

DELAWARE COMPENSATION RATING BUREAU, INC.

Experience Rating Plan

Attached are reports monitoring the operation of the Experience Rating Plan for Manual Years 2014 through 2018. The reports compare actual (standard premium basis) and manual (manual premium basis) loss ratios by Manual Year and by size of risk within each industry group.

Date 6/10/2021

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2014 Industry Group 1

Exp-Mod	Up to \$2,499				\$2,500 - \$4,499				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80																
81 - 85																
86 - 90					1	3							2	16		
91 - 95					1	4							1	7		
96 - 99	16	20	0.06	0.06	29	106	0.04	0.04	32	190	2.53	2.48	27	225	0.18	0.18
100 - 100	123	138	0.24	0.24	28	97	0.19	0.19	13	81	0.01	0.01	3	26		
Credits	139	158	0.22	0.22	59	210	0.11	0.11	47	282	1.89	1.86	33	274	0.15	0.15
101 - 105	1	2			1	5			4	24			1	9		
106 - 110									2	12	0.22	0.24				
111 - 115	2	4							1	8			2	20	0.24	0.27
116 - 120	1	3											1	10		
121 - 130	1	1											1	12	0.07	0.08
131 - 140	2	5							1	9	0.06	0.08				
141 & Up					1	5	0.07	0.10	1	8						
Charges	7	15			2	10	0.03	0.04	9	62	0.05	0.06	5	51	0.11	0.12
Totals	146	173	0.20	0.20	61	220	0.11	0.11	56	344	1.56	1.57	38	325	0.14	0.14

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									1	17						
61 - 80					1	12										
81 - 85									1	41			6	426	0.25	0.21
86 - 90					1	14			11	392	1.03	0.90	9	525	0.45	0.39
91 - 95	6	70	5.78	5.38	21	369	0.02	0.02	15	427	0.17	0.16	5	296	0.15	0.14
96 - 99	29	328	0.21	0.20	10	195	0.07	0.06	8	261	0.13	0.12	2	142	0.29	0.28
100 - 100	5	63	0.01	0.01	4	78			3	105			2	169	0.53	0.53
Credits	40	461	1.03	1.00	37	668	0.03	0.03	39	1,243	0.41	0.37	24	1,558	0.33	0.29
101 - 105	3	32			2	35	0.04	0.04					1	97		
106 - 110					3	60			1	44	0.47	0.52	6	483	0.47	0.51
111 - 115					2	39			4	174	0.37	0.43	5	343	0.63	0.71
116 - 120									2	69	0.90	1.07	2	138	0.44	0.52
121 - 130	2	35	2.36	2.92	3	70	0.00	0.00	2	121	2.03	2.56	2	200	0.26	0.34
131 - 140									2	128	0.00	0.01	1	100	0.21	0.28
141 & Up	1	19	58.74	109.07					4	188	3.09	4.88	2	260	0.02	0.04
Charges	6	86	13.97	17.19	10	204	0.01	0.01	15	724	1.35	1.73	19	1,621	0.36	0.43
Totals	46	546	3.06	3.07	47	872	0.03	0.02	54	1,967	0.75	0.77	43	3,179	0.35	0.35

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	53	0.11	0.03	6	2,175	1.72	0.72	8	2,245	1.67	0.69
61 - 80	8	1,049	0.22	0.16	7	2,252	0.30	0.20	16	3,313	0.27	0.18
81 - 85	4	578	0.43	0.35	4	2,079	0.27	0.22	15	3,124	0.29	0.24
86 - 90	3	359	0.09	0.08	2	561	0.04	0.04	29	1,870	0.37	0.32
91 - 95	4	643	0.08	0.08	1	422	0.02	0.02	56	2,251	0.29	0.26
96 - 99					3	852	0.37	0.36	156	2,317	0.43	0.42
100 - 100	2	225	0.56	0.56	3	2,610	0.35	0.35	186	3,590	0.33	0.33
Credits	22	2,908	0.24	0.19	26	10,951	0.57	0.40	466	18,712	0.49	0.37
101 - 105	1	103	0.06	0.06	2	723	0.13	0.13	16	1,032	0.10	0.10
106 - 110	6	825	0.56	0.61	1	281	0.01	0.01	19	1,706	0.42	0.46
111 - 115									16	588	0.49	0.55
116 - 120					1	391	0.57	0.69	7	611	0.57	0.68
121 - 130					2	1,683	0.32	0.39	13	2,121	0.43	0.54
131 - 140	2	402	0.12	0.17					8	644	0.11	0.15
141 & Up	5	1,036	0.44	0.68	2	3,398	0.27	0.80	16	4,915	0.62	1.46
Charges	14	2,367	0.41	0.54	8	6,477	0.27	0.47	95	11,616	0.47	0.70
Totals	36	5,274	0.32	0.30	34	17,428	0.46	0.41	561	30,328	0.48	0.45

Date 6/10/2021

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,499				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80																
81 - 85					1	3			1	5						
86 - 90													1	8		
91 - 95	1	2			1	4							1	9		
96 - 99	19	35	0.00	0.00	32	117			35	210	0.03	0.03	27	225	0.06	0.06
100 - 100	123	133	1.75	1.75	28	91	0.34	0.34	7	43	0.17	0.17	7	60		
Credits	143	170	1.38	1.37	62	215	0.14	0.14	43	258	0.06	0.05	36	302	0.05	0.05
101 - 105					3	14			3	18	0.37	0.38	1	10		
106 - 110					2	8	0.01	0.01	2	11	0.36	0.38	1	9		
111 - 115																
116 - 120																
121 - 130	1	1							1	9			1	10		
131 - 140					1	5							1	12		
141 & Up													1	16		
Charges	1	1			6	27	0.00	0.00	6	38	0.28	0.30	5	57		
Totals	144	170	1.37	1.36	68	242	0.13	0.13	49	297	0.09	0.08	41	359	0.04	0.04

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	10	0.08	0.03								
61 - 80					1	16			1	36			1	69	0.01	0.00
81 - 85													5	363	0.03	0.02
86 - 90					2	34	0.01	0.01	11	380	0.25	0.23	7	435	0.76	0.66
91 - 95	6	71			18	345	0.02	0.02	12	404	0.03	0.03	4	267	0.03	0.02
96 - 99	26	294	0.27	0.26	13	256	0.04	0.04	1	48	0.03	0.03	4	272	0.05	0.05
100 - 100	2	26			2	44	3.03	3.03	5	153	0.21	0.21	3	227	0.19	0.19
Credits	34	391	0.20	0.20	37	704	0.21	0.20	30	1,021	0.14	0.13	24	1,634	0.25	0.22
101 - 105					5	91	0.06	0.06	2	54	1.52	1.54	2	144	0.09	0.09
106 - 110	1	16	0.35	0.38	2	36			2	90			3	245	0.83	0.89
111 - 115					2	38			5	195	0.31	0.35	4	287	0.12	0.14
116 - 120	1	16			5	121	0.01	0.01	2	75	1.07	1.28	2	213	0.52	0.61
121 - 130	2	33			4	105			5	225	19.39	24.14				
131 - 140	1	16	0.10	0.13					2	99	0.07	0.10	2	213	0.03	0.04
141 & Up					2	71	1.35	2.19	2	161	0.00	0.01	3	314	1.92	2.97
Charges	5	80	0.09	0.11	20	462	0.22	0.27	20	900	5.11	6.52	16	1,416	0.68	0.83
Totals	39	471	0.18	0.18	57	1,166	0.22	0.22	50	1,922	2.47	2.61	40	3,050	0.45	0.46

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	50			8	2,271	0.44	0.18	10	2,330	0.43	0.18
61 - 80	4	442	0.15	0.11	8	3,099	0.40	0.28	15	3,662	0.36	0.25
81 - 85	2	300	0.12	0.10	3	2,864	0.09	0.07	12	3,535	0.09	0.07
86 - 90	7	815	0.51	0.45	4	1,080	0.63	0.55	32	2,752	0.55	0.48
91 - 95	3	405	0.75	0.69					46	1,506	0.22	0.20
96 - 99	2	387	0.36	0.35					159	1,844	0.14	0.14
100 - 100	6	867	0.26	0.26	4	1,725	0.36	0.36	187	3,369	0.39	0.39
Credits	25	3,265	0.36	0.32	27	11,038	0.35	0.23	461	18,998	0.32	0.24
101 - 105	3	398	0.66	0.68					19	730	0.51	0.52
106 - 110					1	336	2.22	2.42	14	751	1.28	1.38
111 - 115	3	568	0.27	0.31	1	473	0.29	0.33	15	1,561	0.25	0.28
116 - 120					1	890	0.61	0.72	11	1,314	0.56	0.66
121 - 130	2	404	1.22	1.57	1	537	0.03	0.04	17	1,324	3.68	4.66
131 - 140	1	310	0.05	0.07					8	655	0.05	0.06
141 & Up	5	1,403	0.10	0.18	2	3,273	0.42	0.82	15	5,238	0.42	0.80
Charges	14	3,083	0.34	0.49	6	5,510	0.51	0.79	99	11,574	0.83	1.17
Totals	39	6,348	0.35	0.38	33	16,548	0.40	0.33	560	30,572	0.51	0.47

Date 6/10/2021

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,499				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80									1	4	0.21	0.15				
81 - 85																
86 - 90									1	5			1	7	0.32	0.29
91 - 95	2	3			1	4							1	9		
96 - 99	19	31			25	89	0.01	0.01	32	193	1.18	1.16	28	241	0.24	0.23
100 - 100	110	119	0.18	0.18	31	107	0.00	0.00	8	50	0.00	0.00	6	55	0.11	0.11
Credits	131	152	0.14	0.14	57	200	0.01	0.01	42	252	0.91	0.89	36	311	0.21	0.20
101 - 105					1	3			2	12	0.00	0.00	1	8		
106 - 110					1	5							1	10		
111 - 115					1	5	0.88	0.98	1	6			1	11		
116 - 120					1	4										
121 - 130	1	1			1	5			1	8			2	21		
131 - 140	1	2														
141 & Up									1	8						
Charges	2	3			5	22	0.21	0.23	5	35	0.00	0.00	5	49		
Totals	133	155	0.14	0.14	62	222	0.03	0.03	47	286	0.80	0.80	41	360	0.18	0.18

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60													1	42		
61 - 80									2	52			1	53		
81 - 85	1	11			1	19							5	290	0.02	0.02
86 - 90					2	32			9	325	0.24	0.21	11	637	0.01	0.00
91 - 95	3	37			18	330	0.27	0.26	12	405	0.48	0.44	6	386	0.88	0.81
96 - 99	30	352	0.31	0.30	13	224	1.84	1.78	7	208	0.22	0.21	4	322	0.02	0.02
100 - 100	6	70	0.88	0.88	10	200	1.05	1.05	3	92	0.27	0.27	1	84	0.08	0.08
Credits	40	471	0.37	0.35	44	806	0.88	0.85	33	1,082	0.31	0.29	29	1,814	0.20	0.18
101 - 105	2	27			3	61	0.01	0.01	2	73			1	70		
106 - 110					2	44	0.56	0.61	2	93						
111 - 115									1	51	0.04	0.04	2	164	0.57	0.63
116 - 120	3	42	0.02	0.03	5	128	0.17	0.21	2	85			3	253	0.01	0.01
121 - 130	2	27	0.02	0.02	1	23			4	161			2	186	0.20	0.25
131 - 140									2	95	1.30	1.77	2	178	3.37	4.65
141 & Up					2	69	0.15	0.26	1	74			3	407	0.07	0.13
Charges	7	97	0.02	0.02	13	325	0.18	0.22	14	633	0.20	0.24	13	1,258	0.61	0.83
Totals	47	568	0.31	0.30	57	1,131	0.68	0.70	47	1,715	0.27	0.27	42	3,073	0.37	0.38

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					7	2,108	0.53	0.21	8	2,150	0.52	0.21
61 - 80	9	1,033	0.24	0.18	9	4,457	0.13	0.09	22	5,599	0.15	0.11
81 - 85	4	388	0.10	0.09	4	3,518	0.26	0.22	15	4,226	0.23	0.19
86 - 90	3	516	1.21	1.07	3	744	0.67	0.59	30	2,266	0.53	0.47
91 - 95	4	771	0.17	0.15	1	909	0.17	0.15	48	2,854	0.32	0.29
96 - 99	2	340	0.03	0.03	1	328	1.70	1.67	161	2,327	0.61	0.60
100 - 100	2	444	0.23	0.23	3	902	0.16	0.16	180	2,123	0.27	0.27
Credits	24	3,491	0.33	0.28	28	12,966	0.31	0.21	464	21,545	0.33	0.25
101 - 105	4	533	0.07	0.07	1	517	0.35	0.36	17	1,304	0.17	0.17
106 - 110	1	112	4.42	4.76					7	263	1.97	2.13
111 - 115	2	395	2.39	2.69	3	1,923	0.23	0.26	11	2,555	0.58	0.65
116 - 120	3	504	0.94	1.12					17	1,016	0.49	0.58
121 - 130	4	833	0.75	0.94	2	998	0.06	0.08	20	2,264	0.32	0.40
131 - 140	1	174	0.25	0.34					6	449	1.71	2.34
141 & Up	3	955	0.29	0.53	2	3,193	0.07	0.13	12	4,706	0.11	0.22
Charges	18	3,505	0.83	1.07	8	6,631	0.14	0.20	90	12,558	0.38	0.51
Totals	42	6,996	0.58	0.60	36	19,597	0.25	0.21	554	34,103	0.35	0.31

Date 6/10/2021

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,499				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80													1	5	0.09	0.05
81 - 85																
86 - 90					1	3							1	8		
91 - 95					1	3			1	6			1	9		
96 - 99	30	46	0.01	0.01	31	110	0.00	0.00	38	233	0.28	0.27	21	177	0.01	0.01
100 - 100	101	99	0.00	0.00	21	71	0.69	0.69	8	44	3.65	3.65	4	36	0.03	0.03
Credits	131	145	0.01	0.01	54	188	0.26	0.26	47	284	0.80	0.78	28	235	0.01	0.01
101 - 105	2	5			1	4			3	20			1	9		
106 - 110					2	7			1	8						
111 - 115					1	4										
116 - 120																
121 - 130					2	9			1	6	0.04	0.05				
131 - 140																
141 & Up									1	14						
Charges	2	5			6	23			6	48	0.01	0.01	1	9		
Totals	133	149	0.01	0.01	60	211	0.23	0.23	53	332	0.68	0.69	29	243	0.01	0.01

