

February 26, 2021

By Email Only

The Honorable Ricardo Lara
Insurance Commissioner
California Department of Insurance
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Bill Mudge
President
& Chief Executive Officer

**RE: California Workers' Compensation Insurance Regulatory Filing
Effective September 1, 2021
CDI File No REG-2021-00001**

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).

Part A. Proposed Regulatory Changes Effective September 1, 2021

Amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (USRP) contained in Part A, Section A are proposed to become effective September 1, 2021 and applied to a policy with an effective date on or after September 1, 2021. These proposed amendments include changes to the Standard Classification System, including the Multiple Enterprises rule and the wage and payroll limitations, and changes for clarity and consistency in the administration of the USRP.

Amendments to the *Miscellaneous Regulations for the Recording and Reporting of Data—1995* (Miscellaneous Regulations) contained in Part A, Section B are proposed to become effective September 1, 2021 and applied to a policy with an effective date on or after September 1, 2021. These proposed amendments include changes to include policy requirements and for clarity and consistency in the administration of the Miscellaneous Regulations.

Amendments to the *California Workers' Compensation Experience Rating Plan—1995* (ERP) contained in Part A, Section C are proposed to become effective September 1, 2021 and applied as of the rating effective date of a risk on or after September 1, 2021. These proposed amendments include revisions to

The Honorable Ricardo Lara
California Department of Insurance
February 26, 2021

the Change in Ownership and Combination of Entities rules, an update to the eligibility threshold and updated primary thresholds, Expected Loss Rates and D-Ratios and changes for clarity and consistency in the administration of the ERP.

Part B. Proposed Regulatory Changes Effective September 1, 2022

Amendments to the USRP contained in Part B, Section A are proposed to become effective September 1, 2022 and applied to a policy with an effective date on or after September 1, 2022. These proposed amendments include changes to extend payroll limitations to six additional classifications.

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, 2021 Regulatory Filing
REG-2021-00001**

Submitted: February 26, 2021

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WCIRB September 1, 2021 Regulatory Filing

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Part A**Proposed Regulatory Changes Effective September 1, 2021**

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, 2021 and applied to a policy with an effective date on or after September 1, 2021 (Part A, 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, 2021 and applied to a policy with an effective date on or after September 1, 2021 (Part A, 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, 2021 and applied as of the first rating effective date of a risk on or after September 1, 2021 (Part A, Section C).

Part A**Section A****Recommended Amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995*
Title 10, California Code of Regulations, Section 2318.6
Effective September 1, 2021**

The WCIRB recommends that the following amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (Uniform Statistical Reporting Plan) be approved effective September 1, 2021 and applied to a policy with an effective date on or after September 1, 2021.

Part 1 — General Provisions

Amend Part 1, *General Provisions*, 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, 2021.

PROPOSED**Section I — Introduction**

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3. Effective Date

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

This Plan and all amendments thereto, unless otherwise specifically provided, shall 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 II, *Classification Terminology*, Rule 11, *Interchange of Labor*, for clarity.

PROPOSED

Section II – Classification Terminology

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11. Interchange of Labor

Exists when employees, other than Miscellaneous Employees or employees engaged in operations described by a General Inclusion, either: (a) alternate between or among two or more separately classifiable operations, or (b) engage in a single activity or work in a single department that is integral to two or more separately classifiable activitiesoperations. The payroll for such employees represents a blend of separately classifiable operations. In such cases, the payrolls may be divided between two or more classifications provided (a) such division is not prohibited by the classification(s) or rules contained in this Plan, and (b) the payroll earned in the various activities is segregated in accordance with Section V, Rule 3, *Division of Single Employee's Payroll*. Otherwise, the payrolls for such employees are assigned to the highest-rated classification applicable to any part of the work performed by the employee.

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Amend Section III, *General Classification Procedures*, Rule 3, *Multiple Enterprises*, to clarify the rules and definitions applicable to operations that constitute Multiple Enterprises to facilitate consistent outcomes and better align with the objectives of the Standard Classification System.

PROPOSED

Section III – General Classification Procedures

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3. Multiple Enterprises

If the employer's business, conducted at one or more locations, consists of two or more distinct operations that do not normally prevail in the business described by a single classification, then the distinct operations shall be separately classified in accordance with the following rules:

- a. If the distinct operations are ~~p~~Physically ~~s~~Separated and there is no interchange of labor in accordance with Section II, Rule 21, Physical Separation or Physically Separated, each distinct operation shall be separately classified.
- (1) ~~The payroll for employees (exclusive of Miscellaneous Employees) who perform activities integral to separately classified operations shall be divided between or among the applicable classifications, provided complete and accurate payroll records are maintained pursuant to Section V, Rule 3, Division of Single Employee's Payroll.~~
 - (2) ~~The payroll of Miscellaneous Employees shall be classified pursuant to 3d below.~~
- a.b. If ~~two or more of~~ the distinct operations are not ~~p~~Physically ~~s~~Separated, or if ~~an interchange of labor exists, the such operations shall be assigned to the highest-rated classification applicable to the distinct operations conducted in the common workspace.~~
- (1) ~~If the operation that develops the most payroll (exclusive of Miscellaneous Employees) is described by a classification that has the higher pure premium rate, then all operations shall be assigned to the higher rated classification.~~
 - (2) ~~If the operation that develops the most payroll (exclusive of Miscellaneous Employees) is described by a classification that has the lower pure premium rate, then the higher rated classification shall be assigned to all employees, except as provided below:~~
 - (a) ~~The employees engaged solely in activities described by the lower rated classification and who do not interchange with activities described by the higher rated classification shall be assigned to the classification that carries the lower pure premium rate; or~~
 - (b) ~~The payroll for employees (exclusive of Miscellaneous Employees) whose activities interchange with the higher rated activity shall be divided between the applicable classifications, provided complete and accurate payroll records are maintained pursuant to Section V, Rule 3, Division of Single Employee's Payroll.~~
 - (3) ~~If the distinct operations are described by classifications having the same pure premium rate, then each operation shall be separately classified.~~
- b.c. The above paragraphs notwithstanding, division of payroll is permitted only if:
- (1) The operation is not described by any of the General Inclusions;
 - (2) The division is not contrary to classification phraseology; and
 - (3) The division is not contrary to any other provisions contained ~~herein~~ this Plan.
- c.d. Miscellaneous Employees do not engage in operations that are integral to each classifiable operation; but perform operations in general support of more than one classifiable operation ~~and cannot properly be classified in accordance with a single classification~~. Examples of Miscellaneous Employees include but are not limited to supervisors, maintenance ~~or~~employees, power plant employees, laboratory researchers, security guards, shipping and receiving clerks, and yard employees.
- ~~If, pursuant to this rule, the operations at any location are classified on a divided payroll basis, the payroll of all Unless otherwise directed in this Plan, Miscellaneous Employees who cannot properly be classified in accordance with a specific classification shall be assigned to the ~~g~~Governing ~~e~~Classification of the group of classifications to which their work pertains.~~

Example 1

The employer operates a factory that manufactures uniforms, described by Classification 2501(1), *Clothing Mfg.*, with a hypothetical pure premium rate of \$5.00. The employer adds a distinct operation to manufacture pillows, described by Classification 2571, *Pillow, Quilt, Comforter or Cushion Mfg.*, with a hypothetical pure premium rate of \$7.00. ~~Interchange of labor does not exist since employees~~

~~do not alternate between the two separately classifiable operations. Payroll for the uniform manufacturing department is \$100,000. Payroll for the pillow department is \$25,000. Because the most payroll is developed in the lower pure premium rated classification, the Both operations are conducted on the same floor of a building with no permanent walls separating the workspaces. Because the operations are not physically separated, the operations shall be separately classified whether or not there is physical separation assigned to the highest-rated classification.~~ This example is illustrated in the table below.

Operation	Physical Separation	Potential Classification	Hypothetical Pure Premium Rate	Assigned Classification	USRP Rule
Uniform Manufacturing	Not Applicable	<u>2501(1), Clothing Mfg.</u>	\$5.00	<u>2501(1), Clothing Mfg., 2571, Pillow, Quilt, Comforter or Cushion Mfg.</u>	Section III, Rule 3a or 3b(2)(a)
Pillow Manufacturing	Not Applicable	<u>2571, Pillow, Quilt, Comforter or Cushion Mfg.</u>	\$7.00	<u>2571, Pillow, Quilt, Comforter or Cushion Mfg.</u>	Section III, Rule 3a or 3b(2)(a)

Example 2

The employer from Example 1 reorganizes its staff so that all employees alternate between the two separately classifiable operations. As such, an interchange of labor exists. However, the employer maintains complete and accurate payroll segregations in accordance with Section V, Rule 3, *Division of Single Employee's Payroll*. Because the most payroll is developed in the lower pure premium rated classification, the operations shall be separately classified with no need for physical separation business so that the uniform manufacturing and pillow manufacturing operations are now in different buildings. Because the operations are physically separated, both classifications are assignable. This example is illustrated in the table below.

Operation	Physical Separation	Potential Classification	Hypothetical Pure Premium Rate	Assigned Classification	USRP Rule
Uniform Manufacturing	Not Applicable Yes	<u>2501(1), Clothing Mfg.</u>	\$5.00	<u>2501(1), Clothing Mfg.</u>	Section III, Rule 3b(2)(b)3a
Pillow Manufacturing	Not Applicable Yes	<u>2571, Pillow, Quilt, Comforter or Cushion Mfg.</u>	\$7.00	<u>2571, Pillow, Quilt, Comforter or Cushion Mfg.</u>	Section III, Rule 3b(2)3a

Example 3

The employer from Example 1, which maintains its uniform and pillow manufacturing operations in different buildings, establishes a separate department to cut fabric in support of both the uniform and pillow manufacturing operations. As such, an interchange of labor exists since ~~t~~ The fabric cutting department is physically separated from the uniform and pillow manufacturing operations but is integral to two or more both of these separately classifiable activities operations. Assuming it is not feasible to accurately segregate the fabric cutting payroll between that developed in support of uniform manufacturing and that developed in support of pillow manufacturing, the fabric cutting department is assigned to the highest rated applicable classification. The uniform manufacturing, however, remains assignable to Classification 2501(1). This example is illustrated in the table below:

<u>Operation</u>	<u>Physical Separation</u>	<u>Potential Classification</u>	<u>Hypothetical Pure Premium Rate</u>	<u>Assigned Classification</u>	<u>USR Rule</u>
Uniform Manufacturing	<u>Not Applicable</u> <u>Yes</u>	<u>2501(1), Clothing Mfg.</u>	<u>\$5.00</u>	<u>2501(1), Clothing Mfg.</u>	<u>Section III, Rule 3b(2)(a)3a</u>
Pillow Manufacturing	<u>Not Applicable</u> <u>Yes</u>	<u>2571, Pillow, Quilt, Comforter or Cushion Mfg.</u>	<u>\$7.00</u>	<u>2571, Pillow, Quilt, Comforter or Cushion Mfg.</u>	<u>Section III, Rule 3b(2)3a</u>
Fabric Cutting	<u>Not Applicable</u> <u>Yes</u>	<u>2501(1), Clothing Mfg., or 2571, Pillow, Quilt, Comforter or Cushion Mfg.</u>	<u>\$5.00 or \$7.00</u>	<u>2571, Pillow, Quilt, Comforter or Cushion Mfg.</u>	<u>Section III, Rule 3b(2)3a(1)</u>

Example 3a

Conversely, if the employer is able to accurately segregate the fabric cutting payroll developed in support of each operation, the fabric cutting payroll can be divided between Classifications 2501(1) and 2571. For example, the department may have specific days or shifts devoted to fabric cutting in support of uniform manufacturing which are separate from those in support of fabric cutting for pillow manufacturing. This example is illustrated in the table below:

<u>Operation</u>	<u>Physical Separation</u>	<u>Potential Classification</u>	<u>Hypothetical Pure Premium Rate</u>	<u>Assigned Classification</u>	<u>USR Rule</u>
Uniform Manufacturing	<u>Yes</u>	<u>2501(1), Clothing Mfg.</u>	<u>\$5.00</u>	<u>2501(1), Clothing Mfg.</u>	<u>Section III, Rule 3a</u>
Pillow Manufacturing	<u>Yes</u>	<u>2571, Pillow, Quilt, Comforter or Cushion Mfg.</u>	<u>\$7.00</u>	<u>2571, Pillow, Quilt, Comforter or Cushion Mfg.</u>	<u>Section III, Rule 3a</u>
Fabric Cutting	<u>Yes</u>	<u>2501(1), Clothing Mfg., or 2571, Pillow, Quilt, Comforter or Cushion Mfg.</u>	<u>\$5.00 or \$7.00</u>	<u>2501(1), Clothing Mfg., and 2571, Pillow, Quilt, Comforter or Cushion Mfg.</u>	<u>Section III, Rule 3a(1)</u>

Example 4

The employer from Example 1 moves to a new facility and adds a new operation, sewing canvas boat covers, described by Classification 2576, Awning, Tarp or Canvas Goods Mfg., with a hypothetical pure premium rate of \$4.00. At the new facility, the pillow manufacturing operations will be physically separated from all other operations, and the uniform manufacturing and boat cover manufacturing operations will be performed in the same workspace with no physical separation. In this case, the physically separated pillow manufacturing is separately classified as 2571. Because (1) the boat cover and uniform manufacturing operations are not physically separated from one another and (2) Classification 2501(1) is the higher-rated classification, these operations are both assigned to Classification 2501(1). This example is illustrated in the table below:

<u>Operation</u>	<u>Physical Separation</u>	<u>Potential Classification</u>	<u>Hypothetical Pure Premium Rate</u>	<u>Assigned Classification</u>	<u>USR Rule</u>
<u>Pillow Manufacturing</u>	<u>Yes (separate from all other operations.)</u>	<u>2571, Pillow, Quilt, Comforter or Cushion Mfg.</u>	<u>\$7.00</u>	<u>2571, Pillow, Quilt, Comforter or Cushion Mfg.</u>	<u>Section III, Rule 3a</u>
<u>Uniform Manufacturing</u>	<u>Yes (separate from Pillow Mfg.)</u> <u>No (not separated from Canvas Boat Cover Mfg.)</u>	<u>2501(1), Clothing Mfg.</u>	<u>\$5.00</u>	<u>2501(1), Clothing Mfg.</u>	<u>Section III, Rule 3a</u>
<u>Canvas Boat Cover Mfg.</u>	<u>Yes (separate from Pillow Mfg.)</u> <u>No (not separated from Uniform Mfg.)</u>	<u>2576, Awning, Tarp or Canvas Goods Mfg. or 2501(1), Clothing Mfg.</u>	<u>\$4.00 or \$5.00</u>	<u>2501(1), Clothing Mfg.</u>	<u>Section III, Rule 3b</u>

Example 4

The employer manufactures fiber reinforced plastic products to customers' specifications. These operations are described by Classification 4497, Plastics—fiber reinforced plastic products mfg.—N.O.C., with a hypothetical pure premium rate of \$8.00. The employer also assembles fishing poles. These operations are described by Classification 3574(2), Golf Club or Fishing Rod Mfg., Repair or Assembly, with a hypothetical pure premium rate of \$6.00. Interchange of Labor does not exist since employees do not alternate between the two separately classifiable operations. Payroll developed in the manufacture of fiber reinforced plastic products is \$200,000. Payroll developed in the fishing pole department is \$50,000. Because the most payroll is developed in the higher pure premium rated classification, the lower pure premium rated classification may be used for the fishing pole assembly operation only if it is physically separated from the fiber reinforced plastic products manufacturing and if there is no interchange of labor between the operations. This example is illustrated in the table below.

<u>Operation</u>	<u>Payroll</u>	<u>Interchange of Labor</u>	<u>Physical Separation</u>	<u>Assigned Classification</u>	<u>Hypothetical Pure Premium Rate</u>	<u>USR Rule</u>
<u>Fiber reinforced plastic products manufacturing</u>	<u>\$200,000</u>	<u>No</u>	<u>Yes</u>	<u>4497, Plastics—fiber reinforced plastic products mfg.—N.O.C.</u>	<u>\$8.00</u>	<u>Section III, Rule 3a</u>
<u>Fishing pole assembly</u>	<u>\$50,000</u>	<u>No</u>	<u>Yes</u>	<u>3574(2), Golf Club or Fishing Rod Mfg., Repair or Assembly</u>	<u>\$6.00</u>	<u>Section III, Rule 3a</u>

Example 5

The employer from Example 4 removes the physical separation between the distinct operations. Absent physical separation, the smaller, lower rated operation must be assigned to the larger, higher rated classification. This example is illustrated in the table below.

Operation	Payroll	Interchange of Labor	Physical Separation	Assigned Classification	Hypothetical Pure Premium Rate	USRP Rule
Fiber reinforced plastic products manufacturing	\$200,000	No	No	4497, Plastics—fiber reinforced plastic products mfg. N.O.C.	\$8.00	Section III, Rule 3a
Fishing pole assembly	\$50,000	No	No	4497, Plastics—fiber reinforced plastic products mfg. N.O.C.	\$8.00	Section III, Rule 3a

Example 6

The employer from Example 4 maintains the physical separation between departments, but reorganizes its staff so that all employees alternate between the two separately classifiable operations. As such, an interchange of labor exists. The employer does not maintain complete and accurate records segregating the payroll earned in various activities—thereby making it impossible to determine which operation develops the most payroll. Accordingly, all employees are assigned to the highest rated applicable classification in accordance with Section V, Rule 3, *Division of Single Employee's Payroll*. This example is illustrated in the table below.

Operation	Payroll	Interchange of Labor	Physical Separation	Assigned Classification	Hypothetical Pure Premium Rate	USRP Rule
Fiber reinforced plastic products manufacturing	\$250,000 (Breakdown by operation is not possible because there is no segregation of payrolls.)	Yes	Yes	4497, Plastics—fiber reinforced plastic products mfg. N.O.C.	\$8.00	Section V, Rule 3
Fishing pole assembly		Yes	Yes	4497, Plastics—fiber reinforced plastic products mfg. N.O.C.	\$8.00	Section V, Rule 3

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Amend Section IV, *Special Industry Classification Procedures*, Rule 7, *Wrecking or Demolition and Building Raising or Moving*, for consistency with other proposed changes.

PROPOSED

Section IV – Special Industry Classification Procedures

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7. Wrecking or Demolition and Building Raising or Moving

- a. In classifying wrecking or demolition work where a building or structure is razed or where a floor or exterior wall is removed, all operations at the wrecking or demolition site, including welding or

cutting, breaking up concrete foundations, sidewalks or floor slabs, and removing or loading debris, shall be assigned to one of the classifications listed in (1) through (5), below.

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 - (3) Classification 50575040, *Iron or Steel Erection – N.O.Cstructural*. This classification shall be assigned to wrecking or demolition and raising or moving of steel buildings (not concrete encased steel), structures, tanks, towers or ships (of any size).
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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 2020.

PROPOSED

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 \$54,60055,900 per annum and a maximum remuneration of \$139,100144,300 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 \$54,60055,900 per annum and a maximum remuneration of \$139,100144,300 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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I. 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 \$54,60055,900 per annum and a maximum remuneration of \$139,100144,300 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 \$54,60055,900 per annum and a maximum remuneration of \$139,100144,300 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 ($\$54,60055,900 \div 52 \times 26 = \$27,30027,950$). The reportable payroll for this partner must therefore be increased by \$16,90017,550 to equal the prorated minimum remuneration for this person's 26 weeks as partner ($\$10,400 + \$16,90017,550 = \$27,30027,950$).

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 \$150,000 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 ($\$139,100144,300 \div 52 \times 13 = \$34,77536,075$). The total reportable payroll for this individual is $\$112,500 + \$34,77536,075 = \$147,275148,575$.

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

Amend Classification 9016(1), *Amusement or Recreational Facilities – N.O.C. – all employees other than those engaged in the operation or maintenance of amusement devices, restaurants or retail stores*, for consistency with other proposed changes.

PROPOSED**AMUSEMENT OR RECREATIONAL FACILITIES – N.O.C. – all employees other than those engaged in the operation or maintenance of amusement devices, restaurants or retail stores 9016(1)**

This classification applies to the operation of amusement or recreational facilities, including but not limited to amusement parks, zoos, water parks, miniature golf courses, batting cages, bumper car facilities, archery ranges, water excursions/tours, laser tag, airsoft or paintball facilities, and Nordic (cross-country) ski facilities.

This classification also applies to the operation of golf driving ranges that are not operated by golf courses or country clubs.

This classification also applies to automobile or horse race track operations by employers that are not public agencies. Pari-mutuel employees shall be separately classified as 8810, *Clerical Office Employees*.

This classification also applies to the operation of athletic or sports venues, including ballparks and stadiums, during non-sporting activities, including but not limited to concerts and exhibitions.

Boat marinas or boat rental facilities shall be classified as 9016(4), *Boat Marina and Boat Rental Operation*.

Golf courses or country clubs shall be classified as 9060, *Clubs – country or golf*.

Traveling carnivals or circuses shall be classified as 9185, *Carnivals or Circuses*.

The operation of events, including but not limited to farmers' markets, flea markets, street fairs, swap meets, art or antique festivals, trade shows (public or private), fun runs, foot races, cycling events, marathons, triathlons and athletic charity events shall be classified as 9095, *Event Market, Festival or Trade Show Operation*.

The operation of race tracks by public agencies shall be classified as 9410/9420, *Municipal, State or Other Public Agency Employees*.

Bowling centers shall be classified as 9092(1), *Bowling Centers*.

Billiard halls shall be classified as 9092(2), *Billiard Halls*.

Skating rinks or skate parks shall be classified as 9092(3), *Skating Centers*.

Also refer to companion Classification 9180(1), *Amusement or Recreational Facilities – N.O.C. – operation or maintenance of amusement devices*.

If an employee who performs duties described by Classification 9016(1) also performs duties described by Classification 9180(1), the payroll of that employee may be divided between Classifications 9016(1) and 9180(1), 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*.

Restaurants—or, retail stores or hotels shall be separately classified.

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Amend Classification 9180(1), *Amusement or Recreational Facilities – N.O.C. – operation or maintenance of amusement devices – including ticket collectors connected therewith*, for consistency with other proposed changes.

PROPOSED

AMUSEMENT OR RECREATIONAL FACILITIES – N.O.C. – operation or maintenance of amusement devices – including ticket collectors connected therewith 9180(1)

This classification applies to the operation or maintenance of amusement devices at recreational facilities, including but not limited to amusement parks, zoos, water parks, miniature golf courses, batting cages, bumper car facilities, archery ranges, water excursions/tours and laser tag, airsoft or paintball facilities.

This classification also applies to guided tours for water-based activities or water-based athletic or fitness instructional programs at locations other than swimming pools, including but not limited to surfing, scuba, kayaking, paddle boarding or kite surfing on lakes, bays, rivers or oceans.

This classification also applies to guided wilderness expeditions; motorsports operations; or ski instructors, ski patrol personnel or employees engaged in ski trail grooming at ski resort locations that exclusively provide Nordic (cross-country) skiing activities. This classification also applies to the detonation of fireworks for pyrotechnic displays.

Traveling carnivals or circuses shall be classified as 9185, *Carnivals or Circuses*.

Employers that operate boat marinas and/or boat rental facilities shall be classified as 9016(4), *Boat Marina and Boat Rental Operation*.

Bowling centers shall be classified as 9092(1), *Bowling Centers*.

Billiard halls shall be classified as 9092(2), *Billiard Halls*.

Skating rinks or skate parks shall be classified as 9092(3), *Skating Centers*.

The operation of Alpine (downhill) ski resorts, including the operation of Nordic (cross-country) ski trails at Alpine ski resort locations, shall be classified as 9184, *Ski Resorts – Alpine*.

Also refer to companion Classification 9016(1), *Amusement or Recreational Facilities – N.O.C. – all employees other than those engaged in the operation or maintenance of amusement devices, restaurants or retail stores*.

If an employee who performs duties described by Classification 9180(1) also performs duties described by Classification 9016(1), the payroll of that employee may be divided between Classifications 9016(1) and 9180(1), 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*.

Restaurants—or, retail stores or hotels shall be separately classified.

* * * * *

Amend Classification 9181, *Athletic Teams or Athletic Facilities – players, umpires, referees and game officials*, to increase the payroll limitation for players from \$139,100 to \$144,300 per player per season to reflect wage inflation since the payroll limitation was last amended in 2020.

PROPOSED

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 \$139,100~~144,300~~ per season. When the player works for two or more teams in the same sport during the season, the \$139,100~~144,300~~ 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*.

* * * * *

Amend Classification 7607(2), *Audio Post-Production*, to increase the annual payroll limitation from \$139,100 to \$144,300 per person to reflect wage inflation since the payroll limitation was last amended in 2020.

PROPOSED

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 \$139,100~~144,300~~ 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*.

* * * * *

Amend Classification 8803, *Auditing, Accounting or Management Consulting Services*, to increase the annual payroll limitation from \$139,100 to \$144,300 per person to reflect wage inflation since the payroll limitation was last amended in 2020.

PROPOSED

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 \$139,100~~144,300~~ 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.

* * * * *

Amend Classification 2576, *Awning, Tarp or Canvas Goods Mfg.*, for consistency with other proposed changes.

PROPOSED

AWNING, TARP OR CANVAS GOODS MFG. – N.O.C. – shop only

2576

This classification applies to the manufacture of fabric goods, including but not limited to awnings, tarps, canopies, tents, automobile covers, boat covers, pool covers and sails.

The manufacture of framework for products, including but not limited to tents, canopies or awnings shall be separately classified.

The erection, removal or repair of awnings away from the shop shall be separately classified as 5102(4), *Iron, Steel, Brass, Bronze or Aluminum Erection*.

The erection, removal or repair of tents away from the shop shall be separately classified as 9529(3), *Tent – erection, removal or repair*.

* * * * *

Amend Classification 9586, *Barber Shops, Hair Styling Salons and Personal Appearance Services*, to clarify the application.

PROPOSED

BARBER SHOPS, HAIR STYLING SALONS AND PERSONAL APPEARANCE SERVICES—all employees – including receptionists

9586

This classification applies to employers that provide hair cutting, styling, massage ~~and/or~~ other personal appearance services, including but not limited to manicures, pedicures, facial treatments, tattoos, piercing, tanning and hair removal.

This classification also applies to fee-based salon services provided by barber ~~and/or~~ cosmetology schools.

The operation of spa or bath facilities that include saunas, steam baths, hydrotherapy baths, cryotherapy, natural springs, mud baths or soaking tubs, including massage or personal appearance services provided in connection therewith, shall be classified as 9054, *Spas or Baths*.

The operation of health clubs or gyms, including massage or personal appearance services provided in connection therewith, shall be classified as 9053(2), *Health Clubs or Gyms*.

* * * * *

Amend Classification 6834, *Boat Building or Repairing*, for consistency with other proposed changes.

PROPOSED

BOAT BUILDING OR REPAIRING – including shop and yard work

6834

This classification applies to the manufacture or repair of noncommercial boats of any size and commercial boats not exceeding 150 feet in length, provided such operations are not subject to the United States Longshore and Harbor Workers' Compensation Act (USL&H Act). This classification applies to boats made of materials, including but not limited to wood, metal and fiber reinforced plastic.

The sale of new or used boats, including the service or repair of boats when performed by the boat dealer, shall be classified as 8057, *Boat Dealers*.

Boat marina and boat rental operators shall be classified as 9016(4), *Boat Marina and Boat Rental Operation*.

The demolition of ships shall be classified as 50575040, *Iron or Steel Erection – N.O.Cstructural*. See Part 3, Section IV, Rule 7, *Wrecking or Demolition and Building Raising or Moving*.

For boat building or repair operations subject to the USL&H Act, refer to the Advisory California Rules for the Recording and Reporting of United States Longshore and Harbor Workers' Compensation Act Coverage.

* * * * *

Amend Classification 9016(4), *Boat Marina and Boat Rental Operation*, for consistency with other proposed changes.

PROPOSED

BOAT MARINA AND BOAT RENTAL OPERATION

9016(4)

This classification applies to boat marina ~~and~~or boat rental operators, including but not limited to the maintenance of marina facilities, maintenance ~~and~~or repair of rental boats, fuel sales, and the rental of boat slips ~~and~~or dry storage space.

Fee-based instruction ~~and~~or guided expeditions shall be separately classified as 9180(1), *Amusement or Recreational Facilities – N.O.C. – operation or maintenance of amusement devices*.

~~The operation of restaurants and retail stores shall be separately classified.~~

Boat dealers shall be classified as 8057, *Boat Dealers*.

Boat repair facilities shall be classified as 6834, *Boat Building or Repairing*.

Yacht clubs shall be classified as 9061, *Clubs – N.O.C.*

Restaurants, retail stores or hotels shall be separately classified.

* * * * *

Amend Classification 3726, *Boiler Installation, Service or Repair*, for consistency with other proposed changes.

PROPOSED

BOILER INSTALLATION, SERVICE OR REPAIR – steam or hot water

3726

This classification applies to the installation, service, repair or cleaning of industrial or commercial boilers or heat exchangers at customers' locations. This classification includes the repair or replacement of worn or damaged plate steel components, including but not limited to tanks, casings, chambers, ducting, piping and tubing.

This classification also applies to the erection of metal tanks within buildings.

The repair or replacement of mechanical components, including but not limited to pumps, turbines, generators, oil compressors, gearboxes, motors and blowers shall be separately classified as 3724(1), *Millwright Work*.

The repair or replacement of gas burners, burner dampers, air diffusers or burner rings shall be separately classified as 5183(1)/5187(1), *Plumbing*.

The installation of insulation material onto steam pipes or boilers shall be separately classified as 5184, *Steam Pipe or Boiler Insulation*.

The installation of refractory brick shall be separately classified as 5027/5028, *Masonry*.

The lining of refractory chambers or metal tanks with concrete or the construction of concrete foundations shall be separately classified as 5213, *Concrete Construction – N.O.C.*

Boiler manufacturing or shop repair shall be classified as 3620(1), *Boiler Mfg.*, if more than 50% of the metal used is #9 gauge or heavier. If 50% or more of the metal used is lighter than #9 gauge, boiler manufacturing or shop repair shall be classified as 3169(2), *Water Heater Mfg.*

The erection of exterior metal tanks at ground level or on roof surfaces shall be classified as 5057, *Iron or Steel Erection – N.O.C.* 5102, *Iron, Steel, Brass, Bronze or Aluminum Erection – non-structural*. The erection of exterior elevated metal tanks on support structures shall be classified as 5040(1), *Iron or Steel Erection – structural and exterior installation*.

* * * * *

Eliminate Classification 5040(2), *Bridge Building*, as an alternate phraseology to Classification 5040, *Iron or Steel Erection – structural*, and reassign the operations described by this classification to Classification 5040, *Iron or Steel Erection – structural*.

PROPOSED

BRIDGE BUILDING – metal

5040(2)

~~This classification applies to the construction, erection, repair or retrofitting of metal bridges and the erection of elevated metal roadways or trestles where the clearance is more than 10 feet at any point or the entire distance between terminal abutments exceeds 20 feet. This classification~~

~~also applies to welding or cutting of bridge road gratings, plates or structural members by contractors at construction sites.~~

~~The construction of wood bridges or trestles shall be classified as 6003(3), *Bridge or Trestle Construction – wood*.~~

~~Excavation, concrete work and reinforcing steel installation in connection with concrete work shall be separately classified.~~

* * * * *

Amend Classification 6003(3), *Bridge or Trestle Construction*, for consistency with other proposed changes.

PROPOSED

BRIDGE OR TRESTLE CONSTRUCTION – wood – all operations

6003(3)

This classification applies to the construction of wood bridges or trestles, including incidental pile driving, where the clearance is more than 10 feet at any point or the entire distance between terminal abutments is more than 20 feet.

The construction of wood bridges or trestles where the clearance is 10 feet or less for the entire bridge or trestle at any point or the entire distance between terminal abutments is 20 feet or less shall be classified as 5403/5432, *Carpentry*.

The construction of metal bridges shall be classified as 5040, *Iron or Steel Erection – structural*.

Excavation, concrete work and reinforcing steel installation in connection with concrete work shall be separately classified.

* * * * *

Amend Classification 5222(2), *Chimney Construction*, for consistency with other proposed changes.

PROPOSED

CHIMNEY CONSTRUCTION – industrial – stone, brick or concrete

5222(2)

This classification applies to the construction of stone, brick or concrete industrial chimneys and smokestacks. This classification includes the incidental construction and removal of forms and the installation of reinforcing steel and lining materials.

The erection of brick or stone chimneys in connection with residential buildings shall be classified as 5027/5028, *Masonry*.

The erection of iron or steel smokestacks shall be classified as 5040(1), *Iron or Steel Erection – structural and exterior installation*.

* * * * *

Amend Classification 9060, *Clubs – country or golf*, to clarify the application.

PROPOSED

CLUBS – country or golf—all employees – including front desk employees and restaurant or tavern employees 9060

This classification applies to the operation of private golf or country clubs or public golf courses. This classification includes golf instruction; tournament operations; all course, club facility and/or golf cart maintenance; and the operation of pro shops, driving ranges, and/or restaurant, tavern and/or event facilities at the club location. This classification also includes additional fitness and/or recreational facilities that may be operated in connection with the golf course.

Hotel operations shall be separately classified as 9050, *Hotels, Motels or Short-Term Residential Housing*.

Driving ranges that are not operated by golf courses or country clubs shall be classified as 9016(1), *Amusement or Recreational Facilities – N.O.C. – all employees other than those engaged in the operation or maintenance of amusement devices, restaurants or retail stores.*

Tennis or racquetball clubs shall be classified as 9053(5), *Clubs – racquet sports*.

Public or private swimming pools shall be classified as 9053(3), *Swimming Pools or Swimming Clubs*.

Clubs that are not more specifically described by any other classification shall be classified as 9061, *Clubs – N.O.C.*

* * * *

Amend Classification 9069, *Clubs – gaming*, to clarify the application and provide direction as to how related operations should be classified.

PROPOSED

CLUBS – gaming—all employees – including front desk employees and restaurant or tavern employees 9069

This classification applies to the operation of casinos and/or gaming houses, including but not limited to card rooms, off-track betting facilities and bingo parlors.

This classification also applies to the provision of gaming tables, equipment, dealers and operators for private events.

This classification includes the provision of pari-mutuel wagering operations to horse racing tracks or other horse race betting venues on a contract basis.

Hotel operations shall be separately classified as 9050, Hotels, Motels or Short-Term Residential Housing.

* * * * *

Amend Classification 8859(1), *Computer Programming or Software Development*, to increase the annual payroll limitation from \$139,100 to \$144,300 per person to reflect wage inflation since the payroll limitation was last amended in 2020.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of \$139,100~~144,300~~ 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.

* * * * *

Amend Classification 5222(1), *Concrete Construction – in connection with bridges or culverts where clearance exceeds 10 feet at any point or entire distance between terminal abutments exceeds 20 feet*, for consistency with other proposed changes.

PROPOSED

CONCRETE CONSTRUCTION – in connection with bridges or culverts where clearance exceeds 10 feet at any point or entire distance between terminal abutments exceeds 20 feet 5222(1)

This classification applies to the construction of concrete bridges or culverts. This classification includes the incidental pouring or finishing of concrete decks (roadways), sidewalks, retaining walls and support structures. This classification also includes the incidental construction and removal of forms, falsework or concrete distributing apparatus by the employer engaged in the construction of concrete bridges or culverts.

The construction of concrete bridges that do not have a clearance that exceeds 10 feet at any point or the entire distance between terminal abutments does not exceed 20 feet shall be classified as 5506, *Street or Road Construction – paving or repaving, surfacing or resurfacing or scraping*, or 5507, *Street or Road Construction – grading*.

The construction of metal bridges shall be classified as 5040(2), *Bridge Building – metal~~iron or Steel~~ Erection – structural*.

The construction of wood bridges shall be classified as 6003(3), *Bridge or Trestle Construction – wood*.

Excavation, reinforcing steel installation, pile driving and all work in tunnels, subways, caissons or cofferdams shall be separately classified.

* * * * *

Amend Classification 3060(2), *Door or Window Frame Mfg.*, for consistency with other proposed changes.

PROPOSED

DOOR OR WINDOW FRAME MFG. – metal or plastic

3060(2)

This classification applies to the manufacture of metal or plastic door or window frames. This classification also applies to the manufacture of metal or plastic frames or components for use in the manufacture of mirrors, skylights, screen doors, window screens, patio covers or sunroom enclosures.

The manufacture of metal, plastic or combination metal, plastic or glass doors or windows shall be classified as 3060(1), *Door or Window Mfg. – metal or plastic*.

The manufacture of metal or plastic framed screen doors or window screens shall be classified as 3060(3), *Door or Window Screen Mfg.*

The installation of prefabricated doors, door frames or pre-glazed windows 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 at the same job or location, 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 unglazed metal window frames shall be classified as 5102(4), *Iron, Steel, Brass, Bronze or Aluminum Erection*.

The installation of glass panes or insulated glass units within framework in connection with residential or commercial buildings, including the incidental installation of framework and glass cutting at the job site, shall be classified as 5467/5470, *Glaziers*.

The installation of screen doors or window screens shall be separately classified as 5146(1), *Cabinet, Fixture or Trim Installation*.

The manufacture of wood doors or windows shall be separately classified as 2806(1), *Door, Sash or Window Mfg.*

* * * * *

Amend Classifications 6218(1)/6220(1), *Excavation*, to clarify the intended application and provide direction as to how related operations should be classified.

PROPOSED

EXCAVATION – N.O.C. – including borrowing, filling or backfilling – employees whose regular hourly wage does not equal or exceed \$34.00 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 ~~and~~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 \$34.00 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 \$34.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed \$34.00 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 ~~and~~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.

* * * * *

Amend Classification 0171, *Field Crops*, which is part of the *Farms* Industry Group, for consistency with existing classification phraseology.

PROPOSED

FARMS

FIELD CROPS

0171

This classification applies to all acreage devoted to the cultivation and harvesting of hay; alfalfa; flax; safflower; maize; all sorghums; or all the cereal grains, including but not limited to wheat, barley, rice, ~~feed~~field corn and oats.

The cultivation and harvesting, including field packing, of sweet (edible) corn shall be classified as 0172, *Truck Farms*.

The cultivation and harvesting of grass sod for use in landscaping shall be classified as 0005, *Nurseries*.

Providing machinery and operating crews to conduct mechanized farming or harvesting operations for separate concerns on a fee basis shall be classified as 0050, *Farm Machinery Operation*.

* * * * *

Eliminate Classification 5102(3), *Floor Installation*, as an alternate phraseology to Classification 5102, *Iron, Steel, Brass, Bronze or Aluminum Erection – non-structural*, and reassign the operations described by this classification to Classification 5102, *Iron, Steel, Brass, Bronze or Aluminum Erection – non-structural*.

PROPOSED

FLOOR INSTALLATION – elevated

5102(3)

~~This classification applies to the installation of elevated floors, including but not limited to data center floors, and the installation of access steps, ramps and railings in connection therewith.~~

* * * * *

Amend Classification 6504, *Food Products Mfg. or Processing*, which is part of the *Food Packaging and Processing* Industry Group, to clarify the intended application and provide direction as to how related operations should be classified.

PROPOSED

FOOD PACKAGING AND PROCESSING

FOOD PRODUCTS MFG. OR PROCESSING – N.O.C.

6504

This classification applies to the manufacture of food products that are not described by another *Food Packaging and Processing* Industry Group classification, including but not limited to candy, chocolate, cocoa, condiments, sauces, seasoning, barbecue sauce, breakfast cereals, energy and nutrition bars, food extracts, flavored cooking oil (not oil extraction or refining), food coloring, glucose, ~~milk powder~~, frozen pizza, unbaked dough and pies, salad dressing, potato, fruit and pasta salads, bean cakes, bouillon cubes, burritos and enchiladas, pudding, edible cake decoration, food grade starch, syrup, tofu, yeast, chewing gum and fish food. This classification also includes but is not limited to coconut shredding; coffee bean cleaning, roasting or grinding; bean sorting; tea blending or packaging; flour mixing, sifting or packaging; baking powder mixing; spice milling; cake mix (dry ingredients) blending; flavored cooking oil processing; gelatin mixing, blending or grinding; honey processing; and egg dehydrating or freezing. This classification includes incidental packaging in containers, including but not limited to bottles, boxes, plastic containers and metal or paper cans.

Nut processing, including but not limited to hulling, shelling, cleaning, drying, sorting, roasting, flavoring, grinding and packaging, or the manufacture of peanut butter or other nut butters shall be classified as 0096, *Nut Hulling, Shelling or Processing*.

The production or packaging of vitamins or dietary supplements shall be classified as 4831, *Vitamin or Dietary Supplement Mfg.*

* * * * *

Amend Classification 9050, *Hotels, Motels or Short-Term Residential Housing*, to provide direction as to how related operations should be classified.

PROPOSED

HOTELS, MOTELS OR SHORT-TERM RESIDENTIAL HOUSING—~~all employees other than employees exclusively engaged in restaurant or tavern operations~~ 9050

When lodging is provided by the employer, the total remuneration shall include the market value of such lodging to the employee.

This classification applies to the operation of hotels, motels or short-term residential housing. This classification includes all employees other than employees exclusively engaged in restaurant or tavern operations. Front desk, cashiering, concierge or retail store operations, and facility tours, including but not limited to tours for marketing or inspection purposes, are included in this classification.

Short term residential housing, including but not limited to vacation rentals and timeshare properties, is defined as housing units that are rented for not more than 30 consecutive days. The operation of residential housing where more than 75% of units are rented for longer than 30 consecutive days shall be assigned to the applicable *Property Management/Operation* Industry Group classification.

The payroll of employees engaged exclusively in connection with restaurant or tavern operations shall be separately classified as 9079(1), *Restaurants or Taverns*. This includes employees who work in food or beverage departments, prepare or serve hot food in connection with complimentary breakfasts, or provide room service, including delivering food or restocking in-room refrigerators, provided such employees perform no hotel duties. Employees who perform hotel, motel or short-term residential housing operations and restaurant or tavern operations shall be assigned to Classification 9050.

~~Golf course operations shall be separately classified as 9060, Clubs – country or golf/Recreation, leisure or resort operations, including but not limited to country clubs, golf courses, casinos, gaming clubs, spas, baths, health clubs, gyms, barber shops or hair salons shall be separately classified.~~

The payroll of employees who alternate between two or more separately classifiable operations shall be assigned in accordance with Section V, Rule 3, *Division of Single Employee's Payroll*.

The payroll of employees who do not engage in operations that are integral to each classifiable operation but perform operations in general support of more than one classifiable operation shall be assigned to the Governing Classification of the group of classifications to which their work pertains. Employees who perform general support operations include but are not limited to supervisors, maintenance workers, security guards, shipping and receiving clerks and yard employees.

Nonmedical residential care facilities, including but not limited to psychiatric, pre-parole or probation halfway houses that provide services in a group setting to persons who are capable of meeting their life support needs independently, but who temporarily need assistance, guidance and counseling shall be classified as 8804(2), *Social Rehabilitation Facilities for Adults*.

* * * * *

Amend Classification 8859(2), *Internet or Web-Based Application Development or Operation*, to increase the annual payroll limitation from \$139,100 to \$144,300 per person to reflect wage inflation since the payroll limitation was last amended in 2020.

PROPOSED

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 \$139,100~~144,300~~ 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.

* * * * *

Eliminate Classification 5057, *Iron or Steel Erection – N.O.C.*, to clarify the classifications applicable to non-structural iron or steel erection operations and reassign the operations described by this classification to Classification 5102, *Iron, Steel, Brass, Bronze or Aluminum Erection – non-structural*.

PROPOSED

IRON OR STEEL ERECTION – N.O.C.

5057

~~This classification applies to the erection of staircases, handrails, monorails, metal burners, exterior tanks that are not elevated on steel structures, and other non-structural iron or steel erection operations that are not more specifically described by another classification.~~

~~This classification also applies to specialty contractors performing welding or cutting at construction sites in connection with operations described by Classification 5057.~~

~~The erection of elevated tanks on steel structures shall be classified as 5040(1), *Iron or Steel Erection – structural and exterior installation*.~~

~~Non-structural iron or steel erection operations when performed by the same employer in connection with the structural steel framing of buildings not exceeding two stories in height at the same job or location shall be classified as 5059, *Iron or Steel Erection – structural in the construction of buildings not over two stories in height*.~~

~~Non-structural iron or steel erection operations when performed by the same employer in connection with the structural steel framing of buildings that equal or exceed three stories in height at the same job or location shall be classified as 5040(1), *Iron or Steel Erection – structural and exterior installation*.~~

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

* * * * *

Eliminate Classification 5059, *Iron or Steel Erection – structural*, to clarify the classifications applicable to structural iron or steel erection operations and reassign the operations described by this classification to Classification 5040, *Iron or Steel Erection – structural*.

PROPOSED

IRON OR STEEL ERECTION – structural – in the construction of buildings not over two stories in height 5059

This classification applies to the structural steel framing of buildings that do not exceed two stories in height.

This classification also applies to specialty contractors engaged in welding or cutting structural steel at construction sites in connection with the steel framing of buildings that do not exceed two stories in height.

This classification includes non-structural iron or steel erection operations when performed by the same employer in connection with the structural steel framing of buildings not exceeding two stories in height at the same job or location.

Structural steel framing of buildings that equal or exceed three stories in height shall be classified as 5040(1), *Iron or Steel Erection – structural and exterior installation*.

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

* * * * *

Amend Classification 5040(1), *Iron or Steel Erection – structural and exterior installation*, to apply to all structural iron or steel erection operations and non-structural iron or steel erection operations when performed by the same employer in connection with the structural steel erection at the same job or location and to provide direction as to how related operations should be classified.

PROPOSED

IRON OR STEEL ERECTION – structural and exterior installation 5040(1)

This classification applies to the structural steel framing of buildings that equal or exceed three stories in height. This classification also applies to the erection of steel structures of any height, including but not limited to penstocks, smokestacks, gas holders, elevated tanks, fire escapes, and radio and television towers and structural frame members of bridges. This classification also applies to welding or cutting structural members by specialty contractors at construction sites in connection with iron or steel erection operations.

This classification includes non-structural iron or steel erection operations when performed by the same employer in connection with structural iron or steel erection at the same job or location.

This classification includes specialty contractors performing welding or cutting at construction sites in connection with operations described by Classification 5040.

This classification also applies to the construction, erection, repair or retrofitting of metal bridges, elevated metal roadways or trestles where the clearance is more than 10 feet at any point or the entire distance between terminal abutments exceeds 20 feet.

Structural steel framing of buildings that do not exceed two stories in height shall be classified as 5059, Iron or Steel Erection – structural. This classification also applies to the painting or sandblasting of steel buildings, bridges or structures for other concerns on a fee basis.

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

Pile driving operations shall be classified as 6003(1), Pile Driving.

Painting of water, oil or gasoline storage tanks shall be classified as 5474(3)/5482(3), Painting – water, oil or gasoline storage tanks.

Building foundation preparation work, including but not limited to the drilling of foundation holes and subsequent construction of poured in place foundation piers to completion of the substructure, including incidental pile driving, shall be classified as 6258, Foundation Preparation Work.

Excavation and/or concrete work shall be separately classified.

* * * * *

Amend Classification 5102(1), *Iron, Steel, Brass, Bronze or Aluminum Erection*, to apply to the installation or erection of all non-structural iron, steel, brass, bronze or aluminum metal work, including elevated floor installation, and for clarity.

PROPOSED

IRON, STEEL, BRASS, BRONZE OR ALUMINUM ERECTION – non-structural

5102(1)

This classification applies to the installation of non-structural or decorative architectural or ornamental metal work, including but not limited to hand-rails, balcony rails, grille work, bumper rails, curtain walls and trim work, window guards, staircases, awnings, metal burners, free-standing mezzanines, exterior metal tanks that are not elevated on steel structures and other non-structural iron or steel erection. This classification also applies to the installation of non-structural metal work, including but not limited to awnings, window guards, walkway railings and balcony rails, on to building exteriors curtain wall panels.

This classification includes specialty contractors performing welding or cutting at construction sites in connection with operations described by Classification 5102.

This classification also applies to the erection of commercial or residential greenhouse or solarium metal framing. It also applies to, or the installation of pre-glazed windows or wall panels if installed by the same employer that erects the greenhouse or solarium metal framing at the same job or location.

This classification includes the installation of elevated floors, including but not limited to data center floors, or the installation of access steps, ramps or railings.

This classification also applies to the installation of unglazed metal window frames.

Non-structural iron or steel erection operations when performed by the same employer in connection with structural steel erection at the same job or location shall be classified as 5040, Iron or Steel Erection – structural.

The installation of glass panes or insulated glass units within framework ~~in connection with~~ residential or commercial buildings, including the incidental installation of framework and glass cutting at the job site, shall be classified as 5467/5470, *Glaziers*.

The installation of pre-glazed windows 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.

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

~~The erection of staircases shall be separately classified.~~

* * * * *

Amend Classification 9008, *Janitorial Services*, to clarify the intended application and provide direction as to how related operations should be classified.

PROPOSED

JANITORIAL SERVICES – by contractors

9008

This classification applies to employers that provide contract janitorial services at commercial or industrial buildings or facilities and includes restocking restroom supplies, ~~carpet cleaning carpets~~, changing light bulbs or touch-up painting when performed in connection with the janitorial services.

This classification also applies to specialty cleaning operations performed at commercial or industrial facilities or at residential locations, including but not limited to window cleaning; mold abatement; exterior post-construction clean-up; fire, smoke or water damage clean-up; or metal, glass or stone buffing or polishing. This classification also applies to off-street sweeping or snow removal using hand or portable power tools or equipment in areas that include but are not limited to walkways, parking lots and private driveways.

~~The interior general cleaning of occupied or vacant residential dwellings Off-street snow removal using vehicles or construction equipment, including but not limited to plows, excavators or loaders shall be separately classified as 9096, Residential Cleaning Services 6218(1)/6220(1), Excavation – N.O.C.~~

Sweeping or snow removal operations on public streets or highways shall be classified as 9403(2), Street Sweeping Service Companies.

Carpet cleaning that is performed as a specialty operation and not in connection with general cleaning services shall be classified as 2584, *Carpet, Rug or Upholstery Cleaning*.

This classification does not apply at a location where the employer provides property management services.

The interior general cleaning of occupied or vacant residential dwellings shall be separately classified as 9096, Residential Cleaning Services.

* * * * *

Amend Classification 8820, *Law Firms*, to increase the annual payroll limitation from \$139,100 to \$144,300 per person to reflect wage inflation since the payroll limitation was last amended in 2020.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of \$139,100~~144,300~~ 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 clients on a fee or pro bono basis, including but not limited to supplying legal advice and representation 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 Classification 8743, *Mortgage Brokers*, to increase the annual payroll limitation from \$139,100 to \$144,300 per person to reflect wage inflation since the payroll limitation was last amended in 2020.

PROPOSED

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 \$139,100~~144,300~~ 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 \$139,100 to \$144,300 per person to reflect wage inflation since the payroll limitation was last amended in 2020.

PROPOSED

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 \$139,100~~144,300~~ 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*, 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*, 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 4635, *Oxygen or Hydrogen Mfg.*, for consistency with other proposed changes.

PROPOSED

OXYGEN OR HYDROGEN MFG. – including tank charging

4635

This classification applies to the manufacture, mixing or blending of gases, including but not limited to oxygen, hydrogen, acetylene, carbonic acid, nitrogen, nitrous oxide, helium and arsine.

This classification also applies to the manufacture of liquefied hydrogen or nitrogen, or dry ice.

This classification includes the refilling of tanks with gas for customers.

The manufacture of propane, butane or liquefied petroleum gas shall be classified as 4740(3), *Gasoline Recovery*.

The sale of gases for use in welding or medical purposes shall be classified as ~~81108010~~,
Stores – welding hardware, electrical or plumbing supplies.

* * * * *

Eliminate Classification 5040(3), *Painting – steel structures or bridges*, as an alternate phraseology to Classification 5040, *Iron or Steel Erection – structural*, and reassign the operations described by this classification to Classification 5040.

PROPOSED

PAINTING – steel structures or bridges

5040(3)

This classification applies to the painting of steel buildings, bridges and structures, including but not limited to aerial line towers, cranes, stationary industrial equipment, conveyors and concrete batch plants.

This classification also applies to the sandblasting of steel structures or bridges for other concerns on a fee basis.

~~Painting of water, oil or gasoline storage tanks shall be classified as 5474(3)/5482(3), Painting – water, oil or gasoline storage tanks.~~

* * * * *

Amend Classification 7198(1), *Parcel Delivery and Messenger Service Companies*, to clarify the intended application.

PROPOSED

PARCEL DELIVERY AND MESSENGER SERVICE COMPANIES – including terminal employees and mechanics – no handling of bulk merchandise or freight 7198(1)

This classification does not apply to the delivery of lightweight parcels on a fee basis if (1) if less than 10% or more of the individual parcels and packages delivered weigh in excess of one hundred pounds; or and (2) if the total combined weight of all items delivered at any one stop exceeds two hundred pounds for less than 10% or more of all deliveries; have a total combined weight of all items delivered at any one stop exceeding two hundred pounds. This classification also applies to app-based on-demand Delivery Network Companies (DNC) that deliver restaurant meals, groceries or various store merchandise, or perform errands such as dropping off or picking up dry cleaning.

When employees furnish the vehicles utilized in the delivery of parcels, these operations the determination of reportable remuneration shall be made in accordance with Section V, Rule 4, *Drivers' and Their Helpers' Payroll*.

The transport of the United States mail under contract to the United States Postal Service shall be classified as 7232, *Mail Delivery Service Companies*.

* * * * *

Amend Classification 4299(1), *Printing Operation – all other employees*, which is part of the *Printing, Publishing and Duplicating* Industry Group, to clarify the intended application.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

PRINTING OPERATION – all other employees – including counterpersons and drivers and their helpers – N.O.C. 4299(1)

This classification applies to employers engaged in printing operations that are not more specifically described by another classification, including but not limited to commercial offset printing using methods, including but not limited to sublimation, lithography, flexography, rotogravure, hot stamp or letterpress to produce printed matter such as business forms, stationery, greeting cards, labels, bumper stickers, bar codes, playing cards, bank checks, books and magazines. This classification includes incidental bindery and die cutting activities in support of the printing operations.

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

Locations at which job printing is exclusively performed with sheet-fed offset printing presses on paper not exceeding 18" x 24" shall be classified as 8019(1), *Printing – quick printing*.

Publishing or printing of newspapers, tabloids, or advertising newspapers or newspaper inserts shall be classified as 4304, *Newspaper Publishing or Printing – all other employees*, or 8818,

Newspaper Publishing or Printing – editing, designing, proofreading and photographic composing.

Screen printing shall be classified as 4295(1), *Printing Operation – screen printing – all other employees*, or 8846(1), *Printing Operation – screen printing – editing, designing, proofreading and photographic composing*.

Document duplication or photocopying by ~~use of~~using equipment, including but not limited to electro-static copiers, scanners, and ink jet ~~and~~or laser printers shall be classified as 8019(2), *Document Duplication or Photocopying Service*.

Employers engaged in the printing of signs, banners ~~and~~or related commercial advertising products shall be classified as 9507, *Sign Painting or Lettering and Quick Sign Shops*.

Also refer to companion Classification 8813(1), *Printing Operation – editing, designing, proofreading and photographic composing*.

* * * * *

Amend Classification 7610, *Radio, Television or Commercial Broadcasting Stations*, to increase the annual payroll limitation for on-air personalities, entertainers and musicians from \$139,100 to \$144,300 per person to reflect wage inflation since the payroll limitation was last amended in 2020.

PROPOSED

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

7610

The entire remuneration of on-air personalities, entertainers and musicians shall be included subject to a maximum of \$139,100\$144,300 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 Federal Communications Commission licensed radio, television or commercial wireless broadcasting stations. This classification also applies to contract video duplication, 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 classified 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 Classification 5146(2), *Sign Installation or Repair*, which is part of the *Sign Industry Group*, for consistency with other proposed changes.

PROPOSED

SIGN INDUSTRY

SIGN INSTALLATION OR REPAIR – interior or affixed to building surfaces

5146(2)

This classification applies to the installation, service or repair of signs that are affixed directly to interior or exterior building surfaces, including but not limited to cabinet signs, channel letters, three dimensional letters, directional signs and neon signs. This classification includes electrical wiring activities within 6 feet of the sign when performed in connection with sign installation.

If electrical wiring activities performed in connection with sign installation are not within 6 feet of the sign, the electrical wiring operations shall be separately classified as 5140/5190, *Electrical Wiring – within buildings*, or 6325, *Conduit Construction or Underground Wiring*.

The installation, service or repair of permanent signs that are not affixed directly to building surfaces, including but not limited to pole signs, tower signs, monument signs and street signs (not in connection with street or road construction) shall be classified as 9552, *Sign Erection or Repair*. The installation of street signs, when conducted by employers engaged in street or road construction or asphalt paving operations at the same job or location, shall be classified as 5506, *Street or Road Construction – paving or repaving, surfacing or resurfacing or scraping*.

The installation of temporary signs, including but not limited to real estate and construction site signs shall be classified as 8028, *Equipment or Machinery Rental Yards*.

The installation of signs by employers selling space for advertising purposes shall be classified as 9549, *Advertising Companies*.

The operation of mobile billboard trucks (mobile advertising signs) shall be classified as 9549, *Advertising Companies*.

The installation of awnings shall be classified as 5102(1), *Iron, Steel, Brass, Bronze or Aluminum Erection*.

* * * * *

Amend Classification 1741(1), *Silica Grinding*, to provide direction as to how related operations should be classified.

