Workers' Compensation Insurance Rating Bureau of California®

c a l i f o r n i a

California Workers' Compensation Experience Rating Plan—1995

Title 10, California Code of Regulations, Section 2353.1

Effective September 1, 2021

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Regarding the September 1, 2021 Revisions to the California Workers' Compensation Experience Rating Plan—1995

Revisions Approved Effective September 1, 2021

Section I, *General Provisions*

1. Rule 2, *Effective Date*, was amended to show that the effective date of the amended Experience Rating Plan is 12:01 AM, September 1, 2021.

Section II, *Definitions*

2. Rule 3, *Change in Ownership*, was moved to Section IV, *Change in Status and Combination of Entities,* Rule 1, *Change in Status (Ownership, Operations and Employees)*.

3. Rule 5, *Immediate Family*, was amended to include grandmother and grandfather in the definition.

Section III, *Eligibility and Experience Period*

4. Rule 1, *Eligibility Requirements for California Workers' Compensation Insurance*, was amended to adjust the eligibility threshold from $9,900 to $9,500 to reflect wage inflation and the proposed September 1, 2021 expected loss rates.

Section IV, *Change in Status and Combination of Entities*

5. Rule 1, *Change in Status (Ownership, Operations and Employees),* was amended to include the description of when a change in ownership occurs and for clarity.

6. Rule 2, *Combination of Entities*, was amended for clarity.

Table I, *Expected Loss Rates and D-Ratios*

7. Table I was amended to reflect the most current data available.

Table II, *Primary Thresholds*

8. Table II was amended to reflect the most current data available.

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Section I – General Provisions

1. Authority

The rules of this Plan, which have been approved by the Insurance Commissioner of the state of California pursuant to Article 2 of Chapter 3, Part 3, Division 2, of the California Insurance Code, shall govern the experience rating procedure to be followed in connection with California workers' compensation insurance.

2. Effective Date

The rules and rating values of this Plan are effective at 12:01 AM, September 1, 2021. When an amendment to this Plan is approved, a notice summarizing the amendment and its effective date, as specified by the Insurance Commissioner, will be published by the WCIRB.

This Plan and all amendments thereto, unless otherwise specifically provided, shall be applied as of the first rating effective date of the risk, as established by the WCIRB, which occurs on or after the effective date of the amendment. (See Section II, *Definitions*, for the definition of "Risk", and Section V, *Application of Experience Modification*, Rule 1, *General Application of Experience Modification*, for information on the rating effective date). No policy may be cancelled or rewritten to avoid application of this provision.

3. Ownership Information

The insurer shall provide the WCIRB with all information relevant to a complete analysis of a risk's ownership and/or operations to ensure the proper application of an experience modification in accordance with this Plan.

4. Applicability

An experience modification promulgated in accordance with this Plan shall be applied to the base premium developed in connection with the coverage provided during the effective period of the experience modification.

5. Amendment of Policy Term

It shall not be permissible by cancellation or rewriting, or by the extension of the policy term, to alter an existing contract for the purpose of enabling the risk to qualify for, or avoid, application of this Plan.

6. Subterfuge

The use of subterfuge or device in any form to evade the promulgation or application of an experience modification determined in accordance with this Plan is prohibited.

Whenever the WCIRB has good cause to believe or receives any complaint that the application of an entity's experience modification is being or has been evaded, it shall investigate the matter. Any such complaints shall be submitted in writing no later than twelve (12) months after the expiration date of the policy in question and shall include a detailed statement of facts.

If, after investigation, the WCIRB determines that the application of an entity's experience modification is being or has been evaded, it may take any action permitted by law to preclude such evasion, notwithstanding any other provision of this Plan or the Uniform Statistical Reporting Plan.

Any such determination or decision of the WCIRB may be appealed in accordance with Section VII, *Inquiries, Complaints and Requests for Action, Reconsideration and Appeals*, of this Plan.

7. Experience Rating Forms

WCIRB Experience Rating Forms, together with any revisions thereof, are a part of this Plan and shall govern the details of procedure. The data used for experience rating purposes shall be displayed with the details of the computation of the experience modification on the Experience Rating Forms.

Section II – Definitions

The definitions set forth in this Section shall govern the construction and meaning of the terms and phrases used in this Plan.

1. Audited Payroll

Payroll or other basis of exposure reported from an audit conducted pursuant to Part 3, *Standard Classification System*, Section VI, *Administration of Classification System*, Rule 4, *Audit of Payroll*, of the Uniform Statistical Reporting Plan.

2. Base Premium

The amount derived from summing the application of the insurer classification rates to the payroll or other basis of exposure, excluding any premium charges arising from the Terrorism Risk Insurance Act of 2002, and any amendments thereof.

3. Classification(s)

A classification of occupations, employments, industries and businesses contained in the alphabetical listing of standard classifications located in Part 3, *Standard Classification System*, Section VII, *Standard Classifications*, of the Uniform Statistical Reporting Plan. (See also Insurer Classification(s).)

4. Entity

An individual, joint venture, partnership, limited liability partnership, corporation, limited liability company, unincorporated association or fiduciary operation (e.g., trust, receivership or estate of deceased individual).

5. Immediate Family

For the purpose of experience rating, immediate family shall mean father, mother, husband, wife, registered domestic partner, son, daughter, stepson, stepdaughter, grandson, granddaughter, grandfather or grandmother.

6. Insurer Classification(s)

Classifications of occupations, employments, industries and businesses used by an insurer in connection with its workers' compensation insurance coverage. (See also Classification(s).)

7. Loss-Free Rating

A hypothetical calculation on the Experience Rating Form showing what the experience modification would have been if the risk incurred no losses or the losses incurred were only for claims for which Actual Primary Losses as defined in Section VI is zero. This calculation is for informational purposes only.

8. Ownership

For the purpose of experience rating, ownership shall be determined as follows:

a. If an entity is a partnership, ownership shall be determined as though each general partner owns an equal share of the partnership.

b. If an entity is a joint venture, ownership shall be determined as though each joint venturer owns an equal share of the joint venture.

c. If an entity is a limited liability company, ownership shall be determined as though each member owns an equal share of the limited liability company.

d. If an entity other than a partnership, joint venture or limited liability company

(1) has issued voting stock, ownership shall be determined by the number of voting shares each person owns;

(2) has not issued voting stock, ownership shall be determined as though each member owns an equal share of the entity;

(3) has not issued voting stock and has no members, ownership shall be determined as though each member of the board of directors or comparable governing body owns an equal share of the entity.

e. If a trust is set up to operate an entity, ownership shall be determined as though each trustee owns an equal share of the entity, unless the grantor retains the right to modify or terminate the trust, or the right of the trustee to exercise complete discretion with respect to the operations, assets or management of the entity is subject to approval of the grantor, in which case the grantor shall be determined to be the owner.

f. If an entity is subject to bankruptcy or receivership proceedings, ownership shall be determined as though each trustee or receiver owns an equal share of the entity, unless the entity is named "debtor in possession", in which case ownership shall be determined as though the entity was not being operated under a trusteeship or receivership.

g. If all or a portion of a business is owned by an entity, the interest owned by the entity shall be treated as though it is owned by the person or persons who own the entity in proportion to each person's ownership interest in the entity.

9. Rates

The insurer's filed cost per exposure base unit, prior to any application of individual risk variations based on loss or expense considerations, excluding minimum premiums.

10. Risk

All insured operations of any entity within California and, if two or more entities are combinable for experience rating purposes in accordance with Section IV, Rule 2, *Combination of Entities*, all operations of such entities within California, regardless of whether such operations or any part of them are insured by one or several insurers.

11. Uniform Statistical Reporting Plan

The *California Workers' Compensation Uniform Statistical Reporting Plan—1995*, approved by the Insurance Commissioner of the state of California, Title 10, California Code of Regulations, Section 2318.6.

12. WCIRB

The Workers' Compensation Insurance Rating Bureau of California, a rating organization licensed by the California Department of Insurance and designated as the Insurance Commissioner's statistical agent in accordance with the provisions of Sections 11750 *et seq.* of the California Insurance Code.

Section III – Eligibility and Experience Period

1. Eligibility Requirements for California Workers' Compensation Insurance

A risk shall qualify for experience rating of its California workers' compensation insurance premium under this Plan if the amount produced by applying the approved expected loss rates shown in Table I of this Plan to the total remuneration that would be used in the experience rating calculation for the risk is greater than or equal to the eligibility threshold of $9,500. Only completed policy periods shall be used in determining eligibility. Any risk eligible for experience rating shall be experience rated.

A risk that does not meet the eligibility threshold will qualify for experience rating if the risk was experience rated during the immediately preceding year, unaudited payroll is excluded from the experience modification computation in accordance with Section III, Rule 3(g), and the resulting experience modification is greater than 100.

2. Experience Period

The experience period shall be three (3) years, commencing four (4) years and nine (9) months prior and terminating one (1) year and nine (9) months prior to the date for which an experience modification is to be established.

3. Experience to be Used for Rating California Workers' Compensation Insurance Risks

The entire California workers' compensation insurance experience of a risk (except as otherwise provided in this Plan) developed under any policy that provides California workers' compensation insurance coverage for all or a part of the risk's operations and that incepts within the experience period shall be reported and used in determining its experience modification. The experience of any such policy shall be used whether the operations covered by such policy are normal to the risk's business or otherwise. Only completed policy periods shall be used.

The following experience shall not be used:

a. Experience of a policy previously used in determining experience modifications that applied to the risk for more than two (2) years and six (6) months.

b. Experience developed under construction or erection projects lasting more than 180 calendar days outside the United States, its Territories or the Dominion of Canada.

c. Experience developed under coverage provided private residence employees.

d. Experience arising out of workers' compensation insurance written under the laws of any other jurisdiction.

e. Experience arising out of any class of insurance other than California workers' compensation insurance.

f. Experience of a policy written by an insolvent insurer with a required month of valuation on or after the date of liquidation of the insolvent insurer, unless the experience previously was used in a rating and no revaluation is required to be filed pursuant to Part 4, *Unit Statistical Reporting Requirements*, Section VII, Rule 1, of the Uniform Statistical Reporting Plan.

g. Unaudited payroll.

The data used for experience rating purposes shall be the individual risk experience data reported in accordance with the provisions of the Uniform Statistical Reporting Plan on every policy that is required by this Rule to be used in determining the experience modification. Except as specifically provided in Section VI, the data used shall be the data reflected in the latest unit statistical report (first, second or third) which, in accordance with the Uniform Statistical Reporting Plan, is due to be filed with the WCIRB no later than one month prior to the effective date of the experience rating. The WCIRB may, at its discretion, verify any or all of the data from which the experience is to be determined.

Subject to the other provisions of this Plan, if the owners of a risk sell, transfer, convey, discontinue, self-insure or otherwise dispose of all or part of the operations of the risk, all experience incurred prior to such action shall be used in determining experience modifications that shall be applied to any remaining operations and to any new operations in which the owners of the risk own a one-half or greater interest.

4. Non-Member Insurers' Data

Experience data of (non-member) insurers that have discontinued business (which has not been used in previous ratings) shall be accepted subject to verification of the completeness and accuracy of the information to the satisfaction of the WCIRB.

5. Self-Insurers' Data

The experience of self-insurers may be accepted by the WCIRB provided the experience of self-insured operations is reported in a manner acceptable to the WCIRB and in accordance with the provisions of the Uniform Statistical Reporting Plan by an interested insurer and supported by a written affidavit from the employer in a format designated for this purpose by the WCIRB.

Self-insured experience shall not be used in rating a risk unless the operations that produced such experience are currently insured under a workers' compensation and employers' liability insurance policy that has been received by the WCIRB. The self-insured data is subject to all the relevant rules of this Plan, the Uniform Statistical Reporting Plan and the *Miscellaneous Regulations for the Recording and Reporting of Data—1995*. An experience modification will not be promulgated with partial self-insured data. All self-insured experience developed during the experience period for the subject experience modification must be submitted, including all claims that are required to be revalued.

6. Cost Plus Contracts

Where a contractor performs a construction job on a cost plus basis and a policy is issued to cover the insurable interest of both the contractor and the principal, the contractor's experience modification shall apply to the premium developed under the policy and the experience incurred under such policy shall be considered to be the experience of the contractor.

7. Lapse in Insurance Coverage

Any experience prior to a lapse in California workers' compensation insurance coverage of more than two consecutive years shall not be considered, unless such lapse in coverage resulted from the risk having been self-insured, in which event the entire experience prior to the lapse in insurance coverage shall be used if the experience for the period of self-insurance has been accepted by the WCIRB.

Section IV – Change in Status and Combination of Entities

1. Change in Status (Ownership, Operations and Employees)

The following rules govern the use of past experience in future experience ratings whenever a change in ownership occurs. Experience of the past shall be used in future experience ratings unless a material change in ownership, as specified in paragraph a(2), is accompanied by either a material change in operations, as specified in paragraph b, or employees, as specified in paragraph c.

a. Change in Ownership

(1) Types of Ownership Changes

For purposes of this Plan, a change in ownership occurs when:

(a) All or a portion of the ownership in an entity is sold, transferred or conveyed from one person to another.

(b) An entity is dissolved or non-operative and a new entity is formed.

(c) Two or more corporations undergo a statutory merger or consolidation.

(d) All or most of the tangible or intangible assets of an entity are sold, transferred or conveyed to another entity.

(e) A trusteeship or receivership is set up, either voluntarily or at the direction of the courts, to operate a business.

(2) Material Change in Ownership

A change in ownership is material only if the owner or any combination of owners prior to the change in ownership own less than a one-half interest after the change in ownership. An ownership interest acquired by a member of the immediate family of a prior owner shall be treated the same as though the ownership interest was acquired by the prior owner.

b. Material Change in Operations

A change in operations is material only if:

(1) the operations (that underwent the material change in ownership) were changed during the first ninety (90) days following the material change in ownership to such an extent that the process and the hazard to which the employees (who conduct such operations) are exposed differ substantially from the process and the hazard to which they were exposed prior to the material change in ownership, and

(2) the change in operations results in a reclassification of the operations by the WCIRB.

c. Material Change in Employees

(1) All of the Risk Undergoes Material Change in Ownership

Where all of the risk undergoes a material change in ownership, a change in employees is material only if:

(a) a majority of the employees who conduct the operations (that underwent the material change in ownership) for any period of time within the first ninety (90) days following the material change in ownership were not employed to conduct such operations for any period of time within the ninety (90) days immediately preceding the material change in ownership, and

(b) a majority of the payroll earned by the employees who conduct the operations (that underwent the material change in ownership) for any period of time within the first ninety (90) days following the material change in ownership was earned by employees who were not employed to conduct such operations for any period of time within the ninety (90) days immediately preceding the material change in ownership.

(2) Less than All of the Risk Undergoes Material Change in Ownership

Where less than all of the risk undergoes a material change in ownership, a change in employees (with respect to that portion of the risk that underwent the material change in ownership) is material only if:

(a) less than one-half of the employees employed by the entire risk for any period of time within the ninety (90) days immediately preceding the material change in ownership are also employed for any period of time within the first ninety (90) days following the material change in ownership to conduct the operations that underwent the material change in ownership, and

(b) the payroll earned during the first ninety (90) days following the material change in ownership by those employees who conduct the operations that underwent the material change in ownership and who were also employed by the risk for any period of time within the ninety (90) days immediately preceding the material change in ownership is less than one-half of the payroll earned by all employees of the risk during the ninety (90) days immediately preceding the material change in ownership.

2. Combination of Entities

Separate entities shall be combined for experience rating purposes when the same person or combination of persons own a majority interest in each of the entities.

A risk in bankruptcy or receivership shall not be combined with any other entity for experience rating purposes unless (a) the other entity is a part of the same bankruptcy or receivership proceeding and under the same trustee or receiver, or (b) the risk is being operated by the Debtor in Possession and the other entity is combinable with the debtor.

Except as specified in the immediately preceding paragraph, a trust shall not be combined with any entity for experience rating purposes except under the following circumstances: (a) if the parent or parents are the only trustees of a trust set up for the benefit of their minor children, the trust shall be combined with the operations of the trustee; or (b) two or more trusts having identical trustees and identical beneficiaries shall be combined.

If two or more different combinations are possible in accordance with the provisions of this Rule, the combination producing the greatest amount of expected losses during the experience period shall be made.

If two or more entities are no longer combinable as a result of a change in ownership that is not material, the entire experience developed by the combined entities prior to the change and during the experience period shall be used in developing experience modifications for each of the entities after the change. If two or more entities are no longer combinable as a result of a change in ownership that is material, the experience incurred prior to the change and during the experience period shall be used in developing the experience modification for each of the entities that has not undergone a material change.

When a combination is made, the experience used in the combination shall be subject to the provisions of Rule 1, *Change in Status*.

This Rule applies only where the entities are, or have been, operating and insured concurrently in California. It does not apply where concurrent operations are for a short period of time, not exceeding one year, provided the operation of the original entity during the period both entities were operating was restricted to the completion of contracts entered into prior to the new entity commencing operations. Rule 1 applies in all situations where this Rule is not applicable.

3. Time Limit on Application of Rules 1 and 2

Experience modifications shall not be subject to revision or withdrawal because of the application of Rule 1 or 2 of this Section, unless one of the following applies:

a. The notice of withdrawal or revision is released during the effective period of the experience rating affected or the insurer is notified during such period that this action is forthcoming.

b. Either the insurer or the insured requests, in writing, such action within one year of the expiration date of the experience modification to be affected.

Section V – Application of Experience Modification

1. General Application of Experience Modification

Commencing on the rating effective date, an experience modification shall be effective for a period of twelve (12) months (except as provided in Rules 2 and 3 of this Section) and, during that period, shall be applicable to all the operations of the risk, regardless of whether the current or any new operations are assigned to the same classifications as were used in establishing such modification. However, the risk experience modification shall not be applicable to the premium developed for coverage provided private residence employees, nor to the premium of separate policies written to cover construction or erection projects lasting more than 180 calendar days outside the United States, its Territories or the Dominion of Canada. This Plan does not permit the establishment of more than one experience modification on a single risk at the same time.

The rating effective date is twelve (12) months after the effective date of the preceding policy except as noted below:

a. Where the WCIRB has established a rating effective date pursuant to Rule 2 or Rule 3 of this Section, such date shall govern.

b. Where the preceding policy has lapsed, been cancelled or expired and no policy has been issued for the risk for a period in excess of one (1) year beyond such date of lapse, cancellation or expiration, the new rating effective date shall be the effective date of the new policy.

c. A policy that is effective for three (3) months or less or that incepts and expires between rating effective dates shall not be used to establish a new rating effective date.

2. Application of Experience Modification to a Single Policy

If a risk is covered by a single policy, the following procedure shall apply:

a. The experience modification associated with the rating effective date shall apply throughout the full term of a policy that becomes effective on the rating effective date. Such experience modification shall also apply to the full term of a policy that replaces the original policy on an effective date no later than three (3) months after the effective date of the experience modification.

b. With respect to a policy that becomes effective on a date more than three (3) months after the rating effective date, the experience modification determined for such rating date shall apply until a date twelve (12) months therefrom, at which time a new experience modification shall be determined to apply for the unexpired term of any then outstanding policy; a new experience modification shall be determined annually as of the new rating effective date that shall be determined by the date twelve (12) months after the effective date of such outstanding policy.

3. Application of Experience Modification to Multiple Policies

If a risk is covered by several policies with differing effective dates, the following procedure shall apply:

a. A single experience modification shall be computed once every twelve (12) months on a rating effective date to be determined by the WCIRB and shall be applicable to all policies for the portion of their terms that falls within the period such modification is in force, regardless of the effective or termination date of such policies. At the end of that period, a new modification shall be computed that will apply to the unexpired term of any policy issued during the preceding period and to policies issued within twelve (12) months until the next rating effective date.

b. If the policy used to set the rating effective date established by the WCIRB has been terminated by cancellation or is not renewed, a new rating effective date shall be established in accordance with Rules 2a and 2b of this Section using the effective date of the policy that replaced the terminated or non-renewed policy. If there is no policy that replaces the terminated or non-renewed policy, a new rating effective date shall be established in accordance with Rules 2a and 2b of this Section using the policy with the largest Estimated State Standard Premium Total.

4. Application of Experience Modification to Policies Covering Employee Leasing Arrangements

As used in this Rule, "employee leasing arrangement" means any arrangement, under contract or otherwise, and whether or not terminology such as "lease" is used by the parties, whereby an entity utilizes the services of a third party to provide its workers for a fee or other compensation. The third party providing the workers shall be referred to as the "labor contractor". The entity to which the workers are provided shall be referred to as the "client".

a. If a client enters into an employee leasing arrangement, other than as noted in d below, then:

    (1) a separate policy providing workers' compensation benefits for the workers provided to the client by the labor contractor must be written; provided, however, that such policy may also provide workers' compensation benefits for the client's employees;

    (2) the experience modification of the client shall apply to the separate policy;

    (3) the experience reported in connection with the separate policy shall be used in the future experience ratings of the client and shall not be used in the future experience ratings of the labor contractor; and

    (4) the separate policy shall name either the labor contractor or the client as the named insured.

        (a) If the labor contractor is the named insured, the separate policy may not provide coverage for the client's employees.

        (b) If the client is the named insured, the separate policy shall be endorsed with the labor contractor's name, address, and an indication that the policy covers the workers provided to the client by the labor contractor. In addition, the labor contractor shall be endorsed as an additional insured on the separate policy.

b. If a policy names a labor contractor, who has entered into one or more employee leasing arrangements subject to this Rule, as the named insured, the policy must be limited and restricted as follows:

    (1) If the policy provides coverage for workers provided to a client by the labor contractor, the policy must be limited and restricted to provide coverage only for the workers provided to the client by the labor contractor.

    (2) If the policy provides coverage for employees of a labor contractor, other than those employees provided as workers to clients pursuant to one or more employee leasing arrangements subject to this Rule, the policy must be limited and restricted to exclude coverage for all workers provided to clients pursuant to one or more employee leasing arrangements subject to this Rule.

c. If a policy names the client of a labor contractor as the named insured with respect to those employees of the labor contractor provided as workers to the client, and such policy does not also provide coverage for the client's employees, the policy must be limited and restricted to provide coverage only for the employees of the labor contractor provided as workers to the client.

d. This Rule does not apply to an employee leasing arrangement whereby workers are provided by the labor contractor solely to assist the client in meeting temporary staffing needs such as employee absences, skill shortages, or seasonal workloads.

5. Notification of Experience Modification

If a risk is subject to experience rating, the WCIRB shall publish notice of the experience modification either electronically or on hard copy. Such notice shall be published by issuing the Experience Rating Form or experience rating form data to either the insurer of record during the effective period of the experience modification or the insurer of record at the time the experience modification is issued. For informational purposes only, the notice shall also reflect the Loss-Free Rating and a summary explanation of the experience modification computation.

The insurer of record shall be entitled to access the Experience Rating Form without charge. Copies of the Experience Rating Form or experience rating form data may be made available to authorized parties at a fee and in a manner to be determined by the WCIRB.

The WCIRB shall provide each experience rated risk a single copy of its current Experience Rating Form free of charge upon request.

An insurer is not relieved of the obligation to apply an experience modification because of lack of knowledge that notice has been published by the WCIRB.

6. Experience Modification Corrections – Effective Dates

This Rule does not apply to experience modifications that are corrected or revised due to the application of Section I, Rule 6; Section IV, Rules 1 and 2; Section V, Rule 4; or Section VI, Rule 7b, of this Plan.

In the event of the discovery of an error in the current experience modification or the two immediately preceding experience modifications, a revised experience modification shall be published and be effective as follows:

a. The revised experience modification shall be effective as of the effective date of the erroneous experience modification, provided:

   (1) The revised experience modification is less than the erroneous experience modification;

   (2) The revised experience modification is published within three (3) months of the effective date or publication date of the erroneous experience modification;

   (3) The WCIRB was notified, in writing, within three (3) months of the effective date or publication date of the erroneous experience modification of a possible error; or

   (4) The WCIRB notified the carrier of record, in writing, within three (3) months of the effective date or publication date of the erroneous experience modification that the erroneous experience modification was under review.

b. Except as provided in paragraph a, the revised experience modification shall be effective as of the date it is published provided, however, that the revised experience modification shall not be applied if it is published three (3) months or less prior to its expiration.

Section VI – Rating Procedure

1. Payroll

Payroll shall be the audited payroll for each classification.

2. Actual Losses and Actual Primary (Ap) Losses

Unless otherwise noted in this Rule, Actual Losses shall be the sum of the indemnity incurred loss and medical incurred loss on each claim, with the sum limited to the Maximum Loss Value shown in Table II of this Plan.

The experience rating calculation uses the primary component of Actual Losses, or Actual Primary Losses. Actual Primary Losses for each claim represents the more predictive and controllable portion of the claim and varies with a risk's Expected Losses. Unless otherwise noted in this Rule, Actual Primary Losses for each claim is determined by the formula:

Actual Primary Losses = $0 if Actual Losses is $250 or less;

= Actual Losses less $250, if Actual Losses is more than $250 but no more than the Primary Threshold applicable to the risk;

= Primary Threshold less $250, if Actual Losses is more than the Primary Threshold applicable to the risk.

The Primary Threshold applicable to the risk is based on the risk's total Expected Losses for the experience period and is shown in Table II of this Plan.

a. For accidents reported as involving injuries to two or more persons pursuant to the Uniform Statistical Reporting Plan, the Actual Losses for the accident are the sum of the incurred loss for each individual claim limited to the Maximum Loss Value shown in Table II of this Plan, with the Actual Losses for the accident limited to twice the Maximum Loss Value. The Actual Primary Losses for the accident are the sum of the Actual Primary Losses for each individual claim, with the Actual Primary Losses for the accident limited to $500 less than twice the Primary Threshold applicable to the risk as shown in Table II of this Plan.

b. For policies where contract medical amounts are reported pursuant to the Uniform Statistical Reporting Plan, the Actual Losses by classification is the full contract medical incurred losses reported by classification. The Actual Primary Losses by classification is the product of

   (1) the Actual Losses by classification and

   (2) the applicable D-Ratio for the classification from Table I of this Plan.

   Contract medical losses are not subject to the Maximum Loss Value shown in Table II of this Plan.

c. For a claim that has been reported as non-compensable pursuant to the Uniform Statistical Reporting Plan, none of the reported incurred loss amounts shall be reflected in the computation of the experience modification.

d. For a claim not involving death that has been reported as a subrogation or partially fraudulent claim pursuant to the Uniform Statistical Reporting Plan, the Actual Losses is the product of

   (1) the gross incurred loss reported for the claim pursuant to the Uniform Statistical Reporting Plan, limited to the Maximum Loss Value shown in Table II of this Plan and

(2) the ratio of the Net Incurred Loss to the gross incurred loss, with neither loss limited to the Maximum Loss Value.

The Actual Primary Losses for the claim is the product of

(1) the gross incurred loss that is limited to the Primary Threshold applicable to the risk from Table II of this Plan and

(2) the ratio of the Net Incurred Loss to the gross incurred loss, with neither loss limited to the Maximum Loss Value,

less $250, with the result limited to no less than zero.

See Part 4, *Unit Statistical Reporting Requirements*, Section II, *Definitions*, of the Uniform Statistical Reporting Plan for the definition of Net Incurred Loss.

e. For a claim not involving death that has been reported as a joint coverage claim pursuant to the Uniform Statistical Reporting Plan, the Actual Losses is the product of

(1) the gross incurred loss reported for the claim pursuant to the Uniform Statistical Reporting Plan, limited to the Maximum Loss Value shown in Table II of this Plan and

(2) the ratio of the Net Incurred Loss to the gross incurred loss, with neither loss limited to the Maximum Loss Value.

The Actual Primary Losses for the claim is the product of

(1) the gross incurred loss that is limited to the Primary Threshold applicable to the risk from Table II of this Plan, less $250, and

(2) the ratio of the Net Incurred Loss to the gross incurred loss, with neither loss limited to the Maximum Loss Value,

with the result limited to no less than zero.

See Part 4, *Unit Statistical Reporting Requirements*, Section II, *Definitions*, of the Uniform Statistical Reporting Plan for the definition of Net Incurred Loss.

f. For a death claim that is not reported as compromised death, subrogation, joint coverage or partially fraudulent, the Actual Losses is the Average Death Value shown in Table II of this Plan. The Actual Primary Losses for the claim is the Primary Threshold applicable to the risk from Table II of this Plan less $250.

g. For a death claim that is reported as compromised death, subrogation, or partially fraudulent, the Actual Losses is the product of

(1) the Average Death Value shown in Table II of the Plan and

(2) the ratio of the Net Incurred Loss to the gross incurred loss reported for the claim pursuant to the Uniform Statistical Reporting Plan, with neither loss limited to the Maximum Loss Value shown in Table II of this Plan.

The Actual Primary Losses for the claim is the product of

(1) the Average Death Value that is limited to the Primary Threshold applicable to the risk from Table II of this Plan and

(2) the ratio of the Net Incurred Loss to the gross incurred loss, with neither loss limited to the Maximum Loss Value,

less $250, with the result limited to no less than zero.

See Part 4, *Unit Statistical Reporting Requirements*, Section II, *Definitions*, of the Uniform Statistical Reporting Plan for the definition of Net Incurred Loss.

h. For a death claim that is reported as joint coverage, the Actual Losses is the product of

(1) the Average Death Value as shown in Table II of the Plan and

(2) the ratio of the Net Incurred Loss to the gross incurred loss reported for the claim pursuant to the Uniform Statistical Reporting Plan, with neither loss limited to the Maximum Loss Value shown in Table II of this Plan.

The Actual Primary Losses for the claim is the product of

(1) the Average Death Value that is limited to the Primary Threshold applicable to the risk from Table II of this Plan, less $250, and

(2) the ratio of the Net Incurred Loss to the gross incurred loss, with neither loss limited to the Maximum Loss Value,

with the result limited to no less than zero.

See Part 4, *Unit Statistical Reporting Requirements*, Section II, *Definitions*, of the Uniform Statistical Reporting Plan for the definition of Net Incurred Loss.

i. For a claim involving both employers' liability and workers' compensation coverages, the Actual Losses is the total incurred loss of the claim, limited to the Maximum Loss Value shown in Table II of this Plan. The Actual Primary Losses is the Actual Losses limited to the Primary Threshold, less $250, with the result limited to no less than zero.

j. Claims directly arising from a diagnosis of Coronavirus disease 2019 (COVID-19), reported with a Catastrophe Number 12 pursuant to the Uniform Statistical Reporting Plan, shall not be reflected in the computation of the experience modification.

3. Expected Primary Losses

The Expected Primary Losses are the portion of the Expected Losses that is considered primary. Expected Primary Losses are not used in the experience modification formula but are shown for informational purposes only. The Expected Primary Losses for a classification are determined by multiplying the Expected Losses for the classification by the classification D-Ratio for the risk's Primary Threshold. Classification D-Ratios, which represent the portion of the Expected Losses for the classification estimated to be primary at each Primary Threshold, are shown in Table I of this Plan.

4. Expected Excess (Ee) Losses

The Expected Excess Losses are the portion of the Expected Losses that is considered excess of the Expected Primary Losses. The Expected Excess Losses for a classification are computed as the difference between the classification's Expected Losses and Expected Primary Losses.

5. Expected (E) Losses

The Expected Losses are the basis to which the sum of Actual Primary Losses and Expected Excess Losses are compared in the experience modification formula. They are derived for each classification as the product of the payroll for the classification and the Expected Loss Rate applicable to the classification. For other than per capita classifications, this product is then divided by 100. The Expected Loss Rate for a classification is the average rate of losses per $100 of payroll (or per capita unit) that is expected for the classification during an experience rating period, with the losses subject to the Maximum Loss Value limitation and the exclusion of the first $250 on each claim. Expected Loss Rates are obtained from Table I of this Plan.

6. Experience Modification Formula

The experience modification is determined from the formula:

$$\text{Modification} = \frac{Ap + Ee}{E}$$

where Ap = Actual Primary Losses

Ee = Expected Excess Losses

E = Expected Losses

An experience modification computed in accordance with the above formula is limited for risks with only a single claim for which the Actual Primary Losses is greater than zero in the experience period to no more than 25 percentage points above what the experience modification would have been if the risk had no claims or if the Actual Primary Losses for each claim in the experience period is zero, except that an experience modification computed excluding unaudited payroll pursuant to Section III, Rule 3(g) is not subject to this limit.

7. Revision of Losses

a. It shall not be permissible to revise values because of department or judicial decisions or because of developments in the nature of injury between two valuation dates. Provided, however, that a revised reporting shall be filed with the WCIRB and it shall be used to adjust the current and immediately preceding experience ratings, subject to the provisions of Section V, Rule 6, *Experience Modification Corrections – Effective Dates*, in cases where:

   (1) loss values are included or excluded through mistake other than error of judgment,

   (2) the claim is determined to be non-compensable,

   (3) the insurer has received a subrogation recovery or a portion of the claim cost is declared fraudulent,

   (4) a closed death claim has been compromised over the sole issue of applicability of the workers' compensation laws of California, or

   (5) a claim has been determined to be a joint coverage claim.

b. Notwithstanding paragraph a, or Section V, Rule 6, if an employer provides notification to its insurer pursuant to subdivision (b) of Section 3761 of the Labor Code that a claim is not compensable and such claim is determined by the Workers' Compensation Appeals Board to be non-compensable, a loss correction shall be filed by the insurer with the WCIRB, and it shall be used to adjust each rating in which the claim was used. The loss correction shall be filed in accordance with Part 4, *Unit Statistical Reporting Requirements*, Section VII, *Subsequent Reports, Correction Reports, and Reporting Methods*, Rule 2c, *Loss Corrections*, subsection (1), of the Uniform Statistical Reporting Plan.

8. Closed Claims

Whenever

a. a claim that has been used in an experience rating is subsequently reported as closed on or after January 1, 1998 pursuant to Part 4, *Unit Statistical Reporting Requirements*, Section VII, *Subsequent Reports, Correction Reports, and Reporting Methods*, Rule 1, *Subsequent Reports*, of the Uniform Statistical Reporting Plan, and

b. the aggregate value of all closed claims reported on policies required to be used in the rating is less than 60% of the aggregate of the highest value at which each closed claim was previously used in a rating, then

the WCIRB shall revise the rating subject to the provisions of Section V, Rule 6, *Experience Modification Corrections – Effective Dates*, based on the data reflected in the latest unit statistical reports (second, third, fourth, fifth, and sixth) required to be filed with the WCIRB no later than one month prior to the next rating effective date, provided the latest unit statistical report data for all policy data required to be used in the rating has been received by the WCIRB.

Notwithstanding any provision of this Plan, in no event shall an experience rating revised solely due to the application of this paragraph be published or applied if it increases the otherwise applicable experience rating.

9. Moral Responsibility

No loss shall be excluded from the experience of a risk on the grounds that the employer was not morally responsible for the accident that caused such loss.

Section VII – Inquiries, Complaints and Requests for Action, Reconsideration and Appeals

1. Purpose and Time Limitation

This Section of the Plan explains how an insured employer may (a) request review if it believes its workers' compensation experience modification is contrary to the rules of this Plan or any other regulations of the Insurance Commissioner governing the calculation and application of an experience modification; and (b) request review of a decision, action, or omission to act by the WCIRB. This process enables the insured employer to obtain review of the matter by the WCIRB and, if necessary, the Insurance Commissioner.

An insured employer's initial request for review must be received by the WCIRB within six (6) months after the issuance, or twelve (12) months after the expiration date, of the experience modification to which the request for review pertains, whichever is later, except if the request for review involves the application of the Revision of Losses rule found at Section VI, Rule 7, of this Plan.

2. Inquiries

An insured employer may commence the review process by sending the WCIRB a written Inquiry. The Inquiry shall include (a) the names of the policyholder(s) and the insurer(s); and (b) detailed information explaining why the experience modification is incorrect. If the Inquiry is not complete, the WCIRB may request additional information from the insured employer. The insured employer shall respond to such a request within sixty (60) days after the date of the WCIRB's request. If the insured employer fails to respond within that time, the WCIRB will deem the Inquiry closed.

The WCIRB shall review and, as necessary, investigate all Inquiries. If the WCIRB sends the Inquiry to the insurer for purposes of investigation, the insurer shall respond within sixty (60) days after the WCIRB sends it the Inquiry.

The WCIRB shall issue a decision regarding the Inquiry. An insured employer, insurer, or other aggrieved person who is dissatisfied with the WCIRB's decision upon an Inquiry and who seeks a further review of the matter shall, within sixty (60) days after the WCIRB's decision regarding the Inquiry, serve the WCIRB with a written Complaint and Request for Action as set forth in Rule 3 below.

If the WCIRB fails to respond within ninety (90) days after receipt of the Inquiry, the insured employer, insurer, or other aggrieved person may pursue the subject of its Inquiry by serving the WCIRB with a Complaint and Request for Action.

Any change resulting from the WCIRB's decision shall be applied in accordance with the rules of this Plan or other applicable statutes or regulations. If a loss correction is required pursuant to the Revision of Losses rule, the current experience rating for purposes of the application of that rule shall be the experience modification in effect on the day the Inquiry was received by the WCIRB.

3. Complaints and Requests for Action

An insured employer, insurer, or other aggrieved person seeking review of the WCIRB's decision, action, or omission to act, or review of the manner in which this Plan, or any other regulations of the Insurance Commissioner governing the calculation and application of an experience modification, has been applied in connection with its workers' compensation insurance shall serve the WCIRB with a written Complaint and Request for Action pursuant to the regulations found at Title 10, California Code of Regulations, Sections 2509.40 *et seq*. Complaints and Requests for Action must be served on the WCIRB at the following address:

WCIRB
1221 Broadway, Suite 900
Oakland, CA 94612
Attention: Complaints and Reconsideration
Fax: 415.371.5204
customerservice@wcirb.com

Upon receipt of a Complaint and Request for Action, the WCIRB shall respond in accordance with the regulations found at Title 10, California Code of Regulations, Sections 2509.40 *et seq*. Any change resulting from such response shall be applied in accordance with the rules of this Plan or other applicable statutes or regulations. If a loss correction is required pursuant to the Revision of Losses rule, the current experience rating for purposes of the application of that rule shall be the experience modification in effect on the day the initial request for review was received by the WCIRB.

4. Reconsideration and Appeals to the Insurance Commissioner

An insured employer, insurer, or other aggrieved person who is dissatisfied with the WCIRB's decision upon a Complaint and Request for Action may request that the WCIRB reconsider its decision. Requests for reconsideration must (a) be filed pursuant to Title 10, California Code of Regulations, Section 2509.45(b); (b) set forth in detail the reasons why the WCIRB's decision is in error; and (c) include all available supporting evidence.

Alternatively, an insured employer, insurer, or other aggrieved person who is dissatisfied with the WCIRB's response to or failure to respond to a Complaint and Request for Action, or the WCIRB's decision upon or failure to respond to a request for reconsideration, may appeal directly to the Insurance Commissioner. Appeals must be filed pursuant to Title 10, California Code of Regulations, Sections 2509.40 *et seq*.

Any change resulting from the WCIRB's decision upon reconsideration or the decision of the Commissioner on appeal shall be applied in accordance with the rules of this Plan or other applicable statutes or regulations. If a loss correction is required pursuant to the Revision of Losses rule, the current experience rating for purposes of the application of that rule shall be the experience modification in effect on the day the initial request for review was received by the WCIRB.

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold 4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
0005	2.31	0.164	0.177	0.189	0.202	0.214	0.226	0.237	0.248	0.260	0.270	0.281	0.291	0.301
0016	3.20	0.130	0.141	0.152	0.163	0.173	0.184	0.194	0.204	0.213	0.223	0.232	0.241	0.250
0034	2.86	0.152	0.164	0.175	0.187	0.198	0.208	0.219	0.229	0.239	0.249	0.259	0.268	0.277
0035	2.41	0.149	0.161	0.173	0.184	0.195	0.206	0.217	0.228	0.238	0.248	0.258	0.268	0.277
0036	3.51	0.143	0.155	0.166	0.176	0.187	0.197	0.207	0.217	0.226	0.236	0.245	0.254	0.262
0038	3.59	0.125	0.134	0.144	0.153	0.162	0.170	0.179	0.187	0.195	0.203	0.211	0.219	0.227
0040	1.72	0.145	0.157	0.169	0.181	0.192	0.203	0.214	0.224	0.234	0.245	0.255	0.264	0.274
0041	2.08	0.153	0.167	0.181	0.194	0.207	0.219	0.231	0.243	0.254	0.265	0.276	0.287	0.296
0042	2.42	0.139	0.151	0.163	0.174	0.185	0.196	0.207	0.218	0.228	0.238	0.248	0.257	0.267
0044	1.91	0.122	0.133	0.143	0.152	0.162	0.171	0.180	0.189	0.198	0.206	0.215	0.223	0.231
0045	1.90	0.128	0.138	0.149	0.159	0.168	0.178	0.187	0.196	0.205	0.214	0.223	0.231	0.239
0050	2.89	0.112	0.122	0.131	0.139	0.148	0.156	0.165	0.173	0.181	0.188	0.196	0.203	0.211
0079	1.45	0.148	0.160	0.171	0.182	0.193	0.204	0.214	0.225	0.235	0.245	0.255	0.265	0.275
0096	2.27	0.142	0.153	0.165	0.175	0.186	0.196	0.206	0.216	0.225	0.235	0.244	0.253	0.262
0106	4.42	0.109	0.118	0.127	0.136	0.145	0.153	0.161	0.169	0.177	0.185	0.193	0.201	0.208
0171	2.46	0.122	0.132	0.142	0.152	0.161	0.170	0.179	0.188	0.197	0.206	0.214	0.222	0.231
0172	1.85	0.148	0.160	0.171	0.183	0.194	0.204	0.215	0.225	0.235	0.245	0.255	0.265	0.274
0251	1.81	0.121	0.131	0.140	0.150	0.160	0.169	0.178	0.186	0.195	0.203	0.211	0.219	0.226
0400	1.35	0.150	0.162	0.173	0.185	0.196	0.207	0.219	0.230	0.241	0.251	0.262	0.272	0.282
0401	3.09	0.135	0.147	0.158	0.169	0.180	0.191	0.202	0.213	0.224	0.234	0.244	0.255	0.264
1122	1.12	0.124	0.134	0.144	0.154	0.164	0.174	0.183	0.192	0.202	0.211	0.220	0.229	0.237
1123	6.76	0.131	0.142	0.152	0.163	0.173	0.183	0.192	0.202	0.211	0.220	0.229	0.238	0.246
1124	1.85	0.131	0.142	0.152	0.163	0.173	0.183	0.192	0.202	0.211	0.220	0.229	0.238	0.246
1320	0.64	0.109	0.119	0.128	0.138	0.147	0.155	0.164	0.173	0.181	0.190	0.198	0.206	0.214
1322	1.48	0.083	0.091	0.098	0.105	0.112	0.120	0.127	0.133	0.140	0.147	0.153	0.159	0.166
1330	1.06	0.127	0.137	0.147	0.156	0.166	0.175	0.184	0.192	0.201	0.209	0.217	0.225	0.233
1438	2.38	0.134	0.145	0.156	0.167	0.177	0.187	0.197	0.206	0.215	0.225	0.234	0.242	0.251
1452	1.23	0.115	0.124	0.133	0.141	0.149	0.157	0.165	0.173	0.180	0.188	0.195	0.201	0.209
1463	1.33	0.112	0.122	0.132	0.141	0.150	0.159	0.168	0.176	0.185	0.193	0.201	0.209	0.217
1624	1.77	0.113	0.122	0.131	0.140	0.148	0.156	0.165	0.173	0.180	0.188	0.195	0.202	0.209
1699	0.75	0.161	0.174	0.187	0.200	0.213	0.226	0.238	0.250	0.262	0.273	0.283	0.294	0.304
1701	1.19	0.122	0.132	0.143	0.153	0.162	0.172	0.182	0.191	0.200	0.209	0.218	0.227	0.235
1710	1.63	0.106	0.115	0.124	0.133	0.142	0.150	0.158	0.167	0.174	0.182	0.189	0.196	0.203
1741	1.49	0.099	0.107	0.115	0.123	0.130	0.138	0.145	0.152	0.159	0.166	0.173	0.180	0.187
1803	3.16	0.129	0.139	0.150	0.160	0.170	0.180	0.190	0.200	0.209	0.219	0.228	0.238	0.247
1925	4.56	0.131	0.142	0.154	0.165	0.176	0.186	0.196	0.206	0.216	0.225	0.234	0.243	0.252
2002	3.44	0.162	0.177	0.191	0.205	0.219	0.233	0.246	0.259	0.272	0.285	0.297	0.309	0.321
2003	2.98	0.134	0.145	0.157	0.168	0.178	0.189	0.199	0.209	0.219	0.229	0.238	0.248	0.257
2014	1.93	0.126	0.136	0.146	0.156	0.165	0.174	0.183	0.192	0.201	0.209	0.217	0.226	0.234
2030	1.46	0.100	0.108	0.116	0.124	0.131	0.139	0.146	0.153	0.160	0.167	0.173	0.179	0.186
2063	1.84	0.132	0.143	0.154	0.164	0.174	0.184	0.194	0.203	0.212	0.222	0.231	0.240	0.249
2081	4.46	0.146	0.157	0.169	0.180	0.191	0.202	0.212	0.223	0.233	0.243	0.252	0.262	0.271
2095	2.83	0.183	0.198	0.214	0.229	0.244	0.258	0.272	0.286	0.299	0.312	0.324	0.337	0.349
2102	2.40	0.143	0.156	0.168	0.179	0.191	0.202	0.213	0.224	0.234	0.244	0.255	0.265	0.274
2107	1.86	0.176	0.190	0.204	0.218	0.232	0.245	0.258	0.270	0.283	0.295	0.307	0.318	0.329
2108	2.57	0.152	0.165	0.178	0.190	0.202	0.214	0.226	0.237	0.248	0.259	0.269	0.280	0.290
2109	2.03	0.167	0.179	0.192	0.204	0.216	0.227	0.238	0.249	0.260	0.270	0.281	0.291	0.300
2111	1.80	0.153	0.166	0.178	0.190	0.201	0.212	0.223	0.233	0.244	0.254	0.264	0.273	0.283
2113	3.60	0.163	0.177	0.191	0.204	0.217	0.229	0.241	0.253	0.264	0.275	0.286	0.296	0.306
2116	2.25	0.162	0.175	0.187	0.200	0.212	0.224	0.236	0.248	0.259	0.270	0.281	0.292	0.302
2117	3.24	0.124	0.135	0.145	0.155	0.165	0.174	0.184	0.193	0.202	0.211	0.220	0.228	0.237
2121	1.24	0.156	0.168	0.179	0.189	0.200	0.210	0.220	0.230	0.240	0.250	0.259	0.269	0.278
2123	2.59	0.156	0.169	0.181	0.194	0.206	0.217	0.229	0.240	0.251	0.262	0.272	0.283	0.293
2142	1.07	0.151	0.162	0.172	0.183	0.193	0.203	0.212	0.222	0.231	0.239	0.248	0.256	0.265
2163	2.62	0.144	0.155	0.165	0.175	0.185	0.195	0.205	0.214	0.223	0.232	0.241	0.250	0.258

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
0005	0.311	0.321	0.330	0.340	0.349	0.358	0.367	0.376	0.384	0.393	0.401	0.409	0.417	0.425
0016	0.259	0.268	0.276	0.285	0.293	0.301	0.309	0.317	0.325	0.333	0.341	0.348	0.356	0.363
0034	0.286	0.295	0.304	0.312	0.321	0.329	0.337	0.345	0.353	0.360	0.368	0.375	0.383	0.390
0035	0.287	0.297	0.306	0.315	0.324	0.333	0.341	0.350	0.358	0.367	0.375	0.383	0.391	0.398
0036	0.271	0.279	0.288	0.296	0.304	0.311	0.319	0.327	0.334	0.342	0.349	0.356	0.363	0.370
0038	0.234	0.242	0.249	0.257	0.264	0.271	0.278	0.284	0.291	0.297	0.304	0.310	0.317	0.323
0040	0.283	0.292	0.301	0.310	0.319	0.328	0.336	0.344	0.353	0.361	0.369	0.376	0.384	0.392
0041	0.306	0.316	0.325	0.334	0.344	0.352	0.361	0.369	0.378	0.386	0.394	0.402	0.410	0.418
0042	0.276	0.285	0.294	0.303	0.312	0.320	0.328	0.337	0.345	0.353	0.360	0.368	0.376	0.383
0044	0.239	0.247	0.255	0.263	0.270	0.278	0.285	0.292	0.299	0.306	0.313	0.320	0.326	0.333
0045	0.247	0.256	0.263	0.271	0.279	0.286	0.294	0.301	0.308	0.315	0.322	0.329	0.336	0.342
0050	0.218	0.225	0.232	0.239	0.246	0.253	0.259	0.266	0.272	0.278	0.284	0.291	0.297	0.302
0079	0.284	0.294	0.303	0.312	0.320	0.329	0.338	0.347	0.355	0.363	0.372	0.380	0.388	0.396
0096	0.271	0.280	0.288	0.297	0.305	0.313	0.321	0.329	0.337	0.345	0.352	0.360	0.367	0.374
0106	0.215	0.222	0.229	0.236	0.243	0.249	0.256	0.262	0.269	0.275	0.281	0.287	0.294	0.300
0171	0.239	0.246	0.254	0.262	0.269	0.277	0.284	0.291	0.298	0.305	0.312	0.319	0.326	0.332
0172	0.283	0.292	0.301	0.310	0.318	0.327	0.335	0.343	0.351	0.359	0.367	0.375	0.382	0.390
0251	0.234	0.241	0.249	0.256	0.264	0.271	0.278	0.286	0.293	0.300	0.307	0.315	0.322	0.329
0400	0.292	0.302	0.311	0.320	0.330	0.338	0.347	0.355	0.363	0.370	0.379	0.385	0.392	0.398
0401	0.275	0.283	0.293	0.302	0.312	0.320	0.328	0.337	0.344	0.352	0.360	0.367	0.373	0.379
1122	0.246	0.254	0.262	0.270	0.278	0.285	0.292	0.300	0.307	0.314	0.321	0.328	0.334	0.340
1123	0.255	0.263	0.271	0.279	0.287	0.295	0.302	0.310	0.317	0.325	0.332	0.339	0.346	0.352
1124	0.255	0.263	0.271	0.279	0.287	0.295	0.302	0.310	0.317	0.325	0.332	0.339	0.346	0.352
1320	0.222	0.229	0.237	0.244	0.252	0.258	0.265	0.272	0.279	0.285	0.292	0.299	0.305	0.311
1322	0.172	0.178	0.185	0.191	0.197	0.203	0.209	0.215	0.221	0.227	0.232	0.238	0.244	0.250
1330	0.241	0.249	0.256	0.263	0.270	0.277	0.284	0.289	0.296	0.303	0.308	0.315	0.321	0.327
1438	0.259	0.267	0.275	0.283	0.291	0.299	0.307	0.314	0.322	0.330	0.337	0.345	0.352	0.359
1452	0.215	0.222	0.228	0.235	0.241	0.248	0.255	0.260	0.267	0.274	0.278	0.285	0.291	0.298
1463	0.225	0.232	0.240	0.247	0.254	0.261	0.268	0.274	0.281	0.288	0.295	0.302	0.308	0.315
1624	0.216	0.222	0.229	0.235	0.241	0.248	0.254	0.260	0.266	0.272	0.277	0.283	0.289	0.295
1699	0.314	0.323	0.334	0.343	0.353	0.362	0.370	0.381	0.389	0.397	0.408	0.416	0.424	0.432
1701	0.244	0.252	0.260	0.268	0.276	0.284	0.291	0.299	0.306	0.313	0.321	0.328	0.335	0.342
1710	0.210	0.217	0.224	0.231	0.237	0.244	0.250	0.257	0.263	0.269	0.275	0.281	0.287	0.293
1741	0.193	0.199	0.205	0.211	0.217	0.223	0.229	0.234	0.240	0.245	0.250	0.256	0.261	0.267
1803	0.255	0.264	0.272	0.280	0.289	0.297	0.304	0.312	0.320	0.327	0.334	0.342	0.349	0.356
1925	0.260	0.269	0.277	0.285	0.293	0.301	0.308	0.316	0.323	0.330	0.337	0.344	0.350	0.357
2002	0.332	0.343	0.354	0.365	0.375	0.385	0.395	0.404	0.413	0.422	0.431	0.440	0.449	0.457
2003	0.266	0.275	0.283	0.292	0.300	0.308	0.316	0.324	0.332	0.340	0.347	0.355	0.362	0.369
2014	0.241	0.249	0.256	0.264	0.271	0.278	0.285	0.292	0.299	0.306	0.312	0.319	0.325	0.332
2030	0.191	0.198	0.203	0.210	0.215	0.221	0.227	0.232	0.238	0.244	0.249	0.255	0.260	0.266
2063	0.257	0.266	0.274	0.282	0.290	0.298	0.306	0.314	0.321	0.329	0.336	0.343	0.350	0.357
2081	0.280	0.289	0.298	0.306	0.315	0.323	0.331	0.339	0.347	0.355	0.363	0.370	0.378	0.385
2095	0.360	0.372	0.383	0.394	0.404	0.415	0.425	0.435	0.444	0.454	0.463	0.472	0.481	0.490
2102	0.284	0.294	0.303	0.312	0.321	0.330	0.339	0.347	0.356	0.364	0.372	0.380	0.388	0.396
2107	0.340	0.351	0.362	0.372	0.383	0.393	0.403	0.412	0.422	0.431	0.441	0.450	0.458	0.467
2108	0.299	0.309	0.318	0.328	0.337	0.346	0.354	0.363	0.371	0.380	0.388	0.396	0.403	0.411
2109	0.310	0.320	0.329	0.338	0.348	0.357	0.366	0.374	0.383	0.391	0.399	0.407	0.415	0.423
2111	0.292	0.302	0.311	0.320	0.328	0.337	0.345	0.354	0.362	0.370	0.378	0.385	0.393	0.401
2113	0.316	0.325	0.335	0.344	0.354	0.363	0.371	0.380	0.388	0.396	0.404	0.412	0.419	0.427
2116	0.312	0.322	0.332	0.341	0.350	0.359	0.368	0.376	0.385	0.393	0.401	0.409	0.416	0.424
2117	0.245	0.254	0.262	0.270	0.278	0.286	0.294	0.302	0.309	0.317	0.324	0.332	0.339	0.346
2121	0.288	0.297	0.306	0.314	0.323	0.331	0.339	0.347	0.355	0.363	0.370	0.377	0.385	0.392
2123	0.303	0.313	0.322	0.332	0.341	0.350	0.359	0.367	0.376	0.384	0.392	0.400	0.408	0.416
2142	0.273	0.281	0.288	0.296	0.304	0.311	0.318	0.325	0.332	0.339	0.346	0.353	0.359	0.366
2163	0.267	0.275	0.283	0.291	0.298	0.306	0.313	0.320	0.328	0.335	0.342	0.349	0.356	0.362

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
0005	0.432	0.440	0.447	0.454	0.461	0.468	0.475	0.481	0.488	0.494	0.501	0.507	0.513	0.519
0016	0.370	0.378	0.385	0.392	0.399	0.406	0.412	0.419	0.426	0.432	0.439	0.445	0.451	0.457
0034	0.397	0.403	0.410	0.417	0.423	0.429	0.436	0.442	0.448	0.454	0.460	0.466	0.472	0.478
0035	0.406	0.413	0.420	0.427	0.434	0.441	0.448	0.454	0.461	0.467	0.473	0.479	0.485	0.491
0036	0.377	0.383	0.390	0.397	0.403	0.410	0.416	0.423	0.429	0.435	0.441	0.447	0.453	0.459
0038	0.329	0.336	0.342	0.348	0.354	0.361	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408
0040	0.399	0.407	0.414	0.421	0.428	0.435	0.442	0.448	0.455	0.462	0.468	0.475	0.481	0.487
0041	0.427	0.435	0.442	0.450	0.457	0.464	0.471	0.477	0.484	0.490	0.497	0.503	0.510	0.516
0042	0.390	0.397	0.405	0.411	0.418	0.425	0.432	0.438	0.445	0.451	0.458	0.464	0.470	0.476
0044	0.339	0.345	0.351	0.357	0.363	0.369	0.375	0.381	0.386	0.392	0.397	0.403	0.408	0.414
0045	0.349	0.355	0.362	0.368	0.375	0.381	0.387	0.393	0.399	0.405	0.411	0.417	0.422	0.428
0050	0.308	0.314	0.320	0.325	0.331	0.336	0.342	0.347	0.353	0.358	0.363	0.368	0.374	0.379
0079	0.404	0.411	0.419	0.426	0.434	0.441	0.448	0.455	0.462	0.469	0.476	0.483	0.490	0.496
0096	0.381	0.388	0.395	0.402	0.408	0.415	0.422	0.428	0.434	0.441	0.447	0.453	0.459	0.465
0106	0.306	0.311	0.317	0.323	0.329	0.335	0.340	0.346	0.351	0.357	0.362	0.367	0.373	0.378
0171	0.338	0.344	0.350	0.356	0.362	0.368	0.374	0.380	0.386	0.391	0.397	0.402	0.408	0.413
0172	0.397	0.404	0.411	0.419	0.425	0.432	0.439	0.446	0.452	0.459	0.465	0.471	0.478	0.484
0251	0.336	0.343	0.350	0.357	0.364	0.371	0.378	0.384	0.391	0.397	0.403	0.409	0.415	0.421
0400	0.405	0.411	0.418	0.424	0.430	0.437	0.443	0.449	0.455	0.461	0.466	0.472	0.478	0.484
0401	0.387	0.393	0.399	0.405	0.411	0.419	0.425	0.430	0.436	0.442	0.447	0.453	0.460	0.466
1122	0.347	0.354	0.360	0.366	0.372	0.379	0.384	0.390	0.396	0.402	0.407	0.413	0.419	0.425
1123	0.359	0.366	0.372	0.379	0.385	0.391	0.398	0.404	0.410	0.416	0.422	0.427	0.433	0.439
1124	0.359	0.366	0.372	0.379	0.385	0.391	0.398	0.404	0.410	0.416	0.422	0.427	0.433	0.439
1320	0.318	0.324	0.331	0.337	0.343	0.350	0.356	0.362	0.367	0.373	0.379	0.384	0.390	0.396
1322	0.255	0.261	0.266	0.272	0.277	0.282	0.287	0.292	0.297	0.301	0.306	0.311	0.315	0.319
1330	0.332	0.337	0.343	0.348	0.354	0.357	0.363	0.368	0.373	0.378	0.383	0.388	0.390	0.395
1438	0.366	0.373	0.380	0.386	0.393	0.399	0.405	0.412	0.418	0.425	0.431	0.437	0.443	0.449
1452	0.302	0.308	0.314	0.320	0.326	0.329	0.334	0.340	0.346	0.351	0.357	0.362	0.365	0.370
1463	0.321	0.328	0.334	0.340	0.346	0.352	0.358	0.363	0.369	0.374	0.379	0.385	0.390	0.395
1624	0.300	0.306	0.311	0.317	0.322	0.327	0.332	0.338	0.343	0.348	0.353	0.358	0.363	0.368
1699	0.443	0.451	0.459	0.466	0.473	0.482	0.489	0.495	0.502	0.508	0.514	0.520	0.530	0.536
1701	0.349	0.356	0.362	0.369	0.376	0.383	0.389	0.396	0.402	0.408	0.414	0.420	0.427	0.432
1710	0.299	0.305	0.310	0.316	0.321	0.326	0.332	0.337	0.342	0.347	0.352	0.356	0.361	0.366
1741	0.271	0.276	0.281	0.286	0.292	0.295	0.301	0.306	0.311	0.316	0.321	0.326	0.329	0.334
1803	0.363	0.370	0.377	0.383	0.390	0.397	0.403	0.410	0.416	0.422	0.428	0.434	0.440	0.446
1925	0.363	0.370	0.376	0.383	0.389	0.395	0.401	0.408	0.414	0.420	0.425	0.431	0.437	0.443
2002	0.465	0.473	0.481	0.489	0.497	0.504	0.512	0.519	0.526	0.533	0.540	0.547	0.554	0.560
2003	0.377	0.384	0.391	0.397	0.404	0.411	0.417	0.424	0.430	0.437	0.443	0.449	0.455	0.461
2014	0.338	0.344	0.351	0.357	0.363	0.369	0.375	0.381	0.386	0.392	0.398	0.403	0.409	0.415
2030	0.270	0.276	0.281	0.287	0.292	0.296	0.301	0.307	0.312	0.317	0.322	0.327	0.331	0.336
2063	0.364	0.371	0.377	0.384	0.390	0.397	0.403	0.409	0.415	0.421	0.427	0.433	0.439	0.444
2081	0.392	0.399	0.407	0.414	0.420	0.427	0.434	0.440	0.447	0.453	0.459	0.466	0.472	0.478
2095	0.498	0.506	0.514	0.522	0.530	0.538	0.545	0.552	0.559	0.566	0.573	0.579	0.586	0.592
2102	0.404	0.411	0.419	0.426	0.434	0.441	0.447	0.454	0.461	0.467	0.474	0.480	0.487	0.493
2107	0.475	0.484	0.492	0.500	0.508	0.516	0.524	0.532	0.539	0.547	0.554	0.561	0.569	0.576
2108	0.419	0.426	0.434	0.441	0.448	0.456	0.463	0.470	0.477	0.484	0.490	0.497	0.503	0.510
2109	0.431	0.438	0.445	0.453	0.460	0.467	0.474	0.481	0.487	0.494	0.501	0.507	0.514	0.520
2111	0.408	0.416	0.423	0.431	0.438	0.445	0.452	0.459	0.466	0.472	0.479	0.485	0.492	0.498
2113	0.434	0.441	0.448	0.455	0.462	0.468	0.475	0.481	0.487	0.493	0.499	0.505	0.511	0.517
2116	0.432	0.439	0.446	0.454	0.461	0.468	0.475	0.482	0.489	0.496	0.503	0.510	0.517	0.523
2117	0.354	0.361	0.368	0.375	0.382	0.389	0.396	0.403	0.409	0.416	0.422	0.429	0.435	0.441
2121	0.398	0.405	0.412	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.462	0.468	0.473	0.479
2123	0.424	0.431	0.439	0.446	0.453	0.460	0.467	0.474	0.481	0.488	0.494	0.501	0.507	0.514
2142	0.372	0.379	0.385	0.391	0.397	0.403	0.409	0.415	0.421	0.427	0.432	0.438	0.444	0.449
2163	0.369	0.375	0.382	0.388	0.395	0.401	0.407	0.413	0.419	0.425	0.431	0.436	0.442	0.448

