

PENNSYLVANIA COMPENSATION RATING BUREAU

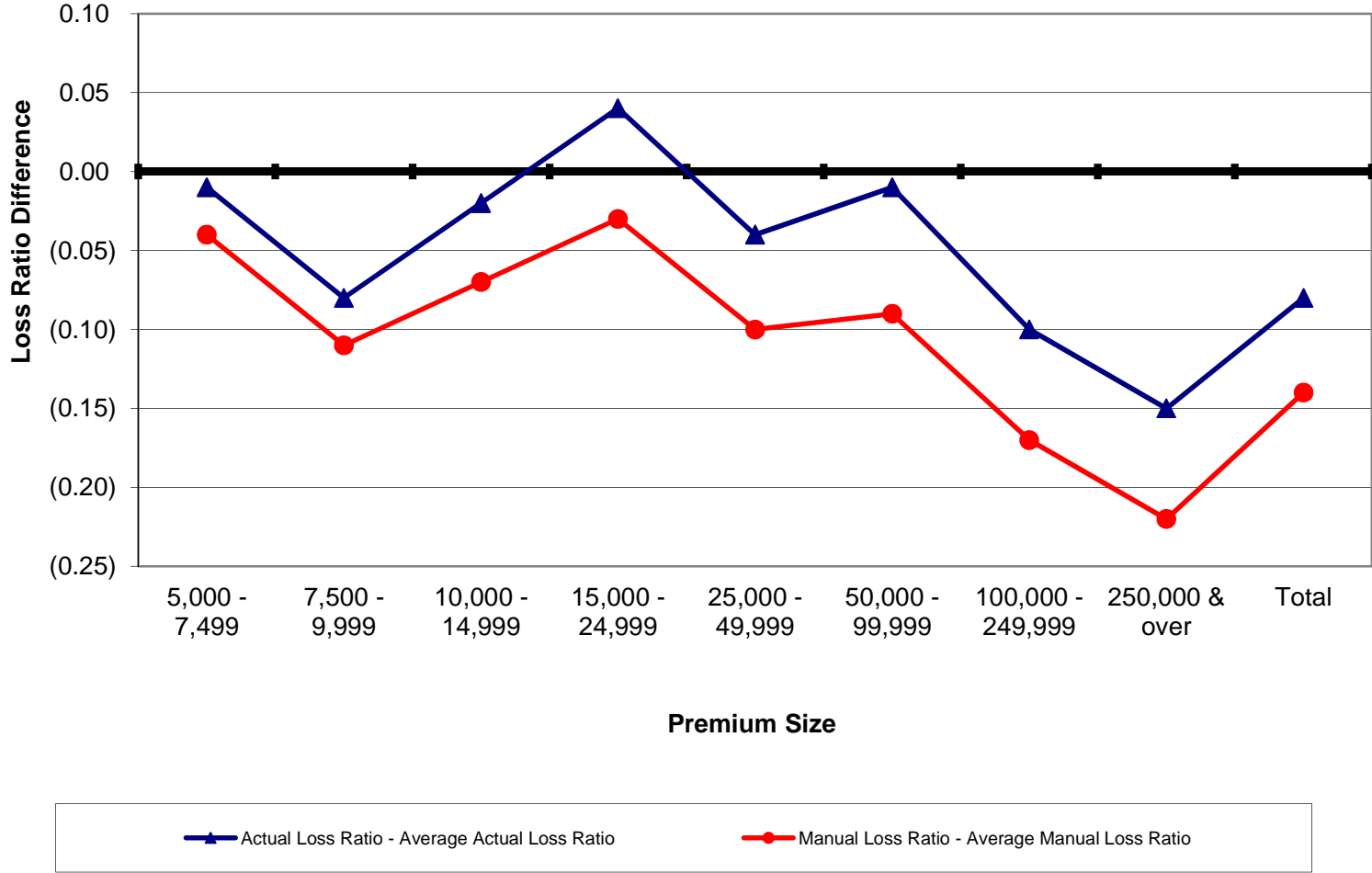
Review Of Experience Rating Plan Results

Attached is an exhibit that reviews the results of the experience rating plan. The exhibit compares loss ratios on an Actual (i.e. after Experience Rating) basis and Manual (i.e. before Experience Rating) basis. The first two pages show the five-year (2011-2015) results of the experience rating plan separately for credit-rated risks (Page 1) and debit-rated risks (Page 2) displayed graphically.

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

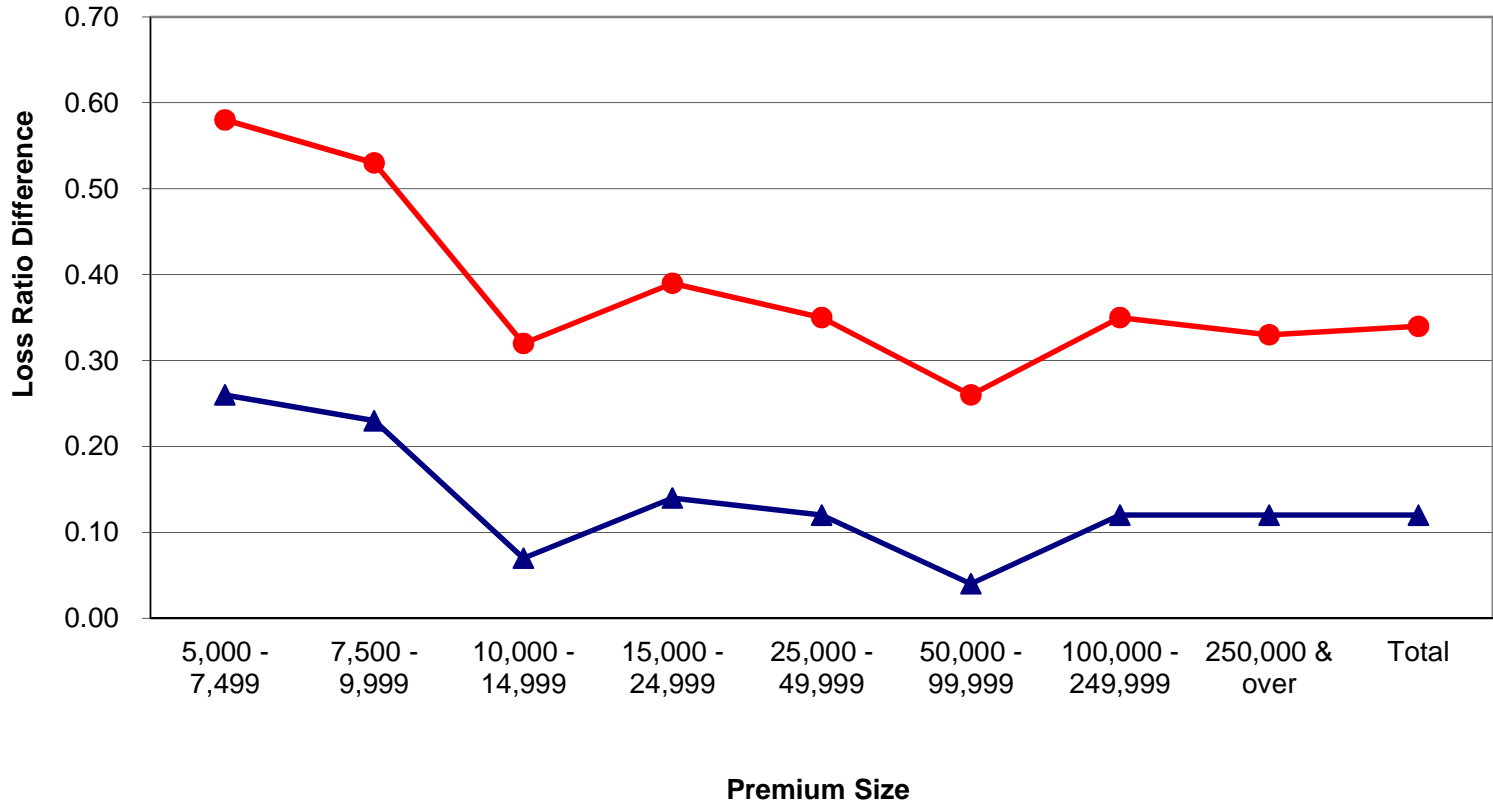
**Pennsylvania Compensation Rating Bureau  
April 1, 2019 Loss Cost Filing**

**Credit Risks  
2011 - 2015**



Pennsylvania Compensation Rating Bureau  
April 1, 2019 Loss Cost Filing

Debit Risks  
2011 - 2015



Actual Loss Ratio - Average Actual Loss Ratio      Manual Loss Ratio - Average Manual Loss Ratio

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2011 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	6	6			6	17	.03	.02	5	25	.01	.01	7	50	.76	.58
81- 85	39	39			78	254	.16	.14	154	829	.42	.35	214	1,574	.63	.54
86- 90	187	247	2.07	1.79	613	2,040	.55	.48	478	2,537	1.33	1.15	243	1,811	.96	.84
91- 95	24	30	.02	.02	77	283	2.05	1.90	59	339	.64	.59	63	506	.26	.24
96- 99	13	23	.25	.25	31	118	2.76	2.69	44	272	.32	.32	33	280	.47	.46
100-100	3,896	4,044	.99	.99	949	3,181	.72	.72	181	1,097	.86	.86	83	711	.75	.75
CREDITS	4,165	4,389	1.03	1.02	1,754	5,893	.74	.69	921	5,098	.97	.87	643	4,933	.73	.64
101-105	10	11			28	110	1.85	1.90	32	205	.56	.57	27	240	1.20	1.24
106-110	10	17	.02	.02	22	91	.28	.30	34	233	.54	.58	30	277	.16	.17
111-115	3	5			15	65	.80	.90	16	106	.91	1.02	15	152	2.06	2.33
116-120	3	5	.27	.32	10	46	3.96	4.69	12	86	.08	.09	15	156	4.75	5.59
121-130	14	27	.08	.11	26	124	.49	.61	31	245	1.09	1.37	21	230	.11	.14
131-140	8	17			18	95	2.88	3.86	24	205	.36	.49	17	204	.44	.60
141- UP	20	46	12.16	20.40	55	386	5.26	9.31	63	673	.73	1.29	40	575	1.34	2.20
CHARGES	68	129	4.37	5.77	174	918	3.08	4.17	212	1,753	.67	.90	165	1,833	1.24	1.57
TOTALS	4,233	4,518	1.12	1.12	1,928	6,810	1.05	1.03	1,133	6,852	.90	.88	808	6,766	.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																
61- 80	9	85	.39	.30	55	896	.35	.28	207	5,891	.35	.27	151	8,053	.56	.42
81- 85	313	3,267	.45	.38	320	5,049	.37	.31	193	5,531	.62	.52	62	3,496	1.18	.98
86- 90	185	1,974	1.27	1.10	147	2,484	.54	.47	143	4,409	.99	.87	71	4,459	.73	.65
91- 95	93	1,060	.73	.68	102	1,851	.89	.82	101	3,310	.96	.89	63	4,195	.72	.67
96- 99	50	602	.18	.17	67	1,271	.85	.83	71	2,572	.89	.87	44	2,999	.83	.81
100-100	84	1,018	.47	.47	72	1,366	.92	.92	62	2,174	.88	.88	26	1,787	.65	.65
CREDITS	734	8,006	.67	.59	763	12,917	.58	.51	777	23,886	.72	.62	417	24,989	.74	.63
101-105	56	715	.65	.67	46	939	1.76	1.81	67	2,459	.68	.70	53	3,858	.84	.86
106-110	38	501	2.13	2.29	48	1,023	.40	.43	69	2,624	.61	.66	41	3,280	1.77	1.91
111-115	26	362	.74	.83	35	768	.27	.31	65	2,657	1.00	1.13	31	2,616	.61	.69
116-120	13	190	.94	1.10	32	809	.26	.30	44	1,842	.57	.67	35	2,917	.62	.73
121-130	47	743	1.56	1.97	73	1,736	1.79	2.24	89	4,030	.73	.92	49	4,261	.86	1.07
131-140	40	660	1.03	1.39	45	1,211	.29	.39	40	1,927	2.55	3.44	33	3,175	1.35	1.82
141- UP	74	1,524	.89	1.47	79	2,603	.81	1.37	102	6,109	.95	1.57	74	8,335	.79	1.29
CHARGES	294	4,697	1.10	1.42	358	9,087	.88	1.14	476	21,648	.95	1.21	316	28,441	.95	1.20
TOTALS	1,028	12,702	.83	.83	1,121	22,004	.71	.72	1,253	45,534	.83	.85	733	53,429	.85	.88

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			
0- 60					1	888	.49	.27	1	888	.49	.27			
61- 80	113	12,894	.45	.33	103	84,676	.37	.26	662	112,592	.39	.28			
81- 85	48	6,547	.52	.44	46	22,339	.51	.42	1,467	48,924	.55	.46			
86- 90	62	8,958	.90	.79	47	49,622	.60	.53	2,176	78,539	.72	.63			
91- 95	47	7,026	1.10	1.02	48	33,842	.52	.48	677	52,443	.66	.62			
96- 99	57	8,371	.48	.47	33	27,665	.51	.50	443	44,173	.56	.54			
100-100	21	3,055	1.25	1.25	17	11,925	.39	.39	5,391	30,358	.69	.69			
CREDITS	348	46,851	.70	.60	295	230,956	.47	.39	10,817	367,918	.57	.48			
101-105	37	5,697	.43	.44	34	19,934	.98	1.02	390	34,169	.87	.89			
106-110	32	5,262	.92	1.00	24	30,007	.78	.85	348	43,315	.86	.94			
111-115	21	3,535	.86	.97	18	13,933	.60	.68	245	24,200	.69	.77			
116-120	20	3,777	.96	1.13	20	14,221	.79	.93	204	24,049	.79	.93			
121-130	40	7,634	.78	.97	26	15,852	1.47	1.83	416	34,883	1.16	1.45			
131-140	33	6,959	.83	1.12	14	11,019	.76	1.04	272	25,471	.98	1.32			
141- UP	44	10,712	.82	1.29	16	14,010	.91	1.40	567	44,971	.92	1.47			
CHARGES	227	43,576	.79	.99	152	118,977	.90	1.06	2,442	231,059	.91	1.10			
TOTALS	575	90,428	.74	.75	447	349,934	.62	.57	13,259	598,977	.70	.67			

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	1				8	22	.04	.03	7	32	.38	.29	3	22		
81- 85	19	19			31	106	2.47	2.08	89	483	.37	.31	155	1,156	.84	.71
86- 90	174	226	3.35	2.91	635	2,146	.37	.32	545	2,890	.60	.52	267	1,995	.32	.28
91- 95	14	17			68	253	2.09	1.94	76	446	1.39	1.28	62	508	.44	.41
96- 99	13	14			26	103	6.11	5.96	34	202	1.07	1.05	34	292	.82	.80
100-100	3,901	4,108	.49	.49	948	3,188	.69	.69	195	1,179	.93	.93	77	668	.58	.58
CREDITS	4,122	4,384	.63	.63	1,716	5,818	.76	.71	946	5,232	.73	.66	598	4,641	.53	.47
101-105	10	21	.15	.15	19	77	.11	.11	25	170	1.07	1.10	31	274	1.23	1.27
106-110	6	6			26	107	4.07	4.39	37	241	1.46	1.57	36	339	1.01	1.08
111-115	3	3	1.89	2.13	14	61	.19	.21	16	113	.67	.75	16	157	.18	.20
116-120	3	6			12	51	.85	1.00	14	102	.77	.90	8	87	.08	.09
121-130	19	38	.06	.07	25	116	.88	1.10	27	211	.17	.22	21	232	.31	.39
131-140	11	17			16	78	1.05	1.42	21	182	.06	.08	20	233	1.14	1.54
141- UP	12	25	.13	.23	45	323	4.86	8.84	61	622	.29	.47	39	612	.46	.84
CHARGES	64	116	.12	.16	157	812	2.77	3.76	201	1,640	.56	.73	171	1,933	.69	.90
TOTALS	4,186	4,500	.62	.62	1,873	6,630	1.00	.98	1,147	6,872	.69	.67	769	6,574	.58	.57