PROPOSED

SILICA GRINDING

1741(1)

This classification applies to the crushing or grinding of excavated or quarried materials to produce products that will pass through an 8-mesh screen. If the crushed or ground material is retained on an 8-mesh screen, the crushing or grinding operations shall be separately classified as 1710, *Stone Crushing*.

Silica grinding that is performed in connection with sand, gravel or clay digging shall be separately classified as 4000(1), *Sand or Gravel Digging*, or 4000(2), *Clay Digging*, if 25% or less of the excavated material is crushed or ground. If more than 25% of the excavated material is crushed or ground, all crushing or grinding activities shall be separately classified as 1741(1) or 1710, *Stone Crushing*.

Mining or quarrying operations shall be separately classified.

Employees engaged exclusively in delivery of the finished product shall be separately classified as 8232(2), *Building Material Dealers*.

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Amend Classification 9184, *Ski Resorts*, for consistency with other proposed changes.

PROPOSED

**SKI RESORTS – Alpine—~~all operations~~ – including the operation of Nordic ski trails at Alpine 9184
ski resort locations**

This classification applies to all operations of Alpine (downhill) ski resorts, including but not limited to trail maintenance, snow grooming, snowmaking, ticket sales, general building maintenance, parking lot attendants, security staff, ski school operations and the operation of gondolas, rope tows, chair ~~and~~ or T-bar lifts. This classification also applies to the operation ~~an~~ or maintenance of Nordic (cross-country) ski trails at Alpine ski resort locations.

Ski resorts that exclusively provide Nordic (cross-country) skiing shall be classified as 9016(1)/9180(1), *Amusement or Recreational Facilities – N.O.C.*

Ski equipment rental shops engaged in the rental or sale of skis, boots, poles, gloves, goggles ~~and~~ or related accessories shall be separately classified as 8017(1), *Stores – retail*.

Restaurants, retail stores ~~and~~ or hotels shall be separately classified.

* * * * *

Amend Classifications 5632/5633, *Steel Framing – light gauge*, for consistency with other proposed changes.

PROPOSED

**STEEL FRAMING – light gauge – including the incidental installation of interior trim, doors 5632
and cabinet work – employees whose regular hourly wage does not equal or exceed
\$35.00 per hour**

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(1), *Iron or Steel Erection – structural and exterior installation, or 5059, Iron or Steel Erection – structural – in the construction of buildings not over two stories in height.*

STEEL FRAMING – light gauge – including the incidental installation of interior trim, doors and cabinet work – employees whose regular hourly wage equals or exceeds \$35.00 per hour	5633
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Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds \$35.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed \$35.00 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(1), *Iron or Steel Erection – structural and exterior installation, or 5059, Iron or Steel Erection – structural – in the construction of buildings not over two stories in height.*

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Amend Classification 8046, *Stores – automobile or truck parts or accessories*, which is part of the *Stores* Industry Group, to clarify the intended application.

PROPOSED

STORES

STORES – automobile or truck parts or accessories – wholesale or retail – including Inside Salespersons or Outside Salespersons 8046

This classification applies to stores engaged in the sale of automobile or truck parts ~~and~~ or accessories, including but not limited to spark plugs, condensers, points, ignition wires, fuel filters, heater hoses, fan belts, gaskets, water pumps, alternators, carburetors, batteries, transmission fluid, oil, oil additives, windshield wipers or replacement blades, mechanic's tools, car waxes ~~and~~ or cleaners, seat covers, tire chains and mirrors. This classification also applies to stores engaged in the sale of automobile or truck batteries.

Recapping or retreading of tires shall be separately classified.

The machining and rebuilding of used automobile parts shall be separately classified as 3828, *Automobile or Truck Parts Rebuilding*.

Automobile or truck parts or accessories stores at which the sale of rubber tires exceeds 10% of the total gross receipts shall be classified as 8388, *Rubber Tire Dealers*.

This classification does not apply to the sale of used automobile or truck parts or accessories that were dismantled by the employer. Such operations shall be classified as 3821, *Automobile or Truck Dismantling*.

This classification does not apply to an automobile or truck dealer that maintains a department for the sale of parts or accessories. Such operations shall be classified as 8391, *Automobile or Truck Dealers*.

* * * * *

Amend Classification 8039, *Stores – department stores*, which is part of the *Stores* Industry Group, to increase the minimum annual payroll from \$1,100,000 to \$1,200,000 to reflect wage inflation since the threshold was last amended in 2019.

PROPOSED

STORES

STORES – department stores – retail – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons 8039

This classification applies to each store location at which all the following conditions exist:

1. The payroll subject to this classification is at least \$1,100,000 1,200,000 per annum.
2. The merchandise handled must include:
 - (a) Wearing Apparel
 - (b) Linens
 - (c) House Furnishings (other than furniture)

- (d) One or more of the following:
- Cosmetics
 - Drugs
 - Furniture
 - Groceries
 - Hardware
 - Jewelry
 - Luggage
 - Musical Instruments
 - Sporting Goods
 - Toys
3. The total annual sales of items (a), (b) and (c), above, must exceed 50% of the total annual sales.

This classification also applies to the installation of house furnishings and household appliances that have been sold by the store and to satellite warehouse or clerical office locations.

* * * * *

Amend Classification 8010, *Stores – hardware, electrical or plumbing supplies*, which is part of the *Stores* Industry Group, to clarify that it includes the sale of welding supplies and welding or medical gases, as Classification 8110, *Stores – welding supplies*, is being eliminated, and provide direction as to how related operations should be classified.

PROPOSED

STORES

STORES – hardware, electrical or plumbing supplies – wholesale or retail

8010

This classification applies to the sale of hardware, electrical or plumbing supplies, including but not limited to nails, screws and threaded fasteners; hand or power tools; door or lock hardware; electrical wire, conduit, switches, outlets and circuit breakers; new or used gas or water fittings, pipe, valves, faucets and filters; bathroom fixtures, water heaters, boilers, insulation and ventilating ducts. This classification also applies to the sale of oil, gas or water well supplies, such as pipe (new or used), tubing, flanges, fittings and valves, and includes incidental cleaning operations to prepare the pipe for sale. This classification also applies to the sale of welding supplies, including but not limited to welding rods, torch tips, gauges, electrode holders, welding generators, electric welders, protective clothing or eyewear, and welding gases such as oxygen, argon, carbon dioxide, nitrogen, or helium, including recharging bottles or tanks with gas. This classification also applies to stores engaged in the sale of medical gases.

This classification also applies to locksmith operations performed at fixed or outside locations.

When lumber sales exceed 10% of gross receipts, employees, other than store cashiers, engaged in handling or delivering lumber shall be separately classified as 8232(1), *Lumberyards*.

When building material sales exceed 10% of gross receipts, employees, other than store cashiers, engaged in handling or delivering building materials shall be separately classified as 8232(2), *Building Material Dealers*.

Dealers of oil or gas well machinery or equipment shall be classified as 8107, *Machinery and Equipment Dealers – N.O.C.*, or 8267, *Machinery and Equipment Dealers – secondhand*.

The manufacture of welding gases shall be classified as 4635, Oxygen or Hydrogen Mfg.

* * * * *

Eliminate Classification 8110, *Stores – welding supplies*, which is part of the *Stores Industry Group*, and reassign the operations described by this classification to Classification 8010, *Stores – hardware, electrical or plumbing supplies*, as these employers are contemplated within the proposed definition of Classification 8010.

PROPOSED

STORES

STORES – welding supplies – wholesale or retail – including the charging of welding cylinders 8110

This classification applies to stores engaged in the sale of welding supplies, including but not limited to welding rods, torch tips, gauges, electrode holders, welding generators, electric welders, protective clothing and eyewear, and welding gases such as oxygen, argon, carbon dioxide, nitrogen, and helium, including recharging bottles or tanks with gas.

This classification also applies to stores engaged in the sale of medical gases, including recharging bottles or tanks with gas.

The manufacture of welding gases shall be classified as 4635, Oxygen or Hydrogen Mfg.

* * * * *

Amend Classification 7365, *Taxicab Operations*, to increase the minimum annual payroll per taxicab from \$38,400 to \$39,700 to reflect wage inflation since the threshold was last amended in 2020.

PROPOSED

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 \$38,400~~39,700~~ 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*, 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 9531(1), *Telecommunication Antenna Equipment Installation, Service or Repair*, for consistency with other proposed changes.

PROPOSED

TELECOMMUNICATION ANTENNA EQUIPMENT INSTALLATION, SERVICE OR REPAIR – including shop, yard or storage operations 9531(1)

This classification applies to the installation, service or repair of telecommunication antenna equipment located on towers, roofs or balconies of commercial or residential buildings and other exterior locations. This classification includes the installation, service or repair of switching equipment, repeaters, radios and similar electronic equipment and low voltage coaxial cable installation within buildings when performed in connection with telecommunication antenna installation by the same employer. This classification also applies to deployment of temporary, portable cellular antennas.

The installation of low voltage cabling within buildings that is not performed in connection with the installation, service or repair of telecommunication antenna equipment by the same employer shall be classified as 5195, *Communications Cabling*.

Erection of structural steel cellular towers shall be classified as 5040(1), *Iron or Steel Erection – structural and exterior installation*.

Operations performed by Federal Communications Commission licensed telecommunications companies shall be classified as 7600, *Communication Service Providers*.

Telecommunication equipment installation within buildings shall be separately classified as 5193, *Computer or Telephone System or Equipment Installation, Service or Repair*.

Store operations shall be separately classified.

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Amend Classification 9529(3), *Tent – erection, removal or repair*, for consistency with other proposed changes.

PROPOSED

TENT – erection, removal or repair – away from shop

9529(3)

The manufacture of tents shall be classified as 2576, *Awning, Tarp or Canvas Goods Mfg.*

The erection, removal or repair of awnings away from the shop shall be separately classified as 5102(4), *Iron, Steel, Brass, Bronze or Aluminum Erection.*

The operations of a store for the purpose of the sale or rental of tents shall be classified in accordance with Section IV, *Special Industry Classification Procedures*, Rule 6, *Stores*.

* * * * *

Amend Classification 9156, *Theaters – dance, opera and theater companies*, to increase the annual payroll limitation for performers and directors of performers from \$139,100 to \$144,300 per person to reflect wage inflation since the payroll limitation was last amended in 2020.

PROPOSED

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 \$139,100\$144,300 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 dance, opera, dramatic, comedic or other theatrical presentations before a live audience. This classification includes all stage performers, directors and musicians in connection therewith.

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*.

* * * * *

Amend Classification 9151, *Theaters – musical entertainment*, to increase the annual payroll limitation for performers and directors of performers from \$139,100 to \$144,300 per person to reflect wage inflation since the payroll limitation was last amended in 2020.

PROPOSED

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

The entire remuneration of performers and directors of performers shall be included subject to a maximum of \$139,100~~144,300~~ 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 and dancers incidental to the musical performance.

Dance, opera, ballet or live theater performers including musicians 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*.

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Amend Classification 3383(4), *Trophy Mfg.*, to clarify the intended application.

PROPOSED

TROPHY MFG. – including foundry operations 3383(4)

This classification applies to the manufacture of trophies, plaques and/or novelty statuettes.

The assembly and/or engraving of trophies, plaques and/or novelty statuettes from purchased components when performed by a retail store for individual customers shall be classified as 8013(1), *Stores – jewelry*.

* * * * *

Amend Classification 7607(1), *Video Post-Production*, to increase the annual payroll limitation from \$139,100 to \$144,300 per person to reflect wage inflation since the payroll limitation was last amended in 2020.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of \$139,100~~144,300~~ 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*, 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 Classification 9521(3), *Window Covering*, for consistency with other proposed changes.

PROPOSED

WINDOW COVERING – installation – within buildings 9521(3)

This classification applies to the installation of window coverings, including but not limited to blinds, shades and draperies, within buildings.

The installation of wooden or plastic shutters or window screens shall be classified as 5146(1), *Cabinet, Fixture or Trim Installation*.

The manufacture or assembly of window coverings, including blinds and shades, shall be classified as 2852, *Window Blind Mfg. or Assembly*.

The manufacture of fabric curtains and draperies shall be classified as 2501(1), *Clothing Mfg.*

The installation of prefabricated doors, door frames or pre-glazed windows shall be classified as 5107, *Door, Door Frame or Pre-Glazed Window Installation*, provided no framing is performed by the employer at the same job or location.

The installation of window security bars and security shutters shall be classified as 5102(1), *Iron, Steel, Brass, Bronze or Aluminum Erection*.

The sale of window coverings shall be separately classified using the applicable *Stores Industry Group* classification.

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Amend Section VIII, *Abbreviated Classifications – Numeric Listing*, for consistency with other proposed changes.

PROPOSED

Section VIII – Abbreviated Classifications – Numeric Listing

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- 5040(1) Iron/Steel Erection-structural
- 5040(2) Bridge Building metal
- 5040(3) Painting steel structures/bridges
- 5057 Iron/Steel Erection N.O.C.
- 5059 Iron/Steel Erection buildings less than 3 stories
- 5102(1) Iron/Steel Erection-non-structural
- 5102(3) Floor Installation
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- 8110 Stores welding supplies
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Part 4 — Unit Statistical Report Filing Requirements

Amend Section II, *Definitions*, Rule 12, *Final Premium*, to clarify in the example that premium charges related to Coronavirus 2019 (COVID-19) are included in the reported Final Premium for policies incepting on or after January 1, 2021 with a required date of reporting on or after September 1, 2022.

PROPOSED

12. Final Premium(s)

Reported in the “Standard Premium Total” field on the unit statistical report, this is the total premium charged to the policyholder, EXCEPT that it does not include the following:

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The following hypothetical examples illustrate how final premiums on two large policies are to be determined (assuming, for simplicity, that retrospective rating adjustments and policyholder dividends do not apply to these two policies, but a charge arising from the Terrorism Risk Insurance Program, and any amendments thereof, does apply):

		Example One	Example Two
(1)	Subject Premium (Based on exposure and insurer's rates)	\$5,000	\$200,000
(2)	Experience Rating Credit	—	20,000
(3)	Experience Rating Debit	—	—
(4)	Deductible Credit	—	50,000
(5)	Premium Discount	—	10,000
(6)	Expense Constant	50	—
(7)	Other Credit Adjustments*	100	2,000
(8)	Other Debit Adjustments**	75	3,000
(9)	Charge for the Terrorism Risk Insurance Program and any amendments thereof	40	1,500
(10)	Actual Premium Charged [(1) + (3) + (6) + (8) + (9)] - [(2) + (4) + (5) + (7)]	5,065	122,500
(11)	Final Premium to be Reported [(1) + (3) + (6) + (8)] - [(2) + (5) + (7)], or simply (10) + (4) - (9)	\$5,025	\$171,000

* schedule rating credits, merit rating credits, Insolvent Insurer Rating Adjustment Factor credits, etc., if applicable.

** schedule rating debits, surcharge for waiver of subrogation, surcharge for Coverage B increased limits, surcharge for policyholder audits authorized by Insurance Code Section 11665, additional premium estimated pursuant to Insurance Code Section 11760.1, Insolvent Insurer Rating Adjustment Factor debits, premium charges not included in insurer's filed rates related to Coronavirus 2019 (COVID-19), etc., if applicable.

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Amend Appendix I, *Construction and Erection Classifications*, for consistency with other proposed changes.

PROPOSED

Appendix I

Construction and Erection Classifications

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- 5040(1) Iron/Steel Erection—structural
- 5040(2) ~~Bridge Building—metal~~
- 5040(3) ~~Painting—steel structures/bridges~~
- 5057 ~~Iron/Steel Erection—N.O.C.~~
- 5059 ~~Iron/Steel Erection—buildings less than 3 stories~~
- 5102(1) Iron/Steel Erection—non-structural
- 5102(3) ~~Floor Installation~~
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Part A**Section B****Recommended Amendments to the *Miscellaneous Regulations******for the Recording and Reporting of Data—1995*****Title 10, California Code of Regulations, Section 2354****Effective September 1, 2021**

The WCIRB recommends that the following amendments to the *Miscellaneous Regulations for the Recording and Reporting of Data—1995* (Miscellaneous Regulations) be approved effective September 1, 2021 and applied to a policy with an effective date on or after September 1, 2021.

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, 2021.

PROPOSED**Section I — Introduction**

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2. Effective Date

This regulation is effective at 12:01 AM, ~~January~~September 1, 2021. 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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Part 2 — Workers' Compensation Forms and Coverage

Amend Part 2, *Workers' Compensation Forms and Coverage*, Section II, *Conformity with Insurance Code and California Code of Regulations*, to include policy requirements and for clarity and consistency with Insurance Code Section 381.

PROPOSED

Section II – Conformity with Insurance Code and California Code of Regulations

Under no circumstances shall workers' compensation insurance be written under any policy, binder or other contract except in conformity with Insurance Code Sections 381, 382, 11657, 11658 and 11659 and with Article 7, Subchapter 2 (Sections 2250 *et. seq.*, regarding workers' compensation policy forms), and Article 9, Subchapter 3 (Sections 2500 *et. seq.*, regarding dividends to policyholders), of Chapter 5, Title 10, California Code of Regulations.

The policy shall include, at a minimum, the following:

- 1. Policy Number.** The policy number shall be a unique number applying to the one policy and shall not be used on any other policy with an identical inception date.
- 2. Name of the Insurer Providing Coverage (Not Insurer Group Name).**
- 3. Complete Legal Name of All Named Insureds.**
- 4. Type of Entity Insured.** The legal nature of the insured entity must be indicated, e.g., individual, partnership, corporation, association, limited partnership, joint venture, common ownership, joint employers, Limited Liability Company (LLC), trust or estate, Limited Liability Partnership (LLP), governmental entity or other.
- 5. Complete Address of the Insured.**
- 6. Dates of Coverage.**
- 7. The Risks Insured Against.** This includes but is not limited to a list of form number(s) for the policy conditions and every endorsement and ancillary agreement attached to the policy.
- 8. Basis of Premium.** The basis and rates upon which the final premium is to be determined and paid, including but not limited to the applicable insurer classification(s) and experience modification(s). A tentative or estimated experience modification can be shown when the WCIRB has not published the experience modification. A tentative or estimated experience modification must be clearly identified as such.

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Part A**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, 2021**

The WCIRB recommends that the following amendments to the *California Workers' Compensation Experience Rating Plan—1995* (Experience Rating Plan) be approved effective September 1, 2021 with respect to new and renewal policies as of the first rating effective date of a risk on or after September 1, 2021.

Section I — General Provisions

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

PROPOSED**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, ~~January~~September 1, 2021. When an amendment to this Plan is approved, a notice summarizing the amendment and its effective date, as specified by the Insurance Commissioner, will be published by the WCIRB.

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

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Section II – Definitions

Amend Section II, *Definitions*, to move the Change in Ownership definition to Section IV, *Change in Status and Combination of Entities*, Rule 1, *Change in Status (Ownership, Operations and Employees)*, and include grandmother and grandfather in the definition of Immediate Family for completeness.

PROPOSED

Section II – Definitions

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

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3. Change in Ownership

For the purpose of experience rating, change in ownership is defined as follows:

- a. All or a portion of the ownership in an entity is sold, transferred or conveyed from one person to another.
 - b. An entity is dissolved or non-operative and a new entity is formed.
 - c. Two or more corporations undergo a statutory merger or consolidation.
 - d. All or most of the tangible or intangible assets of an entity are sold, transferred or conveyed to another entity.
 - e. A trusteeship or receivership is set up, either voluntarily or at the direction of the courts, to operate a business.
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65. Immediate Family

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

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Section III — Eligibility and Experience Period

Amend Section III, *Eligibility and Experience Period*, Rule 1, *Eligibility Requirements for California Workers' Compensation Insurance*, to adjust the eligibility threshold from \$9,900 to \$9,500 to reflect wage inflation and the proposed September 1, 2021 expected loss rates.

PROPOSED

Section III – Eligibility and Experience Period

1. Eligibility Requirements for California Workers' Compensation Insurance

A risk shall qualify for experience rating of its California workers' compensation insurance premium under this Plan if the amount produced by applying the approved expected loss rates shown in Table I of this Plan to the total remuneration that would be used in the experience rating calculation for the risk is greater than or equal to the eligibility threshold of \$9,9009,500. Only completed policy periods shall be used in determining eligibility. Any risk eligible for experience rating shall be experience rated.

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

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Section IV — Change in Status and Combination of Entities

Amend Section IV, *Change in Status and Combination of Entities*, to include the description of when a change in ownership occurs and for clarity.

PROPOSED

Section IV – Change in Status and Combination of Entities

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

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

a. Change in Ownership

(1) Types of Ownership Changes

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

- (a) All or a portion of the ownership in an entity is sold, transferred or conveyed from one person to another.
- (b) An entity is dissolved or non-operative and a new entity is formed.
- (c) Two or more corporations undergo a statutory merger or consolidation.
- (d) All or most of the tangible or intangible assets of an entity are sold, transferred or conveyed to another entity.
- (e) A trusteeship or receivership is set up, either voluntarily or at the direction of the courts, to operate a business.

(2) Material Change in Ownership

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

b. Material Change in Operations or Employees

(1) A change in operations is material only if:

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

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

c. Material Change in Employees

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

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

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

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

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Amend Section IV, *Rule 2, Combination of Entities*, for clarity.

PROPOSED

Section IV – Change in Status and Combination of Entities

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2. Combination of Entities

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

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

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

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This Rule 2 applies only where the entities are, or have been, operating and insured concurrently in California. It does not apply where concurrent operations are for a short period of time, not exceeding one year, provided the operation of the original entity during the period both entities were operating was

restricted to the completion of contracts entered into prior to the new entity commencing operations. Rule 1 applies in all situations where this Rule 2-is not applicable.

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Amend Table I, *Expected Loss Rates and D-Ratios*, to reflect the most current data available.

PROPOSED

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Table I – Expected Loss Rates and D-Ratios

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

Amend Table II, *Primary Thresholds*, to reflect the most current data available.

PROPOSED

Table II - Primary Thresholds

Maximum Loss Value \$175,000**Average Death Value \$175,000**

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

Part A
Section C
Appendix A
Computation of Experience Rating 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, 2021 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, 2021 to August 31, 2022 expected losses and the average of the September 1, 2021 expected loss rates proposed in Section C of this filing, the WCIRB is recommending that the eligibility threshold be revised from \$9,900 to \$9,500.

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, 2021 and August 31, 2022. 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, 2021 to August 31, 2022 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, 2021 and August 31, 2022, (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 11751.9² 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, 2021 classification relativities computed and discussed in Appendix C for each classification to produce the expected loss rates to be used in September 1, 2021 to August 31, 2022 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 of

¹ These experience modifications will typically reflect the first unit statistical report level evaluation of experience from September 1, 2019 to August 31, 2020 policies, the second unit statistical report level evaluation of experience from September 1, 2018 to August 31, 2019 policies, and the third unit statistical report level evaluation of experience from September 1, 2017 to August 31, 2018 policies.

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.

Exhibit 1 shows 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 October 1, 2016 and September 30, 2018 (the most recent two 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, 2021 to August 31, 2022 experience modifications (September 1, 2017 to August 31, 2018 policies at third unit statistical report level, September 1, 2018 to August 31, 2019 policies at second unit statistical report level, and September 1, 2019 to August 31, 2020 policies 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 September 1, 2017 to August 31, 2018 policies have been 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). The development factors used to develop these ratios are based on the most recently available accident year experience converted to reflect the September 1, 2017 to August 31, 2018 policy period.⁴
- The average expected ratios of indemnity and medical losses per \$100 of payroll for September 1, 2018 to August 31, 2019 policies are determined in a similar way, 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). For the average expected ratios for September 1, 2018 to August 31, 2019 policies, experience from policies incepting between April 1, 2018 and March 31, 2019 are used and trended forward five months to reflect the period of experience underlying September 1, 2018 to August 31, 2019 policies.⁵ The development factors used to develop these ratios are based on the most recently available accident year experience converted to the September 1, 2018 to August 31, 2019 policy period.⁶
- The average expected ratios of indemnity and medical losses per \$100 of payroll for September 1, 2019 to August 31, 2020 policies are estimated from the prior year's ratios (ratios for September 1, 2018 to August 31, 2019 policies), adjusted for the change in the average accident year loss ratios estimated in the WCIRB's January 1, 2021 Pure Premium Rate Filing—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.

Line 5 of Exhibit 1 shows the selected experience rating off-balance correction factor of 1.015 (see Appendix B) to be reflected in the September 1, 2021 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

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 For development from 18 to 21 months, a weighted average based on 25% weight applied to accident year 2018 development and 75% weight applied to accident year 2019 development is used. For development from 21 to 33 months, accident year 2018 development is used. For development from 33 to 42 months, accident year 2017 development is used. See Exhibits 9.1 and 9.2 of item AC20-12-01 of the December 8, 2020 WCIRB Actuarial Committee Agenda for the development factors used.

⁵ The trend factors used are based on changes in accident year indemnity and medical loss ratios reflected in the WCIRB's January 1, 2021 Pure Premium Rate Filing, converted to a September 1 to August 31 policy period using a standard actuarial parallelogram approach to convert accident year experience to policy periods.

⁶ For development from 18 to 21 months, accident year 2019 development is used. For development from 21 to 30 months, accident year 2018 development is used. See Exhibits 9.1 and 9.2 of item AC20-12-01 of the December 8, 2020 WCIRB Actuarial Committee Agenda for the development factors used.

in the experience rating calculation.⁷ 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 0.719 for indemnity and 0.767 for medical, which are the average adjustments across all NAICS Sector groupings to produce the average indicated September 1, 2021 expected loss rates when applied to the statewide indicated limited loss to payroll ratios from the September 1, 2021 classification relativity analysis.

Exhibits 2 through 19 show the computation of the adjustment factors for each of the NAICS Sector groupings, which are 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 September 1, 2017 to August 31, 2018 policies and September 1, 2018 to August 31, 2019 policies 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 September 1, 2019 to August 31, 2020 policies for each NAICS Sector grouping were computed by adjusting the first report level ratios of indemnity and medical loss to payroll for September 1, 2018 to August 31, 2019 policies 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,⁸ with individual claims limited to \$500,000.
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 shows 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.
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 the 15% limitation among the remaining uncapped classifications. (The share of expected losses redistributed due to this capping procedure was 0.1%.) 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 shows 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, 2021 and August 31, 2022. 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 of this filing.⁹ 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 ratios for each classification are then summed together to generate the expected loss rate for that classification proposed to be effective

⁷ 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, 2021 to August 31, 2022 experience modifications to the average level of the latest available unit statistical data.

⁸ September 1, 2016 to August 31, 2017 policies compared to September 1, 2017 to August 31, 2018 policies.

⁹ 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.

September 1, 2021 with each classification's expected loss rate change in relativity limited to a 15% change from the classification's relativity underlying the January 1, 2021 expected loss rates.

Effective January 1, 2020, the Insurance Commissioner adopted annual payroll limitations to be applied to employees in five additional 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*. In order to reflect the new payroll limitation in the expected loss rates for these classifications, for which the experience period includes payroll experience from policies incepting between January 1, 2020 and August 31, 2020 at first unit statistical report level that has been reported on a limited basis, the expected loss rates for these classifications are adjusted to reflect the payrolls that will be limited in the experience rating computation. The factors used to adjust the payroll 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. These factors are computed by applying 22.2% to the full adjustment factor to represent the proportion of the experience period these limitations will apply (8 months of 36 months or 22.2% of the experience period).

Table 1 – Adjustments for Payroll Limitations to Expected Loss Rates

Classification	Full Adjustment	Adjustment for Experience Period ¹⁰	Factor to Apply to Expected Loss Rate ¹¹
7607	20%	4.4%	1.05
8743	29%	6.4%	1.07
8803	19%	4.2%	1.04
8820	33%	7.3%	1.08
8859	27%	6.0%	1.06

The proposed September 1, 2021 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 of this filing.

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 of this filing.

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 September 1, 2021 to August 31, 2022 policies, which

¹⁰ Equal to [Full Adjustment] * 8 / 36.

¹¹ Equal to 1.0 / (1.0 - [Adjustment for Experience Period]).

is primary.¹² The D-ratios proposed for September 1, 2021 are shown in the proposed Table I, *Expected Loss Rates and D-Ratios*, of the Experience Rating Plan included in Section C of this filing.¹³

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.

¹² 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.

¹³ 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, 2021 to August 31, 2022 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 2017 and 2018 (in 00s)	\$15,050,754,692	<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2017 and 2018 x indicated limited loss to payroll ratios	\$6,524,821,398	\$6,637,963,422	
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.434	0.441	

Loss to Payroll Ratios at Expected Loss Rate Level

- #### 4. Unadjusted Expected loss to payroll ratios for experience rating period

	<u>Policy Period</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>	
Indemnity	9/1/17 to 8/31/18	0.257	1.621	0.417	
	9/1/18 to 8/31/19	0.258	1.420	0.366	
	9/1/19 to 8/31/20	0.251	1.000	0.251	
Medical	9/1/17 to 8/31/18	0.365	1.277	0.467	
	9/1/18 to 8/31/19	0.348	1.181	0.411	
	9/1/19 to 8/31/20	0.347	1.000	0.347	
				Average:	0.345 0.408
Selected experience rating off-balance					1.015 1.015
Factor to reflect loss limitation					0.898 0.824
Adjustment for impact of Insurance Code Section 11751.9					0.992 0.992
Adjusted Expected loss to payroll ratios for experience rating period x (5) x (6) x (7)					0.312 0.338

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) / (3) 0.719 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 September 1, 2017 to August 31, 2018 and September 1, 2018 to August 31, 2019 (preliminary) and projected for September 1, 2019 to August 31, 2020 based on the underlying accident year loss trend. The loss development factors are based on the latest evaluation of accident year experience.

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, 2021 to August 31, 2022 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 2017 and 2018 (in 00s)	\$240,091,000		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2017 and 2018 x indicated limited loss to payroll ratios	\$300,011,779	\$336,733,981	

3. Average indicated limited loss to payroll ratios: (2) ÷ (1) 1.250 1.403

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	9/1/17 to 8/31/18	0.817	1.372	1.121		
	9/1/18 to 8/31/19	0.788	1.261	0.993		
	9/1/19 to 8/31/20	0.771	1.000	0.771		
Medical	9/1/17 to 8/31/18	1.303	1.165	1.518		
	9/1/18 to 8/31/19	1.256	1.121	1.408		
	9/1/19 to 8/31/20	1.240	1.000	1.240		
			Average:		0.962	1.389

5. Selected experience rating off-balance	1.015	1.015
6. Factor to reflect loss limitation	0.881	0.836
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)	0.853	1.169

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.683	0.834
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.060	1.020
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.723	0.850

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 2018 and 2019 (preliminary) and projected for 2020 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. 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, 2021 to August 31, 2022 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 2017 and 2018 (in 00s)	\$834,978,753		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2017 and 2018 x indicated limited loss to payroll ratios		\$1,018,925,236	\$939,057,070

3. Average indicated limited loss to payroll ratios: (2) ÷ (1) 1.220 1.125

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	9/1/17 to 8/31/18	0.855	1.483	1.268		
	9/1/18 to 8/31/19	0.797	1.308	1.043		
	9/1/19 to 8/31/20	0.755	1.000	0.755		
Medical	9/1/17 to 8/31/18	1.177	1.125	1.324		
	9/1/18 to 8/31/19	1.061	1.108	1.175		
	9/1/19 to 8/31/20	1.040	1.000	1.040		
			Average:		1.022	1.180

5. Selected experience rating off-balance		1.015	1.015
6. Factor to reflect loss limitation		0.789	0.642
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)		0.812	0.763

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)		0.665	0.678
10. Factors to balance NAICS Sectors to statewide expected loss rate factors		1.060	1.020
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)		0.705	0.692

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 2018 and 2019 (preliminary) and projected for 2020 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. 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, 2021 to August 31, 2022 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 2017 and 2018 (in 00s)	\$1,057,729,111	<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2017 and 2018 x indicated limited loss to payroll ratios	\$986,551,793	\$1,016,975,520	
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.933	0.961	

Loss to Payroll Ratios at Expected Loss Rate Level

- #### 4. Unadjusted Expected loss to payroll ratios for experience rating period

	<u>Policy Year</u>	1st Report Ratio of Losses <u>to Payroll</u>	Expected Ratio of Losses <u>to Payroll</u>
Indemnity	9/1/17 to 8/31/18	0.514	1.664
	9/1/18 to 8/31/19	0.473	1.436
	9/1/19 to 8/31/20	0.432	1.000
Medical	9/1/17 to 8/31/18	0.723	1.358
	9/1/18 to 8/31/19	0.678	1.254
	9/1/19 to 8/31/20	0.655	1.000
Average:			0.655
			0.829

- | | | |
|---|-------|-------|
| 5. Selected experience rating off-balance | 1.015 | 1.015 |
| 6. Factor to reflect loss limitation | 0.922 | 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) | 0.609 | 0.726 |

Expected Loss Rate Factors

- | | | |
|---|-------|-------|
| 9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3) | 0.653 | 0.755 |
| 10. Factors to balance NAICS Sectors to statewide expected loss rate factors | 1.060 | 1.020 |
| 11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10) | 0.692 | 0.770 |

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 2018 and 2019 (preliminary) and projected for 2020 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. 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 raters 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, 2021 to August 31, 2022 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 2017 and 2018 (in 00s)	\$252,391,433		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2017 and 2018 x indicated limited loss to payroll ratios	\$395,512,428	\$409,100,365	

Loss to Payroll Ratios at Expected Loss Rate Level

- #### 4. Unadjusted Expected loss to payroll ratios for experience rating period

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>
Indemnity	9/1/17 to 8/31/18	0.889	1.570	1.396
	9/1/18 to 8/31/19	0.861	1.378	1.187
	9/1/19 to 8/31/20	0.826	1.000	0.826
Medical	9/1/17 to 8/31/18	1.170	1.215	1.421
	9/1/18 to 8/31/19	1.077	1.130	1.217
	9/1/19 to 8/31/20	1.052	1.000	1.052
Average:			1.136	1.230

- | | | |
|---|-------|-------|
| 5. Selected experience rating off-balance | 1.015 | 1.015 |
| 6. Factor to reflect loss limitation | 0.914 | 0.831 |
| 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) | 1.045 | 1.029 |

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.667	0.635
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.060	1.020
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.707	0.647

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 2018 and 2019 (preliminary) and projected for 2020 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. 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 raters 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, 2021 to August 31, 2022 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 2017 and 2018 (in 00s)	\$767,942,701	<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2017 and 2018 x indicated limited loss to payroll ratios	\$598,674,730	\$681,966,176	
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.780	0.888	

Loss to Payroll Ratios at Expected Loss Rate Level

- #### 4. Unadjusted Expected loss to payroll ratios for experience rating period

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>
Indemnity	9/1/17 to 8/31/18	0.429	1.611	0.691
	9/1/18 to 8/31/19	0.437	1.394	0.609
	9/1/19 to 8/31/20	0.450	1.000	0.450
Medical	9/1/17 to 8/31/18	0.710	1.242	0.882
	9/1/18 to 8/31/19	0.661	1.164	0.770
	9/1/19 to 8/31/20	0.660	1.000	0.660
Average:				0.583
				0.771

- | | | |
|---|-------|-------|
| 5. Selected experience rating off-balance | 1.015 | 1.015 |
| 6. Factor to reflect loss limitation | 0.948 | 0.878 |
| 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) | 0.557 | 0.681 |

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.714	0.767
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.060	1.020
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.757	0.783

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 2018 and 2019 (preliminary) and projected for 2020 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. 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 raters 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, 2021 to August 31, 2022 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 2017 and 2018 (in 00s)	\$281,155,811		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2017 and 2018 x indicated limited loss to payroll ratios	\$559,512,801	\$449,254,387	
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	1.990	1.598	

Loss to Payroll Ratios at Expected Loss Rate Level

- #### 4. Unadjusted Expected loss to payroll ratios for experience rating period

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>
Indemnity	9/1/17 to 8/31/18	1.246	1.464	1.823
	9/1/18 to 8/31/19	1.285	1.299	1.669
	9/1/19 to 8/31/20	1.295	1.000	1.295
Medical	9/1/17 to 8/31/18	1.373	1.231	1.690
	9/1/18 to 8/31/19	1.333	1.143	1.524
	9/1/19 to 8/31/20	1.381	1.000	1.381
Average:				1.596
				1.532

- | | | |
|---|-------|-------|
| 5. Selected experience rating off-balance | 1.015 | 1.015 |
| 6. Factor to reflect loss limitation | 0.890 | 0.808 |
| 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) | 1.431 | 1.246 |

Expected Loss Rate Factors

- | | | |
|---|-------|-------|
| 9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3) | 0.719 | 0.780 |
| 10. Factors to balance NAICS Sectors to statewide expected loss rate factors | 1.060 | 1.020 |
| 11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10) | 0.762 | 0.795 |

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 2018 and 2019 (preliminary) and projected for 2020 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. 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, 2021 to August 31, 2022 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 2017 and 2018 (in 00s)	\$270,262,780	<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2017 and 2018 x indicated limited loss to payroll ratios	\$235,352,718	\$145,483,013	
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.871	0.538	

Loss to Payroll Ratios at Expected Loss Rate Level

- #### 4. Unadjusted Expected loss to payroll ratios for experience rating period

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>
Indemnity	9/1/17 to 8/31/18	0.483	1.329	0.642
	9/1/18 to 8/31/19	0.486	1.249	0.608
	9/1/19 to 8/31/20	0.494	1.000	0.494
Medical	9/1/17 to 8/31/18	0.424	1.108	0.470
	9/1/18 to 8/31/19	0.445	1.133	0.504
	9/1/19 to 8/31/20	0.484	1.000	0.484
Average:				0.581 0.486

- | | | |
|---|-------|-------|
| 5. Selected experience rating off-balance | 1.015 | 1.015 |
| 6. Factor to reflect loss limitation | 0.928 | 0.875 |
| 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) | 0.543 | 0.428 |

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.623	0.795
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.060	1.020
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.660	0.810

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 2018 and 2019 (preliminary) and projected for 2020 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. 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 raters 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, 2021 to August 31, 2022 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 2017 and 2018 (in 00s)	\$552,814,080		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2017 and 2018 x indicated limited loss to payroll ratios		\$80,109,296	\$83,709,220

3. Average indicated limited loss to payroll ratios: (2) ÷ (1) 0.145 0.151

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	9/1/17 to 8/31/18	0.072	1.793	0.128	
	9/1/18 to 8/31/19	0.071	1.499	0.107	
	9/1/19 to 8/31/20	0.071	1.000	0.071	
Medical	9/1/17 to 8/31/18	0.102	1.418	0.144	
	9/1/18 to 8/31/19	0.101	1.259	0.127	
	9/1/19 to 8/31/20	0.103	1.000	0.103	
			Average:		0.102 0.125

5. Selected experience rating off-balance		1.015	1.015
6. Factor to reflect loss limitation		0.924	0.916
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)		0.095	0.115

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)		0.657	0.760
10. Factors to balance NAICS Sectors to statewide expected loss rate factors		1.060	1.020
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)		0.696	0.775

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 2018 and 2019 (preliminary) and projected for 2020 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. 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, 2021 to August 31, 2022 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 2017 and 2018 (in 00s)	\$326,118,371	<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2017 and 2018 x indicated limited loss to payroll ratios	\$128,396,557	\$138,365,677	
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.394	0.424	

Loss to Payroll Ratios at Expected Loss Rate Level

- #### 4. Unadjusted Expected loss to payroll ratios for experience rating period

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>
Indemnity	9/1/17 to 8/31/18	0.245	1.615	0.396
	9/1/18 to 8/31/19	0.271	1.416	0.384
	9/1/19 to 8/31/20	0.286	1.000	0.286
Medical	9/1/17 to 8/31/18	0.366	1.236	0.452
	9/1/18 to 8/31/19	0.438	1.151	0.504
	9/1/19 to 8/31/20	0.480	1.000	0.480
Average:				0.355
				0.479

- | | | |
|---|-------|-------|
| 5. Selected experience rating off-balance | 1.015 | 1.015 |
| 6. Factor to reflect loss limitation | 0.920 | 0.862 |
| 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) | 0.329 | 0.416 |

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.836	0.980
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.060	1.020
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.886	0.999

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 2018 and 2019 (preliminary) and projected for 2020 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. 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, 2021 to August 31, 2022 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 2017 and 2018 (in 00s)	\$2,941,237,357	<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2017 and 2018 x indicated limited loss to payroll ratios	\$104,592,560	\$116,918,410	
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.036	0.040	

Loss to Payroll Ratios at Expected Loss Rate Level

- #### 4. Unadjusted Expected loss to payroll ratios for experience rating period

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>
Indemnity	9/1/17 to 8/31/18	0.021	1.440	0.030
	9/1/18 to 8/31/19	0.020	1.228	0.025
	9/1/19 to 8/31/20	0.019	1.000	0.019
Medical	9/1/17 to 8/31/18	0.031	1.162	0.036
	9/1/18 to 8/31/19	0.032	1.102	0.035
	9/1/19 to 8/31/20	0.031	1.000	0.031
				Average:
				0.025
				0.034

- | | | |
|---|-------|-------|
| 5. Selected experience rating off-balance | 1.015 | 1.015 |
| 6. Factor to reflect loss limitation | 0.857 | 0.829 |
| 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) | 0.021 | 0.028 |

Expected Loss Rate Factors

- | | | |
|---|-------|-------|
| 9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3) | 0.600 | 0.716 |
| 10. Factors to balance NAICS Sectors to statewide expected loss rate factors | 1.060 | 1.020 |
| 11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10) | 0.636 | 0.730 |

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 2018 and 2019 (preliminary) and projected for 2020 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. 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, 2021 to August 31, 2022 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 2017 and 2018 (in 00s)	\$197,842,523		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2017 and 2018 x indicated limited loss to payroll ratios	\$355,683,790	\$347,349,494	
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	1.798	1.756	

Loss to Payroll Ratios at Expected Loss Rate Level

- #### 4. Unadjusted Expected loss to payroll ratios for experience rating period

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>
Indemnity	9/1/17 to 8/31/18	1.074	1.630	1.752
	9/1/18 to 8/31/19	1.090	1.396	1.521
	9/1/19 to 8/31/20	1.059	1.000	1.059
Medical	9/1/17 to 8/31/18	1.537	1.287	1.978
	9/1/18 to 8/31/19	1.566	1.181	1.850
	9/1/19 to 8/31/20	1.582	1.000	1.582
Average:				1.444
				1.803

- | | | |
|---|-------|-------|
| 5. Selected experience rating off-balance | 1.015 | 1.015 |
| 6. Factor to reflect loss limitation | 0.883 | 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) | 1.284 | 1.470 |

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.714	0.837
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.060	1.020
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.757	0.854

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 2018 and 2019 (preliminary) and projected for 2020 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. 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 raters 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, 2021 to August 31, 2022 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 2017 and 2018 (in 00s)	\$284,698,323	<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2017 and 2018 x indicated limited loss to payroll ratios	\$70,378,308	\$87,218,606	
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.247	0.306	

Loss to Payroll Ratios at Expected Loss Rate Level

- #### 4. Unadjusted Expected loss to payroll ratios for experience rating period

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>
Indemnity	9/1/17 to 8/31/18	0.166	1.310	0.217
	9/1/18 to 8/31/19	0.148	1.228	0.182
	9/1/19 to 8/31/20	0.144	1.000	0.144
Medical	9/1/17 to 8/31/18	0.251	1.139	0.286
	9/1/18 to 8/31/19	0.242	1.096	0.265
	9/1/19 to 8/31/20	0.251	1.000	0.251
Average:				0.181 0.268

- | | | |
|---|-------|-------|
| 5. Selected experience rating off-balance | 1.015 | 1.015 |
| 6. Factor to reflect loss limitation | 0.897 | 0.812 |
| 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) | 0.163 | 0.219 |

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.661	0.714
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.060	1.020
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.700	0.728

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 2018 and 2019 (preliminary) and projected for 2020 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. 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 raters 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, 2021 to August 31, 2022 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 2017 and 2018 (in 00s)	\$1,014,091,385	<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2017 and 2018 x indicated limited loss to payroll ratios	\$468,879,696	\$485,015,210	
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.462	0.478	

Loss to Payroll Ratios at Expected Loss Rate Level

- #### 4. Unadjusted Expected loss to payroll ratios for experience rating period

	<u>Policy Year</u>	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/17 to 8/31/18	0.251	1.577	0.396
	9/1/18 to 8/31/19	0.246	1.398	0.344
	9/1/19 to 8/31/20	0.242	1.000	0.242
Medical	9/1/17 to 8/31/18	0.353	1.309	0.462
	9/1/18 to 8/31/19	0.335	1.214	0.407
	9/1/19 to 8/31/20	0.332	1.000	0.332
Average:				0.327 0.400

- | | | |
|---|-------|-------|
| 5. Selected experience rating off-balance | 1.015 | 1.015 |
| 6. Factor to reflect loss limitation | 0.950 | 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) | 0.313 | 0.366 |

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.677	0.765
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.060	1.020
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.717	0.780

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 2018 and 2019 (preliminary) and projected for 2020 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. 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 raters 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, 2021 to August 31, 2022 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 2017 and 2018 (in 00s)	\$147,023,850	<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2017 and 2018 x indicated limited loss to payroll ratios	\$104,176,199	\$137,694,355	
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.709	0.937	

Loss to Payroll Ratios at Expected Loss Rate Level

- #### 4. Unadjusted Expected loss to payroll ratios for experience rating period

	<u>Policy Year</u>	1st Report Ratio of Losses to Payroll	Expected Ratio of Losses to Payroll
	<u>Development</u>		
Indemnity	9/1/17 to 8/31/18	0.414	1.491
	9/1/18 to 8/31/19	0.427	1.296
	9/1/19 to 8/31/20	0.431	1.000
Medical	9/1/17 to 8/31/18	0.938	1.154
	9/1/18 to 8/31/19	0.714	1.094
	9/1/19 to 8/31/20	0.703	1.000
Average:			0.533
			0.856

- | | | |
|---|-------|-------|
| 5. Selected experience rating off-balance | 1.015 | 1.015 |
| 6. Factor to reflect loss limitation | 0.903 | 0.811 |
| 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) | 0.485 | 0.699 |

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.685	0.746
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.060	1.020
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.726	0.761

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 2018 and 2019 (preliminary) and projected for 2020 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. 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, 2021 to August 31, 2022 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 2017 and 2018 (in 00s)	\$613,434,166	<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2017 and 2018 x indicated limited loss to payroll ratios	\$537,635,751	\$665,824,428	
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.876	1.085	

Loss to Payroll Ratios at Expected Loss Rate Level

- #### 4. Unadjusted Expected loss to payroll ratios for experience rating period

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>
Indemnity	9/1/17 to 8/31/18	0.504	1.529	0.770
	9/1/18 to 8/31/19	0.489	1.369	0.669
	9/1/19 to 8/31/20	0.478	1.000	0.478
Medical	9/1/17 to 8/31/18	0.828	1.250	1.035
	9/1/18 to 8/31/19	0.781	1.177	0.919
	9/1/19 to 8/31/20	0.787	1.000	0.787
Average:				0.639
				0.914

- | | | |
|---|-------|-------|
| 5. Selected experience rating off-balance | 1.015 | 1.015 |
| 6. Factor to reflect loss limitation | 0.957 | 0.901 |
| 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) | 0.616 | 0.829 |

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.703	0.763
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.060	1.020
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.745	0.779

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 2018 and 2019 (preliminary) and projected for 2020 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. 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 raters 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, 2021 to August 31, 2022 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 2017 and 2018 (in 00s)	\$247,177,834		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2017 and 2018 x indicated limited loss to payroll ratios	\$187,052,421	\$184,504,035	
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.757	0.746	

Loss to Payroll Ratios at Expected Loss Rate Level

- #### 4. Unadjusted Expected loss to payroll ratios for experience rating period

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>
Indemnity	9/1/17 to 8/31/18	0.420	1.587	0.666
	9/1/18 to 8/31/19	0.405	1.376	0.557
	9/1/19 to 8/31/20	0.393	1.000	0.393
Medical	9/1/17 to 8/31/18	0.561	1.259	0.706
	9/1/18 to 8/31/19	0.535	1.176	0.629
	9/1/19 to 8/31/20	0.532	1.000	0.532
				Average:
				0.539
				0.622

- | | | |
|---|-------|-------|
| 5. Selected experience rating off-balance | 1.015 | 1.015 |
| 6. Factor to reflect loss limitation | 0.926 | 0.863 |
| 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) | 0.503 | 0.541 |

Expected Loss Rate Factors

- | | | |
|---|-------|-------|
| 9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3) | 0.664 | 0.725 |
| 10. Factors to balance NAICS Sectors to statewide expected loss rate factors | 1.060 | 1.020 |
| 11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10) | 0.704 | 0.739 |

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 2018 and 2019 (preliminary) and projected for 2020 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. 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, 2021 to August 31, 2022 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 2017 and 2018 (in 00s)	\$1,067,523,023	<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2017 and 2018 x indicated limited loss to payroll ratios	\$112,653,177	\$113,417,042	
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.106	0.106	

Loss to Payroll Ratios at Expected Loss Rate Level

- #### 4. Unadjusted Expected loss to payroll ratios for experience rating period

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>
Indemnity	9/1/17 to 8/31/18	0.055	1.633	0.090
	9/1/18 to 8/31/19	0.054	1.453	0.078
	9/1/19 to 8/31/20	0.053	1.000	0.053
Medical	9/1/17 to 8/31/18	0.082	1.272	0.104
	9/1/18 to 8/31/19	0.072	1.192	0.086
	9/1/19 to 8/31/20	0.068	1.000	0.068
Average:				0.073
				0.086

- | | | |
|---|-------|-------|
| 5. Selected experience rating off-balance | 1.015 | 1.015 |
| 6. Factor to reflect loss limitation | 0.885 | 0.735 |
| 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) | 0.065 | 0.063 |

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.619	0.597
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.060	1.020
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.656	0.609

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 2018 and 2019 (preliminary) and projected for 2020 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. 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, 2021 to August 31, 2022 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 2017 and 2018 (in 00s)	\$3,954,242,193		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2017 and 2018 x indicated limited loss to payroll ratios		\$280,722,158	\$299,376,431

3. Average indicated limited loss to payroll ratios: (2) ÷ (1) 0.071 0.076

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	9/1/17 to 8/31/18	0.038	1.698	0.065	
	9/1/18 to 8/31/19	0.038	1.449	0.055	
	9/1/19 to 8/31/20	0.037	1.000	0.037	
Medical	9/1/17 to 8/31/18	0.057	1.337	0.076	
	9/1/18 to 8/31/19	0.054	1.220	0.066	
	9/1/19 to 8/31/20	0.054	1.000	0.054	
			Average:		0.052 0.066

5. Selected experience rating off-balance		1.015	1.015
6. Factor to reflect loss limitation		0.941	0.914
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)		0.050	0.060

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)		0.698	0.798
10. Factors to balance NAICS Sectors to statewide expected loss rate factors		1.060	1.020
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)		0.740	0.814

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 2018 and 2019 (preliminary) and projected for 2020 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. 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

<u>Class Code</u>	<u>Class Description</u>	<u>Indicated Relativity Change</u>
Limited to a 15% Decrease		
1122	MINING – SURFACE	-17.7%
1123	MINING – UNDERGROUND	-16.5%
1330	BLASTING	-18.8%
1624	QUARRIES; EXCAVATION – ROCK	-24.4%
1699	ROCK, MINERAL OR GLASS WOOL MFG	-18.3%
3683	SPEAKER MFG	-61.1%
4361	PHOTOGRAPHERS; PHOTOFINISHING	-24.0%
4511	ANALYTICAL OR TESTING LABORATORIES	-16.2%
4691	ORTHOTIC OR PROSTHETIC DEVICE MFG	-17.3%
5129	INTEGRATED CIRCUIT/SEMICONDUCTOR PROCESSING EQUIP INSTALLATION, SERVICE OR REPAIR	-17.9%
5186	AUTOMATIC SPRINKLER INSTALLATION – HIGH WAGE	-15.5%
5193	COMPUTER/TELEPHONE SYSTEM/EQUIPMENT INSTALLATION, SERVICE OR REPAIR	-18.6%
5470	GLAZIERS – AWAY FROM SHOP – HIGH WAGE	-18.1%
5542	SHEET METAL WORK: HEATING OR A/C DUCTWORK – HIGH WAGE	-17.1%
6003	PILE DRIVING; WHARF BUILDING; BRIDGE/TRESTLE CONSTRUCTION – WOOD	-22.6%
6251	TUNNELING	-19.6%
6361	CANAL/JETTY/BREAKWATER CONSTRUCTION; CROSS-COUNTRY WATER PIPELINE CONSTRUCTION	-16.1%
7538	ELECTRIC POWER LINE CONSTRUCTION	-15.3%
7601	AERIAL LINE CONSTRUCTION	-22.7%
7607	VIDEO POST-PRODUCTION; AUDIO POST-PRODUCTION	-23.1%
8001	STORES – FLORISTS	-17.2%
8059	STORES – TILE	-15.9%
8064	STORES – OFFICE SUPPLIES	-28.4%
8107	MACHINERY AND EQUIPMENT DEALERS	-18.0%
8117	STORES – FEED/TACK/FARM SUPPLIES	-16.3%
8227	CONSTRUCTION OR ERECTION PERMANENT YARDS OR SHOPS	-15.8%
8232	LUMBERYARDS; BUILDING MATERIAL DEALERS; FUEL AND MATERIAL DEALERS	-17.9%
8742	SALESPERSONS – OUTSIDE	-15.7%
8745	NEWS AGENTS OR DISTRIBUTORS OF MAGAZINES/PERIODICALS	-18.5%
8847	BEVERAGE CONTAINER COLLECTION OR REDEMPTION	-22.1%
8859	COMPUTER PROGRAMMING/SOFTWARE DEVELOPMENT; INTERNET/WEB-BASED APPLICATION DEVELOPM	-30.8%
9410	MUNICIPAL/STATE/PUBLIC AGENCY	-15.4%

Classifications Affected by ELR Limitation Rule

<u>Class Code</u>	<u>Class Description</u>	<u>Indicated Relativity Change</u>
Limited to a 15% Increase		
0044	COTTON FARMS	29.1%
0106	TREE PRUNING, REPAIRING OR TRIMMING	16.2%
0400	WAREHOUSES – COTTON – INCLUDING COTTON COMPRESSING	17.6%
1322	OIL/GAS WELL SERVICING	42.5%
1438	Smelting, Sintering, Refining or Alloying	21.0%
2402	CARPET OR RUG MFG	17.6%
2852	WINDOW BLIND MFG OR ASSEMBLY	17.5%
4312	NEWSPAPER DELIVERY	37.8%
4432	PEN OR MECHANICAL PENCIL MFG	17.0%
6206	OIL/GAS WELLS – CEMENTING/ACIDIZING/FRACTURING; VACUUM TRUCK SVC/GRAVEL PA	30.5%
6235	OIL/GAS WELLS – DRILLING OR REDRILLING/INSTALL/RECOVERY OF CASING; DRILLING G	16.2%
6237	OIL/GAS WELLS – WIRELINE SERVICE/PERFORATING OF CASING	22.7%
7421	AIRCRAFT OPERATION – PERSONNEL TRANSPORT – FLYING CREW	19.2%
7600	COMMUNICATION SERVICE PROVIDERS	25.2%
7610	RADIO, TELEVISION OR COMMERCIAL BROADCASTING STATIONS	19.7%
7707	FIREFIGHTING OPERATIONS – VOLUNTEERS	17.1%
8028	EQUIPMENT OR MACHINERY RENTAL YARDS	26.9%
8278	RACING STABLES – JOCKEYS/HARNESS DRIVERS	57.7%
8290	WAREHOUSES – SELF STORAGE – ALL OTHERS	37.5%
8397	AUTO OR TRUCK TRANSMISSION REPAIRING AND REBUILDING	18.4%
8631	RACING STABLES – ALL OTHER EMPLOYEES	17.3%
8741	REAL ESTATE AGENCIES	29.2%
9007	APT/CONDO OPERATION FOR SENIORS	36.9%
9010	MOBILE HOME PARK OPERATION – OTHER	29.0%
9011	APT/CONDO COMPLEX OPERATION – N.O.C. – OTHER; COMM/RES MIXED-USE – OTHER	20.3%
9015	BUILDING OPERATION – N.O.C. – OTHER; CHURCH/TEMPLE/MOSQUE/SYNAGOGUE – OTH	33.3%
9031	PEST CONTROL	15.5%
9061	CLUBS – N.O.C.	16.8%
9154	THEATERS – NOT MOTION PICTURE	21.5%
9403	GARBAGE OR REFUSE COLLECTING; STREET SWEEPING SERVICE COMPANIES; DOCUMENT	21.1%
9420	MUNICIPAL/STATE/PUBLIC AGENCY – OTHERS	46.1%
9424	GARBAGE/TRANSFER STATION/MATERIAL RECOVERY; RECYCLED MATERIAL DEALERS	20.4%
9522	UPHOLSTERING – FURNITURE; AUTO UPHOLSTERING; UPHOLSTERING – COFFIN/CASKET	23.5%
9549	ADVERTISING COMPANIES	28.2%

Part A
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 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 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, 2021 and August 31, 2022, the indicated off-balance factor is 1.015, which is 0.4% lower than the off-balance factor reflected in the approved pure premium rates and expected loss rates for policies incepting between January 1, 2021 and August 31, 2021.

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 policy years 2018 through 2020. This information is based on the WCIRB's experience modification records and reflects the actual modifications issued for each of those policy years. Based on this information, the ratio of actual to expected losses for experience rated employers in each of these years is estimated and shown on line 3 of Exhibit 1.

