

DELAWARE COMPENSATION RATING BUREAU, INC.

Experience Rating Plan

Attached are reports monitoring the operation of the Experience Rating Plan for Policy Years 2017 through 2021. The reports compare actual (standard premium basis) and manual (manual premium basis) loss ratios by Policy Year and by size of risk within each industry group.

Date 7/10/2024

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	1	0														
81 - 85																
86 - 90					1	3							1	8		
91 - 95					1	3			1	6			1	9		
96 - 99	30	46	0.01	0.01	31	110	0.00	0.00	38	233	0.19	0.19	21	177	0.01	0.01
100 - 100	98	95	0.00	0.00	21	72	0.67	0.67	7	39	3.26	3.26	5	44	0.03	0.03
Credits	129	141	0.01	0.01	54	188	0.26	0.25	46	278	0.61	0.60	28	237	0.01	0.01
101 - 105	2	5			1	4			3	20			1	9		
106 - 110					2	7			1	8						
111 - 115					1	4										
116 - 120																
121 - 130					2	9			1	6	0.04	0.05				
131 - 140																
141 & Up									1	14						
Charges	2	5			6	23			6	48	0.01	0.01	1	9		
Totals	131	146	0.01	0.01	60	211	0.23	0.23	52	326	0.52	0.53	29	246	0.01	0.01

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80									1	31			2	133	0.07	0.05
81 - 85									1	29			5	325	0.07	0.06
86 - 90					2	32			10	356	0.71	0.62	8	507	0.20	0.18
91 - 95	5	60	0.18	0.17	19	351	0.34	0.32	13	355	0.30	0.28	5	288	0.27	0.25
96 - 99	27	309	0.05	0.05	17	277	0.06	0.06	5	163	3.05	2.99	4	295	0.33	0.32
100 - 100	4	43			8	154	0.35	0.35	6	194	0.43	0.43	4	287	2.29	2.29
Credits	36	412	0.07	0.06	46	814	0.23	0.22	36	1,128	0.83	0.76	28	1,835	0.53	0.47
101 - 105					1	18			3	103	0.02	0.02	2	164	0.36	0.36
106 - 110													1	78		
111 - 115					2	43	0.04	0.04	3	151	0.00	0.00	1	70	0.01	0.01
116 - 120	4	57							1	42			5	436	0.21	0.24
121 - 130	1	17	0.04	0.05	2	52			5	224	0.01	0.01	1	67	0.48	0.60
131 - 140																
141 & Up					4	128	5.59	8.71	2	158	0.71	1.27	2	292	0.40	0.60
Charges	5	74	0.01	0.01	9	240	2.98	3.98	14	679	0.17	0.22	12	1,107	0.27	0.33
Totals	41	485	0.06	0.06	55	1,055	0.86	0.88	50	1,807	0.58	0.60	40	2,941	0.43	0.43

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	108	0.01	0.01	8	2,725	0.80	0.32	9	2,833	0.77	0.31
61 - 80	10	1,080	0.13	0.10	10	3,797	0.17	0.11	24	5,041	0.16	0.11
81 - 85	3	368	0.03	0.02	1	347			10	1,069	0.03	0.03
86 - 90	2	351	0.47	0.42	3	2,182	0.05	0.05	27	3,438	0.18	0.16
91 - 95	6	922	0.16	0.15	3	905	0.03	0.03	54	2,899	0.17	0.16
96 - 99	2	268	0.01	0.01					175	1,879	0.36	0.35
100 - 100	4	537	0.19	0.19	4	2,620	0.64	0.64	161	4,083	0.67	0.67
Credits	28	3,635	0.16	0.13	29	12,574	0.37	0.24	460	21,242	0.36	0.26
101 - 105	2	226	0.12	0.13	2	1,407	0.71	0.75	17	1,956	0.56	0.58
106 - 110	2	349	0.82	0.90	2	2,383	0.18	0.19	8	2,824	0.25	0.27
111 - 115	1	134	0.31	0.35	1	304	0.96	1.08	9	706	0.48	0.54
116 - 120	3	519	0.01	0.01					13	1,055	0.09	0.10
121 - 130	1	302	0.92	1.19					13	676	0.46	0.59
131 - 140	1	168	0.04	0.06					1	168	0.04	0.06
141 & Up	6	1,494	0.60	0.96	5	4,948	0.11	0.17	20	7,034	0.34	0.52
Charges	16	3,192	0.49	0.64	10	9,042	0.25	0.32	81	14,418	0.34	0.44
Totals	44	6,827	0.31	0.32	39	21,616	0.32	0.26	541	35,660	0.35	0.31

Date 7/10/2024

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80																
81 - 85																
86 - 90																
91 - 95					1	4			1	7			2	17	0.13	0.12
96 - 99	26	36			43	147	0.07	0.07	35	207	0.03	0.03	23	198	0.01	0.01
100 - 100	101	108	0.03	0.03	19	68			9	53	0.05	0.05	4	35		
Credits	127	143	0.02	0.02	63	219	0.05	0.05	45	267	0.03	0.03	29	250	0.02	0.02
101 - 105	2	3			1	4			2	13			2	18		
106 - 110					1	3										
111 - 115																
116 - 120													1	10		
121 - 130					1	3			2	16			4	41		
131 - 140																
141 & Up	2	3							1	8						
Charges	4	6			3	11			5	37			7	69		
Totals	131	150	0.02	0.02	66	229	0.05	0.05	50	304	0.03	0.03	36	319	0.01	0.01

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									1	30						
61 - 80													3	179	0.04	0.03
81 - 85					1	14			1	42			6	332	0.29	0.24
86 - 90									9	321	0.05	0.04	10	625	0.89	0.77
91 - 95	7	85			14	256	0.04	0.04	12	338	0.09	0.08	2	120	0.08	0.08
96 - 99	20	229	0.26	0.25	15	268	0.00	0.00	7	253	0.73	0.71	2	133	0.06	0.06
100 - 100	8	93			6	122			4	124			5	339	0.21	0.21
Credits	35	407	0.15	0.14	36	660	0.02	0.02	34	1,107	0.21	0.19	28	1,728	0.43	0.38
101 - 105	1	11			2	38	1.01	1.04	2	93	2.14	2.16	1	100	0.05	0.05
106 - 110					1	16	0.02	0.02	2	88			2	121		
111 - 115													1	98		
116 - 120	3	45	0.00	0.00	2	45			2	91	0.02	0.03	1	69	0.79	0.91
121 - 130	1	17			2	40	0.03	0.04	9	401	0.15	0.18	2	207	0.03	0.04
131 - 140					1	31			1	66	0.16	0.22				
141 & Up	1	18							2	138	0.09	0.14	3	324	1.92	3.52
Charges	6	91	0.00	0.00	8	171	0.24	0.28	18	878	0.32	0.40	10	919	0.75	0.99
Totals	41	498	0.12	0.12	44	831	0.06	0.06	52	1,985	0.26	0.27	38	2,647	0.54	0.54

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	162	0.58	0.22	10	3,393	0.25	0.11	13	3,584	0.27	0.12
61 - 80	12	1,507	0.31	0.23	6	3,609	0.51	0.34	21	5,294	0.44	0.30
81 - 85	3	293	0.13	0.11	3	1,191	0.32	0.26	14	1,873	0.27	0.23
86 - 90	3	453	0.57	0.49	1	231	0.00	0.00	23	1,630	0.51	0.44
91 - 95	4	690	0.05	0.05	4	1,952	0.33	0.31	47	3,467	0.21	0.20
96 - 99	1	121			1	326	0.03	0.03	173	1,920	0.15	0.14
100 - 100	4	488	0.34	0.34	4	3,622	0.05	0.05	164	5,051	0.08	0.08
Credits	29	3,714	0.29	0.22	29	14,324	0.27	0.19	455	22,820	0.26	0.20
101 - 105	2	335	0.21	0.21	1	953	0.01	0.01	16	1,569	0.20	0.21
106 - 110	4	738	0.11	0.12	1	281	0.11	0.12	11	1,247	0.09	0.10
111 - 115	2	346	0.35	0.39	1	1,281	0.14	0.16	4	1,725	0.17	0.20
116 - 120	2	397	0.02	0.02	1	398	0.22	0.27	12	1,055	0.15	0.17
121 - 130	2	441	0.48	0.61					23	1,166	0.24	0.30
131 - 140	3	539	0.14	0.19	2	1,936	0.19	0.26	7	2,571	0.17	0.24
141 & Up	5	1,515	0.05	0.10	5	4,194	0.40	0.69	19	6,200	0.38	0.68
Charges	20	4,311	0.15	0.20	11	9,043	0.26	0.36	92	15,534	0.26	0.35
Totals	49	8,024	0.21	0.22	40	23,367	0.27	0.23	547	38,354	0.26	0.24

Date 7/10/2024

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80																
81 - 85																
86 - 90									1	5			1	7		
91 - 95	2	4			1	4							1	7		
96 - 99	27	37			44	161	1.55	1.52	28	167	0.03	0.03	19	160	0.01	0.01
100 - 100	106	102	0.00	0.00	25	81	0.01	0.01	10	63			7	59		
Credits	135	143	0.00	0.00	70	246	1.01	1.00	39	234	0.02	0.02	28	234	0.01	0.01
101 - 105	2	2	0.01	0.01					1	7			2	19	0.03	0.03
106 - 110					1	4										
111 - 115																
116 - 120									1	8						
121 - 130					1	5			2	14	0.10	0.12	1	12		
131 - 140																
141 & Up					1	4	0.26	0.41								
Charges	2	2	0.01	0.01	3	14	0.07	0.09	4	29	0.05	0.06	3	31	0.02	0.02
Totals	137	146	0.00	0.00	73	260	0.96	0.96	43	262	0.02	0.02	31	264	0.01	0.01

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60													1	28		
61 - 80													2	121		
81 - 85									1	21			8	498	0.10	0.08
86 - 90									8	295	0.01	0.01	4	233	0.03	0.02
91 - 95	2	26			18	344	0.15	0.14	13	445	0.81	0.75	1	84	0.04	0.04
96 - 99	23	276	0.16	0.16	16	286	0.32	0.31	8	263	0.08	0.08	4	310	0.26	0.25
100 - 100	8	95	0.01	0.01	10	210	0.01	0.01	3	116	0.03	0.03	8	634	0.03	0.03
Credits	33	396	0.12	0.11	44	839	0.17	0.17	33	1,141	0.34	0.32	28	1,908	0.08	0.07
101 - 105	1	12	0.24	0.25	4	83	0.84	0.86	4	145	0.04	0.04	1	54		
106 - 110	1	12							3	153	0.02	0.02	2	182	0.28	0.31
111 - 115									2	102						
116 - 120					1	20	1.22	1.45					2	174	9.30	10.87
121 - 130	2	29			2	42	0.02	0.03	5	237	0.01	0.01	1	87	0.02	0.02
131 - 140									2	80	0.03	0.04	1	135	0.01	0.02
141 & Up	1	19	0.71	1.02	2	55	0.05	0.08	3	159	0.00	0.00	2	176		
Charges	5	73	0.23	0.28	9	201	0.49	0.58	19	876	0.01	0.02	9	809	2.07	2.56
Totals	38	469	0.13	0.13	53	1,040	0.23	0.23	52	2,017	0.20	0.21	37	2,717	0.67	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	1	90			7	2,630	0.29	0.13	9	2,748	0.28	0.12
61 - 80	6	724	0.04	0.03	9	3,561	0.24	0.17	17	4,406	0.20	0.14
81 - 85	5	683	0.02	0.02	1	333	0.00	0.00	15	1,534	0.04	0.04
86 - 90	2	238	0.02	0.01	3	696	0.00	0.00	19	1,474	0.01	0.01
91 - 95	2	376	0.10	0.09	3	778	0.12	0.11	43	2,068	0.26	0.25
96 - 99	1	157			3	2,916	0.47	0.45	173	4,732	0.39	0.38
100 - 100	2	357	0.00	0.00	5	4,545	0.70	0.70	184	6,262	0.51	0.51
Credits	19	2,625	0.03	0.03	31	15,459	0.41	0.31	460	23,225	0.32	0.25
101 - 105	5	777	0.32	0.33					20	1,101	0.30	0.30
106 - 110	3	604	0.24	0.26	1	410	0.01	0.02	11	1,366	0.15	0.16
111 - 115	3	387	0.02	0.02	1	1,139	0.42	0.47	6	1,628	0.30	0.33
116 - 120	1	212	0.00	0.00	2	1,462	0.02	0.03	7	1,875	0.90	1.07
121 - 130	1	168	0.03	0.03	1	1,272	0.02	0.03	16	1,867	0.02	0.03
131 - 140					1	375	0.47	0.65	4	591	0.30	0.42
141 & Up	6	1,841	0.19	0.34	4	3,302	0.15	0.26	19	5,556	0.15	0.27
Charges	19	3,990	0.19	0.25	10	7,961	0.15	0.21	83	13,984	0.27	0.36
Totals	38	6,615	0.13	0.13	41	23,420	0.32	0.29	543	37,210	0.30	0.28

Date 7/10/2024

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Policy Year 2020 Industry Group 1

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80																
81 - 85																
86 - 90																
91 - 95					1	4							1	8		
96 - 99	23	36			44	165	0.10	0.10	27	165	0.04	0.04	14	114	0.00	0.00
100 - 100	119	123	0.01	0.01	26	89			11	69	0.20	0.20	9	77		
Credits	142	158	0.01	0.01	71	258	0.06	0.06	38	235	0.09	0.09	24	199	0.00	0.00
101 - 105	2	0			1	4			1	7			1	8	0.59	0.62
106 - 110									1	7			1	11		
111 - 115					1	4										
116 - 120	1	3											1	11	0.10	0.12
121 - 130	1	2			2	9			3	22			2	22	0.00	0.00
131 - 140																
141 & Up					1	4	0.32	0.51								
Charges	4	5			5	22	0.06	0.08	5	36			5	52	0.11	0.13
Totals	146	163	0.01	0.01	76	279	0.06	0.06	43	271	0.08	0.08	29	251	0.03	0.03

