

PENNSYLVANIA COMPENSATION RATING BUREAU

Review Of Experience Rating Plan Results – Uncapped Experience Modification Values

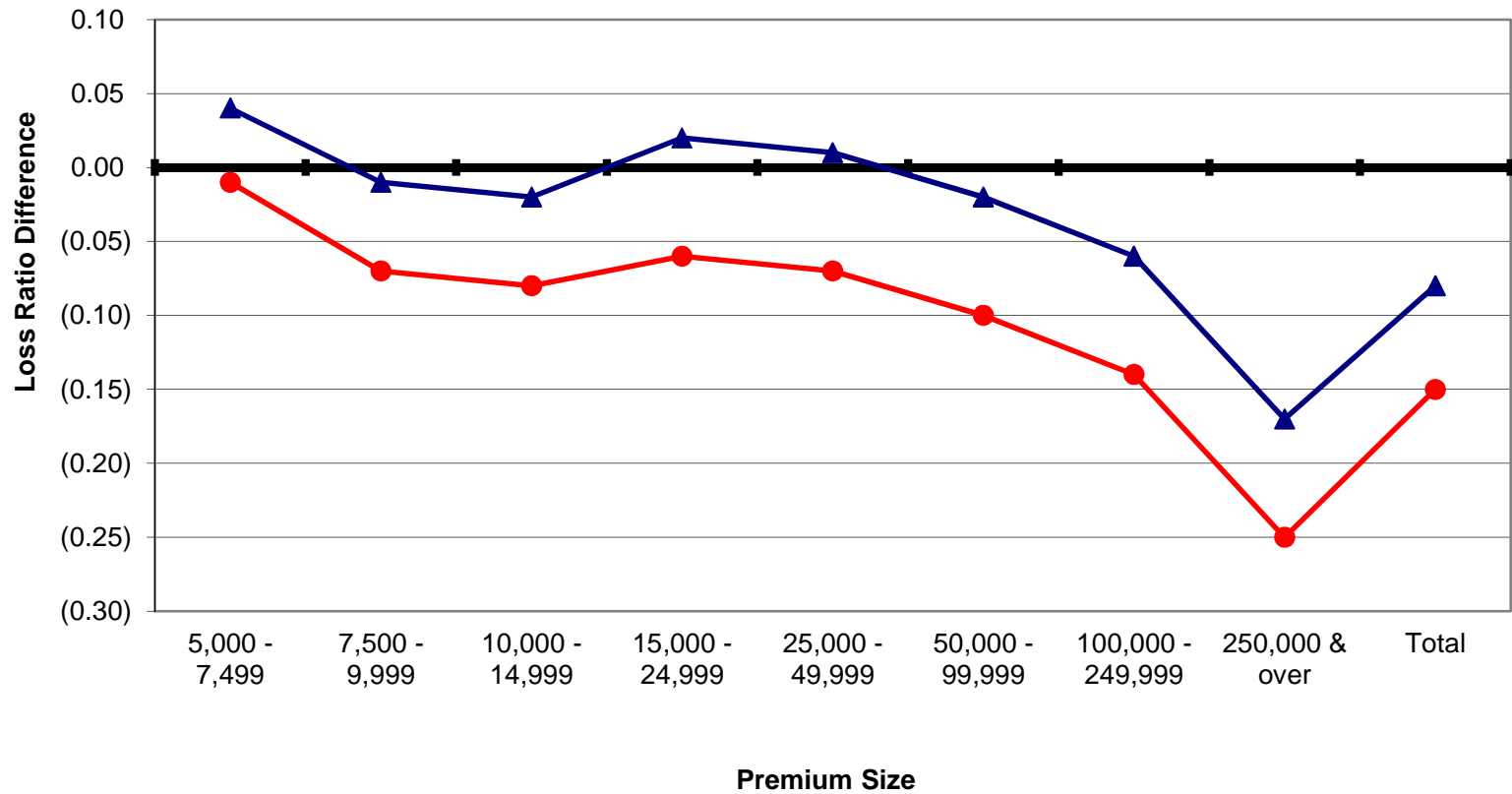
This exhibit compares loss ratios on an Actual and Manual basis where actual loss ratios include the impact of experience modification factors. The first two pages show the five year (2008-2012) results of the Experience Rating Plan separately for credit-rated risks (page 1) and debit-rated risks (page 2) displayed graphically.

The remainder of the exhibit, pages 3 through 23, are exhibits routinely prepared in review of the results of the experience rating plan. The first section of the attachments is a report titled “Comparison of Actual Loss Ratios and Manual Loss Ratios”. This report addresses each Industry Group (3) and Manual Year (5) on a separate page, and displays comparative loss ratios computed on both Manual and Standard bases for selected risk sizes and experience modification values. Pages are also shown for all Industry Groups combined by year, and for all Industry Groups and Years combined.

Bureau Filing No. 208, approved effective April 1, 2004, revised various parameters within the Experience Rating Plan. The premiums and loss ratios contained in this report have been adjusted to reflect the experience as it would have been if the revisions of Filing No. 208 had been in place for the entire experience period shown. The experience modification factors used to generate this report are on an uncapped basis, consistent with testing used in the design of the Experience Rating Plan effective April 1, 2004.

Pennsylvania Compensation Rating Bureau
April 1, 2016 Loss Cost Filing

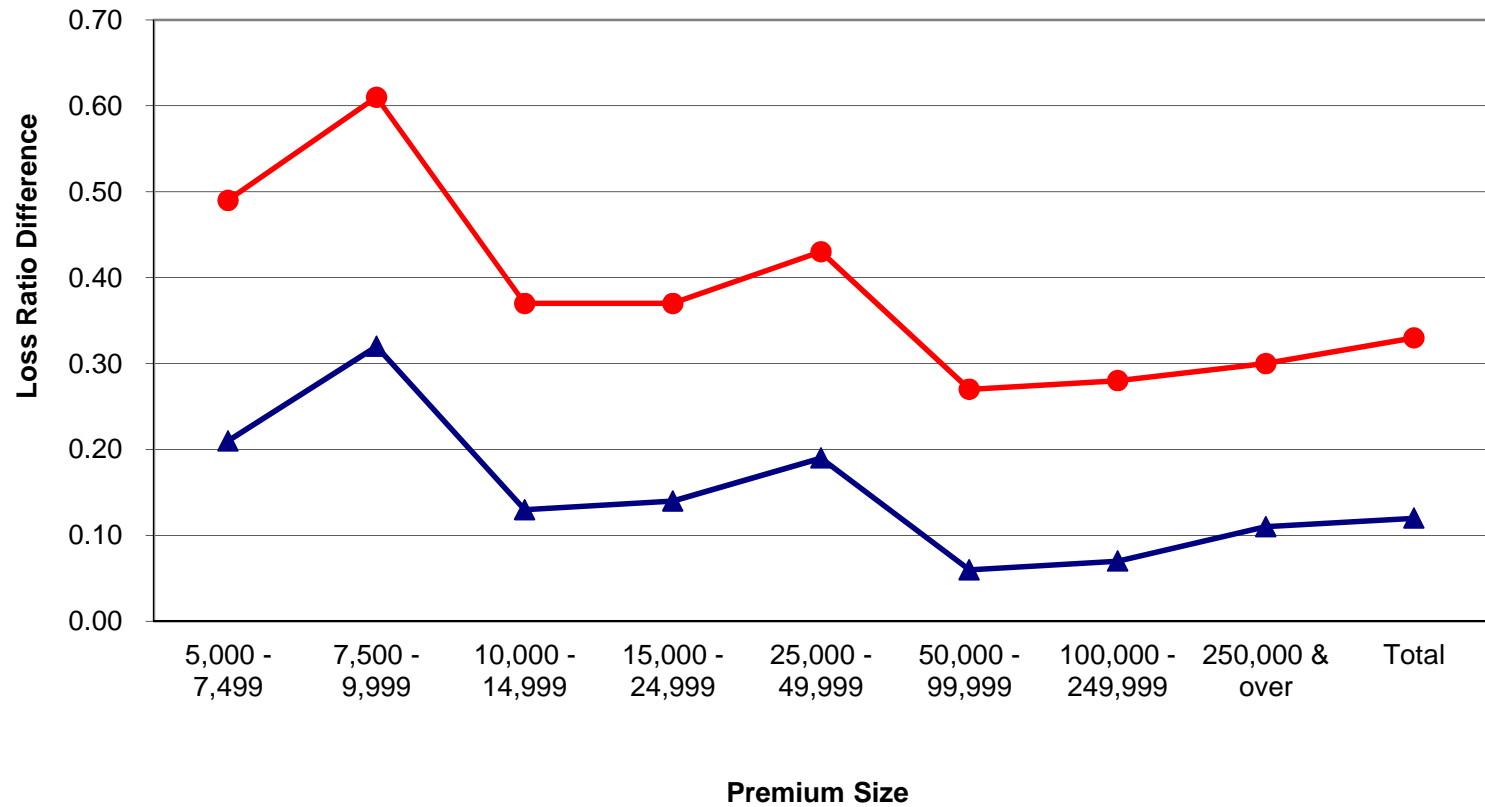
Credit Risks (Uncapped Basis)
2008 - 2012



▲ Actual Loss Ratio - Average Actual Loss Ratio ● Manual Loss Ratio - Average Manual Loss Ratio

**Pennsylvania Compensation Rating Bureau
April 1, 2016 Loss Cost Filing**

**Debit Risks (Uncapped Basis)
2008-2012**



▲ Actual Loss Ratio - Average Actual Loss Ratio ● Manual Loss Ratio - Average Manual Loss Ratio

DATE 11/02/15

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2008 INDUSTRY GRP = 1

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1															
61- 80	6	4			12	30	.10	.08	8	40	.02	.01	1	5	.63	.37
81- 85	197	246	.39	.33	524	1,709	.24	.20	477	2,484	.63	.53	329	2,399	.52	.43
86- 90	67	81	.03	.03	212	736	1.22	1.06	205	1,109	.52	.45	116	876	1.08	.94
91- 95	25	38	.14	.13	64	232	.95	.88	72	409	.90	.84	53	434	.37	.34
96- 99	15	23	.31	.30	37	139	2.08	2.03	38	230	.85	.83	27	229	.87	.85
100-100	4,056	4,196	.67	.67	962	3,208	.57	.57	169	1,014	1.33	1.33	85	729	2.17	2.17
CREDITS	4,367	4,589	.63	.62	1,811	6,054	.60	.56	969	5,286	.77	.68	619	4,729	.93	.82
101-105	5	5	10.69	10.92	35	132	1.54	1.59	50	321	1.51	1.56	38	349	.11	.12
106-110	14	22	2.23	2.39	33	136	1.34	1.43	46	305	1.23	1.32	36	333	1.12	1.21
111-115	15	30	.21	.23	15	70	.20	.22	17	121	7.89	8.95	22	216	.98	1.10
116-120	12	18	2.28	2.70	11	50	.80	.94	15	111	.26	.30	13	130	2.82	3.31
121-130	14	18	.20	.25	38	178	1.45	1.81	47	356	.90	1.12	34	373	.51	.64
131-140	11	20	.12	.16	33	170	1.00	1.35	34	289	.38	.50	21	241	.13	.18
141- UP	30	75	2.45	4.27	57	385	1.92	3.26	75	819	.73	1.26	44	653	1.39	2.34
CHARGES	101	189	1.78	2.40	222	1,121	1.43	1.88	284	2,323	1.23	1.62	208	2,294	.93	1.17
TOTALS	4,468	4,778	.68	.68	2,033	7,175	.73	.71	1,253	7,609	.91	.90	827	7,023	.93	.91

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	30	299	.12	.09	132	2,122	.63	.49	237	6,726	.49	.38	2	83	2.22	1.25
81- 85	377	3,831	.51	.43	328	5,174	.72	.59	230	6,551	.48	.40	169	8,766	.61	.45
86- 90	151	1,603	.54	.47	164	2,751	.33	.29	101	3,061	.81	.71	74	4,295	.85	.71
91- 95	80	903	.17	.16	78	1,403	1.80	1.67	83	2,748	.93	.87	70	4,434	1.09	.96
96- 99	55	668	2.16	2.12	65	1,227	.86	.84	78	2,672	.92	.90	68	4,431	.38	.36
100-100	77	953	.79	.79	63	1,223	.72	.72	44	1,430	1.65	1.65	71	4,871	.83	.81
CREDITS	770	8,257	.63	.55	830	13,900	.75	.65	773	23,188	.70	.60	37	2,538	1.08	1.08
101-105	54	703	.75	.77	90	1,769	.67	.68	97	3,482	.74	.76	491	29,420	.77	.65
106-110	51	694	1.20	1.29	56	1,188	.88	.95	62	2,455	.79	.86	62	4,590	.89	.92
111-115	28	396	.45	.51	43	949	.49	.55	65	2,582	.46	.52	41	3,293	.51	.55
116-120	31	459	.36	.43	33	777	1.48	1.74	42	1,762	1.22	1.44	41	3,224	.59	.67
121-130	62	962	.48	.60	92	2,273	.81	1.02	83	3,610	1.37	1.72	39	3,060	.69	.81
131-140	28	469	.55	.75	36	963	.95	1.29	52	2,555	1.28	1.74	77	6,542	.74	.93
141- UP	88	1,757	1.06	1.76	96	3,093	1.76	2.87	116	6,892	.90	1.51	23	2,225	.80	1.09
CHARGES	342	5,441	.79	1.01	446	11,013	1.09	1.38	517	23,337	.96	1.22	78	9,477	.97	1.65
TOTALS	1,112	13,698	.69	.70	1,276	24,914	.90	.90	1,290	46,525	.83	.85	361	32,410	.79	1.01

