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Bill Mudge
President
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February 27, 2024

Hand Delivered

The Honorable Ricardo Lara
Insurance Commissioner
California Department of Insurance
1901 Harrison Street, 4th Floor
Oakland, CA 94612

RE: California Workers' Compensation Insurance Regulatory Filing
Effective September 1, 2024
CDI File No REG-2024-00004

Dear Commissioner Lara:

Pursuant to California Insurance Code section 11734, the Workers' Compensation Insurance Rating Bureau of California (WCIRB), a licensed rating organization and the Insurance Commissioner's designated statistical agent, is submitting the enclosed regulatory filing for your review and approval.

The WCIRB has provided notice of the proposed changes to interested individuals and organizations affected by the changes and will also notify them about this filing and provide a copy of the CDI's Notice of Proposed Action and Notice of Public Hearing once it is issued. The WCIRB will submit copies of all such notices to the CDI before the close of the record in this matter. In addition, a copy of this filing as well as the CDI's Notice will be posted on the Regulatory and Pure Premium Rate Filings page in the Filings and Plans section of the WCIRB's website (wcirb.com).

Proposed Regulatory Changes Effective September 1, 2024
Amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (USRP) contained in Section A are proposed to become effective September 1, 2024 and applied to a policy with an effective date on or after September 1, 2024. These proposed amendments include changes to the Standard Classification System, including the wage and payroll limitations and dual wage thresholds as well as changes for clarity and consistency in the administration of the USRP. In addition, the proposed amendments include changes to unit statistical reporting requirements to clarify that only COVID-19 claims with accident dates between December 1, 2019 and August 31, 2024 are to be reported with Catastrophe Code 12.

Amendments to the *Miscellaneous Regulations for the Recording and Reporting of Data—1995* (Miscellaneous Regulations) contained in Section B are proposed to become effective September 1, 2024 and applied to a policy with an effective date on or after September 1, 2024. This proposed amendment is for clarity and consistency in the administration of the Miscellaneous Regulations.

The Honorable Ricardo Lara
Insurance Commissioner
California Department of Insurance
February 27, 2024

Amendments to the *California Workers' Compensation Experience Rating Plan—1995* (ERP) contained in Section C are proposed to become effective September 1, 2024 and applied as of the rating effective date of a risk on or after September 1, 2024. These proposed amendments include a change to clarify that only COVID-19 claims with an accident date between December 1, 2019 and August 31, 2024 are excluded from experience rating, an update to the eligibility threshold, updated primary thresholds, Expected Loss Rates and D-Ratios, and changes for clarity and consistency in the administration of the ERP.

With respect to the proposed amendments to the USRP and the ERP to sunset the exclusion of COVID-19 claims with accident dates on or after September 1, 2024, it should be noted that the COVID-19 workers' compensation claims environment has normalized such that COVID-19 claims are similar to other workers' compensation exposures. The California Division of Occupational Safety and Health (Cal/OSHA) has issued guidance and set mandatory standards to assist employers in their development of COVID-19 mitigation strategies. COVID-19 testing is also readily accessible and most Californians have been exposed to the COVID-19 virus, vaccinated and/or boosted. The federal government declared an end to the COVID-19 public health emergency as of May 19, 2023 and the State of California declared an end to California's COVID-19 State of Emergency on February 28, 2023. Additionally, California Labor Code Sections 3212.86 – 3212.88, specifying when a worker has a rebuttable presumption of compensability that their COVID-19 infection is work-related, sunsetted on January 1, 2024. Finally, the majority of other states have also sunsetted the exclusion of COVID-19 claims from experience rating.

We will endeavor to provide you with any additional information you may require.

Sincerely,

Bill Mudge
President & CEO

BM:smd
Enclosures

Workers' Compensation Insurance Rating Bureau of California

September 1, 2024 Regulatory Filing
REG-2024-00004

Submitted: February 27, 2024

WCIRB September 1, 2024 Regulatory Filing

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Proposed Regulatory Changes Effective September 1, 2024

Proposed Regulatory Changes Effective September 1, 2024

The WCIRB is recommending:

1. Amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (Title 10, California Code of Regulations, Section 2318.6), to be effective September 1, 2024 and applied to a policy with an effective date on or after September 1, 2024 (Section A);

2. Amendments to the *Miscellaneous Regulations for the Recording and Reporting of Data—1995* (Title 10, California Code of Regulations, Section 2354), to be effective September 1, 2024 and applied to a policy with an effective date on or after September 1, 2024 (Section B); and

3. Amendments to the *California Workers' Compensation Experience Rating Plan—1995* (Title 10, California Code of Regulations, Section 2353.1), to be effective September 1, 2024 and applied as of the first rating effective date of a risk on or after September 1, 2024 (Section C).

Section A
Recommended Amendment to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995*
Title 10, California Code of Regulations, Section 2318.6
Effective September 1, 2024

The WCIRB recommends that the following amendment to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (Uniform Statistical Reporting Plan) be approved effective September 1, 2024 and applied to a policy with an effective date on or after September 1, 2024.

Part 1 — General Provisions

Amend Section I, *Introduction*, Rule 3, *Effective Date*, to show that the effective date of the amended Uniform Statistical Reporting Plan is 12:01 AM, September 1, 2024.

<u>PROPOSED</u>

Section I — Introduction

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3. Effective Date

The provisions of this Plan are effective at 12:01 AM, September 1, ~~2023~~2024. When an amendment to this Plan is approved, a notice summarizing the amendment and its effective date, as specified by the In-surance Commissioner, will be published by the WCIRB.

This Plan and all amendments thereto, unless otherwise specifically provided, shall apply to a policy with an effective date on or after the effective date of the amendment.

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Part 3 — Standard Classification System

Amend Section IV, *Special Industry Classification Procedures*, Rule 5, *Stores,* subrules e*,* for consistency with other proposed changes*.*

<u>PROPOSED</u>

Section IV – Special Industry Classification Procedures

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5. Stores

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  e. If a store maintains a department for the preparation and sale of ~~hot~~ foods~~s~~ or beverages, <u>unless otherwise provided in the classification phraseology or footnote,</u> such operations shall be separately classified. Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages. The payroll of employees who interchange between store operations and the department engaged in the preparation and sale of ~~hot~~ food~~s~~ <u>or beverages</u> shall be assigned in accordance with Section V, Rule 3, *Division of Single Employee's Payroll*.

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Amend Section V, *Payroll – Remuneration*, Rule 1, *Payroll – Remuneration*, Subrule j, *Executive Officers*, Subrule k, *Partners*, Subrule l, *Individual Employers*, and Subrule m, *Members of a Limited Liability Company*, to adjust the minimum and maximum payroll limitations for executive officers, partners, individual employers and members of a limited liability company to reflect wage inflation since the minimum and maximum payroll limitations were last amended in 2023.

<u>PROPOSED</u>

Section V – Payroll – Remuneration

1. Payroll – Remuneration
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j.   Executive Officers

The entire remuneration earned by each executive officer during the policy period shall be used as the payroll, subject to a minimum remuneration of $~~59,800~~62,400 per annum and a maximum remuneration of $~~154,700~~159,900 per annum for each executive officer covered under the policy. This provision also applies to executive officers of a corporation while the corporation is covered as a member of a partnership or joint venture operation and to executive officers of a limited liability company.

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k.   Partners

If the policy covers one or more partners as employee(s) during the policy period, the entire remuneration earned by such partner(s) during such coverage (including the annual amount of wages, salary, emoluments or profits of each such partner) shall be included in the payroll, subject to a minimum remuneration of $~~59,800~~62,400 per annum and a maximum remuneration of $~~154,700~~159,900 per annum for each partner so included. This provision also applies to partners of a partnership while such partnership is covered as a member of another partnership or joint venture.

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l.   Individual Employers

If an individual employer is covered under the policy, the entire remuneration earned by such person during the policy period (including the annual amount of wages, salary, emoluments or profits of such person) shall be included in payroll, subject to a minimum remuneration of $~~59,800~~62,400 per annum and a maximum remuneration of $~~154,700~~159,900 per annum for such person.

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m.   Members of a Limited Liability Company

If the policy covers one or more members as employee(s) during the policy period, the entire remuneration earned by such member(s) during such coverage (including the annual amount of wages, salary, emoluments or profits of each such member) shall be included in the payroll, subject to a minimum remuneration of $~~59,800~~62,400 per annum and a maximum remuneration of $~~154,700~~159,900 per annum for each member so included. This provision also applies to managers of a limited liability company when the limited liability company is manager-managed.

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Examples – for subrules j, k, l and m

A person joined a partnership as a partner effective week 27 of a 52-week policy period. The person did not work as an employee prior to becoming partner. The partner drew only $400 per week as partner and no other earnings were distributed to the partner. ($400 x 26, or $10,400, was drawn during the policy period.) The prorated weekly minimum payroll for partners based upon Subrule k, above, is more than $10,400 ($~~59,800~~62,400 ÷ 52 x 26 = $~~29,900~~31,200). The reportable payroll for this partner must therefore be increased by $~~19,500~~20,800 to equal the prorated minimum remuneration for this person's 26 weeks as partner ($10,400 + $~~19,500~~20,800 = $~~29,900~~31,200).

An employee is promoted to an executive officer position effective week 40 during a 52-week policy period. The individual was paid an annual salary of $200,000 for the policy period. Payroll for weeks 1 through 39 is $112,500. The earnings for the 13-week period as executive officer are reduced to the prorated executive officer maximum remuneration based upon Subrule j above ($~~154,700~~159,900 ÷

52 x 13 = $~~38,675~~39,975). The total reportable payroll for this individual is $112,500 + $~~38,675~~39,975 = $~~151,175~~152,475.

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Amend Section VII, *Standard Classifications*, Rule 1, *Classification Section*, subrule a, *Industry Groups*, for consistency with other industry group naming conventions*.*

<u>PROPOSED</u>

Section VII – Standard Classifications

1. Classification Section

This section contains an alphabetical listing of classifications that describe most occupations, employments, industries and businesses. The classifications are organized as follows:

   a. Industry Groups

Some classifications are grouped alphabetically under industry groupings to assist users in identifying and assigning classifications within similar industries. Construction-related classifications are listed in Appendix I, *Construction and Erection Classifications*. The following other industry groups are incorporated into the classifications listed in Rule 2, *Standard Classifications*, below:

     (1) Aircraft Operation

     (2) Automotive ~~Industry~~

     (3) Electronics

     (4) Farms

     (5) Food and Beverage Service

     (6) Food Packaging and Processing

     (7) Health and Human Services

     (8) Metal Working ~~Classifications~~

     (9) Municipal, State or Other Public Agencies

     (10) Petroleum ~~Industry~~

     (11) Plastic Products Manufacturing

     (12) Printing, Publishing and Duplicating

     (13) Property Management/Operation

     (14) Recycling and Refuse Management

     (15) Sign ~~Industry~~

     (16) Stores

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Amend Section VII, *Standard Classifications,* Rule 2, *Standard Classifications,* as follows:

Amend the cross-reference to Classification 3066(3), *Aluminum Ware Mfg.,* for consistency with other industry group naming conventions and previously approved changes.

<u>PROPOSED</u>

ALUMINUM WARE MFG. – <u>shop only –</u> from sheet aluminum

    See Metal Working ~~Classifications~~.

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Amend Classification 9181, *Athletic Teams or Athletic Facilities – players, umpires, referees and game officials*, to increase the annual payroll limitation for players from $154,700 to $159,900 per player per season to reflect wage inflation since the payroll limitation was last amended in 2023.

<u>PROPOSED</u>

ATHLETIC TEAMS OR ATHLETIC FACILITIES – players, umpires, referees and game officials   **9181**

    The entire remuneration of each player shall be included, subject to a maximum of $~~154,700~~<u>159,900</u> per season. When a player works for two or more teams in the same sport during the season, the $~~154,700~~<u>159,900</u> per player maximum shall be prorated.

    This classification applies to the players, playing managers, and umpires, referees and game officials who monitor play, of professional and amateur athletic teams, including all players on the salary list of the insured whether regularly played or not. This classification also applies to umpires, referees and game officials in connection with youth or recreational athletic teams or facilities.

    Season shall include preseason and postseason exposure.

    Also refer to companion Classification 9182, *Athletic Teams or Athletic Facilities – all employees other than players, umpires, referees and game officials.*

    If an employee who performs duties described by Classification 9181 also performs duties described by Classification 9182, the payroll of that employee may be divided between Classifications 9181 and 9182, provided the employer maintains accurate records supported by time cards or time book entries that show such division. See Section V, Rule 3, *Division of Single Employee's Payroll.*

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Amend Classification 7607(2), *Audio Post-Production*, to increase the annual payroll limitation from $154,700 to $159,900 per employee to reflect wage inflation since the payroll limitation was last amended in 2023.

<u>PROPOSED</u>

AUDIO POST-PRODUCTION – computer or electronic – all employees – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons   **7607(2)**

The entire remuneration of each employee shall be included, subject to a maximum of $~~154,700~~159,900 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to employers engaged exclusively in computer or electronic audio post-production operations for other concerns in connection with audio or music recording or mixing, or scoring of motion pictures, television features, commercials or similar productions, including dubbing type work and incidental studio recording, on a contract basis.

This classification does not apply to computer or electronic audio post-production operations performed in connection with audio duplication on a contract basis. This classification also does not apply to computer or electronic audio post-production operations performed by the same employer in connection with audio or music recording or mixing, or scoring of motion pictures, television features, commercials or similar productions.

Video post-production operations performed in connection with motion pictures, television features, commercials or similar productions for other concerns on a contract basis shall be classified as 7607(1), *Video Post-Production*.

Audio or music recording studios shall be classified as 7610, *Radio, Television or Commercial Broadcasting Stations.*

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Amend Classification 8803, *Auditing, Accounting or Management Consulting Services*, to increase the annual payroll limitation from $154,700 to $159,900 per employee to reflect wage inflation since the payroll limitation was last amended in 2023.

<u>PROPOSED</u>

AUDITING, ACCOUNTING OR MANAGEMENT CONSULTING SERVICES – all employees – including Clerical Office Employees and Clerical Telecommuter Employees   **8803**

The entire remuneration of each employee shall be included, subject to a maximum of $~~154,700~~159,900 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to the provision of accounting or auditing services to other concerns on a fee basis, including but not limited to traveling to customers' locations, reviewing records, inventorying assets, preparing tax documents, providing accounting advice and ensuring regulatory compliance of financial records. This classification also applies to consulting firms that provide managerial advice to other concerns on a fee basis.

Consulting firms providing services limited to computer programming or software development to other concerns on a fee basis shall be classified as 8859(1), *Computer Programming or Software Development.*

Law firms that provide legal services on a fee basis shall be classified as 8820, *Law Firms.*

This classification does not apply to accounting, auditing or management consulting operations performed by the same employer in connection with its other separately classified operations.

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Amend Classifications 5185/5186, *Automatic Sprinkler Installation*, to increase the hourly wage threshold from $32.00 to $33.00 per hour to reflect wage inflation since the threshold was last amended in 2022*.*

<u>PROPOSED</u>

AUTOMATIC SPRINKLER INSTALLATION – within buildings – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed $~~32~~33.00 per hour   **5185**

This classification applies to the installation, service and repair of automatic fire suppression sprinkler systems that disperse water or fire suppressant powder, gas or liquid chemicals within commercial and residential buildings.

The inspection and certification of automatic sprinkler systems on a job basis shall be classified as 8720(1), *Inspection for Insurance, Safety or Valuation Purposes*, provided the employer performs no service or repair work at the same job or location. If the employer performs sprinkler system inspection and certification and also performs service or repair work at the same job or location, all operations shall be assigned to Classifications 5185/5186.

The sale and service of portable fire extinguishers shall be classified as 8018, *Stores – wholesale.*

AUTOMATIC SPRINKLER INSTALLATION – within buildings – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds $~~32~~33.00 per hour   **5186**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~32~~33.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~32~~33.00 per hour shall be classified as 5185, *Automatic Sprinkler Installation*.

This classification applies to the installation, service and repair of automatic fire suppression sprinkler systems that disperse water or fire suppressant powder, gas or liquid chemicals within commercial and residential buildings.

The inspection and certification of automatic sprinkler systems on a job basis shall be classified as 8720(1), *Inspection for Insurance, Safety or Valuation Purposes*, provided the employer per-

forms no service or repair work at the same job or location. If the employer performs sprinkler system inspection and certification and also performs service or repair work at the same job or location, all operations shall be assigned to Classifications 5185/5186.

The sale and service of portable fire extinguishers shall be classified as 8018, *Stores – wholesale.*

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Amend the Automotive Industry Group for consistency with other industry group naming conventions.

<p align="center"><u>PROPOSED</u></p>

AUTOMOTIVE ~~INDUSTRY~~

<p align="center">*   *   *   *   *   *   *</p>

Amend the cross-reference to Classification 8046, *Stores – automobile or truck parts or accessories,* in the Automotive Industry Group, for consistency with previously approved changes.

<p align="center"><u>PROPOSED</u></p>

STORES – automobile or truck parts or accessories – wholesale or retail – including ~~Inside Salespersons or~~ Outside Salespersons

See Stores.

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Amend Classification 8808, *Banks*, to increase the annual payroll limitation from $154,700 to $159,900 per employee to reflect wage inflation since the payroll limitation was last amended in 2023.

<p align="center"><u>PROPOSED</u></p>

BANKS – all employees – including appraisers, bank guards and attendants, field auditors,   8808 office machine repair, Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons

The entire remuneration of each employee shall be included, subject to a maximum of $~~154,700~~159,900 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to the operation of depository financial institutions that are licensed to perform financial services, including but not limited to accepting deposits, paying interest, clearing checks, making loans and exchanging currency. This classification also applies to depository financial institutions that operate entirely online or through electronic transactions.

The operation of properties away from the bank premises, including but not limited to trusts, repossessed properties and other business properties shall be separately classified.

Mortgage brokers shall be classified as 8743, *Mortgage Brokers.*

Mortgage bankers shall be classified as 8749, *Mortgage Bankers*.

Credit unions shall be classified as 8801, *Credit Unions.*

Check cashing locations at which the fees charged for check cashing, deferred deposit transactions, money orders and wire transfers equal or exceed 75% of gross receipts shall be classified as 8850, *Check Cashers.*

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Amend Classification 4512, *Biomedical Research Laboratories,* to limit an employee's annual payroll to $159,900*.*

<p align="center"><u>PROPOSED</u></p>

BIOMEDICAL RESEARCH LABORATORIES – all employees – including Clerical Office Employees and Clerical Telecommuter Employees   **4512**

The entire remuneration of each employee shall be included, subject to a maximum of $~~XXX,XXX~~159,900 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to biomedical research, including outside operations, in fields such as medicine, pharmacology, pathology, toxicology and microbiology. The research may be performed on a contract basis or in connection with the proprietary development of new products, medications or procedures to treat or cure diseases or conditions that cause illness.

This classification does not apply when the biomedical research is in connection with, or in support of, the commercial production of products or medications by the employer. Biomedical research in connection with other operations of the same employer is a General Inclusion. See Section III, Rule 5, *General Inclusions.*

The manufacturing, blending or packaging of drugs, medicines or pharmaceutical preparations that are intended for use in the diagnosis, cure, mitigation, treatment or prevention of disease shall be classified as 4611, *Drug, Medicine or Pharmaceutical Preparations Mfg.*

The manufacture of serums, antitoxins, viruses or medical diagnostic test kits shall be classified as 5951, *Serum, Antitoxin or Virus Mfg.*

The diagnostic testing of human tissues, blood or other biologic specimens on a fee basis shall be classified as 8834, *Physicians' Practices and Outpatient Clinics.*

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Amend the cross-reference to Classification 3620(1), *Boiler Mfg.*, for consistency with other industry group naming conventions*.*

<u>PROPOSED</u>

BOILER MFG. – plate steel – shop only

> See Metal Working ~~Classifications~~.

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Amend Classifications 5403/5432, *Carpentry*, to increase the hourly wage threshold from $39.00 to $41.00 per hour to reflect wage inflation since the threshold was last amended in 2022*.*

<u>PROPOSED</u>

CARPENTRY – including the installation of interior trim, doors and cabinet work in connec-   **5403**
tion therewith – employees whose regular hourly wage does not equal or exceed
$~~39~~41.00 per hour – N.O.C.

This classification applies to rough carpentry, or a combination of rough and finish carpentry operations in connection with the new construction or remodeling of residential or commercial buildings.

This classification also applies to the installation of shingle roofing or the installation or application of insulation materials in buildings or within building walls, but only if installed by the same employer that performs the carpentry work in constructing new buildings or additions to existing buildings at the same job or location. All other roofing shall be separately classified.

The making, erecting or stripping of forms in connection with concrete work shall be assigned to the appropriate concrete classification.

The installation of cabinets, fixtures or interior trim shall be classified as 5146(1), *Cabinet, Fixture or Trim Installation,* only if the employer performs no rough carpentry operations at the same job or location.

The installation of prefabricated doors, door frames or pre-glazed windows shall be classified as 5107, *Door, Door Frame or Pre-Glazed Window Installation,* only if the employer performs no rough carpentry operations at the same job or location.

The structural framing of residential or commercial structures using light gauge, cold formed steel studs and joists shall be classified as 5632/5633, *Steel Framing.*

CARPENTRY – including the installation of interior trim, doors and cabinet work in connec-   **5432**
tion therewith – employees whose regular hourly wage equals or exceeds $~~39~~41.00 per
hour – N.O.C.

Assignment of this classification is subject to verification at the time of final audit that
the employee's regular hourly wage equals or exceeds $~~39~~41.00 per hour. The payroll of
an employee whose regular hourly wage is not shown to equal or exceed $~~39~~41.00 per
hour shall be classified as 5403, *Carpentry*.

This classification applies to rough carpentry, or a combination of rough and finish carpentry operations in connection with the new construction or remodeling of residential or commercial buildings.

This classification also applies to the installation of shingle roofing or the installation or application of insulation materials in buildings or within building walls, but only if installed by the same employer that performs the carpentry work in constructing new buildings or additions to existing buildings at the same job or location. All other roofing shall be separately classified.

The making, erecting or stripping of forms in connection with concrete work shall be assigned to the appropriate concrete classification.

The installation of cabinets, fixtures or interior trim shall be classified as 5146(1), *Cabinet, Fixture or Trim Installation,* only if the employer performs no rough carpentry operations at the same job or location.

The installation of prefabricated doors, door frames or pre-glazed windows shall be classified as 5107, *Door, Door Frame or Pre-Glazed Window Installation*, only if the employer performs no rough carpentry operations at the same job or location.

The structural framing of residential or commercial structures using light gauge, cold formed steel studs and joists shall be classified as 5632/5633, *Steel Framing.*

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Amend Classification 8859(1), *Computer Programming or Software Development*, to increase the annual payroll limitation from $154,700 to $159,900 per employee to reflect wage inflation since the payroll limitation was last amended in 2023.

<u>PROPOSED</u>

COMPUTER PROGRAMMING OR SOFTWARE DEVELOPMENT – all employees – including **8859(1)**
Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons

The entire remuneration of each employee shall be included, subject to a maximum of $~~154,700~~159,900 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to those employers that engage in the development or customization of computer programs or software for other concerns on a contract basis, as well as the development of standard ("generic") programs for use by other concerns.

This classification does not apply to employers that engage in computer programming or software development in support of the employer's operations, which includes but is not limited to the development of programs for integration into a hardware product sold by the employer.

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Amend Classifications 5201(2)/5205(2), *Concrete or Cement Work – pouring or finishing of concrete floor slabs, poured in place and on the ground, and concrete slab-type foundations, for other than concrete buildings or structural steel buildings of multi-story construction*, to increase the hourly wage threshold from $32.00 to $33.00 per hour to reflect wage inflation since the threshold was last amended in 2022*.

<u>PROPOSED</u>

CONCRETE OR CEMENT WORK – pouring or finishing of concrete floor slabs, poured in place and on the ground, and concrete slab-type foundations, for other than concrete buildings or structural steel buildings of multi-story construction – including the making or stripping of forms – employees whose regular hourly wage does not equal or exceed $~~32~~33.00 per hour   **5201(2)**

This classification applies to the pouring or finishing of concrete foundations, footings and slabs for residential buildings not exceeding three stories in height. This classification also applies to the pouring or finishing of concrete slab foundations, with or without integrated footings, for one or two story wood framed or masonry commercial buildings and single story structural steel commercial buildings. This classification includes the incidental installation of reinforcing steel by the employer engaged in the pouring or finishing of concrete flatwork.

This classification also applies to the installation and removal of forms at the job site whether performed by the employer engaged in the pouring or finishing of concrete or by a separate employer.

This classification also applies to the pouring or finishing of lightweight cellular concrete floors within buildings.

The pouring or finishing of concrete floor slabs, foundations, retaining walls, basement walls and/or footings in connection with the construction of poured in place concrete buildings, residential buildings exceeding three stories in height, masonry commercial buildings exceeding two stories in height, and multi-story structural steel buildings, shall be separately classified as 5213, *Concrete Construction – N.O.C.*

CONCRETE OR CEMENT WORK – pouring or finishing of concrete floor slabs, poured in place and on the ground, and concrete slab-type foundations, for other than concrete buildings or structural steel buildings of multi-story construction – including the making or stripping of forms – employees whose regular hourly wage equals or exceeds $~~32~~33.00 per hour   **5205(2)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~32~~33.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~32~~33.00 per hour shall be classified as 5201(2), *Concrete or Cement Work*.

This classification applies to the pouring or finishing of concrete foundations, footings and slabs for residential buildings not exceeding three stories in height. This classification also applies to the pouring or finishing of concrete slab foundations, with or without integrated footings, for one or two story wood framed or masonry commercial buildings and single story structural steel commercial buildings. This classification includes the incidental installation of reinforcing steel by the employer engaged in the pouring or finishing of concrete flatwork.

This classification also applies to the installation and removal of forms at the job site whether performed by the employer engaged in the pouring or finishing of concrete or by a separate employer.

This classification also applies to the pouring or finishing of lightweight cellular concrete floors within buildings.

The pouring or finishing of concrete floor slabs, foundations, retaining walls, basement walls and/or footings in connection with the construction of poured in place concrete buildings, residential buildings exceeding three stories in height, masonry commercial buildings exceeding two stories in height, and multi-story structural steel buildings, shall be separately classified as 5213, *Concrete Construction – N.O.C.*

*   *   *   *   *   *   *

Amend Classifications 5201(1)/5205(1), *Concrete or Cement Work – pouring or finishing of concrete sidewalks, driveways, patios, curbs or gutters*, to increase the hourly wage threshold from $32.00 to $33.00 per hour to reflect wage inflation since the threshold was last amended in 2022.

<u>PROPOSED</u>

CONCRETE OR CEMENT WORK – pouring or finishing of concrete sidewalks, driveways, patios, curbs or gutters – including the making or stripping of forms – employees whose regular hourly wage does not equal or exceed $~~32~~33.00 per hour   **5201(1)**

This classification applies to the pouring or finishing of concrete flatwork, including but not limited to sidewalks, driveways, patios, curbs and gutters. This classification includes the incidental installation of reinforcing steel by the employer engaged in the pouring or finishing of concrete.

This classification also applies to the installation and removal of forms at the job site whether performed by the employer engaged in the pouring or finishing of concrete or by a separate employer.

This classification also applies to the pouring or finishing of concrete slabs, islands and driveways for gasoline service stations; the application of self-leveling cementitious polymer subflooring material; the repair of concrete flatwork using epoxy and resin materials that restore the structural integrity of the concrete; and the construction of concrete drainage gutters or concrete lined ditches for erosion control purposes.

This classification also applies to the application of plaster in swimming pools.

The pouring or finishing of concrete floor slabs, foundations, retaining walls, basement walls and/or footings in connection with the construction of poured in place concrete buildings, residential buildings exceeding three stories in height, masonry commercial buildings exceeding two stories in height, and multi-story structural steel buildings, shall be separately classified as 5213, *Concrete Construction – N.O.C.*

CONCRETE OR CEMENT WORK – pouring or finishing of concrete sidewalks, driveways, patios, curbs or gutters – including the making or stripping of forms – employees whose regular hourly wage equals or exceeds $~~32~~33.00 per hour   **5205(1)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~32~~33.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~32~~33.00 per hour shall be classified as 5201(1), *Concrete or Cement Work*.

This classification applies to the pouring or finishing of concrete flatwork, including but not limited to sidewalks, driveways, patios, curbs and gutters. This classification includes the incidental installation of reinforcing steel by the employer engaged in the pouring or finishing of concrete.

This classification also applies to the installation and removal of forms at the job site whether performed by the employer engaged in the pouring or finishing of concrete or by a separate employer.

This classification also applies to the pouring or finishing of concrete slabs, islands and driveways for gasoline service stations; the application of self-leveling cementitious polymer subflooring material; the repair of concrete flatwork using epoxy and resin materials that restore the structural integrity of the concrete; and the construction of concrete drainage gutters or concrete lined ditches for erosion control purposes.

This classification also applies to the application of plaster in swimming pools.

The pouring or finishing of concrete floor slabs, foundations, retaining walls, basement walls and/or footings in connection with the construction of poured in place concrete buildings, residential buildings exceeding three stories in height, masonry commercial buildings exceeding two stories in height, and multi-story structural steel buildings, shall be separately classified as 5213, *Concrete Construction – N.O.C.*

*   *   *   *   *   *   *

Amend the cross-reference to Classification 3066(4), *Coppersmithing*, for consistency with other industry group naming conventions and previously approved changes*.*

PROPOSED

COPPERSMITHING – shop only

See Metal Working ~~Classifications~~.

*   *   *   *   *   *   *

Amend Classification 8801, *Credit Unions*, to increase the annual payroll limitation from $154,700 to $159,900 per employee to reflect wage inflation since the payroll limitation was last amended in 2023.

PROPOSED

CREDIT UNIONS – all employees – including Clerical Office Employees, Clerical   **8801**
Telecommuter Employees and Outside Salespersons

The entire remuneration of each employee shall be included, subject to a maximum of $~~154,700~~159,900 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to not-for-profit, member-owned depository financial institutions that are chartered as federal or state credit unions providing financial services, including but not limited to share draft accounts, individual retirement accounts, savings accounts, travelers' checks and consumer and commercial loans.

Commissioned loan brokers engaged exclusively in matching qualified mortgage applicants with lenders with no direct lending of funds shall be classified as 8743, *Mortgage Brokers.*

Companies that specialize in direct lending of funds for residential or commercial mortgages shall be classified as 8749, *Mortgage Bankers.*

Real estate agencies that represent buyers, sellers, lessees and lessors in real estate transactions shall be classified as 8741, *Real Estate Agencies.*

The operation of depository financial institutions that are licensed as banks to perform financial services, including but not limited to accepting deposits, paying interest, clearing checks, making loans and exchanging currency shall be classified as 8808, *Banks.*

The operation of properties away from the credit union premises, including but not limited to trusts, repossessed properties and other business properties shall be separately classified.

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Amend Classifications 5190/5140, *Electrical Wiring*, to increase the hourly wage threshold from $34.00 to $36.00 per hour to reflect wage inflation since the threshold was last amended in 2022*.*

<u>PROPOSED</u>

ELECTRICAL WIRING – within buildings – including installation or repair of electrical fixtures   **5190**
   – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed $~~34~~<u>36</u>.00 per hour

This classification applies to the installation or repair of electrical wiring, circuit breaker panels, switches, outlets, lighting fixtures or related electrical wiring system components within buildings. This classification includes the installation and connection of electrical appliances when performed in connection with electrical wiring. This classification also applies to the installation of lighting fixtures onto exterior building surfaces or the maintenance of interior or exterior lighting.

The installation or repair of photovoltaic solar panels, electrical machinery or auxiliary apparatus shall be separately classified as 3724(2), *Electrical Machinery or Auxiliary Apparatus*.

The installation or repair of aerial electric power lines shall be classified as 7538, *Electric Power Line Construction.*

The installation or repair of electrical wiring underground, including trenching and the placement of conduit, shall be classified as 6325, *Conduit Construction or Underground Wiring.*

The installation or repair of exterior pole mounted lighting, including but not limited to street lights and traffic signals, shall be classified as 6325, *Conduit Construction or Underground Wiring.*

The installation or repair of low voltage communications cabling within buildings for voice or data transmission shall be classified as 5195, *Communications Cabling.*

ELECTRICAL WIRING – within buildings – including installation or repair of electrical fixtures **5140**
– including shop, yard or storage operations – employees whose regular hourly wage
equals or exceeds $~~34~~36.00 per hour

Assignment of this classification is subject to verification at the time of final audit that
the employee's regular hourly wage equals or exceeds $~~34~~36.00 per hour. The payroll of
an employee whose regular hourly wage is not shown to equal or exceed $~~34~~36.00 per
hour shall be classified as 5190, *Electrical Wiring*.

This classification applies to the installation or repair of electrical wiring, circuit breaker panels,
switches, outlets, lighting fixtures or related electrical wiring system components within
buildings. This classification includes the installation and connection of electrical appliances
when performed in connection with electrical wiring. This classification also applies to the
installation of lighting fixtures onto exterior building surfaces or the maintenance of interior or
exterior lighting.

The installation or repair of photovoltaic solar panels, electrical machinery or auxiliary apparatus
shall be separately classified as 3724(2), *Electrical Machinery or Auxiliary Apparatus*.

The installation or repair of aerial electric power lines shall be classified as 7538, *Electric Power
Line Construction.*

The installation or repair of electrical wiring underground, including trenching and the placement
of conduit, shall be classified as 6325, *Conduit Construction or Underground Wiring.*

The installation or repair of exterior pole mounted lighting, including but not limited to street
lights and traffic signals, shall be classified as 6325, *Conduit Construction or Underground
Wiring.*

The installation or repair of low voltage communications cabling within buildings for voice or data
transmission shall be classified as 5195, *Communications Cabling.*

<p style="text-align:center">*   *   *   *   *   *   *</p>

Amend Classification 8874(4), *Audio/Video Electronic Products Mfg. – hardware or software design or
development*, which is part of the Electronics Industry Group, to increase the annual payroll limitation
from $154,700 to $159,900 per employee to reflect wage inflation since the payroll limitation was last
amended in 2023.

<p style="text-align:center"><u>PROPOSED</u></p>

ELECTRONICS

AUDIO/VIDEO ELECTRONIC PRODUCTS MFG. – hardware or software design or development **8874(4)**
– including Clerical Office Employees, Clerical Telecommuter Employees and Outside
Salespersons

The entire remuneration of each employee shall be included, subject to a maximum of
$~~154,700~~159,900 per year. When the policy is in force for less than a 12-month period, the
maximum payroll amount shall be prorated based upon the number of weeks in the poli-
cy period.

This classification applies to employees engaged exclusively in hardware or software design or development, computer aided design, or clerical or outside sales operations in connection with the employer's consumer or professional electronic audio or video products manufacturing operations.

This classification does not apply to employees engaged in the manufacture, assembly, repair, testing or otherwise handling of electronic audio or video equipment or prototypes in connection with the employer's manufacturing operations.

Also refer to companion Classification 3681(4), *Audio/Video Electronic Products Mfg*.

<div align="center">*   *   *   *   *   *   *</div>

Amend Classification 8874(2), *Computer or Computer Peripheral Equipment Mfg. – hardware or software design or development*, which is part of the Electronics Industry Group, to increase the annual payroll limitation from $154,700 to $159,900 per employee to reflect wage inflation since the payroll limitation was last amended in 2023.

<div align="center">PROPOSED</div>

ELECTRONICS

COMPUTER OR COMPUTER PERIPHERAL EQUIPMENT MFG. – hardware or software design   8874(2) or development – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons – N.O.C.

The entire remuneration of each employee shall be included, subject to a maximum of $~~154,700~~159,900 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to employees engaged exclusively in hardware or software design or development, computer aided design, or clerical or outside sales operations in connection with the employer's computer or computer peripheral equipment manufacturing operations.

This classification does not apply to employees engaged in the manufacture, assembly, repair, testing or otherwise handling of computer hardware, computer peripheral equipment or proto-types in connection with the employer's manufacturing operations.

Also refer to companion Classification 3681(2), *Computer or Computer Peripheral Equipment Mfg*.

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Amend Classification 8874(1), *Instrument Mfg. – electronic – professional or scientific – hardware or software design or development*, which is part of the Electronics Industry Group, to increase the annual payroll limitation from $154,700 to $159,900 per employee to reflect wage inflation since the payroll limitation was last amended in 2023.

<u>PROPOSED</u>

ELECTRONICS

INSTRUMENT MFG. – electronic – professional or scientific – hardware or software design or   **8874(1)**
       development – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons

       The entire remuneration of each employee shall be included, subject to a maximum of $~~154,700~~<u>159,900</u> per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

       This classification applies to employees engaged exclusively in hardware or software design or development, computer aided design, or clerical or outside sales operations in connection with the employer's electronic instrument manufacturing operations.

       This classification does not apply to employees engaged in the manufacture, assembly, repair, testing or otherwise handling of electronic instruments or prototypes in connection with the employer's manufacturing operations.

       Also refer to companion Classification 3681(1), *Instrument Mfg. – electronic – professional or scientific.*

*   *   *   *   *   *   *

Amend Classification 8874(5), *Integrated Circuit and Semiconductor Wafer Mfg. – hardware or software design or development*, which is part of the Electronics Industry Group, to increase the annual payroll limitation from $154,700 to $159,900 per employee to reflect wage inflation since the payroll limitation was last amended in 2023.

<u>PROPOSED</u>

ELECTRONICS

INTEGRATED CIRCUIT AND SEMICONDUCTOR WAFER MFG. – hardware or software design   **8874(5)**
       or development – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons

       The entire remuneration of each employee shall be included, subject to a maximum of $~~154,700~~<u>159,900</u> per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to employees engaged exclusively in hardware or software design or development, computer aided design, or clerical or outside sales operations in connection with the employer's integrated circuit or semiconductor wafer manufacturing operations.

This classification does not apply to employees engaged in the manufacture, assembly, repair, testing or otherwise handling of integrated circuits or semiconductor wafers or prototypes in connection with the employer's manufacturing operations.

Also refer to companion Classification 4112, *Integrated Circuit and Semiconductor Wafer Mfg.*

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Amend Classification 3572, *Medical Instrument Mfg.,* which is part of the Electronics Industry Group, to reference the corresponding proposed companion Classification 8874(6), *Medical Instrument Mfg. – electronic – diagnostic or treatment – hardware or software design or development*, clarify its intended application and for consistency with previously approved changes*.*

<p align="center"><u>PROPOSED</u></p>

ELECTRONICS

MEDICAL INSTRUMENT MFG. – electronic – diagnostic or treatment <u>– all other employees</u> **3572**

This classification applies to the manufacture or shop repair of electronic medical ~~equipment~~ <u>instruments</u> used for diagnostic or treatment purposes, including but not limited to medical X-ray equipment, blood pressure monitors, pulse monitors, magnetic resonance imaging (MRI) equipment, heart scan systems, ophthalmology diagnostic ~~and~~<u>or</u> eye surgery equipment, endoscopes, vital sign monitoring equipment, radiation treatment equipment, blood ~~and~~<u>or</u> gas analyzers, brain analyzers, surgical lasers, computerized axial tomography (CAT) scanners, ultrasound imagers ~~and~~<u>or</u> defibrillators.

<u>The installation or repair of instruments away from the shop shall be separately classified as 5128, *Instrument Installation, Service or Repair.*</u>

The manufacture of non-electronic medical instruments shall be classified as 3682, *Instrument Mfg. – non-electronic*.

~~The installation or repair of instruments away from the shop shall be separately classified as 5128, *Instrument*~~<u>Also refer to companion Classification 8874(6)</u>*<u>, Medical Instrument Mfg. – electronic – diagnostic or treatment – hardware or software design or development</u>*.

<p align="center">*   *   *   *   *   *   *</p>

Establish Classification 8874(6), *Medical Instrument Mfg. – electronic – diagnostic or treatment – hardware or software design or development,* as a companion classification in the Electronics Industry Group to (1) apply to hardware or software design or development, clerical office and outside sales operations performed in connection with manufacturing operations assigned to Classification 3572, *Medical Instrument Mfg.*, (2) direct that the maximum payroll amount be prorated based upon the number of weeks in the policy period when the policy is in force for less than a 12-month period and (3) limit an employee's annual payroll to $159,900.

<u>PROPOSED</u>

<u>ELECTRONICS</u>

<u>MEDICAL INSTRUMENT MFG. – electronic – diagnostic or treatment – hardware or software design or development – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons</u>   **8874(6)**

<u>The entire remuneration of each employee shall be included, subject to a maximum of $159,900 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.</u>

<u>This classification applies to employees engaged exclusively in hardware or software design or development, computer aided design, or clerical or outside sales operations in connection with the employer's electronic medical instrument manufacturing operations.</u>

<u>This classification does not apply to employees engaged in the manufacture, assembly, repair, testing or otherwise handling of electronic medical instruments or prototypes in connection with the employer's manufacturing operations.</u>

<u>Also refer to companion Classification 3572, *Medical Instrument Mfg. – electronic – diagnostic or treatment.*</u>

*   *   *   *   *   *   *

Amend Classification 8874(3), *Telecommunications Equipment Mfg. – hardware or software design or development*, which is part of the Electronics Industry Group, to increase the annual payroll limitation from $154,700 to $159,900 per employee to reflect wage inflation since the payroll limitation was last amended in 2023.

<u>PROPOSED</u>

ELECTRONICS

TELECOMMUNICATIONS EQUIPMENT MFG. – hardware or software design or development – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons   **8874(3)**

The entire remuneration of each employee shall be included, subject to a maximum of $~~154,700~~<u>159,900</u> per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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This classification applies to employees engaged exclusively in hardware or software design or development, computer aided design, or clerical or outside sales operations in connection with the employer's electronic telecommunications equipment manufacturing operations.

This classification does not apply to employees engaged in the manufacture, assembly, repair, testing or otherwise handling of electronic telecommunications equipment or prototypes in connection with the employer's manufacturing operations.

Also refer to companion Classification 3681(3), *Telecommunications Equipment Mfg*.

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Amend Classification 8601(1), *Engineers*, to increase the annual payroll limitation from $154,700 to $159,900 per person to reflect wage inflation since the payroll limitation was last amended in 2023.

<div align="center">

<u>PROPOSED</u>

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ENGINEERS – consulting – mechanical, civil, electrical or mining engineers or architects –   **8601(1)**
     not engaged in actual construction or operation – including Clerical Office Employees,
     Clerical Telecommuter Employees and Outside Salespersons

The entire remuneration of each employee shall be included, subject to a maximum of $~~154,700~~159,900 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to engineering or architectural consultants who provide technical advice to construction companies, land development companies, building contractors or similar concerns on a fee basis, or to the testing of construction building materials in connection with consulting engineering performed by the same employer. This classification also applies to land surveying prior to or during construction for separate concerns on a fee basis.

Engineering, when performed in support of an employer's own manufacturing, processing or construction operations, is assigned to the applicable manufacturing, processing or construction classification or to the applicable Standard Exception classification.

This classification also applies to fee-based construction management companies that do not engage in or supervise construction operations, but serve as an intermediary between the general contractor and project owner, or otherwise provide expertise regarding a construction project.

Forest engineers shall be classified as 8601(4), *Forest Engineers.*

Oil or gas geologists or scouts shall be classified as 8601(2), *Oil or Gas Geologists or Scouts*.

Fee-based testing operations, including but not limited to the testing of air, water, soil, metal, concrete and other building materials not resulting in recommendations, remediation options or design advice shall be classified as 4511, *Analytical or Testing Laboratories*.

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Amend Classifications 6218(1)/6220(1), *Excavation*, to increase the hourly wage threshold from $38.00 to $40.00 per hour to reflect wage inflation since the threshold was last amended in 2023.

<u>PROPOSED</u>

EXCAVATION – N.O.C. – including borrowing, filling or backfilling – employees whose regular hourly wage does not equal or exceed $~~38~~40.00 per hour   **6218(1)**

This classification applies to the excavation of land to prepare sites for the construction of buildings or structures, including but not limited to residential or commercial buildings, bridges, aerial line towers, driveways, parking lots and swimming pools. This classification includes incidental grading operations. This classification also applies to excavation for removal of contaminated soil.

This classification also applies to off-street snow removal using vehicles or construction equipment, including but not limited to plows, excavators or loaders.

Snow removal from public streets or highways shall be classified as 9403(2), *Street Sweeping Service Companies*.

Excavation in connection with the construction of streets, roads, highways or airport runways, or the excavation of all other areas in preparation for asphalt paving shall be classified as 5507, *Street or Road Construction – grading.*

Trenching operations conducted in connection with the construction of canals, irrigation systems, cross-country water pipelines, oil or gas pipelines or sewers shall be assigned to the applicable construction classification.

Mass rock excavation, pile driving, shaft sinking, caisson or cofferdam work shall be separately classified.

EXCAVATION – N.O.C. – including borrowing, filling or backfilling – employees whose regular hourly wage equals or exceeds $~~38~~40.00 per hour   **6220(1)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~38~~40.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~38~~40.00 per hour shall be classified as 6218(1), *Excavation – N.O.C.*

This classification applies to the excavation of land to prepare sites for the construction of buildings or structures, including but not limited to residential or commercial buildings, bridges, aerial line towers, driveways, parking lots and swimming pools. This classification includes incidental grading operations. This classification also applies to excavation for removal of contaminated soil.

This classification also applies to off-street snow removal using vehicles or construction equipment, including but not limited to plows, excavators or loaders.

Snow removal from public streets or highways shall be classified as 9403(2), *Street Sweeping Service Companies*.

Excavation in connection with the construction of streets roads, highways or airport runways, or the excavation of all other areas in preparation for asphalt paving shall be classified as 5507, *Street or Road Construction – grading.*

Trenching operations conducted in connection with the construction of canals, irrigation systems, cross-country water pipelines, oil or gas pipelines or sewers shall be assigned to the applicable construction classification.

Mass rock excavation, pile driving, shaft sinking, or caisson or cofferdam work shall be separately classified.

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Amend Classification 8078(2), *Beverage Preparation Shops,* which is part of the Food and Beverage Service Industry Group, to clarify its intended application and provide direction as to how related operations should be classified*.*

<u>PROPOSED</u>

FOOD AND BEVERAGE SERVICE

BEVERAGE PREPARATION SHOPS – not <u>restaurants,</u> bars or taverns   **8078(2)**

This classification applies to preparing and serving beverages such as coffee; coffee-based beverages such as mochas, cappuccinos, lattes ~~and~~<u>or</u> espressos; tea or tea-based beverages; ~~and~~<u>or</u> juice drinks such as juice blends, smoothies ~~and~~<u>or</u> lemonade~~.~~<u>,</u> for consumption by the walk-in trade on or away from the premises. This classification ~~shall apply~~<u>applies</u> to each separate ~~location at which~~<u>and distinct department where 50% or more of the gross receipts are generated from</u> the sale of prepared nonalcoholic beverages for consumption on or away from the premises ~~equals or exceeds 50% of gross receipts~~. This classification includes the sale of additional items, including but not limited to muffins, pastries and other baked goods.

<u>Shops that prepare and sell a combination of (1) cold items such as sandwiches, wraps and salads; (2) coffee, tea or other nonalcoholic beverages and (3) individual servings of ice cream, gelato or frozen yogurt shall be assigned to Classifications 8078(1), *Sandwich Shops,* 8078(2), *Beverage Preparation Shops*, or 8078(3), *Ice Cream or Frozen Yogurt Shops*, based on the category of items with the highest percentage of sales.</u>

The bottling or canning of beverages or the manufacture of concentrates shall be separately classified.

This classification does not apply to locations that: (1) prepare and serve hot food or (2) pour and serve alcoholic beverages for consumption by the walk-in trade. Such operations shall be assigned to the applicable *Food and Beverage Service* Industry Group classification.

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Workers' Compensation Insurance Rating Bureau of California®

Amend Classification 9082, *Caterers,* which is part of the Food and Beverage Service Industry Group, to clarify its intended application*.*

<u>PROPOSED</u>

FOOD AND BEVERAGE SERVICE

CATERERS – not restaurants   **9082**

This classification applies to employers engaged exclusively in the preparation, delivery and set-up or service of hot and cold food at customer-specified locations for weddings, conferences, parties, meetings or similar events and includes the pouring and serving of beverages in con-nection with the employer's catering operations. Employers typically prepare large quantities of food in advance that are kept warm and served from a warming tray or similar device or reheat-ed and served hot. <u>This classification applies only to</u> ~~E~~employers <u>that</u> do not maintain a location for <u>(1)</u> customers to dine-in or consume beverages, or <u>(2)</u> ~~for~~ the preparation of individually or-dered meals for consumption away from the premises.

Employers that do not operate restaurants but manufacture or process individually packaged meals or salads that are not cooked to order, kept warm or served hot to the walk-in trade shall be classified as 6504, *Food Products Mfg. or Processing.*

Mobile food vendors that prepare hot food shall be classified as 9081(1), *Restaurants – N.O.C.* Mobile food vendors that do not prepare hot food shall be classified as 8017(1), *Stores – retail*, 8078(1), *Sandwich Shops*, 8078(2), *Beverage Preparation Shops*, or 8078(3), *Ice Cream or Fro-zen Yogurt Shops,* depending on the products sold.

App-based on-demand Delivery Network Companies (DNC) that deliver restaurant meals on a fee basis shall be classified as 7198(1), *Parcel Delivery and Messenger Service Companies.*

Off-site catering operations performed by a restaurant or hotel shall be assigned to the applica-ble *Food and Beverage Service* Industry Group classification.

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Amend Classification 8078(3), *Ice Cream or Frozen Yogurt Shops,* which is part of the Food and Beverage Service Industry Group, to clarify its intended application and provide direction as to how related operations should be classified*.*

<u>PROPOSED</u>

FOOD AND BEVERAGE SERVICE

ICE CREAM OR FROZEN YOGURT SHOPS <u>– not restaurants, bars or taverns</u>   **8078(3)**

This classification applies to the sale of individual servings of ice cream<u>, gelato</u> or frozen yogurt for consumption by the walk-in trade on or away from the premises. This classification ~~shall ap-ply~~<u>applies</u> to each separate ~~location at which~~<u>and distinct department where 50% or more of the gross receipts are generated from</u> the sale of individual servings of ice cream<u>, gelato</u> or frozen yogurt for consumption on or away from the premises ~~equals or exceeds 50% of gross receipts~~. This classification includes the incidental sale of hand<u>–</u>packed ice cream or prepackaged ice cream confections sold as such.

Shops that prepare and sell a combination of (1) cold items such as sandwiches, wraps and salads; (2) coffee, tea or other nonalcoholic beverages and (3) individual servings of ice cream, gelato or frozen yogurt shall be assigned to Classifications 8078(1), *Sandwich Shops,* 8078(2), *Beverage Preparation Shops*, or 8078(3), *Ice Cream or Frozen Yogurt Shops,* based on the category of items with the highest percentage of sales.

This classification does not apply to locations that: (1) prepare and serve hot food or (2) pour and serve alcoholic beverages for consumption by the walk-in trade. Such operations shall be assigned to the applicable *Food and Beverage Service* Industry Group classification.

<p style="text-align:center">*   *   *   *   *   *   *</p>

Amend Classification 8078(1), *Sandwich Shops,* which is part of the Food and Beverage Service Industry Group, to clarify its intended application and provide direction as to how related operations should be classified*.*

<p style="text-align:center">PROPOSED</p>

FOOD AND BEVERAGE SERVICE

SANDWICH SHOPS – N.O.C. – not restaurants, bars or taverns   **8078(1)**

This classification applies to the preparation, serving or sale of cold food items such as sandwiches, wraps or salads ~~and side dishes~~ that are prepared for consumption by the walk-in trade. This classification ~~shall apply~~applies to each separate ~~location at which~~and distinct department where 50% or more of the gross receipts are generated from the sale of prepared cold food items for consumption on or away from the premises ~~equals or exceeds 50% of gross receipts~~ and where no hot food or alcoholic beverages are prepared or poured and served.

Cold food items ~~are~~include:

-     foods that are prepared and served cold ~~or~~;
-     foods that are cooked in advance of orders, ~~and~~ allowed to cool~~.;This classification includes the incidental warming of cold food items~~ and served cold or warmed using microwave ovens, sandwich presses, toaster ovens or heat lamps;
-     ~~and the preparation of~~ sandwiches prepared with meats that are ~~kept warm in a steam table~~cooked in advance of orders and kept warm; and
-     fresh, unbaked pizzas.

~~This classification also applies to the preparation and sale of fresh, unbaked pizzas.~~Shops that prepare and sell a combination of (1) cold items such as sandwiches, wraps and salads; (2) coffee, tea or other nonalcoholic beverages and (3) individual servings of ice cream, gelato or frozen yogurt shall be assigned to Classifications 8078(1), *Sandwich Shops*, 8078(2), *Beverage Preparation Shops*, or 8078(3), *Ice Cream or Frozen Yogurt Shops*, based on the category of items with the highest percentage of sales.

Employers that do not operate sandwich shops but manufacture or process individually packaged meals or salads that are not prepared and served to the walk-in trade shall be classified as 6504, *Food Products Mfg. or Processing.*

This classification does not apply to locations that: (1) prepare and serve hot food or (2) pour and serve alcoholic beverages for consumption by the walk-in trade. ~~Such operations shall be assigned to the applicable *Food and Beverage Service* Industry Group classification.~~Hot food

<u>items are foods that are cooked to order from a raw or partially cooked state to a safe con-
sumable minimum internal temperature using cooking equipment, including but not limited to
deep fryers, ovens, stovetops, griddles, barbeques, grills, hot plates and pressure or steam
cookers and served hot for consumption by the walk-in trade. Except for the cold food items
listed above, this also includes foods that are cooked in advance and served from a warming
tray or similar device.</u>

<u>Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications
applicable to the preparation or serving of hot food or pouring and serving of alcoholic
beverages.</u>

<p align="center">*   *   *   *   *   *   *</p>

Amend Classification 2063, *Dairy Products or Ice Mfg.*, which is part of the Food Packaging and
Processing Industry Group, to clarify its intended application and for consistency with other proposed
changes*.*

<p align="center"><u>PROPOSED</u></p>

FOOD PACKAGING AND PROCESSING

DAIRY PRODUCTS OR ICE MFG.   **2063**

This classification applies to the manufacturing or processing, including pasteurization, of dairy
products, including but not limited to milk, evaporated milk, dairy beverages, powdered milk,
cheese, ice cream, yogurt, whipped cream and butter, and includes the incidental packaging of
products in containers, including but not limited to bottles, boxes, plastic containers and metal or
paper cans. This classification also applies to route drivers who deliver bottled milk to customers
and perform no other duties on the farm premises.

This classification also applies to the manufacture of ice or the purchase and resale of ice.

This classification also applies to the manufacture of sorbet, gelato or sherbet, as well as frozen
dairy or nondairy novelty treats, including but not limited to ice pops, fruit juice bars, ice cream
bars and ice cream sandwiches.

The manufacture of nonalcoholic juice or juice concentrates from fruit, vegetables, nuts or seeds
shall be separately classified as 2116, *Juice or Juice Concentrate Mfg.*

The sale of individual servings of ice cream<u>, gelato</u> or frozen yogurt for consumption by the
walk-in trade on or away from the premises, including the incidental sale of hand-~~-~~packed ice
cream or prepackaged ice cream confections sold as such, shall be classified as 8078(3), *Ice
Cream or Frozen Yogurt Shops*~~,~~ at each separate ~~location at which~~<u>and distinct department
where 50% or more of the gross receipts are generated from</u> the sale of individual servings of
ice cream<u>, gelato</u> or frozen yogurt for consumption on or away from the premises ~~equals or ex-
ceeds 50% of gross receipts~~.

The manufacture of dry ice shall be classified as 4635, *Oxygen or Hydrogen Mfg.*

The mixing or packaging of artificial (blue) ice shall be classified as 4828, *Chemical Mixing or
Repackaging*.

The manufacture of butter substitutes shall be classified as 4717, *Butter Substitutes Mfg.*

The bottling or packaging of nondairy, nonalcoholic beverages shall be classified as 2163, *Bottling*.

<div align="center">* * * * * * *</div>

Amend Classification 8601(4), *Forest Engineers*, to increase the annual payroll limitation from $154,700 to $159,900 per employee to reflect wage inflation since the payroll limitation was last amended in 2023.

<div align="center">PROPOSED</div>

FOREST ENGINEERS – including Clerical Office Employees, Clerical Telecommuter Employ- **8601(4)**
ees and Outside Salespersons

The entire remuneration of each employee shall be included, subject to a maximum of **$154,700159,900 per year. When the policy is in force for less than a 12-month period, the** **maximum payroll amount shall be prorated based upon the number of weeks in the** **policy period.**

This classification applies to forest engineers performing forest management related duties in support of the employer's own operations or on a consulting basis. Such duties include but are not limited to developing or reviewing logging plans, computing the value of standing timber and planning extensions of fire roads constructed in connection with logging operations.

This classification includes timber cruising.

Commercial timber harvesting shall be separately classified as 2702(1), *Logging*.

<div align="center">* * * * * * *</div>

Amend Classification 3082, *Foundries – steel castings,* for consistency with previously approved changes*.*

<div align="center">PROPOSED</div>

FOUNDRIES – steel castings **3082**

This classification applies to foundries that produce steel castings, including incidental processing operations such as the removal of gates, risers, burrs and flash.

This classification includes the manufacture of foundry sand cores that are used in the employer's foundry operations.

Foundry operations are General Exclusions; therefore, unless specifically included in the language of a classification, foundry operations shall be separately classified. See Part 3, Section III, Rule 6, *General Exclusions*.

The manufacture of patterns for use in foundry operations shall be separately classified as 2790, *Pattern or Model Mfg*.

The casting of nonferrous metal shall be classified as 3085, *Foundries – nonferrous*, in accordance with the provisions of the Multiple Enterprises rule.

The casting of iron shall be classified as 3081, *Foundries – iron*, in accordance with the provisions of the Multiple Enterprises rule.

Die casting shall be classified as 1925, *Die Casting Mfg.*

The manufacture of metal castings, either ferrous or nonferrous, by the lost wax or investment process shall be classified as 3339, *Foundries – investment casting.*

The machining and assembly of castings to produce finished parts or products, including but not limited to ~~water meter covers, pump housings, fire grates, bolt anchors, gas burners and weights~~ suspension components, impellers, hinges, golf club heads, valves and rods shall be separately classified.

<p style="text-align:center">*   *   *   *   *   *   *</p>

Amend Classifications 6315(2)/6316(2), *Gas Mains or Connections Construction*, to increase the hourly wage threshold from $38.00 to $40.00 per hour to reflect wage inflation since the threshold was last amended in 2023*.*

<p style="text-align:center"><u>PROPOSED</u></p>

GAS MAINS OR CONNECTIONS CONSTRUCTION – including tunneling at street crossings – employees whose regular hourly wage does not equal or exceed $~~38~~<u>40</u>.00 per hour   **6315(2)**

This classification applies to the construction of gas mains and laterals from the main line to the property line, and includes incidental trenching, shoring and tunneling at street crossings. This classification also applies to the installation of gas lines within property lines when the gas pipe exceeds 6" in diameter.

The installation of gas lines within property lines using pipe that does not exceed 6" in diameter shall be classified as 5183(1)/5187(1), *Plumbing.*

The construction of cross-country pipelines between natural gas producing fields and points of connection with local distributing systems shall be separately classified as 6233, *Oil or Gas Pipeline Construction*.

All tunneling other than at street crossings shall be separately classified.

GAS MAINS OR CONNECTIONS CONSTRUCTION – including tunneling at street crossings – employees whose regular hourly wage equals or exceeds $~~38~~<u>40</u>.00 per hour   **6316(2)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~38~~<u>40</u>.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~38~~<u>40</u>.00 per hour shall be classified as 6315(2), *Gas Mains or Connections Construction*.

This classification applies to the construction of gas mains and laterals from the main line to the property line, and includes incidental trenching, shoring and tunneling at street crossings. This classification also applies to the installation of gas lines within property lines when the gas pipe exceeds 6" in diameter.

The installation of gas lines within property lines using pipe that does not exceed 6" in diameter shall be classified as 5183(1)/5187(1), *Plumbing*.

The construction of cross-country pipelines between natural gas producing fields and points of connection with local distributing systems shall be separately classified as 6233, *Oil or Gas Pipeline Construction*.

All tunneling other than at street crossings shall be separately classified.

<div align="center">*   *   *   *   *   *   *</div>

Amend the cross-reference to Classification 8350, *Gasoline or Oil Dealers,* for consistency with other industry group naming conventions*.*

<div align="center">PROPOSED</div>

GASOLINE OR OIL DEALERS – wholesale – including mixing or blending

See Petroleum ~~Industry~~.

<div align="center">*   *   *   *   *   *   *</div>

Amend the cross-reference to Classification 4740(3), *Gasoline Recovery,* for consistency with other industry group naming conventions and previously approved changes*.*

<div align="center">PROPOSED</div>

GASOLINE RECOVERY <u>– from casing head or natural gas</u>

See Petroleum ~~Industry~~.

<div align="center">*   *   *   *   *   *   *</div>

Amend the cross-reference to Classification 8324, *Gasoline Stations,* for consistency with other industry group naming conventions*.*

<div align="center">PROPOSED</div>

GASOLINE STATIONS – retail – all employees – including cashiers

See Automotive ~~Industry~~.

<div align="center">*   *   *   *   *   *   *</div>

Amend Classifications 5467/5470, *Glaziers*, to increase the hourly wage threshold from $36.00 to $39.00 per hour to reflect wage inflation since the threshold was last amended in 2022.

<u>PROPOSED</u>

GLAZIERS – away from shop – employees whose regular hourly wage does not equal or exceed $~~36~~39.00 per hour   **5467**

This classification applies to the installation of glass panes or insulated glass units within framework in connection with residential or commercial buildings. This classification includes the incidental installation of framework and glass cutting at the job site.

The installation of prefabricated doors, door frames or pre-glazed windows within residential or commercial buildings shall be classified as 5107, *Door, Door Frame or Pre-Glazed Window Installation*, provided such operations are not performed in connection with structures framed by the employer at the same job or location. If the employer is engaged in wood or light gauge steel framing, the installation of doors, door frames or pre-glazed windows at such job or location shall be classified as 5403/5432, *Carpentry*, or 5632/5633, *Steel Framing*.

The installation of tub or shower enclosures, mirrors, mirrored wardrobe doors or window screens shall be separately classified as 5146(1), *Cabinet, Fixture or Trim Installation*.

The application of window film or glass tinting shall be classified as 9507, *Sign Painting or Lettering and Quick Sign Shops.*

The shop cutting of glass shall be classified as 4130, *Glass Merchants.*

The repair or replacement of automobile or truck glass shall be separately classified as 8389, *Automobile or Truck Repair Facilities*.

GLAZIERS – away from shop – employees whose regular hourly wage equals or exceeds $~~36~~39.00 per hour   **5470**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~36~~39.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~36~~39.00 per hour shall be classified as 5467, *Glaziers.*

This classification applies to the installation of glass panes or insulated glass units within framework in connection with residential or commercial buildings. This classification includes the incidental installation of framework and glass cutting at the job site.

The installation of prefabricated doors, door frames or pre-glazed windows within residential or commercial buildings shall be classified as 5107, *Door, Door Frame or Pre-Glazed Window Installation,* provided such operations are not performed in connection with structures framed by the employer at the same job or location. If the employer is engaged in wood or light gauge steel framing, the installation of doors, door frames or pre-glazed windows at such job or location shall be classified as 5403/5432, *Carpentry*, or 5632/5633, *Steel Framing*.

The installation of tub or shower enclosures, mirrors, mirrored wardrobe doors or window screens shall be separately classified as 5146(1), *Cabinet, Fixture or Trim Installation*.

The application of window film or glass tinting shall be classified as 9507, *Sign Painting or Lettering and Quick Sign Shops*.

The shop cutting of glass shall be classified as 4130, *Glass Merchants*.

The repair or replacement of automobile or truck glass shall be separately classified as 8389, *Automobile or Truck Repair Facilities*.

<p align="center">*   *   *   *   *   *   *</p>

Amend Classifications 6218(2)/6220(2), *Grading Land*, to increase the hourly wage threshold from $38.00 to $40.00 per hour to reflect wage inflation since the threshold was last amended in 2023*.*

<p align="center"><u>PROPOSED</u></p>

GRADING LAND – N.O.C. – including borrowing, filling or backfilling – employees whose regular hourly wage does not equal or exceed $~~38~~<u>40</u>.00 per hour	**6218(2)**

This classification applies to land grading that is not more specifically described by another classification.

Trenching operations conducted in connection with the construction of canals, irrigation systems, cross-country water pipelines, oil or gas pipelines or sewers shall be assigned to the applicable construction classification.

Grading when performed in connection with the construction of streets, roads, highways or airport runways, or grading of all other areas in preparation for asphalt paving, shall be classified as 5507, *Street or Road Construction – grading.*

Mass rock excavation, pile driving, shaft sinking, or caisson or cofferdam work shall be separately classified.

GRADING LAND – N.O.C. – including borrowing, filling or backfilling – employees whose regular hourly wage equals or exceeds $~~38~~<u>40</u>.00 per hour	**6220(2)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~38~~<u>40</u>.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~38~~<u>40</u>.00 per hour shall be classified as 6218(2), *Grading Land*.

This classification applies to land grading that is not more specifically described by another classification.

Trenching operations conducted in connection with the construction of canals, irrigation systems, cross-country water pipelines, oil or gas pipelines or sewers shall be assigned to the applicable construction classification.

Grading when performed in connection with the construction of streets, roads, highways or airport runways, or grading of all other areas in preparation for asphalt paving, shall be classified as 5507, *Street or Road Construction – grading.*

Mass rock excavation, pile driving, shaft sinking, or caisson or cofferdam work shall be separately classified.

<p align="center">*   *   *   *   *   *   *</p>

Amend Classification 8839, *Dental or Orthodontia Practices,* which is part of the Health and Human Services Industry Group, to limit an employee's annual payroll to $159,900*.*

<u>PROPOSED</u>

HEALTH AND HUMAN SERVICES

DENTAL OR ORTHODONTIA PRACTICES – including Clerical Office Employees and Clerical   **8839**
   Telecommuter Employees

   The entire remuneration of each employee shall be included, subject to a maximum of $~~XXX,XXX~~<u>159,900</u> per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

   This classification applies to dental practices or clinics that provide general, restorative or cosmetic dental services or teeth whitening or straightening procedures. This classification also applies to periodontal or oral surgery practices. This classification includes the manufacture or customization of dental products, including but not limited to crowns, dentures, inlays and bridges when performed in connection with the dental services provided.

   Physicians' practices or clinics that provide outpatient medical services shall be classified as 8834, *Physicians' Practices and Outpatient Clinics*.

   The manufacture of dental products primarily for other concerns shall be separately classified as 4692, *Dental Laboratories*.

*   *   *   *   *   *   *

Amend Classification 9043, *Hospitals,* which is part of Health and Human Services Industry Group, to limit an employee's annual payroll to $159,900*.*

<u>PROPOSED</u>

HEALTH AND HUMAN SERVICES

HOSPITALS – all employees – including Clerical Office Employees, Clerical Telecommuter   **9043**
   Employees and Outside Salespersons

   The entire remuneration of each employee shall be included, subject to a maximum of $~~XXX,XXX~~<u>159,900</u> per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

   The payroll for student nurses and interns shall be included at an average wage of at least $100 per week.

   This classification applies to facilities that are licensed by the California Department of Public Health as a General Acute Care Hospital, Acute Psychiatric Hospital or Special Hospital. Hospitals retain medical staff with the capability to provide 24-hour inpatient care. This classification includes skilled nursing facilities operated by the acute care hospital when both facilities operate

under a single license as an acute care hospital.

Skilled nursing facilities operated under a separate license shall be classified as 8829(1), *Skilled Nursing Facilities.*

A medical clinic that operates at a location separate from the hospital shall be classified as 8834, *Physicians' Practices and Outpatient Clinics,* provided the clinic does not provide 24-hour inpatient care.

Hospitals operated by municipal, state or other public agencies shall be classified as 8830, *Institutional Employees*.

Hospitals operated in connection with jails or prisons shall be classified as 7720, *Police, Sheriffs, Marshals, Animal Control Officers, Fish and Wildlife Officers and Correctional Officers – including deputies – not volunteers.*

<p style="text-align:center">*   *   *   *   *   *   *</p>

Amend Classification 8834, *Physician's Practices and Outpatient Clinics,* which is part of Health and Human Services Industry Group, to limit an employee's annual payroll to $159,900*.*

<p style="text-align:center"><u>PROPOSED</u></p>

HEALTH AND HUMAN SERVICES

PHYSICIANS' PRACTICES AND OUTPATIENT CLINICS – all employees – including Clerical Office Employees and Clerical Telecommuter Employees   **8834**

The entire remuneration of each employee shall be included, subject to a maximum of $~~XXX,XXX~~<u>159,900</u> per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to physicians' practices or clinics that provide outpatient medical services that are less than 24 hours in duration to treat patients for illness, disease or disorders. Outpatient medical services also include but are not limited to surgery; medical weight loss treatment; physical therapy; acupuncture; chiropractic care; dialysis; X-ray laboratory services; and blood, body fluid or tissue collection or testing. This classification includes the dispensing or provision of medication or medical equipment exclusively to patients by physicians' practices or outpatient clinics, including but not limited to eyeglasses, braces, supports, mobility aids and home testing or monitoring equipment.

This classification also applies to blood banks or blood donor centers.

Physicians employed by facilities, including but not limited to hospitals, skilled nursing facilities and residential care facilities shall be assigned to the classification applicable to the facility.

<p style="text-align:center">*   *   *   *   *   *   *</p>

Amend Classifications 5538(2)/5542(2), *Heating or Air Conditioning Ductwork*, to increase the hourly wage threshold from $29.00 to $33.00 per hour to reflect wage inflation since the threshold was last amended in 2022*.*

<u>PROPOSED</u>

HEATING OR AIR CONDITIONING DUCTWORK – installation or repair – including shop, yard   **5538(2)**
or storage operations – including installation of furnaces or air conditioning equipment – employees whose regular hourly wage does not equal or exceed $~~29~~33.00 per hour – N.O.C.

This classification applies to the installation or repair of sheet metal or nonmetallic, rigid or flexible ductwork for heating or air conditioning systems.

This classification also applies to the installation or repair of heating or air conditioning equipment provided the same employer engages in the installation of ductwork at the same job or location. The installation or repair of heating or air conditioning equipment where no ductwork installation is performed by the employer at the same job or location shall be classified as 5183(3)/5187(3), *Heating or Air Conditioning Equipment.*

This classification includes the shop fabrication of ductwork or duct fittings when the employer installs any portion of the fabricated items.

The installation of pipe or pipe fittings shall be separately classified.

HEATING OR AIR CONDITIONING DUCTWORK – installation or repair – including shop, yard   **5542(2)**
or storage operations – including installation of furnaces or air conditioning equipment – employees whose regular hourly wage equals or exceeds $~~29~~33.00 per hour – N.O.C.

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~29~~33.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~29~~33.00 per hour shall be classified as 5538(2), *Heating or Air Conditioning Ductwork*.

This classification applies to the installation or repair of sheet metal or nonmetallic, rigid or flexible ductwork for heating or air conditioning systems.

This classification also applies to the installation or repair of heating or air conditioning equipment provided the same employer engages in the installation of ductwork at the same job or location. The installation or repair of heating or air conditioning equipment where no ductwork installation is performed by the employer at the same job or location shall be classified as 5183(3)/5187(3), *Heating or Air Conditioning Equipment.*

This classification includes the shop fabrication of ductwork or duct fittings when the employer installs any portion of the fabricated items.

The installation of pipe or pipe fittings shall be separately classified.

*   *   *   *   *   *   *

Amend Classifications 5183(3)/5187(3), *Heating or Air Conditioning Equipment*, to increase the hourly wage threshold from $31.00 to $32.00 per hour to reflect wage inflation since the threshold was last amended in 2022*.*

<u>PROPOSED</u>

HEATING OR AIR CONDITIONING EQUIPMENT – installation, service or repair – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed $~~31~~32.00 per hour – N.O.C.   **5183(3)**

This classification applies to the installation, service or repair of warm air or hydronic heating or air conditioning equipment within commercial or residential buildings provided the same employer does not engage in the installation of ductwork at the same job or location. The installation or repair of heating or air conditioning equipment where ductwork installation is performed by the employer at the same job or location shall be classified as 5538(2)/5542(2), *Heating or Air Conditioning Ductwork*.

The manufacture of air conditioning systems or equipment, or the shop repair of air conditioning systems or equipment by employers that do not perform installation, service or repair at customers' locations shall be classified as 3165(1), *Air Conditioning or Refrigeration Equipment Mfg.*

The manufacture of commercial or household furnaces or gas or propane heaters, or the shop repair of commercial or household furnaces or gas or propane heaters by employers that do not perform installation, service or repair at customers' locations shall be classified as 3175, *Furnace or Heater Mfg*.

The installation, service or repair of commercial refrigeration equipment, when any portion of these operations is performed away from the shop, shall be classified as 5183(2)/5187(2), *Refrigeration Equipment*.

The installation, service or repair of household refrigerators, freezers, dehumidifiers, or portable air conditioning units shall be classified as 9519(1), *Household Appliances.*

The installation of plate steel boilers shall be separately classified as 3726, *Boiler Installation, Service or Repair*.

HEATING OR AIR CONDITIONING EQUIPMENT – installation, service or repair – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds $~~31~~32.00 per hour – N.O.C.   **5187(3)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~31~~32.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~31~~32.00 per hour shall be classified as 5183(3), *Heating or Air Conditioning Equipment*.

This classification applies to the installation, service or repair of warm air or hydronic heating or air conditioning equipment within commercial or residential buildings provided the same employer does not engage in the installation of ductwork at the same job or location. The installation or repair of heating or air conditioning equipment where ductwork installation is performed by the employer at the same job or location shall be classified as 5538(2)/5542(2), *Heating or Air Conditioning Ductwork*.

The manufacture of air conditioning systems or equipment, or the shop repair of air conditioning systems or equipment by employers that do not perform installation, service or repair at customers' locations shall be classified as 3165(1), *Air Conditioning or Refrigeration Equipment Mfg.*

The manufacture of commercial or household furnaces or gas or propane heaters, or the shop repair of commercial or household furnaces or gas or propane heaters by employers that do not perform installation, service or repair at customers' locations shall be classified as 3175, *Furnace or Heater Mfg*.

The installation, service or repair of commercial refrigeration equipment, when any portion of these operations is performed away from the shop, shall be classified as 5183(2)/5187(2), *Refrigeration Equipment*.

The installation, service or repair of household refrigerators, freezers, dehumidifiers, or portable air conditioning units shall be classified as 9519(1), *Household Appliances*.

The installation of plate steel boilers shall be separately classified as 3726, *Boiler Installation, Service or Repair*.

<div align="center">*   *   *   *   *   *   *</div>

Amend Classification 3682, *Instrument Mfg. – non-electronic,* to reference the corresponding proposed companion Classification 8874(7), *Instrument Mfg. – non-electronic – scientific or medical – hardware or software design or development.*

<div align="center">PROPOSED</div>

INSTRUMENT MFG. – non-electronic – scientific or medical – <u>all other employees</u> – N.O.C.   **3682**

This classification applies to the manufacture or shop repair of non-electronic instruments, including but not limited to micrometers, surveying levels, sighting rods, hypodermic syringes, scalpels and microscopes. This classification also applies to the manufacture of catheters, binoculars, compasses, telescopes, implantable medical devices, orthodontic components, medical hand tools, non-electronic scales, measuring tapes or rifle scopes.

This classification also applies to employers that design proprietary, non-electronic instruments and subcontract manufacturing to other concerns provided the employer also:

1. Manufactures the prototype or subcontracts the manufacture of the prototype; or

2. Receives the manufactured product and performs quality control operations prior to shipment.

Employers that neither design nor manufacture the product, but purchase products from manufacturers for resale purposes, shall be assigned to the applicable *Stores* Industry Group classification notwithstanding that they may engage in some product preparation or quality control operations.

The manufacture of electronic medical instruments shall be classified as 3572, *Medical Instrument Mfg.*

The manufacture of electronic professional or scientific instruments shall be classified as 3681(1), *Instrument Mfg. – electronic.*

The repair of instruments away from the shop shall be separately classified.

<u>Also refer to companion Classification 8874(7), *Instrument Mfg. – non-electronic – scientific or medical – hardware or software design or development.*</u>

<div align="center">*   *   *   *   *   *   *</div>

Establish Classification 8874(7), *Instrument Mfg. – non-electronic – scientific or medical – hardware or software design or development,* as a companion classification to (1) apply to hardware or software design or development, clerical office and outside sales operations performed in connection with manufacturing operations assigned to Classification 3682, *Instrument Mfg. – non-electronic – scientific or medical*, (2) direct that the maximum payroll amount be prorated based upon the number of weeks in the policy period when the policy is in force for less than a 12-month period and (3) limit an employee's annual payroll to $159,900.

<u>PROPOSED</u>

INSTRUMENT MFG. – non-electronic – scientific or medical – hardware or software design or   **8874(7)**
    development – including Clerical Office Employees, Clerical Telecommuter Employees
    and Outside Salespersons – N.O.C.

    The entire remuneration of each employee shall be included, subject to a maximum of
    $159,900 per year. When the policy is in force for less than a 12-month period, the
    maximum payroll amount shall be prorated based upon the number of weeks in the
    policy period.

    This classification applies to employees engaged exclusively in hardware or software design or
    development, computer aided design, or clerical or outside sales operations in connection with
    the employer's non-electronic instrument manufacturing operations.

    This classification does not apply to employees engaged in the manufacture, assembly, repair,
    testing or otherwise handling of non-electronic instruments or prototypes in connection with the
    employer's manufacturing operations.

    Also refer to companion Classification 3682, *Instrument Mfg. – non-electronic – scientific or*
    medical.

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Amend Classification 8822, *Insurance Companies*, to increase the annual payroll limitation from $154,700 to $159,900 per employee to reflect wage inflation since the payroll limitation was last amended in 2023.

<u>PROPOSED</u>

INSURANCE COMPANIES – all employees – including Clerical Office Employees, Clerical Tel-   **8822**
    ecommuter Employees and Outside Salespersons

    The entire remuneration of each employee shall be included, subject to a maximum of
    $~~154,700~~159,900 per year. When the policy is in force for less than a 12-month period, the
    maximum payroll amount shall be prorated based upon the number of weeks in the
    policy period.

    This classification applies to employers licensed by the California Department of Insurance as
    insurance companies to underwrite a variety of commercial or personal coverages, including but
    not limited to health, disability, automobile, property, title, liability, workers' compensation, life
    and annuity insurance, and surety bonds.

Fee-based inspections for insurance, safety or valuation purposes shall be classified as 8720(1), *Inspection for Insurance, Safety or Valuation Purposes.*

The operations performed by insurance administrators, brokers, agents or adjustors who are not employed by a licensed insurance company shall be assigned to the employer's standard classification or to the applicable Standard Exception classification.

*   *   *   *   *   *   *

Amend Classification 8859(2), *Internet or Web-Based Application Development or Operation*, to increase the annual payroll limitation from $154,700 to $159,900 per employee to reflect wage inflation since the payroll limitation was last amended in 2023.

<u>PROPOSED</u>

INTERNET OR WEB-BASED APPLICATION DEVELOPMENT OR OPERATION – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons   **8859(2)**

The entire remuneration of each employee shall be included, subject to a maximum of $~~154,700~~159,900 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to firms that specialize in the development and operation of Internet or web-based applications and websites. This classification also applies to employers engaged in such operations for other concerns on a contract basis.

This classification does not apply to firms that operate as Internet Service Providers (ISP) or to firms that operate websites in connection with additional separately classified operations by the same employer.

*   *   *   *   *   *   *

Amend the cross-reference to Classification 3040, *Iron or Steel Works – non-structural,* for consistency with other industry group naming conventions*.*

<u>PROPOSED</u>

IRON OR STEEL WORKS – non-structural – shop – fabricating, assembling or manufacturing ornamental brass, bronze or iron work; railings; balconies; fire escapes; staircases; iron shutters or other non-structural iron or steel work

See Metal Working ~~Classifications~~.

*   *   *   *   *   *   *

Amend the cross-reference to Classification 3030, *Iron or Steel Works – structural,* for consistency with other industry group naming conventions*.*

<u>PROPOSED</u>

IRON OR STEEL WORKS – structural – shop – fabricating or assembling girders, beams, columns, trusses, stringers or other structural iron or steel

See Metal Working ~~Classifications~~.

*   *   *   *   *   *   *

Amend Classifications 6218(3)/6220(3), *Land Leveling*, to increase the hourly wage threshold from $38.00 to $40.00 per hour to reflect wage inflation since the threshold was last amended in 2023*.*

<u>PROPOSED</u>

LAND LEVELING – grading farm lands – employees whose regular hourly wage does not equal or exceed $~~38~~<u>40</u>.00 per hour   **6218(3)**

This classification applies to leveling, smoothing and shaping agricultural land for other concerns on a fee basis. This classification also applies to ripping and subsequent grading of soil when such operations are not performed in connection with land clearing.

Land leveling performed in connection with the employer's own farming operations shall be assigned to the applicable *Farms* Industry Group classification.

Land clearing operations, including land ripping, shall be classified as 2702(2), *Land Clearing.*

LAND LEVELING – grading farm lands – employees whose regular hourly wage equals or exceeds $~~38~~<u>40</u>.00 per hour   **6220(3)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~38~~<u>40</u>.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~38~~<u>40</u>.00 per hour shall be classified as 6218(3), *Land Leveling*.

This classification applies to leveling, smoothing and shaping agricultural land for other concerns on a fee basis. This classification also applies to ripping and subsequent grading of soil when such operations are not performed in connection with land clearing.

Land leveling performed in connection with the employer's own farming operations shall be assigned to the applicable *Farms* Industry Group classification.

Land clearing operations, including land ripping, shall be classified as 2702(2), *Land Clearing*.

*   *   *   *   *   *   *

Amend Classification 8820, *Law Firms*, to increase the annual payroll limitation from $154,700 to
$159,900 per employee to reflect wage inflation since the payroll limitation was last amended in 2023.

<u>PROPOSED</u>

LAW FIRMS – all employees – including Clerical Office Employees, Clerical Telecommuter   **8820**
Employees and Outside Salespersons

The entire remuneration of each employee shall be included, subject to a maximum of
$~~154,700~~<u>159,900</u> per year. When the policy is in force for less than a 12-month period, the
maximum payroll amount shall be prorated based upon the number of weeks in the
policy period.

This classification applies to licensed attorneys and law firms that provide legal services to cli-
ents on a fee or pro bono basis, including but not limited to supplying legal advice and represen-
tation in civil and criminal litigation, administrative hearings, personal and business transactions
and other legal matters.

The operations performed by legal staff who are not employed by a law firm shall be assigned to
the standard classification assignable to the employer or to the applicable Standard Exception
classification.

Employers providing legal support services to attorneys and law firms on a fee basis, including
but not limited to process serving summonses, complaints and subpoenas, preparing or filing
court documents and reproducing documents shall be classified as 8821, *Law Firm Support
Services*.

*   *   *   *   *   *   *

Amend the cross-reference to Classification 3647(2), *Lead, Reclaiming or Alloying,* for consistency with
other industry group naming conventions and previously approved changes*.*

<u>PROPOSED</u>

LEAD~,~ RECLAIMING OR ALLOYING – including litharge and lead oxide manufacturing

See Metal Working ~~Classifications~~

*   *   *   *   *   *   *

Amend Classifications 5027/5028, *Masonry*, to increase the hourly wage threshold from $32.00 to $35.00 per hour to reflect wage inflation since the threshold was last amended in 2022.

<u>PROPOSED</u>

MASONRY – employees whose regular hourly wage does not equal or exceed $~~32~~35.00 per hour – N.O.C.	**5027**

This classification applies to the construction of structures, load bearing or non-load bearing walls, fences, fireplaces, walkways, retaining walls, barbecues, enclosures or similar items using masonry materials, including but not limited to brick, natural or manufactured stone, concrete block and glass block. This classification also applies to the installation of swimming pool coping, fireproofing tile or cemetery monuments.

The installation of adhered or bonded lightweight architectural non-load bearing stone or brick veneer products shall be classified as 5348, *Tile, Stone, Mosaic or Terrazzo Work*.

Masonry work performed in connection with sewer construction shall be classified as 6307/6308, *Sewer Construction*.

MASONRY – employees whose regular hourly wage equals or exceeds $~~32~~35.00 per hour – N.O.C.	**5028**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~32~~35.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~32~~35.00 per hour shall be classified as 5027, *Masonry*.

This classification applies to the construction of structures, load bearing or non-load bearing walls, fences, fireplaces, walkways, retaining walls, barbecues, enclosures or similar items using masonry materials, including but not limited to brick, natural or manufactured stone, concrete block and glass block. This classification also applies to the installation of swimming pool coping, fireproofing tile or cemetery monuments.

The installation of adhered or bonded lightweight architectural non-load bearing stone or brick veneer products shall be classified as 5348, *Tile, Stone, Mosaic or Terrazzo Work.*

Masonry work performed in connection with sewer construction shall be classified as 6307/6308, *Sewer Construction*.

*   *   *   *   *   *   *

Amend the cross-reference to Classification 3400, *Metal Goods Mfg.,* for consistency with other industry group naming conventions.

<u>PROPOSED</u>

METAL GOODS MFG. – N.O.C.

See Metal Working ~~Classifications~~.

*   *   *   *   *   *   *

Amend the Metal Working Classifications Industry Group for consistency with other industry group naming conventions.

<u>PROPOSED</u>

METAL WORKING ~~CLASSIFICATIONS~~

The following grouping includes classifications applicable to the manufacturing and machining of metal stock to produce an end-product that is not specifically described by another classification. Pursuant to Part 3, Section II, Rule 17, a classification having a N.O.C. (not otherwise classified) qualifier shall not be used if another classification more accurately describes the operation. As such, the following group does not include all possible classifications applicable to the manufacture or machining of metal products. For classifications that describe the manufacture or assembly of specific products, refer to the alphabetical listing of classifications. Foundry operations shall be classified in accordance with the provisions of Part 3, Section III, Rule 6, *General Exclusions*.

* * * * * * *

Amend Classification 8749, *Mortgage Bankers*, to increase the annual payroll limitation from $154,700 to $159,900 per employee to reflect wage inflation since the payroll limitation was last amended in 2023.

<u>PROPOSED</u>

MORTGAGE BANKERS – all employees – including Clerical Office Employees, Clerical Tele- commuter Employees and Outside Salespersons **8749**

The entire remuneration of each employee shall be included, subject to a maximum of $~~154,700~~159,900 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to companies that specialize in direct lending of funds for residential or commercial mortgages. This classification includes loaning money held on deposit and fund- ing loans through a line of credit.

Commissioned loan brokers engaged exclusively in matching qualified mortgage applicants with lenders with no direct lending of funds shall be classified as 8743, *Mortgage Brokers.*

Real estate agencies that represent buyers, sellers, lessees and lessors in real estate transac- tions shall be classified as 8741, *Real Estate Agencies.*

The operation of depository financial institutions that are licensed as banks to perform financial services, including but not limited to accepting deposits, paying interest, clearing checks, making loans and exchanging currency, shall be classified as 8808, *Banks.*

* * * * * * *

Amend Classification 8743, *Mortgage Brokers*, to increase the annual payroll limitation from $154,700 to $159,900 per employee to reflect wage inflation since the payroll limitation was last amended in 2023.

<u>PROPOSED</u>

MORTGAGE BROKERS – no direct lending – all employees – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons **8743**

> **The entire remuneration of each employee shall be included, subject to a maximum of $~~154,700~~159,900 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.**

> This classification applies to commissioned loan brokers engaged in matching qualified mortgage applicants with lenders.

> Companies that specialize in direct lending of funds for residential or commercial mortgages shall be classified as 8749, *Mortgage Bankers.*

> Real estate agencies that represent buyers, sellers, lessees and lessors in real estate transactions shall be classified as 8741, *Real Estate Agencies.*

> The operation of depository financial institutions that are licensed as banks to perform financial services, including but not limited to accepting deposits, paying interest, clearing checks, making loans and exchanging currency, shall be classified as 8808, *Banks.*

*   *   *   *   *   *   *

Amend Classification 9610, *Motion Pictures – production*, to increase the annual payroll limitation for actors, musicians, producers and the motion picture director from $154,700 to $159,900 per person to reflect wage inflation since the payroll limitation was last amended in 2023.

<u>PROPOSED</u>

MOTION PICTURES – production – in studios and outside – all employees **9610**

> **The entire remuneration of actors, musicians, producers and the motion picture director shall be included subject to a maximum of $~~154,700~~159,900 per year per person. When such employees do not work the entire year, the payroll limitation shall be prorated based upon the number of weeks in which such employees worked during the policy period.**

> This classification applies to companies that specialize in the production of motion pictures, television features, commercials, music videos, videotaped depositions, videotaped court proceedings or industrial films that are recorded on motion picture film stock, videotape, digital or other media.

> Employees engaged exclusively in the electronic editing of digital files using computerized editing equipment are assignable to Classification 8810, *Clerical Office Employees*, or 8871, *Clerical Telecommuter Employees*, subject to the Standard Exceptions rule. See Section III, Rule 4, *Standard Exceptions*.

Employees who create animation using computer or digital applications are assignable to Classification 8810, *Clerical Office Employees*, or 8871, *Clerical Telecommuter Employees*, subject to the Standard Exceptions rule. See Section III, Rule 4, *Standard Exceptions*.

The payroll limitation of this classification is applicable to the director responsible for all aspects of production. The payroll for all other directors such as assistant and associate directors is not subject to limitation.

The payroll limitation also applies to motion picture producers responsible for overseeing the financial, administrative or creative aspects of a motion picture.

*   *   *   *   *   *   *

Amend Classification 2923, *Musical Instrument Mfg.,* for consistency with other industry group naming conventions.

PROPOSED

MUSICAL INSTRUMENT MFG. – other than metal – N.O.C.   **2923**

This classification applies to the manufacture or repair of non-metal musical instruments, including but not limited to pianos, guitars, violins, cellos, violas, harps, banjos, organs and drums.

The manufacture of electronic music instruments, synthesizers, amplifiers and musical instrument digital interface (MIDI) equipment shall be classified as 3681(4), *Audio/Video Electronic Products Mfg.*

The manufacture or repair of metal musical instruments shall be assigned to the applicable *Metal Working ~~Classifications~~ Industry Group classification.*

*   *   *   *   *   *   *

Amend the cross-reference to Classification 8601(2), *Oil or Gas Geologists or Scouts,* for consistency with other industry group naming conventions and previously approved changes.

PROPOSED

OIL OR GAS GEOLOGISTS OR SCOUTS <u>– including mapping of subsurface areas – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons</u>

See Petroleum ~~Industry~~.

*   *   *   *   *   *   *

Amend the cross-reference to Classification 1320, *Oil or Gas Lease Operators,* for consistency with other industry group naming conventions and previously approved changes*.*

<u>PROPOSED</u>

OIL OR GAS LEASE OPERATORS <u>– all operations</u>

See Petroleum ~~Industry~~.

*   *   *   *   *   *   *

Amend the cross-reference to Classification 6216, *Oil or Gas Lease Work,* for consistency with other industry group naming conventions and previously approved changes*.*

<u>PROPOSED</u>

OIL OR GAS LEASE WORK <u>– N.O.C. – not lease operators</u>

See Petroleum ~~Industry~~.

*   *   *   *   *   *   *

Amend the cross-reference to Classification 6233, *Oil or Gas Pipeline Construction,* for consistency with other industry group naming conventions and previously approved changes*.*

<u>PROPOSED</u>

OIL OR GAS PIPELINE CONSTRUCTION <u>– all operations</u>

See Petroleum ~~Industry~~.

*   *   *   *   *   *   *

Amend the cross-reference to Classification 7515, *Oil or Gas Pipeline Operation,* for consistency with other industry group naming conventions*.*

<u>PROPOSED</u>

OIL OR GAS PIPELINE OPERATION

See Petroleum ~~Industry~~.

*   *   *   *   *   *   *

Amend the cross-reference to Classification 3719, *Oil or Gas Refineries,* for consistency with other industry group naming conventions*.*

<u>PROPOSED</u>

OIL OR GAS REFINERIES – erection or repair – all operations

See Petroleum ~~Industry~~.

*   *   *   *   *   *   *

Amend the cross-reference to Classification 1322, *Oil or Gas Well Servicing,* for consistency with other industry group naming conventions and previously approved changes*.*

<u>PROPOSED</u>

OIL OR GAS WELL SERVICING <u>**– N.O.C. – by contractors using well service or work-over rigs – no drilling or redrilling – including Outside Salespersons**</u>

See Petroleum ~~Industry~~.

*   *   *   *   *   *   *

Eliminate the cross-reference to *Oil or Gas Well Supplies or Equipment Dealers,* for consistency with previously approved changes.

<u>PROPOSED</u>

~~**OIL OR GAS WELL SUPPLIES OR EQUIPMENT DEALERS – store or yard only – not secondhand**~~

~~See Petroleum Industry.~~

*   *   *   *   *   *   *

Amend the cross-reference to Classification 6206(2), *Oil or Gas Wells – acidizing or hydraulic fracturing,* for consistency with other industry group naming conventions.

<u>PROPOSED</u>

OIL OR GAS WELLS – acidizing or hydraulic fracturing – all operations

See Petroleum ~~Industry~~.

*   *   *   *   *   *   *

Amend the cross-reference to Classification 6206(1), *Oil or Gas Wells – cementing,* for consistency with other industry group naming conventions.

<u>PROPOSED</u>

OIL OR GAS WELLS – cementing

See Petroleum ~~Industry~~.

*   *   *   *   *   *   *

Amend the cross-reference to Classification 6235(1), *Oil or Gas Wells – drilling or redrilling,* for consistency with other industry group naming conventions and previously approved changes.

<u>PROPOSED</u>

OIL OR GAS WELLS – drilling or redrilling <u>– including installation of casing</u>

See Petroleum ~~Industry~~.

*   *   *   *   *   *   *

Amend the cross-reference to Classification 6206(4), *Oil or Gas Wells – gravel packing,* for consistency with other industry group naming conventions*.*

<u>PROPOSED</u>

OIL OR GAS WELLS – gravel packing

See Petroleum ~~Industry~~.

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Amend the cross-reference to Classification 6235(2), *Oil or Gas Wells – installation or recovery of casing,* for consistency with other industry group naming conventions*.*

<u>PROPOSED</u>

OIL OR GAS WELLS – installation or recovery of casing

See Petroleum ~~Industry~~.

* * * * * * *

Amend the cross-reference to Classification 6237(2), *Oil or Gas Wells – perforating of casing,* for consistency with other industry group naming conventions and previously approved changes*.*

<u>PROPOSED</u>

OIL OR GAS WELLS – perforating of casing <u>– all operations</u>

See Petroleum ~~Industry~~.

* * * * * * *

Amend the cross-reference to Classification 6213, *Oil or Gas Wells – specialty tool companies,* for consistency with other industry group naming conventions and previously approved changes*.*

<u>PROPOSED</u>

OIL OR GAS WELLS – specialty tool companies <u>– N.O.C. – all employees – including shop, yard or storage operations and outside supervisors</u>

See Petroleum ~~Industry~~.

* * * * * * *

Amend the cross-reference to Classification 6206(3), *Oil or Gas Wells – vacuum truck service companies,* for consistency with other industry group naming conventions and previously approved changes.

<u>PROPOSED</u>

OIL OR GAS WELLS – vacuum truck service companies <u>– all operations</u>

See Petroleum ~~Industry~~.

*   *   *   *   *   *   *

Amend the cross-reference to Classification 6237(1), *Oil or Gas Wells – wireline service companies,* for consistency with other industry group naming conventions and previously approved changes*.*

<u>PROPOSED</u>

OIL OR GAS WELLS – wireline service companies <u>– including instrument logging or survey</u>
<u>work in wells</u>

See Petroleum ~~Industry~~.

*   *   *   *   *   *   *

Amend the cross-reference to Classification 4740(1), *Oil Refining,* for consistency with other industry group naming conventions and previously approved changes*.*

<u>PROPOSED</u>

OIL REFINING <u>– petroleum</u>

See Petroleum ~~Industry~~.

*   *   *   *   *   *   *

Amend the cross-reference to Classification 9501(3), *Painting – automobile or truck bodies,* for consistency with other industry group naming conventions and previously approved changes*.*

<u>PROPOSED</u>

PAINTING – automobile or truck bodies – including incidental sanding – no body ~~or fender~~ repairing – including estimators, service writers and customer service representatives who inspect vehicles

See Automotive ~~Industry~~.

* * * * * * *

Amend Classifications 5474(1)/5482(1), *Painting or Wallpaper Installation*, to increase the hourly wage threshold from $31.00 to $32.00 per hour to reflect wage inflation since the threshold was last amended in 2022*.*

<u>PROPOSED</u>

PAINTING OR WALLPAPER INSTALLATION – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed $~~31~~32.00 per hour – N.O.C.   **5474(1)**

This classification applies to interior or exterior painting at customers' locations by application of decorative or protective coatings, including but not limited to paint, stain or varnish. This classification also applies to wallpaper installation, lead paint abatement operations, or graffiti abatement by painting.

This classification includes cleaning, stripping, patching and surface preparation in connection with painting or wallpaper installation.

This classification also includes shop operations, including but not limited to mixing or blending paints, maintaining painting equipment and shop painting performed in connection with painting or wallpaper installation at customers' locations.

Shop painting operations performed on a fee basis that have no connection to any painting operations performed at customers' locations shall be classified as 9501(1), *Painting – shop only*.

Wallboard taping, finishing or texturing shall be classified as 5446/5447, *Wallboard Installation*.

Applying plaster, including veneer plaster, shall be classified as 5484/5485, *Plastering or Stucco Work*.

Painting steel structures or bridges shall be classified as 5040, *Iron or Steel Erection – structural.* Painting water, oil or gasoline storage tanks shall be classified as 5474(3)/5482(3), *Painting – water, oil or gasoline storage tanks.*

Applying water repellent coatings, membranes or caulking to interior or exterior building surfaces (not roofs) shall be classified as 5474(2)/5482(2), *Waterproofing*.

Applying or installing paved surface improvements, including but not limited to thermoplastic or

painted lines or traffic markings; truncated domes; and wheel stop bumpers to paved surfaces such as streets, roads or parking lots shall be classified as 5506, *Street or Road Construction – paving or repaving, surfacing or resurfacing or scraping*.

PAINTING OR WALLPAPER INSTALLATION – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds $~~31~~32.00 per hour – N.O.C.   **5482(1)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~31~~32.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~31~~32.00 per hour shall be classified as 5474(1), *Painting or Wallpaper Installation*.

This classification applies to interior or exterior painting at customers' locations by application of decorative or protective coatings, including but not limited to paint, stain or varnish. This classification also applies to wallpaper installation, lead paint abatement operations, or graffiti abatement by painting.

This classification includes cleaning, stripping, patching and surface preparation in connection with painting or wallpaper installation.

This classification also includes shop operations, including but not limited to mixing or blending paints, maintaining painting equipment and shop painting performed in connection with painting or wallpaper hanging at customers' locations.

Shop painting operations performed on a fee basis that have no connection to any painting operations performed at customers' locations shall be classified as 9501(1), *Painting – shop only*.

Wallboard taping, finishing or texturing shall be classified as 5446/5447, *Wallboard Installation*.

Applying plaster, including veneer plaster, shall be classified as 5484/5485, *Plastering or Stucco Work*.

Painting steel structures or bridges shall be classified as 5040, *Iron or Steel Erection – structural.* Painting water, oil or gasoline storage tanks shall be classified as 5474(3)/5482(3), *Painting – water, oil or gasoline storage tanks*.

Applying water repellent coatings, membranes or caulking to interior or exterior building surfaces (not roofs) shall be classified as 5474(2)/5482(2), *Waterproofing*.

Applying or installing paved surface improvements, including but not limited to thermoplastic or painted lines or traffic markings; truncated domes; and wheel stop bumpers to paved surfaces such as streets, roads or parking lots shall be classified as 5506, *Street or Road Construction – paving or repaving, surfacing or resurfacing or scraping*.

<div align="center">*   *   *   *   *   *   *</div>

Amend Classifications 5474(3)/5482(3), *Painting – water, oil or gasoline storage tanks*, to increase the hourly wage threshold from $31.00 to $32.00 per hour to reflect wage inflation since the threshold was last amended in 2022*.*

<u>PROPOSED</u>

PAINTING – water, oil or gasoline storage tanks – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed $~~31~~32.00 per hour   **5474(3)**

This classification applies to the painting of water, oil and gasoline storage tanks. This classification includes incidental cleaning, abrasive blasting and surface preparation.

This classification applies to shop operations, including but not limited to mixing and blending paints, maintaining painting equipment and shop painting in connection with painting at the customers' locations.

The painting of steel structures or bridges shall be classified as 5040, *Iron or Steel Erection – structural.*

PAINTING – water, oil or gasoline storage tanks – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds $~~31~~32.00 per hour   **5482(3)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~31~~32.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~31~~32.00 per hour shall be classified as 5474(3), *Painting*.

This classification applies to the painting of water, oil and gasoline storage tanks. This classification includes incidental cleaning, abrasive blasting and surface preparation.

This classification applies to shop operations, including but not limited to mixing and blending paints, maintaining painting equipment and shop painting in connection with painting at the customers' locations.

The painting of steel structures or bridges shall be classified as 5040, *Iron or Steel Erection – structural.*

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Amend the Petroleum Industry Group for consistency with other industry group naming conventions.

<u>PROPOSED</u>

PETROLEUM ~~INDUSTRY~~

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Amend Classification 8601(2), *Oil or Gas Geologists or Scouts*, which is part of the Petroleum Industry Group, to increase the annual payroll limitation from $154,700 to $159,900 per employee to reflect wage inflation since the payroll limitation was last amended in 2023.

<u>PROPOSED</u>

PETROLEUM INDUSTRY

OIL OR GAS GEOLOGISTS OR SCOUTS – including mapping of subsurface areas – including   **8601(2)**
       Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons

   The entire remuneration of each employee shall be included, subject to a maximum of $~~154,700~~159,900 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

   This classification applies to geologists or scouts who travel to potential oil drilling sites to observe and gather data that is compiled into reports that describe the probability that oil or gas deposits are present. This classification includes analyzing technical data from monitoring instruments and analyzing drilling mud or well cuttings to identify the types of subsurface formations in the region and the presence of hydrocarbons. This classification also applies to the geophysical exploration of subsurface areas using physical methods, including but not limited to seismic, gravitational, magnetic, electrical and electromagnetic methods to measure the physical properties of rock.

   Consulting engineers, including but not limited to civil, electrical, mechanical and mining engineers who do not perform oil or gas related operations as described above shall be classified as 8601(1), *Engineers*.

   Geologists or scouts who perform outside operations in connection with oil or gas well drilling or redrilling, oil or gas lease operations, or oil or gas pipeline operations by the employer shall be assigned to the applicable *Petroleum* Industry Group classification.

*   *   *   *   *   *   *

Amend the cross-reference to Classification 3022, *Pipe, Tube or Extrusion Mfg.,* for consistency with other industry group naming conventions*.*

<u>PROPOSED</u>

PIPE, TUBE OR EXTRUSION MFG. – metal – not iron or steel

   See Metal Working ~~Classifications~~.

*   *   *   *   *   *   *

Amend Classifications 5484/5485, *Plastering or Stucco Work*, to increase the hourly wage threshold from $36.00 to $38.00 per hour to reflect wage inflation since the threshold was last amended in 2022.

<u>PROPOSED</u>

PLASTERING OR STUCCO WORK – employees whose regular hourly wage does not equal or **5484**
  exceed $~~36~~38.00 per hour

This classification applies to the application of plaster, including veneer plaster, or stucco onto interior and exterior building surfaces.

This classification also applies to the application of fireproofing materials onto structural steel members and the application of cement-based pigmented coatings (fog coat) to stucco surfaces.

Lathing operations shall be separately classified as 5443, *Lathing*.

Swimming pool plastering shall be classified as 5201(1)/5205(1), *Concrete or Cement Work*.

PLASTERING OR STUCCO WORK – employees whose regular hourly wage equals or exceeds **5485**
  $~~36~~38.00 per hour

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~36~~38.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~36~~38.00 per hour shall be classified as 5484, *Plastering or Stucco Work*.

This classification applies to the application of plaster, including veneer plaster, or stucco onto interior and exterior building surfaces.

This classification also applies to the application of fireproofing materials onto structural steel members and the application of cement-based pigmented coatings (fog coat) to stucco surfaces.

Lathing operations shall be separately classified as 5443, *Lathing*.

Swimming pool plastering shall be classified as 5201(1)/5205(1), *Concrete or Cement Work*.

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Amend the cross-reference to Classification 3620(2), *Plate Steel Products Fabrication,* for consistency with other industry group naming conventions.

<u>PROPOSED</u>

PLATE STEEL PRODUCTS FABRICATION – N.O.C.

See Metal Working ~~Classifications~~.

*   *   *   *   *   *   *

Amend Classifications 5183(1)/5187(1), *Plumbing*, to increase the hourly wage threshold from $31.00 to $32.00 per hour to reflect wage inflation since the threshold was last amended in 2022*.

PROPOSED

PLUMBING – including shop, yard or storage operations – gas, steam, hot water or other pipe fittings installation, including house connections installation – employees whose regular hourly wage does not equal or exceed $~~31~~32.00 per hour – N.O.C. **5183(1)**

This classification applies to the installation, service or repair of plumbing systems, including but not limited to piping, valves, faucets, toilets, sinks, showers, bathtubs, water heaters and water heating systems within the property line of commercial or residential properties. This classification also applies to drain clearing operations for pipe that does not exceed 6" in diameter. This classification includes excavation operations performed by the same employer in support of its plumbing operations.

This classification also applies to the installation or repair of solar water heating systems, swimming pool plumbing, water meters or central vacuum systems. This classification also applies to the installation or repair of radiators used for heating, oil or gas burners, burner dampers, air diffusers or burner rings.

This classification also applies to the installation or repair of outdoor sprinkler systems provided the employer is not primarily engaged in landscape gardening operations at the same job or location. If the employer is primarily engaged in landscape gardening at a particular job or location, sprinkler installation or repair at such job or location shall be classified as 0042, *Landscape Gardening*.

The installation of underground water, gas or sewer lines along streets or roads shall be classified as 6315(1)/6316(1), *Water Mains or Connections Construction*, 6315(2)/6316(2), *Gas Mains or Connections Construction,* or 6307/6308, *Sewer Construction,* respectively.

The installation of sewer lines within property lines where the sewer pipe exceeds 6" in diameter shall be classified as 6307/6308, *Sewer Construction*.

The cleaning of sewer lines within property lines where the sewer pipe exceeds 6" in diameter shall be classified as 9402, *Sewer, Tank or Hazardous Spill Cleaning*.

The installation, service or repair of water softening, conditioning or filtration systems shall be classified as 9519(4), *Water Softening, Conditioning or Filtration Systems*.

Automatic fire suppression sprinkler system installation within buildings shall be classified as 5185/5186, *Automatic Sprinkler Installation*.

PLUMBING – including shop, yard or storage operations – gas, steam, hot water or other pipe fittings installation, including house connections installation – employees whose regular hourly wage equals or exceeds $~~31~~32.00 per hour – N.O.C. **5187(1)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~31~~32.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~31~~32.00 per hour shall be classified as 5183(1), *Plumbing*.

This classification applies to the installation, service or repair of plumbing systems, including but not limited to piping, valves, faucets, toilets, sinks, showers, bathtubs, water heaters and water heating systems within the property line of commercial or residential properties. This classification also applies to drain clearing operations for pipe that does not exceed 6" in diameter. This classification includes excavation operations performed by the same employer in support of its plumbing operations.

This classification also applies to the installation or repair of solar water heating systems, swimming pool plumbing, water meters or central vacuum systems. This classification also applies to the installation or repair of radiators used for heating, oil or gas burners, burner dampers, air diffusers or burner rings.

This classification also applies to the installation or repair of outdoor sprinkler systems provided the employer is not primarily engaged in landscape gardening operations at the same job or location. If the employer is primarily engaged in landscape gardening at a particular job or location, sprinkler installation or repair at such job or location shall be classified as 0042, *Landscape Gardening*.

The installation of underground water, gas or sewer lines along streets or roads shall be classified as 6315(1)/6316(1), *Water Mains or Connections Construction*, 6315(2)/6316(2), *Gas Mains or Connections Construction,* or 6307/6308, *Sewer Construction,* respectively.

The installation of sewer lines within property lines where the sewer pipe exceeds 6" in diameter shall be classified as 6307/6308, *Sewer Construction*.

The cleaning of sewer lines within property lines where the sewer pipe exceeds 6" in diameter shall be classified as 9402, *Sewer, Tank or Hazardous Spill Cleaning*.

The installation, service or repair of water softening, conditioning or filtration systems shall be classified as 9519(4), *Water Softening, Conditioning or Filtration Systems*.

Automatic fire suppression sprinkler system installation within buildings shall be classified as 5185/5186, *Automatic Sprinkler Installation*.

* * * * * * *

Amend Classification 4297(1), *Electronic Pre-Press,* which is part of the Printing, Publishing and Duplicating Industry Group, to limit an employee's annual payroll to $159,900.

<u>PROPOSED</u>

PRINTING, PUBLISHING AND DUPLICATING

ELECTRONIC PRE-PRESS – all operations – including Clerical Office Employees and Clerical **4297(1)**
Telecommuter Employees

The entire remuneration of each employee shall be included, subject to a maximum of $~~XXX,XXX~~159,900 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to the production of computer generated typeset materials or color separations, including all incidental camera work, that are used by separate concerns in connection with commercial printing operations.

This classification does not apply when electronic pre-press operations are performed by an employer in connection with its own operations. Such operations shall be assigned to the applicable classification.

* * * * * * *

Amend Classification 4297(2), *Graphic Design,* which is part of the Printing, Publishing and Duplicating Industry Group, to limit an employee's annual payroll to $159,900*.*

<u>PROPOSED</u>

PRINTING, PUBLISHING AND DUPLICATING

**GRAPHIC DESIGN – all operations – including Clerical Office Employees and Clerical Tele-   4297(2)
commuter Employees**

  **The entire remuneration of each employee shall be included, subject to a maximum of
$~~XXX,XXX~~<u>159,900</u> per year. When the policy is in force for less than a 12-month period,
the maximum payroll amount shall be prorated based upon the number of weeks in the
policy period.**

This classification applies to the production of camera-ready layouts by combining text, photo-graphs, artwork and graphics for use in commercial printing operations performed by separate concerns.

This classification does not apply when graphic design operations are performed by an employ-er in connection with its own operations. Such operations shall be assigned to the applicable classification.

*   *   *   *   *   *   *

Amend Classification 8807, *Newspaper, Magazine or Book Publishing,* which is part of the Printing, Publishing and Duplicating Industry Group, to limit an employee's annual payroll to $159,900*.*

<u>PROPOSED</u>

PRINTING, PUBLISHING AND DUPLICATING

**NEWSPAPER, MAGAZINE OR BOOK PUBLISHING – no printing or distribution – editing,   8807
designing, proofreading or photographic composing – including Clerical Office
Employees and Clerical Telecommuter Employees**

  **The entire remuneration of each employee shall be included, subject to a maximum of
$~~XXX,XXX~~<u>159,900</u> per year. When the policy is in force for less than a 12-month period,
the maximum payroll amount shall be prorated based upon the number of weeks in the
policy period.**

This classification applies to pre-press activities of employers engaged in publishing printed newspapers, magazines or books where all printing and distribution is conducted by separate concerns. Pre-press activities include editing, designing, proofreading, and photographic com-posing, including negative stripping and plate making.

Newspaper reporters, photographers and advertising or circulation solicitors employed by news-paper publishers or printers shall be separately classified as 8746, *Newspaper Publishing or Printing – reporters or photographers – including Outside Salespersons*.

Newspaper printing operations shall be classified as 4304, *Newspaper Publishing or Printing – all other employees*, or 8818, *Newspaper Publishing or Printing – editing, designing, proofread-ing and photographic composing*.

Magazine or book printing operations shall be classified as 4299(1), *Printing Operation – all other employees,* or 8813(1), *Printing Operation – editing, designing, proofreading and photographic composing*.

*   *   *   *   *   *   *

Amend Classification 8741, *Real Estate Agencies*, which is part of the Property Management/Operation Industry Group, to increase an employee's annual payroll limitation from $154,700 to $159,900 per person to reflect wage inflation since the payroll limitation was last amended in 2023.

<u>PROPOSED</u>

PROPERTY MANAGEMENT/OPERATION

REAL ESTATE AGENCIES – all employees – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons   **8741**

The entire remuneration of each employee shall be included, subject to a maximum of $~~154,700~~159,900 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to real estate agencies that represent buyers, sellers, lessees and lessors in real estate transactions.

The operation or management of rental property, construction and remodeling operations shall be separately classified.

This classification also applies to non-residing leasing agents of a property management company who are engaged exclusively in the rental or leasing of property to clients and who have no other duties of any kind except clerical office work and the property management company retains separate employees to manage the property.

Employers that specialize in residential and commercial mortgage brokerage or mortgage banking operations that do not engage in the direct lending of mortgage funds shall be classified as 8743, *Mortgage Brokers.*

Employers that specialize in the direct lending of funds for residential and commercial mortgages shall be classified as 8749, *Mortgage Bankers.*

*   *   *   *   *   *   *

Amend Classification 7610, *Radio, Television or Commercial Broadcasting Stations*, to increase the annual payroll limitation for on-air personalities, entertainers and musicians from $154,700 to $159,900 per person to reflect wage inflation since the payroll limitation was last amended in 2023.

<u>PROPOSED</u>

RADIO, TELEVISION OR COMMERCIAL BROADCASTING STATIONS – all employees –   **7610**
including Clerical Office Employees, Clerical Telecommuter Employees and Outside
Salespersons

The entire remuneration of on-air personalities, entertainers and musicians shall be in-cluded subject to a maximum of $~~154,700~~159,900 per year per person. When such em-ployees do not work the entire year, the payroll limitation shall be prorated based upon the number of weeks in which such employees worked during the policy period.

This classification applies to Federal Communications Commission licensed radio, television or commercial wireless broadcasting stations. This classification also applies to contract video du-plication, television studios that are operated by cable television companies, or the operation of music recording studios.

The dissemination of audio or video programming exclusively over the internet shall be classi-fied as 8859(2), *Internet or Web-Based Application Development or Operation*.

Employers licensed by the Federal Communications Commission that provide cable or satellite television connectivity services or internet connectivity using cable or satellite infrastructure shall be classified as 7600, *Communication Service Providers.*

Computer or electronic video or audio post-production for other concerns on a contract basis shall be classified as 7607(1), *Video Post-Production,* or 7607(2), *Audio Post-Production*, respectively.

Motion picture production shall be classified as 9610, *Motion Pictures – production*.

*   *   *   *   *   *   *

Amend the cross-reference to Classification 2797(3), *Recreational Vehicle Mfg.,* for consistency with other industry group naming conventions*.*

<u>PROPOSED</u>

RECREATIONAL VEHICLE MFG.

See Automotive ~~Industry~~.

*   *   *   *   *   *   *

Amend Classifications 5183(2)/5187(2), *Refrigeration Equipment*, to increase the hourly wage threshold from $31.00 to $32.00 per hour to reflect wage inflation since the threshold was last amended in 2022.

<u>PROPOSED</u>

REFRIGERATION EQUIPMENT – not household units – installation, service or repair – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed $~~31~~32.00 per hour – N.O.C.   **5183(2)**

This classification applies to the installation, service or repair of commercial refrigeration systems or equipment, including but not limited to walk-in refrigerators, commercial refrigerators or freezers, refrigerated display cases, refrigerated drinking fountains and ice makers.

The manufacture of commercial refrigeration systems or equipment, or shop repair of commercial refrigeration systems or equipment by employers that do not perform installation, service or repair at customers' locations shall be classified as 3165(1), *Air Conditioning or Refrigeration Equipment Mfg*.

The installation, service or repair of self-contained metal refrigerators or freezers, refrigerated drink dispensing machines or refrigerated ice cream cabinets, other than shop repair by the manufacturer, shall be classified as 9519(1), *Household Appliances.*

The shop repair of self-contained metal refrigerators or freezers, refrigerated drink dispensing machines or refrigerated ice cream cabinets by the manufacturer shall be classified as 3165(2), *Refrigerator Mfg.*

REFRIGERATION EQUIPMENT – not household units – installation, service or repair – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds $~~31~~32.00 per hour – N.O.C.   **5187(2)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~31~~32.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~31~~32.00 per hour shall be classified as 5183(2), *Refrigeration Equipment.*

This classification applies to the installation, service or repair of commercial refrigeration systems or equipment, including but not limited to walk-in refrigerators, commercial refrigerators or freezers, refrigerated display cases, refrigerated drinking fountains and ice makers.

The manufacture of commercial refrigeration systems or equipment, or shop repair of commercial refrigeration systems or equipment by employers that do not perform installation, service or repair at customers' locations shall be classified as 3165(1), *Air Conditioning or Refrigeration Equipment Mfg*.

The installation, service or repair of self-contained metal refrigerators or freezers, refrigerated drink dispensing machines or refrigerated ice cream cabinets, other than shop repair by the manufacturer, shall be classified as 9519(1), *Household Appliances.*

The shop repair of self-contained metal refrigerators or freezers, refrigerated drink dispensing machines or refrigerated ice cream cabinets by the manufacturer shall be classified as 3165(2), *Refrigerator Mfg.*

*   *   *   *   *   *   *

Amend the cross-reference to Classification 3039, *Reinforcing Steel Fabrication,* for consistency with other industry group naming conventions*.*

PROPOSED

REINFORCING STEEL FABRICATION – at permanent shop or yard location

See Metal Working ~~Classifications~~.

*   *   *   *   *   *   *

Amend Classifications 5552/5553, *Roofing*, to increase the hourly wage threshold from $29.00 to $31.00 per hour to reflect wage inflation since the threshold was last amended in 2022*.*

PROPOSED

ROOFING – all kinds – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed $~~29~~31.00 per hour   **5552**

This classification applies to the installation, repair, removal or waterproofing of all types of roofs or roofing systems to prevent water or other substances from penetrating or damaging the structure. This classification includes but is not limited to preparing surfaces and applying torchdown or adhesive modified bitumen, hot or cold tar, felt glass, fabric, urethane foam, shakes, shingles, tile, slat, sheet metal, and other roofing, waterproofing, weatherproofing or membrane material onto rooftops.

A physical audit shall be conducted on the complete policy period of each policy insuring the holder of a C-39 Roofing Contractor license from the Contractors State License Board. See Section VI, Rule 4, *Audit of Payroll*.

The installation of shingle roofing when performed by the same employer that performs carpentry work in constructing new buildings or additions to existing buildings at the same job or location shall be classified as 5403/5432, *Carpentry*.

The installation of sheet metal roofing when installed by the same employer that performs sheet metal skinning in constructing new buildings or additions to existing buildings at the same job or location shall be classified as 5538(1)/5542(1), *Sheet Metal Work*.

The installation of photovoltaic solar panels shall be separately classified as 3724(2), *Electrical Machinery or Auxiliary Apparatus*.

ROOFING – all kinds – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds $~~29~~31.00 per hour   **5553**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~29~~31.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~29~~31.00 per hour shall be classified as 5552, *Roofing*.

This classification applies to the installation, repair, removal or waterproofing of all types of roofs or roofing systems to prevent water or other substances from penetrating or damaging the structure. This classification includes but is not limited to preparing surfaces and applying of torch-down or adhesive modified bitumen, hot or cold tar, felt, glass, fabric, urethane foam, shakes, shingles, tile, slat, sheet metal, and other roofing, waterproofing, weatherproofing or membrane material onto rooftops.

A physical audit shall be conducted on the complete policy period of each policy insuring the holder of a C-39 Roofing Contractor license from the Contractors State License Board. See Section VI, Rule 4, *Audit of Payroll*.

The installation of shingle roofing when performed by the same employer that performs carpentry work in constructing new buildings or additions to existing buildings at the same job or location shall be classified as 5403/5432, *Carpentry*.

The installation of sheet metal roofing when installed by the same employer that performs sheet metal skinning in constructing new buildings or additions to existing buildings at the same job or location shall be classified as 5538(1)/5542(1), *Sheet Metal Work*.

The installation of photovoltaic solar panels shall be separately classified as 3724(2), *Electrical Machinery or Auxiliary Apparatus.*

<p align="center">*   *   *   *   *   *   *</p>

Amend the cross-reference to Classification 8388, *Rubber Tire Dealers,* for consistency with other industry group naming conventions and previously approved changes*.*

<p align="center"><u>PROPOSED</u></p>

RUBBER TIRE DEALERS – including estimators, service writers, customer service representatives, ~~and~~ cashiers, and accessories and spare parts departments

See Automotive ~~Industry~~.

<p align="center">*   *   *   *   *   *   *</p>

Amend Classifications 6307/6308, *Sewer Construction*, to increase the hourly wage threshold from $38.00 to $40.00 per hour to reflect wage inflation since the threshold was last amended in 2023.

<p align="center"><u>PROPOSED</u></p>

SEWER CONSTRUCTION – all operations – including construction of laterals and tunneling at   **6307**
street crossings – employees whose regular hourly wage does not equal or exceed
$~~38~~40.00 per hour

This classification applies to the construction of sewer main lines and laterals from the main line to the property line, and includes incidental trenching, shoring and tunneling at street crossings.

This classification also applies to the installation of sewer lines within property lines when the sewer pipe exceeds 6" in diameter. This classification also applies to the construction of closed concrete culverts, monolithic or concrete pipe storm drains and catch basins and the installation of septic tanks and cesspools.

The installation of sewer lines within property lines using pipe that does not exceed 6" in diameter shall be classified as 5183(1)/5187(1), *Plumbing.*

SEWER CONSTRUCTION – all operations – including construction of laterals and tunneling at street crossings – employees whose regular hourly wage equals or exceeds $~~38~~40.00 per hour   **6308**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~38~~40.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~38~~40.00 per hour shall be classified as 6307, *Sewer Construction*.

This classification applies to the construction of sewer main lines and laterals from the main line to the property line, and includes incidental trenching, shoring and tunneling at street crossings. This classification also applies to the installation of sewer lines within property lines when the sewer pipe exceeds 6" in diameter. This classification also applies to the construction of closed concrete culverts, monolithic or concrete pipe storm drains and catch basins and the installation of septic tanks and cesspools.

The installation of sewer lines within property lines using pipe that does not exceed 6" in diameter shall be classified as 5183(1)/5187(1), *Plumbing*.

*   *   *   *   *   *   *

Amend the cross-reference to Classification 3066(1), *Sheet Metal Products Mfg.,* for consistency with other industry group naming conventions*.*

<u>PROPOSED</u>

SHEET METAL PRODUCTS MFG. – shop only – N.O.C.

See Metal Working ~~Classifications~~.

*   *   *   *   *   *   *

Amend Classifications 5538(1)/5542(1), *Sheet Metal Work*, to increase the hourly wage threshold from $29.00 to $33.00 per hour to reflect wage inflation since the threshold was last amended in 2022.

<u>PROPOSED</u>

SHEET METAL WORK – erection, installation or repair – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed $~~29~~<u>33</u>.00 per hour – N.O.C.   **5538(1)**

This classification applies to the installation of sheet metal items that are not more specifically described by another classification, including but not limited to gutters, downspouts, flashings, siding, flues, commercial kitchen vent hoods, counters, wall lining, expansion joint covers, decorative metal ceilings and corrugated metal decking.

This classification includes the shop fabrication of sheet metal items when the employer installs any portion of the fabricated items.

This classification applies to the installation of sheet metal roofing when installed by the same employer who performs the sheet metal skinning in constructing new buildings or additions to existing buildings at the same job or location. All other roofing shall be separately classified.

This classification also applies to the installation of vinyl siding.

The installation of ductwork for heating or air conditioning systems shall be classified as 5538(2)/5542(2), *Heating or Air Conditioning Ductwork.*

The installation of pipe and pipe fittings shall be separately classified.

SHEET METAL WORK – erection, installation or repair – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds $~~29~~<u>33</u>.00 per hour – N.O.C.   **5542(1)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~29~~<u>33</u>.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~29~~<u>33</u>.00 per hour shall be classified as 5538(1), *Sheet Metal Work*.

This classification applies to the installation of sheet metal items that are not more specifically described by another classification, including but not limited to gutters, downspouts, flashings, siding, flues, commercial kitchen vent hoods, counters, wall lining, expansion joint covers, decorative metal ceilings and corrugated metal decking.

This classification includes the shop fabrication of sheet metal items when the employer installs any portion of the fabricated items.

This classification applies to the installation of sheet metal roofing when installed by the same employer who performs the sheet metal skinning in constructing new buildings or additions to existing buildings at the same job or location. All other roofing shall be separately classified.

This classification also applies to the installation of vinyl siding.

The installation of ductwork for heating or air conditioning systems shall be classified as 5538(2)/5542(2), *Heating or Air Conditioning Ductwork*.

The installation of pipe and pipe fittings shall be separately classified.

*   *   *   *   *   *   *

Amend the Sign Industry Group for consistency with other industry group naming conventions.

<div align="center">

<u>PROPOSED</u>

</div>

SIGN ~~INDUSTRY~~

<div align="center">

*   *   *   *   *   *   *

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Amend Classifications 5632/5633, *Steel Framing*, to increase the hourly wage threshold from $39.00 to $41.00 per hour to reflect wage inflation since the threshold was last amended in 2022.

<div align="center">

<u>PROPOSED</u>

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STEEL FRAMING – light gauge – including the incidental installation of interior trim, doors and cabinet work – employees whose regular hourly wage does not equal or exceed $~~39~~41.00 per hour   **5632**

This classification applies to the structural framing of buildings using cold formed, light gauge steel studs and joists that are #15 gauge or lighter.

This classification also applies to incidental carpentry operations, including but not limited to the installation of interior trim, doors or cabinets; the installation of shingle roofing; and the installation or application of insulation materials in buildings or within building walls, but only if such work is performed by the same employer that performs light gauge steel framing in constructing new buildings or additions to existing buildings at the same job or location. All other roofing shall be separately classified.

The making, erecting or stripping of forms 65onection with concrete work shall be assigned to the appropriate concrete classification.

The assembly of light gauge steel building components, including but not limited to wall panels and trusses at a permanent shop or yard location shall be classified as 3066(1), *Sheet Metal Products Mfg.*

The erection of steel structures constructed from steel beams shall be classified as 5040, *Iron or Steel Erection – structural.*

STEEL FRAMING – light gauge – including the incidental installation of interior trim, doors and cabinet work – employees whose regular hourly wage equals or exceeds $~~39~~41.00 per hour   **5633**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~39~~41.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~39~~41.00 per hour shall be classified as 5632, *Steel Framing.*

This classification applies to the structural framing of buildings using cold formed, light gauge steel studs and joists that are #15 gauge or lighter.

This classification also applies to incidental carpentry operations, including but not limited to the installation of interior trim, doors or cabinets; the installation of shingle roofing; and the installation or application of insulation materials in buildings or within building walls, but only if such work is performed by the same employer that performs light gauge steel framing in constructing new buildings or additions to existing buildings at the same job or location. All other roofing shall be separately classified.

The making, erecting or stripping of forms in connection with concrete work shall be assigned to the appropriate concrete classification.

The assembly of light gauge steel building components, including but not limited to wall panels and trusses at a permanent shop or yard location shall be classified as 3066(1), *Sheet Metal Products Mfg.*

The erection of steel structures constructed from steel beams shall be classified as 5040, *Iron or Steel Erection – structural.*

*   *   *   *   *   *   *

Amend the cross-reference to Classification 3018, *Steel Making or Processing,* for consistency with other industry group naming conventions*.*

PROPOSED

STEEL MAKING OR PROCESSING

See Metal Working ~~Classifications~~.

*   *   *   *   *   *   *

Amend Classification 8006(2), *Stores – fruit or vegetables – retail*, which is part of the Stores Industry Group, to clarify its intended application*.*

PROPOSED

STORES

STORES – fruit or vegetables – retail   **8006(2)**

This classification applies to stores primarily (over 50% of gross receipts) engaged in the sale of fresh produce. <u>This classification includes the preparation or serving of sandwiches or salads or the preparation and sale of coffee, tea or other nonalcoholic beverages.</u>

The following departments shall be separately classified:
- Fresh meat (cutting or wrapping)
- Bakery
- Hot food (preparation or serving)

For purposes of determining gross receipts, only the portion of lottery ticket sales identified by the California State Lottery as commission shall be included in the calculation. Refer to Section IV, Rule 5, *Stores*.

Stores primarily (over 50% of gross receipts) engaged in the sale of grocery items shall be classified as 8006(1), *Stores – groceries – retail.*

<p align="center">*   *   *   *   *   *   *</p>

Amend Classification 8006(1), *Stores – groceries – retail,* which is part of the Stores Industry Group, to clarify its intended application*.*

<p align="center">PROPOSED</p>

STORES

STORES – groceries – retail   **8006(1)**

This classification applies to stores primarily (over 50% of gross receipts) engaged in the sale of grocery items, including but not limited to fresh or frozen produce, dairy products, cereals, canned goods, frozen foods, bread, condiments, herbal spices or flavorings, baking supplies, flour, soft drinks, coffee, tea, delicatessen style meats, salads, and cheeses. <u>This classification includes the preparation or serving of delicatessen style meats, cheeses, sandwiches, salads or the preparation and sale of coffee, tea and other nonalcoholic beverages.</u>

The following departments shall be separately classified:
- Fresh meat (cutting or wrapping)
- Bakery
- Hot food (preparation or serving)

For purposes of determining gross receipts, only the portion of lottery ticket sales identified by the California State Lottery as commission shall be included in the calculation. Refer to Section IV, Rule 5, *Stores*.

Stores engaged in the sale of grocery, snack and convenience items, having less than 5,000 square feet devoted to the display and sale of merchandise and open after 11:00 PM any night of the week shall be classified as 8061, *Stores – convenience*.

Stores engaged in the sale of gasoline or automobile services shall be classified in accordance with Section IV, Rule 5, *Stores*.

<p align="center">*   *   *   *   *   *   *</p>

Amend Classification 7365, *Taxicab Operations*, to increase the minimum annual payroll per taxicab from $42,400 to $43,800 to reflect wage inflation since the threshold was last amended in 2023.

<u>PROPOSED</u>

TAXICAB OPERATIONS – all employees **7365**

Payroll shall include the entire remuneration earned by all taxicab drivers during the policy period. In the event an employer does not keep verifiable payroll records for all taxicab drivers, the minimum remuneration for taxicab drivers shall not be less than $~~42,400~~43,800 per annum per taxicab dispatched by or operated under the auspices of the insured. The minimum payroll amount is in consideration of taxicab downtime, vacation time or other periods during which the taxicab is not in operation, as well as the use of a single taxicab by multiple drivers. The per annum payroll amount shall be prorated only when the taxicab is not dispatched by or under the auspices of the insured or registered for the full policy period or when the policy period is less than one year.

This classification applies to the operation of taxicab services engaged in transporting the general public on a fee basis. Taxicab operations provide passenger transportation services that are available for immediate hire with fares that must be determined by either zone or meter. This classification includes the maintenance and repair of vehicles in connection with taxicab operations by the same employer.

Dispatchers engaged in clerical activities shall be separately classified as 8810, *Clerical Office Employees*, or 8871, *Clerical Telecommuter Employees*, subject to the Standard Exceptions rule. See Section III, Rule 4, *Standard Exceptions.*

Transportation services provided to passengers exclusively on a scheduled route, charter or other pre-arranged basis, including Transportation Network Companies (TNC) that employ drivers, shall be classified as 7382, *Bus, Shuttle Van or Limousine Operations*.

* * * * * * *

Amend Classification 9156, *Theaters – dance, opera or theater companies*, to increase the annual payroll limitation for performers and directors of performers from $154,700 to $159,900 per employee to reflect wage inflation since the payroll limitation was last amended in 2023.

<u>PROPOSED</u>

THEATERS – dance, opera or theater companies – all performers and directors of performers **9156**
 – N.O.C.

The entire remuneration of performers and directors of performers shall be included, subject to a maximum of $~~154,700~~159,900 per year per person. When such employees do not work the entire year, the payroll limitation shall be prorated based upon the number of weeks in which such employees worked during the policy period.

This classification applies to the production of live musical, dance, opera, dramatic, comedic, circus or other theatrical presentations before a live audience. This classification includes all performers, directors and musicians in connection with the theater operations.

Musical entertainers who are not employees of dance, opera or theater companies, but who provide entertainment for a live audience, including but not limited to orchestras, touring bands, casual or steady engagement music groups and event disc jockeys, shall be classified as 9151, *Theaters – musical entertainment*.

The operation of motion picture theaters shall be classified as 9155, *Theaters – motion picture.*

Also refer to companion Classification 9154, *Theaters – not motion picture – all employees other than performers and directors of performers.*

If an employee who performs duties described by Classification 9156 also performs duties described by Classification 9154, the payroll of that employee may be divided between Classifications 9154 and 9156, provided the employer maintains accurate records supported by time cards or time book entries that show such division. See Section V, Rule 3, *Division of Single Employee's Payroll*.

<p style="text-align:center">*   *   *   *   *   *   *</p>

Amend Classification 9151, *Theaters – musical entertainment*, to increase the annual payroll limitation for performers and directors of performers from $154,700 to $159,900 per employee to reflect wage inflation since the payroll limitation was last amended in 2023.

<p style="text-align:center"><u>PROPOSED</u></p>

THEATERS – musical entertainment – live performances – all performers and directors of **9151**
performers

The entire remuneration of performers and directors of performers shall be included subject to a maximum of $~~154,700~~159,900 per year per person. When such employees do not work the entire year, the payroll limitation shall be prorated based upon the number of weeks in which such employees worked during the policy period.

This classification applies to employers that provide musical entertainment for a live audience. This classification includes but is not limited to orchestras, touring bands, casual or steady engagement music groups and event disc jockeys. This classification also applies to stage performers or dancers incidental to the musical performance.

Theatrical performers, directors or musicians engaged in dance, opera, dramatic, comedic, circus or other live theater performers shall be classified as 9156, *Theaters – dance, opera or theater companies*.

Also refer to companion Classification 9154, *Theaters – not motion picture – all employees other than performers and directors of performers.*

If an employee who performs duties described by Classification 9151 also performs duties described by Classification 9154, the payroll of that employee may be divided between Classifications 9151 and 9154 provided the employer maintains accurate records supported by time cards or time book entries that show such division. See Section V, Rule 3, *Division of Single Employee's Payroll*.

<p style="text-align:center">*   *   *   *   *   *   *</p>

Amend the cross-reference to Classification 3815(2), *Truck Body Mfg.,* for consistency with other industry group naming conventions*.*

<u>PROPOSED</u>

TRUCK BODY MFG. – truck, truck trailer or bus bodies

    See Automotive ~~Industry~~.

*   *   *   *   *   *   *

Amend the cross-reference to Classification 3815(1), *Truck, Truck Trailer or Bus Mfg. or Assembling,* for consistency with other industry group naming conventions*.*

<u>PROPOSED</u>

TRUCK, TRUCK TRAILER OR BUS MFG. OR ASSEMBLING

    See Automotive ~~Industry~~.

*   *   *   *   *   *   *

Amend the cross-reference to Classification 3401(1), *Tube or Pipe Products Mfg.,* for consistency with other industry group naming conventions*.*

<u>PROPOSED</u>

TUBE OR PIPE PRODUCTS MFG. – N.O.C.

    See Metal Working ~~Classifications~~.

*   *   *   *   *   *   *

Amend Classification 7607(1), *Video Post-Production*, to increase the annual payroll limitation from $154,700 to $159,900 per employee to reflect wage inflation since the payroll limitation was last amended in 2023.

PROPOSED

**VIDEO POST-PRODUCTION – computer or electronic – all employees – including Clerical   7607(1)
Office Employees, Clerical Telecommuter Employees and Outside Salespersons**

**The entire remuneration of each employee shall be included, subject to a maximum of
$~~154,700~~159,900 per year. When the policy is in force for less than a 12-month period, the
maximum payroll amount shall be prorated based upon the number of weeks in the
policy period.**

This classification applies to employers engaged exclusively in computer or electronic video post-production operations for other concerns in connection with motion pictures, television features, commercials or similar productions, on a contract basis.

This classification does not apply to computer or electronic video post-production operations performed in connection with motion pictures, television features, commercials or similar productions by the same employer; such operations shall be classified as 8810, *Clerical Office Employees,* or 8871, *Clerical Telecommuter Employees*, subject to the Standard Exceptions rule. See Section III, Rule 4, *Standard Exceptions.*

Non-computer or non-electronic post-production operations, including but not limited to developing film, production of prints by exposing raw film stock, or editing film prints by cutting or splicing shall be classified as 4362, *Motion Pictures – negative and print processors, distributors and film exchanges*.

Audio post-production operations performed on a contract basis in connection with audio or music recording or mixing, or scoring of motion pictures, television features, commercials or similar productions shall be classified as 7607(2), *Audio Post-Production*.

Audio or music recording studios or contract video duplication shall be classified as 7610, *Radio, Television or Commercial Broadcasting Stations.*

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Amend Classifications 5446/5447, *Wallboard Installation*, to increase the hourly wage threshold from $38.00 to $41.00 per hour to reflect wage inflation since the threshold was last amended in 2023.

PROPOSED

**WALLBOARD INSTALLATION – within buildings – including finishing and preparation prior to   5446
painting – employees whose regular hourly wage does not equal or exceed $~~38~~41.00 per
hour – N.O.C.**

This classification applies to the installation of gypsum wallboard within buildings, and includes non-structural metal stud wall framing and the installation or application of insulating materials within building walls if installed or applied by the same employer that performs the wallboard installation at the same job or location.

This classification includes wallboard taping and texturing whether or not it is performed by the same employer that performs the wallboard installation.

The framing of interior, non-structural walls using light gauge steel studs by an employer that performs no structural steel framing or wallboard installation operations at the same job or location shall be classified as 5443, *Lathing*.

When an employer engages in the structural framing of buildings using cold formed, light gauge steel studs and joists, all metal framing operations performed by the same employer at the same job or location shall be classified as 5632/5633, *Steel Framing*.

The application of veneer plaster over installed wallboard shall be separately classified as 5484/5485, *Plastering or Stucco Work*.

WALLBOARD INSTALLATION – within buildings – including finishing and preparation prior to painting – employees whose regular hourly wage equals or exceeds $~~38~~41.00 per hour – N.O.C.   **5447**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~38~~41.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~38~~41.00 per hour shall be classified as 5446, *Wallboard Installation.*

This classification applies to the installation of gypsum wallboard within buildings, and includes non-structural metal stud wall framing and the installation or application of insulating materials within building walls if installed or applied by the same employer that performs the wallboard installation at the same job or location.

This classification includes wallboard taping and texturing whether or not it is performed by the same employer that performs the wallboard installation.

The framing of interior, non-structural walls using light gauge steel studs by an employer that performs no structural steel framing or wallboard installation operations at the same job or location shall be classified as 5443, *Lathing*.

When an employer engages in the structural framing of buildings using cold formed, light gauge steel studs and joists, all metal framing operations performed by the same employer at the same job or location shall be classified as 5632/5633, *Steel Framing.*

The application of veneer plaster over installed wallboard shall be separately classified as 5484/5485, *Plastering or Stucco Work.*

* * * * * * *

Amend Classifications 6315(1)/6316(1), *Water Mains or Connections Construction*, to increase the hourly wage threshold from $38.00 to $40.00 per hour to reflect wage inflation since the threshold was last amended in 2023.

<u>PROPOSED</u>

WATER MAINS OR CONNECTIONS CONSTRUCTION – including tunneling at street crossings   **6315(1)**
– employees whose regular hourly wage does not equal or exceed $~~38~~40.00 per hour

This classification applies to the construction of water mains and laterals from the main line to the property line, and includes incidental trenching, shoring and tunneling at street crossings. This classification also applies to the installation of water lines within property lines when the water pipe exceeds 6" in diameter.

The installation of water lines within property lines using pipe that does not exceed 6" in diameter shall be classified as 5183(1)/5187(1), *Plumbing.*

The construction of aqueducts, cross-country pipelines and hydroelectric projects shall be separately classified.

All tunneling other than at street crossings shall be separately classified.

WATER MAINS OR CONNECTIONS CONSTRUCTION – including tunneling at street crossings   **6316(1)**
– employees whose regular hourly wage equals or exceeds $~~38~~40.00 per hour

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~38~~40.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~38~~40.00 per hour shall be classified as 6315(1), *Water Mains or Connections Construction.*

This classification applies to the construction of water mains and laterals from the main line to the property line, and includes incidental trenching and shoring and tunneling at street crossings. This classification also applies to the installation of water lines within property lines when the water pipe exceeds 6" in diameter.

The installation of water lines within property lines using pipe that does not exceed 6" in diameter shall be classified as 5183(1)/5187(1), *Plumbing.*

The construction of aqueducts, cross-country pipelines and hydroelectric projects shall be separately classified.

All tunneling other than at street crossings shall be separately classified.

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Amend Classifications 5474(2)/5482(2), *Waterproofing*, to increase the hourly wage threshold from $31.00 to $32.00 per hour to reflect wage inflation since the threshold was last amended in 2022.

<u>PROPOSED</u>

WATERPROOFING – other than roofing or subaqueous work – performed as a separate oper- **5474(2)**
ation not a part of or incidental to any other operation – including shop, yard or storage
operations – employees whose regular hourly wage does not equal or exceed $~~31~~32.00
per hour

This classification applies to the application of water repellent coatings, membranes or caulking to interior or exterior building surfaces. This classification also applies to the application of fire-stop caulking.

This classification includes shop operations, including but not limited to mixing and blending waterproofing materials and equipment maintenance.

The application of water repellent coatings, membranes or caulking to roof surfaces shall be classified as 5552/5553, *Roofing*.

Waterproofing operations in connection with the employer's other classifiable operations shall not be separately classified.

WATERPROOFING – other than roofing or subaqueous work – performed as a separate oper- **5482(2)**
ation not a part of or incidental to any other operation – including shop, yard or storage
operations – employees whose regular hourly wage equals or exceeds $~~31~~32.00 per hour

Assignment of this classification is subject to verification at the time of final audit that
the employee's regular hourly wage equals or exceeds $~~31~~32.00 per hour. The payroll of
an employee whose regular hourly wage is not shown to equal or exceed $~~31~~32.00 per
hour shall be classified as 5474(2), *Waterproofing.*

This classification applies to the application of water repellent coatings, membranes or caulking to interior or exterior building surfaces. This classification also applies to the application of fire-stop caulking.

This classification includes shop operations, including but not limited to mixing and blending waterproofing materials and equipment maintenance.

The application of water repellent coatings, membranes or caulking to roof surfaces shall be classified as 5552/5553, *Roofing*.

Waterproofing operations in connection with the employer's other classifiable operations shall not be separately classified.

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Amend the cross-reference to Classification 3257, *Wire Goods Mfg.,* for consistency with other industry group naming conventions*.*

<u>PROPOSED</u>

WIRE GOODS MFG. – N.O.C.

See Metal Working ~~Classifications~~.

*   *   *   *   *   *   *

Amend Section VIII, *Abbreviated Classifications – Numeric Listing,* for consistency with other proposed changes*.*

<u>PROPOSED</u>

Section VIII – Abbreviated Classifications – Numeric Listing

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3572   Medical Instrument Mfg<u>–electronic</u>–all other employees
-
-
-
3682   Instrument Mfg–non-electronic<u>–all other employees</u>
-
-
-
<u>8874(6)</u>   <u>Medical Instrument Mfg–electronic–design</u>
<u>8874(7)</u>   <u>Instrument Mfg–non-electronic–design</u>
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-
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Part 4 — Unit Statistical Reporting Requirements

Amend Section V, *Loss Information*, Subsection B, *Loss Data Elements*, Rule 4, *Catastrophe Number,* to confine the reporting of "Catastrophe Number" 12 to claims arising from a diagnosis of Coronavirus disease 2019 (COVID-19) with accident dates of December 1, 2019 through August 31, 2024*.*

<u>PROPOSED</u>

Section V – Loss Information

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B. Loss Data Elements

All loss-related fields shall be reported on all claims as required for California in WCSTAT except as indicated below.

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4. Catastrophe Number

Report the 2-digit sequential number for two or more claims resulting from the same occurrence. For each policy, all claims resulting from the first such occurrence shall be assigned a "Catastrophe Number" of 01, all claims resulting from the second occurrence shall be 02, etc. When an occurrence results in only one claim being reported, report zero.

Example

Claim No.	Policy No.	Date of Injury	Cat. No.
123	WC-1	2/15/yy	01
456	WC-1	2/15/yy	01
321	WC-1	4/23/yy	00
789	WC-1	6/14/yy	02
987	WC-1	6/14/yy	02

With respect to unit statistical report data with a required date of reporting on or after August 1, 2020, report "Catastrophe Number" 12 for all claims directly arising from a diagnosis of Coronavirus disease 2019 (COVID-19) and an accident date ~~on or after~~<u>of</u> December 1, 2019<u> through August 31, 2024</u>.

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Amend Appendix IV, *Classifications Including Clerical Office Employees, Clerical Telecommuter Employees or Outside Salespersons*, for consistency with other proposed changes.

<u>PROPOSED</u>

Appendix IV

Classifications Including Clerical Office Employees, Clerical Telecommuter Employees or Outside Salespersons

See Section III, *General Classification Procedures*, Rule 4, *Standard Exceptions*, Subrule c, *Standard Exception Classification Procedures*.

Code	Name	Including Clerical Office Employees / Clerical Telecommuter Employees	Including Outside Salespersons
•			
•			
•			
<u>8874(6)</u>	<u>Medical Instrument Mfg–electronic–design</u>	<u>X</u>	<u>X</u>
<u>8874(7)</u>	<u>Instrument Mfg–non-electronic–design</u>	<u>X</u>	<u>X</u>
•			
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Section B
Recommended Amendment to the *Miscellaneous Regulations for the Recording and Reporting of Data—1995*
Title 10, California Code of Regulations, Section 2354
Effective September 1, 2024

The WCIRB recommends that the following amendment to the *Miscellaneous Regulations for the Recording and Reporting of Data—1995* (Miscellaneous Regulations) be approved effective September 1, 2024 and applied to a policy with an effective date on or after September 1, 2024.

Part 1 — General Provisions

Amend Section I, *Introduction*, Rule 2, *Effective Date*, to show that the effective date of the amended Miscellaneous Regulations is 12:01 AM, September 1, 2024.

<u>PROPOSED</u>

Section I — Introduction

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  2. **Effective Date**

     This regulation is effective at 12:01 AM, September 1, ~~2023~~<u>2024</u>. When an amendment to this regulation is approved, a notice summarizing the amendment and its effective date, as specified by the Insurance Commissioner, will be published by the WCIRB.

     This regulation and all amendments thereto, unless otherwise specifically provided, shall apply to a policy with an effective date on or after the effective date of the amendment.

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Section C
Recommended Amendments to the *California Workers' Compensation Experience Rating Plan—1995*
Title 10, California Code of Regulations, Section 2353.1
Effective September 1, 2024

The WCIRB recommends that the following amendments to the *California Workers' Compensation Experience Rating Plan—1995* (Experience Rating Plan) be approved effective September 1, 2024 with respect to new and renewal policies as of the first rating effective date of a risk on or after September 1, 2024.

Section I — General Provisions

Amend Rule 2, *Effective Date*, to show that the effective date of the amended Experience Rating Plan is 12:01 AM, September 1, 2024.

<u>PROPOSED</u>

Section I – General Provisions
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2. Effective Date

The rules and rating values of this Plan are effective at 12:01 AM, September 1, ~~2023~~2024. 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.

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Section III – Eligibility and Experience Period

Amend Rule 1, *Eligibility Requirements for California Workers' Compensation Insurance*, to adjust the eligibility threshold from $10,200 to $10,400 to reflect wage inflation and the proposed September 1, 2024 expected loss rates.

<u>PROPOSED</u>

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 not less than $~~10,200~~10,400 is produced by applying expected loss rates to the total remuneration that would be used in the experience rating calculation for the risk. Only completed policy periods shall be used in determining eligibility. Any risk eligible for experience rating shall be experience rated.

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Section VI – Rating Procedure

Amend Rule 2, *Actual Losses and Actual Primary (Ap) Losses,* to exclude COVID-19 claims with accident dates of December 1, 2019 through August 31, 2024 from the computation of experience modifications.

<u>PROPOSED</u>

Section VI – Rating Procedure

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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.

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- 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 <u>and an accident date of December 1, 2019 through August 31, 2024</u>, shall not be reflected in the computation of the experience modification.

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Amend Table I, *Expected Loss Rates and D-Ratios*, to reflect the most current data available.

<u>PROPOSED</u>

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	2.24	0.141	0.152	0.163	0.174	0.184	0.194	0.204	0.214	0.223	0.232	0.242	0.250	0.259
0016	3.29	0.122	0.133	0.143	0.154	0.164	0.174	0.183	0.193	0.202	0.211	0.220	0.229	0.238
0034	3.25	0.135	0.147	0.158	0.169	0.179	0.189	0.199	0.209	0.219	0.228	0.238	0.247	0.256
0035	2.09	0.149	0.161	0.173	0.185	0.196	0.207	0.218	0.229	0.240	0.250	0.261	0.271	0.281
0036	3.49	0.131	0.142	0.153	0.163	0.174	0.184	0.194	0.204	0.213	0.223	0.232	0.241	0.250
0038	4.25	0.100	0.108	0.117	0.125	0.134	0.142	0.149	0.157	0.164	0.172	0.179	0.186	0.193
0040	1.93	0.122	0.133	0.143	0.154	0.163	0.173	0.183	0.192	0.201	0.210	0.219	0.228	0.237
0041	2.06	0.119	0.130	0.140	0.150	0.159	0.169	0.178	0.187	0.196	0.205	0.214	0.223	0.231
0042	2.53	0.126	0.137	0.148	0.158	0.169	0.179	0.189	0.199	0.208	0.218	0.227	0.236	0.245
0045	1.88	0.112	0.122	0.132	0.141	0.150	0.159	0.168	0.177	0.186	0.194	0.203	0.211	0.219
0050	2.44	0.111	0.120	0.129	0.138	0.146	0.155	0.163	0.171	0.178	0.186	0.194	0.201	0.208
0079	1.34	0.138	0.149	0.160	0.171	0.181	0.191	0.201	0.211	0.221	0.231	0.240	0.250	0.259
0096	2.03	0.132	0.143	0.154	0.164	0.175	0.185	0.195	0.205	0.214	0.224	0.233	0.242	0.251
0106	3.70	0.104	0.113	0.121	0.130	0.138	0.146	0.153	0.161	0.169	0.176	0.183	0.191	0.198
0171	2.69	0.112	0.121	0.131	0.140	0.149	0.158	0.167	0.175	0.184	0.192	0.200	0.208	0.216
0172	1.81	0.138	0.149	0.160	0.170	0.181	0.191	0.201	0.210	0.220	0.229	0.239	0.248	0.257
0251	1.67	0.093	0.099	0.106	0.112	0.119	0.125	0.131	0.137	0.142	0.149	0.154	0.160	0.166
0400	1.95	0.104	0.112	0.121	0.129	0.137	0.144	0.152	0.159	0.166	0.173	0.180	0.187	0.193
0401	3.80	0.104	0.112	0.121	0.129	0.137	0.144	0.152	0.159	0.166	0.173	0.180	0.187	0.193
1122	1.02	0.103	0.111	0.120	0.128	0.137	0.145	0.152	0.160	0.168	0.175	0.182	0.190	0.197
1320	0.48	0.094	0.103	0.111	0.118	0.126	0.133	0.141	0.148	0.155	0.162	0.169	0.175	0.182
1322	1.50	0.089	0.098	0.106	0.114	0.122	0.130	0.138	0.145	0.153	0.160	0.167	0.175	0.182
1330	0.82	0.115	0.125	0.135	0.144	0.153	0.162	0.170	0.179	0.187	0.196	0.204	0.212	0.220
1438	2.36	0.138	0.149	0.160	0.171	0.181	0.191	0.200	0.209	0.217	0.226	0.234	0.243	0.251
1452	1.12	0.121	0.131	0.141	0.150	0.159	0.168	0.177	0.186	0.194	0.203	0.211	0.219	0.227
1463	1.48	0.093	0.101	0.109	0.117	0.125	0.133	0.141	0.148	0.156	0.164	0.171	0.178	0.186
1624	1.31	0.105	0.114	0.122	0.130	0.138	0.145	0.152	0.159	0.166	0.173	0.179	0.186	0.192
1699	0.72	0.127	0.137	0.147	0.157	0.166	0.176	0.185	0.194	0.203	0.212	0.221	0.230	0.237
1701	1.06	0.094	0.103	0.111	0.118	0.126	0.134	0.141	0.148	0.155	0.162	0.169	0.176	0.182
1710	1.33	0.092	0.100	0.109	0.117	0.124	0.131	0.139	0.146	0.153	0.160	0.168	0.175	0.181
1741	1.46	0.097	0.105	0.114	0.122	0.130	0.138	0.146	0.154	0.161	0.169	0.176	0.183	0.189
1803	3.46	0.131	0.143	0.154	0.164	0.175	0.185	0.195	0.205	0.215	0.225	0.234	0.243	0.252
1925	4.15	0.131	0.143	0.154	0.165	0.176	0.186	0.197	0.207	0.217	0.227	0.237	0.246	0.255
2002	3.60	0.141	0.153	0.166	0.177	0.189	0.201	0.212	0.223	0.234	0.244	0.255	0.265	0.275
2003	2.67	0.133	0.144	0.155	0.166	0.177	0.187	0.197	0.207	0.217	0.226	0.236	0.245	0.254
2014	2.13	0.110	0.120	0.128	0.137	0.146	0.154	0.162	0.170	0.179	0.187	0.195	0.203	0.211
2030	1.78	0.101	0.110	0.118	0.126	0.134	0.142	0.150	0.158	0.165	0.172	0.179	0.186	0.193
2063	1.73	0.136	0.147	0.157	0.168	0.178	0.187	0.197	0.206	0.215	0.224	0.233	0.242	0.250
2081	3.35	0.142	0.153	0.165	0.176	0.187	0.198	0.208	0.218	0.228	0.238	0.248	0.257	0.267
2095	2.91	0.166	0.180	0.193	0.206	0.219	0.232	0.244	0.256	0.268	0.279	0.290	0.301	0.312
2102	2.15	0.161	0.174	0.186	0.198	0.210	0.222	0.233	0.244	0.255	0.265	0.276	0.286	0.296
2107	2.03	0.162	0.175	0.188	0.201	0.213	0.225	0.236	0.248	0.259	0.270	0.281	0.291	0.302
2108	2.26	0.144	0.156	0.168	0.180	0.191	0.202	0.213	0.224	0.234	0.245	0.255	0.265	0.275
2109	2.71	0.145	0.157	0.169	0.181	0.192	0.203	0.214	0.225	0.235	0.245	0.255	0.264	0.273
2111	2.33	0.142	0.154	0.165	0.175	0.186	0.196	0.206	0.215	0.224	0.234	0.243	0.251	0.260
2113	3.79	0.132	0.144	0.155	0.166	0.177	0.188	0.198	0.208	0.219	0.229	0.239	0.249	0.259
2116	2.03	0.157	0.170	0.183	0.195	0.207	0.219	0.230	0.241	0.252	0.263	0.274	0.284	0.294
2117	3.06	0.152	0.165	0.177	0.189	0.201	0.212	0.223	0.235	0.246	0.256	0.267	0.277	0.287
2121	1.26	0.143	0.154	0.164	0.174	0.184	0.194	0.203	0.212	0.221	0.231	0.239	0.248	0.257
2123	2.62	0.149	0.162	0.175	0.187	0.198	0.210	0.221	0.232	0.242	0.253	0.263	0.273	0.282
2142	1.21	0.137	0.147	0.157	0.167	0.177	0.186	0.195	0.204	0.213	0.221	0.229	0.237	0.245
2163	2.99	0.141	0.152	0.163	0.173	0.183	0.192	0.201	0.210	0.219	0.228	0.236	0.244	0.252
2222	2.20	0.139	0.151	0.162	0.172	0.183	0.193	0.203	0.213	0.222	0.231	0.241	0.250	0.259
2362	5.30	0.122	0.134	0.146	0.158	0.170	0.182	0.194	0.205	0.217	0.228	0.239	0.250	0.261
2402	4.32	0.118	0.129	0.140	0.151	0.161	0.172	0.182	0.191	0.201	0.211	0.220	0.229	0.238

Table I – Expected Loss Rates and D-Ratios

Class 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
		D-Ratio by Primary Threshold													
0005		0.268	0.276	0.285	0.293	0.301	0.308	0.316	0.324	0.331	0.339	0.346	0.353	0.360	0.366
0016		0.246	0.255	0.263	0.271	0.280	0.288	0.295	0.303	0.311	0.318	0.326	0.333	0.340	0.347
0034		0.264	0.273	0.281	0.290	0.298	0.306	0.314	0.321	0.329	0.337	0.344	0.352	0.359	0.366
0035		0.290	0.300	0.309	0.318	0.327	0.336	0.344	0.353	0.361	0.369	0.376	0.384	0.392	0.399
0036		0.258	0.267	0.275	0.284	0.292	0.300	0.308	0.315	0.323	0.330	0.338	0.345	0.352	0.359
0038		0.200	0.207	0.214	0.221	0.227	0.234	0.240	0.246	0.253	0.259	0.265	0.271	0.277	0.283
0040		0.245	0.253	0.262	0.270	0.278	0.285	0.293	0.301	0.308	0.316	0.323	0.330	0.337	0.345
0041		0.240	0.248	0.256	0.263	0.271	0.279	0.286	0.294	0.302	0.309	0.316	0.323	0.330	0.337
0042		0.254	0.263	0.271	0.280	0.288	0.296	0.304	0.312	0.319	0.327	0.334	0.342	0.349	0.356
0045		0.227	0.235	0.242	0.250	0.257	0.264	0.272	0.279	0.286	0.292	0.299	0.306	0.312	0.319
0050		0.215	0.222	0.229	0.236	0.243	0.250	0.257	0.263	0.270	0.277	0.283	0.290	0.296	0.302
0079		0.268	0.277	0.286	0.294	0.303	0.311	0.319	0.328	0.336	0.344	0.351	0.359	0.367	0.374
0096		0.260	0.269	0.278	0.287	0.295	0.304	0.312	0.320	0.328	0.335	0.343	0.351	0.358	0.365
0106		0.205	0.212	0.218	0.225	0.232	0.238	0.244	0.251	0.257	0.263	0.269	0.274	0.280	0.286
0171		0.223	0.231	0.238	0.245	0.253	0.260	0.267	0.274	0.280	0.287	0.294	0.300	0.307	0.313
0172		0.266	0.274	0.283	0.291	0.299	0.307	0.315	0.323	0.331	0.338	0.346	0.353	0.361	0.368
0251		0.172	0.177	0.183	0.188	0.193	0.199	0.204	0.210	0.215	0.221	0.226	0.231	0.237	0.242
0400		0.200	0.206	0.212	0.218	0.224	0.230	0.236	0.242	0.248	0.254	0.259	0.265	0.270	0.276
0401		0.200	0.206	0.212	0.218	0.224	0.230	0.236	0.242	0.248	0.254	0.259	0.265	0.270	0.276
1122		0.204	0.210	0.217	0.224	0.231	0.237	0.243	0.250	0.256	0.263	0.269	0.275	0.282	0.288
1320		0.188	0.194	0.200	0.206	0.212	0.218	0.224	0.230	0.235	0.240	0.246	0.251	0.256	0.261
1322		0.189	0.195	0.202	0.209	0.216	0.223	0.229	0.236	0.242	0.249	0.255	0.261	0.268	0.274
1330		0.228	0.235	0.243	0.250	0.257	0.264	0.270	0.277	0.284	0.291	0.297	0.303	0.310	0.316
1438		0.259	0.266	0.273	0.280	0.287	0.294	0.300	0.306	0.313	0.319	0.325	0.331	0.337	0.342
1452		0.235	0.243	0.250	0.258	0.265	0.272	0.279	0.286	0.293	0.300	0.306	0.313	0.319	0.326
1463		0.193	0.200	0.208	0.215	0.221	0.228	0.234	0.241	0.247	0.254	0.260	0.266	0.272	0.278
1624		0.198	0.204	0.210	0.216	0.223	0.229	0.234	0.240	0.246	0.252	0.257	0.263	0.269	0.275
1699		0.246	0.253	0.260	0.267	0.275	0.282	0.288	0.296	0.303	0.310	0.315	0.322	0.328	0.335
1701		0.189	0.196	0.202	0.209	0.216	0.222	0.229	0.235	0.242	0.248	0.254	0.260	0.266	0.272
1710		0.188	0.195	0.201	0.208	0.214	0.220	0.227	0.233	0.239	0.245	0.251	0.257	0.263	0.269
1741		0.195	0.201	0.207	0.213	0.219	0.224	0.229	0.234	0.239	0.244	0.249	0.254	0.259	0.264
1803		0.261	0.270	0.279	0.287	0.296	0.304	0.312	0.320	0.327	0.335	0.343	0.350	0.357	0.364
1925		0.264	0.273	0.281	0.290	0.298	0.307	0.315	0.323	0.331	0.339	0.347	0.355	0.363	0.370
2002		0.285	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
2003		0.263	0.272	0.281	0.289	0.297	0.306	0.314	0.322	0.330	0.337	0.345	0.352	0.360	0.367
2014		0.218	0.226	0.233	0.240	0.247	0.254	0.261	0.267	0.274	0.280	0.287	0.293	0.300	0.306
2030		0.200	0.206	0.213	0.219	0.226	0.232	0.238	0.244	0.250	0.256	0.262	0.267	0.273	0.279
2063		0.259	0.267	0.275	0.283	0.290	0.298	0.306	0.313	0.320	0.327	0.334	0.341	0.348	0.355
2081		0.276	0.285	0.293	0.302	0.311	0.319	0.327	0.335	0.343	0.351	0.359	0.366	0.374	0.381
2095		0.322	0.333	0.343	0.353	0.362	0.372	0.381	0.390	0.399	0.408	0.416	0.425	0.433	0.441
2102		0.305	0.314	0.323	0.332	0.341	0.350	0.358	0.367	0.375	0.383	0.391	0.398	0.406	0.413
2107		0.312	0.321	0.331	0.341	0.350	0.359	0.368	0.377	0.386	0.394	0.403	0.411	0.419	0.427
2108		0.285	0.295	0.305	0.314	0.323	0.332	0.341	0.350	0.358	0.367	0.375	0.383	0.391	0.398
2109		0.282	0.291	0.300	0.309	0.317	0.326	0.334	0.342	0.350	0.358	0.365	0.373	0.381	0.388
2111		0.269	0.277	0.285	0.293	0.301	0.309	0.317	0.325	0.332	0.340	0.347	0.354	0.361	0.369
2113		0.268	0.277	0.286	0.295	0.304	0.313	0.322	0.330	0.339	0.347	0.355	0.364	0.372	0.379
2116		0.304	0.313	0.322	0.331	0.339	0.348	0.356	0.364	0.372	0.380	0.388	0.396	0.404	0.411
2117		0.297	0.307	0.316	0.326	0.335	0.344	0.353	0.361	0.370	0.378	0.387	0.395	0.403	0.411
2121		0.265	0.274	0.282	0.290	0.297	0.305	0.313	0.320	0.328	0.335	0.342	0.349	0.355	0.362
2123		0.292	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
2142		0.253	0.261	0.268	0.276	0.283	0.290	0.297	0.304	0.310	0.317	0.323	0.330	0.336	0.342
2163		0.260	0.268	0.276	0.284	0.291	0.298	0.306	0.313	0.319	0.326	0.333	0.340	0.346	0.353
2222		0.268	0.277	0.285	0.294	0.302	0.310	0.318	0.326	0.333	0.340	0.348	0.355	0.362	0.369
2362		0.272	0.283	0.293	0.304	0.314	0.324	0.334	0.344	0.354	0.363	0.373	0.383	0.392	0.401
2402		0.247	0.255	0.264	0.272	0.279	0.287	0.295	0.302	0.309	0.316	0.323	0.330	0.337	0.343

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
0005	0.373	0.380	0.386	0.392	0.399	0.405	0.411	0.417	0.423	0.429	0.435	0.440	0.446	0.452
0016	0.354	0.361	0.368	0.375	0.381	0.388	0.394	0.401	0.407	0.414	0.420	0.426	0.432	0.438
0034	0.373	0.380	0.387	0.394	0.401	0.407	0.414	0.420	0.427	0.433	0.440	0.446	0.452	0.458
0035	0.407	0.414	0.421	0.428	0.435	0.442	0.449	0.455	0.462	0.469	0.475	0.482	0.488	0.494
0036	0.366	0.373	0.380	0.387	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450
0038	0.289	0.294	0.300	0.306	0.311	0.317	0.323	0.328	0.333	0.339	0.344	0.349	0.354	0.359
0040	0.352	0.358	0.365	0.372	0.379	0.385	0.392	0.398	0.404	0.411	0.417	0.423	0.429	0.435
0041	0.344	0.351	0.358	0.364	0.371	0.378	0.384	0.391	0.397	0.404	0.410	0.417	0.423	0.429
0042	0.363	0.370	0.377	0.383	0.390	0.396	0.403	0.409	0.415	0.421	0.427	0.433	0.439	0.445
0045	0.325	0.332	0.338	0.344	0.350	0.356	0.362	0.368	0.373	0.379	0.385	0.390	0.396	0.401
0050	0.309	0.315	0.321	0.327	0.333	0.339	0.345	0.351	0.356	0.362	0.368	0.373	0.378	0.384
0079	0.382	0.389	0.397	0.404	0.411	0.418	0.425	0.432	0.439	0.445	0.452	0.458	0.465	0.471
0096	0.372	0.380	0.387	0.393	0.400	0.407	0.414	0.420	0.427	0.433	0.439	0.445	0.452	0.458
0106	0.292	0.297	0.303	0.308	0.313	0.318	0.324	0.329	0.334	0.339	0.344	0.348	0.353	0.358
0171	0.320	0.326	0.332	0.338	0.344	0.350	0.356	0.361	0.367	0.373	0.378	0.384	0.389	0.395
0172	0.375	0.382	0.389	0.396	0.402	0.409	0.416	0.422	0.428	0.435	0.441	0.447	0.453	0.459
0251	0.248	0.252	0.258	0.263	0.268	0.274	0.279	0.284	0.287	0.292	0.297	0.302	0.307	0.312
0400	0.282	0.287	0.293	0.298	0.304	0.310	0.315	0.321	0.326	0.331	0.337	0.342	0.348	0.353
0401	0.282	0.287	0.293	0.298	0.304	0.310	0.315	0.321	0.326	0.331	0.337	0.342	0.348	0.353
1122	0.294	0.299	0.306	0.312	0.318	0.324	0.330	0.336	0.340	0.346	0.352	0.358	0.364	0.370
1320	0.266	0.271	0.276	0.281	0.286	0.290	0.295	0.300	0.304	0.309	0.314	0.318	0.323	0.327
1322	0.280	0.286	0.292	0.298	0.304	0.310	0.316	0.321	0.327	0.332	0.338	0.343	0.348	0.354
1330	0.323	0.328	0.334	0.341	0.347	0.353	0.359	0.365	0.369	0.375	0.381	0.387	0.392	0.398
1438	0.347	0.353	0.358	0.363	0.368	0.373	0.378	0.383	0.388	0.393	0.398	0.402	0.407	0.412
1452	0.332	0.338	0.343	0.349	0.355	0.361	0.366	0.371	0.376	0.382	0.387	0.392	0.397	0.402
1463	0.283	0.289	0.295	0.300	0.306	0.311	0.316	0.322	0.327	0.332	0.337	0.342	0.347	0.352
1624	0.280	0.285	0.290	0.295	0.301	0.306	0.311	0.316	0.320	0.325	0.330	0.335	0.340	0.345
1699	0.342	0.346	0.353	0.359	0.366	0.372	0.378	0.385	0.389	0.395	0.401	0.407	0.413	0.419
1701	0.278	0.285	0.291	0.297	0.303	0.309	0.315	0.321	0.327	0.332	0.338	0.343	0.349	0.354
1710	0.275	0.281	0.287	0.293	0.298	0.304	0.309	0.315	0.320	0.326	0.331	0.336	0.341	0.346
1741	0.269	0.274	0.278	0.283	0.288	0.293	0.298	0.303	0.307	0.312	0.316	0.321	0.326	0.330
1803	0.371	0.378	0.385	0.391	0.398	0.404	0.411	0.417	0.423	0.429	0.435	0.441	0.447	0.453
1925	0.378	0.386	0.393	0.401	0.408	0.415	0.421	0.428	0.435	0.441	0.447	0.454	0.460	0.466
2002	0.407	0.414	0.421	0.429	0.436	0.443	0.450	0.456	0.463	0.470	0.476	0.483	0.489	0.495
2003	0.374	0.381	0.388	0.395	0.401	0.408	0.414	0.421	0.427	0.433	0.440	0.446	0.452	0.458
2014	0.312	0.318	0.324	0.330	0.336	0.342	0.348	0.354	0.360	0.365	0.371	0.377	0.382	0.388
2030	0.284	0.289	0.295	0.300	0.305	0.311	0.316	0.321	0.325	0.330	0.335	0.340	0.345	0.349
2063	0.361	0.368	0.374	0.381	0.387	0.393	0.400	0.406	0.412	0.417	0.423	0.429	0.435	0.440
2081	0.389	0.396	0.403	0.410	0.417	0.424	0.431	0.438	0.444	0.451	0.457	0.464	0.470	0.477
2095	0.448	0.456	0.464	0.471	0.478	0.485	0.492	0.499	0.506	0.513	0.519	0.526	0.532	0.538
2102	0.421	0.428	0.436	0.442	0.449	0.456	0.463	0.469	0.476	0.482	0.488	0.494	0.500	0.506
2107	0.435	0.443	0.451	0.459	0.466	0.473	0.481	0.488	0.495	0.502	0.509	0.516	0.522	0.529
2108	0.406	0.414	0.421	0.428	0.436	0.443	0.450	0.457	0.464	0.471	0.477	0.484	0.490	0.497
2109	0.395	0.403	0.410	0.417	0.424	0.431	0.438	0.444	0.451	0.458	0.464	0.470	0.477	0.483
2111	0.376	0.383	0.389	0.396	0.403	0.410	0.416	0.422	0.429	0.435	0.441	0.447	0.453	0.459
2113	0.387	0.394	0.401	0.408	0.415	0.422	0.429	0.435	0.442	0.448	0.454	0.460	0.465	0.471
2116	0.419	0.426	0.433	0.440	0.447	0.454	0.461	0.468	0.475	0.482	0.488	0.495	0.501	0.508
2117	0.418	0.426	0.434	0.441	0.448	0.455	0.462	0.469	0.476	0.482	0.489	0.496	0.502	0.508
2121	0.368	0.374	0.380	0.386	0.391	0.397	0.403	0.408	0.414	0.419	0.424	0.430	0.435	0.440
2123	0.410	0.418	0.425	0.432	0.439	0.446	0.452	0.459	0.465	0.471	0.478	0.484	0.490	0.496
2142	0.348	0.354	0.360	0.366	0.372	0.378	0.383	0.389	0.395	0.400	0.406	0.411	0.416	0.422
2163	0.359	0.365	0.371	0.378	0.384	0.390	0.395	0.401	0.407	0.413	0.418	0.424	0.429	0.435
2222	0.376	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
2362	0.410	0.419	0.428	0.437	0.446	0.454	0.463	0.471	0.479	0.486	0.493	0.500	0.507	0.514
2402	0.350	0.357	0.363	0.369	0.375	0.381	0.387	0.393	0.398	0.404	0.409	0.415	0.420	0.425

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	0.457	0.468	0.479	0.489	0.499	0.509	0.519	0.529	0.538	0.547	0.556	0.564	0.573	0.581
0016	0.444	0.456	0.468	0.479	0.490	0.501	0.511	0.522	0.532	0.542	0.551	0.561	0.570	0.579
0034	0.464	0.476	0.487	0.498	0.509	0.520	0.530	0.541	0.551	0.560	0.570	0.579	0.588	0.597
0035	0.501	0.513	0.524	0.535	0.546	0.557	0.567	0.577	0.587	0.597	0.606	0.615	0.624	0.633
0036	0.456	0.468	0.479	0.490	0.500	0.511	0.521	0.531	0.541	0.550	0.560	0.569	0.578	0.587
0038	0.365	0.375	0.385	0.394	0.404	0.414	0.423	0.433	0.442	0.451	0.460	0.468	0.477	0.485
0040	0.441	0.452	0.463	0.474	0.485	0.496	0.506	0.516	0.526	0.536	0.545	0.555	0.564	0.573
0041	0.436	0.449	0.460	0.473	0.484	0.496	0.507	0.517	0.528	0.537	0.547	0.557	0.566	0.575
0042	0.450	0.461	0.472	0.482	0.493	0.503	0.512	0.522	0.531	0.540	0.549	0.558	0.567	0.575
0045	0.407	0.418	0.428	0.439	0.449	0.459	0.469	0.478	0.488	0.497	0.506	0.515	0.523	0.532
0050	0.389	0.399	0.410	0.420	0.429	0.439	0.449	0.458	0.467	0.477	0.486	0.494	0.503	0.511
0079	0.477	0.490	0.502	0.514	0.525	0.536	0.547	0.558	0.569	0.579	0.589	0.599	0.609	0.618
0096	0.464	0.475	0.487	0.498	0.509	0.520	0.530	0.541	0.551	0.561	0.570	0.580	0.589	0.598
0106	0.362	0.372	0.381	0.390	0.399	0.407	0.416	0.424	0.432	0.440	0.448	0.456	0.463	0.471
0171	0.400	0.411	0.421	0.431	0.441	0.450	0.460	0.469	0.477	0.486	0.495	0.503	0.511	0.518
0172	0.465	0.477	0.488	0.499	0.510	0.521	0.531	0.541	0.551	0.561	0.570	0.579	0.588	0.597
0251	0.317	0.327	0.334	0.344	0.353	0.362	0.371	0.380	0.389	0.397	0.406	0.415	0.423	0.432
0400	0.359	0.370	0.380	0.391	0.401	0.411	0.421	0.431	0.440	0.449	0.458	0.466	0.475	0.484
0401	0.359	0.370	0.380	0.391	0.401	0.411	0.421	0.431	0.440	0.449	0.458	0.466	0.475	0.484
1122	0.376	0.387	0.397	0.408	0.418	0.429	0.440	0.450	0.461	0.470	0.481	0.491	0.502	0.512
1320	0.332	0.341	0.349	0.358	0.367	0.375	0.383	0.391	0.399	0.406	0.414	0.421	0.428	0.436
1322	0.359	0.369	0.379	0.388	0.397	0.406	0.416	0.425	0.433	0.442	0.451	0.460	0.468	0.476
1330	0.404	0.415	0.425	0.435	0.445	0.454	0.462	0.469	0.477	0.483	0.490	0.497	0.504	0.510
1438	0.416	0.425	0.434	0.442	0.451	0.459	0.467	0.476	0.484	0.492	0.500	0.508	0.516	0.524
1452	0.408	0.418	0.427	0.437	0.446	0.455	0.464	0.473	0.482	0.490	0.498	0.506	0.513	0.521
1463	0.357	0.367	0.377	0.386	0.395	0.404	0.412	0.421	0.429	0.437	0.445	0.453	0.461	0.468
1624	0.350	0.359	0.368	0.377	0.387	0.396	0.405	0.415	0.423	0.431	0.440	0.448	0.457	0.466
1699	0.425	0.437	0.446	0.458	0.470	0.481	0.492	0.504	0.515	0.523	0.533	0.543	0.553	0.563
1701	0.359	0.369	0.379	0.388	0.398	0.407	0.416	0.425	0.434	0.444	0.452	0.461	0.469	0.478
1710	0.352	0.362	0.373	0.383	0.394	0.404	0.414	0.424	0.433	0.443	0.453	0.462	0.471	0.480
1741	0.335	0.344	0.353	0.362	0.371	0.380	0.389	0.398	0.406	0.414	0.422	0.430	0.438	0.446
1803	0.458	0.470	0.481	0.491	0.502	0.512	0.521	0.531	0.540	0.550	0.559	0.567	0.576	0.584
1925	0.472	0.484	0.497	0.508	0.519	0.530	0.540	0.550	0.561	0.571	0.581	0.590	0.600	0.609
2002	0.501	0.512	0.523	0.534	0.544	0.554	0.564	0.574	0.583	0.592	0.602	0.611	0.619	0.628
2003	0.464	0.475	0.486	0.497	0.508	0.518	0.528	0.538	0.547	0.556	0.565	0.574	0.583	0.591
2014	0.393	0.404	0.414	0.424	0.433	0.443	0.452	0.461	0.470	0.479	0.487	0.496	0.504	0.512
2030	0.354	0.363	0.372	0.380	0.388	0.396	0.405	0.413	0.421	0.428	0.435	0.443	0.450	0.457
2063	0.446	0.457	0.467	0.478	0.488	0.498	0.508	0.518	0.527	0.537	0.546	0.555	0.564	0.572
2081	0.483	0.496	0.508	0.519	0.531	0.542	0.553	0.564	0.574	0.585	0.595	0.604	0.614	0.623
2095	0.544	0.556	0.567	0.578	0.588	0.598	0.608	0.618	0.627	0.636	0.645	0.653	0.661	0.669
2102	0.512	0.523	0.534	0.545	0.555	0.564	0.573	0.582	0.591	0.600	0.608	0.616	0.623	0.631
2107	0.535	0.548	0.560	0.572	0.583	0.595	0.605	0.616	0.626	0.636	0.646	0.656	0.665	0.675
2108	0.503	0.516	0.528	0.540	0.551	0.562	0.573	0.584	0.594	0.604	0.614	0.624	0.633	0.642
2109	0.489	0.501	0.513	0.525	0.535	0.546	0.556	0.565	0.575	0.584	0.593	0.602	0.610	0.619
2111	0.465	0.476	0.487	0.498	0.508	0.518	0.528	0.538	0.547	0.556	0.565	0.574	0.583	0.592
2113	0.477	0.487	0.498	0.507	0.517	0.526	0.535	0.544	0.553	0.562	0.570	0.578	0.586	0.594
2116	0.514	0.526	0.538	0.550	0.562	0.573	0.584	0.594	0.605	0.615	0.625	0.634	0.643	0.652
2117	0.515	0.527	0.540	0.552	0.564	0.575	0.586	0.597	0.608	0.618	0.628	0.638	0.648	0.657
2121	0.445	0.455	0.464	0.474	0.483	0.492	0.501	0.509	0.518	0.526	0.535	0.543	0.552	0.560
2123	0.501	0.513	0.524	0.535	0.545	0.555	0.565	0.575	0.584	0.594	0.603	0.611	0.620	0.628
2142	0.427	0.438	0.448	0.458	0.468	0.477	0.487	0.496	0.505	0.514	0.523	0.532	0.541	0.550
2163	0.440	0.451	0.461	0.472	0.482	0.491	0.501	0.510	0.519	0.528	0.537	0.545	0.553	0.562
2222	0.465	0.477	0.488	0.499	0.510	0.520	0.531	0.542	0.552	0.562	0.572	0.581	0.590	0.598
2362	0.520	0.533	0.547	0.559	0.571	0.582	0.593	0.604	0.614	0.626	0.636	0.646	0.655	0.664
2402	0.430	0.440	0.449	0.459	0.468	0.476	0.485	0.494	0.503	0.512	0.520	0.529	0.537	0.546