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						
61 - 80									2	53	0.00	0.00	1	71	0.48	0.38
81 - 85													2	116	0.16	0.13
86 - 90					3	53	0.04	0.04	7	213			9	511	0.00	0.00
91 - 95	5	62			14	258	0.40	0.38	14	431	0.67	0.62	4	239	0.04	0.04
96 - 99	21	250	0.00	0.00	8	137	0.00	0.00	2	54	0.03	0.03	4	272	0.78	0.76
100 - 100	9	110	3.09	3.09	7	142	0.00	0.00	8	294	0.02	0.02	6	472	0.05	0.05
Credits	35	423	0.81	0.79	32	590	0.18	0.17	34	1,060	0.28	0.25	26	1,680	0.18	0.17
101 - 105	2	25			3	65	0.00	0.00	2	72	0.11	0.11	1	103		
106 - 110	1	15							3	130	0.00	0.00	1	89	1.79	1.92
111 - 115					1	21			2	105			2	173	0.01	0.01
116 - 120	1	16			2	51			3	134			3	300	0.40	0.47
121 - 130	2	29			1	22	5.83	7.51	3	124	0.74	0.92	3	283	0.02	0.03
131 - 140													2	164	0.00	0.00
141 & Up	1	17			1	26			4	227	0.22	0.36				
Charges	7	103			8	185	0.70	0.82	17	792	0.19	0.24	12	1,113	0.26	0.31
Totals	42	525	0.65	0.65	40	775	0.31	0.31	51	1,852	0.24	0.25	38	2,792	0.21	0.21

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	201	0.04	0.02	5	1,786	0.11	0.06	8	2,004	0.10	0.05
61 - 80	9	1,114	0.34	0.24	4	3,189	0.11	0.08	16	4,426	0.17	0.12
81 - 85	2	233	0.04	0.04	1	289	0.11	0.09	5	638	0.09	0.08
86 - 90	3	400	1.17	1.04	3	1,430	0.30	0.27	25	2,606	0.35	0.31
91 - 95	3	514	0.33	0.30	5	1,644	0.04	0.04	47	3,160	0.20	0.19
96 - 99	4	589	1.54	1.50	3	984	0.11	0.11	150	2,766	0.45	0.44
100 - 100	4	675	0.13	0.13	2	1,659	0.12	0.12	201	3,710	0.18	0.18
Credits	27	3,727	0.54	0.45	23	10,981	0.13	0.10	452	19,311	0.23	0.19
101 - 105	1	141	0.03	0.03	3	2,880	0.98	0.99	17	3,306	0.86	0.87
106 - 110	2	238	0.01	0.01					9	490	0.33	0.36
111 - 115	2	274	0.16	0.19	1	988	0.22	0.24	9	1,565	0.17	0.19
116 - 120	1	281	0.55	0.66					12	797	0.35	0.41
121 - 130	4	859	0.05	0.06	2	2,057	0.10	0.12	23	3,431	0.14	0.17
131 - 140	1	166	0.10	0.14	1	432	0.01	0.01	4	762	0.03	0.04
141 & Up	9	2,747	0.14	0.25	2	1,238	0.29	0.62	18	4,259	0.19	0.35
Charges	20	4,707	0.14	0.21	9	7,594	0.47	0.57	92	14,609	0.33	0.42
Totals	47	8,433	0.32	0.35	32	18,576	0.27	0.24	544	33,919	0.28	0.26

Date 7/10/2024

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Policy Year 2021 Industry Group 1

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80																
81 - 85																
86 - 90																
91 - 95																
96 - 99	27	39	0.06	0.06	42	149	0.14	0.14	23	138			11	89	0.03	0.03
100 - 100	148	129	0.04	0.04	31	95	0.00	0.00	15	89	0.82	0.82	4	34	1.03	1.03
Credits	175	168	0.05	0.05	73	244	0.09	0.09	38	227	0.32	0.32	15	124	0.31	0.30
101 - 105	2	5			1	3			1	6	0.28	0.28	1	10	22.37	22.66
106 - 110	1	1							1	6						
111 - 115									1	7	0.59	0.65	1	9	0.86	0.96
116 - 120					2	8										
121 - 130					1	4			1	7			2	20		
131 - 140	1	1														
141 & Up													1	14		
Charges	4	6			4	15			4	26	0.22	0.25	5	52	4.27	5.18
Totals	179	174	0.05	0.05	77	259	0.08	0.08	42	253	0.31	0.31	20	176	1.48	1.54

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																
61 - 80					1	16			1	16			1	47		
81 - 85									1	25	0.01	0.01	3	168	0.02	0.02
86 - 90	1	9			2	36	0.00	0.00	2	64			5	295	0.13	0.11
91 - 95	2	25			19	345	0.57	0.54	7	206	0.00	0.00	7	363	0.25	0.22
96 - 99	26	296	0.53	0.51	9	157	0.02	0.02	8	239	0.52	0.48				
100 - 100	5	64			3	62			4	122	0.01	0.01	5	315	0.06	0.06
Credits	34	393	0.40	0.39	34	615	0.33	0.31	7	248	0.02	0.02	4	333	0.18	0.18
101 - 105					6	123	0.00	0.00	30	920	0.14	0.13	25	1,521	0.14	0.12
106 - 110	2	29							1	43	0.09	0.09				
111 - 115					2	51	2.38	2.72	2	79	0.20	0.22				
116 - 120					2	51	2.38	2.72	4	154	0.28	0.31	3	267	0.51	0.58
121 - 130	4	59	0.03	0.04	5	120	0.03	0.04	2	86	0.02	0.02	2	151	0.03	0.03
131 - 140					3	63			1	57			3	276	1.17	1.49
141 & Up									3	141	0.06	0.08	1	99	0.04	0.05
Charges	6	88	0.02	0.02	1	35	1.46	2.16	2	79	0.20	0.22	2	328	0.00	0.00
Totals	40	481	0.33	0.33	17	393	0.45	0.52	13	560	0.13	0.15	11	1,121	0.42	0.56

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	186	0.06	0.04	6	1,913	0.08	0.03	10	2,162	0.08	0.03
61 - 80	10	1,304	0.21	0.16	9	3,849	0.25	0.17	24	5,362	0.23	0.16
81 - 85	3	410	1.04	0.85	3	2,167	0.09	0.08	13	2,937	0.23	0.19
86 - 90	6	619	0.10	0.09	2	1,061	0.09	0.07	25	2,293	0.11	0.09
91 - 95	3	444	0.20	0.19	2	1,789	0.06	0.06	34	2,841	0.18	0.17
96 - 99									147	1,305	0.16	0.15
100 - 100	6	844	0.24	0.24	4	2,395	0.12	0.12	227	4,293	0.16	0.16
Credits	30	3,807	0.28	0.23	26	13,174	0.14	0.10	480	21,193	0.18	0.14
101 - 105	2	249	0.01	0.01	3	1,065	1.36	1.40	17	1,505	1.11	1.14
106 - 110	2	303	0.23	0.24					8	417	0.20	0.22
111 - 115					1	941	0.18	0.20	12	1,429	0.34	0.38
116 - 120									11	366	0.03	0.03
121 - 130	4	618	0.11	0.14	1	354	0.15	0.19	20	1,459	0.31	0.39
131 - 140	1	182	0.01	0.02					6	422	0.03	0.05
141 & Up	5	1,465	0.46	0.83	2	839	0.09	0.12	11	2,680	0.30	0.49
Charges	14	2,817	0.29	0.41	7	3,199	0.55	0.64	85	8,278	0.42	0.54
Totals	44	6,624	0.28	0.29	33	16,374	0.22	0.17	565	29,471	0.24	0.21

Date 7/10/2024

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	1							1	4			1	5		
61 - 80	11	5			4	11			3	14			2	12		
81 - 85	2	3			2	6							1	6		
86 - 90	2	0			1	2			2	9			2	16		
91 - 95	13	7			4	14			7	44			10	81		
96 - 99	182	238	0.06	0.06	213	781	0.20	0.19	140	842	0.02	0.02	84	709	0.03	0.03
100 - 100	859	770	0.98	0.98	258	921	0.06	0.06	95	583	0.50	0.50	62	537	0.24	0.24
Credits	1,072	1,025	0.75	0.74	482	1,735	0.12	0.12	248	1,496	0.21	0.20	162	1,366	0.11	0.11
101 - 105	9	8			5	18			8	50	0.02	0.02	8	67		
106 - 110	3	4			3	15			2	12	0.28	0.30	2	19	0.31	0.34
111 - 115	2	3			2	7			4	25	19.37	21.94	2	21		
116 - 120	4	3			3	13	15.29	18.13	2	14			3	34		
121 - 130	4	8			9	37			3	23			11	114	0.83	1.02
131 - 140	1	1			4	20										
141 & Up	6	12			2	9			2	19			2	30		
Charges	29	38			28	121	1.66	2.00	21	144	3.45	3.92	28	285	0.35	0.41
Totals	1,101	1,063	0.72	0.72	510	1,856	0.22	0.22	269	1,640	0.49	0.49	190	1,651	0.15	0.15

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	6							1	18			3	117	0.00	0.00
61 - 80	4	38	0.01	0.01	4	57	0.02	0.01	4	107			6	388		
81 - 85	2	21							6	189	0.00	0.00	19	1,140	0.08	0.07
86 - 90					2	33			22	726	0.59	0.52	26	1,557	0.85	0.74
91 - 95	24	272	0.29	0.28	75	1,448	0.79	0.74	62	1,920	0.29	0.27	14	882	0.11	0.10
96 - 99	126	1,490	0.25	0.24	70	1,237	0.06	0.06	28	891	0.10	0.10	11	718	1.00	0.97
100 - 100	62	756	1.66	1.66	59	1,117	0.01	0.01	37	1,244	0.45	0.45	18	1,252	0.07	0.07
Credits	219	2,584	0.66	0.64	210	3,892	0.32	0.30	160	5,095	0.32	0.30	97	6,055	0.38	0.34
101 - 105	5	61			6	123	0.52	0.53	5	184	0.30	0.31	6	417	0.09	0.10
106 - 110	1	15			5	100	0.39	0.42	6	207	0.11	0.12	3	251	0.08	0.08
111 - 115	3	42	0.03	0.03	2	46	0.03	0.04	6	222	1.12	1.27	2	123	0.07	0.08
116 - 120	7	113			13	312			10	399	0.05	0.05	6	443	0.45	0.53
121 - 130	9	136	0.01	0.01	11	253	0.73	0.90	6	228	0.09	0.11	4	298	0.31	0.39
131 - 140	2	37			4	107			3	134	0.12	0.17	3	263	0.04	0.06
141 & Up					4	134	1.36	2.16	4	290	0.22	0.38	3	327	0.01	0.02
Charges	27	403	0.01	0.01	45	1,076	0.44	0.53	40	1,665	0.27	0.33	27	2,122	0.18	0.21
Totals	246	2,987	0.57	0.57	255	4,968	0.34	0.35	200	6,760	0.31	0.31	124	8,177	0.33	0.31

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	82	0.02	0.01	4	1,294	0.27	0.14	15	1,526	0.23	0.12
61 - 80	23	2,562	0.21	0.15	14	4,256	0.45	0.32	75	7,449	0.33	0.24
81 - 85	9	1,218	0.08	0.07					41	2,583	0.08	0.06
86 - 90	5	542	0.00	0.00	1	254	0.01	0.01	63	3,140	0.56	0.49
91 - 95	8	1,203	0.15	0.14	1	779	0.12	0.11	218	6,651	0.32	0.30
96 - 99	4	664	0.58	0.57	3	1,696	1.78	1.74	861	9,266	0.53	0.51
100 - 100	9	1,353	0.60	0.60	3	1,184	0.50	0.50	1,462	9,717	0.47	0.47
Credits	59	7,622	0.26	0.22	26	9,463	0.63	0.47	2,735	40,333	0.40	0.35
101 - 105	6	825	0.03	0.03	1	519	0.09	0.09	59	2,272	0.10	0.11
106 - 110	5	823	0.52	0.57	1	389			31	1,835	0.28	0.31
111 - 115	5	1,026	0.05	0.05					28	1,516	0.53	0.60
116 - 120	1	174	0.00	0.00					49	1,505	0.28	0.33
121 - 130	3	427	1.56	1.97					60	1,525	0.69	0.87
131 - 140					2	771	0.49	0.66	19	1,334	0.30	0.41
141 & Up	4	1,022	0.31	0.50	3	2,239	0.20	0.31	30	4,082	0.25	0.39
Charges	24	4,296	0.35	0.42	7	3,918	0.22	0.30	276	14,068	0.32	0.39
Totals	83	11,918	0.29	0.28	33	13,381	0.51	0.44	3,011	54,401	0.38	0.36

Date 7/10/2024

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	1			1	1							2	10		
61 - 80	7	5			1	2			2	9			3	20	2.06	1.60
81 - 85	1	0							1	4			2	13	1.13	0.93
86 - 90	4	5			3	10							1	7		
91 - 95	11	10			10	32			7	41			13	111	1.04	0.97
96 - 99	183	224	0.06	0.06	208	750	0.16	0.16	133	796	0.36	0.35	101	838	0.05	0.05
100 - 100	883	793	0.58	0.58	272	959	0.70	0.70	134	827	0.15	0.15	72	629	0.88	0.88
Credits	1,091	1,038	0.46	0.45	495	1,754	0.45	0.45	277	1,677	0.24	0.24	194	1,629	0.47	0.46
101 - 105	6	9			9	39	0.97	0.99	6	38			10	90	2.24	2.31
106 - 110	7	5			3	14			2	11			3	26	0.62	0.67
111 - 115	3	5			2	9			2	14	0.34	0.38				
116 - 120	1	3			3	12	0.07	0.08	1	8			4	40		
121 - 130	6	7			2	8			9	71	0.01	0.02	8	84	0.01	0.02
131 - 140	3	7			2	12			1	10			2	20		
141 & Up	5	13			6	41	0.61	1.13	1	9	0.16	0.24	2	23	0.06	0.08
Charges	31	49			27	135	0.47	0.59	22	161	0.04	0.05	29	284	0.78	0.90
Totals	1,122	1,087	0.44	0.44	522	1,889	0.45	0.46	299	1,838	0.23	0.23	223	1,912	0.52	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	34	7.98	4.23	2	79	13.72	7.49
61 - 80	4	34	0.02	0.01	5	71			9	214	0.00	0.00	16	911	0.02	0.01
81 - 85	2	20	0.52	0.42	2	29			6	193	0.87	0.72	22	1,354	0.16	0.13
86 - 90	1	11			4	74			34	1,158	0.13	0.11	22	1,192	0.31	0.27
91 - 95	23	283	0.02	0.02	71	1,281	0.32	0.30	68	2,077	0.86	0.80	14	859	0.18	0.16
96 - 99	121	1,446	0.21	0.20	72	1,307	0.50	0.49	34	1,140	0.20	0.20	12	816	0.53	0.52
100 - 100	71	861	0.06	0.06	56	1,077	0.17	0.17	43	1,357	0.65	0.65	20	1,474	0.17	0.17
Credits	222	2,656	0.14	0.13	210	3,840	0.33	0.31	196	6,173	0.57	0.52	108	6,685	0.38	0.33
101 - 105	3	37			5	94	0.34	0.35	5	162	0.54	0.55	3	200	0.55	0.56
106 - 110	4	49	0.03	0.03	2	51	0.33	0.36	6	216			2	136	0.98	1.05
111 - 115	4	53	0.47	0.53	5	117			6	248	0.42	0.47	3	232	0.02	0.02
116 - 120	3	40			11	255	0.01	0.01	14	601	0.41	0.48	6	493	0.22	0.25
121 - 130	12	183	0.22	0.27	8	192	0.93	1.16	7	300	0.56	0.69	5	409	0.01	0.02
131 - 140	3	42			3	74			2	89	0.03	0.04	5	436	1.33	1.80
141 & Up					3	100	1.90	2.90	6	265	0.05	0.08	2	254	1.16	1.92
Charges	29	405	0.16	0.19	37	881	0.48	0.57	46	1,880	0.33	0.39	26	2,159	0.57	0.70
Totals	251	3,061	0.14	0.14	247	4,721	0.35	0.35	242	8,053	0.51	0.50	134	8,844	0.42	0.40