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
0005	0.525	0.537	0.548	0.559	0.570	0.580	0.591	0.601	0.610	0.620	0.629	0.638	0.647	0.655
0016	0.463	0.475	0.487	0.498	0.510	0.520	0.531	0.541	0.551	0.561	0.570	0.580	0.589	0.597
0034	0.484	0.496	0.507	0.518	0.528	0.539	0.549	0.559	0.569	0.578	0.588	0.597	0.606	0.615
0035	0.497	0.509	0.520	0.531	0.542	0.552	0.562	0.572	0.582	0.592	0.601	0.610	0.618	0.627
0036	0.465	0.477	0.488	0.499	0.510	0.521	0.532	0.542	0.552	0.562	0.572	0.581	0.590	0.599
0038	0.414	0.425	0.436	0.446	0.456	0.466	0.476	0.485	0.494	0.504	0.512	0.521	0.530	0.539
0040	0.493	0.505	0.517	0.529	0.540	0.550	0.561	0.571	0.581	0.591	0.601	0.610	0.619	0.628
0041	0.522	0.534	0.546	0.557	0.569	0.580	0.590	0.600	0.610	0.619	0.628	0.637	0.646	0.655
0042	0.482	0.494	0.505	0.516	0.527	0.538	0.548	0.558	0.567	0.577	0.586	0.595	0.604	0.613
0044	0.419	0.430	0.440	0.450	0.460	0.470	0.479	0.488	0.497	0.506	0.514	0.523	0.531	0.539
0045	0.434	0.445	0.456	0.467	0.477	0.487	0.497	0.507	0.517	0.526	0.535	0.544	0.553	0.561
0050	0.384	0.394	0.403	0.413	0.422	0.431	0.440	0.449	0.458	0.467	0.475	0.484	0.492	0.500
0079	0.503	0.516	0.528	0.540	0.552	0.563	0.574	0.585	0.596	0.606	0.616	0.626	0.636	0.645
0096	0.471	0.482	0.493	0.504	0.514	0.525	0.535	0.545	0.555	0.564	0.574	0.583	0.592	0.601
0106	0.383	0.393	0.403	0.412	0.422	0.431	0.440	0.449	0.457	0.466	0.474	0.482	0.490	0.498
0171	0.419	0.429	0.439	0.449	0.459	0.469	0.478	0.488	0.496	0.505	0.513	0.522	0.530	0.538
0172	0.490	0.502	0.513	0.525	0.536	0.546	0.557	0.567	0.577	0.586	0.596	0.605	0.614	0.623
0251	0.427	0.437	0.448	0.458	0.469	0.479	0.488	0.498	0.507	0.515	0.524	0.532	0.540	0.548
0400	0.489	0.500	0.510	0.520	0.531	0.541	0.550	0.558	0.567	0.575	0.583	0.592	0.600	0.608
0401	0.471	0.481	0.491	0.501	0.513	0.523	0.532	0.540	0.549	0.557	0.565	0.573	0.583	0.591
1122	0.430	0.440	0.451	0.461	0.473	0.483	0.493	0.503	0.513	0.522	0.531	0.540	0.550	0.559
1123	0.444	0.455	0.466	0.477	0.487	0.497	0.507	0.516	0.526	0.535	0.544	0.552	0.561	0.570
1124	0.444	0.455	0.466	0.477	0.487	0.497	0.507	0.516	0.526	0.535	0.544	0.552	0.561	0.570
1320	0.401	0.411	0.422	0.432	0.442	0.452	0.461	0.470	0.479	0.487	0.496	0.504	0.512	0.520
1322	0.324	0.332	0.341	0.349	0.357	0.365	0.372	0.380	0.387	0.395	0.402	0.410	0.417	0.424
1330	0.400	0.410	0.419	0.428	0.434	0.443	0.451	0.460	0.468	0.477	0.485	0.493	0.497	0.504
1438	0.455	0.467	0.478	0.489	0.499	0.509	0.519	0.528	0.538	0.547	0.556	0.565	0.573	0.582
1452	0.375	0.386	0.396	0.407	0.414	0.424	0.434	0.444	0.453	0.462	0.471	0.480	0.486	0.494
1463	0.401	0.411	0.422	0.432	0.442	0.452	0.462	0.472	0.481	0.491	0.500	0.508	0.515	0.523
1624	0.373	0.383	0.392	0.402	0.411	0.421	0.430	0.440	0.449	0.458	0.466	0.474	0.481	0.489
1699	0.542	0.554	0.566	0.575	0.587	0.596	0.605	0.613	0.621	0.629	0.637	0.645	0.656	0.664
1701	0.438	0.449	0.458	0.468	0.479	0.488	0.498	0.507	0.516	0.525	0.534	0.542	0.551	0.558
1710	0.370	0.379	0.387	0.395	0.403	0.411	0.419	0.427	0.435	0.442	0.450	0.457	0.464	0.471
1741	0.339	0.348	0.357	0.367	0.373	0.382	0.390	0.398	0.406	0.414	0.422	0.430	0.436	0.444
1803	0.452	0.463	0.474	0.485	0.496	0.506	0.516	0.526	0.536	0.546	0.556	0.566	0.575	0.585
1925	0.449	0.459	0.470	0.480	0.490	0.499	0.508	0.518	0.527	0.536	0.544	0.553	0.562	0.570
2002	0.567	0.580	0.593	0.605	0.617	0.629	0.641	0.652	0.662	0.673	0.683	0.692	0.702	0.711
2003	0.467	0.478	0.489	0.500	0.511	0.521	0.531	0.541	0.551	0.560	0.569	0.578	0.587	0.596
2014	0.420	0.431	0.442	0.452	0.462	0.472	0.482	0.492	0.501	0.510	0.519	0.528	0.537	0.545
2030	0.341	0.351	0.361	0.371	0.379	0.388	0.397	0.405	0.413	0.422	0.430	0.438	0.444	0.452
2063	0.450	0.461	0.472	0.482	0.492	0.502	0.512	0.522	0.531	0.541	0.550	0.558	0.567	0.575
2081	0.484	0.496	0.508	0.519	0.530	0.541	0.551	0.562	0.572	0.582	0.591	0.601	0.610	0.620
2095	0.598	0.610	0.622	0.634	0.645	0.656	0.666	0.676	0.686	0.695	0.704	0.713	0.721	0.730
2102	0.500	0.512	0.523	0.535	0.547	0.558	0.569	0.579	0.589	0.599	0.609	0.618	0.628	0.637
2107	0.583	0.597	0.610	0.623	0.636	0.648	0.659	0.670	0.680	0.691	0.701	0.711	0.721	0.730
2108	0.516	0.529	0.541	0.552	0.564	0.575	0.586	0.597	0.608	0.618	0.629	0.639	0.648	0.658
2109	0.526	0.538	0.550	0.562	0.574	0.585	0.596	0.607	0.618	0.628	0.638	0.647	0.657	0.666
2111	0.504	0.516	0.528	0.540	0.552	0.563	0.574	0.584	0.595	0.604	0.614	0.623	0.633	0.641
2113	0.522	0.533	0.543	0.554	0.564	0.574	0.583	0.592	0.602	0.611	0.620	0.628	0.637	0.645
2116	0.530	0.543	0.556	0.568	0.581	0.593	0.604	0.616	0.627	0.638	0.649	0.659	0.669	0.679
2117	0.447	0.459	0.471	0.482	0.493	0.504	0.515	0.525	0.536	0.546	0.556	0.566	0.575	0.585
2121	0.484	0.495	0.506	0.516	0.526	0.535	0.544	0.554	0.563	0.572	0.580	0.589	0.597	0.606
2123	0.520	0.532	0.544	0.555	0.566	0.577	0.588	0.598	0.608	0.618	0.627	0.636	0.645	0.654
2142	0.454	0.465	0.475	0.485	0.495	0.505	0.515	0.524	0.534	0.543	0.552	0.561	0.570	0.579
2163	0.453	0.464	0.475	0.485	0.495	0.505	0.515	0.525	0.534	0.544	0.553	0.562	0.570	0.579

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
0005	0.664	0.672	0.679	0.687	0.694	0.701	0.708	0.715	0.722	0.729	0.735	0.741	0.747	0.753
0016	0.606	0.614	0.623	0.631	0.638	0.646	0.654	0.661	0.668	0.675	0.682	0.689	0.695	0.702
0034	0.623	0.632	0.640	0.648	0.656	0.664	0.672	0.679	0.687	0.694	0.700	0.707	0.714	0.720
0035	0.635	0.643	0.651	0.659	0.666	0.674	0.681	0.688	0.695	0.701	0.708	0.714	0.721	0.727
0036	0.607	0.616	0.624	0.632	0.640	0.647	0.655	0.662	0.670	0.677	0.684	0.690	0.697	0.704
0038	0.547	0.556	0.563	0.571	0.579	0.586	0.593	0.601	0.608	0.615	0.621	0.628	0.635	0.641
0040	0.637	0.645	0.653	0.661	0.669	0.677	0.684	0.692	0.699	0.706	0.712	0.719	0.725	0.732
0041	0.663	0.670	0.677	0.684	0.691	0.698	0.705	0.712	0.719	0.725	0.732	0.739	0.746	0.752
0042	0.621	0.630	0.638	0.646	0.653	0.661	0.668	0.676	0.683	0.690	0.697	0.703	0.710	0.717
0044	0.547	0.555	0.562	0.570	0.577	0.584	0.591	0.598	0.605	0.612	0.618	0.625	0.631	0.637
0045	0.569	0.577	0.585	0.593	0.601	0.608	0.616	0.623	0.630	0.637	0.644	0.651	0.657	0.664
0050	0.508	0.515	0.523	0.531	0.538	0.545	0.553	0.560	0.567	0.574	0.581	0.588	0.594	0.601
0079	0.654	0.663	0.672	0.680	0.688	0.696	0.704	0.712	0.719	0.726	0.733	0.740	0.747	0.753
0096	0.609	0.618	0.626	0.634	0.641	0.649	0.656	0.664	0.671	0.678	0.685	0.691	0.698	0.704
0106	0.506	0.514	0.521	0.529	0.536	0.543	0.550	0.557	0.564	0.570	0.577	0.584	0.590	0.596
0171	0.546	0.554	0.562	0.569	0.576	0.584	0.591	0.598	0.604	0.611	0.618	0.624	0.630	0.637
0172	0.631	0.640	0.648	0.656	0.663	0.671	0.678	0.686	0.693	0.700	0.706	0.713	0.719	0.726
0251	0.555	0.563	0.570	0.578	0.585	0.592	0.600	0.607	0.615	0.622	0.629	0.636	0.643	0.650
0400	0.615	0.622	0.630	0.637	0.644	0.651	0.658	0.665	0.672	0.679	0.686	0.693	0.700	0.707
0401	0.598	0.605	0.613	0.620	0.627	0.634	0.641	0.648	0.655	0.662	0.669	0.676	0.683	0.690
1122	0.567	0.576	0.584	0.593	0.601	0.609	0.618	0.626	0.634	0.641	0.648	0.655	0.661	0.668
1123	0.578	0.586	0.594	0.602	0.609	0.617	0.624	0.631	0.638	0.645	0.652	0.659	0.665	0.671
1124	0.578	0.586	0.594	0.602	0.609	0.617	0.624	0.631	0.638	0.645	0.652	0.659	0.665	0.671
1320	0.527	0.534	0.542	0.549	0.556	0.563	0.569	0.576	0.583	0.590	0.596	0.603	0.609	0.616
1322	0.431	0.438	0.445	0.452	0.459	0.466	0.472	0.479	0.486	0.493	0.500	0.507	0.513	0.520
1330	0.512	0.520	0.527	0.535	0.542	0.549	0.557	0.564	0.571	0.578	0.584	0.591	0.598	0.605
1438	0.591	0.599	0.608	0.616	0.624	0.632	0.640	0.647	0.654	0.662	0.669	0.676	0.683	0.689
1452	0.502	0.510	0.519	0.526	0.533	0.541	0.548	0.555	0.562	0.569	0.576	0.583	0.590	0.597
1463	0.530	0.538	0.545	0.552	0.559	0.566	0.573	0.580	0.587	0.593	0.600	0.607	0.613	0.620
1624	0.497	0.505	0.513	0.520	0.528	0.535	0.542	0.549	0.556	0.563	0.570	0.576	0.583	0.590
1699	0.671	0.679	0.686	0.693	0.700	0.707	0.714	0.721	0.728	0.734	0.741	0.747	0.754	0.760
1701	0.566	0.573	0.580	0.588	0.595	0.601	0.608	0.614	0.620	0.626	0.632	0.638	0.643	0.647
1710	0.479	0.486	0.493	0.500	0.506	0.513	0.520	0.527	0.533	0.540	0.546	0.553	0.559	0.565
1741	0.452	0.460	0.467	0.475	0.483	0.490	0.498	0.505	0.512	0.519	0.526	0.532	0.539	0.546
1803	0.594	0.603	0.611	0.620	0.628	0.637	0.645	0.653	0.661	0.668	0.675	0.682	0.689	0.695
1925	0.579	0.587	0.595	0.602	0.610	0.618	0.625	0.633	0.640	0.647	0.654	0.661	0.667	0.674
2002	0.720	0.728	0.736	0.744	0.751	0.758	0.765	0.772	0.778	0.785	0.791	0.797	0.803	0.809
2003	0.604	0.613	0.621	0.629	0.636	0.644	0.651	0.658	0.665	0.672	0.679	0.686	0.692	0.699
2014	0.554	0.563	0.571	0.579	0.587	0.595	0.603	0.610	0.618	0.625	0.633	0.640	0.647	0.655
2030	0.460	0.468	0.476	0.484	0.492	0.499	0.507	0.514	0.521	0.529	0.536	0.542	0.549	0.556
2063	0.583	0.591	0.599	0.606	0.614	0.621	0.628	0.635	0.642	0.649	0.656	0.663	0.669	0.676
2081	0.628	0.637	0.646	0.654	0.662	0.670	0.678	0.686	0.693	0.700	0.708	0.715	0.721	0.728
2095	0.738	0.746	0.753	0.761	0.768	0.775	0.782	0.788	0.794	0.801	0.807	0.812	0.818	0.823
2102	0.646	0.655	0.664	0.673	0.681	0.690	0.698	0.707	0.715	0.722	0.730	0.737	0.745	0.752
2107	0.739	0.748	0.756	0.764	0.772	0.779	0.787	0.794	0.800	0.807	0.813	0.819	0.825	0.831
2108	0.667	0.676	0.684	0.693	0.701	0.709	0.717	0.725	0.732	0.740	0.747	0.754	0.760	0.767
2109	0.675	0.683	0.692	0.700	0.708	0.716	0.723	0.731	0.738	0.745	0.752	0.759	0.765	0.772
2111	0.650	0.658	0.667	0.675	0.683	0.690	0.697	0.704	0.711	0.718	0.724	0.730	0.737	0.743
2113	0.654	0.662	0.669	0.677	0.684	0.691	0.698	0.704	0.711	0.718	0.725	0.731	0.737	0.744
2116	0.688	0.697	0.706	0.713	0.721	0.729	0.736	0.743	0.749	0.756	0.762	0.768	0.774	0.780
2117	0.594	0.603	0.612	0.620	0.628	0.636	0.643	0.651	0.658	0.666	0.673	0.680	0.687	0.693
2121	0.614	0.622	0.629	0.637	0.644	0.652	0.659	0.666	0.674	0.681	0.688	0.695	0.701	0.708
2123	0.662	0.670	0.678	0.686	0.694	0.701	0.708	0.715	0.722	0.729	0.736	0.742	0.749	0.755
2142	0.588	0.596	0.605	0.613	0.621	0.629	0.637	0.645	0.652	0.660	0.667	0.674	0.682	0.689
2163	0.587	0.595	0.603	0.611	0.619	0.627	0.634	0.641	0.648	0.655	0.662	0.669	0.675	0.682

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
0005	0.758	0.764	0.769	0.774	0.780	0.784	0.789	0.794	0.799	0.803	0.808	0.812	0.817	0.821
0016	0.708	0.714	0.720	0.726	0.732	0.738	0.744	0.749	0.755	0.760	0.765	0.770	0.775	0.780
0034	0.726	0.732	0.738	0.744	0.750	0.755	0.761	0.766	0.771	0.776	0.782	0.787	0.792	0.796
0035	0.733	0.739	0.745	0.751	0.757	0.763	0.768	0.774	0.779	0.784	0.789	0.794	0.799	0.804
0036	0.710	0.716	0.722	0.728	0.734	0.739	0.745	0.750	0.756	0.761	0.766	0.771	0.776	0.781
0038	0.647	0.653	0.659	0.665	0.671	0.677	0.682	0.688	0.694	0.699	0.705	0.710	0.715	0.721
0040	0.738	0.744	0.750	0.756	0.761	0.767	0.772	0.777	0.783	0.788	0.793	0.797	0.802	0.807
0041	0.759	0.766	0.773	0.780	0.787	0.793	0.799	0.804	0.810	0.815	0.820	0.825	0.830	0.834
0042	0.723	0.729	0.735	0.741	0.747	0.753	0.758	0.764	0.769	0.774	0.779	0.784	0.789	0.794
0044	0.643	0.649	0.655	0.661	0.666	0.672	0.677	0.682	0.687	0.692	0.697	0.702	0.707	0.712
0045	0.670	0.676	0.683	0.689	0.694	0.700	0.706	0.711	0.717	0.722	0.727	0.732	0.737	0.742
0050	0.608	0.614	0.621	0.627	0.633	0.639	0.645	0.651	0.657	0.663	0.669	0.675	0.680	0.686
0079	0.760	0.766	0.772	0.777	0.783	0.788	0.794	0.799	0.804	0.809	0.814	0.819	0.824	0.828
0096	0.710	0.716	0.722	0.728	0.734	0.740	0.745	0.751	0.756	0.761	0.766	0.771	0.776	0.781
0106	0.603	0.609	0.615	0.621	0.627	0.633	0.638	0.644	0.650	0.656	0.661	0.666	0.672	0.677
0171	0.643	0.648	0.654	0.660	0.666	0.671	0.676	0.681	0.687	0.692	0.697	0.702	0.707	0.712
0172	0.732	0.738	0.743	0.749	0.754	0.760	0.765	0.770	0.775	0.779	0.784	0.788	0.793	0.797
0251	0.656	0.663	0.670	0.676	0.682	0.687	0.692	0.697	0.702	0.706	0.711	0.715	0.719	0.723
0400	0.714	0.721	0.728	0.735	0.741	0.748	0.754	0.760	0.766	0.772	0.778	0.783	0.789	0.795
0401	0.697	0.704	0.713	0.720	0.727	0.733	0.739	0.745	0.751	0.757	0.763	0.769	0.775	0.781
1122	0.674	0.679	0.687	0.693	0.698	0.704	0.710	0.716	0.721	0.726	0.731	0.736	0.741	0.746
1123	0.678	0.684	0.690	0.696	0.702	0.707	0.713	0.719	0.724	0.729	0.735	0.740	0.745	0.750
1124	0.678	0.684	0.690	0.696	0.702	0.707	0.713	0.719	0.724	0.729	0.735	0.740	0.745	0.750
1320	0.622	0.629	0.636	0.642	0.648	0.654	0.660	0.666	0.671	0.677	0.682	0.687	0.692	0.698
1322	0.527	0.533	0.539	0.546	0.552	0.558	0.565	0.571	0.577	0.583	0.589	0.595	0.601	0.607
1330	0.611	0.618	0.619	0.626	0.632	0.638	0.645	0.651	0.657	0.663	0.669	0.675	0.681	0.687
1438	0.696	0.702	0.708	0.715	0.721	0.727	0.733	0.738	0.744	0.749	0.755	0.760	0.765	0.770
1452	0.604	0.610	0.613	0.619	0.625	0.631	0.637	0.643	0.648	0.653	0.658	0.663	0.669	0.674
1463	0.626	0.632	0.639	0.645	0.651	0.657	0.664	0.669	0.675	0.681	0.687	0.692	0.696	0.701
1624	0.597	0.603	0.609	0.615	0.621	0.627	0.633	0.640	0.646	0.651	0.657	0.663	0.668	0.674
1699	0.766	0.773	0.783	0.789	0.795	0.801	0.807	0.813	0.818	0.824	0.830	0.835	0.841	0.847
1701	0.652	0.657	0.662	0.666	0.671	0.675	0.680	0.685	0.689	0.693	0.697	0.701	0.705	0.709
1710	0.572	0.578	0.584	0.590	0.597	0.603	0.609	0.615	0.621	0.627	0.633	0.639	0.644	0.650
1741	0.552	0.559	0.563	0.570	0.576	0.583	0.589	0.596	0.602	0.609	0.615	0.621	0.628	0.634
1803	0.701	0.707	0.712	0.718	0.723	0.729	0.734	0.739	0.744	0.749	0.754	0.759	0.763	0.768
1925	0.680	0.687	0.693	0.699	0.705	0.711	0.716	0.722	0.727	0.733	0.738	0.744	0.749	0.755
2002	0.814	0.820	0.825	0.830	0.835	0.840	0.844	0.849	0.853	0.857	0.860	0.864	0.868	0.871
2003	0.705	0.711	0.717	0.722	0.728	0.734	0.739	0.745	0.750	0.755	0.760	0.766	0.770	0.775
2014	0.662	0.669	0.676	0.683	0.690	0.696	0.702	0.708	0.714	0.720	0.725	0.731	0.736	0.742
2030	0.562	0.569	0.574	0.581	0.587	0.593	0.599	0.605	0.612	0.618	0.624	0.630	0.636	0.642
2063	0.682	0.688	0.694	0.700	0.706	0.712	0.717	0.723	0.729	0.734	0.739	0.745	0.750	0.755
2081	0.735	0.741	0.748	0.754	0.760	0.766	0.772	0.778	0.784	0.789	0.795	0.800	0.806	0.811
2095	0.828	0.833	0.838	0.843	0.848	0.852	0.856	0.861	0.865	0.869	0.873	0.877	0.881	0.884
2102	0.759	0.765	0.772	0.778	0.784	0.790	0.795	0.800	0.805	0.809	0.813	0.818	0.822	0.826
2107	0.836	0.841	0.846	0.851	0.855	0.860	0.864	0.868	0.872	0.876	0.880	0.883	0.887	0.890
2108	0.773	0.779	0.785	0.790	0.796	0.801	0.807	0.812	0.817	0.822	0.827	0.832	0.837	0.842
2109	0.778	0.785	0.791	0.797	0.804	0.810	0.816	0.821	0.827	0.832	0.837	0.841	0.846	0.851
2111	0.748	0.754	0.760	0.765	0.771	0.776	0.781	0.786	0.790	0.795	0.799	0.804	0.808	0.813
2113	0.750	0.756	0.762	0.766	0.771	0.776	0.781	0.785	0.790	0.794	0.798	0.803	0.807	0.811
2116	0.786	0.791	0.796	0.801	0.806	0.811	0.816	0.820	0.825	0.829	0.833	0.837	0.842	0.846
2117	0.700	0.706	0.712	0.718	0.724	0.730	0.736	0.741	0.747	0.752	0.758	0.763	0.768	0.773
2121	0.715	0.721	0.727	0.734	0.740	0.746	0.751	0.757	0.762	0.767	0.772	0.777	0.782	0.787
2123	0.761	0.767	0.773	0.778	0.784	0.789	0.794	0.799	0.804	0.809	0.814	0.819	0.823	0.828
2142	0.696	0.703	0.710	0.716	0.722	0.729	0.735	0.741	0.747	0.753	0.758	0.764	0.770	0.775
2163	0.688	0.695	0.701	0.707	0.713	0.718	0.724	0.730	0.735	0.740	0.746	0.751	0.756	0.761

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
0005	0.825	0.829	0.833	0.837	0.840	0.844	0.847	0.851	0.854
0016	0.785	0.789	0.794	0.798	0.803	0.807	0.811	0.815	0.819
0034	0.801	0.805	0.809	0.813	0.817	0.821	0.825	0.829	0.832
0035	0.808	0.813	0.817	0.822	0.826	0.831	0.835	0.839	0.843
0036	0.786	0.790	0.795	0.799	0.804	0.808	0.812	0.816	0.820
0038	0.726	0.731	0.736	0.741	0.746	0.751	0.756	0.760	0.765
0040	0.811	0.816	0.820	0.824	0.828	0.832	0.836	0.840	0.844
0041	0.839	0.843	0.847	0.851	0.854	0.858	0.862	0.866	0.869
0042	0.799	0.803	0.808	0.812	0.816	0.821	0.825	0.829	0.833
0044	0.717	0.722	0.726	0.731	0.735	0.740	0.744	0.749	0.753
0045	0.747	0.752	0.756	0.761	0.765	0.770	0.774	0.778	0.783
0050	0.692	0.697	0.702	0.707	0.712	0.717	0.722	0.727	0.732
0079	0.833	0.838	0.842	0.846	0.851	0.855	0.859	0.863	0.867
0096	0.785	0.790	0.794	0.798	0.803	0.807	0.811	0.815	0.819
0106	0.682	0.687	0.692	0.697	0.702	0.706	0.711	0.716	0.720
0171	0.717	0.721	0.726	0.730	0.735	0.739	0.744	0.748	0.752
0172	0.801	0.805	0.809	0.813	0.817	0.821	0.824	0.828	0.832
0251	0.728	0.732	0.736	0.740	0.744	0.748	0.753	0.757	0.761
0400	0.801	0.806	0.811	0.816	0.821	0.826	0.831	0.835	0.839
0401	0.787	0.793	0.798	0.803	0.808	0.813	0.818	0.822	0.826
1122	0.751	0.756	0.760	0.765	0.770	0.775	0.779	0.783	0.787
1123	0.755	0.759	0.764	0.769	0.773	0.777	0.782	0.786	0.790
1124	0.755	0.759	0.764	0.769	0.773	0.777	0.782	0.786	0.790
1320	0.703	0.708	0.713	0.718	0.723	0.727	0.732	0.737	0.741
1322	0.613	0.618	0.624	0.630	0.635	0.641	0.646	0.652	0.657
1330	0.693	0.697	0.702	0.706	0.710	0.714	0.718	0.722	0.725
1438	0.775	0.780	0.784	0.789	0.794	0.798	0.803	0.807	0.812
1452	0.679	0.684	0.689	0.694	0.699	0.703	0.708	0.713	0.718
1463	0.706	0.711	0.715	0.720	0.724	0.728	0.732	0.736	0.741
1624	0.679	0.684	0.689	0.694	0.699	0.704	0.709	0.714	0.719
1699	0.852	0.858	0.863	0.868	0.874	0.879	0.884	0.889	0.895
1701	0.713	0.717	0.721	0.725	0.729	0.733	0.737	0.740	0.744
1710	0.656	0.662	0.667	0.673	0.679	0.684	0.689	0.695	0.700
1741	0.640	0.647	0.653	0.659	0.665	0.672	0.677	0.683	0.688
1803	0.773	0.777	0.782	0.786	0.791	0.795	0.800	0.804	0.808
1925	0.760	0.766	0.771	0.776	0.781	0.786	0.791	0.796	0.800
2002	0.874	0.878	0.881	0.884	0.887	0.890	0.893	0.895	0.898
2003	0.780	0.785	0.790	0.794	0.799	0.803	0.807	0.812	0.816
2014	0.746	0.751	0.755	0.760	0.765	0.769	0.774	0.778	0.783
2030	0.648	0.654	0.660	0.666	0.672	0.678	0.684	0.689	0.695
2063	0.760	0.765	0.770	0.775	0.779	0.784	0.788	0.793	0.797
2081	0.816	0.821	0.826	0.831	0.835	0.840	0.844	0.849	0.853
2095	0.887	0.891	0.894	0.897	0.899	0.902	0.905	0.908	0.910
2102	0.830	0.834	0.838	0.842	0.846	0.850	0.854	0.857	0.861
2107	0.893	0.896	0.898	0.901	0.904	0.906	0.909	0.911	0.914
2108	0.846	0.850	0.855	0.859	0.863	0.867	0.871	0.874	0.878
2109	0.855	0.860	0.864	0.868	0.872	0.875	0.879	0.882	0.885
2111	0.817	0.821	0.825	0.829	0.833	0.836	0.840	0.844	0.847
2113	0.815	0.818	0.822	0.825	0.828	0.832	0.835	0.838	0.842
2116	0.849	0.853	0.856	0.860	0.863	0.866	0.869	0.872	0.875
2117	0.778	0.782	0.787	0.791	0.796	0.800	0.804	0.808	0.812
2121	0.792	0.796	0.800	0.805	0.809	0.813	0.817	0.822	0.826
2123	0.832	0.836	0.841	0.845	0.849	0.852	0.856	0.860	0.864
2142	0.780	0.786	0.791	0.796	0.801	0.806	0.811	0.816	0.820
2163	0.766	0.770	0.775	0.780	0.784	0.789	0.793	0.797	0.802

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold 4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
2222	2.12	0.153	0.165	0.177	0.188	0.199	0.210	0.221	0.232	0.242	0.253	0.263	0.272	0.282
2362	5.99	0.245	0.262	0.277	0.292	0.306	0.320	0.333	0.346	0.359	0.371	0.383	0.395	0.406
2402	4.05	0.119	0.130	0.140	0.150	0.160	0.169	0.178	0.187	0.196	0.205	0.214	0.222	0.231
2413	2.26	0.139	0.151	0.164	0.176	0.188	0.200	0.211	0.223	0.234	0.245	0.256	0.267	0.277
2501	2.49	0.168	0.184	0.199	0.214	0.228	0.243	0.257	0.270	0.284	0.297	0.310	0.322	0.334
2570	4.41	0.125	0.135	0.146	0.156	0.167	0.177	0.186	0.196	0.205	0.215	0.224	0.233	0.242
2571	3.64	0.157	0.171	0.184	0.197	0.210	0.222	0.235	0.247	0.259	0.270	0.282	0.292	0.303
2576	2.42	0.136	0.148	0.158	0.169	0.179	0.189	0.199	0.209	0.218	0.228	0.237	0.246	0.255
2584	2.93	0.150	0.163	0.176	0.188	0.199	0.211	0.222	0.232	0.243	0.253	0.263	0.273	0.282
2585	3.17	0.155	0.168	0.180	0.192	0.204	0.215	0.226	0.237	0.248	0.258	0.269	0.279	0.289
2589	1.95	0.143	0.158	0.172	0.185	0.199	0.212	0.225	0.237	0.250	0.262	0.275	0.287	0.298
2660	3.47	0.149	0.163	0.176	0.190	0.203	0.216	0.230	0.243	0.256	0.269	0.282	0.295	0.307
2683	2.26	0.190	0.206	0.222	0.238	0.254	0.269	0.285	0.301	0.317	0.331	0.347	0.362	0.375
2688	2.51	0.171	0.185	0.200	0.213	0.227	0.239	0.252	0.264	0.276	0.288	0.299	0.310	0.321
2702	6.66	0.088	0.095	0.103	0.111	0.118	0.125	0.132	0.139	0.146	0.153	0.160	0.167	0.173
2710	2.74	0.138	0.149	0.159	0.169	0.179	0.189	0.199	0.208	0.218	0.227	0.236	0.245	0.254
2727	4.33	0.082	0.089	0.096	0.102	0.109	0.115	0.121	0.127	0.133	0.139	0.144	0.149	0.155
2731	2.27	0.143	0.155	0.166	0.177	0.187	0.198	0.208	0.218	0.227	0.237	0.246	0.255	0.264
2757	3.42	0.174	0.188	0.202	0.216	0.229	0.242	0.255	0.267	0.280	0.292	0.303	0.315	0.325
2759	3.38	0.144	0.156	0.167	0.178	0.189	0.199	0.210	0.220	0.229	0.239	0.248	0.257	0.266
2790	0.82	0.164	0.177	0.188	0.200	0.211	0.222	0.232	0.243	0.252	0.262	0.271	0.280	0.289
2797	3.55	0.174	0.187	0.199	0.212	0.224	0.235	0.247	0.258	0.269	0.279	0.290	0.300	0.310
2806	2.31	0.164	0.177	0.189	0.202	0.213	0.225	0.236	0.247	0.258	0.268	0.279	0.289	0.299
2812	2.36	0.140	0.152	0.163	0.175	0.186	0.196	0.207	0.217	0.228	0.238	0.247	0.257	0.266
2819	3.26	0.158	0.170	0.182	0.193	0.204	0.214	0.224	0.234	0.244	0.253	0.263	0.271	0.280
2840	1.67	0.172	0.186	0.200	0.214	0.228	0.241	0.253	0.266	0.278	0.290	0.302	0.314	0.325
2842	2.95	0.160	0.173	0.185	0.197	0.208	0.219	0.230	0.240	0.251	0.261	0.271	0.281	0.290
2852	3.02	0.168	0.182	0.196	0.209	0.222	0.235	0.248	0.260	0.272	0.284	0.295	0.307	0.318
2881	2.53	0.157	0.170	0.183	0.195	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.295
2883	5.92	0.131	0.143	0.155	0.167	0.179	0.190	0.201	0.213	0.223	0.234	0.245	0.255	0.265
2915	2.24	0.137	0.149	0.160	0.172	0.183	0.194	0.204	0.214	0.224	0.233	0.242	0.251	0.259
2923	1.45	0.170	0.184	0.198	0.212	0.225	0.239	0.251	0.264	0.276	0.288	0.300	0.311	0.322
3018	1.37	0.126	0.136	0.145	0.153	0.162	0.170	0.178	0.186	0.194	0.202	0.209	0.217	0.225
3022	2.19	0.159	0.172	0.185	0.197	0.209	0.220	0.232	0.243	0.254	0.265	0.276	0.286	0.296
3030	2.88	0.120	0.130	0.140	0.150	0.159	0.168	0.177	0.186	0.194	0.203	0.211	0.219	0.227
3039	2.62	0.111	0.120	0.129	0.138	0.147	0.155	0.164	0.172	0.180	0.188	0.196	0.204	0.212
3040	3.05	0.125	0.136	0.146	0.156	0.166	0.175	0.184	0.194	0.203	0.212	0.220	0.229	0.237
3060	2.55	0.139	0.151	0.162	0.173	0.184	0.195	0.205	0.216	0.226	0.236	0.246	0.255	0.265
3066	2.03	0.143	0.155	0.166	0.176	0.187	0.197	0.207	0.217	0.227	0.236	0.245	0.254	0.263
3070	0.13	0.204	0.223	0.243	0.263	0.280	0.297	0.313	0.329	0.345	0.355	0.370	0.385	0.394
3076	2.39	0.154	0.166	0.178	0.190	0.202	0.213	0.225	0.236	0.247	0.257	0.268	0.278	0.288
3081	3.91	0.130	0.140	0.150	0.158	0.167	0.176	0.184	0.192	0.200	0.209	0.216	0.224	0.232
3082	5.83	0.119	0.129	0.138	0.146	0.155	0.163	0.172	0.180	0.187	0.196	0.203	0.210	0.218
3085	3.74	0.150	0.164	0.177	0.190	0.202	0.215	0.227	0.239	0.251	0.262	0.273	0.284	0.294
3099	1.57	0.138	0.150	0.161	0.173	0.184	0.195	0.205	0.215	0.226	0.236	0.245	0.255	0.265
3110	2.36	0.140	0.152	0.162	0.173	0.183	0.193	0.203	0.212	0.221	0.230	0.239	0.248	0.256
3131	1.98	0.137	0.149	0.161	0.173	0.185	0.196	0.208	0.219	0.230	0.240	0.250	0.260	0.270
3146	1.22	0.161	0.174	0.187	0.200	0.212	0.224	0.236	0.247	0.259	0.270	0.281	0.291	0.302
3152	1.39	0.126	0.137	0.147	0.158	0.168	0.178	0.188	0.197	0.207	0.216	0.225	0.234	0.243
3165	1.69	0.152	0.165	0.177	0.188	0.200	0.211	0.221	0.232	0.242	0.252	0.261	0.271	0.280
3169	1.63	0.176	0.191	0.205	0.219	0.232	0.245	0.258	0.270	0.282	0.294	0.305	0.317	0.327
3175	1.39	0.160	0.173	0.187	0.200	0.214	0.227	0.240	0.252	0.265	0.277	0.289	0.301	0.312
3178	0.91	0.173	0.187	0.200	0.213	0.226	0.238	0.250	0.262	0.274	0.285	0.296	0.307	0.317
3179	1.52	0.128	0.139	0.149	0.159	0.169	0.179	0.188	0.197	0.206	0.215	0.224	0.232	0.241
3180	2.24	0.143	0.156	0.169	0.181	0.193	0.205	0.216	0.227	0.238	0.249	0.260	0.270	0.280

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
2222	0.291	0.300	0.309	0.318	0.326	0.334	0.341	0.349	0.357	0.364	0.372	0.379	0.387	0.394
2362	0.417	0.427	0.438	0.447	0.457	0.466	0.476	0.485	0.493	0.502	0.510	0.518	0.525	0.533
2402	0.239	0.248	0.256	0.264	0.272	0.280	0.289	0.297	0.305	0.312	0.319	0.327	0.334	0.341
2413	0.288	0.298	0.308	0.318	0.327	0.336	0.345	0.354	0.363	0.372	0.380	0.388	0.397	0.405
2501	0.346	0.358	0.369	0.380	0.391	0.401	0.412	0.422	0.432	0.441	0.450	0.459	0.468	0.477
2570	0.250	0.259	0.268	0.276	0.285	0.293	0.301	0.309	0.316	0.324	0.331	0.338	0.346	0.353
2571	0.313	0.324	0.334	0.344	0.353	0.362	0.371	0.380	0.389	0.397	0.405	0.414	0.422	0.429
2576	0.263	0.272	0.280	0.288	0.296	0.304	0.312	0.320	0.327	0.335	0.342	0.349	0.356	0.363
2584	0.291	0.300	0.309	0.318	0.327	0.336	0.345	0.353	0.361	0.369	0.377	0.385	0.393	0.401
2585	0.298	0.308	0.317	0.327	0.336	0.345	0.354	0.363	0.372	0.380	0.388	0.396	0.404	0.412
2589	0.310	0.322	0.333	0.344	0.355	0.366	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442
2660	0.319	0.331	0.343	0.354	0.365	0.376	0.386	0.397	0.407	0.417	0.428	0.438	0.448	0.458
2683	0.390	0.401	0.415	0.426	0.439	0.450	0.460	0.472	0.481	0.489	0.500	0.508	0.516	0.524
2688	0.332	0.342	0.353	0.363	0.374	0.384	0.393	0.403	0.413	0.422	0.432	0.441	0.450	0.459
2702	0.179	0.186	0.192	0.198	0.204	0.210	0.216	0.221	0.227	0.233	0.238	0.244	0.249	0.255
2710	0.263	0.271	0.279	0.287	0.294	0.302	0.310	0.317	0.324	0.331	0.338	0.345	0.351	0.358
2727	0.160	0.166	0.171	0.176	0.181	0.186	0.191	0.195	0.200	0.205	0.209	0.214	0.218	0.223
2731	0.273	0.281	0.289	0.298	0.305	0.313	0.321	0.328	0.336	0.343	0.350	0.357	0.364	0.371
2757	0.336	0.347	0.357	0.367	0.377	0.387	0.396	0.405	0.414	0.423	0.431	0.439	0.447	0.455
2759	0.275	0.283	0.292	0.300	0.308	0.315	0.323	0.330	0.338	0.345	0.352	0.360	0.367	0.374
2790	0.298	0.307	0.315	0.323	0.331	0.340	0.348	0.355	0.363	0.371	0.378	0.386	0.393	0.401
2797	0.320	0.329	0.339	0.348	0.357	0.366	0.375	0.383	0.392	0.400	0.408	0.415	0.423	0.431
2806	0.308	0.318	0.327	0.336	0.345	0.354	0.363	0.372	0.381	0.390	0.398	0.407	0.415	0.423
2812	0.276	0.285	0.294	0.302	0.311	0.319	0.328	0.336	0.344	0.352	0.359	0.367	0.374	0.381
2819	0.289	0.297	0.305	0.313	0.321	0.328	0.336	0.343	0.351	0.358	0.365	0.372	0.378	0.385
2840	0.336	0.346	0.356	0.366	0.377	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.450	0.459
2842	0.299	0.309	0.318	0.326	0.335	0.343	0.352	0.360	0.368	0.376	0.384	0.392	0.399	0.407
2852	0.329	0.340	0.351	0.362	0.373	0.382	0.392	0.401	0.410	0.419	0.428	0.436	0.444	0.452
2881	0.305	0.315	0.325	0.335	0.345	0.354	0.363	0.372	0.381	0.390	0.399	0.407	0.416	0.425
2883	0.275	0.285	0.294	0.304	0.313	0.323	0.332	0.341	0.350	0.359	0.367	0.376	0.384	0.393
2915	0.268	0.276	0.284	0.292	0.300	0.307	0.315	0.322	0.329	0.336	0.343	0.350	0.357	0.363
2923	0.333	0.344	0.355	0.365	0.376	0.386	0.395	0.406	0.415	0.424	0.433	0.442	0.450	0.458
3018	0.231	0.239	0.245	0.253	0.259	0.266	0.273	0.279	0.285	0.292	0.297	0.303	0.309	0.315
3022	0.306	0.316	0.326	0.335	0.344	0.353	0.362	0.371	0.380	0.388	0.396	0.404	0.413	0.421
3030	0.235	0.242	0.250	0.257	0.264	0.271	0.278	0.284	0.291	0.297	0.304	0.310	0.317	0.323
3039	0.219	0.227	0.234	0.242	0.249	0.256	0.263	0.270	0.276	0.283	0.289	0.296	0.302	0.309
3040	0.245	0.253	0.261	0.269	0.277	0.285	0.293	0.300	0.307	0.315	0.322	0.329	0.336	0.342
3060	0.274	0.283	0.291	0.300	0.308	0.317	0.325	0.333	0.341	0.349	0.357	0.364	0.372	0.379
3066	0.272	0.281	0.289	0.298	0.306	0.314	0.321	0.329	0.337	0.344	0.351	0.358	0.365	0.372
3070	0.409	0.418	0.434	0.442	0.456	0.462	0.468	0.482	0.488	0.494	0.509	0.514	0.520	0.525
3076	0.298	0.308	0.317	0.326	0.336	0.345	0.354	0.362	0.371	0.379	0.387	0.395	0.403	0.410
3081	0.239	0.247	0.254	0.262	0.269	0.277	0.285	0.291	0.298	0.305	0.311	0.317	0.324	0.330
3082	0.225	0.233	0.240	0.247	0.253	0.261	0.268	0.274	0.280	0.287	0.293	0.299	0.305	0.311
3085	0.305	0.315	0.326	0.336	0.347	0.356	0.366	0.376	0.385	0.394	0.404	0.413	0.422	0.431
3099	0.274	0.283	0.292	0.300	0.309	0.317	0.324	0.332	0.340	0.348	0.355	0.363	0.370	0.377
3110	0.264	0.272	0.279	0.287	0.294	0.302	0.309	0.316	0.322	0.329	0.336	0.342	0.348	0.355
3131	0.280	0.289	0.299	0.308	0.318	0.327	0.336	0.345	0.353	0.362	0.370	0.379	0.387	0.395
3146	0.312	0.322	0.332	0.342	0.351	0.360	0.369	0.378	0.387	0.396	0.404	0.412	0.420	0.428
3152	0.252	0.261	0.270	0.278	0.286	0.295	0.303	0.310	0.318	0.326	0.333	0.340	0.348	0.355
3165	0.289	0.297	0.306	0.314	0.323	0.331	0.339	0.346	0.354	0.361	0.368	0.376	0.383	0.389
3169	0.337	0.347	0.357	0.367	0.377	0.386	0.395	0.404	0.413	0.422	0.430	0.438	0.446	0.453
3175	0.323	0.334	0.345	0.355	0.366	0.375	0.385	0.395	0.404	0.413	0.422	0.431	0.440	0.448
3178	0.327	0.337	0.347	0.357	0.367	0.376	0.385	0.395	0.404	0.412	0.421	0.429	0.438	0.446
3179	0.249	0.257	0.265	0.273	0.281	0.289	0.296	0.304	0.311	0.318	0.325	0.332	0.339	0.347
3180	0.289	0.299	0.308	0.318	0.327	0.336	0.344	0.353	0.361	0.369	0.378	0.386	0.393	0.401

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
2222	0.401	0.407	0.414	0.421	0.428	0.435	0.442	0.448	0.455	0.462	0.468	0.475	0.481	0.488
2362	0.540	0.547	0.553	0.560	0.566	0.573	0.579	0.585	0.590	0.596	0.602	0.607	0.613	0.618
2402	0.348	0.354	0.361	0.368	0.375	0.381	0.388	0.394	0.400	0.406	0.412	0.418	0.423	0.428
2413	0.413	0.420	0.428	0.435	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.503
2501	0.485	0.493	0.501	0.509	0.517	0.524	0.532	0.539	0.546	0.553	0.559	0.566	0.573	0.579
2570	0.360	0.367	0.374	0.381	0.387	0.394	0.401	0.407	0.414	0.420	0.427	0.433	0.439	0.445
2571	0.437	0.445	0.452	0.459	0.467	0.474	0.481	0.488	0.494	0.501	0.508	0.514	0.520	0.527
2576	0.370	0.377	0.384	0.391	0.397	0.404	0.410	0.417	0.423	0.430	0.436	0.442	0.448	0.454
2584	0.408	0.415	0.423	0.430	0.437	0.443	0.450	0.457	0.463	0.470	0.476	0.482	0.488	0.494
2585	0.420	0.428	0.436	0.443	0.450	0.457	0.465	0.472	0.479	0.485	0.492	0.499	0.505	0.511
2589	0.451	0.460	0.468	0.476	0.484	0.492	0.500	0.507	0.515	0.522	0.529	0.536	0.543	0.550
2660	0.468	0.478	0.487	0.496	0.506	0.516	0.525	0.534	0.543	0.552	0.560	0.569	0.578	0.587
2683	0.535	0.542	0.549	0.556	0.563	0.573	0.580	0.586	0.593	0.600	0.606	0.613	0.623	0.630
2688	0.468	0.476	0.485	0.493	0.501	0.509	0.517	0.524	0.532	0.539	0.546	0.553	0.560	0.567
2702	0.260	0.265	0.271	0.276	0.281	0.287	0.292	0.297	0.302	0.307	0.312	0.317	0.322	0.327
2710	0.364	0.371	0.377	0.384	0.390	0.396	0.402	0.409	0.415	0.421	0.427	0.433	0.438	0.444
2727	0.227	0.231	0.236	0.240	0.245	0.248	0.252	0.257	0.261	0.265	0.270	0.274	0.277	0.281
2731	0.377	0.383	0.390	0.396	0.402	0.408	0.414	0.420	0.426	0.431	0.437	0.443	0.448	0.453
2757	0.462	0.470	0.477	0.484	0.491	0.498	0.505	0.512	0.518	0.524	0.531	0.537	0.543	0.549
2759	0.381	0.388	0.394	0.401	0.407	0.414	0.420	0.426	0.432	0.438	0.444	0.450	0.456	0.461
2790	0.408	0.415	0.423	0.430	0.438	0.444	0.451	0.458	0.465	0.472	0.478	0.485	0.491	0.497
2797	0.438	0.446	0.453	0.460	0.467	0.473	0.480	0.487	0.493	0.500	0.506	0.512	0.519	0.525
2806	0.431	0.439	0.447	0.455	0.462	0.470	0.477	0.484	0.491	0.498	0.505	0.511	0.518	0.524
2812	0.389	0.396	0.402	0.409	0.416	0.423	0.429	0.436	0.442	0.448	0.454	0.460	0.466	0.472
2819	0.392	0.399	0.405	0.412	0.418	0.425	0.431	0.438	0.444	0.450	0.456	0.462	0.468	0.474
2840	0.467	0.475	0.483	0.490	0.497	0.505	0.512	0.519	0.526	0.533	0.539	0.546	0.553	0.559
2842	0.414	0.421	0.428	0.435	0.442	0.449	0.455	0.462	0.468	0.474	0.480	0.487	0.493	0.499
2852	0.461	0.468	0.476	0.483	0.491	0.499	0.506	0.513	0.520	0.526	0.533	0.540	0.547	0.553
2881	0.432	0.440	0.447	0.454	0.461	0.468	0.475	0.481	0.487	0.493	0.499	0.505	0.511	0.516
2883	0.401	0.409	0.417	0.424	0.432	0.439	0.447	0.454	0.461	0.468	0.474	0.481	0.487	0.494
2915	0.370	0.376	0.382	0.388	0.394	0.400	0.406	0.412	0.417	0.423	0.428	0.434	0.439	0.444
2923	0.468	0.475	0.483	0.491	0.499	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.559	0.566
3018	0.320	0.326	0.331	0.337	0.343	0.347	0.353	0.358	0.364	0.370	0.375	0.381	0.384	0.390
3022	0.429	0.436	0.444	0.452	0.459	0.467	0.474	0.481	0.488	0.495	0.502	0.509	0.515	0.522
3030	0.329	0.335	0.341	0.347	0.353	0.358	0.364	0.370	0.375	0.381	0.386	0.392	0.397	0.402
3039	0.315	0.321	0.327	0.333	0.339	0.344	0.350	0.356	0.361	0.367	0.372	0.378	0.383	0.388
3040	0.349	0.356	0.363	0.369	0.376	0.382	0.388	0.394	0.400	0.406	0.412	0.418	0.423	0.429
3060	0.386	0.393	0.400	0.407	0.414	0.420	0.427	0.433	0.440	0.446	0.452	0.459	0.465	0.470
3066	0.379	0.386	0.392	0.399	0.405	0.412	0.418	0.424	0.430	0.436	0.442	0.448	0.454	0.459
3070	0.540	0.545	0.550	0.555	0.560	0.575	0.580	0.584	0.589	0.593	0.598	0.602	0.617	0.621
3076	0.418	0.426	0.433	0.440	0.447	0.454	0.461	0.468	0.474	0.481	0.487	0.494	0.500	0.506
3081	0.335	0.341	0.348	0.354	0.360	0.364	0.370	0.376	0.382	0.387	0.392	0.398	0.401	0.407
3082	0.316	0.322	0.328	0.333	0.339	0.344	0.349	0.355	0.360	0.365	0.371	0.376	0.381	0.386
3085	0.440	0.448	0.457	0.465	0.473	0.482	0.490	0.497	0.505	0.512	0.519	0.526	0.533	0.540
3099	0.384	0.391	0.398	0.405	0.412	0.418	0.425	0.431	0.438	0.444	0.450	0.456	0.463	0.469
3110	0.361	0.367	0.373	0.379	0.384	0.390	0.396	0.402	0.407	0.413	0.418	0.424	0.429	0.434
3131	0.404	0.412	0.420	0.427	0.435	0.443	0.450	0.457	0.465	0.471	0.478	0.485	0.492	0.499
3146	0.436	0.444	0.451	0.459	0.466	0.472	0.479	0.486	0.492	0.499	0.505	0.512	0.518	0.524
3152	0.362	0.369	0.375	0.382	0.389	0.395	0.401	0.408	0.414	0.420	0.426	0.432	0.438	0.444
3165	0.396	0.403	0.410	0.416	0.423	0.429	0.435	0.441	0.447	0.453	0.459	0.465	0.471	0.477
3169	0.461	0.468	0.475	0.482	0.489	0.496	0.503	0.509	0.516	0.522	0.529	0.535	0.542	0.549
3175	0.457	0.465	0.472	0.479	0.486	0.494	0.501	0.508	0.514	0.521	0.527	0.533	0.540	0.545
3178	0.454	0.462	0.469	0.477	0.484	0.492	0.499	0.506	0.513	0.519	0.526	0.533	0.540	0.546
3179	0.353	0.360	0.367	0.374	0.380	0.387	0.393	0.400	0.406	0.412	0.418	0.424	0.430	0.436
3180	0.409	0.416	0.423	0.431	0.438	0.445	0.452	0.458	0.465	0.471	0.478	0.484	0.490	0.497

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
2222	0.494	0.507	0.520	0.532	0.545	0.557	0.569	0.580	0.590	0.601	0.611	0.621	0.631	0.640
2362	0.623	0.633	0.643	0.653	0.662	0.670	0.679	0.687	0.695	0.703	0.711	0.718	0.725	0.732
2402	0.434	0.444	0.454	0.463	0.473	0.482	0.491	0.500	0.509	0.517	0.525	0.533	0.540	0.548
2413	0.509	0.521	0.532	0.543	0.553	0.563	0.573	0.582	0.591	0.600	0.608	0.617	0.625	0.633
2501	0.585	0.598	0.609	0.621	0.632	0.642	0.653	0.663	0.672	0.682	0.690	0.699	0.707	0.716
2570	0.452	0.464	0.476	0.488	0.499	0.510	0.521	0.532	0.542	0.553	0.563	0.572	0.581	0.590
2571	0.533	0.545	0.557	0.568	0.580	0.591	0.601	0.611	0.620	0.630	0.639	0.648	0.658	0.666
2576	0.460	0.471	0.483	0.494	0.505	0.516	0.526	0.537	0.546	0.556	0.566	0.575	0.585	0.594
2584	0.500	0.512	0.523	0.534	0.545	0.555	0.565	0.575	0.585	0.594	0.603	0.611	0.619	0.627
2585	0.518	0.530	0.542	0.554	0.565	0.577	0.588	0.598	0.609	0.619	0.629	0.639	0.648	0.657
2589	0.557	0.570	0.582	0.594	0.606	0.617	0.627	0.637	0.647	0.657	0.666	0.675	0.683	0.691
2660	0.595	0.611	0.627	0.642	0.660	0.675	0.689	0.702	0.715	0.727	0.739	0.749	0.760	0.769
2683	0.636	0.649	0.661	0.671	0.685	0.696	0.706	0.717	0.727	0.738	0.748	0.758	0.771	0.780
2688	0.574	0.587	0.600	0.612	0.625	0.636	0.648	0.659	0.670	0.680	0.689	0.698	0.708	0.717
2702	0.332	0.341	0.351	0.360	0.369	0.378	0.387	0.396	0.405	0.414	0.423	0.432	0.441	0.449
2710	0.450	0.461	0.472	0.483	0.493	0.504	0.514	0.524	0.533	0.543	0.552	0.560	0.568	0.577
2727	0.285	0.293	0.301	0.310	0.316	0.324	0.332	0.340	0.347	0.354	0.362	0.369	0.374	0.381
2731	0.459	0.469	0.480	0.490	0.500	0.510	0.519	0.529	0.538	0.547	0.556	0.564	0.572	0.581
2757	0.555	0.566	0.576	0.587	0.597	0.607	0.616	0.626	0.635	0.644	0.652	0.660	0.668	0.676
2759	0.467	0.478	0.490	0.501	0.511	0.522	0.532	0.543	0.553	0.562	0.571	0.580	0.588	0.597
2790	0.503	0.514	0.526	0.538	0.550	0.561	0.572	0.583	0.594	0.604	0.615	0.625	0.635	0.645
2797	0.531	0.543	0.555	0.566	0.578	0.589	0.600	0.610	0.620	0.630	0.640	0.649	0.658	0.667
2806	0.530	0.543	0.554	0.566	0.577	0.588	0.599	0.609	0.619	0.629	0.639	0.648	0.657	0.666
2812	0.478	0.489	0.500	0.511	0.521	0.531	0.541	0.551	0.560	0.569	0.578	0.587	0.595	0.603
2819	0.479	0.490	0.501	0.511	0.520	0.530	0.540	0.549	0.558	0.567	0.576	0.584	0.592	0.600
2840	0.566	0.579	0.591	0.603	0.615	0.626	0.636	0.646	0.656	0.666	0.674	0.683	0.692	0.700
2842	0.504	0.516	0.527	0.538	0.549	0.559	0.569	0.578	0.586	0.595	0.603	0.611	0.620	0.628
2852	0.560	0.572	0.584	0.596	0.607	0.618	0.629	0.639	0.650	0.659	0.668	0.677	0.686	0.695
2881	0.522	0.534	0.544	0.555	0.565	0.575	0.584	0.594	0.603	0.611	0.619	0.627	0.635	0.642
2883	0.500	0.512	0.524	0.535	0.546	0.556	0.566	0.576	0.585	0.594	0.602	0.611	0.619	0.626
2915	0.449	0.459	0.468	0.478	0.487	0.496	0.504	0.513	0.522	0.530	0.539	0.547	0.556	0.564
2923	0.573	0.586	0.599	0.611	0.625	0.636	0.647	0.658	0.668	0.679	0.688	0.698	0.708	0.717
3018	0.395	0.405	0.416	0.426	0.435	0.445	0.454	0.464	0.473	0.482	0.491	0.500	0.508	0.517
3022	0.528	0.540	0.552	0.564	0.575	0.586	0.596	0.606	0.616	0.626	0.635	0.644	0.653	0.662
3030	0.407	0.418	0.428	0.438	0.447	0.457	0.466	0.475	0.484	0.493	0.502	0.510	0.519	0.527
3039	0.393	0.404	0.414	0.424	0.434	0.444	0.453	0.463	0.472	0.482	0.491	0.500	0.509	0.517
3040	0.435	0.446	0.457	0.467	0.477	0.487	0.497	0.506	0.516	0.525	0.534	0.543	0.551	0.560
3060	0.476	0.488	0.499	0.510	0.521	0.531	0.541	0.551	0.560	0.570	0.579	0.588	0.596	0.605
3066	0.465	0.476	0.486	0.497	0.507	0.517	0.526	0.536	0.545	0.554	0.563	0.572	0.581	0.589
3070	0.625	0.634	0.642	0.649	0.667	0.675	0.682	0.688	0.695	0.702	0.708	0.714	0.731	0.736
3076	0.512	0.524	0.535	0.547	0.558	0.568	0.579	0.589	0.599	0.609	0.619	0.628	0.637	0.646
3081	0.412	0.423	0.433	0.443	0.452	0.461	0.471	0.481	0.490	0.499	0.507	0.515	0.521	0.529
3082	0.391	0.402	0.412	0.422	0.431	0.440	0.449	0.458	0.467	0.475	0.484	0.492	0.499	0.507
3085	0.546	0.559	0.572	0.584	0.596	0.608	0.619	0.629	0.640	0.650	0.660	0.670	0.680	0.689
3099	0.474	0.486	0.497	0.508	0.519	0.529	0.540	0.549	0.559	0.568	0.576	0.585	0.593	0.601
3110	0.440	0.450	0.460	0.470	0.479	0.489	0.498	0.506	0.515	0.523	0.531	0.539	0.548	0.556
3131	0.506	0.519	0.531	0.543	0.556	0.568	0.579	0.590	0.601	0.611	0.621	0.631	0.641	0.651
3146	0.530	0.541	0.553	0.564	0.575	0.586	0.596	0.606	0.615	0.624	0.633	0.641	0.650	0.657
3152	0.450	0.461	0.472	0.483	0.494	0.505	0.515	0.525	0.534	0.543	0.553	0.562	0.570	0.579
3165	0.482	0.494	0.505	0.515	0.526	0.536	0.546	0.556	0.565	0.574	0.583	0.592	0.600	0.608
3169	0.555	0.568	0.580	0.593	0.605	0.617	0.629	0.641	0.652	0.662	0.673	0.682	0.691	0.700
3175	0.551	0.562	0.573	0.583	0.594	0.603	0.612	0.620	0.628	0.635	0.642	0.648	0.655	0.661
3178	0.552	0.565	0.577	0.589	0.601	0.613	0.625	0.635	0.646	0.656	0.666	0.676	0.686	0.696
3179	0.442	0.453	0.464	0.475	0.486	0.496	0.506	0.517	0.527	0.536	0.546	0.555	0.564	0.573
3180	0.503	0.514	0.526	0.536	0.548	0.558	0.568	0.578	0.588	0.597	0.606	0.615	0.624	0.632

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
2222	0.649	0.657	0.665	0.673	0.681	0.688	0.694	0.701	0.707	0.714	0.720	0.725	0.731	0.736
2362	0.739	0.745	0.751	0.758	0.763	0.769	0.775	0.781	0.786	0.791	0.796	0.800	0.805	0.809
2402	0.555	0.562	0.569	0.576	0.583	0.589	0.596	0.602	0.608	0.614	0.620	0.626	0.632	0.638
2413	0.641	0.648	0.656	0.663	0.670	0.676	0.683	0.689	0.695	0.701	0.707	0.712	0.718	0.723
2501	0.723	0.731	0.738	0.745	0.752	0.759	0.765	0.772	0.778	0.784	0.790	0.795	0.801	0.806
2570	0.599	0.608	0.617	0.625	0.633	0.641	0.648	0.656	0.663	0.670	0.677	0.685	0.692	0.699
2571	0.674	0.683	0.691	0.699	0.707	0.714	0.722	0.729	0.735	0.742	0.748	0.754	0.760	0.765
2576	0.603	0.612	0.621	0.629	0.638	0.646	0.654	0.663	0.671	0.679	0.687	0.695	0.702	0.709
2584	0.634	0.642	0.649	0.656	0.663	0.670	0.677	0.684	0.690	0.697	0.703	0.709	0.716	0.722
2585	0.666	0.675	0.683	0.692	0.700	0.707	0.715	0.722	0.729	0.736	0.743	0.750	0.756	0.762
2589	0.700	0.707	0.715	0.722	0.729	0.736	0.743	0.749	0.756	0.762	0.768	0.774	0.780	0.786
2660	0.777	0.786	0.794	0.802	0.809	0.817	0.824	0.832	0.839	0.846	0.853	0.860	0.866	0.872
2683	0.789	0.797	0.806	0.815	0.824	0.832	0.841	0.850	0.858	0.866	0.874	0.881	0.888	0.894
2688	0.725	0.734	0.742	0.750	0.758	0.766	0.773	0.780	0.787	0.794	0.801	0.807	0.813	0.820
2702	0.457	0.466	0.474	0.482	0.490	0.497	0.505	0.512	0.520	0.527	0.533	0.540	0.547	0.554
2710	0.585	0.593	0.600	0.608	0.615	0.623	0.630	0.637	0.644	0.651	0.658	0.665	0.671	0.678
2727	0.388	0.395	0.402	0.408	0.415	0.422	0.428	0.434	0.440	0.446	0.451	0.457	0.463	0.468
2731	0.589	0.597	0.605	0.612	0.620	0.628	0.635	0.643	0.650	0.657	0.664	0.670	0.677	0.684
2757	0.683	0.691	0.698	0.704	0.711	0.717	0.724	0.730	0.736	0.742	0.748	0.754	0.759	0.765
2759	0.605	0.613	0.621	0.629	0.636	0.644	0.651	0.658	0.665	0.671	0.678	0.684	0.690	0.697
2790	0.654	0.663	0.672	0.680	0.689	0.697	0.705	0.713	0.721	0.728	0.735	0.741	0.747	0.753
2797	0.676	0.685	0.693	0.701	0.709	0.716	0.723	0.730	0.737	0.744	0.750	0.757	0.763	0.768
2806	0.675	0.683	0.692	0.700	0.709	0.717	0.725	0.733	0.740	0.747	0.754	0.761	0.767	0.774
2812	0.612	0.619	0.627	0.635	0.642	0.650	0.657	0.664	0.671	0.678	0.685	0.691	0.698	0.704
2819	0.608	0.615	0.622	0.630	0.637	0.643	0.650	0.657	0.664	0.671	0.678	0.684	0.690	0.696
2840	0.708	0.716	0.723	0.731	0.738	0.744	0.751	0.757	0.763	0.769	0.774	0.780	0.786	0.791
2842	0.636	0.643	0.651	0.658	0.665	0.672	0.679	0.686	0.692	0.699	0.706	0.712	0.718	0.723
2852	0.703	0.711	0.719	0.727	0.735	0.743	0.751	0.758	0.766	0.773	0.781	0.787	0.794	0.800
2881	0.650	0.658	0.665	0.673	0.680	0.687	0.693	0.699	0.705	0.711	0.717	0.722	0.728	0.734
2883	0.634	0.642	0.649	0.656	0.663	0.669	0.676	0.682	0.689	0.695	0.701	0.706	0.712	0.718
2915	0.573	0.581	0.589	0.598	0.606	0.614	0.622	0.630	0.639	0.647	0.655	0.663	0.670	0.676
2923	0.725	0.734	0.741	0.749	0.757	0.764	0.771	0.778	0.785	0.791	0.797	0.802	0.808	0.813
3018	0.526	0.535	0.543	0.552	0.561	0.569	0.578	0.586	0.594	0.603	0.611	0.619	0.627	0.635
3022	0.670	0.679	0.687	0.694	0.702	0.708	0.715	0.721	0.727	0.733	0.739	0.745	0.751	0.757
3030	0.536	0.544	0.552	0.559	0.567	0.575	0.582	0.590	0.597	0.604	0.611	0.618	0.625	0.632
3039	0.526	0.534	0.541	0.549	0.557	0.564	0.571	0.578	0.585	0.592	0.599	0.605	0.612	0.618
3040	0.568	0.577	0.585	0.593	0.601	0.608	0.616	0.623	0.631	0.638	0.645	0.652	0.659	0.665
3060	0.613	0.621	0.629	0.637	0.644	0.652	0.659	0.667	0.674	0.681	0.688	0.695	0.701	0.707
3066	0.597	0.605	0.613	0.621	0.629	0.636	0.643	0.651	0.657	0.664	0.671	0.677	0.684	0.690
3070	0.742	0.747	0.753	0.758	0.763	0.768	0.773	0.778	0.782	0.787	0.791	0.796	0.800	0.804
3076	0.655	0.663	0.672	0.680	0.687	0.695	0.702	0.709	0.716	0.723	0.729	0.736	0.742	0.748
3081	0.536	0.544	0.551	0.559	0.566	0.573	0.581	0.588	0.595	0.602	0.609	0.615	0.621	0.627
3082	0.515	0.523	0.531	0.538	0.545	0.553	0.560	0.566	0.573	0.580	0.587	0.593	0.600	0.606
3085	0.699	0.708	0.717	0.726	0.735	0.743	0.751	0.759	0.766	0.774	0.781	0.789	0.796	0.803
3099	0.609	0.617	0.625	0.632	0.639	0.647	0.654	0.661	0.668	0.674	0.681	0.687	0.693	0.700
3110	0.563	0.571	0.579	0.586	0.594	0.601	0.609	0.616	0.623	0.630	0.636	0.643	0.649	0.656
3131	0.660	0.670	0.678	0.687	0.696	0.704	0.713	0.721	0.729	0.737	0.745	0.752	0.760	0.767
3146	0.665	0.672	0.679	0.686	0.692	0.699	0.705	0.711	0.716	0.722	0.727	0.733	0.738	0.743
3152	0.587	0.596	0.604	0.612	0.620	0.627	0.635	0.643	0.650	0.657	0.664	0.671	0.678	0.685
3165	0.616	0.624	0.632	0.640	0.647	0.654	0.661	0.668	0.674	0.680	0.686	0.691	0.697	0.702
3169	0.708	0.715	0.723	0.730	0.737	0.744	0.751	0.757	0.764	0.770	0.776	0.782	0.788	0.793
3175	0.667	0.673	0.679	0.685	0.690	0.695	0.699	0.704	0.708	0.713	0.717	0.722	0.726	0.731
3178	0.704	0.713	0.721	0.730	0.738	0.745	0.753	0.761	0.768	0.776	0.783	0.790	0.796	0.802
3179	0.582	0.591	0.599	0.607	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678
3180	0.641	0.649	0.657	0.664	0.672	0.679	0.685	0.692	0.699	0.705	0.711	0.718	0.724	0.730

