

PENNSYLVANIA COMPENSATION RATING BUREAU

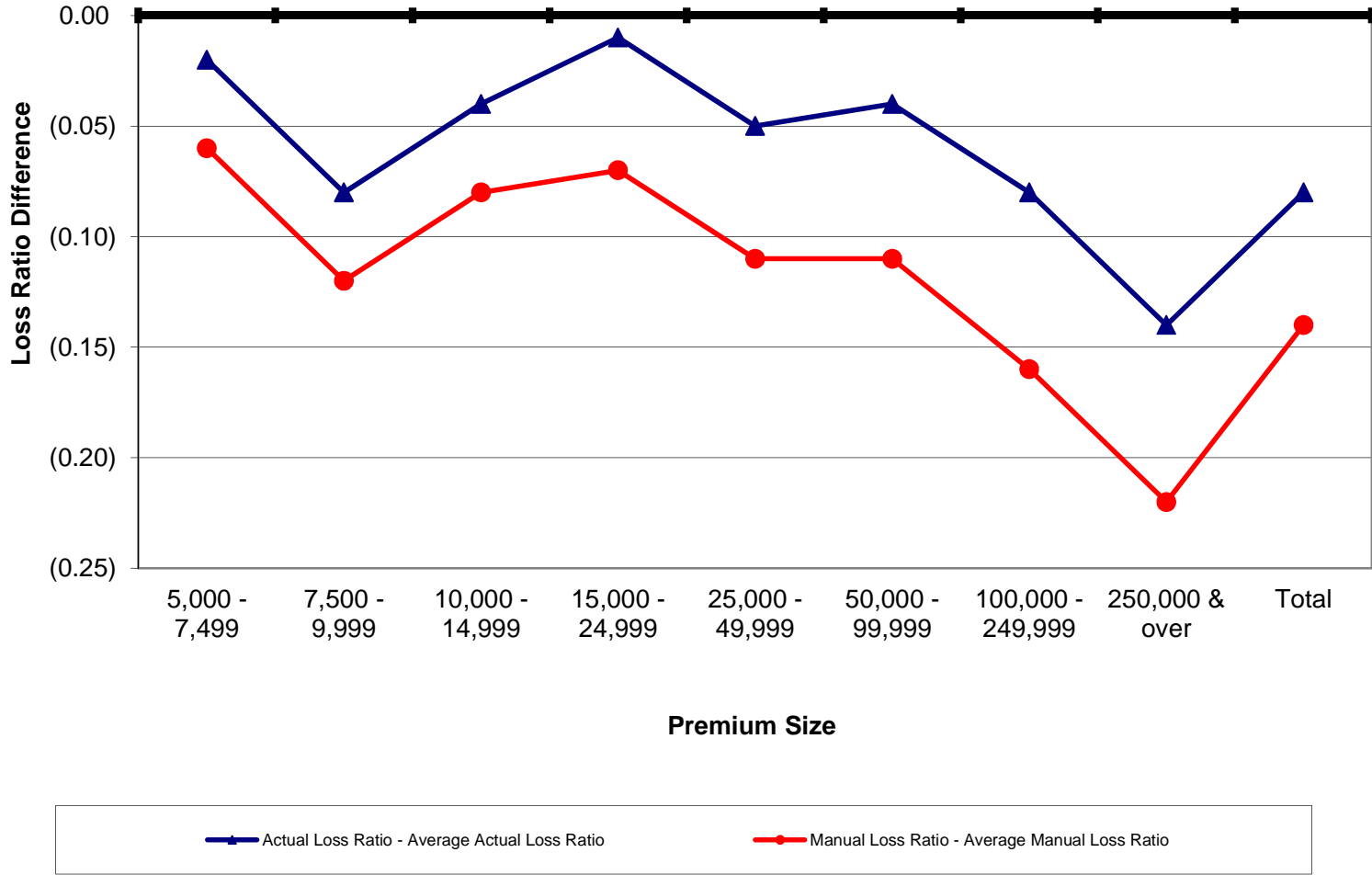
Review Of Experience Rating Plan Results

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 (2012-2016) 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.

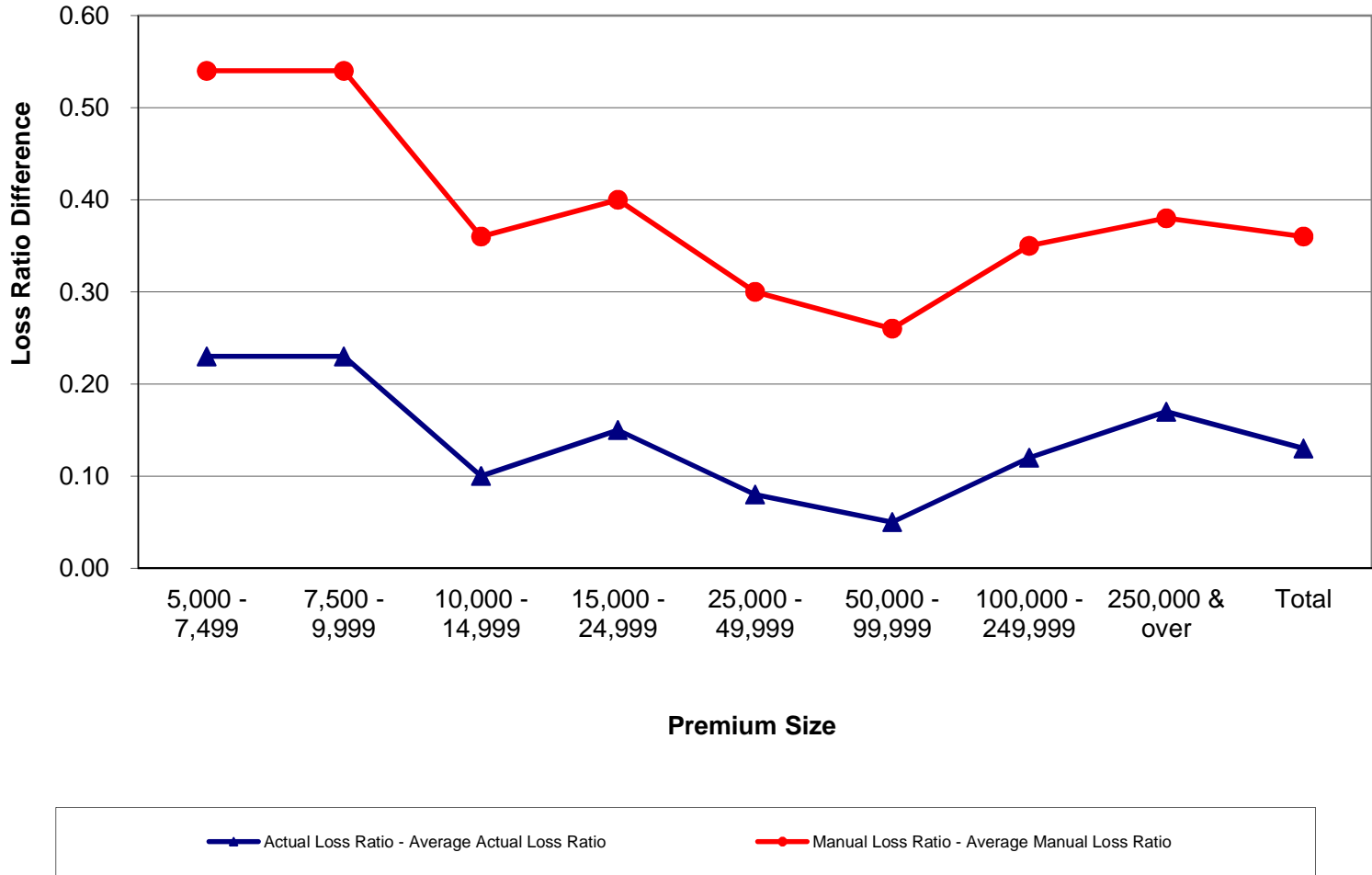
**Pennsylvania Compensation Rating Bureau
April 1, 2020 Loss Cost Filing**

**Credit Risks
2012 - 2016**



Pennsylvania Compensation Rating Bureau
April 1, 2020 Loss Cost Filing

Debit Risks
2012 - 2016



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	2	1			9	25	.03	.02	7	32	.38	.29	3	22		
81- 85	18	18			31	106	2.47	2.08	89	485	.41	.35	154	1,150	.83	.70
86- 90	173	224	3.04	2.64	632	2,135	.37	.32	545	2,888	.60	.52	264	1,974	.32	.28
91- 95	15	18			69	258	2.10	1.94	74	433	1.21	1.13	62	508	.44	.41
96- 99	13	14			26	103	5.85	5.71	32	191	1.14	1.11	34	292	.82	.80
100-100	3,897	4,104	.49	.49	940	3,162	.85	.85	193	1,169	.94	.94	77	667	.50	.50
CREDITS	4,118	4,380	.61	.60	1,707	5,788	.84	.79	940	5,198	.73	.65	594	4,613	.52	.46
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			28	115	3.79	4.09	36	234	1.39	1.49	36	339	.95	1.02
111-115	3	3	1.89	2.13	13	56	.16	.18	16	113	.67	.75	16	157	.18	.20
116-120	3	6			11	47	.93	1.09	14	102	.77	.90	9	97	.07	.08
121-130	18	36	.06	.07	26	121	.84	1.05	26	203	.18	.23	20	219	.32	.40
131-140	11	17			16	78	1.05	1.42	21	182	.06	.08	20	233	1.34	1.80
141- UP	12	25	.13	.23	43	314	5.72	10.56	58	588	.29	.48	40	623	.45	.82
CHARGES	63	114	.12	.16	156	807	3.07	4.16	196	1,591	.55	.72	172	1,942	.70	.91
TOTALS	4,181	4,494	.60	.60	1,863	6,594	1.11	1.09	1,136	6,789	.69	.67	766	6,555	.57	.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	11	110	.04	.03	31	527	.29	.23	207	5,968	1.11	.86	167	8,713	.63	.47
81- 85	297	3,156	.58	.49	319	5,085	.43	.35	205	5,787	.66	.55	73	4,271	.47	.39
86- 90	238	2,508	.73	.63	162	2,731	1.05	.92	118	3,542	1.10	.97	53	3,213	.64	.56
91- 95	81	940	1.08	1.00	84	1,537	.65	.61	97	3,273	.56	.52	65	4,425	.54	.50
96- 99	53	647	.40	.39	60	1,138	.80	.79	78	2,684	.84	.82	54	3,683	.48	.47
100-100	80	981	.35	.35	66	1,288	1.27	1.27	56	1,994	.84	.84	30	2,156	.85	.85
CREDITS	760	8,342	.63	.56	722	12,306	.71	.62	761	23,248	.86	.74	442	26,462	.59	.50
101-105	45	589	.34	.35	55	1,116	.36	.37	67	2,408	.53	.54	53	3,889	.63	.65
106-110	35	477	1.33	1.43	48	937	2.11	2.27	65	2,476	.47	.50	42	3,213	1.00	1.08
111-115	14	199	.08	.09	37	841	.96	1.08	51	2,101	.66	.74	47	3,612	.61	.69
116-120	20	296	.15	.18	27	649	.96	1.13	34	1,434	.99	1.17	26	2,218	1.05	1.24
121-130	54	848	.79	.99	64	1,568	.99	1.25	71	3,128	.52	.65	57	5,107	.69	.87
131-140	33	552	.79	1.06	38	984	.39	.52	53	2,454	.48	.66	33	3,178	.98	1.34
141- UP	62	1,327	1.20	2.05	81	2,670	.70	1.17	86	4,978	1.12	1.83	53	6,002	.87	1.44
CHARGES	263	4,290	.84	1.09	350	8,763	.87	1.12	427	18,978	.72	.90	311	27,219	.81	1.01
TOTALS	1,023	12,632	.70	.70	1,072	21,069	.78	.79	1,188	42,226	.80	.80	753	53,681	.70	.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					1	769	.15	.08	1	769	.15	.08			
61- 80	104	12,061	2.01	1.47	106	83,706	.58	.42	647	111,166	.76	.56			
81- 85	63	8,133	.55	.46	39	19,829	.55	.46	1,288	48,020	.56	.46			
86- 90	53	7,738	1.16	1.02	47	54,432	.55	.48	2,285	81,384	.65	.58			
91- 95	53	7,936	.63	.58	39	25,788	.59	.55	639	45,117	.61	.57			
96- 99	46	6,971	.47	.46	39	26,996	.79	.77	435	42,719	.72	.70			
100-100	20	3,204	.57	.57	17	9,625	.51	.51	5,376	28,350	.65	.65			
CREDITS	339	46,043	1.04	.88	288	221,145	.59	.49	10,671	357,525	.68	.57			
101-105	39	6,384	.79	.81	34	25,992	.84	.86	378	40,918	.77	.80			
106-110	41	6,833	.83	.90	16	15,544	.74	.80	353	30,174	.84	.90			
111-115	32	5,774	.64	.72	18	8,984	.82	.94	247	21,840	.72	.81			
116-120	21	3,915	1.15	1.35	16	9,098	.69	.82	181	17,861	.86	1.01			
121-130	38	7,141	.72	.90	25	23,043	.77	.96	399	41,413	.74	.92			
131-140	21	4,286	1.00	1.35	17	11,606	.81	1.09	263	23,569	.82	1.10			
141- UP	43	10,508	1.40	2.27	15	17,579	.88	1.39	493	44,615	1.05	1.70			
CHARGES	235	44,840	.96	1.18	141	111,846	.80	.96	2,314	220,390	.84	1.02			
TOTALS	574	90,882	1.00	1.00	429	332,991	.66	.61	12,985	577,915	.74	.70			

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			6	15	.07	.05	8	37	1.87	1.39	4	26	.02	.01
81- 85	30	34	.57	.48	32	103	.21	.17	69	386	.52	.44	129	959	.36	.31
86- 90	141	193	2.50	2.17	593	2,018	1.24	1.07	544	2,878	.77	.67	279	2,096	.63	.54
91- 95	14	15	.90	.83	59	213	.43	.40	62	360	.30	.28	58	476	.60	.56
96- 99	5	8	.04	.04	28	104	2.61	2.54	30	176	.24	.24	25	212	2.28	2.23
100-100	3,979	4,193	.73	.73	985	3,271	.51	.51	179	1,085	.70	.70	85	733	.53	.53
CREDITS	4,175	4,447	.80	.80	1,703	5,724	.80	.75	892	4,921	.69	.62	580	4,503	.63	.56
101-105	7	9			18	75	.29	.30	26	169	.34	.35	28	253	1.45	1.49
106-110	11	14	.04	.04	40	174	.88	.95	45	298	.44	.48	26	244	.14	.15
111-115	8	13	.08	.09	19	82	.62	.70	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	31	151	.34	.43	27	211	1.28	1.61	29	316	.43	.55
131-140	4	8	.03	.05	20	107	.51	.69	35	299	1.23	1.66	24	278	.85	1.14
141- UP	17	36	1.09	1.93	29	197	.24	.42	41	433	1.23	2.12	48	692	.98	1.62
CHARGES	64	108	.38	.51	163	810	.48	.61	198	1,581	.93	1.19	182	2,046	.79	1.02
TOTALS	4,239	4,555	.80	.79	1,866	6,534	.76	.74	1,090	6,502	.75	.72	762	6,549	.68	.67

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	31	514	.21	.16	165	4,731	.39	.31	173	9,030	.97	.73
81- 85	296	3,073	.47	.39	339	5,430	.34	.29	198	5,485	.48	.40	70	4,230	.68	.56
86- 90	251	2,631	.71	.62	156	2,626	.72	.63	132	3,878	1.05	.92	57	3,657	.90	.79
91- 95	71	814	.63	.58	75	1,314	.47	.44	81	2,621	.37	.35	52	3,449	.75	.70
96- 99	40	493	.87	.85	52	1,000	.77	.74	82	2,799	1.29	1.26	59	3,920	.85	.83
100-100	93	1,123	.39	.39	57	1,103	1.23	1.23	57	2,023	.62	.62	34	2,364	1.13	1.13
CREDITS	760	8,212	.57	.50	710	11,989	.55	.48	715	21,537	.67	.58	445	26,651	.88	.75
101-105	38	491	.43	.44	51	1,000	.85	.88	84	3,023	.91	.93	49	3,482	.73	.75
106-110	51	677	1.79	1.92	45	938	.75	.81	58	2,255	.40	.44	46	3,457	.48	.52
111-115	25	354	.44	.50	35	780	.77	.87	59	2,386	1.04	1.18	39	2,999	.56	.63
116-120	18	260	.27	.31	24	563	.70	.83	49	2,084	.26	.31	23	1,925	.63	.74
121-130	51	797	.59	.74	76	1,857	.51	.65	69	2,952	.90	1.13	57	4,989	1.21	1.51
131-140	29	507	.91	1.23	46	1,200	2.12	2.89	41	1,954	.47	.63	40	3,711	.77	1.05
141- UP	66	1,372	.95	1.61	67	2,161	.60	.96	77	4,271	.71	1.16	54	5,944	.67	1.06
CHARGES	278	4,457	.87	1.12	344	8,498	.87	1.09	437	18,926	.70	.87	308	26,506	.75	.94
TOTALS	1,038	12,669	.68	.67	1,054	20,487	.68	.68	1,152	40,463	.69	.69	753	53,156	.82	.83