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	147	0.03	0.01	11	3,474	1.29	0.63	22	3,747	1.56	0.77
61 - 80	32	3,661	0.24	0.18	9	2,592	0.27	0.18	88	7,520	0.21	0.16
81 - 85	6	678	0.58	0.48	1	671	0.10	0.08	43	2,963	0.29	0.24
86 - 90	9	1,160	0.29	0.25	4	2,084	0.05	0.04	82	5,701	0.17	0.15
91 - 95	13	1,868	0.28	0.26	2	1,031	0.17	0.16	232	7,593	0.42	0.39
96 - 99	9	1,269	0.15	0.14					873	8,586	0.26	0.26
100 - 100	3	478	0.18	0.18					1,554	8,455	0.38	0.38
Credits	74	9,261	0.26	0.21	27	9,852	0.56	0.36	2,894	44,565	0.40	0.34
101 - 105	4	623	0.06	0.07	1	317	0.07	0.07	52	1,609	0.33	0.34
106 - 110	1	182	0.02	0.02					30	691	0.25	0.27
111 - 115	2	392	0.16	0.19	1	450	0.96	1.08	28	1,520	0.42	0.47
116 - 120	2	389	0.60	0.73	2	1,051	0.58	0.69	47	2,891	0.42	0.49
121 - 130	2	312	0.01	0.01					59	1,565	0.25	0.32
131 - 140	1	225	0.05	0.07	1	435	0.39	0.54	23	1,350	0.56	0.77
141 & Up	1	230	0.07	0.12	3	2,760	0.30	0.53	29	3,695	0.37	0.64
Charges	13	2,353	0.16	0.19	8	5,014	0.41	0.59	268	13,321	0.38	0.49
Totals	87	11,615	0.24	0.21	35	14,866	0.51	0.41	3,162	57,886	0.40	0.36



Date 7/10/2024

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	4	1			1	1										
61 - 80	11	9			3	8			1	4						
81 - 85	5	4							1	5						
86 - 90	5	3			1	3			1	5			2	14		
91 - 95	10	8			5	15			7	43			4	34		
96 - 99	189	246	0.22	0.21	215	789	0.40	0.39	153	933	1.29	1.26	107	905	0.68	0.67
100 - 100	918	856	0.53	0.53	276	981	0.21	0.21	150	906	0.06	0.06	68	588	0.37	0.37
Credits	1,142	1,127	0.45	0.44	501	1,797	0.29	0.29	313	1,895	0.67	0.66	181	1,541	0.54	0.53
101 - 105	9	13			10	39	0.00	0.00	6	37			8	68	0.38	0.39
106 - 110	3	3			2	8	0.00	0.00	1	7			3	26		
111 - 115					3	14			4	27	0.26	0.29	1	9		
116 - 120	8	9			5	26	1.04	1.23	2	13			2	21	0.10	0.12
121 - 130	6	11			4	18			9	70			11	119	0.03	0.04
131 - 140	5	7			2	9			4	37						
141 & Up	4	4			5	32	0.68	1.04	2	16			4	51	1.10	1.58
Charges	35	47			31	147	0.33	0.40	28	207	0.03	0.04	29	294	0.30	0.35
Totals	1,177	1,174	0.43	0.43	532	1,944	0.30	0.30	341	2,103	0.60	0.61	210	1,836	0.50	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					1	12							1	52		
61 - 80	3	25			2	29			1	22			13	656	0.30	0.22
81 - 85					1	13			3	99	2.90	2.41	10	605	0.00	0.00
86 - 90	2	20			4	69	0.01	0.01	30	1,054	0.05	0.05	16	889	0.01	0.01
91 - 95	14	167	0.02	0.02	57	1,048	0.95	0.89	59	1,869	0.20	0.19	17	1,012	0.20	0.19
96 - 99	127	1,515	4.16	4.04	86	1,549	0.09	0.09	38	1,220	0.55	0.53	7	493	0.00	0.00
100 - 100	65	791	0.09	0.09	54	1,067	0.31	0.31	35	1,184	0.57	0.57	14	893	0.10	0.10
Credits	211	2,518	2.53	2.47	205	3,788	0.39	0.37	166	5,448	0.38	0.36	78	4,600	0.11	0.10
101 - 105	8	102	0.05	0.05	9	197	1.79	1.84	9	344	0.14	0.15	5	368	0.92	0.94
106 - 110	3	38			3	71			4	158	4.84	5.25	2	115	0.11	0.12
111 - 115					2	47			9	364	0.02	0.03	7	545	1.04	1.17
116 - 120	10	149	0.24	0.28	5	128	0.14	0.17	15	558	0.61	0.72	5	418	0.18	0.21
121 - 130	10	163	0.01	0.01	6	144	0.02	0.02	10	418	0.09	0.11	5	394	0.25	0.31
131 - 140					3	80							4	384	0.91	1.24
141 & Up	1	20			7	211	0.48	0.71	4	192			4	403	0.54	0.86
Charges	32	472	0.09	0.10	35	879	0.54	0.66	51	2,034	0.59	0.69	32	2,628	0.63	0.77
Totals	243	2,989	2.15	2.15	240	4,666	0.42	0.42	217	7,482	0.44	0.43	110	7,229	0.30	0.29

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	122			9	2,368	0.06	0.03	17	2,556	0.06	0.03
61 - 80	23	2,525	0.39	0.29	9	4,419	0.16	0.11	66	7,696	0.24	0.17
81 - 85	7	814	0.11	0.09	2	641	0.10	0.09	29	2,181	0.20	0.17
86 - 90	6	795	0.02	0.02	2	870	0.13	0.11	69	3,724	0.05	0.05
91 - 95	5	660	0.02	0.02	2	512	0.00	0.00	180	5,369	0.30	0.28
96 - 99	5	804	0.31	0.30	1	333			928	8,786	1.09	1.06
100 - 100	5	665	0.71	0.71	1	450	0.01	0.01	1,586	8,381	0.31	0.31
Credits	52	6,385	0.29	0.24	26	9,592	0.11	0.07	2,875	38,693	0.42	0.35
101 - 105	4	682	0.03	0.03	1	368	0.06	0.06	69	2,218	0.37	0.38
106 - 110	2	310	0.04	0.04					23	737	1.07	1.16
111 - 115	3	519	0.76	0.87					29	1,525	0.64	0.73
116 - 120	4	666	1.76	2.07	1	414			57	2,403	0.69	0.82
121 - 130	4	791	0.23	0.29	1	663	0.00	0.00	66	2,791	0.12	0.15
131 - 140	3	638	0.01	0.01	1	444	1.20	1.65	22	1,600	0.56	0.76
141 & Up	5	1,196	0.35	0.60	4	2,777	0.56	1.04	40	4,902	0.48	0.84
Charges	25	4,803	0.46	0.59	8	4,665	0.45	0.69	306	16,176	0.48	0.63
Totals	77	11,188	0.36	0.35	34	14,258	0.22	0.18	3,181	54,869	0.44	0.41

Date 7/10/2024

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Policy Year 2020 Industry Group 2

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0														
61 - 80	7	2														
81 - 85	5	3			1	2										
86 - 90	3	0			1	4	0.26	0.22								
91 - 95	13	9	0.04	0.04	10	30	0.06	0.05	7	41	0.02	0.02	8	67	0.04	0.03
96 - 99	184	238	1.51	1.48	215	772	10.47	10.28	152	939	0.73	0.71	93	784	0.22	0.22
100 - 100	911	886	0.47	0.47	265	943	0.73	0.73	122	748	0.19	0.19	68	586	0.00	0.00
Credits	1,124	1,139	0.68	0.68	492	1,751	5.01	4.96	281	1,728	0.48	0.47	169	1,437	0.13	0.12
101 - 105	8	14			13	53			8	52			4	34	0.13	0.13
106 - 110	3	5			3	14			4	25	0.13	0.14	2	19	0.16	0.17
111 - 115									4	24	0.16	0.18	2	22	0.75	0.84
116 - 120	3	4			3	14			3	22			1	9		
121 - 130	3	5			6	26			9	67	12.92	15.90	6	65	0.09	0.11
131 - 140	2	6			2	12			5	41	0.00	0.00				
141 & Up	4	9			5	33	0.03	0.04	4	38			2	26		
Charges	23	43			32	152	0.01	0.01	37	271	3.23	3.89	17	176	0.17	0.20
Totals	1,147	1,182	0.65	0.66	524	1,903	4.61	4.63	318	1,999	0.85	0.86	186	1,613	0.13	0.13

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	1	10							4	123			7	408	0.26	0.19
81 - 85	1	12							1	24			26	1,582	0.16	0.14
86 - 90	3	35			5	95			28	910	0.11	0.10	17	940	0.00	0.00
91 - 95	20	243	0.29	0.27	56	1,031	0.09	0.09	49	1,589	0.11	0.10	9	506	0.13	0.12
96 - 99	133	1,557	0.23	0.22	72	1,290	0.27	0.26	34	1,107	0.01	0.01	6	389	0.13	0.12
100 - 100	57	697	0.11	0.11	46	866	0.26	0.26	28	989	0.02	0.02	13	917	0.25	0.25
Credits	215	2,554	0.20	0.19	179	3,282	0.20	0.20	144	4,743	0.06	0.06	78	4,741	0.15	0.13
101 - 105	9	105	0.00	0.00	14	288	0.85	0.87	7	275	0.03	0.03	5	342	0.46	0.48
106 - 110	4	53	0.10	0.11	2	43	0.00	0.00	6	259	2.07	2.22	4	285	0.56	0.60
111 - 115	1	12	1.36	1.56	3	70			6	274	0.93	1.05	7	558	0.02	0.03
116 - 120	3	36	0.52	0.60	15	364	0.97	1.14	12	484	0.36	0.43	6	477	0.22	0.26
121 - 130	6	98	0.01	0.01	12	265	0.01	0.02	12	582	0.15	0.19	7	664	0.28	0.35
131 - 140	2	35			5	130			4	197	0.25	0.34	3	232	0.00	0.01
141 & Up					9	264	0.18	0.26	4	234	0.02	0.03	5	536	0.54	0.84
Charges	25	339	0.12	0.14	60	1,424	0.45	0.55	51	2,305	0.49	0.58	37	3,094	0.29	0.36
Totals	240	2,893	0.19	0.19	239	4,706	0.28	0.29	195	7,048	0.20	0.20	115	7,835	0.21	0.20

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					6	1,609	0.12	0.06	7	1,609	0.12	0.06
61 - 80	16	1,698	0.07	0.05	6	1,854	0.01	0.00	41	4,095	0.06	0.04
81 - 85	7	1,063	0.31	0.25	4	1,053	0.01	0.01	45	3,739	0.16	0.13
86 - 90					3	1,032	0.07	0.06	60	3,017	0.06	0.05
91 - 95	7	1,021	0.77	0.72					179	4,538	0.26	0.24
96 - 99	1	131	0.03	0.03	2	774	0.23	0.23	892	7,981	1.28	1.25
100 - 100	4	535	0.22	0.22	3	1,419	0.00	0.00	1,517	8,587	0.22	0.22
Credits	35	4,448	0.31	0.25	24	7,742	0.06	0.04	2,741	33,566	0.43	0.38
101 - 105	2	276	0.01	0.01	1	302	0.07	0.07	71	1,742	0.25	0.26
106 - 110	2	238	0.00	0.00	1	343	0.02	0.02	31	1,283	0.56	0.60
111 - 115	1	133							24	1,093	0.28	0.31
116 - 120	2	332	0.12	0.14					48	1,742	0.40	0.47
121 - 130	4	756	0.13	0.16					65	2,528	0.50	0.62
131 - 140	3	642	0.78	1.05	3	1,435	0.16	0.22	29	2,730	0.29	0.39
141 & Up	5	1,304	0.14	0.25	4	2,772	0.44	0.79	42	5,217	0.33	0.58
Charges	19	3,680	0.22	0.31	9	4,853	0.30	0.46	310	16,336	0.36	0.48
Totals	54	8,128	0.27	0.27	33	12,595	0.15	0.14	3,051	49,902	0.41	0.40

Date 7/10/2024

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Policy Year 2021 Industry Group 2

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	4	2							1	4	5.81	4.41				
81 - 85	1	1							1	6						
86 - 90	1	1			1	4			1	5			1	8		
91 - 95	10	13			9	30	0.65	0.61	11	70	0.06	0.05	8	64		
96 - 99	158	205	0.04	0.04	219	788	0.67	0.66	143	852	0.25	0.25	104	875	0.62	0.61
100 - 100	1,132	1,106	0.69	0.69	346	1,234	0.42	0.42	131	793	0.24	0.24	107	918	0.00	0.00
Credits	1,306	1,329	0.58	0.58	575	2,055	0.52	0.51	288	1,731	0.25	0.25	220	1,865	0.29	0.29
101 - 105	4	4			12	42			3	21			3	27		
106 - 110	3	5			3	11			5	31	0.01	0.01	3	27		
111 - 115	2	1							4	28	0.07	0.08	1	11		
116 - 120	5	7			1	4							2	20	0.01	0.01
121 - 130	3	4			6	29			18	139	0.46	0.57	7	71		
131 - 140	1	2			3	15			3	24			1	13		
141 & Up	5	10			8	53			4	42						
Charges	23	33			33	154			37	286	0.23	0.29	17	169	0.00	0.00
Totals	1,329	1,362	0.57	0.57	608	2,209	0.48	0.49	325	2,017	0.25	0.25	237	2,033	0.27	0.27