As discussed in Appendix A, the expected loss rates determined for each year are adjusted by the off-balance factor for that year. Line 4 of Exhibit 1 shows the off-balance factor that was used to adjust each year's expected loss rates. Line 5 of Exhibit 1 shows the adjustment that was made to the expected loss rates for policy year 2018 to produce the target off-balance factor of 1.015 for that year.¹ Line 6 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 values the claims were used in an experience modification computation.² The combined total of all the factors that were applied to each policy year's expected losses are shown in line 7 of Exhibit 1.

The expected loss rates computed for each historical policy year reflect an estimate of the statewide average ratio of losses to payroll for the three-year period used in that year's experience modifications. Line 8 of Exhibit 1 shows the hindsight correction factor for the expected losses for each of these policy years, which is intended to adjust for any difference in average projected expected loss rates for a year and the average level of losses that, in retrospect, actually underlie that year's experience modifications. The hindsight correction factor for each year is computed as the ratio of the statewide weighted average of the promulgated expected loss rates (adjusted to remove that year's off-balance factor and its related

¹ For policy year 2018, in lieu of decreasing the off-balance factor to its indicated value of 1.006, an adjustment was made to 2018 expected loss rates to result in a targeted off-balance factor of 1.015. This adjustment was intended to reduce year-to-year swings in the factor.

² 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.

adjustment—if any—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 years and report levels reflected in that year's experience modifications.

Line 9 of Exhibit 1 shows the average ratios of actual to expected losses for experience rated employers in each policy year, 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 promulgated each year. The ratios shown on line 9 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 10 of Exhibit 1 is the projected ratio of actual to expected losses for experience rated employers, which has been selected as the average of the three years' ratios. Line 11 of Exhibit 1 is the projected average credibility for experience rated employers, which has been selected as the average credibility for policy year 2020 (the most recent complete year of experience).

Exhibit 2 shows the computation of the indicated off-balance factor for policies incepting between September 1, 2021 and August 31, 2022. The projected ratio of actual to expected losses and the projected average credibility computed on lines 10 and 11 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 1.015 for policies incepting between September 1, 2021 and August 31, 2022. The computation is based on the information on lines 1, 2 and 3 of Exhibit 2. The indicated off-balance factor is 0.4% lower than the off-balance factor in advisory pure premium rates and expected loss rates for policies incepting between January 1, 2021 and August 31, 2021 (1.019).

**Projection of Actual to Expected Losses
For September 1, 2021 to August 31, 2022 Experience Rated Risks**

	2018	2019	2020
1. Average Modification for Rated Risks	0.945	0.933	0.942
2. Average Credibility for Rated Risks	0.597	0.591	0.593
3. Average Actual to Expected Ratio for Rated Risks (unadjusted) [(1) - 1.0 + (2)] / (2)	0.908	0.887	0.902
Factors Applied to Expected Loss Rates in 2018 Through 2020			
4. Off-Balance Factor in Expected Loss Rates	1.015	1.017	1.014
5. Factor to Produce Selected 2018 Off-Balance	1.009	N/A	N/A
6. Adjustment to Reflect Insurance Code Section 11751.9 Rerates in Expected Loss Rates	0.992	0.992	0.992
7. Total of All Factors Applied to Expected Loss Rates (4) x (5) x (6)	1.016	1.009	1.006
8. Hindsight Correction to Average Expected Losses	1.081	1.093	1.084
9. Average Actual to Expected Ratio for Rated Risks (adjusted) (3) x (7) x (8)	0.998	0.978	0.984
10. Projected Ratio of Actual to Expected Losses for Rated Risks for September 1, 2021 to August 31, 2022 Policies			0.986
11. Projected Average Credibility for Rated Risks for September 1, 2021 to August 31, 2022 Policies			0.593

Notes:

Lines (1) and (2) are based on modifications issued by the WCIRB for policies effective during the specified year (prior to Insurance Code Section 11751.9 rerates)

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 year. In this calculation, its impact is removed from the expected losses for the specified year to determine what the A/E ratio would have been without the off-balance adjustment for that year being applied to expected losses.

Line (5) contains the factor used to adjust the 2018 Expected Loss Rates to produce the selected off-balance correction factor of 1.015.

Line (6) reflects the factor used to adjust expected loss rates for the estimated impact of Insurance Code Section 11751.9 based on previous studies.

Line (8) is a factor that corrects for estimation error in the statewide average Expected Loss Rate for the specified year. 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 (10) is the projected ratio of actual to expected losses for September 1, 2021 to August 31, 2022 rated risks based on an average of the latest three years.

Line (11) is the projected average credibility for September 1, 2021 to August 31, 2022 rated risks based on the average credibility for the latest full year (2020).

**Experience Rating Off-Balance Correction Factor Calculation
For September 1, 2021 to August 31, 2022 Policies**

1. Projected Ratio of Actual to Expected Losses for Rated Risks	0.986
2. Projected Average Credibility for Rated Risks	0.593
3. Ratio of Experience-Rated Premium to Total Premium	0.880
4. Indicated Off-Balance in 9/1/2021 Pure Premium Rates $\{1.0 - [(1) \times (2) \times (3)]\} / \{[(1.0 - (2)) \times (3)] + [1.0 - (3)]\}$	1.015
5. Selected Off-Balance in 1/1/2021 Pure Premium Rates	1.019
6. Indicated Change in Off-Balance (4)/(5)-1.0	-0.4%

Notes:

Lines (1) and (2) are from Exhibit 1, lines (11) and (12), 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 $OBF = 1 / (\text{Avg. Mod All Risks})$, where $\text{Avg. Mod All Risks} = (\text{Avg. Mod Rated Risks} \times \text{Premium Share of Rated Risks}) + (1.0 \times \text{Premium Share of Non-rated Risks})$, and where the formula for the average modification for rated risks is as follows:
 $\text{Avg. Mod Rated Risks} = [(\text{Avg. Ratio of Actual to Expected}) \times (1 / OBF) \times (\text{Avg. Credibility})] + [1.0 \times (1 - \text{Avg. Credibility})]$.

Part A

Section C

Appendix C

Computation of Classification Relativities

Derivation of Rates Based on Classification Relativity Review Sheets

The specific advisory pure premium rate or 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 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.

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 two, three, four, or five years, depending on the size of the classification. 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 policy year loss experience and the loss to payroll ratio expected to emerge based on the current (i.e., January 1, 2021) advisory pure premium rate for the classification. The weight assigned to the policy year loss experience depends on the volume of experience assigned to that classification over the last five years. The remaining weight is assigned to the experience expected to emerge based on the loss portion of the current pure premium rate. 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, 2021 is discussed below.

Expected Loss to Payroll Ratios

For each standard classification, the expected limited loss to payroll ratio is first computed. A sample computation of these expected ratios using Classification 4496, *Plastics – fabricated products mfg.*, is shown in Exhibit 1. The procedures used to compute other expected limited loss to payroll ratios are identical.

Line 1 of Exhibit 1 shows the January 1, 2021 selected (unlimited) loss to payroll ratios for Classification 4496¹, expressed as losses per \$100 of payroll, separately for indemnity and medical as reflected in the WCIRB's January 1, 2021 Regulatory Filing. These ratios that are shown on line 1 do not reflect the impact of the average January 1, 2021 advisory pure premium rate level change on losses. The adjustment to reflect this impact is shown on line 2 of Exhibit 1. Inasmuch as the classification relativity analysis is based on loss amounts (excluding loss adjustment expenses), the effects shown on line 2 of Exhibit 1 reflect only the loss components of the approved January 1, 2021 advisory pure premium rate change. Line 3 of Exhibit 1 shows the expected unlimited loss to payroll ratio underlying the January 1, 2021 relativity for Classification 4496, adjusted for the impact of the January 1, 2021 pure premium rate change on losses. (To obtain the January 1, 2021 advisory pure premium rate for the classification, the expected unlimited loss to payroll ratio is multiplied by the January 1, 2021 loss adjustment expense provision of 1.349 and the January 1, 2021 experience rating off-balance correction factor of 1.019.)

Two additional adjustments are made to the expected unlimited loss to payroll ratios shown on line 3 of Exhibit 1. 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 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 very little credibility will change, to a large extent, based on the change in loss

¹ Based on Section C, Appendix C of the WCIRB's January 1, 2021 Regulatory Filing.

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 two-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 on line 4 of Exhibit 1. The expected unlimited loss to payroll ratios adjusted for the NAICS Sector differential for Classification 4496 are shown on line 5 of Exhibit 1.

The second adjustment made to the expected unlimited loss to payroll ratios involves removal of the portion of each classification's 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. 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 on 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 Loss Elimination Ratios and Retro Hazard Groups* based on the average level for January 1, 2021 to August 31, 2021 policies.² The classifications assigned to each of the RHGs for the purposes of this adjustment are shown in Exhibit 8.3.

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 statistical summary for each classification is shown on the classification relativity review sheet for that classification. For the September 1, 2021 classification relativities, each "policy year" referenced herein and shown in Exhibits 1 through 8 as well as in the classification relativity review sheet for each classification represents data from policies incepting October 1 of the prior year through September 30 of the year. (For example, "policy year" 2018 reflects data from policies incepting October 1, 2017 through September 30, 2018.)

For illustrative purposes, Exhibit 3 shows the September 1, 2021 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 2021 has not been reported to the WCIRB and is, therefore, not included in this analysis.) To facilitate a consistent comparison of losses to payroll

² The limit factors were published in Section C, Appendix C, Exhibit 8.1 of the WCIRB's January 1, 2021 Regulatory Filing.

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. 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. The factors used to adjust each policy year's payroll amount to the average level of September 1, 2021 to August 31, 2022 policies 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 projected wage inflation as well as the impact of changes in minimum wage ordinances on insured wages.³ The factors shown in Exhibits 4.1 through 4.9 for each policy year and classification represent the projected wage level changes for the classification through the September 1, 2021 to August 31, 2022 policy level relative to the projected change for all classifications combined.
2. Loss Development. Reported incurred loss amounts 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.⁴ The indemnity and medical loss development groupings to which a specific classification is assigned are shown at the top of the classification relativity review sheet for that 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 for the grouping. In addition, losses were developed from tenth report level to an estimated ultimate value by indemnity and medical component based on statewide incurred loss development factors.⁵ The development factors for each loss development grouping and the factors used to develop losses from tenth report level to ultimate are shown in Exhibits 5.1 and 5.2 for indemnity and medical, respectively. The classifications assigned by the WCIRB to each of the indemnity and medical loss development groupings are shown in Exhibits 5.3 and 5.4, respectively.
3. Adjustment 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 6.1 through 6.45. 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 average level underlying January 1, 2021 to August 31, 2021 policies 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 WCIRB's 2016 study of wage level changes by industry discussed above.
4. Adjustment to Earlier Years. Classifications may use two, three, four, or five years of actual experience in computing relativities. 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 7.1 and 7.2 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 two most recent policy years of experience (2017 and 2018) to the comparable loss per \$100 of payroll for each of the 2014 through 2018 policy years.

³ See Item AC16-12-02 of the December 6, 2016 WCIRB Actuarial Committee Agenda for a complete discussion of this approach.

⁴ See Item AC12-04-04 of the April 2, 2012 WCIRB Actuarial Committee Agenda for a complete discussion of this approach.

⁵ These factors are based on Exhibits 2.1 and 2.2 of Section B of the WCIRB's January 1, 2021 Pure Premium Rate Filing.

5. Limitation of Large Losses. The presence of an atypically large claim can significantly distort the relativity computation for a particular classification. Similarly, because a classification has not experienced a very large claim during the two-, 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, actual claims are limited to a targeted dollar amount for all classifications. Specifically, once adjustments to losses have been made as described above, an individual loss limitation of \$500,000 is applied to the cost of individual claims.⁶
6. Adjustment to Overall Average Level of Experience. 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 relativity over all classifications balances to the average relativity underlying the current advisory pure premium rates. This adjustment is applied separately to indemnity and medical losses. For the September 1, 2021 classification relativities, a factor of 0.892 is applied to indemnity losses so that the average indemnity relativity over all classifications balances to the average indemnity relativity underlying the approved January 1, 2021 advisory pure premium rates. A factor of 0.910 is applied to medical losses so that the average medical relativity over all classifications balances to the average medical relativity underlying the approved January 1, 2021 advisory pure premium rates.

In summary, the reported unadjusted payroll and losses for a particular classification are modified by (a) the projected annual changes in wage levels for the classification relative to the projected statewide average annual changes in wage levels (Exhibit 4), (b) the specified indemnity and medical loss development factors for the appropriate report level and for the indemnity and medical loss development groupings to which the classification is assigned (Exhibit 5), (c) the appropriate benefit level adjustment factor (Exhibit 6), (d) the appropriate factor to adjust for the use of earlier years of experience (Exhibit 7), and (e) the adjustment to the overall average level of experience. For example, to calculate the payroll shown in Exhibit 3 for policy year 2015 for Classification 4496,⁷ reported unadjusted payroll is multiplied by a factor of 1.020 to reflect the projected relative wage level change from policy year 2015 to the September 1, 2021 to August 31, 2022 period for this classification (Exhibit 4.4). To calculate the medical losses shown in Exhibit 3 for policy year 2015 for Classification 4496, the reported unadjusted medical losses for this classification are multiplied by (a) the development factor of 1.130 for fourth report level medical losses for medical loss development group 3 (Exhibit 5.2), (b) a benefit adjustment factor of 0.959 for policy year 2015 (Exhibit 6.13), (c) a factor of 0.880 to adjust policy year 2015 NAICS Sector 31 medical losses to the level of the 2017 and 2018 experience (Exhibit 7.2), and (d) the overall medical adjustment factor of 0.910. Individual losses, once adjusted on this basis, are then limited to be no more than \$500,000.

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, the Insurance Commissioner adopted annual payroll limitations to be applied to employees in five additional 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*. In order to reflect the new payroll limitation in the proposed advisory pure premium rate for these classifications, the reported payroll for these classifications, which has been reported on an unlimited basis, is adjusted to a limited basis in the classification relativities

⁶ In two special cases, the limitation was applied to a group of claims rather than on an individual claim basis. For Classifications 2362 and 2402, an anomalously large number of post-termination claims were filed for a single employer within these classifications. These claims were treated as a single claim within the classification when applying the individual loss limitation.

⁷ As discussed above, "policy year" 2015 includes data from policies incepting between October 1, 2014 and September 30, 2015.

analysis. The factors used to adjust the payroll for these classifications are consistent with those reflected in the January 1, 2021 Regulatory Filing and are based on a review of 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 these classifications in order to compute September 1, 2021 classification relativities on a limited payroll basis.⁸

Table 1 – Adjustments for Payroll Limitations

Classification	Adjustment Factor
7607	0.80
8743	0.71
8803	0.81
8820	0.67
8859	0.73

At least two years of experience are used for each classification to determine the adjusted loss to payroll ratio. For smaller classifications, three, four, or five years of experience are used, depending on the amount of expected losses needed to meet the full credibility requirement (see discussion of selected loss to payroll ratios below). For classifications with two, three, four, or five years of experience, adjusted loss to payroll ratios are 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.⁹

Selected Loss to Payroll Ratios

For classifications that are not fully credible (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 policy year experience is based on expected limited losses. The expected limited losses are calculated by multiplying the payroll for the experience period (two, three, four, or 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 credibility. 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, 2021 classification relativities, the full credibility standards are \$9,305,850 for the indemnity component and \$11,275,434 for the medical component.

If the expected losses generated by five policy years of experience are not sufficient to meet the full credibility standard, partial credibilities are utilized. Partial credibilities are 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 99% credibility for the indemnity component and 97% credibility for the medical component. These credibilities are shown for each classification on 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

⁸ See Item AC18-06-03 of the June 14, 2019 WCIRB Actuarial Committee Agenda for more information.

⁹ For Classification 8631, *Racing Stables – all other employees*, the basis of exposure was changed in 2016 from payroll to per occupied stall per day. Inasmuch as policy year 2015 and prior experience was reported under the payroll basis of exposure, only the policy year 2016 through 2018 data was used to compute the relativity for Classification 8631.

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 1.857 for the medical component is calculated by combining 97% of 1.856 and 3% of 1.894 (the medical component of the expected limited loss to payroll ratio adjusted for NAICS Sector differential, shown on line 7 of Exhibit 1 and in Exhibit 3). The indemnity component of the indicated limited loss to payroll ratio of 1.563 is calculated in an analogous way with 99% 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 and the expected loss rate for the classification. The indemnity and medical loss limit factors by RHG are based on the loss elimination ratios published in the WCIRB’s *California Loss Elimination Ratios and Retro Hazard Groups* that underlie the advisory *California Retrospective Rating Plan*. Exhibit 8.1 provides the September 1, 2021 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, adjusted to the average level underlying September 1, 2021 to August 31, 2022 policies, and are shown in Exhibit 8.2. The classifications assigned by the WCIRB to each of the retrospective rating hazard groups are shown in Exhibit 8.3. For Classification 4496, the limit factors used to adjust the indicated limited loss to payroll ratios to an unlimited basis are 1.078 for indemnity and 1.213 for medical, based on RHG 3, 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. Exhibit 9 shows 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 September 1, 2021 classification relativities is 1.023 (with the indemnity component of the ratio at 0.474 and the medical component at 0.549).¹⁰

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 Classification 0044, Cotton Farms, and Classification 0171, Field Crops, for classification ratemaking purposes. Classification 0044 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 0171 for the purposes of computing the classification relativities for these classifications. The selected loss to payroll ratio for Classification 0044 was restricted to a 25% increase over the expected unlimited loss to payroll ratio derived for Classification 0044 on its own.

¹⁰ The statewide average loss to payroll ratio is prior to the adjustment for the maximum payroll limitation for the five additional classifications.

2. Combination of Classification 0400, Cotton Merchants/Warehouses – cotton, and Classification 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.
3. Elimination of Classification 5057, Iron or Steel Erection – N.O.C. The experience of employers assigned to this classification is included with the experience of Classification 5102, Iron, Steel, Brass, Bronze or Aluminum Erection – non-structural, for purposes of computing the classification relativities for this classification.
4. Elimination of Classification 5059, Iron or Steel Erection – structural. The experience of employers assigned to this classification is included with the experience of Classification 5040, Iron or Steel Erection – structural, for purposes of computing the classification relativities for this classification.
5. Elimination of Classification 8110, Stores – welding supplies. The experience of employers assigned to this classification is included with the experience of Classification 8010, Stores – hardware, electrical or plumbing supplies, for purposes of computing the classification relativities for this classification.

Derivation of Expected Limited Loss to Payroll Ratio

Classification 4496 - PLASTICS – FABRICATED PRODUCTS MFG

	Indemnity	Medical	Total
1. Selected (Unlimited) Loss to Payroll Ratio January 1, 2021	1.797	2.463	4.260
2. Adjustment to Reflect Distribution of Losses in January 1, 2021 Pure Premium Rates	0.996	0.954	
3. Expected Unlimited Loss to Payroll Ratio (1) x (2)	1.790	2.350	4.140
4. Adjustment for NAICS Sector Differential (for NAICS Sector 31)	0.985	0.976	
5. Expected Unlimited Loss to Payroll Ratio Adjusted for NAICS Sector Differential (3) x (4)	1.763	2.294	4.057
6. Limit Factor - January 1, 2021 (for RHG 3)	1.077	1.211	
7. Expected Limited Loss to Payroll Ratio Adjusted for NAICS Sector Differential (5) / (6)	1.637	1.894	3.531

Factors to Adjust Expected Unlimited Loss to Payroll Ratio for NAICS Sector Differential

<u>NAICS Sector(s)</u>	<u>Sector Name(s)</u>	<u>Indemnity</u>	<u>Medical</u>
11 & 21	Agriculture & Mining	0.989	0.988
22 & 23	Utilities & Construction	1.090	1.099
31	Manufacturing	0.985	0.976
42	Wholesale	1.002	1.009
44	Retail	0.962	0.992
48	Transportation & Warehousing	1.023	1.035
51	Information	1.063	1.030
52	Finance & Insurance	0.945	0.962
53	Real Estate	0.985	0.949
54	Professional Services	1.002	0.965
56	Administrative	0.986	0.965
61	Education	0.982	1.001
62	Health	0.929	0.924
71	Arts & Entertainment	1.011	1.060
72	Hospitality	0.945	0.938
81	Other	0.963	0.927
8742	Outside Sales	1.059	1.160
8810 & 92	Clerical & Public Admin	1.012	1.020

Note:

These factors represent the ratio of actual to expected 2017 and 2018 policy year losses.

**NAICS Sectors
Classification Assignments**

NAICS Sector 11 (Agriculture) Classifications	NAICS Sector 31 (Manufacturing) Classifications (Continued)	NAICS Sector 53 (Real Estate) Classifications
0005 0040 0096 7409 0016 0041 0171 7410 0034 0044 0172 8209 0035 0045 0401 0036 0050 2702 0038 0079 2727	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	8028 8741 9009 9011 8290 9007 9010 9015 8740
NAICS Sector 21 (Mining) Classifications		NAICS Sector 54 (Professional Services) Classifications
1122 1322 1741 6213 1123 1452 4000 6216 1124 1624 6204 6235 1320 1710 6206 6237		4361 7248 8820 8859 4511 8601 8821 9507 4512 8803 8831 9549
NAICS Sector 22 (Utilities) Classifications		NAICS Sector 56 (Administrative) Classifications
0251 7520 7539 7580 7500		0042 5650 9096 9424 0106 7721 9097 9426 2584 9008 9402 5473 9031 9403
NAICS Sector 23 (Construction) Classifications	NAICS Sector 42 (Wholesale) Classifications	NAICS Sector 61 (Education) 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	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	8868 8870 8875 9101
NAICS Sector 31 (Manufacturing) Classifications	NAICS Sector 44 (Retail) Classifications	NAICS Sector 62 (Health) 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	5192 8017 8061 8388 8006 8031 8062 8391 8008 8039 8065 8400 8010 8046 8066 8748 8013 8057 8071 8015 8060 8324	7332 8827 8839 9059 8804 8829 8851 9070 8806 8830 8852 9085 8823 8834 9043
NAICS Sector 48 (Transportation) Classifications	NAICS Sector 71 (Arts & Entertainment) Classifications	NAICS Sector 72 (Hospitality) Classifications
		7207 9060 9151 9184 8278 9061 9154 9185 8631 9067 9156 9053 8746 9069 9180 8838 9092 9181 9016 9095 9182
NAICS Sector 51 (Information) Classifications	NAICS Sector 81 (Other) Classifications	NAICS Sector 73 (Accommodation & Food Service Activities) Classifications
4312 7232 7405 7515 7133 7360 7421 8291 7198 7365 7424 8292 7219 7382 7428 8293 7227 7403 7429 8304	2585 8387 8755 9522 2589 8389 8840 9586 3726 8390 9054 9620 5128 8392 9066 5129 8393 9220 5191 8397 9501 8370 8744 9519	7706 7720 9033 9420 7707 7722 9410 9422
NAICS Sector 52 (Finance & Insurance) Classifications	NAICS Sector 92 (Public Administration) Classifications	NAICS Sector 8742 (Outside Sales) Classifications
4304 7607 8807 8818 4362 7610 8811 9155 7600 8800 8812 9610		8742
NAICS Sector 8810 (Clerical) Classifications		NAICS Sector 8810 (Clerical) Classifications
8720 8749 8808 8850 8743 8801 8822		8810 8871

CLASSIFICATION RELATIVITY REVIEW SHEET

Effective January 1, 2021 (Proposed)

Code: 4496 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: PLASTICS – FABRICATED PRODUCTS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	84,656,738	11	66	113	1,640,361	2,032,685	3,673,046	4.339
2015	100,080,889	5	87	154	1,568,309	1,689,336	3,257,645	3.255
2016	112,459,615	5	75	141	1,791,023	2,107,573	3,898,596	3.467
2017	121,447,111	3	83	133	1,970,845	2,372,685	4,343,530	3.576
2018	120,833,494	0	74	153	1,459,780	1,811,987	3,271,767	2.708
	539,477,846	24	385	694	8,430,318	10,014,266	18,444,584	
Adjusted Loss to Payroll Ratio:					1.563	1.856	3.419	
Expected Unlimited Loss to Payroll Ratio:					1.790	2.350	4.139	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.637	1.894	3.531	
Credibility:					0.99	0.97		
Indicated Limited Loss to Payroll Ratio:					1.563	1.857	3.421	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.685	2.252	3.937	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								384.7%

Factor to Adjust Payroll to September 1, 2021 Wage Level ^[1]

Classification Code	Adjustment Factor by Policy Year				
	2014	2015	2016	2017	2018
0005	1.060	1.046	1.031	1.019	1.008
0016	1.163	1.118	1.073	1.056	1.041
0034	1.008	1.006	1.001	0.998	0.998
0035	1.026	1.023	1.021	1.013	1.001
0036	1.089	1.075	1.048	1.031	1.016
0038	1.109	1.086	1.058	1.043	1.028
0040	1.132	1.096	1.061	1.045	1.032
0041	1.121	1.091	1.059	1.043	1.028
0042	1.143	1.118	1.085	1.049	1.025
0044	1.128	1.091	1.055	1.043	1.033
0045	1.141	1.103	1.064	1.048	1.035
0050	1.143	1.106	1.067	1.049	1.034
0079	1.140	1.104	1.065	1.048	1.034
0096	1.138	1.104	1.067	1.048	1.033
0106	1.164	1.134	1.096	1.056	1.029
0171	1.151	1.112	1.078	1.066	1.051
0172	1.162	1.117	1.074	1.056	1.041
0251	1.002	0.996	0.988	0.989	0.991
0400	1.081	1.068	1.049	1.029	1.015
0401	1.196	1.139	1.086	1.067	1.051
1122	0.973	0.970	0.966	0.964	0.979
1123	1.018	1.025	1.019	1.000	0.992
1124	0.957	0.953	0.949	0.945	0.969
1320	0.976	0.981	0.987	0.986	0.987
1322	0.968	0.969	0.975	0.978	0.982
1330	0.990	1.002	0.998	0.985	0.981
1438	0.982	0.990	0.989	0.985	0.985
1452	0.975	0.975	0.978	0.977	0.982
1463	1.016	1.012	1.003	0.992	0.991
1624	1.014	1.011	1.004	0.995	0.992
1699	1.025	1.023	1.016	1.002	0.993
1701	1.028	1.028	1.020	1.004	0.994
1710	1.006	1.006	0.998	0.986	0.987
1741	1.005	1.005	0.999	0.990	0.990
1803	1.026	1.024	1.018	1.005	0.995
1925	1.011	1.012	1.001	0.992	0.989
2002	1.078	1.070	1.054	1.032	1.013
2003	1.079	1.067	1.053	1.035	1.016
2014	1.096	1.077	1.053	1.034	1.021
2030	1.059	1.056	1.041	1.019	1.003
2063	1.055	1.050	1.036	1.015	1.002
2081	1.067	1.063	1.043	1.017	0.999
2095	1.067	1.063	1.043	1.018	1.000
2102	1.110	1.088	1.063	1.044	1.027
2107	1.153	1.112	1.071	1.054	1.038
2108	1.161	1.118	1.075	1.057	1.041
2109	1.150	1.112	1.074	1.054	1.037
2111	1.080	1.072	1.055	1.034	1.015
2113	1.075	1.071	1.049	1.020	1.000
2116	1.081	1.067	1.050	1.033	1.017
2117	1.075	1.067	1.050	1.029	1.013
2121	1.048	1.030	1.020	1.017	1.011
2123	1.173	1.125	1.079	1.060	1.044
2142	1.081	1.064	1.043	1.029	1.016
2163	1.055	1.048	1.034	1.017	1.005
2222	1.044	1.043	1.039	1.030	1.015

^[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 September 1, 2021 Wage Level [1]

Classification <u>Code</u>	Adjustment Factor by Policy Year				
	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
2362	1.065	1.061	1.054	1.035	1.010
2402	1.104	1.088	1.066	1.045	1.023
2413	1.004	1.007	1.002	0.991	0.987
2501	1.034	1.029	1.023	1.015	1.003
2570	1.063	1.052	1.042	1.027	1.009
2571	1.050	1.040	1.029	1.017	1.003
2576	1.090	1.075	1.055	1.036	1.017
2584	1.051	1.038	1.029	1.022	1.011
2585	1.117	1.106	1.089	1.063	1.036
2589	1.117	1.106	1.089	1.063	1.037
2660	1.060	1.053	1.044	1.028	1.010
2683	1.018	1.023	1.019	1.006	0.997
2688	1.091	1.076	1.056	1.038	1.019
2702	1.066	1.078	1.062	1.033	1.011
2710	1.048	1.050	1.042	1.022	1.005
2727	1.050	1.059	1.047	1.022	1.003
2731	1.036	1.038	1.032	1.016	1.001
2757	1.035	1.034	1.025	1.009	0.998
2759	1.046	1.044	1.034	1.016	1.002
2790	0.997	0.998	0.999	0.998	0.995
2797	1.026	1.029	1.021	1.005	0.994
2806	1.034	1.032	1.026	1.012	1.000
2812	1.042	1.039	1.029	1.013	1.001
2819	1.032	1.032	1.027	1.013	1.001
2840	1.054	1.048	1.041	1.027	1.009
2842	1.029	1.029	1.022	1.008	0.997
2852	1.064	1.052	1.040	1.024	1.009
2881	1.059	1.052	1.041	1.024	1.009
2883	1.051	1.045	1.035	1.020	1.006
2915	1.032	1.032	1.024	1.010	1.000
2923	1.055	1.051	1.041	1.024	1.009
3018	0.967	0.979	0.984	0.984	0.985
3022	0.985	0.992	0.991	0.987	0.986
3030	1.009	1.014	1.012	1.003	0.997
3039	1.011	1.015	1.013	1.003	0.996
3040	1.006	1.008	1.005	0.996	0.993
3060	1.016	1.015	1.011	1.002	0.996
3066	1.009	1.012	1.010	1.004	0.998
3070	0.994	1.000	1.006	1.004	0.999
3076	1.033	1.031	1.025	1.014	1.005
3081	1.014	1.016	1.006	0.995	0.990
3082	1.005	1.009	1.008	0.999	0.991
3085	1.023	1.022	1.013	1.001	0.995
3099	0.995	0.996	0.994	0.990	0.989
3110	0.985	0.988	0.988	0.986	0.987
3131	1.006	1.004	0.999	0.994	0.992
3146	0.997	0.999	0.999	0.995	0.994
3152	0.999	1.000	0.996	0.989	0.987
3165	1.015	1.016	1.013	1.004	0.999
3169	1.034	1.033	1.027	1.013	1.002
3175	1.028	1.027	1.021	1.010	1.001
3178	1.022	1.021	1.019	1.010	1.002
3179	1.030	1.028	1.023	1.013	1.005
3180	1.027	1.023	1.017	1.006	0.997
3220	1.023	1.024	1.018	1.008	0.999
3241	0.993	0.999	0.997	0.992	0.989

[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 September 1, 2021 Wage Level [1]

Classification <u>Code</u>	Adjustment Factor by Policy Year				
	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
3257	1.013	1.015	1.013	1.003	0.994
3339	1.009	1.011	1.002	0.992	0.988
3365	1.003	1.007	1.004	0.995	0.992
3372	1.015	1.017	1.017	1.007	0.999
3383	1.044	1.057	1.056	1.031	1.006
3400	1.010	1.011	1.008	1.001	0.996
3401	1.021	1.021	1.014	1.002	0.995
3501	1.007	1.007	1.004	1.000	0.998
3507	1.008	1.008	1.005	0.997	0.994
3560	0.999	0.999	0.997	0.992	0.991
3568	1.015	1.026	1.027	1.015	1.002
3569	0.996	0.997	0.997	0.992	0.990
3570	1.021	1.019	1.014	1.004	0.997
3572	1.011	1.012	1.011	1.005	0.999
3573	1.024	1.022	1.018	1.009	1.002
3574	1.026	1.024	1.019	1.010	1.001
3577	0.989	0.992	0.995	0.994	0.994
3612	1.000	1.001	0.999	0.994	0.992
3620	1.015	1.017	1.014	1.005	0.998
3632	1.002	1.000	0.996	0.990	0.989
3634	1.018	1.017	1.011	1.002	0.996
3643	1.005	1.005	1.003	0.996	0.994
3647	0.995	0.997	0.994	0.990	0.988
3651	1.036	1.032	1.025	1.014	1.004
3681	1.000	1.002	1.004	1.002	0.999
3682	1.013	1.009	1.008	1.009	1.006
3683	0.999	1.004	1.009	1.006	1.002
3719	0.956	0.956	0.957	0.959	0.977
3724	0.979	0.984	0.985	0.981	0.985
3726	0.992	0.999	0.999	0.992	0.991
3805	0.980	0.984	0.986	0.985	0.989
3808	1.053	1.047	1.037	1.019	1.005
3815	1.027	1.025	1.019	1.008	1.001
3821	0.990	0.988	0.991	0.989	0.984
3828	1.025	1.021	1.014	1.002	0.995
3830	0.964	0.970	0.975	0.979	0.988
3831	0.977	0.981	0.983	0.982	0.987
3840	1.035	1.031	1.023	1.009	0.999
4000	1.015	1.012	1.005	0.995	0.992
4034	1.030	1.028	1.020	1.003	0.993
4036	1.028	1.028	1.022	1.006	0.996
4038	1.032	1.030	1.019	1.002	0.993
4041	1.039	1.036	1.024	1.008	0.999
4049	1.026	1.027	1.020	1.005	0.994
4111	1.038	1.036	1.029	1.014	1.001
4112	0.997	1.000	1.004	1.001	0.998
4114	1.033	1.033	1.026	1.011	0.999
4130	1.005	1.007	1.006	0.999	0.994
4150	0.999	1.001	1.002	0.999	0.995
4239	1.020	1.025	1.022	1.009	0.998
4240	1.033	1.030	1.023	1.010	0.999
4243	1.022	1.021	1.016	1.004	0.995
4244	1.022	1.021	1.017	1.005	0.995
4250	1.025	1.024	1.018	1.004	0.994
4251	1.014	1.016	1.014	1.003	0.994
4279	1.020	1.020	1.014	1.003	0.995

[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 September 1, 2021 Wage Level [1]

Classification <u>Code</u>	Adjustment Factor by Policy Year				
	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
4283	1.018	1.019	1.014	1.002	0.995
4286	1.022	1.021	1.015	1.002	0.994
4295	1.014	1.017	1.016	1.008	0.996
4297	0.976	0.981	0.991	0.995	0.991
4299	0.985	0.993	0.998	0.993	0.986
4304	0.963	0.969	0.975	0.976	0.976
4312	0.982	0.986	0.988	0.984	0.980
4351	1.010	1.012	1.010	1.001	0.994
4354	0.971	0.976	0.980	0.984	0.989
4361	1.065	1.070	1.079	1.050	1.020
4362	1.009	1.008	1.010	1.010	1.004
4410	1.023	1.022	1.014	1.002	0.995
4420	0.992	0.993	0.993	0.991	0.992
4432	1.044	1.044	1.028	1.005	0.996
4470	1.003	1.003	0.998	0.991	0.990
4478	1.027	1.025	1.017	1.005	0.996
4492	1.004	1.006	1.005	0.997	0.991
4494	1.027	1.025	1.018	1.005	0.996
4495	1.015	1.015	1.009	0.999	0.994
4496	1.021	1.020	1.015	1.004	0.997
4497	1.011	1.012	1.009	1.001	0.996
4498	1.025	1.022	1.016	1.004	0.996
4499	1.016	1.015	1.010	1.002	0.996
4511	1.009	1.013	1.016	1.016	1.009
4512	1.020	1.024	1.028	1.026	1.015
4557	1.034	1.030	1.021	1.010	1.002
4558	1.010	1.011	1.007	0.998	0.993
4611	1.018	1.019	1.018	1.011	1.004
4623	1.027	1.025	1.020	1.009	1.001
4635	0.991	0.995	0.991	0.984	0.985
4665	1.064	1.060	1.041	1.016	0.998
4683	1.062	1.051	1.034	1.019	1.008
4691	1.052	1.047	1.041	1.033	1.014
4692	1.006	1.005	1.002	0.994	0.989
4717	1.042	1.043	1.030	1.009	0.998
4720	1.033	1.032	1.023	1.008	1.000
4740	1.029	1.025	1.018	1.010	1.002
4771	0.985	0.988	0.987	0.985	0.989
4828	1.011	1.012	1.005	0.994	0.991
4829	1.028	1.026	1.018	1.007	1.000
4831	0.999	1.001	1.001	0.998	0.997
4983	1.034	1.032	1.024	1.009	0.999
5020	0.996	0.981	0.953	0.923	0.953
5027	1.034	1.031	1.014	0.992	0.985
5028	1.030	1.028	1.014	0.994	0.986
5029	1.005	1.013	1.008	0.992	0.983
5040	1.001	1.006	1.001	0.991	0.987
5102	1.011	1.010	1.001	0.987	0.985
5107	1.017	1.015	1.008	0.995	0.989
5108	1.022	1.017	1.013	1.002	0.994
5128	0.976	0.982	0.985	0.987	0.989
5129	0.976	0.982	0.985	0.987	0.989
5130	0.976	0.982	0.985	0.987	0.989
5140	0.928	0.936	0.943	0.953	0.968
5146	1.018	1.018	1.012	0.998	0.991
5160	0.947	0.937	0.933	0.929	0.959

[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 September 1, 2021 Wage Level [1]

Classification <u>Code</u>	Adjustment Factor by Policy Year				
	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
5183	0.965	0.986	0.995	0.990	0.986
5184	0.997	0.988	0.965	0.938	0.960
5185	0.966	0.985	0.993	0.989	0.985
5186	0.952	0.967	0.972	0.967	0.974
5187	0.959	0.983	0.993	0.988	0.985
5190	0.938	0.946	0.952	0.960	0.973
5191	0.978	0.982	0.988	0.992	0.993
5192	1.029	1.020	1.011	0.999	0.995
5193	0.978	0.982	0.988	0.992	0.993
5195	0.940	0.948	0.956	0.965	0.977
5201	1.006	1.012	1.005	0.989	0.982
5205	1.000	1.007	1.002	0.986	0.981
5212	0.990	1.002	1.000	0.986	0.978
5213	0.998	1.006	1.001	0.987	0.982
5214	0.997	1.008	1.004	0.988	0.980
5222	1.007	1.013	1.007	0.991	0.985
5225	1.004	1.011	1.007	0.997	0.990
5348	1.020	1.020	1.012	0.997	0.989
5403	1.016	1.019	1.010	0.995	0.987
5432	1.005	1.010	1.003	0.989	0.983
5436	1.031	1.020	1.015	1.005	0.992
5443	0.997	0.982	0.954	0.925	0.954
5446	0.998	0.988	0.966	0.941	0.961
5447	0.994	0.983	0.958	0.931	0.956
5467	1.030	1.027	1.025	1.015	1.000
5470	1.026	1.024	1.021	1.009	0.997
5473	1.009	1.011	1.007	0.995	0.991
5474	1.003	1.007	1.002	0.990	0.985
5479	0.998	0.981	0.952	0.921	0.952
5482	1.008	1.013	1.006	0.992	0.987
5484	0.997	0.982	0.957	0.929	0.956
5485	0.996	0.983	0.957	0.930	0.956
5506	1.002	1.007	0.998	0.981	0.981
5507	1.001	1.006	0.998	0.983	0.982
5538	0.965	0.986	0.995	0.992	0.988
5542	0.962	0.984	0.993	0.989	0.986
5552	1.003	1.011	1.029	1.042	1.032
5553	1.004	1.011	1.030	1.042	1.032
5606	0.991	1.000	0.997	0.986	0.983
5610	1.021	1.022	1.018	1.006	0.996
5632	1.004	1.001	0.985	0.964	0.972
5633	0.996	0.986	0.963	0.937	0.960
5650	1.114	1.086	1.051	1.028	1.016
5951	1.022	1.025	1.025	1.021	1.011
6003	0.994	1.003	0.999	0.988	0.984
6011	1.003	1.009	0.997	0.978	0.979
6204	1.025	1.023	1.014	0.998	0.992
6206	1.001	1.000	1.001	0.997	0.993
6213	1.000	1.000	0.998	0.992	0.990
6216	1.007	1.008	1.005	0.997	0.993
6218	1.006	1.009	1.006	0.995	0.991
6220	1.005	1.009	1.004	0.991	0.988
6233	0.974	0.983	0.983	0.977	0.979
6235	0.967	0.968	0.975	0.980	0.984
6237	0.993	0.995	0.996	0.992	0.990
6251	1.002	1.009	1.004	0.991	0.987

[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 September 1, 2021 Wage Level [1]

Classification <u>Code</u>	Adjustment Factor by Policy Year				
	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
6258	1.013	1.017	1.008	0.992	0.986
6307	0.991	1.000	0.997	0.986	0.983
6308	0.990	0.996	0.993	0.986	0.987
6315	0.997	1.001	0.996	0.987	0.986
6316	0.990	0.997	0.994	0.985	0.985
6325	0.961	0.970	0.974	0.980	0.989
6361	1.001	1.007	1.001	0.989	0.986
6364	1.009	1.011	1.005	0.996	0.993
6400	1.021	1.023	1.015	0.999	0.992
6504	1.036	1.032	1.024	1.012	1.003
6834	1.010	1.013	1.011	1.003	0.996
7133	1.083	1.066	1.031	1.008	1.004
7198	1.009	1.004	1.000	0.994	0.990
7207	1.078	1.067	1.048	1.032	1.015
7219	1.031	1.026	1.017	1.004	0.995
7227	1.046	1.037	1.028	1.015	1.002
7232	1.039	1.034	1.024	1.008	0.996
7248	0.975	0.979	0.982	0.986	0.992
7272	1.095	1.096	1.083	1.057	1.018
7332	1.048	1.032	1.063	1.074	1.028
7360	1.020	1.022	1.019	1.008	1.003
7365	1.346	1.344	1.293	1.215	1.082
7382	1.096	1.094	1.074	1.035	1.011
7392	0.992	0.990	0.991	0.988	0.984
7403	1.185	1.135	1.075	1.047	1.041
7405	1.162	1.119	1.067	1.042	1.037
7409	1.178	1.127	1.077	1.059	1.045
7410	1.186	1.132	1.080	1.061	1.047
7421	0.973	0.977	0.981	0.984	0.989
7424	1.092	1.065	1.039	1.026	1.020
7428	1.007	1.006	1.002	0.998	1.002
7429	1.001	1.005	1.009	1.002	1.007
7500	1.011	1.011	1.011	1.008	1.001
7515	0.968	0.974	0.979	0.982	0.988
7520	0.989	0.986	0.984	0.986	0.990
7538	0.990	0.992	0.990	0.988	0.992
7539	0.950	0.959	0.973	0.986	0.994
7580	0.997	0.997	0.996	0.995	0.994
7600	0.959	0.965	0.973	0.980	0.986
7601	0.987	0.992	0.993	0.993	0.997
7605	0.948	0.952	0.955	0.962	0.975
7607	0.982	0.982	0.992	1.005	1.001
7610	0.980	0.982	0.992	1.006	1.004
7706	1.019	1.009	1.006	1.005	1.001
7707	1.000	1.000	1.000	1.000	1.000
7720	1.007	1.010	1.015	1.012	1.005
7721	1.105	1.080	1.040	1.008	0.999
7722	1.000	1.000	1.000	1.000	1.000
7855	0.983	0.986	0.988	0.986	0.984
8001	0.981	0.987	0.999	1.000	0.990
8004	1.085	1.070	1.050	1.032	1.016
8006	1.068	1.058	1.048	1.033	1.014
8008	1.064	1.057	1.050	1.033	1.010
8010	1.064	1.057	1.050	1.033	1.010
8013	1.027	1.036	1.040	1.025	1.003
8015	1.028	1.025	1.024	1.015	1.001

[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 September 1, 2021 Wage Level [1]

Classification <u>Code</u>	Adjustment Factor by Policy Year				
	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
8017	1.034	1.028	1.025	1.017	1.004
8018	1.044	1.036	1.020	1.006	0.999
8019	0.994	0.999	1.000	0.993	0.988
8021	1.072	1.062	1.044	1.023	1.008
8028	1.007	1.007	1.006	0.998	0.992
8031	1.062	1.053	1.044	1.031	1.013
8032	1.019	1.017	1.016	1.009	0.998
8039	1.059	1.048	1.037	1.020	1.003
8041	1.019	1.014	1.011	1.005	0.996
8042	1.029	1.019	1.016	1.008	0.994
8046	1.018	1.012	1.008	0.999	0.992
8057	1.020	1.021	1.020	1.011	1.000
8059	1.026	1.021	1.019	1.010	0.997
8060	1.072	1.057	1.045	1.034	1.017
8061	1.086	1.072	1.058	1.042	1.020
8062	0.982	0.985	0.989	0.989	0.986
8063	1.023	1.013	1.009	1.003	0.994
8064	1.032	1.030	1.030	1.019	1.001
8065	1.039	1.035	1.029	1.017	1.003
8066	1.061	1.055	1.051	1.035	1.012
8071	1.054	1.049	1.045	1.031	1.010
8078	1.097	1.065	1.050	1.046	1.032
8102	1.074	1.064	1.050	1.038	1.023
8106	1.006	1.006	1.002	0.994	0.989
8107	1.010	1.009	1.005	0.996	0.992
8116	1.027	1.023	1.014	1.002	0.996
8117	1.069	1.060	1.047	1.030	1.013
8209	1.134	1.099	1.063	1.046	1.032
8215	1.071	1.059	1.040	1.022	1.010
8227	0.999	1.003	0.997	0.985	0.984
8232	1.030	1.027	1.023	1.011	0.999
8267	1.013	1.013	1.011	1.002	0.993
8278	1.000	1.000	1.000	1.000	1.000
8286	1.102	1.083	1.054	1.033	1.019
8290	1.035	1.039	1.039	1.023	1.005
8291	1.074	1.064	1.048	1.030	1.016
8292	1.034	1.033	1.028	1.015	1.003
8293	1.007	1.005	1.002	0.995	0.992
8304	1.111	1.091	1.064	1.045	1.028
8324	1.137	1.112	1.089	1.068	1.039
8350	1.024	1.022	1.017	1.008	0.999
8370	0.992	0.996	1.000	0.999	0.997
8387	1.132	1.108	1.085	1.062	1.035
8388	1.035	1.027	1.018	1.006	0.996
8389	1.017	1.010	1.005	0.997	0.989
8390	1.106	1.103	1.086	1.056	1.019
8391	1.040	1.032	1.027	1.017	1.001
8392	1.112	1.098	1.080	1.057	1.028
8393	1.031	1.021	1.018	1.013	0.998
8397	1.005	0.998	0.994	0.989	0.983
8400	1.039	1.035	1.028	1.017	1.004
8500	1.025	1.027	1.023	1.010	0.999
8601	0.968	0.974	0.979	0.985	0.992
8631	1.000	1.000	1.000	1.000	1.000
8720	0.986	0.985	0.983	0.982	0.987
8729	0.943	0.932	0.928	0.923	0.956

[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 September 1, 2021 Wage Level [1]

Classification <u>Code</u>	Adjustment Factor by Policy Year				
	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
8740	1.013	1.019	1.025	1.014	0.998
8741	1.002	1.010	1.019	1.011	0.997
8742	0.986	0.990	0.989	0.991	0.998
8743	0.888	0.903	0.920	0.938	0.959
8744	0.986	0.990	0.989	0.991	0.998
8745	0.991	0.989	0.991	0.996	0.994
8746	0.986	0.990	0.989	0.991	0.998
8748	1.032	1.025	1.021	1.012	0.998
8749	0.878	0.897	0.919	0.941	0.963
8755	0.940	0.940	0.948	0.966	0.983
8800	0.987	0.990	0.995	0.996	0.992
8801	0.921	0.932	0.945	0.960	0.976
8803	0.954	0.956	0.962	0.972	0.986
8804	1.031	1.026	1.021	1.013	1.006
8806	1.109	1.099	1.086	1.066	1.028
8807	0.979	0.981	0.985	0.984	0.981
8808	0.914	0.926	0.939	0.954	0.972
8810	0.982	0.987	0.989	0.992	0.999
8811	0.982	0.987	0.989	0.992	0.999
8812	0.982	0.987	0.989	0.992	0.999
8813	0.993	1.000	1.005	0.998	0.990
8818	0.961	0.967	0.973	0.975	0.977
8820	0.940	0.952	0.957	0.957	0.964
8821	0.967	0.976	0.979	0.976	0.978
8822	0.888	0.886	0.892	0.915	0.950
8823	1.039	1.035	1.027	1.015	1.006
8827	1.076	1.070	1.068	1.057	1.033
8829	1.052	1.047	1.045	1.033	1.024
8830	1.073	1.065	1.053	1.033	1.017
8831	1.013	1.016	1.010	1.005	1.000
8834	1.005	0.999	1.003	1.012	1.012
8838	1.005	1.005	1.003	1.000	0.996
8839	0.916	0.930	0.958	0.983	0.981
8840	1.029	1.046	1.049	1.030	1.009
8846	1.002	1.007	1.009	1.003	0.994
8847	1.043	1.036	1.028	1.015	1.004
8850	0.901	0.915	0.932	0.951	0.970
8851	1.069	1.065	1.062	1.048	1.026
8852	1.058	1.054	1.053	1.043	1.028
8859	0.976	0.981	0.989	0.995	0.996
8868	1.041	1.034	1.024	1.012	1.003
8870	1.041	1.034	1.024	1.012	1.003
8875	1.031	1.031	1.022	1.009	1.003
9007	1.046	1.049	1.054	1.039	1.012
9008	0.991	0.994	0.993	0.992	0.993
9009	1.017	1.020	1.020	1.010	0.998
9010	1.037	1.034	1.036	1.020	1.001
9011	1.019	1.023	1.028	1.016	0.999
9015	1.021	1.022	1.018	1.006	0.996
9016	1.070	1.056	1.038	1.023	1.010
9031	1.128	1.098	1.057	1.031	1.018
9033	1.031	1.038	1.045	1.030	1.007
9043	1.022	1.023	1.032	1.035	1.026
9048	1.074	1.044	1.022	1.001	0.991
9050	1.019	1.009	1.005	1.002	1.000
9053	1.047	1.039	1.030	1.015	1.005

[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 September 1, 2021 Wage Level [1]

Classification <u>Code</u>	Adjustment Factor by Policy Year				
	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
9054	1.047	1.039	1.030	1.015	1.005
9059	1.020	1.023	1.023	1.018	1.011
9060	1.041	1.033	1.026	1.014	1.003
9061	1.093	1.063	1.046	1.035	1.019
9066	1.048	1.041	1.039	1.028	1.009
9067	1.063	1.048	1.035	1.026	1.017
9069	1.069	1.038	1.015	1.014	1.017
9070	1.083	1.075	1.069	1.054	1.029
9079	1.141	1.088	1.066	1.067	1.050
9085	1.118	1.108	1.098	1.079	1.037
9092	1.072	1.049	1.038	1.035	1.024
9095	1.036	1.037	1.032	1.015	0.998
9096	1.029	1.027	1.022	1.011	0.999
9097	1.033	1.033	1.024	1.006	0.996
9101	1.043	1.037	1.028	1.015	1.005
9151	0.996	0.993	0.992	0.991	0.989
9154	0.991	0.990	0.991	1.000	0.998
9155	1.091	1.074	1.061	1.051	1.029
9156	0.989	0.985	0.985	0.998	0.998
9180	1.083	1.066	1.047	1.031	1.018
9181	1.037	1.032	1.023	1.010	0.999
9182	1.035	1.031	1.022	1.008	0.999
9184	1.007	1.010	1.005	0.992	0.984
9185	1.077	1.062	1.046	1.034	1.022
9220	1.011	1.015	1.013	1.004	0.992
9402	1.042	1.034	1.026	1.015	1.005
9403	1.050	1.040	1.029	1.018	1.008
9410	1.061	1.056	1.046	1.029	1.011
9420	1.054	1.048	1.040	1.029	1.012
9422	1.071	1.062	1.049	1.031	1.015
9424	1.049	1.040	1.029	1.017	1.007
9426	1.028	1.024	1.018	1.009	1.001
9501	0.993	0.996	0.997	0.993	0.992
9507	0.992	0.993	0.996	0.993	0.987
9516	0.992	0.996	1.000	0.999	0.997
9519	1.045	1.038	1.029	1.015	1.001
9521	1.025	1.016	1.012	1.003	0.991
9522	1.045	1.040	1.032	1.018	1.004
9529	1.013	1.014	1.005	0.989	0.987
9531	0.992	0.996	1.000	0.999	0.997
9549	0.978	0.979	0.986	0.994	0.994
9552	0.985	0.987	0.987	0.986	0.987
9586	1.075	1.046	1.039	1.046	1.026
9610	0.966	0.963	0.966	0.978	0.989
9620	1.015	1.019	1.015	1.004	0.991

[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.

Indemnity Loss Development Factors

Selected Age-to-Age Loss Development Factors (a)

Report Level	Indemnity Loss Development Group (ILDG)			
	1	2	3	4
1st to 2nd	1.305	1.372	1.371	1.438
2nd to 3rd	1.120	1.128	1.149	1.172
3rd to 4th	1.057	1.072	1.066	1.081
4th to 5th	1.034	1.041	1.039	1.045
5th to 6th	1.024	1.030	1.027	1.028
6th to 7th	1.019	1.021	1.017	1.021
7th to 8th	1.008	1.017	1.014	1.015
8th to 9th	1.010	1.012	1.010	1.012
9th to 10th	1.011	1.006	1.010	1.011
10th to Ult	1.038	1.038	1.038	1.038

Cumulative Loss Development Factors to Ultimate Level (b)

Policy Year	Report Level	Indemnity Loss Development Group (ILDG)			
		1	2	3	4
2018	1st	1.783	1.950	1.961	2.154
2017	2nd	1.366	1.422	1.430	1.498
2016	3rd	1.220	1.260	1.245	1.279
2015	4th	1.154	1.176	1.167	1.182
2014	5th	1.116	1.130	1.123	1.131

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.
- (b) Factors based on successive multiplication of age-to-age factors and the 10th to ultimate report level factor which is based on WCIRB aggregate accident year experience as of December 31, 2019.

Medical Loss Development Factors

Selected Age-to-Age Loss Development Factors (a)

Report Level	Medical Loss Development Group (MLDG)			
	1	2	3	4
1st to 2nd	1.069	1.174	1.208	1.217
2nd to 3rd	1.022	1.063	1.084	1.103
3rd to 4th	1.032	1.030	1.051	1.038
4th to 5th	1.009	1.033	1.031	1.031
5th to 6th	0.992	1.022	1.021	1.017
6th to 7th	1.005	1.010	1.017	1.015
7th to 8th	1.012	1.013	1.011	1.005
8th to 9th	1.007	1.007	1.005	1.018
9th to 10th	1.001	1.008	1.004	1.017
10th to Ult	1.035	1.035	1.035	1.035

Cumulative Loss Development Factors to Ultimate Level (b)

Policy Year	Report Level	Medical Loss Development Group (MLDG)			
		1	2	3	4
2018	1st	1.197	1.459	1.555	1.598
2017	2nd	1.120	1.243	1.288	1.313
2016	3rd	1.096	1.169	1.187	1.190
2015	4th	1.062	1.135	1.130	1.147
2014	5th	1.053	1.099	1.097	1.112

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.
- (b) Factors based on successive multiplication of age-to-age factors and the 10th to ultimate report level factor which is based on WCIRB aggregate accident year experience as of December 31, 2019.

