Exhibit 13
As Filed

DELAWARE COMPENSATION RATING BUREAU, INC.

Experience Rating Plan

Attached are reports monitoring the operation of the Experience Rating Plan for Policy Years 2019 through 2023. 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 7/13/2026

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	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	1	2											1	7		
96 - 99	23	33			35	127	1.84	1.81	25	146	0.03	0.03	18	151	0.01	0.01
100 - 100	86	81	0.00	0.00	18	60	0.01	0.01	9	56			3	24		
Credits	110	116	0.00	0.00	53	187	1.26	1.24	35	207	0.02	0.02	23	190	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			1	7			1	12		
131 - 140																
141 & Up																
Charges	2	2	0.01	0.01	2	10			3	22			3	31	0.02	0.02
Totals	112	119	0.00	0.00	55	197	1.20	1.19	38	229	0.02	0.02	26	220	0.01	0.01

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	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													1	49		
81 - 85									1	21			7	426	0.12	0.10
86 - 90									8	295	0.01	0.01	3	173	0.04	0.03
91 - 95	1	13			13	245	0.21	0.20	12	413	0.70	0.64	1	84	0.04	0.04
96 - 99	21	247	0.18	0.17	15	268	0.34	0.33	7	233	0.09	0.09	3	227	0.35	0.35
100 - 100	8	98	0.32	0.32	8	158	0.01	0.01	3	116	0.03	0.03	7	579	0.13	0.13
Credits	30	358	0.21	0.21	36	671	0.22	0.21	31	1,079	0.29	0.27	23	1,566	0.14	0.12
101 - 105	1	12	0.24	0.25	3	65			2	61	0.05	0.06	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	6.18	7.23
121 - 130	2	29			2	42	0.02	0.03	4	173			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	8	183	0.15	0.18	16	727	0.01	0.01	9	809	1.40	1.73
Totals	35	431	0.21	0.22	44	854	0.20	0.20	47	1,806	0.18	0.19	32	2,375	0.57	0.56

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	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	2,333	0.56	0.24	6	2,361	0.55	0.24
61 - 80	6	724	0.06	0.04	9	3,561	0.33	0.24	16	4,334	0.28	0.20
81 - 85	5	683	0.02	0.02					13	1,130	0.06	0.05
86 - 90	1	138	0.00	0.00	3	696	0.00	0.00	17	1,315	0.01	0.01
91 - 95					2	525	0.12	0.11	31	1,289	0.31	0.29
96 - 99	1	157			1	1,764	0.56	0.54	149	3,353	0.44	0.42
100 - 100	2	272	0.01	0.01	5	4,545	0.87	0.87	149	5,990	0.68	0.68
Credits	15	1,974	0.03	0.02	25	13,424	0.56	0.41	381	19,772	0.43	0.34
101 - 105	5	777	0.31	0.32					17	998	0.25	0.26
106 - 110	3	604	0.23	0.25					10	956	0.20	0.22
111 - 115	2	272	0.02	0.02					4	374	0.01	0.02
116 - 120	1	212	0.00	0.00	2	1,462	0.02	0.03	7	1,875	0.61	0.72
121 - 130	1	168	0.03	0.03	1	1,272	0.02	0.03	14	1,797	0.02	0.02
131 - 140									3	215	0.02	0.03
141 & Up	6	1,841	0.19	0.34	3	1,821	0.10	0.20	17	4,071	0.13	0.25
Charges	18	3,875	0.19	0.26	6	4,555	0.05	0.08	72	10,287	0.21	0.29
Totals	33	5,849	0.14	0.15	31	17,979	0.43	0.37	453	30,059	0.36	0.33

Date 7/13/2026

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	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	8		
96 - 99	20	31			41	153	0.11	0.11	25	154	0.04	0.04	13	107	0.00	0.00
100 - 100	91	90	0.01	0.01	24	83			6	39			6	49		
Credits	111	121	0.01	0.01	65	236	0.07	0.07	31	193	0.04	0.04	20	164	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			1	5			3	22			2	22	0.00	0.00
131 - 140																
141 & Up																
Charges	4	5			3	13			5	36			5	52	0.11	0.13
Totals	115	126	0.01	0.01	68	249	0.07	0.07	36	229	0.03	0.03	25	216	0.03	0.03

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	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									1	29	0.01	0.00	1	71	0.48	0.38
81 - 85													1	65	0.29	0.24
86 - 90					3	53	0.04	0.04	7	213			7	384	0.00	0.00
91 - 95	4	49			14	258	0.38	0.35	10	314	0.64	0.59	4	239	0.04	0.04
96 - 99	19	222	0.21	0.20	7	120	0.00	0.00	2	54	0.03	0.03	4	272	0.83	0.82
100 - 100	10	125	2.92	2.92	4	87	0.00	0.00	8	294	0.02	0.02	9	699	0.06	0.06
Credits	33	396	1.04	1.01	28	518	0.19	0.18	29	919	0.23	0.21	26	1,731	0.19	0.18
101 - 105	1	12			3	65	0.00	0.00	2	72	0.11	0.11	1	103		
106 - 110	1	15							1	46			1	89	1.64	1.76
111 - 115					1	21			2	97			1	80		
116 - 120	1	16			2	51			3	134			2	195	0.41	0.48
121 - 130	1	15			1	22	5.83	7.51	3	124	1.64	2.05	3	283	0.02	0.03
131 - 140													1	79	0.00	0.00
141 & Up	1	17			1	26			4	227	0.33	0.53				
Charges	5	75			8	185	0.70	0.82	15	700	0.41	0.52	9	830	0.28	0.33
Totals	38	471	0.87	0.88	36	703	0.33	0.33	44	1,619	0.31	0.32	35	2,561	0.22	0.22

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	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	0.07	0.04	4	1,558	0.14	0.07	6	1,682	0.14	0.07
61 - 80	8	962	0.36	0.25	4	3,189	0.14	0.10	14	4,250	0.19	0.14
81 - 85	2	233	0.04	0.04	1	289	0.23	0.20	4	587	0.16	0.14
86 - 90	3	400	1.08	0.96	2	803	0.55	0.48	22	1,853	0.47	0.42
91 - 95	1	212	0.03	0.02	4	1,349	0.06	0.06	38	2,429	0.16	0.15
96 - 99	3	454	0.55	0.53	2	743	0.02	0.01	136	2,308	0.24	0.24
100 - 100	3	502	0.17	0.17	2	1,659	0.12	0.12	163	3,629	0.19	0.19
Credits	21	2,871	0.39	0.33	19	9,591	0.15	0.11	383	16,739	0.22	0.18
101 - 105	1	141	0.03	0.03	2	2,006	1.16	1.19	15	2,419	0.97	0.99
106 - 110	1	125	0.02	0.02					6	293	0.51	0.55
111 - 115	2	274	0.38	0.44	1	988	0.22	0.24	8	1,463	0.22	0.24
116 - 120	1	281	0.55	0.66					11	692	0.34	0.41
121 - 130	3	556	0.05	0.06					18	1,052	0.35	0.44
131 - 140	1	166	0.10	0.14	1	432	0.01	0.01	3	677	0.03	0.04
141 & Up	9	2,747	0.25	0.45	2	1,238	0.27	0.59	17	4,255	0.26	0.49
Charges	18	4,290	0.23	0.35	6	4,664	0.62	0.77	78	10,850	0.42	0.56
Totals	39	7,161	0.30	0.34	25	14,254	0.31	0.26	461	27,589	0.30	0.28

Date 7/13/2026

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	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	22	32	0.09	0.09	33	118			21	126			10	81	0.03	0.03
100 - 100	120	111	0.05	0.05	25	77	0.01	0.01	11	65	0.98	0.98	4	34		
Credits	142	143	0.06	0.06	58	195	0.00	0.00	32	191	0.33	0.33	14	115	0.02	0.02
101 - 105	2	5			1	3			1	6	0.28	0.28	1	10	19.47	19.73
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	3.73	4.53
Totals	146	148	0.06	0.06	62	210	0.00	0.00	36	218	0.32	0.32	19	167	1.18	1.24

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	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			1	47		
61 - 80					1	16							3	168	0.02	0.02
81 - 85									1	36			3	178	0.21	0.17
86 - 90	1	9			2	36	0.00	0.00	7	206	0.00	0.00	7	363	0.58	0.51
91 - 95	2	25			16	294	0.97	0.90	5	155	0.57	0.52				
96 - 99	23	260	0.32	0.31	8	140	0.02	0.02	3	96	0.01	0.01	4	265	0.08	0.08
100 - 100	4	54			3	62			5	184	0.02	0.02	8	604	0.53	0.53
Credits	30	348	0.24	0.23	30	547	0.52	0.49	22	693	0.13	0.12	26	1,625	0.36	0.32
101 - 105					5	98	0.00	0.00	1	43	0.09	0.09				
106 - 110	2	29							2	79	0.20	0.22				
111 - 115					1	23	4.36	5.03	4	154	0.28	0.31	2	167	0.03	0.03
116 - 120					5	120	0.36	0.43	1	48			2	151	0.03	0.03
121 - 130	3	43	0.04	0.05	3	63			1	57			2	172		
131 - 140									3	141	0.06	0.08	1	99	0.04	0.05
141 & Up					1	35	6.31	9.38					2	328	0.00	0.00
Charges	5	72	0.03	0.03	15	340	1.09	1.26	12	522	0.14	0.16	9	916	0.01	0.02
Totals	35	420	0.20	0.20	45	887	0.74	0.75	34	1,215	0.13	0.14	35	2,541	0.24	0.24

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	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	105	0.10	0.06	4	1,496	0.17	0.07	7	1,664	0.16	0.06
61 - 80	8	1,015	0.31	0.23	7	3,413	0.34	0.24	19	4,612	0.32	0.23
81 - 85	2	223	0.01	0.01	3	2,167	0.42	0.35	9	2,604	0.36	0.31
86 - 90	4	388	0.15	0.14	2	1,061	0.07	0.06	23	2,063	0.17	0.14
91 - 95	3	444	0.15	0.14	3	2,523	0.07	0.07	29	3,440	0.18	0.17
96 - 99	1	165	1.33	1.30					125	1,283	0.26	0.25
100 - 100	6	844	0.41	0.41	4	2,395	0.16	0.16	190	4,431	0.26	0.26
Credits	25	3,184	0.32	0.27	23	13,055	0.23	0.17	402	20,096	0.25	0.20
101 - 105	2	249	0.01	0.01	3	1,065	6.86	7.05	16	1,479	5.07	5.20
106 - 110									6	114	0.14	0.15
111 - 115									9	359	0.45	0.51
116 - 120									10	327	0.15	0.17
121 - 130	3	455	0.15	0.18	1	354	0.16	0.20	17	1,176	0.11	0.13
131 - 140	1	182	0.01	0.02					6	422	0.03	0.05
141 & Up	5	1,465	0.29	0.53	1	440	0.62	0.94	10	2,281	0.41	0.70
Charges	11	2,351	0.21	0.32	5	1,860	4.11	4.74	74	6,160	1.43	1.86
Totals	36	5,535	0.28	0.29	28	14,915	0.71	0.55	476	26,256	0.53	0.46

Date 7/13/2026

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2022 Manufacturing

Up to $2,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	1	1		
81 - 85				
86 - 90				
91 - 95				
96 - 99	20	26		
100 - 100	136	129	0.06	0.06
Credits	157	156	0.05	0.05
101 - 105				
106 - 110				
111 - 115				
116 - 120				
121 - 130	1	3		
131 - 140	1	1		
141 & Up				
Charges	2	3		
Totals	159	159	0.05	0.05

$2,500 - $4,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80				
81 - 85				
86 - 90				
91 - 95	1	5		
96 - 99	25	89		
100 - 100	33	108	0.27	0.27
Credits	59	201	0.14	0.14
101 - 105	4	16		
106 - 110				
111 - 115				
116 - 120				
121 - 130	1	6		
131 - 140	1	4		
141 & Up	1	5		
Charges	7	31		
Totals	66	233	0.12	0.12

$5,000 - $7,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80				
81 - 85				
86 - 90				
91 - 95	1	6		
96 - 99	21	129	0.27	0.26
100 - 100	7	42		
Credits	29	177	0.20	0.19
101 - 105	1	7		
106 - 110				
111 - 115				
116 - 120				
121 - 130	4	30		
131 - 140				
141 & Up				
Charges	5	37		
Totals	34	214	0.16	0.16

$7,500 - $9,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80				
81 - 85				
86 - 90				
91 - 95				
96 - 99	13	104	0.02	0.02
100 - 100	7	60	0.86	0.86
Credits	20	164	0.33	0.32
101 - 105	1	9		
106 - 110				
111 - 115				
116 - 120	2	18	7.82	9.21
121 - 130	1	11		
131 - 140				
141 & Up				
Charges	4	39	3.71	4.23
Totals	24	203	0.97	0.98

$10,000 - $14,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80				
81 - 85				
86 - 90				
91 - 95	7	87	0.56	0.53
96 - 99	15	163	0.07	0.07
100 - 100	8	100	0.01	0.01
Credits	30	349	0.18	0.17
101 - 105	1	15		
106 - 110	2	27	0.38	0.41
111 - 115	1	11	0.03	0.04
116 - 120	2	30		
121 - 130				
131 - 140				
141 & Up	2	38	1.73	2.64
Charges	8	121	0.62	0.76
Totals	38	471	0.29	0.30

$15,000 - $24,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80				
81 - 85				
86 - 90	2	37		
91 - 95	16	283	0.76	0.71
96 - 99	2	35		
100 - 100	7	128	0.25	0.25
Credits	27	483	0.51	0.49
101 - 105	3	60	0.28	0.28
106 - 110	1	21	0.16	0.17
111 - 115				
116 - 120	5	99	0.14	0.16
121 - 130	1	30		
131 - 140				
141 & Up	1	36	0.42	0.76
Charges	11	246	0.20	0.24
Totals	38	728	0.40	0.41

$25,000 - $49,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	1	35	0.37	0.28
81 - 85	2	49		
86 - 90	9	315	0.02	0.02
91 - 95	5	155	0.00	0.00
96 - 99	2	60	3.90	3.78
100 - 100	7	235	1.46	1.46
Credits	26	849	0.70	0.64
101 - 105	2	78		
106 - 110				
111 - 115	2	65	0.01	0.02
116 - 120	1	41	0.00	0.00
121 - 130	1	44		
131 - 140	1	67	0.67	0.91
141 & Up	2	98	0.01	0.01
Charges	9	394	0.12	0.15
Totals	35	1,244	0.52	0.52

$50,000 - $99,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	2	116	0.00	0.00
81 - 85	1	48	0.63	0.53
86 - 90	5	299	1.51	1.34
91 - 95	2	142	0.56	0.52
96 - 99	3	237	0.38	0.37
100 - 100	4	247	0.01	0.01
Credits	17	1,091	0.60	0.54
101 - 105	1	54	0.19	0.19
106 - 110	1	72	0.01	0.01
111 - 115	1	103	0.01	0.01
116 - 120				
121 - 130				
131 - 140	3	350	0.16	0.21
141 & Up	3	405	0.41	0.69
Charges	9	984	0.24	0.33
Totals	26	2,075	0.43	0.46

$100,000 - $249,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	48	0.28	0.13
61 - 80	8	834	0.10	0.07
81 - 85	2	204	0.24	0.20
86 - 90	4	588	0.63	0.55
91 - 95	4	554	0.22	0.20
96 - 99	2	258	0.38	0.37
100 - 100	7	1,080	0.25	0.25
Credits	28	3,566	0.28	0.24
101 - 105				
106 - 110	1	134	0.00	0.00
111 - 115	3	502	0.71	0.80
116 - 120				
121 - 130	1	233		
131 - 140	2	469	0.02	0.03
141 & Up	2	446	3.09	5.28
Charges	9	1,784	0.98	1.28
Totals	37	5,350	0.51	0.50

$250,000 And Over

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	9	3,104	0.42	0.19
61 - 80	3	1,180	0.11	0.08
81 - 85	1	216	0.21	0.17
86 - 90				
91 - 95	2	890	0.56	0.52
96 - 99				
100 - 100	1	865	0.20	0.20
Credits	16	6,255	0.35	0.20
101 - 105	2	1,010	0.71	0.73
106 - 110				
111 - 115	1	302	0.02	0.02
116 - 120				
121 - 130	1	352	0.13	0.17
131 - 140				
141 & Up	1	2,163	0.10	0.19
Charges	5	3,827	0.26	0.37
Totals	21	10,082	0.31	0.24

All Risks

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	10	3,151	0.42	0.19
61 - 80	15	2,168	0.11	0.07
81 - 85	6	517	0.24	0.20
86 - 90	20	1,239	0.67	0.59
91 - 95	38	2,121	0.45	0.42
96 - 99	103	1,102	0.43	0.42
100 - 100	217	2,993	0.30	0.30
Credits	409	13,291	0.37	0.26
101 - 105	15	1,251	0.60	0.61
106 - 110	5	254	0.06	0.06
111 - 115	8	983	0.37	0.42
116 - 120	10	187	0.83	0.99
121 - 130	11	709	0.07	0.08
131 - 140	8	891	0.13	0.17
141 & Up	12	3,191	0.58	1.02
Charges	69	7,467	0.44	0.60
Totals	478	20,758	0.39	0.34

Date 7/13/2026

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2023 Manufacturing

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	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													2	16		
96 - 99	19	24			31	116	0.06	0.06	17	104	0.00	0.00	14	117	0.11	0.11
100 - 100	154	156	0.67	0.67	31	104	0.45	0.45	7	43			2	17	0.05	0.05
Credits	173	180	0.58	0.58	62	221	0.25	0.24	24	147	0.00	0.00	18	149	0.09	0.09
101 - 105					1	4			1	5			1	8		
106 - 110					1	4							1	8		
111 - 115																
116 - 120													1	11		
121 - 130	1	3							2	16			1	11		
131 - 140					2	9							1	11	0.09	0.12
141 & Up									1	11	0.05	0.07				
Charges	1	3			4	18			4	32	0.01	0.02	5	49	0.02	0.02
Totals	174	183	0.57	0.57	66	239	0.23	0.23	28	179	0.00	0.00	23	199	0.08	0.08

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	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	33		
61 - 80									2	44	0.01	0.01	7	450	0.08	0.06
81 - 85									1	31	0.14	0.11	2	140		
86 - 90	1	9			5	95	1.68	1.48	9	314	0.27	0.24	4	239	0.57	0.51
91 - 95	11	131	0.75	0.71	9	161			6	195	0.01	0.01	2	102		
96 - 99	11	124	0.12	0.11	12	226	0.07	0.07	1	33			1	69	0.07	0.06
100 - 100	6	73	0.10	0.10	5	97	1.63	1.63	4	118	0.03	0.03	4	270	0.22	0.22
Credits	29	337	0.36	0.34	31	579	0.58	0.55	23	736	0.13	0.12	21	1,302	0.18	0.15
101 - 105	1	10											2	110		
106 - 110	1	12							1	43			1	64	0.03	0.03
111 - 115									1	49	0.03	0.04	2	150	0.27	0.30
116 - 120	2	30	0.11	0.13	1	20			1	30						
121 - 130	1	16	13.78	17.36					2	78	0.59	0.74	2	185	0.58	0.73
131 - 140	1	20			1	26	0.08	0.11	1	55	0.39	0.53				
141 & Up	2	39	0.02	0.03	1	33	0.24	0.37	3	153	0.02	0.04	2	216	0.10	0.15
Charges	8	127	1.75	2.22	3	79	0.13	0.18	9	408	0.18	0.23	9	725	0.24	0.29
Totals	37	464	0.74	0.76	34	657	0.52	0.52	32	1,144	0.15	0.15	30	2,028	0.20	0.19

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	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	215	0.06	0.03	5	1,481	0.27	0.11	8	1,730	0.24	0.10
61 - 80	10	1,181	0.34	0.24	3	970	1.54	0.99	22	2,644	0.73	0.51
81 - 85	2	193	0.62	0.51					5	364	0.34	0.28
86 - 90	3	344	1.85	1.64	1	254	0.53	0.47	23	1,255	0.92	0.81
91 - 95	2	351	0.24	0.22	1	901	0.10	0.09	33	1,856	0.15	0.13
96 - 99					3	1,310	0.33	0.32	109	2,124	0.23	0.22
100 - 100	1	105	0.25	0.25	3	1,317	0.01	0.01	217	2,302	0.18	0.18
Credits	20	2,390	0.54	0.40	16	6,234	0.41	0.28	417	12,274	0.39	0.30
101 - 105					1	322	0.07	0.07	7	460	0.05	0.05
106 - 110	2	311	0.20	0.22					7	444	0.14	0.16
111 - 115									3	199	0.21	0.23
116 - 120	3	627	3.01	3.51					8	719	2.63	3.07
121 - 130	1	160	4.48	5.79	1	310	0.58	0.71	11	780	1.63	2.03
131 - 140	1	190	0.33	0.46					7	311	0.28	0.39
141 & Up	5	1,175	0.18	0.28	1	2,464	0.14	0.28	15	4,091	0.14	0.26
Charges	12	2,464	1.19	1.60	3	3,096	0.18	0.31	58	7,002	0.57	0.84
Totals	32	4,855	0.87	0.84	19	9,330	0.33	0.29	475	19,277	0.45	0.42