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	.28	.16	2	2,553	.28	.16
61- 80	108	12,821	.40	.30	103	85,249	.51	.38	613	112,506	.53	.39
81- 85	53	7,076	.40	.33	47	33,560	.70	.59	1,263	60,336	.59	.49
86- 90	57	8,015	.89	.78	39	24,709	.62	.55	2,249	52,703	.76	.67
91- 95	54	8,098	.58	.54	35	29,740	1.08	1.00	561	47,101	.89	.83
96- 99	33	5,218	.61	.60	31	21,846	.61	.60	385	35,776	.71	.70
100-100	18	2,690	.98	.98	17	11,384	1.43	1.43	5,504	29,968	1.02	1.02
CREDITS	323	43,918	.58	.50	274	209,041	.69	.57	10,577	340,944	.69	.58
101-105	41	6,883	.80	.83	32	32,729	.81	.82	374	48,114	.80	.82
106-110	40	6,740	.66	.71	17	10,036	.88	.95	379	24,833	.73	.79
111-115	24	3,940	.89	1.00	21	11,946	.82	.94	265	22,801	.81	.92
116-120	24	4,377	.63	.74	22	12,057	.68	.80	185	21,427	.62	.73
121-130	57	10,772	1.31	1.63	29	17,530	1.62	2.03	440	39,596	1.34	1.68
131-140	30	6,149	.79	1.06	11	5,623	1.15	1.56	280	19,835	.95	1.28
141- UP	42	10,349	.89	1.44	8	6,206	.97	1.59	449	31,661	.82	1.34
CHARGES	258	49,209	.90	1.12	140	96,127	.98	1.12	2,372	208,268	.90	1.07
TOTALS	581	93,127	.75	.76	414	305,168	.78	.71	12,949	549,211	.77	.72

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	7	4			7	22	.35	.27	5	24	.16	.12	4	26		
81- 85	22	26	2.69	2.27	41	134	.19	.16	92	499	.82	.70	153	1,127	.36	.30
86- 90	128	165	.21	.19	567	1,909	.66	.57	524	2,788	.75	.65	260	1,930	1.15	.99
91- 95	16	21	.27	.25	59	212	.44	.41	74	418	1.05	.97	49	393	.79	.74
96- 99	6	10			21	81	3.84	3.74	28	171	.38	.37	22	188	.63	.62
100-100	4,008	4,194	.84	.84	1,023	3,439	.66	.66	164	997	1.04	1.04	68	589	.63	.63
CREDITS	4,188	4,419	.82	.81	1,718	5,798	.68	.64	888	4,901	.83	.74	556	4,254	.80	.71
101-105	5	6	7.30	7.41	16	67	.94	.96	30	190	1.36	1.39	37	330	.53	.54
106-110	7	11	.32	.34	28	120	6.24	6.73	55	369	2.27	2.45	21	199	.18	.20
111-115	8	11	.04	.05	13	58	.55	.62	17	118	.28	.31	12	120	.13	.15
116-120	2	3	.34	.40	15	69	.57	.67	9	68	.40	.47	9	90	3.28	3.87
121-130	8	16	.09	.11	18	81	.12	.15	30	231	3.59	4.48	26	283	.75	.93
131-140	8	11			20	106	.49	.67	31	263	.32	.43	26	310	2.61	3.54
141- UP	11	27			50	331	.41	.69	66	713	1.06	1.78	41	613	.56	.98
CHARGES	49	84	.59	.77	160	833	1.30	1.73	238	1,953	1.45	1.89	172	1,945	.97	1.26
TOTALS	4,237	4,503	.81	.81	1,878	6,630	.76	.74	1,126	6,854	1.00	.99	728	6,199	.86	.84

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60													1	51	.04	.02
61- 80	13	126	.34	.27	36	597	.26	.21	160	4,547	.47	.37	146	7,673	.71	.53
81- 85	301	3,096	.42	.36	320	5,030	.67	.56	178	4,967	.47	.39	76	4,163	.75	.62
86- 90	219	2,273	.53	.46	173	2,883	.80	.70	148	4,366	.65	.57	62	3,934	.90	.79
91- 95	79	914	1.56	1.45	86	1,545	.71	.66	83	2,664	.55	.51	77	4,832	.75	.70
96- 99	36	448	.22	.21	52	1,018	1.01	.99	65	2,285	.47	.46	46	3,236	.53	.52
100-100	89	1,095	1.25	1.25	68	1,305	1.20	1.20	58	2,073	1.13	1.13	32	2,156	1.03	1.03
CREDITS	737	7,952	.68	.61	735	12,378	.77	.67	692	20,901	.59	.51	440	26,045	.76	.65
101-105	40	504	.95	.98	59	1,163	1.23	1.27	77	2,920	.34	.35	45	3,327	.79	.81
106-110	42	547	.31	.33	39	812	.79	.85	48	1,758	.30	.33	28	2,211	.76	.82
111-115	28	390	1.08	1.22	30	675	2.03	2.30	65	2,553	.90	1.02	34	2,622	.53	.60
116-120	24	348	.16	.19	29	669	.96	1.13	44	1,817	.86	1.02	29	2,299	.72	.85
121-130	40	614	1.18	1.48	71	1,733	.55	.69	85	3,771	1.02	1.27	46	3,944	.81	1.01
131-140	40	681	.99	1.34	43	1,129	1.00	1.35	43	2,043	.39	.53	44	4,232	.66	.89
141- UP	60	1,234	1.29	2.10	83	2,658	2.32	3.81	72	4,228	.51	.83	62	6,911	.78	1.26
CHARGES	274	4,317	.95	1.21	354	8,838	1.40	1.79	434	19,090	.64	.79	288	25,547	.73	.93
TOTALS	1,011	12,269	.78	.77	1,089	21,216	1.03	1.04	1,126	39,990	.61	.62	728	51,591	.75	.76

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	118	13,603	.90	.66	124	95,044	.52	.38	620	121,666	.57	.42			
81- 85	53	6,571	.67	.55	48	24,743	.52	.43	1,284	50,356	.56	.47			
86- 90	59	8,363	.57	.50	41	47,904	.68	.60	2,181	76,514	.69	.61			
91- 95	42	6,180	.96	.89	30	36,671	.83	.77	595	53,849	.84	.77			
96- 99	43	6,698	.63	.62	20	11,793	.70	.69	339	25,928	.65	.64			
100-100	21	3,156	.53	.53	12	7,566	.88	.88	5,543	26,571	.87	.87			
CREDITS	336	44,570	.74	.63	277	225,601	.62	.51	10,567	356,819	.66	.55			
101-105	49	8,069	.79	.81	28	15,403	.69	.70	386	31,978	.72	.74			
106-110	34	5,634	.90	.97	20	10,732	.77	.84	322	22,392	.81	.87			
111-115	30	5,247	1.00	1.13	18	9,802	.79	.89	255	21,594	.86	.97			
116-120	24	4,698	1.65	1.93	16	9,168	1.09	1.28	201	19,230	1.14	1.34			
121-130	38	7,159	1.04	1.30	22	11,940	1.32	1.64	384	29,772	1.11	1.38			
131-140	23	4,640	.75	1.01	18	9,499	.68	.92	296	22,914	.71	.96			
141- UP	49	12,480	.93	1.50	22	17,613	.89	1.42	516	46,808	.94	1.51			
CHARGES	247	47,927	.98	1.22	144	84,156	.88	1.08	2,360	194,689	.90	1.11			
TOTALS	583	92,497	.87	.88	421	309,757	.69	.62	12,927	551,508	.74	.70			

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	4	5			5	14			9	42	.43	.33	6	41		
81- 85	22	23			35	117	.28	.24	132	721	.23	.20	159	1,176	.38	.32
86- 90	128	169	1.91	1.65	556	1,889	.32	.28	498	2,646	.52	.45	242	1,829	.28	.24
91- 95	16	23	.03	.02	52	184	.16	.15	58	332	.78	.73	49	400	.74	.68
96- 99	13	19	.37	.36	26	100	.18	.18	31	185	.35	.34	24	201	2.47	2.42
100-100	4,060	4,248	.65	.65	1,035	3,460	1.22	1.22	161	962	1.17	1.17	69	596	.67	.67
CREDITS	4,243	4,486	.68	.68	1,709	5,765	.85	.80	889	4,888	.62	.55	549	4,243	.51	.45
101-105	6	10			17	76	.72	.75	32	203	1.56	1.60	32	291	2.17	2.23
106-110	5	8	.02	.02	41	181	1.09	1.17	41	275	.30	.32	25	227	1.33	1.43
111-115	8	7	.12	.13	14	65	.06	.07	31	225	.93	1.05	11	109	.28	.32
116-120	5	9			10	46	.09	.10	15	109	.16	.19	7	72	.03	.04
121-130	8	13			26	120	.17	.21	28	207	3.12	3.88	26	282	2.60	3.24
131-140	4	4			23	124	1.49	2.01	24	202	.04	.06	19	225	.95	1.29
141- UP	26	65	.12	.21	39	263	1.55	2.67	69	734	1.01	1.72	51	746	1.45	2.47
CHARGES	62	116	.08	.11	170	876	1.00	1.29	240	1,955	1.03	1.36	171	1,953	1.54	2.02
TOTALS	4,305	4,601	.67	.67	1,879	6,641	.87	.85	1,129	6,843	.74	.72	720	6,196	.83	.82

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	473	1.22	.95	178	4,981	.52	.40	159	8,482	.66	.50
81- 85	326	3,351	.32	.27	325	5,160	.40	.33	171	4,761	.45	.37	66	3,881	.71	.58
86- 90	200	2,106	.83	.72	139	2,340	.47	.41	125	3,740	.76	.67	75	4,758	.63	.56
91- 95	72	850	.67	.62	69	1,230	.82	.76	78	2,562	.51	.47	61	3,951	.55	.51
96- 99	59	706	.50	.49	48	934	1.08	1.05	64	2,186	.30	.29	43	2,758	.65	.63
100-100	84	1,014	.37	.37	58	1,115	1.32	1.32	40	1,370	.90	.90	31	2,028	.75	.75
CREDITS	752	8,132	.51	.45	668	11,251	.64	.56	656	19,600	.55	.47	435	25,857	.65	.55
101-105	36	456	.45	.47	50	982	1.13	1.17	62	2,323	2.04	2.10	52	3,706	.77	.79
106-110	39	510	.82	.89	60	1,235	.74	.80	51	1,905	.60	.64	42	3,300	.64	.69
111-115	18	257	.38	.43	29	628	1.22	1.38	65	2,576	.55	.62	27	2,084	.72	.81
116-120	16	232	.24	.28	34	772	1.31	1.55	53	2,109	.57	.67	31	2,551	.98	1.15
121-130	41	630	.98	1.23	79	1,953	1.27	1.59	77	3,391	.49	.62	63	5,558	.67	.83
131-140	35	570	.33	.44	38	1,010	.72	.97	48	2,276	.49	.66	26	2,517	.53	.72
141- UP	64	1,309	.90	1.47	73	2,261	1.67	2.66	90	5,132	1.04	1.72	65	7,557	1.01	1.69
CHARGES	249	3,964	.70	.90	363	8,841	1.22	1.53	446	19,712	.84	1.07	306	27,273	.79	1.01
TOTALS	1,001	12,096	.57	.56	1,031	20,092	.89	.90	1,102	39,312	.70	.71	741	53,130	.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	1,832	.03	.01	2	1,832	.03	.01			
61- 80	118	14,092	.70	.52	118	85,173	.49	.36	637	113,407	.54	.39			
81- 85	48	6,282	.35	.29	40	21,484	.52	.43	1,324	46,957	.47	.39			
86- 90	43	5,578	.64	.56	44	48,566	.67	.58	2,050	73,620	.64	.56			
91- 95	53	7,241	.83	.77	34	26,816	.64	.60	542	43,588	.66	.62			
96- 99	46	6,929	.64	.62	25	14,009	.60	.58	379	28,026	.61	.60			
100-100	15	1,959	1.09	1.09	11	5,529	.85	.85	5,564	22,281	.89	.89			
CREDITS	323	42,081	.67	.57	274	203,409	.57	.46	10,498	329,712	.60	.50			
101-105	41	6,203	.58	.60	27	11,587	1.44	1.48	355	25,838	1.17	1.20			
106-110	29	4,697	.83	.89	25	14,405	.67	.72	358	26,743	.70	.76			
111-115	24	4,024	4.23	4.78	18	10,707	.88	.99	245	20,682	1.47	1.66			
116-120	15	2,959	.63	.74	15	9,840	1.67	1.96	201	18,700	1.23	1.45			
121-130	37	7,382	.82	1.03	27	15,237	.83	1.04	412	34,773	.82	1.03			
131-140	25	5,039	.81	1.09	12	7,151	.95	1.29	254	19,118	.77	1.04			
141- UP	37	9,319	.76	1.18	16	9,840	.94	1.43	530	37,226	.98	1.56			
CHARGES	208	39,623	1.10	1.36	140	78,766	1.03	1.22	2,355	183,078	1.00	1.22			
TOTALS	531	81,704	.88	.88	414	282,175	.70	.62	12,853	512,790	.74	.69			

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2016 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	11	10			1	2	.33	.25	3	15	.05	.03	6	39	.72	.56
81- 85	29	35	.01	.01	33	106	.90	.76	113	617	.50	.43	187	1,405	.72	.61
86- 90	132	173	1.53	1.32	547	1,868	.46	.40	534	2,817	.70	.61	212	1,601	.68	.59
91- 95	12	11	.28	.26	50	184	.57	.52	67	384	1.16	1.08	41	329	1.61	1.49
96- 99	8	11	.03	.03	37	148	.70	.68	35	218	.76	.74	29	249	1.68	1.65
100-100	3,996	4,154	.71	.71	1,016	3,373	.65	.65	198	1,187	.52	.52	77	659	.45	.45
CREDITS	4,188	4,394	.73	.72	1,684	5,681	.59	.56	950	5,238	.67	.60	552	4,283	.79	.70
101-105	5	5			20	79	.54	.56	24	150	2.62	2.68	22	196	.56	.57
106-110	4	4			23	94	.09	.10	37	256	2.48	2.68	27	252	1.52	1.63
111-115	3	5			13	60	3.51	3.95	15	107	.77	.86	20	202	.07	.08
116-120	2	4			10	49	.13	.15	18	133	3.93	4.64	17	172	.27	.32
121-130	8	17	.01	.01	39	184	.76	.95	30	228	.74	.92	18	195	.52	.64
131-140	7	18	19.63	26.33	20	106	.19	.25	27	229	.15	.20	24	287	.61	.83
141- UP	13	20			46	310	1.62	2.74	59	601	.48	.80	45	669	.18	.30
CHARGES	42	72	5.01	6.64	171	882	1.05	1.39	210	1,703	1.25	1.63	173	1,973	.48	.63
TOTALS	4,230	4,466	.80	.79	1,855	6,563	.65	.64	1,160	6,941	.81	.79	725	6,256	.69	.68

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													2	78	.01	.01
61- 80	10	96	2.64	2.02	58	951	.93	.73	183	5,106	.41	.32	164	8,522	.50	.37
81- 85	329	3,392	.54	.45	310	4,876	.42	.35	164	4,507	.54	.45	62	3,624	.83	.69
86- 90	176	1,856	1.01	.88	128	2,149	1.25	1.09	93	2,744	.62	.55	59	3,705	.57	.50
91- 95	72	825	.91	.84	76	1,403	.34	.32	86	2,891	.63	.58	75	4,942	.73	.68
96- 99	43	515	1.04	1.02	48	898	.60	.59	66	2,276	.70	.69	55	3,839	.72	.70
100-100	61	728	.68	.68	64	1,215	.45	.45	44	1,462	.39	.39	27	2,012	.25	.25
CREDITS	691	7,411	.77	.68	684	11,493	.63	.55	636	18,986	.54	.46	444	26,721	.61	.52
101-105	38	487	.54	.56	52	1,029	.92	.94	81	2,867	.35	.36	53	3,734	.64	.65
106-110	36	478	.35	.38	57	1,217	.65	.70	66	2,600	1.07	1.15	33	2,515	.43	.47
111-115	29	425	.24	.27	32	754	.64	.72	39	1,589	.52	.58	37	3,116	.49	.55
116-120	17	257	1.30	1.53	35	853	2.40	2.83	32	1,288	.57	.67	25	1,913	.77	.91
121-130	53	833	.93	1.17	69	1,696	.61	.76	79	3,524	.75	.94	50	4,359	.54	.67
131-140	37	635	1.18	1.60	43	1,112	.52	.70	35	1,601	.47	.64	26	2,533	.50	.67
141- UP	62	1,291	.42	.69	78	2,405	.82	1.30	68	3,968	.91	1.46	62	6,838	1.02	1.65
CHARGES	272	4,405	.67	.86	366	9,066	.87	1.09	400	17,437	.71	.87	286	25,007	.68	.85
TOTALS	963	11,816	.73	.73	1,050	20,559	.73	.74	1,036	36,422	.62	.62	730	51,729	.64	.65