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS							
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	4	447	1.82	1.05	5	17,387	.20	.10	13	17,922	.25	.13				
61- 80	133	14,987	.84	.61	113	79,663	.44	.32	848	112,694	.51	.38				
81- 85	57	6,954	1.06	.88	56	40,350	.64	.53	2,649	73,993	.66	.55				
86- 90	35	4,643	.94	.82	42	19,535	.57	.50	1,163	38,831	.70	.61				
91- 95	60	9,274	.61	.57	45	25,115	.59	.54	628	44,987	.62	.58				
96- 99	41	6,567	.38	.37	19	15,102	.48	.47	446	31,728	.61	.60				
100-100	22	3,597	.49	.49	26	17,801	.75	.75	5,541	36,690	.80	.80				
CREDITS	352	46,469	.75	.63	306	214,953	.52	.40	11,288	356,846	.60	.49				
101-105	53	8,675	.62	.63	34	30,333	.83	.86	518	50,359	.79	.82				
106-110	22	3,687	.56	.61	24	16,427	.61	.66	385	28,540	.65	.70				
111-115	28	5,096	.84	.95	18	10,362	.80	.90	292	23,045	.76	.86				
116-120	27	4,644	.59	.70	13	7,286	.73	.86	236	18,298	.77	.91				
121-130	52	10,610	.84	1.05	28	18,943	1.22	1.52	527	43,866	1.02	1.28				
131-140	27	6,442	.65	.89	12	12,034	1.19	1.59	277	25,409	.99	1.33				
141- UP	58	14,392	.76	1.25	29	29,440	.90	1.41	671	66,984	.93	1.51				
CHARGES	267	53,547	.72	.91	158	124,826	.90	1.10	2,906	256,501	.87	1.08				
TOTALS	619	100,016	.74	.75	464	339,779	.66	.59	14,194	613,346	.71	.68				

DATE 11/02/15

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2009 INDUSTRY GRP = 1

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	13	9	.73	.57	9	26	.05	.04	14	68	.30	.23	15	103	.02	.01
81- 85	210	272	.07	.06	556	1,809	.24	.20	412	2,138	.52	.44	310	2,242	.28	.24
86- 90	106	137	1.80	1.57	269	914	.42	.36	224	1,216	.83	.73	150	1,138	.63	.55
91- 95	26	30	9.36	8.72	86	312	.65	.60	71	409	.39	.36	43	346	.30	.28
96- 99	25	36	.22	.22	33	118	3.06	2.99	35	208	1.38	1.35	39	334	.90	.88
100-100	4,136	4,149	1.08	1.08	813	2,724	1.00	1.00	136	811	.57	.57	56	483	.68	.68
CREDITS	4,516	4,634	1.09	1.07	1,766	5,904	.70	.64	892	4,850	.63	.56	613	4,646	.45	.39
101-105	25	37			27	104	.11	.12	43	273	.13	.14	41	367	.52	.54
106-110	18	27	1.77	1.89	43	180	5.89	6.33	47	309	.37	.40	21	199	2.17	2.33
111-115	19	31	.99	1.11	20	88	.42	.47	27	183	.67	.75	10	96	.06	.07
116-120	6	4			18	84	.02	.03	11	83	2.55	3.01	19	196	.25	.30
121-130	26	53	.25	.31	40	190	2.23	2.79	59	454	.58	.73	39	434	.35	.44
131-140	17	32	.60	.81	32	171	.86	1.16	46	385	.11	.14	28	327	.84	1.13
141- UP	23	56	1.52	2.57	75	476	.84	1.44	63	659	.49	.82	60	855	.97	1.57
CHARGES	134	240	.82	1.02	255	1,292	1.62	2.14	296	2,347	.47	.61	218	2,473	.78	1.01
TOTALS	4,650	4,874	1.08	1.07	2,021	7,196	.86	.84	1,188	7,197	.58	.57	831	7,119	.56	.56

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	7														
61- 80	34	331	.53	.42	137	2,173	.31	.24	222	6,051	.57	.44	157	8,015	.78	.57
81- 85	361	3,680	.35	.29	264	4,143	.49	.40	162	4,460	.78	.65	66	3,812	.58	.48
86- 90	143	1,523	.82	.72	134	2,241	.50	.44	79	2,379	1.55	1.36	69	4,228	.74	.65
91- 95	75	852	1.09	1.01	104	1,899	.75	.70	81	2,688	.84	.78	58	3,781	.74	.68
96- 99	45	542	1.18	1.15	76	1,444	1.40	1.36	72	2,536	.87	.85	60	4,270	.61	.59
100-100	39	470	1.98	1.98	46	873	.82	.82	29	952	.46	.46	26	1,819	.49	.49
CREDITS	698	7,405	.70	.61	761	12,773	.62	.54	645	19,066	.82	.69	436	25,926	.69	.59
101-105	63	795	.52	.53	69	1,394	1.85	1.90	75	2,607	.45	.46	52	3,645	.81	.83
106-110	35	473	.32	.34	46	951	.57	.62	65	2,555	.70	.75	33	2,379	.68	.73
111-115	38	529	.80	.91	39	863	.81	.92	59	2,200	.69	.78	41	3,133	.72	.81
116-120	25	377	.97	1.14	36	844	.74	.87	40	1,555	.19	.22	27	2,309	.64	.76
121-130	63	993	.90	1.12	90	2,209	1.03	1.29	85	3,917	.76	.95	72	6,528	.92	1.15
131-140	40	679	.17	.23	49	1,296	.62	.84	41	2,018	.43	.58	31	2,908	.97	1.30
141- UP	63	1,256	.76	1.23	84	2,738	.86	1.42	113	6,464	.75	1.23	73	8,653	.77	1.32
CHARGES	327	5,101	.65	.81	413	10,296	.96	1.22	478	21,317	.63	.80	329	29,553	.80	1.04
TOTALS	1,025	12,507	.68	.67	1,174	23,069	.77	.78	1,123	40,382	.72	.74	765	55,479	.75	.78

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS				RSKS	SD PREM	A LR	M LR
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	3	350	2.18	1.29	4	4,224	.31	.17	8	4,580	.45	.25				
61- 80	98	11,271	.84	.61	103	84,282	.43	.31	802	112,330	.50	.36				
81- 85	49	6,433	.60	.50	40	28,284	.38	.32	2,430	57,274	.45	.38				
86- 90	51	7,549	.79	.69	44	40,968	.74	.65	1,269	62,293	.77	.67				
91- 95	43	6,277	.74	.69	35	21,125	.51	.47	622	37,720	.62	.58				
96- 99	36	5,624	.59	.57	37	26,026	.60	.59	458	41,139	.66	.65				
100-100	20	3,332	.56	.56	17	10,917	.99	.99	5,318	26,529	.89	.89				
CREDITS	300	40,836	.73	.62	280	215,826	.54	.44	10,907	341,865	.61	.50				
101-105	39	6,222	.76	.78	23	16,190	.86	.89	457	31,634	.82	.85				
106-110	33	5,515	.81	.88	15	8,364	.91	.98	356	20,953	.85	.92				
111-115	26	4,764	.35	.40	13	11,575	.79	.90	292	23,462	.68	.77				
116-120	21	3,831	.62	.73	18	8,816	1.24	1.46	221	18,098	.90	1.06				
121-130	39	7,610	.87	1.09	29	18,347	1.06	1.32	542	40,735	.96	1.20				
131-140	30	6,017	1.32	1.78	9	6,647	1.36	1.84	323	20,478	1.08	1.45				
141- UP	39	10,016	.79	1.27	23	15,808	1.01	1.63	616	46,981	.86	1.41				
CHARGES	227	43,976	.81	1.01	130	85,746	1.00	1.22	2,807	202,341	.88	1.09				
TOTALS	527	84,812	.77	.79	410	301,572	.67	.60	13,714	544,206	.71	.67				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2010 INDUSTRY GRP = 1

EXP-MOD	RSKS	UP TO - SD PREM	2,499 A LR M LR	RSKS	\$2,500 - SD PREM	4,999 A LR M LR	RSKS	\$5,000 - SD PREM	7,499 A LR M LR	RSKS	\$7,500 - SD PREM	9,999 A LR M LR
0- 60												
61- 80	4	5		7	19		4	20	.35 .26	3	20	.08 .06
81- 85	106	125	.07 .06	241	794	.81 .69	334	1,740	.69 .59	286	2,091	.74 .62
86- 90	148	199	4.54 3.93	534	1,752	.78 .68	317	1,693	.33 .28	179	1,340	1.07 .93
91- 95	47	64	.19 .18	72	255	1.45 1.34	68	394	.43 .40	60	479	.29 .27
96- 99	12	19	.86 .83	45	175	1.86 1.82	49	295	.18 .17	33	278	.29 .28
100-100	4,007	4,054	.88 .88	836	2,792	.83 .83	129	784	.60 .60	53	459	1.25 1.25
CREDITS	4,324	4,466	1.01 1.00	1,735	5,787	.87 .81	901	4,925	.50 .44	614	4,666	.81 .71
101-105	10	15	.02 .02	39	155	.80 .82	36	226	.33 .34	35	323	1.86 1.92
106-110	13	16	.06 .06	39	163	.87 .94	27	179	.66 .70	24	231	.82 .89
111-115	15	21	.47 .53	18	77	.05 .06	23	164	.07 .08	15	148	.03 .04
116-120	10	17		24	108	.62 .73	14	102	.12 .15	16	172	.65 .76
121-130	21	41	.30 .37	37	180	.04 .05	48	373	.49 .61	35	381	1.15 1.43
131-140	15	32	.07 .10	33	175	3.58 4.83	23	193	1.44 1.93	20	234	.31 .41
141- UP	27	68	2.78 4.99	59	394	3.41 5.94	74	749	.69 1.12	47	651	.82 1.30
CHARGES	111	210	1.02 1.36	249	1,252	1.85 2.41	245	1,986	.60 .78	192	2,140	.91 1.15
TOTALS	4,435	4,676	1.01 1.01	1,984	7,039	1.05 1.02	1,146	6,912	.53 .52	806	6,806	.84 .82

EXP-MOD	RSKS	\$10,000 - SD PREM	14,999 A LR M LR	RSKS	\$15,000 - SD PREM	24,999 A LR M LR	RSKS	\$25,000 - SD PREM	49,999 A LR M LR	RSKS	\$50,000 - SD PREM	99,999 A LR M LR
0- 60												
61- 80	31	303	.31 .24	107	1,727	1.78 1.40	220	6,026	.76 .58	163	8,641	.56 .41
81- 85	368	3,785	.67 .56	284	4,416	.42 .34	173	4,923	.59 .49	58	3,378	.91 .76
86- 90	159	1,682	1.56 1.37	124	2,099	.49 .43	123	3,720	.71 .62	56	3,399	.70 .61
91- 95	83	950	.62 .58	92	1,666	.38 .36	91	2,907	.73 .68	55	3,522	.59 .55
96- 99	47	560	.73 .71	78	1,504	1.07 1.05	70	2,438	.68 .66	45	2,976	.68 .67
100-100	50	582	1.45 1.45	45	862	1.98 1.98	36	1,277	1.71 1.71	28	1,882	.68 .68
CREDITS	738	7,862	.91 .79	730	12,274	.81 .70	713	21,292	.76 .65	405	23,799	.66 .55
101-105	57	735	1.13 1.16	74	1,464	1.35 1.39	70	2,543	1.44 1.47	46	3,264	.68 .70
106-110	37	470	.13 .15	56	1,155	1.77 1.91	69	2,784	.62 .67	42	3,380	1.29 1.40
111-115	36	496	1.01 1.14	32	754	.65 .73	43	1,679	2.47 2.80	43	3,320	.45 .51
116-120	15	215	1.57 1.86	33	783	.27 .31	41	1,744	.60 .71	29	2,396	.40 .47
121-130	64	1,012	1.00 1.25	82	2,000	.83 1.04	79	3,382	.95 1.19	59	5,263	.47 .59
131-140	47	790	1.43 1.93	52	1,395	.84 1.13	53	2,543	.79 1.07	22	2,069	.50 .67
141- UP	75	1,552	.73 1.21	77	2,517	1.16 1.94	124	7,327	.75 1.21	76	8,737	.81 1.34
CHARGES	331	5,270	.95 1.22	406	10,067	1.04 1.32	479	22,002	.97 1.24	317	28,429	.69 .88
TOTALS	1,069	13,132	.92 .92	1,136	22,341	.91 .92	1,192	43,294	.86 .89	722	52,228	.68 .70

EXP-MOD	RSKS	\$100,000 - SD PREM	249,999 A LR M LR	RSKS	\$250,000 AND OVER SD PREM	A LR M LR	RSKS	ALL RISKS SD PREM	A LR M LR	RSKS	SD PREM	A LR M LR
0- 60	1	128	.03 .02	4	4,779	.22 .12	5	4,907	.21 .12			
61- 80	109	12,455	.54 .40	114	96,650	.56 .40	762	125,866	.58 .42			
81- 85	45	6,009	.57 .47	33	14,686	.53 .44	1,928	41,947	.60 .50			
86- 90	47	6,642	.76 .67	43	22,711	.52 .46	1,730	45,235	.66 .58			
91- 95	39	5,442	.75 .70	46	34,998	.51 .48	653	50,678	.56 .52			
96- 99	35	5,444	1.14 1.12	27	14,095	.46 .45	441	27,784	.68 .66			
100-100	19	3,144	3.09 3.09	12	14,375	.51 .51	5,215	30,211	.99 .99			
CREDITS	295	39,263	.90 .76	279	202,294	.53 .42	10,734	326,627	.63 .52			
101-105	47	7,565	.57 .59	34	15,402	.69 .71	448	31,693	.77 .79			
106-110	39	6,821	.87 .94	23	15,295	.99 1.07	369	30,494	.98 1.05			
111-115	25	4,237	.65 .73	21	13,470	.79 .90	271	24,366	.83 .93			
116-120	36	6,497	.74 .88	16	9,098	.65 .76	234	21,131	.64 .75			
121-130	41	8,322	.80 1.00	23	15,033	1.24 1.55	489	35,987	.95 1.19			
131-140	20	4,317	1.43 1.92	12	10,004	.91 1.23	297	21,752	.99 1.34			
141- UP	54	13,442	.66 1.07	18	16,918	1.04 1.63	631	52,355	.87 1.41			
CHARGES	262	51,201	.77 .96	147	95,220	.92 1.11	2,739	217,777	.87 1.08			
TOTALS	557	90,464	.83 .85	426	297,514	.65 .59	13,473	544,405	.73 .69			