Date 7/13/2026

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	**Risks**	**Std Prem**	**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			1	7		
86 - 90	5	3			1	3			1	5			2	14		
91 - 95	9	6			7	21			5	31			5	42		
96 - 99	207	269	0.60	0.59	244	893	0.43	0.43	165	1,006	0.94	0.92	120	1,018	0.61	0.59
100 - 100	1,025	968	2.20	2.20	311	1,110	0.57	0.57	163	985	0.06	0.06	72	624	0.35	0.35
Credits	1,266	1,260	1.82	1.80	567	2,036	0.50	0.50	336	2,035	0.50	0.49	200	1,705	0.49	0.48
101 - 105	10	15			12	46	11.75	12.13	7	44			8	68	0.38	0.39
106 - 110	4	5			2	8	0.00	0.00	2	15			4	36		
111 - 115					3	14			5	35	0.20	0.22	1	9		
116 - 120	8	9			5	26	1.04	1.23	2	13			2	21	0.10	0.12
121 - 130	7	11			6	27			11	86			12	131	0.03	0.03
131 - 140	5	7			2	9			4	37			2	23		
141 & Up	5	7			6	36	0.60	0.91	2	16			3	39	1.41	2.05
Charges	39	55			36	166	3.57	4.29	33	246	0.03	0.03	32	329	0.27	0.31
Totals	1,305	1,315	1.74	1.74	603	2,202	0.73	0.74	369	2,281	0.45	0.45	232	2,033	0.46	0.46

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	**Risks**	**Std Prem**	**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	684	0.17	0.13
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	32	1,126	0.05	0.04	19	1,108	0.01	0.01
91 - 95	14	164	0.02	0.02	62	1,155	1.35	1.27	69	2,193	0.16	0.15	19	1,142	0.32	0.30
96 - 99	146	1,741	3.61	3.51	90	1,629	0.17	0.17	39	1,247	0.57	0.56	9	634	0.00	0.00
100 - 100	68	824	0.08	0.08	61	1,189	0.34	0.34	35	1,183	0.57	0.57	18	1,143	0.08	0.08
Credits	233	2,774	2.29	2.23	221	4,097	0.55	0.53	179	5,871	0.36	0.33	89	5,369	0.11	0.10
101 - 105	9	114	0.04	0.04	12	270	1.31	1.35	14	525	0.11	0.12	6	460	1.13	1.16
106 - 110	4	50			5	117			4	173	4.74	5.13	5	330	2.68	2.92
111 - 115					2	47			9	364	0.02	0.03	7	545	1.04	1.17
116 - 120	12	177	0.29	0.34	7	169	0.32	0.37	16	597	0.57	0.67	7	543	0.17	0.20
121 - 130	10	158	0.01	0.01	6	144	0.02	0.02	10	418	0.09	0.11	3	239	0.14	0.17
131 - 140					5	126			1	47			4	384	0.92	1.25
141 & Up	1	20			7	211	0.48	0.71	5	256	0.55	0.80	3	296	0.58	0.94
Charges	36	520	0.11	0.13	44	1,083	0.47	0.56	59	2,381	0.59	0.69	35	2,796	0.94	1.11
Totals	269	3,294	1.94	1.94	265	5,180	0.53	0.54	238	8,252	0.42	0.42	124	8,165	0.39	0.38

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	**Risks**	**Std Prem**	**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	25	2,751	0.58	0.43	9	4,327	0.16	0.11	68	7,858	0.30	0.22
81 - 85	9	1,048	0.09	0.07	2	641	0.10	0.09	32	2,422	0.18	0.15
86 - 90	6	795	0.02	0.02	2	870	0.13	0.11	74	4,015	0.05	0.04
91 - 95	5	660	0.02	0.02	2	512	0.00	0.00	197	5,928	0.39	0.36
96 - 99	7	1,068	1.07	1.03	1	333			1,028	9,837	1.07	1.04
100 - 100	5	665	0.71	0.71	1	450	0.01	0.01	1,759	9,141	0.52	0.52
Credits	58	7,110	0.47	0.39	26	9,500	0.11	0.07	3,175	41,757	0.50	0.42
101 - 105	4	682	0.03	0.03	1	368	0.06	0.06	83	2,592	0.60	0.61
106 - 110	3	449	0.03	0.03					33	1,183	1.45	1.57
111 - 115	3	519	0.83	0.94					30	1,534	0.66	0.75
116 - 120	4	666	1.51	1.78	1	414			64	2,637	0.60	0.70
121 - 130	5	982	0.19	0.24	1	663	0.00	0.00	71	2,858	0.09	0.12
131 - 140	3	638	0.01	0.01	2	908	0.66	0.90	28	2,180	0.44	0.60
141 & Up	5	1,196	0.37	0.64	4	2,777	0.42	0.78	41	4,854	0.43	0.76
Charges	27	5,132	0.41	0.52	9	5,129	0.35	0.53	350	17,837	0.51	0.66
Totals	85	12,242	0.44	0.43	35	14,629	0.19	0.16	3,525	59,593	0.50	0.47

Date 7/13/2026

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

Up to $2,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0		
61 - 80	7	2		
81 - 85	5	3		
86 - 90	3	0		
91 - 95	13	10	0.04	0.04
96 - 99	206	270	1.08	1.06
100 - 100	1,005	989	0.40	0.40
Credits	1,240	1,275	0.54	0.54
101 - 105	11	19		
106 - 110	3	5		
111 - 115				
116 - 120	4	4		
121 - 130	5	9		
131 - 140	3	8		
141 & Up	5	12		
Charges	31	57		
Totals	1,271	1,332	0.52	0.52

$2,500 - $4,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80				
81 - 85	1	2		
86 - 90	2	8	0.12	0.11
91 - 95	10	30	0.06	0.05
96 - 99	240	868	9.23	9.06
100 - 100	295	1,048	1.21	1.21
Credits	548	1,957	4.74	4.69
101 - 105	13	53		
106 - 110	3	14		
111 - 115	1	4		
116 - 120	4	18		
121 - 130	7	30		
131 - 140	2	12		
141 & Up	6	39	0.02	0.03
Charges	36	171	0.01	0.01
Totals	584	2,128	4.36	4.38

$5,000 - $7,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80				
81 - 85				
86 - 90				
91 - 95	7	41	0.02	0.02
96 - 99	163	1,007	0.86	0.85
100 - 100	137	845	0.10	0.10
Credits	307	1,893	0.51	0.50
101 - 105	11	71		
106 - 110	5	32	0.10	0.11
111 - 115	4	26	0.15	0.17
116 - 120	3	22		
121 - 130	12	90	10.16	12.60
131 - 140	5	41	0.00	0.00
141 & Up	4	38		
Charges	44	321	2.86	3.41
Totals	351	2,214	0.85	0.86

$7,500 - $9,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80				
81 - 85				
86 - 90				
91 - 95	8	67	0.04	0.03
96 - 99	105	892	0.20	0.19
100 - 100	71	611	0.02	0.02
Credits	184	1,569	0.12	0.12
101 - 105	4	34	0.13	0.13
106 - 110	2	19	0.16	0.17
111 - 115	2	22	0.75	0.84
116 - 120	1	9		
121 - 130	7	75	0.95	1.18
131 - 140				
141 & Up	3	44		
Charges	19	203	0.47	0.58
Totals	203	1,772	0.16	0.16

$10,000 - $14,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	2	19		
81 - 85	1	12		
86 - 90	3	35		
91 - 95	21	256	0.41	0.39
96 - 99	143	1,677	0.24	0.23
100 - 100	62	760	0.10	0.10
Credits	232	2,759	0.21	0.21
101 - 105	10	118	0.00	0.00
106 - 110	4	53	0.10	0.11
111 - 115	1	12	1.41	1.56
116 - 120	3	36	0.52	0.60
121 - 130	7	110	0.01	0.01
131 - 140	2	35		
141 & Up				
Charges	27	364	0.12	0.13
Totals	259	3,123	0.20	0.20

$15,000 - $24,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80				
81 - 85				
86 - 90	5	95		
91 - 95	68	1,251	0.10	0.09
96 - 99	73	1,294	0.27	0.26
100 - 100	51	956	0.24	0.24
Credits	197	3,596	0.20	0.19
101 - 105	17	353	1.22	1.24
106 - 110	3	60	0.00	0.00
111 - 115	5	113		
116 - 120	13	322	2.72	3.20
121 - 130	13	289	0.01	0.02
131 - 140	4	103		
141 & Up	9	264	0.19	0.28
Charges	64	1,504	0.90	1.07
Totals	261	5,099	0.40	0.41

$25,000 - $49,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	5	150		
81 - 85	1	24		
86 - 90	30	988	0.10	0.09
91 - 95	55	1,798	0.07	0.06
96 - 99	38	1,218	0.02	0.01
100 - 100	35	1,251	0.05	0.05
Credits	164	5,429	0.06	0.05
101 - 105	8	311	0.04	0.04
106 - 110	8	324	1.33	1.43
111 - 115	6	274	0.81	0.92
116 - 120	13	507	0.45	0.52
121 - 130	12	557	0.16	0.20
131 - 140	4	197	0.25	0.34
141 & Up	4	232	0.02	0.03
Charges	55	2,401	0.43	0.51
Totals	219	7,831	0.17	0.17

$50,000 - $99,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	8	459	0.29	0.22
81 - 85	28	1,685	0.18	0.15
86 - 90	20	1,149	0.32	0.28
91 - 95	12	767	0.10	0.09
96 - 99	9	583	0.28	0.28
100 - 100	16	1,127	0.68	0.68
Credits	93	5,771	0.32	0.28
101 - 105	6	394	0.46	0.47
106 - 110	5	355	0.46	0.50
111 - 115	7	559	0.04	0.04
116 - 120	6	484	0.15	0.18
121 - 130	5	484	0.16	0.20
131 - 140	3	232	0.00	0.01
141 & Up	5	621	0.83	1.41
Charges	37	3,129	0.33	0.40
Totals	130	8,900	0.32	0.32

$100,000 - $249,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	18	1,901	0.05	0.03
81 - 85	7	1,063	0.23	0.19
86 - 90				
91 - 95	8	1,144	0.69	0.65
96 - 99	2	237	0.01	0.01
100 - 100	5	655	0.44	0.44
Credits	40	5,000	0.28	0.24
101 - 105	3	423	0.04	0.04
106 - 110	2	238	0.00	0.00
111 - 115	1	133		
116 - 120	2	332	0.12	0.14
121 - 130	6	1,082	0.39	0.48
131 - 140	4	824	0.79	1.06
141 & Up	5	1,304	0.11	0.20
Charges	23	4,335	0.29	0.39
Totals	63	9,335	0.29	0.29

$250,000 And Over

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	6	1,609	0.18	0.08
61 - 80	6	1,685	0.01	0.00
81 - 85	4	1,053	0.03	0.02
86 - 90	3	1,032	0.06	0.06
91 - 95				
96 - 99	2	774	0.28	0.27
100 - 100	3	1,419	0.00	0.00
Credits	24	7,573	0.08	0.06
101 - 105	1	302	0.00	0.00
106 - 110	1	323	0.02	0.02
111 - 115				
116 - 120				
121 - 130	1	2,661	0.07	0.08
131 - 140	3	1,435	0.14	0.19
141 & Up	5	3,192	0.49	0.86
Charges	11	7,913	0.25	0.34
Totals	35	15,486	0.17	0.16

All Risks

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	7	1,609	0.18	0.08
61 - 80	46	4,217	0.06	0.04
81 - 85	47	3,842	0.15	0.13
86 - 90	66	3,308	0.16	0.14
91 - 95	202	5,365	0.23	0.21
96 - 99	981	8,822	1.19	1.16
100 - 100	1,680	9,660	0.33	0.33
Credits	3,029	36,823	0.45	0.39
101 - 105	84	2,078	0.31	0.32
106 - 110	36	1,422	0.43	0.46
111 - 115	27	1,143	0.24	0.27
116 - 120	49	1,735	0.71	0.83
121 - 130	75	5,386	0.32	0.40
131 - 140	30	2,888	0.31	0.42
141 & Up	46	5,745	0.40	0.69
Charges	347	20,398	0.38	0.49
Totals	3,376	57,220	0.42	0.42

Date 7/13/2026

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	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							2	16		
91 - 95	10	13			9	30	0.65	0.61	12	76	0.05	0.05	8	64		
96 - 99	176	226	0.04	0.04	252	903	0.50	0.49	152	909	0.23	0.22	113	950	0.81	0.79
100 - 100	1,258	1,239	0.77	0.77	380	1,352	0.92	0.92	139	843	0.28	0.28	110	940	0.00	0.00
Credits	1,450	1,482	0.65	0.65	642	2,289	0.75	0.74	305	1,839	0.26	0.25	233	1,971	0.39	0.39
101 - 105	5	6			13	45			4	27	0.00	0.00	3	27		
106 - 110	5	6			3	11			6	37	0.00	0.00	3	27		
111 - 115	1	1			1	5	0.09	0.10	3	22	0.07	0.08	4	43		
116 - 120	5	7			1	4							2	20	0.01	0.01
121 - 130	3	4			8	38			19	145	0.66	0.81	6	60		
131 - 140	2	4			3	15			3	24			2	24	1.15	1.53
141 & Up	6	13			8	53			4	42			1	11		
Charges	27	40			37	171	0.00	0.00	39	297	0.33	0.41	21	211	0.13	0.15
Totals	1,477	1,523	0.64	0.64	679	2,460	0.70	0.70	344	2,136	0.27	0.27	254	2,182	0.37	0.37

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	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	54		
61 - 80					3	39			5	162	0.48	0.38	12	757	0.50	0.38
81 - 85					2	36	0.17	0.14	6	212	0.20	0.17	21	1,142	0.20	0.17
86 - 90	5	55			8	140	0.00	0.00	34	1,108	0.04	0.04	16	972	0.03	0.03
91 - 95	28	338	0.09	0.08	66	1,198	0.10	0.09	55	1,687	0.04	0.04	19	1,206	0.02	0.02
96 - 99	117	1,375	0.10	0.09	74	1,331	0.16	0.15	25	801	0.39	0.38	9	554	0.84	0.81
100 - 100	73	886	0.02	0.02	62	1,157	0.27	0.27	37	1,303	0.15	0.15	13	852	0.19	0.19
Credits	223	2,653	0.07	0.07	215	3,901	0.16	0.16	162	5,273	0.14	0.13	91	5,538	0.23	0.21
101 - 105	9	114	0.92	0.93	11	216	0.03	0.03	7	234	0.01	0.01	3	198		
106 - 110	5	64	1.43	1.55	6	119	0.09	0.10	5	207	0.71	0.77	4	272	0.89	0.96
111 - 115	4	58			1	26	0.00	0.00	8	323	0.71	0.80	2	158	1.12	1.25
116 - 120	5	70	0.19	0.23	12	293	1.18	1.38	13	485	0.54	0.64	3	231	0.23	0.28
121 - 130	12	190	0.28	0.35	9	212	0.04	0.05	12	513	0.01	0.02	5	441	0.04	0.04
131 - 140	2	37			5	137	0.12	0.17	4	239	0.03	0.04	5	479	0.76	1.01
141 & Up	1	19			5	150	0.66	1.03	7	403			8	1,103	1.00	1.74
Charges	38	552	0.48	0.55	49	1,152	0.42	0.51	56	2,406	0.27	0.33	30	2,882	0.68	0.92
Totals	261	3,206	0.14	0.14	264	5,053	0.22	0.22	218	7,678	0.18	0.18	121	8,419	0.39	0.39

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	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	0.01	0.01
61 - 80	19	2,288	0.18	0.13	8	2,293	0.36	0.25	52	5,546	0.31	0.22
81 - 85	5	539	0.15	0.13	4	1,574	0.39	0.32	40	3,510	0.28	0.23
86 - 90	6	664	0.09	0.08					73	2,959	0.05	0.04
91 - 95	9	1,215	0.50	0.47					216	5,827	0.15	0.14
96 - 99	5	572	0.62	0.61					923	7,622	0.38	0.37
100 - 100	1	202	0.02	0.02	1	379	0.11	0.11	2,074	9,153	0.35	0.35
Credits	47	5,686	0.27	0.21	17	5,047	0.29	0.20	3,385	35,679	0.27	0.24
101 - 105	5	693	0.13	0.14					60	1,560	0.13	0.13
106 - 110	2	293	0.53	0.58	1	1,454	0.10	0.11	40	2,491	0.32	0.35
111 - 115	1	217			1	289			26	1,141	0.36	0.40
116 - 120	3	556	0.73	0.88					44	1,665	0.65	0.77
121 - 130	3	580	0.03	0.03	1	4,259	0.30	0.37	78	6,443	0.23	0.28
131 - 140	1	211	0.01	0.02	1	556	0.10	0.13	28	1,725	0.27	0.37
141 & Up	6	1,286	0.19	0.30	5	2,914	0.45	0.83	51	5,994	0.46	0.79
Charges	21	3,837	0.24	0.30	9	9,471	0.30	0.40	327	21,019	0.34	0.44
Totals	68	9,523	0.26	0.24	26	14,518	0.30	0.30	3,712	56,698	0.30	0.30

Date 7/13/2026

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2022 Contracting

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	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	6	3														
81 - 85																
86 - 90	1	2							2	12	2.11	1.89	1	8		
91 - 95	8	5			6	21			6	37	0.76	0.72	19	159	1.69	1.59
96 - 99	183	259	0.29	0.29	232	847	0.94	0.92	169	1,029	0.48	0.47	96	810	0.16	0.15
100 - 100	1,652	1,591	0.37	0.37	393	1,397	0.49	0.49	149	906	0.21	0.21	80	692	0.55	0.55
Credits	1,850	1,861	0.36	0.36	631	2,265	0.65	0.65	326	1,983	0.37	0.37	196	1,669	0.47	0.46
101 - 105	9	15			16	60	0.02	0.02	4	27	1.16	1.19	4	35	0.07	0.07
106 - 110	2	3			5	18	7.64	8.27					5	46	0.03	0.03
111 - 115	1	2			4	14			4	26			3	31		
116 - 120	3	6			2	9			3	22			3	35	0.04	0.05
121 - 130	10	10			10	48			8	64			7	77	0.01	0.01
131 - 140	8	12			3	16			4	35			2	20	0.10	0.14
141 & Up	3	7	0.01	0.02	4	22			1	8			4	58	0.03	0.05
Charges	36	54	0.00	0.00	44	189	0.75	0.88	24	182	0.17	0.20	28	302	0.03	0.04
Totals	1,886	1,915	0.35	0.35	675	2,453	0.66	0.66	350	2,165	0.36	0.36	224	1,971	0.40	0.40

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	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			2	27			3	89			23	1,273	0.48	0.36
81 - 85	3	29	0.02	0.02	1	19			13	425	0.56	0.47	12	642	0.33	0.27
86 - 90	4	44	0.01	0.01	8	154	1.69	1.50	36	1,125	0.50	0.44	16	941	0.36	0.32
91 - 95	47	559	0.44	0.41	80	1,455	0.18	0.16	35	1,096	0.52	0.48	11	725	0.45	0.42
96 - 99	93	1,089	0.21	0.20	55	997	0.79	0.77	27	901	0.19	0.19	7	518	0.20	0.20
100 - 100	81	981	0.79	0.79	58	1,075	0.71	0.71	25	869	0.63	0.63	7	441	0.00	0.00
Credits	230	2,719	0.46	0.45	204	3,727	0.55	0.53	139	4,505	0.47	0.43	76	4,540	0.35	0.30
101 - 105	10	121	0.79	0.81	8	143	0.00	0.00	9	345	0.31	0.31	6	403	0.51	0.53
106 - 110	7	93	0.93	1.01	5	104			4	154	0.12	0.13	5	313	0.82	0.88
111 - 115	3	45	0.02	0.02	7	145	1.52	1.72	9	348	1.14	1.30	1	68		
116 - 120	7	103	0.82	0.98	9	204	0.01	0.01	6	197	0.29	0.35	4	283	0.13	0.16
121 - 130	10	151	0.02	0.03	9	222	0.35	0.44	2	106	0.05	0.06	4	330	0.12	0.15
131 - 140	4	69	0.02	0.03	2	51			5	248	0.26	0.35	5	397	0.31	0.42
141 & Up	2	38	0.23	0.33	8	255	1.43	2.25	5	269	0.11	0.17	6	742	0.14	0.26
Charges	43	619	0.45	0.53	48	1,125	0.59	0.73	40	1,666	0.41	0.49	31	2,536	0.30	0.39
Totals	273	3,338	0.46	0.46	252	4,852	0.56	0.57	179	6,171	0.45	0.44	107	7,076	0.33	0.33