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
0005	0.589	0.597	0.605	0.613	0.620	0.628	0.635	0.642	0.649	0.656	0.663	0.670	0.677	0.683
0016	0.588	0.596	0.605	0.613	0.621	0.629	0.636	0.644	0.651	0.658	0.665	0.672	0.679	0.685
0034	0.606	0.614	0.622	0.630	0.638	0.646	0.654	0.661	0.669	0.676	0.683	0.689	0.696	0.702
0035	0.642	0.650	0.659	0.667	0.675	0.682	0.690	0.697	0.704	0.711	0.718	0.724	0.730	0.736
0036	0.596	0.604	0.613	0.621	0.629	0.637	0.645	0.652	0.660	0.667	0.674	0.681	0.687	0.694
0038	0.493	0.501	0.509	0.517	0.525	0.532	0.540	0.547	0.555	0.561	0.568	0.575	0.581	0.587
0040	0.582	0.590	0.599	0.607	0.615	0.623	0.631	0.639	0.646	0.653	0.661	0.668	0.675	0.681
0041	0.584	0.592	0.600	0.608	0.615	0.623	0.630	0.637	0.644	0.650	0.656	0.662	0.668	0.673
0042	0.583	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
0045	0.540	0.549	0.557	0.565	0.572	0.580	0.588	0.595	0.603	0.610	0.617	0.624	0.631	0.638
0050	0.520	0.528	0.536	0.544	0.552	0.560	0.567	0.575	0.582	0.589	0.596	0.603	0.609	0.616
0079	0.627	0.636	0.645	0.654	0.662	0.670	0.678	0.686	0.694	0.702	0.709	0.716	0.723	0.730
0096	0.606	0.615	0.623	0.631	0.639	0.647	0.655	0.662	0.669	0.676	0.683	0.690	0.697	0.703
0106	0.478	0.486	0.493	0.500	0.507	0.514	0.521	0.528	0.534	0.541	0.548	0.554	0.560	0.567
0171	0.526	0.534	0.541	0.548	0.555	0.563	0.569	0.576	0.583	0.589	0.595	0.601	0.607	0.613
0172	0.606	0.614	0.623	0.631	0.638	0.646	0.654	0.661	0.668	0.675	0.682	0.688	0.695	0.702
0251	0.441	0.450	0.459	0.468	0.477	0.485	0.494	0.502	0.509	0.517	0.524	0.531	0.538	0.544
0400	0.492	0.501	0.508	0.516	0.524	0.531	0.538	0.545	0.552	0.558	0.565	0.572	0.579	0.584
0401	0.492	0.501	0.508	0.516	0.524	0.531	0.538	0.545	0.552	0.558	0.565	0.572	0.579	0.584
1122	0.522	0.532	0.542	0.552	0.561	0.571	0.580	0.589	0.598	0.606	0.614	0.622	0.630	0.638
1320	0.443	0.451	0.458	0.465	0.472	0.479	0.486	0.492	0.498	0.504	0.510	0.516	0.522	0.527
1322	0.485	0.493	0.501	0.508	0.516	0.524	0.531	0.538	0.545	0.552	0.559	0.566	0.572	0.579
1330	0.517	0.524	0.530	0.537	0.543	0.549	0.555	0.561	0.567	0.573	0.579	0.585	0.590	0.592
1438	0.532	0.540	0.548	0.555	0.563	0.570	0.578	0.585	0.593	0.600	0.607	0.614	0.621	0.628
1452	0.528	0.535	0.542	0.549	0.555	0.562	0.569	0.576	0.582	0.588	0.594	0.600	0.606	0.610
1463	0.476	0.483	0.490	0.497	0.504	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
1624	0.474	0.482	0.490	0.497	0.505	0.512	0.520	0.527	0.534	0.542	0.549	0.556	0.564	0.570
1699	0.572	0.581	0.590	0.599	0.607	0.616	0.623	0.630	0.637	0.643	0.650	0.657	0.663	0.668
1701	0.486	0.494	0.502	0.510	0.518	0.526	0.534	0.541	0.549	0.556	0.563	0.570	0.577	0.585
1710	0.488	0.497	0.505	0.513	0.521	0.529	0.537	0.545	0.553	0.561	0.568	0.576	0.583	0.592
1741	0.455	0.463	0.471	0.479	0.486	0.494	0.501	0.508	0.515	0.522	0.528	0.535	0.541	0.546
1803	0.592	0.600	0.608	0.616	0.623	0.631	0.638	0.646	0.653	0.660	0.667	0.674	0.680	0.687
1925	0.618	0.626	0.635	0.643	0.650	0.658	0.665	0.672	0.679	0.686	0.692	0.699	0.705	0.712
2002	0.636	0.644	0.652	0.660	0.667	0.675	0.682	0.689	0.696	0.702	0.709	0.715	0.722	0.727
2003	0.599	0.608	0.615	0.623	0.631	0.638	0.645	0.652	0.659	0.666	0.673	0.679	0.686	0.692
2014	0.520	0.527	0.535	0.543	0.550	0.557	0.564	0.571	0.578	0.584	0.591	0.598	0.604	0.610
2030	0.465	0.472	0.479	0.485	0.492	0.498	0.504	0.511	0.517	0.523	0.529	0.535	0.541	0.546
2063	0.581	0.589	0.597	0.605	0.613	0.621	0.628	0.636	0.643	0.650	0.657	0.664	0.670	0.677
2081	0.632	0.641	0.650	0.658	0.666	0.674	0.682	0.689	0.697	0.704	0.711	0.718	0.724	0.731
2095	0.676	0.684	0.691	0.698	0.705	0.712	0.718	0.725	0.731	0.737	0.743	0.749	0.755	0.760
2102	0.638	0.645	0.652	0.659	0.666	0.673	0.680	0.687	0.693	0.699	0.706	0.711	0.717	0.724
2107	0.683	0.692	0.700	0.708	0.716	0.724	0.731	0.738	0.745	0.752	0.759	0.765	0.772	0.778
2108	0.651	0.660	0.669	0.677	0.685	0.693	0.701	0.708	0.716	0.723	0.730	0.737	0.744	0.751
2109	0.627	0.636	0.644	0.652	0.661	0.668	0.676	0.683	0.690	0.697	0.704	0.711	0.718	0.724
2111	0.600	0.608	0.617	0.625	0.633	0.640	0.648	0.655	0.662	0.670	0.677	0.684	0.691	0.698
2113	0.602	0.609	0.617	0.624	0.632	0.639	0.646	0.653	0.660	0.667	0.674	0.681	0.688	0.694
2116	0.661	0.670	0.678	0.686	0.694	0.702	0.709	0.717	0.724	0.731	0.738	0.744	0.751	0.757
2117	0.666	0.675	0.684	0.692	0.700	0.708	0.716	0.724	0.732	0.739	0.747	0.754	0.761	0.769
2121	0.568	0.575	0.583	0.590	0.598	0.605	0.612	0.619	0.626	0.633	0.639	0.646	0.652	0.658
2123	0.636	0.644	0.652	0.660	0.667	0.675	0.682	0.689	0.696	0.703	0.710	0.716	0.723	0.729
2142	0.558	0.566	0.574	0.582	0.589	0.597	0.604	0.611	0.618	0.625	0.632	0.639	0.646	0.652
2163	0.570	0.578	0.585	0.593	0.601	0.608	0.615	0.623	0.630	0.637	0.643	0.650	0.657	0.663
2222	0.606	0.615	0.623	0.630	0.637	0.645	0.652	0.659	0.666	0.673	0.680	0.686	0.692	0.698
2362	0.673	0.682	0.690	0.699	0.707	0.715	0.723	0.730	0.738	0.745	0.752	0.759	0.765	0.772
2402	0.554	0.562	0.570	0.577	0.585	0.592	0.599	0.606	0.613	0.619	0.625	0.631	0.637	0.643

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold

Class 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
0005	0.690	0.696	0.702	0.708	0.714	0.720	0.726	0.731	0.737	0.742	0.747	0.753	0.758	0.763
0016	0.691	0.698	0.704	0.710	0.716	0.722	0.727	0.733	0.739	0.744	0.749	0.755	0.760	0.765
0034	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	0.778
0035	0.742	0.748	0.754	0.760	0.765	0.771	0.776	0.780	0.785	0.790	0.795	0.799	0.804	0.808
0036	0.700	0.706	0.712	0.718	0.724	0.730	0.735	0.741	0.746	0.752	0.757	0.762	0.767	0.772
0038	0.593	0.599	0.605	0.611	0.616	0.622	0.628	0.633	0.638	0.643	0.649	0.654	0.659	0.664
0040	0.688	0.695	0.701	0.707	0.714	0.720	0.726	0.731	0.737	0.743	0.748	0.754	0.759	0.765
0041	0.679	0.684	0.690	0.695	0.700	0.705	0.710	0.715	0.720	0.725	0.730	0.735	0.739	0.744
0042	0.682	0.688	0.695	0.700	0.706	0.712	0.718	0.723	0.728	0.734	0.739	0.744	0.749	0.754
0045	0.645	0.651	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.699	0.704	0.709	0.714	0.719
0050	0.622	0.629	0.635	0.641	0.647	0.653	0.659	0.664	0.670	0.676	0.682	0.687	0.693	0.698
0079	0.737	0.744	0.750	0.756	0.762	0.768	0.774	0.780	0.785	0.791	0.796	0.801	0.806	0.810
0096	0.710	0.716	0.722	0.728	0.734	0.740	0.746	0.751	0.756	0.762	0.767	0.772	0.777	0.782
0106	0.573	0.579	0.585	0.591	0.597	0.602	0.608	0.614	0.620	0.625	0.631	0.636	0.642	0.647
0171	0.619	0.624	0.630	0.635	0.640	0.646	0.651	0.656	0.661	0.666	0.671	0.676	0.681	0.686
0172	0.708	0.714	0.720	0.726	0.732	0.738	0.743	0.749	0.754	0.759	0.764	0.769	0.774	0.779
0251	0.551	0.558	0.566	0.573	0.580	0.587	0.594	0.601	0.608	0.616	0.623	0.630	0.637	0.644
0400	0.590	0.596	0.602	0.608	0.613	0.619	0.624	0.629	0.635	0.640	0.645	0.650	0.656	0.661
0401	0.590	0.596	0.602	0.608	0.613	0.619	0.624	0.629	0.635	0.640	0.645	0.650	0.656	0.661
1122	0.646	0.653	0.661	0.668	0.676	0.682	0.689	0.696	0.702	0.708	0.714	0.720	0.725	0.731
1320	0.533	0.539	0.545	0.551	0.557	0.562	0.568	0.574	0.580	0.586	0.592	0.597	0.603	0.609
1322	0.586	0.592	0.599	0.605	0.611	0.618	0.624	0.630	0.636	0.641	0.647	0.653	0.659	0.665
1330	0.598	0.603	0.608	0.614	0.619	0.624	0.629	0.634	0.639	0.644	0.649	0.653	0.658	0.663
1438	0.635	0.642	0.648	0.655	0.661	0.668	0.674	0.680	0.686	0.692	0.698	0.704	0.710	0.715
1452	0.616	0.622	0.628	0.633	0.639	0.644	0.650	0.655	0.661	0.666	0.672	0.677	0.682	0.688
1463	0.571	0.577	0.584	0.590	0.597	0.603	0.609	0.615	0.621	0.626	0.631	0.637	0.642	0.647
1624	0.577	0.584	0.592	0.599	0.606	0.612	0.619	0.625	0.632	0.639	0.645	0.651	0.658	0.664
1699	0.675	0.681	0.688	0.694	0.700	0.707	0.713	0.719	0.726	0.732	0.738	0.744	0.750	0.755
1701	0.592	0.600	0.606	0.613	0.620	0.626	0.633	0.639	0.645	0.651	0.657	0.663	0.668	0.674
1710	0.599	0.607	0.614	0.621	0.628	0.635	0.642	0.648	0.654	0.660	0.666	0.671	0.677	0.682
1741	0.551	0.557	0.562	0.568	0.574	0.579	0.585	0.590	0.596	0.601	0.607	0.612	0.618	0.623
1803	0.693	0.699	0.705	0.711	0.717	0.723	0.729	0.734	0.740	0.745	0.751	0.756	0.762	0.767
1925	0.718	0.723	0.729	0.734	0.739	0.744	0.749	0.755	0.760	0.765	0.770	0.775	0.780	0.785
2002	0.733	0.739	0.745	0.750	0.755	0.760	0.765	0.769	0.774	0.778	0.783	0.787	0.792	0.796
2003	0.698	0.704	0.710	0.716	0.722	0.727	0.733	0.738	0.744	0.749	0.754	0.759	0.764	0.769
2014	0.617	0.622	0.628	0.634	0.640	0.645	0.651	0.656	0.662	0.667	0.673	0.678	0.683	0.688
2030	0.553	0.558	0.564	0.569	0.575	0.580	0.585	0.591	0.596	0.601	0.606	0.611	0.616	0.620
2063	0.683	0.690	0.696	0.702	0.708	0.714	0.719	0.725	0.731	0.736	0.742	0.747	0.752	0.758
2081	0.737	0.743	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.800	0.805
2095	0.766	0.771	0.776	0.782	0.787	0.791	0.796	0.801	0.805	0.809	0.814	0.818	0.822	0.826
2102	0.730	0.735	0.741	0.747	0.752	0.757	0.762	0.767	0.773	0.778	0.782	0.787	0.792	0.796
2107	0.784	0.790	0.796	0.801	0.807	0.812	0.817	0.822	0.826	0.831	0.835	0.839	0.844	0.847
2108	0.757	0.763	0.769	0.775	0.781	0.787	0.793	0.798	0.803	0.808	0.813	0.818	0.823	0.828
2109	0.730	0.736	0.742	0.748	0.754	0.759	0.764	0.769	0.774	0.780	0.785	0.790	0.794	0.799
2111	0.704	0.711	0.717	0.724	0.730	0.736	0.742	0.748	0.753	0.759	0.765	0.770	0.775	0.780
2113	0.701	0.707	0.714	0.720	0.726	0.732	0.738	0.744	0.749	0.754	0.759	0.764	0.769	0.774
2116	0.763	0.769	0.774	0.780	0.785	0.791	0.796	0.801	0.806	0.811	0.816	0.820	0.825	0.829
2117	0.775	0.782	0.789	0.795	0.801	0.807	0.813	0.819	0.824	0.830	0.835	0.841	0.846	0.851
2121	0.664	0.670	0.676	0.682	0.688	0.693	0.699	0.704	0.710	0.715	0.720	0.725	0.730	0.734
2123	0.736	0.742	0.748	0.754	0.760	0.766	0.771	0.777	0.782	0.788	0.793	0.798	0.803	0.808
2142	0.659	0.665	0.672	0.678	0.684	0.690	0.696	0.702	0.708	0.713	0.719	0.724	0.730	0.735
2163	0.670	0.676	0.682	0.688	0.694	0.700	0.706	0.711	0.717	0.722	0.727	0.733	0.738	0.743
2222	0.703	0.709	0.714	0.720	0.725	0.730	0.736	0.741	0.746	0.751	0.756	0.761	0.766	0.770
2362	0.778	0.783	0.788	0.793	0.798	0.803	0.808	0.813	0.818	0.823	0.827	0.832	0.836	0.840
2402	0.649	0.656	0.662	0.668	0.674	0.680	0.686	0.692	0.697	0.703	0.708	0.714	0.719	0.725

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	0.768	0.772	0.777	0.782	0.786	0.791	0.795	0.799	0.804
0016	0.770	0.774	0.779	0.784	0.788	0.792	0.797	0.801	0.805
0034	0.782	0.787	0.791	0.795	0.799	0.803	0.806	0.810	0.814
0035	0.813	0.817	0.821	0.825	0.830	0.833	0.837	0.841	0.845
0036	0.777	0.782	0.786	0.791	0.795	0.800	0.804	0.809	0.813
0038	0.669	0.673	0.678	0.683	0.688	0.693	0.697	0.702	0.706
0040	0.770	0.775	0.780	0.784	0.789	0.794	0.798	0.803	0.807
0041	0.749	0.754	0.759	0.763	0.768	0.773	0.777	0.782	0.787
0042	0.759	0.764	0.768	0.773	0.777	0.782	0.786	0.791	0.795
0045	0.724	0.729	0.734	0.739	0.744	0.748	0.753	0.757	0.762
0050	0.703	0.709	0.714	0.719	0.725	0.730	0.735	0.740	0.745
0079	0.815	0.819	0.824	0.828	0.832	0.836	0.839	0.843	0.847
0096	0.786	0.791	0.796	0.800	0.805	0.809	0.813	0.817	0.821
0106	0.652	0.658	0.663	0.668	0.673	0.678	0.683	0.688	0.693
0171	0.690	0.695	0.700	0.704	0.709	0.713	0.718	0.722	0.726
0172	0.784	0.788	0.793	0.797	0.801	0.806	0.810	0.813	0.817
0251	0.651	0.658	0.664	0.671	0.677	0.684	0.690	0.697	0.703
0400	0.666	0.671	0.676	0.682	0.687	0.692	0.697	0.702	0.707
0401	0.666	0.671	0.676	0.682	0.687	0.692	0.697	0.702	0.707
1122	0.736	0.742	0.747	0.752	0.757	0.762	0.767	0.771	0.775
1320	0.614	0.620	0.625	0.631	0.636	0.642	0.647	0.653	0.658
1322	0.671	0.677	0.683	0.688	0.694	0.700	0.705	0.710	0.716
1330	0.667	0.672	0.677	0.681	0.686	0.690	0.694	0.699	0.703
1438	0.721	0.726	0.732	0.737	0.743	0.748	0.754	0.759	0.765
1452	0.693	0.698	0.702	0.707	0.711	0.716	0.720	0.724	0.729
1463	0.652	0.658	0.663	0.668	0.673	0.678	0.682	0.687	0.692
1624	0.670	0.676	0.682	0.688	0.693	0.699	0.705	0.710	0.716
1699	0.761	0.766	0.771	0.776	0.781	0.786	0.791	0.796	0.801
1701	0.679	0.685	0.690	0.695	0.700	0.705	0.710	0.715	0.720
1710	0.688	0.693	0.699	0.704	0.709	0.714	0.720	0.725	0.730
1741	0.629	0.634	0.639	0.645	0.650	0.655	0.661	0.666	0.671
1803	0.772	0.777	0.782	0.787	0.791	0.796	0.800	0.805	0.809
1925	0.790	0.795	0.800	0.805	0.809	0.814	0.818	0.822	0.826
2002	0.800	0.805	0.809	0.813	0.817	0.821	0.825	0.828	0.832
2003	0.774	0.779	0.784	0.788	0.793	0.797	0.801	0.805	0.810
2014	0.693	0.698	0.703	0.708	0.713	0.718	0.723	0.728	0.733
2030	0.625	0.630	0.635	0.640	0.645	0.650	0.655	0.660	0.665
2063	0.763	0.768	0.772	0.777	0.782	0.787	0.791	0.796	0.800
2081	0.809	0.814	0.818	0.822	0.827	0.831	0.835	0.839	0.844
2095	0.830	0.834	0.838	0.842	0.846	0.849	0.853	0.856	0.859
2102	0.801	0.805	0.810	0.814	0.818	0.822	0.826	0.829	0.833
2107	0.851	0.855	0.859	0.862	0.865	0.868	0.871	0.874	0.877
2108	0.833	0.837	0.842	0.846	0.850	0.854	0.858	0.861	0.865
2109	0.803	0.807	0.811	0.816	0.820	0.824	0.828	0.832	0.836
2111	0.785	0.790	0.795	0.800	0.805	0.809	0.814	0.819	0.823
2113	0.778	0.783	0.787	0.792	0.796	0.801	0.805	0.809	0.812
2116	0.834	0.838	0.842	0.846	0.850	0.853	0.857	0.861	0.864
2117	0.855	0.860	0.865	0.869	0.873	0.877	0.882	0.886	0.890
2121	0.739	0.744	0.748	0.752	0.757	0.761	0.765	0.769	0.773
2123	0.813	0.817	0.822	0.826	0.831	0.835	0.839	0.843	0.847
2142	0.740	0.745	0.750	0.755	0.760	0.765	0.770	0.775	0.779
2163	0.748	0.753	0.758	0.763	0.768	0.772	0.777	0.781	0.786
2222	0.775	0.779	0.783	0.788	0.792	0.796	0.800	0.804	0.808
2362	0.844	0.847	0.850	0.854	0.857	0.860	0.863	0.865	0.868
2402	0.730	0.735	0.740	0.745	0.751	0.756	0.760	0.765	0.769

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
2413	1.94	0.135	0.148	0.160	0.172	0.184	0.196	0.207	0.218	0.229	0.240	0.251	0.262	0.272
2501	2.81	0.141	0.155	0.169	0.182	0.196	0.209	0.222	0.234	0.247	0.259	0.271	0.283	0.295
2570	3.54	0.151	0.164	0.176	0.188	0.200	0.212	0.224	0.236	0.247	0.258	0.269	0.280	0.291
2571	3.70	0.148	0.160	0.173	0.185	0.197	0.209	0.220	0.232	0.243	0.254	0.265	0.276	0.287
2576	3.16	0.119	0.129	0.139	0.149	0.158	0.168	0.177	0.187	0.196	0.205	0.214	0.223	0.231
2584	2.41	0.137	0.149	0.160	0.172	0.183	0.194	0.205	0.215	0.226	0.236	0.246	0.256	0.265
2585	3.14	0.145	0.158	0.170	0.182	0.193	0.205	0.216	0.226	0.237	0.247	0.258	0.268	0.278
2589	1.93	0.135	0.148	0.162	0.175	0.188	0.201	0.214	0.226	0.238	0.250	0.262	0.274	0.285
2660	4.16	0.122	0.133	0.144	0.154	0.165	0.176	0.186	0.196	0.207	0.217	0.227	0.237	0.247
2683	2.17	0.142	0.154	0.166	0.178	0.190	0.202	0.213	0.224	0.235	0.246	0.256	0.267	0.277
2688	3.00	0.127	0.139	0.150	0.161	0.172	0.183	0.194	0.204	0.215	0.225	0.236	0.246	0.256
2702	6.18	0.076	0.083	0.089	0.095	0.101	0.107	0.112	0.118	0.123	0.129	0.134	0.139	0.144
2710	3.13	0.132	0.142	0.152	0.161	0.170	0.179	0.188	0.197	0.205	0.213	0.221	0.229	0.237
2727	6.28	0.068	0.073	0.079	0.084	0.090	0.095	0.100	0.105	0.110	0.116	0.120	0.125	0.130
2731	2.51	0.130	0.141	0.151	0.161	0.171	0.180	0.189	0.199	0.208	0.216	0.225	0.233	0.242
2757	3.57	0.144	0.156	0.168	0.180	0.191	0.202	0.213	0.223	0.233	0.243	0.253	0.262	0.271
2759	2.74	0.171	0.184	0.197	0.209	0.221	0.232	0.243	0.254	0.265	0.275	0.285	0.295	0.305
2790	0.96	0.178	0.195	0.212	0.229	0.245	0.261	0.276	0.290	0.305	0.318	0.332	0.345	0.358
2797	4.12	0.144	0.156	0.167	0.178	0.189	0.200	0.210	0.221	0.231	0.241	0.250	0.259	0.268
2806	2.53	0.142	0.153	0.164	0.174	0.185	0.195	0.205	0.215	0.224	0.234	0.243	0.252	0.261
2812	2.29	0.127	0.138	0.149	0.159	0.170	0.180	0.190	0.200	0.209	0.219	0.228	0.237	0.246
2819	2.68	0.159	0.171	0.182	0.194	0.205	0.216	0.227	0.238	0.248	0.258	0.267	0.277	0.286
2840	1.46	0.172	0.186	0.199	0.212	0.224	0.236	0.248	0.259	0.271	0.282	0.293	0.304	0.315
2842	2.51	0.165	0.178	0.190	0.203	0.215	0.226	0.238	0.249	0.260	0.270	0.281	0.291	0.302
2852	3.99	0.155	0.170	0.185	0.199	0.213	0.227	0.241	0.254	0.267	0.279	0.291	0.303	0.314
2881	3.38	0.116	0.126	0.136	0.145	0.154	0.164	0.173	0.182	0.191	0.200	0.209	0.218	0.227
2883	4.79	0.135	0.147	0.159	0.171	0.183	0.195	0.206	0.217	0.228	0.239	0.249	0.260	0.270
2915	1.90	0.141	0.154	0.166	0.178	0.189	0.200	0.211	0.222	0.233	0.243	0.254	0.263	0.274
2923	1.70	0.152	0.165	0.177	0.189	0.201	0.213	0.224	0.235	0.246	0.256	0.266	0.275	0.285
3018	1.00	0.123	0.134	0.144	0.155	0.165	0.175	0.185	0.194	0.203	0.212	0.221	0.230	0.238
3022	2.89	0.129	0.140	0.152	0.163	0.174	0.185	0.195	0.206	0.216	0.227	0.237	0.247	0.257
3030	2.97	0.116	0.127	0.138	0.148	0.158	0.168	0.178	0.188	0.198	0.207	0.216	0.225	0.234
3039	3.22	0.100	0.109	0.118	0.126	0.134	0.142	0.150	0.157	0.165	0.173	0.180	0.188	0.195
3040	2.84	0.119	0.129	0.139	0.149	0.158	0.167	0.176	0.185	0.194	0.203	0.211	0.219	0.228
3060	3.07	0.131	0.142	0.154	0.165	0.175	0.186	0.196	0.206	0.216	0.226	0.236	0.246	0.255
3066	1.96	0.143	0.155	0.166	0.177	0.188	0.199	0.210	0.220	0.230	0.240	0.250	0.259	0.269
3070	0.14	0.147	0.159	0.170	0.181	0.191	0.202	0.212	0.222	0.232	0.241	0.251	0.260	0.269
3076	2.32	0.132	0.144	0.155	0.167	0.178	0.188	0.199	0.210	0.220	0.230	0.240	0.250	0.260
3081	5.36	0.109	0.118	0.126	0.135	0.143	0.151	0.159	0.167	0.175	0.183	0.191	0.199	0.206
3082	4.87	0.116	0.125	0.135	0.143	0.152	0.161	0.169	0.177	0.185	0.194	0.201	0.210	0.217
3085	5.32	0.120	0.131	0.143	0.153	0.164	0.175	0.185	0.196	0.206	0.216	0.226	0.235	0.245
3099	1.61	0.134	0.145	0.156	0.167	0.177	0.187	0.198	0.208	0.218	0.227	0.237	0.246	0.256
3110	2.48	0.113	0.123	0.133	0.143	0.153	0.162	0.172	0.181	0.190	0.199	0.208	0.216	0.225
3131	1.86	0.115	0.124	0.134	0.142	0.151	0.160	0.168	0.177	0.184	0.192	0.200	0.208	0.215
3146	1.49	0.130	0.142	0.153	0.163	0.174	0.184	0.195	0.205	0.214	0.224	0.234	0.243	0.252
3152	1.59	0.103	0.112	0.122	0.131	0.140	0.148	0.157	0.165	0.174	0.182	0.191	0.199	0.207
3165	1.97	0.122	0.132	0.141	0.150	0.160	0.169	0.177	0.186	0.194	0.203	0.211	0.220	0.227
3169	1.72	0.126	0.138	0.149	0.160	0.171	0.183	0.194	0.204	0.215	0.225	0.235	0.244	0.253
3175	1.82	0.140	0.152	0.164	0.175	0.186	0.197	0.207	0.217	0.227	0.237	0.247	0.256	0.265
3178	0.90	0.144	0.155	0.166	0.177	0.188	0.198	0.208	0.218	0.227	0.237	0.246	0.255	0.264
3179	1.10	0.133	0.144	0.156	0.166	0.177	0.187	0.197	0.207	0.217	0.226	0.236	0.245	0.254
3180	1.96	0.147	0.160	0.172	0.184	0.195	0.207	0.218	0.229	0.240	0.250	0.260	0.270	0.280
3220	0.93	0.125	0.135	0.146	0.156	0.166	0.175	0.185	0.194	0.203	0.212	0.221	0.229	0.237
3241	1.97	0.126	0.135	0.145	0.154	0.162	0.171	0.180	0.188	0.197	0.205	0.213	0.222	0.230
3257	2.15	0.162	0.176	0.189	0.203	0.216	0.228	0.241	0.253	0.265	0.277	0.288	0.299	0.310

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
2413	0.282	0.292	0.302	0.311	0.320	0.329	0.338	0.347	0.356	0.364	0.373	0.381	0.389	0.398
2501	0.306	0.317	0.328	0.339	0.350	0.360	0.370	0.380	0.390	0.399	0.409	0.418	0.427	0.436
2570	0.301	0.312	0.323	0.333	0.343	0.353	0.363	0.373	0.382	0.392	0.401	0.409	0.418	0.426
2571	0.298	0.309	0.319	0.329	0.339	0.349	0.359	0.369	0.378	0.387	0.397	0.406	0.414	0.423
2576	0.239	0.248	0.256	0.264	0.271	0.279	0.287	0.294	0.302	0.309	0.316	0.324	0.331	0.338
2584	0.275	0.284	0.293	0.302	0.311	0.320	0.329	0.337	0.346	0.354	0.362	0.370	0.378	0.385
2585	0.287	0.297	0.306	0.315	0.324	0.333	0.341	0.350	0.358	0.367	0.375	0.383	0.390	0.398
2589	0.296	0.307	0.318	0.329	0.339	0.349	0.360	0.369	0.379	0.389	0.398	0.408	0.417	0.425
2660	0.256	0.265	0.275	0.284	0.294	0.303	0.312	0.321	0.330	0.339	0.348	0.357	0.366	0.374
2683	0.287	0.297	0.307	0.316	0.325	0.333	0.340	0.347	0.354	0.361	0.367	0.373	0.378	0.384
2688	0.266	0.276	0.286	0.295	0.305	0.314	0.323	0.332	0.341	0.350	0.358	0.367	0.375	0.384
2702	0.150	0.154	0.160	0.164	0.169	0.174	0.179	0.183	0.188	0.193	0.197	0.202	0.206	0.211
2710	0.244	0.251	0.259	0.265	0.272	0.279	0.286	0.292	0.299	0.305	0.311	0.317	0.324	0.330
2727	0.135	0.139	0.144	0.148	0.153	0.158	0.162	0.166	0.171	0.175	0.179	0.183	0.188	0.192
2731	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
2757	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
2759	0.314	0.323	0.332	0.341	0.350	0.358	0.366	0.374	0.382	0.390	0.398	0.406	0.413	0.421
2790	0.370	0.383	0.394	0.407	0.418	0.429	0.440	0.451	0.461	0.471	0.482	0.491	0.501	0.510
2797	0.277	0.286	0.294	0.302	0.310	0.318	0.325	0.333	0.340	0.347	0.354	0.361	0.368	0.375
2806	0.269	0.277	0.286	0.293	0.301	0.309	0.316	0.323	0.331	0.338	0.345	0.352	0.359	0.365
2812	0.254	0.263	0.271	0.280	0.288	0.296	0.304	0.311	0.319	0.327	0.334	0.341	0.349	0.356
2819	0.295	0.304	0.313	0.322	0.330	0.338	0.346	0.354	0.362	0.370	0.378	0.385	0.392	0.400
2840	0.325	0.336	0.347	0.357	0.367	0.377	0.388	0.397	0.406	0.415	0.424	0.432	0.441	0.449
2842	0.312	0.322	0.331	0.340	0.350	0.358	0.367	0.375	0.383	0.391	0.400	0.407	0.415	0.422
2852	0.325	0.336	0.346	0.357	0.367	0.376	0.386	0.395	0.404	0.413	0.422	0.431	0.439	0.447
2881	0.236	0.244	0.253	0.260	0.269	0.278	0.285	0.293	0.301	0.309	0.316	0.324	0.332	0.340
2883	0.280	0.290	0.299	0.309	0.318	0.328	0.337	0.346	0.355	0.363	0.372	0.380	0.389	0.397
2915	0.284	0.295	0.304	0.315	0.324	0.333	0.343	0.352	0.360	0.368	0.379	0.387	0.395	0.403
2923	0.293	0.302	0.311	0.320	0.328	0.336	0.345	0.353	0.360	0.368	0.376	0.384	0.391	0.399
3018	0.247	0.255	0.263	0.270	0.278	0.285	0.293	0.300	0.307	0.314	0.321	0.327	0.334	0.341
3022	0.266	0.275	0.284	0.293	0.302	0.311	0.319	0.327	0.336	0.344	0.352	0.360	0.368	0.375
3030	0.243	0.251	0.260	0.268	0.276	0.284	0.292	0.300	0.307	0.314	0.321	0.329	0.336	0.342
3039	0.203	0.210	0.217	0.224	0.230	0.237	0.244	0.250	0.257	0.263	0.269	0.276	0.282	0.288
3040	0.236	0.244	0.251	0.259	0.267	0.274	0.281	0.288	0.295	0.302	0.309	0.315	0.322	0.328
3060	0.264	0.274	0.283	0.292	0.301	0.309	0.318	0.327	0.335	0.343	0.351	0.359	0.367	0.375
3066	0.278	0.287	0.296	0.305	0.314	0.322	0.330	0.339	0.347	0.355	0.362	0.370	0.378	0.385
3070	0.278	0.286	0.295	0.303	0.312	0.320	0.328	0.336	0.343	0.351	0.358	0.366	0.373	0.380
3076	0.270	0.279	0.289	0.298	0.307	0.316	0.325	0.333	0.342	0.350	0.358	0.366	0.374	0.382
3081	0.214	0.221	0.228	0.235	0.242	0.249	0.256	0.263	0.270	0.277	0.283	0.290	0.296	0.303
3082	0.226	0.233	0.241	0.247	0.255	0.262	0.268	0.275	0.283	0.290	0.296	0.303	0.310	0.317
3085	0.254	0.263	0.272	0.281	0.290	0.298	0.306	0.313	0.321	0.329	0.336	0.344	0.351	0.358
3099	0.265	0.274	0.283	0.291	0.300	0.308	0.316	0.324	0.332	0.340	0.347	0.355	0.362	0.370
3110	0.233	0.242	0.250	0.258	0.266	0.273	0.281	0.288	0.296	0.303	0.311	0.318	0.325	0.332
3131	0.222	0.229	0.237	0.243	0.251	0.257	0.264	0.271	0.278	0.285	0.291	0.297	0.304	0.310
3146	0.261	0.270	0.279	0.288	0.297	0.305	0.313	0.321	0.329	0.337	0.345	0.353	0.361	0.369
3152	0.215	0.223	0.230	0.238	0.245	0.253	0.260	0.267	0.275	0.282	0.289	0.296	0.303	0.309
3165	0.235	0.243	0.250	0.257	0.265	0.272	0.279	0.286	0.293	0.299	0.305	0.312	0.318	0.325
3169	0.262	0.271	0.280	0.289	0.297	0.306	0.314	0.322	0.330	0.338	0.346	0.354	0.361	0.369
3175	0.274	0.283	0.292	0.301	0.310	0.319	0.328	0.336	0.345	0.353	0.362	0.370	0.378	0.386
3178	0.273	0.281	0.290	0.298	0.306	0.314	0.321	0.329	0.337	0.345	0.352	0.359	0.366	0.374
3179	0.263	0.272	0.280	0.289	0.297	0.306	0.314	0.322	0.329	0.337	0.344	0.351	0.358	0.365
3180	0.290	0.300	0.309	0.318	0.327	0.335	0.344	0.352	0.360	0.368	0.377	0.384	0.392	0.400
3220	0.245	0.253	0.260	0.267	0.274	0.282	0.288	0.295	0.302	0.309	0.315	0.322	0.328	0.334
3241	0.238	0.246	0.254	0.261	0.269	0.277	0.284	0.292	0.300	0.307	0.314	0.321	0.328	0.335
3257	0.321	0.332	0.342	0.352	0.362	0.372	0.381	0.390	0.399	0.408	0.417	0.425	0.434	0.442

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold

Class 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
2413	0.406	0.414	0.422	0.430	0.437	0.445	0.452	0.459	0.466	0.472	0.479	0.485	0.492	0.498
2501	0.444	0.453	0.461	0.469	0.477	0.485	0.493	0.500	0.507	0.515	0.522	0.529	0.536	0.542
2570	0.435	0.443	0.450	0.458	0.466	0.473	0.480	0.487	0.494	0.501	0.507	0.514	0.520	0.526
2571	0.432	0.441	0.449	0.457	0.465	0.473	0.481	0.489	0.497	0.504	0.511	0.518	0.525	0.532
2576	0.345	0.351	0.358	0.365	0.371	0.378	0.384	0.390	0.396	0.402	0.408	0.414	0.420	0.426
2584	0.393	0.400	0.407	0.414	0.421	0.428	0.435	0.441	0.448	0.454	0.461	0.467	0.473	0.479
2585	0.406	0.413	0.420	0.428	0.435	0.442	0.448	0.455	0.462	0.468	0.474	0.481	0.487	0.493
2589	0.434	0.443	0.451	0.459	0.467	0.475	0.483	0.490	0.498	0.505	0.512	0.519	0.526	0.532
2660	0.383	0.392	0.400	0.409	0.417	0.425	0.433	0.441	0.449	0.457	0.464	0.472	0.480	0.487
2683	0.389	0.394	0.400	0.405	0.410	0.415	0.420	0.425	0.429	0.433	0.438	0.442	0.447	0.451
2688	0.392	0.400	0.409	0.417	0.425	0.434	0.442	0.450	0.457	0.465	0.472	0.479	0.487	0.494
2702	0.215	0.220	0.224	0.228	0.233	0.237	0.242	0.246	0.250	0.254	0.259	0.263	0.267	0.271
2710	0.336	0.342	0.348	0.354	0.360	0.366	0.371	0.377	0.382	0.388	0.393	0.398	0.403	0.408
2727	0.197	0.200	0.205	0.209	0.213	0.218	0.222	0.227	0.229	0.234	0.238	0.242	0.247	0.251
2731	0.352	0.359	0.365	0.371	0.378	0.384	0.390	0.396	0.402	0.408	0.414	0.420	0.425	0.431
2757	0.392	0.399	0.406	0.413	0.420	0.427	0.433	0.440	0.446	0.453	0.459	0.465	0.471	0.477
2759	0.428	0.435	0.442	0.448	0.455	0.461	0.468	0.474	0.480	0.485	0.491	0.497	0.502	0.508
2790	0.519	0.529	0.537	0.546	0.554	0.562	0.569	0.577	0.585	0.592	0.598	0.605	0.611	0.617
2797	0.382	0.389	0.396	0.402	0.409	0.415	0.422	0.428	0.434	0.440	0.446	0.452	0.458	0.464
2806	0.372	0.379	0.385	0.391	0.398	0.404	0.410	0.416	0.422	0.428	0.434	0.439	0.445	0.451
2812	0.363	0.369	0.376	0.383	0.389	0.395	0.402	0.408	0.414	0.420	0.426	0.433	0.438	0.444
2819	0.407	0.414	0.421	0.428	0.435	0.441	0.448	0.454	0.460	0.467	0.473	0.479	0.485	0.490
2840	0.457	0.465	0.473	0.481	0.488	0.494	0.501	0.508	0.514	0.521	0.528	0.534	0.540	0.546
2842	0.430	0.437	0.444	0.451	0.458	0.464	0.470	0.476	0.483	0.488	0.494	0.500	0.506	0.511
2852	0.454	0.462	0.469	0.476	0.483	0.490	0.497	0.504	0.511	0.517	0.523	0.529	0.535	0.540
2881	0.347	0.354	0.361	0.369	0.376	0.384	0.391	0.398	0.405	0.412	0.419	0.425	0.432	0.439
2883	0.405	0.413	0.421	0.429	0.437	0.444	0.451	0.459	0.466	0.473	0.480	0.487	0.494	0.500
2915	0.412	0.422	0.431	0.439	0.446	0.454	0.462	0.469	0.480	0.487	0.495	0.502	0.510	0.517
2923	0.406	0.414	0.421	0.428	0.435	0.441	0.448	0.454	0.461	0.468	0.474	0.481	0.487	0.494
3018	0.347	0.354	0.360	0.366	0.373	0.379	0.385	0.391	0.398	0.404	0.410	0.416	0.422	0.428
3022	0.383	0.390	0.397	0.404	0.411	0.418	0.425	0.432	0.438	0.445	0.451	0.458	0.464	0.470
3030	0.349	0.356	0.363	0.369	0.376	0.382	0.388	0.394	0.400	0.406	0.412	0.418	0.424	0.429
3039	0.294	0.300	0.306	0.312	0.318	0.324	0.330	0.336	0.341	0.347	0.353	0.358	0.364	0.369
3040	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	0.407
3060	0.383	0.390	0.398	0.405	0.413	0.420	0.427	0.434	0.441	0.447	0.454	0.460	0.467	0.473
3066	0.393	0.400	0.407	0.414	0.421	0.428	0.434	0.441	0.447	0.454	0.460	0.466	0.472	0.478
3070	0.387	0.394	0.400	0.407	0.413	0.420	0.426	0.432	0.438	0.445	0.451	0.456	0.462	0.468
3076	0.390	0.397	0.405	0.412	0.419	0.426	0.433	0.440	0.447	0.453	0.460	0.466	0.473	0.480
3081	0.310	0.316	0.323	0.329	0.336	0.342	0.348	0.354	0.359	0.365	0.371	0.376	0.382	0.388
3082	0.323	0.329	0.336	0.342	0.349	0.355	0.361	0.367	0.372	0.378	0.384	0.390	0.396	0.401
3085	0.365	0.372	0.379	0.386	0.392	0.399	0.405	0.411	0.417	0.423	0.429	0.435	0.441	0.447
3099	0.377	0.384	0.390	0.397	0.404	0.410	0.416	0.422	0.428	0.434	0.440	0.446	0.452	0.457
3110	0.339	0.346	0.353	0.360	0.366	0.373	0.379	0.386	0.393	0.399	0.405	0.411	0.417	0.423
3131	0.317	0.322	0.328	0.335	0.341	0.347	0.353	0.359	0.364	0.370	0.376	0.381	0.387	0.393
3146	0.376	0.384	0.391	0.398	0.406	0.413	0.420	0.427	0.434	0.440	0.447	0.454	0.460	0.467
3152	0.316	0.322	0.329	0.335	0.341	0.347	0.353	0.360	0.365	0.371	0.377	0.383	0.388	0.394
3165	0.331	0.337	0.343	0.349	0.355	0.361	0.367	0.373	0.378	0.384	0.389	0.395	0.401	0.406
3169	0.376	0.384	0.391	0.398	0.405	0.412	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.462
3175	0.394	0.403	0.411	0.418	0.426	0.434	0.442	0.449	0.458	0.465	0.473	0.480	0.488	0.495
3178	0.381	0.388	0.395	0.401	0.408	0.415	0.421	0.428	0.434	0.440	0.447	0.453	0.459	0.465
3179	0.372	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
3180	0.408	0.416	0.423	0.430	0.438	0.445	0.452	0.459	0.467	0.474	0.481	0.488	0.495	0.502
3220	0.340	0.346	0.352	0.358	0.364	0.370	0.376	0.382	0.387	0.393	0.398	0.404	0.409	0.415
3241	0.341	0.347	0.353	0.360	0.366	0.372	0.378	0.384	0.389	0.395	0.401	0.407	0.412	0.418
3257	0.450	0.458	0.465	0.473	0.480	0.487	0.494	0.501	0.508	0.515	0.522	0.529	0.535	0.542

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
2413	0.504	0.515	0.527	0.537	0.547	0.557	0.566	0.574	0.583	0.592	0.600	0.608	0.616	0.624
2501	0.549	0.562	0.574	0.586	0.597	0.608	0.619	0.629	0.639	0.648	0.658	0.667	0.675	0.684
2570	0.533	0.545	0.557	0.569	0.580	0.591	0.602	0.613	0.624	0.635	0.645	0.655	0.664	0.674
2571	0.539	0.552	0.564	0.577	0.588	0.599	0.610	0.621	0.631	0.641	0.650	0.659	0.668	0.677
2576	0.432	0.443	0.454	0.464	0.475	0.485	0.495	0.505	0.514	0.524	0.533	0.543	0.552	0.561
2584	0.485	0.497	0.508	0.519	0.530	0.540	0.550	0.559	0.568	0.577	0.587	0.595	0.604	0.612
2585	0.499	0.511	0.522	0.533	0.544	0.555	0.565	0.575	0.585	0.594	0.604	0.613	0.622	0.630
2589	0.539	0.551	0.564	0.576	0.587	0.599	0.610	0.620	0.630	0.640	0.650	0.659	0.668	0.676
2660	0.493	0.507	0.520	0.533	0.545	0.556	0.566	0.577	0.587	0.597	0.606	0.616	0.625	0.633
2683	0.455	0.464	0.471	0.480	0.488	0.496	0.504	0.512	0.520	0.525	0.533	0.541	0.548	0.555
2688	0.501	0.514	0.526	0.539	0.551	0.563	0.575	0.586	0.597	0.608	0.618	0.627	0.637	0.645
2702	0.276	0.284	0.292	0.300	0.309	0.317	0.325	0.333	0.341	0.349	0.357	0.365	0.373	0.381
2710	0.413	0.423	0.432	0.442	0.451	0.461	0.470	0.478	0.487	0.494	0.503	0.511	0.519	0.527
2727	0.255	0.264	0.271	0.279	0.287	0.295	0.302	0.310	0.318	0.323	0.331	0.338	0.346	0.353
2731	0.436	0.447	0.458	0.469	0.480	0.491	0.501	0.511	0.521	0.530	0.540	0.549	0.558	0.566
2757	0.483	0.495	0.506	0.518	0.529	0.540	0.550	0.560	0.571	0.580	0.590	0.599	0.608	0.617
2759	0.513	0.524	0.534	0.544	0.553	0.562	0.571	0.580	0.588	0.597	0.605	0.613	0.621	0.629
2790	0.623	0.634	0.646	0.655	0.665	0.675	0.684	0.693	0.702	0.711	0.718	0.724	0.730	0.737
2797	0.470	0.482	0.493	0.504	0.514	0.525	0.535	0.545	0.554	0.563	0.573	0.581	0.590	0.599
2806	0.456	0.467	0.478	0.488	0.498	0.507	0.517	0.526	0.535	0.544	0.552	0.561	0.569	0.577
2812	0.450	0.462	0.473	0.483	0.494	0.504	0.514	0.523	0.532	0.541	0.550	0.559	0.567	0.575
2819	0.496	0.507	0.518	0.528	0.539	0.548	0.558	0.567	0.575	0.584	0.592	0.600	0.608	0.615
2840	0.552	0.564	0.577	0.588	0.600	0.611	0.623	0.634	0.645	0.656	0.666	0.676	0.686	0.696
2842	0.517	0.528	0.538	0.548	0.558	0.568	0.578	0.587	0.596	0.606	0.614	0.623	0.631	0.640
2852	0.545	0.556	0.566	0.576	0.586	0.596	0.605	0.614	0.623	0.632	0.641	0.650	0.659	0.667
2881	0.445	0.458	0.470	0.483	0.495	0.507	0.519	0.530	0.541	0.551	0.562	0.572	0.582	0.591
2883	0.507	0.520	0.533	0.546	0.557	0.569	0.580	0.590	0.599	0.609	0.618	0.626	0.635	0.644
2915	0.524	0.538	0.555	0.567	0.580	0.593	0.604	0.614	0.622	0.636	0.644	0.651	0.658	0.665
2923	0.500	0.512	0.525	0.537	0.548	0.559	0.569	0.580	0.590	0.601	0.611	0.621	0.630	0.640
3018	0.433	0.445	0.456	0.466	0.476	0.486	0.495	0.504	0.514	0.523	0.532	0.541	0.549	0.557
3022	0.476	0.488	0.499	0.510	0.521	0.531	0.541	0.551	0.561	0.570	0.579	0.588	0.597	0.605
3030	0.435	0.445	0.456	0.466	0.476	0.485	0.495	0.504	0.513	0.521	0.530	0.538	0.546	0.554
3039	0.374	0.385	0.395	0.405	0.414	0.424	0.433	0.441	0.450	0.458	0.466	0.474	0.482	0.490
3040	0.412	0.423	0.432	0.442	0.451	0.460	0.469	0.477	0.485	0.493	0.502	0.510	0.518	0.526
3060	0.479	0.492	0.504	0.515	0.526	0.537	0.547	0.557	0.567	0.577	0.587	0.596	0.605	0.614
3066	0.484	0.496	0.507	0.518	0.529	0.539	0.550	0.560	0.569	0.579	0.588	0.598	0.606	0.615
3070	0.474	0.485	0.495	0.506	0.516	0.525	0.535	0.544	0.553	0.562	0.571	0.580	0.588	0.597
3076	0.486	0.498	0.510	0.522	0.533	0.544	0.555	0.566	0.576	0.586	0.596	0.606	0.615	0.624
3081	0.394	0.404	0.414	0.425	0.435	0.446	0.455	0.465	0.475	0.484	0.493	0.502	0.511	0.520
3082	0.407	0.418	0.428	0.439	0.450	0.460	0.471	0.481	0.491	0.500	0.509	0.519	0.528	0.538
3085	0.452	0.463	0.474	0.485	0.495	0.506	0.516	0.525	0.535	0.544	0.553	0.561	0.570	0.579
3099	0.463	0.474	0.485	0.495	0.506	0.516	0.526	0.535	0.545	0.554	0.563	0.572	0.581	0.589
3110	0.429	0.441	0.452	0.463	0.474	0.484	0.494	0.504	0.514	0.524	0.533	0.542	0.551	0.560
3131	0.398	0.409	0.419	0.429	0.440	0.450	0.460	0.470	0.480	0.488	0.497	0.506	0.514	0.523
3146	0.473	0.485	0.498	0.510	0.521	0.533	0.544	0.555	0.566	0.577	0.587	0.597	0.606	0.616
3152	0.400	0.411	0.422	0.432	0.442	0.452	0.462	0.471	0.481	0.490	0.499	0.508	0.516	0.525
3165	0.412	0.423	0.433	0.444	0.455	0.465	0.476	0.486	0.496	0.504	0.514	0.523	0.532	0.541
3169	0.468	0.480	0.491	0.501	0.512	0.522	0.531	0.540	0.549	0.558	0.566	0.574	0.581	0.589
3175	0.502	0.517	0.533	0.548	0.563	0.577	0.591	0.605	0.619	0.635	0.648	0.660	0.672	0.683
3178	0.471	0.483	0.494	0.505	0.516	0.527	0.538	0.548	0.558	0.568	0.577	0.586	0.595	0.603
3179	0.460	0.471	0.482	0.492	0.503	0.513	0.523	0.533	0.543	0.553	0.562	0.571	0.581	0.590
3180	0.508	0.521	0.535	0.547	0.560	0.572	0.584	0.596	0.607	0.619	0.629	0.639	0.649	0.658
3220	0.420	0.431	0.442	0.452	0.462	0.472	0.482	0.491	0.500	0.508	0.517	0.526	0.534	0.542
3241	0.424	0.435	0.445	0.456	0.467	0.477	0.487	0.497	0.507	0.515	0.525	0.534	0.543	0.552
3257	0.548	0.560	0.573	0.584	0.595	0.605	0.615	0.625	0.634	0.643	0.652	0.661	0.669	0.677

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
2413	0.631	0.639	0.646	0.653	0.660	0.666	0.673	0.679	0.685	0.692	0.698	0.704	0.710	0.716
2501	0.692	0.700	0.708	0.716	0.723	0.730	0.737	0.744	0.750	0.757	0.763	0.769	0.775	0.781
2570	0.683	0.692	0.701	0.709	0.717	0.726	0.734	0.742	0.749	0.756	0.763	0.770	0.776	0.783
2571	0.685	0.694	0.702	0.710	0.718	0.725	0.732	0.739	0.746	0.753	0.759	0.766	0.772	0.779
2576	0.570	0.579	0.587	0.596	0.604	0.613	0.621	0.629	0.637	0.645	0.653	0.660	0.668	0.675
2584	0.620	0.628	0.636	0.644	0.652	0.659	0.666	0.673	0.679	0.686	0.692	0.699	0.705	0.711
2585	0.639	0.647	0.655	0.663	0.670	0.678	0.685	0.692	0.698	0.705	0.712	0.718	0.725	0.731
2589	0.685	0.693	0.702	0.710	0.717	0.725	0.732	0.739	0.745	0.752	0.758	0.764	0.770	0.777
2660	0.641	0.648	0.655	0.662	0.669	0.676	0.683	0.689	0.695	0.701	0.708	0.714	0.720	0.727
2683	0.563	0.570	0.577	0.584	0.591	0.598	0.605	0.612	0.619	0.626	0.633	0.640	0.646	0.651
2688	0.654	0.662	0.669	0.676	0.683	0.690	0.697	0.703	0.709	0.715	0.721	0.727	0.733	0.739
2702	0.388	0.396	0.404	0.411	0.419	0.426	0.433	0.440	0.448	0.455	0.462	0.469	0.476	0.483
2710	0.535	0.543	0.551	0.558	0.566	0.573	0.581	0.588	0.595	0.602	0.609	0.616	0.622	0.628
2727	0.360	0.367	0.374	0.382	0.388	0.395	0.402	0.409	0.416	0.423	0.429	0.436	0.442	0.447
2731	0.575	0.584	0.592	0.600	0.607	0.615	0.622	0.629	0.636	0.643	0.649	0.656	0.663	0.670
2757	0.626	0.634	0.643	0.651	0.659	0.667	0.674	0.681	0.688	0.695	0.702	0.709	0.715	0.721
2759	0.636	0.644	0.652	0.660	0.667	0.674	0.680	0.687	0.693	0.699	0.705	0.711	0.717	0.723
2790	0.743	0.749	0.754	0.760	0.765	0.770	0.776	0.781	0.786	0.792	0.797	0.802	0.807	0.813
2797	0.607	0.616	0.624	0.632	0.639	0.647	0.655	0.662	0.669	0.677	0.684	0.691	0.697	0.704
2806	0.585	0.593	0.601	0.609	0.616	0.624	0.632	0.639	0.646	0.653	0.660	0.666	0.673	0.680
2812	0.583	0.591	0.598	0.605	0.613	0.620	0.627	0.633	0.640	0.647	0.653	0.660	0.666	0.673
2819	0.623	0.630	0.638	0.645	0.652	0.659	0.666	0.672	0.679	0.685	0.691	0.697	0.703	0.709
2840	0.705	0.715	0.724	0.733	0.741	0.750	0.759	0.767	0.775	0.782	0.790	0.797	0.804	0.811
2842	0.647	0.655	0.662	0.669	0.676	0.683	0.689	0.696	0.702	0.708	0.714	0.719	0.724	0.730
2852	0.676	0.684	0.692	0.700	0.708	0.716	0.723	0.731	0.738	0.745	0.752	0.759	0.765	0.772
2881	0.600	0.609	0.617	0.626	0.634	0.643	0.652	0.660	0.669	0.677	0.685	0.692	0.700	0.707
2883	0.652	0.660	0.667	0.674	0.681	0.689	0.695	0.702	0.709	0.716	0.722	0.729	0.735	0.741
2915	0.671	0.678	0.685	0.690	0.696	0.701	0.707	0.712	0.717	0.723	0.728	0.733	0.739	0.748
2923	0.649	0.658	0.666	0.675	0.683	0.691	0.698	0.706	0.713	0.720	0.727	0.735	0.741	0.748
3018	0.565	0.573	0.581	0.588	0.595	0.602	0.610	0.617	0.624	0.631	0.638	0.645	0.651	0.658
3022	0.613	0.620	0.628	0.635	0.643	0.650	0.657	0.663	0.669	0.676	0.682	0.688	0.694	0.700
3030	0.562	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.627	0.634	0.641	0.647	0.653
3039	0.497	0.505	0.512	0.519	0.526	0.533	0.540	0.547	0.554	0.560	0.567	0.573	0.579	0.585
3040	0.534	0.541	0.549	0.557	0.564	0.571	0.579	0.586	0.593	0.600	0.607	0.614	0.620	0.627
3060	0.623	0.632	0.640	0.648	0.656	0.664	0.672	0.680	0.687	0.694	0.701	0.708	0.715	0.722
3066	0.623	0.632	0.640	0.648	0.655	0.663	0.670	0.677	0.684	0.691	0.698	0.704	0.710	0.717
3070	0.605	0.614	0.622	0.630	0.638	0.646	0.653	0.661	0.668	0.675	0.682	0.689	0.695	0.702
3076	0.633	0.641	0.649	0.657	0.665	0.672	0.679	0.686	0.693	0.700	0.706	0.713	0.719	0.724
3081	0.528	0.537	0.545	0.552	0.560	0.568	0.575	0.583	0.589	0.596	0.603	0.610	0.617	0.623
3082	0.547	0.557	0.566	0.576	0.585	0.594	0.603	0.612	0.620	0.629	0.637	0.645	0.653	0.659
3085	0.588	0.596	0.604	0.612	0.619	0.626	0.633	0.640	0.647	0.654	0.660	0.667	0.673	0.679
3099	0.597	0.605	0.613	0.621	0.628	0.636	0.643	0.650	0.657	0.664	0.671	0.678	0.684	0.691
3110	0.568	0.577	0.585	0.593	0.601	0.609	0.617	0.624	0.631	0.639	0.646	0.653	0.660	0.667
3131	0.531	0.539	0.548	0.556	0.565	0.573	0.581	0.590	0.598	0.605	0.612	0.619	0.626	0.632
3146	0.625	0.633	0.642	0.650	0.659	0.666	0.674	0.682	0.689	0.696	0.704	0.711	0.717	0.724
3152	0.533	0.542	0.550	0.557	0.565	0.572	0.580	0.587	0.594	0.601	0.607	0.614	0.621	0.627
3165	0.549	0.558	0.567	0.575	0.583	0.591	0.599	0.606	0.613	0.620	0.627	0.634	0.641	0.647
3169	0.597	0.604	0.611	0.617	0.623	0.630	0.636	0.642	0.647	0.653	0.659	0.665	0.671	0.676
3175	0.694	0.704	0.714	0.723	0.733	0.742	0.752	0.760	0.768	0.775	0.781	0.788	0.795	0.805
3178	0.611	0.619	0.627	0.634	0.642	0.649	0.657	0.664	0.671	0.679	0.686	0.693	0.700	0.706
3179	0.599	0.607	0.616	0.624	0.632	0.639	0.647	0.654	0.662	0.669	0.676	0.683	0.690	0.697
3180	0.667	0.676	0.685	0.693	0.701	0.708	0.716	0.723	0.730	0.737	0.743	0.750	0.756	0.763
3220	0.550	0.557	0.564	0.572	0.579	0.585	0.592	0.598	0.605	0.611	0.617	0.624	0.630	0.635
3241	0.561	0.570	0.578	0.587	0.595	0.604	0.612	0.620	0.627	0.635	0.642	0.649	0.656	0.662
3257	0.685	0.692	0.700	0.707	0.714	0.721	0.728	0.735	0.741	0.747	0.753	0.759	0.765	0.771

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
2413	0.721	0.727	0.732	0.738	0.743	0.749	0.754	0.759	0.765	0.770	0.775	0.779	0.784	0.788
2501	0.786	0.792	0.797	0.802	0.807	0.812	0.817	0.822	0.826	0.830	0.835	0.839	0.843	0.847
2570	0.790	0.796	0.802	0.808	0.814	0.820	0.825	0.831	0.836	0.842	0.847	0.852	0.857	0.862
2571	0.785	0.791	0.796	0.802	0.808	0.813	0.818	0.823	0.829	0.834	0.838	0.843	0.848	0.852
2576	0.683	0.690	0.696	0.703	0.710	0.717	0.723	0.729	0.735	0.741	0.746	0.752	0.757	0.763
2584	0.716	0.722	0.728	0.733	0.738	0.744	0.749	0.754	0.759	0.764	0.769	0.773	0.778	0.783
2585	0.737	0.743	0.749	0.755	0.761	0.766	0.772	0.777	0.782	0.787	0.792	0.797	0.802	0.807
2589	0.782	0.788	0.794	0.799	0.804	0.809	0.814	0.819	0.823	0.828	0.833	0.837	0.842	0.846
2660	0.733	0.739	0.745	0.750	0.755	0.761	0.765	0.770	0.774	0.779	0.783	0.786	0.790	0.794
2683	0.657	0.664	0.670	0.677	0.683	0.690	0.696	0.702	0.708	0.713	0.718	0.724	0.729	0.734
2688	0.744	0.749	0.754	0.759	0.764	0.769	0.774	0.779	0.784	0.788	0.793	0.797	0.801	0.805
2702	0.489	0.496	0.503	0.509	0.516	0.522	0.528	0.534	0.541	0.547	0.552	0.558	0.564	0.570
2710	0.634	0.641	0.647	0.653	0.659	0.665	0.671	0.677	0.683	0.689	0.695	0.700	0.706	0.711
2727	0.453	0.460	0.466	0.473	0.479	0.485	0.492	0.498	0.505	0.511	0.517	0.523	0.529	0.535
2731	0.675	0.681	0.687	0.692	0.697	0.703	0.708	0.713	0.718	0.723	0.728	0.733	0.738	0.742
2757	0.727	0.733	0.739	0.744	0.750	0.755	0.760	0.765	0.770	0.775	0.780	0.784	0.789	0.793
2759	0.728	0.734	0.739	0.745	0.750	0.756	0.760	0.765	0.770	0.774	0.779	0.783	0.788	0.792
2790	0.818	0.823	0.828	0.833	0.837	0.842	0.846	0.850	0.853	0.857	0.861	0.864	0.867	0.871
2797	0.711	0.717	0.723	0.729	0.735	0.741	0.746	0.752	0.757	0.763	0.768	0.773	0.778	0.782
2806	0.686	0.693	0.699	0.705	0.711	0.717	0.723	0.728	0.734	0.739	0.744	0.750	0.755	0.760
2812	0.679	0.685	0.691	0.697	0.702	0.708	0.714	0.719	0.724	0.729	0.734	0.739	0.744	0.749
2819	0.715	0.720	0.726	0.732	0.737	0.743	0.748	0.753	0.759	0.764	0.769	0.774	0.779	0.784
2840	0.818	0.824	0.830	0.836	0.841	0.847	0.852	0.857	0.862	0.867	0.872	0.877	0.882	0.887
2842	0.735	0.740	0.746	0.751	0.756	0.761	0.766	0.771	0.776	0.780	0.785	0.790	0.795	0.799
2852	0.778	0.784	0.790	0.796	0.801	0.807	0.812	0.817	0.821	0.826	0.830	0.835	0.839	0.842
2881	0.715	0.722	0.729	0.736	0.743	0.750	0.756	0.763	0.770	0.776	0.782	0.788	0.794	0.799
2883	0.746	0.752	0.757	0.763	0.768	0.773	0.778	0.783	0.788	0.792	0.796	0.800	0.805	0.809
2915	0.753	0.758	0.763	0.768	0.773	0.778	0.783	0.788	0.793	0.797	0.800	0.804	0.808	0.811
2923	0.754	0.761	0.767	0.773	0.779	0.784	0.790	0.795	0.801	0.806	0.812	0.817	0.822	0.828
3018	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.703	0.708	0.712	0.717	0.722	0.727	0.731
3022	0.706	0.712	0.718	0.724	0.729	0.735	0.740	0.745	0.749	0.754	0.759	0.764	0.768	0.773
3030	0.660	0.666	0.672	0.677	0.683	0.688	0.694	0.699	0.704	0.710	0.715	0.720	0.725	0.730
3039	0.591	0.598	0.604	0.610	0.615	0.621	0.627	0.633	0.638	0.644	0.649	0.654	0.659	0.664
3040	0.633	0.639	0.646	0.652	0.658	0.664	0.670	0.676	0.682	0.688	0.693	0.699	0.704	0.710
3060	0.728	0.735	0.741	0.747	0.752	0.758	0.764	0.769	0.775	0.780	0.785	0.790	0.795	0.800
3066	0.723	0.729	0.735	0.741	0.746	0.752	0.758	0.763	0.768	0.773	0.778	0.783	0.788	0.793
3070	0.708	0.715	0.721	0.727	0.733	0.738	0.744	0.750	0.755	0.760	0.765	0.770	0.775	0.780
3076	0.730	0.736	0.741	0.747	0.752	0.757	0.763	0.768	0.773	0.778	0.782	0.787	0.791	0.795
3081	0.629	0.636	0.642	0.648	0.655	0.661	0.667	0.672	0.678	0.684	0.690	0.695	0.700	0.705
3082	0.666	0.674	0.680	0.687	0.694	0.701	0.707	0.713	0.720	0.726	0.732	0.738	0.744	0.749
3085	0.686	0.692	0.697	0.703	0.708	0.714	0.719	0.724	0.730	0.735	0.740	0.745	0.750	0.755
3099	0.697	0.703	0.709	0.715	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.755	0.760	0.764
3110	0.673	0.679	0.685	0.691	0.697	0.702	0.708	0.713	0.718	0.724	0.729	0.734	0.739	0.743
3131	0.639	0.645	0.652	0.657	0.663	0.669	0.675	0.681	0.686	0.692	0.698	0.704	0.709	0.715
3146	0.731	0.737	0.744	0.750	0.756	0.762	0.768	0.774	0.779	0.784	0.789	0.794	0.799	0.804
3152	0.633	0.640	0.646	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.699	0.704	0.709
3165	0.654	0.660	0.667	0.673	0.680	0.686	0.692	0.699	0.704	0.710	0.716	0.721	0.727	0.732
3169	0.682	0.687	0.693	0.698	0.703	0.708	0.713	0.718	0.722	0.726	0.731	0.735	0.739	0.744
3175	0.811	0.818	0.823	0.828	0.834	0.838	0.843	0.848	0.852	0.857	0.861	0.866	0.871	0.875
3178	0.713	0.720	0.726	0.732	0.738	0.744	0.750	0.756	0.762	0.768	0.774	0.780	0.785	0.791
3179	0.703	0.710	0.717	0.723	0.729	0.735	0.741	0.747	0.753	0.758	0.764	0.769	0.774	0.779
3180	0.769	0.774	0.780	0.786	0.791	0.796	0.802	0.807	0.812	0.817	0.822	0.827	0.831	0.836
3220	0.642	0.648	0.654	0.660	0.666	0.672	0.679	0.685	0.691	0.697	0.703	0.708	0.714	0.719
3241	0.669	0.675	0.682	0.689	0.695	0.702	0.709	0.715	0.722	0.727	0.733	0.739	0.744	0.749
3257	0.776	0.782	0.787	0.793	0.798	0.804	0.809	0.814	0.819	0.824	0.829	0.834	0.838	0.843

Table I – Expected Loss Rates and D-Ratios

Class Code									

Class Code	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
2413	0.792	0.796	0.800	0.804	0.808	0.811	0.815	0.819	0.822
2501	0.851	0.854	0.858	0.862	0.865	0.869	0.872	0.875	0.878
2570	0.867	0.871	0.876	0.881	0.885	0.889	0.894	0.898	0.902
2571	0.857	0.861	0.866	0.870	0.875	0.879	0.883	0.888	0.891
2576	0.768	0.773	0.778	0.783	0.788	0.792	0.796	0.801	0.805
2584	0.787	0.792	0.797	0.801	0.806	0.810	0.814	0.819	0.823
2585	0.812	0.816	0.820	0.825	0.829	0.833	0.837	0.841	0.845
2589	0.850	0.854	0.858	0.861	0.865	0.868	0.871	0.874	0.877
2660	0.798	0.801	0.805	0.809	0.812	0.816	0.819	0.823	0.827
2683	0.739	0.744	0.750	0.755	0.760	0.765	0.770	0.775	0.780
2688	0.809	0.813	0.816	0.819	0.823	0.826	0.830	0.833	0.836
2702	0.576	0.581	0.587	0.593	0.598	0.604	0.609	0.615	0.620
2710	0.716	0.722	0.727	0.731	0.736	0.740	0.744	0.748	0.752
2727	0.541	0.546	0.552	0.558	0.564	0.569	0.575	0.581	0.587
2731	0.747	0.751	0.756	0.760	0.764	0.769	0.773	0.777	0.781
2757	0.798	0.802	0.806	0.810	0.814	0.818	0.822	0.826	0.830
2759	0.796	0.800	0.803	0.807	0.810	0.814	0.817	0.820	0.823
2790	0.874	0.877	0.880	0.883	0.886	0.888	0.891	0.893	0.896
2797	0.787	0.791	0.796	0.800	0.804	0.808	0.812	0.815	0.819
2806	0.765	0.769	0.774	0.779	0.783	0.788	0.792	0.796	0.800
2812	0.753	0.758	0.763	0.767	0.771	0.776	0.780	0.784	0.788
2819	0.788	0.793	0.798	0.802	0.807	0.811	0.816	0.820	0.824
2840	0.892	0.896	0.901	0.906	0.910	0.914	0.918	0.922	0.926
2842	0.804	0.808	0.812	0.816	0.820	0.824	0.828	0.832	0.835
2852	0.846	0.849	0.853	0.856	0.859	0.862	0.866	0.869	0.872
2881	0.804	0.808	0.812	0.816	0.819	0.823	0.826	0.830	0.833
2883	0.813	0.817	0.821	0.824	0.828	0.832	0.835	0.839	0.842
2915	0.815	0.819	0.822	0.826	0.829	0.833	0.837	0.840	0.844
2923	0.833	0.837	0.842	0.847	0.851	0.856	0.860	0.864	0.868
3018	0.736	0.741	0.745	0.750	0.754	0.759	0.764	0.768	0.772
3022	0.777	0.782	0.786	0.790	0.795	0.799	0.803	0.807	0.811
3030	0.735	0.740	0.745	0.750	0.754	0.759	0.764	0.768	0.773
3039	0.669	0.674	0.679	0.684	0.689	0.694	0.698	0.703	0.708
3040	0.715	0.720	0.725	0.730	0.735	0.740	0.745	0.749	0.754
3060	0.805	0.809	0.813	0.818	0.822	0.826	0.830	0.834	0.838
3066	0.797	0.802	0.806	0.811	0.815	0.819	0.823	0.827	0.830
3070	0.785	0.790	0.794	0.799	0.803	0.807	0.811	0.815	0.819
3076	0.800	0.804	0.808	0.812	0.816	0.820	0.824	0.827	0.831
3081	0.710	0.715	0.720	0.725	0.730	0.735	0.740	0.745	0.750
3082	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795
3085	0.759	0.764	0.769	0.773	0.778	0.782	0.787	0.791	0.795
3099	0.768	0.773	0.777	0.781	0.785	0.789	0.793	0.797	0.801
3110	0.748	0.752	0.756	0.761	0.765	0.769	0.772	0.776	0.780
3131	0.720	0.726	0.731	0.736	0.740	0.744	0.748	0.752	0.756
3146	0.808	0.813	0.817	0.822	0.826	0.830	0.833	0.837	0.841
3152	0.714	0.720	0.725	0.730	0.734	0.739	0.744	0.749	0.754
3165	0.737	0.742	0.747	0.751	0.756	0.761	0.766	0.770	0.775
3169	0.748	0.752	0.756	0.759	0.763	0.766	0.770	0.773	0.777
3175	0.880	0.884	0.889	0.893	0.897	0.901	0.904	0.908	0.910
3178	0.796	0.801	0.806	0.811	0.816	0.821	0.826	0.830	0.834
3179	0.784	0.789	0.794	0.799	0.803	0.808	0.812	0.816	0.820
3180	0.840	0.844	0.848	0.852	0.856	0.860	0.864	0.867	0.871
3220	0.725	0.730	0.735	0.741	0.746	0.751	0.757	0.762	0.767
3241	0.755	0.760	0.765	0.771	0.776	0.781	0.786	0.790	0.794
3257	0.847	0.850	0.854	0.858	0.861	0.864	0.867	0.870	0.873

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
3339	2.24	0.139	0.151	0.162	0.173	0.184	0.194	0.204	0.214	0.223	0.232	0.241	0.250	0.258
3365	2.01	0.112	0.121	0.131	0.141	0.150	0.160	0.169	0.178	0.187	0.195	0.204	0.212	0.221
3372	2.14	0.119	0.130	0.141	0.151	0.161	0.171	0.180	0.190	0.199	0.208	0.218	0.227	0.236
3383	1.20	0.131	0.143	0.156	0.167	0.179	0.191	0.203	0.215	0.226	0.238	0.249	0.260	0.271
3400	2.31	0.125	0.136	0.146	0.156	0.166	0.176	0.186	0.196	0.206	0.215	0.224	0.233	0.242
3401	1.57	0.158	0.171	0.183	0.195	0.207	0.218	0.229	0.240	0.251	0.261	0.272	0.282	0.292
3501	2.58	0.144	0.157	0.169	0.182	0.194	0.206	0.218	0.229	0.241	0.252	0.263	0.274	0.284
3507	1.61	0.146	0.157	0.168	0.179	0.189	0.199	0.209	0.219	0.229	0.238	0.247	0.256	0.265
3560	1.25	0.145	0.156	0.167	0.178	0.188	0.199	0.209	0.218	0.228	0.238	0.247	0.256	0.265
3568	1.02	0.119	0.129	0.139	0.149	0.158	0.167	0.177	0.186	0.195	0.204	0.213	0.222	0.231
3569	0.91	0.127	0.137	0.147	0.155	0.164	0.173	0.181	0.189	0.197	0.205	0.212	0.221	0.228
3570	1.42	0.115	0.125	0.135	0.145	0.154	0.164	0.173	0.182	0.191	0.200	0.209	0.218	0.226
3572	0.34	0.166	0.179	0.191	0.202	0.213	0.224	0.234	0.244	0.254	0.263	0.272	0.281	0.290
3573	0.62	0.120	0.130	0.140	0.150	0.159	0.169	0.178	0.187	0.197	0.206	0.215	0.224	0.233
3574	1.06	0.137	0.148	0.158	0.168	0.178	0.187	0.196	0.205	0.214	0.223	0.232	0.240	0.248
3577	0.44	0.148	0.160	0.171	0.182	0.193	0.204	0.215	0.225	0.235	0.245	0.255	0.265	0.274
3612	1.13	0.132	0.143	0.153	0.163	0.173	0.183	0.192	0.201	0.210	0.219	0.228	0.237	0.245
3620	2.54	0.132	0.143	0.154	0.164	0.175	0.185	0.195	0.205	0.214	0.223	0.232	0.241	0.250
3632	1.16	0.131	0.142	0.153	0.164	0.175	0.185	0.195	0.205	0.215	0.224	0.234	0.243	0.252
3634	1.26	0.135	0.147	0.159	0.170	0.180	0.191	0.201	0.212	0.222	0.232	0.242	0.251	0.261
3643	0.74	0.149	0.161	0.172	0.183	0.194	0.204	0.214	0.224	0.234	0.244	0.253	0.263	0.272
3647	1.83	0.124	0.135	0.146	0.156	0.166	0.176	0.187	0.197	0.206	0.216	0.225	0.234	0.243
3651	1.33	0.144	0.157	0.169	0.180	0.192	0.203	0.214	0.225	0.235	0.246	0.257	0.267	0.277
3681	0.19	0.147	0.159	0.170	0.181	0.191	0.201	0.212	0.222	0.231	0.241	0.250	0.260	0.269
3682	0.51	0.141	0.153	0.165	0.176	0.187	0.198	0.208	0.218	0.228	0.238	0.248	0.257	0.267
3683	0.59	0.177	0.194	0.209	0.226	0.240	0.255	0.269	0.284	0.299	0.311	0.326	0.338	0.354
3719	0.67	0.084	0.092	0.100	0.108	0.116	0.124	0.132	0.139	0.147	0.154	0.162	0.169	0.176
3724	1.64	0.109	0.118	0.126	0.135	0.143	0.152	0.160	0.167	0.175	0.183	0.190	0.198	0.205
3726	0.83	0.101	0.110	0.119	0.127	0.135	0.143	0.151	0.159	0.166	0.173	0.180	0.187	0.194
3805	0.57	0.127	0.137	0.148	0.157	0.167	0.176	0.185	0.193	0.201	0.210	0.218	0.226	0.233
3808	2.06	0.150	0.163	0.175	0.188	0.199	0.211	0.223	0.234	0.245	0.256	0.266	0.277	0.287
3815	2.13	0.149	0.161	0.173	0.184	0.196	0.207	0.218	0.229	0.239	0.250	0.260	0.270	0.280
3821	2.87	0.148	0.160	0.172	0.183	0.195	0.206	0.217	0.227	0.238	0.248	0.258	0.268	0.278
3828	1.93	0.131	0.142	0.153	0.163	0.174	0.185	0.195	0.205	0.215	0.225	0.235	0.245	0.254
3830	0.82	0.136	0.147	0.157	0.167	0.177	0.186	0.195	0.204	0.213	0.221	0.229	0.237	0.245
3831	1.32	0.116	0.126	0.135	0.145	0.154	0.163	0.172	0.181	0.190	0.198	0.207	0.215	0.223
3840	2.08	0.157	0.171	0.183	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.274	0.285	0.295
4000	1.48	0.104	0.113	0.122	0.130	0.138	0.146	0.154	0.162	0.169	0.176	0.183	0.191	0.198
4034	2.24	0.126	0.136	0.147	0.157	0.167	0.177	0.187	0.196	0.206	0.215	0.224	0.232	0.241
4036	1.93	0.107	0.116	0.125	0.134	0.143	0.152	0.160	0.169	0.177	0.186	0.193	0.201	0.209
4038	2.96	0.132	0.143	0.153	0.163	0.174	0.184	0.194	0.204	0.213	0.223	0.233	0.242	0.251
4041	1.49	0.185	0.201	0.217	0.232	0.247	0.262	0.276	0.290	0.303	0.315	0.329	0.340	0.352
4049	1.70	0.136	0.147	0.159	0.170	0.181	0.192	0.203	0.213	0.223	0.233	0.243	0.253	0.263
4111	1.17	0.137	0.148	0.159	0.170	0.179	0.188	0.197	0.206	0.214	0.223	0.231	0.239	0.247
4112	0.15	0.153	0.166	0.178	0.189	0.200	0.211	0.221	0.231	0.241	0.251	0.260	0.269	0.278
4114	1.18	0.144	0.157	0.169	0.182	0.194	0.206	0.218	0.230	0.241	0.252	0.262	0.272	0.282
4130	2.70	0.140	0.151	0.162	0.172	0.182	0.192	0.202	0.211	0.221	0.230	0.239	0.249	0.258
4150	1.15	0.140	0.152	0.164	0.176	0.187	0.198	0.209	0.220	0.231	0.241	0.252	0.262	0.272
4239	1.45	0.133	0.144	0.155	0.165	0.176	0.186	0.196	0.205	0.215	0.225	0.234	0.244	0.253
4240	3.75	0.129	0.139	0.148	0.157	0.166	0.174	0.182	0.190	0.198	0.206	0.213	0.222	0.228
4243	1.79	0.134	0.146	0.158	0.169	0.180	0.192	0.203	0.213	0.224	0.234	0.244	0.253	0.263
4244	1.76	0.128	0.139	0.150	0.160	0.170	0.180	0.190	0.199	0.208	0.217	0.227	0.235	0.244
4250	1.59	0.149	0.161	0.172	0.184	0.195	0.205	0.216	0.226	0.237	0.247	0.257	0.267	0.277
4251	1.78	0.129	0.139	0.150	0.159	0.169	0.179	0.188	0.197	0.206	0.216	0.224	0.234	0.242
4279	2.34	0.137	0.150	0.162	0.173	0.185	0.196	0.207	0.218	0.228	0.239	0.249	0.260	0.269

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
3339	0.267	0.275	0.283	0.291	0.299	0.306	0.314	0.321	0.329	0.336	0.344	0.351	0.358	0.365
3365	0.229	0.237	0.245	0.252	0.259	0.267	0.274	0.281	0.288	0.295	0.302	0.308	0.315	0.322
3372	0.245	0.253	0.262	0.270	0.278	0.286	0.294	0.302	0.310	0.317	0.325	0.332	0.339	0.346
3383	0.282	0.292	0.302	0.313	0.323	0.333	0.343	0.353	0.362	0.371	0.381	0.390	0.399	0.408
3400	0.251	0.260	0.268	0.276	0.284	0.292	0.300	0.307	0.315	0.322	0.330	0.337	0.344	0.351
3401	0.301	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
3501	0.294	0.304	0.314	0.324	0.333	0.342	0.351	0.360	0.369	0.378	0.386	0.394	0.402	0.409
3507	0.274	0.282	0.290	0.299	0.307	0.315	0.323	0.330	0.338	0.345	0.353	0.360	0.367	0.374
3560	0.274	0.282	0.291	0.300	0.308	0.316	0.324	0.332	0.340	0.347	0.355	0.362	0.369	0.376
3568	0.240	0.249	0.258	0.266	0.275	0.284	0.292	0.300	0.309	0.317	0.325	0.333	0.341	0.349
3569	0.235	0.242	0.250	0.256	0.264	0.271	0.277	0.284	0.291	0.298	0.304	0.311	0.318	0.325
3570	0.235	0.243	0.251	0.259	0.267	0.275	0.283	0.291	0.299	0.306	0.314	0.321	0.329	0.337
3572	0.299	0.307	0.316	0.324	0.333	0.341	0.349	0.357	0.365	0.372	0.380	0.387	0.395	0.402
3573	0.242	0.251	0.260	0.268	0.276	0.284	0.292	0.300	0.307	0.315	0.323	0.330	0.337	0.344
3574	0.256	0.264	0.272	0.280	0.288	0.295	0.302	0.310	0.317	0.324	0.331	0.337	0.344	0.351
3577	0.284	0.293	0.302	0.311	0.320	0.328	0.337	0.345	0.353	0.362	0.370	0.378	0.386	0.394
3612	0.254	0.262	0.270	0.278	0.286	0.294	0.301	0.309	0.316	0.323	0.330	0.337	0.344	0.350
3620	0.258	0.266	0.274	0.282	0.290	0.298	0.305	0.313	0.320	0.327	0.334	0.341	0.348	0.354
3632	0.261	0.270	0.278	0.287	0.295	0.303	0.311	0.319	0.326	0.334	0.342	0.349	0.356	0.363
3634	0.270	0.279	0.288	0.296	0.305	0.313	0.321	0.329	0.336	0.344	0.351	0.359	0.366	0.373
3643	0.281	0.290	0.299	0.307	0.316	0.325	0.333	0.341	0.349	0.357	0.365	0.373	0.381	0.389
3647	0.253	0.262	0.270	0.279	0.288	0.297	0.305	0.313	0.321	0.329	0.337	0.345	0.352	0.360
3651	0.288	0.298	0.307	0.317	0.327	0.337	0.346	0.355	0.364	0.373	0.382	0.390	0.398	0.406
3681	0.277	0.286	0.295	0.303	0.311	0.320	0.328	0.335	0.343	0.351	0.358	0.365	0.373	0.380
3682	0.276	0.285	0.293	0.302	0.310	0.319	0.327	0.335	0.342	0.350	0.358	0.365	0.373	0.380
3683	0.366	0.382	0.394	0.410	0.420	0.431	0.447	0.457	0.466	0.474	0.488	0.496	0.504	0.512
3719	0.184	0.191	0.198	0.204	0.211	0.217	0.224	0.230	0.236	0.243	0.248	0.254	0.260	0.266
3724	0.212	0.219	0.226	0.233	0.239	0.246	0.252	0.259	0.265	0.271	0.277	0.283	0.289	0.295
3726	0.201	0.208	0.214	0.221	0.228	0.234	0.241	0.247	0.254	0.260	0.266	0.272	0.279	0.285
3805	0.241	0.248	0.255	0.261	0.268	0.276	0.282	0.289	0.296	0.302	0.308	0.315	0.321	0.328
3808	0.297	0.307	0.317	0.326	0.336	0.345	0.354	0.363	0.372	0.380	0.389	0.397	0.405	0.413
3815	0.290	0.299	0.309	0.318	0.327	0.336	0.345	0.353	0.362	0.370	0.378	0.386	0.393	0.401
3821	0.287	0.296	0.304	0.313	0.321	0.330	0.338	0.346	0.354	0.362	0.370	0.377	0.385	0.392
3828	0.263	0.271	0.280	0.289	0.297	0.305	0.313	0.320	0.328	0.336	0.342	0.350	0.357	0.364
3830	0.253	0.260	0.268	0.275	0.282	0.289	0.296	0.303	0.310	0.317	0.324	0.331	0.337	0.343
3831	0.231	0.239	0.247	0.254	0.262	0.269	0.277	0.284	0.291	0.298	0.305	0.312	0.319	0.325
3840	0.305	0.315	0.324	0.334	0.343	0.352	0.361	0.369	0.378	0.386	0.395	0.403	0.410	0.418
4000	0.205	0.211	0.218	0.225	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.282	0.288
4034	0.250	0.258	0.267	0.275	0.283	0.291	0.298	0.306	0.313	0.321	0.328	0.335	0.342	0.349
4036	0.217	0.225	0.232	0.240	0.247	0.254	0.261	0.268	0.275	0.282	0.288	0.295	0.302	0.309
4038	0.259	0.267	0.276	0.284	0.292	0.300	0.308	0.316	0.324	0.332	0.339	0.347	0.354	0.362
4041	0.363	0.374	0.385	0.396	0.407	0.416	0.428	0.437	0.447	0.457	0.468	0.477	0.486	0.495
4049	0.272	0.281	0.291	0.299	0.308	0.317	0.325	0.334	0.342	0.350	0.358	0.366	0.373	0.381
4111	0.255	0.262	0.270	0.277	0.285	0.292	0.299	0.306	0.313	0.319	0.326	0.333	0.339	0.346
4112	0.287	0.296	0.304	0.313	0.321	0.329	0.337	0.345	0.353	0.361	0.368	0.375	0.383	0.390
4114	0.292	0.302	0.311	0.322	0.331	0.340	0.349	0.358	0.366	0.374	0.383	0.392	0.399	0.407
4130	0.266	0.275	0.284	0.292	0.300	0.308	0.316	0.324	0.332	0.339	0.346	0.353	0.360	0.367
4150	0.281	0.291	0.300	0.308	0.317	0.326	0.334	0.342	0.350	0.358	0.366	0.374	0.381	0.389
4239	0.262	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
4240	0.236	0.242	0.250	0.255	0.262	0.270	0.274	0.281	0.287	0.294	0.297	0.304	0.310	0.316
4243	0.272	0.281	0.290	0.298	0.307	0.315	0.323	0.332	0.340	0.347	0.355	0.363	0.371	0.378
4244	0.253	0.262	0.270	0.278	0.286	0.294	0.302	0.310	0.317	0.325	0.332	0.339	0.346	0.353
4250	0.286	0.296	0.305	0.314	0.323	0.332	0.341	0.349	0.358	0.366	0.375	0.383	0.391	0.398
4251	0.251	0.259	0.267	0.275	0.283	0.292	0.299	0.307	0.315	0.323	0.329	0.337	0.345	0.352
4279	0.279	0.288	0.298	0.307	0.316	0.324	0.333	0.342	0.351	0.359	0.367	0.376	0.384	0.392

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold

Class 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
3339	0.371	0.378	0.385	0.391	0.398	0.404	0.410	0.417	0.423	0.430	0.436	0.442	0.448	0.454
3365	0.328	0.334	0.340	0.346	0.352	0.358	0.364	0.370	0.375	0.381	0.387	0.392	0.398	0.403
3372	0.353	0.360	0.367	0.373	0.380	0.387	0.393	0.399	0.406	0.412	0.418	0.424	0.430	0.436
3383	0.417	0.426	0.434	0.443	0.451	0.459	0.467	0.476	0.484	0.492	0.500	0.508	0.516	0.523
3400	0.358	0.365	0.372	0.379	0.385	0.392	0.398	0.405	0.411	0.417	0.424	0.430	0.436	0.442
3401	0.425	0.432	0.440	0.447	0.454	0.462	0.469	0.475	0.482	0.489	0.496	0.502	0.509	0.515
3501	0.417	0.424	0.432	0.439	0.446	0.452	0.459	0.465	0.472	0.478	0.484	0.490	0.496	0.501
3507	0.381	0.388	0.395	0.401	0.408	0.414	0.420	0.427	0.433	0.439	0.445	0.451	0.457	0.463
3560	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	0.465
3568	0.358	0.365	0.373	0.381	0.388	0.396	0.404	0.411	0.418	0.426	0.433	0.441	0.448	0.455
3569	0.331	0.336	0.343	0.349	0.356	0.361	0.367	0.373	0.376	0.381	0.387	0.392	0.397	0.402
3570	0.344	0.351	0.358	0.366	0.373	0.380	0.387	0.393	0.400	0.407	0.413	0.419	0.426	0.432
3572	0.408	0.415	0.422	0.428	0.435	0.441	0.447	0.453	0.460	0.465	0.471	0.477	0.483	0.488
3573	0.350	0.357	0.364	0.370	0.377	0.383	0.389	0.395	0.402	0.408	0.414	0.419	0.425	0.431
3574	0.357	0.364	0.370	0.376	0.382	0.388	0.394	0.400	0.406	0.411	0.417	0.422	0.428	0.433
3577	0.401	0.409	0.417	0.424	0.431	0.439	0.446	0.453	0.460	0.466	0.473	0.479	0.486	0.492
3612	0.357	0.363	0.369	0.375	0.381	0.387	0.393	0.399	0.405	0.410	0.416	0.422	0.427	0.432
3620	0.361	0.367	0.373	0.379	0.385	0.391	0.398	0.403	0.409	0.415	0.421	0.426	0.432	0.437
3632	0.370	0.377	0.384	0.391	0.397	0.404	0.410	0.417	0.423	0.429	0.435	0.441	0.447	0.453
3634	0.380	0.387	0.394	0.401	0.407	0.414	0.420	0.427	0.433	0.440	0.446	0.452	0.458	0.464
3643	0.396	0.404	0.411	0.418	0.425	0.433	0.440	0.447	0.453	0.460	0.467	0.473	0.479	0.486
3647	0.367	0.374	0.381	0.388	0.395	0.401	0.408	0.414	0.421	0.427	0.433	0.439	0.445	0.451
3651	0.414	0.422	0.430	0.437	0.445	0.452	0.460	0.467	0.474	0.481	0.488	0.495	0.502	0.508
3681	0.387	0.393	0.400	0.407	0.413	0.419	0.426	0.432	0.438	0.444	0.450	0.456	0.462	0.468
3682	0.388	0.395	0.402	0.409	0.416	0.422	0.429	0.436	0.442	0.449	0.455	0.461	0.467	0.473
3683	0.520	0.534	0.540	0.545	0.550	0.555	0.560	0.565	0.577	0.581	0.586	0.590	0.595	0.599
3719	0.271	0.276	0.282	0.287	0.292	0.297	0.302	0.307	0.312	0.317	0.322	0.327	0.332	0.337
3724	0.301	0.307	0.313	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.372
3726	0.291	0.297	0.303	0.310	0.316	0.322	0.328	0.334	0.340	0.346	0.352	0.358	0.365	0.371
3805	0.335	0.340	0.346	0.352	0.358	0.363	0.369	0.375	0.379	0.384	0.389	0.395	0.400	0.405
3808	0.421	0.429	0.436	0.444	0.451	0.458	0.465	0.472	0.479	0.486	0.492	0.498	0.505	0.511
3815	0.409	0.416	0.423	0.430	0.437	0.444	0.451	0.457	0.464	0.470	0.476	0.482	0.488	0.494
3821	0.399	0.407	0.414	0.421	0.428	0.434	0.441	0.447	0.454	0.460	0.466	0.472	0.478	0.484
3828	0.371	0.377	0.384	0.391	0.397	0.403	0.410	0.416	0.422	0.428	0.434	0.440	0.446	0.452
3830	0.350	0.356	0.362	0.368	0.374	0.380	0.386	0.392	0.398	0.404	0.409	0.415	0.421	0.426
3831	0.332	0.338	0.344	0.351	0.357	0.363	0.369	0.375	0.381	0.387	0.393	0.399	0.404	0.410
3840	0.426	0.434	0.441	0.448	0.455	0.462	0.469	0.476	0.483	0.490	0.496	0.503	0.509	0.515
4000	0.294	0.300	0.306	0.312	0.317	0.323	0.329	0.334	0.340	0.345	0.350	0.356	0.361	0.366
4034	0.356	0.362	0.369	0.375	0.381	0.387	0.394	0.400	0.406	0.412	0.418	0.423	0.429	0.435
4036	0.316	0.323	0.330	0.336	0.343	0.350	0.356	0.363	0.370	0.376	0.383	0.389	0.396	0.402
4038	0.369	0.376	0.383	0.389	0.396	0.402	0.408	0.415	0.421	0.427	0.433	0.440	0.446	0.452
4041	0.503	0.514	0.522	0.530	0.538	0.545	0.553	0.561	0.570	0.577	0.583	0.590	0.596	0.602
4049	0.389	0.396	0.404	0.412	0.419	0.426	0.434	0.441	0.448	0.455	0.462	0.468	0.475	0.481
4111	0.353	0.359	0.365	0.371	0.378	0.384	0.390	0.396	0.402	0.408	0.414	0.420	0.426	0.432
4112	0.397	0.404	0.410	0.417	0.424	0.431	0.437	0.444	0.450	0.456	0.463	0.469	0.475	0.482
4114	0.414	0.422	0.429	0.436	0.443	0.449	0.456	0.462	0.469	0.475	0.480	0.485	0.491	0.496
4130	0.374	0.381	0.387	0.394	0.400	0.407	0.413	0.419	0.426	0.432	0.438	0.444	0.450	0.456
4150	0.396	0.404	0.411	0.418	0.425	0.431	0.438	0.444	0.451	0.457	0.463	0.470	0.476	0.481
4239	0.374	0.382	0.389	0.396	0.403	0.410	0.417	0.424	0.431	0.438	0.444	0.451	0.457	0.464
4240	0.322	0.324	0.330	0.336	0.342	0.347	0.353	0.358	0.358	0.363	0.368	0.373	0.378	0.383
4243	0.386	0.393	0.400	0.407	0.414	0.421	0.428	0.434	0.441	0.447	0.454	0.460	0.466	0.472
4244	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	0.442
4250	0.406	0.414	0.422	0.429	0.437	0.444	0.451	0.458	0.465	0.472	0.479	0.485	0.491	0.497
4251	0.359	0.365	0.371	0.378	0.385	0.391	0.398	0.404	0.409	0.415	0.422	0.428	0.434	0.441
4279	0.399	0.407	0.415	0.422	0.429	0.437	0.444	0.452	0.459	0.466	0.473	0.479	0.485	0.491

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
3339	0.460	0.471	0.483	0.494	0.505	0.516	0.526	0.536	0.545	0.555	0.565	0.574	0.583	0.592
3365	0.409	0.420	0.430	0.440	0.450	0.459	0.469	0.478	0.486	0.494	0.502	0.510	0.518	0.526
3372	0.442	0.454	0.465	0.477	0.488	0.498	0.509	0.519	0.529	0.539	0.549	0.558	0.567	0.576
3383	0.531	0.545	0.560	0.574	0.587	0.600	0.612	0.623	0.634	0.646	0.656	0.667	0.676	0.685
3400	0.448	0.459	0.471	0.482	0.492	0.503	0.513	0.522	0.532	0.541	0.550	0.558	0.567	0.575
3401	0.522	0.534	0.546	0.558	0.570	0.581	0.592	0.603	0.613	0.624	0.633	0.642	0.651	0.660
3501	0.507	0.517	0.526	0.535	0.544	0.553	0.561	0.570	0.578	0.586	0.593	0.601	0.609	0.616
3507	0.468	0.479	0.490	0.501	0.511	0.522	0.532	0.542	0.551	0.561	0.570	0.579	0.587	0.596
3560	0.471	0.482	0.493	0.503	0.514	0.524	0.534	0.543	0.553	0.561	0.570	0.579	0.587	0.595
3568	0.463	0.476	0.489	0.501	0.513	0.525	0.536	0.547	0.558	0.569	0.579	0.589	0.599	0.608
3569	0.407	0.417	0.425	0.434	0.444	0.453	0.462	0.471	0.480	0.486	0.495	0.503	0.512	0.520
3570	0.437	0.449	0.461	0.472	0.483	0.494	0.504	0.513	0.523	0.532	0.541	0.549	0.558	0.566
3572	0.494	0.505	0.515	0.526	0.536	0.546	0.556	0.565	0.575	0.584	0.593	0.602	0.611	0.620
3573	0.436	0.447	0.458	0.469	0.479	0.490	0.500	0.509	0.518	0.528	0.537	0.545	0.554	0.563
3574	0.439	0.449	0.459	0.469	0.479	0.488	0.497	0.506	0.515	0.524	0.533	0.541	0.550	0.558
3577	0.499	0.511	0.523	0.535	0.546	0.557	0.567	0.577	0.587	0.596	0.606	0.615	0.624	0.633
3612	0.437	0.448	0.458	0.468	0.478	0.488	0.498	0.507	0.517	0.526	0.535	0.543	0.551	0.560
3620	0.442	0.453	0.463	0.473	0.482	0.491	0.500	0.510	0.519	0.528	0.536	0.545	0.553	0.561
3632	0.459	0.470	0.481	0.492	0.502	0.513	0.523	0.532	0.542	0.551	0.560	0.569	0.578	0.586
3634	0.470	0.481	0.492	0.503	0.514	0.524	0.534	0.543	0.553	0.562	0.570	0.579	0.587	0.595
3643	0.492	0.504	0.516	0.528	0.539	0.550	0.561	0.571	0.582	0.592	0.601	0.610	0.619	0.628
3647	0.456	0.466	0.477	0.487	0.498	0.507	0.517	0.527	0.536	0.546	0.555	0.564	0.573	0.581
3651	0.515	0.529	0.542	0.554	0.567	0.578	0.589	0.600	0.610	0.620	0.630	0.640	0.650	0.660
3681	0.473	0.484	0.495	0.505	0.515	0.525	0.535	0.544	0.553	0.562	0.571	0.580	0.588	0.597
3682	0.479	0.491	0.502	0.513	0.523	0.533	0.543	0.553	0.562	0.571	0.580	0.589	0.598	0.606
3683	0.604	0.613	0.628	0.636	0.644	0.652	0.660	0.668	0.676	0.690	0.697	0.704	0.711	0.718
3719	0.341	0.350	0.359	0.368	0.376	0.385	0.393	0.401	0.409	0.417	0.424	0.432	0.439	0.446
3724	0.377	0.386	0.396	0.406	0.415	0.425	0.434	0.443	0.451	0.460	0.469	0.477	0.485	0.493
3726	0.376	0.388	0.398	0.408	0.418	0.427	0.437	0.446	0.455	0.464	0.472	0.481	0.489	0.497
3805	0.410	0.419	0.427	0.435	0.444	0.453	0.460	0.468	0.476	0.482	0.489	0.497	0.504	0.511
3808	0.517	0.530	0.542	0.553	0.564	0.574	0.585	0.595	0.604	0.614	0.623	0.632	0.641	0.649
3815	0.500	0.511	0.522	0.533	0.543	0.553	0.562	0.572	0.580	0.589	0.598	0.606	0.614	0.622
3821	0.490	0.501	0.511	0.522	0.531	0.541	0.550	0.559	0.568	0.577	0.585	0.593	0.601	0.608
3828	0.458	0.469	0.479	0.490	0.501	0.512	0.522	0.532	0.542	0.550	0.559	0.569	0.578	0.587
3830	0.432	0.443	0.453	0.463	0.473	0.483	0.493	0.503	0.512	0.521	0.530	0.539	0.547	0.555
3831	0.415	0.426	0.437	0.447	0.457	0.467	0.477	0.487	0.496	0.505	0.514	0.523	0.532	0.540
3840	0.521	0.532	0.543	0.554	0.564	0.574	0.584	0.593	0.603	0.612	0.621	0.629	0.638	0.646
4000	0.372	0.382	0.391	0.401	0.411	0.420	0.429	0.438	0.447	0.455	0.464	0.472	0.480	0.488
4034	0.441	0.452	0.463	0.474	0.485	0.495	0.506	0.516	0.525	0.535	0.544	0.553	0.562	0.571
4036	0.408	0.420	0.431	0.442	0.453	0.464	0.474	0.484	0.494	0.504	0.513	0.522	0.531	0.540
4038	0.458	0.470	0.482	0.493	0.505	0.517	0.529	0.540	0.551	0.561	0.572	0.583	0.593	0.604
4041	0.608	0.620	0.633	0.643	0.652	0.661	0.670	0.677	0.684	0.692	0.699	0.706	0.712	0.719
4049	0.488	0.500	0.512	0.523	0.534	0.544	0.554	0.564	0.573	0.583	0.592	0.601	0.609	0.618
4111	0.438	0.450	0.460	0.471	0.482	0.492	0.503	0.513	0.523	0.532	0.541	0.550	0.559	0.567
4112	0.488	0.500	0.511	0.522	0.533	0.543	0.553	0.563	0.573	0.582	0.592	0.601	0.610	0.619
4114	0.501	0.511	0.521	0.531	0.540	0.549	0.557	0.565	0.573	0.582	0.590	0.599	0.607	0.615
4130	0.462	0.473	0.485	0.496	0.507	0.517	0.528	0.538	0.548	0.558	0.568	0.578	0.587	0.596
4150	0.487	0.499	0.511	0.522	0.533	0.544	0.554	0.564	0.574	0.583	0.592	0.601	0.610	0.618
4239	0.471	0.483	0.496	0.508	0.520	0.530	0.541	0.551	0.561	0.571	0.580	0.590	0.599	0.608
4240	0.387	0.397	0.400	0.409	0.417	0.426	0.434	0.443	0.451	0.452	0.459	0.467	0.475	0.482
4243	0.479	0.491	0.503	0.514	0.525	0.536	0.546	0.556	0.567	0.577	0.586	0.595	0.604	0.613
4244	0.448	0.459	0.470	0.480	0.491	0.501	0.511	0.521	0.530	0.540	0.549	0.558	0.567	0.576
4250	0.504	0.516	0.528	0.538	0.548	0.557	0.566	0.575	0.583	0.592	0.600	0.607	0.614	0.622
4251	0.447	0.459	0.470	0.482	0.493	0.503	0.513	0.523	0.532	0.539	0.547	0.555	0.563	0.570
4279	0.497	0.509	0.520	0.531	0.542	0.553	0.563	0.573	0.582	0.592	0.601	0.610	0.619	0.627

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
3339	0.601	0.610	0.618	0.627	0.634	0.642	0.650	0.657	0.665	0.672	0.679	0.686	0.693	0.700
3365	0.533	0.541	0.549	0.556	0.564	0.571	0.578	0.585	0.592	0.600	0.606	0.613	0.620	0.626
3372	0.585	0.594	0.602	0.610	0.618	0.626	0.633	0.641	0.648	0.655	0.663	0.670	0.677	0.683
3383	0.693	0.702	0.710	0.718	0.725	0.732	0.739	0.745	0.751	0.757	0.763	0.769	0.774	0.781
3400	0.583	0.591	0.599	0.606	0.614	0.621	0.628	0.635	0.642	0.649	0.655	0.662	0.668	0.675
3401	0.668	0.676	0.684	0.692	0.699	0.706	0.713	0.720	0.727	0.734	0.741	0.748	0.754	0.760
3501	0.623	0.631	0.638	0.644	0.651	0.658	0.664	0.671	0.677	0.683	0.690	0.696	0.702	0.708
3507	0.604	0.612	0.620	0.628	0.635	0.643	0.650	0.657	0.664	0.671	0.677	0.684	0.690	0.696
3560	0.603	0.611	0.618	0.625	0.633	0.640	0.647	0.654	0.660	0.667	0.673	0.680	0.686	0.692
3568	0.617	0.626	0.636	0.644	0.653	0.661	0.670	0.678	0.686	0.694	0.702	0.709	0.717	0.724
3569	0.528	0.536	0.544	0.552	0.560	0.568	0.575	0.582	0.589	0.597	0.604	0.611	0.618	0.622
3570	0.575	0.583	0.591	0.599	0.607	0.615	0.623	0.630	0.638	0.645	0.653	0.660	0.667	0.674
3572	0.627	0.635	0.642	0.649	0.656	0.663	0.670	0.677	0.683	0.689	0.695	0.701	0.706	0.712
3573	0.571	0.579	0.587	0.595	0.602	0.610	0.618	0.626	0.634	0.641	0.649	0.656	0.663	0.670
3574	0.566	0.575	0.583	0.591	0.599	0.606	0.614	0.621	0.628	0.634	0.641	0.647	0.654	0.660
3577	0.642	0.650	0.658	0.665	0.673	0.680	0.687	0.694	0.701	0.707	0.714	0.720	0.727	0.733
3612	0.567	0.575	0.582	0.590	0.597	0.604	0.611	0.618	0.625	0.631	0.637	0.643	0.649	0.655
3620	0.569	0.576	0.584	0.591	0.599	0.606	0.614	0.621	0.629	0.635	0.642	0.648	0.655	0.661
3632	0.594	0.603	0.610	0.618	0.625	0.633	0.640	0.647	0.654	0.660	0.667	0.673	0.680	0.686
3634	0.603	0.611	0.618	0.626	0.633	0.641	0.648	0.655	0.663	0.670	0.677	0.684	0.691	0.698
3643	0.637	0.645	0.653	0.662	0.670	0.677	0.685	0.692	0.699	0.706	0.713	0.719	0.725	0.732
3647	0.590	0.598	0.606	0.614	0.622	0.629	0.637	0.644	0.651	0.658	0.665	0.672	0.679	0.686
3651	0.669	0.678	0.687	0.695	0.703	0.711	0.719	0.726	0.733	0.740	0.747	0.754	0.760	0.766
3681	0.605	0.613	0.622	0.630	0.638	0.645	0.653	0.660	0.668	0.675	0.682	0.689	0.695	0.702
3682	0.614	0.622	0.630	0.637	0.645	0.652	0.659	0.666	0.673	0.680	0.686	0.693	0.699	0.705
3683	0.725	0.732	0.739	0.746	0.752	0.759	0.765	0.772	0.778	0.784	0.790	0.796	0.802	0.815
3719	0.453	0.460	0.467	0.474	0.480	0.487	0.494	0.500	0.507	0.513	0.520	0.526	0.532	0.538
3724	0.501	0.509	0.517	0.524	0.532	0.539	0.546	0.553	0.560	0.567	0.574	0.581	0.588	0.594
3726	0.505	0.513	0.520	0.527	0.534	0.541	0.548	0.555	0.562	0.569	0.576	0.582	0.589	0.595
3805	0.519	0.526	0.533	0.539	0.546	0.552	0.558	0.564	0.570	0.576	0.581	0.587	0.592	0.595
3808	0.657	0.665	0.672	0.680	0.687	0.695	0.702	0.709	0.716	0.723	0.730	0.737	0.744	0.750
3815	0.630	0.638	0.646	0.653	0.661	0.668	0.675	0.682	0.689	0.696	0.703	0.709	0.716	0.722
3821	0.616	0.623	0.630	0.638	0.645	0.651	0.658	0.664	0.671	0.677	0.683	0.688	0.694	0.700
3828	0.596	0.605	0.614	0.622	0.631	0.640	0.648	0.657	0.665	0.673	0.681	0.689	0.696	0.703
3830	0.564	0.572	0.580	0.587	0.595	0.602	0.609	0.616	0.623	0.629	0.636	0.642	0.648	0.655
3831	0.549	0.557	0.565	0.573	0.581	0.589	0.596	0.604	0.611	0.619	0.626	0.633	0.640	0.646
3840	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	0.743
4000	0.496	0.504	0.512	0.520	0.528	0.535	0.543	0.551	0.558	0.565	0.572	0.578	0.585	0.591
4034	0.580	0.588	0.597	0.605	0.612	0.620	0.628	0.635	0.642	0.650	0.657	0.663	0.670	0.676
4036	0.549	0.558	0.566	0.574	0.581	0.588	0.595	0.602	0.609	0.615	0.621	0.627	0.633	0.638
4038	0.614	0.624	0.634	0.643	0.653	0.662	0.672	0.681	0.690	0.699	0.707	0.716	0.724	0.732
4041	0.725	0.731	0.738	0.744	0.750	0.757	0.763	0.769	0.775	0.781	0.787	0.793	0.799	0.806
4049	0.626	0.635	0.643	0.651	0.659	0.666	0.674	0.681	0.688	0.695	0.702	0.709	0.716	0.723
4111	0.576	0.584	0.592	0.599	0.606	0.613	0.621	0.628	0.635	0.641	0.648	0.654	0.661	0.667
4112	0.628	0.636	0.645	0.653	0.661	0.669	0.677	0.685	0.692	0.700	0.707	0.714	0.721	0.728
4114	0.622	0.629	0.636	0.642	0.649	0.655	0.662	0.668	0.674	0.680	0.686	0.692	0.698	0.704
4130	0.605	0.613	0.622	0.630	0.638	0.646	0.654	0.661	0.668	0.675	0.682	0.688	0.695	0.701
4150	0.627	0.635	0.643	0.651	0.659	0.667	0.674	0.681	0.689	0.696	0.703	0.709	0.716	0.723
4239	0.616	0.624	0.633	0.641	0.649	0.657	0.664	0.672	0.680	0.688	0.695	0.703	0.711	0.718
4240	0.490	0.497	0.504	0.511	0.518	0.525	0.532	0.539	0.546	0.553	0.559	0.566	0.572	0.570
4243	0.622	0.631	0.639	0.647	0.655	0.662	0.670	0.677	0.684	0.691	0.698	0.705	0.711	0.718
4244	0.585	0.593	0.601	0.609	0.617	0.625	0.632	0.640	0.647	0.654	0.661	0.668	0.676	0.683
4250	0.628	0.635	0.642	0.648	0.654	0.661	0.667	0.673	0.678	0.684	0.690	0.696	0.702	0.708
4251	0.578	0.585	0.593	0.600	0.607	0.615	0.622	0.629	0.636	0.643	0.650	0.656	0.663	0.667
4279	0.636	0.644	0.651	0.659	0.667	0.674	0.681	0.689	0.696	0.702	0.709	0.715	0.721	0.727

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
3339	0.707	0.713	0.720	0.726	0.733	0.739	0.745	0.750	0.756	0.762	0.767	0.772	0.777	0.782
3365	0.632	0.639	0.645	0.651	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.699	0.704	0.709
3372	0.690	0.696	0.703	0.709	0.715	0.722	0.728	0.734	0.739	0.745	0.751	0.756	0.762	0.767
3383	0.786	0.792	0.797	0.802	0.807	0.812	0.817	0.822	0.826	0.831	0.836	0.840	0.845	0.849
3400	0.681	0.687	0.693	0.699	0.705	0.711	0.716	0.722	0.728	0.733	0.738	0.743	0.748	0.753
3401	0.766	0.772	0.777	0.783	0.788	0.793	0.799	0.804	0.809	0.814	0.819	0.823	0.828	0.833
3501	0.714	0.720	0.725	0.731	0.737	0.743	0.748	0.754	0.759	0.765	0.771	0.776	0.782	0.787
3507	0.702	0.708	0.714	0.720	0.726	0.732	0.737	0.743	0.748	0.753	0.758	0.763	0.768	0.772
3560	0.698	0.703	0.709	0.714	0.719	0.725	0.730	0.735	0.740	0.745	0.750	0.754	0.759	0.763
3568	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	0.808
3569	0.629	0.636	0.643	0.650	0.656	0.663	0.670	0.676	0.683	0.689	0.695	0.701	0.706	0.712
3570	0.681	0.688	0.695	0.702	0.708	0.715	0.721	0.728	0.734	0.740	0.746	0.751	0.757	0.763
3572	0.717	0.722	0.728	0.733	0.738	0.742	0.747	0.752	0.757	0.762	0.766	0.771	0.775	0.779
3573	0.676	0.682	0.688	0.694	0.699	0.704	0.709	0.714	0.719	0.724	0.729	0.734	0.739	0.744
3574	0.666	0.672	0.677	0.683	0.689	0.694	0.699	0.704	0.709	0.714	0.719	0.723	0.728	0.733
3577	0.739	0.744	0.750	0.755	0.760	0.766	0.771	0.776	0.781	0.786	0.791	0.796	0.801	0.806
3612	0.661	0.667	0.673	0.679	0.684	0.689	0.695	0.700	0.705	0.711	0.716	0.721	0.726	0.732
3620	0.667	0.673	0.679	0.684	0.690	0.695	0.700	0.706	0.711	0.716	0.721	0.726	0.731	0.736
3632	0.692	0.698	0.703	0.709	0.715	0.720	0.726	0.731	0.736	0.741	0.746	0.751	0.756	0.761
3634	0.704	0.710	0.717	0.722	0.728	0.734	0.739	0.745	0.750	0.755	0.761	0.765	0.770	0.775
3643	0.738	0.744	0.749	0.755	0.761	0.766	0.772	0.777	0.782	0.787	0.792	0.797	0.802	0.806
3647	0.693	0.699	0.706	0.711	0.717	0.723	0.728	0.733	0.738	0.743	0.748	0.753	0.757	0.762
3651	0.772	0.778	0.783	0.789	0.794	0.799	0.803	0.808	0.812	0.816	0.820	0.825	0.828	0.832
3681	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
3682	0.711	0.717	0.723	0.729	0.735	0.740	0.746	0.751	0.757	0.762	0.767	0.772	0.776	0.781
3683	0.821	0.826	0.832	0.838	0.844	0.849	0.855	0.861	0.866	0.872	0.877	0.882	0.888	0.893
3719	0.544	0.550	0.556	0.562	0.568	0.574	0.580	0.586	0.592	0.597	0.603	0.609	0.615	0.621
3724	0.601	0.607	0.614	0.620	0.626	0.632	0.638	0.644	0.650	0.656	0.661	0.667	0.672	0.678
3726	0.601	0.608	0.614	0.620	0.626	0.632	0.638	0.644	0.649	0.655	0.659	0.664	0.669	0.674
3805	0.600	0.605	0.610	0.615	0.620	0.625	0.630	0.635	0.640	0.645	0.650	0.654	0.659	0.664
3808	0.757	0.763	0.770	0.776	0.781	0.787	0.792	0.798	0.803	0.808	0.813	0.818	0.823	0.828
3815	0.728	0.734	0.740	0.746	0.751	0.757	0.762	0.767	0.772	0.777	0.782	0.787	0.791	0.796
3821	0.705	0.710	0.716	0.721	0.726	0.731	0.736	0.741	0.745	0.750	0.755	0.759	0.763	0.768
3828	0.710	0.717	0.724	0.730	0.737	0.743	0.749	0.755	0.760	0.766	0.771	0.776	0.781	0.786
3830	0.661	0.667	0.673	0.679	0.684	0.690	0.696	0.701	0.707	0.712	0.717	0.722	0.727	0.732
3831	0.653	0.660	0.666	0.672	0.679	0.685	0.691	0.696	0.702	0.708	0.713	0.718	0.724	0.729
3840	0.749	0.755	0.761	0.767	0.772	0.778	0.783	0.788	0.794	0.798	0.803	0.808	0.812	0.817
4000	0.597	0.603	0.609	0.615	0.621	0.627	0.632	0.638	0.643	0.649	0.654	0.660	0.665	0.671
4034	0.682	0.688	0.694	0.700	0.706	0.711	0.716	0.722	0.727	0.732	0.737	0.742	0.746	0.751
4036	0.644	0.649	0.654	0.660	0.665	0.670	0.676	0.681	0.686	0.691	0.696	0.701	0.706	0.711
4038	0.740	0.747	0.754	0.761	0.768	0.775	0.782	0.789	0.795	0.802	0.807	0.812	0.816	0.821
4041	0.810	0.815	0.820	0.825	0.830	0.835	0.840	0.845	0.849	0.854	0.859	0.864	0.868	0.873
4049	0.729	0.735	0.741	0.747	0.752	0.757	0.761	0.766	0.770	0.774	0.779	0.783	0.787	0.791
4111	0.673	0.680	0.686	0.692	0.697	0.703	0.709	0.715	0.720	0.726	0.731	0.735	0.740	0.745
4112	0.735	0.742	0.748	0.754	0.760	0.766	0.772	0.778	0.783	0.789	0.794	0.800	0.805	0.809
4114	0.710	0.715	0.721	0.727	0.732	0.738	0.743	0.748	0.753	0.758	0.763	0.768	0.773	0.777
4130	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	0.776
4150	0.729	0.736	0.742	0.748	0.754	0.760	0.766	0.772	0.778	0.783	0.788	0.793	0.798	0.803
4239	0.725	0.731	0.738	0.745	0.751	0.758	0.765	0.771	0.778	0.785	0.791	0.798	0.804	0.810
4240	0.576	0.583	0.589	0.595	0.601	0.607	0.613	0.619	0.625	0.631	0.637	0.643	0.648	0.654
4243	0.724	0.730	0.735	0.741	0.747	0.752	0.757	0.762	0.767	0.772	0.776	0.781	0.786	0.790
4244	0.689	0.696	0.702	0.708	0.715	0.721	0.727	0.733	0.738	0.744	0.749	0.755	0.760	0.766
4250	0.714	0.720	0.725	0.730	0.735	0.740	0.745	0.749	0.754	0.759	0.763	0.768	0.772	0.777
4251	0.673	0.678	0.684	0.690	0.695	0.700	0.706	0.711	0.715	0.720	0.725	0.730	0.734	0.739
4279	0.733	0.739	0.745	0.751	0.756	0.762	0.767	0.772	0.777	0.781	0.786	0.791	0.795	0.800

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
3339	0.787	0.791	0.796	0.801	0.805	0.810	0.814	0.819	0.823
3365	0.714	0.719	0.724	0.729	0.734	0.739	0.743	0.748	0.752
3372	0.772	0.778	0.783	0.788	0.793	0.798	0.802	0.807	0.812
3383	0.852	0.856	0.860	0.864	0.867	0.870	0.873	0.875	0.878
3400	0.758	0.763	0.767	0.772	0.776	0.781	0.785	0.789	0.793
3401	0.837	0.842	0.846	0.850	0.854	0.857	0.861	0.865	0.868
3501	0.793	0.798	0.804	0.809	0.814	0.819	0.824	0.829	0.833
3507	0.777	0.781	0.786	0.790	0.795	0.799	0.804	0.808	0.812
3560	0.768	0.772	0.776	0.780	0.784	0.788	0.792	0.796	0.800
3568	0.812	0.817	0.822	0.827	0.831	0.836	0.841	0.845	0.850
3569	0.718	0.723	0.728	0.734	0.739	0.744	0.748	0.753	0.757
3570	0.768	0.774	0.779	0.784	0.789	0.794	0.799	0.804	0.808
3572	0.784	0.788	0.792	0.796	0.800	0.804	0.808	0.812	0.815
3573	0.749	0.754	0.759	0.764	0.768	0.772	0.776	0.780	0.784
3574	0.737	0.742	0.746	0.750	0.755	0.759	0.763	0.767	0.771
3577	0.811	0.816	0.820	0.825	0.830	0.834	0.839	0.844	0.848
3612	0.736	0.741	0.745	0.750	0.754	0.759	0.763	0.768	0.772
3620	0.741	0.746	0.751	0.756	0.761	0.766	0.771	0.775	0.780
3632	0.766	0.771	0.776	0.780	0.785	0.789	0.793	0.797	0.802
3634	0.780	0.784	0.788	0.792	0.796	0.799	0.803	0.806	0.810
3643	0.811	0.815	0.820	0.824	0.829	0.833	0.837	0.841	0.845
3647	0.766	0.771	0.775	0.779	0.784	0.788	0.792	0.795	0.799
3651	0.836	0.839	0.843	0.846	0.850	0.853	0.857	0.860	0.863
3681	0.785	0.789	0.794	0.798	0.803	0.807	0.811	0.815	0.819
3682	0.786	0.790	0.795	0.799	0.803	0.807	0.812	0.816	0.819
3683	0.898	0.904	0.909	0.912	0.914	0.916	0.918	0.920	0.921
3719	0.626	0.632	0.637	0.643	0.648	0.654	0.659	0.665	0.670
3724	0.683	0.688	0.694	0.699	0.704	0.709	0.714	0.719	0.724
3726	0.679	0.683	0.688	0.693	0.697	0.702	0.707	0.712	0.716
3805	0.669	0.674	0.678	0.682	0.687	0.691	0.695	0.700	0.704
3808	0.833	0.837	0.842	0.846	0.850	0.855	0.859	0.863	0.867
3815	0.800	0.805	0.809	0.814	0.818	0.822	0.826	0.830	0.834
3821	0.772	0.776	0.780	0.784	0.788	0.791	0.795	0.798	0.802
3828	0.791	0.795	0.800	0.805	0.809	0.814	0.818	0.823	0.827
3830	0.737	0.741	0.746	0.750	0.754	0.758	0.763	0.767	0.771
3831	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767	0.771
3840	0.821	0.825	0.829	0.833	0.836	0.840	0.844	0.848	0.851
4000	0.676	0.681	0.687	0.692	0.696	0.701	0.706	0.711	0.716
4034	0.756	0.760	0.765	0.769	0.774	0.778	0.782	0.787	0.791
4036	0.716	0.721	0.725	0.730	0.735	0.740	0.745	0.749	0.753
4038	0.824	0.828	0.831	0.835	0.838	0.841	0.845	0.848	0.852
4041	0.878	0.882	0.887	0.892	0.896	0.901	0.906	0.910	0.914
4049	0.794	0.798	0.802	0.805	0.808	0.811	0.814	0.817	0.820
4111	0.750	0.755	0.759	0.763	0.767	0.771	0.775	0.779	0.782
4112	0.814	0.819	0.823	0.828	0.832	0.836	0.841	0.845	0.848
4114	0.781	0.786	0.789	0.793	0.796	0.799	0.803	0.806	0.809
4130	0.781	0.786	0.791	0.796	0.800	0.805	0.809	0.813	0.817
4150	0.808	0.813	0.818	0.822	0.826	0.831	0.835	0.839	0.843
4239	0.816	0.823	0.829	0.835	0.841	0.846	0.852	0.858	0.863
4240	0.660	0.665	0.671	0.677	0.682	0.687	0.693	0.698	0.704
4243	0.795	0.799	0.804	0.808	0.812	0.817	0.821	0.825	0.829
4244	0.771	0.776	0.781	0.786	0.791	0.796	0.800	0.805	0.809
4250	0.781	0.785	0.790	0.794	0.798	0.802	0.806	0.810	0.814
4251	0.744	0.748	0.753	0.758	0.762	0.767	0.771	0.776	0.781
4279	0.804	0.808	0.812	0.817	0.821	0.824	0.828	0.832	0.836

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
4283	1.16	0.132	0.143	0.154	0.164	0.175	0.185	0.195	0.205	0.214	0.224	0.233	0.242	0.251
4286	2.71	0.148	0.161	0.173	0.185	0.197	0.209	0.220	0.231	0.242	0.252	0.263	0.273	0.284
4295	2.39	0.139	0.153	0.166	0.178	0.191	0.203	0.215	0.227	0.238	0.250	0.262	0.273	0.284
4297	0.08	0.137	0.149	0.160	0.172	0.183	0.194	0.204	0.215	0.225	0.235	0.246	0.256	0.266
4299	1.86	0.124	0.134	0.145	0.155	0.166	0.176	0.185	0.195	0.205	0.214	0.223	0.232	0.241
4304	2.28	0.130	0.141	0.152	0.162	0.172	0.181	0.191	0.200	0.209	0.219	0.227	0.236	0.245
4312	2.99	0.146	0.161	0.175	0.189	0.200	0.212	0.223	0.235	0.246	0.256	0.268	0.277	0.289
4351	1.24	0.128	0.138	0.148	0.156	0.165	0.173	0.181	0.189	0.196	0.204	0.211	0.218	0.225
4354	1.00	0.143	0.154	0.165	0.175	0.185	0.195	0.205	0.214	0.224	0.233	0.242	0.250	0.259
4361	0.54	0.177	0.190	0.202	0.214	0.225	0.236	0.247	0.257	0.268	0.277	0.287	0.296	0.305
4362	0.51	0.136	0.147	0.158	0.167	0.177	0.187	0.196	0.205	0.214	0.223	0.231	0.240	0.248
4410	2.51	0.144	0.157	0.169	0.181	0.193	0.204	0.215	0.226	0.237	0.248	0.258	0.269	0.278
4420	4.32	0.147	0.158	0.170	0.180	0.191	0.201	0.211	0.221	0.231	0.240	0.249	0.259	0.268
4432	1.75	0.120	0.129	0.139	0.148	0.157	0.166	0.174	0.183	0.192	0.200	0.209	0.217	0.225
4470	1.08	0.163	0.177	0.191	0.205	0.219	0.233	0.247	0.260	0.273	0.286	0.299	0.310	0.323
4478	2.26	0.147	0.160	0.172	0.184	0.196	0.208	0.219	0.230	0.241	0.252	0.262	0.272	0.283
4492	2.35	0.138	0.152	0.165	0.178	0.190	0.203	0.215	0.227	0.239	0.251	0.263	0.274	0.286
4494	2.68	0.126	0.138	0.149	0.161	0.172	0.182	0.193	0.203	0.213	0.223	0.233	0.243	0.252
4495	1.44	0.148	0.161	0.174	0.186	0.198	0.210	0.222	0.233	0.244	0.255	0.265	0.275	0.285
4496	2.18	0.136	0.148	0.160	0.171	0.183	0.194	0.205	0.216	0.227	0.237	0.248	0.258	0.268
4497	1.91	0.143	0.155	0.166	0.177	0.188	0.198	0.208	0.219	0.229	0.239	0.248	0.258	0.267
4498	2.29	0.137	0.149	0.160	0.171	0.182	0.193	0.203	0.214	0.224	0.234	0.243	0.253	0.263
4499	2.26	0.119	0.130	0.140	0.150	0.160	0.170	0.180	0.190	0.199	0.209	0.218	0.228	0.237
4511	0.18	0.142	0.153	0.164	0.175	0.185	0.195	0.205	0.215	0.224	0.234	0.243	0.252	0.260
4512	0.06	0.168	0.180	0.192	0.203	0.214	0.225	0.235	0.245	0.255	0.264	0.274	0.283	0.292
4557	1.56	0.156	0.171	0.185	0.199	0.212	0.225	0.239	0.252	0.265	0.277	0.290	0.302	0.314
4558	1.22	0.133	0.144	0.156	0.167	0.178	0.188	0.199	0.210	0.221	0.231	0.241	0.252	0.262
4611	0.60	0.156	0.169	0.181	0.193	0.204	0.216	0.227	0.237	0.248	0.258	0.268	0.278	0.288
4623	2.77	0.137	0.150	0.163	0.175	0.187	0.198	0.209	0.220	0.231	0.241	0.251	0.261	0.271
4635	1.22	0.104	0.113	0.122	0.130	0.138	0.147	0.155	0.163	0.171	0.179	0.187	0.194	0.202
4665	3.22	0.108	0.116	0.124	0.132	0.140	0.147	0.155	0.162	0.170	0.177	0.184	0.191	0.198
4683	1.31	0.122	0.133	0.143	0.153	0.162	0.172	0.181	0.189	0.198	0.206	0.214	0.221	0.229
4691	0.68	0.137	0.148	0.160	0.171	0.182	0.193	0.203	0.214	0.224	0.234	0.244	0.254	0.264
4692	0.62	0.159	0.173	0.186	0.199	0.212	0.224	0.236	0.248	0.259	0.270	0.281	0.292	0.303
4717	2.02	0.133	0.144	0.154	0.165	0.175	0.185	0.195	0.205	0.215	0.225	0.234	0.244	0.253
4720	1.60	0.161	0.175	0.188	0.202	0.214	0.227	0.239	0.251	0.262	0.274	0.285	0.297	0.308
4740	0.37	0.102	0.112	0.121	0.130	0.139	0.148	0.157	0.166	0.175	0.183	0.192	0.200	0.208
4771	0.46	0.156	0.171	0.184	0.198	0.211	0.224	0.238	0.251	0.264	0.275	0.288	0.300	0.313
4828	1.18	0.130	0.141	0.153	0.163	0.174	0.184	0.194	0.204	0.214	0.223	0.233	0.242	0.251
4829	0.65	0.138	0.149	0.159	0.170	0.180	0.189	0.199	0.208	0.217	0.226	0.235	0.244	0.253
4831	2.24	0.139	0.151	0.162	0.172	0.183	0.193	0.204	0.214	0.224	0.233	0.243	0.252	0.262
4983	1.51	0.101	0.109	0.117	0.125	0.133	0.141	0.148	0.156	0.163	0.171	0.178	0.185	0.192
5020	1.38	0.088	0.096	0.104	0.112	0.119	0.127	0.134	0.141	0.149	0.156	0.163	0.170	0.177
5027	3.15	0.125	0.136	0.147	0.158	0.169	0.179	0.189	0.199	0.209	0.218	0.227	0.236	0.245
5028	1.85	0.090	0.098	0.106	0.113	0.121	0.128	0.135	0.143	0.150	0.157	0.164	0.170	0.177
5029	2.11	0.089	0.097	0.104	0.111	0.118	0.125	0.132	0.139	0.145	0.151	0.158	0.164	0.170
5040	2.85	0.080	0.088	0.095	0.102	0.109	0.116	0.123	0.130	0.137	0.143	0.149	0.156	0.162
5102	2.18	0.094	0.103	0.111	0.119	0.127	0.135	0.143	0.151	0.158	0.166	0.173	0.181	0.188
5107	2.33	0.115	0.124	0.133	0.142	0.151	0.159	0.168	0.176	0.184	0.192	0.199	0.207	0.215
5108	3.28	0.100	0.108	0.117	0.125	0.133	0.140	0.148	0.155	0.163	0.170	0.177	0.184	0.191
5128	0.45	0.132	0.143	0.153	0.163	0.173	0.182	0.191	0.200	0.209	0.217	0.225	0.233	0.241
5129	0.15	0.102	0.111	0.119	0.128	0.136	0.145	0.153	0.161	0.168	0.176	0.183	0.189	0.196
5130	0.51	0.095	0.103	0.112	0.120	0.128	0.136	0.144	0.151	0.159	0.167	0.174	0.182	0.189
5140	0.76	0.089	0.096	0.104	0.112	0.119	0.126	0.133	0.140	0.147	0.154	0.161	0.168	0.174
5146	2.13	0.111	0.120	0.130	0.139	0.148	0.157	0.165	0.174	0.182	0.190	0.198	0.206	0.214

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
4283	0.260	0.268	0.277	0.284	0.293	0.301	0.308	0.316	0.324	0.332	0.339	0.346	0.354	0.361
4286	0.293	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
4295	0.295	0.306	0.316	0.327	0.337	0.347	0.357	0.367	0.377	0.386	0.395	0.404	0.413	0.422
4297	0.276	0.286	0.296	0.306	0.316	0.326	0.336	0.345	0.354	0.362	0.371	0.379	0.388	0.396
4299	0.249	0.258	0.266	0.274	0.282	0.290	0.297	0.305	0.312	0.320	0.327	0.334	0.341	0.347
4304	0.253	0.262	0.270	0.278	0.286	0.294	0.301	0.309	0.317	0.324	0.331	0.339	0.346	0.353
4312	0.298	0.310	0.319	0.332	0.341	0.350	0.362	0.371	0.380	0.389	0.402	0.410	0.419	0.428
4351	0.232	0.238	0.245	0.250	0.257	0.264	0.269	0.276	0.283	0.289	0.293	0.300	0.306	0.312
4354	0.268	0.276	0.285	0.293	0.301	0.309	0.317	0.324	0.331	0.339	0.346	0.353	0.360	0.366
4361	0.314	0.322	0.331	0.339	0.347	0.356	0.364	0.372	0.380	0.387	0.395	0.402	0.409	0.416
4362	0.256	0.264	0.272	0.279	0.287	0.294	0.300	0.308	0.316	0.323	0.328	0.336	0.343	0.350
4410	0.288	0.297	0.306	0.316	0.324	0.333	0.342	0.350	0.359	0.367	0.375	0.383	0.391	0.398
4420	0.277	0.285	0.294	0.301	0.310	0.318	0.325	0.333	0.341	0.348	0.355	0.363	0.370	0.377
4432	0.233	0.241	0.249	0.256	0.263	0.270	0.277	0.284	0.290	0.297	0.303	0.309	0.315	0.321
4470	0.334	0.346	0.356	0.368	0.378	0.389	0.400	0.409	0.418	0.428	0.438	0.448	0.457	0.465
4478	0.293	0.302	0.312	0.321	0.330	0.339	0.347	0.356	0.364	0.372	0.380	0.388	0.396	0.403
4492	0.297	0.309	0.319	0.330	0.341	0.351	0.361	0.371	0.381	0.391	0.400	0.410	0.419	0.428
4494	0.262	0.271	0.280	0.289	0.298	0.307	0.316	0.324	0.333	0.341	0.349	0.356	0.364	0.371
4495	0.295	0.304	0.314	0.323	0.332	0.341	0.350	0.358	0.367	0.375	0.384	0.392	0.400	0.407
4496	0.277	0.287	0.296	0.306	0.315	0.324	0.333	0.341	0.350	0.358	0.366	0.374	0.383	0.391
4497	0.277	0.286	0.295	0.303	0.312	0.320	0.329	0.337	0.345	0.353	0.361	0.369	0.376	0.384
4498	0.272	0.281	0.291	0.300	0.308	0.317	0.326	0.334	0.342	0.351	0.359	0.367	0.375	0.383
4499	0.246	0.255	0.264	0.273	0.281	0.290	0.298	0.307	0.315	0.323	0.331	0.338	0.346	0.353
4511	0.269	0.277	0.286	0.294	0.302	0.310	0.317	0.325	0.332	0.340	0.347	0.354	0.361	0.368
4512	0.300	0.309	0.317	0.325	0.333	0.341	0.349	0.356	0.364	0.371	0.378	0.385	0.392	0.399
4557	0.326	0.338	0.349	0.360	0.371	0.382	0.393	0.403	0.414	0.424	0.434	0.444	0.453	0.462
4558	0.272	0.281	0.291	0.301	0.310	0.319	0.328	0.337	0.346	0.354	0.363	0.371	0.379	0.387
4611	0.297	0.306	0.315	0.324	0.333	0.341	0.349	0.357	0.365	0.373	0.380	0.388	0.395	0.402
4623	0.281	0.290	0.299	0.308	0.317	0.326	0.335	0.343	0.351	0.359	0.367	0.375	0.383	0.390
4635	0.210	0.217	0.224	0.231	0.239	0.246	0.253	0.259	0.266	0.273	0.279	0.286	0.292	0.299
4665	0.205	0.211	0.218	0.224	0.231	0.238	0.244	0.250	0.257	0.263	0.269	0.276	0.282	0.288
4683	0.237	0.244	0.251	0.258	0.266	0.273	0.280	0.287	0.294	0.300	0.307	0.313	0.319	0.326
4691	0.273	0.282	0.291	0.300	0.308	0.316	0.324	0.333	0.341	0.349	0.356	0.364	0.371	0.379
4692	0.313	0.324	0.334	0.345	0.355	0.364	0.374	0.383	0.392	0.401	0.411	0.419	0.427	0.436
4717	0.263	0.272	0.281	0.289	0.298	0.307	0.316	0.325	0.334	0.342	0.350	0.359	0.367	0.375
4720	0.319	0.329	0.340	0.350	0.360	0.370	0.379	0.388	0.397	0.407	0.416	0.424	0.433	0.441
4740	0.216	0.224	0.232	0.239	0.247	0.254	0.261	0.269	0.276	0.282	0.289	0.296	0.302	0.309
4771	0.323	0.336	0.346	0.359	0.368	0.377	0.389	0.397	0.406	0.414	0.425	0.433	0.441	0.449
4828	0.260	0.269	0.277	0.286	0.294	0.302	0.310	0.318	0.326	0.333	0.341	0.348	0.355	0.362
4829	0.261	0.270	0.278	0.287	0.295	0.303	0.310	0.318	0.325	0.332	0.339	0.346	0.353	0.360
4831	0.271	0.280	0.289	0.297	0.306	0.314	0.322	0.330	0.338	0.346	0.354	0.361	0.368	0.375
4983	0.199	0.205	0.212	0.217	0.224	0.230	0.235	0.241	0.248	0.254	0.259	0.265	0.270	0.276
5020	0.184	0.190	0.197	0.203	0.209	0.215	0.221	0.227	0.233	0.239	0.244	0.250	0.256	0.262
5027	0.254	0.263	0.271	0.280	0.288	0.296	0.304	0.312	0.319	0.327	0.334	0.341	0.349	0.356
5028	0.184	0.190	0.197	0.203	0.209	0.216	0.221	0.227	0.233	0.239	0.245	0.250	0.256	0.262
5029	0.176	0.182	0.188	0.194	0.200	0.206	0.211	0.217	0.223	0.228	0.233	0.239	0.244	0.249
5040	0.168	0.174	0.180	0.185	0.191	0.197	0.202	0.208	0.213	0.218	0.223	0.228	0.233	0.238
5102	0.195	0.202	0.209	0.216	0.222	0.229	0.236	0.242	0.249	0.255	0.261	0.267	0.274	0.280
5107	0.222	0.230	0.237	0.244	0.251	0.258	0.265	0.272	0.278	0.285	0.292	0.298	0.304	0.311
5108	0.198	0.205	0.212	0.219	0.226	0.232	0.239	0.246	0.252	0.259	0.265	0.271	0.278	0.284
5128	0.249	0.256	0.264	0.271	0.278	0.285	0.291	0.298	0.304	0.311	0.317	0.324	0.330	0.336
5129	0.202	0.209	0.215	0.221	0.228	0.234	0.240	0.246	0.252	0.258	0.264	0.269	0.275	0.281
5130	0.196	0.204	0.211	0.218	0.225	0.232	0.238	0.244	0.251	0.257	0.263	0.270	0.276	0.282
5140	0.181	0.187	0.194	0.200	0.206	0.212	0.218	0.224	0.230	0.236	0.241	0.247	0.252	0.258
5146	0.222	0.229	0.237	0.244	0.251	0.258	0.265	0.272	0.279	0.286	0.293	0.299	0.306	0.312

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
4283	0.368	0.375	0.381	0.388	0.395	0.401	0.407	0.413	0.419	0.425	0.431	0.437	0.443	0.449
4286	0.415	0.423	0.430	0.437	0.444	0.450	0.457	0.463	0.470	0.476	0.482	0.489	0.495	0.501
4295	0.430	0.438	0.446	0.454	0.462	0.469	0.476	0.484	0.491	0.498	0.505	0.512	0.518	0.525
4297	0.404	0.413	0.421	0.429	0.437	0.445	0.452	0.460	0.467	0.474	0.481	0.487	0.493	0.499
4299	0.354	0.361	0.368	0.374	0.381	0.387	0.394	0.400	0.406	0.412	0.418	0.424	0.430	0.436
4304	0.360	0.367	0.374	0.381	0.388	0.394	0.401	0.407	0.413	0.419	0.424	0.430	0.436	0.441
4312	0.436	0.450	0.459	0.467	0.475	0.484	0.492	0.500	0.515	0.524	0.532	0.540	0.548	0.556
4351	0.319	0.322	0.328	0.334	0.340	0.346	0.352	0.358	0.360	0.366	0.372	0.377	0.383	0.388
4354	0.373	0.379	0.385	0.391	0.397	0.403	0.409	0.414	0.420	0.425	0.430	0.435	0.441	0.446
4361	0.423	0.430	0.437	0.443	0.450	0.456	0.463	0.469	0.475	0.481	0.487	0.493	0.499	0.505
4362	0.357	0.361	0.368	0.375	0.381	0.388	0.394	0.401	0.404	0.411	0.417	0.423	0.429	0.435
4410	0.406	0.414	0.421	0.428	0.435	0.442	0.449	0.456	0.463	0.469	0.476	0.482	0.488	0.495
4420	0.385	0.391	0.398	0.405	0.412	0.419	0.426	0.433	0.439	0.446	0.453	0.459	0.465	0.471
4432	0.327	0.333	0.339	0.344	0.350	0.356	0.361	0.366	0.371	0.376	0.381	0.386	0.391	0.396
4470	0.473	0.483	0.490	0.497	0.504	0.511	0.518	0.524	0.533	0.539	0.545	0.551	0.557	0.563
4478	0.411	0.418	0.426	0.433	0.440	0.447	0.453	0.460	0.467	0.473	0.480	0.486	0.492	0.498
4492	0.437	0.446	0.455	0.464	0.472	0.480	0.488	0.496	0.504	0.511	0.518	0.525	0.532	0.538
4494	0.378	0.386	0.393	0.400	0.406	0.413	0.420	0.426	0.433	0.439	0.446	0.452	0.458	0.464
4495	0.415	0.422	0.430	0.437	0.444	0.451	0.457	0.464	0.470	0.477	0.483	0.489	0.495	0.501
4496	0.398	0.406	0.414	0.421	0.428	0.435	0.442	0.449	0.455	0.462	0.468	0.474	0.481	0.486
4497	0.391	0.398	0.406	0.413	0.420	0.427	0.434	0.440	0.447	0.454	0.461	0.467	0.474	0.480
4498	0.390	0.398	0.405	0.413	0.420	0.427	0.434	0.441	0.447	0.454	0.461	0.467	0.474	0.480
4499	0.361	0.368	0.375	0.383	0.390	0.397	0.404	0.410	0.417	0.424	0.430	0.437	0.443	0.449
4511	0.374	0.381	0.387	0.394	0.400	0.406	0.412	0.418	0.424	0.430	0.435	0.441	0.446	0.452
4512	0.406	0.413	0.419	0.426	0.432	0.438	0.445	0.451	0.457	0.463	0.469	0.475	0.481	0.487
4557	0.471	0.480	0.489	0.498	0.506	0.514	0.522	0.530	0.538	0.546	0.553	0.560	0.567	0.574
4558	0.395	0.403	0.411	0.419	0.427	0.434	0.442	0.449	0.457	0.464	0.471	0.478	0.485	0.491
4611	0.409	0.416	0.423	0.429	0.436	0.442	0.449	0.455	0.461	0.467	0.473	0.479	0.485	0.491
4623	0.398	0.405	0.412	0.419	0.426	0.433	0.439	0.446	0.453	0.459	0.465	0.472	0.478	0.484
4635	0.305	0.311	0.318	0.324	0.330	0.336	0.342	0.348	0.353	0.359	0.365	0.371	0.377	0.382
4665	0.294	0.299	0.305	0.311	0.317	0.322	0.328	0.334	0.339	0.344	0.349	0.355	0.360	0.365
4683	0.332	0.337	0.343	0.348	0.354	0.359	0.364	0.369	0.374	0.379	0.384	0.389	0.394	0.399
4691	0.386	0.393	0.400	0.406	0.413	0.420	0.427	0.433	0.440	0.446	0.453	0.459	0.465	0.471
4692	0.444	0.452	0.460	0.468	0.475	0.483	0.490	0.497	0.505	0.512	0.518	0.525	0.531	0.537
4717	0.382	0.390	0.397	0.404	0.411	0.418	0.424	0.430	0.436	0.442	0.448	0.454	0.460	0.466
4720	0.449	0.458	0.466	0.473	0.481	0.489	0.497	0.505	0.513	0.521	0.528	0.536	0.543	0.550
4740	0.315	0.321	0.327	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.379	0.384	0.390
4771	0.456	0.466	0.473	0.480	0.486	0.493	0.499	0.505	0.516	0.522	0.529	0.535	0.541	0.547
4828	0.369	0.376	0.383	0.389	0.396	0.402	0.409	0.415	0.421	0.428	0.434	0.440	0.446	0.451
4829	0.366	0.373	0.379	0.386	0.392	0.398	0.404	0.410	0.416	0.421	0.427	0.433	0.438	0.444
4831	0.382	0.389	0.396	0.403	0.409	0.416	0.422	0.429	0.435	0.441	0.447	0.453	0.459	0.464
4983	0.282	0.286	0.292	0.297	0.303	0.308	0.314	0.319	0.324	0.329	0.335	0.340	0.345	0.351
5020	0.268	0.273	0.279	0.285	0.291	0.296	0.302	0.307	0.312	0.318	0.323	0.329	0.334	0.339
5027	0.362	0.369	0.376	0.382	0.389	0.395	0.401	0.407	0.414	0.420	0.426	0.431	0.437	0.443
5028	0.267	0.273	0.278	0.283	0.289	0.294	0.299	0.304	0.309	0.314	0.319	0.325	0.329	0.334
5029	0.255	0.260	0.265	0.270	0.275	0.280	0.285	0.290	0.294	0.299	0.304	0.309	0.314	0.318
5040	0.243	0.248	0.253	0.258	0.262	0.267	0.272	0.276	0.281	0.285	0.290	0.294	0.299	0.303
5102	0.286	0.292	0.298	0.303	0.309	0.315	0.320	0.326	0.332	0.337	0.342	0.348	0.353	0.358
5107	0.317	0.323	0.329	0.335	0.341	0.347	0.353	0.359	0.364	0.370	0.376	0.381	0.387	0.392
5108	0.290	0.296	0.302	0.307	0.313	0.319	0.324	0.330	0.335	0.340	0.345	0.351	0.356	0.361
5128	0.343	0.349	0.355	0.361	0.367	0.373	0.379	0.384	0.390	0.396	0.402	0.407	0.413	0.418
5129	0.287	0.293	0.298	0.304	0.309	0.314	0.319	0.324	0.330	0.335	0.340	0.345	0.350	0.355
5130	0.287	0.293	0.299	0.305	0.311	0.316	0.322	0.328	0.334	0.339	0.345	0.350	0.356	0.361
5140	0.263	0.268	0.274	0.279	0.284	0.289	0.294	0.299	0.304	0.309	0.314	0.319	0.324	0.328
5146	0.319	0.325	0.331	0.337	0.344	0.350	0.355	0.361	0.367	0.373	0.379	0.384	0.390	0.395

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
4283	0.455	0.467	0.479	0.490	0.502	0.514	0.525	0.536	0.546	0.556	0.566	0.575	0.585	0.594
4286	0.507	0.518	0.530	0.541	0.552	0.562	0.572	0.582	0.591	0.601	0.609	0.618	0.627	0.635
4295	0.531	0.544	0.556	0.568	0.579	0.590	0.600	0.611	0.621	0.631	0.640	0.649	0.658	0.666
4297	0.506	0.518	0.530	0.542	0.553	0.564	0.575	0.585	0.595	0.606	0.614	0.622	0.630	0.638
4299	0.441	0.453	0.464	0.475	0.486	0.496	0.506	0.517	0.526	0.536	0.545	0.555	0.564	0.573
4304	0.447	0.457	0.468	0.478	0.488	0.498	0.508	0.518	0.528	0.537	0.545	0.554	0.563	0.572
4312	0.564	0.580	0.605	0.621	0.637	0.648	0.658	0.669	0.680	0.703	0.713	0.719	0.724	0.729
4351	0.393	0.404	0.409	0.419	0.428	0.438	0.447	0.456	0.465	0.469	0.478	0.487	0.496	0.504
4354	0.451	0.461	0.470	0.480	0.490	0.499	0.508	0.518	0.527	0.535	0.544	0.553	0.562	0.570
4361	0.511	0.522	0.532	0.543	0.553	0.563	0.572	0.581	0.590	0.598	0.606	0.614	0.622	0.630
4362	0.441	0.453	0.461	0.472	0.484	0.493	0.502	0.511	0.519	0.524	0.532	0.540	0.548	0.555
4410	0.501	0.513	0.525	0.536	0.547	0.558	0.568	0.579	0.589	0.600	0.609	0.619	0.628	0.637
4420	0.477	0.489	0.501	0.512	0.523	0.533	0.543	0.551	0.560	0.568	0.576	0.583	0.591	0.598
4432	0.401	0.411	0.419	0.429	0.439	0.449	0.458	0.468	0.477	0.485	0.495	0.504	0.513	0.522
4470	0.569	0.581	0.594	0.604	0.615	0.626	0.636	0.646	0.656	0.668	0.677	0.686	0.694	0.702
4478	0.505	0.517	0.528	0.539	0.550	0.561	0.571	0.581	0.591	0.600	0.609	0.618	0.627	0.636
4492	0.545	0.558	0.571	0.582	0.593	0.604	0.615	0.625	0.635	0.645	0.654	0.663	0.672	0.680
4494	0.470	0.481	0.493	0.503	0.514	0.524	0.534	0.544	0.553	0.563	0.572	0.581	0.590	0.599
4495	0.507	0.519	0.530	0.540	0.550	0.560	0.570	0.580	0.589	0.598	0.606	0.615	0.623	0.631
4496	0.492	0.504	0.515	0.526	0.537	0.547	0.557	0.567	0.576	0.585	0.594	0.602	0.611	0.619
4497	0.486	0.498	0.509	0.520	0.531	0.542	0.552	0.562	0.572	0.581	0.590	0.599	0.607	0.615
4498	0.486	0.498	0.510	0.522	0.533	0.543	0.554	0.563	0.573	0.582	0.592	0.601	0.609	0.618
4499	0.455	0.467	0.479	0.490	0.501	0.512	0.523	0.533	0.543	0.553	0.562	0.571	0.580	0.589
4511	0.457	0.467	0.477	0.487	0.496	0.505	0.514	0.523	0.532	0.540	0.548	0.556	0.564	0.571
4512	0.493	0.504	0.515	0.525	0.535	0.545	0.555	0.564	0.573	0.582	0.590	0.598	0.606	0.614
4557	0.581	0.595	0.609	0.622	0.634	0.646	0.658	0.669	0.680	0.691	0.700	0.709	0.717	0.725
4558	0.498	0.510	0.522	0.534	0.546	0.557	0.568	0.578	0.588	0.597	0.607	0.615	0.624	0.631
4611	0.496	0.507	0.518	0.528	0.539	0.549	0.558	0.568	0.577	0.586	0.595	0.604	0.612	0.621
4623	0.490	0.502	0.513	0.524	0.535	0.546	0.556	0.566	0.576	0.586	0.595	0.604	0.613	0.621
4635	0.388	0.399	0.409	0.420	0.430	0.440	0.449	0.459	0.468	0.477	0.486	0.495	0.504	0.512
4665	0.370	0.381	0.390	0.400	0.410	0.420	0.430	0.439	0.449	0.458	0.467	0.476	0.485	0.494
4683	0.403	0.413	0.422	0.432	0.441	0.450	0.459	0.467	0.475	0.483	0.491	0.499	0.507	0.514
4691	0.476	0.488	0.498	0.509	0.519	0.529	0.539	0.548	0.557	0.566	0.575	0.584	0.592	0.600
4692	0.544	0.556	0.568	0.579	0.590	0.600	0.609	0.619	0.628	0.637	0.646	0.654	0.662	0.670
4717	0.472	0.483	0.493	0.504	0.515	0.526	0.536	0.546	0.556	0.565	0.572	0.580	0.587	0.593
4720	0.557	0.571	0.585	0.599	0.611	0.624	0.636	0.647	0.658	0.669	0.680	0.690	0.699	0.709
4740	0.395	0.405	0.415	0.425	0.435	0.445	0.455	0.464	0.473	0.482	0.491	0.500	0.509	0.518
4771	0.552	0.564	0.579	0.589	0.599	0.610	0.619	0.629	0.638	0.652	0.660	0.668	0.676	0.684
4828	0.457	0.469	0.479	0.490	0.500	0.510	0.520	0.529	0.539	0.548	0.557	0.565	0.574	0.583
4829	0.449	0.460	0.471	0.481	0.491	0.501	0.511	0.520	0.529	0.539	0.548	0.557	0.565	0.574
4831	0.470	0.481	0.491	0.502	0.512	0.522	0.532	0.541	0.551	0.560	0.569	0.577	0.586	0.594
4983	0.356	0.366	0.375	0.386	0.396	0.406	0.415	0.425	0.434	0.442	0.451	0.460	0.469	0.478
5020	0.344	0.354	0.364	0.374	0.383	0.393	0.402	0.411	0.420	0.428	0.437	0.446	0.454	0.462
5027	0.448	0.459	0.470	0.481	0.491	0.501	0.512	0.522	0.532	0.542	0.551	0.561	0.570	0.579
5028	0.339	0.349	0.357	0.366	0.375	0.384	0.392	0.400	0.408	0.416	0.424	0.431	0.439	0.446
5029	0.323	0.332	0.341	0.350	0.359	0.367	0.376	0.385	0.393	0.401	0.409	0.417	0.425	0.433
5040	0.308	0.316	0.325	0.334	0.342	0.350	0.358	0.367	0.375	0.383	0.391	0.398	0.406	0.414
5102	0.364	0.374	0.384	0.393	0.402	0.411	0.420	0.428	0.437	0.445	0.453	0.462	0.469	0.477
5107	0.398	0.408	0.419	0.429	0.439	0.448	0.457	0.466	0.475	0.484	0.492	0.500	0.509	0.517
5108	0.366	0.376	0.385	0.395	0.404	0.413	0.421	0.429	0.437	0.445	0.453	0.460	0.467	0.475
5128	0.423	0.434	0.445	0.456	0.466	0.476	0.486	0.496	0.505	0.514	0.522	0.530	0.538	0.545
5129	0.360	0.369	0.379	0.389	0.399	0.408	0.418	0.427	0.436	0.446	0.455	0.464	0.472	0.481
5130	0.367	0.378	0.389	0.399	0.410	0.420	0.431	0.441	0.451	0.461	0.470	0.479	0.488	0.497
5140	0.333	0.342	0.352	0.361	0.370	0.379	0.387	0.396	0.404	0.413	0.421	0.429	0.437	0.445
5146	0.401	0.411	0.422	0.432	0.442	0.451	0.461	0.470	0.479	0.488	0.497	0.506	0.515	0.523

Table I – Expected Loss Rates and D-Ratios

Class 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
4283	0.603	0.613	0.622	0.631	0.640	0.648	0.656	0.663	0.669	0.676	0.682	0.688	0.695	0.701
4286	0.643	0.651	0.659	0.667	0.675	0.682	0.690	0.697	0.704	0.710	0.717	0.723	0.729	0.735
4295	0.674	0.682	0.690	0.698	0.705	0.713	0.720	0.727	0.733	0.740	0.746	0.752	0.758	0.765
4297	0.645	0.652	0.659	0.666	0.672	0.679	0.685	0.691	0.697	0.703	0.709	0.715	0.721	0.728
4299	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	0.678
4304	0.580	0.588	0.595	0.603	0.610	0.617	0.624	0.630	0.636	0.642	0.648	0.653	0.659	0.664
4312	0.734	0.739	0.744	0.749	0.754	0.758	0.763	0.767	0.772	0.776	0.780	0.784	0.788	0.803
4351	0.513	0.521	0.529	0.538	0.546	0.554	0.562	0.570	0.578	0.586	0.594	0.602	0.609	0.611
4354	0.579	0.587	0.595	0.602	0.610	0.617	0.625	0.632	0.639	0.645	0.652	0.659	0.665	0.672
4361	0.638	0.645	0.652	0.660	0.667	0.674	0.680	0.687	0.694	0.700	0.706	0.712	0.717	0.722
4362	0.563	0.570	0.578	0.585	0.592	0.599	0.606	0.612	0.619	0.626	0.632	0.639	0.645	0.646
4410	0.646	0.655	0.664	0.672	0.681	0.689	0.697	0.705	0.713	0.720	0.727	0.735	0.742	0.749
4420	0.605	0.612	0.619	0.626	0.632	0.639	0.646	0.652	0.658	0.664	0.670	0.676	0.683	0.688
4432	0.531	0.539	0.547	0.555	0.563	0.571	0.578	0.586	0.593	0.599	0.606	0.613	0.620	0.625
4470	0.709	0.716	0.723	0.730	0.736	0.743	0.749	0.755	0.760	0.766	0.771	0.776	0.781	0.787
4478	0.645	0.653	0.661	0.669	0.677	0.684	0.691	0.698	0.705	0.711	0.718	0.725	0.731	0.737
4492	0.688	0.696	0.704	0.711	0.719	0.726	0.733	0.740	0.746	0.753	0.759	0.765	0.771	0.778
4494	0.608	0.616	0.624	0.632	0.641	0.649	0.656	0.664	0.672	0.679	0.687	0.694	0.701	0.708
4495	0.639	0.646	0.654	0.661	0.668	0.674	0.681	0.687	0.693	0.699	0.705	0.711	0.717	0.723
4496	0.627	0.635	0.643	0.651	0.659	0.666	0.674	0.681	0.688	0.695	0.702	0.708	0.715	0.721
4497	0.623	0.630	0.638	0.645	0.652	0.659	0.666	0.672	0.679	0.685	0.691	0.697	0.703	0.709
4498	0.626	0.635	0.643	0.651	0.659	0.666	0.674	0.681	0.688	0.695	0.702	0.709	0.716	0.723
4499	0.598	0.606	0.614	0.622	0.629	0.637	0.644	0.652	0.659	0.666	0.673	0.680	0.686	0.693
4511	0.579	0.586	0.593	0.600	0.607	0.614	0.621	0.627	0.633	0.639	0.645	0.651	0.657	0.663
4512	0.621	0.628	0.635	0.642	0.649	0.655	0.662	0.668	0.674	0.680	0.685	0.691	0.697	0.702
4557	0.733	0.740	0.747	0.754	0.760	0.767	0.773	0.779	0.784	0.790	0.795	0.800	0.805	0.812
4558	0.639	0.646	0.653	0.661	0.668	0.674	0.681	0.687	0.693	0.699	0.705	0.711	0.717	0.722
4611	0.628	0.636	0.644	0.651	0.658	0.666	0.673	0.680	0.686	0.693	0.699	0.706	0.712	0.718
4623	0.629	0.637	0.645	0.652	0.659	0.666	0.673	0.679	0.686	0.692	0.698	0.704	0.710	0.716
4635	0.521	0.529	0.537	0.545	0.553	0.561	0.569	0.576	0.583	0.590	0.597	0.604	0.611	0.617
4665	0.503	0.512	0.520	0.529	0.537	0.545	0.553	0.561	0.568	0.576	0.584	0.591	0.598	0.605
4683	0.521	0.528	0.535	0.542	0.549	0.556	0.563	0.570	0.576	0.583	0.590	0.596	0.603	0.608
4691	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.659	0.665	0.672	0.679	0.685	0.692	0.698
4692	0.678	0.685	0.692	0.699	0.705	0.712	0.718	0.724	0.730	0.736	0.742	0.748	0.753	0.760
4717	0.600	0.606	0.612	0.618	0.624	0.629	0.634	0.638	0.643	0.648	0.653	0.657	0.662	0.665
4720	0.717	0.725	0.733	0.739	0.746	0.753	0.759	0.765	0.771	0.777	0.783	0.789	0.794	0.800
4740	0.526	0.535	0.543	0.551	0.559	0.566	0.573	0.580	0.587	0.594	0.601	0.608	0.615	0.622
4771	0.692	0.700	0.708	0.715	0.723	0.731	0.739	0.746	0.753	0.759	0.764	0.770	0.776	0.786
4828	0.591	0.599	0.607	0.615	0.622	0.630	0.637	0.645	0.652	0.659	0.666	0.673	0.680	0.687
4829	0.582	0.590	0.597	0.605	0.612	0.620	0.628	0.635	0.642	0.649	0.657	0.664	0.671	0.678
4831	0.602	0.610	0.618	0.626	0.633	0.640	0.647	0.654	0.661	0.668	0.674	0.681	0.687	0.693
4983	0.486	0.495	0.503	0.512	0.520	0.528	0.537	0.545	0.553	0.562	0.570	0.577	0.585	0.591
5020	0.470	0.478	0.486	0.494	0.501	0.509	0.517	0.525	0.532	0.539	0.547	0.554	0.561	0.567
5027	0.588	0.597	0.605	0.613	0.622	0.630	0.637	0.645	0.653	0.660	0.667	0.674	0.680	0.687
5028	0.454	0.461	0.469	0.476	0.483	0.491	0.498	0.505	0.512	0.518	0.525	0.532	0.538	0.544
5029	0.441	0.449	0.457	0.465	0.472	0.480	0.488	0.495	0.503	0.511	0.518	0.525	0.532	0.538
5040	0.422	0.429	0.437	0.444	0.452	0.459	0.467	0.474	0.481	0.488	0.495	0.502	0.509	0.516
5102	0.485	0.492	0.500	0.507	0.514	0.522	0.529	0.535	0.542	0.549	0.555	0.562	0.568	0.574
5107	0.525	0.532	0.540	0.547	0.555	0.562	0.569	0.576	0.583	0.590	0.596	0.603	0.610	0.616
5108	0.482	0.489	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.545	0.551	0.558	0.565	0.571
5128	0.553	0.560	0.567	0.574	0.581	0.588	0.595	0.601	0.608	0.614	0.621	0.627	0.633	0.639
5129	0.489	0.497	0.505	0.513	0.521	0.529	0.537	0.544	0.551	0.558	0.565	0.572	0.579	0.587
5130	0.506	0.514	0.522	0.530	0.538	0.545	0.552	0.560	0.567	0.573	0.580	0.587	0.594	0.601
5140	0.453	0.461	0.469	0.476	0.484	0.491	0.499	0.506	0.513	0.520	0.527	0.534	0.540	0.547
5146	0.531	0.539	0.547	0.555	0.563	0.570	0.578	0.585	0.593	0.600	0.607	0.614	0.621	0.627

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold

Class 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
4283	0.707	0.713	0.720	0.726	0.732	0.738	0.744	0.750	0.755	0.760	0.766	0.771	0.776	0.781
4286	0.740	0.746	0.751	0.756	0.761	0.766	0.770	0.775	0.779	0.784	0.788	0.793	0.797	0.801
4295	0.770	0.776	0.781	0.786	0.791	0.796	0.800	0.805	0.810	0.814	0.818	0.823	0.827	0.830
4297	0.733	0.739	0.745	0.751	0.757	0.763	0.768	0.774	0.780	0.785	0.791	0.797	0.802	0.808
4299	0.685	0.691	0.697	0.703	0.709	0.715	0.721	0.727	0.732	0.738	0.744	0.749	0.755	0.760
4304	0.670	0.675	0.680	0.686	0.691	0.696	0.701	0.705	0.710	0.715	0.719	0.724	0.728	0.733
4312	0.807	0.810	0.814	0.818	0.821	0.824	0.828	0.831	0.834	0.837	0.841	0.844	0.847	0.850
4351	0.617	0.624	0.630	0.636	0.641	0.647	0.652	0.657	0.663	0.668	0.673	0.679	0.684	0.688
4354	0.678	0.684	0.690	0.696	0.702	0.707	0.713	0.718	0.723	0.728	0.733	0.737	0.742	0.747
4361	0.728	0.733	0.738	0.743	0.748	0.753	0.757	0.762	0.767	0.771	0.775	0.779	0.784	0.788
4362	0.652	0.658	0.664	0.670	0.676	0.681	0.687	0.693	0.698	0.704	0.709	0.714	0.720	0.725
4410	0.755	0.762	0.768	0.774	0.780	0.786	0.792	0.798	0.803	0.809	0.814	0.819	0.823	0.828
4420	0.694	0.700	0.706	0.712	0.718	0.724	0.730	0.736	0.741	0.746	0.751	0.757	0.762	0.767
4432	0.632	0.639	0.646	0.652	0.659	0.665	0.672	0.678	0.684	0.690	0.696	0.702	0.707	0.711
4470	0.792	0.796	0.800	0.804	0.809	0.813	0.817	0.821	0.825	0.829	0.833	0.837	0.841	0.845
4478	0.743	0.749	0.755	0.761	0.766	0.772	0.777	0.782	0.787	0.791	0.796	0.801	0.805	0.809
4492	0.784	0.789	0.795	0.801	0.807	0.812	0.817	0.822	0.827	0.832	0.836	0.841	0.845	0.849
4494	0.714	0.721	0.728	0.734	0.740	0.746	0.752	0.758	0.764	0.769	0.775	0.780	0.785	0.791
4495	0.729	0.735	0.741	0.746	0.752	0.757	0.762	0.767	0.772	0.776	0.781	0.786	0.790	0.794
4496	0.727	0.733	0.738	0.743	0.749	0.754	0.759	0.764	0.769	0.774	0.778	0.783	0.787	0.792
4497	0.714	0.720	0.725	0.730	0.735	0.740	0.745	0.750	0.755	0.760	0.764	0.769	0.773	0.778
4498	0.729	0.736	0.742	0.748	0.754	0.760	0.766	0.771	0.777	0.782	0.788	0.793	0.798	0.803
4499	0.700	0.706	0.712	0.718	0.724	0.730	0.736	0.741	0.747	0.752	0.757	0.763	0.768	0.773
4511	0.668	0.674	0.679	0.684	0.689	0.694	0.699	0.704	0.709	0.714	0.719	0.724	0.728	0.733
4512	0.708	0.713	0.718	0.724	0.729	0.734	0.739	0.743	0.748	0.752	0.757	0.761	0.765	0.770
4557	0.817	0.822	0.827	0.831	0.836	0.840	0.844	0.849	0.853	0.857	0.861	0.865	0.869	0.873
4558	0.728	0.733	0.739	0.744	0.749	0.754	0.759	0.764	0.769	0.773	0.778	0.782	0.787	0.791
4611	0.724	0.730	0.735	0.741	0.746	0.752	0.757	0.762	0.768	0.773	0.778	0.783	0.788	0.793
4623	0.722	0.727	0.732	0.738	0.743	0.748	0.753	0.758	0.763	0.767	0.772	0.776	0.780	0.785
4635	0.624	0.630	0.637	0.643	0.649	0.655	0.661	0.667	0.673	0.679	0.685	0.691	0.697	0.702
4665	0.613	0.620	0.627	0.633	0.640	0.647	0.653	0.660	0.666	0.672	0.679	0.685	0.691	0.696
4683	0.614	0.620	0.626	0.632	0.638	0.644	0.649	0.655	0.660	0.666	0.671	0.676	0.681	0.686
4691	0.704	0.710	0.715	0.721	0.726	0.731	0.736	0.741	0.746	0.750	0.755	0.760	0.764	0.769
4692	0.765	0.770	0.775	0.780	0.785	0.789	0.794	0.798	0.803	0.807	0.811	0.815	0.819	0.824
4717	0.669	0.674	0.678	0.683	0.687	0.691	0.696	0.700	0.704	0.708	0.713	0.717	0.721	0.725
4720	0.805	0.811	0.816	0.821	0.826	0.831	0.836	0.841	0.845	0.850	0.854	0.858	0.862	0.866
4740	0.629	0.635	0.641	0.647	0.653	0.659	0.665	0.671	0.676	0.682	0.688	0.693	0.699	0.704
4771	0.792	0.797	0.803	0.808	0.814	0.819	0.824	0.830	0.835	0.840	0.846	0.851	0.856	0.861
4828	0.694	0.700	0.706	0.712	0.718	0.724	0.730	0.736	0.741	0.746	0.752	0.756	0.761	0.766
4829	0.684	0.690	0.697	0.703	0.709	0.715	0.722	0.728	0.733	0.739	0.745	0.751	0.756	0.761
4831	0.700	0.706	0.711	0.717	0.723	0.729	0.734	0.740	0.745	0.750	0.755	0.760	0.765	0.769
4983	0.599	0.606	0.613	0.620	0.627	0.634	0.640	0.646	0.652	0.659	0.665	0.671	0.677	0.683
5020	0.574	0.580	0.587	0.594	0.600	0.607	0.613	0.620	0.626	0.633	0.639	0.645	0.652	0.658
5027	0.693	0.699	0.704	0.710	0.716	0.722	0.727	0.733	0.738	0.743	0.749	0.754	0.759	0.764
5028	0.551	0.557	0.563	0.570	0.576	0.582	0.588	0.594	0.601	0.607	0.613	0.619	0.625	0.631
5029	0.544	0.550	0.557	0.563	0.569	0.575	0.581	0.587	0.593	0.599	0.605	0.611	0.616	0.622
5040	0.523	0.530	0.536	0.543	0.550	0.556	0.562	0.568	0.574	0.580	0.586	0.592	0.598	0.604
5102	0.580	0.586	0.592	0.598	0.604	0.610	0.615	0.621	0.626	0.632	0.637	0.642	0.647	0.653
5107	0.623	0.629	0.635	0.641	0.648	0.654	0.659	0.665	0.671	0.677	0.682	0.688	0.694	0.699
5108	0.577	0.583	0.589	0.595	0.601	0.608	0.614	0.620	0.625	0.631	0.637	0.643	0.649	0.654
5128	0.645	0.651	0.657	0.662	0.668	0.673	0.679	0.684	0.690	0.695	0.700	0.705	0.709	0.714
5129	0.594	0.600	0.607	0.614	0.621	0.627	0.633	0.639	0.645	0.650	0.656	0.662	0.667	0.673
5130	0.608	0.614	0.620	0.627	0.633	0.639	0.646	0.652	0.658	0.664	0.670	0.676	0.682	0.688
5140	0.554	0.560	0.567	0.573	0.579	0.585	0.592	0.598	0.604	0.609	0.615	0.621	0.627	0.632
5146	0.634	0.640	0.647	0.653	0.659	0.666	0.672	0.677	0.683	0.689	0.695	0.700	0.706	0.711

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold

Class Code	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
4283	0.786	0.792	0.797	0.802	0.807	0.812	0.816	0.821	0.825
4286	0.805	0.809	0.813	0.817	0.821	0.824	0.828	0.832	0.836
4295	0.834	0.838	0.842	0.845	0.849	0.852	0.856	0.859	0.862
4297	0.814	0.819	0.825	0.830	0.834	0.839	0.844	0.848	0.853
4299	0.765	0.771	0.776	0.781	0.786	0.791	0.796	0.800	0.805
4304	0.737	0.742	0.746	0.751	0.755	0.759	0.763	0.767	0.771
4312	0.852	0.855	0.858	0.861	0.864	0.866	0.869	0.871	0.874
4351	0.692	0.697	0.701	0.706	0.710	0.714	0.718	0.723	0.727
4354	0.751	0.756	0.760	0.764	0.769	0.773	0.777	0.781	0.785
4361	0.792	0.796	0.801	0.805	0.808	0.812	0.815	0.819	0.822
4362	0.730	0.735	0.740	0.745	0.750	0.755	0.760	0.765	0.769
4410	0.833	0.837	0.841	0.846	0.850	0.854	0.857	0.861	0.865
4420	0.772	0.776	0.781	0.785	0.789	0.793	0.797	0.801	0.804
4432	0.716	0.721	0.726	0.731	0.735	0.740	0.744	0.748	0.752
4470	0.849	0.853	0.857	0.861	0.865	0.869	0.872	0.876	0.879
4478	0.813	0.817	0.821	0.825	0.829	0.832	0.836	0.839	0.843
4492	0.854	0.858	0.862	0.866	0.870	0.874	0.878	0.882	0.886
4494	0.796	0.800	0.805	0.810	0.814	0.819	0.823	0.827	0.831
4495	0.799	0.803	0.807	0.811	0.815	0.819	0.822	0.826	0.829
4496	0.796	0.800	0.804	0.808	0.812	0.815	0.819	0.823	0.826
4497	0.782	0.786	0.790	0.795	0.799	0.803	0.807	0.811	0.815
4498	0.808	0.813	0.818	0.822	0.827	0.831	0.836	0.840	0.844
4499	0.778	0.782	0.787	0.792	0.796	0.801	0.805	0.810	0.814
4511	0.737	0.742	0.746	0.751	0.755	0.759	0.764	0.768	0.772
4512	0.774	0.778	0.782	0.786	0.790	0.794	0.798	0.802	0.805
4557	0.877	0.880	0.883	0.887	0.890	0.894	0.897	0.900	0.903
4558	0.795	0.799	0.804	0.808	0.812	0.816	0.820	0.823	0.827
4611	0.797	0.802	0.807	0.811	0.816	0.820	0.824	0.828	0.832
4623	0.789	0.793	0.797	0.801	0.805	0.809	0.813	0.816	0.820
4635	0.708	0.713	0.719	0.724	0.729	0.735	0.740	0.745	0.750
4665	0.702	0.708	0.714	0.719	0.725	0.731	0.736	0.742	0.747
4683	0.692	0.697	0.702	0.707	0.712	0.717	0.722	0.727	0.732
4691	0.773	0.777	0.781	0.785	0.789	0.793	0.797	0.801	0.805
4692	0.827	0.831	0.835	0.838	0.842	0.845	0.848	0.851	0.854
4717	0.729	0.733	0.737	0.741	0.745	0.749	0.753	0.757	0.761
4720	0.870	0.874	0.877	0.881	0.885	0.888	0.891	0.895	0.898
4740	0.710	0.715	0.720	0.725	0.730	0.735	0.740	0.744	0.749
4771	0.866	0.872	0.877	0.882	0.887	0.892	0.896	0.900	0.904
4828	0.771	0.776	0.780	0.785	0.789	0.794	0.798	0.802	0.806
4829	0.766	0.771	0.776	0.781	0.786	0.791	0.795	0.800	0.805
4831	0.774	0.778	0.782	0.787	0.791	0.795	0.799	0.803	0.806
4983	0.689	0.695	0.701	0.708	0.713	0.719	0.725	0.730	0.736
5020	0.664	0.670	0.675	0.681	0.687	0.692	0.698	0.704	0.709
5027	0.768	0.773	0.777	0.782	0.786	0.790	0.794	0.798	0.802
5028	0.637	0.643	0.648	0.654	0.660	0.665	0.670	0.676	0.681
5029	0.628	0.633	0.639	0.644	0.650	0.655	0.660	0.666	0.671
5040	0.609	0.615	0.621	0.626	0.632	0.637	0.642	0.648	0.653
5102	0.658	0.663	0.668	0.673	0.678	0.683	0.688	0.693	0.698
5107	0.705	0.710	0.716	0.721	0.726	0.731	0.736	0.741	0.746
5108	0.659	0.664	0.669	0.674	0.679	0.684	0.689	0.694	0.699
5128	0.718	0.723	0.727	0.732	0.736	0.741	0.745	0.749	0.754
5129	0.678	0.684	0.688	0.693	0.697	0.702	0.706	0.709	0.713
5130	0.694	0.699	0.705	0.710	0.716	0.721	0.726	0.731	0.736
5140	0.638	0.643	0.649	0.654	0.660	0.665	0.670	0.675	0.680
5146	0.716	0.722	0.727	0.732	0.737	0.742	0.747	0.751	0.756

