Exhibit 13
As Filed

DELAWARE COMPENSATION RATING BUREAU, INC.

Experience Rating Plan

Attached are reports monitoring the operation of the Experience Rating Plan for Manual Years 2013 through 2017. 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 06/29/20

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2013 INDUSTRY GRP = 1

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80																
81- 85																
86- 90																
91- 95	2	3	.12	.11					2	13			1	8		
96- 99	10	12	2.81	2.76	37	139	.06	.06	28	163	.02	.02	24	203	.58	.56
100-100	154	160	.02	.02	22	71			14	91	.06	.06	6	53		
CREDITS	166	175	.22	.22	59	210	.04	.04	44	267	.03	.03	31	263	.45	.44
101-105					3	11							2	18		
106-110					1	5			1	6						
111-115					2	6			1	6			1	11		
116-120									1	7						
121-130	1	3			1	5							1	13		
131-140	3	6	.17	.23					2	15						
141- UP	3	4							2	20						
CHARGES	7	12	.08	.12	7	27			7	53			4	41		
TOTALS	173	187	.21	.22	66	237	.04	.04	51	321	.03	.03	35	305	.39	.38

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					1	11							1	50	5.47	2.80
61- 80					1	12			1	18						
81- 85									2	63	5.75	4.81	5	270	2.22	1.86
86- 90					2	35	.03	.02	15	511	.08	.07	5	297		
91- 95	17	207	.06	.06	18	327	1.24	1.16	14	388	.08	.07	2	136	.01	.01
96- 99	17	203	.27	.27	10	179	.02	.02	3	99	.23	.22	2	125		
100-100	5	59	.01	.01	6	116	.05	.05	6	209	.22	.22	4	289	.24	.24
CREDITS	39	468	.15	.14	38	680	.61	.57	41	1,289	.39	.35	19	1,166	.81	.71
101-105	4	52	.70	.72	2	39	2.94	3.06	1	36			2	132	.01	.01
106-110					2	37	.09	.09	1	53	.01	.01	4	352	.08	.09
111-115									6	273	.06	.07	1	83		
116-120	1	13			2	46			5	204	.59	.70	5	409	.53	.63
121-130	3	43	.02	.02					2	101	.06	.08	3	274	.10	.13
131-140	1	19	10.25	13.42									1	126	1.96	2.67
141- UP	1	23	.09	.15	4	138	.79	1.23	1	52	.13	.20	4	451	.84	1.28
CHARGES	10	151	1.53	1.82	10	259	.87	1.14	16	719	.21	.25	20	1,827	.49	.61
TOTALS	49	619	.48	.49	48	939	.68	.69	57	2,008	.33	.32	39	2,993	.62	.66

	$100,000 - 249,999				$250,000 AND OVER				ALL RISKS			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					8	2,299	.36	.16	10	2,361	.47	.21
61- 80	10	1,180	.21	.15	7	2,742	.33	.22	19	3,952	.30	.20
81- 85					1	250	.43	.35	8	583	1.83	1.53
86- 90	5	668	.25	.22					27	1,511	.14	.12
91- 95	2	306	.22	.20	1	263			59	1,652	.31	.29
96- 99	2	326	.03	.03					133	1,448	.18	.17
100-100	3	464	.92	.92	2	1,271	.26	.26	222	2,782	.32	.32
CREDITS	22	2,943	.31	.26	19	6,825	.32	.20	478	14,287	.36	.27
101-105	1	103	.28	.29					15	390	.46	.47
106-110	2	291	.20	.22					11	744	.12	.13
111-115	1	113	.14	.16					12	492	.07	.07
116-120	2	393	.11	.13					16	1,072	.36	.42
121-130					2	655	.79	.99	13	1,092	.51	.64
131-140	2	471	.51	.68	1	596	.33	.44	10	1,233	.71	.95
141- UP	2	572	.20	.44	4	5,075	.39	.82	21	6,335	.41	.83
CHARGES	10	1,943	.26	.36	7	6,326	.42	.80	98	11,359	.41	.64
TOTALS	32	4,887	.29	.29	26	13,152	.37	.34	576	25,646	.39	.37

DATE 06/29/20

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2014 INDUSTRY GRP = 1

EXP-MOD	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60																
61- 80																
81- 85																
86- 90					1	3							2	16		
91- 95					1	4			2	12	4.38	4.14	1	7		
96- 99	16	20	.06	.06	28	102	.04	.04	32	190	2.53	2.48	28	235	.18	.17
100-100	123	138	.24	.24	29	102	.18	.18	13	81	.01	.01	3	26		
CREDITS	139	158	.22	.22	59	210	.11	.11	47	282	1.89	1.86	34	284	.15	.14
101-105	1	2			1	5			4	24			1	9		
106-110									2	12	.22	.24				
111-115	2	4							1	8			2	20	.24	.27
116-120	1	3											1	10		
121-130	1	1														
131-140	2	5							1	9	.06	.08				
141- UP					1	5	.07	.10	1	8						
CHARGES	7	15			2	10	.03	.04	9	62	.05	.06	4	39	.12	.14
TOTALS	146	173	.20	.20	61	220	.11	.11	56	344	1.56	1.57	38	322	.15	.14

EXP-MOD	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60									1	17						
61- 80																
81- 85									1	41			7	505	.21	.18
86- 90					1	14			11	392	1.03	.90	8	469	.50	.43
91- 95	5	57	.23	.21	23	403	.77	.72	15	427	.17	.16	5	296	.15	.14
96- 99	29	328	.22	.21	10	195	.07	.06	8	261	.13	.12	2	142	.29	.28
100-100	5	63	.01	.01	4	78			3	105			2	169	.52	.52
CREDITS	39	447	.19	.18	38	690	.47	.45	39	1,243	.41	.37	24	1,581	.32	.29
101-105	3	32			2	35	.04	.04								
106-110					3	60			1	44	.47	.52	6	483	.46	.50
111-115					2	39			4	174	.37	.43	6	417	.52	.59
116-120									2	69	.90	1.07	2	138	.44	.52
121-130	2	35	2.36	2.92	3	70			2	121	2.03	2.56	2	200	.24	.30
131-140									2	128		.01	1	100	.21	.28
141- UP	1	19	58.74	9.07					4	188	3.09	4.88	2	260	.02	.04
CHARGES	6	86	13.97	17.19	10	204	.01	.01	15	724	1.35	1.73	19	1,598	.36	.44
TOTALS	45	533	2.40	2.41	48	894	.36	.36	54	1,967	.75	.77	43	3,179	.34	.35

EXP-MOD	$100,000 - 249,999				$250,000 AND OVER				ALL RISKS			
	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	2	140	.13	.05	6	2,175	1.66	.70	9	2,332	1.56	.65
61- 80	8	1,049	.22	.16	7	2,252	.30	.20	15	3,301	.27	.18
81- 85	3	437	.54	.44	4	2,079	.27	.22	15	3,062	.29	.24
86- 90	3	359	.09	.08	2	561	.04	.04	28	1,814	.38	.33
91- 95	4	643	.08	.08	1	422	.02	.02	57	2,272	.24	.22
96- 99					3	852	.37	.36	156	2,323	.43	.42
100-100	2	225	.56	.56	3	2,610	.34	.34	187	3,595	.32	.32
CREDITS	22	2,853	.25	.19	26	10,951	.55	.39	467	18,698	.47	.36
101-105	1	103	.06	.06	2	723	.14	.14	15	935	.12	.12
106-110	6	825	.56	.61	1	281	.01	.01	19	1,706	.42	.45
111-115									17	662	.44	.49
116-120					2	848	.27	.33	8	1,068	.33	.40
121-130					1	1,210	.35	.43	11	1,635	.49	.61
131-140	2	402	.12	.17					8	644	.11	.15
141- UP	5	1,036	.44	.68	2	3,398	.29	.86	16	4,915	.64	1.49
CHARGES	14	2,367	.41	.54	8	6,461	.27	.46	94	11,565	.47	.70
TOTALS	36	5,220	.32	.30	34	17,412	.45	.40	561	30,263	.47	.44

DATE 06/29/20

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2015 INDUSTRY GRP = 1

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80																
81- 85					1	3			1	5						
86- 90													1	8		
91- 95	1	2			1	4							1	9		
96- 99	20	37			33	121			33	197	.03	.03	27	225	.06	.06
100-100	122	131	1.77	1.77	27	88	.35	.35	8	50	.14	.14	7	60		
CREDITS	143	170	1.37	1.36	62	217	.14	.14	42	252	.05	.05	36	302	.05	.05
101-105					3	14			3	18	.37	.38	1	10		
106-110					2	8	.01	.01	2	11	.36	.38	1	9		
111-115									1	7	.11	.12				
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			7	45	.26	.28	5	57		
TOTALS	144	170	1.36	1.36	68	244	.13	.13	49	297	.08	.08	41	359	.04	.04

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					1	10	.08	.03								
61- 80									1	36			1	69	.01	
81- 85													5	363	.03	.02
86- 90					2	34	.01	.01	11	380	.25	.23	8	483	.90	.78
91- 95	5	61			20	379	.02	.01	12	404	.03	.03	4	267	.03	.02
96- 99	26	294	.27	.26	13	256	.04	.04	1	48	.03	.03	4	272	.05	.05
100-100	2	26			2	44	3.03	3.03	5	153	.21	.21	3	227	.19	.19
CREDITS	33	381	.21	.20	38	723	.21	.20	30	1,021	.14	.13	25	1,682	.30	.27
101-105					5	91	.06	.06	2	54	1.52	1.54	2	144	.09	.09
106-110	1	16	.35	.38	2	36			2	90			2	184	.87	.92
111-115					2	38			5	195	.31	.35	4	287	.12	.14
116-120	1	16			5	121	.01	.01	2	75	1.07	1.28	2	213	.49	.58
121-130	2	33			4	105			5	225	19.41	24.16				
131-140	1	16	.10	.13					2	99	.07	.10	2	213	.03	.04
141- UP					2	71	1.22	1.97	2	161		.01	3	314	1.12	1.73
CHARGES	5	80	.09	.11	20	462	.20	.24	20	900	5.11	6.53	15	1,355	.49	.60
TOTALS	38	461	.19	.19	58	1,185	.21	.21	50	1,922	2.47	2.61	40	3,037	.39	.39

	$100,000 - 249,999				$250,000 AND OVER				ALL RISKS			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	50			8	2,271	.45	.18	10	2,330	.44	.18
61- 80	4	442	.15	.11	8	3,099	.40	.28	14	3,646	.36	.25
81- 85	2	300	.12	.10	2	1,380	.16	.13	11	2,052	.13	.11
86- 90	7	815	.49	.43	5	2,694	.27	.24	34	4,414	.38	.33
91- 95	4	508	.53	.50					48	1,634	.18	.17
96- 99	2	387	.36	.35					159	1,837	.14	.14
100-100	6	867	.26	.26	4	1,725	.35	.35	186	3,371	.39	.39
CREDITS	26	3,369	.34	.30	27	11,168	.34	.23	462	19,285	.32	.24
101-105	2	283	.93	.96	1	758	.69	.69	19	1,372	.65	.66
106-110					1	336	1.44	1.58	13	691	.95	1.03
111-115	3	568	.27	.31	1	473	.16	.18	16	1,568	.21	.23
116-120									10	424	.44	.52
121-130	1	130	1.89	2.42	1	537	.03	.04	16	1,051	4.41	5.55
131-140	1	310	.05	.07					8	655	.05	.06
141- UP	6	1,732	.06	.11	2	3,273	.42	.81	16	5,567	.35	.65
CHARGES	13	3,024	.26	.38	6	5,378	.46	.69	98	11,328	.76	1.08
TOTALS	39	6,392	.30	.33	33	16,546	.38	.31	560	30,613	.48	.44

DATE 06/29/20

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2016 INDUSTRY GRP = 1

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60																
61- 80									1	4	.21	.15				
81- 85																
86- 90									1	5			1	7	.32	.29
91- 95	2	3			1	4							1	9		
96- 99	19	31			26	93	.01	.01	32	193	1.31	1.28	28	241	.31	.30
100-100	109	118	.45	.45	31	107			8	50			6	55	.11	.11
CREDITS	130	152	.35	.35	58	204	.01	.01	42	252	1.01	.98	36	311	.27	.26
101-105					1	3			2	12			1	8		
106-110					1	5							1	10		
111-115					1	5	.88	.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	.21	.23	5	35			5	49		
TOTALS	132	155	.34	.34	63	225	.03	.03	47	286	.89	.88	41	360	.23	.23