DATE 11/02/15

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2012 INDUSTRY GRP = 1

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80					7	20	.04	.03	3	12			4	29		
81- 85	17	18			29	100	2.19	1.85	89	484	.22	.18	156	1,163	.61	.52
86- 90	176	229	1.67	1.45	630	2,131	.29	.25	556	2,949	.41	.36	270	2,017	.32	.28
91- 95	14	17			68	253	2.15	1.99	75	439	.99	.91	63	517	.37	.35
96- 99	12	13			27	106	1.76	1.72	31	184	.56	.55	33	282	.76	.74
100-100	3,910	4,121	.54	.54	937	3,135	.62	.62	173	1,047	1.16	1.16	58	503	1.29	1.29
CREDITS	4,129	4,398	.59	.59	1,698	5,746	.61	.57	927	5,115	.60	.54	584	4,512	.53	.47
101-105	10	21	.15	.15	22	90	.11	.11	30	202	.93	.96	32	282	1.27	1.31
106-110	7	7			31	126	1.89	2.04	43	284	.80	.86	34	319	.57	.61
111-115	4	3	1.85	2.09	13	56	.16	.18	17	118	.51	.57	20	195	.16	.18
116-120	5	10			14	61	.52	.62	16	115	.55	.64	13	139	.16	.19
121-130	19	38	.06	.07	36	167	.79	.98	32	250	.22	.28	21	232	.27	.34
131-140	11	17			15	72	1.19	1.61	22	187	.13	.17	20	233	.37	.49
141- UP	12	25	.13	.23	48	339	3.17	5.68	65	660	.28	.47	41	640	.38	.69
CHARGES	68	121	.12	.15	179	912	1.73	2.32	225	1,816	.44	.57	181	2,040	.48	.63
TOTALS	4,197	4,519	.58	.58	1,877	6,658	.76	.75	1,152	6,932	.56	.55	765	6,552	.52	.51

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	9	87	.03	.02	31	525	.26	.20	202	5,832	1.03	.80	164	8,580	.55	.42
81- 85	303	3,225	.39	.32	317	5,063	.34	.28	207	5,851	.66	.55	70	4,113	.41	.34
86- 90	245	2,585	.39	.34	166	2,806	.70	.61	121	3,625	.92	.80	54	3,225	.36	.31
91- 95	81	938	.96	.89	85	1,561	.42	.39	101	3,420	.43	.40	68	4,553	.53	.49
96- 99	55	671	.44	.43	62	1,167	.66	.64	77	2,667	.66	.64	54	3,675	.33	.32
100-100	59	736	.24	.24	43	834	.51	.51	42	1,507	.74	.74	19	1,459	.86	.86
CREDITS	752	8,241	.44	.39	704	11,956	.47	.41	750	22,902	.76	.66	429	25,605	.49	.41
101-105	49	643	.38	.39	63	1,271	.35	.36	71	2,556	.48	.49	60	4,369	.52	.53
106-110	43	573	1.12	1.20	52	1,012	1.67	1.80	65	2,488	.29	.32	44	3,372	.94	1.01
111-115	21	296	.17	.19	44	1,014	1.46	1.65	54	2,215	.48	.55	46	3,500	.49	.56
116-120	22	324	.14	.16	28	675	.57	.67	35	1,472	.38	.45	28	2,397	.76	.90
121-130	58	902	.75	.94	68	1,680	.69	.86	73	3,213	.52	.64	59	5,307	.60	.75
131-140	34	576	1.03	1.38	42	1,109	.28	.38	53	2,478	.42	.57	35	3,282	.89	1.22
141- UP	62	1,327	.62	1.07	82	2,696	.59	.98	91	5,220	.85	1.39	58	6,543	.58	.96
CHARGES	289	4,642	.66	.85	379	9,456	.75	.95	442	19,642	.54	.69	330	28,771	.66	.82
TOTALS	1,041	12,883	.52	.52	1,083	21,412	.59	.60	1,192	42,543	.66	.67	759	54,376	.58	.59

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS				RSKS	SD PREM	A LR	M LR
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					1	769	.19	.10	1	769	.19	.10				
61- 80	109	12,515	.30	.22	109	84,766	.33	.24	638	112,367	.38	.27				
81- 85	61	8,029	.49	.41	35	18,165	.37	.31	1,284	46,212	.44	.36				
86- 90	56	8,054	.81	.71	49	55,323	.35	.31	2,323	82,944	.44	.39				
91- 95	53	8,003	.59	.55	40	26,233	.38	.35	648	45,933	.46	.43				
96- 99	45	6,799	.36	.35	41	29,071	.54	.52	437	44,635	.51	.49				
100-100	12	2,000	.49	.49	11	7,405	.27	.27	5,264	22,747	.53	.53				
CREDITS	336	45,400	.49	.42	286	221,732	.37	.30	10,595	355,607	.44	.37				
101-105	39	6,382	.63	.65	34	24,815	.52	.53	410	40,631	.53	.55				
106-110	40	6,584	.48	.51	15	12,638	.68	.74	374	27,404	.68	.73				
111-115	32	5,818	.49	.56	18	9,022	.50	.56	269	22,238	.53	.60				
116-120	22	4,211	.84	.99	18	12,609	.49	.57	201	22,014	.57	.67				
121-130	40	7,340	.71	.88	21	20,339	.53	.65	427	39,468	.58	.72				
131-140	22	4,535	.69	.94	19	13,505	.55	.74	273	25,995	.60	.81				
141- UP	45	11,075	.86	1.40	19	20,634	.51	.82	523	49,160	.65	1.07				
CHARGES	240	45,946	.68	.85	144	113,564	.54	.65	2,477	226,910	.60	.73				
TOTALS	576	91,346	.59	.59	430	335,296	.42	.39	13,072	582,517	.50	.48				

DATE 11/02/15

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2008 INDUSTRY GRP = 2

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1															
61- 80	253	144	1.98	1.47	102	279	.53	.40	56	256	.26	.20	64	429	.68	.52
81- 85	1,146	1,226	1.70	1.43	1,527	4,839	.97	.82	1,166	6,044	.86	.72	800	5,791	.68	.57
86- 90	358	406	2.16	1.88	497	1,645	2.16	1.89	400	2,149	1.21	1.05	250	1,873	.64	.56
91- 95	160	151	1.35	1.26	184	649	.57	.53	128	733	.24	.22	109	860	1.03	.95
96- 99	73	85			75	282	.23	.23	70	422	.79	.77	69	592	2.89	2.83
100-100	11,022	11,230	.90	.90	2,839	9,786	.64	.64	772	4,666	.64	.64	374	3,209	.41	.41
CREDITS	13,013	13,242	1.03	1.00	5,224	17,480	.86	.80	2,592	14,270	.80	.72	1,666	12,754	.73	.65
101-105	105	115	.28	.28	86	325	1.17	1.20	92	604	1.90	1.97	71	625	.23	.23
106-110	96	121	3.65	3.92	122	495	1.31	1.41	89	595	.27	.29	59	555	.26	.28
111-115	40	47	9.81	11.05	39	166	1.32	1.49	38	265	1.44	1.62	33	323	.29	.32
116-120	47	68	.08	.09	49	225	4.41	5.18	28	204	.03	.04	29	293	.36	.42
121-130	125	177	1.77	2.22	126	610	.80	1.00	97	756	.48	.60	70	768	.97	1.21
131-140	49	92	.23	.31	57	271	1.13	1.53	55	457	.42	.57	58	689	.70	.94
141- UP	131	253	.05	.09	157	1,020	1.44	2.46	111	1,129	.50	.83	99	1,425	1.54	2.52
CHARGES	593	873	1.47	1.87	636	3,113	1.45	1.88	510	4,011	.70	.89	419	4,676	.83	1.07
TOTALS	13,606	14,115	1.05	1.04	5,860	20,593	.95	.93	3,102	18,281	.78	.74	2,085	17,430	.76	.74

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	102	971	.70	.54	265	4,132	.75	.58	445	11,896	.62	.47	2	63	.98	.55
81- 85	849	8,653	.66	.55	609	9,549	.67	.56	311	8,745	.59	.49	110	14,352	.72	.54
86- 90	248	2,644	.98	.86	214	3,624	.76	.67	152	4,697	.89	.78	94	5,679	.71	.63
91- 95	125	1,417	.61	.57	141	2,540	1.06	.99	114	3,768	.48	.44	68	4,320	.63	.58
96- 99	83	982	.76	.74	113	2,103	.45	.44	98	3,366	.94	.92	55	3,650	.64	.62
100-100	303	3,687	1.10	1.10	206	3,873	.69	.69	135	4,440	.84	.84	65	4,400	.69	.69
CREDITS	1,710	18,355	.80	.70	1,548	25,822	.72	.62	1,255	36,912	.69	.58	671	38,876	.70	.59
101-105	113	1,428	.68	.71	125	2,483	.64	.66	112	4,057	1.06	1.09	63	4,330	.99	1.02
106-110	63	838	.76	.81	84	1,790	1.42	1.53	86	3,279	.36	.39	49	3,587	.84	.91
111-115	30	428	.88	1.00	51	1,153	.62	.70	69	2,779	1.00	1.13	34	2,759	.65	.73
116-120	38	565	.73	.86	47	1,084	.69	.81	43	1,828	1.03	1.21	31	2,520	.16	.19
121-130	89	1,358	.39	.48	98	2,422	.66	.82	115	5,131	.75	.95	44	3,791	.83	1.03
131-140	65	1,068	.21	.29	70	1,837	.39	.52	57	2,794	.79	1.06	36	3,303	1.19	1.61
141- UP	116	2,299	1.05	1.68	115	3,632	1.45	2.32	93	5,353	.66	1.07	31	3,189	1.05	1.69
CHARGES	514	7,985	.70	.88	590	14,400	.91	1.13	575	25,222	.78	.97	288	23,480	.85	1.02
TOTALS	2,224	26,339	.77	.74	2,138	40,222	.79	.77	1,830	62,134	.73	.71	959	62,356	.76	.72

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS				RSKS	SD PREM	A LR	M LR
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	3	285	.05	.03	2	532			8	880	.09	.05				
61- 80	213	23,028	.68	.49	111	53,486	.57	.41	1,888	108,973	.63	.46				
81- 85	68	8,830	.81	.67	40	21,011	.74	.61	6,626	81,099	.75	.62				
86- 90	66	9,102	.83	.73	22	9,738	.72	.64	2,301	41,558	.88	.77				
91- 95	36	5,070	.38	.36	24	11,793	.45	.42	1,089	31,300	.54	.50				
96- 99	40	5,882	.99	.97	15	9,377	.68	.66	691	26,742	.81	.79				
100-100	27	4,118	1.04	1.04	8	4,759	.74	.74	15,751	54,169	.77	.77				
CREDITS	453	56,315	.75	.62	222	110,697	.62	.49	28,354	344,721	.71	.60				
101-105	39	6,117	.50	.52	12	5,539	.98	1.00	818	25,623	.83	.86				
106-110	21	3,409	.50	.54	17	8,725	.74	.80	686	23,393	.72	.78				
111-115	18	3,049	.81	.92	3	1,799	1.26	1.42	355	12,769	.91	1.02				
116-120	13	2,080	.85	1.01	6	2,539	.65	.76	331	11,407	.70	.82				
121-130	29	5,365	.74	.94	6	2,708	1.13	1.42	799	23,087	.78	.98				
131-140	7	1,619	.52	.70	3	1,358	1.32	1.77	457	13,489	.79	1.07				
141- UP	9	2,210	.66	1.07	1	668	.74	1.05	863	21,178	.98	1.58				
CHARGES	136	23,849	.64	.75	48	23,336	.91	1.01	4,309	130,946	.82	.98				
TOTALS	589	80,164	.72	.65	270	134,032	.67	.56	32,663	475,667	.74	.68				

DATE 11/02/15

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2009 INDUSTRY GRP = 2

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	204	116	.24	.18	57	159			62	293	.02	.02	43	291	1.50	1.15
81- 85	1,242	1,307	3.41	2.88	1,591	5,036	.62	.52	1,042	5,414	.48	.40	666	4,831	.60	.51
86- 90	400	454	.70	.61	564	1,842	.96	.84	421	2,231	.94	.82	236	1,778	.97	.84
91- 95	177	180	1.58	1.47	187	647	.81	.76	139	799	.99	.92	103	837	.95	.88
96- 99	92	96	9.93	9.69	100	360	.70	.68	70	421	.83	.81	55	470	3.48	3.40
100-100	11,290	10,987	1.61	1.61	2,273	7,699	.91	.91	638	3,849	1.17	1.17	236	2,026	1.24	1.24
CREDITS	13,405	13,140	1.80	1.75	4,772	15,743	.81	.75	2,372	13,006	.79	.71	1,339	10,234	.98	.87
101-105	95	110	.85	.88	102	402	.91	.94	92	600	.90	.92	80	714	.52	.54
106-110	106	133	1.93	2.07	119	497	.98	1.05	81	520	.41	.44	50	460	1.50	1.62
111-115	50	68	4.66	5.24	53	229	.12	.14	41	285	.09	.10	33	315	.32	.36
116-120	38	51	5.39	6.34	62	278	1.74	2.05	32	226	.15	.18	25	250	.03	.03
121-130	128	167	.09	.12	102	484	1.01	1.27	94	717	.68	.84	78	852	1.01	1.26
131-140	60	98	.37	.50	74	380	.07	.10	78	637	.08	.11	39	458	1.45	1.96
141- UP	132	264	1.60	2.68	151	987	.50	.86	144	1,461	.19	.32	73	1,004	1.05	1.68
CHARGES	609	891	1.59	2.03	663	3,258	.73	.94	562	4,446	.37	.47	378	4,054	.93	1.15
TOTALS	14,014	14,031	1.79	1.77	5,435	19,000	.79	.77	2,934	17,452	.68	.67	1,717	14,288	.96	.93

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	107	1,027	.82	.63	281	4,324	.69	.54	391	10,451	.56	.43	262	13,419	.80	.58
81- 85	706	7,142	.90	.75	537	8,370	.79	.66	246	6,747	.90	.75	82	4,700	1.29	1.07
86- 90	231	2,446	.74	.65	169	2,813	.90	.79	134	4,115	1.09	.95	79	4,855	.82	.73
91- 95	128	1,475	.71	.66	127	2,321	1.40	1.31	90	3,027	.43	.40	63	4,208	.86	.80
96- 99	77	945	1.11	1.08	102	1,980	.17	.17	94	3,252	.51	.50	61	4,255	1.20	1.17
100-100	260	3,158	.41	.41	157	3,005	1.15	1.15	107	3,569	1.11	1.11	42	2,890	1.08	1.08
CREDITS	1,509	16,193	.77	.68	1,373	22,814	.84	.73	1,062	31,160	.75	.64	589	34,327	.95	.79
101-105	96	1,207	.80	.82	106	2,099	.80	.82	108	3,848	1.09	1.13	47	3,403	.39	.40
106-110	71	920	.89	.95	74	1,578	1.04	1.13	81	3,089	.89	.95	40	3,148	.72	.78
111-115	44	606	1.14	1.28	58	1,234	.37	.41	51	1,975	.78	.88	30	2,349	.99	1.11
116-120	39	565	.05	.05	51	1,184	.92	1.09	50	2,067	.59	.69	27	2,112	1.19	1.40
121-130	93	1,442	1.00	1.25	87	2,105	1.12	1.39	93	4,071	.89	1.11	46	3,865	.61	.77
131-140	64	1,044	.29	.39	62	1,604	.46	.62	42	1,955	.88	1.19	29	2,617	.89	1.20
141- UP	92	1,888	.36	.59	94	2,911	1.35	2.20	69	3,669	1.00	1.61	25	2,737	1.13	1.78
CHARGES	499	7,672	.64	.80	532	12,716	.94	1.16	494	20,675	.91	1.09	244	20,232	.80	.96
TOTALS	2,008	23,865	.73	.71	1,905	35,530	.88	.85	1,556	51,835	.81	.78	833	54,558	.90	.84

