Exhibit 13
As Filed

DELAWARE COMPENSATION RATING BUREAU, INC.

Experience Rating Plan

Attached are reports monitoring the operation of the Experience Rating Plan for Policy Years 2018 through 2022. The reports compare actual (standard premium basis) and manual (manual premium basis) loss ratios by Policy Year and by size of risk within each industry group.

Date **7/9/2025**

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2018 Manufacturing

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	1	0			1	2										
81 - 85	2	1			10	32			21	111	0.32	0.27	14	105	0.00	0.00
86 - 90	43	56	0.01	0.01	20	58			9	47	0.18	0.16	3	23		
91 - 95	1	1			3	12	0.02	0.02	4	26	0.00	0.00	1	8	0.09	0.09
96 - 99	4	4			2	7			1	5			5	42	0.02	0.02
100 - 100	59	48	0.01	0.01	12	41	1.17	1.17	4	22			2	17	0.02	0.02
Credits	110	110	0.01	0.01	48	153	0.32	0.28	39	212	0.21	0.18	25	195	0.01	0.01
101 - 105									2	13						
106 - 110																
111 - 115									1	7			1	9	0.11	0.12
116 - 120	2	5			1	3			1	9						
121 - 130	1	3			3	13							1	11		
131 - 140					1	5			2	17	0.02	0.02				
141 & Up					1	5			1	15						
Charges	3	8			6	26			7	60	0.00	0.01	2	20	0.05	0.06
Totals	113	118	0.01	0.01	54	179	0.27	0.25	46	272	0.16	0.16	27	215	0.02	0.01

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80					1	16			9	279	0.11	0.09	11	642	0.07	0.05
81 - 85	21	207	0.13	0.11	22	335	0.09	0.07	9	226	0.10	0.08	4	227	0.46	0.38
86 - 90	6	61	0.01	0.00	4	70	1.31	1.14	4	108	0.77	0.68	3	194	0.05	0.04
91 - 95	1	13			2	30	0.01	0.01	2	59	0.56	0.52	1	61	0.23	0.22
96 - 99	2	25			1	15							1	55	0.79	0.76
100 - 100	2	22			4	77	0.67	0.67	1	28	0.01	0.01	4	287	2.29	2.29
Credits	32	327	0.08	0.07	34	544	0.32	0.28	25	699	0.24	0.20	24	1,467	0.59	0.50
101 - 105	1	10							2	68	7.30	7.38	4	312	0.31	0.32
106 - 110					1	25	0.59	0.62	3	108	0.01	0.01	2	180	0.30	0.32
111 - 115									1	37			1	72	0.06	0.07
116 - 120									2	98	0.00	0.00				
121 - 130					1	22			4	168	0.01	0.01	4	343	0.25	0.31
131 - 140	1	17											2	205	0.03	0.03
141 & Up	3	56	0.01	0.02	7	232	3.09	4.95	6	345	0.32	0.51	2	307	0.38	0.60
Charges	5	83	0.01	0.01	9	278	2.63	3.93	18	825	0.74	0.95	15	1,419	0.26	0.31
Totals	37	410	0.07	0.06	43	822	1.10	1.11	43	1,524	0.51	0.52	39	2,886	0.43	0.43

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					5	2,168	0.51	0.24	5	2,168	0.51	0.24
61 - 80	8	837	0.13	0.09	12	5,549	0.39	0.28	43	7,325	0.32	0.23
81 - 85	3	310	0.03	0.03					106	1,554	0.15	0.12
86 - 90	2	326	0.48	0.42	4	2,236	0.10	0.09	98	3,179	0.18	0.16
91 - 95	4	601	0.02	0.02	2	2,245	0.11	0.10	21	3,054	0.10	0.09
96 - 99	2	243	0.04	0.04					18	396	0.13	0.13
100 - 100	4	537	0.19	0.19	2	1,966	0.57	0.57	94	3,046	0.65	0.65
Credits	23	2,853	0.14	0.12	25	14,163	0.34	0.25	385	20,722	0.32	0.25
101 - 105					1	1,089	0.91	0.95	10	1,492	1.07	1.10
106 - 110	1	107	0.38	0.40					7	420	0.26	0.28
111 - 115					2	630	0.47	0.53	6	756	0.40	0.45
116 - 120	1	180			1	383	0.49	0.57	8	678	0.28	0.32
121 - 130	5	800	0.10	0.13					19	1,360	0.12	0.15
131 - 140	1	315	0.88	1.19					7	559	0.51	0.68
141 & Up	5	1,256	0.72	1.20	2	897	0.08	0.12	27	3,113	0.62	0.97
Charges	13	2,659	0.49	0.69	6	2,999	0.52	0.61	84	8,378	0.54	0.69
Totals	36	5,512	0.31	0.33	31	17,161	0.37	0.30	469	29,100	0.38	0.33

Date 7/9/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80																
81 - 85	3	3			7	24			17	87	0.03	0.02	18	136	0.03	0.03
86 - 90	32	43	0.06	0.05	29	82			8	40	0.03	0.02	1	7		
91 - 95	1	1			1	3	3.48	3.28	1	5			2	15		
96 - 99	4	5			4	14			5	30	0.07	0.06	3	27		
100 - 100	67	62			6	19			7	42	0.06	0.06	3	26		
Credits	107	113	0.02	0.02	47	143	0.08	0.07	38	205	0.04	0.04	27	212	0.02	0.02
101 - 105									1	7			1	9		
106 - 110									1	7						
111 - 115	2	4														
116 - 120	1	2			1	5										
121 - 130					1	4							3	32		
131 - 140					1	3			2	16			1	12		
141 & Up	1	2							1	9			3	37		
Charges	4	8			3	12			5	39			8	90		
Totals	111	121	0.02	0.02	50	155	0.07	0.06	43	244	0.03	0.03	35	302	0.01	0.01

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									1	30						
61 - 80					3	40			11	323	0.08	0.06	13	683	0.22	0.16
81 - 85	18	177	0.14	0.11	15	228	0.05	0.04	5	137	0.02	0.02	6	367	1.40	1.15
86 - 90	5	52	0.03	0.03	7	122	0.00	0.00	2	51	0.52	0.46	2	110	0.03	0.02
91 - 95	1	13			2	39			1	29	0.01	0.01	1	46	0.00	0.00
96 - 99					1	18							3	219	0.07	0.07
100 - 100	3	36			5	98							2	144	0.36	0.36
Credits	27	278	0.09	0.08	33	545	0.02	0.02	20	570	0.10	0.08	27	1,569	0.47	0.39
101 - 105					1	16			5	183	0.91	0.93	2	145	0.06	0.06
106 - 110					1	26	0.02	0.02								
111 - 115	1	13							3	157	1.27	1.44	2	161		
116 - 120									1	40						
121 - 130					1	23	1.72	2.10	2	98	0.02	0.03	1	75	0.72	0.91
131 - 140	1	19			3	72	0.00	0.01	4	238	0.06	0.08	1	120	0.02	0.02
141 & Up	4	77	0.00	0.00	3	85	0.01	0.02	7	408	0.17	0.28	3	359	1.75	3.13
Charges	6	109	0.00	0.00	9	221	0.19	0.25	22	1,124	0.40	0.53	9	861	0.80	1.09
Totals	33	386	0.07	0.06	42	766	0.07	0.07	42	1,694	0.30	0.32	36	2,430	0.58	0.56

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	81	1.13	0.45	4	2,287	0.22	0.11	6	2,398	0.25	0.12
61 - 80	14	1,713	0.31	0.23	9	4,307	0.49	0.33	50	7,066	0.40	0.28
81 - 85	1	193			3	1,735	0.23	0.19	93	3,089	0.31	0.25
86 - 90	4	604	0.49	0.43	1	1,026	0.08	0.07	91	2,138	0.19	0.17
91 - 95	2	349	0.00	0.00					12	500	0.02	0.02
96 - 99	1	160	0.43	0.42	2	1,359	0.16	0.15	23	1,832	0.16	0.16
100 - 100	3	331	0.37	0.37	5	3,898	0.12	0.12	101	4,655	0.14	0.14
Credits	26	3,430	0.32	0.26	24	14,613	0.26	0.19	376	21,679	0.27	0.20
101 - 105	1	116	0.07	0.08					11	476	0.38	0.39
106 - 110	3	585	0.02	0.02	1	1,003	0.01	0.01	6	1,621	0.01	0.01
111 - 115	2	348	0.34	0.39					10	683	0.47	0.53
116 - 120	2	343	0.01	0.02					5	390	0.01	0.02
121 - 130	1	155			1	401	0.22	0.27	10	789	0.23	0.29
131 - 140	2	489	0.51	0.69					15	970	0.27	0.37
141 & Up	6	1,635	0.07	0.13	3	1,565	0.23	0.38	31	4,177	0.28	0.48
Charges	17	3,672	0.14	0.19	5	2,969	0.15	0.21	88	9,105	0.24	0.32
Totals	43	7,103	0.23	0.23	29	17,582	0.24	0.19	464	30,784	0.26	0.23

Date 7/9/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80													1	7		
81 - 85	2	2			9	31	6.55	5.57	16	84			13	93	0.01	0.01
86 - 90	37	46			27	82	0.34	0.29	7	34			2	15		
91 - 95	1	2							1	5						
96 - 99	2	2			5	17			2	12	0.36	0.35	2	18	0.04	0.04
100 - 100	66	54	0.00	0.00	12	40	0.02	0.02	8	51			3	24		
Credits	108	107	0.00	0.00	53	170	1.37	1.23	34	186	0.02	0.02	21	156	0.01	0.01
101 - 105									1	5			1	9		
106 - 110					1	5	0.37	0.40					1	10		
111 - 115																
116 - 120																
121 - 130	1	2	0.01	0.01	1	5			3	24			2	23	0.02	0.03
131 - 140	1	1			1	6							1	13		
141 & Up																
Charges	2	3	0.01	0.01	3	16	0.12	0.15	4	30			5	55	0.01	0.01
Totals	110	109	0.00	0.00	56	187	1.26	1.16	38	216	0.02	0.02	26	211	0.01	0.01

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60													1	41		
61 - 80									8	247	1.13	0.89	8	456	0.03	0.02
81 - 85	16	167	0.02	0.02	14	223	0.05	0.04	9	271	0.03	0.02	4	241	0.15	0.12
86 - 90	5	49			9	151	0.30	0.26	4	144	0.04	0.03	2	123	0.05	0.05
91 - 95	1	9			2	42	2.09	1.93	1	24			1	82	0.05	0.04
96 - 99	1	14			2	33			2	69	0.15	0.14				
100 - 100	6	74	0.41	0.41	7	140	0.01	0.01	2	87	0.04	0.04	4	336	0.05	0.05
Credits	29	313	0.11	0.09	34	588	0.25	0.22	26	842	0.36	0.31	20	1,277	0.06	0.05
101 - 105	1	13	3.02	3.04					4	152	0.02	0.02	1	62	0.01	0.01
106 - 110					3	61			2	92	0.10	0.10	4	348	0.36	0.39
111 - 115					1	28			1	47			1	59		
116 - 120																
121 - 130					1	20			2	74	0.04	0.06	3	303	5.36	6.66
131 - 140	1	15	0.19	0.25	1	22	1.08	1.45	1	67			2	227	0.02	0.02
141 & Up	4	71	0.19	0.28	4	119	0.03	0.06	10	584	0.01	0.02	2	187		
Charges	6	100	0.58	0.78	10	251	0.11	0.15	20	1,017	0.02	0.03	13	1,187	1.48	1.82
Totals	35	413	0.22	0.21	44	839	0.21	0.20	46	1,859	0.17	0.19	33	2,464	0.74	0.73

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					3	2,004	0.10	0.05	4	2,045	0.10	0.05
61 - 80	6	666	0.04	0.03	8	3,146	0.33	0.24	31	4,521	0.30	0.22
81 - 85	3	399	0.00	0.00	2	469	0.74	0.62	88	1,981	0.31	0.26
86 - 90	3	490	0.03	0.03	3	1,703	0.00	0.00	99	2,837	0.04	0.03
91 - 95	1	153			1	247	0.00	0.00	9	563	0.16	0.15
96 - 99	3	484	0.29	0.28	3	2,934	0.35	0.35	22	3,582	0.33	0.33
100 - 100	1	171	0.01	0.01	4	4,177	0.76	0.76	113	5,154	0.63	0.63
Credits	17	2,362	0.08	0.06	24	14,681	0.39	0.32	366	20,682	0.33	0.27
101 - 105	2	347	0.04	0.04	2	1,127	0.05	0.05	12	1,716	0.07	0.07
106 - 110	3	385	0.41	0.44					14	902	0.33	0.35
111 - 115	2	366	0.22	0.25					5	500	0.16	0.18
116 - 120	2	359	0.02	0.02	2	1,589	0.03	0.03	4	1,948	0.03	0.03
121 - 130	1	173	0.03	0.03					14	625	2.61	3.27
131 - 140									8	351	0.09	0.12
141 & Up	6	1,826	0.19	0.34	4	2,199	0.09	0.15	30	4,986	0.11	0.20
Charges	16	3,458	0.18	0.24	8	4,914	0.06	0.08	87	11,029	0.25	0.34
Totals	33	5,819	0.14	0.15	32	19,595	0.31	0.28	453	31,711	0.30	0.28

Date 7/9/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80																
81 - 85	6	6			10	34	0.48	0.41	14	76			8	57	0.01	0.01
86 - 90	32	43			28	87	0.00	0.00	6	31			5	36		
91 - 95	1	2							2	11						
96 - 99					4	15			3	20	0.35	0.34	1	8		
100 - 100	67	55	0.02	0.02	16	53			6	39			5	41		
Credits	106	106	0.01	0.01	58	190	0.09	0.08	31	177	0.04	0.04	19	142	0.00	0.00
101 - 105					1	4			1	6			1	9		
106 - 110					1	5										
111 - 115					1	5			1	8						
116 - 120																
121 - 130	2	2			2	10			1	8			1	10	0.48	0.62
131 - 140									2	15						
141 & Up	1	4							1	9			4	55	0.02	0.03
Charges	3	6			5	24			6	47			6	73	0.08	0.11
Totals	109	112	0.01	0.01	63	214	0.08	0.07	37	223	0.03	0.03	25	215	0.03	0.03

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60									1	21						
61 - 80					2	28			8	217	0.00	0.00	6	312	0.17	0.13
81 - 85	14	145	0.32	0.27	14	235	0.02	0.02	7	176	0.58	0.47	5	279	0.01	0.01
86 - 90	5	57			7	105	0.96	0.84	1	36			5	325	0.02	0.01
91 - 95	4	38							3	100	1.89	1.75	1	64	0.15	0.14
96 - 99	2	24							1	42	0.00	0.00	2	149		
100 - 100	6	79	4.33	4.33	3	69	0.01	0.01	6	218	0.02	0.02	3	260	0.08	0.08
Credits	31	343	1.13	1.01	26	436	0.24	0.21	27	810	0.37	0.31	22	1,389	0.07	0.06
101 - 105	1	12							3	111			3	211	1.55	1.60
106 - 110					2	40	0.01	0.01	1	46			1	94	0.46	0.49
111 - 115	1	14	0.04	0.04					1	32	0.24	0.27	3	269	0.01	0.01
116 - 120									1	59			1	107		
121 - 130					1	29			3	159			2	207	0.58	0.73
131 - 140					2	61			1	42			2	199	0.03	0.04
141 & Up	4	75			5	138	0.94	1.44	7	433	0.33	0.59	1	82		
Charges	6	102	0.01	0.01	10	267	0.49	0.67	17	882	0.17	0.24	13	1,169	0.43	0.50
Totals	37	445	0.87	0.85	36	704	0.34	0.34	44	1,691	0.26	0.28	35	2,558	0.23	0.23

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					2	1,053	0.18	0.09	3	1,074	0.18	0.09
61 - 80	8	900	0.42	0.30	5	2,754	0.11	0.07	29	4,210	0.17	0.12
81 - 85	3	427	0.03	0.02	2	2,330	0.06	0.05	83	3,765	0.09	0.07
86 - 90	3	344	3.64	3.21	1	613	0.03	0.02	93	1,678	0.82	0.71
91 - 95	3	554	0.16	0.15	5	1,606	0.16	0.15	19	2,376	0.23	0.21
96 - 99	1	157			3	1,369	0.25	0.25	17	1,785	0.20	0.20
100 - 100	3	502	0.17	0.17	1	672	0.18	0.18	116	1,988	0.29	0.29
Credits	21	2,885	0.63	0.53	19	10,397	0.13	0.10	360	16,875	0.24	0.20
101 - 105	1	141	0.03	0.03	3	2,911	0.94	0.96	14	3,405	0.90	0.92
106 - 110	1	257	0.61	0.66	1	376	0.01	0.01	7	819	0.25	0.27
111 - 115									7	329	0.03	0.04
116 - 120	1	211	0.58	0.68					3	377	0.33	0.38
121 - 130	5	850	0.06	0.07					17	1,274	0.14	0.17
131 - 140	1	166	0.10	0.14					8	484	0.05	0.06
141 & Up	9	2,583	0.11	0.20	3	1,574	0.23	0.41	35	4,952	0.19	0.33
Charges	18	4,208	0.15	0.23	7	4,861	0.63	0.76	91	11,639	0.39	0.51
Totals	39	7,093	0.35	0.39	26	15,259	0.29	0.26	451	28,514	0.30	0.29

Date 7/9/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80																
81 - 85	2	4			5	17			5	26			2	13	0.19	0.16
86 - 90	18	22			8	23			4	21			1	7		
91 - 95									1	5						
96 - 99																
100 - 100	30	19			5	15			3	16			1	8		
Credits	50	45			18	55			13	69			4	27	0.09	0.08
101 - 105									1	6						
106 - 110																
111 - 115																
116 - 120																
121 - 130	1	3			2	9										
131 - 140																
141 & Up													1	11	0.68	0.96
Charges	1	3			2	9			1	6			1	11	0.68	0.96
Totals	51	48			20	64			14	74			5	38	0.26	0.25

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	1	8			1	19	7.40	5.86	2	57			3	163	0.01	0.00
81 - 85	5	51			5	78	0.01	0.01	4	121	0.02	0.01	3	147	0.00	0.00
86 - 90	1	10	0.01	0.01	3	53	0.02	0.02								
91 - 95									1	26	4.12	3.78				
96 - 99					1	18			1	39						
100 - 100	2	25							1	28	0.04	0.04	2	175	0.23	0.23
Credits	9	94	0.00	0.00	10	169	0.84	0.72	9	272	0.41	0.35	8	485	0.08	0.07
101 - 105	1	15														
106 - 110					1	26	0.01	0.01								
111 - 115													2	210	0.63	0.72
116 - 120									1	51	0.03	0.03				
121 - 130					3	77										
131 - 140																
141 & Up	1	17			1	24			1	60	0.12	0.22				
Charges	2	31			5	128	0.00	0.00	2	111	0.08	0.11	2	210	0.63	0.72
Totals	11	125	0.00	0.00	15	298	0.48	0.47	11	382	0.31	0.30	10	695	0.25	0.23

	$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												
61 - 80	2	225	0.00	0.00	4	1,549	0.12	0.09	13	2,022	0.16	0.12
81 - 85	1	114	0.35	0.30					32	572	0.08	0.07
86 - 90	1	149	0.02	0.01	1	289	0.16	0.14	37	575	0.09	0.08
91 - 95									2	31	3.44	3.18
96 - 99	1	123	0.01	0.01	1	1,470	0.02	0.02	4	1,650	0.02	0.01
100 - 100	1	126			1	1,103	0.08	0.08	46	1,515	0.08	0.08
Credits	6	737	0.06	0.05	7	4,412	0.08	0.07	134	6,365	0.11	0.09
101 - 105									2	20		
106 - 110									1	26	0.01	0.01
111 - 115					1	404	0.17	0.18	3	614	0.32	0.36
116 - 120									1	51	0.03	0.03
121 - 130									6	90		
131 - 140	2	345	0.11	0.14					2	345	0.11	0.14
141 & Up	2	507	0.03	0.04	1	420	0.06	0.09	7	1,039	0.05	0.08
Charges	4	851	0.06	0.09	2	824	0.11	0.14	22	2,185	0.13	0.18
Totals	10	1,588	0.06	0.07	9	5,236	0.08	0.08	156	8,549	0.11	0.11

Date 7/9/2025

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2018 Contracting

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	1							1	4			1	5		
61 - 80	15	8			6	18			3	14			3	19		
81 - 85	54	54			57	181	0.26	0.22	82	437	0.36	0.31	72	530	0.00	0.00
86 - 90	211	246	0.08	0.07	230	722	0.19	0.17	90	476	0.12	0.10	36	266	0.01	0.01
91 - 95	10	9			4	13	0.01	0.01	4	23	0.04	0.04	3	24	0.64	0.59
96 - 99	53	56			17	63			19	112	0.04	0.04	7	60		
100 - 100	793	686	1.10	1.10	216	772	0.36	0.36	76	465	0.53	0.53	46	399	0.33	0.33
Credits	1,138	1,059	0.73	0.69	530	1,769	0.26	0.24	275	1,529	0.30	0.27	168	1,303	0.11	0.10
101 - 105	6	4			4	16			5	30			3	26		
106 - 110	1	1			2	8	2.99	3.24	2	14			3	28	0.05	0.05
111 - 115	14	18			3	13			4	30	0.04	0.04	3	29		
116 - 120	22	33			9	39			1	7			3	28		
121 - 130	7	10			14	64			10	77	6.43	8.23	8	82	1.14	1.43
131 - 140	1	2			6	33	6.10	8.20	8	69	0.00	0.00	10	127		
141 & Up	6	12			7	34			4	36			8	101	0.07	0.10
Charges	57	80			45	207	1.08	1.35	34	263	1.89	2.36	38	421	0.24	0.31
Totals	1,195	1,139	0.68	0.66	575	1,976	0.35	0.33	309	1,792	0.54	0.51	206	1,724	0.15	0.14