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60													1	42		
61- 80									1	28			1	53		
81- 85	1	11			1	19							5	290	.02	.02
86- 90					2	32			9	325	.30	.26	11	637	.01	
91- 95	3	37			18	330	.50	.47	13	438	.37	.35	6	386	.54	.50
96- 99	30	352	.29	.28	14	240	.79	.76	7	208	.21	.21	4	322	.02	.02
100-100	6	70	.88	.88	10	200	1.31	1.31	3	92	.20	.20	1	84	.03	.03
CREDITS	40	471	.35	.34	45	822	.75	.72	33	1,091	.30	.27	29	1,814	.13	.11
101-105	2	27			3	61	.01	.01	2	73			1	70		
106-110					2	44	1.24	1.35	2	93						
111-115									1	51	.04	.04	2	164	.57	.63
116-120	2	29			6	148	.11	.13	2	85			3	253	.01	.01
121-130	2	27	.02	.02	1	23			4	161			2	186	.20	.25
131-140									2	95	2.06	2.79	2	178	1.97	2.72
141- UP					2	69	.15	.26	1	74			3	407	.07	.13
CHARGES	6	84	.01	.01	14	345	.24	.29	14	633	.31	.38	13	1,258	.41	.56
TOTALS	46	555	.30	.29	59	1,167	.60	.61	47	1,724	.30	.31	42	3,073	.24	.25

	$100,000 - 249,999				$250,000 AND OVER				ALL RISKS			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					7	2,108	.38	.15	8	2,150	.37	.15
61- 80	9	1,033	.27	.20	9	4,457	.16	.11	21	5,575	.18	.13
81- 85	4	388	.10	.09	4	3,518	.25	.21	15	4,226	.22	.19
86- 90	3	516	.69	.61	3	744	.67	.58	30	2,266	.42	.37
91- 95	4	771	.14	.13	1	909	.17	.15	49	2,887	.28	.25
96- 99	2	340	.03	.03	1	328	1.39	1.37	163	2,346	.48	.47
100-100	2	444	.19	.19	3	902	.08	.08	179	2,122	.26	.26
CREDITS	24	3,491	.25	.22	28	12,966	.28	.19	465	21,572	.29	.22
101-105	4	533	.07	.07	1	517	.28	.30	17	1,304	.14	.15
106-110	1	112	4.42	4.76					7	263	2.08	2.25
111-115	2	395	1.87	2.10	3	1,923	.22	.25	11	2,555	.50	.56
116-120	3	504	.99	1.17					17	1,023	.50	.60
121-130	4	833	.74	.92	2	998	.07	.09	20	2,264	.32	.40
131-140	1	174	.25	.34					6	449	1.31	1.80
141- UP	3	955	.32	.58	2	3,193	.07	.13	12	4,706	.12	.23
CHARGES	18	3,505	.78	1.01	8	6,631	.13	.19	90	12,565	.35	.47
TOTALS	42	6,996	.51	.53	36	19,597	.23	.19	555	34,137	.31	.28

DATE 06/29/20

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2017 INDUSTRY GRP = 1

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60																
61- 80													1	5	.09	.05
81- 85																
86- 90					1	3							1	8		
91- 95					1	3			1	6			1	9		
96- 99	29	45			32	114			38	233	.27	.27	20	169	.01	.01
100-100	101	100			20	67	.73	.73	8	44	1.83	1.83	5	44	.02	.02
CREDITS	130	145			54	187	.26	.26	47	284	.51	.50	28	234	.01	.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	.04	.05				
131-140																
141- UP									1	14						
CHARGES	2	5			6	23			6	48	.01	.01	1	9		
TOTALS	132	150			60	210	.23	.23	53	332	.44	.44	29	243	.01	.01

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60																
61- 80					1	10	2.39	1.51					2	133	.07	.05
81- 85									1	29			4	263	.01	.01
86- 90					2	32			10	356	.15	.13	9	563	.21	.18
91- 95	5	60	.18	.17	19	351	.31	.29	14	401	.20	.19	6	366	.71	.66
96- 99	27	309	.17	.17	16	262	.29	.28	5	163	2.09	2.05	4	295	.29	.28
100-100	5	56			7	134	.31	.31	8	269	.20	.20	3	205	.32	.32
CREDITS	37	425	.15	.14	45	788	.32	.30	38	1,218	.43	.41	28	1,825	.30	.27
101-105					2	43	.01	.01	3	103	.02	.02	2	164	.63	.65
106-110					1	17							1	78		
111-115					2	43	.04	.04	3	151			1	70	.01	.01
116-120	3	43			1	23			1	42			5	436	.22	.26
121-130	1	17	.04	.05	2	52			5	224	.01	.01	1	67	.37	.45
131-140																
141- UP					4	128	.96	1.50	2	158	.82	1.47	2	292	.13	.20
CHARGES	4	59	.01	.01	12	305	.41	.52	14	679	.20	.25	12	1,107	.24	.29
TOTALS	41	484	.13	.13	57	1,093	.34	.35	52	1,897	.35	.36	40	2,931	.27	.27

	$100,000 - 249,999				$250,000 AND OVER				ALL RISKS			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	108	.01	.01	7	2,478	.33	.14	8	2,586	.32	.13
61- 80	10	1,080	.09	.07	12	4,566	.50	.34	26	5,793	.42	.29
81- 85	3	368	.03	.02	1	347			9	1,006	.01	.01
86- 90	2	351	.29	.26	3	2,182	.04	.04	28	3,495	.10	.09
91- 95	7	1,020	.24	.23	3	905	.04	.04	57	3,121	.24	.22
96- 99	2	268	.01	.01					173	1,858	.34	.33
100-100	4	580	.02	.02	2	654	.55	.55	163	2,153	.31	.31
CREDITS	29	3,776	.13	.11	28	11,131	.32	.21	464	20,013	.28	.21
101-105	2	226	.12	.13	2	1,407	.28	.30	18	1,981	.27	.28
106-110	2	349	.40	.43	2	2,383	.19	.20	9	2,841	.21	.22
111-115	1	134	.09	.10					8	402	.04	.04
116-120	3	519	.01	.01					13	1,063	.10	.11
121-130	1	302	.65	.84					13	676	.33	.42
131-140												
141- UP	6	1,494	.43	.69	5	4,948	.11	.17	20	7,034	.21	.33
CHARGES	15	3,024	.34	.45	9	8,738	.16	.21	81	13,997	.21	.27
TOTALS	44	6,801	.22	.22	37	19,869	.25	.21	545	34,009	.25	.23

DATE 06/29/20

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2013 INDUSTRY GRP = 2

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60									1	3			1	5		
61- 80	9	6			1	3			4	16			2	11		
81- 85	2				1	2			3	14	21.22	17.38	2	13		
86- 90	8	8			3	10			3	16	.03	.02				
91- 95	13	11			5	16	.23	.22	5	31			9	76	.38	.36
96- 99	161	189	.55	.53	158	574	1.82	1.79	126	765	.13	.12	81	685	2.48	2.42
100-100	1,022	1,004	1.13	1.13	258	923	1.63	1.63	85	507	.39	.39	51	443	.34	.34
CREDITS	1,215	1,218	1.02	1.01	426	1,529	1.67	1.66	227	1,351	.45	.44	146	1,234	1.53	1.48
101-105	6	10			13	41	1.45	1.48	12	80	.25	.25	7	62		
106-110	6	5			8	28	.18	.20	7	41	.24	.25	4	36		
111-115	3	1			3	11			2	15	.09	.10	3	26		
116-120	2	1			6	29	10.94	12.87	2	15			1	10		
121-130	7	11			6	26			11	89			6	61	.09	.12
131-140	4	10	.10	.14	3	18	6.25	8.38	3	24	.07	.10	4	50	1.10	1.50
141- UP	10	11	4.90	8.65	5	23			3	26			1	14		
CHARGES	38	48	1.17	1.50	44	176	2.79	3.27	40	291	.11	.13	26	259	.23	.27
TOTALS	1,253	1,266	1.03	1.03	470	1,705	1.79	1.80	267	1,642	.39	.39	172	1,493	1.30	1.30

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60													2	63	.03	.01
61- 80	1	8			2	27			3	72			9	534	.11	.08
81- 85	1	11			1	18			1	32			12	707	.71	.59
86- 90	2	19			2	38			18	618	.26	.23	15	810	.31	.27
91- 95	26	315	.50	.47	42	761	2.37	2.22	44	1,343	.62	.58	10	615	.01	.01
96- 99	93	1,100	.20	.19	50	939	.73	.71	19	587	1.18	1.15	9	655	.55	.53
100-100	49	587	1.16	1.16	36	645	.71	.71	19	638	.44	.44	5	356		
CREDITS	172	2,040	.52	.50	133	2,427	1.21	1.17	104	3,290	.60	.56	62	3,739	.32	.27
101-105	11	142	.36	.37	8	155	.94	.97	5	174	.44	.45	8	608	.06	.06
106-110	1	14			5	104			5	208	.09	.10	6	476	.13	.14
111-115	5	74	3.43	3.88	6	137	.05	.06	10	440	.18	.20	2	154	.25	.28
116-120	3	47	.01	.01	8	188	.81	.95	12	510	.10	.12	6	532	1.71	2.02
121-130	14	208	.31	.38	7	175	.20	.25	6	239	1.51	1.88	6	550	.55	.70
131-140	2	29			4	100	.01	.01	3	138	.62	.84	4	418	.13	.17
141- UP	5	90	.61	.97	3	94			5	264	1.17	1.84	10	1,004	.47	.73
CHARGES	41	604	.70	.84	41	952	.36	.42	46	1,972	.50	.59	42	3,742	.50	.62
TOTALS	213	2,644	.56	.57	174	3,380	.97	.99	150	5,262	.56	.57	104	7,481	.41	.42

	$100,000 - 249,999				$250,000 AND OVER				ALL RISKS			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	58	4.66	2.43	4	1,074	.30	.15	9	1,203	.50	.25
61- 80	14	1,622	.31	.23	6	1,276	.27	.18	51	3,574	.25	.18
81- 85	4	467	.03	.02					27	1,265	.65	.54
86- 90	1	104							52	1,623	.25	.22
91- 95	5	752	.08	.07					159	3,921	.74	.69
96- 99	3	436	.49	.48					700	5,930	.86	.84
100-100	3	519	.02	.02					1,528	5,621	.79	.79
CREDITS	31	3,958	.27	.22	10	2,350	.28	.16	2,526	23,136	.66	.57
101-105	5	728	.13	.14					75	1,999	.24	.25
106-110	4	658	.81	.87					46	1,569	.40	.43
111-115					1	321			35	1,179	.32	.36
116-120					2	708	.52	.61	42	2,039	.88	1.04
121-130	1	177	6.27	7.57					64	1,537	1.22	1.52
131-140	2	345	.01	.02					29	1,132	.28	.37
141- UP	6	1,344	1.31	2.11	2	1,323	.17	.32	50	4,194	.69	1.15
CHARGES	18	3,252	1.08	1.37	5	2,352	.25	.37	341	13,649	.61	.78
TOTALS	49	7,210	.63	.62	15	4,702	.27	.22	2,867	36,785	.64	.63

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2014 INDUSTRY GRP = 2

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60																
61- 80	7	3			6	20			1	4			3	18		
81- 85	4	6	5.75	4.76	1	4			3	16			2	13		
86- 90	7	5			4	13			1	5			2	14		
91- 95	12	18			7	25	1.43	1.33	7	36			4	31		
96- 99	119	150	1.64	1.60	179	648	.44	.44	124	756	.06	.05	107	902	.29	.28
100-100	950	898	1.07	1.07	265	918	1.09	1.09	112	672	.70	.70	56	479	.17	.17
CREDITS	1,099	1,080	1.15	1.14	462	1,628	.81	.80	248	1,489	.34	.34	174	1,458	.23	.23
101-105	11	17			15	61	.38	.38	12	73			5	50		
106-110	3	6			1	4			8	52	.06	.06	4	37		
111-115	5	7			4	17			1	8			1	10		
116-120	3	4			4	19			3	25	.02	.02	5	49	.81	.97
121-130	5	9			5	24	.86	1.05	6	43	.03	.04	10	110	.05	.06
131-140	10	20			6	31	1.84	2.48	2	15			4	47	.15	.20
141- UP	7	14			3	17	.23	.34	1	14						
CHARGES	44	78			38	174	.61	.71	33	230	.02	.02	29	304	.17	.20
TOTALS	1,143	1,157	1.07	1.08	500	1,802	.79	.79	281	1,718	.30	.30	203	1,761	.22	.23

