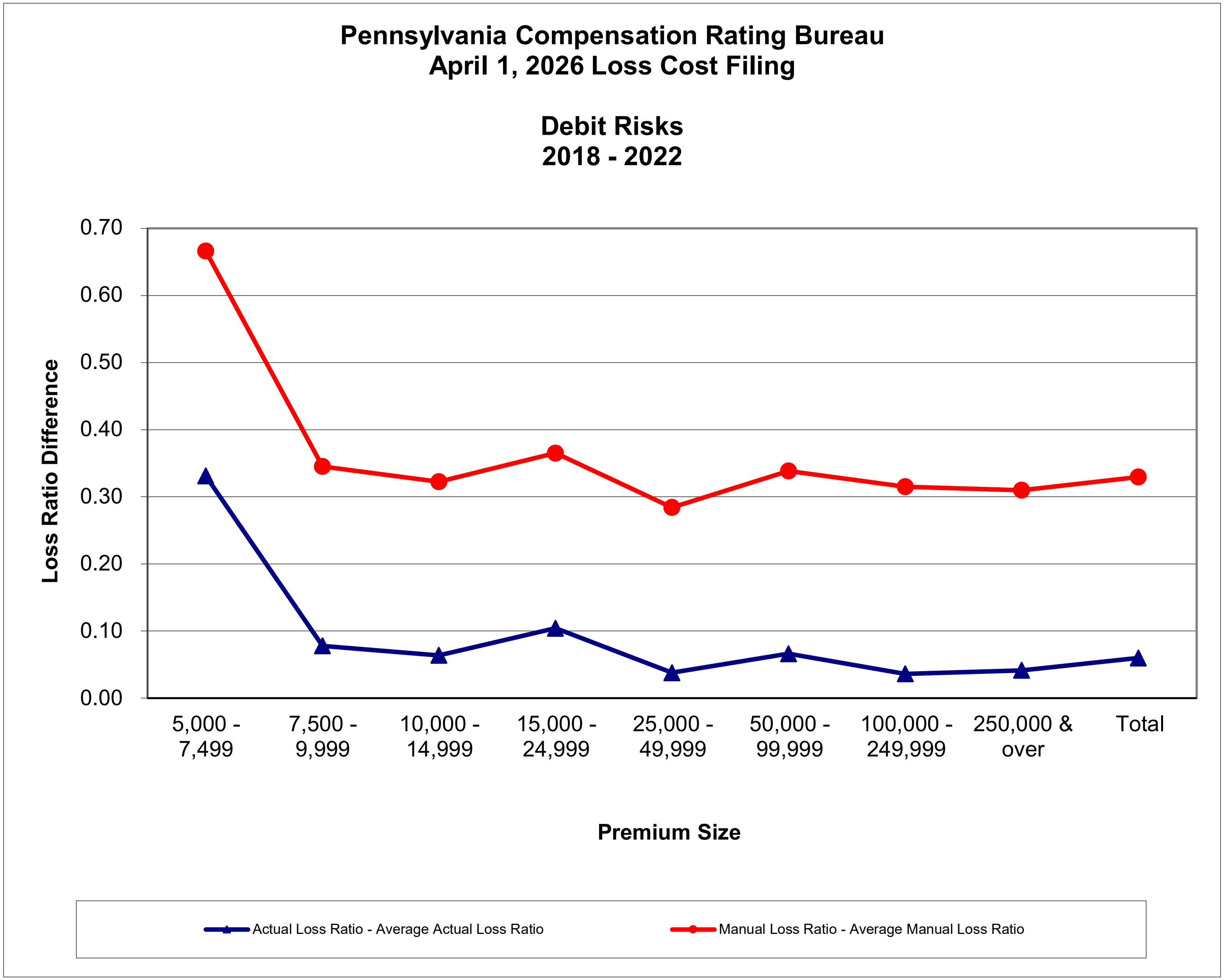
Exhibit 18
As Filed

PENNSYLVANIA COMPENSATION RATING BUREAU

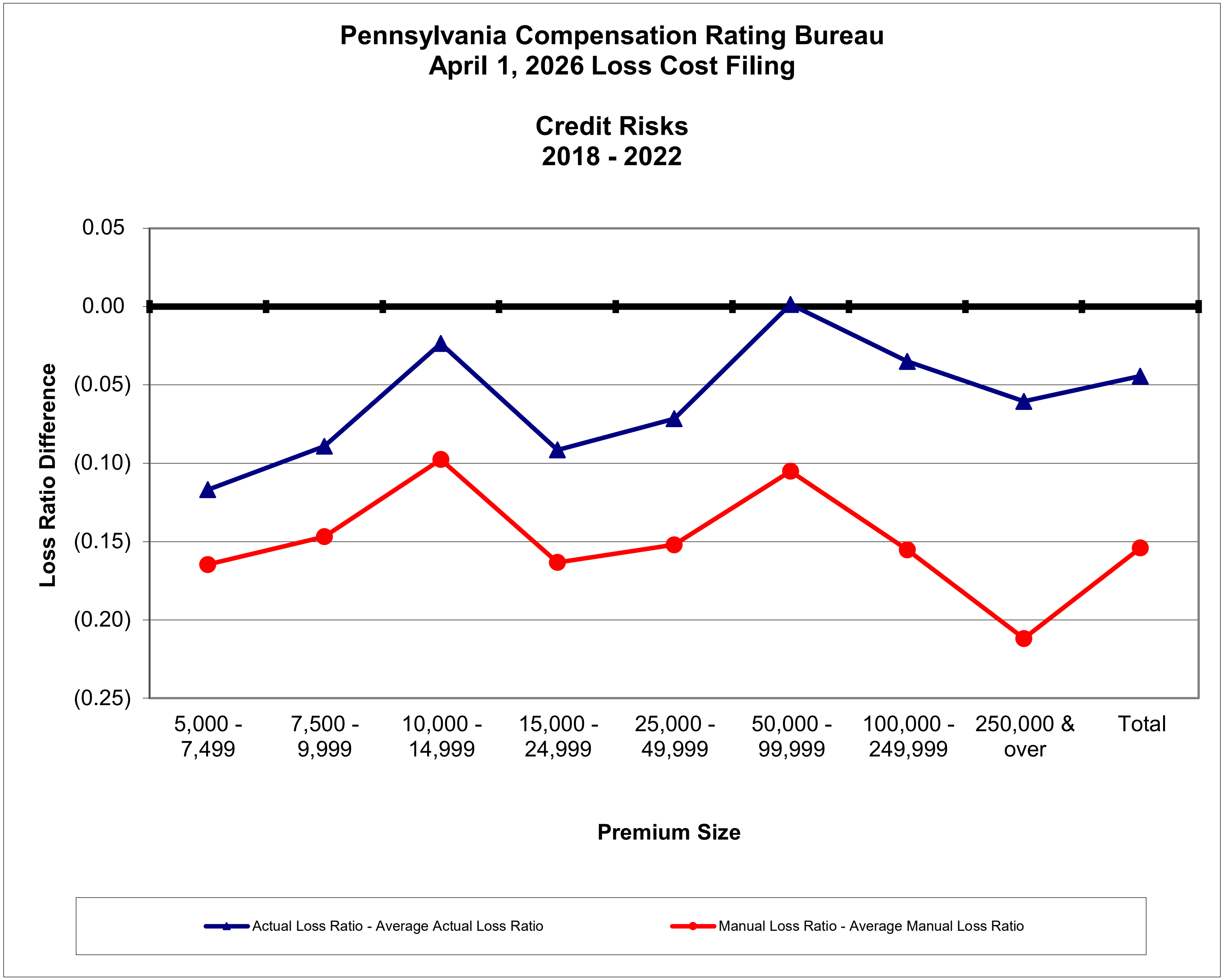
Review Of Experience Rating Plan Results

Attached is an exhibit that reviews the results of the experience rating plan. The exhibit compares loss ratios on an Actual (i.e. after Experience Rating) basis and Manual (i.e. before Experience Rating) basis. The first two pages show the five-year (2018-2022) results of the experience rating plan separately for credit-rated risks (Page 1) and debit-rated risks (Page 2) displayed graphically.

The remainder of the exhibit, Pages 3 through 23, displays the results of the experience rating plan. The report titled "Comparison of Actual Loss Ratios and Manual Loss Ratios" addresses each Industry Group (5) and Manual Year (5) on a separate page and shows comparative loss ratios computed on both Manual and Standard bases for selected risk sizes and experience modification values. Pages are also shown for all Industry Groups combined by year and for all Industry Groups and Years combined.



Pennsylvania Compensation Rating Bureau
April 1, 2026 Loss Cost Filing
Debit Risks
2018 - 2022
0.70
0.60
0.50
0.40
0.30
0.20
0.10
0.00
Loss Ratio Difference
5,000 - 7,499
7,500 - 9,999
10,000 - 14,999
15,000 - 24,999
25,000 - 49,999
50,000 - 99,999
100,000 - 249,999
250,000 & over
Total
Premium Size
Actual Loss Ratio - Average Actual Loss Ratio
Manual Loss Ratio - Average Manual Loss Ratio



Pennsylvania Compensation Rating Bureau
April 1, 2026 Loss Cost Filing
Credit Risks
2018 - 2022
Loss Ratio Difference
0.05
0.00
(0.05)
(0.10)
(0.15)
(0.20)
(0.25)
5,000 - 7,499
7,500 - 9,999
10,000 - 14,999
15,000 - 24,999
25,000 - 49,999
50,000 - 99,999
100,000 - 249,999
250,000 & over
Total
Premium Size
Actual Loss Ratio - Average Actual Loss Ratio
Manual Loss Ratio - Average Manual Loss Ratio

Date 11/4/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	1														
61 - 80	14	14	0.12	0.09	15	45			33	164	0.14	0.11	59	419	0.07	0.06
81 - 85	556	756	0.37	0.31	761	2,330	0.48	0.40	489	2,463	1.27	1.05	279	1,977	0.44	0.36
86 - 90	78	107	6.57	5.75	134	440	0.99	0.87	106	568	0.76	0.67	67	510	1.45	1.27
91 - 95	35	61	0.22	0.20	46	153	3.47	3.22	50	289	0.75	0.70	33	262	8.78	8.11
96 - 99	17	26	0.98	0.96	41	152	2.94	2.87	24	141	1.18	1.15	16	133	1.12	1.08
100 - 100	2,487	2,266	0.24	0.24	298	1,014	1.27	1.26	112	677	0.17	0.17	52	444	0.66	0.66
Credits	3,189	3,231	0.49	0.46	1,295	4,134	0.92	0.81	814	4,302	0.95	0.82	506	3,744	1.17	1.00
101 - 105	15	23	0.06	0.07	23	90	0.59	0.61	22	139	0.51	0.53	13	116	0.56	0.57
106 - 110	14	22	2.81	3.03	41	173	0.19	0.20	33	226	0.17	0.19	29	279	0.16	0.17
111 - 115	17	28	0.04	0.05	20	86	0.05	0.06	19	134	0.08	0.09	14	138	0.16	0.18
116 - 120	43	96	0.26	0.31	43	183	0.63	0.75	21	151	1.02	1.20	16	167	0.18	0.22
121 - 130	45	84	0.72	0.91	47	215	0.78	0.98	26	205	0.26	0.33	24	263	1.73	2.17
131 - 140	11	13	0.15	0.21	26	138	0.04	0.06	38	332	0.41	0.56	25	293	0.08	0.11
141 & Up	21	46	11.68	20.03	49	299	0.11	0.17	51	484	0.25	0.39	37	499	0.54	0.85
Charges	166	312	2.22	2.76	249	1,184	0.35	0.44	210	1,670	0.35	0.45	158	1,755	0.52	0.66
Totals	3,355	3,543	0.64	0.62	1,544	5,317	0.79	0.75	1,024	5,972	0.78	0.74	664	5,499	0.96	0.92

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									1	16	7.52	3.56	3	120	2.36	1.24
61 - 80	177	1,758	0.56	0.44	256	3,870	0.42	0.33	257	6,775	0.70	0.53	174	8,922	0.60	0.44
81 - 85	214	2,135	0.51	0.42	157	2,457	0.68	0.56	94	2,703	0.74	0.61	43	2,581	0.92	0.76
86 - 90	67	728	1.20	1.05	78	1,321	1.24	1.09	74	2,343	0.88	0.77	33	2,054	0.62	0.55
91 - 95	48	545	0.74	0.69	51	942	0.63	0.59	55	1,861	0.31	0.29	47	3,014	0.98	0.91
96 - 99	41	485	2.74	2.68	36	677	0.21	0.21	53	1,833	0.79	0.78	54	3,604	0.52	0.51
100 - 100	65	796	0.21	0.21	56	1,102	0.39	0.39	37	1,288	1.06	1.06	27	1,876	1.35	1.35
Credits	612	6,448	0.75	0.64	634	10,370	0.59	0.50	571	16,819	0.73	0.61	381	22,171	0.75	0.62
101 - 105	39	495	0.71	0.73	52	1,048	1.36	1.40	68	2,405	0.54	0.55	52	3,581	0.81	0.83
106 - 110	47	641	0.57	0.61	44	933	1.09	1.17	53	2,006	0.76	0.82	37	2,793	0.44	0.47
111 - 115	26	367	0.48	0.54	32	750	1.15	1.30	44	1,679	0.53	0.60	39	3,146	0.50	0.56
116 - 120	32	474	0.90	1.05	42	946	0.20	0.23	36	1,493	0.39	0.46	43	3,487	0.73	0.86
121 - 130	41	632	0.11	0.14	78	1,873	0.88	1.10	71	3,008	0.91	1.14	32	2,829	0.50	0.62
131 - 140	35	581	1.22	1.63	36	953	0.80	1.09	49	2,318	1.29	1.75	36	3,319	0.60	0.81
141 & Up	57	1,162	0.66	1.09	78	2,497	0.97	1.60	78	4,637	0.86	1.42	67	7,877	0.67	1.10
Charges	277	4,353	0.66	0.83	362	8,999	0.92	1.18	399	17,546	0.80	1.01	306	27,032	0.62	0.79
Totals	889	10,801	0.72	0.70	996	19,369	0.75	0.75	970	34,364	0.77	0.78	687	49,202	0.68	0.70

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	16	1,603	0.53	0.30	75	43,129	0.50	0.27	97	44,869	0.50	0.27
61 - 80	130	14,154	0.84	0.60	112	55,436	0.91	0.64	1,227	91,556	0.82	0.59
81 - 85	46	6,240	0.52	0.43	25	12,112	0.86	0.72	2,664	35,753	0.73	0.61
86 - 90	49	6,510	1.00	0.88	28	29,077	0.57	0.50	714	43,658	0.72	0.63
91 - 95	36	5,136	0.62	0.58	15	7,337	0.60	0.56	416	19,601	0.78	0.72
96 - 99	42	6,191	0.72	0.71	22	17,970	0.85	0.84	346	31,213	0.81	0.80
100 - 100	19	2,715	0.66	0.66	16	16,488	0.63	0.63	3,169	28,664	0.66	0.66
Credits	338	42,549	0.75	0.61	293	181,548	0.71	0.52	8,633	295,315	0.73	0.56
101 - 105	28	4,804	0.81	0.83	17	14,572	0.74	0.76	329	27,273	0.77	0.79
106 - 110	30	4,837	1.76	1.90	9	10,117	0.82	0.87	337	22,026	0.96	1.03
111 - 115	30	5,209	0.65	0.73	12	5,412	0.90	1.01	253	16,948	0.70	0.78
116 - 120	21	3,597	0.39	0.46	19	14,485	0.82	0.96	316	25,080	0.69	0.81
121 - 130	33	6,318	1.72	2.15	17	11,955	0.50	0.63	414	27,381	0.86	1.07
131 - 140	29	6,226	0.71	0.96	15	15,501	0.85	1.15	300	29,674	0.82	1.10
141 & Up	48	12,531	0.76	1.28	36	35,253	0.88	1.44	522	65,284	0.83	1.36
Charges	219	43,523	0.97	1.24	125	107,294	0.80	1.03	2,471	213,667	0.81	1.04
Totals	557	86,072	0.86	0.86	418	288,842	0.74	0.65	11,104	508,982	0.76	0.70

Date **11/4/2025**

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0														
61 - 80	15	16			22	68	0.01	0.01	58	300	0.99	0.79	89	613	0.37	0.29
81 - 85	587	809	1.24	1.04	781	2,339	0.39	0.33	407	2,039	0.88	0.73	178	1,273	0.87	0.71
86 - 90	82	115	1.11	0.97	160	519	0.59	0.52	71	379	0.52	0.46	47	348	1.25	1.09
91 - 95	46	69	0.97	0.89	60	212	0.40	0.37	46	266	1.16	1.07	26	212	0.24	0.22
96 - 99	21	30	0.34	0.34	32	112	0.49	0.48	30	182	0.44	0.43	22	183	0.14	0.14
100 - 100	2,910	2,405	0.60	0.60	300	1,028	0.69	0.69	86	521	0.38	0.38	53	463	0.79	0.79
Credits	3,662	3,445	0.77	0.73	1,355	4,279	0.48	0.43	698	3,688	0.78	0.67	415	3,092	0.71	0.61
101 - 105	19	28	0.16	0.17	30	115	1.07	1.10	16	101	0.72	0.74	24	221	1.52	1.56
106 - 110	14	21	5.26	5.66	56	231	0.17	0.18	43	290	0.15	0.16	38	349	0.80	0.86
111 - 115	18	31	0.01	0.01	26	114	6.68	7.55	22	152	1.47	1.66	12	115	0.74	0.83
116 - 120	55	105	0.10	0.12	41	174	2.46	2.91	19	139	1.99	2.35	13	134	0.44	0.52
121 - 130	51	96	0.28	0.35	40	183	0.37	0.47	18	139	1.16	1.45	31	343	1.37	1.73
131 - 140	28	64	3.20	4.33	50	251	0.32	0.43	28	231	0.09	0.12	44	510	0.49	0.66
141 & Up	22	52	2.97	4.50	61	362	1.53	2.32	54	525	1.41	2.22	36	503	0.64	1.03
Charges	207	397	1.29	1.59	304	1,431	1.44	1.80	200	1,577	0.98	1.25	198	2,173	0.83	1.05
Totals	3,869	3,841	0.82	0.80	1,659	5,710	0.72	0.69	898	5,266	0.84	0.80	613	5,266	0.76	0.75

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60													4	184	2.43	1.34
61 - 80	230	2,202	0.65	0.51	212	3,210	0.65	0.50	206	5,558	0.80	0.60	141	7,386	0.78	0.56
81 - 85	160	1,578	0.39	0.33	102	1,616	0.37	0.31	86	2,473	0.72	0.60	43	2,552	1.00	0.83
86 - 90	75	789	0.43	0.37	64	1,086	1.58	1.39	50	1,590	0.77	0.67	44	2,902	0.53	0.47
91 - 95	47	516	0.65	0.60	51	913	1.22	1.13	58	1,912	0.70	0.65	47	3,053	1.04	0.96
96 - 99	30	360	1.47	1.44	38	743	0.46	0.44	44	1,646	0.96	0.94	35	2,350	1.39	1.36
100 - 100	37	450	0.91	0.91	45	853	2.16	2.16	43	1,455	0.23	0.23	26	1,908	0.78	0.78
Credits	579	5,895	0.62	0.52	512	8,422	0.92	0.77	487	14,634	0.73	0.62	340	20,335	0.90	0.74
101 - 105	29	370	0.15	0.16	54	1,086	0.45	0.46	59	2,126	0.35	0.35	37	2,646	0.77	0.79
106 - 110	42	555	0.47	0.51	44	949	0.42	0.45	55	2,127	0.90	0.97	28	2,066	0.84	0.90
111 - 115	22	315	0.84	0.95	48	1,044	0.88	1.00	33	1,287	0.59	0.66	27	2,128	1.02	1.15
116 - 120	38	551	0.35	0.41	35	793	1.17	1.38	29	1,199	0.96	1.13	29	2,267	0.86	1.02
121 - 130	69	1,022	0.39	0.49	59	1,431	1.44	1.80	64	2,838	1.07	1.33	46	3,951	0.80	1.00
131 - 140	31	505	0.68	0.92	34	910	0.90	1.23	34	1,644	1.04	1.42	41	3,916	0.88	1.18
141 & Up	77	1,610	0.85	1.40	70	2,292	1.07	1.74	70	4,208	1.03	1.68	59	7,226	0.85	1.44
Charges	308	4,928	0.58	0.76	344	8,505	0.95	1.19	344	15,429	0.88	1.11	267	24,200	0.85	1.11
Totals	887	10,823	0.60	0.61	856	16,927	0.93	0.94	831	30,063	0.81	0.82	607	44,535	0.87	0.90

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	24	2,338	0.62	0.34	58	31,170	0.69	0.37	87	33,692	0.69	0.38
61 - 80	107	12,175	0.93	0.66	95	52,762	0.75	0.52	1,175	84,292	0.77	0.55
81 - 85	30	4,086	0.58	0.48	17	9,353	1.21	1.01	2,391	28,118	0.86	0.71
86 - 90	39	4,867	0.68	0.59	15	5,713	0.72	0.62	647	18,307	0.73	0.63
91 - 95	32	4,522	0.66	0.61	18	13,298	0.65	0.60	431	24,974	0.72	0.67
96 - 99	26	3,870	0.66	0.64	13	9,230	0.96	0.94	291	18,705	0.93	0.90
100 - 100	23	3,366	3.05	3.05	12	8,135	0.68	0.68	3,535	20,586	1.10	1.10
Credits	281	35,224	0.98	0.78	228	129,660	0.76	0.55	8,557	228,674	0.80	0.61
101 - 105	31	5,470	0.95	0.98	11	4,171	0.61	0.62	310	16,333	0.71	0.73
106 - 110	18	2,961	0.97	1.05	11	4,738	0.67	0.73	349	14,287	0.76	0.82
111 - 115	14	2,568	0.65	0.73	9	5,845	1.12	1.27	231	13,599	0.98	1.11
116 - 120	15	2,888	0.59	0.69	11	10,034	0.84	1.00	285	18,284	0.83	0.98
121 - 130	31	5,390	0.86	1.06	17	13,058	0.80	0.99	426	28,451	0.86	1.07
131 - 140	21	4,068	0.40	0.54	13	12,136	1.04	1.39	324	24,234	0.87	1.17
141 & Up	58	14,387	0.74	1.18	27	25,526	0.63	1.02	534	56,693	0.76	1.22
Charges	188	37,732	0.75	0.97	99	75,508	0.79	1.04	2,459	171,881	0.81	1.05
Totals	469	72,956	0.86	0.85	327	205,168	0.78	0.66	11,016	400,555	0.81	0.74

Date 11/4/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0							1	3						
61 - 80	15	18			25	74	0.15	0.12	90	451	2.40	1.91	135	931	1.29	1.02
81 - 85	634	865	1.18	0.98	731	2,162	0.38	0.32	346	1,735	0.42	0.35	137	977	0.41	0.34
86 - 90	92	125	1.16	1.01	142	463	0.66	0.58	89	482	1.26	1.10	51	392	0.37	0.33
91 - 95	39	57	0.41	0.38	61	223	1.02	0.94	49	286	3.35	3.11	22	174	1.37	1.28
96 - 99	18	29	0.76	0.75	43	159	0.02	0.02	30	176	1.07	1.04	16	136	0.54	0.52
100 - 100	3,100	2,520	0.59	0.59	279	976	2.32	2.32	70	421	1.36	1.36	46	390	1.76	1.75
Credits	3,899	3,616	0.74	0.70	1,281	4,057	0.90	0.79	675	3,554	1.16	1.00	407	3,000	0.91	0.78
101 - 105	14	27	5.44	5.60	33	124	0.75	0.77	26	165	1.29	1.32	29	262	2.36	2.43
106 - 110	19	34	8.26	8.90	42	169	0.83	0.89	37	247	0.86	0.93	18	167	0.25	0.27
111 - 115	13	18	1.06	1.19	21	89	3.29	3.71	25	180	0.01	0.01	15	151	0.11	0.12
116 - 120	56	102	0.28	0.33	58	231	0.36	0.43	22	165	0.34	0.40	16	166	0.32	0.38
121 - 130	56	118	0.38	0.48	60	258	3.13	3.91	37	296	0.58	0.73	35	392	0.87	1.09
131 - 140	27	57	0.18	0.25	37	193	0.08	0.10	37	302	1.35	1.81	36	419	0.49	0.65
141 & Up	28	67	0.03	0.05	63	361	0.52	0.79	72	710	2.30	3.68	44	657	2.16	3.59
Charges	213	423	1.26	1.57	314	1,425	1.14	1.42	256	2,064	1.31	1.69	193	2,214	1.22	1.58
Totals	4,112	4,039	0.80	0.77	1,595	5,481	0.96	0.91	931	5,619	1.22	1.19	600	5,214	1.04	1.04

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									1	14			1	40		
61 - 80	192	1,814	0.88	0.69	215	3,177	0.59	0.45	203	5,293	0.94	0.71	103	5,436	0.84	0.60
81 - 85	129	1,292	0.73	0.60	75	1,173	1.04	0.86	61	1,727	1.27	1.06	37	2,134	0.87	0.72
86 - 90	71	750	0.73	0.63	45	792	0.59	0.52	58	1,790	0.73	0.64	34	2,065	0.57	0.50
91 - 95	33	380	1.96	1.83	53	914	2.42	2.25	47	1,585	0.74	0.69	55	3,646	0.61	0.57
96 - 99	29	347	0.74	0.72	38	743	1.31	1.28	55	1,988	0.41	0.40	42	2,778	0.73	0.71
100 - 100	41	493	0.60	0.60	45	876	0.64	0.64	38	1,350	1.20	1.20	26	1,754	2.84	2.84
Credits	495	5,076	0.86	0.73	471	7,674	0.95	0.80	463	13,748	0.88	0.74	298	17,852	0.95	0.80
101 - 105	29	371	0.43	0.44	58	1,182	1.56	1.60	51	1,803	0.66	0.68	26	1,888	1.21	1.24
106 - 110	30	387	0.28	0.30	54	1,160	0.68	0.73	46	1,675	0.89	0.95	29	2,232	0.71	0.76
111 - 115	20	284	0.33	0.37	41	890	0.23	0.26	32	1,289	0.94	1.06	25	2,070	0.45	0.50
116 - 120	27	397	1.39	1.64	34	796	0.70	0.83	26	1,046	0.50	0.58	27	2,424	0.57	0.68
121 - 130	46	687	1.76	2.19	74	1,737	0.71	0.89	56	2,498	0.99	1.24	37	3,279	0.88	1.10
131 - 140	34	563	1.41	1.90	39	957	0.92	1.24	43	1,924	0.87	1.17	26	2,409	1.17	1.59
141 & Up	69	1,385	1.35	2.21	71	2,134	0.88	1.40	85	4,930	0.92	1.50	81	9,681	0.94	1.55
Charges	255	4,074	1.18	1.53	371	8,856	0.83	1.04	339	15,166	0.86	1.11	251	23,983	0.87	1.16
Totals	750	9,150	1.00	1.01	842	16,530	0.89	0.90	802	28,914	0.87	0.90	549	41,836	0.91	0.97

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	21	1,982	0.53	0.30	49	24,367	0.81	0.44	74	26,406	0.79	0.43
61 - 80	91	10,382	0.90	0.64	76	36,384	0.83	0.55	1,145	63,961	0.86	0.60
81 - 85	37	4,371	0.69	0.57	17	11,733	0.96	0.79	2,204	28,170	0.83	0.69
86 - 90	29	3,698	0.68	0.60	14	11,780	1.01	0.89	625	22,337	0.86	0.75
91 - 95	29	3,736	1.13	1.05	21	10,714	0.65	0.60	409	21,715	0.88	0.81
96 - 99	17	2,472	0.75	0.73	8	7,186	0.66	0.65	296	16,015	0.68	0.67
100 - 100	18	2,652	0.82	0.82	14	8,246	0.63	0.63	3,677	19,678	1.01	1.01
Credits	242	29,294	0.83	0.66	199	110,411	0.81	0.59	8,430	198,282	0.85	0.65
101 - 105	25	3,798	1.04	1.07	14	9,191	0.58	0.60	305	18,811	0.84	0.87
106 - 110	20	3,662	1.13	1.23	9	3,362	1.21	1.31	304	13,095	0.98	1.06
111 - 115	17	2,685	1.35	1.50	11	6,430	0.71	0.80	220	14,085	0.78	0.88
116 - 120	21	3,768	1.06	1.24	9	4,242	0.89	1.06	296	13,337	0.83	0.97
121 - 130	26	5,168	0.52	0.66	18	17,024	0.95	1.19	445	31,457	0.89	1.12
131 - 140	22	4,339	1.05	1.41	10	7,018	0.56	0.75	311	18,180	0.84	1.13
141 & Up	62	16,144	0.79	1.29	21	19,348	0.59	1.04	596	55,418	0.81	1.35
Charges	193	39,563	0.90	1.19	92	66,614	0.74	0.97	2,477	164,383	0.85	1.10
Totals	435	68,857	0.87	0.90	291	177,025	0.79	0.68	10,907	362,664	0.85	0.80