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80					2	24			5	162	0.31	0.24	11	711	0.53	0.41
81 - 85					2	36	0.17	0.14	6	212	0.28	0.24	17	911	0.10	0.08
86 - 90	5	55			8	140	0.00	0.00	32	1,032	0.05	0.04	15	902	0.03	0.02
91 - 95	25	304	0.03	0.03	59	1,069	0.12	0.11	47	1,416	0.05	0.05	18	1,138	0.02	0.02
96 - 99	105	1,235	0.07	0.07	70	1,248	0.06	0.06	21	649	0.31	0.30	9	543	0.20	0.20
100 - 100	64	781	0.02	0.02	51	949	0.25	0.25	35	1,225	0.07	0.07	8	572	0.33	0.33
Credits	199	2,375	0.05	0.05	192	3,466	0.13	0.12	146	4,696	0.11	0.10	79	4,830	0.17	0.15
101 - 105	9	114			11	216	0.02	0.02	5	165	0.01	0.01	4	251	0.04	0.04
106 - 110	4	53	0.83	0.90	6	115	0.09	0.09	5	207	0.99	1.06	4	272	0.15	0.16
111 - 115	4	55			1	26	0.00	0.00	8	323	0.77	0.86	2	158	1.21	1.36
116 - 120	4	54	0.25	0.30	13	319	0.03	0.04	11	423	0.15	0.18	4	315	0.04	0.04
121 - 130	11	174	0.17	0.21	6	133	0.07	0.09	10	402	0.05	0.06	3	286	0.02	0.03
131 - 140	2	37			6	165	0.10	0.14	4	239	0.13	0.18	4	387	0.15	0.21
141 & Up					6	183	0.53	0.82	6	345	0.01	0.01	7	922	0.67	1.13
Charges	34	486	0.18	0.21	49	1,155	0.13	0.15	49	2,105	0.27	0.33	28	2,591	0.36	0.47
Totals	233	2,862	0.07	0.07	241	4,622	0.13	0.13	195	6,802	0.16	0.16	107	7,421	0.24	0.24

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	206			4	801	0.02	0.01	7	1,061	0.02	0.01
61 - 80	19	2,316	0.22	0.15	7	2,036	0.35	0.25	49	5,256	0.32	0.23
81 - 85	3	340	0.01	0.01	4	1,574	0.16	0.13	34	3,080	0.13	0.11
86 - 90	4	468	0.13	0.11					68	2,614	0.05	0.04
91 - 95	9	1,215	0.56	0.52					196	5,320	0.18	0.16
96 - 99	4	460	0.45	0.44					833	6,855	0.29	0.28
100 - 100	2	318	0.01	0.01	1	379	0.04	0.04	1,877	8,275	0.24	0.24
Credits	43	5,323	0.27	0.22	16	4,790	0.21	0.14	3,064	32,461	0.22	0.19
101 - 105	4	586	0.04	0.04					55	1,426	0.03	0.03
106 - 110	2	293	0.79	0.86					35	1,015	0.52	0.57
111 - 115	1	217			1	289			24	1,109	0.40	0.45
116 - 120	2	349	0.39	0.47	1	391	0.08	0.10	43	1,882	0.14	0.17
121 - 130	3	529							67	1,766	0.07	0.09
131 - 140	1	211	0.01	0.01	1	556	0.11	0.15	26	1,647	0.10	0.14
141 & Up	5	1,096	0.01	0.01	4	2,525	0.16	0.31	45	5,176	0.22	0.38
Charges	18	3,280	0.12	0.16	7	3,761	0.13	0.22	295	14,020	0.19	0.26
Totals	61	8,603	0.22	0.20	23	8,551	0.17	0.16	3,359	46,481	0.21	0.21

Date 7/10/2024

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0														
61 - 80	5	4			1	3							1	7		
81 - 85	2	2			2	8							1	7		
86 - 90	9	9			1	4			3	18			4	33		
91 - 95	14	12	16.72	15.51	9	29			15	88			13	111	0.71	0.67
96 - 99	612	835	0.67	0.66	1,004	3,641	0.27	0.27	583	3,495	0.23	0.22	353	2,979	0.18	0.17
100 - 100	12,783	7,450	0.47	0.47	748	2,570	0.30	0.30	215	1,322	0.22	0.22	82	709	0.24	0.24
Credits	13,426	8,313	0.51	0.51	1,765	6,254	0.28	0.28	816	4,923	0.22	0.22	454	3,846	0.20	0.20
101 - 105	27	40	0.96	0.97	38	149	0.43	0.43	47	303	0.09	0.09	27	240	0.86	0.88
106 - 110	5	6			16	65	0.58	0.63	14	88	3.77	4.06	9	82	0.07	0.08
111 - 115	7	9			12	54	0.02	0.03	10	69	0.52	0.59	8	76	1.16	1.31
116 - 120	9	12	0.27	0.32	17	76	6.99	8.24	12	85	0.01	0.01	7	72		
121 - 130	17	23	0.26	0.32	32	160	0.07	0.09	34	267	0.37	0.46	26	278	0.22	0.27
131 - 140	9	18	0.01	0.01	17	84	0.01	0.01	6	53	0.02	0.03	9	107	0.03	0.03
141 & Up	19	40	0.09	0.14	18	110	0.83	1.40	4	35	0.01	0.02	2	30	1.45	2.55
Charges	93	147	0.35	0.43	150	697	1.05	1.28	127	901	0.55	0.63	88	884	0.46	0.53
Totals	13,519	8,460	0.51	0.51	1,915	6,951	0.36	0.36	943	5,824	0.27	0.27	542	4,730	0.25	0.25

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	2	18			1	15	2.57	2.04	2	66	0.00	0.00	1	39	0.19	0.10
81 - 85	2	24			2	31			10	356	0.34	0.28	25	1,405	0.43	0.36
86 - 90	2	20	2.63	2.31	9	180	0.07	0.06	75	2,577	0.28	0.24	40	2,291	0.48	0.42
91 - 95	73	888	0.22	0.21	177	3,197	0.64	0.60	132	4,123	0.40	0.37	17	1,029	0.09	0.09
96 - 99	320	3,761	0.26	0.25	146	2,661	0.35	0.34	49	1,658	0.17	0.17	15	983	0.07	0.07
100 - 100	103	1,248	0.36	0.36	90	1,783	0.55	0.55	62	2,046	0.65	0.65	17	1,177	1.06	1.06
Credits	502	5,958	0.28	0.27	425	7,867	0.51	0.49	330	10,825	0.38	0.35	127	7,627	0.47	0.42
101 - 105	28	357	0.62	0.64	30	597	0.33	0.34	17	625	0.96	0.99	18	1,311	0.22	0.22
106 - 110	13	169	0.06	0.07	10	210	0.97	1.05	23	922	0.41	0.44	17	1,284	0.29	0.31
111 - 115	5	74	0.03	0.03	10	213	2.63	2.97	25	1,038	0.51	0.58	23	1,746	0.21	0.24
116 - 120	13	191	0.63	0.74	40	953	0.74	0.87	38	1,577	0.99	1.17	17	1,400	0.12	0.14
121 - 130	34	514	0.03	0.04	26	602	1.06	1.31	22	993	0.13	0.16	22	1,995	0.16	0.20
131 - 140	3	54			6	173	0.40	0.53	19	889	0.70	0.94	16	1,503	0.16	0.22
141 & Up	11	206	0.57	0.86	14	415	0.63	0.97	24	1,445	0.84	1.35	41	4,975	0.29	0.49
Charges	107	1,564	0.31	0.37	136	3,164	0.83	0.99	168	7,489	0.67	0.83	154	14,215	0.22	0.29
Totals	609	7,523	0.29	0.29	561	11,030	0.60	0.61	498	18,314	0.50	0.51	281	21,841	0.31	0.35

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	310	0.25	0.14	9	4,733	0.67	0.31	14	5,084	0.64	0.30
61 - 80	32	3,501	0.22	0.16	16	7,484	1.07	0.75	72	11,799	0.79	0.56
81 - 85	15	1,754	0.17	0.14	7	2,324	0.33	0.27	66	5,910	0.30	0.25
86 - 90	22	2,816	0.41	0.36	7	4,382	0.42	0.36	172	12,330	0.40	0.35
91 - 95	10	1,699	0.43	0.41	5	2,296	0.51	0.48	465	13,472	0.46	0.43
96 - 99	11	1,804	0.32	0.31	5	5,441	0.26	0.25	3,098	27,258	0.26	0.25
100 - 100	18	2,597	0.21	0.21	5	4,294	0.45	0.45	14,123	25,195	0.44	0.44
Credits	111	14,481	0.29	0.24	54	30,955	0.59	0.45	18,010	101,049	0.43	0.38
101 - 105	20	3,066	0.52	0.53	4	5,381	0.29	0.30	256	12,068	0.40	0.41
106 - 110	10	1,621	0.18	0.20	10	5,283	0.63	0.68	127	9,729	0.51	0.55
111 - 115	9	1,408	0.30	0.33	7	5,554	0.21	0.23	116	10,242	0.31	0.35
116 - 120	11	1,889	0.16	0.19	3	2,161	0.49	0.58	167	8,416	0.53	0.62
121 - 130	13	2,437	0.41	0.52	4	1,437	0.32	0.39	230	8,707	0.31	0.39
131 - 140	16	3,600	0.14	0.19	11	14,070	0.48	0.66	112	20,550	0.40	0.55
141 & Up	36	10,309	0.52	0.95	28	37,384	0.27	0.48	197	54,948	0.34	0.60
Charges	115	24,330	0.39	0.54	67	71,270	0.34	0.49	1,205	124,661	0.38	0.52
Totals	226	38,811	0.35	0.39	121	102,225	0.42	0.47	19,215	225,710	0.40	0.44

Date 7/10/2024

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	4	1														
61 - 80	4	1														
81 - 85	5	3														
86 - 90	6	6			4	16	0.07	0.06	3	18	0.02	0.02	2	16	2.43	2.03
91 - 95	12	9			8	30	1.82	1.71	7	41			20	168	5.96	5.59
96 - 99	679	947	0.17	0.17	994	3,583	0.20	0.20	613	3,638	0.26	0.25	344	2,894	0.25	0.25
100 - 100	13,425	7,556	0.25	0.25	746	2,561	0.25	0.25	195	1,184	1.13	1.13	88	756	0.59	0.59
Credits	14,135	8,524	0.24	0.24	1,752	6,190	0.23	0.23	820	4,893	0.46	0.46	454	3,833	0.58	0.56
101 - 105	31	41	0.08	0.09	47	176	2.49	2.53	36	230	1.18	1.20	25	215	0.17	0.18
106 - 110	7	11	16.83	18.22	16	69	0.02	0.03	17	115	4.02	4.33	8	74	0.03	0.03
111 - 115	5	11			24	101	4.10	4.64	6	42	0.20	0.23	2	20	0.15	0.17
116 - 120	13	16			8	36	0.04	0.05	8	59	0.00	0.00	11	111	0.00	0.00
121 - 130	20	33	0.43	0.53	29	137	0.07	0.09	29	226	0.94	1.17	29	312	0.77	0.94
131 - 140	7	13	0.70	0.94	22	107	0.44	0.60	2	14			2	25	1.53	2.11
141 & Up	15	26			21	118	0.24	0.39	6	56	0.05	0.08	5	67	1.92	2.99
Charges	98	151	1.41	1.68	167	744	1.27	1.52	104	741	1.29	1.48	82	824	0.55	0.64
Totals	14,233	8,675	0.26	0.26	1,919	6,934	0.34	0.34	924	5,634	0.57	0.57	536	4,658	0.57	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	9										
61 - 80					2	27			3	103	0.27	0.21	12	654	0.90	0.69
81 - 85	1	11	0.00	0.00	2	31			13	459	1.07	0.89	38	2,186	0.26	0.21
86 - 90	6	67	0.08	0.07	12	234	0.14	0.13	106	3,428	0.56	0.50	38	2,128	0.09	0.08
91 - 95	89	1,098	0.08	0.08	193	3,483	0.21	0.20	128	3,919	0.53	0.49	28	1,810	0.37	0.34
96 - 99	310	3,616	0.29	0.28	122	2,206	0.19	0.18	47	1,486	0.16	0.16	14	945	0.43	0.42
100 - 100	93	1,139	0.17	0.17	77	1,463	0.17	0.17	61	2,120	0.55	0.55	19	1,341	0.43	0.43
Credits	499	5,931	0.22	0.22	409	7,451	0.19	0.18	358	11,516	0.52	0.48	149	9,064	0.33	0.29
101 - 105	40	520	0.22	0.22	23	455	0.14	0.15	28	1,069	0.21	0.22	20	1,426	0.23	0.23
106 - 110	16	210	0.02	0.02	23	486	0.09	0.10	22	852	0.59	0.64	22	1,538	0.38	0.41
111 - 115	8	115	0.38	0.43	17	381	0.23	0.27	30	1,227	1.16	1.32	20	1,576	0.23	0.26
116 - 120	12	174	0.27	0.33	22	496	0.23	0.27	27	1,117	0.90	1.05	11	874	0.03	0.03
121 - 130	25	378	0.01	0.01	24	587	0.82	1.01	18	784	0.12	0.16	23	2,138	0.35	0.43
131 - 140	4	68			9	244	0.69	0.92	15	701	2.01	2.72	15	1,347	0.90	1.21
141 & Up	13	247	0.30	0.48	13	401	0.13	0.21	15	888	0.47	0.78	33	3,977	0.69	1.18
Charges	118	1,712	0.17	0.19	131	3,051	0.33	0.40	155	6,640	0.77	0.92	144	12,875	0.47	0.60
Totals	617	7,644	0.21	0.21	540	10,502	0.23	0.24	513	18,155	0.61	0.61	293	21,939	0.41	0.45