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS				RSKS	SD PREM	A LR	M LR
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	2	213	.39	.23	1	145	.02	.01	3	359	.24	.14				
61- 80	152	16,919	.47	.34	94	47,553	.49	.35	1,653	94,552	.55	.40				
81- 85	65	8,148	.63	.52	28	11,856	.63	.52	6,205	63,551	.80	.67				
86- 90	47	6,206	.81	.71	16	11,338	.59	.52	2,297	38,077	.80	.70				
91- 95	55	7,986	.43	.40	22	11,227	.49	.45	1,091	32,706	.63	.58				
96- 99	36	5,455	.57	.56	9	5,950	.85	.83	696	23,184	.84	.82				
100-100	31	4,879	1.02	1.02	13	8,220	.67	.67	15,047	50,283	1.07	1.07				
CREDITS	388	49,807	.60	.50	183	96,289	.56	.44	26,992	302,712	.75	.63				
101-105	26	3,988	.75	.77	11	5,164	.46	.48	763	21,536	.69	.71				
106-110	23	3,635	1.34	1.43	9	4,716	.86	.93	654	18,697	.96	1.04				
111-115	20	3,643	.85	.96	3	1,164	.57	.65	383	11,868	.78	.88				
116-120	12	2,304	.85	1.00	2	1,292	.32	.38	338	10,331	.78	.91				
121-130	15	3,268	.50	.63	5	2,296	1.09	1.35	741	19,267	.82	1.02				
131-140	4	756	1.57	2.10	1	437	.64	.84	453	9,988	.73	.99				
141- UP	4	959	.41	.65	3	1,355	.64	1.01	787	17,234	.86	1.40				
CHARGES	104	18,554	.87	.99	34	16,425	.68	.77	4,119	108,923	.81	.97				
TOTALS	492	68,361	.67	.61	217	112,714	.57	.48	31,111	411,634	.77	.70				

DATE 11/02/15

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2010 INDUSTRY GRP = 2

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1				1	2										
61- 80	200	116	.13	.09	65	175	.07	.05	44	215	.13	.10	33	223	1.19	.90
81- 85	689	695	.86	.72	807	2,573	.49	.42	763	3,976	.95	.80	577	4,199	.44	.37
86- 90	828	966	6.06	5.24	1,213	3,927	1.05	.91	663	3,479	.68	.59	313	2,339	1.00	.87
91- 95	165	174	.75	.70	165	561	.89	.83	138	781	.72	.67	96	774	.79	.73
96- 99	99	107	.06	.06	85	309	1.17	1.14	91	548	2.14	2.08	52	434	.12	.11
100-100	11,007	10,883	1.67	1.67	2,376	8,057	1.12	1.12	601	3,656	.93	.93	259	2,253	1.57	1.57
CREDITS	12,989	12,940	1.92	1.87	4,712	15,605	.98	.91	2,300	12,655	.89	.80	1,330	10,222	.84	.75
101-105	86	102	.11	.12	84	334	1.07	1.10	72	453	1.10	1.14	55	495	.87	.89
106-110	83	97	.13	.14	90	355	2.81	3.01	91	600	.25	.27	52	486	.96	1.03
111-115	55	68	1.57	1.77	50	218	.03	.04	42	287	1.01	1.14	20	198	.21	.24
116-120	36	33	.01	.01	47	214	.45	.53	29	223	.68	.80	21	219	.67	.78
121-130	99	138	8.33	10.43	109	495	1.94	2.43	104	802	.66	.82	67	733	1.78	2.23
131-140	58	96	2.48	3.33	79	395	.31	.42	59	490	.90	1.21	39	457	.34	.46
141- UP	120	225	.37	.62	145	915	1.03	1.71	136	1,399	.49	.82	88	1,238	.75	1.24
CHARGES	537	760	2.11	2.68	604	2,926	1.19	1.53	533	4,255	.64	.84	342	3,825	.91	1.17
TOTALS	13,526	13,700	1.93	1.91	5,316	18,531	1.01	.98	2,833	16,910	.83	.81	1,672	14,048	.86	.84

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60									1	20			2	72		
61- 80	86	831	.27	.21	200	3,119	.97	.75	381	10,419	.65	.49	238	12,414	.48	.35
81- 85	705	7,203	.78	.66	558	8,724	.45	.37	274	7,454	.80	.67	95	5,638	.58	.48
86- 90	328	3,485	1.39	1.21	209	3,515	1.15	1.00	161	4,825	.57	.50	86	5,303	.53	.46
91- 95	127	1,479	1.06	.98	124	2,243	.55	.51	102	3,435	.84	.78	69	4,675	.65	.60
96- 99	85	1,052	.40	.40	97	1,834	1.14	1.12	90	3,066	.78	.76	59	3,982	.59	.58
100-100	270	3,309	.62	.62	176	3,350	1.10	1.10	138	4,816	.75	.75	76	5,231	.59	.59
CREDITS	1,601	17,359	.85	.75	1,364	22,785	.79	.69	1,147	34,035	.72	.61	625	37,316	.55	.47
101-105	89	1,131	1.20	1.23	110	2,151	.79	.81	91	3,271	2.23	2.29	60	4,263	1.16	1.19
106-110	50	668	1.87	2.01	77	1,598	.94	1.01	70	2,708	2.91	3.13	34	2,518	.51	.55
111-115	44	629	1.56	1.76	46	954	1.01	1.14	62	2,341	.84	.95	21	1,686	.56	.63
116-120	51	728	1.33	1.56	41	945	.71	.84	58	2,467	.60	.70	27	2,136	.75	.88
121-130	75	1,149	1.62	2.03	99	2,384	2.00	2.50	85	3,784	1.21	1.52	43	3,580	.74	.93
131-140	59	987	1.64	2.21	54	1,418	1.09	1.47	32	1,458	.81	1.09	16	1,528	.49	.65
141- UP	98	1,921	.65	1.06	89	2,768	.68	1.10	68	3,599	1.21	1.89	25	2,646	.94	1.50
CHARGES	466	7,212	1.29	1.62	516	12,217	1.07	1.32	466	19,629	1.46	1.77	226	18,356	.80	.95
TOTALS	2,067	24,571	.98	.95	1,880	35,002	.89	.86	1,613	53,664	.99	.95	851	55,671	.63	.59

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS							
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	80	.01		5	2,290	.19	.11	11	2,465	.17	.10				
61- 80	171	19,136	.83	.60	90	59,235	.39	.28	1,508	105,883	.52	.38				
81- 85	65	8,032	1.37	1.14	27	18,017	.51	.42	4,560	66,513	.70	.58				
86- 90	59	8,164	.79	.70	33	15,402	.29	.25	3,893	51,405	.78	.68				
91- 95	34	4,606	.67	.62	16	7,460	.57	.54	1,036	26,187	.68	.63				
96- 99	35	5,429	.45	.44	16	11,125	.52	.51	709	27,887	.61	.60				
100-100	46	6,957	.67	.67	25	13,252	.58	.58	14,974	61,762	.96	.96				
CREDITS	411	52,403	.83	.69	212	126,782	.43	.35	26,691	342,102	.69	.58				
101-105	29	4,434	.63	.65	8	3,613	.99	1.02	684	20,247	1.13	1.17				
106-110	18	2,744	1.67	1.81	6	3,992	.28	.30	571	15,766	1.22	1.32				
111-115	23	3,908	1.19	1.34	3	1,054	.26	.29	366	11,343	.90	1.02				
116-120	11	1,830	.36	.42	7	3,659	.70	.82	328	12,453	.67	.79				
121-130	20	4,354	.98	1.23	4	2,180	.25	.31	705	19,599	1.16	1.44				
131-140	6	1,327	.26	.35	2	920	.31	.41	404	9,075	.73	.99				
141- UP	7	1,586	.41	.64	1	627	.77	1.40	777	16,924	.81	1.31				
CHARGES	114	20,182	.89	1.04	31	16,046	.55	.63	3,835	105,408	.98	1.18				
TOTALS	525	72,585	.85	.77	243	142,828	.45	.37	30,526	447,511	.76	.69				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2011 INDUSTRY GRP = 2

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					1	2										
61- 80	161	85	.05	.04	60	159	1.49	1.10	31	140	.35	.26	40	273	.87	.66
81- 85	308	255	.77	.65	269	844	.71	.60	424	2,250	.83	.70	439	3,242	.61	.52
86- 90	862	984	1.23	1.06	1,566	5,096	.70	.60	990	5,216	.57	.49	513	3,830	.74	.64
91- 95	139	138	1.29	1.19	156	556	.44	.41	123	691	.31	.29	98	775	.56	.51
96- 99	68	79	5.64	5.50	85	313	1.54	1.50	63	387	.45	.44	51	426	.34	.33
100-100	11,048	11,152	1.53	1.53	2,660	9,159	1.08	1.08	697	4,212	.79	.79	332	2,857	.41	.41
CREDITS	12,586	12,693	1.50	1.48	4,797	16,128	.93	.87	2,328	12,896	.66	.60	1,473	11,403	.60	.53
101-105	65	90	.55	.57	72	285	1.79	1.83	70	441	.72	.74	55	503	2.24	2.30
106-110	64	69	.69	.74	98	400	1.67	1.80	72	482	.24	.26	56	523	.26	.28
111-115	44	48	2.09	2.37	50	216	1.61	1.82	40	287	1.80	2.03	26	250	1.99	2.25
116-120	44	48	.70	.82	45	197	1.48	1.75	52	390	.22	.25	28	285	.18	.21
121-130	86	121	1.98	2.48	90	420	1.53	1.92	98	752	1.97	2.47	58	629	.16	.20
131-140	41	63	.06	.08	51	263	1.52	2.04	54	442	.29	.40	43	498	.16	.22
141- UP	91	183	1.88	3.08	150	965	1.66	2.81	107	1,118	1.03	1.75	83	1,163	.53	.84
CHARGES	435	622	1.31	1.67	556	2,746	1.62	2.12	493	3,913	.97	1.25	349	3,850	.68	.86
TOTALS	13,021	13,315	1.49	1.48	5,353	18,874	1.03	1.01	2,821	16,808	.74	.72	1,822	15,253	.62	.60

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	62	605	.10	.08	147	2,310	.92	.71	343	9,697	.51	.39	248	12,925	.69	.52
81- 85	611	6,374	.77	.65	652	10,367	.71	.59	340	9,476	.83	.69	116	6,686	.54	.45
86- 90	445	4,698	.93	.81	262	4,338	.97	.85	172	5,165	.57	.50	91	5,742	.69	.60
91- 95	106	1,216	.77	.72	129	2,323	1.29	1.20	98	3,183	.75	.70	78	5,110	.73	.68
96- 99	79	951	.97	.94	77	1,457	.64	.62	109	3,807	.66	.64	50	3,289	.89	.87
100-100	288	3,513	.96	.96	193	3,778	.74	.74	144	5,037	1.09	1.09	67	4,801	.70	.70
CREDITS	1,591	17,358	.84	.75	1,460	24,573	.83	.72	1,206	36,364	.72	.62	650	38,553	.69	.58
101-105	75	955	1.18	1.21	97	1,947	.32	.32	93	3,347	.41	.42	49	3,530	.63	.65
106-110	67	887	.89	.96	69	1,447	.93	1.01	89	3,347	1.11	1.20	51	3,717	.34	.37
111-115	39	549	.39	.44	54	1,229	.62	.70	73	2,908	.84	.95	30	2,583	1.22	1.39
116-120	31	456	.50	.59	47	1,077	.59	.70	60	2,376	.70	.83	32	2,672	.94	1.11
121-130	82	1,263	.87	1.09	88	2,133	.93	1.17	81	3,431	.72	.89	44	3,723	.64	.80
131-140	67	1,120	.97	1.30	46	1,193	.88	1.18	47	2,121	.63	.85	21	2,049	1.17	1.57
141- UP	91	1,840	.69	1.12	92	2,788	.60	.96	58	3,152	1.05	1.69	30	3,110	.36	.56
CHARGES	452	7,069	.82	1.04	493	11,814	.68	.84	501	20,682	.79	.95	257	21,384	.70	.84
TOTALS	2,043	24,427	.83	.81	1,953	36,387	.78	.75	1,707	57,047	.74	.71	907	59,937	.69	.65

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS							
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					2	2,312	.12	.07	3	2,314	.12	.07				
61- 80	184	21,047	.75	.54	115	76,403	.43	.31	1,391	123,645	.53	.38				
81- 85	64	7,891	.63	.53	34	17,869	.43	.35	3,257	65,253	.63	.52				
86- 90	50	6,362	.46	.40	26	22,474	.51	.45	4,977	63,904	.63	.55				
91- 95	45	6,308	.56	.52	24	12,361	.51	.47	996	32,662	.64	.59				
96- 99	32	4,507	1.02	1.00	12	8,218	.47	.46	626	23,435	.73	.71				
100-100	46	7,197	.57	.57	28	15,588	.47	.47	15,503	67,294	.86	.86				
CREDITS	421	53,312	.67	.56	241	155,227	.45	.36	26,753	378,506	.64	.54				
101-105	32	4,862	1.06	1.09	13	11,490	.46	.47	621	27,449	.65	.66				
106-110	21	3,323	.72	.77	9	3,881	.86	.93	596	18,077	.76	.82				
111-115	18	3,345	1.55	1.75	11	5,706	.27	.31	385	17,120	.86	.98				
116-120	17	3,135	.85	1.00	3	1,026	.79	.93	359	11,663	.77	.91				
121-130	15	3,111	.85	1.07	7	4,796	.31	.39	649	20,379	.71	.89				
131-140	5	862	.47	.65	3	2,334	.78	1.04	378	10,944	.80	1.07				
141- UP	6	1,170	.98	1.42	5	2,217	.44	.66	713	17,705	.74	1.18				
CHARGES	114	19,807	.99	1.13	51	31,450	.49	.55	3,701	123,337	.74	.88				
TOTALS	535	73,119	.76	.68	292	186,677	.46	.38	30,454	501,844	.67	.60				