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	7	7			15	46			43	221	0.89	0.70	58	402	0.15	0.12
81 - 85	461	647	0.66	0.56	701	2,113	0.60	0.50	366	1,871	0.37	0.31	182	1,294	0.70	0.58
86 - 90	184	257	0.30	0.26	198	640	0.64	0.56	112	603	0.73	0.64	67	511	0.68	0.60
91 - 95	43	63	0.01	0.01	45	151	2.05	1.91	50	288	0.79	0.73	26	212	0.39	0.36
96 - 99	28	46	0.09	0.09	31	118	0.21	0.21	27	159	1.12	1.09	19	167	0.38	0.37
100 - 100	3,194	2,660	0.37	0.37	282	968	0.72	0.72	115	700	0.42	0.42	44	387	0.81	0.81
Credits	3,917	3,680	0.41	0.39	1,272	4,037	0.67	0.59	713	3,842	0.53	0.46	396	2,973	0.60	0.51
101 - 105	17	29	1.95	2.00	29	110	0.80	0.82	20	129	1.61	1.65	20	176	1.54	1.58
106 - 110	17	27	0.18	0.20	44	181	2.09	2.25	45	298	0.94	1.01	26	242	4.86	5.23
111 - 115	10	17	8.65	9.74	24	94	4.02	4.53	17	121	1.94	2.19	21	218	0.56	0.63
116 - 120	45	86	0.10	0.12	44	175	0.30	0.35	13	87	0.37	0.44	14	144	0.11	0.13
121 - 130	45	91	2.10	2.65	62	273	0.40	0.50	32	258	0.15	0.19	30	328	0.33	0.42
131 - 140	15	25	0.12	0.16	42	227	0.39	0.53	54	457	0.99	1.33	33	388	0.07	0.10
141 & Up	28	58	0.18	0.28	60	353	0.53	0.80	60	575	0.67	1.04	52	742	0.77	1.24
Charges	177	333	1.27	1.57	305	1,413	0.91	1.14	241	1,926	0.85	1.09	196	2,238	1.02	1.33
Totals	4,094	4,013	0.48	0.47	1,577	5,451	0.73	0.70	954	5,769	0.64	0.62	592	5,211	0.78	0.79

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	14	0.10	0.06	5	93	0.01	0.01				
61 - 80	126	1,223	3.88	3.06	179	2,672	0.61	0.47	179	4,786	0.37	0.28	104	5,420	1.13	0.82
81 - 85	166	1,654	0.47	0.39	121	1,897	0.98	0.81	68	1,941	0.41	0.34	41	2,412	0.97	0.80
86 - 90	67	717	1.15	1.01	58	975	0.75	0.65	48	1,566	0.78	0.68	45	2,733	0.77	0.68
91 - 95	46	535	1.37	1.27	54	976	2.00	1.86	56	1,808	0.83	0.77	53	3,676	1.68	1.56
96 - 99	20	235	0.68	0.66	46	903	1.71	1.67	42	1,394	0.34	0.33	21	1,392	0.87	0.85
100 - 100	51	616	1.53	1.53	46	928	1.01	1.01	41	1,395	1.00	0.99	33	2,353	1.24	1.24
Credits	476	4,981	1.64	1.41	505	8,365	1.03	0.88	439	12,983	0.55	0.47	297	17,986	1.16	0.98
101 - 105	41	520	0.75	0.78	40	781	1.00	1.02	50	1,807	0.50	0.51	46	3,212	0.88	0.91
106 - 110	36	462	1.31	1.41	33	704	0.65	0.70	60	2,304	1.21	1.30	32	2,359	0.59	0.63
111 - 115	28	397	0.31	0.35	39	866	1.42	1.61	37	1,450	0.69	0.78	20	1,587	0.60	0.67
116 - 120	34	493	0.47	0.55	43	1,002	0.86	1.01	33	1,353	1.26	1.49	30	2,545	0.54	0.64
121 - 130	50	768	1.44	1.81	71	1,674	1.64	2.05	64	2,798	0.61	0.77	45	3,984	0.95	1.19
131 - 140	30	494	1.21	1.63	42	1,100	1.11	1.50	43	2,095	0.80	1.07	23	2,156	0.90	1.21
141 & Up	65	1,288	1.97	3.26	88	2,810	0.57	0.95	93	5,452	0.99	1.62	62	7,852	1.16	1.98
Charges	284	4,422	1.26	1.62	356	8,939	1.00	1.29	380	17,259	0.88	1.13	258	23,695	0.90	1.17
Totals	760	9,403	1.47	1.49	861	17,303	1.01	1.05	819	30,243	0.74	0.77	555	41,681	1.01	1.07

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	13	1,477	0.97	0.55	43	22,667	0.71	0.39	62	24,250	0.72	0.40
61 - 80	98	11,042	0.71	0.50	72	38,061	0.68	0.47	881	63,879	0.76	0.53
81 - 85	30	3,807	0.57	0.47	13	9,196	0.90	0.74	2,149	26,834	0.73	0.60
86 - 90	37	5,127	0.75	0.66	22	9,607	0.95	0.83	838	22,736	0.84	0.74
91 - 95	32	4,313	1.23	1.14	18	12,501	0.79	0.74	423	24,524	1.07	0.99
96 - 99	19	2,659	0.48	0.47	20	12,721	0.56	0.56	273	19,795	0.61	0.60
100 - 100	19	2,837	0.49	0.49	9	9,617	0.52	0.52	3,834	22,461	0.66	0.66
Credits	248	31,262	0.74	0.60	197	114,371	0.71	0.53	8,460	204,479	0.77	0.60
101 - 105	25	4,096	0.64	0.66	14	9,926	0.75	0.77	302	20,787	0.75	0.77
106 - 110	24	3,984	0.78	0.84	13	8,723	1.08	1.17	330	19,285	1.02	1.10
111 - 115	30	5,068	0.81	0.91	10	5,701	0.83	0.93	236	15,519	0.84	0.94
116 - 120	18	3,021	1.31	1.54	7	5,125	0.80	0.94	281	14,032	0.88	1.04
121 - 130	29	5,018	0.87	1.08	24	12,547	0.66	0.83	452	27,740	0.81	1.01
131 - 140	31	6,622	0.79	1.07	12	9,479	0.85	1.14	325	23,043	0.84	1.13
141 & Up	60	15,691	0.66	1.08	29	25,898	0.96	1.57	597	60,719	0.90	1.49
Charges	217	43,499	0.78	1.02	109	77,399	0.86	1.11	2,523	181,124	0.87	1.12
Totals	465	74,761	0.76	0.79	306	191,770	0.77	0.69	10,983	385,603	0.82	0.78

Date 11/4/2025

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2022 Industry Group 1

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	9	8			14	41	0.00	0.00	19	92	2.17	1.69	37	260	1.25	0.99
81 - 85	411	573	1.80	1.52	668	2,034	0.58	0.49	386	1,979	1.02	0.85	196	1,400	0.27	0.23
86 - 90	162	213	0.74	0.64	167	517	0.38	0.33	105	557	0.56	0.49	70	528	0.17	0.15
91 - 95	35	58	0.03	0.03	69	244	0.24	0.22	55	318	0.22	0.21	21	166	0.67	0.62
96 - 99	24	41	0.05	0.05	33	124	0.50	0.49	24	140	0.31	0.31	19	164	0.83	0.81
100 - 100	3,214	2,686	0.71	0.71	362	1,247	0.72	0.72	110	683	0.77	0.77	62	535	0.66	0.66
Credits	3,855	3,579	0.87	0.83	1,313	4,206	0.57	0.51	699	3,770	0.84	0.74	405	3,053	0.46	0.40
101 - 105	13	21	2.33	2.38	22	80	1.95	2.00	26	166	0.12	0.12	33	293	0.59	0.60
106 - 110	19	34	0.15	0.16	42	166	2.95	3.19	42	267	2.04	2.20	22	205	1.13	1.22
111 - 115	7	10			18	73	0.76	0.86	18	126	3.41	3.83	12	119	2.45	2.76
116 - 120	39	82	0.16	0.19	32	129	0.06	0.07	15	108	0.12	0.14	18	181	0.58	0.68
121 - 130	32	63	2.20	2.76	50	228	0.56	0.70	25	194	1.17	1.46	35	389	2.25	2.82
131 - 140	22	45	2.68	3.63	36	184	0.85	1.14	39	335	0.19	0.26	42	489	1.07	1.44
141 & Up	13	31	0.04	0.07	63	378	0.51	0.79	66	621	0.29	0.46	50	701	1.44	2.29
Charges	145	286	1.15	1.41	263	1,236	0.96	1.22	231	1,816	0.81	1.05	212	2,377	1.35	1.73
Totals	4,000	3,865	0.89	0.87	1,576	5,443	0.66	0.63	930	5,587	0.83	0.81	617	5,430	0.85	0.86

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									1	19	0.01	0.01	3	151	0.04	0.02
61 - 80	129	1,253	0.45	0.36	186	2,869	0.38	0.30	165	4,360	0.58	0.44	127	6,455	0.81	0.59
81 - 85	195	1,944	1.59	1.31	98	1,534	0.29	0.24	72	2,035	0.59	0.49	40	2,346	0.59	0.48
86 - 90	62	655	0.83	0.73	70	1,177	0.89	0.78	68	2,199	0.71	0.62	49	3,112	0.60	0.53
91 - 95	30	333	0.44	0.40	47	840	0.50	0.47	50	1,694	0.59	0.55	53	3,688	1.60	1.49
96 - 99	26	298	0.73	0.71	36	693	0.27	0.26	54	1,873	0.62	0.60	29	2,009	0.72	0.71
100 - 100	54	648	0.76	0.76	56	1,073	0.66	0.66	40	1,424	0.78	0.78	30	2,168	0.96	0.96
Credits	496	5,131	0.98	0.84	493	8,187	0.48	0.41	450	13,603	0.63	0.54	331	19,928	0.90	0.76
101 - 105	29	372	0.77	0.79	57	1,163	1.09	1.11	57	2,118	0.85	0.88	31	2,311	0.81	0.83
106 - 110	42	554	0.33	0.36	49	1,022	0.61	0.65	42	1,642	0.93	1.01	38	2,896	0.71	0.77
111 - 115	15	209	0.79	0.89	36	772	0.67	0.75	36	1,432	0.68	0.76	29	2,391	0.29	0.33
116 - 120	20	287	1.32	1.55	41	935	0.27	0.32	49	1,969	1.20	1.42	24	2,000	0.62	0.74
121 - 130	51	792	0.20	0.25	55	1,293	0.46	0.57	50	2,057	0.55	0.69	43	4,009	0.78	0.97
131 - 140	39	648	0.39	0.52	33	867	0.61	0.82	43	2,036	0.86	1.16	28	2,439	1.24	1.66
141 & Up	62	1,283	0.73	1.22	84	2,666	0.84	1.38	91	5,387	0.78	1.30	65	8,122	0.55	0.93
Charges	258	4,145	0.57	0.74	355	8,718	0.69	0.88	368	16,641	0.83	1.07	258	24,167	0.68	0.89
Totals	754	9,277	0.80	0.81	848	16,905	0.59	0.60	818	30,244	0.74	0.77	589	44,095	0.78	0.81

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	14	1,388	0.75	0.42	48	19,148	0.52	0.28	66	20,705	0.53	0.29
61 - 80	96	10,710	0.65	0.46	76	41,632	0.60	0.42	858	67,680	0.62	0.44
81 - 85	36	4,593	0.73	0.61	16	6,688	0.80	0.66	2,118	25,127	0.77	0.64
86 - 90	15	1,741	0.68	0.59	17	9,631	0.67	0.59	785	20,330	0.66	0.58
91 - 95	18	2,501	0.51	0.48	13	5,888	0.53	0.50	391	15,730	0.77	0.72
96 - 99	21	3,306	1.01	0.98	18	11,727	0.56	0.55	284	20,375	0.65	0.63
100 - 100	16	2,252	0.72	0.72	11	10,641	0.47	0.47	3,955	23,357	0.63	0.63
Credits	216	26,490	0.71	0.56	199	105,356	0.58	0.43	8,457	193,303	0.65	0.51
101 - 105	34	5,341	0.51	0.53	22	17,932	0.61	0.63	324	29,796	0.65	0.67
106 - 110	26	4,270	0.60	0.65	18	15,404	0.67	0.72	340	26,459	0.70	0.76
111 - 115	19	3,266	0.66	0.74	11	6,630	0.66	0.75	201	15,029	0.64	0.73
116 - 120	18	3,342	0.52	0.62	12	9,794	0.87	1.03	268	18,826	0.78	0.92
121 - 130	25	5,034	0.43	0.53	16	9,163	0.70	0.87	382	23,221	0.64	0.80
131 - 140	27	5,434	0.54	0.73	11	10,454	1.10	1.49	320	22,931	0.91	1.23
141 & Up	63	16,192	0.75	1.23	31	23,602	0.49	0.85	588	58,983	0.63	1.06
Charges	212	42,880	0.62	0.80	121	92,979	0.69	0.86	2,423	195,245	0.69	0.88
Totals	428	69,370	0.65	0.68	320	198,335	0.63	0.58	10,880	388,549	0.67	0.65

Date 11/4/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	2			2	4										
61 - 80	390	229	0.50	0.37	181	512	0.08	0.06	149	710	1.60	1.22	226	1,541	0.94	0.73
81 - 85	2,548	2,968	1.30	1.09	3,011	9,138	0.53	0.44	1,691	8,629	0.67	0.56	970	6,924	0.57	0.47
86 - 90	414	395	0.59	0.52	365	1,190	1.18	1.03	290	1,559	0.68	0.59	168	1,267	0.68	0.59
91 - 95	167	161	3.54	3.28	135	462	0.55	0.51	92	520	0.94	0.87	80	636	0.17	0.16
96 - 99	96	97	1.78	1.74	75	266	1.62	1.58	68	410	0.30	0.29	47	401	0.34	0.34
100 - 100	10,754	9,551	1.04	1.04	2,222	7,825	1.29	1.29	783	4,782	0.61	0.61	404	3,473	0.39	0.39
Credits	14,372	13,403	1.11	1.05	5,991	19,398	0.88	0.79	3,073	16,610	0.69	0.61	1,895	14,243	0.55	0.48
101 - 105	95	104	0.07	0.07	64	239	0.14	0.15	64	398	1.37	1.41	38	339	1.50	1.54
106 - 110	100	126	0.16	0.17	97	392	0.21	0.23	81	539	0.02	0.02	64	597	1.28	1.37
111 - 115	43	50	0.03	0.03	48	203	1.50	1.70	34	233	1.95	2.19	17	161	0.03	0.03
116 - 120	113	187	1.54	1.83	118	489	1.58	1.88	57	415	0.23	0.27	29	292	2.44	2.89
121 - 130	151	257	1.35	1.69	158	702	0.41	0.52	88	686	2.05	2.56	59	652	0.60	0.75
131 - 140	65	79	2.59	3.47	69	360	10.61	14.30	86	725	0.37	0.51	89	1,049	0.43	0.58
141 & Up	103	166	1.27	1.99	96	552	1.50	2.28	108	1,013	0.74	1.14	72	983	0.92	1.45
Charges	670	969	1.11	1.36	650	2,937	2.09	2.58	518	4,009	0.88	1.11	368	4,073	0.92	1.17
Totals	15,042	14,373	1.11	1.07	6,641	22,335	1.04	0.97	3,591	20,619	0.73	0.68	2,263	18,316	0.63	0.59

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	12	0.02	0.01	4	45	0.03	0.02	4	95	0.00	0.00	13	569	1.14	0.62
61 - 80	477	4,620	0.51	0.39	774	11,634	0.66	0.51	852	22,471	0.49	0.37	446	22,477	0.54	0.39
81 - 85	957	9,481	0.48	0.40	513	7,941	0.59	0.48	268	7,457	0.41	0.34	96	5,474	0.57	0.47
86 - 90	179	1,922	1.57	1.37	164	2,736	0.53	0.46	127	3,848	0.48	0.42	84	5,158	0.58	0.51
91 - 95	85	978	1.40	1.30	98	1,757	0.56	0.53	98	3,173	0.68	0.63	101	6,702	0.44	0.41
96 - 99	50	603	1.87	1.82	70	1,307	0.64	0.62	96	3,425	0.62	0.61	92	6,078	0.61	0.59
100 - 100	359	4,280	0.39	0.39	237	4,517	0.63	0.63	136	4,644	0.72	0.72	79	5,392	0.15	0.15
Credits	2,109	21,895	0.64	0.55	1,860	29,937	0.62	0.52	1,581	45,113	0.52	0.43	911	51,851	0.51	0.42
101 - 105	74	963	1.57	1.62	91	1,829	0.37	0.38	129	4,778	0.84	0.86	55	3,881	1.55	1.59
106 - 110	84	1,109	0.32	0.35	88	1,806	0.57	0.62	73	2,757	1.20	1.29	33	2,517	0.56	0.61
111 - 115	43	600	0.44	0.50	51	1,170	0.18	0.21	76	2,955	0.35	0.40	31	2,289	0.66	0.75
116 - 120	42	622	0.81	0.96	73	1,677	0.53	0.62	47	1,984	1.09	1.28	24	1,929	0.51	0.60
121 - 130	110	1,714	1.17	1.47	92	2,151	0.75	0.93	83	3,580	0.57	0.72	51	4,580	0.70	0.88
131 - 140	75	1,205	0.38	0.51	59	1,490	0.67	0.90	50	2,382	0.20	0.27	22	2,072	0.70	0.94
141 & Up	90	1,800	0.14	0.22	113	3,594	0.77	1.27	70	3,886	0.49	0.78	41	4,479	0.54	0.87
Charges	518	8,014	0.67	0.84	567	13,716	0.60	0.75	528	22,322	0.67	0.81	257	21,748	0.78	0.96
Totals	2,627	29,909	0.65	0.61	2,427	43,653	0.61	0.57	2,109	67,436	0.57	0.52	1,168	73,599	0.59	0.53

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	45	4,144	0.38	0.21	99	44,812	0.96	0.51	172	49,683	0.91	0.49
61 - 80	312	33,122	0.82	0.58	107	49,184	0.48	0.33	3,914	146,500	0.59	0.42
81 - 85	60	7,419	0.74	0.61	25	13,825	0.56	0.47	10,139	79,257	0.59	0.49
86 - 90	47	6,507	0.28	0.25	29	15,369	0.36	0.32	1,867	39,953	0.51	0.44
91 - 95	40	5,294	0.36	0.33	12	9,156	0.62	0.58	908	28,839	0.57	0.53
96 - 99	27	3,950	0.84	0.82	9	4,192	0.55	0.54	630	20,728	0.69	0.67
100 - 100	32	4,834	0.79	0.79	11	6,146	0.39	0.39	15,017	55,445	0.71	0.71
Credits	563	65,271	0.69	0.53	292	142,684	0.63	0.43	32,647	420,405	0.64	0.49
101 - 105	34	5,064	0.46	0.47	4	1,601	0.31	0.33	648	19,195	0.84	0.86
106 - 110	16	2,270	0.17	0.19	7	4,581	0.76	0.81	643	16,694	0.65	0.70
111 - 115	15	2,569	0.76	0.85	5	2,435	0.53	0.59	363	12,666	0.56	0.63
116 - 120	10	1,664	0.16	0.18	7	3,822	1.11	1.31	520	13,081	0.83	0.98
121 - 130	20	3,979	0.65	0.81	5	3,160	0.47	0.56	817	21,463	0.72	0.89
131 - 140	12	2,507	0.34	0.46	3	1,576	0.88	1.19	530	13,445	0.77	1.04
141 & Up	12	2,397	0.71	1.14	4	2,596	0.16	0.25	709	21,467	0.57	0.90
Charges	119	20,451	0.49	0.58	35	19,771	0.65	0.76	4,230	118,011	0.70	0.85
Totals	682	85,722	0.64	0.54	327	162,455	0.63	0.46	36,877	538,415	0.65	0.55

Date 11/4/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	0			2	4							1	4		
61 - 80	528	325	0.89	0.67	239	686	1.21	0.93	291	1,449	0.55	0.42	334	2,275	1.50	1.17
81 - 85	2,728	3,168	0.75	0.63	2,869	8,604	0.67	0.56	1,479	7,442	1.06	0.87	730	5,177	0.54	0.45
86 - 90	457	446	1.65	1.44	417	1,363	0.96	0.83	231	1,243	0.31	0.27	147	1,107	1.06	0.93
91 - 95	172	181	1.71	1.58	144	474	0.11	0.10	117	675	1.26	1.17	59	482	0.65	0.60
96 - 99	119	125	2.20	2.15	91	337	1.43	1.39	51	306	1.38	1.34	37	316	1.93	1.88
100 - 100	12,812	10,927	3.27	3.27	2,147	7,468	0.71	0.71	684	4,165	0.41	0.41	335	2,898	0.88	0.88
Credits	16,818	15,174	2.62	2.48	5,909	18,936	0.73	0.65	2,853	15,279	0.79	0.69	1,643	12,260	0.89	0.77
101 - 105	119	128	0.17	0.18	69	242	2.84	2.91	49	318	0.02	0.02	48	439	0.70	0.72
106 - 110	93	115	2.95	3.19	135	542	0.96	1.04	100	662	0.52	0.56	83	770	0.22	0.23
111 - 115	78	81	2.15	2.42	49	202	3.00	3.39	30	211	0.66	0.74	21	208	0.06	0.07
116 - 120	112	153	2.10	2.48	75	332	0.44	0.52	39	293	0.86	1.01	33	341	1.62	1.91
121 - 130	156	232	0.30	0.38	113	505	0.85	1.06	76	602	1.56	1.95	65	712	0.98	1.23
131 - 140	101	156	0.10	0.14	116	579	0.68	0.92	95	799	0.89	1.20	61	707	0.10	0.13
141 & Up	101	156	0.21	0.32	161	920	0.89	1.35	107	1,006	0.48	0.75	74	1,002	0.54	0.84
Charges	760	1,022	0.95	1.17	718	3,322	1.08	1.37	496	3,891	0.74	0.93	385	4,180	0.56	0.70
Totals	17,578	16,196	2.51	2.42	6,627	22,259	0.78	0.73	3,349	19,170	0.78	0.72	2,028	16,439	0.80	0.75

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	13			5	57	4.42	2.36	9	196			18	725	1.05	0.59
61 - 80	658	6,312	0.53	0.41	790	11,760	0.51	0.39	763	19,804	0.64	0.47	392	19,535	0.70	0.50
81 - 85	563	5,557	0.86	0.71	335	5,186	0.85	0.70	179	5,117	0.51	0.42	79	4,838	0.89	0.74
86 - 90	143	1,522	0.55	0.48	117	1,991	0.67	0.59	121	3,843	0.51	0.45	67	4,082	0.58	0.51
91 - 95	74	838	1.57	1.45	75	1,357	0.97	0.90	107	3,522	0.63	0.59	71	4,561	2.17	2.02
96 - 99	64	773	1.25	1.22	68	1,317	1.40	1.36	110	3,849	0.74	0.72	49	3,302	0.34	0.33
100 - 100	321	3,888	0.51	0.51	180	3,380	1.02	1.02	105	3,547	0.53	0.53	39	2,782	0.28	0.28
Credits	1,825	18,903	0.70	0.59	1,570	25,048	0.74	0.61	1,394	39,878	0.60	0.49	715	39,826	0.83	0.66
101 - 105	88	1,129	0.67	0.69	116	2,342	0.58	0.59	86	3,078	0.67	0.69	46	3,295	0.74	0.76
106 - 110	87	1,147	0.17	0.18	95	2,010	0.33	0.36	64	2,412	0.57	0.62	38	2,892	0.93	1.00
111 - 115	43	606	0.74	0.84	66	1,436	0.90	1.02	49	1,875	0.69	0.78	24	1,895	1.23	1.39
116 - 120	53	764	0.45	0.53	54	1,198	1.00	1.18	45	1,889	1.32	1.55	21	1,626	0.83	0.97
121 - 130	112	1,723	0.52	0.66	84	1,943	0.52	0.65	92	4,112	0.59	0.74	23	1,947	0.72	0.90
131 - 140	61	969	1.33	1.79	55	1,442	0.50	0.68	29	1,400	0.90	1.22	19	1,732	0.25	0.33
141 & Up	95	1,903	3.54	5.75	80	2,470	0.71	1.13	68	3,786	0.47	0.75	34	3,669	0.54	0.90
Charges	539	8,242	1.29	1.61	550	12,841	0.62	0.75	433	18,553	0.69	0.84	205	17,054	0.74	0.90
Totals	2,364	27,145	0.88	0.83	2,120	37,889	0.70	0.65	1,827	58,430	0.63	0.57	920	56,880	0.80	0.71

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	55	4,984	0.85	0.47	80	31,764	0.71	0.38	174	37,748	0.74	0.40
61 - 80	214	23,360	0.47	0.33	83	47,930	0.48	0.35	4,292	133,437	0.56	0.41
81 - 85	52	6,794	0.57	0.48	16	4,681	0.68	0.57	9,030	56,563	0.74	0.62
86 - 90	38	4,572	0.37	0.33	13	7,988	0.48	0.42	1,751	28,157	0.56	0.49
91 - 95	34	4,554	0.58	0.54	8	2,935	0.41	0.38	861	19,579	1.03	0.95
96 - 99	24	3,695	0.74	0.72	7	2,313	0.31	0.30	620	16,333	0.73	0.72
100 - 100	20	3,204	0.37	0.37	8	3,511	0.24	0.24	16,651	45,770	1.21	1.21
Credits	437	51,163	0.54	0.41	215	101,121	0.55	0.37	33,379	337,587	0.73	0.57
101 - 105	24	3,499	0.35	0.36	2	1,020	0.29	0.30	647	15,490	0.59	0.61
106 - 110	26	3,844	0.89	0.96	2	639	2.24	2.41	723	15,034	0.74	0.80
111 - 115	11	1,903	0.39	0.45	4	1,591	0.78	0.89	375	10,008	0.83	0.94
116 - 120	6	820	0.80	0.94	3	1,189	0.69	0.81	441	8,606	0.94	1.11
121 - 130	12	2,078	0.28	0.35	4	2,948	0.67	0.83	737	16,803	0.62	0.77
131 - 140	3	637	0.78	1.03	2	975	0.67	0.91	542	9,397	0.64	0.87
141 & Up	10	2,254	0.99	1.49	5	3,984	0.59	0.83	735	21,149	0.89	1.37
Charges	92	15,035	0.62	0.72	22	12,346	0.71	0.88	4,200	96,487	0.75	0.91
Totals	529	66,199	0.56	0.46	237	113,467	0.57	0.40	37,579	434,074	0.74	0.62

Date 11/4/2025

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

Exp-Mod	Up to $2,499 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	$2,500 - $4,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0			3	6	0.24	0.13
61 - 80	470	292	0.19	0.15	226	663	2.05	1.57
81 - 85	2,857	3,359	1.66	1.39	2,795	8,373	0.79	0.65
86 - 90	394	356	1.59	1.39	336	1,078	1.84	1.61
91 - 95	181	179	2.80	2.60	161	541	0.46	0.43
96 - 99	100	102	0.31	0.30	80	289	0.27	0.26
100 - 100	13,311	11,294	1.10	1.10	2,094	7,201	1.10	1.10
Credits	17,314	15,582	1.23	1.17	5,695	18,151	1.00	0.90
101 - 105	102	110	0.05	0.05	57	219	0.03	0.03
106 - 110	102	138	0.62	0.67	126	513	0.19	0.21
111 - 115	45	52	0.03	0.03	47	187	0.13	0.15
116 - 120	146	259	0.10	0.12	86	363	0.27	0.32
121 - 130	155	241	3.95	4.94	154	701	1.01	1.27
131 - 140	84	138	0.05	0.07	113	574	1.56	2.11
141 & Up	82	124	0.72	1.08	140	798	0.25	0.38
Charges	716	1,061	1.10	1.33	723	3,356	0.61	0.76
Totals	18,030	16,643	1.22	1.18	6,418	21,506	0.94	0.88

Exp-Mod	$5,000 - $7,499 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	$7,500 - $9,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	7						
61 - 80	357	1,785	0.54	0.42	402	2,755	1.26	0.99
81 - 85	1,370	6,898	0.61	0.50	613	4,343	0.62	0.51
86 - 90	223	1,197	0.84	0.74	145	1,100	0.37	0.33
91 - 95	89	511	0.99	0.92	74	586	1.62	1.50
96 - 99	52	319	0.24	0.24	48	406	5.58	5.47
100 - 100	645	3,930	0.87	0.87	290	2,491	0.80	0.80
Credits	2,738	14,647	0.69	0.60	1,572	11,682	1.01	0.87
101 - 105	50	319	0.81	0.83	61	550	0.06	0.06
106 - 110	101	672	1.36	1.46	69	637	0.97	1.04
111 - 115	41	288	1.05	1.18	31	298	0.77	0.86
116 - 120	43	319	1.36	1.60	40	406	0.32	0.37
121 - 130	98	762	0.97	1.22	73	798	1.32	1.65
131 - 140	106	892	0.97	1.31	82	952	1.17	1.57
141 & Up	87	824	1.34	2.05	61	842	1.21	1.92
Charges	526	4,077	1.13	1.41	417	4,482	0.93	1.16
Totals	3,264	18,724	0.79	0.74	1,989	16,164	0.99	0.93