	$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							1	21			3	120	0.00	0.00
61 - 80	7	70	0.01	0.01	11	173	0.01	0.01	37	1,051	0.58	0.45	45	2,387	0.35	0.27
81 - 85	120	1,217	0.26	0.22	120	1,954	0.60	0.50	76	2,069	0.21	0.17	19	1,084	0.67	0.56
86 - 90	35	360	0.11	0.10	32	561	0.09	0.08	15	453	0.20	0.17	8	489	0.24	0.21
91 - 95	3	34			14	265	0.13	0.12	11	358	0.59	0.55	4	304	0.11	0.10
96 - 99	15	179	0.60	0.58	7	126	0.03	0.03	5	150	0.01	0.01	11	785	0.84	0.83
100 - 100	48	581	2.15	2.15	41	746	0.02	0.02	28	957	0.11	0.11	13	893	0.09	0.09
Credits	229	2,449	0.70	0.62	225	3,825	0.33	0.29	173	5,059	0.29	0.24	103	6,061	0.41	0.34
101 - 105	6	77	0.01	0.01	3	63	1.60	1.64	3	113	0.01	0.02	5	334	0.00	0.00
106 - 110					2	46	0.85	0.90	2	83	1.04	1.13	5	360	0.15	0.16
111 - 115	3	36			3	70			1	32			1	60		
116 - 120	2	27			2	45			5	211	0.01	0.01	3	249	0.04	0.04
121 - 130	4	68			14	357	0.55	0.70	13	546	0.36	0.45	6	459	0.29	0.37
131 - 140	5	83			13	335	0.00	0.01	9	363	0.35	0.48	2	181	0.17	0.22
141 & Up	15	285	0.01	0.01	18	550	0.56	0.88	17	934	0.09	0.16	9	930	0.17	0.28
Charges	35	576	0.01	0.01	55	1,465	0.44	0.59	50	2,279	0.22	0.30	31	2,572	0.15	0.19
Totals	264	3,025	0.57	0.53	280	5,290	0.36	0.35	223	7,338	0.27	0.26	134	8,632	0.33	0.31

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					3	1,799	0.13	0.07	12	1,957	0.12	0.07
61 - 80	33	3,514	0.18	0.13	17	5,502	1.38	0.99	177	12,757	0.76	0.55
81 - 85	7	1,066	0.24	0.20	1	690	0.14	0.11	608	9,279	0.34	0.29
86 - 90	10	1,214	0.33	0.29	3	1,108	0.02	0.02	670	5,894	0.16	0.14
91 - 95	6	804	0.63	0.60	2	955	3.17	3.02	61	2,789	1.37	1.29
96 - 99	3	448	0.45	0.44					137	1,979	0.50	0.48
100 - 100	5	638	0.39	0.39	3	1,184	0.50	0.50	1,269	7,321	0.51	0.51
Credits	64	7,685	0.29	0.24	29	11,238	1.03	0.76	2,934	41,976	0.54	0.44
101 - 105	10	1,859	0.12	0.13	1	515	0.09	0.09	46	3,035	0.13	0.13
106 - 110	3	439	0.51	0.55	1	805	0.05	0.05	21	1,783	0.26	0.28
111 - 115	8	1,314	0.19	0.21					40	1,602	0.15	0.17
116 - 120	1	126	0.03	0.03	1	423			49	1,188	0.01	0.01
121 - 130	1	157	0.19	0.24	1	370	0.43	0.54	78	2,190	0.60	0.75
131 - 140	1	147	4.30	6.00	1	395	0.55	0.77	56	1,735	0.70	0.95
141 & Up	5	1,236	0.26	0.43	2	1,080	0.37	0.60	91	5,197	0.25	0.40
Charges	29	5,279	0.32	0.38	7	3,588	0.24	0.30	381	16,729	0.29	0.37
Totals	93	12,963	0.30	0.28	36	14,825	0.84	0.69	3,315	58,705	0.47	0.43

Date 7/9/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	1			1	1							2	10		
61 - 80	13	8			5	13			3	13	1.83	1.32	6	40	3.92	3.01
81 - 85	36	28	0.42	0.36	68	214	0.03	0.03	85	439	0.27	0.23	70	503	0.12	0.10
86 - 90	231	268	0.23	0.20	192	588	0.32	0.27	69	357	0.72	0.62	42	310	0.01	0.00
91 - 95	10	10			7	28	0.02	0.01	5	29	0.26	0.24	6	48	0.00	0.00
96 - 99	53	51			28	103	0.19	0.19	15	90	0.01	0.01	14	121		
100 - 100	838	719	0.45	0.45	243	857	0.70	0.70	121	748	0.13	0.13	57	492	0.93	0.93
Credits	1,183	1,085	0.36	0.35	544	1,804	0.45	0.42	298	1,675	0.30	0.28	197	1,524	0.44	0.40
101 - 105	6	8	0.19	0.20	6	22			6	40			5	46	4.38	4.48
106 - 110	5	3			5	21			1	7			3	28		
111 - 115	9	13	5.04	5.78	4	20			2	14			3	28		
116 - 120	16	25			7	32	0.76	0.90	1	8	0.07	0.08	6	63	1.53	1.81
121 - 130	12	13			14	65	0.36	0.45	8	65	0.01	0.02	6	65	0.02	0.03
131 - 140	1	3			6	32	0.47	0.64	7	59	0.11	0.15	6	66		
141 & Up	3	8			3	17			5	47	0.00	0.00	14	177	1.02	1.51
Charges	52	73	0.94	1.12	45	209	0.30	0.36	30	241	0.03	0.04	43	472	1.02	1.30
Totals	1,235	1,158	0.40	0.39	589	2,013	0.44	0.41	328	1,916	0.27	0.25	240	1,997	0.58	0.56

	$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	34	7.98	4.23	1	36		
61 - 80	7	62	0.01	0.01	16	245	0.02	0.01	73	2,004	0.38	0.30	63	3,327	0.31	0.23
81 - 85	116	1,203	0.25	0.21	104	1,627	0.41	0.34	66	1,856	0.86	0.71	12	683	0.37	0.30
86 - 90	40	430	0.01	0.01	30	492	0.53	0.46	20	601	0.04	0.04	11	613	0.16	0.14
91 - 95	4	48	0.05	0.05	9	167	0.00	0.00	11	342	0.08	0.08	5	309	0.00	0.00
96 - 99	11	129	0.01	0.01	13	245	0.02	0.02	8	263	0.06	0.06	10	671	0.12	0.12
100 - 100	59	714	0.07	0.07	38	758	0.23	0.23	30	897	0.82	0.82	18	1,336	0.11	0.11
Credits	237	2,587	0.14	0.13	210	3,534	0.31	0.28	210	5,997	0.57	0.48	120	6,975	0.23	0.19
101 - 105	3	33			2	35	1.61	1.63	4	127	0.04	0.04	3	210	0.00	0.00
106 - 110	6	91	0.03	0.03	5	109	0.72	0.78	4	140	0.01	0.01	2	161	0.03	0.03
111 - 115	2	26	0.02	0.02	3	70	0.14	0.15	3	126	0.01	0.01	1	70		
116 - 120	3	39			3	74	0.44	0.52	9	346	0.16	0.19	3	287	1.81	2.14
121 - 130	6	89	0.30	0.37	8	191	0.09	0.11	17	795	0.41	0.52	6	487	0.31	0.39
131 - 140	6	96			8	211	0.00	0.00	5	239	0.19	0.26	3	278	0.01	0.01
141 & Up	16	285	0.14	0.21	24	758	0.60	0.95	18	912	0.20	0.32	11	1,124	0.85	1.31
Charges	42	659	0.10	0.14	53	1,447	0.45	0.62	60	2,686	0.23	0.31	29	2,617	0.63	0.83
Totals	279	3,245	0.13	0.13	263	4,981	0.35	0.35	270	8,683	0.47	0.44	149	9,592	0.34	0.31

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	163	0.02	0.01	8	2,027	0.14	0.07	18	2,272	0.25	0.13
61 - 80	40	4,350	0.20	0.15	16	6,902	0.73	0.52	242	16,963	0.47	0.34
81 - 85	12	1,450	0.28	0.23	2	537	0.10	0.09	571	8,541	0.41	0.34
86 - 90	6	900	0.25	0.22	1	603	0.28	0.25	642	5,162	0.25	0.22
91 - 95	9	1,299	0.65	0.60					66	2,279	0.39	0.36
96 - 99	9	1,214	0.18	0.17	1	408			162	3,294	0.10	0.10
100 - 100	3	478	0.18	0.18					1,407	7,000	0.38	0.38
Credits	81	9,855	0.27	0.22	28	10,476	0.53	0.36	3,108	45,511	0.38	0.30
101 - 105	2	398	0.10	0.11	1	310	0.07	0.07	38	1,229	0.27	0.27
106 - 110	3	417	0.01	0.01					34	977	0.09	0.10
111 - 115	1	144	0.45	0.50	2	1,529	0.43	0.49	30	2,040	0.40	0.44
116 - 120					2	817	0.53	0.62	50	1,690	0.69	0.81
121 - 130	7	1,397	0.40	0.50					84	3,167	0.35	0.44
131 - 140	3	515	0.05	0.06	1	438	0.39	0.54	46	1,937	0.14	0.19
141 & Up	1	213	0.07	0.12	2	1,199	0.65	0.97	97	4,740	0.55	0.85
Charges	17	3,083	0.23	0.28	8	4,293	0.48	0.59	379	15,781	0.40	0.51
Totals	98	12,938	0.26	0.23	36	14,769	0.52	0.40	3,487	61,292	0.38	0.34

Date 7/9/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	4	1			1	1										
61 - 80	13	10			3	8			2	10			1	7		
81 - 85	33	33	0.10	0.09	64	205	1.13	0.96	83	444	1.42	1.20	85	628	0.33	0.28
86 - 90	233	283	0.19	0.17	203	642	0.12	0.11	76	405	1.45	1.25	35	264	0.09	0.07
91 - 95	7	4			5	15	0.42	0.39	5	28			3	25	15.44	14.39
96 - 99	42	46			28	100			24	145	0.04	0.04	10	88		
100 - 100	911	809	0.85	0.85	253	906	0.68	0.68	138	833	0.05	0.05	61	524	0.42	0.42
Credits	1,243	1,186	0.63	0.60	557	1,878	0.50	0.46	328	1,865	0.68	0.63	195	1,536	0.55	0.49
101 - 105	3	4			3	10			4	25			3	26		
106 - 110	3	5			4	18			2	11			4	34		
111 - 115	7	9			4	16			1	7			1	9		
116 - 120	17	27	4.94	5.80	9	39	0.55	0.65	4	28			2	21	0.10	0.12
121 - 130	16	28			14	71	8.46	10.66	11	84			9	101	0.01	0.01
131 - 140	2	2			8	35			14	127	0.05	0.08	9	105	0.78	1.05
141 & Up	5	7			3	20			4	40			10	133	0.02	0.03
Charges	53	81	1.66	2.00	45	209	2.97	3.66	40	321	0.02	0.03	38	429	0.20	0.27
Totals	1,296	1,266	0.70	0.67	602	2,087	0.75	0.71	368	2,186	0.58	0.56	233	1,964	0.47	0.46

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	12							1	54		
61 - 80	4	32			6	89	0.00	0.00	34	1,034	0.31	0.24	41	2,115	0.06	0.04
81 - 85	118	1,238	4.63	3.92	111	1,759	0.55	0.46	74	2,040	0.26	0.22	14	763	0.13	0.11
86 - 90	35	370	1.47	1.27	23	378	0.10	0.09	16	481	0.00	0.00	5	282	0.37	0.32
91 - 95	7	71	0.14	0.13	16	304	0.76	0.71	11	370	0.26	0.24	4	229		
96 - 99	16	192	0.21	0.21	11	189			11	377	0.18	0.18	6	506	0.02	0.02
100 - 100	47	568	0.09	0.09	41	811	0.45	0.45	28	950	0.71	0.71	14	868	0.10	0.10
Credits	227	2,472	2.58	2.30	209	3,543	0.45	0.40	174	5,251	0.32	0.28	85	4,817	0.09	0.07
101 - 105	2	24			4	83	0.46	0.47	7	265	1.68	1.73	5	350	1.18	1.22
106 - 110	2	25	0.21	0.22	2	43	0.01	0.01	4	160	0.17	0.18	8	573	2.59	2.80
111 - 115	1	13	0.48	0.53	3	77	0.01	0.01	1	29			1	78	0.03	0.03
116 - 120	8	111	0.39	0.47	4	105	1.28	1.52	11	471	0.02	0.02	4	347	0.15	0.17
121 - 130	10	160	0.03	0.04	11	292	0.10	0.13	12	482	0.08	0.10	9	730	0.04	0.05
131 - 140	10	175			11	310	0.71	0.96	16	703	0.50	0.68	2	148	0.49	0.68
141 & Up	8	155	0.01	0.01	19	594	0.23	0.37	12	668	1.37	2.20	10	1,036	0.58	0.94
Charges	41	663	0.09	0.12	54	1,504	0.37	0.51	63	2,778	0.64	0.83	39	3,261	0.81	1.03
Totals	268	3,135	2.05	1.96	263	5,046	0.43	0.42	237	8,029	0.44	0.42	124	8,079	0.38	0.37

	$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					8	2,520	0.04	0.02	15	2,589	0.04	0.02
61 - 80	30	3,161	0.34	0.25	10	4,952	0.15	0.11	144	11,417	0.20	0.14
81 - 85	10	1,396	0.06	0.05	2	565	0.13	0.11	594	9,071	0.94	0.79
86 - 90	4	526	0.03	0.03	2	765	0.07	0.06	632	4,396	0.34	0.30
91 - 95	7	938	1.00	0.93	3	1,019	0.05	0.05	68	3,002	0.57	0.53
96 - 99	5	736	0.02	0.02	2	705	0.03	0.03	155	3,085	0.05	0.05
100 - 100	4	556	0.85	0.85	1	450	0.01	0.01	1,498	7,275	0.44	0.44
Credits	60	7,313	0.35	0.29	28	10,975	0.10	0.07	3,106	40,835	0.43	0.35
101 - 105	4	665	0.63	0.65					35	1,451	0.91	0.93
106 - 110	1	156	1.47	1.61					30	1,025	1.70	1.84
111 - 115	4	730	0.81	0.93					23	969	0.62	0.71
116 - 120	3	476	0.74	0.88	1	618	0.00	0.00	63	2,242	0.33	0.40
121 - 130	5	948	0.20	0.26					97	2,896	0.31	0.39
131 - 140	2	316	0.00	0.00	1	446	0.15	0.19	75	2,366	0.34	0.45
141 & Up	5	1,251	0.34	0.58	5	2,803	0.74	1.15	81	6,705	0.62	0.99
Charges	24	4,541	0.49	0.62	7	3,866	0.55	0.80	404	17,654	0.58	0.77
Totals	84	11,854	0.40	0.38	35	14,841	0.21	0.18	3,510	58,488	0.48	0.44

Date 7/9/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0														
61 - 80	9	2			2	6	0.18	0.14								
81 - 85	48	47	5.64	4.78	49	158	0.34	0.29	93	508	1.43	1.21	76	565	0.27	0.23
86 - 90	248	293	0.53	0.46	222	695	12.81	11.05	80	419	0.21	0.18	31	232	0.09	0.08
91 - 95	14	12			6	22	0.06	0.05	6	35	1.19	1.11	4	31	0.06	0.05
96 - 99	23	22			18	65			12	71	0.70	0.69	15	126		
100 - 100	839	786	0.45	0.45	224	791	0.54	0.54	102	633	0.12	0.12	53	456	0.03	0.03
Credits	1,182	1,163	0.67	0.64	521	1,737	5.41	4.99	293	1,667	0.59	0.53	179	1,409	0.14	0.12
101 - 105	5	9			3	14	0.07	0.07	8	52						
106 - 110	2	2			6	24			3	20			3	29	0.66	0.72
111 - 115	6	11			4	17			4	28			1	11	0.30	0.34
116 - 120	12	22			9	42			4	30			5	50		
121 - 130	14	28			17	81	0.01	0.01	19	139	0.02	0.03	2	20	0.05	0.07
131 - 140					6	28			8	66	0.06	0.09	6	69	0.09	0.12
141 & Up	3	7			3	20			9	86	10.08	14.90	5	65	1.82	2.63
Charges	42	78			48	226	0.01	0.01	55	421	2.08	2.59	22	244	0.61	0.78
Totals	1,224	1,241	0.63	0.60	569	1,963	4.79	4.55	348	2,088	0.89	0.86	201	1,653	0.21	0.20

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	6	59			5	85			36	1,038	0.24	0.19	45	2,439	0.22	0.17
81 - 85	125	1,296	0.22	0.19	101	1,597	0.13	0.11	59	1,695	0.01	0.01	16	901	0.33	0.27
86 - 90	37	383	0.41	0.35	22	355	0.05	0.04	13	389			5	272	0.04	0.03
91 - 95	6	71	0.13	0.12	14	245	1.02	0.94	13	431	0.03	0.03	5	371	0.21	0.20
96 - 99	11	132	0.54	0.53	9	167	0.05	0.04	6	190	0.02	0.02	6	414	0.38	0.37
100 - 100	38	462	0.00	0.00	33	629	0.12	0.12	21	726	0.04	0.04	10	702	0.43	0.43
Credits	223	2,403	0.22	0.19	184	3,078	0.18	0.16	148	4,469	0.07	0.06	87	5,099	0.27	0.23
101 - 105	5	56	0.37	0.38	2	34			2	80	0.03	0.03	3	199	0.43	0.44
106 - 110					3	54			1	35			6	475	0.40	0.43
111 - 115	4	51			9	202	0.03	0.03	6	261	0.04	0.04	2	147	0.01	0.01
116 - 120	5	69	0.33	0.39	6	150	1.20	1.43	6	268	0.90	1.07	7	495	0.28	0.33
121 - 130	4	62	0.09	0.11	11	291	0.71	0.89	18	808	0.19	0.24	6	493	0.23	0.29
131 - 140	8	132	0.01	0.01	12	310	0.70	0.95	12	576	0.31	0.43	6	535	0.15	0.19
141 & Up	6	115	0.16	0.25	29	904	0.20	0.32	19	1,119	0.46	0.73	9	1,092	0.37	0.65
Charges	32	485	0.14	0.18	72	1,945	0.40	0.56	64	3,148	0.35	0.47	39	3,437	0.30	0.39
Totals	255	2,888	0.21	0.19	256	5,023	0.27	0.27	212	7,617	0.19	0.19	126	8,536	0.28	0.27

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					3	941	0.01	0.01	4	941	0.01	0.01
61 - 80	19	1,881	0.07	0.05	11	3,264	0.07	0.05	133	8,774	0.13	0.10
81 - 85	6	984	0.01	0.01	2	479			575	8,229	0.25	0.20
86 - 90	4	628	0.58	0.50	4	1,494	0.04	0.04	666	5,162	1.89	1.65
91 - 95	6	771	1.02	0.96	2	745	0.24	0.23	76	2,736	0.50	0.47
96 - 99	3	419	0.04	0.04	1	2,109	0.08	0.08	104	3,714	0.13	0.13
100 - 100	3	397	0.19	0.19	2	1,006	0.00	0.00	1,325	6,587	0.21	0.21
Credits	41	5,080	0.27	0.22	25	10,038	0.07	0.05	2,883	36,143	0.45	0.38
101 - 105	2	215			1	348	0.02	0.02	31	1,007	0.11	0.12
106 - 110	1	131	0.00	0.00	1	414	0.03	0.03	26	1,185	0.19	0.20
111 - 115	2	294	0.01	0.01					38	1,022	0.02	0.03
116 - 120	2	336	0.11	0.14					56	1,463	0.43	0.50
121 - 130	6	1,162	0.20	0.26	2	787	0.36	0.44	99	3,872	0.26	0.32
131 - 140	3	568	0.49	0.67					61	2,284	0.34	0.45
141 & Up	5	1,265	0.22	0.38	5	2,907	0.41	0.65	93	7,580	0.47	0.77
Charges	21	3,972	0.21	0.28	9	4,455	0.34	0.47	404	18,412	0.34	0.46
Totals	62	9,052	0.24	0.24	34	14,493	0.15	0.14	3,287	54,555	0.41	0.40

Date 7/9/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**
0 - 60																
61 - 80	1	1			1	3										
81 - 85	15	17			27	91			36	195	0.02	0.02	32	236	0.02	0.01
86 - 90	104	127	0.01	0.01	90	270	0.48	0.42	29	158			19	147	0.00	0.00
91 - 95	3	3			1	5	1.39	1.31	4	23	0.17	0.16	4	33	0.00	0.00
96 - 99	7	7			8	27			6	36			3	25		
100 - 100	296	267	0.05	0.05	89	328	0.37	0.37	30	183	0.02	0.02	22	182		
Credits	426	422	0.03	0.03	216	724	0.36	0.33	105	595	0.02	0.02	80	624	0.01	0.01
101 - 105	1	2							3	21	0.03	0.03				
106 - 110	4	3			2	8										
111 - 115	2	4	0.40	0.46	3	13			1	9	0.06	0.06				
116 - 120	3	7			3	12			1	7	0.01	0.01	1	9		
121 - 130	2	3			8	33			5	38			2	19		
131 - 140	2	4							5	39						
141 & Up	1	3			2	12			1	8			2	27		
Charges	15	25	0.06	0.07	18	79			16	121	0.01	0.01	5	55		
Totals	441	448	0.03	0.03	234	803	0.32	0.31	121	716	0.02	0.02	85	679	0.01	0.01