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	.04	.03	30	513	.27	.21	207	5,983	1.03	.80	165	8,605	.62	.47
81- 85	299	3,180	.58	.49	318	5,068	.43	.36	205	5,799	.66	.55	72	4,223	.46	.38
86- 90	241	2,540	.72	.63	164	2,769	.84	.73	122	3,646	1.00	.88	55	3,348	.69	.61
91- 95	82	953	1.06	.99	84	1,537	.63	.59	99	3,354	.54	.51	63	4,278	.52	.49
96- 99	53	647	.40	.39	62	1,175	.82	.80	78	2,684	.83	.81	53	3,627	.49	.48
100-100	81	995	.35	.35	66	1,297	1.09	1.09	54	1,921	.88	.88	29	2,100	.86	.86
CREDITS	765	8,403	.63	.56	724	12,359	.64	.57	765	23,387	.83	.71	437	26,181	.59	.50
101-105	43	561	.35	.36	56	1,137	.35	.37	69	2,476	.53	.55	55	3,955	.58	.60
106-110	35	477	1.34	1.44	49	954	2.03	2.18	64	2,445	.44	.48	43	3,299	.98	1.05
111-115	14	199	.08	.09	37	845	1.60	1.81	51	2,101	.66	.74	47	3,631	.61	.69
116-120	20	296	.15	.18	27	649	.96	1.13	34	1,440	.59	.70	27	2,280	.97	1.14
121-130	54	848	.79	.99	65	1,591	.95	1.19	70	3,088	.52	.65	58	5,176	.68	.85
131-140	33	552	.79	1.06	40	1,048	.37	.49	52	2,420	.49	.66	34	3,249	.96	1.31
141- UP	62	1,327	1.14	1.96	83	2,737	.69	1.14	89	5,117	1.12	1.83	56	6,332	.78	1.29
CHARGES	261	4,260	.83	1.07	357	8,961	.90	1.16	429	19,087	.69	.87	320	27,922	.77	.96
TOTALS	1,026	12,663	.70	.69	1,081	21,320	.75	.76	1,194	42,473	.77	.77	757	54,103	.68	.70

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			
0- 60					1	769	.15	.08	1	769	.15	.08			
61- 80	107	12,389	.79	.58	105	81,636	.57	.41	642	109,290	.62	.45			
81- 85	63	8,133	.56	.46	38	19,368	.56	.46	1,289	47,536	.56	.46			
86- 90	55	7,979	1.12	.98	46	54,076	.54	.48	2,304	81,616	.64	.56			
91- 95	55	8,145	.61	.57	39	25,788	.58	.54	642	45,278	.61	.56			
96- 99	44	6,753	.45	.44	40	27,417	.78	.76	437	42,914	.71	.70			
100-100	17	2,876	.65	.65	17	11,897	.40	.40	5,385	30,228	.58	.58			
CREDITS	341	46,276	.72	.61	286	220,951	.58	.48	10,700	357,631	.62	.52			
101-105	39	6,384	.76	.78	34	25,992	.82	.85	381	41,044	.75	.78			
106-110	41	6,833	.82	.88	16	15,486	.80	.86	353	30,186	.86	.93			
111-115	31	5,611	.65	.73	18	9,022	.80	.91	247	21,743	.73	.83			
116-120	21	3,915	1.14	1.34	18	10,245	.72	.85	184	19,069	.82	.97			
121-130	39	7,285	.72	.90	24	22,542	.78	.97	402	41,128	.74	.92			
131-140	22	4,452	.90	1.21	17	11,606	.82	1.11	266	23,836	.80	1.08			
141- UP	43	10,511	1.37	2.21	17	19,497	.84	1.35	507	47,102	1.00	1.62			
CHARGES	236	44,990	.94	1.16	144	114,389	.80	.96	2,340	224,109	.82	1.01			
TOTALS	577	91,265	.83	.83	430	335,340	.65	.61	13,040	581,740	.70	.67			

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2013 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	6	5			7	17	.06	.04	7	33	.15	.11	2	13	.04	.03
81- 85	30	33	.58	.49	31	100	.21	.18	68	382	.52	.44	130	966	.36	.31
86- 90	141	194	2.56	2.21	599	2,040	1.23	1.06	548	2,898	.71	.61	282	2,119	.57	.49
91- 95	14	16	7.05	6.49	60	218	.42	.39	63	368	.30	.28	59	483	.59	.55
96- 99	5	8	.04	.04	27	102	2.68	2.61	30	176	.24	.24	27	229	2.12	2.07
100-100	3,985	4,203	.79	.79	991	3,294	.74	.74	180	1,090	.54	.54	88	757	.51	.51
CREDITS	4,181	4,458	.89	.88	1,715	5,769	.92	.87	896	4,946	.61	.55	588	4,567	.59	.53
101-105	7	7			18	75	.29	.30	26	169	.34	.35	28	253	1.44	1.49
106-110	10	13	.04	.05	40	174	.88	.95	43	285	.46	.50	27	254	.14	.15
111-115	8	13	.08	.09	20	87	.58	.66	14	99	.80	.90	21	204	.76	.85
116-120	3	6			6	25	.47	.55	10	71	.31	.37	6	58	.12	.14
121-130	14	23	.01	.01	30	147	.35	.44	27	211	1.28	1.61	27	297	.46	.58
131-140	4	8	.03	.05	20	107	.51	.69	36	306	1.20	1.62	24	278	.85	1.14
141- UP	17	36	1.04	1.83	30	201	.24	.42	42	444	1.20	2.06	49	709	.95	1.59
CHARGES	63	106	.37	.49	164	816	.48	.61	198	1,586	.92	1.19	182	2,054	.79	1.02
TOTALS	4,244	4,564	.87	.87	1,879	6,585	.87	.84	1,094	6,532	.68	.66	770	6,621	.65	.65

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	78	.14	.10	30	502	.18	.14	168	4,808	.41	.32	170	8,867	.98	.74
81- 85	298	3,096	.46	.38	342	5,473	.35	.29	201	5,552	.48	.39	71	4,297	.72	.60
86- 90	255	2,678	.70	.61	155	2,612	.69	.61	133	3,917	.88	.77	57	3,667	.77	.68
91- 95	70	802	.65	.60	74	1,293	.48	.44	80	2,587	.37	.34	54	3,598	.74	.69
96- 99	40	491	.88	.86	53	1,022	.75	.73	81	2,757	1.12	1.09	57	3,744	.82	.80
100-100	89	1,074	.37	.37	56	1,079	1.27	1.27	54	1,925	.65	.65	35	2,446	1.16	1.16
CREDITS	761	8,219	.57	.50	710	11,982	.55	.48	717	21,547	.62	.54	444	26,618	.87	.74
101-105	40	516	.41	.42	53	1,037	.83	.85	86	3,088	.89	.92	48	3,398	.53	.54
106-110	51	677	1.79	1.92	46	965	.86	.93	58	2,256	.46	.50	46	3,460	.50	.54
111-115	25	356	.44	.50	35	782	.77	.87	60	2,416	1.03	1.16	38	2,928	.58	.65
116-120	18	260	.28	.33	24	563	.70	.83	51	2,161	.45	.53	24	1,998	.56	.66
121-130	51	800	.66	.83	75	1,836	.48	.61	69	2,953	.82	1.03	58	5,076	1.13	1.41
131-140	30	521	.88	1.19	46	1,200	2.02	2.74	39	1,884	.48	.64	39	3,640	.79	1.07
141- UP	66	1,372	.95	1.61	73	2,375	.66	1.06	79	4,408	.68	1.10	55	6,061	.70	1.12
CHARGES	281	4,503	.88	1.13	352	8,758	.86	1.09	442	19,165	.71	.87	308	26,561	.72	.90
TOTALS	1,042	12,722	.68	.67	1,062	20,740	.68	.68	1,159	40,712	.66	.67	752	53,179	.80	.80

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
0- 60					2	2,553	.31	.18	2	2,553	.31	.18
61- 80	108	12,855	.39	.29	102	84,920	.49	.36	609	112,098	.51	.38
81- 85	53	7,076	.40	.33	46	33,163	.66	.56	1,270	60,138	.57	.48
86- 90	56	7,919	.86	.76	39	24,709	.58	.50	2,265	52,752	.71	.62
91- 95	55	8,219	.57	.53	36	30,194	1.09	1.01	565	47,778	.90	.83
96- 99	34	5,368	.61	.60	31	21,846	.58	.57	385	35,740	.67	.66
100-100	15	2,295	.78	.78	18	11,690	1.59	1.59	5,511	29,853	1.10	1.10
CREDITS	321	43,732	.56	.47	274	209,075	.68	.56	10,607	340,913	.68	.57
101-105	41	6,879	.75	.77	31	32,159	.77	.79	378	47,580	.76	.77
106-110	40	6,740	.68	.74	17	10,036	.86	.93	378	24,861	.74	.80
111-115	24	3,940	.90	1.02	21	11,946	.83	.94	266	22,770	.82	.93
116-120	23	4,191	.62	.73	22	12,057	.66	.77	187	21,390	.61	.72
121-130	58	10,945	1.32	1.65	29	17,530	1.57	1.96	438	39,818	1.31	1.63
131-140	32	6,446	.78	1.05	11	5,623	1.13	1.52	281	20,013	.93	1.26
141- UP	42	10,359	.84	1.36	9	7,244	.97	1.61	462	33,211	.82	1.33
CHARGES	260	49,499	.89	1.10	140	96,595	.95	1.09	2,390	209,643	.88	1.05
TOTALS	581	93,231	.74	.75	414	305,670	.77	.70	12,997	550,556	.75	.71

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2014 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								1	4						
61- 80	8	4			7	21	.37	.29	5	24	.16	.12	2	14		
81- 85	22	26	2.27	1.91	40	130	.20	.17	97	526	.78	.66	151	1,114	.36	.30
86- 90	128	167	.21	.18	567	1,910	.63	.54	526	2,796	.76	.66	265	1,967	.96	.84
91- 95	15	19	.29	.27	59	213	.44	.40	74	418	1.05	.97	48	385	.81	.75
96- 99	5	9			21	81	3.84	3.74	27	165	.39	.38	23	198	.93	.90
100-100	4,024	4,211	.81	.81	1,024	3,446	.67	.67	162	987	1.13	1.13	66	572	.69	.69
CREDITS	4,203	4,437	.79	.78	1,718	5,801	.68	.64	892	4,919	.85	.76	555	4,250	.75	.66
101-105	5	6	7.30	7.41	16	67	.94	.96	30	190	1.36	1.39	36	322	.34	.35
106-110	6	10	.34	.37	28	120	5.20	5.61	55	370	1.90	2.05	22	208	.32	.34
111-115	9	11	.04	.05	14	61	.52	.59	18	125	.25	.28	12	120	.13	.15
116-120	2	3	.34	.40	15	69	.57	.67	9	68	.40	.47	9	90	3.60	4.24
121-130	8	16	.09	.11	18	81	.12	.15	30	231	3.95	4.94	26	283	.75	.93
131-140	7	9			20	106	.55	.76	31	263	.28	.38	26	310	2.09	2.84
141- UP	12	32			50	335	.40	.68	66	713	1.06	1.78	43	639	.63	1.09
CHARGES	49	87	.57	.76	161	839	1.14	1.53	239	1,960	1.41	1.84	174	1,971	.90	1.18
TOTALS	4,252	4,524	.78	.78	1,879	6,640	.74	.72	1,131	6,880	1.01	.99	729	6,221	.80	.79

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	51	.04	.02
61- 80	13	126	.41	.32	35	585	.27	.21	162	4,598	.46	.36	147	7,734	.69	.52
81- 85	303	3,115	.42	.35	325	5,119	.56	.46	178	4,981	.48	.39	76	4,163	.73	.60
86- 90	217	2,255	.69	.60	172	2,873	.72	.63	149	4,407	.61	.53	61	3,860	.88	.78
91- 95	79	913	1.68	1.56	86	1,545	.68	.63	83	2,641	.52	.48	75	4,703	.74	.69
96- 99	35	435	.22	.22	52	1,013	1.03	1.01	67	2,355	.45	.44	47	3,271	.54	.53
100-100	90	1,108	1.28	1.28	67	1,280	1.25	1.25	54	1,896	.92	.92	34	2,303	.97	.97
CREDITS	737	7,951	.75	.66	737	12,415	.71	.62	693	20,878	.54	.47	441	26,085	.74	.63
101-105	40	504	.95	.98	59	1,163	1.22	1.26	77	2,920	.35	.36	45	3,327	.66	.68
106-110	43	558	.30	.32	40	835	.89	.96	49	1,811	.37	.40	28	2,211	.55	.60
111-115	28	390	.92	1.04	29	656	1.63	1.84	66	2,583	.93	1.04	34	2,619	.50	.57
116-120	25	367	.15	.18	30	691	.93	1.09	46	1,919	.75	.89	28	2,232	.70	.82
121-130	41	629	1.15	1.44	71	1,723	.48	.60	84	3,734	1.07	1.34	47	4,090	.81	1.02
131-140	41	701	.90	1.21	44	1,153	1.07	1.44	45	2,152	.52	.70	43	4,132	.61	.83
141- UP	60	1,221	1.22	1.97	83	2,655	1.90	3.11	73	4,305	.55	.90	64	7,158	.75	1.21
CHARGES	278	4,368	.89	1.14	356	8,877	1.23	1.59	440	19,422	.67	.83	289	25,769	.68	.86
TOTALS	1,015	12,320	.80	.79	1,093	21,292	.93	.94	1,133	40,300	.61	.61	730	51,854	.71	.72

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			
0- 60					2	1,881	.10	.06	5	1,935	.10	.05			
61- 80	117	13,428	.85	.62	123	94,658	.48	.35	619	121,191	.53	.39			
81- 85	52	6,503	.64	.53	47	24,398	.47	.39	1,291	50,075	.52	.43			
86- 90	59	8,363	.57	.50	41	47,908	.64	.57	2,185	76,506	.66	.58			
91- 95	43	6,382	.85	.79	30	36,671	.83	.76	592	53,890	.82	.75			
96- 99	43	6,698	.62	.61	20	11,793	.65	.64	340	26,019	.63	.61			
100-100	21	3,139	.44	.44	13	7,830	.79	.79	5,555	26,772	.81	.81			
CREDITS	335	44,512	.70	.60	276	225,139	.59	.48	10,587	356,387	.63	.52			
101-105	48	7,966	.72	.74	29	15,910	.65	.67	385	32,374	.67	.69			
106-110	35	5,844	.90	.97	19	10,069	.67	.73	325	22,035	.74	.80			
111-115	29	5,021	.71	.80	18	9,802	.71	.80	257	21,386	.74	.83			
116-120	24	4,698	1.55	1.82	16	9,168	1.00	1.17	204	19,305	1.06	1.25			
121-130	39	7,303	1.05	1.31	22	11,954	1.15	1.43	386	30,045	1.04	1.30			
131-140	22	4,404	.76	1.02	18	9,499	.63	.85	297	22,728	.69	.92			
141- UP	50	12,716	.90	1.46	23	18,674	.84	1.35	524	48,448	.88	1.43			
CHARGES	247	47,952	.92	1.15	145	85,075	.81	.99	2,378	196,322	.83	1.04			
TOTALS	582	92,464	.82	.83	421	310,214	.65	.58	12,965	552,708	.70	.66			

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2015 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	3	4			6	17			7	34	.06	.04	5	33		
81- 85	20	21			34	114	.14	.12	132	723	.38	.32	161	1,193	.28	.23
86- 90	128	169	.82	.71	559	1,899	.38	.33	499	2,648	.54	.47	241	1,819	.28	.24
91- 95	17	23	.03	.02	53	188	.18	.17	57	326	.79	.73	48	391	.67	.62
96- 99	12	19	.37	.36	27	105	.18	.17	31	185	.35	.34	24	201	2.37	2.33
100-100	4,066	4,258	.63	.63	1,035	3,458	1.25	1.25	163	974	1.07	1.07	69	596	.89	.89
CREDITS	4,246	4,493	.63	.63	1,714	5,780	.88	.83	889	4,889	.63	.56	548	4,234	.50	.44
101-105	6	10			17	76	.71	.74	32	203	1.58	1.62	31	283	.78	.80
106-110	5	8	.02	.02	40	176	1.29	1.39	39	262	.30	.32	26	236	.93	.99
111-115	7	6	.13	.14	16	73	.49	.56	31	225	.95	1.07	11	109	.28	.31
116-120	5	9			10	46	.09	.10	15	109	.16	.19	7	72	.03	.04
121-130	8	13			26	123	.16	.20	27	200	2.02	2.52	29	316	1.77	2.21
131-140	4	4			23	125	1.48	2.00	25	210	.04	.06	19	225	.27	.36
141- UP	26	65	.12	.21	40	272	1.08	1.86	69	733	.75	1.28	52	769	1.15	1.98
CHARGES	61	115	.08	.11	172	891	.92	1.19	238	1,942	.82	1.08	175	2,010	.98	1.30
TOTALS	4,307	4,608	.62	.62	1,886	6,670	.89	.87	1,127	6,831	.68	.67	723	6,244	.65	.65