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	1	3							3	55	.02	.01				
61- 80	3	26			4	60	.35	.25	3	90			7	395	.01	.01
81- 85	2	24							1	39			9	551	.08	.07
86- 90	4	42			4	70	.01	.01	24	831	.01	.01	23	1,329	.57	.50
91- 95	18	215	.31	.29	45	839	.18	.17	39	1,212	.08	.07	8	509	.68	.63
96- 99	91	1,079	.15	.15	67	1,261	.18	.18	31	976	.19	.19	13	859	.99	.97
100-100	60	734			47	903	.54	.54	19	632	.36	.36	8	530	.20	.20
CREDITS	179	2,123	.11	.11	167	3,134	.28	.27	120	3,836	.14	.12	68	4,172	.51	.45
101-105	9	120	.65	.66	8	155	.41	.42	6	178	.13	.14	9	661	.30	.31
106-110	1	15			3	62	.22	.23	3	133	.65	.70	6	481	.01	.01
111-115	2	28			7	153	.06	.06	6	275	.20	.22	10	869	.03	.03
116-120	5	73	1.41	1.67	7	169	1.49	1.76	14	550	.07	.08	8	630	.54	.63
121-130	11	167	.03	.04	8	175	1.46	1.82	8	282	.01	.01	6	542	.08	.09
131-140	2	32	.16	.22	1	29			3	161	2.74	3.75	3	222	.14	.19
141- UP	2	38	.02	.03	2	58	.32	.47	6	313	.33	.52	5	633	.79	1.28
CHARGES	32	472	.41	.48	36	801	.76	.89	46	1,892	.39	.48	47	4,038	.28	.34
TOTALS	211	2,595	.16	.16	203	3,935	.38	.38	166	5,728	.22	.22	115	8,210	.40	.40

	$100,000 - 249,999				$250,000 AND OVER				ALL RISKS			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	65	.89	.44	5	1,693	5.07	2.45	10	1,816	4.76	2.29
61- 80	16	1,796	.32	.23	10	2,260	.10	.07	60	4,672	.18	.12
81- 85	4	506	.69	.57	1	255	.58	.48	27	1,414	.40	.33
86- 90	6	749	.31	.27	1	261	.05	.05	76	3,319	.30	.27
91- 95	4	490	1.67	1.56	1	308	.19	.18	145	3,684	.43	.40
96- 99	4	640	.24	.24					735	7,271	.33	.33
100-100	3	433	.08	.08	1	1,154	.07	.07	1,521	7,352	.47	.47
CREDITS	38	4,679	.47	.39	19	5,929	1.54	1.01	2,574	29,527	.63	.53
101-105	1	120	2.40	2.42	1	347	.06	.06	77	1,782	.39	.40
106-110	3	398	1.11	1.21	1	303	.39	.43	33	1,493	.45	.49
111-115	4	673	.09	.10					40	2,040	.07	.08
116-120									49	1,518	.51	.60
121-130	7	1,241	.26	.33					66	2,595	.25	.32
131-140	1	184							32	741	.73	.99
141- UP					3	2,073	.44	.76	29	3,159	.48	.82
CHARGES	16	2,616	.43	.51	5	2,722	.38	.57	326	13,327	.38	.47
TOTALS	54	7,295	.46	.42	24	8,652	1.17	.94	2,900	42,854	.55	.52

DATE 06/29/20

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2015 INDUSTRY GRP = 2

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	1												1	3		
61- 80	5	2			1	3			1	4			1	6		
81- 85	3	2			1	2										
86- 90					1	3			1	6			1	7		
91- 95	11	6			4	17	.03	.03	5	29			5	42		
96- 99	173	218	.06	.06	190	695	.26	.26	147	886	.39	.38	112	954	1.23	1.21
100-100	944	843	2.01	2.01	250	872	.94	.94	95	577	.84	.84	42	362	.02	.02
CREDITS	1,137	1,071	1.60	1.59	447	1,592	.63	.63	249	1,502	.55	.54	162	1,374	.86	.84
101-105	14	19	.37	.38	7	29	.89	.91	8	51	.21	.21	8	71	1.42	1.45
106-110	3	8	1.18	1.26	3	15	.08	.08	4	28			2	20	.73	.79
111-115	6	3			8	34			5	36			2	19		
116-120	1	3			3	16			3	19			1	10		
121-130	3	6	.36	.44	10	45	.95	1.18	7	50	.03	.04	7	77	.06	.07
131-140	2	4			4	17			1	7			3	33	.05	.07
141- UP	7	11	.43	.72	6	39	2.43	3.91	2	21	.12	.19	2	30	.08	.13
CHARGES	36	54	.43	.51	41	194	.84	1.03	30	212	.07	.08	25	260	.48	.57
TOTALS	1,173	1,124	1.54	1.54	488	1,786	.65	.66	279	1,714	.49	.50	187	1,634	.80	.81

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60									1	10	1.76	.61	1	20		
61- 80	1	9			2	24							7	452		
81- 85									2	67	.02	.02	7	400	.04	.04
86- 90	3	32			5	86	.20	.18	15	531	.10	.09	22	1,166	.27	.24
91- 95	8	97	.03	.03	41	763	.02	.02	43	1,310	.10	.09	12	692	.06	.06
96- 99	91	1,060	.63	.62	73	1,328	.27	.27	37	1,235	.35	.34	8	481	.30	.29
100-100	37	447	1.14	1.14	38	783	1.18	1.18	19	624	.08	.08	7	469	.01	.01
CREDITS	140	1,645	.72	.70	159	2,985	.44	.43	117	3,776	.18	.17	64	3,681	.14	.13
101-105	16	199	4.87	4.95	13	270	.51	.52	7	250	.06	.06	7	543	.20	.20
106-110	2	22			6	136	1.48	1.62	3	127	.01	.01	7	543		
111-115	2	27			2	52	.01	.01	5	223	.17	.19	6	448		
116-120	8	117	.52	.61	10	254	1.03	1.23	5	211	.65	.76	3	275	.18	.21
121-130	9	135	.50	.62	14	326	1.18	1.46	9	364	.02	.02	4	428	.06	.08
131-140	4	71	.46	.62					5	246	.41	.56	6	638	9.84	13.16
141- UP	1	18	.19	.28	3	84			6	293	.64	.95	6	649	.11	.17
CHARGES	42	590	1.92	2.20	48	1,122	.88	1.02	40	1,714	.28	.35	39	3,524	1.85	2.26
TOTALS	182	2,235	1.04	1.05	207	4,107	.56	.57	157	5,490	.21	.22	103	7,205	.98	1.00

	$100,000 - 249,999				$250,000 AND OVER				ALL RISKS			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	136	.06	.04	4	1,019	.33	.15	9	1,188	.30	.15
61- 80	14	1,712	.13	.09	9	3,291	.32	.22	41	5,504	.23	.16
81- 85	13	1,459	.12	.10					26	1,931	.10	.09
86- 90	6	723	.06	.05					54	2,555	.17	.15
91- 95	4	585	.41	.39					133	3,541	.12	.12
96- 99	5	730	.90	.88	1	415	.06	.05	837	8,002	.50	.49
100-100	6	960	.12	.12	1	843	.08	.08	1,439	6,779	.69	.69
CREDITS	49	6,305	.23	.19	15	5,568	.26	.18	2,539	29,500	.39	.33
101-105	2	259	.17	.18	2	823	1.50	1.57	84	2,513	1.06	1.09
106-110	2	258	.23	.25					32	1,157	.25	.27
111-115	4	609	.30	.34					40	1,450	.15	.17
116-120	3	389	.03	.04					37	1,295	.40	.47
121-130									63	1,430	.38	.47
131-140	1	288							26	1,303	4.92	6.60
141- UP	5	1,108	.42	.68	3	2,147	.23	.45	41	4,402	.30	.53
CHARGES	17	2,911	.26	.34	5	2,969	.58	.92	323	13,549	.88	1.14
TOTALS	66	9,216	.24	.23	20	8,538	.37	.32	2,862	43,049	.54	.52

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2016 INDUSTRY GRP = 2

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60									1	4			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	16.83	15.81	7	42			7	58	4.25	4.01
96- 99	138	169	.73	.71	202	730	.26	.25	131	798	.43	.42	98	827	.28	.27
100-100	834	764	.49	.49	285	1,023	.15	.15	88	539	.49	.49	61	525	.03	.03
CREDITS	986	948	.52	.52	497	1,786	.46	.46	229	1,394	.44	.43	168	1,418	.35	.34
101-105	3	3			6	20	1.01	1.03	8	52	.06	.07	4	35		
106-110	5	5			3	14			1	5			4	37	.89	.96
111-115	4	6	97.65	10.09	3	11			2	13			2	18		
116-120	4	2			2	7			4	28	2.23	2.65	2	21		
121-130	3	4			6	29			5	40			4	44	.01	.02
131-140					5	24	.27	.35					1	12		
141- UP	5	12	55.31	88.42	7	42			2	20			1	12		
CHARGES	24	33	39.29	49.53	32	147	.18	.23	22	158	.41	.48	18	180	.19	.22
TOTALS	1,010	981	1.82	1.83	529	1,933	.44	.44	251	1,552	.44	.44	186	1,598	.33	.33

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					1	12							2	68	1.33	.59
61- 80	2	20			3	48			3	76			8	459	1.50	1.13
81- 85	3	32			1	19			2	75			13	725	.15	.12
86- 90	3	34			4	73	6.33	5.63	22	778	.56	.49	21	1,225	.19	.17
91- 95	11	137			61	1,162	.29	.27	60	1,895	.39	.36	11	663	.16	.15
96- 99	126	1,503	1.97	1.91	64	1,144	.43	.41	31	994	.03	.03	9	636	.07	.07
100-100	67	808	.15	.15	50	968	.54	.54	20	692	.01	.01	14	894	.63	.63
CREDITS	212	2,534	1.22	1.18	184	3,428	.53	.51	138	4,511	.27	.25	78	4,670	.39	.34
101-105	8	102	5.35	5.43	9	181	.11	.11	7	236	.07	.07	6	427	.05	.05
106-110	4	53	1.56	1.70	4	80			3	99	.15	.16	6	507	.58	.62
111-115	3	36	4.70	5.27	4	107	.04	.05	12	475	.88	1.00	5	357	.07	.08
116-120	5	75	.05	.06	5	114	1.44	1.71	12	437	.36	.43	6	489	.19	.22
121-130	12	171	.03	.04	5	115	.02	.03	10	406	.18	.22	4	302	.83	1.05
131-140	3	50	.41	.57	2	51	3.06	4.16	2	94			4	362	.50	.68
141- UP	5	111			4	114	.63	.92	2	116	.36	.53	5	627	.10	.17
CHARGES	40	598	1.39	1.73	33	762	.55	.65	48	1,864	.39	.46	36	3,069	.30	.37
TOTALS	252	3,131	1.25	1.27	217	4,190	.53	.53	186	6,375	.30	.30	114	7,740	.36	.35

	$100,000 - 249,999				$250,000 AND OVER				ALL RISKS			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	3	283	.02	.01	4	952	.16	.08	12	1,322	.19	.09
61- 80	21	2,340	.23	.17	12	4,379	.83	.60	52	7,332	.66	.49
81- 85	6	772	.53	.43	2	450	.06	.05	29	2,077	.26	.21
86- 90	9	1,100	1.69	1.49	1	271			66	3,495	.85	.75
91- 95	1	100			2	1,320	.06	.06	176	5,415	.37	.34
96- 99	8	1,222	4.43	4.35	1	297			808	8,320	1.18	1.15
100-100	4	735	.23	.23	3	2,380	.41	.41	1,426	9,328	.34	.34
CREDITS	52	6,552	1.28	1.05	25	10,049	.48	.38	2,569	37,289	.63	.55
101-105	4	636							55	1,692	.37	.38
106-110	5	768	.01	.01	1	438	.31	.33	36	2,005	.28	.30
111-115									35	1,023	1.20	1.36
116-120	4	717	.10	.12					44	1,891	.29	.34
121-130	2	290	.10	.13					51	1,400	.26	.32
131-140	6	1,038	.06	.08	2	1,572	.51	.69	25	3,203	.39	.52
141- UP	2	589	.80	1.34	2	1,145	.27	.50	35	2,788	.59	1.01
CHARGES	23	4,037	.16	.20	5	3,156	.40	.57	281	14,003	.44	.56
TOTALS	75	10,588	.85	.80	30	13,204	.46	.41	2,850	51,292	.58	.55

DATE 06/29/20

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2017 INDUSTRY GRP = 2

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	1								1	4						
61- 80	7	4			2	5			3	14			3	19		
81- 85	2	3			2	6							1	6		
86- 90									2	9			2	16		
91- 95	11	5			4	14			7	44			10	81		
96- 99	183	240	.06	.05	211	774	.28	.28	139	835	.04	.04	83	700	.04	.04
100-100	863	769	.56	.56	265	949	.01	.01	98	601	.23	.23	64	556	.04	.04
CREDITS	1,067	1,022	.43	.43	484	1,748	.13	.13	250	1,508	.11	.11	163	1,379	.03	.03
101-105	11	8			4	15			7	45	.03	.03	7	59		
106-110	3	5			3	15			2	12	.16	.17	2	19	.31	.34
111-115	2	3			2	7			4	25	13.54	15.33	2	21		
116-120	3	4			3	13	12.14	14.40	4	31			3	34		
121-130	5	8			9	37			3	23			11	114	.78	.96
131-140	1	1			4	20										
141- UP	6	12			2	12			2	19			2	30		
CHARGES	31	41			27	120	1.32	1.60	22	156	2.23	2.55	27	276	.34	.41
TOTALS	1,098	1,063	.41	.41	511	1,868	.21	.21	272	1,663	.31	.31	190	1,656	.09	.09