DATE 11/02/15

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2012 INDUSTRY GRP = 2

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	179	105	1.74	1.30	37	101	.09	.07	28	132	65.14	49.53	26	169	.02	.02
81- 85	268	205	4.48	3.75	186	591	.80	.68	246	1,316	.71	.60	327	2,431	.63	.53
86- 90	795	922	1.92	1.66	1,546	5,100	.88	.76	1,165	6,163	.54	.46	613	4,581	.34	.30
91- 95	138	129	.82	.76	142	490	1.10	1.02	125	718	1.57	1.45	95	755	1.76	1.63
96- 99	78	74	1.81	1.76	81	310	.77	.75	64	383	.18	.17	60	515	.78	.76
100-100	11,407	11,426	1.01	1.01	2,851	9,867	.47	.47	715	4,312	1.07	1.07	307	2,632	.63	.63
CREDITS	12,865	12,861	1.14	1.12	4,843	16,459	.63	.59	2,343	13,024	1.43	1.30	1,428	11,083	.59	.53
101-105	72	65	.41	.42	50	191	1.83	1.88	50	317	.60	.62	65	573	.65	.66
106-110	65	78	5.79	6.25	100	399	.78	.83	83	552	1.01	1.08	53	496	.46	.49
111-115	48	64	.57	.64	39	166	2.15	2.42	40	269	1.34	1.50	24	239	.10	.12
116-120	39	47	.28	.33	39	168	3.71	4.37	39	288	.44	.52	26	268	.18	.21
121-130	85	106	1.20	1.50	85	405	.60	.75	72	556	2.18	2.72	57	628	1.38	1.72
131-140	40	70	.08	.11	50	262	.01	.02	41	346	1.32	1.78	33	387	1.08	1.45
141- UP	65	115	.52	.94	115	749	.78	1.33	120	1,216	.48	.78	59	810	.33	.52
CHARGES	414	544	1.32	1.66	478	2,341	1.06	1.37	445	3,545	.98	1.27	317	3,402	.65	.80
TOTALS	13,279	13,405	1.15	1.14	5,321	18,800	.68	.67	2,788	16,569	1.34	1.30	1,745	14,485	.60	.58

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	50	483	1.34	1.03	146	2,343	.28	.22	319	8,863	.45	.34	231	12,139	.78	.58
81- 85	553	5,781	.66	.56	607	9,676	.65	.54	326	9,061	.67	.55	105	5,922	.48	.40
86- 90	498	5,208	.58	.50	274	4,466	.51	.45	175	5,319	.75	.66	100	6,349	.35	.31
91- 95	106	1,225	.50	.46	100	1,794	.88	.81	90	3,003	.62	.57	75	4,888	.40	.37
96- 99	77	932	1.09	1.07	86	1,623	.54	.53	91	3,179	.76	.75	62	4,162	.33	.32
100-100	280	3,415	.76	.76	161	3,082	1.23	1.23	120	4,155	.52	.52	65	4,412	.28	.28
CREDITS	1,564	17,044	.69	.61	1,374	22,985	.68	.59	1,121	33,580	.61	.52	638	37,871	.50	.43
101-105	83	1,086	1.23	1.26	79	1,611	.26	.26	114	4,120	.74	.76	54	3,824	.38	.39
106-110	86	1,139	.84	.91	76	1,579	.69	.74	74	2,898	.77	.83	49	3,602	.72	.77
111-115	52	718	.60	.68	53	1,216	.37	.41	64	2,522	.79	.89	36	2,818	1.02	1.15
116-120	35	507	1.22	1.43	42	981	.11	.13	55	2,187	.40	.47	31	2,603	.80	.94
121-130	93	1,473	1.39	1.75	97	2,383	.85	1.06	90	3,773	.81	1.02	39	3,196	.42	.52
131-140	56	936	.84	1.13	51	1,337	.26	.36	33	1,595	.37	.49	24	2,271	.52	.71
141- UP	93	1,846	.48	.77	75	2,218	.39	.63	65	3,513	.73	1.20	28	3,057	.32	.49
CHARGES	498	7,706	.92	1.14	473	11,325	.47	.57	495	20,607	.70	.84	261	21,370	.58	.69
TOTALS	2,062	24,750	.76	.74	1,847	34,310	.61	.58	1,616	54,187	.64	.62	899	59,241	.53	.50

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS				RSKS	SD PREM	A LR	M LR
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60																
61- 80	175	19,430	.51	.37	128	75,626	.36	.26	1,319	119,391	.51	.37				
81- 85	52	6,711	.43	.35	29	17,555	.17	.14	2,699	59,250	.49	.40				
86- 90	48	5,864	.69	.60	30	18,481	.31	.27	5,244	62,452	.52	.45				
91- 95	49	7,132	.65	.60	26	10,791	.35	.32	946	30,925	.57	.52				
96- 99	44	6,488	.44	.43	18	9,979	.33	.33	661	27,644	.46	.45				
100-100	30	4,254	.16	.16	16	12,135	.20	.20	15,952	59,690	.59	.59				
CREDITS	398	49,879	.50	.42	248	144,721	.31	.25	26,822	359,507	.52	.44				
101-105	21	3,493	.92	.94	9	5,074	.28	.29	597	20,354	.58	.60				
106-110	13	2,094	.76	.82	10	4,607	.52	.56	609	17,443	.71	.76				
111-115	24	4,131	.65	.73	8	3,084	1.03	1.16	388	15,228	.81	.91				
116-120	7	1,084	.85	1.00	7	4,643	.19	.23	320	12,774	.49	.58				
121-130	24	4,646	.19	.24	6	3,803	.58	.72	648	20,970	.67	.84				
131-140	5	1,069	.73	.99	1	1,235	.40	.56	334	9,508	.53	.72				
141- UP	4	1,273	.37	.67	2	1,484	1.17	1.73	626	16,282	.55	.89				
CHARGES	98	17,790	.59	.70	43	23,928	.51	.59	3,522	112,558	.63	.75				
TOTALS	496	67,669	.53	.47	291	168,649	.34	.28	30,344	472,065	.55	.49				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2008 INDUSTRY GRP = 3

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	14	9			2	4			2	8			2	8		
61- 80	152	102	.55	.42	85	244	.25	.19	68	310	1.49	1.12	63	416	1.52	1.16
81- 85	1,538	1,675	1.90	1.60	3,698	12,110	.85	.72	3,195	16,524	.70	.59	1,829	13,296	.69	.58
86- 90	427	480	1.20	1.04	1,251	4,267	.78	.68	1,198	6,394	1.09	.96	692	5,201	.62	.55
91- 95	173	195	.35	.32	364	1,330	.97	.90	414	2,370	.36	.33	255	2,055	.45	.42
96- 99	88	109	1.02	.99	191	721	1.16	1.13	219	1,333	.36	.35	151	1,286	.28	.27
100-100	137,113	87,685	.80	.80	11,525	38,405	.60	.60	1,826	10,928	1.06	1.06	677	5,816	1.01	1.01
CREDITS	139,505	90,254	.82	.82	17,116	57,082	.68	.65	6,922	37,866	.84	.76	3,669	28,077	.72	.64
101-105	102	103	.06	.06	178	715	.83	.86	208	1,334	1.32	1.36	162	1,460	1.11	1.14
106-110	109	143	2.09	2.24	225	971	.55	.59	233	1,552	.59	.63	170	1,608	.81	.87
111-115	70	85	22.51	25.40	109	472	.40	.46	111	784	1.24	1.40	79	770	.82	.93
116-120	56	69	.01	.01	94	439	.53	.63	101	731	1.37	1.61	53	543	1.46	1.72
121-130	125	181	3.38	4.21	213	1,012	.86	1.07	197	1,510	.87	1.08	137	1,492	.90	1.12
131-140	53	89	.17	.22	143	755	.87	1.17	125	1,032	2.09	2.81	90	1,056	1.57	2.11
141- UP	161	331	4.01	6.93	301	2,004	2.55	4.35	291	2,985	.59	.98	192	2,804	2.67	4.50
CHARGES	676	1,000	4.17	5.42	1,263	6,369	1.29	1.66	1,266	9,926	1.00	1.26	883	9,734	1.52	1.93
TOTALS	140,181	91,255	.86	.86	18,379	63,451	.75	.73	8,188	47,793	.87	.84	4,552	37,811	.93	.89

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	6			1	10			3	59			2	94	.26	.15
61- 80	126	1,244	.30	.24	498	7,946	.66	.52	904	24,866	.48	.37	626	32,172	.55	.40
81- 85	2,133	21,722	.54	.45	1,467	22,745	.61	.50	675	18,819	.62	.51	225	12,970	.89	.74
86- 90	706	7,524	.70	.61	536	8,959	.83	.73	346	10,466	.92	.81	183	11,021	.82	.72
91- 95	323	3,662	1.25	1.16	312	5,622	.77	.71	273	8,861	.84	.78	171	11,139	.63	.58
96- 99	203	2,405	1.16	1.13	214	4,035	.78	.77	238	8,318	.69	.68	152	10,511	1.09	1.06
100-100	565	6,832	.71	.71	364	6,859	.94	.94	210	7,119	1.09	1.09	99	6,922	.93	.93
CREDITS	4,057	43,394	.68	.60	3,392	56,176	.72	.62	2,649	78,507	.69	.59	1,458	84,830	.74	.62
101-105	249	3,128	.96	.99	252	5,037	.61	.62	254	9,374	.72	.74	155	11,202	.78	.81
106-110	198	2,610	1.60	1.72	174	3,559	.85	.91	207	7,976	.72	.77	118	8,953	1.10	1.19
111-115	118	1,645	.58	.65	111	2,444	.67	.75	170	6,819	.60	.68	110	8,738	.90	1.02
116-120	109	1,574	1.30	1.53	131	3,022	.74	.87	138	5,847	.97	1.14	99	8,421	1.08	1.27
121-130	210	3,265	1.00	1.25	251	6,152	.75	.94	289	12,805	.86	1.07	192	17,046	.80	1.00
131-140	139	2,324	1.10	1.49	141	3,704	.54	.74	141	6,896	1.19	1.61	82	8,016	.83	1.11
141- UP	283	5,764	1.06	1.77	262	8,132	.86	1.41	261	15,449	1.50	2.50	198	22,332	1.07	1.73
CHARGES	1,306	20,311	1.09	1.38	1,322	32,050	.74	.92	1,460	65,165	.99	1.24	954	84,707	.94	1.18
TOTALS	5,363	63,705	.81	.79	4,714	88,226	.73	.71	4,109	143,672	.83	.82	2,412	169,537	.84	.84

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS							
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	9	922	.06	.04	15	5,978	.08	.05	51	7,097	.08	.05				
61- 80	427	46,816	.57	.41	201	137,903	.53	.39	3,150	252,019	.54	.40				
81- 85	127	16,560	.53	.44	69	42,640	.76	.63	14,956	179,061	.69	.58				
86- 90	120	15,403	.67	.59	64	42,793	.87	.76	5,523	112,506	.83	.73				
91- 95	106	14,260	.60	.55	55	49,358	.74	.68	2,446	98,850	.72	.67				
96- 99	95	14,077	.71	.69	63	49,272	.62	.61	1,614	92,069	.71	.70				
100-100	58	8,672	.94	.94	30	33,683	.92	.92	152,467	212,920	.82	.82				
CREDITS	942	116,710	.62	.51	497	361,626	.67	.55	180,207	954,523	.70	.60				
101-105	101	15,896	.60	.62	57	43,729	.80	.82	1,718	91,979	.76	.78				
106-110	104	17,649	.74	.80	38	19,571	.90	.98	1,576	64,590	.88	.95				
111-115	69	12,056	.65	.73	37	24,795	1.15	1.30	984	58,608	.93	1.05				
116-120	60	10,779	.76	.89	33	19,625	.99	1.17	874	51,051	.95	1.12				
121-130	128	25,643	1.04	1.30	78	85,536	.87	1.09	1,820	154,642	.89	1.12				
131-140	54	11,801	.56	.75	31	18,102	.68	.91	999	53,775	.80	1.07				
141- UP	146	36,316	.77	1.28	55	40,742	1.09	1.76	2,150	136,858	1.08	1.78				
CHARGES	662	130,141	.77	.97	329	252,099	.92	1.12	10,121	611,503	.91	1.14				
TOTALS	1,604	246,851	.70	.70	826	613,726	.77	.74	190,328	1,566,026	.78	.76				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2009 INDUSTRY GRP = 3

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	4	2			1	3	1.02	.61	3	11						
61- 80	141	96	4.60	3.42	54	157	1.72	1.31	62	284	.10	.07	65	439	.19	.14
81- 85	1,541	1,687	1.10	.93	3,694	12,077	.52	.44	2,805	14,510	.61	.51	1,685	12,265	.54	.45
86- 90	527	608	1.07	.94	1,528	5,161	1.14	.99	1,324	7,083	.84	.73	708	5,315	.74	.65
91- 95	164	176	.48	.45	437	1,566	.87	.81	400	2,292	1.12	1.04	246	1,972	.89	.82
96- 99	109	120	.32	.31	212	824	.82	.80	210	1,253	.75	.73	173	1,469	.79	.77
100-100	151,402	88,335	.66	.66	10,298	34,002	.71	.71	1,543	9,232	.61	.61	569	4,891	.67	.67
CREDITS	153,888	91,023	.68	.67	16,224	53,790	.72	.68	6,347	34,663	.69	.62	3,446	26,350	.64	.57
101-105	95	121	6.26	6.45	198	789	.55	.56	223	1,445	.76	.79	148	1,336	1.78	1.83
106-110	79	111	2.29	2.46	258	1,076	1.87	2.01	227	1,501	.87	.93	152	1,417	.39	.42
111-115	66	70	.57	.65	106	467	.92	1.04	110	774	.67	.76	83	807	.24	.27
116-120	54	74	.06	.07	85	389	1.22	1.43	81	590	.28	.33	76	781	1.02	1.20
121-130	131	175	4.14	5.17	258	1,248	.44	.55	206	1,552	1.07	1.33	148	1,604	1.73	2.16
131-140	85	139	.89	1.20	165	886	.82	1.10	134	1,107	1.63	2.19	110	1,281	4.90	6.60
141- UP	161	330	.85	1.43	338	2,229	1.02	1.75	254	2,686	1.23	2.08	189	2,762	.75	1.25
CHARGES	671	1,020	2.14	2.78	1,408	7,083	.97	1.26	1,235	9,655	1.02	1.29	906	9,988	1.51	1.91
TOTALS	154,559	92,043	.69	.69	17,632	60,873	.75	.73	7,582	44,317	.76	.73	4,352	36,339	.88	.85