Exp-Mod	$10,000 - $14,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	$15,000 - $24,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	18	9.03	4.89	7	73	0.01	0.00
61 - 80	639	6,146	0.39	0.30	710	10,544	0.61	0.46
81 - 85	552	5,474	0.53	0.44	305	4,823	0.86	0.71
86 - 90	136	1,446	1.49	1.30	122	2,058	0.81	0.71
91 - 95	89	1,013	0.12	0.11	78	1,381	0.67	0.62
96 - 99	62	745	0.46	0.45	84	1,569	0.48	0.47
100 - 100	281	3,375	1.09	1.09	172	3,231	0.50	0.50
Credits	1,762	18,217	0.65	0.55	1,478	23,679	0.65	0.54
101 - 105	81	1,013	0.77	0.80	116	2,298	2.77	2.85
106 - 110	87	1,161	0.78	0.84	82	1,701	0.64	0.69
111 - 115	43	611	1.44	1.63	59	1,316	0.63	0.72
116 - 120	44	637	0.91	1.07	58	1,297	0.89	1.04
121 - 130	136	2,072	0.75	0.95	93	2,264	0.60	0.75
131 - 140	67	1,083	0.71	0.95	60	1,555	1.12	1.50
141 & Up	91	1,795	0.94	1.52	69	2,097	1.61	2.59
Charges	549	8,371	0.86	1.07	537	12,528	1.27	1.54
Totals	2,311	26,588	0.71	0.67	2,015	36,207	0.87	0.81

Exp-Mod	$25,000 - $49,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	$50,000 - $99,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	13	274	0.25	0.14	29	1,261	0.64	0.37
61 - 80	671	17,368	0.63	0.47	346	16,844	0.81	0.58
81 - 85	131	3,674	0.59	0.49	84	4,869	0.39	0.33
86 - 90	100	3,067	1.29	1.14	74	4,626	0.68	0.60
91 - 95	91	3,032	0.56	0.52	66	4,296	0.57	0.53
96 - 99	96	3,354	0.54	0.52	32	2,204	0.80	0.78
100 - 100	81	2,738	0.38	0.38	30	2,007	0.29	0.29
Credits	1,183	33,507	0.65	0.53	661	36,107	0.68	0.53
101 - 105	80	2,777	0.59	0.60	43	3,082	0.57	0.58
106 - 110	73	2,668	0.76	0.82	35	2,581	0.63	0.68
111 - 115	66	2,548	0.82	0.92	26	1,967	3.39	3.82
116 - 120	39	1,618	0.71	0.84	23	1,911	0.54	0.64
121 - 130	80	3,419	1.35	1.69	30	2,432	0.62	0.77
131 - 140	42	2,023	0.84	1.14	23	2,245	0.45	0.61
141 & Up	82	4,637	1.10	1.75	25	2,630	0.85	1.40
Charges	462	19,691	0.93	1.15	205	16,847	0.94	1.13
Totals	1,645	53,197	0.75	0.70	866	52,954	0.76	0.67

Exp-Mod	$100,000 - $249,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	$250,000 And Over Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	All Risks Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	55	4,931	0.72	0.40	69	25,610	0.72	0.39	182	32,182	0.72	0.39
61 - 80	167	17,734	0.76	0.54	53	30,283	0.83	0.58	4,041	104,414	0.75	0.54
81 - 85	45	5,384	0.81	0.68	10	3,597	0.22	0.18	8,762	50,794	0.70	0.58
86 - 90	28	3,911	0.63	0.55	11	4,765	0.48	0.42	1,569	23,604	0.83	0.73
91 - 95	31	4,650	0.73	0.68	9	3,156	1.12	1.04	869	19,345	0.74	0.69
96 - 99	16	2,277	0.60	0.58	5	1,664	0.97	0.95	575	12,927	0.78	0.76
100 - 100	18	2,775	0.28	0.28	7	2,992	0.13	0.13	16,929	42,034	0.81	0.81
Credits	360	41,663	0.71	0.53	164	72,066	0.73	0.48	32,927	285,300	0.75	0.58
101 - 105	29	4,223	0.67	0.69	2	672	0.07	0.08	621	15,264	0.90	0.92
106 - 110	18	3,019	0.49	0.52	4	2,164	0.51	0.55	697	15,254	0.65	0.70
111 - 115	13	2,123	0.57	0.64	1	396	0.57	0.63	372	9,786	1.27	1.43
116 - 120	14	2,280	0.56	0.66	5	2,683	0.88	1.03	498	11,773	0.70	0.82
121 - 130	9	1,526	1.01	1.27	1	376	1.01	1.26	829	14,590	0.99	1.24
131 - 140	7	1,332	0.71	0.97	4	2,111	1.96	2.68	588	12,903	1.02	1.38
141 & Up	6	1,477	0.66	1.04	5	2,836	1.33	1.79	648	18,060	1.08	1.68
Charges	96	15,980	0.64	0.74	22	11,238	1.07	1.30	4,253	97,631	0.94	1.14
Totals	456	57,643	0.69	0.58	186	83,304	0.77	0.54	37,180	382,931	0.80	0.68

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	5	3	0.50	0.29	1	3							1	5		
61 - 80	421	257	0.19	0.14	196	557	0.79	0.60	184	905	0.79	0.61	221	1,518	0.66	0.52
81 - 85	2,043	2,340	1.08	0.90	2,526	7,669	0.62	0.52	1,447	7,394	0.63	0.53	764	5,465	0.42	0.35
86 - 90	928	1,104	0.44	0.38	670	2,058	0.64	0.56	305	1,629	1.10	0.95	186	1,410	0.41	0.36
91 - 95	159	166	0.16	0.15	170	577	1.26	1.17	86	495	0.97	0.90	82	657	1.97	1.81
96 - 99	116	132	0.08	0.08	95	329	0.13	0.12	66	413	0.10	0.10	35	292	1.09	1.07
100 - 100	14,000	12,170	0.89	0.89	2,259	7,898	0.72	0.72	763	4,611	0.90	0.90	329	2,851	0.60	0.60
Credits	17,672	16,172	0.86	0.82	5,917	19,091	0.68	0.62	2,851	15,448	0.77	0.68	1,618	12,199	0.59	0.52
101 - 105	87	94	0.01	0.01	71	267	0.62	0.64	45	290	1.46	1.50	60	526	0.40	0.41
106 - 110	93	106	1.27	1.37	112	448	0.72	0.77	99	659	0.38	0.41	66	624	0.60	0.64
111 - 115	35	43	1.13	1.28	50	213	0.18	0.20	35	239	1.17	1.32	31	308	0.26	0.29
116 - 120	138	236	1.78	2.11	106	442	0.05	0.06	48	356	0.42	0.49	37	381	1.52	1.80
121 - 130	176	310	4.07	5.10	150	661	1.54	1.91	87	663	0.57	0.71	84	902	1.05	1.32
131 - 140	82	136	0.16	0.22	81	417	0.52	0.70	103	876	0.41	0.56	79	913	0.37	0.50
141 & Up	89	154	10.74	16.70	138	799	0.65	0.98	109	1,065	0.60	0.95	78	1,057	1.15	1.81
Charges	700	1,078	3.29	4.06	708	3,247	0.71	0.88	526	4,148	0.60	0.76	435	4,712	0.79	1.00
Totals	18,372	17,250	1.01	0.98	6,625	22,339	0.68	0.65	3,377	19,596	0.73	0.69	2,053	16,910	0.65	0.62

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	7							6	132			18	773	0.56	0.32
61 - 80	439	4,275	0.52	0.41	614	9,332	0.50	0.39	677	17,849	0.70	0.52	346	16,792	0.68	0.49
81 - 85	703	7,061	0.56	0.46	394	6,146	0.45	0.37	182	5,101	0.79	0.66	76	4,468	0.66	0.55
86 - 90	175	1,905	0.39	0.34	123	2,026	0.69	0.61	108	3,360	0.55	0.48	73	4,537	0.78	0.69
91 - 95	115	1,319	0.32	0.29	98	1,774	0.80	0.74	89	2,938	0.72	0.67	84	5,383	0.94	0.87
96 - 99	77	943	0.58	0.57	73	1,432	1.07	1.05	98	3,416	1.66	1.62	48	3,034	0.43	0.42
100 - 100	321	3,879	0.49	0.49	194	3,666	0.42	0.42	101	3,441	0.33	0.33	45	3,043	0.23	0.23
Credits	1,831	19,388	0.50	0.43	1,496	24,377	0.55	0.46	1,261	36,236	0.75	0.62	690	38,030	0.67	0.54
101 - 105	75	979	0.50	0.52	117	2,347	1.50	1.55	109	3,860	0.59	0.60	41	2,921	0.47	0.49
106 - 110	74	983	0.71	0.76	88	1,865	0.53	0.57	84	3,077	0.33	0.35	41	3,192	0.40	0.43
111 - 115	48	670	0.83	0.94	69	1,501	0.59	0.67	53	2,039	1.48	1.68	28	2,332	0.74	0.83
116 - 120	50	745	1.23	1.46	52	1,182	0.18	0.21	48	1,886	0.62	0.73	18	1,393	0.94	1.11
121 - 130	120	1,863	0.24	0.30	119	2,814	0.53	0.66	83	3,682	0.49	0.62	35	3,060	0.63	0.79
131 - 140	71	1,156	1.33	1.77	45	1,170	0.34	0.46	50	2,341	0.43	0.59	24	2,073	0.70	0.94
141 & Up	98	1,909	0.82	1.30	91	2,852	0.78	1.26	92	4,988	0.58	0.92	27	2,992	0.40	0.65
Charges	536	8,305	0.75	0.94	581	13,731	0.71	0.87	519	21,872	0.60	0.74	214	17,962	0.57	0.69
Totals	2,367	27,694	0.58	0.55	2,077	38,109	0.61	0.58	1,780	58,108	0.70	0.65	904	55,991	0.64	0.57

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	37	3,533	0.58	0.32	60	22,310	0.52	0.28	129	26,766	0.52	0.29
61 - 80	200	21,395	0.97	0.68	74	37,889	0.48	0.33	3,372	110,770	0.65	0.47
81 - 85	41	5,023	0.43	0.36	12	5,299	0.25	0.21	8,188	55,965	0.56	0.47
86 - 90	33	4,616	0.82	0.72	7	3,653	0.84	0.73	2,608	26,298	0.71	0.62
91 - 95	42	5,714	0.34	0.31	7	2,069	0.19	0.18	932	21,093	0.66	0.61
96 - 99	20	3,024	0.57	0.56	6	2,955	0.40	0.39	634	15,970	0.77	0.76
100 - 100	13	1,933	0.61	0.60	7	4,389	0.09	0.09	18,032	47,881	0.61	0.61
Credits	386	45,237	0.74	0.57	173	78,564	0.46	0.31	33,895	304,743	0.63	0.49
101 - 105	25	3,706	0.65	0.66	6	2,256	0.78	0.80	636	17,247	0.73	0.75
106 - 110	24	4,001	0.77	0.83	10	4,428	0.39	0.43	691	19,382	0.51	0.55
111 - 115	7	1,307	0.43	0.48	3	1,943	0.55	0.62	359	10,595	0.78	0.88
116 - 120	12	1,965	0.54	0.64	2	703	0.27	0.32	511	9,288	0.65	0.77
121 - 130	22	4,315	0.74	0.93	3	1,470	0.78	0.98	879	19,740	0.69	0.86
131 - 140	7	1,284	0.28	0.38					542	10,364	0.55	0.74
141 & Up	12	2,245	0.27	0.41	5	3,034	0.72	1.07	739	21,096	0.70	1.09
Charges	109	18,822	0.60	0.70	29	13,834	0.58	0.68	4,357	107,712	0.66	0.80
Totals	495	64,060	0.70	0.59	202	92,399	0.48	0.35	38,252	412,454	0.63	0.55

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2022 Industry Group 2

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	2			1	2										
61 - 80	488	263	0.11	0.09	140	381	0.23	0.17	142	672	0.47	0.36	153	1,045	0.07	0.05
81 - 85	1,727	1,970	0.88	0.74	2,438	7,478	0.46	0.38	1,482	7,613	0.69	0.57	862	6,225	0.49	0.41
86 - 90	1,144	1,370	0.33	0.28	726	2,224	0.75	0.65	349	1,855	0.47	0.41	189	1,432	0.39	0.34
91 - 95	158	173	1.15	1.07	157	534	0.88	0.82	97	555	0.29	0.27	72	577	0.40	0.37
96 - 99	104	109	0.97	0.95	96	351	0.33	0.33	59	349	0.30	0.30	35	297	0.56	0.55
100 - 100	14,756	12,768	1.41	1.41	2,591	9,008	0.99	0.99	824	4,996	0.48	0.48	391	3,378	0.43	0.43
Credits	18,380	16,655	1.23	1.18	6,149	19,977	0.74	0.67	2,953	16,040	0.56	0.50	1,702	12,954	0.43	0.38
101 - 105	100	102	1.01	1.03	71	262	0.31	0.32	60	382	4.53	4.66	50	449	1.87	1.93
106 - 110	79	88	2.03	2.18	104	407	4.32	4.65	86	575	0.54	0.58	64	599	0.94	1.01
111 - 115	36	39			49	203	0.70	0.79	28	200	0.02	0.02	41	404	0.50	0.56
116 - 120	131	208	0.89	1.05	99	409	0.70	0.83	53	386	3.51	4.15	26	263	0.77	0.91
121 - 130	155	271	0.65	0.82	154	693	1.45	1.82	80	624	0.41	0.52	70	759	0.57	0.72
131 - 140	65	108	0.00	0.00	79	404	0.37	0.50	107	893	0.42	0.56	64	760	0.72	0.97
141 & Up	74	115	0.22	0.33	106	618	1.43	2.19	120	1,136	1.93	2.99	67	915	0.23	0.36
Charges	640	931	0.72	0.88	662	2,997	1.44	1.78	534	4,197	1.48	1.89	382	4,149	0.72	0.90
Totals	19,020	17,586	1.21	1.17	6,811	22,974	0.83	0.78	3,487	20,237	0.75	0.72	2,084	17,103	0.50	0.47

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	11			9	201	0.06	0.03	10	452	0.04	0.02
61 - 80	403	3,948	1.42	1.11	630	9,472	0.93	0.72	659	17,367	0.39	0.30	361	17,954	0.65	0.47
81 - 85	790	7,865	0.45	0.37	464	7,226	0.50	0.42	194	5,308	0.62	0.51	84	4,831	0.58	0.48
86 - 90	183	1,948	1.99	1.74	162	2,672	0.57	0.50	105	3,219	0.52	0.46	78	5,022	0.59	0.52
91 - 95	108	1,226	0.40	0.37	95	1,674	0.77	0.71	89	2,899	0.89	0.82	69	4,381	0.36	0.34
96 - 99	53	629	1.28	1.25	76	1,435	0.50	0.49	122	4,293	0.68	0.67	48	3,172	1.25	1.22
100 - 100	335	4,048	0.50	0.50	208	3,902	0.40	0.40	103	3,483	0.30	0.29	39	2,621	0.30	0.30
Credits	1,872	19,664	0.83	0.72	1,636	26,392	0.67	0.56	1,281	36,770	0.50	0.41	689	38,432	0.62	0.50
101 - 105	75	964	0.76	0.78	100	1,950	0.36	0.37	120	4,438	0.56	0.57	43	2,975	0.69	0.71
106 - 110	87	1,146	0.15	0.16	82	1,756	0.71	0.76	74	2,705	0.35	0.37	34	2,514	0.91	0.98
111 - 115	41	582	0.34	0.38	62	1,375	0.73	0.83	54	2,117	1.56	1.76	30	2,359	0.80	0.91
116 - 120	55	800	0.77	0.91	73	1,665	0.73	0.86	47	1,962	0.71	0.84	25	2,077	1.46	1.71
121 - 130	109	1,672	1.39	1.75	86	2,056	0.57	0.71	82	3,514	0.62	0.78	41	3,334	0.37	0.46
131 - 140	74	1,222	0.41	0.56	62	1,584	0.31	0.42	43	2,008	1.14	1.53	18	1,758	0.73	1.00
141 & Up	97	1,901	0.78	1.24	106	3,306	0.60	0.96	87	4,816	0.85	1.37	39	4,194	0.79	1.24
Charges	538	8,287	0.73	0.91	571	13,692	0.57	0.71	507	21,560	0.77	0.95	230	19,211	0.79	0.96
Totals	2,410	27,951	0.80	0.76	2,207	40,083	0.63	0.60	1,788	58,331	0.60	0.56	919	57,643	0.67	0.61

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	43	4,127	0.40	0.23	56	21,844	0.49	0.27	123	26,638	0.47	0.26
61 - 80	189	20,617	0.47	0.33	80	29,260	0.71	0.49	3,245	100,979	0.63	0.46
81 - 85	46	5,828	0.63	0.52	12	4,496	0.40	0.33	8,099	58,839	0.55	0.45
86 - 90	42	5,336	1.07	0.94	10	4,140	0.53	0.47	2,988	29,217	0.74	0.65
91 - 95	35	4,901	0.53	0.49	4	1,888	0.38	0.35	884	18,807	0.55	0.51
96 - 99	24	3,682	0.76	0.75	6	4,103	0.54	0.53	623	18,420	0.76	0.74
100 - 100	15	2,222	0.36	0.36	5	2,385	0.27	0.27	19,267	48,811	0.77	0.77
Credits	394	46,712	0.58	0.44	173	68,115	0.57	0.39	35,229	301,712	0.64	0.50
101 - 105	21	2,966	2.59	2.66	5	2,730	0.13	0.14	645	17,218	0.98	1.00
106 - 110	18	2,689	1.35	1.45	2	858	0.33	0.35	630	13,337	0.85	0.92
111 - 115	18	3,124	0.66	0.75	6	2,981	0.59	0.67	365	13,385	0.79	0.89
116 - 120	10	1,876	0.46	0.54	2	794	0.27	0.31	521	10,439	0.89	1.05
121 - 130	14	2,635	0.74	0.92	6	3,016	0.75	0.94	797	18,574	0.70	0.88
131 - 140	10	2,052	0.43	0.58	2	1,111	0.39	0.52	524	11,899	0.58	0.79
141 & Up	10	2,287	0.41	0.64	4	2,290	0.51	0.72	710	21,577	0.76	1.18
Charges	101	17,628	1.02	1.21	27	13,777	0.47	0.56	4,192	106,430	0.79	0.97
Totals	495	64,340	0.70	0.59	200	81,893	0.56	0.41	39,421	408,141	0.68	0.59

Date 11/4/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	6	1			3	5			1	3						
61 - 80	122	63	4.43	3.38	44	122	0.07	0.05	54	269	0.66	0.51	71	485	0.18	0.14
81 - 85	2,557	3,077	0.45	0.38	2,094	6,184	0.61	0.51	807	4,079	0.46	0.38	330	2,347	0.35	0.29
86 - 90	242	275	1.25	1.09	288	917	0.61	0.53	134	705	0.16	0.14	67	508	0.81	0.71
91 - 95	116	140	2.63	2.44	124	420	0.40	0.37	63	360	0.30	0.28	32	257	0.16	0.15
96 - 99	70	80	0.21	0.20	63	221	1.39	1.36	36	209	0.50	0.48	17	144	0.14	0.14
100 - 100	78,029	27,665	0.70	0.70	985	3,306	0.49	0.49	218	1,310	0.49	0.49	86	735	0.14	0.14
Credits	81,142	31,300	0.69	0.68	3,601	11,177	0.57	0.51	1,313	6,935	0.44	0.38	603	4,476	0.33	0.28
101 - 105	60	78	2.47	2.55	61	231	1.60	1.65	39	243	0.67	0.68	25	218	0.48	0.49
106 - 110	44	44	1.58	1.70	51	208	0.99	1.07	40	277	0.64	0.70	32	293	1.80	1.93
111 - 115	54	76	9.31	10.50	32	135	1.93	2.18	15	102	0.48	0.54	11	108	2.07	2.35
116 - 120	172	312	1.11	1.31	172	673	0.61	0.72	29	209	0.24	0.28	20	202	1.07	1.27
121 - 130	139	231	1.84	2.30	98	432	0.24	0.30	29	219	0.46	0.58	42	457	0.28	0.35
131 - 140	43	50	11.61	15.61	55	275	1.26	1.71	32	272	0.79	1.06	24	294	0.30	0.41
141 & Up	59	76	0.87	1.41	72	440	0.88	1.37	79	754	1.03	1.61	51	742	3.23	5.40
Charges	571	867	2.74	3.32	541	2,395	0.87	1.08	263	2,076	0.74	0.95	205	2,314	1.59	2.07
Totals	81,713	32,167	0.75	0.74	4,142	13,572	0.63	0.59	1,576	9,011	0.51	0.47	808	6,789	0.76	0.74

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	8	0.22	0.13	3	34	0.00	0.00					3	143	0.00	0.00
61 - 80	167	1,651	0.54	0.43	227	3,432	0.23	0.18	199	5,248	0.44	0.33	118	5,811	0.55	0.40
81 - 85	284	2,797	0.65	0.53	110	1,720	0.51	0.42	60	1,687	0.96	0.80	33	1,924	0.53	0.44
86 - 90	59	635	0.67	0.59	43	705	0.85	0.75	52	1,564	0.71	0.62	30	1,880	0.44	0.39
91 - 95	30	332	0.28	0.26	33	564	1.19	1.11	40	1,332	0.41	0.38	33	2,128	0.91	0.84
96 - 99	25	304	0.64	0.62	29	563	0.54	0.53	34	1,166	0.45	0.44	22	1,532	0.67	0.65
100 - 100	63	755	0.46	0.46	54	1,039	1.07	1.07	21	722	0.63	0.63	14	943	1.29	1.29
Credits	629	6,482	0.58	0.49	499	8,056	0.54	0.45	406	11,720	0.56	0.46	253	14,361	0.64	0.52
101 - 105	22	274	1.80	1.86	32	633	0.24	0.25	49	1,843	1.33	1.37	27	1,925	0.82	0.84
106 - 110	33	442	0.36	0.39	30	630	1.63	1.76	27	1,034	1.43	1.54	27	1,970	0.92	0.99
111 - 115	10	144	1.49	1.67	24	530	0.35	0.40	25	1,004	1.09	1.23	21	1,645	0.52	0.59
116 - 120	22	321	1.07	1.27	30	671	0.29	0.34	29	1,223	0.64	0.75	23	1,868	0.55	0.64
121 - 130	41	625	1.00	1.25	31	749	0.83	1.03	34	1,451	0.74	0.92	33	2,930	0.78	0.97
131 - 140	32	527	0.96	1.30	29	769	1.19	1.61	22	1,079	1.35	1.83	22	2,037	0.79	1.07
141 & Up	50	1,016	0.62	1.03	43	1,435	1.65	2.82	58	3,723	0.80	1.36	60	7,198	0.85	1.47
Charges	210	3,349	0.89	1.15	219	5,417	1.01	1.29	244	11,358	1.00	1.28	213	19,574	0.78	1.04
Totals	839	9,831	0.69	0.66	718	13,473	0.73	0.71	650	23,078	0.77	0.78	466	33,934	0.72	0.76

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	12	1,129	0.44	0.24	21	11,297	0.37	0.20	50	12,621	0.37	0.20
61 - 80	78	8,391	0.45	0.32	33	26,042	0.50	0.35	1,113	51,514	0.48	0.34
81 - 85	25	3,081	0.60	0.50	7	2,457	0.45	0.38	6,307	29,353	0.55	0.46
86 - 90	12	1,685	0.53	0.46	3	1,281	1.11	0.96	930	10,156	0.66	0.58
91 - 95	27	3,604	0.71	0.66	9	6,286	1.06	0.99	507	15,423	0.85	0.80
96 - 99	15	2,098	0.76	0.74	4	3,983	0.70	0.68	315	10,300	0.67	0.65
100 - 100	6	891	1.63	1.63	5	2,160	0.82	0.82	79,481	39,526	0.71	0.71
Credits	175	20,881	0.60	0.48	82	53,506	0.58	0.41	88,703	168,893	0.59	0.48
101 - 105	13	2,198	0.60	0.62	1	290	0.52	0.53	329	7,936	0.88	0.90
106 - 110	21	3,380	0.92	1.00	4	1,786	1.02	1.12	309	10,066	1.03	1.12
111 - 115	13	2,348	1.06	1.20	6	2,974	0.71	0.80	211	9,066	0.90	1.02
116 - 120	17	3,076	0.55	0.65	7	13,047	1.29	1.54	521	21,602	1.01	1.20
121 - 130	18	3,549	0.46	0.58	9	7,035	0.86	1.08	474	17,677	0.74	0.92
131 - 140	15	3,119	2.06	2.78	4	2,676	0.75	1.01	278	11,098	1.27	1.72
141 & Up	35	9,839	1.01	1.71	21	27,274	0.78	1.38	528	52,497	0.90	1.55
Charges	132	27,509	0.97	1.27	52	55,082	0.91	1.30	2,650	129,941	0.94	1.27
Totals	307	48,390	0.81	0.83	134	108,588	0.75	0.71	91,353	298,834	0.74	0.73

Date 11/4/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	0			1	2							1	5		
61 - 80	157	91	0.23	0.18	54	163	4.14	3.20	116	573	0.17	0.14	124	860	0.34	0.27
81 - 85	2,103	2,511	0.89	0.75	1,631	4,770	0.28	0.24	519	2,569	0.34	0.28	195	1,379	0.26	0.21
86 - 90	271	295	2.78	2.43	253	773	0.84	0.74	94	502	0.24	0.21	53	399	3.41	2.98
91 - 95	103	125	0.78	0.72	125	411	1.11	1.03	55	309	0.71	0.65	33	261	0.37	0.34
96 - 99	76	103	1.37	1.34	62	213	0.32	0.32	29	173	1.51	1.47	12	98	0.38	0.37
100 - 100	81,951	24,945	0.67	0.67	740	2,474	0.59	0.59	156	944	0.88	0.87	58	497	0.58	0.58
Credits	84,663	28,070	0.72	0.70	2,866	8,806	0.53	0.47	969	5,069	0.47	0.41	476	3,499	0.69	0.59
101 - 105	63	88	0.18	0.18	46	170	0.86	0.88	25	154	1.82	1.86	7	62	0.06	0.06
106 - 110	66	76	0.63	0.68	83	329	0.33	0.36	45	289	0.38	0.40	28	259	0.18	0.19
111 - 115	45	62	0.05	0.05	37	152	0.05	0.06	19	134	0.34	0.39	11	107	0.15	0.17
116 - 120	148	278	0.76	0.90	77	293	0.39	0.47	26	186	0.77	0.91	17	180	1.45	1.72
121 - 130	126	218	3.59	4.49	93	400	2.29	2.86	43	329	3.16	3.95	34	378	0.66	0.83
131 - 140	56	71	0.14	0.19	49	245	0.14	0.19	34	276	0.57	0.77	28	322	1.17	1.58
141 & Up	71	113	2.48	3.87	92	553	1.25	1.93	67	665	1.50	2.41	41	589	0.69	1.15
Charges	575	907	1.49	1.81	477	2,141	0.94	1.18	259	2,033	1.36	1.76	166	1,897	0.72	0.95
Totals	85,238	28,977	0.74	0.73	3,343	10,947	0.61	0.57	1,228	7,103	0.73	0.69	642	5,396	0.70	0.68

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	6	0.09	0.05	2	24							3	134	0.30	0.18
61 - 80	188	1,803	0.25	0.19	179	2,666	0.44	0.33	171	4,468	0.52	0.38	91	4,620	0.65	0.46
81 - 85	154	1,533	0.88	0.73	83	1,287	0.71	0.59	55	1,619	0.47	0.39	23	1,444	0.35	0.29
86 - 90	49	518	0.58	0.51	37	610	0.76	0.67	35	1,073	0.62	0.55	28	1,729	0.85	0.75
91 - 95	30	338	0.42	0.39	29	509	0.31	0.28	33	992	0.86	0.80	29	1,906	0.77	0.72
96 - 99	18	227	1.61	1.57	31	573	0.41	0.40	36	1,227	0.76	0.74	21	1,365	1.76	1.72
100 - 100	53	625	1.11	1.11	45	845	1.29	1.26	18	597	0.58	0.58	15	1,048	0.45	0.45
Credits	493	5,050	0.65	0.55	406	6,514	0.62	0.52	348	9,976	0.59	0.48	210	12,246	0.76	0.63
101 - 105	25	325	1.01	1.04	26	544	0.89	0.91	38	1,329	0.83	0.85	24	1,790	1.12	1.15
106 - 110	34	428	2.63	2.83	26	547	0.61	0.65	24	958	1.21	1.30	20	1,509	1.25	1.35
111 - 115	18	255	3.92	4.41	27	581	1.30	1.47	32	1,226	0.79	0.89	17	1,319	0.58	0.66
116 - 120	17	255	0.52	0.61	17	395	1.30	1.54	26	1,093	0.45	0.53	12	1,005	1.30	1.53
121 - 130	45	674	0.53	0.66	28	688	0.42	0.53	44	2,043	0.99	1.25	31	2,727	0.58	0.73
131 - 140	16	265	0.42	0.57	23	615	0.93	1.25	32	1,499	0.91	1.23	17	1,757	0.77	1.05
141 & Up	47	973	1.66	2.81	47	1,643	1.22	2.14	58	3,554	0.70	1.21	44	5,825	1.21	2.22
Charges	202	3,174	1.47	1.89	194	5,012	0.99	1.29	254	11,701	0.82	1.07	165	15,932	1.00	1.35
Totals	695	8,224	0.97	0.94	600	11,526	0.78	0.77	602	21,677	0.71	0.73	375	28,178	0.90	0.95