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS							
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60	1	63	.05	.03	2	3,230	.12	.07	5	3,371	.11	.07				
61- 80	126	14,584	.41	.30	117	73,066	.38	.27	679	102,392	.40	.29				
81- 85	54	7,179	.39	.32	30	27,868	.50	.41	1,311	53,607	.51	.42				
86- 90	55	7,345	.51	.45	34	32,180	.44	.38	1,970	56,437	.54	.47				
91- 95	45	6,756	.43	.40	37	19,493	.48	.44	561	37,220	.54	.50				
96- 99	37	5,491	.69	.68	27	27,430	.49	.48	385	41,074	.57	.56				
100-100	16	2,275	.74	.74	11	6,037	.52	.52	5,510	23,101	.56	.56				
CREDITS	334	43,693	.48	.40	258	189,304	.43	.35	10,421	317,203	.49	.41				
101-105	52	8,809	.48	.49	28	13,401	.74	.76	375	30,756	.63	.64				
106-110	31	5,275	.56	.60	19	14,409	.73	.79	333	27,100	.71	.77				
111-115	24	4,183	.95	1.07	13	7,555	1.33	1.50	225	17,996	.96	1.08				
116-120	31	5,695	.43	.50	19	12,248	1.27	1.49	206	22,612	1.02	1.20				
121-130	42	8,423	.83	1.05	16	8,374	1.15	1.44	404	27,833	.86	1.07				
131-140	24	5,251	.65	.89	10	7,250	.37	.50	253	19,022	.53	.71				
141- UP	30	7,083	.60	.97	24	15,685	.66	1.03	487	38,868	.74	1.17				
CHARGES	234	44,719	.63	.76	129	78,922	.87	1.05	2,283	184,186	.77	.94				
TOTALS	568	88,412	.56	.55	387	268,226	.56	.51	12,704	501,389	.59	.56				

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	178	103	3.43	2.57	38	104	.09	.07	28	132	90.17	68.78	27	175	.02	.02	
81- 85	275	214	9.26	7.76	189	598	1.10	.93	250	1,334	1.05	.89	325	2,416	.97	.82	
86- 90	793	922	1.85	1.60	1,540	5,081	1.07	.93	1,150	6,085	.65	.57	617	4,615	.28	.24	
91- 95	137	129	.92	.85	139	481	2.29	2.12	128	739	1.56	1.45	95	755	2.71	2.51	
96- 99	80	75	2.20	2.14	77	296	.79	.77	67	399	.75	.73	59	507	.82	.80	
100-100	11,410	11,439	1.20	1.20	2,900	10,056	.68	.68	769	4,637	.81	.81	333	2,857	.67	.67	
CREDITS	12,873	12,882	1.40	1.38	4,883	16,615	.86	.81	2,392	13,326	1.69	1.54	1,456	11,325	.71	.63	
101-105	59	52	.09	.09	48	182	1.44	1.48	48	304	1.02	1.04	57	504	.70	.72	
106-110	62	70	8.32	8.97	90	356	.92	.99	74	494	1.19	1.28	49	462	.37	.39	
111-115	44	55	.66	.74	35	153	.87	.98	34	229	2.21	2.49	21	208	.12	.13	
116-120	37	43	.29	.34	33	145	5.71	6.74	37	273	.32	.38	21	213	.33	.39	
121-130	81	98	.99	1.23	70	336	2.68	3.34	57	446	1.17	1.46	51	559	1.41	1.76	
131-140	39	71	.11	.14	43	222	.02	.02	38	323	1.53	2.06	30	354	1.48	1.98	
141- UP	61	108	.10	.19	108	707	1.12	1.90	110	1,125	1.05	1.73	57	780	.19	.30	
CHARGES	383	498	1.51	1.91	427	2,102	1.55	2.01	398	3,194	1.15	1.49	286	3,080	.67	.83	
TOTALS	13,256	13,380	1.40	1.39	5,310	18,717	.94	.91	2,790	16,521	1.58	1.53	1,742	14,405	.70	.67	

EXP-MOD	RSKS	\$10,000 - 14,999				\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																	
61- 80	50	484	1.49	1.15	147	2,359	.34	.26	315	8,764	.60	.46	232	12,175	.88	.66	
81- 85	549	5,743	.74	.63	601	9,572	.91	.76	323	8,986	.74	.61	103	5,810	.74	.62	
86- 90	499	5,223	.73	.63	274	4,479	.61	.53	172	5,247	.85	.75	105	6,617	.44	.38	
91- 95	106	1,229	.86	.80	99	1,789	1.65	1.53	94	3,124	.68	.63	72	4,677	.67	.62	
96- 99	74	900	1.66	1.62	88	1,664	.70	.68	93	3,241	.62	.60	61	4,072	.74	.73	
100-100	316	3,865	.93	.93	173	3,281	1.34	1.34	138	4,728	.86	.86	67	4,605	.38	.38	
CREDITS	1,594	17,444	.86	.76	1,382	23,145	.90	.78	1,135	34,090	.72	.62	640	37,956	.68	.58	
101-105	77	1,006	.58	.59	72	1,489	.46	.47	108	3,911	.68	.70	51	3,622	.38	.39	
106-110	77	1,014	.62	.66	73	1,513	.99	1.07	71	2,760	.55	.59	48	3,537	.87	.93	
111-115	40	545	.78	.89	51	1,172	.41	.46	59	2,340	.85	.96	36	2,825	1.23	1.39	
116-120	28	411	1.39	1.63	38	882	.12	.14	52	2,065	.53	.62	31	2,642	.85	1.01	
121-130	93	1,469	.91	1.15	97	2,382	.78	.97	87	3,654	.76	.95	42	3,479	.66	.83	
131-140	53	892	.91	1.22	51	1,343	.63	.85	31	1,493	.37	.50	23	2,120	.76	1.03	
141- UP	93	1,845	.91	1.47	72	2,139	.94	1.51	62	3,371	.82	1.34	30	3,295	.31	.48	
CHARGES	461	7,182	.84	1.05	454	10,922	.68	.84	470	19,595	.68	.82	261	21,520	.70	.84	
TOTALS	2,055	24,626	.85	.83	1,836	34,066	.83	.80	1,605	53,685	.71	.68	901	59,476	.69	.65	

EXP-MOD	RSKS	\$100,000 - 249,999				\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60													
61- 80	176	19,589	.66	.48	133	79,187	.65	.46	1,324	123,071	.77	.55	
81- 85	51	6,525	.46	.38	30	18,269	.34	.28	2,696	59,467	.66	.55	
86- 90	50	6,193	.68	.60	31	18,637	.29	.25	5,231	63,100	.57	.50	
91- 95	46	6,596	.79	.73	24	9,257	.44	.40	940	28,777	.80	.74	
96- 99	45	6,598	.57	.55	17	9,827	.48	.47	661	27,578	.63	.61	
100-100	34	4,872	.32	.32	16	8,959	.73	.73	16,156	59,298	.81	.81	
CREDITS	402	50,373	.61	.51	252	144,291	.54	.43	27,009	361,446	.71	.60	
101-105	20	3,278	1.15	1.18	8	4,780	.49	.50	548	19,128	.65	.66	
106-110	16	2,702	.91	.99	8	3,739	.91	.98	568	16,647	.86	.92	
111-115	22	3,816	1.61	1.81	8	3,084	1.15	1.29	350	14,428	1.16	1.31	
116-120	7	1,084	.72	.84	6	4,272	.35	.42	290	12,032	.61	.72	
121-130	22	4,141	.29	.36	8	4,726	.31	.38	608	21,291	.62	.78	
131-140	4	880	1.29	1.75	1	1,235	1.05	1.48	313	8,933	.81	1.10	
141- UP	6	1,764	.89	1.55	2	1,484	1.30	1.93	601	16,618	.79	1.27	
CHARGES	97	17,665	.97	1.14	41	23,319	.66	.77	3,278	109,076	.77	.93	
TOTALS	499	68,037	.70	.63	293	167,610	.56	.46	30,287	470,522	.73	.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	209	118	.93	.69	56	152	.51	.38	33	157	.86	.64	42	278	.02	.01
81- 85	248	170	.25	.21	146	470	.37	.31	206	1,100	.63	.53	319	2,368	.42	.35
86- 90	747	848	.47	.40	1,477	4,889	.76	.66	1,172	6,178	.69	.60	615	4,579	.65	.57
91- 95	84	83	.08	.07	125	439	1.17	1.08	114	653	1.48	1.38	102	830	.88	.82
96- 99	83	71	.06	.06	70	253	1.04	1.02	58	357	.84	.82	49	414	2.84	2.76
100-100	11,395	11,618	1.10	1.10	3,092	10,643	.77	.77	893	5,420	1.41	1.41	355	3,065	.45	.45
CREDITS	12,766	12,909	1.03	1.01	4,968	16,850	.78	.74	2,476	13,864	1.01	.93	1,482	11,535	.63	.57
101-105	64	64			36	132	1.47	1.51	43	271	1.17	1.20	43	382	.10	.10
106-110	67	75	.09	.10	77	307	.22	.24	83	533	2.45	2.64	63	585	1.76	1.90
111-115	45	44	.02	.02	27	120	2.19	2.47	33	232	2.24	2.53	26	259	.43	.48
116-120	22	32	.02	.02	33	151	.63	.74	21	153	.18	.21	22	225	.19	.23
121-130	69	99	.02	.03	90	430	2.36	2.95	80	624	.61	.76	48	529	.24	.30
131-140	22	32			56	301	.05	.07	42	363	.18	.24	30	350	.18	.25
141- UP	61	128	.99	1.66	102	640	1.03	1.73	87	876	.50	.83	69	974	.24	.39
CHARGES	350	474	.29	.36	421	2,081	1.11	1.45	389	3,053	1.00	1.28	301	3,304	.50	.63
TOTALS	13,116	13,383	1.01	1.00	5,389	18,931	.82	.80	2,865	16,917	1.01	.97	1,783	14,839	.60	.58

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	36	332	.19	.14	107	1,662	1.65	1.27	306	8,549	.50	.39	246	12,846	.68	.51
81- 85	526	5,527	.66	.55	625	10,027	.69	.57	342	9,568	.70	.58	107	6,116	.71	.59
86- 90	534	5,613	.61	.53	254	4,214	.81	.71	184	5,482	.60	.52	73	4,641	.62	.55
91- 95	88	1,005	.88	.82	116	2,122	.95	.88	92	2,958	1.08	1.00	74	4,848	.72	.66
96- 99	91	1,099	.91	.89	80	1,496	1.39	1.35	96	3,304	.86	.84	60	4,047	.53	.52
100-100	274	3,327	.63	.63	201	3,814	.58	.58	130	4,502	.52	.52	49	3,215	.50	.50
CREDITS	1,549	16,903	.66	.58	1,383	23,335	.83	.73	1,150	34,362	.66	.57	609	35,713	.65	.55
101-105	69	881	1.02	1.05	89	1,848	.56	.58	95	3,483	.43	.44	62	4,134	.56	.58
106-110	70	928	.15	.16	81	1,679	1.53	1.65	71	2,679	.95	1.03	39	2,958	1.50	1.61
111-115	35	483	1.35	1.52	45	1,017	.52	.59	58	2,364	1.07	1.20	35	2,780	.76	.86
116-120	27	390	.77	.91	35	824	.93	1.09	55	2,246	.44	.52	27	2,137	.59	.70
121-130	91	1,379	.87	1.09	105	2,499	.61	.76	75	3,336	.99	1.24	33	2,863	.51	.64
131-140	62	1,032	.55	.75	59	1,535	.58	.79	46	2,131	1.45	1.96	23	2,072	.55	.74
141- UP	96	1,873	.55	.89	82	2,499	1.06	1.67	49	2,567	.57	.92	35	3,651	.53	.82
CHARGES	450	6,967	.69	.87	496	11,902	.84	1.03	449	18,805	.82	.98	254	20,594	.71	.85
TOTALS	1,999	23,870	.67	.65	1,879	35,236	.83	.81	1,599	53,167	.72	.68	863	56,307	.67	.63

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	195	21,802	.81	.59	140	87,119	.50	.36	1,370	133,014	.58	.42			
81- 85	66	8,816	.76	.63	40	21,828	.91	.75	2,625	65,991	.76	.63			
86- 90	53	6,964	.70	.61	23	9,901	.52	.45	5,132	53,310	.65	.56			
91- 95	43	5,967	1.82	1.70	17	8,480	.50	.46	855	27,383	.98	.91			
96- 99	34	4,919	.80	.78	12	9,908	.87	.85	633	25,866	.87	.85			
100-100	32	5,094	.43	.43	6	2,175	.70	.70	16,427	52,873	.79	.79			
CREDITS	423	53,562	.86	.71	241	140,900	.59	.46	27,047	359,933	.71	.58			
101-105	32	5,400	.85	.87	10	3,823	.54	.55	543	20,417	.63	.65			
106-110	24	3,915	.67	.72	12	6,663	.63	.68	587	20,323	.93	1.00			
111-115	16	2,614	.40	.45	2	731	.51	.58	322	10,644	.76	.86			
116-120	8	1,295	.53	.63	3	1,443	.29	.35	253	8,896	.52	.61			
121-130	24	4,276	.25	.31	6	2,496	3.26	4.07	621	18,531	.98	1.23			
131-140	6	1,099	.09	.12	2	896	.13	.17	348	9,810	.62	.83			
141- UP	8	2,142	.50	.97	1	430	1.41	2.03	590	15,779	.65	1.05			
CHARGES	118	20,741	.54	.63	36	16,480	.97	1.08	3,264	104,399	.76	.90			
TOTALS	541	74,303	.77	.70	277	157,380	.63	.50	30,311	464,332	.72	.64			

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	236	130	.75	.56	69	187	2.53	1.91	30	139			35	233	2.72	2.07	
81- 85	240	170	.01	.01	170	536	2.02	1.70	245	1,325	.92	.78	350	2,571	.50	.42	
86- 90	671	728	.35	.30	1,401	4,700	.67	.57	1,142	6,022	.75	.65	571	4,237	.55	.48	
91- 95	115	122	.03	.03	124	433	.32	.30	130	759	1.14	1.06	81	653	.78	.72	
96- 99	70	65	1.98	1.93	53	198	1.27	1.23	71	436	.59	.57	40	340	1.96	1.92	
100-100	11,322	11,475	1.50	1.50	3,353	11,496	1.19	1.19	861	5,224	.89	.89	374	3,201	.68	.68	
CREDITS	12,654	12,690	1.40	1.38	5,170	17,551	1.07	1.01	2,479	13,904	.83	.76	1,451	11,237	.68	.61	
101-105	57	53			40	162	4.32	4.44	55	360	.88	.90	46	416	1.15	1.18	
106-110	48	53	.16	.17	79	322	.70	.76	88	580	1.13	1.22	48	444	.48	.51	
111-115	36	26	.01	.01	44	188	1.33	1.51	29	207	.17	.19	27	264	3.23	3.63	
116-120	42	45			26	119	.03	.03	23	165	3.93	4.62	14	143	.08	.09	
121-130	69	95	.19	.23	70	332	.11	.14	81	622	.40	.50	53	578	2.05	2.58	
131-140	32	43	.45	.60	50	257	.22	.30	48	395	.73	.99	30	345	1.74	2.35	
141- UP	63	140	2.29	3.83	111	700	1.21	2.03	92	933	1.29	2.11	78	1,126	1.36	2.26	
CHARGES	347	454	.81	1.04	420	2,080	1.02	1.33	416	3,261	1.04	1.32	296	3,316	1.47	1.90	
TOTALS	13,001	13,144	1.38	1.37	5,590	19,630	1.06	1.04	2,895	17,165	.87	.84	1,747	14,552	.86	.83	