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	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	357	0.31	0.16	6	1,268	0.66	0.29	9	1,624	0.58	0.27
61 - 80	20	2,198	0.65	0.45	3	984	0.05	0.03	59	4,592	0.45	0.33
81 - 85	3	340	0.03	0.03	1	222			33	1,677	0.27	0.23
86 - 90	3	319	3.16	2.79	1	315	1.78	1.52	72	2,919	0.95	0.83
91 - 95	3	441							215	4,499	0.38	0.35
96 - 99	5	641	0.87	0.85					867	7,090	0.47	0.46
100 - 100	3	427	0.00	0.00	1	330	0.06	0.06	2,449	8,709	0.45	0.45
Credits	40	4,723	0.66	0.50	12	3,118	0.47	0.28	3,704	31,111	0.49	0.42
101 - 105	2	315	0.00	0.00					68	1,464	0.30	0.31
106 - 110	3	581	0.58	0.63	2	628	0.12	0.13	38	1,940	0.47	0.51
111 - 115	1	153	0.24	0.27	2	4,359	0.24	0.27	35	5,191	0.33	0.37
116 - 120	3	669	0.03	0.04	1	391	1.54	1.79	41	1,919	0.42	0.50
121 - 130	1	301	0.01	0.02					61	1,309	0.10	0.12
131 - 140	1	182							34	1,031	0.19	0.25
141 & Up	6	1,367	0.02	0.02	3	2,003	0.19	0.38	42	4,768	0.19	0.34
Charges	17	3,568	0.12	0.15	8	7,380	0.29	0.37	319	17,622	0.29	0.37
Totals	57	8,291	0.43	0.39	20	10,499	0.34	0.33	4,023	48,733	0.42	0.41

Date 7/13/2026

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2023 Contracting

Exp-Mod	Up to $2,499 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0		
61 - 80	10	8		
81 - 85	1	0		
86 - 90	7	3		
91 - 95	17	13	0.37	0.34
96 - 99	160	225	0.68	0.66
100 - 100	1,891	1,722	1.21	1.21
Credits	2,087	1,970	1.14	1.13
101 - 105	6	5		
106 - 110	1	1		
111 - 115	3	3		
116 - 120	3	5		
121 - 130	10	16		
131 - 140	4	9	0.02	0.02
141 & Up	6	11		
Charges	33	51	0.00	0.00
Totals	2,120	2,021	1.11	1.11

Exp-Mod	$2,500 - $4,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	2		
61 - 80	4	9		
81 - 85	3	11		
86 - 90	2	7		
91 - 95	11	40		
96 - 99	241	890	0.20	0.20
100 - 100	455	1,603	0.15	0.15
Credits	717	2,563	0.16	0.16
101 - 105	7	28	0.25	0.26
106 - 110	4	16	0.01	0.01
111 - 115	3	13	0.05	0.06
116 - 120				
121 - 130	9	39		
131 - 140	5	27	1.75	2.35
141 & Up	7	35	0.69	1.01
Charges	35	159	0.50	0.61
Totals	752	2,721	0.18	0.18

Exp-Mod	$5,000 - $7,499 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	7		
61 - 80	1	4	0.09	0.07
81 - 85				
86 - 90	1	4		
91 - 95	7	42		
96 - 99	141	851	0.20	0.19
100 - 100	161	967	0.32	0.32
Credits	313	1,875	0.26	0.25
101 - 105	7	45		
106 - 110	4	27		
111 - 115	2	15	10.27	11.62
116 - 120	3	23	0.04	0.04
121 - 130	9	70	0.29	0.35
131 - 140	5	40	0.00	0.00
141 & Up	1	10		
Charges	31	230	0.77	0.91
Totals	344	2,105	0.31	0.31

Exp-Mod	$7,500 - $9,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	2	12		
81 - 85	3	22		
86 - 90				
91 - 95	17	144	0.19	0.18
96 - 99	111	932	1.01	0.98
100 - 100	87	743	0.05	0.05
Credits	220	1,853	0.54	0.53
101 - 105	6	54	0.03	0.03
106 - 110	4	39	0.28	0.31
111 - 115	2	18	0.09	0.11
116 - 120	4	42	0.04	0.04
121 - 130	4	43	0.01	0.02
131 - 140	1	11		
141 & Up	1	12		
Charges	22	218	0.07	0.09
Totals	242	2,071	0.49	0.49

Exp-Mod	$10,000 - $14,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	1	6		
81 - 85	1	11	0.03	0.03
86 - 90	4	49		
91 - 95	51	594	1.32	1.24
96 - 99	80	923	0.06	0.06
100 - 100	62	756	2.63	2.63
Credits	199	2,339	1.21	1.17
101 - 105	15	191	0.04	0.04
106 - 110	4	50	0.01	0.01
111 - 115	2	24		
116 - 120	6	85	0.00	0.00
121 - 130	6	94	0.23	0.28
131 - 140				
141 & Up	5	93		
Charges	38	538	0.05	0.06
Totals	237	2,878	0.99	0.99

Exp-Mod	$15,000 - $24,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	3	43	2.86	2.21
81 - 85	1	15		
86 - 90	14	278	0.80	0.71
91 - 95	85	1,567	1.04	0.97
96 - 99	43	776	0.36	0.35
100 - 100	41	777	0.20	0.20
Credits	187	3,456	0.70	0.66
101 - 105	6	124	0.38	0.39
106 - 110	3	53	0.52	0.56
111 - 115	5	119	0.17	0.20
116 - 120	7	154	0.11	0.13
121 - 130	6	164	0.03	0.04
131 - 140	4	100	1.31	1.76
141 & Up	2	68	0.11	0.16
Charges	33	782	0.33	0.39
Totals	220	4,238	0.63	0.62

Exp-Mod	$25,000 - $49,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	24		
61 - 80	5	163	0.61	0.48
81 - 85	10	332	0.09	0.08
86 - 90	40	1,266	0.03	0.03
91 - 95	29	893	0.13	0.12
96 - 99	21	651	1.60	1.56
100 - 100	19	577	0.24	0.24
Credits	125	3,907	0.38	0.34
101 - 105	7	247	0.18	0.19
106 - 110	10	346	0.28	0.30
111 - 115	7	253	0.00	0.00
116 - 120	3	93	0.01	0.01
121 - 130	4	159	1.16	1.43
131 - 140	9	505	0.63	0.85
141 & Up	4	243	0.28	0.48
Charges	44	1,846	0.39	0.47
Totals	169	5,754	0.38	0.38

Exp-Mod	$50,000 - $99,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	44	0.44	0.25
61 - 80	17	964	0.13	0.10
81 - 85	8	405	0.14	0.12
86 - 90	10	554	0.16	0.14
91 - 95	13	803	0.05	0.04
96 - 99	8	469	0.25	0.24
100 - 100	16	1,128	0.22	0.22
Credits	73	4,367	0.16	0.14
101 - 105	5	302	0.82	0.84
106 - 110	5	449	0.09	0.09
111 - 115	2	174	0.52	0.59
116 - 120	3	292	0.84	1.01
121 - 130	8	759	0.67	0.84
131 - 140	1	86	1.08	1.48
141 & Up	6	538	1.87	2.90
Charges	30	2,601	0.86	1.05
Totals	103	6,968	0.42	0.41

Exp-Mod	$100,000 - $249,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	5	464	0.33	0.18
61 - 80	15	1,628	0.36	0.25
81 - 85	4	480	0.68	0.57
86 - 90	6	735	0.07	0.06
91 - 95	7	814	0.38	0.36
96 - 99	1	121	0.24	0.24
100 - 100	3	570	0.07	0.07
Credits	41	4,812	0.31	0.24
101 - 105	2	364	0.63	0.65
106 - 110	2	394	0.46	0.50
111 - 115	2	364	1.19	1.36
116 - 120	1	160	0.50	0.59
121 - 130	1	312	0.24	0.31
131 - 140	3	456	0.18	0.24
141 & Up	3	902	0.91	1.61
Charges	14	2,951	0.64	0.84
Totals	55	7,763	0.44	0.40

Exp-Mod	$250,000 And Over Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	5	1,334	0.40	0.17
61 - 80	2	471	0.28	0.22
81 - 85	1	277		
86 - 90				
91 - 95				
96 - 99	1	285		
100 - 100				
Credits	9	2,366	0.28	0.16
101 - 105	1	370	0.32	0.33
106 - 110	1	474		
111 - 115				
116 - 120				
121 - 130	1	3,019	0.34	0.45
131 - 140				
141 & Up	2	1,430	0.68	1.53
Charges	5	5,293	0.40	0.56
Totals	14	7,659	0.36	0.35

Exp-Mod	All Risks Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	16	1,875	0.37	0.17
61 - 80	60	3,309	0.32	0.24
81 - 85	32	1,553	0.27	0.22
86 - 90	84	2,897	0.14	0.12
91 - 95	237	4,910	0.59	0.55
96 - 99	807	6,122	0.48	0.47
100 - 100	2,735	8,843	0.59	0.59
Credits	3,971	29,509	0.46	0.40
101 - 105	62	1,730	0.41	0.42
106 - 110	38	1,849	0.19	0.21
111 - 115	28	983	0.71	0.81
116 - 120	30	855	0.41	0.48
121 - 130	58	4,676	0.40	0.51
131 - 140	32	1,234	0.54	0.73
141 & Up	37	3,343	0.87	1.62
Charges	285	14,670	0.51	0.66
Totals	4,256	44,179	0.48	0.47

Date 7/13/2026

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	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	3	0														
81 - 85	2	4														
86 - 90	2	0			1	2			2	10						
91 - 95	15	10			3	9			2	13			2	15		
96 - 99	313	415	1.80	1.77	330	1,170	0.28	0.27	160	967	8.58	8.40	69	575	1.48	1.45
100 - 100	8,246	3,452	0.17	0.17	197	647	0.34	0.34	42	248	0.88	0.88	13	115	0.00	0.00
Credits	8,582	3,881	0.35	0.35	531	1,829	0.30	0.29	206	1,238	6.88	6.76	84	705	1.21	1.18
101 - 105	12	18			17	62	7.61	7.77	7	44	2.26	2.31	8	69	0.00	0.00
106 - 110	4	4			8	30	0.11	0.12	3	19			4	40	0.10	0.11
111 - 115	8	9	0.95	1.07	5	18	0.01	0.01	3	23			2	21		
116 - 120	9	7			2	7			2	15	0.02	0.02	3	32	2.38	2.84
121 - 130	5	7			10	47	2.89	3.57	12	96	0.04	0.05	4	42	0.22	0.27
131 - 140	5	10	0.80	1.09	5	26	0.02	0.03					3	35		
141 & Up	4	5			6	26	0.02	0.03	4	37	0.10	0.16				
Charges	47	59	0.28	0.32	53	215	2.83	3.31	31	234	0.46	0.55	24	239	0.37	0.43
Totals	8,629	3,940	0.35	0.35	584	2,044	0.57	0.57	237	1,471	5.86	5.93	108	944	1.00	1.01

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	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													5	301	0.04	0.03
81 - 85									3	91	0.04	0.03	6	350	0.03	0.02
86 - 90					1	20	0.16	0.15	8	250	0.06	0.05	4	195	0.12	0.10
91 - 95	15	169	0.17	0.17	28	518	0.02	0.02	16	455	0.08	0.07	6	409	0.42	0.39
96 - 99	73	862	0.28	0.27	26	464	0.15	0.14	7	248	0.25	0.24	1	64		
100 - 100	10	117	0.00	0.00	9	176	0.60	0.60	2	53	0.03	0.03	1	74	0.02	0.02
Credits	98	1,148	0.23	0.23	64	1,178	0.16	0.15	36	1,096	0.11	0.10	23	1,393	0.16	0.13
101 - 105	8	96	1.54	1.58	7	143	0.11	0.11	4	170	1.02	1.05	1	77	0.02	0.02
106 - 110	2	28			5	96	0.41	0.45	2	91	0.00	0.00				
111 - 115	5	74	0.09	0.10	1	25	0.24	0.28	3	117	0.08	0.09	2	128	0.30	0.34
116 - 120	5	69	0.00	0.00	4	98	0.83	0.97	4	192			5	428	0.05	0.06
121 - 130	3	41	0.24	0.30	1	24			4	154	0.11	0.14	2	213	0.01	0.01
131 - 140	3	48	0.01	0.01					1	53			1	108	0.08	0.11
141 & Up	3	51	0.04	0.06	4	109	1.12	1.70	9	533	0.39	0.63	5	649	0.18	0.31
Charges	29	407	0.41	0.48	22	495	0.54	0.62	27	1,310	0.31	0.40	16	1,603	0.12	0.16
Totals	127	1,555	0.28	0.29	86	1,673	0.27	0.27	63	2,406	0.22	0.24	39	2,996	0.14	0.14

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	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	1,016	0.08	0.04	3	1,016	0.08	0.04
61 - 80	7	761	0.03	0.02	2	424	1.13	0.78	17	1,486	0.35	0.25
81 - 85	1	128	0.15	0.12	2	482	0.32	0.27	14	1,055	0.17	0.15
86 - 90	2	211	0.15	0.13	1	530	0.07	0.06	21	1,219	0.09	0.08
91 - 95	6	744	0.08	0.08	1	385	0.28	0.26	94	2,726	0.15	0.14
96 - 99	2	246	0.01	0.01	1	2,033	0.00	0.00	982	7,043	1.50	1.48
100 - 100	3	478	0.20	0.20					8,523	5,360	0.23	0.23
Credits	21	2,568	0.09	0.08	9	4,869	0.18	0.13	9,654	19,905	0.66	0.58
101 - 105	2	308	0.06	0.06					66	987	0.94	0.96
106 - 110	1	234	0.20	0.21	1	2,925	0.51	0.54	30	3,467	0.45	0.49
111 - 115	1	203	0.64	0.72					30	616	0.32	0.36
116 - 120	1	163	0.68	0.82					35	1,012	0.29	0.34
121 - 130	1	211	0.14	0.17	2	1,672	0.47	0.58	44	2,508	0.40	0.49
131 - 140									18	279	0.07	0.09
141 & Up	5	1,465	0.35	0.62	5	5,739	0.30	0.45	45	8,613	0.31	0.48
Charges	11	2,584	0.33	0.46	8	10,336	0.39	0.50	268	17,482	0.38	0.50
Totals	32	5,152	0.21	0.23	17	15,206	0.32	0.33	9,922	37,387	0.53	0.55

Date 7/13/2026

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	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	2	2														
86 - 90	2	1			1	2			3	18			1	9		
91 - 95	9	5			2	7			1	6			3	25	0.13	0.12
96 - 99	280	358	0.17	0.17	287	1,034	0.04	0.04	163	982	0.33	0.32	66	559	0.55	0.53
100 - 100	9,004	3,475	0.66	0.66	211	711	0.34	0.34	37	221	0.67	0.67	13	110	0.47	0.47
Credits	9,299	3,841	0.62	0.61	502	1,758	0.16	0.16	204	1,228	0.38	0.38	83	703	0.51	0.50
101 - 105	12	14	0.01	0.01	17	64	0.86	0.87	12	80			6	54	4.05	4.16
106 - 110	3	3			6	25	0.02	0.02	6	43			1	8		
111 - 115	5	4			2	7			3	22						
116 - 120	6	5	6.66	7.86	2	11	0.00	0.00	1	7	0.05	0.06				
121 - 130	6	11			6	28			8	58	0.07	0.09	6	68	0.53	0.66
131 - 140	2	6			6	28	3.04	4.08					4	49	0.52	0.71
141 & Up	10	15			12	56	1.05	1.54	2	22			2	27	3.05	4.50
Charges	44	57	0.53	0.67	51	219	0.91	1.10	32	232	0.02	0.02	19	205	1.75	2.14
Totals	9,343	3,897	0.61	0.62	553	1,977	0.25	0.25	236	1,459	0.32	0.33	102	909	0.79	0.81

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	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	37			3	163	0.66	0.48
81 - 85													5	308	0.02	0.01
86 - 90	1	13			2	38			13	407	0.01	0.01	6	343	0.06	0.05
91 - 95	6	75	0.01	0.01	23	432	0.12	0.12	10	301	0.02	0.02	6	445	0.10	0.09
96 - 99	60	707	0.54	0.52	23	423	0.06	0.05	7	216	0.02	0.02	4	263	0.04	0.04
100 - 100	14	159	0.02	0.02	9	159	0.91	0.91	6	195	0.11	0.11	2	129	0.05	0.05
Credits	81	954	0.40	0.39	57	1,052	0.21	0.20	37	1,157	0.03	0.03	26	1,651	0.12	0.10
101 - 105	13	168	0.01	0.01	4	85	0.05	0.05	4	136	0.01	0.01	1	61	0.25	0.25
106 - 110					2	43	0.20	0.21	1	42			2	137	0.49	0.52
111 - 115	6	83	0.39	0.44	2	40	11.56	12.96	6	273	0.03	0.03	1	60	2.52	2.86
116 - 120	1	13			7	172	0.06	0.07	3	138	1.05	1.23	1	75	0.01	0.01
121 - 130	6	85			6	152	0.17	0.21	4	168	0.02	0.02				
131 - 140					2	44	1.51	2.00	2	109	0.05	0.06	2	190	0.62	0.83
141 & Up	2	41	0.94	1.38	2	57			8	480	0.46	0.74	4	481	0.03	0.05
Charges	28	389	0.19	0.21	25	593	0.97	1.15	28	1,346	0.28	0.36	11	1,004	0.36	0.51
Totals	109	1,343	0.34	0.34	82	1,645	0.48	0.50	65	2,503	0.17	0.18	37	2,654	0.21	0.22

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	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			1	764	0.00	0.00	3	877	0.00	0.00
61 - 80	8	824	0.45	0.33	3	840	0.24	0.17	17	1,868	0.37	0.26
81 - 85	2	263							9	573	0.01	0.01
86 - 90	1	139	0.21	0.18	1	1,321	0.05	0.05	31	2,291	0.05	0.05
91 - 95	1	130	0.33	0.30					61	1,426	0.10	0.10
96 - 99	3	500	0.04	0.04	1	329			894	5,371	0.22	0.21
100 - 100	4	574	0.13	0.13					9,300	5,733	0.52	0.52
Credits	20	2,543	0.21	0.18	6	3,255	0.08	0.06	10,315	18,140	0.28	0.25
101 - 105	3	486	0.11	0.11	2	2,740	1.01	1.02	74	3,888	0.80	0.81
106 - 110	2	272	1.06	1.15					23	574	0.64	0.68
111 - 115									25	489	1.33	1.51
116 - 120	1	220							22	639	0.29	0.34
121 - 130	2	400	0.03	0.04					44	969	0.09	0.11
131 - 140	1	134			2	1,696	0.04	0.06	21	2,256	0.17	0.22
141 & Up	3	1,101	0.39	0.82	3	3,626	0.45	0.67	48	5,906	0.42	0.68
Charges	12	2,614	0.30	0.42	7	8,061	0.55	0.70	257	14,720	0.49	0.63
Totals	32	5,156	0.26	0.27	13	11,316	0.42	0.43	10,572	32,860	0.38	0.39