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
2222	0.742	0.747	0.752	0.757	0.762	0.767	0.771	0.775	0.780	0.784	0.788	0.792	0.796	0.799
2362	0.814	0.818	0.822	0.826	0.831	0.835	0.839	0.843	0.847	0.851	0.855	0.859	0.863	0.867
2402	0.643	0.649	0.654	0.659	0.665	0.670	0.675	0.680	0.685	0.690	0.695	0.700	0.705	0.709
2413	0.728	0.734	0.739	0.744	0.749	0.754	0.759	0.764	0.769	0.773	0.778	0.783	0.787	0.792
2501	0.811	0.816	0.821	0.826	0.831	0.836	0.840	0.845	0.849	0.853	0.857	0.861	0.865	0.869
2570	0.706	0.712	0.719	0.726	0.732	0.738	0.744	0.750	0.756	0.761	0.766	0.771	0.777	0.782
2571	0.770	0.775	0.780	0.785	0.789	0.794	0.798	0.803	0.807	0.812	0.816	0.820	0.825	0.829
2576	0.716	0.723	0.730	0.737	0.744	0.750	0.757	0.763	0.770	0.776	0.782	0.788	0.793	0.798
2584	0.728	0.734	0.739	0.745	0.750	0.755	0.760	0.765	0.770	0.775	0.779	0.784	0.788	0.793
2585	0.768	0.774	0.780	0.785	0.791	0.796	0.801	0.806	0.811	0.816	0.820	0.825	0.829	0.834
2589	0.791	0.797	0.803	0.808	0.814	0.819	0.824	0.829	0.833	0.838	0.843	0.847	0.851	0.855
2660	0.877	0.882	0.889	0.894	0.899	0.903	0.907	0.911	0.915	0.918	0.921	0.925	0.928	0.931
2683	0.900	0.906	0.916	0.922	0.928	0.934	0.940	0.944	0.947	0.951	0.954	0.957	0.959	0.961
2688	0.826	0.832	0.838	0.844	0.849	0.854	0.859	0.864	0.869	0.874	0.878	0.883	0.887	0.891
2702	0.560	0.567	0.573	0.579	0.585	0.591	0.597	0.603	0.609	0.615	0.621	0.626	0.632	0.638
2710	0.684	0.690	0.696	0.702	0.708	0.714	0.720	0.726	0.731	0.736	0.741	0.746	0.751	0.756
2727	0.474	0.479	0.483	0.488	0.494	0.499	0.505	0.510	0.515	0.520	0.525	0.530	0.535	0.540
2731	0.690	0.696	0.703	0.709	0.715	0.721	0.726	0.732	0.737	0.743	0.748	0.754	0.759	0.764
2757	0.771	0.776	0.782	0.787	0.792	0.797	0.801	0.806	0.810	0.814	0.818	0.822	0.826	0.829
2759	0.702	0.708	0.714	0.720	0.725	0.731	0.737	0.742	0.747	0.752	0.757	0.761	0.766	0.771
2790	0.758	0.763	0.768	0.773	0.778	0.783	0.787	0.792	0.797	0.801	0.806	0.811	0.815	0.820
2797	0.774	0.779	0.785	0.790	0.796	0.801	0.806	0.810	0.815	0.819	0.824	0.828	0.832	0.835
2806	0.780	0.785	0.791	0.797	0.802	0.807	0.812	0.817	0.822	0.827	0.831	0.836	0.840	0.844
2812	0.710	0.715	0.721	0.726	0.732	0.737	0.742	0.747	0.752	0.757	0.762	0.767	0.771	0.776
2819	0.702	0.707	0.712	0.718	0.723	0.728	0.733	0.738	0.743	0.747	0.752	0.757	0.761	0.766
2840	0.796	0.802	0.807	0.813	0.818	0.823	0.828	0.833	0.838	0.843	0.847	0.852	0.856	0.860
2842	0.729	0.734	0.740	0.745	0.751	0.756	0.761	0.766	0.771	0.776	0.781	0.785	0.790	0.795
2852	0.807	0.813	0.820	0.826	0.831	0.836	0.842	0.847	0.851	0.856	0.860	0.863	0.867	0.871
2881	0.739	0.744	0.749	0.754	0.759	0.764	0.768	0.773	0.778	0.783	0.786	0.790	0.794	0.798
2883	0.723	0.729	0.734	0.739	0.745	0.750	0.754	0.759	0.763	0.767	0.772	0.776	0.780	0.783
2915	0.681	0.686	0.691	0.696	0.701	0.706	0.710	0.714	0.718	0.722	0.726	0.730	0.734	0.738
2923	0.818	0.824	0.830	0.835	0.839	0.843	0.846	0.850	0.854	0.857	0.861	0.864	0.867	0.870
3018	0.643	0.651	0.657	0.665	0.672	0.680	0.687	0.694	0.701	0.707	0.713	0.719	0.726	0.731
3022	0.763	0.769	0.774	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.813	0.817	0.821	0.825
3030	0.638	0.644	0.650	0.656	0.662	0.668	0.673	0.679	0.685	0.690	0.695	0.700	0.705	0.710
3039	0.625	0.631	0.637	0.643	0.649	0.655	0.660	0.666	0.672	0.677	0.683	0.688	0.694	0.700
3040	0.672	0.678	0.685	0.691	0.697	0.703	0.709	0.715	0.721	0.727	0.733	0.738	0.744	0.749
3060	0.714	0.720	0.726	0.732	0.737	0.743	0.748	0.754	0.759	0.765	0.770	0.775	0.780	0.785
3066	0.696	0.702	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
3070	0.808	0.812	0.825	0.828	0.832	0.836	0.839	0.843	0.846	0.849	0.852	0.855	0.858	0.861
3076	0.754	0.760	0.766	0.772	0.778	0.783	0.788	0.793	0.798	0.803	0.807	0.812	0.816	0.820
3081	0.632	0.638	0.641	0.647	0.652	0.657	0.662	0.667	0.672	0.677	0.682	0.686	0.691	0.696
3082	0.612	0.617	0.622	0.628	0.634	0.639	0.645	0.650	0.655	0.661	0.666	0.671	0.676	0.680
3085	0.810	0.816	0.823	0.829	0.835	0.841	0.847	0.853	0.858	0.863	0.868	0.873	0.877	0.881
3099	0.705	0.711	0.716	0.722	0.727	0.732	0.737	0.741	0.746	0.751	0.756	0.760	0.765	0.769
3110	0.662	0.667	0.673	0.679	0.684	0.690	0.696	0.701	0.706	0.712	0.717	0.722	0.727	0.732
3131	0.774	0.781	0.788	0.794	0.800	0.806	0.812	0.817	0.822	0.828	0.833	0.837	0.842	0.847
3146	0.748	0.753	0.758	0.763	0.767	0.772	0.776	0.781	0.785	0.789	0.793	0.797	0.801	0.805
3152	0.691	0.698	0.704	0.711	0.717	0.723	0.729	0.735	0.740	0.746	0.751	0.757	0.762	0.767
3165	0.707	0.712	0.717	0.722	0.727	0.732	0.737	0.742	0.747	0.752	0.756	0.761	0.766	0.771
3169	0.799	0.804	0.810	0.814	0.819	0.824	0.828	0.832	0.836	0.840	0.844	0.847	0.850	0.854
3175	0.735	0.739	0.744	0.748	0.753	0.757	0.761	0.766	0.770	0.774	0.778	0.783	0.787	0.791
3178	0.808	0.814	0.821	0.827	0.832	0.838	0.843	0.849	0.854	0.859	0.864	0.868	0.873	0.877
3179	0.684	0.690	0.696	0.701	0.707	0.713	0.718	0.724	0.730	0.735	0.740	0.745	0.750	0.755
3180	0.736	0.742	0.748	0.754	0.760	0.765	0.771	0.776	0.781	0.786	0.790	0.795	0.799	0.803

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold								
	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
2222	0.803	0.806	0.809	0.812	0.814	0.817	0.819	0.822	0.824
2362	0.870	0.874	0.877	0.881	0.884	0.888	0.891	0.894	0.897
2402	0.714	0.719	0.724	0.728	0.733	0.737	0.742	0.746	0.751
2413	0.796	0.801	0.805	0.809	0.814	0.817	0.821	0.825	0.829
2501	0.873	0.876	0.880	0.883	0.886	0.890	0.893	0.896	0.899
2570	0.787	0.792	0.797	0.802	0.806	0.811	0.816	0.820	0.825
2571	0.833	0.837	0.841	0.845	0.849	0.853	0.857	0.860	0.864
2576	0.804	0.809	0.814	0.819	0.824	0.829	0.833	0.838	0.842
2584	0.797	0.801	0.805	0.809	0.813	0.817	0.820	0.824	0.828
2585	0.838	0.842	0.846	0.850	0.853	0.857	0.860	0.864	0.867
2589	0.860	0.864	0.867	0.871	0.875	0.879	0.883	0.886	0.890
2660	0.934	0.938	0.941	0.944	0.946	0.949	0.951	0.952	0.954
2683	0.962	0.963	0.964	0.964	0.965	0.966	0.967	0.968	0.968
2688	0.895	0.899	0.903	0.907	0.911	0.914	0.918	0.921	0.924
2702	0.643	0.648	0.654	0.659	0.664	0.669	0.674	0.679	0.684
2710	0.760	0.765	0.769	0.773	0.777	0.781	0.785	0.789	0.793
2727	0.545	0.550	0.555	0.560	0.565	0.570	0.575	0.580	0.585
2731	0.769	0.774	0.779	0.784	0.789	0.794	0.798	0.802	0.807
2757	0.833	0.837	0.840	0.844	0.847	0.851	0.854	0.858	0.861
2759	0.775	0.780	0.784	0.788	0.792	0.797	0.801	0.805	0.809
2790	0.824	0.828	0.832	0.836	0.840	0.843	0.846	0.850	0.853
2797	0.839	0.843	0.847	0.850	0.854	0.857	0.860	0.864	0.867
2806	0.848	0.852	0.856	0.860	0.864	0.867	0.871	0.874	0.877
2812	0.781	0.785	0.789	0.794	0.798	0.802	0.806	0.810	0.814
2819	0.770	0.774	0.778	0.782	0.786	0.790	0.794	0.798	0.801
2840	0.863	0.867	0.870	0.873	0.876	0.879	0.882	0.885	0.887
2842	0.799	0.804	0.808	0.812	0.817	0.821	0.825	0.829	0.833
2852	0.874	0.877	0.881	0.884	0.887	0.890	0.892	0.895	0.897
2881	0.802	0.805	0.808	0.811	0.814	0.817	0.820	0.823	0.826
2883	0.787	0.791	0.795	0.799	0.803	0.806	0.810	0.814	0.817
2915	0.742	0.746	0.750	0.754	0.758	0.761	0.765	0.769	0.773
2923	0.873	0.876	0.879	0.881	0.884	0.886	0.889	0.892	0.894
3018	0.736	0.742	0.747	0.752	0.758	0.763	0.768	0.773	0.778
3022	0.829	0.833	0.837	0.841	0.845	0.848	0.852	0.855	0.859
3030	0.715	0.720	0.724	0.729	0.734	0.738	0.743	0.748	0.752
3039	0.705	0.710	0.716	0.721	0.726	0.731	0.736	0.741	0.746
3040	0.754	0.759	0.764	0.769	0.774	0.778	0.783	0.788	0.792
3060	0.790	0.795	0.799	0.803	0.808	0.812	0.816	0.820	0.824
3066	0.770	0.775	0.780	0.784	0.788	0.793	0.797	0.801	0.805
3070	0.864	0.867	0.870	0.873	0.876	0.878	0.881	0.883	0.886
3076	0.825	0.829	0.833	0.837	0.841	0.845	0.849	0.852	0.856
3081	0.701	0.706	0.711	0.716	0.720	0.725	0.730	0.735	0.739
3082	0.685	0.690	0.695	0.700	0.705	0.710	0.715	0.719	0.724
3085	0.885	0.888	0.891	0.894	0.898	0.901	0.904	0.906	0.908
3099	0.774	0.778	0.782	0.786	0.790	0.794	0.798	0.802	0.806
3110	0.737	0.742	0.746	0.751	0.756	0.760	0.765	0.769	0.773
3131	0.851	0.855	0.859	0.863	0.866	0.869	0.872	0.874	0.877
3146	0.809	0.813	0.816	0.820	0.823	0.827	0.830	0.834	0.837
3152	0.772	0.777	0.782	0.787	0.792	0.796	0.801	0.805	0.810
3165	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.804	0.808
3169	0.857	0.860	0.863	0.866	0.869	0.872	0.875	0.878	0.881
3175	0.795	0.799	0.804	0.808	0.812	0.815	0.819	0.822	0.826
3178	0.881	0.884	0.887	0.890	0.894	0.896	0.899	0.902	0.905
3179	0.760	0.764	0.769	0.773	0.778	0.782	0.786	0.790	0.794
3180	0.808	0.811	0.815	0.819	0.822	0.826	0.829	0.832	0.835

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
3220	0.91	0.172	0.187	0.201	0.216	0.230	0.244	0.257	0.270	0.283	0.294	0.307	0.319	0.329
3241	1.71	0.148	0.159	0.170	0.180	0.190	0.199	0.208	0.216	0.225	0.233	0.241	0.248	0.256
3257	2.33	0.174	0.188	0.202	0.217	0.230	0.243	0.256	0.269	0.282	0.294	0.306	0.318	0.330
3339	2.59	0.144	0.155	0.166	0.177	0.187	0.197	0.207	0.217	0.227	0.237	0.246	0.256	0.265
3365	2.10	0.124	0.134	0.144	0.153	0.163	0.172	0.180	0.189	0.197	0.205	0.213	0.220	0.228
3372	2.16	0.136	0.148	0.159	0.170	0.181	0.192	0.202	0.212	0.222	0.232	0.242	0.251	0.261
3383	1.47	0.129	0.141	0.153	0.165	0.177	0.188	0.200	0.211	0.221	0.232	0.243	0.253	0.263
3400	2.80	0.132	0.143	0.153	0.164	0.174	0.184	0.194	0.203	0.213	0.222	0.231	0.240	0.248
3401	1.82	0.154	0.167	0.180	0.192	0.203	0.215	0.226	0.237	0.248	0.258	0.269	0.279	0.288
3501	2.64	0.122	0.133	0.144	0.154	0.164	0.173	0.183	0.192	0.201	0.211	0.219	0.228	0.237
3507	1.83	0.147	0.158	0.169	0.180	0.190	0.200	0.210	0.220	0.229	0.238	0.247	0.256	0.264
3560	1.32	0.152	0.165	0.176	0.188	0.199	0.210	0.221	0.231	0.241	0.251	0.261	0.270	0.280
3568	1.14	0.140	0.152	0.163	0.173	0.184	0.194	0.204	0.214	0.224	0.234	0.244	0.253	0.263
3569	0.78	0.165	0.178	0.189	0.200	0.211	0.221	0.231	0.241	0.251	0.260	0.269	0.278	0.287
3570	1.56	0.122	0.133	0.142	0.152	0.161	0.170	0.179	0.188	0.197	0.205	0.213	0.222	0.230
3572	0.42	0.179	0.192	0.204	0.216	0.227	0.239	0.249	0.260	0.270	0.280	0.290	0.299	0.308
3573	0.56	0.179	0.192	0.206	0.219	0.231	0.243	0.254	0.266	0.277	0.287	0.298	0.308	0.318
3574	1.40	0.150	0.163	0.175	0.187	0.198	0.209	0.220	0.231	0.241	0.251	0.261	0.271	0.280
3577	0.59	0.142	0.154	0.166	0.178	0.190	0.201	0.212	0.223	0.233	0.243	0.253	0.263	0.272
3612	1.28	0.129	0.138	0.147	0.156	0.165	0.173	0.181	0.189	0.197	0.205	0.213	0.220	0.227
3620	2.66	0.138	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
3632	1.19	0.135	0.147	0.157	0.168	0.178	0.188	0.198	0.207	0.217	0.226	0.235	0.244	0.253
3634	1.35	0.144	0.155	0.165	0.176	0.186	0.196	0.206	0.215	0.225	0.234	0.243	0.251	0.260
3643	1.03	0.151	0.163	0.175	0.187	0.198	0.209	0.220	0.231	0.242	0.253	0.263	0.274	0.284
3647	2.36	0.145	0.158	0.169	0.181	0.192	0.203	0.213	0.224	0.233	0.243	0.252	0.261	0.269
3651	1.13	0.153	0.166	0.178	0.190	0.202	0.213	0.225	0.236	0.247	0.257	0.268	0.278	0.289
3681	0.32	0.152	0.164	0.175	0.186	0.196	0.207	0.217	0.227	0.236	0.246	0.255	0.264	0.273
3682	0.59	0.148	0.160	0.172	0.183	0.194	0.205	0.215	0.225	0.235	0.245	0.255	0.264	0.273
3683	1.02	0.168	0.183	0.197	0.211	0.224	0.237	0.250	0.262	0.274	0.286	0.297	0.308	0.319
3719	0.65	0.080	0.088	0.095	0.102	0.109	0.117	0.124	0.131	0.138	0.145	0.152	0.158	0.165
3724	1.60	0.117	0.127	0.137	0.146	0.155	0.164	0.172	0.181	0.189	0.197	0.205	0.213	0.221
3726	0.79	0.115	0.126	0.136	0.146	0.156	0.165	0.175	0.183	0.192	0.200	0.209	0.217	0.225
3805	0.45	0.134	0.146	0.157	0.167	0.178	0.188	0.198	0.207	0.217	0.227	0.236	0.245	0.254
3808	1.76	0.168	0.180	0.192	0.204	0.215	0.226	0.237	0.248	0.258	0.269	0.279	0.288	0.298
3815	2.27	0.143	0.154	0.166	0.176	0.187	0.197	0.207	0.217	0.227	0.237	0.246	0.256	0.265
3821	2.97	0.156	0.168	0.181	0.192	0.204	0.214	0.225	0.235	0.245	0.255	0.265	0.275	0.284
3828	1.69	0.161	0.174	0.186	0.199	0.211	0.222	0.234	0.245	0.256	0.267	0.278	0.288	0.298
3830	0.69	0.113	0.123	0.132	0.141	0.150	0.159	0.167	0.176	0.184	0.192	0.200	0.208	0.215
3831	1.26	0.129	0.139	0.150	0.159	0.169	0.178	0.188	0.197	0.205	0.214	0.223	0.231	0.239
3840	1.87	0.165	0.178	0.191	0.203	0.215	0.226	0.237	0.248	0.258	0.269	0.279	0.289	0.298
4000	1.20	0.106	0.114	0.123	0.131	0.139	0.146	0.154	0.161	0.169	0.176	0.183	0.190	0.198
4034	2.08	0.140	0.151	0.162	0.172	0.183	0.193	0.203	0.213	0.223	0.233	0.242	0.251	0.260
4036	1.95	0.105	0.114	0.123	0.131	0.139	0.147	0.154	0.162	0.169	0.177	0.184	0.191	0.198
4038	2.68	0.125	0.136	0.146	0.156	0.165	0.174	0.183	0.191	0.200	0.208	0.217	0.225	0.233
4041	1.47	0.165	0.179	0.193	0.207	0.221	0.235	0.248	0.260	0.273	0.284	0.295	0.307	0.317
4049	1.46	0.140	0.152	0.163	0.174	0.185	0.195	0.205	0.215	0.225	0.235	0.245	0.254	0.263
4111	1.11	0.144	0.156	0.169	0.180	0.192	0.202	0.213	0.223	0.233	0.242	0.252	0.262	0.270
4112	0.19	0.157	0.168	0.179	0.190	0.201	0.211	0.221	0.231	0.240	0.249	0.258	0.266	0.275
4114	1.20	0.147	0.159	0.171	0.182	0.193	0.204	0.214	0.225	0.235	0.245	0.255	0.265	0.274
4130	2.41	0.157	0.169	0.182	0.194	0.206	0.217	0.228	0.239	0.249	0.259	0.269	0.279	0.288
4150	1.18	0.169	0.182	0.195	0.208	0.221	0.234	0.246	0.258	0.270	0.281	0.292	0.303	0.313
4239	1.27	0.129	0.140	0.151	0.161	0.171	0.181	0.191	0.201	0.211	0.221	0.230	0.239	0.248
4240	4.10	0.127	0.138	0.147	0.156	0.166	0.175	0.184	0.192	0.201	0.210	0.218	0.225	0.234
4243	1.62	0.148	0.160	0.172	0.183	0.194	0.205	0.216	0.226	0.237	0.247	0.257	0.267	0.277
4244	1.92	0.132	0.142	0.153	0.163	0.174	0.184	0.193	0.203	0.212	0.221	0.230	0.239	0.248

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
3220	0.341	0.352	0.363	0.373	0.384	0.394	0.403	0.414	0.424	0.433	0.444	0.453	0.461	0.470
3241	0.263	0.270	0.276	0.283	0.289	0.295	0.302	0.307	0.313	0.319	0.323	0.329	0.335	0.341
3257	0.341	0.352	0.363	0.374	0.384	0.394	0.404	0.414	0.424	0.433	0.442	0.451	0.460	0.468
3339	0.274	0.283	0.292	0.301	0.310	0.319	0.327	0.336	0.344	0.352	0.360	0.368	0.376	0.383
3365	0.235	0.243	0.250	0.258	0.265	0.272	0.279	0.285	0.292	0.299	0.305	0.312	0.318	0.324
3372	0.270	0.279	0.287	0.296	0.305	0.313	0.321	0.329	0.337	0.345	0.353	0.361	0.368	0.376
3383	0.273	0.283	0.292	0.301	0.310	0.319	0.328	0.337	0.345	0.353	0.362	0.370	0.378	0.385
3400	0.257	0.265	0.273	0.281	0.289	0.297	0.304	0.312	0.319	0.327	0.334	0.341	0.348	0.355
3401	0.298	0.308	0.317	0.326	0.335	0.343	0.351	0.360	0.367	0.375	0.383	0.391	0.398	0.406
3501	0.245	0.254	0.262	0.270	0.278	0.286	0.294	0.301	0.309	0.316	0.324	0.331	0.338	0.346
3507	0.273	0.281	0.290	0.298	0.306	0.314	0.322	0.330	0.337	0.345	0.352	0.360	0.367	0.374
3560	0.289	0.298	0.307	0.315	0.324	0.332	0.340	0.348	0.356	0.364	0.371	0.379	0.386	0.393
3568	0.272	0.281	0.290	0.299	0.307	0.316	0.325	0.333	0.341	0.350	0.357	0.365	0.373	0.381
3569	0.296	0.305	0.314	0.322	0.330	0.339	0.347	0.355	0.363	0.371	0.379	0.387	0.394	0.401
3570	0.238	0.245	0.253	0.261	0.268	0.276	0.283	0.290	0.298	0.305	0.312	0.319	0.326	0.333
3572	0.317	0.325	0.334	0.342	0.350	0.358	0.365	0.373	0.380	0.387	0.394	0.401	0.408	0.414
3573	0.329	0.338	0.349	0.358	0.369	0.378	0.386	0.397	0.405	0.414	0.424	0.432	0.440	0.448
3574	0.289	0.298	0.307	0.316	0.324	0.333	0.340	0.349	0.356	0.364	0.371	0.379	0.386	0.394
3577	0.281	0.291	0.300	0.309	0.318	0.326	0.335	0.343	0.351	0.359	0.367	0.375	0.382	0.390
3612	0.234	0.242	0.248	0.255	0.262	0.269	0.275	0.282	0.288	0.295	0.301	0.307	0.313	0.319
3620	0.269	0.278	0.286	0.295	0.304	0.312	0.320	0.329	0.337	0.345	0.352	0.360	0.367	0.374
3632	0.262	0.270	0.278	0.287	0.295	0.303	0.310	0.318	0.326	0.333	0.340	0.348	0.355	0.362
3634	0.268	0.277	0.285	0.293	0.301	0.309	0.316	0.323	0.331	0.338	0.345	0.352	0.359	0.366
3643	0.294	0.304	0.313	0.323	0.332	0.342	0.351	0.359	0.368	0.377	0.385	0.393	0.401	0.409
3647	0.278	0.287	0.295	0.304	0.312	0.320	0.328	0.336	0.344	0.352	0.359	0.367	0.374	0.381
3651	0.299	0.308	0.318	0.327	0.336	0.345	0.353	0.362	0.370	0.378	0.385	0.393	0.401	0.408
3681	0.282	0.290	0.299	0.307	0.315	0.323	0.331	0.339	0.346	0.354	0.361	0.369	0.376	0.383
3682	0.282	0.290	0.299	0.307	0.314	0.322	0.330	0.337	0.345	0.352	0.359	0.366	0.373	0.379
3683	0.330	0.339	0.350	0.359	0.369	0.379	0.387	0.397	0.405	0.413	0.421	0.428	0.435	0.442
3719	0.172	0.178	0.185	0.191	0.197	0.204	0.210	0.216	0.222	0.228	0.233	0.239	0.244	0.250
3724	0.229	0.236	0.244	0.251	0.258	0.265	0.272	0.279	0.286	0.293	0.299	0.306	0.312	0.318
3726	0.234	0.242	0.250	0.258	0.266	0.273	0.280	0.287	0.293	0.300	0.306	0.313	0.319	0.325
3805	0.263	0.272	0.280	0.289	0.297	0.306	0.314	0.322	0.331	0.339	0.347	0.355	0.363	0.371
3808	0.307	0.316	0.325	0.333	0.342	0.350	0.359	0.367	0.375	0.383	0.391	0.399	0.406	0.414
3815	0.274	0.283	0.292	0.300	0.309	0.317	0.325	0.333	0.341	0.349	0.357	0.364	0.371	0.378
3821	0.293	0.302	0.311	0.319	0.328	0.336	0.344	0.352	0.359	0.367	0.375	0.382	0.389	0.397
3828	0.308	0.318	0.328	0.338	0.347	0.357	0.366	0.375	0.384	0.393	0.401	0.410	0.418	0.427
3830	0.223	0.230	0.238	0.245	0.252	0.259	0.266	0.273	0.279	0.286	0.293	0.299	0.306	0.312
3831	0.247	0.255	0.263	0.271	0.278	0.286	0.293	0.300	0.307	0.314	0.321	0.328	0.335	0.341
3840	0.308	0.317	0.326	0.335	0.344	0.353	0.362	0.370	0.378	0.387	0.395	0.402	0.410	0.417
4000	0.204	0.211	0.217	0.224	0.229	0.236	0.242	0.247	0.254	0.260	0.265	0.271	0.276	0.282
4034	0.269	0.278	0.286	0.294	0.303	0.311	0.319	0.327	0.335	0.342	0.350	0.358	0.365	0.372
4036	0.204	0.212	0.218	0.225	0.230	0.236	0.242	0.247	0.253	0.259	0.264	0.270	0.276	0.282
4038	0.240	0.248	0.256	0.264	0.271	0.278	0.286	0.293	0.300	0.307	0.314	0.321	0.328	0.334
4041	0.328	0.339	0.350	0.360	0.371	0.380	0.389	0.399	0.408	0.416	0.426	0.433	0.441	0.448
4049	0.272	0.280	0.289	0.297	0.305	0.313	0.320	0.328	0.335	0.342	0.349	0.355	0.362	0.368
4111	0.279	0.287	0.296	0.304	0.312	0.320	0.328	0.336	0.344	0.351	0.359	0.367	0.374	0.382
4112	0.283	0.291	0.298	0.306	0.314	0.321	0.328	0.335	0.341	0.348	0.355	0.361	0.367	0.373
4114	0.284	0.293	0.303	0.311	0.320	0.329	0.337	0.346	0.354	0.361	0.370	0.377	0.384	0.392
4130	0.298	0.307	0.316	0.324	0.333	0.341	0.349	0.357	0.365	0.372	0.379	0.387	0.394	0.400
4150	0.324	0.333	0.343	0.353	0.363	0.372	0.380	0.389	0.398	0.406	0.414	0.422	0.430	0.437
4239	0.257	0.266	0.274	0.283	0.291	0.299	0.307	0.314	0.322	0.330	0.337	0.345	0.352	0.359
4240	0.241	0.250	0.256	0.265	0.271	0.279	0.286	0.292	0.299	0.307	0.312	0.319	0.327	0.334
4243	0.287	0.296	0.305	0.315	0.323	0.332	0.340	0.348	0.356	0.364	0.372	0.380	0.387	0.395
4244	0.257	0.265	0.273	0.281	0.289	0.297	0.304	0.311	0.319	0.326	0.333	0.340	0.347	0.354

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
3220	0.480	0.487	0.495	0.502	0.509	0.517	0.524	0.531	0.537	0.544	0.550	0.556	0.564	0.570
3241	0.345	0.351	0.356	0.362	0.368	0.370	0.376	0.381	0.387	0.392	0.397	0.402	0.404	0.410
3257	0.477	0.485	0.493	0.501	0.509	0.517	0.524	0.531	0.539	0.546	0.553	0.560	0.567	0.574
3339	0.391	0.398	0.405	0.412	0.419	0.426	0.433	0.440	0.446	0.453	0.460	0.466	0.473	0.479
3365	0.330	0.336	0.342	0.348	0.354	0.359	0.365	0.370	0.376	0.382	0.387	0.392	0.397	0.403
3372	0.383	0.390	0.397	0.405	0.412	0.419	0.425	0.432	0.439	0.445	0.451	0.458	0.464	0.470
3383	0.393	0.401	0.408	0.416	0.423	0.430	0.437	0.444	0.451	0.458	0.465	0.471	0.478	0.485
3400	0.362	0.368	0.375	0.382	0.388	0.394	0.400	0.407	0.413	0.419	0.425	0.430	0.436	0.442
3401	0.413	0.420	0.427	0.434	0.441	0.448	0.455	0.461	0.468	0.475	0.481	0.487	0.494	0.501
3501	0.352	0.359	0.366	0.373	0.380	0.387	0.393	0.400	0.406	0.413	0.419	0.425	0.431	0.437
3507	0.381	0.388	0.394	0.401	0.407	0.413	0.419	0.425	0.431	0.437	0.443	0.448	0.454	0.459
3560	0.400	0.407	0.414	0.421	0.427	0.434	0.441	0.447	0.454	0.460	0.467	0.473	0.479	0.485
3568	0.388	0.395	0.403	0.410	0.417	0.424	0.431	0.438	0.444	0.451	0.457	0.464	0.470	0.476
3569	0.408	0.414	0.421	0.427	0.434	0.440	0.446	0.452	0.458	0.464	0.469	0.475	0.480	0.485
3570	0.340	0.347	0.354	0.360	0.367	0.374	0.380	0.386	0.393	0.399	0.405	0.411	0.417	0.423
3572	0.421	0.428	0.434	0.440	0.447	0.453	0.459	0.465	0.471	0.477	0.483	0.488	0.494	0.499
3573	0.458	0.466	0.473	0.480	0.488	0.497	0.505	0.512	0.519	0.526	0.533	0.540	0.550	0.556
3574	0.401	0.409	0.416	0.423	0.429	0.437	0.443	0.450	0.456	0.463	0.469	0.476	0.482	0.488
3577	0.397	0.404	0.411	0.418	0.425	0.431	0.438	0.444	0.451	0.457	0.463	0.469	0.475	0.481
3612	0.325	0.330	0.336	0.342	0.348	0.353	0.358	0.363	0.368	0.374	0.379	0.384	0.389	0.394
3620	0.381	0.388	0.395	0.402	0.409	0.416	0.423	0.430	0.436	0.442	0.449	0.455	0.461	0.467
3632	0.369	0.376	0.383	0.389	0.396	0.403	0.409	0.415	0.422	0.428	0.434	0.440	0.446	0.452
3634	0.372	0.379	0.385	0.391	0.397	0.403	0.409	0.414	0.420	0.425	0.431	0.436	0.441	0.446
3643	0.417	0.424	0.431	0.439	0.446	0.453	0.460	0.467	0.474	0.480	0.487	0.493	0.500	0.506
3647	0.388	0.395	0.401	0.407	0.414	0.420	0.425	0.431	0.437	0.442	0.448	0.453	0.458	0.464
3651	0.416	0.423	0.430	0.437	0.445	0.451	0.458	0.465	0.472	0.479	0.486	0.493	0.500	0.506
3681	0.390	0.397	0.404	0.410	0.417	0.423	0.430	0.436	0.442	0.448	0.454	0.460	0.466	0.472
3682	0.386	0.393	0.399	0.406	0.412	0.418	0.425	0.431	0.437	0.443	0.449	0.454	0.460	0.465
3683	0.450	0.457	0.464	0.471	0.478	0.485	0.492	0.499	0.505	0.512	0.518	0.524	0.532	0.538
3719	0.255	0.260	0.266	0.271	0.276	0.281	0.286	0.291	0.296	0.301	0.305	0.310	0.315	0.319
3724	0.324	0.331	0.337	0.343	0.348	0.354	0.360	0.366	0.371	0.377	0.382	0.388	0.393	0.398
3726	0.332	0.337	0.343	0.349	0.355	0.360	0.365	0.370	0.375	0.379	0.384	0.388	0.393	0.397
3805	0.379	0.387	0.395	0.403	0.411	0.418	0.426	0.433	0.440	0.446	0.453	0.460	0.467	0.473
3808	0.421	0.429	0.436	0.443	0.451	0.458	0.465	0.472	0.478	0.485	0.492	0.498	0.504	0.510
3815	0.385	0.392	0.399	0.406	0.412	0.418	0.425	0.431	0.437	0.443	0.449	0.455	0.461	0.467
3821	0.404	0.411	0.419	0.426	0.433	0.440	0.446	0.453	0.459	0.465	0.472	0.478	0.484	0.490
3828	0.435	0.443	0.451	0.458	0.466	0.474	0.481	0.489	0.496	0.503	0.511	0.518	0.525	0.532
3830	0.318	0.324	0.331	0.337	0.343	0.349	0.354	0.360	0.366	0.372	0.377	0.383	0.388	0.394
3831	0.348	0.355	0.361	0.368	0.374	0.380	0.387	0.393	0.399	0.405	0.411	0.417	0.423	0.429
3840	0.425	0.432	0.440	0.447	0.454	0.461	0.468	0.474	0.481	0.487	0.493	0.500	0.506	0.512
4000	0.287	0.293	0.298	0.303	0.309	0.313	0.319	0.324	0.329	0.334	0.339	0.344	0.348	0.353
4034	0.380	0.387	0.394	0.401	0.408	0.415	0.421	0.428	0.434	0.441	0.447	0.453	0.460	0.466
4036	0.286	0.292	0.298	0.303	0.309	0.313	0.319	0.325	0.330	0.336	0.341	0.347	0.350	0.356
4038	0.340	0.347	0.354	0.360	0.366	0.372	0.378	0.384	0.390	0.396	0.402	0.408	0.413	0.419
4041	0.457	0.465	0.471	0.478	0.485	0.492	0.499	0.505	0.511	0.517	0.522	0.528	0.534	0.540
4049	0.374	0.380	0.386	0.391	0.397	0.403	0.408	0.413	0.418	0.424	0.429	0.434	0.439	0.444
4111	0.389	0.396	0.403	0.410	0.417	0.424	0.430	0.437	0.443	0.449	0.455	0.462	0.468	0.474
4112	0.379	0.385	0.391	0.397	0.403	0.408	0.414	0.419	0.425	0.431	0.436	0.441	0.447	0.452
4114	0.400	0.407	0.414	0.420	0.427	0.434	0.440	0.446	0.452	0.458	0.463	0.469	0.476	0.481
4130	0.407	0.414	0.421	0.427	0.434	0.440	0.446	0.453	0.459	0.465	0.471	0.476	0.482	0.488
4150	0.445	0.452	0.459	0.466	0.473	0.480	0.487	0.494	0.500	0.507	0.513	0.519	0.526	0.532
4239	0.366	0.373	0.380	0.387	0.394	0.401	0.408	0.414	0.421	0.427	0.433	0.439	0.445	0.450
4240	0.339	0.346	0.353	0.360	0.367	0.372	0.378	0.385	0.392	0.399	0.406	0.412	0.416	0.422
4243	0.402	0.409	0.417	0.424	0.431	0.437	0.444	0.451	0.457	0.464	0.470	0.476	0.482	0.488
4244	0.360	0.367	0.373	0.380	0.386	0.392	0.398	0.404	0.410	0.416	0.421	0.427	0.433	0.438

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
3220	0.576	0.588	0.599	0.610	0.623	0.633	0.643	0.652	0.660	0.669	0.676	0.683	0.693	0.700
3241	0.415	0.425	0.435	0.445	0.451	0.461	0.470	0.479	0.488	0.497	0.505	0.512	0.516	0.523
3257	0.581	0.594	0.607	0.620	0.632	0.644	0.655	0.666	0.676	0.686	0.696	0.705	0.714	0.723
3339	0.485	0.497	0.509	0.520	0.532	0.544	0.554	0.564	0.574	0.584	0.594	0.603	0.614	0.623
3365	0.408	0.418	0.428	0.438	0.447	0.457	0.467	0.476	0.485	0.494	0.502	0.511	0.518	0.526
3372	0.476	0.487	0.498	0.509	0.520	0.531	0.541	0.551	0.560	0.570	0.579	0.588	0.596	0.605
3383	0.491	0.504	0.516	0.528	0.539	0.550	0.561	0.571	0.582	0.592	0.601	0.611	0.620	0.628
3400	0.448	0.459	0.470	0.480	0.491	0.501	0.511	0.520	0.529	0.538	0.547	0.556	0.564	0.573
3401	0.507	0.519	0.531	0.542	0.553	0.564	0.574	0.584	0.594	0.604	0.613	0.622	0.632	0.641
3501	0.443	0.455	0.467	0.478	0.489	0.501	0.512	0.523	0.533	0.544	0.554	0.564	0.574	0.583
3507	0.465	0.475	0.485	0.495	0.505	0.514	0.523	0.532	0.541	0.550	0.558	0.567	0.575	0.583
3560	0.491	0.503	0.514	0.525	0.536	0.547	0.557	0.567	0.577	0.587	0.597	0.606	0.614	0.623
3568	0.482	0.493	0.505	0.516	0.526	0.537	0.547	0.557	0.567	0.577	0.586	0.594	0.603	0.611
3569	0.491	0.502	0.513	0.524	0.533	0.543	0.553	0.562	0.571	0.580	0.588	0.597	0.605	0.614
3570	0.429	0.440	0.451	0.462	0.472	0.483	0.493	0.503	0.514	0.524	0.534	0.543	0.552	0.562
3572	0.505	0.516	0.526	0.536	0.546	0.555	0.564	0.573	0.582	0.590	0.599	0.607	0.615	0.623
3573	0.563	0.576	0.588	0.600	0.615	0.627	0.638	0.648	0.659	0.670	0.680	0.691	0.704	0.712
3574	0.494	0.506	0.517	0.528	0.540	0.550	0.561	0.571	0.581	0.591	0.600	0.609	0.619	0.627
3577	0.487	0.499	0.510	0.522	0.533	0.544	0.554	0.565	0.574	0.584	0.593	0.602	0.611	0.619
3612	0.399	0.409	0.418	0.427	0.435	0.444	0.453	0.461	0.469	0.478	0.486	0.494	0.501	0.508
3620	0.473	0.485	0.497	0.508	0.520	0.531	0.541	0.552	0.561	0.571	0.580	0.590	0.599	0.608
3632	0.458	0.469	0.481	0.492	0.502	0.513	0.523	0.533	0.543	0.552	0.562	0.571	0.580	0.588
3634	0.451	0.461	0.470	0.480	0.489	0.498	0.508	0.517	0.525	0.534	0.543	0.552	0.560	0.568
3643	0.512	0.524	0.535	0.547	0.558	0.569	0.579	0.590	0.600	0.609	0.619	0.628	0.636	0.645
3647	0.469	0.479	0.489	0.499	0.508	0.517	0.526	0.535	0.544	0.553	0.561	0.569	0.576	0.583
3651	0.513	0.526	0.538	0.550	0.562	0.574	0.586	0.597	0.608	0.619	0.629	0.639	0.649	0.658
3681	0.478	0.490	0.501	0.512	0.522	0.533	0.543	0.553	0.563	0.572	0.581	0.590	0.599	0.607
3682	0.471	0.481	0.491	0.502	0.511	0.521	0.530	0.540	0.549	0.557	0.566	0.574	0.582	0.590
3683	0.545	0.557	0.568	0.579	0.591	0.602	0.613	0.623	0.634	0.643	0.652	0.661	0.668	0.674
3719	0.324	0.333	0.341	0.350	0.358	0.366	0.374	0.382	0.390	0.399	0.407	0.414	0.422	0.429
3724	0.404	0.414	0.425	0.435	0.445	0.454	0.464	0.473	0.482	0.492	0.501	0.509	0.518	0.527
3726	0.402	0.411	0.420	0.428	0.437	0.444	0.452	0.460	0.467	0.475	0.482	0.490	0.496	0.503
3805	0.480	0.491	0.503	0.514	0.525	0.535	0.545	0.555	0.565	0.575	0.584	0.593	0.601	0.609
3808	0.516	0.528	0.539	0.550	0.561	0.572	0.583	0.593	0.603	0.614	0.624	0.634	0.643	0.652
3815	0.473	0.484	0.494	0.505	0.515	0.525	0.535	0.544	0.553	0.562	0.571	0.580	0.588	0.596
3821	0.496	0.508	0.519	0.530	0.540	0.551	0.561	0.571	0.581	0.590	0.599	0.608	0.617	0.626
3828	0.538	0.551	0.564	0.576	0.587	0.598	0.608	0.618	0.628	0.638	0.647	0.656	0.665	0.674
3830	0.399	0.410	0.420	0.430	0.440	0.449	0.458	0.467	0.476	0.485	0.493	0.502	0.510	0.518
3831	0.435	0.446	0.457	0.468	0.478	0.489	0.499	0.509	0.518	0.527	0.537	0.546	0.554	0.563
3840	0.518	0.529	0.540	0.551	0.561	0.571	0.581	0.590	0.599	0.608	0.617	0.626	0.634	0.642
4000	0.357	0.366	0.375	0.383	0.391	0.399	0.407	0.415	0.422	0.430	0.438	0.445	0.451	0.459
4034	0.471	0.483	0.494	0.505	0.516	0.527	0.537	0.546	0.556	0.565	0.574	0.583	0.592	0.601
4036	0.361	0.372	0.382	0.393	0.401	0.410	0.420	0.429	0.438	0.447	0.456	0.466	0.473	0.482
4038	0.425	0.436	0.447	0.458	0.467	0.477	0.487	0.496	0.505	0.515	0.524	0.533	0.541	0.549
4041	0.545	0.555	0.565	0.575	0.586	0.595	0.603	0.611	0.619	0.627	0.634	0.641	0.649	0.656
4049	0.449	0.459	0.469	0.478	0.488	0.497	0.506	0.515	0.524	0.532	0.540	0.549	0.557	0.565
4111	0.480	0.491	0.502	0.513	0.524	0.534	0.545	0.555	0.565	0.575	0.584	0.594	0.605	0.614
4112	0.457	0.467	0.477	0.487	0.496	0.505	0.514	0.523	0.532	0.541	0.549	0.557	0.565	0.573
4114	0.487	0.498	0.508	0.519	0.530	0.538	0.547	0.555	0.563	0.571	0.579	0.586	0.594	0.601
4130	0.493	0.503	0.514	0.524	0.534	0.543	0.553	0.562	0.571	0.580	0.588	0.597	0.605	0.613
4150	0.538	0.550	0.561	0.572	0.583	0.593	0.603	0.613	0.622	0.632	0.641	0.649	0.658	0.666
4239	0.456	0.467	0.478	0.489	0.499	0.510	0.521	0.531	0.542	0.551	0.561	0.570	0.579	0.587
4240	0.428	0.440	0.452	0.463	0.471	0.481	0.491	0.501	0.511	0.521	0.530	0.539	0.545	0.553
4243	0.494	0.506	0.517	0.529	0.540	0.550	0.561	0.572	0.581	0.591	0.600	0.609	0.617	0.626
4244	0.443	0.454	0.464	0.474	0.483	0.493	0.502	0.511	0.520	0.528	0.537	0.545	0.553	0.561

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
3220	0.707	0.713	0.720	0.726	0.733	0.739	0.746	0.752	0.758	0.765	0.771	0.777	0.783	0.789
3241	0.531	0.538	0.545	0.552	0.559	0.565	0.572	0.578	0.584	0.590	0.596	0.602	0.607	0.613
3257	0.731	0.740	0.748	0.756	0.764	0.771	0.778	0.786	0.792	0.799	0.805	0.811	0.817	0.822
3339	0.631	0.640	0.649	0.657	0.665	0.673	0.681	0.689	0.696	0.704	0.711	0.719	0.726	0.733
3365	0.534	0.542	0.550	0.558	0.566	0.573	0.580	0.587	0.594	0.601	0.608	0.614	0.621	0.628
3372	0.613	0.621	0.629	0.636	0.644	0.651	0.658	0.666	0.673	0.680	0.686	0.693	0.699	0.706
3383	0.637	0.645	0.653	0.661	0.668	0.676	0.683	0.690	0.697	0.704	0.711	0.718	0.725	0.731
3400	0.581	0.590	0.598	0.606	0.613	0.621	0.629	0.636	0.643	0.651	0.657	0.664	0.671	0.678
3401	0.649	0.657	0.665	0.673	0.681	0.688	0.696	0.702	0.709	0.716	0.722	0.729	0.735	0.741
3501	0.593	0.601	0.610	0.619	0.627	0.635	0.643	0.650	0.658	0.665	0.672	0.680	0.687	0.694
3507	0.591	0.599	0.607	0.614	0.621	0.628	0.635	0.642	0.648	0.655	0.661	0.667	0.673	0.679
3560	0.632	0.640	0.648	0.656	0.663	0.671	0.678	0.686	0.692	0.699	0.706	0.712	0.719	0.725
3568	0.620	0.628	0.635	0.643	0.650	0.657	0.664	0.670	0.676	0.683	0.689	0.695	0.702	0.708
3569	0.622	0.630	0.638	0.645	0.652	0.660	0.667	0.675	0.682	0.689	0.695	0.702	0.709	0.715
3570	0.570	0.579	0.588	0.596	0.604	0.613	0.621	0.629	0.637	0.645	0.652	0.659	0.666	0.672
3572	0.630	0.638	0.646	0.653	0.660	0.667	0.674	0.681	0.687	0.693	0.700	0.706	0.712	0.718
3573	0.720	0.729	0.737	0.745	0.753	0.761	0.769	0.778	0.785	0.793	0.799	0.806	0.813	0.820
3574	0.636	0.644	0.652	0.660	0.668	0.676	0.683	0.690	0.697	0.703	0.710	0.716	0.722	0.728
3577	0.628	0.636	0.645	0.653	0.661	0.670	0.677	0.685	0.692	0.699	0.706	0.713	0.719	0.726
3612	0.516	0.523	0.531	0.539	0.546	0.553	0.561	0.568	0.575	0.581	0.588	0.595	0.601	0.608
3620	0.617	0.625	0.634	0.643	0.651	0.660	0.668	0.675	0.682	0.689	0.697	0.704	0.711	0.718
3632	0.597	0.605	0.613	0.621	0.628	0.636	0.643	0.650	0.657	0.664	0.671	0.677	0.683	0.690
3634	0.576	0.584	0.592	0.600	0.608	0.615	0.622	0.629	0.636	0.643	0.650	0.657	0.663	0.669
3643	0.653	0.661	0.669	0.676	0.684	0.691	0.698	0.705	0.711	0.717	0.724	0.729	0.735	0.741
3647	0.590	0.597	0.604	0.611	0.618	0.625	0.631	0.637	0.643	0.649	0.655	0.661	0.667	0.673
3651	0.667	0.676	0.685	0.694	0.702	0.711	0.719	0.727	0.734	0.741	0.748	0.755	0.762	0.769
3681	0.616	0.624	0.632	0.639	0.647	0.654	0.661	0.668	0.675	0.681	0.688	0.694	0.700	0.706
3682	0.598	0.606	0.613	0.621	0.628	0.635	0.642	0.649	0.656	0.662	0.669	0.675	0.681	0.687
3683	0.680	0.686	0.691	0.697	0.702	0.706	0.710	0.713	0.717	0.721	0.725	0.728	0.732	0.735
3719	0.437	0.445	0.452	0.460	0.467	0.475	0.483	0.490	0.497	0.504	0.511	0.517	0.524	0.530
3724	0.535	0.543	0.552	0.559	0.567	0.575	0.583	0.590	0.597	0.605	0.612	0.619	0.625	0.632
3726	0.510	0.516	0.522	0.529	0.535	0.541	0.547	0.554	0.560	0.566	0.572	0.578	0.584	0.590
3805	0.616	0.624	0.631	0.638	0.645	0.652	0.659	0.666	0.673	0.680	0.687	0.693	0.700	0.706
3808	0.661	0.670	0.678	0.686	0.694	0.701	0.708	0.715	0.722	0.729	0.736	0.742	0.749	0.755
3815	0.604	0.612	0.620	0.628	0.635	0.643	0.651	0.658	0.665	0.672	0.679	0.686	0.693	0.699
3821	0.634	0.642	0.650	0.658	0.665	0.673	0.680	0.687	0.694	0.701	0.707	0.714	0.720	0.726
3828	0.683	0.690	0.698	0.705	0.712	0.718	0.725	0.731	0.737	0.743	0.749	0.755	0.761	0.767
3830	0.526	0.533	0.541	0.548	0.556	0.563	0.570	0.578	0.585	0.591	0.598	0.605	0.611	0.617
3831	0.571	0.579	0.587	0.595	0.603	0.611	0.618	0.625	0.633	0.640	0.647	0.654	0.661	0.668
3840	0.651	0.659	0.666	0.674	0.682	0.689	0.696	0.703	0.710	0.717	0.724	0.730	0.736	0.742
4000	0.466	0.473	0.481	0.488	0.495	0.502	0.509	0.516	0.523	0.530	0.537	0.544	0.551	0.558
4034	0.610	0.618	0.626	0.634	0.642	0.650	0.658	0.665	0.673	0.680	0.687	0.694	0.701	0.708
4036	0.491	0.499	0.508	0.517	0.526	0.535	0.544	0.552	0.561	0.569	0.577	0.586	0.594	0.602
4038	0.558	0.566	0.574	0.581	0.589	0.597	0.604	0.611	0.618	0.625	0.632	0.639	0.646	0.653
4041	0.663	0.670	0.677	0.684	0.691	0.698	0.705	0.711	0.718	0.725	0.731	0.737	0.743	0.749
4049	0.573	0.581	0.588	0.596	0.604	0.611	0.619	0.626	0.633	0.641	0.648	0.655	0.662	0.669
4111	0.623	0.632	0.640	0.647	0.655	0.663	0.670	0.678	0.685	0.693	0.700	0.708	0.715	0.722
4112	0.580	0.588	0.596	0.603	0.610	0.617	0.624	0.631	0.637	0.644	0.650	0.656	0.662	0.668
4114	0.608	0.614	0.620	0.627	0.633	0.639	0.646	0.652	0.658	0.664	0.671	0.677	0.683	0.689
4130	0.620	0.628	0.635	0.642	0.649	0.656	0.663	0.670	0.677	0.683	0.690	0.696	0.702	0.709
4150	0.674	0.682	0.690	0.697	0.705	0.712	0.719	0.726	0.733	0.740	0.747	0.754	0.761	0.767
4239	0.596	0.604	0.612	0.621	0.629	0.637	0.644	0.651	0.659	0.666	0.674	0.681	0.687	0.694
4240	0.561	0.570	0.578	0.586	0.594	0.602	0.610	0.618	0.626	0.633	0.641	0.648	0.654	0.661
4243	0.634	0.643	0.651	0.659	0.666	0.674	0.681	0.689	0.696	0.703	0.709	0.715	0.721	0.727
4244	0.569	0.577	0.585	0.592	0.599	0.607	0.614	0.621	0.628	0.635	0.641	0.648	0.654	0.660

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
3220	0.794	0.799	0.805	0.809	0.813	0.817	0.821	0.825	0.829	0.833	0.837	0.841	0.844	0.847
3241	0.618	0.623	0.624	0.629	0.634	0.639	0.644	0.650	0.655	0.660	0.665	0.670	0.674	0.679
3257	0.828	0.833	0.839	0.844	0.849	0.854	0.859	0.864	0.868	0.873	0.877	0.882	0.886	0.890
3339	0.740	0.747	0.755	0.762	0.768	0.774	0.781	0.787	0.792	0.798	0.804	0.810	0.815	0.821
3365	0.635	0.641	0.647	0.654	0.660	0.666	0.672	0.678	0.683	0.689	0.694	0.699	0.704	0.710
3372	0.712	0.718	0.724	0.730	0.736	0.741	0.746	0.752	0.757	0.762	0.767	0.772	0.776	0.781
3383	0.738	0.744	0.751	0.757	0.763	0.769	0.775	0.780	0.786	0.791	0.796	0.801	0.806	0.811
3400	0.684	0.691	0.697	0.703	0.710	0.716	0.721	0.727	0.733	0.739	0.744	0.750	0.755	0.760
3401	0.747	0.753	0.759	0.765	0.770	0.775	0.781	0.785	0.790	0.794	0.799	0.803	0.807	0.811
3501	0.701	0.708	0.715	0.721	0.728	0.734	0.740	0.747	0.753	0.759	0.765	0.771	0.776	0.782
3507	0.685	0.690	0.696	0.701	0.706	0.711	0.717	0.722	0.727	0.731	0.736	0.741	0.745	0.749
3560	0.731	0.737	0.743	0.748	0.754	0.759	0.764	0.770	0.775	0.779	0.784	0.789	0.793	0.798
3568	0.714	0.721	0.726	0.732	0.738	0.744	0.750	0.756	0.761	0.766	0.772	0.777	0.782	0.787
3569	0.721	0.726	0.732	0.738	0.744	0.749	0.755	0.760	0.765	0.771	0.776	0.781	0.787	0.792
3570	0.679	0.686	0.693	0.699	0.706	0.712	0.718	0.724	0.730	0.735	0.740	0.745	0.750	0.754
3572	0.724	0.729	0.735	0.740	0.746	0.751	0.756	0.761	0.766	0.771	0.776	0.780	0.785	0.790
3573	0.827	0.833	0.844	0.850	0.856	0.861	0.867	0.872	0.878	0.883	0.889	0.893	0.898	0.902
3574	0.734	0.739	0.745	0.751	0.756	0.761	0.766	0.771	0.776	0.781	0.786	0.791	0.796	0.800
3577	0.732	0.738	0.744	0.749	0.755	0.760	0.766	0.771	0.776	0.781	0.786	0.791	0.796	0.800
3612	0.614	0.620	0.626	0.632	0.638	0.644	0.650	0.656	0.662	0.668	0.673	0.679	0.685	0.690
3620	0.725	0.731	0.737	0.743	0.749	0.755	0.761	0.766	0.772	0.777	0.782	0.787	0.791	0.796
3632	0.696	0.702	0.707	0.713	0.719	0.724	0.729	0.735	0.740	0.745	0.750	0.755	0.760	0.764
3634	0.676	0.682	0.688	0.694	0.700	0.705	0.711	0.717	0.723	0.728	0.734	0.740	0.745	0.750
3643	0.746	0.751	0.757	0.762	0.767	0.772	0.776	0.781	0.786	0.790	0.794	0.799	0.803	0.807
3647	0.678	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717	0.722	0.726	0.731	0.735	0.739
3651	0.775	0.782	0.788	0.794	0.801	0.807	0.813	0.818	0.823	0.828	0.833	0.838	0.842	0.847
3681	0.712	0.718	0.724	0.729	0.735	0.741	0.746	0.751	0.756	0.762	0.767	0.772	0.777	0.782
3682	0.693	0.699	0.705	0.711	0.716	0.722	0.728	0.733	0.739	0.744	0.749	0.754	0.759	0.764
3683	0.739	0.742	0.745	0.748	0.751	0.755	0.758	0.761	0.764	0.767	0.770	0.773	0.776	0.778
3719	0.537	0.543	0.548	0.554	0.560	0.566	0.572	0.578	0.584	0.590	0.596	0.602	0.607	0.613
3724	0.638	0.645	0.651	0.657	0.663	0.669	0.675	0.680	0.686	0.691	0.696	0.702	0.707	0.712
3726	0.596	0.602	0.606	0.612	0.618	0.624	0.629	0.634	0.639	0.644	0.648	0.653	0.658	0.663
3805	0.712	0.718	0.724	0.729	0.734	0.740	0.744	0.749	0.754	0.758	0.762	0.765	0.769	0.773
3808	0.761	0.767	0.773	0.778	0.784	0.789	0.794	0.799	0.804	0.808	0.813	0.817	0.821	0.825
3815	0.705	0.712	0.718	0.724	0.729	0.735	0.741	0.746	0.751	0.757	0.762	0.767	0.772	0.777
3821	0.732	0.738	0.744	0.750	0.755	0.761	0.767	0.772	0.778	0.783	0.788	0.794	0.799	0.804
3828	0.772	0.778	0.783	0.789	0.794	0.799	0.804	0.809	0.814	0.819	0.823	0.828	0.832	0.836
3830	0.624	0.630	0.636	0.642	0.648	0.653	0.659	0.664	0.670	0.675	0.681	0.686	0.691	0.696
3831	0.674	0.681	0.687	0.693	0.699	0.705	0.711	0.717	0.722	0.728	0.733	0.738	0.743	0.749
3840	0.748	0.753	0.759	0.764	0.770	0.775	0.780	0.785	0.790	0.794	0.799	0.803	0.807	0.811
4000	0.565	0.571	0.577	0.583	0.589	0.595	0.602	0.608	0.614	0.620	0.626	0.632	0.638	0.644
4034	0.715	0.721	0.728	0.734	0.740	0.746	0.752	0.757	0.763	0.768	0.774	0.779	0.784	0.789
4036	0.610	0.618	0.624	0.631	0.638	0.645	0.652	0.659	0.666	0.673	0.679	0.685	0.691	0.696
4038	0.660	0.667	0.673	0.679	0.686	0.692	0.699	0.706	0.712	0.718	0.725	0.731	0.737	0.743
4041	0.754	0.760	0.767	0.772	0.777	0.781	0.785	0.789	0.793	0.797	0.801	0.805	0.809	0.813
4049	0.676	0.682	0.689	0.695	0.701	0.708	0.714	0.720	0.726	0.731	0.737	0.742	0.747	0.753
4111	0.729	0.735	0.742	0.749	0.755	0.761	0.768	0.774	0.780	0.786	0.792	0.798	0.804	0.810
4112	0.673	0.679	0.684	0.690	0.695	0.701	0.706	0.711	0.716	0.721	0.726	0.731	0.736	0.741
4114	0.695	0.701	0.708	0.714	0.720	0.726	0.732	0.738	0.744	0.749	0.754	0.759	0.764	0.769
4130	0.715	0.720	0.727	0.732	0.738	0.743	0.748	0.754	0.759	0.764	0.769	0.773	0.778	0.782
4150	0.774	0.780	0.786	0.792	0.798	0.803	0.808	0.813	0.817	0.822	0.827	0.831	0.835	0.840
4239	0.701	0.707	0.714	0.721	0.727	0.734	0.740	0.746	0.751	0.757	0.762	0.767	0.772	0.776
4240	0.667	0.673	0.677	0.683	0.690	0.696	0.701	0.707	0.713	0.718	0.724	0.729	0.734	0.740
4243	0.733	0.739	0.745	0.751	0.757	0.762	0.768	0.773	0.778	0.784	0.789	0.794	0.798	0.803
4244	0.667	0.673	0.678	0.684	0.690	0.696	0.701	0.707	0.712	0.717	0.723	0.728	0.733	0.738