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	65	643	1.24	.94	124	1,994	1.03	.80	333	9,384	.99	.77	257	13,492	.65	.48	
81- 85	597	6,193	.53	.44	599	9,493	.55	.46	335	9,164	.64	.53	109	6,266	.74	.62	
86- 90	484	5,089	.80	.70	252	4,195	.87	.76	176	5,196	.80	.70	78	4,688	.80	.70	
91- 95	114	1,312	.52	.48	107	1,952	1.79	1.67	87	2,790	1.36	1.26	81	5,048	.80	.74	
96- 99	79	955	1.29	1.26	86	1,660	1.09	1.07	84	2,911	1.01	.99	65	4,381	.54	.53	
100-100	357	4,343	.76	.76	222	4,192	1.26	1.26	140	4,934	.38	.38	53	3,733	.96	.96	
CREDITS	1,696	18,535	.72	.64	1,390	23,486	.92	.81	1,155	34,379	.81	.70	643	37,606	.72	.61	
101-105	68	869	.76	.78	98	1,924	.54	.56	100	3,640	.84	.86	59	4,234	1.45	1.49	
106-110	78	1,036	1.10	1.19	64	1,351	1.52	1.64	64	2,545	.70	.75	41	3,120	.46	.50	
111-115	36	494	.54	.61	35	816	.29	.33	59	2,207	1.06	1.20	36	2,780	1.07	1.21	
116-120	38	575	.82	.97	48	1,116	.90	1.06	52	2,128	.88	1.04	30	2,524	.53	.63	
121-130	82	1,248	1.45	1.81	96	2,350	.39	.48	79	3,360	1.18	1.47	47	4,059	.68	.86	
131-140	71	1,161	1.18	1.61	60	1,567	.98	1.32	47	2,204	.18	.24	22	1,947	.41	.55	
141- UP	99	1,963	.43	.69	85	2,583	1.18	1.87	73	3,878	1.25	1.95	25	2,787	.83	1.34	
CHARGES	472	7,347	.89	1.13	486	11,707	.84	1.04	474	19,961	.91	1.11	260	21,452	.83	.99	
TOTALS	2,168	25,882	.77	.75	1,876	35,193	.89	.87	1,629	54,341	.85	.82	903	59,058	.76	.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													
61- 80	220	24,917	.57	.41	135	72,124	.47	.33	1,504	123,242	.57	.41	
81- 85	69	8,628	.68	.56	35	19,658	.77	.64	2,749	64,003	.68	.57	
86- 90	52	7,116	.27	.24	29	11,207	.65	.57	4,856	53,178	.66	.57	
91- 95	37	5,104	.44	.41	15	5,454	.94	.87	891	23,627	.89	.82	
96- 99	37	5,795	.53	.52	13	7,428	.80	.79	598	24,169	.77	.76	
100-100	27	4,002	.60	.60	12	8,310	.63	.63	16,721	60,910	.98	.98	
CREDITS	442	55,561	.53	.44	247	138,608	.55	.41	27,327	363,557	.69	.57	
101-105	33	5,437	.51	.52	8	2,812	.67	.70	564	19,908	.86	.88	
106-110	27	4,510	.86	.93	7	3,947	1.05	1.14	544	17,907	.87	.94	
111-115	17	2,863	.21	.23	3	1,298	1.37	1.56	322	11,144	.84	.95	
116-120	13	2,486	.49	.58	4	1,656	.76	.89	290	10,957	.71	.84	
121-130	14	2,769	.69	.86	3	1,212	1.07	1.33	594	16,624	.85	1.06	
131-140	7	1,152	.09	.11	1	505	14.94	19.71	368	9,575	1.33	1.79	
141- UP	8	1,648	.76	1.19					634	15,757	1.03	1.64	
CHARGES	119	20,865	.56	.64	26	11,430	1.57	1.75	3,316	101,872	.91	1.09	
TOTALS	561	76,426	.54	.48	273	150,038	.63	.48	30,643	465,429	.74	.65	

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	231	131	.17	.13	83	236	.17	.13	42	191	1.52	1.12	37	244	.27	.20	
81- 85	297	221	.63	.52	186	598	.74	.62	268	1,451	.68	.58	389	2,874	.38	.32	
86- 90	635	637	1.30	1.12	1,337	4,465	.75	.65	1,146	6,072	.80	.69	572	4,260	.94	.81	
91- 95	107	92	.22	.20	102	372	.21	.19	116	659	.57	.53	85	685	.72	.66	
96- 99	66	58	.03	.02	70	264	3.04	2.97	56	341	.08	.08	44	369	.57	.56	
100-100	11,473	11,546	.67	.67	3,400	11,658	.89	.89	928	5,574	.66	.66	388	3,318	.83	.83	
CREDITS	12,809	12,684	.69	.67	5,178	17,593	.86	.82	2,556	14,288	.72	.66	1,515	11,749	.73	.66	
101-105	72	63	1.60	1.64	43	177	.19	.20	43	276	.97	1.00	37	339	.58	.60	
106-110	58	54	.04	.04	84	340	.91	.97	83	547	1.50	1.62	58	547	1.34	1.44	
111-115	45	33	4.37	4.92	35	159	.06	.07	31	220	.08	.09	25	238	2.08	2.34	
116-120	31	33			20	93	.07	.08	24	176	.08	.09	13	133	.04	.05	
121-130	69	99	2.37	2.96	71	341	1.24	1.55	68	521	1.14	1.43	42	459	2.99	3.75	
131-140	26	27	.43	.59	63	327	.45	.61	55	482	.34	.46	40	481	2.59	3.49	
141- UP	76	135	.39	.68	110	703	.96	1.63	84	852	1.32	2.15	80	1,178	.42	.71	
CHARGES	377	444	1.23	1.58	426	2,139	.75	.98	388	3,073	.98	1.24	295	3,375	1.34	1.76	
TOTALS	13,186	13,128	.70	.70	5,604	19,732	.85	.83	2,944	17,361	.76	.74	1,810	15,124	.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	43	407	.54	.41	121	1,912	.70	.55	363	10,164	.38	.29	291	15,191	.49	.36	
81- 85	647	6,764	.63	.53	588	9,303	.63	.52	390	10,791	.59	.49	114	6,479	.82	.68	
86- 90	527	5,522	.58	.50	273	4,530	.93	.81	178	5,372	.83	.73	67	4,065	1.19	1.04	
91- 95	122	1,390	1.36	1.26	122	2,201	.45	.42	103	3,505	.64	.59	77	5,085	.22	.20	
96- 99	69	845	.18	.18	76	1,453	.89	.87	74	2,599	.31	.30	54	3,698	.67	.65	
100-100	342	4,078	.60	.60	214	4,057	1.39	1.39	142	4,820	.48	.48	44	2,857	.21	.21	
CREDITS	1,750	19,006	.64	.57	1,394	23,456	.82	.72	1,250	37,252	.54	.46	647	37,373	.58	.48	
101-105	69	884	.25	.25	89	1,792	1.02	1.05	82	3,008	.52	.54	41	2,924	1.07	1.10	
106-110	65	868	.31	.33	62	1,297	.57	.62	66	2,521	.59	.64	47	3,442	.58	.62	
111-115	39	552	1.15	1.30	47	1,039	.73	.82	62	2,554	.49	.56	29	2,096	.73	.82	
116-120	24	343	1.23	1.45	37	869	1.26	1.48	54	2,170	.47	.56	30	2,521	.65	.77	
121-130	80	1,240	1.14	1.43	104	2,565	.85	1.07	88	3,743	.45	.57	39	3,593	.80	1.00	
131-140	42	698	.11	.14	57	1,518	.36	.48	46	2,114	.87	1.17	19	1,771	.54	.73	
141- UP	114	2,272	.66	1.08	88	2,649	.59	.91	74	3,994	.94	1.49	24	2,491	.83	1.41	
CHARGES	433	6,856	.66	.85	484	11,730	.74	.92	472	20,105	.63	.77	229	18,838	.75	.91	
TOTALS	2,183	25,862	.65	.62	1,878	35,185	.80	.77	1,722	57,357	.57	.54	876	56,212	.64	.59	

EXP-MOD	RSKS	\$100,000 - 249,999				\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	71	.10	.06	6	4,439	.77	.45	7	4,509	.76	.44	
61- 80	233	25,995	.72	.52	133	75,465	.39	.28	1,577	129,936	.47	.34	
81- 85	66	8,127	.38	.31	27	10,775	.55	.45	2,972	57,383	.58	.48	
86- 90	51	7,031	.45	.39	21	8,043	.53	.47	4,807	49,998	.74	.65	
91- 95	47	6,069	.60	.56	24	9,858	.63	.59	905	29,915	.57	.53	
96- 99	38	5,720	.58	.57	12	6,400	.59	.58	559	21,746	.59	.58	
100-100	19	2,597	.57	.57	6	3,014	.79	.79	16,956	53,517	.74	.74	
CREDITS	455	55,609	.60	.49	229	117,993	.47	.36	27,783	347,004	.59	.49	
101-105	32	4,827	.68	.70	8	6,032	.33	.34	516	20,322	.62	.64	
106-110	31	4,849	.38	.41	5	2,789	.37	.40	559	17,255	.53	.58	
111-115	10	1,605	.30	.33	8	5,252	.72	.81	331	13,747	.66	.74	
116-120	11	2,001	.36	.43					244	8,339	.59	.70	
121-130	16	3,157	.20	.25	3	2,045	.39	.50	580	17,761	.69	.86	
131-140	10	1,891	1.31	1.76	2	835	1.03	1.39	360	10,145	.82	1.11	
141- UP	7	1,427	.85	1.41	2	1,148	.19	.32	659	16,849	.75	1.23	
CHARGES	117	19,757	.54	.62	28	18,102	.48	.54	3,249	104,419	.66	.79	
TOTALS	572	75,366	.58	.51	257	136,095	.47	.37	31,032	451,423	.61	.54	

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2016 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	236	148	.26	.20	72	195	.02	.02	62	290	1.00	.75	39	260	1.09	.81
81- 85	283	202	1.29	1.08	169	522	1.05	.88	268	1,435	.46	.39	358	2,656	.29	.24
86- 90	713	763	1.41	1.22	1,375	4,594	.50	.43	1,223	6,501	.65	.56	610	4,550	.41	.35
91- 95	102	83	.40	.37	128	450	1.43	1.33	116	668	1.25	1.16	71	560	1.87	1.73
96- 99	62	60	.22	.21	58	226	.69	.68	60	370	.38	.37	60	507	1.17	1.14
100-100	11,250	11,437	1.40	1.40	3,529	12,159	.88	.88	917	5,526	.62	.62	424	3,632	.55	.55
CREDITS	12,646	12,693	1.38	1.35	5,331	18,147	.79	.75	2,646	14,789	.65	.59	1,562	12,166	.54	.48
101-105	53	48	.03	.03	39	158	.84	.87	49	309	1.82	1.87	43	387	1.03	1.06
106-110	54	56	.27	.29	61	244	.82	.88	98	656	.45	.49	49	458	.42	.45
111-115	38	40	.02	.02	31	136	.47	.53	29	197	1.40	1.57	22	214	.29	.32
116-120	35	31	.28	.33	19	85	1.08	1.28	23	165	.57	.67	12	124	.21	.25
121-130	78	111	.10	.13	73	357	.70	.88	53	424	.98	1.23	39	424	2.69	3.37
131-140	34	45	6.06	8.16	51	269	.11	.15	50	403	.12	.16	44	514	.81	1.08
141- UP	77	132	2.44	4.01	100	638	.23	.38	101	1,043	.68	1.13	66	945	.82	1.37
CHARGES	369	463	1.36	1.74	374	1,887	.49	.64	403	3,198	.75	.96	275	3,067	.98	1.26
TOTALS	13,015	13,156	1.38	1.37	5,705	20,033	.76	.74	3,049	17,987	.67	.64	1,837	15,232	.63	.60

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	60	566	.10	.08	147	2,268	.39	.30	386	10,821	.42	.32	314	16,716	.41	.30
81- 85	633	6,520	.74	.63	692	11,126	.37	.31	377	10,571	.53	.43	112	6,444	.40	.33
86- 90	544	5,681	.44	.38	309	5,006	.60	.52	189	5,654	.43	.37	102	6,251	.66	.58
91- 95	88	994	.38	.35	103	1,888	.63	.58	89	2,928	.61	.57	70	4,741	.74	.69
96- 99	82	978	.51	.49	85	1,583	1.35	1.32	86	3,070	.36	.35	64	4,419	.55	.54
100-100	350	4,206	1.05	1.05	231	4,335	.28	.28	121	4,236	.36	.36	51	3,480	.26	.26
CREDITS	1,757	18,945	.67	.59	1,567	26,205	.48	.42	1,248	37,279	.45	.39	713	42,051	.49	.40
101-105	70	909	.27	.28	77	1,514	.65	.67	99	3,697	.54	.55	56	4,090	.46	.48
106-110	63	804	.15	.17	59	1,261	.89	.96	70	2,815	.64	.69	43	3,243	.63	.68
111-115	32	458	16.28	18.38	46	1,006	.62	.70	55	2,208	.39	.44	27	2,058	.60	.67
116-120	34	501	.39	.46	32	723	.65	.76	44	1,738	.49	.57	24	1,990	.17	.20
121-130	62	970	.50	.63	105	2,585	.66	.83	94	4,122	.43	.53	34	2,889	.32	.39
131-140	63	1,053	.27	.37	48	1,278	.70	.93	55	2,558	.25	.35	16	1,518	.56	.76
141- UP	111	2,231	.76	1.25	76	2,211	.40	.63	70	3,930	.42	.68	37	4,026	.59	.94
CHARGES	435	6,925	1.51	1.95	443	10,577	.63	.78	487	21,067	.45	.55	237	19,814	.49	.59
TOTALS	2,192	25,870	.90	.87	2,010	36,783	.52	.50	1,735	58,346	.45	.43	950	61,865	.49	.45

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	6,256	.19	.11	5	6,256	.19	.11
61- 80	229	25,715	.35	.26	137	62,373	.35	.25	1,682	119,352	.37	.27
81- 85	89	10,970	1.55	1.28	29	13,735	.33	.27	3,010	64,181	.64	.53
86- 90	59	7,842	.34	.29	22	9,119	.34	.29	5,146	55,962	.49	.42
91- 95	51	7,163	.43	.39	17	8,416	.52	.49	835	27,891	.61	.56
96- 99	25	3,463	.61	.59	8	3,327	.28	.28	590	18,003	.56	.55
100-100	17	2,806	.15	.15	9	6,018	.23	.23	16,899	57,835	.73	.73
CREDITS	470	57,960	.59	.48	227	109,244	.34	.26	28,167	349,479	.52	.43
101-105	23	3,326	.43	.45	10	5,751	.56	.57	519	20,190	.54	.55
106-110	24	4,045	.58	.63	5	2,935	.17	.18	526	16,517	.52	.56
111-115	17	2,980	.14	.16	4	2,468	1.06	1.19	301	11,764	1.15	1.30
116-120	10	1,685	1.14	1.34	2	654	.35	.42	235	7,695	.55	.64
121-130	15	3,030	.30	.37	1	359	.01	.01	554	15,272	.50	.62
131-140	7	1,308	.44	.58	1	459	.42	.56	369	9,404	.45	.60
141- UP	9	1,771	.48	.72	3	1,554	.37	.58	650	18,479	.54	.87
CHARGES	105	18,145	.47	.54	26	14,181	.52	.57	3,154	99,322	.59	.71
TOTALS	575	76,104	.56	.49	253	123,425	.36	.29	31,321	448,802	.54	.48

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	77	54	2.90	2.13	32	88	.14	.11	31	141	.03	.02	37	251	.79	.62
81- 85	299	258	.18	.15	293	972	.77	.65	536	2,894	.52	.44	853	6,324	1.01	.86
86- 90	1,363	1,596	1.14	.99	4,801	16,152	.79	.69	3,544	18,694	.58	.50	1,466	10,954	.53	.46
91- 95	180	185	.12	.11	518	1,899	1.05	.97	446	2,556	.82	.76	321	2,586	.80	.74
96- 99	90	101	.03	.03	232	882	.92	.90	201	1,199	.42	.41	143	1,219	.47	.46
100-100	154,365	85,596	.62	.62	10,833	35,764	.65	.65	1,680	10,125	.55	.55	708	6,065	.94	.94
CREDITS	156,374	87,791	.63	.63	16,710	55,760	.71	.67	6,438	35,609	.58	.52	3,528	27,399	.76	.68
101-105	70	81	.42	.43	186	751	.62	.63	152	964	.30	.31	128	1,150	.67	.69
106-110	85	116	1.50	1.61	226	947	.95	1.02	229	1,518	1.04	1.12	157	1,457	.72	.77
111-115	52	54	3.02	3.41	80	362	.13	.15	94	651	1.03	1.16	82	796	.64	.72
116-120	45	64	.13	.16	74	339	1.06	1.25	81	575	.80	.95	43	427	.93	1.09
121-130	110	165	.74	.92	190	915	.60	.75	155	1,191	.52	.64	137	1,486	.49	.61
131-140	60	97	.09	.13	129	679	.65	.88	132	1,080	1.48	1.98	99	1,166	.97	1.31
141- UP	145	283	.50	.84	291	1,944	1.48	2.51	260	2,692	.75	1.27	209	3,079	.72	1.22
CHARGES	567	860	.76	.99	1,176	5,937	.95	1.23	1,103	8,671	.83	1.07	855	9,561	.71	.92
TOTALS	156,941	88,651	.63	.63	17,886	61,697	.73	.71	7,541	44,280	.63	.60	4,383	36,960	.75	.73