**Indemnity Loss Development Groups (ILDG)
Classification Assignments**

ILDG 1 Classifications			
0005	4130	5538	8061
0016	4312	5542	8116
0034	4470	5552	8117
0036	4512	5553	8209
0038	5020	5632	8215
0040	5027	5633	8278
0041	5028	5650	8293
0042	5102	6204	8387
0044	5107	6220	8389
0045	5108	6307	8392
0050	5140	6308	8400
0079	5146	6316	8631
0106	5183	6325	8741
0171	5185	6400	8831
0172	5187	7198	8838
0400	5190	7207	8839
0401	5201	7219	8840
1803	5205	7332	8847
2107	5212	7360	8859
2142	5214	7365	8875
2584	5225	7392	9048
2702	5348	7410	9066
2710	5403	7424	9097
2727	5432	7605	9155
2731	5436	7610	9156
2757	5443	7706	9180
2806	5446	8004	9184
2819	5447	8021	9185
2883	5467	8028	9507
3241	5470	8041	9519
3365	5484	8057	9529
3401	5507	8060	

ILDG 2 Classifications (Continued)			
4511	6364	8267	9010
4665	7227	8286	9011
4720	7272	8370	9033
4771	7500	8388	9043
4831	7520	8391	9053
4983	7538	8393	9054
5029	7580	8397	9060
5192	7707	8500	9092
5195	8001	8601	9101
5222	8015	8743	9151
5474	8018	8755	9154
5479	8031	8803	9403
5482	8032	8806	9426
5485	8046	8820	9501
5506	8059	8830	9516
6216	8065	8851	9521
6218	8071	8868	9531
6233	8106	8870	9552
6235	8107	9007	9620
6315	8227	9009	

ILDG 3 Classifications (Continued)			
8304	8800	9015	9420
8324	8801	9016	9422
8350	8807	9031	9424
8390	8821	9059	9549
8720	8823	9061	9586
8729	8834	9067	9610
8740	8846	9079	
8745	8850	9085	
8748	8852	9095	

ILDG 4 Classifications			
0096	3568	4494	8063
1925	3569	4497	8064
2030	3570	4498	8078
2081	3572	4499	8292
2095	3573	4557	8742
2108	3574	4611	8744
2113	3612	4623	8746
2121	3632	4635	8749
2123	3643	4691	8804
2402	3647	4692	8808
2501	3651	4829	8810
2570	3681	5128	8811
2571	3682	5129	8812
2585	3683	5130	8813
2688	3719	5160	8818
2852	3805	5184	8822
3018	3821	5191	8827
3022	3831	5193	8829
3066	4049	5473	8871
3070	4111	5606	9008
3076	4112	5951	9050
3082	4114	6251	9069
3085	4150	6504	9070
3146	4250	6834	9096
3152	4251	7382	9181
3165	4283	7421	9182
3175	4304	7429	9220
3178	4351	7515	9402
3179	4354	7600	9410
3180	4361	7855	9522
3220	4362	8008	
3339	4410	8010	
3383	4478	8017	
3400	4492	8019	

ILDG 2 Classifications			
0035	2222	3030	3808
0251	2413	3039	3828
1322	2660	3060	3830
1463	2759	3131	3840
1710	2790	3372	4034
1741	2812	3507	4038
2014	2842	3560	4041
2111	2915	3577	4496
2163	2923	3724	

ILDG 3 Classifications			
1122	2840	4297	7232
1123	2881	4299	7248
1124	3040	4420	7403
1320	3081	4432	7405
1330	3099	4495	7409
1438	3110	4558	7428
1452	3169	4683	7539
1624	3257	4717	7601
1699	3501	4740	7607
1701	3620	4828	7720
2002	3634	5040	7721
2003	3726	5186	7722
2063	3815	5213	8006
2102	4000	5610	8013
2109	4036	6003	8039
2116	4239	6011	8042
2117	4240	6206	8062
2362	4243	6213	8066
2576	4244	6237	8102
2589	4279	6258	8232
2683	4286	6361	8290
2797	4295	7133	8291

**Medical Loss Development Groups (MLDG)
Classification Assignments**

MLDG 1 Classifications			
0016	3365	7360	8839
0036	3507	7365	8840
0038	4470	7392	8847
0040	4512	7538	8859
0042	4771	7539	9048
0044	5108	8004	9067
0045	5140	8057	9092
0106	5403	8060	9097
0171	5443	8065	9151
0172	5446	8116	9156
2107	5479	8117	9180
2142	5538	8209	9184
2702	5553	8278	9185
2710	5632	8286	9426
2727	5650	8387	9529
2731	6011	8400	
2757	6204	8500	
2806	6325	8631	
2819	7207	8741	
3241	7332	8807	

MLDG 2 Classifications (Continued)			
6361	8031	8397	9043
6400	8041	8601	9060
6834	8042	8743	9061
7133	8059	8801	9066
7198	8062	8806	9095
7219	8106	8818	9101
7227	8107	8820	9154
7403	8215	8823	9155
7424	8227	8830	9181
7428	8232	8831	9220
7500	8290	8838	9403
7520	8291	8851	9424
7600	8293	8852	9501
7605	8304	8868	9516
7607	8324	8870	9519
7610	8370	8875	9531
7706	8388	9007	9552
7707	8389	9009	
8001	8391	9016	
8028	8392	9033	

MLDG 3 Classifications (Continued)			
6237	8006	8729	9010
6258	8008	8740	9011
6308	8010	8742	9015
6364	8015	8744	9031
6504	8017	8746	9053
7232	8018	8745	9054
7248	8019	8748	9059
7272	8021	8749	9079
7382	8046	8755	9085
7409	8061	8800	9182
7410	8063	8803	9402
7421	8064	8808	9410
7515	8066	8810	9422
7580	8267	8811	9507
7601	8292	8812	9521
7720	8350	8821	9549
7721	8390	8834	9586
7722	8393	8846	9610
7855	8720	8871	

MLDG 2 Classifications			
0005	2915	4354	5205
0034	3018	4362	5212
0035	3030	4420	5214
0041	3039	4511	5225
0050	3066	4720	5348
0079	3131	4740	5432
0251	3401	4829	5436
0400	3560	5027	5467
0401	3612	5028	5474
1122	3620	5029	5482
1320	3634	5040	5484
1322	3643	5107	5485
1452	3681	5128	5507
1624	3724	5129	5542
1741	3805	5130	5552
2014	4034	5146	5633
2102	4038	5160	5951
2108	4130	5183	6213
2163	4243	5186	6216
2584	4286	5187	6251
2589	4304	5190	6307
2759	4312	5195	6315
2883	4351	5201	

MLDG 3 Classifications			
0096	2576	3574	4717
1123	2660	3651	4828
1124	2683	3726	4831
1330	2790	3808	4983
1438	2797	3815	5020
1463	2812	3828	5102
1699	2842	4036	5184
1701	2881	4041	5185
1710	2923	4114	5191
1803	3070	4239	5192
1925	3081	4244	5193
2002	3082	4250	5213
2003	3099	4279	5222
2030	3165	4295	5447
2063	3169	4361	5470
2081	3175	4432	5473
2095	3220	4495	5606
2109	3257	4496	5610
2111	3372	4497	6003
2116	3400	4557	6206
2117	3501	4558	6218
2121	3569	4665	6233
2123	3572	4683	6235

MLDG 4 Classifications			
2113	3179	4150	7429
2222	3180	4240	8013
2362	3339	4251	8032
2402	3383	4283	8039
2413	3568	4297	8071
2501	3570	4299	8078
2570	3573	4410	8102
2571	3577	4478	8804
2585	3632	4492	8813
2688	3647	4494	8822
2840	3682	4498	8827
2852	3683	4499	8829
3022	3719	4611	8850
3040	3821	4623	9008
3060	3830	4635	9050
3076	3831	4691	9069
3085	3840	4692	9070
3110	4000	5506	9096
3146	4049	6220	9420
3152	4111	6316	9522
3178	4112	7405	9620

Exhibit 6.1

Factor to Adjust Losses to September 1, 2021 Benefit Level ^[1]
Policy Year 2014

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
0005	1.014	1.012	1.016	1.007	1.012	0.957
0016	1.041	1.113	1.060	1.084	1.109	0.957
0034	1.005	1.005	1.006	0.998	0.994	0.957
0035	1.007	1.010	1.008	1.002	0.999	0.957
0036	1.019	1.047	1.027	1.032	1.039	0.957
0038	1.025	1.065	1.037	1.046	1.058	0.957
0040	1.033	1.090	1.049	1.066	1.085	0.957
0041	1.030	1.080	1.044	1.058	1.075	0.957
0042	1.025	1.074	1.039	1.052	1.068	0.957
0044	1.035	1.094	1.051	1.069	1.090	0.957
0045	1.036	1.097	1.053	1.071	1.093	0.957
0050	1.035	1.096	1.052	1.070	1.091	0.957
0079	1.034	1.093	1.051	1.068	1.088	0.957
0096	1.033	1.088	1.048	1.064	1.083	0.957
0106	1.029	1.084	1.044	1.060	1.079	0.957
0171	1.036	1.098	1.053	1.072	1.093	0.957
0172	1.040	1.112	1.060	1.083	1.109	0.957
0251	1.012	1.007	1.011	1.002	0.995	0.957
0400	1.010	1.034	1.017	1.020	1.025	0.957
0401	1.049	1.140	1.074	1.105	1.139	0.957
1122	1.000	0.989	0.997	0.986	0.977	0.957
1123	1.004	0.999	1.003	0.994	0.988	0.957
1124	1.001	0.992	0.999	0.988	0.980	0.957
1320	1.000	0.989	0.997	0.986	0.976	0.957
1322	0.997	0.980	0.993	0.979	0.968	0.957
1330	1.004	0.985	0.999	0.984	0.972	0.957
1438	1.008	0.993	1.005	0.991	0.980	0.957
1452	0.999	0.987	0.996	0.984	0.974	0.957
1463	1.014	1.010	1.014	1.005	0.999	0.957
1624	1.006	1.006	1.006	0.999	0.994	0.957
1699	1.015	1.012	1.014	1.006	1.000	0.957
1701	1.016	1.014	1.016	1.008	1.003	0.957
1710	1.001	0.993	1.000	0.989	0.981	0.957
1741	1.004	1.001	1.004	0.996	0.990	0.957
1803	1.016	1.014	1.016	1.008	1.003	0.957
1925	1.014	1.008	1.013	1.003	0.997	0.957
2002	1.026	1.044	1.031	1.032	1.035	0.957
2003	1.027	1.049	1.034	1.036	1.040	0.957
2014	1.031	1.061	1.040	1.045	1.053	0.957
2030	1.022	1.032	1.025	1.022	1.022	0.957
2063	1.020	1.026	1.022	1.018	1.016	0.957
2081	1.020	1.026	1.022	1.018	1.016	0.957
2095	1.020	1.027	1.022	1.018	1.016	0.957
2102	1.034	1.069	1.044	1.051	1.061	0.957
2107	1.049	1.117	1.068	1.089	1.113	0.957
2108	1.050	1.119	1.069	1.091	1.116	0.957
2109	1.046	1.107	1.063	1.081	1.102	0.957
2111	1.025	1.042	1.030	1.030	1.033	0.957
2113	1.020	1.029	1.023	1.019	1.018	0.957
2116	1.027	1.047	1.033	1.034	1.038	0.957
2117	1.026	1.046	1.032	1.034	1.037	0.957
2121	1.021	1.031	1.024	1.022	1.021	0.957
2123	1.053	1.129	1.074	1.099	1.126	0.957
2142	1.029	1.055	1.037	1.040	1.047	0.957
2163	1.021	1.029	1.023	1.020	1.019	0.957

^[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.

Exhibit 6.2

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2014

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
2222	1.022	1.033	1.025	1.023	1.023	0.957
2362	1.022	1.033	1.025	1.023	1.023	0.957
2402	1.032	1.065	1.042	1.048	1.057	0.957
2413	1.013	1.007	1.012	1.002	0.995	0.957
2501	1.019	1.025	1.021	1.016	1.014	0.957
2570	1.022	1.035	1.026	1.024	1.025	0.957
2571	1.021	1.032	1.025	1.022	1.022	0.957
2576	1.030	1.058	1.038	1.043	1.050	0.957
2584	1.010	1.025	1.014	1.014	1.015	0.957
2585	1.052	1.091	1.063	1.072	1.083	0.957
2589	1.052	1.091	1.063	1.072	1.084	0.957
2660	1.021	1.030	1.024	1.021	1.020	0.957
2683	1.016	1.016	1.016	1.009	1.005	0.957
2688	1.031	1.062	1.040	1.046	1.054	0.957
2702	1.009	1.014	1.011	1.006	1.003	0.957
2710	1.020	1.026	1.022	1.017	1.016	0.957
2727	1.006	1.007	1.007	1.000	0.996	0.957
2731	1.018	1.022	1.020	1.014	1.011	0.957
2757	1.018	1.022	1.020	1.014	1.011	0.957
2759	1.020	1.028	1.023	1.019	1.018	0.957
2790	1.013	1.007	1.012	1.002	0.995	0.957
2797	1.015	1.012	1.014	1.006	1.000	0.957
2806	1.018	1.021	1.019	1.014	1.010	0.957
2812	1.018	1.023	1.020	1.015	1.012	0.957
2819	1.019	1.023	1.020	1.015	1.013	0.957
2840	1.020	1.029	1.023	1.020	1.019	0.957
2842	1.017	1.018	1.017	1.011	1.007	0.957
2852	1.024	1.040	1.029	1.028	1.030	0.957
2881	1.023	1.036	1.027	1.025	1.026	0.957
2883	1.022	1.032	1.025	1.022	1.022	0.957
2915	1.018	1.023	1.020	1.015	1.012	0.957
2923	1.021	1.029	1.023	1.020	1.019	0.957
3018	1.006	0.986	1.001	0.986	0.973	0.957
3022	1.009	0.996	1.006	0.993	0.983	0.957
3030	1.013	1.006	1.012	1.002	0.995	0.957
3039	1.013	1.006	1.012	1.002	0.994	0.957
3040	1.013	1.006	1.011	1.001	0.994	0.957
3060	1.015	1.012	1.014	1.006	1.000	0.957
3066	1.014	1.009	1.013	1.004	0.997	0.957
3070	1.014	1.009	1.013	1.004	0.997	0.957
3076	1.018	1.023	1.020	1.015	1.012	0.957
3081	1.013	1.006	1.011	1.002	0.994	0.957
3082	1.012	1.004	1.010	1.000	0.992	0.957
3085	1.016	1.015	1.016	1.008	1.003	0.957
3099	1.011	1.002	1.009	0.998	0.989	0.957
3110	1.009	0.996	1.006	0.994	0.984	0.957
3131	1.012	1.005	1.011	1.001	0.993	0.957
3146	1.012	1.003	1.010	0.999	0.990	0.957
3152	1.011	1.001	1.009	0.997	0.989	0.957
3165	1.015	1.013	1.015	1.007	1.002	0.957
3169	1.017	1.020	1.019	1.012	1.009	0.957
3175	1.017	1.017	1.017	1.010	1.006	0.957
3178	1.016	1.014	1.016	1.008	1.003	0.957
3179	1.018	1.021	1.019	1.014	1.010	0.957
3180	1.016	1.015	1.016	1.009	1.004	0.957

[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.

Exhibit 6.3

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2014

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
3220	1.015	1.014	1.015	1.008	1.002	0.957
3241	1.010	0.998	1.007	0.995	0.986	0.957
3257	1.013	1.007	1.012	1.002	0.995	0.957
3339	1.013	1.007	1.012	1.002	0.995	0.957
3365	1.012	1.003	1.010	0.999	0.990	0.957
3372	1.013	1.006	1.011	1.001	0.994	0.957
3383	1.018	1.022	1.020	1.014	1.011	0.957
3400	1.014	1.009	1.013	1.004	0.997	0.957
3401	1.015	1.013	1.015	1.007	1.001	0.957
3501	1.015	1.012	1.015	1.006	1.001	0.957
3507	1.013	1.007	1.012	1.002	0.995	0.957
3560	1.012	1.004	1.010	1.000	0.992	0.957
3568	1.013	1.008	1.012	1.003	0.996	0.957
3569	1.011	1.000	1.008	0.997	0.988	0.957
3570	1.016	1.014	1.016	1.008	1.003	0.957
3572	1.015	1.011	1.014	1.006	1.000	0.957
3573	1.016	1.015	1.016	1.009	1.004	0.957
3574	1.017	1.018	1.018	1.011	1.007	0.957
3577	1.011	1.000	1.008	0.997	0.988	0.957
3612	1.012	1.004	1.010	1.000	0.992	0.957
3620	1.015	1.011	1.014	1.006	1.000	0.957
3632	1.012	1.004	1.010	1.000	0.992	0.957
3634	1.015	1.012	1.015	1.007	1.001	0.957
3643	1.013	1.007	1.012	1.002	0.995	0.957
3647	1.010	0.997	1.007	0.994	0.985	0.957
3651	1.019	1.026	1.022	1.017	1.016	0.957
3681	1.013	1.007	1.012	1.002	0.995	0.957
3682	1.019	1.024	1.021	1.016	1.013	0.957
3683	1.015	1.012	1.015	1.007	1.001	0.957
3719	1.005	0.988	1.001	0.987	0.976	0.957
3724	1.006	0.991	1.003	0.989	0.979	0.957
3726	1.026	1.013	1.023	1.010	1.000	0.957
3805	1.009	0.996	1.006	0.994	0.984	0.957
3808	1.019	1.025	1.021	1.016	1.014	0.957
3815	1.017	1.019	1.018	1.012	1.008	0.957
3821	0.990	0.974	0.986	0.973	0.962	0.957
3828	1.015	1.014	1.016	1.008	1.003	0.957
3830	1.008	0.992	1.004	0.990	0.979	0.957
3831	1.009	0.995	1.006	0.993	0.982	0.957
3840	1.018	1.021	1.019	1.013	1.010	0.957
4000	1.005	1.004	1.005	0.998	0.993	0.957
4034	1.016	1.016	1.017	1.010	1.005	0.957
4036	1.016	1.017	1.017	1.010	1.005	0.957
4038	1.016	1.015	1.016	1.008	1.004	0.957
4041	1.018	1.022	1.020	1.015	1.012	0.957
4049	1.015	1.012	1.014	1.006	1.000	0.957
4111	1.017	1.020	1.019	1.013	1.009	0.957
4112	1.012	1.002	1.010	0.999	0.990	0.957
4114	1.017	1.017	1.017	1.011	1.006	0.957
4130	0.996	0.990	0.995	0.985	0.978	0.957
4150	1.012	1.005	1.011	1.001	0.993	0.957
4239	1.015	1.011	1.014	1.006	1.000	0.957
4240	1.018	1.021	1.019	1.013	1.010	0.957
4243	1.015	1.014	1.015	1.008	1.002	0.957
4244	1.015	1.014	1.015	1.008	1.002	0.957

[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.

Exhibit 6.4

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2014

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
4250	1.016	1.015	1.016	1.008	1.003	0.957
4251	1.014	1.009	1.013	1.004	0.997	0.957
4279	1.015	1.013	1.015	1.007	1.002	0.957
4283	1.015	1.013	1.015	1.007	1.002	0.957
4286	1.015	1.014	1.016	1.008	1.003	0.957
4295	1.015	1.012	1.014	1.006	1.000	0.957
4297	1.010	0.997	1.007	0.995	0.985	0.957
4299	1.008	0.991	1.004	0.990	0.978	0.957
4304	1.076	1.051	1.069	1.052	1.037	0.957
4312	1.021	1.004	1.017	1.003	0.991	0.957
4351	1.012	1.003	1.010	0.999	0.991	0.957
4354	1.008	0.993	1.004	0.991	0.980	0.957
4361	1.089	1.112	1.096	1.098	1.102	0.957
4362	1.095	1.110	1.100	1.098	1.099	0.957
4410	1.015	1.014	1.015	1.008	1.002	0.957
4420	1.012	1.003	1.010	0.999	0.991	0.957
4432	1.019	1.024	1.021	1.016	1.014	0.957
4470	1.013	1.005	1.011	1.001	0.993	0.957
4478	1.017	1.017	1.017	1.011	1.006	0.957
4492	1.013	1.006	1.011	1.001	0.994	0.957
4494	1.016	1.017	1.017	1.010	1.005	0.957
4495	1.015	1.012	1.014	1.006	1.000	0.957
4496	1.016	1.015	1.016	1.009	1.004	0.957
4497	1.015	1.012	1.014	1.006	1.000	0.957
4498	1.016	1.017	1.017	1.010	1.006	0.957
4499	1.016	1.015	1.016	1.008	1.003	0.957
4511	1.077	1.075	1.077	1.069	1.063	0.957
4512	1.079	1.083	1.081	1.075	1.072	0.957
4557	1.019	1.026	1.022	1.017	1.015	0.957
4558	1.014	1.008	1.013	1.003	0.997	0.957
4611	1.017	1.020	1.018	1.012	1.009	0.957
4623	1.019	1.023	1.020	1.015	1.013	0.957
4635	1.010	0.997	1.007	0.995	0.985	0.957
4665	1.019	1.026	1.022	1.017	1.015	0.957
4683	1.024	1.039	1.029	1.028	1.030	0.957
4691	1.022	1.033	1.025	1.023	1.023	0.957
4692	1.013	1.008	1.012	1.003	0.996	0.957
4717	1.016	1.016	1.017	1.010	1.005	0.957
4720	1.018	1.021	1.019	1.014	1.010	0.957
4740	1.018	1.023	1.020	1.015	1.012	0.957
4771	1.011	1.000	1.008	0.996	0.987	0.957
4828	1.014	1.011	1.014	1.005	0.999	0.957
4829	1.018	1.021	1.019	1.014	1.010	0.957
4831	1.014	1.008	1.013	1.003	0.997	0.957
4983	1.017	1.018	1.018	1.011	1.007	0.957
5020	1.004	0.985	0.999	0.984	0.971	0.957
5027	1.012	1.009	1.012	1.003	0.997	0.957
5028	1.012	1.008	1.011	1.003	0.996	0.957
5029	1.008	0.995	1.005	0.992	0.983	0.957
5040	1.009	0.999	1.006	0.995	0.987	0.957
5102	1.010	1.002	1.008	0.997	0.990	0.957
5107	1.011	1.005	1.010	1.000	0.993	0.957
5108	1.013	1.010	1.012	1.004	0.999	0.957
5128	1.025	1.009	1.021	1.007	0.996	0.957
5129	1.025	1.009	1.021	1.007	0.996	0.957

[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.

Exhibit 6.5

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2014

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
5130	1.006	0.990	1.002	0.989	0.978	0.957
5140	0.997	0.965	0.989	0.968	0.950	0.957
5146	1.011	1.006	1.010	1.001	0.995	0.957
5160	1.005	0.987	1.000	0.986	0.974	0.957
5183	0.999	0.971	0.992	0.973	0.957	0.957
5184	1.004	0.985	0.999	0.984	0.972	0.957
5185	1.000	0.974	0.994	0.976	0.961	0.957
5186	0.998	0.966	0.990	0.969	0.952	0.957
5187	0.997	0.965	0.989	0.969	0.951	0.957
5190	0.999	0.971	0.992	0.973	0.957	0.957
5191	1.027	1.015	1.024	1.012	1.003	0.957
5192	1.006	1.010	1.008	1.002	0.999	0.957
5193	1.008	0.996	1.005	0.993	0.984	0.957
5195	1.001	0.977	0.995	0.978	0.963	0.957
5201	1.007	0.994	1.004	0.991	0.981	0.957
5205	1.006	0.991	1.003	0.989	0.979	0.957
5212	1.004	0.985	0.999	0.984	0.971	0.957
5213	1.006	0.991	1.003	0.989	0.979	0.957
5214	1.005	0.988	1.001	0.986	0.975	0.957
5222	1.008	0.998	1.006	0.994	0.985	0.957
5225	1.009	0.998	1.006	0.995	0.986	0.957
5348	1.011	1.005	1.010	1.000	0.993	0.957
5403	1.010	1.001	1.008	0.997	0.989	0.957
5432	1.007	0.993	1.004	0.991	0.981	0.957
5436	1.013	1.012	1.013	1.006	1.001	0.957
5443	1.005	0.989	1.001	0.987	0.976	0.957
5446	1.005	0.988	1.001	0.987	0.975	0.957
5447	1.004	0.984	0.999	0.984	0.971	0.957
5467	1.014	1.015	1.015	1.008	1.004	0.957
5470	1.013	1.012	1.013	1.006	1.001	0.957
5473	0.998	0.992	0.997	0.987	0.980	0.957
5474	1.012	1.010	1.012	1.004	0.998	0.957
5479	1.005	0.988	1.001	0.987	0.975	0.957
5482	1.013	1.012	1.013	1.005	1.000	0.957
5484	1.005	0.989	1.001	0.987	0.976	0.957
5485	1.005	0.986	1.000	0.985	0.973	0.957
5506	1.008	0.996	1.005	0.993	0.984	0.957
5507	1.008	0.996	1.005	0.993	0.984	0.957
5538	1.000	0.972	0.992	0.974	0.958	0.957
5542	0.999	0.969	0.991	0.971	0.954	0.957
5552	1.015	1.016	1.015	1.009	1.005	0.957
5553	1.015	1.016	1.016	1.009	1.005	0.957
5606	1.006	0.989	1.002	0.988	0.976	0.957
5610	1.014	1.015	1.015	1.008	1.004	0.957
5632	1.006	0.990	1.002	0.989	0.978	0.957
5633	1.004	0.986	1.000	0.985	0.972	0.957
5650	1.016	1.044	1.024	1.028	1.036	0.957
5951	1.018	1.021	1.019	1.014	1.011	0.957
6003	1.006	0.989	1.002	0.988	0.976	0.957
6011	1.008	0.996	1.005	0.993	0.984	0.957
6204	1.005	1.003	1.005	0.997	0.992	0.957
6206	1.003	0.996	1.001	0.992	0.985	0.957
6213	1.001	0.993	0.999	0.989	0.981	0.957
6216	1.003	0.996	1.001	0.992	0.985	0.957
6218	1.010	1.003	1.009	0.999	0.992	0.957

[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.

Exhibit 6.6

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2014

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
6220	1.009	1.000	1.007	0.997	0.988	0.957
6233	1.003	0.983	0.998	0.983	0.970	0.957
6235	0.997	0.981	0.993	0.979	0.968	0.957
6237	1.000	0.990	0.998	0.987	0.978	0.957
6251	1.008	0.997	1.005	0.994	0.984	0.957
6258	1.009	1.001	1.008	0.997	0.989	0.957
6307	1.005	0.989	1.001	0.987	0.976	0.957
6308	1.008	0.996	1.005	0.993	0.983	0.957
6315	1.008	0.997	1.005	0.994	0.984	0.957
6316	1.007	0.993	1.004	0.991	0.981	0.957
6325	1.005	0.988	1.001	0.987	0.975	0.957
6361	1.008	0.997	1.006	0.994	0.985	0.957
6364	1.012	1.007	1.011	1.002	0.996	0.957
6400	1.012	1.008	1.011	1.003	0.996	0.957
6504	1.019	1.025	1.021	1.016	1.014	0.957
6834	1.011	1.001	1.009	0.997	0.989	0.957
7133	1.032	1.036	1.034	1.028	1.025	0.957
7198	1.029	1.029	1.030	1.022	1.017	0.957
7207	1.029	1.049	1.035	1.036	1.040	0.957
7219	1.030	1.030	1.030	1.023	1.018	0.957
7227	1.032	1.035	1.033	1.027	1.024	0.957
7232	1.031	1.035	1.033	1.027	1.024	0.957
7248	1.071	1.058	1.068	1.055	1.045	0.957
7272	1.019	1.028	1.022	1.019	1.018	0.957
7332	1.014	1.022	1.017	1.013	1.011	0.957
7360	1.030	1.029	1.030	1.022	1.017	0.957
7365	1.068	1.146	1.089	1.115	1.143	0.957
7382	1.039	1.058	1.045	1.046	1.049	0.957
7392	0.991	0.976	0.987	0.974	0.964	0.957
7403	1.062	1.127	1.079	1.099	1.122	0.957
7405	1.058	1.116	1.074	1.091	1.111	0.957
7409	1.045	1.125	1.066	1.093	1.123	0.957
7410	1.046	1.131	1.069	1.098	1.129	0.957
7421	1.024	1.011	1.021	1.008	0.998	0.957
7424	1.046	1.077	1.055	1.061	1.069	0.957
7428	1.031	1.032	1.032	1.025	1.021	0.957
7429	1.032	1.035	1.033	1.027	1.024	0.957
7500	1.012	1.009	1.012	1.003	0.998	0.957
7515	1.022	1.007	1.018	1.005	0.994	0.957
7520	1.009	1.000	1.007	0.997	0.988	0.957
7538	1.011	1.006	1.010	1.001	0.995	0.957
7539	1.005	0.986	1.000	0.985	0.973	0.957
7580	1.010	1.003	1.009	0.999	0.992	0.957
7600	1.077	1.056	1.072	1.056	1.042	0.957
7601	1.010	1.002	1.008	0.998	0.991	0.957
7605	1.002	0.979	0.996	0.980	0.966	0.957
7607	1.096	1.110	1.100	1.099	1.100	0.957
7610	1.097	1.115	1.102	1.102	1.105	0.957
7706	1.010	1.012	1.011	1.004	1.001	0.957
7707	0.951	0.846	0.922	0.871	0.825	0.957
7720	1.009	1.010	1.010	1.003	0.999	0.957
7721	1.019	1.055	1.029	1.037	1.048	0.957
7722	0.951	0.846	0.922	0.871	0.825	0.957
7855	1.005	0.987	1.000	0.986	0.974	0.957
8001	0.990	0.973	0.986	0.972	0.960	0.957

[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.

Exhibit 6.7

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2014

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
8004	1.012	1.038	1.019	1.023	1.029	0.957
8006	1.014	1.032	1.019	1.020	1.023	0.957
8008	1.010	1.020	1.013	1.010	1.010	0.957
8010	1.008	1.014	1.010	1.006	1.004	0.957
8013	1.003	1.000	1.003	0.995	0.989	0.957
8015	1.005	1.006	1.006	0.999	0.995	0.957
8017	1.008	1.014	1.010	1.006	1.004	0.957
8018	0.999	0.999	0.999	0.992	0.988	0.957
8019	1.010	0.997	1.007	0.994	0.984	0.957
8021	1.007	1.024	1.012	1.013	1.015	0.957
8028	0.994	0.987	0.993	0.983	0.976	0.957
8031	1.013	1.030	1.018	1.018	1.021	0.957
8032	0.998	0.996	0.998	0.990	0.985	0.957
8039	1.010	1.020	1.013	1.011	1.010	0.957
8041	0.997	0.993	0.996	0.988	0.981	0.957
8042	0.999	0.998	0.999	0.992	0.987	0.957
8046	1.002	0.996	1.001	0.991	0.984	0.957
8057	1.003	0.999	1.002	0.994	0.988	0.957
8059	0.998	0.998	0.999	0.991	0.987	0.957
8060	1.015	1.035	1.021	1.022	1.026	0.957
8061	1.017	1.043	1.025	1.029	1.035	0.957
8062	0.997	0.981	0.993	0.979	0.968	0.957
8063	0.998	0.997	0.998	0.991	0.986	0.957
8064	0.999	0.998	0.999	0.992	0.987	0.957
8065	1.008	1.014	1.010	1.005	1.003	0.957
8066	1.011	1.023	1.014	1.012	1.013	0.957
8071	1.010	1.021	1.013	1.011	1.011	0.957
8078	1.022	1.061	1.033	1.043	1.054	0.957
8102	1.011	1.036	1.019	1.022	1.028	0.957
8106	0.994	0.985	0.992	0.982	0.973	0.957
8107	0.996	0.991	0.995	0.986	0.980	0.957
8116	1.000	1.001	1.000	0.994	0.990	0.957
8117	1.007	1.024	1.012	1.012	1.015	0.957
8209	1.032	1.087	1.047	1.063	1.081	0.957
8215	1.009	1.028	1.014	1.016	1.019	0.957
8227	1.008	0.996	1.005	0.993	0.983	0.957
8232	0.999	1.000	1.000	0.993	0.989	0.957
8267	0.996	0.990	0.995	0.985	0.978	0.957
8278	0.961	0.855	0.931	0.880	0.833	0.957
8286	1.013	1.041	1.021	1.026	1.033	0.957
8290	1.004	1.017	1.008	1.006	1.007	0.957
8291	1.045	1.074	1.053	1.058	1.066	0.957
8292	1.033	1.038	1.034	1.030	1.027	0.957
8293	1.028	1.025	1.028	1.019	1.013	0.957
8304	1.047	1.083	1.057	1.065	1.075	0.957
8324	1.029	1.078	1.043	1.056	1.072	0.957
8350	0.999	1.000	1.000	0.994	0.989	0.957
8370	1.030	1.025	1.029	1.020	1.013	0.957
8387	1.056	1.104	1.070	1.082	1.098	0.957
8388	1.006	1.007	1.007	1.000	0.997	0.957
8389	1.030	1.025	1.029	1.020	1.013	0.957
8390	1.043	1.063	1.049	1.050	1.054	0.957
8391	1.005	1.005	1.005	0.998	0.994	0.957
8392	1.051	1.086	1.061	1.068	1.078	0.957
8393	1.034	1.036	1.035	1.029	1.025	0.957

[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.

Exhibit 6.8

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2014

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
8397	1.028	1.019	1.026	1.015	1.007	0.957
8400	1.007	1.013	1.009	1.005	1.002	0.957
8500	0.999	1.000	1.000	0.993	0.989	0.957
8601	1.071	1.058	1.068	1.055	1.045	0.957
8631	0.961	0.855	0.931	0.880	0.833	0.957
8720	1.017	1.009	1.015	1.005	0.996	0.957
8729	1.008	0.996	1.005	0.993	0.984	0.957
8740	1.001	1.006	1.003	0.998	0.996	0.957
8741	0.999	1.001	1.000	0.994	0.990	0.957
8742	1.040	1.034	1.039	1.029	1.022	0.957
8743	1.002	0.963	0.991	0.968	0.948	0.957
8744	0.995	0.990	0.994	0.985	0.978	0.957
8745	0.999	0.999	0.999	0.992	0.988	0.957
8746	1.040	1.034	1.039	1.029	1.022	0.957
8748	1.004	1.004	1.005	0.997	0.993	0.957
8749	0.998	0.953	0.986	0.960	0.937	0.957
8755	1.026	1.013	1.023	1.010	1.000	0.957
8800	1.086	1.081	1.085	1.075	1.068	0.957
8801	1.007	0.978	0.999	0.980	0.963	0.957
8803	1.070	1.056	1.067	1.054	1.043	0.957
8804	1.015	1.025	1.019	1.016	1.015	0.957
8806	1.024	1.050	1.031	1.035	1.042	0.957
8807	1.083	1.072	1.080	1.068	1.059	0.957
8808	1.005	0.972	0.996	0.976	0.958	0.957
8810	1.007	1.003	1.006	0.998	0.991	0.957
8811	1.020	1.016	1.019	1.010	1.004	0.957
8812	1.007	1.003	1.006	0.998	0.991	0.957
8813	1.012	1.004	1.010	1.000	0.992	0.957
8818	1.078	1.057	1.072	1.056	1.043	0.957
8820	1.055	1.012	1.044	1.018	0.996	0.957
8821	1.064	1.037	1.057	1.038	1.023	0.957
8822	1.001	0.960	0.990	0.966	0.945	0.957
8823	1.014	1.021	1.017	1.013	1.011	0.957
8827	1.026	1.057	1.035	1.041	1.049	0.957
8829	1.024	1.052	1.032	1.037	1.044	0.957
8830	1.020	1.038	1.025	1.026	1.029	0.957
8831	1.076	1.073	1.076	1.067	1.061	0.957
8834	1.018	1.033	1.023	1.022	1.023	0.957
8838	1.019	1.018	1.019	1.011	1.006	0.957
8839	0.998	0.973	0.992	0.975	0.960	0.957
8840	1.031	1.027	1.030	1.021	1.015	0.957
8846	1.014	1.009	1.013	1.004	0.997	0.957
8847	1.002	1.008	1.004	1.000	0.998	0.957
8850	1.001	0.962	0.991	0.967	0.947	0.957
8851	1.026	1.056	1.034	1.040	1.048	0.957
8852	1.025	1.053	1.033	1.038	1.045	0.957
8859	1.074	1.068	1.073	1.063	1.055	0.957
8868	1.005	1.014	1.008	1.004	1.004	0.957
8870	1.005	1.014	1.008	1.004	1.004	0.957
8875	1.001	1.001	1.001	0.994	0.990	0.957
9007	1.006	1.023	1.011	1.011	1.014	0.957
9008	0.999	0.992	0.997	0.988	0.980	0.957
9009	0.999	1.002	1.000	0.994	0.991	0.957
9010	1.006	1.022	1.011	1.010	1.012	0.957
9011	1.002	1.010	1.005	1.001	1.000	0.957

[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.

Exhibit 6.9

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2014

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
9015	0.998	0.999	0.999	0.992	0.988	0.957
9016	1.027	1.042	1.031	1.031	1.032	0.957
9031	1.009	1.022	1.013	1.011	1.012	0.957
9033	1.016	1.031	1.021	1.020	1.022	0.957
9043	1.020	1.040	1.026	1.027	1.031	0.957
9048	1.014	1.036	1.021	1.023	1.028	0.957
9050	1.006	1.010	1.007	1.002	1.000	0.957
9053	1.025	1.037	1.029	1.026	1.027	0.957
9054	1.039	1.051	1.043	1.041	1.041	0.957
9059	1.015	1.023	1.018	1.014	1.013	0.957
9060	1.025	1.036	1.028	1.026	1.026	0.957
9061	1.035	1.068	1.045	1.051	1.060	0.957
9066	1.041	1.058	1.047	1.046	1.049	0.957
9067	1.028	1.047	1.034	1.035	1.038	0.957
9069	1.030	1.051	1.036	1.038	1.042	0.957
9070	1.026	1.058	1.036	1.042	1.051	0.957
9079	1.035	1.102	1.053	1.074	1.098	0.957
9085	1.027	1.061	1.037	1.044	1.054	0.957
9092	1.032	1.059	1.040	1.044	1.050	0.957
9095	1.019	1.018	1.019	1.012	1.007	0.957
9096	1.003	1.007	1.005	0.999	0.996	0.957
9097	1.003	1.005	1.004	0.998	0.994	0.957
9101	1.005	1.015	1.008	1.006	1.005	0.957
9151	1.014	1.005	1.012	1.001	0.992	0.957
9154	1.005	0.977	0.998	0.979	0.963	0.957
9155	1.108	1.149	1.120	1.129	1.141	0.957
9156	1.002	0.969	0.994	0.973	0.955	0.957
9180	1.028	1.046	1.034	1.034	1.037	0.957
9181	1.023	1.030	1.025	1.021	1.020	0.957
9182	1.022	1.029	1.025	1.021	1.019	0.957
9184	1.014	1.004	1.012	1.001	0.992	0.957
9185	1.031	1.054	1.038	1.040	1.046	0.957
9220	1.026	1.013	1.023	1.011	1.001	0.957
9402	1.006	1.015	1.009	1.006	1.005	0.957
9403	1.008	1.020	1.012	1.010	1.011	0.957
9410	1.014	1.026	1.018	1.015	1.016	0.957
9420	1.016	1.029	1.020	1.019	1.020	0.957
9422	1.017	1.034	1.022	1.022	1.025	0.957
9424	1.007	1.018	1.010	1.008	1.008	0.957
9426	1.003	1.006	1.004	0.999	0.995	0.957
9501	1.029	1.020	1.027	1.016	1.007	0.957
9507	1.073	1.065	1.072	1.061	1.053	0.957
9516	1.011	1.006	1.010	1.001	0.994	0.957
9519	1.036	1.043	1.039	1.034	1.032	0.957
9521	1.013	1.013	1.014	1.006	1.002	0.957
9522	1.038	1.049	1.042	1.039	1.038	0.957
9529	1.011	1.006	1.010	1.001	0.994	0.957
9531	1.011	1.006	1.010	1.001	0.994	0.957
9549	1.076	1.072	1.075	1.066	1.060	0.957
9552	1.010	1.001	1.008	0.997	0.989	0.957
9586	1.052	1.089	1.062	1.071	1.082	0.957
9610	1.083	1.072	1.080	1.068	1.059	0.957
9620	1.026	1.012	1.022	1.009	0.999	0.957

[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.

Exhibit 6.10

Factor to Adjust Losses to September 1, 2021 Benefit Level ^[1]
Policy Year 2015

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
0005	1.013	1.012	1.013	1.004	1.008	0.959
0016	1.033	1.093	1.047	1.065	1.084	0.959
0034	1.006	1.011	1.005	1.000	0.996	0.959
0035	1.007	1.014	1.007	1.003	1.000	0.959
0036	1.018	1.047	1.024	1.029	1.035	0.959
0038	1.022	1.059	1.030	1.039	1.048	0.959
0040	1.028	1.076	1.038	1.052	1.066	0.959
0041	1.025	1.069	1.035	1.046	1.059	0.959
0042	1.023	1.068	1.033	1.045	1.058	0.959
0044	1.028	1.078	1.039	1.053	1.068	0.959
0045	1.029	1.082	1.041	1.056	1.072	0.959
0050	1.029	1.081	1.041	1.056	1.072	0.959
0079	1.029	1.079	1.040	1.054	1.070	0.959
0096	1.028	1.077	1.039	1.052	1.067	0.959
0106	1.026	1.076	1.037	1.051	1.067	0.959
0171	1.030	1.083	1.042	1.057	1.073	0.959
0172	1.033	1.093	1.047	1.065	1.084	0.959
0251	1.012	1.011	1.010	1.003	0.997	0.959
0400	1.011	1.039	1.017	1.021	1.027	0.959
0401	1.039	1.113	1.057	1.080	1.106	0.959
1122	1.002	0.997	0.998	0.989	0.982	0.959
1123	1.006	1.011	1.005	1.000	0.997	0.959
1124	1.000	0.993	0.996	0.986	0.977	0.959
1320	1.001	0.996	0.998	0.989	0.981	0.959
1322	0.999	0.989	0.994	0.983	0.973	0.959
1330	1.008	1.001	1.004	0.994	0.985	0.959
1438	1.011	1.006	1.007	0.998	0.990	0.959
1452	1.000	0.994	0.996	0.987	0.978	0.959
1463	1.016	1.019	1.014	1.009	1.004	0.959
1624	1.006	1.011	1.006	1.001	0.997	0.959
1699	1.016	1.019	1.014	1.009	1.005	0.959
1701	1.017	1.022	1.016	1.012	1.008	0.959
1710	1.004	1.005	1.002	0.996	0.991	0.959
1741	1.005	1.007	1.004	0.998	0.993	0.959
1803	1.016	1.021	1.015	1.010	1.006	0.959
1925	1.015	1.017	1.013	1.007	1.002	0.959
2002	1.026	1.049	1.030	1.032	1.036	0.959
2003	1.026	1.050	1.030	1.034	1.038	0.959
2014	1.030	1.061	1.036	1.042	1.049	0.959
2030	1.022	1.040	1.025	1.025	1.026	0.959
2063	1.021	1.035	1.023	1.022	1.022	0.959
2081	1.021	1.036	1.023	1.022	1.023	0.959
2095	1.021	1.036	1.023	1.022	1.022	0.959
2102	1.032	1.068	1.039	1.047	1.057	0.959
2107	1.042	1.099	1.055	1.071	1.090	0.959
2108	1.043	1.102	1.056	1.074	1.093	0.959
2109	1.040	1.093	1.052	1.067	1.083	0.959
2111	1.025	1.049	1.030	1.032	1.036	0.959
2113	1.022	1.038	1.024	1.024	1.024	0.959
2116	1.026	1.050	1.030	1.033	1.037	0.959
2117	1.026	1.050	1.030	1.034	1.038	0.959
2121	1.020	1.032	1.021	1.019	1.019	0.959
2123	1.045	1.109	1.060	1.079	1.100	0.959
2142	1.027	1.054	1.032	1.036	1.042	0.959
2163	1.021	1.036	1.023	1.022	1.022	0.959

^[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.

Exhibit 6.11

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2015

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
2222	1.022	1.039	1.024	1.024	1.026	0.959
2362	1.022	1.037	1.024	1.024	1.024	0.959
2402	1.030	1.064	1.037	1.044	1.052	0.959
2413	1.014	1.016	1.013	1.006	1.001	0.959
2501	1.018	1.027	1.019	1.016	1.014	0.959
2570	1.021	1.036	1.023	1.022	1.022	0.959
2571	1.020	1.032	1.021	1.019	1.019	0.959
2576	1.028	1.056	1.033	1.038	1.044	0.959
2584	1.008	1.023	1.010	1.010	1.010	0.959
2585	1.049	1.088	1.057	1.067	1.077	0.959
2589	1.049	1.089	1.057	1.067	1.078	0.959
2660	1.021	1.037	1.023	1.023	1.023	0.959
2683	1.017	1.024	1.017	1.013	1.010	0.959
2688	1.029	1.060	1.035	1.041	1.048	0.959
2702	1.014	1.033	1.017	1.018	1.020	0.959
2710	1.021	1.036	1.023	1.022	1.022	0.959
2727	1.010	1.023	1.011	1.010	1.009	0.959
2731	1.019	1.030	1.020	1.017	1.016	0.959
2757	1.019	1.028	1.019	1.016	1.014	0.959
2759	1.021	1.035	1.023	1.022	1.022	0.959
2790	1.014	1.014	1.012	1.005	0.999	0.959
2797	1.016	1.022	1.016	1.011	1.007	0.959
2806	1.018	1.028	1.019	1.016	1.014	0.959
2812	1.020	1.031	1.020	1.018	1.017	0.959
2819	1.019	1.031	1.020	1.018	1.017	0.959
2840	1.020	1.033	1.021	1.020	1.019	0.959
2842	1.018	1.026	1.018	1.015	1.012	0.959
2852	1.023	1.040	1.025	1.025	1.027	0.959
2881	1.023	1.041	1.026	1.026	1.028	0.959
2883	1.021	1.036	1.023	1.023	1.023	0.959
2915	1.019	1.030	1.020	1.018	1.016	0.959
2923	1.022	1.039	1.025	1.025	1.026	0.959
3018	1.009	1.000	1.005	0.994	0.984	0.959
3022	1.012	1.007	1.008	1.000	0.992	0.959
3030	1.015	1.016	1.013	1.007	1.002	0.959
3039	1.015	1.017	1.013	1.007	1.002	0.959
3040	1.014	1.015	1.012	1.006	1.000	0.959
3060	1.015	1.019	1.014	1.009	1.004	0.959
3066	1.015	1.018	1.014	1.008	1.003	0.959
3070	1.015	1.017	1.013	1.007	1.002	0.959
3076	1.019	1.029	1.020	1.017	1.016	0.959
3081	1.015	1.018	1.014	1.008	1.003	0.959
3082	1.013	1.013	1.011	1.004	0.998	0.959
3085	1.017	1.023	1.016	1.012	1.009	0.959
3099	1.012	1.009	1.009	1.001	0.994	0.959
3110	1.011	1.006	1.008	0.998	0.991	0.959
3131	1.013	1.012	1.011	1.003	0.997	0.959
3146	1.014	1.013	1.011	1.004	0.998	0.959
3152	1.012	1.009	1.009	1.001	0.994	0.959
3165	1.016	1.021	1.016	1.011	1.007	0.959
3169	1.018	1.027	1.019	1.016	1.014	0.959
3175	1.017	1.024	1.017	1.013	1.010	0.959
3178	1.017	1.024	1.017	1.013	1.009	0.959
3179	1.019	1.030	1.020	1.017	1.016	0.959
3180	1.016	1.021	1.016	1.011	1.007	0.959

[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.

Exhibit 6.12

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2015

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
3220	1.016	1.021	1.016	1.011	1.007	0.959
3241	1.013	1.010	1.010	1.002	0.995	0.959
3257	1.015	1.018	1.014	1.008	1.004	0.959
3339	1.014	1.015	1.013	1.006	1.001	0.959
3365	1.014	1.013	1.011	1.004	0.999	0.959
3372	1.016	1.021	1.015	1.010	1.006	0.959
3383	1.020	1.032	1.021	1.019	1.019	0.959
3400	1.015	1.017	1.013	1.007	1.003	0.959
3401	1.016	1.021	1.015	1.010	1.007	0.959
3501	1.015	1.018	1.014	1.008	1.004	0.959
3507	1.014	1.015	1.012	1.006	1.000	0.959
3560	1.013	1.011	1.010	1.003	0.996	0.959
3568	1.017	1.022	1.016	1.011	1.008	0.959
3569	1.012	1.007	1.008	1.000	0.992	0.959
3570	1.016	1.021	1.015	1.011	1.007	0.959
3572	1.016	1.019	1.014	1.009	1.004	0.959
3573	1.018	1.025	1.018	1.014	1.011	0.959
3574	1.018	1.025	1.018	1.014	1.011	0.959
3577	1.013	1.011	1.010	1.002	0.996	0.959
3612	1.013	1.011	1.010	1.003	0.996	0.959
3620	1.016	1.019	1.014	1.009	1.004	0.959
3632	1.013	1.011	1.010	1.003	0.996	0.959
3634	1.016	1.020	1.015	1.010	1.006	0.959
3643	1.014	1.015	1.012	1.006	1.000	0.959
3647	1.012	1.008	1.008	1.000	0.992	0.959
3651	1.020	1.032	1.021	1.019	1.019	0.959
3681	1.014	1.014	1.012	1.005	1.000	0.959
3682	1.019	1.028	1.019	1.016	1.014	0.959
3683	1.016	1.020	1.015	1.009	1.005	0.959
3719	1.007	0.996	1.002	0.990	0.980	0.959
3724	1.009	1.002	1.005	0.995	0.986	0.959
3726	1.027	1.023	1.024	1.015	1.007	0.959
3805	1.011	1.005	1.007	0.997	0.989	0.959
3808	1.021	1.034	1.022	1.021	1.021	0.959
3815	1.017	1.024	1.017	1.013	1.010	0.959
3821	0.993	0.982	0.988	0.977	0.967	0.959
3828	1.016	1.019	1.015	1.009	1.005	0.959
3830	1.009	1.000	1.005	0.994	0.985	0.959
3831	1.011	1.004	1.007	0.997	0.989	0.959
3840	1.018	1.027	1.018	1.015	1.013	0.959
4000	1.006	1.011	1.005	1.000	0.996	0.959
4034	1.017	1.022	1.016	1.011	1.008	0.959
4036	1.017	1.024	1.017	1.013	1.010	0.959
4038	1.017	1.023	1.016	1.012	1.009	0.959
4041	1.019	1.030	1.020	1.017	1.016	0.959
4049	1.016	1.021	1.015	1.010	1.006	0.959
4111	1.019	1.028	1.019	1.016	1.015	0.959
4112	1.014	1.014	1.012	1.005	1.000	0.959
4114	1.018	1.025	1.018	1.014	1.011	0.959
4130	0.998	0.998	0.996	0.989	0.984	0.959
4150	1.013	1.013	1.011	1.004	0.998	0.959
4239	1.016	1.021	1.016	1.011	1.007	0.959
4240	1.019	1.028	1.019	1.016	1.014	0.959
4243	1.016	1.021	1.016	1.011	1.007	0.959
4244	1.016	1.022	1.016	1.011	1.007	0.959

[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.

Exhibit 6.13

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2015

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
4250	1.017	1.022	1.016	1.011	1.008	0.959
4251	1.015	1.018	1.014	1.008	1.004	0.959
4279	1.016	1.021	1.015	1.010	1.007	0.959
4283	1.017	1.022	1.016	1.011	1.008	0.959
4286	1.017	1.023	1.016	1.012	1.009	0.959
4295	1.016	1.019	1.014	1.009	1.005	0.959
4297	1.011	1.005	1.007	0.998	0.990	0.959
4299	1.010	1.003	1.006	0.996	0.988	0.959
4304	1.069	1.053	1.062	1.048	1.036	0.959
4312	1.022	1.012	1.017	1.006	0.996	0.959
4351	1.014	1.015	1.012	1.006	1.000	0.959
4354	1.010	1.002	1.006	0.996	0.987	0.959
4361	1.086	1.113	1.091	1.095	1.100	0.959
4362	1.086	1.104	1.089	1.089	1.090	0.959
4410	1.017	1.022	1.016	1.011	1.008	0.959
4420	1.013	1.010	1.010	1.002	0.995	0.959
4432	1.020	1.033	1.022	1.020	1.020	0.959
4470	1.014	1.014	1.012	1.005	0.999	0.959
4478	1.017	1.024	1.017	1.013	1.010	0.959
4492	1.014	1.014	1.012	1.005	0.999	0.959
4494	1.018	1.025	1.017	1.014	1.011	0.959
4495	1.016	1.020	1.015	1.009	1.005	0.959
4496	1.017	1.022	1.016	1.011	1.008	0.959
4497	1.016	1.019	1.015	1.009	1.005	0.959
4498	1.017	1.025	1.017	1.013	1.010	0.959
4499	1.017	1.023	1.016	1.012	1.009	0.959
4511	1.075	1.081	1.075	1.070	1.066	0.959
4512	1.078	1.088	1.078	1.075	1.074	0.959
4557	1.020	1.031	1.021	1.018	1.017	0.959
4558	1.015	1.017	1.013	1.007	1.003	0.959
4611	1.018	1.027	1.018	1.015	1.013	0.959
4623	1.019	1.030	1.020	1.017	1.016	0.959
4635	1.011	1.007	1.008	0.999	0.991	0.959
4665	1.021	1.034	1.022	1.021	1.021	0.959
4683	1.024	1.043	1.027	1.028	1.030	0.959
4691	1.022	1.038	1.024	1.024	1.024	0.959
4692	1.014	1.015	1.012	1.005	1.000	0.959
4717	1.019	1.029	1.020	1.017	1.015	0.959
4720	1.019	1.029	1.020	1.017	1.015	0.959
4740	1.018	1.028	1.019	1.016	1.014	0.959
4771	1.012	1.009	1.009	1.001	0.994	0.959
4828	1.016	1.019	1.014	1.009	1.005	0.959
4829	1.018	1.027	1.019	1.016	1.013	0.959
4831	1.015	1.016	1.013	1.007	1.002	0.959
4983	1.018	1.027	1.018	1.015	1.013	0.959
5020	1.006	0.994	1.001	0.989	0.978	0.959
5027	1.014	1.018	1.013	1.008	1.004	0.959
5028	1.014	1.018	1.013	1.008	1.003	0.959
5029	1.011	1.009	1.008	1.001	0.994	0.959
5040	1.011	1.009	1.008	1.001	0.994	0.959
5102	1.012	1.011	1.010	1.003	0.997	0.959
5107	1.012	1.013	1.010	1.003	0.998	0.959
5108	1.013	1.016	1.012	1.006	1.001	0.959
5128	1.025	1.017	1.021	1.011	1.001	0.959
5129	1.025	1.017	1.021	1.011	1.001	0.959

[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.

Exhibit 6.14

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2015

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
5130	1.008	1.000	1.004	0.994	0.985	0.959
5140	1.000	0.975	0.991	0.974	0.958	0.959
5146	1.013	1.015	1.012	1.006	1.001	0.959
5160	1.006	0.992	1.000	0.988	0.976	0.959
5183	1.005	0.992	0.999	0.987	0.976	0.959
5184	1.007	0.996	1.002	0.990	0.980	0.959
5185	1.006	0.993	1.000	0.988	0.977	0.959
5186	1.003	0.986	0.996	0.982	0.969	0.959
5187	1.004	0.988	0.998	0.984	0.972	0.959
5190	1.002	0.981	0.994	0.978	0.964	0.959
5191	1.027	1.021	1.023	1.014	1.006	0.959
5192	1.007	1.014	1.007	1.003	1.000	0.959
5193	1.009	1.004	1.006	0.997	0.989	0.959
5195	1.003	0.987	0.997	0.983	0.970	0.959
5201	1.010	1.007	1.007	0.999	0.992	0.959
5205	1.010	1.005	1.006	0.998	0.990	0.959
5212	1.008	1.001	1.004	0.994	0.985	0.959
5213	1.010	1.005	1.006	0.998	0.990	0.959
5214	1.009	1.004	1.006	0.996	0.988	0.959
5222	1.012	1.011	1.009	1.002	0.996	0.959
5225	1.011	1.010	1.009	1.001	0.995	0.959
5348	1.013	1.013	1.011	1.004	0.999	0.959
5403	1.012	1.012	1.010	1.003	0.997	0.959
5432	1.010	1.006	1.007	0.998	0.991	0.959
5436	1.011	1.010	1.009	1.002	0.995	0.959
5443	1.007	0.996	1.002	0.990	0.980	0.959
5446	1.007	0.998	1.003	0.992	0.982	0.959
5447	1.006	0.994	1.001	0.989	0.978	0.959
5467	1.015	1.020	1.014	1.009	1.006	0.959
5470	1.014	1.018	1.013	1.008	1.004	0.959
5473	1.001	1.000	0.998	0.991	0.986	0.959
5474	1.013	1.013	1.011	1.004	0.999	0.959
5479	1.007	0.996	1.002	0.990	0.980	0.959
5482	1.013	1.015	1.012	1.006	1.001	0.959
5484	1.007	0.996	1.002	0.990	0.980	0.959
5485	1.007	0.995	1.001	0.990	0.979	0.959
5506	1.011	1.010	1.009	1.001	0.995	0.959
5507	1.011	1.009	1.008	1.001	0.994	0.959
5538	1.005	0.992	1.000	0.987	0.976	0.959
5542	1.005	0.991	0.999	0.986	0.974	0.959
5552	1.017	1.026	1.017	1.014	1.012	0.959
5553	1.017	1.026	1.017	1.015	1.013	0.959
5606	1.009	1.002	1.005	0.995	0.987	0.959
5610	1.015	1.021	1.014	1.010	1.006	0.959
5632	1.009	1.002	1.005	0.995	0.987	0.959
5633	1.007	0.995	1.001	0.990	0.980	0.959
5650	1.013	1.038	1.018	1.021	1.026	0.959
5951	1.019	1.029	1.019	1.017	1.015	0.959
6003	1.009	1.003	1.005	0.996	0.988	0.959
6011	1.011	1.010	1.009	1.001	0.995	0.959
6204	1.007	1.012	1.006	1.002	0.998	0.959
6206	1.004	1.003	1.001	0.994	0.988	0.959
6213	1.003	1.001	1.000	0.992	0.986	0.959
6216	1.004	1.006	1.003	0.996	0.991	0.959
6218	1.013	1.013	1.011	1.004	0.999	0.959

[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.