Date 7/13/2026

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	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	8	3.30	2.65
81 - 85																
86 - 90	4	1														
91 - 95	14	10	1.66	1.56	4	16			1	6			3	25		
96 - 99	203	239	0.00	0.00	254	909	0.30	0.29	150	903	0.32	0.31	61	518	0.41	0.40
100 - 100	11,032	3,930	0.21	0.21	265	906	0.44	0.44	50	302	0.17	0.17	20	170	2.54	2.54
Credits	11,255	4,181	0.20	0.20	523	1,830	0.36	0.36	201	1,210	0.28	0.28	85	720	0.93	0.91
101 - 105	10	9			20	72	12.13	12.40	9	54	0.03	0.03	5	46	1.28	1.31
106 - 110	4	3			4	13			4	27	0.26	0.28	4	39	4.18	4.50
111 - 115	2	5			2	6	0.03	0.04	1	8			1	10	0.83	0.94
116 - 120	5	4	12.86	15.19	2	10			2	13	0.00	0.01				
121 - 130	7	9			10	53			6	45	0.00	0.00	2	22	0.05	0.07
131 - 140	4	4											1	13	0.57	0.75
141 & Up	7	11			4	20			3	28						
Charges	39	44	1.16	1.43	42	175	4.98	5.68	25	175	0.05	0.06	13	131	1.82	2.01
Totals	11,294	4,225	0.21	0.21	565	2,005	0.77	0.77	226	1,385	0.25	0.25	98	851	1.07	1.06

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	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	24		
61 - 80									2	67			2	133	0.01	0.01
81 - 85									3	87			3	171	0.30	0.25
86 - 90	2	23			2	37			6	183	0.29	0.26	8	481	1.08	0.96
91 - 95	11	133	0.08	0.08	27	517	0.10	0.09	15	482	0.03	0.03	5	325	0.38	0.35
96 - 99	63	722	0.07	0.07	17	297	0.91	0.88	9	308	0.06	0.06	2	107	0.00	0.00
100 - 100	14	171	0.33	0.33	7	133	0.27	0.27	5	165	0.02	0.02	2	148	0.03	0.03
Credits	90	1,049	0.11	0.11	53	984	0.36	0.34	40	1,291	0.07	0.07	23	1,389	0.51	0.44
101 - 105	8	100	0.00	0.00	5	91	0.72	0.74	2	56	0.64	0.65	1	86	0.17	0.18
106 - 110	2	26	0.32	0.34	1	20	0.22	0.24	1	48						
111 - 115	4	52	0.12	0.14	2	41	0.28	0.31	4	153	0.39	0.44	2	204	0.02	0.02
116 - 120	3	50	0.08	0.09	2	37	1.14	1.35	3	109	0.03	0.03				
121 - 130	7	99	0.03	0.03	4	99	0.80	0.98	9	378	0.03	0.03	1	125		
131 - 140	1	14	0.43	0.57	2	51	0.05	0.06	4	195	1.02	1.38	1	82	0.29	0.39
141 & Up	2	47	0.12	0.21	2	64	9.16	16.00	6	335	1.64	2.82	4	447	0.90	1.35
Charges	27	389	0.08	0.10	18	403	1.97	2.40	29	1,276	0.67	0.88	9	945	0.47	0.62
Totals	117	1,438	0.10	0.11	71	1,387	0.83	0.84	69	2,567	0.37	0.40	32	2,334	0.49	0.50

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	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	110	0.63	0.36	1	772	0.03	0.01	4	905	0.10	0.05
61 - 80	8	876	0.16	0.12	1	229	0.29	0.19	15	1,313	0.18	0.13
81 - 85	1	89	0.13	0.11	1	229	0.00	0.00	8	576	0.11	0.09
86 - 90					1	412	0.34	0.31	23	1,137	0.63	0.56
91 - 95					2	2,162	0.13	0.12	82	3,673	0.14	0.13
96 - 99	4	499	0.03	0.03					763	4,504	0.25	0.24
100 - 100	2	327	0.03	0.03					11,397	6,253	0.29	0.29
Credits	16	1,902	0.13	0.11	6	3,804	0.14	0.10	12,292	18,362	0.25	0.22
101 - 105	5	895	0.15	0.16					65	1,408	0.84	0.87
106 - 110	1	118							21	294	0.62	0.66
111 - 115	2	400	0.19	0.21					20	880	0.19	0.21
116 - 120									17	223	0.45	0.53
121 - 130	2	441	0.66	0.81					48	1,272	0.30	0.37
131 - 140	1	159	0.09	0.12	4	4,216	0.32	0.44	18	4,734	0.34	0.46
141 & Up	3	965	0.62	1.19	3	3,494	0.39	0.76	34	5,412	0.65	1.22
Charges	14	2,977	0.37	0.48	7	7,709	0.35	0.56	223	14,223	0.50	0.71
Totals	30	4,879	0.28	0.29	13	11,514	0.28	0.32	12,515	32,585	0.36	0.38

Date 7/13/2026

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2022 Office & Clerical

Exp-Mod	Up to $2,499 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	$2,500 - $4,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	$5,000 - $7,499 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	$7,500 - $9,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0														
61 - 80	5	1														
81 - 85	1	0														
86 - 90	8	2														
91 - 95	8	6			7	24			5	31			3	26		
96 - 99	163	160	0.10	0.10	219	786	0.58	0.57	114	669	0.20	0.20	65	549	0.46	0.44
100 - 100	12,695	4,032	0.40	0.40	262	869	0.03	0.03	55	338	0.12	0.12	18	154	1.30	1.30
Credits	12,881	4,202	0.39	0.39	488	1,679	0.29	0.28	174	1,038	0.17	0.17	86	729	0.62	0.60
101 - 105	5	5			12	44	0.48	0.49	8	48	0.09	0.09	5	45	0.01	0.01
106 - 110	6	5			5	23			2	12	1.48	1.59	1	9		
111 - 115	1	0			2	6			3	18	0.20	0.23	1	10		
116 - 120	1	0			2	9			1	9			2	20		
121 - 130	5	4			10	48			6	43	5.43	6.63	5	54		
131 - 140	2	1														
141 & Up	5	5			2	12							2	29	0.11	0.17
Charges	25	20			33	142	0.15	0.17	20	130	1.99	2.21	16	167	0.02	0.02
Totals	12,906	4,222	0.39	0.39	521	1,821	0.28	0.28	194	1,168	0.37	0.37	102	896	0.51	0.51

Exp-Mod	$10,000 - $14,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	$15,000 - $24,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	$25,000 - $49,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	$50,000 - $99,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									2	45	0.00	0.00				
61 - 80									1	33			3	191	0.26	0.20
81 - 85					1	20	6.42	5.29	5	145	0.05	0.04	4	264	0.39	0.32
86 - 90	1	10			4	68			11	353	0.00	0.00	6	351	0.21	0.19
91 - 95	19	220	0.00	0.00	35	612	0.54	0.50	9	289	0.01	0.01	2	122	0.74	0.69
96 - 99	32	361	0.03	0.03	12	207	0.38	0.37	6	198	0.09	0.09	1	85	0.21	0.20
100 - 100	20	242	0.24	0.24	13	255	0.07	0.07	11	369	1.06	1.06	2	136		
Credits	72	834	0.08	0.08	65	1,162	0.48	0.45	45	1,431	0.29	0.26	18	1,149	0.29	0.25
101 - 105	7	83	8.24	8.41	7	129	0.16	0.17	3	96	0.02	0.02				
106 - 110	3	38	0.04	0.04	1	18	0.73	0.80	4	182	0.26	0.28	1	65	0.95	1.03
111 - 115	1	14	1.25	1.42	1	21			2	73	0.09	0.10	3	225	0.03	0.03
116 - 120	1	12			5	112	0.92	1.10	1	36	0.42	0.50	3	249	0.58	0.69
121 - 130	5	71	0.04	0.04	7	167	1.29	1.59	3	147	0.49	0.62	1	103	0.70	0.90
131 - 140					2	46	0.09	0.12	4	176	0.08	0.10				
141 & Up	2	43	5.52	8.90	1	46	4.13	7.80	3	152	0.75	1.16	3	387	0.20	0.32
Charges	19	262	3.62	4.24	24	538	1.02	1.22	20	862	0.31	0.39	11	1,029	0.35	0.46
Totals	91	1,095	0.93	0.94	89	1,701	0.65	0.66	65	2,294	0.30	0.30	29	2,177	0.32	0.33

Exp-Mod	$100,000 - $249,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	$250,000 And Over Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	All Risks Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	122	1.31	0.69	1	456	0.05	0.02	5	623	0.29	0.10
61 - 80	7	776	0.13	0.09	2	423	0.32	0.23	18	1,424	0.20	0.14
81 - 85	1	97	0.06	0.05					12	527	0.46	0.38
86 - 90	1	102	0.06	0.06	1	1,099	0.69	0.61	32	1,985	0.42	0.37
91 - 95	3	465	0.35	0.33					91	1,795	0.33	0.30
96 - 99	2	237	0.04	0.04					614	3,252	0.30	0.30
100 - 100	3	467	0.56	0.56					13,079	6,863	0.38	0.38
Credits	18	2,267	0.31	0.25	4	1,978	0.46	0.27	13,851	16,469	0.35	0.30
101 - 105	3	384	0.44	0.46					50	834	1.08	1.12
106 - 110	1	128	0.10	0.11					24	481	0.32	0.35
111 - 115	2	388	0.48	0.55	1	2,006	0.08	0.09	17	2,760	0.14	0.15
116 - 120	1	160	0.56	0.66	1	593	0.01	0.01	18	1,199	0.30	0.35
121 - 130	1	221	0.35	0.44	1	339	0.07	0.10	44	1,197	0.58	0.74
131 - 140	1	300	0.01	0.02	1	636	0.03	0.03	10	1,159	0.03	0.04
141 & Up	4	1,240	0.26	0.49	2	2,344	0.67	1.57	24	4,258	0.59	1.21
Charges	13	2,820	0.31	0.43	6	5,918	0.30	0.44	187	11,889	0.43	0.59
Totals	31	5,087	0.31	0.33	10	7,896	0.34	0.36	14,038	28,358	0.38	0.39

Date 7/13/2026

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2023 Office & Clerical

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	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	1			1	4										
81 - 85	3	0							1	4						
86 - 90	2	0			2	5										
91 - 95	14	6	2.34	2.19	5	20	2.14	2.01	4	24			11	92		
96 - 99	150	162	0.06	0.06	195	711	0.59	0.57	106	630	0.53	0.51	37	309	0.08	0.08
100 - 100	13,183	3,720	0.47	0.47	263	838	0.64	0.64	50	299	0.73	0.73	16	135	1.55	1.55
Credits	13,353	3,889	0.46	0.45	466	1,578	0.63	0.63	161	957	0.57	0.56	64	536	0.44	0.43
101 - 105	6	6			9	36	0.29	0.30	9	58	0.05	0.05	5	45	0.81	0.83
106 - 110	5	3			1	5			6	39	0.62	0.67	1	8		
111 - 115					2	8			1	6						
116 - 120	2	1			2	10			1	9	0.01	0.02				
121 - 130	12	12	5.59	6.99	7	35			9	66	1.30	1.59	2	20	0.00	0.00
131 - 140	3	5			4	21	1.10	1.47					1	12	3.76	5.08
141 & Up	6	10	0.23	0.37	4	22	0.13	0.21	1	10	0.05	0.07	2	29	3.50	5.81
Charges	34	37	1.92	2.43	29	137	0.26	0.32	27	188	0.61	0.69	11	114	1.59	1.93
Totals	13,387	3,926	0.47	0.47	495	1,715	0.60	0.61	188	1,145	0.58	0.58	75	650	0.64	0.65

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	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	19	1.19	0.51				
61 - 80									4	112	0.69	0.50	3	181	0.00	0.00
81 - 85					2	34	3.99	3.30	2	61	0.29	0.25	2	97		
86 - 90	1	12			5	104			13	429	0.31	0.28	5	283	0.06	0.05
91 - 95	13	151	0.01	0.01	29	525	0.23	0.21	8	241	0.02	0.02	3	172	0.23	0.21
96 - 99	36	410	0.46	0.45	20	365	0.01	0.01	4	141	0.03	0.03	1	51	0.05	0.04
100 - 100	16	190	0.27	0.27	10	186	0.08	0.08	9	296	1.09	1.09	2	133	3.13	3.13
Credits	66	762	0.32	0.31	66	1,214	0.22	0.21	41	1,299	0.45	0.40	16	917	0.52	0.45
101 - 105	6	76	1.08	1.10	3	57	0.59	0.60	4	143	0.05	0.05	3	248	0.10	0.11
106 - 110	5	65	1.02	1.11					2	82	0.52	0.56	2	133	0.35	0.38
111 - 115	3	43	1.08	1.22	1	21			2	74	1.65	1.85	3	210	0.72	0.82
116 - 120	3	38	0.76	0.89	2	52	0.04	0.04	2	89	0.55	0.65				
121 - 130	2	27			2	42	0.10	0.13	3	144	0.31	0.39	2	160	2.22	2.74
131 - 140									2	78	0.86	1.17				
141 & Up	2	39	0.40	0.66	2	74	0.55	0.96	6	308	1.05	1.61	2	266	0.77	1.56
Charges	21	287	0.83	0.96	10	246	0.33	0.42	21	919	0.71	0.90	12	1,018	0.77	0.97
Totals	87	1,049	0.46	0.46	76	1,459	0.24	0.24	62	2,218	0.56	0.57	28	1,935	0.65	0.68

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	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	143	0.01	0.01	1	287	0.27	0.07	3	450	0.23	0.07
61 - 80	6	629	0.10	0.07					15	926	0.15	0.11
81 - 85	3	447	0.06	0.05	1	861	0.47	0.39	14	1,504	0.39	0.32
86 - 90	1	183	0.28	0.25					29	1,016	0.20	0.18
91 - 95									87	1,231	0.18	0.17
96 - 99									549	2,779	0.35	0.35
100 - 100	2	286	1.07	1.07					13,551	6,084	0.63	0.63
Credits	13	1,688	0.27	0.21	2	1,148	0.42	0.22	14,248	13,990	0.43	0.38
101 - 105	2	289	0.64	0.65	1	1,702	0.25	0.25	48	2,661	0.30	0.31
106 - 110	2	299	0.22	0.24					24	635	0.39	0.42
111 - 115	2	397	0.79	0.88					14	759	0.83	0.94
116 - 120					1	296	0.03	0.03	13	494	0.18	0.21
121 - 130	2	316	0.05	0.06	3	1,414	0.69	0.86	44	2,239	0.69	0.87
131 - 140	2	397	0.22	0.30					12	512	0.44	0.59
141 & Up	3	925	0.19	0.34	1	1,377	0.45	1.68	29	3,060	0.49	1.12
Charges	13	2,623	0.32	0.43	6	4,790	0.42	0.59	184	10,358	0.49	0.64
Totals	26	4,311	0.30	0.31	8	5,938	0.42	0.44	14,432	24,348	0.46	0.47

Date 7/13/2026

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	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	1			1	3			1	4						
81 - 85	1	0							1	6						
86 - 90	1	2			2	6	12.65	11.21	2	12	0.22	0.20	2	16		
91 - 95	8	10	0.16	0.15	4	15			7	41	0.01	0.01	8	70	1.74	1.64
96 - 99	379	559	1.11	1.09	636	2,300	0.26	0.26	365	2,172	0.35	0.34	214	1,814	0.35	0.34
100 - 100	5,745	3,805	0.25	0.25	438	1,525	0.86	0.86	123	742	0.37	0.37	72	616	0.37	0.37
Credits	6,136	4,377	0.36	0.36	1,081	3,850	0.52	0.51	499	2,977	0.35	0.34	296	2,514	0.39	0.38
101 - 105	16	25			33	121	0.15	0.15	23	148	0.34	0.35	13	110	0.15	0.15
106 - 110	14	24	0.06	0.06	8	28	0.02	0.02	7	46	7.55	8.17	8	78	0.01	0.02
111 - 115	2	5			6	27			6	39	0.00	0.00	8	82	3.85	4.34
116 - 120	3	4			3	13			5	35	0.00	0.00	5	49	0.00	0.00
121 - 130	10	14			12	60	0.04	0.05	18	142			19	204	0.15	0.18
131 - 140	5	11			6	26			3	26						
141 & Up	13	28	0.01	0.01	13	71			4	38			5	60	0.01	0.02
Charges	63	112	0.02	0.02	81	345	0.06	0.07	66	474	0.84	0.98	58	583	0.62	0.72
Totals	6,199	4,489	0.35	0.35	1,162	4,195	0.48	0.48	565	3,451	0.42	0.42	354	3,097	0.43	0.44

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	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	38			1	32			5	327	0.54	0.42
81 - 85	1	11							4	137			14	791	0.63	0.52
86 - 90	3	35			8	146	0.02	0.02	42	1,494	0.15	0.13	31	1,785	0.34	0.30
91 - 95	48	580	0.46	0.43	97	1,765	0.27	0.25	91	2,803	0.16	0.15	22	1,314	0.19	0.18
96 - 99	191	2,240	0.46	0.45	86	1,561	0.36	0.35	41	1,338	0.54	0.52	8	569	0.06	0.05
100 - 100	76	936	0.13	0.13	50	998	0.10	0.10	35	1,195	0.27	0.27	13	927	0.20	0.20
Credits	319	3,802	0.37	0.36	243	4,509	0.25	0.24	214	7,000	0.25	0.23	93	5,712	0.31	0.28
101 - 105	27	335	0.05	0.05	19	386	0.31	0.32	20	723	0.27	0.28	10	768	0.17	0.18
106 - 110	10	138	0.03	0.03	14	295	0.14	0.15	11	421	0.60	0.65	11	848	0.24	0.26
111 - 115	6	79	0.09	0.10	14	306	0.05	0.06	13	533	0.10	0.11	12	901	0.37	0.41
116 - 120	9	130	0.01	0.01	16	390	0.78	0.92	13	513	0.23	0.27	11	905	0.52	0.61
121 - 130	12	186	0.67	0.82	22	517	0.16	0.20	14	648	0.70	0.87	13	1,141	0.21	0.26
131 - 140	2	37			8	228	0.29	0.39	11	517	0.10	0.13	14	1,248	0.52	0.70
141 & Up	11	220	1.10	1.72	9	283	0.02	0.03	15	770	0.24	0.37	22	2,650	0.60	1.03
Charges	77	1,124	0.35	0.41	102	2,404	0.26	0.31	97	4,125	0.32	0.38	93	8,462	0.43	0.56
Totals	396	4,926	0.37	0.37	345	6,914	0.26	0.26	311	11,125	0.27	0.28	186	14,175	0.38	0.42

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	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	1,034	0.52	0.24	4	1,034	0.52	0.24
61 - 80	17	1,964	0.22	0.16	9	5,134	0.22	0.17	38	7,504	0.23	0.17
81 - 85	6	700	0.20	0.16	2	1,161	0.07	0.06	29	2,805	0.25	0.21
86 - 90	10	1,207	0.37	0.32	8	3,334	0.18	0.16	109	8,037	0.24	0.21
91 - 95	6	971	0.18	0.17	2	1,267	0.27	0.25	293	8,837	0.24	0.22
96 - 99	16	2,389	0.68	0.66	3	1,355	0.46	0.46	1,939	16,297	0.44	0.43
100 - 100	10	1,455	0.32	0.32	1	484	0.00	0.00	6,563	12,683	0.31	0.31
Credits	65	8,687	0.38	0.33	29	13,767	0.24	0.19	8,975	57,197	0.32	0.29
101 - 105	8	1,233	0.55	0.56	4	3,003	0.42	0.43	173	6,851	0.36	0.37
106 - 110	9	1,388	0.24	0.26	3	1,518	0.41	0.44	95	4,784	0.38	0.41
111 - 115	8	1,304	0.34	0.39	5	2,903	0.27	0.31	80	6,179	0.32	0.36
116 - 120	8	1,507	0.41	0.48	6	2,606	1.09	1.29	79	6,153	0.71	0.83
121 - 130	7	1,390	0.42	0.53	8	9,231	0.41	0.51	135	13,533	0.39	0.49
131 - 140	8	1,774	0.35	0.48	4	11,215	0.30	0.42	61	15,083	0.32	0.44
141 & Up	33	9,478	0.51	0.90	15	21,507	0.34	0.59	140	35,106	0.40	0.70
Charges	81	18,076	0.45	0.64	45	51,983	0.38	0.54	763	87,688	0.40	0.55
Totals	146	26,762	0.43	0.50	74	65,750	0.35	0.43	9,738	144,885	0.37	0.42