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	19	1,742	0.47	0.26	13	5,271	0.46	0.25	42	7,184	0.46	0.25
61 - 80	56	5,794	0.44	0.31	24	22,368	0.57	0.39	1,160	43,407	0.53	0.38
81 - 85	16	2,156	0.52	0.43	3	2,281	0.34	0.28	4,782	21,548	0.48	0.40
86 - 90	14	1,646	0.79	0.70	3	1,939	1.10	0.97	837	9,484	0.98	0.86
91 - 95	8	1,206	0.54	0.50	5	2,365	0.85	0.77	450	8,422	0.73	0.67
96 - 99	6	874	1.74	1.69	2	655	0.17	0.16	293	5,508	1.10	1.08
100 - 100	5	704	1.49	1.49	6	2,991	0.86	0.86	83,047	35,670	0.72	0.72
Credits	124	14,123	0.64	0.48	56	37,870	0.60	0.43	90,611	131,223	0.64	0.52
101 - 105	8	1,238	0.74	0.76	2	894	1.67	1.72	264	6,593	1.03	1.06
106 - 110	14	2,116	1.09	1.18	4	1,360	1.27	1.38	344	7,870	1.13	1.21
111 - 115	8	1,367	0.53	0.60	2	974	0.16	0.17	216	6,176	0.72	0.81
116 - 120	7	1,297	0.67	0.79	1	433	0.55	0.64	348	5,416	0.79	0.93
121 - 130	17	2,859	0.76	0.95	8	7,338	0.71	0.88	469	17,655	0.83	1.04
131 - 140	12	2,437	0.80	1.08	4	10,084	1.01	1.35	271	17,572	0.92	1.23
141 & Up	28	8,116	0.72	1.26	16	17,690	1.21	2.17	511	39,719	1.08	1.91
Charges	94	19,430	0.76	1.04	37	38,773	1.04	1.52	2,423	101,000	0.97	1.33
Totals	218	33,553	0.71	0.72	93	76,643	0.82	0.79	93,034	232,223	0.78	0.77

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	6	1			2	4	0.21	0.13	2	6	0.51	0.27				
61 - 80	168	78	2.26	1.74	78	233	0.16	0.12	106	525	0.12	0.09	120	821	0.22	0.17
81 - 85	1,986	2,304	1.17	0.98	1,378	4,023	0.43	0.36	421	2,087	0.52	0.43	152	1,068	0.22	0.18
86 - 90	253	303	0.32	0.28	209	650	1.48	1.29	71	386	1.08	0.95	38	285	0.13	0.11
91 - 95	135	163	0.60	0.56	107	356	0.25	0.23	31	181	0.59	0.55	33	261	1.40	1.30
96 - 99	71	106	16.32	15.95	65	222	0.27	0.26	30	176	0.49	0.48	18	156	0.32	0.31
100 - 100	85,578	23,772	0.65	0.65	621	2,078	0.29	0.29	136	810	1.11	1.10	48	413	0.22	0.22
Credits	88,197	26,727	0.76	0.74	2,460	7,567	0.46	0.41	797	4,169	0.64	0.55	409	3,004	0.32	0.27
101 - 105	63	80	0.42	0.43	65	230	0.48	0.50	28	175	0.14	0.14	20	180	0.10	0.10
106 - 110	60	73	0.02	0.02	77	295	2.03	2.19	49	316	0.23	0.25	25	227	0.22	0.24
111 - 115	29	49	0.42	0.48	34	134	0.10	0.11	15	102	1.20	1.35	11	104	0.51	0.58
116 - 120	192	356	0.78	0.92	94	383	0.50	0.59	21	149	1.13	1.33	8	88	0.37	0.44
121 - 130	140	229	1.30	1.63	87	375	0.36	0.45	32	251	2.76	3.46	28	299	0.62	0.77
131 - 140	62	72	0.55	0.74	62	311	0.10	0.14	47	394	0.30	0.41	27	312	0.63	0.84
141 & Up	73	118	4.04	6.93	124	717	2.58	4.04	49	486	1.03	1.66	38	540	1.52	2.53
Charges	619	976	1.17	1.44	543	2,444	1.20	1.52	241	1,874	0.91	1.15	157	1,751	0.77	1.00
Totals	88,816	27,703	0.77	0.76	3,003	10,011	0.64	0.61	1,038	6,043	0.72	0.69	566	4,755	0.49	0.47

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									2	36			7	339	0.05	0.03
61 - 80	165	1,591	0.34	0.26	188	2,752	0.26	0.20	134	3,456	0.22	0.16	98	4,875	0.26	0.19
81 - 85	120	1,181	1.62	1.34	52	823	0.65	0.54	40	1,130	0.49	0.41	23	1,347	0.39	0.32
86 - 90	39	405	0.88	0.77	27	447	0.61	0.54	37	1,153	0.88	0.77	21	1,284	0.66	0.58
91 - 95	33	382	0.85	0.79	17	305	0.21	0.19	35	1,257	0.28	0.26	16	987	0.37	0.34
96 - 99	18	222	0.56	0.54	20	389	0.70	0.69	35	1,289	0.74	0.72	15	1,011	0.97	0.95
100 - 100	39	478	0.99	0.99	29	579	0.17	0.17	17	573	0.42	0.42	14	951	0.37	0.37
Credits	414	4,259	0.88	0.74	333	5,296	0.37	0.31	300	8,894	0.43	0.36	194	10,795	0.41	0.32
101 - 105	25	314	1.31	1.36	32	656	0.30	0.31	30	1,065	0.75	0.77	19	1,328	0.77	0.79
106 - 110	22	283	0.67	0.72	29	599	0.61	0.66	28	1,055	0.64	0.69	15	1,153	0.93	1.00
111 - 115	6	81	0.02	0.03	30	682	0.58	0.65	22	859	0.30	0.33	24	1,834	1.30	1.47
116 - 120	20	287	1.14	1.34	31	718	0.52	0.61	32	1,373	1.72	2.03	16	1,434	1.48	1.75
121 - 130	32	469	1.28	1.60	28	650	0.70	0.88	31	1,341	0.25	0.32	30	2,576	1.06	1.32
131 - 140	20	325	0.21	0.28	30	763	0.67	0.91	28	1,429	0.64	0.87	19	1,822	0.76	1.03
141 & Up	45	934	0.67	1.15	51	1,648	1.42	2.37	72	4,319	0.57	0.96	56	6,909	0.69	1.19
Charges	170	2,693	0.82	1.09	231	5,717	0.81	1.04	243	11,442	0.68	0.90	179	17,054	0.91	1.23
Totals	584	6,952	0.86	0.84	564	11,012	0.60	0.61	543	20,336	0.57	0.60	373	27,849	0.71	0.76

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	18	1,610	0.44	0.23	9	4,161	0.48	0.25	46	6,157	0.44	0.23
61 - 80	48	5,265	0.41	0.29	21	19,939	0.51	0.35	1,126	39,534	0.40	0.29
81 - 85	18	2,402	0.41	0.34	3	1,318	0.32	0.26	4,193	17,681	0.61	0.50
86 - 90	5	587	0.30	0.26	3	1,129	0.55	0.49	703	6,629	0.72	0.64
91 - 95	14	1,894	0.51	0.47	1	236	0.75	0.69	422	6,022	0.48	0.45
96 - 99	11	1,440	0.82	0.79	1	970	0.90	0.87	284	5,982	1.06	1.03
100 - 100	5	778	0.61	0.61	3	1,464	0.80	0.80	86,490	31,897	0.62	0.62
Credits	119	13,976	0.47	0.36	41	29,216	0.53	0.37	93,264	113,902	0.56	0.45
101 - 105	5	589	0.48	0.50	4	2,067	0.77	0.79	291	6,684	0.67	0.69
106 - 110	15	2,160	0.75	0.81	4	4,855	0.96	1.04	324	11,016	0.84	0.91
111 - 115	17	2,992	0.64	0.73	4	2,000	1.05	1.18	192	8,835	0.82	0.93
116 - 120	5	772	1.81	2.13	5	3,985	0.62	0.72	424	9,544	1.02	1.20
121 - 130	13	2,306	0.72	0.89	2	1,314	0.64	0.82	423	9,809	0.81	1.01
131 - 140	10	1,942	0.32	0.42	8	5,791	0.75	1.00	313	13,161	0.62	0.84
141 & Up	34	9,193	0.65	1.14	19	24,959	0.80	1.43	561	49,823	0.80	1.40
Charges	99	19,952	0.68	0.93	46	44,970	0.80	1.16	2,528	108,872	0.80	1.10
Totals	218	33,928	0.59	0.61	87	74,186	0.69	0.70	95,792	222,774	0.67	0.68

Date 11/4/2025

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

Up to $2,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	0		
61 - 80	128	66	1.60	1.22
81 - 85	1,561	1,795	0.76	0.64
86 - 90	520	607	0.34	0.30
91 - 95	109	133	0.33	0.30
96 - 99	67	87	10.09	9.81
100 - 100	95,079	26,595	0.68	0.68
Credits	97,466	29,284	0.70	0.69
101 - 105	58	76	0.26	0.27
106 - 110	49	66	1.98	2.14
111 - 115	40	44	0.35	0.40
116 - 120	179	330	1.66	1.97
121 - 130	117	194	0.76	0.96
131 - 140	45	43	0.02	0.02
141 & Up	77	101	0.59	0.94
Charges	565	854	1.08	1.31
Totals	98,031	30,138	0.71	0.71

$2,500 - $4,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	4	1.56	0.87
61 - 80	43	127	0.00	0.00
81 - 85	1,382	4,158	0.60	0.50
86 - 90	306	924	0.48	0.42
91 - 95	115	374	0.94	0.87
96 - 99	70	239	0.24	0.24
100 - 100	870	2,929	0.51	0.51
Credits	2,788	8,757	0.55	0.50
101 - 105	64	234	0.47	0.48
106 - 110	57	229	0.54	0.58
111 - 115	31	125	3.99	4.51
116 - 120	135	558	0.62	0.73
121 - 130	100	429	1.60	2.00
131 - 140	40	199	5.07	6.81
141 & Up	93	539	1.48	2.30
Charges	520	2,314	1.54	1.92
Totals	3,308	11,070	0.76	0.72

$5,000 - $7,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	3		
61 - 80	47	234	0.34	0.26
81 - 85	518	2,624	0.36	0.30
86 - 90	106	559	0.54	0.47
91 - 95	66	378	2.49	2.31
96 - 99	20	120	0.56	0.55
100 - 100	213	1,279	0.54	0.54
Credits	971	5,196	0.58	0.51
101 - 105	23	144	0.83	0.85
106 - 110	30	191	0.15	0.16
111 - 115	19	134	0.57	0.65
116 - 120	30	213	0.68	0.81
121 - 130	33	255	0.47	0.59
131 - 140	48	405	0.59	0.80
141 & Up	67	640	1.77	2.77
Charges	250	1,983	0.94	1.22
Totals	1,221	7,179	0.68	0.66

$7,500 - $9,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	63	431	0.44	0.35
81 - 85	194	1,394	0.55	0.46
86 - 90	55	414	0.23	0.20
91 - 95	34	277	0.32	0.29
96 - 99	20	173	0.44	0.43
100 - 100	68	586	1.29	1.29
Credits	434	3,276	0.60	0.52
101 - 105	22	197	0.09	0.10
106 - 110	19	178	0.50	0.54
111 - 115	20	195	1.39	1.56
116 - 120	19	198	1.05	1.23
121 - 130	21	224	1.74	2.18
131 - 140	21	240	0.91	1.21
141 & Up	45	674	1.11	1.92
Charges	167	1,907	1.02	1.34
Totals	601	5,183	0.76	0.75

$10,000 - $14,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	140	1,365	0.76	0.59
81 - 85	194	1,955	0.68	0.56
86 - 90	49	508	0.68	0.59
91 - 95	32	366	0.09	0.08
96 - 99	14	169	0.56	0.55
100 - 100	68	828	0.52	0.52
Credits	497	5,190	0.63	0.54
101 - 105	23	286	0.21	0.22
106 - 110	21	284	1.45	1.57
111 - 115	22	300	1.20	1.35
116 - 120	15	208	0.10	0.11
121 - 130	40	637	1.60	2.00
131 - 140	25	414	0.62	0.83
141 & Up	55	1,144	1.44	2.43
Charges	201	3,272	1.15	1.52
Totals	698	8,462	0.83	0.82

$15,000 - $24,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	12		
61 - 80	163	2,414	0.22	0.17
81 - 85	101	1,629	0.79	0.65
86 - 90	27	443	0.41	0.36
91 - 95	22	413	0.98	0.92
96 - 99	26	473	0.34	0.33
100 - 100	42	809	1.01	1.01
Credits	382	6,194	0.54	0.46
101 - 105	20	417	0.48	0.49
106 - 110	31	665	0.57	0.61
111 - 115	22	500	0.75	0.84
116 - 120	16	363	0.37	0.44
121 - 130	44	1,080	1.01	1.25
131 - 140	26	685	1.31	1.77
141 & Up	49	1,576	1.50	2.50
Charges	208	5,286	1.03	1.33
Totals	590	11,480	0.77	0.77

$25,000 - $49,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	32		
61 - 80	146	3,866	0.41	0.31
81 - 85	60	1,765	0.99	0.82
86 - 90	35	1,075	0.71	0.62
91 - 95	23	774	0.33	0.31
96 - 99	41	1,462	0.46	0.45
100 - 100	29	980	0.69	0.69
Credits	336	9,953	0.57	0.48
101 - 105	28	1,059	0.73	0.76
106 - 110	44	1,704	0.94	1.01
111 - 115	27	1,047	0.44	0.49
116 - 120	25	1,064	0.64	0.76
121 - 130	39	1,795	0.64	0.80
131 - 140	33	1,486	1.00	1.34
141 & Up	79	4,973	1.16	1.99
Charges	275	13,130	0.91	1.21
Totals	611	23,083	0.76	0.81

$50,000 - $99,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	6	275	0.01	0.01
61 - 80	110	5,699	0.83	0.59
81 - 85	22	1,303	0.32	0.27
86 - 90	31	1,908	0.54	0.48
91 - 95	24	1,466	0.48	0.44
96 - 99	20	1,341	0.91	0.89
100 - 100	17	1,107	1.03	1.03
Credits	230	13,100	0.70	0.57
101 - 105	20	1,330	0.51	0.52
106 - 110	16	1,310	1.12	1.21
111 - 115	18	1,365	0.70	0.79
116 - 120	14	1,157	0.95	1.12
121 - 130	23	2,161	1.04	1.31
131 - 140	27	2,547	1.32	1.78
141 & Up	59	7,535	0.68	1.19
Charges	177	17,405	0.86	1.19
Totals	407	30,504	0.79	0.84

$100,000 - $249,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	16	1,458	0.33	0.18
61 - 80	61	6,490	0.35	0.25
81 - 85	12	1,512	0.28	0.24
86 - 90	12	1,529	0.56	0.49
91 - 95	15	2,107	0.51	0.48
96 - 99	8	1,221	0.88	0.86
100 - 100	5	808	0.53	0.53
Credits	129	15,125	0.44	0.34
101 - 105	14	2,599	0.85	0.87
106 - 110	15	2,489	0.80	0.87
111 - 115	11	1,681	1.44	1.63
116 - 120	7	1,189	0.82	0.97
121 - 130	24	4,493	1.16	1.45
131 - 140	14	3,001	1.07	1.46
141 & Up	28	8,022	0.74	1.31
Charges	113	23,475	0.94	1.24
Totals	242	38,600	0.74	0.77

$250,000 And Over

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	10	4,311	0.56	0.29
61 - 80	21	24,725	0.38	0.26
81 - 85	2	790	0.16	0.13
86 - 90	2	1,022	0.25	0.22
91 - 95	6	2,404	0.62	0.58
96 - 99	6	4,278	1.07	1.04
100 - 100	1	269	1.41	1.41
Credits	48	37,800	0.49	0.34
101 - 105	4	6,116	1.24	1.29
106 - 110				
111 - 115	4	2,712	0.48	0.53
116 - 120	7	5,885	0.43	0.51
121 - 130	1	982	0.48	0.59
131 - 140	3	1,565	0.62	0.84
141 & Up	25	30,211	0.76	1.33
Charges	44	47,470	0.75	1.10
Totals	92	85,270	0.64	0.63

All Risks

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	40	6,095	0.47	0.25
61 - 80	922	45,420	0.44	0.31
81 - 85	4,046	18,926	0.58	0.48
86 - 90	1,143	8,987	0.50	0.44
91 - 95	446	8,691	0.62	0.58
96 - 99	292	9,564	0.93	0.91
100 - 100	96,392	36,191	0.69	0.69
Credits	103,281	133,874	0.58	0.47
101 - 105	276	12,458	0.94	0.97
106 - 110	282	7,117	0.87	0.94
111 - 115	214	8,104	0.83	0.93
116 - 120	447	11,166	0.60	0.71
121 - 130	442	12,250	1.02	1.28
131 - 140	282	10,585	1.10	1.49
141 & Up	577	55,415	0.84	1.46
Charges	2,520	117,095	0.87	1.21
Totals	105,801	250,969	0.71	0.72

Date 11/4/2025

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2022 Industry Group 3

Up to $2,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	5	1		
61 - 80	134	56	0.20	0.15
81 - 85	1,424	1,602	0.48	0.41
86 - 90	432	484	1.10	0.95
91 - 95	93	108	0.94	0.87
96 - 99	57	66	0.04	0.04
100 - 100	102,178	28,098	0.61	0.61
Credits	104,323	30,414	0.61	0.60
101 - 105	50	55	0.02	0.02
106 - 110	39	44	1.95	2.11
111 - 115	31	40	0.30	0.34
116 - 120	136	248	0.34	0.40
121 - 130	99	152	8.26	10.36
131 - 140	30	32	3.84	5.15
141 & Up	72	75	0.10	0.15
Charges	457	645	2.43	2.95
Totals	104,780	31,059	0.65	0.64

$2,500 - $4,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	5		
61 - 80	42	120	0.05	0.04
81 - 85	1,426	4,245	0.51	0.43
86 - 90	299	917	0.59	0.51
91 - 95	103	347	0.32	0.30
96 - 99	62	210	0.08	0.08
100 - 100	966	3,221	0.28	0.28
Credits	2,900	9,065	0.41	0.37
101 - 105	62	236	0.63	0.65
106 - 110	51	197	0.38	0.41
111 - 115	28	116	0.90	1.02
116 - 120	109	419	0.66	0.79
121 - 130	115	516	1.24	1.55
131 - 140	32	163	0.73	0.98
141 & Up	76	457	2.53	4.00
Charges	473	2,105	1.20	1.49
Totals	3,373	11,171	0.56	0.53

$5,000 - $7,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	12		
61 - 80	39	184	0.03	0.02
81 - 85	569	2,878	0.27	0.22
86 - 90	133	699	1.58	1.38
91 - 95	46	262	0.81	0.75
96 - 99	26	158	0.10	0.10
100 - 100	233	1,402	0.58	0.58
Credits	1,049	5,595	0.52	0.46
101 - 105	28	177	0.73	0.75
106 - 110	38	253	1.13	1.22
111 - 115	22	153	2.18	2.47
116 - 120	29	212	0.19	0.22
121 - 130	38	289	2.15	2.67
131 - 140	25	213	0.49	0.67
141 & Up	59	558	1.08	1.66
Charges	239	1,855	1.14	1.44
Totals	1,288	7,450	0.68	0.64

$7,500 - $9,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	4		
61 - 80	41	289	0.16	0.13
81 - 85	272	1,942	0.53	0.44
86 - 90	55	407	1.25	1.09
91 - 95	39	311	0.43	0.40
96 - 99	19	168	0.62	0.61
100 - 100	88	762	0.56	0.56
Credits	515	3,883	0.58	0.51
101 - 105	21	190	1.85	1.90
106 - 110	21	193	1.81	1.95
111 - 115	8	83	1.25	1.40
116 - 120	13	132	1.95	2.31
121 - 130	30	323	0.60	0.75
131 - 140	17	187	0.88	1.12
141 & Up	45	652	1.22	2.06
Charges	155	1,760	1.26	1.65
Totals	670	5,643	0.79	0.77

$10,000 - $14,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	6	2.01	1.03
61 - 80	123	1,230	0.24	0.19
81 - 85	180	1,788	0.28	0.23
86 - 90	61	641	0.70	0.60
91 - 95	26	297	1.37	1.27
96 - 99	18	202	0.69	0.67
100 - 100	80	957	0.25	0.25
Credits	489	5,122	0.40	0.34
101 - 105	23	291	0.28	0.28
106 - 110	20	261	0.44	0.47
111 - 115	17	231	0.63	0.71
116 - 120	20	287	0.68	0.80
121 - 130	39	608	1.13	1.42
131 - 140	22	369	1.04	1.41
141 & Up	35	715	1.44	2.38
Charges	176	2,763	0.95	1.22
Totals	665	7,885	0.59	0.58

$15,000 - $24,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	32	1.55	0.87
61 - 80	179	2,719	0.21	0.17
81 - 85	128	2,006	0.32	0.27
86 - 90	42	699	0.54	0.47
91 - 95	29	540	0.71	0.65
96 - 99	15	290	0.50	0.49
100 - 100	60	1,136	0.93	0.93
Credits	456	7,421	0.44	0.37
101 - 105	22	447	1.53	1.57
106 - 110	25	541	1.11	1.20
111 - 115	25	557	0.64	0.72
116 - 120	11	250	0.36	0.42
121 - 130	37	893	0.47	0.59
131 - 140	31	837	0.34	0.47
141 & Up	52	1,688	1.27	2.14
Charges	203	5,213	0.88	1.15
Totals	659	12,635	0.62	0.61

$25,000 - $49,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	27		
61 - 80	165	4,327	0.56	0.42
81 - 85	54	1,563	0.38	0.32
86 - 90	44	1,352	0.37	0.32
91 - 95	29	1,024	0.51	0.47
96 - 99	25	921	0.61	0.60
100 - 100	25	882	0.35	0.35
Credits	343	10,095	0.48	0.40
101 - 105	40	1,458	0.81	0.83
106 - 110	34	1,182	0.78	0.84
111 - 115	29	1,168	0.66	0.75
116 - 120	37	1,500	1.68	1.99
121 - 130	35	1,557	0.69	0.86
131 - 140	30	1,472	0.89	1.21
141 & Up	60	3,801	1.00	1.73
Charges	265	12,138	0.95	1.24
Totals	608	22,234	0.74	0.76

$50,000 - $99,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	11	528	0.18	0.10
61 - 80	117	5,913	0.49	0.35
81 - 85	25	1,361	0.32	0.27
86 - 90	30	1,843	0.49	0.44
91 - 95	20	1,283	0.94	0.88
96 - 99	24	1,723	0.49	0.48
100 - 100	15	972	0.58	0.58
Credits	242	13,622	0.51	0.41
101 - 105	24	1,622	0.21	0.22
106 - 110	10	804	0.33	0.35
111 - 115	16	1,224	0.79	0.89
116 - 120	17	1,407	0.47	0.55
121 - 130	25	2,216	0.49	0.61
131 - 140	22	2,176	0.73	0.99
141 & Up	52	6,157	0.99	1.67
Charges	166	15,607	0.70	0.95
Totals	408	29,229	0.61	0.63

$100,000 - $249,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	21	1,796	0.29	0.16
61 - 80	61	6,640	0.63	0.45
81 - 85	16	1,946	0.80	0.67
86 - 90	19	2,265	0.68	0.60
91 - 95	10	1,443	0.63	0.58
96 - 99	15	2,304	1.05	1.03
100 - 100	4	538	0.06	0.06
Credits	146	16,932	0.66	0.51
101 - 105	11	1,656	0.43	0.44
106 - 110	10	1,622	0.85	0.92
111 - 115	12	1,766	0.85	0.96
116 - 120	5	1,031	0.55	0.64
121 - 130	18	3,339	0.86	1.08
131 - 140	20	4,032	1.01	1.37
141 & Up	26	7,218	0.80	1.36
Charges	102	20,664	0.82	1.09
Totals	248	37,596	0.75	0.75

$250,000 And Over

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	15	6,790	0.43	0.23
61 - 80	27	18,809	0.48	0.32
81 - 85	7	3,195	0.54	0.45
86 - 90	3	839	1.31	1.14
91 - 95	4	2,334	0.36	0.34
96 - 99	2	647	0.60	0.58
100 - 100	1	384	0.67	0.67
Credits	59	32,999	0.49	0.33
101 - 105	3	1,584	0.06	0.06
106 - 110	4	4,351	0.56	0.60
111 - 115	5	6,694	0.58	0.65
116 - 120	5	7,541	0.88	1.03
121 - 130	3	1,577	0.73	0.89
131 - 140	10	13,891	0.75	1.00
141 & Up	20	20,021	0.77	1.39
Charges	50	55,658	0.72	0.98
Totals	109	88,657	0.63	0.62

All Risks

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	63	9,202	0.39	0.21
61 - 80	928	40,286	0.48	0.34
81 - 85	4,101	22,525	0.45	0.38
86 - 90	1,118	10,145	0.74	0.65
91 - 95	399	7,949	0.60	0.56
96 - 99	263	6,689	0.69	0.68
100 - 100	103,650	38,353	0.57	0.57
Credits	110,522	135,149	0.53	0.43
101 - 105	284	7,718	0.48	0.50
106 - 110	252	9,448	0.69	0.74
111 - 115	193	12,032	0.68	0.77
116 - 120	382	13,027	0.87	1.02
121 - 130	439	11,469	0.87	1.09
131 - 140	239	23,372	0.79	1.07
141 & Up	497	41,343	0.89	1.55
Charges	2,286	118,409	0.80	1.08
Totals	112,808	253,558	0.66	0.65

Date 11/4/2025

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2018 Industry Group 4

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**
0 - 60	2	1														
61 - 80	54	54	2.95	2.28	67	207	0.48	0.38	123	627	0.25	0.19	246	1,721	0.72	0.57
81 - 85	4,968	6,886	0.53	0.45	5,461	16,241	0.49	0.41	2,429	12,190	0.50	0.41	1,194	8,445	0.54	0.45
86 - 90	569	811	1.73	1.51	952	3,047	0.61	0.53	564	3,014	0.48	0.42	304	2,291	0.46	0.40
91 - 95	296	456	0.83	0.77	435	1,470	0.77	0.71	228	1,285	0.83	0.77	145	1,167	0.87	0.81
96 - 99	183	286	1.12	1.09	223	804	0.83	0.81	126	766	0.36	0.35	88	737	0.37	0.36
100 - 100	63,087	39,906	0.59	0.59	2,892	9,860	0.66	0.66	775	4,681	0.60	0.60	330	2,835	0.71	0.71
Credits	69,159	48,401	0.61	0.59	10,030	31,629	0.58	0.51	4,245	22,563	0.52	0.46	2,307	17,196	0.59	0.51
101 - 105	134	210	0.38	0.39	164	609	0.51	0.52	122	769	0.39	0.40	78	706	0.63	0.65
106 - 110	122	199	0.23	0.25	199	822	0.86	0.93	191	1,262	0.78	0.84	120	1,134	1.99	2.14
111 - 115	65	111	0.17	0.19	113	489	0.80	0.90	76	529	1.71	1.93	65	645	0.41	0.46
116 - 120	305	587	0.91	1.07	378	1,558	0.59	0.69	94	679	1.07	1.27	55	561	0.93	1.10
121 - 130	280	545	1.66	2.08	385	1,688	1.39	1.73	172	1,309	0.40	0.50	131	1,440	1.75	2.19
131 - 140	62	130	0.69	0.94	150	767	0.77	1.04	162	1,339	0.50	0.68	129	1,506	0.68	0.92
141 & Up	79	179	0.35	0.55	232	1,394	1.34	2.04	234	2,252	0.99	1.55	142	1,890	0.30	0.46
Charges	1,047	1,960	0.88	1.06	1,621	7,327	0.97	1.20	1,051	8,139	0.78	0.99	720	7,882	0.96	1.21
Totals	70,206	50,361	0.62	0.61	11,651	38,956	0.65	0.61	5,296	30,702	0.59	0.56	3,027	25,078	0.71	0.68