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	1	6							1	18			2	78		
61- 80	3	29	.02	.01	3	43			4	107			7	443		
81- 85	2	21							6	189			19	1,140	.08	.07
86- 90					2	33			21	696	.37	.33	28	1,668	.67	.59
91- 95	25	283	.84	.79	69	1,335	.61	.57	63	1,953	.36	.33	13	823	.11	.10
96- 99	124	1,470	.18	.17	70	1,240	.07	.06	30	962	.12	.11	13	863	.63	.62
100-100	63	767	2.52	2.52	62	1,186	.02	.02	34	1,158	.61	.61	13	867		
CREDITS	218	2,577	.94	.92	206	3,838	.24	.23	159	5,083	.35	.33	95	5,881	.31	.28
101-105	5	61			7	146	.17	.18	6	214	.42	.43	7	495	.08	.09
106-110	1	15			5	100	.39	.43	6	207	.12	.13	3	251	.08	.08
111-115	3	42	.03	.03	2	46	.03	.04	6	222	1.50	1.70	2	123	.07	.08
116-120	7	114			12	284			10	399	.05	.05	6	443	.77	.91
121-130	9	136	.01	.01	11	253	.86	1.06	6	228	.15	.19	4	298	.51	.63
131-140	2	37			4	107			3	134	.12	.16	3	263	.05	.07
141- UP					4	140	1.63	2.60	4	290	.38	.66	3	327	.01	.02
CHARGES	27	404	.01	.01	45	1,076	.48	.57	41	1,694	.37	.45	28	2,200	.26	.31
TOTALS	245	2,981	.82	.81	251	4,914	.29	.29	200	6,777	.36	.35	123	8,081	.30	.29

	$100,000 - 249,999				$250,000 AND OVER				ALL RISKS			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	82	.02	.01	4	1,294	.01	.01	11	1,482	.01	.01
61- 80	24	2,687	.19	.13	14	4,256	.18	.13	70	7,606	.17	.12
81- 85	9	1,218	.09	.08					41	2,583	.08	.07
86- 90	5	542			1	254	.01	.01	61	3,219	.43	.38
91- 95	8	1,203	.14	.13	1	779	.08	.08	211	6,521	.32	.30
96- 99	5	804	.53	.51	3	1,696	1.03	1.00	861	9,585	.36	.35
100-100	9	1,353	.42	.42	3	1,184	.22	.22	1,474	9,391	.44	.44
CREDITS	61	7,887	.23	.19	26	9,463	.30	.23	2,729	40,387	.31	.27
101-105	6	825	.03	.03	1	519	.10	.10	61	2,388	.10	.10
106-110	5	823	.42	.46	1	389			31	1,836	.24	.26
111-115	5	1,026	.07	.08					28	1,515	.50	.57
116-120	1	174							49	1,495	.35	.41
121-130	3	427	.65	.82					61	1,525	.51	.63
131-140					2	771	.37	.50	19	1,334	.24	.32
141- UP	4	1,022	.59	.95	3	2,239	.21	.33	30	4,090	.35	.55
CHARGES	24	4,296	.31	.37	7	3,918	.21	.28	279	14,183	.31	.39
TOTALS	85	12,184	.25	.24	33	13,381	.27	.24	3,008	54,570	.31	.29

DATE 06/29/20

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2013 INDUSTRY GRP = 3

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	2								1	4			1	5		
61- 80	5	2							1	4	26.74	17.17				
81- 85	1															
86- 90	3	3	4.10	3.67	2	7			1	5			2	17	.03	.03
91- 95	20	16			16	54	1.07	1.01	12	73	.02	.02	21	179	.60	.56
96- 99	372	516	.05	.05	760	2,789	.52	.51	453	2,715	.59	.58	240	2,030	.25	.25
100-100	11,223	7,038	.62	.62	764	2,574	.85	.85	184	1,113	.42	.42	86	744	.39	.39
CREDITS	11,626	7,575	.58	.58	1,542	5,424	.68	.68	652	3,913	.56	.54	350	2,974	.31	.30
101-105	20	26	2.94	3.01	56	222	.99	1.02	46	290	1.10	1.13	24	216	.38	.39
106-110	14	12	.34	.36	24	99	.16	.18	14	98	1.03	1.11	9	82	.17	.18
111-115	11	13	.93	1.05	9	42	.09	.10	12	82	.10	.11	11	111	.20	.23
116-120	11	14	.38	.45	9	37	.43	.50	9	66	4.51	5.32	13	139	2.81	3.33
121-130	27	33			32	156	.34	.43	31	240	.27	.34	30	325	.23	.29
131-140	11	21	1.92	2.62	18	83	2.21	2.97	7	57	.12	.16	5	56	.02	.02
141- UP	19	39	14.67	24.61	12	67	.66	1.00	7	65	.14	.21	4	56	6.28	9.61
CHARGES	113	159	4.50	5.68	160	706	.76	.88	126	898	.90	1.03	96	985	.95	1.12
TOTALS	11,739	7,734	.66	.66	1,702	6,130	.69	.70	778	4,811	.62	.63	446	3,960	.47	.48

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					1	12										
61- 80	1	7			1	14	.16	.12	2	65	.80	.61	11	679	.34	.26
81- 85	2	20			1	17			8	295	.22	.18	13	771	1.07	.89
86- 90	1	13			8	153	.20	.18	53	1,676	.62	.55	19	1,084	1.00	.87
91- 95	75	899	.19	.18	128	2,351	.51	.48	88	2,689	.84	.78	24	1,599	.64	.60
96- 99	198	2,305	.57	.55	86	1,572	.73	.71	37	1,163	1.09	1.06	16	1,080	.59	.58
100-100	74	894	.84	.84	52	1,021	.62	.62	44	1,527	.76	.76	20	1,291	.80	.80
CREDITS	351	4,139	.54	.52	277	5,140	.59	.56	232	7,415	.79	.73	103	6,504	.74	.68
101-105	23	279	.32	.33	26	532	.48	.49	23	818	.35	.36	14	1,082	1.39	1.42
106-110	17	234	4.17	4.50	16	341	.45	.49	12	428	.62	.67	12	882	1.40	1.52
111-115	6	90	10.96	12.49	18	401	1.33	1.50	16	686	.44	.50	16	1,261	.41	.47
116-120	17	260	.69	.81	28	640	.53	.63	28	1,137	.47	.55	14	1,247	.59	.70
121-130	31	477	.09	.11	25	642	2.56	3.17	26	1,192	.71	.90	17	1,557	.64	.79
131-140	8	127	.04	.05	9	251	.28	.38	23	1,205	1.38	1.87	10	899	1.35	1.84
141- UP	11	201	.33	.51	21	678	.21	.34	36	2,146	.91	1.51	39	5,110	.70	1.26
CHARGES	113	1,669	1.40	1.67	143	3,483	.90	1.10	164	7,613	.77	.99	122	12,038	.81	1.11
TOTALS	464	5,808	.79	.80	420	8,624	.71	.75	396	15,028	.78	.84	225	18,541	.79	.92

	$100,000 - 249,999				$250,000 AND OVER				ALL RISKS			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	4	412	1.07	.57	11	6,816	.63	.31	20	7,250	.65	.33
61- 80	17	2,065	.67	.50	7	4,185	.91	.62	45	7,020	.79	.56
81- 85	6	604	.34	.28					31	1,706	.64	.53
86- 90	11	1,512	.69	.61	1	380	.62	.56	101	4,850	.71	.63
91- 95	9	1,165	1.08	1.00	2	504	.17	.16	395	9,529	.65	.60
96- 99	9	1,416	1.13	1.11	1	319	.29	.29	2,172	15,905	.61	.59
100-100	10	1,268	1.08	1.08	6	5,030	1.68	1.68	12,463	22,500	.92	.92
CREDITS	66	8,442	.87	.73	28	17,234	.98	.65	15,227	68,760	.75	.63
101-105	9	1,403	.30	.31	2	1,236	2.26	2.28	243	6,104	.99	1.01
106-110	10	1,317	.64	.69					128	3,494	1.03	1.12
111-115	8	1,536	1.58	1.79	2	998	1.18	1.34	109	5,220	1.15	1.30
116-120	10	1,992	.65	.77	3	1,732	.36	.43	142	7,264	.61	.72
121-130	17	3,182	.47	.59	5	2,797	.86	1.09	241	10,601	.72	.90
131-140	9	1,821	.48	.65	8	6,177	.82	1.10	108	10,696	.85	1.15
141- UP	24	6,914	.58	1.03	26	35,598	.46	.83	199	50,876	.54	.96
CHARGES	87	18,164	.63	.85	46	48,538	.59	.95	1,170	94,255	.68	.99
TOTALS	153	26,606	.70	.80	74	65,773	.69	.81	16,397	163,015	.71	.79

DATE 06/29/20

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2014 INDUSTRY GRP = 3

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60									2	6	1.54	.79				
61- 80	3	1			1	4			1	5			1	5		
81- 85																
86- 90	9	9							6	32	.87	.78	1	7		
91- 95	27	18			13	45	.08	.08	10	64			10	83	.53	.50
96- 99	446	610	.39	.38	899	3,261	.51	.50	534	3,184	.44	.43	303	2,555	.43	.42
100-100	10,913	7,002	.55	.55	802	2,725	.35	.35	189	1,140	.37	.37	94	819	.20	.20
CREDITS	11,398	7,640	.53	.53	1,715	6,035	.43	.43	742	4,431	.42	.41	409	3,470	.37	.37
101-105	24	32	.18	.18	43	167	1.16	1.19	34	216	.03	.03	26	230	.60	.62
106-110	6	9	.10	.10	11	46			14	91	.03	.03	9	83	1.09	1.17
111-115	11	15	.01	.01	11	46	.55	.62	6	40			6	59	.17	.19
116-120	10	14			11	50	9.50	11.17	7	51	.20	.24	3	29	.14	.16
121-130	16	19			27	139	1.87	2.33	35	269	2.96	3.65	23	251	.20	.24
131-140	5	10			11	54	1.11	1.49	8	67	1.96	2.64	4	50	.19	.25
141- UP	28	45	1.08	1.84	7	39	2.90	4.37	4	36	.01	.02	12	161	1.10	1.71
CHARGES	100	144	.39	.49	121	541	2.09	2.42	108	770	1.23	1.42	83	863	.56	.66
TOTALS	11,498	7,784	.53	.53	1,836	6,577	.57	.57	850	5,201	.54	.54	492	4,333	.41	.42

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	1	4			1	13	.04	.02								
61- 80					1	14			1	35	2.43	1.91	12	733	.36	.27
81- 85	1	11			1	20			10	338	.01	.01	25	1,583	.28	.23
86- 90	1	10			6	116	.72	.64	80	2,697	.52	.46	30	1,825	.69	.60
91- 95	68	826	.63	.60	166	3,001	.41	.38	96	2,944	.36	.33	31	1,978	.58	.54
96- 99	259	2,983	.65	.63	120	2,174	.51	.49	51	1,616	1.18	1.15	18	1,256	.92	.90
100-100	82	1,000	.47	.47	62	1,166	.79	.79	54	1,782	.54	.54	22	1,603	.26	.26
CREDITS	412	4,834	.61	.59	357	6,504	.51	.49	292	9,412	.57	.54	138	8,979	.52	.47
101-105	29	360	1.48	1.52	26	516	.46	.48	22	812	.86	.88	12	918	.30	.31
106-110	17	219	.03	.03	12	230	.48	.51	13	526	.26	.28	11	784	.19	.20
111-115	8	108	7.63	8.70	11	246	2.11	2.40	19	807	.55	.62	15	1,155	.36	.40
116-120	21	311	.90	1.07	26	597	.85	1.00	33	1,379	.20	.24	11	824	1.27	1.50
121-130	25	373	.11	.13	23	583	.40	.49	28	1,315	.53	.66	15	1,316	.12	.16
131-140	6	105	.26	.35	8	207	.10	.14	16	859	.44	.60	12	1,131	.46	.63
141- UP	12	219	1.19	1.76	19	620	.17	.28	26	1,510	1.02	1.68	29	3,635	1.04	1.77
CHARGES	118	1,696	1.16	1.37	125	2,998	.58	.71	157	7,208	.58	.72	105	9,763	.65	.86
TOTALS	530	6,530	.75	.76	482	9,502	.53	.55	449	16,620	.58	.60	243	18,742	.59	.64