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
5160	0.50	0.099	0.108	0.116	0.125	0.133	0.141	0.149	0.156	0.164	0.171	0.179	0.186	0.193
5183	2.38	0.124	0.134	0.144	0.154	0.163	0.173	0.182	0.191	0.199	0.208	0.216	0.225	0.233
5184	0.68	0.076	0.082	0.089	0.095	0.102	0.108	0.114	0.120	0.126	0.132	0.138	0.144	0.149
5185	1.87	0.115	0.125	0.135	0.145	0.154	0.163	0.172	0.181	0.190	0.198	0.207	0.215	0.223
5186	0.76	0.102	0.111	0.120	0.128	0.136	0.145	0.153	0.160	0.168	0.175	0.183	0.190	0.197
5187	1.12	0.099	0.107	0.116	0.124	0.132	0.140	0.147	0.155	0.163	0.170	0.177	0.184	0.191
5190	1.46	0.106	0.115	0.124	0.133	0.141	0.150	0.158	0.166	0.174	0.182	0.190	0.197	0.205
5191	0.84	0.116	0.126	0.136	0.146	0.155	0.164	0.173	0.182	0.191	0.199	0.207	0.216	0.224
5192	1.60	0.127	0.137	0.147	0.157	0.167	0.176	0.185	0.194	0.203	0.211	0.220	0.228	0.236
5193	0.39	0.126	0.137	0.148	0.158	0.167	0.177	0.186	0.195	0.204	0.213	0.222	0.231	0.239
5195	1.06	0.112	0.122	0.131	0.140	0.149	0.158	0.166	0.175	0.183	0.191	0.199	0.207	0.215
5201	3.44	0.108	0.118	0.128	0.137	0.146	0.155	0.164	0.172	0.181	0.189	0.197	0.205	0.213
5205	1.69	0.087	0.095	0.103	0.111	0.118	0.125	0.133	0.140	0.147	0.154	0.160	0.167	0.174
5212	1.96	0.088	0.096	0.104	0.112	0.119	0.127	0.134	0.141	0.148	0.156	0.163	0.170	0.177
5213	1.81	0.089	0.097	0.105	0.113	0.121	0.128	0.135	0.143	0.150	0.157	0.164	0.170	0.177
5214	2.03	0.099	0.108	0.116	0.124	0.132	0.140	0.148	0.156	0.163	0.171	0.178	0.186	0.193
5222	1.59	0.091	0.099	0.107	0.115	0.123	0.131	0.138	0.146	0.154	0.161	0.168	0.176	0.183
5225	2.25	0.096	0.105	0.113	0.121	0.130	0.138	0.146	0.153	0.161	0.169	0.177	0.184	0.192
5348	2.01	0.107	0.116	0.125	0.134	0.143	0.152	0.160	0.168	0.176	0.184	0.192	0.200	0.208
5403	4.25	0.098	0.107	0.115	0.124	0.132	0.140	0.148	0.155	0.163	0.170	0.178	0.185	0.192
5432	1.89	0.083	0.091	0.098	0.105	0.112	0.119	0.126	0.133	0.140	0.147	0.153	0.160	0.166
5436	2.11	0.105	0.115	0.124	0.133	0.142	0.150	0.159	0.167	0.176	0.184	0.191	0.199	0.207
5443	2.25	0.113	0.123	0.132	0.142	0.150	0.159	0.168	0.176	0.185	0.193	0.201	0.209	0.216
5446	2.74	0.100	0.109	0.118	0.126	0.135	0.143	0.151	0.159	0.166	0.174	0.181	0.189	0.196
5447	1.17	0.082	0.090	0.097	0.104	0.112	0.119	0.125	0.132	0.139	0.146	0.152	0.159	0.165
5467	3.06	0.106	0.115	0.124	0.133	0.141	0.149	0.158	0.166	0.174	0.181	0.189	0.196	0.203
5470	1.20	0.094	0.102	0.111	0.118	0.126	0.134	0.142	0.149	0.157	0.164	0.172	0.179	0.186
5473	3.86	0.095	0.104	0.112	0.120	0.129	0.136	0.144	0.152	0.160	0.167	0.175	0.182	0.190
5474	3.34	0.098	0.107	0.116	0.125	0.134	0.143	0.151	0.159	0.168	0.176	0.184	0.192	0.200
5479	1.90	0.143	0.156	0.167	0.179	0.189	0.200	0.210	0.220	0.230	0.239	0.248	0.257	0.266
5482	1.73	0.082	0.089	0.097	0.104	0.112	0.119	0.126	0.133	0.140	0.147	0.153	0.160	0.167
5484	4.22	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.196	0.203
5485	2.17	0.081	0.088	0.095	0.102	0.109	0.116	0.122	0.129	0.135	0.141	0.148	0.154	0.159
5506	1.54	0.094	0.103	0.111	0.120	0.128	0.136	0.144	0.151	0.159	0.167	0.174	0.181	0.189
5507	1.31	0.089	0.097	0.105	0.112	0.120	0.127	0.135	0.142	0.149	0.156	0.163	0.170	0.177
5538	2.65	0.112	0.122	0.130	0.139	0.147	0.155	0.163	0.171	0.179	0.186	0.194	0.201	0.208
5542	1.06	0.095	0.103	0.111	0.119	0.127	0.134	0.141	0.149	0.156	0.163	0.170	0.177	0.183
5552	7.89	0.087	0.095	0.102	0.110	0.117	0.124	0.131	0.138	0.145	0.152	0.159	0.165	0.172
5553	4.27	0.077	0.084	0.091	0.098	0.104	0.111	0.117	0.123	0.130	0.136	0.142	0.148	0.153
5606	0.30	0.106	0.115	0.124	0.132	0.141	0.149	0.157	0.165	0.173	0.181	0.189	0.196	0.204
5610	1.34	0.115	0.125	0.134	0.143	0.152	0.161	0.170	0.178	0.186	0.194	0.202	0.210	0.218
5632	4.25	0.098	0.107	0.115	0.124	0.132	0.140	0.148	0.155	0.163	0.170	0.178	0.185	0.192
5633	1.89	0.083	0.091	0.098	0.105	0.112	0.119	0.126	0.133	0.140	0.147	0.153	0.160	0.166
5650	2.95	0.109	0.119	0.128	0.137	0.147	0.155	0.164	0.173	0.181	0.189	0.197	0.205	0.212
5951	0.19	0.198	0.212	0.226	0.239	0.251	0.263	0.274	0.286	0.296	0.307	0.317	0.327	0.337
6003	2.85	0.074	0.080	0.086	0.092	0.098	0.103	0.109	0.114	0.119	0.125	0.130	0.136	0.140
6011	1.30	0.081	0.089	0.096	0.102	0.109	0.115	0.122	0.128	0.134	0.141	0.147	0.153	0.159
6204	2.84	0.080	0.088	0.095	0.102	0.109	0.116	0.123	0.129	0.136	0.142	0.149	0.155	0.161
6206	1.42	0.096	0.105	0.113	0.121	0.128	0.136	0.143	0.150	0.157	0.164	0.170	0.177	0.183
6213	0.74	0.084	0.091	0.098	0.105	0.111	0.118	0.124	0.130	0.136	0.142	0.147	0.154	0.158
6216	1.35	0.086	0.093	0.100	0.107	0.114	0.121	0.127	0.134	0.140	0.146	0.153	0.159	0.165
6218	1.94	0.093	0.101	0.109	0.117	0.125	0.133	0.141	0.148	0.155	0.163	0.170	0.177	0.184
6220	1.00	0.077	0.084	0.091	0.098	0.105	0.112	0.119	0.126	0.133	0.140	0.146	0.153	0.159
6233	0.64	0.086	0.094	0.102	0.109	0.116	0.124	0.131	0.138	0.145	0.152	0.159	0.166	0.172
6235	1.49	0.090	0.098	0.106	0.115	0.123	0.131	0.139	0.146	0.154	0.161	0.169	0.176	0.183

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
5160	0.200	0.207	0.214	0.220	0.227	0.233	0.240	0.246	0.252	0.258	0.264	0.270	0.275	0.281
5183	0.241	0.249	0.256	0.264	0.271	0.278	0.286	0.293	0.300	0.307	0.313	0.320	0.327	0.333
5184	0.155	0.160	0.166	0.171	0.177	0.182	0.187	0.193	0.198	0.203	0.208	0.214	0.219	0.224
5185	0.231	0.239	0.247	0.254	0.262	0.269	0.276	0.283	0.290	0.297	0.304	0.311	0.318	0.324
5186	0.205	0.211	0.218	0.225	0.232	0.239	0.245	0.252	0.258	0.264	0.271	0.277	0.283	0.290
5187	0.198	0.205	0.212	0.218	0.225	0.231	0.237	0.243	0.249	0.256	0.261	0.267	0.273	0.279
5190	0.212	0.219	0.226	0.233	0.240	0.247	0.253	0.260	0.267	0.273	0.279	0.286	0.292	0.298
5191	0.231	0.239	0.246	0.254	0.261	0.268	0.275	0.282	0.289	0.295	0.302	0.309	0.315	0.321
5192	0.244	0.252	0.260	0.267	0.275	0.282	0.289	0.297	0.304	0.311	0.318	0.325	0.331	0.338
5193	0.248	0.256	0.264	0.272	0.280	0.287	0.294	0.302	0.309	0.316	0.323	0.329	0.336	0.343
5195	0.223	0.231	0.238	0.246	0.253	0.260	0.268	0.275	0.282	0.288	0.295	0.301	0.307	0.314
5201	0.221	0.229	0.236	0.244	0.251	0.258	0.265	0.272	0.279	0.286	0.293	0.300	0.306	0.312
5205	0.180	0.187	0.193	0.199	0.205	0.211	0.217	0.223	0.229	0.235	0.241	0.246	0.252	0.257
5212	0.184	0.190	0.197	0.204	0.210	0.217	0.223	0.229	0.236	0.242	0.248	0.255	0.261	0.267
5213	0.183	0.190	0.196	0.202	0.208	0.214	0.220	0.226	0.232	0.238	0.243	0.249	0.255	0.260
5214	0.200	0.207	0.214	0.221	0.228	0.235	0.241	0.247	0.254	0.260	0.266	0.273	0.279	0.285
5222	0.190	0.197	0.204	0.211	0.217	0.223	0.230	0.236	0.242	0.248	0.254	0.260	0.266	0.271
5225	0.199	0.206	0.213	0.220	0.227	0.234	0.240	0.247	0.253	0.260	0.266	0.272	0.279	0.285
5348	0.215	0.223	0.230	0.237	0.245	0.252	0.259	0.265	0.272	0.279	0.285	0.292	0.298	0.305
5403	0.199	0.206	0.213	0.220	0.227	0.233	0.240	0.246	0.253	0.259	0.265	0.271	0.277	0.283
5432	0.172	0.178	0.185	0.191	0.196	0.202	0.208	0.214	0.219	0.225	0.231	0.236	0.241	0.247
5436	0.215	0.222	0.229	0.237	0.244	0.251	0.258	0.265	0.272	0.279	0.285	0.291	0.297	0.304
5443	0.224	0.231	0.239	0.246	0.253	0.260	0.267	0.274	0.281	0.288	0.295	0.302	0.308	0.315
5446	0.203	0.210	0.217	0.224	0.230	0.237	0.243	0.249	0.256	0.262	0.268	0.274	0.280	0.286
5447	0.172	0.178	0.184	0.190	0.196	0.202	0.208	0.214	0.220	0.226	0.231	0.237	0.242	0.247
5467	0.210	0.217	0.224	0.231	0.237	0.243	0.250	0.256	0.262	0.268	0.274	0.280	0.286	0.292
5470	0.193	0.200	0.207	0.214	0.221	0.227	0.233	0.240	0.246	0.252	0.258	0.264	0.270	0.276
5473	0.197	0.204	0.211	0.218	0.224	0.231	0.237	0.244	0.250	0.256	0.262	0.268	0.274	0.280
5474	0.207	0.215	0.222	0.230	0.237	0.244	0.251	0.258	0.265	0.272	0.278	0.285	0.291	0.298
5479	0.274	0.283	0.291	0.299	0.307	0.314	0.322	0.329	0.336	0.343	0.351	0.357	0.364	0.371
5482	0.173	0.179	0.185	0.192	0.198	0.204	0.210	0.216	0.222	0.228	0.233	0.239	0.245	0.250
5484	0.211	0.218	0.225	0.232	0.239	0.246	0.252	0.259	0.266	0.272	0.279	0.285	0.292	0.298
5485	0.165	0.171	0.177	0.183	0.188	0.194	0.200	0.205	0.210	0.216	0.221	0.226	0.231	0.237
5506	0.196	0.202	0.209	0.216	0.223	0.229	0.236	0.242	0.248	0.254	0.260	0.266	0.272	0.277
5507	0.184	0.190	0.197	0.203	0.209	0.215	0.222	0.228	0.234	0.240	0.246	0.251	0.257	0.263
5538	0.215	0.222	0.229	0.236	0.242	0.249	0.255	0.262	0.268	0.274	0.280	0.286	0.292	0.298
5542	0.190	0.197	0.203	0.210	0.216	0.222	0.229	0.235	0.241	0.247	0.253	0.258	0.264	0.270
5552	0.178	0.185	0.191	0.197	0.204	0.210	0.216	0.222	0.228	0.234	0.240	0.245	0.251	0.257
5553	0.159	0.165	0.170	0.176	0.182	0.187	0.192	0.198	0.203	0.208	0.214	0.219	0.224	0.229
5606	0.211	0.218	0.225	0.232	0.238	0.245	0.251	0.258	0.264	0.270	0.276	0.282	0.288	0.293
5610	0.225	0.233	0.240	0.247	0.254	0.261	0.268	0.275	0.281	0.288	0.295	0.301	0.307	0.314
5632	0.199	0.206	0.213	0.220	0.227	0.233	0.240	0.246	0.253	0.259	0.265	0.271	0.277	0.283
5633	0.172	0.178	0.185	0.191	0.196	0.202	0.208	0.214	0.219	0.225	0.231	0.236	0.241	0.247
5650	0.220	0.227	0.234	0.242	0.249	0.255	0.262	0.269	0.276	0.283	0.289	0.296	0.302	0.308
5951	0.346	0.356	0.365	0.374	0.382	0.391	0.399	0.407	0.415	0.423	0.431	0.438	0.445	0.453
6003	0.146	0.150	0.156	0.160	0.165	0.171	0.175	0.180	0.185	0.190	0.193	0.198	0.203	0.208
6011	0.165	0.170	0.176	0.181	0.186	0.192	0.196	0.201	0.207	0.212	0.216	0.221	0.226	0.231
6204	0.167	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.214	0.220	0.226	0.231	0.237	0.242
6206	0.189	0.195	0.201	0.206	0.212	0.218	0.224	0.230	0.235	0.241	0.246	0.252	0.258	0.264
6213	0.164	0.169	0.174	0.179	0.184	0.190	0.194	0.199	0.204	0.210	0.213	0.218	0.223	0.228
6216	0.171	0.176	0.182	0.188	0.194	0.200	0.205	0.210	0.216	0.221	0.226	0.232	0.237	0.243
6218	0.191	0.198	0.205	0.212	0.218	0.224	0.231	0.237	0.243	0.250	0.256	0.262	0.267	0.273
6220	0.165	0.172	0.178	0.184	0.190	0.195	0.201	0.207	0.212	0.218	0.223	0.229	0.234	0.240
6233	0.179	0.185	0.192	0.198	0.204	0.210	0.216	0.222	0.227	0.233	0.238	0.243	0.249	0.254
6235	0.191	0.198	0.205	0.212	0.219	0.225	0.232	0.238	0.244	0.250	0.256	0.262	0.267	0.273

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
5160	0.286	0.292	0.297	0.302	0.308	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.347	0.352
5183	0.340	0.346	0.352	0.359	0.365	0.371	0.377	0.383	0.389	0.395	0.400	0.406	0.411	0.417
5184	0.229	0.234	0.238	0.243	0.248	0.253	0.258	0.263	0.267	0.271	0.276	0.280	0.285	0.290
5185	0.330	0.337	0.343	0.349	0.355	0.361	0.367	0.372	0.378	0.384	0.390	0.395	0.401	0.407
5186	0.296	0.302	0.308	0.314	0.319	0.325	0.331	0.336	0.342	0.347	0.352	0.358	0.363	0.368
5187	0.284	0.290	0.296	0.301	0.307	0.312	0.317	0.323	0.328	0.333	0.338	0.343	0.348	0.353
5190	0.304	0.310	0.316	0.322	0.327	0.333	0.339	0.344	0.350	0.355	0.360	0.366	0.371	0.376
5191	0.328	0.334	0.340	0.346	0.352	0.357	0.363	0.368	0.374	0.380	0.385	0.390	0.396	0.401
5192	0.345	0.351	0.357	0.363	0.370	0.376	0.381	0.387	0.393	0.399	0.404	0.410	0.415	0.420
5193	0.349	0.356	0.362	0.369	0.375	0.381	0.387	0.393	0.399	0.404	0.410	0.416	0.422	0.427
5195	0.320	0.326	0.332	0.337	0.343	0.349	0.354	0.359	0.365	0.370	0.375	0.380	0.385	0.390
5201	0.319	0.325	0.331	0.337	0.343	0.349	0.355	0.361	0.366	0.372	0.378	0.383	0.389	0.394
5205	0.263	0.268	0.274	0.279	0.284	0.290	0.295	0.300	0.305	0.310	0.315	0.320	0.325	0.330
5212	0.273	0.279	0.285	0.291	0.297	0.303	0.308	0.314	0.319	0.324	0.330	0.335	0.340	0.345
5213	0.266	0.271	0.277	0.282	0.287	0.292	0.298	0.303	0.308	0.313	0.318	0.323	0.328	0.333
5214	0.291	0.297	0.303	0.309	0.315	0.320	0.326	0.332	0.337	0.343	0.348	0.353	0.359	0.364
5222	0.277	0.282	0.288	0.293	0.298	0.304	0.309	0.314	0.320	0.325	0.330	0.335	0.340	0.345
5225	0.291	0.297	0.302	0.308	0.314	0.319	0.325	0.330	0.336	0.341	0.346	0.352	0.357	0.362
5348	0.311	0.317	0.323	0.329	0.335	0.340	0.346	0.352	0.358	0.363	0.369	0.374	0.380	0.385
5403	0.289	0.295	0.301	0.307	0.313	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361
5432	0.252	0.257	0.262	0.267	0.273	0.278	0.283	0.288	0.293	0.297	0.302	0.307	0.312	0.317
5436	0.310	0.316	0.322	0.328	0.333	0.339	0.345	0.351	0.356	0.361	0.367	0.372	0.377	0.382
5443	0.321	0.328	0.334	0.340	0.347	0.353	0.359	0.365	0.371	0.377	0.383	0.389	0.394	0.400
5446	0.292	0.298	0.303	0.309	0.314	0.320	0.325	0.331	0.336	0.341	0.347	0.352	0.357	0.362
5447	0.253	0.258	0.263	0.269	0.274	0.279	0.284	0.289	0.294	0.299	0.304	0.309	0.314	0.319
5467	0.298	0.304	0.310	0.315	0.321	0.327	0.332	0.338	0.343	0.349	0.354	0.359	0.365	0.370
5470	0.282	0.288	0.294	0.299	0.305	0.311	0.316	0.322	0.327	0.332	0.337	0.343	0.348	0.353
5473	0.286	0.291	0.297	0.303	0.308	0.314	0.319	0.324	0.330	0.335	0.340	0.345	0.350	0.355
5474	0.304	0.310	0.316	0.322	0.328	0.334	0.340	0.346	0.351	0.357	0.362	0.368	0.373	0.379
5479	0.377	0.383	0.389	0.395	0.401	0.407	0.413	0.419	0.425	0.430	0.436	0.442	0.447	0.453
5482	0.256	0.262	0.267	0.273	0.278	0.283	0.289	0.294	0.299	0.304	0.309	0.314	0.319	0.324
5484	0.304	0.310	0.316	0.322	0.328	0.334	0.340	0.345	0.351	0.357	0.362	0.368	0.373	0.379
5485	0.242	0.247	0.252	0.257	0.262	0.267	0.272	0.277	0.282	0.287	0.292	0.296	0.301	0.306
5506	0.283	0.289	0.294	0.300	0.305	0.310	0.315	0.321	0.326	0.331	0.336	0.341	0.346	0.350
5507	0.269	0.274	0.280	0.285	0.291	0.296	0.302	0.307	0.313	0.318	0.323	0.328	0.334	0.339
5538	0.304	0.310	0.316	0.321	0.327	0.332	0.338	0.343	0.349	0.354	0.359	0.364	0.370	0.375
5542	0.276	0.282	0.287	0.293	0.298	0.304	0.309	0.315	0.320	0.326	0.331	0.336	0.341	0.347
5552	0.262	0.268	0.274	0.279	0.284	0.290	0.295	0.300	0.305	0.311	0.316	0.321	0.326	0.330
5553	0.234	0.239	0.244	0.249	0.254	0.259	0.264	0.269	0.273	0.278	0.283	0.287	0.292	0.297
5606	0.299	0.305	0.310	0.315	0.321	0.326	0.331	0.337	0.342	0.347	0.352	0.357	0.362	0.366
5610	0.320	0.326	0.332	0.338	0.345	0.351	0.356	0.362	0.368	0.374	0.380	0.385	0.391	0.396
5632	0.289	0.295	0.301	0.307	0.313	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361
5633	0.252	0.257	0.262	0.267	0.273	0.278	0.283	0.288	0.293	0.297	0.302	0.307	0.312	0.317
5650	0.314	0.320	0.327	0.333	0.338	0.344	0.350	0.356	0.362	0.367	0.373	0.378	0.384	0.389
5951	0.460	0.467	0.474	0.481	0.487	0.494	0.500	0.507	0.514	0.520	0.526	0.532	0.538	0.544
6003	0.213	0.216	0.221	0.225	0.230	0.235	0.239	0.244	0.246	0.251	0.255	0.259	0.264	0.268
6011	0.236	0.239	0.244	0.249	0.254	0.258	0.263	0.268	0.271	0.275	0.280	0.284	0.289	0.293
6204	0.248	0.253	0.258	0.264	0.269	0.275	0.280	0.285	0.290	0.296	0.301	0.306	0.311	0.316
6206	0.269	0.274	0.280	0.285	0.290	0.296	0.301	0.305	0.309	0.314	0.318	0.323	0.327	0.331
6213	0.233	0.236	0.241	0.246	0.251	0.256	0.261	0.266	0.268	0.272	0.277	0.282	0.287	0.291
6216	0.248	0.252	0.258	0.263	0.268	0.273	0.278	0.284	0.288	0.293	0.298	0.303	0.308	0.313
6218	0.279	0.285	0.290	0.296	0.301	0.307	0.312	0.317	0.322	0.327	0.332	0.337	0.342	0.347
6220	0.245	0.250	0.255	0.260	0.265	0.270	0.275	0.280	0.285	0.289	0.294	0.299	0.303	0.308
6233	0.260	0.264	0.269	0.274	0.279	0.284	0.289	0.294	0.298	0.303	0.307	0.312	0.316	0.320
6235	0.278	0.285	0.290	0.295	0.301	0.306	0.312	0.317	0.323	0.329	0.334	0.339	0.345	0.350

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
5160	0.356	0.365	0.375	0.384	0.392	0.401	0.410	0.418	0.427	0.435	0.444	0.452	0.459	0.467
5183	0.422	0.433	0.443	0.453	0.463	0.473	0.483	0.492	0.501	0.510	0.518	0.527	0.535	0.543
5184	0.294	0.303	0.311	0.320	0.329	0.337	0.345	0.353	0.361	0.368	0.375	0.383	0.390	0.397
5185	0.412	0.423	0.433	0.443	0.453	0.463	0.473	0.483	0.492	0.501	0.510	0.519	0.527	0.536
5186	0.373	0.383	0.393	0.403	0.412	0.422	0.432	0.441	0.450	0.459	0.467	0.475	0.484	0.492
5187	0.358	0.368	0.377	0.386	0.396	0.405	0.413	0.422	0.431	0.439	0.448	0.456	0.464	0.472
5190	0.381	0.391	0.401	0.410	0.420	0.429	0.438	0.447	0.456	0.465	0.473	0.482	0.490	0.498
5191	0.406	0.416	0.426	0.436	0.445	0.454	0.463	0.472	0.480	0.489	0.497	0.505	0.513	0.520
5192	0.426	0.436	0.446	0.456	0.466	0.475	0.484	0.493	0.502	0.511	0.520	0.528	0.537	0.545
5193	0.433	0.444	0.455	0.465	0.475	0.486	0.496	0.505	0.515	0.524	0.533	0.543	0.552	0.560
5195	0.395	0.404	0.414	0.423	0.432	0.441	0.449	0.458	0.466	0.474	0.483	0.491	0.498	0.506
5201	0.399	0.410	0.420	0.430	0.439	0.449	0.458	0.467	0.476	0.485	0.494	0.502	0.511	0.519
5205	0.335	0.344	0.353	0.362	0.371	0.380	0.388	0.397	0.405	0.413	0.421	0.429	0.437	0.445
5212	0.350	0.360	0.370	0.379	0.388	0.397	0.406	0.414	0.423	0.431	0.439	0.447	0.455	0.463
5213	0.338	0.347	0.357	0.366	0.375	0.384	0.393	0.402	0.411	0.419	0.427	0.436	0.444	0.452
5214	0.370	0.380	0.390	0.401	0.411	0.421	0.431	0.440	0.449	0.457	0.466	0.475	0.484	0.492
5222	0.350	0.359	0.369	0.378	0.387	0.395	0.404	0.413	0.421	0.430	0.438	0.446	0.454	0.461
5225	0.367	0.377	0.386	0.396	0.405	0.414	0.423	0.432	0.440	0.449	0.457	0.466	0.474	0.482
5348	0.390	0.401	0.411	0.421	0.431	0.441	0.450	0.460	0.469	0.479	0.488	0.497	0.505	0.514
5403	0.366	0.376	0.386	0.396	0.405	0.414	0.424	0.433	0.441	0.450	0.459	0.467	0.475	0.484
5432	0.321	0.330	0.339	0.348	0.357	0.366	0.375	0.383	0.391	0.400	0.408	0.416	0.424	0.431
5436	0.388	0.398	0.407	0.417	0.426	0.435	0.444	0.453	0.461	0.470	0.478	0.486	0.495	0.503
5443	0.405	0.416	0.426	0.437	0.447	0.457	0.466	0.476	0.485	0.494	0.504	0.512	0.521	0.530
5446	0.367	0.377	0.387	0.397	0.406	0.416	0.425	0.434	0.443	0.452	0.460	0.469	0.477	0.485
5447	0.324	0.333	0.342	0.352	0.361	0.370	0.379	0.388	0.396	0.405	0.413	0.421	0.429	0.437
5467	0.375	0.386	0.396	0.406	0.415	0.425	0.434	0.444	0.453	0.462	0.470	0.479	0.488	0.496
5470	0.358	0.369	0.378	0.389	0.399	0.408	0.418	0.427	0.436	0.445	0.453	0.462	0.470	0.478
5473	0.360	0.369	0.378	0.387	0.396	0.404	0.413	0.421	0.429	0.437	0.445	0.453	0.461	0.469
5474	0.384	0.394	0.405	0.415	0.424	0.434	0.443	0.452	0.461	0.470	0.479	0.488	0.496	0.504
5479	0.458	0.469	0.479	0.489	0.499	0.508	0.518	0.527	0.536	0.545	0.553	0.562	0.570	0.578
5482	0.329	0.339	0.348	0.357	0.367	0.376	0.385	0.394	0.402	0.411	0.420	0.428	0.436	0.445
5484	0.384	0.395	0.405	0.415	0.425	0.435	0.445	0.455	0.464	0.473	0.483	0.492	0.500	0.509
5485	0.311	0.320	0.329	0.338	0.346	0.355	0.364	0.373	0.381	0.389	0.397	0.405	0.413	0.421
5506	0.355	0.365	0.374	0.383	0.392	0.401	0.409	0.418	0.426	0.435	0.443	0.451	0.459	0.467
5507	0.344	0.354	0.364	0.373	0.383	0.392	0.401	0.410	0.419	0.427	0.435	0.444	0.452	0.460
5538	0.380	0.389	0.399	0.409	0.418	0.427	0.436	0.445	0.454	0.462	0.471	0.479	0.487	0.495
5542	0.352	0.362	0.372	0.382	0.391	0.401	0.410	0.419	0.428	0.437	0.445	0.454	0.462	0.471
5552	0.335	0.345	0.354	0.364	0.373	0.382	0.390	0.399	0.407	0.416	0.424	0.433	0.441	0.449
5553	0.301	0.310	0.319	0.328	0.336	0.345	0.354	0.362	0.370	0.378	0.386	0.394	0.402	0.410
5606	0.371	0.381	0.390	0.399	0.407	0.416	0.424	0.433	0.441	0.449	0.456	0.464	0.472	0.479
5610	0.402	0.413	0.423	0.433	0.443	0.453	0.463	0.472	0.481	0.490	0.499	0.508	0.516	0.525
5632	0.366	0.376	0.386	0.396	0.405	0.414	0.424	0.433	0.441	0.450	0.459	0.467	0.475	0.484
5633	0.321	0.330	0.339	0.348	0.357	0.366	0.375	0.383	0.391	0.400	0.408	0.416	0.424	0.431
5650	0.395	0.405	0.415	0.425	0.436	0.445	0.455	0.464	0.474	0.482	0.491	0.500	0.508	0.517
5951	0.549	0.561	0.572	0.583	0.594	0.604	0.614	0.623	0.633	0.642	0.651	0.659	0.668	0.676
6003	0.272	0.281	0.287	0.296	0.304	0.313	0.321	0.330	0.338	0.344	0.352	0.360	0.368	0.377
6011	0.298	0.306	0.313	0.322	0.330	0.339	0.347	0.355	0.364	0.370	0.378	0.386	0.394	0.402
6204	0.321	0.331	0.341	0.351	0.361	0.370	0.379	0.388	0.397	0.406	0.415	0.424	0.432	0.441
6206	0.336	0.344	0.352	0.360	0.369	0.377	0.385	0.394	0.402	0.408	0.416	0.423	0.431	0.438
6213	0.296	0.305	0.311	0.320	0.329	0.338	0.346	0.355	0.364	0.369	0.377	0.386	0.394	0.402
6216	0.318	0.327	0.335	0.344	0.353	0.362	0.371	0.379	0.388	0.395	0.403	0.411	0.418	0.426
6218	0.352	0.362	0.371	0.380	0.389	0.398	0.407	0.416	0.424	0.433	0.441	0.449	0.457	0.466
6220	0.312	0.321	0.330	0.338	0.347	0.355	0.363	0.371	0.379	0.386	0.394	0.402	0.409	0.417
6233	0.324	0.332	0.339	0.346	0.353	0.361	0.368	0.375	0.383	0.389	0.396	0.403	0.410	0.417
6235	0.355	0.366	0.376	0.386	0.396	0.405	0.414	0.424	0.432	0.442	0.450	0.459	0.467	0.475

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
5160	0.474	0.482	0.489	0.497	0.504	0.511	0.518	0.526	0.533	0.540	0.547	0.555	0.561	0.569
5183	0.551	0.559	0.567	0.575	0.582	0.589	0.597	0.604	0.611	0.618	0.624	0.631	0.638	0.644
5184	0.405	0.412	0.419	0.426	0.434	0.441	0.447	0.454	0.461	0.468	0.474	0.481	0.487	0.493
5185	0.544	0.552	0.560	0.568	0.576	0.583	0.590	0.597	0.604	0.611	0.617	0.624	0.630	0.637
5186	0.500	0.508	0.515	0.523	0.530	0.538	0.545	0.552	0.560	0.567	0.574	0.580	0.587	0.593
5187	0.480	0.488	0.495	0.503	0.510	0.517	0.525	0.532	0.539	0.546	0.552	0.559	0.566	0.572
5190	0.506	0.514	0.522	0.530	0.537	0.545	0.552	0.560	0.567	0.574	0.581	0.588	0.594	0.601
5191	0.528	0.535	0.543	0.550	0.557	0.564	0.571	0.577	0.584	0.591	0.597	0.604	0.610	0.616
5192	0.553	0.561	0.568	0.576	0.584	0.591	0.598	0.605	0.612	0.619	0.625	0.632	0.638	0.644
5193	0.569	0.577	0.585	0.592	0.600	0.607	0.614	0.621	0.628	0.635	0.642	0.649	0.655	0.662
5195	0.514	0.521	0.529	0.536	0.543	0.551	0.558	0.564	0.571	0.577	0.583	0.589	0.595	0.601
5201	0.527	0.535	0.543	0.551	0.559	0.566	0.573	0.581	0.588	0.595	0.602	0.608	0.615	0.622
5205	0.453	0.460	0.468	0.475	0.483	0.490	0.498	0.505	0.512	0.519	0.526	0.533	0.540	0.547
5212	0.470	0.478	0.485	0.492	0.499	0.506	0.513	0.520	0.527	0.533	0.540	0.546	0.552	0.559
5213	0.460	0.468	0.475	0.483	0.490	0.498	0.505	0.512	0.520	0.527	0.534	0.540	0.547	0.554
5214	0.501	0.509	0.517	0.525	0.533	0.541	0.549	0.556	0.564	0.571	0.578	0.585	0.592	0.599
5222	0.469	0.476	0.483	0.490	0.497	0.504	0.511	0.517	0.524	0.530	0.537	0.543	0.550	0.556
5225	0.489	0.497	0.505	0.512	0.519	0.526	0.533	0.540	0.546	0.553	0.560	0.566	0.572	0.579
5348	0.522	0.531	0.539	0.546	0.554	0.562	0.569	0.577	0.584	0.591	0.598	0.605	0.611	0.618
5403	0.492	0.500	0.507	0.515	0.523	0.530	0.537	0.545	0.552	0.559	0.566	0.572	0.579	0.586
5432	0.439	0.447	0.454	0.462	0.469	0.476	0.484	0.491	0.498	0.505	0.511	0.518	0.525	0.531
5436	0.511	0.519	0.527	0.535	0.542	0.549	0.556	0.563	0.570	0.577	0.583	0.589	0.596	0.602
5443	0.539	0.547	0.556	0.564	0.572	0.579	0.587	0.594	0.602	0.609	0.616	0.623	0.629	0.636
5446	0.493	0.501	0.509	0.517	0.525	0.533	0.540	0.547	0.555	0.562	0.569	0.576	0.583	0.590
5447	0.445	0.453	0.460	0.468	0.475	0.482	0.490	0.497	0.504	0.511	0.518	0.525	0.531	0.538
5467	0.504	0.513	0.521	0.529	0.536	0.544	0.552	0.559	0.567	0.574	0.581	0.589	0.596	0.602
5470	0.486	0.494	0.502	0.510	0.517	0.525	0.532	0.540	0.547	0.554	0.560	0.567	0.574	0.580
5473	0.477	0.485	0.492	0.500	0.507	0.514	0.521	0.528	0.535	0.542	0.548	0.555	0.562	0.568
5474	0.512	0.520	0.528	0.536	0.543	0.550	0.557	0.564	0.571	0.578	0.585	0.592	0.598	0.605
5479	0.586	0.594	0.602	0.609	0.617	0.624	0.632	0.639	0.646	0.653	0.660	0.666	0.673	0.680
5482	0.453	0.461	0.469	0.477	0.485	0.492	0.500	0.507	0.515	0.522	0.529	0.536	0.543	0.550
5484	0.517	0.526	0.534	0.542	0.550	0.558	0.565	0.573	0.580	0.587	0.595	0.602	0.609	0.615
5485	0.428	0.436	0.444	0.451	0.458	0.466	0.473	0.479	0.486	0.493	0.500	0.506	0.513	0.520
5506	0.475	0.483	0.490	0.498	0.505	0.513	0.520	0.527	0.534	0.541	0.548	0.554	0.561	0.567
5507	0.468	0.476	0.483	0.491	0.499	0.506	0.514	0.521	0.528	0.535	0.542	0.549	0.556	0.562
5538	0.503	0.511	0.518	0.525	0.533	0.540	0.547	0.554	0.561	0.567	0.574	0.581	0.587	0.594
5542	0.479	0.487	0.495	0.503	0.511	0.518	0.526	0.533	0.541	0.548	0.555	0.562	0.569	0.576
5552	0.457	0.465	0.472	0.480	0.488	0.495	0.503	0.510	0.517	0.524	0.532	0.539	0.545	0.552
5553	0.418	0.426	0.433	0.441	0.448	0.455	0.463	0.470	0.477	0.484	0.491	0.497	0.504	0.511
5606	0.486	0.493	0.500	0.507	0.514	0.521	0.528	0.535	0.541	0.548	0.554	0.560	0.567	0.573
5610	0.533	0.541	0.548	0.556	0.563	0.570	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
5632	0.492	0.500	0.507	0.515	0.523	0.530	0.537	0.545	0.552	0.559	0.566	0.572	0.579	0.586
5633	0.439	0.447	0.454	0.462	0.469	0.476	0.484	0.491	0.498	0.505	0.511	0.518	0.525	0.531
5650	0.525	0.533	0.541	0.549	0.556	0.563	0.570	0.577	0.584	0.591	0.597	0.604	0.610	0.616
5951	0.684	0.691	0.699	0.707	0.714	0.721	0.728	0.734	0.741	0.747	0.754	0.760	0.766	0.772
6003	0.385	0.393	0.401	0.409	0.416	0.424	0.432	0.439	0.447	0.454	0.461	0.469	0.476	0.480
6011	0.410	0.418	0.425	0.433	0.441	0.448	0.456	0.464	0.471	0.478	0.486	0.493	0.501	0.506
6204	0.449	0.457	0.466	0.474	0.482	0.489	0.497	0.505	0.513	0.520	0.527	0.534	0.541	0.549
6206	0.446	0.453	0.460	0.467	0.474	0.480	0.487	0.493	0.500	0.506	0.512	0.518	0.524	0.529
6213	0.409	0.417	0.425	0.432	0.440	0.447	0.455	0.462	0.470	0.477	0.484	0.491	0.497	0.500
6216	0.434	0.441	0.448	0.455	0.462	0.469	0.476	0.483	0.490	0.497	0.504	0.511	0.517	0.523
6218	0.474	0.481	0.489	0.497	0.504	0.511	0.519	0.526	0.533	0.540	0.547	0.553	0.560	0.567
6220	0.424	0.431	0.438	0.445	0.452	0.459	0.466	0.472	0.479	0.486	0.492	0.499	0.505	0.512
6233	0.424	0.430	0.437	0.443	0.450	0.457	0.463	0.469	0.476	0.482	0.488	0.494	0.501	0.506
6235	0.484	0.492	0.501	0.509	0.517	0.526	0.534	0.541	0.549	0.556	0.564	0.571	0.579	0.587

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
5160	0.575	0.582	0.589	0.595	0.602	0.608	0.614	0.621	0.627	0.633	0.639	0.645	0.650	0.656
5183	0.651	0.657	0.663	0.669	0.675	0.681	0.687	0.692	0.698	0.703	0.709	0.714	0.719	0.724
5184	0.499	0.506	0.512	0.518	0.524	0.530	0.537	0.543	0.549	0.555	0.561	0.567	0.574	0.580
5185	0.643	0.650	0.656	0.662	0.668	0.674	0.680	0.685	0.690	0.696	0.701	0.706	0.711	0.716
5186	0.599	0.605	0.611	0.617	0.623	0.628	0.634	0.640	0.645	0.651	0.656	0.662	0.667	0.672
5187	0.579	0.585	0.591	0.597	0.603	0.609	0.615	0.621	0.627	0.633	0.639	0.644	0.650	0.655
5190	0.608	0.614	0.620	0.627	0.633	0.639	0.645	0.651	0.657	0.662	0.668	0.674	0.679	0.685
5191	0.622	0.628	0.634	0.639	0.645	0.651	0.657	0.662	0.668	0.673	0.679	0.684	0.689	0.695
5192	0.651	0.657	0.663	0.669	0.675	0.681	0.687	0.694	0.700	0.706	0.711	0.717	0.723	0.728
5193	0.668	0.675	0.681	0.687	0.693	0.698	0.704	0.710	0.715	0.721	0.726	0.732	0.737	0.742
5195	0.607	0.613	0.619	0.625	0.631	0.636	0.642	0.648	0.654	0.660	0.665	0.671	0.677	0.682
5201	0.628	0.635	0.641	0.647	0.654	0.660	0.666	0.671	0.677	0.683	0.689	0.694	0.700	0.705
5205	0.553	0.560	0.567	0.573	0.580	0.586	0.592	0.598	0.604	0.610	0.616	0.622	0.628	0.634
5212	0.565	0.571	0.577	0.583	0.589	0.595	0.600	0.606	0.612	0.618	0.624	0.629	0.635	0.640
5213	0.560	0.567	0.573	0.580	0.586	0.593	0.599	0.605	0.611	0.617	0.623	0.629	0.635	0.640
5214	0.605	0.612	0.619	0.625	0.632	0.638	0.644	0.650	0.656	0.662	0.668	0.673	0.679	0.684
5222	0.562	0.569	0.575	0.581	0.587	0.593	0.599	0.604	0.610	0.616	0.622	0.627	0.632	0.637
5225	0.585	0.591	0.597	0.604	0.610	0.615	0.621	0.627	0.633	0.639	0.644	0.650	0.656	0.661
5348	0.624	0.631	0.637	0.643	0.650	0.656	0.662	0.668	0.673	0.679	0.685	0.690	0.695	0.701
5403	0.592	0.599	0.605	0.611	0.617	0.623	0.629	0.635	0.641	0.647	0.652	0.658	0.663	0.669
5432	0.538	0.545	0.551	0.557	0.564	0.570	0.576	0.582	0.588	0.594	0.600	0.606	0.612	0.617
5436	0.608	0.614	0.620	0.626	0.632	0.638	0.643	0.649	0.654	0.660	0.665	0.671	0.676	0.682
5443	0.642	0.648	0.654	0.660	0.666	0.672	0.678	0.683	0.689	0.694	0.700	0.705	0.710	0.715
5446	0.597	0.604	0.610	0.617	0.623	0.630	0.636	0.642	0.648	0.654	0.660	0.666	0.672	0.678
5447	0.545	0.551	0.558	0.564	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.619	0.625
5467	0.609	0.616	0.623	0.630	0.636	0.642	0.649	0.655	0.661	0.667	0.673	0.679	0.685	0.691
5470	0.586	0.592	0.599	0.605	0.610	0.616	0.622	0.628	0.633	0.639	0.645	0.650	0.656	0.661
5473	0.574	0.581	0.587	0.593	0.599	0.605	0.611	0.617	0.623	0.629	0.634	0.640	0.645	0.651
5474	0.611	0.618	0.624	0.630	0.636	0.642	0.648	0.654	0.660	0.666	0.672	0.677	0.683	0.688
5479	0.686	0.693	0.699	0.705	0.711	0.717	0.722	0.728	0.733	0.738	0.744	0.749	0.754	0.759
5482	0.557	0.564	0.571	0.577	0.584	0.590	0.597	0.603	0.609	0.615	0.621	0.627	0.633	0.639
5484	0.622	0.629	0.636	0.642	0.649	0.655	0.661	0.667	0.673	0.679	0.685	0.690	0.696	0.701
5485	0.526	0.532	0.539	0.545	0.552	0.558	0.564	0.570	0.576	0.582	0.588	0.593	0.599	0.605
5506	0.574	0.580	0.586	0.593	0.599	0.605	0.612	0.618	0.624	0.630	0.636	0.642	0.648	0.654
5507	0.569	0.575	0.581	0.588	0.594	0.600	0.606	0.611	0.617	0.622	0.628	0.633	0.639	0.644
5538	0.600	0.607	0.613	0.619	0.625	0.631	0.637	0.642	0.648	0.654	0.659	0.665	0.670	0.676
5542	0.582	0.589	0.595	0.602	0.608	0.615	0.621	0.627	0.633	0.639	0.645	0.651	0.657	0.663
5552	0.559	0.566	0.572	0.579	0.585	0.591	0.597	0.603	0.609	0.615	0.621	0.627	0.633	0.638
5553	0.517	0.524	0.530	0.537	0.543	0.549	0.555	0.561	0.568	0.574	0.580	0.586	0.591	0.597
5606	0.579	0.585	0.591	0.597	0.603	0.608	0.614	0.620	0.625	0.631	0.636	0.641	0.647	0.652
5610	0.631	0.637	0.643	0.649	0.655	0.661	0.667	0.673	0.678	0.683	0.689	0.694	0.699	0.704
5632	0.592	0.599	0.605	0.611	0.617	0.623	0.629	0.635	0.641	0.647	0.652	0.658	0.663	0.669
5633	0.538	0.545	0.551	0.557	0.564	0.570	0.576	0.582	0.588	0.594	0.600	0.606	0.612	0.617
5650	0.623	0.629	0.635	0.640	0.646	0.652	0.658	0.664	0.669	0.675	0.680	0.685	0.691	0.696
5951	0.777	0.783	0.788	0.793	0.798	0.803	0.808	0.812	0.816	0.820	0.824	0.828	0.832	0.836
6003	0.487	0.494	0.501	0.508	0.515	0.522	0.528	0.534	0.540	0.546	0.552	0.557	0.563	0.568
6011	0.513	0.520	0.528	0.534	0.541	0.547	0.553	0.560	0.566	0.572	0.578	0.583	0.588	0.594
6204	0.556	0.563	0.569	0.576	0.583	0.589	0.596	0.602	0.609	0.615	0.622	0.628	0.634	0.640
6206	0.535	0.541	0.547	0.552	0.558	0.564	0.570	0.576	0.582	0.588	0.593	0.599	0.605	0.610
6213	0.507	0.513	0.520	0.526	0.533	0.539	0.546	0.552	0.559	0.565	0.571	0.577	0.584	0.590
6216	0.530	0.537	0.543	0.550	0.557	0.563	0.570	0.576	0.582	0.589	0.595	0.601	0.607	0.614
6218	0.573	0.580	0.586	0.592	0.599	0.605	0.610	0.616	0.622	0.628	0.633	0.639	0.645	0.650
6220	0.518	0.524	0.531	0.537	0.543	0.549	0.555	0.561	0.567	0.573	0.579	0.584	0.590	0.596
6233	0.512	0.518	0.524	0.530	0.536	0.542	0.548	0.554	0.559	0.565	0.571	0.576	0.582	0.587
6235	0.595	0.602	0.610	0.617	0.624	0.631	0.638	0.644	0.651	0.657	0.663	0.669	0.675	0.681

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold

Class Code	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
5160	0.661	0.667	0.672	0.678	0.683	0.688	0.693	0.698	0.703
5183	0.730	0.735	0.739	0.744	0.749	0.754	0.758	0.763	0.767
5184	0.586	0.592	0.598	0.604	0.610	0.616	0.622	0.628	0.633
5185	0.721	0.726	0.731	0.735	0.740	0.745	0.749	0.753	0.758
5186	0.678	0.683	0.688	0.693	0.698	0.703	0.708	0.713	0.718
5187	0.661	0.666	0.672	0.677	0.682	0.687	0.692	0.697	0.702
5190	0.690	0.696	0.701	0.706	0.711	0.716	0.721	0.726	0.731
5191	0.700	0.704	0.709	0.714	0.719	0.723	0.728	0.732	0.737
5192	0.734	0.739	0.745	0.750	0.755	0.760	0.765	0.769	0.774
5193	0.748	0.753	0.758	0.763	0.768	0.772	0.777	0.782	0.786
5195	0.687	0.692	0.697	0.702	0.707	0.712	0.717	0.722	0.727
5201	0.710	0.715	0.720	0.725	0.730	0.735	0.739	0.744	0.748
5205	0.640	0.645	0.651	0.656	0.662	0.667	0.672	0.678	0.683
5212	0.645	0.650	0.655	0.660	0.665	0.670	0.675	0.679	0.684
5213	0.646	0.652	0.657	0.662	0.668	0.673	0.678	0.683	0.688
5214	0.689	0.694	0.699	0.705	0.710	0.715	0.719	0.724	0.729
5222	0.643	0.648	0.653	0.658	0.663	0.668	0.673	0.678	0.683
5225	0.667	0.673	0.678	0.684	0.689	0.694	0.700	0.705	0.710
5348	0.706	0.711	0.716	0.721	0.726	0.730	0.735	0.739	0.744
5403	0.674	0.679	0.685	0.690	0.695	0.700	0.705	0.710	0.714
5432	0.623	0.629	0.634	0.640	0.645	0.651	0.656	0.661	0.666
5436	0.687	0.692	0.697	0.702	0.707	0.711	0.716	0.721	0.725
5443	0.720	0.725	0.730	0.735	0.739	0.744	0.748	0.753	0.757
5446	0.683	0.689	0.695	0.700	0.705	0.711	0.716	0.721	0.726
5447	0.631	0.636	0.642	0.648	0.653	0.658	0.664	0.669	0.674
5467	0.697	0.702	0.708	0.713	0.719	0.725	0.730	0.735	0.740
5470	0.667	0.672	0.678	0.683	0.688	0.693	0.698	0.703	0.708
5473	0.656	0.661	0.667	0.672	0.677	0.682	0.687	0.692	0.697
5474	0.693	0.699	0.704	0.709	0.714	0.719	0.724	0.729	0.734
5479	0.764	0.769	0.773	0.778	0.782	0.786	0.790	0.794	0.798
5482	0.645	0.650	0.656	0.662	0.667	0.673	0.678	0.683	0.689
5484	0.707	0.712	0.717	0.722	0.727	0.732	0.737	0.742	0.747
5485	0.610	0.616	0.622	0.627	0.633	0.638	0.643	0.649	0.654
5506	0.659	0.665	0.671	0.676	0.682	0.687	0.693	0.698	0.703
5507	0.649	0.654	0.659	0.664	0.669	0.674	0.679	0.684	0.689
5538	0.681	0.686	0.691	0.696	0.701	0.706	0.711	0.716	0.720
5542	0.669	0.675	0.680	0.686	0.691	0.697	0.702	0.707	0.712
5552	0.644	0.650	0.655	0.661	0.666	0.671	0.677	0.682	0.687
5553	0.603	0.609	0.614	0.620	0.626	0.631	0.637	0.642	0.647
5606	0.657	0.662	0.667	0.672	0.677	0.682	0.687	0.692	0.696
5610	0.709	0.713	0.718	0.722	0.727	0.732	0.736	0.741	0.745
5632	0.674	0.679	0.685	0.690	0.695	0.700	0.705	0.710	0.714
5633	0.623	0.629	0.634	0.640	0.645	0.651	0.656	0.661	0.666
5650	0.701	0.706	0.711	0.716	0.721	0.726	0.731	0.735	0.740
5951	0.839	0.843	0.846	0.850	0.853	0.856	0.860	0.863	0.866
6003	0.574	0.579	0.585	0.590	0.595	0.601	0.606	0.611	0.617
6011	0.599	0.604	0.609	0.614	0.620	0.625	0.630	0.635	0.640
6204	0.647	0.653	0.659	0.664	0.670	0.676	0.681	0.686	0.691
6206	0.615	0.621	0.626	0.631	0.636	0.641	0.646	0.651	0.656
6213	0.596	0.602	0.609	0.615	0.621	0.627	0.633	0.639	0.645
6216	0.620	0.626	0.632	0.639	0.645	0.651	0.656	0.661	0.667
6218	0.656	0.661	0.667	0.672	0.677	0.682	0.687	0.692	0.698
6220	0.601	0.607	0.613	0.618	0.624	0.629	0.634	0.640	0.645
6233	0.593	0.598	0.604	0.609	0.615	0.620	0.625	0.631	0.636
6235	0.686	0.692	0.698	0.703	0.708	0.714	0.718	0.723	0.728

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
6237	0.81	0.097	0.106	0.115	0.125	0.134	0.143	0.152	0.161	0.170	0.178	0.188	0.196	0.204
6251	1.46	0.098	0.107	0.116	0.124	0.132	0.140	0.148	0.156	0.163	0.171	0.179	0.186	0.194
6258	1.76	0.090	0.098	0.106	0.113	0.121	0.128	0.135	0.143	0.150	0.157	0.163	0.170	0.177
6307	2.43	0.098	0.107	0.115	0.123	0.131	0.139	0.147	0.155	0.162	0.169	0.176	0.183	0.190
6308	1.26	0.076	0.082	0.089	0.096	0.102	0.109	0.115	0.122	0.128	0.134	0.140	0.146	0.152
6315	1.73	0.100	0.109	0.118	0.126	0.135	0.143	0.151	0.159	0.167	0.175	0.183	0.190	0.197
6316	1.09	0.086	0.094	0.102	0.109	0.117	0.124	0.131	0.138	0.145	0.152	0.159	0.166	0.172
6325	1.23	0.105	0.114	0.123	0.132	0.140	0.149	0.157	0.165	0.173	0.181	0.188	0.196	0.203
6361	0.98	0.099	0.107	0.115	0.122	0.129	0.136	0.143	0.149	0.156	0.163	0.169	0.176	0.181
6364	2.15	0.143	0.155	0.166	0.176	0.187	0.197	0.207	0.217	0.227	0.237	0.246	0.255	0.265
6400	2.30	0.117	0.127	0.136	0.145	0.154	0.162	0.171	0.179	0.187	0.196	0.203	0.211	0.219
6504	2.97	0.143	0.156	0.167	0.179	0.190	0.201	0.212	0.223	0.233	0.244	0.254	0.263	0.273
6834	2.23	0.156	0.169	0.181	0.193	0.205	0.216	0.227	0.238	0.248	0.258	0.268	0.278	0.287
7133	0.74	0.108	0.117	0.125	0.134	0.142	0.151	0.159	0.167	0.176	0.183	0.191	0.199	0.206
7198	4.47	0.118	0.128	0.138	0.147	0.156	0.165	0.173	0.182	0.190	0.198	0.207	0.214	0.222
7207	4.31	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
7219	3.05	0.098	0.107	0.116	0.124	0.132	0.140	0.148	0.156	0.164	0.171	0.179	0.186	0.193
7227	3.18	0.105	0.114	0.124	0.133	0.142	0.152	0.160	0.169	0.178	0.186	0.194	0.202	0.211
7232	2.95	0.112	0.122	0.132	0.141	0.151	0.160	0.169	0.178	0.187	0.196	0.205	0.213	0.221
7248	0.55	0.103	0.112	0.121	0.130	0.138	0.147	0.154	0.162	0.170	0.177	0.185	0.192	0.199
7272	3.73	0.079	0.086	0.092	0.098	0.105	0.111	0.117	0.123	0.128	0.135	0.140	0.146	0.151
7332	1.70	0.166	0.177	0.187	0.197	0.207	0.216	0.225	0.233	0.242	0.250	0.258	0.265	0.273
7360	2.85	0.145	0.157	0.169	0.181	0.192	0.204	0.215	0.225	0.236	0.246	0.256	0.266	0.276
7365	2.85	0.103	0.111	0.120	0.128	0.136	0.144	0.151	0.158	0.165	0.173	0.180	0.187	0.193
7382	3.13	0.115	0.125	0.135	0.145	0.154	0.164	0.173	0.182	0.190	0.199	0.208	0.216	0.224
7392	3.28	0.145	0.155	0.165	0.174	0.183	0.192	0.200	0.209	0.216	0.224	0.232	0.239	0.247
7403	2.51	0.143	0.154	0.164	0.175	0.185	0.194	0.204	0.213	0.222	0.231	0.239	0.248	0.256
7405	0.79	0.112	0.123	0.133	0.142	0.152	0.161	0.170	0.179	0.187	0.196	0.204	0.212	0.220
7409	2.14	0.075	0.081	0.087	0.093	0.099	0.104	0.110	0.115	0.120	0.126	0.131	0.136	0.141
7410	2.55	0.118	0.127	0.136	0.145	0.153	0.162	0.170	0.177	0.185	0.193	0.200	0.207	0.213
7421	0.49	0.142	0.153	0.163	0.173	0.182	0.191	0.201	0.210	0.219	0.228	0.236	0.245	0.254
7424	0.66	0.076	0.083	0.090	0.096	0.102	0.108	0.114	0.121	0.127	0.133	0.138	0.144	0.150
7428	1.30	0.131	0.141	0.151	0.161	0.170	0.179	0.188	0.197	0.205	0.213	0.221	0.229	0.237
7429	0.85	0.187	0.202	0.215	0.228	0.240	0.251	0.262	0.273	0.284	0.294	0.304	0.314	0.323
7500	1.07	0.114	0.123	0.132	0.141	0.149	0.157	0.165	0.173	0.180	0.188	0.195	0.202	0.209
7515	0.49	0.090	0.099	0.107	0.115	0.123	0.131	0.139	0.147	0.155	0.163	0.170	0.178	0.185
7520	1.07	0.114	0.123	0.132	0.141	0.149	0.157	0.165	0.173	0.180	0.188	0.195	0.202	0.209
7538	0.78	0.080	0.087	0.095	0.102	0.109	0.116	0.123	0.130	0.136	0.143	0.149	0.156	0.162
7539	0.58	0.099	0.108	0.116	0.125	0.133	0.141	0.149	0.157	0.164	0.171	0.179	0.186	0.193
7580	0.94	0.118	0.128	0.138	0.148	0.157	0.167	0.176	0.185	0.194	0.202	0.210	0.218	0.226
7600	3.03	0.090	0.099	0.107	0.115	0.123	0.131	0.138	0.145	0.153	0.160	0.167	0.173	0.180
7601	1.36	0.131	0.142	0.153	0.163	0.173	0.182	0.191	0.200	0.209	0.217	0.225	0.233	0.240
7605	0.92	0.127	0.137	0.147	0.157	0.166	0.175	0.184	0.193	0.201	0.209	0.218	0.226	0.234
7607	0.07	0.165	0.180	0.193	0.206	0.219	0.231	0.243	0.255	0.267	0.278	0.290	0.300	0.312
7610	0.20	0.109	0.119	0.128	0.137	0.146	0.155	0.164	0.172	0.180	0.188	0.196	0.204	0.211
7706	2.43	0.098	0.107	0.115	0.123	0.131	0.139	0.147	0.154	0.161	0.169	0.176	0.183	0.190
7707 *	111.53	0.090	0.098	0.106	0.113	0.120	0.127	0.134	0.140	0.147	0.154	0.160	0.167	0.172
7720	1.13	0.131	0.142	0.153	0.163	0.173	0.182	0.192	0.201	0.210	0.219	0.228	0.237	0.245
7721	1.60	0.118	0.129	0.140	0.151	0.161	0.172	0.182	0.192	0.202	0.212	0.221	0.231	0.240
7722 *	53.47	0.109	0.118	0.127	0.136	0.145	0.154	0.162	0.170	0.178	0.186	0.194	0.202	0.209
7855	1.06	0.087	0.094	0.102	0.109	0.116	0.123	0.130	0.137	0.144	0.151	0.157	0.164	0.170
8001	2.24	0.139	0.151	0.163	0.174	0.186	0.197	0.208	0.218	0.229	0.240	0.250	0.260	0.270
8004	1.37	0.161	0.173	0.184	0.196	0.207	0.217	0.227	0.237	0.246	0.256	0.265	0.273	0.282
8006	1.88	0.175	0.188	0.201	0.213	0.225	0.237	0.248	0.259	0.270	0.280	0.291	0.301	0.310
8008	1.09	0.173	0.187	0.201	0.214	0.227	0.239	0.252	0.264	0.276	0.287	0.298	0.309	0.320

* 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
6237	0.212	0.220	0.227	0.235	0.242	0.249	0.257	0.264	0.271	0.278	0.287	0.293	0.299	0.305
6251	0.201	0.208	0.215	0.222	0.229	0.236	0.242	0.248	0.255	0.261	0.267	0.273	0.279	0.285
6258	0.184	0.190	0.197	0.204	0.210	0.216	0.223	0.229	0.235	0.241	0.247	0.253	0.259	0.265
6307	0.197	0.203	0.210	0.216	0.222	0.228	0.234	0.240	0.246	0.252	0.258	0.264	0.269	0.275
6308	0.158	0.164	0.170	0.176	0.182	0.187	0.193	0.198	0.203	0.209	0.214	0.219	0.224	0.229
6315	0.204	0.211	0.218	0.224	0.231	0.237	0.243	0.249	0.255	0.261	0.267	0.273	0.278	0.284
6316	0.179	0.185	0.191	0.197	0.204	0.210	0.216	0.222	0.228	0.234	0.239	0.245	0.251	0.256
6325	0.211	0.218	0.225	0.232	0.239	0.246	0.252	0.259	0.265	0.272	0.278	0.284	0.291	0.297
6361	0.188	0.193	0.200	0.205	0.211	0.218	0.222	0.229	0.235	0.241	0.245	0.252	0.258	0.264
6364	0.274	0.283	0.291	0.300	0.309	0.317	0.325	0.333	0.342	0.349	0.357	0.365	0.372	0.380
6400	0.227	0.234	0.241	0.249	0.256	0.263	0.270	0.276	0.283	0.290	0.296	0.302	0.308	0.314
6504	0.282	0.292	0.301	0.310	0.319	0.327	0.336	0.344	0.353	0.361	0.369	0.376	0.384	0.392
6834	0.297	0.306	0.315	0.324	0.333	0.342	0.351	0.359	0.368	0.375	0.383	0.391	0.399	0.406
7133	0.213	0.221	0.227	0.234	0.241	0.248	0.254	0.260	0.266	0.272	0.279	0.285	0.291	0.297
7198	0.230	0.237	0.245	0.252	0.259	0.267	0.274	0.281	0.287	0.294	0.301	0.307	0.314	0.320
7207	0.207	0.214	0.221	0.228	0.235	0.241	0.248	0.254	0.261	0.267	0.274	0.280	0.286	0.292
7219	0.200	0.207	0.214	0.221	0.228	0.234	0.241	0.247	0.253	0.259	0.266	0.272	0.278	0.284
7227	0.218	0.226	0.234	0.242	0.249	0.257	0.264	0.272	0.279	0.286	0.293	0.300	0.307	0.313
7232	0.229	0.237	0.244	0.252	0.259	0.267	0.274	0.281	0.287	0.294	0.301	0.307	0.313	0.319
7248	0.206	0.213	0.220	0.227	0.234	0.240	0.247	0.254	0.260	0.267	0.273	0.279	0.285	0.292
7272	0.157	0.162	0.168	0.172	0.178	0.183	0.187	0.192	0.198	0.203	0.207	0.212	0.217	0.222
7332	0.280	0.287	0.294	0.301	0.308	0.315	0.321	0.328	0.334	0.341	0.347	0.353	0.359	0.366
7360	0.285	0.294	0.304	0.313	0.321	0.330	0.338	0.347	0.355	0.363	0.371	0.379	0.386	0.394
7365	0.200	0.206	0.212	0.218	0.224	0.230	0.235	0.241	0.246	0.252	0.256	0.261	0.266	0.272
7382	0.233	0.241	0.248	0.256	0.264	0.272	0.279	0.287	0.294	0.301	0.309	0.316	0.323	0.329
7392	0.254	0.261	0.267	0.274	0.281	0.287	0.294	0.300	0.306	0.312	0.318	0.324	0.330	0.336
7403	0.264	0.272	0.280	0.288	0.295	0.303	0.310	0.317	0.324	0.331	0.338	0.345	0.352	0.358
7405	0.228	0.235	0.243	0.250	0.257	0.265	0.271	0.278	0.285	0.292	0.298	0.305	0.311	0.318
7409	0.146	0.150	0.155	0.159	0.164	0.168	0.171	0.176	0.181	0.186	0.188	0.193	0.197	0.202
7410	0.219	0.225	0.231	0.236	0.242	0.249	0.253	0.259	0.265	0.270	0.274	0.279	0.284	0.289
7421	0.263	0.271	0.279	0.286	0.294	0.302	0.309	0.317	0.324	0.332	0.339	0.346	0.354	0.361
7424	0.156	0.161	0.167	0.172	0.177	0.183	0.188	0.193	0.198	0.204	0.209	0.214	0.219	0.224
7428	0.245	0.253	0.260	0.267	0.275	0.282	0.288	0.295	0.302	0.309	0.315	0.322	0.328	0.335
7429	0.333	0.342	0.351	0.361	0.369	0.377	0.386	0.393	0.401	0.409	0.417	0.424	0.432	0.439
7500	0.216	0.222	0.229	0.236	0.242	0.249	0.255	0.262	0.268	0.274	0.281	0.287	0.293	0.299
7515	0.193	0.199	0.206	0.213	0.220	0.227	0.233	0.240	0.246	0.252	0.258	0.264	0.270	0.276
7520	0.216	0.222	0.229	0.236	0.242	0.249	0.255	0.262	0.268	0.274	0.281	0.287	0.293	0.299
7538	0.168	0.174	0.181	0.187	0.192	0.198	0.204	0.210	0.215	0.221	0.226	0.232	0.237	0.242
7539	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	0.281
7580	0.233	0.241	0.249	0.256	0.263	0.270	0.277	0.284	0.290	0.297	0.304	0.310	0.316	0.322
7600	0.187	0.193	0.200	0.206	0.212	0.219	0.225	0.231	0.237	0.243	0.249	0.254	0.260	0.266
7601	0.248	0.255	0.263	0.270	0.277	0.284	0.291	0.298	0.305	0.312	0.318	0.324	0.331	0.337
7605	0.241	0.249	0.256	0.263	0.269	0.276	0.282	0.289	0.295	0.301	0.308	0.314	0.319	0.325
7607	0.321	0.332	0.342	0.352	0.362	0.371	0.380	0.389	0.398	0.407	0.416	0.424	0.432	0.440
7610	0.219	0.226	0.233	0.240	0.247	0.254	0.261	0.267	0.274	0.280	0.287	0.293	0.299	0.305
7706	0.196	0.203	0.209	0.216	0.222	0.228	0.234	0.240	0.246	0.251	0.257	0.262	0.268	0.273
7707 *	0.179	0.185	0.191	0.196	0.202	0.208	0.213	0.219	0.225	0.231	0.235	0.241	0.246	0.252
7720	0.254	0.262	0.270	0.277	0.285	0.292	0.300	0.307	0.314	0.321	0.328	0.334	0.341	0.347
7721	0.249	0.258	0.266	0.275	0.283	0.292	0.300	0.308	0.315	0.323	0.331	0.338	0.345	0.353
7722 *	0.216	0.224	0.231	0.238	0.245	0.252	0.258	0.265	0.272	0.278	0.284	0.291	0.297	0.303
7855	0.177	0.183	0.189	0.195	0.201	0.207	0.212	0.218	0.224	0.229	0.234	0.240	0.246	0.251
8001	0.280	0.289	0.298	0.307	0.317	0.325	0.334	0.343	0.351	0.360	0.368	0.376	0.384	0.392
8004	0.290	0.298	0.306	0.315	0.322	0.330	0.338	0.345	0.353	0.360	0.367	0.374	0.381	0.389
8006	0.320	0.329	0.338	0.347	0.356	0.365	0.373	0.381	0.389	0.398	0.405	0.413	0.421	0.428
8008	0.331	0.341	0.351	0.361	0.371	0.380	0.389	0.398	0.407	0.416	0.425	0.433	0.441	0.449

Table I – Expected Loss Rates and D-Ratios

Class 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
	D-Ratio by Primary Threshold													
6237	0.312	0.319	0.326	0.332	0.338	0.343	0.349	0.354	0.361	0.366	0.371	0.376	0.381	0.386
6251	0.291	0.296	0.302	0.308	0.313	0.318	0.323	0.329	0.333	0.338	0.343	0.349	0.354	0.359
6258	0.271	0.277	0.282	0.288	0.294	0.299	0.305	0.310	0.316	0.321	0.326	0.331	0.336	0.341
6307	0.281	0.286	0.292	0.297	0.303	0.308	0.314	0.319	0.324	0.330	0.335	0.340	0.345	0.350
6308	0.234	0.239	0.244	0.249	0.253	0.258	0.263	0.268	0.272	0.277	0.282	0.286	0.291	0.296
6315	0.290	0.295	0.301	0.306	0.312	0.317	0.323	0.328	0.333	0.339	0.344	0.349	0.354	0.359
6316	0.262	0.268	0.273	0.279	0.284	0.289	0.295	0.300	0.305	0.310	0.316	0.321	0.326	0.331
6325	0.303	0.308	0.314	0.320	0.326	0.331	0.337	0.342	0.347	0.353	0.358	0.363	0.368	0.373
6361	0.270	0.273	0.279	0.285	0.290	0.296	0.301	0.307	0.310	0.315	0.321	0.326	0.331	0.336
6364	0.387	0.395	0.402	0.408	0.415	0.422	0.428	0.435	0.442	0.448	0.455	0.461	0.466	0.472
6400	0.320	0.326	0.332	0.338	0.344	0.350	0.355	0.361	0.367	0.372	0.378	0.383	0.388	0.394
6504	0.399	0.406	0.413	0.420	0.427	0.434	0.441	0.448	0.454	0.461	0.467	0.473	0.480	0.486
6834	0.414	0.421	0.428	0.435	0.442	0.449	0.456	0.462	0.469	0.475	0.481	0.487	0.493	0.499
7133	0.303	0.309	0.315	0.321	0.327	0.332	0.338	0.344	0.349	0.355	0.360	0.365	0.370	0.375
7198	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.369	0.374	0.380	0.386	0.391	0.397	0.402
7207	0.298	0.304	0.310	0.316	0.322	0.328	0.334	0.340	0.345	0.351	0.357	0.362	0.368	0.373
7219	0.289	0.295	0.301	0.307	0.312	0.318	0.323	0.328	0.334	0.339	0.344	0.350	0.355	0.360
7227	0.320	0.327	0.333	0.340	0.346	0.352	0.359	0.365	0.371	0.377	0.383	0.389	0.394	0.400
7232	0.325	0.331	0.337	0.343	0.349	0.354	0.359	0.365	0.370	0.376	0.381	0.386	0.391	0.396
7248	0.298	0.304	0.310	0.316	0.322	0.328	0.333	0.339	0.345	0.350	0.356	0.361	0.367	0.372
7272	0.227	0.231	0.236	0.241	0.246	0.250	0.255	0.260	0.263	0.267	0.272	0.277	0.281	0.285
7332	0.371	0.377	0.383	0.389	0.394	0.400	0.405	0.411	0.416	0.421	0.427	0.432	0.437	0.442
7360	0.401	0.408	0.415	0.423	0.429	0.436	0.443	0.450	0.456	0.463	0.469	0.475	0.481	0.487
7365	0.277	0.280	0.285	0.290	0.295	0.300	0.305	0.310	0.312	0.317	0.321	0.326	0.331	0.335
7382	0.336	0.343	0.350	0.356	0.363	0.369	0.375	0.381	0.388	0.394	0.400	0.406	0.412	0.417
7392	0.342	0.347	0.353	0.359	0.364	0.370	0.375	0.380	0.385	0.391	0.396	0.401	0.406	0.410
7403	0.365	0.371	0.378	0.384	0.390	0.396	0.402	0.408	0.414	0.420	0.425	0.431	0.437	0.442
7405	0.324	0.330	0.337	0.343	0.349	0.355	0.361	0.367	0.372	0.378	0.384	0.390	0.395	0.401
7409	0.206	0.208	0.212	0.216	0.221	0.225	0.229	0.233	0.234	0.238	0.242	0.246	0.250	0.254
7410	0.293	0.295	0.300	0.304	0.308	0.312	0.316	0.320	0.321	0.325	0.329	0.333	0.337	0.340
7421	0.368	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
7424	0.229	0.234	0.239	0.244	0.248	0.253	0.258	0.263	0.267	0.272	0.276	0.281	0.285	0.290
7428	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	0.415
7429	0.446	0.453	0.460	0.467	0.473	0.480	0.486	0.493	0.499	0.505	0.511	0.517	0.523	0.529
7500	0.305	0.311	0.317	0.322	0.328	0.334	0.339	0.344	0.350	0.355	0.360	0.365	0.370	0.375
7515	0.281	0.287	0.292	0.298	0.304	0.309	0.315	0.320	0.326	0.331	0.336	0.341	0.346	0.351
7520	0.305	0.311	0.317	0.322	0.328	0.334	0.339	0.344	0.350	0.355	0.360	0.365	0.370	0.375
7538	0.248	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.302	0.307	0.311
7539	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348	0.353
7580	0.328	0.335	0.341	0.347	0.353	0.358	0.364	0.369	0.376	0.382	0.387	0.393	0.398	0.403
7600	0.271	0.277	0.282	0.287	0.293	0.298	0.303	0.308	0.313	0.318	0.323	0.328	0.333	0.338
7601	0.343	0.349	0.355	0.361	0.367	0.373	0.379	0.385	0.390	0.396	0.401	0.407	0.413	0.418
7605	0.331	0.337	0.342	0.348	0.354	0.359	0.365	0.370	0.376	0.381	0.386	0.392	0.397	0.402
7607	0.448	0.456	0.464	0.472	0.479	0.486	0.492	0.499	0.506	0.513	0.519	0.525	0.531	0.537
7610	0.311	0.317	0.323	0.329	0.335	0.341	0.347	0.352	0.358	0.363	0.369	0.374	0.379	0.385
7706	0.279	0.284	0.290	0.295	0.300	0.305	0.310	0.315	0.320	0.325	0.329	0.334	0.339	0.343
7707 *	0.257	0.261	0.267	0.272	0.277	0.283	0.288	0.293	0.296	0.302	0.307	0.312	0.317	0.322
7720	0.353	0.360	0.366	0.372	0.378	0.384	0.390	0.395	0.401	0.406	0.412	0.417	0.423	0.428
7721	0.360	0.366	0.373	0.380	0.387	0.393	0.399	0.406	0.412	0.418	0.424	0.430	0.435	0.441
7722 *	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	0.381
7855	0.256	0.261	0.266	0.270	0.275	0.280	0.285	0.290	0.293	0.298	0.303	0.308	0.312	0.317
8001	0.399	0.407	0.414	0.421	0.428	0.435	0.442	0.449	0.456	0.463	0.469	0.476	0.482	0.489
8004	0.395	0.402	0.409	0.416	0.422	0.429	0.435	0.442	0.448	0.454	0.460	0.466	0.472	0.478
8006	0.436	0.443	0.450	0.457	0.464	0.471	0.477	0.484	0.490	0.496	0.503	0.509	0.515	0.521
8008	0.457	0.465	0.472	0.480	0.487	0.494	0.501	0.508	0.515	0.521	0.528	0.534	0.541	0.547

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
6237	0.390	0.400	0.411	0.419	0.428	0.436	0.445	0.453	0.461	0.472	0.480	0.489	0.497	0.505
6251	0.363	0.373	0.381	0.391	0.400	0.409	0.417	0.426	0.435	0.442	0.451	0.459	0.468	0.476
6258	0.346	0.356	0.366	0.376	0.385	0.395	0.404	0.413	0.422	0.431	0.440	0.448	0.456	0.464
6307	0.355	0.365	0.374	0.384	0.393	0.402	0.411	0.420	0.429	0.438	0.446	0.455	0.463	0.472
6308	0.300	0.309	0.318	0.327	0.335	0.344	0.352	0.361	0.369	0.377	0.385	0.393	0.401	0.409
6315	0.364	0.374	0.384	0.394	0.404	0.414	0.423	0.432	0.441	0.450	0.459	0.467	0.476	0.484
6316	0.336	0.346	0.356	0.366	0.375	0.384	0.393	0.402	0.411	0.419	0.428	0.436	0.444	0.452
6325	0.378	0.388	0.398	0.408	0.417	0.426	0.435	0.444	0.453	0.461	0.470	0.478	0.486	0.495
6361	0.341	0.351	0.358	0.368	0.377	0.386	0.395	0.404	0.413	0.419	0.428	0.437	0.446	0.455
6364	0.478	0.489	0.500	0.511	0.521	0.531	0.540	0.549	0.558	0.567	0.576	0.584	0.592	0.600
6400	0.399	0.409	0.419	0.429	0.439	0.448	0.458	0.467	0.475	0.483	0.492	0.500	0.508	0.516
6504	0.492	0.504	0.515	0.526	0.537	0.548	0.558	0.568	0.578	0.588	0.598	0.607	0.616	0.625
6834	0.505	0.516	0.527	0.537	0.547	0.557	0.566	0.575	0.584	0.592	0.601	0.609	0.617	0.625
7133	0.380	0.389	0.399	0.408	0.416	0.425	0.434	0.442	0.451	0.460	0.469	0.477	0.485	0.493
7198	0.408	0.418	0.429	0.439	0.449	0.459	0.469	0.478	0.488	0.497	0.506	0.514	0.523	0.531
7207	0.379	0.389	0.400	0.411	0.421	0.431	0.441	0.451	0.461	0.471	0.480	0.489	0.499	0.508
7219	0.365	0.375	0.385	0.394	0.404	0.413	0.422	0.431	0.440	0.449	0.457	0.465	0.474	0.482
7227	0.406	0.417	0.428	0.438	0.448	0.458	0.468	0.478	0.487	0.496	0.505	0.514	0.523	0.531
7232	0.401	0.411	0.421	0.430	0.440	0.449	0.458	0.466	0.475	0.484	0.493	0.502	0.510	0.519
7248	0.378	0.389	0.399	0.410	0.420	0.430	0.440	0.450	0.459	0.468	0.478	0.487	0.495	0.504
7272	0.290	0.299	0.305	0.314	0.322	0.330	0.338	0.346	0.353	0.358	0.365	0.373	0.380	0.387
7332	0.446	0.456	0.465	0.475	0.484	0.493	0.501	0.510	0.519	0.527	0.535	0.543	0.551	0.559
7360	0.493	0.505	0.516	0.527	0.537	0.547	0.557	0.567	0.577	0.586	0.595	0.603	0.612	0.620
7365	0.340	0.349	0.355	0.363	0.372	0.380	0.389	0.397	0.405	0.410	0.418	0.426	0.434	0.441
7382	0.423	0.434	0.446	0.456	0.467	0.477	0.487	0.497	0.506	0.516	0.525	0.534	0.543	0.552
7392	0.415	0.425	0.435	0.444	0.453	0.462	0.471	0.480	0.488	0.496	0.505	0.513	0.521	0.529
7403	0.448	0.458	0.469	0.479	0.489	0.499	0.509	0.518	0.528	0.537	0.546	0.555	0.564	0.572
7405	0.406	0.417	0.427	0.438	0.448	0.458	0.467	0.477	0.487	0.496	0.505	0.514	0.523	0.532
7409	0.258	0.266	0.269	0.277	0.284	0.292	0.299	0.306	0.314	0.315	0.323	0.330	0.337	0.343
7410	0.344	0.352	0.355	0.362	0.370	0.377	0.383	0.390	0.397	0.399	0.406	0.412	0.419	0.425
7421	0.459	0.471	0.482	0.493	0.503	0.512	0.521	0.530	0.538	0.546	0.554	0.563	0.571	0.579
7424	0.294	0.303	0.312	0.321	0.329	0.338	0.346	0.355	0.363	0.371	0.380	0.388	0.396	0.403
7428	0.421	0.431	0.441	0.451	0.461	0.470	0.480	0.489	0.499	0.508	0.517	0.526	0.534	0.543
7429	0.534	0.546	0.557	0.569	0.579	0.590	0.601	0.611	0.621	0.631	0.640	0.648	0.656	0.663
7500	0.380	0.390	0.399	0.408	0.417	0.426	0.434	0.442	0.450	0.458	0.466	0.474	0.481	0.489
7515	0.356	0.366	0.376	0.385	0.395	0.404	0.412	0.421	0.429	0.438	0.446	0.455	0.463	0.472
7520	0.380	0.390	0.399	0.408	0.417	0.426	0.434	0.442	0.450	0.458	0.466	0.474	0.481	0.489
7538	0.316	0.325	0.334	0.343	0.351	0.359	0.368	0.376	0.384	0.391	0.399	0.407	0.415	0.422
7539	0.358	0.367	0.377	0.386	0.395	0.404	0.413	0.421	0.430	0.439	0.448	0.456	0.465	0.473
7580	0.409	0.419	0.430	0.440	0.449	0.459	0.467	0.475	0.483	0.493	0.500	0.507	0.515	0.522
7600	0.343	0.352	0.362	0.371	0.380	0.389	0.398	0.406	0.415	0.423	0.432	0.440	0.448	0.456
7601	0.424	0.434	0.444	0.454	0.464	0.474	0.484	0.493	0.503	0.512	0.521	0.529	0.538	0.547
7605	0.407	0.418	0.428	0.437	0.447	0.456	0.466	0.475	0.483	0.492	0.500	0.509	0.517	0.525
7607	0.544	0.556	0.569	0.581	0.592	0.603	0.613	0.623	0.633	0.644	0.653	0.662	0.671	0.680
7610	0.390	0.400	0.410	0.419	0.429	0.438	0.447	0.456	0.464	0.473	0.481	0.490	0.498	0.507
7706	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.413	0.421	0.429	0.436	0.444	0.451
7707 *	0.327	0.336	0.344	0.353	0.362	0.372	0.381	0.390	0.399	0.405	0.414	0.423	0.431	0.440
7720	0.434	0.444	0.455	0.465	0.475	0.485	0.495	0.504	0.513	0.522	0.531	0.540	0.548	0.557
7721	0.447	0.458	0.468	0.478	0.488	0.498	0.508	0.517	0.526	0.535	0.543	0.551	0.559	0.567
7722 *	0.387	0.397	0.407	0.416	0.426	0.435	0.445	0.454	0.463	0.471	0.480	0.488	0.497	0.505
7855	0.321	0.330	0.338	0.347	0.355	0.363	0.371	0.378	0.386	0.393	0.401	0.409	0.417	0.424
8001	0.495	0.507	0.519	0.531	0.542	0.552	0.563	0.573	0.583	0.593	0.603	0.612	0.622	0.631
8004	0.483	0.494	0.504	0.514	0.524	0.533	0.543	0.552	0.561	0.570	0.578	0.587	0.595	0.603
8006	0.526	0.538	0.549	0.560	0.570	0.580	0.590	0.600	0.610	0.619	0.628	0.637	0.645	0.654
8008	0.553	0.565	0.577	0.588	0.599	0.609	0.619	0.629	0.638	0.648	0.657	0.666	0.674	0.683

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold

Class 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
6237	0.513	0.521	0.529	0.537	0.546	0.554	0.562	0.570	0.578	0.585	0.593	0.601	0.609	0.620
6251	0.484	0.491	0.499	0.507	0.514	0.521	0.528	0.535	0.541	0.547	0.554	0.560	0.566	0.571
6258	0.473	0.481	0.489	0.497	0.505	0.512	0.520	0.528	0.535	0.543	0.551	0.558	0.566	0.573
6307	0.480	0.488	0.496	0.504	0.512	0.519	0.527	0.535	0.542	0.549	0.557	0.564	0.570	0.577
6308	0.416	0.424	0.432	0.439	0.446	0.453	0.460	0.467	0.474	0.480	0.487	0.493	0.499	0.505
6315	0.492	0.500	0.508	0.515	0.523	0.530	0.537	0.544	0.552	0.559	0.565	0.572	0.579	0.585
6316	0.460	0.468	0.475	0.483	0.490	0.497	0.504	0.512	0.518	0.525	0.532	0.539	0.545	0.552
6325	0.503	0.511	0.519	0.526	0.534	0.542	0.549	0.557	0.564	0.571	0.578	0.585	0.592	0.599
6361	0.463	0.472	0.481	0.489	0.497	0.504	0.511	0.519	0.526	0.533	0.540	0.547	0.554	0.558
6364	0.608	0.615	0.622	0.628	0.635	0.642	0.648	0.654	0.661	0.667	0.673	0.680	0.686	0.692
6400	0.524	0.532	0.539	0.547	0.554	0.562	0.569	0.576	0.583	0.590	0.597	0.604	0.611	0.617
6504	0.633	0.642	0.650	0.658	0.666	0.674	0.681	0.688	0.696	0.703	0.710	0.716	0.723	0.729
6834	0.633	0.640	0.648	0.655	0.663	0.670	0.677	0.684	0.691	0.698	0.705	0.711	0.718	0.724
7133	0.501	0.508	0.516	0.524	0.532	0.540	0.547	0.555	0.563	0.570	0.577	0.585	0.592	0.599
7198	0.540	0.548	0.556	0.564	0.572	0.579	0.587	0.594	0.602	0.609	0.616	0.623	0.630	0.636
7207	0.517	0.526	0.535	0.543	0.552	0.560	0.568	0.577	0.584	0.592	0.600	0.607	0.615	0.621
7219	0.490	0.498	0.506	0.514	0.521	0.529	0.536	0.543	0.550	0.558	0.565	0.571	0.578	0.585
7227	0.539	0.548	0.556	0.563	0.571	0.578	0.586	0.593	0.600	0.606	0.613	0.619	0.626	0.632
7232	0.527	0.536	0.544	0.552	0.561	0.569	0.576	0.584	0.591	0.598	0.605	0.612	0.619	0.627
7248	0.513	0.521	0.530	0.538	0.546	0.554	0.562	0.569	0.577	0.584	0.591	0.598	0.605	0.611
7272	0.394	0.401	0.407	0.414	0.421	0.427	0.434	0.441	0.447	0.454	0.460	0.467	0.473	0.476
7332	0.567	0.574	0.582	0.590	0.597	0.604	0.611	0.618	0.625	0.632	0.638	0.645	0.652	0.658
7360	0.628	0.636	0.644	0.651	0.659	0.666	0.673	0.680	0.686	0.693	0.699	0.706	0.712	0.718
7365	0.449	0.457	0.464	0.472	0.479	0.486	0.494	0.501	0.508	0.515	0.522	0.529	0.536	0.539
7382	0.560	0.569	0.577	0.585	0.593	0.601	0.608	0.616	0.623	0.630	0.637	0.644	0.651	0.658
7392	0.537	0.545	0.552	0.559	0.567	0.574	0.581	0.588	0.594	0.601	0.607	0.614	0.620	0.626
7403	0.581	0.589	0.597	0.605	0.613	0.620	0.628	0.635	0.642	0.649	0.656	0.663	0.670	0.676
7405	0.541	0.549	0.558	0.566	0.575	0.583	0.591	0.598	0.606	0.614	0.621	0.628	0.635	0.642
7409	0.350	0.357	0.364	0.371	0.377	0.384	0.391	0.397	0.404	0.410	0.417	0.423	0.429	0.429
7410	0.431	0.438	0.444	0.450	0.456	0.462	0.468	0.474	0.480	0.486	0.492	0.498	0.504	0.503
7421	0.587	0.595	0.604	0.612	0.620	0.628	0.636	0.644	0.652	0.659	0.667	0.673	0.680	0.685
7424	0.411	0.419	0.426	0.434	0.441	0.449	0.456	0.463	0.471	0.478	0.485	0.492	0.499	0.506
7428	0.552	0.560	0.569	0.577	0.585	0.593	0.601	0.609	0.616	0.623	0.631	0.638	0.644	0.651
7429	0.670	0.678	0.685	0.692	0.698	0.704	0.710	0.716	0.722	0.728	0.734	0.739	0.745	0.751
7500	0.496	0.504	0.511	0.518	0.525	0.532	0.539	0.546	0.553	0.559	0.566	0.572	0.579	0.585
7515	0.480	0.488	0.497	0.504	0.512	0.520	0.527	0.535	0.542	0.549	0.556	0.563	0.570	0.577
7520	0.496	0.504	0.511	0.518	0.525	0.532	0.539	0.546	0.553	0.559	0.566	0.572	0.579	0.585
7538	0.430	0.438	0.445	0.453	0.460	0.467	0.474	0.482	0.489	0.496	0.503	0.509	0.516	0.523
7539	0.481	0.489	0.498	0.505	0.513	0.520	0.528	0.535	0.542	0.550	0.557	0.564	0.571	0.578
7580	0.529	0.536	0.543	0.550	0.556	0.563	0.569	0.575	0.581	0.587	0.594	0.600	0.606	0.613
7600	0.464	0.472	0.480	0.488	0.495	0.503	0.510	0.517	0.525	0.532	0.539	0.546	0.553	0.559
7601	0.555	0.564	0.572	0.580	0.588	0.595	0.603	0.610	0.618	0.625	0.632	0.639	0.646	0.652
7605	0.533	0.541	0.549	0.557	0.565	0.572	0.580	0.587	0.594	0.601	0.608	0.615	0.622	0.628
7607	0.688	0.695	0.702	0.709	0.716	0.722	0.729	0.736	0.742	0.747	0.753	0.759	0.764	0.771
7610	0.515	0.523	0.530	0.538	0.546	0.553	0.561	0.568	0.575	0.583	0.590	0.596	0.603	0.610
7706	0.459	0.466	0.473	0.480	0.486	0.493	0.500	0.507	0.513	0.520	0.527	0.533	0.539	0.545
7707 *	0.448	0.457	0.465	0.473	0.482	0.490	0.498	0.506	0.514	0.522	0.529	0.536	0.542	0.547
7720	0.565	0.573	0.581	0.588	0.596	0.603	0.610	0.617	0.624	0.631	0.637	0.644	0.650	0.657
7721	0.575	0.582	0.590	0.597	0.604	0.611	0.617	0.624	0.630	0.637	0.643	0.649	0.654	0.660
7722 *	0.513	0.521	0.528	0.536	0.543	0.551	0.558	0.565	0.572	0.579	0.586	0.593	0.599	0.606
7855	0.432	0.440	0.447	0.455	0.462	0.469	0.475	0.482	0.488	0.495	0.501	0.508	0.514	0.519
8001	0.639	0.648	0.657	0.665	0.673	0.680	0.688	0.695	0.702	0.709	0.716	0.722	0.728	0.735
8004	0.611	0.619	0.627	0.635	0.642	0.650	0.658	0.665	0.672	0.680	0.687	0.694	0.701	0.708
8006	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	0.752
8008	0.691	0.699	0.707	0.714	0.722	0.729	0.736	0.743	0.750	0.757	0.763	0.769	0.775	0.781

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
6237	0.628	0.635	0.641	0.647	0.653	0.659	0.665	0.671	0.677	0.683	0.689	0.695	0.701	0.707
6251	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.619	0.625	0.631	0.636	0.642	0.647	0.653
6258	0.580	0.587	0.594	0.601	0.608	0.615	0.622	0.628	0.634	0.640	0.646	0.652	0.657	0.663
6307	0.584	0.590	0.597	0.603	0.609	0.615	0.622	0.628	0.634	0.640	0.646	0.652	0.657	0.662
6308	0.511	0.517	0.523	0.528	0.533	0.539	0.544	0.550	0.555	0.561	0.566	0.571	0.577	0.582
6315	0.591	0.598	0.604	0.611	0.617	0.623	0.629	0.635	0.642	0.648	0.654	0.660	0.665	0.671
6316	0.559	0.565	0.571	0.578	0.584	0.590	0.596	0.602	0.608	0.614	0.620	0.625	0.630	0.635
6325	0.605	0.611	0.618	0.624	0.630	0.637	0.643	0.649	0.654	0.660	0.666	0.671	0.677	0.682
6361	0.565	0.571	0.578	0.584	0.590	0.597	0.603	0.609	0.616	0.622	0.628	0.634	0.640	0.646
6364	0.698	0.704	0.709	0.715	0.720	0.726	0.731	0.736	0.741	0.746	0.751	0.755	0.760	0.765
6400	0.624	0.630	0.636	0.642	0.648	0.654	0.660	0.666	0.671	0.677	0.682	0.687	0.692	0.697
6504	0.735	0.741	0.747	0.753	0.759	0.764	0.770	0.775	0.780	0.786	0.791	0.795	0.800	0.805
6834	0.730	0.736	0.743	0.749	0.755	0.760	0.765	0.770	0.775	0.780	0.784	0.789	0.794	0.798
7133	0.606	0.613	0.619	0.626	0.632	0.638	0.644	0.650	0.655	0.661	0.667	0.673	0.678	0.684
7198	0.643	0.649	0.656	0.662	0.668	0.674	0.680	0.686	0.692	0.698	0.703	0.709	0.714	0.719
7207	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
7219	0.592	0.598	0.605	0.611	0.617	0.623	0.630	0.636	0.642	0.647	0.653	0.659	0.665	0.670
7227	0.639	0.645	0.651	0.657	0.663	0.669	0.675	0.681	0.686	0.692	0.697	0.703	0.708	0.713
7232	0.633	0.640	0.647	0.653	0.660	0.667	0.673	0.680	0.686	0.692	0.698	0.704	0.709	0.715
7248	0.618	0.624	0.630	0.636	0.642	0.648	0.654	0.660	0.666	0.672	0.678	0.684	0.690	0.696
7272	0.483	0.489	0.496	0.502	0.508	0.515	0.521	0.527	0.533	0.540	0.546	0.552	0.558	0.564
7332	0.664	0.670	0.676	0.682	0.688	0.694	0.700	0.705	0.711	0.716	0.721	0.726	0.731	0.736
7360	0.724	0.729	0.735	0.741	0.746	0.752	0.757	0.762	0.768	0.772	0.777	0.782	0.787	0.791
7365	0.546	0.552	0.559	0.566	0.573	0.579	0.586	0.592	0.599	0.606	0.612	0.618	0.625	0.631
7382	0.664	0.671	0.677	0.683	0.689	0.695	0.701	0.706	0.712	0.717	0.722	0.728	0.733	0.738
7392	0.633	0.639	0.645	0.650	0.656	0.662	0.667	0.673	0.678	0.683	0.689	0.694	0.699	0.704
7403	0.683	0.689	0.695	0.701	0.707	0.713	0.719	0.725	0.730	0.736	0.741	0.746	0.752	0.757
7405	0.649	0.656	0.662	0.669	0.675	0.682	0.688	0.694	0.700	0.705	0.711	0.716	0.722	0.727
7409	0.435	0.441	0.447	0.453	0.460	0.466	0.472	0.478	0.484	0.490	0.495	0.501	0.507	0.513
7410	0.509	0.515	0.520	0.526	0.532	0.537	0.543	0.548	0.554	0.559	0.565	0.570	0.575	0.581
7421	0.691	0.697	0.703	0.708	0.714	0.719	0.724	0.729	0.734	0.739	0.744	0.749	0.754	0.759
7424	0.513	0.520	0.527	0.534	0.540	0.547	0.554	0.560	0.566	0.573	0.579	0.585	0.591	0.597
7428	0.657	0.664	0.670	0.677	0.683	0.689	0.695	0.701	0.707	0.712	0.718	0.723	0.728	0.734
7429	0.756	0.762	0.767	0.772	0.777	0.782	0.788	0.793	0.798	0.803	0.808	0.813	0.818	0.823
7500	0.591	0.598	0.604	0.610	0.616	0.623	0.629	0.635	0.641	0.647	0.653	0.658	0.664	0.669
7515	0.584	0.591	0.597	0.603	0.610	0.616	0.622	0.628	0.634	0.639	0.645	0.651	0.657	0.663
7520	0.591	0.598	0.604	0.610	0.616	0.623	0.629	0.635	0.641	0.647	0.653	0.658	0.664	0.669
7538	0.529	0.536	0.542	0.549	0.555	0.561	0.568	0.574	0.579	0.585	0.591	0.597	0.603	0.608
7539	0.584	0.591	0.597	0.603	0.609	0.615	0.621	0.627	0.633	0.638	0.644	0.650	0.655	0.661
7580	0.619	0.625	0.631	0.636	0.642	0.647	0.653	0.658	0.663	0.669	0.674	0.679	0.685	0.690
7600	0.566	0.573	0.579	0.586	0.592	0.599	0.605	0.611	0.618	0.624	0.630	0.636	0.642	0.648
7601	0.658	0.664	0.670	0.677	0.683	0.689	0.695	0.701	0.707	0.712	0.718	0.723	0.728	0.733
7605	0.635	0.641	0.648	0.654	0.660	0.666	0.671	0.677	0.683	0.688	0.694	0.699	0.704	0.710
7607	0.777	0.782	0.788	0.793	0.799	0.805	0.810	0.816	0.821	0.827	0.832	0.837	0.841	0.845
7610	0.616	0.623	0.629	0.635	0.641	0.647	0.653	0.659	0.665	0.671	0.676	0.682	0.688	0.693
7706	0.551	0.558	0.564	0.570	0.576	0.582	0.588	0.593	0.599	0.605	0.610	0.615	0.621	0.626
7707 *	0.553	0.560	0.566	0.573	0.579	0.585	0.591	0.597	0.603	0.609	0.615	0.621	0.627	0.633
7720	0.663	0.669	0.675	0.681	0.687	0.692	0.698	0.703	0.708	0.713	0.718	0.723	0.728	0.733
7721	0.666	0.671	0.677	0.682	0.687	0.693	0.698	0.703	0.708	0.712	0.717	0.722	0.726	0.731
7722 *	0.612	0.618	0.624	0.631	0.637	0.643	0.648	0.654	0.660	0.666	0.671	0.677	0.682	0.687
7855	0.525	0.531	0.537	0.543	0.548	0.554	0.560	0.566	0.572	0.577	0.583	0.588	0.594	0.599
8001	0.740	0.746	0.752	0.758	0.763	0.769	0.774	0.779	0.784	0.789	0.794	0.799	0.804	0.808
8004	0.715	0.722	0.728	0.734	0.740	0.746	0.751	0.757	0.762	0.767	0.772	0.777	0.782	0.787
8006	0.758	0.763	0.769	0.774	0.780	0.785	0.790	0.795	0.799	0.804	0.809	0.813	0.817	0.822
8008	0.787	0.792	0.798	0.803	0.808	0.813	0.818	0.822	0.827	0.831	0.835	0.839	0.843	0.847

Table I – Expected Loss Rates and D-Ratios

Class Code	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
				D-Ratio by Primary Threshold					
6237	0.712	0.718	0.724	0.730	0.736	0.742	0.747	0.753	0.758
6251	0.659	0.664	0.669	0.674	0.679	0.685	0.690	0.695	0.700
6258	0.668	0.674	0.679	0.685	0.690	0.695	0.701	0.706	0.711
6307	0.668	0.673	0.678	0.683	0.688	0.693	0.698	0.702	0.707
6308	0.588	0.593	0.598	0.603	0.608	0.614	0.619	0.624	0.629
6315	0.677	0.682	0.687	0.693	0.698	0.703	0.708	0.713	0.719
6316	0.640	0.646	0.650	0.655	0.660	0.665	0.670	0.675	0.679
6325	0.688	0.693	0.698	0.704	0.709	0.714	0.719	0.724	0.728
6361	0.653	0.659	0.665	0.671	0.677	0.683	0.689	0.695	0.700
6364	0.769	0.774	0.778	0.782	0.787	0.791	0.795	0.800	0.804
6400	0.702	0.707	0.712	0.717	0.722	0.727	0.731	0.736	0.740
6504	0.809	0.814	0.818	0.822	0.826	0.830	0.834	0.838	0.842
6834	0.803	0.807	0.811	0.815	0.819	0.823	0.826	0.830	0.834
7133	0.690	0.695	0.701	0.707	0.712	0.717	0.722	0.727	0.732
7198	0.725	0.730	0.735	0.740	0.745	0.749	0.754	0.759	0.764
7207	0.714	0.719	0.724	0.730	0.735	0.740	0.745	0.750	0.755
7219	0.676	0.682	0.687	0.692	0.698	0.703	0.708	0.713	0.718
7227	0.719	0.724	0.729	0.734	0.739	0.744	0.748	0.753	0.757
7232	0.721	0.727	0.732	0.737	0.742	0.747	0.752	0.757	0.762
7248	0.701	0.707	0.712	0.717	0.722	0.726	0.731	0.736	0.740
7272	0.570	0.576	0.582	0.587	0.593	0.599	0.604	0.610	0.615
7332	0.741	0.746	0.751	0.755	0.760	0.764	0.769	0.773	0.778
7360	0.796	0.801	0.805	0.809	0.814	0.818	0.822	0.826	0.830
7365	0.637	0.644	0.650	0.656	0.662	0.668	0.675	0.681	0.687
7382	0.743	0.748	0.753	0.758	0.763	0.767	0.772	0.777	0.781
7392	0.708	0.713	0.718	0.722	0.727	0.731	0.736	0.740	0.745
7403	0.762	0.767	0.771	0.776	0.781	0.785	0.790	0.794	0.798
7405	0.732	0.737	0.742	0.747	0.752	0.757	0.762	0.766	0.771
7409	0.519	0.525	0.530	0.536	0.542	0.547	0.553	0.558	0.564
7410	0.586	0.591	0.597	0.602	0.607	0.612	0.617	0.623	0.628
7421	0.764	0.769	0.773	0.778	0.783	0.787	0.792	0.796	0.800
7424	0.603	0.608	0.614	0.620	0.625	0.631	0.636	0.641	0.646
7428	0.739	0.744	0.749	0.754	0.759	0.763	0.768	0.772	0.776
7429	0.827	0.832	0.837	0.841	0.845	0.850	0.854	0.858	0.861
7500	0.674	0.679	0.685	0.690	0.695	0.700	0.705	0.710	0.715
7515	0.668	0.674	0.680	0.686	0.691	0.697	0.702	0.708	0.713
7520	0.674	0.679	0.685	0.690	0.695	0.700	0.705	0.710	0.715
7538	0.614	0.619	0.624	0.630	0.635	0.640	0.645	0.650	0.655
7539	0.666	0.672	0.677	0.682	0.687	0.691	0.696	0.700	0.705
7580	0.695	0.701	0.706	0.711	0.716	0.720	0.725	0.730	0.734
7600	0.653	0.659	0.665	0.670	0.676	0.681	0.687	0.692	0.697
7601	0.738	0.743	0.748	0.753	0.758	0.762	0.767	0.771	0.776
7605	0.715	0.720	0.724	0.729	0.734	0.739	0.744	0.748	0.753
7607	0.850	0.853	0.857	0.861	0.865	0.868	0.872	0.876	0.880
7610	0.698	0.704	0.709	0.714	0.719	0.724	0.730	0.735	0.739
7706	0.631	0.636	0.641	0.647	0.651	0.656	0.661	0.665	0.670
7707 *	0.639	0.645	0.650	0.656	0.662	0.667	0.673	0.678	0.684
7720	0.738	0.742	0.746	0.750	0.755	0.759	0.763	0.767	0.771
7721	0.735	0.740	0.744	0.748	0.753	0.757	0.761	0.765	0.769
7722 *	0.693	0.698	0.703	0.708	0.713	0.718	0.723	0.727	0.732
7855	0.605	0.610	0.615	0.621	0.626	0.632	0.637	0.642	0.648
8001	0.813	0.817	0.821	0.825	0.829	0.833	0.837	0.840	0.844
8004	0.792	0.797	0.801	0.806	0.811	0.815	0.819	0.824	0.828
8006	0.826	0.830	0.834	0.838	0.842	0.845	0.849	0.853	0.856
8008	0.851	0.855	0.858	0.862	0.865	0.869	0.872	0.875	0.878

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
8010	1.10	0.156	0.168	0.180	0.191	0.202	0.213	0.223	0.233	0.243	0.253	0.262	0.271	0.280
8013	0.48	0.126	0.138	0.149	0.160	0.170	0.181	0.191	0.201	0.211	0.221	0.230	0.239	0.248
8015	2.08	0.147	0.159	0.171	0.182	0.193	0.204	0.214	0.225	0.235	0.244	0.254	0.263	0.273
8017	1.33	0.157	0.170	0.182	0.194	0.205	0.216	0.227	0.238	0.249	0.259	0.269	0.279	0.289
8018	2.45	0.159	0.172	0.184	0.196	0.208	0.220	0.231	0.242	0.252	0.263	0.273	0.283	0.293
8019	0.75	0.144	0.155	0.165	0.175	0.185	0.195	0.204	0.214	0.223	0.231	0.240	0.249	0.257
8021	3.29	0.141	0.154	0.166	0.178	0.189	0.201	0.212	0.223	0.233	0.244	0.254	0.264	0.274
8028	1.64	0.114	0.123	0.132	0.141	0.150	0.158	0.167	0.175	0.183	0.191	0.199	0.207	0.214
8031	2.03	0.160	0.172	0.184	0.196	0.208	0.219	0.231	0.241	0.252	0.263	0.273	0.283	0.293
8032	2.41	0.138	0.151	0.163	0.175	0.187	0.199	0.211	0.222	0.233	0.244	0.255	0.265	0.276
8039	1.36	0.146	0.156	0.167	0.177	0.187	0.196	0.206	0.215	0.224	0.233	0.242	0.250	0.259
8041	2.26	0.138	0.150	0.162	0.174	0.185	0.196	0.206	0.217	0.227	0.236	0.246	0.255	0.264
8042	1.38	0.153	0.165	0.177	0.188	0.200	0.211	0.221	0.232	0.242	0.252	0.261	0.271	0.280
8046	1.39	0.165	0.178	0.190	0.202	0.214	0.225	0.236	0.247	0.257	0.268	0.278	0.288	0.298
8057	1.34	0.141	0.154	0.167	0.179	0.191	0.203	0.214	0.226	0.237	0.248	0.259	0.269	0.280
8059	1.58	0.133	0.143	0.153	0.162	0.171	0.180	0.188	0.197	0.205	0.213	0.221	0.229	0.237
8060	0.84	0.144	0.156	0.167	0.178	0.189	0.199	0.210	0.220	0.230	0.239	0.249	0.258	0.267
8061	1.66	0.136	0.149	0.161	0.173	0.185	0.196	0.208	0.219	0.230	0.240	0.251	0.261	0.271
8062	0.57	0.150	0.162	0.173	0.184	0.195	0.206	0.216	0.227	0.236	0.246	0.255	0.265	0.274
8063	1.57	0.153	0.167	0.181	0.194	0.207	0.220	0.233	0.245	0.257	0.269	0.280	0.292	0.303
8064	1.18	0.169	0.182	0.194	0.207	0.219	0.231	0.243	0.254	0.265	0.276	0.287	0.298	0.308
8065	1.38	0.164	0.177	0.189	0.201	0.212	0.223	0.234	0.245	0.256	0.266	0.275	0.285	0.294
8066	0.85	0.149	0.161	0.173	0.185	0.197	0.208	0.219	0.229	0.240	0.250	0.259	0.269	0.278
8071	0.45	0.189	0.203	0.216	0.229	0.241	0.253	0.265	0.276	0.286	0.296	0.306	0.316	0.326
8078	0.66	0.186	0.201	0.215	0.228	0.242	0.254	0.267	0.279	0.291	0.303	0.314	0.325	0.337
8102	0.82	0.142	0.154	0.165	0.174	0.184	0.193	0.202	0.210	0.218	0.226	0.234	0.241	0.249
8106	2.28	0.129	0.139	0.150	0.160	0.170	0.179	0.189	0.198	0.207	0.216	0.225	0.233	0.242
8107	1.08	0.119	0.129	0.139	0.148	0.157	0.165	0.174	0.182	0.190	0.198	0.206	0.214	0.221
8116	1.05	0.151	0.162	0.172	0.182	0.192	0.201	0.210	0.219	0.228	0.237	0.245	0.254	0.262
8117	1.97	0.131	0.140	0.150	0.158	0.167	0.175	0.183	0.191	0.199	0.206	0.214	0.221	0.228
8209	3.07	0.149	0.161	0.173	0.184	0.196	0.207	0.217	0.228	0.238	0.248	0.258	0.268	0.277
8215	3.22	0.102	0.111	0.119	0.128	0.136	0.144	0.152	0.159	0.167	0.174	0.182	0.189	0.196
8227	1.37	0.114	0.124	0.134	0.143	0.153	0.162	0.171	0.180	0.188	0.197	0.205	0.213	0.221
8232	2.23	0.125	0.135	0.144	0.154	0.163	0.172	0.181	0.190	0.198	0.207	0.215	0.223	0.231
8267	2.56	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
8278 *	81.30	0.093	0.102	0.110	0.117	0.125	0.133	0.140	0.147	0.155	0.162	0.169	0.176	0.182
8286	3.57	0.126	0.137	0.148	0.159	0.170	0.180	0.191	0.201	0.212	0.222	0.232	0.242	0.252
8290	1.39	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
8291	1.99	0.152	0.164	0.176	0.188	0.199	0.210	0.221	0.232	0.242	0.252	0.262	0.272	0.281
8292	3.88	0.152	0.165	0.178	0.190	0.203	0.215	0.226	0.238	0.250	0.261	0.272	0.283	0.293
8293	4.96	0.126	0.137	0.148	0.158	0.168	0.178	0.188	0.197	0.207	0.216	0.225	0.234	0.242
8304	3.22	0.106	0.114	0.122	0.129	0.136	0.143	0.149	0.156	0.162	0.169	0.175	0.182	0.187
8324	1.21	0.141	0.154	0.167	0.180	0.192	0.204	0.216	0.227	0.238	0.249	0.260	0.271	0.282
8350	2.15	0.108	0.117	0.126	0.135	0.143	0.151	0.160	0.168	0.176	0.183	0.191	0.198	0.206
8370	0.67	0.135	0.147	0.159	0.170	0.181	0.192	0.203	0.215	0.226	0.236	0.246	0.256	0.266
8387	1.48	0.149	0.163	0.176	0.188	0.201	0.213	0.225	0.237	0.249	0.260	0.271	0.282	0.293
8388	2.08	0.142	0.153	0.164	0.174	0.184	0.194	0.204	0.213	0.223	0.232	0.240	0.249	0.258
8389	1.06	0.124	0.134	0.145	0.154	0.164	0.174	0.183	0.192	0.201	0.210	0.219	0.227	0.235
8390	1.37	0.149	0.161	0.172	0.183	0.194	0.204	0.214	0.224	0.234	0.244	0.253	0.263	0.273
8391	1.02	0.142	0.153	0.164	0.174	0.184	0.194	0.203	0.212	0.222	0.230	0.239	0.248	0.256
8392	1.36	0.163	0.177	0.190	0.204	0.217	0.230	0.242	0.254	0.266	0.278	0.290	0.301	0.312
8393	1.09	0.110	0.120	0.130	0.140	0.150	0.160	0.170	0.179	0.188	0.197	0.206	0.215	0.224
8397	1.75	0.118	0.128	0.138	0.147	0.157	0.166	0.175	0.184	0.192	0.201	0.209	0.217	0.225
8400	0.98	0.109	0.118	0.128	0.137	0.146	0.154	0.163	0.172	0.180	0.189	0.197	0.205	0.212
8500	2.60	0.108	0.118	0.127	0.136	0.145	0.154	0.163	0.171	0.180	0.188	0.196	0.204	0.212

* 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

Class 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
8010	0.289	0.298	0.306	0.314	0.322	0.330	0.338	0.346	0.354	0.361	0.368	0.376	0.383	0.390
8013	0.257	0.266	0.274	0.283	0.292	0.300	0.308	0.317	0.325	0.333	0.341	0.349	0.356	0.364
8015	0.282	0.291	0.299	0.308	0.316	0.325	0.333	0.341	0.349	0.356	0.364	0.371	0.378	0.386
8017	0.298	0.307	0.317	0.325	0.334	0.343	0.351	0.360	0.368	0.376	0.384	0.392	0.399	0.407
8018	0.302	0.312	0.321	0.330	0.339	0.347	0.356	0.364	0.372	0.380	0.388	0.396	0.403	0.411
8019	0.265	0.273	0.281	0.289	0.296	0.303	0.310	0.317	0.324	0.331	0.337	0.344	0.351	0.357
8021	0.284	0.293	0.302	0.311	0.320	0.329	0.338	0.346	0.354	0.362	0.371	0.379	0.387	0.394
8028	0.222	0.229	0.236	0.243	0.250	0.257	0.264	0.271	0.277	0.283	0.290	0.296	0.302	0.308
8031	0.302	0.312	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.412
8032	0.286	0.296	0.306	0.316	0.325	0.335	0.344	0.353	0.362	0.371	0.380	0.388	0.397	0.405
8039	0.267	0.275	0.284	0.291	0.299	0.307	0.315	0.322	0.330	0.337	0.344	0.351	0.358	0.365
8041	0.273	0.282	0.291	0.299	0.307	0.315	0.323	0.331	0.338	0.346	0.353	0.360	0.367	0.374
8042	0.289	0.298	0.307	0.316	0.324	0.332	0.340	0.348	0.356	0.363	0.370	0.377	0.384	0.391
8046	0.307	0.316	0.326	0.335	0.343	0.352	0.361	0.369	0.378	0.386	0.394	0.402	0.410	0.417
8057	0.290	0.301	0.311	0.321	0.331	0.341	0.351	0.361	0.370	0.379	0.388	0.397	0.406	0.414
8059	0.244	0.252	0.259	0.267	0.274	0.281	0.288	0.295	0.302	0.309	0.315	0.322	0.328	0.335
8060	0.276	0.285	0.293	0.302	0.310	0.319	0.327	0.335	0.343	0.351	0.358	0.366	0.373	0.380
8061	0.281	0.291	0.300	0.309	0.319	0.327	0.336	0.345	0.353	0.361	0.369	0.377	0.384	0.392
8062	0.283	0.291	0.300	0.308	0.316	0.324	0.332	0.339	0.347	0.354	0.361	0.369	0.376	0.382
8063	0.314	0.325	0.336	0.346	0.356	0.366	0.375	0.385	0.394	0.403	0.412	0.420	0.428	0.436
8064	0.318	0.328	0.338	0.347	0.357	0.366	0.375	0.384	0.392	0.401	0.409	0.417	0.425	0.433
8065	0.303	0.312	0.320	0.329	0.337	0.346	0.354	0.362	0.369	0.377	0.385	0.392	0.399	0.406
8066	0.287	0.296	0.305	0.314	0.322	0.330	0.338	0.346	0.354	0.362	0.369	0.377	0.384	0.391
8071	0.335	0.345	0.354	0.363	0.372	0.381	0.390	0.399	0.407	0.415	0.423	0.431	0.438	0.446
8078	0.347	0.358	0.368	0.378	0.388	0.398	0.407	0.416	0.425	0.434	0.443	0.451	0.459	0.467
8102	0.256	0.263	0.269	0.276	0.282	0.288	0.295	0.300	0.306	0.312	0.317	0.323	0.328	0.334
8106	0.250	0.258	0.266	0.274	0.282	0.290	0.297	0.305	0.312	0.319	0.326	0.333	0.340	0.347
8107	0.229	0.236	0.244	0.251	0.258	0.265	0.272	0.278	0.285	0.292	0.298	0.304	0.310	0.316
8116	0.270	0.278	0.285	0.292	0.299	0.307	0.313	0.321	0.328	0.335	0.341	0.348	0.355	0.361
8117	0.235	0.242	0.248	0.255	0.262	0.268	0.274	0.281	0.287	0.293	0.299	0.305	0.311	0.316
8209	0.287	0.296	0.305	0.314	0.323	0.331	0.339	0.348	0.355	0.363	0.371	0.379	0.386	0.393
8215	0.203	0.210	0.217	0.224	0.231	0.238	0.245	0.252	0.258	0.264	0.271	0.277	0.284	0.290
8227	0.229	0.237	0.244	0.252	0.259	0.266	0.273	0.280	0.287	0.294	0.301	0.308	0.315	0.321
8232	0.238	0.246	0.253	0.260	0.268	0.275	0.282	0.289	0.295	0.302	0.309	0.315	0.321	0.328
8267	0.244	0.251	0.259	0.267	0.275	0.282	0.290	0.297	0.305	0.312	0.319	0.326	0.334	0.341
8278 *	0.189	0.195	0.202	0.208	0.214	0.221	0.227	0.233	0.239	0.245	0.250	0.256	0.262	0.268
8286	0.261	0.271	0.279	0.288	0.297	0.305	0.314	0.322	0.329	0.337	0.345	0.352	0.359	0.366
8290	0.287	0.296	0.306	0.315	0.324	0.333	0.341	0.350	0.358	0.366	0.374	0.382	0.390	0.397
8291	0.290	0.299	0.308	0.317	0.325	0.333	0.342	0.350	0.358	0.366	0.373	0.381	0.388	0.396
8292	0.304	0.314	0.324	0.334	0.343	0.352	0.362	0.371	0.380	0.388	0.397	0.405	0.413	0.421
8293	0.251	0.259	0.267	0.275	0.283	0.291	0.299	0.306	0.313	0.321	0.328	0.335	0.342	0.348
8304	0.194	0.199	0.205	0.210	0.216	0.221	0.226	0.232	0.238	0.243	0.248	0.253	0.259	0.264
8324	0.292	0.303	0.313	0.323	0.332	0.341	0.351	0.360	0.368	0.377	0.386	0.394	0.402	0.410
8350	0.213	0.220	0.226	0.233	0.240	0.246	0.252	0.259	0.265	0.271	0.277	0.282	0.288	0.294
8370	0.275	0.285	0.294	0.304	0.312	0.321	0.330	0.339	0.347	0.355	0.365	0.372	0.380	0.388
8387	0.303	0.314	0.324	0.334	0.343	0.353	0.362	0.371	0.380	0.389	0.398	0.406	0.414	0.422
8388	0.266	0.274	0.282	0.290	0.298	0.305	0.313	0.320	0.327	0.334	0.341	0.348	0.355	0.362
8389	0.244	0.252	0.259	0.267	0.275	0.282	0.290	0.297	0.305	0.312	0.319	0.326	0.332	0.339
8390	0.282	0.292	0.301	0.310	0.318	0.327	0.335	0.343	0.352	0.360	0.368	0.375	0.383	0.391
8391	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	0.359
8392	0.323	0.333	0.343	0.354	0.363	0.373	0.383	0.392	0.402	0.411	0.419	0.428	0.436	0.444
8393	0.233	0.242	0.250	0.258	0.267	0.275	0.283	0.290	0.298	0.306	0.313	0.320	0.328	0.335
8397	0.233	0.240	0.247	0.254	0.261	0.268	0.274	0.280	0.287	0.293	0.299	0.305	0.311	0.317
8400	0.220	0.227	0.234	0.241	0.248	0.255	0.262	0.269	0.275	0.282	0.288	0.295	0.301	0.308
8500	0.220	0.227	0.235	0.243	0.250	0.257	0.265	0.272	0.279	0.286	0.293	0.299	0.306	0.312

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
8010	0.397	0.403	0.410	0.417	0.423	0.430	0.436	0.442	0.449	0.455	0.461	0.467	0.472	0.478
8013	0.371	0.379	0.386	0.394	0.401	0.408	0.415	0.422	0.429	0.436	0.443	0.449	0.456	0.462
8015	0.393	0.400	0.407	0.413	0.420	0.427	0.433	0.439	0.446	0.452	0.458	0.464	0.470	0.476
8017	0.414	0.421	0.428	0.435	0.442	0.449	0.456	0.462	0.469	0.475	0.481	0.488	0.494	0.500
8018	0.418	0.426	0.433	0.440	0.446	0.453	0.460	0.466	0.473	0.479	0.486	0.492	0.498	0.504
8019	0.364	0.370	0.376	0.382	0.388	0.394	0.400	0.406	0.412	0.418	0.424	0.430	0.435	0.441
8021	0.402	0.410	0.417	0.424	0.431	0.438	0.445	0.452	0.459	0.465	0.472	0.478	0.485	0.491
8028	0.314	0.320	0.325	0.331	0.337	0.342	0.348	0.353	0.359	0.364	0.369	0.375	0.380	0.385
8031	0.419	0.426	0.433	0.440	0.447	0.454	0.460	0.467	0.473	0.479	0.485	0.491	0.497	0.502
8032	0.413	0.421	0.429	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507
8039	0.372	0.378	0.385	0.392	0.399	0.405	0.411	0.418	0.424	0.430	0.437	0.443	0.449	0.455
8041	0.381	0.387	0.394	0.400	0.406	0.412	0.418	0.424	0.430	0.436	0.441	0.447	0.452	0.458
8042	0.398	0.405	0.411	0.418	0.424	0.430	0.436	0.442	0.448	0.453	0.459	0.464	0.470	0.476
8046	0.425	0.432	0.439	0.447	0.454	0.460	0.467	0.474	0.480	0.487	0.493	0.500	0.506	0.512
8057	0.423	0.432	0.441	0.449	0.456	0.464	0.472	0.480	0.489	0.497	0.504	0.512	0.520	0.527
8059	0.341	0.347	0.353	0.359	0.365	0.371	0.377	0.382	0.388	0.393	0.399	0.404	0.409	0.415
8060	0.387	0.394	0.401	0.408	0.414	0.421	0.428	0.434	0.440	0.446	0.453	0.459	0.465	0.470
8061	0.399	0.407	0.414	0.421	0.428	0.435	0.441	0.448	0.455	0.461	0.467	0.473	0.479	0.485
8062	0.389	0.396	0.403	0.410	0.416	0.423	0.430	0.436	0.442	0.449	0.455	0.461	0.467	0.473
8063	0.444	0.452	0.460	0.467	0.474	0.482	0.488	0.495	0.503	0.510	0.516	0.523	0.529	0.535
8064	0.441	0.449	0.457	0.464	0.471	0.478	0.485	0.491	0.498	0.505	0.511	0.518	0.524	0.530
8065	0.413	0.420	0.427	0.433	0.440	0.446	0.453	0.459	0.465	0.471	0.477	0.483	0.489	0.495
8066	0.398	0.405	0.412	0.419	0.426	0.433	0.439	0.446	0.453	0.459	0.465	0.472	0.478	0.484
8071	0.453	0.461	0.468	0.475	0.483	0.490	0.497	0.504	0.512	0.519	0.526	0.532	0.539	0.545
8078	0.475	0.483	0.491	0.498	0.505	0.513	0.520	0.527	0.534	0.540	0.547	0.553	0.560	0.566
8102	0.339	0.344	0.349	0.354	0.359	0.364	0.369	0.374	0.379	0.384	0.388	0.393	0.398	0.403
8106	0.353	0.360	0.366	0.373	0.379	0.385	0.391	0.397	0.403	0.409	0.415	0.420	0.426	0.432
8107	0.322	0.327	0.333	0.338	0.343	0.349	0.354	0.359	0.364	0.369	0.374	0.379	0.384	0.389
8116	0.368	0.374	0.380	0.386	0.392	0.398	0.404	0.409	0.415	0.420	0.426	0.431	0.437	0.442
8117	0.322	0.327	0.333	0.338	0.344	0.349	0.354	0.360	0.365	0.370	0.375	0.380	0.386	0.391
8209	0.400	0.407	0.414	0.421	0.428	0.435	0.441	0.448	0.454	0.461	0.467	0.473	0.479	0.485
8215	0.296	0.303	0.309	0.315	0.321	0.327	0.333	0.339	0.345	0.350	0.356	0.361	0.366	0.371
8227	0.328	0.334	0.340	0.347	0.353	0.359	0.365	0.371	0.377	0.382	0.388	0.394	0.399	0.404
8232	0.334	0.340	0.346	0.352	0.358	0.364	0.369	0.375	0.381	0.386	0.392	0.397	0.403	0.408
8267	0.348	0.354	0.361	0.368	0.375	0.381	0.387	0.393	0.399	0.405	0.411	0.417	0.422	0.428
8278 *	0.274	0.279	0.284	0.290	0.295	0.301	0.306	0.312	0.316	0.321	0.327	0.332	0.337	0.342
8286	0.373	0.380	0.386	0.392	0.398	0.403	0.409	0.415	0.422	0.427	0.433	0.437	0.442	0.446
8290	0.405	0.412	0.419	0.426	0.433	0.440	0.446	0.453	0.460	0.466	0.473	0.479	0.485	0.491
8291	0.403	0.411	0.418	0.425	0.431	0.438	0.445	0.451	0.458	0.464	0.470	0.476	0.482	0.488
8292	0.429	0.437	0.445	0.452	0.459	0.467	0.474	0.481	0.487	0.494	0.501	0.507	0.514	0.520
8293	0.355	0.362	0.368	0.375	0.381	0.388	0.394	0.400	0.406	0.412	0.418	0.424	0.430	0.435
8304	0.269	0.273	0.278	0.283	0.288	0.292	0.297	0.302	0.305	0.309	0.314	0.318	0.323	0.327
8324	0.418	0.426	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.497	0.503	0.509
8350	0.300	0.305	0.311	0.316	0.322	0.327	0.332	0.338	0.343	0.348	0.353	0.358	0.363	0.368
8370	0.395	0.404	0.412	0.419	0.427	0.434	0.441	0.448	0.457	0.464	0.471	0.477	0.484	0.491
8387	0.430	0.438	0.445	0.452	0.460	0.467	0.474	0.481	0.488	0.494	0.500	0.507	0.513	0.519
8388	0.368	0.375	0.381	0.388	0.394	0.400	0.406	0.412	0.418	0.424	0.430	0.436	0.441	0.447
8389	0.346	0.352	0.359	0.365	0.371	0.377	0.383	0.389	0.395	0.401	0.407	0.412	0.418	0.423
8390	0.398	0.405	0.412	0.420	0.427	0.434	0.441	0.448	0.454	0.461	0.468	0.475	0.481	0.488
8391	0.366	0.372	0.379	0.385	0.391	0.397	0.403	0.409	0.415	0.421	0.427	0.432	0.438	0.443
8392	0.452	0.460	0.468	0.476	0.483	0.490	0.498	0.505	0.512	0.519	0.525	0.532	0.538	0.545
8393	0.342	0.349	0.355	0.362	0.369	0.375	0.382	0.388	0.394	0.400	0.406	0.412	0.418	0.424
8397	0.324	0.329	0.335	0.341	0.347	0.353	0.359	0.364	0.369	0.374	0.380	0.385	0.390	0.396
8400	0.314	0.320	0.327	0.333	0.339	0.345	0.351	0.357	0.363	0.369	0.375	0.381	0.386	0.392
8500	0.319	0.325	0.331	0.338	0.344	0.350	0.356	0.362	0.368	0.374	0.380	0.386	0.391	0.397

Table I – Expected Loss Rates and D-Ratios

Class 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
						D-Ratio by Primary Threshold								
8010	0.484	0.495	0.506	0.516	0.527	0.537	0.547	0.557	0.567	0.576	0.585	0.594	0.603	0.612
8013	0.469	0.481	0.493	0.504	0.515	0.526	0.537	0.547	0.556	0.566	0.575	0.584	0.593	0.602
8015	0.482	0.494	0.505	0.516	0.527	0.537	0.548	0.557	0.567	0.577	0.586	0.595	0.604	0.613
8017	0.506	0.517	0.529	0.540	0.550	0.561	0.571	0.581	0.591	0.600	0.609	0.618	0.627	0.636
8018	0.510	0.521	0.532	0.543	0.554	0.564	0.574	0.584	0.593	0.603	0.612	0.621	0.629	0.638
8019	0.447	0.458	0.469	0.480	0.490	0.501	0.511	0.521	0.530	0.540	0.549	0.559	0.568	0.577
8021	0.497	0.509	0.521	0.533	0.544	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.623	0.632
8028	0.390	0.400	0.410	0.420	0.429	0.438	0.448	0.457	0.465	0.474	0.483	0.491	0.500	0.508
8031	0.508	0.519	0.530	0.540	0.550	0.560	0.570	0.579	0.588	0.597	0.605	0.614	0.622	0.630
8032	0.513	0.526	0.538	0.549	0.560	0.571	0.581	0.591	0.601	0.610	0.620	0.629	0.637	0.646
8039	0.461	0.473	0.484	0.495	0.506	0.517	0.527	0.537	0.547	0.557	0.566	0.576	0.585	0.594
8041	0.463	0.474	0.484	0.494	0.503	0.513	0.523	0.532	0.541	0.550	0.559	0.568	0.576	0.584
8042	0.481	0.491	0.501	0.511	0.521	0.530	0.539	0.548	0.557	0.566	0.575	0.583	0.591	0.599
8046	0.518	0.530	0.542	0.553	0.564	0.574	0.584	0.594	0.604	0.613	0.622	0.631	0.640	0.648
8057	0.535	0.549	0.564	0.577	0.588	0.599	0.610	0.621	0.632	0.645	0.655	0.665	0.674	0.684
8059	0.420	0.431	0.440	0.450	0.460	0.470	0.480	0.490	0.499	0.509	0.518	0.527	0.537	0.546
8060	0.476	0.488	0.498	0.509	0.520	0.530	0.539	0.549	0.559	0.568	0.577	0.586	0.595	0.603
8061	0.491	0.502	0.513	0.523	0.534	0.544	0.553	0.563	0.572	0.581	0.590	0.599	0.608	0.616
8062	0.479	0.491	0.502	0.514	0.525	0.535	0.545	0.555	0.563	0.571	0.579	0.587	0.595	0.602
8063	0.541	0.553	0.565	0.577	0.588	0.599	0.610	0.620	0.630	0.640	0.649	0.658	0.667	0.676
8064	0.535	0.547	0.558	0.568	0.578	0.588	0.598	0.607	0.616	0.625	0.634	0.642	0.650	0.658
8065	0.501	0.512	0.524	0.534	0.544	0.555	0.565	0.574	0.584	0.593	0.602	0.611	0.619	0.628
8066	0.490	0.502	0.513	0.524	0.535	0.546	0.556	0.567	0.577	0.587	0.598	0.608	0.618	0.627
8071	0.550	0.562	0.573	0.584	0.595	0.605	0.614	0.624	0.632	0.641	0.649	0.656	0.664	0.671
8078	0.572	0.584	0.596	0.607	0.618	0.629	0.639	0.649	0.658	0.667	0.676	0.684	0.692	0.700
8102	0.408	0.417	0.426	0.435	0.444	0.453	0.462	0.471	0.479	0.487	0.496	0.504	0.513	0.521
8106	0.438	0.449	0.459	0.470	0.481	0.491	0.501	0.511	0.520	0.529	0.538	0.547	0.556	0.564
8107	0.394	0.403	0.412	0.421	0.430	0.439	0.447	0.455	0.463	0.471	0.478	0.486	0.494	0.501
8116	0.448	0.458	0.468	0.479	0.489	0.498	0.508	0.518	0.528	0.537	0.546	0.555	0.565	0.573
8117	0.396	0.406	0.415	0.424	0.434	0.443	0.452	0.461	0.470	0.478	0.487	0.495	0.503	0.511
8209	0.491	0.503	0.514	0.526	0.536	0.547	0.558	0.568	0.578	0.587	0.597	0.606	0.616	0.625
8215	0.376	0.386	0.396	0.405	0.415	0.424	0.433	0.442	0.450	0.459	0.468	0.476	0.484	0.492
8227	0.410	0.421	0.431	0.441	0.452	0.462	0.471	0.481	0.490	0.499	0.508	0.516	0.525	0.533
8232	0.413	0.424	0.434	0.444	0.454	0.463	0.473	0.482	0.491	0.500	0.509	0.517	0.526	0.534
8267	0.433	0.444	0.454	0.465	0.475	0.485	0.495	0.506	0.516	0.526	0.536	0.546	0.556	0.566
8278 *	0.347	0.357	0.366	0.375	0.385	0.394	0.403	0.412	0.421	0.429	0.437	0.446	0.454	0.463
8286	0.451	0.460	0.470	0.478	0.487	0.495	0.504	0.512	0.520	0.529	0.537	0.545	0.553	0.560
8290	0.496	0.508	0.519	0.530	0.540	0.551	0.560	0.570	0.579	0.589	0.598	0.606	0.615	0.623
8291	0.494	0.505	0.517	0.527	0.538	0.548	0.559	0.568	0.578	0.588	0.597	0.606	0.615	0.624
8292	0.526	0.539	0.551	0.562	0.574	0.584	0.595	0.605	0.615	0.624	0.634	0.643	0.652	0.661
8293	0.441	0.452	0.462	0.472	0.482	0.492	0.502	0.511	0.520	0.529	0.538	0.547	0.555	0.563
8304	0.332	0.341	0.348	0.357	0.365	0.374	0.382	0.390	0.399	0.405	0.414	0.422	0.430	0.438
8324	0.515	0.527	0.539	0.550	0.560	0.571	0.581	0.591	0.601	0.611	0.620	0.629	0.638	0.647
8350	0.373	0.383	0.392	0.402	0.411	0.420	0.429	0.438	0.447	0.456	0.465	0.473	0.482	0.490
8370	0.497	0.511	0.525	0.538	0.550	0.562	0.573	0.585	0.596	0.610	0.622	0.633	0.644	0.654
8387	0.525	0.537	0.548	0.559	0.569	0.580	0.590	0.599	0.609	0.618	0.627	0.636	0.644	0.653
8388	0.452	0.463	0.473	0.484	0.493	0.503	0.513	0.522	0.531	0.540	0.548	0.557	0.565	0.573
8389	0.429	0.439	0.449	0.460	0.469	0.479	0.488	0.497	0.506	0.515	0.523	0.531	0.539	0.547
8390	0.494	0.507	0.517	0.529	0.540	0.551	0.561	0.572	0.583	0.592	0.602	0.612	0.622	0.631
8391	0.449	0.459	0.470	0.480	0.490	0.500	0.509	0.519	0.528	0.536	0.545	0.553	0.562	0.570
8392	0.551	0.563	0.575	0.586	0.597	0.608	0.618	0.628	0.638	0.647	0.656	0.665	0.673	0.681
8393	0.429	0.441	0.451	0.462	0.472	0.482	0.492	0.502	0.511	0.520	0.529	0.538	0.546	0.555
8397	0.401	0.411	0.420	0.430	0.440	0.449	0.459	0.468	0.477	0.485	0.494	0.502	0.511	0.519
8400	0.397	0.408	0.419	0.429	0.439	0.450	0.460	0.469	0.479	0.488	0.497	0.506	0.515	0.524
8500	0.403	0.414	0.425	0.435	0.446	0.456	0.465	0.475	0.484	0.494	0.503	0.512	0.521	0.530

Table I – Expected Loss Rates and D-Ratios

Class 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
	D-Ratio by Primary Threshold
8010	0.620	0.628	0.637	0.644	0.652	0.659	0.667	0.674	0.681	0.688	0.695	0.701	0.708	0.714
8013	0.610	0.618	0.627	0.635	0.642	0.650	0.657	0.665	0.672	0.679	0.686	0.693	0.699	0.706
8015	0.621	0.629	0.638	0.646	0.653	0.661	0.668	0.676	0.683	0.690	0.697	0.703	0.710	0.716
8017	0.644	0.652	0.660	0.668	0.675	0.682	0.690	0.696	0.703	0.710	0.716	0.723	0.729	0.735
8018	0.646	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
8019	0.586	0.595	0.604	0.612	0.620	0.629	0.637	0.644	0.652	0.660	0.667	0.674	0.682	0.689
8021	0.640	0.649	0.657	0.665	0.673	0.680	0.687	0.694	0.701	0.708	0.715	0.721	0.727	0.733
8028	0.516	0.524	0.532	0.539	0.547	0.554	0.562	0.569	0.576	0.582	0.589	0.596	0.602	0.609
8031	0.637	0.645	0.652	0.660	0.667	0.674	0.681	0.687	0.694	0.700	0.706	0.713	0.719	0.725
8032	0.654	0.662	0.670	0.678	0.685	0.693	0.700	0.707	0.713	0.720	0.726	0.732	0.738	0.745
8039	0.603	0.612	0.620	0.628	0.636	0.644	0.652	0.659	0.666	0.674	0.681	0.688	0.695	0.701
8041	0.592	0.600	0.607	0.615	0.622	0.629	0.636	0.643	0.649	0.656	0.663	0.669	0.675	0.682
8042	0.607	0.615	0.623	0.631	0.638	0.645	0.652	0.659	0.666	0.672	0.679	0.685	0.691	0.697
8046	0.656	0.664	0.672	0.680	0.688	0.695	0.702	0.709	0.716	0.722	0.729	0.735	0.741	0.747
8057	0.692	0.701	0.708	0.716	0.724	0.730	0.737	0.743	0.749	0.754	0.759	0.764	0.769	0.776
8059	0.554	0.563	0.572	0.580	0.589	0.597	0.605	0.613	0.621	0.629	0.636	0.644	0.651	0.657
8060	0.611	0.619	0.627	0.635	0.642	0.650	0.657	0.664	0.671	0.677	0.684	0.690	0.696	0.702
8061	0.624	0.632	0.640	0.648	0.655	0.663	0.670	0.677	0.684	0.691	0.698	0.704	0.711	0.717
8062	0.610	0.617	0.624	0.631	0.638	0.645	0.652	0.658	0.665	0.671	0.677	0.684	0.690	0.695
8063	0.684	0.692	0.700	0.708	0.715	0.722	0.729	0.736	0.742	0.748	0.753	0.759	0.764	0.770
8064	0.665	0.673	0.680	0.687	0.694	0.700	0.707	0.713	0.718	0.724	0.730	0.736	0.741	0.747
8065	0.636	0.644	0.652	0.660	0.667	0.675	0.683	0.690	0.696	0.703	0.710	0.716	0.722	0.729
8066	0.637	0.646	0.655	0.663	0.672	0.681	0.689	0.697	0.705	0.713	0.720	0.728	0.736	0.743
8071	0.678	0.685	0.692	0.699	0.706	0.714	0.721	0.727	0.734	0.740	0.747	0.753	0.760	0.766
8078	0.707	0.714	0.721	0.728	0.735	0.742	0.748	0.754	0.760	0.766	0.772	0.777	0.782	0.788
8102	0.529	0.537	0.545	0.553	0.561	0.568	0.576	0.583	0.590	0.597	0.604	0.610	0.616	0.622
8106	0.572	0.580	0.588	0.596	0.603	0.610	0.617	0.624	0.631	0.638	0.645	0.652	0.658	0.665
8107	0.508	0.516	0.523	0.530	0.537	0.544	0.551	0.558	0.564	0.571	0.577	0.584	0.590	0.596
8116	0.582	0.591	0.599	0.608	0.617	0.625	0.634	0.642	0.650	0.658	0.666	0.674	0.682	0.689
8117	0.519	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
8209	0.633	0.642	0.650	0.658	0.666	0.674	0.681	0.688	0.696	0.703	0.710	0.717	0.723	0.730
8215	0.500	0.508	0.516	0.523	0.531	0.538	0.545	0.553	0.560	0.567	0.574	0.580	0.587	0.594
8227	0.541	0.549	0.557	0.564	0.572	0.579	0.586	0.593	0.600	0.606	0.613	0.619	0.626	0.632
8232	0.542	0.550	0.558	0.565	0.573	0.580	0.588	0.595	0.602	0.609	0.616	0.622	0.629	0.635
8267	0.576	0.585	0.595	0.604	0.613	0.622	0.630	0.638	0.645	0.653	0.661	0.669	0.677	0.685
8278 *	0.471	0.479	0.487	0.495	0.503	0.510	0.518	0.526	0.533	0.541	0.548	0.555	0.562	0.569
8286	0.566	0.573	0.580	0.586	0.593	0.600	0.606	0.613	0.619	0.625	0.632	0.638	0.644	0.651
8290	0.632	0.639	0.647	0.655	0.662	0.669	0.676	0.683	0.690	0.697	0.703	0.710	0.716	0.723
8291	0.632	0.640	0.648	0.656	0.663	0.670	0.677	0.684	0.691	0.697	0.704	0.710	0.716	0.722
8292	0.669	0.677	0.685	0.693	0.701	0.708	0.716	0.723	0.730	0.736	0.743	0.749	0.755	0.762
8293	0.572	0.580	0.587	0.595	0.603	0.610	0.617	0.624	0.631	0.638	0.645	0.652	0.658	0.665
8304	0.446	0.454	0.462	0.469	0.476	0.484	0.491	0.498	0.506	0.513	0.520	0.528	0.535	0.541
8324	0.656	0.664	0.672	0.680	0.688	0.696	0.703	0.710	0.717	0.723	0.730	0.736	0.742	0.748
8350	0.498	0.506	0.514	0.522	0.530	0.537	0.545	0.552	0.560	0.567	0.573	0.580	0.587	0.594
8370	0.665	0.675	0.685	0.695	0.703	0.711	0.719	0.727	0.734	0.742	0.750	0.757	0.764	0.774
8387	0.660	0.668	0.675	0.683	0.690	0.697	0.704	0.710	0.717	0.723	0.729	0.735	0.741	0.747
8388	0.581	0.589	0.596	0.604	0.611	0.619	0.626	0.633	0.640	0.647	0.654	0.661	0.667	0.674
8389	0.555	0.563	0.571	0.578	0.585	0.593	0.600	0.607	0.614	0.620	0.627	0.634	0.640	0.646
8390	0.641	0.650	0.658	0.666	0.673	0.681	0.689	0.696	0.703	0.710	0.717	0.725	0.731	0.736
8391	0.578	0.586	0.593	0.601	0.608	0.615	0.622	0.629	0.636	0.642	0.649	0.655	0.662	0.668
8392	0.689	0.696	0.703	0.711	0.718	0.725	0.731	0.738	0.744	0.750	0.756	0.762	0.768	0.774
8393	0.563	0.571	0.579	0.587	0.594	0.602	0.609	0.616	0.623	0.630	0.636	0.643	0.650	0.656
8397	0.527	0.535	0.543	0.551	0.559	0.567	0.574	0.582	0.589	0.596	0.604	0.611	0.618	0.624
8400	0.532	0.540	0.548	0.555	0.562	0.570	0.577	0.584	0.591	0.598	0.604	0.611	0.617	0.623
8500	0.538	0.547	0.555	0.564	0.572	0.580	0.588	0.596	0.604	0.612	0.619	0.627	0.634	0.642

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold

Class 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
8010	0.720	0.726	0.732	0.738	0.744	0.749	0.755	0.760	0.766	0.771	0.776	0.781	0.786	0.791
8013	0.712	0.718	0.724	0.730	0.736	0.742	0.748	0.754	0.759	0.765	0.770	0.775	0.781	0.786
8015	0.723	0.729	0.735	0.741	0.746	0.752	0.758	0.763	0.769	0.774	0.779	0.784	0.789	0.793
8017	0.741	0.747	0.752	0.758	0.764	0.769	0.774	0.779	0.784	0.789	0.794	0.799	0.803	0.808
8018	0.743	0.749	0.754	0.760	0.765	0.771	0.776	0.781	0.786	0.791	0.796	0.800	0.805	0.810
8019	0.695	0.702	0.709	0.715	0.722	0.728	0.734	0.740	0.746	0.751	0.757	0.762	0.767	0.772
8021	0.739	0.745	0.751	0.757	0.762	0.768	0.773	0.778	0.783	0.788	0.793	0.797	0.802	0.806
8028	0.615	0.622	0.628	0.634	0.640	0.646	0.652	0.658	0.664	0.669	0.675	0.681	0.687	0.692
8031	0.730	0.736	0.742	0.747	0.752	0.758	0.763	0.768	0.773	0.777	0.782	0.787	0.791	0.796
8032	0.750	0.756	0.762	0.768	0.773	0.778	0.784	0.789	0.794	0.799	0.804	0.808	0.813	0.818
8039	0.708	0.714	0.720	0.726	0.732	0.737	0.743	0.748	0.754	0.759	0.764	0.769	0.774	0.778
8041	0.688	0.694	0.700	0.706	0.712	0.718	0.724	0.730	0.735	0.741	0.746	0.752	0.757	0.762
8042	0.703	0.709	0.715	0.720	0.726	0.731	0.737	0.742	0.747	0.752	0.757	0.762	0.767	0.771
8046	0.753	0.758	0.764	0.769	0.774	0.779	0.784	0.789	0.794	0.799	0.804	0.808	0.812	0.816
8057	0.781	0.786	0.790	0.794	0.799	0.803	0.807	0.812	0.816	0.820	0.824	0.828	0.832	0.835
8059	0.664	0.671	0.677	0.683	0.689	0.696	0.702	0.708	0.714	0.720	0.726	0.731	0.737	0.742
8060	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766	0.771	0.776
8061	0.723	0.729	0.735	0.740	0.746	0.751	0.757	0.762	0.767	0.772	0.777	0.782	0.786	0.791
8062	0.701	0.707	0.713	0.719	0.724	0.730	0.735	0.741	0.746	0.752	0.757	0.762	0.767	0.771
8063	0.775	0.780	0.785	0.790	0.795	0.800	0.805	0.809	0.813	0.818	0.822	0.826	0.829	0.833
8064	0.752	0.758	0.763	0.768	0.773	0.778	0.783	0.788	0.793	0.798	0.802	0.806	0.811	0.815
8065	0.735	0.741	0.747	0.752	0.758	0.763	0.768	0.773	0.778	0.783	0.788	0.793	0.797	0.802
8066	0.750	0.757	0.763	0.770	0.776	0.782	0.787	0.793	0.798	0.803	0.808	0.813	0.818	0.822
8071	0.772	0.778	0.783	0.788	0.793	0.798	0.803	0.808	0.813	0.818	0.823	0.828	0.832	0.836
8078	0.793	0.798	0.803	0.808	0.812	0.817	0.821	0.826	0.830	0.834	0.838	0.842	0.846	0.850
8102	0.628	0.634	0.640	0.646	0.652	0.657	0.663	0.669	0.675	0.680	0.686	0.692	0.697	0.703
8106	0.671	0.677	0.683	0.689	0.696	0.702	0.707	0.713	0.719	0.725	0.730	0.736	0.741	0.746
8107	0.603	0.609	0.615	0.620	0.626	0.632	0.637	0.643	0.648	0.653	0.659	0.664	0.669	0.674
8116	0.696	0.703	0.710	0.716	0.723	0.729	0.736	0.742	0.749	0.754	0.760	0.766	0.772	0.777
8117	0.616	0.622	0.629	0.636	0.642	0.649	0.655	0.662	0.668	0.674	0.680	0.687	0.693	0.699
8209	0.736	0.742	0.748	0.754	0.760	0.766	0.772	0.777	0.783	0.788	0.793	0.798	0.803	0.808
8215	0.600	0.607	0.613	0.619	0.625	0.632	0.638	0.644	0.650	0.656	0.662	0.668	0.674	0.680
8227	0.638	0.644	0.651	0.657	0.663	0.669	0.674	0.680	0.685	0.690	0.696	0.701	0.706	0.711
8232	0.642	0.648	0.654	0.660	0.666	0.671	0.677	0.683	0.688	0.694	0.699	0.705	0.710	0.715
8267	0.693	0.701	0.708	0.716	0.724	0.732	0.739	0.746	0.753	0.760	0.767	0.774	0.781	0.788
8278 *	0.576	0.583	0.590	0.597	0.604	0.610	0.617	0.623	0.630	0.636	0.643	0.649	0.655	0.661
8286	0.657	0.663	0.670	0.676	0.682	0.688	0.694	0.700	0.706	0.712	0.717	0.723	0.729	0.735
8290	0.729	0.735	0.741	0.747	0.752	0.758	0.763	0.768	0.773	0.778	0.783	0.787	0.791	0.795
8291	0.728	0.734	0.739	0.745	0.750	0.755	0.761	0.765	0.770	0.775	0.779	0.784	0.788	0.792
8292	0.767	0.773	0.779	0.784	0.789	0.795	0.800	0.805	0.809	0.814	0.819	0.823	0.828	0.832
8293	0.671	0.677	0.683	0.689	0.695	0.701	0.707	0.713	0.719	0.724	0.730	0.735	0.740	0.745
8304	0.548	0.555	0.562	0.569	0.577	0.584	0.591	0.598	0.605	0.611	0.618	0.624	0.630	0.637
8324	0.754	0.759	0.765	0.770	0.776	0.781	0.786	0.791	0.796	0.801	0.805	0.810	0.814	0.818
8350	0.600	0.607	0.613	0.620	0.626	0.632	0.638	0.644	0.650	0.656	0.661	0.667	0.673	0.678
8370	0.780	0.786	0.792	0.798	0.803	0.809	0.814	0.819	0.824	0.829	0.834	0.839	0.844	0.848
8387	0.753	0.758	0.763	0.768	0.773	0.778	0.783	0.787	0.792	0.796	0.800	0.805	0.809	0.813
8388	0.680	0.686	0.692	0.698	0.704	0.710	0.716	0.722	0.727	0.732	0.738	0.743	0.748	0.753
8389	0.652	0.659	0.665	0.671	0.676	0.682	0.688	0.693	0.699	0.704	0.710	0.715	0.720	0.725
8390	0.742	0.747	0.753	0.758	0.763	0.768	0.773	0.777	0.782	0.786	0.790	0.794	0.798	0.802
8391	0.674	0.680	0.686	0.692	0.697	0.703	0.708	0.714	0.719	0.724	0.729	0.734	0.739	0.744
8392	0.779	0.784	0.790	0.795	0.799	0.804	0.809	0.813	0.817	0.821	0.825	0.829	0.833	0.837
8393	0.663	0.669	0.675	0.682	0.688	0.694	0.699	0.705	0.711	0.717	0.722	0.727	0.733	0.738
8397	0.630	0.637	0.644	0.650	0.657	0.663	0.669	0.674	0.679	0.683	0.688	0.692	0.696	0.701
8400	0.629	0.635	0.641	0.647	0.653	0.659	0.665	0.671	0.677	0.683	0.688	0.694	0.699	0.705
8500	0.649	0.656	0.662	0.669	0.675	0.682	0.688	0.694	0.700	0.706	0.711	0.717	0.722	0.727

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
8010	0.796	0.801	0.805	0.809	0.814	0.818	0.822	0.826	0.830
8013	0.791	0.796	0.801	0.806	0.811	0.816	0.820	0.824	0.828
8015	0.798	0.802	0.807	0.811	0.815	0.819	0.823	0.827	0.831
8017	0.812	0.816	0.820	0.825	0.828	0.832	0.836	0.840	0.844
8018	0.814	0.818	0.822	0.827	0.831	0.835	0.838	0.842	0.846
8019	0.777	0.782	0.788	0.793	0.798	0.803	0.808	0.812	0.817
8021	0.810	0.815	0.819	0.823	0.827	0.831	0.835	0.838	0.842
8028	0.698	0.703	0.708	0.713	0.718	0.723	0.728	0.732	0.737
8031	0.800	0.805	0.809	0.813	0.817	0.821	0.825	0.828	0.832
8032	0.822	0.827	0.831	0.835	0.839	0.844	0.848	0.852	0.855
8039	0.783	0.788	0.792	0.797	0.801	0.805	0.809	0.813	0.817
8041	0.767	0.772	0.777	0.781	0.785	0.790	0.794	0.798	0.802
8042	0.776	0.781	0.785	0.790	0.794	0.799	0.803	0.807	0.811
8046	0.821	0.824	0.828	0.832	0.836	0.839	0.843	0.846	0.849
8057	0.839	0.843	0.847	0.850	0.854	0.858	0.862	0.865	0.869
8059	0.747	0.752	0.757	0.761	0.766	0.770	0.775	0.779	0.783
8060	0.780	0.785	0.789	0.793	0.798	0.802	0.806	0.810	0.814
8061	0.795	0.799	0.803	0.808	0.812	0.816	0.820	0.823	0.827
8062	0.776	0.781	0.785	0.790	0.795	0.799	0.804	0.808	0.812
8063	0.837	0.840	0.844	0.847	0.850	0.853	0.856	0.859	0.862
8064	0.819	0.823	0.826	0.830	0.833	0.837	0.841	0.844	0.847
8065	0.806	0.811	0.815	0.819	0.822	0.826	0.830	0.834	0.838
8066	0.826	0.831	0.835	0.839	0.843	0.846	0.850	0.854	0.857
8071	0.840	0.844	0.848	0.852	0.856	0.860	0.864	0.868	0.871
8078	0.853	0.857	0.861	0.864	0.867	0.871	0.874	0.877	0.880
8102	0.708	0.713	0.718	0.723	0.728	0.733	0.738	0.743	0.748
8106	0.752	0.757	0.762	0.767	0.771	0.776	0.780	0.784	0.789
8107	0.679	0.684	0.689	0.694	0.699	0.703	0.708	0.713	0.717
8116	0.782	0.787	0.792	0.797	0.801	0.806	0.811	0.815	0.819
8117	0.705	0.711	0.716	0.722	0.728	0.733	0.739	0.744	0.749
8209	0.813	0.817	0.821	0.825	0.829	0.833	0.837	0.841	0.845
8215	0.686	0.692	0.698	0.704	0.709	0.715	0.721	0.727	0.732
8227	0.716	0.721	0.726	0.730	0.735	0.740	0.744	0.749	0.753
8232	0.720	0.725	0.730	0.735	0.740	0.744	0.749	0.753	0.758
8267	0.794	0.800	0.806	0.812	0.817	0.822	0.827	0.832	0.836
8278 *	0.667	0.673	0.679	0.685	0.691	0.697	0.703	0.709	0.714
8286	0.741	0.746	0.752	0.758	0.764	0.769	0.775	0.781	0.786
8290	0.798	0.802	0.806	0.810	0.813	0.817	0.820	0.824	0.827
8291	0.797	0.801	0.805	0.809	0.813	0.816	0.820	0.824	0.827
8292	0.836	0.840	0.844	0.848	0.851	0.855	0.859	0.862	0.865
8293	0.751	0.756	0.761	0.765	0.770	0.775	0.779	0.784	0.788
8304	0.643	0.649	0.655	0.661	0.667	0.673	0.679	0.685	0.690
8324	0.822	0.826	0.830	0.834	0.838	0.842	0.846	0.850	0.853
8350	0.684	0.689	0.695	0.700	0.705	0.711	0.716	0.721	0.726
8370	0.852	0.856	0.861	0.865	0.869	0.873	0.877	0.881	0.885
8387	0.816	0.820	0.824	0.828	0.831	0.835	0.838	0.841	0.845
8388	0.758	0.763	0.768	0.773	0.777	0.782	0.786	0.791	0.795
8389	0.730	0.735	0.739	0.744	0.749	0.753	0.758	0.762	0.767
8390	0.806	0.809	0.812	0.815	0.818	0.822	0.825	0.828	0.831
8391	0.749	0.753	0.758	0.763	0.767	0.771	0.775	0.780	0.784
8392	0.841	0.845	0.849	0.852	0.856	0.859	0.863	0.866	0.869
8393	0.743	0.747	0.752	0.757	0.761	0.766	0.770	0.774	0.779
8397	0.705	0.709	0.713	0.717	0.721	0.725	0.729	0.732	0.736
8400	0.710	0.715	0.720	0.725	0.730	0.735	0.740	0.745	0.749
8500	0.732	0.737	0.742	0.747	0.752	0.757	0.761	0.766	0.770

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
8601	0.11	0.121	0.131	0.141	0.150	0.160	0.169	0.178	0.187	0.196	0.204	0.212	0.220	0.228
8631 *	2.56	0.084	0.091	0.099	0.106	0.112	0.119	0.126	0.132	0.139	0.145	0.151	0.158	0.163
8720	0.55	0.103	0.112	0.121	0.130	0.138	0.147	0.154	0.162	0.170	0.177	0.185	0.192	0.199
8729	0.31	0.125	0.135	0.145	0.154	0.163	0.172	0.180	0.188	0.196	0.205	0.212	0.221	0.228
8740	0.44	0.132	0.144	0.155	0.166	0.176	0.187	0.197	0.207	0.217	0.227	0.236	0.246	0.255
8741	0.04	0.129	0.140	0.152	0.163	0.174	0.185	0.195	0.205	0.216	0.225	0.235	0.244	0.254
8742	0.11	0.126	0.136	0.147	0.157	0.167	0.177	0.187	0.196	0.205	0.214	0.223	0.232	0.241
8743	0.05	0.113	0.124	0.134	0.144	0.153	0.163	0.173	0.182	0.191	0.201	0.209	0.219	0.227
8744	0.11	0.126	0.136	0.147	0.157	0.167	0.177	0.187	0.196	0.205	0.214	0.223	0.232	0.241
8745	3.80	0.129	0.140	0.151	0.161	0.171	0.181	0.190	0.199	0.207	0.216	0.224	0.232	0.240
8746	0.11	0.126	0.136	0.147	0.157	0.167	0.177	0.187	0.196	0.205	0.214	0.223	0.232	0.241
8748	0.30	0.126	0.136	0.147	0.157	0.167	0.177	0.186	0.196	0.205	0.214	0.223	0.232	0.241
8749	0.07	0.123	0.134	0.146	0.157	0.168	0.179	0.189	0.200	0.210	0.221	0.231	0.241	0.250
8755	0.24	0.095	0.103	0.112	0.120	0.128	0.136	0.144	0.152	0.160	0.167	0.175	0.182	0.189
8800	1.24	0.149	0.162	0.174	0.186	0.197	0.209	0.220	0.231	0.241	0.252	0.262	0.272	0.281
8801	0.19	0.180	0.194	0.208	0.221	0.233	0.245	0.256	0.268	0.279	0.290	0.301	0.311	0.321
8803	0.04	0.135	0.146	0.158	0.169	0.180	0.191	0.202	0.212	0.222	0.232	0.242	0.252	0.262
8804	1.19	0.137	0.148	0.159	0.170	0.181	0.191	0.201	0.211	0.221	0.230	0.239	0.249	0.258
8806	1.48	0.171	0.183	0.194	0.205	0.215	0.226	0.236	0.245	0.255	0.264	0.274	0.282	0.291
8807	0.08	0.134	0.144	0.154	0.164	0.173	0.182	0.190	0.198	0.206	0.215	0.222	0.231	0.238
8808	0.16	0.128	0.139	0.150	0.161	0.171	0.181	0.191	0.200	0.210	0.219	0.228	0.237	0.246
8810	0.09	0.144	0.156	0.169	0.181	0.192	0.204	0.215	0.226	0.236	0.247	0.257	0.267	0.277
8811	0.09	0.144	0.156	0.169	0.181	0.192	0.204	0.215	0.226	0.236	0.247	0.257	0.267	0.277
8812	0.09	0.144	0.156	0.169	0.181	0.192	0.204	0.215	0.226	0.236	0.247	0.257	0.267	0.277
8813	0.23	0.145	0.158	0.170	0.181	0.192	0.204	0.214	0.225	0.236	0.246	0.256	0.266	0.276
8818	0.19	0.171	0.186	0.199	0.213	0.225	0.238	0.250	0.263	0.275	0.286	0.297	0.308	0.319
8820	0.10	0.117	0.128	0.139	0.149	0.160	0.170	0.179	0.189	0.199	0.208	0.217	0.227	0.235
8821	0.29	0.149	0.163	0.176	0.190	0.202	0.215	0.227	0.240	0.252	0.263	0.275	0.286	0.298
8822	0.17	0.118	0.129	0.140	0.150	0.160	0.170	0.180	0.189	0.198	0.208	0.217	0.226	0.235
8823	1.58	0.146	0.157	0.168	0.178	0.188	0.198	0.208	0.217	0.226	0.235	0.244	0.253	0.262
8827	1.27	0.134	0.146	0.157	0.167	0.177	0.187	0.197	0.206	0.216	0.225	0.234	0.242	0.251
8829	1.41	0.163	0.175	0.186	0.197	0.208	0.218	0.229	0.238	0.248	0.258	0.267	0.276	0.285
8830	0.67	0.137	0.148	0.159	0.169	0.179	0.188	0.198	0.207	0.216	0.224	0.232	0.241	0.248
8831	0.68	0.225	0.239	0.252	0.264	0.276	0.287	0.298	0.309	0.319	0.330	0.340	0.349	0.359
8834	0.29	0.148	0.160	0.171	0.182	0.192	0.203	0.213	0.223	0.232	0.242	0.251	0.260	0.269
8838	0.45	0.167	0.180	0.191	0.203	0.213	0.224	0.234	0.244	0.253	0.262	0.271	0.280	0.288
8839	0.33	0.154	0.166	0.177	0.188	0.199	0.210	0.220	0.230	0.240	0.250	0.259	0.269	0.278
8840	0.11	0.141	0.152	0.163	0.174	0.184	0.194	0.204	0.214	0.223	0.232	0.241	0.249	0.257
8846	0.53	0.165	0.181	0.196	0.212	0.226	0.241	0.256	0.271	0.285	0.298	0.311	0.324	0.338
8847	3.40	0.128	0.139	0.150	0.161	0.171	0.181	0.191	0.200	0.209	0.219	0.228	0.236	0.245
8850	0.66	0.131	0.143	0.156	0.168	0.180	0.191	0.203	0.214	0.225	0.236	0.247	0.258	0.269
8851	1.42	0.178	0.190	0.203	0.214	0.226	0.237	0.248	0.258	0.268	0.278	0.288	0.297	0.307
8852	0.70	0.116	0.126	0.135	0.144	0.153	0.162	0.170	0.178	0.186	0.194	0.202	0.209	0.217
8859	0.02	0.162	0.175	0.188	0.200	0.212	0.224	0.235	0.246	0.257	0.268	0.278	0.288	0.298
8868	0.25	0.169	0.181	0.193	0.204	0.215	0.226	0.236	0.246	0.256	0.266	0.276	0.285	0.294
8870	0.34	0.157	0.170	0.183	0.194	0.206	0.217	0.227	0.238	0.248	0.257	0.267	0.277	0.286
8871	0.06	0.144	0.156	0.169	0.181	0.192	0.204	0.215	0.226	0.236	0.247	0.257	0.267	0.277
8874	0.02	0.155	0.167	0.179	0.190	0.201	0.211	0.221	0.231	0.240	0.250	0.259	0.268	0.277
8875	0.26	0.170	0.183	0.195	0.207	0.218	0.230	0.240	0.251	0.261	0.271	0.281	0.291	0.300
9007	1.53	0.121	0.131	0.141	0.150	0.158	0.167	0.176	0.184	0.192	0.200	0.208	0.216	0.224
9008	3.29	0.135	0.147	0.159	0.171	0.182	0.194	0.204	0.215	0.226	0.236	0.246	0.256	0.266
9009	1.23	0.119	0.129	0.139	0.148	0.158	0.167	0.176	0.185	0.193	0.202	0.210	0.218	0.227
9010	1.78	0.132	0.144	0.155	0.166	0.177	0.187	0.197	0.207	0.217	0.227	0.236	0.246	0.255
9011	1.62	0.127	0.138	0.148	0.159	0.169	0.178	0.188	0.197	0.207	0.216	0.225	0.234	0.243
9015	1.54	0.118	0.128	0.138	0.147	0.157	0.166	0.175	0.184	0.193	0.201	0.210	0.218	0.226

* 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
8601	0.236	0.244	0.251	0.259	0.266	0.273	0.280	0.287	0.294	0.301	0.307	0.314	0.320	0.326
8631 *	0.170	0.175	0.181	0.187	0.192	0.198	0.203	0.209	0.214	0.219	0.224	0.229	0.235	0.240
8720	0.206	0.213	0.220	0.227	0.234	0.240	0.247	0.254	0.260	0.267	0.273	0.279	0.285	0.292
8729	0.236	0.243	0.251	0.257	0.265	0.272	0.277	0.284	0.292	0.299	0.303	0.310	0.317	0.324
8740	0.265	0.273	0.282	0.291	0.299	0.307	0.315	0.323	0.331	0.339	0.347	0.354	0.361	0.369
8741	0.263	0.271	0.280	0.289	0.297	0.305	0.313	0.321	0.329	0.336	0.343	0.350	0.357	0.364
8742	0.249	0.258	0.266	0.274	0.282	0.290	0.298	0.305	0.313	0.320	0.328	0.335	0.342	0.349
8743	0.235	0.243	0.251	0.258	0.266	0.274	0.281	0.288	0.296	0.303	0.310	0.317	0.324	0.332
8744	0.249	0.258	0.266	0.274	0.282	0.290	0.298	0.305	0.313	0.320	0.328	0.335	0.342	0.349
8745	0.249	0.257	0.265	0.273	0.281	0.289	0.296	0.304	0.312	0.320	0.327	0.335	0.343	0.351
8746	0.249	0.258	0.266	0.274	0.282	0.290	0.298	0.305	0.313	0.320	0.328	0.335	0.342	0.349
8748	0.249	0.257	0.266	0.274	0.282	0.289	0.297	0.305	0.312	0.320	0.327	0.334	0.341	0.348
8749	0.260	0.269	0.278	0.287	0.295	0.303	0.312	0.320	0.328	0.335	0.343	0.351	0.358	0.366
8755	0.196	0.204	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.271	0.277	0.283
8800	0.291	0.300	0.309	0.317	0.326	0.335	0.343	0.351	0.359	0.367	0.375	0.383	0.390	0.397
8801	0.331	0.341	0.350	0.359	0.368	0.377	0.386	0.394	0.403	0.411	0.419	0.427	0.435	0.443
8803	0.271	0.280	0.289	0.298	0.307	0.315	0.324	0.332	0.340	0.348	0.355	0.363	0.370	0.378
8804	0.267	0.275	0.284	0.293	0.301	0.309	0.317	0.325	0.333	0.341	0.348	0.356	0.363	0.370
8806	0.299	0.307	0.315	0.322	0.330	0.337	0.344	0.351	0.358	0.365	0.372	0.379	0.385	0.392
8807	0.246	0.253	0.261	0.267	0.275	0.282	0.288	0.295	0.302	0.309	0.315	0.321	0.328	0.335
8808	0.255	0.263	0.272	0.280	0.288	0.296	0.304	0.312	0.319	0.327	0.334	0.342	0.349	0.356
8810	0.286	0.296	0.305	0.314	0.323	0.332	0.340	0.348	0.357	0.365	0.373	0.380	0.388	0.396
8811	0.286	0.296	0.305	0.314	0.323	0.332	0.340	0.348	0.357	0.365	0.373	0.380	0.388	0.396
8812	0.286	0.296	0.305	0.314	0.323	0.332	0.340	0.348	0.357	0.365	0.373	0.380	0.388	0.396
8813	0.286	0.295	0.305	0.314	0.323	0.331	0.340	0.349	0.358	0.366	0.375	0.383	0.391	0.399
8818	0.329	0.340	0.350	0.360	0.370	0.379	0.389	0.399	0.408	0.418	0.428	0.437	0.446	0.455
8820	0.244	0.253	0.261	0.270	0.278	0.286	0.294	0.302	0.310	0.317	0.325	0.332	0.339	0.346
8821	0.308	0.319	0.329	0.339	0.349	0.358	0.368	0.377	0.386	0.394	0.403	0.411	0.418	0.425
8822	0.243	0.251	0.260	0.268	0.276	0.284	0.291	0.299	0.306	0.313	0.321	0.328	0.335	0.342
8823	0.270	0.278	0.286	0.294	0.302	0.310	0.317	0.325	0.332	0.340	0.347	0.354	0.362	0.369
8827	0.260	0.268	0.276	0.284	0.292	0.300	0.307	0.315	0.322	0.330	0.337	0.344	0.351	0.358
8829	0.294	0.303	0.311	0.320	0.328	0.336	0.344	0.352	0.359	0.367	0.375	0.382	0.389	0.396
8830	0.257	0.264	0.272	0.278	0.286	0.294	0.300	0.307	0.314	0.321	0.327	0.334	0.341	0.347
8831	0.368	0.377	0.386	0.395	0.403	0.411	0.419	0.427	0.435	0.443	0.450	0.457	0.464	0.471
8834	0.278	0.287	0.295	0.304	0.312	0.320	0.328	0.336	0.343	0.351	0.358	0.366	0.373	0.380
8838	0.297	0.305	0.313	0.321	0.328	0.335	0.343	0.350	0.356	0.363	0.369	0.376	0.382	0.388
8839	0.287	0.296	0.304	0.313	0.321	0.329	0.338	0.346	0.354	0.361	0.369	0.376	0.383	0.390
8840	0.265	0.273	0.281	0.288	0.296	0.303	0.310	0.317	0.324	0.331	0.338	0.345	0.351	0.358
8846	0.349	0.362	0.374	0.386	0.398	0.409	0.422	0.433	0.444	0.455	0.467	0.478	0.487	0.497
8847	0.254	0.263	0.271	0.279	0.287	0.295	0.302	0.309	0.316	0.323	0.330	0.337	0.344	0.351
8850	0.279	0.289	0.300	0.310	0.319	0.329	0.338	0.348	0.357	0.366	0.375	0.384	0.392	0.400
8851	0.316	0.324	0.333	0.341	0.349	0.357	0.365	0.373	0.380	0.388	0.395	0.402	0.410	0.417
8852	0.224	0.232	0.239	0.246	0.253	0.260	0.266	0.273	0.280	0.286	0.293	0.299	0.306	0.312
8859	0.308	0.318	0.327	0.337	0.346	0.355	0.364	0.372	0.381	0.389	0.397	0.405	0.413	0.420
8868	0.303	0.312	0.320	0.329	0.337	0.345	0.354	0.361	0.369	0.377	0.385	0.392	0.399	0.407
8870	0.295	0.303	0.312	0.321	0.329	0.337	0.345	0.353	0.360	0.368	0.376	0.383	0.391	0.398
8871	0.286	0.296	0.305	0.314	0.323	0.332	0.340	0.348	0.357	0.365	0.373	0.380	0.388	0.396
8874	0.286	0.295	0.304	0.312	0.320	0.328	0.336	0.343	0.351	0.358	0.365	0.372	0.379	0.386
8875	0.309	0.319	0.328	0.336	0.345	0.354	0.362	0.370	0.378	0.386	0.394	0.401	0.409	0.416
9007	0.232	0.240	0.247	0.255	0.262	0.269	0.277	0.284	0.291	0.298	0.305	0.311	0.318	0.325
9008	0.276	0.285	0.295	0.304	0.313	0.321	0.330	0.339	0.347	0.355	0.364	0.371	0.379	0.387
9009	0.235	0.243	0.250	0.258	0.266	0.273	0.280	0.287	0.295	0.302	0.309	0.316	0.322	0.329
9010	0.264	0.273	0.281	0.290	0.299	0.307	0.315	0.323	0.331	0.339	0.347	0.354	0.361	0.368
9011	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
9015	0.234	0.242	0.250	0.258	0.266	0.273	0.281	0.288	0.295	0.302	0.310	0.317	0.323	0.330

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
8601	0.333	0.339	0.345	0.351	0.357	0.362	0.368	0.374	0.379	0.385	0.390	0.396	0.401	0.406
8631 *	0.245	0.249	0.254	0.259	0.264	0.269	0.274	0.278	0.282	0.287	0.291	0.296	0.300	0.305
8720	0.298	0.304	0.310	0.316	0.322	0.328	0.333	0.339	0.345	0.350	0.356	0.361	0.367	0.372
8729	0.330	0.334	0.340	0.347	0.353	0.360	0.366	0.372	0.375	0.381	0.387	0.394	0.400	0.406
8740	0.376	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
8741	0.371	0.378	0.385	0.391	0.397	0.404	0.410	0.416	0.422	0.428	0.433	0.439	0.445	0.450
8742	0.355	0.362	0.369	0.375	0.381	0.388	0.394	0.400	0.406	0.412	0.418	0.424	0.429	0.435
8743	0.339	0.346	0.353	0.360	0.367	0.374	0.380	0.387	0.393	0.400	0.406	0.412	0.418	0.423
8744	0.355	0.362	0.369	0.375	0.381	0.388	0.394	0.400	0.406	0.412	0.418	0.424	0.429	0.435
8745	0.358	0.365	0.373	0.380	0.388	0.395	0.403	0.410	0.417	0.425	0.432	0.439	0.446	0.453
8746	0.355	0.362	0.369	0.375	0.381	0.388	0.394	0.400	0.406	0.412	0.418	0.424	0.429	0.435
8748	0.355	0.361	0.368	0.374	0.381	0.387	0.393	0.399	0.405	0.411	0.417	0.422	0.428	0.433
8749	0.373	0.380	0.387	0.394	0.400	0.407	0.413	0.419	0.426	0.432	0.438	0.444	0.450	0.456
8755	0.290	0.296	0.302	0.307	0.313	0.319	0.325	0.331	0.337	0.343	0.348	0.354	0.360	0.366
8800	0.405	0.412	0.419	0.426	0.432	0.439	0.446	0.452	0.459	0.465	0.472	0.478	0.484	0.490
8801	0.451	0.459	0.466	0.474	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.530	0.536	0.542
8803	0.385	0.392	0.399	0.406	0.413	0.419	0.426	0.432	0.439	0.445	0.451	0.457	0.462	0.468
8804	0.377	0.384	0.391	0.397	0.404	0.410	0.417	0.423	0.429	0.435	0.441	0.447	0.453	0.459
8806	0.398	0.404	0.410	0.416	0.422	0.427	0.433	0.439	0.445	0.450	0.456	0.462	0.467	0.473
8807	0.341	0.346	0.352	0.358	0.364	0.371	0.377	0.383	0.387	0.393	0.399	0.404	0.410	0.415
8808	0.363	0.370	0.376	0.383	0.390	0.396	0.403	0.409	0.415	0.422	0.428	0.434	0.440	0.445
8810	0.403	0.410	0.417	0.424	0.431	0.438	0.445	0.451	0.458	0.464	0.470	0.477	0.483	0.489
8811	0.403	0.410	0.417	0.424	0.431	0.438	0.445	0.451	0.458	0.464	0.470	0.477	0.483	0.489
8812	0.403	0.410	0.417	0.424	0.431	0.438	0.445	0.451	0.458	0.464	0.470	0.477	0.483	0.489
8813	0.407	0.415	0.423	0.431	0.439	0.446	0.454	0.461	0.468	0.475	0.482	0.488	0.495	0.501
8818	0.464	0.475	0.483	0.492	0.501	0.510	0.519	0.528	0.538	0.547	0.556	0.564	0.573	0.581
8820	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
8821	0.433	0.440	0.447	0.454	0.461	0.467	0.474	0.480	0.487	0.494	0.500	0.507	0.513	0.519
8822	0.348	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
8823	0.376	0.383	0.389	0.396	0.403	0.409	0.416	0.422	0.429	0.435	0.441	0.448	0.454	0.460
8827	0.365	0.372	0.378	0.385	0.392	0.398	0.404	0.411	0.417	0.423	0.429	0.435	0.441	0.447
8829	0.403	0.410	0.417	0.424	0.430	0.437	0.443	0.449	0.456	0.462	0.468	0.474	0.480	0.486
8830	0.354	0.359	0.365	0.372	0.378	0.384	0.391	0.397	0.400	0.407	0.413	0.419	0.425	0.430
8831	0.478	0.484	0.491	0.497	0.503	0.509	0.515	0.521	0.527	0.532	0.538	0.543	0.549	0.554
8834	0.387	0.394	0.401	0.407	0.414	0.420	0.427	0.433	0.439	0.445	0.452	0.457	0.463	0.469
8838	0.394	0.400	0.406	0.412	0.418	0.424	0.429	0.435	0.441	0.446	0.452	0.457	0.462	0.467
8839	0.397	0.404	0.411	0.417	0.424	0.430	0.437	0.443	0.449	0.455	0.461	0.467	0.473	0.478
8840	0.364	0.370	0.376	0.382	0.388	0.393	0.399	0.404	0.410	0.415	0.420	0.426	0.431	0.435
8846	0.507	0.518	0.528	0.537	0.546	0.555	0.564	0.572	0.582	0.590	0.598	0.605	0.612	0.619
8847	0.358	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
8850	0.408	0.417	0.425	0.432	0.440	0.448	0.456	0.464	0.471	0.478	0.485	0.492	0.499	0.506
8851	0.424	0.430	0.437	0.444	0.450	0.457	0.463	0.469	0.476	0.482	0.488	0.494	0.499	0.505
8852	0.318	0.324	0.330	0.336	0.342	0.348	0.354	0.360	0.366	0.372	0.378	0.384	0.390	0.396
8859	0.428	0.435	0.442	0.449	0.457	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
8868	0.414	0.421	0.428	0.435	0.441	0.448	0.455	0.461	0.467	0.474	0.480	0.486	0.492	0.497
8870	0.406	0.413	0.420	0.426	0.433	0.439	0.445	0.451	0.458	0.463	0.469	0.475	0.481	0.487
8871	0.403	0.410	0.417	0.424	0.431	0.438	0.445	0.451	0.458	0.464	0.470	0.477	0.483	0.489
8874	0.393	0.400	0.407	0.413	0.419	0.426	0.432	0.438	0.444	0.450	0.456	0.461	0.467	0.473
8875	0.424	0.431	0.439	0.446	0.453	0.460	0.467	0.474	0.480	0.487	0.494	0.500	0.507	0.513
9007	0.332	0.338	0.344	0.351	0.357	0.363	0.369	0.375	0.381	0.387	0.393	0.399	0.405	0.411
9008	0.395	0.402	0.409	0.417	0.424	0.431	0.438	0.444	0.451	0.458	0.464	0.471	0.477	0.483
9009	0.336	0.342	0.349	0.355	0.361	0.368	0.374	0.380	0.386	0.392	0.398	0.404	0.410	0.416
9010	0.375	0.382	0.389	0.395	0.402	0.408	0.415	0.421	0.428	0.434	0.440	0.446	0.452	0.458
9011	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
9015	0.337	0.344	0.350	0.357	0.363	0.369	0.375	0.381	0.387	0.393	0.399	0.405	0.410	0.416