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80					1	10	3.25	2.06	1	31			2	133	0.07	0.05
81 - 85									1	29			4	263	0.01	0.01
86 - 90					2	32			10	356	0.29	0.26	9	573	0.27	0.24
91 - 95	5	60	0.18	0.17	19	351	0.31	0.29	13	355	0.41	0.38	6	366	1.11	1.03
96 - 99	27	309	0.05	0.05	16	262	0.06	0.06	5	163	3.13	3.07	4	295	0.33	0.32
100 - 100	4	43			6	115	0.26	0.26	6	194	0.45	0.45	3	205	0.34	0.34
Credits	36	412	0.07	0.06	44	769	0.24	0.23	36	1,128	0.75	0.69	28	1,834	0.40	0.36
101 - 105					2	43	0.01	0.01	3	103	0.02	0.02	2	164	0.71	0.72
106 - 110					1	17							1	78		
111 - 115					2	43	0.04	0.04	3	151	0.00	0.00	1	70	0.01	0.01
116 - 120	4	57							1	42			5	436	0.21	0.24
121 - 130	1	17	0.04	0.05	2	52			5	224	0.01	0.01	1	67	0.48	0.60
131 - 140																
141 & Up					4	128	0.97	1.52	2	158	0.82	1.47	2	292	0.41	0.61
Charges	5	74	0.01	0.01	11	282	0.45	0.58	14	679	0.20	0.25	12	1,107	0.32	0.39
Totals	41	485	0.06	0.06	55	1,051	0.30	0.30	50	1,807	0.54	0.56	40	2,941	0.37	0.37

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks							
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio				
0 - 60	1	108	0.01	0.01	7	2,478	0.56	0.23	8	2,586	0.54	0.22				
61 - 80	11	1,162	0.18	0.13	12	5,075	0.32	0.21	28	6,415	0.29	0.20				
81 - 85	3	368	0.03	0.02	1	347			9	1,006	0.01	0.01				
86 - 90	2	351	0.46	0.40	3	2,182	0.05	0.05	28	3,504	0.15	0.13				
91 - 95	6	922	0.16	0.15	3	905	0.03	0.03	55	2,977	0.28	0.26				
96 - 99	2	268	0.01	0.01					174	1,863	0.38	0.37				
100 - 100	3	434	0.03	0.03	2	654	0.92	0.92	158	1,894	0.53	0.53				
Credits	28	3,614	0.15	0.13	28	11,640	0.32	0.21	460	20,247	0.32	0.23				
101 - 105	2	226	0.12	0.13	2	1,407	0.35	0.37	18	1,981	0.32	0.34				
106 - 110	2	349	0.70	0.75	2	2,383	0.14	0.15	9	2,841	0.20	0.22				
111 - 115	1	134	0.31	0.34					8	402	0.11	0.12				
116 - 120	3	519	0.01	0.01					13	1,055	0.09	0.10				
121 - 130	1	302	0.77	1.00					13	676	0.40	0.50				
131 - 140																
141 & Up	6	1,494	0.52	0.83	5	4,948	0.09	0.14	20	7,034	0.23	0.35				
Charges	15	3,024	0.44	0.58	9	8,738	0.15	0.19	81	13,988	0.23	0.30				
Totals	43	6,638	0.28	0.28	37	20,378	0.25	0.20	541	34,235	0.28	0.25				

Date 6/10/2021

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,499				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80																
81 - 85																
86 - 90																
91 - 95					1	4			1	7			2	17	0.13	0.12
96 - 99	25	34			43	147	0.07	0.07	34	202	0.04	0.04	23	198	0.01	0.01
100 - 100	105	113	0.03	0.03	18	64			9	55	0.05	0.05	4	35		
Credits	130	147	0.02	0.02	62	215	0.05	0.05	44	263	0.04	0.04	29	251	0.02	0.02
101 - 105	2	3			1	4			2	13			2	18		
106 - 110					1	3			1	6						
111 - 115																
116 - 120													1	10		
121 - 130					1	3			2	16			4	41		
131 - 140																
141 & Up	2	3							1	8						
Charges	4	6			3	11			6	43			7	69		
Totals	134	154	0.02	0.02	65	226	0.05	0.05	50	306	0.04	0.04	36	319	0.01	0.01

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									1	30						
61 - 80					1	14							3	179	0.04	0.03
81 - 85	1	8	0.01	0.01	1	14			1	42			6	332	0.14	0.12
86 - 90									9	321	0.06	0.05	10	625	0.12	0.11
91 - 95	7	85			14	256	0.05	0.05	12	338	0.08	0.08	2	120	0.08	0.08
96 - 99	20	229	0.36	0.35	15	268	0.00	0.00	7	253	0.73	0.71	2	133		
100 - 100	8	93			4	79			5	169	0.00	0.00	5	339	0.45	0.45
Credits	36	415	0.20	0.19	35	631	0.02	0.02	35	1,152	0.20	0.19	28	1,728	0.17	0.15
101 - 105	1	11			3	63	0.57	0.58	2	93	0.45	0.46	1	100	0.05	0.05
106 - 110					1	16	0.02	0.02	2	88			2	121		
111 - 115													1	98		
116 - 120	3	45	0.00	0.00	2	45			2	91	0.02	0.03	1	69	0.39	0.45
121 - 130	1	17			2	40	0.03	0.04	9	401	0.17	0.21	2	207	0.03	0.04
131 - 140					1	31			1	66	0.16	0.22				
141 & Up	1	18							2	138	0.37	0.56	3	324	1.51	2.77
Charges	6	91	0.00	0.00	9	196	0.19	0.22	18	878	0.20	0.25	10	919	0.57	0.76
Totals	42	506	0.17	0.17	44	827	0.06	0.06	53	2,030	0.20	0.21	38	2,647	0.31	0.31

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	162	0.56	0.22	9	3,170	0.20	0.09	12	3,361	0.21	0.10
61 - 80	13	1,606	0.17	0.12	8	4,998	0.16	0.11	25	6,797	0.16	0.11
81 - 85	3	293	0.10	0.08	3	1,191	0.07	0.06	15	1,881	0.09	0.07
86 - 90	3	453	0.51	0.44	1	231	0.00	0.00	23	1,630	0.20	0.17
91 - 95	4	690	0.09	0.08	4	1,952	0.22	0.21	47	3,467	0.16	0.15
96 - 99	1	121			1	422	0.00	0.00	171	2,008	0.14	0.14
100 - 100	3	363	0.05	0.05	1	807	0.04	0.04	162	2,117	0.10	0.10
Credits	29	3,688	0.19	0.15	27	12,772	0.15	0.10	455	21,263	0.16	0.11
101 - 105	2	335	0.18	0.19	1	953	0.01	0.01	17	1,594	0.09	0.10
106 - 110	3	613	0.03	0.03	1	281	0.15	0.17	11	1,128	0.05	0.06
111 - 115	2	346	0.34	0.39	1	1,281	0.13	0.15	4	1,725	0.17	0.19
116 - 120	2	397	0.02	0.02	1	398	0.13	0.16	12	1,055	0.08	0.10
121 - 130	2	441	0.43	0.54					23	1,166	0.23	0.28
131 - 140	3	539	0.14	0.19	2	1,936	0.23	0.32	7	2,571	0.20	0.28
141 & Up	5	1,515	0.05	0.09	4	3,695	0.20	0.34	18	5,701	0.23	0.42
Charges	19	4,186	0.13	0.17	10	8,544	0.17	0.23	92	14,941	0.18	0.25
Totals	48	7,874	0.16	0.16	37	21,316	0.16	0.13	547	36,203	0.17	0.15

Date 6/10/2021

**Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2014 Industry Group 2**

Exp-Mod	Up to \$2,499				\$2,500 - \$4,499				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	1	144.25	78.69												
61 - 80	10	5			6	20							4	24		
81 - 85	6	8	4.24	3.52	1	4			3	16			2	13		
86 - 90	8	5			4	13			3	16			1	7		
91 - 95	10	14			7	25	1.42	1.33	8	41			5	39		
96 - 99	122	150	1.64	1.61	180	651	0.18	0.18	127	772	0.05	0.05	106	894	0.29	0.28
100 - 100	934	892	1.05	1.05	262	909	1.09	1.09	107	642	0.91	0.91	54	462	0.18	0.18
Credits	1,093	1,074	1.27	1.26	460	1,621	0.71	0.70	248	1,488	0.42	0.41	172	1,440	0.24	0.23
101 - 105	13	15			16	64	0.36	0.37	13	79			5	50		
106 - 110	3	6			1	4			7	47	0.06	0.07	4	37		
111 - 115	5	7			4	17			1	8			1	10		
116 - 120	4	7			4	19			3	25	0.02	0.02	6	59	0.68	0.81
121 - 130	6	12			6	30	0.69	0.86	6	43	0.03	0.04	11	120	0.05	0.06
131 - 140	10	20			5	25	2.29	3.08	2	15			4	47	0.15	0.20
141 & Up	10	22			3	17	0.23	0.34	1	14						
Charges	51	89			39	176	0.60	0.69	33	230	0.02	0.02	31	323	0.16	0.19
Totals	1,144	1,163	1.18	1.18	499	1,798	0.70	0.70	281	1,718	0.37	0.37	203	1,763	0.22	0.23

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	3							1	15	0.06	0.02				
61 - 80	4	33			4	61	0.35	0.25	7	215			7	377	0.04	0.03
81 - 85	2	24							1	39			9	580	0.06	0.05
86 - 90	5	51			5	88	0.01	0.01	24	832	0.01	0.01	23	1,329	0.57	0.50
91 - 95	18	215	0.31	0.29	45	838	0.18	0.17	38	1,170	0.08	0.08	8	509	0.59	0.54
96 - 99	92	1,090	0.15	0.15	66	1,246	0.19	0.19	32	997	0.18	0.17	14	908	1.05	1.03
100 - 100	59	722	0.00	0.00	48	919	0.54	0.54	15	503	0.45	0.45	7	479	0.01	0.01
Credits	181	2,138	0.11	0.10	168	3,151	0.29	0.28	118	3,770	0.13	0.12	68	4,182	0.49	0.44
101 - 105	9	120	0.65	0.66	8	155	0.41	0.42	6	178	0.13	0.14	9	661	0.30	0.31
106 - 110	1	15			3	62	0.22	0.23	3	133	0.65	0.70	6	481	0.01	0.01
111 - 115	2	29			8	174	0.05	0.06	8	366	0.15	0.17	11	939	0.02	0.03
116 - 120	3	46	2.23	2.64	7	169	1.49	1.76	14	550	0.07	0.08	7	554	0.61	0.72
121 - 130	11	167	0.03	0.04	7	152	1.61	2.01	8	282	0.01	0.01	6	542	0.08	0.09
131 - 140	2	32	0.16	0.22	1	29			4	213	2.08	2.86	3	222	0.14	0.19
141 & Up	2	38	0.02	0.03	2	58	0.32	0.47	4	192	0.53	0.88	5	633	1.26	2.06
Charges	30	447	0.43	0.50	36	798	0.75	0.87	47	1,914	0.39	0.47	47	4,033	0.36	0.43
Totals	211	2,585	0.16	0.16	204	3,950	0.38	0.38	165	5,684	0.22	0.22	115	8,215	0.43	0.44

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	65	0.89	0.44	5	1,693	5.08	2.45	11	1,777	4.95	2.38
61 - 80	16	1,796	0.28	0.20	10	2,260	0.11	0.07	68	4,790	0.16	0.11
81 - 85	4	506	0.66	0.55	1	255	0.58	0.48	29	1,445	0.38	0.32
86 - 90	6	749	0.31	0.27	1	261	0.05	0.05	80	3,350	0.30	0.27
91 - 95	4	490	1.49	1.39	1	308	0.19	0.18	144	3,650	0.39	0.37
96 - 99	4	640	0.24	0.24					743	7,349	0.32	0.31
100 - 100	3	433	0.08	0.08	1	1,154	0.07	0.07	1,490	7,114	0.48	0.48
Credits	38	4,679	0.44	0.36	19	5,929	1.54	1.01	2,565	29,474	0.62	0.53
101 - 105	1	120	1.78	1.79	1	347	0.06	0.06	81	1,788	0.35	0.36
106 - 110	3	398	1.11	1.21	1	303	0.39	0.43	32	1,487	0.45	0.49
111 - 115	4	673	0.09	0.10					44	2,224	0.07	0.07
116 - 120									48	1,428	0.54	0.63
121 - 130	7	1,241	0.26	0.34					68	2,590	0.25	0.31
131 - 140	1	184	0.00	0.00					32	786	0.69	0.94
141 & Up					3	2,073	0.44	0.76	30	3,046	0.60	1.02
Charges	16	2,616	0.40	0.48	5	2,722	0.38	0.57	335	13,349	0.39	0.49
Totals	54	7,295	0.42	0.39	24	8,652	1.18	0.94	2,900	42,823	0.55	0.52

Date 6/10/2021

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,499				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0											1	3		
61 - 80	8	3			1	3			1	4			1	6		
81 - 85	2	2														
86 - 90					1	3			1	6			1	7		
91 - 95	10	6			4	17	0.03	0.03	5	29			5	42		
96 - 99	172	218	0.06	0.06	189	693	0.25	0.25	147	886	0.40	0.40	111	945	1.30	1.27
100 - 100	941	840	2.20	2.20	250	870	0.88	0.88	95	577	0.53	0.53	42	362	0.02	0.02
Credits	1,134	1,068	1.74	1.73	445	1,586	0.59	0.59	249	1,502	0.44	0.44	161	1,365	0.90	0.88
101 - 105	16	20	0.34	0.35	7	29	0.89	0.91	8	51	0.21	0.21	8	71	1.40	1.43
106 - 110	3	8	1.18	1.26	4	18	0.06	0.07	4	28			2	20	0.73	0.79
111 - 115	6	3			8	34			5	36			1	10		
116 - 120	1	3			3	16			3	19			1	10		
121 - 130	3	6	0.36	0.44	10	45	0.95	1.18	7	50	0.03	0.04	9	97	0.05	0.06
131 - 140	2	4			4	17			1	7			3	33	0.05	0.07
141 & Up	9	15	0.33	0.54	6	39	2.43	3.91	2	21	0.12	0.19	2	30	0.08	0.13
Charges	40	59	0.39	0.47	42	197	0.83	1.01	30	212	0.07	0.08	26	271	0.45	0.54
Totals	1,174	1,127	1.67	1.67	487	1,783	0.62	0.63	279	1,714	0.40	0.40	187	1,637	0.83	0.83