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold								
Code	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
3220	0.851	0.854	0.857	0.861	0.864	0.867	0.870	0.874	0.877
3241	0.684	0.689	0.693	0.697	0.701	0.705	0.709	0.713	0.716
3257	0.894	0.898	0.901	0.904	0.908	0.911	0.914	0.917	0.919
3339	0.826	0.832	0.837	0.842	0.847	0.852	0.858	0.862	0.867
3365	0.715	0.720	0.725	0.729	0.734	0.739	0.743	0.748	0.752
3372	0.786	0.790	0.794	0.798	0.802	0.806	0.810	0.814	0.818
3383	0.816	0.820	0.824	0.828	0.832	0.836	0.840	0.844	0.848
3400	0.765	0.769	0.774	0.778	0.782	0.786	0.790	0.794	0.798
3401	0.815	0.819	0.823	0.827	0.831	0.835	0.839	0.842	0.846
3501	0.787	0.792	0.797	0.802	0.806	0.811	0.815	0.820	0.824
3507	0.754	0.758	0.762	0.766	0.770	0.774	0.778	0.782	0.786
3560	0.802	0.806	0.810	0.814	0.818	0.822	0.826	0.830	0.833
3568	0.792	0.797	0.802	0.806	0.811	0.815	0.819	0.823	0.827
3569	0.797	0.802	0.806	0.811	0.816	0.821	0.826	0.830	0.835
3570	0.759	0.763	0.767	0.771	0.775	0.779	0.783	0.787	0.791
3572	0.794	0.798	0.802	0.807	0.811	0.814	0.818	0.822	0.825
3573	0.906	0.911	0.915	0.919	0.923	0.927	0.930	0.934	0.937
3574	0.804	0.809	0.813	0.817	0.821	0.825	0.829	0.833	0.836
3577	0.805	0.809	0.814	0.818	0.822	0.826	0.830	0.834	0.838
3612	0.696	0.701	0.706	0.711	0.716	0.721	0.726	0.731	0.736
3620	0.800	0.804	0.808	0.812	0.816	0.820	0.824	0.828	0.832
3632	0.769	0.773	0.778	0.782	0.787	0.791	0.795	0.799	0.803
3634	0.755	0.760	0.765	0.770	0.775	0.780	0.784	0.789	0.793
3643	0.811	0.815	0.819	0.823	0.827	0.830	0.834	0.838	0.841
3647	0.744	0.748	0.752	0.757	0.761	0.766	0.770	0.774	0.778
3651	0.852	0.856	0.860	0.864	0.867	0.871	0.874	0.877	0.880
3681	0.787	0.791	0.796	0.800	0.805	0.809	0.813	0.818	0.822
3682	0.769	0.774	0.778	0.783	0.787	0.792	0.796	0.800	0.804
3683	0.781	0.784	0.787	0.790	0.792	0.795	0.798	0.800	0.803
3719	0.618	0.623	0.629	0.634	0.639	0.644	0.649	0.655	0.660
3724	0.717	0.722	0.727	0.731	0.736	0.741	0.745	0.750	0.754
3726	0.668	0.672	0.677	0.682	0.686	0.691	0.696	0.700	0.705
3805	0.776	0.780	0.783	0.787	0.790	0.794	0.797	0.800	0.803
3808	0.830	0.834	0.838	0.842	0.846	0.850	0.853	0.857	0.861
3815	0.782	0.787	0.792	0.797	0.801	0.806	0.810	0.814	0.818
3821	0.808	0.813	0.818	0.822	0.827	0.831	0.835	0.840	0.844
3828	0.840	0.844	0.849	0.852	0.856	0.859	0.863	0.867	0.870
3830	0.701	0.706	0.711	0.716	0.720	0.725	0.730	0.734	0.739
3831	0.754	0.759	0.764	0.769	0.773	0.778	0.782	0.787	0.791
3840	0.815	0.819	0.823	0.827	0.830	0.834	0.837	0.840	0.843
4000	0.650	0.656	0.662	0.668	0.674	0.680	0.686	0.692	0.697
4034	0.793	0.798	0.803	0.807	0.811	0.816	0.820	0.824	0.828
4036	0.702	0.707	0.713	0.719	0.724	0.730	0.735	0.741	0.746
4038	0.749	0.755	0.760	0.766	0.771	0.776	0.782	0.787	0.792
4041	0.817	0.820	0.824	0.827	0.830	0.833	0.836	0.839	0.842
4049	0.757	0.762	0.767	0.771	0.776	0.780	0.785	0.790	0.794
4111	0.816	0.822	0.828	0.833	0.839	0.845	0.850	0.855	0.859
4112	0.745	0.750	0.754	0.759	0.763	0.767	0.772	0.776	0.780
4114	0.773	0.778	0.783	0.788	0.793	0.798	0.802	0.806	0.810
4130	0.786	0.791	0.795	0.799	0.803	0.806	0.810	0.814	0.817
4150	0.844	0.848	0.852	0.856	0.860	0.863	0.867	0.870	0.873
4239	0.781	0.785	0.789	0.793	0.797	0.802	0.806	0.810	0.814
4240	0.745	0.751	0.756	0.761	0.767	0.772	0.777	0.783	0.788
4243	0.807	0.811	0.815	0.818	0.822	0.825	0.829	0.832	0.835
4244	0.743	0.748	0.752	0.757	0.762	0.766	0.770	0.775	0.779

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold 4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
4250	1.75	0.160	0.174	0.187	0.200	0.213	0.225	0.237	0.249	0.260	0.271	0.282	0.293	0.303
4251	1.61	0.168	0.183	0.197	0.211	0.224	0.237	0.251	0.264	0.277	0.289	0.302	0.315	0.326
4279	2.29	0.150	0.163	0.176	0.188	0.200	0.212	0.224	0.235	0.247	0.257	0.268	0.279	0.289
4283	1.29	0.121	0.131	0.140	0.148	0.157	0.166	0.174	0.182	0.189	0.198	0.205	0.212	0.220
4286	2.81	0.155	0.167	0.179	0.191	0.202	0.213	0.224	0.235	0.245	0.256	0.265	0.275	0.284
4295	2.72	0.145	0.159	0.173	0.186	0.200	0.213	0.225	0.238	0.250	0.262	0.274	0.285	0.297
4297	0.10	0.141	0.152	0.163	0.174	0.185	0.195	0.206	0.216	0.226	0.235	0.245	0.255	0.264
4299	2.00	0.145	0.157	0.169	0.181	0.193	0.204	0.215	0.226	0.237	0.248	0.258	0.269	0.279
4304	3.57	0.162	0.176	0.190	0.204	0.217	0.230	0.242	0.254	0.266	0.277	0.289	0.300	0.310
4312	2.07	0.113	0.122	0.131	0.140	0.149	0.157	0.166	0.175	0.183	0.192	0.200	0.207	0.216
4351	1.20	0.136	0.147	0.158	0.168	0.178	0.188	0.198	0.207	0.216	0.226	0.235	0.244	0.252
4354	1.09	0.145	0.156	0.167	0.177	0.188	0.197	0.207	0.217	0.226	0.235	0.245	0.254	0.263
4361	0.83	0.183	0.197	0.211	0.224	0.236	0.248	0.260	0.271	0.282	0.293	0.304	0.314	0.324
4362	0.87	0.151	0.163	0.175	0.187	0.199	0.210	0.221	0.231	0.242	0.252	0.263	0.274	0.283
4410	2.80	0.132	0.143	0.154	0.165	0.175	0.185	0.195	0.205	0.214	0.223	0.233	0.242	0.251
4420	3.95	0.149	0.162	0.174	0.186	0.198	0.210	0.223	0.234	0.246	0.257	0.268	0.280	0.291
4432	1.44	0.146	0.160	0.173	0.187	0.199	0.212	0.225	0.237	0.249	0.260	0.271	0.283	0.293
4470	0.89	0.134	0.144	0.154	0.163	0.173	0.182	0.191	0.200	0.208	0.217	0.226	0.234	0.243
4478	2.18	0.161	0.175	0.188	0.201	0.213	0.226	0.238	0.249	0.261	0.272	0.283	0.294	0.305
4492	2.46	0.144	0.156	0.167	0.179	0.190	0.201	0.211	0.222	0.232	0.243	0.253	0.262	0.272
4494	2.57	0.144	0.157	0.169	0.180	0.192	0.203	0.214	0.225	0.235	0.246	0.256	0.267	0.277
4495	1.56	0.153	0.165	0.176	0.188	0.199	0.209	0.220	0.230	0.241	0.251	0.261	0.271	0.281
4496	2.51	0.137	0.149	0.161	0.172	0.184	0.195	0.206	0.216	0.227	0.237	0.248	0.258	0.268
4497	1.80	0.143	0.155	0.167	0.179	0.191	0.202	0.213	0.224	0.234	0.244	0.255	0.264	0.274
4498	1.83	0.151	0.164	0.177	0.189	0.201	0.213	0.224	0.235	0.246	0.257	0.267	0.278	0.288
4499	2.43	0.133	0.145	0.156	0.167	0.178	0.189	0.199	0.210	0.220	0.230	0.240	0.250	0.259
4511	0.21	0.159	0.171	0.183	0.195	0.206	0.216	0.227	0.237	0.248	0.257	0.267	0.277	0.286
4512	0.10	0.190	0.203	0.216	0.228	0.240	0.251	0.262	0.272	0.283	0.292	0.302	0.312	0.321
4557	1.31	0.164	0.179	0.194	0.208	0.221	0.234	0.248	0.261	0.273	0.285	0.297	0.308	0.319
4558	1.36	0.116	0.126	0.135	0.144	0.153	0.162	0.171	0.179	0.187	0.196	0.204	0.212	0.220
4611	0.64	0.155	0.167	0.179	0.191	0.202	0.213	0.224	0.235	0.245	0.256	0.266	0.276	0.285
4623	2.41	0.156	0.171	0.185	0.199	0.213	0.226	0.239	0.252	0.265	0.277	0.289	0.301	0.313
4635	1.00	0.100	0.108	0.116	0.125	0.133	0.141	0.149	0.156	0.164	0.172	0.179	0.186	0.194
4665	3.08	0.130	0.140	0.150	0.160	0.169	0.178	0.187	0.196	0.205	0.213	0.221	0.230	0.238
4683	1.61	0.153	0.165	0.178	0.190	0.202	0.214	0.226	0.237	0.248	0.259	0.271	0.282	0.292
4691	0.61	0.156	0.169	0.181	0.193	0.205	0.217	0.228	0.239	0.250	0.260	0.270	0.280	0.290
4692	0.67	0.162	0.175	0.188	0.201	0.213	0.225	0.236	0.248	0.259	0.270	0.280	0.291	0.300
4717	1.89	0.130	0.141	0.150	0.160	0.169	0.178	0.186	0.194	0.202	0.210	0.218	0.225	0.232
4720	1.50	0.159	0.172	0.185	0.198	0.210	0.222	0.234	0.245	0.256	0.267	0.278	0.289	0.299
4740	0.44	0.100	0.109	0.118	0.127	0.136	0.144	0.152	0.160	0.168	0.176	0.184	0.192	0.199
4771	0.62	0.135	0.146	0.157	0.168	0.178	0.188	0.198	0.208	0.217	0.227	0.236	0.245	0.254
4828	1.12	0.128	0.138	0.148	0.158	0.167	0.176	0.185	0.194	0.202	0.211	0.219	0.227	0.235
4829	0.65	0.129	0.139	0.150	0.160	0.169	0.179	0.188	0.197	0.207	0.215	0.224	0.233	0.242
4831	1.90	0.160	0.173	0.186	0.198	0.210	0.222	0.234	0.245	0.256	0.267	0.277	0.287	0.297
4983	1.21	0.146	0.159	0.171	0.184	0.197	0.209	0.221	0.233	0.244	0.255	0.266	0.278	0.288
5020	1.43	0.106	0.116	0.126	0.135	0.144	0.153	0.162	0.171	0.180	0.188	0.196	0.204	0.212
5027	3.38	0.115	0.125	0.135	0.144	0.154	0.163	0.172	0.181	0.190	0.198	0.207	0.215	0.223
5028	1.80	0.105	0.115	0.124	0.133	0.142	0.150	0.159	0.167	0.176	0.184	0.192	0.200	0.208
5029	2.05	0.107	0.116	0.124	0.133	0.141	0.150	0.158	0.167	0.175	0.183	0.191	0.199	0.206
5040	3.28	0.086	0.094	0.102	0.109	0.116	0.124	0.131	0.138	0.144	0.151	0.157	0.164	0.170
5102	2.32	0.096	0.104	0.113	0.121	0.129	0.137	0.145	0.152	0.160	0.167	0.174	0.181	0.188
5107	1.95	0.132	0.143	0.153	0.164	0.174	0.184	0.193	0.203	0.212	0.221	0.230	0.239	0.247
5108	3.28	0.119	0.129	0.139	0.149	0.159	0.168	0.177	0.186	0.195	0.204	0.213	0.222	0.230
5128	0.55	0.135	0.146	0.157	0.167	0.177	0.186	0.196	0.205	0.214	0.223	0.232	0.241	0.249
5129	0.21	0.140	0.151	0.164	0.175	0.186	0.196	0.207	0.217	0.227	0.236	0.246	0.255	0.264

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
4250	0.314	0.324	0.335	0.345	0.355	0.365	0.375	0.385	0.394	0.404	0.414	0.422	0.430	0.438
4251	0.338	0.349	0.361	0.371	0.383	0.392	0.402	0.411	0.419	0.427	0.436	0.443	0.450	0.458
4279	0.299	0.309	0.319	0.329	0.338	0.347	0.356	0.365	0.374	0.382	0.391	0.399	0.408	0.416
4283	0.226	0.234	0.240	0.247	0.253	0.260	0.267	0.273	0.280	0.287	0.292	0.299	0.306	0.312
4286	0.293	0.301	0.310	0.318	0.326	0.333	0.341	0.348	0.356	0.363	0.370	0.378	0.385	0.392
4295	0.308	0.319	0.330	0.340	0.351	0.361	0.371	0.381	0.391	0.401	0.410	0.419	0.428	0.437
4297	0.273	0.281	0.290	0.299	0.307	0.316	0.324	0.332	0.340	0.348	0.356	0.364	0.372	0.380
4299	0.289	0.298	0.308	0.317	0.326	0.335	0.344	0.352	0.360	0.369	0.376	0.384	0.392	0.400
4304	0.321	0.331	0.342	0.352	0.362	0.372	0.381	0.391	0.400	0.409	0.418	0.426	0.435	0.443
4312	0.223	0.231	0.238	0.246	0.253	0.260	0.268	0.274	0.281	0.289	0.295	0.302	0.309	0.316
4351	0.260	0.269	0.277	0.285	0.293	0.301	0.309	0.316	0.324	0.332	0.339	0.347	0.355	0.362
4354	0.272	0.281	0.289	0.298	0.306	0.314	0.322	0.329	0.337	0.344	0.351	0.359	0.366	0.373
4361	0.333	0.342	0.351	0.360	0.369	0.377	0.385	0.394	0.401	0.409	0.417	0.424	0.431	0.438
4362	0.293	0.302	0.311	0.320	0.330	0.339	0.347	0.357	0.366	0.374	0.384	0.392	0.400	0.408
4410	0.259	0.268	0.276	0.285	0.293	0.301	0.309	0.317	0.324	0.332	0.340	0.347	0.354	0.362
4420	0.302	0.313	0.324	0.335	0.345	0.355	0.365	0.376	0.386	0.396	0.406	0.415	0.425	0.434
4432	0.303	0.313	0.323	0.332	0.342	0.350	0.358	0.368	0.375	0.383	0.392	0.400	0.408	0.416
4470	0.251	0.260	0.268	0.276	0.284	0.292	0.300	0.308	0.315	0.323	0.330	0.337	0.344	0.351
4478	0.315	0.325	0.335	0.345	0.355	0.364	0.374	0.383	0.392	0.401	0.410	0.418	0.427	0.435
4492	0.281	0.290	0.299	0.308	0.316	0.325	0.333	0.341	0.349	0.357	0.365	0.373	0.381	0.388
4494	0.286	0.296	0.305	0.314	0.323	0.332	0.340	0.349	0.358	0.366	0.374	0.382	0.389	0.397
4495	0.290	0.299	0.308	0.317	0.326	0.335	0.343	0.352	0.360	0.368	0.376	0.384	0.392	0.400
4496	0.278	0.287	0.296	0.306	0.315	0.324	0.332	0.341	0.349	0.357	0.365	0.372	0.380	0.387
4497	0.284	0.293	0.302	0.311	0.320	0.329	0.338	0.346	0.354	0.362	0.370	0.378	0.386	0.393
4498	0.297	0.307	0.316	0.326	0.335	0.344	0.352	0.361	0.369	0.377	0.385	0.393	0.401	0.409
4499	0.269	0.278	0.287	0.296	0.305	0.313	0.321	0.330	0.338	0.346	0.354	0.362	0.369	0.377
4511	0.295	0.304	0.312	0.321	0.329	0.337	0.345	0.353	0.361	0.368	0.375	0.383	0.390	0.397
4512	0.330	0.339	0.348	0.356	0.365	0.373	0.380	0.388	0.396	0.404	0.411	0.419	0.426	0.433
4557	0.331	0.341	0.352	0.362	0.371	0.380	0.389	0.398	0.407	0.415	0.424	0.432	0.439	0.447
4558	0.227	0.235	0.242	0.250	0.257	0.265	0.272	0.279	0.286	0.293	0.299	0.306	0.313	0.319
4611	0.295	0.304	0.313	0.321	0.330	0.339	0.347	0.356	0.364	0.372	0.380	0.388	0.395	0.402
4623	0.324	0.335	0.346	0.356	0.367	0.377	0.387	0.396	0.406	0.415	0.425	0.434	0.442	0.451
4635	0.200	0.207	0.214	0.220	0.227	0.233	0.240	0.246	0.252	0.258	0.264	0.271	0.277	0.283
4665	0.246	0.253	0.261	0.269	0.276	0.284	0.291	0.299	0.306	0.313	0.320	0.327	0.334	0.341
4683	0.303	0.313	0.323	0.332	0.341	0.350	0.359	0.368	0.377	0.386	0.395	0.404	0.412	0.420
4691	0.301	0.310	0.321	0.330	0.340	0.350	0.359	0.369	0.379	0.388	0.398	0.407	0.416	0.425
4692	0.310	0.320	0.329	0.338	0.348	0.356	0.365	0.374	0.382	0.390	0.398	0.406	0.413	0.420
4717	0.239	0.246	0.253	0.260	0.266	0.273	0.280	0.286	0.292	0.299	0.305	0.311	0.318	0.324
4720	0.310	0.320	0.329	0.339	0.347	0.356	0.364	0.372	0.379	0.386	0.393	0.400	0.406	0.413
4740	0.206	0.214	0.220	0.227	0.233	0.240	0.247	0.253	0.259	0.265	0.271	0.277	0.283	0.289
4771	0.263	0.272	0.280	0.288	0.296	0.304	0.312	0.320	0.328	0.336	0.344	0.351	0.359	0.367
4828	0.243	0.250	0.258	0.265	0.273	0.280	0.287	0.294	0.301	0.308	0.315	0.321	0.328	0.334
4829	0.250	0.258	0.266	0.274	0.282	0.289	0.296	0.304	0.311	0.318	0.325	0.332	0.339	0.345
4831	0.307	0.317	0.327	0.336	0.345	0.354	0.363	0.372	0.381	0.389	0.398	0.406	0.414	0.422
4983	0.299	0.309	0.319	0.328	0.339	0.348	0.357	0.367	0.376	0.384	0.394	0.402	0.410	0.417
5020	0.220	0.228	0.236	0.243	0.251	0.258	0.265	0.272	0.279	0.286	0.292	0.299	0.305	0.312
5027	0.231	0.238	0.246	0.253	0.261	0.268	0.275	0.282	0.289	0.295	0.302	0.309	0.315	0.321
5028	0.216	0.223	0.230	0.237	0.244	0.251	0.258	0.265	0.271	0.278	0.285	0.291	0.297	0.304
5029	0.214	0.221	0.228	0.235	0.241	0.248	0.255	0.261	0.267	0.273	0.279	0.285	0.290	0.296
5040	0.176	0.182	0.187	0.193	0.199	0.204	0.210	0.215	0.221	0.226	0.231	0.236	0.242	0.247
5102	0.195	0.202	0.209	0.216	0.222	0.228	0.235	0.241	0.247	0.253	0.259	0.265	0.270	0.276
5107	0.256	0.264	0.272	0.280	0.287	0.295	0.303	0.310	0.317	0.324	0.331	0.338	0.345	0.351
5108	0.239	0.247	0.255	0.263	0.271	0.279	0.287	0.294	0.302	0.309	0.316	0.324	0.331	0.337
5128	0.257	0.265	0.273	0.281	0.289	0.297	0.305	0.313	0.320	0.327	0.335	0.342	0.349	0.356
5129	0.274	0.282	0.292	0.300	0.310	0.318	0.325	0.335	0.343	0.350	0.360	0.366	0.372	0.378

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
4250	0.447	0.455	0.463	0.471	0.478	0.486	0.494	0.501	0.508	0.516	0.523	0.530	0.538	0.544
4251	0.465	0.472	0.479	0.486	0.492	0.499	0.506	0.512	0.518	0.524	0.530	0.536	0.542	0.548
4279	0.424	0.432	0.440	0.447	0.455	0.463	0.470	0.477	0.484	0.491	0.498	0.505	0.512	0.518
4283	0.317	0.324	0.331	0.337	0.344	0.348	0.354	0.360	0.365	0.371	0.377	0.383	0.386	0.392
4286	0.398	0.405	0.412	0.418	0.425	0.431	0.437	0.444	0.450	0.456	0.462	0.468	0.473	0.479
4295	0.446	0.454	0.462	0.470	0.478	0.486	0.493	0.500	0.507	0.514	0.521	0.528	0.534	0.541
4297	0.387	0.394	0.401	0.407	0.413	0.418	0.424	0.430	0.436	0.441	0.446	0.452	0.457	0.462
4299	0.407	0.414	0.422	0.429	0.436	0.443	0.450	0.457	0.463	0.470	0.476	0.483	0.489	0.495
4304	0.451	0.459	0.467	0.475	0.483	0.490	0.498	0.505	0.512	0.519	0.526	0.532	0.539	0.545
4312	0.321	0.328	0.334	0.340	0.346	0.351	0.357	0.363	0.369	0.375	0.382	0.388	0.392	0.398
4351	0.369	0.376	0.383	0.390	0.397	0.404	0.410	0.417	0.424	0.430	0.437	0.443	0.449	0.456
4354	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.426	0.432	0.438	0.444	0.450	0.456	0.462
4361	0.445	0.452	0.459	0.466	0.472	0.479	0.486	0.492	0.498	0.504	0.510	0.517	0.523	0.529
4362	0.418	0.426	0.433	0.441	0.448	0.457	0.464	0.471	0.478	0.485	0.491	0.498	0.506	0.512
4410	0.369	0.376	0.383	0.390	0.397	0.404	0.410	0.417	0.423	0.430	0.436	0.442	0.448	0.454
4420	0.444	0.453	0.462	0.471	0.480	0.489	0.498	0.507	0.516	0.524	0.532	0.540	0.549	0.557
4432	0.425	0.432	0.438	0.445	0.452	0.460	0.467	0.473	0.480	0.486	0.492	0.498	0.506	0.512
4470	0.358	0.365	0.372	0.378	0.385	0.392	0.399	0.405	0.412	0.418	0.424	0.430	0.437	0.443
4478	0.443	0.451	0.459	0.466	0.474	0.482	0.489	0.496	0.503	0.510	0.517	0.523	0.530	0.536
4492	0.396	0.403	0.411	0.418	0.426	0.433	0.440	0.447	0.453	0.460	0.466	0.473	0.479	0.485
4494	0.404	0.411	0.419	0.426	0.433	0.439	0.446	0.452	0.459	0.465	0.471	0.477	0.484	0.490
4495	0.408	0.415	0.423	0.430	0.437	0.444	0.451	0.458	0.465	0.471	0.478	0.485	0.491	0.497
4496	0.395	0.402	0.409	0.416	0.423	0.430	0.436	0.443	0.449	0.456	0.462	0.468	0.475	0.481
4497	0.401	0.408	0.415	0.422	0.429	0.436	0.443	0.449	0.456	0.462	0.469	0.475	0.481	0.488
4498	0.416	0.424	0.431	0.438	0.445	0.452	0.459	0.466	0.473	0.480	0.486	0.493	0.499	0.505
4499	0.384	0.392	0.399	0.406	0.413	0.421	0.428	0.435	0.442	0.448	0.455	0.462	0.468	0.475
4511	0.404	0.411	0.418	0.425	0.431	0.438	0.444	0.450	0.457	0.463	0.469	0.475	0.481	0.486
4512	0.441	0.448	0.455	0.461	0.468	0.475	0.481	0.487	0.493	0.499	0.505	0.510	0.516	0.522
4557	0.456	0.463	0.470	0.478	0.485	0.492	0.499	0.505	0.512	0.519	0.525	0.532	0.539	0.545
4558	0.325	0.331	0.338	0.344	0.350	0.356	0.362	0.368	0.374	0.380	0.385	0.391	0.396	0.401
4611	0.410	0.417	0.424	0.431	0.438	0.444	0.451	0.457	0.463	0.469	0.475	0.481	0.487	0.492
4623	0.459	0.467	0.476	0.483	0.491	0.499	0.507	0.514	0.521	0.528	0.535	0.541	0.548	0.555
4635	0.289	0.295	0.301	0.307	0.313	0.318	0.324	0.330	0.335	0.341	0.346	0.351	0.356	0.361
4665	0.347	0.354	0.360	0.366	0.372	0.378	0.384	0.389	0.395	0.401	0.407	0.413	0.418	0.424
4683	0.428	0.436	0.444	0.451	0.458	0.466	0.473	0.479	0.486	0.492	0.499	0.505	0.512	0.519
4691	0.434	0.443	0.451	0.459	0.467	0.475	0.482	0.489	0.495	0.501	0.507	0.513	0.520	0.526
4692	0.428	0.435	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.509	0.515
4717	0.329	0.335	0.341	0.347	0.353	0.357	0.362	0.368	0.373	0.379	0.384	0.390	0.394	0.399
4720	0.419	0.425	0.431	0.437	0.444	0.450	0.456	0.462	0.468	0.474	0.480	0.486	0.492	0.497
4740	0.295	0.301	0.307	0.313	0.319	0.325	0.331	0.336	0.342	0.347	0.353	0.358	0.364	0.369
4771	0.374	0.381	0.388	0.395	0.402	0.409	0.416	0.422	0.429	0.435	0.441	0.447	0.453	0.459
4828	0.341	0.347	0.353	0.359	0.365	0.371	0.377	0.382	0.388	0.394	0.399	0.405	0.410	0.416
4829	0.352	0.358	0.365	0.371	0.377	0.383	0.389	0.395	0.401	0.406	0.412	0.417	0.423	0.428
4831	0.430	0.437	0.445	0.452	0.460	0.467	0.474	0.481	0.488	0.494	0.501	0.507	0.514	0.520
4983	0.426	0.433	0.440	0.448	0.455	0.464	0.471	0.478	0.484	0.491	0.497	0.504	0.512	0.519
5020	0.318	0.324	0.330	0.336	0.342	0.348	0.354	0.360	0.366	0.372	0.378	0.383	0.389	0.394
5027	0.328	0.334	0.340	0.346	0.352	0.358	0.364	0.369	0.375	0.381	0.387	0.392	0.398	0.403
5028	0.310	0.316	0.322	0.328	0.334	0.340	0.346	0.352	0.357	0.363	0.368	0.373	0.379	0.384
5029	0.302	0.308	0.314	0.319	0.325	0.330	0.336	0.341	0.347	0.352	0.358	0.363	0.368	0.373
5040	0.252	0.257	0.262	0.267	0.272	0.276	0.281	0.286	0.291	0.295	0.300	0.305	0.309	0.313
5102	0.282	0.287	0.293	0.298	0.304	0.309	0.314	0.320	0.325	0.330	0.335	0.340	0.345	0.350
5107	0.358	0.364	0.371	0.377	0.383	0.390	0.396	0.402	0.408	0.413	0.419	0.425	0.431	0.436
5108	0.344	0.351	0.358	0.364	0.371	0.377	0.384	0.390	0.395	0.401	0.407	0.413	0.419	0.424
5128	0.363	0.370	0.377	0.383	0.390	0.397	0.403	0.410	0.416	0.422	0.428	0.434	0.440	0.446
5129	0.387	0.393	0.399	0.405	0.411	0.420	0.426	0.432	0.438	0.443	0.449	0.455	0.464	0.470

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
4250	0.551	0.564	0.577	0.590	0.604	0.617	0.629	0.641	0.653	0.664	0.676	0.687	0.700	0.711
4251	0.553	0.564	0.574	0.584	0.594	0.603	0.611	0.619	0.627	0.634	0.640	0.647	0.654	0.661
4279	0.525	0.537	0.550	0.562	0.573	0.585	0.596	0.606	0.617	0.627	0.637	0.646	0.655	0.664
4283	0.397	0.408	0.418	0.428	0.435	0.445	0.454	0.463	0.471	0.480	0.488	0.497	0.503	0.511
4286	0.484	0.495	0.506	0.516	0.526	0.535	0.545	0.554	0.563	0.572	0.580	0.589	0.598	0.606
4295	0.547	0.559	0.570	0.582	0.593	0.604	0.614	0.624	0.634	0.644	0.654	0.663	0.672	0.681
4297	0.467	0.477	0.486	0.496	0.505	0.513	0.522	0.530	0.538	0.547	0.555	0.563	0.570	0.578
4299	0.501	0.513	0.525	0.536	0.547	0.558	0.568	0.578	0.589	0.598	0.608	0.617	0.626	0.635
4304	0.551	0.563	0.575	0.586	0.598	0.608	0.618	0.627	0.637	0.646	0.655	0.664	0.673	0.681
4312	0.404	0.414	0.425	0.434	0.442	0.450	0.458	0.467	0.475	0.483	0.490	0.498	0.504	0.512
4351	0.462	0.475	0.488	0.500	0.511	0.521	0.532	0.543	0.554	0.564	0.575	0.585	0.593	0.600
4354	0.468	0.479	0.490	0.501	0.511	0.521	0.531	0.540	0.549	0.558	0.566	0.575	0.583	0.591
4361	0.535	0.547	0.559	0.570	0.582	0.594	0.605	0.616	0.626	0.637	0.646	0.655	0.664	0.673
4362	0.518	0.530	0.542	0.554	0.569	0.579	0.589	0.599	0.608	0.616	0.624	0.631	0.641	0.649
4410	0.460	0.472	0.484	0.495	0.506	0.516	0.526	0.536	0.546	0.555	0.564	0.573	0.582	0.590
4420	0.564	0.579	0.593	0.607	0.621	0.634	0.647	0.660	0.673	0.685	0.697	0.709	0.721	0.733
4432	0.519	0.531	0.543	0.554	0.568	0.579	0.589	0.600	0.610	0.620	0.629	0.637	0.647	0.655
4470	0.449	0.461	0.473	0.485	0.497	0.509	0.521	0.533	0.544	0.555	0.565	0.575	0.585	0.593
4478	0.542	0.554	0.566	0.577	0.588	0.598	0.608	0.618	0.627	0.637	0.646	0.654	0.663	0.671
4492	0.491	0.503	0.515	0.526	0.536	0.547	0.557	0.567	0.577	0.586	0.594	0.603	0.611	0.619
4494	0.496	0.508	0.519	0.531	0.542	0.553	0.564	0.575	0.585	0.595	0.605	0.615	0.624	0.633
4495	0.503	0.515	0.527	0.538	0.548	0.558	0.567	0.577	0.586	0.596	0.605	0.613	0.622	0.630
4496	0.486	0.498	0.510	0.520	0.531	0.541	0.551	0.561	0.570	0.579	0.588	0.596	0.604	0.612
4497	0.494	0.506	0.518	0.530	0.541	0.552	0.562	0.573	0.583	0.593	0.603	0.612	0.621	0.630
4498	0.512	0.524	0.535	0.547	0.557	0.568	0.579	0.589	0.599	0.609	0.618	0.627	0.637	0.645
4499	0.481	0.493	0.506	0.517	0.529	0.540	0.551	0.561	0.571	0.581	0.590	0.599	0.609	0.617
4511	0.492	0.503	0.514	0.525	0.535	0.545	0.555	0.565	0.574	0.583	0.592	0.600	0.609	0.617
4512	0.528	0.539	0.549	0.560	0.571	0.580	0.590	0.599	0.608	0.617	0.625	0.633	0.641	0.649
4557	0.551	0.562	0.573	0.584	0.595	0.605	0.614	0.623	0.633	0.642	0.651	0.660	0.669	0.676
4558	0.407	0.417	0.428	0.438	0.447	0.457	0.467	0.476	0.485	0.494	0.503	0.512	0.519	0.528
4611	0.498	0.509	0.520	0.530	0.540	0.550	0.560	0.569	0.579	0.588	0.597	0.606	0.615	0.623
4623	0.561	0.573	0.585	0.596	0.607	0.617	0.627	0.637	0.647	0.656	0.665	0.674	0.682	0.691
4635	0.366	0.377	0.386	0.396	0.405	0.414	0.423	0.431	0.440	0.449	0.457	0.466	0.474	0.482
4665	0.429	0.440	0.451	0.461	0.471	0.481	0.491	0.500	0.509	0.519	0.528	0.537	0.546	0.555
4683	0.525	0.537	0.549	0.560	0.571	0.582	0.592	0.602	0.610	0.619	0.628	0.636	0.645	0.653
4691	0.532	0.542	0.553	0.563	0.573	0.582	0.591	0.599	0.608	0.616	0.625	0.633	0.643	0.651
4692	0.521	0.533	0.544	0.555	0.566	0.577	0.587	0.597	0.607	0.616	0.625	0.633	0.641	0.649
4717	0.404	0.415	0.425	0.435	0.444	0.454	0.463	0.472	0.481	0.489	0.497	0.506	0.512	0.520
4720	0.503	0.513	0.524	0.534	0.544	0.553	0.562	0.571	0.580	0.589	0.597	0.606	0.614	0.622
4740	0.374	0.384	0.394	0.403	0.412	0.421	0.430	0.438	0.447	0.455	0.464	0.472	0.480	0.488
4771	0.465	0.477	0.489	0.500	0.512	0.523	0.535	0.546	0.557	0.569	0.580	0.591	0.602	0.613
4828	0.421	0.432	0.443	0.453	0.463	0.472	0.482	0.491	0.500	0.509	0.518	0.526	0.534	0.543
4829	0.434	0.444	0.454	0.463	0.473	0.483	0.492	0.501	0.510	0.519	0.527	0.536	0.545	0.553
4831	0.526	0.538	0.550	0.561	0.573	0.583	0.594	0.604	0.614	0.623	0.633	0.642	0.652	0.661
4983	0.525	0.537	0.548	0.559	0.572	0.582	0.592	0.602	0.612	0.621	0.630	0.638	0.648	0.656
5020	0.400	0.411	0.421	0.432	0.442	0.452	0.462	0.471	0.480	0.489	0.498	0.507	0.516	0.524
5027	0.409	0.420	0.430	0.440	0.451	0.461	0.471	0.481	0.490	0.500	0.509	0.518	0.527	0.536
5028	0.389	0.400	0.410	0.420	0.430	0.439	0.448	0.458	0.467	0.476	0.485	0.494	0.502	0.511
5029	0.378	0.388	0.399	0.409	0.418	0.428	0.438	0.448	0.458	0.467	0.476	0.484	0.493	0.501
5040	0.318	0.326	0.335	0.343	0.351	0.360	0.368	0.376	0.384	0.392	0.400	0.408	0.415	0.423
5102	0.355	0.364	0.374	0.383	0.393	0.402	0.411	0.419	0.428	0.437	0.445	0.454	0.462	0.471
5107	0.442	0.453	0.463	0.474	0.484	0.494	0.503	0.512	0.522	0.531	0.539	0.548	0.556	0.564
5108	0.430	0.441	0.452	0.462	0.473	0.483	0.494	0.504	0.514	0.524	0.533	0.542	0.551	0.559
5128	0.452	0.463	0.474	0.485	0.496	0.507	0.517	0.526	0.535	0.544	0.553	0.562	0.571	0.579
5129	0.475	0.487	0.498	0.509	0.524	0.535	0.546	0.557	0.567	0.576	0.586	0.596	0.611	0.620

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
4250	0.722	0.732	0.741	0.749	0.758	0.766	0.773	0.780	0.787	0.794	0.801	0.807	0.813	0.819
4251	0.667	0.673	0.679	0.685	0.690	0.696	0.702	0.707	0.713	0.718	0.724	0.729	0.734	0.740
4279	0.673	0.681	0.689	0.697	0.705	0.712	0.719	0.726	0.733	0.740	0.746	0.753	0.759	0.765
4283	0.519	0.527	0.536	0.544	0.552	0.560	0.568	0.576	0.584	0.592	0.598	0.605	0.612	0.619
4286	0.614	0.622	0.630	0.637	0.644	0.652	0.658	0.665	0.672	0.678	0.685	0.691	0.697	0.703
4295	0.689	0.697	0.705	0.712	0.720	0.727	0.734	0.740	0.747	0.753	0.759	0.765	0.771	0.776
4297	0.585	0.592	0.600	0.607	0.614	0.621	0.628	0.635	0.642	0.648	0.655	0.662	0.669	0.676
4299	0.643	0.652	0.660	0.668	0.675	0.683	0.690	0.697	0.704	0.710	0.717	0.723	0.729	0.736
4304	0.689	0.696	0.704	0.711	0.718	0.725	0.731	0.738	0.745	0.751	0.757	0.764	0.770	0.776
4312	0.519	0.527	0.534	0.541	0.549	0.556	0.563	0.570	0.577	0.584	0.591	0.597	0.603	0.609
4351	0.607	0.614	0.621	0.627	0.634	0.641	0.647	0.654	0.660	0.667	0.673	0.679	0.686	0.692
4354	0.599	0.607	0.614	0.621	0.628	0.635	0.642	0.648	0.654	0.661	0.667	0.673	0.678	0.684
4361	0.682	0.690	0.698	0.706	0.713	0.721	0.728	0.735	0.742	0.748	0.755	0.761	0.768	0.774
4362	0.656	0.664	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.726	0.732	0.739	0.745
4410	0.598	0.607	0.614	0.622	0.629	0.637	0.644	0.651	0.658	0.665	0.672	0.679	0.685	0.692
4420	0.744	0.755	0.766	0.775	0.785	0.795	0.803	0.811	0.819	0.827	0.834	0.840	0.846	0.852
4432	0.663	0.671	0.678	0.686	0.694	0.700	0.707	0.713	0.719	0.725	0.731	0.737	0.743	0.749
4470	0.602	0.610	0.618	0.626	0.635	0.643	0.651	0.659	0.667	0.675	0.683	0.690	0.698	0.705
4478	0.680	0.688	0.695	0.703	0.710	0.718	0.725	0.732	0.738	0.745	0.751	0.757	0.762	0.768
4492	0.627	0.634	0.642	0.648	0.655	0.661	0.667	0.672	0.678	0.683	0.689	0.694	0.699	0.704
4494	0.642	0.650	0.659	0.667	0.675	0.683	0.690	0.697	0.704	0.711	0.718	0.724	0.731	0.737
4495	0.638	0.646	0.654	0.662	0.670	0.677	0.684	0.691	0.698	0.705	0.711	0.718	0.724	0.731
4496	0.620	0.627	0.634	0.641	0.648	0.654	0.661	0.667	0.673	0.679	0.685	0.691	0.697	0.703
4497	0.639	0.647	0.655	0.663	0.670	0.678	0.685	0.693	0.700	0.707	0.714	0.721	0.728	0.734
4498	0.654	0.662	0.670	0.678	0.685	0.693	0.700	0.707	0.714	0.721	0.727	0.734	0.740	0.746
4499	0.626	0.634	0.642	0.650	0.658	0.666	0.673	0.681	0.688	0.695	0.702	0.708	0.715	0.721
4511	0.624	0.632	0.639	0.646	0.653	0.660	0.667	0.673	0.680	0.686	0.692	0.698	0.704	0.709
4512	0.657	0.664	0.672	0.679	0.686	0.693	0.700	0.707	0.713	0.720	0.726	0.732	0.737	0.743
4557	0.684	0.691	0.698	0.705	0.711	0.718	0.724	0.730	0.736	0.742	0.748	0.753	0.759	0.764
4558	0.536	0.544	0.552	0.560	0.567	0.575	0.582	0.590	0.597	0.604	0.610	0.617	0.624	0.630
4611	0.631	0.639	0.647	0.654	0.662	0.669	0.676	0.683	0.690	0.696	0.702	0.709	0.714	0.720
4623	0.698	0.706	0.714	0.721	0.728	0.735	0.741	0.748	0.754	0.760	0.766	0.772	0.778	0.783
4635	0.490	0.498	0.506	0.514	0.522	0.530	0.537	0.545	0.552	0.559	0.567	0.574	0.581	0.588
4665	0.563	0.571	0.579	0.586	0.594	0.602	0.609	0.617	0.624	0.631	0.639	0.646	0.653	0.660
4683	0.660	0.667	0.674	0.681	0.688	0.695	0.702	0.709	0.716	0.722	0.729	0.736	0.742	0.747
4691	0.658	0.666	0.673	0.680	0.687	0.695	0.702	0.708	0.714	0.719	0.725	0.731	0.736	0.742
4692	0.657	0.665	0.672	0.680	0.687	0.694	0.701	0.707	0.713	0.719	0.725	0.731	0.736	0.742
4717	0.527	0.535	0.542	0.550	0.558	0.565	0.572	0.579	0.586	0.593	0.600	0.607	0.614	0.620
4720	0.630	0.637	0.645	0.652	0.659	0.666	0.673	0.680	0.687	0.694	0.701	0.708	0.714	0.720
4740	0.495	0.503	0.511	0.518	0.525	0.532	0.540	0.547	0.554	0.560	0.567	0.574	0.580	0.587
4771	0.624	0.634	0.644	0.654	0.663	0.672	0.681	0.689	0.698	0.706	0.714	0.722	0.730	0.739
4828	0.551	0.559	0.568	0.576	0.584	0.592	0.599	0.606	0.614	0.621	0.628	0.635	0.641	0.647
4829	0.562	0.569	0.577	0.585	0.592	0.599	0.607	0.614	0.621	0.627	0.634	0.641	0.647	0.653
4831	0.670	0.678	0.687	0.695	0.703	0.710	0.718	0.725	0.733	0.740	0.747	0.754	0.760	0.767
4983	0.663	0.670	0.677	0.683	0.690	0.696	0.703	0.708	0.714	0.720	0.725	0.730	0.735	0.740
5020	0.532	0.541	0.548	0.556	0.564	0.572	0.579	0.587	0.594	0.602	0.610	0.617	0.624	0.632
5027	0.545	0.553	0.562	0.570	0.578	0.585	0.593	0.601	0.608	0.615	0.623	0.630	0.636	0.643
5028	0.520	0.528	0.537	0.545	0.553	0.562	0.570	0.578	0.585	0.593	0.600	0.607	0.615	0.621
5029	0.509	0.517	0.525	0.533	0.540	0.547	0.554	0.562	0.569	0.575	0.582	0.589	0.595	0.602
5040	0.430	0.438	0.445	0.453	0.460	0.468	0.475	0.482	0.489	0.496	0.503	0.510	0.516	0.523
5102	0.479	0.487	0.494	0.502	0.510	0.517	0.524	0.532	0.539	0.546	0.553	0.559	0.566	0.573
5107	0.572	0.580	0.587	0.594	0.602	0.609	0.616	0.623	0.629	0.636	0.643	0.649	0.655	0.661
5108	0.567	0.575	0.583	0.591	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.645	0.651	0.657
5128	0.587	0.595	0.603	0.611	0.618	0.625	0.633	0.640	0.647	0.655	0.662	0.669	0.675	0.682
5129	0.630	0.639	0.647	0.656	0.665	0.673	0.682	0.690	0.697	0.703	0.708	0.714	0.719	0.724

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
4250	0.824	0.829	0.836	0.842	0.847	0.852	0.856	0.861	0.865	0.869	0.872	0.876	0.880	0.883
4251	0.745	0.751	0.755	0.760	0.764	0.769	0.773	0.778	0.782	0.787	0.791	0.795	0.799	0.803
4279	0.771	0.777	0.783	0.788	0.793	0.799	0.804	0.809	0.813	0.818	0.822	0.827	0.831	0.835
4283	0.626	0.632	0.636	0.643	0.650	0.656	0.662	0.668	0.674	0.680	0.686	0.692	0.697	0.703
4286	0.708	0.714	0.719	0.724	0.730	0.735	0.739	0.744	0.749	0.753	0.758	0.762	0.766	0.770
4295	0.782	0.787	0.792	0.797	0.802	0.807	0.811	0.816	0.820	0.825	0.829	0.833	0.838	0.842
4297	0.682	0.689	0.694	0.701	0.707	0.713	0.718	0.723	0.728	0.733	0.738	0.743	0.748	0.753
4299	0.741	0.747	0.753	0.758	0.763	0.769	0.774	0.779	0.784	0.788	0.793	0.798	0.802	0.806
4304	0.782	0.788	0.794	0.799	0.805	0.810	0.815	0.821	0.826	0.830	0.835	0.839	0.843	0.848
4312	0.615	0.620	0.623	0.628	0.632	0.637	0.642	0.646	0.651	0.656	0.660	0.665	0.669	0.673
4351	0.698	0.704	0.710	0.716	0.722	0.728	0.733	0.738	0.743	0.748	0.753	0.758	0.763	0.768
4354	0.689	0.694	0.699	0.704	0.709	0.714	0.720	0.724	0.729	0.734	0.739	0.743	0.748	0.753
4361	0.781	0.787	0.793	0.799	0.804	0.810	0.816	0.821	0.826	0.830	0.835	0.839	0.843	0.847
4362	0.751	0.758	0.766	0.773	0.779	0.785	0.791	0.795	0.799	0.803	0.807	0.811	0.815	0.819
4410	0.698	0.704	0.711	0.717	0.723	0.729	0.734	0.740	0.745	0.751	0.756	0.761	0.766	0.771
4420	0.858	0.864	0.870	0.875	0.880	0.884	0.889	0.893	0.897	0.900	0.903	0.906	0.909	0.911
4432	0.755	0.760	0.768	0.773	0.778	0.783	0.788	0.794	0.799	0.804	0.809	0.814	0.819	0.824
4470	0.713	0.720	0.728	0.735	0.741	0.746	0.752	0.757	0.762	0.768	0.773	0.778	0.783	0.789
4478	0.773	0.779	0.784	0.789	0.793	0.798	0.803	0.807	0.812	0.816	0.821	0.825	0.828	0.832
4492	0.709	0.714	0.719	0.724	0.728	0.733	0.737	0.741	0.746	0.750	0.754	0.758	0.762	0.766
4494	0.743	0.749	0.755	0.761	0.766	0.772	0.777	0.782	0.787	0.792	0.797	0.802	0.806	0.810
4495	0.737	0.743	0.749	0.755	0.760	0.766	0.771	0.776	0.781	0.786	0.791	0.796	0.801	0.806
4496	0.709	0.715	0.721	0.727	0.733	0.738	0.744	0.750	0.755	0.761	0.766	0.771	0.776	0.782
4497	0.741	0.747	0.754	0.760	0.766	0.771	0.776	0.782	0.787	0.792	0.797	0.801	0.806	0.810
4498	0.752	0.758	0.764	0.769	0.775	0.780	0.785	0.790	0.795	0.800	0.804	0.809	0.813	0.817
4499	0.727	0.734	0.740	0.746	0.752	0.758	0.763	0.769	0.774	0.780	0.785	0.790	0.796	0.801
4511	0.715	0.720	0.726	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.765	0.770	0.774	0.778
4512	0.749	0.754	0.759	0.764	0.769	0.774	0.778	0.783	0.787	0.792	0.796	0.800	0.804	0.808
4557	0.769	0.774	0.779	0.784	0.788	0.793	0.797	0.801	0.805	0.809	0.812	0.816	0.820	0.824
4558	0.637	0.643	0.649	0.655	0.661	0.667	0.673	0.679	0.685	0.690	0.695	0.701	0.706	0.711
4611	0.726	0.732	0.738	0.743	0.749	0.754	0.759	0.764	0.769	0.774	0.779	0.783	0.788	0.792
4623	0.789	0.794	0.800	0.805	0.810	0.815	0.819	0.824	0.828	0.833	0.837	0.841	0.845	0.849
4635	0.595	0.601	0.608	0.614	0.621	0.627	0.633	0.640	0.646	0.652	0.657	0.663	0.669	0.674
4665	0.667	0.674	0.681	0.688	0.694	0.701	0.708	0.714	0.721	0.727	0.733	0.739	0.744	0.750
4683	0.753	0.759	0.765	0.770	0.775	0.780	0.785	0.791	0.796	0.800	0.804	0.809	0.813	0.818
4691	0.747	0.753	0.759	0.764	0.770	0.775	0.780	0.785	0.790	0.795	0.800	0.804	0.809	0.814
4692	0.747	0.753	0.758	0.763	0.768	0.773	0.777	0.782	0.786	0.790	0.794	0.799	0.803	0.806
4717	0.627	0.634	0.638	0.645	0.651	0.657	0.664	0.670	0.676	0.683	0.689	0.695	0.701	0.707
4720	0.726	0.732	0.737	0.743	0.749	0.754	0.760	0.765	0.771	0.776	0.781	0.786	0.791	0.796
4740	0.593	0.600	0.606	0.612	0.618	0.624	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672
4771	0.746	0.754	0.762	0.770	0.777	0.783	0.789	0.796	0.802	0.808	0.814	0.820	0.826	0.833
4828	0.654	0.660	0.666	0.672	0.677	0.683	0.689	0.694	0.699	0.704	0.710	0.715	0.720	0.724
4829	0.660	0.666	0.672	0.678	0.683	0.689	0.695	0.700	0.706	0.711	0.716	0.722	0.727	0.732
4831	0.774	0.780	0.786	0.792	0.798	0.803	0.809	0.814	0.818	0.823	0.828	0.833	0.837	0.842
4983	0.745	0.750	0.757	0.762	0.766	0.771	0.775	0.779	0.783	0.787	0.791	0.796	0.800	0.804
5020	0.639	0.646	0.653	0.661	0.668	0.675	0.682	0.688	0.695	0.701	0.707	0.712	0.718	0.724
5027	0.650	0.657	0.664	0.670	0.677	0.683	0.689	0.696	0.702	0.708	0.714	0.719	0.725	0.730
5028	0.628	0.635	0.641	0.648	0.654	0.660	0.666	0.672	0.678	0.684	0.690	0.695	0.701	0.706
5029	0.609	0.615	0.622	0.628	0.634	0.640	0.646	0.652	0.658	0.663	0.669	0.675	0.680	0.686
5040	0.530	0.536	0.543	0.549	0.555	0.562	0.568	0.574	0.580	0.586	0.592	0.597	0.603	0.609
5102	0.580	0.586	0.592	0.598	0.605	0.611	0.617	0.623	0.629	0.635	0.641	0.647	0.652	0.658
5107	0.668	0.674	0.680	0.685	0.691	0.697	0.702	0.708	0.713	0.719	0.724	0.729	0.734	0.738
5108	0.663	0.669	0.675	0.681	0.687	0.692	0.698	0.703	0.708	0.713	0.718	0.723	0.727	0.732
5128	0.688	0.694	0.701	0.706	0.712	0.718	0.724	0.730	0.736	0.742	0.747	0.753	0.759	0.764
5129	0.729	0.734	0.745	0.750	0.755	0.760	0.765	0.769	0.773	0.777	0.780	0.784	0.787	0.790

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
4250	0.887	0.890	0.893	0.896	0.899	0.902	0.904	0.907	0.909
4251	0.806	0.810	0.814	0.817	0.821	0.824	0.828	0.831	0.835
4279	0.840	0.844	0.847	0.851	0.855	0.859	0.862	0.865	0.868
4283	0.708	0.713	0.719	0.724	0.729	0.734	0.740	0.745	0.750
4286	0.774	0.778	0.782	0.786	0.790	0.794	0.797	0.801	0.805
4295	0.846	0.850	0.853	0.857	0.861	0.865	0.868	0.872	0.875
4297	0.758	0.763	0.767	0.772	0.777	0.782	0.786	0.791	0.795
4299	0.811	0.815	0.819	0.823	0.826	0.830	0.834	0.838	0.841
4304	0.852	0.856	0.860	0.864	0.868	0.872	0.876	0.880	0.883
4312	0.677	0.681	0.685	0.689	0.693	0.697	0.701	0.705	0.709
4351	0.773	0.778	0.782	0.787	0.792	0.797	0.801	0.806	0.811
4354	0.757	0.762	0.766	0.770	0.775	0.779	0.783	0.787	0.791
4361	0.850	0.854	0.857	0.860	0.863	0.866	0.869	0.872	0.875
4362	0.823	0.827	0.831	0.834	0.838	0.842	0.845	0.849	0.853
4410	0.776	0.781	0.786	0.790	0.795	0.800	0.804	0.808	0.813
4420	0.914	0.917	0.919	0.922	0.925	0.927	0.930	0.932	0.934
4432	0.829	0.834	0.838	0.842	0.847	0.851	0.854	0.858	0.861
4470	0.794	0.799	0.804	0.808	0.812	0.816	0.820	0.825	0.829
4478	0.836	0.840	0.843	0.847	0.851	0.854	0.857	0.861	0.864
4492	0.770	0.774	0.777	0.781	0.785	0.789	0.792	0.796	0.799
4494	0.815	0.819	0.823	0.827	0.830	0.834	0.838	0.842	0.845
4495	0.810	0.815	0.819	0.824	0.828	0.832	0.837	0.841	0.845
4496	0.787	0.791	0.796	0.801	0.806	0.810	0.815	0.820	0.824
4497	0.815	0.819	0.824	0.828	0.832	0.836	0.840	0.844	0.847
4498	0.822	0.826	0.830	0.834	0.838	0.841	0.845	0.849	0.852
4499	0.806	0.811	0.815	0.820	0.824	0.829	0.833	0.837	0.841
4511	0.782	0.786	0.790	0.794	0.798	0.802	0.806	0.810	0.813
4512	0.812	0.816	0.819	0.823	0.827	0.830	0.834	0.837	0.840
4557	0.828	0.832	0.836	0.839	0.843	0.847	0.850	0.854	0.857
4558	0.716	0.721	0.726	0.731	0.736	0.740	0.745	0.749	0.754
4611	0.796	0.800	0.804	0.808	0.812	0.815	0.819	0.823	0.826
4623	0.853	0.857	0.860	0.864	0.867	0.870	0.874	0.877	0.880
4635	0.680	0.685	0.690	0.695	0.700	0.704	0.709	0.713	0.718
4665	0.755	0.760	0.765	0.770	0.776	0.781	0.786	0.791	0.796
4683	0.822	0.826	0.829	0.833	0.836	0.839	0.842	0.846	0.849
4691	0.819	0.824	0.828	0.833	0.838	0.842	0.847	0.852	0.857
4692	0.810	0.814	0.818	0.821	0.825	0.828	0.831	0.834	0.837
4717	0.713	0.719	0.725	0.730	0.735	0.740	0.744	0.749	0.754
4720	0.801	0.805	0.810	0.814	0.818	0.822	0.827	0.831	0.835
4740	0.677	0.683	0.689	0.694	0.700	0.705	0.710	0.716	0.721
4771	0.838	0.844	0.849	0.854	0.859	0.864	0.868	0.872	0.876
4828	0.729	0.734	0.739	0.743	0.747	0.751	0.755	0.759	0.763
4829	0.736	0.741	0.746	0.751	0.755	0.759	0.763	0.767	0.771
4831	0.846	0.850	0.854	0.858	0.862	0.866	0.869	0.873	0.876
4983	0.808	0.812	0.816	0.819	0.822	0.826	0.829	0.832	0.836
5020	0.729	0.734	0.740	0.745	0.750	0.755	0.760	0.765	0.770
5027	0.736	0.741	0.746	0.751	0.757	0.761	0.766	0.771	0.775
5028	0.712	0.717	0.722	0.727	0.732	0.736	0.741	0.746	0.750
5029	0.691	0.696	0.701	0.706	0.710	0.715	0.720	0.724	0.729
5040	0.615	0.621	0.626	0.632	0.638	0.643	0.649	0.654	0.660
5102	0.663	0.669	0.674	0.680	0.685	0.690	0.695	0.700	0.704
5107	0.743	0.748	0.753	0.757	0.762	0.766	0.771	0.775	0.779
5108	0.736	0.741	0.745	0.750	0.754	0.759	0.763	0.767	0.772
5128	0.770	0.775	0.780	0.785	0.789	0.794	0.798	0.803	0.807
5129	0.793	0.796	0.798	0.801	0.804	0.806	0.809	0.811	0.814

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold 4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
5130	0.41	0.110	0.119	0.128	0.137	0.146	0.154	0.163	0.171	0.179	0.186	0.194	0.201	0.208
5140	0.62	0.103	0.112	0.121	0.129	0.138	0.146	0.154	0.162	0.170	0.178	0.185	0.193	0.200
5146	1.94	0.118	0.128	0.138	0.147	0.157	0.166	0.175	0.184	0.193	0.201	0.210	0.218	0.227
5160	0.59	0.106	0.115	0.123	0.131	0.139	0.146	0.154	0.161	0.168	0.175	0.182	0.189	0.196
5183	2.36	0.122	0.132	0.142	0.152	0.161	0.170	0.179	0.188	0.196	0.205	0.213	0.221	0.229
5184	0.90	0.117	0.128	0.139	0.149	0.159	0.169	0.180	0.189	0.199	0.208	0.218	0.227	0.235
5185	1.94	0.134	0.144	0.155	0.164	0.174	0.183	0.192	0.201	0.209	0.217	0.225	0.233	0.241
5186	0.91	0.101	0.109	0.117	0.125	0.132	0.140	0.147	0.154	0.161	0.169	0.175	0.182	0.189
5187	0.98	0.109	0.119	0.128	0.137	0.146	0.154	0.163	0.171	0.179	0.187	0.195	0.202	0.210
5190	1.55	0.114	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.186	0.194	0.203	0.211	0.218
5191	0.83	0.124	0.134	0.144	0.154	0.163	0.173	0.182	0.190	0.199	0.208	0.216	0.224	0.232
5192	1.76	0.142	0.153	0.163	0.172	0.182	0.191	0.200	0.209	0.218	0.226	0.234	0.242	0.251
5193	0.43	0.133	0.144	0.154	0.164	0.174	0.184	0.194	0.203	0.213	0.222	0.230	0.239	0.247
5195	1.35	0.126	0.136	0.146	0.156	0.166	0.175	0.185	0.194	0.203	0.211	0.220	0.228	0.236
5201	3.04	0.123	0.133	0.144	0.154	0.164	0.173	0.183	0.192	0.201	0.210	0.219	0.228	0.236
5205	1.59	0.093	0.101	0.109	0.117	0.125	0.132	0.140	0.147	0.154	0.162	0.169	0.176	0.182
5212	2.38	0.098	0.106	0.115	0.123	0.131	0.139	0.147	0.155	0.163	0.171	0.178	0.185	0.193
5213	1.84	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.157	0.165	0.172	0.179	0.186
5214	2.03	0.123	0.134	0.144	0.154	0.164	0.174	0.184	0.193	0.203	0.212	0.221	0.230	0.239
5222	2.32	0.084	0.091	0.098	0.104	0.111	0.118	0.124	0.130	0.136	0.143	0.148	0.154	0.160
5225	2.02	0.102	0.111	0.120	0.128	0.137	0.145	0.153	0.161	0.169	0.177	0.184	0.192	0.199
5348	2.13	0.117	0.127	0.137	0.147	0.157	0.166	0.175	0.184	0.193	0.202	0.211	0.219	0.228
5403	4.14	0.107	0.116	0.125	0.134	0.143	0.152	0.160	0.169	0.177	0.185	0.193	0.201	0.208
5432	1.91	0.090	0.099	0.107	0.114	0.122	0.130	0.137	0.144	0.151	0.158	0.165	0.172	0.179
5436	1.87	0.122	0.133	0.143	0.152	0.162	0.171	0.180	0.189	0.197	0.206	0.214	0.222	0.230
5443	2.23	0.124	0.134	0.145	0.155	0.164	0.174	0.183	0.192	0.201	0.210	0.218	0.227	0.235
5446	2.50	0.105	0.115	0.124	0.133	0.142	0.150	0.159	0.167	0.175	0.183	0.191	0.198	0.206
5447	1.10	0.084	0.092	0.100	0.107	0.115	0.122	0.129	0.136	0.143	0.150	0.157	0.163	0.170
5467	3.39	0.108	0.118	0.127	0.136	0.145	0.153	0.162	0.170	0.178	0.186	0.194	0.202	0.209
5470	1.44	0.089	0.097	0.105	0.112	0.119	0.127	0.134	0.140	0.147	0.154	0.161	0.167	0.174
5473	3.95	0.095	0.104	0.112	0.121	0.129	0.137	0.144	0.152	0.159	0.167	0.174	0.181	0.188
5474	3.43	0.104	0.113	0.122	0.132	0.141	0.150	0.158	0.167	0.175	0.184	0.192	0.200	0.208
5479	2.39	0.114	0.123	0.132	0.141	0.149	0.158	0.166	0.174	0.182	0.189	0.197	0.204	0.211
5482	1.63	0.090	0.099	0.107	0.115	0.123	0.130	0.138	0.146	0.153	0.161	0.168	0.175	0.182
5484	4.57	0.116	0.125	0.135	0.144	0.153	0.161	0.170	0.178	0.187	0.195	0.203	0.211	0.219
5485	2.34	0.091	0.099	0.107	0.114	0.122	0.130	0.137	0.145	0.152	0.159	0.166	0.173	0.180
5506	1.72	0.097	0.106	0.115	0.123	0.132	0.140	0.148	0.156	0.163	0.171	0.179	0.186	0.193
5507	1.30	0.095	0.103	0.111	0.119	0.127	0.135	0.142	0.149	0.157	0.164	0.171	0.178	0.184
5538	2.15	0.121	0.130	0.140	0.149	0.158	0.167	0.176	0.184	0.192	0.200	0.208	0.216	0.224
5542	1.07	0.092	0.100	0.108	0.116	0.123	0.131	0.138	0.145	0.153	0.159	0.166	0.173	0.180
5552	7.75	0.094	0.102	0.110	0.118	0.126	0.134	0.142	0.149	0.156	0.163	0.170	0.177	0.184
5553	3.37	0.087	0.095	0.103	0.110	0.118	0.125	0.132	0.139	0.145	0.152	0.159	0.165	0.171
5606	0.35	0.105	0.114	0.123	0.132	0.140	0.148	0.156	0.164	0.172	0.180	0.187	0.195	0.202
5610	1.55	0.112	0.121	0.130	0.139	0.147	0.156	0.164	0.172	0.179	0.187	0.194	0.202	0.209
5632	4.14	0.107	0.116	0.125	0.134	0.143	0.152	0.160	0.169	0.177	0.185	0.193	0.201	0.208
5633	1.91	0.090	0.099	0.107	0.114	0.122	0.130	0.137	0.144	0.151	0.158	0.165	0.172	0.179
5650	2.86	0.119	0.129	0.139	0.148	0.158	0.167	0.176	0.184	0.193	0.202	0.210	0.218	0.226
5951	0.24	0.159	0.171	0.182	0.192	0.202	0.212	0.222	0.231	0.240	0.249	0.257	0.266	0.274
6003	4.68	0.084	0.092	0.098	0.105	0.111	0.118	0.124	0.130	0.135	0.141	0.147	0.152	0.158
6011	2.23	0.089	0.097	0.104	0.111	0.119	0.126	0.133	0.139	0.146	0.153	0.159	0.166	0.172
6204	2.62	0.110	0.120	0.130	0.139	0.148	0.157	0.166	0.175	0.183	0.191	0.200	0.208	0.215
6206	1.24	0.083	0.090	0.097	0.104	0.111	0.118	0.124	0.131	0.137	0.144	0.150	0.156	0.162
6213	0.70	0.105	0.114	0.123	0.131	0.139	0.146	0.154	0.161	0.169	0.176	0.183	0.190	0.197
6216	1.23	0.100	0.109	0.117	0.126	0.135	0.143	0.151	0.159	0.167	0.175	0.182	0.190	0.197
6218	2.09	0.101	0.110	0.119	0.127	0.136	0.144	0.153	0.161	0.169	0.177	0.185	0.193	0.200