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	11	104	.16	.12	29	474	.38	.29	177	4,947	.39	.30	160	8,512	.56	.42
81- 85	327	3,360	.34	.28	329	5,233	.40	.33	172	4,794	.47	.38	66	3,816	.81	.67
86- 90	203	2,137	.83	.72	138	2,332	.29	.25	123	3,685	.62	.54	75	4,760	.56	.49
91- 95	73	861	.61	.57	69	1,236	.76	.70	78	2,562	.52	.49	62	4,006	.56	.52
96- 99	59	706	.55	.54	49	950	.78	.77	67	2,288	.30	.30	44	2,845	.52	.51
100-100	82	991	.25	.25	55	1,052	1.23	1.23	42	1,431	.53	.53	31	2,102	.71	.71
CREDITS	755	8,160	.50	.44	669	11,276	.52	.46	659	19,708	.47	.40	438	26,041	.61	.51
101-105	35	446	.46	.47	51	1,003	1.09	1.12	61	2,277	1.66	1.71	53	3,779	.59	.61
106-110	40	521	1.00	1.07	63	1,296	.65	.71	50	1,878	.59	.63	42	3,300	.56	.60
111-115	18	257	.42	.47	29	628	.78	.89	64	2,561	.38	.43	28	2,193	.63	.70
116-120	17	249	.33	.39	33	747	.73	.87	55	2,173	.55	.65	30	2,468	.85	1.00
121-130	41	630	.77	.96	81	1,993	1.22	1.53	76	3,369	.48	.61	61	5,409	.70	.88
131-140	35	570	.25	.33	39	1,033	.60	.80	50	2,366	.48	.65	26	2,517	.49	.66
141- UP	64	1,309	.72	1.16	74	2,285	1.07	1.71	90	5,166	.90	1.50	66	7,647	.85	1.42
CHARGES	250	3,981	.62	.80	370	8,985	.94	1.19	446	19,789	.73	.93	306	27,313	.70	.89
TOTALS	1,005	12,141	.54	.53	1,039	20,260	.71	.72	1,105	39,498	.60	.62	744	53,354	.65	.67

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
0- 60					2	1,832	.01	.01	2	1,832	.01	.01
61- 80	118	14,068	.59	.44	116	83,849	.37	.27	632	112,043	.42	.31
81- 85	47	6,146	.26	.21	38	20,926	.35	.29	1,326	46,326	.39	.32
86- 90	41	5,323	.49	.43	43	48,463	.51	.45	2,050	73,236	.51	.45
91- 95	54	7,380	.77	.71	34	26,816	.51	.48	545	43,786	.57	.53
96- 99	46	6,929	.47	.46	26	14,366	.47	.46	385	28,593	.49	.48
100-100	11	1,466	.92	.92	13	9,588	.43	.43	5,567	25,917	.69	.69
CREDITS	317	41,313	.55	.46	272	205,839	.43	.35	10,507	331,733	.48	.40
101-105	45	6,774	2.66	2.75	26	11,095	1.04	1.07	357	25,946	1.45	1.49
106-110	30	4,867	.66	.71	26	14,937	.55	.60	361	27,482	.59	.64
111-115	24	4,027	.67	.76	18	10,707	.71	.80	246	20,786	.65	.73
116-120	14	2,813	.58	.69	15	9,840	1.26	1.48	201	18,526	.97	1.14
121-130	39	7,692	.72	.90	27	15,237	.65	.82	415	34,981	.71	.89
131-140	25	5,039	.64	.87	12	7,151	.76	1.02	258	19,239	.62	.84
141- UP	38	9,533	.58	.91	17	10,686	.79	1.22	536	38,464	.79	1.26
CHARGES	215	40,746	.98	1.21	141	79,653	.80	.95	2,374	185,425	.82	1.01
TOTALS	532	82,059	.76	.76	413	285,492	.53	.48	12,881	517,158	.60	.57



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

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					1				2							
61- 80	153	79	.05	.04	60	161	1.64	1.22	30	137	.36	.26	43	288	.01	.01
81- 85	303	245	.81	.68	273	855	.95	.80	424	2,250	.92	.77	438	3,236	.65	.55
86- 90	867	982	1.09	.94	1,565	5,094	.64	.56	990	5,211	.52	.45	510	3,810	.63	.54
91- 95	135	131	1.35	1.25	151	535	.32	.29	121	679	.19	.18	98	777	.45	.41
96- 99	70	84	5.20	5.07	79	290	1.66	1.62	63	387	.62	.60	52	432	.33	.33
100-100	11,051	11,150	1.58	1.58	2,734	9,437	1.02	1.02	756	4,578	.95	.95	379	3,260	.43	.43
CREDITS	12,579	12,671	1.54	1.51	4,863	16,375	.90	.84	2,384	13,242	.72	.65	1,520	11,803	.54	.49
101-105	67	91	.52	.54	64	252	2.40	2.46	65	412	.77	.79	51	469	2.23	2.29
106-110	59	62	.77	.82	95	391	1.60	1.73	63	419	.24	.26	49	457	.21	.23
111-115	40	46	2.18	2.48	47	205	1.69	1.91	35	249	1.46	1.65	22	212	1.83	2.06
116-120	38	42	5.12	6.03	37	165	1.42	1.67	39	294	.16	.19	21	211	.16	.18
121-130	82	119	1.74	2.18	79	366	1.50	1.88	81	621	1.74	2.18	50	546	.14	.18
131-140	42	62	.06	.08	45	227	1.67	2.24	53	435	.23	.31	38	439	.17	.23
141- UP	90	177	1.54	2.55	145	940	2.05	3.49	101	1,068	.67	1.15	75	1,057	.56	.90
CHARGES	418	599	1.49	1.90	512	2,546	1.83	2.40	437	3,498	.78	1.01	306	3,391	.68	.87
TOTALS	12,997	13,270	1.54	1.53	5,375	18,921	1.02	1.00	2,821	16,741	.73	.71	1,826	15,194	.57	.55

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	8	4.98	3.01												
61- 80	60	586	.10	.08	148	2,325	1.08	.83	346	9,758	.59	.45	249	12,989	.71	.53
81- 85	613	6,391	.77	.64	647	10,291	.87	.72	342	9,555	.85	.70	114	6,617	.54	.45
86- 90	442	4,658	1.04	.91	261	4,305	1.13	.98	175	5,245	.54	.47	93	5,873	.78	.69
91- 95	107	1,235	.64	.59	124	2,233	1.40	1.30	98	3,183	.76	.71	81	5,290	.83	.77
96- 99	77	930	.95	.93	80	1,523	.82	.80	112	3,914	.62	.61	50	3,309	.97	.95
100-100	318	3,875	1.04	1.04	226	4,398	.94	.94	163	5,634	1.13	1.13	66	4,680	.60	.60
CREDITS	1,618	17,683	.88	.78	1,486	25,075	.99	.87	1,236	37,289	.75	.64	653	38,757	.72	.60
101-105	66	845	1.16	1.19	85	1,729	.34	.34	88	3,177	.41	.41	46	3,289	.59	.61
106-110	60	800	.96	1.04	64	1,337	.81	.87	87	3,285	1.06	1.15	53	3,893	.38	.41
111-115	37	519	.38	.43	49	1,125	.61	.69	64	2,550	1.02	1.14	31	2,607	1.60	1.81
116-120	28	410	.52	.61	46	1,055	.57	.68	59	2,346	.77	.91	31	2,612	.72	.85
121-130	75	1,161	.80	1.01	86	2,096	.87	1.09	75	3,186	.81	1.01	47	3,974	.61	.77
131-140	65	1,094	1.13	1.52	45	1,158	.97	1.30	47	2,133	.64	.87	19	1,879	1.15	1.54
141- UP	90	1,819	.63	1.03	90	2,733	.59	.96	59	3,208	1.42	2.28	31	3,234	.69	1.07
CHARGES	421	6,647	.83	1.05	465	11,235	.67	.83	479	19,886	.89	1.07	258	21,489	.76	.91
TOTALS	2,039	24,330	.86	.84	1,951	36,310	.89	.86	1,715	57,175	.80	.76	911	60,247	.73	.69

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					2	2,312	.20	.12	4	2,321	.21	.13		
61- 80	185	21,216	.71	.51	115	76,431	.45	.32	1,389	123,970	.54	.39		
81- 85	66	8,137	.48	.40	34	18,075	.44	.37	3,254	65,652	.65	.54		
86- 90	51	6,467	.49	.43	27	23,163	.55	.48	4,981	64,808	.66	.57		
91- 95	43	6,098	.51	.48	24	12,316	.55	.51	982	32,478	.66	.61		
96- 99	32	4,482	1.02	1.00	12	8,218	.52	.51	627	23,568	.76	.75		
100-100	47	7,492	.72	.72	29	16,176	.55	.55	15,769	70,679	.91	.91		
CREDITS	424	53,892	.65	.54	243	156,689	.48	.38	27,006	383,476	.67	.56		
101-105	34	5,167	1.09	1.12	15	12,713	.57	.58	581	28,146	.70	.71		
106-110	21	3,323	.73	.78	10	4,155	.64	.69	561	18,123	.70	.76		
111-115	17	3,074	1.91	2.16	11	5,694	.56	.64	353	16,282	1.10	1.24		
116-120	17	3,135	.92	1.08	3	1,026	1.03	1.21	319	11,296	.79	.94		
121-130	17	3,556	1.15	1.44	7	4,796	.35	.44	599	20,422	.76	.95		
131-140	5	862	.74	1.02	3	2,334	.55	.73	362	10,623	.79	1.06		
141- UP	6	1,243	.87	1.34	4	1,799	.55	.83	691	17,277	.88	1.40		
CHARGES	117	20,360	1.11	1.27	53	32,518	.56	.62	3,466	122,169	.80	.95		
TOTALS	541	74,253	.78	.70	296	189,207	.50	.41	30,472	505,645	.70	.63		

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	180	102	3.48	2.62	39	108	.09	.07		27	127	72.28	54.54		28	183	.02	.01	
81- 85	273	215	9.25	7.75	192	610	1.43	1.21		251	1,336	1.37	1.16		326	2,422	.61	.52	
86- 90	797	932	1.79	1.55	1,540	5,079	1.07	.92		1,154	6,109	.61	.53		618	4,619	.28	.24	
91- 95	136	131	.95	.89	139	479	2.30	2.13		127	730	1.65	1.53		94	747	2.77	2.56	
96- 99	80	74	2.22	2.16	79	302	.78	.76		66	394	.74	.72		60	515	.81	.79	
100-100	11,420	11,440	1.18	1.18	2,900	10,056	.70	.70		771	4,648	.83	.83		335	2,880	.67	.67	
CREDITS	12,886	12,894	1.38	1.35	4,889	16,633	.88	.83		2,396	13,345	1.51	1.37		1,461	11,366	.63	.57	
101-105	60	53	.45	.46	47	177	1.48	1.52		48	306	1.01	1.03		57	505	.70	.71	
106-110	62	69	8.15	8.79	89	352	.93	1.00		74	492	1.19	1.28		50	470	.45	.48	
111-115	43	53	.68	.76	36	154	.86	.97		34	229	2.21	2.49		20	199	.12	.14	
116-120	37	42	.29	.34	34	153	5.14	6.06		37	273	.32	.38		20	204	.13	.16	
121-130	81	96	1.00	1.25	72	346	2.60	3.24		57	446	1.31	1.63		50	548	1.44	1.80	
131-140	43	75	.10	.14	44	227	.02	.02		38	325	1.52	2.05		30	354	1.48	1.98	
141- UP	60	108	.10	.19	109	713	1.01	1.71		109	1,114	.91	1.51		58	795	.18	.30	
CHARGES	386	498	1.51	1.91	431	2,124	1.47	1.92		397	3,185	1.12	1.45		285	3,074	.67	.84	
TOTALS	13,272	13,392	1.38	1.37	5,320	18,756	.95	.93		2,793	16,530	1.43	1.38		1,746	14,440	.64	.61	

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	51	495	1.46	1.12	146	2,343	.34	.27		316	8,815	.59	.45		232	12,179	.88	.65	
81- 85	554	5,790	.74	.62	600	9,560	.91	.76		330	9,159	.73	.60		103	5,802	.75	.62	
86- 90	497	5,208	.73	.63	275	4,493	.60	.53		176	5,367	.89	.78		104	6,592	.44	.39	
91- 95	105	1,219	.80	.74	101	1,820	1.62	1.50		92	3,070	.68	.63		72	4,656	.69	.64	
96- 99	76	923	1.46	1.43	86	1,622	.76	.74		96	3,330	.60	.59		62	4,144	.72	.70	
100-100	321	3,927	.92	.92	178	3,393	1.37	1.37		134	4,600	.80	.80		70	4,797	.39	.39	
CREDITS	1,604	17,562	.84	.74	1,386	23,230	.91	.79		1,144	34,341	.71	.61		643	38,170	.68	.58	
101-105	75	979	.59	.61	74	1,528	.48	.49		108	3,902	.67	.68		52	3,721	.38	.39	
106-110	76	1,000	.62	.67	73	1,512	1.00	1.07		72	2,800	.59	.64		48	3,537	.87	.93	
111-115	42	574	.75	.84	51	1,170	.41	.46		59	2,356	.92	1.04		36	2,829	1.21	1.37	
116-120	27	398	1.44	1.69	39	907	.12	.14		53	2,119	.52	.61		32	2,715	.85	1.01	
121-130	94	1,484	.91	1.14	96	2,363	.78	.98		87	3,646	.74	.92		41	3,403	.77	.96	
131-140	52	872	.75	1.00	50	1,312	.47	.64		31	1,493	.34	.46		23	2,155	.69	.93	
141- UP	95	1,881	.93	1.50	72	2,140	.90	1.44		65	3,530	.88	1.44		29	3,134	.32	.50	
CHARGES	461	7,187	.83	1.04	455	10,933	.66	.81		475	19,846	.70	.84		261	21,493	.71	.85	
TOTALS	2,065	24,749	.83	.81	1,841	34,163	.83	.79		1,619	54,187	.71	.68		904	59,663	.69	.66	

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					
0- 60																			
61- 80	176	19,554	.59	.43	131	77,637	.63	.45		1,326	121,542	.72	.52						
81- 85	53	6,835	.60	.50	28	17,730	.28	.24		2,710	59,458	.66	.55						
86- 90	49	6,084	.69	.60	31	18,637	.32	.28		5,241	63,119	.58	.50						
91- 95	47	6,710	.80	.74	25	10,213	.45	.42		938	29,775	.80	.74						
96- 99	45	6,598	.57	.55	18	9,979	.50	.49		668	27,880	.62	.61						
100-100	31	4,456	.31	.31	17	10,310	.80	.80		16,177	60,507	.82	.82						
CREDITS	401	50,236	.60	.50	251	144,660	.54	.42		27,061	362,436	.70	.58						
101-105	21	3,493	1.09	1.11	8	4,780	.50	.50		550	19,444	.64	.66						
106-110	15	2,460	1.03	1.11	9	4,217	.83	.90		568	16,909	.86	.93						
111-115	21	3,680	1.64	1.85	7	2,496	1.37	1.55		349	13,740	1.21	1.37						
116-120	8	1,225	.64	.75	6	4,272	.37	.44		293	12,308	.60	.71						
121-130	23	4,431	.25	.31	9	5,157	.46	.57		610	21,920	.65	.82						
131-140	5	1,069	1.18	1.61	1	1,235	1.02	1.44		317	9,116	.75	1.01						
141- UP	6	1,764	.89	1.55	2	1,484	1.30	1.93		605	16,663	.79	1.27						
CHARGES	99	18,120	.94	1.11	42	23,640	.69	.80		3,292	110,101	.78	.93						
TOTALS	500	68,357	.69	.63	293	168,300	.56	.46		30,353	472,537	.72	.65						