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**
0 - 60																
61 - 80	1	12			1	17	0.03	0.02	11	343	0.22	0.17	10	532	0.81	0.60
81 - 85	40	410	0.04	0.03	31	492	0.07	0.06	13	329	0.12	0.10	7	433	0.15	0.13
86 - 90	16	173			12	207	0.11	0.09	5	144	0.03	0.02	2	169	0.06	0.06
91 - 95	2	27	0.19	0.17	6	99	0.01	0.01	3	107	0.21	0.19	2	105	0.02	0.02
96 - 99	1	12			2	42	0.01	0.01	4	123	1.41	1.38	1	67		
100 - 100	13	156	0.00	0.00	12	223	0.47	0.47	6	182	0.20	0.20	1	56		
Credits	73	789	0.03	0.02	64	1,080	0.16	0.14	42	1,228	0.28	0.24	23	1,363	0.38	0.31
101 - 105	1	11			1	16							2	148		
106 - 110	1	15							1	49	3.81	4.05	1	83	0.13	0.14
111 - 115	2	28			1	24	0.02	0.02	2	100						
116 - 120	1	12			1	29			3	123			2	124	0.09	0.10
121 - 130	3	49			4	96	0.01	0.01	6	241	1.01	1.26	2	160	0.29	0.37
131 - 140					3	77	0.06	0.08	3	134	0.00	0.00	2	199	0.42	0.57
141 & Up	7	151	0.30	0.47	4	121			12	766	0.01	0.01	4	534	0.74	1.27
Charges	15	266	0.17	0.23	14	363	0.02	0.02	27	1,414	0.31	0.44	13	1,249	0.44	0.60
Totals	88	1,056	0.06	0.06	78	1,443	0.12	0.12	69	2,642	0.30	0.32	36	2,612	0.41	0.41

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**
0 - 60												
61 - 80	7	748	0.05	0.03					32	1,655	0.33	0.24
81 - 85	4	437	1.12	0.93	4	1,586	0.06	0.05	209	4,225	0.18	0.15
86 - 90									277	1,395	0.12	0.11
91 - 95	3	373	0.14	0.13					28	774	0.12	0.11
96 - 99	1	106	0.66	0.66					33	447	0.55	0.54
100 - 100									469	1,578	0.18	0.18
Credits	15	1,665	0.39	0.31	4	1,586	0.06	0.05	1,048	10,075	0.21	0.18
101 - 105									8	198	0.00	0.00
106 - 110									9	159	1.26	1.35
111 - 115									11	178	0.01	0.02
116 - 120									15	324	0.03	0.04
121 - 130	2	453	0.02	0.02					34	1,092	0.27	0.34
131 - 140									15	453	0.20	0.26
141 & Up	3	702			2	1,155	0.01	0.01	38	3,480	0.13	0.22
Charges	5	1,154	0.01	0.01	2	1,155	0.01	0.01	130	5,883	0.18	0.26
Totals	20	2,819	0.23	0.23	6	2,741	0.04	0.04	1,178	15,958	0.20	0.20

Date 7/9/2025

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2018 Office & Clerical

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0														
61 - 80	4	4	0.99	0.75	1	3			2	11			1	7		
81 - 85	60	54	4.06	3.44	69	237	0.07	0.06	104	537	0.37	0.31	71	515	0.08	0.07
86 - 90	776	915	0.22	0.19	348	1,036	0.22	0.19	53	282	0.00	0.00	25	191	0.15	0.13
91 - 95	12	12	13.79	12.77	9	28			11	62	0.37	0.34	4	35		
96 - 99	27	28			15	52			8	52	1.13	1.11	5	42	0.24	0.23
100 - 100	6,918	2,801	0.61	0.61	112	364	0.14	0.14	36	219	0.58	0.58	8	66		
Credits	7,798	3,814	0.61	0.58	554	1,721	0.17	0.15	214	1,163	0.35	0.31	114	855	0.09	0.08
101 - 105	15	15			7	26	2.27	2.35	5	35	0.01	0.01				
106 - 110	6	7			2	9	0.23	0.25	2	12						
111 - 115	18	29	0.19	0.22	4	18			1	6			1	11		
116 - 120	39	69	0.26	0.30	15	59	0.01	0.01	2	15			1	11	4.19	4.91
121 - 130	10	20			34	159	2.76	3.43	14	107	0.05	0.06	7	75	1.68	2.12
131 - 140	6	5			5	27	2.79	3.72	14	117	0.40	0.54	8	90	0.27	0.37
141 & Up	9	13			3	15			3	29	1.84	2.68	5	64	0.88	1.28
Charges	103	158	0.15	0.18	70	313	1.84	2.24	41	321	0.33	0.41	22	251	1.01	1.35
Totals	7,901	3,971	0.59	0.57	624	2,034	0.43	0.40	255	1,484	0.34	0.33	136	1,106	0.30	0.28

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	3	28	1.85	1.41	2	35			15	430	0.03	0.02	13	686	0.63	0.47
81 - 85	60	619	0.13	0.11	37	572	0.15	0.12	21	596	0.76	0.63				
86 - 90	14	142	0.01	0.01	8	120	0.40	0.35	3	94	0.15	0.13				
91 - 95	5	61	0.02	0.02	9	174	0.55	0.51	1	37	0.00	0.00	2	173	0.00	0.00
96 - 99	8	95	0.10	0.09	6	104	0.06	0.06	2	61			1	89	0.36	0.35
100 - 100	5	63	0.03	0.03	8	159	1.38	1.38	4	147	0.69	0.69	2	152		
Credits	95	1,009	0.15	0.13	70	1,163	0.39	0.34	46	1,366	0.42	0.36	18	1,099	0.42	0.34
101 - 105					6	122	0.03	0.03	2	80	0.58	0.59				
106 - 110	2	28	0.05	0.05	4	86	0.03	0.03	2	61	0.02	0.02	4	301	0.60	0.65
111 - 115					2	37			2	69	8.66	9.93	4	327	0.03	0.04
116 - 120	2	31	0.08	0.09	2	46	1.74	2.06	3	142	1.39	1.64	2	186	0.38	0.46
121 - 130	4	65	0.13	0.17	2	58	0.43	0.53	7	319	0.03	0.04	4	365	0.11	0.14
131 - 140	4	64	0.02	0.03	3	68	9.31	12.85	2	104	0.77	1.04	3	336	0.77	1.07
141 & Up	17	327	0.36	0.55	14	408	1.77	2.78	8	562	1.26	2.35	9	1,060	0.29	0.52
Charges	29	515	0.25	0.36	33	824	1.78	2.34	26	1,337	1.22	1.72	26	2,574	0.34	0.47
Totals	124	1,523	0.18	0.18	103	1,987	0.97	0.99	72	2,703	0.82	0.86	44	3,673	0.36	0.42

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	1,443	0.19	0.11	2	1,443	0.19	0.11
61 - 80	12	1,262	0.13	0.09	2	505	0.01	0.00	55	2,970	0.22	0.16
81 - 85	1	88	0.01	0.01	1	483	0.00	0.00	424	3,700	0.29	0.25
86 - 90	1	207	0.67	0.60	1	315	0.23	0.20	1,229	3,302	0.22	0.19
91 - 95	1	109	0.03	0.03	3	3,817	0.32	0.31	57	4,509	0.34	0.32
96 - 99	2	255	0.14	0.14	1	506	0.57	0.55	75	1,283	0.34	0.33
100 - 100	1	114	0.55	0.55					7,094	4,085	0.56	0.56
Credits	18	2,035	0.20	0.15	9	7,069	0.26	0.21	8,936	21,293	0.33	0.28
101 - 105	2	364	0.01	0.01					37	643	0.18	0.19
106 - 110	1	172	0.00	0.00	1	329	0.79	0.86	24	1,005	0.45	0.48
111 - 115	1	177	0.12	0.14					33	673	0.94	1.06
116 - 120	1	240	0.06	0.07					67	797	0.54	0.64
121 - 130	2	390	0.36	0.45					84	1,558	0.51	0.64
131 - 140	3	706	0.22	0.30	1	1,375	0.30	0.41	49	2,892	0.58	0.80
141 & Up	4	1,652	0.44	0.96	6	7,159	0.42	0.69	78	11,289	0.51	0.87
Charges	14	3,701	0.29	0.43	8	8,863	0.42	0.65	372	18,857	0.52	0.77
Totals	32	5,737	0.26	0.29	17	15,931	0.35	0.38	9,308	40,150	0.42	0.44

Date 7/9/2025

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

Up to $2,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	0		
61 - 80	7	5		
81 - 85	50	36		
86 - 90	723	875	0.05	0.05
91 - 95	17	23	0.02	0.02
96 - 99	28	20	0.04	0.04
100 - 100	7,210	2,855	0.43	0.43
Credits	8,038	3,815	0.34	0.32
101 - 105	8	10	0.03	0.03
106 - 110	6	8		
111 - 115	12	14	0.44	0.50
116 - 120	36	60	0.05	0.05
121 - 130	16	22	8.63	10.71
131 - 140	7	9		
141 & Up	4	6		
Charges	89	130	1.52	1.80
Totals	8,127	3,945	0.38	0.36

$2,500 - $4,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80				
81 - 85	72	246	0.03	0.02
86 - 90	338	994	0.17	0.15
91 - 95	6	19		
96 - 99	19	63	0.01	0.01
100 - 100	110	364	0.00	0.00
Credits	545	1,687	0.11	0.09
101 - 105	4	18	0.00	0.00
106 - 110	2	8	0.02	0.02
111 - 115	4	17		
116 - 120	12	48	0.78	0.92
121 - 130	34	151	0.34	0.42
131 - 140	8	43	0.00	0.00
141 & Up	2	14	0.03	0.05
Charges	66	298	0.30	0.36
Totals	611	1,985	0.13	0.12

$5,000 - $7,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	2	10		
81 - 85	113	576	0.01	0.01
86 - 90	55	288	0.15	0.13
91 - 95	6	35	0.09	0.09
96 - 99	11	62	0.02	0.02
100 - 100	30	181	0.39	0.39
Credits	217	1,153	0.11	0.10
101 - 105	6	38	0.05	0.05
106 - 110	5	33		
111 - 115	4	29	1.61	1.81
116 - 120	1	6	0.24	0.29
121 - 130	12	93	0.16	0.21
131 - 140	9	78	2.81	3.80
141 & Up	2	21		
Charges	39	298	0.95	1.17
Totals	256	1,451	0.28	0.26

$7,500 - $9,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	1	6		
81 - 85	70	509	0.09	0.07
86 - 90	21	161	0.60	0.52
91 - 95	4	34	0.05	0.04
96 - 99	6	52		
100 - 100	8	70	0.25	0.25
Credits	110	832	0.19	0.17
101 - 105	2	17		
106 - 110				
111 - 115				
116 - 120	1	10		
121 - 130	4	43	0.52	0.65
131 - 140	13	151	0.76	1.03
141 & Up	7	85	0.37	0.54
Charges	27	306	0.55	0.74
Totals	137	1,138	0.29	0.28

$10,000 - $14,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	3	32		
81 - 85	69	715	0.15	0.13
86 - 90	16	171	0.01	0.01
91 - 95	4	39	0.04	0.03
96 - 99	6	73	0.09	0.09
100 - 100	7	78	0.82	0.82
Credits	105	1,107	0.16	0.14
101 - 105				
106 - 110	4	53	0.02	0.02
111 - 115	3	45	0.09	0.10
116 - 120	1	17		
121 - 130	1	15	0.01	0.01
131 - 140	5	90	0.00	0.00
141 & Up	19	355	0.28	0.43
Charges	33	575	0.18	0.25
Totals	138	1,682	0.17	0.17

$15,000 - $24,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	9	131	0.01	0.01
81 - 85	32	482	0.28	0.23
86 - 90	9	147	2.43	2.13
91 - 95	8	141	0.01	0.01
96 - 99	5	97	0.07	0.07
100 - 100	3	53	0.01	0.01
Credits	66	1,052	0.48	0.41
101 - 105	2	32	0.02	0.02
106 - 110	3	71	0.02	0.02
111 - 115	1	27	0.80	0.89
116 - 120	1	19		
121 - 130	4	108	0.25	0.31
131 - 140	6	155	0.01	0.01
141 & Up	13	380	0.77	1.21
Charges	30	791	0.43	0.59
Totals	96	1,843	0.46	0.47

$25,000 - $49,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	22	609	0.54	0.42
81 - 85	15	426	0.88	0.73
86 - 90	4	103	0.01	0.01
91 - 95	1	37	0.10	0.09
96 - 99	4	121	0.46	0.46
100 - 100	8	256	0.28	0.28
Credits	54	1,552	0.54	0.45
101 - 105				
106 - 110	4	192	0.72	0.78
111 - 115	2	99	0.05	0.06
116 - 120	4	156	0.02	0.03
121 - 130	5	200	0.09	0.12
131 - 140	2	91	0.40	0.56
141 & Up	8	572	0.10	0.18
Charges	25	1,310	0.20	0.28
Totals	79	2,862	0.38	0.39

$50,000 - $99,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	13	655	0.43	0.31
81 - 85	3	149	0.01	0.01
86 - 90	2	106	0.13	0.11
91 - 95				
96 - 99	1	89	0.04	0.04
100 - 100	1	64	0.05	0.05
Credits	20	1,063	0.28	0.22
101 - 105	1	64	0.05	0.05
106 - 110				
111 - 115	5	417	0.21	0.24
116 - 120	1	72	0.02	0.02
121 - 130	4	375	0.10	0.13
131 - 140	3	270	0.33	0.44
141 & Up	6	770	0.41	0.76
Charges	20	1,967	0.27	0.38
Totals	40	3,030	0.28	0.30

$100,000 - $249,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	64	0.08	0.04
61 - 80	14	1,516	0.12	0.09
81 - 85	1	113		
86 - 90	4	505	0.19	0.17
91 - 95	1	131	0.01	0.01
96 - 99				
100 - 100	1	139	0.52	0.52
Credits	22	2,468	0.15	0.11
101 - 105				
106 - 110	4	593	0.10	0.11
111 - 115	2	340	0.04	0.05
116 - 120				
121 - 130	1	268	0.30	0.37
131 - 140				
141 & Up	3	934	1.56	2.96
Charges	10	2,134	0.76	1.04
Totals	32	4,602	0.43	0.41

$250,000 And Over

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	1,339	0.15	0.08
61 - 80	5	1,398	0.10	0.07
81 - 85	1	2,533	0.21	0.18
86 - 90				
91 - 95	1	451	0.23	0.21
96 - 99				
100 - 100				
Credits	8	5,720	0.17	0.12
101 - 105				
106 - 110	1	284	0.72	0.76
111 - 115	1	1,917	0.29	0.33
116 - 120				
121 - 130	4	3,045	0.17	0.21
131 - 140	1	357	0.32	0.43
141 & Up	3	2,981	0.85	1.37
Charges	10	8,584	0.46	0.60
Totals	18	14,304	0.34	0.34

All Risks

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	5	1,403	0.15	0.08
61 - 80	76	4,361	0.21	0.15
81 - 85	426	5,785	0.21	0.18
86 - 90	1,172	3,350	0.25	0.21
91 - 95	48	911	0.13	0.12
96 - 99	80	578	0.13	0.13
100 - 100	7,378	4,061	0.38	0.38
Credits	9,185	20,449	0.24	0.20
101 - 105	23	179	0.03	0.03
106 - 110	29	1,241	0.33	0.35
111 - 115	34	2,906	0.25	0.29
116 - 120	57	387	0.12	0.14
121 - 130	85	4,318	0.22	0.28
131 - 140	54	1,245	0.46	0.62
141 & Up	67	6,116	0.78	1.31
Charges	349	16,393	0.46	0.62
Totals	9,534	36,842	0.34	0.33

Date **7/9/2025**

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

	Up to $2,499			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0		
61 - 80	5	4		
81 - 85	52	33		
86 - 90	699	824	0.67	0.58
91 - 95	13	18		
96 - 99	28	33	0.00	0.00
100 - 100	7,578	2,747	0.18	0.18
Credits	8,376	3,660	0.29	0.28
101 - 105	5	9	0.40	0.42
106 - 110	4	4		
111 - 115	16	21	0.23	0.27
116 - 120	34	51	0.16	0.18
121 - 130	20	27		
131 - 140	2	5		
141 & Up	6	6	1.25	1.92
Charges	87	122	0.20	0.24
Totals	8,463	3,783	0.28	0.27

	$2,500 - $4,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80				
81 - 85	68	235	0.23	0.19
86 - 90	308	908	0.23	0.20
91 - 95	11	39		
96 - 99	18	59	1.44	1.41
100 - 100	106	352	0.29	0.29
Credits	511	1,593	0.28	0.25
101 - 105	7	27	0.02	0.03
106 - 110	5	17		
111 - 115	5	18	0.05	0.06
116 - 120	20	77	0.04	0.04
121 - 130	28	125	4.10	5.15
131 - 140	4	21		
141 & Up	3	16	3.03	4.46
Charges	72	301	1.88	2.27
Totals	583	1,894	0.54	0.50

	$5,000 - $7,499			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80				
81 - 85	92	491	0.06	0.05
86 - 90	60	310	0.48	0.42
91 - 95	8	49	267.74	250.47
96 - 99	9	52	2.82	2.75
100 - 100	26	153	1.23	1.23
Credits	195	1,054	12.92	11.43
101 - 105	5	31	0.00	0.00
106 - 110	3	21		
111 - 115	3	19	0.05	0.05
116 - 120	3	22	1.40	1.65
121 - 130	13	100	0.06	0.08
131 - 140	14	124	0.81	1.09
141 & Up	1	9		
Charges	42	327	0.42	0.53
Totals	237	1,381	9.97	9.46

	$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80				
81 - 85	42	303	0.01	0.01
86 - 90	21	156	1.66	1.44
91 - 95	7	55	1.23	1.15
96 - 99	4	33	0.02	0.02
100 - 100	8	73		
Credits	82	621	0.53	0.47
101 - 105	2	19		
106 - 110				
111 - 115	2	19		
116 - 120	1	11		
121 - 130	5	55	0.12	0.15
131 - 140	9	105	0.76	1.04
141 & Up	7	93	0.03	0.04
Charges	26	303	0.30	0.39
Totals	108	923	0.45	0.45

	$10,000 - $14,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	1	11		
81 - 85	58	584	0.25	0.21
86 - 90	14	145	0.76	0.66
91 - 95	5	55	0.04	0.04
96 - 99	6	77	0.05	0.05
100 - 100	9	106	0.00	0.00
Credits	93	978	0.27	0.24
101 - 105	5	65	0.05	0.06
106 - 110	2	26	0.01	0.01
111 - 115				
116 - 120	3	41	0.42	0.50
121 - 130	4	56	2.74	3.43
131 - 140	1	19		
141 & Up	19	356	0.06	0.09
Charges	34	563	0.35	0.47
Totals	127	1,541	0.30	0.30

	$15,000 - $24,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	3	50	0.07	0.05
81 - 85	30	488	0.03	0.03
86 - 90	11	183	0.03	0.02
91 - 95	3	53	0.07	0.07
96 - 99	4	71	0.00	0.00
100 - 100	4	74	2.14	2.14
Credits	55	919	0.20	0.17
101 - 105	5	95	0.01	0.01
106 - 110	2	36	0.10	0.11
111 - 115	2	49	0.00	0.00
116 - 120	1	27		
121 - 130	4	102	0.95	1.20
131 - 140	7	178	0.27	0.36
141 & Up	8	231	0.48	0.76
Charges	29	717	0.36	0.47
Totals	84	1,636	0.27	0.28

	$25,000 - $49,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	13	334	0.03	0.03
81 - 85	13	352	0.08	0.07
86 - 90	2	51	0.05	0.04
91 - 95	4	134	0.25	0.23
96 - 99	1	45		
100 - 100	1	26		
Credits	34	942	0.08	0.07
101 - 105	1	31	0.12	0.13
106 - 110	3	127	1.50	1.61
111 - 115	1	56	0.00	0.00
116 - 120	4	170	0.21	0.25
121 - 130	3	154		
131 - 140	1	44		
141 & Up	17	1,057	0.21	0.38
Charges	30	1,638	0.28	0.41
Totals	64	2,580	0.21	0.24

	$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	12	642	0.07	0.05
81 - 85	6	356	0.00	0.00
86 - 90	2	94	0.35	0.31
91 - 95				
96 - 99	3	238	0.34	0.34
100 - 100	1	74	0.02	0.02
Credits	24	1,403	0.11	0.09
101 - 105				
106 - 110				
111 - 115				
116 - 120	2	148	0.05	0.06
121 - 130	5	434	0.12	0.15
131 - 140	2	213	0.05	0.07
141 & Up	7	954	0.14	0.25
Charges	16	1,749	0.12	0.17
Totals	40	3,152	0.12	0.13

	$100,000 - $249,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	6	576	0.02	0.01
81 - 85	2	278	0.09	0.07
86 - 90	2	234	0.09	0.08
91 - 95	4	536	0.11	0.10
96 - 99	3	388	0.04	0.03
100 - 100	3	478	0.21	0.21
Credits	20	2,490	0.09	0.08
101 - 105				
106 - 110				
111 - 115	3	612	0.38	0.44
116 - 120	1	160	0.69	0.82
121 - 130				
131 - 140	1	231	0.13	0.17
141 & Up	5	1,502	0.30	0.55
Charges	10	2,505	0.33	0.49
Totals	30	4,995	0.21	0.23

	$250,000 And Over			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	1,072	0.08	0.04
61 - 80	2	401	0.65	0.44
81 - 85	2	481	0.45	0.38
86 - 90				
91 - 95	1	260		
96 - 99	2	2,604	0.02	0.02
100 - 100				
Credits	8	4,816	0.13	0.10
101 - 105	2	3,198	0.38	0.38
106 - 110	1	973	0.69	0.77
111 - 115				
116 - 120				
121 - 130	1	584	0.08	0.10
131 - 140	1	2,110	0.09	0.11
141 & Up	4	3,556	0.43	0.66
Charges	9	10,422	0.35	0.43
Totals	17	15,238	0.28	0.29