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
5130	0.215	0.222	0.229	0.235	0.242	0.249	0.255	0.261	0.267	0.273	0.279	0.285	0.291	0.297
5140	0.208	0.215	0.222	0.229	0.236	0.243	0.250	0.256	0.263	0.269	0.276	0.282	0.288	0.295
5146	0.235	0.243	0.250	0.258	0.266	0.273	0.281	0.288	0.295	0.302	0.309	0.316	0.322	0.329
5160	0.202	0.209	0.215	0.222	0.228	0.234	0.240	0.246	0.252	0.258	0.264	0.270	0.276	0.281
5183	0.237	0.245	0.252	0.260	0.267	0.274	0.282	0.289	0.295	0.302	0.309	0.315	0.322	0.328
5184	0.244	0.252	0.261	0.269	0.278	0.285	0.293	0.301	0.308	0.315	0.322	0.329	0.335	0.342
5185	0.249	0.256	0.264	0.271	0.278	0.285	0.291	0.298	0.305	0.311	0.318	0.325	0.331	0.337
5186	0.196	0.203	0.209	0.216	0.222	0.229	0.235	0.241	0.248	0.255	0.260	0.267	0.273	0.279
5187	0.217	0.225	0.232	0.239	0.246	0.252	0.259	0.266	0.272	0.279	0.285	0.292	0.298	0.304
5190	0.226	0.234	0.241	0.249	0.256	0.263	0.270	0.277	0.284	0.291	0.297	0.304	0.310	0.317
5191	0.240	0.248	0.256	0.263	0.270	0.277	0.284	0.291	0.298	0.304	0.311	0.318	0.324	0.330
5192	0.258	0.266	0.274	0.282	0.289	0.296	0.304	0.311	0.318	0.325	0.332	0.339	0.346	0.352
5193	0.255	0.264	0.272	0.279	0.287	0.294	0.302	0.309	0.316	0.322	0.329	0.335	0.342	0.348
5195	0.244	0.252	0.260	0.268	0.275	0.282	0.290	0.297	0.304	0.311	0.318	0.325	0.332	0.339
5201	0.244	0.252	0.260	0.268	0.275	0.283	0.290	0.298	0.305	0.312	0.319	0.326	0.333	0.339
5205	0.189	0.196	0.202	0.209	0.215	0.222	0.228	0.234	0.240	0.246	0.252	0.258	0.264	0.270
5212	0.199	0.206	0.213	0.220	0.226	0.233	0.239	0.245	0.251	0.257	0.263	0.269	0.275	0.280
5213	0.193	0.199	0.206	0.212	0.219	0.225	0.231	0.237	0.243	0.249	0.255	0.261	0.266	0.272
5214	0.248	0.256	0.265	0.273	0.281	0.289	0.297	0.304	0.312	0.320	0.327	0.334	0.341	0.348
5222	0.166	0.171	0.177	0.182	0.187	0.193	0.198	0.203	0.208	0.213	0.218	0.223	0.228	0.233
5225	0.207	0.214	0.221	0.228	0.235	0.242	0.249	0.255	0.262	0.268	0.275	0.281	0.287	0.293
5348	0.236	0.244	0.251	0.259	0.267	0.274	0.282	0.289	0.296	0.303	0.310	0.317	0.324	0.331
5403	0.216	0.223	0.231	0.238	0.245	0.252	0.259	0.266	0.272	0.279	0.286	0.292	0.299	0.305
5432	0.186	0.192	0.199	0.205	0.211	0.217	0.224	0.230	0.236	0.241	0.247	0.253	0.259	0.264
5436	0.238	0.246	0.254	0.261	0.268	0.275	0.282	0.289	0.296	0.303	0.309	0.315	0.322	0.328
5443	0.244	0.252	0.260	0.268	0.276	0.283	0.291	0.298	0.306	0.313	0.320	0.328	0.335	0.342
5446	0.213	0.220	0.228	0.235	0.242	0.249	0.256	0.262	0.269	0.276	0.282	0.289	0.295	0.301
5447	0.176	0.183	0.189	0.195	0.201	0.207	0.213	0.219	0.225	0.231	0.236	0.242	0.248	0.253
5467	0.217	0.224	0.231	0.238	0.245	0.252	0.259	0.265	0.272	0.279	0.285	0.292	0.298	0.304
5470	0.180	0.187	0.193	0.199	0.204	0.210	0.216	0.222	0.227	0.233	0.238	0.244	0.249	0.254
5473	0.195	0.201	0.208	0.215	0.221	0.227	0.234	0.240	0.246	0.252	0.258	0.264	0.270	0.276
5474	0.216	0.223	0.231	0.238	0.246	0.253	0.260	0.267	0.273	0.280	0.287	0.293	0.300	0.306
5479	0.218	0.225	0.232	0.238	0.245	0.251	0.258	0.264	0.271	0.277	0.283	0.289	0.295	0.300
5482	0.189	0.196	0.202	0.209	0.216	0.222	0.229	0.235	0.242	0.248	0.254	0.260	0.267	0.273
5484	0.226	0.234	0.241	0.249	0.256	0.263	0.270	0.277	0.283	0.290	0.297	0.303	0.310	0.316
5485	0.187	0.193	0.200	0.207	0.213	0.219	0.226	0.232	0.238	0.244	0.250	0.256	0.262	0.267
5506	0.200	0.207	0.214	0.221	0.228	0.234	0.241	0.247	0.253	0.260	0.266	0.272	0.278	0.284
5507	0.191	0.197	0.204	0.210	0.217	0.223	0.229	0.235	0.241	0.247	0.253	0.259	0.265	0.270
5538	0.231	0.239	0.246	0.253	0.260	0.267	0.274	0.281	0.287	0.294	0.300	0.307	0.313	0.319
5542	0.187	0.193	0.199	0.206	0.212	0.218	0.224	0.230	0.236	0.241	0.247	0.253	0.258	0.264
5552	0.190	0.197	0.204	0.210	0.217	0.223	0.229	0.235	0.241	0.247	0.253	0.259	0.265	0.271
5553	0.178	0.184	0.190	0.196	0.202	0.208	0.214	0.220	0.226	0.232	0.237	0.243	0.249	0.254
5606	0.209	0.216	0.223	0.230	0.237	0.244	0.250	0.257	0.263	0.270	0.276	0.282	0.288	0.294
5610	0.216	0.223	0.229	0.236	0.242	0.249	0.255	0.262	0.268	0.274	0.280	0.287	0.292	0.298
5632	0.216	0.223	0.231	0.238	0.245	0.252	0.259	0.266	0.272	0.279	0.286	0.292	0.299	0.305
5633	0.186	0.192	0.199	0.205	0.211	0.217	0.224	0.230	0.236	0.241	0.247	0.253	0.259	0.264
5650	0.234	0.242	0.249	0.256	0.263	0.270	0.277	0.283	0.290	0.296	0.302	0.308	0.315	0.321
5951	0.282	0.290	0.298	0.306	0.313	0.320	0.328	0.335	0.342	0.349	0.355	0.362	0.369	0.375
6003	0.163	0.169	0.174	0.180	0.184	0.190	0.195	0.199	0.204	0.210	0.214	0.219	0.224	0.229
6011	0.178	0.185	0.190	0.197	0.202	0.209	0.215	0.220	0.226	0.232	0.237	0.242	0.248	0.253
6204	0.223	0.230	0.238	0.245	0.253	0.260	0.267	0.274	0.281	0.287	0.294	0.301	0.307	0.313
6206	0.168	0.174	0.179	0.185	0.191	0.196	0.202	0.207	0.213	0.218	0.223	0.228	0.234	0.239
6213	0.204	0.211	0.218	0.225	0.231	0.237	0.243	0.249	0.255	0.261	0.266	0.272	0.278	0.284
6216	0.204	0.211	0.218	0.224	0.230	0.237	0.243	0.250	0.256	0.262	0.267	0.273	0.279	0.285
6218	0.208	0.215	0.222	0.229	0.236	0.243	0.250	0.257	0.264	0.271	0.277	0.284	0.290	0.297

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
5130	0.303	0.309	0.315	0.321	0.326	0.332	0.337	0.343	0.348	0.353	0.358	0.363	0.367	0.372
5140	0.301	0.307	0.313	0.319	0.325	0.330	0.336	0.342	0.347	0.353	0.358	0.364	0.369	0.374
5146	0.336	0.342	0.348	0.355	0.361	0.367	0.373	0.379	0.385	0.390	0.396	0.402	0.407	0.413
5160	0.287	0.292	0.297	0.303	0.308	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.347	0.352
5183	0.335	0.341	0.347	0.353	0.359	0.365	0.371	0.377	0.383	0.388	0.394	0.400	0.405	0.411
5184	0.349	0.355	0.360	0.366	0.371	0.377	0.382	0.387	0.392	0.397	0.401	0.406	0.412	0.417
5185	0.343	0.350	0.356	0.362	0.368	0.374	0.379	0.385	0.391	0.397	0.402	0.408	0.414	0.419
5186	0.285	0.291	0.297	0.303	0.309	0.314	0.320	0.326	0.332	0.337	0.343	0.349	0.353	0.359
5187	0.310	0.316	0.322	0.328	0.334	0.340	0.345	0.351	0.357	0.362	0.367	0.373	0.378	0.383
5190	0.323	0.329	0.336	0.342	0.348	0.354	0.360	0.365	0.371	0.377	0.382	0.388	0.393	0.399
5191	0.336	0.342	0.348	0.354	0.360	0.366	0.371	0.377	0.382	0.387	0.392	0.398	0.403	0.408
5192	0.359	0.366	0.372	0.379	0.385	0.391	0.397	0.403	0.409	0.415	0.421	0.426	0.432	0.437
5193	0.354	0.360	0.366	0.372	0.378	0.384	0.390	0.395	0.401	0.407	0.412	0.418	0.423	0.428
5195	0.345	0.351	0.358	0.364	0.370	0.376	0.383	0.389	0.395	0.400	0.406	0.412	0.417	0.423
5201	0.346	0.352	0.358	0.365	0.371	0.377	0.383	0.388	0.394	0.400	0.406	0.411	0.417	0.422
5205	0.276	0.281	0.287	0.292	0.298	0.303	0.308	0.314	0.319	0.324	0.329	0.334	0.339	0.345
5212	0.286	0.291	0.297	0.302	0.308	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348	0.353
5213	0.278	0.283	0.288	0.294	0.299	0.304	0.310	0.315	0.320	0.325	0.330	0.335	0.340	0.344
5214	0.355	0.362	0.369	0.375	0.382	0.388	0.394	0.401	0.407	0.413	0.419	0.425	0.431	0.436
5222	0.237	0.242	0.246	0.251	0.256	0.260	0.264	0.269	0.273	0.278	0.282	0.286	0.290	0.294
5225	0.299	0.304	0.310	0.316	0.321	0.327	0.332	0.338	0.343	0.348	0.354	0.359	0.364	0.369
5348	0.337	0.344	0.350	0.357	0.363	0.369	0.375	0.381	0.387	0.393	0.398	0.404	0.409	0.415
5403	0.311	0.317	0.323	0.329	0.335	0.341	0.347	0.353	0.359	0.364	0.370	0.375	0.381	0.386
5432	0.270	0.275	0.281	0.286	0.291	0.296	0.302	0.307	0.312	0.317	0.322	0.327	0.332	0.337
5436	0.334	0.340	0.347	0.353	0.359	0.365	0.370	0.376	0.382	0.388	0.394	0.399	0.405	0.410
5443	0.349	0.355	0.362	0.369	0.375	0.382	0.388	0.395	0.401	0.407	0.414	0.420	0.426	0.432
5446	0.307	0.313	0.319	0.325	0.331	0.337	0.343	0.348	0.354	0.360	0.365	0.371	0.376	0.381
5447	0.259	0.264	0.270	0.275	0.280	0.285	0.290	0.296	0.301	0.306	0.311	0.316	0.320	0.325
5467	0.310	0.316	0.322	0.328	0.334	0.340	0.346	0.351	0.357	0.363	0.369	0.374	0.380	0.385
5470	0.259	0.264	0.270	0.275	0.280	0.284	0.289	0.295	0.300	0.305	0.310	0.314	0.318	0.323
5473	0.282	0.287	0.293	0.299	0.304	0.310	0.315	0.320	0.326	0.331	0.336	0.341	0.347	0.352
5474	0.313	0.319	0.325	0.332	0.338	0.344	0.350	0.356	0.362	0.368	0.373	0.379	0.385	0.391
5479	0.306	0.312	0.317	0.323	0.329	0.334	0.339	0.345	0.350	0.355	0.361	0.366	0.371	0.376
5482	0.278	0.284	0.290	0.296	0.302	0.307	0.313	0.319	0.324	0.330	0.335	0.340	0.346	0.351
5484	0.322	0.328	0.335	0.341	0.347	0.353	0.358	0.364	0.370	0.376	0.381	0.387	0.392	0.398
5485	0.273	0.278	0.283	0.289	0.294	0.299	0.304	0.310	0.315	0.320	0.325	0.330	0.336	0.341
5506	0.290	0.296	0.302	0.308	0.313	0.319	0.324	0.330	0.335	0.341	0.346	0.352	0.357	0.362
5507	0.276	0.281	0.287	0.292	0.297	0.303	0.308	0.313	0.318	0.323	0.328	0.333	0.338	0.343
5538	0.325	0.331	0.337	0.343	0.349	0.355	0.361	0.366	0.372	0.377	0.383	0.388	0.394	0.399
5542	0.269	0.275	0.280	0.285	0.291	0.296	0.301	0.306	0.311	0.316	0.321	0.326	0.331	0.336
5552	0.277	0.282	0.288	0.294	0.299	0.305	0.310	0.315	0.321	0.326	0.331	0.336	0.341	0.346
5553	0.260	0.265	0.271	0.276	0.281	0.286	0.292	0.297	0.302	0.307	0.312	0.317	0.322	0.327
5606	0.299	0.305	0.311	0.316	0.322	0.327	0.333	0.338	0.344	0.349	0.354	0.359	0.364	0.369
5610	0.304	0.310	0.315	0.321	0.326	0.332	0.337	0.342	0.348	0.353	0.358	0.363	0.368	0.373
5632	0.311	0.317	0.323	0.329	0.335	0.341	0.347	0.353	0.359	0.364	0.370	0.375	0.381	0.386
5633	0.270	0.275	0.281	0.286	0.291	0.296	0.302	0.307	0.312	0.317	0.322	0.327	0.332	0.337
5650	0.327	0.333	0.339	0.345	0.351	0.356	0.362	0.368	0.373	0.379	0.384	0.389	0.394	0.399
5951	0.382	0.388	0.394	0.400	0.407	0.412	0.418	0.424	0.430	0.436	0.441	0.447	0.453	0.458
6003	0.232	0.237	0.242	0.247	0.252	0.255	0.260	0.265	0.270	0.275	0.280	0.284	0.287	0.291
6011	0.257	0.263	0.268	0.273	0.278	0.282	0.287	0.293	0.298	0.303	0.308	0.313	0.316	0.321
6204	0.320	0.326	0.332	0.338	0.343	0.349	0.355	0.360	0.366	0.371	0.376	0.382	0.387	0.392
6206	0.244	0.249	0.254	0.259	0.265	0.269	0.274	0.279	0.284	0.289	0.293	0.298	0.302	0.307
6213	0.288	0.294	0.299	0.304	0.310	0.314	0.319	0.324	0.329	0.334	0.339	0.343	0.347	0.352
6216	0.290	0.296	0.301	0.307	0.313	0.318	0.323	0.329	0.335	0.340	0.346	0.351	0.356	0.362
6218	0.303	0.310	0.316	0.322	0.328	0.334	0.340	0.346	0.352	0.358	0.364	0.369	0.375	0.381

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
5130	0.377	0.386	0.396	0.404	0.412	0.421	0.429	0.438	0.446	0.454	0.462	0.470	0.478	0.485
5140	0.379	0.389	0.399	0.409	0.419	0.428	0.437	0.446	0.455	0.464	0.473	0.481	0.490	0.498
5146	0.418	0.429	0.440	0.450	0.460	0.470	0.480	0.489	0.499	0.508	0.517	0.526	0.534	0.543
5160	0.357	0.366	0.374	0.383	0.391	0.399	0.407	0.416	0.423	0.431	0.439	0.446	0.454	0.461
5183	0.416	0.427	0.437	0.447	0.457	0.467	0.477	0.487	0.496	0.505	0.514	0.523	0.532	0.540
5184	0.422	0.431	0.441	0.451	0.461	0.470	0.479	0.488	0.496	0.503	0.510	0.517	0.524	0.531
5185	0.425	0.436	0.447	0.458	0.468	0.478	0.488	0.498	0.507	0.516	0.525	0.533	0.542	0.550
5186	0.364	0.375	0.385	0.396	0.405	0.416	0.426	0.435	0.445	0.454	0.463	0.473	0.481	0.490
5187	0.388	0.398	0.408	0.418	0.427	0.437	0.446	0.455	0.464	0.473	0.482	0.491	0.499	0.507
5190	0.404	0.415	0.425	0.435	0.445	0.455	0.465	0.474	0.483	0.493	0.502	0.510	0.519	0.528
5191	0.413	0.423	0.433	0.443	0.452	0.461	0.470	0.479	0.488	0.496	0.505	0.513	0.521	0.529
5192	0.442	0.453	0.463	0.473	0.483	0.493	0.503	0.512	0.521	0.530	0.539	0.548	0.556	0.564
5193	0.434	0.444	0.455	0.465	0.475	0.485	0.494	0.504	0.513	0.523	0.531	0.540	0.548	0.556
5195	0.429	0.440	0.451	0.461	0.471	0.481	0.491	0.501	0.511	0.520	0.529	0.538	0.546	0.555
5201	0.428	0.438	0.449	0.459	0.469	0.479	0.488	0.498	0.507	0.515	0.524	0.533	0.541	0.549
5205	0.350	0.359	0.369	0.379	0.388	0.397	0.407	0.416	0.425	0.434	0.442	0.451	0.459	0.467
5212	0.358	0.368	0.377	0.387	0.396	0.405	0.415	0.424	0.433	0.442	0.452	0.461	0.469	0.478
5213	0.349	0.358	0.368	0.376	0.385	0.394	0.403	0.411	0.420	0.428	0.436	0.444	0.451	0.459
5214	0.442	0.453	0.463	0.474	0.484	0.495	0.505	0.516	0.526	0.535	0.545	0.555	0.564	0.573
5222	0.298	0.307	0.315	0.324	0.331	0.339	0.347	0.355	0.363	0.371	0.379	0.387	0.393	0.401
5225	0.374	0.384	0.394	0.404	0.413	0.422	0.431	0.440	0.449	0.457	0.466	0.474	0.482	0.490
5348	0.420	0.431	0.441	0.452	0.462	0.471	0.481	0.490	0.499	0.508	0.517	0.526	0.534	0.542
5403	0.391	0.402	0.412	0.422	0.432	0.442	0.452	0.461	0.470	0.479	0.488	0.497	0.506	0.514
5432	0.341	0.351	0.360	0.369	0.378	0.387	0.396	0.405	0.414	0.422	0.431	0.439	0.447	0.455
5436	0.416	0.427	0.437	0.448	0.457	0.467	0.477	0.486	0.495	0.504	0.513	0.521	0.529	0.537
5443	0.438	0.449	0.460	0.471	0.481	0.492	0.502	0.512	0.522	0.532	0.541	0.550	0.560	0.569
5446	0.387	0.397	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.493	0.502	0.510
5447	0.330	0.340	0.349	0.359	0.368	0.377	0.387	0.396	0.404	0.413	0.422	0.430	0.439	0.447
5467	0.391	0.401	0.412	0.422	0.432	0.442	0.451	0.460	0.470	0.478	0.487	0.495	0.503	0.511
5470	0.328	0.337	0.346	0.355	0.363	0.372	0.380	0.389	0.398	0.406	0.415	0.423	0.430	0.438
5473	0.357	0.367	0.377	0.387	0.397	0.406	0.416	0.425	0.434	0.443	0.452	0.461	0.470	0.479
5474	0.396	0.407	0.418	0.429	0.439	0.449	0.459	0.469	0.479	0.488	0.497	0.506	0.515	0.524
5479	0.381	0.391	0.401	0.410	0.420	0.430	0.439	0.449	0.458	0.467	0.477	0.485	0.494	0.502
5482	0.356	0.367	0.377	0.387	0.397	0.407	0.416	0.426	0.435	0.444	0.453	0.462	0.471	0.480
5484	0.403	0.414	0.425	0.435	0.445	0.455	0.465	0.475	0.484	0.494	0.503	0.512	0.521	0.529
5485	0.346	0.356	0.366	0.376	0.385	0.394	0.404	0.413	0.422	0.430	0.439	0.447	0.456	0.464
5506	0.368	0.378	0.388	0.399	0.409	0.419	0.428	0.438	0.447	0.456	0.465	0.474	0.482	0.491
5507	0.348	0.357	0.367	0.376	0.385	0.395	0.403	0.412	0.421	0.429	0.438	0.446	0.454	0.462
5538	0.404	0.415	0.425	0.435	0.445	0.455	0.465	0.474	0.483	0.493	0.502	0.511	0.519	0.528
5542	0.341	0.350	0.360	0.369	0.378	0.387	0.396	0.405	0.414	0.422	0.430	0.439	0.447	0.455
5552	0.351	0.361	0.371	0.380	0.390	0.399	0.408	0.417	0.426	0.434	0.443	0.451	0.460	0.468
5553	0.332	0.341	0.351	0.360	0.370	0.379	0.388	0.397	0.406	0.415	0.423	0.432	0.441	0.449
5606	0.374	0.384	0.394	0.404	0.413	0.422	0.431	0.440	0.448	0.457	0.465	0.474	0.482	0.490
5610	0.378	0.388	0.398	0.407	0.416	0.426	0.435	0.445	0.454	0.463	0.472	0.481	0.489	0.497
5632	0.391	0.402	0.412	0.422	0.432	0.442	0.452	0.461	0.470	0.479	0.488	0.497	0.506	0.514
5633	0.341	0.351	0.360	0.369	0.378	0.387	0.396	0.405	0.414	0.422	0.431	0.439	0.447	0.455
5650	0.404	0.415	0.424	0.434	0.444	0.453	0.462	0.471	0.480	0.488	0.497	0.505	0.513	0.521
5951	0.464	0.474	0.485	0.494	0.504	0.514	0.523	0.532	0.541	0.550	0.559	0.568	0.576	0.585
6003	0.295	0.304	0.312	0.320	0.326	0.334	0.343	0.351	0.359	0.367	0.375	0.382	0.386	0.393
6011	0.326	0.335	0.345	0.354	0.362	0.370	0.378	0.385	0.392	0.400	0.407	0.414	0.418	0.425
6204	0.397	0.408	0.418	0.428	0.438	0.447	0.456	0.465	0.474	0.483	0.492	0.500	0.509	0.517
6206	0.312	0.321	0.330	0.339	0.347	0.356	0.364	0.372	0.381	0.389	0.397	0.405	0.411	0.419
6213	0.357	0.366	0.376	0.385	0.393	0.402	0.411	0.420	0.429	0.437	0.445	0.453	0.460	0.468
6216	0.367	0.378	0.388	0.399	0.409	0.419	0.429	0.440	0.450	0.459	0.469	0.478	0.487	0.496
6218	0.386	0.397	0.407	0.418	0.428	0.437	0.447	0.457	0.466	0.476	0.485	0.494	0.503	0.512

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
5130	0.493	0.501	0.509	0.516	0.524	0.532	0.539	0.546	0.554	0.560	0.567	0.574	0.580	0.587
5140	0.506	0.514	0.522	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.579	0.585	0.592	0.598
5146	0.551	0.559	0.567	0.575	0.583	0.591	0.598	0.606	0.613	0.620	0.627	0.634	0.641	0.648
5160	0.467	0.474	0.481	0.487	0.493	0.499	0.506	0.512	0.518	0.524	0.530	0.536	0.542	0.548
5183	0.548	0.556	0.564	0.572	0.580	0.588	0.595	0.603	0.610	0.617	0.624	0.631	0.637	0.644
5184	0.538	0.545	0.552	0.559	0.565	0.571	0.577	0.583	0.589	0.595	0.601	0.606	0.612	0.618
5185	0.559	0.567	0.575	0.583	0.590	0.598	0.605	0.613	0.620	0.627	0.633	0.640	0.646	0.652
5186	0.498	0.507	0.515	0.523	0.530	0.538	0.545	0.553	0.560	0.568	0.575	0.582	0.589	0.596
5187	0.515	0.523	0.531	0.539	0.546	0.553	0.561	0.568	0.575	0.582	0.589	0.595	0.602	0.608
5190	0.536	0.544	0.552	0.560	0.568	0.576	0.583	0.591	0.598	0.605	0.612	0.619	0.626	0.633
5191	0.537	0.545	0.552	0.560	0.567	0.574	0.581	0.588	0.594	0.601	0.607	0.614	0.620	0.626
5192	0.573	0.581	0.588	0.596	0.603	0.610	0.617	0.625	0.631	0.638	0.645	0.652	0.658	0.665
5193	0.564	0.572	0.580	0.588	0.595	0.602	0.609	0.616	0.623	0.630	0.637	0.644	0.651	0.657
5195	0.563	0.571	0.578	0.586	0.593	0.600	0.607	0.614	0.621	0.628	0.634	0.641	0.647	0.653
5201	0.558	0.566	0.574	0.581	0.589	0.596	0.604	0.611	0.618	0.625	0.631	0.638	0.645	0.651
5205	0.475	0.483	0.491	0.499	0.507	0.514	0.522	0.529	0.536	0.544	0.551	0.558	0.565	0.571
5212	0.487	0.495	0.504	0.512	0.520	0.529	0.537	0.545	0.552	0.560	0.568	0.575	0.582	0.590
5213	0.467	0.474	0.482	0.489	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.557
5214	0.582	0.591	0.600	0.609	0.617	0.626	0.634	0.642	0.651	0.659	0.666	0.673	0.681	0.688
5222	0.409	0.417	0.424	0.432	0.439	0.446	0.454	0.461	0.468	0.475	0.482	0.489	0.496	0.503
5225	0.498	0.506	0.514	0.522	0.529	0.537	0.545	0.552	0.560	0.567	0.575	0.582	0.589	0.596
5348	0.550	0.558	0.566	0.574	0.581	0.588	0.596	0.603	0.610	0.616	0.623	0.630	0.636	0.642
5403	0.523	0.531	0.539	0.547	0.555	0.563	0.570	0.578	0.585	0.592	0.600	0.607	0.613	0.620
5432	0.463	0.471	0.479	0.487	0.495	0.502	0.510	0.517	0.524	0.531	0.538	0.545	0.552	0.559
5436	0.545	0.553	0.562	0.570	0.577	0.585	0.592	0.599	0.606	0.613	0.620	0.627	0.633	0.640
5443	0.578	0.586	0.595	0.603	0.611	0.619	0.627	0.635	0.643	0.651	0.659	0.666	0.673	0.680
5446	0.519	0.527	0.535	0.543	0.551	0.559	0.566	0.574	0.581	0.588	0.596	0.603	0.609	0.616
5447	0.455	0.463	0.471	0.479	0.487	0.494	0.502	0.509	0.517	0.524	0.531	0.538	0.545	0.552
5467	0.520	0.528	0.535	0.543	0.551	0.558	0.565	0.572	0.579	0.586	0.593	0.599	0.605	0.611
5470	0.446	0.454	0.462	0.469	0.477	0.485	0.492	0.500	0.508	0.515	0.523	0.530	0.537	0.544
5473	0.487	0.496	0.504	0.512	0.520	0.528	0.536	0.544	0.552	0.560	0.567	0.575	0.582	0.589
5474	0.533	0.541	0.549	0.557	0.565	0.573	0.580	0.588	0.595	0.602	0.609	0.616	0.623	0.630
5479	0.511	0.519	0.527	0.535	0.543	0.551	0.559	0.567	0.575	0.583	0.590	0.598	0.605	0.612
5482	0.488	0.496	0.505	0.513	0.521	0.529	0.537	0.545	0.552	0.560	0.568	0.575	0.582	0.589
5484	0.538	0.547	0.555	0.563	0.571	0.579	0.587	0.595	0.602	0.610	0.617	0.624	0.632	0.639
5485	0.472	0.480	0.488	0.496	0.504	0.511	0.519	0.526	0.534	0.541	0.547	0.554	0.560	0.567
5506	0.499	0.507	0.515	0.523	0.531	0.539	0.547	0.554	0.561	0.569	0.576	0.583	0.590	0.596
5507	0.470	0.477	0.485	0.493	0.500	0.508	0.515	0.522	0.529	0.536	0.543	0.550	0.557	0.564
5538	0.536	0.545	0.553	0.561	0.569	0.576	0.584	0.591	0.599	0.606	0.613	0.620	0.627	0.634
5542	0.463	0.471	0.479	0.487	0.494	0.502	0.509	0.516	0.524	0.531	0.537	0.544	0.551	0.557
5552	0.476	0.484	0.492	0.500	0.508	0.516	0.523	0.531	0.538	0.545	0.552	0.560	0.566	0.573
5553	0.457	0.466	0.474	0.481	0.489	0.497	0.504	0.512	0.519	0.527	0.534	0.542	0.549	0.556
5606	0.498	0.505	0.513	0.520	0.528	0.535	0.542	0.549	0.556	0.563	0.570	0.576	0.583	0.589
5610	0.506	0.514	0.523	0.531	0.539	0.547	0.554	0.562	0.569	0.576	0.583	0.589	0.596	0.602
5632	0.523	0.531	0.539	0.547	0.555	0.563	0.570	0.578	0.585	0.592	0.600	0.607	0.613	0.620
5633	0.463	0.471	0.479	0.487	0.495	0.502	0.510	0.517	0.524	0.531	0.538	0.545	0.552	0.559
5650	0.529	0.537	0.544	0.552	0.560	0.567	0.575	0.582	0.589	0.596	0.603	0.610	0.616	0.623
5951	0.593	0.601	0.609	0.616	0.624	0.631	0.639	0.646	0.653	0.660	0.666	0.673	0.680	0.686
6003	0.400	0.406	0.413	0.420	0.426	0.433	0.439	0.446	0.452	0.459	0.465	0.471	0.478	0.484
6011	0.431	0.438	0.445	0.451	0.458	0.464	0.470	0.477	0.483	0.489	0.495	0.501	0.507	0.513
6204	0.525	0.533	0.541	0.548	0.555	0.563	0.569	0.576	0.583	0.590	0.596	0.603	0.609	0.615
6206	0.426	0.434	0.441	0.449	0.456	0.463	0.471	0.478	0.485	0.492	0.499	0.506	0.513	0.520
6213	0.476	0.483	0.491	0.499	0.507	0.515	0.522	0.530	0.537	0.545	0.552	0.559	0.566	0.572
6216	0.504	0.513	0.522	0.530	0.538	0.547	0.555	0.563	0.571	0.578	0.586	0.593	0.600	0.607
6218	0.520	0.529	0.537	0.545	0.553	0.561	0.569	0.577	0.585	0.592	0.600	0.607	0.614	0.621

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
5130	0.594	0.600	0.606	0.613	0.619	0.626	0.632	0.639	0.645	0.652	0.658	0.664	0.670	0.676
5140	0.604	0.610	0.616	0.622	0.628	0.634	0.640	0.645	0.651	0.656	0.662	0.667	0.672	0.677
5146	0.654	0.661	0.667	0.674	0.680	0.686	0.691	0.697	0.703	0.708	0.714	0.719	0.725	0.730
5160	0.554	0.560	0.566	0.572	0.577	0.583	0.589	0.595	0.600	0.606	0.612	0.618	0.623	0.629
5183	0.650	0.657	0.663	0.669	0.675	0.681	0.687	0.692	0.698	0.704	0.709	0.714	0.720	0.725
5184	0.624	0.629	0.635	0.641	0.647	0.652	0.658	0.663	0.668	0.673	0.679	0.684	0.689	0.694
5185	0.658	0.664	0.670	0.676	0.682	0.688	0.693	0.698	0.703	0.709	0.714	0.719	0.724	0.728
5186	0.603	0.609	0.615	0.621	0.627	0.634	0.640	0.646	0.652	0.658	0.663	0.669	0.674	0.680
5187	0.615	0.621	0.627	0.634	0.640	0.646	0.652	0.657	0.663	0.669	0.674	0.680	0.685	0.690
5190	0.639	0.646	0.652	0.659	0.665	0.671	0.677	0.684	0.689	0.695	0.701	0.707	0.712	0.717
5191	0.633	0.639	0.645	0.651	0.657	0.663	0.669	0.674	0.680	0.686	0.691	0.697	0.702	0.708
5192	0.671	0.677	0.683	0.689	0.695	0.701	0.707	0.713	0.718	0.724	0.729	0.734	0.740	0.745
5193	0.664	0.670	0.676	0.682	0.688	0.693	0.699	0.705	0.710	0.715	0.720	0.725	0.730	0.735
5195	0.659	0.665	0.671	0.677	0.682	0.688	0.693	0.699	0.704	0.709	0.715	0.720	0.725	0.730
5201	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.699	0.704	0.710	0.715	0.721	0.726	0.731
5205	0.578	0.585	0.591	0.598	0.604	0.610	0.616	0.622	0.628	0.634	0.640	0.646	0.652	0.657
5212	0.597	0.603	0.610	0.617	0.623	0.630	0.636	0.642	0.647	0.653	0.658	0.663	0.668	0.674
5213	0.564	0.570	0.576	0.582	0.588	0.594	0.600	0.606	0.612	0.617	0.623	0.629	0.634	0.640
5214	0.694	0.701	0.707	0.713	0.719	0.725	0.731	0.737	0.743	0.749	0.754	0.759	0.764	0.769
5222	0.510	0.517	0.523	0.530	0.537	0.543	0.550	0.556	0.563	0.569	0.576	0.582	0.589	0.595
5225	0.604	0.611	0.618	0.624	0.631	0.638	0.644	0.650	0.656	0.663	0.669	0.675	0.681	0.687
5348	0.648	0.654	0.660	0.666	0.672	0.677	0.683	0.688	0.693	0.699	0.704	0.709	0.714	0.719
5403	0.627	0.633	0.640	0.646	0.652	0.659	0.665	0.671	0.677	0.682	0.688	0.694	0.699	0.704
5432	0.566	0.572	0.579	0.585	0.592	0.598	0.605	0.611	0.617	0.623	0.629	0.635	0.641	0.647
5436	0.646	0.652	0.658	0.664	0.669	0.675	0.681	0.687	0.692	0.698	0.703	0.708	0.714	0.719
5443	0.687	0.694	0.700	0.707	0.713	0.719	0.724	0.730	0.736	0.741	0.746	0.752	0.757	0.762
5446	0.623	0.629	0.636	0.642	0.649	0.655	0.661	0.667	0.673	0.679	0.685	0.690	0.696	0.702
5447	0.559	0.566	0.572	0.579	0.585	0.591	0.598	0.604	0.610	0.616	0.622	0.628	0.633	0.639
5467	0.617	0.623	0.629	0.634	0.640	0.645	0.651	0.656	0.661	0.666	0.671	0.676	0.681	0.686
5470	0.551	0.558	0.563	0.570	0.576	0.582	0.588	0.594	0.600	0.606	0.612	0.618	0.624	0.630
5473	0.596	0.604	0.611	0.618	0.625	0.632	0.639	0.646	0.653	0.659	0.666	0.673	0.679	0.685
5474	0.636	0.643	0.649	0.656	0.662	0.668	0.674	0.679	0.685	0.691	0.696	0.702	0.707	0.712
5479	0.619	0.626	0.633	0.640	0.647	0.654	0.660	0.667	0.674	0.680	0.687	0.693	0.699	0.705
5482	0.597	0.604	0.611	0.617	0.624	0.631	0.638	0.644	0.651	0.657	0.663	0.669	0.676	0.681
5484	0.645	0.652	0.659	0.665	0.671	0.678	0.684	0.690	0.696	0.702	0.707	0.712	0.718	0.723
5485	0.574	0.580	0.586	0.593	0.599	0.605	0.611	0.617	0.623	0.629	0.635	0.640	0.646	0.652
5506	0.603	0.610	0.616	0.623	0.629	0.636	0.642	0.648	0.654	0.660	0.666	0.671	0.677	0.683
5507	0.570	0.577	0.583	0.590	0.596	0.602	0.608	0.614	0.620	0.626	0.632	0.637	0.643	0.648
5538	0.640	0.647	0.654	0.660	0.667	0.673	0.679	0.685	0.691	0.697	0.702	0.708	0.714	0.719
5542	0.564	0.570	0.576	0.582	0.589	0.595	0.601	0.607	0.613	0.619	0.625	0.630	0.636	0.642
5552	0.580	0.586	0.593	0.599	0.605	0.612	0.618	0.624	0.630	0.636	0.641	0.647	0.653	0.658
5553	0.563	0.570	0.577	0.584	0.590	0.597	0.604	0.610	0.617	0.623	0.629	0.636	0.642	0.648
5606	0.596	0.602	0.608	0.614	0.621	0.627	0.633	0.638	0.644	0.650	0.655	0.661	0.666	0.671
5610	0.608	0.614	0.620	0.626	0.632	0.638	0.644	0.650	0.656	0.662	0.668	0.674	0.679	0.685
5632	0.627	0.633	0.640	0.646	0.652	0.659	0.665	0.671	0.677	0.682	0.688	0.694	0.699	0.704
5633	0.566	0.572	0.579	0.585	0.592	0.598	0.605	0.611	0.617	0.623	0.629	0.635	0.641	0.647
5650	0.629	0.636	0.642	0.648	0.654	0.661	0.667	0.673	0.679	0.684	0.690	0.695	0.701	0.706
5951	0.693	0.699	0.705	0.711	0.716	0.722	0.728	0.733	0.739	0.744	0.749	0.754	0.759	0.764
6003	0.490	0.496	0.499	0.505	0.511	0.517	0.523	0.529	0.534	0.540	0.545	0.551	0.556	0.562
6011	0.519	0.525	0.526	0.531	0.537	0.542	0.548	0.553	0.559	0.564	0.570	0.575	0.580	0.585
6204	0.622	0.628	0.634	0.640	0.646	0.651	0.657	0.663	0.668	0.674	0.679	0.685	0.690	0.696
6206	0.527	0.533	0.539	0.546	0.552	0.559	0.565	0.572	0.578	0.585	0.591	0.598	0.604	0.610
6213	0.578	0.584	0.588	0.594	0.600	0.606	0.611	0.617	0.623	0.629	0.634	0.640	0.645	0.651
6216	0.613	0.620	0.626	0.632	0.638	0.645	0.651	0.657	0.662	0.668	0.674	0.679	0.685	0.691
6218	0.628	0.635	0.641	0.648	0.654	0.661	0.667	0.673	0.679	0.685	0.691	0.697	0.702	0.708

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
5130	0.682	0.688	0.693	0.699	0.704	0.710	0.715	0.721	0.726
5140	0.682	0.687	0.692	0.697	0.702	0.706	0.711	0.716	0.720
5146	0.735	0.740	0.745	0.750	0.755	0.759	0.764	0.769	0.773
5160	0.634	0.640	0.645	0.651	0.656	0.661	0.666	0.671	0.675
5183	0.730	0.735	0.740	0.745	0.750	0.755	0.759	0.764	0.769
5184	0.699	0.704	0.709	0.714	0.719	0.724	0.729	0.734	0.739
5185	0.733	0.738	0.742	0.747	0.751	0.756	0.760	0.765	0.769
5186	0.685	0.690	0.695	0.700	0.705	0.710	0.715	0.720	0.724
5187	0.696	0.701	0.706	0.711	0.716	0.721	0.725	0.730	0.735
5190	0.723	0.728	0.733	0.738	0.743	0.748	0.753	0.757	0.762
5191	0.713	0.719	0.724	0.729	0.734	0.739	0.744	0.749	0.754
5192	0.751	0.756	0.761	0.766	0.771	0.777	0.782	0.787	0.792
5193	0.740	0.745	0.750	0.754	0.759	0.763	0.767	0.772	0.776
5195	0.735	0.740	0.744	0.749	0.754	0.758	0.763	0.767	0.771
5201	0.736	0.741	0.746	0.750	0.755	0.760	0.764	0.768	0.773
5205	0.663	0.668	0.674	0.679	0.685	0.690	0.695	0.701	0.706
5212	0.679	0.684	0.689	0.694	0.698	0.703	0.708	0.712	0.717
5213	0.645	0.650	0.656	0.661	0.666	0.671	0.676	0.681	0.686
5214	0.774	0.779	0.783	0.788	0.792	0.796	0.800	0.805	0.809
5222	0.601	0.607	0.614	0.620	0.626	0.632	0.638	0.643	0.649
5225	0.693	0.698	0.704	0.710	0.715	0.721	0.726	0.731	0.736
5348	0.724	0.729	0.734	0.738	0.743	0.748	0.752	0.757	0.761
5403	0.710	0.715	0.720	0.725	0.730	0.735	0.740	0.744	0.749
5432	0.653	0.659	0.664	0.670	0.675	0.681	0.686	0.692	0.697
5436	0.724	0.729	0.734	0.739	0.744	0.749	0.754	0.759	0.764
5443	0.767	0.772	0.777	0.782	0.787	0.792	0.797	0.801	0.806
5446	0.707	0.713	0.718	0.723	0.728	0.733	0.738	0.743	0.748
5447	0.645	0.650	0.656	0.662	0.667	0.672	0.678	0.683	0.688
5467	0.691	0.696	0.701	0.706	0.710	0.715	0.720	0.725	0.729
5470	0.636	0.641	0.647	0.653	0.659	0.664	0.670	0.675	0.681
5473	0.692	0.698	0.704	0.710	0.716	0.722	0.728	0.734	0.739
5474	0.717	0.722	0.727	0.732	0.737	0.742	0.747	0.751	0.756
5479	0.711	0.717	0.723	0.728	0.734	0.739	0.744	0.750	0.755
5482	0.687	0.693	0.699	0.705	0.710	0.716	0.721	0.727	0.732
5484	0.728	0.733	0.738	0.743	0.749	0.753	0.758	0.763	0.768
5485	0.657	0.663	0.669	0.674	0.680	0.685	0.691	0.696	0.702
5506	0.688	0.694	0.699	0.705	0.710	0.716	0.721	0.726	0.731
5507	0.654	0.659	0.665	0.670	0.675	0.680	0.685	0.690	0.696
5538	0.724	0.730	0.735	0.740	0.745	0.750	0.755	0.759	0.764
5542	0.647	0.653	0.658	0.664	0.669	0.674	0.679	0.684	0.690
5552	0.664	0.669	0.675	0.680	0.685	0.690	0.695	0.700	0.705
5553	0.654	0.660	0.666	0.672	0.677	0.683	0.688	0.694	0.699
5606	0.677	0.682	0.687	0.692	0.697	0.702	0.707	0.712	0.717
5610	0.690	0.695	0.701	0.706	0.711	0.716	0.721	0.726	0.731
5632	0.710	0.715	0.720	0.725	0.730	0.735	0.740	0.744	0.749
5633	0.653	0.659	0.664	0.670	0.675	0.681	0.686	0.692	0.697
5650	0.711	0.716	0.721	0.725	0.730	0.735	0.739	0.744	0.748
5951	0.769	0.774	0.778	0.783	0.788	0.792	0.797	0.801	0.805
6003	0.567	0.572	0.578	0.583	0.588	0.594	0.599	0.604	0.609
6011	0.590	0.596	0.601	0.606	0.611	0.616	0.621	0.626	0.631
6204	0.701	0.707	0.712	0.718	0.723	0.728	0.733	0.737	0.742
6206	0.617	0.623	0.630	0.636	0.642	0.649	0.655	0.661	0.668
6213	0.656	0.662	0.667	0.673	0.678	0.683	0.689	0.694	0.699
6216	0.696	0.702	0.707	0.712	0.718	0.723	0.728	0.733	0.738
6218	0.714	0.719	0.725	0.730	0.735	0.740	0.745	0.750	0.755

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
6220	1.11	0.080	0.087	0.094	0.101	0.108	0.115	0.122	0.129	0.135	0.142	0.148	0.154	0.161
6233	0.65	0.106	0.116	0.126	0.136	0.146	0.155	0.164	0.173	0.181	0.189	0.197	0.205	0.213
6235	1.40	0.092	0.101	0.109	0.117	0.125	0.134	0.142	0.150	0.158	0.166	0.174	0.182	0.189
6237	0.74	0.092	0.100	0.108	0.116	0.123	0.131	0.138	0.145	0.152	0.159	0.166	0.173	0.179
6251	1.80	0.114	0.123	0.132	0.140	0.148	0.156	0.164	0.171	0.178	0.185	0.192	0.198	0.206
6258	2.22	0.096	0.104	0.112	0.120	0.127	0.134	0.141	0.148	0.155	0.163	0.169	0.176	0.183
6307	2.97	0.097	0.106	0.115	0.123	0.131	0.139	0.147	0.154	0.161	0.168	0.175	0.182	0.189
6308	1.18	0.096	0.105	0.113	0.121	0.128	0.136	0.143	0.151	0.158	0.165	0.171	0.178	0.185
6315	1.72	0.113	0.122	0.131	0.140	0.149	0.158	0.167	0.176	0.184	0.193	0.201	0.208	0.216
6316	1.38	0.081	0.088	0.096	0.103	0.110	0.116	0.123	0.130	0.136	0.143	0.149	0.155	0.161
6325	1.23	0.109	0.118	0.127	0.135	0.143	0.151	0.159	0.167	0.175	0.183	0.190	0.198	0.205
6361	1.52	0.124	0.134	0.144	0.154	0.163	0.173	0.181	0.190	0.198	0.207	0.214	0.222	0.230
6364	2.13	0.158	0.170	0.183	0.195	0.207	0.218	0.229	0.240	0.250	0.260	0.270	0.280	0.289
6400	2.29	0.129	0.140	0.150	0.160	0.169	0.179	0.188	0.197	0.206	0.215	0.224	0.232	0.240
6504	2.92	0.154	0.167	0.180	0.192	0.204	0.216	0.227	0.239	0.250	0.261	0.271	0.282	0.292
6834	2.31	0.130	0.141	0.151	0.161	0.170	0.179	0.189	0.198	0.206	0.215	0.223	0.231	0.239
7133	0.94	0.135	0.147	0.159	0.170	0.181	0.192	0.202	0.213	0.224	0.233	0.244	0.254	0.263
7198	3.91	0.116	0.125	0.134	0.144	0.153	0.162	0.170	0.179	0.187	0.196	0.204	0.212	0.220
7207	3.56	0.117	0.127	0.137	0.147	0.156	0.165	0.174	0.182	0.191	0.199	0.207	0.215	0.224
7219	3.16	0.104	0.114	0.123	0.132	0.140	0.149	0.157	0.165	0.173	0.181	0.189	0.196	0.204
7227	3.47	0.117	0.127	0.137	0.147	0.157	0.166	0.175	0.184	0.192	0.201	0.209	0.217	0.225
7232	3.83	0.084	0.092	0.099	0.106	0.114	0.121	0.128	0.134	0.141	0.148	0.154	0.161	0.167
7248	0.61	0.112	0.122	0.131	0.140	0.149	0.158	0.166	0.175	0.183	0.192	0.199	0.207	0.215
7272	2.88	0.097	0.105	0.113	0.120	0.128	0.135	0.142	0.149	0.156	0.164	0.170	0.176	0.183
7332	1.29	0.185	0.196	0.207	0.217	0.227	0.237	0.246	0.255	0.264	0.272	0.281	0.289	0.297
7360	2.59	0.154	0.167	0.179	0.191	0.203	0.215	0.226	0.237	0.248	0.259	0.269	0.280	0.290
7365	2.53	0.107	0.116	0.124	0.132	0.139	0.147	0.154	0.161	0.167	0.175	0.181	0.187	0.193
7382	3.18	0.129	0.140	0.151	0.162	0.172	0.182	0.192	0.202	0.211	0.220	0.229	0.238	0.247
7392	2.28	0.172	0.184	0.195	0.206	0.217	0.227	0.237	0.247	0.256	0.265	0.274	0.282	0.291
7403	2.80	0.153	0.165	0.176	0.187	0.198	0.208	0.218	0.228	0.237	0.246	0.255	0.264	0.273
7405	0.88	0.147	0.160	0.172	0.184	0.195	0.206	0.217	0.227	0.237	0.247	0.256	0.265	0.274
7409	3.13	0.082	0.090	0.096	0.103	0.109	0.116	0.122	0.128	0.134	0.140	0.146	0.151	0.157
7410	2.27	0.118	0.127	0.135	0.142	0.150	0.157	0.164	0.170	0.177	0.184	0.190	0.195	0.203
7421	0.74	0.131	0.142	0.152	0.161	0.171	0.181	0.190	0.198	0.207	0.216	0.225	0.233	0.242
7424	0.71	0.102	0.111	0.120	0.129	0.138	0.146	0.154	0.162	0.171	0.178	0.186	0.194	0.202
7428	1.48	0.158	0.170	0.182	0.193	0.204	0.214	0.225	0.235	0.245	0.254	0.264	0.273	0.282
7429	1.01	0.155	0.167	0.178	0.189	0.200	0.210	0.220	0.230	0.240	0.249	0.258	0.267	0.275
7500	1.17	0.150	0.162	0.174	0.185	0.196	0.207	0.218	0.228	0.238	0.248	0.257	0.267	0.275
7515	0.46	0.109	0.119	0.129	0.139	0.149	0.159	0.169	0.178	0.188	0.197	0.206	0.215	0.223
7520	1.17	0.150	0.162	0.174	0.185	0.196	0.207	0.218	0.228	0.238	0.248	0.257	0.267	0.275
7538	0.87	0.089	0.097	0.104	0.112	0.119	0.126	0.133	0.140	0.147	0.154	0.160	0.167	0.173
7539	0.59	0.102	0.111	0.120	0.128	0.137	0.145	0.153	0.161	0.168	0.176	0.184	0.191	0.198
7580	1.13	0.111	0.121	0.130	0.140	0.149	0.159	0.168	0.177	0.186	0.194	0.203	0.212	0.220
7600	3.90	0.096	0.104	0.113	0.121	0.130	0.138	0.146	0.153	0.161	0.169	0.176	0.183	0.191
7601	1.45	0.141	0.152	0.162	0.172	0.181	0.190	0.199	0.208	0.216	0.225	0.233	0.241	0.249
7605	1.06	0.133	0.144	0.154	0.164	0.174	0.184	0.194	0.203	0.212	0.221	0.230	0.239	0.248
7607	0.10	0.154	0.166	0.178	0.190	0.201	0.212	0.222	0.233	0.242	0.252	0.261	0.271	0.279
7610	0.24	0.123	0.133	0.143	0.153	0.162	0.171	0.180	0.189	0.197	0.206	0.214	0.222	0.230
7706	2.22	0.125	0.135	0.146	0.156	0.165	0.174	0.182	0.191	0.200	0.208	0.216	0.224	0.232
7707*	106.57	0.090	0.098	0.105	0.113	0.120	0.127	0.133	0.140	0.146	0.153	0.159	0.165	0.171
7720	1.29	0.148	0.160	0.172	0.183	0.194	0.205	0.215	0.225	0.235	0.245	0.254	0.263	0.272
7721	1.60	0.130	0.142	0.153	0.164	0.175	0.186	0.197	0.207	0.217	0.227	0.237	0.247	0.256
7722*	48.87	0.116	0.126	0.135	0.145	0.154	0.163	0.171	0.180	0.188	0.197	0.205	0.213	0.221
7855	1.09	0.110	0.120	0.129	0.139	0.148	0.157	0.166	0.175	0.184	0.192	0.201	0.209	0.217
8001	1.91	0.147	0.159	0.170	0.181	0.192	0.202	0.213	0.223	0.233	0.243	0.252	0.262	0.271

* Expected Loss Rates for Classifications 7707, 7722, 8278, and 8631 are on a per capita (7707, 7722), per race (8278), and per occupied stall day (8631) basis, rather than per $100 of payroll.

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
6220	0.167	0.173	0.179	0.185	0.191	0.197	0.203	0.208	0.214	0.219	0.225	0.230	0.236	0.241
6233	0.221	0.229	0.236	0.243	0.250	0.257	0.263	0.270	0.277	0.283	0.290	0.296	0.302	0.308
6235	0.197	0.204	0.212	0.219	0.226	0.233	0.240	0.247	0.254	0.261	0.267	0.274	0.280	0.287
6237	0.186	0.192	0.199	0.205	0.211	0.218	0.224	0.230	0.236	0.241	0.247	0.252	0.258	0.264
6251	0.211	0.218	0.223	0.230	0.235	0.242	0.248	0.252	0.259	0.265	0.269	0.274	0.280	0.285
6258	0.190	0.197	0.203	0.210	0.216	0.222	0.228	0.234	0.240	0.246	0.251	0.257	0.263	0.269
6307	0.196	0.203	0.209	0.216	0.222	0.229	0.235	0.241	0.247	0.253	0.259	0.264	0.270	0.276
6308	0.191	0.197	0.203	0.210	0.216	0.222	0.228	0.233	0.239	0.245	0.250	0.256	0.261	0.267
6315	0.224	0.231	0.239	0.246	0.254	0.261	0.268	0.274	0.281	0.287	0.294	0.300	0.306	0.312
6316	0.167	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.214	0.220	0.225	0.231	0.237	0.242
6325	0.213	0.220	0.227	0.234	0.241	0.248	0.254	0.261	0.268	0.274	0.281	0.287	0.293	0.300
6361	0.237	0.245	0.252	0.259	0.265	0.272	0.279	0.285	0.292	0.299	0.304	0.310	0.316	0.322
6364	0.298	0.307	0.316	0.324	0.332	0.341	0.349	0.357	0.365	0.372	0.380	0.388	0.395	0.402
6400	0.248	0.256	0.264	0.272	0.279	0.287	0.294	0.301	0.308	0.315	0.322	0.329	0.336	0.343
6504	0.302	0.312	0.321	0.331	0.340	0.349	0.358	0.367	0.375	0.384	0.392	0.400	0.408	0.416
6834	0.247	0.255	0.262	0.270	0.278	0.285	0.293	0.300	0.307	0.314	0.321	0.328	0.334	0.341
7133	0.273	0.282	0.292	0.300	0.310	0.317	0.324	0.334	0.340	0.347	0.356	0.363	0.369	0.375
7198	0.228	0.235	0.243	0.251	0.258	0.266	0.273	0.280	0.287	0.294	0.301	0.308	0.315	0.322
7207	0.231	0.239	0.246	0.253	0.261	0.268	0.275	0.282	0.289	0.295	0.302	0.309	0.315	0.322
7219	0.211	0.218	0.225	0.232	0.239	0.246	0.253	0.259	0.266	0.272	0.279	0.285	0.291	0.297
7227	0.233	0.240	0.248	0.256	0.263	0.270	0.277	0.284	0.291	0.298	0.305	0.312	0.318	0.325
7232	0.173	0.180	0.186	0.192	0.198	0.204	0.210	0.215	0.221	0.227	0.232	0.238	0.244	0.249
7248	0.222	0.230	0.237	0.244	0.252	0.259	0.266	0.273	0.280	0.286	0.293	0.299	0.306	0.312
7272	0.189	0.196	0.202	0.208	0.213	0.219	0.226	0.231	0.237	0.242	0.247	0.252	0.258	0.264
7332	0.305	0.313	0.320	0.328	0.335	0.342	0.350	0.356	0.363	0.370	0.376	0.383	0.389	0.395
7360	0.299	0.309	0.319	0.328	0.337	0.346	0.355	0.364	0.372	0.380	0.389	0.397	0.404	0.412
7365	0.199	0.205	0.210	0.217	0.221	0.227	0.233	0.238	0.243	0.249	0.253	0.258	0.263	0.269
7382	0.256	0.264	0.273	0.281	0.289	0.297	0.305	0.313	0.321	0.329	0.336	0.343	0.351	0.358
7392	0.299	0.308	0.316	0.324	0.331	0.339	0.347	0.354	0.361	0.369	0.376	0.383	0.389	0.396
7403	0.282	0.290	0.298	0.307	0.315	0.323	0.331	0.338	0.346	0.353	0.361	0.368	0.375	0.382
7405	0.283	0.291	0.300	0.308	0.316	0.324	0.332	0.339	0.346	0.354	0.361	0.368	0.374	0.381
7409	0.162	0.168	0.173	0.179	0.183	0.189	0.195	0.199	0.205	0.210	0.214	0.219	0.225	0.230
7410	0.208	0.214	0.219	0.225	0.229	0.235	0.241	0.245	0.250	0.256	0.259	0.264	0.270	0.275
7421	0.250	0.259	0.267	0.275	0.282	0.290	0.298	0.305	0.313	0.320	0.326	0.334	0.341	0.348
7424	0.209	0.216	0.223	0.230	0.237	0.244	0.250	0.256	0.263	0.269	0.275	0.281	0.287	0.293
7428	0.291	0.300	0.308	0.316	0.325	0.333	0.341	0.349	0.356	0.364	0.371	0.379	0.386	0.393
7429	0.283	0.292	0.300	0.308	0.316	0.323	0.331	0.338	0.345	0.352	0.359	0.366	0.373	0.379
7500	0.284	0.293	0.301	0.309	0.317	0.324	0.332	0.340	0.347	0.354	0.362	0.368	0.375	0.382
7515	0.232	0.241	0.250	0.258	0.267	0.275	0.283	0.291	0.299	0.307	0.315	0.323	0.330	0.338
7520	0.284	0.293	0.301	0.309	0.317	0.324	0.332	0.340	0.347	0.354	0.362	0.368	0.375	0.382
7538	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.221	0.226	0.232	0.237	0.242	0.248	0.253
7539	0.206	0.213	0.220	0.227	0.234	0.240	0.247	0.254	0.261	0.267	0.273	0.280	0.286	0.292
7580	0.228	0.236	0.244	0.252	0.260	0.267	0.275	0.283	0.290	0.297	0.305	0.312	0.319	0.327
7600	0.198	0.205	0.212	0.219	0.225	0.232	0.238	0.245	0.251	0.258	0.264	0.270	0.276	0.282
7601	0.257	0.265	0.273	0.281	0.288	0.296	0.303	0.311	0.318	0.325	0.331	0.338	0.345	0.352
7605	0.256	0.265	0.273	0.281	0.289	0.297	0.304	0.311	0.319	0.326	0.333	0.340	0.347	0.353
7607	0.287	0.296	0.304	0.312	0.320	0.327	0.334	0.342	0.349	0.356	0.363	0.370	0.377	0.383
7610	0.238	0.246	0.253	0.261	0.268	0.275	0.282	0.289	0.296	0.303	0.310	0.317	0.323	0.330
7706	0.240	0.248	0.255	0.263	0.270	0.277	0.284	0.291	0.298	0.304	0.311	0.318	0.324	0.331
7707*	0.177	0.183	0.189	0.195	0.200	0.206	0.212	0.217	0.223	0.228	0.233	0.239	0.244	0.250
7720	0.281	0.289	0.298	0.306	0.314	0.322	0.330	0.338	0.346	0.353	0.361	0.368	0.375	0.382
7721	0.266	0.275	0.284	0.293	0.302	0.310	0.319	0.327	0.335	0.343	0.351	0.359	0.366	0.374
7722*	0.228	0.236	0.243	0.251	0.258	0.265	0.272	0.279	0.285	0.292	0.299	0.305	0.312	0.318
7855	0.225	0.232	0.240	0.247	0.254	0.261	0.268	0.275	0.282	0.288	0.295	0.301	0.307	0.313
8001	0.281	0.290	0.299	0.308	0.316	0.325	0.334	0.342	0.350	0.358	0.366	0.374	0.381	0.389

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
6220	0.246	0.251	0.256	0.262	0.267	0.272	0.277	0.282	0.287	0.292	0.296	0.301	0.306	0.311
6233	0.315	0.321	0.326	0.332	0.338	0.344	0.350	0.355	0.361	0.366	0.372	0.377	0.383	0.388
6235	0.293	0.300	0.306	0.312	0.318	0.325	0.331	0.337	0.343	0.349	0.354	0.360	0.367	0.372
6237	0.269	0.274	0.280	0.285	0.290	0.295	0.301	0.306	0.311	0.316	0.322	0.327	0.332	0.337
6251	0.288	0.293	0.298	0.304	0.309	0.311	0.316	0.321	0.326	0.331	0.336	0.341	0.342	0.346
6258	0.274	0.279	0.284	0.290	0.295	0.300	0.305	0.310	0.315	0.320	0.325	0.330	0.334	0.339
6307	0.281	0.286	0.292	0.297	0.303	0.308	0.313	0.318	0.323	0.329	0.334	0.339	0.343	0.349
6308	0.272	0.277	0.283	0.288	0.293	0.298	0.303	0.307	0.312	0.317	0.322	0.326	0.330	0.335
6315	0.319	0.325	0.331	0.337	0.343	0.349	0.354	0.360	0.366	0.371	0.377	0.383	0.388	0.394
6316	0.247	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.303	0.308	0.313
6325	0.306	0.312	0.318	0.324	0.329	0.335	0.341	0.347	0.352	0.358	0.364	0.369	0.375	0.380
6361	0.327	0.333	0.338	0.344	0.350	0.354	0.359	0.365	0.370	0.376	0.381	0.387	0.390	0.395
6364	0.410	0.417	0.425	0.432	0.439	0.446	0.453	0.460	0.467	0.473	0.479	0.485	0.491	0.497
6400	0.350	0.356	0.363	0.369	0.375	0.381	0.388	0.394	0.400	0.406	0.412	0.418	0.423	0.428
6504	0.424	0.431	0.439	0.446	0.453	0.460	0.467	0.474	0.481	0.488	0.494	0.501	0.507	0.513
6834	0.348	0.355	0.361	0.368	0.374	0.380	0.386	0.392	0.398	0.404	0.409	0.415	0.421	0.426
7133	0.383	0.389	0.394	0.400	0.405	0.413	0.419	0.424	0.430	0.435	0.441	0.446	0.454	0.460
7198	0.328	0.335	0.341	0.348	0.354	0.361	0.367	0.373	0.379	0.385	0.391	0.397	0.403	0.409
7207	0.328	0.334	0.340	0.347	0.353	0.359	0.365	0.371	0.377	0.382	0.388	0.394	0.400	0.406
7219	0.303	0.309	0.315	0.321	0.327	0.332	0.338	0.344	0.349	0.355	0.360	0.366	0.371	0.376
7227	0.331	0.338	0.344	0.350	0.356	0.362	0.369	0.375	0.381	0.387	0.393	0.398	0.404	0.410
7232	0.254	0.260	0.265	0.270	0.276	0.281	0.286	0.291	0.297	0.302	0.307	0.312	0.317	0.322
7248	0.319	0.325	0.331	0.338	0.344	0.350	0.356	0.362	0.368	0.374	0.379	0.385	0.391	0.396
7272	0.268	0.273	0.278	0.283	0.288	0.291	0.295	0.300	0.305	0.309	0.314	0.318	0.321	0.325
7332	0.401	0.407	0.413	0.419	0.425	0.430	0.436	0.442	0.447	0.453	0.458	0.463	0.469	0.474
7360	0.420	0.427	0.434	0.441	0.448	0.455	0.462	0.469	0.475	0.482	0.488	0.494	0.501	0.507
7365	0.272	0.278	0.283	0.288	0.293	0.296	0.301	0.306	0.311	0.316	0.321	0.326	0.329	0.333
7382	0.365	0.372	0.379	0.386	0.392	0.399	0.405	0.412	0.418	0.424	0.431	0.437	0.443	0.449
7392	0.403	0.409	0.415	0.421	0.428	0.434	0.440	0.445	0.451	0.457	0.463	0.468	0.473	0.479
7403	0.389	0.396	0.403	0.409	0.416	0.422	0.429	0.435	0.441	0.447	0.453	0.459	0.465	0.471
7405	0.388	0.394	0.401	0.407	0.413	0.419	0.425	0.431	0.437	0.443	0.448	0.454	0.459	0.464
7409	0.234	0.239	0.244	0.249	0.254	0.257	0.262	0.267	0.271	0.276	0.280	0.285	0.287	0.291
7410	0.277	0.283	0.288	0.293	0.299	0.300	0.305	0.310	0.315	0.320	0.325	0.329	0.330	0.334
7421	0.353	0.360	0.367	0.374	0.381	0.386	0.392	0.398	0.404	0.410	0.416	0.422	0.426	0.431
7424	0.299	0.305	0.310	0.316	0.322	0.327	0.333	0.338	0.344	0.349	0.354	0.359	0.364	0.369
7428	0.400	0.407	0.414	0.421	0.427	0.434	0.440	0.446	0.452	0.458	0.465	0.471	0.476	0.482
7429	0.385	0.392	0.399	0.405	0.411	0.417	0.423	0.429	0.435	0.440	0.445	0.450	0.454	0.459
7500	0.389	0.396	0.402	0.409	0.415	0.422	0.428	0.435	0.441	0.447	0.453	0.459	0.465	0.471
7515	0.346	0.353	0.360	0.367	0.373	0.381	0.387	0.393	0.400	0.406	0.412	0.419	0.426	0.432
7520	0.389	0.396	0.402	0.409	0.415	0.422	0.428	0.435	0.441	0.447	0.453	0.459	0.465	0.471
7538	0.258	0.263	0.268	0.273	0.278	0.283	0.287	0.292	0.297	0.302	0.307	0.311	0.316	0.321
7539	0.298	0.304	0.310	0.316	0.321	0.327	0.333	0.338	0.344	0.349	0.354	0.360	0.365	0.370
7580	0.334	0.340	0.347	0.354	0.360	0.367	0.374	0.380	0.386	0.392	0.398	0.403	0.409	0.415
7600	0.288	0.294	0.300	0.306	0.312	0.317	0.323	0.329	0.334	0.339	0.345	0.350	0.356	0.361
7601	0.358	0.364	0.371	0.378	0.384	0.390	0.397	0.403	0.410	0.416	0.422	0.428	0.434	0.441
7605	0.360	0.366	0.373	0.379	0.385	0.391	0.397	0.403	0.409	0.415	0.421	0.426	0.432	0.438
7607	0.390	0.396	0.403	0.409	0.415	0.422	0.428	0.434	0.440	0.446	0.453	0.459	0.465	0.471
7610	0.336	0.342	0.349	0.355	0.361	0.367	0.373	0.379	0.384	0.390	0.396	0.401	0.407	0.412
7706	0.337	0.343	0.349	0.356	0.362	0.368	0.374	0.380	0.386	0.392	0.397	0.403	0.409	0.415
7707*	0.254	0.260	0.265	0.271	0.276	0.280	0.285	0.291	0.296	0.301	0.306	0.312	0.316	0.321
7720	0.389	0.396	0.403	0.409	0.415	0.422	0.428	0.434	0.440	0.446	0.453	0.459	0.465	0.471
7721	0.381	0.388	0.395	0.402	0.409	0.416	0.422	0.429	0.435	0.442	0.448	0.454	0.460	0.466
7722*	0.324	0.330	0.336	0.342	0.348	0.354	0.360	0.366	0.371	0.377	0.383	0.388	0.394	0.399
7855	0.319	0.325	0.331	0.336	0.342	0.349	0.354	0.359	0.364	0.369	0.374	0.378	0.384	0.389
8001	0.396	0.403	0.410	0.417	0.424	0.431	0.438	0.445	0.451	0.458	0.464	0.470	0.476	0.482