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	6	571	0.10	0.06	11	4,089	0.25	0.12	22	4,670	0.24	0.12
61 - 80	51	5,525	0.36	0.26	24	10,538	0.26	0.18	96	16,849	0.31	0.22
81 - 85	17	2,129	0.64	0.54	7	4,760	0.38	0.31	87	9,605	0.44	0.37
86 - 90	11	1,237	0.13	0.12	6	3,042	0.54	0.47	192	10,176	0.39	0.34
91 - 95	15	2,269	0.36	0.33	3	1,399	0.24	0.22	503	14,226	0.41	0.38
96 - 99	14	2,047	0.31	0.31	7	4,504	0.37	0.36	3,144	25,867	0.27	0.26
100 - 100	17	2,394	0.24	0.24	5	1,714	0.27	0.27	14,726	22,228	0.34	0.34
Credits	131	16,172	0.35	0.29	63	30,046	0.32	0.24	18,770	103,620	0.34	0.29
101 - 105	13	2,054	0.45	0.46	7	5,179	0.62	0.63	270	11,364	0.49	0.50
106 - 110	13	1,845	0.31	0.33	6	4,133	0.27	0.29	150	9,335	0.37	0.40
111 - 115	12	1,949	0.36	0.41	6	3,335	0.62	0.70	130	8,757	0.59	0.66
116 - 120	6	1,059	0.24	0.29	4	10,397	0.24	0.28	122	14,338	0.27	0.32
121 - 130	10	1,995	0.22	0.27	6	2,938	0.19	0.24	213	9,528	0.29	0.37
131 - 140	10	2,078	0.27	0.36	15	17,288	0.28	0.37	101	21,886	0.38	0.51
141 & Up	29	8,188	0.71	1.29	19	22,329	0.41	0.71	169	36,296	0.51	0.89
Charges	93	19,168	0.48	0.66	63	65,598	0.35	0.48	1,155	111,504	0.43	0.56
Totals	224	35,340	0.42	0.44	126	95,644	0.34	0.37	19,925	215,124	0.38	0.40

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0														
61 - 80	5	2			1	3			1	4						
81 - 85	4	4							1	6			1	7		
86 - 90	5	4			4	13	3.21	2.83	5	27	0.10	0.09	2	16		
91 - 95	21	16	0.09	0.09	12	41	0.01	0.01	8	51	0.01	0.01	11	94	1.29	1.21
96 - 99	732	1,028	0.95	0.93	1,043	3,748	0.26	0.25	576	3,446	4.13	4.04	319	2,698	0.41	0.40
100 - 100	14,369	7,590	0.27	0.27	717	2,476	0.67	0.67	202	1,217	0.50	0.50	97	830	0.51	0.51
Credits	15,137	8,645	0.35	0.35	1,777	6,281	0.42	0.42	793	4,751	3.12	3.07	430	3,644	0.45	0.44
101 - 105	30	47			55	200	5.30	5.41	34	217	0.73	0.75	25	216	0.09	0.09
106 - 110	19	30	0.05	0.05	17	61	0.06	0.06	12	80	6.37	6.87	13	128	0.04	0.04
111 - 115	11	15	0.55	0.62	11	45	0.00	0.00	9	64	0.00	0.00	13	131	2.44	2.76
116 - 120	12	11			6	25			7	50	0.01	0.01	7	70	1.09	1.30
121 - 130	18	25			26	123	0.75	0.93	32	254	0.01	0.02	25	269	0.40	0.49
131 - 140	10	21	0.39	0.52	11	52	0.01	0.01	4	33			5	59		
141 & Up	18	36	0.01	0.01	20	101	0.01	0.01	8	75	0.05	0.08	4	49	0.01	0.02
Charges	118	185	0.10	0.12	146	606	1.91	2.24	106	773	0.88	1.03	92	921	0.57	0.66
Totals	15,255	8,830	0.35	0.35	1,923	6,887	0.56	0.56	899	5,524	2.81	2.82	522	4,565	0.48	0.48

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	18			2	67			15	913	1.01	0.75
61 - 80									8	261	0.01	0.01	24	1,358	0.34	0.28
81 - 85									64	2,212	0.16	0.15	43	2,508	0.27	0.24
86 - 90	6	72			9	166	0.04	0.04	133	4,099	0.16	0.15	34	2,093	0.28	0.26
91 - 95	67	794	0.45	0.42	137	2,524	0.22	0.21	55	1,805	0.46	0.44	11	738	0.04	0.04
96 - 99	304	3,583	0.35	0.34	127	2,301	0.31	0.30	49	1,663	0.24	0.24	20	1,423	0.29	0.29
100 - 100	101	1,238	0.21	0.21	68	1,341	0.33	0.33	311	10,107	0.22	0.21	147	9,033	0.34	0.30
Credits	478	5,687	0.33	0.32	342	6,350	0.27	0.26	29	1,055	0.36	0.37	14	1,087	0.62	0.64
101 - 105	37	457	0.41	0.42	28	583	0.18	0.19	16	629	0.46	0.50	15	1,165	0.99	1.08
106 - 110	12	163	0.03	0.03	23	479	0.17	0.18	18	747	0.08	0.09	17	1,254	0.29	0.32
111 - 115	11	153	0.09	0.10	16	349	0.06	0.07	24	992	0.14	0.17	24	1,926	0.20	0.24
116 - 120	17	243	0.04	0.04	29	679	0.64	0.76	21	933	0.64	0.80	16	1,482	0.33	0.41
121 - 130	15	227	0.56	0.69	24	568	0.16	0.20	16	771	0.07	0.09	16	1,471	0.47	0.63
131 - 140	5	87	0.01	0.01	10	273	0.24	0.32	34	1,887	0.30	0.46	30	3,661	0.61	1.04
141 & Up	15	287	0.93	1.43	15	465	0.25	0.38	158	7,014	0.30	0.37	132	12,045	0.50	0.64
Charges	112	1,616	0.38	0.44	145	3,397	0.27	0.32	469	17,120	0.25	0.26	279	21,078	0.43	0.47
Totals	590	7,303	0.34	0.34	487	9,747	0.27	0.28								

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					7	2,631	0.30	0.14	8	2,631	0.30	0.14
61 - 80	30	3,365	0.28	0.21	12	5,855	0.26	0.20	67	10,228	0.33	0.25
81 - 85	12	1,615	0.18	0.15	5	2,013	0.10	0.09	55	5,263	0.18	0.15
86 - 90	14	1,643	0.33	0.29	8	3,637	0.21	0.18	160	10,297	0.23	0.21
91 - 95	12	1,710	0.13	0.13	4	2,055	0.24	0.22	439	13,476	0.22	0.21
96 - 99	21	3,042	0.80	0.78	4	3,387	0.22	0.22	3,192	25,776	0.90	0.88
100 - 100	18	2,498	0.37	0.37	3	1,404	0.26	0.26	15,644	21,681	0.35	0.35
Credits	107	13,874	0.39	0.34	43	20,981	0.23	0.18	19,565	89,352	0.46	0.41
101 - 105	14	2,167	0.27	0.28	5	3,870	0.33	0.34	271	9,898	0.45	0.46
106 - 110	13	2,044	0.28	0.30	3	4,033	0.44	0.47	143	8,812	0.50	0.54
111 - 115	12	2,086	0.42	0.47	5	2,903	0.27	0.31	123	7,747	0.32	0.36
116 - 120	11	2,032	0.41	0.48	7	5,969	0.62	0.74	144	11,997	0.47	0.55
121 - 130	9	1,792	0.28	0.35	12	13,442	0.36	0.45	198	19,114	0.36	0.45
131 - 140	8	1,774	0.32	0.43	8	13,312	0.24	0.34	93	17,854	0.26	0.36
141 & Up	43	12,054	0.46	0.80	22	28,863	0.29	0.48	209	47,477	0.36	0.61
Charges	110	23,949	0.40	0.55	62	72,391	0.33	0.45	1,181	122,898	0.37	0.50
Totals	217	37,823	0.39	0.45	105	93,373	0.31	0.36	20,746	212,250	0.41	0.45

Date 7/10/2024

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Policy Year 2020 Industry Group 3

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0														
61 - 80	1	0			1	3										
81 - 85	3	4														
86 - 90	4	3			2	7			4	23			3	24		
91 - 95	18	15			8	29			13	79	0.53	0.50	15	126	0.07	0.06
96 - 99	722	1,002	0.14	0.14	947	3,398	0.29	0.28	543	3,257	0.22	0.22	270	2,286	0.30	0.29
100 - 100	15,293	7,416	0.50	0.50	667	2,296	0.56	0.56	217	1,313	0.53	0.53	106	903	0.29	0.29
Credits	16,042	8,439	0.45	0.45	1,625	5,733	0.39	0.39	777	4,672	0.31	0.31	394	3,338	0.29	0.28
101 - 105	40	55	1.47	1.50	58	213	1.09	1.11	47	306	0.73	0.75	26	230	1.04	1.06
106 - 110	12	17			19	76	0.01	0.01	11	75			8	75	0.01	0.01
111 - 115	15	18			8	34	0.06	0.07	14	93	0.55	0.62	8	83	1.09	1.23
116 - 120	15	20			10	46	0.67	0.79	8	58	0.78	0.91	6	65	1.02	1.21
121 - 130	23	43			30	145	0.00	0.01	31	236	0.76	0.95	15	159	1.09	1.34
131 - 140	10	20			15	73	1.25	1.68	4	33	0.05	0.07	6	69	0.98	1.32
141 & Up	20	42			16	80	0.74	1.09	7	74	0.47	0.76	5	70	1.83	2.80
Charges	135	215	0.38	0.46	156	666	0.63	0.73	122	873	0.61	0.71	74	752	1.02	1.18
Totals	16,177	8,654	0.45	0.45	1,781	6,400	0.42	0.42	899	5,545	0.36	0.36	468	4,090	0.42	0.42

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	2	19	1.29	0.94					4	123	0.11	0.09	12	729	0.26	0.20
81 - 85	1	10							2	66			20	1,238	0.42	0.35
86 - 90	3	32			7	120	0.00	0.00	54	1,788	0.32	0.29	42	2,516	0.45	0.39
91 - 95	51	610	0.55	0.52	144	2,639	0.46	0.43	106	3,287	0.17	0.15	32	2,092	0.28	0.26
96 - 99	275	3,219	0.39	0.37	123	2,258	0.20	0.19	50	1,578	0.31	0.30	23	1,557	0.31	0.30
100 - 100	69	836	0.08	0.08	83	1,583	0.21	0.21	57	1,907	0.62	0.62	19	1,318	0.84	0.84
Credits	401	4,726	0.35	0.34	357	6,599	0.30	0.29	273	8,748	0.32	0.30	148	9,450	0.43	0.38
101 - 105	35	428	0.15	0.15	26	538	0.07	0.07	22	745	0.12	0.12	18	1,273	0.24	0.25
106 - 110	10	134	0.17	0.18	18	386	0.22	0.24	21	802	0.14	0.15	23	1,776	0.83	0.90
111 - 115	16	226	0.69	0.78	14	301	1.20	1.37	21	811	0.14	0.16	14	1,154	0.18	0.21
116 - 120	13	189	1.82	2.17	26	598	0.43	0.51	30	1,226	0.32	0.38	18	1,522	0.38	0.45
121 - 130	23	354	0.05	0.06	31	756	0.17	0.21	19	845	0.27	0.33	12	1,154	0.41	0.51
131 - 140	3	54	2.52	3.32	6	153	0.44	0.59	16	833	0.62	0.85	10	942	0.20	0.27
141 & Up	7	136	0.30	0.48	14	439	0.17	0.27	27	1,523	0.52	0.83	32	3,873	0.39	0.64
Charges	107	1,522	0.51	0.59	135	3,169	0.32	0.38	156	6,784	0.33	0.41	127	11,695	0.41	0.52
Totals	508	6,248	0.39	0.40	492	9,768	0.31	0.32	429	15,532	0.33	0.34	275	21,144	0.41	0.45

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	113			3	1,893	0.09	0.05	5	2,006	0.09	0.04
61 - 80	25	2,670	0.11	0.08	12	4,479	0.40	0.29	57	8,024	0.29	0.21
81 - 85	10	1,361	0.05	0.04	3	727	0.17	0.14	39	3,405	0.21	0.17
86 - 90	11	1,586	0.38	0.34	4	6,372	0.37	0.32	134	12,469	0.37	0.33
91 - 95	10	1,516	0.14	0.13	4	2,267	0.25	0.23	401	12,660	0.28	0.26
96 - 99	14	2,122	0.16	0.16	3	961	0.08	0.08	2,970	21,638	0.26	0.25
100 - 100	21	3,100	0.76	0.76	4	1,665	0.12	0.12	16,536	22,336	0.50	0.50
Credits	92	12,467	0.31	0.27	33	18,364	0.29	0.23	20,142	82,537	0.34	0.31
101 - 105	12	1,864	0.34	0.35	6	9,683	0.54	0.55	290	15,334	0.47	0.48
106 - 110	13	2,182	0.32	0.34	3	1,261	0.29	0.31	138	6,783	0.41	0.44
111 - 115	10	1,684	0.46	0.51	4	1,706	0.44	0.50	124	6,109	0.41	0.46
116 - 120	9	1,600	0.25	0.30	4	1,901	0.43	0.50	139	7,224	0.41	0.48
121 - 130	20	3,993	0.19	0.23	9	12,065	0.16	0.20	213	19,749	0.20	0.24
131 - 140	13	2,423	0.43	0.57	10	6,421	0.26	0.36	93	11,020	0.34	0.47
141 & Up	35	10,929	0.38	0.71	24	39,325	0.25	0.45	187	56,491	0.30	0.52
Charges	112	24,675	0.34	0.48	60	72,360	0.29	0.41	1,184	122,710	0.32	0.45
Totals	204	37,142	0.33	0.39	93	90,725	0.29	0.35	21,326	205,248	0.33	0.38

Date 7/10/2024

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Policy Year 2021 Industry Group 3