	All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	1,072	0.08	0.04
61 - 80	42	2,018	0.16	0.12
81 - 85	365	3,601	0.14	0.12
86 - 90	1,119	2,906	0.46	0.40
91 - 95	56	1,198	11.08	10.28
96 - 99	78	3,599	0.11	0.11
100 - 100	7,736	4,082	0.26	0.26
Credits	9,398	18,476	0.92	0.79
101 - 105	32	3,476	0.35	0.36
106 - 110	20	1,204	0.72	0.79
111 - 115	32	794	0.30	0.35
116 - 120	69	706	0.30	0.36
121 - 130	83	1,637	0.53	0.66
131 - 140	42	3,050	0.15	0.20
141 & Up	77	7,780	0.32	0.53
Charges	355	18,647	0.34	0.45
Totals	9,753	37,124	0.63	0.65

Date 7/9/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	4	2			3	8							1	7		
81 - 85	45	38	0.03	0.03	55	189	0.01	0.01	89	466	0.22	0.19	43	319	0.92	0.78
86 - 90	677	757	0.23	0.20	278	843	0.06	0.05	68	358	0.55	0.48	19	144	0.03	0.03
91 - 95	12	18			7	25			5	28	0.09	0.08	4	33	0.03	0.02
96 - 99	26	32			6	24	0.02	0.02	11	66	1.27	1.23	3	24	0.15	0.14
100 - 100	7,346	2,569	0.53	0.53	127	431	0.45	0.45	20	121	0.01	0.01	10	85	0.23	0.23
Credits	8,110	3,417	0.45	0.43	476	1,519	0.16	0.14	193	1,039	0.37	0.33	80	613	0.52	0.46
101 - 105	7	11			9	32	0.01	0.02	3	19	3.08	3.18	3	25	0.03	0.03
106 - 110	7	7	0.03	0.03	6	24			4	28	0.10	0.11	1	9		
111 - 115	16	18	2.30	2.63	3	12			2	15						
116 - 120	29	58	5.21	6.11	17	69	1.42	1.69	1	6			1	10		
121 - 130	18	26	0.01	0.01	24	112	0.02	0.02	13	102	0.01	0.01	4	46	0.08	0.10
131 - 140	4	6			6	30	0.03	0.04	10	87	0.21	0.29	6	70	3.17	4.29
141 & Up	6	5			2	9			5	52			7	97	1.68	2.59
Charges	87	130	2.62	3.09	67	287	0.35	0.42	38	310	0.26	0.34	22	258	1.51	2.02
Totals	8,197	3,547	0.53	0.51	543	1,806	0.19	0.18	231	1,349	0.35	0.33	102	871	0.82	0.80

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	1	11			3	49	0.02	0.02	9	248	0.00	0.00	7	345	0.03	0.02
81 - 85	40	409	0.36	0.30	33	525	0.11	0.09	13	343	0.01	0.01	7	409	0.45	0.37
86 - 90	17	181	0.80	0.70	2	30			5	149	0.05	0.04				
91 - 95	3	31	2.89	2.68	3	63	0.13	0.12	2	68			2	134	0.00	0.00
96 - 99	2	26			5	90	0.01	0.01	2	57	0.03	0.03	5	361	0.11	0.11
100 - 100	9	100	0.04	0.04	6	108	1.34	1.34	2	79			1	63	0.03	0.03
Credits	72	758	0.51	0.44	52	864	0.24	0.21	33	943	0.01	0.01	22	1,313	0.18	0.15
101 - 105	4	48	0.03	0.03					1	50	0.01	0.01	3	230	0.10	0.10
106 - 110	4	52	0.02	0.02	2	51	0.17	0.18	2	72	0.03	0.03				
111 - 115	2	30			2	49	5.96	6.70	4	169	0.01	0.01				
116 - 120	3	47	0.01	0.01	5	110	0.00	0.00	3	132			2	147	1.24	1.47
121 - 130	7	104			5	122	0.03	0.04	5	229	0.23	0.30	2	149	0.01	0.01
131 - 140	8	138	0.01	0.01	4	109	0.39	0.53	1	55	2.53	3.40				
141 & Up	7	130	0.55	0.84	12	375	0.33	0.53	15	991	0.34	0.61	6	747	0.17	0.31
Charges	35	548	0.14	0.17	30	817	0.58	0.79	31	1,699	0.31	0.46	13	1,273	0.26	0.38
Totals	107	1,306	0.35	0.35	82	1,682	0.40	0.43	64	2,642	0.21	0.24	35	2,586	0.22	0.24

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	127			1	910	0.00	0.00	2	1,037	0.00	0.00
61 - 80	8	834	0.15	0.11	3	1,643	0.15	0.11	39	3,149	0.12	0.09
81 - 85	2	234	0.24	0.20	1	414	0.24	0.19	328	3,346	0.28	0.23
86 - 90	1	193							1,067	2,655	0.22	0.19
91 - 95	2	273	0.16	0.15					40	674	0.22	0.20
96 - 99					1	322			61	1,002	0.13	0.13
100 - 100	2	269	0.35	0.35					7,523	3,825	0.48	0.48
Credits	16	1,930	0.17	0.13	6	3,290	0.10	0.07	9,060	15,686	0.25	0.21
101 - 105	3	501	0.05	0.05	1	2,435	0.47	0.48	34	3,352	0.38	0.38
106 - 110	2	365	0.13	0.14					28	610	0.10	0.11
111 - 115					1	352	0.78	0.88	30	644	0.95	1.07
116 - 120	2	297	0.95	1.12					63	876	0.99	1.16
121 - 130	2	394	0.03	0.03	2	2,833	0.16	0.20	82	4,117	0.13	0.16
131 - 140	2	325	0.01	0.01					41	820	0.52	0.70
141 & Up	4	1,318	0.34	0.67	3	1,971	0.54	0.77	67	5,695	0.41	0.68
Charges	15	3,201	0.25	0.35	7	7,590	0.39	0.46	345	16,114	0.38	0.49
Totals	31	5,131	0.22	0.24	13	10,880	0.30	0.30	9,405	31,800	0.32	0.32

Date 7/9/2025

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

Up to $2,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	1	0		
81 - 85	14	11	0.12	0.10
86 - 90	223	259	0.02	0.01
91 - 95	4	5		
96 - 99	5	7		
100 - 100	2,849	959	0.10	0.10
Credits	3,096	1,240	0.08	0.08
101 - 105	4	5		
106 - 110	1	2		
111 - 115	5	6		
116 - 120	15	24		
121 - 130	4	6		
131 - 140	2	1		
141 & Up	3	1		
Charges	34	45		
Totals	3,130	1,284	0.08	0.08

$2,500 - $4,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80				
81 - 85	18	57		
86 - 90	96	297	0.12	0.10
91 - 95	3	11		
96 - 99	1	3		
100 - 100	36	129	0.02	0.02
Credits	154	497	0.08	0.07
101 - 105	1	3	0.69	0.70
106 - 110	1	4		
111 - 115	2	8		
116 - 120	5	21	10.35	12.24
121 - 130	8	34	3.74	4.61
131 - 140				
141 & Up	2	11		
Charges	19	81	4.26	5.17
Totals	173	578	0.66	0.61

$5,000 - $7,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80				
81 - 85	24	127	0.03	0.02
86 - 90	20	108	0.00	0.00
91 - 95	2	11	0.18	0.17
96 - 99	1	6	0.04	0.04
100 - 100	9	57		
Credits	56	310	0.02	0.02
101 - 105				
106 - 110	2	12	0.23	0.25
111 - 115	1	8	0.04	0.05
116 - 120				
121 - 130	4	30	0.04	0.04
131 - 140	2	16	0.03	0.04
141 & Up	2	20		
Charges	11	86	0.05	0.07
Totals	67	396	0.03	0.03

$7,500 - $9,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	1	7	3.58	2.65
81 - 85	14	104	0.49	0.41
86 - 90	10	76		
91 - 95	3	25		
96 - 99				
100 - 100	4	34		
Credits	32	246	0.31	0.27
101 - 105				
106 - 110	2	20	0.04	0.04
111 - 115				
116 - 120	1	9		
121 - 130	2	22	2.77	3.46
131 - 140	3	38	0.03	0.04
141 & Up	1	13		
Charges	9	102	0.63	0.79
Totals	41	348	0.40	0.39

$10,000 - $14,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	1	10		
81 - 85	16	166	0.00	0.00
86 - 90	7	70	0.60	0.52
91 - 95	1	14	0.52	0.49
96 - 99	1	12	0.07	0.07
100 - 100	2	24	0.78	0.78
Credits	28	297	0.23	0.20
101 - 105	1	14		
106 - 110				
111 - 115	2	27		
116 - 120				
121 - 130	1	13		
131 - 140	2	32		
141 & Up	2	42		
Charges	8	129		
Totals	36	426	0.16	0.16

$15,000 - $24,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80				
81 - 85	12	209	0.00	0.00
86 - 90	3	47	0.07	0.06
91 - 95				
96 - 99	1	16		
100 - 100				
Credits	16	273	0.02	0.01
101 - 105	1	20		
106 - 110				
111 - 115				
116 - 120				
121 - 130				
131 - 140	3	74	0.02	0.02
141 & Up	1	30	0.05	0.08
Charges	5	124	0.02	0.03
Totals	21	396	0.02	0.02

$25,000 - $49,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	3	86		
81 - 85	4	118		
86 - 90				
91 - 95	1	45	0.00	0.00
96 - 99	1	30		
100 - 100				
Credits	9	279	0.00	0.00
101 - 105				
106 - 110				
111 - 115				
116 - 120				
121 - 130	2	76		
131 - 140	1	58	0.43	0.59
141 & Up	7	434	0.09	0.17
Charges	10	567	0.12	0.19
Totals	19	846	0.08	0.10

$50,000 - $99,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80				
81 - 85	1	54	0.12	0.10
86 - 90	3	188	0.01	0.01
91 - 95	2	136	0.01	0.01
96 - 99				
100 - 100	1	64	0.04	0.04
Credits	7	441	0.03	0.02
101 - 105				
106 - 110	1	96	0.68	0.75
111 - 115				
116 - 120				
121 - 130				
131 - 140	1	130		
141 & Up	1	124	0.08	0.11
Charges	3	350	0.21	0.28
Totals	10	791	0.11	0.12

$100,000 - $249,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	4	416	0.05	0.03
81 - 85				
86 - 90	1	192	0.02	0.01
91 - 95				
96 - 99	1	129	0.06	0.06
100 - 100				
Credits	6	736	0.04	0.03
101 - 105	1	222		
106 - 110				
111 - 115	2	333	0.09	0.10
116 - 120				
121 - 130				
131 - 140				
141 & Up	1	244	0.09	0.15
Charges	4	798	0.07	0.08
Totals	10	1,534	0.05	0.05

$250,000 And Over

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80				
81 - 85	1	227	0.00	0.00
86 - 90				
91 - 95				
96 - 99	1	258	0.39	0.38
100 - 100				
Credits	2	485	0.21	0.19
101 - 105				
106 - 110				
111 - 115				
116 - 120				
121 - 130				
131 - 140	1	973	0.04	0.06
141 & Up	1	825	0.35	0.66
Charges	2	1,798	0.18	0.28
Totals	4	2,283	0.19	0.25

All Risks

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	10	519	0.09	0.06
81 - 85	104	1,073	0.06	0.05
86 - 90	363	1,237	0.07	0.06
91 - 95	16	246	0.04	0.04
96 - 99	12	462	0.24	0.23
100 - 100	2,901	1,268	0.10	0.10
Credits	3,406	4,804	0.09	0.08
101 - 105	8	264	0.01	0.01
106 - 110	7	135	0.51	0.56
111 - 115	12	381	0.08	0.09
116 - 120	21	54	4.00	4.69
121 - 130	21	181	1.06	1.31
131 - 140	15	1,321	0.05	0.07
141 & Up	21	1,744	0.21	0.37
Charges	105	4,079	0.23	0.32
Totals	3,511	8,883	0.16	0.17

Date 7/9/2025

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2018 Goods & Services

Up to $2,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0		
61 - 80				
81 - 85	40	48	2.64	2.24
86 - 90	642	826	0.58	0.50
91 - 95	17	23		
96 - 99	39	45		
100 - 100	4,402	2,760	0.36	0.36
Credits	5,141	3,702	0.43	0.42
101 - 105	11	15		
106 - 110	4	4	8.63	9.31
111 - 115	15	24	0.07	0.07
116 - 120	33	59	0.17	0.20
121 - 130	17	26	0.83	1.03
131 - 140	6	11		
141 & Up	6	13		
Charges	92	152	0.47	0.57
Totals	5,233	3,854	0.44	0.42

$2,500 - $4,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	1	3		
81 - 85	144	500	0.39	0.33
86 - 90	525	1,589	0.40	0.34
91 - 95	23	83		
96 - 99	51	180	0.53	0.52
100 - 100	256	907	0.18	0.18
Credits	1,000	3,262	0.33	0.30
101 - 105	22	90	0.05	0.06
106 - 110	10	41	0.20	0.22
111 - 115	5	25	0.03	0.03
116 - 120	17	71	0.79	0.93
121 - 130	48	227	0.21	0.26
131 - 140	16	89	0.10	0.13
141 & Up	7	44	2.28	3.70
Charges	125	588	0.39	0.47
Totals	1,125	3,849	0.34	0.32

$5,000 - $7,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80				
81 - 85	224	1,181	0.22	0.19
86 - 90	133	683	0.07	0.06
91 - 95	17	100	0.12	0.11
96 - 99	32	195	0.05	0.05
100 - 100	84	512	0.17	0.17
Credits	490	2,671	0.16	0.14
101 - 105	11	67	0.14	0.15
106 - 110	8	52		
111 - 115	4	30		
116 - 120	14	104	0.30	0.35
121 - 130	24	183	1.90	2.40
131 - 140	31	262	0.15	0.19
141 & Up	9	86	0.04	0.05
Charges	101	784	0.55	0.68
Totals	591	3,455	0.25	0.23

$7,500 - $9,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	1	8		
81 - 85	151	1,109	0.32	0.27
86 - 90	62	474	0.40	0.35
91 - 95	12	96	0.11	0.10
96 - 99	19	161	0.04	0.03
100 - 100	40	347	0.06	0.06
Credits	285	2,194	0.27	0.24
101 - 105	7	62	0.01	0.01
106 - 110	6	59	0.04	0.04
111 - 115	4	40	0.04	0.04
116 - 120	6	60	0.01	0.01
121 - 130	7	75	0.22	0.28
131 - 140	17	194	0.03	0.04
141 & Up	24	318	0.40	0.60
Charges	71	806	0.19	0.25
Totals	356	3,001	0.25	0.24

$10,000 - $14,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	4	39		
81 - 85	162	1,661	0.27	0.23
86 - 90	51	547	0.28	0.24
91 - 95	26	306	0.58	0.54
96 - 99	23	289	0.47	0.46
100 - 100	56	690	0.25	0.25
Credits	322	3,531	0.31	0.27
101 - 105	10	125	0.67	0.69
106 - 110	10	137	0.06	0.06
111 - 115	5	73	0.10	0.12
116 - 120				
121 - 130	13	191	0.13	0.16
131 - 140	17	298	0.20	0.28
141 & Up	35	659	0.24	0.38
Charges	90	1,483	0.23	0.31
Totals	412	5,014	0.29	0.28

$15,000 - $24,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	6	94	0.11	0.09
81 - 85	130	2,054	0.61	0.51
86 - 90	34	537	0.28	0.25
91 - 95	25	437	0.26	0.24
96 - 99	14	260	1.20	1.16
100 - 100	45	879	0.59	0.59
Credits	254	4,261	0.55	0.49
101 - 105	20	401	0.35	0.36
106 - 110	8	167	0.00	0.00
111 - 115	3	71		
116 - 120	10	239	0.19	0.22
121 - 130	22	582	0.12	0.15
131 - 140	22	563	0.50	0.67
141 & Up	32	990	0.70	1.12
Charges	117	3,013	0.41	0.53
Totals	371	7,274	0.49	0.50

$25,000 - $49,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	49	1,431	0.38	0.29
81 - 85	61	1,733	0.41	0.34
86 - 90	26	788	0.47	0.41
91 - 95	21	699	0.12	0.11
96 - 99	18	639	0.28	0.27
100 - 100	31	1,057	0.55	0.55
Credits	206	6,347	0.39	0.34
101 - 105	3	133	0.02	0.02
106 - 110	6	256	0.16	0.18
111 - 115	7	293	0.85	0.96
116 - 120	10	403	0.53	0.62
121 - 130	33	1,470	0.66	0.84
131 - 140	17	800	0.41	0.55
141 & Up	44	2,623	0.57	0.97
Charges	120	5,978	0.55	0.77
Totals	326	12,326	0.47	0.50

$50,000 - $99,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	22	1,101	0.88	0.66
81 - 85	19	1,035	0.17	0.14
86 - 90	13	734	0.22	0.19
91 - 95	4	244	0.12	0.11
96 - 99	10	638	0.02	0.02
100 - 100	10	674	1.56	1.56
Credits	78	4,425	0.54	0.47
101 - 105	12	870	0.33	0.34
106 - 110	11	883	0.14	0.16
111 - 115	11	841	0.17	0.19
116 - 120	13	1,009	0.07	0.08
121 - 130	15	1,268	0.21	0.26
131 - 140	16	1,497	0.16	0.22
141 & Up	41	5,080	0.22	0.39
Charges	119	11,447	0.20	0.27
Totals	197	15,872	0.29	0.35

$100,000 - $249,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	20	2,044	0.23	0.17
81 - 85	6	753	0.23	0.19
86 - 90	12	1,557	0.65	0.58
91 - 95	5	649	0.18	0.17
96 - 99	9	1,255	0.48	0.46
100 - 100	9	1,331	0.27	0.27
Credits	61	7,588	0.36	0.31
101 - 105	14	2,554	0.40	0.40
106 - 110	13	1,982	0.33	0.36
111 - 115	5	839	0.45	0.50
116 - 120	5	723	0.13	0.15
121 - 130	13	2,496	0.30	0.38
131 - 140	11	2,417	0.42	0.57
141 & Up	30	8,402	0.42	0.74
Charges	91	19,412	0.38	0.52
Totals	152	27,001	0.38	0.44

$250,000 And Over

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	1,457	0.43	0.22
61 - 80	9	5,540	0.41	0.29
81 - 85	1	276	0.06	0.05
86 - 90	6	2,035	0.34	0.30
91 - 95	6	2,882	0.22	0.20
96 - 99	4	2,440	0.17	0.16
100 - 100	2	721	0.21	0.21
Credits	31	15,352	0.31	0.24
101 - 105	4	1,763	0.32	0.33
106 - 110	7	8,105	0.31	0.34
111 - 115	6	3,424	0.59	0.67
116 - 120	6	3,138	0.28	0.33
121 - 130	8	5,855	0.25	0.31
131 - 140	4	4,818	0.52	0.69
141 & Up	19	29,630	0.30	0.50
Charges	54	56,733	0.33	0.46
Totals	85	72,084	0.33	0.39

All Risks

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	4	1,458	0.43	0.22
61 - 80	112	10,259	0.41	0.30
81 - 85	938	10,350	0.36	0.30
86 - 90	1,504	9,770	0.40	0.35
91 - 95	156	5,517	0.21	0.20
96 - 99	219	6,102	0.29	0.28
100 - 100	4,935	9,876	0.41	0.41
Credits	7,868	53,332	0.37	0.31
101 - 105	114	6,080	0.35	0.36
106 - 110	83	11,685	0.29	0.32
111 - 115	65	5,658	0.50	0.56
116 - 120	114	5,805	0.24	0.28
121 - 130	200	12,373	0.32	0.40
131 - 140	157	10,948	0.41	0.55
141 & Up	247	47,845	0.34	0.57
Charges	980	100,396	0.34	0.47
Totals	8,848	153,728	0.35	0.40

Date 7/9/2025

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

Up to $2,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	1	1		
81 - 85	61	70		
86 - 90	624	808	0.19	0.16
91 - 95	13	19	0.10	0.09
96 - 99	46	61	0.22	0.22
100 - 100	4,858	3,005	0.19	0.19
Credits	5,603	3,963	0.19	0.18
101 - 105	13	18	0.07	0.07
106 - 110	2	4		
111 - 115	11	19	0.01	0.01
116 - 120	28	48	0.61	0.72
121 - 130	13	31	0.30	0.38
131 - 140	10	24	0.58	0.78
141 & Up	3	6		
Charges	80	149	0.36	0.43
Totals	5,683	4,112	0.20	0.19

$2,500 - $4,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	3	10	0.10	0.08
81 - 85	145	487	1.16	0.98
86 - 90	492	1,490	0.12	0.10
91 - 95	23	85	0.16	0.15
96 - 99	46	165	0.55	0.54
100 - 100	293	1,038	0.17	0.17
Credits	1,002	3,275	0.32	0.29
101 - 105	16	60	0.02	0.02
106 - 110	4	16	0.02	0.02
111 - 115	13	58	0.08	0.09
116 - 120	26	107	7.54	8.94
121 - 130	44	203	0.08	0.10
131 - 140	13	68		
141 & Up	13	84	0.32	0.54
Charges	129	596	1.43	1.78
Totals	1,131	3,871	0.49	0.46

$5,000 - $7,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	1	5		
81 - 85	243	1,264	0.19	0.16
86 - 90	125	648	0.36	0.31
91 - 95	22	125	1.43	1.33
96 - 99	31	178	0.05	0.05
100 - 100	76	458	1.12	1.12
Credits	498	2,678	0.44	0.39
101 - 105	11	71	0.00	0.00
106 - 110	7	44	0.04	0.04
111 - 115	3	19		
116 - 120	6	44	0.07	0.08
121 - 130	29	228	0.25	0.32
131 - 140	19	159	0.11	0.15
141 & Up	6	56	0.13	0.19
Charges	81	622	0.14	0.17
Totals	579	3,300	0.38	0.36

$7,500 - $9,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	3	21	48.80	38.07
81 - 85	156	1,135	0.36	0.30
86 - 90	47	354	0.32	0.27
91 - 95	19	150	0.30	0.28
96 - 99	13	113	0.78	0.76
100 - 100	46	395	0.27	0.27
Credits	284	2,168	0.81	0.72
101 - 105	11	97		
106 - 110	5	44		
111 - 115	2	19		
116 - 120	2	19		
121 - 130	10	107	0.09	0.11
131 - 140	12	140	0.00	0.00
141 & Up	21	275	0.37	0.55
Charges	63	701	0.16	0.20
Totals	347	2,869	0.65	0.63