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									1	10	1.76	0.61	1	20		
61 - 80	1	9			2	24							7	452	0.00	0.00
81 - 85									2	67	0.02	0.02	7	400	0.04	0.04
86 - 90	3	32			5	86	0.20	0.18	15	531	0.10	0.09	22	1,166	0.13	0.11
91 - 95	8	97	0.03	0.03	41	763	0.02	0.02	43	1,310	0.10	0.09	12	692	0.06	0.06
96 - 99	89	1,037	0.59	0.57	73	1,335	0.23	0.22	37	1,235	0.35	0.34	8	481	0.30	0.29
100 - 100	38	460	1.07	1.07	41	839	1.03	1.03	18	598	0.04	0.04	7	469	0.01	0.01
Credits	139	1,635	0.68	0.66	162	3,048	0.40	0.38	116	3,751	0.18	0.17	64	3,681	0.10	0.09
101 - 105	17	210	4.68	4.76	11	228	0.52	0.53	7	250	0.06	0.06	7	543	0.20	0.20
106 - 110	2	22			6	136	1.48	1.62	3	127	0.01	0.01	7	543	0.00	0.00
111 - 115	2	27			2	52	0.01	0.01	5	223	0.17	0.19	5	369		
116 - 120	8	117	0.52	0.61	10	254	1.03	1.23	5	211	0.73	0.87	4	359	0.14	0.16
121 - 130	9	135	0.50	0.62	14	326	1.19	1.46	9	364	0.02	0.02	4	428	0.18	0.23
131 - 140	4	71	0.46	0.62					5	246	0.22	0.31	6	638	9.22	12.34
141 & Up	1	18	0.19	0.28	3	84			6	293	0.64	0.95	6	649	0.11	0.17
Charges	43	600	1.91	2.18	46	1,080	0.90	1.04	40	1,714	0.27	0.33	39	3,528	1.75	2.14
Totals	182	2,236	1.01	1.02	208	4,128	0.53	0.53	156	5,465	0.20	0.21	103	7,209	0.91	0.93

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	136	0.06	0.04	4	1,019	0.33	0.15	9	1,188	0.30	0.15
61 - 80	15	1,879	0.12	0.09	9	3,291	0.31	0.22	45	5,672	0.22	0.16
81 - 85	13	1,459	0.09	0.08					24	1,928	0.08	0.07
86 - 90	6	723	0.06	0.05					54	2,555	0.10	0.09
91 - 95	4	585	0.41	0.39					132	3,541	0.12	0.12
96 - 99	6	828	0.69	0.68	1	415	0.06	0.05	833	8,073	0.48	0.47
100 - 100	6	960	0.33	0.33	1	843	0.08	0.08	1,439	6,819	0.69	0.69
Credits	51	6,570	0.23	0.20	15	5,568	0.26	0.18	2,536	29,776	0.37	0.32
101 - 105	1	154	0.29	0.30	2	823	1.57	1.65	84	2,378	1.14	1.18
106 - 110	2	258	0.23	0.25					33	1,160	0.25	0.27
111 - 115	3	369	0.47	0.53					37	1,123	0.19	0.21
116 - 120	3	389	0.03	0.04					38	1,379	0.39	0.46
121 - 130									65	1,451	0.41	0.50
131 - 140	1	288							26	1,303	4.58	6.14
141 & Up	5	1,108	0.35	0.57	3	2,147	0.20	0.40	43	4,405	0.27	0.47
Charges	15	2,567	0.26	0.35	5	2,969	0.58	0.93	326	13,198	0.87	1.13
Totals	66	9,137	0.24	0.23	20	8,538	0.37	0.32	2,862	42,973	0.52	0.50

Date 6/10/2021

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,499				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									1	3			1	3		
61 - 80	1	2			1	2							1	6		
81 - 85	1	2			1	2										
86 - 90	4	3							2	11						
91 - 95	8	8			8	29	21.74	20.43	7	42			7	58	4.25	4.01
96 - 99	138	169	1.01	0.99	202	732	0.25	0.24	131	799	0.38	0.37	97	818	0.27	0.26
100 - 100	833	764	0.12	0.12	284	1,014	0.22	0.22	88	539	0.57	0.57	62	533	0.03	0.03
Credits	985	948	0.27	0.27	496	1,779	0.58	0.57	229	1,394	0.44	0.43	168	1,417	0.34	0.33
101 - 105	4	5			6	20	1.13	1.15	8	52	0.06	0.07	5	43	0.02	0.02
106 - 110	5	5			3	14			1	5			4	37	0.89	0.96
111 - 115	4	6	87.55	98.72	3	11			2	13			2	18		
116 - 120	4	2			2	7			4	28	2.22	2.65	2	21		
121 - 130	3	4			6	29			5	40			3	34		
131 - 140					5	24	0.27	0.35					1	12		
141 & Up	5	12	33.49	53.53	7	42			2	20			1	12		
Charges	25	34	28.21	35.31	32	147	0.20	0.25	22	158	0.41	0.48	18	178	0.19	0.22
Totals	1,010	983	1.24	1.25	528	1,926	0.55	0.55	251	1,553	0.44	0.44	186	1,595	0.33	0.32

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	12							2	68	0.82	0.36
61 - 80	2	20			3	48			3	76			8	459	1.57	1.18
81 - 85	3	32			1	19			2	75	0.00	0.00	13	725	0.14	0.12
86 - 90	4	44			5	94	4.90	4.33	22	778	0.56	0.49	22	1,284	0.21	0.18
91 - 95	12	151			61	1,162	0.23	0.22	60	1,895	0.68	0.63	11	663	0.16	0.15
96 - 99	125	1,490	1.93	1.88	64	1,143	0.92	0.90	31	994	0.05	0.05	9	636	0.07	0.07
100 - 100	67	808	0.22	0.22	52	1,007	0.54	0.54	19	667	0.01	0.01	12	769	0.87	0.87
Credits	213	2,544	1.20	1.17	187	3,487	0.67	0.64	137	4,485	0.39	0.37	77	4,604	0.43	0.37
101 - 105	8	102			8	156	0.12	0.13	7	236	0.19	0.19	6	427	0.05	0.05
106 - 110	4	53	2.23	2.42	3	55			3	99	0.15	0.16	6	507	0.69	0.74
111 - 115	3	36	3.29	3.69	4	107	0.04	0.05	12	475	0.88	1.00	4	279	0.09	0.10
116 - 120	5	75	0.05	0.06	5	114	1.44	1.71	12	437	0.37	0.43	6	489	0.19	0.22
121 - 130	12	171	0.03	0.04	5	115	0.02	0.03	10	406	0.18	0.22	5	387	0.85	1.08
131 - 140	3	50	0.65	0.90	2	51	3.65	4.97	2	94			4	362	0.58	0.79
141 & Up	4	75			4	114	0.56	0.81	2	116	0.36	0.53	5	613	0.10	0.17
Charges	39	561	0.50	0.60	31	712	0.62	0.73	48	1,864	0.40	0.47	36	3,063	0.35	0.43
Totals	252	3,106	1.07	1.08	218	4,199	0.66	0.65	185	6,349	0.40	0.40	113	7,667	0.40	0.39

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	283	0.02	0.01	4	952	0.36	0.18	12	1,322	0.30	0.15
61 - 80	21	2,340	0.21	0.16	12	4,375	0.86	0.62	52	7,328	0.68	0.50
81 - 85	6	773	0.43	0.36	2	450	0.06	0.05	29	2,078	0.22	0.18
86 - 90	9	1,100	1.72	1.52	1	271	0.00	0.00	69	3,586	0.85	0.75
91 - 95	1	100			2	1,320	0.06	0.06	177	5,428	0.48	0.45
96 - 99	8	1,222	4.43	4.35	1	297	0.00	0.00	806	8,299	1.24	1.21
100 - 100	4	735	0.23	0.23	3	2,380	0.51	0.51	1,424	9,216	0.37	0.37
Credits	52	6,553	1.27	1.04	25	10,044	0.54	0.42	2,569	37,257	0.68	0.59
101 - 105	4	636	0.00	0.00					56	1,677	0.07	0.07
106 - 110	5	768	0.01	0.01	1	438	0.31	0.33	35	1,980	0.33	0.36
111 - 115									34	946	1.18	1.33
116 - 120	3	427	0.11	0.13					43	1,601	0.33	0.39
121 - 130	2	290	0.10	0.13					51	1,475	0.30	0.37
131 - 140	7	1,376	0.11	0.15	2	1,572	0.47	0.63	26	3,541	0.37	0.51
141 & Up	2	589	0.77	1.29	2	1,145	0.51	0.94	34	2,738	0.59	1.01
Charges	23	4,085	0.17	0.21	5	3,156	0.46	0.66	279	13,958	0.42	0.52
Totals	75	10,638	0.85	0.80	30	13,200	0.52	0.46	2,848	51,215	0.61	0.58

Date 6/10/2021

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,499				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	1	0.47	0.23					1	4			1	5		
61 - 80	11	5			4	11			3	14			2	12		
81 - 85	2	3			2	6							1	6		
86 - 90	2	0							2	9			2	16		
91 - 95	12	5			4	14			7	44			10	81		
96 - 99	183	240	0.06	0.06	213	782	0.20	0.19	140	842	0.02	0.02	83	700	0.03	0.03
100 - 100	857	769	0.86	0.86	261	931	0.10	0.10	93	570	0.24	0.24	60	521	0.07	0.07
Credits	1,069	1,024	0.66	0.65	484	1,744	0.14	0.14	246	1,483	0.10	0.10	159	1,342	0.04	0.04
101 - 105	9	8			4	15			8	50	0.02	0.02	8	67		
106 - 110	3	4			3	15			2	12	0.28	0.30	2	19	0.31	0.34
111 - 115	2	3			2	7			4	25	17.13	19.39	2	21		
116 - 120	4	3			3	13	15.29	18.13	3	23			3	34		
121 - 130	4	8			9	37			3	23			11	114	0.56	0.69
131 - 140	1	1			4	20										
141 & Up	6	12			2	12			2	19			2	30		
Charges	29	38			27	120	1.66	2.02	22	152	2.88	3.28	28	285	0.25	0.29
Totals	1,098	1,062	0.64	0.63	511	1,864	0.24	0.24	268	1,635	0.36	0.36	187	1,627	0.08	0.08

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	6							1	18			3	117	0.00	0.00
61 - 80	4	38	0.01	0.01	4	57	0.02	0.01	4	107			6	388		
81 - 85	2	21							6	189	0.00	0.00	19	1,140	0.12	0.10
86 - 90					2	33			21	696	0.37	0.33	28	1,668	0.77	0.68
91 - 95	24	272	0.85	0.80	74	1,429	0.65	0.61	63	1,953	0.33	0.30	14	900	0.10	0.09
96 - 99	126	1,493	0.28	0.27	70	1,237	0.06	0.06	30	962	0.11	0.11	13	844	0.90	0.87
100 - 100	62	754	2.73	2.73	59	1,117	0.01	0.01	34	1,158	0.39	0.39	12	794	0.00	0.00
Credits	219	2,585	1.05	1.01	209	3,873	0.26	0.25	159	5,083	0.29	0.27	95	5,850	0.39	0.34
101 - 105	5	61			6	123	0.52	0.53	6	214	0.26	0.27	7	495	0.08	0.09
106 - 110	1	15			5	100	0.39	0.43	6	207	0.11	0.12	3	251	0.08	0.08
111 - 115	3	42	0.03	0.03	2	46	0.03	0.04	6	222	1.26	1.43	2	123	0.07	0.08
116 - 120	7	113			13	312			10	399	0.05	0.05	6	443	0.45	0.53
121 - 130	9	136	0.01	0.01	11	253	0.87	1.07	6	228	0.09	0.11	4	298	0.49	0.61
131 - 140	2	37			4	107			3	134	0.12	0.17	3	263	0.04	0.06
141 & Up					4	134	1.74	2.76	4	290	0.22	0.38	3	327	0.01	0.02
Charges	27	403	0.01	0.01	45	1,076	0.52	0.63	41	1,694	0.28	0.35	28	2,200	0.19	0.23
Totals	246	2,988	0.91	0.90	254	4,949	0.32	0.32	200	6,777	0.28	0.28	123	8,051	0.34	0.32

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	82	0.02	0.01	4	1,294	0.06	0.03	14	1,526	0.05	0.03
61 - 80	24	2,687	0.20	0.14	14	4,256	0.24	0.17	76	7,575	0.20	0.15
81 - 85	9	1,218	0.11	0.09					41	2,583	0.11	0.09
86 - 90	5	542	0.00	0.00	1	254	0.01	0.01	63	3,219	0.48	0.42
91 - 95	8	1,203	0.11	0.11	1	779	0.09	0.08	217	6,680	0.31	0.29
96 - 99	4	664	0.61	0.59	3	1,696	1.66	1.62	865	9,459	0.51	0.49
100 - 100	9	1,353	0.56	0.56	3	1,184	0.36	0.36	1,450	9,152	0.51	0.51
Credits	60	7,748	0.25	0.21	26	9,463	0.46	0.35	2,726	40,195	0.37	0.32
101 - 105	6	825	0.03	0.03	1	519	0.11	0.11	60	2,377	0.10	0.10
106 - 110	5	823	0.51	0.55	1	389			31	1,835	0.28	0.30
111 - 115	5	1,026	0.05	0.05					28	1,515	0.51	0.58
116 - 120	1	174	0.00	0.00					50	1,513	0.28	0.33
121 - 130	3	427	1.06	1.34					60	1,525	0.59	0.74
131 - 140					2	771	0.32	0.42	19	1,334	0.20	0.27
141 & Up	4	1,022	0.43	0.69	3	2,239	0.24	0.38	30	4,085	0.31	0.50
Charges	24	4,296	0.32	0.39	7	3,918	0.21	0.29	278	14,184	0.31	0.39
Totals	84	12,044	0.28	0.26	33	13,381	0.39	0.34	3,004	54,379	0.36	0.34

Date 6/10/2021

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,499				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	1			1	1							2	10		
61 - 80	7	5			1	2			2	9			3	20	2.13	1.65
81 - 85	1	0							1	4			2	13	3.76	3.10
86 - 90	4	5			3	10							1	7		
91 - 95	11	10			9	28			7	41			13	111	1.04	0.97
96 - 99	182	222	0.10	0.10	208	750	0.13	0.13	133	794	0.35	0.34	100	830	0.14	0.14
100 - 100	882	788	0.75	0.75	276	974	0.69	0.69	134	826	0.12	0.12	70	612	0.37	0.37
Credits	1,089	1,031	0.60	0.59	498	1,766	0.44	0.43	277	1,675	0.22	0.22	191	1,604	0.35	0.34
101 - 105	7	11			9	39	0.71	0.72	6	38			10	90	0.76	0.78
106 - 110	8	5			2	9			2	11			3	26	0.62	0.67
111 - 115	3	5			2	9			2	14	0.34	0.38	1	9		
116 - 120	1	3			3	12	0.07	0.08	1	8			4	40		
121 - 130	6	7			2	8			9	71	0.01	0.02	8	84	0.01	0.02
131 - 140	3	7			2	13			1	10			2	20		
141 & Up	5	13			6	41	0.76	1.42	1	9	0.16	0.24	2	23		
Charges	33	50			26	131	0.45	0.58	22	162	0.04	0.05	30	292	0.29	0.34
Totals	1,122	1,082	0.57	0.57	524	1,897	0.44	0.44	299	1,837	0.21	0.21	221	1,897	0.34	0.34