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0														
61 - 80													1	8	3.30	2.65
81 - 85																
86 - 90	4	1			2	6							3	23	1.67	1.47
91 - 95	20	16	0.08	0.08	12	45	0.44	0.41	16	94	0.12	0.11	17	139	0.00	0.00
96 - 99	533	731	0.18	0.18	857	3,070	0.25	0.25	526	3,161	0.42	0.41	258	2,151	0.18	0.18
100 - 100	17,842	8,203	0.34	0.34	867	2,984	0.28	0.28	215	1,311	0.45	0.45	116	1,009	0.61	0.61
Credits	18,400	8,951	0.33	0.33	1,738	6,105	0.27	0.26	757	4,566	0.42	0.42	395	3,330	0.32	0.32
101 - 105	32	45	3.55	3.61	63	232	2.44	2.50	40	247	1.33	1.35	19	171	0.41	0.42
106 - 110	9	8			17	69	3.38	3.64	9	59	6.07	6.54	16	149	1.12	1.21
111 - 115	6	9	0.39	0.45	9	35	0.08	0.09	6	43			5	52	0.25	0.28
116 - 120	9	11	1.27	1.49	9	39			10	75	0.00	0.00	9	96	0.02	0.03
121 - 130	13	23			29	138	0.03	0.04	28	213	0.05	0.06	17	192	0.47	0.58
131 - 140	12	17	0.41	0.55	11	52	1.52	2.04	4	33			5	56	0.50	0.66
141 & Up	19	28			10	53	0.09	0.13	7	66	0.51	0.81	6	76	2.32	3.49
Charges	100	141	1.30	1.56	148	618	1.44	1.65	104	738	0.99	1.15	77	791	0.69	0.80
Totals	18,500	9,093	0.34	0.34	1,886	6,723	0.37	0.37	861	5,304	0.50	0.50	472	4,121	0.39	0.40

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80					1	15			2	67			16	959	0.76	0.58
81 - 85	1	9			1	17	0.37	0.31	6	197	0.27	0.23	25	1,526	0.38	0.31
86 - 90	5	56			14	260	0.31	0.27	56	1,840	0.23	0.20	35	2,125	0.21	0.19
91 - 95	61	718	0.39	0.37	154	2,844	0.45	0.42	106	3,349	0.19	0.18	24	1,466	0.13	0.12
96 - 99	271	3,157	0.15	0.14	107	1,984	0.40	0.38	48	1,619	0.79	0.76	21	1,421	0.24	0.24
100 - 100	102	1,247	0.22	0.22	80	1,566	0.29	0.29	64	2,162	0.44	0.44	32	2,264	0.46	0.46
Credits	440	5,188	0.20	0.19	357	6,685	0.39	0.37	282	9,233	0.36	0.34	153	9,761	0.34	0.31
101 - 105	31	384	0.50	0.51	23	450	0.23	0.23	28	1,023	0.12	0.12	24	1,789	0.34	0.35
106 - 110	15	191	0.20	0.22	11	218	0.65	0.70	15	553	0.09	0.10	7	500	0.01	0.01
111 - 115	12	168	0.18	0.21	12	265	0.12	0.13	27	1,109	0.17	0.19	16	1,323	0.25	0.28
116 - 120	13	195	0.06	0.07	23	537	1.05	1.24	30	1,178	0.11	0.13	12	1,019	1.78	2.09
121 - 130	28	419	1.50	1.84	30	715	0.08	0.10	25	1,119	0.17	0.22	24	2,350	0.36	0.44
131 - 140	4	62	0.19	0.25	8	218	0.76	1.02	12	602	0.64	0.86	17	1,616	0.15	0.19
141 & Up	7	144	0.20	0.33	13	434	0.23	0.38	25	1,415	0.77	1.27	32	3,834	0.32	0.52
Charges	110	1,563	0.60	0.70	120	2,836	0.41	0.50	162	6,999	0.31	0.38	132	12,433	0.41	0.52
Totals	550	6,750	0.29	0.29	477	9,521	0.39	0.40	444	16,232	0.34	0.35	285	22,194	0.38	0.41

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	350	0.31	0.17	3	1,153	0.04	0.02	7	1,504	0.11	0.05
61 - 80	25	2,875	0.14	0.10	14	7,077	0.32	0.23	59	11,000	0.31	0.23
81 - 85	10	1,249	0.37	0.31	1	229	0.00	0.00	44	3,227	0.34	0.28
86 - 90	8	982	0.20	0.18	4	1,463	0.15	0.13	131	6,757	0.21	0.18
91 - 95	7	1,120	0.45	0.41	4	2,773	0.08	0.07	421	12,565	0.25	0.23
96 - 99	14	1,936	0.11	0.10	1	555	0.08	0.08	2,636	19,783	0.29	0.28
100 - 100	20	3,050	0.21	0.21	6	2,458	0.68	0.68	19,344	26,254	0.37	0.37
Credits	87	11,562	0.22	0.19	33	15,709	0.28	0.22	22,642	81,090	0.31	0.28
101 - 105	13	2,112	0.22	0.23	7	11,059	0.30	0.30	280	17,512	0.34	0.34
106 - 110	5	728	0.12	0.13	4	2,596	0.17	0.18	108	5,071	0.30	0.32
111 - 115	11	2,044	0.45	0.51	5	4,991	0.21	0.23	109	10,039	0.25	0.29
116 - 120	5	840	0.05	0.06	1	882	0.04	0.05	121	4,872	0.54	0.63
121 - 130	17	3,298	0.18	0.22	5	10,897	0.30	0.37	216	19,365	0.29	0.36
131 - 140	11	2,245	0.26	0.35	10	7,344	0.21	0.28	94	12,245	0.25	0.33
141 & Up	40	11,588	0.22	0.41	30	31,108	0.23	0.40	189	48,746	0.25	0.44
Charges	102	22,854	0.23	0.33	62	68,876	0.24	0.33	1,117	117,850	0.29	0.38
Totals	189	34,416	0.23	0.27	95	84,585	0.25	0.30	23,759	198,939	0.29	0.33



Date 7/10/2024

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	4	1							1	4			1	5		
61 - 80	17	9			5	14			3	14			3	19		
81 - 85	4	5			4	14							2	13		
86 - 90	11	10			3	9			5	27			7	57		
91 - 95	27	19	10.62	9.89	14	46			23	139			24	202	0.39	0.37
96 - 99	824	1,119	0.51	0.50	1,248	4,532	0.25	0.25	761	4,570	0.19	0.18	458	3,865	0.14	0.14
100 - 100	13,740	8,315	0.51	0.51	1,027	3,563	0.25	0.25	317	1,944	0.36	0.36	149	1,289	0.23	0.23
Credits	14,627	9,479	0.53	0.53	2,301	8,177	0.25	0.25	1,110	6,697	0.23	0.23	644	5,450	0.17	0.17
101 - 105	38	52	0.73	0.75	44	171	0.37	0.38	58	373	0.08	0.08	36	315	0.65	0.67
106 - 110	8	10			21	87	0.43	0.47	17	109	3.10	3.34	11	101	0.12	0.13
111 - 115	9	11			15	65	0.02	0.02	14	95	5.58	6.29	10	96	0.91	1.03
116 - 120	13	15	0.21	0.25	20	89	8.22	9.70	14	99	0.01	0.01	10	106		
121 - 130	21	31	0.20	0.24	43	206	0.06	0.07	38	296	0.34	0.42	37	392	0.39	0.49
131 - 140	10	19	0.01	0.01	21	104	0.01	0.01	6	53	0.02	0.03	9	107	0.03	0.03
141 & Up	25	52	0.07	0.11	20	119	0.77	1.29	7	68	0.01	0.01	4	60	0.72	1.19
Charges	124	190	0.27	0.33	184	841	1.11	1.34	154	1,093	0.91	1.04	117	1,177	0.43	0.50
Totals	14,751	9,669	0.52	0.52	2,485	9,018	0.33	0.33	1,264	7,790	0.33	0.33	761	6,627	0.22	0.22

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	6							1	18			4	156	0.05	0.03
61 - 80	6	56	0.01	0.01	5	72	0.55	0.41	7	204	0.00	0.00	20	1,223	0.36	0.28
81 - 85	4	45			2	31			17	574	0.21	0.18	49	2,870	0.25	0.21
86 - 90	2	20	2.63	2.31	13	245	0.05	0.05	107	3,660	0.38	0.34	74	4,355	0.58	0.51
91 - 95	102	1,219	0.24	0.22	271	4,996	0.66	0.62	207	6,398	0.36	0.33	36	2,200	0.12	0.11
96 - 99	473	5,560	0.24	0.24	233	4,175	0.25	0.24	82	2,712	0.32	0.31	30	1,996	0.45	0.43
100 - 100	169	2,047	0.83	0.83	157	3,054	0.34	0.34	105	3,483	0.57	0.57	39	2,717	0.73	0.73
Credits	757	8,954	0.38	0.37	681	12,573	0.43	0.42	526	17,048	0.39	0.36	252	15,516	0.44	0.39
101 - 105	33	417	0.53	0.54	37	738	0.35	0.36	25	912	0.72	0.74	26	1,892	0.20	0.21
106 - 110	14	183	0.06	0.06	15	310	0.79	0.85	29	1,129	0.36	0.38	21	1,613	0.24	0.26
111 - 115	8	116	0.03	0.03	14	302	1.87	2.11	34	1,412	0.55	0.63	26	1,940	0.20	0.22
116 - 120	24	361	0.33	0.39	53	1,265	0.56	0.66	49	2,018	0.78	0.92	28	2,279	0.20	0.24
121 - 130	44	666	0.03	0.03	39	907	0.90	1.12	33	1,446	0.10	0.13	27	2,361	0.19	0.24
131 - 140	5	91			10	281	0.25	0.33	22	1,023	0.62	0.84	19	1,766	0.15	0.20
141 & Up	11	206	0.57	0.86	22	677	1.71	2.64	20	1,893	0.73	1.20	46	5,593	0.28	0.47
Charges	139	2,041	0.24	0.28	190	4,480	0.85	1.02	222	9,832	0.57	0.70	193	17,443	0.22	0.29
Totals	896	10,995	0.35	0.36	871	17,053	0.54	0.55	748	26,880	0.46	0.47	445	32,959	0.32	0.35

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	5	500	0.16	0.09	21	8,752	0.65	0.29	38	9,442	0.62	0.28
61 - 80	65	7,143	0.20	0.15	40	15,537	0.68	0.47	171	24,290	0.52	0.36
81 - 85	27	3,340	0.12	0.10	8	2,670	0.29	0.24	117	9,562	0.21	0.18
86 - 90	29	3,709	0.35	0.31	11	6,817	0.29	0.25	262	18,909	0.38	0.34
91 - 95	24	3,823	0.28	0.26	9	3,980	0.33	0.30	737	23,022	0.38	0.36
96 - 99	17	2,737	0.35	0.34	8	7,138	0.62	0.60	4,134	38,403	0.33	0.32
100 - 100	31	4,486	0.32	0.32	12	8,098	0.52	0.52	15,746	38,995	0.47	0.47
Credits	198	25,737	0.26	0.22	109	52,992	0.55	0.40	21,205	162,624	0.42	0.35
101 - 105	28	4,118	0.40	0.41	7	7,308	0.36	0.37	332	16,296	0.38	0.39
106 - 110	17	2,793	0.36	0.39	13	8,054	0.46	0.50	166	14,388	0.43	0.46
111 - 115	15	2,568	0.20	0.22	8	5,858	0.25	0.28	153	12,463	0.35	0.39
116 - 120	15	2,581	0.12	0.14	3	2,161	0.49	0.58	229	10,975	0.45	0.53
121 - 130	17	3,166	0.62	0.77	4	1,437	0.32	0.39	303	10,907	0.38	0.47
131 - 140	17	3,768	0.14	0.19	13	14,841	0.48	0.66	132	22,052	0.39	0.53
141 & Up	46	12,825	0.51	0.91	36	44,571	0.25	0.43	247	66,064	0.33	0.57
Charges	155	31,819	0.39	0.53	84	84,230	0.33	0.46	1,562	153,147	0.37	0.50
Totals	353	57,556	0.33	0.36	193	137,222	0.41	0.43	22,767	315,771	0.39	0.41

Date 7/10/2024

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	6	2			1	1							2	10		
61 - 80	11	7			1	2			2	9			3	20	2.06	1.60
81 - 85	6	4							3	15			4	29	1.83	1.52
86 - 90	10	11			7	25	0.04	0.04	3	18	0.02	0.02	1	7		
91 - 95	23	19			19	66	0.84	0.79	15	89			35	296	3.77	3.54
96 - 99	888	1,207	0.15	0.14	1,245	4,480	0.19	0.19	781	4,641	0.26	0.26	468	3,930	0.20	0.19
100 - 100	14,409	8,456	0.28	0.28	1,037	3,588	0.37	0.37	338	2,065	0.71	0.71	164	1,420	0.71	0.71
Credits	15,353	9,705	0.26	0.26	2,310	8,163	0.27	0.27	1,142	6,837	0.39	0.39	677	5,713	0.52	0.51
101 - 105	39	54	0.06	0.07	57	219	2.18	2.21	44	281	0.96	0.98	37	322	0.74	0.76
106 - 110	14	16	11.32	12.21	20	87	0.02	0.02	19	126	3.67	3.94	11	101	0.19	0.20
111 - 115	8	15			26	111	3.75	4.24	8	56	0.24	0.27	2	20	0.15	0.17
116 - 120	14	19			11	48	0.05	0.06	9	67	0.00	0.00	16	161	0.00	0.00
121 - 130	26	40	0.35	0.44	32	148	0.06	0.08	40	313	0.69	0.85	41	437	0.55	0.68
131 - 140	10	20	0.47	0.64	24	119	0.40	0.54	3	24			4	45	0.84	1.13
141 & Up	22	42			27	159	0.34	0.56	8	72	0.06	0.09	7	91	1.44	2.20
Charges	133	206	1.03	1.24	197	890	1.13	1.37	131	939	1.03	1.18	118	1,177	0.57	0.66
Totals	15,486	9,911	0.28	0.28	2,507	9,052	0.36	0.36	1,273	7,776	0.47	0.47	795	6,889	0.53	0.53