	$100,000 - 249,999				$250,000 AND OVER				ALL RISKS			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	2	210	.08	.05	11	4,951	.78	.32	17	5,184	.75	.32
61- 80	31	3,711	.30	.22	11	9,861	.45	.31	62	14,368	.41	.29
81- 85	13	1,548	.53	.45	4	1,746	.27	.22	54	5,247	.33	.28
86- 90	13	1,913	.58	.51	3	1,301	.12	.10	149	7,911	.51	.45
91- 95	13	1,583	.64	.59	5	1,653	.37	.34	439	12,195	.46	.43
96- 99	11	1,668	.31	.30	3	1,714	.26	.26	2,644	21,022	.55	.53
100-100	11	1,584	1.38	1.38	3	2,081	.58	.58	12,232	20,902	.55	.55
CREDITS	94	12,218	.55	.47	40	23,307	.48	.31	15,597	86,829	.51	.43
101-105	9	1,489	.21	.22	3	830	.30	.31	228	5,571	.48	.49
106-110	9	1,508	.17	.19	4	2,846	.58	.63	106	6,343	.38	.41
111-115	4	594	.14	.16	7	3,934	.41	.46	98	7,004	.56	.63
116-120	11	1,691	.45	.53	2	1,034	.14	.16	135	5,981	.59	.69
121-130	12	2,107	1.11	1.37	6	4,117	.75	.95	210	10,490	.73	.91
131-140	9	1,924	.48	.64	5	3,717	.28	.38	84	8,123	.38	.52
141- UP	32	8,149	.70	1.19	20	27,217	.45	.77	189	41,631	.58	.98
CHARGES	86	17,463	.59	.82	47	43,696	.46	.67	1,050	85,142	.56	.77
TOTALS	180	29,681	.58	.63	87	67,002	.47	.48	16,647	171,971	.53	.55

DATE 06/29/20

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2015 INDUSTRY GRP = 3

		UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999		
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	1								1	3						
61- 80	2	2			1	3			1	5						
81- 85	1								2	10	.02	.02				
86- 90	8	4							1	7						
91- 95	22	18	.07	.06	6	20	.02	.02	9	53	.01	.01	16	137	.06	.05
96- 99	642	951	.41	.40	1,019	3,651	.35	.34	531	3,161	.36	.35	286	2,394	.59	.58
100-100	11,741	6,924	.39	.39	635	2,193	.61	.61	174	1,058	.53	.53	82	710	.19	.19
CREDITS	12,417	7,900	.39	.39	1,661	5,867	.44	.44	719	4,297	.39	.39	384	3,241	.48	.47
101-105	41	61	1.75	1.79	46	174	.17	.17	42	266	1.44	1.47	16	138	1.11	1.12
106-110	11	17	5.13	5.53	16	61	1.48	1.60	6	36			9	83	.25	.27
111-115	8	5			9	40	1.96	2.22	8	55	1.05	1.18	6	59	.01	.01
116-120	16	21	.78	.93	9	37	2.35	2.77	8	59	2.09	2.49	6	64	2.74	3.24
121-130	17	28	3.08	3.80	28	145	.26	.32	32	242	.25	.31	18	192	.54	.67
131-140	14	24	.16	.21	13	59	1.39	1.86	6	49	.49	.65	3	35		
141- UP	17	35	1.45	2.30	12	64			7	70	.10	.15	8	102	.07	.11
CHARGES	124	191	1.83	2.18	133	580	.70	.82	109	778	.84	.98	66	673	.69	.81
TOTALS	12,541	8,091	.43	.43	1,794	6,447	.46	.47	828	5,075	.46	.47	450	3,914	.52	.52

		$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999		
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60									1	21			1	46	.07	.04
61- 80	3	26							2	53			12	726	1.55	1.17
81- 85					1	21	1.14	.96	3	108			17	1,020	.65	.54
86- 90	2	23			6	111	.04	.03	72	2,375	.43	.38	32	2,037	.71	.63
91- 95	75	917	.29	.28	157	2,902	.53	.49	99	2,995	.51	.47	23	1,419	.22	.20
96- 99	236	2,770	.23	.22	101	1,837	.30	.29	43	1,435	.43	.42	16	1,013	.65	.63
100-100	83	1,006	.32	.32	65	1,262	.60	.60	48	1,573	1.06	1.06	27	1,960	.33	.33
CREDITS	399	4,741	.26	.25	330	6,133	.46	.45	268	8,560	.56	.52	128	8,221	.59	.53
101-105	34	434	.36	.37	26	493	.13	.14	25	961	4.17	4.27	10	796	.43	.44
106-110	15	197	.19	.20	18	397	.26	.28	12	416	.20	.22	10	774	.66	.72
111-115	5	69	1.14	1.27	21	474	1.00	1.14	16	678	.19	.22	13	968	.42	.48
116-120	23	337	.67	.79	26	606	1.23	1.46	26	1,035	.51	.60	16	1,366	.14	.17
121-130	29	426	1.65	2.04	23	540	.59	.73	35	1,531	2.48	3.09	15	1,455	.50	.62
131-140	8	130	.82	1.11	10	246	.09	.12	19	953	.50	.68	17	1,702	.54	.72
141- UP	8	160	.33	.52	16	493	.34	.51	40	2,444	.55	.94	33	4,055	.86	1.51
CHARGES	122	1,753	.77	.91	140	3,248	.58	.70	173	8,017	1.29	1.68	114	11,116	.59	.80
TOTALS	521	6,495	.40	.40	470	9,382	.51	.52	441	16,577	.92	.99	242	19,337	.59	.66

		$100,000 - 249,999				$250,000 AND OVER				ALL RISKS		
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	2	130	.05	.02	9	3,637	.43	.17	15	3,837	.41	.17
61- 80	26	2,853	.35	.26	9	8,010	.51	.35	56	11,678	.53	.37
81- 85	9	1,138	1.00	.83	4	1,912	.59	.50	37	4,210	.70	.59
86- 90	10	1,267	.66	.58	2	550	.41	.36	133	6,374	.55	.49
91- 95	15	2,016	.62	.57	5	1,650	.76	.71	427	12,126	.51	.47
96- 99	10	1,600	.34	.33	2	839	.20	.19	2,886	19,650	.37	.37
100-100	7	1,086	.24	.24	6	3,741	.61	.61	12,868	21,514	.50	.50
CREDITS	79	10,091	.50	.42	37	20,339	.53	.36	16,422	79,389	.48	.41
101-105	8	1,073	.35	.36	5	1,635	.54	.55	253	6,031	1.08	1.11
106-110	9	1,451	.68	.74	3	2,107	.62	.67	109	5,539	.58	.63
111-115	11	2,036	.34	.39	4	2,571	.35	.39	101	6,956	.41	.46
116-120	7	1,290	.38	.45	1	331	1.05	1.24	138	5,146	.57	.67
121-130	11	2,378	1.01	1.28	7	3,179	.44	.55	215	10,115	.95	1.19
131-140	8	1,424	.37	.50	5	4,522	.29	.40	103	9,144	.38	.52
141- UP	35	9,272	.49	.86	26	39,342	.31	.56	202	56,036	.39	.69
CHARGES	89	18,923	.53	.74	51	53,687	.34	.54	1,121	98,967	.51	.74
TOTALS	168	29,014	.52	.59	88	74,026	.39	.46	17,543	178,356	.50	.55

DATE 06/29/20

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2016 INDUSTRY GRP = 3

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	1															
61- 80	2	1														
81- 85	3	3			2	7	9.09	7.73	1	6						
86- 90	3	3			1	3			3	17			1	9		
91- 95	16	10			6	19	.02	.02	12	70			16	134	.13	.12
96- 99	557	766	.38	.37	941	3,440	.59	.58	587	3,540	.36	.35	318	2,677	.32	.31
100-100	12,148	7,285	.40	.40	816	2,761	.30	.30	213	1,283	.28	.28	98	852	.05	.05
CREDITS	12,730	8,069	.39	.39	1,766	6,230	.47	.46	816	4,916	.33	.33	433	3,672	.25	.24
101-105	23	29	1.28	1.31	51	197	.05	.05	45	290	.92	.94	24	216	.07	.07
106-110	10	16			17	73	1.81	1.94	15	95	1.70	1.83	12	111	3.40	3.68
111-115	8	13			9	40	.03	.03	10	66	.02	.02	9	90	.01	.01
116-120	8	5			13	57			10	75	.16	.19	5	52		
121-130	9	15	1.73	2.17	34	160	.08	.09	31	237	.59	.73	18	186	.23	.28
131-140	6	12			8	37	.10	.13	6	49	.04	.05	3	35		
141- UP	12	19	3.04	5.10	9	48	.39	.61	5	45	.03	.05	7	98	.04	.07
CHARGES	76	109	1.12	1.34	141	612	.29	.34	122	858	.68	.78	78	788	.56	.65
TOTALS	12,806	8,178	.40	.40	1,907	6,842	.45	.45	938	5,773	.39	.39	511	4,461	.30	.31

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					1	13										
61- 80	1	8							3	95			11	677	.63	.48
81- 85					2	31			9	335	.92	.78	31	1,898	.37	.30
86- 90	7	78	.01	.01	7	135	.03	.02	73	2,482	.21	.19	36	1,981	.14	.12
91- 95	66	802	.36	.34	163	2,983	.44	.41	128	3,867	.73	.67	34	2,027	.34	.32
96- 99	277	3,218	.15	.15	135	2,451	.45	.44	61	1,931	.14	.14	15	1,026	.49	.48
100-100	95	1,182	.10	.10	73	1,391	.15	.15	50	1,693	.49	.49	19	1,283	.19	.19
CREDITS	446	5,288	.17	.16	381	7,004	.37	.36	324	10,404	.46	.42	146	8,893	.32	.29
101-105	25	311	1.38	1.42	29	579	.15	.15	23	846	.16	.16	12	917	.15	.15
106-110	16	208	.20	.21	19	399	.90	.97	13	523	1.13	1.23	20	1,601	.34	.37
111-115	8	111	.02	.02	15	335	.19	.22	24	1,007	.09	.10	19	1,418	.40	.45
116-120	17	259	.24	.29	27	662	.15	.18	31	1,186	.82	.97	11	853	.47	.56
121-130	36	544	.81	.99	27	649	.56	.70	20	921	.36	.45	23	2,009	.19	.23
131-140	8	127	.04	.05	6	155	.01	.01	17	846	.23	.31	17	1,587	.35	.48
141- UP	8	153	1.91	2.89	19	614	.24	.38	24	1,490	.49	.79	33	4,274	.37	.66
CHARGES	118	1,712	.74	.88	142	3,392	.33	.40	152	6,820	.45	.55	135	12,659	.33	.44
TOTALS	564	7,000	.31	.31	523	10,396	.36	.37	476	17,224	.45	.47	281	21,552	.33	.36

	$100,000 - 249,999				$250,000 AND OVER				ALL RISKS			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	117			10	4,702	.33	.13	13	4,832	.32	.13
61- 80	37	4,171	.29	.21	16	9,263	.30	.21	70	14,217	.31	.22
81- 85	18	2,106	.55	.46	6	4,305	.37	.31	72	8,691	.44	.37
86- 90	12	1,790	.18	.16	3	1,076	.16	.14	146	7,575	.17	.15
91- 95	9	1,290	.21	.20	5	2,688	.22	.20	455	13,892	.43	.40
96- 99	10	1,422	.10	.10	5	2,174	.27	.27	2,906	22,645	.33	.33
100-100	13	1,890	.30	.30	7	2,917	.25	.25	13,532	22,538	.30	.30
CREDITS	100	12,787	.29	.24	52	27,126	.29	.20	17,194	94,390	.33	.28
101-105	14	1,966	.53	.54	8	3,330	.17	.18	254	8,681	.31	.32
106-110	10	1,800	.24	.26	6	5,379	1.24	1.34	138	10,205	.91	.99
111-115	10	1,822	.17	.19	2	661	.26	.29	114	5,562	.22	.24
116-120	11	1,927	.74	.87	3	1,163	.78	.90	136	6,239	.62	.73
121-130	13	2,243	.51	.65	10	7,951	.32	.40	221	14,914	.36	.46
131-140	9	1,956	.30	.41	6	4,604	.34	.46	86	9,408	.31	.42
141- UP	35	10,349	.35	.62	22	37,388	.37	.65	174	54,479	.37	.65
CHARGES	102	22,061	.39	.54	57	60,477	.44	.64	1,123	109,488	.42	.59
TOTALS	202	34,847	.35	.39	109	87,603	.39	.43	18,317	203,878	.38	.41