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2013 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					2	5	51.75	30.98								
61- 80	208	116	.97	.73	56	152	.27	.20	34	161	.84	.63	39	259	.04	.03
81- 85	248	172	.25	.21	147	474	.36	.31	205	1,093	.64	.54	319	2,368	.41	.35
86- 90	753	848	.44	.38	1,483	4,907	.80	.70	1,175	6,197	.71	.61	615	4,578	.62	.53
91- 95	85	84	.08	.07	123	433	.90	.83	113	648	3.05	2.83	103	838	.98	.91
96- 99	82	74	.06	.05	70	253	1.04	1.02	59	360	.83	.81	49	416	2.30	2.24
100-100	11,415	11,639	1.09	1.09	3,089	10,625	.75	.75	891	5,406	1.14	1.14	358	3,087	.47	.47
CREDITS	12,791	12,934	1.02	1.00	4,970	16,849	.77	.73	2,477	13,865	.99	.90	1,483	11,546	.61	.55
101-105	68	65			35	129	1.51	1.55	43	271	1.19	1.22	40	357	.11	.11
106-110	65	75	.09	.10	78	313	.21	.23	81	522	2.46	2.65	62	575	1.79	1.94
111-115	40	40	.02	.02	27	120	2.19	2.47	33	232	2.24	2.53	26	259	.43	.48
116-120	22	31	.02	.02	33	152	.66	.77	22	159	.17	.20	20	204	.22	.25
121-130	68	102	.02	.03	89	424	2.47	3.09	81	632	.61	.76	50	552	.23	.29
131-140	20	29			56	300	.05	.07	42	363	.18	.24	30	351	.18	.25
141- UP	62	125	1.01	1.70	105	657	1.00	1.67	87	876	.50	.83	69	973	.27	.44
CHARGES	345	467	.29	.37	423	2,095	1.12	1.46	389	3,056	1.00	1.27	297	3,272	.51	.65
TOTALS	13,136	13,401	.99	.98	5,393	18,944	.81	.79	2,866	16,921	.99	.95	1,780	14,817	.59	.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																
61- 80	35	326	.19	.14	105	1,633	1.70	1.31	304	8,498	.50	.39	244	12,782	.67	.50
81- 85	526	5,520	.69	.58	631	10,130	.68	.56	343	9,587	.78	.65	109	6,211	.53	.44
86- 90	537	5,646	.59	.51	255	4,237	1.20	1.05	185	5,509	.63	.55	75	4,747	.52	.46
91- 95	89	1,010	1.01	.93	119	2,188	.86	.79	94	3,049	.92	.86	73	4,769	.80	.74
96- 99	93	1,122	.89	.87	78	1,466	1.21	1.18	98	3,389	.81	.79	61	4,102	.60	.58
100-100	274	3,326	.69	.69	205	3,890	.57	.57	133	4,603	.54	.54	49	3,238	.46	.46
CREDITS	1,554	16,951	.68	.60	1,393	23,545	.88	.77	1,157	34,635	.67	.58	611	35,850	.61	.52
101-105	67	857	1.03	1.05	84	1,722	.56	.58	95	3,468	.38	.39	61	4,077	.54	.55
106-110	70	926	.15	.16	75	1,520	.56	.61	73	2,750	1.23	1.33	38	2,882	1.57	1.69
111-115	33	458	1.43	1.61	47	1,061	.49	.55	58	2,365	1.12	1.26	35	2,780	.78	.88
116-120	28	406	.74	.88	39	932	.95	1.12	55	2,258	.44	.52	29	2,323	.55	.65
121-130	93	1,413	.85	1.06	107	2,551	.62	.77	74	3,291	.97	1.22	34	2,948	.55	.69
131-140	63	1,048	.55	.74	59	1,533	.56	.76	45	2,094	1.43	1.94	23	2,072	.73	.98
141- UP	97	1,885	.56	.90	84	2,571	1.18	1.86	49	2,569	.56	.91	34	3,544	.51	.79
CHARGES	451	6,993	.69	.87	495	11,890	.73	.90	449	18,795	.85	1.02	254	20,625	.73	.87
TOTALS	2,005	23,944	.68	.66	1,888	35,435	.83	.80	1,606	53,430	.73	.70	865	56,476	.66	.62

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			
0- 60					3	1,490	.40	.24	5	1,495	.56	.33			
61- 80	194	21,666	.81	.59	137	85,111	.48	.35	1,356	130,705	.57	.42			
81- 85	66	8,753	.75	.62	39	21,402	.92	.76	2,633	65,712	.75	.62			
86- 90	56	7,461	.81	.71	23	9,895	.50	.44	5,157	54,026	.68	.60			
91- 95	42	5,719	1.74	1.62	17	8,668	.31	.29	858	27,406	.92	.86			
96- 99	33	4,791	1.04	1.02	13	10,888	.84	.82	636	26,861	.88	.86			
100-100	31	4,978	.30	.30	7	3,211	.38	.38	16,452	54,005	.73	.73			
CREDITS	422	53,368	.87	.72	239	140,666	.56	.44	27,097	360,209	.69	.58			
101-105	32	5,497	.78	.80	10	3,823	.54	.55	535	20,264	.60	.62			
106-110	24	3,915	.67	.72	12	6,663	.63	.68	578	20,140	.90	.97			
111-115	16	2,614	.40	.45	3	1,086	1.79	2.03	318	11,016	.90	1.01			
116-120	9	1,537	.47	.55	3	1,443	.31	.36	260	9,444	.51	.60			
121-130	24	4,277	.26	.32	6	2,504	3.24	4.07	626	18,696	.98	1.23			
131-140	6	1,099	.09	.12	3	2,050	.14	.18	347	10,938	.59	.80			
141- UP	8	2,142	.50	.97	1	430	1.41	2.03	596	15,772	.67	1.09			
CHARGES	119	21,080	.52	.61	38	17,998	.98	1.11	3,260	106,270	.76	.90			
TOTALS	541	74,448	.77	.69	277	158,664	.61	.49	30,357	466,479	.71	.63			

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2014 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	231	122	.80	.59	67	183	1.57	1.18	28	128	.01	.01	33	219	1.76	1.34
81- 85	240	173	.01	.01	167	526	1.87	1.57	249	1,348	.68	.58	350	2,572	.52	.44
86- 90	683	737	.35	.30	1,401	4,702	.53	.45	1,152	6,074	.90	.77	575	4,266	.55	.48
91- 95	116	122	.03	.03	127	443	.68	.63	128	748	1.17	1.08	80	646	.80	.74
96- 99	68	63	2.02	1.97	53	199	1.23	1.20	64	394	.64	.62	41	348	1.22	1.19
100-100	11,333	11,486	1.46	1.46	3,360	11,525	.98	.98	855	5,188	.91	.91	370	3,164	.67	.67
CREDITS	12,671	12,703	1.35	1.33	5,175	17,578	.89	.84	2,476	13,880	.88	.81	1,449	11,216	.64	.57
101-105	57	51			40	162	4.18	4.30	54	354	.78	.80	45	407	1.23	1.27
106-110	51	56	.48	.52	79	323	.72	.78	90	593	1.11	1.19	48	444	.31	.34
111-115	37	28	.07	.08	46	198	1.37	1.55	30	213	.16	.18	27	264	2.30	2.59
116-120	40	45			24	110	.03	.04	24	171	4.09	4.81	13	132	.06	.07
121-130	68	95	.19	.23	70	329	.11	.14	82	629	.46	.58	55	601	1.63	2.04
131-140	30	39	.01	.01	48	245	.40	.54	48	395	.88	1.19	30	345	.76	1.03
141- UP	63	139	2.29	3.84	112	707	1.16	1.94	94	953	1.11	1.81	78	1,127	1.36	2.26
CHARGES	346	454	.81	1.04	419	2,072	1.03	1.34	422	3,308	1.02	1.29	296	3,320	1.21	1.57
TOTALS	13,017	13,156	1.33	1.32	5,594	19,650	.90	.88	2,898	17,188	.91	.88	1,745	14,536	.77	.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	66	652	1.26	.96	124	2,005	1.00	.78	335	9,442	1.11	.86	256	13,422	.67	.50
81- 85	601	6,242	.48	.41	600	9,503	.54	.45	338	9,223	.62	.51	108	6,232	.72	.60
86- 90	479	5,030	.76	.66	253	4,216	.87	.76	181	5,364	.78	.68	79	4,728	.78	.69
91- 95	116	1,336	.52	.48	105	1,916	1.82	1.69	86	2,758	1.53	1.42	79	4,885	.66	.61
96- 99	76	916	1.32	1.29	88	1,695	1.12	1.10	82	2,829	.63	.62	65	4,380	.54	.53
100-100	353	4,291	.76	.76	227	4,277	.95	.95	140	4,925	.34	.34	55	3,868	.85	.85
CREDITS	1,691	18,467	.69	.62	1,397	23,610	.86	.75	1,162	34,541	.81	.69	642	37,516	.70	.59
101-105	68	871	.95	.97	98	1,928	.43	.44	100	3,649	.77	.79	58	4,173	1.58	1.63
106-110	80	1,066	1.00	1.08	65	1,374	1.46	1.57	63	2,490	.69	.74	40	3,051	.56	.60
111-115	36	493	.23	.26	37	859	.30	.34	60	2,260	1.03	1.16	38	2,935	1.04	1.18
116-120	39	588	.68	.80	48	1,109	1.17	1.38	54	2,244	.81	.95	30	2,523	.54	.64
121-130	81	1,232	1.19	1.49	97	2,374	.39	.49	81	3,448	1.41	1.76	49	4,246	.77	.97
131-140	69	1,131	1.31	1.78	59	1,534	1.03	1.38	46	2,164	.20	.26	22	1,947	.41	.55
141- UP	101	2,003	.44	.71	88	2,674	1.10	1.75	72	3,803	1.23	1.91	23	2,580	.67	1.09
CHARGES	474	7,384	.84	1.07	492	11,853	.83	1.03	476	20,058	.93	1.12	260	21,456	.86	1.03
TOTALS	2,165	25,851	.74	.72	1,889	35,463	.85	.83	1,638	54,599	.85	.82	902	58,972	.76	.71

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
0- 60					8	14,427	.20	.12	8	14,427	.20	.12
61- 80	217	24,574	.53	.38	134	71,354	.44	.31	1,491	122,102	.55	.40
81- 85	70	8,712	.65	.54	34	19,245	.69	.57	2,757	63,775	.63	.53
86- 90	53	7,305	.26	.23	29	11,724	.60	.53	4,885	54,147	.64	.56
91- 95	37	5,104	.45	.42	16	5,777	.88	.81	890	23,733	.87	.81
96- 99	37	5,793	.49	.48	13	7,428	.73	.72	587	24,045	.69	.67
100-100	27	4,009	.51	.51	12	8,310	.61	.61	16,732	61,043	.89	.89
CREDITS	441	55,496	.50	.41	246	138,264	.51	.38	27,350	363,271	.65	.53
101-105	33	5,370	.53	.55	8	2,812	.59	.61	561	19,778	.86	.89
106-110	27	4,495	.68	.74	8	4,749	.87	.94	551	18,641	.79	.86
111-115	17	2,863	.20	.23	3	1,298	1.08	1.22	331	11,410	.76	.86
116-120	13	2,486	.50	.60	4	1,656	.75	.89	289	11,065	.73	.86
121-130	14	2,769	.72	.89	3	1,212	1.04	1.30	600	16,933	.89	1.12
131-140	8	1,467	.18	.24	1	505	15.01	19.80	361	9,773	1.31	1.77
141- UP	8	1,648	.74	1.16					639	15,635	.97	1.55
CHARGES	120	21,098	.53	.61	27	12,232	1.41	1.57	3,332	103,235	.89	1.06
TOTALS	561	76,594	.51	.45	273	150,495	.58	.45	30,682	466,506	.70	.62

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2015 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	216	119	.16	.12	75	216	.20	.15	39	179	2.70	2.00	34	228	.16	.12
81- 85	305	223	.66	.55	179	576	.33	.27	266	1,436	.70	.59	386	2,852	.40	.34
86- 90	620	620	.63	.55	1,338	4,473	.80	.69	1,146	6,073	.70	.61	572	4,259	.93	.80
91- 95	97	85	.23	.22	105	384	.20	.19	117	665	.58	.54	83	669	.45	.42
96- 99	60	53	.02	.02	68	254	3.07	3.00	57	348	.07	.07	42	354	.61	.59
100-100	11,546	11,619	.67	.67	3,423	11,734	.70	.70	933	5,605	.53	.53	394	3,377	.80	.80
CREDITS	12,844	12,720	.65	.64	5,188	17,637	.73	.69	2,558	14,306	.64	.58	1,511	11,739	.71	.64
101-105	74	64	3.09	3.17	44	182	.18	.19	44	283	1.06	1.09	41	375	.74	.76
106-110	55	53	.01	.01	82	333	.53	.57	86	569	1.26	1.36	55	517	1.21	1.29
111-115	44	30			34	153	.06	.07	32	226	.07	.08	26	247	1.80	2.03
116-120	29	29			19	88	.07	.08	25	184	.08	.09	13	133	.04	.05
121-130	60	90	1.94	2.44	70	337	1.18	1.47	70	536	1.05	1.32	41	449	3.58	4.50
131-140	28	31	.44	.60	62	320	.89	1.20	53	463	.22	.29	41	489	2.83	3.83
141- UP	76	139	.35	.61	109	698	.66	1.12	83	842	.96	1.56	79	1,164	.32	.54
CHARGES	366	435	1.00	1.29	420	2,111	.65	.85	393	3,103	.81	1.03	296	3,373	1.40	1.83
TOTALS	13,210	13,155	.66	.66	5,608	19,748	.72	.71	2,951	17,409	.67	.64	1,807	15,113	.87	.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																
61- 80	44	417	.51	.39	121	1,917	.53	.41	360	10,079	.31	.24	288	15,001	.43	.32
81- 85	648	6,775	.48	.41	586	9,272	.61	.50	395	10,937	.51	.42	116	6,567	.60	.50
86- 90	524	5,494	.53	.46	271	4,497	.79	.69	180	5,442	.67	.59	64	3,907	1.01	.89
91- 95	117	1,335	1.34	1.25	122	2,199	.46	.43	100	3,377	.48	.45	82	5,438	.24	.22
96- 99	68	830	.21	.20	79	1,514	.72	.71	74	2,617	.38	.37	53	3,646	.68	.66
100-100	351	4,190	.68	.68	215	4,073	1.15	1.15	144	4,880	.43	.43	45	2,918	.18	.18
CREDITS	1,752	19,041	.59	.52	1,394	23,472	.72	.63	1,253	37,332	.46	.39	648	37,477	.50	.41
101-105	67	860	.43	.45	90	1,812	.82	.85	82	3,027	.41	.42	43	3,040	.91	.93
106-110	65	865	.29	.31	61	1,270	.49	.53	66	2,524	.49	.53	47	3,443	.42	.45
111-115	40	567	.83	.93	49	1,083	.37	.41	61	2,512	.52	.59	28	2,027	.65	.73
116-120	23	330	1.23	1.46	37	862	1.22	1.44	53	2,113	.50	.58	29	2,443	.59	.70
121-130	81	1,257	.77	.96	100	2,467	.78	.98	86	3,655	.50	.63	39	3,597	.64	.80
131-140	44	727	.04	.05	59	1,576	.19	.26	47	2,187	.46	.62	21	1,916	.53	.73
141- UP	114	2,271	.55	.89	92	2,786	.44	.68	74	4,017	.75	1.20	23	2,331	.70	1.17
CHARGES	434	6,877	.54	.70	488	11,856	.59	.73	469	20,036	.53	.65	230	18,795	.63	.76
TOTALS	2,186	25,918	.58	.56	1,882	35,328	.68	.66	1,722	57,368	.49	.46	878	56,272	.54	.50

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
0- 60	1	71	.10	.06	6	4,439	.53	.31	7	4,509	.53	.30
61- 80	230	25,641	.63	.46	131	74,618	.31	.22	1,538	128,414	.40	.29
81- 85	67	8,219	.36	.30	28	11,169	.42	.35	2,976	58,026	.49	.41
86- 90	51	7,032	.42	.37	23	9,191	.35	.31	4,789	50,988	.64	.56
91- 95	47	6,069	.43	.40	23	9,425	.58	.54	893	29,646	.49	.46
96- 99	38	5,702	.51	.49	11	6,150	.54	.53	550	21,470	.56	.54
100-100	22	3,014	.38	.38	6	3,014	.42	.42	17,079	54,424	.63	.63
CREDITS	456	55,747	.52	.42	228	118,005	.37	.28	27,832	347,477	.50	.42
101-105	32	4,827	.49	.50	9	6,287	.24	.24	526	20,755	.51	.52
106-110	31	4,867	.30	.33	5	2,789	.37	.40	553	17,229	.44	.47
111-115	10	1,605	.35	.39	7	4,562	.67	.76	331	13,012	.58	.66
116-120	11	2,001	.24	.29					239	8,183	.55	.65
121-130	17	3,358	.21	.27	3	2,045	.29	.36	567	17,791	.62	.78
131-140	10	1,891	.91	1.22	3	1,698	.70	.97	368	11,297	.62	.84
141- UP	7	1,427	.65	1.07	2	1,148	.18	.31	659	16,824	.59	.96
CHARGES	118	19,977	.41	.48	29	18,529	.41	.47	3,243	105,092	.55	.67
TOTALS	574	75,724	.49	.43	257	136,535	.37	.30	31,075	452,569	.52	.46

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2011 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	1	1			1	3			1	4						
61- 80	102	60	.36	.27	44	125	.97	.73	45	216	.95	.72	31	205	.15	.12
81- 85	372	351	.82	.69	478	1,596	.31	.26	962	5,194	.68	.58	1,076	7,925	.51	.43
86- 90	1,470	1,707	.68	.58	4,747	15,898	.64	.56	3,241	17,021	.48	.41	1,365	10,244	.61	.53
91- 95	206	236	2.26	2.09	524	1,894	.64	.60	476	2,697	.70	.64	298	2,409	.88	.82
96- 99	90	97	5.43	5.30	212	801	1.77	1.73	235	1,409	1.13	1.10	135	1,133	.94	.92
100-100	147,615	91,657	.70	.70	10,841	35,798	.71	.71	1,667	10,010	.57	.57	738	6,367	.56	.56
CREDITS	149,856	94,109	.71	.70	16,847	56,116	.69	.66	6,627	36,552	.58	.52	3,643	28,283	.60	.54
101-105	87	97	3.23	3.32	169	697	1.67	1.72	186	1,172	1.03	1.06	128	1,144	.97	1.00
106-110	101	134	.37	.40	226	950	1.55	1.67	217	1,447	1.04	1.12	164	1,534	.79	.84
111-115	49	56	1.05	1.19	89	385	1.74	1.96	108	749	.66	.75	108	1,073	.76	.86
116-120	39	41	.43	.51	71	323	2.33	2.75	68	497	2.01	2.37	53	536	1.39	1.64
121-130	135	190	3.62	4.52	229	1,111	1.06	1.33	173	1,331	.77	.97	115	1,272	.50	.62
131-140	55	94	4.19	5.64	129	682	1.79	2.42	123	1,031	1.62	2.18	94	1,089	.58	.78
141- UP	122	260	1.45	2.52	297	2,027	1.41	2.43	296	3,050	1.71	2.86	216	3,139	1.54	2.55
CHARGES	588	872	2.18	2.81	1,210	6,176	1.51	1.96	1,171	9,276	1.31	1.68	878	9,787	1.02	1.30
TOTALS	150,444	94,982	.72	.72	18,057	62,292	.77	.76	7,798	45,828	.72	.70	4,521	38,070	.71	.69