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					1	13			4	76	.07	.04	2	91	.02	.01
61- 80	149	1,478	.61	.48	489	7,780	.38	.30	829	22,655	.49	.38	564	28,830	.62	.45
81- 85	1,894	19,265	.48	.40	1,312	20,403	.74	.61	564	15,797	.67	.55	194	11,308	.85	.71
86- 90	675	7,173	.53	.47	472	7,942	.68	.60	353	10,815	1.39	1.22	185	11,319	.85	.75
91- 95	332	3,766	.81	.75	308	5,586	.85	.79	293	9,601	.73	.67	161	10,599	.85	.79
96- 99	209	2,498	1.16	1.13	220	4,143	1.03	1.00	245	8,565	.73	.72	138	9,386	.71	.70
100-100	504	6,104	.88	.88	303	5,815	1.11	1.11	193	6,524	.96	.96	85	5,781	.73	.73
CREDITS	3,763	40,285	.63	.55	3,105	51,681	.75	.65	2,481	74,033	.76	.65	1,329	77,314	.74	.61
101-105	238	3,026	.48	.49	250	4,987	.64	.66	259	9,241	.88	.90	129	9,251	.75	.77
106-110	170	2,193	.95	1.02	192	4,022	.83	.89	201	7,606	.79	.85	121	9,305	.47	.51
111-115	113	1,573	1.09	1.23	107	2,374	1.11	1.25	157	6,368	1.29	1.46	109	8,736	.50	.56
116-120	95	1,385	1.20	1.42	111	2,526	1.01	1.19	139	5,771	.85	1.00	105	8,666	1.03	1.21
121-130	209	3,223	.87	1.09	255	6,205	.89	1.11	220	9,425	.78	.98	164	14,433	1.05	1.31
131-140	176	2,883	.96	1.30	140	3,678	.56	.75	148	7,181	.91	1.23	97	9,172	.88	1.19
141- UP	281	5,711	1.03	1.71	270	8,461	.77	1.26	275	16,644	1.13	1.87	199	22,950	.80	1.32
CHARGES	1,282	19,995	.92	1.17	1,325	32,252	.80	1.00	1,399	62,237	.96	1.21	924	82,512	.80	1.02
TOTALS	5,045	60,280	.73	.71	4,430	83,933	.77	.76	3,880	136,270	.85	.85	2,253	159,826	.77	.78

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS							
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	5	586	.01	.01	11	5,312	.25	.15	31	6,092	.22	.13				
61- 80	374	40,981	.54	.39	166	88,149	.59	.42	2,893	190,848	.56	.41				
81- 85	129	16,301	.60	.50	61	62,861	.51	.41	13,879	186,474	.59	.49				
86- 90	112	14,994	1.03	.91	56	34,208	.63	.55	5,940	104,618	.83	.73				
91- 95	101	14,288	.70	.65	57	42,640	.62	.57	2,499	92,488	.71	.66				
96- 99	98	14,285	.75	.73	54	52,292	.77	.75	1,668	94,835	.78	.76				
100-100	52	7,709	.97	.97	22	10,286	1.05	1.05	164,971	178,678	.74	.74				
CREDITS	871	109,144	.69	.57	427	295,748	.62	.51	191,881	854,032	.68	.58				
101-105	85	13,511	.63	.64	65	42,991	1.09	1.12	1,690	86,698	.92	.94				
106-110	95	16,509	.92	1.00	45	32,958	.80	.87	1,540	76,699	.80	.87				
111-115	62	10,363	1.09	1.23	40	22,312	1.41	1.59	953	53,842	1.13	1.27				
116-120	74	14,034	.78	.92	35	33,401	.83	.98	855	67,617	.86	1.02				
121-130	108	20,597	.96	1.19	64	41,529	1.40	1.75	1,763	99,991	1.14	1.43				
131-140	62	12,553	.65	.88	32	30,989	1.04	1.40	1,149	69,869	.98	1.33				
141- UP	145	39,361	.81	1.36	64	56,829	.92	1.46	2,176	157,962	.90	1.47				
CHARGES	631	126,927	.83	1.07	345	261,010	1.05	1.29	10,126	612,678	.95	1.20				
TOTALS	1,502	236,071	.77	.79	772	556,758	.82	.80	202,007	1,466,710	.79	.79				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2010 INDUSTRY GRP = 3

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60	3	1							1	4			1	5	.14	.08
61- 80	152	100	.63	.47	45	124	.72	.56	51	247	1.36	1.04	41	271	.17	.13
81- 85	850	900	1.60	1.36	1,671	5,552	.55	.47	2,006	10,528	.50	.43	1,485	10,862	.67	.56
86- 90	1,123	1,339	1.45	1.25	3,541	11,756	.64	.55	2,078	10,908	.68	.59	997	7,474	.65	.57
91- 95	174	201	.44	.40	486	1,761	.99	.92	448	2,567	.66	.61	299	2,408	.55	.51
96- 99	81	92	3.68	3.58	237	925	.80	.78	198	1,200	.79	.77	146	1,235	.27	.27
100-100	148,590	89,439	.63	.63	10,320	34,080	.64	.64	1,501	8,976	.96	.96	567	4,905	.93	.93
CREDITS	150,973	92,073	.66	.65	16,300	54,199	.64	.61	6,283	34,431	.70	.63	3,536	27,161	.68	.60
101-105	95	113	2.36	2.43	197	792	2.09	2.15	190	1,209	.96	.99	168	1,509	.61	.63
106-110	114	144	.06	.07	245	1,017	.72	.77	204	1,344	.55	.59	136	1,277	1.53	1.64
111-115	39	52	2.24	2.53	104	456	2.09	2.35	120	847	1.47	1.66	82	806	.35	.40
116-120	51	64			90	425	1.59	1.87	101	748	1.32	1.56	60	625	2.81	3.31
121-130	161	222	6.51	8.16	283	1,377	1.09	1.37	236	1,818	1.64	2.05	166	1,816	1.13	1.42
131-140	68	109	.16	.22	146	744	.52	.69	133	1,109	1.72	2.31	107	1,244	.62	.84
141- UP	175	350	11.66	19.87	341	2,204	.70	1.17	285	2,976	1.39	2.37	224	3,195	1.14	1.87
CHARGES	703	1,055	5.63	7.35	1,406	7,013	1.06	1.36	1,269	10,051	1.31	1.68	943	10,472	1.09	1.38
TOTALS	151,676	93,128	.71	.71	17,706	61,212	.69	.67	7,552	44,483	.84	.81	4,479	37,633	.79	.77

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			RSKS	\$50,000 - 99,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60									1	15						
61- 80	88	884	1.03	.81	379	6,067	.32	.25	726	19,936	.81	.63	472	23,915	.62	.46
81- 85	1,704	17,420	.59	.49	1,343	20,905	.74	.62	653	18,148	.74	.61	196	10,927	.74	.61
86- 90	846	8,922	.90	.78	583	9,847	.63	.55	395	11,803	1.11	.97	165	10,438	.81	.71
91- 95	354	4,016	.59	.54	306	5,426	.94	.88	305	9,968	.74	.68	172	11,456	.68	.63
96- 99	200	2,401	.91	.88	206	3,933	1.34	1.31	226	7,711	.68	.66	135	9,504	.80	.79
100-100	528	6,422	.80	.80	320	6,028	1.09	1.09	199	6,686	1.00	1.00	111	7,354	.88	.88
CREDITS	3,720	40,066	.72	.64	3,137	52,207	.78	.68	2,505	74,267	.83	.72	1,251	73,594	.72	.61
101-105	252	3,215	1.31	1.35	238	4,780	.95	.98	238	8,745	.73	.75	140	10,151	.78	.80
106-110	168	2,250	1.17	1.26	188	3,976	1.03	1.11	193	7,375	1.08	1.16	150	11,365	.83	.90
111-115	88	1,232	.74	.84	163	3,574	.82	.92	168	6,554	.82	.93	102	8,195	1.01	1.14
116-120	99	1,439	.58	.68	105	2,428	.73	.86	134	5,520	.92	1.09	84	7,074	.73	.86
121-130	240	3,719	.66	.82	244	5,905	.73	.91	248	11,010	1.01	1.27	211	18,321	.82	1.03
131-140	144	2,405	.82	1.11	170	4,399	.89	1.19	142	6,656	1.20	1.62	93	8,886	.65	.88
141- UP	287	5,836	.77	1.28	290	9,193	1.08	1.76	272	16,327	1.05	1.76	213	24,609	.74	1.21
CHARGES	1,278	20,095	.87	1.11	1,398	34,254	.92	1.16	1,395	62,188	.98	1.24	993	88,602	.79	1.00
TOTALS	4,998	60,161	.77	.76	4,535	86,461	.83	.83	3,900	136,454	.90	.91	2,244	162,195	.76	.79

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS							
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	1	75	.17	.10	11	4,549	.26	.15	18	4,649	.26	.15				
61- 80	323	35,476	.46	.33	156	114,604	.54	.40	2,433	201,624	.56	.41				
81- 85	134	16,743	.78	.65	68	33,661	.70	.59	10,110	145,647	.69	.58				
86- 90	121	15,928	.78	.69	60	53,594	.64	.56	9,909	142,010	.73	.64				
91- 95	103	14,222	.66	.61	60	36,219	.67	.63	2,707	88,244	.69	.64				
96- 99	85	12,090	.88	.86	70	54,757	.76	.74	1,584	93,849	.80	.78				
100-100	60	8,902	.88	.88	25	17,303	.64	.64	162,221	190,095	.71	.71				
CREDITS	827	103,435	.67	.56	450	314,687	.63	.53	188,982	866,118	.68	.59				
101-105	111	17,599	.59	.61	65	33,808	.94	.96	1,694	81,921	.85	.87				
106-110	103	17,029	.71	.77	60	67,672	.71	.78	1,561	113,448	.77	.84				
111-115	71	12,844	.84	.94	35	29,421	.96	1.09	972	63,980	.92	1.04				
116-120	68	12,621	.93	1.09	32	19,571	.81	.96	824	50,515	.87	1.02				
121-130	119	24,001	.85	1.06	62	57,793	.79	.98	1,970	125,981	.85	1.06				
131-140	78	16,743	1.08	1.47	35	22,227	.83	1.11	1,116	64,522	.92	1.24				
141- UP	129	33,133	1.04	1.72	66	48,681	.92	1.49	2,282	146,505	.97	1.60				
CHARGES	679	133,970	.88	1.11	355	279,174	.83	1.01	10,419	646,874	.88	1.09				
TOTALS	1,506	237,404	.79	.81	805	593,861	.73	.71	199,401	1,512,993	.77	.76				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2011 INDUSTRY GRP = 3

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60									1							
61- 80	83	51	.43	.32	36	101	1.15	.88	38	187	1.04	.79	29	193	.06	.05
81- 85	358	335	.86	.72	472	1,584	.39	.33	960	5,181	.58	.49	1,095	8,069	.49	.42
86- 90	1,446	1,685	.69	.60	4,764	15,970	.52	.45	3,259	17,123	.43	.37	1,368	10,263	.61	.53
91- 95	199	225	3.04	2.82	521	1,886	.83	.77	478	2,710	.71	.66	302	2,447	.80	.74
96- 99	87	99	5.33	5.20	211	797	1.78	1.74	230	1,380	1.02	1.00	134	1,122	1.06	1.03
100-100	147,634	91,645	.59	.59	10,727	35,334	.65	.65	1,540	9,230	.61	.61	633	5,442	.58	.58
CREDITS	149,807	94,040	.61	.60	16,731	55,672	.63	.60	6,506	35,814	.54	.49	3,561	27,536	.60	.54
101-105	80	94	3.14	3.22	177	729	1.26	1.30	197	1,245	.74	.76	138	1,232	.90	.92
106-110	102	134	.31	.34	236	989	1.33	1.43	230	1,537	1.30	1.40	172	1,611	.80	.86
111-115	51	62	1.06	1.19	91	393	2.45	2.76	115	793	.68	.76	122	1,204	.87	.98
116-120	44	50	.35	.42	86	391	2.01	2.37	80	580	1.21	1.43	64	647	.81	.95
121-130	142	209	3.29	4.11	264	1,279	.86	1.07	215	1,650	.98	1.22	136	1,498	.43	.54
131-140	59	104	3.48	4.69	140	742	1.78	2.40	134	1,118	1.64	2.20	100	1,157	.53	.71
141- UP	119	252	5.75	10.04	316	2,148	1.28	2.19	306	3,143	1.39	2.32	222	3,219	1.91	3.16
CHARGES	597	904	3.22	4.15	1,310	6,672	1.37	1.78	1,277	10,067	1.19	1.52	954	10,568	1.07	1.37
TOTALS	150,404	94,944	.63	.63	18,041	62,343	.71	.69	7,783	45,881	.69	.66	4,515	38,104	.73	.71

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	53	513	.95	.74	236	3,858	.53	.41	632	17,835	.53	.41	480	24,801	.49	.37
81- 85	1,543	15,977	.42	.35	1,372	21,678	.54	.45	710	19,862	.70	.58	219	12,544	.66	.55
86- 90	1,134	11,992	.65	.57	684	11,357	.99	.87	420	12,501	.70	.61	197	12,224	.80	.70
91- 95	412	4,705	.49	.45	323	5,727	.67	.62	302	9,640	.61	.57	183	12,017	.83	.77
96- 99	193	2,320	.90	.88	235	4,465	.74	.72	229	7,910	.76	.74	147	9,811	.61	.59
100-100	500	6,036	1.08	1.08	359	6,809	.97	.97	220	7,529	.75	.75	108	7,533	.70	.70
CREDITS	3,835	41,542	.63	.55	3,210	53,907	.72	.63	2,513	75,278	.66	.57	1,334	78,930	.65	.55
101-105	231	2,974	.70	.72	228	4,562	.83	.85	262	9,431	1.20	1.23	180	12,940	.82	.84
106-110	181	2,362	.60	.65	177	3,709	.62	.66	223	8,417	.73	.78	138	10,629	.60	.65
111-115	105	1,442	.76	.86	134	3,007	.70	.79	166	6,615	.97	1.10	124	9,993	.81	.92
116-120	88	1,277	.67	.79	116	2,748	.81	.95	157	6,658	.47	.55	110	9,461	.70	.83
121-130	236	3,680	.57	.72	265	6,513	.84	1.06	273	12,119	.84	1.05	186	16,297	.84	1.05
131-140	165	2,747	.67	.91	187	4,832	.81	1.09	144	6,690	1.30	1.75	92	8,629	.70	.95
141- UP	300	6,137	.68	1.13	274	8,845	.96	1.60	290	16,859	.97	1.59	216	24,666	.72	1.19
CHARGES	1,306	20,617	.66	.84	1,381	34,217	.83	1.05	1,515	66,789	.93	1.16	1,046	92,615	.75	.94
TOTALS	5,141	62,159	.64	.63	4,591	88,124	.76	.76	4,028	142,067	.79	.80	2,380	171,544	.70	.72