$10,000 - $14,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	3	30	0.18	0.14
81 - 85	171	1,747	0.45	0.38
86 - 90	44	465	0.21	0.18
91 - 95	23	265	0.04	0.03
96 - 99	14	173	0.80	0.78
100 - 100	48	586	0.13	0.13
Credits	303	3,267	0.34	0.30
101 - 105	8	102	0.19	0.19
106 - 110	11	149	0.29	0.32
111 - 115	7	103	0.97	1.11
116 - 120	6	82	0.17	0.20
121 - 130	12	186	0.03	0.04
131 - 140	18	297	0.02	0.02
141 & Up	38	737	0.07	0.11
Charges	100	1,656	0.15	0.19
Totals	403	4,923	0.27	0.27

$15,000 - $24,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	25	416	0.19	0.15
81 - 85	135	2,109	0.17	0.14
86 - 90	43	709	0.22	0.19
91 - 95	12	210	0.27	0.25
96 - 99	17	303	0.00	0.00
100 - 100	40	768	0.27	0.27
Credits	272	4,515	0.19	0.16
101 - 105	15	289	0.16	0.17
106 - 110	6	137	0.03	0.03
111 - 115	7	151	0.51	0.58
116 - 120	6	156	0.04	0.05
121 - 130	14	358	0.46	0.59
131 - 140	18	467	0.08	0.10
141 & Up	31	959	0.31	0.50
Charges	97	2,518	0.25	0.34
Totals	369	7,033	0.21	0.21

$25,000 - $49,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	77	2,124	0.14	0.11
81 - 85	57	1,567	1.04	0.86
86 - 90	28	843	0.17	0.15
91 - 95	16	527	0.08	0.07
96 - 99	7	255	0.75	0.73
100 - 100	31	1,051	0.35	0.35
Credits	216	6,366	0.42	0.35
101 - 105	8	327	0.65	0.67
106 - 110	10	388	0.10	0.11
111 - 115	11	467	0.07	0.08
116 - 120	9	382	0.52	0.62
121 - 130	28	1,222	0.80	0.99
131 - 140	7	291	1.38	1.86
141 & Up	38	2,191	0.66	1.14
Charges	111	5,267	0.63	0.85
Totals	327	11,634	0.51	0.52

$50,000 - $99,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	29	1,480	0.12	0.10
81 - 85	22	1,195	0.16	0.13
86 - 90	13	714	0.22	0.19
91 - 95	8	557	0.96	0.89
96 - 99	11	814	0.35	0.34
100 - 100	11	767	0.74	0.74
Credits	94	5,527	0.35	0.30
101 - 105	9	586	0.24	0.24
106 - 110	15	1,137	0.17	0.19
111 - 115	16	1,173	0.41	0.46
116 - 120	11	871	0.11	0.13
121 - 130	11	935	0.24	0.31
131 - 140	16	1,533	0.20	0.27
141 & Up	37	4,524	0.57	1.00
Charges	115	10,760	0.37	0.51
Totals	209	16,287	0.36	0.42

$100,000 - $249,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	34	3,652	0.26	0.19
81 - 85	10	1,239	0.89	0.73
86 - 90	7	1,038	0.25	0.22
91 - 95	13	1,794	0.21	0.20
96 - 99	10	1,560	0.61	0.60
100 - 100	10	1,385	0.23	0.23
Credits	84	10,668	0.37	0.32
101 - 105	10	1,471	0.20	0.21
106 - 110	6	965	0.30	0.33
111 - 115	10	1,836	0.43	0.48
116 - 120	9	1,533	0.27	0.32
121 - 130	6	1,123	0.30	0.38
131 - 140	8	1,445	0.34	0.47
141 & Up	25	7,257	0.58	1.05
Charges	74	15,631	0.44	0.61
Totals	158	26,299	0.41	0.45

$250,000 And Over

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	953	0.46	0.23
61 - 80	10	5,667	0.21	0.14
81 - 85	9	3,828	0.28	0.23
86 - 90	6	2,354	0.18	0.16
91 - 95	5	3,017	0.46	0.43
96 - 99	6	4,089	0.46	0.45
100 - 100	2	733	0.26	0.26
Credits	41	20,641	0.32	0.26
101 - 105	4	1,681	0.78	0.79
106 - 110	4	1,490	0.29	0.31
111 - 115	4	2,639	0.63	0.72
116 - 120	4	5,638	0.28	0.32
121 - 130	9	14,022	0.20	0.24
131 - 140	9	8,475	0.36	0.49
141 & Up	15	17,372	0.35	0.61
Charges	49	51,318	0.33	0.45
Totals	90	71,959	0.33	0.37

All Risks

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	953	0.46	0.23
61 - 80	186	13,407	0.28	0.20
81 - 85	1,009	14,641	0.43	0.36
86 - 90	1,429	9,423	0.20	0.18
91 - 95	154	6,748	0.39	0.36
96 - 99	201	7,711	0.48	0.47
100 - 100	5,415	10,186	0.31	0.31
Credits	8,397	63,069	0.35	0.29
101 - 105	105	4,703	0.43	0.44
106 - 110	70	4,376	0.23	0.25
111 - 115	84	6,484	0.49	0.55
116 - 120	107	8,878	0.35	0.41
121 - 130	176	18,415	0.25	0.31
131 - 140	130	12,900	0.33	0.45
141 & Up	227	33,462	0.44	0.77
Charges	899	89,217	0.37	0.50
Totals	9,296	152,286	0.36	0.39

Date 7/9/2025

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

Up to $2,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	3	3		
81 - 85	50	60	0.17	0.15
86 - 90	676	868	0.37	0.32
91 - 95	19	28	0.06	0.06
96 - 99	44	54	0.12	0.12
100 - 100	5,281	3,135	0.22	0.22
Credits	6,073	4,148	0.25	0.24
101 - 105	8	11	31.32	32.01
106 - 110	7	10		
111 - 115	16	24		
116 - 120	43	85	0.52	0.61
121 - 130	26	48	0.02	0.03
131 - 140	1	0		
141 & Up	8	19		
Charges	109	197	1.96	2.35
Totals	6,182	4,345	0.33	0.32

$2,500 - $4,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	3	9	4.60	3.50
81 - 85	135	455	1.03	0.88
86 - 90	502	1,529	0.43	0.37
91 - 95	33	113	0.30	0.28
96 - 99	63	232	0.52	0.51
100 - 100	310	1,093	0.39	0.39
Credits	1,046	3,430	0.51	0.46
101 - 105	19	71	0.03	0.03
106 - 110	6	24	0.36	0.39
111 - 115	11	50	0.01	0.01
116 - 120	25	96	0.37	0.43
121 - 130	38	170	0.05	0.06
131 - 140	8	45	0.22	0.29
141 & Up	5	34	0.05	0.08
Charges	112	489	0.13	0.16
Totals	1,158	3,920	0.46	0.43

$5,000 - $7,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	2	9		
81 - 85	216	1,124	0.52	0.44
86 - 90	115	591	0.21	0.18
91 - 95	19	111	0.54	0.51
96 - 99	33	199	0.07	0.07
100 - 100	93	565	0.19	0.19
Credits	478	2,598	0.34	0.31
101 - 105	8	48		
106 - 110	12	78	0.13	0.14
111 - 115	4	27	0.04	0.04
116 - 120	3	21		
121 - 130	20	156	3.29	4.12
131 - 140	26	216	0.00	0.00
141 & Up	14	142	0.35	0.55
Charges	87	688	0.84	1.07
Totals	565	3,286	0.45	0.43

$7,500 - $9,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	1	6		
81 - 85	135	996	0.66	0.56
86 - 90	50	379	0.40	0.35
91 - 95	14	112	0.73	0.68
96 - 99	21	183	0.01	0.01
100 - 100	57	486	0.87	0.87
Credits	278	2,163	0.61	0.55
101 - 105	10	87	0.05	0.05
106 - 110	7	66	0.00	0.00
111 - 115	2	18	0.86	0.96
116 - 120	6	57	0.01	0.01
121 - 130	12	134	2.31	2.91
131 - 140	18	213	0.05	0.07
141 & Up	21	277	0.33	0.49
Charges	76	853	0.51	0.65
Totals	354	3,016	0.58	0.57

$10,000 - $14,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	2	22		
81 - 85	139	1,432	0.22	0.18
86 - 90	54	590	0.93	0.82
91 - 95	28	322	1.02	0.95
96 - 99	23	277	0.20	0.19
100 - 100	59	721	0.29	0.29
Credits	305	3,363	0.43	0.39
101 - 105	8	97	0.02	0.02
106 - 110	2	29	0.18	0.19
111 - 115	9	116	0.08	0.09
116 - 120	5	65	0.07	0.08
121 - 130	13	208	1.27	1.61
131 - 140	12	194		
141 & Up	37	735	0.03	0.05
Charges	86	1,444	0.21	0.29
Totals	391	4,807	0.37	0.37

$15,000 - $24,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	12	206	0.87	0.68
81 - 85	101	1,568	0.17	0.14
86 - 90	34	582	0.52	0.46
91 - 95	21	375	0.02	0.01
96 - 99	19	374	0.96	0.94
100 - 100	35	709	0.06	0.06
Credits	222	3,813	0.30	0.27
101 - 105	16	300	0.08	0.08
106 - 110	2	44	0.20	0.22
111 - 115	13	288	0.17	0.19
116 - 120	6	142	0.31	0.37
121 - 130	17	442	0.20	0.25
131 - 140	15	386	0.47	0.64
141 & Up	53	1,693	0.19	0.31
Charges	122	3,293	0.22	0.30
Totals	344	7,107	0.26	0.28

$25,000 - $49,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	49	1,494	0.09	0.07
81 - 85	62	1,711	0.27	0.23
86 - 90	31	919	0.23	0.20
91 - 95	17	549	0.09	0.09
96 - 99	18	632	0.11	0.11
100 - 100	22	747	0.39	0.39
Credits	199	6,051	0.20	0.17
101 - 105	9	303	1.75	1.80
106 - 110	10	387	0.84	0.90
111 - 115	8	329	0.17	0.20
116 - 120	14	620	0.06	0.07
121 - 130	19	864	0.22	0.27
131 - 140	11	464	0.09	0.12
141 & Up	41	2,319	0.31	0.52
Charges	112	5,287	0.36	0.49
Totals	311	11,338	0.28	0.29

$50,000 - $99,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	30	1,542	0.32	0.25
81 - 85	20	1,039	0.69	0.57
86 - 90	14	843	0.27	0.23
91 - 95	10	669	0.11	0.10
96 - 99	6	462	0.03	0.03
100 - 100	9	687	0.24	0.24
Credits	89	5,241	0.32	0.28
101 - 105	8	641	0.05	0.05
106 - 110	11	882	0.29	0.31
111 - 115	10	779	0.28	0.31
116 - 120	5	422	0.33	0.38
121 - 130	15	1,275	0.32	0.40
131 - 140	9	774	0.06	0.08
141 & Up	40	4,556	0.55	0.92
Charges	98	9,330	0.39	0.53
Totals	187	14,571	0.36	0.41

$100,000 - $249,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	14	1,507	0.25	0.17
81 - 85	9	1,212	0.19	0.16
86 - 90	8	867	0.21	0.18
91 - 95	9	1,144	0.90	0.83
96 - 99	7	1,245	0.09	0.09
100 - 100	8	1,183	0.36	0.36
Credits	55	7,158	0.33	0.28
101 - 105	15	2,306	0.47	0.48
106 - 110	7	1,252	0.19	0.21
111 - 115	8	1,383	0.26	0.29
116 - 120	10	2,021	0.44	0.52
121 - 130	8	1,487	0.43	0.53
131 - 140	6	1,072	0.40	0.54
141 & Up	37	10,508	0.45	0.79
Charges	91	20,031	0.42	0.58
Totals	146	27,188	0.39	0.47

$250,000 And Over

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	529	0.63	0.28
61 - 80	8	4,745	0.21	0.15
81 - 85	4	1,865	0.05	0.04
86 - 90	3	991	0.27	0.23
91 - 95	3	1,333	0.10	0.10
96 - 99	4	1,528	0.41	0.39
100 - 100	1	484	0.00	0.00
Credits	24	11,474	0.21	0.17
101 - 105	10	7,110	0.30	0.31
106 - 110	6	4,082	0.63	0.68
111 - 115	2	820	0.44	0.49
116 - 120	3	1,165	0.31	0.37
121 - 130	8	7,765	0.50	0.63
131 - 140	5	10,338	0.29	0.40
141 & Up	15	21,700	0.31	0.49
Charges	49	52,980	0.36	0.48
Totals	73	64,455	0.33	0.39

All Risks

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	529	0.63	0.28
61 - 80	124	9,543	0.23	0.17
81 - 85	871	11,460	0.33	0.28
86 - 90	1,487	8,158	0.37	0.32
91 - 95	173	4,755	0.38	0.35
96 - 99	238	5,185	0.27	0.26
100 - 100	5,875	9,810	0.28	0.28
Credits	8,769	49,440	0.31	0.27
101 - 105	111	10,974	0.38	0.39
106 - 110	70	6,855	0.50	0.54
111 - 115	83	3,835	0.28	0.31
116 - 120	120	4,692	0.33	0.39
121 - 130	176	12,550	0.50	0.63
131 - 140	111	13,704	0.27	0.37
141 & Up	271	41,982	0.36	0.59
Charges	942	94,593	0.37	0.50
Totals	9,711	144,032	0.35	0.40

Date 7/9/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**
0 - 60																
61 - 80	3	3											1	7		
81 - 85	47	56	0.01	0.01	128	422	0.15	0.13	174	917	0.17	0.14	119	877	0.39	0.33
86 - 90	670	847	0.39	0.34	487	1,466	0.57	0.49	130	669	0.02	0.02	46	352	0.13	0.11
91 - 95	17	23	0.02	0.02	27	88	0.39	0.36	19	110	0.01	0.01	11	87	0.08	0.07
96 - 99	40	53	0.36	0.36	59	225	0.05	0.05	33	202	0.09	0.09	11	94		
100 - 100	5,437	2,985	0.52	0.52	238	829	0.45	0.45	100	604	0.46	0.46	58	498	0.45	0.45
Credits	6,214	3,967	0.48	0.46	939	3,032	0.43	0.39	456	2,502	0.18	0.17	246	1,915	0.32	0.29
101 - 105	11	15			16	60	0.01	0.01	16	100	0.44	0.46	3	25		
106 - 110	7	9	0.08	0.09	3	12	2.44	2.61	5	33			3	28	0.04	0.04
111 - 115	22	34	0.21	0.24	9	38	0.31	0.35	5	34	3.41	3.83	7	65	1.54	1.73
116 - 120	43	82	0.00	0.00	26	100	2.61	3.08	11	81	1.28	1.52	2	22		
121 - 130	19	31	2.64	3.24	43	199	0.04	0.05	20	146	0.16	0.21	4	42	0.01	0.02
131 - 140	4	8			15	83	0.69	0.93	25	217	0.24	0.33	15	172	0.33	0.44
141 & Up	13	27			8	46			15	145	0.36	0.55	23	304	0.34	0.50
Charges	119	204	0.44	0.53	120	538	0.68	0.84	97	755	0.52	0.66	57	657	0.40	0.53
Totals	6,333	4,171	0.48	0.47	1,059	3,569	0.47	0.44	553	3,257	0.26	0.25	303	2,572	0.34	0.34

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**
0 - 60																
61 - 80	4	37	0.67	0.52	5	77			28	845	0.12	0.09	24	1,269	0.18	0.14
81 - 85	123	1,241	0.40	0.34	108	1,734	0.62	0.51	58	1,587	0.25	0.21	18	1,065	0.43	0.36
86 - 90	41	437	0.59	0.52	35	572	0.56	0.49	22	638	0.74	0.65	7	384	0.14	0.12
91 - 95	27	317	0.15	0.14	20	362	0.01	0.01	16	502	0.17	0.15	11	743	0.65	0.60
96 - 99	20	227	1.14	1.11	13	234	0.32	0.31	9	296	0.12	0.12	9	650	0.11	0.11
100 - 100	32	393	0.15	0.15	39	745	0.24	0.24	29	996	0.46	0.46	5	355	0.45	0.45
Credits	247	2,653	0.43	0.38	220	3,724	0.44	0.39	162	4,864	0.32	0.28	74	4,465	0.33	0.28
101 - 105	9	111	0.06	0.06	11	223	0.22	0.23	9	311	0.08	0.08	15	1,092	0.36	0.37
106 - 110	11	148	0.19	0.21	9	196	0.32	0.34	9	313	0.28	0.30	11	861	0.26	0.28
111 - 115	5	62	0.79	0.90	8	179	0.07	0.08	8	317	0.04	0.05	8	693	0.17	0.20
116 - 120	5	72	0.46	0.55	12	285	0.41	0.48	13	541	0.11	0.13	11	857	0.16	0.19
121 - 130	8	117	0.10	0.12	20	492	0.27	0.34	21	880	0.16	0.20	18	1,673	0.39	0.48
131 - 140	23	393	0.38	0.52	11	305	0.13	0.17	15	711	0.40	0.54	12	1,240	0.29	0.38
141 & Up	34	661	0.70	1.09	43	1,349	0.18	0.29	43	2,610	0.46	0.76	31	3,779	0.22	0.39
Charges	95	1,564	0.47	0.64	114	3,028	0.22	0.29	118	5,683	0.32	0.43	106	10,195	0.27	0.35
Totals	342	4,217	0.45	0.45	334	6,753	0.34	0.36	280	10,547	0.32	0.35	180	14,660	0.28	0.32

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**
0 - 60					1	1,060	0.12	0.07	1	1,060	0.12	0.07
61 - 80	14	1,527	0.02	0.01	8	3,307	0.35	0.26	87	7,072	0.22	0.16
81 - 85	4	601	0.02	0.01	3	3,608	0.38	0.32	782	12,108	0.36	0.30
86 - 90	6	775	0.18	0.16	3	2,131	0.62	0.54	1,447	8,270	0.46	0.40
91 - 95	7	1,120	0.26	0.24	2	1,044	0.14	0.13	157	4,397	0.25	0.23
96 - 99	3	585	0.02	0.02	2	593	0.29	0.28	199	3,160	0.21	0.21
100 - 100	9	1,219	1.20	1.20	2	845	0.01	0.01	5,949	9,470	0.50	0.50
Credits	43	5,827	0.33	0.29	21	12,588	0.34	0.28	8,622	45,537	0.36	0.31
101 - 105	7	1,066	0.29	0.29	5	8,058	0.52	0.53	102	11,060	0.45	0.47
106 - 110	10	1,637	0.14	0.15	4	2,717	0.16	0.17	72	5,954	0.18	0.20
111 - 115	8	1,431	0.46	0.52	1	482	0.44	0.50	81	3,333	0.39	0.44
116 - 120	8	1,416	0.20	0.24	3	1,477	0.08	0.09	134	4,933	0.22	0.26
121 - 130	15	3,079	0.25	0.31	10	5,198	0.33	0.42	178	11,857	0.30	0.37
131 - 140	8	1,390	0.17	0.23	6	6,641	0.29	0.39	134	11,159	0.28	0.38
141 & Up	31	9,172	0.43	0.80	15	22,124	0.24	0.44	256	40,215	0.30	0.54
Charges	87	19,191	0.33	0.48	44	46,697	0.30	0.42	957	88,512	0.31	0.43
Totals	130	25,017	0.33	0.42	65	59,285	0.31	0.37	9,579	134,048	0.33	0.38

Date 7/9/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80																
81 - 85	25	28	1.93	1.64	66	229	0.22	0.19	67	360	0.04	0.03	47	342	0.00	0.00
86 - 90	249	322	0.56	0.48	192	580	0.60	0.52	34	177	0.17	0.15	11	82	0.04	0.04
91 - 95	7	10			12	40	0.16	0.15	10	60	0.02	0.02	4	31		
96 - 99	14	20			12	42	0.01	0.01	11	67	0.02	0.02	6	53	1.08	1.06
100 - 100	2,205	1,145	0.17	0.17	96	339	0.60	0.60	27	160	0.33	0.33	17	148	0.01	0.01
Credits	2,500	1,525	0.28	0.27	378	1,229	0.50	0.45	149	823	0.12	0.11	85	656	0.10	0.09
101 - 105	5	9			3	13			3	17	0.10	0.10				
106 - 110					4	15			3	20			1	8	1.05	1.15
111 - 115	10	17			4	15	0.43	0.48	2	16	1.89	2.14				
116 - 120	26	42	0.08	0.09	13	52			2	13			2	21	0.26	0.31
121 - 130	5	10	0.40	0.50	25	113	0.01	0.01	8	62	2.90	3.60	2	23	0.01	0.01
131 - 140					3	16			6	49	0.07	0.10	5	58	0.05	0.07
141 & Up	2	3			3	14			3	25			6	78	0.89	1.33
Charges	48	81	0.09	0.10	55	239	0.03	0.04	27	202	1.06	1.31	16	188	0.47	0.63
Totals	2,548	1,606	0.27	0.27	433	1,468	0.42	0.40	176	1,025	0.31	0.29	101	844	0.18	0.17