DATE 06/29/20

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2017 INDUSTRY GRP = 3

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1															
61- 80	3	3											1	7		
81- 85	2	2			1	4										
86- 90	7	8			1	4			3	18			4	33		
91- 95	13	11	23.43	21.70	10	32			15	89	.11	.11	14	120	.78	.73
96- 99	605	831	.70	.69	1,001	3,632	.17	.17	581	3,487	.21	.21	349	2,945	.12	.12
100-100	12,808	7,487	.37	.37	739	2,540	.23	.23	208	1,281	.21	.21	83	718	.19	.19
CREDITS	13,439	8,343	.43	.43	1,752	6,212	.19	.19	807	4,874	.21	.21	451	3,823	.16	.15
101-105	26	40	.92	.93	40	157	.38	.38	47	303	.08	.08	30	268	.72	.74
106-110	6	7			16	65	.70	.76	14	88	2.17	2.34	10	90	.07	.07
111-115	6	8			12	53	.22	.25	10	69	.54	.61	8	76	1.30	1.46
116-120	9	12	.25	.29	17	76	2.59	3.06	12	85	.01	.01	7	72		
121-130	16	22	.28	.34	31	155	.07	.09	34	267	.34	.42	25	267	.35	.43
131-140	8	17	.01	.01	19	95	.06	.08	6	53	.02	.03	9	107	.03	.03
141- UP	18	40	.09	.14	17	103	.48	.80	4	35	.01	.02	2	30	.92	1.62
CHARGES	89	145	.34	.42	152	703	.54	.65	127	901	.38	.44	91	910	.46	.53
TOTALS	13,528	8,488	.43	.43	1,904	6,916	.23	.23	934	5,775	.24	.24	542	4,732	.22	.22

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60													1	39	.19	.10
61- 80	2	18			1	15	1.51	1.20	1	29			11	636	.27	.21
81- 85	2	24			2	31			10	356	.30	.25	28	1,618	.24	.20
86- 90	2	20	3.38	2.97	7	139	.08	.07	76	2,603	.25	.22	38	2,150	.41	.36
91- 95	76	925	.32	.30	175	3,166	.36	.33	132	4,135	.38	.35	17	1,029	.08	.07
96- 99	316	3,711	.28	.27	150	2,739	.31	.30	49	1,670	.18	.17	16	1,062	.20	.19
100-100	99	1,202	.44	.44	91	1,788	.21	.21	61	2,013	.43	.43	20	1,353	.54	.54
CREDITS	497	5,899	.32	.31	426	7,880	.30	.29	329	10,806	.32	.30	131	7,888	.31	.28
101-105	27	343	.56	.57	27	543	.41	.42	17	609	.77	.79	17	1,231	.14	.14
106-110	13	169	.06	.07	10	210	.69	.74	22	871	.23	.24	18	1,373	.25	.27
111-115	6	90	.02	.03	12	264	.55	.63	26	1,071	.45	.51	23	1,746	.23	.26
116-120	11	160	.45	.53	37	897	.37	.44	39	1,610	.57	.67	14	1,123	.11	.13
121-130	34	514	.03	.04	26	601	.55	.68	24	1,099	.20	.25	21	1,898	.12	.15
131-140	3	54			5	143	.05	.07	18	827	.67	.90	17	1,625	.10	.14
141- UP	10	189	.06	.09	16	483	.64	.97	24	1,445	.28	.45	39	4,754	.23	.39
CHARGES	104	1,519	.20	.24	133	3,140	.48	.57	170	7,531	.43	.53	149	13,750	.18	.24
TOTALS	601	7,418	.30	.30	559	11,019	.35	.36	499	18,338	.37	.38	280	21,638	.23	.26

	$100,000 - 249,999				$250,000 AND OVER				ALL RISKS			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	3	310	.25	.14	9	4,681	.25	.11	14	5,031	.25	.11
61- 80	31	3,371	.23	.16	16	7,484	.30	.21	66	11,564	.27	.19
81- 85	14	1,679	.13	.11	7	2,324	.30	.25	66	6,038	.23	.19
86- 90	22	2,816	.29	.26	8	5,190	.43	.37	168	12,980	.36	.31
91- 95	10	1,699	.26	.24	3	909	.49	.45	465	12,115	.36	.33
96- 99	11	1,717	.21	.20	5	5,441	.16	.15	3,083	27,235	.22	.21
100-100	19	2,855	.18	.18	5	4,294	.17	.17	14,133	25,531	.29	.29
CREDITS	110	14,446	.22	.19	53	30,323	.27	.20	17,995	100,494	.28	.24
101-105	22	3,384	.41	.42	5	6,027	.28	.29	258	12,904	.34	.35
106-110	11	1,743	.16	.18	10	5,283	.38	.41	130	9,899	.32	.35
111-115	9	1,408	.26	.29	5	3,569	.18	.20	117	8,355	.26	.29
116-120	12	2,015	.13	.15	5	3,741	.20	.23	163	9,790	.27	.32
121-130	12	2,291	.27	.34	4	1,437	.20	.25	227	8,551	.22	.28
131-140	15	3,357	.14	.18	11	14,070	.27	.36	111	20,347	.24	.33
141- UP	36	10,304	.25	.45	28	37,353	.20	.34	194	54,734	.21	.38
CHARGES	117	24,502	.24	.33	68	71,479	.23	.33	1,200	124,581	.25	.34
TOTALS	227	38,948	.23	.26	121	101,803	.24	.27	19,195	225,075	.26	.29

DATE 06/29/20

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2013

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	2								2	7			2	10		
61- 80	14	8			1	3			5	19	4.99	3.50	2	11		
81- 85	3				1	2			3	14	21.22	17.38	2	13		
86- 90	11	11	1.11	.99	5	17			4	21	.02	.02	2	17	.03	.03
91- 95	35	30	.01	.01	21	71	.88	.82	19	116	.01	.01	31	263	.52	.49
96- 99	543	717	.23	.22	955	3,502	.72	.70	607	3,643	.47	.46	345	2,918	.80	.78
100-100	12,399	8,201	.67	.67	1,044	3,568	1.04	1.04	283	1,710	.39	.39	143	1,240	.36	.36
CREDITS	13,007	8,967	.63	.63	2,027	7,162	.88	.87	923	5,531	.50	.49	527	4,472	.65	.64
101-105	26	36	2.15	2.19	72	274	1.02	1.04	58	370	.92	.94	33	297	.28	.29
106-110	20	17	.25	.27	33	133	.16	.17	22	145	.77	.83	13	118	.12	.12
111-115	14	14	.86	.97	14	59	.06	.07	15	104	.09	.11	15	148	.15	.17
116-120	13	15	.35	.42	15	66	5.04	5.93	12	88	3.38	3.98	14	148	2.63	3.12
121-130	35	47			39	187	.29	.36	42	329	.20	.25	37	399	.21	.26
131-140	18	36	1.15	1.56	21	100	2.92	3.92	12	97	.09	.12	9	105	.53	.71
141- UP	32	55	11.61	19.74	17	90	.49	.74	12	110	.08	.12	5	71	5.02	7.66
CHARGES	158	220	3.52	4.49	211	910	1.13	1.31	173	1,243	.68	.79	126	1,286	.78	.91
TOTALS	13,165	9,187	.70	.70	2,238	8,072	.90	.91	1,096	6,774	.54	.54	653	5,758	.68	.69

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					2	24							3	112	2.44	1.23
61- 80	2	16			4	53	.04	.03	6	155	.33	.24	20	1,212	.24	.18
81- 85	3	31			2	34			11	389	1.09	.92	30	1,749	1.10	.92
86- 90	3	32			12	226	.14	.13	86	2,806	.44	.39	39	2,190	.61	.53
91- 95	118	1,421	.24	.22	188	3,439	.99	.93	146	4,421	.70	.65	36	2,350	.44	.41
96- 99	308	3,607	.44	.43	146	2,689	.68	.66	59	1,848	1.08	1.04	27	1,859	.54	.52
100-100	128	1,540	.93	.93	94	1,782	.62	.62	69	2,375	.63	.63	29	1,936	.57	.57
CREDITS	562	6,647	.50	.49	448	8,248	.77	.74	377	11,994	.69	.64	184	11,409	.61	.54
101-105	38	474	.37	.38	36	726	.71	.73	29	1,028	.36	.36	24	1,821	.85	.86
106-110	18	248	3.94	4.25	23	481	.33	.35	18	689	.41	.45	22	1,711	.78	.84
111-115	11	164	7.57	8.60	24	538	1.00	1.14	32	1,399	.29	.32	19	1,497	.37	.42
116-120	21	320	.56	.66	38	874	.56	.66	45	1,851	.38	.45	25	2,188	.85	1.01
121-130	48	729	.15	.18	32	816	2.06	2.55	34	1,532	.79	1.00	26	2,381	.56	.70
131-140	11	174	1.12	1.52	13	351	.20	.27	26	1,344	1.30	1.76	15	1,444	1.05	1.43
141- UP	17	315	.39	.61	28	909	.28	.44	42	2,462	.93	1.51	53	6,566	.67	1.17
CHARGES	164	2,424	1.24	1.48	194	4,694	.79	.96	226	10,304	.68	.86	184	17,606	.71	.94
TOTALS	726	9,071	.70	.71	642	12,942	.78	.81	603	22,299	.69	.73	368	29,015	.67	.75

	$100,000 - 249,999				$250,000 AND OVER				ALL RISKS			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	5	470	1.52	.81	23	10,190	.54	.26	39	10,813	.60	.29
61- 80	41	4,867	.44	.32	20	8,203	.62	.42	115	14,546	.53	.37
81- 85	10	1,070	.21	.17	1	250	.43	.35	66	3,554	.84	.70
86- 90	17	2,284	.53	.47	1	380	.62	.56	180	7,984	.51	.45
91- 95	16	2,223	.62	.58	3	767	.11	.10	613	15,101	.63	.59
96- 99	14	2,179	.84	.82	1	319	.29	.29	3,005	23,282	.65	.63
100-100	16	2,251	.80	.80	8	6,302	1.39	1.39	14,213	30,903	.84	.84
CREDITS	119	15,343	.61	.51	57	26,409	.75	.48	18,231	106,184	.68	.56
101-105	15	2,233	.25	.25	2	1,236	2.26	2.28	333	8,494	.79	.81
106-110	16	2,267	.63	.68					185	5,807	.75	.80
111-115	9	1,649	1.48	1.68	3	1,319	.89	1.01	156	6,891	.93	1.05
116-120	12	2,384	.56	.66	5	2,440	.41	.48	200	10,375	.64	.75
121-130	18	3,359	.78	.97	7	3,452	.85	1.07	318	13,230	.76	.95
131-140	13	2,637	.43	.57	9	6,773	.78	1.04	147	13,061	.79	1.06
141- UP	32	8,830	.67	1.18	32	41,997	.44	.82	270	61,405	.53	.96
CHARGES	115	23,359	.66	.89	58	57,217	.56	.91	1,609	119,262	.65	.93
TOTALS	234	38,703	.64	.69	115	83,626	.62	.68	19,840	225,446	.66	.71

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2014

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60									2	6	1.54	.79				
61- 80	10	4			7	24			2	9			4	23		
81- 85	4	6	5.75	4.76	1	4			3	16			2	13		
86- 90	16	14			5	15			7	36	.75	.67	5	38		
91- 95	39	36			21	74	.53	.49	19	112	.47	.45	15	122	.36	.34
96- 99	581	781	.62	.61	1,106	4,012	.49	.48	690	4,129	.47	.46	438	3,691	.38	.37
100-100	11,986	8,037	.60	.60	1,096	3,745	.53	.53	314	1,893	.47	.47	153	1,324	.18	.18
CREDITS	12,636	8,878	.60	.60	2,236	7,874	.50	.50	1,037	6,202	.47	.46	617	5,211	.32	.32
101-105	36	51	.11	.11	59	233	.93	.95	50	314	.02	.02	32	289	.48	.49
106-110	9	15	.06	.06	12	50			24	155	.05	.06	13	120	.75	.80
111-115	18	25		.01	15	63	.40	.46	8	56			9	89	.16	.18
116-120	14	20			15	70	6.87	8.11	10	75	.14	.17	9	88	.50	.59
121-130	22	30			32	163	1.72	2.14	41	313	2.56	3.15	33	361	.15	.19
131-140	17	36			17	85	1.38	1.86	11	90	1.45	1.96	8	97	.17	.23
141- UP	35	59	.82	1.37	11	60	1.93	2.90	6	58	.01	.01	12	161	1.10	1.71
CHARGES	151	237	.23	.29	161	725	1.70	1.98	150	1,061	.90	1.04	116	1,205	.45	.53
TOTALS	12,787	9,115	.59	.59	2,397	8,599	.60	.61	1,187	7,263	.53	.54	733	6,416	.35	.35