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	49	470	.27	.20	178	2,876	3.14	2.46	579	16,716	.65	.51	424	22,240	.63	.47
81- 85	1,428	14,787	.54	.45	1,413	22,480	.53	.44	694	19,230	.58	.48	233	13,480	.59	.49
86- 90	1,228	12,910	.63	.55	690	11,408	.68	.60	420	12,531	.91	.79	202	12,507	.79	.69
91- 95	367	4,145	.87	.81	333	5,945	.91	.85	281	9,095	.98	.91	185	12,095	.96	.89
96- 99	233	2,805	.78	.76	229	4,342	.65	.63	220	7,447	.73	.71	151	10,420	1.21	1.19
100-100	657	7,952	.81	.81	467	8,930	.84	.84	259	8,952	1.09	1.09	122	8,407	.99	.99
CREDITS	3,962	43,070	.66	.59	3,310	55,981	.79	.70	2,454	73,994	.78	.67	1,317	79,149	.82	.70
101-105	196	2,482	.88	.90	231	4,700	.87	.89	258	9,391	.77	.79	151	10,955	.60	.62
106-110	190	2,494	.48	.52	176	3,779	.93	1.00	213	8,206	.63	.68	141	10,883	.86	.93
111-115	102	1,426	.75	.85	137	3,092	1.45	1.63	190	7,392	.99	1.11	109	8,915	.82	.93
116-120	84	1,223	2.42	2.86	125	2,897	.57	.67	165	6,819	.43	.50	103	8,354	.77	.91
121-130	190	2,970	.66	.83	271	6,650	1.00	1.25	248	10,819	.90	1.12	159	13,669	.73	.91
131-140	179	2,967	.63	.85	145	3,790	1.06	1.43	142	6,890	.70	.94	98	9,102	.84	1.14
141- UP	277	5,515	.83	1.36	258	8,136	1.09	1.77	288	16,737	1.22	2.02	202	23,369	.75	1.24
CHARGES	1,218	19,077	.83	1.06	1,343	33,044	1.01	1.26	1,504	66,254	.87	1.09	963	85,247	.76	.96
TOTALS	5,180	62,147	.71	.70	4,653	89,026	.87	.86	3,958	140,248	.82	.83	2,280	164,397	.79	.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	291	33,086	.58	.42	154	111,116	.66	.49	1,852	187,037	.68	.51		
81- 85	131	16,519	.63	.52	52	29,333	.59	.49	5,932	126,276	.60	.50		
86- 90	127	16,866	.70	.62	70	50,947	.73	.65	13,911	164,567	.71	.63		
91- 95	122	17,338	.63	.58	67	42,686	.65	.60	2,820	98,532	.75	.70		
96- 99	111	16,287	.75	.73	59	53,862	.80	.79	1,669	98,564	.82	.80		
100-100	52	7,316	.87	.87	24	22,149	.55	.55	169,167	201,259	.69	.69		
CREDITS	834	107,413	.66	.56	429	311,654	.68	.57	195,356	877,821	.70	.61		
101-105	122	19,261	.65	.67	66	57,209	.96	.99	1,560	106,943	.83	.86		
106-110	89	14,025	.84	.91	71	74,580	.68	.74	1,577	118,004	.72	.78		
111-115	83	14,152	.72	.82	51	27,251	.82	.93	980	64,091	.85	.96		
116-120	72	13,558	.82	.97	38	27,139	1.01	1.18	830	61,394	.87	1.03		
121-130	117	22,243	.78	.97	77	60,144	.91	1.13	1,654	120,252	.85	1.06		
131-140	66	13,955	.82	1.10	38	32,502	.84	1.14	1,088	72,228	.83	1.13		
141- UP	135	35,618	1.10	1.82	61	66,766	.73	1.17	2,126	164,140	.89	1.46		
CHARGES	684	132,812	.85	1.08	402	345,590	.83	1.00	9,815	707,053	.84	1.03		
TOTALS	1,518	240,225	.77	.79	831	657,245	.76	.76	205,171	1,584,874	.76	.77		

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	3	2			1	3										
61- 80	110	61	5.40	4.07	39	112	.02	.02	33	157	.12	.09	20	136	.86	.65
81- 85	298	236	1.86	1.56	233	747	14.28	12.03	495	2,689	.41	.35	831	6,173	.63	.54
86- 90	1,361	1,548	.89	.77	4,645	15,680	.90	.78	3,506	18,473	.62	.53	1,533	11,427	.76	.66
91- 95	162	181	.74	.68	474	1,743	1.05	.98	494	2,837	1.12	1.03	303	2,463	.83	.77
96- 99	82	92	.44	.43	194	738	1.34	1.31	205	1,239	.39	.38	130	1,109	.61	.60
100-100	163,670	93,796	.60	.60	11,108	36,912	.70	.70	1,684	10,124	.75	.75	715	6,128	.71	.71
CREDITS	165,686	95,916	.61	.61	16,694	55,935	.95	.91	6,417	35,519	.67	.61	3,532	27,437	.72	.65
101-105	74	83	1.19	1.23	169	685	.28	.29	152	956	.74	.76	120	1,064	.79	.82
106-110	74	90	.48	.51	229	980	.78	.84	218	1,433	.36	.39	144	1,341	1.61	1.73
111-115	54	59	.01	.02	95	430	.83	.93	99	687	1.68	1.90	62	607	.14	.16
116-120	38	33	33.64	39.79	77	349	1.31	1.54	88	648	2.20	2.59	43	442	.83	.98
121-130	116	187	1.33	1.67	193	888	1.18	1.48	188	1,460	1.78	2.23	147	1,611	1.30	1.63
131-140	54	83	1.17	1.58	123	647	.53	.72	130	1,091	1.69	2.28	105	1,229	.88	1.19
141- UP	157	317	3.39	5.70	258	1,744	1.74	3.00	283	3,005	1.10	1.87	202	2,881	.85	1.39
CHARGES	567	853	3.13	4.14	1,144	5,722	1.08	1.39	1,158	9,278	1.25	1.61	823	9,176	.99	1.27
TOTALS	166,253	96,769	.63	.63	17,838	61,657	.97	.94	7,575	44,797	.79	.76	4,355	36,612	.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	446	.22	.17	166	2,658	1.06	.83	623	17,763	.65	.51	447	23,210	.61	.46
81- 85	1,468	15,213	.58	.49	1,372	21,692	.54	.45	677	18,848	.69	.57	189	10,955	.84	.70
86- 90	1,241	13,020	1.02	.89	717	11,791	1.03	.90	423	12,924	.76	.66	202	12,768	.72	.63
91- 95	361	4,070	.51	.47	345	6,112	.98	.91	301	9,545	.80	.75	185	12,300	.92	.85
96- 99	189	2,270	.35	.34	227	4,318	.82	.80	253	8,768	.95	.93	164	11,464	.95	.93
100-100	691	8,395	1.21	1.21	549	10,515	.92	.92	369	12,543	.89	.89	144	9,634	1.01	1.01
CREDITS	3,995	43,413	.81	.72	3,376	57,086	.80	.71	2,646	80,390	.76	.67	1,331	80,331	.80	.69
101-105	169	2,149	.91	.94	222	4,483	.47	.49	270	9,762	1.11	1.14	168	11,962	.96	.99
106-110	183	2,390	.79	.84	166	3,448	.85	.91	191	7,092	.62	.67	133	9,760	.82	.88
111-115	97	1,357	.92	1.04	125	2,776	.92	1.04	206	8,239	1.31	1.48	106	8,262	.62	.71
116-120	79	1,140	.95	1.12	107	2,472	.95	1.12	160	6,679	.70	.83	90	7,681	.98	1.15
121-130	219	3,444	.82	1.03	270	6,611	1.14	1.42	297	12,923	1.50	1.88	197	17,279	.82	1.02
131-140	165	2,756	.73	.98	144	3,710	.57	.77	158	7,448	.91	1.24	86	8,041	1.05	1.42
141- UP	273	5,436	.83	1.35	237	7,319	1.43	2.31	249	14,246	.82	1.34	158	18,022	.81	1.32
CHARGES	1,185	18,672	.83	1.06	1,271	30,819	.97	1.22	1,531	66,389	1.03	1.28	938	81,008	.86	1.06
TOTALS	5,180	62,085	.82	.80	4,647	87,905	.86	.85	4,177	146,779	.89	.89	2,269	161,339	.83	.84

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		6	727	.01			
61- 80	321	36,342	.50	.37	127	74,614	.57	.41	1,931	155,498	.58	.43		
81- 85	132	16,243	.77	.64	70	63,518	.71	.58	5,765	156,314	.74	.62		
86- 90	124	16,786	.69	.61	59	44,869	.71	.63	13,811	159,286	.78	.68		
91- 95	121	16,680	.93	.86	64	45,929	.65	.60	2,810	101,859	.78	.72		
96- 99	93	13,703	.64	.63	75	49,362	.71	.69	1,612	93,062	.75	.73		
100-100	55	7,643	1.12	1.12	26	25,475	.79	.79	179,011	221,166	.74	.74		
CREDITS	846	107,398	.70	.59	423	304,489	.67	.57	204,946	887,913	.72	.64		
101-105	92	14,775	.88	.90	65	38,763	1.35	1.39	1,501	84,682	1.11	1.14		
106-110	108	16,937	1.04	1.12	69	62,412	.74	.79	1,515	105,883	.80	.86		
111-115	81	13,999	1.00	1.13	43	23,422	1.00	1.13	968	59,839	.98	1.11		
116-120	73	13,233	.88	1.04	45	24,615	1.40	1.64	800	57,292	1.14	1.34		
121-130	162	30,835	1.18	1.47	91	58,367	1.06	1.33	1,880	133,605	1.11	1.39		
131-140	67	14,241	.82	1.11	29	22,205	.77	1.05	1,061	61,451	.84	1.14		
141- UP	94	22,887	.93	1.55	49	58,856	.66	1.04	1,960	134,713	.82	1.34		
CHARGES	677	126,908	.99	1.22	391	288,639	.95	1.15	9,685	637,464	.96	1.18		
TOTALS	1,523	234,306	.86	.87	814	593,128	.81	.80	214,631	1,525,377	.82	.82		

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2014 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	2			1	4	1.48	.78	1	5		
61- 80	109	52	.29	.22	44	127	.39	.29	37	179	6.15	4.76	18	124	.02	.01
81- 85	307	279	1.30	1.09	318	1,053	.60	.51	672	3,645	.66	.56	954	7,051	.56	.48
86- 90	1,296	1,454	.82	.71	4,352	14,722	.57	.49	3,363	17,681	.45	.39	1,350	10,095	.68	.59
91- 95	153	165	2.64	2.44	465	1,675	1.32	1.22	452	2,585	1.36	1.26	277	2,241	.81	.75
96- 99	92	113	1.55	1.51	173	673	1.19	1.16	201	1,214	.68	.66	146	1,235	.26	.25
100-100	148,917	88,986	.73	.73	11,262	37,398	.75	.75	1,834	11,038	.71	.71	734	6,294	.60	.60
CREDITS	150,876	91,051	.73	.73	16,615	55,650	.72	.69	6,560	36,346	.65	.59	3,480	27,045	.62	.56
101-105	68	84	.16	.17	168	667	2.77	2.85	161	1,019	.81	.84	106	952	.67	.68
106-110	102	111	5.74	6.18	227	967	2.88	3.11	222	1,460	.67	.72	152	1,433	.73	.79
111-115	38	48	4.69	5.30	96	435	1.25	1.41	109	774	1.35	1.52	75	736	2.31	2.60
116-120	34	33	7.37	8.69	64	291	1.31	1.54	66	481	.23	.27	55	566	.45	.53
121-130	98	120	.72	.90	200	964	.84	1.05	188	1,467	.92	1.15	117	1,267	.41	.52
131-140	70	109	.58	.78	140	728	1.56	2.10	141	1,177	1.30	1.76	96	1,125	1.12	1.51
141- UP	131	255	8.81	15.24	291	1,932	1.05	1.80	289	2,980	1.06	1.77	242	3,427	2.10	3.44
CHARGES	541	760	4.62	6.06	1,186	5,983	1.59	2.06	1,176	9,358	.96	1.24	843	9,505	1.33	1.72
TOTALS	151,417	91,811	.77	.76	17,801	61,634	.81	.79	7,736	45,704	.71	.69	4,323	36,551	.80	.79

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	57	558	.39	.30	221	3,612	.45	.35	635	17,844	.42	.33	459	23,504	.73	.54
81- 85	1,521	15,723	.71	.60	1,372	21,527	.60	.49	660	18,165	.71	.59	221	13,079	.94	.78
86- 90	1,189	12,411	.62	.54	676	11,192	.89	.77	444	13,401	.83	.73	196	12,299	.79	.69
91- 95	382	4,342	1.69	1.57	313	5,602	.65	.60	284	9,120	.61	.57	177	11,843	.72	.67
96- 99	210	2,508	.63	.61	245	4,647	.96	.94	229	7,859	.83	.81	141	9,899	.69	.68
100-100	703	8,516	.71	.71	515	9,822	.46	.46	343	11,851	.72	.72	145	10,134	.74	.74
CREDITS	4,062	44,057	.77	.69	3,342	56,402	.66	.58	2,595	78,240	.67	.58	1,339	80,759	.77	.66
101-105	188	2,404	1.03	1.06	248	4,978	1.20	1.24	292	10,620	.91	.94	166	11,702	.76	.78
106-110	181	2,413	1.13	1.22	168	3,449	.74	.80	181	7,013	1.05	1.14	122	9,448	.64	.69
111-115	102	1,414	.41	.46	133	2,906	.39	.44	206	8,172	.76	.86	120	9,588	.60	.68
116-120	93	1,330	.95	1.12	130	3,052	2.14	2.53	153	6,141	.65	.76	108	8,744	.82	.97
121-130	197	3,022	1.02	1.28	269	6,523	.77	.97	276	12,018	.69	.86	179	15,659	.86	1.07
131-140	152	2,559	.75	1.02	151	3,928	1.09	1.47	124	5,923	.70	.94	94	8,617	.76	1.03
141- UP	305	6,055	.77	1.24	264	8,192	1.16	1.88	272	15,596	1.12	1.83	165	18,794	.91	1.50
CHARGES	1,218	19,198	.87	1.11	1,363	33,027	1.06	1.33	1,504	65,483	.87	1.08	954	82,551	.79	.98
TOTALS	5,280	63,255	.80	.79	4,705	89,429	.81	.80	4,099	143,723	.76	.76	2,293	163,310	.78	.79

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS					
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR		
0- 60	2	132	.01	.01	1	431	.12	.07	8	574	.11	.06		
61- 80	337	37,942	.55	.40	138	83,610	.54	.39	2,055	167,553	.56	.41		
81- 85	117	14,897	.66	.54	62	62,825	.72	.60	6,204	158,245	.70	.59		
86- 90	116	15,928	.63	.56	74	57,277	.73	.64	13,056	166,458	.69	.60		
91- 95	108	15,882	.95	.88	51	37,937	.74	.69	2,662	91,392	.83	.77		
96- 99	99	14,259	.58	.57	70	41,875	.60	.59	1,606	84,284	.65	.64		
100-100	76	11,107	.89	.89	22	21,558	.69	.69	164,551	216,705	.72	.72		
CREDITS	855	110,147	.67	.56	418	305,513	.65	.55	190,142	885,210	.68	.60		
101-105	112	17,572	.85	.87	67	60,574	.89	.92	1,576	110,573	.90	.92		
106-110	82	13,191	.82	.89	65	37,552	1.39	1.50	1,502	77,036	1.13	1.22		
111-115	81	13,818	.90	1.01	47	35,624	.87	.99	1,007	73,514	.83	.93		
116-120	95	16,500	.73	.86	36	19,720	.79	.93	834	56,858	.84	.99		
121-130	106	19,955	1.32	1.66	67	40,644	.96	1.20	1,697	101,638	.96	1.21		
131-140	73	15,119	1.30	1.75	30	20,011	.83	1.12	1,071	59,294	.96	1.30		
141- UP	121	29,965	1.01	1.62	52	47,821	.93	1.48	2,132	135,016	1.02	1.65		
CHARGES	670	126,119	1.00	1.25	364	261,947	.97	1.16	9,819	613,931	.96	1.17		
TOTALS	1,525	236,266	.85	.86	782	567,460	.80	.78	199,961	1,499,141	.80	.79		