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	13										
61- 80	60	569	.91	.70	240	3,915	.63	.50	629	17,768	.58	.45	478	24,809	.55	.41
81- 85	1,537	15,918	.46	.39	1,363	21,547	.60	.50	706	19,728	.77	.64	214	12,257	.72	.60
86- 90	1,125	11,909	.66	.58	686	11,406	1.12	.98	416	12,411	.69	.60	197	12,203	.90	.79
91- 95	404	4,615	.44	.41	321	5,682	.72	.66	306	9,740	.66	.62	185	12,117	.89	.82
96- 99	188	2,259	1.08	1.06	233	4,417	.81	.79	235	8,142	.87	.85	149	9,954	.60	.58
100-100	601	7,265	1.08	1.08	427	8,082	1.08	1.08	270	9,281	.80	.80	128	8,997	1.00	1.00
CREDITS	3,915	42,535	.66	.59	3,271	55,063	.81	.71	2,562	77,069	.71	.62	1,351	80,337	.74	.63
101-105	203	2,603	.69	.71	213	4,305	.77	.79	245	8,836	.98	1.00	177	12,607	.91	.93
106-110	165	2,159	.67	.72	156	3,283	.66	.71	218	8,208	.88	.94	137	10,595	.59	.64
111-115	94	1,292	.90	1.01	126	2,837	.69	.78	165	6,541	1.04	1.17	118	9,459	.71	.80
116-120	79	1,149	.66	.78	108	2,580	1.00	1.18	154	6,508	.40	.47	110	9,437	.73	.87
121-130	217	3,393	.58	.73	266	6,547	.88	1.11	260	11,562	.87	1.09	182	15,912	.87	1.09
131-140	161	2,693	.78	1.06	187	4,831	.84	1.13	146	6,768	1.63	2.19	88	8,198	.75	1.01
141- UP	295	6,019	.81	1.35	274	8,800	1.02	1.70	284	16,586	1.06	1.75	217	24,764	.75	1.24
CHARGES	1,214	19,309	.73	.95	1,330	33,183	.87	1.11	1,472	65,009	.98	1.23	1,029	90,972	.77	.97
TOTALS	5,129	61,844	.68	.67	4,601	88,246	.83	.83	4,034	142,078	.84	.85	2,380	171,310	.75	.78

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					7	2,935	.26	.15	11	2,955	.26	.15				
61- 80	301	33,368	.56	.41	154	113,022	.61	.45	2,084	194,059	.60	.44				
81- 85	146	18,355	.54	.45	62	39,312	.76	.63	6,916	142,183	.65	.54				
86- 90	122	15,929	.56	.50	71	52,695	.47	.41	13,440	161,424	.62	.54				
91- 95	114	16,066	.71	.66	67	29,783	.64	.60	2,901	85,239	.70	.65				
96- 99	105	15,600	.75	.73	63	48,995	.73	.71	1,645	92,808	.76	.75				
100-100	81	12,428	.93	.93	25	22,521	.75	.75	162,393	212,406	.75	.75				
CREDITS	869	111,747	.65	.55	449	309,263	.63	.53	189,390	891,075	.67	.59				
101-105	100	15,704	.61	.62	70	51,595	1.09	1.11	1,578	98,760	.96	.98				
106-110	79	12,755	.68	.73	67	49,255	.88	.95	1,530	90,320	.81	.88				
111-115	93	16,135	.65	.73	44	30,333	1.24	1.38	994	68,859	.97	1.09				
116-120	85	15,513	.82	.97	41	55,984	.62	.73	808	92,568	.68	.80				
121-130	117	23,389	.90	1.13	61	44,015	.91	1.13	1,755	108,722	.88	1.11				
131-140	81	17,134	1.12	1.51	45	33,685	.85	1.14	1,109	76,205	.98	1.32				
141- UP	145	36,298	.82	1.33	72	74,417	.75	1.22	2,218	175,362	.85	1.39				
CHARGES	700	136,928	.81	1.03	400	339,282	.87	1.07	9,992	710,795	.87	1.08				
TOTALS	1,569	248,675	.74	.77	849	648,546	.76	.76	199,382	1,601,870	.76	.76				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2012 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					1				3							
61- 80	78	53	2.95	2.18	31	86	.14	.11	31	142	.03	.02	35	235	.81	.62
81- 85	287	248	.19	.16	293	971	.77	.65	540	2,916	.54	.46	864	6,405	1.21	1.03
86- 90	1,352	1,591	1.07	.93	4,839	16,289	.79	.69	3,574	18,859	.60	.52	1,484	11,097	.52	.45
91- 95	175	174	.14	.13	524	1,918	1.12	1.04	461	2,638	.94	.87	325	2,622	.81	.75
96- 99	86	98	.03	.03	227	864	.93	.90	205	1,224	.42	.41	143	1,214	.47	.45
100-100	154,499	85,807	.62	.62	10,913	36,036	.64	.64	1,689	10,176	.74	.74	729	6,250	.92	.92
CREDITS	156,477	87,972	.63	.63	16,828	56,167	.71	.67	6,500	35,954	.65	.59	3,580	27,824	.80	.71
101-105	71	83	.62	.64	185	749	.62	.63	156	987	.35	.36	127	1,140	.75	.77
106-110	85	115	1.52	1.64	228	953	.80	.86	231	1,531	1.00	1.07	162	1,500	.77	.83
111-115	54	61	2.68	3.02	80	364	.27	.30	94	650	1.08	1.22	80	774	.89	1.00
116-120	42	60	.14	.17	78	358	1.09	1.28	83	589	.82	.97	46	458	.94	1.11
121-130	112	169	.73	.92	190	918	.73	.92	160	1,234	.54	.67	134	1,453	.50	.63
131-140	60	97	.09	.13	128	676	.65	.88	132	1,079	.95	1.27	101	1,191	.95	1.28
141- UP	143	274	.52	.87	296	1,977	1.24	2.10	262	2,714	.66	1.11	215	3,157	.71	1.21
CHARGES	567	859	.78	1.01	1,185	5,995	.88	1.14	1,118	8,785	.74	.95	865	9,674	.75	.97
TOTALS	157,044	88,830	.63	.63	18,013	62,162	.73	.71	7,618	44,739	.67	.64	4,445	37,498	.78	.76

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			23				
61- 80	47	445	.28	.22	183	2,966	3.06	2.40	580	16,770	.68	.53	435	22,876	.62	.47
81- 85	1,448	14,979	.56	.47	1,438	22,886	.54	.45	712	19,707	.57	.47	231	13,334	.57	.47
86- 90	1,254	13,187	.63	.55	703	11,637	.72	.63	421	12,554	.88	.77	213	13,183	.79	.69
91- 95	369	4,162	.81	.75	342	6,113	.91	.84	291	9,415	.94	.87	185	12,073	.93	.87
96- 99	231	2,781	.80	.78	229	4,348	.65	.63	226	7,669	.75	.74	154	10,561	1.15	1.12
100-100	669	8,095	.73	.73	471	8,995	.82	.82	256	8,827	1.04	1.04	127	8,713	1.16	1.16
CREDITS	4,018	43,649	.65	.58	3,366	56,945	.80	.70	2,487	74,965	.77	.66	1,345	80,740	.81	.70
101-105	198	2,507	.90	.93	235	4,779	.84	.87	258	9,371	.80	.82	153	11,086	.67	.69
106-110	195	2,561	.49	.52	179	3,832	.94	1.02	212	8,157	.68	.74	142	10,945	.82	.88
111-115	102	1,424	.75	.85	134	3,023	1.44	1.62	197	7,639	.91	1.03	112	9,155	.72	.81
116-120	86	1,254	2.33	2.76	126	2,924	.59	.70	163	6,758	.43	.51	103	8,358	.73	.86
121-130	192	2,994	.80	1.00	278	6,817	1.00	1.25	260	11,336	.87	1.09	165	14,169	.78	.97
131-140	183	3,043	.61	.82	150	3,946	.94	1.27	142	6,891	.72	.97	97	8,999	.82	1.10
141- UP	281	5,618	.73	1.20	261	8,213	1.07	1.74	298	17,291	1.14	1.89	209	24,008	.76	1.25
CHARGES	1,237	19,401	.82	1.04	1,363	33,534	.98	1.23	1,530	67,444	.85	1.07	981	86,720	.76	.95
TOTALS	5,255	63,050	.70	.69	4,729	90,479	.87	.86	4,017	142,409	.81	.82	2,326	167,460	.78	.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					3	1,561	.03	.02	5	1,587	.03	.02		
61- 80	301	34,291	.55	.41	154	110,924	.64	.48	1,875	188,788	.66	.49		
81- 85	133	16,792	.62	.52	52	29,380	.60	.50	5,998	127,618	.61	.51		
86- 90	127	16,916	.70	.61	71	49,449	.73	.65	14,038	164,763	.71	.63		
91- 95	119	16,896	.64	.59	68	42,993	.63	.58	2,859	99,003	.74	.69		
96- 99	113	16,679	.65	.64	59	52,512	.77	.76	1,673	97,949	.78	.76		
100-100	56	7,878	.88	.88	26	28,176	.59	.59	169,435	208,952	.70	.70		
CREDITS	849	109,451	.64	.54	433	314,995	.66	.56	195,883	888,661	.69	.61		
101-105	125	19,774	.60	.62	64	56,618	.91	.93	1,572	107,096	.81	.83		
106-110	92	14,582	.84	.91	71	75,075	.67	.73	1,597	119,252	.72	.78		
111-115	83	14,401	.71	.80	52	27,534	.84	.95	988	65,025	.83	.94		
116-120	73	13,664	.90	1.06	38	23,570	1.03	1.22	838	57,994	.89	1.05		
121-130	116	22,109	.75	.94	78	60,739	.87	1.09	1,685	121,938	.84	1.04		
131-140	67	14,154	.85	1.15	37	32,013	.82	1.11	1,097	72,089	.82	1.10		
141- UP	135	35,618	1.07	1.78	62	67,309	.72	1.14	2,162	166,177	.87	1.41		
CHARGES	691	134,303	.85	1.06	402	342,857	.81	.98	9,939	709,571	.82	1.01		
TOTALS	1,540	243,753	.75	.78	835	657,853	.74	.74	205,822	1,598,232	.75	.75		

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2013 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	2	1			1	3										
61- 80	105	59	8.24	6.23	32	93	.02	.01	32	151	.06	.04	18	121	.96	.72
81- 85	290	232	1.14	.96	236	757	13.96	11.77	499	2,710	.41	.34	837	6,216	.65	.55
86- 90	1,355	1,554	.88	.76	4,669	15,772	.91	.78	3,539	18,656	.62	.53	1,555	11,595	.77	.67
91- 95	164	182	1.26	1.17	477	1,755	1.08	1.00	500	2,870	.95	.88	298	2,419	.91	.84
96- 99	76	88	.46	.45	197	749	1.39	1.36	210	1,268	.38	.37	134	1,139	.62	.60
100-100	163,845	93,969	.59	.59	11,191	37,202	.71	.71	1,690	10,164	.73	.73	723	6,198	.75	.75
CREDITS	165,837	96,085	.61	.60	16,803	56,330	.96	.91	6,470	35,820	.65	.59	3,565	27,688	.74	.67
101-105	71	81	1.20	1.23	172	698	.28	.29	153	960	.75	.77	123	1,094	.81	.83
106-110	72	88	.49	.52	233	996	.77	.83	215	1,410	.36	.39	146	1,358	1.24	1.33
111-115	55	62	.06	.07	91	410	.86	.97	99	689	1.96	2.21	63	616	.14	.15
116-120	41	32	34.46	40.75	78	353	1.30	1.52	90	661	1.43	1.68	43	443	.83	.97
121-130	115	183	1.35	1.69	192	881	1.14	1.43	192	1,488	1.88	2.35	152	1,668	1.34	1.68
131-140	51	76	1.28	1.73	124	649	.47	.64	129	1,081	1.36	1.83	105	1,228	.82	1.11
141- UP	159	330	3.33	5.66	258	1,732	1.77	3.05	284	3,005	1.16	1.97	205	2,913	.76	1.24
CHARGES	564	851	3.16	4.21	1,148	5,719	1.08	1.38	1,162	9,295	1.21	1.57	837	9,319	.91	1.17
TOTALS	166,401	96,936	.63	.63	17,951	62,049	.97	.95	7,632	45,115	.77	.74	4,402	37,007	.79	.76

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																
61- 80	45	453	.26	.20	166	2,686	1.14	.89	625	17,833	.62	.48	455	23,667	.59	.44
81- 85	1,489	15,417	.58	.48	1,389	21,961	.55	.45	686	19,063	.68	.56	190	10,985	.87	.72
86- 90	1,257	13,187	1.00	.87	729	12,001	.97	.84	424	12,945	.75	.66	210	13,255	.73	.64
91- 95	367	4,136	.52	.48	353	6,261	.88	.82	309	9,791	.81	.75	191	12,656	.79	.73
96- 99	197	2,364	.36	.36	226	4,277	.94	.92	260	9,016	.79	.77	165	11,487	.97	.94
100-100	693	8,416	1.22	1.22	548	10,498	1.03	1.03	374	12,737	.88	.88	140	9,367	.96	.96
CREDITS	4,048	43,974	.81	.72	3,411	57,684	.81	.72	2,678	81,386	.74	.64	1,351	81,417	.78	.67
101-105	167	2,122	.93	.96	223	4,498	.50	.51	271	9,817	1.10	1.13	169	12,014	1.02	1.04
106-110	178	2,320	.78	.84	169	3,499	.85	.91	193	7,197	.61	.66	129	9,493	.81	.88
111-115	97	1,360	.92	1.04	131	2,913	.88	1.00	207	8,273	1.27	1.43	108	8,414	.62	.71
116-120	83	1,203	.90	1.06	109	2,519	.98	1.15	159	6,652	.71	.84	90	7,666	.97	1.14
121-130	223	3,507	.83	1.04	277	6,788	.98	1.23	304	13,219	1.40	1.75	206	17,944	.82	1.03
131-140	170	2,854	.74	1.00	152	3,937	.68	.91	161	7,613	.87	1.17	84	7,868	.93	1.25
141- UP	276	5,489	.89	1.44	240	7,406	1.50	2.42	258	14,836	.85	1.38	161	18,326	.78	1.27
CHARGES	1,194	18,856	.85	1.09	1,301	31,560	.97	1.21	1,553	67,607	1.01	1.25	947	81,726	.84	1.04
TOTALS	5,242	62,830	.82	.80	4,712	89,244	.87	.86	4,231	148,992	.86	.87	2,298	163,143	.81	.82

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					2	723	.01		5	726	.01			
61- 80	326	36,714	.51	.37	131	76,476	.55	.40	1,935	158,254	.56	.42		
81- 85	134	16,404	.70	.58	73	64,253	.69	.57	5,823	157,998	.73	.60		
86- 90	129	17,473	.67	.59	60	53,595	.72	.63	13,927	170,034	.77	.67		
91- 95	123	16,881	.87	.81	64	46,132	.64	.59	2,846	103,083	.75	.69		
96- 99	92	13,504	.65	.63	76	49,417	.69	.67	1,633	93,310	.73	.71		
100-100	56	7,993	.79	.79	22	13,043	.91	.91	179,282	209,588	.73	.73		
CREDITS	860	108,969	.66	.55	428	303,640	.66	.56	205,451	892,993	.71	.62		
101-105	92	14,716	.88	.90	64	37,601	1.34	1.38	1,505	83,601	1.10	1.13		
106-110	107	16,917	.96	1.04	66	59,912	.74	.79	1,508	103,189	.78	.84		
111-115	81	13,999	1.25	1.41	44	24,191	.98	1.10	976	60,928	1.02	1.16		
116-120	72	13,160	.92	1.09	48	27,066	1.39	1.63	813	59,755	1.14	1.35		
121-130	170	32,578	1.15	1.44	91	58,636	1.03	1.29	1,922	136,892	1.08	1.35		
131-140	68	14,453	.84	1.14	28	21,332	.78	1.07	1,072	61,092	.82	1.12		
141- UP	94	22,853	.89	1.49	49	58,553	.65	1.04	1,984	135,443	.82	1.33		
CHARGES	684	128,676	1.00	1.24	390	287,291	.94	1.15	9,780	640,899	.96	1.18		
TOTALS	1,544	237,645	.84	.86	818	590,932	.80	.79	215,231	1,533,892	.81	.81		



COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2014 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	2				1	2			1	4	1.48	.78				
61- 80	106	50	.31	.23	39	115	.43	.32	37	180	6.12	4.73	18	124	.02	.01
81- 85	299	274	1.32	1.11	314	1,038	.83	.70	677	3,675	.74	.63	975	7,204	.56	.47
86- 90	1,285	1,453	.93	.81	4,381	14,833	.56	.48	3,391	17,825	.43	.37	1,353	10,114	.72	.63
91- 95	153	165	1.34	1.24	463	1,668	1.31	1.22	456	2,608	1.44	1.33	277	2,241	.76	.70
96- 99	90	110	1.61	1.57	175	684	1.20	1.17	197	1,192	.69	.68	152	1,286	.27	.26
100-100	149,093	89,143	.70	.70	11,307	37,560	.69	.69	1,839	11,066	.74	.74	743	6,371	.59	.59
CREDITS	151,028	91,195	.71	.70	16,680	55,901	.68	.65	6,598	36,550	.67	.60	3,518	27,340	.63	.56
101-105	70	86	.16	.17	168	669	2.47	2.54	163	1,033	.56	.58	105	942	.71	.73
106-110	97	108	3.30	3.55	229	974	2.46	2.66	226	1,489	.91	.98	152	1,435	1.37	1.48
111-115	36	45	4.97	5.61	94	426	1.36	1.53	113	803	1.06	1.20	76	746	1.36	1.53
116-120	37	38	6.41	7.56	65	297	1.28	1.50	67	486	.27	.32	55	567	.45	.53
121-130	96	121	.71	.88	202	978	.91	1.14	188	1,471	.98	1.23	122	1,317	.34	.42
131-140	70	104	.62	.83	143	742	1.45	1.95	138	1,153	.99	1.34	99	1,158	.98	1.32
141- UP	129	254	8.71	15.04	290	1,922	1.49	2.54	298	3,068	1.03	1.72	239	3,378	2.01	3.28
CHARGES	535	755	4.23	5.54	1,191	6,008	1.63	2.12	1,193	9,503	.91	1.17	848	9,544	1.29	1.67
TOTALS	151,563	91,950	.74	.73	17,871	61,909	.78	.76	7,791	46,053	.72	.69	4,366	36,883	.80	.78

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	51	502	.43	.33	221	3,608	.39	.30	638	17,893	.39	.30	473	24,306	.71	.53
81- 85	1,532	15,824	.70	.58	1,394	21,885	.59	.49	669	18,453	.63	.52	222	13,087	.83	.69
86- 90	1,222	12,752	.61	.54	684	11,333	.86	.75	452	13,619	.80	.70	199	12,435	.71	.62
91- 95	390	4,431	1.62	1.50	315	5,644	.65	.61	295	9,539	.58	.54	173	11,549	.67	.62
96- 99	209	2,490	.76	.74	251	4,771	.94	.92	229	7,875	.93	.90	147	10,294	.79	.77
100-100	701	8,509	.69	.69	523	9,990	.57	.57	332	11,476	.68	.68	145	10,103	.65	.65
CREDITS	4,105	44,508	.76	.68	3,388	57,232	.66	.58	2,615	78,856	.64	.55	1,359	81,773	.72	.62
101-105	188	2,408	.90	.93	247	4,953	1.08	1.11	294	10,694	.81	.83	165	11,606	.69	.71
106-110	180	2,403	1.31	1.41	164	3,368	.79	.85	191	7,414	.95	1.02	124	9,640	.63	.68
111-115	101	1,402	.39	.44	135	2,950	.40	.45	218	8,664	.75	.85	119	9,481	.60	.67
116-120	94	1,344	.80	.94	134	3,130	1.72	2.04	152	6,113	.64	.76	109	8,843	.71	.84
121-130	199	3,064	.81	1.02	269	6,534	.75	.93	283	12,384	.65	.81	182	15,973	.89	1.11
131-140	149	2,507	.66	.89	164	4,259	1.05	1.42	128	6,063	.67	.90	92	8,466	.71	.96
141- UP	312	6,179	.73	1.18	272	8,454	1.11	1.81	275	15,728	1.06	1.73	170	19,372	.80	1.31
CHARGES	1,223	19,307	.81	1.03	1,385	33,647	.99	1.25	1,541	67,060	.82	1.01	961	83,382	.74	.92
TOTALS	5,328	63,815	.78	.76	4,773	90,879	.78	.78	4,156	145,915	.72	.72	2,320	165,155	.73	.74

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
0- 60	2	132	.01	.01	1	431	.12	.07	7	569	.11	.06
61- 80	343	38,800	.53	.39	141	84,187	.49	.35	2,067	169,766	.52	.38
81- 85	117	14,589	.55	.46	63	62,737	.66	.56	6,262	158,766	.66	.55
86- 90	118	16,264	.62	.54	73	57,283	.66	.58	13,158	167,913	.65	.57
91- 95	109	15,906	.87	.81	54	38,370	.69	.64	2,685	92,122	.79	.73
96- 99	101	14,623	.57	.56	70	42,269	.57	.56	1,621	85,593	.66	.64
100-100	73	10,694	.84	.84	22	11,080	.83	.83	164,778	205,992	.70	.70
CREDITS	863	111,009	.63	.53	424	296,358	.61	.51	190,578	880,721	.65	.57
101-105	115	18,101	.81	.83	66	60,360	.85	.88	1,581	110,852	.84	.86
106-110	82	13,267	.80	.86	67	38,281	1.29	1.39	1,512	78,379	1.08	1.17
111-115	80	13,695	.90	1.01	47	34,663	.83	.94	1,019	72,876	.79	.89
116-120	96	16,681	.69	.81	37	20,840	.76	.89	846	58,339	.77	.91
121-130	107	20,154	1.19	1.49	67	40,710	.89	1.12	1,715	102,706	.90	1.13
131-140	74	15,362	1.24	1.68	29	18,522	.75	1.01	1,086	58,335	.90	1.22
141- UP	124	30,607	.93	1.48	53	65,798	.69	1.10	2,162	154,759	.87	1.40
CHARGES	678	127,865	.94	1.17	366	279,174	.86	1.05	9,921	636,245	.88	1.09
TOTALS	1,541	238,874	.80	.81	790	575,532	.73	.72	200,499	1,516,966	.75	.75

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS  
FOR MANUAL YEAR 2015 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		69.84	95.76	1		2		1		4	.87	.44			
61- 80	101	53	.01	.01	43	128	.02	.01	41	193	.98	.75	25	165	.12	.09
81- 85	333	284	1.53	1.29	371	1,210	.60	.51	799	4,332	.38	.33	1,081	7,970	.29	.24
86- 90	1,205	1,356	1.13	.98	4,162	14,096	.55	.47	3,171	16,668	.62	.53	1,217	9,104	.47	.41
91- 95	161	168	.23	.22	426	1,543	.84	.78	432	2,464	.87	.80	283	2,280	.85	.79
96- 99	100	116	.14	.14	190	728	.27	.26	178	1,089	.26	.26	157	1,325	.56	.54
100-100	156,176	90,162	.61	.61	11,422	38,022	.50	.50	1,880	11,295	.48	.48	724	6,201	.67	.67
CREDITS	158,079	92,140	.62	.61	16,615	55,729	.52	.50	6,502	36,044	.55	.50	3,487	27,045	.50	.45
101-105	70	91	8.55	8.77	134	539	.60	.61	166	1,048	.21	.21	118	1,046	.69	.71
106-110	78	83	.91	.98	229	994	.53	.57	211	1,385	.67	.73	135	1,250	.72	.77
111-115	52	62	.10	.12	98	432	1.02	1.16	105	724	.47	.54	73	708	.75	.85
116-120	36	53	.95	1.12	62	293	.37	.44	81	598	1.15	1.35	59	609	1.05	1.24
121-130	118	157	.65	.81	212	1,047	1.04	1.30	170	1,308	.75	.93	146	1,603	.99	1.24
131-140	47	74	.74	.99	148	783	.15	.20	147	1,222	1.19	1.60	97	1,148	1.34	1.81
141- UP	115	240	3.60	6.03	266	1,776	.29	.49	322	3,342	1.22	2.04	219	3,168	.88	1.47
CHARGES	516	761	2.54	3.28	1,149	5,864	.53	.69	1,202	9,628	.90	1.17	847	9,532	.91	1.18
TOTALS	158,595	92,901	.63	.63	17,764	61,594	.52	.51	7,704	45,672	.63	.61	4,334	36,576	.61	.59

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	13	.02	.01					1	56	.27	.16
61- 80	55	534	.28	.21	267	4,379	.59	.46	684	19,079	.84	.65	502	26,269	.45	.34
81- 85	1,585	16,284	.58	.48	1,363	21,268	.52	.44	675	18,807	.44	.36	187	10,590	.71	.59
86- 90	1,107	11,686	.62	.54	691	11,403	.70	.61	407	12,065	.63	.55	176	10,950	.48	.42
91- 95	344	3,921	.94	.87	349	6,251	.69	.64	300	9,669	.52	.49	158	10,311	.62	.58
96- 99	210	2,495	.51	.50	214	3,983	.52	.50	235	8,096	.67	.65	145	9,828	1.04	1.02
100-100	678	8,208	.63	.63	442	8,398	.68	.68	269	9,232	.52	.52	111	7,656	.67	.67
CREDITS	3,979	43,129	.62	.56	3,327	55,696	.61	.53	2,570	76,948	.61	.53	1,280	75,661	.62	.52
101-105	192	2,451	1.31	1.35	226	4,457	.58	.59	239	8,527	.61	.62	156	11,321	.56	.57
106-110	184	2,419	.47	.50	207	4,343	1.16	1.25	224	8,632	.84	.90	138	10,455	.75	.80
111-115	113	1,578	.35	.40	149	3,295	.79	.89	188	7,504	.61	.69	137	10,790	.82	.92
116-120	84	1,216	1.54	1.81	120	2,763	.54	.63	145	5,776	.47	.55	107	8,804	.61	.72
121-130	220	3,443	1.08	1.35	295	7,121	.48	.60	302	13,250	.86	1.07	180	15,324	.70	.87
131-140	158	2,634	.54	.73	159	4,015	.56	.75	133	6,450	.53	.73	107	10,211	.57	.77
141- UP	304	6,000	.44	.72	259	8,167	.51	.84	271	15,580	.83	1.37	173	19,113	.90	1.47
CHARGES	1,255	19,740	.74	.94	1,415	34,161	.63	.79	1,502	65,718	.72	.90	998	86,018	.72	.90
TOTALS	5,234	62,869	.66	.65	4,742	89,856	.62	.61	4,072	142,666	.66	.67	2,278	161,679	.67	.69

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	95	.02	.01	3	1,362	.02	.01	11	1,532	.06	.03		
61- 80	303	33,402	.43	.31	120	67,936	.42	.31	2,141	152,140	.48	.36		
81- 85	126	16,256	.46	.38	53	26,567	.43	.35	6,573	123,569	.49	.41		
86- 90	129	17,389	.47	.41	66	71,372	.53	.46	12,331	176,089	.56	.48		
91- 95	114	16,223	.49	.45	71	73,471	.47	.44	2,638	126,300	.53	.50		
96- 99	105	15,413	.47	.46	59	50,136	.53	.52	1,593	93,208	.58	.57		
100-100	61	9,122	.55	.55	20	11,193	.62	.62	171,783	199,492	.58	.58		
CREDITS	839	107,900	.46	.39	392	302,038	.48	.42	197,070	872,329	.54	.47		
101-105	126	20,037	.66	.68	78	45,676	.57	.59	1,505	95,194	.62	.63		
106-110	71	11,860	.63	.68	53	42,344	1.10	1.19	1,530	83,765	.93	1.00		
111-115	74	12,873	.61	.69	45	26,410	.66	.74	1,034	64,376	.67	.76		
116-120	79	13,818	.71	.84	53	28,030	.57	.67	826	61,958	.62	.74		
121-130	129	25,151	.57	.72	56	33,171	.85	1.06	1,828	101,574	.74	.93		
131-140	46	9,428	.52	.70	29	35,200	.55	.76	1,071	71,165	.57	.77		
141- UP	140	33,888	.63	1.03	59	40,399	.84	1.36	2,128	131,674	.76	1.25		
CHARGES	665	127,056	.62	.78	373	251,230	.75	.90	9,922	609,707	.71	.88		
TOTALS	1,504	234,956	.55	.56	765	553,267	.60	.60	206,992	1,482,036	.61	.61		

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

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			\$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	1	1			2	5			1	4						
61- 80	261	146	.18	.13	110	304	1.27	.95	80	378	.68	.51	81	543	.13	.10
81- 85	714	635	.76	.64	829	2,706	.49	.42	1,540	8,272	.72	.61	1,728	12,735	.56	.47
86- 90	2,524	2,936	.93	.81	6,925	23,032	.63	.55	4,709	24,770	.57	.50	2,118	15,865	.65	.57
91- 95	365	397	1.79	1.66	752	2,712	.73	.67	656	3,716	.60	.55	459	3,693	.71	.65
96- 99	173	204	4.76	4.64	322	1,209	1.84	1.80	342	2,069	.93	.91	220	1,845	.73	.71
100-100	162,562	106,851	.80	.80	14,524	48,416	.77	.77	2,604	15,685	.70	.70	1,200	10,338	.53	.53
CREDITS	166,600	111,169	.81	.81	23,464	78,384	.74	.70	9,932	54,892	.65	.59	5,806	45,019	.60	.54
101-105	164	200	1.81	1.86	261	1,059	1.87	1.91	283	1,790	.91	.94	206	1,854	1.32	1.36
106-110	170	213	.46	.49	343	1,431	1.49	1.60	314	2,099	.82	.89	243	2,267	.59	.64
111-115	92	107	1.49	1.68	151	655	1.63	1.84	159	1,104	.87	.98	145	1,437	1.06	1.19
116-120	80	88	2.64	3.11	118	534	2.19	2.58	119	877	1.20	1.42	89	903	1.68	1.98
121-130	231	337	2.67	3.34	334	1,601	1.12	1.40	285	2,197	1.08	1.35	186	2,048	.36	.45
131-140	105	172	2.30	3.08	192	1,004	1.87	2.51	200	1,671	1.10	1.49	149	1,731	.46	.62
141- UP	232	483	2.50	4.25	497	3,353	2.04	3.50	460	4,791	1.34	2.27	331	4,771	1.30	2.13
CHARGES	1,074	1,600	2.10	2.70	1,896	9,639	1.75	2.28	1,820	14,528	1.10	1.43	1,349	15,011	.97	1.24
TOTALS	167,674	112,769	.83	.83	25,360	88,023	.85	.83	11,752	69,420	.74	.72	7,155	60,030	.69	.67

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			\$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	8	4.98	3.01	1	13										
61- 80	129	1,241	.49	.38	443	7,137	.74	.58	1,182	33,417	.54	.42	878	45,851	.60	.45
81- 85	2,463	25,575	.54	.45	2,330	36,886	.65	.54	1,241	34,813	.77	.64	390	22,370	.74	.61
86- 90	1,752	18,541	.82	.72	1,094	18,195	1.04	.91	734	22,064	.71	.63	361	22,535	.84	.73
91- 95	604	6,910	.52	.48	547	9,766	.90	.84	505	16,233	.74	.69	329	21,602	.84	.78
96- 99	315	3,790	.90	.88	380	7,212	.82	.80	418	14,627	.81	.79	243	16,262	.72	.70
100-100	1,003	12,158	1.02	1.02	725	13,845	1.02	1.02	495	17,089	.92	.92	220	15,464	.84	.84
CREDITS	6,267	68,224	.72	.64	5,520	93,055	.83	.73	4,575	138,244	.73	.63	2,421	144,083	.73	.62
101-105	325	4,163	.78	.80	344	6,974	.80	.82	400	14,472	.80	.82	276	19,753	.84	.86
106-110	263	3,461	.95	1.02	268	5,642	.65	.70	374	14,118	.87	.94	231	17,769	.76	.82
111-115	157	2,173	.75	.85	210	4,730	.60	.68	294	11,748	1.02	1.16	180	14,681	.85	.96
116-120	120	1,749	.66	.78	186	4,444	.76	.90	257	10,696	.51	.60	176	14,966	.71	.84
121-130	339	5,297	.77	.97	425	10,379	1.03	1.29	424	18,778	.83	1.04	278	24,147	.83	1.04
131-140	266	4,448	.91	1.22	277	7,200	.77	1.04	233	10,828	1.60	2.15	140	13,252	.95	1.28
141- UP	459	9,362	.79	1.31	443	14,136	.90	1.50	445	25,903	1.08	1.78	322	36,334	.76	1.24
CHARGES	1,929	30,653	.81	1.04	2,153	53,505	.83	1.06	2,427	106,543	.96	1.20	1,603	140,903	.80	1.01
TOTALS	8,196	98,876	.75	.73	7,673	146,560	.83	.82	7,002	244,786	.83	.83	4,024	284,986	.77	.78