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									2	34	2.18	1.16	2	79	30.30	16.54
61 - 80	4	34	0.02	0.01	5	71			9	214	0.00	0.00	16	911	0.02	0.01
81 - 85	3	30	0.34	0.28	2	29			5	163	0.17	0.14	23	1,401	0.22	0.18
86 - 90	1	11			4	76			35	1,191	0.16	0.14	22	1,184	0.16	0.14
91 - 95	23	283	0.02	0.02	71	1,281	0.27	0.26	69	2,117	0.54	0.50	15	909	0.32	0.30
96 - 99	121	1,447	0.24	0.23	72	1,307	0.34	0.33	33	1,098	0.14	0.13	13	869	0.14	0.14
100 - 100	71	863	0.06	0.06	55	1,053	0.15	0.15	43	1,375	0.89	0.89	16	1,176	0.47	0.47
Credits	223	2,668	0.15	0.15	209	3,817	0.25	0.24	196	6,193	0.45	0.42	107	6,528	0.59	0.52
101 - 105	2	27			5	94	0.33	0.34	6	192	0.42	0.43	3	200	0.59	0.60
106 - 110	4	49	0.03	0.03	2	51	0.42	0.45	6	220			3	234	0.63	0.68
111 - 115	4	53	0.00	0.00	5	117			6	248	0.31	0.35	3	232	0.02	0.02
116 - 120	3	40			11	255	0.01	0.01	14	601	0.40	0.47	7	583	0.35	0.41
121 - 130	12	183	1.65	2.03	8	192	1.10	1.37	7	300	0.57	0.70	5	409	0.01	0.02
131 - 140	3	42			3	74			2	89	0.02	0.03	5	436	2.35	3.19
141 & Up					3	100	4.16	6.37	6	265	0.08	0.12	2	254	0.37	0.60
Charges	28	394	0.77	0.91	37	881	0.77	0.93	47	1,914	0.31	0.37	28	2,347	0.68	0.83
Totals	251	3,063	0.23	0.23	246	4,699	0.35	0.35	243	8,107	0.42	0.41	135	8,875	0.62	0.59

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	147	0.03	0.01	11	3,395	0.59	0.29	22	3,668	1.22	0.60
61 - 80	33	3,782	0.13	0.10	9	2,641	0.09	0.06	89	7,690	0.10	0.08
81 - 85	6	678	0.49	0.41	1	671	0.10	0.08	44	2,990	0.26	0.22
86 - 90	8	1,027	0.42	0.37	4	2,050	0.05	0.04	82	5,560	0.17	0.14
91 - 95	12	1,774	0.13	0.12	2	1,031	0.16	0.15	232	7,584	0.30	0.28
96 - 99	9	1,262	0.22	0.21					871	8,580	0.22	0.21
100 - 100	3	478	0.12	0.12					1,550	8,146	0.45	0.45
Credits	73	9,148	0.20	0.16	27	9,787	0.26	0.17	2,890	44,218	0.33	0.28
101 - 105	4	623	0.17	0.17	1	317	0.07	0.07	53	1,630	0.28	0.29
106 - 110	1	182	0.02	0.02					31	788	0.24	0.26
111 - 115	2	392	0.23	0.26	1	450	0.83	0.93	29	1,529	0.36	0.41
116 - 120	2	389	0.79	0.94	2	1,051	0.08	0.10	48	2,982	0.28	0.33
121 - 130	2	312	0.01	0.01					59	1,565	0.44	0.55
131 - 140	1	225	0.05	0.07	1	435	0.33	0.46	23	1,351	0.88	1.20
141 & Up	1	230	0.07	0.12	3	2,760	0.15	0.26	29	3,695	0.27	0.45
Charges	13	2,353	0.23	0.27	8	5,014	0.20	0.29	272	13,539	0.36	0.46
Totals	86	11,501	0.21	0.18	35	14,801	0.24	0.20	3,162	57,757	0.34	0.31

Date 6/10/2021

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2014 Industry Group 3

Exp-Mod	Up to \$2,499				\$2,500 - \$4,499				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									2	6	1.54	0.79				
61 - 80	3	1			1	4			1	5			1	5		
81 - 85	1	0														
86 - 90	9	9							6	31	0.87	0.78	1	7		
91 - 95	27	18			13	45	0.08	0.08	10	64	0.00	0.00	11	92	0.48	0.45
96 - 99	459	617	0.89	0.88	900	3,266	0.51	0.50	535	3,189	0.44	0.43	304	2,563	0.43	0.42
100 - 100	10,906	7,003	0.47	0.47	795	2,699	0.36	0.36	188	1,134	0.39	0.39	93	811	0.19	0.19
Credits	11,405	7,648	0.51	0.50	1,709	6,014	0.44	0.43	742	4,429	0.43	0.42	410	3,478	0.37	0.36
101 - 105	24	34	0.17	0.17	45	176	1.13	1.15	34	216	0.03	0.03	26	230	0.60	0.62
106 - 110	6	9	0.10	0.10	10	41			13	84	0.03	0.03	9	83	1.09	1.17
111 - 115	9	12	0.01	0.01	11	46	0.55	0.62	6	40			6	59	0.17	0.19
116 - 120	10	14			11	50	9.50	11.16	8	58	0.08	0.10	3	29	0.14	0.16
121 - 130	16	19			27	139	0.12	0.15	35	269	2.83	3.48	23	251	0.20	0.24
131 - 140	6	12			12	58	1.02	1.37	8	67	1.96	2.64	4	50	0.19	0.25
141 & Up	26	43	0.01	0.02	7	39	2.90	4.37	4	36	0.01	0.02	12	161	1.10	1.71
Charges	97	143	0.05	0.06	123	549	1.62	1.88	108	771	1.18	1.36	83	863	0.56	0.66
Totals	11,502	7,791	0.50	0.50	1,832	6,563	0.54	0.54	850	5,200	0.54	0.54	493	4,341	0.41	0.41

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	4											1	54	0.01	0.00
61 - 80					2	27	0.02	0.01	2	59	1.42	1.07	10	614	0.43	0.32
81 - 85	1	11			1	20			10	338	0.01	0.01	26	1,626	0.28	0.23
86 - 90	1	10			7	136	0.62	0.55	79	2,662	0.47	0.42	28	1,701	0.81	0.71
91 - 95	67	816	0.56	0.52	168	3,041	0.40	0.38	95	2,906	0.34	0.32	32	2,045	0.58	0.54
96 - 99	260	2,996	0.66	0.64	116	2,096	0.50	0.48	51	1,616	1.03	1.00	18	1,256	0.89	0.87
100 - 100	83	1,016	0.48	0.48	62	1,166	0.80	0.80	56	1,869	0.57	0.57	23	1,695	0.26	0.26
Credits	413	4,854	0.60	0.58	356	6,487	0.51	0.48	293	9,450	0.53	0.50	138	8,992	0.54	0.49
101 - 105	29	360	1.48	1.52	26	518	0.46	0.47	20	742	1.14	1.17	12	918	0.31	0.32
106 - 110	17	219	0.03	0.03	12	230	0.48	0.51	13	526	0.26	0.28	12	852	0.17	0.19
111 - 115	8	108	7.63	8.70	12	270	2.89	3.29	20	845	0.52	0.59	15	1,155	0.36	0.40
116 - 120	21	311	0.90	1.07	27	619	0.88	1.04	33	1,379	0.20	0.23	11	824	1.52	1.79
121 - 130	24	358	0.11	0.13	22	551	0.13	0.16	28	1,315	0.58	0.73	15	1,316	0.12	0.16
131 - 140	6	105	0.26	0.35	7	185	0.96	1.28	16	859	0.40	0.54	12	1,131	0.71	0.96
141 & Up	12	219	1.19	1.76	19	620	0.17	0.30	25	1,434	1.02	1.67	29	3,635	1.07	1.82
Charges	117	1,680	1.17	1.38	125	2,992	0.68	0.84	155	7,101	0.60	0.75	106	9,831	0.71	0.94
Totals	530	6,534	0.75	0.76	481	9,479	0.56	0.58	448	16,550	0.56	0.59	244	18,823	0.63	0.68

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	210	0.08	0.05	11	4,951	0.87	0.36	17	5,225	0.83	0.35
61 - 80	31	3,711	0.30	0.22	11	9,861	0.45	0.30	62	14,288	0.41	0.29
81 - 85	13	1,548	0.52	0.43	4	1,743	0.23	0.19	56	5,287	0.31	0.26
86 - 90	13	1,913	0.58	0.51	3	1,292	0.12	0.10	147	7,762	0.52	0.46
91 - 95	13	1,583	0.66	0.61	5	1,653	0.48	0.45	441	12,263	0.47	0.44
96 - 99	11	1,668	0.33	0.32	4	1,971	0.22	0.22	2,658	21,237	0.54	0.53
100 - 100	11	1,584	1.56	1.56	3	2,081	0.80	0.80	12,220	21,057	0.57	0.57
Credits	94	12,218	0.58	0.49	41	23,552	0.52	0.34	15,601	87,120	0.52	0.43
101 - 105	10	1,634	0.38	0.39	2	567	0.43	0.44	228	5,395	0.58	0.59
106 - 110	8	1,373	0.17	0.18	4	2,846	0.55	0.59	104	6,263	0.36	0.39
111 - 115	4	594	0.14	0.16	7	3,934	0.40	0.46	98	7,063	0.59	0.67
116 - 120	12	1,815	0.26	0.31	2	1,034	0.14	0.16	138	6,134	0.56	0.67
121 - 130	10	1,773	1.22	1.51	6	4,117	0.86	1.08	206	10,108	0.75	0.94
131 - 140	9	1,924	0.48	0.64	5	3,717	0.27	0.36	85	8,108	0.43	0.58
141 & Up	33	8,332	1.00	1.69	20	27,217	0.47	0.79	187	41,735	0.65	1.10
Charges	86	17,446	0.73	1.01	46	43,432	0.48	0.70	1,046	84,808	0.60	0.83
Totals	180	29,664	0.67	0.73	87	66,984	0.49	0.50	16,647	171,928	0.56	0.58

Date 6/10/2021

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,499				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0	5.06	1.32					1	3						
61 - 80	3	3			1	3			1	5						
81 - 85	2	0							2	10	0.02	0.02				
86 - 90	8	4							1	7						
91 - 95	22	18	0.07	0.06	6	20	0.02	0.02	9	53	0.01	0.01	17	145	0.07	0.07
96 - 99	645	952	0.40	0.39	1,019	3,651	0.37	0.36	531	3,162	0.37	0.36	285	2,385	0.60	0.58
100 - 100	11,741	6,927	0.39	0.39	633	2,186	0.61	0.61	173	1,054	0.54	0.54	83	718	0.19	0.19
Credits	12,422	7,904	0.39	0.39	1,659	5,860	0.46	0.45	718	4,293	0.40	0.40	385	3,248	0.48	0.47
101 - 105	40	59	1.81	1.85	48	181	0.17	0.18	43	272	1.41	1.44	16	138	0.99	1.00
106 - 110	11	17	5.13	5.53	17	66	1.38	1.49	6	36			9	83	0.25	0.27
111 - 115	8	5			9	40	1.96	2.22	8	55	1.05	1.18	6	59	0.01	0.01
116 - 120	16	21	0.78	0.93	9	37	2.25	2.65	8	59	1.05	1.25	6	64	2.75	3.26
121 - 130	18	31	2.77	3.43	27	139	0.27	0.33	31	234	0.26	0.33	19	201	0.56	0.69
131 - 140	13	21	0.18	0.25	13	59	1.39	1.86	6	49	0.49	0.65	3	35		
141 & Up	17	35	0.02	0.03	12	64			7	70	0.10	0.15	7	91	0.05	0.08
Charges	123	189	1.59	1.89	135	587	0.69	0.80	109	776	0.77	0.89	66	671	0.68	0.80
Totals	12,545	8,093	0.42	0.42	1,794	6,447	0.48	0.48	827	5,069	0.46	0.46	451	3,920	0.52	0.52

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									1	21			1	46	0.08	0.05
61 - 80	3	26							3	80			12	726	1.80	1.37
81 - 85					1	21	1.14	0.96	3	108	0.00	0.00	17	1,020	0.71	0.60
86 - 90	2	23			6	111	0.04	0.03	73	2,402	0.43	0.38	32	2,037	0.77	0.68
91 - 95	75	919	0.29	0.27	157	2,902	0.52	0.49	97	2,930	0.52	0.48	25	1,519	0.23	0.21
96 - 99	236	2,767	0.23	0.22	102	1,857	0.34	0.33	40	1,336	0.45	0.44	17	1,064	0.68	0.66
100 - 100	83	1,007	0.33	0.33	65	1,262	0.62	0.62	50	1,652	1.20	1.20	29	2,096	0.31	0.31
Credits	399	4,742	0.26	0.25	331	6,153	0.48	0.46	267	8,528	0.60	0.56	133	8,508	0.63	0.57
101 - 105	33	419	0.28	0.29	27	517	0.13	0.13	25	961	1.86	1.90	9	743	0.44	0.45
106 - 110	14	183	0.19	0.21	16	350	0.25	0.26	12	416	0.20	0.22	10	774	0.66	0.71
111 - 115	5	69	1.94	2.17	21	474	0.93	1.05	16	678	0.19	0.22	12	876	0.58	0.65
116 - 120	23	337	0.62	0.73	28	661	1.56	1.84	26	1,035	0.48	0.56	15	1,299	0.12	0.14
121 - 130	31	460	1.40	1.74	21	484	0.24	0.30	34	1,486	2.55	3.19	14	1,388	0.56	0.70
131 - 140	8	130	0.82	1.11	10	246	0.09	0.12	19	953	0.55	0.75	17	1,702	0.48	0.64
141 & Up	8	160	0.33	0.52	16	493	0.29	0.45	41	2,486	0.53	0.91	33	4,055	0.94	1.64
Charges	122	1,758	0.74	0.87	139	3,224	0.59	0.70	173	8,015	1.01	1.32	110	10,837	0.64	0.86
Totals	521	6,500	0.39	0.40	470	9,377	0.52	0.53	440	16,543	0.80	0.86	243	19,345	0.63	0.70