Date 7/13/2026

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	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	3										
81 - 85	1	2														
86 - 90	1	2											2	15		
91 - 95	6	5	0.22	0.21	5	18			11	67	0.89	0.84	10	84	0.06	0.06
96 - 99	393	578	0.11	0.11	592	2,113	0.42	0.41	337	2,013	0.09	0.09	171	1,446	0.45	0.43
100 - 100	5,950	3,647	0.90	0.90	375	1,297	0.31	0.31	135	815	0.54	0.54	76	647	0.29	0.29
Credits	6,351	4,234	0.79	0.79	973	3,431	0.38	0.37	483	2,894	0.24	0.23	259	2,193	0.38	0.37
101 - 105	22	30	0.83	0.85	38	136	1.59	1.63	30	193	0.86	0.87	19	168	0.42	0.43
106 - 110	9	14			12	47			5	32			7	67	0.01	0.01
111 - 115	7	11			6	26	0.08	0.09	9	57	0.91	1.03	8	83	1.09	1.23
116 - 120	6	11			6	27	1.13	1.34	8	58	0.64	0.75	6	65	0.99	1.18
121 - 130	12	23			22	107	0.01	0.01	18	142	0.00	0.00	8	82	0.22	0.27
131 - 140	7	11			8	38	1.94	2.60	3	25	0.06	0.09	2	20		
141 & Up	8	21			2	11			5	51	0.69	1.10	1	13	0.02	0.03
Charges	71	122	0.21	0.24	94	393	0.83	0.94	78	558	0.52	0.60	51	497	0.49	0.55
Totals	6,422	4,355	0.78	0.78	1,067	3,824	0.42	0.42	561	3,452	0.28	0.29	310	2,690	0.40	0.40

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	1	10	3.87	2.87					2	59	0.24	0.18	6	412	0.02	0.01
81 - 85	1	10							1	33			9	587	1.04	0.87
86 - 90	3	30			5	82	0.00	0.00	32	1,119	0.60	0.54	26	1,447	0.20	0.18
91 - 95	39	463	0.65	0.62	94	1,711	0.62	0.58	76	2,319	0.17	0.15	19	1,189	0.63	0.59
96 - 99	182	2,127	0.42	0.41	87	1,594	0.31	0.30	33	1,037	0.13	0.13	15	1,037	0.41	0.40
100 - 100	50	615	0.10	0.10	61	1,173	0.15	0.15	36	1,211	0.48	0.48	9	625	0.42	0.42
Credits	276	3,255	0.40	0.38	247	4,561	0.38	0.37	180	5,778	0.31	0.29	84	5,297	0.44	0.40
101 - 105	21	249	0.26	0.27	19	388	0.08	0.08	15	502	0.13	0.13	12	867	0.27	0.28
106 - 110	10	134	0.17	0.18	13	291	0.08	0.09	17	667	0.19	0.20	14	1,127	0.92	0.99
111 - 115	10	144	0.67	0.76	10	218	0.50	0.57	12	429	0.05	0.06	11	953	0.10	0.11
116 - 120	9	130	4.17	4.97	15	333	0.73	0.86	21	851	0.25	0.29	16	1,283	0.15	0.18
121 - 130	18	284	0.11	0.13	21	511	0.16	0.19	14	641	0.35	0.43	11	1,060	0.44	0.55
131 - 140	4	69	1.97	2.61	3	88	0.01	0.02	12	629	1.15	1.56	9	837	0.10	0.13
141 & Up	5	95	0.02	0.03	9	278	0.26	0.40	13	736	0.59	0.93	23	2,709	0.25	0.40
Charges	77	1,104	0.81	0.95	90	2,107	0.27	0.32	104	4,455	0.40	0.49	96	8,836	0.32	0.40
Totals	353	4,359	0.50	0.51	337	6,667	0.34	0.35	284	10,233	0.35	0.37	180	14,133	0.36	0.40

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	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	1,129	0.15	0.08	2	1,129	0.15	0.08
61 - 80	13	1,395	0.06	0.04	9	3,630	0.57	0.41	32	5,509	0.40	0.29
81 - 85	8	1,119	0.03	0.03	1	215	0.23	0.18	21	1,966	0.35	0.29
86 - 90	5	842	0.54	0.47	2	4,367	0.51	0.44	76	7,904	0.46	0.40
91 - 95	8	1,229	0.13	0.12	5	2,562	0.21	0.20	273	9,647	0.34	0.31
96 - 99	8	1,255	0.28	0.28	1	374	0.14	0.14	1,819	13,573	0.31	0.30
100 - 100	10	1,414	0.80	0.80	2	845	0.01	0.01	6,704	12,291	0.53	0.53
Credits	52	7,253	0.31	0.27	22	13,122	0.39	0.31	8,927	52,018	0.40	0.36
101 - 105	4	583	0.64	0.66	4	6,943	0.68	0.69	184	10,060	0.59	0.60
106 - 110	11	1,788	0.10	0.11	2	904	0.43	0.46	100	5,070	0.35	0.38
111 - 115	8	1,351	0.58	0.65	3	1,252	0.26	0.29	84	4,522	0.35	0.39
116 - 120	8	1,452	0.55	0.66	4	1,901	0.58	0.68	99	6,111	0.53	0.62
121 - 130	12	2,443	0.13	0.17	5	3,889	0.25	0.32	141	9,181	0.23	0.29
131 - 140	9	1,690	0.45	0.61	8	4,725	0.32	0.44	65	8,134	0.40	0.55
141 & Up	28	8,362	0.45	0.85	17	27,927	0.23	0.42	111	40,203	0.29	0.52
Charges	80	17,669	0.40	0.57	43	47,541	0.32	0.48	784	83,281	0.35	0.50
Totals	132	24,922	0.37	0.45	65	60,663	0.34	0.42	9,711	135,299	0.37	0.43

Date 7/13/2026

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80																
81 - 85					1	3										
86 - 90					1	3			1	5			1	7		
91 - 95	4	4			7	27	0.01	0.00	13	77	0.14	0.13	12	99		
96 - 99	290	435	3.63	3.56	540	1,938	0.47	0.46	338	2,024	0.66	0.65	169	1,401	0.25	0.25
100 - 100	6,421	3,897	0.45	0.45	503	1,735	0.32	0.32	137	831	0.54	0.54	72	626	0.85	0.85
Credits	6,715	4,337	0.77	0.77	1,052	3,706	0.40	0.39	489	2,937	0.61	0.60	254	2,132	0.41	0.41
101 - 105	19	32	0.20	0.21	36	133	0.39	0.40	32	201	3.18	3.24	9	79	0.09	0.09
106 - 110	4	4			14	60	10.44	11.25	5	34	11.24	12.10	9	82	0.18	0.20
111 - 115	3	5	0.79	0.90	5	21	0.01	0.01	6	42	0.06	0.07	2	22		
116 - 120	3	5			8	35	0.09	0.10	7	53			8	84	0.03	0.03
121 - 130	7	15			16	74	0.14	0.18	19	147	0.01	0.01	14	158	0.67	0.83
131 - 140	5	10	0.70	0.95	9	42	0.05	0.06	4	33			3	32	0.42	0.56
141 & Up	9	13			6	33	0.14	0.22	4	39	0.88	1.44	4	53	3.32	5.11
Charges	50	84	0.20	0.24	94	398	1.76	2.03	77	549	1.94	2.22	49	510	0.63	0.74
Totals	6,765	4,421	0.76	0.76	1,146	4,104	0.53	0.53	566	3,486	0.82	0.83	303	2,642	0.46	0.46

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	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													10	625	1.27	0.95
81 - 85					1	17	0.37	0.31	3	115	0.77	0.65	13	816	0.49	0.41
86 - 90	2	23			11	207	0.77	0.68	41	1,355	0.46	0.41	22	1,333	0.10	0.09
91 - 95	38	450	0.54	0.50	105	1,920	1.39	1.30	69	2,160	0.51	0.48	14	840	0.14	0.13
96 - 99	180	2,115	0.47	0.45	68	1,286	0.55	0.54	32	1,059	1.18	1.15	16	1,114	0.40	0.39
100 - 100	64	788	0.45	0.45	51	970	0.36	0.36	43	1,448	0.70	0.70	17	1,153	0.52	0.52
Credits	284	3,376	0.47	0.46	236	4,400	0.88	0.85	188	6,136	0.66	0.63	92	5,879	0.42	0.38
101 - 105	20	248	0.62	0.63	18	360	0.15	0.15	22	814	0.38	0.39	21	1,513	0.39	0.41
106 - 110	13	165	0.15	0.16	11	215	1.50	1.61	14	505	0.21	0.23	6	442	0.01	0.01
111 - 115	8	113	0.22	0.25	9	196	0.18	0.20	19	797	0.16	0.18	11	887	0.18	0.21
116 - 120	8	111	0.25	0.29	18	436	0.90	1.06	20	795	0.19	0.22	9	784	0.23	0.27
121 - 130	21	318	0.88	1.08	22	522	0.03	0.04	11	481	0.71	0.89	17	1,617	0.52	0.64
131 - 140	4	64	0.09	0.12	6	168	0.64	0.85	8	407	1.37	1.84	13	1,249	0.11	0.15
141 & Up	5	97	0.61	0.96	8	239	0.16	0.24	12	717	2.00	3.40	21	2,455	0.36	0.57
Charges	79	1,116	0.51	0.60	92	2,136	0.45	0.53	106	4,515	0.67	0.81	98	8,947	0.31	0.39
Totals	363	4,493	0.48	0.49	328	6,537	0.74	0.76	294	10,651	0.67	0.69	190	14,826	0.36	0.39

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	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	241	0.03	0.02	2	382	0.02	0.01	4	622	0.02	0.01
61 - 80	14	1,659	0.12	0.08	12	6,639	0.54	0.40	36	8,923	0.52	0.38
81 - 85	4	524	0.67	0.55	1	290	0.22	0.18	23	1,763	0.51	0.43
86 - 90	7	888	0.26	0.23	4	1,300	0.29	0.25	90	5,121	0.30	0.26
91 - 95	7	1,050	0.73	0.68	2	612	0.04	0.03	271	7,239	0.68	0.63
96 - 99	4	605	0.08	0.08	1	546	0.16	0.15	1,638	12,523	0.61	0.60
100 - 100	13	1,965	0.28	0.28	5	2,044	0.66	0.66	7,326	15,456	0.48	0.48
Credits	51	6,933	0.31	0.26	27	11,812	0.47	0.37	9,388	51,648	0.53	0.47
101 - 105	3	459	0.37	0.39	5	9,765	0.51	0.51	185	13,603	0.51	0.52
106 - 110	6	913	0.25	0.27	2	854	0.26	0.28	84	3,276	0.59	0.64
111 - 115	6	1,085	0.38	0.43	4	4,215	0.35	0.40	73	7,382	0.31	0.35
116 - 120	5	840	0.07	0.08					86	3,144	0.26	0.30
121 - 130	10	1,898	0.25	0.31	3	5,260	0.56	0.70	140	10,493	0.48	0.59
131 - 140	8	1,723	0.41	0.55	5	2,732	0.26	0.34	65	6,458	0.35	0.47
141 & Up	32	9,477	0.34	0.60	22	20,412	0.24	0.43	123	33,535	0.32	0.56
Charges	70	16,396	0.32	0.47	41	43,238	0.35	0.48	756	77,891	0.38	0.52
Totals	121	23,329	0.32	0.39	68	55,050	0.38	0.44	10,144	129,539	0.44	0.50

Date 7/13/2026

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2022 Goods & Services

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	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	0			2	8							1	8		
91 - 95	6	7	0.68	0.64	9	32			10	61			22	183	0.05	0.05
96 - 99	210	322	1.94	1.90	477	1,703	0.28	0.28	288	1,719	0.11	0.11	154	1,287	0.57	0.55
100 - 100	6,967	4,004	0.43	0.43	556	1,912	0.53	0.53	130	797	0.77	0.77	83	723	0.54	0.54
Credits	7,184	4,333	0.55	0.54	1,044	3,656	0.41	0.40	428	2,577	0.31	0.31	260	2,201	0.51	0.50
101 - 105	8	14			34	130	0.01	0.01	20	127	0.01	0.01	6	53		
106 - 110	6	9			9	36	0.03	0.03	10	70	0.12	0.12	3	30		
111 - 115	2	5			6	27	0.07	0.08	3	22	0.07	0.08	6	59	1.14	1.29
116 - 120	2	3			8	33			3	23	0.01	0.01	6	65		
121 - 130	8	9	0.07	0.09	28	128	0.60	0.74	19	137	0.00	0.00	14	153	0.03	0.04
131 - 140	6	9	6.38	8.58	7	32	0.69	0.92	5	44	0.02	0.02				
141 & Up	7	12			2	10			5	48	0.25	0.40				
Charges	39	62	0.97	1.17	94	397	0.26	0.30	65	471	0.05	0.06	35	360	0.20	0.23
Totals	7,223	4,395	0.55	0.55	1,138	4,052	0.39	0.40	493	3,048	0.27	0.28	295	2,561	0.47	0.47

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	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	40	0.03	0.01
61 - 80									2	74	0.03	0.02	13	775	0.78	0.58
81 - 85					1	21			11	373	0.79	0.67	16	841	0.44	0.36
86 - 90	4	46	0.18	0.16	12	229	0.01	0.01	45	1,353	0.20	0.18	12	700	0.72	0.63
91 - 95	81	963	0.52	0.49	105	1,864	0.14	0.13	57	1,837	2.11	1.96	21	1,367	0.22	0.20
96 - 99	116	1,344	1.02	0.99	49	919	0.64	0.62	32	941	1.05	1.02	8	508	0.28	0.28
100 - 100	71	858	0.66	0.66	54	1,035	0.69	0.69	24	824	0.23	0.23	13	889	0.33	0.33
Credits	272	3,211	0.76	0.74	221	4,067	0.38	0.37	171	5,401	1.04	0.96	84	5,120	0.43	0.38
101 - 105	20	245	1.48	1.52	15	317	2.03	2.09	8	297	0.80	0.82	10	765	1.30	1.34
106 - 110	7	91	2.98	3.25	12	265	1.06	1.14	9	374	0.24	0.25	4	292	0.58	0.63
111 - 115	7	101	0.00	0.00	15	328	0.26	0.30	10	427	0.02	0.02	13	1,039	0.40	0.45
116 - 120	13	185	0.19	0.22	12	274	0.00	0.00	13	537	0.34	0.39	7	645	0.43	0.51
121 - 130	16	239	0.34	0.41	15	373	0.56	0.69	14	642	0.76	0.96	8	734	0.16	0.20
131 - 140	3	50	4.15	5.48	6	168	0.06	0.08	16	884	0.14	0.19	11	1,048	0.24	0.32
141 & Up	5	93	0.24	0.36	7	179	0.92	1.36	18	1,203	0.27	0.48	22	2,814	0.25	0.43
Charges	71	1,003	0.97	1.13	82	1,903	0.73	0.86	88	4,365	0.33	0.44	75	7,337	0.40	0.53
Totals	343	4,213	0.81	0.82	303	5,970	0.49	0.50	259	9,766	0.73	0.77	159	12,456	0.41	0.45

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	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	677	0.51	0.26	2	429	0.28	0.14	10	1,145	0.41	0.21
61 - 80	16	1,715	0.43	0.30	2	453	0.39	0.26	33	3,016	0.50	0.36
81 - 85	6	676	0.42	0.34	5	4,749	0.53	0.44	39	6,660	0.52	0.43
86 - 90	6	717	0.38	0.33	1	221	0.30	0.27	84	3,284	0.34	0.30
91 - 95	6	895	0.53	0.49	4	1,059	0.07	0.07	321	8,267	0.66	0.62
96 - 99	4	539	0.21	0.20					1,338	9,282	0.56	0.55
100 - 100	13	2,047	0.64	0.64	1	603	0.48	0.48	7,912	13,691	0.52	0.52
Credits	58	7,266	0.49	0.39	15	7,514	0.43	0.35	9,737	45,345	0.54	0.48
101 - 105	4	614	0.36	0.37	3	1,198	1.15	1.16	128	3,759	1.02	1.05
106 - 110	6	821	0.75	0.82	2	1,005	0.23	0.25	68	2,993	0.56	0.60
111 - 115	4	602	0.07	0.08	6	14,432	0.70	0.78	72	17,042	0.63	0.70
116 - 120	3	456	0.92	1.08	1	352	0.30	0.36	68	2,574	0.40	0.47
121 - 130	14	2,563	0.40	0.50	6	3,360	0.22	0.28	142	8,338	0.33	0.41
131 - 140	12	2,752	0.88	1.18	4	2,189	0.23	0.31	70	7,176	0.50	0.67
141 & Up	25	6,838	0.46	0.84	11	14,006	0.33	0.56	102	25,202	0.36	0.62
Charges	68	14,646	0.54	0.78	33	36,542	0.48	0.63	650	67,085	0.49	0.65
Totals	126	21,912	0.52	0.60	48	44,055	0.48	0.56	10,387	112,430	0.51	0.57

Date 7/13/2026

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2023 Goods & Services

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	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	7		
91 - 95	6	8			11	35	0.01	0.01	19	117	0.28	0.26	22	178	0.51	0.48
96 - 99	157	240	0.89	0.87	390	1,442	0.21	0.21	268	1,598	0.31	0.30	148	1,233	0.23	0.22
100 - 100	7,756	4,252	0.63	0.63	613	2,082	0.36	0.36	139	846	0.30	0.30	61	535	0.11	0.11
Credits	7,919	4,500	0.64	0.64	1,014	3,560	0.29	0.29	426	2,561	0.30	0.30	232	1,954	0.22	0.22
101 - 105	7	8			23	87	0.00	0.00	15	93	0.11	0.12	14	121	0.22	0.22
106 - 110	6	9			8	30	1.19	1.28	8	52	0.77	0.83	7	62	0.71	0.76
111 - 115					5	21	0.01	0.01	5	31	0.01	0.01	3	30	0.27	0.31
116 - 120	3	6	2.15	2.54	2	9			8	59	0.11	0.13	10	104	1.33	1.56
121 - 130	9	15	20.40	25.34	26	130	0.93	1.15	20	155	0.52	0.65	17	178	0.03	0.04
131 - 140	4	6			9	42	0.08	0.11	1	8	0.98	1.37	2	25	0.03	0.04
141 & Up	4	6	0.14	0.22	5	27	0.04	0.06	3	24			1	12	0.01	0.02
Charges	33	50	6.22	7.50	78	345	0.47	0.55	60	422	0.35	0.40	54	533	0.42	0.48
Totals	7,952	4,550	0.70	0.70	1,092	3,906	0.31	0.31	486	2,983	0.31	0.31	286	2,487	0.26	0.27

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	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	54	1.47	0.79
61 - 80									3	99	0.58	0.46	16	840	0.36	0.27
81 - 85					1	19	0.30	0.26	11	361	2.20	1.86	11	650	0.19	0.16
86 - 90	1	12	0.13	0.12	11	209	0.30	0.26	42	1,247	0.18	0.16	16	933	0.54	0.47
91 - 95	76	895	0.13	0.12	95	1,707	0.42	0.39	40	1,220	0.15	0.14	13	785	0.34	0.32
96 - 99	89	1,049	0.40	0.39	52	950	0.14	0.13	17	554	0.13	0.13	12	822	0.67	0.66
100 - 100	74	905	0.41	0.41	34	647	0.45	0.45	31	1,040	0.46	0.46	19	1,337	0.26	0.26
Credits	240	2,861	0.32	0.31	193	3,533	0.34	0.32	144	4,522	0.40	0.37	88	5,420	0.40	0.36
101 - 105	18	222	0.10	0.10	11	211	0.22	0.22	16	597	0.33	0.34	9	640	0.10	0.11
106 - 110	8	107	0.83	0.89	9	205	0.38	0.41	6	204	0.14	0.16	11	785	0.38	0.41
111 - 115	10	136	0.01	0.01	10	220	0.22	0.25	20	751	0.30	0.34	6	518	0.25	0.29
116 - 120	11	169	0.01	0.01	19	394	0.22	0.26	8	362	0.08	0.09	7	656	0.87	1.03
121 - 130	14	211	0.21	0.25	10	228	0.48	0.59	21	905	0.92	1.16	4	308	0.53	0.67
131 - 140	2	31	0.24	0.32	2	49	0.08	0.11	8	438	0.10	0.14	7	646	0.64	0.88
141 & Up	8	148	1.35	1.99	6	194	0.69	1.15	14	902	0.59	1.01	24	2,950	0.37	0.60
Charges	71	1,023	0.35	0.42	67	1,501	0.34	0.40	93	4,159	0.45	0.57	68	6,503	0.42	0.56
Totals	311	3,884	0.33	0.33	260	5,034	0.34	0.34	237	8,681	0.43	0.45	156	11,923	0.41	0.45