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
6220	0.315	0.325	0.334	0.343	0.351	0.360	0.369	0.377	0.385	0.394	0.402	0.410	0.418	0.426
6233	0.393	0.403	0.412	0.422	0.432	0.441	0.450	0.459	0.467	0.476	0.484	0.493	0.502	0.510
6235	0.378	0.389	0.400	0.411	0.422	0.433	0.443	0.453	0.463	0.472	0.482	0.491	0.501	0.509
6237	0.342	0.352	0.362	0.372	0.382	0.392	0.402	0.411	0.421	0.431	0.440	0.450	0.460	0.469
6251	0.351	0.360	0.370	0.379	0.383	0.392	0.401	0.410	0.418	0.427	0.436	0.444	0.447	0.455
6258	0.344	0.354	0.363	0.372	0.381	0.390	0.398	0.407	0.415	0.423	0.431	0.439	0.446	0.454
6307	0.354	0.364	0.374	0.384	0.393	0.403	0.412	0.421	0.430	0.439	0.448	0.457	0.465	0.474
6308	0.339	0.348	0.356	0.364	0.372	0.380	0.388	0.395	0.403	0.410	0.418	0.425	0.432	0.439
6315	0.399	0.409	0.419	0.429	0.439	0.448	0.457	0.466	0.475	0.484	0.493	0.501	0.509	0.517
6316	0.317	0.327	0.336	0.345	0.354	0.363	0.372	0.381	0.389	0.398	0.407	0.415	0.423	0.432
6325	0.386	0.396	0.407	0.417	0.427	0.436	0.446	0.455	0.464	0.473	0.481	0.489	0.498	0.506
6361	0.400	0.411	0.421	0.431	0.438	0.448	0.457	0.466	0.474	0.483	0.491	0.499	0.504	0.512
6364	0.503	0.514	0.525	0.536	0.547	0.557	0.567	0.577	0.586	0.596	0.605	0.614	0.623	0.632
6400	0.434	0.444	0.455	0.465	0.475	0.485	0.494	0.504	0.513	0.522	0.531	0.540	0.548	0.556
6504	0.519	0.532	0.544	0.555	0.566	0.578	0.588	0.599	0.609	0.619	0.629	0.638	0.647	0.656
6834	0.432	0.442	0.453	0.463	0.473	0.483	0.493	0.502	0.512	0.521	0.531	0.540	0.549	0.558
7133	0.465	0.476	0.486	0.496	0.508	0.517	0.526	0.534	0.543	0.552	0.561	0.569	0.580	0.588
7198	0.415	0.426	0.437	0.448	0.459	0.469	0.480	0.490	0.499	0.509	0.518	0.528	0.537	0.546
7207	0.411	0.422	0.433	0.444	0.454	0.464	0.474	0.484	0.494	0.504	0.513	0.522	0.530	0.539
7219	0.381	0.392	0.402	0.412	0.422	0.431	0.441	0.450	0.459	0.468	0.477	0.486	0.495	0.503
7227	0.416	0.427	0.437	0.448	0.458	0.469	0.478	0.488	0.497	0.507	0.516	0.525	0.533	0.542
7232	0.327	0.338	0.348	0.358	0.367	0.377	0.386	0.396	0.405	0.414	0.423	0.432	0.440	0.449
7248	0.401	0.412	0.422	0.432	0.442	0.452	0.461	0.471	0.480	0.489	0.498	0.507	0.516	0.524
7272	0.330	0.338	0.347	0.356	0.361	0.370	0.378	0.387	0.395	0.403	0.411	0.419	0.423	0.430
7332	0.479	0.489	0.499	0.508	0.518	0.527	0.536	0.545	0.554	0.563	0.571	0.580	0.588	0.596
7360	0.513	0.524	0.536	0.547	0.557	0.568	0.578	0.587	0.597	0.606	0.615	0.624	0.632	0.641
7365	0.338	0.348	0.357	0.367	0.374	0.383	0.392	0.401	0.410	0.419	0.428	0.437	0.442	0.449
7382	0.455	0.467	0.478	0.489	0.500	0.510	0.521	0.531	0.541	0.551	0.561	0.570	0.579	0.588
7392	0.484	0.495	0.505	0.516	0.526	0.535	0.545	0.554	0.563	0.572	0.581	0.590	0.598	0.607
7403	0.477	0.488	0.499	0.509	0.520	0.530	0.540	0.550	0.559	0.569	0.578	0.586	0.595	0.604
7405	0.470	0.480	0.490	0.501	0.510	0.520	0.529	0.538	0.547	0.556	0.565	0.573	0.582	0.590
7409	0.296	0.305	0.313	0.321	0.326	0.334	0.342	0.350	0.358	0.365	0.373	0.380	0.383	0.390
7410	0.339	0.348	0.358	0.367	0.371	0.379	0.387	0.396	0.404	0.412	0.420	0.428	0.431	0.439
7421	0.437	0.447	0.458	0.468	0.477	0.487	0.497	0.507	0.517	0.527	0.536	0.546	0.554	0.564
7424	0.375	0.385	0.395	0.404	0.413	0.422	0.430	0.439	0.447	0.455	0.463	0.471	0.479	0.486
7428	0.488	0.500	0.511	0.522	0.533	0.544	0.555	0.565	0.575	0.585	0.595	0.605	0.614	0.623
7429	0.464	0.474	0.484	0.494	0.502	0.512	0.521	0.530	0.538	0.546	0.554	0.562	0.568	0.575
7500	0.477	0.488	0.500	0.510	0.522	0.532	0.543	0.553	0.563	0.572	0.582	0.591	0.600	0.608
7515	0.438	0.448	0.458	0.468	0.479	0.488	0.497	0.505	0.514	0.522	0.531	0.539	0.549	0.557
7520	0.477	0.488	0.500	0.510	0.522	0.532	0.543	0.553	0.563	0.572	0.582	0.591	0.600	0.608
7538	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.388	0.397	0.406	0.414	0.423	0.431	0.439
7539	0.375	0.385	0.395	0.405	0.415	0.424	0.434	0.443	0.452	0.461	0.470	0.478	0.487	0.495
7580	0.420	0.430	0.440	0.450	0.461	0.471	0.480	0.489	0.498	0.507	0.516	0.524	0.533	0.541
7600	0.366	0.376	0.386	0.396	0.406	0.415	0.425	0.434	0.443	0.452	0.461	0.470	0.479	0.487
7601	0.447	0.459	0.471	0.482	0.493	0.504	0.514	0.524	0.533	0.542	0.550	0.559	0.567	0.576
7605	0.443	0.454	0.465	0.476	0.486	0.496	0.506	0.516	0.526	0.535	0.544	0.553	0.562	0.570
7607	0.477	0.489	0.501	0.513	0.525	0.536	0.547	0.558	0.569	0.579	0.589	0.598	0.608	0.617
7610	0.417	0.428	0.438	0.448	0.457	0.467	0.476	0.485	0.494	0.503	0.511	0.520	0.528	0.536
7706	0.420	0.431	0.442	0.452	0.463	0.474	0.485	0.495	0.505	0.515	0.525	0.535	0.545	0.555
7707*	0.326	0.336	0.346	0.356	0.365	0.374	0.384	0.394	0.403	0.411	0.420	0.429	0.435	0.443
7720	0.476	0.488	0.499	0.510	0.521	0.531	0.542	0.552	0.562	0.572	0.582	0.592	0.602	0.611
7721	0.472	0.484	0.495	0.505	0.516	0.526	0.536	0.546	0.556	0.565	0.574	0.583	0.591	0.599
7722*	0.404	0.415	0.425	0.435	0.445	0.455	0.464	0.474	0.483	0.492	0.501	0.509	0.518	0.526
7855	0.393	0.403	0.412	0.421	0.431	0.440	0.448	0.457	0.465	0.474	0.482	0.490	0.500	0.508
8001	0.488	0.500	0.512	0.524	0.535	0.546	0.557	0.567	0.577	0.587	0.596	0.606	0.615	0.623

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
6220	0.434	0.442	0.450	0.457	0.465	0.472	0.480	0.487	0.494	0.501	0.508	0.515	0.522	0.528
6233	0.517	0.524	0.531	0.537	0.544	0.551	0.557	0.563	0.570	0.576	0.582	0.588	0.594	0.600
6235	0.517	0.525	0.532	0.540	0.548	0.555	0.563	0.571	0.578	0.584	0.590	0.597	0.603	0.609
6237	0.478	0.487	0.496	0.505	0.513	0.522	0.530	0.539	0.547	0.554	0.561	0.568	0.575	0.582
6251	0.464	0.472	0.480	0.488	0.496	0.504	0.511	0.519	0.527	0.535	0.542	0.550	0.557	0.565
6258	0.462	0.469	0.477	0.484	0.491	0.498	0.505	0.512	0.518	0.525	0.531	0.538	0.544	0.551
6307	0.483	0.491	0.500	0.508	0.516	0.524	0.531	0.539	0.546	0.553	0.561	0.568	0.575	0.581
6308	0.446	0.453	0.460	0.467	0.474	0.480	0.487	0.493	0.499	0.506	0.512	0.518	0.524	0.530
6315	0.525	0.533	0.541	0.548	0.556	0.563	0.571	0.578	0.585	0.592	0.599	0.606	0.612	0.618
6316	0.440	0.448	0.456	0.463	0.471	0.479	0.487	0.495	0.502	0.510	0.517	0.524	0.532	0.539
6325	0.513	0.521	0.528	0.535	0.542	0.549	0.556	0.563	0.569	0.576	0.582	0.588	0.595	0.601
6361	0.520	0.528	0.536	0.544	0.551	0.557	0.564	0.570	0.577	0.583	0.589	0.596	0.602	0.608
6364	0.641	0.650	0.658	0.667	0.675	0.683	0.692	0.700	0.708	0.716	0.724	0.732	0.739	0.746
6400	0.564	0.572	0.580	0.588	0.595	0.603	0.610	0.617	0.624	0.631	0.638	0.644	0.651	0.658
6504	0.665	0.673	0.681	0.689	0.697	0.705	0.712	0.719	0.726	0.733	0.740	0.747	0.753	0.759
6834	0.566	0.575	0.583	0.592	0.600	0.608	0.616	0.624	0.632	0.640	0.647	0.654	0.661	0.668
7133	0.596	0.604	0.611	0.619	0.626	0.633	0.640	0.646	0.653	0.660	0.665	0.671	0.677	0.683
7198	0.554	0.563	0.571	0.579	0.587	0.595	0.603	0.610	0.618	0.625	0.632	0.639	0.646	0.653
7207	0.547	0.555	0.563	0.571	0.578	0.586	0.593	0.600	0.607	0.614	0.621	0.628	0.635	0.642
7219	0.512	0.520	0.528	0.536	0.544	0.552	0.559	0.567	0.574	0.581	0.589	0.596	0.603	0.609
7227	0.550	0.558	0.566	0.574	0.582	0.589	0.597	0.604	0.611	0.618	0.625	0.632	0.639	0.645
7232	0.458	0.466	0.475	0.483	0.491	0.499	0.507	0.515	0.523	0.531	0.538	0.546	0.553	0.560
7248	0.533	0.541	0.549	0.558	0.566	0.573	0.581	0.589	0.596	0.604	0.611	0.619	0.626	0.632
7272	0.437	0.444	0.452	0.459	0.466	0.472	0.479	0.486	0.493	0.500	0.507	0.513	0.520	0.527
7332	0.605	0.613	0.620	0.628	0.635	0.643	0.650	0.657	0.664	0.670	0.677	0.683	0.689	0.695
7360	0.649	0.658	0.666	0.674	0.681	0.689	0.696	0.704	0.711	0.718	0.725	0.732	0.739	0.745
7365	0.457	0.464	0.472	0.479	0.487	0.494	0.501	0.508	0.516	0.522	0.529	0.535	0.542	0.548
7382	0.597	0.605	0.614	0.622	0.630	0.638	0.646	0.653	0.660	0.668	0.675	0.682	0.689	0.695
7392	0.615	0.623	0.631	0.639	0.647	0.654	0.662	0.669	0.676	0.683	0.690	0.696	0.703	0.709
7403	0.612	0.620	0.628	0.636	0.643	0.650	0.658	0.665	0.672	0.678	0.685	0.692	0.698	0.705
7405	0.598	0.606	0.613	0.621	0.628	0.635	0.642	0.648	0.655	0.661	0.667	0.673	0.679	0.685
7409	0.397	0.403	0.410	0.417	0.423	0.430	0.437	0.443	0.450	0.456	0.462	0.469	0.475	0.481
7410	0.447	0.454	0.462	0.470	0.478	0.485	0.493	0.501	0.508	0.516	0.523	0.531	0.538	0.545
7421	0.574	0.583	0.592	0.601	0.610	0.619	0.627	0.635	0.643	0.651	0.659	0.666	0.674	0.681
7424	0.494	0.501	0.508	0.516	0.523	0.530	0.537	0.543	0.550	0.557	0.564	0.570	0.576	0.582
7428	0.632	0.641	0.650	0.658	0.667	0.675	0.682	0.690	0.697	0.705	0.712	0.718	0.725	0.732
7429	0.582	0.589	0.596	0.603	0.610	0.617	0.624	0.631	0.638	0.645	0.651	0.658	0.665	0.672
7500	0.617	0.625	0.633	0.640	0.648	0.656	0.663	0.670	0.677	0.685	0.692	0.699	0.706	0.712
7515	0.566	0.574	0.582	0.590	0.598	0.606	0.614	0.622	0.630	0.638	0.646	0.654	0.662	0.670
7520	0.617	0.625	0.633	0.640	0.648	0.656	0.663	0.670	0.677	0.685	0.692	0.699	0.706	0.712
7538	0.447	0.455	0.463	0.471	0.479	0.486	0.493	0.501	0.508	0.515	0.522	0.530	0.537	0.544
7539	0.504	0.512	0.520	0.527	0.535	0.543	0.550	0.557	0.564	0.571	0.578	0.585	0.591	0.598
7580	0.548	0.555	0.562	0.569	0.575	0.582	0.588	0.595	0.601	0.607	0.614	0.620	0.626	0.632
7600	0.496	0.504	0.512	0.520	0.528	0.536	0.544	0.551	0.559	0.566	0.574	0.581	0.588	0.595
7601	0.584	0.592	0.600	0.608	0.616	0.623	0.631	0.638	0.646	0.653	0.659	0.665	0.671	0.677
7605	0.579	0.587	0.595	0.603	0.611	0.619	0.627	0.634	0.642	0.649	0.656	0.664	0.670	0.677
7607	0.625	0.634	0.642	0.650	0.658	0.666	0.674	0.682	0.689	0.696	0.703	0.710	0.717	0.723
7610	0.544	0.552	0.560	0.568	0.576	0.583	0.591	0.598	0.605	0.612	0.619	0.625	0.632	0.638
7706	0.564	0.574	0.583	0.592	0.601	0.611	0.620	0.628	0.636	0.645	0.652	0.660	0.667	0.675
7707*	0.450	0.457	0.464	0.471	0.478	0.484	0.491	0.497	0.504	0.510	0.517	0.523	0.530	0.536
7720	0.620	0.629	0.638	0.646	0.655	0.663	0.671	0.679	0.687	0.694	0.702	0.709	0.715	0.722
7721	0.608	0.616	0.623	0.631	0.638	0.645	0.652	0.659	0.666	0.673	0.679	0.685	0.692	0.698
7722*	0.534	0.542	0.550	0.558	0.566	0.573	0.580	0.588	0.595	0.602	0.608	0.615	0.622	0.628
7855	0.516	0.524	0.532	0.539	0.547	0.555	0.562	0.570	0.577	0.584	0.591	0.598	0.604	0.610
8001	0.632	0.641	0.649	0.657	0.665	0.672	0.680	0.687	0.694	0.701	0.708	0.715	0.722	0.728

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
6220	0.535	0.542	0.548	0.554	0.561	0.567	0.573	0.579	0.585	0.591	0.597	0.603	0.609	0.615
6233	0.606	0.612	0.618	0.624	0.629	0.635	0.640	0.646	0.651	0.656	0.661	0.666	0.671	0.676
6235	0.615	0.621	0.628	0.633	0.639	0.644	0.649	0.655	0.660	0.665	0.670	0.675	0.680	0.685
6237	0.589	0.596	0.603	0.610	0.617	0.624	0.630	0.637	0.644	0.650	0.657	0.662	0.668	0.674
6251	0.571	0.578	0.580	0.586	0.593	0.600	0.606	0.613	0.619	0.626	0.632	0.639	0.645	0.651
6258	0.557	0.563	0.569	0.575	0.580	0.586	0.592	0.598	0.604	0.610	0.615	0.621	0.626	0.631
6307	0.588	0.595	0.601	0.607	0.613	0.619	0.625	0.631	0.637	0.643	0.649	0.655	0.660	0.666
6308	0.536	0.542	0.548	0.554	0.560	0.565	0.571	0.577	0.583	0.588	0.594	0.599	0.604	0.610
6315	0.624	0.630	0.636	0.642	0.648	0.654	0.659	0.665	0.670	0.676	0.681	0.686	0.691	0.696
6316	0.546	0.553	0.560	0.567	0.574	0.581	0.588	0.594	0.601	0.607	0.613	0.619	0.625	0.631
6325	0.607	0.613	0.619	0.625	0.630	0.636	0.642	0.647	0.653	0.658	0.663	0.669	0.674	0.679
6361	0.614	0.620	0.622	0.627	0.633	0.639	0.645	0.650	0.656	0.661	0.667	0.672	0.678	0.683
6364	0.753	0.760	0.767	0.773	0.779	0.785	0.790	0.795	0.801	0.806	0.811	0.816	0.820	0.825
6400	0.665	0.671	0.677	0.684	0.690	0.696	0.702	0.709	0.715	0.721	0.727	0.733	0.739	0.744
6504	0.765	0.771	0.777	0.783	0.788	0.793	0.799	0.804	0.809	0.814	0.818	0.823	0.827	0.832
6834	0.675	0.682	0.688	0.695	0.702	0.709	0.715	0.722	0.729	0.736	0.742	0.748	0.754	0.760
7133	0.688	0.693	0.701	0.705	0.710	0.715	0.720	0.724	0.729	0.734	0.739	0.743	0.748	0.753
7198	0.660	0.667	0.673	0.679	0.686	0.692	0.698	0.704	0.709	0.715	0.721	0.726	0.732	0.737
7207	0.649	0.656	0.662	0.669	0.676	0.682	0.688	0.694	0.700	0.706	0.712	0.717	0.723	0.728
7219	0.616	0.623	0.629	0.636	0.642	0.649	0.655	0.661	0.667	0.673	0.679	0.684	0.690	0.696
7227	0.652	0.658	0.664	0.670	0.676	0.682	0.688	0.694	0.699	0.705	0.710	0.715	0.720	0.726
7232	0.567	0.574	0.581	0.587	0.594	0.600	0.607	0.613	0.619	0.625	0.631	0.636	0.642	0.648
7248	0.639	0.645	0.651	0.658	0.664	0.670	0.675	0.681	0.686	0.691	0.697	0.702	0.707	0.712
7272	0.533	0.540	0.542	0.549	0.555	0.562	0.568	0.574	0.581	0.587	0.593	0.599	0.606	0.612
7332	0.701	0.707	0.713	0.719	0.724	0.730	0.735	0.741	0.746	0.751	0.756	0.761	0.766	0.771
7360	0.751	0.757	0.763	0.769	0.775	0.780	0.786	0.791	0.796	0.802	0.806	0.811	0.816	0.820
7365	0.554	0.561	0.564	0.570	0.576	0.583	0.589	0.595	0.601	0.607	0.614	0.620	0.626	0.632
7382	0.702	0.708	0.715	0.721	0.727	0.732	0.738	0.744	0.749	0.755	0.760	0.765	0.770	0.775
7392	0.715	0.721	0.727	0.733	0.738	0.743	0.749	0.754	0.759	0.764	0.768	0.773	0.778	0.782
7403	0.711	0.717	0.723	0.729	0.734	0.740	0.745	0.751	0.756	0.761	0.766	0.771	0.776	0.781
7405	0.691	0.696	0.702	0.707	0.712	0.718	0.723	0.728	0.733	0.738	0.743	0.748	0.753	0.758
7409	0.487	0.493	0.494	0.500	0.506	0.512	0.518	0.524	0.530	0.536	0.542	0.547	0.553	0.559
7410	0.552	0.559	0.560	0.567	0.573	0.580	0.587	0.594	0.600	0.607	0.613	0.620	0.627	0.633
7421	0.688	0.696	0.702	0.709	0.717	0.724	0.731	0.738	0.744	0.751	0.757	0.763	0.769	0.775
7424	0.588	0.593	0.599	0.604	0.609	0.615	0.620	0.625	0.630	0.635	0.641	0.646	0.651	0.656
7428	0.738	0.744	0.750	0.756	0.762	0.767	0.773	0.778	0.783	0.788	0.794	0.799	0.803	0.808
7429	0.678	0.685	0.690	0.697	0.704	0.710	0.717	0.723	0.730	0.737	0.743	0.749	0.755	0.761
7500	0.719	0.725	0.732	0.738	0.744	0.749	0.754	0.760	0.765	0.770	0.776	0.781	0.786	0.791
7515	0.678	0.684	0.693	0.699	0.705	0.711	0.717	0.723	0.730	0.735	0.740	0.746	0.751	0.756
7520	0.719	0.725	0.732	0.738	0.744	0.749	0.754	0.760	0.765	0.770	0.776	0.781	0.786	0.791
7538	0.551	0.557	0.564	0.571	0.577	0.584	0.590	0.597	0.603	0.609	0.615	0.621	0.628	0.634
7539	0.604	0.611	0.617	0.623	0.630	0.636	0.642	0.647	0.653	0.659	0.664	0.669	0.674	0.680
7580	0.638	0.643	0.649	0.653	0.658	0.663	0.668	0.672	0.677	0.682	0.686	0.690	0.695	0.699
7600	0.602	0.609	0.615	0.622	0.629	0.635	0.641	0.648	0.654	0.660	0.666	0.672	0.678	0.684
7601	0.683	0.689	0.694	0.700	0.705	0.711	0.716	0.722	0.727	0.731	0.736	0.740	0.745	0.750
7605	0.684	0.690	0.696	0.702	0.708	0.714	0.720	0.725	0.731	0.736	0.742	0.747	0.752	0.757
7607	0.728	0.734	0.740	0.746	0.752	0.757	0.763	0.768	0.774	0.779	0.784	0.789	0.794	0.799
7610	0.645	0.651	0.657	0.663	0.669	0.675	0.680	0.686	0.691	0.697	0.702	0.707	0.712	0.717
7706	0.682	0.689	0.697	0.704	0.710	0.716	0.722	0.728	0.734	0.740	0.745	0.751	0.756	0.761
7707*	0.542	0.548	0.553	0.559	0.565	0.571	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.619
7720	0.729	0.735	0.742	0.748	0.754	0.761	0.767	0.772	0.778	0.783	0.788	0.793	0.798	0.803
7721	0.704	0.709	0.715	0.721	0.726	0.732	0.737	0.742	0.747	0.752	0.757	0.762	0.766	0.771
7722*	0.635	0.641	0.647	0.654	0.660	0.666	0.671	0.677	0.683	0.689	0.694	0.699	0.705	0.710
7855	0.615	0.621	0.627	0.633	0.638	0.644	0.649	0.655	0.660	0.665	0.671	0.676	0.682	0.687
8001	0.735	0.741	0.747	0.753	0.759	0.764	0.770	0.776	0.781	0.786	0.791	0.796	0.801	0.806

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
6220	0.621	0.627	0.633	0.638	0.644	0.650	0.655	0.661	0.666
6233	0.681	0.686	0.691	0.696	0.700	0.705	0.709	0.714	0.718
6235	0.691	0.695	0.700	0.704	0.709	0.714	0.718	0.723	0.727
6237	0.680	0.685	0.691	0.697	0.702	0.707	0.712	0.717	0.722
6251	0.658	0.664	0.670	0.676	0.682	0.687	0.692	0.696	0.701
6258	0.637	0.642	0.647	0.652	0.656	0.661	0.666	0.671	0.676
6307	0.671	0.676	0.682	0.687	0.692	0.696	0.701	0.706	0.710
6308	0.615	0.620	0.626	0.631	0.636	0.641	0.646	0.651	0.656
6315	0.701	0.706	0.711	0.716	0.721	0.726	0.731	0.735	0.740
6316	0.637	0.643	0.648	0.654	0.659	0.665	0.670	0.676	0.681
6325	0.684	0.689	0.694	0.699	0.704	0.709	0.713	0.718	0.722
6361	0.689	0.694	0.699	0.704	0.710	0.715	0.720	0.725	0.730
6364	0.829	0.834	0.838	0.842	0.846	0.850	0.854	0.858	0.861
6400	0.750	0.755	0.760	0.765	0.770	0.775	0.780	0.784	0.789
6504	0.836	0.840	0.844	0.848	0.852	0.856	0.860	0.863	0.867
6834	0.766	0.772	0.778	0.783	0.789	0.794	0.799	0.803	0.808
7133	0.757	0.762	0.766	0.771	0.776	0.780	0.785	0.789	0.794
7198	0.742	0.747	0.753	0.758	0.762	0.767	0.772	0.777	0.781
7207	0.734	0.739	0.744	0.750	0.755	0.760	0.765	0.770	0.775
7219	0.701	0.706	0.712	0.717	0.722	0.727	0.732	0.737	0.741
7227	0.731	0.736	0.741	0.746	0.750	0.755	0.760	0.765	0.769
7232	0.654	0.660	0.665	0.671	0.676	0.681	0.687	0.692	0.697
7248	0.716	0.721	0.726	0.731	0.735	0.740	0.744	0.748	0.753
7272	0.618	0.624	0.630	0.635	0.640	0.646	0.651	0.656	0.662
7332	0.776	0.780	0.785	0.790	0.794	0.799	0.803	0.807	0.811
7360	0.824	0.829	0.833	0.837	0.841	0.845	0.849	0.853	0.856
7365	0.638	0.644	0.650	0.656	0.662	0.668	0.674	0.679	0.685
7382	0.780	0.785	0.789	0.794	0.798	0.803	0.807	0.811	0.815
7392	0.786	0.791	0.795	0.799	0.804	0.808	0.812	0.816	0.820
7403	0.785	0.790	0.794	0.799	0.803	0.807	0.811	0.815	0.819
7405	0.762	0.767	0.771	0.776	0.780	0.784	0.788	0.792	0.796
7409	0.565	0.570	0.576	0.582	0.587	0.593	0.598	0.604	0.609
7410	0.639	0.644	0.650	0.655	0.661	0.666	0.671	0.677	0.682
7421	0.781	0.787	0.792	0.798	0.804	0.809	0.815	0.821	0.827
7424	0.661	0.666	0.671	0.675	0.680	0.684	0.688	0.693	0.697
7428	0.813	0.817	0.821	0.826	0.830	0.834	0.838	0.842	0.845
7429	0.767	0.773	0.778	0.784	0.788	0.793	0.798	0.803	0.808
7500	0.795	0.800	0.805	0.809	0.814	0.818	0.823	0.827	0.831
7515	0.761	0.766	0.772	0.777	0.781	0.785	0.790	0.793	0.797
7520	0.795	0.800	0.805	0.809	0.814	0.818	0.823	0.827	0.831
7538	0.640	0.646	0.652	0.658	0.664	0.670	0.675	0.681	0.686
7539	0.684	0.689	0.694	0.699	0.704	0.709	0.713	0.718	0.722
7580	0.703	0.707	0.711	0.715	0.719	0.723	0.728	0.732	0.736
7600	0.690	0.696	0.701	0.707	0.712	0.717	0.723	0.728	0.733
7601	0.754	0.759	0.763	0.767	0.771	0.775	0.779	0.783	0.787
7605	0.762	0.767	0.772	0.777	0.781	0.786	0.791	0.796	0.800
7607	0.803	0.808	0.812	0.815	0.819	0.823	0.826	0.830	0.833
7610	0.722	0.727	0.732	0.736	0.741	0.745	0.750	0.754	0.759
7706	0.766	0.770	0.774	0.778	0.782	0.786	0.789	0.793	0.797
7707*	0.624	0.630	0.636	0.642	0.647	0.653	0.659	0.664	0.670
7720	0.808	0.813	0.818	0.822	0.827	0.831	0.835	0.840	0.844
7721	0.775	0.780	0.784	0.788	0.792	0.796	0.800	0.804	0.808
7722*	0.715	0.720	0.725	0.730	0.735	0.740	0.745	0.749	0.754
7855	0.692	0.698	0.703	0.707	0.711	0.715	0.719	0.723	0.727
8001	0.810	0.815	0.819	0.824	0.828	0.832	0.836	0.840	0.844

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold 4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
8004	1.32	0.175	0.188	0.201	0.213	0.225	0.236	0.247	0.258	0.268	0.278	0.288	0.298	0.308
8006	1.87	0.189	0.203	0.217	0.230	0.242	0.255	0.267	0.278	0.290	0.301	0.312	0.322	0.333
8008	1.11	0.184	0.198	0.212	0.226	0.239	0.252	0.265	0.277	0.289	0.300	0.311	0.322	0.333
8010	1.42	0.152	0.164	0.175	0.185	0.196	0.206	0.216	0.226	0.236	0.245	0.254	0.263	0.272
8013	0.55	0.147	0.161	0.174	0.187	0.200	0.212	0.224	0.236	0.248	0.260	0.271	0.282	0.293
8015	1.80	0.167	0.179	0.192	0.204	0.216	0.228	0.239	0.250	0.261	0.271	0.282	0.292	0.302
8017	1.29	0.162	0.174	0.187	0.199	0.210	0.222	0.233	0.244	0.254	0.265	0.275	0.285	0.295
8018	2.30	0.161	0.174	0.187	0.199	0.211	0.223	0.235	0.246	0.257	0.267	0.278	0.288	0.298
8019	0.79	0.176	0.191	0.204	0.218	0.230	0.243	0.255	0.266	0.277	0.288	0.299	0.310	0.320
8021	2.75	0.146	0.158	0.170	0.182	0.193	0.204	0.215	0.226	0.237	0.247	0.257	0.267	0.277
8028	2.20	0.119	0.128	0.138	0.147	0.156	0.165	0.173	0.182	0.190	0.198	0.206	0.214	0.221
8031	2.48	0.172	0.185	0.198	0.211	0.223	0.235	0.247	0.259	0.270	0.281	0.292	0.302	0.312
8032	2.13	0.160	0.175	0.189	0.203	0.216	0.229	0.242	0.255	0.268	0.280	0.292	0.304	0.315
8039	1.23	0.169	0.182	0.194	0.206	0.217	0.228	0.239	0.250	0.260	0.271	0.281	0.291	0.301
8041	2.75	0.132	0.143	0.154	0.165	0.175	0.185	0.194	0.203	0.212	0.221	0.230	0.238	0.247
8042	1.40	0.128	0.138	0.148	0.158	0.168	0.177	0.187	0.196	0.205	0.214	0.223	0.232	0.241
8046	1.43	0.164	0.177	0.189	0.201	0.213	0.224	0.236	0.247	0.257	0.268	0.278	0.289	0.299
8057	1.50	0.136	0.147	0.159	0.170	0.181	0.192	0.203	0.213	0.223	0.233	0.243	0.253	0.262
8059	1.26	0.172	0.185	0.198	0.210	0.222	0.233	0.245	0.256	0.267	0.277	0.288	0.298	0.308
8060	0.86	0.145	0.156	0.167	0.178	0.189	0.199	0.209	0.219	0.229	0.238	0.247	0.256	0.265
8061	1.53	0.125	0.136	0.147	0.157	0.167	0.177	0.187	0.196	0.206	0.215	0.224	0.233	0.242
8062	0.57	0.166	0.180	0.193	0.206	0.219	0.231	0.243	0.255	0.266	0.276	0.287	0.297	0.307
8063	1.46	0.151	0.164	0.176	0.188	0.200	0.212	0.223	0.234	0.245	0.256	0.267	0.277	0.287
8064	1.45	0.166	0.180	0.193	0.206	0.219	0.231	0.244	0.255	0.267	0.278	0.289	0.299	0.310
8065	1.08	0.196	0.212	0.227	0.242	0.256	0.269	0.282	0.294	0.306	0.318	0.330	0.341	0.352
8066	0.59	0.199	0.215	0.231	0.247	0.262	0.277	0.291	0.304	0.318	0.330	0.343	0.356	0.368
8071	0.52	0.178	0.191	0.204	0.217	0.229	0.240	0.251	0.262	0.273	0.283	0.294	0.304	0.313
8078	0.67	0.209	0.224	0.239	0.253	0.267	0.281	0.294	0.306	0.319	0.331	0.342	0.354	0.365
8102	0.62	0.151	0.162	0.173	0.183	0.192	0.202	0.211	0.220	0.228	0.237	0.246	0.254	0.263
8106	2.15	0.163	0.176	0.188	0.200	0.211	0.222	0.232	0.243	0.253	0.263	0.273	0.283	0.293
8107	0.95	0.141	0.152	0.162	0.173	0.183	0.192	0.202	0.212	0.221	0.230	0.239	0.247	0.256
8116	1.22	0.142	0.152	0.162	0.172	0.181	0.190	0.199	0.208	0.217	0.227	0.235	0.244	0.252
8117	1.49	0.170	0.182	0.193	0.204	0.215	0.225	0.236	0.246	0.256	0.266	0.275	0.285	0.294
8209	2.73	0.160	0.173	0.186	0.198	0.210	0.222	0.234	0.246	0.257	0.268	0.279	0.290	0.300
8215	3.08	0.114	0.123	0.131	0.140	0.148	0.156	0.165	0.172	0.180	0.188	0.195	0.203	0.210
8227	1.49	0.123	0.132	0.142	0.151	0.160	0.169	0.178	0.186	0.194	0.202	0.210	0.218	0.225
8232	2.27	0.125	0.135	0.145	0.154	0.163	0.172	0.181	0.190	0.199	0.207	0.215	0.223	0.231
8267	2.89	0.131	0.142	0.153	0.164	0.174	0.184	0.193	0.202	0.212	0.221	0.230	0.238	0.247
8278*	56.11	0.102	0.111	0.119	0.127	0.135	0.143	0.151	0.158	0.165	0.173	0.180	0.186	0.193
8286	2.76	0.118	0.127	0.135	0.142	0.150	0.158	0.166	0.173	0.180	0.188	0.195	0.201	0.208
8290	1.58	0.158	0.171	0.183	0.194	0.206	0.217	0.228	0.239	0.250	0.260	0.271	0.280	0.290
8291	1.97	0.155	0.168	0.180	0.192	0.204	0.215	0.226	0.237	0.248	0.258	0.268	0.278	0.288
8292	3.98	0.173	0.188	0.202	0.216	0.230	0.243	0.256	0.269	0.281	0.293	0.305	0.317	0.328
8293	4.64	0.128	0.139	0.150	0.160	0.170	0.179	0.189	0.198	0.207	0.216	0.224	0.233	0.241
8304	3.11	0.116	0.126	0.136	0.146	0.156	0.166	0.175	0.185	0.194	0.203	0.212	0.221	0.229
8324	1.50	0.139	0.152	0.165	0.177	0.189	0.201	0.213	0.224	0.236	0.247	0.258	0.269	0.279
8350	2.00	0.115	0.124	0.133	0.142	0.151	0.160	0.168	0.177	0.185	0.193	0.201	0.208	0.216
8370	0.86	0.149	0.161	0.174	0.185	0.196	0.206	0.216	0.226	0.235	0.244	0.253	0.261	0.269
8387	1.43	0.162	0.176	0.190	0.204	0.218	0.231	0.244	0.256	0.269	0.281	0.293	0.305	0.316
8388	2.17	0.143	0.155	0.166	0.176	0.187	0.197	0.207	0.216	0.226	0.235	0.244	0.253	0.262
8389	1.36	0.127	0.138	0.148	0.158	0.168	0.178	0.188	0.197	0.206	0.215	0.224	0.233	0.241
8390	1.37	0.149	0.161	0.172	0.183	0.195	0.206	0.217	0.228	0.238	0.249	0.259	0.269	0.279
8391	1.30	0.149	0.161	0.172	0.183	0.193	0.203	0.213	0.223	0.232	0.242	0.251	0.260	0.268
8392	1.21	0.171	0.186	0.200	0.214	0.227	0.240	0.253	0.266	0.279	0.291	0.303	0.315	0.326
8393	1.17	0.127	0.139	0.151	0.162	0.173	0.184	0.194	0.205	0.215	0.225	0.235	0.244	0.254

* Expected Loss Rates for Classifications 7707, 7722, 8278, and 8631 are on a per capita (7707, 7722), per race (8278), and per occupied stall day (8631) basis, rather than per $100 of payroll.

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
8004	0.317	0.326	0.336	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.403	0.411	0.418	0.425
8006	0.343	0.353	0.362	0.372	0.381	0.390	0.399	0.408	0.417	0.425	0.433	0.441	0.449	0.457
8008	0.344	0.354	0.364	0.374	0.384	0.393	0.402	0.411	0.420	0.429	0.437	0.446	0.454	0.462
8010	0.281	0.289	0.298	0.306	0.314	0.322	0.330	0.337	0.345	0.352	0.360	0.367	0.374	0.381
8013	0.303	0.314	0.324	0.334	0.344	0.353	0.363	0.372	0.381	0.389	0.398	0.406	0.414	0.422
8015	0.311	0.321	0.330	0.340	0.349	0.357	0.366	0.375	0.383	0.391	0.399	0.407	0.415	0.423
8017	0.304	0.313	0.323	0.332	0.341	0.349	0.358	0.366	0.375	0.383	0.391	0.399	0.406	0.414
8018	0.308	0.317	0.327	0.336	0.345	0.354	0.363	0.371	0.380	0.388	0.396	0.404	0.412	0.420
8019	0.331	0.341	0.351	0.360	0.369	0.379	0.387	0.396	0.405	0.413	0.422	0.430	0.438	0.446
8021	0.286	0.295	0.305	0.314	0.323	0.331	0.340	0.348	0.357	0.365	0.373	0.381	0.388	0.396
8028	0.229	0.236	0.243	0.250	0.256	0.263	0.270	0.276	0.282	0.289	0.295	0.301	0.307	0.313
8031	0.323	0.332	0.342	0.352	0.361	0.370	0.379	0.388	0.396	0.405	0.413	0.421	0.429	0.437
8032	0.327	0.338	0.348	0.359	0.369	0.379	0.389	0.399	0.409	0.418	0.427	0.436	0.445	0.453
8039	0.310	0.320	0.329	0.339	0.348	0.357	0.366	0.374	0.382	0.391	0.399	0.407	0.415	0.422
8041	0.255	0.263	0.270	0.278	0.286	0.293	0.300	0.308	0.315	0.322	0.329	0.336	0.342	0.349
8042	0.250	0.258	0.267	0.275	0.283	0.291	0.299	0.307	0.314	0.322	0.329	0.337	0.344	0.351
8046	0.308	0.318	0.327	0.337	0.346	0.355	0.363	0.372	0.381	0.389	0.397	0.405	0.413	0.420
8057	0.270	0.279	0.287	0.295	0.303	0.311	0.318	0.326	0.333	0.341	0.348	0.355	0.362	0.369
8059	0.318	0.328	0.337	0.347	0.356	0.365	0.373	0.382	0.391	0.399	0.407	0.415	0.423	0.431
8060	0.274	0.282	0.291	0.299	0.307	0.315	0.323	0.331	0.339	0.346	0.354	0.361	0.369	0.376
8061	0.250	0.259	0.267	0.275	0.283	0.291	0.299	0.307	0.315	0.322	0.330	0.337	0.344	0.351
8062	0.317	0.327	0.336	0.346	0.355	0.363	0.372	0.381	0.389	0.397	0.405	0.413	0.421	0.428
8063	0.297	0.307	0.317	0.327	0.336	0.345	0.354	0.363	0.372	0.380	0.389	0.397	0.405	0.413
8064	0.320	0.330	0.340	0.349	0.358	0.367	0.376	0.384	0.393	0.401	0.409	0.417	0.425	0.433
8065	0.363	0.374	0.384	0.395	0.405	0.414	0.424	0.433	0.442	0.450	0.459	0.467	0.475	0.482
8066	0.381	0.393	0.405	0.416	0.428	0.438	0.449	0.460	0.470	0.480	0.490	0.499	0.508	0.516
8071	0.323	0.332	0.341	0.350	0.359	0.368	0.376	0.385	0.393	0.400	0.408	0.415	0.423	0.430
8078	0.375	0.386	0.396	0.406	0.416	0.426	0.435	0.444	0.453	0.462	0.470	0.478	0.486	0.494
8102	0.270	0.278	0.286	0.294	0.301	0.309	0.316	0.323	0.330	0.337	0.344	0.350	0.357	0.363
8106	0.302	0.311	0.320	0.329	0.338	0.347	0.355	0.364	0.372	0.380	0.388	0.395	0.403	0.410
8107	0.264	0.272	0.280	0.287	0.295	0.302	0.309	0.316	0.323	0.329	0.336	0.343	0.349	0.355
8116	0.260	0.269	0.277	0.285	0.292	0.301	0.309	0.316	0.324	0.331	0.338	0.345	0.352	0.359
8117	0.303	0.312	0.321	0.329	0.337	0.345	0.353	0.361	0.368	0.376	0.383	0.390	0.397	0.404
8209	0.310	0.320	0.330	0.339	0.349	0.358	0.367	0.376	0.385	0.394	0.403	0.411	0.419	0.427
8215	0.217	0.224	0.231	0.238	0.245	0.252	0.259	0.265	0.272	0.278	0.285	0.291	0.297	0.303
8227	0.233	0.240	0.247	0.254	0.261	0.268	0.275	0.282	0.288	0.295	0.301	0.308	0.314	0.320
8232	0.239	0.246	0.254	0.261	0.268	0.275	0.282	0.289	0.296	0.303	0.310	0.316	0.323	0.329
8267	0.255	0.264	0.272	0.281	0.289	0.297	0.304	0.312	0.319	0.326	0.333	0.340	0.348	0.355
8278*	0.200	0.207	0.213	0.219	0.225	0.232	0.238	0.243	0.250	0.256	0.261	0.267	0.273	0.279
8286	0.214	0.221	0.226	0.233	0.238	0.244	0.251	0.255	0.261	0.267	0.270	0.276	0.281	0.286
8290	0.299	0.308	0.317	0.326	0.335	0.343	0.351	0.359	0.367	0.375	0.383	0.391	0.398	0.405
8291	0.297	0.306	0.315	0.324	0.333	0.342	0.350	0.358	0.366	0.374	0.382	0.389	0.397	0.404
8292	0.338	0.349	0.359	0.369	0.379	0.389	0.398	0.407	0.417	0.425	0.434	0.443	0.451	0.459
8293	0.249	0.258	0.265	0.273	0.281	0.289	0.296	0.304	0.311	0.318	0.325	0.332	0.338	0.345
8304	0.237	0.246	0.254	0.262	0.270	0.278	0.286	0.293	0.301	0.308	0.315	0.322	0.329	0.336
8324	0.290	0.300	0.310	0.320	0.330	0.340	0.350	0.359	0.368	0.377	0.386	0.395	0.403	0.412
8350	0.223	0.231	0.238	0.245	0.252	0.259	0.265	0.272	0.279	0.285	0.291	0.298	0.304	0.310
8370	0.278	0.285	0.294	0.301	0.309	0.317	0.325	0.332	0.340	0.347	0.354	0.361	0.367	0.374
8387	0.327	0.338	0.349	0.359	0.370	0.379	0.389	0.399	0.408	0.417	0.426	0.434	0.443	0.451
8388	0.271	0.279	0.288	0.296	0.304	0.312	0.320	0.328	0.335	0.343	0.350	0.358	0.365	0.372
8389	0.250	0.258	0.266	0.274	0.281	0.289	0.297	0.304	0.311	0.318	0.325	0.332	0.339	0.346
8390	0.289	0.298	0.307	0.316	0.324	0.331	0.339	0.346	0.353	0.360	0.367	0.374	0.381	0.388
8391	0.277	0.285	0.294	0.302	0.310	0.317	0.325	0.333	0.340	0.347	0.354	0.361	0.368	0.375
8392	0.337	0.348	0.360	0.370	0.381	0.391	0.401	0.411	0.421	0.431	0.440	0.450	0.459	0.468
8393	0.263	0.272	0.280	0.289	0.297	0.306	0.314	0.322	0.330	0.337	0.345	0.353	0.360	0.367

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
8004	0.433	0.440	0.448	0.455	0.462	0.469	0.476	0.483	0.489	0.496	0.502	0.509	0.516	0.522
8006	0.465	0.472	0.480	0.487	0.494	0.502	0.509	0.515	0.522	0.529	0.535	0.542	0.548	0.554
8008	0.470	0.478	0.485	0.493	0.500	0.507	0.514	0.521	0.528	0.535	0.541	0.548	0.554	0.561
8010	0.388	0.395	0.402	0.408	0.415	0.421	0.428	0.434	0.440	0.446	0.452	0.458	0.464	0.470
8013	0.430	0.437	0.444	0.451	0.458	0.465	0.472	0.479	0.485	0.492	0.498	0.504	0.511	0.516
8015	0.430	0.438	0.445	0.452	0.459	0.466	0.473	0.480	0.486	0.493	0.499	0.506	0.512	0.518
8017	0.421	0.429	0.436	0.443	0.450	0.457	0.464	0.471	0.477	0.484	0.490	0.497	0.503	0.509
8018	0.427	0.435	0.442	0.449	0.456	0.463	0.470	0.477	0.484	0.490	0.497	0.503	0.509	0.516
8019	0.454	0.462	0.469	0.477	0.484	0.491	0.498	0.505	0.512	0.519	0.525	0.532	0.539	0.545
8021	0.403	0.411	0.418	0.425	0.432	0.439	0.446	0.452	0.459	0.465	0.472	0.478	0.484	0.490
8028	0.319	0.325	0.330	0.336	0.342	0.347	0.353	0.358	0.364	0.369	0.375	0.380	0.385	0.390
8031	0.445	0.452	0.460	0.467	0.474	0.481	0.488	0.495	0.502	0.508	0.515	0.521	0.528	0.534
8032	0.461	0.469	0.477	0.485	0.492	0.499	0.506	0.513	0.520	0.527	0.534	0.540	0.547	0.553
8039	0.430	0.438	0.445	0.453	0.460	0.467	0.474	0.481	0.488	0.495	0.501	0.508	0.514	0.520
8041	0.355	0.362	0.368	0.374	0.381	0.387	0.393	0.399	0.405	0.411	0.417	0.423	0.428	0.434
8042	0.358	0.364	0.371	0.377	0.384	0.390	0.396	0.402	0.409	0.415	0.420	0.426	0.432	0.438
8046	0.428	0.435	0.443	0.450	0.457	0.464	0.470	0.477	0.484	0.490	0.497	0.503	0.509	0.515
8057	0.376	0.383	0.390	0.397	0.404	0.411	0.417	0.424	0.430	0.436	0.443	0.449	0.455	0.461
8059	0.439	0.446	0.454	0.461	0.468	0.474	0.481	0.487	0.493	0.499	0.505	0.511	0.517	0.522
8060	0.383	0.390	0.397	0.404	0.410	0.417	0.424	0.430	0.437	0.443	0.450	0.456	0.462	0.468
8061	0.358	0.365	0.372	0.378	0.385	0.391	0.398	0.404	0.410	0.416	0.422	0.428	0.434	0.440
8062	0.436	0.443	0.450	0.457	0.464	0.471	0.478	0.484	0.491	0.497	0.503	0.510	0.516	0.522
8063	0.421	0.429	0.437	0.445	0.452	0.460	0.467	0.474	0.481	0.488	0.494	0.501	0.507	0.513
8064	0.440	0.447	0.454	0.461	0.468	0.474	0.481	0.487	0.493	0.500	0.506	0.512	0.517	0.523
8065	0.490	0.498	0.505	0.513	0.520	0.528	0.535	0.542	0.548	0.555	0.562	0.569	0.576	0.583
8066	0.525	0.533	0.541	0.549	0.557	0.565	0.572	0.579	0.586	0.592	0.598	0.605	0.611	0.617
8071	0.438	0.445	0.452	0.459	0.466	0.473	0.480	0.487	0.493	0.499	0.506	0.512	0.518	0.524
8078	0.502	0.509	0.517	0.524	0.531	0.538	0.545	0.552	0.558	0.564	0.571	0.577	0.583	0.589
8102	0.369	0.375	0.381	0.387	0.393	0.399	0.405	0.411	0.417	0.423	0.429	0.435	0.440	0.446
8106	0.417	0.424	0.431	0.438	0.445	0.452	0.458	0.465	0.471	0.477	0.483	0.489	0.495	0.501
8107	0.361	0.368	0.374	0.380	0.386	0.391	0.397	0.403	0.408	0.414	0.419	0.425	0.430	0.435
8116	0.365	0.372	0.378	0.385	0.391	0.397	0.403	0.409	0.415	0.421	0.427	0.433	0.438	0.444
8117	0.411	0.418	0.424	0.431	0.437	0.443	0.450	0.456	0.462	0.468	0.474	0.480	0.486	0.492
8209	0.435	0.443	0.451	0.459	0.466	0.474	0.481	0.488	0.495	0.502	0.509	0.516	0.523	0.529
8215	0.310	0.316	0.322	0.328	0.334	0.339	0.345	0.351	0.357	0.362	0.368	0.374	0.379	0.385
8227	0.327	0.333	0.339	0.345	0.351	0.357	0.362	0.368	0.373	0.378	0.384	0.389	0.394	0.399
8232	0.335	0.341	0.348	0.354	0.360	0.366	0.372	0.378	0.383	0.389	0.395	0.400	0.406	0.411
8267	0.362	0.369	0.375	0.382	0.389	0.395	0.402	0.409	0.415	0.421	0.427	0.433	0.440	0.446
8278*	0.283	0.289	0.295	0.300	0.306	0.310	0.315	0.321	0.326	0.331	0.337	0.342	0.345	0.349
8286	0.289	0.294	0.299	0.304	0.309	0.311	0.316	0.320	0.325	0.330	0.335	0.339	0.341	0.345
8290	0.413	0.420	0.427	0.434	0.441	0.448	0.455	0.462	0.469	0.476	0.482	0.489	0.495	0.501
8291	0.411	0.418	0.425	0.432	0.439	0.446	0.453	0.459	0.465	0.472	0.478	0.484	0.490	0.496
8292	0.467	0.475	0.483	0.490	0.498	0.505	0.512	0.520	0.527	0.533	0.540	0.547	0.553	0.560
8293	0.351	0.358	0.364	0.371	0.377	0.383	0.389	0.395	0.401	0.407	0.413	0.419	0.424	0.430
8304	0.343	0.350	0.356	0.363	0.370	0.377	0.384	0.390	0.397	0.404	0.410	0.417	0.423	0.429
8324	0.420	0.428	0.435	0.443	0.450	0.457	0.464	0.471	0.478	0.485	0.491	0.498	0.504	0.510
8350	0.316	0.322	0.328	0.334	0.340	0.345	0.351	0.356	0.362	0.368	0.373	0.378	0.383	0.389
8370	0.380	0.386	0.392	0.398	0.404	0.410	0.416	0.422	0.428	0.433	0.439	0.445	0.451	0.456
8387	0.459	0.467	0.475	0.483	0.490	0.498	0.505	0.512	0.519	0.526	0.532	0.539	0.546	0.552
8388	0.379	0.386	0.393	0.400	0.407	0.413	0.420	0.426	0.432	0.439	0.445	0.451	0.457	0.463
8389	0.352	0.359	0.365	0.371	0.378	0.384	0.390	0.396	0.402	0.408	0.414	0.420	0.426	0.431
8390	0.394	0.401	0.408	0.414	0.420	0.426	0.432	0.438	0.444	0.450	0.455	0.461	0.466	0.472
8391	0.382	0.389	0.395	0.402	0.408	0.415	0.421	0.427	0.433	0.439	0.445	0.451	0.457	0.463
8392	0.476	0.485	0.493	0.502	0.510	0.518	0.526	0.533	0.541	0.548	0.555	0.562	0.569	0.575
8393	0.374	0.381	0.388	0.395	0.402	0.409	0.415	0.422	0.428	0.434	0.440	0.446	0.452	0.458

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
8004	0.528	0.539	0.551	0.563	0.574	0.585	0.595	0.606	0.616	0.626	0.635	0.645	0.655	0.663
8006	0.561	0.573	0.584	0.595	0.606	0.617	0.627	0.637	0.647	0.657	0.666	0.674	0.683	0.691
8008	0.567	0.579	0.590	0.601	0.612	0.623	0.633	0.643	0.653	0.662	0.671	0.680	0.689	0.697
8010	0.476	0.488	0.499	0.510	0.520	0.531	0.541	0.551	0.560	0.570	0.579	0.588	0.597	0.606
8013	0.522	0.534	0.545	0.556	0.566	0.577	0.587	0.596	0.605	0.614	0.623	0.632	0.640	0.649
8015	0.524	0.536	0.547	0.558	0.569	0.580	0.590	0.600	0.610	0.620	0.629	0.638	0.647	0.656
8017	0.515	0.527	0.539	0.550	0.561	0.571	0.582	0.592	0.602	0.611	0.621	0.630	0.639	0.647
8018	0.522	0.534	0.545	0.556	0.567	0.578	0.589	0.599	0.609	0.618	0.627	0.636	0.645	0.654
8019	0.552	0.564	0.576	0.587	0.599	0.609	0.619	0.629	0.638	0.648	0.657	0.666	0.675	0.683
8021	0.496	0.508	0.519	0.530	0.541	0.551	0.561	0.571	0.581	0.590	0.599	0.608	0.617	0.626
8028	0.395	0.405	0.415	0.425	0.434	0.444	0.453	0.462	0.471	0.480	0.488	0.497	0.505	0.513
8031	0.540	0.552	0.563	0.575	0.585	0.596	0.606	0.616	0.626	0.635	0.645	0.654	0.662	0.671
8032	0.559	0.572	0.583	0.595	0.606	0.617	0.627	0.637	0.647	0.656	0.665	0.674	0.683	0.691
8039	0.527	0.539	0.551	0.562	0.574	0.584	0.595	0.605	0.615	0.625	0.635	0.644	0.653	0.662
8041	0.439	0.450	0.460	0.470	0.480	0.490	0.500	0.509	0.519	0.528	0.537	0.546	0.555	0.563
8042	0.443	0.454	0.465	0.476	0.486	0.496	0.506	0.516	0.525	0.534	0.543	0.552	0.560	0.569
8046	0.521	0.533	0.544	0.556	0.566	0.577	0.587	0.597	0.607	0.616	0.625	0.634	0.642	0.651
8057	0.467	0.479	0.490	0.500	0.510	0.519	0.528	0.538	0.547	0.555	0.564	0.573	0.582	0.590
8059	0.528	0.538	0.548	0.558	0.567	0.577	0.585	0.594	0.603	0.611	0.619	0.627	0.635	0.642
8060	0.474	0.486	0.498	0.510	0.521	0.531	0.542	0.552	0.562	0.573	0.582	0.592	0.601	0.610
8061	0.446	0.457	0.468	0.479	0.490	0.501	0.511	0.521	0.531	0.540	0.550	0.559	0.568	0.577
8062	0.527	0.539	0.549	0.560	0.570	0.580	0.590	0.599	0.609	0.618	0.626	0.635	0.643	0.652
8063	0.519	0.532	0.544	0.555	0.566	0.576	0.587	0.597	0.607	0.617	0.625	0.634	0.643	0.651
8064	0.529	0.540	0.551	0.561	0.572	0.582	0.591	0.601	0.610	0.619	0.627	0.636	0.644	0.652
8065	0.589	0.602	0.614	0.625	0.637	0.648	0.659	0.669	0.679	0.689	0.698	0.706	0.716	0.724
8066	0.623	0.634	0.645	0.656	0.667	0.677	0.687	0.696	0.705	0.714	0.722	0.730	0.739	0.745
8071	0.530	0.541	0.552	0.563	0.575	0.585	0.595	0.605	0.615	0.625	0.635	0.644	0.654	0.662
8078	0.594	0.606	0.617	0.627	0.638	0.647	0.657	0.666	0.675	0.684	0.693	0.701	0.709	0.717
8102	0.451	0.463	0.474	0.486	0.496	0.507	0.517	0.527	0.536	0.545	0.553	0.562	0.569	0.578
8106	0.506	0.517	0.528	0.538	0.548	0.558	0.567	0.576	0.584	0.593	0.601	0.609	0.617	0.625
8107	0.440	0.450	0.460	0.469	0.479	0.488	0.498	0.507	0.516	0.525	0.534	0.542	0.550	0.559
8116	0.450	0.461	0.473	0.484	0.494	0.505	0.515	0.525	0.535	0.544	0.553	0.561	0.569	0.578
8117	0.498	0.510	0.521	0.532	0.542	0.552	0.562	0.572	0.581	0.590	0.599	0.609	0.618	0.626
8209	0.536	0.549	0.561	0.573	0.585	0.597	0.608	0.619	0.629	0.640	0.650	0.660	0.670	0.679
8215	0.390	0.401	0.412	0.422	0.432	0.442	0.452	0.461	0.470	0.478	0.487	0.495	0.504	0.512
8227	0.404	0.414	0.424	0.433	0.443	0.452	0.460	0.469	0.477	0.486	0.494	0.502	0.510	0.518
8232	0.417	0.428	0.438	0.448	0.458	0.468	0.478	0.487	0.496	0.506	0.514	0.523	0.532	0.540
8267	0.452	0.464	0.476	0.488	0.501	0.512	0.524	0.536	0.547	0.559	0.569	0.579	0.590	0.601
8278*	0.354	0.363	0.372	0.380	0.386	0.395	0.403	0.411	0.419	0.427	0.435	0.442	0.446	0.453
8286	0.350	0.359	0.368	0.376	0.380	0.388	0.395	0.403	0.411	0.418	0.424	0.431	0.434	0.441
8290	0.508	0.520	0.532	0.544	0.555	0.566	0.576	0.587	0.597	0.606	0.616	0.625	0.634	0.643
8291	0.502	0.514	0.526	0.537	0.548	0.559	0.570	0.580	0.590	0.600	0.610	0.619	0.629	0.638
8292	0.566	0.578	0.590	0.602	0.613	0.624	0.635	0.645	0.656	0.665	0.675	0.684	0.693	0.702
8293	0.435	0.446	0.457	0.468	0.478	0.488	0.498	0.507	0.516	0.526	0.534	0.543	0.552	0.560
8304	0.435	0.446	0.457	0.466	0.475	0.484	0.493	0.501	0.509	0.517	0.524	0.532	0.540	0.547
8324	0.516	0.528	0.539	0.549	0.560	0.570	0.580	0.590	0.599	0.607	0.616	0.623	0.631	0.639
8350	0.394	0.404	0.414	0.424	0.434	0.444	0.453	0.463	0.471	0.480	0.489	0.498	0.506	0.515
8370	0.462	0.473	0.483	0.493	0.504	0.514	0.524	0.533	0.543	0.552	0.561	0.570	0.579	0.587
8387	0.558	0.570	0.582	0.593	0.604	0.615	0.625	0.635	0.644	0.653	0.662	0.671	0.679	0.687
8388	0.469	0.481	0.492	0.503	0.514	0.525	0.536	0.546	0.556	0.566	0.576	0.586	0.596	0.605
8389	0.437	0.448	0.459	0.470	0.481	0.491	0.501	0.511	0.521	0.530	0.539	0.548	0.557	0.566
8390	0.478	0.489	0.500	0.512	0.522	0.533	0.542	0.552	0.561	0.569	0.576	0.584	0.590	0.597
8391	0.469	0.480	0.491	0.502	0.512	0.522	0.532	0.542	0.551	0.561	0.570	0.579	0.587	0.596
8392	0.582	0.594	0.606	0.618	0.629	0.640	0.650	0.660	0.670	0.679	0.688	0.697	0.706	0.714
8393	0.464	0.475	0.486	0.497	0.507	0.517	0.527	0.537	0.546	0.555	0.564	0.573	0.581	0.590