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**
0 - 60									1	26			3	132	0.01	0.00
61 - 80	582	5,701	0.80	0.63	822	12,267	0.47	0.37	625	16,418	0.46	0.35	352	18,012	0.70	0.51
81 - 85	907	8,946	0.69	0.57	477	7,399	0.95	0.78	270	7,654	0.51	0.42	125	7,158	0.57	0.48
86 - 90	294	3,128	1.02	0.89	225	3,770	0.81	0.71	177	5,308	0.72	0.63	96	5,994	0.72	0.63
91 - 95	159	1,804	0.60	0.55	164	2,879	0.61	0.57	151	4,975	0.92	0.86	133	8,905	0.91	0.85
96 - 99	100	1,202	0.74	0.72	124	2,347	0.40	0.39	141	5,009	0.76	0.75	83	5,467	0.89	0.87
100 - 100	359	4,355	0.47	0.47	280	5,370	0.89	0.89	224	7,706	0.68	0.68	95	6,467	0.52	0.52
Credits	2,401	25,136	0.71	0.61	2,092	34,032	0.69	0.58	1,589	47,096	0.62	0.52	887	52,136	0.72	0.61
101 - 105	128	1,621	0.93	0.95	143	2,838	1.06	1.09	189	6,976	1.87	1.92	76	5,446	0.71	0.73
106 - 110	142	1,840	0.95	1.02	157	3,340	1.21	1.30	140	5,066	1.09	1.17	74	5,765	0.94	1.01
111 - 115	80	1,125	0.71	0.80	105	2,333	0.69	0.78	114	4,375	0.58	0.66	61	4,921	1.02	1.15
116 - 120	82	1,159	0.42	0.50	122	2,830	0.74	0.87	85	3,487	0.86	1.01	49	4,101	0.53	0.62
121 - 130	202	3,105	0.85	1.07	180	4,289	0.46	0.57	150	6,647	0.80	1.00	95	8,283	0.72	0.90
131 - 140	114	1,864	0.56	0.75	95	2,471	0.45	0.60	105	4,982	0.49	0.66	53	5,037	0.89	1.20
141 & Up	185	3,715	0.45	0.74	174	5,495	1.02	1.65	174	10,054	0.81	1.33	118	13,204	0.82	1.33
Charges	933	14,428	0.69	0.87	976	23,596	0.82	1.02	957	41,587	0.96	1.20	526	46,757	0.81	1.02
Totals	3,334	39,564	0.70	0.68	3,068	57,628	0.74	0.72	2,546	88,682	0.78	0.78	1,413	98,893	0.76	0.76

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**
0 - 60	30	2,867	0.48	0.28	43	24,210	0.46	0.26	79	27,236	0.45	0.26
61 - 80	199	20,767	0.75	0.54	128	68,371	0.82	0.59	3,198	144,145	0.72	0.53
81 - 85	78	9,602	0.80	0.67	34	15,290	0.67	0.55	15,943	99,811	0.62	0.51
86 - 90	70	9,760	0.81	0.71	48	22,971	0.72	0.64	3,299	60,094	0.74	0.65
91 - 95	66	9,088	0.82	0.77	35	54,747	0.77	0.71	1,812	86,775	0.80	0.73
96 - 99	52	7,782	0.88	0.85	29	22,155	0.64	0.62	1,149	46,555	0.71	0.69
100 - 100	58	8,178	0.74	0.74	31	21,545	0.76	0.76	68,131	110,903	0.66	0.66
Credits	553	68,044	0.78	0.64	348	229,288	0.73	0.58	93,611	575,518	0.69	0.58
101 - 105	60	9,420	0.93	0.95	32	36,250	0.78	0.80	1,126	64,845	0.92	0.94
106 - 110	50	8,459	0.69	0.75	28	19,739	1.16	1.24	1,223	47,627	1.04	1.12
111 - 115	41	7,825	0.72	0.81	24	17,817	0.63	0.71	744	40,171	0.71	0.80
116 - 120	32	5,905	0.68	0.80	26	31,137	0.81	0.95	1,228	52,003	0.76	0.90
121 - 130	55	10,747	0.67	0.84	32	22,140	0.56	0.71	1,682	60,192	0.70	0.87
131 - 140	45	9,807	0.63	0.85	22	14,675	0.82	1.10	937	42,576	0.70	0.94
141 & Up	80	21,225	0.67	1.16	61	65,579	0.79	1.43	1,479	124,987	0.78	1.35
Charges	363	73,387	0.71	0.91	225	207,337	0.79	1.02	8,419	432,401	0.80	1.02
Totals	916	141,431	0.74	0.75	573	436,625	0.76	0.74	102,030	1,007,919	0.74	0.72

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2019 Industry Group 4

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	78	82	4.29	3.32	148	441	1.98	1.55	323	1,645	0.51	0.40	387	2,664	0.92	0.72
81 - 85	4,704	6,353	0.68	0.57	4,675	13,709	0.77	0.64	1,829	9,102	0.63	0.52	763	5,399	0.63	0.52
86 - 90	650	891	0.82	0.72	895	2,841	1.07	0.94	444	2,362	0.79	0.69	209	1,597	0.52	0.45
91 - 95	342	508	1.39	1.28	433	1,461	1.21	1.12	207	1,172	0.42	0.39	111	882	0.81	0.75
96 - 99	175	284	0.17	0.16	245	866	0.32	0.31	113	693	0.27	0.26	74	633	1.01	0.99
100 - 100	64,805	37,714	0.61	0.61	2,506	8,564	0.62	0.62	597	3,582	0.74	0.74	301	2,564	0.96	0.96
Credits	70,754	45,832	0.63	0.62	8,902	27,882	0.78	0.70	3,513	18,556	0.63	0.55	1,845	13,739	0.77	0.66
101 - 105	129	204	0.75	0.77	170	630	0.93	0.95	101	630	0.80	0.82	94	848	0.49	0.50
106 - 110	162	284	1.48	1.60	266	1,080	4.09	4.42	173	1,130	0.60	0.65	121	1,127	1.22	1.32
111 - 115	95	172	1.38	1.56	110	444	1.68	1.89	69	482	1.29	1.46	44	427	0.67	0.76
116 - 120	324	644	0.36	0.43	222	911	1.16	1.37	73	531	0.85	1.00	68	703	0.57	0.67
121 - 130	297	597	1.06	1.33	268	1,191	0.63	0.78	158	1,243	0.52	0.65	116	1,260	0.50	0.63
131 - 140	127	263	1.15	1.55	229	1,135	0.76	1.03	199	1,652	1.04	1.40	118	1,358	0.34	0.46
141 & Up	145	308	0.73	1.12	332	1,906	0.86	1.32	203	1,941	1.11	1.76	136	1,935	0.57	0.94
Charges	1,279	2,471	0.89	1.09	1,597	7,297	1.38	1.73	976	7,609	0.89	1.13	697	7,657	0.61	0.78
Totals	72,033	48,303	0.65	0.63	10,499	35,180	0.91	0.86	4,489	26,165	0.71	0.68	2,542	21,396	0.71	0.69

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									2	38	0.17	0.10	10	439	0.99	0.58
61 - 80	661	6,396	0.87	0.68	677	10,035	0.47	0.36	541	13,798	0.77	0.57	282	14,103	0.70	0.50
81 - 85	626	6,222	1.25	1.03	305	4,730	0.83	0.68	194	5,522	0.86	0.72	95	5,507	0.71	0.59
86 - 90	215	2,298	0.71	0.62	181	3,068	0.87	0.77	142	4,455	0.59	0.52	85	5,312	0.96	0.84
91 - 95	151	1,737	0.57	0.53	114	2,058	0.69	0.64	153	5,086	0.85	0.79	105	6,831	0.61	0.56
96 - 99	85	1,031	1.24	1.21	108	2,061	1.21	1.19	140	4,780	0.60	0.59	67	4,760	0.55	0.53
100 - 100	292	3,542	1.28	1.28	249	4,724	0.67	0.67	178	6,179	0.65	0.65	96	6,399	0.90	0.90
Credits	2,030	21,226	1.03	0.88	1,634	26,677	0.69	0.59	1,350	39,859	0.73	0.62	740	43,349	0.73	0.61
101 - 105	137	1,769	1.19	1.23	149	3,009	1.00	1.02	138	4,889	1.49	1.53	80	5,830	0.87	0.89
106 - 110	126	1,668	0.69	0.74	116	2,438	0.68	0.74	110	4,114	0.93	1.00	62	4,672	0.95	1.03
111 - 115	86	1,212	0.80	0.90	117	2,503	0.52	0.59	94	3,694	0.51	0.58	55	4,210	0.49	0.55
116 - 120	99	1,460	0.65	0.77	108	2,451	1.20	1.41	82	3,369	0.60	0.71	43	3,404	1.25	1.47
121 - 130	148	2,255	1.11	1.39	150	3,608	0.58	0.73	128	5,613	0.99	1.24	61	5,263	0.60	0.75
131 - 140	85	1,385	0.88	1.18	94	2,477	0.72	0.98	70	3,361	0.79	1.07	57	5,359	0.89	1.21
141 & Up	153	3,085	1.15	1.86	153	4,777	0.67	1.08	146	8,785	0.76	1.25	97	11,486	1.19	1.97
Charges	834	12,834	0.97	1.20	887	21,263	0.75	0.93	768	33,825	0.88	1.11	455	40,225	0.93	1.18
Totals	2,864	34,060	1.00	0.97	2,521	47,941	0.72	0.71	2,118	73,683	0.80	0.80	1,195	83,574	0.83	0.83

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	32	3,052	0.56	0.32	38	15,344	0.57	0.30	82	18,874	0.58	0.31
61 - 80	170	18,542	0.76	0.55	97	50,246	0.82	0.58	3,364	117,954	0.77	0.56
81 - 85	51	6,348	0.83	0.69	26	11,535	0.87	0.72	13,268	74,427	0.80	0.66
86 - 90	42	5,524	1.09	0.95	30	37,242	0.96	0.84	2,893	65,590	0.92	0.81
91 - 95	46	6,501	0.96	0.89	25	20,933	0.93	0.86	1,687	47,168	0.85	0.79
96 - 99	54	8,380	0.93	0.91	18	11,228	0.85	0.83	1,079	34,716	0.80	0.78
100 - 100	40	6,154	0.83	0.83	13	9,949	1.04	1.04	69,077	89,372	0.74	0.74
Credits	435	54,501	0.85	0.69	247	156,478	0.86	0.68	91,450	448,100	0.79	0.66
101 - 105	46	7,483	0.76	0.78	28	18,559	0.67	0.69	1,072	43,850	0.85	0.87
106 - 110	42	7,143	0.85	0.92	23	17,350	0.85	0.91	1,201	41,005	0.95	1.02
111 - 115	34	5,912	1.00	1.13	17	30,243	1.17	1.33	721	49,298	1.00	1.14
116 - 120	28	5,164	0.93	1.09	15	8,419	0.96	1.13	1,062	27,056	0.93	1.10
121 - 130	63	11,719	0.79	0.99	15	15,403	0.97	1.21	1,404	48,152	0.83	1.04
131 - 140	26	5,735	0.70	0.94	21	22,291	0.91	1.24	1,026	45,015	0.85	1.15
141 & Up	88	24,284	1.49	2.51	50	50,732	0.92	1.69	1,503	109,240	1.05	1.82
Charges	327	67,439	1.06	1.39	169	162,996	0.94	1.23	7,989	363,616	0.95	1.22
Totals	762	121,940	0.97	1.00	416	319,474	0.90	0.89	99,439	811,716	0.86	0.85

Date 11/4/2025

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2020 Industry Group 4

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	2	0.97	0.58	1	4	0.21	0.13				
61 - 80	95	93	0.25	0.20	203	618	0.28	0.22	373	1,894	0.62	0.49	406	2,772	0.54	0.43
81 - 85	4,668	6,153	0.54	0.45	4,381	12,869	0.80	0.66	1,445	7,187	0.64	0.53	611	4,336	0.61	0.50
86 - 90	663	907	0.59	0.51	772	2,425	0.80	0.70	356	1,909	1.12	0.98	183	1,394	0.69	0.61
91 - 95	321	483	0.78	0.72	380	1,300	1.02	0.95	191	1,081	1.04	0.96	99	797	0.32	0.29
96 - 99	180	275	0.16	0.16	185	666	0.49	0.48	104	626	2.24	2.19	81	682	0.46	0.45
100 - 100	63,690	35,292	0.80	0.80	2,241	7,600	0.73	0.73	539	3,277	0.56	0.56	226	1,948	0.54	0.54
Credits	69,617	43,203	0.75	0.73	8,163	25,481	0.77	0.68	3,009	15,978	0.77	0.67	1,606	11,929	0.56	0.48
101 - 105	152	237	1.22	1.25	207	769	0.64	0.66	126	799	1.15	1.18	87	787	0.74	0.76
106 - 110	163	277	0.41	0.44	266	1,052	2.30	2.48	181	1,184	0.80	0.86	99	936	0.72	0.78
111 - 115	103	163	1.43	1.61	126	505	1.30	1.46	67	462	0.60	0.68	44	429	0.37	0.41
116 - 120	421	770	2.72	3.22	302	1,194	1.25	1.48	100	738	0.95	1.12	47	486	0.54	0.64
121 - 130	342	651	0.88	1.10	308	1,339	0.44	0.55	134	1,053	0.52	0.65	116	1,243	0.67	0.84
131 - 140	119	240	3.93	5.29	210	1,061	0.57	0.77	176	1,460	0.61	0.83	98	1,141	0.42	0.56
141 & Up	155	357	0.35	0.54	318	1,846	1.35	2.09	231	2,236	1.08	1.70	133	1,861	0.97	1.56
Charges	1,455	2,695	1.62	1.98	1,737	7,766	1.12	1.40	1,015	7,932	0.84	1.07	624	6,882	0.70	0.88
Totals	71,072	45,898	0.80	0.79	9,900	33,247	0.85	0.81	4,024	23,910	0.79	0.77	2,230	18,811	0.61	0.60

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	8							2	45	1.13	0.63	14	657	0.28	0.17
61 - 80	618	5,931	0.81	0.63	616	9,064	0.97	0.75	449	11,476	0.70	0.52	267	13,324	0.98	0.71
81 - 85	461	4,603	0.69	0.57	315	4,902	1.10	0.91	196	5,600	0.96	0.80	97	5,445	0.92	0.76
86 - 90	203	2,137	0.91	0.80	143	2,412	0.95	0.83	120	3,679	1.38	1.22	77	4,585	0.86	0.76
91 - 95	119	1,356	0.78	0.72	105	1,871	0.90	0.83	108	3,666	2.05	1.91	68	4,302	0.85	0.79
96 - 99	90	1,065	0.38	0.37	87	1,686	0.72	0.70	133	4,419	1.18	1.15	56	3,691	0.68	0.66
100 - 100	286	3,504	0.56	0.56	210	3,984	0.64	0.64	156	5,195	0.81	0.81	69	4,757	0.75	0.75
Credits	1,778	18,605	0.71	0.61	1,476	23,919	0.92	0.78	1,164	34,081	1.04	0.88	648	36,760	0.87	0.72
101 - 105	125	1,593	0.77	0.79	128	2,576	0.83	0.85	119	4,276	0.54	0.56	63	4,562	0.78	0.80
106 - 110	128	1,697	0.63	0.68	128	2,659	1.25	1.35	84	3,191	1.07	1.15	50	3,724	0.71	0.77
111 - 115	94	1,331	0.42	0.48	90	1,952	0.68	0.77	84	3,372	1.27	1.44	46	3,542	0.61	0.69
116 - 120	80	1,149	0.89	1.05	87	2,005	0.78	0.92	69	3,012	0.85	1.00	60	5,210	0.80	0.94
121 - 130	152	2,327	1.19	1.49	126	3,021	1.18	1.48	128	5,621	0.71	0.89	78	6,969	1.03	1.29
131 - 140	95	1,544	1.22	1.65	89	2,343	1.02	1.38	89	4,203	0.72	0.98	54	5,008	0.55	0.73
141 & Up	140	2,825	1.34	2.19	164	5,167	0.84	1.39	152	8,617	0.89	1.45	100	12,139	1.00	1.69
Charges	814	12,465	0.99	1.23	812	19,721	0.95	1.19	725	32,292	0.85	1.07	451	41,152	0.84	1.08
Totals	2,592	31,070	0.82	0.81	2,288	43,640	0.93	0.93	1,889	66,373	0.95	0.96	1,099	77,913	0.85	0.87

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	22	1,901	0.27	0.15	33	13,309	1.09	0.58	74	15,926	0.96	0.52
61 - 80	146	15,298	0.72	0.51	75	35,477	1.08	0.76	3,248	95,948	0.90	0.66
81 - 85	45	5,561	0.72	0.60	33	18,783	0.79	0.66	12,252	75,440	0.78	0.65
86 - 90	47	6,132	0.96	0.84	20	18,020	0.82	0.72	2,584	43,601	0.91	0.80
91 - 95	46	6,503	0.67	0.62	17	6,701	1.05	0.98	1,454	28,059	1.01	0.94
96 - 99	36	5,272	1.07	1.04	17	7,732	0.59	0.58	969	26,114	0.83	0.81
100 - 100	34	5,329	0.64	0.64	8	4,489	1.19	1.19	67,459	75,376	0.77	0.77
Credits	376	45,996	0.76	0.62	203	104,511	0.95	0.72	88,040	360,463	0.85	0.71
101 - 105	42	6,644	0.75	0.77	23	33,078	0.92	0.96	1,072	55,320	0.85	0.88
106 - 110	35	5,983	1.00	1.08	15	17,515	0.98	1.06	1,149	38,217	0.99	1.07
111 - 115	31	5,722	0.76	0.86	20	13,153	0.87	0.99	705	30,629	0.83	0.94
116 - 120	35	6,565	0.83	0.98	13	13,700	0.85	1.01	1,214	34,829	0.89	1.05
121 - 130	48	8,654	0.67	0.84	30	42,065	0.95	1.19	1,462	72,944	0.90	1.13
131 - 140	32	6,433	0.60	0.82	15	19,258	0.92	1.25	977	42,690	0.81	1.10
141 & Up	94	24,727	1.14	1.96	47	47,103	0.95	1.67	1,534	106,878	1.01	1.72
Charges	317	64,728	0.91	1.20	163	185,871	0.93	1.19	8,113	381,506	0.92	1.17
Totals	693	110,724	0.84	0.89	366	290,383	0.94	0.96	96,153	741,969	0.89	0.90

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2021 Industry Group 4

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	2	0.46	0.27								
61 - 80	52	52	2.45	1.93	89	280	0.21	0.17	146	747	1.14	0.90	220	1,532	0.68	0.54
81 - 85	3,365	4,683	0.56	0.47	4,151	12,355	0.60	0.50	1,677	8,477	0.57	0.48	729	5,221	0.82	0.68
86 - 90	1,125	1,528	0.58	0.51	966	3,005	0.56	0.49	495	2,641	1.35	1.18	208	1,573	1.46	1.28
91 - 95	293	448	2.50	2.31	434	1,462	8.00	7.41	218	1,236	0.79	0.73	127	1,003	0.42	0.39
96 - 99	173	282	0.67	0.65	223	778	2.16	2.11	144	863	1.00	0.98	71	596	0.97	0.95
100 - 100	63,544	36,695	0.76	0.76	2,795	9,445	0.73	0.73	680	4,121	0.87	0.87	327	2,818	0.51	0.51
Credits	68,552	43,689	0.75	0.73	8,659	27,327	1.08	0.97	3,360	18,084	0.81	0.72	1,682	12,743	0.79	0.69
101 - 105	137	232	1.01	1.04	196	737	0.88	0.91	127	805	1.19	1.22	84	761	0.30	0.31
106 - 110	124	217	0.99	1.07	238	951	0.70	0.76	149	1,005	0.83	0.89	108	1,009	0.78	0.84
111 - 115	73	128	0.84	0.95	123	506	0.80	0.90	81	546	2.24	2.52	49	488	0.86	0.97
116 - 120	327	654	1.42	1.68	339	1,358	0.73	0.86	100	716	0.40	0.48	58	603	0.61	0.72
121 - 130	311	648	0.70	0.87	326	1,440	0.82	1.02	149	1,167	0.98	1.23	112	1,217	0.66	0.82
131 - 140	93	184	0.82	1.09	178	907	0.96	1.30	178	1,474	0.57	0.77	111	1,298	0.75	1.01
141 & Up	133	279	1.06	1.66	286	1,704	0.89	1.38	238	2,298	1.59	2.49	137	1,950	0.99	1.61
Charges	1,198	2,342	1.02	1.24	1,686	7,603	0.83	1.03	1,022	8,011	1.12	1.42	659	7,326	0.75	0.96
Totals	69,750	46,031	0.76	0.75	10,345	34,930	1.02	0.98	4,382	26,095	0.90	0.88	2,341	20,069	0.78	0.77

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	11			1	18			8	382	0.08	0.05
61 - 80	472	4,598	0.58	0.45	524	7,807	0.61	0.48	452	11,974	0.50	0.38	290	14,577	0.77	0.56
81 - 85	645	6,388	0.60	0.50	352	5,616	0.48	0.40	194	5,403	0.54	0.44	84	4,855	0.82	0.68
86 - 90	205	2,192	0.70	0.61	173	2,890	0.51	0.45	163	5,032	0.99	0.87	73	4,247	0.90	0.80
91 - 95	130	1,478	0.79	0.74	125	2,210	0.70	0.65	119	3,891	1.06	0.98	70	4,329	0.76	0.71
96 - 99	92	1,085	0.27	0.27	101	1,910	0.54	0.52	92	3,158	0.39	0.38	73	4,966	1.02	0.99
100 - 100	314	3,808	0.80	0.80	198	3,916	0.76	0.76	169	5,739	0.87	0.87	65	4,430	1.00	1.00
Credits	1,858	19,550	0.64	0.56	1,474	24,359	0.59	0.51	1,190	35,215	0.69	0.59	663	37,786	0.84	0.70
101 - 105	141	1,809	1.03	1.06	141	2,851	1.07	1.10	119	4,192	0.68	0.70	64	4,640	1.29	1.32
106 - 110	115	1,538	1.10	1.19	114	2,442	0.91	0.98	98	3,570	1.05	1.13	74	5,400	0.73	0.79
111 - 115	76	1,070	1.06	1.19	83	1,822	0.85	0.96	78	3,189	1.32	1.50	63	4,823	0.67	0.75
116 - 120	92	1,365	0.68	0.80	95	2,143	0.93	1.10	70	2,857	0.60	0.71	54	4,477	0.79	0.93
121 - 130	203	3,134	0.57	0.71	153	3,650	1.34	1.68	143	6,226	0.83	1.04	100	8,717	0.91	1.14
131 - 140	108	1,754	0.65	0.87	89	2,309	0.98	1.33	79	3,592	0.60	0.82	64	5,953	0.98	1.33
141 & Up	182	3,713	0.66	1.09	196	6,319	1.02	1.69	155	8,949	0.97	1.60	134	15,290	0.82	1.35
Charges	917	14,382	0.76	0.97	871	21,536	1.04	1.33	742	32,575	0.88	1.11	553	49,301	0.87	1.13
Totals	2,775	33,932	0.69	0.69	2,345	45,896	0.80	0.81	1,932	67,790	0.78	0.79	1,216	87,087	0.86	0.89

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	28	2,618	0.67	0.37	27	10,040	0.63	0.33	66	13,071	0.62	0.33
61 - 80	141	15,565	0.77	0.56	76	44,041	0.83	0.58	2,462	101,173	0.74	0.54
81 - 85	43	5,475	0.83	0.69	22	7,522	1.04	0.86	11,262	65,994	0.68	0.57
86 - 90	40	5,054	0.80	0.71	23	18,932	0.81	0.72	3,471	47,096	0.84	0.74
91 - 95	40	5,874	0.90	0.83	16	8,555	0.83	0.77	1,572	30,486	1.20	1.12
96 - 99	31	4,661	0.54	0.53	22	12,289	0.74	0.73	1,022	30,588	0.74	0.72
100 - 100	40	5,541	1.03	1.03	20	12,743	0.89	0.89	68,152	89,256	0.81	0.81
Credits	363	44,788	0.80	0.65	206	114,123	0.82	0.64	88,007	377,665	0.79	0.67
101 - 105	47	7,056	0.95	0.98	19	11,483	0.82	0.84	1,075	34,565	0.92	0.95
106 - 110	36	5,580	0.89	0.96	26	40,509	0.89	0.95	1,082	62,222	0.89	0.95
111 - 115	41	7,308	0.74	0.83	24	23,602	1.07	1.21	691	43,482	0.99	1.11
116 - 120	29	5,323	0.88	1.03	16	14,430	0.85	1.00	1,180	33,926	0.82	0.96
121 - 130	50	9,860	0.83	1.04	24	26,877	0.81	1.02	1,571	62,935	0.84	1.06
131 - 140	37	7,458	0.80	1.07	20	29,468	0.75	1.01	957	54,398	0.78	1.05
141 & Up	110	29,343	0.69	1.18	65	97,239	0.90	1.52	1,636	167,083	0.87	1.46
Charges	350	71,928	0.78	1.05	194	243,607	0.88	1.17	8,192	458,612	0.87	1.14
Totals	713	116,717	0.79	0.85	400	357,730	0.86	0.93	96,199	836,277	0.83	0.87

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2022 Industry Group 4

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	40	36			39	115	0.08	0.06	69	345	0.09	0.07	143	1,024	0.66	0.52
81 - 85	2,908	4,067	0.63	0.54	4,105	12,326	0.70	0.59	1,807	9,140	0.45	0.38	871	6,213	0.51	0.43
86 - 90	1,042	1,454	0.57	0.50	1,047	3,262	0.75	0.65	462	2,494	0.67	0.59	234	1,761	0.63	0.55
91 - 95	233	362	0.89	0.83	398	1,349	0.57	0.53	230	1,298	0.71	0.66	103	826	0.78	0.73
96 - 99	134	225	1.96	1.91	221	788	0.81	0.79	153	914	0.65	0.63	63	536	0.78	0.76
100 - 100	74,188	37,887	0.68	0.68	3,247	11,035	0.61	0.61	802	4,868	0.45	0.45	385	3,329	0.38	0.38
Credits	78,545	44,031	0.68	0.66	9,057	28,875	0.67	0.61	3,523	19,059	0.50	0.44	1,799	13,689	0.53	0.47
101 - 105	109	168	0.46	0.47	162	596	1.71	1.76	101	634	8.44	8.67	72	643	0.83	0.86
106 - 110	82	136	0.10	0.11	208	848	1.11	1.20	134	900	11.68	12.57	105	972	0.91	0.98
111 - 115	49	82	2.87	3.24	104	427	0.52	0.58	70	489	0.44	0.50	49	479	0.71	0.80
116 - 120	243	503	0.77	0.91	314	1,281	0.82	0.97	114	807	0.54	0.64	54	543	0.52	0.62
121 - 130	290	560	0.55	0.69	332	1,469	0.79	0.98	141	1,083	0.94	1.18	123	1,354	1.20	1.50
131 - 140	78	159	1.56	2.10	157	794	1.18	1.59	124	1,056	0.47	0.63	110	1,280	1.32	1.78
141 & Up	108	227	0.27	0.42	268	1,583	0.92	1.42	236	2,272	0.81	1.28	158	2,231	0.69	1.13
Charges	959	1,836	0.72	0.89	1,545	6,999	0.97	1.21	920	7,241	2.75	3.52	671	7,503	0.92	1.19
Totals	79,504	45,867	0.68	0.67	10,602	35,874	0.73	0.70	4,443	26,300	1.12	1.09	2,470	21,192	0.67	0.66

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									2	53	1.96	1.14	5	248	0.28	0.17
61 - 80	406	4,022	0.54	0.42	508	7,679	0.79	0.62	471	12,516	0.53	0.40	292	14,826	0.59	0.43
81 - 85	791	7,932	0.57	0.47	383	5,987	1.04	0.86	216	6,019	0.76	0.63	77	4,319	0.61	0.51
86 - 90	231	2,445	0.69	0.60	201	3,392	0.65	0.57	130	3,965	0.73	0.64	80	4,734	0.59	0.52
91 - 95	141	1,590	0.65	0.60	112	2,002	0.47	0.43	116	3,823	0.78	0.73	77	4,781	0.75	0.70
96 - 99	92	1,086	0.62	0.60	106	2,005	0.48	0.47	121	4,280	0.73	0.71	56	3,714	0.60	0.59
100 - 100	322	3,918	0.81	0.81	238	4,595	0.89	0.89	168	5,688	0.79	0.79	78	5,366	1.02	1.02
Credits	1,983	20,994	0.63	0.55	1,548	25,660	0.80	0.69	1,224	36,344	0.68	0.58	665	37,988	0.67	0.56
101 - 105	106	1,314	0.98	1.01	133	2,680	1.23	1.27	140	4,963	0.57	0.59	71	5,225	0.82	0.84
106 - 110	107	1,397	0.73	0.79	121	2,551	0.55	0.59	86	3,181	0.46	0.50	66	4,881	0.77	0.83
111 - 115	70	970	0.75	0.85	93	2,054	1.37	1.55	84	3,342	0.55	0.62	56	4,502	0.58	0.65
116 - 120	79	1,174	0.73	0.87	110	2,539	0.97	1.14	98	4,050	0.97	1.14	54	4,303	0.61	0.71
121 - 130	181	2,769	0.60	0.75	184	4,372	0.81	1.01	123	5,588	0.63	0.78	80	7,189	0.69	0.87
131 - 140	132	2,166	0.87	1.18	107	2,801	0.73	0.98	75	3,531	0.56	0.76	74	7,199	0.76	1.03
141 & Up	195	3,906	0.83	1.34	213	6,718	0.88	1.45	154	8,759	0.74	1.22	141	16,129	1.09	1.81
Charges	870	13,697	0.78	1.00	961	23,715	0.91	1.15	760	33,414	0.66	0.83	542	49,428	0.84	1.09
Totals	2,853	34,691	0.69	0.69	2,509	49,375	0.85	0.87	1,984	69,758	0.67	0.68	1,207	87,416	0.76	0.80