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	9			3	64	4.27	2.39	2	79	13.72	7.49
61 - 80	4	34	0.02	0.01	7	97			12	317	0.09	0.07	31	1,744	0.35	0.27
81 - 85	3	31	0.33	0.27	5	74			20	694	0.95	0.79	66	3,872	0.22	0.19
86 - 90	7	78	0.07	0.06	16	308	0.11	0.10	149	4,907	0.42	0.38	70	3,945	0.28	0.25
91 - 95	119	1,467	0.06	0.06	278	5,019	0.23	0.22	208	6,334	0.62	0.57	44	2,789	0.30	0.27
96 - 99	451	5,292	0.27	0.26	209	3,782	0.28	0.27	88	2,879	0.23	0.22	28	1,893	0.45	0.44
100 - 100	172	2,093	0.12	0.12	139	2,662	0.16	0.16	108	3,600	0.57	0.57	44	3,154	0.28	0.28
Credits	756	8,994	0.20	0.19	655	11,951	0.23	0.22	588	18,796	0.51	0.48	285	17,477	0.36	0.32
101 - 105	44	569	0.20	0.20	30	587	0.23	0.24	35	1,325	0.39	0.40	24	1,725	0.25	0.26
106 - 110	20	259	0.02	0.02	26	553	0.11	0.12	30	1,156	0.44	0.47	26	1,795	0.40	0.43
111 - 115	12	169	0.41	0.46	22	498	0.18	0.20	36	1,475	1.04	1.17	24	1,905	0.19	0.22
116 - 120	18	259	0.19	0.22	35	796	0.15	0.17	43	1,809	0.69	0.81	18	1,436	0.13	0.15
121 - 130	38	577	0.07	0.09	34	819	0.81	1.00	34	1,485	0.22	0.27	30	2,754	0.27	0.34
131 - 140	7	110			13	349	0.48	0.65	18	856	1.66	2.25	20	1,783	1.00	1.35
141 & Up	14	265	0.28	0.45	16	501	0.49	0.76	23	1,291	0.34	0.55	38	4,554	0.81	1.38
Charges	153	2,208	0.16	0.19	176	4,102	0.36	0.43	219	9,398	0.64	0.76	180	15,953	0.50	0.64
Totals	909	11,202	0.19	0.19	831	16,054	0.26	0.26	807	28,194	0.56	0.56	465	33,430	0.42	0.44

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	10	880	0.18	0.09	32	10,956	0.58	0.28	57	12,001	0.66	0.31
61 - 80	95	10,693	0.31	0.23	39	16,739	0.31	0.22	205	29,663	0.31	0.22
81 - 85	26	3,100	0.58	0.48	11	6,622	0.34	0.28	144	14,441	0.39	0.32
86 - 90	23	2,850	0.27	0.23	11	5,357	0.33	0.28	297	17,507	0.33	0.29
91 - 95	32	4,826	0.28	0.26	9	4,381	0.26	0.25	782	25,287	0.38	0.36
96 - 99	24	3,438	0.24	0.24	8	4,831	0.35	0.34	4,190	36,373	0.26	0.26
100 - 100	24	3,360	0.25	0.25	9	5,336	0.12	0.12	16,444	35,734	0.31	0.31
Credits	234	29,147	0.31	0.25	119	54,222	0.35	0.25	22,119	171,005	0.34	0.29
101 - 105	19	3,012	0.34	0.35	9	6,449	0.50	0.51	338	14,542	0.44	0.45
106 - 110	18	2,766	0.24	0.25	7	4,415	0.26	0.28	191	11,274	0.33	0.36
111 - 115	16	2,687	0.33	0.38	8	5,066	0.53	0.60	162	12,002	0.51	0.57
116 - 120	10	1,844	0.27	0.32	7	11,845	0.27	0.32	181	18,284	0.29	0.34
121 - 130	14	2,748	0.24	0.30	6	2,938	0.19	0.24	295	12,259	0.28	0.35
131 - 140	14	2,841	0.23	0.31	18	19,659	0.27	0.37	131	25,807	0.37	0.50
141 & Up	35	9,933	0.59	1.09	27	29,283	0.39	0.69	217	46,191	0.48	0.84
Charges	126	25,832	0.40	0.54	82	79,655	0.35	0.47	1,515	140,359	0.40	0.53
Totals	360	54,979	0.35	0.35	201	133,877	0.35	0.35	23,634	311,364	0.37	0.37

Date 7/10/2024

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	5	1			1	1										
61 - 80	16	11			4	11			2	8			1	7		
81 - 85	9	9							2	10						
86 - 90	10	7			5	16	2.56	2.25	7	37	0.07	0.07	5	37		
91 - 95	33	29	0.05	0.05	18	60	0.01	0.01	15	93	0.00	0.00	16	135	0.90	0.84
96 - 99	948	1,311	0.78	0.77	1,302	4,697	0.33	0.32	757	4,545	3.40	3.32	445	3,764	0.46	0.45
100 - 100	15,393	8,549	0.29	0.29	1,018	3,539	0.53	0.53	362	2,185	0.31	0.31	172	1,477	0.44	0.44
Credits	16,414	9,916	0.36	0.36	2,348	8,325	0.41	0.41	1,145	6,880	2.34	2.30	639	5,419	0.46	0.45
101 - 105	41	62	0.00	0.00	65	239	4.44	4.53	41	261	0.60	0.62	35	303	0.15	0.16
106 - 110	22	33	0.04	0.05	20	73	0.05	0.05	13	88	5.85	6.31	16	154	0.03	0.04
111 - 115	11	15	0.55	0.62	14	58	0.00	0.00	13	91	0.08	0.09	14	140	2.29	2.59
116 - 120	20	20			11	51	0.54	0.63	10	70	0.01	0.01	9	91	0.86	1.02
121 - 130	24	36			31	147	0.63	0.78	43	337	0.01	0.02	37	399	0.28	0.34
131 - 140	15	29	0.28	0.38	13	61	0.01	0.01	8	70			5	59		
141 & Up	22	39	0.01	0.01	26	137	0.17	0.26	10	91	0.04	0.06	8	100	0.57	0.83
Charges	155	234	0.08	0.09	180	766	1.57	1.86	138	1,009	0.68	0.80	124	1,246	0.49	0.57
Totals	16,569	10,150	0.35	0.35	2,528	9,091	0.51	0.51	1,283	7,889	2.13	2.14	763	6,665	0.47	0.47

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	12							2	80		
61 - 80	3	25			3	48			3	89			30	1,691	0.66	0.49
81 - 85					1	13			12	382	0.76	0.64	42	2,460	0.21	0.17
86 - 90	8	92			13	235	0.03	0.03	102	3,562	0.12	0.11	63	3,630	0.19	0.17
91 - 95	83	987	0.36	0.34	212	3,917	0.41	0.38	205	6,412	0.22	0.20	52	3,189	0.25	0.23
96 - 99	454	5,374	1.41	1.37	229	4,135	0.23	0.22	101	3,289	0.46	0.45	22	1,540	0.07	0.07
100 - 100	174	2,124	0.16	0.16	132	2,617	0.30	0.30	87	2,963	0.36	0.36	42	2,950	0.18	0.18
Credits	722	8,601	0.96	0.94	591	10,977	0.30	0.29	510	16,696	0.28	0.26	253	15,541	0.24	0.21
101 - 105	46	571	0.34	0.35	41	864	0.61	0.63	42	1,544	0.28	0.29	20	1,508	0.67	0.69
106 - 110	16	213	0.02	0.02	26	550	0.15	0.16	23	939	1.13	1.22	19	1,463	0.83	0.91
111 - 115	11	153	0.09	0.10	18	396	0.05	0.06	29	1,213	0.06	0.07	24	1,799	0.51	0.58
116 - 120	27	392	0.11	0.14	35	827	0.58	0.68	39	1,550	0.31	0.36	31	2,518	0.83	0.97
121 - 130	27	419	0.31	0.38	32	754	0.13	0.16	36	1,588	0.40	0.50	22	1,964	0.30	0.37
131 - 140	5	87	0.01	0.01	13	354	0.18	0.25	18	851	0.06	0.08	21	1,990	0.52	0.71
141 & Up	17	326	0.86	1.31	24	731	0.30	0.46	41	2,238	0.25	0.39	36	4,240	0.58	0.97
Charges	149	2,161	0.31	0.36	189	4,477	0.33	0.40	228	9,923	0.33	0.41	173	15,483	0.60	0.77
Totals	871	10,762	0.83	0.84	780	15,454	0.31	0.32	738	26,619	0.30	0.31	426	31,023	0.42	0.44

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	212			23	7,628	0.22	0.10	34	7,935	0.22	0.10
61 - 80	59	6,614	0.30	0.22	30	13,834	0.22	0.16	150	22,330	0.28	0.20
81 - 85	24	3,112	0.13	0.10	8	2,986	0.09	0.08	99	8,978	0.16	0.14
86 - 90	22	2,676	0.21	0.19	13	5,203	0.17	0.15	248	15,495	0.17	0.15
91 - 95	19	2,746	0.10	0.09	9	3,346	0.17	0.16	662	20,913	0.25	0.23
96 - 99	27	4,003	0.67	0.65	8	6,636	0.32	0.31	4,293	39,294	0.88	0.86
100 - 100	25	3,520	0.40	0.40	9	6,399	0.56	0.56	17,414	36,324	0.37	0.37
Credits	178	22,883	0.32	0.27	100	46,033	0.26	0.20	22,900	151,270	0.43	0.37
101 - 105	23	3,626	0.24	0.24	6	4,238	0.31	0.32	360	13,216	0.42	0.44
106 - 110	18	2,959	0.24	0.26	4	4,443	0.40	0.43	177	10,916	0.49	0.53
111 - 115	18	2,992	0.43	0.48	6	4,042	0.31	0.35	158	10,900	0.36	0.41
116 - 120	16	2,911	0.69	0.81	10	7,844	0.48	0.57	208	16,275	0.55	0.65
121 - 130	14	2,751	0.25	0.31	14	15,377	0.32	0.40	280	23,773	0.31	0.38
131 - 140	11	2,413	0.23	0.32	10	14,132	0.28	0.39	119	20,044	0.28	0.39
141 & Up	54	15,092	0.42	0.73	30	34,941	0.30	0.50	268	57,935	0.35	0.59
Charges	154	32,742	0.38	0.52	80	85,017	0.32	0.44	1,570	153,058	0.37	0.50
Totals	332	55,625	0.35	0.39	180	131,050	0.30	0.32	24,470	304,328	0.40	0.42

Date 7/10/2024

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Policy 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	2	0														
61 - 80	8	2			1	3										
81 - 85	8	7			1	2										
86 - 90	7	3			3	11	0.09	0.08	4	23			3	24		
91 - 95	31	24	0.02	0.02	19	63	0.03	0.03	20	120	0.35	0.33	24	201	0.05	0.05
96 - 99	929	1,276	0.39	0.39	1,206	4,335	2.09	2.05	722	4,361	0.32	0.32	377	3,184	0.27	0.26
100 - 100	16,323	8,425	0.49	0.49	958	3,328	0.59	0.59	350	2,131	0.40	0.40	183	1,566	0.17	0.17
Credits	17,308	9,737	0.47	0.47	2,188	7,742	1.43	1.41	1,096	6,635	0.35	0.34	587	4,974	0.23	0.22
101 - 105	50	70	1.16	1.19	72	271	0.86	0.88	56	364	0.61	0.63	31	272	0.91	0.93
106 - 110	15	22			22	90	0.01	0.01	16	107	0.03	0.03	11	105	0.04	0.04
111 - 115	15	18			9	38	0.05	0.06	18	117	0.47	0.53	10	104	1.01	1.15
116 - 120	19	26			13	60	0.51	0.60	11	80	0.56	0.66	8	85	0.78	0.93
121 - 130	27	50			38	180	0.00	0.00	43	326	3.22	4.00	23	247	0.73	0.89
131 - 140	12	26			17	85	1.07	1.43	9	74	0.02	0.03	6	69	0.98	1.32
141 & Up	24	51			22	116	0.53	0.79	11	112	0.31	0.49	7	97	1.33	2.06
Charges	162	263	0.31	0.37	193	840	0.50	0.58	164	1,180	1.20	1.39	96	980	0.82	0.95
Totals	17,470	10,000	0.47	0.47	2,381	8,582	1.34	1.34	1,260	7,814	0.47	0.48	683	5,954	0.33	0.33

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									1	16						
61 - 80	3	29	0.85	0.62					10	298	0.05	0.03	20	1,208	0.27	0.21
81 - 85	2	23							3	90			48	2,935	0.27	0.23
86 - 90	6	67			15	268	0.01	0.01	89	2,910	0.23	0.21	68	3,966	0.29	0.25
91 - 95	76	915	0.44	0.42	214	3,927	0.36	0.34	169	5,307	0.19	0.18	45	2,837	0.23	0.22
96 - 99	429	5,026	0.32	0.31	203	3,685	0.22	0.21	86	2,739	0.18	0.18	33	2,218	0.34	0.33
100 - 100	135	1,643	0.29	0.29	136	2,592	0.22	0.22	93	3,190	0.38	0.38	38	2,706	0.50	0.50
Credits	651	7,703	0.33	0.32	568	10,472	0.27	0.26	451	14,551	0.23	0.22	252	15,871	0.32	0.28
101 - 105	46	558	0.12	0.12	43	890	0.32	0.33	31	1,092	0.10	0.10	24	1,717	0.27	0.28
106 - 110	15	201	0.14	0.15	20	429	0.20	0.22	30	1,191	0.55	0.59	28	2,151	0.84	0.90
111 - 115	17	239	0.72	0.82	18	392	0.92	1.05	29	1,190	0.31	0.35	23	1,885	0.12	0.13
116 - 120	17	242	1.50	1.78	43	1,012	0.60	0.71	45	1,844	0.31	0.36	27	2,299	0.35	0.41
121 - 130	31	481	0.04	0.05	44	1,043	0.25	0.31	34	1,551	0.26	0.33	22	2,101	0.32	0.40
131 - 140	5	89	1.53	2.03	11	282	0.24	0.32	20	1,029	0.55	0.75	15	1,338	0.14	0.19
141 & Up	8	153	0.26	0.42	24	728	0.17	0.25	35	1,985	0.43	0.68	37	4,410	0.41	0.67
Charges	139	1,963	0.42	0.48	203	4,777	0.38	0.45	224	9,882	0.36	0.44	176	15,901	0.37	0.47
Totals	790	9,666	0.34	0.35	771	15,249	0.30	0.31	675	24,432	0.28	0.29	428	31,772	0.35	0.36