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			\$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		62.43	91.58	1		2		1		4	.87	.44	1		5
61- 80	110	61	.01	.01	51	147	.01	.01	44	208	.91	.69	30	197	.16	.13
81- 85	339	291	2.40	2.02	375	1,227	.41	.35	798	4,322	.38	.32	1,065	7,850	.34	.29
86- 90	1,223	1,370	1.03	.89	4,147	14,041	.54	.47	3,146	16,535	.67	.58	1,202	8,988	.51	.44
91- 95	160	167	.24	.22	422	1,530	.82	.76	427	2,435	1.10	1.02	282	2,273	.85	.78
96- 99	100	114	.10	.10	186	712	.26	.26	176	1,075	.23	.23	151	1,272	1.14	1.11
100-100	156,094	90,038	.73	.73	11,340	37,739	.58	.58	1,855	11,146	.65	.65	725	6,214	.72	.72
CREDITS	158,029	92,041	.74	.73	16,522	55,398	.57	.54	6,447	35,724	.65	.59	3,456	26,799	.56	.51
101-105	68	88	10.86	11.15	135	545	.64	.66	166	1,044	.33	.33	120	1,065	.83	.85
106-110	80	84	1.22	1.32	233	1,004	.51	.55	208	1,364	.68	.73	137	1,271	.91	.97
111-115	49	62	.12	.13	99	436	1.00	1.13	105	724	.52	.58	73	710	.80	.90
116-120	37	53	.94	1.11	61	288	.80	.94	81	598	1.78	2.10	57	588	1.19	1.40
121-130	114	154	.47	.58	211	1,042	1.16	1.45	170	1,305	.76	.95	143	1,569	1.11	1.39
131-140	54	79	.59	.80	149	786	.15	.20	146	1,216	1.46	1.96	95	1,122	1.52	2.05
141- UP	123	251	3.77	6.31	259	1,734	.33	.56	322	3,346	1.29	2.16	218	3,158	.98	1.63
CHARGES	525	771	2.83	3.66	1,147	5,835	.59	.76	1,198	9,597	1.02	1.32	843	9,483	1.04	1.34
TOTALS	158,554	92,811	.75	.75	17,669	61,233	.57	.56	7,645	45,321	.73	.70	4,299	36,283	.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	13	.02	.01				1	56	.27	.16	
61- 80	59	575	.38	.29	267	4,371	.56	.44	678	18,912	.93	.72	486	25,487	.50	.38
81- 85	1,570	16,137	.60	.50	1,351	21,068	.63	.52	659	18,303	.58	.48	182	10,361	.69	.57
86- 90	1,092	11,530	.63	.55	680	11,212	.67	.59	391	11,561	.77	.67	174	10,872	.59	.52
91- 95	344	3,906	1.16	1.07	354	6,344	.76	.71	298	9,589	.58	.54	152	9,955	.71	.66
96- 99	207	2,466	.57	.56	209	3,893	.59	.58	234	8,078	.70	.68	146	9,905	1.14	1.12
100-100	674	8,163	.69	.69	436	8,322	.96	.96	274	9,416	.73	.73	112	7,696	.82	.82
CREDITS	3,946	42,776	.67	.60	3,298	55,222	.70	.61	2,534	75,860	.73	.63	1,253	74,331	.69	.58
101-105	187	2,377	1.32	1.35	221	4,360	.58	.60	240	8,551	.65	.66	160	11,582	.75	.77
106-110	185	2,437	.54	.58	206	4,326	1.18	1.27	222	8,532	.88	.95	137	10,409	.81	.88
111-115	113	1,577	.61	.69	145	3,215	1.03	1.16	181	7,268	.87	.99	137	10,827	.90	1.01
116-120	84	1,219	1.88	2.21	118	2,714	.76	.89	147	5,872	.52	.62	105	8,657	.76	.90
121-130	217	3,400	1.43	1.79	289	6,957	.57	.72	291	12,679	.85	1.07	183	15,588	.90	1.13
131-140	154	2,562	.57	.77	157	3,961	.81	1.10	131	6,353	.62	.83	107	10,145	.71	.97
141- UP	301	5,927	.52	.84	261	8,166	.62	1.00	265	15,296	1.02	1.69	174	19,136	1.15	1.87
CHARGES	1,241	19,499	.88	1.12	1,397	33,700	.75	.94	1,477	64,552	.82	1.02	1,003	86,345	.89	1.10
TOTALS	5,187	62,275	.73	.72	4,695	88,922	.72	.71	4,011	140,412	.77	.77	2,256	160,676	.80	.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	1	93	.02	.01	3	1,357	.02	.01	12	1,531	.06	.03		
61- 80	301	33,064	.55	.40	121	68,236	.49	.35	2,147	151,259	.56	.41		
81- 85	124	16,111	.53	.44	52	26,532	.54	.45	6,515	122,202	.56	.47		
86- 90	128	17,291	.57	.50	66	73,542	.70	.61	12,249	176,941	.65	.57		
91- 95	115	16,329	.57	.53	70	70,778	.56	.53	2,624	123,305	.63	.58		
96- 99	104	15,197	.57	.56	59	49,416	.67	.66	1,572	92,128	.70	.69		
100-100	60	9,041	.67	.67	22	21,861	.64	.64	171,592	209,636	.70	.70		
CREDITS	833	107,127	.57	.48	393	311,724	.60	.51	196,711	877,002	.64	.56		
101-105	126	19,932	.88	.90	79	46,332	.73	.75	1,502	95,876	.77	.79		
106-110	66	11,131	.71	.77	51	40,878	1.41	1.52	1,525	81,435	1.11	1.20		
111-115	73	12,950	.70	.79	45	26,392	.86	.97	1,020	64,161	.84	.94		
116-120	77	13,494	.89	1.05	53	28,033	.74	.88	820	61,516	.80	.94		
121-130	126	24,428	.74	.93	54	32,354	1.20	1.49	1,798	99,479	.95	1.19		
131-140	45	9,257	.61	.83	29	21,164	1.09	1.47	1,067	56,646	.85	1.15		
141- UP	138	33,454	.81	1.31	58	40,133	1.10	1.78	2,119	130,600	.96	1.57		
CHARGES	651	124,646	.78	.98	369	235,286	1.02	1.22	9,851	589,714	.91	1.12		
TOTALS	1,484	231,773	.68	.70	762	547,010	.78	.77	206,562	1,466,716	.75	.74		

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

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60	3				1	2			1	3	.62	.32				
61- 80	119	68	5.01	3.79	38	110	.74	.57	25	116	.01	.01	31	216	.06	.05
81- 85	327	272	1.86	1.56	344	1,130	.66	.56	729	3,990	.42	.36	1,038	7,693	.67	.57
86- 90	1,261	1,373	.68	.59	4,252	14,457	.52	.45	3,299	17,311	.49	.42	1,316	9,850	.43	.38
91- 95	141	150	.61	.57	396	1,432	.57	.53	405	2,289	.53	.49	303	2,423	.71	.66
96- 99	87	101	.01	.01	201	766	.25	.25	192	1,143	.82	.80	140	1,186	.45	.44
100-100	159,743	90,002	.56	.56	11,425	38,006	.58	.58	1,954	11,769	.48	.48	767	6,618	.59	.59
CREDITS	161,681	91,966	.56	.56	16,657	55,904	.56	.53	6,605	36,622	.49	.45	3,595	27,986	.56	.50
101-105	83	111	4.34	4.46	147	603	.82	.84	156	985	.42	.43	115	1,025	1.19	1.22
106-110	103	117	2.11	2.28	198	830	.61	.66	223	1,480	.94	1.01	157	1,466	.97	1.04
111-115	42	39	.33	.38	85	374	.66	.75	103	724	.23	.25	79	772	.62	.70
116-120	29	34	.05	.05	61	281	2.46	2.89	73	543	.63	.74	50	522	.51	.60
121-130	121	163	1.51	1.89	185	896	2.51	3.14	186	1,452	.74	.93	141	1,543	.68	.85
131-140	57	90	.41	.55	142	758	.50	.68	147	1,220	.82	1.11	116	1,354	.48	.65
141- UP	116	229	2.86	4.77	298	2,002	.53	.90	300	3,101	.53	.89	218	3,107	.75	1.24
CHARGES	551	782	2.15	2.74	1,116	5,745	.98	1.28	1,188	9,506	.63	.82	876	9,790	.76	.97
TOTALS	162,232	92,748	.58	.58	17,773	61,648	.60	.59	7,793	46,128	.52	.50	4,471	37,776	.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	9			1	13							1	51	.08	.05
61- 80	68	658	.20	.15	271	4,437	.33	.26	727	19,915	.54	.42	488	25,219	.50	.37
81- 85	1,545	15,894	.40	.34	1,382	21,569	.55	.46	683	18,996	.62	.51	202	11,596	.61	.50
86- 90	1,153	12,193	.69	.60	742	12,395	.78	.68	408	12,096	.56	.49	184	11,446	.50	.44
91- 95	335	3,788	.78	.72	320	5,725	.56	.52	284	9,023	.51	.48	205	13,430	.60	.56
96- 99	199	2,351	.77	.75	201	3,743	.41	.40	220	7,716	.62	.60	135	9,283	.65	.63
100-100	654	7,871	.68	.68	384	7,166	.59	.59	252	8,649	1.03	1.03	90	6,191	.66	.66
CREDITS	3,955	42,763	.59	.52	3,301	55,047	.58	.51	2,574	76,395	.62	.54	1,305	77,216	.56	.48
101-105	204	2,599	.66	.68	241	4,742	.53	.54	269	9,855	.74	.76	170	12,277	.57	.59
106-110	163	2,137	.62	.66	188	3,935	.76	.82	204	7,585	.61	.66	124	9,219	.54	.58
111-115	114	1,607	.43	.48	169	3,744	.88	1.00	163	6,470	.75	.85	121	9,592	.78	.87
116-120	81	1,165	.48	.57	137	3,199	.43	.51	158	6,451	.62	.73	66	5,717	.62	.73
121-130	208	3,241	.80	1.00	274	6,650	.63	.79	279	12,132	.61	.77	190	16,575	.60	.76
131-140	165	2,776	.64	.87	151	3,873	.43	.59	154	7,243	.77	1.04	119	10,947	.69	.92
141- UP	271	5,415	.47	.76	274	8,770	.65	1.07	312	17,965	.83	1.35	190	21,254	.94	1.53
CHARGES	1,206	18,941	.59	.75	1,434	34,912	.62	.78	1,539	67,701	.72	.90	980	85,581	.71	.89
TOTALS	5,161	61,704	.59	.58	4,735	89,959	.60	.59	4,113	144,096	.67	.67	2,285	162,797	.64	.65

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	86			3	1,243	.04	.02	12	1,407	.04	.02				
61- 80	306	33,838	.45	.33	134	77,309	.38	.28	2,207	161,886	.43	.32				
81- 85	124	16,043	.51	.42	46	31,078	.70	.58	6,420	128,261	.58	.49				
86- 90	123	16,837	.58	.51	64	71,367	.56	.49	12,802	179,324	.57	.49				
91- 95	115	17,059	.68	.63	68	51,692	.53	.49	2,572	107,010	.58	.54				
96- 99	97	14,087	.59	.58	53	61,660	.53	.51	1,525	102,037	.56	.54				
100-100	37	5,820	.52	.52	22	19,396	.46	.46	175,328	201,489	.58	.58				
CREDITS	803	103,770	.54	.45	390	313,745	.51	.44	200,866	881,414	.55	.48				
101-105	99	15,623	.69	.71	78	43,071	.87	.89	1,562	90,892	.76	.79				
106-110	85	13,587	.62	.67	58	36,259	1.07	1.16	1,503	76,615	.85	.91				
111-115	69	12,177	.71	.80	53	40,713	.63	.71	998	76,212	.67	.76				
116-120	79	15,053	.53	.62	27	15,732	.64	.76	761	48,696	.59	.70				
121-130	119	22,909	.78	.97	73	44,581	.82	1.02	1,776	110,143	.76	.94				
131-140	64	13,854	.69	.93	28	28,596	.62	.82	1,143	70,711	.65	.87				
141- UP	134	32,941	.72	1.18	50	37,786	.69	1.12	2,163	132,570	.75	1.21				
CHARGES	649	126,144	.69	.87	367	246,738	.78	.94	9,906	605,840	.73	.90				
TOTALS	1,452	229,915	.62	.64	757	560,483	.63	.62	210,772	1,487,254	.62	.62				

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	257	159	3.22	2.40	79	217	.10	.08	66	305	39.07	29.41	67	447	.45	.35	
81- 85	592	490	4.14	3.48	513	1,675	1.00	.84	875	4,713	.66	.56	1,332	9,890	.98	.83	
86- 90	2,329	2,743	1.53	1.33	6,973	23,368	.81	.71	5,239	27,667	.60	.52	2,347	17,543	.44	.38	
91- 95	332	333	.42	.39	726	2,638	1.38	1.28	648	3,728	1.02	.94	478	3,850	1.13	1.05	
96- 99	183	189	.89	.86	335	1,281	1.29	1.25	300	1,789	.57	.55	236	2,017	.61	.60	
100-100	169,672	101,139	.68	.68	14,673	48,982	.67	.67	2,642	15,932	.65	.65	1,118	9,589	.83	.83	
CREDITS	173,365	105,053	.73	.72	23,300	78,163	.75	.71	9,770	54,134	.87	.78	5,578	43,337	.72	.65	
101-105	139	154	.27	.28	253	1,010	.73	.74	225	1,438	.54	.56	216	1,927	.76	.78	
106-110	153	192	3.94	4.25	344	1,418	1.17	1.26	339	2,245	1.11	1.19	242	2,258	.68	.73	
111-115	99	112	1.83	2.06	128	571	.33	.38	144	993	1.26	1.42	119	1,162	.48	.54	
116-120	85	113	.19	.22	118	531	2.32	2.73	132	950	.66	.78	73	737	.64	.76	
121-130	209	299	.74	.92	286	1,371	1.13	1.41	238	1,840	.64	.80	208	2,264	.70	.88	
131-140	110	185	.09	.12	188	980	.54	.73	191	1,584	1.33	1.78	149	1,752	1.12	1.51	
141- UP	218	417	.38	.64	442	2,965	1.84	3.15	428	4,406	.77	1.28	306	4,483	.59	1.00	
CHARGES	1,013	1,472	.96	1.24	1,759	8,845	1.28	1.67	1,697	13,456	.88	1.13	1,313	14,583	.70	.90	
TOTALS	174,378	106,525	.73	.73	25,059	87,009	.80	.78	11,467	67,589	.87	.84	6,891	57,920	.72	.69	

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	110	1,064	.80	.61	356	5,762	1.73	1.36	1,101	31,447	.72	.56	823	43,128	.70	.53	
81- 85	2,274	23,687	.59	.50	2,333	37,136	.61	.51	1,222	34,002	.64	.53	409	23,561	.60	.50	
86- 90	1,965	20,641	.67	.58	1,126	18,618	.72	.63	710	21,320	.92	.81	360	22,337	.66	.58	
91- 95	554	6,315	.90	.83	516	9,271	1.01	.94	472	15,493	.83	.77	322	21,197	.81	.75	
96- 99	360	4,351	.91	.88	377	7,145	.68	.67	391	13,372	.72	.71	266	18,175	.96	.94	
100-100	1,053	12,798	.81	.81	706	13,499	1.00	1.00	453	15,675	.99	.99	219	15,169	.79	.79	
CREDITS	6,316	68,856	.71	.63	5,414	91,432	.81	.71	4,350	131,332	.78	.67	2,399	143,567	.74	.63	
101-105	318	4,077	.73	.75	358	7,305	.71	.73	433	15,710	.71	.73	255	18,466	.56	.58	
106-110	302	3,985	.62	.66	297	6,229	1.12	1.21	349	13,442	.58	.63	231	17,633	.89	.96	
111-115	156	2,171	.70	.79	225	5,105	1.13	1.27	300	11,832	.90	1.02	192	15,353	.85	.96	
116-120	132	1,931	1.86	2.19	190	4,428	.54	.63	251	10,318	.53	.62	160	13,214	.83	.98	
121-130	337	5,287	.75	.94	432	10,600	.95	1.19	406	17,601	.80	1.00	258	22,255	.71	.89	
131-140	265	4,412	.70	.95	234	6,117	.86	1.16	226	10,837	.61	.82	154	14,400	.86	1.16	
141- UP	432	8,687	.90	1.49	411	12,945	.99	1.61	436	25,087	1.15	1.89	285	32,666	.73	1.20	
CHARGES	1,942	30,549	.83	1.06	2,147	52,729	.92	1.15	2,401	104,827	.81	1.00	1,535	133,986	.76	.95	
TOTALS	8,258	99,405	.74	.73	7,561	144,161	.85	.84	6,751	236,159	.79	.79	3,934	277,553	.75	.76	