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	27	2,640	0.68	0.38	27	12,429	0.53	0.28	61	15,371	0.56	0.30
61 - 80	133	13,997	0.83	0.59	76	40,533	0.73	0.50	2,177	95,094	0.69	0.50
81 - 85	48	5,729	0.35	0.29	21	9,287	0.66	0.55	11,227	71,018	0.63	0.52
86 - 90	35	4,644	0.45	0.40	20	15,206	0.55	0.49	3,482	43,356	0.60	0.53
91 - 95	61	8,905	0.49	0.45	27	14,699	0.52	0.48	1,498	39,634	0.58	0.54
96 - 99	44	6,950	0.67	0.66	24	22,467	0.64	0.63	1,014	42,964	0.66	0.64
100 - 100	47	7,372	0.97	0.97	23	25,599	0.61	0.61	79,498	109,657	0.69	0.69
Credits	395	50,237	0.67	0.56	218	140,219	0.63	0.50	98,957	417,095	0.65	0.55
101 - 105	51	8,012	0.85	0.88	24	36,011	0.85	0.88	969	60,246	0.93	0.96
106 - 110	25	4,057	0.98	1.06	18	12,155	0.55	0.60	952	31,079	0.99	1.07
111 - 115	33	5,570	0.75	0.84	16	12,201	0.79	0.90	624	30,116	0.76	0.86
116 - 120	32	5,816	0.80	0.94	27	22,317	0.62	0.73	1,125	43,333	0.71	0.83
121 - 130	71	14,118	0.59	0.75	28	34,326	0.67	0.84	1,553	72,829	0.67	0.84
131 - 140	34	6,862	0.73	0.99	26	51,805	0.66	0.91	917	77,652	0.70	0.95
141 & Up	101	27,116	0.76	1.30	67	72,592	0.71	1.25	1,641	141,534	0.78	1.34
Charges	347	71,550	0.75	1.00	206	241,407	0.70	0.93	7,781	456,790	0.77	1.02
Totals	742	121,787	0.72	0.76	424	381,627	0.68	0.72	106,738	873,885	0.72	0.75

Date 11/4/2025

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2018 Industry Group 5

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	27	23	1.85	1.44	25	75			39	202	0.12	0.10	52	357	0.04	0.03
81 - 85	430	590	0.33	0.27	596	1,795	0.61	0.51	364	1,843	0.39	0.32	238	1,701	4.02	3.31
86 - 90	34	44	0.41	0.36	66	214	8.74	7.63	45	239	0.29	0.25	30	233	1.71	1.49
91 - 95	15	24			25	84	0.93	0.87	26	149	1.63	1.52	17	136	0.32	0.30
96 - 99	11	19	0.76	0.74	10	37			7	42	0.02	0.02	12	102	1.81	1.77
100 - 100	2,458	2,031	0.79	0.78	447	1,565	0.66	0.66	200	1,214	1.25	1.25	108	950	0.76	0.76
Credits	2,975	2,731	0.68	0.65	1,169	3,770	1.08	0.97	681	3,688	0.70	0.62	457	3,479	2.36	2.05
101 - 105	10	16			15	56	0.12	0.12	18	114	2.18	2.23	7	62	0.12	0.13
106 - 110	8	11	0.08	0.08	20	79	3.32	3.60	13	90	0.62	0.66	10	93	0.00	0.00
111 - 115	8	12			12	48	3.64	4.10	5	32			7	67	6.08	6.88
116 - 120	16	28	2.13	2.53	33	138	0.35	0.41	11	80	0.47	0.55	6	60	0.02	0.03
121 - 130	20	33	0.03	0.03	34	149	5.91	7.40	12	99	1.35	1.71	20	220	0.09	0.11
131 - 140	12	24	0.44	0.59	18	95	0.01	0.01	22	188	0.36	0.49	21	245	1.20	1.62
141 & Up	11	21	0.21	0.35	22	139	0.03	0.05	28	263	0.25	0.39	24	339	1.25	2.03
Charges	85	144	0.53	0.65	154	703	1.96	2.44	109	867	0.70	0.90	95	1,087	1.06	1.40
Totals	3,060	2,875	0.67	0.65	1,323	4,474	1.22	1.15	790	4,556	0.70	0.66	552	4,567	2.05	1.94

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	13	0.30	0.17	1		0.00	0.52	5	202	2.56	1.41
61 - 80	184	1,818	0.39	0.31	285	4,298	0.52	0.40	315	8,391	0.51	0.38	184	9,226	0.81	0.58
81 - 85	275	2,770	1.90	1.56	264	4,097	0.37	0.30	129	3,598	1.01	0.84	46	2,630	0.82	0.68
86 - 90	48	517	5.88	5.14	107	1,799	0.61	0.53	75	2,199	0.70	0.62	53	3,277	2.24	1.96
91 - 95	32	352	0.89	0.82	53	956	0.58	0.54	54	1,797	0.88	0.82	39	2,630	1.45	1.34
96 - 99	30	359	1.48	1.44	47	921	0.81	0.79	76	2,657	0.94	0.92	35	2,280	0.46	0.45
100 - 100	132	1,619	0.87	0.87	135	2,585	0.66	0.66	105	3,668	0.98	0.98	38	2,604	1.45	1.45
Credits	701	7,435	1.51	1.30	892	14,670	0.54	0.46	755	22,311	0.77	0.65	400	22,849	1.14	0.94
101 - 105	19	245	0.15	0.15	64	1,303	0.21	0.21	63	2,186	0.53	0.55	30	2,234	0.93	0.96
106 - 110	37	497	1.55	1.67	47	976	0.63	0.68	60	2,261	0.44	0.47	44	3,228	2.03	2.19
111 - 115	21	294	0.40	0.45	44	987	0.96	1.09	36	1,409	0.77	0.86	27	2,067	0.67	0.76
116 - 120	25	387	0.73	0.86	35	800	0.94	1.10	43	1,843	0.35	0.41	25	1,988	0.93	1.10
121 - 130	40	637	0.42	0.53	61	1,463	1.60	2.00	68	2,933	0.51	0.64	28	2,468	1.52	1.90
131 - 140	29	475	0.16	0.22	27	701	0.83	1.12	33	1,571	0.13	0.18	15	1,426	0.53	0.71
141 & Up	44	904	1.01	1.60	62	2,022	0.71	1.16	80	4,572	0.81	1.32	40	4,824	0.80	1.41
Charges	215	3,440	0.72	0.91	340	8,252	0.84	1.04	383	16,775	0.56	0.70	209	18,235	1.11	1.40
Totals	916	10,875	1.26	1.21	1,232	22,922	0.65	0.62	1,138	39,085	0.68	0.67	609	41,084	1.13	1.10

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	15	1,430	0.44	0.25	28	10,160	0.55	0.29	50	11,805	0.57	0.31
61 - 80	129	14,031	0.81	0.58	55	47,293	0.82	0.58	1,295	85,713	0.76	0.54
81 - 85	40	4,503	0.72	0.60	14	7,049	0.90	0.76	2,396	30,575	1.02	0.84
86 - 90	16	2,009	0.75	0.66	18	12,255	0.76	0.67	492	22,787	1.15	1.01
91 - 95	26	3,384	0.74	0.69	11	31,209	0.92	0.88	298	40,721	0.93	0.88
96 - 99	28	4,106	0.42	0.41	7	20,767	0.69	0.61	263	31,291	0.67	0.61
100 - 100	26	3,527	1.15	1.13	12	6,824	0.53	0.53	3,661	26,588	0.87	0.86
Credits	280	32,991	0.76	0.61	145	135,557	0.79	0.62	8,455	249,481	0.85	0.68
101 - 105	19	2,600	0.82	0.84	14	8,829	0.66	0.68	259	17,646	0.67	0.69
106 - 110	22	3,917	0.93	1.00	10	18,305	0.51	0.54	271	29,456	0.75	0.81
111 - 115	5	941	0.30	0.34	9	4,399	0.84	0.94	174	10,256	0.79	0.89
116 - 120	10	2,047	0.59	0.69	2	1,001	0.33	0.39	206	8,373	0.62	0.73
121 - 130	19	3,659	0.74	0.93	15	11,709	0.55	0.68	317	23,371	0.77	0.96
131 - 140	16	3,612	0.50	0.66	9	8,740	0.95	1.27	202	17,077	0.71	0.95
141 & Up	21	5,910	0.67	1.14	21	25,928	0.60	0.97	353	44,922	0.67	1.09
Charges	112	22,686	0.69	0.88	80	78,912	0.63	0.79	1,782	151,101	0.71	0.90
Totals	392	55,676	0.73	0.69	225	214,469	0.73	0.67	10,237	400,583	0.79	0.74

Date 11/4/2025

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2019 Industry Group 5

Up to $2,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1			
61 - 80	51	45	195.39	152.10
81 - 85	491	625	0.84	0.69
86 - 90	53	76	0.02	0.02
91 - 95	19	30	1.59	1.48
96 - 99	15	24	132.42	128.58
100 - 100	2,843	2,201	0.76	0.76
Credits	3,473	3,001	4.75	4.51
101 - 105	5	6		
106 - 110	17	29	6.22	6.71
111 - 115	9	13		
116 - 120	24	45	0.82	0.96
121 - 130	24	41	0.01	0.01
131 - 140	12	25	10.48	14.19
141 & Up	18	40	1.40	2.23
Charges	109	199	2.70	3.39
Totals	3,582	3,200	4.62	4.45

$2,500 - $4,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	56	167	1.74	1.37
81 - 85	571	1,676	0.51	0.42
86 - 90	60	184	17.12	14.98
91 - 95	26	88	0.03	0.03
96 - 99	15	57	2.00	1.96
100 - 100	430	1,467	0.48	0.48
Credits	1,158	3,641	1.41	1.26
101 - 105	17	62	0.10	0.10
106 - 110	25	98	1.12	1.21
111 - 115	10	40	0.01	0.01
116 - 120	17	75	2.20	2.61
121 - 130	21	84	0.01	0.01
131 - 140	23	119	0.03	0.04
141 & Up	38	219	1.49	2.32
Charges	151	697	0.88	1.12
Totals	1,309	4,338	1.32	1.24

$5,000 - $7,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	80	400	0.36	0.29
81 - 85	285	1,430	0.59	0.49
86 - 90	53	284	0.19	0.16
91 - 95	25	139	0.52	0.48
96 - 99	10	58	0.08	0.08
100 - 100	181	1,117	0.65	0.65
Credits	634	3,430	0.54	0.47
101 - 105	17	106	0.84	0.86
106 - 110	14	91	0.73	0.79
111 - 115	6	42	0.03	0.04
116 - 120	14	107		
121 - 130	17	134	1.37	1.72
131 - 140	25	211	0.25	0.34
141 & Up	22	213	0.51	0.79
Charges	115	904	0.56	0.70
Totals	749	4,334	0.54	0.51

$7,500 - $9,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	109	757	0.45	0.35
81 - 85	189	1,364	0.73	0.60
86 - 90	39	305	1.45	1.27
91 - 95	27	231	0.13	0.12
96 - 99	14	116	0.32	0.31
100 - 100	98	857	2.12	2.11
Credits	476	3,630	1.01	0.87
101 - 105	16	142	1.88	1.94
106 - 110	30	274	1.59	1.71
111 - 115	12	115	0.01	0.01
116 - 120	12	122	2.09	2.48
121 - 130	28	315	0.90	1.13
131 - 140	13	150	0.58	0.79
141 & Up	21	300	0.30	0.49
Charges	132	1,418	1.00	1.25
Totals	608	5,049	1.01	0.95

$10,000 - $14,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	227	2,179	0.74	0.58
81 - 85	206	2,104	1.16	0.96
86 - 90	82	891	0.35	0.30
91 - 95	50	598	0.36	0.34
96 - 99	29	351	0.76	0.74
100 - 100	116	1,449	0.99	0.99
Credits	710	7,572	0.83	0.71
101 - 105	40	508	0.12	0.12
106 - 110	36	473	0.38	0.41
111 - 115	19	266	0.28	0.31
116 - 120	31	432	0.24	0.29
121 - 130	43	659	0.37	0.46
131 - 140	36	610	0.69	0.93
141 & Up	52	1,036	0.33	0.54
Charges	257	3,984	0.36	0.45
Totals	967	11,557	0.67	0.64

$15,000 - $24,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	252	3,770	0.42	0.32
81 - 85	180	2,840	0.90	0.74
86 - 90	81	1,380	1.46	1.28
91 - 95	55	971	0.13	0.12
96 - 99	38	738	0.55	0.53
100 - 100	108	2,045	1.04	1.04
Credits	714	11,745	0.75	0.64
101 - 105	52	1,022	0.54	0.55
106 - 110	61	1,243	0.21	0.23
111 - 115	29	654	0.28	0.31
116 - 120	32	748	0.65	0.77
121 - 130	53	1,254	0.28	0.35
131 - 140	34	901	0.52	0.70
141 & Up	61	1,868	0.81	1.28
Charges	322	7,690	0.50	0.61
Totals	1,036	19,435	0.65	0.63

$25,000 - $49,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1		0.00	0.30
61 - 80	264	6,755	0.56	0.42
81 - 85	95	2,642	0.51	0.42
86 - 90	63	1,961	1.01	0.89
91 - 95	75	2,484	0.75	0.70
96 - 99	62	2,126	0.36	0.35
100 - 100	94	3,369	1.99	1.99
Credits	654	19,337	0.85	0.72
101 - 105	58	2,071	0.56	0.57
106 - 110	52	1,858	0.93	1.00
111 - 115	31	1,240	1.14	1.29
116 - 120	33	1,329	1.04	1.22
121 - 130	75	3,363	0.76	0.95
131 - 140	41	1,830	0.95	1.29
141 & Up	63	3,856	0.55	0.94
Charges	353	15,547	0.78	0.98
Totals	1,007	34,884	0.82	0.81

$50,000 - $99,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	5	187	0.73	0.41
61 - 80	159	7,919	1.96	1.40
81 - 85	32	1,984	0.67	0.56
86 - 90	43	2,562	0.90	0.79
91 - 95	24	1,444	0.93	0.86
96 - 99	30	1,967	0.60	0.58
100 - 100	35	2,220	1.86	1.85
Credits	328	18,282	1.42	1.15
101 - 105	24	1,670	0.72	0.75
106 - 110	26	1,979	0.95	1.03
111 - 115	19	1,418	0.62	0.70
116 - 120	23	1,841	0.76	0.90
121 - 130	48	4,209	1.01	1.26
131 - 140	9	807	1.51	2.06
141 & Up	31	3,777	0.55	0.92
Charges	180	15,702	0.82	1.03
Totals	508	33,984	1.14	1.11

$100,000 - $249,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	15	1,248	0.50	0.27
61 - 80	92	9,775	0.70	0.50
81 - 85	18	2,157	0.83	0.68
86 - 90	27	3,391	0.73	0.64
91 - 95	16	2,042	0.64	0.60
96 - 99	24	3,701	1.46	1.43
100 - 100	16	2,502	1.37	1.37
Credits	208	24,817	0.88	0.71
101 - 105	18	2,781	0.82	0.83
106 - 110	8	1,039	1.15	1.24
111 - 115	14	2,330	1.35	1.52
116 - 120	10	1,631	0.82	0.97
121 - 130	16	3,182	1.28	1.61
131 - 140	9	1,683	0.45	0.61
141 & Up	20	5,404	0.99	1.65
Charges	95	18,049	1.01	1.28
Totals	303	42,867	0.93	0.89

$250,000 And Over

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	24	13,594	0.64	0.35
61 - 80	45	18,289	0.92	0.64
81 - 85	8	3,588	1.11	0.91
86 - 90	21	20,078	0.82	0.71
91 - 95	8	6,590	0.62	0.57
96 - 99	9	35,822	1.04	1.01
100 - 100	13	5,205	0.93	0.91
Credits	128	103,167	0.89	0.72
101 - 105	11	19,409	0.80	0.76
106 - 110	3	2,685	0.49	0.53
111 - 115	6	13,758	0.79	0.90
116 - 120	5	3,573	0.72	0.85
121 - 130	7	5,892	0.85	1.07
131 - 140	7	9,264	0.63	0.84
141 & Up	17	15,940	0.75	1.24
Charges	56	70,521	0.75	0.89
Totals	184	173,688	0.84	0.78

All Risks

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	46	15,029	0.63	0.35
61 - 80	1,335	50,057	1.12	0.80
81 - 85	2,075	20,411	0.82	0.67
86 - 90	522	31,113	0.94	0.82
91 - 95	325	14,618	0.62	0.58
96 - 99	246	44,961	1.08	1.05
100 - 100	3,934	22,433	1.23	1.22
Credits	8,483	198,622	0.99	0.81
101 - 105	258	27,778	0.76	0.74
106 - 110	272	9,772	0.75	0.81
111 - 115	155	19,875	0.83	0.94
116 - 120	201	9,903	0.78	0.92
121 - 130	332	19,134	0.89	1.11
131 - 140	209	15,599	0.69	0.93
141 & Up	343	32,652	0.73	1.22
Charges	1,770	134,712	0.78	0.95
Totals	10,253	333,334	0.90	0.85

Date 11/4/2025

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2020 Industry Group 5

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	52	46	0.25	0.20	72	222	6.87	5.39	77	388	0.27	0.21	108	751	0.95	0.74
81 - 85	526	648	2.08	1.72	564	1,689	0.51	0.42	267	1,357	1.08	0.89	174	1,237	0.84	0.70
86 - 90	47	61	0.16	0.14	69	221	0.34	0.30	34	184	1.89	1.65	39	296	0.25	0.22
91 - 95	23	30	0.10	0.10	28	91	0.07	0.07	30	178	0.02	0.02	25	201	0.07	0.07
96 - 99	13	19	0.31	0.30	13	46			8	45			17	144	0.00	0.00
100 - 100	2,769	2,154	1.41	1.40	409	1,459	0.44	0.44	135	837	0.65	0.64	78	668	0.30	0.30
Credits	3,430	2,958	1.49	1.41	1,155	3,727	0.83	0.74	551	2,987	0.82	0.72	441	3,298	0.62	0.53
101 - 105	6	8			11	41	0.05	0.06	7	46	3.61	3.67	21	191	0.15	0.16
106 - 110	11	22	1.60	1.73	21	89	0.68	0.73	25	171	0.82	0.88	27	258	0.57	0.61
111 - 115	19	28			15	70	0.03	0.04	14	101	0.07	0.08	10	94	0.01	0.02
116 - 120	34	64	0.79	0.94	36	150	0.10	0.11	12	89			22	224	0.41	0.49
121 - 130	34	65	0.19	0.23	39	173	0.68	0.85	24	194	1.60	2.00	28	309	0.64	0.80
131 - 140	17	37	1.78	2.38	19	96	0.02	0.03	22	191	0.38	0.51	21	243	0.04	0.06
141 & Up	22	63	0.19	0.30	28	167	1.11	1.77	32	317	4.81	7.71	20	270	0.51	0.79
Charges	143	287	0.61	0.78	169	785	0.49	0.61	136	1,109	2.00	2.57	149	1,588	0.39	0.47
Totals	3,573	3,244	1.41	1.37	1,324	4,512	0.77	0.73	687	4,096	1.14	1.09	590	4,885	0.54	0.52

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	8	17.06	10.27	2	12	0.49	0.15	2	37	3.74	1.93	3	106		
61 - 80	213	2,009	0.42	0.33	252	3,721	0.64	0.48	228	5,890	0.80	0.59	134	6,516	0.66	0.47
81 - 85	254	2,539	0.38	0.32	135	2,130	0.58	0.47	75	2,005	0.73	0.60	27	1,565	0.69	0.57
86 - 90	61	667	2.42	2.11	64	1,050	0.70	0.61	60	1,865	1.46	1.28	34	2,142	0.44	0.39
91 - 95	48	561	0.20	0.19	55	1,000	0.99	0.92	59	1,978	1.37	1.27	32	1,968	0.83	0.77
96 - 99	41	484	2.06	2.01	38	736	1.04	1.00	45	1,469	0.64	0.62	27	1,775	0.49	0.48
100 - 100	111	1,373	1.03	1.02	108	2,090	1.98	1.98	129	4,307	2.45	2.45	54	3,625	2.14	2.14
Credits	729	7,641	0.80	0.68	654	10,739	0.95	0.81	598	17,552	1.32	1.13	311	17,697	0.94	0.78
101 - 105	23	295	0.44	0.45	41	842	0.39	0.40	60	2,090	0.98	1.01	20	1,395	1.16	1.19
106 - 110	50	669	0.58	0.62	39	814	2.47	2.68	36	1,322	1.71	1.83	21	1,609	0.97	1.05
111 - 115	29	415	0.24	0.27	38	827	0.35	0.39	30	1,160	0.89	1.01	19	1,452	1.35	1.52
116 - 120	30	430	0.47	0.54	31	711	1.57	1.85	36	1,454	1.39	1.63	16	1,298	1.34	1.58
121 - 130	54	806	0.32	0.40	58	1,449	1.17	1.47	56	2,479	1.73	2.16	31	2,457	1.21	1.49
131 - 140	42	705	0.21	0.29	45	1,220	0.68	0.92	37	1,683	0.42	0.56	24	2,209	0.72	0.96
141 & Up	63	1,221	1.26	2.00	77	2,478	0.83	1.38	67	3,808	0.82	1.34	32	3,450	1.12	1.76
Charges	291	4,541	0.61	0.77	329	8,341	1.00	1.29	322	13,995	1.11	1.39	163	13,872	1.10	1.38
Totals	1,020	12,182	0.73	0.71	983	19,080	0.97	0.97	920	31,547	1.23	1.23	474	31,568	1.01	0.98

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	12	1,052	0.91	0.51	16	8,002	0.68	0.36	36	9,216	0.73	0.39
61 - 80	72	7,763	1.23	0.86	40	21,479	1.17	0.84	1,248	48,785	1.01	0.73
81 - 85	21	2,665	0.89	0.74	5	1,750	2.04	1.68	2,048	17,583	0.88	0.72
86 - 90	17	2,278	0.54	0.47	9	6,045	0.92	0.81	434	14,810	0.90	0.79
91 - 95	14	1,639	0.53	0.49	9	7,417	0.99	0.92	323	15,063	0.91	0.84
96 - 99	18	2,731	1.12	1.09	8	3,786	1.22	1.19	228	11,235	1.00	0.97
100 - 100	27	4,201	1.43	1.43	12	6,657	0.61	0.61	3,832	27,370	1.40	1.40
Credits	181	22,329	1.07	0.87	99	55,136	1.01	0.77	8,149	144,063	1.03	0.83
101 - 105	12	1,728	0.55	0.56	14	42,637	1.17	1.19	215	49,273	1.12	1.14
106 - 110	16	2,616	0.86	0.93	2	11,378	0.58	0.58	248	18,948	0.81	0.84
111 - 115	3	423	0.64	0.72	7	5,210	0.72	0.82	184	9,779	0.76	0.86
116 - 120	7	1,268	0.66	0.79	3	2,242	2.74	3.23	227	7,930	1.54	1.82
121 - 130	16	2,966	1.13	1.39	7	17,152	0.56	0.67	347	28,050	0.81	0.99
131 - 140	17	3,452	0.53	0.70	5	5,813	0.66	0.90	249	15,648	0.58	0.78
141 & Up	30	7,395	0.86	1.45	11	8,724	0.79	1.29	382	27,894	0.92	1.51
Charges	101	19,849	0.80	1.06	49	93,156	0.93	1.04	1,852	157,523	0.94	1.11
Totals	282	42,178	0.94	0.94	148	148,292	0.96	0.91	10,001	301,586	0.98	0.95

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2021 Industry Group 5

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2															
61 - 80	23	20	0.03	0.03	35	98	0.60	0.47	39	192	0.08	0.06	75	519	0.68	0.53
81 - 85	379	508	4.13	3.45	553	1,689	0.90	0.75	312	1,593	1.04	0.86	204	1,491	0.43	0.35
86 - 90	103	139	0.33	0.28	85	263	0.27	0.23	57	298	0.25	0.22	35	267	1.23	1.07
91 - 95	14	19			24	86	1.51	1.40	27	160	1.01	0.94	26	215	0.64	0.59
96 - 99	13	22			18	64	0.04	0.04	9	56	0.15	0.15	19	158	1.30	1.26
100 - 100	3,021	2,440	0.93	0.93	462	1,625	0.31	0.30	179	1,090	0.44	0.44	106	917	0.86	0.86
Credits	3,555	3,147	1.40	1.34	1,177	3,824	0.60	0.54	623	3,390	0.71	0.63	465	3,568	0.69	0.60
101 - 105	9	14			9	31	0.05	0.05	12	77	0.07	0.08	16	148	0.06	0.07
106 - 110	14	19	1.53	1.60	16	70	0.08	0.08	19	133	0.40	0.44	24	222	0.77	0.83
111 - 115	7	17	0.19	0.22	6	25	2.79	3.11	13	97	0.55	0.62	16	158	2.84	3.20
116 - 120	22	47			32	137	2.26	2.68	13	95	0.06	0.07	17	183	0.23	0.27
121 - 130	24	47	0.10	0.13	45	213	2.51	3.13	25	195	0.45	0.56	32	349	0.73	0.92
131 - 140	17	37	0.23	0.30	23	118	0.01	0.01	21	174	3.06	4.14	20	229	0.03	0.04
141 & Up	25	55			27	177	1.94	3.14	26	242	0.20	0.31	29	415	0.38	0.63
Charges	118	237	0.19	0.25	158	770	1.64	2.10	129	1,013	0.78	0.98	154	1,706	0.64	0.81
Totals	3,673	3,383	1.32	1.28	1,335	4,594	0.77	0.73	752	4,403	0.72	0.69	619	5,273	0.67	0.65

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1		0.00	0.21	2	39	0.99	0.50	3	135	0.17	0.10
61 - 80	149	1,430	0.53	0.41	239	3,595	0.63	0.48	206	5,207	0.56	0.42	134	6,527	0.88	0.63
81 - 85	243	2,428	0.85	0.71	169	2,584	0.52	0.43	81	2,175	2.02	1.67	35	2,100	0.94	0.78
86 - 90	89	975	0.73	0.64	67	1,137	0.47	0.41	45	1,422	0.54	0.47	29	1,725	1.33	1.16
91 - 95	37	428	0.55	0.51	56	998	1.76	1.64	47	1,581	1.05	0.98	30	1,785	0.72	0.67
96 - 99	35	427	0.17	0.16	49	955	2.05	1.99	55	1,919	0.69	0.67	17	1,209	0.52	0.51
100 - 100	109	1,374	1.91	1.91	119	2,285	0.54	0.54	123	4,550	1.93	1.92	50	3,270	2.20	2.20
Credits	662	7,062	0.92	0.79	700	11,553	0.79	0.67	559	16,894	1.18	1.02	298	16,750	1.14	0.95
101 - 105	27	345	1.01	1.04	47	947	0.52	0.53	51	1,747	0.88	0.90	29	2,129	0.47	0.48
106 - 110	44	589	1.64	1.75	43	928	0.93	1.00	41	1,489	0.38	0.41	25	1,759	0.86	0.93
111 - 115	20	284	1.09	1.23	42	937	0.63	0.71	42	1,687	1.45	1.63	26	2,050	0.77	0.87
116 - 120	30	430	0.24	0.28	34	770	0.99	1.17	31	1,254	0.45	0.53	13	1,138	1.80	2.11
121 - 130	55	855	0.29	0.36	51	1,224	1.10	1.37	65	2,837	1.10	1.37	36	3,123	1.08	1.34
131 - 140	43	706	0.87	1.18	46	1,268	2.15	2.90	39	1,780	0.52	0.70	17	1,645	0.49	0.66
141 & Up	47	951	0.57	0.93	94	2,950	3.57	5.65	82	4,750	0.61	1.01	46	5,382	0.82	1.35
Charges	266	4,159	0.75	0.95	357	9,024	1.92	2.45	351	15,543	0.78	0.99	192	17,227	0.86	1.09
Totals	928	11,221	0.86	0.84	1,057	20,577	1.28	1.28	910	32,437	0.98	1.01	490	33,977	1.00	1.00