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
8004	0.672	0.681	0.689	0.697	0.705	0.713	0.720	0.727	0.734	0.740	0.747	0.753	0.759	0.765
8006	0.700	0.708	0.715	0.723	0.730	0.738	0.744	0.751	0.758	0.764	0.770	0.777	0.782	0.788
8008	0.705	0.713	0.721	0.729	0.736	0.744	0.751	0.757	0.764	0.770	0.776	0.782	0.788	0.794
8010	0.614	0.622	0.630	0.638	0.646	0.654	0.661	0.668	0.675	0.682	0.689	0.696	0.702	0.708
8013	0.656	0.664	0.672	0.679	0.686	0.692	0.699	0.705	0.711	0.717	0.723	0.728	0.734	0.740
8015	0.665	0.673	0.681	0.689	0.696	0.704	0.711	0.718	0.725	0.732	0.739	0.745	0.751	0.757
8017	0.656	0.664	0.672	0.680	0.688	0.695	0.702	0.709	0.716	0.723	0.729	0.736	0.742	0.748
8018	0.662	0.671	0.679	0.686	0.694	0.702	0.709	0.716	0.723	0.730	0.736	0.743	0.749	0.755
8019	0.691	0.699	0.707	0.715	0.722	0.729	0.736	0.743	0.749	0.756	0.762	0.768	0.774	0.779
8021	0.635	0.643	0.651	0.659	0.667	0.674	0.681	0.689	0.696	0.703	0.710	0.716	0.723	0.729
8028	0.521	0.529	0.537	0.545	0.553	0.560	0.567	0.574	0.582	0.589	0.595	0.602	0.608	0.615
8031	0.679	0.687	0.695	0.702	0.709	0.716	0.723	0.730	0.737	0.743	0.749	0.756	0.762	0.768
8032	0.699	0.707	0.715	0.723	0.730	0.737	0.744	0.751	0.757	0.763	0.769	0.775	0.781	0.786
8039	0.671	0.680	0.688	0.697	0.705	0.713	0.720	0.728	0.735	0.742	0.749	0.756	0.762	0.769
8041	0.571	0.580	0.588	0.596	0.604	0.612	0.620	0.627	0.635	0.642	0.650	0.657	0.663	0.670
8042	0.577	0.585	0.592	0.600	0.608	0.615	0.622	0.629	0.636	0.643	0.649	0.656	0.662	0.668
8046	0.659	0.667	0.674	0.682	0.689	0.696	0.703	0.710	0.716	0.722	0.729	0.735	0.740	0.746
8057	0.598	0.606	0.613	0.620	0.628	0.635	0.642	0.649	0.655	0.662	0.669	0.675	0.680	0.686
8059	0.649	0.656	0.663	0.669	0.675	0.681	0.686	0.692	0.697	0.703	0.708	0.713	0.718	0.723
8060	0.619	0.628	0.636	0.645	0.653	0.661	0.668	0.676	0.683	0.691	0.698	0.705	0.712	0.719
8061	0.585	0.593	0.602	0.610	0.617	0.625	0.633	0.640	0.647	0.654	0.661	0.667	0.674	0.680
8062	0.660	0.667	0.675	0.682	0.690	0.697	0.704	0.711	0.718	0.725	0.732	0.738	0.745	0.751
8063	0.659	0.666	0.673	0.680	0.687	0.693	0.699	0.705	0.711	0.716	0.722	0.727	0.732	0.738
8064	0.660	0.668	0.675	0.682	0.689	0.696	0.702	0.709	0.715	0.721	0.727	0.733	0.738	0.744
8065	0.732	0.740	0.747	0.755	0.762	0.770	0.777	0.784	0.791	0.798	0.804	0.811	0.817	0.823
8066	0.752	0.758	0.764	0.770	0.775	0.781	0.787	0.792	0.797	0.802	0.807	0.812	0.816	0.820
8071	0.670	0.679	0.687	0.695	0.703	0.711	0.718	0.726	0.733	0.740	0.747	0.754	0.761	0.768
8078	0.724	0.731	0.738	0.745	0.751	0.758	0.764	0.770	0.776	0.782	0.787	0.793	0.798	0.803
8102	0.586	0.594	0.602	0.609	0.617	0.624	0.630	0.637	0.643	0.649	0.655	0.661	0.667	0.673
8106	0.632	0.640	0.647	0.654	0.661	0.668	0.674	0.681	0.687	0.694	0.700	0.706	0.712	0.719
8107	0.566	0.574	0.581	0.588	0.595	0.602	0.608	0.615	0.621	0.627	0.632	0.638	0.643	0.648
8116	0.586	0.594	0.602	0.610	0.617	0.625	0.633	0.640	0.648	0.655	0.662	0.670	0.677	0.684
8117	0.635	0.643	0.652	0.660	0.669	0.677	0.685	0.693	0.700	0.707	0.715	0.722	0.728	0.735
8209	0.687	0.696	0.705	0.713	0.721	0.728	0.735	0.742	0.749	0.756	0.762	0.769	0.775	0.781
8215	0.520	0.527	0.535	0.543	0.550	0.557	0.563	0.569	0.576	0.582	0.588	0.594	0.600	0.606
8227	0.526	0.534	0.541	0.549	0.556	0.563	0.570	0.577	0.584	0.591	0.597	0.604	0.610	0.617
8232	0.548	0.556	0.564	0.571	0.579	0.586	0.593	0.600	0.607	0.614	0.621	0.628	0.634	0.641
8267	0.611	0.621	0.631	0.641	0.651	0.662	0.671	0.681	0.689	0.698	0.706	0.715	0.723	0.732
8278*	0.461	0.468	0.475	0.482	0.489	0.496	0.502	0.509	0.516	0.522	0.529	0.535	0.541	0.548
8286	0.447	0.454	0.460	0.467	0.474	0.480	0.487	0.493	0.499	0.506	0.512	0.517	0.523	0.529
8290	0.652	0.660	0.669	0.676	0.684	0.691	0.698	0.705	0.712	0.718	0.724	0.730	0.736	0.742
8291	0.647	0.656	0.664	0.672	0.680	0.687	0.694	0.702	0.709	0.716	0.723	0.729	0.736	0.742
8292	0.710	0.718	0.726	0.734	0.742	0.749	0.756	0.763	0.770	0.776	0.782	0.789	0.794	0.800
8293	0.568	0.576	0.584	0.592	0.600	0.607	0.614	0.622	0.629	0.635	0.642	0.649	0.655	0.662
8304	0.555	0.562	0.569	0.576	0.582	0.589	0.595	0.601	0.608	0.614	0.620	0.626	0.632	0.638
8324	0.646	0.653	0.660	0.667	0.673	0.680	0.686	0.692	0.698	0.704	0.710	0.716	0.721	0.727
8350	0.523	0.531	0.539	0.547	0.555	0.563	0.570	0.578	0.585	0.592	0.599	0.607	0.614	0.620
8370	0.596	0.604	0.613	0.621	0.630	0.638	0.647	0.655	0.662	0.669	0.676	0.683	0.690	0.696
8387	0.695	0.703	0.710	0.718	0.725	0.731	0.738	0.745	0.751	0.757	0.763	0.769	0.775	0.781
8388	0.614	0.623	0.632	0.640	0.648	0.656	0.664	0.672	0.680	0.687	0.694	0.702	0.709	0.716
8389	0.574	0.582	0.590	0.598	0.606	0.614	0.621	0.629	0.636	0.643	0.650	0.657	0.663	0.670
8390	0.604	0.610	0.616	0.623	0.628	0.634	0.640	0.646	0.652	0.658	0.664	0.669	0.675	0.680
8391	0.604	0.612	0.620	0.628	0.635	0.643	0.650	0.657	0.664	0.671	0.678	0.684	0.690	0.697
8392	0.723	0.730	0.738	0.745	0.753	0.760	0.766	0.773	0.779	0.786	0.792	0.798	0.804	0.809
8393	0.598	0.606	0.613	0.621	0.628	0.636	0.643	0.649	0.656	0.662	0.669	0.675	0.681	0.687

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
8004	0.771	0.776	0.783	0.788	0.793	0.798	0.804	0.809	0.814	0.819	0.824	0.828	0.833	0.837
8006	0.794	0.799	0.805	0.810	0.815	0.820	0.824	0.829	0.834	0.838	0.842	0.847	0.851	0.855
8008	0.799	0.805	0.810	0.815	0.820	0.825	0.829	0.834	0.838	0.842	0.847	0.851	0.854	0.858
8010	0.715	0.721	0.727	0.733	0.738	0.744	0.749	0.755	0.760	0.765	0.770	0.775	0.780	0.785
8013	0.746	0.751	0.757	0.762	0.767	0.772	0.777	0.782	0.786	0.790	0.794	0.799	0.803	0.806
8015	0.763	0.769	0.775	0.780	0.786	0.791	0.796	0.801	0.806	0.811	0.816	0.820	0.825	0.829
8017	0.754	0.760	0.766	0.771	0.777	0.782	0.787	0.792	0.797	0.801	0.806	0.811	0.815	0.819
8018	0.761	0.767	0.772	0.778	0.783	0.789	0.794	0.799	0.804	0.808	0.813	0.818	0.822	0.826
8019	0.785	0.791	0.796	0.802	0.807	0.812	0.817	0.822	0.827	0.832	0.836	0.841	0.846	0.850
8021	0.735	0.741	0.747	0.753	0.759	0.764	0.769	0.775	0.780	0.785	0.790	0.794	0.799	0.804
8028	0.621	0.627	0.633	0.639	0.645	0.651	0.657	0.663	0.669	0.675	0.680	0.686	0.691	0.697
8031	0.773	0.779	0.784	0.789	0.794	0.799	0.804	0.809	0.814	0.819	0.823	0.827	0.832	0.836
8032	0.792	0.797	0.802	0.807	0.812	0.817	0.821	0.826	0.830	0.834	0.838	0.842	0.846	0.850
8039	0.775	0.781	0.787	0.793	0.799	0.804	0.810	0.815	0.820	0.825	0.830	0.835	0.839	0.844
8041	0.676	0.683	0.689	0.695	0.700	0.706	0.711	0.717	0.722	0.727	0.732	0.737	0.742	0.747
8042	0.674	0.680	0.685	0.691	0.697	0.702	0.708	0.713	0.719	0.724	0.729	0.735	0.739	0.744
8046	0.752	0.757	0.762	0.767	0.772	0.777	0.782	0.787	0.791	0.796	0.800	0.804	0.809	0.813
8057	0.692	0.698	0.704	0.710	0.716	0.721	0.727	0.733	0.739	0.744	0.750	0.755	0.760	0.765
8059	0.729	0.733	0.738	0.742	0.746	0.750	0.754	0.758	0.762	0.765	0.769	0.772	0.776	0.780
8060	0.726	0.732	0.739	0.745	0.751	0.757	0.763	0.768	0.774	0.779	0.784	0.789	0.794	0.799
8061	0.686	0.692	0.698	0.704	0.710	0.716	0.721	0.727	0.732	0.737	0.742	0.747	0.752	0.757
8062	0.757	0.763	0.770	0.776	0.781	0.787	0.793	0.798	0.804	0.809	0.815	0.820	0.826	0.831
8063	0.743	0.748	0.753	0.758	0.763	0.768	0.773	0.778	0.782	0.787	0.792	0.796	0.800	0.805
8064	0.749	0.755	0.760	0.766	0.771	0.776	0.781	0.785	0.790	0.794	0.799	0.803	0.807	0.812
8065	0.829	0.834	0.839	0.844	0.849	0.853	0.857	0.861	0.865	0.869	0.873	0.877	0.881	0.885
8066	0.823	0.827	0.831	0.834	0.837	0.841	0.844	0.847	0.851	0.854	0.857	0.859	0.862	0.865
8071	0.774	0.780	0.787	0.793	0.799	0.805	0.810	0.815	0.820	0.825	0.830	0.835	0.839	0.844
8078	0.808	0.813	0.818	0.822	0.827	0.831	0.835	0.839	0.843	0.847	0.851	0.855	0.858	0.862
8102	0.679	0.684	0.688	0.694	0.699	0.704	0.709	0.714	0.719	0.724	0.728	0.733	0.738	0.742
8106	0.725	0.730	0.736	0.742	0.748	0.753	0.759	0.764	0.769	0.774	0.779	0.784	0.789	0.793
8107	0.653	0.658	0.662	0.667	0.671	0.676	0.680	0.684	0.688	0.693	0.697	0.701	0.706	0.710
8116	0.690	0.697	0.703	0.709	0.716	0.722	0.728	0.735	0.741	0.747	0.754	0.760	0.766	0.772
8117	0.742	0.748	0.755	0.761	0.767	0.773	0.779	0.784	0.789	0.794	0.799	0.804	0.809	0.814
8209	0.787	0.793	0.798	0.803	0.809	0.814	0.819	0.823	0.828	0.832	0.836	0.840	0.844	0.848
8215	0.611	0.617	0.622	0.628	0.633	0.639	0.644	0.649	0.654	0.660	0.665	0.670	0.675	0.680
8227	0.623	0.629	0.636	0.642	0.648	0.654	0.660	0.666	0.672	0.678	0.683	0.689	0.694	0.700
8232	0.647	0.653	0.659	0.665	0.671	0.677	0.682	0.688	0.694	0.699	0.705	0.710	0.715	0.720
8267	0.740	0.748	0.757	0.764	0.770	0.775	0.780	0.784	0.788	0.792	0.796	0.800	0.804	0.808
8278*	0.554	0.560	0.560	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.605	0.610	0.616	0.621
8286	0.534	0.540	0.541	0.546	0.552	0.557	0.563	0.568	0.574	0.579	0.585	0.590	0.595	0.601
8290	0.747	0.752	0.757	0.762	0.767	0.771	0.776	0.781	0.785	0.790	0.794	0.798	0.803	0.807
8291	0.748	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.800	0.804	0.809	0.813
8292	0.806	0.811	0.816	0.821	0.826	0.831	0.836	0.840	0.845	0.849	0.853	0.857	0.861	0.865
8293	0.668	0.674	0.680	0.686	0.692	0.698	0.703	0.709	0.714	0.720	0.725	0.730	0.735	0.741
8304	0.644	0.650	0.657	0.663	0.669	0.675	0.681	0.687	0.692	0.698	0.703	0.709	0.714	0.719
8324	0.732	0.738	0.743	0.748	0.753	0.757	0.762	0.767	0.772	0.776	0.781	0.785	0.789	0.793
8350	0.627	0.634	0.640	0.646	0.653	0.659	0.665	0.670	0.676	0.682	0.687	0.693	0.699	0.704
8370	0.702	0.709	0.715	0.722	0.728	0.734	0.740	0.747	0.753	0.759	0.765	0.771	0.778	0.784
8387	0.786	0.791	0.796	0.801	0.806	0.811	0.816	0.820	0.824	0.829	0.833	0.837	0.841	0.845
8388	0.722	0.729	0.735	0.742	0.748	0.754	0.760	0.765	0.771	0.776	0.781	0.786	0.791	0.796
8389	0.676	0.683	0.689	0.695	0.701	0.706	0.712	0.718	0.723	0.729	0.734	0.739	0.744	0.749
8390	0.685	0.690	0.694	0.698	0.703	0.707	0.712	0.716	0.720	0.725	0.729	0.733	0.738	0.742
8391	0.703	0.709	0.715	0.721	0.726	0.732	0.737	0.742	0.747	0.753	0.758	0.762	0.767	0.772
8392	0.815	0.821	0.826	0.831	0.835	0.840	0.844	0.848	0.852	0.856	0.860	0.864	0.867	0.871
8393	0.693	0.698	0.704	0.710	0.715	0.720	0.725	0.730	0.735	0.740	0.745	0.749	0.754	0.758

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold								
Code	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
8004	0.842	0.846	0.850	0.854	0.858	0.862	0.866	0.870	0.874
8006	0.859	0.862	0.866	0.870	0.873	0.876	0.880	0.883	0.886
8008	0.862	0.866	0.869	0.873	0.876	0.879	0.883	0.886	0.889
8010	0.789	0.794	0.798	0.802	0.807	0.811	0.815	0.819	0.822
8013	0.810	0.814	0.818	0.822	0.825	0.829	0.833	0.836	0.839
8015	0.833	0.837	0.841	0.845	0.849	0.853	0.857	0.860	0.864
8017	0.824	0.828	0.832	0.836	0.839	0.843	0.847	0.850	0.854
8018	0.831	0.835	0.839	0.843	0.847	0.850	0.854	0.858	0.861
8019	0.854	0.859	0.863	0.867	0.871	0.874	0.878	0.881	0.885
8021	0.809	0.813	0.818	0.822	0.827	0.831	0.835	0.840	0.844
8028	0.702	0.707	0.713	0.718	0.723	0.727	0.732	0.737	0.742
8031	0.840	0.844	0.848	0.852	0.855	0.859	0.862	0.866	0.869
8032	0.854	0.857	0.861	0.864	0.867	0.870	0.873	0.876	0.879
8039	0.848	0.852	0.856	0.859	0.863	0.866	0.870	0.873	0.876
8041	0.752	0.757	0.761	0.766	0.770	0.775	0.779	0.783	0.788
8042	0.749	0.754	0.758	0.763	0.767	0.772	0.776	0.780	0.784
8046	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.846
8057	0.771	0.776	0.781	0.786	0.791	0.796	0.801	0.807	0.812
8059	0.783	0.786	0.790	0.793	0.796	0.800	0.803	0.806	0.809
8060	0.804	0.808	0.813	0.817	0.822	0.826	0.830	0.834	0.838
8061	0.762	0.767	0.771	0.776	0.780	0.785	0.789	0.793	0.797
8062	0.837	0.842	0.847	0.851	0.856	0.861	0.865	0.869	0.873
8063	0.809	0.813	0.817	0.821	0.825	0.828	0.832	0.835	0.838
8064	0.816	0.820	0.824	0.828	0.831	0.835	0.839	0.842	0.846
8065	0.889	0.893	0.897	0.901	0.904	0.908	0.912	0.915	0.918
8066	0.867	0.870	0.873	0.875	0.878	0.881	0.883	0.886	0.888
8071	0.849	0.854	0.858	0.862	0.867	0.871	0.875	0.879	0.882
8078	0.865	0.869	0.872	0.875	0.879	0.882	0.885	0.888	0.891
8102	0.747	0.751	0.755	0.758	0.762	0.766	0.769	0.773	0.776
8106	0.798	0.802	0.806	0.810	0.815	0.819	0.823	0.826	0.830
8107	0.714	0.718	0.722	0.726	0.731	0.735	0.739	0.742	0.746
8116	0.778	0.783	0.789	0.794	0.800	0.805	0.811	0.815	0.820
8117	0.818	0.822	0.826	0.830	0.834	0.837	0.841	0.844	0.847
8209	0.852	0.856	0.859	0.863	0.866	0.870	0.873	0.876	0.880
8215	0.685	0.690	0.695	0.699	0.704	0.708	0.713	0.717	0.721
8227	0.705	0.711	0.716	0.721	0.726	0.730	0.735	0.740	0.745
8232	0.726	0.730	0.735	0.740	0.745	0.750	0.754	0.759	0.764
8267	0.812	0.815	0.819	0.823	0.827	0.831	0.834	0.838	0.842
8278*	0.626	0.631	0.637	0.642	0.647	0.652	0.657	0.661	0.666
8286	0.606	0.611	0.617	0.622	0.627	0.633	0.638	0.643	0.648
8290	0.811	0.815	0.819	0.823	0.826	0.830	0.833	0.837	0.840
8291	0.818	0.822	0.826	0.830	0.834	0.837	0.841	0.844	0.848
8292	0.869	0.873	0.876	0.880	0.883	0.886	0.889	0.892	0.895
8293	0.746	0.750	0.755	0.760	0.765	0.769	0.774	0.778	0.782
8304	0.724	0.730	0.735	0.740	0.745	0.750	0.755	0.760	0.764
8324	0.797	0.801	0.805	0.809	0.812	0.816	0.819	0.823	0.826
8350	0.709	0.715	0.720	0.725	0.730	0.735	0.740	0.745	0.750
8370	0.789	0.794	0.799	0.805	0.810	0.815	0.820	0.825	0.830
8387	0.849	0.852	0.856	0.859	0.863	0.866	0.869	0.872	0.876
8388	0.801	0.805	0.810	0.814	0.819	0.823	0.827	0.831	0.835
8389	0.754	0.759	0.764	0.769	0.774	0.778	0.783	0.787	0.792
8390	0.746	0.750	0.755	0.759	0.763	0.767	0.771	0.775	0.780
8391	0.777	0.781	0.786	0.790	0.794	0.798	0.803	0.807	0.811
8392	0.874	0.878	0.881	0.885	0.888	0.891	0.894	0.897	0.900
8393	0.762	0.767	0.771	0.775	0.779	0.783	0.787	0.791	0.795

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
8397	1.32	0.117	0.126	0.135	0.144	0.153	0.161	0.170	0.178	0.186	0.195	0.202	0.209	0.217
8400	0.90	0.121	0.131	0.141	0.151	0.160	0.169	0.178	0.186	0.195	0.203	0.211	0.219	0.227
8500	2.33	0.129	0.140	0.150	0.161	0.171	0.181	0.191	0.201	0.210	0.220	0.229	0.238	0.247
8601	0.12	0.126	0.136	0.146	0.155	0.164	0.173	0.182	0.191	0.199	0.207	0.215	0.223	0.230
8631*	1.76	0.091	0.099	0.107	0.115	0.122	0.129	0.136	0.143	0.150	0.157	0.164	0.170	0.177
8720	0.66	0.112	0.122	0.131	0.140	0.149	0.158	0.166	0.175	0.183	0.192	0.199	0.207	0.215
8729	0.36	0.136	0.147	0.157	0.167	0.177	0.187	0.197	0.206	0.214	0.223	0.232	0.240	0.248
8740	0.47	0.148	0.161	0.173	0.185	0.196	0.207	0.218	0.228	0.239	0.249	0.259	0.269	0.279
8741	0.05	0.137	0.148	0.160	0.171	0.181	0.192	0.202	0.212	0.222	0.231	0.241	0.250	0.259
8742	0.14	0.133	0.144	0.155	0.165	0.176	0.186	0.195	0.205	0.214	0.224	0.233	0.242	0.250
8743	0.05	0.117	0.128	0.138	0.149	0.159	0.169	0.179	0.189	0.199	0.209	0.218	0.228	0.237
8744	0.15	0.133	0.144	0.155	0.165	0.176	0.186	0.195	0.205	0.214	0.224	0.233	0.242	0.250
8745	2.81	0.148	0.160	0.172	0.183	0.194	0.205	0.215	0.225	0.235	0.245	0.255	0.265	0.275
8746	0.16	0.133	0.144	0.155	0.165	0.176	0.186	0.195	0.205	0.214	0.224	0.233	0.242	0.250
8748	0.44	0.111	0.121	0.130	0.139	0.148	0.157	0.166	0.175	0.184	0.192	0.201	0.209	0.217
8749	0.11	0.120	0.129	0.139	0.148	0.157	0.165	0.174	0.183	0.191	0.199	0.207	0.215	0.223
8755	0.32	0.114	0.124	0.135	0.145	0.155	0.164	0.174	0.183	0.193	0.202	0.211	0.220	0.228
8800	1.45	0.152	0.164	0.176	0.188	0.199	0.211	0.222	0.233	0.243	0.254	0.264	0.274	0.284
8801	0.31	0.172	0.185	0.197	0.209	0.221	0.232	0.243	0.254	0.265	0.275	0.285	0.295	0.304
8803	0.05	0.136	0.148	0.158	0.169	0.179	0.190	0.200	0.210	0.219	0.229	0.238	0.248	0.257
8804	1.35	0.155	0.168	0.181	0.192	0.204	0.215	0.226	0.237	0.247	0.258	0.268	0.278	0.288
8806	1.51	0.194	0.208	0.222	0.235	0.248	0.261	0.274	0.286	0.299	0.311	0.323	0.335	0.346
8807	0.14	0.148	0.160	0.171	0.181	0.191	0.201	0.211	0.220	0.229	0.238	0.247	0.255	0.263
8808	0.21	0.126	0.136	0.147	0.157	0.167	0.176	0.186	0.195	0.204	0.213	0.222	0.230	0.239
8810	0.11	0.153	0.165	0.178	0.189	0.201	0.212	0.223	0.234	0.244	0.255	0.265	0.275	0.284
8811	0.11	0.153	0.165	0.178	0.189	0.201	0.212	0.223	0.234	0.244	0.255	0.265	0.275	0.284
8812	0.11	0.153	0.165	0.178	0.189	0.201	0.212	0.223	0.234	0.244	0.255	0.265	0.275	0.284
8813	0.25	0.159	0.173	0.185	0.198	0.209	0.221	0.231	0.242	0.253	0.263	0.273	0.283	0.292
8818	0.32	0.152	0.165	0.176	0.187	0.198	0.209	0.219	0.229	0.239	0.249	0.258	0.267	0.275
8820	0.11	0.126	0.138	0.149	0.159	0.169	0.179	0.189	0.199	0.208	0.218	0.227	0.236	0.244
8821	0.41	0.140	0.152	0.164	0.175	0.186	0.197	0.208	0.218	0.229	0.239	0.249	0.258	0.268
8822	0.24	0.137	0.149	0.160	0.171	0.182	0.193	0.203	0.213	0.223	0.232	0.242	0.251	0.260
8823	1.58	0.172	0.184	0.196	0.207	0.218	0.229	0.240	0.250	0.260	0.270	0.280	0.289	0.298
8827	1.43	0.142	0.154	0.165	0.176	0.186	0.196	0.206	0.216	0.225	0.235	0.244	0.253	0.262
8829	1.52	0.169	0.181	0.193	0.204	0.215	0.226	0.237	0.247	0.257	0.267	0.277	0.286	0.295
8830	0.62	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.221	0.230	0.239	0.248	0.257	0.266
8831	0.72	0.238	0.252	0.265	0.278	0.290	0.302	0.314	0.325	0.336	0.347	0.357	0.367	0.377
8834	0.32	0.156	0.168	0.179	0.190	0.201	0.212	0.222	0.232	0.242	0.251	0.261	0.270	0.279
8838	0.51	0.173	0.185	0.197	0.208	0.219	0.229	0.239	0.249	0.258	0.267	0.276	0.285	0.294
8839	0.34	0.144	0.155	0.165	0.175	0.185	0.194	0.204	0.213	0.222	0.232	0.240	0.249	0.258
8840	0.13	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.250	0.259	0.267
8846	0.62	0.167	0.183	0.198	0.213	0.227	0.241	0.255	0.269	0.283	0.296	0.309	0.322	0.334
8847	3.38	0.179	0.192	0.205	0.217	0.229	0.241	0.252	0.263	0.274	0.284	0.294	0.304	0.314
8850	0.91	0.164	0.179	0.193	0.207	0.221	0.235	0.249	0.262	0.275	0.288	0.301	0.313	0.326
8851	1.55	0.155	0.166	0.177	0.187	0.198	0.208	0.218	0.228	0.237	0.247	0.256	0.265	0.274
8852	0.74	0.131	0.142	0.153	0.164	0.175	0.186	0.196	0.207	0.217	0.227	0.237	0.248	0.257
8859	0.02	0.175	0.189	0.202	0.215	0.226	0.237	0.248	0.258	0.268	0.278	0.288	0.298	0.307
8868	0.32	0.181	0.194	0.206	0.218	0.230	0.241	0.252	0.262	0.272	0.282	0.292	0.302	0.311
8870	0.41	0.216	0.232	0.247	0.262	0.277	0.291	0.304	0.317	0.329	0.340	0.351	0.362	0.372
8871	0.11	0.153	0.165	0.178	0.189	0.201	0.212	0.223	0.234	0.244	0.255	0.265	0.275	0.284
8875	0.34	0.184	0.197	0.209	0.221	0.233	0.245	0.256	0.266	0.277	0.287	0.297	0.307	0.316
9007	1.67	0.136	0.147	0.158	0.169	0.179	0.189	0.199	0.209	0.218	0.227	0.236	0.245	0.254
9008	4.25	0.147	0.160	0.173	0.185	0.197	0.209	0.221	0.232	0.244	0.255	0.266	0.276	0.287
9009	1.52	0.134	0.145	0.156	0.167	0.177	0.187	0.197	0.207	0.217	0.226	0.236	0.245	0.254
9010	2.30	0.116	0.126	0.135	0.144	0.153	0.162	0.170	0.179	0.187	0.195	0.203	0.211	0.218

* Expected Loss Rates for Classifications 7707, 7722, 8278, and 8631 are on a per capita (7707, 7722), per race (8278), and per occupied stall day (8631) basis, rather than per $100 of payroll.

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
8397	0.225	0.232	0.239	0.246	0.253	0.260	0.267	0.273	0.280	0.286	0.292	0.298	0.304	0.310
8400	0.235	0.243	0.251	0.258	0.266	0.273	0.280	0.287	0.294	0.301	0.308	0.315	0.322	0.328
8500	0.255	0.264	0.272	0.280	0.288	0.296	0.303	0.311	0.318	0.325	0.332	0.339	0.346	0.353
8601	0.238	0.245	0.252	0.259	0.266	0.273	0.280	0.287	0.293	0.299	0.306	0.312	0.318	0.324
8631*	0.183	0.189	0.195	0.202	0.207	0.213	0.219	0.225	0.231	0.236	0.241	0.247	0.253	0.258
8720	0.222	0.230	0.237	0.244	0.252	0.259	0.266	0.273	0.280	0.286	0.293	0.299	0.306	0.312
8729	0.256	0.264	0.271	0.279	0.285	0.293	0.301	0.307	0.314	0.322	0.327	0.333	0.339	0.345
8740	0.289	0.298	0.307	0.317	0.325	0.334	0.342	0.351	0.359	0.367	0.374	0.382	0.390	0.397
8741	0.267	0.276	0.284	0.293	0.301	0.309	0.317	0.325	0.333	0.340	0.348	0.355	0.363	0.370
8742	0.259	0.267	0.275	0.283	0.291	0.299	0.307	0.314	0.322	0.329	0.336	0.343	0.350	0.357
8743	0.246	0.255	0.265	0.273	0.283	0.291	0.299	0.308	0.316	0.323	0.332	0.339	0.347	0.354
8744	0.259	0.267	0.275	0.283	0.291	0.299	0.307	0.314	0.322	0.329	0.336	0.343	0.350	0.357
8745	0.284	0.294	0.304	0.313	0.323	0.332	0.341	0.351	0.360	0.369	0.377	0.386	0.394	0.401
8746	0.259	0.267	0.275	0.283	0.291	0.299	0.307	0.314	0.322	0.329	0.336	0.343	0.350	0.357
8748	0.225	0.233	0.240	0.248	0.256	0.263	0.270	0.278	0.285	0.292	0.299	0.305	0.312	0.319
8749	0.231	0.239	0.246	0.254	0.261	0.269	0.276	0.283	0.290	0.297	0.304	0.311	0.318	0.324
8755	0.237	0.245	0.254	0.262	0.271	0.279	0.287	0.295	0.303	0.311	0.318	0.326	0.333	0.340
8800	0.294	0.304	0.313	0.323	0.332	0.341	0.350	0.358	0.367	0.375	0.383	0.391	0.399	0.407
8801	0.313	0.322	0.331	0.340	0.348	0.357	0.365	0.373	0.381	0.389	0.396	0.404	0.411	0.418
8803	0.265	0.274	0.283	0.291	0.300	0.308	0.316	0.324	0.332	0.340	0.348	0.355	0.362	0.369
8804	0.297	0.307	0.316	0.325	0.334	0.343	0.351	0.359	0.368	0.376	0.383	0.391	0.399	0.406
8806	0.357	0.368	0.379	0.390	0.400	0.410	0.420	0.430	0.440	0.449	0.459	0.468	0.477	0.485
8807	0.271	0.279	0.286	0.294	0.301	0.309	0.316	0.323	0.330	0.337	0.343	0.350	0.357	0.363
8808	0.247	0.255	0.263	0.271	0.279	0.287	0.294	0.302	0.309	0.316	0.323	0.330	0.337	0.344
8810	0.294	0.303	0.312	0.321	0.330	0.338	0.347	0.355	0.363	0.371	0.379	0.386	0.394	0.401
8811	0.294	0.303	0.312	0.321	0.330	0.338	0.347	0.355	0.363	0.371	0.379	0.386	0.394	0.401
8812	0.294	0.303	0.312	0.321	0.330	0.338	0.347	0.355	0.363	0.371	0.379	0.386	0.394	0.401
8813	0.302	0.311	0.320	0.329	0.337	0.346	0.354	0.363	0.371	0.379	0.386	0.394	0.401	0.409
8818	0.284	0.292	0.300	0.308	0.316	0.324	0.332	0.339	0.346	0.354	0.360	0.367	0.374	0.381
8820	0.253	0.261	0.270	0.278	0.286	0.294	0.302	0.309	0.317	0.324	0.332	0.339	0.346	0.353
8821	0.277	0.286	0.295	0.304	0.313	0.321	0.330	0.338	0.346	0.354	0.362	0.370	0.377	0.384
8822	0.269	0.278	0.287	0.295	0.303	0.311	0.319	0.327	0.335	0.342	0.350	0.357	0.365	0.372
8823	0.307	0.316	0.325	0.333	0.341	0.349	0.357	0.365	0.373	0.380	0.388	0.396	0.403	0.410
8827	0.270	0.279	0.287	0.296	0.304	0.312	0.319	0.327	0.335	0.342	0.349	0.357	0.364	0.371
8829	0.305	0.314	0.323	0.331	0.340	0.348	0.357	0.365	0.373	0.381	0.388	0.396	0.404	0.411
8830	0.274	0.282	0.290	0.298	0.306	0.314	0.321	0.329	0.336	0.343	0.350	0.357	0.364	0.371
8831	0.387	0.396	0.406	0.415	0.423	0.432	0.440	0.448	0.457	0.464	0.472	0.480	0.487	0.494
8834	0.288	0.297	0.305	0.314	0.322	0.330	0.338	0.346	0.353	0.361	0.368	0.375	0.383	0.390
8838	0.303	0.311	0.320	0.328	0.336	0.344	0.352	0.360	0.367	0.374	0.382	0.389	0.396	0.403
8839	0.266	0.274	0.282	0.290	0.298	0.306	0.313	0.321	0.328	0.336	0.343	0.350	0.357	0.364
8840	0.276	0.284	0.292	0.300	0.308	0.316	0.323	0.331	0.338	0.345	0.352	0.359	0.366	0.372
8846	0.346	0.358	0.369	0.380	0.391	0.402	0.412	0.423	0.433	0.442	0.452	0.460	0.469	0.477
8847	0.323	0.332	0.341	0.349	0.358	0.366	0.375	0.383	0.390	0.398	0.405	0.413	0.420	0.427
8850	0.338	0.350	0.361	0.373	0.384	0.394	0.405	0.415	0.425	0.435	0.445	0.454	0.463	0.472
8851	0.282	0.291	0.299	0.307	0.315	0.323	0.331	0.339	0.347	0.354	0.362	0.369	0.376	0.383
8852	0.267	0.276	0.286	0.295	0.305	0.314	0.322	0.332	0.340	0.349	0.358	0.366	0.373	0.381
8859	0.316	0.325	0.334	0.343	0.351	0.359	0.367	0.375	0.383	0.391	0.398	0.405	0.412	0.420
8868	0.320	0.330	0.338	0.347	0.356	0.364	0.372	0.381	0.389	0.396	0.404	0.412	0.419	0.427
8870	0.383	0.393	0.403	0.413	0.423	0.431	0.440	0.450	0.458	0.467	0.476	0.485	0.493	0.501
8871	0.294	0.303	0.312	0.321	0.330	0.338	0.347	0.355	0.363	0.371	0.379	0.386	0.394	0.401
8875	0.326	0.335	0.344	0.353	0.362	0.370	0.379	0.387	0.396	0.404	0.412	0.419	0.427	0.434
9007	0.262	0.271	0.279	0.287	0.295	0.303	0.311	0.318	0.326	0.333	0.340	0.347	0.354	0.361
9008	0.297	0.307	0.317	0.327	0.336	0.346	0.355	0.364	0.372	0.381	0.390	0.398	0.406	0.414
9009	0.262	0.271	0.279	0.288	0.296	0.304	0.312	0.320	0.327	0.335	0.342	0.349	0.356	0.363
9010	0.226	0.233	0.241	0.248	0.255	0.262	0.269	0.275	0.282	0.289	0.295	0.301	0.307	0.313

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
8397	0.315	0.321	0.327	0.333	0.339	0.343	0.349	0.354	0.360	0.365	0.370	0.375	0.379	0.384
8400	0.335	0.341	0.348	0.354	0.361	0.367	0.373	0.380	0.386	0.392	0.398	0.404	0.410	0.416
8500	0.359	0.366	0.372	0.379	0.385	0.391	0.397	0.403	0.408	0.414	0.419	0.425	0.430	0.436
8601	0.330	0.336	0.342	0.347	0.353	0.358	0.364	0.369	0.375	0.380	0.385	0.390	0.396	0.401
8631*	0.263	0.268	0.273	0.279	0.284	0.288	0.293	0.298	0.303	0.308	0.313	0.318	0.321	0.326
8720	0.319	0.325	0.331	0.338	0.344	0.350	0.356	0.362	0.368	0.374	0.379	0.385	0.391	0.396
8729	0.350	0.355	0.361	0.367	0.373	0.376	0.382	0.387	0.393	0.398	0.404	0.409	0.412	0.417
8740	0.404	0.411	0.418	0.425	0.432	0.439	0.445	0.452	0.458	0.464	0.470	0.476	0.482	0.488
8741	0.377	0.384	0.391	0.397	0.404	0.411	0.417	0.423	0.430	0.436	0.442	0.448	0.454	0.460
8742	0.364	0.370	0.377	0.383	0.390	0.396	0.402	0.408	0.414	0.420	0.426	0.432	0.438	0.443
8743	0.362	0.369	0.377	0.384	0.391	0.400	0.406	0.413	0.420	0.427	0.434	0.440	0.449	0.456
8744	0.364	0.370	0.377	0.383	0.390	0.396	0.402	0.408	0.414	0.420	0.426	0.432	0.438	0.443
8745	0.409	0.416	0.423	0.431	0.438	0.445	0.452	0.459	0.466	0.473	0.480	0.486	0.493	0.500
8746	0.364	0.370	0.377	0.383	0.390	0.396	0.402	0.408	0.414	0.420	0.426	0.432	0.438	0.443
8748	0.325	0.332	0.338	0.344	0.350	0.356	0.362	0.368	0.374	0.380	0.385	0.391	0.396	0.402
8749	0.331	0.337	0.344	0.350	0.357	0.362	0.369	0.375	0.381	0.386	0.392	0.398	0.403	0.408
8755	0.347	0.354	0.361	0.367	0.374	0.380	0.386	0.393	0.399	0.405	0.410	0.416	0.422	0.428
8800	0.415	0.422	0.430	0.437	0.444	0.451	0.458	0.465	0.472	0.478	0.485	0.491	0.498	0.503
8801	0.425	0.432	0.439	0.446	0.453	0.459	0.466	0.472	0.478	0.485	0.491	0.497	0.503	0.508
8803	0.377	0.383	0.390	0.397	0.404	0.410	0.417	0.423	0.430	0.436	0.442	0.448	0.454	0.460
8804	0.413	0.421	0.428	0.435	0.442	0.448	0.455	0.462	0.468	0.475	0.481	0.487	0.493	0.500
8806	0.494	0.502	0.510	0.518	0.526	0.533	0.541	0.548	0.555	0.562	0.568	0.575	0.581	0.587
8807	0.368	0.374	0.380	0.386	0.392	0.397	0.402	0.408	0.413	0.418	0.423	0.428	0.432	0.437
8808	0.351	0.358	0.364	0.371	0.377	0.384	0.390	0.396	0.402	0.408	0.414	0.420	0.426	0.432
8810	0.409	0.416	0.423	0.430	0.437	0.444	0.450	0.457	0.463	0.470	0.476	0.482	0.488	0.494
8811	0.409	0.416	0.423	0.430	0.437	0.444	0.450	0.457	0.463	0.470	0.476	0.482	0.488	0.494
8812	0.409	0.416	0.423	0.430	0.437	0.444	0.450	0.457	0.463	0.470	0.476	0.482	0.488	0.494
8813	0.416	0.423	0.430	0.437	0.444	0.451	0.457	0.464	0.471	0.477	0.483	0.489	0.495	0.501
8818	0.387	0.394	0.400	0.407	0.413	0.419	0.425	0.432	0.438	0.444	0.449	0.455	0.460	0.465
8820	0.360	0.367	0.374	0.380	0.387	0.393	0.400	0.406	0.413	0.419	0.425	0.431	0.437	0.443
8821	0.391	0.398	0.405	0.412	0.419	0.425	0.432	0.438	0.445	0.451	0.458	0.464	0.470	0.476
8822	0.379	0.386	0.393	0.399	0.406	0.413	0.419	0.426	0.432	0.438	0.444	0.450	0.456	0.462
8823	0.418	0.425	0.432	0.439	0.446	0.452	0.459	0.465	0.471	0.477	0.483	0.489	0.495	0.501
8827	0.378	0.385	0.392	0.399	0.405	0.412	0.419	0.425	0.431	0.438	0.444	0.450	0.456	0.462
8829	0.418	0.426	0.433	0.440	0.447	0.454	0.460	0.467	0.474	0.480	0.487	0.493	0.499	0.505
8830	0.377	0.384	0.390	0.397	0.403	0.410	0.416	0.422	0.428	0.434	0.440	0.445	0.451	0.457
8831	0.501	0.508	0.515	0.522	0.529	0.535	0.542	0.548	0.554	0.560	0.566	0.572	0.578	0.584
8834	0.397	0.404	0.410	0.417	0.423	0.430	0.436	0.443	0.449	0.455	0.461	0.467	0.473	0.479
8838	0.410	0.417	0.423	0.430	0.436	0.443	0.449	0.455	0.461	0.467	0.472	0.478	0.484	0.490
8839	0.370	0.377	0.383	0.390	0.396	0.402	0.408	0.414	0.420	0.426	0.432	0.438	0.443	0.449
8840	0.379	0.386	0.393	0.399	0.406	0.412	0.419	0.425	0.431	0.437	0.443	0.449	0.456	0.462
8846	0.486	0.495	0.503	0.511	0.518	0.527	0.534	0.542	0.549	0.556	0.562	0.569	0.576	0.582
8847	0.434	0.440	0.447	0.453	0.459	0.466	0.472	0.478	0.484	0.489	0.495	0.501	0.506	0.511
8850	0.481	0.490	0.498	0.506	0.514	0.522	0.530	0.537	0.544	0.551	0.559	0.566	0.573	0.580
8851	0.390	0.397	0.404	0.410	0.417	0.423	0.429	0.436	0.442	0.448	0.453	0.459	0.465	0.471
8852	0.390	0.397	0.405	0.412	0.419	0.427	0.435	0.442	0.449	0.456	0.462	0.469	0.478	0.484
8859	0.427	0.433	0.440	0.446	0.453	0.459	0.465	0.471	0.477	0.483	0.489	0.495	0.501	0.506
8868	0.434	0.441	0.448	0.455	0.462	0.468	0.475	0.481	0.488	0.494	0.500	0.506	0.512	0.518
8870	0.509	0.517	0.524	0.532	0.539	0.547	0.554	0.561	0.568	0.576	0.583	0.590	0.598	0.604
8871	0.409	0.416	0.423	0.430	0.437	0.444	0.450	0.457	0.463	0.470	0.476	0.482	0.488	0.494
8875	0.442	0.449	0.456	0.462	0.469	0.476	0.482	0.488	0.495	0.501	0.507	0.513	0.519	0.525
9007	0.368	0.374	0.381	0.388	0.394	0.400	0.407	0.413	0.419	0.425	0.431	0.437	0.443	0.448
9008	0.422	0.430	0.437	0.445	0.452	0.460	0.467	0.474	0.481	0.488	0.494	0.501	0.507	0.514
9009	0.370	0.377	0.383	0.390	0.397	0.403	0.409	0.416	0.422	0.428	0.434	0.440	0.446	0.452
9010	0.319	0.325	0.331	0.337	0.343	0.348	0.354	0.359	0.365	0.370	0.375	0.381	0.385	0.391

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
8397	0.389	0.399	0.408	0.418	0.426	0.436	0.445	0.455	0.464	0.472	0.481	0.490	0.496	0.504
8400	0.422	0.433	0.445	0.456	0.467	0.478	0.488	0.499	0.509	0.519	0.530	0.540	0.550	0.559
8500	0.441	0.452	0.462	0.472	0.483	0.492	0.502	0.512	0.521	0.530	0.539	0.547	0.555	0.564
8601	0.406	0.416	0.425	0.435	0.444	0.453	0.462	0.471	0.479	0.487	0.495	0.503	0.511	0.519
8631*	0.331	0.340	0.349	0.358	0.365	0.374	0.383	0.391	0.400	0.408	0.416	0.424	0.429	0.437
8720	0.401	0.412	0.422	0.432	0.442	0.452	0.461	0.471	0.480	0.489	0.498	0.507	0.516	0.524
8729	0.422	0.433	0.442	0.451	0.457	0.465	0.473	0.482	0.490	0.498	0.506	0.513	0.517	0.525
8740	0.494	0.505	0.516	0.527	0.537	0.547	0.557	0.566	0.575	0.584	0.593	0.601	0.610	0.618
8741	0.466	0.478	0.489	0.500	0.511	0.521	0.532	0.542	0.552	0.561	0.570	0.580	0.589	0.597
8742	0.449	0.460	0.470	0.481	0.491	0.501	0.511	0.520	0.530	0.539	0.548	0.556	0.565	0.573
8743	0.463	0.476	0.489	0.502	0.516	0.528	0.540	0.551	0.561	0.571	0.581	0.590	0.601	0.610
8744	0.449	0.460	0.470	0.481	0.491	0.501	0.511	0.520	0.530	0.539	0.548	0.556	0.565	0.573
8745	0.507	0.520	0.532	0.544	0.556	0.567	0.578	0.589	0.599	0.609	0.619	0.629	0.639	0.649
8746	0.449	0.460	0.470	0.481	0.491	0.501	0.511	0.520	0.530	0.539	0.548	0.556	0.565	0.573
8748	0.407	0.418	0.429	0.439	0.450	0.460	0.469	0.479	0.488	0.497	0.506	0.515	0.524	0.532
8749	0.414	0.424	0.434	0.444	0.453	0.463	0.473	0.482	0.491	0.500	0.508	0.516	0.524	0.532
8755	0.434	0.445	0.456	0.467	0.478	0.489	0.499	0.509	0.518	0.528	0.537	0.547	0.556	0.564
8800	0.509	0.521	0.532	0.543	0.554	0.564	0.575	0.585	0.595	0.605	0.614	0.624	0.633	0.642
8801	0.514	0.525	0.536	0.547	0.557	0.567	0.577	0.587	0.596	0.606	0.615	0.623	0.632	0.640
8803	0.466	0.478	0.489	0.500	0.511	0.522	0.532	0.542	0.551	0.561	0.570	0.578	0.587	0.595
8804	0.506	0.517	0.529	0.540	0.551	0.562	0.572	0.582	0.592	0.601	0.611	0.620	0.628	0.637
8806	0.593	0.605	0.616	0.627	0.638	0.649	0.658	0.667	0.676	0.684	0.693	0.701	0.709	0.717
8807	0.441	0.451	0.461	0.470	0.477	0.486	0.495	0.503	0.511	0.519	0.527	0.535	0.539	0.547
8808	0.437	0.448	0.459	0.470	0.480	0.490	0.500	0.509	0.519	0.528	0.537	0.546	0.554	0.562
8810	0.500	0.511	0.523	0.534	0.544	0.555	0.565	0.575	0.584	0.593	0.603	0.611	0.620	0.629
8811	0.500	0.511	0.523	0.534	0.544	0.555	0.565	0.575	0.584	0.593	0.603	0.611	0.620	0.629
8812	0.500	0.511	0.523	0.534	0.544	0.555	0.565	0.575	0.584	0.593	0.603	0.611	0.620	0.629
8813	0.507	0.518	0.530	0.541	0.552	0.563	0.573	0.584	0.594	0.604	0.614	0.623	0.632	0.640
8818	0.470	0.480	0.491	0.501	0.509	0.519	0.528	0.538	0.547	0.556	0.565	0.573	0.580	0.588
8820	0.449	0.460	0.471	0.481	0.492	0.502	0.512	0.522	0.531	0.540	0.550	0.558	0.567	0.576
8821	0.482	0.494	0.506	0.517	0.528	0.538	0.548	0.558	0.568	0.578	0.587	0.597	0.605	0.614
8822	0.467	0.479	0.490	0.500	0.511	0.521	0.531	0.541	0.550	0.559	0.568	0.577	0.586	0.594
8823	0.507	0.519	0.530	0.542	0.552	0.563	0.573	0.582	0.592	0.601	0.610	0.619	0.628	0.637
8827	0.468	0.479	0.491	0.502	0.513	0.523	0.534	0.544	0.554	0.563	0.573	0.582	0.592	0.601
8829	0.511	0.523	0.535	0.546	0.557	0.568	0.579	0.589	0.599	0.609	0.619	0.628	0.637	0.646
8830	0.462	0.473	0.484	0.494	0.504	0.514	0.524	0.534	0.543	0.552	0.561	0.570	0.579	0.587
8831	0.590	0.601	0.611	0.622	0.632	0.642	0.651	0.660	0.669	0.678	0.686	0.694	0.701	0.709
8834	0.484	0.496	0.507	0.518	0.528	0.538	0.548	0.558	0.567	0.577	0.586	0.595	0.603	0.612
8838	0.495	0.506	0.516	0.526	0.536	0.546	0.555	0.564	0.573	0.582	0.591	0.600	0.609	0.617
8839	0.455	0.466	0.477	0.487	0.497	0.507	0.517	0.527	0.536	0.545	0.554	0.563	0.572	0.580
8840	0.467	0.479	0.490	0.500	0.511	0.520	0.530	0.540	0.549	0.558	0.567	0.576	0.585	0.594
8846	0.588	0.599	0.609	0.620	0.630	0.640	0.649	0.658	0.667	0.675	0.684	0.692	0.700	0.707
8847	0.516	0.527	0.536	0.546	0.555	0.564	0.573	0.581	0.589	0.597	0.604	0.611	0.618	0.625
8850	0.586	0.599	0.611	0.622	0.633	0.644	0.654	0.664	0.674	0.684	0.693	0.702	0.711	0.719
8851	0.476	0.487	0.497	0.507	0.517	0.527	0.536	0.545	0.554	0.563	0.572	0.580	0.588	0.596
8852	0.490	0.502	0.514	0.526	0.539	0.550	0.560	0.571	0.581	0.592	0.602	0.612	0.624	0.634
8859	0.512	0.522	0.533	0.543	0.552	0.562	0.571	0.579	0.588	0.596	0.604	0.611	0.619	0.626
8868	0.524	0.535	0.546	0.557	0.567	0.577	0.587	0.596	0.605	0.614	0.623	0.632	0.640	0.648
8870	0.611	0.624	0.636	0.648	0.659	0.669	0.680	0.690	0.699	0.707	0.716	0.724	0.732	0.740
8871	0.500	0.511	0.523	0.534	0.544	0.555	0.565	0.575	0.584	0.593	0.603	0.611	0.620	0.629
8875	0.531	0.543	0.555	0.566	0.576	0.587	0.597	0.607	0.616	0.625	0.634	0.643	0.651	0.659
9007	0.454	0.465	0.476	0.487	0.497	0.507	0.517	0.526	0.536	0.545	0.554	0.563	0.572	0.580
9008	0.520	0.533	0.545	0.557	0.568	0.579	0.590	0.601	0.611	0.621	0.631	0.641	0.650	0.659
9009	0.458	0.469	0.480	0.491	0.502	0.512	0.521	0.531	0.540	0.549	0.558	0.567	0.575	0.583
9010	0.396	0.406	0.416	0.425	0.434	0.444	0.453	0.462	0.471	0.480	0.489	0.497	0.505	0.514

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
8397	0.512	0.520	0.528	0.535	0.543	0.550	0.557	0.564	0.571	0.578	0.585	0.592	0.599	0.605
8400	0.568	0.577	0.586	0.594	0.602	0.610	0.618	0.625	0.633	0.640	0.647	0.655	0.662	0.669
8500	0.571	0.579	0.587	0.594	0.601	0.608	0.615	0.621	0.628	0.635	0.641	0.648	0.654	0.660
8601	0.526	0.533	0.541	0.547	0.554	0.561	0.568	0.574	0.581	0.587	0.593	0.599	0.605	0.611
8631*	0.445	0.453	0.460	0.468	0.475	0.482	0.489	0.497	0.504	0.510	0.517	0.524	0.531	0.537
8720	0.533	0.541	0.549	0.558	0.566	0.573	0.581	0.589	0.596	0.604	0.611	0.619	0.626	0.632
8729	0.532	0.540	0.547	0.554	0.562	0.569	0.576	0.583	0.590	0.597	0.603	0.610	0.617	0.624
8740	0.626	0.634	0.641	0.649	0.656	0.663	0.670	0.677	0.684	0.690	0.696	0.702	0.708	0.714
8741	0.605	0.613	0.621	0.628	0.636	0.643	0.649	0.656	0.663	0.669	0.676	0.682	0.688	0.694
8742	0.581	0.589	0.597	0.605	0.612	0.619	0.627	0.633	0.640	0.647	0.654	0.660	0.666	0.672
8743	0.619	0.627	0.635	0.642	0.649	0.657	0.664	0.671	0.679	0.686	0.693	0.700	0.708	0.715
8744	0.581	0.589	0.597	0.605	0.612	0.619	0.627	0.633	0.640	0.647	0.654	0.660	0.666	0.672
8745	0.657	0.666	0.675	0.683	0.691	0.699	0.707	0.714	0.721	0.728	0.735	0.742	0.748	0.754
8746	0.581	0.589	0.597	0.605	0.612	0.619	0.627	0.633	0.640	0.647	0.654	0.660	0.666	0.672
8748	0.540	0.549	0.557	0.564	0.572	0.580	0.587	0.594	0.601	0.608	0.615	0.622	0.628	0.635
8749	0.540	0.548	0.555	0.563	0.571	0.578	0.585	0.592	0.599	0.605	0.612	0.619	0.625	0.632
8755	0.573	0.581	0.590	0.598	0.606	0.614	0.622	0.630	0.637	0.644	0.651	0.658	0.665	0.672
8800	0.651	0.660	0.669	0.677	0.685	0.693	0.701	0.709	0.716	0.724	0.731	0.737	0.744	0.750
8801	0.648	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.713	0.719	0.726	0.732	0.738
8803	0.604	0.612	0.620	0.628	0.636	0.644	0.651	0.659	0.666	0.673	0.679	0.686	0.692	0.698
8804	0.645	0.654	0.662	0.669	0.677	0.684	0.691	0.698	0.705	0.712	0.718	0.725	0.731	0.737
8806	0.724	0.732	0.739	0.746	0.752	0.759	0.766	0.773	0.779	0.785	0.791	0.797	0.803	0.808
8807	0.554	0.561	0.568	0.575	0.582	0.589	0.595	0.602	0.608	0.614	0.620	0.625	0.631	0.636
8808	0.570	0.578	0.586	0.594	0.601	0.608	0.615	0.622	0.629	0.636	0.642	0.649	0.655	0.661
8810	0.637	0.645	0.653	0.660	0.668	0.675	0.682	0.689	0.696	0.703	0.709	0.716	0.722	0.728
8811	0.637	0.645	0.653	0.660	0.668	0.675	0.682	0.689	0.696	0.703	0.709	0.716	0.722	0.728
8812	0.637	0.645	0.653	0.660	0.668	0.675	0.682	0.689	0.696	0.703	0.709	0.716	0.722	0.728
8813	0.649	0.658	0.666	0.675	0.683	0.690	0.698	0.706	0.713	0.720	0.727	0.734	0.741	0.748
8818	0.596	0.604	0.612	0.620	0.628	0.635	0.643	0.650	0.658	0.665	0.672	0.679	0.686	0.693
8820	0.584	0.592	0.600	0.608	0.616	0.623	0.631	0.638	0.646	0.653	0.659	0.666	0.673	0.679
8821	0.623	0.632	0.641	0.650	0.658	0.667	0.675	0.683	0.691	0.699	0.707	0.715	0.722	0.729
8822	0.603	0.611	0.619	0.627	0.635	0.642	0.650	0.657	0.664	0.671	0.678	0.685	0.691	0.697
8823	0.645	0.653	0.661	0.669	0.677	0.684	0.691	0.698	0.705	0.712	0.718	0.725	0.731	0.738
8827	0.609	0.618	0.626	0.635	0.643	0.650	0.658	0.665	0.673	0.680	0.687	0.694	0.700	0.707
8829	0.654	0.663	0.671	0.679	0.687	0.694	0.702	0.709	0.716	0.723	0.729	0.736	0.742	0.749
8830	0.596	0.604	0.612	0.619	0.627	0.634	0.642	0.649	0.656	0.663	0.670	0.676	0.683	0.689
8831	0.716	0.723	0.730	0.737	0.744	0.750	0.757	0.763	0.769	0.776	0.781	0.787	0.793	0.798
8834	0.620	0.628	0.636	0.644	0.652	0.659	0.667	0.674	0.681	0.688	0.694	0.701	0.707	0.713
8838	0.626	0.634	0.643	0.651	0.658	0.666	0.674	0.681	0.688	0.695	0.701	0.708	0.714	0.720
8839	0.588	0.596	0.605	0.612	0.620	0.628	0.635	0.642	0.649	0.656	0.663	0.670	0.676	0.683
8840	0.602	0.610	0.617	0.624	0.631	0.638	0.644	0.651	0.657	0.664	0.670	0.676	0.681	0.687
8846	0.714	0.721	0.727	0.732	0.738	0.744	0.749	0.755	0.760	0.765	0.770	0.775	0.780	0.785
8847	0.632	0.639	0.645	0.651	0.657	0.662	0.668	0.674	0.680	0.685	0.691	0.697	0.702	0.707
8850	0.727	0.735	0.742	0.750	0.757	0.764	0.770	0.777	0.783	0.789	0.796	0.802	0.808	0.814
8851	0.603	0.611	0.618	0.625	0.632	0.639	0.645	0.652	0.658	0.664	0.670	0.676	0.682	0.688
8852	0.644	0.653	0.662	0.670	0.679	0.687	0.694	0.701	0.707	0.712	0.718	0.723	0.728	0.734
8859	0.633	0.640	0.646	0.653	0.659	0.666	0.672	0.678	0.684	0.689	0.695	0.701	0.706	0.711
8868	0.656	0.664	0.671	0.679	0.686	0.693	0.700	0.707	0.714	0.720	0.727	0.733	0.739	0.745
8870	0.747	0.755	0.762	0.770	0.777	0.784	0.791	0.797	0.804	0.810	0.816	0.821	0.826	0.831
8871	0.637	0.645	0.653	0.660	0.668	0.675	0.682	0.689	0.696	0.703	0.709	0.716	0.722	0.728
8875	0.667	0.675	0.683	0.690	0.697	0.704	0.711	0.718	0.724	0.730	0.736	0.742	0.748	0.753
9007	0.588	0.596	0.604	0.612	0.619	0.627	0.634	0.641	0.648	0.654	0.661	0.667	0.674	0.680
9008	0.668	0.677	0.685	0.693	0.701	0.709	0.717	0.724	0.731	0.738	0.745	0.751	0.757	0.764
9009	0.591	0.599	0.607	0.614	0.622	0.629	0.636	0.643	0.650	0.657	0.663	0.670	0.676	0.683
9010	0.522	0.530	0.538	0.546	0.553	0.561	0.568	0.576	0.583	0.589	0.596	0.603	0.609	0.615

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
8397	0.612	0.619	0.623	0.630	0.637	0.643	0.649	0.655	0.661	0.668	0.674	0.680	0.686	0.692
8400	0.676	0.683	0.689	0.696	0.702	0.709	0.715	0.721	0.727	0.733	0.739	0.745	0.751	0.757
8500	0.666	0.672	0.678	0.684	0.690	0.695	0.701	0.706	0.711	0.717	0.722	0.727	0.732	0.737
8601	0.617	0.622	0.628	0.634	0.639	0.644	0.650	0.655	0.660	0.665	0.670	0.675	0.680	0.685
8631*	0.544	0.550	0.553	0.559	0.565	0.571	0.577	0.583	0.589	0.595	0.601	0.607	0.612	0.618
8720	0.639	0.645	0.651	0.658	0.664	0.670	0.675	0.681	0.686	0.691	0.697	0.702	0.707	0.712
8729	0.630	0.637	0.639	0.645	0.652	0.658	0.664	0.671	0.677	0.683	0.689	0.695	0.701	0.707
8740	0.719	0.725	0.730	0.735	0.741	0.746	0.751	0.755	0.760	0.765	0.770	0.774	0.778	0.783
8741	0.700	0.706	0.711	0.717	0.723	0.728	0.733	0.739	0.744	0.749	0.755	0.759	0.764	0.769
8742	0.678	0.684	0.690	0.696	0.702	0.707	0.713	0.718	0.724	0.729	0.734	0.739	0.744	0.749
8743	0.722	0.729	0.738	0.744	0.750	0.756	0.761	0.766	0.771	0.776	0.781	0.785	0.789	0.794
8744	0.678	0.684	0.690	0.696	0.702	0.707	0.713	0.718	0.724	0.729	0.734	0.739	0.744	0.749
8745	0.760	0.765	0.771	0.777	0.782	0.788	0.793	0.798	0.803	0.808	0.813	0.818	0.823	0.827
8746	0.678	0.684	0.690	0.696	0.702	0.707	0.713	0.718	0.724	0.729	0.734	0.739	0.744	0.749
8748	0.641	0.648	0.654	0.660	0.666	0.672	0.677	0.683	0.689	0.694	0.699	0.705	0.710	0.715
8749	0.638	0.644	0.650	0.656	0.662	0.668	0.674	0.680	0.686	0.692	0.697	0.702	0.707	0.712
8755	0.678	0.685	0.692	0.697	0.703	0.709	0.715	0.720	0.726	0.731	0.736	0.741	0.746	0.750
8800	0.757	0.763	0.769	0.775	0.780	0.786	0.791	0.797	0.802	0.807	0.812	0.817	0.822	0.826
8801	0.744	0.750	0.756	0.761	0.767	0.772	0.778	0.783	0.788	0.793	0.798	0.803	0.807	0.811
8803	0.704	0.710	0.716	0.722	0.728	0.733	0.739	0.744	0.749	0.754	0.759	0.764	0.769	0.774
8804	0.743	0.749	0.755	0.760	0.766	0.771	0.776	0.781	0.785	0.790	0.795	0.799	0.803	0.808
8806	0.814	0.819	0.825	0.830	0.835	0.839	0.844	0.849	0.854	0.858	0.862	0.866	0.870	0.873
8807	0.641	0.647	0.649	0.654	0.660	0.664	0.669	0.674	0.679	0.683	0.688	0.693	0.698	0.702
8808	0.667	0.673	0.679	0.684	0.690	0.695	0.701	0.706	0.712	0.717	0.722	0.727	0.732	0.737
8810	0.734	0.740	0.745	0.751	0.756	0.761	0.767	0.772	0.776	0.781	0.786	0.791	0.795	0.799
8811	0.734	0.740	0.745	0.751	0.756	0.761	0.767	0.772	0.776	0.781	0.786	0.791	0.795	0.799
8812	0.734	0.740	0.745	0.751	0.756	0.761	0.767	0.772	0.776	0.781	0.786	0.791	0.795	0.799
8813	0.755	0.761	0.767	0.773	0.779	0.785	0.790	0.795	0.800	0.804	0.809	0.813	0.818	0.823
8818	0.699	0.706	0.711	0.717	0.724	0.729	0.735	0.741	0.746	0.752	0.757	0.763	0.768	0.773
8820	0.686	0.692	0.698	0.704	0.710	0.716	0.722	0.727	0.733	0.738	0.744	0.749	0.754	0.759
8821	0.735	0.742	0.748	0.755	0.761	0.767	0.772	0.777	0.783	0.788	0.793	0.797	0.802	0.806
8822	0.703	0.709	0.715	0.721	0.727	0.733	0.738	0.744	0.749	0.754	0.759	0.764	0.769	0.774
8823	0.744	0.750	0.755	0.761	0.767	0.772	0.778	0.783	0.788	0.793	0.798	0.803	0.808	0.813
8827	0.713	0.719	0.725	0.731	0.737	0.743	0.749	0.754	0.760	0.765	0.770	0.776	0.780	0.785
8829	0.755	0.761	0.767	0.772	0.778	0.783	0.789	0.794	0.799	0.804	0.809	0.813	0.818	0.823
8830	0.695	0.701	0.707	0.713	0.719	0.724	0.730	0.735	0.741	0.746	0.751	0.756	0.761	0.766
8831	0.803	0.808	0.813	0.818	0.822	0.827	0.831	0.836	0.840	0.844	0.848	0.852	0.856	0.859
8834	0.719	0.725	0.731	0.737	0.742	0.747	0.753	0.758	0.763	0.768	0.773	0.778	0.782	0.787
8838	0.727	0.732	0.738	0.744	0.749	0.754	0.759	0.764	0.768	0.773	0.777	0.782	0.786	0.791
8839	0.689	0.695	0.701	0.707	0.713	0.719	0.724	0.730	0.735	0.741	0.746	0.751	0.757	0.762
8840	0.692	0.697	0.703	0.708	0.713	0.718	0.723	0.727	0.732	0.737	0.741	0.746	0.750	0.755
8846	0.789	0.794	0.799	0.804	0.808	0.813	0.817	0.821	0.825	0.829	0.833	0.837	0.841	0.844
8847	0.712	0.717	0.722	0.727	0.731	0.736	0.740	0.745	0.749	0.754	0.758	0.762	0.766	0.770
8850	0.819	0.824	0.829	0.834	0.839	0.843	0.847	0.852	0.856	0.860	0.865	0.869	0.873	0.876
8851	0.694	0.699	0.705	0.710	0.715	0.721	0.726	0.731	0.736	0.741	0.745	0.750	0.755	0.760
8852	0.739	0.744	0.752	0.757	0.763	0.768	0.773	0.778	0.782	0.786	0.790	0.794	0.797	0.801
8859	0.717	0.722	0.727	0.732	0.737	0.742	0.747	0.751	0.756	0.760	0.764	0.769	0.773	0.777
8868	0.751	0.756	0.762	0.767	0.772	0.778	0.783	0.788	0.792	0.797	0.802	0.806	0.811	0.815
8870	0.836	0.840	0.846	0.850	0.854	0.857	0.861	0.865	0.869	0.873	0.877	0.880	0.884	0.888
8871	0.734	0.740	0.745	0.751	0.756	0.761	0.767	0.772	0.776	0.781	0.786	0.791	0.795	0.799
8875	0.759	0.765	0.770	0.775	0.781	0.786	0.791	0.796	0.800	0.804	0.809	0.813	0.817	0.821
9007	0.686	0.692	0.698	0.703	0.709	0.715	0.720	0.726	0.731	0.736	0.741	0.746	0.751	0.755
9008	0.770	0.775	0.781	0.787	0.792	0.798	0.803	0.808	0.813	0.817	0.822	0.826	0.831	0.835
9009	0.689	0.695	0.701	0.707	0.713	0.719	0.724	0.730	0.735	0.740	0.746	0.751	0.756	0.761
9010	0.621	0.627	0.633	0.639	0.644	0.650	0.656	0.661	0.667	0.672	0.677	0.682	0.687	0.692

