



$$\frac{\$100}{\$100} = 1.0$$

$$\frac{\$200}{\$100} = 2.0$$

$$\frac{\$50}{\$100} = .5$$



Experience Modifier =



Expected Losses



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30%

$$\frac{\$100}{\$100} = 1.0$$

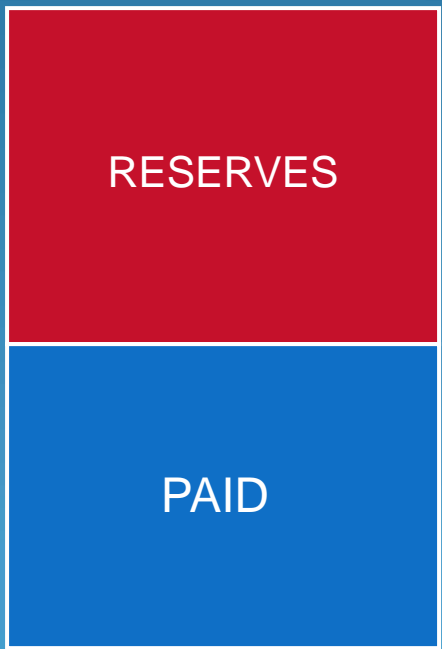
$$\frac{\$70}{\$100} = .70$$

$$\frac{\$200}{\$100} = 2.0$$

$$\frac{\$140}{\$100} = 1.4$$

$$\frac{\$50}{\$100} = .5$$

$$\frac{\$35}{\$100} = .35$$



Experience Modifier =

Expected Losses