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80					6	104	0.55	0.44	14	404	0.33	0.26	2	122		
81 - 85	50	510	0.29	0.24	31	499	1.85	1.54	22	604	0.36	0.30	8	506	0.12	0.10
86 - 90	18	191	0.54	0.47	16	270	0.12	0.10	5	147	0.43	0.39	2	138	0.01	0.01
91 - 95	3	36			3	55							2	107	0.05	0.04
96 - 99	8	94	0.10	0.10	5	97	1.25	1.22	7	250	2.93	2.89	5	361	0.38	0.37
100 - 100	7	83	0.53	0.53	15	299	0.93	0.93	9	262	1.14	1.14	6	416	0.14	0.14
Credits	86	914	0.33	0.29	76	1,325	1.07	0.94	57	1,667	0.87	0.75	25	1,649	0.16	0.14
101 - 105	3	39	0.02	0.02	5	102	1.24	1.28	3	91	0.01	0.02	8	629	0.16	0.16
106 - 110					2	43	0.79	0.85	4	164	0.30	0.32	6	469	0.33	0.36
111 - 115	2	28	0.60	0.68	2	52	0.23	0.26	3	144			3	233	0.38	0.43
116 - 120	1	15			1	21	0.03	0.04	3	143	0.52	0.61	3	264	0.07	0.08
121 - 130	3	43	0.11	0.13	5	129	0.06	0.07	8	342	0.01	0.02	5	469	0.20	0.26
131 - 140	6	91	0.09	0.12	5	121	0.01	0.01					2	166	0.25	0.33
141 & Up	11	209	0.05	0.07	21	671	0.08	0.13	11	723	0.89	1.59	10	1,274	0.11	0.18
Charges	26	424	0.09	0.13	41	1,139	0.21	0.29	32	1,607	0.48	0.66	37	3,503	0.18	0.23
Totals	112	1,338	0.26	0.25	117	2,464	0.67	0.71	89	3,274	0.68	0.72	62	5,152	0.17	0.20

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	251			1	251		
61 - 80	8	891	0.07	0.05	4	1,890	0.16	0.12	34	3,411	0.16	0.12
81 - 85	1	172	0.24	0.20					317	3,249	0.47	0.39
86 - 90	3	419	0.18	0.16					530	2,326	0.36	0.31
91 - 95	4	560	0.49	0.46	2	738	0.04	0.04	47	1,636	0.20	0.18
96 - 99	1	146	0.27	0.27					69	1,130	0.97	0.96
100 - 100	2	408	0.27	0.27					2,384	3,259	0.38	0.38
Credits	19	2,595	0.23	0.20	7	2,879	0.12	0.09	3,382	15,263	0.37	0.31
101 - 105	1	160	0.02	0.02					31	1,059	0.22	0.23
106 - 110	1	131	0.00	0.00	1	807	0.71	0.78	22	1,657	0.50	0.54
111 - 115	4	665	0.36	0.40	2	3,374	0.22	0.25	32	4,542	0.25	0.28
116 - 120					1	311	0.15	0.17	52	882	0.17	0.20
121 - 130	1	198	0.05	0.06	1	686	0.20	0.25	63	2,073	0.21	0.27
131 - 140	1	318	0.07	0.09	2	867	0.06	0.08	30	1,686	0.08	0.11
141 & Up	19	5,343	0.40	0.72	4	3,517	0.17	0.33	90	11,858	0.31	0.55
Charges	27	6,815	0.35	0.57	11	9,561	0.23	0.31	320	23,758	0.28	0.39
Totals	46	9,409	0.32	0.41	18	12,441	0.20	0.23	3,702	39,021	0.31	0.35

Date 7/9,2025

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2018 Miscellaneous

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	1	1											1	7		
81 - 85	9	11			7	26	0.50	0.43	12	62	0.01	0.01	14	106		
86 - 90	49	67	0.00	0.00	33	103	0.01	0.01	15	79	0.00	0.00	4	29	0.07	0.06
91 - 95	2	2			1	3			2	11						
96 - 99	4	5			4	15			4	25	0.50	0.48	2	18		
100 - 100	228	169	1.57	1.57	54	200	0.17	0.17	21	132	1.31	1.31	9	77	1.36	1.36
Credits	293	255	1.04	0.99	99	347	0.14	0.13	54	311	0.60	0.56	30	237	0.45	0.41
101 - 105					1	3										
106 - 110	1	2							1	5			1	9		
111 - 115									2	14			1	11		
116 - 120					1	6							1	12		
121 - 130					5	24			2	17			1	10		
131 - 140	1	0			1	6	0.15	0.20	2	15	0.09	0.11	1	13		
141 & Up	3	4							2	19			1	12		
Charges	5	7			8	39	0.02	0.03	9	70	0.02	0.02	6	66		
Totals	298	261	1.02	0.97	107	385	0.13	0.12	63	381	0.49	0.48	36	302	0.35	0.34

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	1	11			1	19			14	405	0.02	0.01	7	363	0.96	0.74
81 - 85	24	253	0.20	0.16	27	452	1.71	1.43	20	572	0.49	0.41	5	291	0.05	0.04
86 - 90	6	61	4.68	4.03	7	120	0.28	0.25	3	104			2	110		
91 - 95	1	10			4	72	0.04	0.03	4	174	2.03	1.91	1	82	0.26	0.24
96 - 99	2	23	0.05	0.05	1	22	0.23	0.22	2	72	0.12	0.11	1	63		
100 - 100	12	142	0.48	0.48	18	370	0.24	0.24	12	359	0.05	0.05	1	73	0.02	0.02
Credits	46	500	0.81	0.72	58	1,054	0.86	0.77	55	1,685	0.40	0.34	17	981	0.39	0.33
101 - 105	3	36	0.74	0.75	2	41			6	215	0.40	0.41	1	78	0.05	0.05
106 - 110	2	28	0.53	0.58	1	21			1	50	0.04	0.04				
111 - 115	2	26	0.06	0.07									3	199	0.01	0.01
116 - 120					3	66	0.01	0.01	5	232	0.63	0.74	1	118		
121 - 130	2	31	0.01	0.02	2	51			6	314	0.01	0.02	2	228	0.14	0.17
131 - 140	1	18			2	51	0.00	0.00	2	100	3.71	5.09	2	156	0.21	0.28
141 & Up	2	40	0.01	0.01	6	197	0.26	0.42	8	596	0.11	0.20	5	748	0.22	0.45
Charges	12	179	0.25	0.30	16	427	0.12	0.16	28	1,506	0.45	0.61	14	1,527	0.15	0.23
Totals	58	679	0.66	0.63	74	1,481	0.64	0.64	83	3,191	0.42	0.44	31	2,507	0.25	0.28

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					2	589	1.43	0.71	2	589	1.43	0.71
61 - 80	11	1,325	0.23	0.17	4	1,336	0.78	0.57	40	3,468	0.49	0.37
81 - 85	3	457	0.21	0.17	2	697	0.63	0.53	123	2,927	0.57	0.48
86 - 90	2	339	0.42	0.37	2	3,067	0.39	0.34	123	4,078	0.40	0.36
91 - 95	2	313	0.19	0.17	1	377	0.05	0.05	18	1,042	0.44	0.40
96 - 99	2	324	0.22	0.21	2	536	0.93	0.91	24	1,105	0.54	0.53
100 - 100	4	691	0.16	0.16	2	2,987	0.60	0.60	361	5,199	0.51	0.51
Credits	24	3,450	0.23	0.19	15	9,589	0.60	0.52	691	18,408	0.52	0.45
101 - 105	2	350	0.28	0.29	2	1,648	0.51	0.52	17	2,372	0.44	0.45
106 - 110	1	237	1.04	1.12					8	352	0.75	0.81
111 - 115	3	581	0.11	0.13	1	497	0.43	0.48	12	1,328	0.21	0.24
116 - 120	1	199	0.01	0.02					12	632	0.24	0.28
121 - 130	1	137	0.00	0.00	2	1,411	0.85	1.10	23	2,223	0.55	0.70
131 - 140	3	461	0.13	0.18	2	3,113	0.14	0.20	17	3,932	0.23	0.32
141 & Up	5	1,251	0.60	0.90	2	1,458	0.05	0.09	34	4,325	0.26	0.45
Charges	16	3,216	0.38	0.48	9	8,127	0.34	0.45	123	15,162	0.33	0.44
Totals	40	6,666	0.30	0.30	24	17,716	0.48	0.49	814	33,571	0.43	0.44

Date 7/9/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	1														
61 - 80	1	1														
81 - 85	6	5			16	52			12	64			16	121	2.02	1.70
86 - 90	42	58			35	107	0.31	0.27	13	66	0.00	0.00	4	29	0.02	0.02
91 - 95	1	2			1	5	11.85	11.20	5	28	0.04	0.04	1	9		
96 - 99	4	4			4	14							1	8	2.15	2.06
100 - 100	227	152	0.03	0.03	61	213	0.42	0.42	24	148	5.88	5.88	9	76		
Credits	282	223	0.02	0.02	117	391	0.46	0.43	54	306	2.85	2.63	31	243	1.08	0.97
101 - 105					3	12	0.96	0.97	1	8			2	18	1.92	1.95
106 - 110	1	1														
111 - 115	1	1							1	7	0.13	0.15	1	9		
116 - 120	2	2														
121 - 130	5	8	0.04	0.05	2	9	0.04	0.05	6	45	4.28	5.41	1	9		
131 - 140	1	0							3	28	14.36	19.37				
141 & Up	2	3			3	18	0.17	0.26	2	17			1	15		
Charges	12	15	0.02	0.03	8	39	0.37	0.47	13	105	5.64	7.21	5	51	0.68	0.81
Totals	294	238	0.02	0.02	125	431	0.45	0.43	67	411	3.56	3.54	36	294	1.01	0.95

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	3	31			4	67	0.25	0.20	20	573	0.65	0.50	8	421	2.59	1.94
81 - 85	18	186	0.00	0.00	19	305	0.01	0.01	15	430	0.20	0.17	4	244	0.80	0.66
86 - 90	6	64	0.01	0.01	2	33			9	287	3.49	3.04	2	114	0.06	0.06
91 - 95	2	23	0.19	0.17	1	21			4	138			3	206	0.20	0.19
96 - 99	5	59			1	15	0.01	0.01	2	69	0.48	0.47				
100 - 100	16	196	0.00	0.00	12	219	0.00	0.00	11	372	0.08	0.08	4	276	0.36	0.36
Credits	50	557	0.01	0.01	39	660	0.03	0.03	61	1,868	0.82	0.70	21	1,261	1.14	0.97
101 - 105	1	13			2	39	0.02	0.02	4	163	0.44	0.45				
106 - 110	1	16	0.30	0.33	1	25			1	30	0.20	0.22				
111 - 115					1	27	0.15	0.17	3	150	0.09	0.10				
116 - 120	1	12			3	66			4	175	2.85	3.35	2	179	0.46	0.54
121 - 130	1	15	0.02	0.02	6	137			7	353	1.27	1.58	2	181	0.01	0.01
131 - 140	1	15			5	121	0.01	0.01	4	224	6.19	8.38	1	129	1.83	2.44
141 & Up	1	14			4	126	0.00	0.01	5	312	0.29	0.48	5	669	1.49	2.71
Charges	6	86	0.06	0.07	22	542	0.01	0.01	28	1,408	1.79	2.27	10	1,158	1.14	1.74
Totals	56	643	0.02	0.01	61	1,202	0.02	0.02	89	3,276	1.23	1.23	31	2,419	1.14	1.23

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	3	276	0.07	0.04	2	716	0.06	0.03	6	992	0.06	0.03
61 - 80	8	963	0.79	0.58	5	2,003	0.39	0.28	49	4,059	0.74	0.55
81 - 85					4	1,512	0.63	0.51	110	2,919	0.51	0.42
86 - 90	2	247	1.55	1.34					115	1,006	1.42	1.23
91 - 95	2	270	0.19	0.18	3	901	0.22	0.21	23	1,601	0.22	0.21
96 - 99	3	411	0.02	0.02	2	3,224	0.50	0.49	22	3,804	0.44	0.43
100 - 100	1	139	0.08	0.08	1	384	0.04	0.04	366	2,174	0.52	0.52
Credits	19	2,305	0.54	0.42	17	8,741	0.41	0.34	691	16,555	0.55	0.46
101 - 105					3	1,379	0.18	0.19	16	1,632	0.23	0.23
106 - 110	1	129			2	904	0.20	0.21	7	1,105	0.17	0.18
111 - 115	1	169	0.40	0.45					8	363	0.24	0.27
116 - 120	1	135	0.06	0.07	1	548	0.78	0.90	14	1,118	0.91	1.06
121 - 130	2	365	0.08	0.10	1	339	0.01	0.01	33	1,463	0.46	0.58
131 - 140	1	161	0.10	0.13	1	1,485	0.24	0.32	17	2,163	1.11	1.48
141 & Up	4	1,019	0.20	0.31	3	2,454	0.69	1.07	30	4,647	0.64	1.03
Charges	10	1,978	0.16	0.22	11	7,110	0.41	0.51	125	12,492	0.62	0.80
Totals	29	4,283	0.36	0.36	28	15,851	0.41	0.40	816	29,047	0.58	0.57

Date 7/9/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**
0 - 60																
61 - 80	1	1			1	4			1	4						
81 - 85	7	6			19	63	0.28	0.23	21	114	0.78	0.66	13	96		
86 - 90	44	57			33	101	0.08	0.07	18	98			2	15	0.01	0.01
91 - 95	1	0			1	3	0.20	0.19					2	17		
96 - 99	5	6			4	15			7	42	0.04	0.04	4	35		
100 - 100	259	203	0.87	0.87	50	186	0.02	0.02	20	120	1.51	1.51	10	86	0.01	0.01
Credits	317	274	0.64	0.62	108	371	0.08	0.07	67	379	0.72	0.66	31	249	0.01	0.01
101 - 105					3	10										
106 - 110	1	1			3	12							1	9	0.18	0.19
111 - 115	2	4			1	5	0.70	0.80					1	9	0.36	0.41
116 - 120	1	1			2	10			2	14	0.60	0.72	1	9		
121 - 130	3	7			2	7			2	14			2	23		
131 - 140					2	8	0.12	0.17	1	7	0.19	0.26	1	10		
141 & Up													3	40	0.23	0.34
Charges	7	13			13	52	0.09	0.10	5	36	0.27	0.34	9	101	0.14	0.18
Totals	324	287	0.61	0.60	121	423	0.08	0.08	72	415	0.68	0.64	40	349	0.04	0.04

	$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																
61 - 80	3	31							14	400	0.00	0.00	9	505	1.74	1.33
81 - 85	16	169	0.08	0.06	13	217	0.10	0.08	12	347	0.20	0.17	3	141	1.44	1.18
86 - 90	4	47	0.02	0.02	5	92	0.04	0.03	6	171	0.51	0.45	4	214	0.05	0.04
91 - 95	2	22			1	15			2	54	1.17	1.08	2	117	0.01	0.01
96 - 99	5	59	0.10	0.10	3	54	0.01	0.01	1	38						
100 - 100	9	110	1.08	1.08	9	184	0.70	0.70	12	421	0.18	0.18	7	491	0.42	0.42
Credits	39	438	0.32	0.28	31	562	0.27	0.25	47	1,430	0.21	0.18	25	1,469	0.88	0.77
101 - 105	2	29	1.40	1.43	2	35			1	37	0.36	0.37	1	98	0.91	0.93
106 - 110	2	27							3	137	0.02	0.02	2	191		
111 - 115	1	15							1	52						
116 - 120	1	16							3	121	0.01	0.02	2	177	0.12	0.15
121 - 130					2	52			5	209	0.13	0.16	5	408	1.60	2.00
131 - 140	1	18	0.07	0.09	4	98			4	185	0.01	0.01	4	386	0.02	0.03
141 & Up	1	17	1.27	2.05	5	154	0.10	0.15	14	902	0.18	0.31	3	425	1.03	1.87
Charges	8	122	0.52	0.61	13	340	0.04	0.06	31	1,642	0.13	0.18	17	1,684	0.72	0.96
Totals	47	560	0.36	0.34	44	901	0.19	0.19	78	3,072	0.17	0.18	42	3,153	0.79	0.85

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**	**Risks**	**Std Prem**	**Actual Loss Ratio**	**Manual Loss Ratio**
0 - 60	1	106			1	160			2	266		
61 - 80	6	593	0.82	0.59	3	1,194	0.18	0.13	38	2,733	0.58	0.43
81 - 85	2	342	0.34	0.28					106	1,496	0.35	0.29
86 - 90	1	106	0.06	0.05	2	715	0.19	0.16	119	1,614	0.15	0.13
91 - 95	4	731	0.05	0.05					15	960	0.11	0.10
96 - 99					2	1,097	0.04	0.04	31	1,347	0.04	0.04
100 - 100	6	752	0.47	0.47	2	920	0.40	0.40	384	3,473	0.46	0.46
Credits	20	2,631	0.38	0.32	10	4,085	0.18	0.16	695	11,888	0.35	0.30
101 - 105	3	442	0.15	0.15	3	1,424	0.41	0.43	15	2,075	0.38	0.39
106 - 110	3	484	0.49	0.53					15	862	0.28	0.30
111 - 115	3	577	0.22	0.25	3	4,978	0.35	0.39	12	5,640	0.33	0.37
116 - 120	2	285	0.97	1.15	1	1,767	0.27	0.32	15	2,399	0.32	0.38
121 - 130	1	197	0.03	0.04	2	1,791	0.21	0.27	24	2,708	0.39	0.50
131 - 140	1	206	0.93	1.28	2	742	0.61	0.83	20	1,660	0.40	0.54
141 & Up	5	1,109	0.42	0.66	2	1,507	0.15	0.23	33	4,154	0.33	0.51
Charges	18	3,299	0.42	0.52	13	12,209	0.31	0.38	134	19,497	0.35	0.43
Totals	38	5,931	0.40	0.41	23	16,294	0.28	0.31	829	31,385	0.35	0.37

Date 7/9/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	1	1							1	4						
81 - 85	10	16			14	46	0.12	0.10	16	86	0.07	0.06	12	86		
86 - 90	52	59	0.18	0.15	34	108	0.00	0.00	14	71	0.11	0.10	8	59	0.00	0.00
91 - 95	1	2			1	4			1	6						
96 - 99	5	10	0.00	0.00	5	22			4	22	0.14	0.14	4	34		
100 - 100	206	156	0.02	0.02	35	120			25	153	1.34	1.34	14	121		
Credits	275	242	0.05	0.05	89	299	0.02	0.02	61	342	0.65	0.60	38	300	0.00	0.00
101 - 105	2	3	0.07	0.07	2	6			3	22			1	8		
106 - 110	1	1	0.16	0.17												
111 - 115	3	5														
116 - 120	2	3			1	4			1	8						
121 - 130	4	9			3	16			4	31	0.24	0.31				
131 - 140	1	3			4	20	0.07	0.09	1	7						
141 & Up	3	5							1	9	17.94	26.42	1	19		
Charges	16	29	0.02	0.02	10	46	0.03	0.04	10	77	2.17	2.60	2	27		
Totals	291	272	0.05	0.05	99	345	0.02	0.02	71	419	0.93	0.90	40	328	0.00	0.00

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80									9	212	0.03	0.03	8	460	0.97	0.75
81 - 85	18	190			15	253	0.01	0.01	17	491	0.13	0.11	3	175	0.90	0.73
86 - 90	4	39			5	80	0.03	0.03	5	135	0.71	0.62	4	263	0.02	0.02
91 - 95					4	66			2	55	0.01	0.01	2	100		
96 - 99	2	24			1	22			1	30			2	143	0.06	0.06
100 - 100	4	54			9	174	0.00	0.00	10	337	1.90	1.90	7	467	1.33	1.33
Credits	28	309			34	595	0.01	0.01	44	1,259	0.64	0.56	26	1,609	0.77	0.68
101 - 105					3	60			1	45	5.22	5.26	3	201	2.29	2.32
106 - 110	2	28	0.03	0.03					2	77	0.29	0.32	2	179	0.96	1.05
111 - 115									3	115			4	364	1.34	1.50
116 - 120									1	48	0.54	0.62				
121 - 130	3	47	0.06	0.07	2	45			5	224	0.18	0.23	3	293	0.01	0.02
131 - 140	1	19	0.01	0.01	4	101							3	311	0.40	0.53
141 & Up					6	192	0.01	0.02	8	476	0.05	0.09	5	591	1.03	1.83
Charges	6	93	0.04	0.05	15	399	0.01	0.01	20	985	0.36	0.49	20	1,939	0.96	1.25
Totals	34	402	0.01	0.01	49	993	0.01	0.01	64	2,245	0.52	0.54	46	3,548	0.87	0.93

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	102							1	102		
61 - 80	3	361	0.17	0.12	1	254	0.01	0.01	23	1,292	0.40	0.29
81 - 85	3	415	0.08	0.07	1	212	0.26	0.22	109	1,971	0.17	0.14
86 - 90	5	722	0.67	0.59	1	694	0.11	0.10	132	2,230	0.31	0.27
91 - 95	3	390	0.26	0.24	2	570	0.18	0.17	16	1,192	0.17	0.16
96 - 99	1	139	0.04	0.04	1	267	0.10	0.10	26	712	0.06	0.06
100 - 100	7	1,112	0.51	0.51	2	820	0.23	0.23	319	3,515	0.63	0.63
Credits	23	3,241	0.39	0.34	8	2,816	0.16	0.15	626	11,013	0.36	0.32
101 - 105					1	910	0.25	0.26	16	1,255	0.73	0.76
106 - 110	4	750	0.57	0.61					11	1,036	0.60	0.65
111 - 115	2	353	0.54	0.62	3	1,474	0.49	0.55	15	2,311	0.61	0.69
116 - 120	1	284	0.05	0.06	3	2,912	0.26	0.31	9	3,260	0.24	0.29
121 - 130	5	914	0.42	0.53	1	3,686	0.19	0.23	30	5,264	0.22	0.27
131 - 140	1	338	0.46	0.63	3	6,335	0.32	0.45	18	7,134	0.33	0.45
141 & Up	5	1,658	0.32	0.57					29	2,950	0.45	0.79
Charges	18	4,298	0.40	0.54	11	15,316	0.29	0.37	128	23,211	0.37	0.47
Totals	41	7,539	0.39	0.43	19	18,132	0.27	0.32	754	34,223	0.37	0.41