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS				RSKS	SD PREM	A LR	M LR
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60																
61- 80	306	33,976	.55	.40	157	116,725	.51	.37	2,050	198,240	.51	.38				
81- 85	146	18,280	.50	.42	63	39,845	.67	.56	6,938	143,354	.59	.49				
86- 90	125	16,333	.47	.41	73	54,004	.43	.38	13,470	163,452	.56	.49				
91- 95	114	15,949	.59	.55	68	28,116	.62	.57	2,902	83,423	.66	.61				
96- 99	105	15,519	.67	.65	63	47,585	.74	.72	1,634	91,008	.74	.73				
100-100	72	11,241	.87	.87	22	18,246	.56	.56	161,815	199,044	.65	.65				
CREDITS	868	111,298	.59	.50	453	307,330	.56	.47	188,818	881,346	.60	.52				
101-105	99	15,703	.59	.61	67	50,134	.94	.96	1,659	99,043	.88	.91				
106-110	83	13,589	.63	.68	69	50,443	.75	.81	1,611	93,422	.72	.78				
111-115	95	16,422	.58	.66	45	35,416	1.25	1.40	1,048	75,347	.98	1.11				
116-120	84	15,494	.85	1.00	39	53,554	.58	.68	868	90,860	.65	.76				
121-130	116	23,068	1.15	1.44	64	46,094	.82	1.03	1,897	112,406	.89	1.11				
131-140	81	17,100	.87	1.18	43	31,365	.80	1.07	1,145	74,484	.87	1.16				
141- UP	146	36,398	.78	1.26	69	52,343	.72	1.19	2,258	154,010	.83	1.36				
CHARGES	704	137,774	.80	1.01	396	319,350	.82	.98	10,486	699,572	.83	1.02				
TOTALS	1,572	249,073	.70	.73	849	626,679	.69	.68	199,304	1,580,918	.70	.70				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2012 INDUSTRY GRP = 3

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	59	35	3.93	2.89	21	56	.14	.10	24	110	.24	.18	29	196	.02	.02
81- 85	272	237	.30	.25	285	946	.67	.57	534	2,884	.48	.41	875	6,486	1.03	.87
86- 90	1,309	1,551	1.06	.91	4,852	16,333	.63	.54	3,590	18,953	.56	.49	1,493	11,164	.47	.40
91- 95	166	167	.14	.13	521	1,909	.99	.92	461	2,641	.81	.75	330	2,664	.63	.58
96- 99	83	99	.03	.02	225	859	1.21	1.18	205	1,224	.50	.49	141	1,198	.60	.58
100-100	154,516	85,813	.50	.50	10,829	35,695	.57	.57	1,546	9,298	.79	.79	627	5,358	.71	.71
CREDITS	156,405	87,902	.51	.50	16,733	55,797	.61	.58	6,360	35,110	.63	.57	3,495	27,066	.67	.60
101-105	67	81	.47	.48	196	794	.78	.80	173	1,099	.49	.51	145	1,298	.30	.31
106-110	80	110	1.17	1.26	239	1,000	.73	.78	243	1,604	.90	.97	173	1,603	.70	.75
111-115	57	64	1.54	1.73	93	424	.20	.23	104	722	.85	.95	86	833	.61	.69
116-120	44	62	.15	.17	90	410	.71	.83	102	717	.82	.96	60	600	.35	.41
121-130	113	168	.71	.89	206	991	.59	.74	200	1,540	.45	.56	150	1,633	.41	.51
131-140	57	92	.05	.07	139	736	.60	.81	136	1,114	.52	.69	103	1,217	.70	.94
141- UP	141	282	2.95	4.92	308	2,054	.98	1.66	279	2,888	.42	.71	223	3,264	.57	.97
CHARGES	559	858	1.43	1.86	1,271	6,409	.74	.96	1,237	9,683	.59	.75	940	10,448	.54	.69
TOTALS	156,964	88,760	.51	.51	18,004	62,206	.63	.61	7,597	44,793	.62	.60	4,435	37,514	.63	.62

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60									1	23						
61- 80	42	406	.39	.30	175	2,860	1.14	.90	583	16,870	.54	.42	438	23,063	.45	.33
81- 85	1,454	15,053	.40	.34	1,448	23,063	.42	.35	715	19,771	.50	.41	236	13,585	.44	.36
86- 90	1,271	13,358	.55	.48	702	11,627	.76	.67	417	12,418	.65	.57	202	12,521	.58	.51
91- 95	367	4,128	.75	.69	345	6,159	.70	.65	287	9,284	.64	.59	188	12,276	.74	.69
96- 99	232	2,796	.73	.71	228	4,319	.47	.46	229	7,805	.67	.65	159	10,898	.88	.86
100-100	553	6,704	.68	.68	394	7,535	.56	.56	216	7,325	.60	.60	105	7,083	.70	.70
CREDITS	3,919	42,446	.55	.49	3,292	55,561	.58	.51	2,448	73,497	.58	.50	1,328	79,427	.59	.51
101-105	228	2,880	.49	.50	259	5,234	.60	.62	269	9,838	.67	.69	156	11,353	.51	.52
106-110	208	2,730	.50	.54	191	4,067	.82	.88	220	8,502	.62	.67	144	11,130	.62	.67
111-115	121	1,684	.63	.71	137	3,102	1.15	1.29	202	7,821	.70	.79	115	9,437	.50	.56
116-120	95	1,375	1.45	1.71	130	3,002	.49	.58	164	6,772	.41	.48	104	8,479	.47	.55
121-130	209	3,237	.67	.85	286	7,042	.80	1.00	257	11,184	.64	.80	168	14,377	.46	.57
131-140	189	3,148	.42	.57	158	4,144	.64	.87	145	7,082	.60	.80	99	9,173	.63	.85
141- UP	280	5,576	.62	1.02	263	8,231	.86	1.39	305	17,652	.81	1.34	212	24,364	.61	1.00
CHARGES	1,330	20,629	.62	.79	1,424	34,821	.77	.96	1,562	68,851	.67	.83	998	88,311	.55	.69
TOTALS	5,249	63,074	.57	.56	4,716	90,382	.66	.65	4,010	142,347	.62	.63	2,326	167,739	.57	.59

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS							
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					3	1,412	.03	.02	4	1,435	.03	.02				
61- 80	304	34,572	.39	.29	160	115,847	.39	.29	1,835	194,015	.42	.31				
81- 85	130	16,472	.49	.41	53	31,027	.40	.33	6,002	129,525	.47	.39				
86- 90	127	16,995	.48	.42	71	55,400	.53	.47	14,034	170,321	.57	.50				
91- 95	120	16,999	.58	.54	68	42,399	.44	.41	2,853	98,624	.58	.53				
96- 99	109	16,150	.51	.50	59	52,528	.57	.56	1,670	97,875	.61	.60				
100-100	47	6,807	.45	.45	24	17,623	.44	.44	168,857	189,242	.54	.54				
CREDITS	837	107,994	.47	.40	438	316,237	.45	.38	195,255	881,037	.52	.45				
101-105	127	20,104	.49	.50	71	59,739	.61	.62	1,691	112,419	.57	.59				
106-110	92	14,455	.65	.70	67	72,919	.49	.54	1,657	118,118	.56	.60				
111-115	83	14,439	.62	.71	53	30,373	.69	.78	1,051	68,899	.67	.75				
116-120	75	14,019	.61	.72	37	21,501	.69	.81	901	56,936	.61	.72				
121-130	115	21,815	.54	.67	76	58,789	.59	.73	1,780	120,776	.58	.72				
131-140	69	14,738	.63	.85	36	31,247	.56	.76	1,131	72,690	.59	.79				
141- UP	135	35,753	.69	1.15	60	42,153	.62	1.01	2,206	142,216	.68	1.12				
CHARGES	696	135,324	.61	.77	400	316,721	.59	.70	10,417	692,054	.61	.74				
TOTALS	1,533	243,318	.55	.57	838	632,958	.52	.51	205,672	1,573,091	.56	.56				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2008

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60	16	9			2	4			2	8			3	13	.25	.13
61- 80	411	250	1.37	1.02	199	554	.38	.29	132	606	.88	.66	135	902	1.35	1.03
81- 85	2,881	3,146	1.71	1.44	5,749	18,658	.83	.70	4,838	25,051	.73	.61	2,958	21,486	.67	.56
86- 90	852	967	1.50	1.31	1,960	6,648	1.17	1.02	1,803	9,652	1.05	.92	1,058	7,950	.68	.59
91- 95	358	384	.72	.67	612	2,210	.85	.79	614	3,512	.40	.37	417	3,348	.59	.55
96- 99	176	218	.54	.53	303	1,142	1.04	1.02	327	1,986	.51	.50	247	2,107	1.08	1.05
100-100	152,191	103,112	.80	.80	15,326	51,399	.61	.61	2,767	16,609	.96	.96	1,136	9,753	.90	.90
CREDITS	156,885	108,085	.84	.83	24,151	80,615	.72	.68	10,483	57,423	.82	.74	5,954	45,560	.74	.66
101-105	212	223	.39	.40	299	1,172	1.00	1.03	350	2,260	1.50	1.55	271	2,434	.74	.76
106-110	219	286	2.76	2.96	380	1,602	.85	.92	368	2,452	.59	.64	265	2,496	.73	.78
111-115	125	162	14.67	16.57	163	708	.60	.68	166	1,169	1.97	2.23	134	1,309	.71	.81
116-120	115	155	.31	.36	154	714	1.77	2.09	144	1,046	.99	1.16	95	965	1.31	1.54
121-130	264	376	2.47	3.08	377	1,801	.90	1.12	341	2,622	.76	.95	241	2,633	.86	1.08
131-140	113	202	.19	.25	233	1,197	.95	1.28	214	1,778	1.38	1.86	169	1,986	1.09	1.47
141- UP	322	659	2.32	3.93	515	3,410	2.15	3.66	477	4,933	.59	.99	335	4,881	2.17	3.62
CHARGES	1,370	2,062	2.81	3.63	2,121	10,603	1.35	1.74	2,060	16,260	.96	1.22	1,510	16,704	1.25	1.58
TOTALS	158,255	110,147	.87	.87	26,272	91,218	.79	.77	12,543	73,683	.85	.82	7,464	62,264	.88	.85

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			RSKS	\$50,000 - 99,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60	1	6			1	10			3	59			6	240	1.13	.65
61- 80	258	2,514	.44	.34	895	14,199	.68	.53	1,586	43,489	.52	.40	1,072	55,290	.60	.45
81- 85	3,359	34,207	.57	.47	2,404	37,468	.64	.53	1,216	34,114	.59	.49	409	23,678	.84	.70
86- 90	1,105	11,771	.74	.65	914	15,335	.73	.64	599	18,224	.90	.79	347	21,134	.85	.75
91- 95	528	5,981	.94	.87	531	9,565	1.00	.93	470	15,376	.77	.71	307	19,891	.57	.53
96- 99	341	4,056	1.23	1.20	392	7,365	.70	.69	414	14,356	.79	.77	278	19,032	.94	.91
100-100	945	11,472	.84	.84	633	11,956	.83	.83	389	12,989	1.07	1.07	201	13,860	.88	.88
CREDITS	6,537	70,006	.71	.62	5,770	95,898	.72	.63	4,677	138,607	.69	.59	2,620	153,126	.74	.62
101-105	416	5,259	.86	.88	467	9,289	.63	.64	463	16,913	.81	.83	280	20,122	.85	.88
106-110	312	4,142	1.36	1.47	314	6,537	1.01	1.09	355	13,710	.65	.70	208	15,832	.92	.99
111-115	176	2,469	.61	.69	205	4,546	.62	.70	304	12,180	.66	.75	185	14,721	.79	.89
116-120	178	2,599	1.01	1.19	211	4,883	.84	1.00	223	9,437	1.03	1.21	169	14,001	.83	.97
121-130	361	5,586	.76	.95	441	10,847	.74	.93	487	21,546	.92	1.15	313	27,379	.79	.99
131-140	232	3,861	.79	1.07	247	6,505	.56	.76	250	12,244	1.12	1.51	141	13,544	.91	1.23
141- UP	487	9,821	1.06	1.75	473	14,857	1.19	1.94	470	27,694	1.19	1.97	307	34,997	1.04	1.71
CHARGES	2,162	33,737	.95	1.20	2,358	57,464	.85	1.06	2,552	113,724	.94	1.17	1,603	140,597	.89	1.11
TOTALS	8,699	103,742	.78	.77	8,128	153,362	.77	.75	7,229	252,331	.80	.80	4,223	293,723	.81	.81

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS							
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	16	1,654	.54	.31	22	23,897	.16	.09	72	25,900	.20	.11				
61- 80	773	84,830	.65	.47	425	271,052	.51	.37	5,886	473,686	.55	.41				
81- 85	252	32,343	.72	.60	165	104,001	.71	.59	24,231	334,154	.70	.58				
86- 90	221	29,148	.76	.67	128	72,065	.77	.68	8,987	192,894	.81	.71				
91- 95	202	28,604	.56	.52	124	86,266	.65	.61	4,163	175,138	.66	.62				
96- 99	176	26,526	.69	.68	97	73,752	.60	.59	2,751	150,539	.71	.69				
100-100	107	16,387	.86	.86	64	56,243	.85	.85	173,759	303,779	.81	.81				
CREDITS	1,747	219,494	.68	.56	1,025	687,276	.61	.50	219,849	1,656,090	.68	.58				
101-105	193	30,688	.59	.60	103	79,601	.83	.85	3,054	167,961	.78	.80				
106-110	147	24,745	.68	.74	79	44,722	.76	.83	2,647	116,523	.79	.85				
111-115	115	20,201	.72	.81	58	36,956	1.05	1.19	1,631	94,422	.88	1.00				
116-120	100	17,504	.72	.85	52	29,450	.90	1.06	1,441	80,756	.88	1.03				
121-130	209	41,619	.95	1.19	112	107,187	.94	1.18	3,146	221,595	.90	1.13				
131-140	88	19,861	.59	.79	46	31,494	.90	1.21	1,733	92,672	.85	1.14				
141- UP	213	52,918	.76	1.26	85	70,850	1.01	1.60	3,684	225,020	1.03	1.68				
CHARGES	1,065	207,537	.74	.93	535	400,261	.91	1.11	17,336	998,949	.89	1.10				
TOTALS	2,812	427,031	.71	.70	1,560	1,087,537	.72	.67	237,185	2,655,039	.76	.73				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2011