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	60	0.01	0.00	9	3,637	0.43	0.17	14	3,766	0.42	0.17
61 - 80	27	2,940	0.42	0.31	9	8,010	0.54	0.37	59	11,793	0.58	0.41
81 - 85	9	1,138	0.92	0.76	4	1,912	0.57	0.48	38	4,210	0.69	0.57
86 - 90	11	1,390	0.62	0.54	2	550	0.23	0.20	135	6,523	0.55	0.48
91 - 95	16	2,121	0.65	0.60	5	1,650	0.82	0.77	429	12,276	0.52	0.48
96 - 99	11	1,790	0.38	0.37	2	839	0.20	0.19	2,888	19,803	0.39	0.38
100 - 100	7	1,086	0.22	0.22	6	3,741	0.61	0.61	12,870	21,731	0.51	0.51
Credits	82	10,526	0.52	0.44	37	20,339	0.54	0.37	16,433	80,103	0.50	0.43
101 - 105	8	1,073	0.15	0.16	5	1,635	0.71	0.73	254	5,998	0.71	0.73
106 - 110	10	1,616	0.60	0.65	3	2,107	0.60	0.65	108	5,649	0.56	0.60
111 - 115	10	1,881	0.34	0.38	4	2,562	0.35	0.39	99	6,700	0.43	0.48
116 - 120	6	1,059	0.45	0.53	1	331	1.34	1.59	138	4,904	0.64	0.76
121 - 130	10	2,230	0.92	1.17	7	3,179	0.32	0.41	212	9,832	0.89	1.11
131 - 140	7	1,221	0.43	0.58	5	4,522	0.38	0.51	101	8,937	0.43	0.57
141 & Up	35	9,272	0.52	0.91	26	39,342	0.32	0.56	202	56,066	0.40	0.71
Charges	86	18,352	0.53	0.74	51	53,678	0.35	0.55	1,114	98,086	0.49	0.72
Totals	168	28,879	0.52	0.59	88	74,017	0.40	0.46	17,547	178,189	0.50	0.55

Date 6/10/2021

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,499				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0														
61 - 80	4	2														
81 - 85	3	3			2	7	6.31	5.37								
86 - 90	2	1			1	4			1	6						
91 - 95	16	10			8	26	0.01	0.01	3	17			1	9		
96 - 99	557	765	0.35	0.34	941	3,439	0.77	0.76	589	3,553	0.35	0.34	321	2,702	0.29	0.29
100 - 100	12,151	7,293	0.42	0.42	815	2,759	0.31	0.31	210	1,264	0.21	0.21	95	827	0.05	0.05
Credits	12,734	8,075	0.41	0.41	1,767	6,235	0.57	0.57	815	4,909	0.31	0.30	432	3,663	0.23	0.22
101 - 105	23	29	1.28	1.31	51	197	0.05	0.05	46	297	0.85	0.87	24	216	0.07	0.07
106 - 110	9	15			16	69	1.91	2.05	15	95	3.86	4.14	12	111	3.41	3.69
111 - 115	9	15			9	40	0.03	0.03	10	66	0.02	0.02	9	90	0.01	0.01
116 - 120	8	5			12	53			11	82	0.15	0.17	5	52		
121 - 130	9	15	2.11	2.65	33	155	0.08	0.10	31	237	0.64	0.80	17	177	0.23	0.28
131 - 140	6	12			9	42	0.08	0.11	6	51	0.04	0.05	3	35		
141 & Up	12	19	3.04	5.11	10	52	0.84	1.32	5	45	0.03	0.05	7	98	0.04	0.07
Charges	76	111	1.15	1.38	140	608	0.33	0.39	124	874	0.90	1.03	77	779	0.57	0.66
Totals	12,810	8,186	0.42	0.42	1,907	6,843	0.55	0.55	939	5,783	0.40	0.40	509	4,443	0.29	0.29

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	13										
61 - 80	1	8							3	99	0.01	0.00	11	677	0.62	0.47
81 - 85					2	31			10	369	1.26	1.07	31	1,898	0.37	0.31
86 - 90	7	78	0.01	0.01	7	135	0.03	0.02	72	2,442	0.29	0.26	37	2,046	0.17	0.15
91 - 95	67	812	0.79	0.75	163	2,982	0.53	0.50	127	3,837	0.81	0.75	34	2,027	0.70	0.65
96 - 99	277	3,219	0.15	0.15	136	2,457	0.45	0.44	60	1,891	0.12	0.12	14	961	0.50	0.49
100 - 100	95	1,182	0.13	0.13	71	1,361	0.16	0.16	51	1,729	0.42	0.42	21	1,440	0.26	0.26
Credits	447	5,300	0.24	0.24	380	6,979	0.42	0.40	323	10,367	0.51	0.47	148	9,051	0.42	0.37
101 - 105	25	311	0.73	0.75	30	604	0.59	0.60	22	801	0.18	0.18	11	826	0.16	0.16
106 - 110	16	208	0.20	0.21	18	373	0.31	0.33	13	523	1.08	1.17	20	1,601	0.45	0.48
111 - 115	8	111	0.06	0.07	16	363	0.21	0.24	24	1,007	0.08	0.09	19	1,418	0.37	0.42
116 - 120	17	259	0.29	0.34	26	643	0.15	0.18	32	1,225	0.77	0.90	11	853	0.47	0.56
121 - 130	36	544	1.02	1.25	28	668	0.59	0.74	20	919	0.47	0.59	23	2,009	0.21	0.27
131 - 140	8	127	0.04	0.05	6	155	0.01	0.01	17	846	0.23	0.31	18	1,675	0.55	0.75
141 & Up	8	153	2.14	3.24	19	614	0.25	0.38	24	1,497	0.64	1.05	32	4,127	0.41	0.74
Charges	118	1,712	0.72	0.85	143	3,419	0.35	0.42	152	6,818	0.49	0.60	134	12,509	0.39	0.51
Totals	565	7,012	0.36	0.37	523	10,398	0.39	0.40	475	17,185	0.50	0.52	282	21,560	0.40	0.44

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	117			10	4,702	0.47	0.19	13	4,832	0.46	0.19
61 - 80	37	4,171	0.30	0.22	15	8,545	0.33	0.23	71	13,504	0.33	0.24
81 - 85	19	2,203	0.55	0.45	7	5,060	0.42	0.35	75	9,577	0.48	0.40
86 - 90	13	1,951	0.22	0.19	3	1,076	0.15	0.13	146	7,760	0.21	0.19
91 - 95	9	1,290	0.32	0.30	6	2,986	0.23	0.21	457	14,168	0.56	0.52
96 - 99	10	1,422	0.13	0.13	5	2,174	0.25	0.24	2,910	22,583	0.35	0.35
100 - 100	13	1,890	0.27	0.27	7	2,917	0.24	0.24	13,529	22,661	0.30	0.30
Credits	102	13,044	0.30	0.26	53	27,460	0.34	0.23	17,201	95,085	0.38	0.32
101 - 105	14	1,966	0.57	0.59	8	3,330	0.17	0.18	254	8,576	0.33	0.34
106 - 110	9	1,639	0.24	0.25	6	5,371	0.99	1.07	134	10,005	0.80	0.87
111 - 115	9	1,613	0.22	0.24	2	661	0.35	0.40	115	5,384	0.24	0.27
116 - 120	11	1,927	0.87	1.02	2	795	0.95	1.10	135	5,895	0.67	0.79
121 - 130	13	2,243	0.57	0.72	9	5,259	0.39	0.49	219	12,225	0.44	0.55
131 - 140	9	1,956	0.35	0.48	6	4,604	0.39	0.52	88	9,503	0.38	0.51
141 & Up	36	10,568	0.38	0.68	23	40,531	0.44	0.75	176	57,705	0.44	0.75
Charges	101	21,911	0.43	0.61	56	60,553	0.47	0.70	1,121	109,293	0.46	0.65
Totals	203	34,955	0.39	0.43	109	88,013	0.43	0.47	18,322	204,377	0.42	0.45

Date 6/10/2021

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,499				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0														
61 - 80	5	4			1	3							1	7		
81 - 85	2	2			1	4										
86 - 90	7	8			1	4							4	33		
91 - 95	13	11	23.39	21.67	9	29			3	18			14	120	0.66	0.62
96 - 99	610	834	0.76	0.74	1,011	3,666	0.20	0.20	583	3,500	0.26	0.25	349	2,945	0.15	0.14
100 - 100	12,801	7,471	0.46	0.46	737	2,534	0.31	0.31	209	1,287	0.22	0.22	80	694	0.25	0.25
Credits	13,439	8,331	0.52	0.52	1,760	6,239	0.24	0.24	810	4,893	0.24	0.24	448	3,799	0.18	0.18
101 - 105	27	40	1.02	1.04	39	152	0.48	0.49	47	303	0.15	0.15	29	259	0.95	0.97
106 - 110	5	6			16	65	0.58	0.63	14	88	2.14	2.31	10	90	0.07	0.07
111 - 115	7	9			12	54	0.02	0.03	10	69	0.54	0.61	8	76	1.15	1.30
116 - 120	9	12	0.27	0.32	17	76	6.11	7.21	12	85	0.01	0.01	7	72		
121 - 130	17	23	0.26	0.32	32	160	0.07	0.09	34	267	0.35	0.44	26	278	0.21	0.26
131 - 140	9	18	0.01	0.01	17	84	0.06	0.08	6	53	0.02	0.03	9	107	0.03	0.03
141 & Up	19	40	0.09	0.14	18	110	0.83	1.40	4	35	0.01	0.02	2	30	0.78	1.36
Charges	93	147	0.36	0.45	151	700	0.97	1.18	127	901	0.41	0.46	91	912	0.46	0.54
Totals	13,532	8,478	0.51	0.51	1,911	6,940	0.32	0.32	937	5,794	0.27	0.27	539	4,710	0.24	0.24

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60													1	39	0.19	0.10
61 - 80	2	18			1	15	1.62	1.29	2	66	0.00	0.00	12	672	0.37	0.28
81 - 85	2	24			2	31			10	356	0.34	0.28	27	1,540	0.44	0.37
86 - 90	2	20	2.63	2.31	7	139	0.08	0.07	77	2,641	0.25	0.22	39	2,250	0.41	0.36
91 - 95	75	914	0.18	0.17	180	3,257	0.44	0.41	132	4,118	0.35	0.32	17	1,029	0.09	0.08
96 - 99	318	3,739	0.35	0.34	147	2,682	0.31	0.30	49	1,658	0.17	0.16	15	983	0.09	0.09
100 - 100	98	1,186	0.30	0.30	86	1,692	0.41	0.41	59	1,938	0.73	0.73	19	1,332	0.87	0.87
Credits	497	5,901	0.32	0.31	423	7,817	0.38	0.37	329	10,777	0.36	0.34	130	7,845	0.41	0.36
101 - 105	27	343	0.60	0.62	29	581	0.47	0.48	17	625	0.99	1.02	17	1,231	0.16	0.17
106 - 110	13	169	0.06	0.07	10	210	0.63	0.68	22	871	0.45	0.48	18	1,373	0.36	0.39
111 - 115	5	74	0.03	0.03	11	241	1.25	1.42	26	1,077	0.52	0.59	23	1,746	0.25	0.28
116 - 120	12	174	0.39	0.47	40	959	0.46	0.55	39	1,610	0.76	0.89	15	1,236	0.11	0.13
121 - 130	34	514	0.03	0.04	27	630	1.49	1.84	23	1,051	0.14	0.18	22	1,995	0.17	0.21
131 - 140	3	54			6	173	0.20	0.27	19	889	0.71	0.95	17	1,625	0.10	0.14
141 & Up	11	206	0.51	0.77	15	448	0.88	1.33	24	1,445	0.55	0.88	40	4,877	0.25	0.43
Charges	105	1,534	0.27	0.32	138	3,243	0.78	0.92	170	7,568	0.58	0.71	152	14,084	0.21	0.28
Totals	602	7,435	0.31	0.31	561	11,060	0.50	0.51	499	18,345	0.45	0.47	282	21,928	0.28	0.32

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	310	0.25	0.14	10	5,039	0.41	0.18	15	5,389	0.40	0.18
61 - 80	32	3,501	0.25	0.18	16	7,484	0.35	0.25	72	11,769	0.32	0.23
81 - 85	15	1,766	0.12	0.10	7	2,324	0.31	0.26	66	6,047	0.29	0.24
86 - 90	22	2,816	0.35	0.31	7	4,382	0.39	0.34	169	12,310	0.35	0.31
91 - 95	10	1,699	0.30	0.28	5	2,296	0.49	0.46	470	13,561	0.38	0.35
96 - 99	11	1,717	0.24	0.23	6	5,817	0.22	0.21	3,099	27,541	0.25	0.24
100 - 100	19	2,795	0.20	0.20	4	3,914	0.34	0.34	14,112	24,844	0.41	0.41
Credits	112	14,604	0.25	0.21	55	31,256	0.35	0.26	18,003	101,461	0.34	0.29
101 - 105	21	3,215	0.48	0.48	4	5,381	0.26	0.27	257	12,130	0.38	0.39
106 - 110	10	1,621	0.18	0.19	10	5,283	0.51	0.55	128	9,776	0.43	0.47
111 - 115	9	1,408	0.31	0.35	6	4,686	0.19	0.21	117	9,441	0.29	0.33
116 - 120	11	1,889	0.15	0.18	4	3,064	0.29	0.34	166	9,177	0.38	0.45
121 - 130	12	2,291	0.37	0.46	4	1,437	0.22	0.28	231	8,647	0.32	0.40
131 - 140	16	3,600	0.12	0.16	11	14,070	0.36	0.48	113	20,672	0.30	0.41
141 & Up	35	10,072	0.38	0.70	28	37,385	0.25	0.44	196	54,647	0.29	0.51
Charges	114	24,096	0.32	0.44	67	71,305	0.29	0.41	1,208	124,490	0.32	0.44
Totals	226	38,700	0.29	0.33	122	102,562	0.31	0.34	19,211	225,951	0.33	0.36