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	314	0.03	0.01	14	5,288	0.11	0.05	20	5,619	0.10	0.05
61 - 80	50	5,482	0.15	0.11	22	9,522	0.23	0.16	114	16,545	0.20	0.14
81 - 85	19	2,657	0.15	0.13	8	2,068	0.08	0.07	89	7,782	0.18	0.15
86 - 90	14	1,985	0.54	0.48	10	8,835	0.32	0.28	219	18,092	0.32	0.28
91 - 95	20	3,051	0.38	0.35	9	3,912	0.16	0.15	627	20,357	0.26	0.25
96 - 99	19	2,842	0.44	0.43	8	2,719	0.14	0.13	4,012	32,385	0.53	0.52
100 - 100	29	4,311	0.60	0.60	9	4,743	0.09	0.09	18,254	34,634	0.40	0.40
Credits	154	20,642	0.35	0.30	80	37,088	0.19	0.15	23,335	135,414	0.35	0.31
101 - 105	15	2,281	0.28	0.29	10	12,865	0.63	0.64	378	20,381	0.51	0.52
106 - 110	17	2,658	0.26	0.28	4	1,604	0.23	0.25	178	8,556	0.43	0.46
111 - 115	13	2,091	0.39	0.44	5	2,693	0.36	0.40	157	8,767	0.35	0.39
116 - 120	12	2,213	0.27	0.32	4	1,901	0.43	0.50	199	9,764	0.40	0.47
121 - 130	28	5,607	0.16	0.20	11	14,122	0.15	0.19	301	25,707	0.22	0.27
131 - 140	17	3,231	0.48	0.64	14	8,288	0.23	0.31	126	14,512	0.32	0.43
141 & Up	49	14,980	0.31	0.58	30	43,335	0.27	0.47	247	65,967	0.29	0.52
Charges	151	33,062	0.30	0.42	78	84,808	0.30	0.43	1,586	153,655	0.33	0.45
Totals	305	53,704	0.32	0.36	158	121,895	0.27	0.30	24,921	289,069	0.34	0.37

Date 7/10/2024

Comparison Of Actual Loss Ratios and Manual Loss Ratios  
For Policy 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	1	0														
61 - 80	4	2							1	4	5.81	4.41	1	8	3.30	2.65
81 - 85	1	1							1	6						
86 - 90	5	2			3	9			1	5			4	31	1.25	1.10
91 - 95	30	29	0.04	0.04	21	75	0.53	0.49	27	164	0.09	0.09	25	203	0.00	0.00
96 - 99	718	975	0.15	0.15	1,118	4,007	0.33	0.33	692	4,150	0.37	0.36	373	3,115	0.30	0.29
100 - 100	19,122	9,438	0.38	0.38	1,244	4,313	0.31	0.31	361	2,194	0.39	0.39	227	1,961	0.33	0.33
Credits	19,881	10,448	0.35	0.35	2,386	8,404	0.32	0.32	1,083	6,524	0.37	0.37	630	5,319	0.31	0.31
101 - 105	38	53	2.98	3.03	76	277	2.04	2.09	44	275	1.20	1.23	23	207	1.38	1.41
106 - 110	13	13			20	80	2.89	3.12	15	97	3.73	4.03	19	176	0.95	1.02
111 - 115	8	11	0.35	0.40	9	35	0.08	0.09	11	78	0.08	0.09	7	72	0.28	0.32
116 - 120	14	19	0.76	0.90	12	51			10	75	0.00	0.00	11	115	0.02	0.02
121 - 130	16	27			36	171	0.03	0.03	47	359	0.21	0.25	26	283	0.32	0.39
131 - 140	14	19	0.36	0.48	14	66	1.18	1.59	7	57			6	68	0.40	0.54
141 & Up	24	37			18	106	0.04	0.07	11	109	0.31	0.53	7	90	1.96	2.94
Charges	127	179	1.03	1.24	185	787	1.13	1.32	145	1,050	0.77	0.90	99	1,012	0.76	0.89
Totals	20,008	10,628	0.37	0.37	2,571	9,191	0.39	0.39	1,228	7,574	0.43	0.43	729	6,331	0.38	0.39

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			2	102		
61 - 80					4	55			8	253	0.20	0.15	30	1,838	0.61	0.46
81 - 85	1	9			3	53	0.23	0.19	14	473	0.24	0.20	47	2,732	0.26	0.21
86 - 90	11	120			24	436	0.19	0.16	95	3,078	0.15	0.13	57	3,390	0.17	0.15
91 - 95	88	1,047	0.28	0.26	232	4,258	0.37	0.35	161	5,004	0.17	0.16	42	2,604	0.08	0.08
96 - 99	402	4,688	0.15	0.15	186	3,389	0.26	0.25	73	2,390	0.62	0.60	35	2,278	0.21	0.20
100 - 100	171	2,092	0.14	0.14	134	2,577	0.27	0.27	106	3,634	0.28	0.28	44	3,169	0.41	0.41
Credits	673	7,956	0.16	0.16	583	10,767	0.30	0.29	458	14,849	0.27	0.25	257	16,112	0.27	0.24
101 - 105	40	498	0.38	0.39	40	789	0.13	0.14	34	1,231	0.11	0.11	28	2,040	0.30	0.31
106 - 110	21	272	0.30	0.32	17	333	0.45	0.49	22	839	0.32	0.35	11	773	0.06	0.06
111 - 115	16	223	0.14	0.16	15	342	0.45	0.51	39	1,586	0.30	0.34	21	1,748	0.37	0.42
116 - 120	17	249	0.10	0.12	41	975	0.59	0.70	43	1,687	0.12	0.14	18	1,486	1.23	1.45
121 - 130	43	652	1.01	1.25	39	911	0.07	0.09	36	1,578	0.13	0.17	30	2,912	0.40	0.50
131 - 140	6	99	0.12	0.16	14	383	0.48	0.64	19	982	0.43	0.58	22	2,102	0.14	0.19
141 & Up	7	144	0.20	0.33	20	652	0.38	0.61	31	1,761	0.62	1.00	41	5,084	0.36	0.60
Charges	150	2,137	0.48	0.56	186	4,385	0.34	0.41	224	9,665	0.29	0.36	171	16,145	0.40	0.52
Totals	823	10,093	0.23	0.23	769	15,152	0.31	0.32	682	24,513	0.28	0.29	428	32,257	0.34	0.35

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	7	742	0.16	0.09	13	3,867	0.06	0.03	24	4,727	0.07	0.03
61 - 80	54	6,495	0.18	0.13	30	12,962	0.30	0.22	132	21,618	0.29	0.21
81 - 85	16	2,000	0.44	0.37	8	3,970	0.11	0.09	91	9,243	0.23	0.20
86 - 90	18	2,069	0.15	0.14	6	2,524	0.12	0.11	224	11,665	0.15	0.13
91 - 95	19	2,779	0.46	0.42	6	4,562	0.07	0.07	651	20,725	0.22	0.21
96 - 99	18	2,396	0.17	0.17	1	555	0.08	0.08	3,616	27,943	0.28	0.28
100 - 100	28	4,212	0.20	0.20	11	5,233	0.38	0.38	21,448	38,822	0.32	0.32
Credits	160	20,691	0.24	0.20	75	33,673	0.21	0.16	26,186	134,744	0.26	0.23
101 - 105	19	2,947	0.17	0.17	10	12,124	0.39	0.39	352	20,443	0.37	0.38
106 - 110	9	1,324	0.29	0.32	4	2,596	0.17	0.18	151	6,503	0.33	0.36
111 - 115	12	2,261	0.40	0.46	7	6,221	0.19	0.22	145	12,577	0.28	0.31
116 - 120	7	1,189	0.15	0.18	2	1,273	0.05	0.06	175	7,119	0.41	0.48
121 - 130	24	4,445	0.15	0.18	6	11,252	0.29	0.36	303	22,590	0.28	0.34
131 - 140	13	2,639	0.22	0.30	11	7,899	0.20	0.27	126	14,314	0.22	0.30
141 & Up	50	14,148	0.23	0.42	36	34,471	0.22	0.38	245	56,602	0.25	0.44
Charges	134	28,952	0.23	0.32	76	75,836	0.25	0.34	1,497	140,148	0.28	0.38
Totals	294	49,643	0.23	0.25	151	109,509	0.24	0.26	27,683	274,891	0.27	0.29

Date 7/10/2024

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,999				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	18	5			2	2			1	4			3	15		
61 - 80	56	31			11	31			8	35	0.71	0.52	7	47	1.41	1.08
81 - 85	28	25			5	16			6	31			7	49	1.09	0.90
86 - 90	43	33			21	70	0.61	0.54	20	111	0.03	0.02	20	157	0.25	0.22
91 - 95	144	121	1.74	1.63	91	311	0.31	0.29	100	605	0.10	0.09	124	1,036	1.28	1.20
96 - 99	4,307	5,887	0.41	0.40	6,119	22,051	0.63	0.62	3,713	22,268	0.92	0.90	2,121	17,858	0.27	0.27
100 - 100	78,987	43,183	0.39	0.39	5,284	18,330	0.40	0.40	1,728	10,518	0.43	0.43	895	7,712	0.37	0.37
Credits	83,583	49,285	0.39	0.39	11,533	40,811	0.53	0.52	5,576	33,572	0.75	0.73	3,177	26,875	0.34	0.34
101 - 105	206	291	0.97	0.99	314	1,177	2.04	2.08	243	1,554	0.65	0.66	162	1,420	0.72	0.74
106 - 110	72	95	1.96	2.11	103	416	0.66	0.71	80	525	3.19	3.44	68	636	0.32	0.35
111 - 115	51	71	0.17	0.19	73	307	1.37	1.55	64	437	1.39	1.57	43	433	1.24	1.40
116 - 120	80	99	0.17	0.21	67	298	2.64	3.12	54	392	0.12	0.14	54	559	0.27	0.31
121 - 130	114	184	0.11	0.14	180	852	0.14	0.17	211	1,631	0.88	1.09	164	1,758	0.44	0.54
131 - 140	61	112	0.22	0.30	89	436	0.50	0.68	33	278	0.01	0.01	30	348	0.39	0.53
141 & Up	117	221	0.02	0.03	113	637	0.37	0.58	47	452	0.17	0.27	33	437	1.22	1.87
Charges	701	1,073	0.51	0.61	939	4,124	1.08	1.28	732	5,271	0.92	1.07	554	5,591	0.60	0.70
Totals	84,284	50,358	0.40	0.40	12,472	44,935	0.58	0.58	6,308	38,843	0.77	0.77	3,731	32,466	0.39	0.39

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			2	21			6	114	2.38	1.24	10	417	2.61	1.36
61 - 80	16	144	0.18	0.13	19	271	0.15	0.11	40	1,162	0.08	0.06	131	7,704	0.47	0.36
81 - 85	10	107	0.10	0.08	11	171	0.07	0.06	66	2,212	0.53	0.45	252	14,870	0.24	0.20
86 - 90	34	377	0.15	0.13	81	1,492	0.09	0.08	542	18,117	0.28	0.25	332	19,286	0.31	0.27
91 - 95	468	5,635	0.25	0.24	1,207	22,117	0.41	0.39	950	29,456	0.32	0.30	219	13,618	0.20	0.19
96 - 99	2,209	25,940	0.49	0.47	1,060	19,166	0.25	0.24	430	14,009	0.36	0.35	148	9,926	0.31	0.30
100 - 100	821	10,000	0.31	0.31	698	13,502	0.26	0.26	499	16,870	0.43	0.43	207	14,696	0.41	0.41
Credits	3,559	42,208	0.41	0.40	3,078	56,741	0.31	0.30	2,533	81,939	0.35	0.32	1,299	80,516	0.33	0.29
101 - 105	209	2,614	0.30	0.31	191	3,868	0.34	0.35	167	6,103	0.30	0.31	122	8,883	0.33	0.34
106 - 110	86	1,129	0.12	0.12	104	2,176	0.29	0.31	134	5,254	0.55	0.59	105	7,794	0.53	0.58
111 - 115	64	899	0.32	0.36	87	1,930	0.62	0.70	167	6,876	0.47	0.53	118	9,278	0.28	0.31
116 - 120	103	1,503	0.40	0.48	207	4,875	0.51	0.60	219	8,909	0.46	0.54	122	10,017	0.53	0.63
121 - 130	183	2,796	0.31	0.38	188	4,434	0.43	0.53	173	7,648	0.23	0.28	131	12,091	0.30	0.37
131 - 140	28	476	0.31	0.42	61	1,649	0.34	0.45	97	4,741	0.66	0.89	97	8,979	0.40	0.54
141 & Up	57	1,094	0.50	0.77	106	3,290	0.61	0.93	160	9,167	0.47	0.75	198	23,882	0.47	0.79
Charges	730	10,511	0.32	0.37	944	22,221	0.45	0.54	1,117	48,700	0.44	0.53	893	80,925	0.41	0.53
Totals	4,289	52,719	0.39	0.39	4,022	78,962	0.35	0.35	3,650	130,639	0.38	0.39	2,192	161,441	0.37	0.39

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	27	2,648	0.14	0.07	103	36,491	0.40	0.18	173	39,725	0.41	0.19
61 - 80	323	36,427	0.24	0.17	161	68,594	0.36	0.26	772	114,447	0.33	0.23
81 - 85	112	14,208	0.27	0.23	43	18,317	0.21	0.18	540	50,007	0.25	0.21
86 - 90	106	13,288	0.30	0.27	51	28,738	0.27	0.24	1,250	81,667	0.28	0.25
91 - 95	114	17,226	0.30	0.28	42	20,181	0.20	0.18	3,459	110,304	0.30	0.28
96 - 99	105	15,416	0.40	0.39	33	21,878	0.40	0.38	20,245	174,398	0.47	0.46
100 - 100	137	19,889	0.36	0.36	50	29,809	0.36	0.36	89,306	184,509	0.38	0.38
Credits	924	119,102	0.30	0.25	483	224,008	0.33	0.24	115,745	755,056	0.36	0.31
101 - 105	104	15,984	0.29	0.30	42	42,984	0.46	0.47	1,760	84,878	0.43	0.44
106 - 110	79	12,499	0.28	0.30	32	21,112	0.35	0.38	863	51,637	0.41	0.44
111 - 115	74	12,599	0.35	0.40	34	23,880	0.32	0.36	775	56,709	0.37	0.41
116 - 120	60	10,739	0.33	0.39	26	25,025	0.35	0.42	992	62,417	0.42	0.49
121 - 130	97	18,716	0.26	0.32	41	45,125	0.25	0.31	1,482	95,236	0.28	0.35
131 - 140	72	14,892	0.26	0.35	66	64,819	0.31	0.42	634	96,730	0.33	0.44
141 & Up	234	66,978	0.40	0.72	159	186,601	0.28	0.49	1,224	292,760	0.33	0.58
Charges	720	152,406	0.34	0.47	400	409,546	0.31	0.43	7,730	740,367	0.35	0.47
Totals	1,644	271,508	0.32	0.34	883	633,553	0.32	0.34	123,475	1,495,424	0.36	0.37