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	2	7			1	13	.04	.02	4	71	.01	.01				
61- 80	3	26			5	74	.28	.20	4	125	.68	.51	19	1,128	.24	.18
81- 85	3	35			1	20			12	419	.01	.01	41	2,639	.22	.19
86- 90	5	52			11	201	.42	.37	115	3,920	.46	.41	61	3,623	.62	.54
91- 95	91	1,098	.55	.52	234	4,242	.40	.37	150	4,584	.27	.25	44	2,783	.55	.51
96- 99	379	4,390	.50	.48	197	3,630	.37	.36	90	2,852	.75	.73	33	2,257	.91	.89
100-100	147	1,796	.26	.26	113	2,147	.66	.66	76	2,519	.47	.47	32	2,301	.27	.27
CREDITS	630	7,404	.44	.43	562	10,327	.44	.42	451	14,490	.44	.41	230	14,732	.50	.45
101-105	41	513	1.19	1.22	36	705	.43	.44	28	990	.73	.75	21	1,579	.30	.31
106-110	18	234	.03	.03	18	353	.35	.38	17	704	.35	.37	23	1,749	.21	.23
111-115	10	136	6.07	6.90	20	438	1.20	1.36	29	1,256	.45	.50	31	2,441	.27	.30
116-120	26	384	1.00	1.19	33	766	.99	1.17	49	1,998	.19	.22	21	1,592	.91	1.07
121-130	38	574	.22	.27	34	828	.59	.73	38	1,717	.55	.69	23	2,058	.12	.15
131-140	8	136	.24	.32	9	236	.09	.12	21	1,148	.71	.97	16	1,452	.40	.53
141- UP	15	276	4.98	7.55	21	678	.18	.30	36	2,011	1.11	1.80	36	4,528	.95	1.60
CHARGES	156	2,254	1.49	1.76	171	4,004	.58	.71	218	9,824	.60	.75	171	15,399	.52	.67
TOTALS	786	9,658	.68	.69	733	14,331	.48	.49	669	24,314	.51	.52	401	30,131	.51	.54

	$100,000 - 249,999				$250,000 AND OVER				ALL RISKS			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	5	415	.23	.11	22	8,819	1.82	.78	36	9,332	1.73	.75
61- 80	55	6,556	.29	.21	28	14,372	.37	.25	137	22,341	.34	.24
81- 85	20	2,491	.57	.47	9	4,080	.29	.24	96	9,723	.33	.27
86- 90	22	3,021	.45	.40	6	2,123	.09	.08	253	13,044	.44	.39
91- 95	21	2,717	.69	.64	7	2,382	.28	.26	641	18,151	.43	.40
96- 99	15	2,309	.29	.28	6	2,565	.30	.29	3,535	30,616	.49	.47
100-100	16	2,242	1.04	1.04	7	5,845	.37	.37	13,940	31,848	.51	.51
CREDITS	154	19,750	.49	.40	85	40,187	.66	.44	18,638	135,055	.53	.44
101-105	11	1,712	.36	.37	6	1,900	.20	.20	320	8,288	.42	.43
106-110	18	2,731	.43	.46	6	3,430	.52	.56	158	9,541	.40	.43
111-115	8	1,268	.11	.13	7	3,934	.41	.46	155	9,706	.45	.51
116-120	11	1,691	.45	.53	4	1,882	.20	.24	192	8,567	.54	.64
121-130	19	3,348	.79	.99	7	5,327	.66	.83	287	14,720	.62	.77
131-140	12	2,510	.39	.52	5	3,717	.28	.38	124	9,508	.39	.53
141- UP	37	9,185	.67	1.13	25	32,688	.43	.77	234	49,705	.58	1.01
CHARGES	116	22,445	.56	.75	60	52,878	.43	.65	1,470	110,034	.53	.72
TOTALS	270	42,196	.52	.55	145	93,066	.53	.51	20,108	245,089	.53	.53

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2015

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	2								1	3			1	3		
61- 80	7	4			2	6			2	9			1	6		
81- 85	4	2			2	6			3	16	.01	.01				
86- 90	8	4			1	3			2	13			2	14		
91- 95	34	25	.05	.05	11	41	.02	.02	14	82	.01	.01	22	187	.04	.04
96- 99	835	1,206	.33	.33	1,242	4,467	.32	.32	711	4,244	.35	.34	425	3,573	.73	.71
100-100	12,807	7,898	.59	.59	912	3,153	.69	.69	277	1,685	.63	.63	131	1,133	.12	.12
CREDITS	13,697	9,140	.55	.55	2,170	7,676	.47	.47	1,010	6,051	.42	.41	582	4,916	.56	.55
101-105	55	80	1.43	1.46	56	217	.25	.26	53	336	1.19	1.22	25	219	1.16	1.18
106-110	14	24	3.88	4.17	21	84	1.10	1.18	12	76	.05	.06	12	112	.31	.34
111-115	14	8			17	74	1.05	1.20	14	98	.60	.68	8	78	.01	.01
116-120	17	24	.69	.82	12	54	1.63	1.92	11	78	1.58	1.87	7	74	2.37	2.80
121-130	21	34	2.58	3.18	38	189	.42	.52	40	300	.21	.26	26	279	.39	.48
131-140	16	28	.14	.18	18	81	1.02	1.36	7	56	.43	.57	7	80	.02	.03
141- UP	24	46	1.20	1.92	18	103	.92	1.42	9	91	.10	.16	11	149	.07	.10
CHARGES	161	245	1.52	1.81	180	801	.71	.84	146	1,035	.66	.76	96	990	.59	.70
TOTALS	13,858	9,386	.58	.58	2,350	8,477	.49	.50	1,156	7,086	.45	.46	678	5,906	.57	.57

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					1	10	.08	.03	2	30	.56	.26	2	65	.05	.02
61- 80	4	35			2	24			3	89			20	1,248	.90	.69
81- 85					1	21	1.14	.96	5	175	.01	.01	29	1,784	.39	.32
86- 90	5	54			13	231	.10	.09	98	3,287	.35	.31	62	3,686	.60	.53
91- 95	88	1,075	.25	.24	218	4,045	.38	.36	154	4,708	.35	.33	39	2,379	.15	.14
96- 99	353	4,125	.34	.33	187	3,422	.27	.26	81	2,718	.39	.38	28	1,766	.46	.45
100-100	122	1,479	.56	.56	105	2,089	.87	.87	72	2,350	.74	.74	37	2,656	.26	.26
CREDITS	572	6,768	.37	.36	527	9,841	.44	.42	415	13,357	.42	.39	217	13,584	.43	.39
101-105	50	633	1.78	1.82	44	854	.25	.25	34	1,264	3.24	3.33	19	1,483	.31	.32
106-110	18	236	.18	.19	26	569	.53	.57	17	633	.13	.15	19	1,502	.45	.48
111-115	7	96	.82	.92	25	564	.84	.96	26	1,097	.21	.24	23	1,704	.26	.29
116-120	32	469	.61	.72	41	981	1.03	1.22	33	1,321	.56	.66	21	1,853	.19	.22
121-130	40	594	1.30	1.60	41	971	.73	.90	49	2,120	3.86	4.81	19	1,883	.40	.50
131-140	13	217	.65	.87	10	246	.09	.12	26	1,298	.45	.61	25	2,552	2.82	3.78
141- UP	9	178	.32	.49	21	648	.39	.59	48	2,898	.53	.90	42	5,018	.78	1.34
CHARGES	169	2,423	1.03	1.20	208	4,832	.62	.73	233	10,631	1.45	1.87	168	15,995	.86	1.13
TOTALS	741	9,191	.54	.55	735	14,674	.50	.51	648	23,988	.88	.93	385	29,579	.67	.72

	$100,000 - 249,999				$250,000 AND OVER				ALL RISKS			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	4	315	.05	.02	21	6,927	.42	.17	34	7,355	.40	.17
61- 80	44	5,007	.26	.19	26	14,400	.44	.31	111	20,828	.42	.30
81- 85	24	2,897	.47	.39	6	3,292	.41	.34	74	8,193	.42	.35
86- 90	23	2,806	.46	.40	7	3,244	.29	.26	221	13,342	.42	.37
91- 95	23	3,110	.57	.53	5	1,650	.76	.71	608	17,302	.40	.37
96- 99	17	2,716	.49	.48	3	1,253	.15	.15	3,882	29,489	.39	.39
100-100	19	2,913	.21	.21	11	6,309	.47	.47	14,493	31,664	.53	.53
CREDITS	154	19,764	.39	.33	79	37,075	.43	.29	19,423	128,174	.44	.37
101-105	12	1,615	.42	.44	8	3,215	.82	.84	356	9,917	1.01	1.04
106-110	11	1,708	.61	.66	4	2,443	.73	.79	154	7,387	.56	.61
111-115	18	3,213	.32	.37	5	3,044	.32	.36	157	9,975	.34	.38
116-120	10	1,679	.30	.35	1	331	1.05	1.24	185	6,865	.53	.63
121-130	12	2,508	1.05	1.34	8	3,717	.38	.48	294	12,596	1.17	1.47
131-140	10	2,023	.27	.36	5	4,522	.29	.40	137	11,101	.89	1.21
141- UP	46	12,112	.42	.74	31	44,762	.32	.57	259	66,004	.38	.68
CHARGES	119	24,858	.47	.65	62	62,034	.37	.57	1,542	123,844	.58	.82
TOTALS	273	44,622	.43	.47	141	99,109	.39	.41	20,965	252,018	.50	.53

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2016

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	1								1	4			1	3		
61- 80	3	3			1	2			1	4	.21	.15	1	6		
81- 85	4	5			3	9	6.67	5.59	1	6						
86- 90	7	7			1	3			6	33			2	16	.14	.13
91- 95	26	22			15	52	9.19	8.66	19	112			24	200	1.31	1.24
96- 99	714	966	.43	.42	1,169	4,263	.52	.51	750	4,531	.42	.41	444	3,744	.31	.30
100-100	13,091	8,167	.41	.41	1,132	3,891	.25	.25	309	1,872	.34	.34	165	1,432	.05	.05
CREDITS	13,846	9,169	.41	.41	2,321	8,220	.46	.45	1,087	6,562	.38	.38	637	5,401	.27	.27
101-105	26	32	1.15	1.17	58	219	.14	.14	55	355	.76	.78	29	260	.06	.06
106-110	15	21			21	92	1.45	1.56	16	100	1.61	1.73	17	158	2.60	2.82
111-115	12	19	32.37	36.51	13	56	.10	.11	13	86	.01	.01	12	119	.01	.01
116-120	12	7			16	68			14	102	.72	.85	7	74		
121-130	13	20	1.30	1.63	41	194	.06	.08	37	286	.49	.61	24	250	.17	.21
131-140	7	13			13	62	.16	.22	6	49	.04	.05	4	47		
141- UP	17	32	23.40	38.52	16	89	.21	.33	8	73	.02	.03	8	110	.04	.06
CHARGES	102	145	9.76	11.83	178	781	.27	.31	149	1,050	.62	.71	101	1,018	.47	.54
TOTALS	13,948	9,314	.55	.55	2,499	9,001	.44	.44	1,236	7,612	.42	.42	738	6,419	.31	.31

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					2	25							3	110	.82	.39
61- 80	3	28			3	48			7	199			20	1,189	.94	.71
81- 85	4	43			4	70			11	410	.75	.64	49	2,913	.28	.23
86- 90	10	112	.01	.01	13	240	1.94	1.73	104	3,585	.29	.26	68	3,844	.13	.12
91- 95	80	976	.29	.28	242	4,476	.41	.38	201	6,201	.60	.56	51	3,077	.33	.30
96- 99	433	5,073	.70	.68	213	3,835	.46	.45	99	3,132	.11	.11	28	1,983	.28	.27
100-100	168	2,061	.15	.15	133	2,559	.38	.38	73	2,478	.34	.34	34	2,261	.36	.36
CREDITS	698	8,293	.50	.48	610	11,253	.45	.43	495	16,006	.39	.37	253	15,378	.32	.28
101-105	35	440	2.22	2.27	41	820	.13	.13	32	1,156	.13	.13	19	1,414	.11	.11
106-110	20	260	.47	.51	25	523	.79	.86	18	715	.85	.92	26	2,107	.39	.43
111-115	11	147	1.18	1.32	19	443	.15	.17	37	1,533	.33	.38	26	1,939	.35	.40
116-120	24	363	.19	.22	38	924	.30	.36	45	1,708	.67	.78	20	1,594	.31	.37
121-130	50	742	.60	.73	33	786	.46	.58	34	1,488	.27	.34	29	2,497	.27	.33
131-140	11	177	.14	.19	8	206	.77	1.03	21	1,035	.37	.50	23	2,127	.51	.70
141- UP	13	264	1.11	1.81	25	797	.29	.46	27	1,680	.46	.74	41	5,308	.32	.56
CHARGES	164	2,394	.88	1.05	189	4,499	.36	.43	214	9,317	.42	.52	184	16,987	.33	.43
TOTALS	862	10,686	.58	.59	799	15,752	.42	.43	709	25,322	.40	.41	437	32,364	.32	.35