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold

Class 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
8601	0.411	0.421	0.431	0.441	0.450	0.460	0.469	0.477	0.486	0.495	0.503	0.511	0.519	0.527
8631 *	0.309	0.318	0.325	0.334	0.342	0.351	0.359	0.367	0.375	0.381	0.388	0.396	0.404	0.411
8720	0.378	0.389	0.399	0.410	0.420	0.430	0.440	0.450	0.459	0.468	0.478	0.487	0.495	0.504
8729	0.412	0.423	0.431	0.442	0.452	0.463	0.473	0.483	0.493	0.499	0.508	0.518	0.528	0.537
8740	0.465	0.476	0.487	0.497	0.508	0.518	0.528	0.537	0.546	0.555	0.564	0.573	0.581	0.590
8741	0.456	0.466	0.477	0.487	0.496	0.506	0.515	0.524	0.533	0.542	0.550	0.559	0.567	0.575
8742	0.440	0.451	0.462	0.472	0.482	0.492	0.502	0.511	0.521	0.530	0.538	0.547	0.555	0.563
8743	0.429	0.440	0.451	0.462	0.473	0.483	0.492	0.502	0.512	0.522	0.531	0.540	0.548	0.557
8744	0.440	0.451	0.462	0.472	0.482	0.492	0.502	0.511	0.521	0.530	0.538	0.547	0.555	0.563
8745	0.460	0.473	0.486	0.498	0.510	0.521	0.533	0.544	0.555	0.565	0.575	0.586	0.596	0.606
8746	0.440	0.451	0.462	0.472	0.482	0.492	0.502	0.511	0.521	0.530	0.538	0.547	0.555	0.563
8748	0.438	0.449	0.459	0.470	0.479	0.489	0.498	0.507	0.516	0.524	0.533	0.541	0.549	0.557
8749	0.461	0.472	0.482	0.491	0.501	0.510	0.519	0.529	0.538	0.547	0.555	0.564	0.572	0.581
8755	0.371	0.382	0.393	0.404	0.414	0.425	0.435	0.445	0.454	0.463	0.472	0.481	0.489	0.497
8800	0.496	0.508	0.520	0.531	0.542	0.553	0.564	0.574	0.584	0.593	0.602	0.611	0.620	0.628
8801	0.549	0.561	0.573	0.585	0.596	0.606	0.616	0.626	0.636	0.645	0.654	0.663	0.672	0.681
8803	0.474	0.485	0.496	0.507	0.517	0.527	0.537	0.547	0.556	0.565	0.574	0.582	0.590	0.599
8804	0.465	0.476	0.487	0.498	0.508	0.518	0.528	0.538	0.547	0.556	0.565	0.574	0.582	0.591
8806	0.478	0.490	0.500	0.511	0.521	0.532	0.542	0.552	0.562	0.571	0.580	0.589	0.597	0.605
8807	0.421	0.432	0.440	0.451	0.461	0.472	0.482	0.491	0.501	0.507	0.516	0.524	0.531	0.539
8808	0.451	0.462	0.473	0.484	0.494	0.504	0.514	0.524	0.534	0.543	0.552	0.561	0.570	0.578
8810	0.495	0.506	0.517	0.528	0.539	0.549	0.559	0.568	0.577	0.586	0.595	0.604	0.612	0.620
8811	0.495	0.506	0.517	0.528	0.539	0.549	0.559	0.568	0.577	0.586	0.595	0.604	0.612	0.620
8812	0.495	0.506	0.517	0.528	0.539	0.549	0.559	0.568	0.577	0.586	0.595	0.604	0.612	0.620
8813	0.508	0.520	0.533	0.545	0.557	0.568	0.579	0.589	0.599	0.609	0.617	0.626	0.634	0.641
8818	0.590	0.607	0.627	0.644	0.660	0.675	0.691	0.706	0.720	0.738	0.750	0.762	0.774	0.784
8820	0.442	0.453	0.464	0.475	0.485	0.496	0.506	0.515	0.525	0.534	0.544	0.553	0.562	0.571
8821	0.526	0.538	0.551	0.562	0.573	0.584	0.594	0.603	0.612	0.621	0.630	0.639	0.648	0.656
8822	0.434	0.445	0.456	0.466	0.476	0.486	0.496	0.506	0.515	0.525	0.534	0.543	0.551	0.560
8823	0.466	0.478	0.490	0.501	0.512	0.523	0.534	0.544	0.554	0.564	0.574	0.583	0.592	0.601
8827	0.453	0.464	0.475	0.486	0.497	0.507	0.517	0.527	0.537	0.547	0.556	0.565	0.574	0.583
8829	0.491	0.503	0.514	0.524	0.535	0.545	0.555	0.564	0.574	0.583	0.592	0.601	0.610	0.618
8830	0.436	0.448	0.456	0.467	0.478	0.489	0.500	0.510	0.521	0.528	0.538	0.548	0.558	0.568
8831	0.559	0.569	0.579	0.589	0.599	0.608	0.617	0.626	0.634	0.643	0.651	0.659	0.666	0.674
8834	0.475	0.486	0.497	0.508	0.518	0.528	0.538	0.548	0.557	0.566	0.575	0.584	0.592	0.600
8838	0.472	0.482	0.492	0.502	0.512	0.521	0.530	0.539	0.548	0.556	0.564	0.572	0.580	0.588
8839	0.484	0.495	0.506	0.516	0.527	0.537	0.546	0.556	0.565	0.574	0.583	0.591	0.599	0.607
8840	0.440	0.450	0.459	0.468	0.477	0.486	0.495	0.503	0.512	0.520	0.528	0.536	0.543	0.551
8846	0.626	0.639	0.655	0.667	0.679	0.691	0.702	0.712	0.721	0.732	0.741	0.749	0.758	0.765
8847	0.443	0.454	0.463	0.473	0.483	0.492	0.501	0.511	0.520	0.528	0.537	0.546	0.554	0.562
8850	0.513	0.526	0.539	0.552	0.565	0.577	0.589	0.601	0.612	0.622	0.633	0.642	0.652	0.661
8851	0.511	0.522	0.534	0.544	0.555	0.565	0.575	0.585	0.595	0.605	0.615	0.624	0.634	0.643
8852	0.402	0.413	0.425	0.436	0.448	0.459	0.470	0.481	0.492	0.503	0.513	0.524	0.535	0.545
8859	0.519	0.530	0.541	0.552	0.562	0.571	0.581	0.590	0.599	0.607	0.616	0.624	0.632	0.639
8868	0.503	0.514	0.525	0.536	0.547	0.557	0.567	0.577	0.586	0.596	0.605	0.613	0.622	0.630
8870	0.492	0.503	0.514	0.525	0.535	0.546	0.556	0.565	0.575	0.584	0.593	0.601	0.610	0.618
8871	0.495	0.506	0.517	0.528	0.539	0.549	0.559	0.568	0.577	0.586	0.595	0.604	0.612	0.620
8874	0.478	0.489	0.500	0.511	0.521	0.531	0.540	0.550	0.559	0.568	0.577	0.585	0.593	0.601
8875	0.520	0.532	0.544	0.556	0.567	0.578	0.588	0.598	0.608	0.618	0.628	0.637	0.646	0.655
9007	0.416	0.428	0.438	0.449	0.460	0.470	0.481	0.491	0.500	0.510	0.520	0.530	0.539	0.548
9008	0.489	0.501	0.513	0.524	0.535	0.546	0.557	0.567	0.577	0.586	0.596	0.605	0.614	0.623
9009	0.421	0.433	0.444	0.454	0.465	0.475	0.485	0.495	0.504	0.514	0.523	0.532	0.541	0.550
9010	0.464	0.475	0.486	0.496	0.506	0.516	0.526	0.535	0.545	0.554	0.563	0.571	0.580	0.588
9011	0.445	0.457	0.468	0.479	0.489	0.499	0.509	0.519	0.529	0.538	0.547	0.556	0.565	0.573
9015	0.422	0.433	0.444	0.454	0.465	0.475	0.485	0.494	0.504	0.513	0.522	0.531	0.540	0.548

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
8601	0.534	0.542	0.550	0.557	0.564	0.571	0.578	0.585	0.592	0.599	0.605	0.612	0.618	0.624
8631 *	0.419	0.426	0.433	0.441	0.448	0.455	0.462	0.469	0.476	0.483	0.489	0.496	0.503	0.506
8720	0.513	0.521	0.530	0.538	0.546	0.554	0.562	0.569	0.577	0.584	0.591	0.598	0.605	0.611
8729	0.547	0.556	0.565	0.574	0.583	0.592	0.601	0.610	0.619	0.627	0.636	0.645	0.653	0.659
8740	0.598	0.605	0.613	0.620	0.628	0.635	0.641	0.648	0.655	0.661	0.668	0.674	0.680	0.686
8741	0.583	0.590	0.598	0.605	0.613	0.620	0.626	0.633	0.640	0.646	0.652	0.659	0.665	0.671
8742	0.571	0.579	0.586	0.594	0.601	0.608	0.615	0.622	0.629	0.635	0.641	0.648	0.654	0.660
8743	0.565	0.573	0.582	0.589	0.597	0.605	0.612	0.619	0.625	0.631	0.637	0.643	0.649	0.655
8744	0.571	0.579	0.586	0.594	0.601	0.608	0.615	0.622	0.629	0.635	0.641	0.648	0.654	0.660
8745	0.615	0.624	0.632	0.640	0.648	0.656	0.663	0.670	0.677	0.685	0.691	0.698	0.704	0.709
8746	0.571	0.579	0.586	0.594	0.601	0.608	0.615	0.622	0.629	0.635	0.641	0.648	0.654	0.660
8748	0.565	0.572	0.580	0.587	0.594	0.601	0.607	0.614	0.620	0.627	0.633	0.639	0.645	0.651
8749	0.589	0.596	0.604	0.611	0.618	0.625	0.632	0.638	0.644	0.650	0.656	0.662	0.667	0.673
8755	0.505	0.513	0.521	0.529	0.537	0.544	0.552	0.559	0.567	0.574	0.581	0.588	0.596	0.603
8800	0.637	0.645	0.652	0.660	0.667	0.674	0.681	0.688	0.695	0.701	0.708	0.714	0.720	0.726
8801	0.689	0.697	0.705	0.712	0.720	0.727	0.734	0.741	0.748	0.755	0.762	0.768	0.774	0.781
8803	0.607	0.615	0.623	0.630	0.637	0.644	0.651	0.657	0.663	0.669	0.675	0.681	0.687	0.693
8804	0.599	0.607	0.614	0.622	0.629	0.637	0.644	0.651	0.658	0.664	0.671	0.677	0.684	0.690
8806	0.614	0.622	0.630	0.638	0.646	0.653	0.660	0.667	0.674	0.680	0.687	0.693	0.700	0.706
8807	0.545	0.552	0.558	0.564	0.570	0.575	0.581	0.586	0.592	0.597	0.602	0.608	0.613	0.614
8808	0.586	0.594	0.602	0.610	0.618	0.625	0.632	0.639	0.646	0.653	0.659	0.666	0.672	0.678
8810	0.628	0.636	0.643	0.650	0.658	0.665	0.672	0.678	0.685	0.691	0.698	0.704	0.710	0.715
8811	0.628	0.636	0.643	0.650	0.658	0.665	0.672	0.678	0.685	0.691	0.698	0.704	0.710	0.715
8812	0.628	0.636	0.643	0.650	0.658	0.665	0.672	0.678	0.685	0.691	0.698	0.704	0.710	0.715
8813	0.648	0.655	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.697	0.702	0.707	0.712	0.716
8818	0.791	0.798	0.805	0.811	0.817	0.822	0.828	0.834	0.839	0.845	0.850	0.855	0.861	0.871
8820	0.579	0.588	0.597	0.605	0.613	0.621	0.629	0.637	0.644	0.651	0.658	0.665	0.672	0.678
8821	0.665	0.673	0.681	0.689	0.696	0.704	0.711	0.719	0.726	0.733	0.740	0.747	0.754	0.761
8822	0.568	0.576	0.585	0.593	0.600	0.608	0.616	0.623	0.631	0.638	0.645	0.652	0.658	0.665
8823	0.610	0.619	0.627	0.636	0.644	0.651	0.659	0.666	0.674	0.681	0.688	0.695	0.702	0.708
8827	0.591	0.600	0.608	0.616	0.624	0.632	0.639	0.647	0.654	0.661	0.668	0.675	0.682	0.689
8829	0.627	0.635	0.643	0.651	0.658	0.666	0.673	0.681	0.688	0.695	0.701	0.708	0.715	0.721
8830	0.578	0.587	0.597	0.606	0.615	0.625	0.634	0.643	0.652	0.661	0.669	0.678	0.687	0.694
8831	0.681	0.689	0.696	0.703	0.710	0.716	0.723	0.729	0.735	0.741	0.747	0.753	0.759	0.764
8834	0.608	0.616	0.624	0.631	0.639	0.646	0.653	0.660	0.667	0.673	0.680	0.686	0.692	0.698
8838	0.595	0.602	0.609	0.616	0.623	0.630	0.637	0.644	0.650	0.657	0.663	0.669	0.675	0.682
8839	0.615	0.623	0.630	0.637	0.644	0.651	0.658	0.665	0.672	0.678	0.685	0.691	0.697	0.703
8840	0.558	0.566	0.573	0.580	0.587	0.593	0.600	0.606	0.613	0.620	0.626	0.632	0.638	0.644
8846	0.773	0.780	0.787	0.794	0.801	0.808	0.815	0.822	0.828	0.835	0.841	0.847	0.853	0.861
8847	0.570	0.578	0.585	0.592	0.600	0.607	0.613	0.619	0.626	0.632	0.638	0.644	0.650	0.656
8850	0.670	0.679	0.687	0.695	0.703	0.711	0.718	0.724	0.731	0.737	0.744	0.750	0.756	0.762
8851	0.652	0.660	0.669	0.677	0.685	0.693	0.700	0.707	0.714	0.721	0.728	0.735	0.742	0.748
8852	0.556	0.567	0.577	0.588	0.598	0.609	0.619	0.629	0.639	0.649	0.658	0.667	0.674	0.683
8859	0.647	0.655	0.662	0.669	0.676	0.683	0.689	0.696	0.702	0.708	0.714	0.719	0.725	0.731
8868	0.639	0.647	0.655	0.662	0.670	0.677	0.684	0.691	0.698	0.705	0.711	0.718	0.724	0.730
8870	0.626	0.634	0.642	0.650	0.658	0.665	0.672	0.679	0.686	0.692	0.699	0.705	0.711	0.717
8871	0.628	0.636	0.643	0.650	0.658	0.665	0.672	0.678	0.685	0.691	0.698	0.704	0.710	0.715
8874	0.609	0.617	0.625	0.632	0.639	0.646	0.653	0.659	0.665	0.672	0.678	0.684	0.690	0.696
8875	0.663	0.672	0.680	0.688	0.695	0.703	0.710	0.717	0.723	0.730	0.736	0.742	0.748	0.754
9007	0.557	0.566	0.574	0.583	0.591	0.599	0.607	0.615	0.623	0.631	0.638	0.646	0.653	0.661
9008	0.632	0.640	0.648	0.656	0.664	0.672	0.680	0.687	0.694	0.701	0.708	0.715	0.721	0.728
9009	0.558	0.566	0.575	0.583	0.591	0.599	0.606	0.614	0.621	0.628	0.635	0.642	0.649	0.656
9010	0.597	0.605	0.613	0.621	0.629	0.637	0.644	0.652	0.659	0.666	0.673	0.680	0.686	0.693
9011	0.582	0.590	0.598	0.605	0.613	0.620	0.628	0.635	0.642	0.649	0.656	0.662	0.669	0.675
9015	0.557	0.565	0.574	0.582	0.590	0.597	0.605	0.613	0.620	0.628	0.635	0.642	0.649	0.656

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
8601	0.631	0.637	0.642	0.648	0.654	0.660	0.666	0.671	0.677	0.682	0.687	0.693	0.698	0.703
8631 *	0.512	0.519	0.525	0.531	0.537	0.543	0.550	0.556	0.561	0.567	0.573	0.579	0.585	0.590
8720	0.618	0.624	0.630	0.636	0.642	0.648	0.654	0.660	0.666	0.672	0.678	0.684	0.690	0.696
8729	0.667	0.675	0.684	0.692	0.701	0.709	0.716	0.723	0.730	0.737	0.744	0.750	0.756	0.761
8740	0.692	0.698	0.704	0.710	0.716	0.722	0.727	0.733	0.738	0.743	0.748	0.753	0.758	0.763
8741	0.677	0.683	0.688	0.694	0.700	0.705	0.711	0.716	0.721	0.726	0.732	0.737	0.742	0.747
8742	0.666	0.672	0.678	0.684	0.689	0.695	0.700	0.705	0.711	0.716	0.721	0.726	0.730	0.735
8743	0.661	0.668	0.674	0.680	0.686	0.692	0.697	0.703	0.709	0.715	0.721	0.726	0.732	0.737
8744	0.666	0.672	0.678	0.684	0.689	0.695	0.700	0.705	0.711	0.716	0.721	0.726	0.730	0.735
8745	0.715	0.721	0.726	0.731	0.737	0.741	0.746	0.751	0.755	0.760	0.765	0.769	0.774	0.778
8746	0.666	0.672	0.678	0.684	0.689	0.695	0.700	0.705	0.711	0.716	0.721	0.726	0.730	0.735
8748	0.656	0.662	0.668	0.673	0.679	0.684	0.690	0.695	0.700	0.705	0.710	0.714	0.719	0.724
8749	0.679	0.685	0.690	0.696	0.701	0.707	0.712	0.717	0.722	0.727	0.732	0.737	0.742	0.747
8755	0.610	0.617	0.624	0.631	0.638	0.644	0.651	0.656	0.662	0.667	0.672	0.677	0.682	0.687
8800	0.732	0.738	0.743	0.749	0.754	0.759	0.765	0.770	0.775	0.780	0.784	0.789	0.794	0.798
8801	0.787	0.793	0.799	0.804	0.810	0.814	0.819	0.823	0.828	0.832	0.836	0.840	0.845	0.849
8803	0.699	0.704	0.710	0.715	0.721	0.726	0.731	0.737	0.742	0.747	0.752	0.757	0.761	0.766
8804	0.696	0.702	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.747	0.752	0.757	0.762	0.767
8806	0.712	0.719	0.725	0.731	0.737	0.742	0.748	0.754	0.759	0.764	0.769	0.774	0.779	0.784
8807	0.619	0.625	0.630	0.635	0.640	0.644	0.649	0.654	0.659	0.664	0.669	0.673	0.678	0.683
8808	0.684	0.690	0.696	0.702	0.708	0.713	0.719	0.724	0.729	0.734	0.739	0.744	0.749	0.753
8810	0.721	0.727	0.732	0.737	0.742	0.748	0.753	0.757	0.762	0.767	0.772	0.776	0.781	0.785
8811	0.721	0.727	0.732	0.737	0.742	0.748	0.753	0.757	0.762	0.767	0.772	0.776	0.781	0.785
8812	0.721	0.727	0.732	0.737	0.742	0.748	0.753	0.757	0.762	0.767	0.772	0.776	0.781	0.785
8813	0.721	0.725	0.729	0.733	0.737	0.742	0.746	0.750	0.754	0.758	0.761	0.765	0.769	0.773
8818	0.875	0.879	0.883	0.887	0.890	0.894	0.898	0.902	0.906	0.909	0.913	0.917	0.920	0.924
8820	0.685	0.691	0.697	0.703	0.708	0.714	0.719	0.725	0.730	0.736	0.741	0.746	0.751	0.755
8821	0.767	0.774	0.780	0.786	0.791	0.797	0.802	0.808	0.814	0.819	0.824	0.829	0.833	0.838
8822	0.672	0.678	0.685	0.691	0.697	0.704	0.710	0.715	0.721	0.727	0.733	0.738	0.744	0.749
8823	0.715	0.722	0.728	0.735	0.741	0.747	0.753	0.759	0.765	0.771	0.776	0.782	0.787	0.793
8827	0.695	0.701	0.708	0.714	0.720	0.725	0.731	0.737	0.742	0.747	0.753	0.758	0.763	0.768
8829	0.727	0.733	0.739	0.745	0.751	0.756	0.762	0.767	0.773	0.778	0.783	0.788	0.793	0.797
8830	0.703	0.711	0.720	0.728	0.737	0.745	0.753	0.762	0.768	0.775	0.781	0.787	0.793	0.799
8831	0.770	0.775	0.780	0.785	0.791	0.795	0.800	0.805	0.809	0.814	0.818	0.822	0.827	0.831
8834	0.704	0.710	0.716	0.721	0.727	0.732	0.737	0.743	0.748	0.753	0.758	0.762	0.767	0.772
8838	0.687	0.693	0.699	0.704	0.710	0.715	0.720	0.726	0.731	0.736	0.741	0.746	0.751	0.756
8839	0.709	0.715	0.721	0.726	0.731	0.737	0.742	0.747	0.752	0.757	0.762	0.767	0.771	0.776
8840	0.650	0.656	0.662	0.669	0.675	0.681	0.686	0.692	0.698	0.704	0.709	0.715	0.720	0.726
8846	0.866	0.871	0.876	0.880	0.884	0.888	0.892	0.896	0.899	0.902	0.904	0.907	0.909	0.912
8847	0.662	0.668	0.674	0.679	0.685	0.690	0.695	0.701	0.706	0.711	0.715	0.720	0.725	0.730
8850	0.768	0.773	0.779	0.784	0.789	0.794	0.798	0.803	0.807	0.811	0.815	0.819	0.822	0.826
8851	0.754	0.760	0.767	0.773	0.779	0.784	0.790	0.795	0.800	0.805	0.809	0.814	0.818	0.822
8852	0.691	0.699	0.707	0.714	0.722	0.730	0.737	0.745	0.752	0.758	0.764	0.770	0.776	0.781
8859	0.736	0.742	0.747	0.752	0.757	0.762	0.767	0.772	0.777	0.781	0.786	0.790	0.794	0.799
8868	0.736	0.742	0.748	0.754	0.759	0.764	0.769	0.774	0.779	0.784	0.789	0.793	0.798	0.802
8870	0.723	0.729	0.734	0.740	0.745	0.750	0.756	0.761	0.767	0.772	0.777	0.782	0.787	0.792
8871	0.721	0.727	0.732	0.737	0.742	0.748	0.753	0.757	0.762	0.767	0.772	0.776	0.781	0.785
8874	0.701	0.707	0.712	0.717	0.723	0.728	0.733	0.738	0.743	0.748	0.753	0.758	0.762	0.767
8875	0.760	0.765	0.771	0.776	0.781	0.786	0.791	0.796	0.800	0.805	0.809	0.813	0.817	0.821
9007	0.668	0.675	0.682	0.689	0.696	0.702	0.709	0.715	0.722	0.727	0.733	0.739	0.745	0.750
9008	0.734	0.740	0.746	0.752	0.758	0.763	0.769	0.774	0.779	0.785	0.790	0.795	0.799	0.804
9009	0.663	0.669	0.676	0.682	0.689	0.695	0.701	0.707	0.713	0.719	0.725	0.730	0.736	0.741
9010	0.700	0.706	0.712	0.718	0.723	0.729	0.734	0.739	0.744	0.749	0.754	0.759	0.763	0.768
9011	0.682	0.688	0.694	0.700	0.706	0.712	0.717	0.723	0.728	0.733	0.738	0.743	0.749	0.753
9015	0.663	0.670	0.677	0.683	0.690	0.696	0.702	0.708	0.714	0.719	0.725	0.731	0.736	0.741

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
8601	0.708	0.713	0.718	0.723	0.728	0.733	0.737	0.742	0.747
8631 *	0.596	0.602	0.607	0.613	0.618	0.623	0.629	0.634	0.639
8720	0.701	0.707	0.712	0.717	0.722	0.726	0.731	0.736	0.740
8729	0.766	0.770	0.775	0.780	0.785	0.790	0.794	0.799	0.804
8740	0.768	0.773	0.777	0.782	0.786	0.791	0.795	0.799	0.803
8741	0.752	0.757	0.762	0.767	0.771	0.776	0.780	0.785	0.790
8742	0.740	0.745	0.749	0.754	0.758	0.762	0.767	0.771	0.775
8743	0.741	0.746	0.750	0.754	0.758	0.762	0.766	0.770	0.774
8744	0.740	0.745	0.749	0.754	0.758	0.762	0.767	0.771	0.775
8745	0.783	0.787	0.792	0.797	0.801	0.806	0.810	0.815	0.819
8746	0.740	0.745	0.749	0.754	0.758	0.762	0.767	0.771	0.775
8748	0.729	0.733	0.738	0.742	0.747	0.751	0.755	0.760	0.764
8749	0.752	0.756	0.761	0.765	0.769	0.773	0.777	0.782	0.786
8755	0.692	0.697	0.702	0.707	0.712	0.717	0.722	0.726	0.731
8800	0.802	0.807	0.811	0.815	0.819	0.823	0.826	0.830	0.834
8801	0.852	0.856	0.860	0.863	0.867	0.870	0.873	0.875	0.878
8803	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8804	0.771	0.776	0.781	0.785	0.790	0.794	0.799	0.803	0.807
8806	0.788	0.792	0.796	0.800	0.804	0.807	0.811	0.815	0.818
8807	0.688	0.692	0.697	0.701	0.706	0.710	0.715	0.719	0.724
8808	0.758	0.762	0.767	0.771	0.775	0.779	0.783	0.787	0.791
8810	0.789	0.793	0.798	0.802	0.806	0.810	0.813	0.817	0.821
8811	0.789	0.793	0.798	0.802	0.806	0.810	0.813	0.817	0.821
8812	0.789	0.793	0.798	0.802	0.806	0.810	0.813	0.817	0.821
8813	0.776	0.780	0.783	0.786	0.789	0.792	0.796	0.799	0.802
8818	0.928	0.931	0.935	0.938	0.942	0.944	0.947	0.949	0.951
8820	0.760	0.765	0.770	0.774	0.779	0.783	0.787	0.791	0.795
8821	0.841	0.845	0.849	0.853	0.856	0.859	0.862	0.865	0.868
8822	0.754	0.759	0.764	0.769	0.774	0.779	0.783	0.788	0.792
8823	0.798	0.804	0.809	0.814	0.819	0.823	0.828	0.832	0.837
8827	0.773	0.778	0.782	0.787	0.791	0.796	0.800	0.804	0.808
8829	0.802	0.806	0.811	0.815	0.819	0.823	0.827	0.831	0.835
8830	0.805	0.811	0.817	0.823	0.829	0.835	0.841	0.845	0.849
8831	0.835	0.838	0.842	0.846	0.850	0.853	0.857	0.860	0.863
8834	0.776	0.781	0.785	0.790	0.794	0.798	0.802	0.806	0.810
8838	0.760	0.765	0.769	0.773	0.777	0.781	0.785	0.789	0.793
8839	0.780	0.785	0.789	0.793	0.797	0.802	0.806	0.810	0.814
8840	0.731	0.735	0.740	0.745	0.749	0.753	0.758	0.762	0.766
8846	0.914	0.916	0.919	0.921	0.923	0.925	0.927	0.929	0.930
8847	0.734	0.739	0.743	0.748	0.752	0.756	0.760	0.764	0.768
8850	0.830	0.833	0.837	0.840	0.843	0.847	0.850	0.853	0.856
8851	0.826	0.831	0.835	0.838	0.842	0.846	0.849	0.853	0.856
8852	0.787	0.792	0.798	0.803	0.809	0.814	0.818	0.823	0.828
8859	0.803	0.807	0.811	0.815	0.819	0.823	0.827	0.830	0.834
8868	0.806	0.811	0.815	0.818	0.822	0.826	0.830	0.833	0.837
8870	0.797	0.802	0.806	0.811	0.815	0.819	0.824	0.828	0.832
8871	0.789	0.793	0.798	0.802	0.806	0.810	0.813	0.817	0.821
8874	0.772	0.776	0.781	0.785	0.789	0.794	0.798	0.802	0.806
8875	0.825	0.828	0.832	0.835	0.838	0.842	0.845	0.848	0.851
9007	0.756	0.761	0.766	0.772	0.777	0.782	0.787	0.792	0.796
9008	0.809	0.813	0.818	0.822	0.826	0.830	0.834	0.838	0.842
9009	0.747	0.752	0.757	0.762	0.767	0.772	0.777	0.782	0.787
9010	0.772	0.777	0.781	0.785	0.789	0.793	0.797	0.801	0.805
9011	0.758	0.763	0.768	0.772	0.777	0.781	0.785	0.789	0.794
9015	0.746	0.752	0.757	0.761	0.766	0.771	0.775	0.780	0.784

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	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
						D-Ratio by Primary Threshold								
9016	1.28	0.165	0.177	0.188	0.199	0.210	0.221	0.231	0.241	0.250	0.260	0.269	0.278	0.286
9031	1.82	0.134	0.145	0.155	0.165	0.174	0.183	0.192	0.201	0.210	0.219	0.227	0.235	0.243
9033	1.48	0.122	0.132	0.141	0.150	0.159	0.168	0.177	0.185	0.193	0.202	0.209	0.217	0.224
9043	0.68	0.143	0.154	0.165	0.176	0.187	0.197	0.206	0.216	0.225	0.235	0.244	0.252	0.261
9048	1.21	0.181	0.193	0.205	0.216	0.227	0.237	0.247	0.257	0.266	0.275	0.284	0.293	0.301
9050	2.94	0.143	0.155	0.167	0.179	0.190	0.201	0.212	0.222	0.233	0.243	0.253	0.263	0.273
9053	0.73	0.152	0.164	0.176	0.187	0.198	0.208	0.219	0.229	0.239	0.249	0.259	0.268	0.278
9054	1.44	0.135	0.146	0.157	0.168	0.179	0.189	0.200	0.210	0.219	0.229	0.239	0.248	0.257
9058	1.29	0.167	0.181	0.194	0.207	0.220	0.232	0.245	0.257	0.268	0.280	0.291	0.302	0.313
9059	0.84	0.166	0.178	0.190	0.202	0.213	0.223	0.234	0.244	0.253	0.263	0.272	0.282	0.291
9060	1.69	0.139	0.150	0.160	0.170	0.180	0.190	0.200	0.209	0.219	0.228	0.237	0.246	0.254
9061	1.99	0.127	0.138	0.149	0.160	0.170	0.180	0.189	0.199	0.209	0.218	0.227	0.237	0.246
9066	1.37	0.136	0.148	0.160	0.171	0.181	0.191	0.202	0.211	0.221	0.231	0.241	0.250	0.259
9067	0.80	0.141	0.151	0.161	0.171	0.181	0.190	0.199	0.208	0.217	0.225	0.234	0.242	0.250
9069	2.28	0.131	0.144	0.157	0.170	0.182	0.194	0.207	0.219	0.230	0.242	0.254	0.265	0.276
9070	2.22	0.170	0.182	0.193	0.204	0.215	0.226	0.236	0.246	0.256	0.266	0.275	0.285	0.294
9080	1.29	0.167	0.181	0.194	0.207	0.220	0.232	0.245	0.257	0.268	0.280	0.291	0.302	0.313
9081	1.29	0.167	0.181	0.194	0.207	0.220	0.232	0.245	0.257	0.268	0.280	0.291	0.302	0.313
9082	1.29	0.167	0.181	0.194	0.207	0.220	0.232	0.245	0.257	0.268	0.280	0.291	0.302	0.313
9083	1.29	0.167	0.181	0.194	0.207	0.220	0.232	0.245	0.257	0.268	0.280	0.291	0.302	0.313
9084	1.29	0.167	0.181	0.194	0.207	0.220	0.232	0.245	0.257	0.268	0.280	0.291	0.302	0.313
9085	1.22	0.151	0.163	0.174	0.185	0.196	0.207	0.217	0.228	0.238	0.247	0.257	0.266	0.275
9092	0.92	0.185	0.201	0.215	0.230	0.244	0.256	0.269	0.281	0.293	0.304	0.315	0.325	0.336
9095	1.45	0.112	0.120	0.129	0.136	0.144	0.152	0.159	0.166	0.173	0.180	0.187	0.193	0.200
9096	4.06	0.143	0.156	0.169	0.182	0.194	0.206	0.218	0.230	0.241	0.252	0.263	0.274	0.285
9097	1.48	0.123	0.133	0.143	0.153	0.163	0.172	0.182	0.191	0.200	0.208	0.217	0.226	0.234
9101	1.57	0.139	0.151	0.162	0.172	0.183	0.193	0.202	0.212	0.221	0.231	0.240	0.249	0.257
9151	0.20	0.158	0.170	0.183	0.195	0.206	0.218	0.229	0.240	0.251	0.262	0.272	0.283	0.293
9154	0.95	0.120	0.130	0.139	0.148	0.157	0.166	0.175	0.183	0.191	0.200	0.208	0.215	0.223
9155	0.39	0.248	0.266	0.283	0.300	0.316	0.332	0.347	0.362	0.377	0.390	0.404	0.416	0.429
9156	1.80	0.155	0.168	0.181	0.193	0.204	0.216	0.227	0.239	0.250	0.260	0.270	0.281	0.291
9180	1.41	0.167	0.180	0.192	0.204	0.216	0.227	0.238	0.249	0.260	0.270	0.281	0.290	0.300
9181	5.22	0.208	0.227	0.245	0.262	0.279	0.295	0.310	0.325	0.340	0.353	0.367	0.380	0.393
9182	0.56	0.136	0.147	0.158	0.168	0.178	0.188	0.197	0.206	0.215	0.224	0.232	0.240	0.248
9184	3.61	0.201	0.215	0.229	0.242	0.255	0.267	0.279	0.290	0.301	0.312	0.323	0.333	0.343
9185	3.78	0.109	0.118	0.127	0.135	0.144	0.152	0.160	0.168	0.176	0.184	0.191	0.199	0.206
9220	2.61	0.126	0.137	0.148	0.158	0.168	0.178	0.188	0.197	0.206	0.215	0.224	0.233	0.241
9402	1.56	0.102	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186	0.193
9403	2.96	0.112	0.121	0.130	0.139	0.148	0.156	0.165	0.173	0.181	0.189	0.196	0.204	0.211
9410	0.37	0.139	0.149	0.160	0.170	0.180	0.190	0.199	0.208	0.217	0.226	0.234	0.243	0.251
9420	3.67	0.132	0.142	0.152	0.161	0.169	0.177	0.185	0.193	0.201	0.209	0.216	0.224	0.231
9422	0.76	0.143	0.155	0.167	0.178	0.189	0.200	0.211	0.221	0.231	0.241	0.251	0.260	0.269
9424	2.40	0.123	0.133	0.142	0.151	0.161	0.169	0.178	0.187	0.195	0.204	0.212	0.220	0.228
9426	2.52	0.103	0.112	0.120	0.128	0.136	0.144	0.152	0.159	0.167	0.174	0.182	0.189	0.196
9501	1.83	0.139	0.151	0.163	0.175	0.187	0.198	0.209	0.220	0.230	0.241	0.252	0.262	0.273
9507	1.25	0.107	0.116	0.125	0.133	0.142	0.150	0.159	0.167	0.175	0.184	0.191	0.200	0.207
9516	1.00	0.112	0.121	0.130	0.139	0.148	0.156	0.165	0.173	0.181	0.189	0.197	0.205	0.213
9519	2.65	0.132	0.144	0.155	0.165	0.175	0.186	0.196	0.205	0.215	0.224	0.233	0.243	0.251
9521	1.78	0.107	0.116	0.125	0.134	0.143	0.152	0.160	0.169	0.177	0.185	0.193	0.200	0.208
9522	2.87	0.136	0.149	0.161	0.173	0.184	0.195	0.207	0.218	0.229	0.239	0.250	0.261	0.271
9529	1.79	0.095	0.104	0.112	0.120	0.128	0.136	0.144	0.151	0.159	0.166	0.173	0.180	0.188
9531	1.25	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.186	0.195	0.203	0.211	0.219
9549	3.36	0.091	0.098	0.106	0.113	0.120	0.127	0.133	0.140	0.146	0.153	0.158	0.165	0.171
9552	4.03	0.107	0.116	0.124	0.133	0.142	0.150	0.159	0.167	0.175	0.182	0.190	0.197	0.204
9586	0.55	0.147	0.161	0.174	0.187	0.200	0.212	0.224	0.236	0.248	0.259	0.270	0.281	0.292

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
9016	0.295	0.303	0.311	0.320	0.327	0.335	0.343	0.350	0.358	0.365	0.372	0.379	0.386	0.393
9031	0.250	0.258	0.266	0.273	0.280	0.287	0.294	0.301	0.308	0.314	0.321	0.327	0.333	0.340
9033	0.232	0.239	0.246	0.252	0.260	0.267	0.273	0.281	0.288	0.295	0.300	0.307	0.314	0.320
9043	0.270	0.278	0.286	0.294	0.302	0.309	0.317	0.324	0.332	0.339	0.346	0.353	0.360	0.367
9048	0.309	0.318	0.325	0.333	0.341	0.348	0.355	0.362	0.369	0.376	0.383	0.390	0.397	0.403
9050	0.282	0.291	0.301	0.310	0.318	0.327	0.335	0.344	0.352	0.360	0.368	0.376	0.384	0.391
9053	0.287	0.296	0.305	0.313	0.322	0.330	0.338	0.346	0.354	0.362	0.370	0.377	0.385	0.392
9054	0.266	0.275	0.284	0.293	0.302	0.310	0.319	0.327	0.336	0.344	0.352	0.361	0.369	0.377
9058	0.324	0.334	0.344	0.354	0.364	0.373	0.383	0.392	0.401	0.409	0.418	0.426	0.435	0.443
9059	0.300	0.308	0.317	0.325	0.333	0.342	0.350	0.358	0.365	0.373	0.381	0.388	0.395	0.403
9060	0.263	0.271	0.279	0.287	0.295	0.302	0.310	0.318	0.325	0.332	0.340	0.347	0.354	0.361
9061	0.255	0.264	0.273	0.281	0.290	0.298	0.306	0.314	0.322	0.329	0.337	0.344	0.352	0.359
9066	0.269	0.278	0.287	0.296	0.304	0.313	0.321	0.329	0.337	0.345	0.353	0.360	0.368	0.375
9067	0.258	0.266	0.274	0.281	0.288	0.296	0.302	0.309	0.316	0.323	0.330	0.337	0.343	0.350
9069	0.288	0.299	0.310	0.321	0.332	0.343	0.353	0.364	0.374	0.385	0.395	0.405	0.415	0.424
9070	0.303	0.312	0.320	0.329	0.337	0.345	0.354	0.361	0.369	0.377	0.385	0.392	0.399	0.407
9080	0.324	0.334	0.344	0.354	0.364	0.373	0.383	0.392	0.401	0.409	0.418	0.426	0.435	0.443
9081	0.324	0.334	0.344	0.354	0.364	0.373	0.383	0.392	0.401	0.409	0.418	0.426	0.435	0.443
9082	0.324	0.334	0.344	0.354	0.364	0.373	0.383	0.392	0.401	0.409	0.418	0.426	0.435	0.443
9083	0.324	0.334	0.344	0.354	0.364	0.373	0.383	0.392	0.401	0.409	0.418	0.426	0.435	0.443
9084	0.324	0.334	0.344	0.354	0.364	0.373	0.383	0.392	0.401	0.409	0.418	0.426	0.435	0.443
9085	0.284	0.293	0.301	0.310	0.318	0.326	0.335	0.343	0.351	0.359	0.366	0.374	0.381	0.389
9092	0.346	0.356	0.366	0.376	0.385	0.394	0.404	0.413	0.421	0.430	0.439	0.446	0.454	0.461
9095	0.206	0.212	0.219	0.225	0.231	0.237	0.242	0.248	0.254	0.260	0.265	0.271	0.277	0.282
9096	0.296	0.306	0.316	0.326	0.336	0.346	0.355	0.365	0.374	0.384	0.393	0.401	0.410	0.418
9097	0.243	0.251	0.259	0.267	0.274	0.282	0.289	0.296	0.303	0.311	0.317	0.324	0.331	0.338
9101	0.266	0.274	0.283	0.291	0.299	0.307	0.314	0.322	0.330	0.337	0.344	0.352	0.359	0.366
9151	0.302	0.311	0.320	0.329	0.338	0.347	0.355	0.364	0.372	0.381	0.388	0.397	0.405	0.413
9154	0.231	0.238	0.245	0.252	0.259	0.266	0.273	0.280	0.286	0.292	0.299	0.305	0.311	0.318
9155	0.440	0.451	0.460	0.471	0.480	0.489	0.500	0.508	0.517	0.525	0.535	0.543	0.551	0.558
9156	0.301	0.311	0.320	0.330	0.339	0.348	0.357	0.366	0.374	0.383	0.391	0.399	0.407	0.415
9180	0.309	0.319	0.327	0.336	0.345	0.353	0.362	0.369	0.377	0.385	0.393	0.400	0.407	0.415
9181	0.405	0.418	0.429	0.441	0.452	0.463	0.474	0.484	0.494	0.504	0.514	0.523	0.532	0.541
9182	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.307	0.314	0.321	0.328	0.334	0.340	0.346
9184	0.353	0.363	0.373	0.382	0.391	0.400	0.409	0.417	0.426	0.434	0.442	0.450	0.458	0.466
9185	0.214	0.221	0.228	0.235	0.242	0.249	0.256	0.262	0.269	0.275	0.281	0.288	0.294	0.300
9220	0.250	0.258	0.266	0.273	0.281	0.288	0.295	0.302	0.309	0.316	0.323	0.330	0.337	0.344
9402	0.200	0.207	0.214	0.220	0.227	0.234	0.240	0.246	0.253	0.259	0.265	0.271	0.277	0.282
9403	0.219	0.226	0.233	0.240	0.247	0.253	0.260	0.267	0.273	0.280	0.286	0.292	0.298	0.304
9410	0.259	0.267	0.275	0.283	0.291	0.300	0.307	0.315	0.323	0.331	0.337	0.345	0.353	0.360
9420	0.238	0.245	0.253	0.259	0.266	0.272	0.278	0.284	0.291	0.297	0.302	0.309	0.315	0.321
9422	0.279	0.288	0.296	0.305	0.313	0.322	0.330	0.338	0.346	0.354	0.361	0.369	0.376	0.384
9424	0.236	0.243	0.251	0.258	0.265	0.273	0.280	0.286	0.293	0.300	0.307	0.313	0.320	0.326
9426	0.203	0.210	0.217	0.223	0.230	0.236	0.243	0.249	0.255	0.261	0.267	0.273	0.279	0.285
9501	0.283	0.292	0.302	0.312	0.321	0.330	0.339	0.348	0.357	0.365	0.373	0.381	0.388	0.396
9507	0.215	0.222	0.230	0.238	0.245	0.253	0.260	0.267	0.275	0.282	0.289	0.296	0.302	0.309
9516	0.220	0.227	0.234	0.241	0.248	0.255	0.261	0.268	0.274	0.280	0.286	0.292	0.298	0.304
9519	0.260	0.269	0.277	0.285	0.293	0.301	0.309	0.316	0.324	0.331	0.339	0.346	0.353	0.360
9521	0.215	0.222	0.230	0.237	0.244	0.251	0.257	0.264	0.270	0.277	0.283	0.290	0.296	0.302
9522	0.281	0.291	0.301	0.311	0.320	0.329	0.338	0.347	0.355	0.364	0.372	0.380	0.388	0.396
9529	0.194	0.201	0.208	0.215	0.221	0.228	0.234	0.240	0.246	0.252	0.258	0.263	0.269	0.275
9531	0.227	0.234	0.242	0.249	0.257	0.264	0.271	0.278	0.284	0.291	0.297	0.304	0.310	0.316
9549	0.177	0.182	0.189	0.194	0.200	0.206	0.211	0.217	0.223	0.229	0.234	0.240	0.246	0.251
9552	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.263	0.269	0.276	0.282	0.288	0.293
9586	0.303	0.314	0.324	0.334	0.344	0.354	0.364	0.373	0.382	0.391	0.400	0.409	0.417	0.426

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
9016	0.400	0.406	0.413	0.419	0.425	0.431	0.437	0.443	0.449	0.455	0.460	0.466	0.472	0.477
9031	0.346	0.352	0.358	0.364	0.369	0.375	0.381	0.386	0.392	0.397	0.403	0.408	0.413	0.418
9033	0.327	0.331	0.337	0.344	0.350	0.356	0.363	0.369	0.373	0.379	0.385	0.391	0.397	0.403
9043	0.374	0.380	0.387	0.393	0.399	0.406	0.412	0.418	0.424	0.430	0.436	0.441	0.447	0.453
9048	0.410	0.416	0.422	0.429	0.435	0.441	0.447	0.453	0.459	0.465	0.470	0.476	0.482	0.487
9050	0.399	0.406	0.413	0.420	0.427	0.434	0.441	0.448	0.454	0.461	0.467	0.474	0.480	0.486
9053	0.399	0.407	0.414	0.421	0.427	0.434	0.440	0.447	0.453	0.459	0.466	0.472	0.478	0.484
9054	0.385	0.393	0.401	0.408	0.416	0.423	0.430	0.437	0.444	0.451	0.458	0.465	0.472	0.478
9058	0.451	0.458	0.466	0.473	0.481	0.488	0.495	0.502	0.509	0.515	0.522	0.528	0.535	0.541
9059	0.410	0.417	0.424	0.430	0.437	0.444	0.450	0.457	0.463	0.470	0.476	0.482	0.488	0.494
9060	0.368	0.375	0.381	0.388	0.395	0.401	0.407	0.414	0.420	0.426	0.432	0.438	0.444	0.450
9061	0.366	0.373	0.380	0.387	0.394	0.401	0.407	0.414	0.420	0.426	0.433	0.439	0.445	0.451
9066	0.383	0.390	0.397	0.404	0.411	0.418	0.424	0.431	0.437	0.444	0.450	0.456	0.462	0.468
9067	0.357	0.363	0.369	0.375	0.382	0.388	0.394	0.400	0.405	0.410	0.416	0.422	0.427	0.433
9069	0.434	0.443	0.453	0.462	0.471	0.480	0.489	0.498	0.506	0.515	0.523	0.531	0.539	0.547
9070	0.414	0.421	0.428	0.434	0.441	0.448	0.454	0.460	0.467	0.473	0.479	0.485	0.491	0.497
9080	0.451	0.458	0.466	0.473	0.481	0.488	0.495	0.502	0.509	0.515	0.522	0.528	0.535	0.541
9081	0.451	0.458	0.466	0.473	0.481	0.488	0.495	0.502	0.509	0.515	0.522	0.528	0.535	0.541
9082	0.451	0.458	0.466	0.473	0.481	0.488	0.495	0.502	0.509	0.515	0.522	0.528	0.535	0.541
9083	0.451	0.458	0.466	0.473	0.481	0.488	0.495	0.502	0.509	0.515	0.522	0.528	0.535	0.541
9084	0.451	0.458	0.466	0.473	0.481	0.488	0.495	0.502	0.509	0.515	0.522	0.528	0.535	0.541
9085	0.396	0.403	0.410	0.417	0.424	0.430	0.437	0.443	0.450	0.456	0.463	0.469	0.475	0.481
9092	0.469	0.477	0.484	0.491	0.499	0.506	0.513	0.520	0.527	0.534	0.540	0.546	0.552	0.558
9095	0.288	0.293	0.298	0.304	0.309	0.315	0.320	0.326	0.331	0.336	0.341	0.347	0.352	0.357
9096	0.426	0.434	0.442	0.450	0.457	0.465	0.472	0.479	0.486	0.493	0.500	0.506	0.513	0.519
9097	0.344	0.351	0.357	0.364	0.370	0.377	0.383	0.389	0.395	0.401	0.407	0.413	0.419	0.425
9101	0.373	0.380	0.387	0.394	0.401	0.407	0.414	0.421	0.427	0.434	0.440	0.446	0.453	0.459
9151	0.421	0.428	0.436	0.443	0.451	0.458	0.465	0.471	0.477	0.484	0.490	0.496	0.502	0.509
9154	0.324	0.329	0.335	0.341	0.347	0.353	0.358	0.364	0.369	0.375	0.380	0.386	0.391	0.396
9155	0.566	0.574	0.581	0.589	0.596	0.602	0.608	0.615	0.621	0.627	0.633	0.638	0.643	0.648
9156	0.423	0.431	0.438	0.445	0.453	0.460	0.467	0.473	0.480	0.487	0.493	0.499	0.506	0.512
9180	0.422	0.429	0.436	0.443	0.449	0.456	0.462	0.469	0.476	0.482	0.488	0.494	0.500	0.506
9181	0.550	0.559	0.567	0.575	0.583	0.591	0.598	0.605	0.613	0.620	0.626	0.633	0.639	0.646
9182	0.353	0.359	0.364	0.370	0.376	0.381	0.387	0.392	0.397	0.403	0.408	0.413	0.418	0.423
9184	0.473	0.481	0.488	0.495	0.502	0.508	0.515	0.521	0.528	0.535	0.541	0.547	0.553	0.559
9185	0.305	0.310	0.316	0.321	0.326	0.332	0.337	0.342	0.347	0.352	0.357	0.361	0.366	0.371
9220	0.350	0.357	0.364	0.370	0.377	0.383	0.389	0.396	0.402	0.408	0.414	0.420	0.426	0.432
9402	0.288	0.293	0.299	0.304	0.309	0.315	0.320	0.325	0.330	0.336	0.341	0.346	0.351	0.356
9403	0.310	0.316	0.322	0.327	0.333	0.339	0.344	0.350	0.355	0.361	0.366	0.371	0.376	0.381
9410	0.367	0.374	0.381	0.388	0.395	0.401	0.408	0.414	0.419	0.424	0.430	0.435	0.441	0.446
9420	0.326	0.332	0.337	0.343	0.349	0.355	0.360	0.366	0.370	0.375	0.380	0.385	0.390	0.395
9422	0.391	0.398	0.405	0.412	0.418	0.425	0.432	0.438	0.444	0.451	0.457	0.463	0.469	0.475
9424	0.332	0.338	0.344	0.350	0.356	0.362	0.368	0.374	0.379	0.385	0.390	0.396	0.401	0.406
9426	0.291	0.296	0.302	0.307	0.312	0.318	0.323	0.328	0.333	0.338	0.342	0.347	0.352	0.357
9501	0.403	0.410	0.418	0.425	0.432	0.439	0.445	0.452	0.458	0.464	0.470	0.476	0.482	0.488
9507	0.316	0.322	0.329	0.335	0.341	0.347	0.353	0.359	0.364	0.370	0.375	0.381	0.387	0.392
9516	0.310	0.316	0.321	0.327	0.332	0.338	0.343	0.349	0.354	0.359	0.364	0.370	0.375	0.380
9519	0.367	0.374	0.381	0.388	0.394	0.401	0.407	0.414	0.420	0.426	0.433	0.439	0.444	0.450
9521	0.308	0.314	0.320	0.326	0.332	0.338	0.343	0.349	0.354	0.360	0.365	0.371	0.376	0.381
9522	0.404	0.411	0.419	0.426	0.433	0.440	0.447	0.454	0.461	0.468	0.474	0.481	0.488	0.494
9529	0.280	0.286	0.291	0.297	0.302	0.307	0.312	0.318	0.323	0.328	0.333	0.338	0.342	0.347
9531	0.322	0.328	0.335	0.340	0.346	0.352	0.358	0.364	0.369	0.375	0.381	0.386	0.392	0.397
9549	0.257	0.262	0.268	0.273	0.279	0.285	0.290	0.296	0.300	0.306	0.311	0.316	0.321	0.326
9552	0.299	0.304	0.309	0.314	0.319	0.324	0.329	0.334	0.338	0.343	0.347	0.352	0.356	0.361
9586	0.434	0.442	0.450	0.458	0.465	0.473	0.480	0.488	0.495	0.502	0.509	0.516	0.522	0.529

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
9016	0.482	0.493	0.503	0.513	0.523	0.533	0.542	0.552	0.561	0.569	0.578	0.586	0.594	0.602
9031	0.423	0.433	0.443	0.453	0.462	0.472	0.481	0.490	0.498	0.507	0.515	0.524	0.532	0.539
9033	0.409	0.421	0.430	0.441	0.452	0.463	0.474	0.485	0.495	0.503	0.513	0.523	0.533	0.542
9043	0.458	0.469	0.480	0.490	0.500	0.510	0.520	0.529	0.538	0.547	0.556	0.565	0.573	0.582
9048	0.492	0.503	0.513	0.522	0.532	0.541	0.551	0.560	0.568	0.577	0.585	0.593	0.601	0.608
9050	0.492	0.504	0.516	0.527	0.538	0.548	0.559	0.569	0.579	0.588	0.598	0.607	0.616	0.625
9053	0.490	0.501	0.512	0.523	0.534	0.544	0.555	0.564	0.574	0.584	0.593	0.602	0.611	0.619
9054	0.484	0.497	0.509	0.520	0.532	0.544	0.555	0.566	0.577	0.588	0.598	0.609	0.618	0.628
9058	0.547	0.559	0.570	0.581	0.592	0.603	0.613	0.622	0.632	0.641	0.650	0.659	0.667	0.675
9059	0.500	0.511	0.522	0.533	0.544	0.554	0.564	0.574	0.584	0.594	0.603	0.612	0.621	0.630
9060	0.456	0.467	0.477	0.488	0.498	0.508	0.518	0.527	0.537	0.546	0.555	0.564	0.572	0.581
9061	0.456	0.468	0.479	0.490	0.501	0.512	0.522	0.532	0.542	0.551	0.560	0.570	0.578	0.587
9066	0.474	0.485	0.496	0.507	0.518	0.528	0.539	0.549	0.558	0.568	0.577	0.587	0.596	0.604
9067	0.438	0.449	0.458	0.468	0.478	0.487	0.495	0.504	0.512	0.520	0.527	0.535	0.543	0.550
9069	0.554	0.569	0.583	0.597	0.610	0.623	0.635	0.647	0.659	0.671	0.682	0.692	0.703	0.712
9070	0.503	0.515	0.526	0.537	0.547	0.558	0.568	0.578	0.587	0.596	0.605	0.614	0.623	0.631
9080	0.547	0.559	0.570	0.581	0.592	0.603	0.613	0.622	0.632	0.641	0.650	0.659	0.667	0.675
9081	0.547	0.559	0.570	0.581	0.592	0.603	0.613	0.622	0.632	0.641	0.650	0.659	0.667	0.675
9082	0.547	0.559	0.570	0.581	0.592	0.603	0.613	0.622	0.632	0.641	0.650	0.659	0.667	0.675
9083	0.547	0.559	0.570	0.581	0.592	0.603	0.613	0.622	0.632	0.641	0.650	0.659	0.667	0.675
9084	0.547	0.559	0.570	0.581	0.592	0.603	0.613	0.622	0.632	0.641	0.650	0.659	0.667	0.675
9085	0.487	0.499	0.510	0.521	0.532	0.542	0.552	0.562	0.572	0.582	0.591	0.600	0.608	0.617
9092	0.564	0.575	0.586	0.597	0.608	0.619	0.629	0.640	0.649	0.660	0.669	0.678	0.687	0.695
9095	0.362	0.372	0.381	0.391	0.400	0.409	0.418	0.428	0.437	0.444	0.453	0.462	0.471	0.479
9096	0.526	0.538	0.551	0.562	0.574	0.585	0.596	0.607	0.617	0.627	0.637	0.647	0.656	0.665
9097	0.431	0.442	0.454	0.464	0.475	0.485	0.495	0.505	0.515	0.524	0.533	0.542	0.550	0.559
9101	0.465	0.477	0.488	0.499	0.510	0.521	0.531	0.541	0.551	0.560	0.570	0.579	0.587	0.596
9151	0.515	0.527	0.538	0.550	0.561	0.572	0.582	0.591	0.601	0.609	0.617	0.625	0.632	0.639
9154	0.402	0.412	0.422	0.432	0.442	0.451	0.460	0.470	0.478	0.487	0.496	0.504	0.512	0.520
9155	0.653	0.663	0.674	0.684	0.693	0.702	0.711	0.720	0.729	0.738	0.746	0.754	0.762	0.769
9156	0.518	0.529	0.541	0.552	0.563	0.573	0.583	0.593	0.602	0.612	0.621	0.630	0.639	0.648
9180	0.512	0.524	0.536	0.547	0.558	0.568	0.579	0.589	0.598	0.608	0.617	0.625	0.633	0.640
9181	0.652	0.664	0.675	0.686	0.697	0.707	0.717	0.726	0.736	0.746	0.755	0.764	0.772	0.780
9182	0.427	0.437	0.446	0.456	0.465	0.473	0.482	0.490	0.498	0.506	0.514	0.521	0.529	0.537
9184	0.565	0.577	0.589	0.601	0.612	0.623	0.634	0.645	0.656	0.666	0.676	0.686	0.695	0.704
9185	0.376	0.385	0.394	0.403	0.412	0.421	0.430	0.438	0.447	0.454	0.462	0.470	0.478	0.486
9220	0.438	0.450	0.461	0.472	0.482	0.493	0.502	0.512	0.521	0.530	0.540	0.548	0.557	0.566
9402	0.361	0.371	0.381	0.391	0.401	0.411	0.420	0.430	0.440	0.449	0.458	0.468	0.477	0.486
9403	0.386	0.396	0.406	0.416	0.425	0.434	0.443	0.452	0.460	0.469	0.477	0.486	0.494	0.502
9410	0.452	0.462	0.472	0.482	0.492	0.502	0.510	0.519	0.527	0.534	0.542	0.550	0.558	0.565
9420	0.401	0.411	0.420	0.430	0.440	0.450	0.459	0.468	0.478	0.486	0.495	0.504	0.514	0.523
9422	0.481	0.492	0.503	0.514	0.524	0.535	0.545	0.554	0.564	0.573	0.582	0.591	0.599	0.608
9424	0.412	0.422	0.432	0.442	0.452	0.462	0.471	0.480	0.489	0.498	0.506	0.515	0.523	0.531
9426	0.361	0.370	0.379	0.387	0.396	0.404	0.413	0.421	0.429	0.437	0.445	0.452	0.460	0.467
9501	0.494	0.506	0.517	0.529	0.539	0.550	0.560	0.570	0.579	0.588	0.597	0.605	0.613	0.621
9507	0.397	0.408	0.418	0.428	0.438	0.448	0.457	0.467	0.476	0.485	0.494	0.502	0.511	0.519
9516	0.385	0.395	0.405	0.415	0.425	0.434	0.444	0.453	0.462	0.471	0.479	0.488	0.496	0.504
9519	0.456	0.468	0.479	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.567	0.576	0.584
9521	0.386	0.396	0.406	0.416	0.425	0.435	0.444	0.453	0.461	0.470	0.478	0.487	0.495	0.503
9522	0.500	0.513	0.525	0.537	0.549	0.560	0.571	0.582	0.592	0.602	0.612	0.622	0.631	0.640
9529	0.352	0.362	0.371	0.380	0.389	0.398	0.406	0.415	0.423	0.431	0.440	0.448	0.456	0.464
9531	0.402	0.413	0.423	0.433	0.443	0.453	0.463	0.472	0.481	0.490	0.500	0.508	0.517	0.526
9549	0.332	0.341	0.350	0.360	0.370	0.379	0.388	0.398	0.407	0.415	0.424	0.433	0.442	0.451
9552	0.365	0.373	0.381	0.389	0.397	0.404	0.412	0.419	0.426	0.433	0.439	0.445	0.452	0.458
9586	0.536	0.548	0.561	0.572	0.584	0.595	0.606	0.617	0.627	0.637	0.647	0.657	0.666	0.675

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
9016	0.609	0.617	0.625	0.632	0.639	0.646	0.653	0.660	0.666	0.673	0.679	0.685	0.691	0.697
9031	0.547	0.555	0.562	0.569	0.577	0.584	0.590	0.597	0.604	0.610	0.617	0.623	0.630	0.636
9033	0.552	0.561	0.570	0.579	0.588	0.597	0.606	0.614	0.623	0.632	0.641	0.650	0.658	0.666
9043	0.590	0.598	0.606	0.613	0.621	0.628	0.635	0.642	0.649	0.656	0.663	0.669	0.676	0.682
9048	0.615	0.622	0.628	0.634	0.641	0.647	0.653	0.659	0.665	0.671	0.677	0.682	0.688	0.693
9050	0.634	0.642	0.650	0.658	0.666	0.674	0.681	0.689	0.696	0.703	0.710	0.717	0.723	0.730
9053	0.628	0.636	0.643	0.651	0.659	0.666	0.673	0.680	0.687	0.694	0.701	0.707	0.714	0.720
9054	0.637	0.646	0.655	0.663	0.671	0.678	0.685	0.692	0.698	0.704	0.711	0.717	0.722	0.728
9058	0.683	0.691	0.698	0.705	0.712	0.719	0.726	0.732	0.739	0.745	0.751	0.757	0.762	0.768
9059	0.639	0.647	0.656	0.664	0.671	0.679	0.687	0.694	0.701	0.707	0.714	0.721	0.727	0.733
9060	0.589	0.597	0.605	0.613	0.621	0.628	0.636	0.643	0.650	0.657	0.664	0.671	0.678	0.685
9061	0.595	0.603	0.611	0.619	0.626	0.633	0.641	0.648	0.654	0.661	0.667	0.674	0.680	0.686
9066	0.612	0.620	0.628	0.636	0.643	0.650	0.657	0.664	0.671	0.677	0.683	0.689	0.695	0.701
9067	0.558	0.565	0.573	0.580	0.587	0.594	0.602	0.609	0.616	0.623	0.630	0.637	0.644	0.650
9069	0.722	0.731	0.739	0.747	0.755	0.763	0.770	0.777	0.784	0.790	0.797	0.803	0.809	0.814
9070	0.639	0.647	0.655	0.663	0.670	0.677	0.684	0.691	0.698	0.705	0.711	0.717	0.724	0.730
9080	0.683	0.691	0.698	0.705	0.712	0.719	0.726	0.732	0.739	0.745	0.751	0.757	0.762	0.768
9081	0.683	0.691	0.698	0.705	0.712	0.719	0.726	0.732	0.739	0.745	0.751	0.757	0.762	0.768
9082	0.683	0.691	0.698	0.705	0.712	0.719	0.726	0.732	0.739	0.745	0.751	0.757	0.762	0.768
9083	0.683	0.691	0.698	0.705	0.712	0.719	0.726	0.732	0.739	0.745	0.751	0.757	0.762	0.768
9084	0.683	0.691	0.698	0.705	0.712	0.719	0.726	0.732	0.739	0.745	0.751	0.757	0.762	0.768
9085	0.626	0.634	0.642	0.649	0.657	0.664	0.672	0.679	0.686	0.692	0.699	0.706	0.712	0.718
9092	0.703	0.711	0.717	0.724	0.731	0.737	0.744	0.751	0.757	0.763	0.769	0.775	0.781	0.788
9095	0.487	0.495	0.503	0.511	0.519	0.527	0.534	0.542	0.549	0.556	0.563	0.569	0.576	0.582
9096	0.673	0.681	0.689	0.697	0.704	0.711	0.718	0.725	0.732	0.738	0.745	0.751	0.757	0.762
9097	0.566	0.574	0.582	0.589	0.596	0.604	0.611	0.618	0.624	0.631	0.638	0.644	0.651	0.657
9101	0.604	0.612	0.620	0.628	0.636	0.643	0.650	0.657	0.664	0.671	0.678	0.685	0.691	0.698
9151	0.646	0.653	0.660	0.667	0.673	0.680	0.686	0.693	0.698	0.704	0.709	0.714	0.719	0.723
9154	0.528	0.536	0.544	0.552	0.559	0.567	0.574	0.581	0.588	0.596	0.603	0.609	0.616	0.622
9155	0.776	0.782	0.788	0.793	0.798	0.803	0.808	0.812	0.817	0.821	0.825	0.829	0.833	0.837
9156	0.657	0.666	0.675	0.683	0.692	0.699	0.707	0.715	0.722	0.730	0.737	0.744	0.751	0.758
9180	0.648	0.655	0.663	0.669	0.676	0.683	0.689	0.696	0.702	0.708	0.714	0.719	0.725	0.731
9181	0.788	0.796	0.803	0.809	0.815	0.821	0.826	0.832	0.837	0.842	0.847	0.851	0.856	0.861
9182	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591	0.597	0.603	0.610	0.616	0.622	0.628
9184	0.712	0.720	0.728	0.736	0.743	0.751	0.757	0.764	0.770	0.776	0.782	0.788	0.793	0.798
9185	0.494	0.501	0.509	0.517	0.524	0.531	0.539	0.546	0.553	0.560	0.567	0.574	0.580	0.585
9220	0.574	0.582	0.590	0.597	0.605	0.612	0.619	0.627	0.634	0.640	0.647	0.653	0.660	0.666
9402	0.495	0.504	0.512	0.521	0.529	0.537	0.545	0.553	0.560	0.568	0.575	0.583	0.590	0.597
9403	0.510	0.518	0.526	0.533	0.541	0.548	0.556	0.563	0.570	0.577	0.584	0.591	0.598	0.604
9410	0.573	0.580	0.587	0.594	0.600	0.606	0.612	0.618	0.623	0.629	0.635	0.641	0.646	0.650
9420	0.532	0.541	0.550	0.559	0.567	0.576	0.584	0.592	0.601	0.609	0.617	0.625	0.633	0.640
9422	0.616	0.624	0.632	0.640	0.647	0.654	0.662	0.669	0.676	0.682	0.689	0.695	0.702	0.708
9424	0.539	0.547	0.555	0.562	0.570	0.577	0.585	0.592	0.599	0.606	0.612	0.619	0.625	0.632
9426	0.475	0.481	0.488	0.495	0.502	0.508	0.515	0.521	0.527	0.534	0.540	0.547	0.553	0.559
9501	0.629	0.637	0.644	0.651	0.658	0.665	0.671	0.678	0.684	0.690	0.696	0.702	0.708	0.713
9507	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	0.622
9516	0.512	0.520	0.528	0.536	0.543	0.550	0.558	0.565	0.572	0.579	0.586	0.592	0.599	0.605
9519	0.593	0.601	0.609	0.617	0.625	0.632	0.640	0.647	0.654	0.661	0.668	0.675	0.682	0.688
9521	0.511	0.519	0.527	0.535	0.542	0.550	0.557	0.564	0.571	0.578	0.585	0.592	0.598	0.605
9522	0.649	0.657	0.666	0.674	0.681	0.689	0.697	0.704	0.711	0.718	0.725	0.731	0.738	0.744
9529	0.472	0.480	0.488	0.496	0.503	0.511	0.518	0.526	0.533	0.540	0.547	0.554	0.560	0.567
9531	0.534	0.543	0.551	0.560	0.568	0.576	0.584	0.591	0.599	0.606	0.613	0.620	0.627	0.633
9549	0.460	0.468	0.477	0.485	0.493	0.501	0.509	0.517	0.524	0.531	0.539	0.546	0.552	0.558
9552	0.464	0.471	0.477	0.483	0.489	0.496	0.502	0.508	0.514	0.520	0.526	0.532	0.539	0.544
9586	0.684	0.693	0.701	0.709	0.717	0.724	0.731	0.738	0.745	0.752	0.758	0.764	0.770	0.776

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
9016	0.702	0.708	0.714	0.719	0.724	0.730	0.735	0.740	0.745	0.750	0.755	0.759	0.764	0.769
9031	0.642	0.648	0.654	0.660	0.666	0.672	0.678	0.684	0.690	0.695	0.701	0.707	0.712	0.718
9033	0.674	0.683	0.691	0.698	0.705	0.712	0.720	0.727	0.734	0.741	0.748	0.755	0.762	0.768
9043	0.688	0.694	0.700	0.706	0.712	0.718	0.723	0.729	0.734	0.740	0.745	0.750	0.755	0.760
9048	0.699	0.704	0.709	0.714	0.719	0.724	0.729	0.734	0.738	0.743	0.747	0.752	0.756	0.761
9050	0.736	0.742	0.749	0.755	0.760	0.766	0.772	0.777	0.782	0.788	0.793	0.798	0.802	0.807
9053	0.727	0.733	0.739	0.744	0.750	0.755	0.761	0.766	0.772	0.777	0.781	0.786	0.791	0.795
9054	0.734	0.739	0.745	0.750	0.755	0.760	0.765	0.769	0.774	0.778	0.782	0.786	0.790	0.794
9058	0.773	0.779	0.784	0.789	0.794	0.799	0.803	0.808	0.812	0.817	0.821	0.825	0.829	0.833
9059	0.739	0.745	0.751	0.756	0.762	0.767	0.773	0.778	0.783	0.788	0.793	0.798	0.802	0.807
9060	0.691	0.697	0.704	0.710	0.716	0.722	0.727	0.733	0.739	0.744	0.749	0.754	0.759	0.764
9061	0.692	0.698	0.703	0.709	0.715	0.720	0.726	0.731	0.736	0.741	0.747	0.752	0.756	0.761
9066	0.707	0.713	0.719	0.725	0.730	0.736	0.741	0.746	0.751	0.757	0.762	0.766	0.771	0.776
9067	0.656	0.662	0.668	0.674	0.680	0.686	0.692	0.697	0.702	0.706	0.711	0.716	0.720	0.725
9069	0.820	0.825	0.830	0.835	0.840	0.844	0.848	0.853	0.857	0.861	0.865	0.869	0.872	0.876
9070	0.735	0.741	0.747	0.752	0.758	0.763	0.768	0.773	0.778	0.783	0.788	0.793	0.797	0.802
9080	0.773	0.779	0.784	0.789	0.794	0.799	0.803	0.808	0.812	0.817	0.821	0.825	0.829	0.833
9081	0.773	0.779	0.784	0.789	0.794	0.799	0.803	0.808	0.812	0.817	0.821	0.825	0.829	0.833
9082	0.773	0.779	0.784	0.789	0.794	0.799	0.803	0.808	0.812	0.817	0.821	0.825	0.829	0.833
9083	0.773	0.779	0.784	0.789	0.794	0.799	0.803	0.808	0.812	0.817	0.821	0.825	0.829	0.833
9084	0.773	0.779	0.784	0.789	0.794	0.799	0.803	0.808	0.812	0.817	0.821	0.825	0.829	0.833
9085	0.724	0.730	0.736	0.742	0.748	0.754	0.759	0.765	0.770	0.775	0.780	0.785	0.790	0.795
9092	0.794	0.799	0.804	0.809	0.814	0.818	0.823	0.828	0.833	0.837	0.841	0.846	0.850	0.853
9095	0.589	0.595	0.601	0.607	0.612	0.618	0.624	0.629	0.635	0.640	0.645	0.650	0.655	0.660
9096	0.767	0.773	0.778	0.783	0.788	0.793	0.798	0.803	0.808	0.813	0.818	0.822	0.827	0.831
9097	0.663	0.669	0.676	0.682	0.688	0.694	0.700	0.705	0.711	0.716	0.721	0.726	0.731	0.735
9101	0.704	0.710	0.716	0.722	0.728	0.734	0.739	0.745	0.750	0.755	0.760	0.765	0.770	0.775
9151	0.728	0.733	0.738	0.743	0.748	0.753	0.757	0.762	0.767	0.771	0.776	0.780	0.785	0.790
9154	0.629	0.635	0.641	0.647	0.653	0.659	0.665	0.671	0.676	0.682	0.687	0.693	0.698	0.704
9155	0.841	0.845	0.848	0.852	0.855	0.858	0.862	0.865	0.867	0.870	0.872	0.875	0.877	0.880
9156	0.765	0.772	0.779	0.785	0.791	0.797	0.803	0.808	0.814	0.820	0.826	0.831	0.837	0.842
9180	0.736	0.741	0.746	0.751	0.755	0.760	0.765	0.769	0.774	0.778	0.782	0.787	0.791	0.795
9181	0.865	0.869	0.873	0.876	0.880	0.883	0.886	0.889	0.892	0.895	0.898	0.901	0.903	0.906
9182	0.634	0.640	0.645	0.651	0.656	0.662	0.667	0.672	0.677	0.683	0.687	0.692	0.697	0.702
9184	0.803	0.808	0.813	0.818	0.823	0.828	0.832	0.837	0.841	0.845	0.849	0.853	0.857	0.860
9185	0.592	0.599	0.605	0.611	0.616	0.622	0.627	0.632	0.637	0.642	0.647	0.652	0.657	0.662
9220	0.672	0.678	0.684	0.690	0.696	0.702	0.708	0.714	0.719	0.724	0.730	0.735	0.740	0.745
9402	0.605	0.612	0.619	0.625	0.632	0.638	0.644	0.650	0.657	0.663	0.669	0.675	0.681	0.686
9403	0.611	0.617	0.624	0.630	0.637	0.643	0.649	0.655	0.661	0.667	0.673	0.678	0.684	0.690
9410	0.656	0.661	0.666	0.672	0.677	0.682	0.687	0.692	0.697	0.702	0.707	0.712	0.717	0.722
9420	0.649	0.657	0.664	0.672	0.679	0.685	0.692	0.698	0.704	0.711	0.717	0.723	0.728	0.734
9422	0.714	0.720	0.726	0.731	0.737	0.742	0.748	0.753	0.758	0.763	0.768	0.773	0.778	0.782
9424	0.638	0.644	0.651	0.657	0.663	0.669	0.675	0.680	0.686	0.691	0.697	0.702	0.707	0.713
9426	0.565	0.571	0.577	0.582	0.588	0.594	0.599	0.605	0.611	0.616	0.622	0.627	0.633	0.638
9501	0.719	0.724	0.729	0.734	0.740	0.745	0.750	0.755	0.760	0.765	0.770	0.774	0.779	0.783
9507	0.628	0.634	0.640	0.646	0.652	0.658	0.663	0.669	0.674	0.679	0.685	0.690	0.695	0.701
9516	0.612	0.618	0.624	0.630	0.637	0.643	0.649	0.654	0.660	0.666	0.671	0.677	0.682	0.687
9519	0.695	0.701	0.707	0.713	0.719	0.725	0.730	0.736	0.741	0.746	0.752	0.757	0.762	0.767
9521	0.611	0.618	0.624	0.630	0.636	0.642	0.648	0.654	0.659	0.665	0.671	0.676	0.682	0.687
9522	0.750	0.757	0.763	0.769	0.775	0.781	0.786	0.792	0.797	0.803	0.808	0.814	0.819	0.824
9529	0.574	0.580	0.587	0.594	0.600	0.607	0.613	0.619	0.625	0.631	0.637	0.643	0.649	0.654
9531	0.639	0.645	0.651	0.657	0.663	0.669	0.675	0.680	0.686	0.692	0.698	0.703	0.709	0.714
9549	0.565	0.571	0.578	0.584	0.590	0.596	0.602	0.609	0.615	0.621	0.626	0.632	0.638	0.643
9552	0.550	0.556	0.562	0.568	0.573	0.579	0.584	0.590	0.595	0.600	0.606	0.611	0.616	0.622
9586	0.782	0.787	0.792	0.797	0.802	0.807	0.812	0.816	0.820	0.824	0.829	0.833	0.837	0.841

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
9016	0.773	0.778	0.782	0.787	0.791	0.795	0.799	0.803	0.807
9031	0.723	0.728	0.733	0.738	0.743	0.748	0.753	0.758	0.762
9033	0.775	0.781	0.786	0.791	0.796	0.800	0.804	0.809	0.813
9043	0.765	0.770	0.775	0.780	0.784	0.789	0.793	0.797	0.802
9048	0.765	0.769	0.774	0.778	0.782	0.787	0.791	0.795	0.799
9050	0.812	0.816	0.821	0.825	0.829	0.833	0.837	0.841	0.845
9053	0.800	0.804	0.808	0.812	0.816	0.820	0.824	0.828	0.831
9054	0.797	0.801	0.805	0.808	0.811	0.815	0.818	0.822	0.825
9058	0.837	0.841	0.845	0.848	0.852	0.855	0.859	0.862	0.865
9059	0.811	0.815	0.819	0.823	0.827	0.831	0.835	0.839	0.843
9060	0.769	0.774	0.778	0.783	0.788	0.792	0.796	0.801	0.805
9061	0.766	0.771	0.775	0.780	0.784	0.789	0.793	0.798	0.802
9066	0.780	0.784	0.789	0.793	0.797	0.801	0.804	0.808	0.812
9067	0.730	0.734	0.739	0.743	0.747	0.751	0.755	0.760	0.764
9069	0.879	0.883	0.886	0.889	0.892	0.895	0.897	0.900	0.903
9070	0.807	0.811	0.815	0.820	0.824	0.828	0.832	0.836	0.840
9080	0.837	0.841	0.845	0.848	0.852	0.855	0.859	0.862	0.865
9081	0.837	0.841	0.845	0.848	0.852	0.855	0.859	0.862	0.865
9082	0.837	0.841	0.845	0.848	0.852	0.855	0.859	0.862	0.865
9083	0.837	0.841	0.845	0.848	0.852	0.855	0.859	0.862	0.865
9084	0.837	0.841	0.845	0.848	0.852	0.855	0.859	0.862	0.865
9085	0.799	0.804	0.809	0.813	0.817	0.822	0.826	0.830	0.834
9092	0.857	0.861	0.864	0.867	0.870	0.872	0.875	0.877	0.880
9095	0.664	0.669	0.674	0.679	0.683	0.687	0.691	0.695	0.699
9096	0.835	0.839	0.843	0.847	0.850	0.854	0.857	0.860	0.864
9097	0.740	0.744	0.749	0.753	0.757	0.761	0.766	0.770	0.774
9101	0.779	0.784	0.788	0.793	0.797	0.801	0.805	0.809	0.813
9151	0.794	0.798	0.803	0.807	0.811	0.816	0.820	0.824	0.828
9154	0.709	0.714	0.719	0.724	0.729	0.734	0.739	0.743	0.748
9155	0.882	0.885	0.887	0.890	0.892	0.895	0.897	0.899	0.901
9156	0.848	0.853	0.858	0.863	0.868	0.873	0.877	0.881	0.886
9180	0.799	0.803	0.806	0.810	0.813	0.816	0.820	0.823	0.826
9181	0.908	0.911	0.913	0.915	0.917	0.919	0.921	0.923	0.925
9182	0.706	0.711	0.715	0.719	0.724	0.728	0.732	0.736	0.740
9184	0.864	0.867	0.870	0.874	0.877	0.880	0.883	0.886	0.889
9185	0.667	0.671	0.676	0.681	0.685	0.690	0.694	0.699	0.703
9220	0.750	0.755	0.759	0.764	0.768	0.773	0.777	0.782	0.786
9402	0.692	0.698	0.703	0.708	0.714	0.719	0.724	0.729	0.734
9403	0.695	0.701	0.706	0.711	0.717	0.722	0.727	0.732	0.737
9410	0.726	0.731	0.735	0.739	0.744	0.748	0.753	0.757	0.762
9420	0.740	0.745	0.751	0.756	0.761	0.766	0.772	0.777	0.782
9422	0.787	0.791	0.796	0.800	0.804	0.808	0.812	0.816	0.820
9424	0.718	0.723	0.728	0.733	0.738	0.743	0.747	0.752	0.757
9426	0.644	0.649	0.654	0.659	0.665	0.670	0.674	0.679	0.684
9501	0.787	0.791	0.795	0.799	0.802	0.806	0.810	0.813	0.817
9507	0.706	0.711	0.716	0.722	0.727	0.732	0.737	0.742	0.747
9516	0.692	0.697	0.702	0.707	0.712	0.717	0.722	0.727	0.731
9519	0.771	0.776	0.780	0.785	0.789	0.794	0.798	0.802	0.806
9521	0.692	0.698	0.703	0.708	0.713	0.718	0.723	0.727	0.732
9522	0.829	0.833	0.838	0.843	0.847	0.852	0.856	0.860	0.865
9529	0.660	0.665	0.670	0.676	0.681	0.686	0.691	0.696	0.700
9531	0.718	0.723	0.728	0.733	0.737	0.742	0.747	0.751	0.756
9549	0.649	0.654	0.659	0.665	0.670	0.675	0.680	0.685	0.690
9552	0.627	0.632	0.638	0.643	0.648	0.653	0.659	0.664	0.669
9586	0.844	0.848	0.851	0.854	0.857	0.860	0.863	0.866	0.869

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
9610	0.61	0.097	0.105	0.113	0.121	0.129	0.136	0.143	0.151	0.158	0.165	0.172	0.178	0.185
9620	1.43	0.134	0.145	0.155	0.165	0.175	0.185	0.194	0.204	0.213	0.222	0.231	0.240	0.249

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
9610	0.191	0.198	0.204	0.210	0.217	0.223	0.229	0.234	0.240	0.246	0.252	0.257	0.263	0.268
9620	0.258	0.266	0.275	0.283	0.292	0.300	0.308	0.316	0.324	0.332	0.339	0.347	0.354	0.361

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
9610	0.273	0.279	0.284	0.289	0.294	0.299	0.304	0.309	0.314	0.319	0.324	0.329	0.333	0.338
9620	0.368	0.375	0.382	0.389	0.395	0.402	0.408	0.414	0.421	0.427	0.433	0.439	0.445	0.451

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
9610	0.343	0.352	0.361	0.370	0.378	0.387	0.395	0.404	0.412	0.420	0.428	0.436	0.444	0.452
9620	0.457	0.469	0.480	0.491	0.501	0.512	0.521	0.531	0.541	0.550	0.560	0.569	0.578	0.586

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
9610	0.459	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
9620	0.595	0.603	0.611	0.619	0.626	0.634	0.642	0.649	0.657	0.664	0.671	0.678	0.684	0.691

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
9610	0.557	0.563	0.570	0.576	0.582	0.588	0.594	0.600	0.606	0.612	0.618	0.623	0.629	0.635
9620	0.697	0.703	0.709	0.715	0.720	0.725	0.730	0.735	0.740	0.745	0.750	0.755	0.759	0.764

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
9610	0.640	0.646	0.651	0.657	0.662	0.667	0.672	0.677	0.682
9620	0.769	0.773	0.778	0.782	0.787	0.791	0.795	0.800	0.804

Amend Table II, *Primary Thresholds,* to reflect the most current data available.

<u>PROPOSED</u>

Workers' Compensation Insurance Rating Bureau of California®

Table II - Primary Thresholds
Maximum Loss Value $175,000
Average Death Value $175,000

Expected Losses			Primary Threshold	Expected Losses			Primary Threshold
Below	-	7,508	4,500	282,596	-	305,883	30,000
7,509	-	8,943	5,000	305,884	-	330,467	31,000
8,944	-	10,499	5,500	330,468	-	356,396	32,000
10,500	-	12,180	6,000	356,397	-	383,719	33,000
12,181	-	13,988	6,500	383,720	-	412,488	34,000
13,989	-	15,923	7,000	412,489	-	442,756	35,000
15,924	-	17,990	7,500	442,757	-	474,577	36,000
17,991	-	20,190	8,000	474,578	-	508,008	37,000
20,191	-	22,526	8,500	508,009	-	543,107	38,000
22,527	-	25,000	9,000	543,108	-	579,935	39,000
25,001	-	27,615	9,500	579,936	-	618,552	40,000
27,616	-	30,374	10,000	618,553	-	659,022	41,000
30,375	-	33,280	10,500	659,023	-	701,411	42,000
33,281	-	36,336	11,000	701,412	-	745,788	43,000
36,337	-	39,545	11,500	745,789	-	792,220	44,000
39,546	-	42,910	12,000	792,221	-	840,781	45,000
42,911	-	46,434	12,500	840,782	-	891,543	46,000
46,435	-	50,121	13,000	891,544	-	944,585	47,000
50,122	-	53,973	13,500	944,586	-	999,983	48,000
53,974	-	57,995	14,000	999,984	-	1,057,819	49,000
57,996	-	62,189	14,500	1,057,820	-	1,118,177	50,000
62,190	-	66,560	15,000	1,118,178	-	1,181,142	51,000
66,561	-	71,110	15,500	1,181,143	-	1,246,804	52,000
71,111	-	75,844	16,000	1,246,805	-	1,315,253	53,000
75,845	-	80,765	16,500	1,315,254	-	1,386,583	54,000
80,766	-	85,877	17,000	1,386,584	-	1,460,892	55,000
85,878	-	91,184	17,500	1,460,893	-	1,538,279	56,000
91,185	-	96,690	18,000	1,538,280	-	1,618,847	57,000
96,691	-	102,399	18,500	1,618,848	-	1,702,703	58,000
102,400	-	108,315	19,000	1,702,704	-	1,789,955	59,000
108,316	-	114,441	19,500	1,789,956	-	1,880,715	60,000
114,442	-	120,783	20,000	1,880,716	-	1,975,101	61,000
120,784	-	127,344	20,500	1,975,102	-	2,073,231	62,000
127,345	-	134,130	21,000	2,073,232	-	2,175,227	63,000
134,131	-	141,143	21,500	2,175,228	-	2,281,218	64,000
141,144	-	148,389	22,000	2,281,219	-	2,391,334	65,000
148,390	-	155,873	22,500	2,391,335	-	2,505,708	66,000
155,874	-	163,599	23,000	2,505,709	-	2,624,480	67,000
163,600	-	171,571	23,500	2,624,481	-	2,747,793	68,000
171,572	-	179,794	24,000	2,747,794	-	2,875,793	69,000
179,795	-	188,274	24,500	2,875,794	-	3,008,631	70,000
188,275	-	201,486	25,000	3,008,632	-	3,146,465	71,000
201,487	-	220,045	26,000	3,146,466	-	3,289,455	72,000
220,046	-	239,721	27,000	3,289,456	-	3,437,766	73,000
239,722	-	260,556	28,000	3,437,767	-	3,591,569	74,000
260,557	-	282,595	29,000	3,591,570	-	& Over	75,000

Section C
Appendix A
Computation of Experience Rating Plan Values

The values used in application of the *California Workers' Compensation Experience Rating Plan—1995* (Experience Rating Plan) are updated on a regular basis to reflect the most current information available. The amendments to the experience rating values proposed to be effective September 1, 2024 are discussed below.

Eligibility
To maintain approximately the same volume of experience rated employers from year-to-year, the WCIRB regularly updates the experience rating eligibility threshold to reflect inflationary changes in wage levels and the average of the expected loss rates used in experience rating. Based on the estimated impact of wage inflation on September 1, 2024 to August 31, 2025 payroll and the average of the September 1, 2024 expected loss rates proposed in Section C, the WCIRB is recommending that the eligibility threshold be revised from $10,200 to $10,400.

Expected Loss Rates
The expected loss rates represent the average losses per $100 of payroll by classification estimated to be reflected in experience rating calculations for policies incepting between September 1, 2024 and August 31, 2025. These rates are the basis to which an employer's actual losses are compared in experience rating. The expected loss rates proposed in this filing are computed by comparing the average limited loss to payroll ratio included for each classification as computed in Appendix C with the average level of losses per $100 of payroll anticipated to be used in September 1, 2024 to August 31, 2025 experience modification calculations.[1] The expected loss rates reflect three additional adjustments: (1) the selected experience rating off-balance correction factor for policies incepting between September 1, 2024 and August 31, 2025, (2) a factor to adjust for losses eliminated by the experience rating maximum loss limitation of $175,000 as well as the elimination of the first $250 of each claim in the experience rating calculation, and (3) a factor to adjust for the estimated impact of revisions resulting from California Insurance Code Section 11751.9[2] on the loss amounts used in the experience rating calculation.

The WCIRB's methodology to determine classification expected loss rates uses adjustment factors based on the experience of classifications grouped in accordance with the North American Industry Classification System (NAICS). (Appendix C, Exhibit 2.2 shows the NAICS Sector to which each classification is assigned.)

Exhibits 1 through 19 detail the computation of the adjustment factors by NAICS Sector that are to be applied to the September 1, 2024 classification relativities computed and discussed in Appendix C for each classification to produce the expected loss rates to be used in September 1, 2024 to August 31, 2025 experience modifications.

Exhibit 1 shows the computation of the average adjustment factors on a statewide, all classifications combined basis. These factors are needed to ensure that the factors computed by NAICS Sector groupings balance to the statewide, all classifications combined expected loss rate level. Lines 1 through 3

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[1] These experience modifications will typically reflect the first unit statistical report level evaluation of experience from policies incepting between September 1, 2022 and August 31, 2023, the second unit statistical report level evaluation of experience from policies incepting between September 1, 2021 and August 31, 2022, and the third unit statistical report level evaluation of experience from September 1, 2020 and August 31, 2021.

[2] Insurance Code Section 11751.9, enacted in 1998, requires an experience modification to be revised, using the most current reported values for all claims used in the experience rating, if the aggregate of the closing values of all claims used in the experience modification computation is less than 60% of the aggregate of the values of those claims that were originally used in the computation, provided the resulting rating calculation produces a lower experience modification.

of Exhibit 1 show the calculation of the average indicated ratio of limited losses to $100 of payroll based on the total statewide payroll generated on policies incepting between December 1, 2018 and November 30, 2021 (the most recent three years used in the classification relativities computed as discussed in Appendix C) and the indicated limited loss to payroll ratios for each classification, segregated between the indemnity and medical components. These loss to payroll ratios are discussed in detail in Appendix C.[3]

Line 4 of Exhibit 1 shows the computation of the estimated average ratio of losses to $100 of payroll for the time period and maturity level to be reflected in September 1, 2024 to August 31, 2025 experience modifications (policies incepting between September 1, 2020 to August 31, 2021 at third unit statistical report level, policies incepting between September 1, 2021 and August 31, 2022 at second unit statistical report level, and policies incepting between September 1, 2022 and August 31, 2023 at first unit statistical report level). The estimated average ratios for each policy period were computed as follows:

- The average expected ratios of indemnity and medical losses per $100 of payroll for the September 1, 2020 policy period are determined by developing the first unit statistical report level (18 months from policy inception) ratios from these policies to third unit statistical report level (42 months from policy inception).[4] The development factors used to develop these ratios are based on the most recently available accident year experience converted to reflect the September 1, 2020 policy period.[5]

- The average expected ratios of indemnity and medical losses per $100 of payroll for the September 1, 2021 policy period are determined by developing available data at first unit statistical report level (18 months from policy inception) to second unit statistical report level (30 months from policy inception).[6] For the average expected ratios for the September 1, 2021 policy period, experience from policies incepting between April 1, 2021 and March 31, 2022 is used and trended forward five months to reflect the September 1, 2021 policy period.[7] The development factors used to develop these ratios are based on the most recently available accident year experience converted to the September 1, 2021 policy period.[8]

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[3] For each classification that is restricted to a 25% classification relativity change (i.e., each classification that has a "Selected Loss to Payroll Ratio (Restricted to 25% Change)" line on its classification relativity review sheet in Appendix C), its contribution to lines 1 through 3 of Exhibit 1 is based on the "Selected Loss to Payroll Ratio (Restricted to 25% Change)" line on its classification relativity review sheet divided by the applicable limit factor shown in that classification's relativity review sheet in Appendix C segregated between the indemnity and medical components, rather than based on the indicated limited loss to payroll ratios.

[4] Claims arising out of a diagnosis of COVID-19 are excluded as these claims are not included in the September 1, 2020 policy period for experience rating.

[5] For development from 18 to 21 months, a weighted average based on 25% weight applied to accident year 2020 development and 75% weight applied to accident year 2021 development is used. For development from 21 to 33 months, accident year 2020 development is used. For development from 33 to 42 months, accident year 2019 development is used. See Exhibits 9.1 and 9.2 of Item AC22-12-01 of the December 6, 2022 WCIRB Actuarial Committee Agenda for the development factors used.

[6] Claims arising out of a diagnosis of COVID-19 are excluded as these claims are not included in the September 1, 2021 policy period for experience rating.

[7] The trend factors used are based on changes in accident year indemnity and medical loss ratios reflected in Item AC23-12-01 of the December 5, 2023 WCIRB Actuarial Committee Agenda, converted to a September 1 to August 31 policy period using a standard actuarial parallelogram approach to convert accident year experience to policy periods.

[8] For development from 18 to 21 months, accident year 2022 development is used. For development from 21 to 30 months, accident year 2021 development is used. See Exhibits 9.1 and 9.2 of Item AC23-12-01 of the December 5, 2023 WCIRB Actuarial Committee Agenda for the development factors used.

- The average expected ratios of indemnity and medical losses per $100 of payroll for the September 1, 2022 policy period are estimated from the prior year's ratios (September 1, 2021 policy period), adjusted for the change in the average accident year loss ratios estimated in the WCIRB's most recent evaluation of accident year experience[9]—with the premiums adjusted to a common basis but with the impact of projected wage inflation removed—and converted to a September 1 to August 31 policy period basis using a standard actuarial parallelogram approach to convert accident year experience to policy periods.[10]

Line 5 of Exhibit 1 shows the selected experience rating off-balance correction factor (see Appendix B) to be reflected in the September 1, 2024 expected loss rates. Line 6 of Exhibit 1 shows the factor to reflect the individual loss limitation of $175,000 and the elimination of the first $250 of each claim in the experience rating calculation.[11] Line 7 of Exhibit 1 shows the factor to reflect the estimated average impact of experience modification revisions resulting from Insurance Code Section 11751.9 rerates. Line 8 of Exhibit 1 shows the expected loss to payroll ratios for experience rating after adjustments, which is the product of lines 4 through 7. Line 9 of Exhibit 1 shows the factors of 0.708 for indemnity and 0.820 for medical, which are the average adjustments across all NAICS Sector groupings to produce the average indicated September 1, 2024 expected loss rates when applied to the statewide indicated limited loss to payroll ratios from the September 1, 2024 classification relativity analysis.

Exhibits 2 through 19 show the computation of the adjustment factors for each of the NAICS Sector groupings, which is analogous to that described above on a statewide, all classifications combined basis in Exhibit 1, with the following exceptions:

1. The estimated first report level ratios of indemnity and medical losses per $100 of payroll for the September 1, 2020 and September 1, 2021 policy periods for each NAICS Sector grouping were developed to third and second report levels, respectively, based on the latest policy year incurred development factor derived from unit statistical data for that NAICS Sector grouping.

2. The estimated first report level ratios of indemnity and medical losses per $100 of payroll for the September 1, 2022 policy period for each NAICS Sector grouping were computed by adjusting the first report level ratios of indemnity and medical loss to payroll for the September 1, 2021 policy period for that NAICS Sector grouping by the change in the first report level ratios of indemnity and medical loss to payroll for that NAICS Sector grouping from the latest available unit statistical data.[12]

3. In total, the average statewide expected loss rate determined by separate adjustments by NAICS Sector grouping should be equal to that based on the statewide, all classification data. Line 10 of Exhibits 2 through 19 show the factors used to adjust the indemnity and medical expected loss rate factors computed at the NAICS Sector grouping level to balance to the statewide, all classifications combined expected loss rate factors shown in Exhibit 1.

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[9] See Exhibits 3.1 and 3.2 of Item AC23-12-01 of the December 5, 2023 WCIRB Actuarial Committee Agenda.

[10] In this filing, the WCIRB is proposing that claims arising out of a diagnosis of COVIID-19 with accident dates of September 1, 2024 and later be included in experience modifications. However, as September 1, 2024 to August 31, 2025 experience modifications substantially do not reflect claim experience from September 1, 2024 and later, the impact to expected loss rates is minimal.

[11] This factor is based on utilizing the latest available unit statistical data and de-trending the $175,000 and $250 loss limits from the average level underlying the data used to compute September 1, 2024 to August 31, 2025 experience modifications to the average level of the latest available unit statistical data.

[12] Policies incepting between April 1, 2020 and March 31, 2021 compared to policies incepting between April 1, 2021 and March 31, 2022.

4. The change in a classification's expected loss rate relativity to the statewide average expected loss rate from the prior year's expected loss rate relativity is limited to 15%. The factors shown on Line 10 of Exhibits 2 through 19 also incorporate a factor to reflect the cost of redistributing the impact of the capped classifications' net expected losses above (or below) the 15% limitation among the remaining uncapped classifications. Exhibits 20.1 and 20.2 show a list of the classifications impacted by the restriction and their unrestricted indicated changes in expected loss rate relativity.

Line 11 of Exhibits 2 through 19 show the factors by NAICS Sector grouping used to adjust the average indicated loss to payroll ratios to the level of losses anticipated in the experience rating data for policies incepting between September 1, 2024 and August 31, 2025. These factors are applied to the indicated limited loss to payroll ratios for indemnity and medical that are included in the classification relativity review sheets provided in Appendix C.[13] Each indemnity and medical loss to payroll ratio is adjusted by the appropriate factor from Exhibits 2 through 19 based on the NAICS Sector grouping to which that classification is assigned. The adjusted indemnity and medical loss ratios for each classification are then summed together to generate the expected loss rate for that classification proposed to be effective September 1, 2024 with each classification's expected loss rate change in relativity limited to a 15% change from the classification's relativity underlying the September 1, 2023 expected loss rates.

Effective September 1, 2022, annual payroll limitations are applied to all employees in six classifications, including 8601, *Engineers/Oil or Gas Geologists or Scouts/Forest Engineers*; 8741, *Real Estate Agencies*; 8749, *Mortgage Bankers*; 8801, *Credit Unions*; 8808, *Banks*; 8822, *Insurance Companies*; and Classification 8874, *Instrument Mfg. – electronic/Computer or Computer Peripheral Equipment Mfg./Telecommunications Equipment Mfg./Audio/Video Electronic Products Mfg./Integrated Circuit and Semiconductor Wafer Mfg.* Effective September 1, 2024, annual payroll limitations are being applied to employees in six additional classifications, including 4297, *Electronic Pre-press/Graphic Design*; 4512, *Biomedical Research Laboratories*; 8807, *Newspaper, Magazine or Book Publishing*; 8834, *Physicians' Practices and Outpatient Clinics*; 8839, *Dental or Orthodontia Practices*; and 9043, *Hospitals*.

In order to appropriately reflect the payroll limitation in the expected loss rates for these classifications, for which the experience period includes payroll experience from policies where the maximum payroll limitations do not apply, the expected loss rates for these classifications are adjusted to reflect the payrolls that will not be limited in the experience rating computation. The factors used to adjust the expected loss rates for these classifications are consistent with those used to adjust the classification relativities for these classifications as discussed in Appendix C. The factor estimated for each classification's expected loss rate are shown in Table 1.[14]

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[13] For each classification that is restricted to a 25% classification relativity change on its classification relativity review sheet in Appendix C, the factors on line 11 are applied to the "Selected Loss to Payroll Ratio (Restricted to 25% Change)" line on its classification relativity review sheet divided by the limit factor segregated between the indemnity and medical components, rather than applied to the indicated limited loss to payroll ratios.

[14] For the five classifications with maximum payroll limitations applied to all employees beginning January 1, 2020, no adjustment to expected loss rates is applied as all experience used in the expected loss rate computation is from policies incepting after January 1, 2020.

Table 1 – Adjustments for Payroll Limitations to Expected Loss Rates

Classification	Effective Date	Full Adjustment	Proportion of Limited Payroll in Experience Period[15]	Factor to Apply to Expected Loss Rate[16]
8601	9/1/2022	14%	33.3%	0.91
8741	9/1/2022	30%	33.3%	0.80
8749	9/1/2022	27%	33.3%	0.82
8801	9/1/2022	22%	33.3%	0.85
8808	9/1/2022	22%	33.3%	0.85
8822	9/1/2022	19%	33.3%	0.87
8874	9/1/2022	20%	33.3%	0.87
4297	9/1/2024	13%	0.0%	0.87
4512	9/1/2024	12%	0.0%	0.88
8807	9/1/2024	20%	0.0%	0.80
8834	9/1/2024	35%	0.0%	0.65
8839	9/1/2024	18%	0.0%	0.82
9043	9/1/2024	17%	0.0%	0.83

The proposed September 1, 2024 expected loss rates for all classifications are shown in the proposed Table I, *Expected Loss Rates and D-Ratios*, of the Experience Rating Plan included in Section C.

D-Ratios and Primary Thresholds
In the experience rating formula, an employer's primary component of actual losses and excess component of expected losses are used. The threshold amount that segregates losses into the primary component (primary threshold) varies depending on the size of the employer. The Experience Rating Plan provides that the amount of each claim above the first $250 and up to the primary threshold for the employer is considered primary. In order for the expected loss intervals corresponding to each Primary Threshold to reflect the current loss trends, the WCIRB is proposing updates to the table of Primary Thresholds, which are shown in Table II, *Primary Thresholds*, of the Experience Rating Plan included in Section C.

A classification's D-ratio represents the proportion of the expected losses in the classification that is estimated to be primary. The D-ratio for each classification and each primary threshold included in the Experience Rating Plan is calculated based on the proportion of that classification's own claim costs, once adjusted to the experience modification cost level for policies incepting between September 1, 2024 and August 31, 2025, which is primary.[17] The D-ratios proposed for September 1, 2024 are shown in the proposed Table I, *Expected Loss Rates and D-Ratios,* of the Experience Rating Plan included in Section C.[18]

Maximum Loss Value and Average Death Value
The WCIRB is proposing no changes to the current Maximum Loss Value and Average Death Value of $175,000.

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[15] For classifications with maximum payroll limitations effective September 1, 2022, the payroll limitations apply to 12 out of 36 months of the experience period. For classifications with maximum payroll limitations effective September 1, 2024, none of the experience period payroll was limited.

[16] Equal to 1.0 - [Full Adjustment] * (1.0 - [Proportion of Limited Payroll in Experience Period]). These factors will bring the loss to payroll ratios underlying the classification relativities which are on a fully payroll limited basis to the basis underlying the experience period for September 1, 2023 to August 31, 2024 experience modifications.

[17] Beginning with the January 1, 2019 Experience Rating Plan, the first $250 of each claim is eliminated from the experience rating calculation. In deriving the D-ratio for each classification, the first $250 of each claim is eliminated from both the expected losses and the primary component of expected losses.

[18] The formula for a classification's D-ratio credibility is: N / (N + K), where N equals the number of indemnity claims for the three-year experience period and K is a credibility constant that is determined by the relationship between the in-group and between-group variance of the threshold being evaluated.

Factors to Adjust September 1, 2024 to August 31, 2025 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
All NAICS Sectors Combined

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2019 to 2021 (in 00s) $24,075,011,589

	Indemnity	Medical
2. Total payroll 2019 to 2021 x indicated limited loss to payroll ratios	$10,992,631,863	$9,925,247,325
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.457	0.412

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period

	Policy Period	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/20 to 8/31/21	0.252	1.658	0.417
	9/1/21 to 8/31/22	0.260	1.436	0.373
	9/1/22 to 8/31/23	0.268	1.000	0.268
Medical	9/1/20 to 8/31/21	0.331	1.377	0.455
	9/1/21 to 8/31/22	0.326	1.249	0.407
	9/1/22 to 8/31/23	0.334	1.000	0.334

	Indemnity	Medical
Average:	0.353	0.399
5. Selected experience rating off-balance	1.048	1.048
6. Factor to reflect loss limitation	0.882	0.815
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.323	0.338

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) / (3)	0.708	0.820

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for September 1, 2020 to August 31, 2021 and September 1, 2021 to August 31, 2022 (preliminary) and projected for September 1, 2022 to August 31, 2023 based on the underlying accident year loss trend. The loss development factors are based on the latest evaluation of accident year experience.

Loss to payroll ratios reflect maximum payroll limitations applied to Classifications 8601, 8741, 8749, 8801, 8808, 8874, 4297, 4512, 8807, 8834, 8839, and 9043 to be consistent with the payroll shown in Line 1.

Line (5) is the selected off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Factors to Adjust September 1, 2024 to August 31, 2025 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 11 & 21 Combined (Agriculture & Mining)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2019 to 2021 (in 00s) $400,806,002

	Indemnity	Medical
2. Total payroll 2019 to 2021 x indicated limited loss to payroll ratios	$510,402,827	$545,149,362
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	1.273	1.360

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/20 to 8/31/21	0.792	1.428	1.131
	9/1/21 to 8/31/22	0.813	1.277	1.038
	9/1/22 to 8/31/23	0.810	1.000	0.810
Medical	9/1/20 to 8/31/21	1.195	1.217	1.455
	9/1/21 to 8/31/22	1.238	1.149	1.422
	9/1/22 to 8/31/23	1.284	1.000	1.284

		Indemnity	Medical
	Average:	0.993	1.387
5. Selected experience rating off-balance		1.048	1.048
6. Factor to reflect loss limitation		0.863	0.783
7. Adjustment for impact of Insurance Code Section 11751.9		0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)		0.890	1.128

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.699	0.829
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.065	1.048
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.745	0.869

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2021 and 2022 (preliminary) and projected for 2023 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2024 to August 31, 2025 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 22 & 23 Combined (Utilities & Construction)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2019 to 2021 (in 00s) $1,457,868,162

	Indemnity	Medical
2. Total payroll 2019 to 2021 x indicated limited loss to payroll ratios	$1,775,134,738	$1,473,005,749
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	1.218	1.010

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/20 to 8/31/21	0.778	1.458	1.135
	9/1/21 to 8/31/22	0.784	1.315	1.031
	9/1/22 to 8/31/23	0.782	1.000	0.782
Medical	9/1/20 to 8/31/21	0.991	1.216	1.205
	9/1/21 to 8/31/22	1.027	1.146	1.177
	9/1/22 to 8/31/23	1.114	1.000	1.114

	Indemnity	Medical
Average:	0.983	1.165
5. Selected experience rating off-balance	1.048	1.048
6. Factor to reflect loss limitation	0.761	0.641
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.777	0.776

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.638	0.768
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.065	1.048
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.680	0.805

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2021 and 2022 (preliminary) and projected for 2023 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2024 to August 31, 2025 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 31 (Manufacturing)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2019 to 2021 (in 00s) $1,827,350,245

	Indemnity	Medical
2. Total payroll 2019 to 2021 x indicated limited loss to payroll ratios	$1,654,368,498	$1,539,632,962
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.905	0.843

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/20 to 8/31/21	0.436	1.693	0.738
	9/1/21 to 8/31/22	0.436	1.453	0.633
	9/1/22 to 8/31/23	0.422	1.000	0.422
Medical	9/1/20 to 8/31/21	0.599	1.422	0.853
	9/1/21 to 8/31/22	0.573	1.278	0.732
	9/1/22 to 8/31/23	0.579	1.000	0.579

	Indemnity	Medical
Average:	0.598	0.721
5. Selected experience rating off-balance	1.048	1.048
6. Factor to reflect loss limitation	0.923	0.881
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.574	0.661

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.633	0.784
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.065	1.048
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.675	0.822

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2021 and 2022 (preliminary) and projected for 2023 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2024 to August 31, 2025 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 42 (Wholesale)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2019 to 2021 (in 00s) $474,356,489

		Indemnity	Medical
2. Total payroll 2019 to 2021 x indicated limited loss to payroll ratios		$770,857,843	$688,556,301
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		1.625	1.452

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/20 to 8/31/21	0.828	1.571	1.300
	9/1/21 to 8/31/22	0.855	1.394	1.192
	9/1/22 to 8/31/23	0.886	1.000	0.886
Medical	9/1/20 to 8/31/21	1.013	1.378	1.397
	9/1/21 to 8/31/22	1.009	1.246	1.257
	9/1/22 to 8/31/23	1.035	1.000	1.035

		Indemnity	Medical
	Average:	1.126	1.230
5. Selected experience rating off-balance		1.048	1.048
6. Factor to reflect loss limitation		0.932	0.889
7. Adjustment for impact of Insurance Code Section 11751.9		0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)		1.091	1.137

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.671	0.783
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.065	1.048
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.715	0.821

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2021 and 2022 (preliminary) and projected for 2023 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2024 to August 31, 2025 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 44 (Retail)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2019 to 2021 (in 00s) $1,318,016,186

	Indemnity	Medical
2. Total payroll 2019 to 2021 x indicated limited loss to payroll ratios	$1,059,812,683	$1,013,131,868
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.804	0.769

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/20 to 8/31/21	0.403	1.645	0.663
	9/1/21 to 8/31/22	0.408	1.424	0.581
	9/1/22 to 8/31/23	0.445	1.000	0.445
Medical	9/1/20 to 8/31/21	0.581	1.371	0.797
	9/1/21 to 8/31/22	0.560	1.227	0.687
	9/1/22 to 8/31/23	0.615	1.000	0.615

	Indemnity	Medical
Average:	0.563	0.699
5. Selected experience rating off-balance	1.048	1.048
6. Factor to reflect loss limitation	0.934	0.877
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.546	0.638

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.680	0.830
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.065	1.048
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.724	0.869

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2021 and 2022 (preliminary) and projected for 2023 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2024 to August 31, 2025 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 48 (Transportation & Warehousing)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2019 to 2021 (in 00s) $513,877,102

	Indemnity	Medical
2. Total payroll 2019 to 2021 x indicated limited loss to payroll ratios	$1,133,099,804	$836,274,735
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	2.205	1.627

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/20 to 8/31/21	1.328	1.460	1.939
	9/1/21 to 8/31/22	1.338	1.330	1.779
	9/1/22 to 8/31/23	1.300	1.000	1.300
Medical	9/1/20 to 8/31/21	1.463	1.238	1.811
	9/1/21 to 8/31/22	1.224	1.183	1.448
	9/1/22 to 8/31/23	1.032	1.000	1.032

	Indemnity	Medical
Average:	1.673	1.430
5. Selected experience rating off-balance	1.048	1.048
6. Factor to reflect loss limitation	0.886	0.803
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	1.541	1.194

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.699	0.733
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.065	1.048
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.744	0.769

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2021 and 2022 (preliminary) and projected for 2023 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2024 to August 31, 2025 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 51 (Information)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2019 to 2021 (in 00s) $395,894,340

		Indemnity	Medical
2. Total payroll 2019 to 2021 x indicated limited loss to payroll ratios		$273,907,391	$174,316,133
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.692	0.440

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/20 to 8/31/21	0.395	1.319	0.522
	9/1/21 to 8/31/22	0.385	1.201	0.462
	9/1/22 to 8/31/23	0.396	1.000	0.396
Medical	9/1/20 to 8/31/21	0.365	1.154	0.421
	9/1/21 to 8/31/22	0.310	1.100	0.341
	9/1/22 to 8/31/23	0.318	1.000	0.318

		Indemnity	Medical
	Average:	0.460	0.360
5. Selected experience rating off-balance		1.048	1.048
6. Factor to reflect loss limitation		0.879	0.759
7. Adjustment for impact of Insurance Code Section 11751.9		0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)		0.420	0.284

Expected Loss Rate Factors

		Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)		0.607	0.645
10. Factors to balance NAICS Sectors to statewide expected loss rate factors		1.065	1.048
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)		0.647	0.676

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2021 and 2022 (preliminary) and projected for 2023 based on the underlying aggregate accident year loss trend. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2024 to August 31, 2025 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 52 (Finance & Insurance)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2019 to 2021 (in 00s) $789,120,150

		Indemnity	Medical
2. Total payroll 2019 to 2021 x indicated limited loss to payroll ratios		$90,301,801	$85,186,687
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.114	0.108

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/20 to 8/31/21	0.049	1.730	0.085
	9/1/21 to 8/31/22	0.053	1.513	0.080
	9/1/22 to 8/31/23	0.064	1.000	0.064
Medical	9/1/20 to 8/31/21	0.067	1.489	0.100
	9/1/21 to 8/31/22	0.070	1.324	0.092
	9/1/22 to 8/31/23	0.088	1.000	0.088

		Indemnity	Medical
	Average:	0.076	0.093
5. Selected experience rating off-balance		1.048	1.048
6. Factor to reflect loss limitation		0.936	0.932
7. Adjustment for impact of Insurance Code Section 11751.9		0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)		0.074	0.090

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.650	0.837
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.065	1.048
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.692	0.877

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2021 and 2022 (preliminary) and projected for 2023 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2024 to August 31, 2025 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level

NAICS Sector: 53 (Real Estate)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2019 to 2021 (in 00s) $505,003,229

	Indemnity	Medical
2. Total payroll 2019 to 2021 x indicated limited loss to payroll ratios	$235,980,893	$213,255,996
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.467	0.422

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/20 to 8/31/21	0.235	1.567	0.368
	9/1/21 to 8/31/22	0.266	1.365	0.363
	9/1/22 to 8/31/23	0.261	1.000	0.261
Medical	9/1/20 to 8/31/21	0.300	1.367	0.411
	9/1/21 to 8/31/22	0.309	1.250	0.386
	9/1/22 to 8/31/23	0.273	1.000	0.273

	Indemnity	Medical
Average:	0.331	0.357
5. Selected experience rating off-balance	1.048	1.048
6. Factor to reflect loss limitation	0.886	0.810
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.305	0.300

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.652	0.711
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.065	1.048
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.694	0.745

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2021 and 2022 (preliminary) and projected for 2023 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2024 to August 31, 2025 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 54 (Professional Services)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2019 to 2021 (in 00s) $5,389,303,148

		Indemnity	Medical
2.	Total payroll 2019 to 2021 x indicated limited loss to payroll ratios	$181,435,490	$170,495,984
3.	Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.034	0.032

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/20 to 8/31/21	0.017	1.597	0.027
	9/1/21 to 8/31/22	0.018	1.410	0.026
	9/1/22 to 8/31/23	0.021	1.000	0.021
Medical	9/1/20 to 8/31/21	0.023	1.244	0.028
	9/1/21 to 8/31/22	0.024	1.149	0.028
	9/1/22 to 8/31/23	0.027	1.000	0.027

		Indemnity	Medical
	Average:	0.024	0.028
5.	Selected experience rating off-balance	1.048	1.048
6.	Factor to reflect loss limitation	0.860	0.834
7.	Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8.	Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.022	0.024

Expected Loss Rate Factors

		Indemnity	Medical
9.	Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.647	0.765
10.	Factors to balance NAICS Sectors to statewide expected loss rate factors	1.065	1.048
11.	Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.689	0.802

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2021 and 2022 (preliminary) and projected for 2023 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2024 to August 31, 2025 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 56 (Administrative)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2019 to 2021 (in 00s)	$364,358,453	

	Indemnity	Medical
2. Total payroll 2019 to 2021 x indicated limited loss to payroll ratios	$632,223,596	$580,297,560
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	1.735	1.593

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/20 to 8/31/21	1.070	1.548	1.657
	9/1/21 to 8/31/22	1.043	1.385	1.445
	9/1/22 to 8/31/23	1.089	1.000	1.089
Medical	9/1/20 to 8/31/21	1.426	1.373	1.958
	9/1/21 to 8/31/22	1.282	1.283	1.645
	9/1/22 to 8/31/23	1.282	1.000	1.282

	Indemnity	Medical
Average:	1.397	1.628
5. Selected experience rating off-balance	1.048	1.048
6. Factor to reflect loss limitation	0.833	0.750
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	1.209	1.269

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.697	0.797
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.065	1.048
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.742	0.835

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2021 and 2022 (preliminary) and projected for 2023 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2024 to August 31, 2025 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 61 (Education)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2019 to 2021 (in 00s) $480,060,154

	Indemnity	Medical
2. Total payroll 2019 to 2021 x indicated limited loss to payroll ratios	$102,568,680	$105,594,130
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.214	0.220

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/20 to 8/31/21	0.119	1.527	0.182
	9/1/21 to 8/31/22	0.132	1.360	0.179
	9/1/22 to 8/31/23	0.136	1.000	0.136
Medical	9/1/20 to 8/31/21	0.196	1.410	0.276
	9/1/21 to 8/31/22	0.201	1.304	0.262
	9/1/22 to 8/31/23	0.207	1.000	0.207

		Indemnity	Medical
	Average:	0.166	0.248
5. Selected experience rating off-balance		1.048	1.048
6. Factor to reflect loss limitation		0.920	0.861
7. Adjustment for impact of Insurance Code Section 11751.9		0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)		0.158	0.222

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.741	1.010
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.065	1.048
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.789	1.058

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2021 and 2022 (preliminary) and projected for 2023 based on the underlying aggregate accident year loss trend. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2024 to August 31, 2025 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 62 (Health)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2019 to 2021 (in 00s) $1,439,949,731

	Indemnity	Medical
2. Total payroll 2019 to 2021 x indicated limited loss to payroll ratios	$843,468,398	$725,827,671
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.586	0.504

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/20 to 8/31/21	0.306	1.657	0.508
	9/1/21 to 8/31/22	0.294	1.446	0.426
	9/1/22 to 8/31/23	0.288	1.000	0.288
Medical	9/1/20 to 8/31/21	0.366	1.379	0.504
	9/1/21 to 8/31/22	0.344	1.253	0.430
	9/1/22 to 8/31/23	0.335	1.000	0.335

	Indemnity	Medical
Average:	0.407	0.423
5. Selected experience rating off-balance	1.048	1.048
6. Factor to reflect loss limitation	0.947	0.908
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.401	0.399

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.684	0.792
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.065	1.048
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.729	0.830

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2021 and 2022 (preliminary) and projected for 2023 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2024 to August 31, 2025 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 71 (Arts & Entertainment)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2019 to 2021 (in 00s)	$200,088,036	

	Indemnity	Medical
2. Total payroll 2019 to 2021 x indicated limited loss to payroll ratios	$159,172,943	$169,242,618
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.796	0.846

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/20 to 8/31/21	0.388	1.580	0.613
	9/1/21 to 8/31/22	0.416	1.414	0.589
	9/1/22 to 8/31/23	0.475	1.000	0.475
Medical	9/1/20 to 8/31/21	0.690	1.297	0.895
	9/1/21 to 8/31/22	0.684	1.166	0.798
	9/1/22 to 8/31/23	0.694	1.000	0.694

	Indemnity	Medical
Average:	0.559	0.796
5. Selected experience rating off-balance	1.048	1.048
6. Factor to reflect loss limitation	0.905	0.859
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.525	0.711

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.660	0.840
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.065	1.048
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.703	0.880

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2021 and 2022 (preliminary) and projected for 2023 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2024 to August 31, 2025 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 72 (Hospitality)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2019 to 2021 (in 00s) $923,062,528

	Indemnity	Medical
2. Total payroll 2019 to 2021 x indicated limited loss to payroll ratios	$783,968,750	$881,266,923
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.849	0.955

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/20 to 8/31/21	0.430	1.579	0.679
	9/1/21 to 8/31/22	0.468	1.384	0.648
	9/1/22 to 8/31/23	0.509	1.000	0.509
Medical	9/1/20 to 8/31/21	0.660	1.365	0.901
	9/1/21 to 8/31/22	0.666	1.247	0.830
	9/1/22 to 8/31/23	0.680	1.000	0.680

	Indemnity	Medical
Average:	0.612	0.804
5. Selected experience rating off-balance	1.048	1.048
6. Factor to reflect loss limitation	0.953	0.909
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.606	0.759

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.714	0.795
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.065	1.048
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.760	0.833

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2021 and 2022 (preliminary) and projected for 2023 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2024 to August 31, 2025 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 81 (Other)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2019 to 2021 (in 00s) $392,931,106

	Indemnity	Medical
2. Total payroll 2019 to 2021 x indicated limited loss to payroll ratios	$291,325,843	$263,880,000
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.741	0.672

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/20 to 8/31/21	0.376	1.584	0.596
	9/1/21 to 8/31/22	0.390	1.392	0.543
	9/1/22 to 8/31/23	0.402	1.000	0.402
Medical	9/1/20 to 8/31/21	0.496	1.308	0.649
	9/1/21 to 8/31/22	0.468	1.200	0.562
	9/1/22 to 8/31/23	0.447	1.000	0.447

	Indemnity	Medical
Average:	0.514	0.553
5. Selected experience rating off-balance	1.048	1.048
6. Factor to reflect loss limitation	0.905	0.852
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.483	0.489

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.652	0.729
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.065	1.048
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.694	0.764

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2021 and 2022 (preliminary) and projected for 2023 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2024 to August 31, 2025 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 8742 (Outside Sales)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2019 to 2021 (in 00s) $1,491,756,760

	Indemnity	Medical
2. Total payroll 2019 to 2021 x indicated limited loss to payroll ratios	$124,566,014	$112,577,298
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.084	0.075

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/20 to 8/31/21	0.043	1.543	0.066
	9/1/21 to 8/31/22	0.058	1.363	0.078
	9/1/22 to 8/31/23	0.059	1.000	0.059
Medical	9/1/20 to 8/31/21	0.059	1.293	0.077
	9/1/21 to 8/31/22	0.067	1.194	0.081
	9/1/22 to 8/31/23	0.069	1.000	0.069

	Indemnity	Medical
Average:	0.068	0.075
5. Selected experience rating off-balance	1.048	1.048
6. Factor to reflect loss limitation	0.833	0.789
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.059	0.062

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.704	0.820
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.065	1.048
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.750	0.859

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2021 and 2022 (preliminary) and projected for 2023 based on the underlying aggregate accident year loss trend. The loss development factors are based on latest year's aggregate unit statistical data.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2024 to August 31, 2025 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 8810 & 92 Combined (Clerical & Public Admin)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2019 to 2021 (in 00s) $5,711,209,769

	Indemnity	Medical
2. Total payroll 2019 to 2021 x indicated limited loss to payroll ratios	$370,035,669	$347,555,347
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.065	0.061

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/20 to 8/31/21	0.030	1.680	0.050
	9/1/21 to 8/31/22	0.031	1.431	0.044
	9/1/22 to 8/31/23	0.034	1.000	0.034
Medical	9/1/20 to 8/31/21	0.042	1.353	0.057
	9/1/21 to 8/31/22	0.039	1.246	0.049
	9/1/22 to 8/31/23	0.042	1.000	0.042

	Indemnity	Medical
Average:	0.043	0.049
5. Selected experience rating off-balance	1.048	1.048
6. Factor to reflect loss limitation	0.915	0.870
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.041	0.045

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.631	0.732
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.065	1.048
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.672	0.767

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2021 and 2022 (preliminary) and projected for 2023 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Classifications Affected by ELR Limitation Rule

Class Code	Class Description	Indicated Relativity Change
	Limited to a 15% Decrease	
0035	FLORISTS – CULTIVATING OR GARDENING	-15.8%
1710	STONE CRUSHING	-17.7%
3018	STEEL MAKING OR PROCESSING	-20.2%
3683	SPEAKER MFG	-63.4%
4304	NEWSPAPER PUBLISHING OR PRINTING – ALL OTHER EMPLOYEES	-28.1%
4362	MOTION PICTURES – NEGATIVE AND PRINT PROCESSORS	-26.0%
4512	BIOMEDICAL RESEARCH LABORATORIES	-30.9%
5160	ELEVATOR ERECTION OR REPAIR	-17.8%
6003	PILE DRIVING; WHARF BUILDING; BRIDGE/TRESTLE CONSTRUCTION – WOOD	-24.2%
6011	DAM CONSTRUCTION	-33.8%
6235	OIL/GAS WELLS – DRILLING OR REDRILLING/INSTALL/RECOVERY OF CASING; DRILLING GEOTHERMAL WELLS	-20.8%
6258	FOUNDATION PREPARATION WORK	-16.4%
7133	RAILROAD OPERATION	-17.5%
7219	TRUCKING FIRMS; EXPRESS COMPANIES; MOBILE CRANE/HOISTING SERVICE	-16.4%
7232	MAIL DELIVERY SERVICE COMPANIES	-24.0%
7403	AIRCRAFT OPERATION – SCHEDULED – ALL OTHERS	-16.1%
7409	AIRCRAFT OPERATION – AGRICULTURAL – FLYING CREW	-16.6%
7421	AIRCRAFT OPERATION – PERSONNEL TRANSPORT – FLYING CREW	-31.2%
7424	AIRCRAFT OPERATION – FLYING CREW	-17.6%
7428	AIRCRAFT OPERATION – ALL OTHERS	-20.4%
7429	AIRPORT OPERATORS	-24.8%
7600	COMMUNICATION SERVICE PROVIDERS	-16.6%
7607	VIDEO POST-PRODUCTION; AUDIO POST-PRODUCTION	-44.5%
8291	WAREHOUSES – COLD STORAGE; WAREHOUSES – CLIMATE CONTROLLED STORAGE	-17.6%
8292	WAREHOUSES – GENERAL MERCHANDISE	-16.6%
8293	WAREHOUSES – FURNITURE; FURNITURE MOVING	-18.6%
8370	AUTOMOBILE OR TRUCK RADIO OR ALARM INSTALLATION OR REPAIR	-22.1%
8749	MORTGAGE BANKERS	-47.6%
8801	CREDIT UNIONS	-22.1%
8807	NEWSPAPER, MAGAZINE OR BOOK PUBLISHING	-31.8%
8818	NEWSPAPER PUBLISHING OR PRINTING – EDITING AND DESIGNING	-35.8%
8859	COMPUTER PROGRAMMING/SOFTWARE DEVELOPMENT; INTERNET/WEB-BASED APPLICATION DEVELOPMENT	-48.6%
9054	SPAS OR BATHS	-18.5%
9155	THEATERS – MOTION PICTURE	-17.0%
9184	SKI RESORTS – ALPINE	-23.0%

Classifications Affected by ELR Limitation Rule

Class Code	Class Description	Indicated Relativity Change
Limited to a 15% Increase		
0400	WAREHOUSES – COTTON – INCLUDING COTTON COMPRESSING	66.1%
2727	LOG HAULING	31.2%
2790	PATTERN OR MODEL MFG	15.9%
2881	FURNITURE ASSEMBLING; COFFIN/CASKET MFG OR ASSEMBLING	25.6%
3070	COMPUTER MEMORY DISK MFG	21.3%
3085	FOUNDRIES – NONFERROUS	19.0%
3146	HARDWARE MFG; HEAT TREATING	22.8%
3569	ELECTRIC MOTOR MFG OR REPAIR	17.8%
3805	AIRCRAFT ENGINE MFG OR REBUILDING; AUTO/TRUCK ENGINE MFG	19.9%
4279	PAPER GOODS MFG; BAG MFG	16.4%
4312	NEWSPAPER DELIVERY	67.1%
4511	ANALYTICAL OR TESTING LABORATORIES	16.8%
4720	SOAP OR SYNTHETIC DETERGENT MFG	17.0%
4829	CHEMICAL MFG	31.9%
4983	GASKET MFG	21.6%
7707	FIREFIGHTING OPERATIONS – VOLUNTEERS	19.6%
7720	POLICE AND OTHER LAW ENFORCEMENT OFFICERS – NOT VOLUNTEERS	18.1%
8006	STORES – GROCERIES – RETAIL; STORES – FRUIT OR VEGETABLES – RETAIL	17.7%
8017	STORES – RETAIL – NOC; STORES – HARDWARE; LINEN RENTAL/RESTROOM SUPPLY SVCS; PRODUCT DEMON:	16.4%
8046	STORES – AUTO/TRUCK PARTS OR ACCESSORIES	23.3%
8059	STORES – TILE OR CABINETS	15.3%
8062	STORES – COMPUTER	17.0%
8065	STORES – PAINT OR PAINT SUPPLIES	20.2%
8066	STORES – BICYCLES AND BICYCLE ACCESSORIES	27.3%
8117	STORES – FEED/TACK/FARM SUPPLIES	27.6%
8278	RACING STABLES – JOCKEYS/HARNESS DRIVERS	84.0%
8631	RACING STABLES – ALL OTHER EMPLOYEES	22.2%
8720	INSPECTION FOR INSURANCE/SAFETY/VALUATION; ELEVATOR INSPECTING; WEIGHERS/SAMPLERS/INSPECTOF	48.6%
8742	SALESPERSONS – OUTSIDE	27.9%
8745	NEWS AGENTS OR DISTRIBUTORS OF MAGAZINES/PERIODICALS	16.3%
8831	HOSPITALS – VETERINARY; KENNELS	22.3%
8868	COLLEGES OR SCHOOLS – PRIVATE – PROFESSIONALS	44.9%
8870	FITNESS INSTRUCTION PROGRAMS OR STUDIOS	62.9%
8875	PUBLIC COLLEGES OR SCHOOLS; SUPERINTENDENT OF PUBLIC SCHOOLS OFFICE	52.6%
9069	CLUBS – GAMING	31.4%
9101	COLLEGES OR SCHOOLS – PRIVATE – ALL OTHERS	43.2%
9180	AMUSEMENT/REC FACILITIES – DEVICE OPERATIONS; SHOOTING CLUBS/RANGES	20.1%
9426	SEPTIC/PORTABLE TOILET SERVICES	24.5%
9507	SIGN PAINTING OR LETTERING	21.3%
9549	ADVERTISING COMPANIES	26.2%
9620	FUNERAL DIRECTORS	17.8%

Section C
Appendix B
Experience Rating Off-Balance Correction Factor

Experience rating is designed to be premium-neutral in that the total statewide pure premium, after application of experience rating, should be the same as if there were no experience rating. However, the collective experience of large employers, to which experience rating assigns greater weight, has been better than average, and the collective experience of small employers, many of which are not experience rated, has been worse than average. As a result, if no adjustment was made, the statewide average experience modification would be below 100% and pure premium rates would be insufficient to provide for losses and loss adjustment expenses after the application of experience rating.

The derivation of pure premium rates and expected loss rates involves adjustment by a factor known as the experience rating off-balance correction factor (off-balance factor). By adjusting pure premium rates and expected loss rates by this factor, the total pure premium produced at those pure premium rates, after application of experience rating, is estimated to be equal to projected losses and loss adjustment expenses incurred against the policies to which those pure premium rates apply. For policies incepting between September 1, 2024 and August 31, 2025, the indicated off-balance factor is 1.048, which is 0.9% higher than the off-balance factor reflected in the approved pure premium rates and expected loss rates for policies incepting between September 1, 2023 and August 31, 2024.

Exhibits 1 and 2 show the calculation of the indicated off-balance factor. Lines 1 and 2 of Exhibit 1 show the average modification and average credibility assigned to the experience of all experience rated employers for the most recent three policy effective periods (September 1, 2021 to August 31, 2022; September 1, 2022 to August 31, 2023; and September 1, 2023 to August 31, 2024 (preliminary)). This information is based on the WCIRB's experience modification records and reflects the actual modifications issued for each of those policy periods. Based on this information, the ratio of actual to expected losses for experience rated employers in each of these policy periods is estimated and shown on line 3 of Exhibit 1.

As discussed in Appendix A, the expected loss rates determined for each policy period are adjusted by the off-balance factor in effect for that period. Line 4 of Exhibit 1 shows the off-balance factor that was used to adjust each period's expected loss rates. Line 5 of Exhibit 1 shows the adjustment that was made to each historical year's expected loss rates to reflect the impact of California Insurance Code Section 11751.9 corrections based on closed claim values that are significantly below the claim values that were used in an experience modification computation.[1] The combined total of all the factors that were applied to each policy period's expected losses are shown on line 6 of Exhibit 1.

The expected loss rates computed for each historical policy period reflect an estimate of the statewide average ratio of losses to payroll for the three-year period used in that period's experience modifications. Line 7 of Exhibit 1 shows the hindsight correction factor for the expected losses for each of these policy periods, which is intended to adjust for any difference in average projected expected loss rates for a period and the average level of losses that, in retrospect, actually underlie that period's experience modifications. The hindsight correction factor for each period is computed as the ratio of the statewide weighted average of the promulgated expected loss rates (adjusted to remove that period's off-balance factor and the adjustment to reflect the impact of California Insurance Code Section 11751.9 rerates) to the hindsight weighted average statewide ratio of losses (limited to $175,000) to payroll for the policy periods and report levels reflected in that period's experience modifications.

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[1] The adjustment that was made to each historical year's expected loss rates is removed from the computation of the projected ratio of actual to expected losses for purposes of the off-balance calculation as, while each year's expected losses was adjusted for potential Insurance Code Section 11751.9 adjustments, the average modifications shown on line 1 are prior to Section 11751.9 corrections.

Line 8 of Exhibit 1 shows the average ratios of actual to expected losses for experience rated employers in each policy period, adjusted to remove the off-balance factor and the Insurance Code Section 11751.9 adjustments that were made to each historical year's expected loss rates, and to reflect the hindsight overall average level of expected loss rates in each period. The ratios shown on line 8 of Exhibit 1 represent the estimated ratios of actual to expected losses for experience rated employers in which the total actual losses for all employers equal the total expected losses for the experience period. Line 9 of Exhibit 1 is the projected ratio of actual to expected losses for experience rated employers, which has been selected as the weighted average of the three periods' ratios, with full weight given to the final and full year periods of September 1, 2021 to August 31, 2022 and September 1, 2022 to August 31, 2023, and 50% weight given to the preliminary and partial period for September 1, 2023 to August 31, 2024.[2] Line 10 of Exhibit 1 is the projected average credibility for experience rated employers, which has been selected as the average credibility for the September 1, 2021 to August 31, 2022 policy inception period (the most recent complete annual policy period).

Exhibit 2 shows the computation of the indicated off-balance factor for policies incepting between September 1, 2023 and August 31, 2024. The projected ratio of actual to expected losses and the projected average credibility computed on lines 9 and 10 of Exhibit 1 are shown on lines 1 and 2 of Exhibit 2, respectively. Line 3 of Exhibit 2 shows the ratio of experience rated premium to total premium. This ratio is based on a comparison of the premiums at the advisory pure premium rate level for experience rated employers with those for all employers including employers who are not experience rated based on WCIRB unit statistical data for the most recent three years.

Line 4 of Exhibit 2 shows the computation of the indicated off-balance factor of 1.048 for policies incepting between September 1, 2024 and August 31, 2025. The computation is based on the information on lines 1, 2 and 3 of Exhibit 2. The indicated off-balance factor is 0.9% higher than the off-balance factor in advisory pure premium rates and expected loss rates for policies incepting between September 1, 2023 and August 31, 2024 (1.039).

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[2] The September 1, 2023 to August 31, 2024 period is preliminary and partial in that it only reflects experience modifications for policies incepting through May 2024.

Projection of Actual to Expected Losses
For September 1, 2024 to August 31, 2025 Experience Rated Risks

	2021/2022	2022/2023	Prelim 2023/2024
1. Average Modification for Rated Risks	0.950	0.987	0.947
2. Average Credibility for Rated Risks	0.597	0.581	0.568
3. Average Actual to Expected Ratio for Rated Risks (unadjusted) [(1) - 1.0 + (2)] / (2)	0.917	0.977	0.907
Factors Applied to Expected Loss Rates in 2021 Through 2023			
4. Off-Balance Factor in Expected Loss Rates	1.015	1.030	1.039
5. Adjustment to Reflect Insurance Code Section 11751.9 Rerates in Expected Loss Rates	0.992	0.992	0.992
6. Total of All Factors Applied to Expected Loss Rates (4) x (5)	1.007	1.022	1.031
7. Hindsight Correction to Average Expected Losses	1.011	0.966	1.049
8. Average Actual to Expected Ratio for Rated Risks (adjusted) (3) x (6) x (7)	0.933	0.964	0.981
9. Projected Ratio of Actual to Expected Losses for Rated Risks for September 1, 2024 to August 31, 2025 Policies			0.955
10. Projected Average Credibility for Rated Risks for September 1, 2024 to August 31, 2025 Policies			0.581

Notes:

Lines (1) and (2) are based on modifications issued by the WCIRB for policies effective during the specified period (prior to Insurance Code Section 11751.9 rerates). Each policy period represents modifications from September 1 to August 31.

Line (3) is derived starting with the formula: X-Mod = (credibility x A/E) + [(1.0 - credibility) x 1.0].

Line (4) is the off-balance factor included in pure premium rates and expected loss rates for the specified period. In this calculation, its impact is removed from the expected losses for the specified period to determine what the A/E ratio would have been without the off-balance adjustment for that period being applied to expected losses.

Line (5) reflects the factor used to adjust expected loss rates for the estimated impact of Insurance Code Section 11751.9 based on previous studies.

Line (7) is a factor that corrects for estimation error in the statewide average Expected Loss Rate for the specified period. It is computed as the ratio of a) the average Expected Loss Rate with the selected off-balance correction factor and the adjustment factor for the Insurance Code Section 11751.9 rerates removed to b) the hindsight average loss to payroll ratio.

Line (9) is the projected ratio of actual to expected losses for September 1, 2024 to August 31, 2025 rated risks based on a weighted average of the latest three policy periods. The complete annual policy periods of 2021/2022 and 2022/2023 are given full weight. The preliminary and partial policy period for 9/1/2023 to 8/31/2024, which only reflects modifications issued through May 2024, is given 50% weight.

Line (10) is the projected average credibility for September 1, 2024 to August 31, 2025 rated risks based on the average credibility for the latest annual full policy period (2022/2023).

Experience Rating Off-Balance Correction Factor Calculation
For September 1, 2024 to August 31, 2025 Policies

1. Projected Ratio of Actual to Expected Losses for Rated Risks	0.955
2. Projected Average Credibility for Rated Risks	0.581
3. Ratio of Experience-Rated Premium to Total Premium	0.887
4. Indicated Off-Balance in 9/1/2024 Pure Premium Rates {1.0 -[(1) x (2) x (3)]} / {[[1.0 - (2)] x (3)] + [1.0 - (3)]}	1.048
5. Selected Off-Balance in 9/1/2023 Pure Premium Rates	1.039
6. Indicated Change in Off-Balance (4)/(5)-1.0	0.9%

Notes:

Lines (1) and (2) are from Exhibit 1, lines (9) and (10), respectively.

Line (3) is based on unit statistical data comparing premium on rated policies with that on non-rated policies.

The formula shown to compute the off-balance factor (OBF) in line (4) is derived from the relationship of the OBF as the reciprocal of the average modification over all risks. That is OBF = 1 / (Avg. Mod All Risks), where Avg. Mod All Risks = (Avg. Mod Rated Risks x Premium Share of Rated Risks) + (1.0 x Premium Share of Non-rated Risks), and where the formula for the average modification for rated risks is as follows: Avg. Mod Rated Risks = [(Avg. Ratio of Actual to Expected) x (1 / OBF) x (Avg. Credibility)] + [1.0 x (1 - Avg. Credibility)].

Section C
Appendix C
Computation of Classification Relativities

Derivation of Rates Based on Classification Relativity Review Sheets

The specific advisory pure premium rate and experience rating expected loss rate recommended for each industry classification reflects, in part, the calculated change in each classification's relative share of the total statewide losses. Each classification's relativity is based on the claim and payroll experience of employers assigned to that classification compared to the average claim and payroll experience of employers assigned to other classifications. The most recent claim and payroll experience by classification reported in accordance with the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (USRP) is the basis of the analysis.[1]

Each classification's relativity is determined through an analysis of the ratio of losses to payroll that emerges for a particular classification in the most recent three, four, or five years, depending on the size of the classification.[2] For certain classifications, five years of loss and payroll experience is not, by itself, sufficiently large or "credible" to establish the relativity for the classification. For each of these classifications, selected relativities are determined as the weighted average of the adjusted loss to payroll ratio based on that classification's five-year loss experience and the loss to payroll ratio expected to emerge based on the current (i.e., September 1, 2023) advisory pure premium rate adjusted for the relativity change of the broader industrial sector to which the classification is assigned. The determination of the expected loss to payroll ratios, the adjusted loss to payroll ratios based on policy year experience, and the selected loss to payroll ratios indicated for September 1, 2024 are discussed below.

Expected Loss to Payroll Ratios

For each standard classification, the expected limited loss to payroll ratio underlying the September 1, 2024 classification relativities is computed. An illustrative example computation of these expected ratios using Classification 4496, *Plastics – fabricated products mfg.*, is shown in Exhibit 1. The procedure used to compute expected limited loss to payroll ratios for other classifications is identical.

Line 1 of Exhibit 1 shows the September 1, 2023 selected (unlimited) loss to payroll ratios for Classification 4496, expressed as losses per $100 of payroll, separately for indemnity and medical as reflected in the WCIRB's September 1, 2023 Regulatory Filing.[3] The ratios shown on line 1 of Exhibit 1 do not reflect the impact of the average September 1, 2023 advisory pure premium rate level change on losses. The adjustment to reflect this impact is shown in line 2 of Exhibit 1. Inasmuch as the classification relativity analysis is based on loss amounts (excluding loss adjustment expenses), the factors shown in line 2 of Exhibit 1 reflect only the loss components of the approved September 1, 2023 advisory pure premium rate change. Line 3 of Exhibit 1 shows the expected unlimited loss to payroll ratio underlying the September 1, 2023 relativity for Classification 4496, adjusted for the impact of the September 1, 2023 pure premium rate change on losses. (To obtain the September 1, 2023 advisory pure premium rate for the classification, the expected unlimited loss to payroll ratio is multiplied by the September 1, 2023 loss adjustment expense provision of 1.328 and the September 1, 2023 experience rating off-balance correction factor of 1.039.)

Two additional adjustments are made to the expected unlimited loss to payroll ratios to compute the expected limited loss to payroll ratios. First, the ratios are adjusted to reflect the change in the average level of experience in the North American Industry Classification System (NAICS) Sector grouping to

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[1] As discussed later in this Appendix, COVID-19 claims are excluded from the computation of the September 1, 2024 classification relativities.

[2] In prior regulatory filings, a minimum of two years of experience was used for each classification. As discussed later in this Appendix, a minimum of three years of experience is used for each classification in the September 1, 2024 classification relativities.

[3] Based on Part A, Section C, Appendix C of the WCIRB's September 1, 2023 Regulatory Filing.

which the classification is assigned relative to that of other NAICS Sector groupings. In this way, the advisory pure premium rate for classifications that have less than full credibility will change, to some extent, based on the change in loss experience of a broader group of relatively similar classifications rather than on the statewide average change in loss experience of all classifications.

Exhibit 2.1 shows the factors for the indemnity and medical components used to make these adjustments for the 18 NAICS Sector groupings used to segregate industry classifications for purposes of classification relativities. The classifications assigned by the WCIRB to each of the NAICS Sectors are shown in Exhibit 2.2. The factors shown in Exhibit 2.1 represent the ratio, by component, of the actual loss dollars to expected loss dollars in the most recent three-year period for each NAICS Sector. Thus, a factor less than 1.000 indicates that the experience in a particular NAICS Sector's loss component is improving relative to the statewide average, while a factor greater than 1.000 indicates that the experience in a particular NAICS Sector's loss component is deteriorating relative to the statewide average. The factors from Exhibit 2.1 for the Manufacturing NAICS Sector grouping (Sector 31) are shown for Classification 4496 in line 4 of Exhibit 1. The expected unlimited loss to payroll ratios adjusted for the NAICS Sector differential for Classification 4496 are shown in line 5 of Exhibit 1.

The expected unlimited loss to payroll ratios are then adjusted to remove the portion of each classification's expected loss to payroll ratio anticipated to provide for large losses. To mitigate the impact of exceptionally large claims on a classification's relativity, the actual cost of a single claim that is used in the policy year experience underlying the computation of the adjusted loss to payroll ratio is limited to $500,000. Consequently, the expected loss to payroll ratio that will be combined with the adjusted loss to payroll ratio is also limited. The computation of the indemnity and medical limit factors for each classification (shown in line 6 of Exhibit 1 for Classification 4496) reflects the expected percentage of losses in excess of the current loss limitation of $500,000 for the applicable retrospective rating hazard group (RHG) for that classification. The limit factor is based on the experience underlying the total incurred loss elimination ratios included in the *California Retrospective Rating Plan* based on the average level for policies incepting between September 1, 2023 and August 31, 2024 recently updated by the WCIRB based on the latest information available.[4] The classifications assigned to each of the RHGs for the purposes of this adjustment are shown in Exhibit 9.3.

Line 7 of Exhibit 1 shows the expected limited loss to payroll ratios, which have been adjusted for the NAICS Sector differential and by the loss limitation applicable to Classification 4496. These are the ratios that will be combined with the ratios based on policy year loss experience for classifications that are not fully credible. To the extent that a classification is fully credible, the expected limited loss to payroll ratios are not used in the derivation of the selected loss to payroll ratios for that classification.

Adjusted Loss to Payroll Ratios

The payroll and claim information from the latest available unit statistical summary for each classification is shown on the classification relativity review sheet for that classification by policy year. For the September 1, 2024 classification relativities, each "policy year" referenced herein and shown in Exhibits 1 through 9 and the classification relativity review sheet for each classification represents data from policies incepting December 1 of the prior year through November 30 of the year. (For example, "policy year" 2021 reflects data from policies incepting between December 1, 2020 and November 30, 2021.)

Thousands of COVID-19 workers' compensation claims have been filed in California. As discussed in the WCIRB's January 1, 2021 Pure Premium Rate Filing, the rate of COVID-19 claims differs significantly by industry and classification, particularly during the initial pandemic period. However, given that COVID-19 claim costs from policies incepting in 2019, 2020, and 2021 represent earlier and different periods of the pandemic, the WCIRB does not believe the relative differences in COVID-19 claim costs by classification from this experience is appropriate to project in classification relativities for policies incepting September 1, 2024 and later. As a result and consistent with the September 1, 2023 Regulatory Filing,

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[4] See Item AC22-12-06 of the December 5, 2023 WCIRB Actuarial Committee Agenda for more information. These updates will be published in the *California Retrospective Rating Plan* later this year.

the WCIRB excluded COVID-19 claims from the experience underlying the computation of the September 1, 2023 classification relativities. The WCIRB will be reviewing COVID-19 claim cost information in the context of the proposed September 1, 2024 advisory pure premium rates in April to determine if adjustments to advisory pure premium rates by classification for projected COVID-19 claim costs are appropriate.

For illustrative purposes, Exhibit 3 shows the September 1, 2024 classification relativity review sheet for Classification 4496, *Plastics – fabricated products mfg*. The payroll amount shown for each policy year is based on the total payroll reported for Classification 4496 on all policies providing California workers' compensation coverage. For informational purposes, the number of reported serious (major permanent partial disability, permanent total disability, and death), non-serious (temporary-only and minor permanent partial disability), and medical-only claims are shown separately. In addition, incurred indemnity, incurred medical and total incurred loss amounts are also shown for each policy year. (The payroll and loss experience of a number of insurers that were in liquidation by January 1, 2023 has not been reported to the WCIRB and is therefore not included in this analysis.) To facilitate a consistent comparison of losses to payroll across classifications, the following adjustments have been made to the reported payroll and incurred loss amounts:

1. Changes in Average Wage Levels. The payroll reported for each policy year reflects the wages earned during that year. In 2016, the WCIRB studied the impacts of wage level changes by industry and noted that changes in wage levels can differ significantly across classification, particularly during periods of minimum wage increases.[5] If no adjustment for these differences is made, the loss to payroll ratios underlying the classification relativities may be distorted as, in effect, a statewide level of wage inflation would be assumed for each classification. In 2021, the WCIRB retrospectively reviewed this approach and found that, although reflecting wage level changes by classification using historical data remains appropriate, reflecting differences in projections of future wage level changes by classification did not increase the accuracy of the projections inasmuch as there is significant uncertainty as to how future wage level changes will impact individual classifications.[6] As a result, the WCIRB is only adjusting the reported payroll amounts by policy year to the level underlying the latest available historical data (policy year 2019).[7]

    The factors used to adjust each policy year's payroll amount to a policy year 2019 level is shown by classification in Exhibits 4.1 through 4.9. These factors are based on information obtained from the American Community Survey (ACS), the Occupational Employment Statistics survey, and employer geographical information from the Dun and Bradstreet Hoovers database and reflect historical wage inflation including the impact of changes in minimum wage ordinances on insured wages. The factors shown in Exhibits 4.1 through 4.9 for each policy year and classification represent the indicated wage level changes for the classification through policy year 2019 relative to the indicated change for all classifications combined.

2. Adjustment of Losses to Current Benefit Level. The losses reported for each policy year reflect the benefit levels in effect during that year. Consequently, to ensure consistent valuation across classifications, each year's losses are adjusted to the current level of statutory benefits. The benefit level adjustment factors for each policy year, injury type and classification are shown in Exhibits 5.1 through 5.45. These factors reflect the impact of statutory and regulatory changes on benefit costs from the time that the losses on those policies were incurred until the period underlying policies incepting between September 1, 2024 and August 31, 2025 for the classifications' NAICS Sector grouping. These factors also reflect the estimated relative impact of wage inflation on indemnity benefit levels by classification based on the wage level changes by industry discussed above.

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[5] See Item AC16-12-02 of the December 6, 2016 WCIRB Actuarial Committee Agenda.

[6] See Item AC21-12-09 of the December 9, 2021 WCIRB Actuarial Committee Agenda.

[7] The WCIRB reviewed the external wage data series for 2020, 2021, and 2022 and found limitations and anomalies in the data resulting from the pandemic for these years. As a result, the latest available historical data used in this analysis is for policy year 2019.

3. <u>Limitation of Large Losses</u>. The presence of an atypically large claim can significantly distort the relativity computation for a classification. Similarly, because a classification has not experienced a very large claim during the three-, four-, or five-year period used in that classification's relativity computation does not mean it will not experience one in the future. Therefore, individual claims are limited with the maximum value of a claim set to $500,000 per claim at a policy year 2021 level. Average loss amounts can differ by policy year due to inflationary trends and other factors impacting the average cost of a claim over time. To limit the losses for each policy year at a relatively consistent level, the loss limitation amounts for policy years 2017 through 2021 are determined by detrending the $500,000 per claim limit at a policy year 2021 level to the level underlying each policy year based on the WCIRB's most recent projections of average on-level indemnity and medical costs by accident year.[8] The individual loss limitations applied by policy year are shown in Exhibit 6. A 2020 WCIRB study found that applying the loss limitation prior to developing losses to an estimated ultimate level increases accuracy and reduces volatility in the loss development projections.[9] As a result, the individual loss limitations shown in Exhibit 6 are applied to the cost of individual claims after the losses have been adjusted to the current benefit level but prior to developing them to an estimate ultimate level.[10]

4. <u>Loss Development</u>. Reported incurred loss amounts, once the benefit level adjustments and large loss limitations are applied, are adjusted to an estimated ultimate value for indemnity and medical losses. Indemnity and medical loss development factors to tenth report level were computed based on specific loss development groupings. These groupings were developed by the WCIRB to enhance the accuracy of the loss development component of the classification relativity analysis and updated based on a 2020 WCIRB study of loss development for classification ratemaking.[11] The study found that basing the loss development groupings on limited incurred loss development on open claims only enhanced the accuracy of the loss development projections. As a result, the loss development groupings for indemnity and medical losses assigned to each classification shown in Exhibits 7.3 and 7.4 and at the top of each classification relativity review sheet are based on open claims only. The WCIRB's study did not find that development on closed claims differed significantly by classification and, as a result, projected development on closed claims is based on limited loss development for all classifications combined rather than the assigned loss development groupings for the classification.

    The average of the two most recent calendar years' age-to-age development factors based on the combined reported USRP experience of classifications assigned to each loss development grouping was used to project age-to-age development through tenth unit statistical report level for open claims within the grouping. This experience was based on claims open at the first, second, third, fourth, or fifth unit statistical report level, adjusted to the current benefit level based on the factors shown in Exhibits 5.1 through 5.45, and with the individual loss limitations applied based on the inflation-adjusted $500,000 loss limitations shown in Exhibit 6. The projected development for closed claims through tenth report level was computed in a similar way but based on the experience of closed claims for all classifications combined. In addition, losses for open claims were developed from tenth report level to an estimated ultimate value by indemnity and medical component based on statewide incurred loss development factors,[12] adjusted to reflect the assumption that the incurred development after tenth report level will occur on open claims only. The development factors for each loss development grouping for open claims and for all classifications for closed claims are shown for indemnity losses in Exhibit 7.1, medical losses in Exhibit 7.2, and on a cumulative basis for both indemnity and medical in Exhibit 7.3. The classifications assigned to each of the indemnity and

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[8] See Exhibits 6.2 and 6.3 of Item AC23-12-01 of the December 5, 2023 WCIRB Actuarial Committee Agenda which is based on September 30, 2023 experience.

[9] See Item AC20-12-03 of the December 11, 2020 WCIRB Actuarial Committee Agenda.

[10] To the extent that an anomalously large number of post-termination cumulative trauma claims were filed for a single employer within a classification, to limit the impact on the indicated classification relativities, the limitation is applied to the group of these claims rather than on an individual claim basis. The net impact of these limitations is spread across all classifications.

[11] See Item AC20-12-03 of the December 11, 2020 WCIRB Actuarial Committee Agenda.

[12] These factors are based on Exhibits 2.1 and 2.2 of Item AC23-09-02 of the September 12, 2023 WCIRB Actuarial Committee Agenda which is based on June 30, 2023 experience.

medical loss development groupings for open claims are shown in Exhibits 7.4 and 7.5, respectively.

5. <u>Adjustment to Individual Year Experience</u>. Classifications may use three, four, or five years of actual experience in computing relativities depending on the volume of payroll and loss experience in the classification. In order to ensure that a particular classification's relativity is not impacted by whether a particular year of experience was or was not used, an adjustment is made to the losses reported on the years used in the calculation. Specifically, Exhibits 8.1 and 8.2 show the factor for each policy year, NAICS Sector grouping and loss component. The factors represent the ratio of the average dollars of loss per $100 of payroll for that NAICS Sector grouping and loss component for the three most recent policy years of experience (2019 through 2021) to the comparable loss per $100 of payroll for each of the 2017 through 2021 policy years.

6. <u>Adjustment to Overall Average Level of Experience</u>. Even after the aforementioned adjustments, the actual losses reflected in the calculation are not necessarily consistent with the overall level of losses underlying the current advisory pure premium rates. For example, losses are adjusted to a current benefit level but have not been adjusted for other loss cost trends. To address this, an additional adjustment factor is applied to losses so that the average indicated loss to payroll ratio over all classifications balances to the average loss to payroll ratio underlying the current (September 1, 2023) advisory pure premium rates. This adjustment is applied separately to indemnity and medical losses. For the September 1, 2024 classification relativities, a factor of 0.996 is applied to indemnity losses so that the average indemnity loss to payroll ratio over all classifications balances to the average indemnity loss to payroll ratio underlying the approved September 1, 2023 advisory pure premium rates. Similarly, a factor of 0.921 is applied to medical losses so that the average medical loss to payroll ratio over all classifications balances to the average medical loss to payroll ratio underlying the approved September 1, 2023 advisory pure premium rates.

In summary, the reported unadjusted payroll and losses for a particular classification reported for each policy year are modified by (a) the estimated annual changes in wage levels for the classification relative to the statewide average annual changes in wage levels (Exhibit 4); (b) the appropriate benefit level adjustment factor (Exhibit 5); (c) the individual loss limit for the policy year (Exhibit 6); (d) the specified indemnity and medical loss development factors for the appropriate report level and, for open claims, the indemnity and medical loss development groupings to which the classification is assigned (Exhibit 7); (e) the appropriate factor to adjust for the use of earlier years of experience (Exhibit 8); and (f) the adjustment to the overall average level of experience. For example, to calculate the payroll shown in Exhibit 3 for policy year 2018 for Classification 4496, reported unadjusted payroll is multiplied by a factor of 0.999 to reflect the projected relative wage level change from policy year 2018 to policy year 2019 (Exhibit 4.4). To calculate the medical losses shown in Exhibit 3 for policy year 2018 for Classification 4496, the reported unadjusted medical losses for this classification are (a) multiplied by a benefit adjustment factor of 1.041 for policy year 2018 (Exhibit 5.13), (b) limited to be no more than $486,039 for each individual loss for policy year 2018 (Exhibit 6), (c) multiplied by the development factor of 1.083 for fourth report level medical losses for medical loss development group 3 for open claims and the fourth report level medical loss development factor of 1.022 for closed claims (Exhibit 7.3), (d) multiplied by a factor of 0.885 to adjust policy year 2018 NAICS Sector 31 medical losses to the level of the 2019 through 2021 experience (Exhibit 8.2), and (e) multiplied by the overall medical adjustment factor of 0.921.

As shown in the upper section of the table in Exhibit 3 for Classification 4496, for each loss component, the ratio of actual losses, adjusted as described above, to adjusted payroll is computed. For informational purposes only, the last column shows the total adjusted loss to payroll ratio by year.

Effective January 1, 2020, annual payroll limitations are applied to all employees in five classifications, including 7607, *Video Post-Production/Audio Post-Production*; 8743, *Mortgage Brokers*; 8803, *Auditing, Accounting or Management Consulting Services*; 8820, *Law Firms*; and 8859, *Computer Programming or Software Development/Internet or Web-Based Application Development or Operation*. Effective September 1, 2022, annual payroll limitations are applied to employees in seven additional classifications, including 8601, *Engineers/Oil or Gas Geologists or Scouts/Forest Engineers*; 8741, *Real Estate*

Agencies; 8749, *Mortgage Bankers*; 8801, *Credit Unions*; 8808, *Banks*; 8822, *Insurance Companies*; and 8874, *Instrument Mfg. – electronic/Computer or Computer Peripheral Equipment Mfg./Telecommunications Equipment Mfg./Audio/Video Electronic Products Mfg./Integrated Circuit and Semiconductor Wafer Mfg*. Effective September 1, 2024, annual payroll limitations are being applied to employees in six additional classifications, including 4297, *Electronic Pre-press/Graphic Design*; 4512, *Biomedical Research Laboratories*; 8807, *Newspaper, Magazine or Book Publishing*; 8834, *Physicians' Practices and Outpatient Clinics*; 8839, *Dental or Orthodontia Practices*; and 9043, *Hospitals*.

In order to reflect the new payroll limitation in the proposed advisory pure premium rate and expected loss rate for these classifications, the payroll reported on an unlimited basis for these classifications is adjusted to a limited basis in the classification relativities analysis. The factors used to adjust the payroll for these classifications are based on a review of payroll expected to be above the payroll limitation based on ACS data that includes information on annual wages by industry and occupation. The factors estimated for each classification are shown in Table 1. These factors are applied to the adjusted payroll amounts and expected loss to payroll ratios for the classification in order to compute its September 1, 2023 classification relativity on a limited payroll basis.[13] For classifications with maximum payroll limitations effective January 1, 2020, only the payroll reported on policies incepting prior to January 1, 2020 is adjusted.

Table 1 – Adjustments for Payroll Limitations

Classification	Effective Date	Adjustment Factor
7607	1/1/2020	0.80
8743	1/1/2020	0.71
8803	1/1/2020	0.81
8820	1/1/2020	0.67
8859	1/1/2020	0.73
8601	9/1/2022	0.86
8741	9/1/2022	0.70
8749	9/1/2022	0.73
8801	9/1/2022	0.78
8808	9/1/2022	0.78
8822	9/1/2022	0.81
8874	9/1/2022	0.80
4297	9/1/2024	0.87
4512	9/1/2024	0.82
8807	9/1/2024	0.80
8834	9/1/2024	0.65
8839	9/1/2024	0.82
9043	9/1/2024	0.83

In prior regulatory filings, at least two years of experience were used for each classification to compute the adjusted loss to payroll ratio. For the September 1, 2024 classification relativities, the latest two available years of experience includes policy year 2020, which is significantly impacted by the COVID-19 pandemic and related economic downturn. These impacts differed significantly by industry. In particular, many employers were not operating in a usual capacity during the early pandemic period in the Spring of 2020. Consistent with the September 1, 2023 classification relativities, in order to mitigate the impact of the pandemic period data, an additional year of experience was used for each classification after computing the number of years needed to meet the full credibility requirement (see discussion of selected

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[13] See Item AC18-06-03 of the June 14, 2019 and Item AC22-02-02 of the February 15, 2022 WCIRB Actuarial Committee Agendas and Minutes for more information.

loss to payroll ratios below), with a minimum of three years (2019 through 2021) and maximum of five years used.[14]

The adjusted loss to payroll ratio is derived by dividing the total losses, adjusted as described above, for the experience period by the total adjusted payroll (in hundreds) for the same period based on the number of years used. For classifications determined to be fully credible with three, four, or five years of experience used, the "indicated" limited loss to payroll ratio is equal to the adjusted loss to payroll ratio.

Selected Loss to Payroll Ratios
For classifications that are not fully credible (i.e., credibility of less than 1.00), the "indicated" limited loss to payroll ratio, which is the basis of the selected loss to payroll ratio, is a weighted average of the adjusted loss to payroll ratio and the expected limited loss to payroll ratio adjusted for NAICS Sector differential, computed as discussed above. The credibility assigned to a particular classification's experience is based on expected limited losses. The expected limited losses are calculated by multiplying the payroll for the experience period (beginning with two years and up to five years) by the expected limited loss to payroll ratio (line 3 of Exhibit 1 divided by line 6 of Exhibit 1 in the illustrative example for Classification 4496). These expected limited losses are then compared to the full credibility standard to determine the credibility assigned to each classification's indemnity and medical loss components. The standard to be used for 100% credibility corresponds to 400 indemnity claims multiplied by the average adjusted indemnity cost per claim and 1,365 medical claims multiplied by the average adjusted medical cost per claim. For the September 1, 2024 classification relativities, these full credibility standards are equal to $10,986,985 for the indemnity component and $13,277,035 for the medical component. As discussed above, in order to mitigate the impact the pandemic period data, an additional year is used in addition to the number of years needed for full credibility (i.e., if two years are needed for full credibility, three years are used) up to five years total.

If the expected losses generated by five policy years of experience in the classification are not sufficient to meet the full credibility standard, partial credibility is utilized in the computation of the selected loss to payroll ratio. Partial credibility is determined as the two-fifths power of the ratio of a classification's expected losses by loss component to the full credibility standard. For Classification 4496, five-year expected losses resulted in 95% credibility for the indemnity component and 87% credibility for the medical component. These credibilities are shown for each classification in the classification relativity review sheets and in Exhibit 3 for Classification 4496.

To determine the indicated limited loss to payroll ratio, the credibility factor is used as the weight for the adjusted loss to payroll ratio and the complement of the credibility factor (1.0 minus the credibility factor) is used as the weight for the expected limited loss to payroll ratio adjusted for NAICS Sector differential. To the extent that full credibility is achieved for a loss component for a particular classification, the indicated limited loss to payroll ratio would be equal to the adjusted loss to payroll ratio (i.e., the expected limited loss to payroll ratio would not be used).

For Classification 4496, as shown in Exhibit 3, the indicated limited loss to payroll ratio of 1.485 for the medical component is calculated by combining 87% of 1.472 and 13% of 1.563 (the medical component of the expected limited loss to payroll ratio adjusted for NAICS Sector differential, shown in line 7 of Exhibit 1 and in Exhibit 3). The indemnity component of the indicated limited loss to payroll ratio of 1.421 is calculated in an analogous way with 95% as the indicated indemnity credibility for Classification 4496.

Both actual and expected losses have been adjusted to a limited loss basis. To adjust losses to an unlimited basis, the loss limit factor is applied to the indicated limited loss to payroll ratio to produce the "selected" (unlimited) loss to payroll ratio, which is the basis of the pure premium rate for the classification. The indemnity and medical loss limit factors by RHG are based on the loss elimination ratios included in the WCIRB's advisory *California Retrospective Rating Plan*. These loss elimination ratios have been recently updated by the WCIRB using the latest information available and will be

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[14] See Item AC22-09-03 of the December 5, 2023 WCIRB Actuarial Committee Agenda for more information.

published in the *California Retrospective Rating Plan* later this year.[15] Exhibit 9.1 shows the September 1, 2024 limit factors by RHG to account for claims in excess of the loss limit threshold ($500,000). These factors are developed from the database underlying the computation of loss elimination ratios and adjusted to the level underlying policies incepting between September 1, 2024 and August 31, 2025, which are shown in Exhibit 9.2. The classifications assigned by the WCIRB to each of the retrospective rating hazard groups are shown in Exhibit 9.3. For Classification 4496, the limit factors used to adjust the indicated limited loss to payroll ratios to an unlimited basis are 1.077 for indemnity and 1.177 for medical, based on RHG 2, to which Classification 4496 is assigned.

As in the past, the WCIRB has restricted the annual change in any particular classification's relativity to 25%. The selected loss to payroll ratios for classifications subject and not subject to this restriction are shown on the classification relativity review sheets as the "Selected Loss to Payroll Ratio (Restricted to 25% Change)" and "Selected (Unlimited) Loss to Payroll Ratio", respectively. The net impact of application of these 25% limitations is spread to other classifications' relativities as part of the "Adjustment to Overall Level of Experience" described above. Exhibits 10.1 and 10.2 show a list of classifications impacted by the restriction and their unrestricted indicated changes in relativities.

For informational purposes, each classification relativity review sheet also provides the indicated relativity change (prior to application of the 25% restriction where applicable). This is determined by comparing the selected or indicated (unlimited) loss to payroll ratio to the expected unlimited loss to payroll ratio. Also, for informational purposes, the last line of each classification's relativity review sheet shows the relativity of the selected loss to payroll ratio for the particular classification to the statewide average for all classifications. The statewide average loss to payroll ratio for the September 1, 2024 classification relativities is 1.022 (with the indemnity component of the ratio at 0.505 and the medical component at 0.517).

Proposed Classification Changes
Based on the recommended modifications to the Standard Classification System proposed in Section A as well as special adjustments recommended to the classification relativity determination process for several classifications by the WCIRB Classification and Rating Committee, the WCIRB has computed the relativities for the classifications as set forth below:

1. Combination of Classifications 0400, *Cotton Merchants/Warehouses – cotton*, and 0401, *Cotton Gin Operation*, for classification ratemaking purposes. Classification 0400 no longer produces a statistically credible classification relativity on its own. As a result, the experience of this classification is combined with the experience of Classification 0401 for the purposes of computing the classification relativities for these classifications. The selected loss to payroll ratio for Classification 0400 was restricted to a 25% increase over the expected unlimited loss to payroll ratio derived for Classification 0400 on its own.

2. Combination of Classifications 3070, *Computer Memory Disk Mfg. – rigid*, and 3681(2), *Computer or Computer Peripheral Equipment Mfg. – all other employees*, for classification ratemaking purposes. Classification 3070 no longer produces a statistically credible classification relativity on its own. As a result, the experience of this classification is combined with the experience of Classification 3681 for the purposes of computing the classification relativities for these classifications. The selected loss to payroll ratio for Classification 3070 was restricted to a 25% increase over the expected unlimited loss to payroll ratio derived for Classification 3070 on its own.

3. Combination of Classification 4312, *Newspaper Delivery*, with Classifications 4304, *Newspaper Publishing or Printing – all other employees*, and 7198, *Parcel Delivery and Messenger Service Companies*, for classification ratemaking purposes. Classification 4312 no longer produces a statistically credible classification relativity on its own. As a result, the experience of this

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[15] See Item AC22-12-06 of the December 5, 2023 WCIRB Actuarial Committee Agenda for more information.

classification is combined with the experience of Classifications 4304 and 7198 for the purposes of computing the classification relativities for these classifications. The selected loss to payroll ratio for Classification 4312 was restricted to a 25% increase over the expected unlimited loss to payroll ratio derived for Classification 4312 on its own.

4. Adjustment to the classification relativities for Classifications 8871, *Clerical Telecommuter Employees – N.O.C.*, and 8810, *Clerical Office Employees*. Classification 8871 was established January 1, 2021. A review of preliminary experience for Classification 8871 suggests its relativity is significantly below that for Classification 8810.[16] As a result, the selected loss to payroll ratio for Classification 8871 is decreased by 25% from its expected unlimited loss to payroll ratio based on the September 1, 2023 classification relativities. The selected loss to payroll ratio for Classification 8810 is adjusted by 3.4% to offset the decrease to the loss to payroll ratio for Classification 8871.

5. Separation of Classifications 8830, *Institutional Employees*, and 9043, *Hospitals*, for classification ratemaking purposes. In the September 1, 2023 classification relativities, Classifications 9043 and 8830 were combined for classification ratemaking purposes. Classification 9043 is subject to the maximum payroll limitation for all employees effective September 1, 2024. As Classification 8830 is not subject to the maximum payroll limitation, it has been separated from Classification 9043 for pure premium ratemaking purposes.

6. Elimination of Classification 9079, *Restaurants or Taverns,* and establishment of Classifications 9058, *Hotels, Motels or Short-Term Residential Housing – food or beverage employees*, 9080, *Restaurants – full service*, 9081, *Restaurants – N.O.C.*, 9082, *Caterers*, 9083, *Restaurants – fast food or fast casual*, and 9084, *Bars or Taverns*. Effective September 1, 2024, Classification 9079 is eliminated with employers assigned to this classification being assigned to the newly established Classifications 9058, 9080, 9081, 9082, 9083, and 9084. These six new classifications are combined for classification ratemaking purposes until sufficient experience from employers assigned to the new classifications becomes available.

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[16] See Item 3A of the January 30, 2024 WCIRB Classification and Rating Committee Agenda for more information.