Exhibit 6.15

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2015

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
6220	1.012	1.012	1.010	1.003	0.997	0.959
6233	1.007	0.996	1.002	0.990	0.980	0.959
6235	0.999	0.989	0.994	0.983	0.974	0.959
6237	1.003	1.000	1.000	0.992	0.985	0.959
6251	1.011	1.010	1.009	1.001	0.995	0.959
6258	1.013	1.013	1.011	1.004	0.999	0.959
6307	1.009	1.003	1.005	0.996	0.988	0.959
6308	1.010	1.006	1.007	0.999	0.991	0.959
6315	1.011	1.008	1.008	0.999	0.993	0.959
6316	1.010	1.005	1.007	0.998	0.990	0.959
6325	1.008	0.999	1.003	0.993	0.984	0.959
6361	1.011	1.010	1.009	1.001	0.995	0.959
6364	1.013	1.015	1.011	1.005	1.000	0.959
6400	1.014	1.019	1.013	1.008	1.004	0.959
6504	1.020	1.031	1.020	1.018	1.017	0.959
6834	1.013	1.013	1.011	1.004	0.998	0.959
7133	1.033	1.047	1.035	1.033	1.033	0.959
7198	1.027	1.027	1.025	1.018	1.012	0.959
7207	1.030	1.053	1.034	1.036	1.040	0.959
7219	1.029	1.033	1.028	1.023	1.018	0.959
7227	1.030	1.036	1.029	1.025	1.022	0.959
7232	1.030	1.037	1.030	1.026	1.023	0.959
7248	1.069	1.063	1.065	1.055	1.046	0.959
7272	1.022	1.040	1.024	1.025	1.027	0.959
7332	1.012	1.016	1.011	1.006	1.002	0.959
7360	1.031	1.038	1.031	1.027	1.024	0.959
7365	1.067	1.150	1.087	1.115	1.144	0.959
7382	1.039	1.065	1.044	1.048	1.053	0.959
7392	0.993	0.983	0.988	0.977	0.967	0.959
7403	1.055	1.111	1.067	1.084	1.102	0.959
7405	1.052	1.104	1.064	1.078	1.094	0.959
7409	1.036	1.102	1.051	1.072	1.094	0.959
7410	1.037	1.106	1.053	1.075	1.098	0.959
7421	1.023	1.017	1.019	1.010	1.001	0.959
7424	1.041	1.070	1.046	1.051	1.058	0.959
7428	1.030	1.037	1.030	1.025	1.022	0.959
7429	1.031	1.041	1.032	1.029	1.027	0.959
7500	1.013	1.016	1.012	1.006	1.002	0.959
7515	1.023	1.014	1.018	1.008	0.999	0.959
7520	1.010	1.006	1.007	0.998	0.991	0.959
7538	1.012	1.013	1.010	1.004	0.998	0.959
7539	1.007	0.996	1.002	0.990	0.980	0.959
7580	1.011	1.010	1.009	1.001	0.995	0.959
7600	1.070	1.057	1.064	1.052	1.040	0.959
7601	1.012	1.012	1.010	1.003	0.997	0.959
7605	1.004	0.987	0.997	0.983	0.971	0.959
7607	1.086	1.102	1.088	1.087	1.088	0.959
7610	1.087	1.107	1.090	1.091	1.093	0.959
7706	1.009	1.014	1.008	1.003	0.999	0.959
7707	0.957	0.865	0.929	0.884	0.842	0.959
7720	1.010	1.015	1.009	1.004	1.001	0.959
7721	1.016	1.047	1.022	1.028	1.036	0.959
7722	0.957	0.865	0.929	0.884	0.842	0.959
7855	1.007	0.997	1.002	0.991	0.981	0.959
8001	0.993	0.983	0.988	0.977	0.968	0.959

[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.

Exhibit 6.16

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2015

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
8004	1.011	1.037	1.016	1.020	1.025	0.959
8006	1.014	1.035	1.018	1.019	1.022	0.959
8008	1.010	1.024	1.012	1.011	1.011	0.959
8010	1.008	1.017	1.008	1.005	1.003	0.959
8013	1.006	1.009	1.005	0.999	0.995	0.959
8015	1.006	1.011	1.005	1.001	0.997	0.959
8017	1.008	1.017	1.008	1.005	1.003	0.959
8018	1.001	1.007	1.000	0.996	0.993	0.959
8019	1.011	1.007	1.008	0.999	0.991	0.959
8021	1.008	1.028	1.011	1.013	1.016	0.959
8028	0.996	0.995	0.994	0.987	0.981	0.959
8031	1.013	1.033	1.016	1.018	1.020	0.959
8032	0.999	1.003	0.998	0.993	0.989	0.959
8039	1.010	1.023	1.011	1.010	1.009	0.959
8041	0.998	0.998	0.996	0.989	0.984	0.959
8042	0.998	0.998	0.996	0.989	0.983	0.959
8046	1.003	1.002	1.001	0.993	0.987	0.959
8057	1.005	1.007	1.003	0.998	0.993	0.959
8059	0.999	1.001	0.998	0.992	0.987	0.959
8060	1.014	1.035	1.018	1.020	1.023	0.959
8061	1.017	1.044	1.022	1.026	1.032	0.959
8062	0.999	0.989	0.994	0.983	0.974	0.959
8063	0.997	0.997	0.995	0.988	0.982	0.959
8064	1.000	1.005	0.999	0.995	0.991	0.959
8065	1.009	1.019	1.009	1.007	1.005	0.959
8066	1.011	1.026	1.013	1.013	1.013	0.959
8071	1.010	1.024	1.012	1.011	1.011	0.959
8078	1.018	1.050	1.024	1.031	1.038	0.959
8102	1.011	1.038	1.016	1.021	1.026	0.959
8106	0.996	0.994	0.994	0.986	0.979	0.959
8107	0.998	0.999	0.996	0.989	0.984	0.959
8116	1.001	1.006	1.000	0.995	0.992	0.959
8117	1.008	1.027	1.011	1.012	1.015	0.959
8209	1.027	1.074	1.038	1.050	1.065	0.959
8215	1.009	1.032	1.013	1.016	1.019	0.959
8227	1.011	1.008	1.008	1.000	0.993	0.959
8232	1.001	1.007	1.000	0.996	0.993	0.959
8267	0.998	0.997	0.995	0.989	0.983	0.959
8278	0.968	0.874	0.939	0.893	0.851	0.959
8286	1.013	1.045	1.020	1.026	1.034	0.959
8290	1.006	1.023	1.008	1.009	1.011	0.959
8291	1.042	1.073	1.048	1.054	1.061	0.959
8292	1.033	1.045	1.034	1.032	1.032	0.959
8293	1.027	1.028	1.025	1.019	1.013	0.959
8304	1.046	1.084	1.054	1.063	1.073	0.959
8324	1.026	1.072	1.036	1.049	1.062	0.959
8350	1.001	1.007	1.000	0.996	0.993	0.959
8370	1.030	1.031	1.028	1.022	1.016	0.959
8387	1.051	1.095	1.060	1.072	1.084	0.959
8388	1.006	1.012	1.006	1.001	0.998	0.959
8389	1.029	1.028	1.026	1.019	1.013	0.959
8390	1.042	1.067	1.047	1.050	1.055	0.959
8391	1.006	1.010	1.005	1.000	0.996	0.959
8392	1.046	1.081	1.053	1.061	1.069	0.959
8393	1.032	1.036	1.031	1.026	1.022	0.959

[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.

Exhibit 6.17

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2015

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
8397	1.027	1.021	1.023	1.014	1.006	0.959
8400	1.008	1.018	1.009	1.006	1.004	0.959
8500	1.001	1.008	1.001	0.997	0.994	0.959
8601	1.070	1.064	1.066	1.056	1.048	0.959
8631	0.968	0.874	0.939	0.893	0.851	0.959
8720	1.019	1.016	1.016	1.008	1.001	0.959
8729	1.009	1.001	1.004	0.995	0.986	0.959
8740	1.002	1.013	1.003	1.001	1.000	0.959
8741	1.001	1.009	1.001	0.998	0.996	0.959
8742	1.039	1.041	1.038	1.032	1.027	0.959
8743	1.004	0.972	0.993	0.973	0.954	0.959
8744	0.998	1.000	0.996	0.990	0.985	0.959
8745	1.000	1.003	0.998	0.993	0.989	0.959
8746	1.039	1.041	1.038	1.032	1.027	0.959
8748	1.005	1.009	1.004	0.999	0.995	0.959
8749	1.002	0.968	0.991	0.969	0.950	0.959
8755	1.025	1.016	1.020	1.010	1.000	0.959
8800	1.078	1.079	1.076	1.069	1.064	0.959
8801	1.010	0.991	1.003	0.988	0.974	0.959
8803	1.068	1.060	1.064	1.053	1.044	0.959
8804	1.016	1.029	1.017	1.016	1.015	0.959
8806	1.024	1.052	1.029	1.034	1.040	0.959
8807	1.075	1.070	1.071	1.062	1.053	0.959
8808	1.008	0.986	1.000	0.984	0.969	0.959
8810	1.009	1.012	1.008	1.002	0.998	0.959
8811	1.022	1.025	1.020	1.015	1.010	0.959
8812	1.009	1.012	1.008	1.002	0.998	0.959
8813	1.014	1.015	1.012	1.005	1.000	0.959
8818	1.071	1.058	1.065	1.053	1.042	0.959
8820	1.056	1.025	1.045	1.025	1.006	0.959
8821	1.064	1.046	1.057	1.042	1.029	0.959
8822	1.002	0.967	0.990	0.969	0.949	0.959
8823	1.015	1.026	1.016	1.013	1.012	0.959
8827	1.026	1.059	1.033	1.040	1.048	0.959
8829	1.025	1.054	1.030	1.036	1.043	0.959
8830	1.023	1.048	1.027	1.031	1.036	0.959
8831	1.074	1.078	1.073	1.067	1.062	0.959
8834	1.018	1.036	1.021	1.021	1.023	0.959
8838	1.020	1.025	1.019	1.014	1.010	0.959
8839	1.002	0.987	0.996	0.983	0.971	0.959
8840	1.033	1.041	1.033	1.029	1.026	0.959
8846	1.015	1.018	1.014	1.008	1.003	0.959
8847	1.002	1.011	1.003	0.999	0.997	0.959
8850	1.005	0.977	0.996	0.977	0.960	0.959
8851	1.025	1.057	1.032	1.038	1.046	0.959
8852	1.025	1.056	1.031	1.038	1.045	0.959
8859	1.072	1.071	1.070	1.062	1.056	0.959
8868	1.004	1.015	1.005	1.003	1.001	0.959
8870	1.004	1.015	1.005	1.003	1.001	0.959
8875	1.002	1.007	1.001	0.996	0.993	0.959
9007	1.007	1.028	1.011	1.013	1.016	0.959
9008	1.001	1.001	0.999	0.992	0.986	0.959
9009	1.001	1.010	1.001	0.998	0.996	0.959
9010	1.005	1.022	1.008	1.008	1.009	0.959
9011	1.003	1.016	1.004	1.003	1.002	0.959

[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.

Exhibit 6.18

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2015

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
9015	0.999	1.005	0.999	0.994	0.991	0.959
9016	1.028	1.047	1.031	1.032	1.035	0.959
9031	1.005	1.012	1.005	1.001	0.999	0.959
9033	1.017	1.037	1.020	1.022	1.024	0.959
9043	1.021	1.045	1.026	1.029	1.033	0.959
9048	1.009	1.022	1.010	1.009	1.009	0.959
9050	1.006	1.013	1.006	1.002	0.999	0.959
9053	1.026	1.040	1.027	1.027	1.027	0.959
9054	1.037	1.052	1.039	1.038	1.039	0.959
9059	1.016	1.028	1.017	1.015	1.015	0.959
9060	1.025	1.039	1.027	1.025	1.025	0.959
9061	1.031	1.058	1.036	1.041	1.046	0.959
9066	1.039	1.058	1.042	1.043	1.045	0.959
9067	1.027	1.046	1.030	1.031	1.033	0.959
9069	1.027	1.045	1.030	1.031	1.032	0.959
9070	1.026	1.059	1.033	1.040	1.048	0.959
9079	1.027	1.077	1.038	1.052	1.067	0.959
9085	1.027	1.062	1.034	1.042	1.051	0.959
9092	1.031	1.057	1.036	1.039	1.044	0.959
9095	1.021	1.027	1.021	1.016	1.013	0.959
9096	1.005	1.013	1.005	1.002	1.000	0.959
9097	1.005	1.014	1.006	1.003	1.001	0.959
9101	1.005	1.017	1.006	1.004	1.003	0.959
9151	1.016	1.013	1.013	1.005	0.998	0.959
9154	1.015	1.009	1.011	1.001	0.993	0.959
9155	1.096	1.135	1.104	1.113	1.123	0.959
9156	1.014	1.006	1.010	1.000	0.991	0.959
9180	1.029	1.052	1.033	1.036	1.040	0.959
9181	1.025	1.038	1.026	1.025	1.025	0.959
9182	1.025	1.037	1.026	1.024	1.024	0.959
9184	1.018	1.017	1.015	1.008	1.002	0.959
9185	1.032	1.059	1.037	1.042	1.047	0.959
9220	1.027	1.023	1.024	1.015	1.008	0.959
9402	1.006	1.017	1.007	1.005	1.004	0.959
9403	1.008	1.021	1.009	1.008	1.008	0.959
9410	1.016	1.033	1.018	1.018	1.020	0.959
9420	1.016	1.035	1.019	1.020	1.022	0.959
9422	1.019	1.044	1.024	1.027	1.031	0.959
9424	1.007	1.021	1.009	1.008	1.007	0.959
9426	1.004	1.010	1.003	0.999	0.996	0.959
9501	1.029	1.028	1.027	1.019	1.013	0.959
9507	1.072	1.070	1.069	1.061	1.055	0.959
9516	1.013	1.014	1.011	1.005	0.999	0.959
9519	1.035	1.046	1.036	1.033	1.032	0.959
9521	1.012	1.012	1.010	1.003	0.997	0.959
9522	1.037	1.051	1.038	1.037	1.037	0.959
9529	1.014	1.017	1.013	1.007	1.003	0.959
9531	1.013	1.014	1.011	1.005	0.999	0.959
9549	1.073	1.074	1.071	1.064	1.058	0.959
9552	1.011	1.009	1.009	1.001	0.994	0.959
9586	1.045	1.076	1.051	1.057	1.064	0.959
9610	1.075	1.072	1.072	1.063	1.056	0.959
9620	1.027	1.022	1.023	1.014	1.006	0.959

[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.

Exhibit 6.19

Factor to Adjust Losses to September 1, 2021 Benefit Level ^[1]
Policy Year 2016

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
0005	1.010	1.003	1.010	1.000	1.003	0.970
0016	1.024	1.065	1.034	1.046	1.059	0.970
0034	1.005	1.008	1.005	1.001	0.998	0.970
0035	1.006	1.011	1.007	1.004	1.002	0.970
0036	1.014	1.034	1.019	1.022	1.026	0.970
0038	1.017	1.044	1.024	1.030	1.037	0.970
0040	1.020	1.053	1.028	1.037	1.047	0.970
0041	1.019	1.049	1.026	1.034	1.042	0.970
0042	1.018	1.053	1.027	1.036	1.046	0.970
0044	1.020	1.053	1.028	1.037	1.047	0.970
0045	1.021	1.058	1.030	1.040	1.051	0.970
0050	1.021	1.058	1.031	1.041	1.052	0.970
0079	1.021	1.056	1.030	1.039	1.050	0.970
0096	1.021	1.056	1.030	1.039	1.050	0.970
0106	1.020	1.059	1.030	1.041	1.053	0.970
0171	1.023	1.062	1.033	1.044	1.057	0.970
0172	1.024	1.065	1.034	1.046	1.060	0.970
0251	1.010	1.007	1.009	1.002	0.996	0.970
0400	1.010	1.033	1.015	1.020	1.025	0.970
0401	1.028	1.078	1.041	1.056	1.073	0.970
1122	1.001	0.995	0.999	0.991	0.985	0.970
1123	1.006	1.010	1.006	1.003	1.001	0.970
1124	0.999	0.989	0.996	0.986	0.978	0.970
1320	1.002	0.998	1.000	0.993	0.988	0.970
1322	0.999	0.991	0.996	0.988	0.980	0.970
1330	1.009	1.004	1.007	0.999	0.993	0.970
1438	1.011	1.007	1.009	1.002	0.996	0.970
1452	1.000	0.994	0.998	0.990	0.983	0.970
1463	1.014	1.016	1.014	1.010	1.006	0.970
1624	1.005	1.009	1.005	1.002	0.999	0.970
1699	1.014	1.017	1.015	1.010	1.008	0.970
1701	1.015	1.021	1.016	1.013	1.011	0.970
1710	1.004	1.004	1.003	0.998	0.994	0.970
1741	1.004	1.005	1.004	0.999	0.995	0.970
1803	1.015	1.018	1.015	1.011	1.008	0.970
1925	1.013	1.014	1.013	1.007	1.003	0.970
2002	1.023	1.042	1.027	1.030	1.034	0.970
2003	1.023	1.042	1.027	1.030	1.034	0.970
2014	1.025	1.050	1.031	1.036	1.043	0.970
2030	1.020	1.034	1.023	1.024	1.026	0.970
2063	1.019	1.032	1.022	1.022	1.023	0.970
2081	1.019	1.033	1.022	1.023	1.024	0.970
2095	1.019	1.032	1.022	1.022	1.023	0.970
2102	1.027	1.056	1.034	1.041	1.048	0.970
2107	1.032	1.072	1.043	1.054	1.066	0.970
2108	1.034	1.076	1.044	1.057	1.070	0.970
2109	1.032	1.070	1.041	1.052	1.064	0.970
2111	1.023	1.043	1.028	1.031	1.035	0.970
2113	1.020	1.034	1.023	1.023	1.025	0.970
2116	1.023	1.042	1.027	1.030	1.034	0.970
2117	1.023	1.043	1.028	1.031	1.035	0.970
2121	1.017	1.026	1.019	1.017	1.017	0.970
2123	1.035	1.079	1.046	1.059	1.074	0.970
2142	1.023	1.043	1.028	1.031	1.035	0.970
2163	1.019	1.031	1.022	1.021	1.022	0.970

^[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.

Exhibit 6.20

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2016

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
2222	1.020	1.034	1.023	1.024	1.025	0.970
2362	1.019	1.033	1.022	1.022	1.024	0.970
2402	1.025	1.050	1.032	1.037	1.043	0.970
2413	1.013	1.013	1.013	1.007	1.003	0.970
2501	1.016	1.021	1.017	1.014	1.012	0.970
2570	1.018	1.029	1.021	1.020	1.020	0.970
2571	1.017	1.025	1.019	1.017	1.016	0.970
2576	1.023	1.042	1.028	1.030	1.034	0.970
2584	1.006	1.015	1.008	1.006	1.006	0.970
2585	1.044	1.077	1.052	1.061	1.070	0.970
2589	1.044	1.078	1.052	1.061	1.071	0.970
2660	1.020	1.033	1.023	1.023	1.024	0.970
2683	1.016	1.022	1.017	1.014	1.012	0.970
2688	1.024	1.046	1.030	1.033	1.039	0.970
2702	1.014	1.035	1.019	1.022	1.027	0.970
2710	1.020	1.034	1.023	1.023	1.025	0.970
2727	1.010	1.024	1.013	1.014	1.015	0.970
2731	1.018	1.028	1.020	1.019	1.019	0.970
2757	1.017	1.025	1.018	1.016	1.015	0.970
2759	1.019	1.031	1.022	1.021	1.022	0.970
2790	1.013	1.012	1.012	1.006	1.002	0.970
2797	1.015	1.020	1.016	1.012	1.010	0.970
2806	1.017	1.024	1.018	1.016	1.015	0.970
2812	1.018	1.027	1.020	1.018	1.018	0.970
2819	1.018	1.028	1.020	1.019	1.019	0.970
2840	1.018	1.029	1.021	1.020	1.020	0.970
2842	1.016	1.023	1.018	1.015	1.014	0.970
2852	1.019	1.032	1.022	1.022	1.023	0.970
2881	1.020	1.035	1.024	1.024	1.026	0.970
2883	1.019	1.031	1.022	1.021	1.022	0.970
2915	1.018	1.027	1.019	1.018	1.018	0.970
2923	1.021	1.036	1.024	1.025	1.028	0.970
3018	1.010	1.004	1.008	1.000	0.993	0.970
3022	1.011	1.008	1.010	1.003	0.998	0.970
3030	1.014	1.016	1.014	1.010	1.006	0.970
3039	1.014	1.017	1.014	1.010	1.007	0.970
3040	1.014	1.015	1.013	1.008	1.005	0.970
3060	1.014	1.017	1.014	1.010	1.007	0.970
3066	1.014	1.017	1.015	1.010	1.007	0.970
3070	1.014	1.017	1.014	1.010	1.007	0.970
3076	1.017	1.026	1.019	1.017	1.017	0.970
3081	1.014	1.017	1.014	1.010	1.007	0.970
3082	1.012	1.012	1.012	1.006	1.001	0.970
3085	1.015	1.020	1.016	1.012	1.010	0.970
3099	1.011	1.008	1.010	1.003	0.998	0.970
3110	1.011	1.006	1.009	1.002	0.996	0.970
3131	1.012	1.009	1.010	1.004	0.999	0.970
3146	1.013	1.013	1.013	1.007	1.003	0.970
3152	1.011	1.008	1.010	1.003	0.998	0.970
3165	1.015	1.020	1.016	1.013	1.010	0.970
3169	1.017	1.026	1.019	1.017	1.017	0.970
3175	1.016	1.023	1.017	1.015	1.013	0.970
3178	1.016	1.023	1.017	1.015	1.013	0.970
3179	1.018	1.027	1.020	1.018	1.018	0.970
3180	1.015	1.019	1.016	1.012	1.009	0.970

[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.

Exhibit 6.21

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2016

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
3220	1.015	1.020	1.016	1.012	1.010	0.970
3241	1.012	1.011	1.011	1.005	1.001	0.970
3257	1.015	1.018	1.015	1.011	1.008	0.970
3339	1.013	1.013	1.012	1.007	1.003	0.970
3365	1.013	1.014	1.013	1.008	1.004	0.970
3372	1.016	1.023	1.017	1.015	1.013	0.970
3383	1.019	1.031	1.021	1.021	1.022	0.970
3400	1.014	1.016	1.014	1.009	1.006	0.970
3401	1.015	1.019	1.015	1.011	1.009	0.970
3501	1.014	1.016	1.014	1.010	1.006	0.970
3507	1.013	1.014	1.013	1.008	1.004	0.970
3560	1.012	1.010	1.011	1.005	1.000	0.970
3568	1.017	1.024	1.018	1.016	1.015	0.970
3569	1.011	1.008	1.010	1.003	0.997	0.970
3570	1.015	1.019	1.015	1.012	1.009	0.970
3572	1.014	1.018	1.015	1.011	1.008	0.970
3573	1.017	1.024	1.018	1.016	1.015	0.970
3574	1.016	1.023	1.017	1.015	1.013	0.970
3577	1.012	1.011	1.011	1.006	1.001	0.970
3612	1.012	1.011	1.011	1.005	1.000	0.970
3620	1.014	1.017	1.015	1.011	1.008	0.970
3632	1.012	1.009	1.010	1.004	0.999	0.970
3634	1.015	1.018	1.015	1.011	1.008	0.970
3643	1.013	1.014	1.013	1.008	1.004	0.970
3647	1.011	1.008	1.010	1.003	0.997	0.970
3651	1.018	1.027	1.020	1.018	1.018	0.970
3681	1.013	1.014	1.013	1.008	1.004	0.970
3682	1.017	1.024	1.018	1.016	1.015	0.970
3683	1.015	1.019	1.016	1.012	1.009	0.970
3719	1.007	0.997	1.004	0.994	0.986	0.970
3724	1.009	1.004	1.007	0.999	0.993	0.970
3726	1.026	1.024	1.025	1.018	1.013	0.970
3805	1.010	1.006	1.009	1.001	0.995	0.970
3808	1.019	1.032	1.022	1.022	1.023	0.970
3815	1.016	1.022	1.017	1.014	1.012	0.970
3821	0.993	0.984	0.990	0.981	0.973	0.970
3828	1.014	1.017	1.014	1.010	1.007	0.970
3830	1.009	1.002	1.007	0.998	0.991	0.970
3831	1.010	1.004	1.008	1.000	0.994	0.970
3840	1.016	1.024	1.018	1.015	1.014	0.970
4000	1.005	1.008	1.005	1.001	0.998	0.970
4034	1.015	1.019	1.016	1.012	1.010	0.970
4036	1.016	1.022	1.017	1.014	1.012	0.970
4038	1.015	1.020	1.016	1.013	1.010	0.970
4041	1.017	1.026	1.019	1.017	1.017	0.970
4049	1.015	1.019	1.016	1.012	1.009	0.970
4111	1.017	1.026	1.019	1.018	1.017	0.970
4112	1.014	1.016	1.014	1.009	1.006	0.970
4114	1.016	1.023	1.018	1.015	1.014	0.970
4130	0.998	0.999	0.998	0.993	0.989	0.970
4150	1.013	1.012	1.012	1.006	1.002	0.970
4239	1.016	1.021	1.017	1.014	1.012	0.970
4240	1.017	1.025	1.018	1.016	1.015	0.970
4243	1.015	1.020	1.016	1.012	1.010	0.970
4244	1.015	1.019	1.016	1.012	1.010	0.970

[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.

Exhibit 6.22

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2016

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
4250	1.015	1.019	1.016	1.012	1.010	0.970
4251	1.014	1.017	1.015	1.011	1.008	0.970
4279	1.015	1.019	1.015	1.012	1.009	0.970
4283	1.015	1.021	1.016	1.013	1.011	0.970
4286	1.015	1.020	1.016	1.013	1.011	0.970
4295	1.014	1.017	1.014	1.010	1.007	0.970
4297	1.010	1.004	1.008	1.000	0.994	0.970
4299	1.010	1.005	1.008	1.001	0.994	0.970
4304	1.059	1.045	1.055	1.043	1.033	0.970
4312	1.020	1.011	1.017	1.007	0.999	0.970
4351	1.014	1.015	1.014	1.009	1.005	0.970
4354	1.010	1.004	1.008	1.000	0.993	0.970
4361	1.081	1.105	1.087	1.091	1.097	0.970
4362	1.073	1.084	1.075	1.074	1.075	0.970
4410	1.015	1.019	1.016	1.012	1.010	0.970
4420	1.012	1.009	1.010	1.004	0.999	0.970
4432	1.018	1.029	1.021	1.020	1.020	0.970
4470	1.013	1.012	1.012	1.007	1.002	0.970
4478	1.016	1.021	1.017	1.014	1.012	0.970
4492	1.013	1.012	1.012	1.006	1.002	0.970
4494	1.016	1.022	1.017	1.014	1.013	0.970
4495	1.014	1.018	1.015	1.011	1.008	0.970
4496	1.015	1.020	1.016	1.012	1.010	0.970
4497	1.015	1.018	1.015	1.011	1.008	0.970
4498	1.016	1.022	1.017	1.014	1.012	0.970
4499	1.015	1.020	1.016	1.013	1.010	0.970
4511	1.072	1.078	1.073	1.070	1.068	0.970
4512	1.074	1.085	1.076	1.075	1.075	0.970
4557	1.017	1.026	1.019	1.017	1.017	0.970
4558	1.014	1.016	1.014	1.009	1.006	0.970
4611	1.017	1.025	1.018	1.016	1.015	0.970
4623	1.017	1.026	1.019	1.017	1.016	0.970
4635	1.011	1.007	1.009	1.002	0.996	0.970
4665	1.019	1.031	1.021	1.021	1.022	0.970
4683	1.021	1.036	1.024	1.025	1.028	0.970
4691	1.020	1.033	1.023	1.023	1.025	0.970
4692	1.013	1.013	1.012	1.007	1.002	0.970
4717	1.018	1.028	1.020	1.019	1.019	0.970
4720	1.017	1.026	1.019	1.018	1.017	0.970
4740	1.017	1.024	1.018	1.016	1.015	0.970
4771	1.011	1.008	1.010	1.003	0.998	0.970
4828	1.014	1.017	1.014	1.010	1.007	0.970
4829	1.017	1.024	1.018	1.016	1.014	0.970
4831	1.014	1.015	1.014	1.009	1.005	0.970
4983	1.017	1.025	1.018	1.016	1.015	0.970
5020	1.005	0.992	1.001	0.990	0.980	0.970
5027	1.013	1.015	1.013	1.008	1.005	0.970
5028	1.013	1.015	1.013	1.008	1.005	0.970
5029	1.011	1.010	1.010	1.004	1.000	0.970
5040	1.011	1.009	1.010	1.004	0.999	0.970
5102	1.011	1.011	1.011	1.005	1.000	0.970
5107	1.012	1.011	1.011	1.005	1.001	0.970
5108	1.013	1.014	1.013	1.008	1.004	0.970
5128	1.024	1.017	1.021	1.013	1.006	0.970
5129	1.024	1.017	1.021	1.013	1.006	0.970

[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.

Exhibit 6.23

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2016

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
5130	1.008	1.002	1.006	0.998	0.991	0.970
5140	1.001	0.979	0.994	0.980	0.967	0.970
5146	1.012	1.014	1.012	1.008	1.004	0.970
5160	1.005	0.991	1.001	0.990	0.980	0.970
5183	1.008	1.001	1.006	0.997	0.990	0.970
5184	1.006	0.996	1.003	0.993	0.984	0.970
5185	1.008	1.000	1.005	0.996	0.989	0.970
5186	1.006	0.994	1.002	0.991	0.982	0.970
5187	1.007	0.999	1.005	0.996	0.988	0.970
5190	1.002	0.984	0.997	0.984	0.972	0.970
5191	1.025	1.020	1.023	1.016	1.010	0.970
5192	1.006	1.010	1.007	1.003	1.001	0.970
5193	1.010	1.005	1.008	1.001	0.995	0.970
5195	1.004	0.988	0.999	0.987	0.977	0.970
5201	1.010	1.008	1.009	1.003	0.997	0.970
5205	1.010	1.007	1.009	1.002	0.996	0.970
5212	1.009	1.004	1.007	1.000	0.993	0.970
5213	1.010	1.007	1.009	1.002	0.996	0.970
5214	1.010	1.006	1.008	1.001	0.995	0.970
5222	1.012	1.012	1.011	1.006	1.001	0.970
5225	1.011	1.011	1.011	1.005	1.001	0.970
5348	1.012	1.012	1.011	1.006	1.002	0.970
5403	1.011	1.011	1.011	1.005	1.000	0.970
5432	1.010	1.006	1.008	1.001	0.996	0.970
5436	1.010	1.007	1.008	1.002	0.996	0.970
5443	1.006	0.993	1.002	0.991	0.982	0.970
5446	1.006	0.996	1.003	0.993	0.985	0.970
5447	1.006	0.993	1.002	0.991	0.982	0.970
5467	1.014	1.018	1.015	1.011	1.009	0.970
5470	1.013	1.016	1.014	1.009	1.007	0.970
5473	1.001	1.002	1.001	0.996	0.992	0.970
5474	1.011	1.009	1.010	1.003	0.998	0.970
5479	1.005	0.993	1.001	0.991	0.981	0.970
5482	1.011	1.011	1.011	1.005	1.000	0.970
5484	1.006	0.994	1.002	0.992	0.982	0.970
5485	1.006	0.994	1.002	0.991	0.982	0.970
5506	1.011	1.010	1.010	1.004	0.999	0.970
5507	1.011	1.009	1.010	1.004	0.999	0.970
5538	1.008	1.001	1.006	0.997	0.990	0.970
5542	1.008	1.001	1.005	0.997	0.990	0.970
5552	1.018	1.030	1.021	1.020	1.021	0.970
5553	1.018	1.030	1.021	1.020	1.021	0.970
5606	1.009	1.004	1.007	1.000	0.994	0.970
5610	1.014	1.018	1.014	1.010	1.008	0.970
5632	1.008	1.002	1.006	0.998	0.991	0.970
5633	1.006	0.995	1.002	0.992	0.983	0.970
5650	1.009	1.026	1.013	1.015	1.018	0.970
5951	1.018	1.027	1.020	1.018	1.018	0.970
6003	1.010	1.005	1.008	1.001	0.995	0.970
6011	1.011	1.010	1.010	1.004	0.999	0.970
6204	1.006	1.010	1.006	1.003	1.000	0.970
6206	1.003	1.003	1.003	0.997	0.993	0.970
6213	1.002	1.001	1.001	0.995	0.990	0.970
6216	1.004	1.005	1.004	0.999	0.995	0.970
6218	1.012	1.013	1.012	1.007	1.003	0.970

[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.

Exhibit 6.24

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2016

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
6220	1.012	1.012	1.011	1.006	1.002	0.970
6233	1.007	0.998	1.004	0.995	0.987	0.970
6235	0.999	0.991	0.997	0.988	0.981	0.970
6237	1.003	1.002	1.002	0.996	0.992	0.970
6251	1.012	1.011	1.011	1.005	1.001	0.970
6258	1.012	1.013	1.012	1.007	1.003	0.970
6307	1.010	1.005	1.008	1.001	0.995	0.970
6308	1.010	1.007	1.009	1.002	0.997	0.970
6315	1.010	1.007	1.009	1.002	0.997	0.970
6316	1.010	1.006	1.008	1.001	0.996	0.970
6325	1.008	1.001	1.006	0.997	0.990	0.970
6361	1.011	1.010	1.010	1.005	1.000	0.970
6364	1.012	1.013	1.012	1.007	1.003	0.970
6400	1.014	1.018	1.014	1.010	1.008	0.970
6504	1.018	1.027	1.019	1.018	1.018	0.970
6834	1.014	1.015	1.013	1.009	1.005	0.970
7133	1.029	1.039	1.032	1.030	1.030	0.970
7198	1.023	1.020	1.022	1.015	1.009	0.970
7207	1.027	1.045	1.032	1.034	1.037	0.970
7219	1.026	1.029	1.026	1.022	1.019	0.970
7227	1.026	1.030	1.027	1.023	1.020	0.970
7232	1.027	1.032	1.028	1.024	1.022	0.970
7248	1.066	1.060	1.063	1.055	1.048	0.970
7272	1.022	1.042	1.027	1.030	1.034	0.970
7332	1.013	1.019	1.014	1.011	1.009	0.970
7360	1.029	1.038	1.031	1.029	1.029	0.970
7365	1.061	1.137	1.081	1.107	1.134	0.970
7382	1.036	1.060	1.042	1.046	1.052	0.970
7392	0.993	0.983	0.990	0.980	0.972	0.970
7403	1.044	1.084	1.054	1.065	1.078	0.970
7405	1.042	1.079	1.052	1.061	1.072	0.970
7409	1.025	1.070	1.037	1.050	1.065	0.970
7410	1.026	1.073	1.038	1.052	1.068	0.970
7421	1.022	1.016	1.019	1.012	1.005	0.970
7424	1.034	1.053	1.039	1.041	1.045	0.970
7428	1.027	1.033	1.028	1.025	1.023	0.970
7429	1.029	1.039	1.031	1.030	1.030	0.970
7500	1.013	1.015	1.013	1.009	1.005	0.970
7515	1.022	1.016	1.020	1.012	1.005	0.970
7520	1.009	1.004	1.007	1.000	0.993	0.970
7538	1.012	1.011	1.011	1.005	1.001	0.970
7539	1.008	1.000	1.005	0.997	0.989	0.970
7580	1.011	1.009	1.010	1.003	0.998	0.970
7600	1.061	1.049	1.057	1.046	1.037	0.970
7601	1.012	1.012	1.011	1.006	1.002	0.970
7605	1.004	0.989	0.999	0.987	0.977	0.970
7607	1.070	1.078	1.072	1.069	1.068	0.970
7610	1.072	1.081	1.074	1.072	1.072	0.970
7706	1.008	1.009	1.008	1.003	0.999	0.970
7707	0.963	0.881	0.940	0.900	0.863	0.970
7720	1.010	1.015	1.011	1.007	1.005	0.970
7721	1.010	1.028	1.015	1.017	1.020	0.970
7722	0.963	0.881	0.940	0.900	0.863	0.970
7855	1.007	0.998	1.004	0.995	0.987	0.970
8001	0.994	0.987	0.992	0.983	0.976	0.970

[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.

Exhibit 6.25

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2016

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
8004	1.008	1.029	1.013	1.017	1.021	0.970
8006	1.012	1.029	1.016	1.018	1.021	0.970
8008	1.010	1.021	1.012	1.011	1.012	0.970
8010	1.007	1.014	1.009	1.006	1.005	0.970
8013	1.006	1.011	1.007	1.004	1.001	0.970
8015	1.006	1.010	1.007	1.003	1.000	0.970
8017	1.007	1.014	1.009	1.006	1.005	0.970
8018	1.000	1.005	1.001	0.998	0.995	0.970
8019	1.011	1.007	1.009	1.002	0.997	0.970
8021	1.006	1.022	1.010	1.011	1.014	0.970
8028	0.997	0.996	0.996	0.990	0.986	0.970
8031	1.012	1.027	1.015	1.016	1.019	0.970
8032	0.999	1.001	0.999	0.995	0.992	0.970
8039	1.009	1.018	1.011	1.009	1.009	0.970
8041	0.998	0.997	0.997	0.991	0.986	0.970
8042	0.997	0.995	0.996	0.990	0.985	0.970
8046	1.003	1.001	1.002	0.995	0.990	0.970
8057	1.006	1.009	1.006	1.002	0.999	0.970
8059	0.999	1.000	0.999	0.994	0.990	0.970
8060	1.012	1.028	1.016	1.017	1.019	0.970
8061	1.014	1.035	1.020	1.023	1.028	0.970
8062	0.999	0.991	0.997	0.987	0.980	0.970
8063	0.997	0.994	0.996	0.989	0.984	0.970
8064	1.000	1.005	1.001	0.997	0.995	0.970
8065	1.008	1.016	1.010	1.008	1.007	0.970
8066	1.010	1.023	1.013	1.013	1.015	0.970
8071	1.009	1.021	1.012	1.011	1.012	0.970
8078	1.013	1.035	1.019	1.023	1.027	0.970
8102	1.009	1.031	1.014	1.018	1.023	0.970
8106	0.997	0.994	0.995	0.989	0.983	0.970
8107	0.998	0.998	0.998	0.992	0.988	0.970
8116	1.000	1.004	1.001	0.997	0.995	0.970
8117	1.006	1.023	1.010	1.012	1.015	0.970
8209	1.020	1.054	1.029	1.037	1.047	0.970
8215	1.007	1.025	1.011	1.013	1.016	0.970
8227	1.011	1.008	1.009	1.003	0.998	0.970
8232	1.001	1.006	1.002	0.998	0.996	0.970
8267	0.998	0.997	0.997	0.991	0.987	0.970
8278	0.974	0.891	0.950	0.910	0.873	0.970
8286	1.010	1.035	1.016	1.021	1.027	0.970
8290	1.005	1.020	1.008	1.009	1.012	0.970
8291	1.037	1.061	1.043	1.047	1.053	0.970
8292	1.030	1.041	1.032	1.032	1.032	0.970
8293	1.024	1.023	1.023	1.018	1.013	0.970
8304	1.040	1.072	1.048	1.056	1.065	0.970
8324	1.021	1.056	1.030	1.039	1.050	0.970
8350	1.001	1.005	1.001	0.998	0.996	0.970
8370	1.028	1.029	1.027	1.022	1.019	0.970
8387	1.043	1.076	1.052	1.060	1.069	0.970
8388	1.005	1.007	1.005	1.001	0.998	0.970
8389	1.025	1.022	1.024	1.017	1.011	0.970
8390	1.038	1.059	1.043	1.046	1.051	0.970
8391	1.005	1.008	1.005	1.001	0.998	0.970
8392	1.040	1.067	1.047	1.052	1.059	0.970
8393	1.028	1.029	1.027	1.022	1.018	0.970

[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.

Exhibit 6.26

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2016

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
8397	1.023	1.015	1.020	1.011	1.004	0.970
8400	1.007	1.014	1.009	1.006	1.005	0.970
8500	1.001	1.007	1.002	1.000	0.998	0.970
8601	1.066	1.062	1.064	1.057	1.051	0.970
8631	0.974	0.891	0.950	0.910	0.873	0.970
8720	1.018	1.014	1.016	1.009	1.003	0.970
8729	1.006	0.996	1.003	0.993	0.985	0.970
8740	1.002	1.011	1.004	1.002	1.002	0.970
8741	1.001	1.009	1.003	1.001	1.000	0.970
8742	1.037	1.039	1.037	1.032	1.029	0.970
8743	1.005	0.978	0.997	0.980	0.965	0.970
8744	0.998	1.000	0.998	0.993	0.990	0.970
8745	0.998	0.997	0.997	0.991	0.987	0.970
8746	1.037	1.039	1.037	1.032	1.029	0.970
8748	1.005	1.006	1.004	1.000	0.996	0.970
8749	1.005	0.978	0.997	0.980	0.965	0.970
8755	1.023	1.014	1.020	1.011	1.003	0.970
8800	1.066	1.065	1.065	1.059	1.054	0.970
8801	1.012	0.996	1.007	0.995	0.984	0.970
8803	1.065	1.058	1.062	1.054	1.046	0.970
8804	1.015	1.024	1.017	1.015	1.015	0.970
8806	1.022	1.045	1.028	1.032	1.037	0.970
8807	1.063	1.056	1.061	1.052	1.045	0.970
8808	1.010	0.992	1.005	0.992	0.980	0.970
8810	1.009	1.012	1.009	1.005	1.002	0.970
8811	1.021	1.024	1.021	1.017	1.015	0.970
8812	1.009	1.012	1.009	1.005	1.002	0.970
8813	1.013	1.012	1.012	1.006	1.002	0.970
8818	1.061	1.049	1.057	1.046	1.037	0.970
8820	1.055	1.030	1.048	1.031	1.016	0.970
8821	1.061	1.047	1.057	1.045	1.035	0.970
8822	1.002	0.968	0.992	0.973	0.955	0.970
8823	1.014	1.023	1.016	1.014	1.013	0.970
8827	1.025	1.053	1.032	1.038	1.046	0.970
8829	1.023	1.048	1.029	1.034	1.041	0.970
8830	1.021	1.044	1.027	1.031	1.036	0.970
8831	1.070	1.073	1.070	1.066	1.062	0.970
8834	1.017	1.031	1.020	1.021	1.022	0.970
8838	1.020	1.023	1.020	1.016	1.013	0.970
8839	1.006	0.998	1.003	0.994	0.987	0.970
8840	1.032	1.043	1.035	1.033	1.033	0.970
8846	1.013	1.014	1.013	1.008	1.004	0.970
8847	1.002	1.009	1.003	1.001	1.000	0.970
8850	1.008	0.986	1.001	0.987	0.973	0.970
8851	1.023	1.050	1.030	1.036	1.043	0.970
8852	1.024	1.051	1.030	1.036	1.044	0.970
8859	1.068	1.068	1.068	1.062	1.058	0.970
8868	1.002	1.010	1.004	1.002	1.000	0.970
8870	1.002	1.010	1.004	1.002	1.000	0.970
8875	1.001	1.006	1.002	0.998	0.996	0.970
9007	1.006	1.024	1.010	1.013	1.016	0.970
9008	1.001	1.000	1.000	0.994	0.990	0.970
9009	1.001	1.008	1.002	1.000	0.999	0.970
9010	1.003	1.015	1.006	1.006	1.007	0.970
9011	1.002	1.012	1.004	1.003	1.003	0.970

[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.

Exhibit 6.27

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2016

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
9015	0.999	1.003	0.999	0.996	0.993	0.970
9016	1.026	1.042	1.030	1.031	1.033	0.970
9031	1.003	1.006	1.003	0.999	0.997	0.970
9033	1.016	1.033	1.020	1.022	1.025	0.970
9043	1.021	1.043	1.027	1.030	1.035	0.970
9048	1.004	1.008	1.005	1.001	0.998	0.970
9050	1.005	1.010	1.006	1.002	1.000	0.970
9053	1.024	1.034	1.026	1.025	1.025	0.970
9054	1.032	1.043	1.035	1.034	1.034	0.970
9059	1.016	1.026	1.018	1.017	1.017	0.970
9060	1.023	1.033	1.025	1.024	1.023	0.970
9061	1.027	1.045	1.032	1.034	1.037	0.970
9066	1.035	1.050	1.038	1.039	1.041	0.970
9067	1.026	1.039	1.029	1.029	1.031	0.970
9069	1.025	1.037	1.027	1.027	1.028	0.970
9070	1.024	1.052	1.031	1.037	1.044	0.970
9079	1.020	1.054	1.028	1.037	1.048	0.970
9085	1.025	1.054	1.032	1.039	1.047	0.970
9092	1.028	1.047	1.033	1.035	1.039	0.970
9095	1.021	1.025	1.021	1.017	1.015	0.970
9096	1.004	1.010	1.005	1.002	1.001	0.970
9097	1.004	1.011	1.005	1.003	1.001	0.970
9101	1.003	1.012	1.005	1.003	1.002	0.970
9151	1.016	1.012	1.015	1.008	1.002	0.970
9154	1.019	1.021	1.019	1.014	1.010	0.970
9155	1.081	1.110	1.088	1.094	1.102	0.970
9156	1.020	1.022	1.020	1.015	1.012	0.970
9180	1.028	1.047	1.033	1.035	1.039	0.970
9181	1.023	1.032	1.025	1.023	1.023	0.970
9182	1.023	1.031	1.025	1.023	1.022	0.970
9184	1.018	1.016	1.016	1.010	1.005	0.970
9185	1.030	1.053	1.036	1.040	1.045	0.970
9220	1.025	1.020	1.023	1.015	1.009	0.970
9402	1.005	1.014	1.007	1.005	1.005	0.970
9403	1.006	1.017	1.009	1.008	1.008	0.970
9410	1.014	1.028	1.017	1.018	1.019	0.970
9420	1.015	1.029	1.018	1.019	1.021	0.970
9422	1.017	1.038	1.023	1.026	1.030	0.970
9424	1.006	1.017	1.009	1.008	1.008	0.970
9426	1.004	1.009	1.005	1.001	0.999	0.970
9501	1.027	1.026	1.026	1.020	1.016	0.970
9507	1.067	1.063	1.065	1.058	1.052	0.970
9516	1.012	1.013	1.012	1.007	1.003	0.970
9519	1.031	1.038	1.032	1.030	1.028	0.970
9521	1.010	1.007	1.009	1.002	0.997	0.970
9522	1.032	1.043	1.034	1.033	1.033	0.970
9529	1.013	1.014	1.013	1.008	1.004	0.970
9531	1.012	1.013	1.012	1.007	1.003	0.970
9549	1.067	1.065	1.066	1.060	1.054	0.970
9552	1.010	1.006	1.008	1.002	0.996	0.970
9586	1.037	1.058	1.043	1.046	1.050	0.970
9610	1.065	1.061	1.063	1.056	1.050	0.970
9620	1.024	1.019	1.022	1.014	1.008	0.970

[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.

Exhibit 6.28

Factor to Adjust Losses to September 1, 2021 Benefit Level^[1]
Policy Year 2017

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
0005	1.009	1.001	1.009	1.000	1.004	0.999
0016	1.021	1.054	1.029	1.039	1.051	0.999
0034	1.005	1.006	1.005	1.001	0.999	0.999
0035	1.006	1.011	1.007	1.005	1.005	0.999
0036	1.012	1.026	1.015	1.017	1.021	0.999
0038	1.014	1.035	1.020	1.024	1.031	0.999
0040	1.018	1.044	1.025	1.032	1.041	0.999
0041	1.016	1.041	1.023	1.029	1.037	0.999
0042	1.015	1.039	1.021	1.027	1.035	0.999
0044	1.018	1.045	1.025	1.032	1.041	0.999
0045	1.019	1.048	1.026	1.035	1.044	0.999
0050	1.019	1.048	1.026	1.034	1.044	0.999
0079	1.018	1.047	1.026	1.034	1.043	0.999
0096	1.018	1.047	1.026	1.034	1.043	0.999
0106	1.016	1.043	1.023	1.031	1.040	0.999
0171	1.020	1.051	1.028	1.037	1.048	0.999
0172	1.021	1.054	1.030	1.040	1.051	0.999
0251	1.011	1.007	1.010	1.004	1.000	0.999
0400	1.009	1.026	1.013	1.017	1.022	0.999
0401	1.024	1.065	1.035	1.048	1.063	0.999
1122	1.000	0.992	0.998	0.990	0.985	0.999
1123	1.005	1.006	1.005	1.002	1.000	0.999
1124	0.998	0.985	0.994	0.985	0.977	0.999
1320	1.002	0.999	1.001	0.995	0.992	0.999
1322	1.001	0.994	0.999	0.992	0.986	0.999
1330	1.009	1.003	1.007	1.000	0.995	0.999
1438	1.010	1.004	1.008	1.001	0.996	0.999
1452	1.001	0.994	0.999	0.992	0.987	0.999
1463	1.013	1.013	1.013	1.008	1.006	0.999
1624	1.004	1.005	1.004	1.000	0.998	0.999
1699	1.013	1.014	1.013	1.009	1.007	0.999
1701	1.014	1.016	1.014	1.011	1.010	0.999
1710	1.003	1.001	1.002	0.997	0.994	0.999
1741	1.003	1.002	1.003	0.998	0.995	0.999
1803	1.014	1.015	1.014	1.011	1.009	0.999
1925	1.012	1.008	1.011	1.005	1.001	0.999
2002	1.021	1.035	1.024	1.026	1.030	0.999
2003	1.021	1.036	1.025	1.027	1.031	0.999
2014	1.023	1.042	1.028	1.031	1.037	0.999
2030	1.018	1.027	1.020	1.020	1.021	0.999
2063	1.017	1.025	1.019	1.018	1.019	0.999
2081	1.017	1.025	1.019	1.018	1.020	0.999
2095	1.017	1.025	1.019	1.018	1.019	0.999
2102	1.025	1.047	1.031	1.036	1.043	0.999
2107	1.029	1.061	1.038	1.047	1.058	0.999
2108	1.030	1.064	1.039	1.049	1.061	0.999
2109	1.028	1.059	1.037	1.045	1.056	0.999
2111	1.021	1.036	1.025	1.027	1.031	0.999
2113	1.017	1.026	1.020	1.019	1.020	0.999
2116	1.021	1.036	1.025	1.027	1.031	0.999
2117	1.021	1.036	1.025	1.027	1.031	0.999
2121	1.017	1.025	1.019	1.018	1.019	0.999
2123	1.031	1.067	1.041	1.052	1.065	0.999
2142	1.021	1.036	1.025	1.027	1.032	0.999
2163	1.017	1.026	1.019	1.019	1.020	0.999

^[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.

Exhibit 6.29

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2017

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
2222	1.018	1.028	1.021	1.021	1.023	0.999
2362	1.018	1.029	1.021	1.021	1.023	0.999
2402	1.022	1.040	1.027	1.030	1.035	0.999
2413	1.011	1.008	1.010	1.005	1.001	0.999
2501	1.015	1.019	1.016	1.014	1.013	0.999
2570	1.018	1.027	1.020	1.020	1.021	0.999
2571	1.016	1.021	1.017	1.015	1.015	0.999
2576	1.020	1.034	1.024	1.025	1.029	0.999
2584	1.007	1.014	1.009	1.008	1.009	0.999
2585	1.039	1.066	1.046	1.053	1.062	0.999
2589	1.039	1.066	1.046	1.053	1.062	0.999
2660	1.018	1.029	1.021	1.021	1.023	0.999
2683	1.014	1.016	1.015	1.011	1.010	0.999
2688	1.021	1.037	1.025	1.028	1.032	0.999
2702	1.011	1.025	1.014	1.016	1.019	0.999
2710	1.018	1.027	1.020	1.020	1.021	0.999
2727	1.008	1.016	1.010	1.009	1.010	0.999
2731	1.016	1.022	1.018	1.016	1.016	0.999
2757	1.015	1.019	1.016	1.013	1.012	0.999
2759	1.017	1.023	1.018	1.017	1.017	0.999
2790	1.013	1.011	1.012	1.007	1.004	0.999
2797	1.014	1.015	1.014	1.010	1.009	0.999
2806	1.015	1.020	1.016	1.014	1.014	0.999
2812	1.016	1.021	1.017	1.015	1.015	0.999
2819	1.016	1.022	1.018	1.016	1.016	0.999
2840	1.018	1.027	1.020	1.020	1.021	0.999
2842	1.015	1.018	1.016	1.013	1.012	0.999
2852	1.018	1.027	1.020	1.020	1.021	0.999
2881	1.019	1.029	1.021	1.022	1.024	0.999
2883	1.017	1.026	1.020	1.019	1.020	0.999
2915	1.016	1.021	1.017	1.015	1.015	0.999
2923	1.019	1.031	1.022	1.023	1.025	0.999
3018	1.010	1.003	1.008	1.001	0.996	0.999
3022	1.010	1.005	1.009	1.002	0.998	0.999
3030	1.014	1.015	1.014	1.010	1.008	0.999
3039	1.014	1.015	1.014	1.010	1.008	0.999
3040	1.013	1.013	1.013	1.009	1.006	0.999
3060	1.014	1.015	1.014	1.010	1.008	0.999
3066	1.014	1.016	1.014	1.011	1.009	0.999
3070	1.014	1.016	1.015	1.011	1.010	0.999
3076	1.016	1.022	1.018	1.016	1.016	0.999
3081	1.013	1.011	1.012	1.007	1.004	0.999
3082	1.012	1.010	1.011	1.006	1.003	0.999
3085	1.014	1.015	1.014	1.010	1.008	0.999
3099	1.011	1.007	1.010	1.004	1.000	0.999
3110	1.011	1.005	1.009	1.002	0.998	0.999
3131	1.012	1.008	1.010	1.005	1.001	0.999
3146	1.013	1.011	1.012	1.007	1.004	0.999
3152	1.011	1.007	1.010	1.004	0.999	0.999
3165	1.015	1.017	1.015	1.012	1.011	0.999
3169	1.016	1.022	1.018	1.016	1.016	0.999
3175	1.015	1.020	1.016	1.014	1.013	0.999
3178	1.015	1.019	1.016	1.014	1.013	0.999
3179	1.017	1.023	1.018	1.017	1.017	0.999
3180	1.014	1.016	1.014	1.011	1.010	0.999

[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.

Exhibit 6.30

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2017

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
3220	1.015	1.017	1.015	1.012	1.011	0.999
3241	1.012	1.008	1.010	1.005	1.001	0.999
3257	1.014	1.015	1.014	1.010	1.008	0.999
3339	1.012	1.008	1.010	1.005	1.001	0.999
3365	1.013	1.011	1.012	1.007	1.005	0.999
3372	1.015	1.019	1.016	1.013	1.013	0.999
3383	1.018	1.026	1.020	1.019	1.020	0.999
3400	1.013	1.014	1.013	1.010	1.007	0.999
3401	1.014	1.015	1.014	1.010	1.009	0.999
3501	1.014	1.015	1.014	1.010	1.008	0.999
3507	1.013	1.012	1.013	1.008	1.006	0.999
3560	1.012	1.009	1.011	1.006	1.002	0.999
3568	1.015	1.020	1.016	1.014	1.014	0.999
3569	1.011	1.007	1.010	1.004	1.000	0.999
3570	1.014	1.016	1.014	1.011	1.009	0.999
3572	1.014	1.016	1.014	1.011	1.009	0.999
3573	1.016	1.020	1.017	1.014	1.014	0.999
3574	1.015	1.019	1.016	1.014	1.013	0.999
3577	1.012	1.010	1.011	1.006	1.003	0.999
3612	1.012	1.010	1.011	1.006	1.003	0.999
3620	1.014	1.016	1.014	1.011	1.009	0.999
3632	1.011	1.007	1.010	1.004	1.000	0.999
3634	1.014	1.015	1.014	1.010	1.008	0.999
3643	1.013	1.012	1.013	1.008	1.006	0.999
3647	1.011	1.006	1.009	1.003	0.998	0.999
3651	1.016	1.022	1.017	1.016	1.016	0.999
3681	1.013	1.013	1.013	1.009	1.006	0.999
3682	1.016	1.022	1.018	1.016	1.016	0.999
3683	1.015	1.018	1.015	1.013	1.012	0.999
3719	1.007	0.997	1.004	0.996	0.989	0.999
3724	1.010	1.004	1.008	1.002	0.997	0.999
3726	1.025	1.022	1.024	1.018	1.015	0.999
3805	1.010	1.005	1.009	1.002	0.998	0.999
3808	1.018	1.027	1.020	1.019	1.021	0.999
3815	1.015	1.019	1.016	1.013	1.013	0.999
3821	0.997	0.990	0.995	0.988	0.983	0.999
3828	1.014	1.014	1.013	1.010	1.008	0.999
3830	1.009	1.002	1.007	1.000	0.995	0.999
3831	1.010	1.003	1.008	1.001	0.996	0.999
3840	1.015	1.020	1.016	1.014	1.013	0.999
4000	1.004	1.005	1.004	1.000	0.998	0.999
4034	1.014	1.015	1.014	1.010	1.008	0.999
4036	1.014	1.017	1.015	1.012	1.011	0.999
4038	1.014	1.015	1.014	1.010	1.008	0.999
4041	1.016	1.020	1.017	1.015	1.014	0.999
4049	1.014	1.015	1.014	1.010	1.009	0.999
4111	1.016	1.022	1.018	1.016	1.016	0.999
4112	1.013	1.013	1.013	1.009	1.007	0.999
4114	1.015	1.019	1.016	1.014	1.013	0.999
4130	1.000	0.999	0.999	0.995	0.992	0.999
4150	1.013	1.012	1.012	1.008	1.005	0.999
4239	1.014	1.017	1.015	1.012	1.010	0.999
4240	1.015	1.020	1.016	1.014	1.014	0.999
4243	1.014	1.016	1.014	1.011	1.009	0.999
4244	1.014	1.016	1.014	1.011	1.009	0.999

[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.