Date 7/9/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80																
81 - 85	4	7			3	10	2.96	2.52	8	43	0.03	0.02	6	43		
86 - 90	16	17			8	22	0.89	0.77	3	16	0.07	0.06	2	14		
91 - 95																
96 - 99	5	10	0.14	0.13	3	9	0.09	0.09								
100 - 100	60	40			10	35			7	43	4.66	4.66	2	18		
Credits	85	73	0.02	0.02	24	77	0.67	0.62	18	102	1.99	1.81	10	75		
101 - 105																
106 - 110																
111 - 115					1	3										
116 - 120	1	1							1	7						
121 - 130					1	4			1	8						
131 - 140	1	0							2	15	0.56	0.74				
141 & Up													3	43	0.01	0.02
Charges	2	1			2	7			4	30	0.28	0.36	3	43	0.01	0.02
Totals	87	75	0.02	0.02	26	84	0.61	0.58	22	132	1.60	1.56	13	118	0.01	0.01

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	2	17							3	84	0.00	0.00	2	92	3.23	2.43
81 - 85	7	67	0.00	0.00	9	140			3	84	0.04	0.04	2	105	0.04	0.04
86 - 90	5	51	0.38	0.33	1	15			2	53	0.14	0.12				
91 - 95									1	44						
96 - 99	2	22														
100 - 100	6	78			1	20							2	141	0.25	0.25
Credits	22	235	0.08	0.08	11	176			9	265	0.04	0.04	6	338	1.00	0.87
101 - 105					1	18										
106 - 110					1	16										
111 - 115													2	211	0.49	0.55
116 - 120									1	51						
121 - 130									2	84			4	412	0.02	0.02
131 - 140	1	15			1	31							1	130	0.15	0.20
141 & Up					1	36			2	110	0.05	0.08	4	507	0.27	0.50
Charges	1	15			4	101			5	245	0.02	0.03	11	1,259	0.21	0.30
Totals	23	250	0.08	0.07	15	277			14	510	0.03	0.03	17	1,597	0.38	0.47

	$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												
61 - 80	1	113							8	307	0.97	0.75
81 - 85	2	359	0.68	0.57	1	272	0.25	0.21	45	1,131	0.31	0.26
86 - 90	1	165	0.00	0.00					38	354	0.14	0.12
91 - 95	2	321	0.02	0.02					3	365	0.02	0.02
96 - 99					1	403	0.07	0.06	11	444	0.06	0.06
100 - 100									88	374	0.63	0.63
Credits	6	959	0.26	0.23	2	675	0.14	0.13	193	2,975	0.33	0.29
101 - 105					1	712	0.25	0.25	2	730	0.25	0.25
106 - 110	1	240							2	256		
111 - 115									3	214	0.48	0.54
116 - 120	2	276	0.03	0.04					5	335	0.03	0.03
121 - 130	1	124							9	632	0.01	0.01
131 - 140					2	1,007	0.12	0.16	8	1,199	0.13	0.17
141 & Up	2	709	0.09	0.17	2	5,188	0.38	0.61	14	6,593	0.33	0.55
Charges	6	1,350	0.06	0.08	5	6,907	0.33	0.49	43	9,959	0.26	0.38
Totals	12	2,309	0.14	0.16	7	7,581	0.31	0.44	236	12,933	0.28	0.35

Date 7/9/2025

Comparison Of Actual Loss Ratios and Manual Loss Ratios
For Manual Year 2018 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	4	1							1	4			1	5		
61 - 80	21	14	0.28	0.21	9	27			5	24			6	41		
81 - 85	165	167	2.06	1.74	287	975	0.28	0.24	443	2,328	0.28	0.24	322	2,364	0.17	0.14
86 - 90	1,721	2,110	0.34	0.29	1,156	3,508	0.29	0.25	300	1,568	0.07	0.06	130	982	0.23	0.20
91 - 95	42	45	3.66	3.38	40	139	0.00	0.00	38	222	0.16	0.15	20	162	0.17	0.15
96 - 99	127	138			89	317	0.30	0.30	64	389	0.22	0.22	38	323	0.05	0.05
100 - 100	12,400	6,464	0.58	0.58	650	2,285	0.25	0.25	221	1,350	0.47	0.47	105	907	0.28	0.28
Credits	14,480	8,939	0.55	0.53	2,231	7,251	0.27	0.24	1,072	5,886	0.26	0.23	622	4,785	0.19	0.17
101 - 105	32	34			34	136	0.48	0.49	23	145	0.07	0.07	10	87	0.01	0.01
106 - 110	12	14	2.79	3.01	14	57	0.58	0.63	13	84			10	96	0.04	0.04
111 - 115	47	71	0.10	0.11	12	56	0.01	0.01	12	86	0.01	0.02	10	99	0.03	0.03
116 - 120	96	167	0.17	0.20	43	178	0.32	0.37	18	135	0.23	0.27	11	110	0.43	0.50
121 - 130	35	59	0.37	0.46	104	487	1.00	1.25	50	384	2.21	2.79	24	253	0.94	1.18
131 - 140	14	18			29	160	1.79	2.39	57	480	0.18	0.24	36	423	0.07	0.10
141 & Up	24	42			18	98	1.03	1.59	19	184	0.30	0.45	38	494	0.38	0.57
Charges	260	404	0.24	0.28	254	1,172	0.88	1.07	192	1,498	0.69	0.87	139	1,563	0.33	0.43
Totals	14,740	9,343	0.54	0.52	2,485	8,423	0.35	0.33	1,264	7,384	0.35	0.33	761	6,348	0.23	0.22

	$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							1	21			3	120	0.00	0.00
61 - 80	15	148	0.35	0.27	21	336	0.04	0.03	124	3,597	0.33	0.26	98	5,178	0.51	0.39
81 - 85	387	3,957	0.23	0.20	336	5,366	0.62	0.51	187	5,195	0.37	0.30	47	2,637	0.39	0.32
86 - 90	112	1,170	0.41	0.36	85	1,409	0.27	0.23	51	1,547	0.36	0.31	26	1,528	0.19	0.16
91 - 95	36	424	0.42	0.39	54	978	0.25	0.23	39	1,326	0.51	0.48	12	863	0.11	0.10
96 - 99	50	611	0.41	0.40	29	528	0.62	0.60	27	922	0.20	0.20	24	1,629	0.46	0.45
100 - 100	123	1,498	1.00	1.00	116	2,230	0.40	0.40	76	2,547	0.32	0.32	30	2,079	0.86	0.86
Credits	724	7,815	0.43	0.38	641	10,847	0.48	0.42	505	15,156	0.35	0.30	240	14,033	0.47	0.40
101 - 105	20	248	0.45	0.46	31	627	0.39	0.40	16	609	1.04	1.07	22	1,593	0.25	0.25
106 - 110	14	193	0.13	0.14	16	345	0.17	0.18	14	558	0.24	0.26	22	1,723	0.24	0.26
111 - 115	10	135	0.07	0.08	8	177			11	431	1.96	2.22	20	1,499	0.11	0.12
116 - 120	4	57	0.04	0.05	17	396	0.32	0.37	25	1,085	0.51	0.60	19	1,561	0.10	0.12
121 - 130	23	355	0.10	0.12	41	1,070	0.27	0.34	63	2,816	0.42	0.53	31	2,663	0.21	0.26
131 - 140	28	481	0.13	0.18	40	1,016	0.90	1.22	30	1,367	0.66	0.90	25	2,375	0.24	0.33
141 & Up	72	1,367	0.21	0.31	77	2,376	1.05	1.66	83	5,059	0.49	0.83	66	8,125	0.23	0.41
Charges	171	2,836	0.18	0.25	230	6,008	0.69	0.91	242	11,926	0.56	0.78	205	19,539	0.21	0.29
Totals	895	10,651	0.37	0.36	871	16,854	0.55	0.55	747	27,082	0.45	0.46	445	33,571	0.32	0.35

	$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	7,456	0.42	0.21	25	7,615	0.41	0.21
61 - 80	84	8,982	0.19	0.13	44	18,432	0.71	0.51	427	36,780	0.51	0.37
81 - 85	20	2,673	0.20	0.17	5	2,147	0.26	0.21	2,199	27,810	0.36	0.30
86 - 90	27	3,642	0.51	0.45	16	8,760	0.25	0.22	3,624	26,223	0.30	0.26
91 - 95	18	2,476	0.28	0.26	14	10,275	0.50	0.47	313	16,911	0.43	0.40
96 - 99	18	2,526	0.36	0.35	7	3,482	0.34	0.33	473	10,865	0.35	0.34
100 - 100	23	3,311	0.27	0.27	9	6,858	0.53	0.53	13,753	29,527	0.50	0.50
Credits	190	23,611	0.28	0.23	109	57,409	0.50	0.39	20,814	155,732	0.42	0.35
101 - 105	28	5,126	0.26	0.27	8	5,015	0.49	0.50	224	13,621	0.39	0.39
106 - 110	19	2,937	0.40	0.43	9	9,239	0.31	0.33	143	15,245	0.31	0.33
111 - 115	17	2,911	0.24	0.27	9	4,551	0.56	0.63	156	10,016	0.43	0.48
116 - 120	9	1,468	0.08	0.09	8	3,944	0.27	0.32	250	9,101	0.24	0.28
121 - 130	22	3,981	0.25	0.32	11	7,635	0.37	0.46	404	19,703	0.38	0.48
131 - 140	19	4,046	0.53	0.72	8	9,701	0.37	0.50	286	20,066	0.43	0.58
141 & Up	49	13,798	0.45	0.79	31	40,225	0.31	0.51	477	71,768	0.36	0.61
Charges	163	34,268	0.37	0.50	84	80,309	0.35	0.48	1,940	159,522	0.37	0.50
Totals	353	57,879	0.33	0.36	193	137,719	0.41	0.43	22,754	315,254	0.39	0.41

Date 7/9/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	6	2			1	1							2	10		
61 - 80	22	14			8	23	0.05	0.04	6	28	0.86	0.65	10	67	17.36	13.46
81 - 85	156	143	0.08	0.07	308	1,023	0.57	0.48	470	2,430	0.15	0.13	330	2,404	0.31	0.27
86 - 90	1,652	2,052	0.13	0.11	1,086	3,262	0.18	0.15	270	1,400	0.38	0.33	115	862	0.24	0.21
91 - 95	42	54	0.04	0.04	38	140	0.57	0.53	39	222	0.86	0.80	32	256	0.18	0.17
96 - 99	135	140	0.10	0.10	101	359	0.31	0.30	62	360	0.04	0.04	37	320	0.33	0.32
100 - 100	13,200	6,794	0.32	0.32	713	2,491	0.35	0.35	258	1,578	0.99	0.99	123	1,059	0.55	0.55
Credits	15,213	9,198	0.27	0.25	2,255	7,300	0.30	0.28	1,105	6,017	0.45	0.40	649	4,978	0.58	0.51
101 - 105	27	36	0.08	0.09	29	112	0.11	0.11	25	164	0.01	0.01	21	187	1.26	1.29
106 - 110	14	17			11	45	0.01	0.01	14	91	0.02	0.02	8	72		
111 - 115	35	51	1.43	1.63	21	95	0.05	0.06	10	70	0.69	0.78	6	55		
116 - 120	83	137	0.23	0.28	46	191	4.52	5.35	8	58	0.09	0.11	9	92	1.05	1.24
121 - 130	46	73	2.70	3.36	95	432	0.21	0.26	55	432	0.62	0.78	24	257	0.13	0.16
131 - 140	19	37	0.38	0.51	28	146	0.10	0.14	40	339	1.88	2.55	32	369	0.31	0.43
141 & Up	13	25			21	134	0.23	0.37	16	151	0.05	0.07	46	589	0.53	0.79
Charges	237	375	0.85	1.02	251	1,155	0.88	1.09	168	1,305	0.74	0.93	146	1,621	0.49	0.63
Totals	15,450	9,574	0.29	0.28	2,506	8,455	0.38	0.36	1,273	7,322	0.50	0.47	795	6,599	0.55	0.53

	$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	64	4.27	2.39	1	36		
61 - 80	16	154	0.04	0.03	57	899	0.11	0.09	203	5,633	0.32	0.25	126	6,566	0.41	0.31
81 - 85	392	4,028	0.30	0.25	305	4,751	0.24	0.20	158	4,416	0.83	0.69	47	2,638	0.44	0.36
86 - 90	111	1,182	0.09	0.08	91	1,504	0.52	0.45	63	1,885	0.63	0.55	30	1,657	0.17	0.14
91 - 95	34	388	0.05	0.04	32	578	0.10	0.09	33	1,072	0.07	0.06	17	1,118	0.52	0.48
96 - 99	36	435	0.34	0.33	37	679	0.02	0.02	21	707	0.42	0.41	25	1,793	0.21	0.21
100 - 100	133	1,609	0.12	0.12	98	1,896	0.20	0.20	80	2,576	0.47	0.47	36	2,586	0.33	0.33
Credits	722	7,796	0.22	0.19	620	10,307	0.24	0.21	561	16,353	0.52	0.44	282	16,395	0.36	0.31
101 - 105	12	148	0.13	0.13	22	410	0.25	0.26	21	801	0.57	0.59	15	1,005	0.15	0.15
106 - 110	22	308	0.17	0.18	16	367	0.23	0.25	19	750	0.25	0.27	17	1,298	0.15	0.17
111 - 115	13	187	0.56	0.64	12	275	0.41	0.46	22	999	0.25	0.28	24	1,822	0.31	0.35
116 - 120	11	150	0.09	0.11	13	314	0.13	0.15	27	1,099	0.69	0.81	17	1,409	0.50	0.58
121 - 130	20	306	0.11	0.13	33	817	0.30	0.38	59	2,668	0.66	0.83	24	2,052	0.23	0.29
131 - 140	31	517	0.01	0.01	40	1,026	0.04	0.05	22	1,084	1.74	2.37	24	2,331	0.27	0.37
141 & Up	78	1,468	0.13	0.20	75	2,307	0.46	0.72	76	4,395	0.42	0.71	62	7,446	0.74	1.27
Charges	187	3,084	0.14	0.18	211	5,518	0.30	0.41	246	11,796	0.61	0.81	183	17,363	0.47	0.65
Totals	909	10,880	0.19	0.19	831	15,825	0.26	0.26	807	28,149	0.56	0.56	465	33,758	0.42	0.44

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	7	584	0.21	0.11	18	7,322	0.20	0.10	38	8,019	0.23	0.12
61 - 80	110	12,194	0.27	0.20	45	20,277	0.46	0.32	603	45,856	0.40	0.29
81 - 85	24	2,995	0.50	0.42	19	10,145	0.30	0.25	2,209	34,974	0.38	0.32
86 - 90	23	3,294	0.38	0.34	8	3,982	0.17	0.15	3,449	21,079	0.28	0.24
91 - 95	27	3,842	0.33	0.31	9	4,370	0.38	0.36	303	12,038	0.33	0.31
96 - 99	23	3,345	0.37	0.37	11	9,081	0.41	0.40	488	17,220	0.35	0.34
100 - 100	18	2,473	0.25	0.25	8	5,015	0.14	0.14	14,667	28,076	0.32	0.32
Credits	232	28,727	0.33	0.27	118	60,192	0.34	0.26	21,757	167,263	0.35	0.29
101 - 105	13	1,986	0.17	0.18	8	3,370	0.47	0.48	193	8,219	0.35	0.36
106 - 110	17	2,689	0.14	0.15	8	3,681	0.22	0.24	146	9,319	0.18	0.20
111 - 115	16	2,837	0.37	0.42	7	6,085	0.47	0.54	166	12,477	0.41	0.46
116 - 120	12	2,011	0.22	0.25	7	7,003	0.34	0.40	233	12,464	0.43	0.50
121 - 130	17	3,307	0.30	0.38	15	17,807	0.19	0.24	388	28,152	0.27	0.33
131 - 140	14	2,610	0.30	0.41	12	10,756	0.34	0.46	262	19,214	0.41	0.55
141 & Up	39	11,058	0.54	0.97	26	25,571	0.45	0.75	452	53,143	0.50	0.84
Charges	128	26,498	0.38	0.51	83	74,273	0.35	0.47	1,840	142,988	0.40	0.53
Totals	360	55,225	0.35	0.35	201	134,465	0.35	0.35	23,597	310,251	0.37	0.37

Date 7/9/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	5	1			1	1										
61 - 80	22	18			7	21	1.97	1.48	5	23			3	20		
81 - 85	144	134	0.10	0.09	295	989	0.99	0.84	428	2,258	0.59	0.50	288	2,116	0.41	0.35
86 - 90	1,689	2,078	0.45	0.38	1,073	3,264	0.30	0.26	276	1,438	0.60	0.52	110	828	0.52	0.45
91 - 95	41	53	0.03	0.03	50	170	0.24	0.22	33	193	68.31	63.71	26	210	2.56	2.38
96 - 99	121	143	0.05	0.05	118	422	0.49	0.48	75	450	0.38	0.37	41	357	0.01	0.01
100 - 100	14,095	6,948	0.30	0.30	731	2,576	0.45	0.45	285	1,722	0.30	0.30	139	1,194	0.54	0.54
Credits	16,117	9,374	0.32	0.31	2,275	7,443	0.46	0.42	1,102	6,083	2.64	2.39	607	4,724	0.53	0.47
101 - 105	16	23	15.01	15.51	32	118	0.02	0.02	18	110	0.00	0.00	16	141	0.03	0.03
106 - 110	15	20			19	77	0.14	0.15	17	110	0.09	0.10	13	119	0.01	0.02
111 - 115	41	58	0.09	0.10	21	88	0.05	0.06	8	53	0.04	0.04	6	55	0.34	0.38
116 - 120	95	163	1.14	1.34	56	222	0.27	0.32	12	84	0.46	0.55	10	99	0.02	0.03
121 - 130	66	111	0.01	0.01	83	378	2.96	3.71	49	379	1.37	1.73	30	337	0.94	1.19
131 - 140	6	8			23	115	0.09	0.13	55	474	0.23	0.31	38	446	0.39	0.53
141 & Up	19	32	0.26	0.40	11	69	0.72	1.13	19	191	0.26	0.40	41	543	0.19	0.29
Charges	258	416	1.31	1.57	245	1,067	1.18	1.43	178	1,401	0.52	0.66	154	1,740	0.36	0.46
Totals	16,375	9,790	0.36	0.35	2,520	8,511	0.55	0.51	1,280	7,484	2.24	2.14	761	6,463	0.48	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	12							2	95		
61 - 80	10	97			21	345	0.53	0.41	118	3,509	0.21	0.17	100	5,259	0.30	0.22
81 - 85	347	3,590	1.73	1.46	269	4,256	0.30	0.25	170	4,720	0.24	0.19	47	2,540	0.42	0.34
86 - 90	112	1,201	1.00	0.87	82	1,386	0.29	0.25	59	1,766	0.17	0.15	27	1,555	0.24	0.21
91 - 95	43	478	0.71	0.66	43	788	0.42	0.39	35	1,131	0.21	0.20	17	1,097	0.07	0.07
96 - 99	51	619	0.17	0.17	39	721	0.50	0.49	33	1,160	0.13	0.12	15	1,206	0.09	0.08
100 - 100	130	1,579	0.26	0.26	96	1,917	0.36	0.36	65	2,231	0.47	0.47	35	2,456	0.19	0.19
Credits	693	7,564	1.09	0.97	551	9,425	0.35	0.31	480	14,517	0.25	0.21	243	14,208	0.26	0.22
101 - 105	18	228	0.38	0.39	27	514	0.12	0.13	22	788	1.26	1.30	15	1,150	0.47	0.48
106 - 110	8	107	0.10	0.11	9	184	0.07	0.07	22	903	0.61	0.66	25	1,994	0.93	1.01
111 - 115	11	144	0.11	0.12	19	442	0.11	0.12	12	513	0.11	0.13	12	917	0.24	0.27
116 - 120	17	232	0.28	0.33	11	273	0.65	0.77	32	1,382	0.06	0.07	13	1,094	0.20	0.23
121 - 130	27	424	1.00	1.26	35	908	0.24	0.30	41	1,783	0.15	0.18	37	3,151	0.88	1.09
131 - 140	25	421	0.01	0.01	38	993	0.48	0.64	33	1,463	0.27	0.36	19	1,749	0.08	0.11
141 & Up	69	1,335	0.06	0.09	89	2,791	0.21	0.34	94	5,530	0.37	0.62	62	7,157	0.51	0.86
Charges	175	2,893	0.24	0.32	228	6,105	0.26	0.35	256	12,362	0.35	0.49	183	17,211	0.55	0.74
Totals	868	10,456	0.86	0.84	779	15,529	0.31	0.32	736	26,879	0.30	0.31	426	31,419	0.42	0.44

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	106			14	6,284	0.12	0.06	24	6,500	0.11	0.06
61 - 80	62	6,502	0.30	0.22	31	14,438	0.22	0.16	379	30,231	0.25	0.19
81 - 85	26	3,628	0.12	0.10	10	3,380	0.22	0.18	2,024	27,609	0.51	0.42
86 - 90	18	2,223	0.11	0.09	10	4,173	0.11	0.10	3,456	19,911	0.31	0.27
91 - 95	25	3,502	0.59	0.55	8	2,858	0.07	0.06	321	10,479	1.62	1.50
96 - 99	18	2,853	0.10	0.10	13	8,868	0.20	0.20	524	16,798	0.19	0.18
100 - 100	22	3,140	0.43	0.43	8	6,031	0.59	0.59	15,606	29,793	0.40	0.40
Credits	172	21,953	0.29	0.24	94	46,031	0.23	0.18	22,334	141,321	0.43	0.36
101 - 105	24	3,761	0.42	0.43	17	12,859	0.31	0.32	205	19,692	0.39	0.40
106 - 110	14	2,278	0.38	0.41	7	5,056	0.64	0.70	149	10,848	0.61	0.66
111 - 115	20	3,668	0.38	0.43	5	5,798	0.36	0.40	155	11,737	0.33	0.37
116 - 120	18	3,300	0.49	0.58	7	5,139	0.17	0.20	271	11,987	0.28	0.33
121 - 130	15	2,805	0.30	0.37	11	10,140	0.43	0.53	394	20,417	0.53	0.66
131 - 140	10	1,825	0.36	0.48	9	13,636	0.27	0.37	256	21,132	0.27	0.36
141 & Up	58	16,196	0.39	0.69	30	31,763	0.34	0.54	492	65,607	0.36	0.59
Charges	159	33,834	0.39	0.54	86	84,391	0.34	0.45	1,922	161,419	0.38	0.51
Totals	331	55,787	0.35	0.39	180	130,422	0.30	0.32	24,256	302,740	0.40	0.42