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	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	340	0.13	0.07	3	634	0.92	0.42	8	1,028	0.69	0.33
61 - 80	15	1,777	0.38	0.27	4	2,889	1.04	0.82	38	5,605	0.72	0.55
81 - 85	5	486	1.79	1.48	1	381	0.45	0.37	29	1,896	1.03	0.86
86 - 90	5	558	0.17	0.15	4	1,875	0.32	0.28	80	4,842	0.31	0.27
91 - 95	8	1,246	0.38	0.35	4	1,440	0.21	0.20	294	7,631	0.29	0.27
96 - 99	9	1,190	0.93	0.91					1,142	9,079	0.39	0.38
100 - 100	10	1,445	0.54	0.54	1	556	0.27	0.27	8,738	13,646	0.45	0.45
Credits	56	7,042	0.57	0.48	17	7,775	0.62	0.49	10,329	43,728	0.46	0.41
101 - 105	7	935	0.19	0.20	3	1,476	0.62	0.64	123	4,389	0.33	0.34
106 - 110	3	591	0.51	0.56	1	275	0.56	0.61	67	2,321	0.46	0.50
111 - 115	7	1,364	0.86	0.96	2	689	1.78	2.02	68	3,759	0.75	0.85
116 - 120	2	334	0.41	0.48	1	652	0.08	0.10	71	2,745	0.38	0.45
121 - 130	7	1,350	1.06	1.34	3	1,233	0.28	0.36	131	4,714	0.73	0.91
131 - 140	6	1,067	0.38	0.51	2	12,880	0.51	0.70	43	15,192	0.49	0.67
141 & Up	21	5,720	0.33	0.57	8	12,898	0.34	0.54	94	22,882	0.36	0.59
Charges	53	11,360	0.48	0.68	20	30,103	0.45	0.64	597	56,001	0.45	0.62
Totals	109	18,402	0.52	0.58	37	37,878	0.48	0.60	10,926	99,729	0.46	0.51

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80																
81 - 85	1	0														
86 - 90	2	2			1	4			1	5						
91 - 95	1	2			3	11	0.05	0.05	3	20						
96 - 99	28	40			54	193	0.13	0.13	37	226	0.40	0.39	21	180	0.01	0.01
100 - 100	291	247	0.78	0.78	57	211	0.04	0.04	26	158	1.15	1.15	11	94	0.01	0.01
Credits	323	291	0.66	0.66	115	419	0.08	0.08	67	410	0.67	0.66	32	273	0.01	0.01
101 - 105	1	1			2	7			3	19	0.45	0.46	3	27	0.12	0.13
106 - 110					1	3										
111 - 115	1	1											3	29		
116 - 120					1	4										
121 - 130	2	4			1	3							1	10		
131 - 140									1	7						
141 & Up					1	4	0.26	0.41					1	11		
Charges	4	7			6	22	0.05	0.05	4	25	0.33	0.36	8	77	0.04	0.05
Totals	327	298	0.64	0.64	121	441	0.08	0.08	71	435	0.65	0.64	40	351	0.02	0.02

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	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	35			4	212	4.39	3.13
81 - 85									1	33			5	288	0.01	0.01
86 - 90	2	24							11	362	0.02	0.01	3	176	0.18	0.16
91 - 95	5	61			11	216	0.10	0.10	15	470	0.32	0.30	4	229	0.89	0.82
96 - 99	21	252	0.22	0.21	11	194	0.02	0.02	6	196	0.34	0.33	2	111		
100 - 100	15	192	0.65	0.65	11	225	0.58	0.58	15	522	0.15	0.15	7	491	0.43	0.43
Credits	43	528	0.34	0.33	33	636	0.25	0.24	49	1,618	0.19	0.18	25	1,507	0.91	0.81
101 - 105	1	13							3	114	0.02	0.02	2	149	3.02	3.12
106 - 110	1	14	0.08	0.09	2	43			2	73	0.54	0.58	1	103	0.87	0.93
111 - 115									3	131			3	224	0.10	0.12
116 - 120	1	16			6	128	0.02	0.02	5	211	0.11	0.13	6	467	0.29	0.34
121 - 130	1	14	0.10	0.12	1	27			3	161	0.83	1.04	2	195	1.59	1.96
131 - 140									3	154			1	114		
141 & Up	1	16	1.39	2.05	2	73	0.21	0.33	9	521	0.01	0.02	2	281	1.65	2.61
Charges	5	74	0.33	0.39	11	271	0.06	0.08	28	1,365	0.15	0.19	17	1,534	0.96	1.17
Totals	48	602	0.34	0.34	44	907	0.19	0.20	77	2,983	0.17	0.18	42	3,042	0.94	0.97

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	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			3	878	0.28	0.16	4	968	0.25	0.14
61 - 80	4	413	1.06	0.75	1	298	0.42	0.33	10	957	1.56	1.14
81 - 85	3	553	0.24	0.20	2	703	0.01	0.01	12	1,578	0.09	0.08
86 - 90	3	325	0.19	0.16					23	898	0.11	0.10
91 - 95	3	484	0.02	0.02	2	657	0.11	0.10	47	2,150	0.21	0.20
96 - 99	2	255	0.26	0.25	2	937	1.23	1.21	184	2,584	0.57	0.55
100 - 100	6	752	0.45	0.45	1	347	0.15	0.15	440	3,239	0.41	0.41
Credits	22	2,872	0.37	0.31	11	3,819	0.43	0.35	720	12,374	0.42	0.37
101 - 105	4	625	0.35	0.36	1	868	0.01	0.01	20	1,824	0.38	0.39
106 - 110	2	283	1.37	1.47					9	518	1.00	1.07
111 - 115	3	579	0.46	0.52	1	1,139	0.41	0.46	14	2,104	0.36	0.41
116 - 120	2	360	0.13	0.16	1	3,362	0.36	0.42	22	4,549	0.31	0.37
121 - 130					2	2,538	0.26	0.32	13	2,953	0.37	0.46
131 - 140					4	2,010	0.28	0.39	9	2,285	0.25	0.34
141 & Up	5	1,111	0.43	0.68	3	3,097	0.20	0.31	24	5,114	0.32	0.49
Charges	16	2,958	0.47	0.59	12	13,014	0.27	0.34	111	19,348	0.34	0.43
Totals	38	5,830	0.42	0.43	23	16,833	0.31	0.35	831	31,721	0.38	0.40

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	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	1							1	5						
91 - 95	2	4			2	8			2	12			2	17		
96 - 99	33	44	0.24	0.24	42	153	0.04	0.04	31	187	0.09	0.09	21	172	0.00	0.00
100 - 100	271	226	0.91	0.91	52	184			32	193	1.06	1.06	18	155		
Credits	307	274	0.78	0.78	96	344	0.02	0.02	66	397	0.56	0.55	41	344	0.00	0.00
101 - 105	3	6			3	12			2	14						
106 - 110																
111 - 115	3	4							1	6						
116 - 120	2	4	6.64	7.76	1	4			1	8	0.01	0.01				
121 - 130	3	6			1	6			2	14	11.31	13.75	1	9		
131 - 140					1	6			1	8						
141 & Up	1	3			2	9	0.14	0.21					1	14		
Charges	12	23	1.06	1.25	8	38	0.04	0.04	7	50	3.22	3.70	2	23		
Totals	319	297	0.81	0.81	104	382	0.02	0.02	73	446	0.86	0.86	43	367	0.00	0.00

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	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	24			2	104	0.04	0.03
81 - 85									1	33			4	224	0.39	0.33
86 - 90									6	154			8	586	1.12	0.99
91 - 95	5	62			14	258	0.01	0.01	17	541	0.18	0.17	3	158	0.18	0.17
96 - 99	18	212			11	212	0.02	0.02	7	233	1.43	1.39	1	66	0.10	0.10
100 - 100	9	115	0.01	0.01	11	214	0.00	0.00	15	487	2.33	2.33	9	592	0.92	0.92
Credits	32	389	0.00	0.00	36	684	0.01	0.01	47	1,472	1.06	1.00	27	1,729	0.77	0.70
101 - 105	1	11							2	71	0.32	0.32	3	237	0.19	0.20
106 - 110					2	34			3	112	0.07	0.08	6	442	1.96	2.12
111 - 115									2	78			2	140		
116 - 120	3	47	0.06	0.07	4	92	0.03	0.04	6	243	0.28	0.32	3	306	1.60	1.89
121 - 130					2	42							2	206		
131 - 140					1	21			2	94	0.01	0.01				
141 & Up					3	103	0.03	0.04	6	310	0.00	0.00	4	481	1.50	2.38
Charges	4	58	0.05	0.06	12	293	0.02	0.03	21	907	0.11	0.14	20	1,811	1.17	1.42
Totals	36	447	0.01	0.01	48	977	0.01	0.01	68	2,379	0.70	0.73	47	3,540	0.97	1.02

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	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	94			1	228	0.01	0.01	2	322	0.01	0.00
61 - 80	3	405	0.16	0.12					6	533	0.13	0.09
81 - 85	1	170	0.12	0.11	2	512	0.12	0.10	8	938	0.18	0.15
86 - 90	5	605	0.44	0.39	1	684	0.16	0.14	22	2,034	0.51	0.45
91 - 95	2	336	0.52	0.48					49	1,397	0.22	0.20
96 - 99	3	396	0.17	0.16	4	1,875	0.42	0.40	171	3,549	0.35	0.34
100 - 100	9	1,426	0.56	0.56	1	277	0.25	0.25	427	3,867	0.76	0.76
Credits	24	3,432	0.41	0.37	9	3,576	0.29	0.26	685	12,640	0.46	0.42
101 - 105	3	500	0.66	0.68					17	850	0.47	0.48
106 - 110	1	236	1.04	1.09	1	357	0.39	0.42	13	1,180	1.06	1.15
111 - 115	2	334	0.12	0.14	1	454	0.73	0.84	11	1,015	0.36	0.42
116 - 120									20	703	0.84	0.98
121 - 130	5	1,126	0.60	0.75	5	7,508	0.13	0.16	21	8,918	0.20	0.25
131 - 140	2	416	0.78	1.05					7	545	0.60	0.81
141 & Up	4	1,460	0.27	0.48	3	7,353	0.36	0.59	24	9,734	0.39	0.64
Charges	17	4,072	0.49	0.66	10	15,672	0.26	0.36	113	22,946	0.37	0.50
Totals	41	7,504	0.45	0.50	19	19,248	0.27	0.34	798	35,586	0.40	0.47

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	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	3										
91 - 95	2	3			1	2			1	5			2	16	0.03	0.03
96 - 99	28	39	0.03	0.03	40	147	0.41	0.40	30	179	0.07	0.06	22	185	0.03	0.03
100 - 100	307	264	4.43	4.41	74	256	0.01	0.01	27	169	2.58	2.58	16	138		
Credits	337	306	3.83	3.80	116	408	0.15	0.15	58	353	1.27	1.25	40	339	0.02	0.02
101 - 105	2	2			5	20	0.01	0.01					3	28		
106 - 110																
111 - 115	1	0			1	3										
116 - 120	1	2							2	15			1	11		
121 - 130					1	3			2	15	0.58	0.71	2	23	0.03	0.03
131 - 140	2	2			1	6							1	11	0.62	0.86
141 & Up													1	12		
Charges	6	6			8	33	0.01	0.01	4	30	0.29	0.34	8	85	0.09	0.10
Totals	343	311	3.76	3.74	124	441	0.14	0.14	62	382	1.19	1.19	48	424	0.03	0.03

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	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	25	0.01	0.01	3	155	1.11	0.84
81 - 85	1	9							2	58	0.29	0.24	5	314		
86 - 90	1	11			1	16			7	224	0.30	0.27	5	295	1.19	1.05
91 - 95	8	91	0.27	0.25	16	296	0.13	0.12	15	449	0.15	0.14	5	299	0.01	0.01
96 - 99	15	170	0.00	0.00	15	262	0.15	0.14	5	149	0.02	0.02	2	100		
100 - 100	20	243			20	415	0.15	0.15	17	589	0.51	0.51	11	829	0.58	0.58
Credits	45	524	0.05	0.05	52	989	0.14	0.14	47	1,493	0.30	0.29	31	1,991	0.51	0.46
101 - 105	3	36	0.74	0.76	1	25			2	84	0.14	0.15	3	249	0.42	0.43
106 - 110													1	58		
111 - 115					2	55			3	129	0.00	0.00	3	254	0.74	0.84
116 - 120	1	17			2	48			8	313	0.22	0.26	3	255	5.56	6.53
121 - 130	1	14	1.82	2.31	1	26			1	49			8	795	0.83	1.03
131 - 140													2	193	0.00	0.00
141 & Up					4	169	1.13	2.19	4	196	0.40	0.59	4	538	0.36	0.69
Charges	5	67	0.77	0.86	10	324	0.59	0.86	18	772	0.21	0.25	24	2,343	1.09	1.42
Totals	50	590	0.13	0.13	62	1,312	0.25	0.27	65	2,265	0.27	0.28	55	4,334	0.82	0.90

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	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	81	0.01	0.00	1	190	0.02	0.01	2	270	0.02	0.01
61 - 80	4	517	0.40	0.29	2	412	0.24	0.17	10	1,109	0.43	0.31
81 - 85	3	538	2.03	1.69					11	919	1.21	1.01
86 - 90	1	128							16	677	0.61	0.54
91 - 95									50	1,162	0.12	0.11
96 - 99	5	725	0.15	0.15	1	493	0.46	0.45	163	2,447	0.19	0.18
100 - 100	4	596	0.82	0.82	1	361	0.00	0.00	497	3,859	0.76	0.76
Credits	18	2,585	0.73	0.64	5	1,456	0.23	0.18	749	10,443	0.53	0.48
101 - 105	4	651	1.25	1.30	2	1,294	0.91	0.93	25	2,389	0.89	0.92
106 - 110					2	1,208	0.61	0.67	3	1,266	0.59	0.63
111 - 115	2	318	0.80	0.91	1	798	0.57	0.64	13	1,557	0.58	0.65
116 - 120					1	882	0.02	0.03	19	1,544	0.98	1.15
121 - 130	5	918	0.09	0.11	1	1,379	0.01	0.01	22	3,223	0.24	0.30
131 - 140	2	364	0.06	0.09	1	396	0.79	1.04	9	971	0.35	0.47
141 & Up	4	1,058	0.11	0.20	5	7,022	0.54	0.87	22	8,995	0.48	0.80
Charges	17	3,309	0.39	0.52	13	12,979	0.50	0.68	113	19,945	0.54	0.72
Totals	35	5,893	0.54	0.58	18	14,435	0.47	0.60	862	30,389	0.54	0.62

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Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2022 Miscellaneous

Up to $2,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80				
81 - 85				
86 - 90				
91 - 95				
96 - 99	32	46	0.62	0.61
100 - 100	310	258	0.23	0.23
Credits	342	304	0.29	0.29
101 - 105	1	0		
106 - 110				
111 - 115				
116 - 120	1	1		
121 - 130				
131 - 140				
141 & Up				
Charges	2	2		
Totals	344	306	0.29	0.29

$2,500 - $4,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80				
81 - 85				
86 - 90				
91 - 95	1	4		
96 - 99	36	132	0.03	0.03
100 - 100	62	220	0.09	0.09
Credits	99	356	0.07	0.07
101 - 105	4	18		
106 - 110				
111 - 115				
116 - 120	1	4		
121 - 130	2	8	0.06	0.08
131 - 140				
141 & Up	1	5		
Charges	8	34	0.01	0.02
Totals	107	390	0.07	0.07

$5,000 - $7,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80				
81 - 85				
86 - 90				
91 - 95	8	48		
96 - 99	27	166	0.01	0.01
100 - 100	22	142	1.18	1.18
Credits	57	355	0.47	0.46
101 - 105	3	17		
106 - 110				
111 - 115				
116 - 120				
121 - 130				
131 - 140	2	16	7.22	9.29
141 & Up				
Charges	5	33	3.54	4.02
Totals	62	388	0.73	0.73

$7,500 - $9,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	1	6		
81 - 85				
86 - 90				
91 - 95	8	67		
96 - 99	15	124	0.08	0.07
100 - 100	22	182	0.58	0.58
Credits	46	378	0.30	0.29
101 - 105	6	51	0.07	0.07
106 - 110	1	10		
111 - 115				
116 - 120				
121 - 130				
131 - 140				
141 & Up				
Charges	7	61	0.06	0.06
Totals	53	439	0.27	0.26

$10,000 - $14,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	1	11		
81 - 85				
86 - 90	1	10		
91 - 95	8	103	0.01	0.01
96 - 99	10	110	0.05	0.05
100 - 100	19	237	0.62	0.62
Credits	39	471	0.33	0.32
101 - 105				
106 - 110				
111 - 115	1	14		
116 - 120	3	42	0.09	0.11
121 - 130	1	13	0.23	0.28
131 - 140				
141 & Up	2	43	0.77	1.25
Charges	7	112	0.36	0.47
Totals	46	582	0.33	0.34

$15,000 - $24,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80				
81 - 85	1	18		
86 - 90	3	62	0.08	0.07
91 - 95	18	306	0.12	0.11
96 - 99	9	160	6.04	5.85
100 - 100	14	255	1.53	1.53
Credits	45	800	1.75	1.66
101 - 105				
106 - 110				
111 - 115	4	90		
116 - 120	1	21		
121 - 130	2	53		
131 - 140				
141 & Up	1	26		
Charges	8	190		
Totals	53	990	1.41	1.40

$25,000 - $49,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	3	89	0.34	0.26
81 - 85				
86 - 90	11	343	0.53	0.47
91 - 95	10	275	0.03	0.02
96 - 99	3	88	0.00	0.00
100 - 100	11	337	0.41	0.41
Credits	38	1,132	0.32	0.29
101 - 105	3	129	1.10	1.14
106 - 110	3	88	1.31	1.41
111 - 115	4	198	0.05	0.05
116 - 120	1	40	0.02	0.03
121 - 130	4	191	0.04	0.04
131 - 140	2	103	0.00	0.00
141 & Up	2	149	0.03	0.05
Charges	19	898	0.31	0.38
Totals	57	2,031	0.31	0.33

$50,000 - $99,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	8	413	0.48	0.37
81 - 85	3	172	0.15	0.13
86 - 90	2	125	0.08	0.07
91 - 95	3	200	0.00	0.00
96 - 99	2	127	1.37	1.33
100 - 100	12	796	0.60	0.60
Credits	30	1,833	0.48	0.44
101 - 105	1	59		
106 - 110	2	165	0.01	0.01
111 - 115	2	161	0.04	0.05
116 - 120	2	220	0.47	0.56
121 - 130	3	316	0.07	0.09
131 - 140	1	84	1.46	1.94
141 & Up	7	944	0.75	1.38
Charges	18	1,949	0.50	0.71
Totals	48	3,782	0.49	0.55

$100,000 - $249,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	5	422	0.13	0.10
81 - 85	2	210	0.00	0.00
86 - 90	2	312	0.23	0.20
91 - 95				
96 - 99	1	121		
100 - 100	2	228	1.14	1.14
Credits	12	1,294	0.30	0.25
101 - 105	2	377	0.41	0.42
106 - 110				
111 - 115				
116 - 120	3	523	0.18	0.21
121 - 130	2	327	0.02	0.02
131 - 140	1	280	0.03	0.03
141 & Up	5	1,331	0.57	0.87
Charges	13	2,839	0.36	0.47
Totals	25	4,133	0.34	0.38

$250,000 And Over

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	524	0.48	0.26
61 - 80	2	379	0.61	0.40
81 - 85	3	1,034	0.50	0.42
86 - 90	1	684	0.35	0.30
91 - 95				
96 - 99	1	373	0.06	0.06
100 - 100	2	848	0.22	0.22
Credits	11	3,842	0.38	0.30
101 - 105				
106 - 110				
111 - 115				
116 - 120	2	1,174	0.41	0.49
121 - 130				
131 - 140	1	475	0.02	0.03
141 & Up	2	5,225	0.64	1.06
Charges	5	6,874	0.56	0.85
Totals	16	10,716	0.49	0.57

All Risks

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	524	0.48	0.26
61 - 80	20	1,319	0.39	0.28
81 - 85	9	1,433	0.38	0.32
86 - 90	20	1,537	0.33	0.29
91 - 95	56	1,003	0.04	0.04
96 - 99	136	1,447	0.84	0.82
100 - 100	476	3,502	0.56	0.56
Credits	719	10,766	0.47	0.41
101 - 105	20	650	0.46	0.47
106 - 110	6	263	0.45	0.48
111 - 115	11	464	0.03	0.04
116 - 120	14	2,025	0.34	0.40
121 - 130	14	907	0.04	0.05
131 - 140	7	958	0.27	0.35
141 & Up	20	7,724	0.63	1.04
Charges	92	12,992	0.48	0.69
Totals	811	23,758	0.47	0.53