Date 6/10/2021

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,499				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	1														
61 - 80	4	1														
81 - 85	4	3														
86 - 90	6	6			3	12	0.09	0.08	3	18	0.02	0.02	2	16	4.02	3.36
91 - 95	12	9			8	30	1.78	1.67	7	41			20	168	0.76	0.71
96 - 99	680	946	0.19	0.18	996	3,588	0.30	0.30	613	3,641	0.19	0.19	345	2,902	0.19	0.19
100 - 100	13,421	7,567	0.19	0.19	744	2,558	0.22	0.22	191	1,159	1.12	1.12	83	717	0.44	0.44
Credits	14,129	8,533	0.19	0.19	1,751	6,188	0.27	0.27	816	4,870	0.41	0.40	450	3,802	0.28	0.27
101 - 105	31	41	0.21	0.21	47	175	1.29	1.32	37	237	1.92	1.96	26	223	0.04	0.05
106 - 110	7	11	16.83	18.22	15	64			18	121	5.41	5.82	8	74	0.03	0.03
111 - 115	5	11			24	101	1.77	2.00	5	35	0.11	0.12	2	20	0.15	0.17
116 - 120	13	16			8	36	0.04	0.05	7	50	0.00	0.00	12	123	0.00	0.00
121 - 130	20	33	0.43	0.53	29	137	0.07	0.09	29	226	0.34	0.42	30	323	0.89	1.10
131 - 140	6	13	0.69	0.92	22	107	0.15	0.20	2	14			2	25	2.15	2.96
141 & Up	14	25			22	123	0.24	0.38	6	56	0.05	0.07	5	67	4.57	7.12
Charges	96	149	1.45	1.73	167	743	0.62	0.75	104	739	1.61	1.84	85	855	0.78	0.91
Totals	14,225	8,683	0.21	0.21	1,918	6,931	0.31	0.31	920	5,608	0.57	0.57	535	4,657	0.37	0.37

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	9										
61 - 80					2	27			3	103	0.45	0.34	12	654	0.41	0.32
81 - 85					2	31			13	459	0.85	0.71	38	2,186	0.14	0.11
86 - 90	5	58	0.09	0.08	12	234	0.18	0.17	107	3,468	0.48	0.43	38	2,128	0.10	0.09
91 - 95	89	1,098	0.03	0.03	199	3,588	0.21	0.20	129	3,947	0.35	0.32	29	1,885	0.22	0.21
96 - 99	308	3,593	0.22	0.21	119	2,154	0.11	0.10	47	1,468	0.18	0.17	14	924	0.44	0.43
100 - 100	89	1,083	0.17	0.17	72	1,370	0.21	0.21	57	1,985	0.52	0.52	19	1,338	0.16	0.16
Credits	491	5,832	0.17	0.17	407	7,412	0.18	0.17	356	11,430	0.42	0.39	150	9,115	0.20	0.18
101 - 105	41	534	0.13	0.13	23	455	0.16	0.16	28	1,069	0.17	0.17	19	1,366	0.13	0.14
106 - 110	16	210	0.01	0.02	21	441	0.16	0.17	21	816	0.40	0.43	24	1,721	0.41	0.44
111 - 115	8	115	0.36	0.41	17	381	0.12	0.14	31	1,259	0.63	0.71	22	1,698	0.20	0.23
116 - 120	12	174	0.18	0.21	23	514	0.21	0.25	27	1,117	0.36	0.42	9	715	0.03	0.04
121 - 130	24	362	0.00	0.00	26	644	0.32	0.39	18	784	0.11	0.14	23	2,087	0.28	0.35
131 - 140	4	68			9	244	0.51	0.69	15	701	2.03	2.74	15	1,347	0.58	0.78
141 & Up	11	211	0.34	0.56	14	434	0.21	0.32	15	906	0.21	0.35	32	3,874	0.34	0.58
Charges	116	1,674	0.13	0.15	133	3,113	0.23	0.28	155	6,653	0.51	0.61	144	12,810	0.31	0.39
Totals	607	7,506	0.16	0.16	540	10,526	0.19	0.20	511	18,083	0.45	0.46	294	21,925	0.26	0.28

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	6	571	0.07	0.04	12	4,367	0.25	0.12	21	4,948	0.23	0.11
61 - 80	50	5,425	0.24	0.18	26	10,991	0.17	0.12	97	17,201	0.20	0.14
81 - 85	17	2,129	0.40	0.33	8	5,083	0.27	0.22	86	9,916	0.30	0.25
86 - 90	11	1,237	0.14	0.12	6	3,042	0.28	0.25	191	10,202	0.29	0.26
91 - 95	16	2,361	0.27	0.25	3	1,399	0.17	0.16	512	14,526	0.25	0.23
96 - 99	15	2,152	0.25	0.24	7	4,504	0.17	0.17	3,144	25,872	0.21	0.21
100 - 100	17	2,394	0.20	0.20	4	1,214	0.23	0.23	14,697	21,385	0.28	0.28
Credits	132	16,269	0.25	0.20	66	30,599	0.21	0.15	18,748	104,049	0.25	0.21
101 - 105	13	2,054	0.22	0.22	7	5,179	0.41	0.41	272	11,332	0.33	0.34
106 - 110	13	1,845	0.22	0.24	6	4,133	0.11	0.11	149	9,437	0.30	0.32
111 - 115	11	1,781	0.15	0.17	7	3,631	0.40	0.45	132	9,033	0.35	0.39
116 - 120	6	1,059	0.21	0.24	4	10,397	0.19	0.23	121	14,199	0.20	0.23
121 - 130	9	1,691	0.28	0.35	5	2,520	0.18	0.22	213	8,808	0.25	0.31
131 - 140	10	2,078	0.21	0.28	15	17,288	0.17	0.23	100	21,886	0.26	0.36
141 & Up	30	8,536	0.42	0.75	19	22,602	0.29	0.50	168	36,835	0.33	0.57
Charges	92	19,044	0.31	0.42	63	65,750	0.24	0.33	1,155	111,531	0.29	0.39
Totals	224	35,313	0.28	0.29	129	96,349	0.23	0.25	19,903	215,580	0.27	0.28

Date 6/10/2021

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2014 Industry Group Total

Exp-Mod	Up to \$2,499				\$2,500 - \$4,499				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	1	144.25	78.69					2	6	1.54	0.79				
61 - 80	13	6			7	24			1	5			5	29		
81 - 85	7	8	4.13	3.43	1	4			3	16			2	13		
86 - 90	17	14			5	15			9	47	0.58	0.51	4	31		
91 - 95	37	32			21	74	0.53	0.49	20	117	0.45	0.43	17	139	0.32	0.30
96 - 99	597	787	1.02	1.00	1,109	4,023	0.44	0.44	694	4,151	0.46	0.45	437	3,681	0.38	0.37
100 - 100	11,963	8,032	0.53	0.53	1,085	3,705	0.53	0.53	308	1,857	0.55	0.55	150	1,298	0.18	0.18
Credits	12,637	8,879	0.59	0.59	2,228	7,845	0.48	0.48	1,037	6,199	0.49	0.48	615	5,192	0.32	0.32
101 - 105	38	51	0.11	0.11	62	244	0.91	0.92	51	319	0.02	0.02	32	289	0.48	0.49
106 - 110	9	15	0.06	0.06	11	45			22	142	0.06	0.06	13	120	0.75	0.80
111 - 115	16	22	0.01	0.01	15	63	0.40	0.46	8	56			9	89	0.16	0.18
116 - 120	15	23			15	70	6.87	8.11	11	83	0.06	0.07	10	98	0.45	0.53
121 - 130	23	33			33	169	0.22	0.27	41	313	2.44	3.01	35	383	0.15	0.18
131 - 140	18	38			17	84	1.40	1.89	11	90	1.45	1.96	8	97	0.17	0.23
141 & Up	36	65	0.01	0.01	11	60	1.93	2.90	6	58	0.01	0.01	12	161	1.10	1.71
Charges	155	248	0.03	0.04	164	735	1.35	1.57	150	1,062	0.86	0.99	119	1,237	0.43	0.52
Totals	12,792	9,127	0.58	0.58	2,392	8,580	0.56	0.56	1,187	7,262	0.54	0.55	734	6,428	0.34	0.35

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	7							2	32	0.03	0.01	1	54	0.01	0.00
61 - 80	4	33			7	101	0.21	0.15	9	274	0.31	0.22	17	991	0.28	0.21
81 - 85	3	35			1	20			12	419	0.01	0.01	41	2,631	0.23	0.19
86 - 90	6	61			13	239	0.36	0.32	114	3,885	0.43	0.38	60	3,555	0.67	0.59
91 - 95	91	1,101	0.84	0.79	234	4,248	0.33	0.31	148	4,503	0.26	0.24	45	2,850	0.54	0.50
96 - 99	381	4,415	0.50	0.48	192	3,536	0.36	0.35	91	2,873	0.65	0.63	34	2,307	0.92	0.90
100 - 100	147	1,801	0.27	0.27	114	2,162	0.66	0.66	74	2,477	0.52	0.52	32	2,343	0.22	0.22
Credits	634	7,452	0.48	0.47	561	10,306	0.41	0.39	450	14,463	0.42	0.39	230	14,732	0.50	0.45
101 - 105	41	513	1.19	1.22	36	707	0.43	0.44	26	921	0.94	0.97	22	1,676	0.29	0.30
106 - 110	18	234	0.03	0.03	18	353	0.35	0.38	17	704	0.35	0.37	24	1,817	0.21	0.23
111 - 115	10	138	6.01	6.85	22	483	1.63	1.85	32	1,385	0.40	0.46	31	2,437	0.27	0.30
116 - 120	24	357	1.07	1.27	34	788	1.01	1.19	49	1,998	0.19	0.22	20	1,517	1.09	1.28
121 - 130	37	559	0.22	0.27	32	772	0.41	0.51	38	1,717	0.59	0.74	23	2,058	0.13	0.16
131 - 140	8	136	0.24	0.32	8	214	0.83	1.11	22	1,200	0.65	0.89	16	1,452	0.59	0.79
141 & Up	15	276	4.98	7.55	21	678	0.19	0.31	33	1,814	1.18	1.94	36	4,528	1.04	1.75
Charges	153	2,213	1.52	1.79	171	3,995	0.66	0.80	217	9,739	0.61	0.76	172	15,484	0.58	0.74
Totals	787	9,666	0.72	0.73	732	14,301	0.48	0.49	667	24,201	0.50	0.51	402	30,216	0.54	0.57

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	4	328	0.25	0.11	22	8,819	1.89	0.81	36	9,247	1.82	0.79
61 - 80	55	6,556	0.28	0.20	28	14,372	0.37	0.25	146	22,391	0.34	0.23
81 - 85	21	2,632	0.53	0.44	9	4,077	0.27	0.23	100	9,856	0.32	0.26
86 - 90	22	3,021	0.45	0.40	6	2,113	0.09	0.08	256	12,982	0.44	0.39
91 - 95	21	2,717	0.67	0.62	7	2,382	0.36	0.34	641	18,163	0.43	0.40
96 - 99	15	2,309	0.31	0.30	7	2,823	0.27	0.26	3,557	30,904	0.48	0.47
100 - 100	16	2,242	1.17	1.17	7	5,845	0.46	0.46	13,896	31,761	0.52	0.52
Credits	154	19,805	0.50	0.41	86	40,432	0.68	0.46	18,632	135,305	0.54	0.44
101 - 105	12	1,857	0.45	0.47	5	1,637	0.22	0.22	325	8,215	0.47	0.48
106 - 110	17	2,596	0.44	0.48	6	3,430	0.49	0.53	155	9,456	0.39	0.42
111 - 115	8	1,268	0.11	0.13	7	3,934	0.40	0.46	158	9,875	0.47	0.53
116 - 120	12	1,815	0.26	0.31	3	1,425	0.26	0.30	193	8,174	0.56	0.66
121 - 130	17	3,014	0.83	1.03	8	5,801	0.70	0.88	287	14,819	0.62	0.77
131 - 140	12	2,510	0.39	0.52	5	3,717	0.27	0.36	125	9,538	0.43	0.58
141 & Up	38	9,368	0.94	1.57	25	32,688	0.44	0.79	233	49,696	0.64	1.12
Charges	116	22,429	0.66	0.89	59	52,632	0.45	0.67	1,476	109,773	0.56	0.77
Totals	270	42,234	0.58	0.61	145	93,064	0.55	0.53	20,108	245,079	0.55	0.55

Date 6/10/2021

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,499				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	0	4.43	1.23					1	3			1	3		
61 - 80	11	5			2	6			2	9			1	6		
81 - 85	4	2			1	3			3	16	0.01	0.01				
86 - 90	8	4			1	3			2	13			2	14		
91 - 95	33	25	0.05	0.05	11	41	0.02	0.02	14	82	0.01	0.01	23	195	0.05	0.05
96 - 99	836	1,204	0.33	0.32	1,240	4,461	0.34	0.34	713	4,257	0.36	0.35	423	3,556	0.75	0.73
100 - 100	12,805	7,900	0.60	0.60	911	3,148	0.68	0.68	275	1,674	0.53	0.53	132	1,141	0.12	0.12
Credits	13,699	9,141	0.56	0.56	2,166	7,662	0.48	0.47	1,010	6,054	0.40	0.39	582	4,915	0.57	0.56
101 - 105	56	80	1.43	1.46	58	224	0.25	0.26	54	341	1.17	1.20	25	219	1.08	1.09
106 - 110	14	24	3.88	4.17	23	91	1.01	1.08	12	76	0.05	0.06	12	112	0.31	0.34
111 - 115	14	8			17	74	1.05	1.20	13	91	0.64	0.72	7	69	0.01	0.01
116 - 120	17	24	0.69	0.82	12	54	1.56	1.84	11	78	0.79	0.94	7	74	2.38	2.82
121 - 130	22	37	2.37	2.93	37	184	0.43	0.54	39	292	0.22	0.27	29	309	0.38	0.47
131 - 140	15	25	0.15	0.21	18	81	1.02	1.36	7	56	0.43	0.57	7	80	0.02	0.03
141 & Up	26	50	0.11	0.18	18	103	0.92	1.42	9	91	0.10	0.16	10	137	0.05	0.08
Charges	164	249	1.30	1.55	183	811	0.70	0.82	145	1,026	0.60	0.70	97	1,000	0.58	0.68
Totals	13,863	9,390	0.58	0.58	2,349	8,472	0.50	0.50	1,155	7,080	0.43	0.43	679	5,915	0.57	0.58