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	13	1,315	1.22	0.67	14	8,605	0.62	0.34	35	10,093	0.70	0.38
61 - 80	59	6,382	0.71	0.50	36	18,792	0.89	0.64	995	42,761	0.78	0.57
81 - 85	19	2,298	0.70	0.58	8	3,330	0.46	0.37	2,003	20,197	0.93	0.77
86 - 90	24	3,095	1.36	1.20	12	12,704	1.11	0.98	546	22,025	1.05	0.92
91 - 95	28	3,860	0.88	0.81	8	10,110	0.74	0.70	297	19,243	0.84	0.79
96 - 99	18	2,499	0.65	0.63	9	3,787	0.50	0.49	242	11,096	0.70	0.68
100 - 100	15	2,054	0.97	0.97	7	6,808	0.75	0.75	4,191	26,414	1.17	1.17
Credits	176	21,503	0.88	0.71	94	64,138	0.81	0.64	8,309	151,828	0.90	0.74
101 - 105	17	2,402	1.27	1.31	6	5,264	0.91	0.95	223	13,104	0.86	0.88
106 - 110	11	1,868	0.71	0.76	10	18,033	0.90	0.93	247	25,111	0.86	0.90
111 - 115	8	1,282	0.69	0.78	5	40,671	1.06	1.19	185	47,206	1.05	1.17
116 - 120	10	1,887	2.11	2.49	6	4,139	0.62	0.72	208	10,080	1.03	1.21
121 - 130	23	4,185	0.89	1.12	7	4,684	2.03	2.54	363	17,713	1.25	1.57
131 - 140	8	1,412	0.90	1.20	6	3,626	0.55	0.74	240	10,996	0.81	1.09
141 & Up	29	8,169	0.98	1.69	12	8,369	0.76	1.24	417	31,460	1.06	1.75
Charges	106	21,205	1.05	1.40	52	84,786	1.00	1.14	1,883	155,670	1.01	1.22
Totals	282	42,708	0.96	0.97	146	148,924	0.92	0.88	10,192	307,499	0.96	0.94

Date 11/4/2025

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2022 Industry Group 5

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	22	15	0.04	0.03	30	85	0.02	0.02	30	154			54	381	0.00	0.00
81 - 85	341	455	1.86	1.57	540	1,670	0.77	0.64	298	1,541	0.49	0.41	250	1,842	0.22	0.18
86 - 90	77	99	0.01	0.01	109	338	1.35	1.17	51	273	0.63	0.55	45	352	0.29	0.25
91 - 95	12	18			20	71	0.10	0.10	31	185	0.07	0.06	15	124	0.88	0.81
96 - 99	13	19	0.05	0.05	11	40	0.16	0.16	13	83	0.02	0.02	12	108	0.17	0.17
100 - 100	3,207	2,673	1.62	1.62	487	1,693	0.76	0.76	185	1,130	0.64	0.64	103	890	0.79	0.78
Credits	3,672	3,279	1.58	1.53	1,197	3,897	0.78	0.71	608	3,367	0.49	0.44	479	3,696	0.36	0.31
101 - 105	11	15	11.55	11.81	21	78	0.42	0.42	13	82	0.05	0.05	18	167	2.67	2.75
106 - 110	14	24	0.26	0.28	22	92	0.92	0.97	15	101	0.51	0.55	22	210	1.27	1.36
111 - 115	9	14	0.26	0.30	3	11	0.90	1.02	7	46	1.26	1.42	8	80	0.16	0.18
116 - 120	28	47	0.00	0.00	24	107	0.19	0.23	14	99	0.12	0.14	8	81	0.02	0.02
121 - 130	21	41	3.92	4.86	32	136	1.02	1.27	27	208	1.22	1.52	34	378	1.08	1.35
131 - 140	9	14			15	75	0.81	1.09	22	187	0.09	0.12	24	289	1.14	1.56
141 & Up	15	25	10.67	16.25	32	191	0.50	0.76	29	278	5.08	7.96	29	407	1.57	2.49
Charges	107	179	3.42	4.14	149	689	0.64	0.80	127	1,001	1.81	2.32	143	1,611	1.30	1.66
Totals	3,779	3,458	1.68	1.64	1,346	4,587	0.76	0.72	735	4,368	0.79	0.76	622	5,306	0.65	0.62

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					2	12	1.19	0.33	1	20			1	42	1.15	0.65
61 - 80	157	1,552	1.26	0.98	208	3,110	0.61	0.47	198	5,226	0.67	0.50	128	6,485	0.53	0.38
81 - 85	238	2,428	0.43	0.36	183	2,869	0.52	0.43	88	2,337	0.81	0.67	33	1,862	0.41	0.34
86 - 90	64	682	0.40	0.35	80	1,346	0.54	0.48	63	1,894	1.05	0.92	37	2,259	0.89	0.78
91 - 95	42	486	1.66	1.53	43	734	1.03	0.95	58	1,779	0.45	0.41	29	1,838	0.54	0.49
96 - 99	27	335	1.07	1.04	33	616	0.21	0.21	37	1,219	0.41	0.39	27	1,854	0.94	0.92
100 - 100	127	1,565	0.98	0.98	120	2,239	0.77	0.77	74	2,639	1.01	1.01	30	1,971	1.46	1.46
Credits	655	7,048	0.85	0.73	669	10,925	0.62	0.53	519	15,115	0.75	0.64	285	16,312	0.73	0.60
101 - 105	29	372	1.00	1.03	41	820	0.68	0.70	58	2,121	0.43	0.44	27	1,955	0.61	0.63
106 - 110	47	648	2.12	2.28	51	1,034	0.79	0.84	48	1,747	1.14	1.23	18	1,439	0.41	0.45
111 - 115	20	288	0.56	0.63	48	1,092	1.85	2.09	38	1,474	1.07	1.21	17	1,309	0.78	0.88
116 - 120	23	322	1.07	1.26	27	623	0.09	0.10	27	1,058	0.63	0.74	16	1,375	0.73	0.86
121 - 130	47	747	0.88	1.10	57	1,396	1.06	1.33	66	2,935	0.82	1.02	59	4,941	1.96	2.45
131 - 140	42	701	0.70	0.95	50	1,338	0.30	0.41	39	1,871	0.67	0.90	22	2,103	0.67	0.91
141 & Up	64	1,272	0.70	1.13	86	2,690	0.99	1.57	81	4,608	0.71	1.19	48	5,445	1.02	1.64
Charges	272	4,350	0.99	1.26	360	8,994	0.89	1.13	357	15,815	0.77	0.98	207	18,567	1.10	1.42
Totals	927	11,398	0.90	0.89	1,029	19,919	0.74	0.74	876	30,930	0.76	0.78	492	34,880	0.93	0.95

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	14	1,376	0.14	0.08	14	6,737	0.46	0.24	32	8,187	0.41	0.22
61 - 80	74	7,664	0.89	0.63	41	23,893	0.80	0.57	942	48,565	0.75	0.55
81 - 85	15	1,864	1.20	1.00	6	5,238	0.44	0.37	1,992	22,107	0.59	0.49
86 - 90	26	3,360	0.59	0.52	8	3,385	1.43	1.24	560	13,989	0.90	0.78
91 - 95	18	2,582	1.20	1.11	9	11,761	0.70	0.65	277	19,578	0.76	0.70
96 - 99	15	2,153	2.27	2.21	5	22,757	0.70	0.66	193	29,184	0.81	0.77
100 - 100	17	2,621	1.48	1.48	10	10,310	0.40	0.40	4,360	27,730	0.86	0.86
Credits	179	21,620	1.07	0.85	93	84,081	0.69	0.56	8,356	169,340	0.76	0.62
101 - 105	12	1,777	0.46	0.48	12	5,543	0.56	0.57	242	12,931	0.59	0.61
106 - 110	10	1,352	1.07	1.16	6	9,340	0.88	0.96	253	15,988	0.93	1.01
111 - 115	16	2,716	0.76	0.85	5	2,616	0.69	0.78	171	9,645	0.90	1.02
116 - 120	8	1,689	1.48	1.75	5	3,298	0.34	0.40	180	8,699	0.66	0.77
121 - 130	22	4,292	0.67	0.84	6	37,773	0.94	1.14	371	52,846	1.02	1.24
131 - 140	14	2,735	0.78	1.06	9	12,744	0.58	0.79	246	22,057	0.61	0.83
141 & Up	27	7,420	0.81	1.43	10	6,690	1.04	1.67	421	29,026	0.96	1.58
Charges	109	21,982	0.81	1.08	53	78,004	0.82	1.01	1,884	151,192	0.87	1.10
Totals	288	43,601	0.94	0.94	146	162,085	0.75	0.73	10,240	320,532	0.81	0.80

Date 11/4/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	13	5			5	10			1	3						
61 - 80	607	383	1.55	1.16	332	960	0.16	0.12	398	1,971	0.77	0.60	654	4,522	0.62	0.49
81 - 85	11,059	14,276	0.66	0.55	11,923	35,687	0.53	0.44	5,780	29,204	0.60	0.50	3,011	21,394	0.80	0.66
86 - 90	1,337	1,633	1.66	1.45	1,805	5,809	1.05	0.92	1,139	6,085	0.51	0.45	636	4,810	0.72	0.63
91 - 95	629	842	1.58	1.46	765	2,590	0.83	0.77	459	2,602	0.82	0.76	307	2,458	1.43	1.32
96 - 99	377	509	1.08	1.05	412	1,481	1.25	1.22	261	1,567	0.43	0.42	180	1,516	0.50	0.49
100 - 100	156,815	81,419	0.67	0.67	6,844	23,571	0.87	0.87	2,088	12,664	0.63	0.63	980	8,437	0.53	0.53
Credits	170,837	99,066	0.70	0.68	22,086	70,108	0.71	0.63	10,126	54,097	0.61	0.53	5,768	43,137	0.74	0.64
101 - 105	314	431	0.65	0.67	327	1,226	0.63	0.65	265	1,664	0.80	0.82	161	1,442	0.78	0.81
106 - 110	288	403	0.49	0.53	408	1,674	0.77	0.83	358	2,395	0.53	0.57	255	2,396	1.50	1.61
111 - 115	187	277	2.62	2.96	225	961	1.19	1.34	149	1,030	1.38	1.56	114	1,120	0.82	0.93
116 - 120	649	1,210	1.03	1.22	744	3,041	0.74	0.88	212	1,533	0.69	0.82	126	1,282	1.16	1.37
121 - 130	635	1,150	1.51	1.89	722	3,185	1.19	1.48	327	2,518	0.88	1.10	276	3,032	1.16	1.45
131 - 140	193	296	2.98	4.01	318	1,635	2.92	3.94	340	2,856	0.48	0.65	288	3,386	0.56	0.75
141 & Up	273	487	1.82	2.87	471	2,824	1.10	1.69	500	4,766	0.83	1.29	326	4,454	1.02	1.62
Charges	2,539	4,253	1.40	1.70	3,215	14,546	1.18	1.46	2,151	16,762	0.75	0.95	1,546	17,111	1.00	1.27
Totals	173,376	103,319	0.73	0.71	25,301	84,653	0.79	0.74	12,277	70,859	0.64	0.61	7,314	60,249	0.82	0.78

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	20	0.10	0.06	8	92	0.06	0.03	7	137	1.01	0.51	27	1,167	1.24	0.69
61 - 80	1,587	15,549	0.61	0.48	2,364	35,500	0.51	0.39	2,248	59,304	0.50	0.38	1,274	64,449	0.63	0.46
81 - 85	2,637	26,129	0.73	0.60	1,521	23,614	0.67	0.55	821	23,099	0.62	0.51	343	19,767	0.65	0.54
86 - 90	647	6,929	1.52	1.33	617	10,331	0.76	0.66	505	15,263	0.68	0.59	296	18,364	0.91	0.80
91 - 95	354	4,011	0.81	0.75	399	7,098	0.64	0.60	398	13,137	0.72	0.67	353	23,379	0.85	0.79
96 - 99	246	2,953	1.38	1.35	306	5,815	0.51	0.50	400	14,090	0.74	0.72	286	18,960	0.66	0.65
100 - 100	978	11,805	0.48	0.48	762	14,613	0.74	0.74	523	18,028	0.77	0.77	253	17,281	0.68	0.68
Credits	6,452	67,396	0.77	0.66	5,977	97,064	0.62	0.52	4,902	143,058	0.62	0.52	2,832	163,368	0.71	0.59
101 - 105	282	3,598	1.08	1.11	382	7,651	0.72	0.74	498	18,189	1.21	1.24	240	17,067	0.96	0.99
106 - 110	343	4,529	0.75	0.81	366	7,685	1.01	1.08	353	13,124	0.98	1.05	215	16,273	1.01	1.09
111 - 115	180	2,530	0.62	0.70	256	5,770	0.66	0.75	295	11,422	0.58	0.66	179	14,069	0.74	0.83
116 - 120	203	2,964	0.69	0.82	302	6,924	0.59	0.70	240	10,030	0.71	0.84	164	13,373	0.64	0.75
121 - 130	434	6,713	0.84	1.05	442	10,525	0.78	0.97	406	17,619	0.72	0.90	239	21,090	0.79	0.99
131 - 140	285	4,653	0.60	0.81	246	6,382	0.68	0.92	259	12,332	0.61	0.83	148	13,891	0.74	1.00
141 & Up	426	8,597	0.49	0.80	470	15,043	0.97	1.59	460	26,872	0.77	1.27	326	37,582	0.76	1.26
Charges	2,153	33,584	0.70	0.89	2,464	59,981	0.81	1.01	2,511	109,587	0.82	1.02	1,511	133,345	0.80	1.02
Totals	8,605	100,979	0.75	0.72	8,441	157,045	0.69	0.67	7,413	252,646	0.70	0.69	4,343	296,713	0.75	0.74

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	118	11,174	0.44	0.25	266	133,607	0.64	0.35	448	146,215	0.63	0.34
61 - 80	848	90,464	0.77	0.55	435	246,326	0.74	0.52	10,747	519,428	0.68	0.49
81 - 85	249	30,846	0.70	0.58	105	50,732	0.71	0.59	37,449	274,749	0.66	0.55
86 - 90	194	26,472	0.70	0.62	126	80,952	0.61	0.54	7,302	176,648	0.73	0.64
91 - 95	195	26,506	0.67	0.62	82	108,734	0.81	0.75	3,941	191,358	0.79	0.74
96 - 99	164	24,128	0.74	0.73	71	69,067	0.71	0.67	2,703	140,086	0.72	0.69
100 - 100	141	20,145	0.85	0.85	75	53,163	0.65	0.65	169,459	261,127	0.70	0.70
Credits	1,909	229,735	0.73	0.58	1,160	742,583	0.71	0.53	232,049	1,709,612	0.70	0.56
101 - 105	154	24,087	0.76	0.78	68	61,541	0.74	0.76	2,691	136,895	0.84	0.87
106 - 110	139	22,862	0.94	1.02	58	54,528	0.84	0.90	2,783	125,870	0.90	0.97
111 - 115	104	18,892	0.73	0.82	56	33,036	0.70	0.79	1,745	89,106	0.71	0.80
116 - 120	90	16,290	0.53	0.62	61	63,492	0.92	1.08	2,791	120,139	0.79	0.93
121 - 130	145	28,252	0.89	1.11	78	56,000	0.58	0.72	3,704	150,083	0.74	0.93
131 - 140	117	25,271	0.78	1.05	53	43,167	0.85	1.15	2,247	113,870	0.79	1.07
141 & Up	196	51,902	0.76	1.29	143	156,630	0.77	1.32	3,591	309,157	0.78	1.31
Charges	945	187,556	0.78	0.99	517	468,396	0.77	1.00	19,552	1,045,121	0.79	1.01
Totals	2,854	417,290	0.75	0.72	1,677	1,210,978	0.73	0.65	251,601	2,754,732	0.73	0.68

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

Exp-Mod	Up to $2,499 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	6	1		
61 - 80	829	560	17.05	12.92
81 - 85	10,613	13,466	0.78	0.65
86 - 90	1,513	1,823	1.33	1.16
91 - 95	682	914	1.34	1.24
96 - 99	406	565	6.35	6.19
100 - 100	165,321	78,192	1.00	1.00
Credits	179,370	95,521	1.11	1.07
101 - 105	335	454	0.43	0.44
106 - 110	352	525	2.09	2.26
111 - 115	245	358	1.16	1.30
116 - 120	663	1,225	0.66	0.79
121 - 130	654	1,184	1.28	1.60
131 - 140	324	580	1.38	1.86
141 & Up	357	670	1.12	1.73
Charges	2,930	4,996	1.12	1.37
Totals	182,300	100,517	1.11	1.08

Exp-Mod	$2,500 - $4,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	6		
61 - 80	519	1,526	1.75	1.36
81 - 85	10,527	31,098	0.63	0.52
86 - 90	1,785	5,680	1.49	1.30
91 - 95	788	2,647	0.89	0.83
96 - 99	445	1,586	0.63	0.61
100 - 100	6,123	21,002	0.65	0.64
Credits	20,190	63,545	0.75	0.67
101 - 105	332	1,218	1.27	1.30
106 - 110	565	2,281	2.28	2.46
111 - 115	232	952	2.23	2.52
116 - 120	432	1,785	1.07	1.27
121 - 130	535	2,364	0.91	1.14
131 - 140	467	2,328	0.59	0.80
141 & Up	684	3,961	1.02	1.56
Charges	3,247	14,888	1.23	1.55
Totals	23,437	78,434	0.84	0.79

Exp-Mod	$5,000 - $7,499 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	868	4,368	0.50	0.39
81 - 85	4,519	22,582	0.76	0.62
86 - 90	893	4,769	0.55	0.48
91 - 95	450	2,562	0.76	0.71
96 - 99	233	1,411	0.67	0.66
100 - 100	1,704	10,329	0.59	0.59
Credits	8,667	46,022	0.67	0.58
101 - 105	208	1,311	0.73	0.75
106 - 110	375	2,462	0.50	0.54
111 - 115	146	1,021	1.01	1.15
116 - 120	171	1,255	0.89	1.05
121 - 130	312	2,447	1.21	1.52
131 - 140	381	3,169	0.84	1.13
141 & Up	453	4,349	1.03	1.62
Charges	2,046	16,014	0.90	1.15
Totals	10,713	62,037	0.73	0.69

Exp-Mod	$7,500 - $9,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	9		
61 - 80	1,043	7,169	0.94	0.74
81 - 85	2,055	14,592	0.59	0.49
86 - 90	495	3,757	1.13	0.99
91 - 95	256	2,069	0.58	0.54
96 - 99	159	1,346	1.00	0.98
100 - 100	845	7,278	1.03	1.03
Credits	4,855	36,220	0.82	0.71
101 - 105	189	1,712	0.78	0.80
106 - 110	300	2,779	0.83	0.89
111 - 115	100	971	0.41	0.47
116 - 120	143	1,480	1.04	1.22
121 - 130	274	3,008	0.78	0.98
131 - 140	264	3,046	0.41	0.55
141 & Up	308	4,329	0.57	0.92
Charges	1,578	17,325	0.67	0.85
Totals	6,433	53,546	0.77	0.74

Exp-Mod	$10,000 - $14,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	19	0.03	0.02
61 - 80	1,964	18,893	0.66	0.51
81 - 85	1,709	16,993	1.00	0.82
86 - 90	564	6,018	0.57	0.50
91 - 95	352	4,026	0.74	0.69
96 - 99	226	2,742	1.24	1.21
100 - 100	819	9,955	0.91	0.91
Credits	5,637	58,646	0.82	0.70
101 - 105	319	4,101	0.81	0.83
106 - 110	325	4,271	0.68	0.73
111 - 115	188	2,654	1.04	1.17
116 - 120	238	3,463	0.50	0.59
121 - 130	417	6,333	0.69	0.87
131 - 140	229	3,734	0.91	1.22
141 & Up	424	8,607	1.58	2.58
Charges	2,140	33,163	0.97	1.22
Totals	7,777	91,808	0.87	0.84

Exp-Mod	$15,000 - $24,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	7	81	3.10	1.70
61 - 80	2,110	31,442	0.49	0.38
81 - 85	1,005	15,659	0.79	0.65
86 - 90	480	8,134	1.01	0.89
91 - 95	324	5,808	0.71	0.66
96 - 99	283	5,432	0.98	0.96
100 - 100	627	11,848	0.99	0.98
Credits	4,836	78,406	0.73	0.62
101 - 105	397	8,002	0.73	0.75
106 - 110	342	7,187	0.46	0.50
111 - 115	287	6,218	0.72	0.81
116 - 120	246	5,585	1.08	1.28
121 - 130	374	8,925	0.65	0.82
131 - 140	240	6,345	0.69	0.93
141 & Up	411	13,050	0.84	1.36
Charges	2,297	55,312	0.74	0.92
Totals	7,133	133,718	0.74	0.71

Exp-Mod	$25,000 - $49,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	12	235	0.07	0.03
61 - 80	1,945	50,383	0.67	0.50
81 - 85	609	17,374	0.65	0.54
86 - 90	411	12,922	0.65	0.57
91 - 95	426	13,996	0.76	0.70
96 - 99	392	13,627	0.66	0.64
100 - 100	438	15,147	0.88	0.88
Credits	4,233	123,683	0.70	0.58
101 - 105	379	13,492	0.92	0.94
106 - 110	305	11,469	0.87	0.94
111 - 115	239	9,321	0.68	0.77
116 - 120	215	8,879	0.85	1.00
121 - 130	403	17,970	0.87	1.09
131 - 140	206	9,734	0.90	1.22
141 & Up	405	24,188	0.72	1.19
Charges	2,152	95,055	0.82	1.03
Totals	6,385	218,737	0.75	0.73

Exp-Mod	$50,000 - $99,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	40	1,670	1.09	0.62
61 - 80	1,065	53,563	0.89	0.64
81 - 85	272	16,324	0.77	0.64
86 - 90	267	16,587	0.77	0.68
91 - 95	276	17,794	1.13	1.04
96 - 99	202	13,744	0.77	0.75
100 - 100	211	14,357	0.88	0.88
Credits	2,333	134,038	0.88	0.72
101 - 105	211	15,232	0.84	0.86
106 - 110	174	13,117	0.96	1.04
111 - 115	142	10,970	0.75	0.84
116 - 120	128	10,143	1.01	1.19
121 - 130	209	18,097	0.75	0.93
131 - 140	143	13,571	0.83	1.12
141 & Up	265	31,983	0.97	1.64
Charges	1,272	113,114	0.88	1.12
Totals	3,605	247,152	0.88	0.86

Exp-Mod	$100,000 - $249,999 Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	145	13,363	0.66	0.37
61 - 80	639	69,647	0.66	0.47
81 - 85	167	21,541	0.67	0.56
86 - 90	160	20,000	0.74	0.65
91 - 95	136	18,826	0.73	0.68
96 - 99	134	20,521	0.98	0.95
100 - 100	104	15,930	1.32	1.32
Credits	1,485	179,828	0.77	0.61
101 - 105	127	20,470	0.75	0.77
106 - 110	108	17,103	0.93	1.00
111 - 115	81	14,079	0.87	0.98
116 - 120	66	11,800	0.79	0.93
121 - 130	139	25,228	0.82	1.02
131 - 140	71	14,560	0.61	0.82
141 & Up	204	54,444	1.11	1.84
Charges	796	157,685	0.90	1.17
Totals	2,281	337,514	0.83	0.80

Exp-Mod	$250,000 And Over Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	213	97,144	0.66	0.35
61 - 80	344	191,595	0.69	0.49
81 - 85	70	31,439	0.93	0.77
86 - 90	82	72,960	0.85	0.75
91 - 95	64	46,120	0.76	0.71
96 - 99	49	59,248	0.96	0.93
100 - 100	52	29,791	0.81	0.81
Credits	874	528,297	0.77	0.57
101 - 105	54	44,053	0.73	0.73
106 - 110	43	26,773	0.84	0.90
111 - 115	38	52,411	1.03	1.17
116 - 120	35	23,649	0.85	1.01
121 - 130	51	44,638	0.84	1.05
131 - 140	47	54,749	0.91	1.22
141 & Up	115	113,872	0.87	1.50
Charges	383	360,144	0.87	1.13
Totals	1,257	888,440	0.81	0.73

Exp-Mod	All Risks Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	431	112,527	0.66	0.36
61 - 80	11,326	429,147	0.72	0.52
81 - 85	31,546	201,068	0.76	0.63
86 - 90	6,650	152,651	0.84	0.73
91 - 95	3,754	114,761	0.82	0.76
96 - 99	2,529	120,222	0.93	0.91
100 - 100	176,244	213,830	0.92	0.92
Credits	232,480	1,344,207	0.79	0.64
101 - 105	2,551	110,044	0.78	0.79
106 - 110	2,889	87,967	0.87	0.94
111 - 115	1,698	98,956	0.93	1.05
116 - 120	2,337	69,265	0.87	1.03
121 - 130	3,368	130,195	0.82	1.02
131 - 140	2,372	111,816	0.83	1.11
141 & Up	3,626	259,452	0.94	1.58
Charges	18,841	867,695	0.87	1.12
Totals	251,321	2,211,902	0.83	0.77

Date 11/4/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	8	2			6	12	0.35	0.20	6	20	0.20	0.11				
61 - 80	800	528	0.51	0.39	604	1,810	1.72	1.34	1,003	5,042	0.67	0.53	1,171	8,030	0.88	0.69
81 - 85	10,671	13,329	1.05	0.87	9,849	29,116	0.70	0.58	3,849	19,263	0.63	0.52	1,687	11,961	0.58	0.48
86 - 90	1,449	1,752	0.77	0.67	1,528	4,837	1.09	0.95	773	4,158	1.09	0.95	456	3,467	0.47	0.41
91 - 95	699	911	1.10	1.02	737	2,511	0.76	0.70	390	2,237	1.21	1.12	253	2,019	0.90	0.84
96 - 99	382	531	3.46	3.38	386	1,382	0.34	0.33	224	1,342	1.31	1.28	180	1,524	1.77	1.74
100 - 100	168,448	75,032	0.81	0.81	5,644	19,314	0.88	0.88	1,525	9,274	0.78	0.78	688	5,911	0.68	0.68
Credits	182,457	92,085	0.86	0.83	18,754	58,982	0.81	0.72	7,770	41,336	0.77	0.67	4,435	32,912	0.74	0.63
101 - 105	337	461	1.03	1.06	373	1,382	0.51	0.53	237	1,504	1.05	1.08	218	1,970	0.65	0.67
106 - 110	355	544	0.95	1.03	532	2,117	1.56	1.69	393	2,590	0.89	0.95	238	2,225	0.69	0.74
111 - 115	209	310	0.89	1.00	243	985	1.00	1.13	162	1,133	0.63	0.71	111	1,075	0.42	0.48
116 - 120	849	1,551	1.60	1.89	576	2,320	0.81	0.96	198	1,460	0.93	1.10	133	1,370	0.42	0.49
121 - 130	727	1,304	1.44	1.80	648	2,847	0.83	1.04	325	2,556	0.96	1.21	280	3,040	0.86	1.07
131 - 140	309	543	1.96	2.64	441	2,235	0.69	0.93	388	3,239	0.73	0.98	264	3,066	0.65	0.87
141 & Up	360	729	0.97	1.51	673	3,889	1.26	1.95	471	4,574	1.57	2.48	296	4,170	1.25	2.01
Charges	3,146	5,442	1.36	1.66	3,486	15,776	0.99	1.25	2,174	17,056	1.05	1.33	1,540	16,916	0.81	1.02
Totals	185,603	97,527	0.89	0.87	22,240	74,758	0.85	0.81	9,944	58,392	0.85	0.81	5,975	49,829	0.76	0.73

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	5	34	8.89	5.05	9	85	0.08	0.04	20	406	0.63	0.35	54	2,403	0.42	0.24
61 - 80	1,827	17,492	0.58	0.45	1,981	29,258	0.69	0.53	1,685	43,484	0.68	0.50	948	46,996	0.79	0.56
81 - 85	1,516	15,090	0.66	0.54	882	13,850	0.90	0.75	503	14,137	0.83	0.69	268	15,359	0.68	0.56
86 - 90	510	5,406	1.22	1.07	401	6,759	0.80	0.71	375	11,555	1.22	1.07	240	14,702	0.69	0.60
91 - 95	322	3,691	0.64	0.59	308	5,471	1.07	1.00	340	11,518	1.17	1.09	237	15,199	0.68	0.63
96 - 99	240	2,863	0.74	0.72	267	5,122	0.78	0.76	364	12,519	0.78	0.76	172	11,458	0.71	0.69
100 - 100	758	9,223	0.85	0.85	564	10,760	0.83	0.83	421	14,163	1.25	1.25	193	13,095	1.32	1.32
Credits	5,178	53,799	0.73	0.62	4,412	71,306	0.80	0.67	3,708	107,781	0.89	0.75	2,112	119,211	0.79	0.64
101 - 105	283	3,586	0.76	0.78	375	7,554	1.44	1.48	340	12,011	0.66	0.68	171	12,256	0.83	0.86
106 - 110	317	4,196	0.63	0.68	332	6,934	1.09	1.18	267	9,912	0.99	1.07	150	11,299	0.75	0.81
111 - 115	192	2,721	0.60	0.68	258	5,667	0.54	0.61	234	9,228	0.96	1.09	140	10,865	1.30	1.47
116 - 120	201	2,901	0.92	1.09	241	5,526	0.86	1.02	202	8,503	1.01	1.19	142	12,276	0.85	1.00
121 - 130	420	6,362	1.01	1.26	379	9,120	0.91	1.14	351	15,358	1.02	1.28	206	17,713	0.97	1.22
131 - 140	258	4,220	0.87	1.17	263	6,838	0.93	1.25	239	11,262	0.71	0.96	146	13,692	0.70	0.94
141 & Up	408	8,159	1.16	1.90	432	13,525	1.03	1.70	458	26,311	0.87	1.42	294	34,808	0.92	1.54
Charges	2,079	32,145	0.91	1.15	2,280	55,163	1.00	1.25	2,091	92,586	0.89	1.12	1,249	112,909	0.90	1.17
Totals	7,257	85,943	0.80	0.77	6,692	126,469	0.88	0.87	5,799	200,367	0.89	0.88	3,361	232,120	0.85	0.84