EXP-MOD	RSKS	UP TO - SD PREM	2,499 A LR M LR		RSKS	\$2,500 - SD PREM	4,999 A LR M LR		RSKS	\$5,000 - SD PREM	7,499 A LR M LR		RSKS	\$7,500 - SD PREM	9,999 A LR M LR	
0- 60					1	2			1	4						
61- 80	248	140	.19	.14	101	275	1.28	.96	72	342	.71	.54	76	515	.62	.47
81- 85	705	629	.77	.65	816	2,674	.47	.40	1,537	8,256	.62	.53	1,752	12,914	.55	.47
86- 90	2,494	2,916	1.04	.90	6,950	23,124	.56	.48	4,731	24,897	.59	.51	2,129	15,941	.69	.60
91- 95	362	393	2.19	2.03	751	2,715	.80	.74	660	3,741	.63	.58	464	3,737	.69	.64
96- 99	168	201	4.88	4.75	327	1,227	1.78	1.73	339	2,054	.82	.80	218	1,828	.79	.77
100-100	162,592	106,854	.71	.71	14,329	47,641	.73	.73	2,381	14,311	.64	.64	1,027	8,825	.53	.53
CREDITS	166,569	111,133	.73	.73	23,275	77,657	.69	.66	9,721	53,604	.62	.56	5,666	43,760	.62	.55
101-105	155	195	1.76	1.81	277	1,124	1.45	1.49	302	1,914	.71	.73	223	1,999	1.25	1.29
106-110	176	220	.41	.44	359	1,495	1.34	1.45	343	2,295	1.19	1.28	261	2,438	.60	.64
111-115	99	117	1.42	1.61	157	680	2.00	2.26	175	1,213	.95	1.07	167	1,648	1.18	1.33
116-120	92	105	.50	.59	141	634	1.99	2.35	145	1,061	.75	.88	114	1,162	.98	1.15
121-130	244	361	2.57	3.22	386	1,851	.99	1.23	352	2,706	1.22	1.53	216	2,366	.33	.41
131-140	107	181	2.01	2.71	210	1,105	1.80	2.43	215	1,790	1.16	1.56	161	1,868	.44	.59
141- UP	233	487	3.96	6.72	521	3,503	1.83	3.12	477	4,945	1.24	2.10	345	4,955	1.52	2.49
CHARGES	1,106	1,667	2.32	2.99	2,051	10,392	1.59	2.07	2,009	15,924	1.10	1.42	1,487	16,437	.98	1.25
TOTALS	167,675	112,799	.75	.75	25,326	88,049	.80	.78	11,730	69,528	.73	.71	7,153	60,197	.72	.70

EXP-MOD	RSKS	\$10,000 - SD PREM	14,999 A LR M LR		RSKS	\$15,000 - SD PREM	24,999 A LR M LR		RSKS	\$25,000 - SD PREM	49,999 A LR M LR		RSKS	\$50,000 - SD PREM	99,999 A LR M LR	
0- 60					1	13										
61- 80	125	1,212	.48	.37	439	7,079	.63	.49	1,178	33,314	.50	.39	883	45,988	.54	.40
81- 85	2,473	25,687	.50	.42	2,342	37,071	.56	.47	1,246	34,963	.71	.59	391	22,393	.71	.59
86- 90	1,767	18,696	.76	.66	1,092	18,158	.92	.81	730	21,926	.70	.61	358	22,350	.75	.66
91- 95	615	7,021	.58	.54	556	9,931	.82	.76	502	16,162	.72	.66	326	21,516	.80	.74
96- 99	324	3,896	.80	.78	378	7,172	.76	.74	409	14,274	.73	.71	245	16,338	.71	.69
100-100	846	10,247	.99	.99	605	11,611	.91	.91	412	14,239	.85	.85	195	13,681	.67	.67
CREDITS	6,150	66,759	.67	.60	5,413	91,036	.73	.64	4,477	134,878	.67	.58	2,398	142,266	.67	.57
101-105	371	4,767	.75	.77	380	7,617	.75	.77	424	15,332	.94	.96	282	20,352	.76	.78
106-110	294	3,847	.78	.84	299	6,284	.65	.70	386	14,598	.82	.88	231	17,734	.66	.72
111-115	172	2,382	.66	.74	224	5,026	.61	.69	309	12,356	.87	.98	186	15,258	.83	.94
116-120	132	1,924	.65	.77	197	4,674	.66	.77	262	10,916	.55	.65	179	15,249	.72	.85
121-130	366	5,700	.66	.83	427	10,406	.99	1.24	443	19,594	.77	.96	279	24,265	.79	.99
131-140	271	4,515	.80	1.08	281	7,308	.73	.99	232	10,773	1.53	2.06	146	13,812	.87	1.18
141- UP	466	9,518	.71	1.18	445	14,228	.92	1.53	453	26,263	.98	1.61	321	36,225	.69	1.13
CHARGES	2,072	32,654	.72	.92	2,253	55,541	.80	1.02	2,509	109,831	.91	1.14	1,624	142,894	.75	.94
TOTALS	8,222	99,413	.69	.68	7,666	146,578	.76	.75	6,986	244,709	.78	.78	4,022	285,160	.71	.72

EXP-MOD	RSKS	\$100,000 - SD PREM	249,999 A LR M LR		RSKS	\$250,000 AND OVER SD PREM	ALL RISKS A LR M LR		RSKS	SD PREM	ALL RISKS A LR M LR		RSKS	SD PREM	ALL RISKS A LR M LR	
0- 60					10	6,008	.12	.07	13	6,027	.12	.07				
61- 80	600	67,519	.58	.42	379	279,910	.44	.32	4,101	436,295	.48	.35				
81- 85	258	32,657	.53	.44	143	79,928	.55	.46	11,663	257,172	.58	.49				
86- 90	234	31,242	.57	.50	146	125,494	.48	.43	20,631	304,744	.60	.53				
91- 95	206	29,342	.65	.61	143	76,099	.50	.46	4,585	170,657	.62	.58				
96- 99	195	28,551	.67	.66	106	82,851	.61	.60	2,709	158,391	.67	.66				
100-100	133	20,632	.78	.78	61	43,330	.48	.48	182,581	291,371	.70	.70				
CREDITS	1,626	209,944	.61	.52	988	693,620	.49	.40	226,283	1,624,658	.59	.50				
101-105	172	26,902	.64	.66	114	81,382	.86	.88	2,700	161,584	.82	.84				
106-110	138	22,454	.66	.71	102	84,270	.75	.81	2,589	155,638	.74	.80				
111-115	138	23,947	.79	.89	74	55,055	.96	1.08	1,701	117,681	.89	1.00				
116-120	121	22,406	.84	.99	61	68,493	.59	.70	1,444	126,623	.66	.78				
121-130	170	33,662	1.02	1.27	98	67,318	.83	1.04	2,981	168,229	.86	1.08				
131-140	117	24,456	.81	1.10	59	44,275	.75	1.01	1,799	110,083	.87	1.17				
141- UP	200	49,625	.77	1.25	92	69,945	.74	1.20	3,553	219,695	.83	1.36				
CHARGES	1,056	203,452	.80	.99	600	470,739	.78	.93	16,767	1,059,532	.81	.99				
TOTALS	2,682	413,395	.70	.71	1,588	1,164,360	.61	.57	243,050	2,684,189	.68	.66				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2012

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
O- 60																
61- 80	238	140	2.28	1.71	65	177	.10	.08	55	255	33.87	25.61	59	394	.02	.01
81- 85	557	460	2.15	1.80	500	1,637	.81	.68	869	4,684	.52	.44	1,358	10,081	.89	.75
86- 90	2,280	2,702	1.40	1.22	7,028	23,565	.65	.56	5,311	28,065	.54	.47	2,376	17,762	.42	.36
91- 95	318	313	.41	.38	731	2,652	1.12	1.04	661	3,798	.97	.90	488	3,936	.81	.75
96- 99	173	186	.73	.71	333	1,275	1.15	1.12	300	1,792	.44	.43	234	1,995	.67	.65
100-100	169,833	101,360	.56	.56	14,617	48,697	.55	.55	2,434	14,657	.90	.90	992	8,493	.72	.72
CREDITS	173,399	105,161	.59	.58	23,274	78,002	.62	.58	9,630	53,249	.82	.75	5,507	42,661	.63	.57
101-105	149	166	.40	.41	268	1,076	.91	.93	253	1,618	.57	.58	242	2,154	.52	.54
106-110	152	194	2.98	3.21	370	1,526	.84	.90	369	2,440	.91	.98	260	2,418	.63	.68
111-115	109	131	1.07	1.21	145	646	.70	.79	161	1,110	.93	1.05	130	1,266	.45	.50
116-120	88	119	.18	.22	143	639	1.48	1.74	157	1,119	.69	.82	99	1,007	.28	.33
121-130	217	312	.80	1.00	327	1,563	.61	.77	304	2,346	.84	1.04	228	2,494	.64	.80
131-140	108	179	.06	.08	204	1,070	.50	.67	199	1,647	.64	.86	156	1,837	.74	.99
141- UP	218	422	2.12	3.62	471	3,142	1.17	1.99	464	4,764	.42	.69	323	4,715	.50	.85
CHARGES	1,041	1,523	1.29	1.65	1,928	9,661	.91	1.18	1,907	15,044	.66	.85	1,438	15,890	.56	.71
TOTALS	174,440	106,684	.60	.60	25,202	87,664	.65	.63	11,537	68,294	.79	.76	6,945	58,551	.61	.60

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			RSKS	\$50,000 - 99,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
O- 60									1	23						
61- 80	101	976	.83	.64	352	5,728	.71	.55	1,104	31,564	.60	.47	833	43,782	.56	.42
81- 85	2,310	24,059	.46	.39	2,372	37,802	.47	.39	1,248	34,683	.57	.47	411	23,620	.45	.37
86- 90	2,014	21,151	.54	.47	1,142	18,899	.70	.61	713	21,362	.72	.63	356	22,095	.48	.42
91- 95	554	6,290	.73	.68	530	9,513	.69	.64	478	15,707	.59	.55	331	21,716	.62	.57
96- 99	364	4,398	.76	.74	376	7,108	.52	.51	397	13,652	.69	.67	275	18,735	.65	.63
100-100	892	10,855	.68	.68	598	11,452	.74	.74	378	12,987	.59	.59	189	12,954	.58	.58
CREDITS	6,235	67,730	.57	.51	5,370	90,502	.59	.52	4,319	129,979	.62	.53	2,395	142,903	.55	.47
101-105	360	4,609	.65	.67	401	8,115	.50	.51	454	16,513	.66	.67	270	19,546	.49	.50
106-110	337	4,442	.67	.72	319	6,657	.92	.99	359	13,888	.59	.64	237	18,104	.70	.75
111-115	194	2,698	.57	.64	234	5,333	1.03	1.16	320	12,558	.68	.77	197	15,755	.59	.67
116-120	152	2,206	1.20	1.42	200	4,657	.42	.50	254	10,431	.40	.47	163	13,479	.58	.69
121-130	360	5,612	.88	1.10	451	11,105	.79	.99	420	18,170	.65	.82	266	22,879	.49	.60
131-140	279	4,660	.58	.78	251	6,590	.51	.68	231	11,155	.52	.71	158	14,726	.67	.91
141- UP	435	8,749	.59	.98	420	13,145	.73	1.18	461	26,384	.81	1.33	298	33,964	.58	.95
CHARGES	2,117	32,976	.70	.88	2,276	55,603	.71	.88	2,499	109,099	.65	.81	1,589	138,453	.58	.72
TOTALS	8,352	100,707	.61	.60	7,646	146,104	.64	.63	6,818	239,078	.63	.63	3,984	281,356	.56	.57

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS			RSKS	SD PREM	A LR	M LR
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR				
O- 60					5	2,336	.09	.05	6	2,360	.09	.05			
61- 80	588	66,517	.41	.30	397	276,239	.36	.26	3,792	425,772	.43	.32			
81- 85	243	31,212	.48	.40	117	66,747	.33	.28	9,985	234,987	.47	.39			
86- 90	231	30,913	.60	.53	150	129,204	.42	.37	21,601	315,717	.52	.46			
91- 95	222	32,134	.60	.55	134	79,423	.41	.38	4,447	175,482	.54	.51			
96- 99	198	29,437	.46	.45	118	91,578	.53	.52	2,768	170,155	.56	.55			
100-100	89	13,061	.36	.36	51	37,163	.33	.33	190,073	271,678	.55	.55			
CREDITS	1,571	203,273	.48	.41	972	682,690	.40	.33	232,672	1,596,151	.50	.43			
101-105	187	29,978	.57	.58	114	89,629	.56	.58	2,698	173,404	.57	.58			
106-110	145	23,133	.61	.66	92	90,164	.52	.57	2,640	162,965	.59	.64			
111-115	139	24,388	.60	.67	79	42,479	.67	.76	1,708	106,364	.66	.75			
116-120	104	19,314	.68	.80	62	38,753	.56	.66	1,422	91,724	.58	.69			
121-130	179	33,802	.53	.66	103	82,931	.57	.71	2,855	181,214	.59	.74			
131-140	96	20,343	.65	.88	56	45,987	.55	.75	1,738	108,193	.59	.79			
141- UP	184	48,101	.72	1.20	81	64,271	.60	.97	3,355	207,658	.66	1.09			
CHARGES	1,034	199,059	.62	.78	587	454,213	.57	.68	16,416	1,031,522	.61	.74			
TOTALS	2,605	402,333	.55	.56	1,559	1,136,903	.47	.44	249,088	2,627,673	.54	.53			