Exhibit 1

Derivation of Expected Limited Loss to Payroll Ratio

Classification 4496 - PLASTICS - FABRICATED PRODUCTS MFG

	Indemnity	Medical	Total
1 Selected (unlimited) loss to Payroll Ratio September 1, 2023	1.789	1.775	3.564
2 Adjustment to Reflect Distribution of Losses in September 1, 2023 Pure Premium Rates	0.946	0.991	
3 Expected Unlimited Loss to Payroll Ratio (1) x (2)	1.692	1.760	3.452
4 Adjustment for NAICS Sector Differential (for NAICS Sector 31)	1.028	1.044	
5 Expected Unlimited Loss to Payroll Ratio Adjusted for NAICS Sector Differential (3) x (4)	1.739	1.837	3.577
6 Limit Factor - September 1, 2023 (for RHG 2)	1.076	1.175	
7 Expected Limited Loss to Payroll Ratio Adjusted for NAICS Sector Differential (5) / (6)	1.616	1.563	3.179

Exhibit 2.1

Factors to Adjust Expected Unlimited Loss to Payroll Ratio for NAICS Sector Differential

NAICS Sector(s)	Sector Name(s)	Indemnity	Medical
11 & 21	Agriculture & Mining	1.021	1.004
22 & 23	Utilities & Construction	0.967	0.905
31	Manufacturing	1.028	1.044
42	Wholesale	0.993	0.992
44	Retail	0.993	1.032
48	Transportation & Warehousing	1.018	1.037
51	Information	0.990	1.018
52	Finance & Insurance	0.871	0.900
53	Real Estate	1.003	0.965
54	Professional Services	0.826	0.819
56	Administrative	0.992	0.993
61	Education	1.003	1.002
62	Health	1.161	1.129
71	Arts & Entertainment	1.035	1.073
72	Hospitality	0.991	1.033
81	Other	0.962	0.965
8742	Outside Sales	0.916	0.905
8810 & 92	Clerical & Public Admin	0.906	0.951

Note:
These factors represent the ratio of actual to expected losses for policy years 2019 to 2021

NAICS Sectors Classification Assignments　　　　Exhibit 2.2

NAICS Sector 11 (Agriculture) Classifications

0005	0040	0171	7410
0016	0041	0172	8209
0034	0045	0401	
0035	0050	2702	
0036	0079	2727	
0038	0096	7409	

NAICS Sector 21 (Mining) Classifications

1122	1624	6204	6235
1320	1710	6206	6237
1322	1741	6213	
1452	4000	6216	

NAICS Sector 22 (Utilities) Classifications

0251	7520	7580
7500	7539	

NAICS Sector 23 (Construction) Classifications

1330	5193	5484	6315
3719	5195	5485	6316
3724	5201	5506	6325
5020	5205	5507	6361
5027	5212	5538	6364
5028	5213	5542	6400
5029	5214	5552	7272
5040	5222	5553	7538
5102	5225	5606	7601
5107	5348	5610	7605
5108	5403	5632	7855
5130	5432	5633	8227
5140	5436	6003	8729
5146	5443	6011	9516
5160	5446	6218	9521
5183	5447	6220	9529
5184	5467	6233	9531
5185	5470	6251	9552
5186	5474	6258	
5187	5479	6307	
5190	5482	6308	

NAICS Sector 31 (Manufacturing) Classifications

1438	2117	2790	3076
1463	2121	2797	3081
1699	2123	2806	3082
1701	2142	2812	3085
1803	2163	2819	3099
1925	2222	2840	3110
2002	2362	2842	3131
2003	2402	2852	3146
2014	2413	2881	3152
2030	2501	2883	3165
2063	2570	2915	3169
2081	2571	2923	3175
2095	2576	3018	3178
2102	2660	3022	3179
2107	2683	3030	3180
2108	2688	3039	3220
2109	2710	3040	3241
2111	2731	3060	3257
2113	2757	3066	3339
2116	2759	3070	3365

NAICS Sector 31 (Manufacturing) Classifications (Continued)

3372	3805	4286	4683
3383	3808	4295	4691
3400	3815	4297	4692
3401	3828	4299	4717
3501	3830	4351	4720
3507	3831	4354	4740
3560	3840	4410	4771
3568	4034	4420	4828
3569	4036	4432	4829
3570	4038	4470	4831
3572	4041	4478	4983
3573	4049	4492	5951
3574	4111	4494	6504
3577	4112	4495	6834
3612	4114	4496	8019
3620	4150	4497	8813
3632	4239	4498	8846
3634	4240	4499	
3643	4243	4557	
3647	4244	4558	
3651	4250	4611	
3681	4251	4623	
3682	4279	4635	
3683	4283	4665	

NAICS Sector 42 (Wholesale) Classifications

0400	8032	8107	8500
3821	8041	8116	8745
4130	8042	8117	8847
7392	8059	8215	
8001	8063	8232	
8004	8064	8267	
8018	8102	8286	
8021	8106	8350	

NAICS Sector 44 (Retail) Classifications

5192	8017	8061	8388
8006	8031	8062	8391
8008	8039	8065	8400
8010	8046	8066	8748
8013	8057	8071	
8015	8060	8324	

NAICS Sector 48 (Transportation) Classifications

4312	7232	7405	7515
7133	7360	7421	8291
7198	7365	7424	8292
7219	7382	7428	8293
7227	7403	7429	8304

NAICS Sector 51 (Information) Classifications

4304	7607	8807	8818
4362	7610	8811	9155
7600	8800	8812	9610

NAICS Sector 52 (Finance & Insurance) Classifications

8720	8749	8808	8850
8743	8801	8822	

NAICS Sector 53 (Real Estate) Classifications

8028	8741	9010
8290	9007	9011
8740	9009	9015

NAICS Sector 54 (Professional Services) Classifications

4361	8601	8831	9549
4511	8803	8859	
4512	8820	8874	
7248	8821	9507	

NAICS Sector 56 (Administrative) Classifications

0042	5650	9096	9424
0106	7721	9097	9426
2584	9008	9402	
5473	9031	9403	

NAICS Sector 61 (Education) Classifications

8868	8870	8875	9101

NAICS Sector 62 (Health) Classifications

7332	8827	8839	9059
8804	8829	8851	9070
8806	8830	8852	9085
8823	8834	9043	

NAICS Sector 71 (Arts & Entertainment) Classifications

7207	9053	9095	9182
8278	9060	9151	9184
8631	9061	9154	9185
8746	9067	9156	
8838	9069	9180	
9016	9092	9181	

NAICS Sector 72 (Hospitality) Classifications

8078	9058	9082
9048	9080	9083
9050	9081	9084

NAICS Sector 81 (Other) Classifications

2585	8387	8755	9522
2589	8389	8840	9586
3726	8390	9054	9620
5128	8392	9066	
5129	8393	9220	
5191	8397	9501	
8370	8744	9519	

NAICS Sector 92 (Public Administration) Classifications

7706	7720	9033	9420
7707	7722	9410	9422

NAICS Sector 8742 (Outside Sales) Classifications

8742

NAICS Sector 8810 (Clerical) Classifications

8810	8871

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4496   RHG: 2   NAICS: 31   ILDG: 4   MLDG: 3   CLASS: PLASTICS – FABRICATED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	119,174,759	6	69	138	1,420,002	1,604,846	3,024,848	2.538
2018	119,940,610	4	68	145	1,240,820	1,271,888	2,512,708	2.095
2019	124,428,192	5	102	128	2,219,593	2,287,716	4,507,309	3.622
2020	123,748,323	4	78	102	2,058,727	2,193,915	4,252,642	3.437
2021	129,146,998	0	62	105	1,761,455	1,717,523	3,478,978	2.694
	616,438,882	19	379	618	8,700,597	9,075,889	17,776,485	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.411	1.472	2.884	
Expected Unlimited Loss to Payroll Ratio:	1.692	1.760	3.452	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.616	1.563	3.179	
Credibility:	0.95	0.87		
Indicated Limited Loss to Payroll Ratio:	1.421	1.485	2.906	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.532**	**1.747**	**3.279**	
Indicated Relativity Change:				-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:				321.2%

Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year				
	2017	2018	2019	2020	2021
0005	1.013	1.003	1.000	1.000	1.000
0016	1.021	1.009	1.000	1.000	1.000
0034	0.999	0.999	1.000	1.000	1.000
0035	1.014	1.003	1.000	1.000	1.000
0036	1.019	1.007	1.000	1.000	1.000
0038	1.025	1.012	1.000	1.000	1.000
0040	1.018	1.008	1.000	1.000	1.000
0041	1.018	1.007	1.000	1.000	1.000
0042	1.031	1.010	1.000	1.000	1.000
0045	1.018	1.008	1.000	1.000	1.000
0050	1.020	1.008	1.000	1.000	1.000
0079	1.019	1.008	1.000	1.000	1.000
0096	1.020	1.008	1.000	1.000	1.000
0106	1.035	1.011	1.000	1.000	1.000
0171	1.035	1.021	1.000	1.000	1.000
0172	1.021	1.010	1.000	1.000	1.000
0251	0.995	0.997	1.000	1.000	1.000
0400	1.017	1.005	1.000	1.000	1.000
0401	1.023	1.012	1.000	1.000	1.000
1122	0.970	0.985	1.000	1.000	1.000
1320	0.993	0.994	1.000	1.000	1.000
1322	0.988	0.992	1.000	1.000	1.000
1330	0.999	0.995	1.000	1.000	1.000
1438	0.995	0.995	1.000	1.000	1.000
1452	0.987	0.991	1.000	1.000	1.000
1463	0.996	0.995	1.000	1.000	1.000
1624	0.998	0.996	1.000	1.000	1.000
1699	1.008	1.000	1.000	1.000	1.000
1701	1.009	0.999	1.000	1.000	1.000
1710	0.993	0.993	1.000	1.000	1.000
1741	0.995	0.995	1.000	1.000	1.000
1803	1.010	1.000	1.000	1.000	1.000
1925	0.999	0.997	1.000	1.000	1.000
2002	1.024	1.007	1.000	1.000	1.000
2003	1.026	1.009	1.000	1.000	1.000
2014	1.019	1.007	1.000	1.000	1.000
2030	1.016	1.002	1.000	1.000	1.000
2063	1.012	1.001	1.000	1.000	1.000
2081	1.018	1.002	1.000	1.000	1.000
2095	1.019	1.002	1.000	1.000	1.000
2102	1.024	1.009	1.000	1.000	1.000
2107	1.021	1.009	1.000	1.000	1.000
2108	1.022	1.010	1.000	1.000	1.000
2109	1.024	1.010	1.000	1.000	1.000
2111	1.023	1.006	1.000	1.000	1.000
2113	1.022	1.003	1.000	1.000	1.000
2116	1.022	1.007	1.000	1.000	1.000
2117	1.019	1.005	1.000	1.000	1.000
2121	1.011	1.005	1.000	1.000	1.000
2123	1.023	1.011	1.000	1.000	1.000
2142	1.016	1.005	1.000	1.000	1.000
2163	1.014	1.003	1.000	1.000	1.000
2222	1.022	1.008	1.000	1.000	1.000
2362	1.031	1.009	1.000	1.000	1.000
2402	1.028	1.010	1.000	1.000	1.000
2413	0.998	0.995	1.000	1.000	1.000

[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year				
	2017	2018	2019	2020	2021
2501	1.014	1.004	1.000	1.000	1.000
2570	1.023	1.007	1.000	1.000	1.000
2571	1.016	1.004	1.000	1.000	1.000
2576	1.024	1.008	1.000	1.000	1.000
2584	1.017	1.007	1.000	1.000	1.000
2585	1.040	1.016	1.000	1.000	1.000
2589	1.040	1.016	1.000	1.000	1.000
2660	1.023	1.006	1.000	1.000	1.000
2683	1.009	1.000	1.000	1.000	1.000
2688	1.024	1.008	1.000	1.000	1.000
2702	1.030	1.008	1.000	1.000	1.000
2710	1.021	1.005	1.000	1.000	1.000
2727	1.025	1.006	1.000	1.000	1.000
2731	1.017	1.003	1.000	1.000	1.000
2757	1.012	1.001	1.000	1.000	1.000
2759	1.013	1.001	1.000	1.000	1.000
2790	1.001	0.999	1.000	1.000	1.000
2797	1.010	1.000	1.000	1.000	1.000
2806	1.013	1.002	1.000	1.000	1.000
2812	1.012	1.001	1.000	1.000	1.000
2819	1.013	1.002	1.000	1.000	1.000
2840	1.025	1.007	1.000	1.000	1.000
2842	1.010	1.001	1.000	1.000	1.000
2852	1.019	1.005	1.000	1.000	1.000
2881	1.018	1.004	1.000	1.000	1.000
2883	1.016	1.004	1.000	1.000	1.000
2915	1.010	1.001	1.000	1.000	1.000
2923	1.017	1.004	1.000	1.000	1.000
3018	0.994	0.996	1.000	1.000	1.000
3022	0.996	0.996	1.000	1.000	1.000
3030	1.007	1.000	1.000	1.000	1.000
3039	1.007	1.000	1.000	1.000	1.000
3040	1.000	0.997	1.000	1.000	1.000
3060	1.005	0.999	1.000	1.000	1.000
3066	1.005	1.000	1.000	1.000	1.000
3070	1.005	1.001	1.000	1.000	1.000
3076	1.012	1.003	1.000	1.000	1.000
3081	1.001	0.997	1.000	1.000	1.000
3082	1.006	0.999	1.000	1.000	1.000
3085	1.004	0.999	1.000	1.000	1.000
3099	0.997	0.996	1.000	1.000	1.000
3110	0.994	0.995	1.000	1.000	1.000
3131	1.001	0.999	1.000	1.000	1.000
3146	0.998	0.997	1.000	1.000	1.000
3152	0.997	0.996	1.000	1.000	1.000
3165	1.004	1.000	1.000	1.000	1.000
3169	1.011	1.001	1.000	1.000	1.000
3175	1.010	1.001	1.000	1.000	1.000
3178	1.009	1.002	1.000	1.000	1.000
3179	1.010	1.002	1.000	1.000	1.000
3180	1.008	1.000	1.000	1.000	1.000
3220	1.009	1.001	1.000	1.000	1.000
3241	0.999	0.997	1.000	1.000	1.000
3257	1.007	1.000	1.000	1.000	1.000
3339	1.001	0.997	1.000	1.000	1.000
3365	1.000	0.998	1.000	1.000	1.000

[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year				
	2017	2018	2019	2020	2021
3372	1.007	1.000	1.000	1.000	1.000
3383	1.028	1.003	1.000	1.000	1.000
3400	1.004	0.999	1.000	1.000	1.000
3401	1.006	0.999	1.000	1.000	1.000
3501	1.002	1.000	1.000	1.000	1.000
3507	1.001	0.998	1.000	1.000	1.000
3560	0.998	0.997	1.000	1.000	1.000
3568	1.016	1.004	1.000	1.000	1.000
3569	1.000	0.998	1.000	1.000	1.000
3570	1.006	1.000	1.000	1.000	1.000
3572	1.007	1.001	1.000	1.000	1.000
3573	1.007	1.001	1.000	1.000	1.000
3574	1.009	1.002	1.000	1.000	1.000
3577	0.997	0.998	1.000	1.000	1.000
3612	0.999	0.998	1.000	1.000	1.000
3620	1.007	1.001	1.000	1.000	1.000
3632	0.996	0.996	1.000	1.000	1.000
3634	1.004	0.999	1.000	1.000	1.000
3643	0.999	0.998	1.000	1.000	1.000
3647	0.998	0.997	1.000	1.000	1.000
3651	1.011	1.003	1.000	1.000	1.000
3681	1.004	1.001	1.000	1.000	1.000
3682	1.006	1.003	1.000	1.000	1.000
3683	1.004	1.001	1.000	1.000	1.000
3719	0.967	0.985	1.000	1.000	1.000
3724	0.989	0.993	1.000	1.000	1.000
3726	0.999	0.998	1.000	1.000	1.000
3805	0.991	0.995	1.000	1.000	1.000
3808	1.014	1.002	1.000	1.000	1.000
3815	1.008	1.001	1.000	1.000	1.000
3821	1.002	0.997	1.000	1.000	1.000
3828	1.006	0.999	1.000	1.000	1.000
3830	0.984	0.993	1.000	1.000	1.000
3831	0.987	0.993	1.000	1.000	1.000
3840	1.009	1.000	1.000	1.000	1.000
4000	0.999	0.996	1.000	1.000	1.000
4034	1.009	1.000	1.000	1.000	1.000
4036	1.010	1.000	1.000	1.000	1.000
4038	1.006	0.998	1.000	1.000	1.000
4041	1.009	1.000	1.000	1.000	1.000
4049	1.010	1.000	1.000	1.000	1.000
4111	1.014	1.002	1.000	1.000	1.000
4112	1.003	1.000	1.000	1.000	1.000
4114	1.013	1.002	1.000	1.000	1.000
4130	1.005	1.000	1.000	1.000	1.000
4150	1.003	0.999	1.000	1.000	1.000
4239	1.011	1.001	1.000	1.000	1.000
4240	1.009	1.000	1.000	1.000	1.000
4243	1.006	0.999	1.000	1.000	1.000
4244	1.007	0.999	1.000	1.000	1.000
4250	1.007	0.999	1.000	1.000	1.000
4251	1.006	0.998	1.000	1.000	1.000
4279	1.005	0.999	1.000	1.000	1.000
4283	1.005	0.999	1.000	1.000	1.000
4286	1.005	0.998	1.000	1.000	1.000
4295	1.011	1.001	1.000	1.000	1.000

[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year				
	2017	2018	2019	2020	2021
4297	1.004	1.000	1.000	1.000	1.000
4299	1.003	0.997	1.000	1.000	1.000
4304	0.994	0.995	1.000	1.000	1.000
4312	1.000	0.996	1.000	1.000	1.000
4351	1.006	0.999	1.000	1.000	1.000
4354	0.990	0.995	1.000	1.000	1.000
4361	1.033	1.004	1.000	1.000	1.000
4362	1.011	1.006	1.000	1.000	1.000
4410	1.005	0.998	1.000	1.000	1.000
4420	0.995	0.997	1.000	1.000	1.000
4432	1.005	0.997	1.000	1.000	1.000
4470	0.996	0.996	1.000	1.000	1.000
4478	1.007	0.999	1.000	1.000	1.000
4492	1.004	0.998	1.000	1.000	1.000
4494	1.007	0.999	1.000	1.000	1.000
4495	1.002	0.998	1.000	1.000	1.000
4496	1.006	0.999	1.000	1.000	1.000
4497	1.002	0.998	1.000	1.000	1.000
4498	1.006	0.999	1.000	1.000	1.000
4499	1.004	0.999	1.000	1.000	1.000
4511	1.013	1.006	1.000	1.000	1.000
4512	1.019	1.009	1.000	1.000	1.000
4557	1.008	1.001	1.000	1.000	1.000
4558	1.003	0.998	1.000	1.000	1.000
4611	1.008	1.001	1.000	1.000	1.000
4623	1.009	1.002	1.000	1.000	1.000
4635	0.992	0.994	1.000	1.000	1.000
4665	1.018	1.002	1.000	1.000	1.000
4683	1.012	1.003	1.000	1.000	1.000
4691	1.028	1.010	1.000	1.000	1.000
4692	1.001	0.996	1.000	1.000	1.000
4717	1.010	1.000	1.000	1.000	1.000
4720	1.007	1.000	1.000	1.000	1.000
4740	1.008	1.002	1.000	1.000	1.000
4771	0.990	0.994	1.000	1.000	1.000
4828	0.998	0.996	1.000	1.000	1.000
4829	1.007	1.000	1.000	1.000	1.000
4831	1.000	0.998	1.000	1.000	1.000
4983	1.009	1.000	1.000	1.000	1.000
5020	0.933	0.964	1.000	1.000	1.000
5027	1.000	0.994	1.000	1.000	1.000
5028	1.002	0.995	1.000	1.000	1.000
5029	1.003	0.995	1.000	1.000	1.000
5040	0.998	0.996	1.000	1.000	1.000
5102	0.994	0.993	1.000	1.000	1.000
5107	1.002	0.997	1.000	1.000	1.000
5108	1.006	0.999	1.000	1.000	1.000
5128	0.995	0.997	1.000	1.000	1.000
5129	0.995	0.997	1.000	1.000	1.000
5130	0.995	0.997	1.000	1.000	1.000
5140	0.973	0.989	1.000	1.000	1.000
5146	1.004	0.997	1.000	1.000	1.000
5160	0.939	0.971	1.000	1.000	1.000
5183	1.002	0.998	1.000	1.000	1.000
5184	0.948	0.972	1.000	1.000	1.000
5185	1.001	0.997	1.000	1.000	1.000

[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year				
	2017	2018	2019	2020	2021
5186	0.980	0.988	1.000	1.000	1.000
5187	1.001	0.997	1.000	1.000	1.000
5190	0.977	0.990	1.000	1.000	1.000
5191	0.997	0.998	1.000	1.000	1.000
5192	1.003	0.999	1.000	1.000	1.000
5193	0.997	0.998	1.000	1.000	1.000
5195	0.980	0.992	1.000	1.000	1.000
5201	1.001	0.995	1.000	1.000	1.000
5205	0.999	0.994	1.000	1.000	1.000
5212	1.000	0.994	1.000	1.000	1.000
5213	0.999	0.995	1.000	1.000	1.000
5214	1.002	0.995	1.000	1.000	1.000
5222	1.000	0.995	1.000	1.000	1.000
5225	1.004	0.998	1.000	1.000	1.000
5348	1.006	0.998	1.000	1.000	1.000
5403	1.006	0.998	1.000	1.000	1.000
5432	1.001	0.996	1.000	1.000	1.000
5436	1.016	1.003	1.000	1.000	1.000
5443	0.934	0.965	1.000	1.000	1.000
5446	0.951	0.973	1.000	1.000	1.000
5447	0.942	0.968	1.000	1.000	1.000
5467	1.019	1.005	1.000	1.000	1.000
5470	1.014	1.003	1.000	1.000	1.000
5473	1.001	0.997	1.000	1.000	1.000
5474	0.998	0.995	1.000	1.000	1.000
5479	0.930	0.963	1.000	1.000	1.000
5482	0.999	0.996	1.000	1.000	1.000
5484	0.938	0.967	1.000	1.000	1.000
5485	0.940	0.967	1.000	1.000	1.000
5506	0.990	0.991	1.000	1.000	1.000
5507	0.992	0.992	1.000	1.000	1.000
5538	1.003	0.999	1.000	1.000	1.000
5542	1.000	0.997	1.000	1.000	1.000
5552	1.026	1.016	1.000	1.000	1.000
5553	1.026	1.016	1.000	1.000	1.000
5606	0.998	0.995	1.000	1.000	1.000
5610	1.010	1.001	1.000	1.000	1.000
5632	0.975	0.984	1.000	1.000	1.000
5633	0.948	0.972	1.000	1.000	1.000
5650	1.032	1.019	1.000	1.000	1.000
5951	1.016	1.006	1.000	1.000	1.000
6003	1.000	0.996	1.000	1.000	1.000
6011	0.988	0.989	1.000	1.000	1.000
6204	1.002	0.997	1.000	1.000	1.000
6206	1.002	0.999	1.000	1.000	1.000
6213	0.998	0.996	1.000	1.000	1.000
6216	1.001	0.998	1.000	1.000	1.000
6218	1.000	0.997	1.000	1.000	1.000
6220	0.998	0.995	1.000	1.000	1.000
6233	0.991	0.993	1.000	1.000	1.000
6235	0.989	0.993	1.000	1.000	1.000
6237	0.999	0.997	1.000	1.000	1.000
6251	1.000	0.996	1.000	1.000	1.000
6258	1.000	0.995	1.000	1.000	1.000
6307	0.997	0.995	1.000	1.000	1.000
6308	0.994	0.995	1.000	1.000	1.000

[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year				
	2017	2018	2019	2020	2021
6315	0.996	0.995	1.000	1.000	1.000
6316	0.994	0.995	1.000	1.000	1.000
6325	0.986	0.995	1.000	1.000	1.000
6361	0.997	0.995	1.000	1.000	1.000
6364	1.001	0.998	1.000	1.000	1.000
6400	1.004	0.997	1.000	1.000	1.000
6504	1.010	1.002	1.000	1.000	1.000
6834	1.007	1.000	1.000	1.000	1.000
7133	1.007	1.004	1.000	1.000	1.000
7198	1.002	0.999	1.000	1.000	1.000
7207	1.024	1.009	1.000	1.000	1.000
7219	1.010	1.001	1.000	1.000	1.000
7227	1.015	1.004	1.000	1.000	1.000
7232	1.014	1.003	1.000	1.000	1.000
7248	0.990	0.996	1.000	1.000	1.000
7272	1.059	1.021	1.000	1.000	1.000
7332	1.076	1.030	1.000	1.000	1.000
7360	1.004	1.000	1.000	1.000	1.000
7365	1.202	1.071	1.000	1.000	1.000
7382	1.031	1.008	1.000	1.000	1.000
7392	1.002	0.999	1.000	1.000	1.000
7403	1.013	1.006	1.000	1.000	1.000
7405	1.010	1.005	1.000	1.000	1.000
7409	1.020	1.010	1.000	1.000	1.000
7410	1.020	1.010	1.000	1.000	1.000
7421	0.990	0.995	1.000	1.000	1.000
7424	1.011	1.005	1.000	1.000	1.000
7428	0.993	0.997	1.000	1.000	1.000
7429	0.992	0.996	1.000	1.000	1.000
7500	1.008	1.003	1.000	1.000	1.000
7515	0.989	0.995	1.000	1.000	1.000
7520	0.993	0.996	1.000	1.000	1.000
7538	0.992	0.996	1.000	1.000	1.000
7539	0.990	0.998	1.000	1.000	1.000
7580	0.999	0.999	1.000	1.000	1.000
7600	0.989	0.996	1.000	1.000	1.000
7601	0.994	0.998	1.000	1.000	1.000
7605	0.976	0.990	1.000	1.000	1.000
7607	1.013	1.009	1.000	1.000	1.000
7610	1.013	1.010	1.000	1.000	1.000
7706	1.006	1.002	1.000	1.000	1.000
7707	1.000	1.000	1.000	1.000	1.000
7720	1.009	1.002	1.000	1.000	1.000
7721	1.003	0.996	1.000	1.000	1.000
7722	1.000	1.000	1.000	1.000	1.000
7855	0.998	0.996	1.000	1.000	1.000
8001	1.011	1.001	1.000	1.000	1.000
8004	1.022	1.007	1.000	1.000	1.000
8006	1.026	1.009	1.000	1.000	1.000
8008	1.031	1.009	1.000	1.000	1.000
8010	1.016	1.005	1.000	1.000	1.000
8013	1.027	1.005	1.000	1.000	1.000
8015	1.018	1.005	1.000	1.000	1.000
8017	1.016	1.005	1.000	1.000	1.000
8018	1.008	1.002	1.000	1.000	1.000
8019	1.002	0.998	1.000	1.000	1.000

[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year				
	2017	2018	2019	2020	2021
8021	1.018	1.004	1.000	1.000	1.000
8028	1.004	0.999	1.000	1.000	1.000
8031	1.024	1.009	1.000	1.000	1.000
8032	1.012	1.002	1.000	1.000	1.000
8039	1.022	1.005	1.000	1.000	1.000
8041	1.011	1.003	1.000	1.000	1.000
8042	1.017	1.004	1.000	1.000	1.000
8046	1.006	0.999	1.000	1.000	1.000
8057	1.013	1.004	1.000	1.000	1.000
8059	1.016	1.004	1.000	1.000	1.000
8060	1.025	1.009	1.000	1.000	1.000
8061	1.031	1.011	1.000	1.000	1.000
8062	1.001	0.998	1.000	1.000	1.000
8063	1.011	1.003	1.000	1.000	1.000
8064	1.023	1.007	1.000	1.000	1.000
8065	1.017	1.004	1.000	1.000	1.000
8066	1.032	1.010	1.000	1.000	1.000
8071	1.029	1.009	1.000	1.000	1.000
8078	1.026	1.014	1.000	1.000	1.000
8102	1.024	1.010	1.000	1.000	1.000
8106	1.003	0.998	1.000	1.000	1.000
8107	1.002	0.998	1.000	1.000	1.000
8116	1.005	1.000	1.000	1.000	1.000
8117	1.024	1.008	1.000	1.000	1.000
8209	1.019	1.008	1.000	1.000	1.000
8215	1.014	1.004	1.000	1.000	1.000
8227	0.993	0.993	1.000	1.000	1.000
8232	1.015	1.003	1.000	1.000	1.000
8267	1.008	1.000	1.000	1.000	1.000
8278	1.000	1.000	1.000	1.000	1.000
8286	1.019	1.007	1.000	1.000	1.000
8290	1.020	1.004	1.000	1.000	1.000
8291	1.017	1.005	1.000	1.000	1.000
8292	1.014	1.004	1.000	1.000	1.000
8293	1.002	0.999	1.000	1.000	1.000
8304	1.024	1.009	1.000	1.000	1.000
8324	1.043	1.018	1.000	1.000	1.000
8350	1.010	1.002	1.000	1.000	1.000
8370	1.002	1.000	1.000	1.000	1.000
8387	1.039	1.015	1.000	1.000	1.000
8388	1.010	1.001	1.000	1.000	1.000
8389	1.005	0.997	1.000	1.000	1.000
8390	1.053	1.017	1.000	1.000	1.000
8391	1.019	1.004	1.000	1.000	1.000
8392	1.043	1.015	1.000	1.000	1.000
8393	1.020	1.006	1.000	1.000	1.000
8397	1.001	0.995	1.000	1.000	1.000
8400	1.017	1.005	1.000	1.000	1.000
8500	1.013	1.002	1.000	1.000	1.000
8601	0.989	0.996	1.000	1.000	1.000
8631	0.941	0.969	1.000	1.000	1.000
8720	0.987	0.993	1.000	1.000	1.000
8729	0.935	0.968	1.000	1.000	1.000
8740	1.017	1.002	1.000	1.000	1.000
8741	1.015	1.001	1.000	1.000	1.000
8742	0.990	0.997	1.000	1.000	1.000

[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year				
	2017	2018	2019	2020	2021
8743	0.962	0.984	1.000	1.000	1.000
8744	0.990	0.997	1.000	1.000	1.000
8745	1.004	1.002	1.000	1.000	1.000
8746	0.990	0.997	1.000	1.000	1.000
8748	1.016	1.002	1.000	1.000	1.000
8749	0.964	0.986	1.000	1.000	1.000
8755	0.976	0.994	1.000	1.000	1.000
8800	1.004	1.000	1.000	1.000	1.000
8801	0.973	0.989	1.000	1.000	1.000
8803	0.977	0.991	1.000	1.000	1.000
8804	1.011	1.004	1.000	1.000	1.000
8806	1.058	1.021	1.000	1.000	1.000
8807	0.999	0.997	1.000	1.000	1.000
8808	0.969	0.988	1.000	1.000	1.000
8810	0.990	0.997	1.000	1.000	1.000
8811	0.990	0.997	1.000	1.000	1.000
8812	0.990	0.997	1.000	1.000	1.000
8813	1.006	0.998	1.000	1.000	1.000
8818	0.993	0.995	1.000	1.000	1.000
8820	0.984	0.991	1.000	1.000	1.000
8821	0.993	0.995	1.000	1.000	1.000
8822	0.939	0.976	1.000	1.000	1.000
8823	1.013	1.004	1.000	1.000	1.000
8827	1.040	1.017	1.000	1.000	1.000
8829	1.016	1.008	1.000	1.000	1.000
8830	1.021	1.006	1.000	1.000	1.000
8831	1.007	1.003	1.000	1.000	1.000
8834	1.007	1.007	1.000	1.000	1.000
8838	1.004	1.000	1.000	1.000	1.000
8839	1.009	1.007	1.000	1.000	1.000
8840	1.029	1.009	1.000	1.000	1.000
8846	1.008	1.000	1.000	1.000	1.000
8847	1.016	1.005	1.000	1.000	1.000
8850	0.970	0.989	1.000	1.000	1.000
8851	1.033	1.013	1.000	1.000	1.000
8852	1.025	1.012	1.000	1.000	1.000
8859	0.998	1.000	1.000	1.000	1.000
8868	1.011	1.002	1.000	1.000	1.000
8870	1.011	1.002	1.000	1.000	1.000
8871	0.990	0.997	1.000	1.000	1.000
8874	0.990	0.997	1.000	1.000	1.000
8875	1.007	1.001	1.000	1.000	1.000
9007	1.036	1.010	1.000	1.000	1.000
9008	0.996	0.997	1.000	1.000	1.000
9009	1.013	1.002	1.000	1.000	1.000
9010	1.022	1.003	1.000	1.000	1.000
9011	1.019	1.002	1.000	1.000	1.000
9015	1.010	1.001	1.000	1.000	1.000
9016	1.016	1.005	1.000	1.000	1.000
9031	1.034	1.020	1.000	1.000	1.000
9033	1.029	1.006	1.000	1.000	1.000
9043	1.020	1.012	1.000	1.000	1.000
9048	1.007	0.998	1.000	1.000	1.000
9050	1.003	1.001	1.000	1.000	1.000
9053	1.012	1.002	1.000	1.000	1.000
9054	1.012	1.002	1.000	1.000	1.000

[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year				
	2017	2018	2019	2020	2021
9058	1.035	1.021	1.000	1.000	1.000
9059	1.011	1.005	1.000	1.000	1.000
9060	1.012	1.003	1.000	1.000	1.000
9061	1.025	1.010	1.000	1.000	1.000
9066	1.024	1.007	1.000	1.000	1.000
9067	1.017	1.008	1.000	1.000	1.000
9069	1.006	1.009	1.000	1.000	1.000
9070	1.038	1.015	1.000	1.000	1.000
9080	1.035	1.021	1.000	1.000	1.000
9081	1.035	1.021	1.000	1.000	1.000
9082	1.035	1.021	1.000	1.000	1.000
9083	1.035	1.021	1.000	1.000	1.000
9084	1.035	1.021	1.000	1.000	1.000
9085	1.066	1.025	1.000	1.000	1.000
9092	1.021	1.011	1.000	1.000	1.000
9095	1.017	1.001	1.000	1.000	1.000
9096	1.012	1.002	1.000	1.000	1.000
9097	1.009	0.999	1.000	1.000	1.000
9101	1.013	1.003	1.000	1.000	1.000
9151	1.001	0.999	1.000	1.000	1.000
9154	1.008	1.006	1.000	1.000	1.000
9155	1.034	1.015	1.000	1.000	1.000
9156	1.006	1.007	1.000	1.000	1.000
9180	1.021	1.008	1.000	1.000	1.000
9181	1.011	1.002	1.000	1.000	1.000
9182	1.009	1.001	1.000	1.000	1.000
9184	1.004	0.997	1.000	1.000	1.000
9185	1.020	1.009	1.000	1.000	1.000
9220	1.008	0.995	1.000	1.000	1.000
9402	1.014	1.005	1.000	1.000	1.000
9403	1.015	1.005	1.000	1.000	1.000
9410	1.026	1.009	1.000	1.000	1.000
9420	1.024	1.008	1.000	1.000	1.000
9422	1.020	1.006	1.000	1.000	1.000
9424	1.014	1.005	1.000	1.000	1.000
9426	1.010	1.003	1.000	1.000	1.000
9501	0.997	0.997	1.000	1.000	1.000
9507	1.004	0.998	1.000	1.000	1.000
9516	1.002	1.000	1.000	1.000	1.000
9519	1.017	1.004	1.000	1.000	1.000
9521	1.014	1.002	1.000	1.000	1.000
9522	1.015	1.003	1.000	1.000	1.000
9529	0.995	0.993	1.000	1.000	1.000
9531	1.002	1.000	1.000	1.000	1.000
9549	1.001	1.001	1.000	1.000	1.000
9552	0.995	0.996	1.000	1.000	1.000
9586	1.035	1.016	1.000	1.000	1.000
9610	0.984	0.995	1.000	1.000	1.000
9620	1.007	0.994	1.000	1.000	1.000

[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2017

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
0005	1.014	1.103	1.012	1.016	1.028	1.041
0016	1.017	1.110	1.015	1.021	1.034	1.041
0034	1.012	1.096	1.009	1.011	1.021	1.041
0035	1.014	1.102	1.011	1.015	1.026	1.041
0036	1.015	1.105	1.012	1.017	1.029	1.041
0038	1.016	1.110	1.015	1.021	1.034	1.041
0040	1.016	1.108	1.014	1.020	1.032	1.041
0041	1.016	1.107	1.014	1.019	1.031	1.041
0042	1.010	1.026	1.016	1.031	1.049	1.041
0045	1.016	1.108	1.014	1.020	1.032	1.041
0050	1.016	1.109	1.015	1.021	1.033	1.041
0079	1.016	1.108	1.014	1.020	1.032	1.041
0096	1.016	1.110	1.015	1.021	1.034	1.041
0106	1.011	1.028	1.017	1.033	1.051	1.041
0171	1.019	1.118	1.019	1.027	1.042	1.041
0172	1.017	1.110	1.015	1.022	1.035	1.041
0251	1.016	1.047	1.028	1.037	1.046	1.041
0400	1.005	1.014	1.011	1.022	1.037	1.041
0401	1.017	1.113	1.016	1.023	1.037	1.041
1122	1.009	1.086	1.004	1.003	1.011	1.041
1320	1.012	1.095	1.008	1.010	1.019	1.041
1322	1.011	1.093	1.007	1.008	1.017	1.041
1330	1.016	1.048	1.029	1.038	1.047	1.041
1438	1.015	1.034	1.012	1.025	1.032	1.041
1452	1.011	1.092	1.007	1.008	1.016	1.041
1463	1.016	1.036	1.013	1.028	1.035	1.041
1624	1.012	1.097	1.009	1.012	1.022	1.041
1699	1.017	1.039	1.015	1.030	1.038	1.041
1701	1.017	1.040	1.015	1.031	1.039	1.041
1710	1.012	1.095	1.008	1.010	1.020	1.041
1741	1.012	1.096	1.008	1.010	1.020	1.041
1803	1.017	1.040	1.015	1.030	1.038	1.041
1925	1.016	1.036	1.013	1.027	1.034	1.041
2002	1.020	1.048	1.019	1.037	1.047	1.041
2003	1.020	1.048	1.019	1.037	1.047	1.041
2014	1.020	1.047	1.019	1.036	1.046	1.041
2030	1.018	1.044	1.017	1.033	1.042	1.041
2063	1.018	1.042	1.016	1.032	1.041	1.041
2081	1.018	1.043	1.017	1.033	1.041	1.041
2095	1.018	1.043	1.017	1.033	1.041	1.041
2102	1.020	1.049	1.020	1.038	1.048	1.041
2107	1.020	1.049	1.020	1.038	1.048	1.041
2108	1.021	1.050	1.020	1.039	1.049	1.041
2109	1.021	1.050	1.020	1.039	1.049	1.041
2111	1.019	1.047	1.018	1.036	1.045	1.041
2113	1.019	1.044	1.017	1.034	1.043	1.041
2116	1.020	1.047	1.019	1.036	1.045	1.041
2117	1.019	1.046	1.018	1.035	1.045	1.041
2121	1.018	1.041	1.016	1.031	1.039	1.041
2123	1.021	1.051	1.021	1.039	1.050	1.041
2142	1.019	1.045	1.017	1.034	1.043	1.041
2163	1.018	1.043	1.017	1.033	1.041	1.041
2222	1.019	1.045	1.018	1.034	1.044	1.041
2362	1.020	1.048	1.019	1.037	1.047	1.041
2402	1.021	1.050	1.020	1.039	1.049	1.041
2413	1.016	1.036	1.013	1.027	1.034	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2017

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
2501	1.018	1.042	1.016	1.032	1.040	1.041
2570	1.019	1.046	1.018	1.035	1.044	1.041
2571	1.018	1.042	1.016	1.032	1.041	1.041
2576	1.020	1.048	1.019	1.037	1.046	1.041
2584	1.007	1.016	1.011	1.023	1.038	1.041
2585	1.055	1.036	1.028	1.040	1.056	1.041
2589	1.055	1.036	1.028	1.040	1.056	1.041
2660	1.019	1.046	1.018	1.035	1.044	1.041
2683	1.017	1.040	1.015	1.030	1.038	1.041
2688	1.020	1.048	1.019	1.037	1.047	1.041
2702	1.016	1.109	1.015	1.021	1.033	1.041
2710	1.019	1.046	1.018	1.035	1.044	1.041
2727	1.015	1.106	1.013	1.019	1.030	1.041
2731	1.018	1.043	1.017	1.033	1.042	1.041
2757	1.018	1.041	1.016	1.031	1.040	1.041
2759	1.018	1.042	1.016	1.032	1.040	1.041
2790	1.016	1.036	1.013	1.027	1.034	1.041
2797	1.017	1.040	1.015	1.031	1.039	1.041
2806	1.018	1.042	1.016	1.032	1.040	1.041
2812	1.018	1.041	1.016	1.032	1.040	1.041
2819	1.018	1.043	1.017	1.033	1.041	1.041
2840	1.019	1.046	1.018	1.035	1.045	1.041
2842	1.018	1.041	1.016	1.031	1.039	1.041
2852	1.019	1.044	1.017	1.034	1.043	1.041
2881	1.019	1.045	1.017	1.034	1.043	1.041
2883	1.018	1.044	1.017	1.033	1.042	1.041
2915	1.018	1.041	1.016	1.031	1.040	1.041
2923	1.019	1.045	1.018	1.035	1.044	1.041
3018	1.015	1.033	1.012	1.025	1.031	1.041
3022	1.015	1.034	1.012	1.026	1.032	1.041
3030	1.017	1.039	1.015	1.030	1.037	1.041
3039	1.017	1.039	1.015	1.029	1.037	1.041
3040	1.016	1.037	1.014	1.028	1.035	1.041
3060	1.017	1.038	1.014	1.029	1.037	1.041
3066	1.017	1.038	1.014	1.029	1.037	1.041
3070	1.017	1.039	1.015	1.030	1.037	1.041
3076	1.018	1.041	1.016	1.031	1.040	1.041
3081	1.016	1.037	1.014	1.028	1.036	1.041
3082	1.016	1.037	1.014	1.028	1.035	1.041
3085	1.017	1.039	1.015	1.029	1.037	1.041
3099	1.015	1.035	1.013	1.026	1.033	1.041
3110	1.015	1.034	1.012	1.025	1.032	1.041
3131	1.016	1.036	1.013	1.027	1.034	1.041
3146	1.016	1.035	1.013	1.027	1.034	1.041
3152	1.015	1.035	1.013	1.026	1.033	1.041
3165	1.017	1.038	1.014	1.029	1.037	1.041
3169	1.018	1.042	1.016	1.032	1.040	1.041
3175	1.017	1.041	1.016	1.031	1.039	1.041
3178	1.017	1.040	1.015	1.031	1.039	1.041
3179	1.018	1.041	1.016	1.032	1.040	1.041
3180	1.017	1.039	1.015	1.030	1.037	1.041
3220	1.017	1.040	1.015	1.030	1.038	1.041
3241	1.016	1.036	1.013	1.027	1.034	1.041
3257	1.017	1.039	1.015	1.030	1.038	1.041
3339	1.016	1.036	1.013	1.027	1.034	1.041
3365	1.016	1.037	1.014	1.028	1.036	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2017

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
3372	1.017	1.040	1.015	1.030	1.038	1.041
3383	1.019	1.045	1.018	1.034	1.043	1.041
3400	1.016	1.038	1.014	1.029	1.036	1.041
3401	1.017	1.039	1.015	1.029	1.037	1.041
3501	1.016	1.037	1.014	1.028	1.036	1.041
3507	1.016	1.037	1.014	1.028	1.035	1.041
3560	1.016	1.035	1.013	1.027	1.033	1.041
3568	1.018	1.042	1.016	1.032	1.040	1.041
3569	1.016	1.035	1.013	1.027	1.033	1.041
3570	1.017	1.039	1.015	1.029	1.037	1.041
3572	1.017	1.039	1.015	1.029	1.037	1.041
3573	1.017	1.040	1.015	1.031	1.039	1.041
3574	1.017	1.040	1.015	1.031	1.039	1.041
3577	1.016	1.035	1.013	1.026	1.033	1.041
3612	1.016	1.036	1.013	1.027	1.034	1.041
3620	1.017	1.039	1.015	1.030	1.037	1.041
3632	1.015	1.034	1.012	1.026	1.032	1.041
3634	1.017	1.038	1.014	1.029	1.036	1.041
3643	1.016	1.036	1.013	1.027	1.034	1.041
3647	1.015	1.035	1.013	1.026	1.033	1.041
3651	1.018	1.042	1.016	1.032	1.040	1.041
3681	1.016	1.037	1.014	1.028	1.035	1.041
3682	1.018	1.042	1.016	1.032	1.040	1.041
3683	1.017	1.039	1.015	1.029	1.037	1.041
3719	1.012	1.038	1.024	1.029	1.037	1.041
3724	1.015	1.045	1.028	1.035	1.044	1.041
3726	1.048	1.017	1.019	1.024	1.036	1.041
3805	1.014	1.032	1.011	1.024	1.030	1.041
3808	1.018	1.043	1.017	1.033	1.042	1.041
3815	1.017	1.040	1.015	1.030	1.038	1.041
3821	1.001	1.003	1.006	1.013	1.025	1.041
3828	1.016	1.038	1.014	1.029	1.036	1.041
3830	1.013	1.029	1.010	1.021	1.027	1.041
3831	1.014	1.030	1.011	1.023	1.028	1.041
3840	1.017	1.040	1.015	1.031	1.039	1.041
4000	1.012	1.097	1.009	1.012	1.022	1.041
4034	1.017	1.040	1.015	1.031	1.039	1.041
4036	1.017	1.041	1.016	1.031	1.039	1.041
4038	1.017	1.039	1.015	1.030	1.038	1.041
4041	1.018	1.041	1.016	1.031	1.039	1.041
4049	1.017	1.040	1.015	1.030	1.038	1.041
4111	1.018	1.043	1.017	1.033	1.041	1.041
4112	1.016	1.037	1.014	1.028	1.035	1.041
4114	1.018	1.042	1.016	1.032	1.040	1.041
4130	1.002	1.006	1.007	1.015	1.028	1.041
4150	1.016	1.037	1.014	1.028	1.035	1.041
4239	1.017	1.040	1.015	1.031	1.039	1.041
4240	1.017	1.040	1.015	1.031	1.039	1.041
4243	1.017	1.039	1.015	1.029	1.037	1.041
4244	1.017	1.039	1.015	1.030	1.037	1.041
4250	1.017	1.039	1.015	1.030	1.037	1.041
4251	1.017	1.039	1.014	1.029	1.037	1.041
4279	1.017	1.038	1.014	1.029	1.037	1.041
4283	1.017	1.039	1.015	1.029	1.037	1.041
4286	1.017	1.039	1.015	1.029	1.037	1.041
4295	1.017	1.040	1.015	1.030	1.038	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2017

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
4297	1.016	1.037	1.014	1.028	1.035	1.041
4299	1.016	1.036	1.013	1.027	1.034	1.041
4304	1.134	1.052	1.037	1.080	1.086	1.041
4312	1.038	1.022	1.020	1.043	1.042	1.041
4351	1.017	1.038	1.014	1.029	1.037	1.041
4354	1.014	1.032	1.011	1.024	1.030	1.041
4361	1.111	1.144	1.080	1.102	1.119	1.041
4362	1.139	1.065	1.043	1.091	1.100	1.041
4410	1.017	1.038	1.014	1.029	1.036	1.041
4420	1.015	1.034	1.012	1.025	1.032	1.041
4432	1.017	1.040	1.015	1.031	1.039	1.041
4470	1.016	1.035	1.013	1.027	1.033	1.041
4478	1.017	1.039	1.015	1.030	1.038	1.041
4492	1.016	1.038	1.014	1.028	1.036	1.041
4494	1.017	1.040	1.015	1.030	1.038	1.041
4495	1.016	1.038	1.014	1.028	1.036	1.041
4496	1.017	1.039	1.015	1.030	1.037	1.041
4497	1.016	1.037	1.014	1.028	1.036	1.041
4498	1.017	1.039	1.015	1.030	1.038	1.041
4499	1.017	1.039	1.015	1.029	1.037	1.041
4511	1.106	1.130	1.073	1.091	1.105	1.041
4512	1.107	1.134	1.075	1.093	1.108	1.041
4557	1.017	1.040	1.015	1.031	1.039	1.041
4558	1.016	1.038	1.014	1.029	1.036	1.041
4611	1.017	1.040	1.015	1.031	1.039	1.041
4623	1.018	1.041	1.016	1.031	1.040	1.041
4635	1.015	1.033	1.012	1.025	1.031	1.041
4665	1.018	1.043	1.017	1.033	1.041	1.041
4683	1.018	1.043	1.017	1.033	1.041	1.041
4691	1.020	1.048	1.019	1.037	1.047	1.041
4692	1.016	1.036	1.013	1.028	1.035	1.041
4717	1.018	1.041	1.016	1.031	1.040	1.041
4720	1.017	1.040	1.015	1.031	1.039	1.041
4740	1.017	1.040	1.015	1.031	1.039	1.041
4771	1.015	1.032	1.011	1.024	1.030	1.041
4828	1.016	1.036	1.013	1.027	1.035	1.041
4829	1.017	1.040	1.015	1.030	1.038	1.041
4831	1.016	1.036	1.013	1.027	1.034	1.041
4983	1.017	1.040	1.015	1.031	1.038	1.041
5020	1.009	1.027	1.019	1.021	1.026	1.041
5027	1.017	1.050	1.030	1.039	1.050	1.041
5028	1.017	1.051	1.030	1.040	1.050	1.041
5029	1.017	1.051	1.030	1.040	1.051	1.041
5040	1.016	1.048	1.029	1.037	1.047	1.041
5102	1.016	1.047	1.029	1.037	1.047	1.041
5107	1.017	1.050	1.030	1.039	1.049	1.041
5108	1.017	1.052	1.031	1.041	1.051	1.041
5128	1.046	1.013	1.017	1.022	1.032	1.041
5129	1.046	1.013	1.017	1.022	1.032	1.041
5130	1.015	1.045	1.028	1.035	1.045	1.041
5140	1.012	1.036	1.023	1.028	1.034	1.041
5146	1.017	1.050	1.030	1.039	1.050	1.041
5160	1.010	1.031	1.020	1.024	1.029	1.041
5183	1.016	1.049	1.029	1.038	1.048	1.041
5184	1.011	1.033	1.021	1.025	1.031	1.041
5185	1.016	1.048	1.029	1.037	1.047	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2017

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
5186	1.014	1.041	1.026	1.032	1.040	1.041
5187	1.016	1.048	1.029	1.038	1.048	1.041
5190	1.012	1.038	1.024	1.029	1.037	1.041
5191	1.047	1.015	1.018	1.023	1.034	1.041
5192	1.008	1.040	1.021	1.029	1.046	1.041
5193	1.015	1.045	1.028	1.035	1.045	1.041
5195	1.013	1.039	1.025	1.031	1.038	1.041
5201	1.017	1.050	1.030	1.039	1.049	1.041
5205	1.016	1.049	1.029	1.039	1.049	1.041
5212	1.017	1.050	1.030	1.039	1.049	1.041
5213	1.016	1.049	1.029	1.038	1.048	1.041
5214	1.017	1.050	1.030	1.039	1.050	1.041
5222	1.017	1.050	1.030	1.039	1.050	1.041
5225	1.017	1.050	1.030	1.040	1.050	1.041
5348	1.017	1.051	1.030	1.040	1.050	1.041
5403	1.017	1.051	1.030	1.040	1.050	1.041
5432	1.016	1.049	1.029	1.038	1.048	1.041
5436	1.017	1.052	1.031	1.041	1.051	1.041
5443	1.009	1.028	1.019	1.021	1.026	1.041
5446	1.011	1.033	1.022	1.026	1.032	1.041
5447	1.010	1.030	1.020	1.023	1.028	1.041
5467	1.019	1.056	1.033	1.044	1.056	1.041
5470	1.018	1.054	1.032	1.043	1.054	1.041
5473	1.005	1.010	1.008	1.018	1.032	1.041
5474	1.016	1.048	1.029	1.038	1.047	1.041
5479	1.009	1.027	1.018	1.020	1.025	1.041
5482	1.016	1.049	1.029	1.038	1.048	1.041
5484	1.009	1.029	1.020	1.022	1.027	1.041
5485	1.010	1.030	1.020	1.023	1.028	1.041
5506	1.016	1.047	1.028	1.037	1.046	1.041
5507	1.016	1.047	1.029	1.037	1.047	1.041
5538	1.016	1.049	1.029	1.039	1.049	1.041
5542	1.016	1.049	1.029	1.038	1.048	1.041
5552	1.020	1.061	1.035	1.048	1.061	1.041
5553	1.020	1.061	1.035	1.048	1.061	1.041
5606	1.016	1.048	1.029	1.037	1.047	1.041
5610	1.017	1.050	1.030	1.039	1.050	1.041
5632	1.014	1.041	1.025	1.032	1.040	1.041
5633	1.010	1.032	1.021	1.025	1.031	1.041
5650	1.008	1.020	1.013	1.026	1.042	1.041
5951	1.018	1.042	1.016	1.032	1.041	1.041
6003	1.016	1.049	1.029	1.038	1.048	1.041
6011	1.015	1.046	1.028	1.036	1.046	1.041
6204	1.013	1.099	1.010	1.013	1.023	1.041
6206	1.013	1.098	1.009	1.012	1.022	1.041
6213	1.012	1.096	1.008	1.010	1.020	1.041
6216	1.012	1.097	1.009	1.012	1.022	1.041
6218	1.017	1.050	1.030	1.039	1.049	1.041
6220	1.016	1.049	1.030	1.039	1.049	1.041
6233	1.015	1.044	1.027	1.035	1.044	1.041
6235	1.011	1.093	1.007	1.008	1.017	1.041
6237	1.012	1.097	1.009	1.012	1.021	1.041
6251	1.017	1.050	1.030	1.039	1.050	1.041
6258	1.017	1.050	1.030	1.039	1.050	1.041
6307	1.016	1.048	1.029	1.037	1.047	1.041
6308	1.016	1.047	1.029	1.037	1.046	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2017

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
6315	1.016	1.047	1.029	1.037	1.046	1.041
6316	1.016	1.047	1.028	1.037	1.046	1.041
6325	1.014	1.043	1.026	1.033	1.042	1.041
6361	1.016	1.049	1.029	1.038	1.048	1.041
6364	1.016	1.050	1.030	1.039	1.049	1.041
6400	1.017	1.052	1.031	1.041	1.052	1.041
6504	1.018	1.041	1.016	1.031	1.040	1.041
6834	1.017	1.039	1.015	1.029	1.037	1.041
7133	1.041	1.032	1.025	1.051	1.053	1.041
7198	1.038	1.024	1.021	1.045	1.045	1.041
7207	1.025	1.060	1.039	1.051	1.096	1.041
7219	1.040	1.028	1.023	1.049	1.049	1.041
7227	1.039	1.027	1.023	1.048	1.048	1.041
7232	1.040	1.030	1.024	1.050	1.051	1.041
7248	1.103	1.121	1.069	1.083	1.095	1.041
7272	1.023	1.070	1.040	1.056	1.071	1.041
7332	1.022	1.094	1.042	1.060	1.096	1.041
7360	1.040	1.028	1.023	1.048	1.049	1.041
7365	1.063	1.094	1.056	1.103	1.120	1.041
7382	1.044	1.040	1.029	1.058	1.062	1.041
7392	1.001	1.002	1.005	1.011	1.023	1.041
7403	1.041	1.031	1.025	1.051	1.053	1.041
7405	1.041	1.030	1.024	1.050	1.051	1.041
7409	1.017	1.110	1.015	1.022	1.035	1.041
7410	1.017	1.111	1.015	1.022	1.035	1.041
7421	1.037	1.020	1.019	1.042	1.040	1.041
7424	1.040	1.030	1.024	1.050	1.051	1.041
7428	1.038	1.023	1.021	1.044	1.044	1.041
7429	1.039	1.025	1.022	1.046	1.046	1.041
7500	1.017	1.051	1.031	1.040	1.051	1.041
7515	1.037	1.020	1.019	1.042	1.040	1.041
7520	1.015	1.046	1.028	1.036	1.045	1.041
7538	1.015	1.047	1.028	1.036	1.046	1.041
7539	1.015	1.044	1.027	1.035	1.043	1.041
7580	1.016	1.048	1.029	1.038	1.048	1.041
7600	1.133	1.050	1.036	1.078	1.083	1.041
7601	1.016	1.047	1.028	1.037	1.046	1.041
7605	1.013	1.038	1.024	1.030	1.037	1.041
7607	1.139	1.067	1.044	1.092	1.102	1.041
7610	1.140	1.068	1.044	1.093	1.103	1.041
7706	1.012	1.013	1.036	1.053	1.073	1.041
7707	0.999	0.975	1.017	1.021	1.030	1.041
7720	1.013	1.017	1.038	1.056	1.077	1.041
7721	1.007	1.016	1.011	1.023	1.038	1.041
7722	0.999	0.975	1.017	1.021	1.030	1.041
7855	1.016	1.047	1.028	1.037	1.046	1.041
8001	1.002	1.005	1.007	1.015	1.027	1.041
8004	1.005	1.015	1.012	1.022	1.037	1.041
8006	1.011	1.049	1.026	1.037	1.056	1.041
8008	1.011	1.050	1.026	1.037	1.056	1.041
8010	1.011	1.050	1.026	1.037	1.056	1.041
8013	1.010	1.045	1.024	1.033	1.052	1.041
8015	1.009	1.044	1.023	1.032	1.050	1.041
8017	1.009	1.044	1.023	1.033	1.050	1.041
8018	1.003	1.009	1.009	1.017	1.031	1.041
8019	1.016	1.036	1.013	1.027	1.034	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2017

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
8021	1.004	1.013	1.010	1.020	1.035	1.041
8028	1.001	1.016	1.016	1.020	1.033	1.041
8031	1.011	1.049	1.025	1.036	1.055	1.041
8032	1.003	1.008	1.008	1.017	1.030	1.041
8039	1.010	1.047	1.025	1.035	1.053	1.041
8041	1.002	1.006	1.007	1.015	1.028	1.041
8042	1.003	1.008	1.008	1.016	1.030	1.041
8046	1.007	1.038	1.020	1.028	1.044	1.041
8057	1.009	1.042	1.022	1.031	1.048	1.041
8059	1.003	1.009	1.009	1.018	1.031	1.041
8060	1.011	1.048	1.025	1.036	1.054	1.041
8061	1.012	1.051	1.027	1.038	1.058	1.041
8062	1.007	1.036	1.019	1.026	1.041	1.041
8063	1.002	1.006	1.007	1.015	1.028	1.041
8064	1.004	1.012	1.010	1.020	1.035	1.041
8065	1.010	1.045	1.024	1.033	1.051	1.041
8066	1.012	1.051	1.026	1.038	1.057	1.041
8071	1.011	1.049	1.026	1.036	1.055	1.041
8078	1.010	1.022	1.017	1.033	1.054	1.041
8102	1.005	1.015	1.012	1.022	1.037	1.041
8106	1.001	1.004	1.006	1.013	1.025	1.041
8107	1.002	1.005	1.007	1.014	1.027	1.041
8116	1.003	1.007	1.008	1.016	1.029	1.041
8117	1.005	1.015	1.012	1.022	1.037	1.041
8209	1.016	1.108	1.014	1.020	1.033	1.041
8215	1.004	1.012	1.010	1.020	1.034	1.041
8227	1.016	1.048	1.029	1.037	1.047	1.041
8232	1.004	1.010	1.009	1.018	1.032	1.041
8267	1.002	1.006	1.007	1.015	1.028	1.041
8278	1.009	1.011	1.015	1.011	1.042	1.041
8286	1.005	1.013	1.011	1.021	1.035	1.041
8290	1.003	1.022	1.019	1.025	1.039	1.041
8291	1.041	1.032	1.025	1.052	1.054	1.041
8292	1.040	1.029	1.023	1.049	1.050	1.041
8293	1.038	1.023	1.021	1.045	1.044	1.041
8304	1.043	1.036	1.027	1.055	1.058	1.041
8324	1.014	1.056	1.029	1.042	1.063	1.041
8350	1.002	1.007	1.008	1.016	1.029	1.041
8370	1.048	1.017	1.019	1.025	1.036	1.041
8387	1.053	1.032	1.027	1.038	1.053	1.041
8388	1.007	1.038	1.020	1.027	1.043	1.041
8389	1.047	1.014	1.017	1.022	1.032	1.041
8390	1.054	1.033	1.027	1.038	1.053	1.041
8391	1.008	1.040	1.021	1.029	1.046	1.041
8392	1.054	1.033	1.027	1.038	1.053	1.041
8393	1.049	1.020	1.020	1.027	1.039	1.041
8397	1.046	1.011	1.016	1.020	1.030	1.041
8400	1.009	1.042	1.022	1.031	1.048	1.041
8500	1.002	1.007	1.008	1.016	1.029	1.041
8601	1.103	1.123	1.070	1.085	1.097	1.041
8631	1.009	1.011	1.015	1.011	1.042	1.041
8720	1.024	1.075	1.035	1.050	1.061	1.041
8729	1.009	1.027	1.018	1.020	1.025	1.041
8740	1.002	1.020	1.018	1.023	1.037	1.041
8741	1.002	1.019	1.018	1.023	1.036	1.041
8742	1.049	1.100	1.061	1.070	1.084	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through
the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]

Policy Year 2017

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
8743	1.020	1.064	1.029	1.041	1.049	1.041
8744	1.047	1.016	1.018	1.024	1.034	1.041
8745	1.002	1.006	1.007	1.015	1.028	1.041
8746	1.022	1.049	1.034	1.041	1.083	1.041
8748	1.008	1.039	1.021	1.028	1.045	1.041
8749	1.020	1.065	1.030	1.042	1.050	1.041
8755	1.046	1.013	1.017	1.021	1.031	1.041
8800	1.136	1.057	1.039	1.084	1.091	1.041
8801	1.022	1.070	1.032	1.046	1.055	1.041
8803	1.102	1.119	1.068	1.082	1.093	1.041
8804	1.015	1.074	1.032	1.044	1.075	1.041
8806	1.020	1.090	1.040	1.057	1.092	1.041
8807	1.135	1.054	1.038	1.081	1.088	1.041
8808	1.021	1.068	1.031	1.045	1.053	1.041
8810	1.012	1.012	1.036	1.052	1.071	1.041
8811	1.135	1.056	1.038	1.083	1.090	1.041
8812	1.135	1.056	1.038	1.083	1.090	1.041
8813	1.015	1.035	1.013	1.026	1.033	1.041
8818	1.134	1.051	1.036	1.079	1.085	1.041
8820	1.100	1.114	1.066	1.078	1.088	1.041
8821	1.102	1.119	1.068	1.082	1.093	1.041
8822	1.017	1.056	1.025	1.035	1.041	1.041
8823	1.015	1.074	1.032	1.044	1.075	1.041
8827	1.020	1.088	1.039	1.056	1.090	1.041
8829	1.017	1.080	1.035	1.049	1.082	1.041
8830	1.017	1.079	1.034	1.048	1.080	1.041
8831	1.105	1.129	1.073	1.090	1.104	1.041
8834	1.017	1.079	1.034	1.048	1.080	1.041
8838	1.023	1.052	1.035	1.044	1.087	1.041
8839	1.016	1.076	1.033	1.046	1.078	1.041
8840	1.050	1.024	1.023	1.031	1.044	1.041
8846	1.016	1.037	1.014	1.028	1.035	1.041
8847	1.003	1.009	1.009	1.018	1.031	1.041
8850	1.021	1.068	1.031	1.044	1.053	1.041
8851	1.019	1.085	1.037	1.053	1.086	1.041
8852	1.018	1.084	1.037	1.052	1.085	1.041
8859	1.104	1.126	1.071	1.088	1.101	1.041
8868	1.005	1.111	1.029	1.039	1.058	1.041
8870	1.005	1.111	1.029	1.039	1.058	1.041
8871	1.012	1.012	1.036	1.052	1.071	1.041
8874	1.016	1.035	1.013	1.027	1.034	1.041
8875	1.004	1.109	1.028	1.038	1.057	1.041
9007	1.005	1.027	1.022	1.029	1.045	1.041
9008	1.004	1.008	1.007	1.016	1.029	1.041
9009	1.002	1.019	1.018	1.022	1.036	1.041
9010	1.003	1.021	1.019	1.024	1.038	1.041
9011	1.002	1.020	1.018	1.023	1.037	1.041
9015	1.001	1.017	1.017	1.021	1.034	1.041
9016	1.024	1.057	1.038	1.048	1.092	1.041
9031	1.008	1.020	1.013	1.026	1.042	1.041
9033	1.015	1.021	1.040	1.060	1.082	1.041
9043	1.018	1.083	1.036	1.051	1.084	1.041
9048	1.006	1.009	1.011	1.021	1.039	1.041
9050	1.007	1.011	1.012	1.023	1.042	1.041
9053	1.023	1.053	1.036	1.045	1.088	1.041
9054	1.049	1.020	1.020	1.027	1.039	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2017

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
9058	1.013	1.030	1.021	1.039	1.063	1.041
9059	1.016	1.075	1.033	1.045	1.076	1.041
9060	1.023	1.054	1.036	1.045	1.089	1.041
9061	1.026	1.061	1.040	1.051	1.096	1.041
9066	1.051	1.025	1.023	1.032	1.045	1.041
9067	1.025	1.058	1.038	1.049	1.093	1.041
9069	1.025	1.059	1.039	1.050	1.094	1.041
9070	1.019	1.086	1.038	1.054	1.088	1.041
9080	1.013	1.030	1.021	1.039	1.063	1.041
9081	1.013	1.030	1.021	1.039	1.063	1.041
9082	1.013	1.030	1.021	1.039	1.063	1.041
9083	1.013	1.030	1.021	1.039	1.063	1.041
9084	1.013	1.030	1.021	1.039	1.063	1.041
9085	1.022	1.094	1.042	1.060	1.096	1.041
9092	1.026	1.061	1.040	1.051	1.097	1.041
9095	1.022	1.050	1.034	1.043	1.085	1.041
9096	1.005	1.012	1.009	1.020	1.034	1.041
9097	1.005	1.010	1.008	1.018	1.032	1.041
9101	1.005	1.112	1.029	1.040	1.059	1.041
9151	1.021	1.049	1.034	1.041	1.083	1.041
9154	1.024	1.056	1.037	1.047	1.091	1.041
9155	1.142	1.073	1.047	1.098	1.109	1.041
9156	1.024	1.057	1.038	1.048	1.093	1.041
9180	1.025	1.060	1.039	1.051	1.095	1.041
9181	1.023	1.053	1.036	1.045	1.088	1.041
9182	1.023	1.052	1.035	1.044	1.087	1.041
9184	1.021	1.048	1.033	1.041	1.082	1.041
9185	1.026	1.061	1.040	1.052	1.097	1.041
9220	1.045	1.010	1.015	1.019	1.028	1.041
9402	1.006	1.014	1.010	1.021	1.036	1.041
9403	1.006	1.015	1.010	1.022	1.037	1.041
9410	1.015	1.021	1.041	1.060	1.082	1.041
9420	1.015	1.021	1.041	1.060	1.082	1.041
9422	1.015	1.021	1.040	1.060	1.081	1.041
9424	1.006	1.014	1.010	1.022	1.036	1.041
9426	1.006	1.012	1.009	1.020	1.034	1.041
9501	1.047	1.015	1.018	1.023	1.034	1.041
9507	1.104	1.124	1.070	1.086	1.099	1.041
9516	1.016	1.049	1.029	1.038	1.048	1.041
9519	1.049	1.021	1.021	1.028	1.040	1.041
9521	1.016	1.050	1.030	1.039	1.049	1.041
9522	1.049	1.021	1.021	1.028	1.040	1.041
9529	1.015	1.045	1.027	1.035	1.044	1.041
9531	1.016	1.049	1.029	1.038	1.048	1.041
9549	1.105	1.127	1.072	1.088	1.101	1.041
9552	1.015	1.046	1.028	1.036	1.045	1.041
9586	1.054	1.033	1.027	1.038	1.054	1.041
9610	1.134	1.054	1.038	1.081	1.088	1.041
9620	1.044	1.008	1.014	1.017	1.026	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	Benefit
0005	1.013	1.099	1.010	1.013	1.023	1.041
0016	1.014	1.102	1.011	1.015	1.026	1.041
0034	1.012	1.097	1.008	1.011	1.021	1.041
0035	1.013	1.099	1.009	1.013	1.023	1.041
0036	1.013	1.101	1.010	1.014	1.025	1.041
0038	1.014	1.103	1.012	1.016	1.028	1.041
0040	1.014	1.101	1.010	1.014	1.025	1.041
0041	1.013	1.101	1.010	1.014	1.025	1.041
0042	1.005	1.012	1.010	1.021	1.036	1.041
0045	1.014	1.101	1.010	1.014	1.026	1.041
0050	1.014	1.102	1.011	1.015	1.026	1.041
0079	1.014	1.101	1.010	1.014	1.026	1.041
0096	1.014	1.101	1.011	1.015	1.026	1.041
0106	1.005	1.013	1.010	1.022	1.037	1.041
0171	1.016	1.108	1.014	1.020	1.032	1.041
0172	1.014	1.102	1.011	1.015	1.027	1.041
0251	1.012	1.041	1.025	1.033	1.044	1.041
0400	1.002	1.006	1.008	1.016	1.029	1.041
0401	1.014	1.103	1.011	1.016	1.028	1.041
1122	1.010	1.090	1.005	1.006	1.014	1.041
1320	1.011	1.094	1.007	1.009	1.019	1.041
1322	1.011	1.093	1.007	1.008	1.018	1.041
1330	1.011	1.040	1.025	1.032	1.043	1.041
1438	1.012	1.030	1.012	1.024	1.032	1.041
1452	1.011	1.093	1.007	1.008	1.017	1.041
1463	1.012	1.030	1.012	1.024	1.032	1.041
1624	1.012	1.095	1.008	1.010	1.020	1.041
1699	1.012	1.032	1.013	1.026	1.034	1.041
1701	1.012	1.032	1.013	1.026	1.034	1.041
1710	1.011	1.094	1.007	1.009	1.018	1.041
1741	1.011	1.095	1.007	1.009	1.019	1.041
1803	1.013	1.032	1.013	1.026	1.034	1.041
1925	1.012	1.031	1.012	1.025	1.032	1.041
2002	1.014	1.036	1.014	1.029	1.038	1.041
2003	1.014	1.037	1.015	1.030	1.039	1.041
2014	1.014	1.036	1.014	1.029	1.038	1.041
2030	1.013	1.033	1.013	1.027	1.035	1.041
2063	1.013	1.033	1.013	1.027	1.035	1.041
2081	1.013	1.033	1.013	1.027	1.035	1.041
2095	1.013	1.033	1.013	1.027	1.035	1.041
2102	1.014	1.037	1.015	1.030	1.038	1.041
2107	1.014	1.037	1.015	1.030	1.039	1.041
2108	1.014	1.037	1.015	1.030	1.039	1.041
2109	1.014	1.037	1.015	1.030	1.039	1.041
2111	1.014	1.035	1.014	1.029	1.037	1.041
2113	1.013	1.034	1.013	1.027	1.035	1.041
2116	1.014	1.036	1.014	1.029	1.038	1.041
2117	1.013	1.035	1.014	1.028	1.036	1.041
2121	1.013	1.035	1.014	1.028	1.037	1.041
2123	1.014	1.037	1.015	1.030	1.039	1.041
2142	1.013	1.035	1.014	1.028	1.037	1.041
2163	1.013	1.034	1.013	1.027	1.035	1.041
2222	1.014	1.036	1.015	1.029	1.038	1.041
2362	1.014	1.036	1.015	1.030	1.038	1.041
2402	1.014	1.037	1.015	1.030	1.039	1.041
2413	1.012	1.030	1.012	1.024	1.032	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2501	1.013	1.034	1.014	1.028	1.036	1.041
2570	1.014	1.035	1.014	1.029	1.037	1.041
2571	1.013	1.034	1.014	1.028	1.036	1.041
2576	1.014	1.036	1.015	1.029	1.038	1.041
2584	1.005	1.011	1.009	1.020	1.035	1.041
2585	1.044	1.017	1.021	1.029	1.043	1.041
2589	1.044	1.017	1.021	1.029	1.043	1.041
2660	1.013	1.035	1.014	1.029	1.037	1.041
2683	1.013	1.032	1.013	1.026	1.034	1.041
2688	1.014	1.036	1.015	1.029	1.038	1.041
2702	1.014	1.101	1.011	1.015	1.026	1.041
2710	1.013	1.035	1.014	1.028	1.036	1.041
2727	1.013	1.100	1.010	1.014	1.025	1.041
2731	1.013	1.034	1.013	1.027	1.035	1.041
2757	1.013	1.033	1.013	1.027	1.035	1.041
2759	1.013	1.033	1.013	1.027	1.035	1.041
2790	1.012	1.032	1.012	1.026	1.033	1.041
2797	1.012	1.032	1.013	1.026	1.034	1.041
2806	1.013	1.033	1.013	1.027	1.035	1.041
2812	1.013	1.033	1.013	1.027	1.035	1.041
2819	1.013	1.033	1.013	1.027	1.035	1.041
2840	1.014	1.036	1.014	1.029	1.038	1.041
2842	1.013	1.033	1.013	1.026	1.034	1.041
2852	1.013	1.035	1.014	1.028	1.036	1.041
2881	1.013	1.034	1.014	1.028	1.036	1.041
2883	1.013	1.034	1.014	1.028	1.036	1.041
2915	1.013	1.033	1.013	1.027	1.034	1.041
2923	1.013	1.034	1.014	1.028	1.036	1.041
3018	1.012	1.030	1.012	1.024	1.032	1.041
3022	1.012	1.030	1.012	1.025	1.032	1.041
3030	1.013	1.032	1.013	1.026	1.034	1.041
3039	1.013	1.032	1.013	1.026	1.034	1.041
3040	1.012	1.031	1.012	1.025	1.033	1.041
3060	1.012	1.032	1.013	1.026	1.034	1.041
3066	1.012	1.032	1.013	1.026	1.034	1.041
3070	1.013	1.033	1.013	1.027	1.034	1.041
3076	1.013	1.034	1.013	1.027	1.035	1.041
3081	1.012	1.031	1.012	1.025	1.033	1.041
3082	1.012	1.032	1.012	1.026	1.033	1.041
3085	1.012	1.032	1.012	1.026	1.033	1.041
3099	1.012	1.031	1.012	1.025	1.032	1.041
3110	1.012	1.030	1.012	1.024	1.032	1.041
3131	1.012	1.032	1.012	1.026	1.033	1.041
3146	1.012	1.031	1.012	1.025	1.033	1.041
3152	1.012	1.030	1.012	1.025	1.032	1.041
3165	1.012	1.032	1.013	1.026	1.034	1.041
3169	1.013	1.033	1.013	1.027	1.035	1.041
3175	1.013	1.033	1.013	1.027	1.035	1.041
3178	1.013	1.033	1.013	1.027	1.035	1.041
3179	1.013	1.033	1.013	1.027	1.035	1.041
3180	1.013	1.033	1.013	1.026	1.034	1.041
3220	1.013	1.033	1.013	1.027	1.034	1.041
3241	1.012	1.031	1.012	1.025	1.032	1.041
3257	1.012	1.032	1.013	1.026	1.034	1.041
3339	1.012	1.031	1.012	1.025	1.033	1.041
3365	1.012	1.031	1.012	1.025	1.033	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	Benefit
3372	1.012	1.032	1.013	1.026	1.034	1.041
3383	1.013	1.034	1.013	1.027	1.036	1.041
3400	1.012	1.032	1.012	1.026	1.033	1.041
3401	1.012	1.032	1.013	1.026	1.034	1.041
3501	1.012	1.032	1.013	1.026	1.034	1.041
3507	1.012	1.031	1.012	1.025	1.033	1.041
3560	1.012	1.031	1.012	1.025	1.032	1.041
3568	1.013	1.034	1.014	1.028	1.036	1.041
3569	1.012	1.031	1.012	1.026	1.033	1.041
3570	1.012	1.032	1.013	1.026	1.034	1.041
3572	1.013	1.033	1.013	1.027	1.034	1.041
3573	1.013	1.033	1.013	1.027	1.035	1.041
3574	1.013	1.033	1.013	1.027	1.035	1.041
3577	1.012	1.031	1.012	1.025	1.033	1.041
3612	1.012	1.031	1.012	1.025	1.033	1.041
3620	1.013	1.033	1.013	1.027	1.034	1.041
3632	1.012	1.030	1.012	1.025	1.032	1.041
3634	1.012	1.032	1.013	1.026	1.034	1.041
3643	1.012	1.031	1.012	1.025	1.033	1.041
3647	1.012	1.031	1.012	1.025	1.032	1.041
3651	1.013	1.034	1.013	1.027	1.035	1.041
3681	1.013	1.033	1.013	1.027	1.034	1.041
3682	1.013	1.034	1.013	1.027	1.036	1.041
3683	1.013	1.033	1.013	1.027	1.034	1.041
3719	1.010	1.035	1.022	1.029	1.038	1.041
3724	1.011	1.039	1.024	1.032	1.042	1.041
3726	1.041	1.008	1.017	1.022	1.034	1.041
3805	1.012	1.030	1.011	1.024	1.031	1.041
3808	1.013	1.033	1.013	1.027	1.035	1.041
3815	1.013	1.033	1.013	1.026	1.034	1.041
3821	1.001	1.003	1.006	1.012	1.025	1.041
3828	1.012	1.032	1.012	1.026	1.033	1.041
3830	1.011	1.029	1.011	1.023	1.030	1.041
3831	1.011	1.029	1.011	1.024	1.030	1.041
3840	1.013	1.032	1.013	1.026	1.034	1.041
4000	1.012	1.095	1.008	1.010	1.020	1.041
4034	1.012	1.032	1.013	1.026	1.034	1.041
4036	1.012	1.032	1.013	1.026	1.034	1.041
4038	1.012	1.031	1.012	1.025	1.033	1.041
4041	1.012	1.032	1.013	1.026	1.034	1.041
4049	1.012	1.032	1.013	1.026	1.034	1.041
4111	1.013	1.033	1.013	1.027	1.035	1.041
4112	1.012	1.032	1.013	1.026	1.034	1.041
4114	1.013	1.033	1.013	1.027	1.035	1.041
4130	1.001	1.004	1.006	1.014	1.027	1.041
4150	1.012	1.032	1.012	1.026	1.033	1.041
4239	1.013	1.033	1.013	1.027	1.035	1.041
4240	1.013	1.032	1.013	1.026	1.034	1.041
4243	1.012	1.032	1.012	1.026	1.033	1.041
4244	1.012	1.032	1.012	1.026	1.033	1.041
4250	1.012	1.032	1.012	1.026	1.033	1.041
4251	1.012	1.031	1.012	1.026	1.033	1.041
4279	1.012	1.032	1.012	1.026	1.033	1.041
4283	1.012	1.032	1.012	1.026	1.033	1.041
4286	1.012	1.031	1.012	1.025	1.033	1.041
4295	1.013	1.033	1.013	1.027	1.035	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2018

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
4297	1.012	1.032	1.013	1.026	1.034	1.041
4299	1.012	1.031	1.012	1.025	1.033	1.041
4304	1.125	1.050	1.033	1.074	1.081	1.041
4312	1.031	1.014	1.018	1.041	1.040	1.041
4351	1.012	1.032	1.012	1.026	1.033	1.041
4354	1.012	1.030	1.012	1.024	1.032	1.041
4361	1.090	1.108	1.066	1.080	1.094	1.041
4362	1.127	1.055	1.036	1.079	1.087	1.041
4410	1.012	1.031	1.012	1.025	1.033	1.041
4420	1.012	1.031	1.012	1.025	1.032	1.041
4432	1.012	1.031	1.012	1.025	1.032	1.041
4470	1.012	1.030	1.012	1.025	1.032	1.041
4478	1.012	1.032	1.013	1.026	1.034	1.041
4492	1.012	1.031	1.012	1.026	1.033	1.041
4494	1.012	1.032	1.012	1.026	1.033	1.041
4495	1.012	1.031	1.012	1.025	1.033	1.041
4496	1.012	1.032	1.013	1.026	1.034	1.041
4497	1.012	1.032	1.012	1.026	1.033	1.041
4498	1.012	1.032	1.013	1.026	1.034	1.041
4499	1.012	1.032	1.012	1.026	1.033	1.041
4511	1.090	1.109	1.066	1.081	1.095	1.041
4512	1.090	1.110	1.067	1.082	1.096	1.041
4557	1.013	1.033	1.013	1.027	1.035	1.041
4558	1.012	1.031	1.012	1.025	1.033	1.041
4611	1.013	1.033	1.013	1.027	1.035	1.041
4623	1.013	1.033	1.013	1.027	1.035	1.041
4635	1.011	1.029	1.011	1.024	1.031	1.041
4665	1.013	1.033	1.013	1.027	1.035	1.041
4683	1.013	1.034	1.013	1.027	1.035	1.041
4691	1.014	1.037	1.015	1.030	1.039	1.041
4692	1.012	1.031	1.012	1.025	1.032	1.041
4717	1.012	1.032	1.013	1.026	1.034	1.041
4720	1.012	1.032	1.013	1.026	1.034	1.041
4740	1.013	1.033	1.013	1.027	1.035	1.041
4771	1.011	1.029	1.011	1.024	1.031	1.041
4828	1.012	1.030	1.012	1.025	1.032	1.041
4829	1.013	1.032	1.013	1.026	1.034	1.041
4831	1.012	1.032	1.012	1.026	1.033	1.041
4983	1.012	1.032	1.013	1.026	1.034	1.041
5020	1.006	1.025	1.017	1.020	1.027	1.041
5027	1.011	1.039	1.025	1.032	1.042	1.041
5028	1.011	1.040	1.025	1.033	1.043	1.041
5029	1.011	1.040	1.025	1.033	1.043	1.041
5040	1.011	1.040	1.025	1.033	1.043	1.041
5102	1.011	1.039	1.024	1.032	1.042	1.041
5107	1.012	1.041	1.025	1.033	1.044	1.041
5108	1.012	1.042	1.026	1.034	1.045	1.041
5128	1.040	1.008	1.017	1.022	1.033	1.041
5129	1.040	1.008	1.017	1.022	1.033	1.041
5130	1.012	1.041	1.025	1.033	1.044	1.041
5140	1.010	1.037	1.023	1.030	1.039	1.041
5146	1.012	1.041	1.025	1.033	1.044	1.041
5160	1.007	1.028	1.019	1.023	1.030	1.041
5183	1.012	1.041	1.026	1.034	1.044	1.041
5184	1.007	1.028	1.019	1.023	1.031	1.041
5185	1.012	1.041	1.025	1.033	1.044	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]

Policy Year 2018

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
5186	1.010	1.036	1.023	1.030	1.039	1.041
5187	1.012	1.041	1.025	1.033	1.044	1.041
5190	1.010	1.037	1.024	1.031	1.040	1.041
5191	1.041	1.009	1.017	1.023	1.034	1.041
5192	1.005	1.034	1.019	1.026	1.043	1.041
5193	1.012	1.041	1.025	1.033	1.044	1.041
5195	1.011	1.038	1.024	1.031	1.041	1.041
5201	1.011	1.040	1.025	1.033	1.043	1.041
5205	1.011	1.039	1.025	1.032	1.042	1.041
5212	1.011	1.039	1.025	1.032	1.042	1.041
5213	1.011	1.040	1.025	1.032	1.043	1.041
5214	1.011	1.040	1.025	1.032	1.043	1.041
5222	1.011	1.040	1.025	1.032	1.043	1.041
5225	1.012	1.041	1.026	1.034	1.044	1.041
5348	1.012	1.041	1.026	1.034	1.044	1.041
5403	1.012	1.041	1.026	1.034	1.044	1.041
5432	1.011	1.040	1.025	1.033	1.043	1.041
5436	1.013	1.044	1.027	1.036	1.047	1.041
5443	1.006	1.025	1.018	1.021	1.027	1.041
5446	1.008	1.029	1.020	1.024	1.031	1.041
5447	1.007	1.027	1.018	1.022	1.029	1.041
5467	1.013	1.045	1.027	1.036	1.048	1.041
5470	1.012	1.043	1.027	1.036	1.047	1.041
5473	1.003	1.006	1.007	1.016	1.030	1.041
5474	1.011	1.040	1.025	1.033	1.043	1.041
5479	1.006	1.024	1.017	1.020	1.026	1.041
5482	1.011	1.040	1.025	1.033	1.043	1.041
5484	1.007	1.026	1.018	1.022	1.028	1.041
5485	1.007	1.026	1.018	1.022	1.029	1.041
5506	1.011	1.038	1.024	1.031	1.041	1.041
5507	1.011	1.038	1.024	1.031	1.041	1.041
5538	1.012	1.041	1.026	1.034	1.045	1.041
5542	1.012	1.041	1.025	1.033	1.044	1.041
5552	1.015	1.050	1.030	1.041	1.053	1.041
5553	1.015	1.050	1.030	1.041	1.053	1.041
5606	1.011	1.040	1.025	1.033	1.043	1.041
5610	1.012	1.042	1.026	1.035	1.046	1.041
5632	1.009	1.034	1.022	1.028	1.037	1.041
5633	1.007	1.028	1.019	1.023	1.031	1.041
5650	1.007	1.017	1.012	1.024	1.041	1.041
5951	1.013	1.035	1.014	1.029	1.037	1.041
6003	1.011	1.040	1.025	1.033	1.043	1.041
6011	1.010	1.037	1.023	1.030	1.040	1.041
6204	1.012	1.096	1.008	1.010	1.020	1.041
6206	1.012	1.097	1.008	1.011	1.021	1.041
6213	1.012	1.095	1.008	1.010	1.020	1.041
6216	1.012	1.096	1.008	1.010	1.021	1.041
6218	1.012	1.041	1.025	1.033	1.044	1.041
6220	1.011	1.040	1.025	1.033	1.043	1.041
6233	1.011	1.039	1.024	1.032	1.042	1.041
6235	1.011	1.094	1.007	1.009	1.018	1.041
6237	1.012	1.096	1.008	1.010	1.020	1.041
6251	1.011	1.040	1.025	1.033	1.044	1.041
6258	1.011	1.040	1.025	1.033	1.043	1.041
6307	1.011	1.040	1.025	1.032	1.043	1.041
6308	1.011	1.040	1.025	1.033	1.043	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2018

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
6315	1.011	1.040	1.025	1.033	1.043	1.041
6316	1.011	1.040	1.025	1.032	1.043	1.041
6325	1.011	1.040	1.025	1.032	1.043	1.041
6361	1.011	1.040	1.025	1.032	1.043	1.041
6364	1.012	1.041	1.026	1.034	1.044	1.041
6400	1.012	1.041	1.025	1.033	1.044	1.041
6504	1.013	1.033	1.013	1.027	1.035	1.041
6834	1.013	1.032	1.013	1.026	1.034	1.041
7133	1.033	1.018	1.020	1.044	1.044	1.041
7198	1.032	1.016	1.019	1.042	1.041	1.041
7207	1.015	1.041	1.034	1.042	1.085	1.041
7219	1.032	1.017	1.020	1.043	1.043	1.041
7227	1.033	1.018	1.020	1.044	1.044	1.041
7232	1.032	1.018	1.020	1.044	1.043	1.041
7248	1.088	1.104	1.064	1.077	1.090	1.041
7272	1.016	1.052	1.031	1.043	1.056	1.041
7332	1.013	1.076	1.035	1.049	1.083	1.041
7360	1.032	1.016	1.019	1.043	1.042	1.041
7365	1.044	1.050	1.036	1.071	1.078	1.041
7382	1.033	1.020	1.021	1.046	1.046	1.041
7392	1.001	1.003	1.006	1.013	1.026	1.041
7403	1.033	1.019	1.021	1.045	1.045	1.041
7405	1.033	1.019	1.020	1.045	1.044	1.041
7409	1.014	1.102	1.011	1.015	1.027	1.041
7410	1.014	1.102	1.011	1.015	1.027	1.041
7421	1.031	1.014	1.018	1.041	1.039	1.041
7424	1.033	1.019	1.020	1.045	1.044	1.041
7428	1.031	1.015	1.019	1.042	1.040	1.041
7429	1.031	1.015	1.018	1.041	1.040	1.041
7500	1.012	1.043	1.027	1.036	1.047	1.041
7515	1.031	1.014	1.018	1.041	1.039	1.041
7520	1.011	1.040	1.025	1.033	1.043	1.041
7538	1.011	1.040	1.025	1.033	1.044	1.041
7539	1.012	1.041	1.025	1.034	1.044	1.041
7580	1.012	1.042	1.026	1.034	1.045	1.041
7600	1.125	1.050	1.033	1.075	1.081	1.041
7601	1.012	1.041	1.025	1.034	1.044	1.041
7605	1.010	1.037	1.024	1.030	1.040	1.041
7607	1.128	1.057	1.036	1.080	1.089	1.041
7610	1.128	1.058	1.037	1.081	1.089	1.041
7706	1.009	1.008	1.033	1.049	1.069	1.041
7707	1.004	0.993	1.025	1.036	1.052	1.041
7720	1.009	1.008	1.033	1.049	1.070	1.041
7721	1.003	1.006	1.006	1.015	1.029	1.041
7722	1.004	0.993	1.025	1.036	1.052	1.041
7855	1.011	1.040	1.025	1.033	1.043	1.041
8001	1.002	1.005	1.007	1.014	1.028	1.041
8004	1.003	1.008	1.008	1.017	1.031	1.041
8006	1.006	1.039	1.022	1.030	1.048	1.041
8008	1.006	1.039	1.022	1.030	1.048	1.041
8010	1.006	1.039	1.022	1.030	1.048	1.041
8013	1.006	1.037	1.021	1.029	1.046	1.041
8015	1.006	1.037	1.021	1.028	1.046	1.041
8017	1.006	1.037	1.021	1.028	1.046	1.041
8018	1.002	1.005	1.007	1.014	1.028	1.041
8019	1.012	1.031	1.012	1.025	1.033	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2018

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
8021	1.002	1.006	1.007	1.015	1.029	1.041
8028	1.001	1.015	1.015	1.018	1.032	1.041
8031	1.006	1.039	1.022	1.030	1.048	1.041
8032	1.002	1.005	1.007	1.015	1.028	1.041
8039	1.006	1.037	1.021	1.029	1.046	1.041
8041	1.002	1.005	1.007	1.015	1.028	1.041
8042	1.002	1.006	1.007	1.015	1.029	1.041
8046	1.005	1.034	1.019	1.026	1.043	1.041
8057	1.006	1.036	1.021	1.028	1.045	1.041
8059	1.002	1.006	1.007	1.015	1.029	1.041
8060	1.006	1.039	1.022	1.030	1.048	1.041
8061	1.007	1.040	1.022	1.031	1.049	1.041
8062	1.005	1.034	1.019	1.026	1.042	1.041
8063	1.002	1.005	1.007	1.015	1.028	1.041
8064	1.003	1.007	1.008	1.016	1.030	1.041
8065	1.006	1.037	1.021	1.028	1.046	1.041
8066	1.007	1.039	1.022	1.031	1.049	1.041
8071	1.006	1.039	1.022	1.030	1.048	1.041
8078	1.006	1.013	1.014	1.027	1.047	1.041
8102	1.003	1.009	1.009	1.017	1.032	1.041
8106	1.001	1.003	1.006	1.013	1.026	1.041
8107	1.001	1.003	1.006	1.013	1.026	1.041
8116	1.002	1.004	1.006	1.014	1.027	1.041
8117	1.003	1.008	1.008	1.017	1.031	1.041
8209	1.014	1.101	1.011	1.014	1.026	1.041
8215	1.002	1.006	1.007	1.015	1.029	1.041
8227	1.011	1.039	1.024	1.032	1.042	1.041
8232	1.002	1.005	1.007	1.015	1.028	1.041
8267	1.002	1.004	1.006	1.014	1.027	1.041
8278	1.008	1.022	1.025	1.027	1.064	1.041
8286	1.003	1.007	1.008	1.016	1.030	1.041
8290	1.002	1.018	1.016	1.020	1.034	1.041
8291	1.033	1.019	1.021	1.045	1.045	1.041
8292	1.033	1.018	1.020	1.044	1.044	1.041
8293	1.032	1.016	1.019	1.042	1.041	1.041
8304	1.034	1.021	1.021	1.046	1.046	1.041
8324	1.008	1.043	1.024	1.033	1.052	1.041
8350	1.002	1.005	1.007	1.015	1.028	1.041
8370	1.041	1.009	1.017	1.023	1.035	1.041
8387	1.043	1.016	1.021	1.029	1.043	1.041
8388	1.005	1.035	1.020	1.027	1.044	1.041
8389	1.040	1.008	1.017	1.022	1.034	1.041
8390	1.044	1.018	1.022	1.030	1.044	1.041
8391	1.006	1.037	1.021	1.028	1.045	1.041
8392	1.044	1.017	1.021	1.029	1.043	1.041
8393	1.042	1.012	1.019	1.025	1.038	1.041
8397	1.040	1.007	1.016	1.021	1.033	1.041
8400	1.006	1.037	1.021	1.029	1.046	1.041
8500	1.002	1.005	1.007	1.015	1.028	1.041
8601	1.088	1.104	1.064	1.077	1.090	1.041
8631	1.008	1.022	1.025	1.027	1.064	1.041
8720	1.017	1.065	1.032	1.047	1.058	1.041
8729	1.007	1.027	1.018	1.022	1.029	1.041
8740	1.002	1.017	1.016	1.019	1.033	1.041
8741	1.002	1.017	1.015	1.019	1.033	1.041
8742	1.040	1.086	1.055	1.063	1.079	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2018

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
8743	1.015	1.060	1.029	1.043	1.053	1.041
8744	1.040	1.008	1.017	1.022	1.033	1.041
8745	1.002	1.005	1.007	1.015	1.028	1.041
8746	1.013	1.035	1.031	1.037	1.079	1.041
8748	1.005	1.036	1.020	1.027	1.045	1.041
8749	1.015	1.061	1.030	1.044	1.055	1.041
8755	1.040	1.006	1.016	1.021	1.032	1.041
8800	1.126	1.053	1.034	1.076	1.084	1.041
8801	1.016	1.063	1.031	1.045	1.056	1.041
8803	1.087	1.101	1.063	1.075	1.087	1.041
8804	1.009	1.063	1.029	1.039	1.069	1.041
8806	1.012	1.071	1.033	1.046	1.078	1.041
8807	1.126	1.051	1.033	1.075	1.082	1.041
8808	1.016	1.062	1.030	1.045	1.055	1.041
8810	1.008	1.006	1.032	1.047	1.067	1.041
8811	1.125	1.051	1.033	1.075	1.082	1.041
8812	1.125	1.051	1.033	1.075	1.082	1.041
8813	1.012	1.031	1.012	1.026	1.033	1.041
8818	1.125	1.050	1.033	1.074	1.081	1.041
8820	1.087	1.101	1.063	1.075	1.087	1.041
8821	1.088	1.103	1.064	1.077	1.089	1.041
8822	1.014	1.056	1.027	1.040	1.049	1.041
8823	1.009	1.063	1.029	1.039	1.069	1.041
8827	1.011	1.070	1.032	1.044	1.076	1.041
8829	1.010	1.065	1.030	1.040	1.071	1.041
8830	1.009	1.064	1.029	1.040	1.070	1.041
8831	1.090	1.108	1.066	1.080	1.094	1.041
8834	1.010	1.064	1.029	1.040	1.070	1.041
8838	1.013	1.037	1.032	1.039	1.081	1.041
8839	1.010	1.064	1.029	1.040	1.070	1.041
8840	1.042	1.013	1.020	1.027	1.039	1.041
8846	1.012	1.032	1.013	1.026	1.034	1.041
8847	1.002	1.006	1.008	1.016	1.029	1.041
8850	1.016	1.063	1.030	1.045	1.056	1.041
8851	1.011	1.067	1.031	1.042	1.074	1.041
8852	1.010	1.067	1.031	1.042	1.073	1.041
8859	1.089	1.106	1.065	1.079	1.091	1.041
8868	1.005	1.109	1.027	1.035	1.054	1.041
8870	1.005	1.109	1.027	1.035	1.054	1.041
8871	1.008	1.006	1.032	1.047	1.067	1.041
8874	1.012	1.031	1.012	1.025	1.032	1.041
8875	1.004	1.109	1.027	1.035	1.054	1.041
9007	1.003	1.021	1.018	1.023	1.037	1.041
9008	1.003	1.007	1.007	1.016	1.030	1.041
9009	1.002	1.017	1.016	1.019	1.033	1.041
9010	1.002	1.017	1.016	1.020	1.034	1.041
9011	1.002	1.017	1.016	1.020	1.033	1.041
9015	1.002	1.016	1.015	1.019	1.033	1.041
9016	1.014	1.039	1.033	1.041	1.083	1.041
9031	1.007	1.017	1.012	1.025	1.041	1.041
9033	1.010	1.010	1.034	1.051	1.071	1.041
9043	1.010	1.067	1.031	1.042	1.073	1.041
9048	1.004	1.006	1.010	1.021	1.039	1.041
9050	1.004	1.007	1.011	1.022	1.040	1.041
9053	1.014	1.038	1.033	1.040	1.082	1.041
9054	1.041	1.010	1.018	1.024	1.036	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2018

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
9058	1.008	1.017	1.016	1.030	1.051	1.041
9059	1.009	1.063	1.029	1.039	1.069	1.041
9060	1.014	1.038	1.033	1.040	1.082	1.041
9061	1.015	1.042	1.035	1.043	1.086	1.041
9066	1.042	1.013	1.019	1.026	1.039	1.041
9067	1.014	1.040	1.034	1.042	1.084	1.041
9069	1.015	1.041	1.034	1.042	1.085	1.041
9070	1.011	1.069	1.031	1.043	1.075	1.041
9080	1.008	1.017	1.016	1.030	1.051	1.041
9081	1.008	1.017	1.016	1.030	1.051	1.041
9082	1.008	1.017	1.016	1.030	1.051	1.041
9083	1.008	1.017	1.016	1.030	1.051	1.041
9084	1.008	1.017	1.016	1.030	1.051	1.041
9085	1.013	1.074	1.034	1.047	1.080	1.041
9092	1.015	1.042	1.035	1.043	1.086	1.041
9095	1.013	1.037	1.032	1.039	1.081	1.041
9096	1.004	1.009	1.008	1.018	1.032	1.041
9097	1.003	1.007	1.007	1.017	1.031	1.041
9101	1.005	1.110	1.027	1.036	1.055	1.041
9151	1.013	1.036	1.032	1.038	1.080	1.041
9154	1.014	1.039	1.033	1.041	1.083	1.041
9155	1.129	1.060	1.038	1.082	1.092	1.041
9156	1.014	1.040	1.034	1.041	1.084	1.041
9180	1.015	1.041	1.034	1.042	1.085	1.041
9181	1.013	1.037	1.032	1.039	1.081	1.041
9182	1.013	1.037	1.032	1.039	1.081	1.041
9184	1.013	1.035	1.031	1.037	1.079	1.041
9185	1.015	1.041	1.034	1.042	1.085	1.041
9220	1.040	1.007	1.016	1.021	1.033	1.041
9402	1.004	1.010	1.008	1.019	1.033	1.041
9403	1.004	1.010	1.009	1.019	1.034	1.041
9410	1.010	1.011	1.035	1.052	1.073	1.041
9420	1.010	1.011	1.035	1.052	1.073	1.041
9422	1.010	1.010	1.034	1.051	1.071	1.041
9424	1.004	1.010	1.009	1.019	1.034	1.041
9426	1.004	1.009	1.008	1.018	1.033	1.041
9501	1.040	1.008	1.017	1.022	1.033	1.041
9507	1.089	1.105	1.064	1.078	1.091	1.041
9516	1.012	1.042	1.026	1.034	1.045	1.041
9519	1.042	1.011	1.018	1.025	1.037	1.041
9521	1.012	1.043	1.027	1.035	1.046	1.041
9522	1.041	1.011	1.018	1.024	1.037	1.041
9529	1.011	1.039	1.024	1.032	1.042	1.041
9531	1.012	1.042	1.026	1.034	1.045	1.041
9549	1.089	1.106	1.065	1.079	1.092	1.041
9552	1.011	1.040	1.025	1.033	1.043	1.041
9586	1.044	1.017	1.021	1.030	1.043	1.041
9610	1.125	1.050	1.033	1.074	1.081	1.041
9620	1.040	1.006	1.016	1.021	1.032	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2019

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
0005	1.011	1.096	1.008	1.010	1.021	1.041
0016	1.011	1.096	1.007	1.010	1.021	1.041
0034	1.011	1.096	1.007	1.010	1.021	1.041
0035	1.011	1.096	1.007	1.010	1.021	1.041
0036	1.011	1.096	1.007	1.010	1.021	1.041
0038	1.011	1.096	1.007	1.010	1.021	1.041
0040	1.011	1.096	1.007	1.010	1.021	1.041
0041	1.011	1.096	1.007	1.010	1.021	1.041
0042	1.001	1.007	1.006	1.015	1.029	1.041
0045	1.011	1.096	1.007	1.010	1.021	1.041
0050	1.011	1.096	1.007	1.010	1.021	1.041
0079	1.011	1.096	1.007	1.010	1.021	1.041
0096	1.011	1.096	1.007	1.010	1.021	1.041
0106	1.001	1.007	1.006	1.015	1.029	1.041
0171	1.011	1.096	1.007	1.010	1.021	1.041
0172	1.011	1.096	1.007	1.010	1.021	1.041
0251	1.005	1.036	1.022	1.029	1.041	1.041
0400	1.000	1.003	1.005	1.012	1.025	1.041
0401	1.011	1.096	1.007	1.010	1.021	1.041
1122	1.011	1.096	1.007	1.010	1.021	1.041
1320	1.011	1.096	1.007	1.010	1.021	1.041
1322	1.011	1.096	1.007	1.010	1.021	1.041
1330	1.005	1.035	1.022	1.029	1.041	1.041
1438	1.007	1.031	1.010	1.023	1.031	1.041
1452	1.011	1.096	1.007	1.010	1.021	1.041
1463	1.007	1.031	1.010	1.023	1.031	1.041
1624	1.011	1.096	1.007	1.010	1.021	1.041
1699	1.007	1.031	1.010	1.023	1.031	1.041
1701	1.007	1.031	1.010	1.023	1.031	1.041
1710	1.011	1.096	1.007	1.010	1.021	1.041
1741	1.011	1.096	1.007	1.010	1.021	1.041
1803	1.007	1.031	1.010	1.023	1.031	1.041
1925	1.007	1.031	1.010	1.023	1.031	1.041
2002	1.007	1.031	1.010	1.023	1.031	1.041
2003	1.007	1.031	1.010	1.023	1.031	1.041
2014	1.007	1.031	1.010	1.023	1.031	1.041
2030	1.007	1.031	1.010	1.023	1.031	1.041
2063	1.007	1.031	1.010	1.023	1.031	1.041
2081	1.007	1.031	1.010	1.023	1.031	1.041
2095	1.007	1.031	1.010	1.023	1.031	1.041
2102	1.007	1.031	1.010	1.023	1.031	1.041
2107	1.007	1.031	1.010	1.023	1.031	1.041
2108	1.007	1.031	1.010	1.023	1.031	1.041
2109	1.007	1.031	1.010	1.023	1.031	1.041
2111	1.007	1.031	1.010	1.023	1.031	1.041
2113	1.007	1.031	1.010	1.023	1.031	1.041
2116	1.007	1.031	1.010	1.023	1.031	1.041
2117	1.007	1.031	1.010	1.023	1.031	1.041
2121	1.007	1.031	1.010	1.023	1.031	1.041
2123	1.007	1.031	1.010	1.023	1.031	1.041
2142	1.007	1.031	1.010	1.023	1.031	1.041
2163	1.007	1.031	1.010	1.023	1.031	1.041
2222	1.007	1.031	1.010	1.023	1.031	1.041
2362	1.007	1.031	1.010	1.023	1.031	1.041
2402	1.007	1.031	1.010	1.023	1.031	1.041
2413	1.007	1.031	1.010	1.023	1.031	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2019

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
2501	1.007	1.031	1.010	1.023	1.031	1.041
2570	1.007	1.031	1.010	1.023	1.031	1.041
2571	1.007	1.031	1.010	1.023	1.031	1.041
2576	1.007	1.031	1.010	1.023	1.031	1.041
2584	1.001	1.007	1.006	1.015	1.029	1.041
2585	1.031	1.008	1.015	1.020	1.032	1.041
2589	1.031	1.008	1.015	1.020	1.032	1.041
2660	1.007	1.031	1.010	1.023	1.031	1.041
2683	1.007	1.031	1.010	1.023	1.031	1.041
2688	1.007	1.031	1.010	1.023	1.031	1.041
2702	1.011	1.096	1.007	1.010	1.021	1.041
2710	1.007	1.031	1.010	1.023	1.031	1.041
2727	1.011	1.096	1.007	1.010	1.021	1.041
2731	1.007	1.031	1.010	1.023	1.031	1.041
2757	1.007	1.031	1.010	1.023	1.031	1.041
2759	1.007	1.031	1.010	1.023	1.031	1.041
2790	1.007	1.031	1.010	1.023	1.031	1.041
2797	1.007	1.031	1.010	1.023	1.031	1.041
2806	1.007	1.031	1.010	1.023	1.031	1.041
2812	1.007	1.031	1.010	1.023	1.031	1.041
2819	1.007	1.031	1.010	1.023	1.031	1.041
2840	1.007	1.031	1.010	1.023	1.031	1.041
2842	1.007	1.031	1.010	1.023	1.031	1.041
2852	1.007	1.031	1.010	1.023	1.031	1.041
2881	1.007	1.031	1.010	1.023	1.031	1.041
2883	1.007	1.031	1.010	1.023	1.031	1.041
2915	1.007	1.031	1.010	1.023	1.031	1.041
2923	1.007	1.031	1.010	1.023	1.031	1.041
3018	1.007	1.031	1.010	1.023	1.031	1.041
3022	1.007	1.031	1.010	1.023	1.031	1.041
3030	1.007	1.031	1.010	1.023	1.031	1.041
3039	1.007	1.031	1.010	1.023	1.031	1.041
3040	1.007	1.031	1.010	1.023	1.031	1.041
3060	1.007	1.031	1.010	1.023	1.031	1.041
3066	1.007	1.031	1.010	1.023	1.031	1.041
3070	1.007	1.031	1.010	1.023	1.031	1.041
3076	1.007	1.031	1.010	1.023	1.031	1.041
3081	1.007	1.031	1.010	1.023	1.031	1.041
3082	1.007	1.031	1.010	1.023	1.031	1.041
3085	1.007	1.031	1.010	1.023	1.031	1.041
3099	1.007	1.031	1.010	1.023	1.031	1.041
3110	1.007	1.031	1.010	1.023	1.031	1.041
3131	1.007	1.031	1.010	1.023	1.031	1.041
3146	1.007	1.031	1.010	1.023	1.031	1.041
3152	1.007	1.031	1.010	1.023	1.031	1.041
3165	1.007	1.031	1.010	1.023	1.031	1.041
3169	1.007	1.031	1.010	1.023	1.031	1.041
3175	1.007	1.031	1.010	1.023	1.031	1.041
3178	1.007	1.031	1.010	1.023	1.031	1.041
3179	1.007	1.031	1.010	1.023	1.031	1.041
3180	1.007	1.031	1.010	1.023	1.031	1.041
3220	1.007	1.031	1.010	1.023	1.031	1.041
3241	1.007	1.031	1.010	1.023	1.031	1.041
3257	1.007	1.031	1.010	1.023	1.031	1.041
3339	1.007	1.031	1.010	1.023	1.031	1.041
3365	1.007	1.031	1.010	1.023	1.031	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]

Policy Year 2019

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
3372	1.007	1.031	1.010	1.023	1.031	1.041
3383	1.007	1.031	1.010	1.023	1.031	1.041
3400	1.007	1.031	1.010	1.023	1.031	1.041
3401	1.007	1.031	1.010	1.023	1.031	1.041
3501	1.007	1.031	1.010	1.023	1.031	1.041
3507	1.007	1.031	1.010	1.023	1.031	1.041
3560	1.007	1.031	1.010	1.023	1.031	1.041
3568	1.007	1.031	1.010	1.023	1.031	1.041
3569	1.007	1.031	1.010	1.023	1.031	1.041
3570	1.007	1.031	1.010	1.023	1.031	1.041
3572	1.007	1.031	1.010	1.023	1.031	1.041
3573	1.007	1.031	1.010	1.023	1.031	1.041
3574	1.007	1.031	1.010	1.023	1.031	1.041
3577	1.007	1.031	1.010	1.023	1.031	1.041
3612	1.007	1.031	1.010	1.023	1.031	1.041
3620	1.007	1.031	1.010	1.023	1.031	1.041
3632	1.007	1.031	1.010	1.023	1.031	1.041
3634	1.007	1.031	1.010	1.023	1.031	1.041
3643	1.007	1.031	1.010	1.023	1.031	1.041
3647	1.007	1.031	1.010	1.023	1.031	1.041
3651	1.007	1.031	1.010	1.023	1.031	1.041
3681	1.007	1.031	1.010	1.023	1.031	1.041
3682	1.007	1.031	1.010	1.023	1.031	1.041
3683	1.007	1.031	1.010	1.023	1.031	1.041
3719	1.005	1.035	1.021	1.029	1.041	1.041
3724	1.005	1.035	1.021	1.029	1.041	1.041
3726	1.031	1.008	1.015	1.020	1.032	1.041
3805	1.007	1.031	1.010	1.023	1.031	1.041
3808	1.007	1.031	1.010	1.023	1.031	1.041
3815	1.007	1.031	1.010	1.023	1.031	1.041
3821	1.000	1.003	1.005	1.012	1.025	1.041
3828	1.007	1.031	1.010	1.023	1.031	1.041
3830	1.007	1.031	1.010	1.023	1.031	1.041
3831	1.007	1.031	1.010	1.023	1.031	1.041
3840	1.007	1.031	1.010	1.023	1.031	1.041
4000	1.011	1.096	1.007	1.010	1.021	1.041
4034	1.007	1.031	1.010	1.023	1.031	1.041
4036	1.007	1.031	1.010	1.023	1.031	1.041
4038	1.007	1.031	1.010	1.023	1.031	1.041
4041	1.007	1.031	1.010	1.023	1.031	1.041
4049	1.007	1.031	1.010	1.023	1.031	1.041
4111	1.007	1.031	1.010	1.023	1.031	1.041
4112	1.007	1.031	1.010	1.023	1.031	1.041
4114	1.007	1.031	1.010	1.023	1.031	1.041
4130	1.000	1.003	1.005	1.012	1.025	1.041
4150	1.007	1.031	1.010	1.023	1.031	1.041
4239	1.007	1.031	1.010	1.023	1.031	1.041
4240	1.007	1.031	1.010	1.023	1.031	1.041
4243	1.007	1.031	1.010	1.023	1.031	1.041
4244	1.007	1.031	1.010	1.023	1.031	1.041
4250	1.007	1.031	1.010	1.023	1.031	1.041
4251	1.007	1.031	1.010	1.023	1.031	1.041
4279	1.007	1.031	1.010	1.023	1.031	1.041
4283	1.007	1.031	1.010	1.023	1.031	1.041
4286	1.007	1.031	1.010	1.023	1.031	1.041
4295	1.007	1.031	1.010	1.023	1.031	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2019

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
4297	1.007	1.031	1.010	1.023	1.031	1.041
4299	1.007	1.031	1.010	1.023	1.031	1.041
4304	1.114	1.041	1.028	1.066	1.074	1.041
4312	1.023	1.014	1.017	1.036	1.038	1.041
4351	1.007	1.031	1.010	1.023	1.031	1.041
4354	1.007	1.031	1.010	1.023	1.031	1.041
4361	1.066	1.098	1.056	1.067	1.081	1.041
4362	1.114	1.041	1.028	1.066	1.074	1.041
4410	1.007	1.031	1.010	1.023	1.031	1.041
4420	1.007	1.031	1.010	1.023	1.031	1.041
4432	1.007	1.031	1.010	1.023	1.031	1.041
4470	1.007	1.031	1.010	1.023	1.031	1.041
4478	1.007	1.031	1.010	1.023	1.031	1.041
4492	1.007	1.031	1.010	1.023	1.031	1.041
4494	1.007	1.031	1.010	1.023	1.031	1.041
4495	1.007	1.031	1.010	1.023	1.031	1.041
4496	1.007	1.031	1.010	1.023	1.031	1.041
4497	1.007	1.031	1.010	1.023	1.031	1.041
4498	1.007	1.031	1.010	1.023	1.031	1.041
4499	1.007	1.031	1.010	1.023	1.031	1.041
4511	1.066	1.098	1.056	1.067	1.081	1.041
4512	1.066	1.098	1.056	1.067	1.081	1.041
4557	1.007	1.031	1.010	1.023	1.031	1.041
4558	1.007	1.031	1.010	1.023	1.031	1.041
4611	1.007	1.031	1.010	1.023	1.031	1.041
4623	1.007	1.031	1.010	1.023	1.031	1.041
4635	1.007	1.031	1.010	1.023	1.031	1.041
4665	1.007	1.031	1.010	1.023	1.031	1.041
4683	1.007	1.031	1.010	1.023	1.031	1.041
4691	1.007	1.031	1.010	1.023	1.031	1.041
4692	1.007	1.031	1.010	1.023	1.031	1.041
4717	1.007	1.031	1.010	1.023	1.031	1.041
4720	1.007	1.031	1.010	1.023	1.031	1.041
4740	1.007	1.031	1.010	1.023	1.031	1.041
4771	1.007	1.031	1.010	1.023	1.031	1.041
4828	1.007	1.031	1.010	1.023	1.031	1.041
4829	1.007	1.031	1.010	1.023	1.031	1.041
4831	1.007	1.031	1.010	1.023	1.031	1.041
4983	1.007	1.031	1.010	1.023	1.031	1.041
5020	1.005	1.035	1.021	1.029	1.040	1.041
5027	1.005	1.035	1.022	1.029	1.041	1.041
5028	1.005	1.036	1.022	1.029	1.041	1.041
5029	1.005	1.036	1.022	1.029	1.041	1.041
5040	1.005	1.036	1.022	1.029	1.041	1.041
5102	1.005	1.035	1.021	1.029	1.041	1.041
5107	1.005	1.036	1.022	1.029	1.041	1.041
5108	1.005	1.036	1.022	1.029	1.041	1.041
5128	1.031	1.008	1.015	1.020	1.032	1.041
5129	1.031	1.008	1.015	1.020	1.032	1.041
5130	1.005	1.036	1.022	1.029	1.041	1.041
5140	1.005	1.035	1.021	1.029	1.041	1.041
5146	1.005	1.036	1.022	1.029	1.041	1.041
5160	1.005	1.035	1.021	1.029	1.040	1.041
5183	1.005	1.036	1.022	1.029	1.041	1.041
5184	1.005	1.035	1.021	1.029	1.040	1.041
5185	1.005	1.036	1.022	1.029	1.041	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through
the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2019

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
5186	1.005	1.035	1.021	1.029	1.041	1.041
5187	1.005	1.036	1.022	1.029	1.041	1.041
5190	1.005	1.035	1.021	1.029	1.041	1.041
5191	1.031	1.008	1.015	1.020	1.032	1.041
5192	1.001	1.028	1.018	1.023	1.040	1.041
5193	1.005	1.036	1.022	1.029	1.041	1.041
5195	1.005	1.035	1.021	1.029	1.041	1.041
5201	1.005	1.036	1.022	1.029	1.041	1.041
5205	1.005	1.035	1.022	1.029	1.041	1.041
5212	1.005	1.035	1.021	1.029	1.041	1.041
5213	1.005	1.035	1.022	1.029	1.041	1.041
5214	1.005	1.035	1.022	1.029	1.041	1.041
5222	1.005	1.035	1.022	1.029	1.041	1.041
5225	1.005	1.036	1.022	1.029	1.041	1.041
5348	1.005	1.036	1.022	1.029	1.041	1.041
5403	1.005	1.036	1.022	1.029	1.041	1.041
5432	1.005	1.036	1.022	1.029	1.041	1.041
5436	1.005	1.036	1.022	1.029	1.041	1.041
5443	1.005	1.035	1.021	1.029	1.040	1.041
5446	1.005	1.035	1.021	1.029	1.040	1.041
5447	1.005	1.035	1.021	1.029	1.040	1.041
5467	1.005	1.036	1.022	1.029	1.041	1.041
5470	1.005	1.036	1.022	1.029	1.041	1.041
5473	1.001	1.007	1.006	1.015	1.029	1.041
5474	1.005	1.036	1.022	1.029	1.041	1.041
5479	1.005	1.035	1.021	1.029	1.040	1.041
5482	1.005	1.036	1.022	1.029	1.041	1.041
5484	1.005	1.035	1.021	1.029	1.040	1.041
5485	1.005	1.035	1.021	1.029	1.040	1.041
5506	1.005	1.035	1.021	1.029	1.041	1.041
5507	1.005	1.035	1.021	1.029	1.041	1.041
5538	1.005	1.036	1.022	1.029	1.041	1.041
5542	1.005	1.036	1.022	1.029	1.041	1.041
5552	1.005	1.036	1.022	1.029	1.041	1.041
5553	1.005	1.036	1.022	1.029	1.041	1.041
5606	1.005	1.036	1.022	1.029	1.041	1.041
5610	1.005	1.036	1.022	1.029	1.041	1.041
5632	1.005	1.035	1.021	1.029	1.040	1.041
5633	1.005	1.035	1.021	1.029	1.040	1.041
5650	1.001	1.007	1.006	1.015	1.029	1.041
5951	1.007	1.031	1.010	1.023	1.031	1.041
6003	1.005	1.036	1.022	1.029	1.041	1.041
6011	1.005	1.035	1.021	1.029	1.041	1.041
6204	1.011	1.096	1.007	1.010	1.021	1.041
6206	1.011	1.096	1.007	1.010	1.021	1.041
6213	1.011	1.096	1.007	1.010	1.021	1.041
6216	1.011	1.096	1.007	1.010	1.021	1.041
6218	1.005	1.036	1.022	1.029	1.041	1.041
6220	1.005	1.036	1.022	1.029	1.041	1.041
6233	1.005	1.035	1.021	1.029	1.041	1.041
6235	1.011	1.096	1.007	1.010	1.021	1.041
6237	1.011	1.096	1.007	1.010	1.021	1.041
6251	1.005	1.036	1.022	1.029	1.041	1.041
6258	1.005	1.036	1.022	1.029	1.041	1.041
6307	1.005	1.035	1.022	1.029	1.041	1.041
6308	1.005	1.036	1.022	1.029	1.041	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2019

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
6315	1.005	1.036	1.022	1.029	1.041	1.041
6316	1.005	1.035	1.022	1.029	1.041	1.041
6325	1.005	1.035	1.022	1.029	1.041	1.041
6361	1.005	1.035	1.022	1.029	1.041	1.041
6364	1.005	1.036	1.022	1.029	1.041	1.041
6400	1.005	1.036	1.022	1.029	1.041	1.041
6504	1.007	1.031	1.010	1.023	1.031	1.041
6834	1.007	1.031	1.010	1.023	1.031	1.041
7133	1.023	1.014	1.017	1.036	1.038	1.041
7198	1.023	1.014	1.017	1.036	1.038	1.041
7207	1.000	1.035	1.028	1.033	1.074	1.041
7219	1.023	1.014	1.017	1.036	1.038	1.041
7227	1.023	1.014	1.017	1.036	1.038	1.041
7232	1.023	1.014	1.017	1.036	1.038	1.041
7248	1.066	1.098	1.056	1.067	1.081	1.041
7272	1.005	1.036	1.022	1.029	1.041	1.041
7332	1.000	1.049	1.024	1.032	1.061	1.041
7360	1.023	1.014	1.017	1.036	1.038	1.041
7365	1.023	1.014	1.017	1.036	1.038	1.041
7382	1.023	1.014	1.017	1.036	1.038	1.041
7392	1.000	1.003	1.005	1.012	1.025	1.041
7403	1.023	1.014	1.017	1.036	1.038	1.041
7405	1.023	1.014	1.017	1.036	1.038	1.041
7409	1.011	1.096	1.007	1.010	1.021	1.041
7410	1.011	1.096	1.007	1.010	1.021	1.041
7421	1.023	1.014	1.017	1.036	1.038	1.041
7424	1.023	1.014	1.017	1.036	1.038	1.041
7428	1.023	1.014	1.017	1.036	1.038	1.041
7429	1.023	1.014	1.017	1.036	1.038	1.041
7500	1.005	1.036	1.022	1.029	1.041	1.041
7515	1.023	1.014	1.017	1.036	1.038	1.041
7520	1.005	1.036	1.022	1.029	1.041	1.041
7538	1.005	1.036	1.022	1.029	1.041	1.041
7539	1.005	1.036	1.022	1.029	1.041	1.041
7580	1.005	1.036	1.022	1.029	1.041	1.041
7600	1.114	1.041	1.028	1.066	1.074	1.041
7601	1.005	1.036	1.022	1.029	1.041	1.041
7605	1.005	1.035	1.021	1.029	1.041	1.041
7607	1.114	1.041	1.028	1.066	1.074	1.041
7610	1.114	1.041	1.028	1.066	1.074	1.041
7706	1.003	1.005	1.028	1.041	1.062	1.041
7707	1.003	1.005	1.028	1.041	1.062	1.041
7720	1.003	1.005	1.028	1.041	1.062	1.041
7721	1.001	1.007	1.006	1.015	1.029	1.041
7722	1.003	1.005	1.028	1.041	1.062	1.041
7855	1.005	1.036	1.022	1.029	1.041	1.041
8001	1.000	1.003	1.005	1.012	1.025	1.041
8004	1.000	1.003	1.005	1.012	1.025	1.041
8006	1.001	1.028	1.018	1.023	1.041	1.041
8008	1.001	1.028	1.018	1.023	1.041	1.041
8010	1.001	1.028	1.018	1.023	1.041	1.041
8013	1.001	1.028	1.018	1.023	1.040	1.041
8015	1.001	1.028	1.018	1.023	1.040	1.041
8017	1.001	1.028	1.018	1.023	1.040	1.041
8018	1.000	1.003	1.005	1.012	1.025	1.041
8019	1.007	1.031	1.010	1.023	1.031	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2019

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
8021	1.000	1.003	1.005	1.012	1.025	1.041
8028	1.001	1.015	1.013	1.016	1.030	1.041
8031	1.001	1.028	1.018	1.023	1.041	1.041
8032	1.000	1.003	1.005	1.012	1.025	1.041
8039	1.001	1.028	1.018	1.023	1.040	1.041
8041	1.000	1.003	1.005	1.012	1.025	1.041
8042	1.000	1.003	1.005	1.012	1.025	1.041
8046	1.001	1.028	1.018	1.023	1.040	1.041
8057	1.001	1.028	1.018	1.023	1.040	1.041
8059	1.000	1.003	1.005	1.012	1.025	1.041
8060	1.001	1.028	1.018	1.023	1.041	1.041
8061	1.001	1.028	1.018	1.023	1.041	1.041
8062	1.001	1.028	1.018	1.023	1.040	1.041
8063	1.000	1.003	1.005	1.012	1.025	1.041
8064	1.000	1.003	1.005	1.012	1.025	1.041
8065	1.001	1.028	1.018	1.023	1.040	1.041
8066	1.001	1.028	1.018	1.023	1.041	1.041
8071	1.001	1.028	1.018	1.023	1.041	1.041
8078	1.000	1.006	1.009	1.019	1.037	1.041
8102	1.000	1.003	1.005	1.012	1.025	1.041
8106	1.000	1.003	1.005	1.012	1.025	1.041
8107	1.000	1.003	1.005	1.012	1.025	1.041
8116	1.000	1.003	1.005	1.012	1.025	1.041
8117	1.000	1.003	1.005	1.012	1.025	1.041
8209	1.011	1.096	1.007	1.010	1.021	1.041
8215	1.000	1.003	1.005	1.012	1.025	1.041
8227	1.005	1.035	1.021	1.029	1.041	1.041
8232	1.000	1.003	1.005	1.012	1.025	1.041
8267	1.000	1.003	1.005	1.012	1.025	1.041
8278	1.000	1.035	1.028	1.032	1.074	1.041
8286	1.000	1.003	1.005	1.012	1.025	1.041
8290	1.001	1.015	1.013	1.016	1.030	1.041
8291	1.023	1.014	1.017	1.036	1.038	1.041
8292	1.023	1.014	1.017	1.036	1.038	1.041
8293	1.023	1.014	1.017	1.036	1.038	1.041
8304	1.023	1.014	1.017	1.036	1.038	1.041
8324	1.001	1.028	1.018	1.023	1.041	1.041
8350	1.000	1.003	1.005	1.012	1.025	1.041
8370	1.031	1.008	1.015	1.020	1.032	1.041
8387	1.031	1.008	1.015	1.020	1.032	1.041
8388	1.001	1.028	1.018	1.023	1.040	1.041
8389	1.031	1.008	1.015	1.020	1.032	1.041
8390	1.031	1.008	1.015	1.020	1.032	1.041
8391	1.001	1.028	1.018	1.023	1.040	1.041
8392	1.031	1.008	1.015	1.020	1.032	1.041
8393	1.031	1.008	1.015	1.020	1.032	1.041
8397	1.031	1.008	1.015	1.020	1.032	1.041
8400	1.001	1.028	1.018	1.023	1.040	1.041
8500	1.000	1.003	1.005	1.012	1.025	1.041
8601	1.066	1.098	1.056	1.067	1.081	1.041
8631	1.000	1.035	1.028	1.032	1.074	1.041
8720	1.006	1.054	1.028	1.042	1.056	1.041
8729	1.005	1.035	1.021	1.029	1.040	1.041
8740	1.001	1.015	1.013	1.016	1.030	1.041
8741	1.001	1.015	1.013	1.016	1.030	1.041
8742	1.027	1.081	1.049	1.056	1.072	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2019

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
8743	1.006	1.054	1.028	1.042	1.056	1.041
8744	1.031	1.008	1.015	1.020	1.032	1.041
8745	1.000	1.003	1.005	1.012	1.025	1.041
8746	1.000	1.035	1.028	1.033	1.074	1.041
8748	1.001	1.028	1.018	1.023	1.040	1.041
8749	1.006	1.054	1.028	1.042	1.056	1.041
8755	1.031	1.008	1.015	1.020	1.032	1.041
8800	1.114	1.041	1.028	1.066	1.074	1.041
8801	1.006	1.054	1.028	1.042	1.056	1.041
8803	1.066	1.098	1.056	1.067	1.081	1.041
8804	1.000	1.049	1.024	1.032	1.061	1.041
8806	1.000	1.049	1.024	1.032	1.061	1.041
8807	1.114	1.041	1.028	1.066	1.074	1.041
8808	1.006	1.054	1.028	1.042	1.056	1.041
8810	1.003	1.005	1.028	1.041	1.062	1.041
8811	1.114	1.041	1.028	1.066	1.074	1.041
8812	1.114	1.041	1.028	1.066	1.074	1.041
8813	1.007	1.031	1.010	1.023	1.031	1.041
8818	1.114	1.041	1.028	1.066	1.074	1.041
8820	1.066	1.098	1.056	1.067	1.081	1.041
8821	1.066	1.098	1.056	1.067	1.081	1.041
8822	1.006	1.054	1.028	1.042	1.056	1.041
8823	1.000	1.049	1.024	1.032	1.061	1.041
8827	1.000	1.049	1.024	1.032	1.061	1.041
8829	1.000	1.049	1.024	1.032	1.061	1.041
8830	1.000	1.049	1.024	1.032	1.061	1.041
8831	1.066	1.098	1.056	1.067	1.081	1.041
8834	1.000	1.049	1.024	1.032	1.061	1.041
8838	1.000	1.035	1.028	1.033	1.074	1.041
8839	1.000	1.049	1.024	1.032	1.061	1.041
8840	1.031	1.008	1.015	1.020	1.032	1.041
8846	1.007	1.031	1.010	1.023	1.031	1.041
8847	1.000	1.003	1.005	1.012	1.025	1.041
8850	1.006	1.054	1.028	1.042	1.056	1.041
8851	1.000	1.049	1.024	1.032	1.061	1.041
8852	1.000	1.049	1.024	1.032	1.061	1.041
8859	1.066	1.098	1.056	1.067	1.081	1.041
8868	1.004	1.107	1.023	1.029	1.049	1.041
8870	1.004	1.107	1.023	1.029	1.049	1.041
8871	1.003	1.005	1.028	1.041	1.062	1.041
8874	1.007	1.031	1.010	1.023	1.031	1.041
8875	1.004	1.107	1.023	1.029	1.049	1.041
9007	1.001	1.015	1.013	1.016	1.030	1.041
9008	1.001	1.007	1.006	1.015	1.029	1.041
9009	1.001	1.015	1.013	1.016	1.030	1.041
9010	1.001	1.015	1.013	1.016	1.030	1.041
9011	1.001	1.015	1.013	1.016	1.030	1.041
9015	1.001	1.015	1.013	1.016	1.030	1.041
9016	1.000	1.035	1.028	1.033	1.074	1.041
9031	1.001	1.007	1.006	1.015	1.029	1.041
9033	1.003	1.005	1.028	1.041	1.062	1.041
9043	1.000	1.049	1.024	1.032	1.061	1.041
9048	1.000	1.006	1.009	1.019	1.037	1.041
9050	1.000	1.006	1.009	1.019	1.037	1.041
9053	1.000	1.035	1.028	1.033	1.074	1.041
9054	1.031	1.008	1.015	1.020	1.032	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through
the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]

Policy Year 2019

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
9058	1.000	1.006	1.009	1.019	1.037	1.041
9059	1.000	1.049	1.024	1.032	1.061	1.041
9060	1.000	1.035	1.028	1.033	1.074	1.041
9061	1.000	1.035	1.028	1.033	1.074	1.041
9066	1.031	1.008	1.015	1.020	1.032	1.041
9067	1.000	1.035	1.028	1.033	1.074	1.041
9069	1.000	1.035	1.028	1.033	1.074	1.041
9070	1.000	1.049	1.024	1.032	1.061	1.041
9080	1.000	1.006	1.009	1.019	1.037	1.041
9081	1.000	1.006	1.009	1.019	1.037	1.041
9082	1.000	1.006	1.009	1.019	1.037	1.041
9083	1.000	1.006	1.009	1.019	1.037	1.041
9084	1.000	1.006	1.009	1.019	1.037	1.041
9085	1.000	1.049	1.024	1.032	1.061	1.041
9092	1.000	1.035	1.028	1.033	1.074	1.041
9095	1.000	1.035	1.028	1.033	1.074	1.041
9096	1.001	1.007	1.006	1.015	1.029	1.041
9097	1.001	1.007	1.006	1.015	1.029	1.041
9101	1.004	1.107	1.023	1.029	1.049	1.041
9151	1.000	1.035	1.028	1.033	1.074	1.041
9154	1.000	1.035	1.028	1.033	1.074	1.041
9155	1.114	1.041	1.028	1.066	1.074	1.041
9156	1.000	1.035	1.028	1.033	1.074	1.041
9180	1.000	1.035	1.028	1.033	1.074	1.041
9181	1.000	1.035	1.028	1.033	1.074	1.041
9182	1.000	1.035	1.028	1.033	1.074	1.041
9184	1.000	1.035	1.028	1.033	1.074	1.041
9185	1.000	1.035	1.028	1.033	1.074	1.041
9220	1.031	1.008	1.015	1.020	1.032	1.041
9402	1.001	1.007	1.006	1.015	1.029	1.041
9403	1.001	1.007	1.006	1.015	1.029	1.041
9410	1.003	1.005	1.028	1.041	1.062	1.041
9420	1.003	1.005	1.028	1.041	1.062	1.041
9422	1.003	1.005	1.028	1.041	1.062	1.041
9424	1.001	1.007	1.006	1.015	1.029	1.041
9426	1.001	1.007	1.006	1.015	1.029	1.041
9501	1.031	1.008	1.015	1.020	1.032	1.041
9507	1.066	1.098	1.056	1.067	1.081	1.041
9516	1.005	1.036	1.022	1.029	1.041	1.041
9519	1.031	1.008	1.015	1.020	1.032	1.041
9521	1.005	1.036	1.022	1.029	1.041	1.041
9522	1.031	1.008	1.015	1.020	1.032	1.041
9529	1.005	1.035	1.021	1.029	1.041	1.041
9531	1.005	1.036	1.022	1.029	1.041	1.041
9549	1.066	1.098	1.056	1.067	1.081	1.041
9552	1.005	1.036	1.022	1.029	1.041	1.041
9586	1.031	1.008	1.015	1.020	1.032	1.041
9610	1.114	1.041	1.028	1.066	1.074	1.041
9620	1.031	1.008	1.015	1.020	1.032	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.009	1.095	1.006	1.008	1.017	1.023
0016	1.009	1.095	1.006	1.008	1.017	1.023
0034	1.009	1.095	1.006	1.008	1.017	1.023
0035	1.009	1.095	1.006	1.008	1.017	1.023
0036	1.009	1.095	1.006	1.008	1.017	1.023
0038	1.009	1.095	1.006	1.008	1.017	1.023
0040	1.009	1.095	1.006	1.008	1.017	1.023
0041	1.009	1.095	1.006	1.008	1.017	1.023
0042	1.001	1.006	1.005	1.012	1.024	1.023
0045	1.009	1.095	1.006	1.008	1.017	1.023
0050	1.009	1.095	1.006	1.008	1.017	1.023
0079	1.009	1.095	1.006	1.008	1.017	1.023
0096	1.009	1.095	1.006	1.008	1.017	1.023
0106	1.001	1.006	1.005	1.012	1.024	1.023
0171	1.009	1.095	1.006	1.008	1.017	1.023
0172	1.009	1.095	1.006	1.008	1.017	1.023
0251	1.004	1.025	1.018	1.024	1.034	1.023
0400	1.000	1.002	1.004	1.009	1.021	1.023
0401	1.009	1.095	1.006	1.008	1.017	1.023
1122	1.009	1.095	1.006	1.008	1.017	1.023
1320	1.009	1.095	1.006	1.008	1.017	1.023
1322	1.009	1.095	1.006	1.008	1.017	1.023
1330	1.004	1.025	1.018	1.024	1.034	1.023
1438	1.005	1.030	1.009	1.020	1.025	1.023
1452	1.009	1.095	1.006	1.008	1.017	1.023
1463	1.005	1.030	1.009	1.020	1.025	1.023
1624	1.009	1.095	1.006	1.008	1.017	1.023
1699	1.005	1.030	1.009	1.020	1.025	1.023
1701	1.005	1.030	1.009	1.020	1.025	1.023
1710	1.009	1.095	1.006	1.008	1.017	1.023
1741	1.009	1.095	1.006	1.008	1.017	1.023
1803	1.005	1.030	1.009	1.020	1.025	1.023
1925	1.005	1.030	1.009	1.020	1.025	1.023
2002	1.005	1.030	1.009	1.020	1.025	1.023
2003	1.005	1.030	1.009	1.020	1.025	1.023
2014	1.005	1.030	1.009	1.020	1.025	1.023
2030	1.005	1.030	1.009	1.020	1.025	1.023
2063	1.005	1.030	1.009	1.020	1.025	1.023
2081	1.005	1.030	1.009	1.020	1.025	1.023
2095	1.005	1.030	1.009	1.020	1.025	1.023
2102	1.005	1.030	1.009	1.020	1.025	1.023
2107	1.005	1.030	1.009	1.020	1.025	1.023
2108	1.005	1.030	1.009	1.020	1.025	1.023
2109	1.005	1.030	1.009	1.020	1.025	1.023
2111	1.005	1.030	1.009	1.020	1.025	1.023
2113	1.005	1.030	1.009	1.020	1.025	1.023
2116	1.005	1.030	1.009	1.020	1.025	1.023
2117	1.005	1.030	1.009	1.020	1.025	1.023
2121	1.005	1.030	1.009	1.020	1.025	1.023
2123	1.005	1.030	1.009	1.020	1.025	1.023
2142	1.005	1.030	1.009	1.020	1.025	1.023
2163	1.005	1.030	1.009	1.020	1.025	1.023
2222	1.005	1.030	1.009	1.020	1.025	1.023
2362	1.005	1.030	1.009	1.020	1.025	1.023
2402	1.005	1.030	1.009	1.020	1.025	1.023
2413	1.005	1.030	1.009	1.020	1.025	1.023

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2020

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
2501	1.005	1.030	1.009	1.020	1.025	1.023
2570	1.005	1.030	1.009	1.020	1.025	1.023
2571	1.005	1.030	1.009	1.020	1.025	1.023
2576	1.005	1.030	1.009	1.020	1.025	1.023
2584	1.001	1.006	1.005	1.012	1.024	1.023
2585	1.027	1.007	1.012	1.017	1.027	1.023
2589	1.027	1.007	1.012	1.017	1.027	1.023
2660	1.005	1.030	1.009	1.020	1.025	1.023
2683	1.005	1.030	1.009	1.020	1.025	1.023
2688	1.005	1.030	1.009	1.020	1.025	1.023
2702	1.009	1.095	1.006	1.008	1.017	1.023
2710	1.005	1.030	1.009	1.020	1.025	1.023
2727	1.009	1.095	1.006	1.008	1.017	1.023
2731	1.005	1.030	1.009	1.020	1.025	1.023
2757	1.005	1.030	1.009	1.020	1.025	1.023
2759	1.005	1.030	1.009	1.020	1.025	1.023
2790	1.005	1.030	1.009	1.020	1.025	1.023
2797	1.005	1.030	1.009	1.020	1.025	1.023
2806	1.005	1.030	1.009	1.020	1.025	1.023
2812	1.005	1.030	1.009	1.020	1.025	1.023
2819	1.005	1.030	1.009	1.020	1.025	1.023
2840	1.005	1.030	1.009	1.020	1.025	1.023
2842	1.005	1.030	1.009	1.020	1.025	1.023
2852	1.005	1.030	1.009	1.020	1.025	1.023
2881	1.005	1.030	1.009	1.020	1.025	1.023
2883	1.005	1.030	1.009	1.020	1.025	1.023
2915	1.005	1.030	1.009	1.020	1.025	1.023
2923	1.005	1.030	1.009	1.020	1.025	1.023
3018	1.005	1.030	1.009	1.020	1.025	1.023
3022	1.005	1.030	1.009	1.020	1.025	1.023
3030	1.005	1.030	1.009	1.020	1.025	1.023
3039	1.005	1.030	1.009	1.020	1.025	1.023
3040	1.005	1.030	1.009	1.020	1.025	1.023
3060	1.005	1.030	1.009	1.020	1.025	1.023
3066	1.005	1.030	1.009	1.020	1.025	1.023
3070	1.005	1.030	1.009	1.020	1.025	1.023
3076	1.005	1.030	1.009	1.020	1.025	1.023
3081	1.005	1.030	1.009	1.020	1.025	1.023
3082	1.005	1.030	1.009	1.020	1.025	1.023
3085	1.005	1.030	1.009	1.020	1.025	1.023
3099	1.005	1.030	1.009	1.020	1.025	1.023
3110	1.005	1.030	1.009	1.020	1.025	1.023
3131	1.005	1.030	1.009	1.020	1.025	1.023
3146	1.005	1.030	1.009	1.020	1.025	1.023
3152	1.005	1.030	1.009	1.020	1.025	1.023
3165	1.005	1.030	1.009	1.020	1.025	1.023
3169	1.005	1.030	1.009	1.020	1.025	1.023
3175	1.005	1.030	1.009	1.020	1.025	1.023
3178	1.005	1.030	1.009	1.020	1.025	1.023
3179	1.005	1.030	1.009	1.020	1.025	1.023
3180	1.005	1.030	1.009	1.020	1.025	1.023
3220	1.005	1.030	1.009	1.020	1.025	1.023
3241	1.005	1.030	1.009	1.020	1.025	1.023
3257	1.005	1.030	1.009	1.020	1.025	1.023
3339	1.005	1.030	1.009	1.020	1.025	1.023
3365	1.005	1.030	1.009	1.020	1.025	1.023

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	Benefit
3372	1.005	1.030	1.009	1.020	1.025	1.023
3383	1.005	1.030	1.009	1.020	1.025	1.023
3400	1.005	1.030	1.009	1.020	1.025	1.023
3401	1.005	1.030	1.009	1.020	1.025	1.023
3501	1.005	1.030	1.009	1.020	1.025	1.023
3507	1.005	1.030	1.009	1.020	1.025	1.023
3560	1.005	1.030	1.009	1.020	1.025	1.023
3568	1.005	1.030	1.009	1.020	1.025	1.023
3569	1.005	1.030	1.009	1.020	1.025	1.023
3570	1.005	1.030	1.009	1.020	1.025	1.023
3572	1.005	1.030	1.009	1.020	1.025	1.023
3573	1.005	1.030	1.009	1.020	1.025	1.023
3574	1.005	1.030	1.009	1.020	1.025	1.023
3577	1.005	1.030	1.009	1.020	1.025	1.023
3612	1.005	1.030	1.009	1.020	1.025	1.023
3620	1.005	1.030	1.009	1.020	1.025	1.023
3632	1.005	1.030	1.009	1.020	1.025	1.023
3634	1.005	1.030	1.009	1.020	1.025	1.023
3643	1.005	1.030	1.009	1.020	1.025	1.023
3647	1.005	1.030	1.009	1.020	1.025	1.023
3651	1.005	1.030	1.009	1.020	1.025	1.023
3681	1.005	1.030	1.009	1.020	1.025	1.023
3682	1.005	1.030	1.009	1.020	1.025	1.023
3683	1.005	1.030	1.009	1.020	1.025	1.023
3719	1.004	1.025	1.018	1.024	1.034	1.023
3724	1.004	1.025	1.018	1.024	1.034	1.023
3726	1.027	1.007	1.012	1.017	1.027	1.023
3805	1.005	1.030	1.009	1.020	1.025	1.023
3808	1.005	1.030	1.009	1.020	1.025	1.023
3815	1.005	1.030	1.009	1.020	1.025	1.023
3821	1.000	1.002	1.004	1.009	1.021	1.023
3828	1.005	1.030	1.009	1.020	1.025	1.023
3830	1.005	1.030	1.009	1.020	1.025	1.023
3831	1.005	1.030	1.009	1.020	1.025	1.023
3840	1.005	1.030	1.009	1.020	1.025	1.023
4000	1.009	1.095	1.006	1.008	1.017	1.023
4034	1.005	1.030	1.009	1.020	1.025	1.023
4036	1.005	1.030	1.009	1.020	1.025	1.023
4038	1.005	1.030	1.009	1.020	1.025	1.023
4041	1.005	1.030	1.009	1.020	1.025	1.023
4049	1.005	1.030	1.009	1.020	1.025	1.023
4111	1.005	1.030	1.009	1.020	1.025	1.023
4112	1.005	1.030	1.009	1.020	1.025	1.023
4114	1.005	1.030	1.009	1.020	1.025	1.023
4130	1.000	1.002	1.004	1.009	1.021	1.023
4150	1.005	1.030	1.009	1.020	1.025	1.023
4239	1.005	1.030	1.009	1.020	1.025	1.023
4240	1.005	1.030	1.009	1.020	1.025	1.023
4243	1.005	1.030	1.009	1.020	1.025	1.023
4244	1.005	1.030	1.009	1.020	1.025	1.023
4250	1.005	1.030	1.009	1.020	1.025	1.023
4251	1.005	1.030	1.009	1.020	1.025	1.023
4279	1.005	1.030	1.009	1.020	1.025	1.023
4283	1.005	1.030	1.009	1.020	1.025	1.023
4286	1.005	1.030	1.009	1.020	1.025	1.023
4295	1.005	1.030	1.009	1.020	1.025	1.023

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2020

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
4297	1.005	1.030	1.009	1.020	1.025	1.023
4299	1.005	1.030	1.009	1.020	1.025	1.023
4304	1.099	1.021	1.024	1.055	1.060	1.023
4312	1.019	1.013	1.013	1.029	1.031	1.023
4351	1.005	1.030	1.009	1.020	1.025	1.023
4354	1.005	1.030	1.009	1.020	1.025	1.023
4361	1.054	1.088	1.048	1.057	1.068	1.023
4362	1.099	1.021	1.024	1.055	1.060	1.023
4410	1.005	1.030	1.009	1.020	1.025	1.023
4420	1.005	1.030	1.009	1.020	1.025	1.023
4432	1.005	1.030	1.009	1.020	1.025	1.023
4470	1.005	1.030	1.009	1.020	1.025	1.023
4478	1.005	1.030	1.009	1.020	1.025	1.023
4492	1.005	1.030	1.009	1.020	1.025	1.023
4494	1.005	1.030	1.009	1.020	1.025	1.023
4495	1.005	1.030	1.009	1.020	1.025	1.023
4496	1.005	1.030	1.009	1.020	1.025	1.023
4497	1.005	1.030	1.009	1.020	1.025	1.023
4498	1.005	1.030	1.009	1.020	1.025	1.023
4499	1.005	1.030	1.009	1.020	1.025	1.023
4511	1.054	1.088	1.048	1.057	1.068	1.023
4512	1.054	1.088	1.048	1.057	1.068	1.023
4557	1.005	1.030	1.009	1.020	1.025	1.023
4558	1.005	1.030	1.009	1.020	1.025	1.023
4611	1.005	1.030	1.009	1.020	1.025	1.023
4623	1.005	1.030	1.009	1.020	1.025	1.023
4635	1.005	1.030	1.009	1.020	1.025	1.023
4665	1.005	1.030	1.009	1.020	1.025	1.023
4683	1.005	1.030	1.009	1.020	1.025	1.023
4691	1.005	1.030	1.009	1.020	1.025	1.023
4692	1.005	1.030	1.009	1.020	1.025	1.023
4717	1.005	1.030	1.009	1.020	1.025	1.023
4720	1.005	1.030	1.009	1.020	1.025	1.023
4740	1.005	1.030	1.009	1.020	1.025	1.023
4771	1.005	1.030	1.009	1.020	1.025	1.023
4828	1.005	1.030	1.009	1.020	1.025	1.023
4829	1.005	1.030	1.009	1.020	1.025	1.023
4831	1.005	1.030	1.009	1.020	1.025	1.023
4983	1.005	1.030	1.009	1.020	1.025	1.023
5020	1.004	1.025	1.018	1.024	1.034	1.023
5027	1.004	1.025	1.018	1.024	1.034	1.023
5028	1.004	1.025	1.018	1.024	1.034	1.023
5029	1.004	1.025	1.018	1.024	1.034	1.023
5040	1.004	1.025	1.018	1.024	1.034	1.023
5102	1.004	1.025	1.018	1.024	1.034	1.023
5107	1.004	1.025	1.018	1.024	1.034	1.023
5108	1.004	1.025	1.018	1.024	1.034	1.023
5128	1.027	1.007	1.012	1.017	1.027	1.023
5129	1.027	1.007	1.012	1.017	1.027	1.023
5130	1.004	1.025	1.018	1.024	1.034	1.023
5140	1.004	1.025	1.018	1.024	1.034	1.023
5146	1.004	1.025	1.018	1.024	1.034	1.023
5160	1.004	1.025	1.018	1.024	1.034	1.023
5183	1.004	1.025	1.018	1.024	1.034	1.023
5184	1.004	1.025	1.018	1.024	1.034	1.023
5185	1.004	1.025	1.018	1.024	1.034	1.023

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2020

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
5186	1.004	1.025	1.018	1.024	1.034	1.023
5187	1.004	1.025	1.018	1.024	1.034	1.023
5190	1.004	1.025	1.018	1.024	1.034	1.023
5191	1.027	1.007	1.012	1.017	1.027	1.023
5192	1.000	1.013	1.015	1.020	1.034	1.023
5193	1.004	1.025	1.018	1.024	1.034	1.023
5195	1.004	1.025	1.018	1.024	1.034	1.023
5201	1.004	1.025	1.018	1.024	1.034	1.023
5205	1.004	1.025	1.018	1.024	1.034	1.023
5212	1.004	1.025	1.018	1.024	1.034	1.023
5213	1.004	1.025	1.018	1.024	1.034	1.023
5214	1.004	1.025	1.018	1.024	1.034	1.023
5222	1.004	1.025	1.018	1.024	1.034	1.023
5225	1.004	1.025	1.018	1.024	1.034	1.023
5348	1.004	1.025	1.018	1.024	1.034	1.023
5403	1.004	1.025	1.018	1.024	1.034	1.023
5432	1.004	1.025	1.018	1.024	1.034	1.023
5436	1.004	1.025	1.018	1.024	1.034	1.023
5443	1.004	1.025	1.018	1.024	1.034	1.023
5446	1.004	1.025	1.018	1.024	1.034	1.023
5447	1.004	1.025	1.018	1.024	1.034	1.023
5467	1.004	1.025	1.018	1.024	1.034	1.023
5470	1.004	1.025	1.018	1.024	1.034	1.023
5473	1.001	1.006	1.005	1.012	1.024	1.023
5474	1.004	1.025	1.018	1.024	1.034	1.023
5479	1.004	1.025	1.018	1.024	1.034	1.023
5482	1.004	1.025	1.018	1.024	1.034	1.023
5484	1.004	1.025	1.018	1.024	1.034	1.023
5485	1.004	1.025	1.018	1.024	1.034	1.023
5506	1.004	1.025	1.018	1.024	1.034	1.023
5507	1.004	1.025	1.018	1.024	1.034	1.023
5538	1.004	1.025	1.018	1.024	1.034	1.023
5542	1.004	1.025	1.018	1.024	1.034	1.023
5552	1.004	1.025	1.018	1.024	1.034	1.023
5553	1.004	1.025	1.018	1.024	1.034	1.023
5606	1.004	1.025	1.018	1.024	1.034	1.023
5610	1.004	1.025	1.018	1.024	1.034	1.023
5632	1.004	1.025	1.018	1.024	1.034	1.023
5633	1.004	1.025	1.018	1.024	1.034	1.023
5650	1.001	1.006	1.005	1.012	1.024	1.023
5951	1.005	1.030	1.009	1.020	1.025	1.023
6003	1.004	1.025	1.018	1.024	1.034	1.023
6011	1.004	1.025	1.018	1.024	1.034	1.023
6204	1.009	1.095	1.006	1.008	1.017	1.023
6206	1.009	1.095	1.006	1.008	1.017	1.023
6213	1.009	1.095	1.006	1.008	1.017	1.023
6216	1.009	1.095	1.006	1.008	1.017	1.023
6218	1.004	1.025	1.018	1.024	1.034	1.023
6220	1.004	1.025	1.018	1.024	1.034	1.023
6233	1.004	1.025	1.018	1.024	1.034	1.023
6235	1.009	1.095	1.006	1.008	1.017	1.023
6237	1.009	1.095	1.006	1.008	1.017	1.023
6251	1.004	1.025	1.018	1.024	1.034	1.023
6258	1.004	1.025	1.018	1.024	1.034	1.023
6307	1.004	1.025	1.018	1.024	1.034	1.023
6308	1.004	1.025	1.018	1.024	1.034	1.023

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]

Policy Year 2020

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
6315	1.004	1.025	1.018	1.024	1.034	1.023
6316	1.004	1.025	1.018	1.024	1.034	1.023
6325	1.004	1.025	1.018	1.024	1.034	1.023
6361	1.004	1.025	1.018	1.024	1.034	1.023
6364	1.004	1.025	1.018	1.024	1.034	1.023
6400	1.004	1.025	1.018	1.024	1.034	1.023
6504	1.005	1.030	1.009	1.020	1.025	1.023
6834	1.005	1.030	1.009	1.020	1.025	1.023
7133	1.019	1.013	1.013	1.029	1.031	1.023
7198	1.019	1.013	1.013	1.029	1.031	1.023
7207	1.000	1.033	1.024	1.028	1.063	1.023
7219	1.019	1.013	1.013	1.029	1.031	1.023
7227	1.019	1.013	1.013	1.029	1.031	1.023
7232	1.019	1.013	1.013	1.029	1.031	1.023
7248	1.054	1.088	1.048	1.057	1.068	1.023
7272	1.004	1.025	1.018	1.024	1.034	1.023
7332	1.000	1.024	1.020	1.027	1.050	1.023
7360	1.019	1.013	1.013	1.029	1.031	1.023
7365	1.019	1.013	1.013	1.029	1.031	1.023
7382	1.019	1.013	1.013	1.029	1.031	1.023
7392	1.000	1.002	1.004	1.009	1.021	1.023
7403	1.019	1.013	1.013	1.029	1.031	1.023
7405	1.019	1.013	1.013	1.029	1.031	1.023
7409	1.009	1.095	1.006	1.008	1.017	1.023
7410	1.009	1.095	1.006	1.008	1.017	1.023
7421	1.019	1.013	1.013	1.029	1.031	1.023
7424	1.019	1.013	1.013	1.029	1.031	1.023
7428	1.019	1.013	1.013	1.029	1.031	1.023
7429	1.019	1.013	1.013	1.029	1.031	1.023
7500	1.004	1.025	1.018	1.024	1.034	1.023
7515	1.019	1.013	1.013	1.029	1.031	1.023
7520	1.004	1.025	1.018	1.024	1.034	1.023
7538	1.004	1.025	1.018	1.024	1.034	1.023
7539	1.004	1.025	1.018	1.024	1.034	1.023
7580	1.004	1.025	1.018	1.024	1.034	1.023
7600	1.099	1.021	1.024	1.055	1.060	1.023
7601	1.004	1.025	1.018	1.024	1.034	1.023
7605	1.004	1.025	1.018	1.024	1.034	1.023
7607	1.099	1.021	1.024	1.055	1.060	1.023
7610	1.099	1.021	1.024	1.055	1.060	1.023
7706	1.003	1.003	1.023	1.034	1.052	1.023
7707	1.003	1.003	1.023	1.034	1.052	1.023
7720	1.003	1.003	1.023	1.034	1.052	1.023
7721	1.001	1.006	1.005	1.012	1.024	1.023
7722	1.003	1.003	1.023	1.034	1.052	1.023
7855	1.004	1.025	1.018	1.024	1.034	1.023
8001	1.000	1.002	1.004	1.009	1.021	1.023
8004	1.000	1.002	1.004	1.009	1.021	1.023
8006	1.000	1.013	1.015	1.020	1.034	1.023
8008	1.000	1.013	1.015	1.020	1.034	1.023
8010	1.000	1.013	1.015	1.020	1.034	1.023
8013	1.000	1.013	1.015	1.020	1.034	1.023
8015	1.000	1.013	1.015	1.020	1.034	1.023
8017	1.000	1.013	1.015	1.020	1.034	1.023
8018	1.000	1.002	1.004	1.009	1.021	1.023
8019	1.005	1.030	1.009	1.020	1.025	1.023

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2020

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
8021	1.000	1.002	1.004	1.009	1.021	1.023
8028	1.001	1.013	1.010	1.013	1.025	1.023
8031	1.000	1.013	1.015	1.020	1.034	1.023
8032	1.000	1.002	1.004	1.009	1.021	1.023
8039	1.000	1.013	1.015	1.020	1.034	1.023
8041	1.000	1.002	1.004	1.009	1.021	1.023
8042	1.000	1.002	1.004	1.009	1.021	1.023
8046	1.000	1.013	1.015	1.020	1.034	1.023
8057	1.000	1.013	1.015	1.020	1.034	1.023
8059	1.000	1.002	1.004	1.009	1.021	1.023
8060	1.000	1.013	1.015	1.020	1.034	1.023
8061	1.000	1.013	1.015	1.020	1.034	1.023
8062	1.000	1.013	1.015	1.020	1.034	1.023
8063	1.000	1.002	1.004	1.009	1.021	1.023
8064	1.000	1.002	1.004	1.009	1.021	1.023
8065	1.000	1.013	1.015	1.020	1.034	1.023
8066	1.000	1.013	1.015	1.020	1.034	1.023
8071	1.000	1.013	1.015	1.020	1.034	1.023
8078	1.000	1.005	1.008	1.016	1.031	1.023
8102	1.000	1.002	1.004	1.009	1.021	1.023
8106	1.000	1.002	1.004	1.009	1.021	1.023
8107	1.000	1.002	1.004	1.009	1.021	1.023
8116	1.000	1.002	1.004	1.009	1.021	1.023
8117	1.000	1.002	1.004	1.009	1.021	1.023
8209	1.009	1.095	1.006	1.008	1.017	1.023
8215	1.000	1.002	1.004	1.009	1.021	1.023
8227	1.004	1.025	1.018	1.024	1.034	1.023
8232	1.000	1.002	1.004	1.009	1.021	1.023
8267	1.000	1.002	1.004	1.009	1.021	1.023
8278	1.000	1.033	1.024	1.028	1.063	1.023
8286	1.000	1.002	1.004	1.009	1.021	1.023
8290	1.001	1.013	1.010	1.013	1.025	1.023
8291	1.019	1.013	1.013	1.029	1.031	1.023
8292	1.019	1.013	1.013	1.029	1.031	1.023
8293	1.019	1.013	1.013	1.029	1.031	1.023
8304	1.019	1.013	1.013	1.029	1.031	1.023
8324	1.000	1.013	1.015	1.020	1.034	1.023
8350	1.000	1.002	1.004	1.009	1.021	1.023
8370	1.027	1.007	1.012	1.017	1.027	1.023
8387	1.027	1.007	1.012	1.017	1.027	1.023
8388	1.000	1.013	1.015	1.020	1.034	1.023
8389	1.027	1.007	1.012	1.017	1.027	1.023
8390	1.027	1.007	1.012	1.017	1.027	1.023
8391	1.000	1.013	1.015	1.020	1.034	1.023
8392	1.027	1.007	1.012	1.017	1.027	1.023
8393	1.027	1.007	1.012	1.017	1.027	1.023
8397	1.027	1.007	1.012	1.017	1.027	1.023
8400	1.000	1.013	1.015	1.020	1.034	1.023
8500	1.000	1.002	1.004	1.009	1.021	1.023
8601	1.054	1.088	1.048	1.057	1.068	1.023
8631	1.000	1.033	1.024	1.028	1.063	1.023
8720	1.005	1.028	1.023	1.035	1.047	1.023
8729	1.004	1.025	1.018	1.024	1.034	1.023
8740	1.001	1.013	1.010	1.013	1.025	1.023
8741	1.001	1.013	1.010	1.013	1.025	1.023
8742	1.022	1.075	1.042	1.047	1.060	1.023

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2020

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
8743	1.005	1.028	1.023	1.035	1.047	1.023
8744	1.027	1.007	1.012	1.017	1.027	1.023
8745	1.000	1.002	1.004	1.009	1.021	1.023
8746	1.000	1.033	1.024	1.028	1.063	1.023
8748	1.000	1.013	1.015	1.020	1.034	1.023
8749	1.005	1.028	1.023	1.035	1.047	1.023
8755	1.027	1.007	1.012	1.017	1.027	1.023
8800	1.099	1.021	1.024	1.055	1.060	1.023
8801	1.005	1.028	1.023	1.035	1.047	1.023
8803	1.054	1.088	1.048	1.057	1.068	1.023
8804	1.000	1.024	1.020	1.027	1.050	1.023
8806	1.000	1.024	1.020	1.027	1.050	1.023
8807	1.099	1.021	1.024	1.055	1.060	1.023
8808	1.005	1.028	1.023	1.035	1.047	1.023
8810	1.003	1.003	1.023	1.034	1.052	1.023
8811	1.099	1.021	1.024	1.055	1.060	1.023
8812	1.099	1.021	1.024	1.055	1.060	1.023
8813	1.005	1.030	1.009	1.020	1.025	1.023
8818	1.099	1.021	1.024	1.055	1.060	1.023
8820	1.054	1.088	1.048	1.057	1.068	1.023
8821	1.054	1.088	1.048	1.057	1.068	1.023
8822	1.005	1.028	1.023	1.035	1.047	1.023
8823	1.000	1.024	1.020	1.027	1.050	1.023
8827	1.000	1.024	1.020	1.027	1.050	1.023
8829	1.000	1.024	1.020	1.027	1.050	1.023
8830	1.000	1.024	1.020	1.027	1.050	1.023
8831	1.054	1.088	1.048	1.057	1.068	1.023
8834	1.000	1.024	1.020	1.027	1.050	1.023
8838	1.000	1.033	1.024	1.028	1.063	1.023
8839	1.000	1.024	1.020	1.027	1.050	1.023
8840	1.027	1.007	1.012	1.017	1.027	1.023
8846	1.005	1.030	1.009	1.020	1.025	1.023
8847	1.000	1.002	1.004	1.009	1.021	1.023
8850	1.005	1.028	1.023	1.035	1.047	1.023
8851	1.000	1.024	1.020	1.027	1.050	1.023
8852	1.000	1.024	1.020	1.027	1.050	1.023
8859	1.054	1.088	1.048	1.057	1.068	1.023
8868	1.003	1.106	1.019	1.025	1.041	1.023
8870	1.003	1.106	1.019	1.025	1.041	1.023
8871	1.003	1.003	1.023	1.034	1.052	1.023
8874	1.005	1.030	1.009	1.020	1.025	1.023
8875	1.003	1.106	1.019	1.025	1.041	1.023
9007	1.001	1.013	1.010	1.013	1.025	1.023
9008	1.001	1.006	1.005	1.012	1.024	1.023
9009	1.001	1.013	1.010	1.013	1.025	1.023
9010	1.001	1.013	1.010	1.013	1.025	1.023
9011	1.001	1.013	1.010	1.013	1.025	1.023
9015	1.001	1.013	1.010	1.013	1.025	1.023
9016	1.000	1.033	1.024	1.028	1.063	1.023
9031	1.001	1.006	1.005	1.012	1.024	1.023
9033	1.003	1.003	1.023	1.034	1.052	1.023
9043	1.000	1.024	1.020	1.027	1.050	1.023
9048	1.000	1.005	1.008	1.016	1.031	1.023
9050	1.000	1.005	1.008	1.016	1.031	1.023
9053	1.000	1.033	1.024	1.028	1.063	1.023
9054	1.027	1.007	1.012	1.017	1.027	1.023

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2020

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
9058	1.000	1.005	1.008	1.016	1.031	1.023
9059	1.000	1.024	1.020	1.027	1.050	1.023
9060	1.000	1.033	1.024	1.028	1.063	1.023
9061	1.000	1.033	1.024	1.028	1.063	1.023
9066	1.027	1.007	1.012	1.017	1.027	1.023
9067	1.000	1.033	1.024	1.028	1.063	1.023
9069	1.000	1.033	1.024	1.028	1.063	1.023
9070	1.000	1.024	1.020	1.027	1.050	1.023
9080	1.000	1.005	1.008	1.016	1.031	1.023
9081	1.000	1.005	1.008	1.016	1.031	1.023
9082	1.000	1.005	1.008	1.016	1.031	1.023
9083	1.000	1.005	1.008	1.016	1.031	1.023
9084	1.000	1.005	1.008	1.016	1.031	1.023
9085	1.000	1.024	1.020	1.027	1.050	1.023
9092	1.000	1.033	1.024	1.028	1.063	1.023
9095	1.000	1.033	1.024	1.028	1.063	1.023
9096	1.001	1.006	1.005	1.012	1.024	1.023
9097	1.001	1.006	1.005	1.012	1.024	1.023
9101	1.003	1.106	1.019	1.025	1.041	1.023
9151	1.000	1.033	1.024	1.028	1.063	1.023
9154	1.000	1.033	1.024	1.028	1.063	1.023
9155	1.099	1.021	1.024	1.055	1.060	1.023
9156	1.000	1.033	1.024	1.028	1.063	1.023
9180	1.000	1.033	1.024	1.028	1.063	1.023
9181	1.000	1.033	1.024	1.028	1.063	1.023
9182	1.000	1.033	1.024	1.028	1.063	1.023
9184	1.000	1.033	1.024	1.028	1.063	1.023
9185	1.000	1.033	1.024	1.028	1.063	1.023
9220	1.027	1.007	1.012	1.017	1.027	1.023
9402	1.001	1.006	1.005	1.012	1.024	1.023
9403	1.001	1.006	1.005	1.012	1.024	1.023
9410	1.003	1.003	1.023	1.034	1.052	1.023
9420	1.003	1.003	1.023	1.034	1.052	1.023
9422	1.003	1.003	1.023	1.034	1.052	1.023
9424	1.001	1.006	1.005	1.012	1.024	1.023
9426	1.001	1.006	1.005	1.012	1.024	1.023
9501	1.027	1.007	1.012	1.017	1.027	1.023
9507	1.054	1.088	1.048	1.057	1.068	1.023
9516	1.004	1.025	1.018	1.024	1.034	1.023
9519	1.027	1.007	1.012	1.017	1.027	1.023
9521	1.004	1.025	1.018	1.024	1.034	1.023
9522	1.027	1.007	1.012	1.017	1.027	1.023
9529	1.004	1.025	1.018	1.024	1.034	1.023
9531	1.004	1.025	1.018	1.024	1.034	1.023
9549	1.054	1.088	1.048	1.057	1.068	1.023
9552	1.004	1.025	1.018	1.024	1.034	1.023
9586	1.027	1.007	1.012	1.017	1.027	1.023
9610	1.099	1.021	1.024	1.055	1.060	1.023
9620	1.027	1.007	1.012	1.017	1.027	1.023

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2021

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
0005	1.006	1.065	1.004	1.005	1.011	1.000
0016	1.006	1.065	1.004	1.005	1.011	1.000
0034	1.006	1.065	1.004	1.005	1.011	1.000
0035	1.006	1.065	1.004	1.005	1.011	1.000
0036	1.006	1.065	1.004	1.005	1.011	1.000
0038	1.006	1.065	1.004	1.005	1.011	1.000
0040	1.006	1.065	1.004	1.005	1.011	1.000
0041	1.006	1.065	1.004	1.005	1.011	1.000
0042	1.000	1.005	1.003	1.008	1.015	1.000
0045	1.006	1.065	1.004	1.005	1.011	1.000
0050	1.006	1.065	1.004	1.005	1.011	1.000
0079	1.006	1.065	1.004	1.005	1.011	1.000
0096	1.006	1.065	1.004	1.005	1.011	1.000
0106	1.000	1.005	1.003	1.008	1.015	1.000
0171	1.006	1.065	1.004	1.005	1.011	1.000
0172	1.006	1.065	1.004	1.005	1.011	1.000
0251	1.002	1.015	1.012	1.015	1.022	1.000
0400	1.000	1.001	1.002	1.006	1.013	1.000
0401	1.006	1.065	1.004	1.005	1.011	1.000
1122	1.006	1.065	1.004	1.005	1.011	1.000
1320	1.006	1.065	1.004	1.005	1.011	1.000
1322	1.006	1.065	1.004	1.005	1.011	1.000
1330	1.002	1.015	1.012	1.015	1.022	1.000
1438	1.002	1.020	1.005	1.013	1.016	1.000
1452	1.006	1.065	1.004	1.005	1.011	1.000
1463	1.002	1.020	1.005	1.013	1.016	1.000
1624	1.006	1.065	1.004	1.005	1.011	1.000
1699	1.002	1.020	1.005	1.013	1.016	1.000
1701	1.002	1.020	1.005	1.013	1.016	1.000
1710	1.006	1.065	1.004	1.005	1.011	1.000
1741	1.006	1.065	1.004	1.005	1.011	1.000
1803	1.002	1.020	1.005	1.013	1.016	1.000
1925	1.002	1.020	1.005	1.013	1.016	1.000
2002	1.002	1.020	1.005	1.013	1.016	1.000
2003	1.002	1.020	1.005	1.013	1.016	1.000
2014	1.002	1.020	1.005	1.013	1.016	1.000
2030	1.002	1.020	1.005	1.013	1.016	1.000
2063	1.002	1.020	1.005	1.013	1.016	1.000
2081	1.002	1.020	1.005	1.013	1.016	1.000
2095	1.002	1.020	1.005	1.013	1.016	1.000
2102	1.002	1.020	1.005	1.013	1.016	1.000
2107	1.002	1.020	1.005	1.013	1.016	1.000
2108	1.002	1.020	1.005	1.013	1.016	1.000
2109	1.002	1.020	1.005	1.013	1.016	1.000
2111	1.002	1.020	1.005	1.013	1.016	1.000
2113	1.002	1.020	1.005	1.013	1.016	1.000
2116	1.002	1.020	1.005	1.013	1.016	1.000
2117	1.002	1.020	1.005	1.013	1.016	1.000
2121	1.002	1.020	1.005	1.013	1.016	1.000
2123	1.002	1.020	1.005	1.013	1.016	1.000
2142	1.002	1.020	1.005	1.013	1.016	1.000
2163	1.002	1.020	1.005	1.013	1.016	1.000
2222	1.002	1.020	1.005	1.013	1.016	1.000
2362	1.002	1.020	1.005	1.013	1.016	1.000
2402	1.002	1.020	1.005	1.013	1.016	1.000
2413	1.002	1.020	1.005	1.013	1.016	1.000

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2021

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
2501	1.002	1.020	1.005	1.013	1.016	1.000
2570	1.002	1.020	1.005	1.013	1.016	1.000
2571	1.002	1.020	1.005	1.013	1.016	1.000
2576	1.002	1.020	1.005	1.013	1.016	1.000
2584	1.000	1.005	1.003	1.008	1.015	1.000
2585	1.018	1.005	1.008	1.011	1.018	1.000
2589	1.018	1.005	1.008	1.011	1.018	1.000
2660	1.002	1.020	1.005	1.013	1.016	1.000
2683	1.002	1.020	1.005	1.013	1.016	1.000
2688	1.002	1.020	1.005	1.013	1.016	1.000
2702	1.006	1.065	1.004	1.005	1.011	1.000
2710	1.002	1.020	1.005	1.013	1.016	1.000
2727	1.006	1.065	1.004	1.005	1.011	1.000
2731	1.002	1.020	1.005	1.013	1.016	1.000
2757	1.002	1.020	1.005	1.013	1.016	1.000
2759	1.002	1.020	1.005	1.013	1.016	1.000
2790	1.002	1.020	1.005	1.013	1.016	1.000
2797	1.002	1.020	1.005	1.013	1.016	1.000
2806	1.002	1.020	1.005	1.013	1.016	1.000
2812	1.002	1.020	1.005	1.013	1.016	1.000
2819	1.002	1.020	1.005	1.013	1.016	1.000
2840	1.002	1.020	1.005	1.013	1.016	1.000
2842	1.002	1.020	1.005	1.013	1.016	1.000
2852	1.002	1.020	1.005	1.013	1.016	1.000
2881	1.002	1.020	1.005	1.013	1.016	1.000
2883	1.002	1.020	1.005	1.013	1.016	1.000
2915	1.002	1.020	1.005	1.013	1.016	1.000
2923	1.002	1.020	1.005	1.013	1.016	1.000
3018	1.002	1.020	1.005	1.013	1.016	1.000
3022	1.002	1.020	1.005	1.013	1.016	1.000
3030	1.002	1.020	1.005	1.013	1.016	1.000
3039	1.002	1.020	1.005	1.013	1.016	1.000
3040	1.002	1.020	1.005	1.013	1.016	1.000
3060	1.002	1.020	1.005	1.013	1.016	1.000
3066	1.002	1.020	1.005	1.013	1.016	1.000
3070	1.002	1.020	1.005	1.013	1.016	1.000
3076	1.002	1.020	1.005	1.013	1.016	1.000
3081	1.002	1.020	1.005	1.013	1.016	1.000
3082	1.002	1.020	1.005	1.013	1.016	1.000
3085	1.002	1.020	1.005	1.013	1.016	1.000
3099	1.002	1.020	1.005	1.013	1.016	1.000
3110	1.002	1.020	1.005	1.013	1.016	1.000
3131	1.002	1.020	1.005	1.013	1.016	1.000
3146	1.002	1.020	1.005	1.013	1.016	1.000
3152	1.002	1.020	1.005	1.013	1.016	1.000
3165	1.002	1.020	1.005	1.013	1.016	1.000
3169	1.002	1.020	1.005	1.013	1.016	1.000
3175	1.002	1.020	1.005	1.013	1.016	1.000
3178	1.002	1.020	1.005	1.013	1.016	1.000
3179	1.002	1.020	1.005	1.013	1.016	1.000
3180	1.002	1.020	1.005	1.013	1.016	1.000
3220	1.002	1.020	1.005	1.013	1.016	1.000
3241	1.002	1.020	1.005	1.013	1.016	1.000
3257	1.002	1.020	1.005	1.013	1.016	1.000
3339	1.002	1.020	1.005	1.013	1.016	1.000
3365	1.002	1.020	1.005	1.013	1.016	1.000

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2021

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	Benefit
3372	1.002	1.020	1.005	1.013	1.016	1.000
3383	1.002	1.020	1.005	1.013	1.016	1.000
3400	1.002	1.020	1.005	1.013	1.016	1.000
3401	1.002	1.020	1.005	1.013	1.016	1.000
3501	1.002	1.020	1.005	1.013	1.016	1.000
3507	1.002	1.020	1.005	1.013	1.016	1.000
3560	1.002	1.020	1.005	1.013	1.016	1.000
3568	1.002	1.020	1.005	1.013	1.016	1.000
3569	1.002	1.020	1.005	1.013	1.016	1.000
3570	1.002	1.020	1.005	1.013	1.016	1.000
3572	1.002	1.020	1.005	1.013	1.016	1.000
3573	1.002	1.020	1.005	1.013	1.016	1.000
3574	1.002	1.020	1.005	1.013	1.016	1.000
3577	1.002	1.020	1.005	1.013	1.016	1.000
3612	1.002	1.020	1.005	1.013	1.016	1.000
3620	1.002	1.020	1.005	1.013	1.016	1.000
3632	1.002	1.020	1.005	1.013	1.016	1.000
3634	1.002	1.020	1.005	1.013	1.016	1.000
3643	1.002	1.020	1.005	1.013	1.016	1.000
3647	1.002	1.020	1.005	1.013	1.016	1.000
3651	1.002	1.020	1.005	1.013	1.016	1.000
3681	1.002	1.020	1.005	1.013	1.016	1.000
3682	1.002	1.020	1.005	1.013	1.016	1.000
3683	1.002	1.020	1.005	1.013	1.016	1.000
3719	1.002	1.015	1.012	1.015	1.022	1.000
3724	1.002	1.015	1.012	1.015	1.022	1.000
3726	1.018	1.005	1.008	1.011	1.018	1.000
3805	1.002	1.020	1.005	1.013	1.016	1.000
3808	1.002	1.020	1.005	1.013	1.016	1.000
3815	1.002	1.020	1.005	1.013	1.016	1.000
3821	1.000	1.001	1.002	1.006	1.013	1.000
3828	1.002	1.020	1.005	1.013	1.016	1.000
3830	1.002	1.020	1.005	1.013	1.016	1.000
3831	1.002	1.020	1.005	1.013	1.016	1.000
3840	1.002	1.020	1.005	1.013	1.016	1.000
4000	1.006	1.065	1.004	1.005	1.011	1.000
4034	1.002	1.020	1.005	1.013	1.016	1.000
4036	1.002	1.020	1.005	1.013	1.016	1.000
4038	1.002	1.020	1.005	1.013	1.016	1.000
4041	1.002	1.020	1.005	1.013	1.016	1.000
4049	1.002	1.020	1.005	1.013	1.016	1.000
4111	1.002	1.020	1.005	1.013	1.016	1.000
4112	1.002	1.020	1.005	1.013	1.016	1.000
4114	1.002	1.020	1.005	1.013	1.016	1.000
4130	1.000	1.001	1.002	1.006	1.013	1.000
4150	1.002	1.020	1.005	1.013	1.016	1.000
4239	1.002	1.020	1.005	1.013	1.016	1.000
4240	1.002	1.020	1.005	1.013	1.016	1.000
4243	1.002	1.020	1.005	1.013	1.016	1.000
4244	1.002	1.020	1.005	1.013	1.016	1.000
4250	1.002	1.020	1.005	1.013	1.016	1.000
4251	1.002	1.020	1.005	1.013	1.016	1.000
4279	1.002	1.020	1.005	1.013	1.016	1.000
4283	1.002	1.020	1.005	1.013	1.016	1.000
4286	1.002	1.020	1.005	1.013	1.016	1.000
4295	1.002	1.020	1.005	1.013	1.016	1.000

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2021

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
4297	1.002	1.020	1.005	1.013	1.016	1.000
4299	1.002	1.020	1.005	1.013	1.016	1.000
4304	1.066	1.010	1.016	1.035	1.038	1.000
4312	1.012	1.010	1.009	1.019	1.020	1.000
4351	1.002	1.020	1.005	1.013	1.016	1.000
4354	1.002	1.020	1.005	1.013	1.016	1.000
4361	1.035	1.063	1.031	1.038	1.044	1.000
4362	1.066	1.010	1.016	1.035	1.038	1.000
4410	1.002	1.020	1.005	1.013	1.016	1.000
4420	1.002	1.020	1.005	1.013	1.016	1.000
4432	1.002	1.020	1.005	1.013	1.016	1.000
4470	1.002	1.020	1.005	1.013	1.016	1.000
4478	1.002	1.020	1.005	1.013	1.016	1.000
4492	1.002	1.020	1.005	1.013	1.016	1.000
4494	1.002	1.020	1.005	1.013	1.016	1.000
4495	1.002	1.020	1.005	1.013	1.016	1.000
4496	1.002	1.020	1.005	1.013	1.016	1.000
4497	1.002	1.020	1.005	1.013	1.016	1.000
4498	1.002	1.020	1.005	1.013	1.016	1.000
4499	1.002	1.020	1.005	1.013	1.016	1.000
4511	1.035	1.063	1.031	1.038	1.044	1.000
4512	1.035	1.063	1.031	1.038	1.044	1.000
4557	1.002	1.020	1.005	1.013	1.016	1.000
4558	1.002	1.020	1.005	1.013	1.016	1.000
4611	1.002	1.020	1.005	1.013	1.016	1.000
4623	1.002	1.020	1.005	1.013	1.016	1.000
4635	1.002	1.020	1.005	1.013	1.016	1.000
4665	1.002	1.020	1.005	1.013	1.016	1.000
4683	1.002	1.020	1.005	1.013	1.016	1.000
4691	1.002	1.020	1.005	1.013	1.016	1.000
4692	1.002	1.020	1.005	1.013	1.016	1.000
4717	1.002	1.020	1.005	1.013	1.016	1.000
4720	1.002	1.020	1.005	1.013	1.016	1.000
4740	1.002	1.020	1.005	1.013	1.016	1.000
4771	1.002	1.020	1.005	1.013	1.016	1.000
4828	1.002	1.020	1.005	1.013	1.016	1.000
4829	1.002	1.020	1.005	1.013	1.016	1.000
4831	1.002	1.020	1.005	1.013	1.016	1.000
4983	1.002	1.020	1.005	1.013	1.016	1.000
5020	1.002	1.015	1.012	1.015	1.022	1.000
5027	1.002	1.015	1.012	1.015	1.022	1.000
5028	1.002	1.015	1.012	1.015	1.022	1.000
5029	1.002	1.015	1.012	1.015	1.022	1.000
5040	1.002	1.015	1.012	1.015	1.022	1.000
5102	1.002	1.015	1.012	1.015	1.022	1.000
5107	1.002	1.015	1.012	1.015	1.022	1.000
5108	1.002	1.015	1.012	1.015	1.022	1.000
5128	1.018	1.005	1.008	1.011	1.018	1.000
5129	1.018	1.005	1.008	1.011	1.018	1.000
5130	1.002	1.015	1.012	1.015	1.022	1.000
5140	1.002	1.015	1.012	1.015	1.022	1.000
5146	1.002	1.015	1.012	1.015	1.022	1.000
5160	1.002	1.015	1.012	1.015	1.022	1.000
5183	1.002	1.015	1.012	1.015	1.022	1.000
5184	1.002	1.015	1.012	1.015	1.022	1.000
5185	1.002	1.015	1.012	1.015	1.022	1.000

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2021

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
5186	1.002	1.015	1.012	1.015	1.022	1.000
5187	1.002	1.015	1.012	1.015	1.022	1.000
5190	1.002	1.015	1.012	1.015	1.022	1.000
5191	1.018	1.005	1.008	1.011	1.018	1.000
5192	1.000	1.005	1.011	1.013	1.022	1.000
5193	1.002	1.015	1.012	1.015	1.022	1.000
5195	1.002	1.015	1.012	1.015	1.022	1.000
5201	1.002	1.015	1.012	1.015	1.022	1.000
5205	1.002	1.015	1.012	1.015	1.022	1.000
5212	1.002	1.015	1.012	1.015	1.022	1.000
5213	1.002	1.015	1.012	1.015	1.022	1.000
5214	1.002	1.015	1.012	1.015	1.022	1.000
5222	1.002	1.015	1.012	1.015	1.022	1.000
5225	1.002	1.015	1.012	1.015	1.022	1.000
5348	1.002	1.015	1.012	1.015	1.022	1.000
5403	1.002	1.015	1.012	1.015	1.022	1.000
5432	1.002	1.015	1.012	1.015	1.022	1.000
5436	1.002	1.015	1.012	1.015	1.022	1.000
5443	1.002	1.015	1.012	1.015	1.022	1.000
5446	1.002	1.015	1.012	1.015	1.022	1.000
5447	1.002	1.015	1.012	1.015	1.022	1.000
5467	1.002	1.015	1.012	1.015	1.022	1.000
5470	1.002	1.015	1.012	1.015	1.022	1.000
5473	1.000	1.005	1.003	1.008	1.015	1.000
5474	1.002	1.015	1.012	1.015	1.022	1.000
5479	1.002	1.015	1.012	1.015	1.022	1.000
5482	1.002	1.015	1.012	1.015	1.022	1.000
5484	1.002	1.015	1.012	1.015	1.022	1.000
5485	1.002	1.015	1.012	1.015	1.022	1.000
5506	1.002	1.015	1.012	1.015	1.022	1.000
5507	1.002	1.015	1.012	1.015	1.022	1.000
5538	1.002	1.015	1.012	1.015	1.022	1.000
5542	1.002	1.015	1.012	1.015	1.022	1.000
5552	1.002	1.015	1.012	1.015	1.022	1.000
5553	1.002	1.015	1.012	1.015	1.022	1.000
5606	1.002	1.015	1.012	1.015	1.022	1.000
5610	1.002	1.015	1.012	1.015	1.022	1.000
5632	1.002	1.015	1.012	1.015	1.022	1.000
5633	1.002	1.015	1.012	1.015	1.022	1.000
5650	1.000	1.005	1.003	1.008	1.015	1.000
5951	1.002	1.020	1.005	1.013	1.016	1.000
6003	1.002	1.015	1.012	1.015	1.022	1.000
6011	1.002	1.015	1.012	1.015	1.022	1.000
6204	1.006	1.065	1.004	1.005	1.011	1.000
6206	1.006	1.065	1.004	1.005	1.011	1.000
6213	1.006	1.065	1.004	1.005	1.011	1.000
6216	1.006	1.065	1.004	1.005	1.011	1.000
6218	1.002	1.015	1.012	1.015	1.022	1.000
6220	1.002	1.015	1.012	1.015	1.022	1.000
6233	1.002	1.015	1.012	1.015	1.022	1.000
6235	1.006	1.065	1.004	1.005	1.011	1.000
6237	1.006	1.065	1.004	1.005	1.011	1.000
6251	1.002	1.015	1.012	1.015	1.022	1.000
6258	1.002	1.015	1.012	1.015	1.022	1.000
6307	1.002	1.015	1.012	1.015	1.022	1.000
6308	1.002	1.015	1.012	1.015	1.022	1.000

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2021

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
6315	1.002	1.015	1.012	1.015	1.022	1.000
6316	1.002	1.015	1.012	1.015	1.022	1.000
6325	1.002	1.015	1.012	1.015	1.022	1.000
6361	1.002	1.015	1.012	1.015	1.022	1.000
6364	1.002	1.015	1.012	1.015	1.022	1.000
6400	1.002	1.015	1.012	1.015	1.022	1.000
6504	1.002	1.020	1.005	1.013	1.016	1.000
6834	1.002	1.020	1.005	1.013	1.016	1.000
7133	1.012	1.010	1.009	1.019	1.020	1.000
7198	1.012	1.010	1.009	1.019	1.020	1.000
7207	1.000	1.023	1.015	1.019	1.042	1.000
7219	1.012	1.010	1.009	1.019	1.020	1.000
7227	1.012	1.010	1.009	1.019	1.020	1.000
7232	1.012	1.010	1.009	1.019	1.020	1.000
7248	1.035	1.063	1.031	1.038	1.044	1.000
7272	1.002	1.015	1.012	1.015	1.022	1.000
7332	1.000	1.008	1.013	1.018	1.032	1.000
7360	1.012	1.010	1.009	1.019	1.020	1.000
7365	1.012	1.010	1.009	1.019	1.020	1.000
7382	1.012	1.010	1.009	1.019	1.020	1.000
7392	1.000	1.001	1.002	1.006	1.013	1.000
7403	1.012	1.010	1.009	1.019	1.020	1.000
7405	1.012	1.010	1.009	1.019	1.020	1.000
7409	1.006	1.065	1.004	1.005	1.011	1.000
7410	1.006	1.065	1.004	1.005	1.011	1.000
7421	1.012	1.010	1.009	1.019	1.020	1.000
7424	1.012	1.010	1.009	1.019	1.020	1.000
7428	1.012	1.010	1.009	1.019	1.020	1.000
7429	1.012	1.010	1.009	1.019	1.020	1.000
7500	1.002	1.015	1.012	1.015	1.022	1.000
7515	1.012	1.010	1.009	1.019	1.020	1.000
7520	1.002	1.015	1.012	1.015	1.022	1.000
7538	1.002	1.015	1.012	1.015	1.022	1.000
7539	1.002	1.015	1.012	1.015	1.022	1.000
7580	1.002	1.015	1.012	1.015	1.022	1.000
7600	1.066	1.010	1.016	1.035	1.038	1.000
7601	1.002	1.015	1.012	1.015	1.022	1.000
7605	1.002	1.015	1.012	1.015	1.022	1.000
7607	1.066	1.010	1.016	1.035	1.038	1.000
7610	1.066	1.010	1.016	1.035	1.038	1.000
7706	1.002	1.002	1.016	1.022	1.034	1.000
7707	1.002	1.002	1.016	1.022	1.034	1.000
7720	1.002	1.002	1.016	1.022	1.034	1.000
7721	1.000	1.005	1.003	1.008	1.015	1.000
7722	1.002	1.002	1.016	1.022	1.034	1.000
7855	1.002	1.015	1.012	1.015	1.022	1.000
8001	1.000	1.001	1.002	1.006	1.013	1.000
8004	1.000	1.001	1.002	1.006	1.013	1.000
8006	1.000	1.005	1.011	1.013	1.022	1.000
8008	1.000	1.005	1.011	1.013	1.022	1.000
8010	1.000	1.005	1.011	1.013	1.022	1.000
8013	1.000	1.005	1.011	1.013	1.022	1.000
8015	1.000	1.005	1.011	1.013	1.022	1.000
8017	1.000	1.005	1.011	1.013	1.022	1.000
8018	1.000	1.001	1.002	1.006	1.013	1.000
8019	1.002	1.020	1.005	1.013	1.016	1.000

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]
Policy Year 2021

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
8021	1.000	1.001	1.002	1.006	1.013	1.000
8028	1.001	1.012	1.006	1.008	1.016	1.000
8031	1.000	1.005	1.011	1.013	1.022	1.000
8032	1.000	1.001	1.002	1.006	1.013	1.000
8039	1.000	1.005	1.011	1.013	1.022	1.000
8041	1.000	1.001	1.002	1.006	1.013	1.000
8042	1.000	1.001	1.002	1.006	1.013	1.000
8046	1.000	1.005	1.011	1.013	1.022	1.000
8057	1.000	1.005	1.011	1.013	1.022	1.000
8059	1.000	1.001	1.002	1.006	1.013	1.000
8060	1.000	1.005	1.011	1.013	1.022	1.000
8061	1.000	1.005	1.011	1.013	1.022	1.000
8062	1.000	1.005	1.011	1.013	1.022	1.000
8063	1.000	1.001	1.002	1.006	1.013	1.000
8064	1.000	1.001	1.002	1.006	1.013	1.000
8065	1.000	1.005	1.011	1.013	1.022	1.000
8066	1.000	1.005	1.011	1.013	1.022	1.000
8071	1.000	1.005	1.011	1.013	1.022	1.000
8078	1.000	1.004	1.006	1.011	1.021	1.000
8102	1.000	1.001	1.002	1.006	1.013	1.000
8106	1.000	1.001	1.002	1.006	1.013	1.000
8107	1.000	1.001	1.002	1.006	1.013	1.000
8116	1.000	1.001	1.002	1.006	1.013	1.000
8117	1.000	1.001	1.002	1.006	1.013	1.000
8209	1.006	1.065	1.004	1.005	1.011	1.000
8215	1.000	1.001	1.002	1.006	1.013	1.000
8227	1.002	1.015	1.012	1.015	1.022	1.000
8232	1.000	1.001	1.002	1.006	1.013	1.000
8267	1.000	1.001	1.002	1.006	1.013	1.000
8278	1.000	1.023	1.015	1.019	1.042	1.000
8286	1.000	1.001	1.002	1.006	1.013	1.000
8290	1.001	1.012	1.006	1.008	1.016	1.000
8291	1.012	1.010	1.009	1.019	1.020	1.000
8292	1.012	1.010	1.009	1.019	1.020	1.000
8293	1.012	1.010	1.009	1.019	1.020	1.000
8304	1.012	1.010	1.009	1.019	1.020	1.000
8324	1.000	1.005	1.011	1.013	1.022	1.000
8350	1.000	1.001	1.002	1.006	1.013	1.000
8370	1.018	1.005	1.008	1.011	1.018	1.000
8387	1.018	1.005	1.008	1.011	1.018	1.000
8388	1.000	1.005	1.011	1.013	1.022	1.000
8389	1.018	1.005	1.008	1.011	1.018	1.000
8390	1.018	1.005	1.008	1.011	1.018	1.000
8391	1.000	1.005	1.011	1.013	1.022	1.000
8392	1.018	1.005	1.008	1.011	1.018	1.000
8393	1.018	1.005	1.008	1.011	1.018	1.000
8397	1.018	1.005	1.008	1.011	1.018	1.000
8400	1.000	1.005	1.011	1.013	1.022	1.000
8500	1.000	1.001	1.002	1.006	1.013	1.000
8601	1.035	1.063	1.031	1.038	1.044	1.000
8631	1.000	1.023	1.015	1.019	1.042	1.000
8720	1.003	1.013	1.015	1.023	1.031	1.000
8729	1.002	1.015	1.012	1.015	1.022	1.000
8740	1.001	1.012	1.006	1.008	1.016	1.000
8741	1.001	1.012	1.006	1.008	1.016	1.000
8742	1.014	1.052	1.027	1.031	1.039	1.000

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]

Policy Year 2021

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
8743	1.003	1.013	1.015	1.023	1.031	1.000
8744	1.018	1.005	1.008	1.011	1.018	1.000
8745	1.000	1.001	1.002	1.006	1.013	1.000
8746	1.000	1.023	1.015	1.019	1.042	1.000
8748	1.000	1.005	1.011	1.013	1.022	1.000
8749	1.003	1.013	1.015	1.023	1.031	1.000
8755	1.018	1.005	1.008	1.011	1.018	1.000
8800	1.066	1.010	1.016	1.035	1.038	1.000
8801	1.003	1.013	1.015	1.023	1.031	1.000
8803	1.035	1.063	1.031	1.038	1.044	1.000
8804	1.000	1.008	1.013	1.018	1.032	1.000
8806	1.000	1.008	1.013	1.018	1.032	1.000
8807	1.066	1.010	1.016	1.035	1.038	1.000
8808	1.003	1.013	1.015	1.023	1.031	1.000
8810	1.002	1.002	1.016	1.022	1.034	1.000
8811	1.066	1.010	1.016	1.035	1.038	1.000
8812	1.066	1.010	1.016	1.035	1.038	1.000
8813	1.002	1.020	1.005	1.013	1.016	1.000
8818	1.066	1.010	1.016	1.035	1.038	1.000
8820	1.035	1.063	1.031	1.038	1.044	1.000
8821	1.035	1.063	1.031	1.038	1.044	1.000
8822	1.003	1.013	1.015	1.023	1.031	1.000
8823	1.000	1.008	1.013	1.018	1.032	1.000
8827	1.000	1.008	1.013	1.018	1.032	1.000
8829	1.000	1.008	1.013	1.018	1.032	1.000
8830	1.000	1.008	1.013	1.018	1.032	1.000
8831	1.035	1.063	1.031	1.038	1.044	1.000
8834	1.000	1.008	1.013	1.018	1.032	1.000
8838	1.000	1.023	1.015	1.019	1.042	1.000
8839	1.000	1.008	1.013	1.018	1.032	1.000
8840	1.018	1.005	1.008	1.011	1.018	1.000
8846	1.002	1.020	1.005	1.013	1.016	1.000
8847	1.000	1.001	1.002	1.006	1.013	1.000
8850	1.003	1.013	1.015	1.023	1.031	1.000
8851	1.000	1.008	1.013	1.018	1.032	1.000
8852	1.000	1.008	1.013	1.018	1.032	1.000
8859	1.035	1.063	1.031	1.038	1.044	1.000
8868	1.002	1.078	1.012	1.016	1.027	1.000
8870	1.002	1.078	1.012	1.016	1.027	1.000
8871	1.002	1.002	1.016	1.022	1.034	1.000
8874	1.002	1.020	1.005	1.013	1.016	1.000
8875	1.002	1.078	1.012	1.016	1.027	1.000
9007	1.001	1.012	1.006	1.008	1.016	1.000
9008	1.000	1.005	1.003	1.008	1.015	1.000
9009	1.001	1.012	1.006	1.008	1.016	1.000
9010	1.001	1.012	1.006	1.008	1.016	1.000
9011	1.001	1.012	1.006	1.008	1.016	1.000
9015	1.001	1.012	1.006	1.008	1.016	1.000
9016	1.000	1.023	1.015	1.019	1.042	1.000
9031	1.000	1.005	1.003	1.008	1.015	1.000
9033	1.002	1.002	1.016	1.022	1.034	1.000
9043	1.000	1.008	1.013	1.018	1.032	1.000
9048	1.000	1.004	1.006	1.011	1.021	1.000
9050	1.000	1.004	1.006	1.011	1.021	1.000
9053	1.000	1.023	1.015	1.019	1.042	1.000
9054	1.018	1.005	1.008	1.011	1.018	1.000

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2024 Benefit Level [1]

Policy Year 2021

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
9058	1.000	1.004	1.006	1.011	1.021	1.000
9059	1.000	1.008	1.013	1.018	1.032	1.000
9060	1.000	1.023	1.015	1.019	1.042	1.000
9061	1.000	1.023	1.015	1.019	1.042	1.000
9066	1.018	1.005	1.008	1.011	1.018	1.000
9067	1.000	1.023	1.015	1.019	1.042	1.000
9069	1.000	1.023	1.015	1.019	1.042	1.000
9070	1.000	1.008	1.013	1.018	1.032	1.000
9080	1.000	1.004	1.006	1.011	1.021	1.000
9081	1.000	1.004	1.006	1.011	1.021	1.000
9082	1.000	1.004	1.006	1.011	1.021	1.000
9083	1.000	1.004	1.006	1.011	1.021	1.000
9084	1.000	1.004	1.006	1.011	1.021	1.000
9085	1.000	1.008	1.013	1.018	1.032	1.000
9092	1.000	1.023	1.015	1.019	1.042	1.000
9095	1.000	1.023	1.015	1.019	1.042	1.000
9096	1.000	1.005	1.003	1.008	1.015	1.000
9097	1.000	1.005	1.003	1.008	1.015	1.000
9101	1.002	1.078	1.012	1.016	1.027	1.000
9151	1.000	1.023	1.015	1.019	1.042	1.000
9154	1.000	1.023	1.015	1.019	1.042	1.000
9155	1.066	1.010	1.016	1.035	1.038	1.000
9156	1.000	1.023	1.015	1.019	1.042	1.000
9180	1.000	1.023	1.015	1.019	1.042	1.000
9181	1.000	1.023	1.015	1.019	1.042	1.000
9182	1.000	1.023	1.015	1.019	1.042	1.000
9184	1.000	1.023	1.015	1.019	1.042	1.000
9185	1.000	1.023	1.015	1.019	1.042	1.000
9220	1.018	1.005	1.008	1.011	1.018	1.000
9402	1.000	1.005	1.003	1.008	1.015	1.000
9403	1.000	1.005	1.003	1.008	1.015	1.000
9410	1.002	1.002	1.016	1.022	1.034	1.000
9420	1.002	1.002	1.016	1.022	1.034	1.000
9422	1.002	1.002	1.016	1.022	1.034	1.000
9424	1.000	1.005	1.003	1.008	1.015	1.000
9426	1.000	1.005	1.003	1.008	1.015	1.000
9501	1.018	1.005	1.008	1.011	1.018	1.000
9507	1.035	1.063	1.031	1.038	1.044	1.000
9516	1.002	1.015	1.012	1.015	1.022	1.000
9519	1.018	1.005	1.008	1.011	1.018	1.000
9521	1.002	1.015	1.012	1.015	1.022	1.000
9522	1.018	1.005	1.008	1.011	1.018	1.000
9529	1.002	1.015	1.012	1.015	1.022	1.000
9531	1.002	1.015	1.012	1.015	1.022	1.000
9549	1.035	1.063	1.031	1.038	1.044	1.000
9552	1.002	1.015	1.012	1.015	1.022	1.000
9586	1.018	1.005	1.008	1.011	1.018	1.000
9610	1.066	1.010	1.016	1.035	1.038	1.000
9620	1.018	1.005	1.008	1.011	1.018	1.000

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Detrended Loss Limitations by Policy Year
Based on $500,000 at a Policy Year 2021 Level

Policy Year	Loss Limit (a)
2011	511,211
2012	497,214
2013	489,286
2014	488,912
2015	482,584
2016	472,842
2017	475,214
2018	486,039
2019	498,013
2020	501,732
2021	500,000

(a) Each loss limit is detrended to the equivalent of $500,000 at a policy year 2021 level based on the
WCIRB's projected changes in on-level average indemnity and medical costs included in
Exhibits 6.2 and 6.4 of Item AC23-12-01 of the December 5, 2023 Actuarial Committee Agenda.