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	10	0.08	0.03	2	30	0.56	0.26	2	65	0.06	0.03
61 - 80	4	35			3	40			4	116			20	1,248	1.05	0.80
81 - 85					1	21	1.14	0.96	5	175	0.01	0.01	29	1,784	0.42	0.35
86 - 90	5	54			13	231	0.10	0.09	99	3,314	0.36	0.32	61	3,638	0.56	0.50
91 - 95	89	1,087	0.25	0.23	216	4,010	0.38	0.36	152	4,643	0.36	0.33	41	2,478	0.16	0.15
96 - 99	351	4,099	0.32	0.31	188	3,449	0.27	0.27	78	2,619	0.39	0.38	29	1,817	0.48	0.47
100 - 100	123	1,493	0.55	0.55	108	2,146	0.83	0.83	73	2,403	0.85	0.85	39	2,792	0.25	0.25
Credits	572	6,768	0.36	0.35	530	9,906	0.44	0.42	413	13,300	0.44	0.41	221	13,823	0.44	0.40
101 - 105	50	629	1.75	1.79	43	835	0.23	0.23	34	1,264	1.49	1.53	18	1,430	0.31	0.32
106 - 110	17	221	0.19	0.20	24	522	0.55	0.59	17	634	0.13	0.14	20	1,562	0.46	0.49
111 - 115	7	96	1.40	1.57	25	564	0.78	0.89	26	1,097	0.21	0.24	21	1,532	0.35	0.40
116 - 120	32	469	0.57	0.68	43	1,036	1.25	1.48	33	1,321	0.55	0.65	21	1,871	0.17	0.20
121 - 130	42	628	1.13	1.40	39	915	0.55	0.68	48	2,075	3.94	4.91	18	1,816	0.47	0.59
131 - 140	13	217	0.65	0.88	10	246	0.09	0.12	26	1,298	0.45	0.61	25	2,552	2.62	3.52
141 & Up	9	178	0.32	0.49	21	648	0.37	0.56	49	2,940	0.51	0.87	42	5,018	0.89	1.53
Charges	170	2,438	1.01	1.18	205	4,766	0.63	0.74	233	10,629	1.24	1.60	165	15,781	0.89	1.16
Totals	742	9,206	0.53	0.54	735	14,672	0.50	0.51	646	23,929	0.80	0.85	386	29,604	0.68	0.73

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	245	0.04	0.02	21	6,927	0.42	0.17	33	7,284	0.40	0.17
61 - 80	46	5,262	0.29	0.21	26	14,400	0.46	0.32	119	21,127	0.45	0.31
81 - 85	24	2,897	0.42	0.35	7	4,775	0.28	0.23	74	9,673	0.35	0.29
86 - 90	24	2,928	0.45	0.40	6	1,630	0.50	0.43	221	11,830	0.45	0.40
91 - 95	23	3,111	0.62	0.58	5	1,650	0.82	0.77	607	17,323	0.41	0.38
96 - 99	19	3,005	0.46	0.46	3	1,253	0.15	0.15	3,880	29,720	0.40	0.39
100 - 100	19	2,913	0.27	0.27	11	6,309	0.47	0.47	14,496	31,919	0.53	0.53
Credits	158	20,362	0.40	0.34	79	36,945	0.44	0.30	19,430	128,876	0.44	0.37
101 - 105	12	1,625	0.29	0.30	7	2,457	1.00	1.03	357	9,105	0.81	0.83
106 - 110	12	1,874	0.55	0.60	4	2,443	0.82	0.89	155	7,560	0.58	0.63
111 - 115	16	2,819	0.34	0.39	5	3,035	0.34	0.38	151	9,384	0.37	0.42
116 - 120	9	1,449	0.34	0.40	2	1,221	0.81	0.96	187	7,597	0.58	0.69
121 - 130	12	2,634	0.97	1.23	8	3,717	0.28	0.36	294	12,607	1.13	1.41
131 - 140	9	1,819	0.30	0.40	5	4,522	0.38	0.51	135	10,895	0.90	1.21
141 & Up	45	11,783	0.45	0.79	31	44,762	0.32	0.57	260	65,710	0.40	0.70
Charges	115	24,002	0.47	0.66	62	62,157	0.38	0.59	1,539	122,858	0.57	0.81
Totals	273	44,364	0.44	0.48	141	99,102	0.40	0.42	20,969	251,734	0.50	0.53

Date 6/10/2021

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,499				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0							1	3			1	3		
61 - 80	5	4			1	2			1	4	0.21	0.15	1	6		
81 - 85	4	5			3	9	4.63	3.88	1	6						
86 - 90	6	5			1	4			6	33			2	16	0.14	0.13
91 - 95	26	22			17	59	10.47	9.86	19	112			23	192	1.31	1.23
96 - 99	714	965	0.45	0.44	1,168	4,260	0.67	0.66	752	4,545	0.39	0.38	446	3,761	0.29	0.28
100 - 100	13,094	8,175	0.39	0.39	1,130	3,880	0.28	0.28	306	1,853	0.31	0.31	163	1,414	0.05	0.05
Credits	13,850	9,176	0.39	0.39	2,320	8,215	0.56	0.55	1,086	6,555	0.36	0.35	636	5,392	0.26	0.25
101 - 105	27	33	1.11	1.13	58	219	0.15	0.15	56	362	0.71	0.72	30	268	0.06	0.06
106 - 110	14	21			20	88	1.51	1.63	16	100	3.65	3.92	17	158	2.61	2.83
111 - 115	13	21	25.63	28.86	13	56	0.10	0.11	13	86	0.01	0.01	12	119	0.01	0.01
116 - 120	12	7			15	65			15	110	0.67	0.79	7	74		
121 - 130	13	20	1.58	1.98	40	189	0.06	0.08	37	285	0.53	0.66	22	231	0.18	0.22
131 - 140	7	13			14	67	0.15	0.20	6	51	0.04	0.05	4	47		
141 & Up	17	32	14.90	24.53	17	94	0.47	0.75	8	73	0.02	0.03	8	110	0.04	0.06
Charges	103	148	7.37	8.91	177	777	0.31	0.36	151	1,067	0.80	0.91	100	1,007	0.47	0.54
Totals	13,953	9,324	0.50	0.50	2,497	8,992	0.54	0.54	1,237	7,622	0.42	0.42	736	6,399	0.29	0.29

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					2	25							3	110	0.51	0.24
61 - 80	3	28			3	48			8	227	0.00	0.00	20	1,189	0.96	0.73
81 - 85	4	43			4	70			12	444	1.05	0.88	49	2,913	0.28	0.23
86 - 90	11	123	0.01	0.00	14	261	1.78	1.58	103	3,545	0.34	0.30	70	3,967	0.16	0.14
91 - 95	82	1,000	0.64	0.61	242	4,475	0.43	0.41	199	6,137	0.75	0.70	51	3,077	0.61	0.56
96 - 99	432	5,060	0.69	0.67	213	3,824	0.67	0.65	98	3,092	0.11	0.10	27	1,919	0.28	0.27
100 - 100	168	2,061	0.19	0.19	133	2,568	0.38	0.38	73	2,488	0.30	0.30	34	2,293	0.45	0.45
Credits	700	8,315	0.54	0.53	611	11,271	0.53	0.51	493	15,934	0.46	0.43	254	15,469	0.39	0.35
101 - 105	35	440	0.51	0.53	41	821	0.46	0.47	31	1,110	0.17	0.17	18	1,323	0.11	0.12
106 - 110	20	260	0.61	0.66	23	471	0.29	0.32	18	715	0.81	0.87	26	2,107	0.50	0.55
111 - 115	11	147	0.86	0.97	20	470	0.17	0.19	37	1,533	0.33	0.37	25	1,861	0.35	0.39
116 - 120	25	376	0.21	0.25	36	885	0.32	0.38	46	1,747	0.63	0.74	20	1,594	0.31	0.37
121 - 130	50	742	0.75	0.93	34	806	0.49	0.61	34	1,486	0.34	0.42	30	2,582	0.31	0.39
131 - 140	11	177	0.21	0.28	8	206	0.91	1.23	21	1,035	0.30	0.41	24	2,215	0.79	1.07
141 & Up	12	228	1.44	2.19	25	797	0.28	0.44	27	1,687	0.59	0.96	40	5,147	0.35	0.62
Charges	164	2,370	0.64	0.76	187	4,456	0.38	0.45	214	9,314	0.45	0.55	183	16,830	0.40	0.52
Totals	864	10,685	0.56	0.57	798	15,728	0.49	0.49	707	25,249	0.46	0.47	437	32,299	0.40	0.42

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	4	399	0.01	0.01	21	7,763	0.47	0.20	33	8,304	0.45	0.19
61 - 80	67	7,544	0.26	0.19	36	17,377	0.41	0.29	145	26,430	0.39	0.28
81 - 85	29	3,364	0.47	0.39	13	9,028	0.34	0.29	119	15,881	0.38	0.32
86 - 90	25	3,568	0.82	0.72	7	2,091	0.32	0.28	245	13,611	0.44	0.38
91 - 95	14	2,161	0.25	0.23	9	5,215	0.18	0.16	682	22,450	0.51	0.47
96 - 99	20	2,984	1.88	1.84	7	2,799	0.39	0.39	3,877	33,209	0.59	0.58
100 - 100	19	3,069	0.25	0.25	13	6,198	0.33	0.33	15,133	34,000	0.32	0.32
Credits	178	23,088	0.58	0.49	106	50,470	0.37	0.26	20,234	153,886	0.44	0.37
101 - 105	22	3,134	0.37	0.38	9	3,847	0.19	0.20	327	11,557	0.28	0.28
106 - 110	15	2,518	0.35	0.38	7	5,810	0.94	1.01	176	12,248	0.75	0.81
111 - 115	11	2,008	0.64	0.72	5	2,584	0.26	0.29	160	8,885	0.44	0.49
116 - 120	17	2,859	0.77	0.91	2	795	0.95	1.10	195	8,511	0.59	0.69
121 - 130	19	3,365	0.57	0.72	11	6,258	0.34	0.43	290	15,965	0.41	0.51
131 - 140	17	3,506	0.25	0.34	8	6,176	0.41	0.55	120	13,494	0.42	0.57
141 & Up	41	12,112	0.39	0.70	27	44,869	0.42	0.72	222	65,149	0.42	0.73
Charges	142	29,501	0.44	0.60	69	70,339	0.44	0.65	1,490	135,809	0.45	0.62
Totals	320	52,589	0.50	0.54	175	120,809	0.41	0.42	21,724	289,695	0.44	0.46

Date 6/10/2021

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,499				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	1	0.29	0.12					1	4			1	5		
61 - 80	16	9			5	14			3	14			4	24	0.02	0.01
81 - 85	4	5			3	10							1	6		
86 - 90	9	8			2	6			5	27			7	57		
91 - 95	25	17	15.99	14.86	14	46			23	139			25	210	0.38	0.35
96 - 99	823	1,120	0.58	0.57	1,255	4,559	0.19	0.19	761	4,575	0.22	0.21	453	3,822	0.12	0.12
100 - 100	13,759	8,340	0.49	0.49	1,019	3,536	0.26	0.26	310	1,901	0.31	0.31	144	1,251	0.17	0.17
Credits	14,639	9,500	0.52	0.52	2,298	8,171	0.22	0.22	1,103	6,659	0.24	0.23	635	5,376	0.14	0.13
101 - 105	38	52	0.78	0.79	44	172	0.43	0.43	58	373	0.12	0.12	38	335	0.73	0.75
106 - 110	8	10			21	87	0.43	0.47	17	109	1.78	1.91	12	109	0.11	0.12
111 - 115	9	11			15	65	0.02	0.02	14	95	4.99	5.62	10	96	0.90	1.02
116 - 120	13	15	0.21	0.25	20	89	7.47	8.82	15	108	0.00	0.01	10	106		
121 - 130	21	31	0.20	0.24	43	206	0.06	0.07	38	296	0.32	0.39	37	392	0.31	0.39
131 - 140	10	19	0.01	0.01	21	104	0.05	0.07	6	53	0.02	0.03	9	107	0.03	0.03
141 & Up	25	52	0.07	0.11	20	122	0.75	1.26	7	68	0.01	0.01	4	60	0.38	0.63
Charges	124	190	0.28	0.35	184	844	1.05	1.26	155	1,101	0.73	0.84	120	1,205	0.41	0.48
Totals	14,763	9,690	0.52	0.52	2,482	9,015	0.30	0.30	1,258	7,761	0.31	0.31	755	6,580	0.19	0.19

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	6							1	18			4	156	0.05	0.03
61 - 80	6	56	0.01	0.01	6	81	0.69	0.50	7	204	0.00	0.00	20	1,193	0.22	0.17
81 - 85	4	45			2	31			17	574	0.21	0.18	50	2,942	0.28	0.23
86 - 90	2	20	2.63	2.31	11	204	0.05	0.05	108	3,693	0.28	0.25	76	4,490	0.53	0.46
91 - 95	104	1,246	0.33	0.31	273	5,037	0.49	0.46	208	6,426	0.35	0.32	37	2,296	0.26	0.24
96 - 99	471	5,540	0.32	0.31	233	4,180	0.22	0.21	84	2,783	0.32	0.31	32	2,121	0.44	0.43
100 - 100	164	1,983	1.22	1.22	151	2,924	0.25	0.25	99	3,290	0.59	0.59	34	2,331	0.53	0.53
Credits	752	8,897	0.52	0.50	676	12,459	0.34	0.32	524	16,987	0.37	0.34	253	15,529	0.40	0.36
101 - 105	32	404	0.51	0.53	37	747	0.45	0.46	26	942	0.72	0.74	26	1,889	0.19	0.19
106 - 110	14	183	0.06	0.06	16	327	0.52	0.56	28	1,078	0.39	0.42	22	1,702	0.31	0.33
111 - 115	8	116	0.03	0.03	15	330	0.93	1.05	35	1,450	0.58	0.66	26	1,940	0.23	0.25
116 - 120	23	344	0.20	0.24	53	1,271	0.35	0.41	50	2,051	0.60	0.71	26	2,115	0.20	0.24
121 - 130	44	666	0.03	0.03	40	935	1.24	1.53	34	1,504	0.11	0.14	27	2,361	0.22	0.27
131 - 140	5	91			10	281	0.12	0.17	22	1,023	0.63	0.85	20	1,888	0.10	0.13
141 & Up	11	206	0.51	0.77	23	710	1.06	1.63	30	1,893	0.52	0.85	45	5,495	0.24	0.41
Charges	137	2,011	0.21	0.24	194	4,601	0.70	0.84	225	9,941	0.50	0.62	192	17,390	0.22	0.28
Totals	889	10,908	0.46	0.46	870	17,059	0.43	0.44	749	26,929	0.42	0.43	445	32,920	0.30	0.32