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	128	11,477	0.59	0.33	176	75,448	0.80	0.43	412	89,888	0.76	0.41
61 - 80	524	56,442	0.81	0.57	265	143,561	0.90	0.62	10,808	352,642	0.81	0.58
81 - 85	166	20,382	0.72	0.60	68	37,180	0.83	0.69	29,459	189,668	0.76	0.63
86 - 90	126	16,606	0.74	0.65	57	41,739	0.84	0.74	5,915	110,981	0.87	0.76
91 - 95	134	18,422	0.75	0.70	57	28,224	0.89	0.83	3,477	90,204	0.87	0.81
96 - 99	98	14,193	0.92	0.90	39	21,338	0.77	0.75	2,352	72,272	0.83	0.81
100 - 100	102	15,735	0.81	0.81	44	23,848	0.68	0.68	178,387	196,355	0.86	0.86
Credits	1,278	153,257	0.78	0.61	706	371,340	0.84	0.61	230,810	1,102,009	0.82	0.65
101 - 105	113	16,982	0.77	0.79	57	87,645	1.00	1.02	2,504	145,352	0.94	0.96
106 - 110	104	17,440	0.89	0.96	34	39,273	0.85	0.90	2,722	96,530	0.88	0.94
111 - 115	81	13,944	0.82	0.92	43	27,189	0.81	0.92	1,673	73,115	0.87	0.98
116 - 120	82	14,653	0.89	1.04	35	26,852	0.98	1.16	2,659	77,413	0.93	1.10
121 - 130	112	20,620	0.73	0.91	58	77,931	0.86	1.07	3,506	156,851	0.89	1.11
131 - 140	88	17,497	0.68	0.91	42	39,990	0.85	1.15	2,438	102,582	0.78	1.06
141 & Up	226	58,936	0.92	1.56	103	102,971	0.85	1.47	3,721	258,072	0.92	1.56
Charges	806	160,072	0.84	1.10	372	401,849	0.89	1.11	19,223	909,915	0.90	1.14
Totals	2,084	313,330	0.81	0.80	1,078	773,188	0.87	0.80	250,033	2,011,924	0.85	0.82

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

Up to $2,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	9	3	0.47	0.25
61 - 80	631	402	0.71	0.53
81 - 85	7,809	9,974	0.90	0.76
86 - 90	2,860	3,635	0.47	0.41
91 - 95	618	830	1.43	1.33
96 - 99	397	569	1.90	1.85
100 - 100	178,838	80,559	0.74	0.74
Credits	191,162	95,972	0.76	0.74
101 - 105	308	444	0.70	0.72
106 - 110	297	436	1.18	1.27
111 - 115	165	249	1.29	1.46
116 - 120	711	1,353	1.41	1.67
121 - 130	673	1,290	1.60	2.00
131 - 140	252	425	0.44	0.58
141 & Up	352	647	3.13	4.89
Charges	2,758	4,843	1.51	1.85
Totals	193,920	100,816	0.80	0.78

$2,500 - $4,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	4	9	0.81	0.47
61 - 80	378	1,108	0.51	0.39
81 - 85	9,313	27,984	0.62	0.52
86 - 90	2,225	6,891	0.57	0.50
91 - 95	788	2,650	4.99	4.62
96 - 99	437	1,528	1.18	1.16
100 - 100	6,668	22,866	0.67	0.67
Credits	19,813	63,037	0.83	0.75
101 - 105	369	1,379	0.74	0.76
106 - 110	467	1,878	0.80	0.86
111 - 115	234	963	1.44	1.63
116 - 120	656	2,670	0.64	0.76
121 - 130	683	3,016	1.17	1.46
131 - 140	364	1,869	1.17	1.58
141 & Up	604	3,572	0.94	1.45
Charges	3,377	15,347	0.96	1.19
Totals	23,190	78,384	0.85	0.81

$5,000 - $7,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	3		
61 - 80	459	2,299	0.81	0.63
81 - 85	4,320	21,959	0.58	0.49
86 - 90	1,075	5,730	1.08	0.94
91 - 95	447	2,557	1.09	1.01
96 - 99	266	1,611	0.72	0.70
100 - 100	1,950	11,800	0.78	0.78
Credits	8,518	45,960	0.74	0.65
101 - 105	227	1,446	1.18	1.21
106 - 110	342	2,287	0.63	0.68
111 - 115	165	1,136	1.64	1.85
116 - 120	204	1,468	0.42	0.50
121 - 130	326	2,539	0.69	0.87
131 - 140	404	3,386	0.72	0.96
141 & Up	500	4,819	1.22	1.90
Charges	2,168	17,081	0.92	1.17
Totals	10,686	63,042	0.79	0.76

$7,500 - $9,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	5		
61 - 80	637	4,403	0.60	0.47
81 - 85	2,073	14,866	0.60	0.50
86 - 90	551	4,175	0.87	0.76
91 - 95	295	2,365	0.85	0.79
96 - 99	164	1,386	0.89	0.87
100 - 100	874	7,559	0.66	0.66
Credits	4,595	34,758	0.68	0.59
101 - 105	202	1,809	0.41	0.42
106 - 110	243	2,277	1.14	1.23
111 - 115	137	1,367	0.98	1.11
116 - 120	145	1,509	0.80	0.95
121 - 130	279	3,021	0.83	1.04
131 - 140	264	3,068	0.51	0.69
141 & Up	341	4,838	0.95	1.56
Charges	1,611	17,888	0.81	1.04
Totals	6,206	52,646	0.72	0.71

$10,000 - $14,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	7		
61 - 80	1,326	12,891	0.89	0.69
81 - 85	1,951	19,486	0.61	0.51
86 - 90	585	6,297	0.66	0.58
91 - 95	360	4,126	0.63	0.58
96 - 99	238	2,859	0.41	0.40
100 - 100	863	10,506	0.85	0.85
Credits	5,324	56,171	0.72	0.62
101 - 105	307	3,938	0.80	0.83
106 - 110	290	3,856	1.13	1.22
111 - 115	194	2,721	0.91	1.03
116 - 120	221	3,240	0.68	0.80
121 - 130	468	7,256	0.63	0.79
131 - 140	277	4,523	0.91	1.23
141 & Up	447	9,005	0.97	1.59
Charges	2,204	34,541	0.86	1.09
Totals	7,528	90,711	0.77	0.76

$15,000 - $24,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	4	36	0.16	0.07
61 - 80	1,719	25,820	0.54	0.42
81 - 85	1,137	17,872	0.56	0.46
86 - 90	448	7,472	0.58	0.51
91 - 95	355	6,371	1.11	1.03
96 - 99	295	5,674	1.10	1.07
100 - 100	599	11,605	0.65	0.64
Credits	4,557	74,848	0.65	0.56
101 - 105	365	7,344	1.10	1.12
106 - 110	309	6,604	0.74	0.80
111 - 115	255	5,627	0.82	0.93
116 - 120	240	5,461	0.72	0.86
121 - 130	438	10,443	1.11	1.38
131 - 140	248	6,531	1.15	1.55
141 & Up	518	16,507	1.40	2.30
Charges	2,373	58,517	1.09	1.38
Totals	6,930	133,365	0.85	0.84

$25,000 - $49,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	16	313	0.13	0.07
61 - 80	1,660	43,682	0.57	0.43
81 - 85	585	16,384	0.85	0.70
86 - 90	399	12,454	0.77	0.68
91 - 95	334	10,991	0.88	0.82
96 - 99	328	11,351	0.83	0.81
100 - 100	463	16,105	1.05	1.05
Credits	3,785	111,281	0.76	0.64
101 - 105	357	12,666	0.66	0.68
106 - 110	327	12,144	0.80	0.86
111 - 115	237	9,412	1.19	1.34
116 - 120	207	8,414	0.69	0.82
121 - 130	394	17,338	0.75	0.94
131 - 140	244	11,294	0.64	0.87
141 & Up	501	29,112	0.88	1.45
Charges	2,267	100,380	0.81	1.02
Totals	6,052	211,661	0.78	0.78

$50,000 - $99,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	35	1,564	0.31	0.18
61 - 80	984	49,015	0.80	0.58
81 - 85	258	15,138	0.77	0.64
86 - 90	251	15,151	0.85	0.75
91 - 95	261	16,639	0.99	0.92
96 - 99	179	11,941	0.79	0.77
100 - 100	210	14,203	1.15	1.15
Credits	2,178	123,652	0.86	0.71
101 - 105	200	14,233	0.83	0.86
106 - 110	188	14,019	0.69	0.74
111 - 115	155	12,157	0.69	0.78
116 - 120	129	10,710	0.88	1.03
121 - 130	239	21,045	0.92	1.14
131 - 140	155	14,374	0.93	1.26
141 & Up	328	39,051	0.83	1.39
Charges	1,394	125,588	0.83	1.07
Totals	3,572	249,240	0.85	0.85

$100,000 - $249,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	107	10,401	0.70	0.39
61 - 80	559	60,874	0.78	0.55
81 - 85	145	18,116	0.60	0.50
86 - 90	146	19,420	0.86	0.76
91 - 95	157	21,868	0.78	0.72
96 - 99	96	14,065	0.58	0.57
100 - 100	92	13,173	0.81	0.81
Credits	1,302	157,916	0.75	0.59
101 - 105	128	19,859	0.86	0.88
106 - 110	110	17,922	0.81	0.87
111 - 115	97	16,646	0.80	0.90
116 - 120	76	13,384	1.09	1.29
121 - 130	148	27,872	0.88	1.11
131 - 140	97	19,778	0.81	1.09
141 & Up	239	63,469	0.71	1.21
Charges	895	178,929	0.81	1.07
Totals	2,197	336,845	0.78	0.78

$250,000 And Over

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	154	67,933	0.61	0.33
61 - 80	279	163,508	0.65	0.45
81 - 85	57	26,138	0.73	0.60
86 - 90	66	45,919	0.91	0.80
91 - 95	55	35,640	0.74	0.69
96 - 99	63	36,030	0.66	0.65
100 - 100	44	33,827	0.66	0.66
Credits	718	408,995	0.69	0.51
101 - 105	49	35,044	0.88	0.91
106 - 110	59	71,693	0.89	0.94
111 - 115	46	74,628	1.01	1.13
116 - 120	38	30,283	0.71	0.84
121 - 130	59	46,560	0.88	1.11
131 - 140	41	44,138	0.75	1.01
141 & Up	136	164,751	0.87	1.47
Charges	428	467,097	0.88	1.13
Totals	1,146	876,092	0.79	0.76

All Risks

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	332	80,275	0.62	0.34
61 - 80	8,632	364,002	0.68	0.49
81 - 85	27,648	187,916	0.67	0.56
86 - 90	8,606	127,143	0.83	0.73
91 - 95	3,670	104,037	0.94	0.88
96 - 99	2,463	87,013	0.73	0.72
100 - 100	190,601	222,203	0.77	0.77
Credits	241,952	1,172,589	0.74	0.60
101 - 105	2,512	98,161	0.85	0.87
106 - 110	2,632	133,116	0.85	0.90
111 - 115	1,685	124,906	0.96	1.08
116 - 120	2,627	78,492	0.80	0.95
121 - 130	3,707	140,379	0.88	1.11
131 - 140	2,346	109,386	0.80	1.08
141 & Up	3,966	335,773	0.88	1.47
Charges	19,475	1,020,212	0.87	1.12
Totals	261,427	2,192,801	0.80	0.78

Date 11/4/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	8	3			3	7			3	12			1	4		
61 - 80	693	379	0.11	0.08	265	741	0.14	0.11	299	1,448	0.38	0.30	428	2,999	0.37	0.29
81 - 85	6,811	8,667	0.80	0.68	9,177	27,754	0.60	0.51	4,542	23,151	0.56	0.46	2,451	17,623	0.46	0.38
86 - 90	2,857	3,620	0.55	0.47	2,348	7,257	0.73	0.64	1,100	5,879	0.70	0.61	593	4,479	0.53	0.46
91 - 95	531	719	0.87	0.81	747	2,545	0.56	0.52	459	2,619	0.53	0.49	250	2,003	0.61	0.57
96 - 99	332	460	1.20	1.17	423	1,512	0.55	0.54	275	1,644	0.46	0.45	148	1,274	0.66	0.65
100 - 100	197,543	84,111	0.80	0.80	7,653	26,205	0.72	0.71	2,154	13,080	0.51	0.51	1,029	8,893	0.47	0.47
Credits	208,775	97,958	0.79	0.77	20,616	66,021	0.65	0.59	8,832	47,832	0.55	0.49	4,900	37,275	0.48	0.42
101 - 105	283	362	1.13	1.15	338	1,252	1.15	1.18	228	1,442	5.02	5.15	194	1,742	1.35	1.39
106 - 110	233	326	0.89	0.96	427	1,711	1.96	2.11	315	2,095	5.59	6.01	234	2,179	1.05	1.13
111 - 115	132	184	1.36	1.54	202	830	0.64	0.72	145	1,016	1.03	1.16	118	1,166	0.81	0.92
116 - 120	577	1,087	0.61	0.73	578	2,346	0.70	0.83	225	1,611	1.15	1.36	119	1,199	0.71	0.84
121 - 130	597	1,087	1.88	2.35	683	3,042	1.01	1.26	311	2,397	0.99	1.24	292	3,203	1.10	1.38
131 - 140	204	358	1.38	1.86	319	1,619	0.88	1.18	317	2,683	0.39	0.53	257	3,005	1.08	1.46
141 & Up	282	473	0.76	1.19	545	3,228	1.17	1.81	510	4,865	1.28	2.01	349	4,906	0.85	1.39
Charges	2,308	3,877	1.16	1.42	3,092	14,027	1.09	1.36	2,051	16,110	1.96	2.50	1,563	17,399	1.00	1.28
Totals	211,083	101,835	0.80	0.79	23,708	80,048	0.73	0.70	10,883	63,942	0.90	0.87	6,463	54,674	0.64	0.63

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	6	2.01	1.03	6	56	1.17	0.54	14	320	0.37	0.21	30	1,421	0.17	0.10
61 - 80	1,218	12,005	0.88	0.69	1,711	25,849	0.72	0.55	1,658	43,796	0.50	0.38	1,025	51,632	0.62	0.45
81 - 85	2,194	21,957	0.58	0.48	1,256	19,621	0.63	0.52	624	17,262	0.67	0.56	259	14,719	0.54	0.45
86 - 90	601	6,372	1.07	0.94	555	9,286	0.63	0.56	410	12,629	0.68	0.60	274	16,969	0.62	0.55
91 - 95	347	3,932	0.73	0.68	326	5,790	0.65	0.61	342	11,219	0.70	0.65	248	15,971	0.83	0.77
96 - 99	216	2,550	0.86	0.84	266	5,039	0.43	0.42	359	12,585	0.66	0.64	184	12,472	0.82	0.80
100 - 100	918	11,137	0.67	0.67	682	12,945	0.71	0.70	410	14,116	0.68	0.68	192	13,097	0.90	0.90
Credits	5,495	57,959	0.74	0.64	4,802	78,586	0.66	0.56	3,817	111,927	0.61	0.51	2,212	126,282	0.68	0.56
101 - 105	262	3,313	0.83	0.86	353	7,061	0.92	0.95	415	15,099	0.61	0.63	196	14,088	0.69	0.71
106 - 110	303	4,007	0.72	0.77	328	6,904	0.68	0.73	284	10,457	0.65	0.71	166	12,535	0.72	0.77
111 - 115	163	2,280	0.61	0.69	264	5,850	1.15	1.30	241	9,532	0.89	1.00	148	11,785	0.61	0.69
116 - 120	197	2,871	0.84	0.99	262	6,012	0.68	0.80	258	10,539	1.03	1.22	136	11,162	0.77	0.90
121 - 130	427	6,587	0.83	1.04	419	10,011	0.72	0.90	356	15,652	0.66	0.82	248	21,689	0.93	1.16
131 - 140	309	5,106	0.69	0.93	283	7,427	0.50	0.68	230	10,918	0.79	1.06	164	15,675	0.82	1.10
141 & Up	453	9,078	0.83	1.35	541	17,068	0.88	1.43	473	27,371	0.80	1.32	345	40,047	0.92	1.53
Charges	2,114	33,242	0.78	1.00	2,450	60,332	0.79	1.01	2,257	99,569	0.77	0.97	1,403	126,981	0.82	1.06
Totals	7,609	91,202	0.75	0.74	7,252	138,918	0.72	0.71	6,074	211,496	0.68	0.68	3,615	253,263	0.75	0.75

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	119	11,327	0.46	0.26	160	66,947	0.50	0.27	345	80,103	0.49	0.26
61 - 80	553	59,627	0.66	0.47	300	154,128	0.67	0.46	8,150	352,604	0.64	0.46
81 - 85	161	19,959	0.64	0.53	62	28,904	0.60	0.50	27,537	199,616	0.60	0.50
86 - 90	137	17,345	0.72	0.63	58	33,201	0.69	0.61	8,933	117,037	0.69	0.61
91 - 95	142	20,331	0.60	0.56	57	36,570	0.56	0.52	3,449	101,699	0.64	0.60
96 - 99	119	18,395	0.98	0.96	55	61,701	0.64	0.62	2,377	117,631	0.71	0.69
100 - 100	99	15,005	0.90	0.90	50	49,319	0.52	0.52	210,730	247,908	0.70	0.70
Credits	1,330	161,989	0.70	0.56	742	430,770	0.61	0.46	261,521	1,216,599	0.65	0.53
101 - 105	129	19,752	0.95	0.98	66	63,801	0.71	0.73	2,464	127,910	0.81	0.83
106 - 110	89	13,990	0.93	1.00	48	42,107	0.67	0.72	2,427	96,311	0.85	0.92
111 - 115	98	16,442	0.73	0.82	43	31,122	0.69	0.78	1,554	80,207	0.75	0.84
116 - 120	73	13,754	0.75	0.88	51	43,743	0.69	0.82	2,476	94,324	0.76	0.90
121 - 130	150	29,418	0.62	0.77	59	85,853	0.80	0.98	3,542	178,940	0.79	0.98
131 - 140	105	21,116	0.71	0.96	58	90,004	0.71	0.97	2,246	157,911	0.72	0.98
141 & Up	227	60,233	0.76	1.28	132	125,196	0.69	1.21	3,857	292,464	0.78	1.32
Charges	871	174,704	0.76	1.00	457	481,826	0.72	0.92	18,566	1,028,066	0.78	1.00
Totals	2,201	336,693	0.73	0.73	1,199	912,596	0.67	0.64	280,087	2,244,665	0.71	0.69

Date **11/4/2025**

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

Up to $2,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	44	14	0.10	0.06
61 - 80	3,560	2,251	4.77	3.61
81 - 85	46,963	59,711	0.83	0.70
86 - 90	10,016	12,462	0.82	0.71
91 - 95	3,159	4,216	1.27	1.18
96 - 99	1,894	2,634	2.89	2.82
100 - 100	866,965	399,314	0.80	0.80
Credits	932,601	480,602	0.84	0.82
101 - 105	1,577	2,151	0.78	0.80
106 - 110	1,525	2,235	1.17	1.26
111 - 115	938	1,378	1.44	1.63
116 - 120	3,449	6,426	1.11	1.31
121 - 130	3,286	6,014	1.53	1.92
131 - 140	1,282	2,201	1.55	2.09
141 & Up	1,624	3,007	1.57	2.45
Charges	13,681	23,411	1.31	1.60
Totals	946,282	504,013	0.86	0.85

$2,500 - $4,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	21	44	0.27	0.15
61 - 80	2,098	6,146	1.07	0.83
81 - 85	50,789	151,640	0.61	0.51
86 - 90	9,691	30,475	0.95	0.83
91 - 95	3,825	12,943	1.63	1.51
96 - 99	2,103	7,488	0.80	0.78
100 - 100	32,932	112,957	0.75	0.75
Credits	101,459	321,692	0.75	0.67
101 - 105	1,739	6,457	0.85	0.87
106 - 110	2,399	9,662	1.52	1.63
111 - 115	1,136	4,691	1.31	1.48
116 - 120	2,986	12,161	0.77	0.92
121 - 130	3,271	14,454	1.03	1.29
131 - 140	1,909	9,687	1.17	1.57
141 & Up	2,977	17,473	1.10	1.69
Charges	16,417	74,585	1.09	1.36
Totals	117,876	396,277	0.81	0.77

$5,000 - $7,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	11	38	0.10	0.06
61 - 80	3,027	15,128	0.63	0.49
81 - 85	23,010	116,159	0.62	0.52
86 - 90	4,980	26,622	0.77	0.67
91 - 95	2,205	12,577	0.87	0.81
96 - 99	1,259	7,576	0.70	0.68
100 - 100	9,421	57,148	0.65	0.65
Credits	43,913	235,248	0.66	0.58
101 - 105	1,165	7,367	1.74	1.79
106 - 110	1,783	11,829	1.52	1.63
111 - 115	767	5,335	1.14	1.28
116 - 120	1,010	7,328	0.82	0.97
121 - 130	1,601	12,458	0.95	1.19
131 - 140	1,830	15,333	0.64	0.87
141 & Up	2,434	23,374	1.19	1.86
Charges	10,590	83,023	1.11	1.41
Totals	54,503	318,271	0.78	0.74

$7,500 - $9,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	4	18		
61 - 80	3,933	27,122	0.75	0.59
81 - 85	11,277	80,436	0.62	0.51
86 - 90	2,731	20,687	0.74	0.65
91 - 95	1,361	10,915	0.90	0.83
96 - 99	831	7,046	0.98	0.96
100 - 100	4,416	38,079	0.66	0.66
Credits	24,553	184,303	0.69	0.60
101 - 105	964	8,674	0.79	0.81
106 - 110	1,270	11,855	1.04	1.12
111 - 115	580	5,699	0.72	0.81
116 - 120	666	6,842	0.83	0.97
121 - 130	1,401	15,304	0.95	1.19
131 - 140	1,337	15,571	0.64	0.86
141 & Up	1,620	22,696	0.93	1.50
Charges	7,838	86,641	0.86	1.09
Totals	32,391	270,943	0.74	0.72

$10,000 - $14,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	13	86	3.68	2.04
61 - 80	7,922	76,830	0.70	0.55
81 - 85	10,007	99,654	0.71	0.58
86 - 90	2,907	31,022	1.02	0.89
91 - 95	1,735	19,786	0.71	0.66
96 - 99	1,166	13,966	0.93	0.91
100 - 100	4,336	52,625	0.74	0.74
Credits	28,086	293,970	0.76	0.65
101 - 105	1,453	18,537	0.85	0.88
106 - 110	1,578	20,860	0.78	0.84
111 - 115	917	12,906	0.76	0.86
116 - 120	1,060	15,438	0.72	0.84
121 - 130	2,166	33,252	0.80	1.00
131 - 140	1,358	22,236	0.79	1.06
141 & Up	2,158	43,445	1.01	1.64
Charges	10,690	166,674	0.84	1.07
Totals	38,776	460,644	0.79	0.76

$15,000 - $24,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	34	350	0.95	0.49
61 - 80	9,885	147,869	0.58	0.45
81 - 85	5,801	90,617	0.70	0.58
86 - 90	2,501	41,982	0.75	0.66
91 - 95	1,712	30,538	0.83	0.77
96 - 99	1,417	27,082	0.76	0.74
100 - 100	3,234	61,772	0.78	0.78
Credits	24,584	400,211	0.69	0.58
101 - 105	1,872	37,611	0.98	1.01
106 - 110	1,677	35,313	0.80	0.86
111 - 115	1,320	29,132	0.78	0.88
116 - 120	1,291	29,508	0.78	0.92
121 - 130	2,052	49,023	0.84	1.05
131 - 140	1,280	33,523	0.79	1.06
141 & Up	2,372	75,193	1.03	1.69
Charges	11,864	289,304	0.88	1.11
Totals	36,448	689,514	0.77	0.76

$25,000 - $49,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	69	1,411	0.40	0.22
61 - 80	9,196	240,649	0.58	0.44
81 - 85	3,142	88,256	0.71	0.59
86 - 90	2,100	64,823	0.79	0.69
91 - 95	1,840	60,861	0.84	0.78
96 - 99	1,843	64,172	0.73	0.71
100 - 100	2,255	77,559	0.92	0.92
Credits	20,445	597,731	0.71	0.59
101 - 105	1,989	71,457	0.84	0.86
106 - 110	1,536	57,106	0.86	0.93
111 - 115	1,246	48,915	0.85	0.96
116 - 120	1,122	46,366	0.86	1.02
121 - 130	1,910	83,938	0.80	1.00
131 - 140	1,178	55,540	0.72	0.98
141 & Up	2,297	133,855	0.81	1.34
Charges	11,278	497,177	0.82	1.03
Totals	31,723	1,094,907	0.76	0.75

$50,000 - $99,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	186	8,225	0.61	0.35
61 - 80	5,296	265,655	0.74	0.53
81 - 85	1,400	81,308	0.68	0.57
86 - 90	1,328	81,773	0.77	0.68
91 - 95	1,375	88,981	0.90	0.83
96 - 99	1,023	68,576	0.74	0.72
100 - 100	1,059	72,033	0.97	0.97
Credits	11,667	666,551	0.78	0.64
101 - 105	1,018	72,876	0.84	0.86
106 - 110	893	67,244	0.84	0.90
111 - 115	764	59,845	0.81	0.91
116 - 120	699	57,664	0.82	0.96
121 - 130	1,141	99,633	0.87	1.09
131 - 140	756	71,203	0.80	1.09
141 & Up	1,558	183,472	0.88	1.47
Charges	6,829	611,937	0.85	1.08
Totals	18,496	1,278,488	0.81	0.80

$100,000 - $249,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	617	57,741	0.57	0.32
61 - 80	3,123	337,055	0.74	0.52
81 - 85	888	110,843	0.67	0.56
86 - 90	763	99,843	0.75	0.66
91 - 95	764	105,954	0.70	0.65
96 - 99	611	91,300	0.85	0.83
100 - 100	538	79,988	0.94	0.94
Credits	7,304	882,725	0.74	0.59
101 - 105	651	101,150	0.82	0.84
106 - 110	550	89,317	0.90	0.97
111 - 115	461	80,003	0.78	0.88
116 - 120	387	69,881	0.80	0.94
121 - 130	694	131,390	0.79	0.99
131 - 140	478	98,221	0.73	0.98
141 & Up	1,092	288,984	0.85	1.43
Charges	4,313	858,946	0.82	1.06
Totals	11,617	1,741,672	0.78	0.77

$250,000 And Over

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	969	441,080	0.64	0.35
61 - 80	1,623	899,118	0.73	0.51
81 - 85	362	174,393	0.76	0.63
86 - 90	389	274,772	0.77	0.68
91 - 95	315	255,288	0.76	0.71
96 - 99	277	247,384	0.75	0.72
100 - 100	265	189,949	0.65	0.64
Credits	4,200	2,481,984	0.72	0.53
101 - 105	294	292,083	0.83	0.85
106 - 110	242	234,374	0.82	0.88
111 - 115	226	218,386	0.90	1.01
116 - 120	220	188,018	0.83	0.99
121 - 130	305	310,982	0.79	0.99
131 - 140	241	272,049	0.80	1.08
141 & Up	629	663,419	0.81	1.39
Charges	2,157	2,179,311	0.82	1.06
Totals	6,357	4,661,295	0.77	0.71

All Risks

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1,968	509,007	0.64	0.35
61 - 80	49,663	2,017,823	0.71	0.51
81 - 85	153,639	1,053,017	0.69	0.57
86 - 90	37,406	684,461	0.79	0.69
91 - 95	18,291	602,059	0.81	0.75
96 - 99	12,424	537,224	0.78	0.76
100 - 100	925,421	1,141,424	0.78	0.78
Credits	1,198,812	6,545,016	0.74	0.59
101 - 105	12,722	618,362	0.85	0.87
106 - 110	13,453	539,794	0.87	0.94
111 - 115	8,355	466,289	0.86	0.97
116 - 120	12,890	439,633	0.82	0.97
121 - 130	17,827	756,448	0.82	1.03
131 - 140	11,649	595,564	0.78	1.05
141 & Up	18,761	1,454,918	0.86	1.44
Charges	95,657	4,871,008	0.84	1.08
Totals	1,294,469	11,416,025	0.78	0.75