Exhibit 7.1

Indemnity Loss Development Factors

Selected Age-to-Age Loss Development Factors for Policy Year 2021 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 1st				Claims Closed at 1st
	1	2	3	4	
1st to 2nd	1.335	1.423	1.493	1.596	1.067
2nd to 3rd	1.106	1.129	1.153	1.181	1.043
3rd to 4th	1.039	1.052	1.063	1.077	1.027
4th to 5th	1.022	1.024	1.033	1.041	1.017
5th to 6th	1.012	1.013	1.019	1.019	1.007
6th to 7th	1.007	1.008	1.008	1.015	1.005
7th to 8th	1.005	1.008	1.009	1.009	1.005
8th to 9th	1.004	1.005	1.005	1.009	1.003
9th to 10th	1.002	1.005	1.004	1.010	1.001
10th to Ult	1.045	1.045	1.045	1.045	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2020 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 2nd				Claims Closed at 2nd
	1	2	3	4	
2nd to 3rd	1.140	1.170	1.202	1.243	1.017
3rd to 4th	1.050	1.067	1.082	1.101	1.010
4th to 5th	1.028	1.029	1.040	1.051	1.008
5th to 6th	1.015	1.016	1.023	1.022	1.004
6th to 7th	1.008	1.009	1.009	1.017	1.003
7th to 8th	1.006	1.009	1.011	1.010	1.002
8th to 9th	1.005	1.005	1.005	1.010	1.001
9th to 10th	1.003	1.005	1.004	1.011	1.001
10th to Ult	1.053	1.053	1.053	1.053	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2019 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 3rd				Claims Closed at 3rd
	1	2	3	4	
3rd to 4th	1.074	1.096	1.115	1.148	1.007
4th to 5th	1.040	1.042	1.056	1.073	1.005
5th to 6th	1.020	1.022	1.031	1.029	1.002
6th to 7th	1.011	1.012	1.012	1.022	1.001
7th to 8th	1.008	1.012	1.014	1.013	1.001
8th to 9th	1.006	1.007	1.006	1.012	1.001
9th to 10th	1.003	1.007	1.005	1.014	1.001
10th to Ult	1.068	1.068	1.068	1.068	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2018 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 4th				Claims Closed at 4th
	1	2	3	4	
4th to 5th	1.058	1.059	1.081	1.104	1.004
5th to 6th	1.028	1.031	1.044	1.043	1.002
6th to 7th	1.016	1.017	1.016	1.030	1.001
7th to 8th	1.011	1.017	1.018	1.018	1.001
8th to 9th	1.009	1.009	1.008	1.015	1.000
9th to 10th	1.003	1.008	1.006	1.017	1.001
10th to Ult	1.094	1.094	1.094	1.094	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2017 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 5th				Claims Closed at 5th
	1	2	3	4	
5th to 6th	1.038	1.042	1.061	1.059	1.002
6th to 7th	1.023	1.023	1.022	1.043	1.001
7th to 8th	1.015	1.023	1.025	1.025	1.001
8th to 9th	1.011	1.011	1.011	1.020	1.000
9th to 10th	1.005	1.011	1.008	1.021	1.001
10th to Ult	1.126	1.126	1.126	1.126	1.000

Notes:
(a) Selected factors are calculated as the average of current and prior year age-to-age
development factors based on policy year data from unit statistical reports.

Exhibit 7.2

Medical Loss Development Factors

Selected Age-to-Age Loss Development Factors for Policy Year 2021 (a)

Report Level	Medical Loss Development Group (MLDG) Claims Open at 1st				Claims Closed at 1st
	1	2	3	4	
1st to 2nd	1.164	1.203	1.266	1.297	1.071
2nd to 3rd	1.068	1.073	1.101	1.118	1.028
3rd to 4th	1.033	1.033	1.048	1.061	1.016
4th to 5th	1.018	1.017	1.022	1.036	1.010
5th to 6th	1.007	1.011	1.014	1.017	1.005
6th to 7th	1.003	1.001	1.006	1.003	1.003
7th to 8th	1.003	1.002	1.004	1.005	1.002
8th to 9th	1.003	0.998	1.001	1.004	1.001
9th to 10th	1.001	1.002	1.001	1.001	1.000
10th to Ult	1.000	1.000	1.000	1.000	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2020 (a)

Report Level	Medical Loss Development Group (MLDG) Claims Open at 2nd				Claims Closed at 2nd
	1	2	3	4	
2nd to 3rd	1.080	1.089	1.124	1.143	1.025
3rd to 4th	1.039	1.041	1.060	1.075	1.011
4th to 5th	1.021	1.020	1.027	1.042	1.008
5th to 6th	1.008	1.013	1.016	1.020	1.005
6th to 7th	1.005	1.000	1.006	1.002	1.003
7th to 8th	1.003	1.003	1.004	1.005	1.002
8th to 9th	1.003	0.998	1.001	1.004	1.002
9th to 10th	1.000	1.001	1.001	1.000	1.002
10th to Ult	1.000	1.000	1.000	1.000	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2019 (a)

Report Level	Medical Loss Development Group (MLDG) Claims Open at 3rd				Claims Closed at 3rd
	1	2	3	4	
3rd to 4th	1.044	1.050	1.075	1.090	1.014
4th to 5th	1.026	1.025	1.034	1.054	1.007
5th to 6th	1.010	1.016	1.020	1.024	1.004
6th to 7th	1.006	1.000	1.008	1.002	1.002
7th to 8th	1.004	1.002	1.005	1.006	1.002
8th to 9th	1.004	0.997	1.001	1.004	1.002
9th to 10th	1.001	1.001	1.001	1.000	1.001
10th to Ult	1.000	1.000	1.000	1.000	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2018 (a)

Report Level	Medical Loss Development Group (MLDG) Claims Open at 4th				Claims Closed at 4th
	1	2	3	4	
4th to 5th	1.026	1.029	1.040	1.065	1.009
5th to 6th	1.013	1.018	1.025	1.030	1.005
6th to 7th	1.006	1.001	1.009	1.002	1.002
7th to 8th	1.007	1.003	1.006	1.008	1.002
8th to 9th	1.004	0.997	1.001	1.004	1.002
9th to 10th	1.000	1.001	1.001	1.000	1.001
10th to Ult	1.000	1.000	1.000	1.000	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2017 (a)

Report Level	Medical Loss Development Group (MLDG) Claims Open at 5th				Claims Closed at 5th
	1	2	3	4	
5th to 6th	1.009	1.020	1.026	1.035	1.007
6th to 7th	1.006	0.998	1.010	1.002	1.003
7th to 8th	1.006	1.003	1.008	1.008	1.002
8th to 9th	1.005	0.996	1.001	1.006	1.001
9th to 10th	1.000	1.001	1.002	1.000	1.001
10th to Ult	1.000	1.000	1.000	1.000	1.000

Notes:
(a) Selected factors are calculated as the average of current and prior year age-to-age
development factors based on policy year data from unit statistical reports.

Exhibit 7.3

Cumulative Loss Development Factors

Indemnity Loss Development Factors to Ultimate Level (a)

Policy Year	Report Level	Indemnity Loss Development Group (ILDG)				
		1	2	3	4	Closed
2021	1st	1.688	1.878	2.065	2.349	1.188
2020	2nd	1.344	1.415	1.499	1.624	1.047
2019	3rd	1.253	1.294	1.345	1.438	1.018
2018	4th	1.238	1.256	1.296	1.362	1.009
2017	5th	1.233	1.254	1.275	1.327	1.005

Medical Loss Development Factors to Ultimate Level (a)

Policy Year	Report Level	Medical Loss Development Group (MLDG)				
		1	2	3	4	Closed
2021	1st	1.330	1.374	1.533	1.643	1.144
2020	2nd	1.170	1.173	1.259	1.320	1.057
2019	3rd	1.099	1.095	1.151	1.192	1.032
2018	4th	1.057	1.049	1.083	1.113	1.022
2017	5th	1.027	1.018	1.047	1.051	1.014

Notes:

(a) Factors based on successive multiplication of age-to-age factors from Exhibits 7.1 and 7.2.

Exhibit 7.4

Indemnity Loss Development Groups (ILDG)
Classification Assignments

ILDG 1 — Classifications

0016	3569	7232	8806
0034	4041	7272	8807
0036	4114	7332	8821
0038	4432	7403	8823
0040	4683	7405	8847
0041	4717	7409	9033
0045	4720	7421	9067
0050	5140	7424	9095
0079	5185	7500	9097
0096	5187	7520	9151
0171	5190	7538	9154
0251	5432	7600	9155
0400	5443	8004	9156
0401	5446	8041	9185
1122	5470	8057	9410
1330	5485	8059	9420
1699	5507	8078	9422
1710	5538	8116	9426
1741	5552	8215	9501
2002	5553	8278	9519
2102	5633	8286	9549
2108	6011	8304	9552
2117	6325	8324	
2222	6361	8387	
2702	6364	8390	
2915	7133	8631	
3081	7198	8729	
3241	7227	8804	

ILDG 2 — Classifications

0005	2759	4283	5107
0042	2812	4286	5108
0106	2842	4297	5146
0172	2881	4351	5183
2003	3040	4354	5186
2014	3401	4470	5195
2063	3560	4511	5205
2107	3573	4512	5212
2142	3632	4558	5214
2163	3724	5020	5222
2589	3821	5027	5225
2683	4000	5028	5348
2731	4034	5040	5403
2757	4250	5102	5436

ILDG 2 — Classifications (Continued)

5447	7610	8400	9058
5467	7720	8500	9059
5474	7721	8601	9061
5482	8001	8742	9066
5484	8010	8748	9080
5506	8031	8749	9081
5542	8046	8820	9082
5632	8060	8827	9083
6003	8062	8831	9084
6206	8065	8838	9085
6218	8066	8840	9096
6220	8106	8850	9101
6308	8107	8852	9182
6315	8227	8859	9184
6316	8232	8868	9403
6400	8267	8870	9424
7219	8290	8875	9516
7360	8291	9009	9521
7365	8350	9010	9522
7539	8370	9015	9529
7601	8388	9016	9531
7605	8389	9053	9586
7607	8392	9054	9620

ILDG 3 — Classifications

0035	3099	4036	4829
1320	3110	4112	4831
1463	3146	4244	4983
1624	3178	4279	5029
1803	3180	4295	5128
2095	3400	4299	5184
2116	3507	4312	5191
2584	3577	4361	5201
2660	3612	4410	5213
2727	3620	4420	5479
2806	3634	4478	5606
2819	3643	4492	5610
2840	3647	4495	5650
2883	3681	4497	5951
2923	3682	4499	6204
3030	3683	4665	6213
3039	3805	4692	6216
3066	3815	4740	6251
3076	3828	4771	6258
3085	3840	4828	6834

ILDG 3 — Classifications (Continued)

7382	8032	8803	9031
7392	8042	8810	9043
7515	8061	8818	9048
7706	8064	8822	9050
7707	8071	8829	9060
7722	8209	8830	9070
7855	8391	8834	9092
8006	8393	8839	9180
8013	8397	8846	9507
8015	8741	8874	9610
8018	8755	9007	
8021	8800	9008	
8028	8801	9011	

ILDG 4 — Classifications

1322	3082	4239	7429
1438	3131	4240	7580
1452	3152	4243	8008
1701	3165	4251	8017
1925	3169	4304	8019
2030	3175	4362	8039
2081	3179	4494	8063
2109	3220	4496	8102
2111	3257	4498	8117
2113	3339	4557	8292
2121	3365	4611	8293
2123	3372	4623	8720
2362	3383	4635	8740
2402	3501	4691	8743
2413	3568	5129	8744
2501	3570	5130	8745
2570	3572	5160	8746
2571	3574	5192	8808
2576	3651	5193	8811
2585	3719	5473	8812
2688	3726	6233	8813
2710	3808	6235	8851
2790	3830	6237	8871
2797	3831	6307	9069
2852	4038	6504	9181
3018	4049	7207	9220
3022	4111	7248	9402
3060	4130	7410	
3070	4150	7428	

Exhibit 7.5

Medical Loss Development Groups (MLDG)
Classification Assignments

MLDG 1			
Classifications			
0016	4049	7232	8821
0036	4114	7272	8838
0038	4420	7405	8840
0041	4432	7409	8847
0050	4512	7421	8852
0079	4558	7424	8859
0106	4691	7500	9010
0171	4717	7515	9048
0251	5020	7520	9061
0400	5108	7538	9067
0401	5128	7600	9092
1122	5186	7601	9095
1330	5187	7610	9097
1463	5190	8046	9154
1699	5443	8057	9155
1741	5467	8059	9156
2014	5470	8060	9180
2107	5538	8066	9184
2121	5552	8107	9185
2702	5553	8116	9403
2727	6011	8215	9410
2757	6204	8278	9422
2759	6216	8286	9507
2881	6361	8290	9549
2915	7133	8304	
2923	7198	8400	
3081	7207	8729	
3220	7227	8807	

MLDG 2			
Classifications			
0005	2710	3815	5129
0034	2806	3821	5130
0035	2812	4000	5140
0040	2819	4034	5146
0042	3030	4240	5160
0045	3040	4243	5183
0096	3131	4244	5184
0172	3241	4283	5185
1624	3365	4286	5195
1710	3400	4297	5212
2063	3507	4470	5225
2108	3569	4495	5348
2109	3634	4511	5403
2116	3682	4720	5432
2660	3724	5027	5446

MLDG 2			
Classifications (Continued)			
5474	7605	8500	9059
5482	7607	8601	9085
5484	7706	8720	9096
5485	7707	8741	9101
5506	7720	8742	9424
5507	8010	8755	9426
5542	8042	8801	9516
5632	8065	8804	9519
5633	8106	8806	9522
6218	8227	8820	9531
6220	8232	8823	9620
6307	8267	8831	
6400	8324	8868	
6834	8350	8870	
7219	8370	8875	
7248	8387	9007	
7332	8388	9015	
7392	8389	9016	
7410	8392	9033	
7539	8397	9053	

MLDG 3			
Classifications			
1701	3070	4295	5201
1803	3076	4299	5205
2002	3099	4312	5213
2003	3146	4354	5222
2081	3169	4361	5436
2095	3175	4410	5447
2102	3178	4492	5479
2111	3180	4496	5610
2117	3372	4497	5650
2142	3401	4499	6258
2163	3560	4665	6308
2222	3574	4683	6315
2576	3612	4692	6316
2584	3620	4740	6325
2589	3632	4828	6364
2688	3643	4831	7360
2840	3647	5028	7365
2842	3681	5029	7403
2883	3726	5040	7428
3022	3840	5102	7721
3039	4041	5107	7722
3060	4130	5191	7855
3066	4150	5193	8001

MLDG 3			
Classifications (Continued)			
8004	8291	8830	9080
8006	8293	8834	9081
8013	8391	8839	9082
8015	8393	8851	9083
8017	8631	8871	9084
8018	8740	8874	9151
8021	8744	9008	9182
8028	8745	9009	9220
8031	8746	9011	9402
8032	8748	9031	9420
8041	8803	9043	9501
8061	8810	9050	9521
8062	8811	9054	9529
8071	8812	9058	9586
8078	8822	9060	
8117	8827	9066	
8209	8829	9070	

MLDG 4			
Classifications			
1320	3179	4304	7382
1322	3257	4351	7429
1438	3339	4362	7580
1452	3383	4478	8008
1925	3501	4494	8019
2030	3568	4498	8039
2113	3570	4557	8063
2123	3572	4611	8064
2362	3573	4623	8102
2402	3577	4635	8292
2413	3651	4771	8390
2501	3683	4829	8743
2570	3719	4983	8749
2571	3805	5192	8800
2585	3808	5214	8808
2683	3828	5473	8813
2731	3830	5606	8818
2790	3831	5951	8846
2797	4036	6003	8850
2852	4038	6206	9069
3018	4111	6213	9181
3082	4112	6233	9552
3085	4239	6235	9610
3110	4250	6237	
3152	4251	6251	
3165	4279	6504	

Factors to Adjust Earlier Year Losses
To Current Years' (2019 to 2021) Average Losses [1]

Indemnity

NAICS Sector(s)	Sector Name(s)	Policy Year										
		2019-2021	2021		2020		2019		2018		2017	
		Loss to Payroll Ratio (1)	Loss to Payroll Ratio (2)	Adjustment Factor (1)/(2) (3)	Loss to Payroll Ratio (4)	Adjustment Factor (1)/(4) (5)	Loss to Payroll Ratio (6)	Adjustment Factor (1)/(6) (7)	Loss to Payroll Ratio (8)	Adjustment Factor (1)/(8) (9)	Loss to Payroll Ratio (10)	Adjustment Factor (1)/(10) (11)
11 & 21	Agriculture & Mining	1.275	1.231	1.036	1.257	1.014	1.342	0.951	1.254	1.017	1.255	1.016
22 & 23	Utilities & Construction	1.223	1.183	1.034	1.234	0.992	1.256	0.974	1.278	0.957	1.301	0.940
31	Manufacturing	0.919	0.869	1.057	0.899	1.022	0.999	0.920	1.003	0.916	1.070	0.858
42	Wholesale	1.633	1.513	1.079	1.559	1.048	1.880	0.869	1.696	0.963	1.659	0.984
44	Retail	0.808	0.736	1.097	0.785	1.029	0.917	0.881	0.887	0.911	0.830	0.973
48	Transportation & Warehousing	2.211	2.219	0.996	2.195	1.007	2.219	0.997	2.118	1.044	2.107	1.050
51	Information	0.689	0.705	0.978	0.631	1.092	0.726	0.949	0.820	0.840	0.727	0.948
52	Finance & Insurance	0.116	0.109	1.064	0.099	1.173	0.144	0.807	0.181	0.640	0.210	0.551
53	Real Estate	0.469	0.442	1.060	0.449	1.044	0.524	0.894	0.521	0.899	0.491	0.954
54	Professional Services	0.032	0.031	1.029	0.029	1.108	0.036	0.885	0.044	0.730	0.048	0.668
56	Administrative	1.748	1.705	1.025	1.738	1.006	1.810	0.966	1.846	0.947	1.903	0.919
61	Education	0.213	0.227	0.941	0.176	1.211	0.235	0.906	0.245	0.870	0.248	0.862
62	Health	0.589	0.580	1.015	0.593	0.992	0.594	0.991	0.620	0.950	0.619	0.952
71	Arts & Entertainment	0.769	0.739	1.041	0.814	0.945	0.766	1.004	0.736	1.044	0.840	0.916
72	Hospitality	0.853	0.765	1.115	0.817	1.044	0.979	0.871	0.910	0.937	0.896	0.952
81	Other	0.737	0.678	1.086	0.712	1.035	0.822	0.897	0.853	0.863	0.877	0.840
8742	Outside Sales	0.084	0.081	1.037	0.074	1.139	0.096	0.869	0.116	0.720	0.116	0.721
8810 & 92	Clerical & Public Admin	0.063	0.058	1.089	0.057	1.115	0.076	0.828	0.089	0.708	0.092	0.690

[1] Each factor is determined based on the loss to payroll ratio for each NAICS sector and policy year divided by the average loss to payroll ratio for the three most recent policy years.

Exhibit 8.2

Factors to Adjust Earlier Year Losses
To Current Years' (2019 to 2021) Average Losses [1]

Medical

		Policy Year									
		2019-2021	2021		2020		2019		2018		2017	
NAICS Sector(s)	Sector Name(s)	Loss to Payroll Ratio (1)	Loss to Payroll Ratio (2)	Adjustment Factor (1)/(2) (3)	Loss to Payroll Ratio (4)	Adjustment Factor (1)/(4) (5)	Loss to Payroll Ratio (6)	Adjustment Factor (1)/(6) (7)	Loss to Payroll Ratio (8)	Adjustment Factor (1)/(8) (9)	Loss to Payroll Ratio (10)	Adjustment Factor (1)/(10) (11)
11 & 21	Agriculture & Mining	1.486	1.374	1.081	1.471	1.010	1.622	0.916	1.606	0.925	1.588	0.936
22 & 23	Utilities & Construction	1.104	1.047	1.054	1.106	0.998	1.164	0.948	1.172	0.941	1.200	0.920
31	Manufacturing	0.925	0.844	1.095	0.927	0.997	1.016	0.910	1.045	0.885	1.087	0.851
42	Wholesale	1.579	1.361	1.160	1.564	1.010	1.887	0.837	1.767	0.894	1.751	0.902
44	Retail	0.834	0.741	1.126	0.840	0.993	0.940	0.887	0.942	0.885	0.913	0.914
48	Transportation & Warehousing	1.768	1.679	1.053	1.832	0.965	1.804	0.980	1.719	1.028	1.737	1.017
51	Information	0.474	0.459	1.033	0.430	1.103	0.532	0.892	0.553	0.858	0.494	0.960
52	Finance & Insurance	0.117	0.103	1.133	0.100	1.165	0.152	0.769	0.194	0.601	0.210	0.555
53	Real Estate	0.456	0.408	1.118	0.443	1.030	0.531	0.858	0.563	0.810	0.512	0.890
54	Professional Services	0.032	0.031	1.049	0.030	1.079	0.036	0.889	0.047	0.680	0.055	0.582
56	Administrative	1.738	1.609	1.080	1.745	0.996	1.880	0.924	1.935	0.898	1.961	0.886
61	Education	0.238	0.263	0.906	0.182	1.306	0.266	0.895	0.318	0.748	0.316	0.752
62	Health	0.547	0.501	1.093	0.551	0.994	0.600	0.912	0.641	0.854	0.645	0.848
71	Arts & Entertainment	0.891	0.899	0.991	0.932	0.955	0.854	1.043	0.917	0.971	0.985	0.904
72	Hospitality	1.036	0.897	1.154	1.034	1.002	1.190	0.870	1.160	0.893	1.164	0.890
81	Other	0.728	0.652	1.116	0.719	1.013	0.816	0.892	0.884	0.823	0.894	0.815
8742	Outside Sales	0.082	0.077	1.063	0.073	1.123	0.095	0.859	0.116	0.705	0.112	0.727
8810 & 92	Clerical & Public Admin	0.064	0.058	1.109	0.057	1.116	0.079	0.815	0.090	0.708	0.093	0.692

[1]Each factor is determined based on the loss to payroll ratio for each NAICS sector and policy year divided by the average loss to payroll ratio for the three most recent policy years.

Exhibit 9.1

Limit Factors to Account for Claims in Excess of the Loss Limit Threshold ($500,000)

Limit Factors Underlying September 1, 2024
Classification Relativities (a)

RHG	Indemnity	Medical
1	1.063	1.135
2	1.077	1.177
3	1.097	1.232
4	1.131	1.331
5	1.154	1.395
6	1.220	1.608
7	1.314	1.809

(a) The limit loadings by indemnity and medical component are based on the pure loss total incurred loss elimination ratios at a September 1, 2024 cost level for the $500,000 per accident limit (Exhibit 9.2).

<div align="right">Exhibit 9.2</div>

Policy Year September 1, 2024 Table of Ultimate Incurred
Loss Elimination Ratios by California Hazard Group

| Accident | California Hazard Group | | | | | | | All |
Limit	1	2	3	4	5	6	7	
25,000	0.622	0.673	0.715	0.742	0.770	0.812	0.847	0.700
35,000	0.546	0.602	0.650	0.683	0.716	0.766	0.808	0.634
50,000	0.458	0.517	0.571	0.610	0.648	0.707	0.757	0.555
75,000	0.355	0.415	0.472	0.519	0.561	0.628	0.689	0.458
100,000	0.288	0.345	0.400	0.452	0.495	0.566	0.636	0.390
150,000	0.212	0.259	0.307	0.363	0.403	0.480	0.558	0.304
200,000	0.171	0.210	0.252	0.308	0.345	0.425	0.504	0.254
250,000	0.146	0.180	0.218	0.272	0.306	0.387	0.465	0.222
300,000	0.130	0.160	0.194	0.247	0.279	0.359	0.436	0.200
400,000	0.108	0.133	0.163	0.213	0.242	0.322	0.393	0.171
500,000	**0.095**	**0.117**	**0.144**	**0.190**	**0.218**	**0.296**	**0.363**	**0.152**
600,000	0.085	0.105	0.130	0.174	0.201	0.277	0.339	0.139
700,000	0.078	0.096	0.119	0.161	0.186	0.261	0.319	0.128
800,000	0.072	0.089	0.110	0.151	0.174	0.247	0.302	0.120
900,000	0.067	0.083	0.103	0.142	0.164	0.236	0.288	0.113
1,000,000	0.063	0.078	0.097	0.135	0.155	0.225	0.274	0.107
2,000,000	0.041	0.051	0.063	0.089	0.103	0.155	0.187	0.071
3,000,000	0.031	0.038	0.047	0.067	0.077	0.117	0.140	0.053
4,000,000	0.025	0.031	0.038	0.053	0.061	0.093	0.111	0.042
5,000,000	0.020	0.025	0.031	0.043	0.050	0.076	0.091	0.034
6,000,000	0.017	0.021	0.026	0.036	0.042	0.063	0.076	0.029
7,000,000	0.014	0.017	0.022	0.030	0.035	0.053	0.064	0.024
8,000,000	0.012	0.015	0.018	0.026	0.030	0.045	0.054	0.020
9,000,000	0.010	0.013	0.016	0.022	0.026	0.039	0.046	0.018
10,000,000	0.009	0.011	0.013	0.019	0.022	0.033	0.040	0.015
15,000,000	0.004	0.005	0.006	0.009	0.011	0.016	0.019	0.007
20,000,000	0.002	0.002	0.003	0.004	0.005	0.007	0.009	0.003

Note: Loss elimination ratios have been brought to a policy year Sept. 1, 2024 cost level using the latest indemnity and medical trend factors (1.0% and 1.5%; see the 9/12/2023 Actuarial Committee Agenda), and the latest benefit on-level factors. The cost of medical cost containment programs (MCCP) was implicitly removed in the derivation of the medical trend factor.

Exhibit 9.3

Retrospective Rating Hazard Group (RHG)

Classification Assignments

RHG 1 Classifications			
2002	3569	8062	9058
2107	3577	8071	9067
2116	3651	8078	9069
2121	3828	8116	9070
2501	4041	8117	9080
2584	4112	8209	9081
2585	4251	8292	9082
2688	4361	8390	9083
2710	4420	8806	9084
2840	4720	8818	9096
2852	7332	8831	9151
3165	7392	8851	9156
3178	8001	9050	9410
3257	8006	9053	9501
3568	8008	9054	9586

RHG 2 Classifications			
0005	3179	6834	8810
0016	3241	7360	8811
0035	3401	7403	8812
0036	3501	7405	8813
0040	3560	7421	8821
0041	3643	7428	8823
0042	3682	7429	8827
0079	3683	7600	8829
0172	3805	7601	8830
1699	3815	7607	8834
2003	3821	8010	8839
2081	3831	8015	8846
2095	3840	8017	8847
2108	4038	8018	8850
2111	4049	8019	8859
2117	4111	8031	8868
2123	4150	8032	8870
2142	4240	8039	8871
2570	4279	8046	8874
2571	4283	8059	9007
2589	4297	8060	9008
2660	4304	8064	9016
2683	4351	8066	9033
2757	4354	8387	9043
2759	4362	8388	9048
2790	4478	8391	9059
2797	4495	8397	9060
2842	4496	8729	9061
2881	4497	8740	9066
2883	4498	8745	9085
3060	4623	8748	9092
3070	4691	8800	9155
3076	4717	8801	9184
3082	4831	8803	9420
3085	5214	8804	9422
3146	6400	8807	9519
3152	6504	8808	9522

RHG 3 Classifications (Continued)			
0034	3570	4558	8267
1438	3572	4611	8290
2063	3573	4665	8324
2109	3574	4683	8350
2113	3612	4829	8389
2163	3620	5107	8392
2222	3632	5183	8393
2402	3634	5192	8400
2413	3647	5201	8720
2576	3681	5436	8741
2806	3808	5443	8743
2819	4114	5446	8822
2923	4239	5470	9009
3022	4243	5484	9010
3040	4250	6364	9011
3066	4286	7198	9031
3081	4295	7248	9097
3099	4299	7382	9181
3131	4312	7410	9424
3175	4410	8041	9426
3220	4432	8042	9507
3365	4470	8063	9521
3372	4492	8065	9620
3383	4494	8102	
3507	4512	8107	

RHG 4 Classifications			
0045	4034	5951	8744
0096	4036	6251	8746
0171	4130	6361	8749
1122	4499	7219	8820
1330	4511	7227	8838
1452	4557	7605	8852
1624	4635	7610	8875
1803	4692	7720	9015
1925	4771	7721	9095
2102	4828	8004	9101
2362	4983	8013	9154
2731	5020	8021	9182
2812	5108	8057	9220
2915	5146	8061	9403
3018	5185	8106	9516
3039	5186	8286	9531
3169	5193	8293	9549
3180	5348	8304	9610
3339	5467	8370	
4000	5650	8742	

RHG 5 Classifications (Continued)			
0038	4244	5447	7722
0251	4740	5474	8028
0400	5027	5479	8227
0401	5028	5606	8232
2014	5029	5610	8291
2030	5128	6206	8500
3110	5140	7207	8840
3724	5187	7365	9180
3726	5191	7500	9185
3830	5195	7520	9402

RHG 6 Classifications			
0050	5212	6213	7580
1320	5213	6216	7706
1322	5225	6218	7707
1463	5403	6233	7855
1741	5432	6307	8215
3030	5473	6315	8278
3400	5482	6316	8601
3719	5485	6325	8755
5102	5507	7133	9529
5129	5538	7232	9552
5130	5542	7272	
5190	5632	7515	
5205	5633	7539	

RHG 7 Classifications		
0106	5222	6235
1701	5506	6237
1710	5552	6258
2702	5553	6308
2727	6003	7409
5040	6011	7424
5160	6204	7538
5184	6220	8631

Exhibit 10.1

Classifications Affected by Limitation Rule

Class Code	Class Description	Indicated Relativity Change
	Limited to a 25% Increase	
0400	WAREHOUSES – COTTON – INCLUDING COTTON COMPRESSING	60.6%
3070	COMPUTER MEMORY DISK MFG	60.0%
4312	NEWSPAPER DELIVERY	28.6%
4829	CHEMICAL MFG	25.2%
5553	ROOFING – HIGH WAGE	34.6%
6251	TUNNELING OR UNDERGROUND MINING	30.9%
8631	RACING STABLES – ALL OTHER EMPLOYEES	30.0%
9552	SIGN ERECTION OR REPAIR	38.0%

Exhibit 10.2

Classifications Affected by Limitation Rule

Class Code	Class Description	Indicated Relativity Change
	Limited to a 25% Decrease	
8749	MORTGAGE BANKERS	-30.2%
8871	CLERICAL TELECOMMUTER EMPLOYEES	N/A
8874	INSTRUMENT MFG–ELECTRONIC–DESIGN; COMPUTER MFG-DESIGN; TELECOMMUNICATIONS EQUIP MFG-DESIGN; AUDIO/VIDEO PRODUCTS MFG-DESIGN; INTEGRATED CIRCUIT MFG-DESIGN	-60.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 0005   RHG: 2   NAICS: 11   ILDG: 2   MLDG: 2   CLASS: NURSERIES – PROPAGATION AND CULTIVATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	856,364,529	31	573	1,108	12,706,260	13,392,927	26,099,187	3.048
2020	855,411,982	16	517	1,029	11,766,758	13,248,264	25,015,022	2.924
2021	925,760,318	10	472	1,014	9,658,120	12,219,762	21,877,882	2.363
	2,637,536,829	57	1,562	3,151	34,131,139	38,860,953	72,992,092	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.294	1.473	2.767	
Expected Unlimited Loss to Payroll Ratio:	1.460	1.773	3.232	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.384	1.514	2.899	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.294	1.473	2.767	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.394**	**1.734**	**3.128**	
Indicated Relativity Change:				-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:				306.5%

Code: 0016   RHG: 2   NAICS: 11   ILDG: 1   MLDG: 1   CLASS: ORCHARDS – CITRUS OR DECIDUOUS FRUITS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,015,648,645	87	893	1,251	19,262,636	23,869,049	43,131,685	4.247
2020	1,055,614,426	53	854	1,149	16,966,234	22,433,299	39,399,533	3.732
2021	1,063,670,706	34	784	1,172	19,272,212	24,958,925	44,231,137	4.158
	3,134,933,777	174	2,531	3,572	55,501,082	71,261,272	126,762,354	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.770	2.273	4.044	
Expected Unlimited Loss to Payroll Ratio:	1.839	2.566	4.405	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.744	2.192	3.936	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.770	2.273	4.044	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.907**	**2.676**	**4.583**	
Indicated Relativity Change:				4.0%
Relativity to Statewide Average Loss to Payroll Ratio:				449.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 0034   RHG: 3   NAICS: 11   ILDG: 1   MLDG: 2   CLASS: POULTRY RAISING; SHEEP, HOG OR CALF FARMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	144,078,724	8	117	256	2,135,743	2,092,712	4,228,455	2.935
2018	172,598,181	17	167	288	4,310,861	3,895,143	8,206,004	4.754
2019	199,504,014	11	188	319	3,968,065	3,864,411	7,832,476	3.926
2020	207,510,055	5	222	352	4,210,256	4,551,216	8,761,472	4.222
2021	243,069,925	6	252	357	4,721,326	5,188,645	9,909,971	4.077
	966,760,899	47	946	1,572	19,346,251	19,592,127	38,938,378	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.001	2.027	4.028	
Expected Unlimited Loss to Payroll Ratio:	2.011	2.444	4.454	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.872	1.995	3.867	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.001	2.027	4.028	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**2.196**	**2.496**	**4.692**	
Indicated Relativity Change:				5.3%
Relativity to Statewide Average Loss to Payroll Ratio:				459.7%

Code: 0035   RHG: 2   NAICS: 11   ILDG: 3   MLDG: 2   CLASS: FLORISTS – CULTIVATING OR GARDENING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	445,253,855	14	301	530	6,451,876	5,240,005	11,691,881	2.626
2020	534,672,421	10	327	613	7,464,014	6,655,414	14,119,428	2.641
2021	623,193,418	3	344	597	8,621,092	7,030,021	15,651,113	2.511
	1,603,119,694	27	972	1,740	22,536,982	18,925,441	41,462,423	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.406	1.181	2.586	
Expected Unlimited Loss to Payroll Ratio:	1.587	1.622	3.209	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.505	1.386	2.890	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.406	1.181	2.586	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.515**	**1.390**	**2.904**	
Indicated Relativity Change:				-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:				284.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 0036   RHG: 2   NAICS: 11   ILDG: 1   MLDG: 1   CLASS: DAIRY FARMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	638,941,716	35	708	1,068	13,697,007	13,167,974	26,864,981	4.205
2020	664,682,282	24	698	912	15,267,241	14,507,693	29,774,934	4.480
2021	690,960,344	11	701	879	15,876,930	13,901,874	29,778,804	4.310
	1,994,584,342	70	2,107	2,859	44,841,178	41,577,541	86,418,719	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.248	2.085	4.333	
Expected Unlimited Loss to Payroll Ratio:	2.359	2.576	4.935	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.237	2.200	4.438	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.248	2.085	4.333	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**2.422**	**2.454**	**4.876**	
Indicated Relativity Change:				-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:				477.7%

Code: 0038   RHG: 5   NAICS: 11   ILDG: 1   MLDG: 1   CLASS: STOCK FARMS; LIVESTOCK FEED YARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	93,015,527	9	79	154	2,185,592	2,504,312	4,689,904	5.042
2018	92,271,499	12	105	100	2,942,975	2,586,584	5,529,559	5.993
2019	96,879,179	13	71	111	2,044,305	2,799,858	4,844,163	5.000
2020	103,409,405	9	64	77	2,299,841	3,057,435	5,357,276	5.181
2021	105,869,484	4	67	94	2,025,480	3,271,046	5,296,526	5.003
	491,445,094	47	386	536	11,498,192	14,219,235	25,717,428	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.340	2.893	5.233	
Expected Unlimited Loss to Payroll Ratio:	2.525	3.538	6.063	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.236	2.553	4.789	
Credibility:	0.99	0.98		
Indicated Limited Loss to Payroll Ratio:	2.339	2.886	5.225	
Limit Factor:	1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:	**2.699**	**4.025**	**6.723**	
Indicated Relativity Change:				10.9%
Relativity to Statewide Average Loss to Payroll Ratio:				658.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 0040   RHG: 2   NAICS: 11   ILDG: 1   MLDG: 2   CLASS: VINEYARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	2,396,302,402	96	1,258	2,163	27,051,036	30,854,631	57,905,667	2.416
2020	2,283,606,806	52	1,152	1,530	24,670,928	27,118,830	51,789,758	2.268
2021	2,315,016,597	35	1,168	1,540	26,169,897	30,671,000	56,840,897	2.455
	6,994,925,805	183	3,578	5,233	77,891,861	88,644,461	166,536,322	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.114	1.267	2.381	
Expected Unlimited Loss to Payroll Ratio:	1.121	1.481	2.603	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.063	1.266	2.329	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.114	1.267	2.381	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.200**	**1.492**	**2.691**	
Indicated Relativity Change:				3.4%
Relativity to Statewide Average Loss to Payroll Ratio:				263.7%

Code: 0041   RHG: 2   NAICS: 11   ILDG: 1   MLDG: 1   CLASS: POTATO CROPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	73,678,805	2	50	66	771,546	874,713	1,646,259	2.234
2018	70,792,320	4	37	57	818,393	718,403	1,536,796	2.171
2019	69,676,917	4	43	60	984,296	1,010,713	1,995,009	2.863
2020	79,316,276	4	33	58	1,166,317	1,205,461	2,371,778	2.990
2021	84,423,763	1	38	61	1,034,040	972,787	2,006,827	2.377
	377,888,081	15	201	302	4,774,592	4,782,077	9,556,669	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.263	1.265	2.529	
Expected Unlimited Loss to Payroll Ratio:	1.218	1.672	2.890	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.155	1.429	2.583	
Credibility:	0.69	0.70		
Indicated Limited Loss to Payroll Ratio:	1.229	1.315	2.544	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.324**	**1.548**	**2.872**	
Indicated Relativity Change:				-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:				281.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 0042   RHG: 2   NAICS: 56   ILDG: 2   MLDG: 2   CLASS: LANDSCAPE GARDENING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	2,831,888,641	125	1,918	2,749	47,520,837	44,710,893	92,231,730	3.257
2020	2,964,456,313	87	1,852	2,553	48,973,195	48,138,579	97,111,774	3.276
2021	3,217,556,977	39	1,861	2,577	52,245,234	48,427,894	100,673,128	3.129
	9,013,901,931	251	5,631	7,879	148,739,266	141,277,366	290,016,631	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.650	1.567	3.217	
Expected Unlimited Loss to Payroll Ratio:	1.765	1.879	3.644	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.627	1.588	3.215	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.650	1.567	3.217	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.778**	**1.845**	**3.623**	
Indicated Relativity Change:				-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:				354.9%

Code: 0045   RHG: 4   NAICS: 11   ILDG: 1   MLDG: 2   CLASS: ORCHARDS – NUT CROPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	942,111,215	42	449	715	10,897,054	10,765,275	21,662,329	2.299
2020	991,900,608	25	417	683	11,113,449	11,193,180	22,306,629	2.249
2021	1,018,022,730	21	391	561	11,596,783	13,247,085	24,843,868	2.440
	2,952,034,553	88	1,257	1,959	33,607,286	35,205,540	68,812,826	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.138	1.193	2.331	
Expected Unlimited Loss to Payroll Ratio:	1.217	1.525	2.742	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.100	1.153	2.253	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.138	1.193	2.331	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**1.287**	**1.588**	**2.875**	
Indicated Relativity Change:				4.8%
Relativity to Statewide Average Loss to Payroll Ratio:				281.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 0050   RHG: 6   NAICS: 11   ILDG: 1   MLDG: 1   CLASS: FARM MACHINERY OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	274,853,051	16	164	297	3,922,184	4,607,957	8,530,141	3.104
2019	290,824,224	10	141	293	3,134,899	3,428,558	6,563,457	2.257
2020	311,109,957	14	140	251	5,501,672	5,087,865	10,589,537	3.404
2021	334,509,630	10	151	280	5,664,240	5,286,180	10,950,420	3.274
	1,211,296,862	50	596	1,121	18,222,995	18,410,560	36,633,555	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.504	1.520	3.024	
Expected Unlimited Loss to Payroll Ratio:	1.589	2.048	3.637	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.330	1.281	2.611	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.504	1.520	3.024	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**1.836**	**2.445**	**4.281**	
Indicated Relativity Change:				17.7%
Relativity to Statewide Average Loss to Payroll Ratio:				419.4%

Code: 0079   RHG: 2   NAICS: 11   ILDG: 1   MLDG: 1   CLASS: STRAWBERRY CROPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,365,904,692	46	470	1,576	9,656,687	12,488,933	22,145,620	1.621
2020	1,497,893,776	29	528	1,410	11,199,310	13,796,067	24,995,377	1.669
2021	1,571,944,307	13	547	1,417	11,300,240	14,685,157	25,985,397	1.653
	4,435,742,775	88	1,545	4,403	32,156,236	40,970,157	73,126,393	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.725	0.924	1.649	
Expected Unlimited Loss to Payroll Ratio:	0.760	1.067	1.827	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.720	0.912	1.632	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.725	0.924	1.649	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.781**	**1.087**	**1.868**	
Indicated Relativity Change:				2.3%
Relativity to Statewide Average Loss to Payroll Ratio:				183.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 0096   RHG: 4   NAICS: 11   ILDG: 1 MLDG: 2   CLASS: NUT HULLING, SHELLING OR PROCESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	477,228,462	13	224	467	5,389,943	5,651,739	11,041,682	2.314
2020	525,645,047	14	252	494	6,511,794	6,908,467	13,420,261	2.553
2021	590,241,916	5	297	571	6,566,706	8,871,744	15,438,450	2.616
	1,593,115,425	32	773	1,532	18,468,442	21,431,950	39,900,392	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.159	1.345	2.505	
Expected Unlimited Loss to Payroll Ratio:	1.155	1.534	2.689	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.044	1.159	2.203	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.159	1.345	2.505	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**1.311**	**1.791**	**3.102**	
Indicated Relativity Change:				15.4%
Relativity to Statewide Average Loss to Payroll Ratio:				303.9%

Code: 0106   RHG: 7   NAICS: 56   ILDG: 2 MLDG: 1   CLASS: TREE PRUNING, REPAIRING OR TRIMMING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	596,035,914	51	340	677	14,955,327	14,581,976	29,537,303	4.956
2020	785,563,070	31	423	655	14,026,223	15,155,948	29,182,171	3.715
2021	847,423,764	32	472	755	24,406,958	21,704,439	46,111,397	5.441
	2,229,022,748	114	1,235	2,087	53,388,508	51,442,363	104,830,871	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.395	2.308	4.703	
Expected Unlimited Loss to Payroll Ratio:	2.956	3.815	6.771	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.236	2.101	4.337	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.395	2.308	4.703	
Limit Factor:	1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:	**3.148**	**4.174**	**7.322**	
Indicated Relativity Change:				8.1%
Relativity to Statewide Average Loss to Payroll Ratio:				717.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 0171   RHG: 4   NAICS: 11   ILDG: 1 MLDG: 1 CLASS: FIELD CROPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	247,088,157	21	159	263	4,409,208	3,831,604	8,240,812	3.335
2018	246,215,780	14	163	265	3,127,780	3,390,838	6,518,618	2.648
2019	263,226,293	16	142	259	3,241,973	4,006,573	7,248,546	2.754
2020	262,824,011	15	153	228	4,552,610	4,491,623	9,044,233	3.441
2021	259,418,572	11	171	246	5,700,642	5,834,136	11,534,778	4.446
	1,278,772,813	77	788	1,261	21,032,214	21,554,774	42,586,988	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.645	1.686	3.330	
Expected Unlimited Loss to Payroll Ratio:	1.751	2.171	3.922	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.583	1.641	3.224	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.645	1.686	3.330	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**1.859**	**2.244**	**4.104**	
Indicated Relativity Change:				4.6%
Relativity to Statewide Average Loss to Payroll Ratio:				402.1%

INCLUDES 0044 D 9-1-22

Code: 0172   RHG: 2   NAICS: 11   ILDG: 2 MLDG: 2 CLASS: TRUCK FARMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	2,112,672,486	70	1,230	2,416	23,424,128	24,482,510	47,906,638	2.268
2020	2,139,759,282	43	1,133	1,986	22,904,185	24,418,197	47,322,382	2.212
2021	2,221,712,267	27	1,118	1,978	24,966,261	24,890,517	49,856,778	2.244
	6,474,144,035	140	3,481	6,380	71,294,573	73,791,223	145,085,797	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.101	1.140	2.241	
Expected Unlimited Loss to Payroll Ratio:	1.233	1.494	2.727	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.169	1.276	2.446	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.101	1.140	2.241	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.186**	**1.342**	**2.528**	
Indicated Relativity Change:				-7.3%
Relativity to Statewide Average Loss to Payroll Ratio:				247.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 0251   RHG: 5   NAICS: 22   ILDG: 1   MLDG: 1   CLASS: IRRIGATION, DRAINAGE OR RECLAMATION WORKS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	25,294,379	2	10	22	341,154	193,892	535,046	2.115
2018	21,667,979	2	8	21	540,411	291,586	831,997	3.840
2019	20,240,792	0	8	9	234,369	266,029	500,398	2.472
2020	23,770,992	0	10	15	323,627	218,732	542,359	2.282
2021	46,246,273	3	10	21	929,268	473,673	1,402,941	3.034
	137,220,415	7	46	88	2,368,829	1,443,912	3,812,740	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.726	1.052	2.779	
Expected Unlimited Loss to Payroll Ratio:	1.375	1.167	2.542	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.153	0.759	1.913	
Credibility:	0.47	0.38		
Indicated Limited Loss to Payroll Ratio:	1.421	0.870	2.291	
Limit Factor:	1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:	**1.640**	**1.213**	**2.853**	
Indicated Relativity Change:				12.2%
Relativity to Statewide Average Loss to Payroll Ratio:				279.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 0401 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: COTTON GIN OPERATION
Code: 0400 RHG: 5 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: WAREHOUSES – COTTON – INCLUDING COTTON COMPRESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	11,267,345	2	11	29	217,900	509,035	726,935	6.452
2018	11,360,346	0	4	15	68,396	110,063	178,459	1.571
2019	12,697,118	3	15	12	640,078	759,040	1,399,118	11.019
2020	10,238,974	0	5	8	94,175	72,659	166,834	1.629
2021	9,630,048	0	1	8	29,662	39,277	68,939	0.716
	55,193,831	5	36	72	1,050,212	1,490,075	2,540,287	

Adjusted Loss to Payroll Ratio:	1.903	2.700	4.602	
Expected Unlimited Loss to Payroll Ratio:	2.412	3.572	5.984	
Expected Unlimited Loss to Payroll Ratio (Class 0400 Only)*:	1.512	2.238	3.750	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.137	2.578	4.715	
Credibility:	0.41	0.41		
Indicated Limited Loss to Payroll Ratio:	2.042	2.628	4.669	
Limit Factor:	1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:	**2.356**	**3.665**	**6.021**	
Indicated Relativity Change:				0.6%
Indicated Relativity Change (Class 0400 Only)*:				60.6%
Selected (Unlimited) Loss to Payroll Ratio (Restricted to 25% Change; Class 0400 Only):	**1.834**	**2.853**	**4.687**	
Relativity to Statewide Average Loss to Payroll Ratio:				590.0%

*CLASS RELATIVITY CHANGE FOR CLASS 0400 EXPECTED UNLIMITED LOSS TO PAYROLL RATIOS

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 1122   RHG: 4   NAICS: 21   ILDG: 1 MLDG: 1   CLASS: MINING – SURFACE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	46,422,093	0	9	34	249,033	285,962	534,995	1.152
2018	54,009,515	0	6	25	104,414	101,101	205,515	0.381
2019	45,644,439	0	9	28	372,265	424,916	797,181	1.747
2020	51,499,435	0	12	26	425,886	435,799	861,685	1.673
2021	46,897,426	0	9	15	527,928	370,483	898,411	1.916
	244,472,908	0	45	128	1,679,526	1,618,261	3,297,787	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.687	0.662	1.349	
Expected Unlimited Loss to Payroll Ratio:	0.644	0.812	1.456	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.582	0.614	1.196	
Credibility:	0.44	0.42		
Indicated Limited Loss to Payroll Ratio:	0.628	0.634	1.262	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**0.710**	**0.844**	**1.554**	
Indicated Relativity Change:				6.7%
Relativity to Statewide Average Loss to Payroll Ratio:				152.3%

Code: 1320   RHG: 6   NAICS: 21   ILDG: 3 MLDG: 4   CLASS: OIL/GAS LEASE OPERATORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	240,870,599	2	22	40	789,944	648,211	1,438,155	0.597
2018	269,218,675	3	21	59	704,765	557,731	1,262,496	0.469
2019	259,190,655	2	19	48	1,523,453	804,686	2,328,139	0.898
2020	238,882,086	2	16	35	707,974	603,619	1,311,593	0.549
2021	292,063,055	0	17	23	411,469	482,514	893,983	0.306
	1,300,225,069	9	95	205	4,137,605	3,096,762	7,234,366	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.318	0.238	0.556	
Expected Unlimited Loss to Payroll Ratio:	0.444	0.478	0.922	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.372	0.299	0.671	
Credibility:	0.71	0.61		
Indicated Limited Loss to Payroll Ratio:	0.334	0.262	0.595	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**0.407**	**0.421**	**0.828**	
Indicated Relativity Change:				-10.2%
Relativity to Statewide Average Loss to Payroll Ratio:				81.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 1322   RHG: 6   NAICS: 21   ILDG: 4   MLDG: 4   CLASS: OIL/GAS WELL SERVICING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	146,595,913	5	15	51	1,732,083	1,016,450	2,748,533	1.875
2018	148,025,890	1	36	41	2,211,702	1,671,767	3,883,469	2.624
2019	151,923,614	1	30	38	1,767,625	878,106	2,645,731	1.741
2020	91,888,332	1	9	19	285,880	263,647	549,527	0.598
2021	153,260,650	0	27	33	1,828,044	1,144,552	2,972,596	1.940
	691,694,398	8	117	182	7,825,334	4,974,522	12,799,857	

Adjusted Loss to Payroll Ratio:	1.131	0.719	1.851
Expected Unlimited Loss to Payroll Ratio:	1.441	1.328	2.770
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.207	0.830	2.037
Credibility:	0.89	0.72	
Indicated Limited Loss to Payroll Ratio:	1.140	0.751	1.891
Limit Factor:	1.220	1.608	
Selected (Unlimited) Loss to Payroll Ratio:	**1.391**	**1.208**	**2.599**
Indicated Relativity Change:			-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:			254.6%

Code: 1330   RHG: 4   NAICS: 23   ILDG: 1   MLDG: 1   CLASS: BLASTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	8,400,829	1	2	1	136,434	145,726	282,160	3.359
2018	8,586,262	0	0	1	0	1,068	1,068	0.012
2019	8,177,133	0	1	3	3,311	10,084	13,395	0.164
2020	9,936,322	0	1	2	214,805	91,707	306,512	3.085
2021	8,872,704	0	2	1	47,054	39,654	86,708	0.977
	43,973,250	1	6	8	401,604	288,239	689,843	

Adjusted Loss to Payroll Ratio:	0.913	0.655	1.569
Expected Unlimited Loss to Payroll Ratio:	0.644	0.649	1.293
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.551	0.443	0.993
Credibility:	0.22	0.19	
Indicated Limited Loss to Payroll Ratio:	0.631	0.483	1.114
Limit Factor:	1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:	**0.713**	**0.644**	**1.357**
Indicated Relativity Change:			4.9%
Relativity to Statewide Average Loss to Payroll Ratio:			132.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 1438   RHG: 3   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: SMELTING, SINTERING, REFINING OR ALLOYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	58,702,367	8	26	58	1,292,158	898,501	2,190,659	3.732
2018	57,127,416	3	38	65	1,145,668	1,010,562	2,156,230	3.774
2019	57,460,610	0	22	58	1,094,405	782,672	1,877,077	3.267
2020	53,372,775	2	39	55	977,577	765,011	1,742,588	3.265
2021	65,618,224	0	28	84	668,667	473,236	1,141,903	1.740
	292,281,392	13	153	320	5,178,475	3,929,982	9,108,457	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.772	1.345	3.116	
Expected Unlimited Loss to Payroll Ratio:	2.019	1.747	3.766	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.893	1.483	3.377	
Credibility:	0.75	0.63		
Indicated Limited Loss to Payroll Ratio:	1.802	1.396	3.198	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.977**	**1.720**	**3.697**	
Indicated Relativity Change:				-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:				362.2%

Code: 1452   RHG: 4   NAICS: 21   ILDG: 4   MLDG: 4   CLASS: MINING – ORE MILLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	27,043,306	1	2	20	390,480	96,460	486,940	1.801
2018	37,702,462	3	5	12	651,192	324,857	976,049	2.589
2019	38,644,213	0	5	17	271,115	194,469	465,584	1.205
2020	51,347,347	0	4	22	190,798	125,671	316,469	0.616
2021	54,376,295	1	5	16	319,274	196,826	516,100	0.949
	209,113,623	5	21	87	1,822,859	938,282	2,761,140	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.872	0.449	1.320	
Expected Unlimited Loss to Payroll Ratio:	0.987	0.774	1.761	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.893	0.585	1.477	
Credibility:	0.49	0.39		
Indicated Limited Loss to Payroll Ratio:	0.882	0.532	1.415	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**0.998**	**0.709**	**1.706**	
Indicated Relativity Change:				-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:				167.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 1463   RHG: 6   NAICS: 31   ILDG: 3   MLDG: 1   CLASS: ASPHALT WORKS; BRIQUETTE MFG; COKE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	90,323,177	9	25	34	1,050,921	830,099	1,881,020	2.083
2018	92,364,612	4	17	29	1,011,517	952,320	1,963,837	2.126
2019	97,835,055	1	20	28	407,044	328,141	735,185	0.751
2020	102,421,732	2	26	25	1,395,230	1,270,168	2,665,398	2.602
2021	107,957,857	1	25	56	1,856,402	1,606,373	3,462,775	3.208
	490,902,434	17	113	172	5,721,113	4,987,100	10,708,213	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.165	1.016	2.181	
Expected Unlimited Loss to Payroll Ratio:	1.108	1.132	2.240	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.934	0.736	1.670	
Credibility:	0.70	0.58		
Indicated Limited Loss to Payroll Ratio:	1.096	0.900	1.995	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**1.337**	**1.447**	**2.784**	
Indicated Relativity Change:				24.3%
Relativity to Statewide Average Loss to Payroll Ratio:				272.8%

Code: 1624   RHG: 4   NAICS: 21   ILDG: 3   MLDG: 2   CLASS: QUARRIES; EXCAVATION – ROCK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	61,670,984	2	8	12	467,853	271,521	739,374	1.199
2018	69,376,366	2	11	23	364,082	317,268	681,350	0.982
2019	66,526,020	3	15	30	984,326	747,831	1,732,157	2.604
2020	82,598,758	1	20	17	675,956	532,617	1,208,573	1.463
2021	87,216,505	0	17	29	833,011	489,309	1,322,320	1.516
	367,388,633	8	71	111	3,325,228	2,358,547	5,683,775	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.905	0.642	1.547	
Expected Unlimited Loss to Payroll Ratio:	1.112	1.019	2.131	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.005	0.770	1.775	
Credibility:	0.64	0.54		
Indicated Limited Loss to Payroll Ratio:	0.941	0.701	1.642	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**1.064**	**0.933**	**1.997**	
Indicated Relativity Change:				-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:				195.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 1699   RHG: 2   NAICS: 31   ILDG: 1   MLDG: 1   CLASS: ROCK, MINERAL OR GLASS WOOL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	23,664,407	0	3	6	39,381	30,257	69,638	0.294
2018	21,938,729	0	5	3	90,543	43,516	134,059	0.611
2019	19,358,017	1	1	8	95,622	55,409	151,031	0.780
2020	30,762,978	0	5	9	286,309	452,215	738,524	2.401
2021	38,590,385	0	5	5	251,424	110,222	361,646	0.937
	134,314,516	1	19	31	763,278	691,618	1,454,896	

Adjusted Loss to Payroll Ratio:	0.568	0.515	1.083	
Expected Unlimited Loss to Payroll Ratio:	0.515	0.478	0.992	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.491	0.424	0.916	
Credibility:	0.32	0.28		
Indicated Limited Loss to Payroll Ratio:	0.516	0.450	0.966	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.556**	**0.529**	**1.085**	
Indicated Relativity Change:				9.4%
Relativity to Statewide Average Loss to Payroll Ratio:				106.3%

Code: 1701   RHG: 7   NAICS: 31   ILDG: 4   MLDG: 3   CLASS: CEMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	94,839,861	5	19	55	871,162	592,423	1,463,585	1.543
2018	105,927,305	3	17	36	470,039	740,883	1,210,922	1.143
2019	108,777,917	0	13	43	638,415	656,578	1,294,993	1.190
2020	105,317,845	4	23	34	1,041,312	944,418	1,985,730	1.885
2021	114,743,447	0	20	34	1,022,756	1,074,730	2,097,486	1.828
	529,606,375	12	92	202	4,043,683	4,009,032	8,052,716	

Adjusted Loss to Payroll Ratio:	0.764	0.757	1.521	
Expected Unlimited Loss to Payroll Ratio:	0.878	1.022	1.900	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.688	0.592	1.280	
Credibility:	0.64	0.55		
Indicated Limited Loss to Payroll Ratio:	0.736	0.683	1.419	
Limit Factor:	1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:	**0.967**	**1.235**	**2.203**	
Indicated Relativity Change:				15.9%
Relativity to Statewide Average Loss to Payroll Ratio:				215.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 1710   RHG: 7   NAICS: 21   ILDG: 1   MLDG: 2   CLASS: STONE CRUSHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	89,846,819	1	19	49	467,958	824,578	1,292,536	1.439
2018	88,815,585	4	12	36	480,238	618,190	1,098,428	1.237
2019	90,845,814	2	20	34	813,247	715,968	1,529,215	1.683
2020	87,550,732	1	24	33	905,860	760,499	1,666,359	1.903
2021	93,930,721	0	21	32	912,057	901,475	1,813,532	1.931
	450,989,671	8	96	184	3,579,360	3,820,709	7,400,070	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.794	0.847	1.641	
Expected Unlimited Loss to Payroll Ratio:	1.058	1.292	2.350	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.823	0.719	1.543	
Credibility:	0.64	0.57		
Indicated Limited Loss to Payroll Ratio:	0.804	0.792	1.596	
Limit Factor:	1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:	**1.057**	**1.433**	**2.490**	
Indicated Relativity Change:				5.9%
Relativity to Statewide Average Loss to Payroll Ratio:				243.9%

Code: 1741   RHG: 6   NAICS: 21   ILDG: 1   MLDG: 1   CLASS: SILICA GRINDING; PLASTER MILLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	19,490,390	1	1	6	99,164	110,863	210,027	1.078
2018	21,296,903	0	8	14	191,763	154,881	346,644	1.628
2019	23,379,537	1	5	12	170,635	328,690	499,325	2.136
2020	21,605,941	0	8	14	233,130	313,862	546,992	2.532
2021	23,793,001	0	9	11	472,516	269,695	742,211	3.119
	109,565,772	2	31	57	1,167,208	1,177,991	2,345,199	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.065	1.075	2.140	
Expected Unlimited Loss to Payroll Ratio:	0.889	1.390	2.278	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.744	0.869	1.613	
Credibility:	0.35	0.35		
Indicated Limited Loss to Payroll Ratio:	0.857	0.941	1.797	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**1.045**	**1.513**	**2.558**	
Indicated Relativity Change:				12.3%
Relativity to Statewide Average Loss to Payroll Ratio:				250.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 1803 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: STONE CUTTING OR FABRICATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	103,629,391	11	54	154	2,409,092	2,515,389	4,924,481	4.752
2018	118,085,359	11	93	140	3,204,315	3,578,417	6,782,732	5.744
2019	116,387,914	5	98	174	2,912,190	2,484,512	5,396,702	4.637
2020	110,476,112	1	79	151	1,810,154	1,944,083	3,754,237	3.398
2021	125,625,095	1	99	167	2,896,410	2,811,640	5,708,050	4.544
	574,203,871	29	423	786	13,232,161	13,334,040	26,566,201	

Adjusted Loss to Payroll Ratio:	2.304	2.322	4.627
Expected Unlimited Loss to Payroll Ratio:	2.475	2.892	5.367
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.253	2.273	4.526
Credibility:	1.00	0.98	
Indicated Limited Loss to Payroll Ratio:	2.304	2.321	4.626
Limit Factor:	1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:	**2.605**	**3.090**	**5.696**
Indicated Relativity Change:			6.1%
Relativity to Statewide Average Loss to Payroll Ratio:			558.0%

Code: 1925 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: DIE CASTING MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	24,964,776	1	27	42	329,280	427,056	756,336	3.030
2018	27,921,741	3	26	59	741,784	758,153	1,499,937	5.372
2019	24,268,289	3	29	67	656,432	962,771	1,619,203	6.672
2020	21,933,986	4	33	53	1,088,612	866,879	1,955,491	8.915
2021	23,013,286	3	15	28	333,865	299,950	633,815	2.754
	122,102,078	14	130	249	3,149,974	3,314,808	6,464,782	

Adjusted Loss to Payroll Ratio:	2.580	2.715	5.295
Expected Unlimited Loss to Payroll Ratio:	2.843	4.145	6.988
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.588	3.257	5.846
Credibility:	0.60	0.61	
Indicated Limited Loss to Payroll Ratio:	2.583	2.928	5.511
Limit Factor:	1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:	**2.920**	**3.898**	**6.818**
Indicated Relativity Change:			-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:			668.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 2002   RHG: 1   NAICS: 31   ILDG: 1   MLDG: 3   CLASS: MACARONI MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	83,418,249	6	92	89	1,581,499	1,464,096	3,045,595	3.651
2018	107,515,467	4	113	145	2,453,101	1,792,959	4,246,060	3.949
2019	111,717,713	3	159	173	3,404,984	2,701,422	6,106,406	5.466
2020	118,778,060	1	175	151	3,670,412	2,709,689	6,380,101	5.371
2021	115,301,271	1	122	125	2,907,163	3,362,712	6,269,875	5.438
	536,730,761	15	661	683	14,017,159	12,030,878	26,048,037	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.612	2.242	4.853	
Expected Unlimited Loss to Payroll Ratio:	2.620	2.395	5.015	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.536	2.208	4.744	
Credibility:	1.00	0.94		
Indicated Limited Loss to Payroll Ratio:	2.612	2.240	4.851	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**2.776**	**2.541**	**5.316**	
Indicated Relativity Change:				6.0%
Relativity to Statewide Average Loss to Payroll Ratio:				520.9%

Code: 2003   RHG: 2   NAICS: 31   ILDG: 2   MLDG: 3   CLASS: BAKERIES AND CRACKER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	2,042,581,115	66	1,403	2,066	34,026,508	31,331,995	65,358,503	3.200
2020	2,077,678,348	40	1,504	1,845	40,330,708	36,230,104	76,560,812	3.685
2021	2,190,268,955	23	1,498	2,076	44,865,056	39,339,810	84,204,866	3.844
	6,310,528,418	129	4,405	5,987	119,222,272	106,901,909	226,124,180	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.889	1.694	3.583	
Expected Unlimited Loss to Payroll Ratio:	2.012	1.924	3.937	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.922	1.709	3.631	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.889	1.694	3.583	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**2.036**	**1.994**	**4.029**	
Indicated Relativity Change:				2.4%
Relativity to Statewide Average Loss to Payroll Ratio:				394.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2014   RHG: 5   NAICS: 31   ILDG: 2   MLDG: 1   CLASS: GRAIN OR RICE MILLING; FEED MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	154,924,601	10	98	194	2,410,628	2,099,194	4,509,822	2.911
2018	163,344,789	6	74	170	2,164,299	1,765,812	3,930,111	2.406
2019	150,250,854	3	66	133	1,791,695	1,830,613	3,622,308	2.411
2020	159,209,633	8	87	168	2,850,224	2,977,924	5,828,148	3.661
2021	161,760,367	4	72	153	2,708,856	2,051,328	4,760,184	2.943
	789,490,244	31	397	818	11,925,702	10,724,871	22,650,573	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.511	1.358	2.869	
Expected Unlimited Loss to Payroll Ratio:	1.725	1.790	3.516	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.539	1.343	2.882	
Credibility:	1.00	0.90		
Indicated Limited Loss to Payroll Ratio:	1.511	1.357	2.868	
Limit Factor:	1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:	**1.743**	**1.892**	**3.636**	
Indicated Relativity Change:				3.4%
Relativity to Statewide Average Loss to Payroll Ratio:				356.2%

Code: 2030   RHG: 5   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: SUGAR MFG OR REFINING – BEET OR CANE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	46,087,884	0	12	29	299,693	220,444	520,137	1.129
2018	46,651,151	0	11	24	226,924	378,196	605,120	1.297
2019	50,355,263	1	16	32	742,260	573,328	1,315,588	2.613
2020	53,903,186	2	18	22	1,352,634	1,051,352	2,403,986	4.460
2021	58,656,178	1	14	36	685,395	892,621	1,578,016	2.690
	255,653,662	4	71	143	3,306,906	3,115,941	6,422,847	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.294	1.219	2.512	
Expected Unlimited Loss to Payroll Ratio:	1.213	1.526	2.738	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.082	1.145	2.227	
Credibility:	0.57	0.54		
Indicated Limited Loss to Payroll Ratio:	1.202	1.185	2.387	
Limit Factor:	1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:	**1.387**	**1.652**	**3.040**	
Indicated Relativity Change:				11.0%
Relativity to Statewide Average Loss to Payroll Ratio:				297.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 2063   RHG: 3   NAICS: 31   ILDG: 2   MLDG: 2   CLASS: DAIRY PRODUCTS OR ICE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	821,914,006	24	328	701	8,939,650	7,718,178	16,657,828	2.027
2020	879,692,049	13	401	717	11,355,066	9,429,964	20,785,030	2.363
2021	910,972,102	6	449	802	13,817,279	9,845,818	23,663,097	2.598
	2,612,578,157	43	1,178	2,220	34,111,995	26,993,959	61,105,954	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.306	1.033	2.339	
Expected Unlimited Loss to Payroll Ratio:	1.243	1.180	2.423	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.166	1.002	2.167	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.306	1.033	2.339	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.433**	**1.273**	**2.705**	
Indicated Relativity Change:				11.7%
Relativity to Statewide Average Loss to Payroll Ratio:				265.1%

INCLUDES EXPERIENCE OF 2150 D1-1-20

Code: 2081   RHG: 2   NAICS: 31   ILDG: 4   MLDG: 3   CLASS: BUTCHERING; STOCKYARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	136,979,365	8	96	401	2,511,138	2,915,496	5,426,634	3.962
2019	161,537,228	13	116	390	3,641,049	3,520,851	7,161,900	4.434
2020	157,141,333	4	113	356	3,463,084	3,795,885	7,258,969	4.619
2021	187,232,438	2	117	360	4,049,387	4,722,663	8,772,050	4.685
	642,890,364	27	442	1,507	13,664,658	14,954,895	28,619,553	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.126	2.326	4.452	
Expected Unlimited Loss to Payroll Ratio:	2.628	3.349	5.977	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.510	2.975	5.485	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.126	2.326	4.452	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**2.290**	**2.738**	**5.028**	
Indicated Relativity Change:				-15.9%
Relativity to Statewide Average Loss to Payroll Ratio:				492.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 2095   RHG: 2   NAICS: 31   ILDG: 3   MLDG: 3   CLASS: MEAT PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	308,159,037	12	371	521	6,086,013	7,208,198	13,294,211	4.314
2020	389,697,950	11	339	538	6,134,717	6,891,207	13,025,924	3.343
2021	401,786,800	4	345	644	7,822,321	8,325,717	16,148,038	4.019
	1,099,643,787	27	1,055	1,703	20,043,051	22,425,122	42,468,173	

Adjusted Loss to Payroll Ratio:		1.823	2.039	3.862
Expected Unlimited Loss to Payroll Ratio:		2.054	2.395	4.449
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.962	2.128	4.090
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		1.823	2.039	3.862
Limit Factor:		1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:		**1.964**	**2.400**	**4.364**
Indicated Relativity Change:				-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:				427.6%

Code: 2102   RHG: 4   NAICS: 31   ILDG: 1   MLDG: 3   CLASS: FRUIT/VEGETABLE EVAPORATION/DEHYDRATING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	48,129,628	0	36	99	667,919	698,749	1,366,668	2.840
2018	52,855,089	4	31	81	622,231	809,539	1,431,770	2.709
2019	99,468,647	3	54	157	1,108,665	1,561,332	2,669,997	2.684
2020	92,272,333	3	43	115	1,542,242	1,338,045	2,880,287	3.122
2021	95,431,553	1	56	152	823,192	1,530,626	2,353,818	2.466
	388,157,249	11	220	604	4,764,249	5,938,291	10,702,540	

Adjusted Loss to Payroll Ratio:		1.227	1.530	2.757
Expected Unlimited Loss to Payroll Ratio:		1.537	2.176	3.713
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.400	1.710	3.109
Credibility:		0.75	0.75	
Indicated Limited Loss to Payroll Ratio:		1.271	1.576	2.847
Limit Factor:		1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:		**1.437**	**2.098**	**3.535**
Indicated Relativity Change:				-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:				346.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 2107   RHG: 1   NAICS: 31   ILDG: 2 MLDG: 1 CLASS: FRUIT – FRESH FRUIT PACKING AND HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	292,804,230	12	245	562	3,421,967	4,002,826	7,424,793	2.536
2019	311,270,757	12	221	480	3,562,042	4,491,825	8,053,867	2.587
2020	318,737,250	4	260	464	4,032,354	4,999,531	9,031,885	2.834
2021	348,363,351	5	224	512	4,129,419	5,408,587	9,538,006	2.738
	1,271,175,588	33	950	2,018	15,145,781	18,902,768	34,048,549	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.191	1.487	2.679	
Expected Unlimited Loss to Payroll Ratio:	1.319	1.667	2.987	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.277	1.537	2.814	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.191	1.487	2.679	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**1.266**	**1.687**	**2.953**	
Indicated Relativity Change:				-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:				289.4%

Code: 2108   RHG: 2   NAICS: 31   ILDG: 1 MLDG: 2 CLASS: FRUIT – CITRUS FRUIT PACKING AND HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	242,886,894	17	197	418	3,908,883	3,998,484	7,907,367	3.256
2019	272,425,546	13	227	378	4,269,335	4,516,951	8,786,286	3.225
2020	299,925,278	10	239	377	4,586,669	4,197,811	8,784,480	2.929
2021	299,381,239	2	208	396	3,983,308	4,151,075	8,134,383	2.717
	1,114,618,957	42	871	1,569	16,748,195	16,864,322	33,612,517	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.503	1.513	3.016	
Expected Unlimited Loss to Payroll Ratio:	1.613	1.738	3.351	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.541	1.544	3.084	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.503	1.513	3.016	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.619**	**1.781**	**3.400**	
Indicated Relativity Change:				1.5%
Relativity to Statewide Average Loss to Payroll Ratio:				333.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 2109   RHG: 3   NAICS: 31   ILDG: 4   MLDG: 2   CLASS: FRUIT – DRIED FRUIT PACKING AND HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	130,791,338	10	98	218	2,752,454	1,690,319	4,442,773	3.397
2018	126,501,924	5	92	172	2,143,060	1,927,854	4,070,914	3.218
2019	122,190,025	8	98	165	1,879,422	1,742,615	3,622,037	2.964
2020	132,464,532	6	95	184	3,527,944	3,435,458	6,963,402	5.257
2021	149,029,058	2	112	238	2,797,296	2,420,933	5,218,229	3.501
	660,976,877	31	495	977	13,100,176	11,217,178	24,317,354	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.982	1.697	3.679	
Expected Unlimited Loss to Payroll Ratio:	2.059	1.732	3.791	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.931	1.471	3.401	
Credibility:	1.00	0.87		
Indicated Limited Loss to Payroll Ratio:	1.982	1.667	3.649	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**2.175**	**2.054**	**4.229**	
Indicated Relativity Change:				11.5%
Relativity to Statewide Average Loss to Payroll Ratio:				414.3%

Code: 2111   RHG: 2   NAICS: 31   ILDG: 4   MLDG: 3   CLASS: FRUIT/VEGETABLE PRESERVING/PICKLING; OLIVE HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	459,528,749	13	259	446	4,773,949	5,775,744	10,549,693	2.296
2020	442,287,715	10	303	490	6,608,519	7,711,146	14,319,665	3.238
2021	473,021,672	6	290	441	9,231,147	8,624,536	17,855,683	3.775
	1,374,838,136	29	852	1,377	20,613,615	22,111,426	42,725,042	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.499	1.608	3.108	
Expected Unlimited Loss to Payroll Ratio:	1.487	1.718	3.205	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.420	1.526	2.947	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.499	1.608	3.108	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.615**	**1.893**	**3.508**	
Indicated Relativity Change:				9.5%
Relativity to Statewide Average Loss to Payroll Ratio:				343.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 2113   RHG: 3   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: FISH OR SEAFOOD PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	45,657,708	3	56	95	794,972	945,276	1,740,248	3.812
2018	43,457,204	5	53	82	962,916	1,011,300	1,974,216	4.543
2019	46,939,336	6	52	59	1,550,062	1,154,193	2,704,255	5.761
2020	50,100,413	0	65	58	1,585,323	1,524,315	3,109,638	6.207
2021	40,533,104	0	36	58	1,034,724	879,770	1,914,494	4.723
	226,687,765	14	262	352	5,927,997	5,514,854	11,442,851	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.615	2.433	5.048	
Expected Unlimited Loss to Payroll Ratio:	2.750	3.008	5.758	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.579	2.554	5.132	
Credibility:	0.77	0.71		
Indicated Limited Loss to Payroll Ratio:	2.607	2.468	5.075	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**2.860**	**3.040**	**5.901**	
Indicated Relativity Change:				2.5%
Relativity to Statewide Average Loss to Payroll Ratio:				578.1%

Code: 2116   RHG: 1   NAICS: 31   ILDG: 3   MLDG: 2   CLASS: JUICE OR JUICE CONCENTRATE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	130,351,969	4	81	227	1,414,073	1,838,550	3,252,623	2.495
2018	136,670,934	3	95	195	1,530,552	1,726,928	3,257,480	2.383
2019	114,895,511	2	77	141	1,191,132	1,637,249	2,828,381	2.462
2020	127,938,812	5	91	139	1,992,351	1,888,245	3,880,596	3.033
2021	160,904,555	1	89	182	2,601,873	2,151,423	4,753,296	2.954
	670,761,781	15	433	884	8,729,981	9,242,395	17,972,375	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.302	1.378	2.679	
Expected Unlimited Loss to Payroll Ratio:	1.495	1.757	3.252	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.447	1.620	3.067	
Credibility:	0.94	0.91		
Indicated Limited Loss to Payroll Ratio:	1.310	1.400	2.710	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**1.392**	**1.588**	**2.981**	
Indicated Relativity Change:				-8.3%
Relativity to Statewide Average Loss to Payroll Ratio:				292.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 2117   RHG: 2   NAICS: 31   ILDG: 1   MLDG: 3   CLASS: FRUIT/VEGETABLE PROCESSING – FROZEN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	86,685,467	6	66	122	2,060,105	2,214,800	4,274,905	4.932
2018	81,290,818	5	66	106	1,757,292	1,893,468	3,650,760	4.491
2019	74,017,208	1	87	102	1,202,635	1,463,139	2,665,774	3.602
2020	81,054,518	3	66	98	1,750,435	1,758,013	3,508,448	4.329
2021	86,516,298	1	70	151	1,055,091	1,335,277	2,390,368	2.763
	409,564,309	16	355	579	7,825,558	8,664,697	16,490,255	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.911	2.116	4.026	
Expected Unlimited Loss to Payroll Ratio:	2.188	2.609	4.797	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.089	2.318	4.407	
Credibility:	0.89	0.86		
Indicated Limited Loss to Payroll Ratio:	1.929	2.144	4.073	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**2.079**	**2.523**	**4.602**	
Indicated Relativity Change:				-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:				450.9%

Code: 2121   RHG: 1   NAICS: 31   ILDG: 4   MLDG: 1   CLASS: BREWERIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	344,908,357	2	111	299	2,741,962	1,538,679	4,280,641	1.241
2018	348,009,374	6	137	247	3,157,411	2,780,118	5,937,529	1.706
2019	349,614,236	7	149	273	4,509,749	2,778,639	7,288,388	2.085
2020	326,158,819	4	135	232	3,396,166	3,262,636	6,658,802	2.042
2021	365,111,852	1	113	231	3,124,219	2,422,260	5,546,479	1.519
	1,733,802,638	20	645	1,282	16,929,506	12,782,333	29,711,839	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.976	0.737	1.714	
Expected Unlimited Loss to Payroll Ratio:	1.138	0.844	1.981	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.101	0.778	1.879	
Credibility:	1.00	0.99		
Indicated Limited Loss to Payroll Ratio:	0.976	0.738	1.714	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**1.038**	**0.837**	**1.875**	
Indicated Relativity Change:				-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:				183.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 2123   RHG: 2   NAICS: 31   ILDG: 4 MLDG: 4 CLASS: FRUIT/VEGETABLE PROCESSING – FRESH – READY-TO-EAT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	518,924,482	21	439	692	9,736,747	9,017,454	18,754,201	3.614
2020	541,650,638	10	346	767	8,868,389	9,699,603	18,567,992	3.428
2021	548,527,182	3	381	631	9,401,479	9,645,361	19,046,840	3.472
	1,609,102,302	34	1,166	2,090	28,006,615	28,362,418	56,369,034	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.741	1.763	3.503	
Expected Unlimited Loss to Payroll Ratio:	1.864	2.007	3.871	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.780	1.783	3.563	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.741	1.763	3.503	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.875**	**2.075**	**3.950**	
Indicated Relativity Change:				2.0%
Relativity to Statewide Average Loss to Payroll Ratio:				387.0%

Code: 2142   RHG: 2   NAICS: 31   ILDG: 2 MLDG: 3 CLASS: WINERIES; DISTILLING; VINEGAR MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	923,268,872	14	301	761	7,081,595	6,599,058	13,680,653	1.482
2020	896,811,010	13	315	626	8,402,070	8,069,224	16,471,294	1.837
2021	983,975,832	9	295	667	7,937,252	7,254,523	15,191,775	1.544
	2,804,055,714	36	911	2,054	23,420,916	21,922,805	45,343,721	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.835	0.782	1.617	
Expected Unlimited Loss to Payroll Ratio:	0.892	0.964	1.856	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.852	0.856	1.708	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.835	0.782	1.617	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.900**	**0.920**	**1.820**	
Indicated Relativity Change:				-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:				178.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 2163   RHG: 3   NAICS: 31   ILDG: 2   MLDG: 3   CLASS: BOTTLING – BEVERAGES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	974,245,099	42	671	1,469	19,822,687	17,898,297	37,720,984	3.872
2020	1,096,956,867	16	755	1,597	23,310,794	21,166,116	44,476,910	4.055
2021	1,153,965,872	2	786	1,717	24,747,972	22,660,185	47,408,157	4.108
	3,225,167,838	60	2,212	4,783	67,881,452	61,724,598	129,606,051	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.105	1.914	4.019	
Expected Unlimited Loss to Payroll Ratio:	2.353	2.385	4.738	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.207	2.025	4.232	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.105	1.914	4.019	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**2.309**	**2.357**	**4.667**	
Indicated Relativity Change:				-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:				457.2%

Code: 2222   RHG: 3   NAICS: 31   ILDG: 1   MLDG: 3   CLASS: SPINNING, WEAVING, OR FIBER PROCESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	38,758,034	4	14	35	565,202	530,086	1,095,288	2.826
2018	36,856,211	4	24	33	504,318	441,369	945,687	2.566
2019	35,769,211	2	18	45	604,018	479,772	1,083,790	3.030
2020	34,868,291	0	19	33	755,262	943,197	1,698,459	4.871
2021	50,257,872	0	42	50	533,393	762,618	1,296,011	2.579
	196,509,619	10	117	196	2,962,194	3,157,042	6,119,235	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.507	1.607	3.114	
Expected Unlimited Loss to Payroll Ratio:	1.490	1.590	3.080	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.398	1.350	2.747	
Credibility:	0.57	0.52		
Indicated Limited Loss to Payroll Ratio:	1.460	1.482	2.942	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.602**	**1.826**	**3.428**	
Indicated Relativity Change:				11.3%
Relativity to Statewide Average Loss to Payroll Ratio:				335.9%

INCLUDES EXPERIENCE OF 2211 D-1-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 2362   RHG: 4   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: KNITTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	30,407,093	1	50	27	1,078,469	768,794	1,847,263	6.075
2018	24,140,895	6	42	15	1,085,715	934,188	2,019,903	8.367
2019	20,147,080	1	33	11	522,151	638,006	1,160,157	5.758
2020	18,596,984	1	13	5	375,048	356,770	731,818	3.935
2021	20,381,733	0	24	4	896,651	580,132	1,476,783	7.246
	113,673,785	9	162	62	3,958,033	3,277,890	7,235,923	

Adjusted Loss to Payroll Ratio:	3.482	2.884	6.366
Expected Unlimited Loss to Payroll Ratio:	5.043	5.384	10.427
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	4.591	4.231	8.822
Credibility:	0.73	0.66	
Indicated Limited Loss to Payroll Ratio:	3.777	3.347	7.124
Limit Factor:	1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:	**4.270**	**4.457**	**8.727**
Indicated Relativity Change:			-16.3%
Relativity to Statewide Average Loss to Payroll Ratio:			855.0%

Code: 2402   RHG: 3   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: CARPET OR RUG MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	19,611,591	2	18	25	736,966	662,329	1,399,295	7.135
2018	26,014,549	2	17	35	364,893	374,561	739,454	2.842
2019	17,352,622	2	19	16	1,040,591	605,387	1,645,978	9.485
2020	33,176,692	1	34	44	1,057,712	1,064,115	2,121,827	6.396
2021	32,154,551	1	34	30	830,176	1,288,496	2,118,672	6.589
	128,310,005	8	122	150	4,030,339	3,994,888	8,025,227	

Adjusted Loss to Payroll Ratio:	3.141	3.113	6.255
Expected Unlimited Loss to Payroll Ratio:	3.098	2.728	5.825
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.905	2.316	5.221
Credibility:	0.64	0.54	
Indicated Limited Loss to Payroll Ratio:	3.056	2.747	5.804
Limit Factor:	1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:	**3.354**	**3.384**	**6.738**
Indicated Relativity Change:			15.7%
Relativity to Statewide Average Loss to Payroll Ratio:			660.1%

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Code: 2413   RHG: 3   NAICS: 31   ILDG: 4 MLDG: 4 CLASS: TEXTILES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	105,177,753	5	72	79	1,617,674	1,390,177	3,007,851	2.860
2018	125,393,611	5	71	67	1,689,916	1,282,070	2,971,986	2.370
2019	116,456,953	4	67	73	1,703,622	1,262,527	2,966,149	2.547
2020	105,012,889	2	50	63	1,349,011	973,974	2,322,985	2.212
2021	112,243,094	0	56	51	1,591,386	1,734,196	3,325,582	2.963
	564,284,299	16	316	333	7,951,610	6,642,944	14,594,553	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.409	1.177	2.586	
Expected Unlimited Loss to Payroll Ratio:	1.621	1.451	3.071	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.520	1.232	2.751	
Credibility:	0.90	0.76		
Indicated Limited Loss to Payroll Ratio:	1.421	1.190	2.611	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.559**	**1.466**	**3.025**	
Indicated Relativity Change:				-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:				296.4%

Code: 2501   RHG: 1   NAICS: 31   ILDG: 4 MLDG: 4 CLASS: CLOTHING MFG; HAT MFG; TAILORING; LAMPSHADE MFG; FLOWER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,061,744,464	56	1,033	740	22,272,997	23,388,366	45,661,363	4.301
2020	993,556,594	37	702	706	16,654,827	17,354,852	34,009,679	3.423
2021	1,214,057,641	10	728	792	22,055,363	21,186,583	43,241,946	3.562
	3,269,358,699	103	2,463	2,238	60,983,188	61,929,801	122,912,989	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.865	1.894	3.760	
Expected Unlimited Loss to Payroll Ratio:	2.062	2.194	4.256	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.996	2.023	4.019	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.865	1.894	3.760	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**1.982**	**2.149**	**4.132**	
Indicated Relativity Change:				-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:				404.8%

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Code: 2570   RHG: 2   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: MATTRESS OR BOX SPRINGS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	74,284,619	6	79	124	1,833,201	1,607,494	3,440,695	4.632
2018	71,235,172	0	88	128	1,937,428	1,910,663	3,848,091	5.402
2019	65,431,953	2	48	90	1,379,428	1,073,864	2,453,292	3.749
2020	76,695,397	1	82	114	2,122,578	2,032,273	4,154,851	5.417
2021	83,060,292	0	80	98	1,885,337	1,663,073	3,548,410	4.272
	370,707,433	9	377	554	9,157,973	8,287,367	17,445,340	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.470	2.236	4.706	
Expected Unlimited Loss to Payroll Ratio:	2.758	2.796	5.554	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.634	2.484	5.118	
Credibility:	0.94	0.85		
Indicated Limited Loss to Payroll Ratio:	2.480	2.273	4.752	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**2.672**	**2.675**	**5.347**	
Indicated Relativity Change:				-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:				523.8%

Code: 2571   RHG: 2   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: PILLOW, QUILT, COMFORTER OR CUSHION MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	67,849,219	4	69	98	1,723,751	1,488,388	3,212,139	4.734
2018	68,611,377	11	77	130	2,000,664	1,717,206	3,717,870	5.419
2019	75,104,057	0	110	128	2,850,411	2,000,649	4,851,060	6.459
2020	72,330,319	3	67	92	1,626,927	1,223,318	2,850,245	3.941
2021	80,780,060	1	71	113	1,576,656	1,868,041	3,444,697	4.264
	364,675,033	19	394	561	9,778,409	8,297,602	18,076,011	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.681	2.275	4.957	
Expected Unlimited Loss to Payroll Ratio:	2.888	2.720	5.607	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.758	2.416	5.174	
Credibility:	0.95	0.84		
Indicated Limited Loss to Payroll Ratio:	2.685	2.299	4.983	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**2.893**	**2.705**	**5.598**	
Indicated Relativity Change:				-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:				548.5%

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Code: 2576   RHG: 3   NAICS: 31   ILDG: 4   MLDG: 3   CLASS: AWNING, TARP OR CANVAS GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	94,345,019	9	59	110	2,023,468	2,046,115	4,069,583	4.314
2018	100,199,560	8	61	151	1,886,934	2,336,737	4,223,671	4.215
2019	102,312,382	5	67	110	2,363,797	2,244,327	4,608,124	4.504
2020	105,515,428	3	72	100	1,784,181	1,878,420	3,662,601	3.471
2021	121,926,464	3	69	78	2,820,135	2,792,628	5,612,763	4.603
	524,298,853	28	328	549	10,878,515	11,298,227	22,176,743	

Adjusted Loss to Payroll Ratio:	2.075	2.155	4.230
Expected Unlimited Loss to Payroll Ratio:	2.077	2.401	4.478
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.948	2.039	3.986
Credibility:	0.96	0.90	
Indicated Limited Loss to Payroll Ratio:	2.070	2.144	4.213
Limit Factor:	1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:	**2.271**	**2.640**	**4.912**
Indicated Relativity Change:			9.7%
Relativity to Statewide Average Loss to Payroll Ratio:			481.2%

Code: 2584   RHG: 1   NAICS: 56   ILDG: 3   MLDG: 3   CLASS: CARPET, RUG OR UPHOLSTERY CLEANING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	89,780,384	3	83	80	1,495,474	1,296,720	2,792,194	3.110
2018	86,347,210	3	69	67	1,006,470	839,416	1,845,886	2.138
2019	87,317,961	5	70	80	1,410,901	1,574,680	2,985,581	3.419
2020	84,548,480	2	65	41	1,542,417	1,189,531	2,731,948	3.231
2021	91,578,572	1	69	52	1,574,133	1,409,747	2,983,880	3.258
	439,572,607	14	356	320	7,029,394	6,310,094	13,339,487	

Adjusted Loss to Payroll Ratio:	1.599	1.436	3.035
Expected Unlimited Loss to Payroll Ratio:	1.785	1.722	3.507
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.667	1.510	3.178
Credibility:	0.85	0.76	
Indicated Limited Loss to Payroll Ratio:	1.609	1.453	3.063
Limit Factor:	1.063	1.135	
Selected (Unlimited) Loss to Payroll Ratio:	**1.710**	**1.649**	**3.359**
Indicated Relativity Change:			-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:			329.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2585   RHG: 1   NAICS: 81   ILDG: 4 MLDG: 4 CLASS: LAUNDRIES; DYEING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	605,848,044	38	624	845	15,196,300	13,846,758	29,043,058	4.794
2020	525,371,120	12	398	538	12,198,814	10,323,230	22,522,044	4.287
2021	594,065,268	5	369	844	11,819,209	11,154,166	22,973,375	3.867
	1,725,284,432	55	1,391	2,227	39,214,322	35,324,154	74,538,476	

Adjusted Loss to Payroll Ratio:		2.273	2.047	4.320	
Expected Unlimited Loss to Payroll Ratio:		2.367	2.319	4.686	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		2.144	1.975	4.119	
Credibility:		1.00	1.00		
Indicated Limited Loss to Payroll Ratio:		2.273	2.047	4.320	
Limit Factor:		1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:		**2.416**	**2.323**	**4.739**	
Indicated Relativity Change:					1.1%
Relativity to Statewide Average Loss to Payroll Ratio:					464.3%

Code: 2589   RHG: 2   NAICS: 81   ILDG: 2 MLDG: 3 CLASS: DRY CLEANING OR LAUNDRY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	218,029,210	14	143	93	2,469,888	2,419,298	4,889,186	2.242
2018	220,950,232	6	164	84	3,318,522	3,454,904	6,773,426	3.066
2019	201,758,713	7	148	74	2,962,239	3,401,602	6,363,841	3.154
2020	143,091,433	1	92	53	1,775,293	2,260,744	4,036,037	2.821
2021	175,889,748	0	74	46	1,487,066	1,827,792	3,314,858	1.885
	959,719,336	28	621	350	12,013,009	13,364,341	25,377,350	

Adjusted Loss to Payroll Ratio:		1.252	1.393	2.644	
Expected Unlimited Loss to Payroll Ratio:		1.434	1.784	3.218	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.282	1.464	2.746	
Credibility:		1.00	1.00		
Indicated Limited Loss to Payroll Ratio:		1.252	1.393	2.644	
Limit Factor:		1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:		**1.349**	**1.639**	**2.988**	
Indicated Relativity Change:					-7.2%
Relativity to Statewide Average Loss to Payroll Ratio:					292.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2660   RHG: 2   NAICS: 31   ILDG: 3   MLDG: 2   CLASS: BOOT OR SHOE MFG OR REPAIRING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	12,624,085	0	15	18	256,613	260,336	516,949	4.095
2018	11,971,587	7	12	8	782,920	674,217	1,457,137	12.172
2019	10,986,805	2	12	6	317,300	288,635	605,935	5.515
2020	7,927,482	1	4	3	316,733	114,811	431,544	5.444
2021	9,446,905	0	8	3	151,088	129,934	281,022	2.975
	52,956,864	10	51	38	1,824,654	1,467,933	3,292,587	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	3.446	2.772	6.217	
Expected Unlimited Loss to Payroll Ratio:	2.916	2.693	5.610	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.785	2.393	5.178	
Credibility:	0.44	0.38		
Indicated Limited Loss to Payroll Ratio:	3.078	2.539	5.616	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**3.316**	**2.988**	**6.304**	
Indicated Relativity Change:				12.4%
Relativity to Statewide Average Loss to Payroll Ratio:				617.6%

Code: 2683   RHG: 2   NAICS: 31   ILDG: 2   MLDG: 4   CLASS: LUGGAGE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	12,842,756	0	10	28	125,913	75,845	201,758	1.571
2018	12,173,403	1	6	17	311,172	243,563	554,735	4.557
2019	9,930,825	0	6	10	170,147	224,248	394,395	3.971
2020	8,546,896	0	4	6	69,669	79,680	149,349	1.747
2021	11,731,227	0	6	8	126,915	203,058	329,973	2.813
	55,225,107	1	32	69	803,815	826,394	1,630,209	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.456	1.496	2.952	
Expected Unlimited Loss to Payroll Ratio:	1.441	1.663	3.105	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.376	1.478	2.854	
Credibility:	0.34	0.32		
Indicated Limited Loss to Payroll Ratio:	1.403	1.484	2.887	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.512**	**1.746**	**3.258**	
Indicated Relativity Change:				5.0%
Relativity to Statewide Average Loss to Payroll Ratio:				319.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 2688   RHG: 1   NAICS: 31   ILDG: 4   MLDG: 3   CLASS: LEATHER GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	52,661,300	1	40	66	698,769	636,304	1,335,073	2.535
2018	53,160,660	1	46	57	1,293,577	1,243,319	2,536,896	4.772
2019	38,306,967	4	52	31	1,696,428	1,281,538	2,977,966	7.774
2020	38,455,347	1	22	24	546,439	445,416	991,855	2.579
2021	41,307,236	1	23	38	583,213	655,948	1,239,161	3.000
	223,891,509	8	183	216	4,818,426	4,262,525	9,080,951	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.152	1.904	4.056	
Expected Unlimited Loss to Payroll Ratio:	2.122	2.066	4.187	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.054	1.904	3.958	
Credibility:	0.70	0.62		
Indicated Limited Loss to Payroll Ratio:	2.122	1.904	4.026	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**2.256**	**2.160**	**4.416**	
Indicated Relativity Change:				5.5%
Relativity to Statewide Average Loss to Payroll Ratio:				432.7%

Code: 2702   RHG: 7   NAICS: 11   ILDG: 1   MLDG: 1   CLASS: LOGGING; LAND CLEARING; WOOD CHOPPING/TIE MAKING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	64,622,794	11	63	63	2,959,802	2,469,453	5,429,255	8.401
2018	65,093,415	7	54	46	1,720,803	1,484,020	3,204,823	4.923
2019	70,728,454	11	58	75	2,565,566	3,548,101	6,113,667	8.644
2020	81,626,803	13	44	48	3,082,882	3,718,340	6,801,222	8.332
2021	89,212,038	3	69	49	3,324,861	3,463,530	6,788,391	7.609
	371,283,504	45	288	281	13,653,913	14,683,443	28,337,357	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	3.677	3.955	7.632	
Expected Unlimited Loss to Payroll Ratio:	4.845	7.063	11.908	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	3.770	3.932	7.702	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	3.677	3.955	7.632	
Limit Factor:	1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:	**4.833**	**7.153**	**11.986**	
Indicated Relativity Change:				0.7%
Relativity to Statewide Average Loss to Payroll Ratio:				1174.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2710   RHG: 1   NAICS: 31   ILDG: 4   MLDG: 2   CLASS: SAWMILLS OR SHINGLE MILLS; LOG CHIPPING; WOOD TREATING/PRESERVING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	73,614,916	1	59	100	997,211	1,187,340	2,184,551	2.968
2018	74,847,398	4	53	92	1,575,461	1,381,169	2,956,630	3.950
2019	73,007,259	3	50	90	1,536,312	1,487,791	3,024,103	4.142
2020	80,202,142	2	51	96	1,472,951	2,308,729	3,781,680	4.715
2021	83,988,901	1	45	100	2,051,584	1,886,474	3,938,058	4.689
	385,660,616	11	258	478	7,633,519	8,251,503	15,885,022	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.979	2.140	4.119	
Expected Unlimited Loss to Payroll Ratio:	2.278	2.527	4.805	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.205	2.330	4.534	
Credibility:	0.89	0.84		
Indicated Limited Loss to Payroll Ratio:	2.004	2.170	4.173	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**2.129**	**2.462**	**4.591**	
Indicated Relativity Change:				-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:				449.8%

Code: 2727   RHG: 7   NAICS: 11   ILDG: 3   MLDG: 1   CLASS: LOG HAULING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	14,888,332	4	13	10	1,306,992	546,616	1,853,608	12.450
2018	14,571,221	2	11	9	509,591	344,278	853,869	5.860
2019	15,010,529	6	12	8	1,451,660	1,706,736	3,158,396	21.041
2020	17,593,415	1	3	2	327,454	1,012,253	1,339,707	7.615
2021	20,597,797	0	13	6	723,587	338,899	1,062,486	5.158
	82,661,295	13	52	35	4,319,283	3,948,782	8,268,065	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	5.225	4.777	10.002	
Expected Unlimited Loss to Payroll Ratio:	5.365	5.995	11.361	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	4.175	3.338	7.513	
Credibility:	0.62	0.53		
Indicated Limited Loss to Payroll Ratio:	4.831	4.105	8.936	
Limit Factor:	1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:	**6.348**	**7.425**	**13.774**	
Indicated Relativity Change:				21.2%
Relativity to Statewide Average Loss to Payroll Ratio:				1349.5%

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Code: 2731   RHG: 4   NAICS: 31   ILDG: 2   MLDG: 4   CLASS: PLANING OR MOULDING MILLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	82,688,093	5	55	119	1,363,662	1,292,019	2,655,681	3.212
2018	94,912,927	4	55	124	1,405,689	1,547,080	2,952,769	3.111
2019	92,554,580	8	56	145	1,980,884	1,739,452	3,720,336	4.020
2020	88,203,699	1	48	109	953,026	1,169,096	2,122,122	2.406
2021	100,838,417	1	77	115	2,034,412	2,410,325	4,444,737	4.408
	459,197,715	19	291	612	7,737,672	8,157,973	15,895,645	

Adjusted Loss to Payroll Ratio:	1.685	1.777	3.462
Expected Unlimited Loss to Payroll Ratio:	1.691	1.854	3.545
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.540	1.457	2.997
Credibility:	0.83	0.75	
Indicated Limited Loss to Payroll Ratio:	1.660	1.696	3.356
Limit Factor:	1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:	**1.877**	**2.258**	**4.135**
Indicated Relativity Change:			16.6%
Relativity to Statewide Average Loss to Payroll Ratio:			405.1%

Code: 2757   RHG: 2   NAICS: 31   ILDG: 2   MLDG: 1   CLASS: PALLET MFG, REPAIR OR RECONDITIONING; PALLET DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	117,449,441	9	175	325	2,285,030	2,909,407	5,194,437	4.423
2018	130,490,536	6	169	285	2,402,770	2,516,480	4,919,250	3.770
2019	131,578,439	11	136	225	2,471,575	2,736,957	5,208,532	3.958
2020	145,706,011	7	156	245	3,916,608	4,242,041	8,158,649	5.599
2021	168,952,814	3	234	301	5,149,828	4,470,618	9,620,446	5.694
	694,177,241	36	870	1,381	16,225,811	16,875,503	33,101,313	

Adjusted Loss to Payroll Ratio:	2.337	2.431	4.768
Expected Unlimited Loss to Payroll Ratio:	2.461	2.831	5.292
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.350	2.515	4.865
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	2.337	2.431	4.768
Limit Factor:	1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:	**2.518**	**2.861**	**5.380**
Indicated Relativity Change:			1.7%
Relativity to Statewide Average Loss to Payroll Ratio:			527.1%

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Code: 2759   RHG: 2   NAICS: 31   ILDG: 2   MLDG: 1   CLASS: WOODEN BOX OR CONTAINER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	58,209,597	5	67	134	1,058,491	1,596,168	2,654,659	4.561
2018	58,471,810	2	58	103	950,799	1,008,617	1,959,416	3.351
2019	68,196,619	2	51	144	958,119	735,634	1,693,753	2.484
2020	61,878,478	3	61	60	1,402,934	1,507,181	2,910,115	4.703
2021	69,228,095	0	52	95	808,579	1,096,018	1,904,597	2.751
	315,984,599	12	289	536	5,178,922	5,943,618	11,122,540	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.639	1.881	3.520	
Expected Unlimited Loss to Payroll Ratio:	1.956	2.391	4.347	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.868	2.124	3.992	
Credibility:	0.77	0.75		
Indicated Limited Loss to Payroll Ratio:	1.691	1.942	3.633	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.822**	**2.286**	**4.108**	
Indicated Relativity Change:				-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:				402.5%

Code: 2790   RHG: 2   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: PATTERN OR MODEL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	130,914,394	1	41	104	934,662	1,070,735	2,005,397	1.532
2018	140,369,660	8	29	104	975,286	862,621	1,837,907	1.309
2019	151,801,349	0	29	81	438,887	583,695	1,022,582	0.674
2020	131,038,075	2	64	54	1,165,914	1,084,603	2,250,517	1.717
2021	148,330,619	8	64	94	1,684,782	963,045	2,647,827	1.785
	702,454,097	19	227	437	5,199,530	4,564,700	9,764,230	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.740	0.650	1.390	
Expected Unlimited Loss to Payroll Ratio:	0.620	0.627	1.247	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.592	0.557	1.149	
Credibility:	0.67	0.60		
Indicated Limited Loss to Payroll Ratio:	0.692	0.613	1.304	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.745**	**0.721**	**1.467**	
Indicated Relativity Change:				17.6%
Relativity to Statewide Average Loss to Payroll Ratio:				143.7%

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Code: 2797   RHG: 2   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: MOBILE HOME MFG; AUTOMOBILE BODY MFG; RECREATION VEHICLE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	164,240,359	7	162	506	3,006,781	3,107,962	6,114,743	3.723
2019	178,555,412	11	175	424	4,278,483	4,619,771	8,898,254	4.983
2020	184,257,158	6	233	546	6,758,100	5,785,369	12,543,469	6.808
2021	219,153,971	8	232	566	6,483,013	7,009,262	13,492,275	6.157
	746,206,900	32	802	2,042	20,526,378	20,522,364	41,048,742	
Adjusted Loss to Payroll Ratio:					2.751	2.750	5.501	
Expected Unlimited Loss to Payroll Ratio:					2.619	2.916	5.535	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.501	2.591	5.092	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.751	2.750	5.501	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					**2.964**	**3.237**	**6.201**	
Indicated Relativity Change:								12.0%
Relativity to Statewide Average Loss to Payroll Ratio:								607.5%

Code: 2806   RHG: 3   NAICS: 31   ILDG: 3   MLDG: 2   CLASS: DOOR, SASH OR WINDOW MFG – WOOD; SHUTTER MFG – WOOD/PLASTIC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	133,092,547	4	102	253	1,575,677	1,746,214	3,321,891	2.496
2018	144,017,768	12	112	279	3,026,754	3,065,997	6,092,751	4.231
2019	153,936,988	11	109	253	3,505,254	2,615,824	6,121,078	3.976
2020	158,317,182	6	116	225	2,462,611	2,337,256	4,799,867	3.032
2021	169,280,010	4	83	217	3,046,334	2,366,934	5,413,268	3.198
	758,644,495	37	522	1,227	13,616,630	12,132,226	25,748,856	
Adjusted Loss to Payroll Ratio:					1.795	1.599	3.394	
Expected Unlimited Loss to Payroll Ratio:					1.883	2.013	3.896	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.766	1.709	3.475	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					1.795	1.602	3.397	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					**1.969**	**1.973**	**3.943**	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								386.3%

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Code: 2812   RHG: 4   NAICS: 31   ILDG: 2   MLDG: 2   CLASS: CABINET MFG – WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	564,158,420	21	365	502	7,646,338	7,291,468	14,937,806	2.648
2020	509,198,726	11	310	452	9,430,820	8,111,566	17,542,386	3.445
2021	564,613,055	6	338	435	9,079,071	8,858,054	17,937,125	3.177
	1,637,970,201	38	1,013	1,389	26,156,230	24,261,088	50,417,318	

Adjusted Loss to Payroll Ratio:		1.597	1.481	3.078
Expected Unlimited Loss to Payroll Ratio:		1.771	1.921	3.692
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.612	1.510	3.122
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		1.597	1.481	3.078
Limit Factor:		1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:		**1.805**	**1.972**	**3.777**
Indicated Relativity Change:				2.3%
Relativity to Statewide Average Loss to Payroll Ratio:				370.1%

Code: 2819   RHG: 3   NAICS: 31   ILDG: 3   MLDG: 2   CLASS: TRUSS OR BUILDING COMPONENTS MFG – WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	81,756,727	5	80	250	1,798,261	1,980,621	3,778,882	4.622
2018	105,781,092	3	98	254	1,881,005	1,689,758	3,570,763	3.376
2019	112,085,726	7	91	221	2,326,381	2,414,562	4,740,943	4.230
2020	132,253,118	2	82	220	1,117,185	1,394,824	2,512,009	1.899
2021	135,491,904	1	93	219	2,614,067	3,011,428	5,625,495	4.152
	567,368,567	18	444	1,164	9,736,898	10,491,194	20,228,092	

Adjusted Loss to Payroll Ratio:		1.716	1.849	3.565
Expected Unlimited Loss to Payroll Ratio:		1.928	2.267	4.195
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.808	1.924	3.732
Credibility:		0.96	0.91	
Indicated Limited Loss to Payroll Ratio:		1.720	1.856	3.575
Limit Factor:		1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:		**1.887**	**2.286**	**4.173**
Indicated Relativity Change:				-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:				408.8%

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Code:　2840　RHG:　1　NAICS: 31　　ILDG:　3　MLDG: 3　CLASS:　PICTURE FRAME ASSEMBLY; PICTURE OR ARTWORK FRAMING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	45,515,816	0	39	68	449,076	479,883	928,959	2.041
2018	49,975,706	1	26	60	411,822	516,862	928,684	1.858
2019	47,270,012	1	30	53	305,157	426,997	732,154	1.549
2020	44,286,612	0	16	45	356,537	444,885	801,422	1.810
2021	47,725,729	0	18	50	366,667	303,748	670,415	1.405
	234,773,875	2	129	276	1,889,259	2,172,375	4,061,634	

Adjusted Loss to Payroll Ratio:		0.805	0.925	1.730
Expected Unlimited Loss to Payroll Ratio:		1.025	1.266	2.291
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.992	1.167	2.160
Credibility:		0.53	0.52	
Indicated Limited Loss to Payroll Ratio:		0.893	1.041	1.933
Limit Factor:		1.063	1.135	
Selected (Unlimited) Loss to Payroll Ratio:		**0.949**	**1.181**	**2.129**
Indicated Relativity Change:				-7.1%
Relativity to Statewide Average Loss to Payroll Ratio:				208.6%

Code:　2842　RHG:　2　NAICS: 31　　ILDG:　2　MLDG: 3　CLASS:　WOOD PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	92,785,662	4	74	168	1,369,244	1,428,660	2,797,904	3.015
2018	100,036,330	4	83	164	2,056,246	2,067,308	4,123,554	4.122
2019	91,911,478	4	71	150	1,274,411	1,245,851	2,520,262	2.742
2020	88,576,439	3	55	142	1,638,361	1,519,599	3,157,960	3.565
2021	112,774,563	0	79	171	1,660,743	2,024,989	3,685,732	3.268
	486,084,472	15	362	795	7,999,005	8,286,407	16,285,412	

Adjusted Loss to Payroll Ratio:		1.646	1.705	3.350
Expected Unlimited Loss to Payroll Ratio:		1.655	1.951	3.606
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.580	1.733	3.314
Credibility:		0.86	0.82	
Indicated Limited Loss to Payroll Ratio:		1.636	1.710	3.346
Limit Factor:		1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:		**1.763**	**2.013**	**3.776**
Indicated Relativity Change:				4.7%
Relativity to Statewide Average Loss to Payroll Ratio:				369.9%

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Code: 2852   RHG: 1   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: WINDOW BLIND MFG OR ASSEMBLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	39,366,339	1	29	114	650,900	755,662	1,406,562	3.573
2018	37,648,897	3	43	91	1,021,163	1,324,392	2,345,555	6.230
2019	37,721,088	2	52	56	834,156	982,009	1,816,165	4.815
2020	32,837,823	1	68	41	1,493,442	1,740,183	3,233,625	9.847
2021	30,206,915	0	14	26	229,052	361,246	590,298	1.954
	177,781,062	7	206	328	4,228,713	5,163,491	9,392,204	

Adjusted Loss to Payroll Ratio:	2.379	2.904	5.283	
Expected Unlimited Loss to Payroll Ratio:	2.665	2.973	5.638	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.580	2.740	5.320	
Credibility:	0.70	0.66		
Indicated Limited Loss to Payroll Ratio:	2.439	2.849	5.288	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**2.593**	**3.232**	**5.824**	
Indicated Relativity Change:				3.3%
Relativity to Statewide Average Loss to Payroll Ratio:				570.7%

Code: 2881   RHG: 2   NAICS: 31   ILDG: 2   MLDG: 1   CLASS: FURNITURE ASSEMBLING; COFFIN/CASKET MFG OR ASSEMBLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	11,622,288	2	9	16	138,806	189,952	328,758	2.829
2018	12,368,776	2	15	31	484,777	368,302	853,079	6.897
2019	13,742,061	0	14	23	288,560	203,417	491,977	3.580
2020	13,426,744	2	21	18	953,420	858,537	1,811,957	13.495
2021	14,969,868	0	5	19	111,306	134,412	245,718	1.641
	66,129,736	6	64	107	1,976,869	1,754,620	3,731,489	

Adjusted Loss to Payroll Ratio:	2.989	2.653	5.643	
Expected Unlimited Loss to Payroll Ratio:	2.434	2.394	4.829	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.325	2.127	4.452	
Credibility:	0.45	0.40		
Indicated Limited Loss to Payroll Ratio:	2.624	2.338	4.962	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**2.827**	**2.752**	**5.579**	
Indicated Relativity Change:				15.5%
Relativity to Statewide Average Loss to Payroll Ratio:				546.6%

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Code: 2883   RHG: 2   NAICS: 31   ILDG: 3   MLDG: 3   CLASS: FURNITURE MFG – WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	103,080,957	20	197	255	3,784,656	3,525,991	7,310,647	7.092
2018	83,177,662	10	108	221	2,181,743	2,419,839	4,601,582	5.532
2019	77,364,056	5	110	154	2,251,911	2,263,486	4,515,397	5.837
2020	72,510,799	2	81	140	1,947,673	1,851,709	3,799,382	5.240
2021	89,277,884	2	106	138	3,659,523	3,377,422	7,036,945	7.882
	425,411,358	39	602	908	13,825,506	13,438,447	27,263,953	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	3.250	3.159	6.409	
Expected Unlimited Loss to Payroll Ratio:	3.580	4.221	7.800	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	3.419	3.750	7.168	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	3.250	3.159	6.409	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**3.502**	**3.718**	**7.220**	
Indicated Relativity Change:				-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:				707.3%

Code: 2915   RHG: 4   NAICS: 31   ILDG: 1   MLDG: 1   CLASS: VENEER OR VENEER PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	14,080,254	1	15	13	354,392	349,575	703,967	5.000
2018	14,699,898	1	7	25	90,524	141,435	231,959	1.578
2019	15,854,199	0	3	14	27,899	54,955	82,854	0.523
2020	15,237,581	1	7	20	213,647	197,037	410,684	2.695
2021	15,773,473	0	6	21	118,477	172,636	291,113	1.846
	75,645,404	3	38	93	804,940	915,639	1,720,579	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.064	1.210	2.275	
Expected Unlimited Loss to Payroll Ratio:	1.408	1.760	3.168	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.282	1.383	2.665	
Credibility:	0.37	0.36		
Indicated Limited Loss to Payroll Ratio:	1.200	1.321	2.522	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**1.357**	**1.759**	**3.116**	
Indicated Relativity Change:				-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:				305.3%

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Code: 2923   RHG: 3   NAICS: 31   ILDG: 3 MLDG: 1   CLASS: MUSICAL INSTRUMENT MFG – NOT METAL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	74,451,200	1	37	74	538,536	672,036	1,210,572	1.626
2018	78,540,590	3	41	96	891,521	975,523	1,867,044	2.377
2019	81,759,471	3	42	77	969,019	1,101,092	2,070,111	2.532
2020	78,614,748	0	31	71	736,899	819,893	1,556,792	1.980
2021	103,081,620	0	41	133	1,448,315	1,364,628	2,812,943	2.729
	416,447,630	7	192	451	4,584,290	4,933,172	9,517,462	

Adjusted Loss to Payroll Ratio:	1.101	1.185	2.285
Expected Unlimited Loss to Payroll Ratio:	1.081	1.405	2.486
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.014	1.193	2.206
Credibility:	0.67	0.66	
Indicated Limited Loss to Payroll Ratio:	1.072	1.187	2.260
Limit Factor:	1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:	**1.177**	**1.462**	**2.639**
Indicated Relativity Change:			6.2%
Relativity to Statewide Average Loss to Payroll Ratio:			258.6%

Code: 3018   RHG: 4   NAICS: 31   ILDG: 4 MLDG: 4   CLASS: STEEL MAKING OR PROCESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	111,591,951	3	26	70	939,561	603,433	1,542,994	1.383
2018	110,740,671	1	18	45	653,991	303,294	957,285	0.864
2019	84,431,774	1	25	39	652,423	571,646	1,224,069	1.450
2020	96,355,296	1	21	34	539,630	439,116	978,746	1.016
2021	168,068,402	0	15	21	1,156,902	944,168	2,101,070	1.250
	571,188,094	6	105	209	3,942,507	2,861,657	6,804,164	

Adjusted Loss to Payroll Ratio:	0.690	0.501	1.191
Expected Unlimited Loss to Payroll Ratio:	1.092	0.677	1.768
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.994	0.532	1.526
Credibility:	0.76	0.55	
Indicated Limited Loss to Payroll Ratio:	0.763	0.515	1.278
Limit Factor:	1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:	**0.863**	**0.686**	**1.549**
Indicated Relativity Change:			-12.4%
Relativity to Statewide Average Loss to Payroll Ratio:			151.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 3022　RHG: 3　NAICS: 31　　ILDG: 4　MLDG: 3　CLASS: PIPE, TUBE OR EXTRUSION MFG – NOT IRON OR STEEL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	81,234,104	7	73	132	1,478,329	1,267,545	2,745,874	3.380
2018	76,037,048	4	44	95	1,460,992	1,029,978	2,490,970	3.276
2019	95,072,358	3	58	73	1,558,128	1,292,956	2,851,084	2.999
2020	90,667,068	2	84	89	2,218,705	2,059,352	4,278,057	4.718
2021	100,903,174	1	67	106	2,690,699	2,746,359	5,437,058	5.388
	443,913,752	17	326	495	9,406,854	8,396,190	17,803,044	

	INDEMNITY	MEDICAL	TOTAL
Adjusted Loss to Payroll Ratio:	2.119	1.891	4.010
Expected Unlimited Loss to Payroll Ratio:	1.946	1.821	3.767
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.825	1.546	3.371
Credibility:	0.88	0.76	
Indicated Limited Loss to Payroll Ratio:	2.082	1.807	3.890
Limit Factor:	1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:	**2.285**	**2.226**	**4.511**
Indicated Relativity Change:			19.8%
Relativity to Statewide Average Loss to Payroll Ratio:			442.0%

Code: 3030　RHG: 6　NAICS: 31　　ILDG: 3　MLDG: 2　CLASS: IRON OR STEEL WORKS – STRUCTURAL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	143,861,689	9	104	200	3,001,350	2,747,948	5,749,298	3.996
2018	143,620,706	7	93	198	2,673,242	2,783,417	5,456,659	3.799
2019	146,673,322	2	96	182	1,837,279	2,590,086	4,427,365	3.019
2020	144,452,286	5	95	161	3,717,658	3,056,647	6,774,305	4.690
2021	154,336,605	6	84	164	3,753,231	3,007,587	6,760,818	4.381
	732,944,608	29	472	905	14,982,760	14,185,684	29,168,445	

	INDEMNITY	MEDICAL	TOTAL
Adjusted Loss to Payroll Ratio:	2.044	1.935	3.980
Expected Unlimited Loss to Payroll Ratio:	2.261	2.712	4.973
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.907	1.763	3.669
Credibility:	1.00	0.97	
Indicated Limited Loss to Payroll Ratio:	2.044	1.931	3.975
Limit Factor:	1.220	1.608	
Selected (Unlimited) Loss to Payroll Ratio:	**2.495**	**3.106**	**5.600**
Indicated Relativity Change:			12.6%
Relativity to Statewide Average Loss to Payroll Ratio:			548.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 3039   RHG: 4   NAICS: 31   ILDG: 3   MLDG: 3   CLASS: REINFORCING STEEL FABRICATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	69,488,485	7	58	99	1,704,828	1,572,403	3,277,231	4.716
2018	111,655,969	6	77	115	2,761,439	2,456,182	5,217,621	4.673
2019	90,906,631	8	57	96	2,410,192	2,080,744	4,490,936	4.940
2020	86,864,692	1	37	59	1,118,160	1,007,595	2,125,755	2.447
2021	82,151,477	1	48	62	2,046,662	2,071,232	4,117,894	5.013
	441,067,254	23	277	431	10,041,281	9,188,156	19,229,437	

	INDEMNITY	MEDICAL	TOTAL
Adjusted Loss to Payroll Ratio:	2.277	2.083	4.360
Expected Unlimited Loss to Payroll Ratio:	2.506	2.411	4.916
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.281	1.894	4.176
Credibility:	0.95	0.82	
Indicated Limited Loss to Payroll Ratio:	2.277	2.049	4.326
Limit Factor:	1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:	**2.574**	**2.728**	**5.302**
Indicated Relativity Change:			7.8%
Relativity to Statewide Average Loss to Payroll Ratio:			519.4%

Code: 3040   RHG: 3   NAICS: 31   ILDG: 2   MLDG: 2   CLASS: IRON OR STEEL WORKS – NON–STRUCTURAL – SHOP

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	206,047,008	9	146	273	3,682,519	3,540,174	7,222,693	3.505
2019	229,003,758	11	131	254	4,026,700	3,945,911	7,972,611	3.481
2020	225,092,621	9	143	274	4,525,175	4,251,547	8,776,722	3.899
2021	233,962,173	7	129	263	4,993,268	4,985,595	9,978,863	4.265
	894,105,560	36	549	1,064	17,227,663	16,723,226	33,950,889	

	INDEMNITY	MEDICAL	TOTAL
Adjusted Loss to Payroll Ratio:	1.927	1.870	3.797
Expected Unlimited Loss to Payroll Ratio:	2.078	2.147	4.225
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.949	1.823	3.771
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	1.927	1.870	3.797
Limit Factor:	1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:	**2.114**	**2.304**	**4.418**
Indicated Relativity Change:			4.6%
Relativity to Statewide Average Loss to Payroll Ratio:			432.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 3060   RHG: 2   NAICS: 31   ILDG: 4   MLDG: 3   CLASS: DOOR/WINDOW MFG – METAL OR PLASTIC; DOOR/WINDOW FRAME/SCREEN MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	409,010,306	16	355	570	8,527,613	8,952,278	17,479,891	4.274
2020	406,391,503	16	293	527	7,895,569	7,463,612	15,359,181	3.779
2021	465,474,379	11	261	546	10,077,346	9,741,454	19,818,800	4.258
	1,280,876,188	43	909	1,643	26,500,527	26,157,344	52,657,871	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.069	2.042	4.111	
Expected Unlimited Loss to Payroll Ratio:	2.371	2.442	4.813	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.264	2.170	4.434	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.069	2.042	4.111	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**2.229**	**2.404**	**4.633**	
Indicated Relativity Change:				-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:				453.9%

Code: 3066   RHG: 3   NAICS: 31   ILDG: 3   MLDG: 3   CLASS: SHEET METAL PRODUCTS MFG; ALUMINUM WARE MFG; COPPERSMITHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	778,218,067	19	416	880	9,001,778	8,803,832	17,805,610	2.288
2020	776,633,237	14	412	734	10,030,063	10,703,287	20,733,350	2.670
2021	857,259,927	6	389	819	12,137,924	12,303,761	24,441,685	2.851
	2,412,111,231	39	1,217	2,433	31,169,765	31,810,880	62,980,646	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.292	1.319	2.611	
Expected Unlimited Loss to Payroll Ratio:	1.370	1.625	2.995	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.285	1.380	2.665	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.292	1.319	2.611	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.418**	**1.624**	**3.042**	
Indicated Relativity Change:				1.6%
Relativity to Statewide Average Loss to Payroll Ratio:				298.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 3076   RHG: 2   NAICS: 31   ILDG: 3 MLDG: 3 CLASS: FURNITURE MFG – METAL; WHEELCHAIR MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	217,550,197	15	151	301	3,418,535	2,865,925	6,284,460	2.889
2018	229,808,167	3	139	304	2,770,770	2,947,167	5,717,937	2.488
2019	234,661,829	12	155	288	4,228,699	4,043,830	8,272,529	3.525
2020	229,524,002	5	164	222	3,600,279	3,613,468	7,213,747	3.143
2021	227,542,380	3	131	202	4,871,569	3,160,401	8,031,970	3.530
	1,139,086,576	38	740	1,317	18,889,852	16,630,792	35,520,644	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.658	1.460	3.118	
Expected Unlimited Loss to Payroll Ratio:	1.675	1.749	3.424	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.600	1.554	3.154	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.658	1.460	3.118	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.787**	**1.718**	**3.505**	
Indicated Relativity Change:				2.4%
Relativity to Statewide Average Loss to Payroll Ratio:				343.4%

Code: 3081   RHG: 3   NAICS: 31   ILDG: 1 MLDG: 1 CLASS: FOUNDRIES – IRON

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	19,863,091	6	15	39	721,955	986,659	1,708,614	8.602
2018	18,774,138	3	14	52	1,131,064	645,198	1,776,262	9.461
2019	19,850,515	2	18	29	651,825	481,216	1,133,041	5.708
2020	12,892,975	0	24	20	646,255	476,081	1,122,336	8.705
2021	23,579,973	1	18	29	950,981	669,490	1,620,471	6.872
	94,960,692	12	89	169	4,102,082	3,258,643	7,360,725	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	4.320	3.432	7.751	
Expected Unlimited Loss to Payroll Ratio:	3.831	3.475	7.306	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	3.593	2.950	6.543	
Credibility:	0.62	0.53		
Indicated Limited Loss to Payroll Ratio:	4.043	3.205	7.248	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**4.436**	**3.947**	**8.384**	
Indicated Relativity Change:				14.7%
Relativity to Statewide Average Loss to Payroll Ratio:				821.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 3082   RHG: 2   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: FOUNDRIES – STEEL CASTINGS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	20,797,592	2	21	49	672,378	595,076	1,267,454	6.094
2018	14,031,082	2	16	25	383,949	289,978	673,927	4.803
2019	29,050,610	1	23	39	1,021,846	795,157	1,817,003	6.255
2020	16,546,630	1	15	19	556,392	488,536	1,044,928	6.315
2021	16,737,212	1	16	24	832,908	897,970	1,730,878	10.341
	97,163,126	7	91	156	3,467,474	3,066,717	6,534,191	

Adjusted Loss to Payroll Ratio:	3.569	3.156	6.725	
Expected Unlimited Loss to Payroll Ratio:	3.393	3.430	6.823	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	3.240	3.047	6.287	
Credibility:	0.60	0.54		
Indicated Limited Loss to Payroll Ratio:	3.437	3.106	6.543	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**3.704**	**3.656**	**7.359**	
Indicated Relativity Change:				7.9%
Relativity to Statewide Average Loss to Payroll Ratio:				721.0%

Code: 3085   RHG: 2   NAICS: 31   ILDG: 3   MLDG: 4   CLASS: FOUNDRIES – NONFERROUS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	42,597,050	5	63	87	1,377,163	1,276,027	2,653,190	6.229
2018	45,681,631	3	77	92	1,054,334	968,096	2,022,430	4.427
2019	42,025,407	3	90	76	1,618,536	1,377,667	2,996,203	7.130
2020	38,956,289	7	43	71	2,476,368	2,664,794	5,141,162	13.197
2021	33,908,922	2	47	45	1,115,511	1,314,035	2,429,546	7.165
	203,169,299	20	320	371	7,641,911	7,600,619	15,242,529	

Adjusted Loss to Payroll Ratio:	3.761	3.741	7.502	
Expected Unlimited Loss to Payroll Ratio:	3.617	3.800	7.416	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	3.454	3.376	6.830	
Credibility:	0.83	0.76		
Indicated Limited Loss to Payroll Ratio:	3.708	3.652	7.360	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**3.995**	**4.298**	**8.293**	
Indicated Relativity Change:				11.8%
Relativity to Statewide Average Loss to Payroll Ratio:				812.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 3099   RHG: 3   NAICS: 31   ILDG: 3   MLDG: 3   CLASS: TOOL MFG – NOC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	318,227,072	13	131	251	2,939,258	2,748,217	5,687,475	1.787
2018	308,916,952	7	151	225	3,458,854	3,328,682	6,787,536	2.197
2019	293,982,102	12	123	222	3,415,543	2,924,957	6,340,500	2.157
2020	279,369,952	4	143	255	4,475,700	3,243,041	7,718,741	2.763
2021	288,323,434	1	101	166	3,426,328	2,412,727	5,839,055	2.025
	1,488,819,511	37	649	1,119	17,715,683	14,657,624	32,373,307	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.190	0.985	2.174	
Expected Unlimited Loss to Payroll Ratio:	1.224	1.312	2.536	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.148	1.114	2.262	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.190	0.985	2.174	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.306**	**1.213**	**2.518**	
Indicated Relativity Change:				-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:				246.7%

Code: 3110   RHG: 5   NAICS: 31   ILDG: 3   MLDG: 4   CLASS: FORGING WORKS; BLACKSMITHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	129,408,560	2	72	189	1,853,702	1,600,913	3,454,615	2.670
2018	149,086,828	6	79	218	1,832,750	1,845,004	3,677,754	2.467
2019	152,065,914	5	96	231	2,762,537	2,674,150	5,436,687	3.575
2020	115,434,102	6	77	97	3,288,712	2,649,816	5,938,528	5.145
2021	101,539,547	1	51	86	1,513,017	1,425,662	2,938,679	2.894
	647,534,951	20	375	821	11,250,717	10,195,545	21,446,262	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.737	1.575	3.312	
Expected Unlimited Loss to Payroll Ratio:	1.944	2.345	4.290	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.734	1.760	3.494	
Credibility:	1.00	0.93		
Indicated Limited Loss to Payroll Ratio:	1.737	1.588	3.326	
Limit Factor:	1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:	**2.005**	**2.215**	**4.220**	
Indicated Relativity Change:				-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:				413.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 3131   RHG: 3   NAICS: 31   ILDG: 4   MLDG: 2   CLASS: CLOTHING BUTTON/FASTENER MFG; ENGRAVING; WINE BOTTLE CORK MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	47,542,165	5	27	48	664,256	709,297	1,373,553	2.889
2018	47,641,274	2	23	43	530,336	517,913	1,048,249	2.200
2019	47,994,462	1	22	44	849,908	852,849	1,702,757	3.548
2020	45,345,398	0	14	27	521,650	315,583	837,233	1.846
2021	50,870,815	0	11	22	250,375	301,361	551,736	1.085
	239,394,114	8	97	184	2,816,526	2,697,004	5,513,530	

Adjusted Loss to Payroll Ratio:	1.177	1.127	2.303
Expected Unlimited Loss to Payroll Ratio:	1.478	1.613	3.092
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.386	1.370	2.756
Credibility:	0.61	0.56	
Indicated Limited Loss to Payroll Ratio:	1.258	1.233	2.491
Limit Factor:	1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:	**1.380**	**1.519**	**2.899**
Indicated Relativity Change:			-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:			284.0%

Code: 3146   RHG: 2   NAICS: 31   ILDG: 3   MLDG: 3   CLASS: HARDWARE MFG; HEAT TREATING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	297,972,033	6	96	247	1,856,345	1,937,759	3,794,104	1.273
2018	296,847,805	12	118	246	2,773,859	2,738,938	5,512,797	1.857
2019	311,675,994	11	112	194	2,814,950	2,565,295	5,380,245	1.726
2020	284,823,161	9	118	158	3,436,456	3,405,034	6,841,490	2.402
2021	313,764,673	5	135	209	5,464,064	5,103,828	10,567,892	3.368
	1,505,083,666	43	579	1,054	16,345,673	15,750,854	32,096,527	

Adjusted Loss to Payroll Ratio:	1.086	1.047	2.133
Expected Unlimited Loss to Payroll Ratio:	0.920	1.006	1.926
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.879	0.894	1.772
Credibility:	1.00	0.99	
Indicated Limited Loss to Payroll Ratio:	1.086	1.045	2.131
Limit Factor:	1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:	**1.170**	**1.230**	**2.400**
Indicated Relativity Change:			24.6%
Relativity to Statewide Average Loss to Payroll Ratio:			235.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 3152   RHG: 2   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: NAIL/TACK/RIVET MFG; NUT/BOLT/SCREW MFG; SCREW MACHINE PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	470,618,636	17	152	303	4,061,905	3,875,061	7,936,966	1.686
2018	485,719,706	12	135	262	4,599,058	3,721,731	8,320,789	1.713
2019	361,178,342	12	153	200	5,295,867	4,188,269	9,484,136	2.626
2020	389,272,964	9	130	135	6,145,620	4,885,765	11,031,385	2.834
2021	308,425,485	3	75	120	3,163,950	3,184,512	6,348,462	2.058
	2,015,215,133	53	645	1,020	23,266,400	19,855,338	43,121,739	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.155	0.985	2.140	
Expected Unlimited Loss to Payroll Ratio:	1.315	1.125	2.440	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.256	1.000	2.256	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.155	0.985	2.140	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.244**	**1.160**	**2.404**	
Indicated Relativity Change:				-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:				235.5%

Code: 3165   RHG: 1   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: AIR COND/REFRIGERATION EQUIP MFG; REFRIGERATOR MFG; SOLAR PANEL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	93,628,424	3	42	81	1,195,559	995,701	2,191,260	2.340
2018	100,067,296	2	32	88	628,588	610,298	1,238,886	1.238
2019	95,099,167	2	40	59	1,250,444	1,435,492	2,685,936	2.824
2020	95,006,236	0	36	71	1,603,832	1,233,558	2,837,390	2.987
2021	98,068,592	1	39	74	2,286,759	1,685,320	3,972,079	4.050
	481,869,715	8	189	373	6,965,181	5,960,369	12,925,551	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.445	1.237	2.682	
Expected Unlimited Loss to Payroll Ratio:	1.284	1.376	2.660	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.243	1.269	2.512	
Credibility:	0.78	0.72		
Indicated Limited Loss to Payroll Ratio:	1.400	1.246	2.646	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**1.488**	**1.413**	**2.901**	
Indicated Relativity Change:				9.1%
Relativity to Statewide Average Loss to Payroll Ratio:				284.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 3169   RHG: 4   NAICS: 31   ILDG: 4 MLDG: 3 CLASS: STOVE OR OVEN MFG; WATER HEATER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	76,416,491	1	40	86	673,041	597,743	1,270,784	1.663
2018	84,168,053	4	53	76	1,239,955	1,094,443	2,334,398	2.773
2019	84,373,497	1	40	72	1,297,911	1,007,774	2,305,685	2.733
2020	77,151,731	0	23	67	846,394	589,293	1,435,687	1.861
2021	92,802,380	0	41	84	1,339,366	1,139,858	2,479,224	2.672
	414,912,152	6	197	385	5,396,667	4,429,111	9,825,778	

Adjusted Loss to Payroll Ratio:		1.301	1.067	2.368
Expected Unlimited Loss to Payroll Ratio:		1.376	1.250	2.627
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.253	0.983	2.236
Credibility:		0.73	0.61	
Indicated Limited Loss to Payroll Ratio:		1.288	1.035	2.323
Limit Factor:		1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:		**1.456**	**1.378**	**2.834**
Indicated Relativity Change:				7.9%
Relativity to Statewide Average Loss to Payroll Ratio:				277.6%

Code: 3175   RHG: 3   NAICS: 31   ILDG: 4 MLDG: 3 CLASS: FURNACE OR HEATER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	25,356,103	2	17	32	338,727	328,219	666,946	2.630
2018	22,198,054	1	12	21	411,527	380,348	791,875	3.567
2019	22,155,380	1	16	29	280,938	224,419	505,357	2.281
2020	24,480,674	0	9	11	306,823	275,573	582,396	2.379
2021	25,188,567	0	12	27	361,009	315,337	676,346	2.685
	119,378,778	4	66	120	1,699,023	1,523,898	3,222,921	

Adjusted Loss to Payroll Ratio:		1.423	1.277	2.700
Expected Unlimited Loss to Payroll Ratio:		1.403	1.170	2.572
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.316	0.993	2.308
Credibility:		0.45	0.37	
Indicated Limited Loss to Payroll Ratio:		1.364	1.099	2.464
Limit Factor:		1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:		**1.497**	**1.354**	**2.851**
Indicated Relativity Change:				10.8%
Relativity to Statewide Average Loss to Payroll Ratio:				279.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 3178   RHG: 1   NAICS: 31   ILDG: 3 MLDG: 3 CLASS: ELECTRONIC ELEMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	231,175,448	4	59	176	1,186,457	1,193,959	2,380,416	1.030
2018	263,022,085	6	71	154	2,282,773	1,958,017	4,240,790	1.612
2019	228,311,618	9	53	115	1,820,885	1,626,342	3,447,227	1.510
2020	246,107,867	3	51	106	1,116,080	1,332,795	2,448,875	0.995
2021	247,948,577	0	38	68	888,017	1,006,284	1,894,301	0.764
	1,216,565,594	22	272	619	7,294,212	7,117,397	14,411,609	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.600	0.585	1.185	
Expected Unlimited Loss to Payroll Ratio:	0.647	0.698	1.345	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.626	0.644	1.270	
Credibility:	0.85	0.80		
Indicated Limited Loss to Payroll Ratio:	0.603	0.597	1.200	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**0.641**	**0.677**	**1.319**	
Indicated Relativity Change:				-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:				129.2%

Code: 3179   RHG: 2   NAICS: 31   ILDG: 4 MLDG: 4 CLASS: ELECTRICAL APPARATUS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	373,070,304	7	126	242	2,915,396	2,143,264	5,058,660	1.356
2018	348,906,973	9	81	177	2,213,675	2,040,968	4,254,643	1.219
2019	332,052,704	4	90	117	2,175,473	2,147,124	4,322,597	1.302
2020	399,951,851	4	102	179	3,210,868	2,687,183	5,898,051	1.475
2021	388,955,599	2	100	177	4,308,002	3,423,988	7,731,990	1.988
	1,842,937,431	26	499	892	14,823,414	12,442,528	27,265,942	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.804	0.675	1.479	
Expected Unlimited Loss to Payroll Ratio:	0.799	0.719	1.518	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.763	0.639	1.402	
Credibility:	1.00	0.94		
Indicated Limited Loss to Payroll Ratio:	0.804	0.673	1.477	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.867**	**0.792**	**1.659**	
Indicated Relativity Change:				9.3%
Relativity to Statewide Average Loss to Payroll Ratio:				162.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 3180　RHG: 4　NAICS: 31　ILDG: 3　MLDG: 3　CLASS: LIGHT FIXTURE OR LAMP MFG OR ASSEMBLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	166,072,119	10	94	179	2,188,638	2,247,028	4,435,666	2.671
2018	142,756,134	5	85	162	2,372,177	2,183,497	4,555,674	3.191
2019	140,385,677	6	63	129	1,544,534	1,691,743	3,236,277	2.305
2020	120,493,440	1	49	111	1,132,734	1,172,066	2,304,800	1.913
2021	128,272,642	0	62	140	1,794,698	1,866,880	3,661,578	2.855
	697,980,012	22	353	721	9,032,782	9,161,214	18,193,996	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.294	1.313	2.607	
Expected Unlimited Loss to Payroll Ratio:	1.397	1.740	3.138	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.272	1.368	2.640	
Credibility:	0.91	0.86		
Indicated Limited Loss to Payroll Ratio:	1.292	1.320	2.612	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**1.461**	**1.758**	**3.218**	
Indicated Relativity Change:				2.6%
Relativity to Statewide Average Loss to Payroll Ratio:				315.3%

Code: 3220　RHG: 3　NAICS: 31　ILDG: 4　MLDG: 1　CLASS: CAN MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	53,351,530	2	12	39	463,918	300,332	764,250	1.432
2018	56,814,022	2	18	60	620,104	565,019	1,185,123	2.086
2019	52,993,024	0	8	15	293,701	245,083	538,784	1.017
2020	55,936,591	0	12	11	330,156	429,166	759,322	1.357
2021	68,225,224	1	8	19	312,209	224,690	536,899	0.787
	287,320,392	5	58	144	2,020,088	1,764,291	3,784,378	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.703	0.614	1.317	
Expected Unlimited Loss to Payroll Ratio:	0.715	0.629	1.345	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.671	0.534	1.205	
Credibility:	0.49	0.42		
Indicated Limited Loss to Payroll Ratio:	0.687	0.567	1.254	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**0.754**	**0.699**	**1.452**	
Indicated Relativity Change:				8.0%
Relativity to Statewide Average Loss to Payroll Ratio:				142.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 3241   RHG: 2   NAICS: 31   ILDG: 1   MLDG: 2   CLASS: WIRE, WIRE ROPE OR WIRE CABLE MFG – WIRE DRAWING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	29,401,632	2	6	27	351,254	725,670	1,076,924	3.663
2018	31,160,009	1	9	34	510,461	328,134	838,595	2.691
2019	33,043,059	2	9	35	571,301	330,697	901,998	2.730
2020	31,125,222	1	16	32	389,645	329,694	719,339	2.311
2021	31,633,276	0	12	31	510,015	557,518	1,067,533	3.375
	156,363,199	6	52	159	2,332,676	2,271,713	4,604,388	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.492	1.453	2.945	
Expected Unlimited Loss to Payroll Ratio:	1.122	1.437	2.559	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.071	1.276	2.348	
Credibility:	0.47	0.46		
Indicated Limited Loss to Payroll Ratio:	1.267	1.358	2.625	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.366**	**1.598**	**2.964**	
Indicated Relativity Change:				15.8%
Relativity to Statewide Average Loss to Payroll Ratio:				290.4%

Code: 3257   RHG: 1   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: WIRE GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	100,685,884	3	69	155	1,274,796	1,452,353	2,727,149	2.709
2018	109,472,655	5	67	165	1,776,203	1,713,536	3,489,739	3.188
2019	107,514,106	3	73	121	1,402,564	1,382,499	2,785,063	2.590
2020	101,569,085	1	47	114	1,131,867	1,199,618	2,331,485	2.295
2021	106,463,442	0	53	155	1,585,600	2,055,960	3,641,560	3.420
	525,705,172	12	309	710	7,171,029	7,803,965	14,974,995	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.364	1.484	2.849	
Expected Unlimited Loss to Payroll Ratio:	1.443	1.623	3.066	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.397	1.496	2.894	
Credibility:	0.84	0.80		
Indicated Limited Loss to Payroll Ratio:	1.369	1.487	2.856	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**1.455**	**1.687**	**3.142**	
Indicated Relativity Change:				2.5%
Relativity to Statewide Average Loss to Payroll Ratio:				307.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 3339   RHG: 4   NAICS: 31   ILDG: 4 MLDG: 4   CLASS: FOUNDRIES – INVESTMENT CASTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	71,461,344	2	35	90	577,284	812,793	1,390,077	1.945
2018	80,004,922	3	41	104	770,212	904,564	1,674,776	2.093
2019	74,284,221	24	50	92	1,464,253	1,136,086	2,600,339	3.501
2020	69,820,612	1	41	64	1,092,243	1,121,101	2,213,344	3.170
2021	73,580,222	3	40	71	1,209,693	1,657,978	2,867,671	3.897
	369,151,321	33	207	421	5,113,685	5,632,522	10,746,207	

Adjusted Loss to Payroll Ratio:	1.385	1.526	2.911	
Expected Unlimited Loss to Payroll Ratio:	1.776	2.049	3.825	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.617	1.611	3.227	
Credibility:	0.77	0.71		
Indicated Limited Loss to Payroll Ratio:	1.437	1.550	2.987	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**1.625**	**2.064**	**3.689**	
Indicated Relativity Change:				-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:				361.4%

Code: 3365   RHG: 3   NAICS: 31   ILDG: 4 MLDG: 2   CLASS: WELDING OR CUTTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	74,910,326	5	38	82	994,209	1,084,350	2,078,559	2.775
2018	81,876,958	4	46	85	1,074,660	1,340,589	2,415,249	2.950
2019	80,731,277	1	41	76	770,349	753,130	1,523,479	1.887
2020	78,150,491	2	33	58	1,222,349	1,185,998	2,408,347	3.082
2021	100,750,659	0	34	52	1,240,439	1,168,509	2,408,948	2.391
	416,419,712	12	192	353	5,302,006	5,532,577	10,834,583	

Adjusted Loss to Payroll Ratio:	1.273	1.329	2.602	
Expected Unlimited Loss to Payroll Ratio:	1.642	1.689	3.331	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.539	1.434	2.973	
Credibility:	0.80	0.72		
Indicated Limited Loss to Payroll Ratio:	1.327	1.359	2.686	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.456**	**1.674**	**3.130**	
Indicated Relativity Change:				-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:				306.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 3372   RHG: 3   NAICS: 31   ILDG: 4   MLDG: 3   CLASS: ELECTROPLATING; BUFFING/POLISHING METAL; GALVANIZING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	303,092,109	16	136	292	4,018,229	3,871,113	7,889,342	2.603
2019	302,913,433	14	155	254	4,947,383	3,893,692	8,841,075	2.919
2020	297,351,994	10	182	217	5,766,773	4,933,937	10,700,710	3.599
2021	315,977,513	2	117	181	4,222,425	3,550,247	7,772,672	2.460
	1,219,335,049	42	590	944	18,954,811	16,248,989	35,203,799	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.555	1.333	2.887	
Expected Unlimited Loss to Payroll Ratio:	1.948	1.804	3.751	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.827	1.531	3.358	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.555	1.333	2.887	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.706**	**1.641**	**3.347**	
Indicated Relativity Change:				-10.8%
Relativity to Statewide Average Loss to Payroll Ratio:				327.9%

Code: 3383   RHG: 3   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: JEWELRY MFG; CLOCK MFG; WATCH MFG; TROPHY MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	101,512,819	1	45	33	776,467	747,620	1,524,087	1.501
2018	97,988,424	2	22	16	440,147	414,098	854,245	0.872
2019	89,050,809	0	31	36	424,618	521,155	945,773	1.062
2020	77,947,850	0	38	23	1,042,151	665,264	1,707,415	2.190
2021	93,162,051	1	28	21	1,054,148	728,412	1,782,560	1.913
	459,661,953	4	164	129	3,737,530	3,076,549	6,814,079	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.813	0.669	1.482	
Expected Unlimited Loss to Payroll Ratio:	1.041	1.018	2.060	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.977	0.864	1.841	
Credibility:	0.69	0.61		
Indicated Limited Loss to Payroll Ratio:	0.864	0.746	1.609	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**0.948**	**0.919**	**1.866**	
Indicated Relativity Change:				-9.4%
Relativity to Statewide Average Loss to Payroll Ratio:				182.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 3400　RHG: 6　NAICS: 31　　ILDG: 3　MLDG: 2　CLASS: METAL GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	232,370,868	17	146	347	4,335,612	3,308,080	7,643,692	3.289
2018	232,332,268	11	123	283	2,979,901	2,702,202	5,682,103	2.446
2019	231,753,582	9	111	255	3,096,524	3,500,608	6,597,132	2.847
2020	220,926,884	7	149	243	4,718,859	3,707,014	8,425,873	3.814
2021	220,695,151	4	131	245	3,645,886	3,318,310	6,964,196	3.156
	1,138,078,753	48	660	1,373	18,776,782	16,536,215	35,312,996	

Adjusted Loss to Payroll Ratio:		1.650	1.453	3.103
Expected Unlimited Loss to Payroll Ratio:		1.870	1.998	3.867
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.577	1.299	2.875
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		1.650	1.453	3.103
Limit Factor:		1.220	1.608	
Selected (Unlimited) Loss to Payroll Ratio:		**2.014**	**2.337**	**4.351**
Indicated Relativity Change:				12.5%
Relativity to Statewide Average Loss to Payroll Ratio:				426.2%

Code: 3401　RHG: 2　NAICS: 31　　ILDG: 2　MLDG: 3　CLASS: TUBE OR PIPE PRODUCTS MFG; GATE OR CORRAL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	138,526,642	2	78	177	923,256	1,046,621	1,969,877	1.422
2018	138,417,366	7	84	171	1,706,760	1,595,770	3,302,530	2.386
2019	132,357,748	3	73	139	1,022,041	1,385,251	2,407,292	1.819
2020	140,832,097	2	71	155	1,686,732	1,669,785	3,356,517	2.383
2021	153,212,247	0	74	119	1,699,116	1,514,263	3,213,379	2.097
	703,346,100	14	380	761	7,037,906	7,211,690	14,249,596	

Adjusted Loss to Payroll Ratio:		1.001	1.025	2.026
Expected Unlimited Loss to Payroll Ratio:		1.194	1.592	2.786
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.141	1.414	2.555
Credibility:		0.87	0.88	
Indicated Limited Loss to Payroll Ratio:		1.019	1.073	2.092
Limit Factor:		1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:		**1.097**	**1.263**	**2.361**
Indicated Relativity Change:				-15.3%
Relativity to Statewide Average Loss to Payroll Ratio:				231.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 3501   RHG: 2   NAICS: 31   ILDG: 4 MLDG: 4 CLASS: MACHINERY MFG – PORTABLE TOOLS; MACHINERY MFG –
SWIMMING POOL/SPA

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	63,845,804	8	40	87	1,358,407	1,126,593	2,485,000	3.892
2018	78,202,066	5	46	64	1,558,367	1,307,824	2,866,191	3.665
2019	76,184,576	2	47	93	1,076,595	1,100,301	2,176,896	2.857
2020	86,777,529	1	41	86	1,424,804	1,100,798	2,525,602	2.910
2021	109,617,306	1	55	100	1,763,615	2,343,544	4,107,159	3.747
	414,627,281	17	229	430	7,181,789	6,979,061	14,160,850	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.732	1.683	3.415	
Expected Unlimited Loss to Payroll Ratio:	1.847	2.083	3.931	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.764	1.851	3.615	
Credibility:	0.84	0.79		
Indicated Limited Loss to Payroll Ratio:	1.737	1.718	3.456	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.872**	**2.023**	**3.894**	
Indicated Relativity Change:				-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:				381.5%

Code: 3507   RHG: 3   NAICS: 31   ILDG: 3 MLDG: 2 CLASS: MACHINERY OR EQUIPMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	233,983,053	8	135	499	3,508,188	3,206,951	6,715,139	2.870
2018	219,151,345	6	124	335	2,467,195	2,259,466	4,726,661	2.157
2019	229,205,572	6	138	325	3,722,674	2,822,138	6,544,812	2.855
2020	261,905,241	1	110	320	2,444,585	1,857,377	4,301,962	1.643
2021	296,879,400	1	114	333	2,133,543	2,452,576	4,586,119	1.545
	1,241,124,611	22	621	1,812	14,276,185	12,598,508	26,874,693	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.150	1.015	2.165	
Expected Unlimited Loss to Payroll Ratio:	1.448	1.471	2.918	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.358	1.249	2.606	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.150	1.015	2.165	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.262**	**1.250**	**2.513**	
Indicated Relativity Change:				-13.9%
Relativity to Statewide Average Loss to Payroll Ratio:				246.2%

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Code: 3560   RHG: 2   NAICS: 31   ILDG: 2   MLDG: 3   CLASS: MACHINERY MFG – COMMERCIAL AND INDUSTRIAL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	549,049,966	8	198	526	4,802,134	4,075,531	8,877,665	1.617
2019	556,028,469	10	187	468	4,337,538	4,664,786	9,002,324	1.619
2020	558,479,151	4	188	440	5,084,488	4,811,808	9,896,296	1.772
2021	597,671,061	3	165	469	4,824,175	5,108,183	9,932,358	1.662
	2,261,228,647	25	738	1,903	19,048,335	18,660,307	37,708,642	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.842	0.825	1.668	
Expected Unlimited Loss to Payroll Ratio:	0.867	0.957	1.824	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.828	0.850	1.679	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.842	0.825	1.668	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.908**	**0.971**	**1.879**	
Indicated Relativity Change:				3.0%
Relativity to Statewide Average Loss to Payroll Ratio:				184.1%

Code: 3568   RHG: 1   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: ELECTRICAL CONNECTOR MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	108,347,739	1	29	42	666,329	546,834	1,213,163	1.120
2018	122,391,206	4	20	46	764,529	542,116	1,306,645	1.068
2019	123,475,058	4	40	34	1,376,098	1,110,961	2,487,059	2.014
2020	123,339,083	0	22	30	755,674	573,603	1,329,277	1.078
2021	149,307,345	1	21	30	908,499	1,020,046	1,928,545	1.292
	626,860,431	10	132	182	4,471,128	3,793,560	8,264,688	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.713	0.605	1.318	
Expected Unlimited Loss to Payroll Ratio:	0.824	0.763	1.587	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.798	0.704	1.501	
Credibility:	0.72	0.63		
Indicated Limited Loss to Payroll Ratio:	0.737	0.641	1.378	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**0.783**	**0.728**	**1.511**	
Indicated Relativity Change:				-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:				148.0%

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Code: 3569   RHG: 1   NAICS: 31   ILDG: 1   MLDG: 2   CLASS: ELECTRIC MOTOR MFG OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	79,593,238	1	18	53	331,094	280,762	611,856	0.769
2018	79,450,080	2	17	39	452,660	353,653	806,313	1.015
2019	74,693,099	3	16	39	723,197	476,451	1,199,648	1.606
2020	69,435,572	1	15	23	627,021	599,424	1,226,445	1.766
2021	80,275,169	0	15	30	723,011	683,800	1,406,811	1.752
	383,447,158	7	81	184	2,856,982	2,394,090	5,251,071	

Adjusted Loss to Payroll Ratio:	0.745	0.624	1.369
Expected Unlimited Loss to Payroll Ratio:	0.623	0.571	1.194
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.603	0.527	1.130
Credibility:	0.53	0.46	
Indicated Limited Loss to Payroll Ratio:	0.678	0.572	1.250
Limit Factor:	1.063	1.135	
Selected (Unlimited) Loss to Payroll Ratio:	**0.721**	**0.649**	**1.370**
Indicated Relativity Change:			14.7%
Relativity to Statewide Average Loss to Payroll Ratio:			134.2%

Code: 3570   RHG: 3   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: ELECTRIC APPLIANCE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	104,878,791	7	24	59	748,105	630,781	1,378,886	1.315
2018	105,185,679	2	31	51	1,030,273	1,113,353	2,143,626	2.038
2019	116,681,672	2	24	40	624,653	676,159	1,300,812	1.115
2020	91,498,299	3	30	36	1,399,258	1,246,376	2,645,634	2.891
2021	106,527,476	1	29	40	1,422,825	842,146	2,264,971	2.126
	524,771,916	15	138	226	5,225,113	4,508,815	9,733,928	

Adjusted Loss to Payroll Ratio:	0.996	0.859	1.855
Expected Unlimited Loss to Payroll Ratio:	1.047	1.204	2.251
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.982	1.022	2.004
Credibility:	0.73	0.69	
Indicated Limited Loss to Payroll Ratio:	0.992	0.911	1.902
Limit Factor:	1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:	**1.088**	**1.122**	**2.210**
Indicated Relativity Change:			-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:			216.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 3572   RHG: 3   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: MEDICAL INSTRUMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,541,777,532	4	136	510	3,263,160	3,390,895	6,654,055	0.432
2019	1,695,567,826	11	150	448	4,759,551	4,543,748	9,303,299	0.549
2020	2,013,692,251	4	149	395	4,515,312	3,742,643	8,257,955	0.410
2021	2,224,427,285	1	143	435	5,017,056	4,717,823	9,734,879	0.438
	7,475,464,894	20	578	1,788	17,555,078	16,395,109	33,950,188	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.235	0.219	0.454	
Expected Unlimited Loss to Payroll Ratio:	0.275	0.285	0.560	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.258	0.242	0.500	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.235	0.219	0.454	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**0.258**	**0.270**	**0.528**	
Indicated Relativity Change:				-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:				51.7%

Code: 3573   RHG: 3   NAICS: 31   ILDG: 2   MLDG: 4   CLASS: POWER SUPPLY MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	56,924,505	1	7	26	226,141	384,299	610,440	1.072
2018	56,796,170	0	10	20	121,753	114,024	235,777	0.415
2019	54,980,301	2	10	13	307,315	194,467	501,782	0.913
2020	80,913,999	0	11	15	486,062	504,833	990,895	1.225
2021	81,085,748	1	11	14	281,960	324,363	606,323	0.748
	330,700,722	4	49	88	1,423,231	1,521,986	2,945,217	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.430	0.460	0.891	
Expected Unlimited Loss to Payroll Ratio:	0.409	0.471	0.880	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.384	0.400	0.783	
Credibility:	0.42	0.39		
Indicated Limited Loss to Payroll Ratio:	0.403	0.423	0.826	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**0.442**	**0.521**	**0.964**	
Indicated Relativity Change:				9.5%
Relativity to Statewide Average Loss to Payroll Ratio:				94.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 3574   RHG: 3   NAICS: 31   ILDG: 4   MLDG: 3   CLASS: MACHINE MFG; GOLF CLUB/FISHING ROD MFG, REPAIR OR ASSEMBLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	235,666,287	9	85	175	1,984,860	1,528,897	3,513,757	1.491
2018	230,826,530	3	85	188	1,331,523	1,431,324	2,762,847	1.197
2019	264,862,013	9	92	191	3,611,628	2,549,861	6,161,489	2.326
2020	251,482,393	2	67	130	1,263,011	1,228,116	2,491,127	0.991
2021	269,638,704	0	44	128	1,396,521	1,267,655	2,664,176	0.988
	1,252,475,927	23	373	812	9,587,544	8,005,853	17,593,397	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.765	0.639	1.405	
Expected Unlimited Loss to Payroll Ratio:	0.956	0.993	1.949	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.897	0.843	1.740	
Credibility:	1.00	0.90		
Indicated Limited Loss to Payroll Ratio:	0.766	0.660	1.426	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**0.840**	**0.813**	**1.653**	
Indicated Relativity Change:				-15.2%
Relativity to Statewide Average Loss to Payroll Ratio:				162.0%

Code: 3577   RHG: 1   NAICS: 31   ILDG: 3   MLDG: 4   CLASS: PRINTED CIRCUIT BOARD ASSEMBLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	411,183,153	4	54	112	1,268,524	1,227,087	2,495,611	0.607
2018	437,087,354	4	48	122	1,226,375	1,153,722	2,380,097	0.545
2019	431,676,612	2	48	118	1,019,387	1,084,229	2,103,616	0.487
2020	456,142,558	0	36	78	1,068,368	1,150,509	2,218,877	0.486
2021	472,918,336	1	44	112	1,658,932	1,726,458	3,385,390	0.716
	2,209,008,013	11	230	542	6,241,586	6,342,005	12,583,591	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.283	0.287	0.570	
Expected Unlimited Loss to Payroll Ratio:	0.315	0.357	0.671	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.305	0.329	0.634	
Credibility:	0.81	0.77		
Indicated Limited Loss to Payroll Ratio:	0.287	0.297	0.583	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**0.305**	**0.336**	**0.641**	
Indicated Relativity Change:				-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:				62.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 3612 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PUMP/HYDRAULIC APPARATUS MFG OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	191,219,012	4	44	156	1,358,708	1,283,151	2,641,859	1.382
2018	204,153,113	4	52	125	1,426,087	1,406,767	2,832,854	1.388
2019	208,530,113	6	58	145	2,024,412	1,879,802	3,904,214	1.872
2020	204,475,417	4	48	111	1,659,231	1,240,830	2,900,061	1.418
2021	226,611,926	1	52	144	1,697,127	1,658,917	3,356,044	1.481
	1,034,989,581	19	254	681	8,165,564	7,469,466	15,635,031	

Adjusted Loss to Payroll Ratio:		0.789	0.722	1.511
Expected Unlimited Loss to Payroll Ratio:		0.866	0.894	1.760
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.812	0.759	1.571
Credibility:		0.89	0.80	
Indicated Limited Loss to Payroll Ratio:		0.792	0.729	1.521
Limit Factor:		1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:		**0.869**	**0.898**	**1.767**
Indicated Relativity Change:				0.4%
Relativity to Statewide Average Loss to Payroll Ratio:				173.1%

Code: 3620 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: BOILER MFG; PLATE STEEL PRODUCTS FABRICATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	58,687,190	0	41	100	656,570	807,524	1,464,094	2.495
2018	59,731,854	3	35	90	1,021,866	1,312,010	2,333,876	3.907
2019	50,284,363	2	38	82	1,045,278	995,380	2,040,658	4.058
2020	48,799,756	1	32	55	659,622	561,610	1,221,232	2.503
2021	55,554,043	0	30	70	1,018,114	986,780	2,004,894	3.609
	273,057,206	6	176	397	4,401,451	4,663,303	9,064,754	

Adjusted Loss to Payroll Ratio:		1.612	1.708	3.320
Expected Unlimited Loss to Payroll Ratio:		1.794	2.162	3.956
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.682	1.836	3.518
Credibility:		0.70	0.67	
Indicated Limited Loss to Payroll Ratio:		1.633	1.750	3.384
Limit Factor:		1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:		**1.792**	**2.156**	**3.948**
Indicated Relativity Change:				-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:				386.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 3632　RHG: 3　NAICS: 31　ILDG: 2　MLDG: 3　CLASS: MACHINE SHOPS – NOC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	2,386,629,806	54	704	1,362	20,736,118	18,058,379	38,794,497	1.625
2020	2,224,751,376	22	692	1,052	16,589,249	16,166,162	32,755,411	1.472
2021	2,317,731,508	13	608	1,103	18,103,277	17,791,389	35,894,666	1.549
	6,929,112,690	89	2,004	3,517	55,428,644	52,015,930	107,444,574	

Adjusted Loss to Payroll Ratio:	0.800	0.751	1.551
Expected Unlimited Loss to Payroll Ratio:	0.864	0.876	1.740
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.810	0.744	1.554
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.800	0.751	1.551
Limit Factor:	1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:	**0.878**	**0.925**	**1.802**
Indicated Relativity Change:			3.6%
Relativity to Statewide Average Loss to Payroll Ratio:			176.6%

Code: 3634　RHG: 3　NAICS: 31　ILDG: 3　MLDG: 2　CLASS: VALVE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	116,012,016	9	48	99	1,616,160	1,833,061	3,449,221	2.973
2018	119,251,801	0	30	98	813,033	655,369	1,468,402	1.231
2019	134,022,221	3	44	89	1,386,484	1,416,865	2,803,349	2.092
2020	142,393,813	2	37	80	831,676	918,662	1,750,338	1.229
2021	153,196,705	0	25	83	656,057	787,266	1,443,323	0.942
	664,876,555	14	184	449	5,303,410	5,611,224	10,914,633	

Adjusted Loss to Payroll Ratio:	0.798	0.844	1.642
Expected Unlimited Loss to Payroll Ratio:	0.989	1.048	2.037
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.928	0.889	1.817
Credibility:	0.79	0.71	
Indicated Limited Loss to Payroll Ratio:	0.826	0.857	1.683
Limit Factor:	1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:	**0.906**	**1.056**	**1.962**
Indicated Relativity Change:			-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:			192.2%

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Effective September 1, 2024 (Proposed)

Code: 3643   RHG: 2   NAICS: 31   ILDG: 3   MLDG: 3   CLASS: ELECTRIC POWER/TRANS EQUIP MFG; ELECTRIC CONTROL PANEL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	376,674,562	14	111	259	2,451,293	2,285,318	4,736,611	1.257
2018	407,402,279	11	97	245	2,536,742	2,765,430	5,302,172	1.301
2019	453,994,844	8	85	226	2,515,100	2,040,965	4,556,065	1.004
2020	448,669,269	2	78	199	2,337,059	1,885,114	4,222,173	0.941
2021	753,948,145	2	88	221	2,773,407	2,684,525	5,457,932	0.724
	2,440,689,100	37	459	1,150	12,613,601	11,661,353	24,274,954	

Adjusted Loss to Payroll Ratio:		0.517	0.478	0.995
Expected Unlimited Loss to Payroll Ratio:		0.661	0.638	1.299
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.631	0.567	1.198
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.517	0.478	0.995
Limit Factor:		1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:		**0.557**	**0.562**	**1.119**
Indicated Relativity Change:				-13.8%
Relativity to Statewide Average Loss to Payroll Ratio:				109.7%

Code: 3647   RHG: 3   NAICS: 31   ILDG: 3   MLDG: 3   CLASS: BATTERY MFG; LEAD, RECLAIMING OR ALLOYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	65,347,041	1	31	50	741,509	603,502	1,345,011	2.058
2018	62,945,085	1	34	54	718,859	511,106	1,229,965	1.954
2019	56,288,557	1	23	46	827,634	625,823	1,453,457	2.582
2020	65,418,111	1	28	47	934,356	900,776	1,835,132	2.805
2021	69,756,141	1	29	56	756,411	1,253,882	2,010,293	2.882
	319,754,935	5	145	253	3,978,769	3,895,089	7,873,859	

Adjusted Loss to Payroll Ratio:		1.244	1.218	2.462
Expected Unlimited Loss to Payroll Ratio:		1.471	1.288	2.759
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.379	1.094	2.473
Credibility:		0.69	0.58	
Indicated Limited Loss to Payroll Ratio:		1.287	1.165	2.452
Limit Factor:		1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:		**1.412**	**1.436**	**2.847**
Indicated Relativity Change:				3.2%
Relativity to Statewide Average Loss to Payroll Ratio:				279.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 3651   RHG: 1   NAICS: 31   ILDG: 4 MLDG: 4 CLASS: ELECTRICAL WIRE HARNESS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	248,089,373	7	75	142	1,869,325	1,747,796	3,617,121	1.458
2018	260,605,193	4	95	130	2,189,319	2,352,391	4,541,710	1.743
2019	287,663,716	8	118	158	2,454,453	2,715,902	5,170,355	1.797
2020	269,258,894	4	83	119	2,600,730	2,332,958	4,933,688	1.832
2021	302,893,850	2	102	181	2,477,763	3,470,914	5,948,677	1.964
	1,368,511,026	25	473	730	11,591,590	12,619,962	24,211,552	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.847	0.922	1.769	
Expected Unlimited Loss to Payroll Ratio:	0.900	0.980	1.880	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.871	0.903	1.775	
Credibility:	1.00	0.96		
Indicated Limited Loss to Payroll Ratio:	0.847	0.921	1.768	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**0.900**	**1.045**	**1.946**	
Indicated Relativity Change:				3.5%
Relativity to Statewide Average Loss to Payroll Ratio:				190.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 3681   RHG: 3   NAICS: 31   ILDG: 3 MLDG: 3   CLASS: INSTRUMENT MFG; COMPUTER MFG; TELECOM EQUIP MFG; A/V PRODUCTS MFG

Code: 3070   RHG: 2   NAICS: 31   ILDG: 4 MLDG: 3   CLASS: COMPUTER MEMORY DISK MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	9,589,437,677	34	523	1,314	15,792,803	14,025,282	29,818,085	0.311
2020	12,256,220,504	18	466	1,113	13,493,268	13,233,926	26,727,194	0.218
2021	14,584,287,034	8	519	1,243	17,587,104	16,834,675	34,421,779	0.236
	36,429,945,215	60	1,508	3,670	46,873,176	44,093,884	90,967,060	

Adjusted Loss to Payroll Ratio:		0.129	0.121	0.250
Expected Unlimited Loss to Payroll Ratio:		0.160	0.172	0.331
Expected Unlimited Loss to Payroll Ratio (Class 3070 Only)*:		0.083	0.098	0.181
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.150	0.146	0.295
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.129	0.121	0.250
Limit Factor:		1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:		**0.141**	**0.149**	**0.290**
Indicated Relativity Change:				-12.3%
Indicated Relativity Change (Class 3070 Only)*:				60.0%
Selected (Unlimited) Loss to Payroll Ratio (Restricted to 25% Change; Class 3070 Only:		**0.110**	**0.116**	**0.227**
Relativity to Statewide Average Loss to Payroll Ratio:				28.4%

*CLASS RELATIVITY CHANGE FOR CLASS 3070 EXPECTED UNLIMITED LOSS TO PAYROLL RATIOS

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 3682   RHG: 2   NAICS: 31   ILDG: 3   MLDG: 2   CLASS: INSTRUMENT MFG – NON-ELECTRONIC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,369,051,762	12	187	420	5,909,253	4,532,162	10,441,415	0.763
2019	1,509,443,391	8	157	354	4,868,896	3,998,558	8,867,454	0.587
2020	1,642,514,356	6	204	290	6,376,530	5,310,056	11,686,586	0.712
2021	1,754,932,266	3	254	369	6,944,261	5,544,884	12,489,145	0.712
	6,275,941,775	29	802	1,433	24,098,939	19,385,660	43,484,599	

Adjusted Loss to Payroll Ratio:		0.384	0.309	0.693
Expected Unlimited Loss to Payroll Ratio:		0.402	0.364	0.766
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.384	0.323	0.708
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.384	0.309	0.693
Limit Factor:		1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:		**0.414**	**0.364**	**0.777**
Indicated Relativity Change:				1.4%
Relativity to Statewide Average Loss to Payroll Ratio:				76.2%

Code: 3683   RHG: 2   NAICS: 31   ILDG: 3   MLDG: 4   CLASS: SPEAKER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	71,405,289	0	7	3	39,879	44,570	84,449	0.118
2018	48,331,098	0	3	14	6,845	20,008	26,853	0.056
2019	44,599,805	1	3	9	75,337	27,160	102,497	0.230
2020	41,506,468	0	2	4	6,981	16,007	22,988	0.055
2021	32,685,852	0	3	7	31,085	30,827	61,912	0.189
	238,528,512	1	18	37	160,128	138,572	298,699	

Adjusted Loss to Payroll Ratio:		0.067	0.058	0.125
Expected Unlimited Loss to Payroll Ratio:		0.231	0.231	0.462
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.221	0.206	0.426
Credibility:		0.29	0.26	
Indicated Limited Loss to Payroll Ratio:		0.176	0.167	0.342
Limit Factor:		1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:		**0.189**	**0.196**	**0.385**
Indicated Relativity Change:				-16.6%
Relativity to Statewide Average Loss to Payroll Ratio:				37.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 3719   RHG: 6   NAICS: 23   ILDG: 4   MLDG: 4   CLASS: OIL OR GAS REFINERIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	298,102,959	4	32	31	1,852,811	1,182,466	3,035,277	1.018
2018	470,019,771	6	35	53	3,065,338	1,705,968	4,771,306	1.015
2019	294,950,101	2	18	27	1,729,468	1,046,887	2,776,355	0.941
2020	269,181,910	1	21	26	1,413,345	873,936	2,287,281	0.850
2021	259,923,515	1	15	27	1,242,431	640,038	1,882,469	0.724
	1,592,178,255	14	121	164	9,303,393	5,449,295	14,752,688	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.584	0.342	0.927	
Expected Unlimited Loss to Payroll Ratio:	0.663	0.589	1.252	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.526	0.332	0.858	
Credibility:	0.91	0.72		
Indicated Limited Loss to Payroll Ratio:	0.579	0.339	0.918	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**0.707**	**0.546**	**1.252**	
Indicated Relativity Change:				0.0%
Relativity to Statewide Average Loss to Payroll Ratio:				122.7%