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					10	6,134	.27	.16	16	6,165	.27	.16		
61- 80	599	67,478	.59	.43	372	274,129	.49	.36	4,135	430,622	.53	.39		
81- 85	260	33,040	.52	.43	142	79,726	.62	.51	11,637	256,759	.63	.53		
86- 90	235	31,354	.64	.57	145	125,480	.54	.47	20,597	304,771	.65	.57		
91- 95	204	29,190	.76	.71	139	75,941	.57	.53	4,560	170,160	.68	.63		
96- 99	194	28,453	.71	.70	108	84,877	.64	.62	2,715	160,549	.71	.69		
100-100	149	22,976	.91	.91	71	50,621	.60	.60	183,553	313,443	.78	.78		
CREDITS	1,641	212,491	.66	.56	987	696,909	.55	.45	227,213	1,642,469	.65	.56		
101-105	171	26,568	.66	.68	119	84,242	.98	1.01	2,549	161,074	.89	.92		
106-110	132	21,340	.75	.81	101	83,417	.83	.90	2,439	151,758	.81	.88		
111-115	131	22,744	.85	.96	73	49,961	.98	1.10	1,592	109,341	.93	1.04		
116-120	122	22,426	.86	1.02	64	71,230	.66	.78	1,331	127,912	.71	.84		
121-130	174	34,579	.90	1.13	94	64,663	1.00	1.25	2,770	164,026	.93	1.16		
131-140	119	24,954	1.02	1.38	62	47,039	.82	1.10	1,743	112,300	.96	1.30		
141- UP	195	48,253	.82	1.32	92	90,225	.77	1.24	3,476	237,610	.86	1.40		
CHARGES	1,044	200,865	.84	1.05	605	490,777	.86	1.03	15,900	1,064,023	.87	1.07		
TOTALS	2,685	413,355	.75	.75	1,592	1,187,686	.68	.64	243,113	2,706,492	.74	.72		

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

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				3								
61- 80	259	155	3.29	2.46	78	216	.10	.08	65	301	30.59	22.88	66	440	.44	.34	
81- 85	579	482	4.21	3.54	516	1,687	1.12	.94	880	4,735	.76	.64	1,345	9,983	1.02	.87	
86- 90	2,323	2,749	1.50	1.30	7,014	23,514	.81	.70	5,273	27,858	.60	.52	2,369	17,711	.43	.37	
91- 95	325	322	.46	.43	731	2,651	1.43	1.32	664	3,813	1.13	1.05	481	3,878	1.14	1.06	
96- 99	179	186	.90	.88	332	1,268	1.31	1.28	305	1,820	.56	.54	237	2,020	.60	.59	
100-100	169,820	101,355	.68	.68	14,761	49,280	.66	.66	2,655	16,003	.78	.78	1,141	9,798	.82	.82	
CREDITS	173,485	105,250	.72	.72	23,433	78,618	.75	.71	9,842	54,530	.87	.79	5,639	43,831	.72	.65	
101-105	141	158	.50	.51	251	1,003	.73	.75	229	1,463	.57	.59	215	1,919	.81	.83	
106-110	153	189	3.89	4.20	343	1,413	1.08	1.16	342	2,264	1.09	1.17	248	2,309	.74	.79	
111-115	100	117	1.75	1.97	130	579	.42	.47	144	993	1.30	1.46	116	1,130	.65	.74	
116-120	82	108	.20	.23	124	562	2.17	2.55	134	963	.67	.79	74	750	.62	.73	
121-130	212	303	.73	.92	287	1,380	1.21	1.52	244	1,892	.68	.85	205	2,233	.71	.89	
131-140	114	190	.09	.12	188	981	.54	.72	191	1,585	.96	1.30	151	1,777	1.08	1.45	
141- UP	215	407	.38	.66	450	3,013	1.57	2.68	432	4,450	.67	1.12	312	4,564	.59	.99	
CHARGES	1,017	1,472	.98	1.26	1,773	8,930	1.19	1.55	1,716	13,610	.81	1.04	1,321	14,681	.73	.93	
TOTALS	174,502	106,722	.73	.72	25,206	87,548	.80	.78	11,558	68,141	.86	.82	6,960	58,512	.72	.70	

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	107	1,027	.83	.63	359	5,822	1.72	1.35	1,103	31,568	.72	.56	832	43,660	.69	.52	
81- 85	2,301	23,950	.60	.51	2,356	37,514	.62	.51	1,247	34,665	.62	.52	406	23,360	.60	.49	
86- 90	1,992	20,935	.66	.58	1,142	18,899	.71	.62	719	21,567	.90	.79	372	23,124	.67	.59	
91- 95	556	6,333	.85	.79	527	9,470	1.00	.93	482	15,838	.81	.75	320	21,006	.79	.74	
96- 99	360	4,351	.88	.86	377	7,145	.70	.68	400	13,683	.73	.72	269	18,333	.92	.90	
100-100	1,071	13,017	.75	.75	715	13,685	.98	.98	444	15,348	.95	.95	226	15,610	.88	.88	
CREDITS	6,387	69,613	.69	.62	5,476	92,534	.81	.71	4,396	132,693	.76	.66	2,425	145,091	.74	.63	
101-105	316	4,047	.75	.77	365	7,443	.69	.71	435	15,749	.73	.75	260	18,762	.59	.61	
106-110	306	4,038	.62	.67	301	6,297	1.12	1.21	348	13,402	.62	.67	233	17,781	.86	.92	
111-115	158	2,197	.69	.78	222	5,039	1.23	1.39	307	12,096	.87	.98	195	15,615	.78	.88	
116-120	133	1,948	1.82	2.14	192	4,480	.55	.65	250	10,317	.47	.56	162	13,353	.80	.94	
121-130	340	5,325	.83	1.04	439	10,771	.94	1.18	417	18,070	.79	.98	264	22,747	.75	.94	
131-140	268	4,468	.66	.89	240	6,306	.75	1.01	225	10,804	.62	.83	154	14,403	.83	1.12	
141- UP	438	8,826	.83	1.38	416	13,090	.96	1.57	452	25,938	1.10	1.81	294	33,473	.72	1.18	
CHARGES	1,959	30,849	.82	1.05	2,175	53,428	.90	1.13	2,434	106,376	.80	.99	1,562	136,134	.75	.94	
TOTALS	8,346	100,462	.73	.72	7,651	145,962	.84	.83	6,830	239,069	.78	.78	3,987	281,226	.75	.75	

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			
0- 60					5	2,485	.07	.04	7	2,511	.07	.04			
61- 80	584	66,233	.61	.45	390	270,197	.61	.45	3,843	419,620	.67	.49			
81- 85	249	31,760	.60	.50	118	66,478	.50	.42	9,997	234,612	.61	.51			
86- 90	231	30,979	.81	.71	148	122,162	.58	.51	21,583	309,499	.67	.58			
91- 95	221	31,750	.67	.62	132	78,994	.59	.55	4,439	174,057	.72	.66			
96- 99	202	30,030	.59	.58	117	89,908	.74	.73	2,778	168,743	.74	.72			
100-100	104	15,210	.67	.67	60	50,382	.59	.59	190,997	299,687	.71	.71			
CREDITS	1,591	205,963	.65	.55	970	680,606	.61	.50	233,644	1,608,728	.68	.58			
101-105	185	29,650	.69	.71	106	87,390	.86	.88	2,503	167,584	.77	.79			
106-110	148	23,875	.85	.92	96	94,778	.70	.76	2,518	166,347	.76	.82			
111-115	135	23,692	.84	.95	77	39,052	.87	.98	1,584	100,508	.86	.97			
116-120	102	18,803	.93	1.10	62	38,087	.87	1.03	1,315	89,371	.83	.98			
121-130	178	33,826	.68	.85	111	88,438	.82	1.03	2,697	184,986	.79	.99			
131-140	94	19,675	.88	1.19	55	44,853	.83	1.12	1,680	105,041	.81	1.09			
141- UP	184	47,892	1.13	1.87	81	88,289	.75	1.20	3,274	229,943	.89	1.44			
CHARGES	1,026	197,413	.88	1.09	588	480,887	.80	.97	15,571	1,043,781	.82	1.00			
TOTALS	2,617	403,375	.76	.76	1,558	1,161,493	.69	.65	249,215	2,652,509	.73	.71			

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

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	2	1			3	7	32.45	19.46								
61- 80	319	180	3.34	2.51	95	262	.17	.12	73	345	.43	.32	59	392	.32	.25
81- 85	568	437	.75	.63	414	1,330	8.09	6.82	772	4,185	.48	.40	1,286	9,550	.56	.47
86- 90	2,249	2,596	.86	.75	6,751	22,719	.91	.79	5,262	27,751	.65	.56	2,452	18,292	.71	.61
91- 95	263	282	1.24	1.15	660	2,405	.99	.91	676	3,885	1.24	1.15	460	3,740	.88	.82
96- 99	163	170	.26	.26	294	1,103	1.43	1.40	299	1,804	.46	.45	210	1,783	1.20	1.17
100-100	179,245	109,812	.65	.65	15,271	51,121	.72	.72	2,761	16,661	.85	.85	1,169	10,042	.65	.65
CREDITS	182,809	113,478	.66	.66	23,488	78,947	.92	.87	9,843	54,631	.73	.66	5,636	43,800	.69	.62
101-105	146	153	.63	.65	225	901	.45	.47	222	1,401	.78	.80	191	1,704	.76	.78
106-110	147	176	.28	.31	351	1,484	.66	.72	339	2,217	.87	.93	235	2,187	1.25	1.35
111-115	103	114	.05	.05	138	617	1.08	1.22	146	1,021	1.91	2.16	110	1,079	.32	.36
116-120	66	69	15.95	18.87	117	529	1.07	1.26	122	891	1.11	1.31	69	705	.59	.70
121-130	197	308	.81	1.01	311	1,453	1.45	1.81	300	2,331	1.48	1.86	229	2,517	1.00	1.25
131-140	75	112	.86	1.16	200	1,056	.36	.48	207	1,751	1.09	1.46	159	1,857	.71	.95
141- UP	238	491	2.57	4.37	393	2,591	1.46	2.49	413	4,324	1.03	1.75	323	4,595	.68	1.12
CHARGES	972	1,424	2.01	2.63	1,735	8,630	1.03	1.33	1,749	13,936	1.13	1.46	1,316	14,645	.80	1.03
TOTALS	183,781	114,901	.68	.68	25,223	87,577	.93	.91	11,592	68,567	.81	.79	6,952	58,445	.72	.70

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																
61- 80	89	857	.22	.17	301	4,822	1.23	.96	1,097	31,139	.55	.43	869	45,316	.69	.51
81- 85	2,313	24,033	.59	.49	2,362	37,564	.55	.46	1,230	34,203	.67	.56	370	21,493	.74	.62
86- 90	2,049	21,512	.85	.74	1,139	18,850	.98	.86	742	22,371	.74	.65	342	21,669	.69	.60
91- 95	526	5,949	.62	.57	546	9,742	.82	.76	483	15,428	.76	.71	318	21,023	.78	.73
96- 99	330	3,977	.58	.56	357	6,764	.97	.94	439	15,162	.85	.83	283	19,334	.86	.84
100-100	1,056	12,816	1.01	1.01	809	15,467	.93	.93	561	19,266	.78	.78	224	15,051	.89	.89
CREDITS	6,363	69,144	.75	.66	5,514	93,211	.80	.70	4,552	137,568	.70	.61	2,406	143,886	.75	.64
101-105	274	3,495	.88	.90	360	7,257	.56	.57	452	16,372	.91	.93	278	19,488	.83	.85
106-110	299	3,923	.80	.86	290	5,984	.78	.84	324	12,203	.72	.78	213	15,835	.88	.95
111-115	155	2,174	.95	1.07	213	4,757	.78	.88	325	13,054	1.20	1.35	181	14,123	.65	.73
116-120	129	1,869	.78	.92	172	4,014	.93	1.10	265	11,071	.60	.71	143	11,987	.82	.97
121-130	367	5,721	.81	1.02	459	11,175	.82	1.02	447	19,463	1.24	1.55	298	25,968	.85	1.06
131-140	263	4,424	.71	.96	257	6,670	.89	1.20	245	11,591	.90	1.22	146	13,580	.86	1.16
141- UP	439	8,747	.83	1.35	397	12,352	1.27	2.04	386	21,813	.78	1.27	250	27,931	.73	1.17
CHARGES	1,926	30,352	.82	1.04	2,148	52,208	.90	1.12	2,444	105,567	.93	1.14	1,509	128,912	.80	.99
TOTALS	8,289	99,495	.77	.75	7,662	145,419	.83	.82	6,996	243,134	.80	.80	3,915	272,798	.78	.77

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					7	4,766	.29	.17	12	4,774	.34	.20				
61- 80	628	71,235	.58	.43	370	246,507	.51	.37	3,900	401,057	.55	.41				
81- 85	253	32,233	.65	.54	158	118,819	.72	.60	9,726	283,847	.70	.58				
86- 90	241	32,853	.75	.66	122	88,199	.65	.58	21,349	276,812	.74	.65				
91- 95	220	30,819	.95	.88	117	84,994	.77	.71	4,269	178,267	.81	.76				
96- 99	159	23,663	.72	.70	120	82,151	.68	.67	2,654	155,911	.74	.73				
100-100	102	15,266	.63	.63	47	27,944	1.13	1.13	201,245	293,446	.77	.77				
CREDITS	1,603	206,069	.69	.58	941	653,381	.65	.53	243,155	1,594,114	.70	.60				
101-105	165	27,091	.82	.85	105	73,583	1.05	1.07	2,418	151,445	.93	.95				
106-110	171	27,572	.85	.92	95	76,611	.75	.80	2,464	148,190	.79	.85				
111-115	121	20,553	1.07	1.21	68	37,223	.95	1.07	1,560	94,714	.96	1.08				
116-120	104	18,888	.82	.97	73	40,565	1.13	1.33	1,260	90,589	.95	1.12				
121-130	252	47,800	1.11	1.39	126	78,670	1.22	1.53	2,986	195,405	1.11	1.39				
131-140	106	21,998	.78	1.06	42	29,005	.80	1.09	1,700	92,043	.82	1.11				
141- UP	144	35,354	.85	1.42	59	66,227	.69	1.11	3,042	184,425	.81	1.31				
CHARGES	1,063	199,255	.92	1.14	568	401,884	.95	1.13	15,430	956,813	.92	1.12				
TOTALS	2,666	405,324	.81	.80	1,509	1,055,265	.76	.71	258,585	2,550,927	.78	.75				

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

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	2			2	7	.75	.42				
61- 80	345	176	.64	.48	113	319	1.08	.82	70	333	3.33	2.56	53	357	1.09	.83
81- 85	561	473	.89	.75	521	1,694	1.10	.93	1,023	5,549	.73	.62	1,476	10,890	.53	.45
86- 90	2,096	2,358	.70	.60	6,349	21,445	.56	.48	5,069	26,696	.57	.49	2,193	16,347	.71	.61
91- 95	284	306	.75	.70	649	2,324	1.11	1.03	658	3,773	1.34	1.24	405	3,272	.77	.72
96- 99	163	181	1.67	1.63	249	965	1.43	1.39	288	1,751	.65	.64	216	1,832	.52	.51
100-100	164,450	104,840	.79	.79	15,691	52,530	.75	.75	2,856	17,241	.82	.82	1,179	10,107	.62	.62
CREDITS	167,902	108,335	.79	.78	23,573	79,280	.73	.69	9,966	55,350	.74	.67	5,522	42,805	.64	.58
101-105	132	143	.40	.41	224	897	2.66	2.74	247	1,577	.71	.72	186	1,671	.77	.79
106-110	154	174	2.22	2.40	336	1,416	2.30	2.48	371	2,452	1.11	1.19	222	2,087	1.04	1.12
111-115	82	84	2.71	3.05	154	685	1.29	1.45	161	1,141	.81	.91	115	1,129	1.45	1.63
116-120	79	86	2.83	3.34	104	475	.89	1.04	100	726	1.18	1.40	77	789	.75	.88
121-130	172	231	.45	.56	290	1,388	.67	.84	300	2,330	1.14	1.42	203	2,202	.74	.93
131-140	107	152	.42	.57	211	1,094	1.12	1.52	217	1,811	.86	1.17	155	1,813	1.13	1.52
141- UP	204	425	5.94	10.17	452	2,964	1.28	2.19	458	4,734	1.05	1.75	360	5,144	1.70	2.80
CHARGES	930	1,296	2.79	3.63	1,771	8,920	1.45	1.88	1,854	14,772	1.00	1.29	1,318	14,835	1.22	1.58
TOTALS	168,832	109,630	.81	.81	25,344	88,200	.80	.78	11,820	70,121	.79	.77	6,840	57,640	.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	51	.04	.02
61- 80	130	1,279	.85	.65	380	6,198	.58	.45	1,135	31,933	.61	.48	876	45,462	.69	.52
81- 85	2,436	25,180	.61	.51	2,319	36,507	.57	.47	1,185	32,657	.60	.50	406	23,482	.78	.65
86- 90	1,918	20,038	.66	.57	1,109	18,422	.84	.73	782	23,390	.76	.66	339	21,023	.76	.67
91- 95	585	6,680	1.41	1.31	506	9,105	.90	.84	464	14,938	.74	.69	327	21,137	.68	.63
96- 99	320	3,841	.83	.81	391	7,478	.99	.97	378	13,059	.78	.76	259	17,945	.68	.66
100-100	1,144	13,908	.76	.76	817	15,548	.73	.73	526	18,297	.61	.61	234	16,274	.74	.74
CREDITS	6,533	70,926	.74	.66	5,522	93,257	.72	.63	4,470	134,274	.67	.58	2,442	145,374	.72	.61
101-105	296	3,783	.92	.95	404	8,044	.94	.97	471	17,262	.72	.74	268	19,107	.88	.90
106-110	303	4,027	1.09	1.17	269	5,577	.97	1.05	303	11,714	.80	.87	192	14,902	.60	.65
111-115	165	2,285	.45	.50	201	4,465	.56	.64	344	13,507	.83	.94	191	15,036	.67	.75
116-120	158	2,299	.66	.78	212	4,930	1.49	1.76	252	10,276	.70	.82	167	13,598	.68	.80
121-130	321	4,926	.95	1.19	437	10,631	.62	.78	448	19,566	.86	1.08	278	24,309	.85	1.07
131-140	259	4,339	.87	1.17	267	6,946	1.05	1.41	219	10,379	.54	.72	157	14,545	.64	.87
141- UP	473	9,402	.73	1.18	443	13,784	1.26	2.05	420	23,836	.99	1.61	257	29,111	.78	1.27
CHARGES	1,975	31,060	.83	1.06	2,233	54,377	1.00	1.25	2,457	106,540	.81	1.00	1,510	130,607	.75	.93
TOTALS	8,508	101,986	.77	.75	7,755	147,634	.82	.81	6,927	240,815	.73	.73	3,952	275,981	.73	.73