Date 7/13/2026

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2023 Miscellaneous

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	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	2	2														
91 - 95					4	17	2.45	2.32	4	23	0.02	0.02	2	15		
96 - 99	13	15	8.93	8.74	32	117	0.93	0.91	23	137	0.26	0.25	15	125	0.46	0.45
100 - 100	363	309	0.06	0.06	72	256	0.69	0.69	40	247	0.54	0.54	17	146	0.40	0.40
Credits	378	326	0.46	0.45	108	389	0.84	0.83	67	407	0.41	0.41	34	285	0.41	0.40
101 - 105	1	2			3	12	0.44	0.44	4	28			1	8		
106 - 110					1	4	12.71	13.55	2	14						
111 - 115													1	10	1.12	1.28
116 - 120					1	4			1	6						
121 - 130									1	8			1	12	0.15	0.18
131 - 140									1	10						
141 & Up									1	10						
Charges	1	2			5	19	2.85	3.00	10	76			3	30	0.43	0.49
Totals	379	328	0.46	0.45	113	408	0.93	0.92	77	483	0.35	0.35	37	315	0.41	0.41

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	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	13	0.16	0.12	2	63			5	285	0.03	0.02
81 - 85									2	60			7	359	0.73	0.60
86 - 90	2	23	5.93	5.24	3	52			6	174	0.41	0.36	1	45		
91 - 95	14	163	0.18	0.17	13	224	0.02	0.02	9	290	0.06	0.05	1	53	0.25	0.24
96 - 99	12	141	0.02	0.02	6	106	0.02	0.02	5	155	0.34	0.33	2	137		
100 - 100	16	192	0.85	0.85	22	430	0.43	0.43	12	406	0.73	0.73	14	922	0.43	0.43
Credits	44	519	0.64	0.61	45	825	0.24	0.23	36	1,149	0.38	0.35	30	1,800	0.38	0.34
101 - 105									4	180	0.52	0.55	1	86		
106 - 110	1	14			2	45	0.02	0.02	4	157	0.03	0.03	1	79	0.03	0.03
111 - 115					2	53			5	196	0.76	0.86	3	239	0.71	0.79
116 - 120	1	17			1	22	2.79	3.26	1	45						
121 - 130									2	67	0.59	0.74	3	274	0.16	0.21
131 - 140									2	104	0.16	0.22	4	385	0.08	0.11
141 & Up	1	22	0.17	0.27					2	182	0.51	0.98	7	998	0.57	1.13
Charges	3	53	0.07	0.09	5	120	0.52	0.59	20	930	0.43	0.53	19	2,061	0.40	0.59
Totals	47	572	0.58	0.58	50	946	0.27	0.27	56	2,079	0.40	0.42	49	3,861	0.39	0.45

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	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	146	0.04	0.02	1	146	0.04	0.02
61 - 80	5	646	0.37	0.28	4	972	0.83	0.58	17	1,979	0.54	0.39
81 - 85	1	95	0.03	0.03					10	514	0.52	0.43
86 - 90	1	119	0.01	0.01					15	414	0.50	0.45
91 - 95									47	783	0.13	0.12
96 - 99	1	100	0.00	0.00					109	1,033	0.38	0.37
100 - 100	5	765	0.58	0.58					561	3,673	0.51	0.51
Credits	13	1,725	0.40	0.35	5	1,118	0.73	0.49	760	8,543	0.46	0.40
101 - 105	2	257	0.20	0.21	2	1,250	0.25	0.26	18	1,823	0.25	0.26
106 - 110	1	147	0.02	0.02	1	497	0.59	0.64	13	957	0.37	0.40
111 - 115	1	227	0.57	0.65					12	725	0.63	0.71
116 - 120	1	128							6	222	0.28	0.33
121 - 130									7	360	0.24	0.30
131 - 140	1	195			3	2,139	0.28	0.37	11	2,833	0.22	0.30
141 & Up	3	988	0.11	0.19	1	2,757	0.34	0.48	15	4,956	0.34	0.55
Charges	9	1,941	0.15	0.21	7	6,643	0.32	0.41	82	11,875	0.32	0.42
Totals	22	3,666	0.27	0.29	12	7,761	0.38	0.43	842	20,418	0.38	0.41

Date 7/13/2026

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	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						
81 - 85	9	9							2	10			1	7		
86 - 90	10	7			5	16	4.65	4.09	7	37	0.07	0.07	5	37		
91 - 95	34	29	0.05	0.05	17	56	0.01	0.01	17	106	0.00	0.00	16	135	0.90	0.84
96 - 99	950	1,316	1.16	1.14	1,299	4,683	0.34	0.33	752	4,517	2.24	2.19	442	3,737	0.56	0.55
100 - 100	15,393	8,553	0.45	0.45	1,021	3,554	0.61	0.61	363	2,188	0.33	0.33	171	1,472	0.31	0.31
Credits	16,417	9,926	0.54	0.54	2,347	8,321	0.46	0.46	1,143	6,867	1.58	1.55	635	5,388	0.50	0.49
101 - 105	41	62	0.00	0.00	64	236	4.37	4.47	41	261	0.60	0.62	34	294	0.16	0.16
106 - 110	22	33	0.04	0.05	20	73	0.05	0.06	12	80	4.35	4.70	16	154	0.03	0.04
111 - 115	11	15	0.55	0.62	14	58	0.00	0.00	14	97	0.07	0.08	14	140	2.24	2.53
116 - 120	20	20			11	51	0.54	0.63	10	70	0.01	0.01	10	102	0.77	0.91
121 - 130	24	36			30	142	0.98	1.22	42	331	0.01	0.01	37	399	0.11	0.13
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	9	111	0.51	0.74
Charges	155	234	0.08	0.09	178	758	1.62	1.91	137	1,001	0.52	0.61	125	1,259	0.43	0.50
Totals	16,572	10,161	0.53	0.53	2,525	9,080	0.56	0.56	1,280	7,868	1.44	1.45	760	6,646	0.48	0.49

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	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			4	67			3	89			28	1,572	0.78	0.58
81 - 85	1	11			1	13			12	382	0.76	0.64	42	2,460	0.23	0.19
86 - 90	7	79			13	235	0.03	0.03	101	3,527	0.09	0.08	60	3,438	0.20	0.17
91 - 95	83	987	0.30	0.28	211	3,899	0.54	0.51	203	6,335	0.20	0.19	52	3,178	0.31	0.29
96 - 99	452	5,342	1.43	1.39	228	4,117	0.24	0.24	100	3,262	0.49	0.47	23	1,604	0.07	0.07
100 - 100	177	2,167	0.16	0.16	139	2,747	0.27	0.27	90	3,069	0.35	0.35	46	3,214	0.18	0.18
Credits	723	8,610	0.96	0.94	597	11,091	0.35	0.34	509	16,664	0.27	0.25	253	15,547	0.27	0.24
101 - 105	46	571	0.30	0.31	41	864	0.57	0.58	43	1,593	0.27	0.28	20	1,508	0.73	0.75
106 - 110	18	242	0.02	0.02	26	550	0.15	0.16	22	910	1.22	1.32	19	1,463	0.84	0.91
111 - 115	11	153	0.09	0.10	17	378	0.06	0.06	30	1,247	0.06	0.06	24	1,799	0.53	0.60
116 - 120	27	392	0.13	0.16	34	805	0.58	0.68	38	1,514	0.32	0.37	31	2,518	0.71	0.84
121 - 130	28	429	0.32	0.39	32	754	0.12	0.14	35	1,554	0.41	0.52	21	1,875	0.31	0.39
131 - 140	5	85	0.01	0.01	13	354	0.18	0.25	18	851	0.06	0.08	21	1,990	0.51	0.69
141 & Up	17	326	0.86	1.31	24	731	0.34	0.51	41	2,238	0.24	0.37	34	4,052	0.58	0.98
Charges	152	2,197	0.30	0.35	187	4,436	0.33	0.39	227	9,908	0.34	0.41	170	15,206	0.59	0.76
Totals	875	10,808	0.83	0.83	784	15,527	0.34	0.35	736	26,572	0.30	0.30	423	30,752	0.43	0.45

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	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	0.30	0.14	34	7,935	0.29	0.14
61 - 80	59	6,614	0.38	0.28	30	13,742	0.26	0.19	149	22,139	0.33	0.24
81 - 85	24	3,112	0.13	0.10	8	2,986	0.10	0.09	100	8,990	0.17	0.14
86 - 90	22	2,676	0.21	0.18	14	5,431	0.14	0.12	244	15,484	0.15	0.13
91 - 95	20	2,860	0.09	0.08	9	3,346	0.17	0.16	662	20,930	0.27	0.25
96 - 99	28	4,115	0.69	0.67	8	6,421	0.43	0.42	4,282	39,114	0.80	0.78
100 - 100	26	3,622	0.38	0.38	8	5,826	0.69	0.69	17,434	36,412	0.42	0.42
Credits	181	23,211	0.34	0.29	100	45,380	0.32	0.23	22,905	151,004	0.44	0.38
101 - 105	23	3,626	0.32	0.33	6	4,238	0.30	0.31	359	13,252	0.44	0.46
106 - 110	18	2,959	0.31	0.34	4	4,443	0.47	0.51	177	10,908	0.53	0.57
111 - 115	17	2,877	0.45	0.50	6	4,042	0.31	0.35	158	10,807	0.36	0.41
116 - 120	16	2,909	0.61	0.73	10	7,844	0.52	0.62	207	16,226	0.54	0.64
121 - 130	14	2,751	0.29	0.37	14	15,377	0.34	0.43	277	23,648	0.33	0.41
131 - 140	11	2,413	0.26	0.36	10	14,132	0.32	0.45	119	20,042	0.32	0.43
141 & Up	54	15,092	0.44	0.77	30	34,941	0.31	0.53	267	57,758	0.36	0.62
Charges	153	32,625	0.41	0.55	80	85,017	0.35	0.48	1,564	152,642	0.39	0.52
Totals	334	55,835	0.38	0.41	180	130,397	0.34	0.36	24,469	303,646	0.41	0.43

Date 7/13/2026

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	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			2	6										
81 - 85	8	7			1	2										
86 - 90	7	3			3	11	0.09	0.08	4	23			3	24		
91 - 95	30	24	0.06	0.06	19	63	0.03	0.03	21	126	0.47	0.45	24	201	0.05	0.05
96 - 99	932	1,281	0.34	0.33	1,202	4,320	2.08	2.04	719	4,343	0.32	0.32	376	3,176	0.35	0.35
100 - 100	16,321	8,427	0.73	0.73	957	3,323	0.58	0.58	347	2,112	0.42	0.42	184	1,573	0.16	0.16
Credits	17,308	9,744	0.68	0.68	2,184	7,726	1.41	1.39	1,091	6,604	0.35	0.35	587	4,973	0.28	0.27
101 - 105	50	70	0.36	0.37	72	269	1.01	1.03	56	364	0.45	0.46	30	264	1.13	1.16
106 - 110	15	22			21	85	0.01	0.01	17	114	0.03	0.03	11	105	0.04	0.04
111 - 115	15	18			10	42	0.05	0.05	17	111	0.51	0.57	10	104	1.01	1.15
116 - 120	19	26	2.05	2.41	13	60	0.51	0.60	13	95	0.40	0.46	8	85	0.77	0.91
121 - 130	27	50			37	176	0.00	0.00	43	326	3.30	4.10	24	256	0.49	0.60
131 - 140	12	26			17	85	1.87	2.51	9	74	0.02	0.03	6	69	0.37	0.49
141 & Up	24	51			22	116	0.53	0.79	11	112	0.32	0.50	7	97	0.84	1.30
Charges	162	263	0.30	0.36	192	834	0.63	0.74	166	1,196	1.15	1.33	96	981	0.72	0.84
Totals	17,470	10,007	0.67	0.67	2,376	8,561	1.33	1.34	1,257	7,801	0.48	0.48	683	5,954	0.35	0.35

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	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	1.32	0.96					10	298	0.05	0.03	20	1,208	0.24	0.18
81 - 85	2	23							3	90			47	2,869	0.36	0.30
86 - 90	7	78			15	268	0.01	0.01	88	2,881	0.27	0.24	67	3,909	0.34	0.30
91 - 95	75	905	0.45	0.43	213	3,909	0.34	0.32	168	5,274	0.15	0.14	44	2,798	0.32	0.30
96 - 99	422	4,945	0.35	0.34	201	3,643	0.24	0.23	87	2,757	0.18	0.17	33	2,221	0.38	0.37
100 - 100	145	1,774	0.29	0.29	136	2,590	0.21	0.21	100	3,438	0.52	0.52	45	3,173	0.51	0.51
Credits	654	7,753	0.34	0.33	565	10,410	0.26	0.25	457	14,755	0.26	0.25	256	16,179	0.37	0.34
101 - 105	46	558	0.12	0.12	43	890	0.52	0.53	31	1,092	0.10	0.10	23	1,661	0.29	0.29
106 - 110	15	201	0.14	0.15	20	429	0.08	0.08	30	1,191	0.47	0.51	28	2,151	1.06	1.14
111 - 115	17	238	0.61	0.69	18	392	1.45	1.65	28	1,150	0.22	0.25	22	1,792	0.15	0.17
116 - 120	17	242	2.32	2.75	41	970	1.17	1.38	46	1,873	0.35	0.41	28	2,342	0.36	0.42
121 - 130	32	493	0.06	0.08	43	1,017	0.23	0.29	33	1,490	0.35	0.44	21	2,033	0.27	0.34
131 - 140	6	104	1.30	1.74	10	255	0.26	0.35	20	1,029	0.76	1.03	15	1,338	0.15	0.20
141 & Up	8	153	0.26	0.42	24	728	0.17	0.26	35	1,985	0.37	0.58	36	4,292	0.45	0.73
Charges	141	1,990	0.51	0.59	199	4,681	0.56	0.67	223	9,810	0.37	0.45	173	15,609	0.42	0.53
Totals	795	9,743	0.38	0.38	764	15,091	0.36	0.37	680	24,564	0.31	0.32	429	31,788	0.40	0.41

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	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	0.13	0.06	20	5,619	0.12	0.06
61 - 80	50	5,486	0.17	0.13	22	9,345	0.29	0.21	115	16,376	0.25	0.18
81 - 85	20	2,849	0.11	0.09	8	2,068	0.10	0.08	89	7,907	0.20	0.16
86 - 90	14	1,985	0.60	0.52	9	8,208	0.35	0.31	217	17,390	0.36	0.31
91 - 95	20	3,051	0.38	0.35	9	3,912	0.16	0.15	623	20,263	0.26	0.25
96 - 99	19	2,842	0.24	0.24	10	4,095	0.26	0.25	4,001	33,624	0.52	0.51
100 - 100	31	4,571	0.52	0.52	8	4,200	0.07	0.07	18,274	35,180	0.47	0.47
Credits	157	21,099	0.32	0.27	80	37,116	0.23	0.18	23,339	136,360	0.38	0.33
101 - 105	14	2,133	0.36	0.38	9	11,991	0.82	0.83	374	19,294	0.64	0.66
106 - 110	17	2,658	0.27	0.29	4	1,584	0.34	0.36	178	8,539	0.49	0.52
111 - 115	13	2,091	0.44	0.50	5	2,693	0.32	0.36	155	8,632	0.37	0.42
116 - 120	12	2,285	0.44	0.52	4	1,901	0.58	0.68	201	9,880	0.55	0.65
121 - 130	28	5,607	0.26	0.33	11	14,058	0.15	0.19	299	25,507	0.24	0.30
131 - 140	17	3,231	0.54	0.73	14	8,288	0.22	0.29	126	14,500	0.34	0.46
141 & Up	49	14,974	0.36	0.68	30	43,335	0.29	0.52	246	65,844	0.32	0.57
Charges	150	32,980	0.37	0.52	77	83,851	0.34	0.49	1,579	152,195	0.38	0.52
Totals	307	54,079	0.35	0.39	157	120,967	0.31	0.35	24,918	288,555	0.38	0.41

Date 7/13/2026

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	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	3							1	4	5.81	4.41	1	8	3.30	2.65
81 - 85	1	1			1	3			1	6						
86 - 90	5	2			3	9			1	5			3	24		
91 - 95	30	31	0.52	0.49	21	75	0.26	0.25	27	164	0.09	0.09	25	203	0.00	0.00
96 - 99	719	970	1.64	1.61	1,119	4,014	0.42	0.41	691	4,140	0.45	0.44	375	3,135	0.43	0.42
100 - 100	19,138	9,442	0.50	0.50	1,247	4,326	0.51	0.51	364	2,210	0.56	0.56	222	1,907	0.50	0.50
Credits	19,899	10,448	0.60	0.60	2,391	8,428	0.46	0.46	1,085	6,530	0.48	0.47	626	5,277	0.44	0.43
101 - 105	38	53	0.12	0.12	75	274	3.38	3.46	46	289	2.23	2.27	21	189	1.34	1.37
106 - 110	14	14			21	85	7.38	7.95	16	104	3.76	4.07	16	148	1.19	1.28
111 - 115	7	10	0.36	0.41	9	36	0.03	0.03	11	78	0.10	0.12	8	83	0.19	0.22
116 - 120	14	19	2.76	3.26	13	56	0.05	0.06	11	81	0.00	0.00	11	115	0.02	0.02
121 - 130	17	28			36	173	0.06	0.08	47	359	0.29	0.36	26	285	0.38	0.47
131 - 140	14	19	0.36	0.48	13	63	0.03	0.04	7	57			7	80	0.69	0.92
141 & Up	22	37			18	106	0.04	0.07	11	109	0.31	0.53	7	90	1.96	2.93
Charges	126	180	0.38	0.46	185	792	1.98	2.31	149	1,078	1.10	1.29	96	990	0.80	0.93
Totals	20,025	10,628	0.60	0.60	2,576	9,220	0.59	0.60	1,234	7,607	0.57	0.57	722	6,266	0.50	0.50

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	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			3	125		
61 - 80					4	55			8	253	0.31	0.23	30	1,838	0.73	0.56
81 - 85	1	9			3	53	0.23	0.19	15	507	0.29	0.24	45	2,621	0.27	0.23
86 - 90	11	120			24	436	0.37	0.32	95	3,075	0.26	0.23	58	3,443	0.36	0.32
91 - 95	87	1,037	0.30	0.28	230	4,224	0.75	0.70	159	4,932	0.27	0.25	43	2,670	0.10	0.10
96 - 99	398	4,643	0.27	0.26	182	3,316	0.37	0.36	74	2,414	0.66	0.64	33	2,139	0.43	0.42
100 - 100	175	2,142	0.20	0.20	143	2,738	0.28	0.28	107	3,689	0.41	0.41	51	3,586	0.43	0.43
Credits	672	7,951	0.25	0.24	586	10,821	0.49	0.47	459	14,887	0.37	0.34	263	16,422	0.37	0.33
101 - 105	40	498	0.57	0.59	40	789	0.16	0.16	34	1,231	0.30	0.30	28	2,045	0.35	0.36
106 - 110	22	284	0.43	0.47	18	355	0.95	1.03	22	839	0.32	0.35	11	773	0.32	0.35
111 - 115	16	223	0.14	0.16	15	342	0.44	0.49	38	1,556	0.29	0.33	20	1,669	0.32	0.36
116 - 120	17	249	0.18	0.21	39	934	0.88	1.04	45	1,751	0.28	0.33	17	1,422	1.17	1.37
121 - 130	44	665	0.55	0.67	39	922	0.11	0.14	34	1,480	0.24	0.30	33	3,150	0.48	0.60
131 - 140	7	115	0.10	0.14	13	356	0.35	0.48	19	982	0.79	1.06	22	2,102	0.25	0.34
141 & Up	8	163	0.40	0.64	20	657	1.73	2.81	29	1,651	1.25	2.02	39	4,871	0.53	0.88
Charges	154	2,196	0.42	0.49	184	4,355	0.64	0.78	221	9,490	0.50	0.61	170	16,032	0.48	0.62
Totals	826	10,147	0.29	0.29	770	15,176	0.53	0.54	680	24,377	0.42	0.43	433	32,454	0.43	0.45