Exhibit 6.31

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2017

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
4250	1.014	1.015	1.014	1.011	1.009	0.999
4251	1.014	1.014	1.014	1.010	1.008	0.999
4279	1.014	1.015	1.014	1.010	1.009	0.999
4283	1.014	1.016	1.014	1.011	1.009	0.999
4286	1.014	1.015	1.014	1.010	1.009	0.999
4295	1.014	1.015	1.014	1.010	1.008	0.999
4297	1.011	1.007	1.010	1.004	0.999	0.999
4299	1.011	1.006	1.009	1.003	0.999	0.999
4304	1.051	1.038	1.047	1.038	1.030	0.999
4312	1.019	1.010	1.016	1.008	1.002	0.999
4351	1.013	1.013	1.013	1.009	1.006	0.999
4354	1.010	1.004	1.008	1.001	0.997	0.999
4361	1.078	1.101	1.084	1.089	1.096	0.999
4362	1.061	1.068	1.063	1.061	1.061	0.999
4410	1.014	1.015	1.014	1.010	1.008	0.999
4420	1.012	1.009	1.011	1.005	1.002	0.999
4432	1.016	1.021	1.017	1.015	1.015	0.999
4470	1.012	1.009	1.011	1.006	1.002	0.999
4478	1.014	1.017	1.015	1.012	1.010	0.999
4492	1.012	1.010	1.012	1.007	1.004	0.999
4494	1.015	1.017	1.015	1.012	1.011	0.999
4495	1.013	1.014	1.013	1.009	1.007	0.999
4496	1.014	1.016	1.015	1.011	1.010	0.999
4497	1.014	1.015	1.014	1.010	1.008	0.999
4498	1.014	1.017	1.015	1.012	1.010	0.999
4499	1.014	1.015	1.014	1.011	1.009	0.999
4511	1.068	1.073	1.069	1.067	1.067	0.999
4512	1.070	1.079	1.072	1.072	1.073	0.999
4557	1.016	1.021	1.017	1.015	1.015	0.999
4558	1.013	1.013	1.013	1.008	1.006	0.999
4611	1.016	1.021	1.017	1.015	1.015	0.999
4623	1.016	1.021	1.017	1.015	1.015	0.999
4635	1.010	1.005	1.009	1.002	0.997	0.999
4665	1.017	1.023	1.018	1.017	1.017	0.999
4683	1.019	1.030	1.022	1.022	1.024	0.999
4691	1.019	1.030	1.022	1.022	1.025	0.999
4692	1.012	1.010	1.011	1.006	1.003	0.999
4717	1.016	1.021	1.017	1.015	1.015	0.999
4720	1.016	1.021	1.017	1.015	1.015	0.999
4740	1.015	1.020	1.017	1.014	1.014	0.999
4771	1.011	1.006	1.009	1.003	0.999	0.999
4828	1.013	1.012	1.012	1.008	1.005	0.999
4829	1.015	1.019	1.016	1.013	1.013	0.999
4831	1.013	1.013	1.013	1.009	1.007	0.999
4983	1.015	1.019	1.016	1.014	1.013	0.999
5020	1.004	0.987	0.999	0.988	0.979	0.999
5027	1.012	1.010	1.011	1.006	1.003	0.999
5028	1.012	1.010	1.011	1.006	1.003	0.999
5029	1.012	1.009	1.011	1.006	1.002	0.999
5040	1.011	1.007	1.010	1.004	1.000	0.999
5102	1.011	1.008	1.010	1.005	1.001	0.999
5107	1.012	1.010	1.011	1.006	1.003	0.999
5108	1.013	1.014	1.013	1.009	1.007	0.999
5128	1.023	1.017	1.021	1.014	1.009	0.999
5129	1.023	1.017	1.021	1.014	1.009	0.999

[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.

Exhibit 6.32

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2017

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
5130	1.010	1.003	1.008	1.001	0.996	0.999
5140	1.003	0.984	0.997	0.985	0.975	0.999
5146	1.012	1.011	1.012	1.007	1.005	0.999
5160	1.005	0.989	1.000	0.990	0.981	0.999
5183	1.010	1.005	1.008	1.002	0.997	0.999
5184	1.006	0.992	1.002	0.992	0.984	0.999
5185	1.010	1.004	1.008	1.001	0.996	0.999
5186	1.007	0.997	1.004	0.995	0.989	0.999
5187	1.010	1.003	1.008	1.001	0.996	0.999
5190	1.004	0.988	1.000	0.989	0.979	0.999
5191	1.024	1.020	1.023	1.017	1.013	0.999
5192	1.007	1.010	1.008	1.005	1.003	0.999
5193	1.011	1.007	1.010	1.004	1.000	0.999
5195	1.005	0.991	1.001	0.991	0.983	0.999
5201	1.010	1.006	1.009	1.003	0.999	0.999
5205	1.010	1.005	1.009	1.002	0.998	0.999
5212	1.010	1.005	1.009	1.002	0.998	0.999
5213	1.010	1.005	1.009	1.002	0.998	0.999
5214	1.010	1.005	1.009	1.003	0.998	0.999
5222	1.011	1.009	1.010	1.005	1.002	0.999
5225	1.012	1.010	1.011	1.006	1.003	0.999
5348	1.012	1.009	1.011	1.006	1.003	0.999
5403	1.011	1.008	1.010	1.005	1.001	0.999
5432	1.010	1.004	1.008	1.002	0.997	0.999
5436	1.011	1.008	1.010	1.004	1.001	0.999
5443	1.005	0.988	1.000	0.989	0.980	0.999
5446	1.006	0.992	1.002	0.992	0.984	0.999
5447	1.005	0.989	1.000	0.990	0.981	0.999
5467	1.015	1.018	1.016	1.013	1.012	0.999
5470	1.014	1.016	1.014	1.011	1.010	0.999
5473	1.002	1.001	1.002	0.997	0.994	0.999
5474	1.010	1.006	1.009	1.003	0.999	0.999
5479	1.004	0.987	0.999	0.988	0.979	0.999
5482	1.011	1.008	1.010	1.004	1.001	0.999
5484	1.005	0.989	1.001	0.990	0.981	0.999
5485	1.005	0.989	1.000	0.990	0.981	0.999
5506	1.011	1.006	1.009	1.003	0.999	0.999
5507	1.011	1.006	1.009	1.003	0.999	0.999
5538	1.010	1.005	1.009	1.003	0.998	0.999
5542	1.010	1.005	1.008	1.002	0.998	0.999
5552	1.021	1.037	1.025	1.027	1.032	0.999
5553	1.021	1.037	1.025	1.028	1.032	0.999
5606	1.010	1.004	1.008	1.001	0.996	0.999
5610	1.013	1.012	1.012	1.008	1.006	0.999
5632	1.008	0.999	1.005	0.997	0.991	0.999
5633	1.005	0.991	1.001	0.991	0.983	0.999
5650	1.007	1.014	1.008	1.007	1.008	0.999
5951	1.017	1.024	1.019	1.018	1.018	0.999
6003	1.010	1.004	1.008	1.002	0.997	0.999
6011	1.010	1.006	1.009	1.003	0.998	0.999
6204	1.005	1.006	1.005	1.002	1.000	0.999
6206	1.004	1.003	1.004	0.999	0.997	0.999
6213	1.003	1.001	1.002	0.997	0.994	0.999
6216	1.004	1.004	1.004	0.999	0.997	0.999
6218	1.012	1.011	1.012	1.007	1.005	0.999

[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.

Exhibit 6.33

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2017

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
6220	1.012	1.009	1.011	1.006	1.002	0.999
6233	1.008	0.999	1.005	0.997	0.991	0.999
6235	1.001	0.994	0.999	0.992	0.987	0.999
6237	1.003	1.002	1.003	0.998	0.995	0.999
6251	1.011	1.009	1.010	1.005	1.002	0.999
6258	1.012	1.009	1.011	1.006	1.003	0.999
6307	1.010	1.005	1.008	1.002	0.997	0.999
6308	1.010	1.006	1.009	1.003	0.999	0.999
6315	1.010	1.005	1.009	1.003	0.998	0.999
6316	1.010	1.005	1.009	1.002	0.998	0.999
6325	1.009	1.002	1.007	1.000	0.995	0.999
6361	1.011	1.008	1.010	1.005	1.001	0.999
6364	1.012	1.012	1.012	1.008	1.005	0.999
6400	1.013	1.014	1.013	1.010	1.008	0.999
6504	1.016	1.022	1.018	1.016	1.017	0.999
6834	1.014	1.014	1.014	1.010	1.008	0.999
7133	1.027	1.033	1.028	1.027	1.027	0.999
7198	1.022	1.018	1.021	1.015	1.011	0.999
7207	1.027	1.040	1.030	1.031	1.034	0.999
7219	1.024	1.025	1.024	1.020	1.018	0.999
7227	1.025	1.028	1.026	1.023	1.022	0.999
7232	1.025	1.027	1.025	1.022	1.021	0.999
7248	1.063	1.057	1.061	1.055	1.050	0.999
7272	1.020	1.034	1.023	1.025	1.029	0.999
7332	1.019	1.033	1.023	1.024	1.028	0.999
7360	1.027	1.034	1.029	1.027	1.028	0.999
7365	1.051	1.107	1.066	1.086	1.107	0.999
7382	1.031	1.046	1.035	1.037	1.041	0.999
7392	0.996	0.987	0.993	0.986	0.980	0.999
7403	1.036	1.062	1.043	1.049	1.058	0.999
7405	1.035	1.058	1.041	1.047	1.054	0.999
7409	1.022	1.057	1.031	1.042	1.055	0.999
7410	1.023	1.060	1.032	1.044	1.057	0.999
7421	1.021	1.015	1.019	1.013	1.008	0.999
7424	1.030	1.043	1.034	1.035	1.038	0.999
7428	1.025	1.028	1.026	1.023	1.022	0.999
7429	1.028	1.036	1.030	1.029	1.030	0.999
7500	1.014	1.016	1.014	1.011	1.010	0.999
7515	1.021	1.015	1.019	1.012	1.007	0.999
7520	1.010	1.005	1.009	1.002	0.998	0.999
7538	1.012	1.009	1.011	1.006	1.002	0.999
7539	1.010	1.005	1.008	1.002	0.997	0.999
7580	1.012	1.009	1.011	1.006	1.002	0.999
7600	1.053	1.043	1.050	1.041	1.035	0.999
7601	1.012	1.011	1.012	1.007	1.004	0.999
7605	1.005	0.991	1.001	0.991	0.983	0.999
7607	1.059	1.062	1.059	1.056	1.055	0.999
7610	1.060	1.064	1.061	1.058	1.057	0.999
7706	1.009	1.009	1.009	1.005	1.003	0.999
7707	0.971	0.900	0.951	0.917	0.885	0.999
7720	1.011	1.016	1.012	1.011	1.010	0.999
7721	1.007	1.016	1.010	1.009	1.011	0.999
7722	0.971	0.900	0.951	0.917	0.885	0.999
7855	1.009	1.002	1.007	1.000	0.995	0.999
8001	0.998	0.993	0.996	0.990	0.986	0.999

[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.

Exhibit 6.34

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2017

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
8004	1.008	1.023	1.012	1.014	1.018	0.999
8006	1.013	1.026	1.016	1.018	1.021	0.999
8008	1.011	1.021	1.013	1.013	1.015	0.999
8010	1.008	1.014	1.010	1.008	1.008	0.999
8013	1.008	1.013	1.009	1.007	1.007	0.999
8015	1.007	1.011	1.008	1.006	1.005	0.999
8017	1.008	1.014	1.010	1.008	1.008	0.999
8018	1.002	1.004	1.002	0.999	0.998	0.999
8019	1.011	1.007	1.010	1.004	1.000	0.999
8021	1.006	1.017	1.009	1.010	1.012	0.999
8028	0.998	0.996	0.997	0.993	0.990	0.999
8031	1.012	1.025	1.015	1.017	1.020	0.999
8032	1.001	1.003	1.001	0.998	0.996	0.999
8039	1.009	1.016	1.011	1.010	1.010	0.999
8041	1.000	0.999	0.999	0.995	0.992	0.999
8042	0.999	0.997	0.998	0.993	0.990	0.999
8046	1.005	1.003	1.004	0.999	0.996	0.999
8057	1.007	1.010	1.008	1.005	1.003	0.999
8059	1.001	1.002	1.001	0.997	0.995	0.999
8060	1.012	1.026	1.016	1.018	1.021	0.999
8061	1.014	1.032	1.019	1.022	1.027	0.999
8062	1.002	0.995	1.000	0.993	0.988	0.999
8063	0.999	0.996	0.998	0.993	0.989	0.999
8064	1.002	1.007	1.003	1.001	1.000	0.999
8065	1.009	1.015	1.010	1.009	1.009	0.999
8066	1.011	1.023	1.014	1.015	1.018	0.999
8071	1.011	1.020	1.013	1.013	1.015	0.999
8078	1.014	1.034	1.019	1.023	1.029	0.999
8102	1.009	1.026	1.013	1.016	1.021	0.999
8106	0.998	0.994	0.997	0.991	0.987	0.999
8107	0.999	0.998	0.999	0.994	0.991	0.999
8116	1.001	1.002	1.001	0.998	0.996	0.999
8117	1.007	1.020	1.010	1.011	1.015	0.999
8209	1.018	1.045	1.025	1.032	1.041	0.999
8215	1.007	1.019	1.010	1.011	1.014	0.999
8227	1.011	1.007	1.009	1.003	0.999	0.999
8232	1.002	1.005	1.003	1.000	0.999	0.999
8267	0.999	0.998	0.999	0.994	0.992	0.999
8278	0.982	0.910	0.962	0.927	0.896	0.999
8286	1.009	1.027	1.014	1.017	1.022	0.999
8290	1.002	1.010	1.004	1.003	1.004	0.999
8291	1.032	1.049	1.036	1.039	1.044	0.999
8292	1.027	1.033	1.028	1.026	1.026	0.999
8293	1.022	1.018	1.021	1.015	1.011	0.999
8304	1.036	1.060	1.042	1.048	1.056	0.999
8324	1.019	1.047	1.027	1.034	1.044	0.999
8350	1.001	1.002	1.001	0.997	0.996	0.999
8370	1.026	1.025	1.025	1.021	1.018	0.999
8387	1.039	1.064	1.045	1.052	1.060	0.999
8388	1.005	1.005	1.005	1.001	0.998	0.999
8389	1.023	1.018	1.022	1.015	1.010	0.999
8390	1.033	1.047	1.036	1.038	1.041	0.999
8391	1.006	1.008	1.007	1.003	1.001	0.999
8392	1.036	1.055	1.041	1.045	1.050	0.999
8393	1.026	1.025	1.025	1.021	1.018	0.999

[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.

Exhibit 6.35

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2017

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
8397	1.021	1.012	1.018	1.010	1.004	0.999
8400	1.008	1.012	1.009	1.006	1.006	0.999
8500	1.001	1.003	1.001	0.998	0.997	0.999
8601	1.064	1.059	1.062	1.056	1.052	0.999
8631	0.982	0.910	0.962	0.927	0.896	0.999
8720	1.018	1.012	1.016	1.009	1.005	0.999
8729	1.003	0.985	0.998	0.986	0.976	0.999
8740	1.000	1.002	1.000	0.997	0.995	0.999
8741	0.999	1.000	0.999	0.996	0.994	0.999
8742	1.035	1.035	1.035	1.030	1.028	0.999
8743	1.008	0.984	1.001	0.987	0.975	0.999
8744	0.999	0.999	0.999	0.995	0.993	0.999
8745	0.999	0.996	0.998	0.992	0.989	0.999
8746	1.035	1.035	1.035	1.030	1.028	0.999
8748	1.005	1.005	1.005	1.001	0.999	0.999
8749	1.009	0.987	1.003	0.989	0.977	0.999
8755	1.022	1.014	1.019	1.012	1.006	0.999
8800	1.056	1.052	1.055	1.049	1.045	0.999
8801	1.013	1.000	1.009	1.000	0.991	0.999
8803	1.062	1.055	1.060	1.053	1.048	0.999
8804	1.015	1.020	1.016	1.014	1.014	0.999
8806	1.021	1.040	1.026	1.030	1.035	0.999
8807	1.053	1.043	1.050	1.041	1.035	0.999
8808	1.012	0.996	1.008	0.997	0.988	0.999
8810	1.009	1.011	1.009	1.006	1.004	0.999
8811	1.021	1.022	1.021	1.018	1.016	0.999
8812	1.009	1.011	1.009	1.006	1.004	0.999
8813	1.011	1.007	1.010	1.004	1.000	0.999
8818	1.051	1.038	1.047	1.038	1.030	0.999
8820	1.054	1.031	1.048	1.034	1.022	0.999
8821	1.059	1.045	1.055	1.044	1.036	0.999
8822	1.006	0.977	0.997	0.981	0.967	0.999
8823	1.015	1.020	1.016	1.014	1.014	0.999
8827	1.023	1.046	1.029	1.035	1.042	0.999
8829	1.021	1.039	1.026	1.029	1.034	0.999
8830	1.020	1.035	1.023	1.026	1.030	0.999
8831	1.067	1.069	1.067	1.064	1.062	0.999
8834	1.017	1.027	1.019	1.019	1.021	0.999
8838	1.020	1.020	1.020	1.016	1.014	0.999
8839	1.008	0.999	1.005	0.997	0.992	0.999
8840	1.029	1.036	1.031	1.030	1.030	0.999
8846	1.012	1.010	1.011	1.006	1.003	0.999
8847	1.002	1.006	1.003	1.001	1.000	0.999
8850	1.011	0.993	1.006	0.994	0.984	0.999
8851	1.021	1.040	1.026	1.030	1.036	0.999
8852	1.022	1.042	1.027	1.032	1.038	0.999
8859	1.065	1.064	1.065	1.060	1.057	0.999
8868	1.002	1.005	1.002	1.000	0.999	0.999
8870	1.002	1.005	1.002	1.000	0.999	0.999
8875	1.001	1.004	1.002	0.999	0.997	0.999
9007	1.004	1.014	1.006	1.006	1.008	0.999
9008	1.001	0.999	1.000	0.995	0.992	0.999
9009	0.999	1.001	1.000	0.996	0.995	0.999
9010	1.001	1.004	1.001	0.999	0.998	0.999
9011	1.000	1.002	1.000	0.997	0.996	0.999

[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.

Exhibit 6.36

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2017

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
9015	0.998	0.998	0.998	0.994	0.992	0.999
9016	1.025	1.035	1.028	1.028	1.030	0.999
9031	1.006	1.014	1.008	1.007	1.008	0.999
9033	1.013	1.020	1.014	1.014	1.015	0.999
9043	1.021	1.038	1.025	1.028	1.033	0.999
9048	1.003	1.001	1.002	0.997	0.994	0.999
9050	1.005	1.007	1.005	1.002	1.001	0.999
9053	1.023	1.029	1.025	1.023	1.023	0.999
9054	1.029	1.035	1.030	1.029	1.029	0.999
9059	1.016	1.024	1.018	1.018	1.019	0.999
9060	1.023	1.027	1.024	1.022	1.021	0.999
9061	1.027	1.041	1.031	1.032	1.036	0.999
9066	1.030	1.039	1.032	1.032	1.033	0.999
9067	1.026	1.038	1.029	1.030	1.032	0.999
9069	1.026	1.038	1.029	1.030	1.032	0.999
9070	1.022	1.043	1.028	1.032	1.039	0.999
9079	1.020	1.052	1.028	1.038	1.048	0.999
9085	1.024	1.048	1.030	1.036	1.044	0.999
9092	1.028	1.044	1.033	1.035	1.039	0.999
9095	1.020	1.020	1.020	1.016	1.014	0.999
9096	1.004	1.006	1.004	1.001	0.999	0.999
9097	1.003	1.003	1.003	0.999	0.997	0.999
9101	1.002	1.007	1.003	1.001	1.001	0.999
9151	1.017	1.012	1.016	1.009	1.004	0.999
9154	1.020	1.020	1.020	1.016	1.013	0.999
9155	1.068	1.090	1.074	1.079	1.085	0.999
9156	1.021	1.021	1.021	1.017	1.014	0.999
9180	1.027	1.041	1.031	1.033	1.036	0.999
9181	1.022	1.025	1.022	1.019	1.018	0.999
9182	1.022	1.024	1.022	1.019	1.018	0.999
9184	1.017	1.010	1.015	1.008	1.003	0.999
9185	1.029	1.046	1.033	1.036	1.041	0.999
9220	1.024	1.019	1.022	1.016	1.012	0.999
9402	1.005	1.010	1.007	1.005	1.004	0.999
9403	1.006	1.014	1.008	1.007	1.008	0.999
9410	1.013	1.022	1.015	1.015	1.016	0.999
9420	1.013	1.023	1.016	1.016	1.018	0.999
9422	1.015	1.029	1.019	1.020	1.024	0.999
9424	1.006	1.013	1.008	1.007	1.007	0.999
9426	1.004	1.006	1.004	1.001	1.000	0.999
9501	1.024	1.021	1.023	1.018	1.014	0.999
9507	1.063	1.056	1.061	1.054	1.048	0.999
9516	1.012	1.012	1.012	1.007	1.005	0.999
9519	1.027	1.030	1.028	1.025	1.024	0.999
9521	1.010	1.006	1.009	1.003	0.999	0.999
9522	1.029	1.034	1.030	1.028	1.028	0.999
9529	1.011	1.006	1.009	1.003	0.999	0.999
9531	1.012	1.012	1.012	1.007	1.005	0.999
9549	1.064	1.061	1.063	1.057	1.053	0.999
9552	1.010	1.003	1.008	1.001	0.996	0.999
9586	1.035	1.054	1.040	1.044	1.049	0.999
9610	1.055	1.050	1.054	1.047	1.043	0.999
9620	1.024	1.019	1.022	1.016	1.012	0.999

[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.

Exhibit 6.37

Factor to Adjust Losses to September 1, 2021 Benefit Level ^[1]
Policy Year 2018

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
0005	1.008	0.995	1.007	0.998	1.001	1.000
0016	1.018	1.045	1.026	1.035	1.045	1.000
0034	1.005	1.005	1.005	1.003	1.002	1.000
0035	1.006	1.007	1.006	1.005	1.004	1.000
0036	1.011	1.021	1.014	1.016	1.020	1.000
0038	1.013	1.028	1.017	1.022	1.027	1.000
0040	1.016	1.036	1.022	1.028	1.036	1.000
0041	1.015	1.033	1.020	1.026	1.032	1.000
0042	1.010	1.025	1.015	1.019	1.023	1.000
0044	1.016	1.038	1.022	1.029	1.037	1.000
0045	1.017	1.040	1.023	1.031	1.039	1.000
0050	1.016	1.039	1.023	1.030	1.038	1.000
0079	1.016	1.038	1.022	1.030	1.038	1.000
0096	1.016	1.037	1.022	1.029	1.037	1.000
0106	1.011	1.028	1.016	1.021	1.027	1.000
0171	1.018	1.043	1.025	1.033	1.042	1.000
0172	1.018	1.045	1.026	1.035	1.045	1.000
0251	1.008	1.004	1.008	1.003	1.000	1.000
0400	1.007	1.018	1.010	1.013	1.016	1.000
0401	1.021	1.054	1.031	1.042	1.055	1.000
1122	1.001	0.992	0.999	0.993	0.988	1.000
1123	1.003	1.000	1.003	0.999	0.997	1.000
1124	0.999	0.986	0.996	0.988	0.982	1.000
1320	1.002	0.996	1.001	0.996	0.992	1.000
1322	1.001	0.992	0.999	0.993	0.988	1.000
1330	1.006	0.997	1.004	0.998	0.992	1.000
1438	1.008	1.000	1.006	1.001	0.996	1.000
1452	1.001	0.992	0.999	0.993	0.988	1.000
1463	1.010	1.006	1.009	1.005	1.003	1.000
1624	1.003	1.000	1.003	0.999	0.997	1.000
1699	1.010	1.007	1.009	1.006	1.003	1.000
1701	1.010	1.008	1.010	1.007	1.004	1.000
1710	1.002	0.996	1.001	0.996	0.993	1.000
1741	1.003	0.998	1.002	0.998	0.995	1.000
1803	1.010	1.008	1.010	1.007	1.005	1.000
1925	1.009	1.003	1.007	1.003	0.999	1.000
2002	1.016	1.024	1.018	1.019	1.022	1.000
2003	1.016	1.025	1.019	1.021	1.023	1.000
2014	1.018	1.031	1.022	1.025	1.029	1.000
2030	1.013	1.016	1.014	1.014	1.014	1.000
2063	1.013	1.016	1.014	1.013	1.013	1.000
2081	1.013	1.016	1.014	1.013	1.013	1.000
2095	1.013	1.015	1.014	1.013	1.013	1.000
2102	1.020	1.036	1.024	1.029	1.035	1.000
2107	1.024	1.049	1.031	1.040	1.049	1.000
2108	1.025	1.051	1.032	1.041	1.051	1.000
2109	1.023	1.047	1.030	1.038	1.046	1.000
2111	1.016	1.025	1.019	1.021	1.023	1.000
2113	1.013	1.016	1.014	1.013	1.013	1.000
2116	1.016	1.026	1.019	1.021	1.024	1.000
2117	1.016	1.025	1.019	1.021	1.023	1.000
2121	1.014	1.020	1.016	1.016	1.017	1.000
2123	1.026	1.054	1.034	1.044	1.055	1.000
2142	1.017	1.027	1.020	1.022	1.026	1.000
2163	1.013	1.017	1.015	1.014	1.014	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.

Exhibit 6.38

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2018

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
2222	1.015	1.021	1.017	1.017	1.019	1.000
2362	1.014	1.018	1.015	1.015	1.016	1.000
2402	1.017	1.028	1.020	1.022	1.026	1.000
2413	1.008	1.002	1.007	1.002	0.998	1.000
2501	1.012	1.012	1.012	1.010	1.009	1.000
2570	1.014	1.017	1.015	1.014	1.015	1.000
2571	1.012	1.013	1.013	1.011	1.011	1.000
2576	1.015	1.023	1.018	1.019	1.021	1.000
2584	1.006	1.011	1.007	1.007	1.008	1.000
2585	1.031	1.049	1.036	1.042	1.048	1.000
2589	1.031	1.049	1.036	1.042	1.048	1.000
2660	1.014	1.019	1.016	1.016	1.017	1.000
2683	1.011	1.009	1.011	1.008	1.006	1.000
2688	1.016	1.026	1.019	1.021	1.024	1.000
2702	1.009	1.016	1.011	1.012	1.014	1.000
2710	1.013	1.016	1.014	1.014	1.014	1.000
2727	1.006	1.009	1.007	1.006	1.006	1.000
2731	1.012	1.013	1.013	1.011	1.010	1.000
2757	1.011	1.011	1.011	1.009	1.008	1.000
2759	1.012	1.014	1.013	1.012	1.011	1.000
2790	1.010	1.007	1.010	1.006	1.004	1.000
2797	1.010	1.007	1.010	1.006	1.004	1.000
2806	1.012	1.012	1.012	1.010	1.009	1.000
2812	1.012	1.013	1.012	1.011	1.010	1.000
2819	1.012	1.013	1.013	1.011	1.010	1.000
2840	1.014	1.018	1.015	1.015	1.015	1.000
2842	1.011	1.010	1.011	1.009	1.007	1.000
2852	1.014	1.018	1.015	1.015	1.015	1.000
2881	1.014	1.020	1.016	1.016	1.017	1.000
2883	1.013	1.017	1.014	1.014	1.014	1.000
2915	1.012	1.012	1.012	1.010	1.009	1.000
2923	1.014	1.020	1.016	1.017	1.018	1.000
3018	1.008	1.000	1.006	1.001	0.997	1.000
3022	1.008	1.001	1.007	1.001	0.997	1.000
3030	1.011	1.009	1.011	1.008	1.006	1.000
3039	1.011	1.009	1.010	1.008	1.006	1.000
3040	1.010	1.007	1.009	1.006	1.003	1.000
3060	1.011	1.009	1.011	1.008	1.006	1.000
3066	1.011	1.010	1.011	1.009	1.007	1.000
3070	1.011	1.011	1.011	1.009	1.007	1.000
3076	1.013	1.015	1.014	1.012	1.012	1.000
3081	1.009	1.005	1.008	1.004	1.001	1.000
3082	1.009	1.005	1.008	1.004	1.001	1.000
3085	1.010	1.008	1.010	1.007	1.005	1.000
3099	1.009	1.003	1.008	1.003	1.000	1.000
3110	1.008	1.002	1.007	1.002	0.998	1.000
3131	1.009	1.005	1.008	1.004	1.001	1.000
3146	1.010	1.007	1.010	1.006	1.004	1.000
3152	1.008	1.002	1.007	1.002	0.998	1.000
3165	1.011	1.011	1.012	1.009	1.008	1.000
3169	1.012	1.014	1.013	1.012	1.011	1.000
3175	1.012	1.012	1.012	1.010	1.009	1.000
3178	1.012	1.013	1.012	1.011	1.010	1.000
3179	1.013	1.016	1.014	1.013	1.013	1.000
3180	1.011	1.010	1.011	1.008	1.007	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.

Exhibit 6.39

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2018

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
3220	1.011	1.011	1.011	1.009	1.008	1.000
3241	1.009	1.003	1.008	1.003	1.000	1.000
3257	1.010	1.008	1.010	1.007	1.004	1.000
3339	1.009	1.003	1.007	1.003	0.999	1.000
3365	1.009	1.005	1.009	1.005	1.002	1.000
3372	1.011	1.011	1.012	1.009	1.008	1.000
3383	1.013	1.015	1.014	1.013	1.012	1.000
3400	1.011	1.008	1.010	1.007	1.005	1.000
3401	1.011	1.008	1.010	1.007	1.005	1.000
3501	1.011	1.010	1.011	1.009	1.007	1.000
3507	1.010	1.007	1.010	1.006	1.004	1.000
3560	1.009	1.005	1.008	1.004	1.001	1.000
3568	1.012	1.013	1.012	1.011	1.010	1.000
3569	1.009	1.004	1.008	1.004	1.000	1.000
3570	1.011	1.010	1.011	1.008	1.007	1.000
3572	1.011	1.010	1.011	1.009	1.007	1.000
3573	1.012	1.013	1.013	1.011	1.010	1.000
3574	1.012	1.013	1.012	1.011	1.010	1.000
3577	1.010	1.006	1.009	1.005	1.003	1.000
3612	1.009	1.005	1.009	1.005	1.002	1.000
3620	1.011	1.010	1.011	1.009	1.007	1.000
3632	1.009	1.003	1.008	1.003	0.999	1.000
3634	1.011	1.009	1.010	1.008	1.006	1.000
3643	1.010	1.007	1.010	1.006	1.004	1.000
3647	1.008	1.002	1.007	1.002	0.998	1.000
3651	1.012	1.014	1.013	1.012	1.011	1.000
3681	1.011	1.009	1.011	1.008	1.006	1.000
3682	1.013	1.015	1.014	1.012	1.012	1.000
3683	1.012	1.013	1.012	1.011	1.010	1.000
3719	1.006	0.995	1.003	0.997	0.991	1.000
3724	1.007	1.000	1.006	1.001	0.996	1.000
3726	1.019	1.015	1.018	1.014	1.011	1.000
3805	1.009	1.003	1.007	1.003	0.999	1.000
3808	1.013	1.016	1.014	1.014	1.014	1.000
3815	1.012	1.012	1.012	1.010	1.009	1.000
3821	0.997	0.989	0.995	0.990	0.985	1.000
3828	1.010	1.008	1.010	1.007	1.005	1.000
3830	1.008	1.002	1.007	1.002	0.998	1.000
3831	1.008	1.002	1.007	1.002	0.998	1.000
3840	1.012	1.012	1.012	1.010	1.009	1.000
4000	1.004	1.000	1.003	1.000	0.997	1.000
4034	1.010	1.007	1.009	1.006	1.003	1.000
4036	1.011	1.009	1.010	1.008	1.006	1.000
4038	1.010	1.007	1.009	1.006	1.004	1.000
4041	1.012	1.012	1.012	1.010	1.009	1.000
4049	1.010	1.008	1.010	1.007	1.004	1.000
4111	1.012	1.013	1.013	1.011	1.010	1.000
4112	1.011	1.009	1.011	1.008	1.006	1.000
4114	1.011	1.011	1.012	1.009	1.008	1.000
4130	1.000	0.996	0.999	0.996	0.993	1.000
4150	1.010	1.007	1.009	1.006	1.004	1.000
4239	1.011	1.010	1.011	1.008	1.006	1.000
4240	1.012	1.012	1.012	1.010	1.009	1.000
4243	1.011	1.009	1.010	1.008	1.006	1.000
4244	1.010	1.008	1.010	1.007	1.005	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.

Exhibit 6.40

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2018

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
4250	1.010	1.008	1.010	1.007	1.005	1.000
4251	1.010	1.007	1.010	1.006	1.004	1.000
4279	1.011	1.008	1.010	1.007	1.005	1.000
4283	1.011	1.008	1.010	1.007	1.005	1.000
4286	1.010	1.008	1.010	1.007	1.004	1.000
4295	1.010	1.008	1.010	1.007	1.005	1.000
4297	1.009	1.003	1.007	1.003	0.999	1.000
4299	1.008	1.001	1.006	1.001	0.997	1.000
4304	1.043	1.030	1.039	1.032	1.025	1.000
4312	1.015	1.004	1.012	1.006	1.000	1.000
4351	1.010	1.007	1.009	1.006	1.003	1.000
4354	1.009	1.003	1.007	1.003	0.999	1.000
4361	1.061	1.072	1.064	1.067	1.070	1.000
4362	1.050	1.052	1.051	1.050	1.049	1.000
4410	1.010	1.008	1.010	1.007	1.005	1.000
4420	1.010	1.006	1.009	1.005	1.002	1.000
4432	1.011	1.011	1.011	1.009	1.008	1.000
4470	1.009	1.004	1.008	1.004	1.001	1.000
4478	1.011	1.009	1.011	1.008	1.006	1.000
4492	1.009	1.005	1.008	1.004	1.001	1.000
4494	1.011	1.009	1.011	1.008	1.006	1.000
4495	1.010	1.007	1.010	1.006	1.004	1.000
4496	1.011	1.010	1.011	1.008	1.006	1.000
4497	1.011	1.009	1.010	1.008	1.006	1.000
4498	1.011	1.009	1.011	1.008	1.006	1.000
4499	1.011	1.009	1.010	1.007	1.005	1.000
4511	1.058	1.061	1.059	1.058	1.058	1.000
4512	1.059	1.065	1.061	1.062	1.063	1.000
4557	1.012	1.014	1.013	1.012	1.011	1.000
4558	1.010	1.006	1.009	1.006	1.003	1.000
4611	1.013	1.015	1.013	1.012	1.012	1.000
4623	1.012	1.013	1.013	1.011	1.010	1.000
4635	1.008	1.000	1.006	1.001	0.996	1.000
4665	1.012	1.014	1.013	1.012	1.011	1.000
4683	1.015	1.021	1.017	1.017	1.019	1.000
4691	1.015	1.021	1.017	1.017	1.019	1.000
4692	1.009	1.004	1.008	1.003	1.000	1.000
4717	1.012	1.012	1.012	1.010	1.009	1.000
4720	1.012	1.013	1.012	1.011	1.010	1.000
4740	1.012	1.014	1.013	1.011	1.011	1.000
4771	1.009	1.003	1.007	1.003	0.999	1.000
4828	1.010	1.006	1.009	1.005	1.002	1.000
4829	1.012	1.012	1.012	1.010	1.009	1.000
4831	1.011	1.009	1.011	1.008	1.006	1.000
4983	1.011	1.011	1.012	1.010	1.008	1.000
5020	1.001	0.982	0.996	0.986	0.977	1.000
5027	1.007	1.001	1.006	1.001	0.997	1.000
5028	1.008	1.001	1.006	1.001	0.997	1.000
5029	1.007	1.000	1.005	1.000	0.996	1.000
5040	1.008	1.002	1.007	1.002	0.998	1.000
5102	1.008	1.001	1.006	1.001	0.997	1.000
5107	1.008	1.003	1.007	1.003	0.999	1.000
5108	1.010	1.007	1.009	1.006	1.004	1.000
5128	1.019	1.013	1.017	1.013	1.009	1.000
5129	1.019	1.013	1.017	1.013	1.009	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.

Exhibit 6.41

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2018

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
5130	1.008	1.002	1.006	1.002	0.998	1.000
5140	1.003	0.987	0.999	0.990	0.982	1.000
5146	1.009	1.004	1.008	1.004	1.001	1.000
5160	1.002	0.985	0.998	0.989	0.980	1.000
5183	1.007	1.000	1.005	1.000	0.996	1.000
5184	1.003	0.987	0.999	0.990	0.982	1.000
5185	1.007	1.000	1.005	1.000	0.996	1.000
5186	1.005	0.993	1.002	0.995	0.988	1.000
5187	1.007	0.999	1.005	0.999	0.995	1.000
5190	1.004	0.990	1.000	0.992	0.985	1.000
5191	1.020	1.016	1.019	1.015	1.012	1.000
5192	1.005	1.004	1.005	1.003	1.001	1.000
5193	1.009	1.005	1.008	1.004	1.001	1.000
5195	1.005	0.993	1.002	0.994	0.988	1.000
5201	1.007	0.998	1.004	0.999	0.994	1.000
5205	1.006	0.997	1.004	0.998	0.993	1.000
5212	1.006	0.996	1.004	0.997	0.992	1.000
5213	1.006	0.998	1.004	0.999	0.994	1.000
5214	1.006	0.997	1.004	0.998	0.993	1.000
5222	1.007	1.000	1.006	1.001	0.996	1.000
5225	1.008	1.004	1.007	1.003	1.000	1.000
5348	1.008	1.003	1.007	1.002	0.999	1.000
5403	1.008	1.001	1.006	1.001	0.997	1.000
5432	1.006	0.998	1.004	0.999	0.994	1.000
5436	1.008	1.003	1.007	1.003	1.000	1.000
5443	1.002	0.983	0.997	0.987	0.978	1.000
5446	1.003	0.987	0.999	0.990	0.982	1.000
5447	1.002	0.984	0.997	0.988	0.979	1.000
5467	1.011	1.011	1.011	1.009	1.008	1.000
5470	1.010	1.009	1.010	1.007	1.005	1.000
5473	1.001	0.997	1.000	0.996	0.993	1.000
5474	1.007	1.000	1.005	1.000	0.996	1.000
5479	1.001	0.983	0.997	0.986	0.977	1.000
5482	1.008	1.001	1.006	1.001	0.997	1.000
5484	1.002	0.985	0.998	0.988	0.980	1.000
5485	1.002	0.984	0.997	0.988	0.979	1.000
5506	1.007	0.998	1.005	0.999	0.994	1.000
5507	1.007	0.999	1.005	0.999	0.995	1.000
5538	1.007	1.001	1.006	1.001	0.997	1.000
5542	1.007	1.000	1.006	1.000	0.996	1.000
5552	1.018	1.031	1.022	1.025	1.030	1.000
5553	1.018	1.032	1.022	1.026	1.030	1.000
5606	1.006	0.998	1.004	0.999	0.994	1.000
5610	1.010	1.008	1.010	1.007	1.004	1.000
5632	1.005	0.993	1.002	0.995	0.988	1.000
5633	1.002	0.986	0.998	0.989	0.981	1.000
5650	1.007	1.014	1.009	1.010	1.011	1.000
5951	1.014	1.019	1.015	1.015	1.016	1.000
6003	1.007	0.999	1.005	0.999	0.995	1.000
6011	1.006	0.997	1.004	0.998	0.993	1.000
6204	1.004	1.000	1.003	1.000	0.997	1.000
6206	1.003	1.000	1.003	0.999	0.997	1.000
6213	1.003	0.998	1.002	0.998	0.995	1.000
6216	1.004	1.000	1.003	1.000	0.997	1.000
6218	1.009	1.004	1.008	1.004	1.001	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.

Exhibit 6.42

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2018

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
6220	1.008	1.002	1.007	1.002	0.999	1.000
6233	1.006	0.995	1.003	0.997	0.991	1.000
6235	1.001	0.993	0.999	0.994	0.989	1.000
6237	1.003	0.998	1.002	0.998	0.995	1.000
6251	1.008	1.001	1.006	1.001	0.998	1.000
6258	1.008	1.001	1.006	1.001	0.997	1.000
6307	1.007	0.999	1.005	0.999	0.995	1.000
6308	1.007	1.001	1.006	1.001	0.997	1.000
6315	1.007	1.000	1.006	1.001	0.997	1.000
6316	1.007	1.000	1.005	1.000	0.996	1.000
6325	1.008	1.002	1.007	1.002	0.998	1.000
6361	1.008	1.001	1.006	1.001	0.997	1.000
6364	1.009	1.006	1.009	1.005	1.003	1.000
6400	1.009	1.006	1.008	1.005	1.002	1.000
6504	1.013	1.015	1.014	1.013	1.012	1.000
6834	1.011	1.009	1.010	1.007	1.005	1.000
7133	1.020	1.021	1.021	1.019	1.018	1.000
7198	1.017	1.012	1.016	1.012	1.009	1.000
7207	1.020	1.028	1.022	1.024	1.026	1.000
7219	1.018	1.016	1.018	1.015	1.012	1.000
7227	1.020	1.022	1.021	1.019	1.019	1.000
7232	1.019	1.017	1.019	1.015	1.013	1.000
7248	1.054	1.049	1.053	1.048	1.045	1.000
7272	1.014	1.021	1.017	1.017	1.019	1.000
7332	1.015	1.024	1.018	1.019	1.022	1.000
7360	1.021	1.024	1.022	1.021	1.021	1.000
7365	1.037	1.071	1.046	1.059	1.072	1.000
7382	1.022	1.028	1.024	1.024	1.025	1.000
7392	0.997	0.989	0.995	0.990	0.985	1.000
7403	1.030	1.051	1.036	1.043	1.051	1.000
7405	1.029	1.048	1.035	1.041	1.048	1.000
7409	1.019	1.048	1.027	1.038	1.048	1.000
7410	1.020	1.050	1.028	1.039	1.051	1.000
7421	1.017	1.011	1.016	1.011	1.008	1.000
7424	1.025	1.035	1.028	1.030	1.033	1.000
7428	1.020	1.022	1.021	1.020	1.019	1.000
7429	1.022	1.026	1.024	1.023	1.024	1.000
7500	1.011	1.012	1.012	1.010	1.009	1.000
7515	1.017	1.010	1.015	1.011	1.007	1.000
7520	1.008	1.003	1.007	1.003	0.999	1.000
7538	1.009	1.006	1.008	1.005	1.002	1.000
7539	1.009	1.005	1.008	1.004	1.001	1.000
7580	1.009	1.006	1.009	1.005	1.002	1.000
7600	1.045	1.038	1.044	1.038	1.033	1.000
7601	1.010	1.008	1.010	1.007	1.005	1.000
7605	1.004	0.992	1.001	0.994	0.987	1.000
7607	1.048	1.047	1.048	1.045	1.043	1.000
7610	1.049	1.048	1.049	1.047	1.045	1.000
7706	1.007	1.007	1.008	1.006	1.004	1.000
7707	0.976	0.917	0.960	0.933	0.908	1.000
7720	1.009	1.011	1.009	1.008	1.008	1.000
7721	1.003	1.004	1.004	1.002	1.001	1.000
7722	0.976	0.917	0.960	0.933	0.908	1.000
7855	1.007	0.998	1.005	0.999	0.994	1.000
8001	0.998	0.992	0.997	0.992	0.989	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.

Exhibit 6.43

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2018

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
8004	1.006	1.016	1.009	1.011	1.014	1.000
8006	1.009	1.018	1.012	1.013	1.015	1.000
8008	1.007	1.012	1.009	1.008	1.009	1.000
8010	1.006	1.008	1.007	1.006	1.005	1.000
8013	1.005	1.006	1.006	1.004	1.003	1.000
8015	1.005	1.005	1.006	1.004	1.002	1.000
8017	1.006	1.008	1.007	1.006	1.005	1.000
8018	1.001	1.000	1.001	0.998	0.997	1.000
8019	1.009	1.003	1.007	1.003	0.999	1.000
8021	1.004	1.010	1.006	1.007	1.008	1.000
8028	0.998	0.995	0.998	0.994	0.991	1.000
8031	1.009	1.017	1.011	1.012	1.014	1.000
8032	1.000	0.999	1.000	0.998	0.996	1.000
8039	1.006	1.008	1.007	1.005	1.005	1.000
8041	1.000	0.998	1.000	0.997	0.995	1.000
8042	0.999	0.996	0.999	0.995	0.992	1.000
8046	1.003	0.999	1.002	0.999	0.996	1.000
8057	1.005	1.005	1.006	1.003	1.002	1.000
8059	1.000	0.999	1.000	0.998	0.996	1.000
8060	1.010	1.019	1.013	1.014	1.017	1.000
8061	1.011	1.022	1.014	1.017	1.020	1.000
8062	1.001	0.994	1.000	0.995	0.990	1.000
8063	0.999	0.996	0.999	0.995	0.992	1.000
8064	1.001	1.001	1.002	1.000	0.998	1.000
8065	1.006	1.008	1.007	1.006	1.005	1.000
8066	1.008	1.014	1.010	1.010	1.011	1.000
8071	1.008	1.012	1.009	1.009	1.010	1.000
8078	1.012	1.027	1.016	1.021	1.026	1.000
8102	1.007	1.020	1.011	1.014	1.018	1.000
8106	0.999	0.993	0.997	0.993	0.990	1.000
8107	0.999	0.996	0.999	0.995	0.992	1.000
8116	1.000	0.999	1.000	0.998	0.996	1.000
8117	1.005	1.012	1.007	1.008	1.010	1.000
8209	1.016	1.036	1.021	1.028	1.036	1.000
8215	1.005	1.012	1.007	1.008	1.010	1.000
8227	1.007	1.000	1.005	1.000	0.996	1.000
8232	1.001	1.000	1.001	0.999	0.997	1.000
8267	1.000	0.996	0.999	0.996	0.993	1.000
8278	0.985	0.925	0.968	0.941	0.915	1.000
8286	1.008	1.021	1.011	1.015	1.019	1.000
8290	1.002	1.005	1.003	1.002	1.003	1.000
8291	1.026	1.037	1.029	1.032	1.035	1.000
8292	1.021	1.024	1.022	1.021	1.021	1.000
8293	1.018	1.013	1.017	1.013	1.010	1.000
8304	1.029	1.047	1.034	1.040	1.046	1.000
8324	1.015	1.036	1.021	1.028	1.035	1.000
8350	1.001	1.000	1.001	0.999	0.997	1.000
8370	1.021	1.019	1.020	1.017	1.015	1.000
8387	1.031	1.050	1.037	1.043	1.049	1.000
8388	1.004	1.003	1.004	1.002	1.000	1.000
8389	1.019	1.014	1.018	1.014	1.010	1.000
8390	1.026	1.034	1.028	1.030	1.032	1.000
8391	1.005	1.006	1.006	1.004	1.003	1.000
8392	1.028	1.041	1.032	1.036	1.040	1.000
8393	1.021	1.020	1.021	1.018	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.

Exhibit 6.44

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2018

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
8397	1.017	1.009	1.015	1.010	1.005	1.000
8400	1.006	1.008	1.007	1.006	1.005	1.000
8500	1.001	1.001	1.001	0.999	0.998	1.000
8601	1.053	1.048	1.052	1.048	1.045	1.000
8631	0.985	0.925	0.968	0.941	0.915	1.000
8720	1.013	1.007	1.012	1.007	1.003	1.000
8729	1.002	0.983	0.997	0.987	0.978	1.000
8740	0.999	0.998	0.999	0.997	0.995	1.000
8741	0.999	0.997	0.999	0.996	0.994	1.000
8742	1.028	1.027	1.028	1.025	1.023	1.000
8743	1.006	0.985	1.000	0.990	0.980	1.000
8744	1.000	0.998	0.999	0.997	0.995	1.000
8745	0.999	0.995	0.998	0.994	0.991	1.000
8746	1.028	1.027	1.028	1.025	1.023	1.000
8748	1.005	1.004	1.005	1.002	1.000	1.000
8749	1.007	0.988	1.002	0.992	0.983	1.000
8755	1.017	1.008	1.015	1.009	1.004	1.000
8800	1.047	1.042	1.046	1.042	1.039	1.000
8801	1.010	0.998	1.007	1.000	0.993	1.000
8803	1.052	1.045	1.050	1.045	1.041	1.000
8804	1.011	1.013	1.012	1.011	1.010	1.000
8806	1.016	1.029	1.020	1.023	1.027	1.000
8807	1.044	1.034	1.041	1.035	1.029	1.000
8808	1.009	0.995	1.006	0.998	0.990	1.000
8810	1.007	1.007	1.007	1.005	1.003	1.000
8811	1.016	1.015	1.016	1.014	1.012	1.000
8812	1.007	1.007	1.007	1.005	1.003	1.000
8813	1.009	1.004	1.008	1.003	1.000	1.000
8818	1.043	1.030	1.040	1.032	1.026	1.000
8820	1.046	1.026	1.040	1.030	1.020	1.000
8821	1.049	1.037	1.046	1.039	1.032	1.000
8822	1.004	0.980	0.998	0.985	0.974	1.000
8823	1.011	1.014	1.012	1.011	1.011	1.000
8827	1.018	1.033	1.022	1.027	1.032	1.000
8829	1.016	1.028	1.020	1.023	1.027	1.000
8830	1.015	1.025	1.018	1.020	1.023	1.000
8831	1.056	1.056	1.056	1.054	1.053	1.000
8834	1.012	1.017	1.014	1.014	1.015	1.000
8838	1.015	1.012	1.014	1.011	1.009	1.000
8839	1.004	0.993	1.001	0.994	0.988	1.000
8840	1.024	1.027	1.025	1.024	1.025	1.000
8846	1.010	1.006	1.009	1.005	1.002	1.000
8847	1.002	1.004	1.003	1.001	1.001	1.000
8850	1.008	0.993	1.004	0.996	0.988	1.000
8851	1.016	1.029	1.020	1.023	1.027	1.000
8852	1.017	1.031	1.021	1.025	1.029	1.000
8859	1.054	1.052	1.054	1.051	1.048	1.000
8868	1.002	1.003	1.002	1.001	1.000	1.000
8870	1.002	1.003	1.002	1.001	1.000	1.000
8875	1.002	1.003	1.002	1.001	1.000	1.000
9007	1.003	1.007	1.004	1.004	1.005	1.000
9008	1.001	0.997	1.000	0.997	0.994	1.000
9009	0.999	0.998	0.999	0.997	0.995	1.000
9010	1.000	1.000	1.000	0.998	0.997	1.000
9011	1.000	0.998	1.000	0.997	0.995	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.

Exhibit 6.45

Factor to Adjust Losses to September 1, 2021 Benefit Level [1]
Policy Year 2018

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
9015	0.999	0.997	0.999	0.996	0.994	1.000
9016	1.019	1.024	1.020	1.021	1.022	1.000
9031	1.007	1.015	1.010	1.011	1.013	1.000
9033	1.009	1.012	1.010	1.009	1.009	1.000
9043	1.016	1.027	1.019	1.022	1.026	1.000
9048	1.002	0.998	1.002	0.998	0.995	1.000
9050	1.004	1.004	1.004	1.002	1.001	1.000
9053	1.017	1.020	1.018	1.018	1.018	1.000
9054	1.023	1.026	1.024	1.024	1.024	1.000
9059	1.012	1.018	1.014	1.014	1.015	1.000
9060	1.017	1.019	1.018	1.016	1.016	1.000
9061	1.021	1.030	1.023	1.025	1.028	1.000
9066	1.024	1.028	1.025	1.025	1.025	1.000
9067	1.020	1.028	1.022	1.024	1.026	1.000
9069	1.020	1.028	1.022	1.024	1.026	1.000
9070	1.017	1.031	1.021	1.025	1.030	1.000
9079	1.016	1.041	1.023	1.031	1.041	1.000
9085	1.018	1.035	1.023	1.028	1.033	1.000
9092	1.022	1.033	1.025	1.028	1.032	1.000
9095	1.015	1.014	1.015	1.013	1.011	1.000
9096	1.003	1.003	1.003	1.001	1.000	1.000
9097	1.002	1.001	1.002	0.999	0.997	1.000
9101	1.002	1.004	1.003	1.002	1.001	1.000
9151	1.013	1.006	1.011	1.006	1.003	1.000
9154	1.014	1.011	1.014	1.011	1.008	1.000
9155	1.056	1.071	1.061	1.065	1.069	1.000
9156	1.014	1.011	1.014	1.010	1.008	1.000
9180	1.020	1.030	1.023	1.025	1.028	1.000
9181	1.016	1.016	1.016	1.014	1.013	1.000
9182	1.016	1.016	1.016	1.014	1.013	1.000
9184	1.012	1.004	1.010	1.005	1.000	1.000
9185	1.021	1.033	1.025	1.028	1.031	1.000
9220	1.021	1.018	1.020	1.017	1.015	1.000
9402	1.004	1.007	1.005	1.004	1.004	1.000
9403	1.005	1.010	1.007	1.007	1.007	1.000
9410	1.010	1.015	1.011	1.011	1.012	1.000
9420	1.010	1.016	1.012	1.012	1.014	1.000
9422	1.012	1.020	1.014	1.016	1.018	1.000
9424	2.010	2.018	2.013	2.012	2.013	2.000
9426	2.007	2.007	2.007	2.003	2.001	2.000
9501	2.039	2.030	2.037	2.029	2.023	2.000
9507	2.104	2.090	2.101	2.090	2.081	2.000
9516	1.010	1.008	1.010	1.007	1.004	1.000
9519	2.044	2.045	2.045	2.041	2.039	2.000
9521	2.017	2.006	2.014	2.006	1.999	2.000
9522	2.046	2.050	2.048	2.045	2.045	2.000
9529	2.016	2.005	2.014	2.004	1.997	2.000
9531	1.010	1.008	1.010	1.007	1.004	1.000
9549	2.107	2.098	2.105	2.097	2.090	2.000
9552	2.015	2.001	2.012	2.001	1.993	2.000
9586	2.056	2.081	2.063	2.069	2.077	2.000
9610	2.092	2.080	2.089	2.080	2.072	2.000
9620	2.042	2.039	2.042	2.036	2.032	2.000

[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.

Factors to Adjust Earlier Year Losses
To Current Years' (2017 and 2018) Average Losses [1]

Indemnity

NAICS Sector(s)	Sector Name(s)	Policy Year						Loss to Payroll Ratio (10)	Adjustment Factor (1)/(10)
		2017-2018	2018	2017	2016	2015	2014		
		Loss to Payroll Ratio (1)	Adjustment Factor (1)/(2)	Loss to Payroll Ratio (4)	Adjustment Factor (1)/(4)	Loss to Payroll Ratio (6)	Adjustment Factor (1)/(6)	Loss to Payroll Ratio (8)	Adjustment Factor (1)/(8)
11 & 21	Agriculture & Mining	1.484	1.493	0.994	1.474	1.007	1.468	1.011	1.533
22 & 23	Utilities & Construction	1.581	1.596	0.991	1.565	1.010	1.568	1.008	1.808
31	Manufacturing	1.082	1.062	1.019	1.103	0.981	1.156	0.936	1.269
42	Wholesale	1.826	1.762	1.036	1.896	0.963	1.891	0.966	1.862
44	Retail	0.890	0.874	1.019	0.907	0.981	0.916	0.972	1.008
48	Transportation & Warehousing	2.357	2.374	0.993	2.338	1.008	2.335	1.009	2.435
51	Information	0.956	1.046	0.913	0.861	1.110	0.722	1.323	0.736
52	Finance & Insurance	0.163	0.155	1.055	0.172	0.949	0.190	0.858	0.173
53	Real Estate	0.453	0.453	1.001	0.454	0.998	0.461	0.984	0.512
54	Professional Services	0.043	0.043	1.002	0.043	0.997	0.053	0.803	0.058
56	Administrative	2.102	2.066	1.017	2.139	0.982	2.214	0.949	2.190
61	Education	0.300	0.304	0.988	0.296	1.013	0.284	1.058	0.278
62	Health	0.528	0.510	1.037	0.548	0.965	0.577	0.916	0.607
71	Arts & Entertainment	0.850	0.807	1.054	0.897	0.947	0.872	0.975	0.983
72	Hospitality	0.987	0.995	0.992	0.979	1.009	1.006	0.982	1.060
81	Other	0.870	0.843	1.032	0.897	0.970	0.969	0.898	1.045
8742	Outside Sales	0.126	0.124	1.012	0.127	0.988	0.114	1.105	0.130
8810 & 92	Clerical & Public Admin	0.081	0.081	1.003	0.082	0.996	0.085	0.957	0.094

[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 two most recent policy years.

Factors to Adjust Earlier Year Losses
To Current Years' (2017 and 2018) Average Losses [1]

Medical

NAICS Sector(s)	Sector Name(s)	Policy Year						2014	
		2017-2018	2018	2017	2016	2015	2014	Loss to Payroll Ratio (10)	Adjustment Factor (1)/(10)
		Loss to Payroll Ratio (1)	Adjustment Factor (1)/(2)	Loss to Payroll Ratio (4)	Adjustment Factor (1)/(4)	Loss to Payroll Ratio (6)	Adjustment Factor (1)/(6)	Loss to Payroll Ratio (8)	Adjustment Factor (1)/(8)
11 & 21	Agriculture & Mining	1.705	1.637	1.042	1.775	0.960	1.651	1.033	0.993
22 & 23	Utilities & Construction	1.657	1.643	1.009	1.673	0.991	1.628	1.018	0.914
31	Manufacturing	1.130	1.088	1.039	1.174	0.963	1.178	0.959	1.285
42	Wholesale	1.959	1.822	1.075	2.108	0.929	1.935	1.012	1.985
44	Retail	1.055	1.064	0.992	1.046	1.009	0.984	1.072	1.056
48	Transportation & Warehousing	2.014	2.015	1.000	2.014	1.000	1.882	1.070	2.127
51	Information	0.591	0.636	0.929	0.544	1.087	0.476	1.242	0.525
52	Finance & Insurance	0.168	0.163	1.026	0.172	0.974	0.188	0.892	0.178
53	Real Estate	0.493	0.498	0.990	0.488	1.010	0.454	1.088	0.523
54	Professional Services	0.048	0.045	1.086	0.053	0.920	0.052	0.929	0.061
56	Administrative	2.134	2.102	1.015	2.168	0.984	2.286	0.933	2.196
61	Education	0.382	0.355	1.078	0.411	0.929	0.366	1.046	0.331
62	Health	0.548	0.528	1.038	0.568	0.965	0.580	0.944	0.640
71	Arts & Entertainment	1.184	1.269	0.933	1.091	1.085	1.018	1.163	1.113
72	Hospitality	1.218	1.239	0.983	1.196	1.019	1.283	0.950	1.327
81	Other	0.856	0.835	1.025	0.877	0.976	0.988	0.866	1.011
8742	Outside Sales	0.149	0.128	1.171	0.172	0.867	0.113	1.316	0.144
8810 & 92	Clerical & Public Admin	0.086	0.087	0.995	0.086	1.006	0.086	1.000	0.098

[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 two most recent policy years.