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	5	500	0.16	0.09	21	8,811	0.40	0.18	37	9,501	0.38	0.17
61 - 80	67	7,350	0.22	0.16	42	16,815	0.32	0.22	176	25,760	0.28	0.20
81 - 85	27	3,352	0.11	0.09	8	2,670	0.27	0.23	116	9,636	0.21	0.18
86 - 90	29	3,709	0.31	0.27	11	6,817	0.27	0.23	260	19,033	0.34	0.30
91 - 95	24	3,823	0.21	0.20	9	3,980	0.31	0.29	742	23,219	0.35	0.32
96 - 99	17	2,649	0.31	0.30	9	7,514	0.54	0.53	4,138	38,863	0.32	0.31
100 - 100	31	4,582	0.29	0.29	9	5,753	0.41	0.41	15,720	35,890	0.44	0.44
Credits	200	25,966	0.24	0.20	109	52,359	0.36	0.26	21,189	161,902	0.34	0.29
101 - 105	29	4,266	0.37	0.38	7	7,308	0.26	0.27	335	16,488	0.33	0.34
106 - 110	17	2,793	0.34	0.37	13	8,054	0.37	0.41	168	14,452	0.37	0.40
111 - 115	15	2,568	0.20	0.23	6	4,686	0.19	0.21	153	11,358	0.31	0.35
116 - 120	15	2,581	0.11	0.13	4	3,064	0.29	0.34	229	11,745	0.34	0.40
121 - 130	16	3,020	0.50	0.63	4	1,437	0.22	0.28	304	10,848	0.36	0.45
131 - 140	16	3,600	0.12	0.16	13	14,841	0.35	0.48	132	22,006	0.30	0.40
141 & Up	45	12,588	0.40	0.72	36	44,572	0.23	0.40	246	65,765	0.29	0.49
Charges	153	31,417	0.33	0.44	83	83,962	0.27	0.38	1,567	152,662	0.31	0.42
Totals	353	57,382	0.29	0.31	192	136,321	0.31	0.32	22,756	314,565	0.33	0.34

Date 6/10/2021

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,499				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	4	2			1	1							2	10		
61 - 80	11	7			1	2			2	9			3	20	2.13	1.65
81 - 85	5	3							3	15			4	29	3.90	3.24
86 - 90	10	11			6	21	0.05	0.04	3	18	0.02	0.02	1	7		
91 - 95	23	19			18	62	0.88	0.82	15	89			35	296	0.83	0.78
96 - 99	887	1,203	0.16	0.16	1,247	4,485	0.27	0.26	780	4,637	0.21	0.21	468	3,930	0.17	0.17
100 - 100	14,408	8,468	0.24	0.24	1,038	3,597	0.34	0.34	334	2,040	0.69	0.69	157	1,364	0.40	0.40
Credits	15,348	9,712	0.23	0.23	2,311	8,168	0.30	0.30	1,137	6,808	0.35	0.35	670	5,657	0.29	0.28
101 - 105	40	55	0.16	0.16	57	218	1.17	1.19	45	288	1.58	1.61	38	330	0.24	0.24
106 - 110	15	16	11.30	12.19	18	76			21	138	4.74	5.10	11	101	0.19	0.20
111 - 115	8	15			26	111	1.62	1.83	7	49	0.17	0.20	3	29	0.10	0.12
116 - 120	14	19			11	48	0.05	0.06	8	58	0.00	0.00	17	173	0.00	0.00
121 - 130	26	40	0.35	0.44	32	148	0.06	0.08	40	313	0.25	0.31	42	448	0.65	0.80
131 - 140	9	20	0.46	0.62	24	120	0.13	0.18	3	24			4	45	1.18	1.59
141 & Up	21	41			28	164	0.37	0.61	8	72	0.06	0.09	7	91	3.39	5.17
Charges	133	206	1.05	1.27	196	884	0.59	0.71	132	943	1.27	1.46	122	1,216	0.62	0.72
Totals	15,481	9,918	0.25	0.25	2,507	9,053	0.33	0.33	1,269	7,751	0.46	0.46	792	6,873	0.35	0.35

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	9			3	64	1.17	0.66	2	79	30.30	16.54
61 - 80	4	34	0.02	0.01	8	111			12	317	0.15	0.11	31	1,744	0.17	0.13
81 - 85	4	38	0.27	0.22	5	74			19	665	0.63	0.52	67	3,919	0.17	0.14
86 - 90	6	69	0.08	0.07	16	309	0.14	0.12	151	4,980	0.38	0.34	70	3,937	0.12	0.11
91 - 95	119	1,466	0.03	0.03	284	5,125	0.22	0.20	210	6,401	0.40	0.37	46	2,913	0.25	0.23
96 - 99	449	5,269	0.23	0.22	206	3,729	0.18	0.18	87	2,819	0.21	0.20	29	1,926	0.28	0.27
100 - 100	168	2,039	0.12	0.12	131	2,503	0.17	0.17	105	3,529	0.64	0.64	40	2,853	0.32	0.32
Credits	750	8,915	0.17	0.16	651	11,861	0.19	0.18	587	18,775	0.42	0.38	285	17,371	0.34	0.30
101 - 105	44	572	0.12	0.12	31	612	0.23	0.23	36	1,355	0.22	0.23	23	1,666	0.18	0.19
106 - 110	20	259	0.02	0.02	24	508	0.18	0.19	29	1,124	0.29	0.31	29	2,075	0.41	0.44
111 - 115	12	169	0.25	0.28	22	498	0.09	0.11	37	1,506	0.57	0.65	26	2,028	0.17	0.19
116 - 120	18	259	0.12	0.14	36	814	0.14	0.16	43	1,809	0.36	0.42	17	1,367	0.19	0.22
121 - 130	37	561	0.54	0.66	36	875	0.47	0.59	34	1,485	0.22	0.27	30	2,703	0.22	0.27
131 - 140	7	110			13	349	0.36	0.48	18	856	1.68	2.27	20	1,783	1.02	1.37
141 & Up	12	229	0.32	0.51	17	534	0.95	1.47	23	1,309	0.20	0.32	37	4,452	0.43	0.73
Charges	150	2,159	0.24	0.28	179	4,190	0.34	0.41	220	9,445	0.44	0.53	182	16,075	0.38	0.48
Totals	900	11,075	0.18	0.18	830	16,051	0.23	0.23	807	28,220	0.42	0.43	467	33,446	0.36	0.37

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	10	880	0.15	0.08	32	10,931	0.34	0.16	55	11,977	0.53	0.25
61 - 80	96	10,812	0.19	0.14	43	18,630	0.16	0.11	211	31,688	0.17	0.12
81 - 85	26	3,100	0.39	0.32	12	6,945	0.22	0.18	145	14,787	0.26	0.22
86 - 90	22	2,717	0.31	0.27	11	5,323	0.18	0.16	296	17,392	0.24	0.21
91 - 95	32	4,825	0.19	0.18	9	4,381	0.19	0.18	791	25,578	0.25	0.24
96 - 99	25	3,535	0.23	0.22	8	4,926	0.16	0.15	4,186	36,460	0.21	0.21
100 - 100	23	3,236	0.17	0.17	5	2,021	0.15	0.15	16,409	31,648	0.31	0.31
Credits	234	29,106	0.22	0.18	120	53,158	0.21	0.14	22,093	169,530	0.26	0.21
101 - 105	19	3,012	0.20	0.21	9	6,449	0.33	0.34	342	14,557	0.30	0.31
106 - 110	17	2,640	0.16	0.18	7	4,415	0.11	0.12	191	11,353	0.27	0.29
111 - 115	15	2,520	0.19	0.22	9	5,362	0.37	0.42	165	12,287	0.32	0.36
116 - 120	10	1,844	0.29	0.34	7	11,845	0.18	0.22	181	18,236	0.20	0.24
121 - 130	13	2,444	0.27	0.34	5	2,520	0.18	0.22	295	11,539	0.27	0.34
131 - 140	14	2,841	0.18	0.25	18	19,659	0.18	0.24	130	25,808	0.29	0.39
141 & Up	36	10,281	0.35	0.64	26	29,057	0.26	0.46	215	46,230	0.31	0.54
Charges	124	25,583	0.27	0.36	81	79,308	0.23	0.31	1,519	140,011	0.29	0.38
Totals	358	54,688	0.25	0.25	201	132,466	0.22	0.22	23,612	309,541	0.27	0.27

Date 6/10/2021

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

Exp-Mod	Up to \$2,499				\$2,500 - \$4,499				\$5,000 - \$7,499				\$7,500 - \$9,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	13	4	35.02	15.83	1	1			5	17	0.59	0.31	5	21		
61 - 80	56	31			16	49			9	40	0.02	0.01	14	86	0.51	0.37
81 - 85	24	23	1.39	1.16	8	26	1.61	1.34	10	52	0.00	0.00	7	49	2.31	1.92
86 - 90	50	42			15	50	0.02	0.02	25	139	0.20	0.18	16	125	0.02	0.02
91 - 95	144	115	2.33	2.17	81	282	2.53	2.37	91	539	0.10	0.09	123	1,032	0.61	0.57
96 - 99	3,857	5,278	0.47	0.46	6,019	21,787	0.38	0.37	3,700	22,165	0.33	0.32	2,227	18,751	0.33	0.33
100 - 100	66,029	40,915	0.45	0.45	5,183	17,865	0.41	0.41	1,533	9,324	0.48	0.48	746	6,468	0.18	0.18
Credits	70,173	46,408	0.46	0.46	11,323	40,060	0.41	0.40	5,373	32,275	0.36	0.36	3,138	26,531	0.31	0.30
101 - 105	199	271	0.76	0.78	279	1,077	0.59	0.60	264	1,684	0.69	0.70	163	1,441	0.50	0.51
106 - 110	60	87	3.25	3.48	93	387	0.68	0.73	88	565	2.17	2.33	65	600	0.95	1.03
111 - 115	60	79	6.98	7.85	86	369	0.78	0.89	55	377	1.43	1.62	41	401	0.26	0.30
116 - 120	71	88	0.23	0.27	73	324	3.78	4.46	60	437	0.32	0.38	51	524	0.42	0.50
121 - 130	105	162	0.87	1.08	185	896	0.17	0.21	195	1,500	0.77	0.95	165	1,763	0.36	0.44
131 - 140	59	115	0.11	0.15	94	455	0.51	0.68	33	274	0.58	0.78	32	376	0.20	0.26
141 & Up	125	239	2.02	3.27	94	542	0.75	1.21	38	363	0.04	0.07	41	559	0.93	1.45
Charges	679	1,040	1.63	1.98	904	4,051	0.79	0.94	733	5,199	0.84	0.97	558	5,664	0.50	0.59
Totals	70,852	47,449	0.48	0.48	12,227	44,112	0.44	0.45	6,106	37,474	0.43	0.43	3,696	32,195	0.34	0.35

Exp-Mod	\$10,000 - \$14,999				\$15,000 - \$24,999				\$25,000 - \$49,999				\$50,000 - \$99,999			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	13			4	44	0.02	0.01	8	144	0.64	0.31	12	465	5.29	2.75
61 - 80	21	186	0.01	0.00	27	381	0.20	0.15	40	1,139	0.12	0.09	108	6,365	0.52	0.39
81 - 85	15	161	0.06	0.05	13	216	0.11	0.09	65	2,276	0.44	0.37	236	14,190	0.26	0.21
86 - 90	30	327	0.18	0.16	67	1,244	0.50	0.45	575	19,417	0.36	0.32	337	19,587	0.40	0.35
91 - 95	485	5,901	0.39	0.37	1,249	22,895	0.37	0.35	917	28,111	0.43	0.40	220	13,614	0.38	0.35
96 - 99	2,084	24,383	0.41	0.40	1,032	18,719	0.34	0.33	438	14,186	0.33	0.32	151	10,090	0.50	0.48
100 - 100	770	9,377	0.46	0.46	637	12,303	0.44	0.44	424	14,187	0.58	0.58	179	12,613	0.35	0.35
Credits	3,408	40,348	0.41	0.40	3,029	55,803	0.38	0.36	2,467	79,460	0.42	0.39	1,243	76,924	0.41	0.37
101 - 105	202	2,557	0.87	0.89	188	3,722	0.36	0.37	153	5,592	0.70	0.72	107	7,985	0.22	0.22
106 - 110	89	1,158	0.19	0.20	105	2,182	0.37	0.40	109	4,255	0.39	0.42	121	9,264	0.38	0.41
111 - 115	48	666	1.70	1.92	104	2,344	0.71	0.80	167	6,972	0.43	0.49	129	9,799	0.27	0.30
116 - 120	122	1,805	0.46	0.55	202	4,794	0.61	0.72	221	8,926	0.46	0.54	104	8,465	0.37	0.44
121 - 130	210	3,156	0.54	0.67	181	4,303	0.65	0.80	188	8,268	1.23	1.54	128	11,520	0.26	0.33
131 - 140	44	731	0.29	0.39	49	1,295	0.42	0.57	109	5,412	0.69	0.94	105	9,890	1.14	1.54
141 & Up	59	1,118	1.73	2.67	107	3,367	0.55	0.86	162	9,643	0.61	1.01	200	24,639	0.58	0.99
Charges	774	11,192	0.74	0.87	936	22,008	0.54	0.65	1,109	49,069	0.66	0.82	894	81,561	0.48	0.63
Totals	4,182	51,540	0.48	0.49	3,965	77,811	0.42	0.43	3,576	128,528	0.51	0.53	2,137	158,485	0.45	0.48

Exp-Mod	\$100,000 - \$249,999				\$250,000 And Over				All Risks			
	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	26	2,353	0.13	0.07	117	43,251	0.70	0.31	194	46,313	0.72	0.32
61 - 80	331	37,524	0.24	0.18	175	81,594	0.34	0.23	797	127,396	0.31	0.22
81 - 85	127	15,346	0.37	0.31	49	27,496	0.28	0.23	554	59,835	0.31	0.26
86 - 90	122	15,943	0.48	0.42	41	17,974	0.25	0.22	1,278	74,849	0.37	0.32
91 - 95	114	16,637	0.36	0.34	39	17,608	0.30	0.28	3,463	106,733	0.38	0.36
96 - 99	96	14,482	0.64	0.63	34	19,315	0.36	0.35	19,638	169,156	0.39	0.38
100 - 100	108	16,041	0.38	0.38	45	26,126	0.40	0.40	75,654	165,218	0.42	0.42
Credits	924	118,325	0.37	0.31	500	233,364	0.40	0.28	101,578	749,500	0.40	0.33
101 - 105	94	13,895	0.34	0.34	37	21,698	0.35	0.36	1,686	59,922	0.40	0.41
106 - 110	78	12,421	0.36	0.39	37	24,152	0.52	0.57	845	55,070	0.47	0.50
111 - 115	65	11,182	0.30	0.34	32	19,601	0.31	0.36	787	51,789	0.38	0.42
116 - 120	63	10,548	0.38	0.45	18	18,351	0.28	0.33	985	54,263	0.40	0.47
121 - 130	77	14,478	0.63	0.79	36	19,733	0.41	0.51	1,470	65,779	0.56	0.70
131 - 140	68	14,277	0.23	0.32	49	48,915	0.29	0.39	642	81,741	0.41	0.56
141 & Up	205	56,131	0.49	0.87	145	195,948	0.33	0.58	1,176	292,551	0.40	0.70
Charges	650	132,931	0.43	0.58	354	348,398	0.34	0.50	7,591	661,114	0.42	0.58
Totals	1,574	251,257	0.40	0.42	854	581,762	0.36	0.37	109,169	1,410,613	0.41	0.42