Code: 3724   RHG: 5   NAICS: 23   ILDG: 2   MLDG: 2   CLASS: MILLWRIGHT WORK; ELECTRICAL MACHINERY/AUXILIARY APPARATUS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	2,070,487,077	56	645	1,180	23,210,166	20,606,281	43,816,447	2.116
2020	2,281,372,532	45	719	1,160	29,797,929	22,416,701	52,214,630	2.289
2021	2,609,336,512	23	811	1,495	32,737,234	26,714,084	59,451,318	2.278
	6,961,196,121	124	2,175	3,835	85,745,329	69,737,067	155,482,396	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.232	1.002	2.234	
Expected Unlimited Loss to Payroll Ratio:	1.386	1.383	2.770	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.163	0.900	2.063	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.232	1.002	2.234	
Limit Factor:	1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:	**1.421**	**1.397**	**2.819**	
Indicated Relativity Change:				1.8%
Relativity to Statewide Average Loss to Payroll Ratio:				276.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 3726   RHG: 5   NAICS: 81   ILDG: 4   MLDG: 3   CLASS: BOILER INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	42,242,558	2	8	9	399,945	309,556	709,501	1.680
2018	70,740,158	0	7	12	447,449	215,407	662,856	0.937
2019	68,598,750	0	11	28	383,243	261,569	644,812	0.940
2020	82,045,465	0	9	15	434,498	289,141	723,639	0.882
2021	101,368,190	2	7	15	907,882	397,986	1,305,868	1.288
	364,995,120	4	42	79	2,573,016	1,473,659	4,046,675	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.705	0.404	1.109	
Expected Unlimited Loss to Payroll Ratio:	0.880	0.664	1.544	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.735	0.460	1.195	
Credibility:	0.58	0.44		
Indicated Limited Loss to Payroll Ratio:	0.717	0.435	1.153	
Limit Factor:	1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:	**0.828**	**0.607**	**1.435**	
Indicated Relativity Change:				-7.1%
Relativity to Statewide Average Loss to Payroll Ratio:				140.6%

Code: 3805   RHG: 2   NAICS: 31   ILDG: 3   MLDG: 4   CLASS: AIRCRAFT ENGINE MFG OR REBUILDING; AUTO/TRUCK ENGINE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	127,307,790	2	14	33	474,768	394,723	869,491	0.683
2018	127,168,833	2	19	40	911,019	642,267	1,553,286	1.221
2019	104,999,960	2	11	28	673,117	336,729	1,009,846	0.962
2020	89,106,619	4	5	11	632,193	365,413	997,606	1.120
2021	156,107,188	1	10	35	431,528	440,227	871,755	0.558
	604,690,390	11	59	147	3,122,625	2,179,358	5,301,983	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.516	0.360	0.877	
Expected Unlimited Loss to Payroll Ratio:	0.480	0.331	0.811	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.458	0.294	0.753	
Credibility:	0.57	0.44		
Indicated Limited Loss to Payroll Ratio:	0.491	0.324	0.815	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.529**	**0.381**	**0.910**	
Indicated Relativity Change:				12.2%
Relativity to Statewide Average Loss to Payroll Ratio:				89.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 3808   RHG: 3   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: AUTO OR MOTORCYCLE MFG OR ASSEMBLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	118,323,706	3	79	197	1,486,226	1,077,406	2,563,632	2.167
2018	174,716,211	5	128	525	2,307,835	1,989,653	4,297,488	2.460
2019	145,232,399	3	108	228	2,512,305	2,032,956	4,545,261	3.130
2020	155,456,010	1	158	245	3,637,589	2,710,582	6,348,171	4.084
2021	174,025,460	0	99	182	1,952,426	1,561,141	3,513,567	2.019
	767,753,786	12	572	1,377	11,896,381	9,371,738	21,268,119	

Adjusted Loss to Payroll Ratio:		1.550	1.221	2.770
Expected Unlimited Loss to Payroll Ratio:		1.980	1.574	3.554
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.856	1.336	3.193
Credibility:		1.00	0.89	
Indicated Limited Loss to Payroll Ratio:		1.550	1.234	2.783
Limit Factor:		1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:		**1.700**	**1.520**	**3.220**
Indicated Relativity Change:				-9.4%
Relativity to Statewide Average Loss to Payroll Ratio:				315.5%

Code: 3815   RHG: 2   NAICS: 31   ILDG: 3   MLDG: 2   CLASS: TRUCK, TRUCK TRAILER OR BUS MFG/ASSEMBLING; TRUCK BODY MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	185,083,174	14	138	388	2,992,845	3,092,605	6,085,450	3.288
2018	214,020,561	7	146	358	2,987,730	2,397,365	5,385,095	2.516
2019	216,876,848	4	127	334	2,352,831	2,628,962	4,981,793	2.297
2020	239,711,838	6	143	382	2,849,401	3,291,958	6,141,359	2.562
2021	275,286,041	2	179	390	5,251,720	4,354,440	9,606,160	3.490
	1,130,978,462	33	733	1,852	16,434,528	15,765,331	32,199,859	

Adjusted Loss to Payroll Ratio:		1.453	1.394	2.847
Expected Unlimited Loss to Payroll Ratio:		1.454	1.652	3.106
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.388	1.468	2.856
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		1.453	1.394	2.847
Limit Factor:		1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:		**1.566**	**1.641**	**3.206**
Indicated Relativity Change:				3.2%
Relativity to Statewide Average Loss to Payroll Ratio:				314.1%

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Effective September 1, 2024 (Proposed)

Code: 3821   RHG: 2   NAICS: 42   ILDG: 2   MLDG: 2   CLASS: AUTO OR AUTO TRUCK PARTS DISMANTLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	81,545,744	5	78	156	2,074,202	1,562,945	3,637,147	4.460
2018	84,954,724	1	71	165	1,357,340	1,260,040	2,617,380	3.081
2019	88,313,331	6	78	159	1,764,677	1,663,888	3,428,565	3.882
2020	85,545,626	0	63	124	1,572,631	1,283,906	2,856,537	3.339
2021	92,604,532	1	67	154	2,202,438	1,692,798	3,895,236	4.206
	432,963,958	13	357	758	8,971,289	7,463,577	16,434,866	

Adjusted Loss to Payroll Ratio:	2.072	1.724	3.796
Expected Unlimited Loss to Payroll Ratio:	1.958	2.033	3.990
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.805	1.716	3.521
Credibility:	0.88	0.80	
Indicated Limited Loss to Payroll Ratio:	2.039	1.722	3.761
Limit Factor:	1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:	**2.197**	**2.027**	**4.224**
Indicated Relativity Change:			5.8%
Relativity to Statewide Average Loss to Payroll Ratio:			413.8%

Code: 3828   RHG: 1   NAICS: 31   ILDG: 3   MLDG: 4   CLASS: AUTO OR TRUCK PARTS REBUILDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	92,677,722	4	39	93	942,746	689,099	1,631,845	1.761
2018	82,946,247	8	60	71	1,764,825	1,191,234	2,956,059	3.564
2019	83,693,086	1	61	55	1,393,048	1,379,264	2,772,312	3.312
2020	75,391,345	1	21	48	411,959	414,947	826,906	1.097
2021	77,662,455	1	28	53	1,310,146	1,121,662	2,431,808	3.131
	412,370,855	15	209	320	5,822,724	4,796,206	10,618,930	

Adjusted Loss to Payroll Ratio:	1.412	1.163	2.575
Expected Unlimited Loss to Payroll Ratio:	1.414	1.392	2.806
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.369	1.283	2.652
Credibility:	0.76	0.68	
Indicated Limited Loss to Payroll Ratio:	1.402	1.201	2.603
Limit Factor:	1.063	1.135	
Selected (Unlimited) Loss to Payroll Ratio:	**1.490**	**1.363**	**2.853**
Indicated Relativity Change:			1.7%
Relativity to Statewide Average Loss to Payroll Ratio:			279.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 3830   RHG: 5   NAICS: 31   ILDG: 4 MLDG: 4 CLASS: AIRCRAFT/SPACECRAFT MFG; UNMANNED AIRCRAFT SYSTEM MFG – 55 POUNDS OR HEAVIER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	641,750,793	14	161	395	5,841,664	4,440,753	10,282,417	1.602
2018	751,108,079	10	183	492	5,819,463	4,512,767	10,332,230	1.376
2019	828,488,043	3	130	397	3,472,934	2,761,022	6,233,956	0.752
2020	918,975,842	4	185	394	5,626,518	3,883,457	9,509,975	1.035
2021	1,000,681,682	1	125	294	5,937,431	4,052,405	9,989,836	0.998
	4,141,004,439	32	784	1,972	26,698,010	19,650,404	46,348,414	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.645	0.475	1.119	
Expected Unlimited Loss to Payroll Ratio:	0.713	0.609	1.322	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.636	0.457	1.093	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.645	0.475	1.119	
Limit Factor:	1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:	**0.744**	**0.662**	**1.406**	
Indicated Relativity Change:				6.3%
Relativity to Statewide Average Loss to Payroll Ratio:				137.7%

Code: 3831   RHG: 2   NAICS: 31   ILDG: 4 MLDG: 4 CLASS: MACHINE SHOPS – AIRCRAFT COMPONENTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,296,048,999	28	349	683	13,905,645	11,236,143	25,141,788	1.940
2020	1,116,266,062	20	268	424	11,588,104	9,754,686	21,342,790	1.912
2021	1,093,477,189	8	200	392	8,328,805	7,392,317	15,721,122	1.438
	3,505,792,250	56	817	1,499	33,822,555	28,383,146	62,205,701	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.965	0.810	1.774	
Expected Unlimited Loss to Payroll Ratio:	1.064	0.987	2.051	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.016	0.877	1.893	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.965	0.810	1.774	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.039**	**0.953**	**1.992**	
Indicated Relativity Change:				-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:				195.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 3840   RHG: 2   NAICS: 31   ILDG: 3   MLDG: 3   CLASS: AUTO, TRUCK OR MOTORCYCLE PARTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	395,209,620	190	258	473	5,656,173	5,398,496	11,054,669	2.797
2019	391,077,096	13	376	443	6,862,379	5,423,143	12,285,522	3.141
2020	380,390,817	6	242	396	5,361,354	4,404,100	9,765,454	2.567
2021	423,317,942	2	200	457	5,598,106	5,683,818	11,281,924	2.665
	1,589,995,475	211	1,076	1,769	23,478,012	20,909,557	44,387,570	

Adjusted Loss to Payroll Ratio:		1.477	1.315	2.792
Expected Unlimited Loss to Payroll Ratio:		1.501	1.542	3.043
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.434	1.370	2.804
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		1.477	1.315	2.792
Limit Factor:		1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:		**1.591**	**1.548**	**3.139**
Indicated Relativity Change:				3.1%
Relativity to Statewide Average Loss to Payroll Ratio:				307.5%

Code: 4000   RHG: 4   NAICS: 21   ILDG: 2   MLDG: 2   CLASS: SAND OR GRAVEL DIGGING; CLAY DIGGING; SALT PRODUCTION; DREDGING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	114,530,007	5	25	42	1,315,603	752,261	2,067,864	1.806
2018	123,094,620	2	35	45	1,707,976	945,277	2,653,253	2.155
2019	122,619,758	2	31	44	1,051,466	746,987	1,798,453	1.467
2020	125,255,956	3	22	62	845,577	751,940	1,597,517	1.275
2021	130,146,645	2	45	52	2,180,537	1,606,201	3,786,738	2.910
	615,646,985	14	158	245	7,101,158	4,802,666	11,903,824	

Adjusted Loss to Payroll Ratio:		1.153	0.780	1.934
Expected Unlimited Loss to Payroll Ratio:		1.090	0.916	2.006
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.985	0.692	1.677
Credibility:		0.78	0.63	
Indicated Limited Loss to Payroll Ratio:		1.117	0.748	1.865
Limit Factor:		1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:		**1.263**	**0.996**	**2.258**
Indicated Relativity Change:				12.6%
Relativity to Statewide Average Loss to Payroll Ratio:				221.3%

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Code: 4034   RHG: 4   NAICS: 31   ILDG: 2 MLDG: 2 CLASS: CONCRETE PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	228,084,362	11	131	307	3,239,131	3,047,499	6,286,630	2.756
2018	254,873,418	9	132	385	2,951,885	3,043,246	5,995,131	2.352
2019	251,343,346	8	142	326	3,700,092	3,351,664	7,051,756	2.806
2020	259,045,214	4	152	274	4,008,136	4,340,735	8,348,871	3.223
2021	268,756,561	3	150	264	5,005,298	5,053,347	10,058,645	3.743
	1,262,102,901	35	707	1,556	18,904,541	18,836,490	37,741,031	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.498	1.492	2.990	
Expected Unlimited Loss to Payroll Ratio:	1.466	1.842	3.308	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.334	1.448	2.782	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.498	1.492	2.990	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**1.693**	**1.987**	**3.681**	
Indicated Relativity Change:				11.3%
Relativity to Statewide Average Loss to Payroll Ratio:				360.6%

Code: 4036   RHG: 4   NAICS: 31   ILDG: 3 MLDG: 4 CLASS: PLASTER BOARD MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	34,371,033	2	13	16	426,510	422,735	849,245	2.471
2018	37,351,993	0	14	18	386,940	325,109	712,049	1.906
2019	43,401,790	2	10	29	565,382	604,397	1,169,779	2.695
2020	41,019,810	2	17	21	648,999	648,020	1,297,019	3.162
2021	46,792,806	2	16	18	867,956	757,061	1,625,017	3.473
	202,937,432	8	70	102	2,895,787	2,757,321	5,653,108	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.427	1.359	2.786	
Expected Unlimited Loss to Payroll Ratio:	1.317	1.476	2.793	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.199	1.160	2.359	
Credibility:	0.54	0.49		
Indicated Limited Loss to Payroll Ratio:	1.323	1.258	2.580	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**1.495**	**1.675**	**3.170**	
Indicated Relativity Change:				13.5%
Relativity to Statewide Average Loss to Payroll Ratio:				310.6%

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Code: 4038   RHG: 2   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: PLASTER OR CONCRETE STATUARY OR ORNAMENT MFG; TAXIDERMIST

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	25,041,178	4	17	19	540,847	412,388	953,235	3.807
2018	23,022,683	1	20	28	470,305	669,825	1,140,130	4.952
2019	22,559,980	1	14	19	405,579	370,751	776,330	3.441
2020	24,697,833	0	19	16	369,179	375,643	744,822	3.016
2021	28,723,107	0	16	27	538,247	449,029	987,276	3.437
	124,044,782	6	86	109	2,324,156	2,277,637	4,601,793	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.874	1.836	3.710	
Expected Unlimited Loss to Payroll Ratio:	2.168	2.433	4.601	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.070	2.162	4.232	
Credibility:	0.55	0.52		
Indicated Limited Loss to Payroll Ratio:	1.961	1.993	3.954	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**2.113**	**2.346**	**4.459**	
Indicated Relativity Change:				-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:				436.9%

Code: 4041   RHG: 1   NAICS: 31   ILDG: 1   MLDG: 3   CLASS: BRICK OR CLAY BUILDING PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	22,030,551	1	15	34	193,914	220,472	414,386	1.881
2018	20,078,967	1	6	27	353,566	98,707	452,273	2.252
2019	21,694,634	0	12	22	130,258	165,450	295,708	1.363
2020	20,149,835	0	9	21	80,607	204,303	284,910	1.414
2021	17,268,419	0	11	19	253,122	168,511	421,633	2.442
	101,222,406	2	53	123	1,011,466	857,444	1,868,910	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.999	0.847	1.846	
Expected Unlimited Loss to Payroll Ratio:	1.046	1.153	2.199	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.012	1.063	2.076	
Credibility:	0.38	0.36		
Indicated Limited Loss to Payroll Ratio:	1.007	0.985	1.993	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**1.071**	**1.118**	**2.188**	
Indicated Relativity Change:				-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:				214.4%

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Code: 4049   RHG: 2   NAICS: 31   ILDG: 4   MLDG: 1   CLASS: POTTERY PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	58,423,805	2	21	51	407,898	401,028	808,926	1.385
2018	63,582,564	2	34	56	663,437	688,924	1,352,361	2.127
2019	60,870,666	1	31	45	641,762	582,936	1,224,698	2.012
2020	54,886,924	0	35	34	1,312,230	916,178	2,228,408	4.060
2021	58,827,173	0	21	41	488,526	392,723	881,249	1.498
	296,591,132	5	142	227	3,513,854	2,981,789	6,495,643	

Adjusted Loss to Payroll Ratio:		1.185	1.005	2.190
Expected Unlimited Loss to Payroll Ratio:		1.427	1.223	2.650
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.363	1.087	2.450
Credibility:		0.66	0.56	
Indicated Limited Loss to Payroll Ratio:		1.245	1.041	2.286
Limit Factor:		1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:		**1.341**	**1.226**	**2.567**
Indicated Relativity Change:				-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:				251.5%

Code: 4111   RHG: 2   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: GLASSWARE MFG; INCANDESCENT LAMP MFG; CATHEDRAL/ART GLASS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	83,506,875	1	29	57	560,282	418,318	978,600	1.172
2018	83,316,818	0	29	45	517,034	556,409	1,073,443	1.288
2019	77,290,351	3	18	41	868,275	1,002,504	1,870,779	2.420
2020	72,272,094	0	24	36	352,698	423,751	776,449	1.074
2021	78,060,425	0	18	37	658,196	461,712	1,119,908	1.435
	394,446,564	4	118	216	2,956,484	2,862,694	5,819,178	

Adjusted Loss to Payroll Ratio:		0.750	0.726	1.475
Expected Unlimited Loss to Payroll Ratio:		0.873	0.975	1.848
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.833	0.866	1.700
Credibility:		0.61	0.57	
Indicated Limited Loss to Payroll Ratio:		0.782	0.786	1.568
Limit Factor:		1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:		**0.843**	**0.925**	**1.768**
Indicated Relativity Change:				-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:				173.2%

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Code: 4112   RHG: 1   NAICS: 31   ILDG: 3   MLDG: 4   CLASS: INTEGRATED CIRCUIT AND SEMICONDUCTOR WAFER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,882,679,467	5	83	213	2,374,770	2,365,134	4,739,904	0.252
2018	1,899,235,178	4	61	228	1,517,209	1,587,657	3,104,866	0.163
2019	1,902,397,905	3	66	186	1,403,572	1,530,582	2,934,154	0.154
2020	2,116,470,266	2	70	129	2,135,516	2,095,892	4,231,408	0.200
2021	2,194,497,306	0	69	165	2,458,905	2,622,237	5,081,142	0.232
	9,995,280,122	14	349	921	9,889,972	10,201,502	20,091,475	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.099	0.102	0.201	
Expected Unlimited Loss to Payroll Ratio:	0.103	0.120	0.223	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.099	0.111	0.210	
Credibility:	0.95	0.91		
Indicated Limited Loss to Payroll Ratio:	0.099	0.103	0.202	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**0.105**	**0.117**	**0.222**	
Indicated Relativity Change:				-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:				21.7%

Code: 4114   RHG: 3   NAICS: 31   ILDG: 1   MLDG: 1   CLASS: GLASSWARE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	43,328,714	1	7	37	140,560	246,538	387,098	0.893
2018	58,537,318	3	15	51	462,241	386,279	848,520	1.450
2019	66,210,586	1	12	40	379,846	367,897	747,743	1.129
2020	57,508,605	2	18	45	760,181	663,074	1,423,255	2.475
2021	68,613,650	0	31	59	429,101	774,772	1,203,873	1.755
	294,198,873	7	83	232	2,171,929	2,438,560	4,610,490	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.738	0.829	1.567	
Expected Unlimited Loss to Payroll Ratio:	0.856	0.921	1.777	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.803	0.782	1.585	
Credibility:	0.53	0.49		
Indicated Limited Loss to Payroll Ratio:	0.768	0.805	1.573	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**0.843**	**0.992**	**1.834**	
Indicated Relativity Change:				3.2%
Relativity to Statewide Average Loss to Payroll Ratio:				179.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4130   RHG: 4   NAICS: 42   ILDG: 4 MLDG: 3 CLASS: GLASS MERCHANTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	125,907,283	9	123	191	2,430,803	2,144,831	4,575,634	3.634
2018	132,828,924	6	136	234	2,948,966	2,673,809	5,622,775	4.233
2019	142,420,171	4	74	188	1,829,255	1,721,249	3,550,504	2.493
2020	138,775,350	4	93	160	2,159,862	2,045,634	4,205,496	3.030
2021	172,534,789	4	121	212	3,524,935	3,655,901	7,180,836	4.162
	712,466,518	27	547	985	12,893,822	12,241,425	25,135,247	

Adjusted Loss to Payroll Ratio:	1.810	1.718	3.528
Expected Unlimited Loss to Payroll Ratio:	1.983	2.240	4.223
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.743	1.673	3.416
Credibility:	1.00	0.96	
Indicated Limited Loss to Payroll Ratio:	1.810	1.716	3.526
Limit Factor:	1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:	**2.046**	**2.285**	**4.331**
Indicated Relativity Change:			2.6%
Relativity to Statewide Average Loss to Payroll Ratio:			424.4%

Code: 4150   RHG: 2   NAICS: 31   ILDG: 4 MLDG: 3 CLASS: OPTICAL GOODS MFG; LENS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	259,998,852	7	105	200	2,711,681	2,265,550	4,977,231	1.914
2018	280,337,041	4	90	190	2,023,139	1,605,056	3,628,195	1.294
2019	306,639,010	5	108	141	2,697,967	2,367,184	5,065,151	1.652
2020	329,757,365	5	82	141	2,736,081	2,632,470	5,368,551	1.628
2021	349,917,828	0	74	147	2,430,408	2,060,926	4,491,334	1.284
	1,526,650,096	21	459	819	12,599,276	10,931,186	23,530,462	

Adjusted Loss to Payroll Ratio:	0.825	0.716	1.541
Expected Unlimited Loss to Payroll Ratio:	0.892	0.880	1.771
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.852	0.781	1.633
Credibility:	1.00	0.94	
Indicated Limited Loss to Payroll Ratio:	0.825	0.720	1.545
Limit Factor:	1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:	**0.889**	**0.847**	**1.736**
Indicated Relativity Change:			-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:			170.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4239   RHG: 3   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: PAPER OR CARDBOARD STOCK MFG; FIBER PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	69,592,090	3	23	48	728,240	631,286	1,359,526	1.954
2018	63,632,759	0	21	39	894,510	718,699	1,613,209	2.535
2019	71,933,932	1	23	23	451,793	414,620	866,413	1.204
2020	67,123,831	1	19	42	410,163	372,306	782,469	1.166
2021	78,323,834	0	28	43	1,318,401	1,095,313	2,413,714	3.082
	350,606,446	5	114	195	3,803,108	3,232,225	7,035,333	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.085	0.922	2.007	
Expected Unlimited Loss to Payroll Ratio:	1.094	1.004	2.098	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.025	0.853	1.878	
Credibility:	0.63	0.54		
Indicated Limited Loss to Payroll Ratio:	1.063	0.890	1.953	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.166**	**1.096**	**2.263**	
Indicated Relativity Change:				7.9%
Relativity to Statewide Average Loss to Payroll Ratio:				221.7%

Code: 4240   RHG: 2   NAICS: 31   ILDG: 4   MLDG: 2   CLASS: BOX MFG – PAPER OR CARDBOARD – RIGID

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	8,043,206	3	10	8	450,079	270,932	721,011	8.964
2018	7,116,333	0	3	2	66,093	34,016	100,109	1.407
2019	6,202,327	0	5	1	240,454	81,125	321,579	5.185
2020	4,974,865	0	1	2	2,309	4,457	6,766	0.136
2021	4,174,709	1	1	3	106,572	164,953	271,525	6.504
	30,511,440	4	20	16	865,507	555,482	1,420,989	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.837	1.821	4.657	
Expected Unlimited Loss to Payroll Ratio:	3.343	2.424	5.767	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	3.193	2.154	5.346	
Credibility:	0.38	0.30		
Indicated Limited Loss to Payroll Ratio:	3.059	2.055	5.114	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**3.296**	**2.419**	**5.715**	
Indicated Relativity Change:				-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:				559.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4243   RHG: 3   NAICS: 31   ILDG: 4   MLDG: 2   CLASS: BOX MFG – PAPER OR CARDBOARD – FOLDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	124,871,939	10	70	95	2,084,856	2,119,211	4,204,067	3.367
2018	134,934,413	3	58	124	1,047,679	1,066,458	2,114,137	1.567
2019	139,864,903	2	41	91	1,039,136	936,932	1,976,068	1.413
2020	143,035,168	1	80	103	1,863,142	1,839,437	3,702,579	2.589
2021	155,082,686	0	77	85	3,075,933	2,249,399	5,325,332	3.434
	697,789,109	16	326	498	9,110,745	8,211,438	17,322,183	

Adjusted Loss to Payroll Ratio:		1.306	1.177	2.482
Expected Unlimited Loss to Payroll Ratio:		1.138	1.175	2.313
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.067	0.998	2.065
Credibility:		0.85	0.76	
Indicated Limited Loss to Payroll Ratio:		1.269	1.134	2.403
Limit Factor:		1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:		**1.393**	**1.397**	**2.789**
Indicated Relativity Change:				20.6%
Relativity to Statewide Average Loss to Payroll Ratio:				273.3%

Code: 4244   RHG: 5   NAICS: 31   ILDG: 3   MLDG: 2   CLASS: CORRUGATED OR FIBER BOARD CONTAINER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	497,948,931	18	183	372	5,133,118	4,719,299	9,852,417	1.979
2020	530,052,572	16	221	377	7,366,006	5,959,059	13,325,065	2.514
2021	567,263,415	7	227	367	8,274,332	6,446,388	14,720,720	2.595
	1,595,264,918	41	631	1,116	20,773,455	17,124,746	37,898,202	

Adjusted Loss to Payroll Ratio:		1.302	1.073	2.376
Expected Unlimited Loss to Payroll Ratio:		1.290	1.317	2.606
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.150	0.988	2.139
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		1.302	1.073	2.376
Limit Factor:		1.154	1.395	
Selected (Unlimited) Loss to Payroll Ratio:		**1.503**	**1.497**	**3.000**
Indicated Relativity Change:				15.1%
Relativity to Statewide Average Loss to Payroll Ratio:				293.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code:　4250　RHG:　3　NAICS: 31　　ILDG: 2　MLDG: 4　CLASS: PAPER COATING/LAMINATING; COMPUTER
PRINTING/TYPEWRITER RIBBON MFG/REFURBISHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	60,192,398	0	28	44	402,967	315,364	718,331	1.193
2018	49,795,089	1	21	38	522,743	543,038	1,065,781	2.140
2019	54,076,496	1	21	37	433,635	424,546	858,181	1.587
2020	52,173,487	0	17	62	413,581	571,820	985,401	1.889
2021	61,463,688	0	35	63	1,328,036	1,179,367	2,507,403	4.079
	277,701,158	2	122	244	3,100,962	3,034,135	6,135,097	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.117	1.093	2.209	
Expected Unlimited Loss to Payroll Ratio:	0.978	1.281	2.259	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.917	1.087	2.004	
Credibility:	0.55	0.54		
Indicated Limited Loss to Payroll Ratio:	1.027	1.090	2.117	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.127**	**1.343**	**2.470**	
Indicated Relativity Change:				9.3%
Relativity to Statewide Average Loss to Payroll Ratio:				242.0%

INCLUDES 4922 D1-1-19

Code:　4251　RHG:　1　NAICS: 31　　ILDG: 4　MLDG: 4　CLASS: ENVELOPE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	25,603,617	5	12	15	481,778	367,055	848,833	3.315
2018	28,593,084	0	14	22	148,451	100,670	249,121	0.871
2019	31,480,873	1	19	24	474,021	465,083	939,104	2.983
2020	26,906,580	1	12	14	334,861	246,272	581,133	2.160
2021	32,180,408	0	13	19	477,050	652,268	1,129,318	3.509
	144,764,562	7	70	94	1,916,160	1,831,347	3,747,507	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.324	1.265	2.589	
Expected Unlimited Loss to Payroll Ratio:	1.214	1.145	2.359	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.175	1.055	2.230	
Credibility:	0.47	0.41		
Indicated Limited Loss to Payroll Ratio:	1.245	1.142	2.387	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**1.323**	**1.296**	**2.619**	
Indicated Relativity Change:				11.0%
Relativity to Statewide Average Loss to Payroll Ratio:				256.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4279   RHG: 2   NAICS: 31   ILDG: 3   MLDG: 4   CLASS: PAPER GOODS MFG; BAG MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	160,848,301	4	82	136	1,275,526	1,367,197	2,642,723	1.643
2018	141,627,605	10	99	174	2,605,764	2,371,067	4,976,831	3.514
2019	174,934,606	5	99	116	2,683,143	2,735,572	5,418,715	3.098
2020	147,338,668	0	83	108	1,982,758	1,819,497	3,802,255	2.581
2021	158,658,588	4	101	142	4,106,850	3,970,880	8,077,730	5.091
	783,407,768	23	464	676	12,654,041	12,264,214	24,918,254	

Adjusted Loss to Payroll Ratio:	1.615	1.565	3.181
Expected Unlimited Loss to Payroll Ratio:	1.522	1.604	3.127
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.454	1.425	2.879
Credibility:	1.00	0.92	
Indicated Limited Loss to Payroll Ratio:	1.615	1.554	3.169
Limit Factor:	1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:	**1.740**	**1.829**	**3.570**
Indicated Relativity Change:			14.2%
Relativity to Statewide Average Loss to Payroll Ratio:			349.7%

Code: 4283   RHG: 2   NAICS: 31   ILDG: 2   MLDG: 2   CLASS: BUILDING OR ROOFING PAPER OR FELT ASPHALT SATURATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	30,127,127	1	3	9	128,333	118,201	246,534	0.818
2018	35,310,561	1	11	21	222,525	198,761	421,286	1.193
2019	30,687,492	0	12	10	213,308	193,264	406,572	1.325
2020	47,184,175	1	21	25	565,085	603,197	1,168,282	2.476
2021	69,312,750	0	16	21	487,625	312,917	800,542	1.155
	212,622,105	3	63	86	1,616,876	1,426,340	3,043,216	

Adjusted Loss to Payroll Ratio:	0.760	0.671	1.431
Expected Unlimited Loss to Payroll Ratio:	0.896	0.897	1.792
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.855	0.797	1.652
Credibility:	0.48	0.43	
Indicated Limited Loss to Payroll Ratio:	0.810	0.742	1.552
Limit Factor:	1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:	**0.872**	**0.874**	**1.746**
Indicated Relativity Change:			-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:			171.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4286　RHG: 3　NAICS: 31　　ILDG: 2　MLDG: 2　CLASS: BAG MFG – PLASTIC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	141,451,508	10	119	177	2,615,810	2,215,162	4,830,972	3.415
2018	151,353,242	15	129	177	3,915,973	2,659,822	6,575,795	4.345
2019	156,287,293	8	139	175	3,395,158	2,749,132	6,144,290	3.931
2020	154,458,674	4	123	128	2,438,490	1,855,043	4,293,533	2.780
2021	167,696,019	1	141	170	3,259,402	3,190,967	6,450,369	3.846
	771,246,736	38	651	827	15,624,832	12,670,125	28,294,957	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.026	1.643	3.669	
Expected Unlimited Loss to Payroll Ratio:	2.080	1.779	3.859	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.951	1.510	3.461	
Credibility:	1.00	0.93		
Indicated Limited Loss to Payroll Ratio:	2.026	1.634	3.660	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**2.223**	**2.013**	**4.236**	
Indicated Relativity Change:				9.8%
Relativity to Statewide Average Loss to Payroll Ratio:				415.0%

Code: 4295　RHG: 3　NAICS: 31　　ILDG: 3　MLDG: 3　CLASS: PRINTING OPERATION – SCREEN PRINTING; SCREEN PRINTED MERCHANDISE DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	209,114,435	16	199	191	4,498,941	4,529,926	9,028,867	4.318
2018	208,292,026	19	135	149	3,161,323	3,144,566	6,305,889	3.027
2019	194,476,002	4	128	116	2,905,604	2,563,617	5,469,221	2.812
2020	188,486,659	5	140	134	3,208,581	3,612,266	6,820,847	3.619
2021	226,382,838	2	107	148	2,863,483	2,413,926	5,277,409	2.331
	1,026,751,960	46	709	738	16,637,933	16,264,301	32,902,233	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.620	1.584	3.204	
Expected Unlimited Loss to Payroll Ratio:	1.786	2.087	3.873	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.675	1.772	3.447	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.620	1.584	3.204	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.778**	**1.951**	**3.729**	
Indicated Relativity Change:				-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:				365.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4297   RHG: 2   NAICS: 31   ILDG: 2   MLDG: 2   CLASS: ELECTRONIC PRE-PRESS; GRAPHIC DESIGN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	334,202,808	0	5	16	44,467	105,988	150,455	0.045
2018	347,781,135	2	4	21	199,998	366,181	566,179	0.163
2019	353,321,480	1	5	13	208,467	139,022	347,489	0.098
2020	339,157,839	0	9	8	298,244	148,729	446,973	0.132
2021	388,423,104	0	11	7	176,428	233,433	409,861	0.106
	1,762,886,366	3	34	65	927,604	993,353	1,920,957	

Adjusted Loss to Payroll Ratio:		0.053	0.056	0.109
Expected Unlimited Loss to Payroll Ratio*:		0.073	0.082	0.155
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.069	0.073	0.142
Credibility:		0.41	0.39	
Indicated Limited Loss to Payroll Ratio:		0.063	0.066	0.129
Limit Factor:		1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:		**0.067**	**0.078**	**0.146**
Indicated Relativity Change:				-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:				14.3%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.87 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-24.

Code: 4299   RHG: 3   NAICS: 31   ILDG: 3   MLDG: 3   CLASS: PRINTING OPERATION / BOOKBINDING OPERATION – ALL OTHER EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	646,497,874	27	316	444	10,626,335	8,398,266	19,024,601	2.943
2020	576,031,944	8	315	362	8,765,135	7,373,814	16,138,949	2.802
2021	625,148,534	1	210	377	5,483,858	5,707,305	11,191,163	1.790
	1,847,678,352	36	841	1,183	24,875,327	21,479,385	46,354,712	

Adjusted Loss to Payroll Ratio:		1.346	1.163	2.509
Expected Unlimited Loss to Payroll Ratio:		1.547	1.399	2.946
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.451	1.188	2.638
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		1.346	1.163	2.509
Limit Factor:		1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:		**1.477**	**1.432**	**2.909**
Indicated Relativity Change:				-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:				285.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4304   RHG: 2   NAICS: 51   ILDG: 4 MLDG: 4 CLASS: NEWSPAPER PUBLISHING OR PRINTING – ALL OTHER EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	75,355,933	2	60	90	1,318,183	1,535,887	2,854,070	3.787
2018	67,307,345	3	45	75	1,222,103	934,085	2,156,188	3.203
2019	68,230,466	1	34	68	691,110	632,817	1,323,927	1.940
2020	108,908,473	2	35	46	1,265,281	865,223	2,130,504	1.956
2021	109,780,801	2	30	44	2,069,115	1,453,594	3,522,709	3.209
	429,583,018	10	204	323	6,565,792	5,421,606	11,987,398	
Adjusted Loss to Payroll Ratio:					1.528	1.262	2.790	
Expected Unlimited Loss to Payroll Ratio:					2.051	1.922	3.974	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.887	1.665	3.552	
Credibility:					0.89	0.78		
Indicated Limited Loss to Payroll Ratio:					1.568	1.352	2.920	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					**1.690**	**1.592**	**3.281**	
Indicated Relativity Change:								-17.4%
Relativity to Statewide Average Loss to Payroll Ratio:								321.5%

Code: 4351   RHG: 2   NAICS: 31   ILDG: 2 MLDG: 4 CLASS: PHOTO ENGRAVING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	22,740,377	1	4	13	138,062	61,389	199,451	0.877
2018	21,546,247	0	5	7	108,830	98,714	207,544	0.963
2019	21,028,432	1	8	8	343,658	354,606	698,264	3.321
2020	20,253,053	0	2	13	128,854	238,895	367,749	1.816
2021	21,873,308	0	1	9	73,504	41,323	114,827	0.525
	107,441,418	2	20	50	792,908	794,926	1,587,834	
Adjusted Loss to Payroll Ratio:					0.738	0.740	1.478	
Expected Unlimited Loss to Payroll Ratio:					0.919	0.994	1.913	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.878	0.883	1.761	
Credibility:					0.37	0.34		
Indicated Limited Loss to Payroll Ratio:					0.826	0.834	1.660	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					**0.890**	**0.981**	**1.871**	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								183.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4354   RHG: 2   NAICS: 31   ILDG: 2   MLDG: 3   CLASS: PRINTED CIRCUIT BOARD MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	218,517,050	6	61	145	1,641,824	1,934,195	3,576,019	1.636
2018	253,052,204	4	59	142	1,981,331	1,893,475	3,874,806	1.531
2019	269,774,349	7	47	124	1,642,021	1,590,087	3,232,108	1.198
2020	272,302,393	3	64	121	1,416,542	1,313,425	2,729,967	1.003
2021	279,801,273	2	55	145	1,702,756	2,050,691	3,753,447	1.341
	1,293,447,269	22	286	677	8,384,474	8,781,874	17,166,348	

Adjusted Loss to Payroll Ratio:	0.648	0.679	1.327
Expected Unlimited Loss to Payroll Ratio:	0.743	0.823	1.566
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.710	0.731	1.441
Credibility:	0.92	0.86	
Indicated Limited Loss to Payroll Ratio:	0.653	0.686	1.339
Limit Factor:	1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:	**0.704**	**0.808**	**1.511**
Indicated Relativity Change:			-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:			148.1%

Code: 4361   RHG: 1   NAICS: 54   ILDG: 3   MLDG: 3   CLASS: PHOTOGRAPHERS; PHOTOFINISHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	181,283,558	1	49	109	378,030	630,215	1,008,245	0.556
2018	178,862,116	1	45	121	643,776	1,028,724	1,672,500	0.935
2019	161,233,651	1	29	65	253,200	386,405	639,605	0.397
2020	132,110,175	3	26	40	723,802	816,794	1,540,596	1.166
2021	169,474,937	0	42	40	813,527	584,437	1,397,964	0.825
	822,964,437	6	191	375	2,812,334	3,446,574	6,258,907	

Adjusted Loss to Payroll Ratio:	0.342	0.419	0.761
Expected Unlimited Loss to Payroll Ratio:	0.373	0.504	0.876
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.290	0.364	0.654
Credibility:	0.59	0.60	
Indicated Limited Loss to Payroll Ratio:	0.320	0.397	0.717
Limit Factor:	1.063	1.135	
Selected (Unlimited) Loss to Payroll Ratio:	**0.340**	**0.450**	**0.791**
Indicated Relativity Change:			-9.8%
Relativity to Statewide Average Loss to Payroll Ratio:			77.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4362   RHG: 2   NAICS: 51   ILDG: 4   MLDG: 4   CLASS: MOTION PICTURES – NEGATIVE AND PRINT PROCESSORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	16,684,373	0	1	7	25,615	56,502	82,117	0.492
2018	21,517,842	0	1	5	4,279	14,106	18,385	0.085
2019	20,982,929	0	3	3	137,251	46,401	183,652	0.875
2020	10,354,196	0	0	2	0	1,395	1,395	0.013
2021	12,201,730	0	1	1	830	1,852	2,682	0.022
	81,741,070	0	6	18	167,975	120,256	288,231	

Adjusted Loss to Payroll Ratio:		0.205	0.147	0.353
Expected Unlimited Loss to Payroll Ratio:		0.452	0.405	0.857
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.416	0.351	0.767
Credibility:		0.25	0.21	
Indicated Limited Loss to Payroll Ratio:		0.363	0.307	0.670
Limit Factor:		1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:		**0.391**	**0.362**	**0.753**
Indicated Relativity Change:				-12.1%
Relativity to Statewide Average Loss to Payroll Ratio:				73.8%

Code: 4410   RHG: 3   NAICS: 31   ILDG: 3   MLDG: 3   CLASS: RUBBER GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	156,209,437	10	117	258	3,107,895	3,063,582	6,171,477	3.951
2018	170,330,213	10	105	256	3,204,917	2,777,087	5,982,004	3.512
2019	175,207,841	7	118	172	2,653,586	2,519,380	5,172,966	2.952
2020	158,423,512	3	121	216	3,000,121	2,926,389	5,926,510	3.741
2021	173,265,577	0	94	178	2,199,553	2,573,016	4,772,569	2.754
	833,436,580	30	555	1,080	14,166,073	13,859,453	28,025,526	

Adjusted Loss to Payroll Ratio:		1.700	1.663	3.363
Expected Unlimited Loss to Payroll Ratio:		1.968	2.058	4.026
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.845	1.747	3.593
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		1.700	1.663	3.363
Limit Factor:		1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:		**1.865**	**2.048**	**3.913**
Indicated Relativity Change:				-2.8%
Relativity to Statewide Average Loss to Payroll Ratio:				383.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4420   RHG: 1   NAICS: 31   ILDG: 3   MLDG: 1   CLASS: RUBBER TIRE RECAPPING OR RETREADING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	18,666,201	0	37	45	618,508	652,131	1,270,639	6.807
2018	17,320,689	2	39	33	647,777	653,080	1,300,857	7.510
2019	20,418,589	2	34	20	555,742	510,970	1,066,712	5.224
2020	20,360,785	3	18	21	951,659	345,407	1,297,066	6.370
2021	18,766,092	0	24	38	349,579	307,089	656,668	3.499
	95,532,357	7	152	157	3,123,265	2,468,676	5,591,942	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	3.269	2.584	5.853	
Expected Unlimited Loss to Payroll Ratio:	2.906	3.158	6.063	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.813	2.911	5.724	
Credibility:	0.56	0.53		
Indicated Limited Loss to Payroll Ratio:	3.070	2.739	5.809	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**3.263**	**3.107**	**6.370**	
Indicated Relativity Change:				5.1%
Relativity to Statewide Average Loss to Payroll Ratio:				624.1%

Code: 4432   RHG: 3   NAICS: 31   ILDG: 1   MLDG: 1   CLASS: PEN OR MECHANICAL PENCIL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	17,245,239	1	6	31	239,587	237,864	477,451	2.769
2018	17,777,198	1	13	16	211,076	126,759	337,835	1.900
2019	46,613,129	0	8	37	102,414	181,230	283,644	0.609
2020	19,284,984	1	10	4	553,433	807,828	1,361,261	7.059
2021	21,784,185	0	8	49	216,456	312,501	528,957	2.428
	122,704,735	3	45	137	1,322,966	1,666,181	2,989,148	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.078	1.358	2.436	
Expected Unlimited Loss to Payroll Ratio:	1.080	1.438	2.518	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.013	1.221	2.234	
Credibility:	0.41	0.41		
Indicated Limited Loss to Payroll Ratio:	1.040	1.277	2.317	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.141**	**1.573**	**2.714**	
Indicated Relativity Change:				7.8%
Relativity to Statewide Average Loss to Payroll Ratio:				265.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4470   RHG: 3   NAICS: 31   ILDG: 2   MLDG: 2   CLASS: WIRE, WIRE ROPE OR WIRE CABLE MFG – NO WIRE DRAWING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	51,902,959	0	16	61	400,720	322,959	723,679	1.394
2018	55,563,180	2	19	42	804,218	549,939	1,354,157	2.437
2019	66,208,684	1	18	44	415,204	333,218	748,422	1.130
2020	64,518,957	1	14	31	292,661	332,502	625,163	0.969
2021	73,221,339	0	24	43	480,651	631,811	1,112,462	1.519
	311,415,119	4	91	221	2,393,455	2,170,428	4,563,883	

Adjusted Loss to Payroll Ratio:		0.769	0.697	1.466
Expected Unlimited Loss to Payroll Ratio:		0.822	0.795	1.617
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.771	0.675	1.446
Credibility:		0.54	0.47	
Indicated Limited Loss to Payroll Ratio:		0.770	0.685	1.455
Limit Factor:		1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:		**0.845**	**0.844**	**1.689**
Indicated Relativity Change:				4.4%
Relativity to Statewide Average Loss to Payroll Ratio:				165.5%

Code: 4478   RHG: 2   NAICS: 31   ILDG: 3   MLDG: 4   CLASS: PLASTIC GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	278,181,865	20	189	348	5,135,538	4,975,058	10,110,596	3.635
2019	290,058,130	5	174	242	4,145,861	3,919,695	8,065,556	2.781
2020	297,781,885	5	168	317	4,159,733	3,860,541	8,020,274	2.693
2021	287,599,497	0	150	262	4,601,662	4,229,337	8,830,999	3.071
	1,153,621,377	30	681	1,169	18,042,795	16,984,630	35,027,425	

Adjusted Loss to Payroll Ratio:		1.564	1.472	3.036
Expected Unlimited Loss to Payroll Ratio:		1.716	1.868	3.584
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.639	1.660	3.298
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		1.564	1.472	3.036
Limit Factor:		1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:		**1.685**	**1.733**	**3.418**
Indicated Relativity Change:				-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:				334.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4492   RHG: 3   NAICS: 31   ILDG: 3   MLDG: 3   CLASS: SIGN MFG – METAL, PLASTIC OR WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	80,354,633	5	38	108	813,505	1,087,838	1,901,343	2.366
2018	87,782,345	13	54	98	1,822,095	1,696,897	3,518,992	4.009
2019	86,060,081	4	63	96	1,211,985	1,413,949	2,625,934	3.051
2020	81,871,450	0	53	55	994,757	964,418	1,959,175	2.393
2021	90,127,485	2	47	58	1,639,073	1,574,995	3,214,068	3.566
	426,195,995	24	255	415	6,481,414	6,738,098	13,219,512	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.521	1.581	3.102	
Expected Unlimited Loss to Payroll Ratio:	1.736	1.962	3.698	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.628	1.666	3.293	
Credibility:	0.82	0.77		
Indicated Limited Loss to Payroll Ratio:	1.540	1.601	3.140	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.690**	**1.972**	**3.661**	
Indicated Relativity Change:				-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:				358.7%

Code: 4494   RHG: 3   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: PLASTICS – BLOW MOLDED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	137,954,672	8	78	123	2,659,299	2,160,185	4,819,484	3.494
2018	140,762,260	4	91	146	2,461,856	1,559,000	4,020,856	2.856
2019	161,515,780	7	113	133	3,325,976	3,222,181	6,548,157	4.054
2020	165,355,233	3	79	122	2,921,310	2,034,128	4,955,438	2.997
2021	173,027,815	5	113	136	4,122,863	3,800,876	7,923,739	4.579
	778,615,760	27	474	660	15,491,304	12,776,370	28,267,674	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.990	1.641	3.631	
Expected Unlimited Loss to Payroll Ratio:	1.976	1.777	3.753	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.853	1.509	3.362	
Credibility:	1.00	0.94		
Indicated Limited Loss to Payroll Ratio:	1.990	1.633	3.622	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**2.183**	**2.011**	**4.194**	
Indicated Relativity Change:				11.7%
Relativity to Statewide Average Loss to Payroll Ratio:				410.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4495   RHG: 2   NAICS: 31   ILDG: 3   MLDG: 2   CLASS: PLASTICS – EXTRUSION MOLDED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	224,057,088	13	100	210	2,314,119	2,019,661	4,333,780	1.934
2018	251,259,281	9	87	226	2,084,587	1,830,840	3,915,427	1.558
2019	249,004,025	6	118	196	2,442,579	2,177,852	4,620,431	1.856
2020	274,300,664	6	98	188	2,937,892	2,949,831	5,887,723	2.146
2021	247,638,408	1	104	188	2,841,447	2,384,871	5,226,318	2.110
	1,246,259,466	35	507	1,008	12,620,624	11,363,055	23,983,679	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.013	0.912	1.924	
Expected Unlimited Loss to Payroll Ratio:	1.127	1.167	2.294	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.077	1.037	2.113	
Credibility:	1.00	0.97		
Indicated Limited Loss to Payroll Ratio:	1.013	0.915	1.928	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.091**	**1.077**	**2.168**	
Indicated Relativity Change:				-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:				212.4%

Code: 4496   RHG: 2   NAICS: 31   ILDG: 4   MLDG: 3   CLASS: PLASTICS – FABRICATED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	119,174,759	6	69	138	1,420,002	1,604,846	3,024,848	2.538
2018	119,940,610	4	68	145	1,240,820	1,271,888	2,512,708	2.095
2019	124,428,192	5	102	128	2,219,593	2,287,716	4,507,309	3.622
2020	123,748,323	4	78	102	2,058,727	2,193,915	4,252,642	3.437
2021	129,146,998	0	62	105	1,761,455	1,717,523	3,478,978	2.694
	616,438,882	19	379	618	8,700,597	9,075,889	17,776,485	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.411	1.472	2.884	
Expected Unlimited Loss to Payroll Ratio:	1.692	1.760	3.452	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.616	1.563	3.179	
Credibility:	0.95	0.87		
Indicated Limited Loss to Payroll Ratio:	1.421	1.485	2.906	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.532**	**1.747**	**3.279**	
Indicated Relativity Change:				-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:				321.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4497   RHG: 2   NAICS: 31   ILDG: 3   MLDG: 3   CLASS: PLASTICS – FIBER REINFORCED PLASTIC PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	247,819,197	4	131	244	2,466,746	2,516,748	4,983,494	2.011
2018	248,191,367	4	133	315	3,148,257	2,832,793	5,981,050	2.410
2019	229,166,758	2	107	255	1,738,498	2,300,647	4,039,145	1.763
2020	239,815,051	8	145	256	5,003,012	4,521,685	9,524,697	3.972
2021	273,489,661	2	126	285	3,411,380	3,606,195	7,017,575	2.566
	1,238,482,034	20	642	1,355	15,767,893	15,778,068	31,545,961	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.273	1.274	2.547	
Expected Unlimited Loss to Payroll Ratio:	1.403	1.542	2.945	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.340	1.370	2.710	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.273	1.274	2.547	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.372**	**1.500**	**2.871**	
Indicated Relativity Change:				-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:				281.3%

Code: 4498   RHG: 2   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: PLASTICS – INJECTION MOLDED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	549,922,972	19	339	497	9,028,104	8,429,743	17,457,847	3.175
2020	630,830,776	9	330	486	9,279,812	8,907,131	18,186,943	2.883
2021	718,767,743	7	377	600	11,859,757	10,786,392	22,646,149	3.151
	1,899,521,491	35	1,046	1,583	30,167,674	28,123,266	58,290,940	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.588	1.481	3.069	
Expected Unlimited Loss to Payroll Ratio:	1.580	1.668	3.248	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.509	1.482	2.991	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.588	1.481	3.069	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.711**	**1.743**	**3.454**	
Indicated Relativity Change:				6.3%
Relativity to Statewide Average Loss to Payroll Ratio:				338.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4499   RHG: 4   NAICS: 31   ILDG: 3   MLDG: 3   CLASS: PLASTICS – THERMOFORMED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	152,899,540	7	81	173	1,805,304	1,840,926	3,646,230	2.385
2018	137,235,394	6	78	163	2,051,368	1,980,822	4,032,190	2.938
2019	201,881,028	5	92	198	2,701,444	2,628,814	5,330,258	2.640
2020	178,943,962	9	111	122	3,491,545	3,531,896	7,023,441	3.925
2021	174,380,242	5	91	146	3,330,531	2,327,692	5,658,223	3.245
	845,340,166	32	453	802	13,380,193	12,310,150	25,690,343	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.583	1.456	3.039	
Expected Unlimited Loss to Payroll Ratio:	1.876	2.266	4.142	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.708	1.781	3.488	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.583	1.456	3.039	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**1.790**	**1.939**	**3.728**	
Indicated Relativity Change:				-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:				365.3%

Code: 4511   RHG: 4   NAICS: 54   ILDG: 2   MLDG: 2   CLASS: ANALYTICAL OR TESTING LABORATORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	5,277,972,099	11	261	753	8,031,669	6,902,762	14,934,431	0.283
2020	4,980,181,615	6	205	462	6,055,697	5,720,922	11,776,619	0.236
2021	5,276,961,620	7	199	582	6,547,641	5,735,256	12,282,897	0.233
	15,535,115,334	24	665	1,797	20,635,007	18,358,939	38,993,947	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.133	0.118	0.251	
Expected Unlimited Loss to Payroll Ratio:	0.167	0.161	0.328	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.122	0.099	0.221	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.133	0.118	0.251	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**0.150**	**0.157**	**0.308**	
Indicated Relativity Change:				-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:				30.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4512   RHG: 3   NAICS: 54   ILDG: 2   MLDG: 1   CLASS: BIOMEDICAL RESEARCH LABORATORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	6,126,414,692	3	114	557	1,939,386	2,312,139	4,251,525	0.069
2019	7,352,997,355	5	101	460	2,930,892	2,687,722	5,618,614	0.076
2020	8,393,251,085	3	111	369	4,164,414	3,843,464	8,007,878	0.095
2021	9,873,352,407	2	131	490	3,740,244	3,457,719	7,197,963	0.073
	31,746,015,539	13	457	1,876	12,774,936	12,301,044	25,075,980	

Adjusted Loss to Payroll Ratio:	0.040	0.039	0.079
Expected Unlimited Loss to Payroll Ratio*:	0.057	0.057	0.114
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.043	0.038	0.081
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.040	0.039	0.079
Limit Factor:	1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:	**0.044**	**0.048**	**0.092**
Indicated Relativity Change:			-19.6%
Relativity to Statewide Average Loss to Payroll Ratio:			9.0%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.82 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-24. INCLUDES 8810 EXPERIENCE OF EMPLOYERS ASSIGNED TO 4512 9-1-22

Code: 4557   RHG: 4   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: INK, ADHESIVE, POLISH OR WAX PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	101,142,862	1	57	79	1,009,837	806,961	1,816,798	1.796
2018	96,000,922	2	49	63	1,062,803	930,609	1,993,412	2.076
2019	102,342,690	2	46	71	913,215	795,621	1,708,836	1.670
2020	100,954,420	0	50	66	1,048,040	1,036,009	2,084,049	2.064
2021	103,505,514	2	52	57	1,134,528	1,849,012	2,983,540	2.882
	503,946,408	7	254	336	5,168,424	5,418,212	10,586,636	

Adjusted Loss to Payroll Ratio:	1.026	1.075	2.101
Expected Unlimited Loss to Payroll Ratio:	1.221	1.234	2.455
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.112	0.970	2.082
Credibility:	0.76	0.66	
Indicated Limited Loss to Payroll Ratio:	1.047	1.039	2.086
Limit Factor:	1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:	**1.183**	**1.384**	**2.567**
Indicated Relativity Change:			4.6%
Relativity to Statewide Average Loss to Payroll Ratio:			251.5%

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Code: 4558   RHG: 3   NAICS: 31   ILDG: 2 MLDG: 1 CLASS: PAINT, VARNISH OR LACQUER MFG; RESIN MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	174,905,589	13	48	101	2,322,146	1,913,444	4,235,590	2.422
2018	183,899,877	6	40	118	910,207	934,618	1,844,825	1.003
2019	192,645,712	3	48	87	1,089,575	1,285,284	2,374,859	1.233
2020	196,738,467	1	61	97	1,376,442	1,351,270	2,727,712	1.386
2021	183,877,593	2	72	90	2,090,921	1,990,322	4,081,243	2.220
	932,067,238	25	269	493	7,789,291	7,474,939	15,264,230	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.836	0.802	1.638	
Expected Unlimited Loss to Payroll Ratio:	0.921	0.942	1.863	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.864	0.799	1.663	
Credibility:	0.87	0.78		
Indicated Limited Loss to Payroll Ratio:	0.839	0.801	1.641	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**0.921**	**0.987**	**1.908**	
Indicated Relativity Change:				2.4%
Relativity to Statewide Average Loss to Payroll Ratio:				186.9%

Code: 4611   RHG: 3   NAICS: 31   ILDG: 4 MLDG: 4 CLASS: DRUG, MEDICINE OR PHARMACEUTICAL PREPARATIONS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,447,861,715	13	192	462	5,413,175	4,595,367	10,008,542	0.691
2020	1,553,984,483	12	215	491	7,211,404	6,468,974	13,680,378	0.880
2021	1,648,013,076	2	269	531	7,323,195	6,743,586	14,066,781	0.854
	4,649,859,274	27	676	1,484	19,947,775	17,807,928	37,755,703	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.429	0.383	0.812	
Expected Unlimited Loss to Payroll Ratio:	0.485	0.524	1.009	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.455	0.445	0.900	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.429	0.383	0.812	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**0.471**	**0.472**	**0.942**	
Indicated Relativity Change:				-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:				92.3%

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Code: 4623   RHG: 2   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: COSMETIC, PERSONAL CARE OR PERFUMERY PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	363,644,302	76	273	339	7,208,302	7,084,445	14,292,747	3.930
2020	397,841,317	8	289	306	7,256,118	7,067,893	14,324,011	3.600
2021	389,614,452	2	255	283	7,383,140	6,650,614	14,033,754	3.602
	1,151,100,071	86	817	928	21,847,560	20,802,952	42,650,513	

Adjusted Loss to Payroll Ratio:		1.898	1.807	3.705
Expected Unlimited Loss to Payroll Ratio:		1.935	2.174	4.109
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.848	1.931	3.779
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		1.898	1.807	3.705
Limit Factor:		1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:		**2.045**	**2.127**	**4.172**
Indicated Relativity Change:				1.5%
Relativity to Statewide Average Loss to Payroll Ratio:				408.8%

Code: 4635   RHG: 4   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: OXYGEN OR HYDROGEN MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	166,060,803	5	31	44	1,274,541	999,058	2,273,599	1.369
2018	181,393,769	7	21	45	1,351,831	688,794	2,040,625	1.125
2019	213,742,255	8	43	53	2,449,565	1,134,131	3,583,696	1.677
2020	203,276,374	4	43	62	1,786,551	1,461,090	3,247,641	1.598
2021	212,916,196	2	39	101	2,931,467	2,391,546	5,323,013	2.500
	977,389,396	26	177	305	9,793,954	6,674,620	16,468,574	

Adjusted Loss to Payroll Ratio:		1.002	0.683	1.685
Expected Unlimited Loss to Payroll Ratio:		0.983	0.808	1.791
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.895	0.635	1.530
Credibility:		0.90	0.73	
Indicated Limited Loss to Payroll Ratio:		0.992	0.670	1.661
Limit Factor:		1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:		**1.121**	**0.892**	**2.013**
Indicated Relativity Change:				12.4%
Relativity to Statewide Average Loss to Payroll Ratio:				197.2%

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Code: 4665   RHG: 3   NAICS: 31   ILDG: 3   MLDG: 3   CLASS: RENDERING OR FERTILIZER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	66,715,536	5	58	80	1,081,100	1,347,218	2,428,318	3.640
2018	65,316,908	5	62	82	1,394,455	963,665	2,358,120	3.610
2019	73,878,243	5	53	73	1,859,544	1,927,050	3,786,594	5.125
2020	78,432,889	1	68	100	2,117,261	1,607,752	3,725,013	4.749
2021	77,103,945	1	56	82	1,813,917	1,462,710	3,276,627	4.250
	361,447,522	17	297	417	8,266,277	7,308,395	15,574,672	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.287	2.022	4.309	
Expected Unlimited Loss to Payroll Ratio:	2.623	2.385	5.007	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.459	2.025	4.484	
Credibility:	0.91	0.78		
Indicated Limited Loss to Payroll Ratio:	2.303	2.023	4.325	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**2.527**	**2.491**	**5.018**	
Indicated Relativity Change:				0.2%
Relativity to Statewide Average Loss to Payroll Ratio:				491.6%

Code: 4683   RHG: 3   NAICS: 31   ILDG: 1   MLDG: 3   CLASS: VEGETABLE OIL MFG OR REFINING; COTTONSEED OIL MFG OR REFINING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	44,715,229	2	16	39	285,866	323,363	609,229	1.362
2018	49,427,014	2	10	47	226,428	330,460	556,888	1.127
2019	32,849,235	2	18	16	750,931	480,340	1,231,271	3.748
2020	38,344,193	0	14	31	96,973	294,120	391,093	1.020
2021	46,911,772	0	15	17	410,181	343,241	753,422	1.606
	212,247,442	6	73	150	1,770,379	1,771,524	3,541,903	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.834	0.835	1.669	
Expected Unlimited Loss to Payroll Ratio:	0.939	1.107	2.046	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.881	0.940	1.821	
Credibility:	0.49	0.46		
Indicated Limited Loss to Payroll Ratio:	0.858	0.891	1.749	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**0.941**	**1.098**	**2.039**	
Indicated Relativity Change:				-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:				199.8%

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Effective September 1, 2024 (Proposed)

Code: 4691   RHG: 2   NAICS: 31   ILDG: 4   MLDG: 1   CLASS: ORTHOTIC OR PROSTHETIC DEVICE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	111,179,983	1	12	50	280,234	254,196	534,430	0.481
2018	102,253,781	0	13	45	356,619	377,708	734,327	0.718
2019	105,891,216	2	23	51	944,850	789,829	1,734,679	1.638
2020	101,232,796	0	13	54	454,779	452,596	907,375	0.896
2021	111,257,982	0	28	48	697,766	649,045	1,346,811	1.211
	531,815,757	3	89	248	2,734,248	2,523,374	5,257,622	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.514	0.474	0.989	
Expected Unlimited Loss to Payroll Ratio:	0.495	0.417	0.912	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.472	0.371	0.843	
Credibility:	0.55	0.46		
Indicated Limited Loss to Payroll Ratio:	0.495	0.418	0.914	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.534**	**0.492**	**1.026**	
Indicated Relativity Change:				12.5%
Relativity to Statewide Average Loss to Payroll Ratio:				100.5%

Code: 4692   RHG: 4   NAICS: 31   ILDG: 3   MLDG: 3   CLASS: DENTAL LABORATORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	336,044,646	8	60	210	1,380,841	1,927,675	3,308,516	0.985
2018	338,008,655	5	51	186	1,502,800	1,924,124	3,426,924	1.014
2019	308,443,470	1	54	158	785,353	1,179,574	1,964,927	0.637
2020	340,789,638	3	33	142	894,850	1,022,688	1,917,538	0.563
2021	408,437,205	0	47	158	1,338,831	1,913,394	3,252,225	0.796
	1,731,723,614	17	245	854	5,902,675	7,967,456	13,870,131	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.341	0.460	0.801	
Expected Unlimited Loss to Payroll Ratio:	0.472	0.576	1.047	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.429	0.452	0.882	
Credibility:	0.85	0.80		
Indicated Limited Loss to Payroll Ratio:	0.354	0.459	0.813	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**0.401**	**0.610**	**1.011**	
Indicated Relativity Change:				-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:				99.1%

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Code: 4717   RHG: 2   NAICS: 31   ILDG: 1   MLDG: 1   CLASS: BUTTER SUBSTITUTES MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	23,643,671	0	20	42	549,458	480,245	1,029,703	4.355
2018	23,788,454	0	10	29	344,941	256,107	601,048	2.527
2019	22,304,742	0	6	12	127,421	123,438	250,859	1.125
2020	22,144,814	0	5	15	313,557	341,487	655,044	2.958
2021	12,945,446	0	10	23	184,736	206,219	390,955	3.020
	104,827,127	0	51	121	1,520,112	1,407,496	2,927,608	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.450	1.343	2.793	
Expected Unlimited Loss to Payroll Ratio:	1.360	1.513	2.873	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.299	1.344	2.643	
Credibility:	0.43	0.40		
Indicated Limited Loss to Payroll Ratio:	1.364	1.344	2.707	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.469**	**1.581**	**3.051**	
Indicated Relativity Change:				6.2%
Relativity to Statewide Average Loss to Payroll Ratio:				298.9%

Code: 4720   RHG: 1   NAICS: 31   ILDG: 1   MLDG: 2   CLASS: SOAP OR SYNTHETIC DETERGENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	75,347,410	6	34	101	824,804	615,867	1,440,671	1.912
2018	78,172,220	2	47	99	890,971	746,962	1,637,933	2.095
2019	63,451,805	1	29	79	727,142	580,987	1,308,129	2.062
2020	74,153,480	0	48	56	929,528	927,136	1,856,664	2.504
2021	84,711,659	0	56	112	1,088,866	1,343,537	2,432,403	2.871
	375,836,574	9	214	447	4,461,311	4,214,488	8,675,799	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.187	1.121	2.308	
Expected Unlimited Loss to Payroll Ratio:	1.018	1.082	2.100	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.986	0.997	1.983	
Credibility:	0.64	0.59		
Indicated Limited Loss to Payroll Ratio:	1.115	1.071	2.185	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**1.185**	**1.215**	**2.400**	
Indicated Relativity Change:				14.3%
Relativity to Statewide Average Loss to Payroll Ratio:				235.1%

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Code: 4740   RHG: 5   NAICS: 31   ILDG: 3   MLDG: 3   CLASS: OIL REFINING – PETROLEUM; ASPHALT/TAR
DISTILLING/REFINING; GASOLINE RECOVERY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	730,549,570	5	40	81	1,737,180	1,089,646	2,826,826	0.387
2018	808,060,937	13	40	82	3,382,138	1,972,680	5,354,818	0.663
2019	861,678,605	4	44	68	1,999,585	1,134,056	3,133,641	0.364
2020	891,352,742	4	56	98	2,512,402	1,831,138	4,343,540	0.487
2021	954,004,185	3	58	118	3,534,334	2,768,460	6,302,794	0.661
	4,245,646,039	29	238	447	13,165,639	8,795,980	21,961,619	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.310	0.207	0.517	
Expected Unlimited Loss to Payroll Ratio:	0.308	0.236	0.544	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.275	0.177	0.452	
Credibility:	1.00	0.78		
Indicated Limited Loss to Payroll Ratio:	0.310	0.201	0.511	
Limit Factor:	1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:	**0.358**	**0.280**	**0.638**	
Indicated Relativity Change:				17.2%
Relativity to Statewide Average Loss to Payroll Ratio:				62.5%

Code: 4771   RHG: 4   NAICS: 31   ILDG: 3   MLDG: 4   CLASS: EXPLOSIVE MFG; ROCKET PROPELLANT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	78,793,099	0	14	29	235,736	238,454	474,190	0.602
2018	78,549,359	0	11	33	220,865	303,183	524,048	0.667
2019	91,056,931	0	6	27	94,422	124,516	218,938	0.240
2020	86,617,365	0	4	20	128,376	145,682	274,058	0.316
2021	87,509,260	0	10	23	284,650	294,772	579,422	0.662
	422,526,014	0	45	132	964,048	1,106,607	2,070,655	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.228	0.262	0.490	
Expected Unlimited Loss to Payroll Ratio:	0.362	0.459	0.821	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.330	0.361	0.690	
Credibility:	0.43	0.41		
Indicated Limited Loss to Payroll Ratio:	0.286	0.320	0.606	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**0.323**	**0.426**	**0.749**	
Indicated Relativity Change:				-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:				73.4%

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Code: 4828   RHG: 4   NAICS: 31   ILDG: 3   MLDG: 3   CLASS: CHEMICAL MIXING OR REPACKAGING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	342,957,026	11	78	186	2,346,992	2,003,988	4,350,980	1.269
2018	318,683,488	8	85	230	2,279,531	1,985,703	4,265,234	1.338
2019	333,627,567	2	92	198	2,017,490	1,698,370	3,715,860	1.114
2020	339,707,326	5	101	167	3,215,936	2,754,377	5,970,313	1.757
2021	292,296,198	1	104	193	3,706,340	3,980,347	7,686,687	2.630
	1,627,271,605	27	460	974	13,566,289	12,422,785	25,989,074	

		INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:		0.834	0.763	1.597	
Expected Unlimited Loss to Payroll Ratio:		0.898	0.874	1.771	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.817	0.687	1.504	
Credibility:		1.00	0.92		
Indicated Limited Loss to Payroll Ratio:		0.834	0.757	1.591	
Limit Factor:		1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:		**0.943**	**1.008**	**1.951**	
Indicated Relativity Change:					10.1%
Relativity to Statewide Average Loss to Payroll Ratio:					191.1%

Code: 4829   RHG: 3   NAICS: 31   ILDG: 3   MLDG: 4   CLASS: CHEMICAL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	262,658,061	2	55	100	1,393,277	939,273	2,332,550	0.888
2018	284,282,717	6	49	125	1,994,344	1,583,243	3,577,587	1.258
2019	269,848,180	4	30	117	1,336,155	1,127,979	2,464,134	0.913
2020	279,032,117	0	36	100	615,565	786,935	1,402,500	0.503
2021	365,829,326	2	64	91	3,430,725	2,429,156	5,859,881	1.602
	1,461,650,401	14	234	533	8,770,067	6,866,585	15,636,652	

		INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:		0.600	0.470	1.070	
Expected Unlimited Loss to Payroll Ratio:		0.486	0.452	0.938	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.456	0.383	0.840	
Credibility:		0.81	0.70		
Indicated Limited Loss to Payroll Ratio:		0.573	0.444	1.016	
Limit Factor:		1.097	1.232		
Indicated (Unlimited) Loss to Payroll Ratio:		0.628	0.546	1.175	
Indicated Relativity Change:					25.2%
Selected Loss to Payroll Ratio (Restricted to 25% Change):		**0.627**	**0.545**	**1.173**	
Relativity to Statewide Average Loss to Payroll Ratio:					114.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4831   RHG: 2   NAICS: 31   ILDG: 3   MLDG: 3   CLASS: VITAMIN OR DIETARY SUPPLEMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	422,804,623	11	246	428	6,013,304	6,375,702	12,389,006	2.930
2020	448,773,319	5	244	434	6,797,877	7,021,476	13,819,353	3.079
2021	527,104,005	2	263	461	7,806,958	7,814,127	15,621,085	2.964
	1,398,681,947	18	753	1,323	20,618,140	21,211,306	41,829,446	

Adjusted Loss to Payroll Ratio:	1.474	1.517	2.991
Expected Unlimited Loss to Payroll Ratio:	1.474	1.725	3.199
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.407	1.532	2.940
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	1.474	1.517	2.991
Limit Factor:	1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:	**1.588**	**1.785**	**3.373**
Indicated Relativity Change:			5.5%
Relativity to Statewide Average Loss to Payroll Ratio:			330.5%

Code: 4983   RHG: 4   NAICS: 31   ILDG: 3   MLDG: 4   CLASS: GASKET MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	38,136,766	1	14	34	242,890	257,693	500,583	1.313
2018	40,816,732	0	16	18	244,482	226,254	470,736	1.153
2019	46,301,583	1	20	20	663,075	634,592	1,297,667	2.803
2020	35,862,816	3	14	26	711,238	1,028,843	1,740,081	4.852
2021	27,541,595	0	5	10	220,191	165,977	386,168	1.402
	188,659,492	5	69	108	2,081,875	2,313,359	4,395,234	

Adjusted Loss to Payroll Ratio:	1.104	1.226	2.330
Expected Unlimited Loss to Payroll Ratio:	0.934	1.387	2.322
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.850	1.090	1.941
Credibility:	0.46	0.47	
Indicated Limited Loss to Payroll Ratio:	0.966	1.154	2.120
Limit Factor:	1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:	**1.093**	**1.536**	**2.629**
Indicated Relativity Change:			13.2%
Relativity to Statewide Average Loss to Payroll Ratio:			257.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5020　RHG: 4　NAICS: 23　　ILDG: 2　MLDG: 1　CLASS: CEILING INSTALLATION – SUSPENDED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	144,387,707	9	39	57	1,800,357	1,413,521	3,213,878	2.226
2018	153,415,044	5	52	58	2,049,011	1,622,460	3,671,471	2.393
2019	158,316,725	7	33	33	1,921,016	1,135,225	3,056,241	1.930
2020	159,152,306	3	23	34	1,423,837	925,633	2,349,470	1.476
2021	148,558,183	0	28	30	1,286,095	938,547	2,224,642	1.497
	763,829,964	24	175	212	8,480,317	6,035,385	14,515,702	

Adjusted Loss to Payroll Ratio:		1.110	0.790	1.900
Expected Unlimited Loss to Payroll Ratio:		1.319	1.108	2.427
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.129	0.755	1.884
Credibility:		0.92	0.75	
Indicated Limited Loss to Payroll Ratio:		1.112	0.781	1.893
Limit Factor:		1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:		**1.257**	**1.040**	**2.297**
Indicated Relativity Change:				-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:				225.1%

Code: 5027　RHG: 5　NAICS: 23　　ILDG: 2　MLDG: 2　CLASS: MASONRY – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	153,462,423	13	107	167	3,467,492	3,126,936	6,594,428	4.297
2018	155,879,519	9	137	142	3,488,758	3,036,782	6,525,540	4.186
2019	146,429,724	2	111	144	2,759,772	2,287,251	5,047,023	3.447
2020	154,615,470	10	112	131	3,914,743	3,658,566	7,573,309	4.898
2021	162,205,355	2	138	139	3,783,320	3,408,148	7,191,468	4.434
	772,592,490	36	605	723	17,414,085	15,517,682	32,931,767	

Adjusted Loss to Payroll Ratio:		2.254	2.009	4.263
Expected Unlimited Loss to Payroll Ratio:		2.671	2.936	5.606
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		2.240	1.910	4.150
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		2.254	2.009	4.263
Limit Factor:		1.154	1.395	
Selected (Unlimited) Loss to Payroll Ratio:		**2.601**	**2.801**	**5.402**
Indicated Relativity Change:				-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:				529.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5028   RHG: 5   NAICS: 23   ILDG: 2   MLDG: 3   CLASS: MASONRY – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	200,107,911	6	65	109	1,843,893	1,756,463	3,600,356	1.799
2018	197,296,910	12	67	86	2,984,779	2,529,439	5,514,218	2.795
2019	216,283,814	7	67	62	3,354,979	2,157,315	5,512,294	2.549
2020	223,174,074	5	70	79	3,110,645	2,291,981	5,402,626	2.421
2021	257,296,143	5	78	105	4,489,038	3,354,950	7,843,988	3.049
	1,094,158,852	35	347	441	15,783,334	12,090,148	27,873,482	

Adjusted Loss to Payroll Ratio:	1.443	1.105	2.547
Expected Unlimited Loss to Payroll Ratio:	1.500	1.354	2.854
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.258	0.881	2.139
Credibility:	1.00	0.92	
Indicated Limited Loss to Payroll Ratio:	1.443	1.086	2.529
Limit Factor:	1.154	1.395	
Selected (Unlimited) Loss to Payroll Ratio:	**1.665**	**1.515**	**3.180**
Indicated Relativity Change:			11.4%
Relativity to Statewide Average Loss to Payroll Ratio:			311.5%

Code: 5029   RHG: 5   NAICS: 23   ILDG: 3   MLDG: 3   CLASS: CONCRETE OR ASPHALT SAWING OR DRILLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	78,400,389	4	28	45	628,842	607,684	1,236,526	1.577
2018	87,386,276	3	38	34	1,711,161	1,430,380	3,141,541	3.595
2019	88,079,653	6	20	36	1,832,301	1,388,763	3,221,064	3.657
2020	78,074,170	2	26	24	969,586	789,755	1,759,341	2.253
2021	80,341,177	1	27	35	1,472,528	1,769,033	3,241,561	4.035
	412,281,665	16	139	174	6,614,419	5,985,614	12,600,033	

Adjusted Loss to Payroll Ratio:	1.604	1.452	3.056
Expected Unlimited Loss to Payroll Ratio:	1.670	1.584	3.254
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.401	1.031	2.432
Credibility:	0.78	0.66	
Indicated Limited Loss to Payroll Ratio:	1.560	1.309	2.869
Limit Factor:	1.154	1.395	
Selected (Unlimited) Loss to Payroll Ratio:	**1.800**	**1.826**	**3.626**
Indicated Relativity Change:			11.4%
Relativity to Statewide Average Loss to Payroll Ratio:			355.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5040   RHG: 7   NAICS: 23   ILDG: 2 MLDG: 3 CLASS: IRON OR STEEL ERECTION – STRUCTURAL; BRIDGE BUILDING;
PAINTING – STEEL STRUCTURES OR BRIDGES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	238,052,144	17	102	261	4,635,535	3,866,046	8,501,581	3.571
2019	250,422,251	14	85	142	5,555,127	4,497,616	10,052,743	4.014
2020	296,373,631	14	90	171	6,440,948	4,619,693	11,060,641	3.732
2021	264,688,620	8	99	132	6,731,154	4,435,650	11,166,804	4.219
	1,049,536,646	53	376	706	23,362,763	17,419,006	40,781,769	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.226	1.660	3.886	
Expected Unlimited Loss to Payroll Ratio:	2.613	2.733	5.346	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.926	1.372	3.297	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.226	1.660	3.886	
Limit Factor:	1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:	**2.925**	**3.002**	**5.927**	
Indicated Relativity Change:				10.9%
Relativity to Statewide Average Loss to Payroll Ratio:				580.7%

INCLUDES EXPERIENCE OF 5059 D9-1-21

Code: 5102   RHG: 6   NAICS: 23   ILDG: 2 MLDG: 3 CLASS: IRON/STEEL/BRASS/BRONZE/ALUMINUM ERECTION; FLOOR
INSTALLATION – ELEVATED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	423,302,639	16	142	219	6,711,790	5,158,784	11,870,574	2.804
2020	412,281,300	17	160	234	7,047,156	6,369,493	13,416,649	3.254
2021	404,136,719	6	146	187	5,655,046	5,620,214	11,275,260	2.790
	1,239,720,658	39	448	640	19,413,991	17,148,491	36,562,482	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.566	1.383	2.949	
Expected Unlimited Loss to Payroll Ratio:	1.800	1.831	3.632	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.428	1.032	2.460	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.566	1.383	2.949	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**1.911**	**2.225**	**4.136**	
Indicated Relativity Change:				13.9%
Relativity to Statewide Average Loss to Payroll Ratio:				405.2%

INCLUDES EXPERIENCE OF 5057 D9-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5107   RHG: 3   NAICS: 23   ILDG: 2   MLDG: 3   CLASS: DOOR, DOOR FRAME/PRE-GLAZED WINDOW INSTALLATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	400,396,862	23	244	342	7,602,296	5,901,305	13,503,601	3.373
2019	404,372,001	19	205	327	6,337,493	5,834,564	12,172,057	3.010
2020	416,896,482	6	229	299	6,566,909	4,778,208	11,345,117	2.721
2021	446,213,758	6	229	330	8,837,089	7,002,850	15,839,939	3.550
	1,667,879,103	54	907	1,298	29,343,788	23,516,926	52,860,714	

Adjusted Loss to Payroll Ratio:		1.759	1.410	3.169
Expected Unlimited Loss to Payroll Ratio:		1.937	1.658	3.595
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.708	1.221	2.929
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		1.759	1.410	3.169
Limit Factor:		1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:		**1.930**	**1.737**	**3.667**
Indicated Relativity Change:				2.0%
Relativity to Statewide Average Loss to Payroll Ratio:				359.3%

Code: 5108   RHG: 4   NAICS: 23   ILDG: 2   MLDG: 1   CLASS: DOOR INSTALLATION – OVERHEAD DOORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	63,001,270	6	54	76	1,320,399	1,019,481	2,339,880	3.714
2018	64,709,925	6	62	67	1,657,437	1,232,100	2,889,537	4.465
2019	73,801,500	4	52	61	1,553,672	1,478,001	3,031,673	4.108
2020	80,527,479	4	49	71	2,184,070	1,989,230	4,173,300	5.182
2021	77,345,144	2	62	74	2,400,062	1,453,453	3,853,515	4.982
	359,385,318	22	279	349	9,115,639	7,172,265	16,287,904	

Adjusted Loss to Payroll Ratio:		2.536	1.996	4.532
Expected Unlimited Loss to Payroll Ratio:		2.910	2.581	5.491
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		2.491	1.759	4.250
Credibility:		0.93	0.77	
Indicated Limited Loss to Payroll Ratio:		2.533	1.942	4.476
Limit Factor:		1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:		**2.864**	**2.586**	**5.450**
Indicated Relativity Change:				-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:				534.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5128   RHG: 5   NAICS: 81   ILDG: 3   MLDG: 1   CLASS: INSTRUMENT INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	394,276,284	5	46	114	965,633	896,145	1,861,778	0.472
2018	414,865,162	5	48	99	1,622,509	1,029,172	2,651,681	0.639
2019	415,184,481	3	58	122	1,666,818	1,474,843	3,141,661	0.757
2020	631,465,062	0	44	100	1,536,179	1,011,885	2,548,064	0.404
2021	501,385,036	0	62	116	2,781,455	1,843,669	4,625,124	0.922
	2,357,176,025	13	258	551	8,572,594	6,255,713	14,828,307	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.364	0.265	0.629	
Expected Unlimited Loss to Payroll Ratio:	0.382	0.367	0.749	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.319	0.255	0.574	
Credibility:	0.87	0.74		
Indicated Limited Loss to Payroll Ratio:	0.358	0.263	0.621	
Limit Factor:	1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:	**0.413**	**0.366**	**0.779**	
Indicated Relativity Change:				4.0%
Relativity to Statewide Average Loss to Payroll Ratio:				76.4%

EXPERIENCE RELATED TO CIRCUIT OR SEMICONDUCTOR EQUIPMENT INSTALLATION OR REPAIR TRANSFERRED TO CODE 5129.
EXPERIENCE RELATED TO PROGRAMMABLE CONTROLS INSTALLATION OR REPAIR TRANSFERRED TO CODE 5130. 5129, 5130 E1-1-18.

Code: 5129   RHG: 6   NAICS: 81   ILDG: 4   MLDG: 2   CLASS: INTEGRATED CIRCUIT/SEMICONDUCTOR PROCESSING EQUIP INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	116,761,960	0	1	25	4,071	39,836	43,907	0.038
2018	135,468,760	1	7	24	106,463	91,909	198,372	0.146
2019	199,174,932	0	2	5	3,864	11,162	15,026	0.008
2020	189,966,235	0	6	22	267,307	560,883	828,190	0.436
2021	253,032,522	0	4	11	542,834	222,800	765,634	0.303
	894,404,409	1	20	87	924,540	926,590	1,851,130	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.103	0.104	0.207	
Expected Unlimited Loss to Payroll Ratio:	0.119	0.173	0.291	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.094	0.104	0.197	
Credibility:	0.36	0.35		
Indicated Limited Loss to Payroll Ratio:	0.097	0.104	0.201	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**0.119**	**0.167**	**0.285**	
Indicated Relativity Change:				-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:				27.9%

E1-1-18 INCLUDES EXPERIENCE OF 5128

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5130   RHG: 6   NAICS: 23   ILDG: 4   MLDG: 2   CLASS: PROGRAMMABLE CONTROLS/BLDG AUTOMATION/ENERGY
MGMT INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	175,180,430	3	10	38	454,796	422,481	877,277	0.501
2018	221,639,662	5	15	36	1,127,032	1,166,528	2,293,560	1.035
2019	207,240,770	1	20	39	866,470	489,260	1,355,730	0.654
2020	202,851,882	1	19	31	865,957	633,283	1,499,240	0.739
2021	231,804,228	1	16	22	1,269,389	999,324	2,268,713	0.979
	1,038,716,973	11	80	166	4,583,644	3,710,875	8,294,519	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.441	0.357	0.799	
Expected Unlimited Loss to Payroll Ratio:	0.440	0.399	0.839	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.349	0.225	0.574	
Credibility:	0.65	0.52		
Indicated Limited Loss to Payroll Ratio:	0.409	0.294	0.703	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**0.499**	**0.472**	**0.972**	
Indicated Relativity Change:				15.8%
Relativity to Statewide Average Loss to Payroll Ratio:				95.2%

E1-1-18 INCLUDES EXPERIENCE OF 5128

Code: 5140   RHG: 5   NAICS: 23   ILDG: 1   MLDG: 2   CLASS: ELECTRICAL WIRING – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	2,940,695,505	43	360	514	18,379,549	13,719,526	32,099,075	1.092
2020	2,976,589,454	22	380	490	18,988,582	13,363,613	32,352,195	1.087
2021	3,102,062,688	9	347	511	17,241,111	11,525,703	28,766,814	0.927
	9,019,347,647	74	1,087	1,515	54,609,242	38,608,842	93,218,084	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.605	0.428	1.034	
Expected Unlimited Loss to Payroll Ratio:	0.663	0.585	1.248	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.556	0.381	0.937	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.605	0.428	1.034	
Limit Factor:	1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:	**0.699**	**0.597**	**1.296**	
Indicated Relativity Change:				3.8%
Relativity to Statewide Average Loss to Payroll Ratio:				126.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5146   RHG: 4   NAICS: 23   ILDG: 2   MLDG: 2   CLASS: CABINET OR FIXTURES; SIGN INSTALLATION OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,002,273,627	27	517	580	15,552,820	11,535,562	27,088,382	2.703
2020	942,649,792	20	496	559	15,787,569	12,024,339	27,811,908	2.950
2021	1,063,957,060	14	508	659	19,209,949	13,202,918	32,412,867	3.046
	3,008,880,479	61	1,521	1,798	50,550,339	36,762,820	87,313,159	

Adjusted Loss to Payroll Ratio:	1.680	1.222	2.902
Expected Unlimited Loss to Payroll Ratio:	1.728	1.528	3.256
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.479	1.042	2.520
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	1.680	1.222	2.902
Limit Factor:	1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:	**1.899**	**1.627**	**3.526**
Indicated Relativity Change:			8.3%
Relativity to Statewide Average Loss to Payroll Ratio:			345.5%

Code: 5160   RHG: 7   NAICS: 23   ILDG: 4   MLDG: 2   CLASS: ELEVATOR ERECTION OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	369,663,983	4	37	69	929,972	807,425	1,737,397	0.470
2018	392,993,906	3	38	51	1,842,050	741,263	2,583,313	0.657
2019	356,305,459	3	34	52	1,231,343	1,104,501	2,335,844	0.656
2020	392,331,781	7	22	53	2,587,273	1,361,016	3,948,289	1.006
2021	404,645,474	0	39	50	1,324,597	847,885	2,172,482	0.537
	1,915,940,603	17	170	275	7,915,234	4,862,091	12,777,325	

Adjusted Loss to Payroll Ratio:	0.413	0.254	0.667
Expected Unlimited Loss to Payroll Ratio:	0.600	0.481	1.081
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.442	0.242	0.684
Credibility:	0.91	0.68	
Indicated Limited Loss to Payroll Ratio:	0.416	0.250	0.666
Limit Factor:	1.314	1.809	
Selected (Unlimited) Loss to Payroll Ratio:	**0.546**	**0.452**	**0.998**
Indicated Relativity Change:			-7.7%
Relativity to Statewide Average Loss to Payroll Ratio:			97.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5183   RHG: 3   NAICS: 23   ILDG: 2   MLDG: 2   CLASS: PLUMBING/REFRIGERATION EQUIP/HEATING OR A/C
EQUIPMENT – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,215,397,587	56	765	1,104	21,264,008	18,816,987	40,080,995	3.298
2020	1,281,499,855	34	842	1,176	23,820,558	19,501,563	43,322,121	3.381
2021	1,427,595,148	12	938	1,204	23,866,474	19,338,053	43,204,527	3.026
	3,924,492,590	102	2,545	3,484	68,951,039	57,656,603	126,607,642	

Adjusted Loss to Payroll Ratio:	1.757	1.469	3.226
Expected Unlimited Loss to Payroll Ratio:	2.012	1.897	3.909
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.774	1.396	3.170
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	1.757	1.469	3.226
Limit Factor:	1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:	**1.928**	**1.810**	**3.738**
Indicated Relativity Change:			-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:			366.2%

Code: 5184   RHG: 7   NAICS: 23   ILDG: 3   MLDG: 2   CLASS: STEAM PIPE OR BOILER INSULATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	117,013,242	1	17	24	664,516	413,835	1,078,351	0.922
2018	124,315,719	0	14	14	497,109	204,124	701,233	0.564
2019	113,967,198	0	13	23	509,380	403,829	913,209	0.801
2020	111,044,009	2	10	22	1,307,261	615,408	1,922,669	1.731
2021	97,843,017	0	12	24	896,050	696,101	1,592,151	1.627
	564,183,186	3	66	107	3,874,317	2,333,298	6,207,614	

Adjusted Loss to Payroll Ratio:	0.687	0.414	1.100
Expected Unlimited Loss to Payroll Ratio:	0.738	0.481	1.218
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.544	0.241	0.785
Credibility:	0.61	0.42	
Indicated Limited Loss to Payroll Ratio:	0.631	0.313	0.944
Limit Factor:	1.314	1.809	
Selected (Unlimited) Loss to Payroll Ratio:	**0.829**	**0.567**	**1.396**
Indicated Relativity Change:			14.6%
Relativity to Statewide Average Loss to Payroll Ratio:			136.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5185   RHG: 4   NAICS: 23   ILDG: 1   MLDG: 2   CLASS: AUTOMATIC SPRINKLER INSTALLATION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	153,312,409	5	69	139	1,729,604	1,445,316	3,174,920	2.071
2018	148,183,572	9	76	133	2,309,221	1,781,339	4,090,560	2.760
2019	158,216,177	7	91	128	2,927,784	2,232,331	5,160,115	3.261
2020	170,417,708	5	82	119	2,197,246	1,895,319	4,092,565	2.401
2021	222,863,256	2	88	115	2,675,929	2,742,612	5,418,541	2.431
	852,993,122	28	406	634	11,839,783	10,096,917	21,936,700	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.388	1.184	2.572	
Expected Unlimited Loss to Payroll Ratio:	1.401	1.386	2.788	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.200	0.945	2.144	
Credibility:	0.99	0.85		
Indicated Limited Loss to Payroll Ratio:	1.385	1.149	2.534	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**1.566**	**1.529**	**3.095**	
Indicated Relativity Change:				11.0%
Relativity to Statewide Average Loss to Payroll Ratio:				303.3%

Code: 5186   RHG: 4   NAICS: 23   ILDG: 2   MLDG: 1   CLASS: AUTOMATIC SPRINKLER INSTALLATION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	256,690,369	5	31	68	1,553,746	910,292	2,464,038	0.960
2018	283,864,732	3	33	59	1,431,539	679,276	2,110,815	0.744
2019	308,697,556	5	46	77	2,351,355	1,496,312	3,847,667	1.246
2020	281,755,794	2	52	67	1,682,236	1,266,284	2,948,520	1.046
2021	327,515,799	3	65	57	2,669,814	1,572,272	4,242,086	1.295
	1,458,524,250	18	227	328	9,688,690	5,924,436	15,613,126	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.664	0.406	1.070	
Expected Unlimited Loss to Payroll Ratio:	0.743	0.497	1.241	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.636	0.339	0.975	
Credibility:	0.95	0.70		
Indicated Limited Loss to Payroll Ratio:	0.663	0.386	1.049	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**0.749**	**0.514**	**1.263**	
Indicated Relativity Change:				1.8%
Relativity to Statewide Average Loss to Payroll Ratio:				123.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5187   RHG: 5   NAICS: 23   ILDG: 1 MLDG: 1 CLASS: PLUMBING/REFRIGERATION EQUIP/HEATING OR A/C
EQUIPMENT – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	2,682,031,778	59	541	745	24,859,261	16,826,579	41,685,840	1.554
2020	2,687,989,723	37	582	716	23,263,696	16,700,882	39,964,578	1.487
2021	2,932,473,627	20	613	762	26,908,889	18,710,051	45,618,940	1.556
	8,302,495,128	116	1,736	2,223	75,031,846	52,237,511	127,269,357	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.904	0.629	1.533	
Expected Unlimited Loss to Payroll Ratio:	0.989	0.837	1.826	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.829	0.545	1.374	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.904	0.629	1.533	
Limit Factor:	1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:	**1.043**	**0.877**	**1.920**	
Indicated Relativity Change:				5.2%
Relativity to Statewide Average Loss to Payroll Ratio:				188.1%

Code: 5190   RHG: 6   NAICS: 23   ILDG: 1 MLDG: 1 CLASS: ELECTRICAL WIRING – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,487,145,154	44	464	700	16,702,202	13,807,501	30,509,703	2.052
2020	1,439,696,711	22	499	615	17,718,409	13,630,108	31,348,517	2.177
2021	1,568,741,874	9	438	654	15,741,191	11,869,394	27,610,585	1.760
	4,495,583,739	75	1,401	1,969	50,161,803	39,307,004	89,468,806	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.116	0.874	1.990	
Expected Unlimited Loss to Payroll Ratio:	1.257	1.294	2.551	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.996	0.730	1.726	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.116	0.874	1.990	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**1.362**	**1.406**	**2.768**	
Indicated Relativity Change:				8.5%
Relativity to Statewide Average Loss to Payroll Ratio:				271.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5191   RHG: 5   NAICS: 81   ILDG: 3   MLDG: 3   CLASS: OFFICE MACHINE OR POS EQUIPMENT INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	879,259,280	13	174	243	4,243,637	3,665,707	7,909,344	0.900
2019	763,445,479	7	171	228	5,047,740	3,660,321	8,708,061	1.141
2020	714,883,369	4	120	147	4,580,571	4,762,192	9,342,763	1.307
2021	682,133,075	2	122	165	4,716,528	4,534,904	9,251,432	1.356
	3,039,721,203	26	587	783	18,588,476	16,623,124	35,211,600	

Adjusted Loss to Payroll Ratio:	0.612	0.547	1.158
Expected Unlimited Loss to Payroll Ratio:	0.709	0.741	1.450
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.592	0.514	1.106
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.612	0.547	1.158
Limit Factor:	1.154	1.395	
Selected (Unlimited) Loss to Payroll Ratio:	**0.706**	**0.763**	**1.468**
Indicated Relativity Change:			1.3%
Relativity to Statewide Average Loss to Payroll Ratio:			143.9%

EXPERIENCE RELATED TO CIRCUIT OR COMPUTER OR TELEPHONE INSTALLATION OR REPAIR TRANSFERRED TO CODE 5193; 5193 E1-1-18

Code: 5192   RHG: 3   NAICS: 44   ILDG: 4   MLDG: 4   CLASS: VENDING OR COIN-OPERATED MACHINES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	177,059,680	4	75	188	1,295,851	1,333,222	2,629,073	1.485
2018	218,176,996	9	100	249	2,906,714	2,936,530	5,843,244	2.678
2019	218,704,275	7	79	121	2,798,760	2,540,659	5,339,419	2.441
2020	181,157,996	3	54	97	2,106,533	1,432,290	3,538,823	1.953
2021	201,281,459	0	52	124	1,386,866	1,229,778	2,616,644	1.300
	996,380,407	23	360	779	10,494,724	9,472,480	19,967,204	

Adjusted Loss to Payroll Ratio:	1.053	0.951	2.004
Expected Unlimited Loss to Payroll Ratio:	1.308	1.289	2.598
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.186	1.082	2.267
Credibility:	1.00	0.91	
Indicated Limited Loss to Payroll Ratio:	1.053	0.962	2.016
Limit Factor:	1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:	**1.156**	**1.186**	**2.341**
Indicated Relativity Change:			-9.9%
Relativity to Statewide Average Loss to Payroll Ratio:			229.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5193   RHG: 4   NAICS: 23   ILDG: 4 MLDG: 3 CLASS: COMPUTER/TELEPHONE SYSTEM/EQUIPMENT INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	983,356,909	6	100	180	2,809,433	2,834,800	5,644,233	0.574
2018	1,050,532,292	4	85	185	2,587,969	2,340,627	4,928,596	0.469
2019	1,162,656,069	5	97	218	2,723,118	3,194,808	5,917,926	0.509
2020	1,238,933,137	4	104	144	3,979,506	2,771,975	6,751,481	0.545
2021	1,249,672,194	2	102	141	4,298,969	2,650,122	6,949,091	0.556
	5,685,150,601	21	488	868	16,398,995	13,792,332	30,191,327	

Adjusted Loss to Payroll Ratio:		0.288	0.243	0.531
Expected Unlimited Loss to Payroll Ratio:		0.310	0.326	0.636
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.265	0.222	0.487
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.288	0.243	0.531
Limit Factor:		1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:		**0.326**	**0.323**	**0.649**
Indicated Relativity Change:				2.1%
Relativity to Statewide Average Loss to Payroll Ratio:				63.6%

E1-1-18 INCLUDES EXPERIENCE OF 5191

Code: 5195   RHG: 5   NAICS: 23   ILDG: 2 MLDG: 2 CLASS: COMMUNICATIONS CABLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	318,658,384	8	119	156	2,654,866	2,291,441	4,946,307	1.552
2018	346,563,107	13	92	115	3,425,295	2,869,684	6,294,979	1.816
2019	347,568,514	8	69	108	2,634,186	2,183,463	4,817,649	1.386
2020	317,014,619	0	80	91	2,640,667	1,717,690	4,358,357	1.375
2021	340,741,284	1	79	69	2,283,576	1,566,992	3,850,568	1.130
	1,670,545,908	30	439	539	13,638,590	10,629,269	24,267,859	

Adjusted Loss to Payroll Ratio:		0.816	0.636	1.453
Expected Unlimited Loss to Payroll Ratio:		0.927	0.882	1.808
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.777	0.574	1.351
Credibility:		1.00	0.91	
Indicated Limited Loss to Payroll Ratio:		0.816	0.631	1.447
Limit Factor:		1.154	1.395	
Selected (Unlimited) Loss to Payroll Ratio:		**0.942**	**0.880**	**1.822**
Indicated Relativity Change:				0.8%
Relativity to Statewide Average Loss to Payroll Ratio:				178.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5201   RHG: 3   NAICS: 23   ILDG: 3 MLDG: 3 CLASS: CONCRETE OR CEMENT WORK – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	661,890,879	44	509	567	17,563,597	14,212,639	31,776,236	4.801
2020	780,090,296	31	555	599	20,588,146	16,938,001	37,526,147	4.810
2021	817,491,711	14	537	586	18,396,243	17,566,472	35,962,715	4.399
	2,259,472,886	89	1,601	1,752	56,547,985	48,717,112	105,265,098	

Adjusted Loss to Payroll Ratio:		2.503	2.156	4.659
Expected Unlimited Loss to Payroll Ratio:		2.756	2.596	5.353
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		2.430	1.911	4.342
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		2.503	2.156	4.659
Limit Factor:		1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:		**2.746**	**2.656**	**5.402**
Indicated Relativity Change:				0.9%
Relativity to Statewide Average Loss to Payroll Ratio:				529.3%

Code: 5205   RHG: 6   NAICS: 23   ILDG: 2 MLDG: 3 CLASS: CONCRETE OR CEMENT WORK – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,441,549,240	47	385	491	19,120,864	13,034,770	32,155,634	2.231
2020	1,366,248,899	32	352	359	18,266,046	13,539,412	31,805,458	2.328
2021	1,451,559,476	17	353	393	20,011,687	14,404,487	34,416,174	2.371
	4,259,357,615	96	1,090	1,243	57,398,597	40,978,669	98,377,266	

Adjusted Loss to Payroll Ratio:		1.348	0.962	2.310
Expected Unlimited Loss to Payroll Ratio:		1.518	1.507	3.025
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.204	0.849	2.053
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		1.348	0.962	2.310
Limit Factor:		1.220	1.608	
Selected (Unlimited) Loss to Payroll Ratio:		**1.645**	**1.547**	**3.192**
Indicated Relativity Change:				5.5%
Relativity to Statewide Average Loss to Payroll Ratio:				312.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5212   RHG: 6   NAICS: 23   ILDG: 2   MLDG: 2   CLASS: CONCRETE PUMPING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	47,125,618	1	16	20	361,813	395,815	757,628	1.608
2018	51,273,990	4	17	18	995,668	1,040,221	2,035,889	3.971
2019	53,675,693	1	10	26	438,796	250,713	689,509	1.285
2020	53,474,245	2	23	13	1,511,031	906,728	2,417,759	4.521
2021	58,380,286	0	22	14	1,114,149	576,291	1,690,440	2.896
	263,929,832	8	88	91	4,421,458	3,169,770	7,591,228	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.675	1.201	2.876	
Expected Unlimited Loss to Payroll Ratio:	1.786	1.733	3.519	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.416	0.977	2.393	
Credibility:	0.66	0.54		
Indicated Limited Loss to Payroll Ratio:	1.587	1.098	2.685	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**1.937**	**1.766**	**3.703**	
Indicated Relativity Change:				5.2%
Relativity to Statewide Average Loss to Payroll Ratio:				362.8%

Code: 5213   RHG: 6   NAICS: 23   ILDG: 3   MLDG: 3   CLASS: CONCRETE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,456,997,212	41	343	633	19,789,967	14,928,458	34,718,425	2.383
2020	1,440,312,233	18	372	482	18,378,824	15,157,002	33,535,826	2.328
2021	1,327,410,553	16	312	413	20,452,176	15,190,077	35,642,253	2.685
	4,224,719,998	75	1,027	1,528	58,620,967	45,275,537	103,896,504	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.388	1.072	2.459	
Expected Unlimited Loss to Payroll Ratio:	1.591	1.470	3.061	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.262	0.829	2.090	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.388	1.072	2.459	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**1.694**	**1.724**	**3.417**	
Indicated Relativity Change:				11.6%
Relativity to Statewide Average Loss to Payroll Ratio:				334.8%

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Code: 5214   RHG: 2   NAICS: 23   ILDG: 2   MLDG: 4   CLASS: CONCRETE OR CEMENT WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	148,226,722	9	64	81	2,465,463	2,310,730	4,776,193	3.222
2018	143,441,648	2	60	72	1,534,304	1,621,966	3,156,270	2.200
2019	144,704,171	6	51	65	2,597,026	1,889,860	4,486,886	3.101
2020	143,486,790	2	44	46	1,999,270	1,496,759	3,496,029	2.436
2021	150,400,695	1	52	48	2,598,344	1,781,015	4,379,359	2.912
	730,260,026	20	271	312	11,194,406	9,100,329	20,294,734	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.533	1.246	2.779	
Expected Unlimited Loss to Payroll Ratio:	1.577	1.496	3.073	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.416	1.153	2.569	
Credibility:	0.99	0.87		
Indicated Limited Loss to Payroll Ratio:	1.532	1.234	2.766	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.650**	**1.452**	**3.103**	
Indicated Relativity Change:				1.0%
Relativity to Statewide Average Loss to Payroll Ratio:				304.0%

Code: 5222   RHG: 7   NAICS: 23   ILDG: 2   MLDG: 3   CLASS: CONCRETE CONSTRUCTION – BRIDGES; CHIMNEY CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	124,008,461	8	29	38	2,182,954	1,784,728	3,967,682	3.200
2018	121,550,210	3	15	41	1,441,731	1,128,921	2,570,652	2.115
2019	145,096,251	4	31	55	2,243,410	1,902,363	4,145,773	2.857
2020	173,509,331	2	37	45	2,018,052	1,626,877	3,644,929	2.101
2021	227,494,614	0	39	79	2,042,008	1,572,045	3,614,053	1.589
	791,658,867	17	151	258	9,928,155	8,014,933	17,943,088	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.254	1.012	2.267	
Expected Unlimited Loss to Payroll Ratio:	1.469	1.389	2.858	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.082	0.697	1.780	
Credibility:	0.92	0.73		
Indicated Limited Loss to Payroll Ratio:	1.240	0.929	2.168	
Limit Factor:	1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:	**1.630**	**1.679**	**3.309**	
Indicated Relativity Change:				15.8%
Relativity to Statewide Average Loss to Payroll Ratio:				324.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 5225   RHG: 6   NAICS: 23   ILDG: 2 MLDG: 2 CLASS: REINFORCING STEEL INSTALLATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	291,167,817	20	125	213	6,961,624	5,536,857	12,498,481	4.293
2018	312,255,525	21	116	167	6,348,529	4,068,131	10,416,660	3.336
2019	311,374,659	7	98	135	4,413,847	2,341,861	6,755,708	2.170
2020	312,869,600	10	93	147	4,532,854	3,930,850	8,463,704	2.705
2021	300,086,194	3	86	153	4,858,042	3,986,362	8,844,404	2.947
	1,527,753,795	61	518	815	27,114,896	19,864,061	46,978,957	

Adjusted Loss to Payroll Ratio:		1.775	1.300	3.075
Expected Unlimited Loss to Payroll Ratio:		1.861	1.633	3.494
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.476	0.921	2.396
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		1.775	1.300	3.075
Limit Factor:		1.220	1.608	
Selected (Unlimited) Loss to Payroll Ratio:		**2.166**	**2.091**	**4.257**
Indicated Relativity Change:				21.8%
Relativity to Statewide Average Loss to Payroll Ratio:				417.1%

Code: 5348   RHG: 4   NAICS: 23   ILDG: 2 MLDG: 2 CLASS: TILE, STONE, MOSAIC OR TERRAZZO WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	685,953,354	24	330	386	10,533,532	9,625,436	20,158,968	2.939
2020	689,830,830	18	329	335	9,462,907	8,443,466	17,906,373	2.596
2021	739,288,449	5	306	349	11,158,037	8,557,068	19,715,105	2.667
	2,115,072,633	47	965	1,070	31,154,475	26,625,970	57,780,445	

Adjusted Loss to Payroll Ratio:		1.473	1.259	2.732
Expected Unlimited Loss to Payroll Ratio:		1.716	1.545	3.261
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.469	1.053	2.522
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		1.473	1.259	2.732
Limit Factor:		1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:		**1.665**	**1.676**	**3.341**
Indicated Relativity Change:				2.5%
Relativity to Statewide Average Loss to Payroll Ratio:				327.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5403   RHG: 6   NAICS: 23   ILDG: 2   MLDG: 2   CLASS: CARPENTRY – NOC – LOW WAGE
Code: 5632   RHG: 6   NAICS: 23   ILDG: 2   MLDG: 2   CLASS: STEEL FRAMING – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,547,887,673	158	1,288	1,741	51,208,790	48,372,229	99,581,019	6.433
2020	1,727,247,288	107	1,436	1,698	51,586,724	48,048,816	99,635,540	5.768
2021	2,002,783,891	52	1,443	1,816	52,757,517	50,620,462	103,377,979	5.162
	5,277,918,852	317	4,167	5,255	155,553,031	147,041,507	302,594,538	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.947	2.786	5.733	
Expected Unlimited Loss to Payroll Ratio:	3.658	4.188	7.846	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.901	2.361	5.261	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.947	2.786	5.733	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**3.597**	**4.481**	**8.078**	
Indicated Relativity Change:				3.0%
Relativity to Statewide Average Loss to Payroll Ratio:				791.4%

Code: 5432   RHG: 6   NAICS: 23   ILDG: 1   MLDG: 2   CLASS: CARPENTRY – NOC – HIGH WAGE
Code: 5633   RHG: 6   NAICS: 23   ILDG: 1   MLDG: 2   CLASS: STEEL FRAMING – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	2,573,225,427	102	756	972	36,709,883	28,361,834	65,071,717	2.529
2020	2,449,691,731	59	682	785	33,496,119	26,872,544	60,368,663	2.464
2021	2,552,056,223	38	730	817	38,534,559	31,069,108	69,603,667	2.727
	7,574,973,381	199	2,168	2,574	108,740,561	86,303,486	195,044,047	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.436	1.139	2.575	
Expected Unlimited Loss to Payroll Ratio:	1.527	1.548	3.075	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.211	0.873	2.084	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.436	1.139	2.575	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**1.752**	**1.832**	**3.584**	
Indicated Relativity Change:				16.6%
Relativity to Statewide Average Loss to Payroll Ratio:				351.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5436   RHG: 3   NAICS: 23   ILDG: 2   MLDG: 3   CLASS: HARDWOOD FLOOR LAYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	115,521,428	9	50	57	1,772,916	1,558,233	3,331,149	2.884
2018	134,231,465	8	83	72	2,917,665	1,773,114	4,690,779	3.495
2019	128,047,813	1	47	46	1,863,380	1,582,323	3,445,703	2.691
2020	133,395,062	3	68	47	2,120,264	2,108,959	4,229,223	3.170
2021	149,625,340	1	59	47	1,919,897	1,685,736	3,605,633	2.410
	660,821,108	22	307	269	10,594,121	8,708,365	19,302,486	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.603	1.318	2.921	
Expected Unlimited Loss to Payroll Ratio:	1.718	1.436	3.155	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.515	1.057	2.573	
Credibility:	0.98	0.81		
Indicated Limited Loss to Payroll Ratio:	1.601	1.267	2.868	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.757**	**1.561**	**3.318**	
Indicated Relativity Change:				5.2%
Relativity to Statewide Average Loss to Payroll Ratio:				325.1%

Code: 5443   RHG: 3   NAICS: 23   ILDG: 1   MLDG: 1   CLASS: LATHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	192,444,851	11	113	189	2,787,961	2,496,677	5,284,638	2.746
2018	227,199,021	15	147	253	3,902,642	3,570,332	7,472,974	3.289
2019	239,687,957	13	137	204	3,640,062	4,322,677	7,962,739	3.322
2020	230,566,772	3	121	136	4,480,009	3,065,543	7,545,552	3.273
2021	244,113,700	1	123	184	3,260,445	3,034,149	6,294,594	2.579
	1,134,012,300	43	641	966	18,071,120	16,489,377	34,560,497	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.594	1.454	3.048	
Expected Unlimited Loss to Payroll Ratio:	1.683	1.757	3.441	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.484	1.294	2.778	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.594	1.454	3.048	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.749**	**1.791**	**3.540**	
Indicated Relativity Change:				2.9%
Relativity to Statewide Average Loss to Payroll Ratio:				346.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5446   RHG: 3   NAICS: 23   ILDG: 1   MLDG: 2   CLASS: WALLBOARD INSTALLATION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	990,952,352	49	611	668	21,723,860	17,205,069	38,928,929	3.928
2020	1,050,703,098	39	588	568	20,588,516	17,921,852	38,510,368	3.665
2021	1,051,933,369	16	565	546	19,497,359	17,944,125	37,441,484	3.559
	3,093,588,819	104	1,764	1,782	61,809,735	53,071,045	114,880,781	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.998	1.716	3.714	
Expected Unlimited Loss to Payroll Ratio:	2.062	1.937	3.999	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.818	1.426	3.244	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.998	1.716	3.714	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**2.192**	**2.113**	**4.305**	
Indicated Relativity Change:				7.7%
Relativity to Statewide Average Loss to Payroll Ratio:				421.8%

Code: 5447   RHG: 5   NAICS: 23   ILDG: 2   MLDG: 3   CLASS: WALLBOARD INSTALLATION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,451,090,655	32	238	260	12,295,618	8,165,317	20,460,935	1.410
2020	1,261,861,905	23	227	279	14,855,249	9,358,227	24,213,476	1.919
2021	1,287,167,750	7	203	242	12,341,383	7,143,079	19,484,462	1.514
	4,000,120,310	62	668	781	39,492,250	24,666,622	64,158,871	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.987	0.617	1.604	
Expected Unlimited Loss to Payroll Ratio:	1.123	0.892	2.016	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.942	0.581	1.523	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.987	0.617	1.604	
Limit Factor:	1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:	**1.139**	**0.860**	**1.999**	
Indicated Relativity Change:				-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:				195.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5467   RHG: 4   NAICS: 23   ILDG: 2   MLDG: 1   CLASS: GLAZIERS – AWAY FROM SHOP – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	106,892,881	13	64	116	2,411,469	1,836,348	4,247,817	3.974
2018	106,998,530	8	72	89	3,269,528	2,381,778	5,651,306	5.282
2019	110,100,663	3	75	108	2,440,054	2,226,818	4,666,872	4.239
2020	127,315,558	6	71	81	2,618,542	2,067,971	4,686,513	3.681
2021	115,860,269	3	70	94	2,453,403	2,082,699	4,536,102	3.915
	567,167,901	33	352	488	13,192,997	10,595,615	23,788,612	

Adjusted Loss to Payroll Ratio:	2.326	1.868	4.194
Expected Unlimited Loss to Payroll Ratio:	2.585	2.320	4.905
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.213	1.581	3.794
Credibility:	1.00	0.89	
Indicated Limited Loss to Payroll Ratio:	2.326	1.837	4.163
Limit Factor:	1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:	**2.630**	**2.445**	**5.075**
Indicated Relativity Change:			3.5%
Relativity to Statewide Average Loss to Payroll Ratio:			497.3%

Code: 5470   RHG: 3   NAICS: 23   ILDG: 1   MLDG: 1   CLASS: GLAZIERS – AWAY FROM SHOP – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	177,536,938	6	43	55	2,686,944	1,795,560	4,482,504	2.525
2018	182,305,074	3	33	50	1,083,624	609,470	1,693,094	0.929
2019	204,816,583	6	42	52	2,018,664	1,194,106	3,212,770	1.569
2020	217,746,428	4	48	51	2,069,209	1,344,293	3,413,502	1.568
2021	199,716,365	2	34	46	2,371,201	1,235,343	3,606,544	1.806
	982,121,388	21	200	254	10,229,642	6,178,773	16,408,415	

Adjusted Loss to Payroll Ratio:	1.042	0.629	1.671
Expected Unlimited Loss to Payroll Ratio:	1.150	0.783	1.933
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.014	0.577	1.591
Credibility:	0.97	0.74	
Indicated Limited Loss to Payroll Ratio:	1.041	0.616	1.656
Limit Factor:	1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:	**1.142**	**0.758**	**1.900**
Indicated Relativity Change:			-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:			186.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5473　RHG: 6　NAICS: 56　ILDG: 4　MLDG: 4　CLASS: ASBESTOS ABATEMENT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	151,541,989	20	74	149	4,384,846	2,719,054	7,103,900	4.688
2018	174,256,826	17	90	169	3,498,270	3,695,052	7,193,322	4.128
2019	193,002,232	17	101	184	5,522,656	5,244,314	10,766,970	5.579
2020	183,129,197	11	107	141	4,940,731	5,330,355	10,271,086	5.609
2021	189,582,250	2	115	141	3,862,514	4,451,939	8,314,453	4.386
	891,512,494	67	487	784	22,209,017	21,440,714	43,649,731	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.491	2.405	4.896	
Expected Unlimited Loss to Payroll Ratio:	3.101	3.515	6.616	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.523	2.174	4.697	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.491	2.405	4.896	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**3.040**	**3.868**	**6.908**	
Indicated Relativity Change:				4.4%
Relativity to Statewide Average Loss to Payroll Ratio:				676.9%

Code: 5474　RHG: 5　NAICS: 23　ILDG: 2　MLDG: 2　CLASS: PAINTING; WATERPROOFING; PAINTING/WALLPAPER INSTALLATION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	945,931,041	65	594	626	19,406,547	18,759,763	38,166,310	4.035
2020	988,395,076	53	624	534	22,751,469	23,858,700	46,610,169	4.716
2021	1,033,199,197	49	604	552	25,208,336	23,756,723	48,965,059	4.739
	2,967,525,314	167	1,822	1,712	67,366,353	66,375,186	133,741,539	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.270	2.237	4.507	
Expected Unlimited Loss to Payroll Ratio:	2.583	3.026	5.608	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.166	1.969	4.135	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.270	2.237	4.507	
Limit Factor:	1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:	**2.620**	**3.119**	**5.739**	
Indicated Relativity Change:				2.3%
Relativity to Statewide Average Loss to Payroll Ratio:				562.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5479   RHG: 5   NAICS: 23   ILDG: 3 MLDG: 3 CLASS: INSULATION WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	150,051,225	11	94	172	3,429,212	3,462,421	6,891,633	4.593
2018	176,771,093	7	85	185	2,636,627	2,241,838	4,878,465	2.760
2019	196,444,265	4	88	170	1,262,801	1,969,233	3,232,034	1.645
2020	214,911,704	4	73	147	2,679,912	2,118,053	4,797,965	2.233
2021	228,747,911	1	91	173	2,665,941	2,450,739	5,116,680	2.237
	966,926,198	27	431	847	12,674,493	12,242,284	24,916,777	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.311	1.266	2.577	
Expected Unlimited Loss to Payroll Ratio:	1.595	1.685	3.280	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.338	1.096	2.434	
Credibility:	1.00	0.95		
Indicated Limited Loss to Payroll Ratio:	1.311	1.258	2.569	
Limit Factor:	1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:	**1.513**	**1.755**	**3.267**	
Indicated Relativity Change:				-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:				320.1%

Code: 5482   RHG: 6   NAICS: 23   ILDG: 2 MLDG: 2 CLASS: PAINTING; WATERPROOFING; PAINTING/WALLPAPER INSTALLATION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	953,715,422	34	271	253	14,367,716	10,762,250	25,129,966	2.635
2020	889,077,931	16	197	212	11,427,808	8,855,545	20,283,353	2.281
2021	984,678,144	13	257	247	12,606,220	8,592,843	21,199,063	2.153
	2,827,471,497	63	725	712	38,401,744	28,210,638	66,612,381	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.358	0.998	2.356	
Expected Unlimited Loss to Payroll Ratio:	1.611	1.548	3.159	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.278	0.873	2.150	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.358	0.998	2.356	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**1.658**	**1.605**	**3.262**	
Indicated Relativity Change:				3.3%
Relativity to Statewide Average Loss to Payroll Ratio:				319.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5484   RHG: 3   NAICS: 23   ILDG: 2   MLDG: 2   CLASS: PLASTERING OR STUCCO WORK – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	217,079,492	12	240	240	6,592,841	7,299,293	13,892,134	6.400
2020	231,996,424	14	221	201	5,983,880	6,853,844	12,837,724	5.534
2021	254,799,888	8	186	227	7,287,376	5,949,027	13,236,403	5.195
	703,875,804	34	647	668	19,864,098	20,102,164	39,966,262	

Adjusted Loss to Payroll Ratio:	2.822	2.856	5.678
Expected Unlimited Loss to Payroll Ratio:	3.497	3.971	7.468
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	3.083	2.924	6.007
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	2.822	2.856	5.678
Limit Factor:	1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:	**3.097**	**3.518**	**6.614**
Indicated Relativity Change:			-11.4%
Relativity to Statewide Average Loss to Payroll Ratio:			648.0%

Code: 5485   RHG: 6   NAICS: 23   ILDG: 1   MLDG: 2   CLASS: PLASTERING OR STUCCO WORK – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	129,734,304	10	53	71	1,976,632	2,100,731	4,077,363	3.143
2018	148,470,749	13	44	59	2,170,400	1,646,488	3,816,888	2.571
2019	172,665,980	7	48	58	3,044,364	2,114,550	5,158,914	2.988
2020	169,961,144	3	61	70	2,774,511	2,517,670	5,292,181	3.114
2021	167,530,381	1	57	55	2,970,145	2,144,607	5,114,752	3.053
	788,362,559	34	263	313	12,936,053	10,524,045	23,460,097	

Adjusted Loss to Payroll Ratio:	1.641	1.335	2.976
Expected Unlimited Loss to Payroll Ratio:	1.867	1.960	3.827
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.480	1.105	2.585
Credibility:	1.00	0.88	
Indicated Limited Loss to Payroll Ratio:	1.641	1.307	2.948
Limit Factor:	1.220	1.608	
Selected (Unlimited) Loss to Payroll Ratio:	**2.003**	**2.103**	**4.105**
Indicated Relativity Change:			7.3%
Relativity to Statewide Average Loss to Payroll Ratio:			402.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5506　RHG: 7　NAICS: 23　ILDG: 2　MLDG: 2　CLASS: STREET OR ROAD CONSTRUCTION – PAVING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	513,485,627	16	151	175	8,132,376	4,967,803	13,100,179	2.551
2019	593,912,806	10	163	165	7,261,623	6,001,973	13,263,596	2.233
2020	649,283,800	10	171	186	6,476,304	5,496,609	11,972,913	1.844
2021	669,316,157	5	162	161	7,793,724	5,031,340	12,825,064	1.916
	2,425,998,390	41	647	687	29,664,027	21,497,725	51,161,752	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.223	0.886	2.109	
Expected Unlimited Loss to Payroll Ratio:	1.377	1.251	2.628	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.015	0.628	1.643	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.223	0.886	2.109	
Limit Factor:	1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:	**1.607**	**1.603**	**3.210**	
Indicated Relativity Change:				22.1%
Relativity to Statewide Average Loss to Payroll Ratio:				314.5%

Code: 5507　RHG: 6　NAICS: 23　ILDG: 1　MLDG: 2　CLASS: STREET OR ROAD CONSTRUCTION – GRADING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	501,001,860	14	83	146	4,521,022	3,206,679	7,727,701	1.542
2019	566,586,402	14	124	160	6,463,841	5,183,596	11,647,437	2.056
2020	541,587,365	6	84	128	3,956,554	3,966,962	7,923,516	1.463
2021	574,072,640	8	114	135	6,249,175	5,354,582	11,603,757	2.021
	2,183,248,267	42	405	569	21,190,592	17,711,818	38,902,410	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.971	0.811	1.782	
Expected Unlimited Loss to Payroll Ratio:	1.088	1.214	2.302	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.863	0.684	1.547	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.971	0.811	1.782	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**1.185**	**1.305**	**2.489**	
Indicated Relativity Change:				8.1%
Relativity to Statewide Average Loss to Payroll Ratio:				243.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5538 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: SHEET METAL WORK; HEATING OR A/C DUCTWORK – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	639,240,667	33	406	658	11,430,573	11,563,058	22,993,631	3.597
2020	600,865,997	24	361	584	10,804,546	9,946,193	20,750,739	3.453
2021	696,474,906	13	426	591	12,070,201	13,208,293	25,278,494	3.629
	1,936,581,570	70	1,193	1,833	34,305,320	34,717,545	69,022,865	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.771	1.793	3.564	
Expected Unlimited Loss to Payroll Ratio:	1.912	2.337	4.250	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.516	1.318	2.834	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.771	1.793	3.564	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**2.162**	**2.883**	**5.045**	
Indicated Relativity Change:				18.7%
Relativity to Statewide Average Loss to Payroll Ratio:				494.3%

Code: 5542 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: SHEET METAL WORK; HEATING OR A/C DUCTWORK – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,192,642,901	23	225	372	10,872,011	8,031,600	18,903,611	1.585
2020	1,269,222,609	15	222	356	9,310,109	7,274,600	16,584,709	1.307
2021	1,324,994,873	6	275	374	12,189,107	7,105,980	19,295,087	1.456
	3,786,860,383	44	722	1,102	32,371,227	22,412,180	54,783,407	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.855	0.592	1.447	
Expected Unlimited Loss to Payroll Ratio:	0.925	0.858	1.782	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.733	0.484	1.217	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.855	0.592	1.447	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**1.043**	**0.952**	**1.995**	
Indicated Relativity Change:				11.9%
Relativity to Statewide Average Loss to Payroll Ratio:				195.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5552   RHG: 7   NAICS: 23   ILDG: 1   MLDG: 1   CLASS: ROOFING – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	202,353,991	41	267	285	10,509,484	11,769,287	22,278,771	11.010
2020	230,862,398	38	280	306	10,205,893	13,173,010	23,378,903	10.127
2021	282,353,223	27	287	296	12,963,687	16,780,894	29,744,581	10.535
	715,569,612	106	834	887	33,679,064	41,723,191	75,402,254	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	4.707	5.831	10.537	
Expected Unlimited Loss to Payroll Ratio:	6.202	9.761	15.964	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	4.571	4.900	9.471	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	4.707	5.831	10.537	
Limit Factor:	1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:	**6.185**	**10.546**	**16.731**	
Indicated Relativity Change:				4.8%
Relativity to Statewide Average Loss to Payroll Ratio:				1639.3%

Code: 5553   RHG: 7   NAICS: 23   ILDG: 1   MLDG: 1   CLASS: ROOFING – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	650,066,415	71	414	389	18,230,188	18,148,848	36,379,036	5.596
2020	678,517,567	53	428	379	20,040,000	21,310,034	41,350,034	6.094
2021	682,834,591	45	401	297	22,445,549	24,272,507	46,718,056	6.842
	2,011,418,573	169	1,243	1,065	60,715,736	63,731,388	124,447,124	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	3.019	3.168	6.187	
Expected Unlimited Loss to Payroll Ratio:	3.226	3.980	7.206	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.377	1.998	4.375	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	3.019	3.168	6.187	
Limit Factor:	1.314	1.809		
Indicated (Unlimited) Loss to Payroll Ratio:	3.967	5.731	9.698	
Indicated Relativity Change:				34.6%
Selected Loss to Payroll Ratio (Restricted to 25% Change):	**3.684**	**5.323**	**9.007**	
Relativity to Statewide Average Loss to Payroll Ratio:				882.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5606   RHG: 5   NAICS: 23   ILDG: 3   MLDG: 4   CLASS: CONTRACTORS – EXECUTIVE LEVEL SUPERVISORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	3,823,078,708	21	164	382	7,583,373	6,863,552	14,446,925	0.378
2020	4,003,977,616	8	186	316	8,339,483	6,973,444	15,312,927	0.382
2021	4,433,896,693	10	173	283	10,852,433	8,963,033	19,815,466	0.447
	12,260,953,017	39	523	981	26,775,288	22,800,030	49,575,318	

Adjusted Loss to Payroll Ratio:		0.218	0.186	0.404	
Expected Unlimited Loss to Payroll Ratio:		0.238	0.232	0.470	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.199	0.151	0.351	
Credibility:		1.00	1.00		
Indicated Limited Loss to Payroll Ratio:		0.218	0.186	0.404	
Limit Factor:		1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:		**0.252**	**0.259**	**0.511**	
Indicated Relativity Change:					8.7%
Relativity to Statewide Average Loss to Payroll Ratio:					50.1%

Code: 5610   RHG: 5   NAICS: 23   ILDG: 3   MLDG: 3   CLASS: CONTRACTORS – ALL CONSTRUCTION SUBCONTRACTED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	233,796,329	6	70	110	2,437,330	1,871,804	4,309,134	1.843
2018	267,808,892	5	92	153	1,944,669	2,204,129	4,148,798	1.549
2019	279,177,450	6	73	149	2,507,655	2,086,986	4,594,641	1.646
2020	286,439,665	6	82	110	3,035,928	2,020,585	5,056,513	1.765
2021	317,826,945	4	80	120	4,048,478	3,016,715	7,065,193	2.223
	1,385,049,281	27	397	642	13,974,060	11,200,220	25,174,281	

Adjusted Loss to Payroll Ratio:		1.009	0.809	1.818	
Expected Unlimited Loss to Payroll Ratio:		1.129	1.209	2.338	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.947	0.787	1.734	
Credibility:		1.00	0.96		
Indicated Limited Loss to Payroll Ratio:		1.009	0.808	1.817	
Limit Factor:		1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:		**1.164**	**1.127**	**2.291**	
Indicated Relativity Change:					-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:					224.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5650   RHG: 4   NAICS: 56   ILDG: 3   MLDG: 3   CLASS: TERMITE CONTROL WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	191,073,381	9	110	155	3,256,226	2,438,849	5,695,075	2.981
2018	188,774,077	11	120	197	3,428,811	3,330,423	6,759,234	3.581
2019	186,817,747	9	107	164	3,728,444	3,432,919	7,161,363	3.833
2020	203,634,374	8	125	129	4,947,853	3,809,768	8,757,621	4.301
2021	211,624,757	4	142	156	4,652,192	3,932,591	8,584,783	4.057
	981,924,337	41	604	801	20,013,527	16,944,551	36,958,078	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.038	1.726	3.764	
Expected Unlimited Loss to Payroll Ratio:	2.197	2.083	4.279	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.930	1.557	3.487	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.038	1.726	3.764	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**2.304**	**2.298**	**4.602**	
Indicated Relativity Change:				7.5%
Relativity to Statewide Average Loss to Payroll Ratio:				450.9%

Code: 5951   RHG: 4   NAICS: 31   ILDG: 3   MLDG: 4   CLASS: SERUM, ANTITOXIN OR VIRUS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	2,172,316,411	12	131	404	4,080,595	3,385,115	7,465,710	0.344
2018	2,254,838,380	6	127	460	2,778,769	2,689,735	5,468,504	0.243
2019	2,303,234,319	3	109	387	1,688,052	2,790,835	4,478,887	0.194
2020	2,171,465,615	3	101	326	2,804,893	3,318,013	6,122,906	0.282
2021	2,657,073,312	1	102	409	2,756,395	3,529,497	6,285,892	0.237
	11,558,928,036	25	570	1,986	14,108,704	15,713,196	29,821,900	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.122	0.136	0.258	
Expected Unlimited Loss to Payroll Ratio:	0.147	0.177	0.324	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.134	0.139	0.273	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.122	0.136	0.258	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**0.138**	**0.181**	**0.319**	
Indicated Relativity Change:				-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:				31.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 6003   RHG: 7   NAICS: 23   ILDG: 2   MLDG: 4   CLASS: PILE DRIVING; WHARF BUILDING; BRIDGE/TRESTLE
CONSTRUCTION – WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	18,495,285	2	5	1	745,487	369,183	1,114,670	6.027
2018	20,162,722	0	3	9	61,946	83,161	145,107	0.720
2019	24,716,110	3	6	11	1,018,967	1,130,918	2,149,885	8.698
2020	30,695,442	0	4	9	129,282	100,171	229,453	0.748
2021	21,216,773	0	3	5	227,568	92,385	319,953	1.508
	115,286,332	5	21	35	2,183,250	1,775,818	3,959,068	
Adjusted Loss to Payroll Ratio:					1.894	1.540	3.434	
Expected Unlimited Loss to Payroll Ratio:					2.843	2.876	5.719	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.095	1.444	3.539	
Credibility:					0.55	0.45		
Indicated Limited Loss to Payroll Ratio:					1.984	1.488	3.471	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					**2.607**	**2.691**	**5.298**	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								519.0%

Code: 6011   RHG: 7   NAICS: 23   ILDG: 1   MLDG: 1   CLASS: DAM CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	14,780,064	1	3	4	326,079	162,140	488,219	3.303
2018	13,331,282	0	1	1	4,061	24,115	28,176	0.211
2019	24,359,462	1	0	2	143,807	73,837	217,644	0.893
2020	23,069,255	0	3	5	137,537	138,482	276,019	1.196
2021	25,421,237	1	1	1	162,039	142,954	304,993	1.200
	100,961,300	3	8	13	773,523	541,529	1,315,052	
Adjusted Loss to Payroll Ratio:					0.766	0.536	1.303	
Expected Unlimited Loss to Payroll Ratio:					1.309	1.001	2.310	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.965	0.502	1.467	
Credibility:					0.38	0.28		
Indicated Limited Loss to Payroll Ratio:					0.889	0.512	1.400	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					**1.168**	**0.926**	**2.094**	
Indicated Relativity Change:								-9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								205.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 6204   RHG: 7   NAICS: 21   ILDG: 3   MLDG: 1   CLASS: DRILLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	82,900,466	7	40	53	1,719,573	1,344,447	3,064,020	3.696
2018	93,055,924	6	41	58	2,278,578	1,572,124	3,850,702	4.138
2019	101,823,535	3	34	40	1,387,494	1,231,740	2,619,234	2.572
2020	97,429,332	2	44	43	2,606,193	1,941,595	4,547,788	4.668
2021	112,701,141	1	34	53	2,221,787	1,575,427	3,797,214	3.369
	487,910,399	19	193	247	10,213,624	7,665,333	17,878,958	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.093	1.571	3.664	
Expected Unlimited Loss to Payroll Ratio:	2.195	2.376	4.571	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.708	1.323	3.031	
Credibility:	0.89	0.75		
Indicated Limited Loss to Payroll Ratio:	2.050	1.509	3.559	
Limit Factor:	1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:	**2.694**	**2.729**	**5.423**	
Indicated Relativity Change:				18.6%
Relativity to Statewide Average Loss to Payroll Ratio:				531.3%

Code: 6206   RHG: 5   NAICS: 21   ILDG: 2   MLDG: 4   CLASS: OIL/GAS WELLS – CEMENTING/ACIDIZING/FRACTURING; VACUUM TRUCK SVC/GRAVEL PACKING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	95,149,403	3	24	19	1,633,747	1,222,178	2,855,925	3.002
2018	120,579,655	0	34	16	1,157,798	918,141	2,075,939	1.722
2019	126,111,589	1	15	30	669,303	435,601	1,104,904	0.876
2020	74,065,190	0	9	10	564,341	514,251	1,078,592	1.456
2021	78,214,790	2	13	15	1,009,569	1,312,708	2,322,277	2.969
	494,120,627	6	95	90	5,034,758	4,402,880	9,437,637	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.019	0.891	1.910	
Expected Unlimited Loss to Payroll Ratio:	0.925	0.993	1.918	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.820	0.716	1.536	
Credibility:	0.67	0.59		
Indicated Limited Loss to Payroll Ratio:	0.952	0.819	1.772	
Limit Factor:	1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:	**1.099**	**1.143**	**2.241**	
Indicated Relativity Change:				16.9%
Relativity to Statewide Average Loss to Payroll Ratio:				219.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 6213   RHG: 6   NAICS: 21   ILDG: 3   MLDG: 4   CLASS: OIL/GAS WELLS – SPECIALTY TOOL COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	62,209,276	0	4	11	125,508	186,381	311,889	0.501
2018	50,120,428	1	2	13	271,311	114,357	385,668	0.769
2019	67,075,909	1	3	4	304,118	264,815	568,933	0.848
2020	40,124,979	0	3	4	125,384	653,707	779,091	1.942
2021	43,637,800	0	4	7	458,535	201,222	659,757	1.512
	263,168,391	2	16	39	1,284,855	1,420,482	2,705,337	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.488	0.540	1.028	
Expected Unlimited Loss to Payroll Ratio:	0.515	0.663	1.178	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.431	0.414	0.845	
Credibility:	0.40	0.37		
Indicated Limited Loss to Payroll Ratio:	0.454	0.460	0.914	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**0.554**	**0.740**	**1.295**	
Indicated Relativity Change:				9.9%
Relativity to Statewide Average Loss to Payroll Ratio:				126.8%

Code: 6216   RHG: 6   NAICS: 21   ILDG: 3   MLDG: 1   CLASS: OIL/GAS LEASE WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	66,304,153	2	17	17	957,290	799,829	1,757,119	2.650
2018	75,037,641	3	12	31	1,126,257	760,382	1,886,639	2.514
2019	71,821,629	2	8	8	490,868	751,115	1,241,983	1.729
2020	56,287,495	1	10	13	643,818	387,454	1,031,272	1.832
2021	115,751,127	0	7	28	387,021	293,415	680,436	0.588
	385,202,045	8	54	97	3,605,254	2,992,195	6,597,449	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.936	0.777	1.713	
Expected Unlimited Loss to Payroll Ratio:	1.152	1.139	2.291	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.965	0.712	1.677	
Credibility:	0.64	0.53		
Indicated Limited Loss to Payroll Ratio:	0.946	0.746	1.693	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**1.155**	**1.200**	**2.355**	
Indicated Relativity Change:				2.8%
Relativity to Statewide Average Loss to Payroll Ratio:				230.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 6218   RHG: 6   NAICS: 23   ILDG: 2   MLDG: 2   CLASS: EXCAVATION/GRADING LAND/LAND LEVELING – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	509,980,111	19	184	231	7,727,317	7,142,829	14,870,146	2.916
2020	539,124,749	18	177	208	8,673,232	6,030,682	14,703,914	2.727
2021	585,427,210	6	185	187	7,116,762	6,317,134	13,433,896	2.295
	1,634,532,070	43	546	626	23,517,311	19,490,645	43,007,956	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.439	1.192	2.631	
Expected Unlimited Loss to Payroll Ratio:	1.663	1.718	3.382	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.319	0.969	2.288	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.439	1.192	2.631	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**1.756**	**1.918**	**3.674**	
Indicated Relativity Change:				8.6%
Relativity to Statewide Average Loss to Payroll Ratio:				359.9%

Code: 6220   RHG: 7   NAICS: 23   ILDG: 2   MLDG: 2   CLASS: EXCAVATION/GRADING LAND/LAND LEVELING – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,088,005,571	18	123	150	7,378,515	4,987,300	12,365,815	1.137
2020	1,070,776,790	18	134	141	9,566,320	7,626,745	17,193,065	1.606
2021	1,151,232,144	5	145	134	8,964,863	6,778,416	15,743,279	1.368
	3,310,014,505	41	402	425	25,909,697	19,392,462	45,302,159	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.783	0.586	1.369	
Expected Unlimited Loss to Payroll Ratio:	0.994	0.953	1.947	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.732	0.478	1.211	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.783	0.586	1.369	
Limit Factor:	1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:	**1.029**	**1.060**	**2.088**	
Indicated Relativity Change:				7.3%
Relativity to Statewide Average Loss to Payroll Ratio:				204.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 6233   RHG: 6   NAICS: 23   ILDG: 4   MLDG: 4   CLASS: OIL/GAS PIPE LINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	159,420,666	3	18	27	667,593	846,754	1,514,347	0.950
2018	224,845,902	5	17	34	1,271,256	790,164	2,061,420	0.917
2019	182,845,762	2	19	31	1,168,229	881,327	2,049,556	1.121
2020	169,811,113	2	15	19	1,014,994	866,781	1,881,775	1.108
2021	161,967,398	0	8	19	306,254	241,393	547,647	0.338
	898,890,841	12	77	130	4,428,325	3,626,419	8,054,744	

Adjusted Loss to Payroll Ratio:	0.493	0.403	0.896
Expected Unlimited Loss to Payroll Ratio:	0.555	0.649	1.205
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.440	0.366	0.806
Credibility:	0.67	0.60	
Indicated Limited Loss to Payroll Ratio:	0.476	0.388	0.864
Limit Factor:	1.220	1.608	
Selected (Unlimited) Loss to Payroll Ratio:	**0.580**	**0.625**	**1.205**
Indicated Relativity Change:			0.0%
Relativity to Statewide Average Loss to Payroll Ratio:			118.1%

Code: 6235   RHG: 7   NAICS: 21   ILDG: 4   MLDG: 4   CLASS: OIL/GAS WELLS – DRILLING OR REDRILLING/INSTALL/RECOVERY OF CASING; DRILLING GEOTHERMAL WELLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	68,257,551	1	8	17	371,283	256,578	627,861	0.920
2018	80,987,435	1	16	17	840,170	679,481	1,519,651	1.876
2019	68,603,196	3	15	14	1,006,435	1,161,509	2,167,944	3.160
2020	42,694,496	0	8	10	405,539	200,927	606,466	1.420
2021	53,990,858	0	3	15	28,639	115,449	144,088	0.267
	314,533,536	5	50	73	2,652,065	2,413,944	5,066,009	

Adjusted Loss to Payroll Ratio:	0.843	0.767	1.611
Expected Unlimited Loss to Payroll Ratio:	1.428	1.460	2.888
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.112	0.813	1.924
Credibility:	0.63	0.52	
Indicated Limited Loss to Payroll Ratio:	0.943	0.789	1.733
Limit Factor:	1.314	1.809	
Selected (Unlimited) Loss to Payroll Ratio:	**1.240**	**1.428**	**2.667**
Indicated Relativity Change:			-7.7%
Relativity to Statewide Average Loss to Payroll Ratio:			261.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 6237   RHG: 7   NAICS: 21   ILDG: 4 MLDG: 4   CLASS: OIL/GAS WELLS – WIRELINE SERVICE/PERFORATING OF CASING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	39,430,517	0	4	8	120,795	183,226	304,021	0.771
2018	42,999,737	0	5	9	432,400	240,488	672,888	1.565
2019	45,033,675	1	4	8	316,053	133,013	449,066	0.997
2020	38,666,376	0	7	10	234,748	167,445	402,193	1.040
2021	46,413,567	0	7	5	128,863	96,378	225,241	0.485
	212,543,872	1	27	40	1,232,860	820,550	2,053,410	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.580	0.386	0.966	
Expected Unlimited Loss to Payroll Ratio:	0.771	0.794	1.565	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.600	0.442	1.042	
Credibility:	0.42	0.35		
Indicated Limited Loss to Payroll Ratio:	0.591	0.423	1.014	
Limit Factor:	1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:	**0.777**	**0.765**	**1.542**	
Indicated Relativity Change:				-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:				151.1%

Code: 6251   RHG: 4   NAICS: 23   ILDG: 3 MLDG: 4   CLASS: TUNNELING OR UNDERGROUND MINING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	23,956,223	1	2	10	309,632	384,480	694,112	2.897
2018	34,414,539	0	4	8	354,796	145,033	499,829	1.452
2019	42,901,833	1	10	13	840,515	656,945	1,497,460	3.490
2020	52,311,450	0	8	13	187,137	151,987	339,124	0.648
2021	73,387,547	0	20	18	1,434,912	1,767,059	3,201,971	4.363
	226,971,592	2	44	62	3,126,992	3,105,504	6,232,496	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.378	1.368	2.746	
Expected Unlimited Loss to Payroll Ratio:	0.994	0.943	1.937	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.851	0.643	1.494	
Credibility:	0.51	0.43		
Indicated Limited Loss to Payroll Ratio:	1.117	0.955	2.073	
Limit Factor:	1.131	1.331		
Indicated (Unlimited) Loss to Payroll Ratio:	1.263	1.272	2.535	
Indicated Relativity Change:				30.9%
Selected Loss to Payroll Ratio (Restricted to 25% Change):	**1.206**	**1.215**	**2.421**	
Relativity to Statewide Average Loss to Payroll Ratio:				237.2%

INCLUDES 1123 & 1124 D-9-1-22

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 6258   RHG: 7   NAICS: 23   ILDG: 3   MLDG: 3   CLASS: FOUNDATION PREPARATION WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	117,149,625	4	42	65	1,902,564	1,652,144	3,554,708	3.034
2018	118,239,239	4	46	67	1,704,977	1,440,318	3,145,295	2.660
2019	123,077,063	3	37	62	1,868,269	1,646,725	3,514,994	2.856
2020	122,034,961	3	30	46	1,526,578	1,036,190	2,562,768	2.100
2021	121,152,588	0	21	43	1,033,769	735,869	1,769,638	1.461
	601,653,476	14	176	283	8,036,157	6,511,245	14,547,403	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.336	1.082	2.418	
Expected Unlimited Loss to Payroll Ratio:	1.733	1.791	3.525	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.277	0.899	2.176	
Credibility:	0.88	0.73		
Indicated Limited Loss to Payroll Ratio:	1.329	1.032	2.361	
Limit Factor:	1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:	**1.746**	**1.867**	**3.613**	
Indicated Relativity Change:				2.5%
Relativity to Statewide Average Loss to Payroll Ratio:				354.0%

Code: 6307   RHG: 6   NAICS: 23   ILDG: 4   MLDG: 2   CLASS: SEWER CONSTRUCTION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	75,332,405	3	39	58	1,508,641	1,077,696	2,586,337	3.433
2018	62,459,544	3	31	41	895,900	886,188	1,782,088	2.853
2019	75,594,023	0	43	33	1,507,770	1,121,135	2,628,905	3.478
2020	77,058,086	5	39	39	1,948,428	1,310,223	3,258,651	4.229
2021	85,860,488	1	44	34	1,620,185	1,130,651	2,750,836	3.204
	376,304,546	12	196	205	7,480,925	5,525,894	13,006,820	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.988	1.468	3.456	
Expected Unlimited Loss to Payroll Ratio:	2.571	1.938	4.509	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.038	1.092	3.131	
Credibility:	0.88	0.65		
Indicated Limited Loss to Payroll Ratio:	1.994	1.338	3.332	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**2.434**	**2.151**	**4.585**	
Indicated Relativity Change:				1.7%
Relativity to Statewide Average Loss to Payroll Ratio:				449.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 6308   RHG: 7   NAICS: 23   ILDG: 2   MLDG: 3   CLASS: SEWER CONSTRUCTION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	209,537,805	6	40	53	1,550,159	1,445,568	2,995,727	1.430
2018	223,249,354	9	49	45	2,698,637	2,415,425	5,114,062	2.291
2019	227,937,715	9	39	52	3,278,612	2,187,263	5,465,875	2.398
2020	246,154,339	3	32	39	1,950,331	1,480,250	3,430,581	1.394
2021	258,406,414	1	34	40	1,945,960	1,864,972	3,810,932	1.475
	1,165,285,627	28	194	229	11,423,698	9,393,478	20,817,176	

Adjusted Loss to Payroll Ratio:	0.980	0.806	1.786
Expected Unlimited Loss to Payroll Ratio:	1.122	1.058	2.180
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.827	0.531	1.358
Credibility:	0.96	0.77	
Indicated Limited Loss to Payroll Ratio:	0.974	0.742	1.717
Limit Factor:	1.314	1.809	
Selected (Unlimited) Loss to Payroll Ratio:	**1.281**	**1.342**	**2.623**

Indicated Relativity Change: 20.3%

Relativity to Statewide Average Loss to Payroll Ratio: 257.0%

Code: 6315   RHG: 6   NAICS: 23   ILDG: 2   MLDG: 3   CLASS: WATER/GAS MAINS CONSTRUCTION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	165,765,678	6	67	88	1,727,846	1,980,799	3,708,645	2.237
2018	160,714,666	4	66	77	2,379,377	2,106,388	4,485,765	2.791
2019	161,412,344	3	59	75	1,763,073	1,826,453	3,589,526	2.224
2020	199,633,453	5	50	75	2,484,314	2,553,760	5,038,074	2.524
2021	195,598,646	1	55	71	2,199,487	2,109,075	4,308,562	2.203
	883,124,787	19	297	386	10,554,097	10,576,476	21,130,573	

Adjusted Loss to Payroll Ratio:	1.195	1.198	2.393
Expected Unlimited Loss to Payroll Ratio:	1.252	1.565	2.818
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.993	0.882	1.875
Credibility:	0.93	0.84	
Indicated Limited Loss to Payroll Ratio:	1.180	1.148	2.328
Limit Factor:	1.220	1.608	
Selected (Unlimited) Loss to Payroll Ratio:	**1.440**	**1.846**	**3.287**

Indicated Relativity Change: 16.6%

Relativity to Statewide Average Loss to Payroll Ratio: 322.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 6316   RHG: 6   NAICS: 23   ILDG: 2   MLDG: 3   CLASS: WATER/GAS MAINS CONSTRUCTION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	336,631,549	11	55	76	2,945,398	2,621,000	5,566,398	1.654
2018	366,511,469	12	62	70	3,460,256	2,571,692	6,031,948	1.646
2019	402,462,364	5	58	81	2,718,835	1,956,101	4,674,936	1.162
2020	404,580,808	2	43	68	2,492,739	1,640,529	4,133,268	1.022
2021	460,552,745	4	65	67	4,848,465	4,093,443	8,941,908	1.942
	1,970,738,935	34	283	362	16,465,693	12,882,765	29,348,458	

Adjusted Loss to Payroll Ratio:		0.836	0.654	1.489
Expected Unlimited Loss to Payroll Ratio:		1.009	0.965	1.974
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.800	0.544	1.344
Credibility:		1.00	0.96	
Indicated Limited Loss to Payroll Ratio:		0.836	0.649	1.484
Limit Factor:		1.220	1.608	
Selected (Unlimited) Loss to Payroll Ratio:		**1.020**	**1.044**	**2.063**
Indicated Relativity Change:				4.5%
Relativity to Statewide Average Loss to Payroll Ratio:				202.2%

Code: 6325   RHG: 6   NAICS: 23   ILDG: 1   MLDG: 3   CLASS: CONDUIT CONSTRUCTION OR UNDERGROUND WIRING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	685,818,935	9	181	299	5,374,469	4,750,756	10,125,225	1.476
2019	767,354,505	15	206	279	8,021,119	6,432,864	14,453,983	1.884
2020	818,414,624	10	185	266	6,954,157	6,383,599	13,337,756	1.630
2021	924,367,699	6	229	275	7,462,692	7,910,676	15,373,368	1.663
	3,195,955,763	40	801	1,119	27,812,436	25,477,895	53,290,331	

Adjusted Loss to Payroll Ratio:		0.870	0.797	1.667
Expected Unlimited Loss to Payroll Ratio:		0.971	1.034	2.005
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.770	0.583	1.353
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.870	0.797	1.667
Limit Factor:		1.220	1.608	
Selected (Unlimited) Loss to Payroll Ratio:		**1.062**	**1.282**	**2.344**
Indicated Relativity Change:				16.9%
Relativity to Statewide Average Loss to Payroll Ratio:				229.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 6361   RHG: 4   NAICS: 23   ILDG: 1 MLDG: 1 CLASS: CANAL/JETTY/BREAKWATER CONSTRUCTION; CROSS-COUNTRY WATER PIPELINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	25,006,602	1	1	7	38,043	78,847	116,890	0.467
2018	40,855,437	1	3	10	238,563	192,955	431,518	1.056
2019	23,163,608	0	9	13	523,234	245,674	768,908	3.319
2020	26,225,643	0	7	6	312,566	199,364	511,930	1.952
2021	25,530,289	0	3	3	33,434	20,130	53,564	0.210
	140,781,579	2	23	39	1,145,841	736,970	1,882,811	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.814	0.523	1.337	
Expected Unlimited Loss to Payroll Ratio:	0.990	0.747	1.737	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.847	0.509	1.356	
Credibility:	0.42	0.32		
Indicated Limited Loss to Payroll Ratio:	0.833	0.514	1.347	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**0.942**	**0.684**	**1.626**	
Indicated Relativity Change:				-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:				159.3%

Code: 6364   RHG: 3   NAICS: 23   ILDG: 1 MLDG: 3 CLASS: IRRIGATION PIPE INSTALLATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	49,604,125	1	28	75	421,853	582,739	1,004,592	2.025
2018	53,426,726	5	37	92	1,191,203	1,318,038	2,509,241	4.697
2019	57,516,733	2	42	75	735,152	728,880	1,464,032	2.545
2020	62,208,258	1	56	70	916,451	798,621	1,715,072	2.757
2021	60,717,772	2	43	73	863,473	1,192,074	2,055,547	3.385
	283,473,614	11	206	385	4,128,132	4,620,352	8,748,484	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.456	1.630	3.086	
Expected Unlimited Loss to Payroll Ratio:	1.453	1.734	3.187	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.281	1.277	2.558	
Credibility:	0.65	0.62		
Indicated Limited Loss to Payroll Ratio:	1.395	1.496	2.891	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.531**	**1.842**	**3.373**	
Indicated Relativity Change:				5.8%
Relativity to Statewide Average Loss to Payroll Ratio:				330.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 6400   RHG: 2   NAICS: 23   ILDG: 2   MLDG: 2   CLASS: FENCE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	206,921,123	7	132	227	3,327,533	2,540,418	5,867,951	2.836
2018	215,835,253	8	128	209	2,997,431	2,878,979	5,876,410	2.723
2019	231,883,485	9	121	202	3,087,090	2,853,410	5,940,500	2.562
2020	262,865,928	8	155	205	4,503,599	3,449,660	7,953,259	3.026
2021	271,690,525	12	142	171	6,290,629	5,177,061	11,467,690	4.221
	1,189,196,314	44	678	1,014	20,206,283	16,899,527	37,105,810	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.699	1.421	3.120	
Expected Unlimited Loss to Payroll Ratio:	1.700	1.518	3.219	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.527	1.170	2.697	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.699	1.421	3.120	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.831**	**1.673**	**3.503**	
Indicated Relativity Change:				8.8%
Relativity to Statewide Average Loss to Payroll Ratio:				343.2%

Code: 6504   RHG: 2   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: FOOD PRODUCTS MFG OR PROCESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,946,448,065	70	1,528	2,478	36,579,395	34,525,525	71,104,920	3.653
2020	2,061,443,922	54	1,542	2,412	41,930,412	36,906,673	78,837,085	3.824
2021	2,417,224,965	21	1,870	2,654	58,542,942	48,203,262	106,746,204	4.416
	6,425,116,952	145	4,940	7,544	137,052,749	119,635,460	256,688,209	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.133	1.862	3.995	
Expected Unlimited Loss to Payroll Ratio:	2.198	2.209	4.407	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.099	1.963	4.061	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.133	1.862	3.995	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**2.298**	**2.192**	**4.490**	
Indicated Relativity Change:				1.9%
Relativity to Statewide Average Loss to Payroll Ratio:				439.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 6834   RHG: 2   NAICS: 31   ILDG: 3   MLDG: 2   CLASS: BOAT BUILDING OR REPAIRING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	65,929,655	3	56	92	1,592,617	1,209,983	2,802,600	4.251
2018	64,345,869	2	35	68	586,354	842,163	1,428,517	2.220
2019	76,568,209	2	50	69	965,313	836,294	1,801,607	2.353
2020	86,249,785	2	52	72	1,175,786	1,045,510	2,221,296	2.575
2021	97,007,313	2	66	116	1,753,396	1,326,421	3,079,817	3.175
	390,100,832	11	259	417	6,073,467	5,260,371	11,333,837	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.557	1.348	2.905	
Expected Unlimited Loss to Payroll Ratio:	1.793	1.775	3.567	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.712	1.577	3.289	
Credibility:	0.81	0.72		
Indicated Limited Loss to Payroll Ratio:	1.586	1.412	2.998	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.709**	**1.661**	**3.371**	
Indicated Relativity Change:				-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:				330.2%

Code: 7133   RHG: 6   NAICS: 48   ILDG: 1   MLDG: 1   CLASS: RAILROAD OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	49,439,127	0	4	33	9,730	44,032	53,762	0.109
2018	52,586,754	0	13	33	321,514	202,924	524,438	0.997
2019	75,470,556	1	8	31	238,880	433,205	672,085	0.891
2020	57,648,688	1	13	23	525,117	235,918	761,035	1.320
2021	45,909,885	0	12	10	284,607	238,446	523,053	1.139
	281,055,010	2	50	130	1,379,847	1,154,525	2,534,372	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.491	0.411	0.902	
Expected Unlimited Loss to Payroll Ratio:	0.500	0.866	1.367	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.418	0.560	0.977	
Credibility:	0.41	0.42		
Indicated Limited Loss to Payroll Ratio:	0.447	0.497	0.944	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**0.546**	**0.799**	**1.345**	
Indicated Relativity Change:				-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:				131.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 7198   RHG: 3   NAICS: 48   ILDG: 1   MLDG: 1   CLASS: PARCEL DELIVERY COMPANIES; ARMORED TRANSPORT
SERVICES

Code: 4312   RHG: 3   NAICS: 48   ILDG: 3   MLDG: 3   CLASS: NEWSPAPER DELIVERY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	2,930,456,971	197	2,902	3,745	97,914,492	66,711,705	164,626,197	5.618
2020	3,788,157,052	204	4,497	4,829	139,947,696	94,573,129	234,520,825	6.191
2021	4,045,819,761	87	5,353	4,973	145,101,302	93,799,724	238,901,026	5.905
	10,764,433,784	488	12,752	13,547	382,963,491	255,084,558	638,048,049	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	3.558	2.370	5.927	
Expected Unlimited Loss to Payroll Ratio:	3.604	2.674	6.278	
Expected Unlimited Loss to Payroll Ratio (Class 4312 Only)*:	3.046	2.261	5.307	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	3.345	2.256	5.601	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	3.558	2.370	5.927	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**3.904**	**2.919**	**6.823**	
Indicated Relativity Change:				8.7%
Indicated Relativity Change (Class 4312 Only)*:				28.6%
Selected (Unlimited) Loss to Payroll Ratio (Restricted to 25% Change; Class 4312 Only):	**3.796**	**2.838**	**6.634**	
Relativity to Statewide Average Loss to Payroll Ratio:				668.4%

*CLASS RELATIVITY CHANGE FOR CLASS 4312 EXPECTED UNLIMITED LOSS TO PAYROLL RATIOS

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 7207   RHG: 5   NAICS: 71   ILDG: 4   MLDG: 1   CLASS: STABLES; CLUBS – RIDING; HORSE SHOWS/RODEOS/PACK TRAINS; RACING STABLES – HARNESS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	79,589,734	6	48	91	1,617,777	1,368,261	2,986,038	3.752
2018	85,043,451	10	68	105	2,903,812	2,755,543	5,659,355	6.655
2019	89,586,270	9	79	98	2,261,138	2,751,268	5,012,406	5.595
2020	95,767,984	6	56	72	1,505,760	1,692,642	3,198,402	3.340
2021	105,357,053	9	72	65	4,169,384	3,932,290	8,101,674	7.690
	455,344,491	40	323	431	12,457,871	12,500,004	24,957,875	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.736	2.745	5.481	
Expected Unlimited Loss to Payroll Ratio:	2.707	3.126	5.833	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.431	2.410	4.841	
Credibility:	0.99	0.90		
Indicated Limited Loss to Payroll Ratio:	2.733	2.712	5.445	
Limit Factor:	1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:	**3.153**	**3.783**	**6.936**	
Indicated Relativity Change:				18.9%
Relativity to Statewide Average Loss to Payroll Ratio:				679.6%

Code: 7219   RHG: 4   NAICS: 48   ILDG: 2   MLDG: 2   CLASS: TRUCKING FIRMS; EXPRESS COMPANIES; MOBILE CRANE/HOISTING SERVICE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	3,961,787,501	230	2,547	2,420	103,789,359	69,597,786	173,387,145	4.376
2020	4,270,221,233	183	2,635	2,234	98,896,739	69,500,317	168,397,056	3.944
2021	4,935,764,497	105	2,745	2,297	110,904,779	71,287,671	182,192,450	3.691
	13,167,773,231	518	7,927	6,951	313,590,877	210,385,774	523,976,651	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.382	1.598	3.979	
Expected Unlimited Loss to Payroll Ratio:	2.665	2.106	4.771	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.402	1.644	4.046	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.382	1.598	3.979	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**2.692**	**2.127**	**4.820**	
Indicated Relativity Change:				1.0%
Relativity to Statewide Average Loss to Payroll Ratio:				472.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 7227   RHG: 4   NAICS: 48   ILDG: 1   MLDG: 1   CLASS: AUTO/TRUCK TOWING, ROADSIDE ASSISTANCE OR FREEWAY
SERVICE PATROL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	344,175,460	21	250	214	7,968,205	7,745,047	15,713,252	4.565
2020	337,784,833	20	199	184	8,334,701	6,818,320	15,153,021	4.486
2021	385,163,481	13	261	245	7,767,156	6,214,237	13,981,393	3.630
	1,067,123,774	54	710	643	24,070,061	20,777,605	44,847,667	

Adjusted Loss to Payroll Ratio:	2.256	1.947	4.203
Expected Unlimited Loss to Payroll Ratio:	2.307	2.353	4.660
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.079	1.837	3.916
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	2.256	1.947	4.203
Limit Factor:	1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:	**2.550**	**2.592**	**5.142**
Indicated Relativity Change:			10.4%
Relativity to Statewide Average Loss to Payroll Ratio:			503.8%

Code: 7232   RHG: 6   NAICS: 48   ILDG: 1   MLDG: 1   CLASS: MAIL DELIVERY SERVICE COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	48,510,658	8	35	20	2,381,344	1,530,256	3,911,600	8.063
2018	60,471,753	2	24	34	1,581,394	724,188	2,305,582	3.813
2019	76,867,601	3	39	60	1,241,863	766,796	2,008,659	2.613
2020	89,844,313	1	38	43	1,046,152	917,360	1,963,512	2.185
2021	86,888,830	2	28	46	1,226,490	1,139,311	2,365,801	2.723
	362,583,155	16	164	203	7,477,244	5,077,911	12,555,155	

Adjusted Loss to Payroll Ratio:	2.062	1.400	3.463
Expected Unlimited Loss to Payroll Ratio:	2.705	2.219	4.924
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.258	1.433	3.691
Credibility:	0.88	0.68	
Indicated Limited Loss to Payroll Ratio:	2.085	1.411	3.496
Limit Factor:	1.220	1.608	
Selected (Unlimited) Loss to Payroll Ratio:	**2.545**	**2.269**	**4.814**
Indicated Relativity Change:			-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:			471.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 7272   RHG: 6   NAICS: 23   ILDG: 1   MLDG: 1   CLASS: WATER TRUCK SERVICE COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	9,530,006	1	2	4	326,655	240,418	567,073	5.950
2018	10,837,692	2	5	2	531,764	521,777	1,053,541	9.721
2019	11,278,552	1	1	2	319,599	7,708	327,307	2.902
2020	17,964,372	2	4	4	400,361	625,208	1,025,569	5.709
2021	23,350,564	1	13	1	824,733	932,245	1,756,978	7.524
	72,961,186	7	25	13	2,403,113	2,327,354	4,730,467	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	3.294	3.190	6.484	
Expected Unlimited Loss to Payroll Ratio:	3.287	2.650	5.937	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.606	1.494	4.100	
Credibility:	0.50	0.38		
Indicated Limited Loss to Payroll Ratio:	2.952	2.144	5.096	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**3.603**	**3.448**	**7.051**	
Indicated Relativity Change:				18.8%
Relativity to Statewide Average Loss to Payroll Ratio:				690.8%

Code: 7332   RHG: 1   NAICS: 62   ILDG: 1   MLDG: 2   CLASS: AMBULANCE SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	682,891,461	17	451	947	7,130,242	5,232,983	12,363,225	1.810
2019	726,033,036	19	504	922	8,659,822	6,199,271	14,859,093	2.047
2020	702,257,080	15	571	740	10,409,410	6,953,638	17,363,048	2.472
2021	734,891,583	6	573	823	9,932,166	8,088,285	18,020,451	2.452
	2,846,073,160	57	2,099	3,432	36,131,640	26,474,178	62,605,818	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.270	0.930	2.200	
Expected Unlimited Loss to Payroll Ratio:	1.128	0.960	2.087	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.232	0.956	2.189	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.270	0.930	2.200	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**1.349**	**1.055**	**2.405**	
Indicated Relativity Change:				15.2%
Relativity to Statewide Average Loss to Payroll Ratio:				235.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 7360   RHG: 2   NAICS: 48   ILDG: 2 MLDG: 3 CLASS: FREIGHT HANDLERS; FREIGHT FORWARDERS OR CONSOLIDATORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	557,332,429	33	458	660	13,021,097	10,635,809	23,656,906	4.245
2020	750,441,701	21	622	744	14,871,377	11,907,540	26,778,917	3.568
2021	822,415,677	5	641	861	14,790,833	15,021,849	29,812,682	3.625
	2,130,189,807	59	1,721	2,265	42,683,308	37,565,198	80,248,505	

Adjusted Loss to Payroll Ratio:		2.004	1.763	3.767	
Expected Unlimited Loss to Payroll Ratio:		2.019	1.890	3.909	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.909	1.668	3.577	
Credibility:		1.00	1.00		
Indicated Limited Loss to Payroll Ratio:		2.004	1.763	3.767	
Limit Factor:		1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:		**2.159**	**2.076**	**4.235**	
Indicated Relativity Change:					8.3%
Relativity to Statewide Average Loss to Payroll Ratio:					414.9%

Code: 7365   RHG: 5   NAICS: 48   ILDG: 2 MLDG: 3 CLASS: TAXICAB OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	8,062,300	2	3	4	274,610	378,031	652,641	8.095
2018	13,669,081	1	6	32	104,990	137,180	242,170	1.772
2019	10,696,223	0	2	8	75,094	53,219	128,313	1.200
2020	4,118,728	1	1	2	75,948	416,742	492,690	11.962
2021	10,049,479	0	3	2	130,267	217,151	347,418	3.457
	46,595,810	4	15	48	660,911	1,202,323	1,863,234	

Adjusted Loss to Payroll Ratio:		1.418	2.580	3.999	
Expected Unlimited Loss to Payroll Ratio:		1.898	2.627	4.525	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.675	1.959	3.634	
Credibility:		0.34	0.34		
Indicated Limited Loss to Payroll Ratio:		1.587	2.169	3.756	
Limit Factor:		1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:		**1.831**	**3.025**	**4.856**	
Indicated Relativity Change:					7.3%
Relativity to Statewide Average Loss to Payroll Ratio:					475.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code:　7382　RHG:　3　NAICS:　48　　ILDG:　3　MLDG:　4　CLASS:　BUS, SHUTTLE VAN OR LIMOUSINE OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,187,197,854	78	773	1,027	25,379,193	21,791,540	47,170,733	3.973
2020	781,188,354	47	474	531	17,020,934	13,904,703	30,925,637	3.959
2021	1,108,025,112	24	765	851	25,343,809	23,845,048	49,188,857	4.439
	3,076,411,320	149	2,012	2,409	67,743,936	59,541,291	127,285,227	

Adjusted Loss to Payroll Ratio:	2.202	1.935	4.137
Expected Unlimited Loss to Payroll Ratio:	2.441	2.258	4.699
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.266	1.905	4.170
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	2.202	1.935	4.137
Limit Factor:	1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:	**2.416**	**2.384**	**4.800**
Indicated Relativity Change:			2.2%
Relativity to Statewide Average Loss to Payroll Ratio:			470.3%

Code:　7392　RHG:　1　NAICS:　42　　ILDG:　3　MLDG:　2　CLASS:　BEER DEALERS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	308,713,428	10	370	539	6,885,769	5,728,166	12,613,935	4.086
2020	358,726,670	12	305	533	9,567,164	7,275,586	16,842,750	4.695
2021	390,924,335	0	343	679	8,717,561	7,409,899	16,127,460	4.125
	1,058,364,433	22	1,018	1,751	25,170,494	20,413,651	45,584,145	

Adjusted Loss to Payroll Ratio:	2.378	1.929	4.307
Expected Unlimited Loss to Payroll Ratio:	2.506	2.206	4.711
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.342	1.932	4.274
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	2.378	1.929	4.307
Limit Factor:	1.063	1.135	
Selected (Unlimited) Loss to Payroll Ratio:	**2.528**	**2.188**	**4.716**
Indicated Relativity Change:			0.1%
Relativity to Statewide Average Loss to Payroll Ratio:			462.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 7403   RHG: 2   NAICS: 48   ILDG: 1   MLDG: 3   CLASS: AIRCRAFT OPERATION – SCHEDULED – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,152,838,858	48	837	1,401	22,565,667	17,449,889	40,015,556	3.471
2020	1,015,722,679	14	569	1,037	15,980,124	13,045,646	29,025,770	2.858
2021	1,271,681,476	3	891	1,451	22,956,149	20,731,376	43,687,525	3.435
	3,440,243,013	65	2,297	3,889	61,501,940	51,226,911	112,728,851	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.788	1.489	3.277	
Expected Unlimited Loss to Payroll Ratio:	2.018	1.696	3.714	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.907	1.497	3.404	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.788	1.489	3.277	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.926**	**1.753**	**3.679**	
Indicated Relativity Change:				-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:				360.4%

Code: 7405   RHG: 2   NAICS: 48   ILDG: 1   MLDG: 1   CLASS: AIRCRAFT OPERATION – SCHEDULED – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	2,130,323,751	14	575	522	15,523,361	8,721,725	24,245,086	1.138
2020	1,813,368,201	2	225	163	7,753,765	3,752,936	11,506,701	0.635
2021	1,897,154,648	1	513	268	17,497,236	8,230,948	25,728,184	1.356
	5,840,846,600	17	1,313	953	40,774,362	20,705,609	61,479,971	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.698	0.354	1.053	
Expected Unlimited Loss to Payroll Ratio:	0.664	0.394	1.058	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.627	0.348	0.975	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.698	0.354	1.053	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.752**	**0.417**	**1.169**	
Indicated Relativity Change:				10.5%
Relativity to Statewide Average Loss to Payroll Ratio:				114.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 7409 RHG: 7 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: AIRCRAFT OPERATION – AGRICULTURAL – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	18,469,526	2	1	2	760,741	80,362	841,103	4.554
2018	18,191,844	0	2	1	46,920	70,553	117,473	0.646
2019	18,588,341	0	4	0	84,897	209,713	294,610	1.585
2020	17,995,320	0	0	1	0	279	279	0.002
2021	16,199,485	3	0	1	820,656	105,092	925,748	5.715
	89,444,515	5	7	5	1,713,215	465,999	2,179,214	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.915	0.521	2.436	
Expected Unlimited Loss to Payroll Ratio:	2.457	1.623	4.080	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.912	0.904	2.816	
Credibility:	0.47	0.33		
Indicated Limited Loss to Payroll Ratio:	1.914	0.779	2.692	
Limit Factor:	1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:	**2.515**	**1.409**	**3.923**	
Indicated Relativity Change:				-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:				384.4%

Code: 7410 RHG: 3 NAICS: 11 ILDG: 4 MLDG: 2 CLASS: AIRCRAFT OPERATION – AGRICULTURAL – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	19,230,600	3	7	8	473,932	544,605	1,018,537	5.296
2018	20,026,732	1	7	13	129,192	250,688	379,880	1.897
2019	20,424,672	1	3	13	175,309	361,096	536,405	2.626
2020	19,629,987	2	6	10	486,902	237,480	724,382	3.690
2021	19,075,370	0	5	8	73,682	113,607	187,289	0.982
	98,387,361	7	28	52	1,339,016	1,507,475	2,846,491	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.361	1.532	2.893	
Expected Unlimited Loss to Payroll Ratio:	2.191	1.767	3.958	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.040	1.443	3.483	
Credibility:	0.50	0.41		
Indicated Limited Loss to Payroll Ratio:	1.699	1.479	3.178	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.864**	**1.822**	**3.686**	
Indicated Relativity Change:				-6.9%
Relativity to Statewide Average Loss to Payroll Ratio:				361.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 7421   RHG: 2   NAICS: 48   ILDG: 1   MLDG: 1   CLASS: AIRCRAFT OPERATION – PERSONNEL TRANSPORT – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	95,833,351	0	4	26	196,968	180,124	377,092	0.393
2018	105,429,245	1	7	11	244,704	169,509	414,213	0.393
2019	113,812,401	0	12	28	334,457	296,021	630,478	0.554
2020	115,100,300	1	11	13	122,954	166,169	289,123	0.251
2021	125,978,598	0	8	19	206,712	129,117	335,829	0.267
	556,153,895	2	42	97	1,105,795	940,940	2,046,736	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.199	0.169	0.368	
Expected Unlimited Loss to Payroll Ratio:	0.349	0.378	0.727	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.330	0.333	0.664	
Credibility:	0.49	0.45		
Indicated Limited Loss to Payroll Ratio:	0.266	0.260	0.526	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.287**	**0.306**	**0.593**	
Indicated Relativity Change:				-18.5%
Relativity to Statewide Average Loss to Payroll Ratio:				58.1%

Code: 7424   RHG: 7   NAICS: 48   ILDG: 1   MLDG: 1   CLASS: AIRCRAFT OPERATION – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	361,958,832	6	25	56	1,463,432	540,845	2,004,277	0.554
2018	384,451,946	2	38	60	1,075,239	1,077,279	2,152,518	0.560
2019	442,445,124	8	40	67	3,371,047	1,326,318	4,697,365	1.062
2020	457,866,581	6	46	59	2,633,015	2,007,211	4,640,226	1.013
2021	491,267,177	5	47	62	3,568,337	1,783,144	5,351,481	1.089
	2,137,989,660	27	196	304	12,111,070	6,734,797	18,845,867	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.566	0.315	0.881	
Expected Unlimited Loss to Payroll Ratio:	0.707	0.392	1.099	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.549	0.226	0.774	
Credibility:	1.00	0.66		
Indicated Limited Loss to Payroll Ratio:	0.566	0.284	0.851	
Limit Factor:	1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:	**0.744**	**0.515**	**1.259**	
Indicated Relativity Change:				14.5%
Relativity to Statewide Average Loss to Payroll Ratio:				123.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 7428   RHG: 2   NAICS: 48   ILDG: 4   MLDG: 3   CLASS: AIRCRAFT OPERATION – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	766,111,103	13	256	589	6,649,000	5,290,523	11,939,523	1.558
2020	742,919,462	8	176	348	6,845,875	4,724,222	11,570,097	1.557
2021	814,287,606	2	217	452	8,503,217	5,592,112	14,095,329	1.731
	2,323,318,171	23	649	1,389	21,998,093	15,606,858	37,604,950	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.947	0.672	1.619	
Expected Unlimited Loss to Payroll Ratio:	1.089	0.846	1.935	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.029	0.747	1.776	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.947	0.672	1.619	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.020**	**0.791**	**1.811**	
Indicated Relativity Change:				-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:				177.4%

Code: 7429   RHG: 2   NAICS: 48   ILDG: 4   MLDG: 4   CLASS: AIRPORT OPERATORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	70,224,374	1	11	65	308,085	359,127	667,212	0.950
2018	86,065,192	1	9	38	352,996	267,519	620,515	0.721
2019	91,076,734	0	10	34	312,803	226,486	539,289	0.592
2020	137,438,095	1	33	76	725,165	796,368	1,521,533	1.107
2021	163,265,136	0	50	73	707,281	798,109	1,505,390	0.922
	548,069,532	3	113	286	2,406,330	2,447,608	4,853,939	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.439	0.447	0.886	
Expected Unlimited Loss to Payroll Ratio:	0.643	0.606	1.248	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.608	0.534	1.142	
Credibility:	0.62	0.54		
Indicated Limited Loss to Payroll Ratio:	0.504	0.487	0.991	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.543**	**0.573**	**1.116**	
Indicated Relativity Change:				-10.6%
Relativity to Statewide Average Loss to Payroll Ratio:				109.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 7500   RHG: 5   NAICS: 22   ILDG: 1   MLDG: 1   CLASS: GAS WORKS
Code: 7520   RHG: 5   NAICS: 22   ILDG: 1   MLDG: 1   CLASS: WATER COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	111,355,168	2	33	90	502,900	423,332	926,232	0.832
2018	121,956,785	5	36	88	1,191,269	1,497,748	2,689,017	2.205
2019	133,064,142	0	37	81	701,234	787,880	1,489,114	1.119
2020	140,106,104	0	42	62	1,091,546	929,473	2,021,019	1.442
2021	187,070,197	1	46	82	1,604,121	1,479,135	3,083,256	1.648
	693,552,396	8	194	403	5,091,070	5,117,567	10,208,637	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.734	0.738	1.472	
Expected Unlimited Loss to Payroll Ratio:	0.905	0.959	1.864	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.759	0.624	1.383	
Credibility:	0.76	0.67		
Indicated Limited Loss to Payroll Ratio:	0.740	0.700	1.440	
Limit Factor:	1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:	**0.854**	**0.976**	**1.830**	
Indicated Relativity Change:				-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:				179.3%

Code: 7515   RHG: 6   NAICS: 48   ILDG: 3   MLDG: 1   CLASS: OIL OR GAS PIPELINE OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	71,902,612	1	9	10	348,451	264,756	613,207	0.853
2018	74,255,769	0	7	10	247,691	201,685	449,376	0.605
2019	78,362,560	1	5	12	188,022	302,238	490,260	0.626
2020	87,696,447	0	13	8	483,618	289,552	773,170	0.882
2021	91,493,300	1	3	10	503,706	196,900	700,606	0.766
	403,710,688	3	37	50	1,771,488	1,255,132	3,026,619	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.439	0.311	0.750	
Expected Unlimited Loss to Payroll Ratio:	0.411	0.378	0.788	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.343	0.244	0.587	
Credibility:	0.43	0.35		
Indicated Limited Loss to Payroll Ratio:	0.384	0.267	0.652	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**0.469**	**0.430**	**0.899**	
Indicated Relativity Change:				14.0%
Relativity to Statewide Average Loss to Payroll Ratio:				88.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 7538   RHG: 7   NAICS: 23   ILDG: 1 MLDG: 1 CLASS: ELECTRIC POWER LINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	295,893,324	8	26	56	1,193,044	769,718	1,962,762	0.663
2018	487,903,838	11	45	85	3,679,270	3,462,571	7,141,841	1.464
2019	619,043,811	10	42	83	3,540,511	2,979,392	6,519,903	1.053
2020	733,718,412	8	60	89	3,769,616	3,706,553	7,476,169	1.019
2021	787,659,811	8	49	91	4,144,531	3,516,649	7,661,180	0.973
	2,924,219,196	45	222	404	16,326,973	14,434,883	30,761,856	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.558	0.494	1.052	
Expected Unlimited Loss to Payroll Ratio:	0.697	0.846	1.543	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.514	0.425	0.939	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.558	0.494	1.052	
Limit Factor:	1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:	**0.734**	**0.893**	**1.627**	
Indicated Relativity Change:				5.4%
Relativity to Statewide Average Loss to Payroll Ratio:				159.4%