Limit Factors to Account for Claims in Excess of the Loss Limit Threshold (\$500,000)

Limit Factors Underlying September 1, 2021
Classification Relativities (a)

<u>RHG</u>	<u>Indemnity</u>	<u>Medical</u>
1	1.057	1.153
2	1.066	1.171
3	1.078	1.213
4	1.097	1.272
5	1.121	1.358
6	1.132	1.421
7	1.200	1.636

- (a) The limit loadings by indemnity and medical component are based on the pure loss total incurred loss elimination ratios at a September 1, 2021 cost level for the \$500,000 per accident limit (Exhibit 8.2).

**Policy Year September 1, 2021 Table of Ultimate Incurred
Loss Elimination Ratios by California Hazard Group**

Accident Limit	California Hazard Group							All
	1	2	3	4	5	6	7	
25,000	0.618	0.633	0.665	0.701	0.729	0.761	0.806	0.671
35,000	0.533	0.551	0.586	0.629	0.663	0.699	0.754	0.595
50,000	0.436	0.458	0.496	0.544	0.584	0.624	0.690	0.506
75,000	0.332	0.356	0.393	0.444	0.491	0.530	0.609	0.406
100,000	0.268	0.293	0.328	0.378	0.427	0.463	0.549	0.342
150,000	0.201	0.225	0.256	0.300	0.349	0.379	0.471	0.269
200,000	0.167	0.188	0.216	0.256	0.303	0.331	0.423	0.229
250,000	0.146	0.165	0.191	0.228	0.273	0.299	0.389	0.203
300,000	0.132	0.149	0.173	0.208	0.251	0.275	0.364	0.185
400,000	0.114	0.128	0.150	0.180	0.221	0.243	0.327	0.160
500,000	0.102	0.113	0.134	0.162	0.200	0.221	0.300	0.144
600,000	0.093	0.103	0.122	0.147	0.184	0.204	0.279	0.131
700,000	0.086	0.095	0.112	0.136	0.171	0.189	0.262	0.121
800,000	0.080	0.088	0.104	0.127	0.160	0.178	0.247	0.113
900,000	0.075	0.082	0.098	0.119	0.151	0.168	0.235	0.106
1,000,000	0.071	0.078	0.092	0.112	0.143	0.159	0.225	0.100
2,000,000	0.046	0.050	0.060	0.073	0.094	0.105	0.153	0.065
3,000,000	0.033	0.036	0.043	0.053	0.068	0.076	0.111	0.047
4,000,000	0.025	0.027	0.032	0.039	0.051	0.057	0.083	0.035
5,000,000	0.019	0.021	0.024	0.030	0.039	0.043	0.063	0.027
6,000,000	0.015	0.016	0.019	0.023	0.030	0.033	0.049	0.021
7,000,000	0.011	0.012	0.015	0.018	0.023	0.026	0.038	0.016
8,000,000	0.009	0.010	0.012	0.014	0.018	0.020	0.030	0.013
9,000,000	0.007	0.008	0.009	0.011	0.014	0.016	0.024	0.010
10,000,000	0.006	0.006	0.007	0.009	0.012	0.013	0.019	0.008
15,000,000	0.002	0.002	0.003	0.003	0.004	0.005	0.007	0.003
20,000,000	0.001	0.001	0.001	0.001	0.002	0.002	0.003	0.001

Note: Loss elimination ratios have been brought to a policy year September 1, 2021 cost level using the latest indemnity and medical trend factors (1.0% and 2.5%; see the WCIRB's January 1, 2021 Pure Premium Rate Filing), 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.

**Retrospective Rating Hazard Group (RHG)
Classification Assignments**

RHG 1 Classifications			
0005	3022	4495	8813
0035	3040	6400	8831
2107	3146	7332	8846
2108	3178	7392	9048
2116	3179	7405	9053
2123	3241	8001	9054
2501	3257	8008	9061
2584	3568	8078	9066
2585	3643	8116	9096
2688	3682	8209	9151
2710	3808	8749	9156
2790	4243	8800	9501
2840	4354	8801	
3018	4361	8806	

RHG 2 Classifications			
0016	3572	7429	8821
0036	3577	8006	8823
0040	3634	8010	8834
0079	3651	8017	8839
1438	3683	8031	8847
2002	3828	8039	8850
2003	3831	8059	8859
2109	4112	8063	8868
2117	4240	8065	8870
2121	4251	8066	8871
2222	4286	8102	9008
2660	4420	8107	9050
2683	4492	8290	9059
2731	4494	8292	9069
2797	4498	8350	9070
2819	4558	8390	9079
2852	4720	8397	9092
2881	5348	8740	9184
3081	5436	8807	9422
3152	7360	8808	9507
3165	7403	8810	9586
3365	7410	8811	9610
3560	7421	8812	
3569	7428	8818	

RHG 3 Classifications			
0034	2570	3085	3805
0042	2571	3131	3815
0172	2589	3169	3821
1699	2757	3175	3840
2063	2759	3220	4038
2095	2806	3383	4041
2111	2842	3501	4150
2113	3060	3573	4239
2142	3070	3612	4279
2402	3076	3632	
2413	3082	3647	

RHG 3 Classifications (Continued)			
4283	5186	8042	9007
4297	5192	8046	9010
4299	5195	8060	9016
4304	5201	8061	9031
4312	5214	8064	9033
4351	5446	8071	9043
4362	5484	8117	9060
4410	5650	8286	9067
4496	5951	8387	9085
4497	6364	8388	9097
4511	6504	8391	9154
4512	6834	8729	9155
4611	7198	8745	9181
4665	7382	8748	9410
4683	7600	8803	9420
4691	7601	8804	9519
4692	7721	8822	9521
4717	8018	8829	9522
4771	8019	8830	9549
4828	8021	8851	
5107	8032	8875	

RHG 4 Classifications			
0045	4000	6361	8393
0096	4036	7207	8720
1123	4049	7219	8741
1124	4111	7227	8742
1330	4114	7248	8744
1452	4244	7605	8746
1803	4250	7607	8820
1925	4295	7610	8827
2102	4432	7720	8838
2163	4470	8013	9011
2576	4478	8015	9015
2812	4623	8028	9095
2883	4831	8041	9182
2915	5146	8057	9220
3039	5183	8062	9403
3066	5443	8106	9424
3099	5467	8267	9426
3372	5470	8293	9516
3507	5479	8324	9620
3570	5606	8370	9531
3620	5610	8389	9531
3681	6251	8392	

RHG 5 Classifications			
0038	0401	3180	3830
0044	1122	3339	4034
0041	1624	3400	4130
0050	2014	3401	4499
0171	2030	3574	4557
0251	2081	3724	4635
0400	2923	3726	4740

RHG 5 Classifications (Continued)			
4829	5191	7500	8852
4983	5193	7520	9009
5020	5432	7722	9101
5028	5474	8215	9180
5029	5538	8232	9185
5102	5633	8291	9402
5108	6307	8304	9529
5140	6325	8400	
5185	7365	8500	

RHG 6 Classifications			
1463	5187	5632	7580
1701	5190	6206	7706
1710	5212	6213	8004
1741	5213	6216	8227
2362	5222	6218	8278
3030	5225	6258	8601
3110	5403	6308	8743
5027	5447	6315	8755
5128	5473	7232	8840
5129	5506	7272	9552
5130	5542	7424	
5184	5553	7515	

RHG 7 Classifications			
0106	5205	6220	7539
1320	5482	6233	7707
1322	5485	6235	7855
2702	5507	6237	8631
2727	5552	6316	
3719	6003	7133	
5040	6011	7409	
5160	6204	7538	

Classifications Affected by Limitation Rule

<u>Class Code</u>	<u>Class Description</u>	<u>Indicated Relativity Change</u>
Limited to a 25% Increase		
0044	COTTON FARMS	43.1%
0400	WAREHOUSES - COTTON - INCLUDING COTTON COMPRESSING	135.9%
4312	NEWSPAPER DELIVERY	39.6%
7707	FIREFIGHTING OPERATIONS – VOLUNTEERS	25.7%
8286	LIVESTOCK DEALERS/AUCTION YARDS	25.9%
9420	MUNICIPAL/STATE/PUBLIC AGENCY – OTHERS	30.5%
8631	RACING STABLES – ALL OTHER EMPLOYEES	248.3%
Limited to a 25% Decrease		
1624	QUARRIES; EXCAVATION – ROCK	-25.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 0005 RHG: 1 NAICS: 11 ILDG: 1 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	
2017	762,976,950	13	599	1,297	9,436,175	13,021,389	22,457,564	2.943
2018	771,843,151	10	473	1,108	9,271,217	12,829,167	22,100,384	2.863
	1,534,820,101	23	1,072	2,405	18,707,392	25,850,556	44,557,948	
Adjusted Loss to Payroll Ratio:					1.219	1.684	2.903	
Expected Unlimited Loss to Payroll Ratio:					1.365	2.080	3.445	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.277	1.786	3.063	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.219	1.684	2.903	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.289	1.942	3.230	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								315.7%

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	
2017	958,201,609	63	880	1,198	18,444,906	22,549,783	40,994,689	4.278
2018	967,551,334	26	862	1,211	16,788,934	20,052,538	36,841,472	3.808
	1,925,752,943	89	1,742	2,409	35,233,840	42,602,321	77,836,160	
Adjusted Loss to Payroll Ratio:					1.830	2.212	4.042	
Expected Unlimited Loss to Payroll Ratio:					1.910	2.455	4.364	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.773	2.074	3.848	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.830	2.212	4.042	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.950	2.591	4.541	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								443.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (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	
2015	129,473,422	7	121	253	1,834,182	2,142,600	3,976,782	3.072
2016	138,121,283	7	142	249	2,496,100	2,765,553	5,261,653	3.809
2017	143,590,401	3	119	251	1,563,955	1,935,843	3,499,798	2.437
2018	170,420,449	9	168	290	3,352,914	4,832,362	8,185,276	4.803
	581,605,554	26	550	1,043	9,247,150	11,676,357	20,923,507	
Adjusted Loss to Payroll Ratio:					1.590	2.008	3.598	
Expected Unlimited Loss to Payroll Ratio:					1.797	2.425	4.222	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.650	1.978	3.628	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.590	2.008	3.598	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.714	2.435	4.148	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								405.3%

Code: 0035 RHG: 1 NAICS: 11 ILDG: 2 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	
2016	224,172,991	10	179	323	2,949,016	3,322,914	6,271,930	2.798
2017	278,692,632	9	189	410	4,369,499	4,462,503	8,832,002	3.169
2018	347,864,451	5	237	420	5,043,051	5,830,627	10,873,678	3.126
	850,730,073	24	605	1,153	12,361,566	13,616,044	25,977,611	
Adjusted Loss to Payroll Ratio:					1.453	1.601	3.054	
Expected Unlimited Loss to Payroll Ratio:					1.705	2.034	3.739	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.595	1.746	3.341	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.453	1.601	3.054	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.536	1.845	3.381	
Indicated Relativity Change:								-9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								330.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (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	
2017	626,018,236	19	771	1,123	13,211,440	12,772,328	25,983,768	4.151
2018	632,897,802	17	715	1,073	15,470,493	14,850,062	30,320,555	4.791
	1,258,916,038	36	1,486	2,196	28,681,932	27,622,390	56,304,323	
Adjusted Loss to Payroll Ratio:					2.278	2.194	4.472	
Expected Unlimited Loss to Payroll Ratio:					2.426	2.719	5.145	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.252	2.298	4.550	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.278	2.194	4.472	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					2.428	2.570	4.998	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								488.3%

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	
2014	94,002,820	15	92	164	2,169,556	2,308,974	4,478,530	4.764
2015	93,421,443	7	102	117	1,757,269	2,203,980	3,961,249	4.240
2016	90,862,162	5	64	119	1,019,385	1,288,745	2,308,130	2.540
2017	92,876,475	8	75	147	2,187,554	2,240,827	4,428,381	4.768
2018	93,610,914	8	106	112	3,113,644	2,957,156	6,070,800	6.485
	464,773,814	43	439	659	10,247,408	10,999,682	21,247,090	
Adjusted Loss to Payroll Ratio:					2.205	2.367	4.571	
Expected Unlimited Loss to Payroll Ratio:					2.201	2.846	5.046	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.943	2.073	4.017	
Credibility:					0.99	0.94		
Indicated Limited Loss to Payroll Ratio:					2.202	2.349	4.551	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					2.469	3.190	5.659	
Indicated Relativity Change:								12.1%
Relativity to Statewide Average Loss to Payroll Ratio:								552.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 0040 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 1 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	
2017	2,425,316,579	68	1,449	2,499	23,972,842	26,270,987	50,243,829	2.072
2018	2,477,358,915	32	1,442	2,198	26,395,268	29,794,051	56,189,319	2.268
	4,902,675,494	100	2,891	4,697	50,368,110	56,065,038	106,433,148	
Adjusted Loss to Payroll Ratio:					1.027	1.144	2.171	
Expected Unlimited Loss to Payroll Ratio:					1.108	1.348	2.457	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.029	1.140	2.169	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.027	1.144	2.171	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.095	1.339	2.434	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								237.8%

Code: 0041 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 2 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	
2014	64,594,473	6	38	59	812,293	998,224	1,810,517	2.803
2015	65,869,601	4	56	86	858,847	1,096,086	1,954,933	2.968
2016	70,745,631	5	52	80	746,046	1,100,308	1,846,354	2.610
2017	77,503,249	2	56	62	897,326	1,111,350	2,008,676	2.592
2018	71,814,469	0	42	57	531,306	731,594	1,262,900	1.759
	350,527,424	17	244	344	3,845,819	5,037,562	8,883,381	
Adjusted Loss to Payroll Ratio:					1.097	1.437	2.534	
Expected Unlimited Loss to Payroll Ratio:					1.450	2.209	3.659	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.280	1.609	2.890	
Credibility:					0.75	0.76		
Indicated Limited Loss to Payroll Ratio:					1.143	1.478	2.621	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.281	2.008	3.289	
Indicated Relativity Change:								-10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								321.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 0042 RHG: 3 NAICS: 56 ILDG: 1 MLDG: 1 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	
2017	2,545,136,326	108	1,910	2,863	41,515,940	41,188,503	82,704,443	3.250
2018	2,669,286,554	37	1,740	2,811	38,747,631	35,326,768	74,074,399	2.775
	5,214,422,880	145	3,650	5,674	80,263,571	76,515,270	156,778,841	
Adjusted Loss to Payroll Ratio:					1.539	1.467	3.007	
Expected Unlimited Loss to Payroll Ratio:					1.721	1.864	3.584	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.575	1.485	3.060	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.539	1.467	3.007	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.659	1.779	3.438	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								336.0%

Code: 0045 RHG: 4 NAICS: 11 ILDG: 1 MLDG: 1 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	
2017	870,914,479	31	459	842	9,802,362	11,041,660	20,844,022	2.393
2018	899,338,021	25	400	755	10,180,292	11,468,169	21,648,461	2.407
	1,770,252,500	56	859	1,597	19,982,654	22,509,828	42,492,482	
Adjusted Loss to Payroll Ratio:					1.129	1.272	2.400	
Expected Unlimited Loss to Payroll Ratio:					1.278	1.472	2.750	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.154	1.146	2.300	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.129	1.272	2.400	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.238	1.617	2.855	
Indicated Relativity Change:								3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								279.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 0050 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 2 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	
2016	263,735,165	18	187	272	4,745,663	7,057,342	11,803,005	4.475
2017	291,971,564	11	159	290	3,803,033	4,372,547	8,175,580	2.800
2018	284,392,872	10	169	281	4,079,158	6,400,875	10,480,033	3.685
	840,099,601	39	515	843	12,627,854	17,830,764	30,458,618	
Adjusted Loss to Payroll Ratio:					1.503	2.122	3.626	
Expected Unlimited Loss to Payroll Ratio:					1.585	2.519	4.104	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.400	1.835	3.235	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.503	2.122	3.626	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.685	2.882	4.567	
Indicated Relativity Change:								11.3%
Relativity to Statewide Average Loss to Payroll Ratio:								446.3%

Code: 0079 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 2 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	
2017	1,348,457,983	35	593	1,776	12,462,080	13,938,923	26,401,003	1.958
2018	1,338,022,343	13	540	1,559	9,126,635	13,619,114	22,745,749	1.700
	2,686,480,325	48	1,133	3,335	21,588,715	27,558,037	49,146,752	
Adjusted Loss to Payroll Ratio:					0.804	1.026	1.829	
Expected Unlimited Loss to Payroll Ratio:					0.883	1.291	2.174	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.820	1.091	1.911	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.804	1.026	1.829	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.856	1.201	2.058	
Indicated Relativity Change:								-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								201.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 0096 RHG: 4 NAICS: 11 ILDG: 4 MLDG: 3 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	
2017	425,941,390	14	245	566	5,055,022	6,508,847	11,563,869	2.715
2018	454,005,358	7	217	531	5,805,454	7,709,599	13,515,053	2.977
	879,946,748	21	462	1,097	10,860,476	14,218,446	25,078,922	
Adjusted Loss to Payroll Ratio:					1.234	1.616	2.850	
Expected Unlimited Loss to Payroll Ratio:					1.600	2.315	3.915	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.445	1.802	3.247	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.234	1.616	2.850	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.353	2.055	3.409	
Indicated Relativity Change:								-12.9%
Relativity to Statewide Average Loss to Payroll Ratio:								333.1%

Code: 0106 RHG: 7 NAICS: 56 ILDG: 1 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	
2017	379,719,525	37	299	513	10,769,963	9,979,507	20,749,470	5.464
2018	420,423,910	34	294	618	12,342,174	11,364,613	23,706,787	5.639
	800,143,435	71	593	1,131	23,112,137	21,344,120	44,456,257	
Adjusted Loss to Payroll Ratio:					2.888	2.668	5.556	
Expected Unlimited Loss to Payroll Ratio:					3.326	4.312	7.639	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.737	2.548	5.286	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.888	2.668	5.556	
Limit Factor:					1.200	1.636		
Selected (Unlimited) Loss to Payroll Ratio:					3.465	4.363	7.828	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								764.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 0171 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: FIELD CROPS
 Code: 0044 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: COTTON 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	
2016	256,437,223	20	164	262	3,928,864	4,887,830	8,816,694	3.438
2017	253,583,953	11	150	259	3,734,478	3,183,693	6,918,171	2.728
2018	252,447,450	8	177	259	3,978,820	4,078,564	8,057,384	3.192
	762,468,626	39	491	780	11,642,162	12,150,086	23,792,249	
Adjusted Loss to Payroll Ratio:					1.527	1.594	3.120	
Expected Unlimited Loss to Payroll Ratio:					1.665	2.234	3.899	
Expected Unlimited Loss to Payroll Ratio (Class 0044 Only):					1.156	1.552	2.709	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.470	1.628	3.098	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.527	1.594	3.120	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.712	2.164	3.876	
Indicated Relativity Change:								-0.6%
Indicated Relativity Change (Class 0044 Only)*:								43.1%
Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 0044 Only):					1.495	1.890	3.386	
Relativity to Statewide Average Loss to Payroll Ratio:								378.7%

* CLASS RELATIVITY CHANGE FOR CLASS 0044 EXPECTED AND SELECTED UNLIMITED LOSS TO PAYROLL RATIOS

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 0172 RHG: 3 NAICS: 11 ILDG: 1 MLDG: 1 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	
2017	2,111,913,922	66	1,330	2,943	23,697,273	25,471,146	49,168,419	2.328
2018	2,118,513,172	31	1,277	2,638	24,084,763	25,841,868	49,926,631	2.357
	4,230,427,094	97	2,607	5,581	47,782,036	51,313,015	99,095,051	
Adjusted Loss to Payroll Ratio:					1.129	1.213	2.342	
Expected Unlimited Loss to Payroll Ratio:					1.267	1.510	2.777	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.163	1.232	2.395	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.129	1.213	2.342	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.217	1.471	2.688	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								262.7%

Code: 0251 RHG: 5 NAICS: 22 ILDG: 2 MLDG: 2 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	
2014	29,992,001	2	15	37	258,488	284,234	542,722	1.810
2015	30,328,009	2	10	31	295,925	423,555	719,480	2.372
2016	30,408,386	2	10	17	373,005	330,011	703,016	2.312
2017	25,353,281	1	10	23	222,783	163,640	386,423	1.524
2018	21,719,158	2	13	14	562,071	369,916	931,987	4.291
	137,800,836	9	58	122	1,712,271	1,571,356	3,283,627	
Adjusted Loss to Payroll Ratio:					1.243	1.140	2.383	
Expected Unlimited Loss to Payroll Ratio:					1.271	1.942	3.214	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.237	1.574	2.811	
Credibility:					0.49	0.50		
Indicated Limited Loss to Payroll Ratio:					1.240	1.357	2.597	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.390	1.843	3.233	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								315.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 0401 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: COTTON GIN OPERATION
Code: 0400 RHG: 5 NAICS: 42 ILDG: 1 MLDG: 2 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	
2014	12,479,546	1	7	14	359,674	216,210	575,884	4.615
2015	10,178,213	0	6	6	84,992	161,739	246,731	2.424
2016	11,085,733	1	10	17	187,125	204,023	391,148	3.528
2017	11,802,264	1	11	28	220,607	562,453	783,060	6.635
2018	11,705,477	0	6	16	146,228	179,030	325,258	2.770
57,251,234		3	40	81	998,625	1,323,456	2,322,081	
Adjusted Loss to Payroll Ratio:					1.744	2.312	4.056	
Expected Unlimited Loss to Payroll Ratio:					1.851	2.908	4.759	
Expected Unlimited Loss to Payroll Ratio (Class 0400 Only):					0.804	1.263	2.067	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.639	2.128	3.766	
Credibility:					0.40	0.41		
Indicated Limited Loss to Payroll Ratio:					1.681	2.203	3.884	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.884	2.991	4.876	
Indicated Relativity Change:							2.4%	
Indicated Relativity Change (Class 0400 Only)*:							135.9%	
Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 0400 Only):					0.998	1.585	2.584	
Relativity to Statewide Average Loss to Payroll Ratio:							476.4%	

*CLASS RELATIVITY CHANGE FOR CLASS 0400 EXPECTED AND SELECTED UNLIMITED LOSS TO PAYROLL RATIOS

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 1122 RHG: 5 NAICS: 21 ILDG: 3 MLDG: 2 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	
2014	35,219,177	2	11	22	510,174	393,599	903,773	2.566
2015	32,714,778	0	6	10	132,863	119,473	252,336	0.771
2016	30,315,130	1	8	21	263,661	166,130	429,791	1.418
2017	38,167,613	0	7	23	144,837	238,565	383,402	1.005
2018	49,650,236	0	5	32	140,504	306,629	447,133	0.901
	186,066,934	3	37	108	1,192,039	1,224,396	2,416,434	
Adjusted Loss to Payroll Ratio:					0.641	0.658	1.299	
Expected Unlimited Loss to Payroll Ratio:					0.882	0.932	1.814	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.778	0.679	1.458	
Credibility:					0.48	0.42		
Indicated Limited Loss to Payroll Ratio:					0.712	0.670	1.383	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					0.799	0.910	1.709	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								167.0%

Code: 1123 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 3 CLASS: MINING – UNDERGROUND

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	896,464	0	1	1	30,384	48,675	79,059	8.819
2015	1,090,750	0	2	3	68,384	15,355	83,739	7.677
2016	758,829	0	0	0	0	0	0	0.000
2017	758,286	0	0	0	0	0	0	0.000
2018	326,996	0	0	0	0	0	0	0.000
	3,831,325	0	3	4	98,768	64,030	162,798	
Adjusted Loss to Payroll Ratio:					2.578	1.671	4.249	
Expected Unlimited Loss to Payroll Ratio:					6.722	4.722	11.444	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					6.071	3.676	9.747	
Credibility:					0.23	0.17		
Indicated Limited Loss to Payroll Ratio:					5.268	3.335	8.603	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					5.777	4.242	10.019	
Indicated Relativity Change:								-12.5%
Relativity to Statewide Average Loss to Payroll Ratio:								979.0%

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Code: 1124 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 3 CLASS: MINING – UNDERGROUND – SURFACE 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	
2014	402,903	0	0	0	0	0	0	0.000
2015	812,331	0	0	1	0	212	212	0.026
2016	603,811	0	0	0	0	0	0	0.000
2017	583,136	0	0	0	0	0	0	0.000
2018	613,705	0	0	0	0	0	0	0.000
	3,015,886	0	0	1	0	212	212	
Adjusted Loss to Payroll Ratio:					0.000	0.007	0.007	
Expected Unlimited Loss to Payroll Ratio:					1.848	1.329	3.177	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.669	1.035	2.704	
Credibility:					0.12	0.10		
Indicated Limited Loss to Payroll Ratio:					1.469	0.932	2.401	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.610	1.186	2.796	
Indicated Relativity Change:								-12.0%
Relativity to Statewide Average Loss to Payroll Ratio:								273.2%

Code: 1320 RHG: 7 NAICS: 21 ILDG: 3 MLDG: 2 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	
2014	355,577,853	6	30	57	2,296,606	1,379,340	3,675,946	1.034
2015	295,820,271	5	35	59	1,670,502	1,182,115	2,852,617	0.964
2016	260,654,826	1	19	59	865,253	829,181	1,694,434	0.650
2017	241,480,045	1	24	38	761,701	625,339	1,387,040	0.574
2018	249,858,350	2	25	54	1,219,252	901,402	2,120,654	0.849
	1,403,391,344	15	133	267	6,813,314	4,917,377	11,730,690	
Adjusted Loss to Payroll Ratio:					0.485	0.350	0.836	
Expected Unlimited Loss to Payroll Ratio:					0.528	0.573	1.101	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.436	0.346	0.782	
Credibility:					0.85	0.72		
Indicated Limited Loss to Payroll Ratio:					0.478	0.349	0.827	
Limit Factor:					1.200	1.636		
Selected (Unlimited) Loss to Payroll Ratio:					0.573	0.571	1.145	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								111.9%

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Code: 1322 RHG: 7 NAICS: 21 ILDG: 2 MLDG: 2 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	
2014	173,717,291	7	32	42	2,625,500	1,708,519	4,334,019	2.495
2015	160,961,440	5	18	32	1,961,916	1,287,084	3,249,000	2.018
2016	115,153,454	6	36	50	2,427,260	1,526,713	3,953,973	3.434
2017	132,247,818	3	20	45	967,659	846,017	1,813,676	1.371
2018	143,014,035	0	37	41	2,129,694	2,159,771	4,289,465	2.999
	725,094,039	21	143	210	10,112,029	7,528,105	17,640,133	
Adjusted Loss to Payroll Ratio:					1.395	1.038	2.433	
Expected Unlimited Loss to Payroll Ratio:					1.370	1.333	2.703	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.131	0.806	1.938	
Credibility:					0.96	0.77		
Indicated Limited Loss to Payroll Ratio:					1.384	0.985	2.369	
Limit Factor:					1.200	1.636		
Selected (Unlimited) Loss to Payroll Ratio:					1.660	1.611	3.271	
Indicated Relativity Change:							21.0%	
Relativity to Statewide Average Loss to Payroll Ratio:							319.6%	

Code: 1330 RHG: 4 NAICS: 23 ILDG: 3 MLDG: 3 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	
2014	7,611,518	0	0	2	0	866	866	0.011
2015	7,933,630	0	1	2	8,950	7,670	16,620	0.209
2016	7,570,076	0	2	3	11,756	8,684	20,440	0.270
2017	8,262,029	1	2	1	152,014	150,094	302,108	3.657
2018	8,347,788	0	1	1	12,034	15,932	27,966	0.335
	39,725,041	1	6	9	184,754	183,246	368,000	
Adjusted Loss to Payroll Ratio:					0.465	0.461	0.926	
Expected Unlimited Loss to Payroll Ratio:					0.721	1.048	1.769	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.718	0.908	1.625	
Credibility:					0.24	0.24		
Indicated Limited Loss to Payroll Ratio:					0.657	0.800	1.458	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.721	1.018	1.739	
Indicated Relativity Change:							-1.7%	
Relativity to Statewide Average Loss to Payroll Ratio:							169.9%	

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Code: 1438 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 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	
2014	53,849,840	3	42	106	1,027,060	1,067,337	2,094,397	3.889
2015	49,029,368	2	25	60	738,457	800,060	1,538,517	3.138
2016	46,597,496	1	35	68	769,242	625,197	1,394,439	2.993
2017	57,254,027	7	32	66	1,541,570	1,324,944	2,866,514	5.007
2018	56,999,610	0	32	62	977,224	988,718	1,965,942	3.449
	263,730,340	13	166	362	5,053,553	4,806,256	9,859,809	
Adjusted Loss to Payroll Ratio:					1.916	1.822	3.739	
Expected Unlimited Loss to Payroll Ratio:					1.520	1.650	3.170	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.406	1.378	2.784	
Credibility:					0.70	0.64		
Indicated Limited Loss to Payroll Ratio:					1.763	1.662	3.426	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.879	1.947	3.826	
Indicated Relativity Change:							20.7%	
Relativity to Statewide Average Loss to Payroll Ratio:							373.8%	

Code: 1452 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 2 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	
2014	51,094,789	1	10	36	501,029	278,927	779,956	1.526
2015	43,480,763	3	8	18	333,031	516,277	849,308	1.953
2016	24,297,611	0	3	9	75,692	148,249	223,941	0.922
2017	22,514,818	1	3	9	420,340	61,409	481,749	2.140
2018	36,355,783	1	5	16	378,060	386,196	764,256	2.102
	177,743,764	6	29	88	1,708,151	1,391,057	3,099,208	
Adjusted Loss to Payroll Ratio:					0.961	0.783	1.744	
Expected Unlimited Loss to Payroll Ratio:					0.895	0.819	1.714	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.808	0.638	1.446	
Credibility:					0.48	0.40		
Indicated Limited Loss to Payroll Ratio:					0.882	0.696	1.577	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.967	0.885	1.851	
Indicated Relativity Change:							8.0%	
Relativity to Statewide Average Loss to Payroll Ratio:							180.9%	

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Code: 1463 RHG: 6 NAICS: 31 ILDG: 2 MLDG: 3 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	
2014	66,174,970	2	20	23	371,211	396,632	767,843	1.160
2015	69,823,339	3	16	35	564,560	507,453	1,072,013	1.535
2016	74,444,625	2	27	27	902,247	893,222	1,795,469	2.412
2017	90,543,930	4	26	36	817,759	708,042	1,525,801	1.685
2018	90,116,440	4	23	28	1,302,168	1,268,473	2,570,641	2.853
	391,103,304	15	112	149	3,957,945	3,773,822	7,731,767	
Adjusted Loss to Payroll Ratio:					1.012	0.965	1.977	
Expected Unlimited Loss to Payroll Ratio:					0.932	1.092	2.024	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.812	0.752	1.564	
Credibility:					0.65	0.59		
Indicated Limited Loss to Payroll Ratio:					0.942	0.877	1.819	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					1.067	1.247	2.313	
Indicated Relativity Change:								14.3%
Relativity to Statewide Average Loss to Payroll Ratio:								226.0%

Code: 1624 RHG: 5 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	
2014	51,507,039	2	19	37	450,965	527,832	978,797	1.900
2015	54,389,534	4	16	36	847,887	867,314	1,715,201	3.154
2016	64,691,160	2	14	31	643,942	260,489	904,431	1.398
2017	63,437,101	4	5	12	574,006	391,632	965,638	1.522
2018	69,414,888	0	15	22	254,741	315,991	570,732	0.822
	303,439,721	12	69	138	2,771,541	2,363,259	5,134,800	
Adjusted Loss to Payroll Ratio:					0.913	0.779	1.692	
Expected Unlimited Loss to Payroll Ratio:					1.589	1.720	3.309	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.403	1.253	2.656	
Credibility:					0.73	0.65		
Indicated Limited Loss to Payroll Ratio:					1.046	0.945	1.990	
Limit Factor:					1.121	1.358		
Indicated (Unlimited) Loss to Payroll Ratio:					1.172	1.283	2.455	
Indicated Relativity Change:								-25.8%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					1.185	1.297	2.481	
Relativity to Statewide Average Loss to Payroll Ratio:								242.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 1699 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 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	
2014	15,211,416	0	5	1	114,990	90,399	205,389	1.350
2015	15,251,879	0	3	1	145,075	88,710	233,785	1.533
2016	16,052,948	0	2	2	14,175	9,305	23,480	0.146
2017	20,589,107	0	0	2	0	1,017	1,017	0.005
2018	24,733,178	0	5	7	85,372	123,716	209,088	0.845
	91,838,528	0	15	13	359,612	313,147	672,759	
Adjusted Loss to Payroll Ratio:					0.392	0.341	0.733	
Expected Unlimited Loss to Payroll Ratio:					0.692	0.602	1.294	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.633	0.485	1.119	
Credibility:					0.33	0.28		
Indicated Limited Loss to Payroll Ratio:					0.554	0.445	0.998	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.597	0.539	1.136	
Indicated Relativity Change:								-12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								111.0%

Code: 1701 RHG: 6 NAICS: 31 ILDG: 3 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	
2014	112,052,255	4	24	68	696,695	542,211	1,238,906	1.106
2015	88,472,471	5	26	45	1,134,246	1,162,936	2,297,182	2.596
2016	101,717,261	3	26	49	903,659	637,328	1,540,987	1.515
2017	97,780,462	1	28	55	1,001,974	649,976	1,651,950	1.689
2018	103,899,498	2	12	53	533,028	833,098	1,366,126	1.315
	503,921,947	15	116	270	4,269,601	3,825,550	8,095,151	
Adjusted Loss to Payroll Ratio:					0.847	0.759	1.606	
Expected Unlimited Loss to Payroll Ratio:					1.030	1.142	2.172	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.897	0.787	1.683	
Credibility:					0.75	0.66		
Indicated Limited Loss to Payroll Ratio:					0.860	0.768	1.628	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					0.973	1.092	2.065	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								201.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 1710 RHG: 6 NAICS: 21 ILDG: 2 MLDG: 3 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	
2014	64,989,923	6	25	41	1,179,732	1,294,051	2,473,783	3.806
2015	78,546,467	1	16	47	224,840	398,580	623,420	0.794
2016	76,949,729	2	22	46	1,026,251	559,409	1,585,660	2.061
2017	87,695,378	1	30	46	1,227,750	832,825	2,060,575	2.350
2018	88,122,842	1	11	37	464,946	961,872	1,426,818	1.619
	396,304,338	11	104	217	4,123,520	4,046,737	8,170,257	
Adjusted Loss to Payroll Ratio:					1.040	1.021	2.062	
Expected Unlimited Loss to Payroll Ratio:					1.290	1.442	2.732	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.128	1.005	2.133	
Credibility:					0.75	0.66		
Indicated Limited Loss to Payroll Ratio:					1.062	1.016	2.078	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					1.203	1.443	2.646	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								258.5%

Code: 1741 RHG: 6 NAICS: 21 ILDG: 2 MLDG: 2 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	
2014	19,983,963	0	3	15	12,512	27,435	39,947	0.200
2015	22,630,930	2	3	6	258,383	184,541	442,924	1.957
2016	19,018,665	0	7	9	305,430	600,345	905,775	4.763
2017	19,170,917	1	1	5	106,773	141,361	248,134	1.294
2018	20,789,812	0	8	14	232,960	220,962	453,922	2.183
	101,594,287	3	22	49	916,059	1,174,643	2,090,702	
Adjusted Loss to Payroll Ratio:					0.902	1.156	2.058	
Expected Unlimited Loss to Payroll Ratio:					0.952	1.352	2.304	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.833	0.942	1.774	
Credibility:					0.38	0.37		
Indicated Limited Loss to Payroll Ratio:					0.859	1.021	1.880	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					0.972	1.451	2.423	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								236.8%

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Code: 1803 RHG: 4 NAICS: 31 ILDG: 1 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	
2014	72,443,523	8	79	112	1,795,408	1,533,045	3,328,453	4.595
2015	86,223,275	13	61	117	2,276,148	2,481,500	4,757,648	5.518
2016	97,808,535	3	84	146	1,264,399	1,783,192	3,047,591	3.116
2017	103,363,419	4	58	158	2,101,216	2,410,977	4,512,193	4.365
2018	109,557,908	1	84	155	1,893,874	2,664,424	4,558,298	4.161
	469,396,660	29	366	688	9,331,044	10,873,138	20,204,183	
Adjusted Loss to Payroll Ratio:					1.988	2.316	4.304	
Expected Unlimited Loss to Payroll Ratio:					2.306	3.048	5.354	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.075	2.345	4.420	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.988	2.316	4.304	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					2.180	2.946	5.126	
Indicated Relativity Change:								-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								500.9%

Code: 1925 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 3 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	
2014	27,545,706	6	25	58	962,414	1,152,192	2,114,606	7.677
2015	28,494,999	2	36	37	780,289	744,212	1,524,501	5.350
2016	28,288,120	3	32	54	764,916	1,258,747	2,023,663	7.154
2017	25,948,028	2	26	43	635,903	740,891	1,376,794	5.306
2018	28,020,575	2	26	57	865,083	1,168,593	2,033,676	7.258
	138,297,428	15	145	249	4,008,605	5,064,634	9,073,239	
Adjusted Loss to Payroll Ratio:					2.899	3.662	6.561	
Expected Unlimited Loss to Payroll Ratio:					2.940	3.690	6.630	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.645	2.839	5.484	
Credibility:					0.69	0.66		
Indicated Limited Loss to Payroll Ratio:					2.820	3.382	6.202	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					3.092	4.302	7.394	
Indicated Relativity Change:								11.5%
Relativity to Statewide Average Loss to Payroll Ratio:								722.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2002 RHG: 2 NAICS: 31 ILDG: 3 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	
2014	52,830,863	8	65	54	1,995,963	1,816,380	3,812,343	7.216
2015	48,342,303	3	50	43	813,713	1,086,686	1,900,399	3.931
2016	56,291,763	2	68	59	1,141,886	1,280,154	2,422,040	4.303
2017	85,110,492	3	100	82	1,782,731	1,513,394	3,296,125	3.873
2018	108,420,055	1	109	149	2,712,938	2,349,648	5,062,586	4.669
	350,995,476	17	392	387	8,447,231	8,046,261	16,493,493	
Adjusted Loss to Payroll Ratio:					2.407	2.292	4.699	
Expected Unlimited Loss to Payroll Ratio:					2.526	2.915	5.441	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.337	2.434	4.771	
Credibility:					0.96	0.90		
Indicated Limited Loss to Payroll Ratio:					2.404	2.307	4.710	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					2.562	2.701	5.263	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								514.3%

Code: 2003 RHG: 2 NAICS: 31 ILDG: 3 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	
2017	2,022,661,872	63	1,568	2,447	39,319,887	38,312,847	77,632,734	3.838
2018	2,000,179,151	24	1,468	2,310	44,252,381	42,369,957	86,622,338	4.331
	4,022,841,023	87	3,036	4,757	83,572,268	80,682,804	164,255,072	
Adjusted Loss to Payroll Ratio:					2.077	2.006	4.083	
Expected Unlimited Loss to Payroll Ratio:					2.142	2.296	4.438	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.982	1.917	3.899	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.077	2.006	4.083	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					2.214	2.349	4.563	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								445.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2014 RHG: 5 NAICS: 31 ILDG: 2 MLDG: 2 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	
2014	136,754,685	8	63	150	1,702,463	1,414,707	3,117,170	2.279
2015	140,725,628	3	69	165	1,463,546	1,423,538	2,887,084	2.052
2016	150,504,359	4	72	189	1,811,786	2,136,125	3,947,911	2.623
2017	158,939,440	10	95	194	2,849,250	2,506,240	5,355,490	3.370
2018	166,906,592	3	82	173	2,528,174	2,112,720	4,640,894	2.781
	753,830,704	28	381	871	10,355,220	9,593,329	19,948,548	
Adjusted Loss to Payroll Ratio:					1.374	1.273	2.646	
Expected Unlimited Loss to Payroll Ratio:					1.509	1.700	3.209	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.327	1.224	2.552	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					1.374	1.269	2.643	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.540	1.723	3.263	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								318.9%

Code: 2030 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 3 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	
2014	42,200,536	2	9	32	316,560	213,137	529,697	1.255
2015	42,414,958	0	5	39	122,685	115,703	238,388	0.562
2016	43,426,370	2	8	33	406,024	796,630	1,202,654	2.769
2017	44,738,858	0	14	47	558,937	639,196	1,198,133	2.678
2018	46,870,530	0	14	22	551,259	545,006	1,096,265	2.339
	219,651,251	4	50	173	1,955,465	2,309,672	4,265,137	
Adjusted Loss to Payroll Ratio:					0.890	1.052	1.942	
Expected Unlimited Loss to Payroll Ratio:					1.076	1.508	2.584	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.947	1.086	2.032	
Credibility:					0.55	0.54		
Indicated Limited Loss to Payroll Ratio:					0.916	1.067	1.983	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.027	1.449	2.476	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								241.9%

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Code: 2063 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 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	
2017	784,625,937	14	377	862	10,057,938	9,580,518	19,638,456	2.503
2018	790,091,419	7	382	785	10,088,890	9,848,054	19,936,944	2.523
	1,574,717,356	21	759	1,647	20,146,828	19,428,573	39,575,401	
Adjusted Loss to Payroll Ratio:					1.279	1.234	2.513	
Expected Unlimited Loss to Payroll Ratio:					1.466	1.478	2.944	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.341	1.192	2.533	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.279	1.234	2.513	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.379	1.496	2.875	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								280.9%

INCLUDES EXPERIENCE OF 2150 D1-1-20

Code: 2081 RHG: 5 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	
2016	118,074,029	25	169	415	4,207,397	4,894,615	9,102,012	7.709
2017	120,858,408	15	158	403	3,765,443	4,965,745	8,731,188	7.224
2018	136,473,992	5	85	367	2,016,701	2,885,257	4,901,958	3.592
	375,406,430	45	412	1,185	9,989,541	12,745,617	22,735,157	
Adjusted Loss to Payroll Ratio:					2.661	3.395	6.056	
Expected Unlimited Loss to Payroll Ratio:					3.286	5.301	8.587	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.890	3.817	6.707	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.661	3.395	6.056	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					2.983	4.610	7.593	
Indicated Relativity Change:								-11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								742.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2095 RHG: 3 NAICS: 31 ILDG: 4 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	
2016	235,482,630	10	246	380	3,753,183	4,403,277	8,156,460	3.464
2017	266,204,189	7	287	489	4,780,122	5,044,665	9,824,787	3.691
2018	260,082,158	2	263	457	5,302,779	6,159,533	11,462,312	4.407
	761,768,977	19	796	1,326	13,836,084	15,607,474	29,443,558	
Adjusted Loss to Payroll Ratio:					1.816	2.049	3.865	
Expected Unlimited Loss to Payroll Ratio:					1.708	2.254	3.962	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.562	1.818	3.380	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.816	2.049	3.865	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.958	2.485	4.442	
Indicated Relativity Change:								12.1%
Relativity to Statewide Average Loss to Payroll Ratio:								434.1%

Code: 2102 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 2 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	
2014	54,263,259	3	33	59	617,127	916,978	1,534,105	2.827
2015	53,202,070	1	50	74	689,490	939,176	1,628,666	3.061
2016	47,207,508	4	51	84	884,063	1,527,649	2,411,712	5.109
2017	47,877,426	0	37	92	692,196	854,947	1,547,143	3.231
2018	56,166,065	1	37	91	640,774	1,010,820	1,651,594	2.941
	258,716,328	9	208	400	3,523,650	5,249,571	8,773,221	
Adjusted Loss to Payroll Ratio:					1.362	2.029	3.391	
Expected Unlimited Loss to Payroll Ratio:					1.468	2.148	3.616	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.321	1.652	2.973	
Credibility:					0.67	0.68		
Indicated Limited Loss to Payroll Ratio:					1.348	1.909	3.257	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.479	2.427	3.906	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								381.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 2107 RHG: 1 NAICS: 31 ILDG: 1 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	
2016	281,951,350	14	192	425	2,557,318	3,250,249	5,807,567	2.060
2017	295,389,985	10	245	532	4,233,210	4,639,598	8,872,808	3.004
2018	290,960,327	3	238	531	3,267,312	4,019,281	7,286,593	2.504
	868,301,662	27	675	1,488	10,057,840	11,909,128	21,966,968	
Adjusted Loss to Payroll Ratio:					1.158	1.372	2.530	
Expected Unlimited Loss to Payroll Ratio:					1.277	1.631	2.908	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.191	1.383	2.574	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.158	1.372	2.530	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.225	1.581	2.806	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								274.2%

Code: 2108 RHG: 1 NAICS: 31 ILDG: 4 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	
2016	254,718,686	13	226	486	4,156,983	5,133,717	9,290,700	3.647
2017	237,193,573	7	196	386	3,954,256	3,702,403	7,656,659	3.228
2018	247,235,944	3	188	429	4,441,416	4,560,644	9,002,060	3.641
	739,148,203	23	610	1,301	12,552,655	13,396,763	25,949,418	
Adjusted Loss to Payroll Ratio:					1.698	1.812	3.511	
Expected Unlimited Loss to Payroll Ratio:					1.820	2.165	3.984	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.696	1.836	3.532	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.698	1.812	3.511	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.796	2.089	3.885	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								379.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2109 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 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	
2014	109,146,940	7	76	137	1,249,045	1,299,913	2,548,958	2.335
2015	115,266,406	3	86	165	1,412,166	1,714,985	3,127,151	2.713
2016	126,404,208	4	97	148	1,499,658	1,560,673	3,060,331	2.421
2017	131,749,263	4	97	206	2,308,627	1,879,610	4,188,237	3.179
2018	132,182,351	1	92	176	1,773,624	2,352,429	4,126,053	3.121
	614,749,168	19	448	832	8,243,120	8,807,609	17,050,730	
Adjusted Loss to Payroll Ratio:					1.341	1.433	2.774	
Expected Unlimited Loss to Payroll Ratio:					1.481	1.625	3.106	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.370	1.357	2.727	
Credibility:					0.97	0.90		
Indicated Limited Loss to Payroll Ratio:					1.342	1.425	2.767	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.430	1.669	3.099	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								302.8%

Code: 2111 RHG: 3 NAICS: 31 ILDG: 2 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	
2017	464,474,221	6	325	546	5,583,865	6,500,544	12,084,409	2.602
2018	483,448,376	4	252	496	4,875,546	6,290,091	11,165,637	2.310
	947,922,597	10	577	1,042	10,459,412	12,790,634	23,250,046	
Adjusted Loss to Payroll Ratio:					1.103	1.349	2.453	
Expected Unlimited Loss to Payroll Ratio:					1.385	1.944	3.328	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.267	1.567	2.834	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.103	1.349	2.453	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.189	1.636	2.826	
Indicated Relativity Change:								-15.1%
Relativity to Statewide Average Loss to Payroll Ratio:								276.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (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	
2014	38,444,028	3	60	42	1,120,615	967,873	2,088,488	5.433
2015	37,210,069	4	49	54	1,054,472	751,963	1,806,435	4.855
2016	37,992,090	1	46	74	709,333	782,482	1,491,815	3.927
2017	45,517,356	2	62	91	1,139,631	991,231	2,130,862	4.681
2018	43,191,096	1	49	81	1,350,492	1,515,540	2,866,032	6.636
	202,354,639	11	266	342	5,374,543	5,009,089	10,383,632	
Adjusted Loss to Payroll Ratio:					2.656	2.475	5.131	
Expected Unlimited Loss to Payroll Ratio:					2.536	2.603	5.139	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.320	2.098	4.418	
Credibility:					0.77	0.68		
Indicated Limited Loss to Payroll Ratio:					2.579	2.355	4.933	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					2.779	2.855	5.635	
Indicated Relativity Change:								9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								550.6%

Code: 2116 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FRUIT/VEGETABLE JUICE OR 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	
2014	96,298,685	7	54	132	1,643,010	1,639,852	3,282,862	3.409
2015	105,114,402	5	69	195	1,231,700	1,761,510	2,993,210	2.848
2016	109,426,613	6	95	161	1,707,585	2,072,101	3,779,686	3.454
2017	139,314,086	1	88	242	1,324,785	1,742,423	3,067,208	2.202
2018	130,131,262	1	96	187	1,892,504	2,732,910	4,625,414	3.554
	580,285,049	20	402	917	7,799,583	9,948,797	17,748,380	
Adjusted Loss to Payroll Ratio:					1.344	1.714	3.059	
Expected Unlimited Loss to Payroll Ratio:					1.614	2.114	3.728	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.504	1.793	3.297	
Credibility:					0.98	0.98		
Indicated Limited Loss to Payroll Ratio:					1.347	1.716	3.063	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.425	1.978	3.403	
Indicated Relativity Change:								-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								332.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 2117 RHG: 2 NAICS: 31 ILDG: 3 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	
2014	79,955,058	8	91	156	1,317,926	2,200,496	3,518,422	4.400
2015	78,658,536	3	64	93	881,821	1,315,148	2,196,969	2.793
2016	85,900,597	6	76	140	2,188,679	2,259,160	4,447,839	5.178
2017	87,111,810	5	63	120	2,038,558	2,487,907	4,526,465	5.196
2018	81,545,367	1	58	111	1,430,801	2,164,184	3,594,985	4.409
	413,171,368	23	352	620	7,857,785	10,426,896	18,284,681	
Adjusted Loss to Payroll Ratio:					1.902	2.524	4.425	
Expected Unlimited Loss to Payroll Ratio:					1.919	2.697	4.616	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.775	2.253	4.028	
Credibility:					0.91	0.94		
Indicated Limited Loss to Payroll Ratio:					1.890	2.507	4.398	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					2.015	2.936	4.951	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								483.8%

Code: 2121 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 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	
2014	252,379,786	4	100	258	1,643,457	1,977,527	3,620,984	1.435
2015	276,893,394	11	121	268	3,012,293	2,476,330	5,488,623	1.982
2016	272,410,993	7	101	272	2,314,519	1,919,275	4,233,794	1.554
2017	326,334,293	2	115	282	2,824,483	2,495,785	5,320,268	1.630
2018	335,957,237	2	129	262	2,788,709	3,485,165	6,273,874	1.867
	1,463,975,703	26	566	1,342	12,583,462	12,354,081	24,937,543	
Adjusted Loss to Payroll Ratio:					0.860	0.844	1.703	
Expected Unlimited Loss to Payroll Ratio:					0.979	0.950	1.929	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.905	0.793	1.699	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.860	0.844	1.703	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.916	0.988	1.904	
Indicated Relativity Change:								-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								186.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 2123 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 3 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	
2017	449,848,521	23	384	743	7,570,821	8,471,205	16,042,026	3.566
2018	438,232,780	8	302	649	7,192,833	8,154,152	15,346,985	3.502
	888,081,301	31	686	1,392	14,763,654	16,625,357	31,389,011	
Adjusted Loss to Payroll Ratio:					1.662	1.872	3.534	
Expected Unlimited Loss to Payroll Ratio:					1.839	2.343	4.182	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.714	1.987	3.702	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.662	1.872	3.534	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.758	2.158	3.916	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								382.6%

Code: 2142 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 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	
2017	860,615,812	13	329	798	6,770,792	7,161,017	13,931,809	1.619
2018	900,125,197	2	298	815	5,948,173	5,857,922	11,806,095	1.312
	1,760,741,010	15	627	1,613	12,718,965	13,018,939	25,737,904	
Adjusted Loss to Payroll Ratio:					0.722	0.739	1.462	
Expected Unlimited Loss to Payroll Ratio:					0.770	0.899	1.669	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.705	0.724	1.429	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.722	0.739	1.462	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.779	0.897	1.675	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								163.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 2163 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 2 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	
2017	860,554,382	6	475	1,408	14,096,276	13,689,226	27,785,502	3.229
2018	1,122,290,474	10	658	1,953	20,807,364	22,434,981	43,242,345	3.853
	1,982,844,856	16	1,133	3,361	34,903,640	36,124,207	71,027,847	
Adjusted Loss to Payroll Ratio:					1.760	1.822	3.582	
Expected Unlimited Loss to Payroll Ratio:					2.066	2.403	4.469	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.859	1.849	3.707	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.760	1.822	3.582	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.930	2.317	4.247	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								415.0%

Code: 2222 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 4 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	
2014	38,987,151	2	38	34	612,268	868,324	1,480,592	3.798
2015	39,669,821	1	21	46	411,977	472,419	884,396	2.229
2016	39,707,764	0	31	28	406,317	509,313	915,630	2.306
2017	42,995,207	1	15	37	539,425	532,985	1,072,410	2.494
2018	36,604,492	1	25	36	745,481	559,769	1,305,250	3.566
	197,964,435	5	130	181	2,715,468	2,942,810	5,658,277	
Adjusted Loss to Payroll Ratio:					1.372	1.487	2.858	
Expected Unlimited Loss to Payroll Ratio:					1.523	1.862	3.385	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.409	1.555	2.964	
Credibility:					0.62	0.60		
Indicated Limited Loss to Payroll Ratio:					1.386	1.514	2.900	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.477	1.773	3.250	
Indicated Relativity Change:								-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								317.5%

INCLUDES EXPERIENCE OF 2211 D-1-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 2362 RHG: 6 NAICS: 31 ILDG: 3 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	
2014	48,068,966	10	68	69	1,706,558	1,589,171	3,295,729	6.856
2015	49,182,754	9	65	51	1,290,832	1,456,521	2,747,353	5.586
2016	45,770,200	8	704	57	3,473,860	2,580,369	6,054,229	13.227
2017	31,019,578	1	62	28	1,243,178	1,218,750	2,461,928	7.937
2018	25,377,336	5	32	8	1,124,011	815,620	1,939,631	7.643
	199,418,834	33	931	213	8,838,438	7,660,431	16,498,869	
Adjusted Loss to Payroll Ratio:					4.432	3.841	8.273	
Expected Unlimited Loss to Payroll Ratio:					5.061	5.183	10.244	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.408	3.569	7.977	
Credibility:					0.98	0.84		
Indicated Limited Loss to Payroll Ratio:					4.432	3.798	8.229	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					5.018	5.396	10.414	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								1017.6%

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	
2014	26,018,984	4	12	25	426,860	389,781	816,641	3.139
2015	28,454,427	2	10	25	555,345	557,423	1,112,768	3.911
2016	26,321,358	5	28	27	1,283,197	1,156,210	2,439,407	9.268
2017	24,759,960	35	22	36	1,634,066	866,060	2,500,126	10.097
2018	25,367,385	1	15	33	502,837	570,857	1,073,694	4.233
	130,922,115	47	87	146	4,402,305	3,540,330	7,942,635	
Adjusted Loss to Payroll Ratio:					3.363	2.704	6.067	
Expected Unlimited Loss to Payroll Ratio:					3.108	2.734	5.842	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.843	2.204	5.047	
Credibility:					0.70	0.59		
Indicated Limited Loss to Payroll Ratio:					3.207	2.499	5.706	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					3.456	3.031	6.487	
Indicated Relativity Change:								11.0%
Relativity to Statewide Average Loss to Payroll Ratio:								633.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 2413 RHG: 3 NAICS: 31 ILDG: 2 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	
2014	86,562,485	6	66	64	1,299,745	1,086,987	2,386,732	2.757
2015	92,190,678	4	80	76	1,761,762	1,617,093	3,378,855	3.665
2016	107,645,918	4	82	92	1,410,775	1,668,111	3,078,886	2.860
2017	104,603,105	4	70	73	1,617,621	1,459,784	3,077,405	2.942
2018	123,523,204	3	65	70	1,890,649	2,127,562	4,018,211	3.253
	514,525,390	21	363	375	7,980,551	7,959,537	15,940,088	
Adjusted Loss to Payroll Ratio:					1.551	1.547	3.098	
Expected Unlimited Loss to Payroll Ratio:					1.651	1.857	3.508	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.511	1.497	3.008	
Credibility:					0.94	0.87		
Indicated Limited Loss to Payroll Ratio:					1.549	1.540	3.089	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.669	1.868	3.537	
Indicated Relativity Change:							0.8%	
Relativity to Statewide Average Loss to Payroll Ratio:							345.6%	

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

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	
2017	1,241,651,555	37	1,072	1,048	22,425,342	21,794,574	44,219,916	3.561
2018	1,196,961,078	18	832	924	18,340,476	20,296,485	38,636,961	3.228
	2,438,612,633	55	1,904	1,972	40,765,818	42,091,060	82,856,878	
Adjusted Loss to Payroll Ratio:					1.672	1.726	3.398	
Expected Unlimited Loss to Payroll Ratio:					2.055	2.140	4.195	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.915	1.816	3.731	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.672	1.726	3.398	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.768	1.990	3.757	
Indicated Relativity Change:								-10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								367.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 2570 RHG: 3 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	
2014	58,642,458	8	109	111	2,280,539	2,459,297	4,739,836	8.083
2015	77,099,464	9	96	115	2,430,516	2,513,214	4,943,730	6.412
2016	78,987,964	10	91	75	3,067,181	2,578,179	5,645,360	7.147
2017	77,485,844	1	61	95	1,442,297	1,377,105	2,819,402	3.639
2018	76,093,188	0	66	120	1,886,557	2,177,382	4,063,939	5.341
	368,308,918	28	423	516	11,107,089	11,105,178	22,212,267	
Adjusted Loss to Payroll Ratio:					3.016	3.015	6.031	
Expected Unlimited Loss to Payroll Ratio:					3.258	3.621	6.879	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.980	2.919	5.900	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					3.016	3.014	6.030	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					3.250	3.655	6.906	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								674.8%