Date 7/9/2025

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

Up to $2,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	0		
61 - 80	17	8		
81 - 85	156	164	1.64	1.40
86 - 90	1,679	1,999	0.34	0.29
91 - 95	45	57	0.01	0.01
96 - 99	94	117	0.16	0.16
100 - 100	13,895	6,551	0.50	0.50
Credits	15,887	8,895	0.48	0.46
101 - 105	25	37	0.01	0.01
106 - 110	17	20	0.06	0.06
111 - 115	47	68	0.70	0.80
116 - 120	86	165	1.83	2.16
121 - 130	57	96	0.85	1.05
131 - 140	9	16		
141 & Up	26	46		
Charges	267	448	0.96	1.15
Totals	16,154	9,343	0.50	0.49

$2,500 - $4,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	5	14	0.07	0.06
81 - 85	256	850	0.17	0.14
86 - 90	1,049	3,199	3.06	2.64
91 - 95	41	139	0.26	0.24
96 - 99	92	351	0.03	0.03
100 - 100	640	2,224	0.45	0.45
Credits	2,083	6,777	1.62	1.47
101 - 105	31	116	0.02	0.02
106 - 110	16	65	0.44	0.47
111 - 115	17	71	0.16	0.19
116 - 120	53	215	1.67	1.98
121 - 130	89	417	0.03	0.03
131 - 140	31	162	0.37	0.50
141 & Up	13	74		
Charges	250	1,121	0.42	0.51
Totals	2,333	7,898	1.45	1.37

$5,000 - $7,499

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	1	4		
81 - 85	386	2,054	0.48	0.41
86 - 90	298	1,549	0.20	0.17
91 - 95	33	189	0.24	0.22
96 - 99	63	381	0.42	0.41
100 - 100	253	1,550	0.36	0.36
Credits	1,034	5,727	0.36	0.32
101 - 105	31	199	0.52	0.54
106 - 110	12	81	0.04	0.04
111 - 115	12	85	1.37	1.54
116 - 120	17	126	0.83	0.98
121 - 130	57	426	0.08	0.10
131 - 140	46	392	0.19	0.26
141 & Up	31	301	3.59	5.46
Charges	206	1,610	0.94	1.19
Totals	1,240	7,337	0.49	0.47

$7,500 - $9,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	2	15		
81 - 85	258	1,904	0.42	0.35
86 - 90	109	823	0.09	0.07
91 - 95	19	151	0.06	0.06
96 - 99	34	286	0.01	0.01
100 - 100	140	1,200	0.22	0.22
Credits	562	4,379	0.26	0.23
101 - 105	8	67	0.01	0.01
106 - 110	7	66	0.31	0.33
111 - 115	8	75	1.37	1.53
116 - 120	8	82		
121 - 130	11	118	0.09	0.11
131 - 140	27	311	0.91	1.23
141 & Up	40	539	0.71	1.07
Charges	109	1,259	0.64	0.85
Totals	671	5,638	0.34	0.33

$10,000 - $14,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	11	108	0.23	0.18
81 - 85	320	3,281	0.30	0.25
86 - 90	104	1,098	0.51	0.44
91 - 95	40	458	0.33	0.30
96 - 99	37	432	0.77	0.75
100 - 100	89	1,088	0.37	0.37
Credits	601	6,465	0.38	0.33
101 - 105	19	228	0.13	0.13
106 - 110	17	228	0.13	0.14
111 - 115	12	157	0.31	0.35
116 - 120	13	187	0.30	0.36
121 - 130	22	329	0.06	0.08
131 - 140	40	682	0.22	0.30
141 & Up	51	982	0.56	0.87
Charges	174	2,793	0.32	0.42
Totals	775	9,258	0.36	0.35

$15,000 - $24,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	15	240	0.00	0.00
81 - 85	271	4,343	0.31	0.26
86 - 90	71	1,142	0.39	0.34
91 - 95	41	736	0.36	0.33
96 - 99	28	513	0.16	0.16
100 - 100	90	1,724	0.23	0.23
Credits	516	8,698	0.29	0.26
101 - 105	16	317	0.16	0.16
106 - 110	16	341	0.21	0.23
111 - 115	19	430	0.72	0.81
116 - 120	23	545	0.54	0.64
121 - 130	39	979	0.35	0.44
131 - 140	33	886	0.34	0.46
141 & Up	95	2,958	0.23	0.37
Charges	241	6,456	0.32	0.43
Totals	757	15,154	0.30	0.31

$25,000 - $49,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	21		
61 - 80	90	2,559	0.14	0.11
81 - 85	154	4,291	0.14	0.11
86 - 90	46	1,346	0.43	0.38
91 - 95	36	1,157	0.25	0.23
96 - 99	19	614	0.07	0.07
100 - 100	68	2,356	0.48	0.48
Credits	414	12,345	0.24	0.21
101 - 105	16	597	0.44	0.45
106 - 110	15	544	0.21	0.22
111 - 115	22	894	0.04	0.04
116 - 120	24	1,049	0.31	0.37
121 - 130	52	2,300	0.17	0.21
131 - 140	29	1,384	0.43	0.59
141 & Up	92	5,629	0.39	0.66
Charges	250	12,397	0.32	0.44
Totals	664	24,742	0.28	0.30

$50,000 - $99,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60				
61 - 80	90	4,824	0.27	0.20
81 - 85	49	2,830	0.39	0.32
86 - 90	21	1,243	0.06	0.05
91 - 95	21	1,412	0.40	0.37
96 - 99	24	1,718	0.16	0.16
100 - 100	26	1,848	0.60	0.60
Credits	231	13,875	0.32	0.27
101 - 105	27	1,933	0.67	0.68
106 - 110	20	1,610	0.39	0.42
111 - 115	17	1,473	0.42	0.47
116 - 120	21	1,607	0.29	0.34
121 - 130	31	2,815	0.31	0.39
131 - 140	23	2,285	0.25	0.33
141 & Up	52	6,290	0.32	0.55
Charges	191	18,013	0.36	0.47
Totals	422	31,888	0.34	0.36

$100,000 - $249,999

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	2	229		
61 - 80	52	5,503	0.13	0.09
81 - 85	18	2,659	0.04	0.04
86 - 90	19	2,661	0.84	0.74
91 - 95	21	3,109	0.42	0.39
96 - 99	8	1,300	0.03	0.03
100 - 100	24	3,499	0.65	0.65
Credits	144	18,962	0.35	0.30
101 - 105	13	1,923	0.17	0.18
106 - 110	18	3,141	0.27	0.30
111 - 115	12	2,079	0.41	0.46
116 - 120	14	2,544	0.29	0.34
121 - 130	33	6,400	0.23	0.28
131 - 140	15	2,787	0.25	0.34
141 & Up	54	15,996	0.34	0.63
Charges	159	34,870	0.30	0.42
Totals	303	53,832	0.32	0.36

$250,000 And Over

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	7	3,963	0.08	0.05
61 - 80	28	11,221	0.17	0.12
81 - 85	9	7,043	0.24	0.20
86 - 90	9	4,933	0.30	0.26
91 - 95	11	3,965	0.17	0.16
96 - 99	8	4,661	0.15	0.15
100 - 100	7	3,343	0.10	0.10
Credits	79	39,129	0.18	0.14
101 - 105	11	14,661	0.57	0.58
106 - 110	6	3,507	0.13	0.14
111 - 115	5	2,307	0.53	0.59
116 - 120	6	4,390	0.20	0.23
121 - 130	15	12,503	0.25	0.32
131 - 140	9	12,977	0.31	0.42
141 & Up	26	28,575	0.28	0.49
Charges	78	78,920	0.33	0.44
Totals	157	118,050	0.28	0.30

All Risks

Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	11	4,213	0.08	0.04
61 - 80	311	24,497	0.18	0.13
81 - 85	1,877	29,418	0.27	0.23
86 - 90	3,405	19,995	0.81	0.71
91 - 95	308	11,373	0.29	0.27
96 - 99	407	10,373	0.16	0.16
100 - 100	15,232	25,384	0.42	0.42
Credits	21,551	125,254	0.36	0.30
101 - 105	197	20,079	0.52	0.53
106 - 110	144	9,604	0.23	0.25
111 - 115	171	7,639	0.44	0.49
116 - 120	265	10,909	0.32	0.38
121 - 130	406	26,384	0.24	0.30
131 - 140	262	21,881	0.31	0.42
141 & Up	480	61,391	0.33	0.58
Charges	1,925	157,887	0.33	0.45
Totals	23,476	283,141	0.34	0.37

Date 7/9/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	2	1			1	3							1	7	3.58	2.65
81 - 85	60	67	0.84	0.71	119	404	0.20	0.17	140	750	0.03	0.02	101	739	0.08	0.07
86 - 90	610	747	0.25	0.21	394	1,192	0.45	0.39	90	480	0.07	0.06	43	327	0.01	0.01
91 - 95	14	18			16	55	0.23	0.22	17	99	0.08	0.07	11	89	0.00	0.00
96 - 99	31	44	0.03	0.03	24	81	0.02	0.02	18	110	0.02	0.02	9	77	0.74	0.72
100 - 100	5,440	2,429	0.13	0.13	236	847	0.39	0.39	76	460	0.56	0.56	46	389	0.00	0.00
Credits	6,157	3,306	0.17	0.16	790	2,582	0.37	0.34	341	1,898	0.17	0.15	211	1,627	0.09	0.08
101 - 105	10	16			4	16	0.14	0.14	7	43	0.05	0.06				
106 - 110	5	5			7	27			5	32	0.09	0.10	3	28	0.33	0.36
111 - 115	17	26	0.06	0.06	10	39	0.17	0.19	4	32	0.96	1.09				
116 - 120	45	74	0.04	0.05	21	85	2.54	2.98	4	27	0.00	0.00	4	39	0.14	0.16
121 - 130	12	21	0.18	0.22	44	194	0.67	0.83	18	137	1.31	1.63	6	64	0.97	1.22
131 - 140	5	5			3	16			15	119	0.10	0.14	8	95	0.04	0.06
141 & Up	6	7			7	37			6	54			13	172	0.45	0.69
Charges	100	155	0.05	0.06	96	415	0.85	1.03	59	444	0.51	0.64	34	399	0.40	0.54
Totals	6,257	3,461	0.16	0.16	886	2,997	0.44	0.41	400	2,343	0.23	0.22	245	2,027	0.15	0.14

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60																
61 - 80	5	47			8	139	1.42	1.12	33	975	0.21	0.17	17	909	0.81	0.59
81 - 85	118	1,204	0.14	0.11	88	1,418	0.68	0.56	46	1,256	0.21	0.17	21	1,244	0.11	0.09
86 - 90	47	495	0.33	0.29	35	593	0.10	0.09	12	344	0.22	0.19	7	495	0.03	0.03
91 - 95	6	76	0.16	0.15	9	155	0.01	0.01	6	222	0.58	0.54	6	348	0.02	0.02
96 - 99	12	141	0.07	0.07	9	174	0.70	0.69	13	442	2.05	2.01	6	429	0.32	0.31
100 - 100	30	366	0.17	0.17	28	543	0.71	0.71	16	472	0.71	0.71	12	852	0.16	0.16
Credits	218	2,329	0.18	0.16	177	3,023	0.57	0.50	126	3,710	0.52	0.44	69	4,277	0.27	0.24
101 - 105	6	78	0.01	0.01	8	156	0.81	0.83	3	91	0.01	0.02	10	777	0.13	0.13
106 - 110	1	15			4	85	0.40	0.43	5	213	1.11	1.20	8	648	0.36	0.39
111 - 115	6	83	0.20	0.23	3	76	0.16	0.18	5	244			7	653	0.49	0.56
116 - 120	2	27			2	50	0.01	0.02	8	368	0.21	0.24	5	388	0.07	0.09
121 - 130	7	105	0.04	0.05	12	302	0.03	0.03	18	743	0.33	0.42	11	1,041	0.14	0.18
131 - 140	9	138	0.06	0.08	12	303	0.02	0.03	4	192	0.13	0.18	6	624	0.23	0.31
141 & Up	21	419	0.13	0.20	28	882	0.06	0.10	33	2,094	0.34	0.58	19	2,440	0.28	0.47
Charges	52	865	0.10	0.13	69	1,856	0.13	0.18	76	3,944	0.33	0.47	66	6,571	0.25	0.33
Totals	270	3,195	0.16	0.15	246	4,879	0.40	0.41	202	7,654	0.42	0.45	135	10,848	0.26	0.28

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60					1	251			1	251		
61 - 80	22	2,393	0.05	0.03	8	3,439	0.14	0.11	97	7,914	0.22	0.17
81 - 85	8	1,082	0.75	0.63	6	2,085	0.08	0.06	707	10,250	0.27	0.22
86 - 90	6	925	0.09	0.08	1	289	0.16	0.14	1,245	5,887	0.20	0.18
91 - 95	9	1,254	0.27	0.25	2	738	0.04	0.04	96	3,053	0.18	0.17
96 - 99	4	504	0.24	0.23	3	2,131	0.07	0.07	129	4,133	0.36	0.36
100 - 100	3	534	0.20	0.20	1	1,103	0.08	0.08	5,888	7,994	0.25	0.25
Credits	52	6,692	0.24	0.19	22	10,037	0.10	0.08	8,163	39,482	0.25	0.21
101 - 105	2	381	0.01	0.01	1	712	0.25	0.25	51	2,270	0.18	0.19
106 - 110	2	371	0.00	0.00	1	807	0.71	0.78	41	2,233	0.49	0.53
111 - 115	6	998	0.27	0.30	3	3,778	0.21	0.24	61	5,929	0.25	0.28
116 - 120	2	276	0.03	0.04	1	311	0.15	0.17	94	1,645	0.23	0.27
121 - 130	4	774	0.02	0.03	1	686	0.20	0.25	133	4,068	0.23	0.29
131 - 140	3	663	0.09	0.12	5	2,847	0.08	0.10	70	5,003	0.10	0.13
141 & Up	27	7,505	0.30	0.53	10	11,104	0.26	0.45	170	24,714	0.27	0.47
Charges	46	10,968	0.24	0.36	22	20,245	0.24	0.34	620	45,863	0.25	0.36
Totals	98	17,660	0.24	0.27	44	30,282	0.19	0.22	8,783	85,345	0.25	0.27

Date 7/9/2025

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

	Up to $2,499				$2,500 - $4,999				$5,000 - $7,499				$7,500 - $9,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	16	4			2	2			1	4			3	15		
61 - 80	84	55	0.07	0.05	30	88	0.49	0.37	17	80	0.31	0.23	22	150	7.95	6.13
81 - 85	681	675	1.03	0.87	1,265	4,241	0.48	0.41	1,867	9,820	0.34	0.29	1,299	9,527	0.30	0.26
86 - 90	7,351	8,986	0.31	0.26	4,758	14,425	0.89	0.77	1,234	6,434	0.29	0.25	507	3,822	0.25	0.21
91 - 95	184	226	0.75	0.70	185	643	0.26	0.24	160	925	14.54	13.51	108	868	0.71	0.66
96 - 99	508	581	0.07	0.07	424	1,530	0.28	0.27	282	1,690	0.26	0.25	159	1,364	0.14	0.13
100 - 100	59,030	29,186	0.40	0.40	2,970	10,422	0.38	0.38	1,093	6,659	0.53	0.53	553	4,749	0.37	0.37
Credits	67,854	39,713	0.38	0.37	9,634	31,352	0.62	0.56	4,654	25,612	0.88	0.79	2,651	20,493	0.37	0.33
101 - 105	110	147	2.37	2.43	130	498	0.17	0.17	104	660	0.18	0.18	55	482	0.50	0.51
106 - 110	63	76	0.52	0.56	67	271	0.27	0.29	61	400	0.04	0.05	41	382	0.09	0.10
111 - 115	187	274	0.49	0.56	81	349	0.08	0.09	46	326	0.61	0.68	30	285	0.44	0.49
116 - 120	405	706	0.78	0.92	219	891	1.75	2.06	59	429	0.42	0.49	42	422	0.36	0.42
121 - 130	216	360	0.85	1.05	415	1,909	0.96	1.20	229	1,758	1.05	1.33	95	1,029	0.64	0.80
131 - 140	53	84	0.17	0.22	114	600	0.62	0.83	213	1,804	0.51	0.69	141	1,645	0.37	0.50
141 & Up	88	152	0.05	0.08	70	412	0.44	0.68	91	881	1.35	2.05	178	2,337	0.46	0.68
Charges	1,122	1,798	0.78	0.93	1,096	4,931	0.84	1.02	803	6,258	0.72	0.90	582	6,582	0.44	0.57
Totals	68,976	41,511	0.40	0.39	10,730	36,283	0.65	0.61	5,457	31,870	0.85	0.81	3,233	27,075	0.39	0.37

	$10,000 - $14,999				$15,000 - $24,999				$25,000 - $49,999				$50,000 - $99,999			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	1	8			1	12			5	106	2.56	1.43	6	250	0.00	0.00
61 - 80	57	554	0.15	0.11	122	1,959	0.25	0.20	568	16,272	0.26	0.21	431	22,736	0.39	0.30
81 - 85	1,564	16,060	0.59	0.50	1,269	20,134	0.40	0.33	715	19,879	0.38	0.31	211	11,889	0.38	0.31
86 - 90	486	5,145	0.49	0.42	364	6,033	0.34	0.30	231	6,888	0.39	0.34	111	6,478	0.16	0.14
91 - 95	159	1,824	0.38	0.36	179	3,235	0.28	0.26	149	4,908	0.29	0.27	73	4,838	0.27	0.26
96 - 99	186	2,239	0.38	0.37	142	2,615	0.35	0.34	113	3,846	0.41	0.40	94	6,775	0.24	0.24
100 - 100	505	6,139	0.42	0.42	428	8,310	0.33	0.33	305	10,182	0.44	0.44	139	9,821	0.45	0.45
Credits	2,958	31,970	0.51	0.45	2,505	42,299	0.36	0.32	2,086	62,081	0.36	0.31	1,065	62,787	0.35	0.29
101 - 105	75	930	0.27	0.27	104	2,025	0.29	0.30	78	2,887	0.81	0.84	89	6,459	0.38	0.39
106 - 110	62	851	0.14	0.15	61	1,322	0.20	0.21	75	2,969	0.41	0.44	92	7,272	0.46	0.50
111 - 115	52	707	0.28	0.31	61	1,401	0.34	0.39	72	3,080	0.38	0.44	80	6,364	0.30	0.33
116 - 120	47	654	0.21	0.25	66	1,579	0.41	0.48	116	4,983	0.36	0.43	75	6,059	0.26	0.30
121 - 130	99	1,519	0.34	0.43	160	4,077	0.27	0.34	233	10,311	0.37	0.47	134	11,722	0.41	0.51
131 - 140	133	2,239	0.10	0.14	163	4,225	0.41	0.56	118	5,489	0.69	0.94	97	9,363	0.22	0.30
141 & Up	291	5,571	0.21	0.32	364	11,315	0.43	0.69	378	22,707	0.41	0.69	261	31,458	0.44	0.75
Charges	759	12,470	0.21	0.28	979	25,943	0.37	0.50	1,070	52,424	0.45	0.61	828	78,697	0.38	0.51
Totals	3,717	44,440	0.42	0.41	3,484	68,242	0.36	0.37	3,156	114,505	0.40	0.41	1,893	141,484	0.36	0.39

	$100,000 - $249,999				$250,000 And Over				All Risks			
Exp-Mod	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio	Risks	Std Prem	Actual Loss Ratio	Manual Loss Ratio
0 - 60	10	919	0.13	0.07	54	25,277	0.22	0.12	99	26,598	0.23	0.12
61 - 80	330	35,574	0.22	0.16	156	67,808	0.41	0.29	1,817	145,278	0.35	0.26
81 - 85	96	13,038	0.26	0.22	49	24,799	0.25	0.20	9,016	130,062	0.37	0.31
86 - 90	93	12,746	0.45	0.39	44	22,137	0.22	0.19	15,179	93,095	0.40	0.35
91 - 95	100	14,183	0.40	0.37	44	22,205	0.35	0.32	1,341	53,855	0.60	0.56
96 - 99	71	10,528	0.25	0.24	42	28,222	0.27	0.26	2,021	59,389	0.27	0.27
100 - 100	90	12,957	0.40	0.40	33	22,350	0.37	0.37	65,146	120,775	0.40	0.40
Credits	790	99,945	0.31	0.25	422	212,799	0.32	0.25	94,619	629,051	0.38	0.32
101 - 105	80	13,178	0.27	0.28	45	36,617	0.45	0.46	870	63,881	0.42	0.43
106 - 110	70	11,416	0.29	0.31	31	22,291	0.36	0.39	623	47,249	0.35	0.37
111 - 115	71	12,492	0.34	0.39	29	22,518	0.42	0.48	709	47,798	0.38	0.43
116 - 120	55	9,600	0.30	0.36	29	20,786	0.25	0.30	1,113	46,107	0.32	0.38
121 - 130	91	17,268	0.25	0.31	53	48,771	0.28	0.35	1,725	98,724	0.34	0.42
131 - 140	61	11,931	0.36	0.49	43	49,917	0.30	0.41	1,136	87,297	0.33	0.45
141 & Up	227	64,553	0.41	0.73	123	137,238	0.33	0.55	2,071	276,623	0.37	0.63
Charges	655	140,438	0.35	0.48	353	338,138	0.34	0.45	8,247	667,679	0.36	0.49
Totals	1,445	240,383	0.33	0.36	775	550,937	0.33	0.35	102,866	1,296,730	0.37	0.39