	$100,000 - 249,999				$250,000 AND OVER				ALL RISKS			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	4	399	.01	.01	21	7,763	.32	.13	33	8,304	.31	.13
61- 80	67	7,544	.27	.20	37	18,100	.39	.28	143	27,124	.38	.27
81- 85	28	3,266	.49	.41	12	8,273	.30	.25	116	14,994	.35	.29
86- 90	24	3,407	.74	.65	7	2,091	.32	.28	242	13,336	.39	.35
91- 95	14	2,161	.18	.16	8	4,917	.17	.16	680	22,194	.40	.37
96- 99	20	2,984	1.87	1.82	7	2,799	.38	.37	3,877	33,311	.56	.54
100-100	19	3,069	.27	.27	13	6,198	.28	.28	15,137	33,987	.31	.31
CREDITS	176	22,829	.57	.47	105	50,140	.33	.23	20,228	153,251	.40	.34
101-105	22	3,134	.34	.35	9	3,847	.19	.19	326	11,677	.30	.31
106-110	16	2,679	.35	.38	7	5,818	1.17	1.26	181	12,473	.84	.90
111-115	12	2,216	.47	.53	5	2,584	.23	.26	160	9,141	.41	.46
116-120	18	3,149	.63	.75	3	1,163	.78	.90	197	9,153	.54	.64
121-130	19	3,365	.53	.67	12	8,950	.29	.37	292	18,579	.35	.44
131-140	16	3,168	.22	.30	8	6,176	.39	.52	117	13,061	.36	.49
141- UP	40	11,892	.37	.66	26	41,726	.35	.61	221	61,973	.36	.64
CHARGES	143	29,602	.40	.55	70	70,264	.41	.60	1,494	136,056	.42	.57
TOTALS	319	52,431	.47	.51	175	120,404	.37	.38	21,722	289,307	.41	.42

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2017

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	2	1							1	4						
61- 80	10	7			2	5			3	14			5	31	.01	.01
81- 85	4	5			3	10							1	6		
86- 90	7	8			2	6			5	27			7	57		
91- 95	24	17	16.09	14.96	15	50			23	139	.07	.07	25	210	.44	.42
96- 99	817	1,116	.53	.52	1,244	4,520	.19	.18	758	4,555	.18	.18	452	3,814	.10	.10
100-100	13,772	8,356	.38	.38	1,024	3,557	.18	.18	314	1,927	.25	.25	152	1,317	.12	.12
CREDITS	14,636	9,510	.43	.42	2,290	8,148	.18	.18	1,104	6,665	.20	.20	642	5,436	.12	.12
101-105	39	52	.70	.71	45	177	.33	.34	57	368	.07	.07	38	335	.58	.59
106-110	9	12			21	87	.52	.56	17	108	1.78	1.92	12	109	.11	.12
111-115	8	11			15	64	.18	.21	14	95	4.03	4.54	10	96	1.02	1.15
116-120	12	15	.19	.22	20	89	4.00	4.73	16	116		.01	10	106		
121-130	21	30	.20	.25	42	201	.06	.07	38	297	.31	.38	36	380	.48	.59
131-140	9	18	.01	.01	23	115	.05	.07	6	53	.02	.03	9	107	.03	.03
141- UP	24	52	.07	.11	19	114	.43	.72	7	68	.01	.01	4	60	.45	.75
CHARGES	122	191	.26	.32	185	847	.64	.77	155	1,105	.63	.72	119	1,195	.43	.50
TOTALS	14,758	9,701	.42	.42	2,475	8,994	.22	.22	1,259	7,770	.26	.26	761	6,631	.18	.18

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	6							1	18			3	117	.06	.03
61- 80	5	47	.01	.01	5	67	.68	.49	5	137			20	1,212	.15	.12
81- 85	4	45			2	31			17	574	.19	.16	51	3,021	.16	.13
86- 90	2	20	3.38	2.97	11	204	.05	.05	107	3,656	.26	.23	75	4,380	.48	.42
91- 95	106	1,268	.43	.40	263	4,852	.42	.40	209	6,489	.36	.34	36	2,218	.20	.18
96- 99	467	5,490	.24	.24	236	4,242	.24	.23	84	2,795	.27	.26	33	2,220	.38	.37
100-100	167	2,025	1.22	1.22	160	3,108	.14	.14	103	3,440	.47	.47	36	2,425	.33	.33
CREDITS	752	8,901	.50	.48	677	12,505	.28	.27	526	17,108	.34	.32	254	15,593	.31	.28
101-105	32	404	.47	.49	36	732	.34	.35	26	926	.61	.62	26	1,889	.17	.17
106-110	14	183	.06	.06	16	327	.56	.61	28	1,078	.21	.22	22	1,702	.21	.23
111-115	9	132	.03	.03	16	353	.42	.48	35	1,444	.56	.64	26	1,940	.21	.24
116-120	21	316	.23	.27	50	1,204	.28	.33	50	2,051	.45	.53	25	2,002	.28	.33
121-130	44	667	.03	.03	39	905	.61	.75	35	1,551	.17	.21	26	2,263	.17	.22
131-140	5	91			9	250	.03	.04	21	961	.59	.80	20	1,888	.10	.13
141- UP	10	189	.06	.09	24	750	.88	1.35	30	1,893	.34	.56	44	5,372	.21	.35
CHARGES	135	1,982	.15	.18	190	4,521	.47	.57	225	9,904	.40	.50	189	17,057	.20	.25
TOTALS	887	10,884	.43	.43	867	17,026	.33	.34	751	27,013	.36	.37	443	32,650	.25	.27

	$100,000 - 249,999				$250,000 AND OVER				ALL RISKS			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	5	500	.16	.09	20	8,452	.24	.10	33	9,099	.23	.10
61- 80	65	7,138	.19	.14	42	16,306	.32	.23	162	24,963	.28	.19
81- 85	26	3,264	.11	.09	8	2,670	.26	.22	116	9,627	.17	.14
86- 90	29	3,709	.25	.22	12	7,626	.30	.27	257	19,693	.32	.28
91- 95	25	3,921	.22	.21	7	2,593	.21	.19	733	21,757	.33	.31
96- 99	18	2,789	.28	.27	8	7,138	.36	.35	4,117	38,678	.26	.25
100-100	32	4,788	.23	.23	10	6,133	.22	.22	15,770	37,075	.33	.33
CREDITS	200	26,110	.21	.18	107	50,917	.29	.21	21,188	160,894	.29	.24
101-105	30	4,435	.33	.33	8	7,953	.27	.28	337	17,273	.30	.31
106-110	18	2,915	.26	.28	13	8,054	.30	.33	170	14,577	.29	.31
111-115	15	2,568	.17	.20	5	3,569	.18	.20	153	10,272	.29	.32
116-120	16	2,707	.10	.11	5	3,741	.20	.23	225	12,348	.26	.31
121-130	16	3,020	.36	.46	4	1,437	.20	.25	301	10,753	.27	.34
131-140	15	3,357	.14	.18	13	14,841	.27	.37	130	21,681	.24	.33
141- UP	46	12,820	.30	.53	36	44,540	.19	.32	244	65,858	.22	.38
CHARGES	156	31,823	.26	.35	84	84,136	.22	.31	1,560	152,761	.25	.34
TOTALS	356	57,933	.24	.25	191	135,053	.25	.26	22,748	313,654	.27	.28

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR ALL MANUAL YEARS

	UP TO - 2,499				$2,500 - 4,999				$5,000 - 7,499				$7,500 - 9,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	7	2							7	24	.41	.22	4	16		
61- 80	44	26			13	40			13	55	1.78	1.27	13	78	.01	
81- 85	19	19	1.73	1.44	10	31	1.95	1.62	10	52	5.96	4.92	5	33		
86- 90	49	44	.27	.24	14	45			24	130	.21	.19	18	142	.02	.02
91- 95	158	129	2.08	1.94	83	287	2.03	1.90	94	561	.12	.11	117	982	.55	.52
96- 99	3,490	4,786	.43	.42	5,716	20,764	.43	.42	3,516	21,102	.37	.36	2,104	17,741	.44	.43
100-100	64,055	40,660	.53	.53	5,208	17,913	.53	.53	1,497	9,087	.41	.41	744	6,445	.16	.16
CREDITS	67,822	45,665	.52	.52	11,044	39,080	.49	.48	5,161	31,011	.39	.38	3,005	25,437	.37	.36
101-105	182	251	1.07	1.10	290	1,121	.57	.58	273	1,743	.60	.61	157	1,400	.49	.50
106-110	67	90	1.11	1.19	108	445	.65	.70	91	584	.82	.88	67	617	.91	.98
111-115	66	77	8.05	9.07	74	316	.39	.44	64	438	1.03	1.16	54	530	.26	.29
116-120	68	82	.30	.36	78	346	3.62	4.27	63	461	1.10	1.30	47	490	1.24	1.47
121-130	112	162	.75	.93	192	935	.47	.58	198	1,524	.76	.94	156	1,670	.28	.35
131-140	67	132	.35	.47	92	443	1.15	1.54	42	344	.48	.65	37	436	.18	.24
141- UP	132	244	6.09	10.01	81	457	.71	1.11	42	400	.05	.08	40	551	1.04	1.62
CHARGES	694	1,038	2.57	3.16	915	4,063	.88	1.04	773	5,495	.70	.80	558	5,694	.55	.64
TOTALS	68,516	46,703	.57	.57	11,959	43,143	.53	.53	5,934	36,506	.44	.44	3,563	31,130	.40	.41

	$10,000 - 14,999				$15,000 - 24,999				$25,000 - 49,999				$50,000 - 99,999			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	3	13			6	72	.02	.01	7	120	.15	.07	11	405	.93	.46
61- 80	17	152			19	267	.26	.19	25	705	.19	.14	99	5,990	.50	.38
81- 85	14	155			10	176	.13	.11	56	1,967	.43	.36	200	12,106	.37	.31
86- 90	25	270	.25	.22	60	1,102	.56	.50	510	17,254	.36	.32	305	17,723	.47	.42
91- 95	483	5,838	.35	.33	1,145	21,055	.50	.47	860	26,403	.46	.42	206	12,808	.34	.32
96- 99	1,940	22,685	.44	.43	979	17,818	.39	.38	413	13,345	.47	.46	149	10,085	.52	.51
100-100	732	8,901	.62	.62	605	11,685	.49	.49	393	13,162	.53	.53	168	11,578	.35	.35
CREDITS	3,214	38,013	.46	.45	2,824	52,175	.46	.44	2,264	72,955	.44	.41	1,138	70,696	.42	.38
101-105	196	2,464	1.25	1.28	193	3,837	.36	.37	149	5,364	1.10	1.13	109	8,186	.36	.37
106-110	88	1,162	1.00	1.07	108	2,252	.53	.57	98	3,818	.38	.41	112	8,770	.41	.44
111-115	48	676	3.43	3.88	104	2,335	.75	.85	159	6,729	.37	.42	125	9,521	.29	.33
116-120	124	1,852	.53	.63	200	4,748	.60	.72	222	8,930	.44	.51	112	9,230	.51	.60
121-130	220	3,306	.44	.55	179	4,307	.88	1.09	190	8,409	1.31	1.63	123	11,081	.31	.38
131-140	48	795	.50	.67	49	1,288	.22	.29	115	5,787	.71	.96	99	9,463	1.12	1.51
141- UP	64	1,223	1.52	2.37	119	3,783	.40	.63	183	10,944	.68	1.12	216	26,791	.58	.99
CHARGES	788	11,477	.98	1.16	952	22,551	.57	.68	1,116	49,980	.73	.91	896	83,044	.52	.68
TOTALS	4,002	49,490	.58	.59	3,776	74,725	.49	.50	3,380	122,936	.56	.58	2,034	153,739	.48	.51

	$100,000 - 249,999				$250,000 AND OVER				ALL RISKS			
EXP-MOD	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	23	2,100	.43	.23	107	42,151	.69	.30	175	44,902	.67	.30
61- 80	272	31,112	.28	.20	153	71,380	.41	.28	668	109,803	.38	.26
81- 85	108	12,989	.38	.32	36	18,565	.31	.26	468	46,092	.36	.30
86- 90	115	15,227	.48	.42	33	15,463	.28	.25	1,153	67,400	.40	.35
91- 95	99	14,132	.44	.41	30	12,309	.28	.25	3,275	94,505	.42	.40
96- 99	84	12,976	.78	.77	25	14,074	.33	.32	18,416	155,377	.45	.44
100-100	102	15,262	.44	.44	49	30,786	.55	.55	73,553	165,479	.49	.49
CREDITS	803	103,797	.43	.36	433	204,729	.46	.31	97,708	683,557	.45	.38
101-105	90	13,129	.33	.34	33	18,152	.48	.49	1,672	55,648	.52	.54
106-110	79	12,300	.43	.47	30	19,745	.65	.70	848	49,784	.54	.58
111-115	62	10,913	.47	.53	25	14,450	.34	.39	781	45,985	.45	.51
116-120	67	11,610	.42	.49	18	9,557	.35	.41	999	47,306	.49	.58
121-130	84	15,601	.69	.87	38	22,883	.47	.59	1,492	69,877	.62	.78
131-140	66	13,695	.28	.37	40	36,029	.39	.53	655	68,412	.50	.67
141- UP	201	54,839	.46	.81	150	205,713	.34	.60	1,228	304,944	.41	.71
CHARGES	649	132,087	.45	.61	334	326,529	.38	.57	7,675	641,957	.47	.65
TOTALS	1,452	235,884	.44	.47	767	531,258	.41	.42	105,383	1,325,514	.46	.48