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	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	0.12	0.07	12	3,639	0.08	0.03	24	4,523	0.09	0.04
61 - 80	53	6,356	0.20	0.14	30	12,987	0.44	0.32	132	21,503	0.40	0.29
81 - 85	15	1,913	0.80	0.67	9	4,260	0.37	0.31	91	9,373	0.43	0.36
86 - 90	18	2,069	0.17	0.15	7	2,774	0.21	0.19	225	11,957	0.26	0.23
91 - 95	19	2,709	0.53	0.50	7	5,296	0.09	0.09	648	21,342	0.33	0.31
96 - 99	19	2,567	0.29	0.29	2	1,039	0.30	0.29	3,612	28,378	0.44	0.43
100 - 100	26	3,935	0.36	0.36	11	5,179	0.34	0.34	21,484	39,153	0.42	0.42
Credits	157	20,289	0.34	0.28	78	35,175	0.31	0.23	26,216	136,228	0.38	0.33
101 - 105	19	2,947	0.41	0.43	10	12,124	1.11	1.12	351	20,440	0.88	0.90
106 - 110	9	1,324	0.29	0.31	5	3,516	0.32	0.34	154	7,441	0.49	0.53
111 - 115	11	2,020	0.37	0.42	6	5,302	0.37	0.41	141	11,320	0.34	0.39
116 - 120	8	1,396	0.33	0.39	1	882	0.02	0.03	176	6,904	0.51	0.61
121 - 130	23	4,293	0.22	0.27	6	11,253	0.38	0.48	305	22,607	0.34	0.43
131 - 140	13	2,639	0.28	0.38	11	7,899	0.31	0.41	126	14,311	0.33	0.44
141 & Up	50	14,251	0.32	0.57	36	34,281	0.34	0.60	240	56,217	0.40	0.69
Charges	133	28,869	0.31	0.44	75	75,257	0.46	0.63	1,493	139,238	0.46	0.62
Totals	290	49,159	0.32	0.36	153	110,432	0.41	0.45	27,709	275,467	0.42	0.45

Date 7/13/2026

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2022 Total

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	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	12	6											1	6		
81 - 85	1	0														
86 - 90	10	5			2	8			2	12	2.11	1.89	2	16		
91 - 95	22	19	0.26	0.24	24	87			30	183	0.15	0.14	52	435	0.64	0.60
96 - 99	608	812	0.92	0.90	989	3,557	0.49	0.48	619	3,711	0.23	0.23	343	2,874	0.39	0.38
100 - 100	21,760	10,014	0.40	0.40	1,306	4,505	0.39	0.39	363	2,224	0.45	0.45	210	1,811	0.62	0.62
Credits	22,414	10,856	0.44	0.44	2,321	8,157	0.43	0.43	1,014	6,130	0.31	0.31	608	5,142	0.49	0.48
101 - 105	23	34			70	268	0.09	0.09	36	226	0.16	0.17	22	193	0.03	0.03
106 - 110	14	17			19	78	1.82	1.97	12	82	0.32	0.35	10	95	0.01	0.02
111 - 115	4	7			12	48	0.04	0.05	10	66	0.08	0.09	10	100	0.67	0.75
116 - 120	7	10			13	56			7	54	0.00	0.00	13	137	1.05	1.25
121 - 130	24	26	0.02	0.03	51	238	0.32	0.40	37	274	0.85	1.04	27	295	0.02	0.02
131 - 140	17	24	2.51	3.36	11	53	0.42	0.57	11	95	1.23	1.64	2	20	0.10	0.14
141 & Up	15	24	0.00	0.00	10	53			6	56	0.21	0.33	6	87	0.06	0.09
Charges	104	141	0.42	0.51	186	793	0.34	0.39	119	853	0.50	0.59	90	929	0.25	0.29
Totals	22,518	10,997	0.44	0.44	2,507	8,950	0.42	0.42	1,133	6,984	0.34	0.34	698	6,071	0.45	0.46

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	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	45	0.00	0.00	1	40	0.03	0.01
61 - 80	3	29			2	27			10	320	0.14	0.11	49	2,768	0.53	0.40
81 - 85	3	29	0.02	0.02	4	77	1.64	1.37	31	992	0.54	0.46	36	1,968	0.37	0.31
86 - 90	10	110	0.08	0.07	29	549	0.49	0.44	112	3,489	0.29	0.26	41	2,416	0.57	0.50
91 - 95	162	1,931	0.41	0.39	254	4,520	0.24	0.22	116	3,652	1.22	1.13	39	2,556	0.31	0.29
96 - 99	266	3,067	0.53	0.51	127	2,318	1.04	1.01	70	2,188	0.65	0.63	21	1,475	0.36	0.35
100 - 100	199	2,417	0.64	0.64	146	2,748	0.70	0.70	78	2,633	0.61	0.61	38	2,509	0.31	0.31
Credits	643	7,583	0.52	0.51	562	10,239	0.57	0.54	419	13,319	0.68	0.63	225	13,732	0.41	0.36
101 - 105	38	464	2.47	2.53	33	649	1.05	1.08	25	946	0.51	0.53	18	1,282	0.95	0.97
106 - 110	19	249	1.48	1.61	19	408	0.72	0.78	20	798	0.34	0.37	13	907	0.54	0.58
111 - 115	13	185	0.10	0.11	27	584	0.52	0.59	27	1,111	0.38	0.43	20	1,596	0.27	0.30
116 - 120	26	373	0.33	0.39	32	710	0.17	0.20	22	850	0.30	0.35	16	1,397	0.40	0.48
121 - 130	32	473	0.19	0.23	34	844	0.59	0.73	24	1,130	0.51	0.64	16	1,483	0.17	0.21
131 - 140	7	118	1.75	2.33	10	265	0.05	0.07	28	1,479	0.17	0.23	20	1,879	0.29	0.39
141 & Up	13	255	1.44	2.22	18	541	1.36	2.12	30	1,872	0.25	0.44	41	5,292	0.33	0.58
Charges	148	2,117	1.10	1.29	173	4,001	0.66	0.79	176	8,186	0.33	0.42	144	13,835	0.38	0.51
Totals	791	9,700	0.65	0.65	735	14,241	0.59	0.60	595	21,505	0.55	0.57	369	27,567	0.40	0.42

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	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	1,203	0.52	0.27	20	5,780	0.44	0.19	36	7,069	0.45	0.20
61 - 80	56	5,946	0.40	0.28	12	3,419	0.21	0.15	145	12,520	0.37	0.26
81 - 85	14	1,527	0.23	0.19	10	6,220	0.50	0.41	99	10,813	0.45	0.37
86 - 90	16	2,038	0.85	0.74	4	2,320	0.70	0.61	228	10,963	0.55	0.49
91 - 95	16	2,355	0.32	0.30	6	1,949	0.30	0.28	721	17,686	0.50	0.46
96 - 99	14	1,797	0.43	0.42	1	373	0.06	0.06	3,058	22,173	0.51	0.49
100 - 100	28	4,250	0.49	0.49	5	2,646	0.25	0.25	24,133	35,759	0.46	0.46
Credits	156	19,116	0.46	0.37	58	22,707	0.41	0.28	28,420	116,982	0.47	0.41
101 - 105	11	1,690	0.32	0.33	5	2,208	0.95	0.97	281	7,958	0.78	0.80
106 - 110	11	1,664	0.58	0.63	4	1,633	0.19	0.20	141	5,932	0.48	0.52
111 - 115	10	1,645	0.38	0.43	10	21,099	0.54	0.60	143	26,440	0.50	0.56
116 - 120	10	1,808	0.35	0.41	5	2,510	0.48	0.57	151	7,904	0.38	0.45
121 - 130	19	3,646	0.31	0.38	8	4,051	0.20	0.25	272	12,461	0.29	0.37
131 - 140	17	3,983	0.61	0.82	6	3,299	0.16	0.22	129	11,215	0.37	0.50
141 & Up	42	11,223	0.50	0.88	19	25,741	0.39	0.69	200	45,143	0.42	0.74
Charges	120	25,658	0.47	0.65	57	60,541	0.44	0.59	1,317	117,055	0.45	0.60
Totals	276	44,774	0.46	0.49	115	83,249	0.43	0.46	29,737	234,037	0.46	0.48

Date 7/13/2026

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2023 Total

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	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	2			2	7						
61 - 80	11	8			5	13			1	4	0.09	0.07	2	12		
81 - 85	4	0			3	11			1	4			3	22		
86 - 90	11	6			4	12			1	4			1	7		
91 - 95	37	27	0.68	0.64	31	112	0.75	0.70	34	206	0.16	0.15	54	444	0.27	0.25
96 - 99	499	666	0.76	0.74	889	3,277	0.31	0.30	555	3,319	0.31	0.30	325	2,716	0.49	0.47
100 - 100	23,347	10,159	0.65	0.65	1,434	4,884	0.36	0.36	397	2,402	0.38	0.38	183	1,576	0.23	0.23
Credits	23,910	10,866	0.66	0.66	2,367	8,311	0.34	0.34	991	5,948	0.33	0.33	568	4,778	0.38	0.37
101 - 105	20	21			43	167	0.14	0.14	36	229	0.06	0.06	27	236	0.27	0.28
106 - 110	12	14			15	59	1.44	1.54	20	132	0.48	0.52	13	118	0.47	0.50
111 - 115	3	3			10	42	0.02	0.02	8	52	2.99	3.37	6	58	0.36	0.41
116 - 120	8	12	1.05	1.23	5	22			13	96	0.08	0.09	15	158	0.89	1.05
121 - 130	32	46	7.95	9.95	42	205	0.59	0.73	41	316	0.59	0.73	25	264	0.03	0.04
131 - 140	11	19	0.01	0.01	20	99	0.75	1.01	7	58	0.14	0.19	5	58	0.79	1.08
141 & Up	16	27	0.11	0.17	16	84	0.33	0.50	7	64	0.01	0.02	4	52	1.94	3.00
Charges	102	143	2.68	3.31	151	678	0.49	0.58	132	947	0.46	0.54	95	944	0.46	0.53
Totals	24,012	11,008	0.68	0.68	2,518	8,989	0.35	0.35	1,123	6,895	0.35	0.35	663	5,722	0.39	0.39

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	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	44	0.53	0.26	3	132	0.75	0.39
61 - 80	1	6			4	56	2.24	1.71	16	482	0.49	0.37	48	2,720	0.17	0.13
81 - 85	1	11	0.03	0.03	4	68	2.07	1.71	26	846	1.00	0.84	30	1,651	0.27	0.22
86 - 90	9	104	1.31	1.17	38	739	0.60	0.53	110	3,430	0.16	0.14	36	2,054	0.36	0.32
91 - 95	165	1,934	0.53	0.50	231	4,184	0.59	0.55	92	2,839	0.12	0.11	32	1,913	0.19	0.17
96 - 99	228	2,647	0.26	0.25	133	2,423	0.18	0.17	48	1,535	0.76	0.74	24	1,548	0.44	0.43
100 - 100	174	2,116	1.22	1.22	112	2,137	0.38	0.38	75	2,438	0.51	0.51	55	3,790	0.39	0.39
Credits	578	6,818	0.65	0.63	522	9,606	0.46	0.44	369	11,613	0.38	0.35	228	13,807	0.31	0.27
101 - 105	40	499	0.22	0.23	20	391	0.32	0.33	31	1,167	0.29	0.30	20	1,386	0.25	0.25
106 - 110	19	248	0.62	0.68	14	304	0.35	0.38	23	832	0.21	0.23	20	1,510	0.26	0.28
111 - 115	15	203	0.23	0.26	18	412	0.17	0.19	35	1,322	0.38	0.43	16	1,292	0.45	0.51
116 - 120	23	339	0.10	0.12	30	643	0.26	0.31	15	620	0.13	0.15	10	948	0.86	1.03
121 - 130	23	348	0.81	1.00	18	435	0.27	0.34	32	1,353	0.85	1.06	19	1,687	0.70	0.88
131 - 140	3	51	0.15	0.20	7	175	0.78	1.06	22	1,180	0.40	0.54	12	1,117	0.48	0.66
141 & Up	18	341	0.64	0.97	11	369	0.51	0.84	29	1,788	0.57	0.96	41	4,968	0.58	0.99
Charges	141	2,029	0.42	0.50	118	2,728	0.34	0.40	187	8,263	0.45	0.56	138	12,909	0.52	0.69
Totals	719	8,847	0.60	0.60	640	12,335	0.43	0.43	556	19,876	0.41	0.42	366	26,716	0.41	0.43

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	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	1,163	0.18	0.10	15	3,882	0.41	0.17	36	5,228	0.37	0.16
61 - 80	51	5,860	0.33	0.24	13	5,302	1.03	0.76	152	14,463	0.57	0.42
81 - 85	15	1,701	0.79	0.65	3	1,519	0.38	0.32	90	5,832	0.57	0.48
86 - 90	16	1,938	0.43	0.38	5	2,129	0.34	0.30	231	10,423	0.33	0.29
91 - 95	17	2,411	0.36	0.33	5	2,341	0.17	0.15	698	16,411	0.35	0.32
96 - 99	11	1,412	0.80	0.79	4	1,595	0.27	0.26	2,716	21,137	0.40	0.39
100 - 100	21	3,172	0.50	0.50	4	1,874	0.09	0.09	25,802	34,548	0.51	0.51
Credits	143	17,657	0.45	0.36	49	18,641	0.50	0.35	29,725	108,044	0.45	0.39
101 - 105	13	1,845	0.35	0.36	8	5,121	0.35	0.36	258	11,062	0.31	0.32
106 - 110	10	1,742	0.35	0.38	3	1,246	0.36	0.39	149	6,205	0.34	0.36
111 - 115	12	2,352	0.87	0.98	2	689	1.78	2.02	125	6,425	0.72	0.82
116 - 120	7	1,248	1.69	1.97	2	948	0.06	0.08	128	5,033	0.68	0.80
121 - 130	11	2,138	1.05	1.33	8	5,976	0.43	0.54	251	12,768	0.64	0.81
131 - 140	13	2,305	0.28	0.37	5	15,019	0.47	0.65	105	20,081	0.45	0.62
141 & Up	35	9,710	0.33	0.57	13	20,926	0.34	0.60	190	38,331	0.39	0.67
Charges	101	21,340	0.54	0.74	41	49,925	0.41	0.58	1,206	99,907	0.46	0.62
Totals	244	38,996	0.50	0.52	90	68,566	0.43	0.48	30,931	207,950	0.45	0.48

Date **7/13/2026**

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	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	10	2			2	3			2	7						
61 - 80	52	30			11	31			4	16	1.54	1.16	4	25	0.98	0.72
81 - 85	23	17			5	17			4	21			4	28		
86 - 90	43	23			17	57	1.33	1.17	15	81	0.34	0.30	14	108		
91 - 95	153	129	0.33	0.31	112	393	0.27	0.25	129	786	0.17	0.16	171	1,418	0.37	0.35
96 - 99	3,708	5,046	0.95	0.93	5,498	19,851	0.76	0.74	3,336	20,031	0.76	0.74	1,861	15,638	0.45	0.44
100 - 100	95,959	46,595	0.54	0.54	5,965	20,592	0.48	0.48	1,834	11,137	0.43	0.43	970	8,340	0.38	0.38
Credits	99,948	51,840	0.58	0.58	11,610	40,943	0.61	0.60	5,324	32,079	0.63	0.62	3,024	25,558	0.42	0.41
101 - 105	172	241	0.13	0.13	324	1,214	1.87	1.91	215	1,369	0.74	0.76	134	1,176	0.57	0.58
106 - 110	77	100	0.01	0.02	96	381	2.25	2.43	77	513	1.63	1.76	66	620	0.39	0.42
111 - 115	40	54	0.22	0.25	55	226	0.03	0.03	60	405	0.58	0.65	48	485	1.08	1.22
116 - 120	68	87	1.35	1.59	55	244	0.25	0.29	54	397	0.12	0.14	57	598	0.72	0.85
121 - 130	124	186	1.97	2.46	196	933	0.37	0.46	210	1,605	1.00	1.24	139	1,500	0.19	0.24
131 - 140	69	116	0.64	0.86	74	361	0.72	0.96	42	354	0.36	0.48	25	286	0.45	0.61
141 & Up	99	178	0.02	0.03	92	497	0.24	0.36	45	433	0.20	0.32	33	437	0.96	1.46
Charges	649	962	0.63	0.76	892	3,856	1.02	1.19	703	5,076	0.78	0.91	502	5,102	0.53	0.62
Totals	100,597	52,802	0.58	0.58	12,502	44,799	0.65	0.65	6,027	37,154	0.65	0.65	3,526	30,660	0.44	0.44

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	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			6	121	0.19	0.09	9	377	0.27	0.13
61 - 80	10	89	0.43	0.31	14	205	0.61	0.46	47	1,442	0.26	0.20	175	10,106	0.48	0.36
81 - 85	8	82	0.01	0.01	12	211	1.33	1.10	87	2,817	0.65	0.54	200	11,568	0.30	0.25
86 - 90	44	491	0.30	0.26	119	2,227	0.40	0.35	506	16,402	0.21	0.19	262	15,260	0.35	0.31
91 - 95	572	6,793	0.42	0.39	1,139	20,737	0.49	0.46	738	23,032	0.36	0.33	210	13,116	0.25	0.24
96 - 99	1,766	20,644	0.63	0.61	871	15,817	0.38	0.37	379	12,156	0.51	0.50	134	8,987	0.34	0.33
100 - 100	870	10,616	0.51	0.51	676	12,959	0.37	0.37	450	15,267	0.47	0.47	235	16,271	0.37	0.37
Credits	3,270	38,715	0.55	0.54	2,832	52,168	0.43	0.41	2,213	71,238	0.38	0.36	1,225	75,686	0.35	0.31
101 - 105	210	2,591	0.69	0.70	177	3,584	0.53	0.54	164	6,028	0.29	0.29	109	7,882	0.49	0.50
106 - 110	93	1,224	0.55	0.60	97	2,046	0.42	0.45	117	4,571	0.52	0.57	91	6,804	0.68	0.74
111 - 115	72	1,002	0.26	0.29	95	2,107	0.53	0.60	158	6,386	0.27	0.30	102	8,148	0.34	0.38
116 - 120	110	1,594	0.51	0.61	176	4,061	0.67	0.79	166	6,608	0.29	0.35	102	8,628	0.66	0.78
121 - 130	159	2,409	0.38	0.46	166	3,972	0.26	0.33	158	7,007	0.46	0.58	110	10,229	0.40	0.50
131 - 140	28	473	0.77	1.03	53	1,405	0.29	0.39	107	5,521	0.42	0.57	90	8,425	0.34	0.45
141 & Up	64	1,237	0.79	1.21	97	3,027	0.80	1.25	164	9,534	0.51	0.82	191	23,475	0.49	0.83
Charges	736	10,530	0.55	0.64	861	20,201	0.52	0.62	1,034	45,656	0.40	0.49	795	73,591	0.48	0.62
Totals	4,006	49,245	0.55	0.55	3,693	72,370	0.45	0.46	3,247	116,894	0.39	0.40	2,020	149,277	0.41	0.43

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	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	36	3,633	0.26	0.14	84	26,218	0.28	0.13	150	30,374	0.28	0.13
61 - 80	269	30,262	0.30	0.22	107	44,795	0.41	0.29	693	87,001	0.38	0.27
81 - 85	88	11,102	0.36	0.29	38	17,053	0.34	0.28	469	42,915	0.36	0.30
86 - 90	86	10,706	0.43	0.38	39	20,862	0.32	0.28	1,145	66,218	0.32	0.28
91 - 95	92	13,386	0.34	0.31	36	16,843	0.16	0.15	3,352	96,632	0.34	0.31
96 - 99	91	12,733	0.48	0.47	25	13,523	0.34	0.33	17,669	144,426	0.56	0.55
100 - 100	132	19,549	0.45	0.45	36	19,725	0.35	0.35	107,127	181,052	0.45	0.45
Credits	794	101,372	0.38	0.31	365	159,019	0.33	0.24	130,605	648,618	0.42	0.37
101 - 105	80	12,241	0.36	0.37	38	35,683	0.80	0.81	1,623	72,007	0.64	0.65
106 - 110	65	10,346	0.35	0.38	20	12,422	0.36	0.39	799	39,026	0.48	0.51
111 - 115	63	10,985	0.51	0.58	29	33,826	0.49	0.55	722	63,624	0.45	0.51
116 - 120	53	9,645	0.62	0.73	22	14,085	0.46	0.54	863	45,947	0.53	0.62
121 - 130	95	18,434	0.36	0.44	47	50,715	0.30	0.37	1,404	96,990	0.35	0.43
131 - 140	71	14,571	0.43	0.57	46	48,637	0.34	0.46	605	80,149	0.36	0.50
141 & Up	230	65,250	0.39	0.69	128	159,224	0.33	0.58	1,143	263,293	0.37	0.65
Charges	657	141,471	0.41	0.57	330	354,591	0.39	0.55	7,159	661,037	0.42	0.57
Totals	1,451	242,843	0.40	0.43	695	513,610	0.37	0.41	137,764	1,309,654	0.42	0.45