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	571	64,736	.87	.64	393	274,009	.63	.46	3,823	421,274	.73	.53			
81- 85	245	31,177	.57	.48	121	67,431	.51	.43	9,916	233,763	.61	.50			
86- 90	230	30,798	.81	.71	148	124,016	.58	.52	21,427	309,051	.67	.59			
91- 95	221	31,870	.66	.61	130	77,731	.60	.56	4,399	172,425	.72	.67			
96- 99	202	29,856	.64	.63	115	90,685	.76	.75	2,765	168,861	.76	.74			
100-100	106	15,392	.63	.63	57	40,733	.58	.58	190,699	288,907	.71	.71			
CREDITS	1,575	203,828	.73	.62	969	677,091	.62	.51	233,036	1,596,792	.70	.60			
101-105	181	28,923	.74	.76	108	87,981	.90	.93	2,486	166,989	.80	.82			
106-110	146	23,560	.85	.91	95	93,863	.70	.76	2,498	164,825	.76	.82			
111-115	137	23,741	.84	.95	77	39,319	.85	.96	1,577	100,359	.86	.97			
116-120	100	18,556	.89	1.04	60	40,508	.87	1.02	1,301	91,286	.84	.99			
121-130	177	33,525	.71	.88	110	87,913	.84	1.04	2,661	182,956	.80	.99			
131-140	91	19,121	.88	1.19	56	45,342	.84	1.13	1,664	104,730	.83	1.12			
141- UP	184	47,890	1.15	1.91	78	85,829	.77	1.23	3,220	225,373	.92	1.49			
CHARGES	1,016	195,317	.89	1.11	584	480,755	.81	.98	15,407	1,036,519	.83	1.02			
TOTALS	2,591	399,144	.81	.81	1,553	1,157,846	.70	.67	248,443	2,633,311	.75	.73			

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			\$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	2			3	7	32.45	19.46								
61- 80	325	183	2.39	1.79	101	279	.29	.22	74	350	.63	.48	66	441	.28	.21
81- 85	576	440	1.14	.95	411	1,320	8.23	6.93	770	4,175	.48	.40	1,279	9,501	.55	.47
86- 90	2,249	2,589	.87	.76	6,715	22,587	.90	.78	5,222	27,529	.65	.56	2,427	18,103	.71	.62
91- 95	260	279	.55	.51	658	2,395	1.02	.94	670	3,850	1.10	1.02	463	3,769	.81	.75
96- 99	170	171	.26	.26	292	1,095	1.39	1.36	293	1,771	.47	.45	204	1,735	1.35	1.31
100-100	179,044	109,608	.66	.66	15,185	50,826	.70	.70	2,756	16,629	.96	.96	1,155	9,927	.62	.62
CREDITS	182,627	113,272	.67	.66	23,365	78,509	.91	.86	9,785	54,304	.76	.69	5,594	43,475	.69	.62
101-105	145	156	.64	.65	223	892	.46	.47	221	1,396	.78	.80	191	1,699	.74	.76
106-110	152	178	.28	.30	346	1,461	.68	.73	346	2,264	.86	.93	233	2,169	1.48	1.60
111-115	107	116	.02	.03	141	631	1.06	1.19	146	1,019	1.72	1.94	109	1,071	.33	.37
116-120	63	70	15.70	18.58	116	526	1.07	1.26	119	872	1.69	1.99	71	726	.58	.68
121-130	199	309	.82	1.02	314	1,468	1.44	1.80	295	2,295	1.42	1.77	224	2,457	.96	1.21
131-140	80	123	.79	1.06	199	1,054	.39	.53	207	1,754	1.30	1.75	159	1,857	.75	1.00
141- UP	235	482	2.58	4.35	389	2,581	1.45	2.48	411	4,313	.99	1.68	319	4,546	.74	1.21
CHARGES	981	1,435	1.98	2.58	1,728	8,613	1.03	1.33	1,745	13,912	1.16	1.49	1,306	14,525	.85	1.09
TOTALS	183,608	114,707	.68	.68	25,093	87,122	.92	.90	11,530	68,216	.84	.81	6,900	58,000	.73	.71

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																
61- 80	90	856	.20	.15	304	4,834	1.17	.91	1,094	31,043	.57	.44	866	45,086	.70	.53
81- 85	2,290	23,813	.58	.49	2,336	37,149	.55	.46	1,217	33,901	.66	.54	366	21,301	.77	.64
86- 90	2,026	21,265	.87	.76	1,127	18,632	.94	.82	739	22,284	.77	.67	332	21,066	.73	.64
91- 95	520	5,888	.59	.54	536	9,548	.90	.84	474	15,123	.78	.73	311	20,598	.84	.78
96- 99	320	3,862	.58	.56	359	6,814	.94	.91	431	14,871	1.00	.97	283	19,431	.84	.82
100-100	1,058	12,844	.99	.99	807	15,433	.86	.86	556	19,068	.77	.77	227	15,213	.92	.92
CREDITS	6,304	68,528	.74	.66	5,469	92,409	.78	.68	4,511	136,290	.72	.63	2,385	142,695	.78	.67
101-105	276	3,520	.87	.89	362	7,331	.55	.56	449	16,267	.93	.95	279	19,578	.84	.86
106-110	304	3,995	.81	.87	292	6,066	1.02	1.10	320	12,027	.65	.71	218	16,175	.87	.94
111-115	157	2,194	.94	1.06	205	4,573	.80	.91	323	12,989	1.22	1.37	180	14,041	.64	.72
116-120	124	1,791	.81	.96	166	3,859	.91	1.07	264	11,009	.56	.67	140	11,743	.85	1.00
121-130	361	5,619	.80	1.00	451	10,967	.91	1.14	441	19,210	1.32	1.65	287	25,130	.86	1.08
131-140	256	4,295	.71	.96	249	6,444	.86	1.16	245	11,533	.94	1.27	149	13,823	.90	1.22
141- UP	435	8,682	.79	1.29	386	11,980	1.20	1.93	375	21,084	.77	1.25	247	27,617	.74	1.20
CHARGES	1,913	30,096	.80	1.03	2,111	51,219	.92	1.15	2,417	104,119	.94	1.15	1,500	128,107	.81	1.00
TOTALS	8,217	98,624	.76	.75	7,580	143,628	.83	.82	6,928	240,409	.81	.81	3,885	270,802	.79	.79

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS					
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR		
0- 60					7	4,766	.28	.16	13	4,775	.33	.19		
61- 80	624	70,965	.58	.43	370	246,982	.52	.38	3,914	401,018	.56	.42		
81- 85	251	32,135	.68	.57	157	118,906	.74	.61	9,653	282,641	.71	.59		
86- 90	234	31,765	.74	.65	121	79,479	.66	.58	21,192	265,299	.75	.65		
91- 95	218	30,745	1.01	.94	116	84,148	.79	.73	4,226	176,344	.84	.78		
96- 99	160	23,840	.67	.65	118	81,115	.70	.69	2,630	154,704	.76	.74		
100-100	105	15,427	.87	.87	49	39,033	.97	.97	200,942	304,007	.78	.78		
CREDITS	1,592	204,878	.72	.60	938	654,430	.66	.55	242,570	1,588,789	.71	.61		
101-105	165	27,058	.85	.88	107	75,314	1.07	1.10	2,418	153,213	.95	.97		
106-110	172	27,592	.90	.97	98	79,111	.75	.80	2,481	151,039	.80	.86		
111-115	121	20,553	.90	1.02	66	36,099	.93	1.05	1,555	93,284	.92	1.03		
116-120	105	18,905	.80	.95	70	38,115	1.13	1.33	1,238	87,615	.95	1.12		
121-130	243	45,884	1.12	1.40	126	78,392	1.26	1.57	2,941	191,732	1.14	1.43		
131-140	103	21,489	.77	1.04	42	28,724	.83	1.12	1,689	91,096	.84	1.13		
141- UP	144	35,377	.89	1.48	58	65,491	.69	1.10	2,999	182,152	.81	1.31		
CHARGES	1,053	196,857	.92	1.13	567	401,246	.96	1.14	15,321	950,131	.92	1.13		
TOTALS	2,645	401,736	.82	.81	1,505	1,055,676	.77	.72	257,891	2,538,920	.79	.76		

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

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	3	1			1	2			2	7	.75	.42	1	5		
61- 80	352	186	.61	.45	120	336	1.58	1.19	72	342	3.23	2.48	57	384	1.66	1.27
81- 85	569	474	.91	.76	529	1,724	1.01	.85	1,009	5,469	.74	.62	1,457	10,749	.53	.44
86- 90	2,095	2,346	.63	.54	6,320	21,331	.60	.52	5,029	26,491	.55	.48	2,181	16,262	.70	.61
91- 95	284	308	1.44	1.34	648	2,320	1.05	.97	656	3,762	1.28	1.19	407	3,288	.80	.74
96- 99	168	188	1.62	1.58	247	953	1.43	1.39	300	1,821	.63	.61	208	1,764	.63	.61
100-100	164,247	104,656	.82	.82	15,638	52,334	.84	.84	2,859	17,259	.78	.78	1,176	10,084	.63	.63
CREDITS	167,718	108,160	.81	.81	23,503	78,999	.80	.76	9,927	55,151	.71	.65	5,487	42,536	.65	.59
101-105	130	143	.40	.41	224	896	2.91	3.00	246	1,569	.89	.92	189	1,698	.76	.78
106-110	157	175	3.71	4.00	334	1,408	2.67	2.88	365	2,409	1.02	1.10	221	2,076	.62	.67
111-115	82	84	2.67	3.01	153	680	1.22	1.37	155	1,100	1.01	1.14	114	1,119	2.29	2.58
116-120	78	81	3.01	3.55	105	478	.88	1.04	98	714	1.10	1.29	78	800	.70	.83
121-130	175	231	.46	.57	288	1,377	.62	.78	299	2,320	1.05	1.31	196	2,129	.90	1.13
131-140	110	163	.51	.68	210	1,091	1.14	1.54	220	1,835	1.04	1.41	152	1,780	1.50	2.02
141- UP	205	422	6.09	10.41	452	2,963	1.02	1.73	447	4,626	1.11	1.84	361	5,166	1.76	2.90
CHARGES	937	1,299	3.03	3.94	1,766	8,895	1.43	1.86	1,830	14,572	1.04	1.34	1,311	14,766	1.31	1.70
TOTALS	168,655	109,459	.84	.84	25,269	87,894	.86	.84	11,757	69,723	.78	.75	6,798	57,302	.82	.80

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	135	1,327	.79	.61	381	6,204	.62	.48	1,128	31,774	.60	.46	862	44,669	.70	.52
81- 85	2,419	25,013	.63	.53	2,291	36,049	.59	.49	1,173	32,295	.65	.54	406	23,508	.86	.71
86- 90	1,892	19,773	.65	.57	1,101	18,269	.87	.76	768	22,963	.79	.69	336	20,920	.81	.71
91- 95	575	6,567	1.44	1.33	506	9,100	.91	.84	454	14,574	.74	.69	335	21,723	.74	.69
96- 99	325	3,911	.74	.72	383	7,324	1.00	.97	378	13,056	.81	.79	252	17,516	.62	.61
100-100	1,149	13,954	.77	.77	805	15,319	.74	.74	541	18,858	.68	.68	230	16,022	.83	.83
CREDITS	6,495	70,545	.75	.67	5,467	92,265	.74	.65	4,442	133,520	.69	.60	2,422	144,409	.75	.64
101-105	296	3,778	.95	.98	405	8,064	1.05	1.08	469	17,180	.80	.82	270	19,263	.92	.94
106-110	301	3,997	1.01	1.09	271	5,611	.94	1.01	293	11,316	.86	.92	191	14,779	.62	.67
111-115	166	2,297	.55	.62	198	4,397	.62	.70	330	12,932	.84	.95	190	14,991	.68	.77
116-120	155	2,254	.80	.94	207	4,837	1.69	2.00	249	10,086	.74	.87	167	13,567	.75	.88
121-130	319	4,884	1.15	1.44	436	10,605	.65	.82	440	19,148	.84	1.05	272	23,662	.82	1.02
131-140	263	4,400	.90	1.22	254	6,624	1.05	1.41	214	10,170	.52	.71	160	14,796	.68	.92
141- UP	464	9,252	.77	1.24	432	13,433	1.39	2.25	417	23,701	1.03	1.67	252	28,492	.87	1.42
CHARGES	1,964	30,861	.89	1.13	2,203	53,572	1.07	1.34	2,412	104,534	.84	1.03	1,502	129,549	.78	.97
TOTALS	8,459	101,406	.79	.77	7,670	145,837	.86	.85	6,854	238,054	.76	.75	3,924	273,959	.77	.77

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	11	16,739	.25	.15	21	16,936	.25	.15
61- 80	675	76,462	.62	.45	397	250,778	.51	.37	4,179	412,461	.57	.41
81- 85	239	30,095	.67	.55	145	107,226	.68	.57	10,237	272,603	.67	.56
86- 90	227	31,407	.53	.47	144	116,388	.70	.61	20,093	296,150	.68	.60
91- 95	187	27,165	.85	.79	96	80,062	.80	.74	4,148	168,868	.84	.78
96- 99	179	26,752	.58	.57	103	61,097	.64	.63	2,543	134,381	.67	.66
100-100	124	18,265	.76	.76	46	37,434	.71	.71	186,815	304,186	.78	.78
CREDITS	1,633	210,278	.65	.54	942	669,723	.62	.51	228,036	1,605,585	.68	.58
101-105	194	31,078	.78	.80	103	78,789	.84	.87	2,526	162,459	.86	.88
106-110	143	23,334	.85	.92	92	52,231	1.24	1.33	2,368	117,335	1.03	1.11
111-115	128	21,927	.83	.94	68	46,724	.87	.98	1,584	106,252	.83	.94
116-120	132	23,685	.89	1.05	56	30,544	.88	1.03	1,325	87,045	.89	1.05
121-130	158	29,882	1.20	1.50	92	53,796	1.04	1.30	2,675	148,034	.98	1.23
131-140	103	20,911	1.11	1.50	49	30,015	1.02	1.38	1,735	91,784	.94	1.27
141- UP	178	44,093	.98	1.57	74	65,434	.92	1.47	3,282	197,582	1.00	1.62
CHARGES	1,036	194,911	.95	1.17	534	357,532	.97	1.16	15,495	910,491	.94	1.15
TOTALS	2,669	405,189	.80	.79	1,476	1,027,255	.74	.68	243,531	2,516,077	.77	.74

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		62.43	91.58	1		2		1		4	.87	.44	1		5
61- 80	345	196	.12	.09	139	397	.11	.08	95	441	1.13	.85	73	482	.20	.15
81- 85	658	535	1.57	1.31	596	1,942	.50	.42	1,198	6,495	.43	.37	1,613	11,900	.36	.30
86- 90	1,986	2,176	1.18	1.02	6,040	20,395	.57	.49	4,790	25,253	.69	.60	2,016	15,078	.60	.52
91- 95	283	281	.21	.20	576	2,087	.65	.61	601	3,425	.97	.89	416	3,357	.81	.75
96- 99	179	190	.11	.10	282	1,076	.94	.91	263	1,601	.21	.21	219	1,842	1.17	1.14
100-100	171,627	105,832	.72	.72	15,775	52,857	.69	.69	2,944	17,681	.68	.68	1,182	10,128	.75	.75
CREDITS	175,081	109,210	.73	.72	23,409	78,756	.65	.62	9,892	54,899	.66	.60	5,520	42,792	.60	.54
101-105	146	161	6.57	6.75	195	799	.55	.56	241	1,523	.61	.62	189	1,695	1.01	1.04
106-110	143	146	.72	.77	358	1,524	.67	.72	332	2,186	.84	.90	220	2,045	1.07	1.15
111-115	102	102	1.49	1.68	148	660	.68	.77	167	1,169	.51	.58	109	1,057	1.03	1.17
116-120	73	95	.53	.62	91	427	.56	.67	120	882	1.24	1.46	77	793	.89	1.05
121-130	191	266	1.15	1.44	308	1,503	1.10	1.37	266	2,033	1.10	1.37	211	2,311	1.66	2.08
131-140	84	110	.53	.72	235	1,237	.36	.49	225	1,900	1.02	1.38	154	1,828	1.73	2.34
141- UP	225	451	2.23	3.79	408	2,700	.61	1.05	475	4,932	1.25	2.09	349	5,082	.92	1.54
CHARGES	964	1,330	2.05	2.67	1,743	8,850	.67	.86	1,826	14,625	1.01	1.31	1,309	14,811	1.17	1.53
TOTALS	176,045	110,540	.74	.74	25,152	87,606	.66	.64	11,718	69,524	.74	.71	6,829	57,604	.75	.73