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
8397	0.698	0.704	0.710	0.716	0.722	0.727	0.733	0.738	0.744
8400	0.762	0.768	0.774	0.780	0.785	0.791	0.796	0.801	0.806
8500	0.742	0.746	0.751	0.756	0.760	0.765	0.769	0.774	0.778
8601	0.690	0.695	0.700	0.704	0.709	0.713	0.718	0.722	0.727
8631*	0.624	0.629	0.635	0.640	0.645	0.651	0.656	0.661	0.666
8720	0.716	0.721	0.726	0.731	0.735	0.740	0.744	0.748	0.753
8729	0.713	0.719	0.725	0.731	0.737	0.743	0.749	0.754	0.760
8740	0.787	0.791	0.795	0.799	0.803	0.807	0.810	0.814	0.818
8741	0.773	0.778	0.782	0.786	0.790	0.794	0.799	0.803	0.806
8742	0.753	0.758	0.762	0.767	0.771	0.775	0.779	0.784	0.788
8743	0.798	0.802	0.806	0.810	0.813	0.817	0.820	0.824	0.828
8744	0.753	0.758	0.762	0.767	0.771	0.775	0.779	0.784	0.788
8745	0.831	0.835	0.838	0.842	0.845	0.848	0.851	0.854	0.856
8746	0.753	0.758	0.762	0.767	0.771	0.775	0.779	0.784	0.788
8748	0.720	0.725	0.730	0.735	0.740	0.745	0.749	0.754	0.758
8749	0.717	0.722	0.727	0.732	0.737	0.741	0.745	0.750	0.754
8755	0.755	0.759	0.764	0.768	0.772	0.776	0.780	0.784	0.788
8800	0.831	0.835	0.840	0.844	0.848	0.851	0.855	0.859	0.863
8801	0.815	0.819	0.822	0.826	0.830	0.833	0.837	0.840	0.843
8803	0.779	0.783	0.788	0.793	0.797	0.801	0.806	0.810	0.814
8804	0.812	0.816	0.820	0.824	0.828	0.831	0.835	0.838	0.842
8806	0.877	0.881	0.884	0.887	0.890	0.894	0.897	0.900	0.902
8807	0.707	0.712	0.716	0.721	0.725	0.730	0.734	0.739	0.743
8808	0.741	0.746	0.751	0.755	0.760	0.764	0.768	0.772	0.776
8810	0.804	0.808	0.812	0.816	0.820	0.824	0.828	0.831	0.835
8811	0.804	0.808	0.812	0.816	0.820	0.824	0.828	0.831	0.835
8812	0.804	0.808	0.812	0.816	0.820	0.824	0.828	0.831	0.835
8813	0.827	0.832	0.836	0.840	0.844	0.849	0.853	0.857	0.861
8818	0.778	0.783	0.788	0.793	0.798	0.803	0.807	0.812	0.816
8820	0.764	0.769	0.774	0.778	0.783	0.787	0.792	0.796	0.800
8821	0.810	0.815	0.819	0.822	0.825	0.828	0.832	0.835	0.838
8822	0.778	0.783	0.787	0.792	0.796	0.801	0.805	0.809	0.813
8823	0.818	0.822	0.826	0.830	0.834	0.838	0.842	0.845	0.849
8827	0.790	0.795	0.799	0.804	0.808	0.812	0.816	0.821	0.825
8829	0.827	0.831	0.835	0.839	0.843	0.847	0.851	0.855	0.858
8830	0.770	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8831	0.863	0.866	0.870	0.873	0.876	0.879	0.882	0.885	0.888
8834	0.791	0.796	0.800	0.804	0.808	0.812	0.816	0.820	0.824
8838	0.795	0.799	0.803	0.806	0.810	0.814	0.817	0.821	0.824
8839	0.767	0.772	0.776	0.781	0.786	0.790	0.794	0.798	0.802
8840	0.760	0.764	0.768	0.772	0.777	0.781	0.785	0.789	0.793
8846	0.848	0.851	0.854	0.857	0.860	0.863	0.866	0.868	0.871
8847	0.774	0.778	0.781	0.785	0.789	0.793	0.797	0.800	0.804
8850	0.880	0.884	0.888	0.891	0.895	0.898	0.901	0.905	0.908
8851	0.764	0.769	0.774	0.779	0.783	0.788	0.793	0.797	0.801
8852	0.805	0.809	0.813	0.817	0.820	0.824	0.828	0.832	0.836
8859	0.781	0.785	0.789	0.793	0.796	0.800	0.804	0.807	0.811
8868	0.819	0.823	0.827	0.831	0.835	0.839	0.842	0.846	0.849
8870	0.890	0.893	0.896	0.899	0.902	0.904	0.906	0.909	0.911
8871	0.804	0.808	0.812	0.816	0.820	0.824	0.828	0.831	0.835
8875	0.825	0.828	0.832	0.835	0.839	0.842	0.845	0.848	0.851
9007	0.760	0.765	0.769	0.773	0.778	0.782	0.786	0.791	0.795
9008	0.839	0.843	0.847	0.851	0.855	0.859	0.863	0.866	0.870
9009	0.766	0.771	0.775	0.780	0.784	0.789	0.793	0.798	0.802
9010	0.697	0.702	0.707	0.711	0.716	0.720	0.725	0.729	0.733

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
9011	1.99	0.139	0.150	0.161	0.172	0.182	0.193	0.203	0.213	0.222	0.232	0.241	0.251	0.260
9015	2.34	0.132	0.143	0.153	0.164	0.174	0.184	0.194	0.203	0.212	0.221	0.230	0.239	0.247
9016	1.41	0.180	0.193	0.205	0.217	0.228	0.239	0.250	0.260	0.270	0.280	0.290	0.299	0.309
9031	2.13	0.124	0.134	0.144	0.153	0.162	0.171	0.180	0.188	0.197	0.205	0.213	0.221	0.229
9033	1.87	0.142	0.152	0.161	0.170	0.179	0.188	0.197	0.205	0.213	0.221	0.229	0.236	0.243
9043	0.62	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.221	0.230	0.239	0.248	0.257	0.266
9048	1.40	0.194	0.206	0.218	0.230	0.241	0.252	0.262	0.272	0.282	0.291	0.300	0.309	0.318
9050	3.10	0.159	0.171	0.184	0.196	0.208	0.219	0.230	0.241	0.252	0.262	0.273	0.283	0.293
9053	0.76	0.170	0.183	0.196	0.208	0.220	0.232	0.243	0.254	0.265	0.276	0.286	0.297	0.307
9054	1.86	0.165	0.179	0.192	0.206	0.218	0.231	0.243	0.255	0.266	0.277	0.288	0.299	0.309
9059	1.05	0.180	0.193	0.205	0.217	0.229	0.240	0.251	0.261	0.271	0.282	0.291	0.301	0.310
9060	1.52	0.152	0.163	0.175	0.186	0.197	0.208	0.218	0.229	0.239	0.248	0.258	0.268	0.277
9061	1.64	0.152	0.164	0.176	0.188	0.199	0.210	0.220	0.230	0.240	0.250	0.260	0.269	0.278
9066	1.33	0.140	0.152	0.163	0.174	0.186	0.196	0.207	0.217	0.227	0.237	0.247	0.256	0.265
9067	0.73	0.215	0.230	0.244	0.258	0.271	0.284	0.296	0.309	0.321	0.332	0.344	0.355	0.366
9069	1.89	0.133	0.144	0.155	0.166	0.176	0.187	0.197	0.207	0.217	0.226	0.236	0.245	0.255
9070	2.24	0.184	0.196	0.208	0.220	0.232	0.243	0.253	0.264	0.274	0.284	0.294	0.304	0.314
9079	1.31	0.182	0.197	0.211	0.225	0.238	0.251	0.264	0.276	0.288	0.300	0.312	0.323	0.334
9085	1.44	0.174	0.187	0.200	0.212	0.223	0.235	0.246	0.256	0.267	0.277	0.287	0.297	0.307
9092	1.04	0.173	0.187	0.200	0.212	0.224	0.236	0.247	0.259	0.270	0.280	0.291	0.301	0.312
9095	1.56	0.166	0.179	0.192	0.204	0.217	0.228	0.240	0.251	0.262	0.271	0.281	0.291	0.300
9096	5.46	0.148	0.162	0.175	0.187	0.200	0.212	0.224	0.235	0.246	0.257	0.268	0.279	0.289
9097	1.75	0.127	0.138	0.148	0.158	0.167	0.177	0.186	0.195	0.203	0.212	0.220	0.229	0.237
9101	1.75	0.154	0.166	0.177	0.188	0.199	0.209	0.219	0.229	0.239	0.249	0.258	0.267	0.276
9151	0.33	0.162	0.176	0.189	0.202	0.214	0.226	0.238	0.249	0.261	0.272	0.283	0.293	0.304
9154	1.17	0.143	0.154	0.165	0.175	0.185	0.194	0.204	0.213	0.222	0.231	0.239	0.248	0.256
9155	0.57	0.209	0.222	0.236	0.249	0.261	0.274	0.286	0.298	0.309	0.320	0.330	0.340	0.350
9156	1.84	0.171	0.185	0.198	0.211	0.224	0.236	0.248	0.260	0.271	0.283	0.294	0.305	0.315
9180	1.23	0.163	0.174	0.185	0.196	0.206	0.216	0.225	0.234	0.243	0.252	0.261	0.269	0.277
9181	4.46	0.249	0.271	0.292	0.312	0.332	0.350	0.368	0.384	0.401	0.416	0.431	0.446	0.460
9182	0.56	0.170	0.183	0.196	0.209	0.221	0.232	0.244	0.255	0.266	0.276	0.286	0.296	0.305
9184	4.56	0.136	0.147	0.157	0.167	0.177	0.186	0.196	0.205	0.214	0.223	0.232	0.241	0.250
9185	5.23	0.127	0.139	0.151	0.162	0.173	0.184	0.195	0.206	0.217	0.226	0.237	0.247	0.256
9220	2.32	0.155	0.167	0.179	0.191	0.202	0.213	0.224	0.234	0.245	0.255	0.265	0.275	0.284
9402	1.55	0.103	0.113	0.121	0.130	0.139	0.147	0.155	0.163	0.171	0.179	0.186	0.194	0.201
9403	2.96	0.111	0.121	0.130	0.138	0.147	0.155	0.164	0.172	0.180	0.188	0.195	0.203	0.210
9410	0.52	0.188	0.203	0.218	0.234	0.249	0.263	0.277	0.290	0.304	0.316	0.329	0.342	0.354
9420	3.31	0.135	0.146	0.157	0.167	0.178	0.188	0.198	0.207	0.217	0.226	0.235	0.245	0.254
9422	0.88	0.208	0.225	0.243	0.262	0.279	0.294	0.309	0.324	0.339	0.351	0.366	0.381	0.392
9424	2.61	0.148	0.159	0.171	0.181	0.192	0.203	0.213	0.223	0.232	0.242	0.251	0.260	0.269
9426	2.67	0.126	0.136	0.146	0.156	0.165	0.174	0.183	0.192	0.201	0.209	0.218	0.226	0.234
9501	2.02	0.150	0.163	0.176	0.188	0.200	0.212	0.223	0.235	0.245	0.256	0.266	0.276	0.286
9507	1.31	0.148	0.160	0.172	0.184	0.195	0.206	0.217	0.228	0.238	0.249	0.259	0.269	0.278
9516	0.95	0.124	0.134	0.144	0.154	0.163	0.173	0.182	0.190	0.199	0.208	0.216	0.224	0.232
9519	2.72	0.123	0.133	0.143	0.153	0.162	0.171	0.180	0.189	0.197	0.205	0.213	0.221	0.229
9521	2.13	0.112	0.121	0.131	0.140	0.150	0.159	0.167	0.176	0.185	0.193	0.201	0.210	0.218
9522	3.00	0.154	0.169	0.183	0.197	0.211	0.225	0.238	0.252	0.265	0.277	0.290	0.303	0.314
9529	1.96	0.100	0.109	0.117	0.126	0.134	0.142	0.149	0.157	0.164	0.172	0.179	0.186	0.193
9531	1.34	0.104	0.113	0.122	0.130	0.138	0.145	0.153	0.160	0.167	0.174	0.181	0.187	0.194
9549	4.17	0.105	0.114	0.123	0.131	0.140	0.148	0.157	0.165	0.173	0.182	0.189	0.197	0.205
9552	3.42	0.119	0.129	0.138	0.147	0.156	0.165	0.174	0.182	0.191	0.199	0.207	0.216	0.223
9586	0.65	0.157	0.170	0.184	0.197	0.209	0.222	0.234	0.246	0.257	0.269	0.280	0.291	0.302
9610	0.67	0.120	0.130	0.140	0.149	0.158	0.167	0.176	0.184	0.193	0.201	0.209	0.217	0.224
9620	0.99	0.177	0.191	0.204	0.218	0.230	0.243	0.255	0.266	0.277	0.288	0.299	0.309	0.319

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
9011	0.268	0.277	0.286	0.294	0.302	0.310	0.318	0.326	0.334	0.342	0.349	0.357	0.364	0.371
9015	0.256	0.264	0.272	0.280	0.287	0.295	0.303	0.310	0.317	0.324	0.332	0.339	0.345	0.352
9016	0.318	0.327	0.335	0.344	0.352	0.360	0.369	0.377	0.384	0.392	0.400	0.407	0.414	0.421
9031	0.237	0.244	0.252	0.259	0.266	0.273	0.280	0.287	0.294	0.301	0.308	0.314	0.321	0.327
9033	0.250	0.257	0.263	0.269	0.274	0.280	0.286	0.290	0.296	0.301	0.305	0.310	0.315	0.320
9043	0.274	0.282	0.290	0.298	0.306	0.314	0.321	0.329	0.336	0.343	0.350	0.357	0.364	0.371
9048	0.327	0.335	0.343	0.352	0.359	0.367	0.374	0.382	0.389	0.396	0.403	0.410	0.417	0.424
9050	0.302	0.312	0.321	0.330	0.339	0.348	0.357	0.365	0.374	0.382	0.390	0.398	0.406	0.413
9053	0.316	0.326	0.335	0.344	0.353	0.362	0.371	0.379	0.388	0.396	0.404	0.413	0.421	0.428
9054	0.319	0.329	0.339	0.349	0.359	0.368	0.377	0.387	0.396	0.405	0.413	0.422	0.430	0.438
9059	0.320	0.329	0.338	0.346	0.355	0.363	0.371	0.380	0.387	0.395	0.403	0.410	0.418	0.425
9060	0.286	0.295	0.304	0.312	0.321	0.329	0.337	0.346	0.354	0.362	0.369	0.377	0.385	0.392
9061	0.288	0.297	0.305	0.314	0.323	0.331	0.339	0.347	0.355	0.363	0.371	0.379	0.386	0.393
9066	0.274	0.284	0.292	0.301	0.310	0.318	0.327	0.335	0.344	0.352	0.360	0.368	0.375	0.383
9067	0.377	0.387	0.398	0.408	0.418	0.428	0.437	0.447	0.457	0.466	0.475	0.484	0.492	0.501
9069	0.264	0.273	0.282	0.291	0.300	0.309	0.317	0.325	0.334	0.342	0.350	0.358	0.366	0.373
9070	0.323	0.332	0.341	0.350	0.359	0.367	0.376	0.384	0.393	0.401	0.409	0.416	0.424	0.432
9079	0.345	0.355	0.366	0.376	0.386	0.395	0.405	0.414	0.423	0.432	0.440	0.449	0.457	0.465
9085	0.316	0.325	0.335	0.344	0.352	0.361	0.370	0.379	0.387	0.395	0.404	0.412	0.419	0.427
9092	0.322	0.331	0.341	0.351	0.360	0.369	0.378	0.386	0.395	0.403	0.411	0.419	0.427	0.435
9095	0.309	0.318	0.327	0.336	0.345	0.353	0.361	0.370	0.378	0.386	0.395	0.402	0.410	0.418
9096	0.299	0.308	0.318	0.327	0.336	0.345	0.354	0.363	0.371	0.380	0.388	0.396	0.404	0.412
9097	0.244	0.252	0.259	0.267	0.274	0.281	0.288	0.295	0.302	0.309	0.316	0.323	0.329	0.336
9101	0.285	0.293	0.302	0.310	0.318	0.326	0.334	0.342	0.350	0.357	0.365	0.372	0.379	0.387
9151	0.314	0.324	0.334	0.344	0.354	0.364	0.373	0.383	0.392	0.401	0.410	0.419	0.427	0.435
9154	0.264	0.272	0.280	0.287	0.295	0.302	0.309	0.316	0.323	0.330	0.337	0.344	0.350	0.357
9155	0.361	0.370	0.380	0.390	0.399	0.408	0.416	0.425	0.433	0.441	0.449	0.457	0.465	0.472
9156	0.326	0.336	0.346	0.356	0.366	0.375	0.385	0.394	0.403	0.412	0.421	0.430	0.438	0.447
9180	0.285	0.293	0.301	0.308	0.315	0.323	0.330	0.337	0.343	0.350	0.357	0.363	0.369	0.375
9181	0.473	0.486	0.499	0.511	0.523	0.534	0.545	0.557	0.567	0.577	0.588	0.597	0.606	0.615
9182	0.315	0.324	0.333	0.341	0.350	0.358	0.367	0.375	0.383	0.391	0.399	0.406	0.414	0.421
9184	0.258	0.267	0.275	0.283	0.291	0.299	0.307	0.315	0.322	0.330	0.337	0.344	0.352	0.359
9185	0.266	0.274	0.284	0.292	0.301	0.309	0.317	0.325	0.333	0.340	0.349	0.356	0.363	0.369
9220	0.293	0.302	0.311	0.320	0.329	0.338	0.346	0.355	0.363	0.372	0.380	0.388	0.396	0.404
9402	0.208	0.215	0.222	0.229	0.235	0.241	0.248	0.254	0.260	0.266	0.272	0.278	0.283	0.289
9403	0.218	0.225	0.232	0.239	0.246	0.253	0.259	0.266	0.272	0.279	0.285	0.291	0.297	0.303
9410	0.367	0.379	0.392	0.403	0.415	0.426	0.437	0.449	0.460	0.471	0.483	0.493	0.503	0.512
9420	0.262	0.271	0.280	0.288	0.296	0.304	0.312	0.320	0.327	0.335	0.342	0.349	0.356	0.363
9422	0.408	0.419	0.435	0.445	0.462	0.472	0.483	0.500	0.510	0.518	0.532	0.538	0.544	0.550
9424	0.278	0.286	0.295	0.303	0.310	0.318	0.326	0.333	0.341	0.348	0.355	0.362	0.369	0.375
9426	0.242	0.250	0.258	0.266	0.273	0.281	0.288	0.295	0.302	0.308	0.315	0.321	0.327	0.333
9501	0.296	0.305	0.315	0.324	0.333	0.341	0.350	0.358	0.366	0.374	0.382	0.390	0.398	0.406
9507	0.288	0.297	0.306	0.315	0.324	0.333	0.341	0.350	0.359	0.367	0.374	0.382	0.390	0.397
9516	0.241	0.248	0.256	0.264	0.271	0.278	0.285	0.293	0.300	0.307	0.313	0.320	0.327	0.333
9519	0.236	0.244	0.251	0.258	0.265	0.272	0.279	0.286	0.293	0.299	0.306	0.312	0.319	0.325
9521	0.226	0.234	0.241	0.249	0.256	0.264	0.271	0.278	0.285	0.292	0.299	0.306	0.313	0.319
9522	0.325	0.335	0.346	0.355	0.365	0.374	0.384	0.392	0.401	0.409	0.417	0.425	0.433	0.441
9529	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.269	0.275	0.281
9531	0.201	0.207	0.213	0.220	0.226	0.232	0.238	0.244	0.250	0.257	0.262	0.268	0.274	0.280
9549	0.212	0.220	0.227	0.235	0.242	0.249	0.257	0.263	0.270	0.278	0.284	0.291	0.298	0.305
9552	0.231	0.239	0.247	0.254	0.262	0.268	0.275	0.282	0.288	0.294	0.301	0.307	0.313	0.319
9586	0.313	0.323	0.333	0.344	0.354	0.364	0.373	0.383	0.392	0.401	0.410	0.419	0.428	0.437
9610	0.232	0.239	0.246	0.253	0.260	0.267	0.274	0.281	0.287	0.294	0.300	0.307	0.313	0.319
9620	0.329	0.338	0.348	0.357	0.367	0.376	0.384	0.393	0.402	0.410	0.418	0.426	0.434	0.442

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
9011	0.378	0.385	0.392	0.398	0.405	0.411	0.418	0.424	0.430	0.436	0.442	0.448	0.454	0.460
9015	0.359	0.366	0.372	0.379	0.385	0.391	0.398	0.404	0.410	0.416	0.422	0.428	0.434	0.439
9016	0.428	0.435	0.441	0.448	0.454	0.460	0.466	0.472	0.478	0.484	0.490	0.496	0.502	0.507
9031	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.401	0.407
9033	0.323	0.328	0.333	0.338	0.343	0.344	0.349	0.354	0.358	0.363	0.367	0.372	0.373	0.377
9043	0.377	0.384	0.390	0.397	0.403	0.410	0.416	0.422	0.428	0.434	0.440	0.445	0.451	0.457
9048	0.430	0.436	0.443	0.449	0.455	0.461	0.467	0.473	0.478	0.484	0.489	0.495	0.500	0.505
9050	0.421	0.428	0.435	0.443	0.450	0.457	0.464	0.471	0.477	0.484	0.491	0.497	0.503	0.510
9053	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.486	0.493	0.500	0.506	0.512	0.518	0.525
9054	0.446	0.454	0.462	0.469	0.477	0.484	0.491	0.498	0.506	0.513	0.519	0.526	0.533	0.539
9059	0.432	0.439	0.446	0.453	0.459	0.466	0.473	0.479	0.486	0.492	0.498	0.504	0.510	0.516
9060	0.399	0.407	0.414	0.421	0.428	0.434	0.441	0.448	0.454	0.461	0.467	0.473	0.479	0.485
9061	0.401	0.408	0.415	0.422	0.429	0.435	0.442	0.448	0.455	0.461	0.467	0.473	0.479	0.485
9066	0.390	0.397	0.405	0.412	0.419	0.426	0.433	0.440	0.447	0.454	0.461	0.467	0.473	0.480
9067	0.509	0.518	0.526	0.534	0.542	0.550	0.558	0.565	0.573	0.580	0.587	0.594	0.602	0.608
9069	0.381	0.388	0.396	0.403	0.410	0.418	0.425	0.432	0.439	0.445	0.452	0.459	0.465	0.471
9070	0.440	0.447	0.454	0.462	0.469	0.476	0.483	0.490	0.496	0.503	0.509	0.516	0.522	0.528
9079	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.557	0.563
9085	0.435	0.443	0.450	0.458	0.465	0.472	0.480	0.487	0.494	0.501	0.507	0.514	0.520	0.527
9092	0.442	0.449	0.457	0.464	0.470	0.477	0.484	0.490	0.497	0.503	0.510	0.516	0.522	0.528
9095	0.426	0.433	0.440	0.447	0.455	0.462	0.469	0.476	0.483	0.489	0.496	0.503	0.510	0.517
9096	0.420	0.428	0.435	0.443	0.450	0.458	0.465	0.472	0.479	0.486	0.493	0.500	0.506	0.513
9097	0.342	0.349	0.355	0.362	0.368	0.374	0.381	0.387	0.393	0.399	0.405	0.411	0.416	0.422
9101	0.394	0.401	0.407	0.414	0.421	0.427	0.434	0.440	0.447	0.453	0.460	0.466	0.472	0.478
9151	0.444	0.452	0.460	0.468	0.476	0.485	0.492	0.500	0.508	0.516	0.523	0.531	0.538	0.545
9154	0.364	0.370	0.376	0.383	0.389	0.395	0.401	0.407	0.413	0.419	0.425	0.431	0.436	0.442
9155	0.480	0.487	0.495	0.502	0.509	0.516	0.522	0.529	0.535	0.541	0.547	0.553	0.560	0.565
9156	0.455	0.463	0.471	0.478	0.486	0.493	0.501	0.508	0.515	0.522	0.528	0.535	0.542	0.548
9180	0.381	0.387	0.393	0.398	0.404	0.410	0.416	0.422	0.427	0.433	0.438	0.443	0.449	0.454
9181	0.625	0.634	0.642	0.650	0.658	0.667	0.674	0.681	0.688	0.696	0.702	0.709	0.716	0.723
9182	0.429	0.436	0.443	0.450	0.457	0.464	0.471	0.477	0.484	0.490	0.497	0.503	0.510	0.517
9184	0.366	0.373	0.380	0.386	0.393	0.400	0.406	0.413	0.419	0.426	0.432	0.439	0.445	0.451
9185	0.378	0.384	0.390	0.396	0.401	0.409	0.415	0.421	0.426	0.432	0.438	0.443	0.451	0.456
9220	0.412	0.419	0.427	0.434	0.442	0.450	0.457	0.464	0.471	0.478	0.485	0.492	0.499	0.505
9402	0.294	0.300	0.305	0.311	0.316	0.321	0.327	0.332	0.337	0.343	0.348	0.353	0.358	0.363
9403	0.309	0.315	0.321	0.327	0.332	0.338	0.344	0.349	0.355	0.360	0.365	0.371	0.376	0.381
9410	0.524	0.533	0.542	0.551	0.560	0.571	0.579	0.587	0.595	0.602	0.610	0.618	0.627	0.635
9420	0.370	0.377	0.384	0.390	0.397	0.403	0.410	0.416	0.422	0.429	0.435	0.441	0.446	0.452
9422	0.564	0.569	0.575	0.580	0.585	0.599	0.604	0.609	0.614	0.619	0.623	0.628	0.642	0.646
9424	0.382	0.389	0.395	0.402	0.408	0.414	0.420	0.426	0.432	0.437	0.443	0.449	0.454	0.460
9426	0.339	0.345	0.351	0.357	0.362	0.368	0.373	0.379	0.384	0.390	0.395	0.400	0.405	0.411
9501	0.413	0.421	0.428	0.436	0.443	0.450	0.457	0.464	0.470	0.477	0.483	0.490	0.496	0.502
9507	0.405	0.412	0.420	0.427	0.434	0.441	0.448	0.455	0.462	0.469	0.475	0.482	0.488	0.495
9516	0.340	0.346	0.353	0.359	0.365	0.371	0.377	0.383	0.389	0.394	0.400	0.406	0.411	0.417
9519	0.331	0.337	0.344	0.350	0.356	0.362	0.368	0.373	0.379	0.385	0.391	0.396	0.402	0.407
9521	0.326	0.332	0.339	0.345	0.351	0.357	0.364	0.369	0.375	0.381	0.387	0.393	0.399	0.405
9522	0.448	0.455	0.462	0.469	0.476	0.483	0.490	0.497	0.504	0.510	0.516	0.523	0.529	0.535
9529	0.286	0.292	0.298	0.303	0.309	0.314	0.320	0.325	0.330	0.336	0.341	0.346	0.351	0.356
9531	0.285	0.291	0.297	0.303	0.309	0.314	0.320	0.325	0.331	0.337	0.342	0.348	0.352	0.358
9549	0.311	0.317	0.324	0.330	0.337	0.342	0.349	0.355	0.361	0.366	0.372	0.378	0.383	0.388
9552	0.325	0.331	0.337	0.343	0.349	0.355	0.361	0.367	0.372	0.378	0.384	0.389	0.396	0.401
9586	0.445	0.454	0.462	0.470	0.478	0.486	0.494	0.501	0.509	0.516	0.523	0.530	0.537	0.544
9610	0.325	0.331	0.337	0.343	0.348	0.354	0.360	0.365	0.371	0.376	0.382	0.387	0.392	0.397
9620	0.450	0.458	0.466	0.473	0.481	0.488	0.495	0.502	0.509	0.516	0.523	0.529	0.536	0.543

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
9011	0.466	0.477	0.488	0.498	0.509	0.519	0.529	0.539	0.548	0.558	0.567	0.576	0.585	0.593
9015	0.445	0.456	0.467	0.477	0.488	0.498	0.508	0.517	0.527	0.536	0.545	0.554	0.562	0.571
9016	0.513	0.523	0.534	0.544	0.554	0.563	0.573	0.582	0.590	0.599	0.607	0.615	0.623	0.630
9031	0.412	0.422	0.432	0.442	0.451	0.461	0.470	0.479	0.488	0.497	0.505	0.514	0.522	0.530
9033	0.381	0.390	0.398	0.406	0.410	0.418	0.426	0.433	0.441	0.449	0.456	0.464	0.465	0.472
9043	0.462	0.473	0.484	0.494	0.504	0.514	0.524	0.534	0.543	0.552	0.561	0.570	0.579	0.587
9048	0.510	0.520	0.530	0.539	0.548	0.557	0.567	0.575	0.584	0.592	0.600	0.607	0.615	0.622
9050	0.516	0.528	0.540	0.551	0.563	0.574	0.584	0.595	0.605	0.615	0.625	0.634	0.644	0.653
9053	0.531	0.542	0.554	0.565	0.576	0.586	0.596	0.606	0.616	0.625	0.634	0.643	0.652	0.660
9054	0.546	0.559	0.571	0.583	0.595	0.607	0.619	0.630	0.642	0.653	0.664	0.674	0.685	0.696
9059	0.522	0.534	0.545	0.556	0.567	0.577	0.587	0.597	0.607	0.617	0.626	0.635	0.644	0.652
9060	0.491	0.503	0.514	0.526	0.537	0.547	0.558	0.568	0.578	0.588	0.598	0.607	0.616	0.625
9061	0.491	0.503	0.514	0.525	0.535	0.546	0.556	0.566	0.575	0.585	0.594	0.603	0.611	0.620
9066	0.486	0.498	0.510	0.521	0.532	0.543	0.553	0.564	0.574	0.584	0.593	0.603	0.612	0.620
9067	0.615	0.629	0.642	0.654	0.666	0.678	0.689	0.699	0.709	0.720	0.729	0.739	0.748	0.757
9069	0.478	0.490	0.502	0.513	0.525	0.536	0.547	0.557	0.568	0.578	0.587	0.597	0.606	0.615
9070	0.534	0.546	0.558	0.569	0.580	0.590	0.601	0.611	0.620	0.630	0.639	0.648	0.657	0.665
9079	0.569	0.581	0.593	0.604	0.614	0.625	0.635	0.644	0.654	0.663	0.672	0.680	0.689	0.697
9085	0.533	0.545	0.557	0.569	0.580	0.592	0.602	0.613	0.623	0.633	0.642	0.652	0.661	0.670
9092	0.534	0.545	0.556	0.567	0.578	0.588	0.598	0.607	0.616	0.624	0.633	0.641	0.649	0.656
9095	0.523	0.535	0.547	0.558	0.570	0.581	0.592	0.603	0.612	0.622	0.631	0.639	0.648	0.656
9096	0.519	0.532	0.544	0.556	0.567	0.578	0.589	0.600	0.610	0.620	0.629	0.639	0.648	0.657
9097	0.428	0.439	0.450	0.461	0.472	0.482	0.492	0.502	0.512	0.522	0.531	0.541	0.550	0.559
9101	0.484	0.496	0.507	0.518	0.529	0.540	0.550	0.560	0.570	0.579	0.589	0.598	0.607	0.616
9151	0.553	0.566	0.580	0.594	0.608	0.621	0.633	0.645	0.656	0.667	0.678	0.688	0.699	0.709
9154	0.448	0.458	0.469	0.479	0.489	0.499	0.508	0.517	0.526	0.535	0.544	0.553	0.561	0.569
9155	0.571	0.582	0.593	0.603	0.613	0.623	0.632	0.641	0.649	0.658	0.666	0.675	0.682	0.690
9156	0.554	0.567	0.578	0.590	0.601	0.612	0.623	0.634	0.644	0.654	0.663	0.672	0.682	0.691
9180	0.459	0.469	0.478	0.487	0.496	0.504	0.512	0.520	0.528	0.535	0.543	0.550	0.557	0.564
9181	0.729	0.741	0.753	0.764	0.775	0.786	0.796	0.805	0.814	0.823	0.832	0.840	0.848	0.854
9182	0.523	0.535	0.547	0.558	0.570	0.581	0.591	0.602	0.612	0.623	0.633	0.643	0.653	0.662
9184	0.457	0.469	0.480	0.492	0.503	0.513	0.524	0.534	0.545	0.555	0.565	0.575	0.584	0.593
9185	0.462	0.473	0.484	0.495	0.508	0.519	0.528	0.536	0.543	0.551	0.559	0.567	0.576	0.584
9220	0.511	0.524	0.536	0.547	0.558	0.569	0.580	0.589	0.599	0.608	0.616	0.625	0.633	0.641
9402	0.368	0.377	0.387	0.396	0.405	0.415	0.423	0.432	0.440	0.449	0.457	0.466	0.473	0.482
9403	0.386	0.396	0.406	0.416	0.426	0.435	0.444	0.454	0.463	0.472	0.480	0.489	0.497	0.505
9410	0.642	0.656	0.669	0.680	0.694	0.704	0.714	0.724	0.734	0.744	0.754	0.764	0.776	0.786
9420	0.458	0.470	0.481	0.492	0.503	0.513	0.523	0.533	0.542	0.551	0.559	0.568	0.576	0.584
9422	0.651	0.659	0.667	0.675	0.692	0.700	0.707	0.714	0.720	0.727	0.733	0.739	0.755	0.760
9424	0.466	0.476	0.487	0.497	0.507	0.517	0.526	0.536	0.545	0.554	0.562	0.571	0.579	0.587
9426	0.416	0.425	0.435	0.444	0.453	0.462	0.471	0.480	0.489	0.498	0.506	0.515	0.523	0.531
9501	0.507	0.519	0.531	0.542	0.553	0.565	0.576	0.586	0.597	0.607	0.616	0.626	0.635	0.644
9507	0.501	0.514	0.526	0.539	0.550	0.561	0.572	0.583	0.594	0.605	0.615	0.625	0.635	0.644
9516	0.422	0.432	0.443	0.453	0.463	0.472	0.482	0.491	0.500	0.508	0.517	0.525	0.533	0.541
9519	0.413	0.424	0.434	0.445	0.455	0.465	0.475	0.485	0.494	0.504	0.513	0.522	0.531	0.540
9521	0.410	0.422	0.433	0.443	0.454	0.464	0.474	0.484	0.493	0.503	0.512	0.521	0.530	0.539
9522	0.541	0.552	0.563	0.573	0.583	0.593	0.602	0.612	0.621	0.629	0.638	0.646	0.655	0.662
9529	0.361	0.370	0.380	0.389	0.398	0.407	0.416	0.425	0.434	0.443	0.451	0.459	0.467	0.475
9531	0.363	0.374	0.384	0.394	0.403	0.413	0.423	0.433	0.442	0.452	0.461	0.470	0.478	0.486
9549	0.394	0.405	0.415	0.426	0.436	0.447	0.457	0.468	0.478	0.489	0.499	0.509	0.518	0.528
9552	0.407	0.418	0.429	0.441	0.453	0.464	0.474	0.485	0.494	0.504	0.514	0.523	0.534	0.543
9586	0.550	0.563	0.576	0.588	0.600	0.611	0.622	0.632	0.642	0.652	0.662	0.671	0.680	0.689
9610	0.402	0.412	0.422	0.432	0.441	0.450	0.460	0.469	0.477	0.486	0.495	0.503	0.511	0.519
9620	0.549	0.561	0.573	0.585	0.597	0.608	0.619	0.630	0.640	0.649	0.659	0.668	0.678	0.687

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
9011	0.602	0.610	0.618	0.626	0.634	0.642	0.649	0.657	0.664	0.671	0.678	0.684	0.691	0.697
9015	0.579	0.587	0.595	0.603	0.610	0.617	0.625	0.632	0.639	0.646	0.653	0.659	0.666	0.673
9016	0.638	0.645	0.652	0.659	0.665	0.672	0.678	0.685	0.691	0.697	0.703	0.709	0.715	0.721
9031	0.538	0.546	0.553	0.561	0.568	0.575	0.582	0.589	0.595	0.602	0.609	0.616	0.622	0.629
9033	0.479	0.486	0.493	0.500	0.507	0.514	0.520	0.527	0.534	0.540	0.547	0.553	0.559	0.566
9043	0.596	0.604	0.612	0.619	0.627	0.634	0.642	0.649	0.656	0.663	0.670	0.676	0.683	0.689
9048	0.630	0.637	0.644	0.651	0.657	0.664	0.670	0.676	0.682	0.688	0.693	0.699	0.704	0.709
9050	0.662	0.670	0.679	0.687	0.695	0.703	0.710	0.718	0.725	0.732	0.739	0.746	0.752	0.759
9053	0.668	0.676	0.684	0.692	0.699	0.707	0.714	0.721	0.727	0.734	0.740	0.746	0.752	0.758
9054	0.705	0.715	0.724	0.733	0.741	0.749	0.757	0.764	0.771	0.778	0.785	0.792	0.798	0.805
9059	0.661	0.669	0.677	0.684	0.692	0.700	0.707	0.714	0.721	0.727	0.734	0.740	0.746	0.752
9060	0.634	0.642	0.651	0.659	0.667	0.675	0.682	0.690	0.697	0.704	0.711	0.718	0.725	0.732
9061	0.629	0.637	0.645	0.653	0.661	0.669	0.677	0.684	0.691	0.699	0.706	0.712	0.719	0.725
9066	0.629	0.637	0.646	0.654	0.661	0.669	0.676	0.683	0.690	0.697	0.704	0.711	0.718	0.724
9067	0.765	0.774	0.782	0.789	0.797	0.805	0.812	0.819	0.826	0.832	0.839	0.845	0.851	0.856
9069	0.624	0.632	0.640	0.648	0.656	0.664	0.671	0.679	0.686	0.693	0.699	0.706	0.713	0.719
9070	0.673	0.681	0.689	0.697	0.705	0.712	0.719	0.726	0.733	0.740	0.746	0.752	0.758	0.764
9079	0.704	0.712	0.719	0.727	0.734	0.740	0.747	0.753	0.760	0.766	0.771	0.777	0.783	0.788
9085	0.678	0.687	0.695	0.703	0.711	0.719	0.726	0.734	0.741	0.748	0.754	0.760	0.766	0.772
9092	0.663	0.669	0.675	0.682	0.688	0.694	0.700	0.706	0.712	0.718	0.723	0.728	0.733	0.739
9095	0.664	0.672	0.680	0.687	0.694	0.702	0.709	0.716	0.722	0.728	0.734	0.740	0.746	0.752
9096	0.665	0.674	0.682	0.690	0.697	0.705	0.712	0.718	0.725	0.731	0.737	0.743	0.749	0.755
9097	0.568	0.577	0.585	0.594	0.602	0.610	0.618	0.626	0.634	0.642	0.649	0.656	0.664	0.671
9101	0.624	0.632	0.641	0.649	0.656	0.664	0.672	0.679	0.687	0.694	0.701	0.707	0.714	0.721
9151	0.718	0.727	0.736	0.744	0.752	0.760	0.768	0.776	0.783	0.790	0.796	0.801	0.807	0.813
9154	0.577	0.585	0.593	0.600	0.608	0.615	0.622	0.629	0.635	0.642	0.649	0.655	0.662	0.668
9155	0.697	0.704	0.711	0.717	0.723	0.729	0.735	0.741	0.746	0.752	0.757	0.762	0.767	0.772
9156	0.699	0.708	0.716	0.724	0.731	0.739	0.746	0.753	0.760	0.767	0.774	0.781	0.787	0.793
9180	0.571	0.577	0.584	0.591	0.598	0.604	0.610	0.617	0.623	0.629	0.635	0.640	0.646	0.652
9181	0.859	0.864	0.868	0.872	0.876	0.880	0.883	0.887	0.890	0.893	0.897	0.900	0.903	0.906
9182	0.670	0.679	0.686	0.694	0.702	0.709	0.716	0.723	0.730	0.736	0.742	0.747	0.753	0.759
9184	0.602	0.611	0.619	0.627	0.635	0.643	0.651	0.658	0.666	0.673	0.680	0.687	0.694	0.701
9185	0.591	0.599	0.606	0.613	0.621	0.628	0.634	0.641	0.647	0.653	0.659	0.664	0.669	0.674
9220	0.649	0.657	0.665	0.673	0.680	0.687	0.694	0.700	0.707	0.713	0.719	0.725	0.731	0.737
9402	0.490	0.498	0.505	0.513	0.520	0.528	0.535	0.541	0.548	0.555	0.562	0.568	0.575	0.581
9403	0.514	0.522	0.529	0.537	0.545	0.552	0.560	0.567	0.574	0.582	0.589	0.596	0.603	0.610
9410	0.796	0.805	0.815	0.824	0.833	0.841	0.849	0.857	0.863	0.870	0.876	0.881	0.887	0.891
9420	0.592	0.600	0.608	0.615	0.623	0.630	0.637	0.645	0.652	0.659	0.665	0.672	0.679	0.685
9422	0.766	0.771	0.777	0.782	0.787	0.792	0.796	0.801	0.806	0.810	0.814	0.819	0.823	0.827
9424	0.595	0.603	0.610	0.618	0.625	0.632	0.639	0.646	0.652	0.659	0.665	0.672	0.678	0.684
9426	0.539	0.547	0.555	0.562	0.570	0.577	0.585	0.592	0.600	0.607	0.614	0.621	0.628	0.635
9501	0.652	0.661	0.669	0.677	0.685	0.693	0.700	0.708	0.715	0.722	0.729	0.736	0.743	0.750
9507	0.654	0.662	0.671	0.679	0.687	0.696	0.704	0.711	0.719	0.727	0.733	0.740	0.746	0.752
9516	0.549	0.557	0.565	0.572	0.580	0.587	0.594	0.601	0.608	0.615	0.621	0.628	0.634	0.641
9519	0.549	0.558	0.567	0.575	0.584	0.592	0.601	0.609	0.617	0.625	0.633	0.640	0.648	0.655
9521	0.548	0.557	0.565	0.573	0.582	0.590	0.597	0.605	0.613	0.620	0.627	0.634	0.642	0.649
9522	0.670	0.678	0.685	0.691	0.698	0.705	0.711	0.717	0.723	0.729	0.734	0.740	0.745	0.750
9529	0.483	0.491	0.499	0.506	0.514	0.521	0.528	0.536	0.543	0.550	0.557	0.563	0.570	0.576
9531	0.494	0.503	0.511	0.519	0.527	0.535	0.542	0.550	0.557	0.565	0.572	0.579	0.587	0.594
9549	0.538	0.547	0.556	0.565	0.574	0.583	0.591	0.600	0.609	0.617	0.625	0.633	0.640	0.648
9552	0.551	0.559	0.568	0.576	0.584	0.591	0.598	0.606	0.613	0.620	0.626	0.632	0.638	0.644
9586	0.697	0.705	0.713	0.721	0.728	0.736	0.743	0.750	0.757	0.763	0.769	0.775	0.781	0.787
9610	0.527	0.535	0.542	0.550	0.557	0.564	0.572	0.579	0.586	0.592	0.599	0.606	0.612	0.619
9620	0.696	0.704	0.712	0.720	0.727	0.735	0.742	0.749	0.756	0.764	0.771	0.777	0.784	0.790

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
9011	0.704	0.710	0.716	0.722	0.728	0.734	0.739	0.745	0.751	0.756	0.761	0.766	0.772	0.776
9015	0.679	0.686	0.692	0.698	0.704	0.710	0.716	0.722	0.727	0.733	0.739	0.744	0.749	0.755
9016	0.726	0.732	0.738	0.743	0.749	0.754	0.759	0.764	0.770	0.774	0.779	0.784	0.789	0.793
9031	0.635	0.641	0.647	0.654	0.660	0.666	0.672	0.678	0.684	0.690	0.695	0.701	0.707	0.712
9033	0.572	0.578	0.577	0.584	0.590	0.596	0.602	0.608	0.614	0.619	0.625	0.631	0.637	0.643
9043	0.695	0.701	0.707	0.713	0.719	0.724	0.730	0.735	0.741	0.746	0.751	0.756	0.761	0.766
9048	0.714	0.720	0.725	0.730	0.735	0.740	0.745	0.750	0.755	0.760	0.765	0.769	0.774	0.779
9050	0.765	0.771	0.777	0.783	0.789	0.794	0.800	0.805	0.810	0.815	0.820	0.825	0.830	0.834
9053	0.763	0.769	0.774	0.779	0.784	0.789	0.794	0.799	0.804	0.808	0.813	0.817	0.822	0.826
9054	0.811	0.816	0.822	0.828	0.833	0.839	0.844	0.849	0.854	0.859	0.865	0.870	0.875	0.879
9059	0.758	0.764	0.769	0.775	0.780	0.785	0.790	0.795	0.800	0.804	0.809	0.813	0.818	0.822
9060	0.739	0.745	0.751	0.757	0.763	0.769	0.774	0.780	0.785	0.790	0.795	0.800	0.805	0.810
9061	0.731	0.737	0.743	0.749	0.754	0.759	0.764	0.768	0.773	0.777	0.782	0.786	0.790	0.794
9066	0.731	0.737	0.743	0.749	0.755	0.760	0.766	0.771	0.776	0.781	0.786	0.791	0.796	0.800
9067	0.862	0.867	0.872	0.877	0.882	0.886	0.890	0.894	0.898	0.901	0.905	0.908	0.911	0.914
9069	0.725	0.732	0.738	0.743	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795
9070	0.770	0.776	0.782	0.787	0.792	0.797	0.802	0.807	0.812	0.817	0.821	0.826	0.830	0.834
9079	0.793	0.799	0.804	0.808	0.813	0.818	0.822	0.827	0.831	0.835	0.839	0.843	0.847	0.850
9085	0.778	0.783	0.789	0.794	0.799	0.804	0.809	0.814	0.818	0.823	0.827	0.832	0.836	0.841
9092	0.744	0.749	0.753	0.758	0.763	0.768	0.772	0.776	0.781	0.785	0.789	0.793	0.798	0.802
9095	0.757	0.763	0.768	0.773	0.778	0.782	0.787	0.791	0.795	0.799	0.803	0.806	0.810	0.813
9096	0.761	0.766	0.771	0.776	0.781	0.786	0.791	0.795	0.800	0.805	0.809	0.814	0.818	0.822
9097	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743	0.749	0.755	0.761
9101	0.727	0.733	0.739	0.745	0.751	0.757	0.763	0.768	0.774	0.779	0.784	0.789	0.794	0.799
9151	0.818	0.824	0.831	0.836	0.840	0.845	0.849	0.853	0.858	0.862	0.866	0.870	0.874	0.878
9154	0.674	0.680	0.686	0.692	0.697	0.703	0.708	0.713	0.718	0.723	0.729	0.734	0.739	0.743
9155	0.777	0.782	0.787	0.791	0.796	0.800	0.804	0.808	0.812	0.816	0.819	0.823	0.826	0.830
9156	0.799	0.805	0.811	0.816	0.822	0.827	0.832	0.836	0.840	0.844	0.848	0.853	0.857	0.861
9180	0.657	0.662	0.668	0.673	0.678	0.683	0.688	0.693	0.698	0.703	0.707	0.711	0.716	0.720
9181	0.909	0.912	0.915	0.917	0.920	0.922	0.924	0.926	0.929	0.931	0.933	0.935	0.936	0.938
9182	0.764	0.769	0.774	0.779	0.783	0.788	0.792	0.797	0.800	0.804	0.808	0.812	0.816	0.820
9184	0.707	0.714	0.720	0.727	0.733	0.740	0.746	0.752	0.759	0.765	0.770	0.776	0.781	0.786
9185	0.679	0.684	0.690	0.694	0.698	0.701	0.705	0.709	0.712	0.716	0.720	0.723	0.727	0.730
9220	0.743	0.748	0.754	0.759	0.764	0.769	0.773	0.778	0.783	0.788	0.792	0.797	0.801	0.806
9402	0.588	0.594	0.601	0.607	0.613	0.619	0.626	0.632	0.638	0.644	0.650	0.656	0.662	0.668
9403	0.617	0.623	0.630	0.636	0.643	0.649	0.655	0.661	0.667	0.673	0.678	0.684	0.690	0.695
9410	0.895	0.899	0.905	0.909	0.913	0.916	0.919	0.922	0.925	0.928	0.931	0.933	0.936	0.938
9420	0.692	0.698	0.703	0.709	0.715	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761
9422	0.831	0.834	0.845	0.849	0.852	0.856	0.859	0.862	0.865	0.868	0.871	0.874	0.877	0.880
9424	0.690	0.696	0.702	0.708	0.713	0.719	0.724	0.730	0.735	0.741	0.746	0.751	0.756	0.761
9426	0.642	0.649	0.655	0.661	0.668	0.674	0.680	0.686	0.692	0.698	0.704	0.710	0.715	0.720
9501	0.757	0.763	0.769	0.775	0.781	0.787	0.792	0.798	0.803	0.808	0.813	0.818	0.823	0.828
9507	0.758	0.763	0.769	0.774	0.779	0.784	0.789	0.794	0.799	0.804	0.809	0.813	0.818	0.822
9516	0.647	0.653	0.659	0.665	0.671	0.677	0.682	0.688	0.694	0.699	0.705	0.710	0.716	0.722
9519	0.663	0.670	0.677	0.684	0.691	0.698	0.705	0.711	0.718	0.724	0.731	0.737	0.743	0.749
9521	0.655	0.662	0.669	0.675	0.682	0.688	0.695	0.701	0.707	0.713	0.719	0.725	0.730	0.735
9522	0.755	0.761	0.766	0.771	0.775	0.780	0.785	0.789	0.794	0.798	0.802	0.806	0.810	0.813
9529	0.583	0.589	0.595	0.602	0.608	0.614	0.620	0.626	0.632	0.638	0.643	0.649	0.654	0.660
9531	0.601	0.608	0.614	0.622	0.629	0.635	0.642	0.648	0.654	0.660	0.665	0.671	0.677	0.682
9549	0.655	0.663	0.669	0.676	0.683	0.690	0.697	0.704	0.711	0.718	0.724	0.731	0.737	0.743
9552	0.650	0.655	0.662	0.668	0.674	0.679	0.684	0.689	0.694	0.699	0.704	0.709	0.714	0.719
9586	0.793	0.798	0.804	0.809	0.814	0.819	0.824	0.829	0.834	0.839	0.843	0.847	0.852	0.856
9610	0.625	0.632	0.638	0.644	0.650	0.656	0.662	0.668	0.673	0.679	0.684	0.690	0.695	0.700
9620	0.796	0.802	0.808	0.813	0.818	0.823	0.828	0.833	0.837	0.842	0.846	0.851	0.855	0.859

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
9011	0.781	0.786	0.791	0.795	0.800	0.804	0.809	0.813	0.817
9015	0.760	0.765	0.770	0.775	0.779	0.784	0.789	0.793	0.798
9016	0.798	0.803	0.807	0.811	0.816	0.820	0.824	0.828	0.831
9031	0.718	0.723	0.729	0.734	0.739	0.744	0.749	0.754	0.758
9033	0.648	0.654	0.660	0.665	0.671	0.677	0.682	0.688	0.693
9043	0.770	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
9048	0.783	0.788	0.792	0.797	0.801	0.805	0.809	0.813	0.817
9050	0.839	0.843	0.847	0.851	0.855	0.859	0.863	0.866	0.870
9053	0.830	0.834	0.838	0.842	0.845	0.849	0.853	0.856	0.860
9054	0.884	0.889	0.893	0.898	0.902	0.906	0.910	0.914	0.918
9059	0.826	0.831	0.835	0.839	0.842	0.846	0.850	0.853	0.857
9060	0.815	0.819	0.823	0.827	0.831	0.835	0.839	0.843	0.846
9061	0.798	0.802	0.806	0.810	0.814	0.817	0.821	0.824	0.828
9066	0.805	0.809	0.813	0.817	0.821	0.825	0.829	0.833	0.837
9067	0.918	0.921	0.924	0.926	0.929	0.932	0.934	0.937	0.939
9069	0.800	0.804	0.809	0.813	0.817	0.822	0.826	0.830	0.834
9070	0.838	0.842	0.846	0.850	0.854	0.858	0.862	0.865	0.868
9079	0.854	0.858	0.861	0.864	0.868	0.871	0.874	0.877	0.880
9085	0.845	0.849	0.853	0.857	0.861	0.864	0.868	0.871	0.875
9092	0.806	0.810	0.814	0.818	0.822	0.826	0.830	0.834	0.838
9095	0.816	0.819	0.822	0.825	0.828	0.831	0.834	0.837	0.840
9096	0.827	0.831	0.835	0.840	0.844	0.848	0.851	0.855	0.858
9097	0.766	0.772	0.777	0.783	0.788	0.793	0.798	0.803	0.807
9101	0.804	0.808	0.813	0.817	0.821	0.826	0.830	0.834	0.838
9151	0.882	0.886	0.889	0.893	0.897	0.900	0.903	0.906	0.910
9154	0.748	0.753	0.758	0.762	0.767	0.772	0.776	0.780	0.785
9155	0.834	0.837	0.840	0.844	0.847	0.850	0.853	0.856	0.859
9156	0.864	0.868	0.871	0.874	0.877	0.881	0.883	0.886	0.889
9180	0.724	0.728	0.732	0.736	0.740	0.743	0.747	0.751	0.755
9181	0.940	0.942	0.943	0.945	0.946	0.948	0.950	0.951	0.953
9182	0.823	0.827	0.830	0.834	0.837	0.841	0.844	0.847	0.850
9184	0.791	0.796	0.801	0.805	0.810	0.815	0.819	0.823	0.828
9185	0.734	0.737	0.740	0.744	0.747	0.751	0.754	0.757	0.761
9220	0.810	0.814	0.819	0.823	0.827	0.831	0.835	0.839	0.843
9402	0.674	0.680	0.686	0.692	0.697	0.703	0.709	0.714	0.720
9403	0.700	0.706	0.711	0.716	0.721	0.726	0.731	0.736	0.741
9410	0.941	0.942	0.944	0.946	0.948	0.950	0.952	0.953	0.955
9420	0.765	0.770	0.775	0.779	0.784	0.788	0.792	0.796	0.800
9422	0.882	0.885	0.888	0.890	0.893	0.895	0.897	0.900	0.902
9424	0.765	0.770	0.775	0.780	0.784	0.789	0.794	0.798	0.802
9426	0.725	0.730	0.736	0.741	0.746	0.750	0.755	0.760	0.764
9501	0.832	0.837	0.841	0.845	0.850	0.854	0.858	0.862	0.865
9507	0.826	0.831	0.834	0.838	0.841	0.845	0.848	0.852	0.855
9516	0.727	0.732	0.737	0.742	0.747	0.751	0.756	0.761	0.766
9519	0.755	0.761	0.766	0.772	0.777	0.783	0.788	0.793	0.798
9521	0.741	0.746	0.751	0.756	0.761	0.766	0.771	0.776	0.780
9522	0.817	0.821	0.824	0.827	0.830	0.834	0.837	0.840	0.843
9529	0.665	0.670	0.676	0.681	0.686	0.691	0.696	0.701	0.706
9531	0.688	0.693	0.699	0.704	0.710	0.715	0.720	0.725	0.730
9549	0.749	0.754	0.760	0.765	0.771	0.776	0.781	0.787	0.792
9552	0.723	0.728	0.733	0.738	0.742	0.746	0.750	0.754	0.758
9586	0.860	0.864	0.868	0.871	0.875	0.879	0.882	0.886	0.889
9610	0.706	0.711	0.716	0.721	0.726	0.731	0.735	0.740	0.745
9620	0.864	0.868	0.872	0.876	0.880	0.884	0.887	0.891	0.894

Table II - Primary Thresholds

Maximum Loss Value $175,000

Average Death Value $175,000

Expected Losses			Primary Threshold	Expected Losses			Primary Threshold
Below	-	7,803	4,500	248,665	-	270,441	30,000
7,804	-	9,107	5,000	270,442	-	293,685	31,000
9,108	-	10,504	5,500	293,686	-	318,482	32,000
10,505	-	11,996	6,000	318,483	-	344,920	33,000
11,997	-	13,583	6,500	344,921	-	373,097	34,000
13,584	-	15,270	7,000	373,098	-	403,112	35,000
15,271	-	17,057	7,500	403,113	-	435,073	36,000
17,058	-	18,948	8,000	435,074	-	469,093	37,000
18,949	-	20,944	8,500	469,094	-	505,292	38,000
20,945	-	23,050	9,000	505,293	-	543,798	39,000
23,051	-	25,267	9,500	543,799	-	584,745	40,000
25,268	-	27,599	10,000	584,746	-	628,276	41,000
27,600	-	30,049	10,500	628,277	-	674,543	42,000
30,050	-	32,620	11,000	674,544	-	723,707	43,000
32,621	-	35,315	11,500	723,708	-	775,938	44,000
35,316	-	38,138	12,000	775,939	-	831,417	45,000
38,139	-	41,093	12,500	831,418	-	890,336	46,000
41,094	-	44,182	13,000	890,337	-	952,899	47,000
44,183	-	47,411	13,500	952,900	-	1,019,322	48,000
47,412	-	50,782	14,000	1,019,323	-	1,089,836	49,000
50,783	-	54,300	14,500	1,089,837	-	1,164,685	50,000
54,301	-	57,969	15,000	1,164,686	-	1,244,127	51,000
57,970	-	61,793	15,500	1,244,128	-	1,328,440	52,000
61,794	-	65,777	16,000	1,328,441	-	1,417,916	53,000
65,778	-	69,925	16,500	1,417,917	-	1,512,868	54,000
69,926	-	74,243	17,000	1,512,869	-	1,613,627	55,000
74,244	-	78,734	17,500	1,613,628	-	1,720,548	56,000
78,735	-	83,403	18,000	1,720,549	-	1,834,005	57,000
83,404	-	88,257	18,500	1,834,006	-	1,954,400	58,000
88,258	-	93,300	19,000	1,954,401	-	2,082,159	59,000
93,301	-	98,537	19,500	2,082,160	-	2,217,738	60,000
98,538	-	103,974	20,000	2,217,739	-	2,361,620	61,000
103,975	-	109,617	20,500	2,361,621	-	2,514,324	62,000
109,618	-	115,471	21,000	2,514,325	-	2,676,400	63,000
115,472	-	121,543	21,500	2,676,401	-	2,848,437	64,000
121,544	-	127,840	22,000	2,848,438	-	3,031,063	65,000
127,841	-	134,366	22,500	3,031,064	-	3,224,949	66,000
134,367	-	141,130	23,000	3,224,950	-	3,430,813	67,000
141,131	-	148,137	23,500	3,430,814	-	3,649,420	68,000
148,138	-	155,394	24,000	3,649,421	-	3,881,589	69,000
155,395	-	162,910	24,500	3,881,590	-	4,128,198	70,000
162,911	-	174,683	25,000	4,128,199	-	4,390,183	71,000
174,684	-	191,353	26,000	4,390,184	-	4,668,550	72,000
191,354	-	209,194	27,000	4,668,551	-	4,964,373	73,000
209,195	-	228,274	28,000	4,964,374	-	5,278,806	74,000
228,275	-	248,664	29,000	5,278,807	-	& Over	75,000

Experience Rating Form – California

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Workers' Compensation Experience Rating Form

Bureau Number
Page
Effective Date
Issue Date
Experience Modification
Insurer
Insurer Group
Policy Number
Issuing Office
Experience Period

Summary of Payroll and Expected Losses

Class Code	Payroll	Expected Loss Rate per $100 payroll	Expected Losses	D-Ratio	Expected Primary Losses	Expected Excess Losses
Insurer:	**Policy Period :**					
Totals						
Insurer:	**Policy Period :**					
Totals						
Insurer:	**Policy Period :**					
Totals						
Insurer:	**Policy Period :**					
Totals						

Summary of Claims and Actual Losses **Primary Threshold:**

Claim Number	Injury Type	Open / Closed	Actual Losses	Actual Primary Losses
Totals				
Totals				
Totals				
Totals				

Experience Period Totals

Expected Losses	Expected Primary Losses	Expected Excess Losses	Number of Claims	Actual Losses	Actual Primary Losses
C		B			A

Actual Primary Losses		Expected Excess Losses		Expected Losses		
[A	+	B]	/	C	=	Experience Modification

Loss-Free Rating:

(S) Subrogation; (J) Joint Claim; (P) Partially Fraudulent, if any

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1221 Broadway, Suite 900
Oakland, CA 94612

Voice 415.777.0777
Fax 415.778.7007

www.wcirb.com
wcirb@wcirb.com