Code: 7539   RHG: 6   NAICS: 22   ILDG: 2 MLDG: 2 CLASS: ELECTRIC POWER COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	432,910,638	7	42	93	1,826,965	1,640,197	3,467,162	0.801
2018	515,428,991	5	50	107	2,934,066	1,890,471	4,824,537	0.936
2019	530,914,215	4	35	81	2,833,497	1,504,557	4,338,054	0.817
2020	429,104,486	2	37	61	1,796,046	1,290,260	3,086,306	0.719
2021	487,007,761	1	32	69	1,446,316	1,808,543	3,254,859	0.668
	2,395,366,091	19	196	411	10,836,890	8,134,027	18,970,917	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.452	0.340	0.792	
Expected Unlimited Loss to Payroll Ratio:	0.528	0.549	1.077	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.419	0.309	0.728	
Credibility:	0.98	0.83		
Indicated Limited Loss to Payroll Ratio:	0.452	0.334	0.786	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**0.551**	**0.538**	**1.089**	
Indicated Relativity Change:				1.1%
Relativity to Statewide Average Loss to Payroll Ratio:				106.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 7580   RHG: 6   NAICS: 22   ILDG: 4   MLDG: 4   CLASS: SANITARY OR SANITATION DISTRICTS OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	59,909,063	2	7	27	224,045	406,953	630,998	1.053
2018	55,527,635	1	20	23	562,227	417,651	979,878	1.765
2019	48,200,311	2	9	22	145,340	283,311	428,651	0.889
2020	47,020,025	0	15	13	524,176	319,126	843,302	1.793
2021	50,835,846	0	10	24	353,127	386,507	739,634	1.455
	261,492,880	5	61	109	1,808,914	1,813,548	3,622,462	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.692	0.694	1.385	
Expected Unlimited Loss to Payroll Ratio:	0.881	0.906	1.787	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.699	0.511	1.209	
Credibility:	0.49	0.42		
Indicated Limited Loss to Payroll Ratio:	0.695	0.587	1.282	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**0.849**	**0.944**	**1.792**	
Indicated Relativity Change:				0.3%
Relativity to Statewide Average Loss to Payroll Ratio:				175.6%

Code: 7600   RHG: 2   NAICS: 51   ILDG: 1   MLDG: 1   CLASS: COMMUNICATION SERVICE PROVIDERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,660,907,471	140	1,171	1,179	48,464,058	26,472,424	74,936,482	4.512
2020	1,712,829,226	86	985	750	51,154,375	28,962,269	80,116,644	4.677
2021	1,736,505,962	41	1,089	658	49,808,036	26,523,889	76,331,925	4.396
	5,110,242,659	267	3,245	2,587	149,426,470	81,958,582	231,385,052	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.924	1.604	4.528	
Expected Unlimited Loss to Payroll Ratio:	3.314	2.037	5.351	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	3.049	1.764	4.813	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.924	1.604	4.528	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**3.150**	**1.888**	**5.038**	
Indicated Relativity Change:				-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:				493.6%

INCLUDES EXPERIENCE OF 7606 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 7601   RHG: 2   NAICS: 23   ILDG: 2   MLDG: 1   CLASS: AERIAL LINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	47,377,259	3	5	27	507,380	187,546	694,926	1.467
2018	99,970,458	2	23	61	933,514	820,562	1,754,076	1.755
2019	99,976,850	2	46	122	854,258	1,143,028	1,997,286	1.998
2020	91,475,494	2	29	53	947,859	1,127,123	2,074,982	2.268
2021	51,430,970	1	9	28	385,773	662,955	1,048,728	2.039
	390,231,031	10	112	291	3,628,785	3,941,214	7,569,999	

Adjusted Loss to Payroll Ratio:	0.930	1.010	1.940
Expected Unlimited Loss to Payroll Ratio:	1.013	0.997	2.010
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.910	0.768	1.678
Credibility:	0.65	0.57	
Indicated Limited Loss to Payroll Ratio:	0.923	0.907	1.830
Limit Factor:	1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:	**0.994**	**1.068**	**2.062**
Indicated Relativity Change:			2.6%
Relativity to Statewide Average Loss to Payroll Ratio:			202.0%

Code: 7605   RHG: 4   NAICS: 23   ILDG: 2   MLDG: 2   CLASS: SECURITY OR FIRE ALARM INSTALLATION OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	645,064,513	20	165	324	4,926,055	3,501,694	8,427,749	1.306
2019	675,296,930	16	165	252	5,887,818	4,530,399	10,418,217	1.543
2020	682,257,796	5	173	257	4,818,170	3,315,740	8,133,910	1.192
2021	746,504,563	1	174	294	4,039,087	3,407,578	7,446,665	0.998
	2,749,123,802	42	677	1,127	19,671,130	14,755,411	34,426,541	

Adjusted Loss to Payroll Ratio:	0.716	0.537	1.252
Expected Unlimited Loss to Payroll Ratio:	0.873	0.771	1.645
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.747	0.526	1.273
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.716	0.537	1.252
Limit Factor:	1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:	**0.809**	**0.715**	**1.524**
Indicated Relativity Change:			-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:			149.3%

EXPERIENCE OF TELEVISION, VIDEO, AUDIO AND RADIO EQUIPMENT - INSTALLATION, SERVICE OR REPAIR TRANSFERRED TO CODE 9516 1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 7607   RHG: 2   NAICS: 51   ILDG: 2   MLDG: 2   CLASS: VIDEO POST-PRODUCTION; AUDIO POST-PRODUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,186,086,698	2	20	68	468,159	365,360	833,519	0.070
2018	1,240,753,940	1	16	53	222,853	198,017	420,870	0.034
2019	1,207,682,598	2	22	36	500,773	461,390	962,163	0.080
2020	1,276,226,883	0	13	20	349,849	329,272	679,121	0.053
2021	1,506,865,750	0	13	22	173,209	272,803	446,012	0.030
	6,417,615,869	5	84	199	1,714,842	1,626,842	3,341,684	

Adjusted Loss to Payroll Ratio:		0.027	0.025	0.052
Expected Unlimited Loss to Payroll Ratio:		0.051	0.051	0.102
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.047	0.044	0.091
Credibility:		0.60	0.54	
Indicated Limited Loss to Payroll Ratio:		0.035	0.034	0.069
Limit Factor:		1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:		**0.037**	**0.040**	**0.078**
Indicated Relativity Change:				-23.7%
Relativity to Statewide Average Loss to Payroll Ratio:				7.6%

Code: 7610   RHG: 4   NAICS: 51   ILDG: 2   MLDG: 1   CLASS: RADIO, TELEVISION OR COMMERCIAL BROADCASTING STATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	3,175,672,505	18	125	349	4,829,514	3,328,542	8,158,056	0.257
2019	3,404,360,199	13	166	368	6,433,277	4,879,699	11,312,976	0.332
2020	3,419,713,303	4	140	210	5,712,717	4,087,508	9,800,225	0.287
2021	3,514,511,991	2	186	280	7,190,040	5,515,485	12,705,525	0.362
	13,514,257,998	37	617	1,207	24,165,547	17,811,233	41,976,780	

Adjusted Loss to Payroll Ratio:		0.179	0.132	0.311
Expected Unlimited Loss to Payroll Ratio:		0.183	0.147	0.330
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.161	0.113	0.274
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.179	0.132	0.311
Limit Factor:		1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:		**0.202**	**0.175**	**0.378**
Indicated Relativity Change:				14.3%
Relativity to Statewide Average Loss to Payroll Ratio:				37.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 7706   RHG: 6   NAICS: 92   ILDG: 3   MLDG: 2   CLASS: FIREFIGHTING OPERATIONS – NOT VOLUNTEERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	43,227,207	2	24	34	366,855	420,266	787,121	1.821
2018	49,515,058	0	24	72	311,969	388,479	700,448	1.415
2019	49,519,659	5	19	102	1,225,196	860,130	2,085,326	4.211
2020	67,069,512	4	31	53	1,419,831	1,145,411	2,565,242	3.825
2021	65,445,117	2	25	39	2,308,247	1,361,698	3,669,945	5.608
	274,776,552	13	123	300	5,632,097	4,175,984	9,808,080	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.050	1.520	3.569	
Expected Unlimited Loss to Payroll Ratio:	2.156	2.414	4.570	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.602	1.429	3.031	
Credibility:	0.72	0.63		
Indicated Limited Loss to Payroll Ratio:	1.925	1.486	3.411	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**2.350**	**2.390**	**4.739**	
Indicated Relativity Change:				3.7%
Relativity to Statewide Average Loss to Payroll Ratio:				464.3%

Code: 7707   RHG: 6   NAICS: 92   ILDG: 3   MLDG: 2   CLASS: FIREFIGHTING OPERATIONS – VOLUNTEERS

POLICY YEAR	PER CAPITA	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER CAPITA
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	750.4	0	1	5	74	3,802	3,876	5.165
2018	697.0	1	2	7	73,609	115,852	189,461	271.824
2019	631.9	0	0	2	0	158	158	0.250
2020	624.2	1	2	4	344,646	103,883	448,529	718.566
2021	650.4	0	1	3	175	5,256	5,431	8.350
	3,353.9	2	6	21	418,504	228,951	647,455	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	124.781	68.264	193.045	
Expected Unlimited Loss to Payroll Ratio:	96.213	136.460	232.673	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	71.516	80.755	152.271	
Credibility:	0.23	0.22		
Indicated Limited Loss to Payroll Ratio:	83.516	78.064	161.580	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**101.931**	**125.555**	**227.485**	
Indicated Relativity Change:				-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:				N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 7720   RHG: 4   NAICS: 92   ILDG: 2   MLDG: 2   CLASS: POLICE AND OTHER LAW ENFORCEMENT OFFICERS – NOT VOLUNTEERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	273,024,760	9	70	234	2,265,890	1,560,311	3,826,201	1.401
2018	296,220,439	11	109	211	3,531,316	1,974,590	5,505,906	1.859
2019	306,895,462	6	84	183	2,914,636	2,433,354	5,347,990	1.743
2020	328,517,876	2	71	154	2,226,588	2,561,280	4,787,868	1.457
2021	366,928,942	0	102	234	3,629,382	2,601,172	6,230,554	1.698
	1,571,587,479	28	436	1,016	14,567,812	11,130,706	25,698,518	

Adjusted Loss to Payroll Ratio:		0.927	0.708	1.635
Expected Unlimited Loss to Payroll Ratio:		1.021	0.976	1.996
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.819	0.698	1.517
Credibility:		1.00	0.95	
Indicated Limited Loss to Payroll Ratio:		0.927	0.708	1.635
Limit Factor:		1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:		**1.048**	**0.942**	**1.990**
Indicated Relativity Change:				-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:				195.0%

Code: 7721   RHG: 4   NAICS: 56   ILDG: 2   MLDG: 3   CLASS: DETECTIVE OR PRIVATE INVESTIGATIVE AGENCIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	2,103,867,469	67	771	850	19,928,247	19,086,328	39,014,575	1.854
2020	2,203,282,430	58	728	783	23,611,206	25,433,348	49,044,554	2.226
2021	2,464,879,924	28	855	629	24,477,863	24,786,132	49,263,995	1.999
	6,772,029,823	153	2,354	2,262	68,017,316	69,305,808	137,323,123	

Adjusted Loss to Payroll Ratio:		1.004	1.023	2.028
Expected Unlimited Loss to Payroll Ratio:		1.095	1.222	2.317
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.962	0.914	1.875
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		1.004	1.023	2.028
Limit Factor:		1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:		**1.136**	**1.363**	**2.498**
Indicated Relativity Change:				7.8%
Relativity to Statewide Average Loss to Payroll Ratio:				244.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 7722   RHG: 5   NAICS: 92   ILDG: 3   MLDG: 3   CLASS: POLICE AND OTHER LAW ENFORCEMENT OFFICERS –
VOLUNTEERS

POLICY YEAR	PER CAPITA	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER CAPITA
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	0.0	0	0	1	0	376	376	0.000
2018	0.0	0	0	0	0	0	0	0.000
2019	0.0	0	0	0	0	0	0	0.000
2020	0.0	0	0	0	0	0	0	0.000
2021	0.0	0	0	0	0	0	0	0.000
	0.0	0	0	1	0	376	376	

Adjusted Loss to Payroll Ratio:	0.000	0.000	0.000
Expected Unlimited Loss to Payroll Ratio:	36.292	65.505	101.797
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	28.536	44.750	73.285
Credibility:	0.00	0.00	
Indicated Limited Loss to Payroll Ratio:	28.536	44.750	73.285
Limit Factor:	1.154	1.395	
Selected (Unlimited) Loss to Payroll Ratio:	**32.928**	**62.410**	**95.338**
Indicated Relativity Change:			-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:			N/A

Code: 7855   RHG: 6   NAICS: 23   ILDG: 3   3   CLASS: RAILROAD CONSTRUCTION – ALL OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	66,939,829	2	13	14	442,831	367,004	809,835	1.210
2018	68,423,864	2	11	19	670,419	444,907	1,115,326	1.630
2019	78,994,861	1	8	14	337,830	727,269	1,065,099	1.348
2020	67,093,758	2	7	12	281,573	225,237	506,810	0.755
2021	81,776,976	1	11	17	1,370,416	1,305,598	2,676,014	3.272
	363,229,287	8	50	76	3,103,070	3,070,015	6,173,085	

Adjusted Loss to Payroll Ratio:	0.854	0.845	1.700
Expected Unlimited Loss to Payroll Ratio:	0.797	0.938	1.735
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.632	0.529	1.161
Credibility:	0.54	0.48	
Indicated Limited Loss to Payroll Ratio:	0.752	0.681	1.433
Limit Factor:	1.220	1.608	
Selected (Unlimited) Loss to Payroll Ratio:	**0.918**	**1.095**	**2.014**
Indicated Relativity Change:			16.0%
Relativity to Statewide Average Loss to Payroll Ratio:			197.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8001   RHG: 1   NAICS: 42   ILDG: 2   MLDG: 3   CLASS: STORES – FLORISTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	190,282,811	12	120	209	2,254,109	2,464,196	4,718,305	2.480
2018	202,186,368	10	119	213	2,132,987	2,446,929	4,579,916	2.265
2019	204,763,635	9	161	195	2,807,852	2,936,963	5,744,815	2.806
2020	183,834,365	3	144	113	3,148,341	3,890,429	7,038,770	3.829
2021	223,666,366	0	137	181	3,136,798	3,964,480	7,101,278	3.175
	1,004,733,545	34	681	911	13,480,087	15,702,997	29,183,084	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.342	1.563	2.905	
Expected Unlimited Loss to Payroll Ratio:	1.438	1.841	3.280	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.345	1.613	2.957	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.342	1.563	2.905	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**1.426**	**1.773**	**3.199**	
Indicated Relativity Change:				-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:				313.4%

Code: 8004   RHG: 4   NAICS: 42   ILDG: 1   MLDG: 3   CLASS: STORES – GARDEN SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	132,803,549	4	77	172	1,203,985	1,621,289	2,825,274	2.127
2018	130,310,549	4	69	192	1,175,925	1,540,591	2,716,516	2.085
2019	137,229,258	1	59	182	988,623	1,160,962	2,149,585	1.566
2020	163,004,025	2	53	144	875,789	1,256,884	2,132,673	1.308
2021	177,636,043	1	76	173	1,373,264	1,765,417	3,138,681	1.767
	740,983,423	12	334	863	5,617,587	7,345,143	12,962,729	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.758	0.991	1.749	
Expected Unlimited Loss to Payroll Ratio:	0.867	1.470	2.337	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.763	1.098	1.860	
Credibility:	0.77	0.83		
Indicated Limited Loss to Payroll Ratio:	0.759	1.010	1.769	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**0.858**	**1.344**	**2.203**	
Indicated Relativity Change:				-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:				215.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8006   RHG: 1   NAICS: 44   ILDG: 3 MLDG: 3 CLASS: STORES – GROCERIES – RETAIL; STORES – FRUIT OR VEGETABLES – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	4,396,388,970	140	2,906	5,390	46,271,494	50,430,403	96,701,897	2.200
2020	5,120,427,850	64	3,159	5,167	58,432,869	57,998,614	116,431,483	2.274
2021	5,028,152,214	26	3,334	5,048	70,334,504	67,686,085	138,020,589	2.745
	14,544,969,034	230	9,399	15,605	175,038,867	176,115,102	351,153,969	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.203	1.211	2.414	
Expected Unlimited Loss to Payroll Ratio:	1.225	1.363	2.588	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.146	1.241	2.388	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.203	1.211	2.414	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**1.279**	**1.374**	**2.653**	
Indicated Relativity Change:				2.5%
Relativity to Statewide Average Loss to Payroll Ratio:				259.9%

Code: 8008   RHG: 1   NAICS: 44   ILDG: 4 MLDG: 4 CLASS: STORES – CLOTHING, SHOES, LINENS OR FABRIC PRODUCTS – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	4,209,403,155	260	1,905	3,011	35,212,774	32,168,131	67,380,905	1.601
2020	3,618,175,372	17	1,139	2,164	22,391,606	23,204,054	45,595,660	1.260
2021	4,613,542,023	6	1,255	2,618	27,776,802	30,199,905	57,976,707	1.257
	12,441,120,550	283	4,299	7,793	85,381,182	85,572,090	170,953,271	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.686	0.688	1.374	
Expected Unlimited Loss to Payroll Ratio:	0.829	0.836	1.665	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.776	0.762	1.537	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.686	0.688	1.374	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**0.729**	**0.780**	**1.510**	
Indicated Relativity Change:				-9.3%
Relativity to Statewide Average Loss to Payroll Ratio:				147.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8010   RHG: 2   NAICS: 44   ILDG: 2 MLDG: 2 CLASS: STORES – HARDWARE, ELECTIRCAL OR PLUMBING SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,389,164,392	21	515	1,040	10,551,924	9,650,266	20,202,190	1.454
2020	1,532,291,682	8	532	1,085	10,721,785	10,778,149	21,499,934	1.403
2021	1,926,794,738	5	533	1,203	13,610,519	11,731,096	25,341,615	1.315
	4,848,250,812	34	1,580	3,328	34,884,229	32,159,510	67,043,738	

Adjusted Loss to Payroll Ratio:		0.720	0.663	1.383
Expected Unlimited Loss to Payroll Ratio:		0.801	0.813	1.614
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.739	0.713	1.453
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.720	0.663	1.383
Limit Factor:		1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:		**0.775**	**0.781**	**1.556**
Indicated Relativity Change:				-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:				152.4%

8010 E1-1-20 INCLUDES EXPERIENCE OF 8017 AND 8018; INCLUDES 8111 D1-1-20; INCLUDES 8110 D9-1-21

Code: 8013   RHG: 4   NAICS: 44   ILDG: 3 MLDG: 3 CLASS: STORES – JEWELRY; STORES – EYEWEAR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	907,694,830	9	116	164	3,054,591	2,818,285	5,872,876	0.647
2018	936,102,913	2	152	216	3,994,848	3,160,768	7,155,616	0.764
2019	906,633,182	5	113	171	3,483,136	2,552,821	6,035,957	0.666
2020	877,090,323	2	106	115	2,407,117	2,601,711	5,008,828	0.571
2021	1,057,596,275	1	78	158	2,082,225	2,237,015	4,319,240	0.408
	4,685,117,523	19	565	824	15,021,917	13,370,600	28,392,517	

Adjusted Loss to Payroll Ratio:		0.321	0.285	0.606
Expected Unlimited Loss to Payroll Ratio:		0.391	0.387	0.778
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.344	0.300	0.644
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.321	0.285	0.606
Limit Factor:		1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:		**0.362**	**0.380**	**0.742**
Indicated Relativity Change:				-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:				72.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8015   RHG: 2   NAICS: 44   ILDG: 3   MLDG: 3   CLASS: STORES – FURNITURE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	961,049,477	23	765	1,011	14,875,849	13,315,414	28,191,263	2.933
2020	1,004,687,419	13	626	971	13,847,131	12,696,911	26,544,042	2.642
2021	1,263,664,396	8	633	1,142	16,453,313	13,736,607	30,189,920	2.389
	3,229,401,292	44	2,024	3,124	45,176,293	39,748,931	84,925,224	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.399	1.231	2.630	
Expected Unlimited Loss to Payroll Ratio:	1.610	1.633	3.243	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.486	1.433	2.919	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.399	1.231	2.630	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.507**	**1.449**	**2.956**	
Indicated Relativity Change:				-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:				289.6%

Code: 8017   RHG: 2   NAICS: 44   ILDG: 4   MLDG: 3   CLASS: STORES – RETAIL – NOC; STORES – HARDWARE; LINEN RENTAL/RESTROOM SUPPLY SVCS; PRODUCT DEMONSTRATORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	13,317,694,940	184	4,895	10,556	111,549,969	106,377,123	217,927,092	1.636
2020	13,360,720,419	95	4,479	10,351	113,760,912	110,603,128	224,364,040	1.679
2021	15,641,588,649	46	4,712	11,743	139,539,195	134,000,520	273,539,715	1.749
	42,320,004,008	325	14,086	32,650	364,850,076	350,980,772	715,830,848	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.862	0.829	1.691	
Expected Unlimited Loss to Payroll Ratio:	0.892	0.939	1.831	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.823	0.825	1.648	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.862	0.829	1.691	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.929**	**0.976**	**1.905**	
Indicated Relativity Change:				4.0%
Relativity to Statewide Average Loss to Payroll Ratio:				186.6%

EXPERIENCE OF STORES - BOOKS, VIDEO OR AUDIO - RETAIL TRANSFERRED TO CODE 8071 1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8018   RHG: 2   NAICS: 42   ILDG: 3   MLDG: 3   CLASS: STORES – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	7,907,962,586	293	7,859	9,958	140,113,441	127,638,080	267,751,521	3.386
2020	10,182,207,004	158	8,161	10,681	168,504,806	151,178,921	319,683,727	3.140
2021	11,533,100,105	61	8,138	11,975	193,453,779	168,422,179	361,875,958	3.138
	29,623,269,695	512	24,158	32,614	502,072,026	447,239,180	949,311,206	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.695	1.510	3.205	
Expected Unlimited Loss to Payroll Ratio:	1.870	1.891	3.760	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.724	1.596	3.320	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.695	1.510	3.205	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.826**	**1.777**	**3.603**	
Indicated Relativity Change:				-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:				353.0%

Code: 8019   RHG: 2   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: PRINTING – QUICK PRINTING; DOCUMENT DUPLICATION/PHOTOCOPYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	384,431,283	9	79	189	1,888,497	1,894,113	3,782,610	0.984
2018	378,407,919	5	73	147	1,498,864	1,389,468	2,888,332	0.763
2019	335,621,681	3	52	128	1,581,078	1,432,496	3,013,574	0.898
2020	319,439,224	4	86	125	2,025,292	1,986,418	4,011,710	1.256
2021	338,072,305	0	83	114	2,058,906	1,919,108	3,978,014	1.177
	1,755,972,412	21	373	703	9,052,636	8,621,603	17,674,239	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.516	0.491	1.007	
Expected Unlimited Loss to Payroll Ratio:	0.547	0.554	1.100	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.522	0.492	1.014	
Credibility:	0.92	0.83		
Indicated Limited Loss to Payroll Ratio:	0.516	0.491	1.007	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.556**	**0.578**	**1.134**	
Indicated Relativity Change:				3.1%
Relativity to Statewide Average Loss to Payroll Ratio:				111.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8021   RHG: 4   NAICS: 42   ILDG: 3   MLDG: 3   CLASS: STORES – MEAT/FISH/POULTRY – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	340,517,696	14	311	383	6,355,458	5,557,222	11,912,680	3.498
2020	333,253,581	13	339	395	9,385,467	8,101,002	17,486,469	5.247
2021	398,026,333	1	343	430	8,496,134	8,251,492	16,747,626	4.208
	1,071,797,610	28	993	1,208	24,237,059	21,909,716	46,146,775	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.261	2.044	4.306	
Expected Unlimited Loss to Payroll Ratio:	2.577	2.670	5.247	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.266	1.994	4.259	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.261	2.044	4.306	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**2.557**	**2.722**	**5.278**	
Indicated Relativity Change:				0.6%
Relativity to Statewide Average Loss to Payroll Ratio:				517.1%

Code: 8028   RHG: 5   NAICS: 53   ILDG: 3   MLDG: 3   CLASS: EQUIPMENT OR MACHINERY RENTAL YARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	561,279,783	15	194	346	5,669,277	4,772,166	10,441,443	1.860
2020	554,847,363	14	154	231	7,438,338	6,898,867	14,337,205	2.584
2021	651,966,232	5	197	281	8,156,815	7,492,122	15,648,937	2.400
	1,768,093,378	34	545	858	21,264,430	19,163,156	40,427,586	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.203	1.084	2.287	
Expected Unlimited Loss to Payroll Ratio:	1.450	1.473	2.922	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.261	1.022	2.283	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.203	1.084	2.287	
Limit Factor:	1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:	**1.388**	**1.512**	**2.899**	
Indicated Relativity Change:				-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:				284.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8031   RHG: 2   NAICS: 44   ILDG: 2   MLDG: 3   CLASS: STORES – MEAT, FISH OR POULTRY – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	732,096,808	31	485	902	8,099,295	8,879,089	16,978,384	2.319
2020	719,796,684	10	486	824	8,692,659	9,706,714	18,399,373	2.556
2021	826,716,297	3	498	810	10,143,601	12,170,982	22,314,583	2.699
	2,278,609,789	44	1,469	2,536	26,935,554	30,756,785	57,692,340	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.182	1.350	2.532	
Expected Unlimited Loss to Payroll Ratio:	1.431	1.703	3.134	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.320	1.495	2.815	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.182	1.350	2.532	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.274**	**1.589**	**2.862**	
Indicated Relativity Change:				-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:				280.4%

Code: 8032   RHG: 2   NAICS: 42   ILDG: 3   MLDG: 3   CLASS: STORES – CLOTHING, SHOES, LINENS OR FABRIC PRODUCTS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	532,875,772	14	392	464	7,605,775	7,714,891	15,320,666	2.875
2020	539,085,120	10	373	409	8,897,154	8,493,006	17,390,160	3.226
2021	566,874,867	4	323	400	9,172,454	9,567,252	18,739,706	3.306
	1,638,835,759	28	1,088	1,273	25,675,383	25,775,149	51,450,532	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.567	1.573	3.139	
Expected Unlimited Loss to Payroll Ratio:	1.790	1.907	3.697	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.651	1.610	3.261	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.567	1.573	3.139	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.688**	**1.851**	**3.539**	
Indicated Relativity Change:				-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:				346.8%

INCLUDES EXPERIENCE OF 8264 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8039   RHG: 2   NAICS: 44   ILDG: 4 MLDG: 4 CLASS: STORES – DEPARTMENT STORES – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	788,355,945	14	304	969	5,525,617	7,397,266	12,922,883	1.639
2019	800,573,930	14	258	772	5,486,843	6,693,416	12,180,259	1.521
2020	783,939,968	8	228	728	6,693,622	8,585,444	15,279,066	1.949
2021	377,290,011	1	93	339	1,751,867	4,013,847	5,765,714	1.528
	2,750,159,854	37	883	2,808	19,457,949	26,689,974	46,147,922	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.708	0.970	1.678	
Expected Unlimited Loss to Payroll Ratio:	0.816	1.164	1.980	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.753	1.022	1.775	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.708	0.970	1.678	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.762**	**1.142**	**1.905**	
Indicated Relativity Change:				-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:				186.6%

Code: 8041   RHG: 3   NAICS: 42   ILDG: 1 MLDG: 3 CLASS: STORES – WINE OR SPIRITS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	122,978,712	13	80	142	2,090,348	1,419,131	3,509,479	2.854
2018	129,740,579	14	109	157	2,209,181	1,243,436	3,452,617	2.661
2019	156,771,551	21	128	130	3,795,447	2,644,752	6,440,199	4.108
2020	230,044,985	2	178	156	3,940,906	2,330,904	6,271,810	2.726
2021	231,726,174	0	149	119	3,876,458	2,374,783	6,251,241	2.698
	871,262,001	50	644	704	15,912,339	10,013,006	25,925,345	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.826	1.149	2.976	
Expected Unlimited Loss to Payroll Ratio:	2.098	1.670	3.767	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.900	1.347	3.247	
Credibility:	1.00	0.96		
Indicated Limited Loss to Payroll Ratio:	1.826	1.158	2.984	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**2.004**	**1.426**	**3.430**	
Indicated Relativity Change:				-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:				336.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8042   RHG: 3   NAICS: 42   ILDG: 3   MLDG: 2   CLASS: STORES – FLOOR COVERING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	234,779,847	10	85	141	2,791,557	2,178,207	4,969,764	2.117
2018	231,826,529	6	118	145	3,235,958	2,890,182	6,126,140	2.643
2019	235,927,964	2	81	138	1,886,203	1,229,046	3,115,249	1.320
2020	224,654,175	1	78	123	2,022,414	1,606,716	3,629,130	1.615
2021	333,045,009	1	101	296	2,564,983	2,303,794	4,868,777	1.462
	1,260,233,525	20	463	843	12,501,115	10,207,945	22,709,060	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.992	0.810	1.802	
Expected Unlimited Loss to Payroll Ratio:	1.102	1.026	2.128	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.998	0.828	1.826	
Credibility:	1.00	0.91		
Indicated Limited Loss to Payroll Ratio:	0.992	0.812	1.804	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.088**	**1.000**	**2.088**	
Indicated Relativity Change:				-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:				204.6%

Code: 8046   RHG: 2   NAICS: 44   ILDG: 2   MLDG: 1   CLASS: STORES – AUTO/TRUCK PARTS OR ACCESSORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,281,352,254	23	552	1,173	10,308,898	10,329,092	20,637,990	1.611
2020	1,333,207,253	9	582	1,131	11,830,145	12,668,860	24,499,005	1.838
2021	1,479,503,733	3	664	1,253	14,746,627	16,307,190	31,053,817	2.099
	4,094,063,240	35	1,798	3,557	36,885,670	39,305,141	76,190,811	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.901	0.960	1.861	
Expected Unlimited Loss to Payroll Ratio:	0.916	1.032	1.947	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.845	0.905	1.751	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.901	0.960	1.861	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.971**	**1.130**	**2.101**	
Indicated Relativity Change:				7.9%
Relativity to Statewide Average Loss to Payroll Ratio:				205.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8057   RHG: 4   NAICS: 44   ILDG: 1   MLDG: 1   CLASS: BOAT DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	44,229,620	2	19	33	515,846	298,605	814,451	1.841
2018	43,699,304	1	23	48	379,974	303,891	683,865	1.565
2019	46,278,303	0	20	26	332,895	546,624	879,519	1.900
2020	51,905,658	0	16	36	318,985	241,535	560,520	1.080
2021	63,405,877	0	21	41	487,695	410,733	898,428	1.417
	249,518,762	3	99	184	2,035,395	1,801,388	3,836,783	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.816	0.722	1.538	
Expected Unlimited Loss to Payroll Ratio:	1.071	1.152	2.223	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.942	0.894	1.837	
Credibility:	0.54	0.48		
Indicated Limited Loss to Payroll Ratio:	0.874	0.811	1.685	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**0.988**	**1.080**	**2.067**	
Indicated Relativity Change:				-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:				202.6%

Code: 8059   RHG: 2   NAICS: 42   ILDG: 1   MLDG: 1   CLASS: STORES – TILE OR CABINETS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	123,842,069	3	60	138	1,070,899	1,214,921	2,285,820	1.846
2018	121,411,272	4	48	139	1,205,215	1,342,705	2,547,920	2.099
2019	105,748,777	3	41	98	643,938	792,869	1,436,807	1.359
2020	113,805,196	3	44	94	1,309,057	1,207,986	2,517,043	2.212
2021	125,625,859	2	44	133	1,533,720	2,273,140	3,806,860	3.030
	590,433,173	15	237	602	5,762,828	6,831,621	12,594,449	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.976	1.157	2.133	
Expected Unlimited Loss to Payroll Ratio:	0.944	1.152	2.096	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.870	0.972	1.843	
Credibility:	0.74	0.72		
Indicated Limited Loss to Payroll Ratio:	0.949	1.105	2.054	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.022**	**1.301**	**2.323**	
Indicated Relativity Change:				10.8%
Relativity to Statewide Average Loss to Payroll Ratio:				227.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8060   RHG: 2   NAICS: 44   ILDG: 2   MLDG: 1   CLASS: STORES – WINE, BEER OR SPIRITS – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	518,833,521	11	130	307	2,528,286	2,995,776	5,524,062	1.065
2018	521,553,567	10	120	275	2,704,463	2,966,589	5,671,052	1.087
2019	557,420,793	8	140	281	3,073,471	2,857,264	5,930,735	1.064
2020	560,009,151	1	112	236	2,569,315	2,903,443	5,472,758	0.977
2021	656,429,885	0	156	265	2,959,330	3,789,038	6,748,368	1.028
	2,814,246,917	30	658	1,364	13,834,866	15,512,110	29,346,976	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.492	0.551	1.043	
Expected Unlimited Loss to Payroll Ratio:	0.544	0.654	1.198	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.502	0.574	1.076	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.492	0.551	1.043	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.530**	**0.649**	**1.178**	
Indicated Relativity Change:				-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:				115.5%

Code: 8061   RHG: 4   NAICS: 44   ILDG: 3   MLDG: 3   CLASS: STORES – CONVENIENCE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	428,991,068	14	157	201	3,735,822	4,287,404	8,023,226	1.870
2019	460,512,312	10	171	178	3,362,782	3,311,929	6,674,711	1.449
2020	565,583,345	16	231	194	8,184,529	6,969,736	15,154,265	2.679
2021	612,647,157	3	269	251	5,907,308	7,182,165	13,089,473	2.137
	2,067,733,882	43	828	824	21,190,442	21,751,234	42,941,675	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.025	1.052	2.077	
Expected Unlimited Loss to Payroll Ratio:	1.148	1.225	2.373	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.010	0.951	1.961	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.025	1.052	2.077	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**1.159**	**1.401**	**2.559**	
Indicated Relativity Change:				7.9%
Relativity to Statewide Average Loss to Payroll Ratio:				250.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8062   RHG: 1   NAICS: 44   ILDG: 2   MLDG: 3   CLASS: STORES – COMPUTER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	238,192,585	4	46	94	1,164,812	708,059	1,872,871	0.786
2018	232,719,607	1	33	94	398,952	645,916	1,044,868	0.449
2019	257,888,723	3	38	92	1,085,014	917,215	2,002,229	0.776
2020	274,644,712	1	32	94	790,450	833,562	1,624,012	0.591
2021	323,806,049	1	57	83	1,374,198	1,593,558	2,967,756	0.917
	1,327,251,676	10	206	457	4,813,426	4,698,311	9,511,736	

Adjusted Loss to Payroll Ratio:		0.363	0.354	0.717
Expected Unlimited Loss to Payroll Ratio:		0.378	0.448	0.826
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.354	0.408	0.761
Credibility:		0.71	0.69	
Indicated Limited Loss to Payroll Ratio:		0.360	0.371	0.731
Limit Factor:		1.063	1.135	
Selected (Unlimited) Loss to Payroll Ratio:		**0.383**	**0.420**	**0.803**
Indicated Relativity Change:				-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:				78.7%

Code: 8063   RHG: 3   NAICS: 42   ILDG: 4   MLDG: 4   CLASS: STORES – LIGHTING FIXTURES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	116,898,435	5	45	97	1,247,378	1,328,019	2,575,397	2.203
2018	114,952,040	2	71	89	1,356,158	1,679,709	3,035,867	2.641
2019	119,209,566	2	51	95	866,902	949,874	1,816,776	1.524
2020	124,166,197	2	60	89	1,359,514	1,259,141	2,618,655	2.109
2021	135,495,355	1	46	69	1,099,075	1,091,281	2,190,356	1.617
	610,721,593	12	273	439	5,929,027	6,308,024	12,237,051	

Adjusted Loss to Payroll Ratio:		0.971	1.033	2.004
Expected Unlimited Loss to Payroll Ratio:		1.189	1.378	2.568
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.077	1.112	2.189
Credibility:		0.82	0.77	
Indicated Limited Loss to Payroll Ratio:		0.990	1.051	2.041
Limit Factor:		1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:		**1.087**	**1.295**	**2.381**
Indicated Relativity Change:				-7.3%
Relativity to Statewide Average Loss to Payroll Ratio:				233.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8064   RHG: 2   NAICS: 42   ILDG: 3   MLDG: 4   CLASS: STORES – OFFICE SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	417,010,197	7	219	328	3,337,019	3,657,277	6,994,296	1.677
2018	302,901,982	5	125	192	2,441,838	2,053,375	4,495,213	1.484
2019	197,310,046	2	71	115	841,745	1,093,062	1,934,807	0.981
2020	244,291,633	5	94	133	2,858,515	2,570,242	5,428,757	2.222
2021	250,295,379	0	75	163	1,328,049	1,529,581	2,857,630	1.142
	1,411,809,238	19	584	931	10,807,166	10,903,536	21,710,702	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.765	0.772	1.538	
Expected Unlimited Loss to Payroll Ratio:	0.994	1.095	2.089	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.917	0.925	1.841	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.765	0.773	1.538	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.825**	**0.909**	**1.734**	
Indicated Relativity Change:				-17.0%
Relativity to Statewide Average Loss to Payroll Ratio:				169.9%

Code: 8065   RHG: 3   NAICS: 44   ILDG: 2   MLDG: 2   CLASS: STORES – PAINT OR PAINT SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	157,016,682	4	84	169	1,810,446	1,727,372	3,537,818	2.253
2018	143,338,013	5	69	126	1,751,128	1,410,377	3,161,505	2.206
2019	146,701,884	3	48	120	711,597	896,807	1,608,404	1.096
2020	152,570,475	1	73	88	991,893	905,647	1,897,540	1.244
2021	164,845,381	0	83	77	2,127,996	1,870,672	3,998,668	2.426
	764,472,435	13	357	580	7,393,061	6,810,875	14,203,935	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.967	0.891	1.858	
Expected Unlimited Loss to Payroll Ratio:	0.939	0.955	1.894	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.851	0.801	1.652	
Credibility:	0.81	0.73		
Indicated Limited Loss to Payroll Ratio:	0.945	0.866	1.812	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.037**	**1.067**	**2.104**	
Indicated Relativity Change:				11.1%
Relativity to Statewide Average Loss to Payroll Ratio:				206.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8066   RHG: 2   NAICS: 44   ILDG: 2   MLDG: 1   CLASS: STORES – BICYCLES AND BICYCLE ACCESSORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	147,524,500	0	28	62	203,886	267,182	471,068	0.319
2018	170,416,112	3	52	81	928,965	860,499	1,789,464	1.050
2019	163,108,956	3	89	99	1,879,562	1,622,247	3,501,809	2.147
2020	184,199,227	1	73	79	1,525,494	1,049,820	2,575,314	1.398
2021	212,320,359	0	69	87	1,384,094	946,598	2,330,692	1.098
	877,569,154	7	311	408	5,922,002	4,746,346	10,668,348	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.675	0.541	1.216	
Expected Unlimited Loss to Payroll Ratio:	0.607	0.628	1.235	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.560	0.551	1.111	
Credibility:	0.73	0.66		
Indicated Limited Loss to Payroll Ratio:	0.644	0.544	1.188	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.693**	**0.641**	**1.334**	
Indicated Relativity Change:				8.0%
Relativity to Statewide Average Loss to Payroll Ratio:				130.7%

Code: 8071   RHG: 1   NAICS: 44   ILDG: 3   MLDG: 3   CLASS: STORES – BOOKS, VIDEO MEDIA OR RECORDED AUDIO MEDIA – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	261,718,792	4	50	130	1,106,406	816,083	1,922,489	0.735
2018	255,562,689	0	45	146	458,055	672,261	1,130,316	0.442
2019	211,303,380	1	18	91	341,740	365,731	707,471	0.335
2020	158,135,702	0	24	53	457,096	476,013	933,109	0.590
2021	193,499,771	0	23	59	353,136	415,579	768,715	0.397
	1,080,220,334	5	160	479	2,716,432	2,745,667	5,462,100	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.251	0.254	0.506	
Expected Unlimited Loss to Payroll Ratio:	0.319	0.372	0.691	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.299	0.339	0.637	
Credibility:	0.61	0.59		
Indicated Limited Loss to Payroll Ratio:	0.270	0.289	0.558	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**0.287**	**0.328**	**0.614**	
Indicated Relativity Change:				-11.1%
Relativity to Statewide Average Loss to Payroll Ratio:				60.2%

EXPERIENCE OF AUDIO MEDIA STORES TRANSFERRED FROM CODE 8017 1-1-18. INCLUDES EXPERIENCE OF 8070; 8070 D1-1-18.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8078   RHG: 1   NAICS: 72   ILDG: 1 MLDG: 3 CLASS: SANDWICH SHOPS; BEVERAGE PREPARATION SHOPS; ICE CREAM/FROZEN YOGURT SHOPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,780,786,573	11	554	1,091	5,868,248	7,809,897	13,678,145	0.768
2020	1,648,543,324	8	465	792	5,490,310	7,494,249	12,984,559	0.788
2021	2,066,704,276	6	571	937	7,596,086	10,985,841	18,581,927	0.899
	5,496,034,173	25	1,590	2,820	18,954,644	26,289,988	45,244,632	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.345	0.478	0.823	
Expected Unlimited Loss to Payroll Ratio:	0.368	0.523	0.891	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.344	0.477	0.821	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.345	0.478	0.823	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**0.367**	**0.543**	**0.909**	
Indicated Relativity Change:				2.0%
Relativity to Statewide Average Loss to Payroll Ratio:				89.1%

Code: 8102   RHG: 3   NAICS: 42   ILDG: 4 MLDG: 4 CLASS: SEED MERCHANTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	114,359,450	2	25	81	421,209	525,347	946,556	0.828
2018	120,466,586	2	16	60	543,588	349,953	893,541	0.742
2019	125,084,535	1	23	66	551,917	636,628	1,188,545	0.950
2020	117,003,789	1	25	74	812,989	1,361,754	2,174,743	1.859
2021	126,155,746	0	25	60	455,786	646,147	1,101,933	0.873
	603,070,105	6	114	341	2,785,490	3,519,829	6,305,319	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.462	0.584	1.046	
Expected Unlimited Loss to Payroll Ratio:	0.647	0.650	1.297	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.586	0.524	1.111	
Credibility:	0.64	0.57		
Indicated Limited Loss to Payroll Ratio:	0.507	0.558	1.065	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**0.556**	**0.687**	**1.244**	
Indicated Relativity Change:				-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:				121.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8106   RHG: 4   NAICS: 42   ILDG: 2   MLDG: 2   CLASS: METAL STOCK DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	264,239,623	14	151	343	4,171,914	3,394,500	7,566,414	2.863
2019	262,415,476	15	175	341	4,539,335	3,762,224	8,301,559	3.164
2020	259,880,994	5	145	291	4,506,859	3,890,598	8,397,457	3.231
2021	302,096,566	5	146	265	4,525,061	3,795,313	8,320,374	2.754
	1,088,632,659	39	617	1,240	17,743,168	14,842,635	32,585,803	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.630	1.363	2.993	
Expected Unlimited Loss to Payroll Ratio:	1.743	1.695	3.437	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.532	1.265	2.797	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.630	1.363	2.993	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**1.843**	**1.815**	**3.658**	
Indicated Relativity Change:				6.4%
Relativity to Statewide Average Loss to Payroll Ratio:				358.4%

Code: 8107   RHG: 3   NAICS: 42   ILDG: 2   MLDG: 1   CLASS: MACHINERY AND EQUIPMENT DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	276,214,744	10	50	195	2,066,738	2,154,531	4,221,269	1.528
2018	294,076,508	4	56	175	1,784,162	1,531,737	3,315,899	1.128
2019	302,678,478	7	68	161	2,808,503	2,411,638	5,220,141	1.725
2020	300,068,521	4	50	149	1,673,464	1,719,623	3,393,087	1.131
2021	323,762,199	4	66	143	2,835,432	2,296,120	5,131,552	1.585
	1,496,800,451	29	290	823	11,168,300	10,113,650	21,281,950	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.746	0.676	1.422	
Expected Unlimited Loss to Payroll Ratio:	0.757	0.760	1.518	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.686	0.613	1.299	
Credibility:	0.98	0.87		
Indicated Limited Loss to Payroll Ratio:	0.745	0.667	1.412	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**0.817**	**0.822**	**1.639**	
Indicated Relativity Change:				8.0%
Relativity to Statewide Average Loss to Payroll Ratio:				160.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8116   RHG: 1   NAICS: 42   ILDG: 1   MLDG: 1   CLASS: FARM MACHINERY DEALERS OR REPAIR FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	102,950,179	4	33	124	910,981	784,727	1,695,708	1.647
2018	107,045,400	1	25	106	499,944	516,657	1,016,601	0.950
2019	112,371,981	0	29	103	404,098	522,163	926,261	0.824
2020	120,008,919	1	42	101	824,357	1,070,520	1,894,877	1.579
2021	139,961,449	0	37	106	1,033,387	1,144,916	2,178,303	1.556
	582,337,928	6	166	540	3,672,767	4,038,982	7,711,749	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.631	0.694	1.324	
Expected Unlimited Loss to Payroll Ratio:	0.772	0.846	1.617	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.722	0.741	1.462	
Credibility:	0.68	0.64		
Indicated Limited Loss to Payroll Ratio:	0.660	0.710	1.370	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**0.701**	**0.806**	**1.507**	
Indicated Relativity Change:				-6.8%
Relativity to Statewide Average Loss to Payroll Ratio:				147.6%

Code: 8117   RHG: 1   NAICS: 42   ILDG: 4   MLDG: 3   CLASS: STORES – FEED/TACK/FARM SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	77,095,606	0	33	129	196,390	301,422	497,812	0.646
2018	76,018,960	2	65	107	640,299	655,715	1,296,014	1.705
2019	82,532,666	3	61	163	1,240,626	1,759,627	3,000,253	3.635
2020	97,216,259	0	72	122	2,159,982	1,935,723	4,095,705	4.213
2021	114,446,831	1	87	127	2,591,251	1,993,421	4,584,672	4.006
	447,310,322	6	318	648	6,828,548	6,645,909	13,474,456	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.527	1.486	3.012	
Expected Unlimited Loss to Payroll Ratio:	1.180	1.491	2.671	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.103	1.306	2.409	
Credibility:	0.73	0.72		
Indicated Limited Loss to Payroll Ratio:	1.412	1.436	2.848	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**1.500**	**1.629**	**3.129**	
Indicated Relativity Change:				17.2%
Relativity to Statewide Average Loss to Payroll Ratio:				306.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8209   RHG: 1   NAICS: 11   ILDG: 3   MLDG: 3   CLASS: VEGETABLES – FRESH VEGETABLES OR TOMATO PACKING AND HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	363,039,829	14	333	566	6,625,541	6,890,199	13,515,740	3.723
2020	396,499,380	9	359	553	8,647,256	8,691,846	17,339,102	4.373
2021	438,570,052	7	339	655	7,590,737	7,092,950	14,683,687	3.348
	1,198,109,261	30	1,031	1,774	22,863,534	22,674,995	45,538,529	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.908	1.893	3.801	
Expected Unlimited Loss to Payroll Ratio:	1.974	2.350	4.323	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.897	2.083	3.980	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.908	1.893	3.801	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**2.028**	**2.147**	**4.175**	
Indicated Relativity Change:				-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:				409.1%

Code: 8215   RHG: 6   NAICS: 42   ILDG: 1   MLDG: 1   CLASS: HAY, GRAIN OR FEED DEALERS; WAREHOUSES – GRAIN OR BEAN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	75,922,711	5	52	106	1,403,641	1,242,226	2,645,867	3.485
2018	68,083,937	6	58	75	2,119,715	1,566,194	3,685,909	5.414
2019	63,867,202	6	56	78	1,316,995	1,218,737	2,535,732	3.970
2020	63,388,714	4	32	66	1,336,902	1,566,647	2,903,549	4.581
2021	60,363,780	2	40	56	1,199,775	1,680,881	2,880,656	4.772
	331,626,344	23	238	381	7,377,027	7,274,685	14,651,712	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.224	2.194	4.418	
Expected Unlimited Loss to Payroll Ratio:	2.385	2.684	5.069	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.942	1.658	3.600	
Credibility:	0.81	0.71		
Indicated Limited Loss to Payroll Ratio:	2.171	2.036	4.207	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**2.649**	**3.275**	**5.924**	
Indicated Relativity Change:				16.9%
Relativity to Statewide Average Loss to Payroll Ratio:				580.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8227   RHG: 5   NAICS: 23   ILDG: 2   MLDG: 2   CLASS: CONSTRUCTION OR ERECTION PERMANENT YARDS OR SHOPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	476,807,017	13	139	275	4,184,947	3,928,106	8,113,053	1.702
2019	516,945,130	14	161	238	5,176,107	4,493,612	9,669,719	1.871
2020	537,853,614	5	168	294	4,622,456	5,290,764	9,913,220	1.843
2021	589,463,258	5	154	244	5,588,209	5,947,584	11,535,793	1.957
	2,121,069,019	37	622	1,051	19,571,720	19,660,066	39,231,785	

Adjusted Loss to Payroll Ratio:		0.923	0.927	1.850
Expected Unlimited Loss to Payroll Ratio:		1.099	1.280	2.379
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.921	0.833	1.755
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.923	0.927	1.850
Limit Factor:		1.154	1.395	
Selected (Unlimited) Loss to Payroll Ratio:		**1.065**	**1.293**	**2.357**
Indicated Relativity Change:				-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:				231.0%

Code: 8232   RHG: 5   NAICS: 42   ILDG: 2   MLDG: 2   CLASS: LUMBERYARDS; BUILDING MATERIAL DEALERS; FUEL AND MATERIAL DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,353,664,699	50	667	1,360	19,076,778	15,707,323	34,784,101	2.570
2020	1,381,641,551	32	699	1,236	20,460,397	17,768,512	38,228,909	2.767
2021	1,454,141,726	16	755	1,195	25,354,145	23,728,335	49,082,480	3.375
	4,189,447,976	98	2,121	3,791	64,891,320	57,204,171	122,095,490	

Adjusted Loss to Payroll Ratio:		1.549	1.365	2.914
Expected Unlimited Loss to Payroll Ratio:		1.740	1.798	3.539
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.499	1.282	2.781
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		1.549	1.365	2.914
Limit Factor:		1.154	1.395	
Selected (Unlimited) Loss to Payroll Ratio:		**1.787**	**1.904**	**3.692**
Indicated Relativity Change:				4.3%
Relativity to Statewide Average Loss to Payroll Ratio:				361.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8267 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: MACHINERY OR EQUIPMENT DEALERS – SECONDHAND

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	13,399,294	3	12	20	341,105	287,793	628,898	4.694
2018	13,812,949	0	9	20	215,438	185,256	400,694	2.901
2019	17,718,080	0	7	17	180,049	226,417	406,466	2.294
2020	17,541,842	0	7	17	313,708	164,341	478,049	2.725
2021	21,615,628	0	16	15	427,893	365,929	793,822	3.672
	84,087,793	3	51	89	1,478,192	1,229,735	2,707,927	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.758	1.462	3.220	
Expected Unlimited Loss to Payroll Ratio:	2.002	2.011	4.013	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.813	1.622	3.435	
Credibility:	0.46	0.40		
Indicated Limited Loss to Payroll Ratio:	1.788	1.558	3.345	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.962**	**1.919**	**3.880**	
Indicated Relativity Change:				-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:				380.2%

Code: 8278 RHG: 6 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: RACING STABLES – JOCKEYS/HARNESS DRIVERS

POLICY YEAR	PER RACE	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER RACE
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	282.3	1	0	0	146,627	66,135	212,762	753.672
2018	303.2	0	1	0	10,712	12,178	22,890	75.494
2019	250.0	0	0	0	0	0	0	0.000
2020	132.0	0	1	0	36,068	64,510	100,578	761.955
2021	161.0	0	0	0	0	0	0	0.000
	1,128.5	1	2	0	193,406	142,823	336,229	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	171.384	126.560	297.944	
Expected Unlimited Loss to Payroll Ratio:	123.059	70.620	193.679	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	104.470	47.162	151.632	
Credibility:	0.16	0.11		
Indicated Limited Loss to Payroll Ratio:	115.229	55.663	170.892	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**140.637**	**89.525**	**230.162**	
Indicated Relativity Change:				18.8%
Relativity to Statewide Average Loss to Payroll Ratio:				N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8286   RHG: 4   NAICS: 42   ILDG: 1   MLDG: 1   CLASS: LIVESTOCK DEALERS/AUCTION YARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	7,693,686	2	7	18	278,712	255,124	533,836	6.939
2018	7,863,884	1	6	11	225,005	410,092	635,097	8.076
2019	7,903,100	0	6	13	16,912	79,332	96,244	1.218
2020	8,089,769	1	3	13	167,111	196,607	363,718	4.496
2021	7,968,943	0	5	4	167,865	169,358	337,223	4.232
	39,519,382	4	27	59	855,605	1,110,512	1,966,118	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.165	2.810	4.975	
Expected Unlimited Loss to Payroll Ratio:	2.060	3.476	5.535	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.811	2.595	4.406	
Credibility:	0.34	0.36		
Indicated Limited Loss to Payroll Ratio:	1.930	2.673	4.603	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**2.182**	**3.558**	**5.740**	
Indicated Relativity Change:				3.7%
Relativity to Statewide Average Loss to Payroll Ratio:				562.4%

Code: 8290   RHG: 3   NAICS: 53   ILDG: 2   MLDG: 1   CLASS: WAREHOUSES – SELF STORAGE – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	227,565,071	7	87	219	2,256,643	1,547,795	3,804,438	1.672
2018	242,585,640	14	127	298	3,183,814	3,637,495	6,821,309	2.812
2019	252,167,442	4	101	219	2,178,428	2,252,818	4,431,246	1.757
2020	238,629,681	4	91	164	2,020,558	1,937,210	3,957,768	1.659
2021	264,023,961	0	94	194	2,287,009	2,427,695	4,714,704	1.786
	1,224,971,795	29	500	1,094	11,926,452	11,803,013	23,729,465	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.974	0.964	1.937	
Expected Unlimited Loss to Payroll Ratio:	1.096	1.190	2.286	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.002	0.934	1.936	
Credibility:	1.00	0.96		
Indicated Limited Loss to Payroll Ratio:	0.974	0.962	1.936	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.068**	**1.185**	**2.254**	
Indicated Relativity Change:				-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:				220.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8291　RHG: 5　NAICS: 48　　ILDG: 2　MLDG: 3　CLASS: WAREHOUSES – COLD STORAGE; WAREHOUSES – CLIMATE CONTROLLED STORAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	395,139,389	16	217	449	5,676,155	5,220,615	10,896,770	2.758
2019	425,551,522	10	223	496	5,212,324	6,315,250	11,527,574	2.709
2020	459,647,606	5	265	506	5,371,027	5,150,420	10,521,447	2.289
2021	489,051,888	3	225	509	5,292,379	6,855,293	12,147,672	2.484
	1,769,390,405	34	930	1,960	21,551,886	23,541,578	45,093,463	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.218	1.330	2.549	
Expected Unlimited Loss to Payroll Ratio:	1.405	1.815	3.221	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.241	1.353	2.594	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.218	1.330	2.549	
Limit Factor:	1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:	**1.406**	**1.856**	**3.261**	
Indicated Relativity Change:				1.3%
Relativity to Statewide Average Loss to Payroll Ratio:				319.5%

Code: 8292　RHG: 1　NAICS: 48　　ILDG: 4　MLDG: 4　CLASS: WAREHOUSES – GENERAL MERCHANDISE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,385,600,341	73	1,726	2,388	39,234,565	35,136,666	74,371,231	5.367
2020	1,453,493,535	53	1,538	2,397	35,929,740	33,887,719	69,817,459	4.803
2021	1,730,447,620	14	1,777	3,053	42,664,771	43,292,076	85,956,847	4.967
	4,569,541,496	140	5,041	7,838	117,829,076	112,316,462	230,145,537	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.579	2.458	5.037	
Expected Unlimited Loss to Payroll Ratio:	2.876	2.837	5.713	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.755	2.598	5.354	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.579	2.458	5.037	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**2.741**	**2.789**	**5.529**	
Indicated Relativity Change:				-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:				541.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code:　8293　RHG:　4　NAICS: 48　　ILDG:　4　MLDG:　3　CLASS:　WAREHOUSES – FURNITURE; FURNITURE MOVING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	212,355,067	20	297	304	8,351,164	6,824,126	15,175,290	7.146
2020	227,861,748	16	309	319	8,614,673	7,142,642	15,757,315	6.915
2021	249,220,566	7	223	244	6,161,576	6,265,546	12,427,122	4.986
	689,437,381	43	829	867	23,127,412	20,232,314	43,359,727	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	3.355	2.935	6.289	
Expected Unlimited Loss to Payroll Ratio:	4.205	3.801	8.006	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	3.789	2.967	6.757	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	3.355	2.935	6.289	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**3.793**	**3.907**	**7.700**	
Indicated Relativity Change:				-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:				754.4%

Code:　8304　RHG:　4　NAICS: 48　　ILDG:　1　MLDG:　1　CLASS:　GRAIN ELEVATORS OR STORAGE WAREHOUSES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	28,821,519	4	15	35	595,119	479,770	1,074,889	3.729
2018	31,194,507	3	25	28	961,306	738,396	1,699,702	5.449
2019	29,572,152	1	16	41	365,068	448,836	813,904	2.752
2020	30,007,166	3	20	27	858,012	1,404,943	2,262,955	7.541
2021	31,264,518	0	13	34	282,290	392,367	674,657	2.158
	150,859,862	11	89	165	3,061,794	3,464,311	6,526,105	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.030	2.296	4.326	
Expected Unlimited Loss to Payroll Ratio:	2.132	2.867	4.999	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.921	2.239	4.160	
Credibility:	0.58	0.57		
Indicated Limited Loss to Payroll Ratio:	1.984	2.272	4.256	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**2.244**	**3.024**	**5.268**	
Indicated Relativity Change:				5.4%
Relativity to Statewide Average Loss to Payroll Ratio:				516.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8324   RHG: 3   NAICS: 44   ILDG: 1 MLDG: 2 CLASS: GASOLINE STATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	682,334,650	15	270	265	4,882,772	5,435,385	10,318,157	1.512
2020	727,536,848	5	250	231	4,547,980	5,070,601	9,618,581	1.322
2021	835,855,528	5	283	264	7,033,977	7,005,298	14,039,275	1.680
	2,245,727,026	25	803	760	16,464,729	17,511,284	33,976,014	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.733	0.780	1.513	
Expected Unlimited Loss to Payroll Ratio:	0.902	1.108	2.010	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.817	0.930	1.747	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.733	0.780	1.513	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**0.804**	**0.960**	**1.765**	
Indicated Relativity Change:				-12.2%
Relativity to Statewide Average Loss to Payroll Ratio:				172.9%

Code: 8350   RHG: 3   NAICS: 42   ILDG: 2 MLDG: 2 CLASS: GASOLINE OR OIL DEALERS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	411,972,317	14	188	303	6,250,746	4,337,357	10,588,103	2.570
2019	440,710,343	19	204	268	6,930,306	4,253,178	11,183,484	2.538
2020	427,987,090	12	203	250	7,201,841	5,219,735	12,421,576	2.902
2021	464,802,538	9	202	236	8,756,276	6,586,383	15,342,659	3.301
	1,745,472,288	54	797	1,057	29,139,168	20,396,653	49,535,821	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.669	1.169	2.838	
Expected Unlimited Loss to Payroll Ratio:	1.807	1.427	3.234	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.636	1.151	2.787	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.669	1.169	2.838	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.832**	**1.439**	**3.271**	
Indicated Relativity Change:				1.2%
Relativity to Statewide Average Loss to Payroll Ratio:				320.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8370   RHG: 4   NAICS: 81   ILDG: 2   MLDG: 2   CLASS: AUTOMOBILE OR TRUCK RADIO OR ALARM INSTALLATION OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	42,351,574	0	14	30	51,624	138,230	189,854	0.448
2018	51,321,947	0	19	32	220,048	275,058	495,106	0.965
2019	50,312,220	1	11	18	360,094	299,340	659,434	1.311
2020	54,366,994	0	10	15	71,637	127,043	198,680	0.365
2021	61,098,228	0	8	18	41,499	105,289	146,788	0.240
	259,450,963	1	62	113	744,901	944,959	1,689,861	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.287	0.364	0.651	
Expected Unlimited Loss to Payroll Ratio:	0.597	0.648	1.245	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.508	0.470	0.979	
Credibility:	0.44	0.39		
Indicated Limited Loss to Payroll Ratio:	0.412	0.429	0.841	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**0.466**	**0.571**	**1.037**	
Indicated Relativity Change:				-16.7%
Relativity to Statewide Average Loss to Payroll Ratio:				101.6%

E1-1-18 INCLUDES EXPERIENCE OF 9516

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8387   RHG: 2   NAICS: 81   ILDG: 1 MLDG: 2 CLASS: AUTO/TRUCK GASOLINE SERVICE STATIONS; AUTO/TRUCK OIL/FLUID SERVICE FACILITIES; AUTO/TRUCK WASHING FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,112,352,626	33	661	806	10,220,230	11,461,115	21,681,345	1.949
2020	1,101,476,997	21	532	632	10,806,465	13,141,971	23,948,436	2.174
2021	1,266,679,742	9	614	727	12,209,938	12,731,351	24,941,289	1.969
	3,480,509,365	63	1,807	2,165	33,236,633	37,334,437	70,571,069	

Adjusted Loss to Payroll Ratio:	0.955	1.073	2.028
Expected Unlimited Loss to Payroll Ratio:	1.058	1.353	2.410
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.945	1.110	2.055
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.955	1.073	2.028
Limit Factor:	1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:	**1.029**	**1.263**	**2.291**
Indicated Relativity Change:			-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:			224.5%

Code: 8388   RHG: 2   NAICS: 44   ILDG: 2 MLDG: 2 CLASS: RUBBER TIRE DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	719,267,000	32	415	775	9,033,447	7,856,789	16,890,236	2.348
2020	803,941,711	21	433	829	12,852,948	9,846,288	22,699,236	2.823
2021	852,104,972	5	460	863	11,892,524	11,093,104	22,985,628	2.698
	2,375,313,683	58	1,308	2,467	33,778,919	28,796,180	62,575,099	

Adjusted Loss to Payroll Ratio:	1.422	1.212	2.634
Expected Unlimited Loss to Payroll Ratio:	1.566	1.472	3.038
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.445	1.292	2.737
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	1.422	1.212	2.634
Limit Factor:	1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:	**1.532**	**1.427**	**2.959**
Indicated Relativity Change:			-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:			289.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8389   RHG: 3   NAICS: 81   ILDG: 2   MLDG: 2   CLASS: AUTO OR TRUCK REPAIR FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,953,300,514	36	548	827	15,771,566	12,368,590	28,140,156	1.441
2020	2,070,494,008	24	492	807	15,426,278	12,205,206	27,631,484	1.335
2021	1,780,227,663	12	538	882	16,412,197	13,103,245	29,515,442	1.658
	5,804,022,185	72	1,578	2,516	47,610,040	37,677,040	85,287,081	

Adjusted Loss to Payroll Ratio:		0.820	0.649	1.469
Expected Unlimited Loss to Payroll Ratio:		0.953	0.914	1.867
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.836	0.717	1.553
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.820	0.649	1.469
Limit Factor:		1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:		**0.900**	**0.800**	**1.700**
Indicated Relativity Change:				-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:				166.5%

Code: 8390   RHG: 1   NAICS: 81   ILDG: 1   MLDG: 4   CLASS: AUTO, TRUCK OR VAN CONVERSION OR CUSTOMIZING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	30,457,217	1	17	38	479,829	436,643	916,472	3.009
2018	30,872,285	0	19	24	263,336	249,640	512,976	1.662
2019	34,317,345	1	15	28	242,960	248,781	491,741	1.433
2020	42,189,079	0	15	40	229,820	307,109	536,929	1.273
2021	59,034,894	0	22	38	657,817	644,734	1,302,551	2.206
	196,870,820	2	88	168	1,873,763	1,886,908	3,760,671	

Adjusted Loss to Payroll Ratio:		0.952	0.958	1.910
Expected Unlimited Loss to Payroll Ratio:		1.008	1.111	2.119
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.913	0.946	1.859
Credibility:		0.49	0.46	
Indicated Limited Loss to Payroll Ratio:		0.932	0.952	1.884
Limit Factor:		1.063	1.135	
Selected (Unlimited) Loss to Payroll Ratio:		**0.991**	**1.080**	**2.070**
Indicated Relativity Change:				-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:				202.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8391   RHG: 2   NAICS: 44   ILDG: 3   MLDG: 3   CLASS: AUTO OR TRUCK DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	6,092,362,389	102	1,857	3,906	45,089,046	37,134,842	82,223,888	1.350
2020	5,839,387,153	46	1,676	3,086	43,801,477	34,922,547	78,724,024	1.348
2021	8,033,206,327	18	1,811	3,380	55,211,780	43,188,665	98,400,445	1.225
	19,964,955,869	166	5,344	10,372	144,102,303	115,246,054	259,348,357	

Adjusted Loss to Payroll Ratio:		0.722	0.577	1.299
Expected Unlimited Loss to Payroll Ratio:		0.899	0.816	1.715
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.829	0.716	1.546
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.722	0.577	1.299
Limit Factor:		1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:		**0.778**	**0.679**	**1.457**
Indicated Relativity Change:				-15.0%
Relativity to Statewide Average Loss to Payroll Ratio:				142.8%

Code: 8392   RHG: 3   NAICS: 81   ILDG: 2   MLDG: 2   CLASS: AUTO OR TRUCK STORAGE GARAGES OR PARKING LOTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	553,152,081	21	260	416	5,056,122	5,464,810	10,520,932	1.902
2019	531,214,978	9	238	332	3,996,626	4,233,850	8,230,476	1.549
2020	351,624,479	3	150	166	2,819,915	4,244,676	7,064,591	2.009
2021	502,780,694	5	246	280	4,761,126	5,351,020	10,112,146	2.011
	1,938,772,232	38	894	1,194	16,633,789	19,294,356	35,928,144	

Adjusted Loss to Payroll Ratio:		0.858	0.995	1.853
Expected Unlimited Loss to Payroll Ratio:		0.951	1.217	2.168
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.834	0.955	1.789
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.858	0.995	1.853
Limit Factor:		1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:		**0.941**	**1.226**	**2.167**
Indicated Relativity Change:				0.0%
Relativity to Statewide Average Loss to Payroll Ratio:				212.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8393   RHG: 3   NAICS: 81   ILDG: 3   MLDG: 3   CLASS: AUTO OR TRUCK BODY REPAIRING AND PAINTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,376,153,019	25	405	448	11,308,280	9,489,442	20,797,722	1.511
2020	1,250,035,930	23	358	369	12,427,118	9,325,841	21,752,959	1.740
2021	1,501,875,596	6	309	424	10,636,170	8,820,962	19,457,132	1.296
	4,128,064,545	54	1,072	1,241	34,371,568	27,636,245	62,007,813	

Adjusted Loss to Payroll Ratio:		0.833	0.669	1.502
Expected Unlimited Loss to Payroll Ratio:		0.970	0.869	1.839
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.851	0.681	1.532
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.833	0.669	1.502
Limit Factor:		1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:		**0.914**	**0.825**	**1.738**
Indicated Relativity Change:				-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:				170.3%

Code: 8397   RHG: 2   NAICS: 81   ILDG: 3   MLDG: 2   CLASS: AUTO OR TRUCK TRANSMISSION REPAIRING AND REBUILDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	48,000,608	4	21	33	668,030	528,885	1,196,915	2.494
2018	47,291,354	5	23	19	813,789	709,101	1,522,890	3.220
2019	49,170,007	4	23	31	970,061	673,046	1,643,107	3.342
2020	47,804,898	1	10	18	423,111	249,754	672,865	1.408
2021	54,037,773	0	24	24	736,322	471,036	1,207,358	2.234
	246,304,640	14	101	125	3,611,313	2,631,822	6,243,135	

Adjusted Loss to Payroll Ratio:		1.466	1.069	2.535
Expected Unlimited Loss to Payroll Ratio:		1.391	1.241	2.632
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.243	1.019	2.261
Credibility:		0.61	0.52	
Indicated Limited Loss to Payroll Ratio:		1.379	1.045	2.423
Limit Factor:		1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:		**1.486**	**1.230**	**2.715**
Indicated Relativity Change:				3.2%
Relativity to Statewide Average Loss to Payroll Ratio:				266.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8400   RHG: 3   NAICS: 44   ILDG: 2   MLDG: 1   CLASS: MOTORCYCLE DEALERS OR REPAIR FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	213,261,191	5	40	92	914,020	871,053	1,785,073	0.837
2018	221,368,991	1	53	74	892,066	785,750	1,677,816	0.758
2019	224,079,240	3	105	85	2,182,784	2,301,784	4,484,568	2.001
2020	239,591,870	2	44	69	1,563,790	1,460,901	3,024,691	1.262
2021	262,564,931	2	42	62	1,540,711	1,440,305	2,981,016	1.135
	1,160,866,223	13	284	382	7,093,371	6,859,793	13,953,164	

Adjusted Loss to Payroll Ratio:		0.611	0.591	1.202
Expected Unlimited Loss to Payroll Ratio:		0.785	0.850	1.635
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.711	0.713	1.424
Credibility:		0.89	0.82	
Indicated Limited Loss to Payroll Ratio:		0.622	0.613	1.235
Limit Factor:		1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:		**0.682**	**0.755**	**1.437**
Indicated Relativity Change:				-12.1%
Relativity to Statewide Average Loss to Payroll Ratio:				140.8%

Code: 8500   RHG: 5   NAICS: 42   ILDG: 2   MLDG: 2   CLASS: METAL SCRAP DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	182,328,428	24	112	294	3,933,552	3,975,713	7,909,265	4.338
2018	192,774,127	12	118	188	2,990,298	3,225,990	6,216,288	3.225
2019	197,485,330	12	103	178	3,501,280	2,705,515	6,206,795	3.143
2020	199,662,627	10	91	186	3,777,201	3,299,110	7,076,311	3.544
2021	220,785,244	8	93	156	3,077,458	3,143,991	6,221,449	2.818
	993,035,756	66	517	1,002	17,279,789	16,350,319	33,630,108	

Adjusted Loss to Payroll Ratio:		1.740	1.646	3.387
Expected Unlimited Loss to Payroll Ratio:		2.145	2.220	4.365
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.847	1.583	3.431
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		1.740	1.646	3.387
Limit Factor:		1.154	1.395	
Selected (Unlimited) Loss to Payroll Ratio:		**2.008**	**2.296**	**4.304**
Indicated Relativity Change:				-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:				421.7%

INCLUDES EXPERIENCE OF 8265 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8601   RHG: 6   NAICS: 54   ILDG: 2   MLDG: 2   CLASS: ENGINEERS – CONSULTING; OIL OR GAS
GEOLOGISTS/SCOUTS; FOREST ENGINEERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	11,630,079,454	15	260	640	9,116,507	7,202,775	16,319,282	0.140
2020	11,506,838,801	12	255	465	11,088,474	9,544,968	20,633,442	0.179
2021	12,318,951,839	6	284	583	11,188,510	8,903,104	20,091,614	0.163
	35,455,870,094	33	799	1,688	31,393,491	25,650,847	57,044,338	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.089	0.072	0.161	
Expected Unlimited Loss to Payroll Ratio:	0.108	0.116	0.224	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.073	0.059	0.132	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.089	0.072	0.161	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**0.108**	**0.116**	**0.224**	
Indicated Relativity Change:				0.2%
Relativity to Statewide Average Loss to Payroll Ratio:				22.0%

Code: 8631   RHG: 7   NAICS: 71   ILDG: 1   MLDG: 3   CLASS: RACING STABLES – ALL OTHER EMPLOYEES

POLICY YEAR	PER OCCUPIED STALL DAYS	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	5,537	1	1	0	171,499	243,539	415,038	74.963
2018	10,985	0	0	1	0	162	162	0.015
2019	2,049	1	0	1	72,020	110,157	182,177	88.910
2020	2,842	0	0	0	0	0	0	0.000
2021	12,106	0	0	0	0	0	0	0.000
	33,518	2	1	2	243,520	353,857	597,377	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	7.265	10.557	17.822	
Expected Unlimited Loss to Payroll Ratio:	1.548	2.767	4.315	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.221	1.646	2.867	
Credibility:	0.04	0.04		
Indicated Limited Loss to Payroll Ratio:	1.475	2.031	3.506	
Limit Factor:	1.314	1.809		
Indicated (Unlimited) Loss to Payroll Ratio:	1.938	3.674	5.611	
Indicated Relativity Change:				30.0%
Selected Loss to Payroll Ratio (Restricted to 25% Change):	**1.863**	**3.531**	**5.394**	
Relativity to Statewide Average Loss to Payroll Ratio:				N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8720   RHG: 3   NAICS: 52   ILDG: 4   MLDG: 2   CLASS: INSPECTION FOR INSURANCE/SAFETY/VALUATION; ELEVATOR
INSPECTING; WEIGHERS/SAMPLERS/INSPECTORS ON
DOCKS/RAIL STATIONS/WAREHOUSES; UNMANNED AIRCRAFT
SYSTEM OPERATION – LESS THAN 55 POUNDS

Code: 7248   RHG: 3   NAICS: 54   ILDG: 4   MLDG: 2   CLASS: MARINE APPRAISERS OR SURVEYORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	339,797,647	7	58	81	1,232,603	935,742	2,168,345	0.638
2018	354,254,298	4	66	74	1,685,721	1,014,125	2,699,846	0.762
2019	382,440,248	3	47	71	1,492,289	993,893	2,486,182	0.650
2020	423,377,155	3	54	56	3,525,253	2,092,404	5,617,657	1.327
2021	438,623,482	1	67	67	3,365,692	1,749,300	5,114,992	1.166
	1,938,492,830	18	292	349	11,301,557	6,785,465	18,087,023	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.583	0.350	0.933	
Expected Unlimited Loss to Payroll Ratio:	0.747	0.479	1.226	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.593	0.351	0.944	
Credibility:	1.00	0.80		
Indicated Limited Loss to Payroll Ratio:	0.583	0.350	0.933	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**0.640**	**0.431**	**1.071**	
Indicated Relativity Change:				-12.7%
Relativity to Statewide Average Loss to Payroll Ratio:				104.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8729 RHG: 2 NAICS: 23   ILDG: 1 MLDG: 1 CLASS: ELEVATOR SERVICE INSPECTIONS/OILING/ADJUSTING – NO REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	44,011,307	0	2	3	9,018	12,507	21,525	0.049
2018	43,896,123	1	3	1	49,684	21,630	71,314	0.162
2019	52,026,828	1	3	1	203,442	349,258	552,700	1.062
2020	53,718,896	0	0	1	0	594	594	0.001
2021	56,822,185	1	4	2	280,309	176,183	456,492	0.803
	250,475,339	3	12	8	542,452	560,172	1,102,625	

Adjusted Loss to Payroll Ratio:	0.217	0.224	0.440
Expected Unlimited Loss to Payroll Ratio:	0.280	0.216	0.496
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.252	0.166	0.418
Credibility:	0.32	0.26	
Indicated Limited Loss to Payroll Ratio:	0.240	0.181	0.422
Limit Factor:	1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:	**0.259**	**0.213**	**0.472**
Indicated Relativity Change:			-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:			46.3%

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Code: 8740   RHG: 2   NAICS: 53   ILDG: 4   MLDG: 3   CLASS: APT/CONDO COMPLEX / BLDG / WAREHOUSES / COMM & RES MIXED-USE BLDG OPERATION – PROPERTY MGMT SUPERVISORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,617,082,997	16	158	277	4,519,373	3,592,850	8,112,223	0.502
2019	1,715,408,299	16	198	281	5,792,323	3,952,229	9,744,552	0.568
2020	1,557,246,107	8	160	239	4,920,657	3,877,756	8,798,413	0.565
2021	1,754,979,916	4	224	264	7,568,546	6,919,257	14,487,803	0.826
	6,644,717,319	44	740	1,061	22,800,899	18,342,093	41,142,991	

	INDEMNITY	MEDICAL	TOTAL
Adjusted Loss to Payroll Ratio:	0.343	0.276	0.619
Expected Unlimited Loss to Payroll Ratio:	0.323	0.286	0.609
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.301	0.235	0.536
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.343	0.276	0.619
Limit Factor:	1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:	**0.370**	**0.325**	**0.695**
Indicated Relativity Change:			14.1%
Relativity to Statewide Average Loss to Payroll Ratio:			68.1%

Code: 8741   RHG: 3   NAICS: 53   ILDG: 3   MLDG: 2   CLASS: REAL ESTATE AGENCIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	7,534,449,958	14	97	225	3,099,969	2,660,256	5,760,225	0.076
2018	7,430,399,523	13	127	197	3,488,050	3,203,579	6,691,629	0.090
2019	7,387,315,099	5	94	196	2,735,649	2,914,932	5,650,581	0.076
2020	8,843,416,961	2	93	92	2,714,475	1,902,620	4,617,095	0.052
2021	10,650,095,259	1	101	99	3,714,133	2,778,920	6,493,053	0.061
	41,845,676,800	35	512	809	15,752,277	13,460,307	29,212,585	

	INDEMNITY	MEDICAL	TOTAL
Adjusted Loss to Payroll Ratio:	0.038	0.032	0.070
Expected Unlimited Loss to Payroll Ratio:	0.042	0.049	0.091
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.039	0.039	0.077
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.038	0.032	0.070
Limit Factor:	1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:	**0.041**	**0.040**	**0.081**
Indicated Relativity Change:			-11.3%
Relativity to Statewide Average Loss to Payroll Ratio:			7.9%

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Code: 8742   RHG: 4   NAICS: 8742   ILDG: 2   MLDG: 2   CLASS: SALESPERSONS – OUTSIDE
Code: 8744   RHG: 4   NAICS: 81   ILDG: 4   MLDG: 3   CLASS: BOY/GIRL SCOUT COUNCILS – DISTRICT EXECS
Code: 8746   RHG: 4   NAICS: 71   ILDG: 4   MLDG: 3   CLASS: NEWSPAPER PUBLISHING –
                                                                 REPORTERS/PHOTOGRAPHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	50,322,886,620	99	1,496	2,851	42,176,205	38,096,125	80,272,330	0.160
2020	47,190,835,750	51	1,067	1,700	39,306,186	35,606,280	74,912,466	0.159
2021	51,661,953,621	25	1,286	1,998	43,083,623	38,874,893	81,958,516	0.159
	149,175,675,991	175	3,849	6,549	124,566,014	112,577,298	237,143,312	

Adjusted Loss to Payroll Ratio:		0.084	0.075	0.159
Expected Unlimited Loss to Payroll Ratio:		0.100	0.103	0.203
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.081	0.070	0.151
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.084	0.075	0.159
Limit Factor:		1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:		**0.094**	**0.100**	**0.195**
Indicated Relativity Change:				-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:				19.1%

CLASSES 8744 AND 8746 ADDED; 8744, 8746 E1-1-18

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Code: 8743   RHG: 3   NAICS: 52   ILDG: 4   MLDG: 4   CLASS: MORTGAGE BROKERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	634,387,172	1	6	8	94,325	98,972	193,297	0.030
2018	720,479,449	0	8	16	57,665	79,450	137,115	0.019
2019	1,011,658,753	0	13	6	379,161	348,687	727,848	0.072
2020	1,342,120,164	0	9	6	218,681	201,375	420,056	0.031
2021	1,275,020,111	1	16	10	937,857	426,521	1,364,378	0.107
	4,983,665,649	2	52	46	1,687,688	1,155,005	2,842,693	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.034	0.023	0.057	
Expected Unlimited Loss to Payroll Ratio:	0.039	0.048	0.087	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.031	0.035	0.066	
Credibility:	0.48	0.46		
Indicated Limited Loss to Payroll Ratio:	0.032	0.030	0.062	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**0.035**	**0.036**	**0.072**	
Indicated Relativity Change:				-17.1%
Relativity to Statewide Average Loss to Payroll Ratio:				7.0%

Code: 8745   RHG: 2   NAICS: 42   ILDG: 4   MLDG: 3   CLASS: NEWS AGENTS OR DISTRIBUTORS OF MAGAZINES/PERIODICALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	23,884,186	4	30	17	645,319	502,439	1,147,758	4.806
2018	21,448,561	2	39	26	572,153	494,262	1,066,415	4.972
2019	19,007,158	1	31	22	529,043	684,916	1,213,959	6.387
2020	17,908,087	0	26	9	447,368	440,959	888,327	4.960
2021	6,372,691	0	9	3	336,159	214,057	550,216	8.634
	88,620,683	7	135	77	2,530,042	2,336,632	4,866,674	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.855	2.637	5.492	
Expected Unlimited Loss to Payroll Ratio:	2.595	2.589	5.184	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.393	2.185	4.579	
Credibility:	0.52	0.47		
Indicated Limited Loss to Payroll Ratio:	2.633	2.395	5.028	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**2.837**	**2.819**	**5.656**	
Indicated Relativity Change:				9.1%
Relativity to Statewide Average Loss to Payroll Ratio:				554.2%

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Code: 8748　RHG: 2　NAICS: 44　　ILDG: 2　MLDG: 3　CLASS: AUTO OR TRUCK DEALERS – SALESPERSONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	3,126,314,260	10	311	520	8,405,205	8,102,843	16,508,048	0.528
2020	3,501,853,202	6	219	320	6,040,565	4,622,094	10,662,659	0.304
2021	4,683,315,261	5	231	449	8,515,874	6,637,101	15,152,975	0.324
	11,311,482,723	21	761	1,289	22,961,644	19,362,038	42,323,682	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.203	0.171	0.374	
Expected Unlimited Loss to Payroll Ratio:	0.266	0.256	0.523	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.246	0.225	0.471	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.203	0.171	0.374	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.219**	**0.201**	**0.420**	
Indicated Relativity Change:				-19.6%
Relativity to Statewide Average Loss to Payroll Ratio:				41.2%

Code: 8749　RHG: 4　NAICS: 52　　ILDG: 2　MLDG: 4　CLASS: MORTGAGE BANKERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	2,526,849,034	6	56	112	1,069,001	808,821	1,877,822	0.074
2018	2,318,520,548	4	51	94	1,022,548	1,078,222	2,100,770	0.091
2019	2,990,602,043	1	35	67	832,690	728,872	1,561,562	0.052
2020	5,253,205,262	0	44	30	1,756,490	1,118,512	2,875,002	0.055
2021	4,556,575,413	1	45	27	1,527,297	1,350,896	2,878,193	0.063
	17,645,752,299	12	231	330	6,208,027	5,085,323	11,293,350	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.035	0.029	0.064	
Expected Unlimited Loss to Payroll Ratio:	0.059	0.058	0.117	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.045	0.039	0.085	
Credibility:	0.93	0.81		
Indicated Limited Loss to Payroll Ratio:	0.036	0.031	0.067	
Limit Factor:	1.131	1.331		
Indicated (Unlimited) Loss to Payroll Ratio:	0.041	0.041	0.082	
Indicated Relativity Change:				-30.2%
Selected Loss to Payroll Ratio (Restricted to 25% Change):	**0.044**	**0.044**	**0.088**	
Relativity to Statewide Average Loss to Payroll Ratio:				8.6%

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Code:　8755　RHG:　6　NAICS:　81　　ILDG:　3　MLDG:　2　CLASS:　LABOR UNIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	566,714,273	2	43	66	1,171,744	1,285,034	2,456,778	0.434
2018	600,330,086	2	42	58	1,007,985	614,555	1,622,540	0.270
2019	618,401,057	5	29	42	1,341,707	1,410,430	2,752,137	0.445
2020	610,165,502	1	20	11	1,149,982	432,695	1,582,677	0.259
2021	650,706,925	0	19	28	959,243	574,573	1,533,816	0.236
	3,046,317,843	10	153	205	5,630,661	4,317,287	9,947,948	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.185	0.142	0.327	
Expected Unlimited Loss to Payroll Ratio:	0.237	0.238	0.475	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.187	0.143	0.330	
Credibility:	0.78	0.65		
Indicated Limited Loss to Payroll Ratio:	0.185	0.142	0.327	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**0.226**	**0.229**	**0.455**	
Indicated Relativity Change:				-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:				44.6%

Code:　8800　RHG:　2　NAICS:　51　　ILDG:　3　MLDG:　4　CLASS:　MAILING OR ADDRESSING COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	260,933,878	4	95	161	2,188,787	2,045,536	4,234,323	1.623
2018	290,017,553	6	106	194	2,859,071	2,569,354	5,428,425	1.872
2019	318,597,181	4	110	175	2,938,616	2,586,319	5,524,935	1.734
2020	319,381,616	4	123	221	3,256,550	3,665,390	6,921,940	2.167
2021	277,480,062	0	138	163	2,722,752	2,741,016	5,463,768	1.969
	1,466,410,290	18	572	914	13,965,776	13,607,616	27,573,392	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.952	0.928	1.880	
Expected Unlimited Loss to Payroll Ratio:	0.947	0.963	1.910	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.871	0.834	1.705	
Credibility:	1.00	0.96		
Indicated Limited Loss to Payroll Ratio:	0.952	0.924	1.877	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.026**	**1.088**	**2.114**	
Indicated Relativity Change:				10.7%
Relativity to Statewide Average Loss to Payroll Ratio:				207.1%

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Code: 8801   RHG: 2   NAICS: 52   ILDG: 3   MLDG: 2   CLASS: CREDIT UNIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,134,395,560	13	104	315	1,738,799	1,730,369	3,469,168	0.306
2018	1,207,907,986	5	106	332	1,980,798	1,866,049	3,846,847	0.318
2019	1,374,238,740	1	105	244	1,817,084	1,792,487	3,609,571	0.263
2020	1,509,594,137	0	61	151	1,154,953	1,480,358	2,635,311	0.175
2021	1,521,611,490	2	68	163	2,410,436	1,729,501	4,139,937	0.272
	6,747,747,912	21	444	1,205	9,102,070	8,598,764	17,700,834	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.135	0.127	0.262	
Expected Unlimited Loss to Payroll Ratio:	0.172	0.181	0.353	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.139	0.139	0.277	
Credibility:	0.99	0.91		
Indicated Limited Loss to Payroll Ratio:	0.135	0.128	0.263	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.145**	**0.151**	**0.297**	
Indicated Relativity Change:				-15.9%
Relativity to Statewide Average Loss to Payroll Ratio:				29.1%

Code: 8803   RHG: 2   NAICS: 54   ILDG: 3   MLDG: 3   CLASS: AUDITING, ACCOUNTING OR MANAGEMENT CONSULTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	7,746,285,563	7	126	203	2,650,261	2,307,852	4,958,113	0.064
2018	8,510,777,508	9	109	236	2,720,293	2,456,058	5,176,351	0.061
2019	9,173,494,191	8	99	198	3,334,144	2,741,467	6,075,611	0.066
2020	10,561,974,152	1	60	102	2,069,010	1,726,786	3,795,796	0.036
2021	12,366,051,260	2	85	120	3,340,395	2,360,488	5,700,883	0.046
	48,358,582,675	27	479	859	14,114,103	11,592,651	25,706,754	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.029	0.024	0.053	
Expected Unlimited Loss to Payroll Ratio:	0.038	0.036	0.074	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.029	0.025	0.055	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.029	0.024	0.053	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.031**	**0.028**	**0.060**	
Indicated Relativity Change:				-19.8%
Relativity to Statewide Average Loss to Payroll Ratio:				5.8%

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Code: 8804   RHG: 2   NAICS: 62   ILDG: 1   MLDG: 2   CLASS: SUBSTANCE USE DISORDER RECOVERY HOMES; SOCIAL REHAB FACILITIES FOR ADULTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,133,460,716	24	369	766	8,140,122	8,073,348	16,213,470	1.430
2020	1,280,419,132	15	402	668	10,171,270	9,530,249	19,701,519	1.539
2021	1,500,810,732	6	521	708	11,454,626	12,183,453	23,638,079	1.575
	3,914,690,580	45	1,292	2,142	29,766,018	29,787,050	59,553,068	

	INDEMNITY	MEDICAL	TOTAL
Adjusted Loss to Payroll Ratio:	0.760	0.761	1.521
Expected Unlimited Loss to Payroll Ratio:	0.787	0.917	1.705
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.849	0.881	1.730
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.760	0.761	1.521
Limit Factor:	1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:	**0.819**	**0.896**	**1.715**
Indicated Relativity Change:			0.6%
Relativity to Statewide Average Loss to Payroll Ratio:			168.0%

Code: 8806   RHG: 1   NAICS: 62   ILDG: 1   MLDG: 2   CLASS: SHELTERED WORKSHOPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	116,701,375	2	72	205	698,926	1,397,472	2,096,398	1.796
2018	119,333,716	3	79	209	1,237,656	1,611,915	2,849,571	2.388
2019	104,741,829	2	61	177	1,042,797	677,471	1,720,268	1.642
2020	91,080,713	0	36	64	525,021	611,014	1,136,035	1.247
2021	96,593,857	1	47	104	852,286	1,256,710	2,108,996	2.183
	528,451,490	8	295	759	4,356,687	5,554,582	9,911,268	

	INDEMNITY	MEDICAL	TOTAL
Adjusted Loss to Payroll Ratio:	0.824	1.051	1.876
Expected Unlimited Loss to Payroll Ratio:	0.736	1.111	1.847
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.804	1.107	1.911
Credibility:	0.64	0.69	
Indicated Limited Loss to Payroll Ratio:	0.817	1.069	1.886
Limit Factor:	1.063	1.135	
Selected (Unlimited) Loss to Payroll Ratio:	**0.869**	**1.212**	**2.081**
Indicated Relativity Change:			12.7%
Relativity to Statewide Average Loss to Payroll Ratio:			203.9%

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Code: 8807   RHG: 2   NAICS: 51   ILDG: 1 MLDG: 1 CLASS: NEWSPAPER, MAGAZINE OR BOOK PUBLISHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	465,015,808	3	10	30	794,684	521,414	1,316,098	0.283
2018	442,914,091	0	7	26	108,173	113,620	221,793	0.050
2019	501,741,504	1	11	13	314,158	285,360	599,518	0.119
2020	461,927,190	0	3	4	187,378	160,422	347,800	0.075
2021	446,332,162	0	1	7	31	30,997	31,028	0.007
	2,317,930,755	4	32	80	1,404,424	1,111,812	2,516,236	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.061	0.048	0.109	
Expected Unlimited Loss to Payroll Ratio*:	0.084	0.079	0.163	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.077	0.068	0.145	
Credibility:	0.48	0.43		
Indicated Limited Loss to Payroll Ratio:	0.069	0.060	0.129	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.074**	**0.070**	**0.145**	
Indicated Relativity Change:				-11.0%
Relativity to Statewide Average Loss to Payroll Ratio:				14.2%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.80 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-24.

Code: 8808   RHG: 2   NAICS: 52   ILDG: 4 MLDG: 4 CLASS: BANKS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	11,267,399,332	31	460	857	11,866,773	12,260,583	24,127,356	0.214
2020	11,650,607,807	18	311	592	12,772,712	13,882,327	26,655,039	0.229
2021	12,534,357,456	11	382	567	14,758,106	16,841,956	31,600,062	0.252
	35,452,364,595	60	1,153	2,016	39,397,591	42,984,866	82,382,457	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.111	0.121	0.232	
Expected Unlimited Loss to Payroll Ratio:	0.142	0.155	0.296	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.114	0.118	0.233	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.111	0.121	0.232	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.120**	**0.143**	**0.262**	
Indicated Relativity Change:				-11.4%
Relativity to Statewide Average Loss to Payroll Ratio:				25.7%

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Code: 8810   RHG: 2   NAICS: 8810   ILDG: 3   MLDG: 3   CLASS: CLERICAL OFFICE EMPLOYEES
Code: 8811   RHG: 2   NAICS: 51   ILDG: 4   MLDG: 3   CLASS: LIBRARIES – PRIVATE – PROFESSIONAL EMPLOYEES
Code: 8812   RHG: 2   NAICS: 51   ILDG: 4   MLDG: 3   CLASS: LIBRARIES – PUBLIC
Code: 8871   RHG: 2   NAICS: 8810   ILDG: 4   MLDG: 3   CLASS: CLERICAL TELECOMMUTER EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	175,114,552,358	262	4,414	8,300	105,655,394	99,277,238	204,932,632	0.117
2020	187,800,968,424	119	3,618	5,571	113,513,906	105,906,796	219,420,702	0.117
2021	206,446,080,520	72	3,685	6,019	123,541,139	116,582,597	240,123,736	0.116
	569,361,601,302	453	11,717	19,890	342,710,439	321,766,631	664,477,071	

Adjusted Loss to Payroll Ratio:	0.060	0.057	0.117
Expected Unlimited Loss to Payroll Ratio:	0.074	0.074	0.148
Expected Unlimited Loss to Payroll Ratio (Class 8871 Only):	0.058	0.059	0.117
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.062	0.060	0.122
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.060	0.057	0.117
Limit Factor:	1.077	1.177	
Indicated (Unlimited) Loss to Payroll Ratio:	0.065	0.067	0.131
Indicated Relativity Change (Before Adjustments):			-11.3%
Selected Loss to Payroll Ratio (Class 8871 Only)*:	**0.043**	**0.045**	**0.088**
Selected Relativity Change (Class 8871 Only)*:			-25.0%
Adjustment to Offset Class 8871 Selected:			3.4%
Selected Loss to Payroll Ratio (Class 8810, 8811, 8812):	**0.067**	**0.069**	**0.136**
Relativity to Statewide Average Loss to Payroll Ratio:			13.2%

CLASSES 8811, 8812, AND 8871 INCLUDED; 8811 AND 8812 E1-1-18; 8871 E1-1-21
*CLASS 8871 LOSS TO PAYROLL RATIO ADJUSTED BASED ON PRELIMINARY EMERGING EXPERIENCE

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8813   RHG: 2   NAICS: 31   ILDG: 4 MLDG: 4 CLASS: PRINTING OPERATION – EDITING AND DESIGNING;
BOOKBINDING OPERATION – EDITING AND DESIGNING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	629,546,418	1	45	94	809,531	942,457	1,751,988	0.278
2018	559,210,294	4	41	70	897,704	961,156	1,858,860	0.332
2019	558,152,746	0	31	75	1,114,085	771,048	1,885,133	0.338
2020	509,011,097	1	31	38	979,784	1,145,314	2,125,098	0.417
2021	504,556,332	0	16	27	339,771	272,411	612,182	0.121
	2,760,476,887	6	164	304	4,140,874	4,092,386	8,233,260	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.150	0.148	0.298	
Expected Unlimited Loss to Payroll Ratio:	0.161	0.180	0.341	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.154	0.159	0.313	
Credibility:	0.68	0.63		
Indicated Limited Loss to Payroll Ratio:	0.151	0.152	0.304	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.163**	**0.179**	**0.342**	
Indicated Relativity Change:				0.5%
Relativity to Statewide Average Loss to Payroll Ratio:				33.5%

Code: 8818   RHG: 1   NAICS: 51   ILDG: 3 MLDG: 4 CLASS: NEWSPAPER PUBLISHING OR PRINTING – EDITING AND DESIGNING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	250,555,496	0	11	31	265,598	239,277	504,875	0.202
2018	266,329,853	2	13	24	400,138	227,277	627,415	0.236
2019	258,610,352	0	8	18	97,891	172,538	270,429	0.105
2020	225,323,484	0	4	13	42,026	66,772	108,798	0.048
2021	207,199,073	0	5	11	140,233	258,920	399,153	0.193
	1,208,018,258	2	41	97	945,887	964,785	1,910,672	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.078	0.080	0.158	
Expected Unlimited Loss to Payroll Ratio:	0.134	0.145	0.279	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.125	0.131	0.255	
Credibility:	0.45	0.42		
Indicated Limited Loss to Payroll Ratio:	0.104	0.109	0.213	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**0.110**	**0.124**	**0.234**	
Indicated Relativity Change:				-16.1%
Relativity to Statewide Average Loss to Payroll Ratio:				22.9%

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Code: 8820   RHG: 4   NAICS: 54   ILDG: 2   MLDG: 2   CLASS: LAW FIRMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	9,401,833,358	20	249	379	8,650,507	8,148,686	16,799,193	0.179
2020	11,936,158,601	9	183	187	7,857,302	5,777,437	13,634,739	0.114
2021	12,563,127,578	6	165	235	7,840,108	6,542,554	14,382,662	0.114
	33,901,119,537	35	597	801	24,347,918	20,468,677	44,816,595	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.072	0.060	0.132	
Expected Unlimited Loss to Payroll Ratio:	0.093	0.096	0.189	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.068	0.059	0.127	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.072	0.060	0.132	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**0.081**	**0.080**	**0.162**	
Indicated Relativity Change:				-14.6%
Relativity to Statewide Average Loss to Payroll Ratio:				15.8%

Code: 8821   RHG: 2   NAICS: 54   ILDG: 1   MLDG: 1   CLASS: LAW FIRM SUPPORT SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	255,304,721	3	30	47	635,673	474,185	1,109,858	0.435
2018	249,624,649	3	26	38	675,020	863,861	1,538,881	0.616
2019	234,407,393	1	22	46	418,792	587,945	1,006,737	0.429
2020	222,353,469	1	12	16	246,736	402,140	648,876	0.292
2021	254,947,509	1	21	16	462,181	497,280	959,461	0.376
	1,216,637,741	9	111	163	2,438,401	2,825,411	5,263,812	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.200	0.232	0.433	
Expected Unlimited Loss to Payroll Ratio:	0.198	0.247	0.445	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.152	0.172	0.324	
Credibility:	0.53	0.52		
Indicated Limited Loss to Payroll Ratio:	0.177	0.203	0.381	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.191**	**0.239**	**0.430**	
Indicated Relativity Change:				-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:				42.2%

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Code: 8822   RHG: 3   NAICS: 52   ILDG: 3   MLDG: 3   CLASS: INSURANCE COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	6,457,928,188	20	342	559	9,791,879	8,034,335	17,826,214	0.276
2020	6,820,901,028	12	222	305	10,842,830	9,032,236	19,875,066	0.291
2021	7,379,768,746	3	178	246	8,310,695	6,463,293	14,773,988	0.200
	20,658,597,962	35	742	1,110	28,945,405	23,529,864	52,475,268	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.140	0.114	0.254	
Expected Unlimited Loss to Payroll Ratio:	0.172	0.169	0.341	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.137	0.124	0.260	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.140	0.114	0.254	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**0.154**	**0.140**	**0.294**	
Indicated Relativity Change:				-13.8%
Relativity to Statewide Average Loss to Payroll Ratio:				28.8%

Code: 8823   RHG: 2   NAICS: 62   ILDG: 1   MLDG: 2   CLASS: RESIDENTIAL CARE FACILITIES FOR CHILDREN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	267,025,080	4	146	446	1,881,611	2,011,366	3,892,977	1.458
2018	280,435,460	19	162	427	4,154,395	3,284,633	7,439,028	2.653
2019	271,010,870	5	167	374	2,571,554	2,597,781	5,169,335	1.907
2020	314,838,195	5	164	299	2,923,055	3,017,871	5,940,926	1.887
2021	306,498,771	2	128	203	3,440,746	3,353,027	6,793,773	2.217
	1,439,808,376	35	767	1,749	14,971,361	14,264,678	29,236,039	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.040	0.991	2.031	
Expected Unlimited Loss to Payroll Ratio:	1.096	1.215	2.311	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.182	1.167	2.349	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.040	0.991	2.031	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.120**	**1.166**	**2.286**	
Indicated Relativity Change:				-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:				224.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8827   RHG: 2   NAICS: 62   ILDG: 2 MLDG: 3 CLASS: HOME CARE SERVICES; NURSING CARE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	3,355,217,246	86	1,339	1,727	31,619,510	27,148,066	58,767,576	1.752
2020	3,953,885,481	53	1,421	1,576	35,433,344	30,574,092	66,007,436	1.669
2021	4,559,445,759	21	1,541	1,610	36,794,870	32,160,303	68,955,173	1.512
	11,868,548,486	160	4,301	4,913	103,847,724	89,882,462	193,730,186	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.875	0.757	1.632	
Expected Unlimited Loss to Payroll Ratio:	1.005	1.006	2.011	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.083	0.966	2.049	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.875	0.757	1.632	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.943**	**0.891**	**1.834**	
Indicated Relativity Change:				-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:				179.7%

Code: 8829   RHG: 2   NAICS: 62   ILDG: 3 MLDG: 3 CLASS: SKILLED NURSING FACILITIES; CONVALESCENT NURSING FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	4,459,497,355	90	1,780	5,027	42,056,799	39,573,239	81,630,038	1.830
2020	4,636,974,247	48	1,884	3,961	43,870,011	41,527,724	85,397,735	1.842
2021	5,183,266,163	16	1,850	4,108	47,316,693	44,159,238	91,475,931	1.765
	14,279,737,765	154	5,514	13,096	133,243,503	125,260,201	258,503,704	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.933	0.877	1.810	
Expected Unlimited Loss to Payroll Ratio:	0.992	1.076	2.068	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.070	1.033	2.102	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.933	0.877	1.810	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.005**	**1.032**	**2.038**	
Indicated Relativity Change:				-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:				199.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8830   RHG: 2   NAICS: 62   ILDG: 3   MLDG: 3   CLASS: INSTITUTIONAL EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	11,829,122	0	1	4	1,559	4,911	6,470	0.055
2018	10,217,422	0	2	6	3,390	9,685	13,075	0.128
2019	14,163,969	0	2	9	89,542	71,787	161,329	1.139
2020	9,991,164	0	1	1	67,285	35,137	102,422	1.025
2021	20,226,166	0	3	3	3,704	6,748	10,452	0.052
	66,427,843	0	9	23	165,480	128,269	293,748	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.249	0.193	0.442	
Expected Unlimited Loss to Payroll Ratio:	0.546	0.426	0.972	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.589	0.409	0.998	
Credibility:	0.25	0.20		
Indicated Limited Loss to Payroll Ratio:	0.504	0.366	0.870	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.543**	**0.431**	**0.974**	
Indicated Relativity Change:				0.2%
Relativity to Statewide Average Loss to Payroll Ratio:				95.4%

Code: 8831   RHG: 1   NAICS: 54   ILDG: 2   MLDG: 2   CLASS: HOSPITALS – VETERINARY; KENNELS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	2,025,683,060	18	614	4,179	7,059,133	9,644,666	16,703,799	0.825
2020	2,557,101,960	7	746	4,613	12,271,047	14,829,270	27,100,317	1.060
2021	2,979,099,950	4	899	5,458	12,705,620	15,788,365	28,493,985	0.956
	7,561,884,970	29	2,259	14,250	32,035,800	40,262,300	72,298,100	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.424	0.532	0.956	
Expected Unlimited Loss to Payroll Ratio:	0.486	0.667	1.152	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.377	0.482	0.860	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.424	0.532	0.956	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**0.450**	**0.604**	**1.054**	
Indicated Relativity Change:				-8.5%
Relativity to Statewide Average Loss to Payroll Ratio:				103.3%

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Code: 8834   RHG: 2   NAICS: 62   ILDG: 3   MLDG: 3   CLASS: PHYSICIANS' PRACTICES/OUTPATIENT CLINICS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	15,579,252,621	89	1,655	5,538	51,582,457	42,081,428	93,663,885	0.601
2020	16,458,088,452	52	1,693	4,555	50,992,007	42,661,980	93,653,987	0.569
2021	18,638,791,263	18	1,694	4,965	55,133,955	48,203,349	103,337,304	0.554
	50,676,132,336	159	5,042	15,058	157,708,418	132,946,756	290,655,175	

Adjusted Loss to Payroll Ratio:	0.311	0.262	0.574
Expected Unlimited Loss to Payroll Ratio*:	0.338	0.315	0.653
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.364	0.303	0.667
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.311	0.262	0.574
Limit Factor:	1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:	**0.335**	**0.309**	**0.644**
Indicated Relativity Change:			-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:			63.1%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.65 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-24.

Code: 8838   RHG: 4   NAICS: 71   ILDG: 2   MLDG: 1   CLASS: MUSEUMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	635,373,920	5	84	291	1,506,056	1,985,523	3,491,579	0.550
2018	671,280,427	6	89	346	2,249,482	2,646,041	4,895,523	0.729
2019	690,670,415	3	67	277	1,876,296	1,986,939	3,863,235	0.559
2020	617,467,426	3	52	124	1,516,527	1,291,625	2,808,152	0.455
2021	693,985,393	3	69	221	1,412,609	2,056,009	3,468,618	0.500
	3,308,777,582	20	361	1,259	8,560,970	9,966,137	18,527,107	

Adjusted Loss to Payroll Ratio:	0.259	0.301	0.560
Expected Unlimited Loss to Payroll Ratio:	0.287	0.375	0.663
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.263	0.303	0.567
Credibility:	0.90	0.87	
Indicated Limited Loss to Payroll Ratio:	0.259	0.301	0.561
Limit Factor:	1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:	**0.293**	**0.401**	**0.694**
Indicated Relativity Change:			4.7%
Relativity to Statewide Average Loss to Payroll Ratio:			68.0%

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Code: 8839   RHG: 2   NAICS: 62   ILDG: 3 MLDG: 3 CLASS: DENTAL OR ORTHODONTIA PRACTICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	4,168,253,385	24	396	1,975	12,431,246	10,721,747	23,152,993	0.555
2020	4,153,018,191	13	388	1,490	11,660,591	9,856,812	21,517,403	0.518
2021	4,735,641,112	6	369	1,699	12,342,750	9,928,238	22,270,988	0.470
	13,056,912,688	43	1,153	5,164	36,434,587	30,506,798	66,941,385	

Adjusted Loss to Payroll Ratio:		0.279	0.234	0.513	
Expected Unlimited Loss to Payroll Ratio*:		0.295	0.282	0.577	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.318	0.271	0.589	
Credibility:		1.00	1.00		
Indicated Limited Loss to Payroll Ratio:		0.279	0.234	0.513	
Limit Factor:		1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:		**0.301**	**0.275**	**0.576**	
Indicated Relativity Change:					-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:					56.4%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.82 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-24.

Code: 8840   RHG: 5   NAICS: 81   ILDG: 2 MLDG: 1 CLASS: CHURCHES, TEMPLES, MOSQUES AND SYNAGOGUES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	2,393,012,933	6	56	225	1,749,179	1,857,783	3,606,962	0.151
2018	2,407,332,834	4	72	228	1,328,294	1,801,969	3,130,263	0.130
2019	2,392,017,696	6	56	172	1,536,516	1,973,662	3,510,178	0.147
2020	2,374,785,920	1	52	122	1,079,502	1,771,511	2,851,013	0.120
2021	2,483,419,534	5	55	180	1,828,335	2,565,938	4,394,273	0.177
	12,050,568,917	22	291	927	7,521,827	9,970,863	17,492,690	

Adjusted Loss to Payroll Ratio:		0.062	0.083	0.145	
Expected Unlimited Loss to Payroll Ratio:		0.078	0.135	0.213	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.065	0.093	0.159	
Credibility:		0.89	0.95		
Indicated Limited Loss to Payroll Ratio:		0.063	0.083	0.146	
Limit Factor:		1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:		**0.072**	**0.116**	**0.189**	
Indicated Relativity Change:					-11.5%
Relativity to Statewide Average Loss to Payroll Ratio:					18.5%

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Code: 8846   RHG: 2   NAICS: 31   ILDG: 3   MLDG: 4   CLASS: PRINTING OPERATION – SCREEN PRINTING – EDITING AND DESIGNING; SCREEN PRINTED MERCHANDISE DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	131,816,837	0	18	16	166,743	164,566	331,309	0.251
2018	137,942,106	4	30	23	781,305	643,704	1,425,009	1.033
2019	127,443,686	0	19	21	276,133	181,960	458,093	0.359
2020	111,701,730	0	21	16	425,064	368,854	793,918	0.711
2021	126,781,172	0	25	25	529,315	571,948	1,101,263	0.869
	635,685,532	4	113	101	2,178,560	1,931,031	4,109,592	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.343	0.304	0.646	
Expected Unlimited Loss to Payroll Ratio:	0.418	0.415	0.833	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.399	0.369	0.768	
Credibility:	0.55	0.49		
Indicated Limited Loss to Payroll Ratio:	0.368	0.337	0.705	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.397**	**0.396**	**0.793**	
Indicated Relativity Change:				-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:				77.7%

Code: 8847   RHG: 2   NAICS: 42   ILDG: 1   MLDG: 1   CLASS: BEVERAGE CONTAINER COLLECTION OR REDEMPTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	66,395,042	4	94	207	1,307,432	1,646,684	2,954,116	4.449
2018	68,727,328	9	72	170	1,537,854	1,515,774	3,053,628	4.443
2019	61,510,215	5	82	117	1,819,989	1,634,081	3,454,070	5.615
2020	46,252,730	3	24	46	696,355	1,422,210	2,118,565	4.580
2021	58,862,522	0	34	24	554,876	950,166	1,505,042	2.557
	301,747,838	21	306	564	5,916,506	7,168,915	13,085,421	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.961	2.376	4.337	
Expected Unlimited Loss to Payroll Ratio:	2.291	2.999	5.290	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.113	2.531	4.644	
Credibility:	0.81	0.81		
Indicated Limited Loss to Payroll Ratio:	1.990	2.406	4.396	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**2.144**	**2.832**	**4.976**	
Indicated Relativity Change:				-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:				487.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8850 RHG: 2 NAICS: 52   ILDG: 2 MLDG: 4 CLASS: CHECK CASHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	267,612,531	2	56	78	537,647	660,228	1,197,875	0.448
2018	275,905,648	4	53	77	842,859	1,000,320	1,843,179	0.668
2019	271,439,375	4	64	69	1,224,872	1,352,707	2,577,579	0.950
2020	231,410,480	0	42	35	1,142,576	1,435,950	2,578,526	1.114
2021	219,135,580	0	39	37	911,274	1,455,968	2,367,242	1.080
	1,265,503,615	10	254	296	4,659,228	5,905,173	10,564,401	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.368	0.467	0.835	
Expected Unlimited Loss to Payroll Ratio:	0.453	0.586	1.039	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.367	0.448	0.815	
Credibility:	0.75	0.74		
Indicated Limited Loss to Payroll Ratio:	0.368	0.462	0.830	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.396**	**0.544**	**0.940**	
Indicated Relativity Change:				-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:				92.1%

Code: 8851 RHG: 1 NAICS: 62   ILDG: 4 MLDG: 3 CLASS: CONGREGATE LIVING FACILITIES – ELDERLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	217,877,685	11	93	290	2,470,384	2,234,537	4,704,921	2.159
2018	237,405,808	8	102	226	2,159,537	2,415,279	4,574,816	1.927
2019	280,795,417	6	125	368	2,122,552	2,739,512	4,862,064	1.732
2020	297,623,562	3	98	223	1,868,608	2,130,616	3,999,224	1.344
2021	277,153,269	1	114	278	2,926,054	2,779,017	5,705,071	2.058
	1,310,855,741	29	532	1,385	11,547,135	12,298,961	23,846,095	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.881	0.938	1.819	
Expected Unlimited Loss to Payroll Ratio:	0.849	1.068	1.917	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.928	1.064	1.992	
Credibility:	0.98	0.97		
Indicated Limited Loss to Payroll Ratio:	0.882	0.942	1.823	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**0.937**	**1.068**	**2.005**	
Indicated Relativity Change:				4.6%
Relativity to Statewide Average Loss to Payroll Ratio:				196.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8852   RHG: 4   NAICS: 62   ILDG: 2   MLDG: 1   CLASS: HOME INFUSION THERAPISTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	47,161,565	0	8	20	174,866	216,342	391,208	0.830
2018	48,584,864	0	6	14	76,089	65,127	141,216	0.291
2019	44,818,916	0	6	6	275,564	169,326	444,890	0.993
2020	46,320,131	0	11	16	260,028	230,992	491,020	1.060
2021	74,128,761	0	11	25	339,913	192,143	532,056	0.718
	261,014,237	0	42	81	1,126,459	873,930	2,000,389	

Adjusted Loss to Payroll Ratio:		0.432	0.335	0.766
Expected Unlimited Loss to Payroll Ratio:		0.535	0.511	1.045
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.550	0.434	0.983
Credibility:		0.42	0.36	
Indicated Limited Loss to Payroll Ratio:		0.500	0.398	0.899
Limit Factor:		1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:		**0.566**	**0.530**	**1.096**
Indicated Relativity Change:				4.9%
Relativity to Statewide Average Loss to Payroll Ratio:				107.4%

Code: 8859   RHG: 2   NAICS: 54   ILDG: 2   MLDG: 1   CLASS: COMPUTER PROGRAMMING/SOFTWARE DEVELOPMENT; INTERNET/WEB-BASED APPLICATION DEVELOPMENT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	95,195,914,671	13	264	847	7,405,689	6,645,961	14,051,650	0.015
2020	80,513,163,966	3	173	330	5,275,117	4,326,051	9,601,168	0.012
2021	84,738,656,432	1	252	393	7,543,044	6,261,059	13,804,103	0.016
	260,447,735,069	17	689	1,570	20,223,849	17,233,071	37,456,921	

Adjusted Loss to Payroll Ratio:		0.008	0.007	0.014
Expected Unlimited Loss to Payroll Ratio:		0.010	0.009	0.019
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.008	0.006	0.014
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.008	0.007	0.014
Limit Factor:		1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:		**0.008**	**0.008**	**0.016**
Indicated Relativity Change:				-16.0%
Relativity to Statewide Average Loss to Payroll Ratio:				1.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8868   RHG: 2   NAICS: 61   ILDG: 2   MLDG: 2   CLASS: COLLEGES OR SCHOOLS – PRIVATE – PROFESSIONALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	12,365,578,190	48	1,158	3,350	18,975,039	22,052,284	41,027,323	0.332
2020	12,231,962,045	31	723	1,647	19,998,702	21,960,558	41,959,260	0.343
2021	13,423,695,202	16	1,270	2,917	22,096,910	24,535,609	46,632,519	0.347
	38,021,235,437	95	3,151	7,914	61,070,651	68,548,451	129,619,102	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.161	0.180	0.341	
Expected Unlimited Loss to Payroll Ratio:	0.174	0.213	0.387	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.162	0.182	0.344	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.161	0.180	0.341	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.173**	**0.212**	**0.385**	
Indicated Relativity Change:				-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:				37.7%

EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870 E1-1-18

Code: 8870   RHG: 2   NAICS: 61   ILDG: 2   MLDG: 2   CLASS: FITNESS INSTRUCTION PROGRAMS OR STUDIOS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	134,378,700	3	21	63	463,578	407,004	870,582	0.648
2018	278,419,180	0	55	96	596,107	768,664	1,364,771	0.490
2019	386,891,502	2	56	93	667,922	1,040,381	1,708,303	0.442
2020	331,658,923	0	45	42	666,852	930,687	1,597,539	0.482
2021	484,435,099	0	75	75	1,231,782	1,841,288	3,073,070	0.634
	1,615,783,404	5	252	369	3,626,242	4,988,023	8,614,265	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.224	0.309	0.533	
Expected Unlimited Loss to Payroll Ratio:	0.236	0.314	0.550	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.220	0.268	0.488	
Credibility:	0.64	0.64		
Indicated Limited Loss to Payroll Ratio:	0.223	0.294	0.517	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.240**	**0.346**	**0.586**	
Indicated Relativity Change:				6.5%
Relativity to Statewide Average Loss to Payroll Ratio:				57.4%

E1-1-18 INCLUDES EXPERIENCE OF 8868, 9101, AND 9053

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8874   RHG: 2   NAICS: 54   ILDG: 3 MLDG: 3   CLASS: INSTRUMENT MFG–ELECTRONIC–DESIGN; COMPUTER MFG-
DESIGN; TELECOMMUNICATIONS EQUIP MFG-DESIGN;
AUDIO/VIDEO PRODUCTS MFG-DESIGN; INTEGRATED CIRCUIT
MFG-DESIGN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	32,573,059,908	12	137	470	4,350,041	4,343,701	8,693,742	0.027
2020	45,165,270,988	4	106	259	3,748,936	3,204,834	6,953,770	0.015
2021	48,915,966,054	3	115	318	4,336,363	4,830,727	9,167,090	0.019
	126,654,296,950	19	358	1,047	12,435,339	12,379,262	24,814,602	

Adjusted Loss to Payroll Ratio:		0.010	0.010	0.020
Expected Unlimited Loss to Payroll Ratio:		0.027	0.028	0.056
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.021	0.020	0.041
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.010	0.010	0.020
Limit Factor:		1.077	1.177	
Indicated (Unlimited) Loss to Payroll Ratio:		0.011	0.012	0.022
Indicated Relativity Change:				-60.5%
Selected Loss to Payroll Ratio (Restricted to 25% Change):		**0.020**	**0.022**	**0.042**
Relativity to Statewide Average Loss to Payroll Ratio:				4.1%

E9-1-22 INCLUDES EXPERIENCE OF 8810 AND 8742

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8875   RHG: 4   NAICS: 61   ILDG: 2 MLDG: 2 CLASS: PUBLIC COLLEGES OR SCHOOLS; SUPERINTENDENT OF PUBLIC SCHOOLS OFFICE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,694,506,963	8	205	632	3,708,010	3,761,968	7,469,978	0.441
2019	1,951,769,582	12	183	519	3,943,210	3,644,156	7,587,366	0.389
2020	2,100,566,911	1	118	238	2,656,456	2,891,474	5,547,930	0.264
2021	2,524,956,967	5	264	648	5,706,220	5,094,329	10,800,549	0.428
	8,271,800,423	26	770	2,037	16,013,896	15,391,927	31,405,823	

Adjusted Loss to Payroll Ratio:	0.194	0.186	0.380
Expected Unlimited Loss to Payroll Ratio:	0.189	0.229	0.419
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.168	0.173	0.341
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.194	0.186	0.380
Limit Factor:	1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:	**0.219**	**0.248**	**0.467**
Indicated Relativity Change:			11.5%
Relativity to Statewide Average Loss to Payroll Ratio:			45.7%

Code: 9007   RHG: 2   NAICS: 53   ILDG: 3 MLDG: 2 CLASS: APT/CONDO OPERATION FOR SENIORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	216,708,655	9	111	184	2,142,957	1,853,095	3,996,052	1.844
2018	215,709,025	6	107	172	1,954,859	2,022,658	3,977,517	1.844
2019	217,654,793	5	95	141	2,389,082	1,905,119	4,294,201	1.973
2020	227,148,518	6	97	136	3,371,456	2,666,994	6,038,450	2.658
2021	237,681,741	2	103	143	3,013,369	2,468,560	5,481,929	2.306
	1,114,902,732	28	513	776	12,871,723	10,916,427	23,788,150	

Adjusted Loss to Payroll Ratio:	1.155	0.979	2.134
Expected Unlimited Loss to Payroll Ratio:	1.344	1.240	2.584
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.252	1.019	2.271
Credibility:	1.00	0.95	
Indicated Limited Loss to Payroll Ratio:	1.155	0.981	2.135
Limit Factor:	1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:	**1.244**	**1.155**	**2.399**
Indicated Relativity Change:			-7.2%
Relativity to Statewide Average Loss to Payroll Ratio:			235.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9008   RHG: 2   NAICS: 56   ILDG: 3 MLDG: 3 CLASS: JANITORIAL SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	2,462,415,853	109	2,392	2,752	53,593,699	53,855,692	107,449,391	4.364
2020	2,660,233,714	82	2,189	2,284	53,476,410	54,198,922	107,675,332	4.048
2021	2,953,197,339	34	2,342	2,643	60,382,542	61,789,124	122,171,666	4.137
	8,075,846,906	225	6,923	7,679	167,452,651	169,843,738	337,296,389	

Adjusted Loss to Payroll Ratio:	2.073	2.103	4.177
Expected Unlimited Loss to Payroll Ratio:	2.238	2.512	4.750
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.062	2.123	4.185
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	2.073	2.103	4.177
Limit Factor:	1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:	**2.234**	**2.475**	**4.709**
Indicated Relativity Change:			-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:			461.4%

Code: 9009   RHG: 3   NAICS: 53   ILDG: 2 MLDG: 3 CLASS: COMMERCIAL PROPERTIES – N.O.C. – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	805,392,310	21	245	390	7,429,024	7,204,871	14,633,895	1.817
2020	902,760,319	10	225	285	6,797,286	6,429,107	13,226,393	1.465
2021	943,762,545	4	255	366	9,090,744	8,255,714	17,346,458	1.838
	2,651,915,174	35	725	1,041	23,317,055	21,889,692	45,206,746	

Adjusted Loss to Payroll Ratio:	0.879	0.825	1.705
Expected Unlimited Loss to Payroll Ratio:	0.956	1.090	2.046
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.874	0.856	1.730
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.879	0.825	1.705
Limit Factor:	1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:	**0.965**	**1.017**	**1.982**
Indicated Relativity Change:			-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:			194.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9010   RHG: 3   NAICS: 53   ILDG: 2   MLDG: 1   CLASS: MOBILE HOME PARK OPERATION – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	181,972,075	11	74	140	2,168,651	2,517,273	4,685,924	2.575
2018	183,015,399	13	96	153	2,401,439	2,854,547	5,255,986	2.872
2019	189,311,437	6	85	124	1,626,748	1,700,799	3,327,547	1.758
2020	196,493,072	9	89	137	2,703,686	3,217,903	5,921,589	3.014
2021	205,321,004	2	88	125	2,054,712	2,284,880	4,339,592	2.114
	956,112,987	41	432	679	10,955,236	12,575,401	23,530,637	

Adjusted Loss to Payroll Ratio:	1.146	1.315	2.461
Expected Unlimited Loss to Payroll Ratio:	1.475	1.713	3.189
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.349	1.345	2.694
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	1.146	1.315	2.461
Limit Factor:	1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:	**1.257**	**1.620**	**2.877**
Indicated Relativity Change:			-9.8%
Relativity to Statewide Average Loss to Payroll Ratio:			281.9%

Code: 9011   RHG: 3   NAICS: 53   ILDG: 3   MLDG: 3   CLASS: APT/CONDO COMPLEX OPERATION – N.O.C. – OTHER; COMM/RES MIXED-USE – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	2,861,224,493	87	1,182	1,976	30,480,843	28,213,912	58,694,755	2.051
2020	2,933,975,454	50	1,277	1,732	35,344,097	32,467,155	67,811,252	2.311
2021	3,133,354,822	31	1,279	1,738	40,203,689	34,269,046	74,472,735	2.377
	8,928,554,769	168	3,738	5,446	106,028,628	94,950,113	200,978,742	

Adjusted Loss to Payroll Ratio:	1.188	1.063	2.251
Expected Unlimited Loss to Payroll Ratio:	1.257	1.332	2.590
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.150	1.046	2.196
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	1.188	1.063	2.251
Limit Factor:	1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:	**1.303**	**1.310**	**2.613**
Indicated Relativity Change:			0.9%
Relativity to Statewide Average Loss to Payroll Ratio:			256.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9015　RHG: 4　NAICS: 53　　ILDG: 2　MLDG: 2　CLASS: BUILDING OPERATION – N.O.C. – OTHER; CHURCH/TEMPLE/MOSQUE/SYNAGOGUE – OTHER; LIBRARIES – PRIVATE – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,034,207,914	26	438	667	11,819,677	10,214,841	22,034,518	2.131
2020	1,079,668,403	19	390	495	11,859,140	10,080,139	21,939,279	2.032
2021	1,100,989,961	9	423	597	12,319,441	12,700,089	25,019,530	2.272
	3,214,866,278	54	1,251	1,759	35,998,259	32,995,069	68,993,328	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.120	1.026	2.146	
Expected Unlimited Loss to Payroll Ratio:	1.268	1.372	2.640	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.126	0.997	2.123	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.120	1.026	2.146	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**1.266**	**1.366**	**2.632**	
Indicated Relativity Change:				-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:				257.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9016   RHG: 2   NAICS: 71   ILDG: 2   MLDG: 2   CLASS: AMUSEMENT/REC FACILITIES; DOG SHOWS; HORSE SHOWS/RODEOS – NOT STABLE EMPLOYEES; BOAT MARINA/RENTAL OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	911,313,474	8	321	873	5,259,242	6,038,750	11,297,992	1.240
2020	616,140,480	12	217	443	5,450,528	5,044,834	10,495,362	1.703
2021	695,102,274	4	288	782	6,645,786	7,332,908	13,978,694	2.011
	2,222,556,228	24	826	2,098	17,355,556	18,416,492	35,772,048	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.781	0.829	1.610	
Expected Unlimited Loss to Payroll Ratio:	0.783	0.967	1.750	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.753	0.883	1.636	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.781	0.829	1.610	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.841**	**0.975**	**1.817**	
Indicated Relativity Change:				3.8%
Relativity to Statewide Average Loss to Payroll Ratio:				178.0%

Code: 9031   RHG: 3   NAICS: 56   ILDG: 3   MLDG: 3   CLASS: PEST CONTROL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	436,895,173	19	174	424	4,965,202	5,292,116	10,257,318	2.348
2019	464,579,521	15	201	412	5,265,685	4,921,868	10,187,553	2.193
2020	497,208,026	12	230	359	6,534,189	5,472,246	12,006,435	2.415
2021	509,514,457	7	233	395	5,521,175	6,170,229	11,691,404	2.295
	1,908,197,177	53	838	1,590	22,286,251	21,856,458	44,142,709	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.168	1.145	2.313	
Expected Unlimited Loss to Payroll Ratio:	1.440	1.413	2.854	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.303	1.141	2.445	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.168	1.145	2.313	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.282**	**1.411**	**2.692**	
Indicated Relativity Change:				-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:				263.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9033   RHG: 2   NAICS: 92   ILDG: 1 MLDG: 2 CLASS: HOUSING AUTHORITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	11,047,456	1	4	15	48,844	45,228	94,072	0.852
2018	10,799,857	0	3	20	18,898	26,029	44,927	0.416
2019	14,041,047	0	8	15	227,649	133,789	361,438	2.574
2020	15,221,841	2	4	14	194,183	85,409	279,592	1.837
2021	14,275,241	0	9	9	324,249	230,542	554,791	3.886
	65,385,442	3	28	73	813,822	520,996	1,334,818	

Adjusted Loss to Payroll Ratio:	1.245	0.797	2.041	
Expected Unlimited Loss to Payroll Ratio:	1.193	1.312	2.505	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.004	1.061	2.065	
Credibility:	0.34	0.31		
Indicated Limited Loss to Payroll Ratio:	1.085	0.978	2.063	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.169**	**1.151**	**2.320**	
Indicated Relativity Change:				-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:				227.3%

Code: 9043   RHG: 2   NAICS: 62   ILDG: 3 MLDG: 3 CLASS: HOSPITALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	8,928,366,131	70	1,807	4,683	51,112,776	33,641,528	84,754,304	0.949
2020	9,924,033,529	51	2,081	4,156	61,225,494	41,110,900	102,336,394	1.031
2021	11,414,816,447	18	2,340	4,301	83,568,225	51,380,285	134,948,510	1.182
	30,267,216,107	139	6,228	13,140	195,906,496	126,132,713	322,039,209	

Adjusted Loss to Payroll Ratio:	0.647	0.417	1.064	
Expected Unlimited Loss to Payroll Ratio*:	0.658	0.514	1.171	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.709	0.493	1.202	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.647	0.417	1.064	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.697**	**0.491**	**1.188**	
Indicated Relativity Change:				1.4%
Relativity to Statewide Average Loss to Payroll Ratio:				116.4%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.83 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-24.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9048   RHG: 2   NAICS: 72   ILDG: 3   MLDG: 1   CLASS: CAMPS; BOY/GIRL SCOUT COUNCILS – CAMP OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	232,580,256	6	79	378	2,038,813	2,744,791	4,783,604	2.057
2018	248,548,238	7	83	363	1,405,746	1,863,578	3,269,324	1.315
2019	220,324,021	3	69	332	927,325	1,355,875	2,283,200	1.036
2020	163,750,308	3	34	122	945,191	1,095,132	2,040,323	1.246
2021	216,999,829	2	78	267	2,003,610	2,121,844	4,125,454	1.901
	1,082,202,652	21	343	1,462	7,320,684	9,181,220	16,501,905	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.676	0.848	1.525	
Expected Unlimited Loss to Payroll Ratio:	0.639	0.967	1.606	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.588	0.850	1.438	
Credibility:	0.81	0.85		
Indicated Limited Loss to Payroll Ratio:	0.659	0.849	1.508	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.710**	**0.999**	**1.709**	
Indicated Relativity Change:				6.5%
Relativity to Statewide Average Loss to Payroll Ratio:				167.5%

Code: 9050   RHG: 1   NAICS: 72   ILDG: 3   MLDG: 3   CLASS: HOTELS, MOTELS OR SHORT-TERM RESIDENTIAL HOUSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	3,875,683,974	159	3,659	5,343	71,257,258	71,953,162	143,210,420	3.695
2020	2,778,764,069	62	2,335	2,933	53,557,731	52,854,106	106,411,837	3.829
2021	3,759,468,630	37	2,615	3,779	67,806,381	66,550,274	134,356,655	3.574
	10,413,916,673	258	8,609	12,055	192,621,369	191,357,542	383,978,911	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.850	1.838	3.687	
Expected Unlimited Loss to Payroll Ratio:	2.076	2.240	4.316	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.937	2.044	3.981	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.850	1.838	3.687	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**1.966**	**2.085**	**4.051**	
Indicated Relativity Change:				-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:				396.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9053   RHG: 1   NAICS: 71   ILDG: 2   MLDG: 2   CLASS: HEALTH CLUBS OR GYMS; SWIMMING POOLS/CLUBS; CLUBS –
RACQUET SPORTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,366,890,983	15	330	636	6,073,301	7,488,925	13,562,226	0.992
2020	776,862,469	1	175	289	2,951,726	3,699,104	6,650,830	0.856
2021	1,172,059,275	1	228	388	5,505,382	4,801,011	10,306,393	0.879
	3,315,812,727	17	733	1,313	14,530,408	15,989,040	30,519,448	

Adjusted Loss to Payroll Ratio:	0.438	0.482	0.920
Expected Unlimited Loss to Payroll Ratio:	0.440	0.557	0.997
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.429	0.527	0.956
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.438	0.482	0.920
Limit Factor:	1.063	1.135	
Selected (Unlimited) Loss to Payroll Ratio:	**0.466**	**0.547**	**1.013**
Indicated Relativity Change:			1.6%
Relativity to Statewide Average Loss to Payroll Ratio:			99.2%

EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870. EXPERIENCE
RELATED TO SPAS OR BATHS TRANSFERRED TO CODE 9054; 8870, 9054 E1-1-18.

Code: 9054   RHG: 1   NAICS: 81   ILDG: 2   MLDG: 3   CLASS: SPAS OR BATHS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	107,005,010	2	82	94	1,748,216	1,270,521	3,018,737	2.821
2018	137,158,185	1	61	102	852,546	814,569	1,667,115	1.215
2019	161,768,457	4	92	105	1,849,839	1,800,345	3,650,184	2.256
2020	61,683,044	0	20	26	368,710	384,021	752,731	1.220
2021	134,362,492	1	44	47	979,327	879,620	1,858,947	1.384
	601,977,188	8	299	374	5,798,638	5,149,077	10,947,715	

Adjusted Loss to Payroll Ratio:	0.963	0.855	1.819
Expected Unlimited Loss to Payroll Ratio:	1.271	1.248	2.519
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.151	1.063	2.214
Credibility:	0.84	0.76	
Indicated Limited Loss to Payroll Ratio:	0.992	0.905	1.898
Limit Factor:	1.063	1.135	
Selected (Unlimited) Loss to Payroll Ratio:	**1.055**	**1.027**	**2.082**
Indicated Relativity Change:			-17.3%
Relativity to Statewide Average Loss to Payroll Ratio:			204.0%

E1-1-18 INCLUDES EXPERIENCE OF 9053

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9059   RHG: 2   NAICS: 62   ILDG: 2   MLDG: 2   CLASS: DAY CARE CENTERS – CHILD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	2,180,408,797	30	648	1,399	12,888,366	12,953,893	25,842,259	1.185
2020	1,943,822,911	10	491	866	9,225,994	10,061,053	19,287,047	0.992
2021	2,385,632,690	5	667	1,250	11,417,692	13,080,416	24,498,108	1.027
	6,509,864,398	45	1,806	3,515	33,532,051	36,095,363	69,627,414	

Adjusted Loss to Payroll Ratio:	0.515	0.554	1.070
Expected Unlimited Loss to Payroll Ratio:	0.597	0.729	1.326
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.644	0.700	1.344
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.515	0.554	1.070
Limit Factor:	1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:	**0.555**	**0.653**	**1.208**
Indicated Relativity Change:			-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:			118.3%

Code: 9060   RHG: 2   NAICS: 71   ILDG: 3   MLDG: 3   CLASS: CLUBS – COUNTRY OR GOLF

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,053,528,212	23	505	990	12,181,904	12,021,178	24,203,082	2.297
2020	1,037,954,541	19	439	798	9,744,781	10,086,969	19,831,750	1.911
2021	1,230,493,456	10	549	993	13,712,815	13,053,138	26,765,953	2.175
	3,321,976,209	52	1,493	2,781	35,639,500	35,161,285	70,800,785	

Adjusted Loss to Payroll Ratio:	1.073	1.058	2.131
Expected Unlimited Loss to Payroll Ratio:	1.092	1.170	2.262
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.050	1.068	2.118
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	1.073	1.058	2.131
Limit Factor:	1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:	**1.156**	**1.246**	**2.402**
Indicated Relativity Change:			6.2%
Relativity to Statewide Average Loss to Payroll Ratio:			235.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9061   RHG: 2   NAICS: 71   ILDG: 2 MLDG: 1   CLASS: CLUBS – N.O.C.

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	210,777,652	8	111	165	2,479,395	3,055,602	5,534,997	2.626
2018	217,045,094	9	127	243	3,043,117	2,910,388	5,953,505	2.743
2019	199,888,409	6	108	152	3,070,990	2,440,960	5,511,950	2.758
2020	134,025,428	2	66	74	1,765,498	1,514,707	3,280,205	2.447
2021	216,083,872	4	95	140	2,495,301	1,941,229	4,436,530	2.053
	977,820,455	29	507	774	12,854,301	11,862,886	24,717,187	

Adjusted Loss to Payroll Ratio:	1.315	1.213	2.528
Expected Unlimited Loss to Payroll Ratio:	1.278	1.273	2.551
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.229	1.162	2.391
Credibility:	1.00	0.91	
Indicated Limited Loss to Payroll Ratio:	1.315	1.209	2.523
Limit Factor:	1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:	**1.416**	**1.423**	**2.839**
Indicated Relativity Change:			11.3%
Relativity to Statewide Average Loss to Payroll Ratio:			278.2%

Code: 9066   RHG: 2   NAICS: 81   ILDG: 2 MLDG: 3   CLASS: HOMEOWNERS ASSOCIATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	259,328,461	13	111	184	2,096,457	1,815,323	3,911,780	1.508
2018	267,670,045	15	118	195	2,818,327	2,978,911	5,797,238	2.166
2019	271,635,537	7	110	183	2,172,635	2,568,169	4,740,804	1.745
2020	267,689,434	4	86	132	2,212,138	2,389,127	4,601,265	1.719
2021	283,324,221	4	112	144	2,966,384	3,313,068	6,279,452	2.216
	1,349,647,698	43	537	838	12,265,941	13,064,598	25,330,538	

Adjusted Loss to Payroll Ratio:	0.909	0.968	1.877
Expected Unlimited Loss to Payroll Ratio:	0.977	1.103	2.079
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.873	0.905	1.778
Credibility:	1.00	0.98	
Indicated Limited Loss to Payroll Ratio:	0.909	0.967	1.876
Limit Factor:	1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:	**0.979**	**1.138**	**2.117**
Indicated Relativity Change:			1.8%
Relativity to Statewide Average Loss to Payroll Ratio:			207.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9067   RHG: 1   NAICS: 71   ILDG: 1   MLDG: 1   CLASS: CLUBS – BOYS AND GIRLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	272,947,597	4	90	268	1,068,749	1,538,917	2,607,666	0.955
2018	281,913,617	5	79	297	1,029,438	1,570,325	2,599,763	0.922
2019	282,257,386	3	66	199	1,425,927	1,717,877	3,143,804	1.114
2020	219,854,522	7	37	106	1,185,982	1,572,084	2,758,066	1.254
2021	269,539,161	0	59	161	673,734	1,186,392	1,860,126	0.690
	1,326,512,284	19	331	1,031	5,383,830	7,585,594	12,969,424	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.406	0.572	0.978	
Expected Unlimited Loss to Payroll Ratio:	0.488	0.621	1.109	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.476	0.588	1.063	
Credibility:	0.79	0.79		
Indicated Limited Loss to Payroll Ratio:	0.421	0.575	0.996	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**0.447**	**0.653**	**1.100**	
Indicated Relativity Change:				-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:				107.7%

Code: 9069   RHG: 1   NAICS: 71   ILDG: 4   MLDG: 4   CLASS: CLUBS – GAMING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	496,467,280	11	325	260	7,577,192	7,533,025	15,110,217	3.044
2020	257,155,967	5	417	105	9,129,752	8,099,854	17,229,606	6.700
2021	505,216,142	2	199	209	5,081,657	4,230,660	9,312,317	1.843
	1,258,839,389	18	941	574	21,788,602	19,863,538	41,652,139	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.731	1.578	3.309	
Expected Unlimited Loss to Payroll Ratio:	1.634	1.641	3.276	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.593	1.554	3.147	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.731	1.578	3.309	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**1.840**	**1.790**	**3.630**	
Indicated Relativity Change:				10.8%
Relativity to Statewide Average Loss to Payroll Ratio:				355.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9070   RHG: 1   NAICS: 62   ILDG: 3   MLDG: 3   CLASS: RESIDENTIAL CARE FACILITIES – ELDERLY/ADULTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,971,479,695	58	1,370	3,531	27,815,133	29,035,133	56,850,266	2.884
2020	2,076,537,980	32	1,299	3,191	27,992,385	30,600,014	58,592,399	2.822
2021	2,104,328,497	15	1,242	3,092	27,118,851	32,425,544	59,544,395	2.830
	6,152,346,172	105	3,911	9,814	82,926,368	92,060,691	174,987,059	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.348	1.496	2.844	
Expected Unlimited Loss to Payroll Ratio:	1.448	1.765	3.212	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.582	1.758	3.341	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.348	1.496	2.844	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**1.433**	**1.698**	**3.130**	
Indicated Relativity Change:				-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:				306.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9081   RHG: 1   NAICS: 72   ILDG: 2   MLDG: 3   CLASS: RESTAURANTS - N.O.C.

Code: 9058   RHG: 1   NAICS: 72   ILDG: 2   MLDG: 3   CLASS: HOTELS, MOTELS OR SHORT-TERM RESIDENTIAL HOUSING - FOOD OR BEVERAGE EMPLOYEES

Code: 9080   RHG: 1   NAICS: 72   ILDG: 2   MLDG: 3   CLASS: RESTAURANTS - FULL SERVICE

Code: 9082   RHG: 1   NAICS: 72   ILDG: 2   MLDG: 3   CLASS: CATERERS - NOT RESTAURANTS

Code: 9083   RHG: 1   NAICS: 72   ILDG: 2   MLDG: 3   CLASS: RESTAURANTS - FAST FOOD OR FAST CASUAL

Code: 9084   RHG: 1   NAICS: 72   ILDG: 2   MLDG: 3   CLASS: BARS OR TAVERNS - NOT RESTAURANTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	25,706,314,055	450	13,431	22,747	190,156,635	220,230,904	410,387,539	1.596
2020	21,239,838,139	205	9,995	14,880	159,367,403	185,021,684	344,389,087	1.621
2021	28,849,075,554	88	12,453	20,259	218,905,201	253,265,993	472,171,194	1.637
	75,795,227,748	743	35,879	57,886	568,429,238	658,518,581	1,226,947,820	

Adjusted Loss to Payroll Ratio:		0.750	0.869	1.619
Expected Unlimited Loss to Payroll Ratio:		0.827	1.044	1.871
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.772	0.952	1.724
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.750	0.869	1.619
Limit Factor:		1.063	1.135	
Selected (Unlimited) Loss to Payroll Ratio:		**0.797**	**0.986**	**1.783**
Indicated Relativity Change:					-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:					174.7%

E9-1-24 INCLUDES EXPERIENCE OF 9079 D9-1-24

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9085   RHG: 2   NAICS: 62   ILDG: 2   MLDG: 2   CLASS: RESIDENT CARE – DEVELOPMENTALLY DISABLED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	827,189,766	14	357	600	5,767,732	6,374,787	12,142,519	1.468
2020	993,345,778	19	385	484	8,184,266	7,462,171	15,646,437	1.575
2021	1,035,821,700	12	387	554	8,425,492	8,354,254	16,779,746	1.620
	2,856,357,244	45	1,129	1,638	22,377,490	22,191,213	44,568,703	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.783	0.777	1.560	
Expected Unlimited Loss to Payroll Ratio:	0.879	0.921	1.800	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.948	0.885	1.832	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.783	0.777	1.560	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.844**	**0.914**	**1.759**	
Indicated Relativity Change:				-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:				172.3%

Code: 9092   RHG: 2   NAICS: 71   ILDG: 3   MLDG: 1   CLASS: BOWLING CENTERS; BILLIARD HALLS; SKATING CENTERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	164,413,548	4	57	137	661,100	1,058,495	1,719,595	1.046
2018	185,869,712	5	57	157	1,893,395	1,333,942	3,227,337	1.736
2019	157,378,268	1	42	117	495,597	580,467	1,076,064	0.684
2020	70,209,585	0	19	41	212,243	410,701	622,944	0.887
2021	159,120,862	1	52	96	1,034,724	964,651	1,999,375	1.257
	736,991,975	11	227	548	4,297,058	4,348,256	8,645,315	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.583	0.590	1.173	
Expected Unlimited Loss to Payroll Ratio:	0.544	0.658	1.202	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.523	0.601	1.124	
Credibility:	0.65	0.63		
Indicated Limited Loss to Payroll Ratio:	0.562	0.594	1.156	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.605**	**0.699**	**1.305**	
Indicated Relativity Change:				8.5%
Relativity to Statewide Average Loss to Payroll Ratio:				127.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9095   RHG: 4   NAICS: 71   ILDG: 1   MLDG: 1   CLASS: EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	64,573,270	1	28	63	397,424	366,589	764,013	1.183
2018	61,614,522	3	28	71	465,733	812,326	1,278,059	2.074
2019	61,704,857	3	12	42	654,564	498,240	1,152,804	1.868
2020	48,837,668	0	12	24	269,521	265,824	535,345	1.096
2021	69,253,463	2	22	31	1,041,567	1,130,463	2,172,030	3.136
	305,983,779	9	102	231	2,828,808	3,073,442	5,902,251	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.924	1.004	1.929	
Expected Unlimited Loss to Payroll Ratio:	0.852	1.121	1.973	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.781	0.905	1.686	
Credibility:	0.54	0.52		
Indicated Limited Loss to Payroll Ratio:	0.858	0.957	1.815	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**0.970**	**1.274**	**2.244**	
Indicated Relativity Change:				13.7%
Relativity to Statewide Average Loss to Payroll Ratio:				219.8%

Code: 9096   RHG: 1   NAICS: 56   ILDG: 2   MLDG: 2   CLASS: RESIDENTIAL CLEANING SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	80,983,113	6	119	135	1,892,733	2,410,277	4,303,010	5.313
2018	91,391,809	9	108	124	2,190,493	2,300,885	4,491,378	4.914
2019	88,278,112	2	113	109	2,045,731	2,507,058	4,552,789	5.157
2020	92,994,867	1	94	94	1,584,038	1,967,485	3,551,523	3.819
2021	110,221,504	4	137	106	3,397,988	3,503,967	6,901,955	6.262
	463,869,405	22	571	568	11,110,983	12,689,672	23,800,655	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.395	2.736	5.131	
Expected Unlimited Loss to Payroll Ratio:	2.630	3.197	5.827	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.456	2.804	5.260	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.395	2.736	5.131	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**2.546**	**3.104**	**5.650**	
Indicated Relativity Change:				-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:				553.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9097   RHG: 3   NAICS: 56   ILDG: 1   MLDG: 1   CLASS: SWIMMING POOL CLEANING AND SERVICING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	141,793,382	3	72	101	1,644,193	970,191	2,614,384	1.844
2018	152,061,332	6	68	114	1,272,214	1,540,400	2,812,614	1.850
2019	165,774,494	7	83	98	1,896,330	1,351,614	3,247,944	1.959
2020	182,636,061	2	80	82	1,852,957	1,624,917	3,477,874	1.904
2021	207,776,222	1	89	123	1,910,315	1,964,717	3,875,032	1.865
	850,041,491	19	392	518	8,576,009	7,451,840	16,027,850	

Adjusted Loss to Payroll Ratio:	1.009	0.877	1.886
Expected Unlimited Loss to Payroll Ratio:	1.106	1.052	2.158
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.001	0.850	1.851
Credibility:	0.91	0.79	
Indicated Limited Loss to Payroll Ratio:	1.008	0.871	1.879
Limit Factor:	1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:	**1.106**	**1.073**	**2.179**
Indicated Relativity Change:			1.0%
Relativity to Statewide Average Loss to Payroll Ratio:			213.5%

Code: 9101   RHG: 4   NAICS: 61   ILDG: 2   MLDG: 2   CLASS: COLLEGES OR SCHOOLS – PRIVATE – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	743,924,827	23	402	730	9,245,994	7,136,154	16,382,148	2.202
2020	663,278,639	8	284	420	9,253,635	7,825,603	17,079,238	2.575
2021	797,297,540	4	336	540	7,585,029	6,309,599	13,894,628	1.743
	2,204,501,006	35	1,022	1,690	26,084,658	21,271,356	47,356,014	

Adjusted Loss to Payroll Ratio:	1.183	0.965	2.148
Expected Unlimited Loss to Payroll Ratio:	1.366	1.387	2.753
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.213	1.046	2.259
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	1.183	0.965	2.148
Limit Factor:	1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:	**1.338**	**1.285**	**2.622**
Indicated Relativity Change:			-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:			256.9%

E1-1-18 EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870; 8870 E1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9151   RHG: 1   NAICS: 71   ILDG: 1   MLDG: 3   CLASS: THEATERS – MUSICAL ENTERTAINMENT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	233,620,827	1	13	35	212,064	226,885	438,949	0.188
2018	268,000,084	0	12	19	433,554	303,506	737,060	0.275
2019	247,720,596	0	3	16	180,804	155,901	336,705	0.136
2020	127,027,784	0	2	4	27,916	39,724	67,640	0.053
2021	220,037,355	0	8	10	224,393	272,435	496,828	0.226
	1,096,406,646	1	38	84	1,078,733	998,451	2,077,184	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.098	0.091	0.189	
Expected Unlimited Loss to Payroll Ratio:	0.158	0.149	0.307	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.154	0.141	0.295	
Credibility:	0.47	0.41		
Indicated Limited Loss to Payroll Ratio:	0.128	0.121	0.249	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**0.136**	**0.137**	**0.273**	
Indicated Relativity Change:				-11.1%
Relativity to Statewide Average Loss to Payroll Ratio:				26.7%

Code: 9154   RHG: 4   NAICS: 71   ILDG: 1   MLDG: 1   CLASS: THEATERS – NOT MOTION PICTURE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,071,955,588	21	273	650	7,162,850	7,789,046	14,951,896	1.395
2019	948,828,598	14	196	444	6,931,277	5,647,375	12,578,652	1.326
2020	409,019,869	2	61	80	1,918,914	1,469,388	3,388,302	0.828
2021	694,809,658	3	132	293	3,774,831	3,127,054	6,901,885	0.993
	3,124,613,713	40	662	1,467	19,787,871	18,032,862	37,820,734	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.633	0.577	1.210	
Expected Unlimited Loss to Payroll Ratio:	0.671	0.684	1.356	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.615	0.553	1.168	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.633	0.577	1.210	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**0.716**	**0.768**	**1.484**	
Indicated Relativity Change:				9.5%
Relativity to Statewide Average Loss to Payroll Ratio:				145.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9155   RHG: 2   NAICS: 51   ILDG: 1   MLDG: 1   CLASS: THEATERS – MOTION PICTURE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	315,398,160	3	82	303	1,192,102	1,622,404	2,814,506	0.892
2018	366,593,423	2	80	323	879,798	888,924	1,768,722	0.482
2019	315,731,436	0	72	251	648,185	687,256	1,335,441	0.423
2020	85,615,895	0	10	43	127,375	195,704	323,079	0.377
2021	257,169,097	0	56	158	397,252	849,637	1,246,889	0.485
	1,340,508,010	5	300	1,078	3,244,712	4,243,925	7,488,636	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.242	0.317	0.559	
Expected Unlimited Loss to Payroll Ratio:	0.285	0.392	0.677	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.262	0.339	0.601	
Credibility:	0.64	0.65		
Indicated Limited Loss to Payroll Ratio:	0.249	0.325	0.574	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.269**	**0.382**	**0.651**	
Indicated Relativity Change:				-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:				63.8%

Code: 9156   RHG: 1   NAICS: 71   ILDG: 1   MLDG: 1   CLASS: THEATERS – DANCE/OPERA/THEATER COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	109,358,084	3	70	157	1,479,519	1,097,401	2,576,920	2.356
2018	116,054,161	3	59	159	1,321,597	968,392	2,289,989	1.973
2019	104,356,097	1	59	109	1,113,847	1,088,421	2,202,268	2.110
2020	45,156,627	0	19	36	306,539	392,429	698,968	1.548
2021	117,148,819	0	70	101	2,190,936	1,356,311	3,547,247	3.028
	492,073,788	7	277	562	6,412,437	4,902,953	11,315,391	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.303	0.996	2.300	
Expected Unlimited Loss to Payroll Ratio:	1.253	1.119	2.372	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.221	1.060	2.281	
Credibility:	0.77	0.67		
Indicated Limited Loss to Payroll Ratio:	1.285	1.017	2.302	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**1.365**	**1.154**	**2.520**	
Indicated Relativity Change:				6.2%
Relativity to Statewide Average Loss to Payroll Ratio:				246.9%

INCLUDES EXPERIENCE OF CIRCUS EMPLOYERS FROM 9185 9-1-22

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9180   RHG: 5   NAICS: 71   ILDG: 3   MLDG: 1   CLASS: AMUSEMENT/REC FACILITIES – DEVICE OPERATIONS;
SHOOTING CLUBS/RANGES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	177,720,687	9	63	231	1,333,711	1,663,414	2,997,125	1.686
2018	199,127,686	6	88	283	1,742,702	2,261,011	4,003,713	2.011
2019	185,740,326	4	55	221	1,504,261	1,828,436	3,332,697	1.794
2020	140,921,497	0	60	108	969,501	1,621,410	2,590,911	1.839
2021	204,413,010	2	83	211	1,901,968	2,038,869	3,940,837	1.928
	907,923,206	21	349	1,054	7,452,143	9,413,140	16,865,283	

Adjusted Loss to Payroll Ratio:	0.821	1.037	1.858
Expected Unlimited Loss to Payroll Ratio:	0.860	1.245	2.105
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.772	0.960	1.732
Credibility:	0.82	0.82	
Indicated Limited Loss to Payroll Ratio:	0.812	1.023	1.835
Limit Factor:	1.154	1.395	
Selected (Unlimited) Loss to Payroll Ratio:	**0.937**	**1.427**	**2.364**
Indicated Relativity Change:			12.3%
Relativity to Statewide Average Loss to Payroll Ratio:			231.6%

EXPERIENCE OF EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION TRANSFERRED TO CODE 9095 1-1-14

Code: 9181   RHG: 3   NAICS: 71   ILDG: 4   MLDG: 4   CLASS: ATHLETIC TEAM/FACILITY – PLAYERS AND OFFICIALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	136,249,622	22	145	731	5,421,767	4,870,519	10,292,286	7.554
2019	153,437,706	16	139	832	5,321,098	5,952,077	11,273,175	7.347
2020	136,797,450	6	82	483	3,143,423	3,740,724	6,884,147	5.032
2021	166,673,850	3	67	753	3,346,363	6,831,977	10,178,340	6.107
	593,158,628	47	433	2,799	17,232,651	21,395,296	38,627,947	

Adjusted Loss to Payroll Ratio:	2.905	3.607	6.512
Expected Unlimited Loss to Payroll Ratio:	3.338	4.178	7.516
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	3.151	3.644	6.796
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	2.905	3.607	6.512
Limit Factor:	1.097	1.232	
Selected (Unlimited) Loss to Payroll Ratio:	**3.188**	**4.443**	**7.631**
Indicated Relativity Change:			1.5%
Relativity to Statewide Average Loss to Payroll Ratio:			747.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9182   RHG: 4   NAICS: 71   ILDG: 2   MLDG: 3   CLASS: ATHLETIC TEAM / FACILITY – MAINTENANCE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	455,349,867	3	50	166	800,155	1,340,518	2,140,673	0.470
2018	482,970,607	5	87	186	2,276,041	2,275,993	4,552,034	0.943
2019	544,023,252	8	67	175	1,986,017	2,604,490	4,590,507	0.844
2020	453,837,879	1	32	55	515,643	603,729	1,119,372	0.247
2021	541,870,659	0	87	162	1,908,776	3,078,259	4,987,035	0.920
	2,478,052,264	17	323	744	7,486,632	9,902,989	17,389,621	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.302	0.400	0.702	
Expected Unlimited Loss to Payroll Ratio:	0.339	0.457	0.797	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.311	0.369	0.680	
Credibility:	0.86	0.84		
Indicated Limited Loss to Payroll Ratio:	0.303	0.395	0.698	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**0.343**	**0.526**	**0.869**	
Indicated Relativity Change:				9.0%
Relativity to Statewide Average Loss to Payroll Ratio:				85.1%

Code: 9184   RHG: 2   NAICS: 71   ILDG: 2   MLDG: 1   CLASS: SKI RESORTS – ALPINE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	90,615,563	6	80	227	1,517,299	3,190,786	4,708,085	5.196
2018	87,985,214	0	79	271	1,033,900	2,038,978	3,072,878	3.492
2019	75,481,994	0	81	170	686,496	2,383,641	3,070,137	4.067
2020	87,713,825	0	99	247	550,989	2,491,253	3,042,242	3.468
2021	91,761,435	0	61	350	559,718	2,137,674	2,697,392	2.940
	433,558,031	6	400	1,265	4,348,402	12,242,331	16,590,733	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.003	2.824	3.827	
Expected Unlimited Loss to Payroll Ratio:	1.843	3.829	5.672	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.772	3.495	5.266	
Credibility:	0.85	1.00		
Indicated Limited Loss to Payroll Ratio:	1.115	2.824	3.938	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**1.201**	**3.324**	**4.524**	
Indicated Relativity Change:				-20.2%
Relativity to Statewide Average Loss to Payroll Ratio:				443.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9185   RHG: 5   NAICS: 71   ILDG: 1   MLDG: 1   CLASS: CARNIVALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	5,602,459	1	3	9	336,151	192,660	528,811	9.439
2018	6,136,695	0	2	2	261	7,029	7,290	0.119
2019	5,546,516	0	1	8	16,681	67,101	83,782	1.511
2020	939,240	0	0	1	0	291	291	0.031
2021	5,344,515	0	2	3	12,211	215,271	227,482	4.256
	23,569,425	1	8	23	365,304	482,352	847,656	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.550	2.047	3.596	
Expected Unlimited Loss to Payroll Ratio:	2.481	3.808	6.289	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.228	2.936	5.164	
Credibility:	0.29	0.30		
Indicated Limited Loss to Payroll Ratio:	2.030	2.670	4.700	
Limit Factor:	1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:	**2.342**	**3.724**	**6.066**	
Indicated Relativity Change:				-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:				594.3%

EXPERIENCE OF CIRCUS EMPLOYERS TRANSFERRED TO 9156 9-1-22

Code: 9220   RHG: 4   NAICS: 81   ILDG: 4   MLDG: 3   CLASS: CEMETERY OPERATION; CREMATORY OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	84,338,550	10	76	138	1,992,827	1,454,473	3,447,300	4.087
2018	89,637,100	6	52	123	1,545,112	1,219,877	2,764,989	3.085
2019	98,134,442	5	96	137	2,189,919	2,010,259	4,200,178	4.280
2020	97,579,938	5	85	91	2,504,556	1,854,813	4,359,369	4.467
2021	243,052,470	3	83	106	3,760,485	3,526,322	7,286,807	2.998
	612,742,500	29	392	595	11,992,899	10,065,745	22,058,644	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.957	1.643	3.600	
Expected Unlimited Loss to Payroll Ratio:	2.369	2.284	4.653	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.018	1.658	3.676	
Credibility:	1.00	0.91		
Indicated Limited Loss to Payroll Ratio:	1.957	1.644	3.601	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**2.213**	**2.189**	**4.402**	
Indicated Relativity Change:				-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:				431.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9402   RHG: 5   NAICS: 56   ILDG: 4   MLDG: 3   CLASS: SEWER, TANK OR HAZARDOUS SPILL CLEANING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	203,357,780	5	48	85	2,010,344	1,527,493	3,537,837	1.740
2018	215,414,649	8	62	96	3,133,186	1,899,082	5,032,268	2.336
2019	223,879,686	6	41	105	2,294,699	1,946,882	4,241,581	1.895
2020	211,328,204	2	48	78	2,435,030	1,786,826	4,221,856	1.998
2021	206,370,068	1	55	61	2,630,105	1,622,702	4,252,807	2.061
	1,060,350,387	22	254	425	12,503,364	8,782,986	21,286,350	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.179	0.828	2.007	
Expected Unlimited Loss to Payroll Ratio:	1.384	1.137	2.521	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.191	0.812	2.003	
Credibility:	1.00	0.84		
Indicated Limited Loss to Payroll Ratio:	1.179	0.826	2.005	
Limit Factor:	1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:	**1.361**	**1.152**	**2.512**	
Indicated Relativity Change:				-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:				246.1%

Code: 9403   RHG: 4   NAICS: 56   ILDG: 2   MLDG: 1   CLASS: GARBAGE OR REFUSE COLLECTING; STREET SWEEPING
                                                         SERVICE COMPANIES; DOCUMENT DESTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	1,184,849,570	46	642	1,214	24,835,286	15,827,695	40,662,981	3.432
2020	1,240,862,917	23	843	1,136	31,526,855	18,078,428	49,605,283	3.998
2021	1,398,877,742	18	844	1,276	33,642,779	21,518,289	55,161,068	3.943
	3,824,590,229	87	2,329	3,626	90,004,920	55,424,411	145,429,331	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.353	1.449	3.802	
Expected Unlimited Loss to Payroll Ratio:	2.651	1.838	4.489	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.328	1.374	3.702	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.353	1.449	3.802	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**2.661**	**1.929**	**4.590**	
Indicated Relativity Change:				2.3%
Relativity to Statewide Average Loss to Payroll Ratio:				449.7%

INCLUDES EXPERIENCE OF 8264 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9410   RHG: 1   NAICS: 92   ILDG: 1   MLDG: 1   CLASS: MUNICIPAL/STATE/PUBLIC AGENCY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	122,658,276	1	22	70	207,841	260,627	468,468	0.382
2018	126,965,535	0	23	46	274,758	244,412	519,170	0.409
2019	136,190,366	0	21	33	211,406	399,561	610,967	0.449
2020	155,900,827	1	12	30	267,512	441,009	708,521	0.454
2021	162,142,188	2	11	25	517,879	894,453	1,412,332	0.871
	703,857,192	4	89	204	1,479,395	2,240,061	3,719,456	

Adjusted Loss to Payroll Ratio:	0.210	0.318	0.528
Expected Unlimited Loss to Payroll Ratio:	0.249	0.345	0.594
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.212	0.290	0.502
Credibility:	0.47	0.48	
Indicated Limited Loss to Payroll Ratio:	0.211	0.303	0.515
Limit Factor:	1.063	1.135	
Selected (Unlimited) Loss to Payroll Ratio:	**0.225**	**0.344**	**0.569**
Indicated Relativity Change:			-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:			55.7%

Code: 9420   RHG: 2   NAICS: 92   ILDG: 1   MLDG: 3   CLASS: MUNICIPAL/STATE/PUBLIC AGENCY – OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	31,522,282	3	43	98	654,415	901,938	1,556,353	4.937
2018	31,932,215	4	42	91	719,647	797,455	1,517,102	4.751
2019	23,705,314	1	42	123	541,169	535,290	1,076,459	4.541
2020	28,048,279	3	19	38	827,584	965,834	1,793,418	6.394
2021	25,136,044	0	26	24	403,155	566,350	969,505	3.857
	140,344,133	11	172	374	3,145,970	3,766,868	6,912,838	

Adjusted Loss to Payroll Ratio:	2.242	2.684	4.926
Expected Unlimited Loss to Payroll Ratio:	2.701	3.784	6.485
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.274	3.061	5.334
Credibility:	0.63	0.65	
Indicated Limited Loss to Payroll Ratio:	2.253	2.816	5.069
Limit Factor:	1.077	1.177	
Selected (Unlimited) Loss to Payroll Ratio:	**2.428**	**3.314**	**5.742**
Indicated Relativity Change:			-11.5%
Relativity to Statewide Average Loss to Payroll Ratio:			562.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9422   RHG: 2   NAICS: 92   ILDG: 1   MLDG: 1   CLASS: ROAD DISTRICTS OR DEPARTMENTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,150,987	0	2	15	17,367	9,162	26,529	2.305
2018	745,331	0	0	5	0	1,547	1,547	0.208
2019	77,766	0	0	0	0	0	0	0.000
2020	50,024	0	0	0	0	0	0	0.000
2021	190,991	0	0	0	0	0	0	0.000
	2,215,099	0	2	20	17,367	10,709	28,076	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.784	0.483	1.267	
Expected Unlimited Loss to Payroll Ratio:	0.592	0.666	1.258	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.498	0.539	1.037	
Credibility:	0.07	0.06		
Indicated Limited Loss to Payroll Ratio:	0.517	0.535	1.052	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**0.557**	**0.630**	**1.187**	
Indicated Relativity Change:				-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:				116.3%

Code: 9424   RHG: 3   NAICS: 56   ILDG: 2   MLDG: 2   CLASS: GARBAGE/TRANSFER STATION/MATERIAL RECOVERY; RECYCLED MATERIAL DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	548,943,764	24	328	732	11,242,742	9,218,334	20,461,076	3.727
2020	555,827,642	14	281	621	8,991,993	6,765,076	15,757,069	2.835
2021	595,096,033	7	287	585	8,438,451	7,319,244	15,757,695	2.648
	1,699,867,439	45	896	1,938	28,673,187	23,302,654	51,975,841	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.687	1.371	3.058	
Expected Unlimited Loss to Payroll Ratio:	1.993	1.869	3.862	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.803	1.510	3.313	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.687	1.371	3.058	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.851**	**1.689**	**3.539**	
Indicated Relativity Change:				-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:				346.8%

INCLUDES EXPERIENCE OF 8264 AND 8265 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9426　RHG: 3　NAICS: 56　　ILDG: 1　MLDG: 2　CLASS: SEPTIC/PORTABLE TOILET SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	117,572,903	11	71	86	2,082,886	1,787,429	3,870,315	3.292
2018	130,377,401	7	74	134	1,985,383	1,878,081	3,863,464	2.963
2019	139,795,047	6	50	130	2,146,605	2,268,682	4,415,287	3.158
2020	152,573,517	11	93	129	4,845,067	3,436,729	8,281,796	5.428
2021	136,420,862	2	79	123	1,681,842	1,745,543	3,427,385	2.512
	676,739,729	37	367	602	12,741,783	11,116,463	23,858,246	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.883	1.643	3.525	
Expected Unlimited Loss to Payroll Ratio:	1.618	1.721	3.339	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.464	1.390	2.854	
Credibility:	0.96	0.87		
Indicated Limited Loss to Payroll Ratio:	1.867	1.611	3.478	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**2.049**	**1.984**	**4.033**	
Indicated Relativity Change:				20.8%
Relativity to Statewide Average Loss to Payroll Ratio:				395.2%

Code: 9501　RHG: 1　NAICS: 81　　ILDG: 1　MLDG: 3　CLASS: PAINTING – SHOP ONLY; PAINTING – AUTO/TRUCK BODIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	185,806,716	12	107	223	2,800,243	2,770,254	5,570,497	2.998
2018	193,519,079	12	111	166	2,844,621	2,709,117	5,553,738	2.870
2019	217,360,124	7	110	151	2,530,712	2,660,178	5,190,890	2.388
2020	187,952,013	4	99	127	2,306,178	2,086,669	4,392,847	2.337
2021	197,812,050	0	89	124	1,794,322	2,194,238	3,988,560	2.016
	982,449,982	35	516	791	12,276,077	12,420,456	24,696,533	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.250	1.264	2.514	
Expected Unlimited Loss to Payroll Ratio:	1.401	1.518	2.919	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.269	1.293	2.562	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.250	1.264	2.514	
Limit Factor:	1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:	**1.328**	**1.434**	**2.762**	
Indicated Relativity Change:				-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:				270.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9507   RHG: 3   NAICS: 54   ILDG: 3   MLDG: 1   CLASS: SIGN PAINTING OR LETTERING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	139,037,027	4	51	113	911,426	921,176	1,832,602	1.318
2018	148,063,687	3	62	87	1,312,032	1,097,950	2,409,982	1.628
2019	140,676,473	5	60	59	2,524,217	1,532,246	4,056,463	2.884
2020	125,021,559	5	34	52	1,730,729	1,287,784	3,018,513	2.414
2021	142,381,848	0	36	61	840,582	708,904	1,549,486	1.088
	695,180,594	17	243	372	7,318,986	5,548,061	12,867,046	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.053	0.798	1.851	
Expected Unlimited Loss to Payroll Ratio:	1.216	0.974	2.189	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.916	0.649	1.564	
Credibility:	0.87	0.70		
Indicated Limited Loss to Payroll Ratio:	1.035	0.754	1.789	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.135**	**0.929**	**2.064**	
Indicated Relativity Change:				-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:				202.2%

Code: 9516   RHG: 4   NAICS: 23   ILDG: 2   MLDG: 2   CLASS: TELEVISION/VIDEO/AUDIO/RADIO EQUIPMENT – INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	504,815,549	14	120	211	3,700,109	2,660,210	6,360,319	1.260
2018	506,754,617	6	130	231	4,029,022	3,183,356	7,212,378	1.423
2019	497,095,549	13	101	191	4,438,864	4,391,709	8,830,573	1.776
2020	444,103,488	1	79	119	2,504,770	1,940,849	4,445,619	1.001
2021	602,188,499	1	121	201	4,217,562	3,706,415	7,923,977	1.316
	2,554,957,702	35	551	953	18,890,327	15,882,540	34,772,868	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.739	0.622	1.361	
Expected Unlimited Loss to Payroll Ratio:	0.822	0.814	1.636	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.703	0.555	1.258	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.739	0.622	1.361	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**0.836**	**0.828**	**1.664**	
Indicated Relativity Change:				1.7%
Relativity to Statewide Average Loss to Payroll Ratio:				163.0%

EXPERIENCE OF AUTOMOBILE OR TRUCK RADIO OR ALARM INSTALLATION OR REPAIR TRANSFERRED TO CODE 8370; 8730 E1-1-18.   EXPERIENCE OF TELECOMMUNICATION ANTENNA EQUIPMENT INSTALLATION OR REPAIR TRANSFERRED TO CODE 9531; 9531 E1-1-18.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9519   RHG: 2   NAICS: 81   ILDG: 1   MLDG: 2   CLASS: HOUSEHOLD APPLIANCES; WATER
SOFTEN/CONDITION/FILTRATION SYSTEM

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	405,501,174	18	305	374	7,587,003	5,700,114	13,287,117	3.277
2020	436,454,437	15	398	388	10,485,982	7,941,054	18,427,036	4.222
2021	475,967,842	0	407	396	9,469,775	7,014,812	16,484,587	3.463
	1,317,923,453	33	1,110	1,158	27,542,760	20,655,980	48,198,740	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.090	1.567	3.657	
Expected Unlimited Loss to Payroll Ratio:	2.358	2.081	4.439	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.107	1.708	3.815	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.090	1.567	3.657	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**2.252**	**1.845**	**4.096**	
Indicated Relativity Change:				-7.7%
Relativity to Statewide Average Loss to Payroll Ratio:				401.3%

Code: 9521   RHG: 3   NAICS: 23   ILDG: 2   MLDG: 3   CLASS: HOUSE FURNISHINGS; FLOOR COVERING; WINDOW COVERING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	497,103,197	11	200	232	6,282,236	5,068,318	11,350,554	2.283
2020	519,877,168	10	214	191	6,630,289	5,285,347	11,915,636	2.292
2021	590,686,181	5	230	219	9,067,031	6,737,318	15,804,349	2.676
	1,607,666,546	26	644	642	21,979,557	17,090,983	39,070,540	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.367	1.063	2.430	
Expected Unlimited Loss to Payroll Ratio:	1.390	1.192	2.582	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.226	0.877	2.103	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.367	1.063	2.430	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.500**	**1.309**	**2.810**	
Indicated Relativity Change:				8.8%
Relativity to Statewide Average Loss to Payroll Ratio:				275.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9522   RHG: 2   NAICS: 81   ILDG: 2   MLDG: 2   CLASS: UPHOLSTERING – FURNITURE; AUTO UPHOLSTERING; UPHOLSTERING – COFFIN/CASKET; UPHOLSTERING – WHEELCHAIR; UPHOLSTERING – NOC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	205,163,574	19	503	217	6,614,195	4,984,577	11,598,772	5.653
2019	188,295,425	8	135	159	2,631,938	2,696,967	5,328,905	2.830
2020	178,399,826	2	142	182	3,416,488	3,139,069	6,555,557	3.675
2021	204,498,423	2	136	246	3,487,850	3,692,457	7,180,307	3.511
	776,357,248	31	916	804	16,150,470	14,513,071	30,663,541	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.080	1.869	3.950	
Expected Unlimited Loss to Payroll Ratio:	2.393	2.277	4.670	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.138	1.869	4.007	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.080	1.869	3.950	
Limit Factor:	1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:	**2.241**	**2.200**	**4.442**	
Indicated Relativity Change:				-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:				435.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9529   RHG: 6   NAICS: 23   ILDG: 2   MLDG: 3   CLASS: SCAFFOLDS/CONSTRUCTION ELEVATORS; DECORATING; TENT ERECTION/REMOVAL/REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	248,700,337	16	80	128	3,616,972	2,528,900	6,145,872	2.471
2018	271,394,961	12	87	149	3,410,801	2,745,436	6,156,237	2.268
2019	271,067,468	9	85	126	3,418,342	3,368,672	6,787,014	2.504
2020	254,273,102	8	71	89	4,064,002	3,288,640	7,352,642	2.892
2021	211,168,662	2	81	94	1,987,146	2,114,484	4,101,630	1.942
	1,256,604,530	47	404	586	16,497,262	14,046,132	30,543,394	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.313	1.118	2.431	
Expected Unlimited Loss to Payroll Ratio:	1.678	1.706	3.384	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.330	0.962	2.292	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.313	1.118	2.431	
Limit Factor:	1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:	**1.602**	**1.798**	**3.400**	
Indicated Relativity Change:				0.5%
Relativity to Statewide Average Loss to Payroll Ratio:				333.1%

Code: 9531   RHG: 4   NAICS: 23   ILDG: 2   MLDG: 2   CLASS: TELECOMM ANTENNA EQUIP INSTALL/SERVICE/REPAIR; SATELLITE TV/INTERNET EQUIP INSTALL/SERVICE/REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	114,046,947	4	42	51	1,270,641	1,207,376	2,478,017	2.173
2018	154,572,024	3	43	77	1,848,734	963,697	2,812,431	1.819
2019	179,123,572	3	48	62	1,567,491	1,144,544	2,712,035	1.514
2020	187,592,148	3	56	76	1,810,810	1,567,133	3,377,943	1.801
2021	240,532,613	0	58	71	2,044,225	1,532,183	3,576,408	1.487
	875,867,304	13	247	337	8,541,901	6,414,932	14,956,834	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.975	0.732	1.708	
Expected Unlimited Loss to Payroll Ratio:	1.226	1.007	2.233	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.050	0.686	1.736	
Credibility:	0.94	0.76		
Indicated Limited Loss to Payroll Ratio:	0.979	0.721	1.701	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**1.107**	**0.960**	**2.068**	
Indicated Relativity Change:				-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:				202.6%

E1-1-18 INCLUDES EXPERIENCE OF 9516

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9549   RHG: 4   NAICS: 54   ILDG: 1   MLDG: 1   CLASS: ADVERTISING COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	23,852,662	2	28	26	778,126	270,030	1,048,156	4.394
2018	21,247,711	0	7	22	163,998	117,590	281,588	1.325
2019	24,677,478	3	27	26	1,296,429	484,698	1,781,127	7.218
2020	20,056,585	2	19	21	1,074,342	694,611	1,768,953	8.820
2021	25,831,367	2	14	26	1,259,384	478,577	1,737,961	6.728
	115,665,804	9	95	121	4,572,280	2,045,505	6,617,785	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	3.953	1.768	5.721	
Expected Unlimited Loss to Payroll Ratio:	4.009	2.033	6.042	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.931	1.254	4.185	
Credibility:	0.67	0.45		
Indicated Limited Loss to Payroll Ratio:	3.620	1.484	5.104	
Limit Factor:	1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:	**4.093**	**1.976**	**6.069**	
Indicated Relativity Change:				0.4%
Relativity to Statewide Average Loss to Payroll Ratio:				594.6%

Code: 9552   RHG: 6   NAICS: 23   ILDG: 1   MLDG: 4   CLASS: SIGN ERECTION OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	15,900,290	3	11	8	695,104	987,871	1,682,975	10.585
2018	16,985,159	3	16	22	1,914,151	594,789	2,508,940	14.771
2019	17,347,330	1	7	12	371,604	206,436	578,040	3.332
2020	18,626,122	1	10	14	324,022	499,458	823,480	4.421
2021	17,589,742	0	13	17	850,367	693,773	1,544,140	8.779
	86,448,643	8	57	73	4,155,247	2,982,327	7,137,574	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	4.807	3.450	8.256	
Expected Unlimited Loss to Payroll Ratio:	3.637	2.415	6.052	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.884	1.361	4.245	
Credibility:	0.56	0.40		
Indicated Limited Loss to Payroll Ratio:	3.961	2.187	6.148	
Limit Factor:	1.220	1.608		
Indicated (Unlimited) Loss to Payroll Ratio:	4.834	3.517	8.352	
Indicated Relativity Change:				38.0%
Selected Loss to Payroll Ratio (Restricted to 25% Change):	**4.379**	**3.186**	**7.565**	
Relativity to Statewide Average Loss to Payroll Ratio:				741.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9586   RHG: 1   NAICS: 81   ILDG: 2 MLDG: 3 CLASS: BARBER SHOPS, HAIR STYLING SALONS AND PERSONAL
APPEARANCE SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,351,740,588	22	340	330	5,265,439	5,209,036	10,474,475	0.775
2019	1,254,777,244	7	294	252	5,157,708	4,846,404	10,004,112	0.797
2020	851,597,911	2	132	122	2,446,076	2,420,842	4,866,918	0.572
2021	1,328,949,714	2	234	155	5,355,407	5,226,541	10,581,948	0.796
	4,787,065,457	33	1,000	859	18,224,629	17,702,824	35,927,453	

Adjusted Loss to Payroll Ratio:	0.381	0.370	0.751
Expected Unlimited Loss to Payroll Ratio:	0.444	0.459	0.903
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.402	0.391	0.793
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.381	0.370	0.751
Limit Factor:	1.063	1.135	
Selected (Unlimited) Loss to Payroll Ratio:	**0.405**	**0.420**	**0.824**
Indicated Relativity Change:			-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:			80.7%

Code: 9610   RHG: 4   NAICS: 51   ILDG: 3 MLDG: 4 CLASS: MOTION PICTURES – PRODUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	5,332,216,119	95	627	1,527	29,908,764	21,088,943	50,997,707	0.956
2020	4,529,750,002	38	366	792	21,704,410	14,884,721	36,589,131	0.808
2021	6,282,296,809	60	584	1,317	36,287,151	25,188,095	61,475,246	0.979
	16,144,262,930	193	1,577	3,636	87,900,324	61,161,759	149,062,083	

Adjusted Loss to Payroll Ratio:	0.544	0.379	0.923
Expected Unlimited Loss to Payroll Ratio:	0.578	0.443	1.021
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.507	0.339	0.846
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.544	0.379	0.923
Limit Factor:	1.131	1.331	
Selected (Unlimited) Loss to Payroll Ratio:	**0.616**	**0.504**	**1.120**
Indicated Relativity Change:			9.7%
Relativity to Statewide Average Loss to Payroll Ratio:			109.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9620   RHG: 3   NAICS: 81   ILDG: 2 MLDG: 2 CLASS: FUNERAL DIRECTORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	156,290,443	7	56	144	1,181,151	878,832	2,059,983	1.318
2018	146,504,026	8	64	139	1,670,516	1,749,467	3,419,983	2.334
2019	153,762,459	7	51	132	1,279,196	1,027,956	2,307,152	1.500
2020	163,542,139	3	87	132	2,347,003	2,145,540	4,492,543	2.747
2021	200,258,592	2	93	155	2,633,029	2,080,694	4,713,723	2.354
	820,357,659	27	351	702	9,110,896	7,882,489	16,993,385	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.111	0.961	2.071	
Expected Unlimited Loss to Payroll Ratio:	1.009	1.101	2.110	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.885	0.863	1.749	
Credibility:	0.86	0.79		
Indicated Limited Loss to Payroll Ratio:	1.079	0.940	2.020	
Limit Factor:	1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:	**1.184**	**1.158**	**2.343**	
Indicated Relativity Change:				11.0%
Relativity to Statewide Average Loss to Payroll Ratio:				229.5%