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	113	1,086	.42	.32	417	6,757	.65	.51	1,219	34,057	.70	.54	936	49,159	.53	.39
81- 85	2,543	26,253	.57	.48	2,264	35,530	.60	.49	1,220	33,856	.56	.47	362	20,721	.73	.61
86- 90	1,819	19,157	.64	.55	1,092	18,081	.71	.62	694	20,674	.78	.69	316	19,695	.72	.64
91- 95	538	6,146	1.13	1.05	545	9,774	.70	.65	479	15,655	.58	.54	290	18,990	.54	.51
96- 99	335	4,017	.48	.47	333	6,280	.73	.71	372	12,863	.55	.54	243	16,360	.95	.93
100-100	1,100	13,255	.64	.64	708	13,494	1.12	1.12	456	15,607	.67	.67	187	12,580	.67	.67
CREDITS	6,448	69,914	.64	.57	5,360	89,929	.72	.63	4,440	132,712	.65	.56	2,335	137,562	.65	.55
101-105	292	3,718	.96	.98	360	7,134	.77	.79	384	13,882	.85	.88	253	18,212	.80	.83
106-110	289	3,815	.53	.57	328	6,858	.99	1.06	339	12,959	.78	.85	226	17,151	.73	.79
111-115	170	2,386	.71	.80	221	4,882	.99	1.12	308	12,398	.73	.82	193	15,007	.85	.96
116-120	124	1,794	1.54	1.82	189	4,355	.96	1.13	254	10,152	.52	.62	166	13,730	.78	.92
121-130	338	5,270	1.31	1.64	472	11,475	.75	.94	456	19,813	.72	.90	285	24,739	.83	1.04
131-140	231	3,830	.45	.61	252	6,489	.69	.93	225	10,742	.64	.86	152	14,434	.66	.90
141- UP	479	9,507	.61	.98	422	13,076	.79	1.27	429	24,422	1.01	1.66	263	29,183	1.09	1.79
CHARGES	1,923	30,320	.80	1.03	2,244	54,270	.82	1.03	2,395	104,368	.79	.98	1,538	132,456	.85	1.05
TOTALS	8,371	100,234	.69	.68	7,604	144,200	.76	.75	6,835	237,080	.71	.71	3,873	270,018	.75	.75

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	164	.06	.03	11	7,628	.46	.26	21	7,872	.45	.26		
61- 80	652	73,151	.64	.47	372	228,874	.46	.33	4,361	394,602	.52	.38		
81- 85	238	30,520	.45	.38	119	58,791	.53	.44	10,811	226,542	.55	.46		
86- 90	222	29,899	.55	.48	131	130,151	.67	.59	19,106	300,559	.67	.58		
91- 95	215	29,639	.64	.60	128	107,452	.59	.55	4,071	196,808	.63	.58		
96- 99	188	27,846	.59	.58	96	69,826	.65	.64	2,510	141,901	.67	.65		
100-100	94	13,597	.71	.71	39	30,404	.69	.69	194,112	285,434	.72	.72		
CREDITS	1,611	204,817	.60	.50	896	633,126	.56	.47	234,992	1,553,718	.62	.53		
101-105	199	30,961	.79	.81	114	63,951	.82	.84	2,373	142,036	.82	.84		
106-110	126	20,677	.66	.71	81	58,072	1.18	1.27	2,442	125,433	.95	1.02		
111-115	107	18,579	1.43	1.61	71	42,350	.85	.96	1,596	98,590	.94	1.07		
116-120	103	18,454	.79	.93	68	37,873	.98	1.16	1,265	88,555	.87	1.02		
121-130	179	34,966	.71	.89	84	49,636	1.05	1.32	2,790	152,013	.89	1.11		
131-140	80	16,187	.75	1.02	43	29,151	1.06	1.43	1,681	85,909	.83	1.12		
141- UP	182	44,200	.80	1.29	76	51,121	1.05	1.68	3,308	184,675	.95	1.54		
CHARGES	976	184,026	.82	1.02	537	332,154	1.00	1.18	15,455	877,211	.90	1.10		
TOTALS	2,587	388,843	.70	.69	1,433	965,281	.71	.66	250,447	2,430,929	.72	.69		

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

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	2			1	3	.62	.32				
61- 80	366	226	1.68	1.26	111	308	.28	.21	90	420	.70	.52	76	515	.63	.47
81- 85	639	509	1.51	1.26	546	1,758	.79	.67	1,110	6,042	.44	.37	1,583	11,754	.59	.50
86- 90	2,106	2,309	.98	.85	6,174	20,919	.51	.44	5,056	26,629	.55	.48	2,138	16,001	.45	.39
91- 95	255	244	.53	.49	574	2,067	.76	.70	588	3,341	.75	.69	415	3,312	1.00	.92
96- 99	157	171	.09	.08	296	1,140	.40	.39	287	1,731	.72	.70	229	1,943	.80	.78
100-100	174,989	105,593	.65	.65	15,970	53,538	.65	.65	3,069	18,481	.52	.52	1,268	10,909	.57	.57
CREDITS	178,515	109,053	.67	.66	23,672	79,731	.61	.59	10,201	56,649	.55	.50	5,709	44,434	.57	.51
101-105	141	163	2.96	3.04	206	840	.80	.82	229	1,444	.94	.97	180	1,608	1.07	1.10
106-110	161	178	1.48	1.59	282	1,168	.61	.66	358	2,392	.97	1.04	233	2,176	.91	.98
111-115	83	83	.16	.18	129	569	.92	1.03	147	1,028	.51	.57	121	1,189	.47	.53
116-120	66	68	.15	.17	90	415	1.90	2.24	114	841	1.14	1.34	79	818	.41	.49
121-130	207	291	.89	1.11	297	1,437	1.84	2.30	269	2,105	.79	.99	198	2,162	1.06	1.33
131-140	98	153	4.38	5.92	213	1,133	.38	.52	224	1,853	.59	.79	184	2,155	.57	.77
141- UP	206	380	2.57	4.27	444	2,950	.58	.98	460	4,745	.55	.93	329	4,721	.68	1.13
CHARGES	962	1,317	2.03	2.60	1,661	8,513	.88	1.15	1,801	14,407	.73	.95	1,324	14,830	.77	.99
TOTALS	179,477	110,371	.68	.68	25,333	88,244	.64	.63	12,002	71,056	.58	.57	7,033	59,264	.62	.60

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			RSKS	\$50,000 - 99,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60	1	9			1	13				3	129	.04	.02			
61- 80	138	1,320	.33	.25	476	7,656	.43	.33	1,296	35,842	.49	.38	966	50,457	.47	.35
81- 85	2,507	25,805	.51	.43	2,384	37,570	.48	.40	1,224	34,074	.58	.48	376	21,663	.58	.48
86- 90	1,873	19,730	.65	.57	1,179	19,551	.79	.69	690	20,493	.53	.46	345	21,402	.56	.49
91- 95	495	5,607	.73	.67	499	9,016	.54	.50	459	14,842	.55	.51	350	23,112	.66	.61
96- 99	324	3,843	.74	.72	334	6,225	.68	.66	372	13,061	.57	.56	254	17,542	.64	.62
100-100	1,065	12,804	.80	.80	679	12,716	.47	.47	417	14,347	.77	.77	168	11,684	.47	.47
CREDITS	6,403	69,119	.63	.56	5,552	92,745	.56	.49	4,458	132,660	.56	.48	2,462	145,988	.55	.46
101-105	312	3,995	.56	.57	370	7,285	.61	.63	449	16,419	.63	.65	279	20,101	.56	.58
106-110	262	3,419	.47	.51	304	6,413	.77	.83	340	13,000	.71	.76	200	14,977	.54	.59
111-115	175	2,489	3.31	3.74	247	5,504	.80	.90	257	10,267	.64	.72	185	14,766	.69	.78
116-120	132	1,923	.57	.67	204	4,774	.81	.96	234	9,477	.59	.69	115	9,620	.56	.65
121-130	323	5,044	.76	.96	448	10,932	.63	.79	452	19,778	.60	.75	274	23,823	.56	.70
131-140	265	4,464	.63	.86	242	6,263	.50	.68	244	11,401	.61	.83	161	14,997	.64	.86
141- UP	444	8,937	.54	.87	428	13,385	.64	1.04	450	25,863	.78	1.27	289	32,118	.92	1.48
CHARGES	1,913	30,271	.81	1.04	2,243	54,555	.67	.83	2,426	106,204	.66	.83	1,503	130,402	.67	.83
TOTALS	8,316	99,390	.69	.67	7,795	147,300	.60	.59	6,884	238,865	.61	.61	3,965	276,390	.61	.60

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	149	.02	.01	10	10,730	.15	.09	22	11,034	.15	.09			
61- 80	661	74,138	.41	.30	388	212,748	.37	.27	4,568	383,630	.41	.30			
81- 85	267	34,192	.82	.68	105	72,681	.55	.46	10,741	246,049	.58	.48			
86- 90	237	32,023	.50	.44	120	112,666	.51	.44	19,918	291,723	.55	.48			
91- 95	211	30,978	.57	.53	122	79,601	.52	.48	3,968	172,121	.57	.53			
96- 99	159	23,041	.62	.60	88	92,416	.51	.49	2,500	161,113	.56	.55			
100-100	70	10,902	.47	.47	42	31,451	.43	.43	197,737	282,425	.61	.61			
CREDITS	1,607	205,423	.54	.45	875	612,293	.46	.38	239,454	1,548,096	.53	.45			
101-105	174	27,758	.59	.61	116	62,223	.81	.84	2,456	141,838	.70	.72			
106-110	140	22,906	.60	.65	82	53,603	.93	1.00	2,362	120,232	.77	.83			
111-115	110	19,340	.67	.76	70	50,737	.75	.85	1,524	105,972	.78	.88			
116-120	120	22,433	.55	.64	48	28,634	.90	1.07	1,202	79,003	.71	.84			
121-130	176	34,362	.75	.94	90	53,314	.87	1.08	2,734	153,248	.75	.94			
131-140	95	20,413	.66	.90	39	36,305	.56	.75	1,765	99,137	.61	.81			
141- UP	173	41,795	.69	1.12	77	55,025	.67	1.08	3,300	189,918	.72	1.17			
CHARGES	988	189,007	.65	.81	522	339,841	.79	.95	15,343	889,348	.72	.89			
TOTALS	2,595	394,431	.60	.59	1,397	952,134	.58	.53	254,797	2,437,444	.60	.58			

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

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	12	3	16.72	9.69	7	16	14.62	8.50	4	14	.75	.40	2	10		
61- 80	1,645	950	1.54	1.15	550	1,536	.50	.37	397	1,860	7.55	5.70	339	2,269	.61	.46
81- 85	3,034	2,449	1.86	1.56	2,595	8,419	1.98	1.67	4,962	26,893	.54	.46	7,264	53,795	.59	.50
86- 90	10,765	12,164	1.05	.91	32,222	108,599	.68	.59	25,336	133,569	.61	.53	11,109	82,986	.58	.51
91- 95	1,414	1,446	.64	.60	3,182	11,506	.99	.92	3,163	18,105	1.03	.95	2,179	17,576	.91	.85
96- 99	857	910	.61	.59	1,452	5,544	1.08	1.06	1,443	8,713	.52	.51	1,096	9,301	.90	.88
100-100	859,579	526,828	.71	.71	77,241	258,537	.71	.71	14,270	85,982	.72	.72	5,899	50,637	.68	.68
CREDITS	877,306	544,749	.72	.72	117,249	394,158	.74	.71	49,575	275,137	.71	.64	27,888	216,574	.65	.58
101-105	701	777	2.23	2.29	1,101	4,437	1.10	1.13	1,162	7,370	.75	.77	965	8,628	.86	.89
106-110	766	869	2.10	2.26	1,664	6,980	1.17	1.26	1,740	11,497	.96	1.04	1,149	10,724	.95	1.03
111-115	473	496	1.20	1.36	699	3,112	.85	.96	759	5,308	.99	1.11	572	5,597	.92	1.03
116-120	365	427	3.34	3.94	520	2,378	1.37	1.61	583	4,258	1.16	1.37	378	3,874	.65	.76
121-130	981	1,396	.82	1.02	1,493	7,157	1.23	1.54	1,367	10,592	1.01	1.27	1,037	11,323	1.06	1.33
131-140	482	734	1.26	1.70	1,045	5,495	.56	.75	1,067	8,926	1.04	1.41	798	9,373	1.11	1.50
141- UP	1,089	2,152	2.77	4.69	2,135	14,159	1.10	1.88	2,221	23,021	.94	1.57	1,664	23,997	.96	1.59
CHARGES	4,857	6,852	1.99	2.57	8,657	43,717	1.06	1.38	8,899	70,972	.96	1.24	6,563	73,516	.96	1.24
TOTALS	882,163	551,602	.74	.73	125,906	437,875	.78	.76	58,474	346,109	.76	.73	34,451	290,090	.73	.71

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	9			2	25	.01	.01	1	23			5	236	.09	.06
61- 80	586	5,653	.53	.40	1,934	31,212	.87	.68	5,838	164,164	.61	.48	4,453	232,499	.61	.46
81- 85	12,033	124,571	.58	.48	11,608	183,435	.57	.47	6,056	168,128	.62	.51	1,919	110,754	.71	.59
86- 90	9,575	100,566	.70	.61	5,625	93,151	.80	.70	3,601	107,734	.76	.67	1,689	105,420	.70	.61
91- 95	2,682	30,524	.97	.90	2,602	46,709	.81	.75	2,338	75,688	.70	.65	1,608	105,620	.72	.67
96- 99	1,664	19,984	.69	.68	1,786	33,788	.81	.79	1,944	67,223	.74	.72	1,298	89,023	.80	.78
100-100	5,425	65,655	.80	.80	3,705	70,461	.84	.84	2,423	83,554	.77	.77	1,031	70,668	.75	.75
CREDITS	31,966	346,961	.69	.62	27,262	458,780	.72	.63	22,201	666,514	.68	.59	12,003	714,221	.69	.59
101-105	1,494	19,088	.81	.83	1,855	37,119	.74	.76	2,184	79,458	.78	.80	1,336	95,621	.74	.76
106-110	1,458	19,210	.69	.75	1,492	31,178	.97	1.04	1,641	62,743	.71	.77	1,066	80,715	.74	.80
111-115	824	11,538	1.28	1.44	1,096	24,461	.88	.99	1,518	60,418	.88	.99	940	74,158	.74	.84
116-120	667	9,692	1.10	1.30	956	22,253	.99	1.17	1,252	51,042	.59	.69	748	61,873	.76	.90
121-130	1,678	26,104	.95	1.19	2,239	54,579	.78	.98	2,195	95,551	.85	1.07	1,376	119,609	.76	.95
131-140	1,280	21,400	.69	.93	1,231	31,938	.80	1.07	1,154	54,683	.67	.90	776	72,450	.75	1.01
141- UP	2,254	45,065	.72	1.17	2,079	64,818	1.00	1.61	2,107	120,157	.95	1.55	1,336	150,075	.87	1.41
CHARGES	9,655	152,097	.83	1.06	10,948	266,346	.88	1.10	12,051	524,052	.81	1.00	7,578	654,501	.78	.96
TOTALS	41,621	499,058	.74	.72	38,210	725,126	.78	.77	34,252	1,190,566	.74	.73	19,581	1,368,722	.73	.73

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	6	445	.03	.02	44	42,348	.26	.15	84	43,129	.26	.15				
61- 80	3,183	359,451	.62	.45	1,920	1,213,392	.51	.37	20,845	2,012,986	.56	.41				
81- 85	1,240	158,120	.64	.53	647	425,035	.63	.52	51,358	1,261,599	.63	.52				
86- 90	1,150	155,893	.63	.55	664	562,700	.62	.55	101,736	1,462,782	.66	.58				
91- 95	1,052	150,398	.74	.69	592	428,994	.66	.61	20,812	886,566	.72	.67				
96- 99	888	131,336	.62	.61	520	395,140	.65	.64	12,948	760,961	.69	.67				
100-100	499	73,583	.71	.71	233	179,054	.68	.68	970,305	1,464,959	.72	.72				
CREDITS	8,018	1,029,225	.65	.54	4,620	3,246,663	.59	.48	1,178,088	7,892,981	.65	.56				
101-105	913	145,779	.75	.77	548	368,259	.89	.92	12,259	766,535	.83	.85				
106-110	727	118,070	.78	.84	448	336,879	.91	.98	12,151	678,865	.85	.92				
111-115	603	104,141	.93	1.04	352	215,229	.84	.95	7,836	504,457	.86	.98				
116-120	560	102,033	.78	.92	302	175,674	.96	1.13	6,331	433,505	.85	1.01				
121-130	933	178,620	.90	1.13	502	323,052	1.01	1.26	13,801	827,983	.92	1.15				
131-140	472	98,121	.84	1.13	229	169,535	.85	1.14	8,534	472,655	.80	1.09				
141- UP	861	213,355	.91	1.48	363	322,900	.81	1.30	16,109	979,701	.88	1.43				
CHARGES	5,069	960,119	.85	1.05	2,744	1,911,528	.90	1.08	77,021	4,663,700	.86	1.06				
TOTALS	13,087	1,989,343	.74	.74	7,364	5,158,191	.70	.65	1,255,109	12,556,682	.73	.70				