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	2	132	.01	.01	11	16,739	.19	.11	20	16,931	.19	.11				
61- 80	677	76,801	.58	.43	398	250,199	.47	.34	4,177	413,058	.53	.39				
81- 85	239	29,804	.60	.50	144	106,379	.62	.52	10,310	272,615	.63	.52				
86- 90	230	31,932	.52	.46	143	116,915	.65	.57	20,228	298,565	.65	.57				
91- 95	189	27,391	.79	.73	100	80,818	.77	.71	4,167	169,745	.81	.75				
96- 99	181	27,113	.57	.56	103	61,490	.60	.59	2,548	135,657	.66	.64				
100-100	121	17,842	.70	.70	47	27,220	.75	.75	187,065	293,807	.75	.75				
CREDITS	1,639	211,017	.61	.51	946	659,761	.58	.47	228,515	1,600,379	.65	.55				
101-105	196	31,437	.74	.76	103	79,082	.80	.82	2,527	163,003	.81	.83				
106-110	144	23,606	.80	.87	94	53,100	1.14	1.23	2,388	119,055	.97	1.05				
111-115	126	21,579	.76	.86	68	45,763	.81	.92	1,607	105,672	.78	.88				
116-120	133	23,865	.84	.99	57	31,664	.83	.97	1,339	88,709	.83	.98				
121-130	160	30,225	1.11	1.39	92	53,876	.95	1.19	2,701	149,684	.93	1.16				
131-140	104	21,232	1.07	1.44	48	28,525	.96	1.30	1,744	90,836	.89	1.20				
141- UP	182	44,971	.91	1.46	76	84,472	.73	1.15	3,325	218,842	.88	1.42				
CHARGES	1,045	196,915	.89	1.10	538	376,481	.87	1.05	15,631	935,802	.87	1.07				
TOTALS	2,684	407,932	.75	.74	1,484	1,036,241	.68	.63	244,146	2,536,181	.73	.70				

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

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		69.84	95.76	1		2		1		4	.87	.44			
61- 80	320	177	.11	.08	124	361	.13	.10	87	406	1.66	1.26	64	426	.14	.10
81- 85	658	528	1.10	.93	584	1,900	.49	.41	1,197	6,490	.45	.38	1,628	12,015	.31	.27
86- 90	1,953	2,145	.96	.83	6,059	20,468	.59	.51	4,816	25,389	.63	.54	2,030	15,182	.57	.50
91- 95	275	276	.22	.20	584	2,114	.67	.62	606	3,454	.80	.74	414	3,340	.75	.69
96- 99	172	187	.13	.13	285	1,087	.91	.89	266	1,622	.23	.23	223	1,880	.76	.74
100-100	171,788	106,039	.61	.61	15,880	53,215	.59	.59	2,976	17,874	.53	.53	1,187	10,175	.73	.73
CREDITS	175,169	109,353	.62	.62	23,517	79,146	.59	.57	9,949	55,239	.58	.53	5,546	43,018	.56	.50
101-105	150	165	5.93	6.08	195	797	.51	.53	242	1,534	.55	.56	190	1,703	.72	.74
106-110	138	144	.53	.57	351	1,502	.62	.66	336	2,216	.78	.84	216	2,003	.87	.93
111-115	103	99	.07	.08	148	658	.74	.84	168	1,175	.49	.55	110	1,065	.95	1.07
116-120	70	90	.55	.65	91	427	.28	.33	121	890	.81	.95	79	813	.80	.94
121-130	186	260	1.06	1.33	308	1,506	1.00	1.25	267	2,044	.95	1.19	216	2,368	1.59	1.98
131-140	79	109	.63	.84	233	1,228	.48	.65	225	1,895	.82	1.11	157	1,862	1.60	2.17
141- UP	217	444	2.08	3.53	415	2,747	.46	.79	474	4,918	1.10	1.85	350	5,100	.80	1.34
CHARGES	943	1,311	1.81	2.36	1,741	8,866	.60	.77	1,833	14,673	.87	1.13	1,318	14,915	1.03	1.34
TOTALS	176,112	110,663	.63	.63	25,258	88,012	.59	.58	11,782	69,912	.64	.62	6,864	57,933	.68	.66

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	13	.02	.01					1	56	.27	.16
61- 80	110	1,055	.36	.27	417	6,770	.56	.44	1,221	34,105	.62	.48	950	49,782	.47	.35
81- 85	2,560	26,420	.52	.44	2,278	35,773	.53	.44	1,242	34,538	.46	.38	369	20,973	.69	.58
86- 90	1,834	19,317	.62	.54	1,100	18,232	.67	.58	710	21,192	.64	.56	315	19,618	.61	.53
91- 95	534	6,117	.98	.91	540	9,686	.64	.60	478	15,609	.51	.48	302	19,754	.50	.47
96- 99	337	4,031	.46	.44	342	6,447	.60	.59	376	13,001	.55	.53	242	16,319	.87	.85
100-100	1,111	13,389	.62	.62	712	13,524	.86	.86	455	15,543	.50	.50	187	12,677	.56	.56
CREDITS	6,486	70,329	.60	.53	5,390	90,444	.63	.55	4,482	133,989	.55	.47	2,366	139,179	.58	.49
101-105	294	3,758	1.01	1.04	367	7,272	.71	.73	382	13,831	.74	.76	252	18,140	.62	.64
106-110	289	3,804	.50	.54	331	6,909	.94	1.01	340	13,034	.73	.79	227	17,198	.64	.69
111-115	171	2,401	.47	.53	227	5,006	.70	.79	313	12,577	.55	.62	193	15,009	.77	.87
116-120	124	1,794	1.31	1.55	190	4,372	.71	.83	253	10,062	.49	.58	166	13,715	.65	.77
121-130	342	5,330	.97	1.21	476	11,580	.67	.84	464	20,274	.73	.91	280	24,330	.69	.86
131-140	237	3,931	.40	.54	257	6,624	.48	.64	230	11,003	.51	.69	154	14,644	.55	.75
141- UP	482	9,581	.50	.82	425	13,238	.59	.95	435	24,763	.83	1.37	262	29,090	.87	1.43
CHARGES	1,939	30,598	.68	.87	2,273	55,001	.67	.84	2,417	105,543	.69	.86	1,534	132,126	.70	.87
TOTALS	8,425	100,928	.62	.61	7,663	145,445	.64	.64	6,899	239,532	.61	.61	3,900	271,305	.64	.64

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	2	166	.06	.03	11	7,633	.32	.18	20	7,873	.32	.18		
61- 80	651	73,112	.53	.39	367	226,403	.37	.27	4,311	392,597	.44	.32		
81- 85	240	30,621	.39	.33	119	58,662	.40	.33	10,875	227,920	.47	.39		
86- 90	221	29,744	.46	.41	132	129,026	.51	.45	19,170	300,312	.56	.49		
91- 95	215	29,672	.55	.51	128	109,712	.49	.46	4,076	199,733	.53	.50		
96- 99	189	28,044	.48	.47	96	70,652	.52	.51	2,528	143,271	.56	.55		
100-100	94	13,602	.55	.55	39	23,795	.52	.52	194,429	279,833	.60	.60		
CREDITS	1,612	204,960	.50	.41	892	625,882	.44	.37	235,409	1,551,539	.52	.44		
101-105	203	31,638	1.06	1.09	113	63,058	.62	.64	2,388	141,896	.75	.77		
106-110	132	21,594	.56	.60	84	60,071	.93	1.01	2,444	128,476	.79	.85		
111-115	108	18,505	.60	.68	70	41,679	.67	.76	1,611	98,175	.65	.74		
116-120	104	18,633	.64	.76	68	37,870	.75	.88	1,266	88,667	.69	.81		
121-130	185	36,202	.57	.71	86	50,452	.77	.96	2,810	154,346	.72	.90		
131-140	81	16,358	.60	.81	44	44,049	.59	.81	1,697	101,702	.58	.79		
141- UP	185	44,848	.62	1.01	78	52,233	.81	1.31	3,323	186,963	.75	1.22		
CHARGES	998	187,779	.68	.84	543	349,412	.74	.89	15,539	900,224	.72	.88		
TOTALS	2,610	392,739	.58	.58	1,435	975,294	.55	.51	250,948	2,451,763	.59	.57		

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

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	9	3	17.53	10.17	8	19	12.57	7.45	4	14	.60	.33				
61- 80	1,504	833	1.53	1.14	520	1,462	.58	.43	375	1,763	6.47	4.88	323	2,159	.39	.30
81- 85	3,080	2,554	1.51	1.26	2,864	9,317	1.80	1.52	5,412	29,231	.63	.54	7,463	55,173	.58	.49
86- 90	11,145	12,784	1.00	.87	33,098	111,178	.71	.61	25,129	132,463	.60	.52	11,162	83,397	.61	.53
91- 95	1,512	1,584	.95	.88	3,376	12,207	.99	.92	3,260	18,642	1.03	.95	2,219	17,922	.86	.79
96- 99	850	929	1.63	1.59	1,482	5,632	1.39	1.36	1,500	9,066	.58	.57	1,106	9,360	.76	.74
100-100	847,865	528,896	.71	.71	76,127	254,561	.70	.70	13,852	83,464	.73	.73	5,876	50,460	.67	.67
CREDITS	865,965	547,583	.72	.72	117,475	394,376	.75	.71	49,532	274,642	.71	.65	28,149	218,472	.64	.58
101-105	733	819	1.92	1.97	1,156	4,658	1.27	1.30	1,223	7,764	.71	.73	988	8,850	.88	.90
106-110	762	896	1.50	1.62	1,724	7,246	1.22	1.31	1,702	11,249	.94	1.01	1,164	10,854	.89	.96
111-115	480	521	1.16	1.31	721	3,194	1.05	1.18	778	5,434	1.05	1.18	596	5,840	.90	1.01
116-120	377	441	3.74	4.41	554	2,528	1.38	1.63	596	4,347	.98	1.16	388	3,960	.92	1.08
121-130	998	1,439	1.22	1.52	1,530	7,329	1.09	1.37	1,396	10,794	1.09	1.36	1,039	11,367	.90	1.13
131-140	480	735	.87	1.18	1,024	5,362	.86	1.16	1,040	8,713	.96	1.30	771	9,041	1.00	1.35
141- UP	1,106	2,251	2.70	4.60	2,207	14,667	1.39	2.38	2,237	23,217	1.05	1.75	1,676	24,175	1.03	1.70
CHARGES	4,936	7,102	1.92	2.49	8,916	44,985	1.21	1.58	8,972	71,519	.98	1.27	6,622	74,088	.95	1.22
TOTALS	870,901	554,686	.74	.73	126,391	439,360	.79	.78	58,504	346,161	.77	.74	34,771	292,560	.72	.70

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	8	4.98	3.01	2	26	.01	.01	1	23			2	107	.16	.09
61- 80	565	5,460	.57	.44	1,900	30,749	.93	.73	5,738	162,162	.61	.47	4,405	230,070	.62	.47
81- 85	12,073	125,158	.57	.48	11,645	184,244	.58	.48	6,145	170,875	.63	.52	1,941	111,678	.71	.59
86- 90	9,545	100,343	.72	.63	5,584	92,598	.85	.74	3,687	110,585	.75	.66	1,729	107,968	.72	.63
91- 95	2,805	31,989	.88	.81	2,666	47,769	.85	.79	2,412	78,046	.71	.66	1,596	104,522	.72	.67
96- 99	1,662	19,991	.73	.71	1,847	35,047	.82	.80	2,011	69,533	.75	.73	1,296	88,192	.81	.79
100-100	5,385	65,288	.83	.83	3,778	72,069	.90	.90	2,481	85,543	.75	.75	1,091	75,075	.79	.79
CREDITS	32,036	348,236	.70	.62	27,422	462,501	.76	.66	22,475	676,767	.68	.59	12,060	717,613	.71	.60
101-105	1,505	19,245	.86	.89	1,840	36,990	.74	.76	2,140	77,686	.78	.80	1,334	95,250	.76	.78
106-110	1,460	19,253	.79	.85	1,459	30,410	.90	.97	1,689	64,471	.75	.81	1,096	83,484	.75	.81
111-115	806	11,229	.66	.74	1,073	23,997	.78	.88	1,583	62,981	.89	1.01	940	74,464	.74	.84
116-120	664	9,659	1.04	1.22	952	22,240	.90	1.06	1,277	52,421	.56	.66	814	67,619	.73	.86
121-130	1,709	26,599	.86	1.08	2,236	54,536	.81	1.02	2,200	96,151	.89	1.11	1,398	121,501	.80	1.00
131-140	1,293	21,608	.72	.97	1,298	33,746	.79	1.06	1,152	54,606	.83	1.13	751	70,424	.76	1.03
141- UP	2,291	45,917	.73	1.20	2,124	66,600	.99	1.62	2,138	122,253	.96	1.58	1,385	155,939	.77	1.26
CHARGES	9,728	153,511	.79	1.01	10,982	268,518	.86	1.08	12,179	530,569	.84	1.04	7,718	668,682	.76	.95
TOTALS	41,764	501,747	.73	.71	38,404	731,019	.79	.78	34,654	1,207,336	.75	.75	19,778	1,386,296	.73	.74

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	4	297	.04	.02	44	37,757	.23	.14	75	38,254	.24	.14				
61- 80	3,139	354,860	.58	.42	1,897	1,267,436	.49	.36	20,366	2,056,953	.54	.40				
81- 85	1,241	157,459	.55	.46	681	430,064	.60	.50	52,545	1,275,754	.61	.51				
86- 90	1,158	156,862	.64	.56	690	581,782	.58	.51	102,927	1,489,959	.65	.57				
91- 95	1,049	148,822	.74	.69	616	430,459	.63	.58	21,511	891,962	.71	.66				
96- 99	925	137,304	.61	.60	544	389,079	.64	.63	13,223	764,132	.68	.67				
100-100	570	84,897	.71	.71	264	179,963	.69	.69	957,289	1,480,216	.73	.73				
CREDITS	8,086	1,040,499	.62	.52	4,736	3,316,539	.57	.47	1,167,936	7,997,230	.64	.55				
101-105	920	146,385	.80	.82	546	387,355	.87	.89	12,385	785,003	.83	.85				
106-110	727	117,987	.77	.83	470	367,977	.84	.91	12,253	713,827	.82	.88				
111-115	621	107,072	.83	.94	356	213,678	.86	.97	7,954	508,410	.84	.94				
116-120	565	102,615	.82	.97	324	219,417	.82	.97	6,511	485,249	.80	.94				
121-130	949	182,631	.88	1.11	509	336,098	.96	1.20	13,964	848,447	.90	1.13				
131-140	504	104,217	.89	1.20	251	193,470	.79	1.07	8,564	501,923	.81	1.10				
141- UP	890	221,318	.87	1.42	386	381,446	.75	1.20	16,440	1,057,783	.84	1.37				
CHARGES	5,176	982,226	.84	1.04	2,842	2,099,441	.84	1.02	78,071	4,900,642	.84	1.03				
TOTALS	13,262	2,022,725	.73	.73	7,578	5,415,980	.67	.63	1,246,007	12,897,872	.72	.69				