Code: 2571 RHG: 3 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	
2014	60,872,424	10	72	108	1,837,689	2,085,359	3,923,048	6.445
2015	60,920,171	5	68	103	1,362,755	1,488,599	2,851,354	4.680
2016	63,114,430	3	74	107	1,415,944	1,383,405	2,799,349	4.435
2017	70,216,465	3	70	106	1,711,823	1,857,466	3,569,289	5.083
2018	64,677,594	3	52	119	1,345,786	1,500,399	2,846,185	4.401
	319,801,083	24	336	543	7,673,997	8,315,229	15,989,226	
Adjusted Loss to Payroll Ratio:					2.400	2.600	5.000	
Expected Unlimited Loss to Payroll Ratio:					2.378	3.095	5.473	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.175	2.495	4.671	
Credibility:					0.90	0.88		
Indicated Limited Loss to Payroll Ratio:					2.377	2.588	4.965	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					2.562	3.138	5.700	
Indicated Relativity Change:								4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								557.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 2576 RHG: 4 NAICS: 31 ILDG: 3 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	
2014	92,771,519	3	72	135	1,287,102	1,669,705	2,956,807	3.187
2015	95,862,862	2	38	88	894,969	822,661	1,717,630	1.792
2016	98,818,233	7	66	102	1,518,280	2,147,498	3,665,778	3.710
2017	100,073,575	3	66	114	1,924,065	2,310,785	4,234,850	4.232
2018	100,327,477	2	54	152	1,548,084	2,052,120	3,600,204	3.588
	487,853,667	17	296	591	7,172,500	9,002,769	16,175,269	
Adjusted Loss to Payroll Ratio:					1.470	1.845	3.316	
Expected Unlimited Loss to Payroll Ratio:					1.553	2.155	3.708	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.397	1.658	3.055	
Credibility:					0.89	0.88		
Indicated Limited Loss to Payroll Ratio:					1.462	1.823	3.285	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.603	2.318	3.922	
Indicated Relativity Change:								5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								383.2%

Code: 2584 RHG: 1 NAICS: 56 ILDG: 1 MLDG: 2 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	
2014	91,391,450	9	90	119	1,874,530	1,741,289	3,615,819	3.956
2015	89,956,780	13	85	95	2,564,611	2,093,313	4,657,924	5.178
2016	86,015,624	3	81	112	1,118,037	1,358,410	2,476,447	2.879
2017	89,281,097	4	88	85	1,760,960	1,961,028	3,721,988	4.169
2018	86,814,830	1	52	56	840,127	842,423	1,682,550	1.938
	443,459,781	30	396	467	8,158,265	7,996,462	16,154,727	
Adjusted Loss to Payroll Ratio:					1.840	1.803	3.643	
Expected Unlimited Loss to Payroll Ratio:					1.925	2.202	4.127	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.795	1.846	3.641	
Credibility:					0.94	0.89		
Indicated Limited Loss to Payroll Ratio:					1.837	1.808	3.645	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.942	2.084	4.027	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								393.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

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	
2017	633,771,555	21	545	1,059	13,056,734	13,925,527	26,982,261	4.257
2018	629,206,337	3	524	1,050	13,428,142	14,955,255	28,383,397	4.511
	1,262,977,892	24	1,069	2,109	26,484,876	28,880,782	55,365,658	
Adjusted Loss to Payroll Ratio:					2.097	2.287	4.384	
Expected Unlimited Loss to Payroll Ratio:					2.248	2.486	4.734	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.047	2.001	4.048	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.097	2.287	4.384	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					2.217	2.636	4.853	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								474.2%

Code: 2589 RHG: 3 NAICS: 81 ILDG: 3 MLDG: 2 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	
2015	218,452,928	10	156	98	2,528,092	2,633,879	5,161,971	2.363
2016	225,958,309	11	155	85	2,762,089	3,058,141	5,820,230	2.576
2017	222,737,742	4	164	72	2,880,873	2,810,271	5,691,144	2.555
2018	224,065,803	1	164	81	3,531,735	3,817,714	7,349,449	3.280
	891,214,783	26	639	336	11,702,789	12,320,004	24,022,793	
Adjusted Loss to Payroll Ratio:					1.313	1.382	2.696	
Expected Unlimited Loss to Payroll Ratio:					1.355	1.593	2.948	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.211	1.219	2.430	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.313	1.382	2.696	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.415	1.676	3.092	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								302.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 2660 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3 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	
2014	20,995,657	1	16	17	178,008	213,964	391,972	1.867
2015	20,009,262	3	47	35	688,647	760,668	1,449,315	7.243
2016	14,370,722	0	11	2	148,023	149,747	297,770	2.072
2017	12,650,924	0	6	17	112,220	122,343	234,563	1.854
2018	12,648,569	3	20	10	702,924	600,641	1,303,565	10.306
	80,675,134	7	100	81	1,829,821	1,847,361	3,677,183	
Adjusted Loss to Payroll Ratio:					2.268	2.290	4.558	
Expected Unlimited Loss to Payroll Ratio:					2.686	2.942	5.628	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.485	2.457	4.942	
Credibility:					0.54	0.50		
Indicated Limited Loss to Payroll Ratio:					2.368	2.373	4.741	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					2.524	2.779	5.303	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								518.2%

Code: 2683 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 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	
2014	9,155,666	1	18	12	251,637	284,742	536,379	5.858
2015	11,035,447	2	10	9	170,159	252,066	422,225	3.826
2016	12,818,169	1	9	15	110,948	159,738	270,686	2.112
2017	12,516,453	0	13	29	202,045	186,205	388,250	3.102
2018	10,995,985	0	4	16	36,358	75,266	111,624	1.015
	56,521,719	4	54	81	771,147	958,018	1,729,164	
Adjusted Loss to Payroll Ratio:					1.364	1.695	3.059	
Expected Unlimited Loss to Payroll Ratio:					1.727	1.829	3.557	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.598	1.528	3.126	
Credibility:					0.40	0.36		
Indicated Limited Loss to Payroll Ratio:					1.504	1.588	3.092	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.603	1.860	3.463	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								338.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2688 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 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	
2014	55,652,845	7	46	53	1,088,492	1,295,091	2,383,583	4.283
2015	55,976,785	5	46	49	1,202,852	1,224,450	2,427,302	4.336
2016	58,446,801	6	41	62	727,426	970,340	1,697,766	2.905
2017	53,980,571	0	39	71	621,483	865,221	1,486,704	2.754
2018	53,967,402	0	33	58	628,830	862,438	1,491,268	2.763
	278,024,403	18	205	293	4,269,083	5,217,540	9,486,623	
Adjusted Loss to Payroll Ratio:					1.536	1.877	3.412	
Expected Unlimited Loss to Payroll Ratio:					1.803	2.115	3.918	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.681	1.794	3.475	
Credibility:					0.76	0.73		
Indicated Limited Loss to Payroll Ratio:					1.570	1.854	3.425	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.660	2.138	3.798	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								371.1%

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	
2014	55,910,212	11	69	51	2,603,052	1,994,224	4,597,276	8.223
2015	52,916,498	8	67	51	2,516,837	1,878,791	4,395,628	8.307
2016	55,122,302	12	71	57	3,595,617	3,247,950	6,843,567	12.415
2017	64,328,175	9	66	64	2,868,126	2,631,885	5,500,011	8.550
2018	65,691,293	4	59	45	2,255,963	1,488,226	3,744,189	5.700
	293,968,480	44	332	268	13,839,594	11,241,077	25,080,671	
Adjusted Loss to Payroll Ratio:					4.708	3.824	8.532	
Expected Unlimited Loss to Payroll Ratio:					6.258	6.841	13.099	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					5.166	4.139	9.305	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					4.708	3.824	8.532	
Limit Factor:					1.200	1.636		
Selected (Unlimited) Loss to Payroll Ratio:					5.647	6.254	11.902	
Indicated Relativity Change:								-9.1%
Relativity to Statewide Average Loss to Payroll Ratio:								1163.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2710 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 1 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	
2014	52,697,109	6	32	79	955,139	921,096	1,876,235	3.560
2015	58,369,511	4	53	123	848,472	1,205,344	2,053,816	3.519
2016	65,075,015	9	60	92	1,679,288	1,798,921	3,478,209	5.345
2017	67,757,032	0	60	112	1,074,299	1,335,995	2,410,294	3.557
2018	74,042,335	1	52	105	1,113,357	1,148,806	2,262,163	3.055
	317,941,002	20	257	511	5,670,555	6,410,161	12,080,716	
Adjusted Loss to Payroll Ratio:					1.784	2.016	3.800	
Expected Unlimited Loss to Payroll Ratio:					1.874	2.106	3.980	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.746	1.787	3.533	
Credibility:					0.82	0.77		
Indicated Limited Loss to Payroll Ratio:					1.777	1.963	3.740	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.879	2.263	4.142	
Indicated Relativity Change:								4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								404.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 2727 RHG: 7 NAICS: 11 ILDG: 1 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	
2014	14,053,297	1	7	7	322,830	126,249	449,079	3.196
2015	13,323,970	0	8	9	80,118	179,986	260,104	1.952
2016	13,059,535	0	10	8	394,306	427,018	821,324	6.289
2017	14,640,999	3	14	10	857,395	497,334	1,354,729	9.253
2018	14,318,117	2	8	8	837,717	341,388	1,179,105	8.235
	69,395,918	6	47	42	2,492,367	1,571,976	4,064,343	
Adjusted Loss to Payroll Ratio:					3.592	2.265	5.857	
Expected Unlimited Loss to Payroll Ratio:					3.446	3.929	7.375	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.844	2.377	5.221	
Credibility:					0.54	0.47		
Indicated Limited Loss to Payroll Ratio:					3.248	2.324	5.572	
Limit Factor:					1.200	1.636		
Selected (Unlimited) Loss to Payroll Ratio:					3.896	3.802	7.698	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								752.2%

Code: 2731 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 1 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	
2014	61,408,872	9	36	82	1,181,977	1,686,830	2,868,807	4.672
2015	69,645,349	1	51	89	806,800	992,643	1,799,443	2.584
2016	77,933,562	1	51	102	1,028,277	1,024,314	2,052,591	2.634
2017	80,473,128	2	51	118	1,315,447	1,410,185	2,725,632	3.387
2018	93,921,386	1	66	113	1,192,779	1,384,332	2,577,111	2.744
	383,382,296	14	255	504	5,525,280	6,498,304	12,023,583	
Adjusted Loss to Payroll Ratio:					1.441	1.695	3.136	
Expected Unlimited Loss to Payroll Ratio:					1.413	1.944	3.357	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.307	1.623	2.931	
Credibility:					0.79	0.80		
Indicated Limited Loss to Payroll Ratio:					1.413	1.681	3.094	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.506	1.968	3.474	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								339.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 2757 RHG: 3 NAICS: 31 ILDG: 1 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	
2015	112,790,786	7	209	283	2,668,509	3,523,348	6,191,857	5.490
2016	119,500,898	9	183	263	3,025,936	2,834,441	5,860,377	4.904
2017	121,164,074	9	181	348	2,450,309	3,402,603	5,852,912	4.831
2018	129,873,972	0	165	288	2,295,784	2,347,573	4,643,357	3.575
	483,329,730	25	738	1,182	10,440,538	12,107,965	22,548,504	
Adjusted Loss to Payroll Ratio:					2.160	2.505	4.665	
Expected Unlimited Loss to Payroll Ratio:					2.443	3.049	5.493	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.235	2.458	4.694	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.160	2.505	4.665	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					2.328	3.038	5.366	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								524.3%

Code: 2759 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 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	
2014	41,964,310	2	50	89	864,742	825,350	1,690,092	4.027
2015	46,794,330	2	68	117	915,252	1,196,513	2,111,765	4.513
2016	51,008,148	6	61	78	1,366,377	1,236,423	2,602,800	5.103
2017	57,780,787	2	66	126	892,710	1,638,008	2,530,718	4.380
2018	58,287,347	1	57	102	1,252,131	1,612,803	2,864,934	4.915
	255,834,922	13	302	512	5,291,212	6,509,097	11,800,309	
Adjusted Loss to Payroll Ratio:					2.068	2.544	4.612	
Expected Unlimited Loss to Payroll Ratio:					2.269	3.057	5.326	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.076	2.464	4.540	
Credibility:					0.80	0.80		
Indicated Limited Loss to Payroll Ratio:					2.070	2.528	4.598	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					2.231	3.066	5.297	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								517.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 2790 RHG: 1 NAICS: 31 ILDG: 2 MLDG: 3 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	
2014	98,935,009	1	25	79	449,848	444,179	894,027	0.904
2015	121,107,057	3	37	105	932,134	938,604	1,870,738	1.545
2016	122,132,718	1	21	95	418,113	435,205	853,318	0.699
2017	129,375,722	2	25	94	464,666	655,927	1,120,593	0.866
2018	141,201,226	1	39	104	942,905	1,117,713	2,060,618	1.459
	612,751,731	8	147	477	3,207,667	3,591,627	6,799,294	
Adjusted Loss to Payroll Ratio:					0.523	0.586	1.110	
Expected Unlimited Loss to Payroll Ratio:					0.587	0.714	1.301	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.547	0.606	1.153	
Credibility:					0.67	0.65		
Indicated Limited Loss to Payroll Ratio:					0.531	0.593	1.124	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					0.562	0.684	1.245	
Indicated Relativity Change:								-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								121.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 2797 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 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	
2015	91,451,820	11	114	319	2,827,133	2,546,646	5,373,779	5.876
2016	107,238,546	5	103	371	1,873,527	2,237,366	4,110,893	3.833
2017	125,810,236	9	159	516	3,374,285	3,420,500	6,794,785	5.401
2018	154,274,710	1	155	549	3,122,455	3,785,278	6,907,733	4.478
	478,775,312	26	531	1,755	11,197,401	11,989,791	23,187,192	
Adjusted Loss to Payroll Ratio:					2.339	2.504	4.843	
Expected Unlimited Loss to Payroll Ratio:					2.567	3.009	5.576	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.374	2.513	4.887	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.339	2.504	4.843	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					2.493	2.933	5.425	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								530.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2806 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 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	
2014	105,100,256	11	99	168	1,973,795	2,127,454	4,101,249	3.902
2015	122,477,978	6	101	166	1,790,959	1,899,275	3,690,234	3.013
2016	129,097,998	7	104	219	1,843,979	1,851,397	3,695,376	2.862
2017	130,909,900	5	91	249	1,530,779	1,816,731	3,347,510	2.557
2018	140,864,820	4	121	260	2,539,851	2,510,006	5,049,857	3.585
	628,450,952	33	516	1,062	9,679,363	10,204,864	19,884,226	
Adjusted Loss to Payroll Ratio:					1.540	1.624	3.164	
Expected Unlimited Loss to Payroll Ratio:					1.700	1.918	3.618	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.555	1.546	3.101	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					1.540	1.620	3.160	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.660	1.964	3.624	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								354.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2812 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 3 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	
2017	554,707,273	19	346	503	7,343,909	7,873,756	15,217,665	2.743
2018	580,129,311	18	337	519	10,577,884	10,749,947	21,327,831	3.676
	1,134,836,584	37	683	1,022	17,921,794	18,623,703	36,545,497	
Adjusted Loss to Payroll Ratio:					1.579	1.641	3.220	
Expected Unlimited Loss to Payroll Ratio:					1.563	1.957	3.520	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.406	1.505	2.912	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.579	1.641	3.220	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.732	2.087	3.819	
Indicated Relativity Change:								8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								373.2%

Code: 2819 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 1 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	
2014	53,034,382	7	64	111	1,504,603	1,657,988	3,162,591	5.963
2015	65,682,672	4	74	147	1,270,068	1,714,775	2,984,843	4.544
2016	72,511,704	4	71	220	1,485,730	1,859,103	3,344,833	4.613
2017	78,750,515	3	72	236	1,847,336	2,065,123	3,912,459	4.968
2018	102,062,647	1	95	245	1,459,670	1,607,076	3,066,746	3.005
	372,041,920	19	376	959	7,567,407	8,904,066	16,471,473	
Adjusted Loss to Payroll Ratio:					2.034	2.393	4.427	
Expected Unlimited Loss to Payroll Ratio:					2.375	3.014	5.389	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.197	2.517	4.714	
Credibility:					0.96	0.94		
Indicated Limited Loss to Payroll Ratio:					2.041	2.401	4.441	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					2.175	2.811	4.986	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								487.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 2840 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 4 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	
2014	44,329,322	3	24	60	388,241	551,274	939,515	2.119
2015	45,576,319	2	25	52	401,889	403,883	805,772	1.768
2016	32,033,433	2	21	27	395,336	586,766	982,102	3.066
2017	45,508,559	0	35	66	538,751	561,802	1,100,553	2.418
2018	49,918,042	0	23	62	361,068	568,725	929,793	1.863
	217,365,676	7	128	267	2,085,285	2,672,449	4,757,735	
Adjusted Loss to Payroll Ratio:					0.959	1.229	2.189	
Expected Unlimited Loss to Payroll Ratio:					1.217	1.485	2.702	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.135	1.259	2.394	
Credibility:					0.59	0.57		
Indicated Limited Loss to Payroll Ratio:					1.031	1.242	2.274	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.090	1.432	2.522	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								246.5%

Code: 2842 RHG: 3 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	
2014	81,992,732	12	90	114	2,404,125	2,423,562	4,827,687	5.888
2015	87,633,589	6	72	141	1,768,950	1,838,414	3,607,364	4.116
2016	96,035,345	2	69	157	1,115,847	1,533,014	2,648,861	2.758
2017	93,125,516	1	74	163	1,353,930	1,484,208	2,838,138	3.048
2018	98,857,420	4	82	160	1,787,443	2,785,207	4,572,650	4.626
	457,644,601	25	387	735	8,430,295	10,064,403	18,494,698	
Adjusted Loss to Payroll Ratio:					1.842	2.199	4.041	
Expected Unlimited Loss to Payroll Ratio:					1.949	2.453	4.402	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.783	1.978	3.761	
Credibility:					0.95	0.92		
Indicated Limited Loss to Payroll Ratio:					1.839	2.181	4.021	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.982	2.645	4.628	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								452.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 2852 RHG: 2 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	
2014	35,727,833	3	32	71	627,357	924,569	1,551,926	4.344
2015	38,123,963	6	34	59	1,200,783	1,442,224	2,643,007	6.933
2016	38,905,787	5	21	74	735,889	637,925	1,373,814	3.531
2017	39,309,835	1	27	110	664,016	636,969	1,300,985	3.310
2018	37,954,233	0	51	92	672,767	1,154,334	1,827,101	4.814
	190,021,651	15	165	406	3,900,812	4,796,021	8,696,833	
Adjusted Loss to Payroll Ratio:					2.053	2.524	4.577	
Expected Unlimited Loss to Payroll Ratio:					1.673	2.368	4.041	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.548	1.978	3.526	
Credibility:					0.63	0.65		
Indicated Limited Loss to Payroll Ratio:					1.866	2.333	4.199	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.989	2.732	4.721	
Indicated Relativity Change:								16.8%
Relativity to Statewide Average Loss to Payroll Ratio:								461.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 2881 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 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	
2014	11,226,984	0	10	10	151,380	122,636	274,016	2.441
2015	10,539,348	0	19	12	156,938	131,315	288,253	2.735
2016	11,203,980	2	7	10	171,444	193,234	364,678	3.255
2017	11,293,288	2	12	14	211,634	244,924	456,558	4.043
2018	12,648,173	0	14	24	248,662	257,974	506,636	4.006
	56,911,774	4	62	70	940,057	950,083	1,890,141	
Adjusted Loss to Payroll Ratio:					1.652	1.669	3.321	
Expected Unlimited Loss to Payroll Ratio:					1.920	2.131	4.051	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.776	1.779	3.556	
Credibility:					0.41	0.39		
Indicated Limited Loss to Payroll Ratio:					1.725	1.736	3.462	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.839	2.034	3.872	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								378.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 2883 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 2 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	
2016	121,034,256	54	302	262	5,095,582	6,314,824	11,410,406	9.427
2017	103,013,544	11	202	237	4,285,217	4,249,184	8,534,401	8.285
2018	84,033,940	4	99	222	2,080,268	2,838,032	4,918,300	5.853
	308,081,739	69	603	721	11,461,066	13,402,040	24,863,106	
Adjusted Loss to Payroll Ratio:					3.720	4.350	8.070	
Expected Unlimited Loss to Payroll Ratio:					4.031	5.266	9.297	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.627	4.051	7.678	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.720	4.350	8.070	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					4.079	5.533	9.612	
Indicated Relativity Change:								3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								939.3%

Code: 2915 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 2 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	
2014	12,326,755	0	9	23	91,598	136,438	228,036	1.850
2015	11,310,874	0	12	14	75,280	197,574	272,854	2.412
2016	12,380,958	1	6	16	120,566	196,347	316,913	2.560
2017	16,542,212	1	11	11	319,502	233,608	553,110	3.344
2018	15,212,264	0	10	23	167,769	326,720	494,489	3.251
	67,773,064	2	48	87	774,715	1,090,687	1,865,401	
Adjusted Loss to Payroll Ratio:					1.143	1.609	2.752	
Expected Unlimited Loss to Payroll Ratio:					1.627	2.306	3.933	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.464	1.774	3.238	
Credibility:					0.41	0.41		
Indicated Limited Loss to Payroll Ratio:					1.332	1.707	3.039	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.461	2.170	3.631	
Indicated Relativity Change:								-7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								354.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 2923 RHG: 5 NAICS: 31 ILDG: 2 MLDG: 3 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	
2014	71,669,159	2	30	63	456,776	449,084	905,860	1.264
2015	69,448,890	2	31	63	781,639	866,427	1,648,066	2.373
2016	68,814,173	1	38	44	714,459	652,643	1,367,102	1.987
2017	74,017,333	1	38	75	504,476	674,882	1,179,358	1.593
2018	79,827,968	0	37	97	842,441	1,160,939	2,003,380	2.510
	363,777,524	6	174	342	3,299,790	3,803,975	7,103,765	
Adjusted Loss to Payroll Ratio:					0.907	1.046	1.953	
Expected Unlimited Loss to Payroll Ratio:					1.134	1.424	2.559	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.998	1.026	2.023	
Credibility:					0.69	0.65		
Indicated Limited Loss to Payroll Ratio:					0.935	1.039	1.974	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.048	1.410	2.459	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								240.2%

Code: 3018 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 2 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	
2014	99,874,424	3	44	69	1,138,561	1,291,750	2,430,311	2.433
2015	94,357,016	2	41	46	750,472	695,823	1,446,295	1.533
2016	112,192,126	5	29	40	1,292,220	886,653	2,178,873	1.942
2017	110,885,808	3	23	70	1,273,293	615,161	1,888,454	1.703
2018	43,860,508	0	13	31	422,842	421,225	844,067	1.924
	461,169,881	13	150	256	4,877,388	3,910,612	8,788,000	
Adjusted Loss to Payroll Ratio:					1.058	0.848	1.906	
Expected Unlimited Loss to Payroll Ratio:					1.103	0.958	2.061	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.028	0.813	1.841	
Credibility:					0.77	0.65		
Indicated Limited Loss to Payroll Ratio:					1.051	0.836	1.886	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.111	0.963	2.074	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								202.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3022 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 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	
2014	63,151,628	1	23	62	347,828	507,915	855,743	1.355
2015	71,285,108	4	45	118	1,344,612	1,181,064	2,525,676	3.543
2016	68,922,590	0	57	93	972,374	965,637	1,938,011	2.812
2017	76,878,963	4	75	132	1,795,054	1,883,921	3,678,975	4.785
2018	73,834,765	0	38	95	724,087	701,298	1,425,385	1.931
	354,073,054	9	238	500	5,183,955	5,239,835	10,423,790	
Adjusted Loss to Payroll Ratio:					1.464	1.480	2.944	
Expected Unlimited Loss to Payroll Ratio:					1.762	1.842	3.603	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.642	1.562	3.204	
Credibility:					0.83	0.76		
Indicated Limited Loss to Payroll Ratio:					1.494	1.500	2.994	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.580	1.729	3.309	
Indicated Relativity Change:								-8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								323.3%

Code: 3030 RHG: 6 NAICS: 31 ILDG: 2 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	
2014	109,230,259	8	90	209	2,097,004	2,478,127	4,575,131	4.189
2015	122,861,869	13	108	251	2,568,163	1,957,551	4,525,714	3.684
2016	122,692,184	7	72	189	2,201,226	2,682,189	4,883,415	3.980
2017	137,988,981	4	106	194	2,811,756	3,118,473	5,930,229	4.298
2018	144,631,973	4	81	196	2,848,419	2,345,650	5,194,069	3.591
	637,405,266	36	457	1,039	12,526,568	12,581,989	25,108,556	
Adjusted Loss to Payroll Ratio:					1.965	1.974	3.939	
Expected Unlimited Loss to Payroll Ratio:					2.209	2.826	5.035	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.924	1.946	3.870	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.965	1.974	3.939	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					2.225	2.804	5.030	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								491.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3039 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 2 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	
2014	57,387,964	6	38	70	951,242	801,699	1,752,941	3.055
2015	66,095,106	3	40	78	550,200	718,367	1,268,567	1.919
2016	60,468,573	4	30	51	1,356,760	1,066,382	2,423,142	4.007
2017	78,318,649	4	48	95	1,488,578	1,799,817	3,288,395	4.199
2018	65,581,943	2	52	91	1,691,293	1,705,899	3,397,192	5.180
	327,852,236	19	208	385	6,038,073	6,092,163	12,130,236	
Adjusted Loss to Payroll Ratio:					1.842	1.858	3.700	
Expected Unlimited Loss to Payroll Ratio:					1.896	1.966	3.862	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.706	1.512	3.218	
Credibility:					0.82	0.73		
Indicated Limited Loss to Payroll Ratio:					1.817	1.765	3.582	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.993	2.245	4.237	
Indicated Relativity Change:								9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								414.0%

Code: 3040 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 4 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	
2016	163,456,662	12	131	231	4,022,703	3,889,690	7,912,393	4.841
2017	181,177,082	6	131	305	3,090,478	3,535,974	6,626,452	3.657
2018	204,582,584	3	149	260	3,907,372	4,456,153	8,363,525	4.088
	549,216,328	21	411	796	11,020,553	11,881,817	22,902,370	
Adjusted Loss to Payroll Ratio:					2.007	2.163	4.170	
Expected Unlimited Loss to Payroll Ratio:					2.258	2.598	4.856	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.105	2.203	4.308	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.007	2.163	4.170	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					2.122	2.494	4.616	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								451.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3060 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 4 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	
2017	386,770,169	13	262	570	5,818,404	6,998,413	12,816,817	3.314
2018	394,837,245	9	256	508	6,348,977	7,919,085	14,268,062	3.614
	781,607,414	22	518	1,078	12,167,381	14,917,498	27,084,879	
Adjusted Loss to Payroll Ratio:					1.557	1.909	3.465	
Expected Unlimited Loss to Payroll Ratio:					1.806	2.341	4.147	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.652	1.887	3.539	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.557	1.909	3.465	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.678	2.314	3.992	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								390.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3066 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 2 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	
2017	756,307,023	20	370	891	9,654,012	10,634,014	20,288,026	2.683
2018	770,344,005	9	398	982	11,460,083	10,721,050	22,181,133	2.879
	1,526,651,028	29	768	1,873	21,114,095	21,355,064	42,469,159	
Adjusted Loss to Payroll Ratio:					1.383	1.399	2.782	
Expected Unlimited Loss to Payroll Ratio:					1.438	1.595	3.033	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.294	1.227	2.521	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.383	1.399	2.782	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.517	1.779	3.296	
Indicated Relativity Change:								8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								322.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3070 RHG: 3 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	
2014	304,384,710	0	11	33	329,167	283,024	612,191	0.201
2015	287,934,439	1	9	26	295,071	345,527	640,598	0.222
2016	21,497,712	0	2	6	3,043	21,091	24,134	0.112
2017	18,160,389	0	0	7	0	6,065	6,065	0.033
2018	67,707,540	0	2	5	19,979	22,844	42,823	0.063
	699,684,789	1	24	77	647,260	678,551	1,325,811	
Adjusted Loss to Payroll Ratio:					0.093	0.097	0.189	
Expected Unlimited Loss to Payroll Ratio:					0.100	0.108	0.208	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.091	0.087	0.179	
Credibility:					0.35	0.32		
Indicated Limited Loss to Payroll Ratio:					0.092	0.091	0.182	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.099	0.110	0.209	
Indicated Relativity Change:							0.2%	
Relativity to Statewide Average Loss to Payroll Ratio:							20.4%	

Code: 3076 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 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	
2015	204,025,479	17	127	256	3,421,478	4,046,790	7,468,268	3.660
2016	215,239,655	10	136	335	3,301,571	3,007,684	6,309,255	2.931
2017	230,320,650	4	163	332	3,848,333	3,826,156	7,674,489	3.332
2018	229,835,872	4	131	327	3,508,261	3,718,262	7,226,523	3.144
	879,421,656	35	557	1,250	14,079,643	14,598,892	28,678,534	
Adjusted Loss to Payroll Ratio:					1.601	1.660	3.261	
Expected Unlimited Loss to Payroll Ratio:					1.700	2.020	3.720	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.555	1.629	3.183	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.601	1.660	3.261	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.726	2.013	3.739	
Indicated Relativity Change:							0.5%	
Relativity to Statewide Average Loss to Payroll Ratio:							365.3%	

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3081 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 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	
2014	9,925,543	0	11	24	101,871	168,156	270,027	2.721
2015	17,555,915	2	12	23	355,891	388,383	744,274	4.239
2016	17,169,151	0	13	19	142,820	153,637	296,457	1.727
2017	19,891,753	4	15	44	564,349	1,145,891	1,710,240	8.598
2018	18,577,539	1	15	52	1,001,771	824,088	1,825,859	9.828
	83,119,902	7	66	162	2,166,703	2,680,155	4,846,857	
Adjusted Loss to Payroll Ratio:					2.607	3.224	5.831	
Expected Unlimited Loss to Payroll Ratio:					2.350	3.121	5.470	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.173	2.607	4.780	
Credibility:					0.52	0.52		
Indicated Limited Loss to Payroll Ratio:					2.399	2.928	5.327	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					2.556	3.429	5.985	
Indicated Relativity Change:								9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								584.8%

Code: 3082 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 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	
2014	36,078,642	4	42	99	1,272,847	1,039,654	2,312,501	6.410
2015	25,060,566	2	29	41	1,094,519	1,410,187	2,504,706	9.995
2016	20,657,958	3	17	28	647,943	483,526	1,131,469	5.477
2017	28,001,193	3	38	78	1,425,957	1,422,125	2,848,082	10.171
2018	13,907,421	0	16	29	469,268	443,583	912,851	6.564
	123,705,780	12	142	275	4,910,535	4,799,075	9,709,610	
Adjusted Loss to Payroll Ratio:					3.970	3.879	7.849	
Expected Unlimited Loss to Payroll Ratio:					4.476	5.268	9.743	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.094	4.247	8.341	
Credibility:					0.79	0.74		
Indicated Limited Loss to Payroll Ratio:					3.996	3.975	7.971	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					4.306	4.820	9.127	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								891.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3085 RHG: 3 NAICS: 31 ILDG: 4 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	
2014	54,100,771	3	60	62	1,084,151	833,662	1,917,813	3.545
2015	46,720,686	4	68	90	1,104,873	1,251,207	2,356,080	5.043
2016	45,324,735	5	47	82	1,413,362	1,493,732	2,907,094	6.414
2017	35,905,387	1	48	64	838,255	770,187	1,608,442	4.480
2018	45,344,201	1	64	76	1,480,364	1,480,554	2,960,918	6.530
	227,395,781	14	287	374	5,921,005	5,829,342	11,750,347	
Adjusted Loss to Payroll Ratio:					2.604	2.564	5.167	
Expected Unlimited Loss to Payroll Ratio:					2.775	3.006	5.781	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.538	2.424	4.962	
Credibility:					0.83	0.76		
Indicated Limited Loss to Payroll Ratio:					2.593	2.530	5.123	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					2.794	3.068	5.862	
Indicated Relativity Change:								1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								572.8%

Code: 3099 RHG: 4 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	
2015	309,473,267	16	134	258	3,395,137	3,231,912	6,627,049	2.141
2016	302,714,316	15	121	240	3,304,821	3,585,048	6,889,869	2.276
2017	318,843,716	7	132	265	3,073,555	3,224,095	6,297,650	1.975
2018	304,464,381	3	128	214	3,217,129	3,495,461	6,712,590	2.205
	1,235,495,680	41	515	977	12,990,642	13,536,516	26,527,158	
Adjusted Loss to Payroll Ratio:					1.051	1.096	2.147	
Expected Unlimited Loss to Payroll Ratio:					1.141	1.286	2.427	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.026	0.990	2.016	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.051	1.096	2.147	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.153	1.393	2.547	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								248.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3110 RHG: 6 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	
2014	126,651,112	8	64	135	1,772,260	1,506,685	3,278,945	2.589
2015	127,288,619	4	77	151	2,249,164	1,892,594	4,141,758	3.254
2016	122,089,741	6	87	182	2,088,971	2,848,695	4,937,666	4.044
2017	129,353,645	1	88	201	2,263,756	2,403,902	4,667,658	3.608
2018	144,970,985	1	71	221	2,028,201	1,999,434	4,027,635	2.778
	650,354,102	20	387	890	10,402,352	10,651,309	21,053,661	
Adjusted Loss to Payroll Ratio:					1.599	1.638	3.237	
Expected Unlimited Loss to Payroll Ratio:					1.806	2.213	4.019	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.573	1.524	3.097	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.599	1.633	3.233	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					1.811	2.320	4.132	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								403.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3131 RHG: 3 NAICS: 31 ILDG: 2 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	
2014	56,401,017	3	35	46	672,625	942,952	1,615,577	2.864
2015	46,994,510	2	25	52	412,509	750,753	1,163,262	2.475
2016	43,125,143	2	26	37	559,355	619,991	1,179,346	2.735
2017	46,247,032	1	29	45	567,379	681,099	1,248,478	2.700
2018	48,856,904	0	34	44	759,580	817,019	1,576,599	3.227
	241,624,606	8	149	224	2,971,448	3,811,814	6,783,262	
Adjusted Loss to Payroll Ratio:					1.230	1.578	2.807	
Expected Unlimited Loss to Payroll Ratio:					1.289	1.675	2.964	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.179	1.351	2.530	
Credibility:					0.63	0.61		
Indicated Limited Loss to Payroll Ratio:					1.211	1.489	2.700	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.305	1.806	3.111	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								304.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3146 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 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	
2014	249,618,260	10	96	207	2,021,521	2,094,301	4,115,822	1.649
2015	257,697,359	9	84	239	2,092,187	2,081,372	4,173,559	1.620
2016	275,862,655	7	108	251	2,493,332	2,519,911	5,013,243	1.817
2017	284,619,854	3	95	237	2,007,707	2,206,248	4,213,955	1.481
2018	295,002,389	1	97	214	2,272,638	2,921,906	5,194,544	1.761
1,362,800,517		30	480	1,148	10,887,384	11,823,738	22,711,122	
Adjusted Loss to Payroll Ratio:					0.799	0.868	1.667	
Expected Unlimited Loss to Payroll Ratio:					0.870	1.030	1.900	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.811	0.873	1.685	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.799	0.868	1.667	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					0.845	1.000	1.845	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								180.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (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	
2016	430,408,710	11	150	309	5,015,021	4,517,753	9,532,774	2.215
2017	468,029,353	8	158	296	4,085,818	4,005,246	8,091,064	1.729
2018	475,777,282	4	122	278	4,637,990	3,879,578	8,517,568	1.790
	1,374,215,345	23	430	883	13,738,829	12,402,578	26,141,407	
Adjusted Loss to Payroll Ratio:					1.000	0.903	1.902	
Expected Unlimited Loss to Payroll Ratio:					1.085	1.119	2.204	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.004	0.934	1.938	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.000	0.903	1.902	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.066	1.057	2.122	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								207.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3165 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 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	
2014	78,537,449	3	37	97	915,569	773,440	1,689,009	2.151
2015	92,356,851	4	37	79	1,120,918	1,350,851	2,471,769	2.676
2016	87,315,676	1	38	87	754,074	947,032	1,701,106	1.948
2017	78,581,897	2	48	86	1,208,971	1,323,445	2,532,416	3.223
2018	90,816,880	2	24	66	677,932	796,603	1,474,535	1.624
	427,608,753	12	184	415	4,677,464	5,191,371	9,868,836	
Adjusted Loss to Payroll Ratio:					1.094	1.214	2.308	
Expected Unlimited Loss to Payroll Ratio:					1.257	1.368	2.625	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.163	1.143	2.306	
Credibility:					0.78	0.72		
Indicated Limited Loss to Payroll Ratio:					1.109	1.194	2.303	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.182	1.398	2.580	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								252.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3169 RHG: 3 NAICS: 31 ILDG: 3 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	
2014	65,346,595	3	42	64	734,162	723,154	1,457,316	2.230
2015	67,960,825	5	35	59	699,075	1,089,727	1,788,802	2.632
2016	78,908,831	0	45	102	740,688	759,738	1,500,426	1.901
2017	76,712,952	1	35	85	599,387	754,015	1,353,402	1.764
2018	83,842,525	0	49	95	1,176,513	1,102,755	2,279,268	2.719
	372,771,729	9	206	405	3,949,826	4,429,389	8,379,215	
Adjusted Loss to Payroll Ratio:					1.060	1.188	2.248	
Expected Unlimited Loss to Payroll Ratio:					1.085	1.456	2.540	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.992	1.173	2.166	
Credibility:					0.70	0.69		
Indicated Limited Loss to Payroll Ratio:					1.039	1.184	2.223	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.120	1.435	2.556	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								249.7%

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	
2014	23,682,186	0	8	18	91,909	91,506	183,415	0.774
2015	26,883,534	0	15	24	165,895	183,024	348,919	1.298
2016	25,264,310	1	16	22	252,175	205,789	457,964	1.813
2017	24,857,599	2	16	28	463,081	351,726	814,807	3.278
2018	22,492,911	0	15	24	305,403	318,184	623,587	2.772
	123,180,540	3	70	116	1,278,462	1,150,230	2,428,693	
Adjusted Loss to Payroll Ratio:					1.038	0.934	1.972	
Expected Unlimited Loss to Payroll Ratio:					1.266	0.920	2.186	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.158	0.742	1.900	
Credibility:					0.48	0.37		
Indicated Limited Loss to Payroll Ratio:					1.100	0.813	1.913	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.186	0.986	2.172	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								212.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3178 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 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	
2014	237,434,764	12	73	125	1,626,958	1,711,012	3,337,970	1.406
2015	226,794,365	6	64	129	1,265,306	1,554,878	2,820,184	1.243
2016	234,104,471	3	51	118	859,983	1,134,698	1,994,681	0.852
2017	234,400,196	2	55	179	1,039,562	1,384,923	2,424,485	1.034
2018	261,805,152	1	77	155	1,930,480	2,405,676	4,336,156	1.656
	1,194,538,948	24	320	706	6,722,289	8,191,187	14,913,475	
Adjusted Loss to Payroll Ratio:					0.563	0.686	1.248	
Expected Unlimited Loss to Payroll Ratio:					0.593	0.761	1.354	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.553	0.646	1.199	
Credibility:					0.88	0.87		
Indicated Limited Loss to Payroll Ratio:					0.562	0.680	1.242	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					0.594	0.784	1.378	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								134.7%

Code: 3179 RHG: 1 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	
2015	399,487,744	16	148	358	3,990,505	3,809,327	7,799,832	1.952
2016	260,306,447	11	81	207	2,854,558	2,925,989	5,780,547	2.221
2017	300,106,470	6	97	179	2,561,652	2,389,481	4,951,133	1.650
2018	319,404,650	5	109	236	4,560,464	3,569,202	8,129,666	2.545
	1,279,305,311	38	435	980	13,967,178	12,693,999	26,661,177	
Adjusted Loss to Payroll Ratio:					1.092	0.992	2.084	
Expected Unlimited Loss to Payroll Ratio:					1.124	1.117	2.241	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.048	0.948	1.995	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.092	0.992	2.084	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.154	1.144	2.298	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								224.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3180 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 4 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	
2014	133,522,529	7	83	175	1,733,132	1,785,018	3,518,150	2.635
2015	147,204,999	13	104	154	2,303,619	2,425,907	4,729,526	3.213
2016	154,231,090	9	105	153	2,558,671	2,691,218	5,249,889	3.404
2017	153,089,469	3	86	170	1,888,823	2,178,765	4,067,588	2.657
2018	141,031,051	1	81	167	2,234,224	2,498,594	4,732,818	3.356
	729,079,138	33	459	819	10,718,469	11,579,503	22,297,972	
Adjusted Loss to Payroll Ratio:					1.470	1.588	3.058	
Expected Unlimited Loss to Payroll Ratio:					1.521	1.931	3.452	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.338	1.390	2.728	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					1.470	1.582	3.052	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.648	2.149	3.797	
Indicated Relativity Change:							10.0%	
Relativity to Statewide Average Loss to Payroll Ratio:							371.0%	

Code: 3220 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 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	
2014	64,802,202	4	18	21	802,345	467,749	1,270,094	1.960
2015	62,577,594	1	15	32	373,320	278,659	651,979	1.042
2016	79,646,889	0	18	53	333,680	316,461	650,141	0.816
2017	70,000,993	0	11	28	293,619	170,200	463,819	0.663
2018	75,978,382	0	13	67	489,268	521,363	1,010,631	1.330
	353,006,059	5	75	201	2,292,232	1,754,432	4,046,663	
Adjusted Loss to Payroll Ratio:					0.649	0.497	1.146	
Expected Unlimited Loss to Payroll Ratio:					0.894	0.735	1.629	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.817	0.593	1.410	
Credibility:					0.63	0.51		
Indicated Limited Loss to Payroll Ratio:					0.712	0.544	1.255	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.767	0.660	1.426	
Indicated Relativity Change:							-12.4%	
Relativity to Statewide Average Loss to Payroll Ratio:							139.4%	

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3241 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 1 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	
2014	27,764,168	3	11	19	468,725	395,017	863,742	3.111
2015	29,152,449	1	16	34	229,600	506,238	735,838	2.524
2016	30,440,513	0	10	30	138,918	251,718	390,636	1.283
2017	29,286,578	2	5	25	326,778	619,122	945,900	3.230
2018	30,907,074	0	7	38	354,108	386,111	740,219	2.395
	147,550,781	6	49	146	1,518,129	2,158,205	3,676,334	
Adjusted Loss to Payroll Ratio:					1.029	1.463	2.492	
Expected Unlimited Loss to Payroll Ratio:					1.052	1.397	2.449	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.980	1.185	2.165	
Credibility:					0.48	0.48		
Indicated Limited Loss to Payroll Ratio:					1.004	1.318	2.322	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.061	1.520	2.581	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								252.2%

Code: 3257 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 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	
2014	83,426,144	5	57	133	1,064,636	1,325,778	2,390,414	2.865
2015	84,104,912	7	70	134	1,737,632	1,992,325	3,729,957	4.435
2016	93,037,948	1	73	128	1,194,025	1,563,319	2,757,344	2.964
2017	98,469,417	2	63	146	1,042,200	1,390,335	2,432,535	2.470
2018	104,665,245	3	60	165	1,458,027	2,016,764	3,474,791	3.320
	463,703,667	18	323	706	6,496,520	8,288,522	14,785,041	
Adjusted Loss to Payroll Ratio:					1.401	1.787	3.188	
Expected Unlimited Loss to Payroll Ratio:					1.447	1.952	3.398	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.348	1.656	3.004	
Credibility:					0.86	0.87		
Indicated Limited Loss to Payroll Ratio:					1.394	1.770	3.164	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.474	2.041	3.514	
Indicated Relativity Change:								3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								343.4%

INCLUDES 3300 D 1-1-11

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3339 RHG: 5 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	
2014	60,055,147	12	48	103	1,496,456	1,544,526	3,040,982	5.064
2015	61,222,805	2	33	90	978,054	1,899,868	2,877,922	4.701
2016	63,703,756	1	33	81	728,860	765,307	1,494,167	2.345
2017	71,079,249	2	35	92	762,976	1,038,404	1,801,380	2.534
2018	78,810,292	2	40	99	1,239,853	1,336,145	2,575,998	3.269
	334,871,249	19	189	465	5,206,199	6,584,250	11,790,449	
Adjusted Loss to Payroll Ratio:					1.555	1.966	3.521	
Expected Unlimited Loss to Payroll Ratio:					1.804	2.715	4.519	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.587	1.955	3.542	
Credibility:					0.80	0.81		
Indicated Limited Loss to Payroll Ratio:					1.561	1.964	3.525	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.750	2.667	4.417	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								431.6%

Code: 3365 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 1 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	
2014	49,018,823	3	25	54	705,553	532,411	1,237,964	2.525
2015	51,430,573	3	39	64	691,149	977,466	1,668,615	3.244
2016	72,352,086	4	29	55	611,348	571,727	1,183,075	1.635
2017	69,788,668	5	41	89	1,245,652	964,058	2,209,710	3.166
2018	87,070,497	5	57	89	1,449,707	2,090,285	3,539,992	4.066
	329,660,648	20	191	351	4,703,410	5,135,948	9,839,357	
Adjusted Loss to Payroll Ratio:					1.427	1.558	2.985	
Expected Unlimited Loss to Payroll Ratio:					1.506	1.465	2.971	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.393	1.224	2.617	
Credibility:					0.76	0.67		
Indicated Limited Loss to Payroll Ratio:					1.419	1.448	2.866	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.512	1.695	3.207	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								313.4%

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Code: 3372 RHG: 4 NAICS: 31 ILDG: 2 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	
2016	272,751,283	16	163	289	4,246,705	3,961,312	8,208,017	3.009
2017	294,988,208	7	167	300	4,055,848	4,928,851	8,984,699	3.046
2018	297,989,192	4	137	286	3,811,162	4,465,746	8,276,908	2.778
	865,728,684	27	467	875	12,113,714	13,355,910	25,469,625	
Adjusted Loss to Payroll Ratio:					1.399	1.543	2.942	
Expected Unlimited Loss to Payroll Ratio:					1.613	1.996	3.609	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.451	1.536	2.987	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.399	1.543	2.942	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.534	1.962	3.497	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								341.7%

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	
2014	93,576,221	9	46	32	1,289,745	1,004,638	2,294,383	2.452
2015	100,247,667	4	44	28	736,468	1,015,641	1,752,109	1.748
2016	96,429,788	2	61	29	1,534,803	1,469,058	3,003,861	3.115
2017	101,767,232	1	42	30	1,054,139	808,046	1,862,185	1.830
2018	98,981,996	0	19	17	570,667	425,962	996,629	1.007
	491,002,903	16	212	136	5,185,821	4,723,345	9,909,166	
Adjusted Loss to Payroll Ratio:					1.056	0.962	2.018	
Expected Unlimited Loss to Payroll Ratio:					1.120	1.227	2.347	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.025	0.989	2.014	
Credibility:					0.79	0.72		
Indicated Limited Loss to Payroll Ratio:					1.050	0.970	2.019	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.131	1.176	2.307	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								225.4%

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Code: 3400 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 3 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	
2016	227,928,308	12	172	372	3,546,214	4,101,110	7,647,324	3.355
2017	232,909,525	16	151	316	5,697,974	5,831,912	11,529,886	4.950
2018	230,638,335	4	128	289	3,724,908	3,521,199	7,246,107	3.142
	691,476,168	32	451	977	12,969,097	13,454,221	26,423,318	
Adjusted Loss to Payroll Ratio:					1.876	1.946	3.821	
Expected Unlimited Loss to Payroll Ratio:					2.191	2.760	4.951	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.927	1.987	3.915	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.876	1.946	3.821	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					2.103	2.642	4.745	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								463.6%

Code: 3401 RHG: 5 NAICS: 31 ILDG: 1 MLDG: 2 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	
2014	134,020,685	11	92	203	1,719,611	1,895,415	3,615,026	2.697
2015	132,699,915	13	79	190	1,801,033	2,075,631	3,876,664	2.921
2016	125,225,625	5	87	135	1,841,795	1,918,701	3,760,496	3.003
2017	132,330,557	2	70	175	877,304	1,144,203	2,021,507	1.528
2018	143,167,420	4	76	179	1,549,518	1,818,553	3,368,071	2.353
	667,444,203	35	404	882	7,789,261	8,852,503	16,641,765	
Adjusted Loss to Payroll Ratio:					1.167	1.326	2.493	
Expected Unlimited Loss to Payroll Ratio:					1.275	1.701	2.977	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.122	1.225	2.347	
Credibility:					0.92	0.89		
Indicated Limited Loss to Payroll Ratio:					1.163	1.315	2.479	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.304	1.786	3.090	
Indicated Relativity Change:								3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								301.9%

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Code: 3501 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 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	
2014	64,772,587	7	35	71	1,249,152	1,754,404	3,003,556	4.637
2015	68,866,202	5	40	78	751,572	845,295	1,596,867	2.319
2016	66,593,409	4	31	64	752,128	1,093,836	1,845,964	2.772
2017	64,712,015	3	57	86	1,418,308	1,691,683	3,109,991	4.806
2018	78,603,601	1	40	70	1,211,271	1,738,209	2,949,480	3.752
	343,547,815	20	203	369	5,382,432	7,123,427	12,505,859	
Adjusted Loss to Payroll Ratio:					1.567	2.073	3.640	
Expected Unlimited Loss to Payroll Ratio:					1.625	2.336	3.961	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.486	1.883	3.370	
Credibility:					0.79	0.81		
Indicated Limited Loss to Payroll Ratio:					1.550	2.037	3.587	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.670	2.471	4.141	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								404.6%

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Code: 3507 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 1 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	
2014	215,165,700	14	133	347	2,238,183	2,172,460	4,410,643	2.050
2015	227,656,160	10	137	413	2,578,398	2,614,237	5,192,635	2.281
2016	223,624,088	11	159	432	3,762,431	3,513,370	7,275,801	3.254
2017	230,889,709	3	112	427	2,302,210	2,580,745	4,882,955	2.115
2018	233,097,730	3	132	385	3,427,609	3,196,846	6,624,455	2.842
	1,130,433,387	41	673	2,004	14,308,832	14,077,658	28,386,490	
Adjusted Loss to Payroll Ratio:					1.266	1.245	2.511	
Expected Unlimited Loss to Payroll Ratio:					1.330	1.554	2.885	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.197	1.196	2.393	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.266	1.245	2.511	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.388	1.584	2.972	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								290.4%

Code: 3560 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 2 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	
2016	481,792,811	14	179	480	4,378,845	4,478,171	8,857,016	1.838
2017	505,996,269	7	205	560	3,884,338	4,611,743	8,496,081	1.679
2018	542,229,422	2	194	522	4,991,159	5,321,394	10,312,553	1.902
	1,530,018,502	23	578	1,562	13,254,343	14,411,308	27,665,651	
Adjusted Loss to Payroll Ratio:					0.866	0.942	1.808	
Expected Unlimited Loss to Payroll Ratio:					0.976	1.047	2.023	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.903	0.874	1.778	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.866	0.942	1.808	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.923	1.103	2.026	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								198.0%

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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	
2014	124,230,035	5	43	54	1,322,893	1,093,958	2,416,851	1.945
2015	145,794,165	6	42	64	1,415,999	1,635,137	3,051,136	2.093
2016	157,100,790	6	30	59	1,361,505	1,310,597	2,672,102	1.701
2017	179,878,267	2	39	64	820,832	1,000,017	1,820,849	1.012
2018	181,477,682	0	40	81	1,132,178	1,126,467	2,258,645	1.245
	788,480,938	19	194	322	6,053,408	6,166,176	12,219,584	
Adjusted Loss to Payroll Ratio:					0.768	0.782	1.550	
Expected Unlimited Loss to Payroll Ratio:					0.854	0.938	1.792	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.796	0.796	1.592	
Credibility:					0.86	0.80		
Indicated Limited Loss to Payroll Ratio:					0.772	0.785	1.556	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					0.816	0.905	1.721	
Indicated Relativity Change:								-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								168.1%

Code: 3569 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 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	
2014	68,277,136	0	19	44	190,411	221,775	412,186	0.604
2015	73,808,833	3	20	68	556,027	436,595	992,622	1.345
2016	75,451,465	2	22	44	512,025	408,162	920,187	1.220
2017	79,058,738	0	21	54	413,973	436,789	850,762	1.076
2018	79,252,694	0	16	38	428,353	361,792	790,145	0.997
	375,848,866	5	98	248	2,100,788	1,865,113	3,965,901	
Adjusted Loss to Payroll Ratio:					0.559	0.496	1.055	
Expected Unlimited Loss to Payroll Ratio:					0.623	0.613	1.236	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.577	0.512	1.089	
Credibility:					0.56	0.50		
Indicated Limited Loss to Payroll Ratio:					0.567	0.504	1.071	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.604	0.590	1.194	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								116.7%

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Code: 3570 RHG: 4 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	
2014	89,774,160	6	31	67	980,859	1,285,609	2,266,468	2.525
2015	85,642,569	5	32	66	818,173	971,204	1,789,377	2.089
2016	86,468,047	4	28	64	919,675	1,396,184	2,315,859	2.678
2017	105,339,542	2	30	69	798,792	1,010,331	1,809,123	1.717
2018	104,196,241	0	28	57	848,491	1,006,357	1,854,848	1.780
	471,420,559	17	149	323	4,365,989	5,669,684	10,035,673	
Adjusted Loss to Payroll Ratio:					0.926	1.203	2.129	
Expected Unlimited Loss to Payroll Ratio:					1.053	1.521	2.575	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.948	1.170	2.118	
Credibility:					0.75	0.76		
Indicated Limited Loss to Payroll Ratio:					0.932	1.195	2.126	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.022	1.520	2.541	
Indicated Relativity Change:								-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								248.3%

Code: 3572 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 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	
2016	1,355,180,396	8	157	438	4,243,864	4,520,138	8,764,002	0.647
2017	1,369,652,154	10	148	504	4,381,100	4,134,279	8,515,379	0.622
2018	1,631,771,336	3	137	494	3,141,448	4,327,445	7,468,893	0.458
	4,356,603,886	21	442	1,436	11,766,412	12,981,862	24,748,274	
Adjusted Loss to Payroll Ratio:					0.270	0.298	0.568	
Expected Unlimited Loss to Payroll Ratio:					0.307	0.363	0.670	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.284	0.303	0.587	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.270	0.298	0.568	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.288	0.349	0.637	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								62.2%

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Code: 3573 RHG: 3 NAICS: 31 ILDG: 4 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	
2014	63,138,173	2	13	21	173,256	399,487	572,743	0.907
2015	61,475,420	0	13	16	561,086	317,816	878,902	1.430
2016	58,217,472	0	7	15	118,026	131,030	249,056	0.428
2017	54,971,345	0	7	37	115,237	183,134	298,371	0.543
2018	55,186,095	0	5	20	167,281	200,999	368,280	0.667
	292,988,505	2	45	109	1,134,886	1,232,466	2,367,352	
Adjusted Loss to Payroll Ratio:					0.387	0.421	0.808	
Expected Unlimited Loss to Payroll Ratio:					0.382	0.471	0.854	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.350	0.380	0.730	
Credibility:					0.42	0.40		
Indicated Limited Loss to Payroll Ratio:					0.366	0.396	0.762	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.394	0.480	0.874	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								85.4%

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Code: 3574 RHG: 5 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	
2014	291,485,227	13	141	258	2,644,045	2,962,985	5,607,030	1.924
2015	283,911,785	9	133	300	3,045,972	2,959,358	6,005,330	2.115
2016	247,588,436	9	100	247	2,396,089	1,984,931	4,381,020	1.769
2017	230,164,527	3	98	188	2,365,566	2,403,590	4,769,156	2.072
2018	243,696,608	2	87	191	1,963,662	2,143,368	4,107,030	1.685
	1,296,846,583	36	559	1,184	12,415,335	12,454,232	24,869,566	
Adjusted Loss to Payroll Ratio:					0.957	0.960	1.918	
Expected Unlimited Loss to Payroll Ratio:					1.137	1.350	2.487	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.000	0.972	1.972	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.957	0.960	1.918	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.073	1.304	2.377	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								232.3%

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Code: 3577 RHG: 2 NAICS: 31 ILDG: 2 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	
2014	348,124,508	4	66	120	1,432,068	1,738,255	3,170,323	0.911
2015	372,579,569	9	41	100	1,775,430	1,933,553	3,708,983	0.995
2016	397,245,359	4	67	126	1,432,989	1,526,610	2,959,599	0.745
2017	404,487,144	2	53	117	1,552,882	1,567,902	3,120,784	0.772
2018	437,508,637	1	48	119	1,487,674	1,484,493	2,972,167	0.679
	1,959,945,216	20	275	582	7,681,042	8,250,812	15,931,855	
Adjusted Loss to Payroll Ratio:					0.392	0.421	0.813	
Expected Unlimited Loss to Payroll Ratio:					0.420	0.492	0.912	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.388	0.411	0.799	
Credibility:					0.93	0.88		
Indicated Limited Loss to Payroll Ratio:					0.392	0.420	0.811	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.417	0.492	0.909	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								88.8%

Code: 3612 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 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	
2014	188,847,979	7	53	137	1,089,620	1,120,370	2,209,990	1.170
2015	186,847,001	6	61	154	2,121,541	1,922,155	4,043,696	2.164
2016	187,342,294	5	62	146	2,041,958	1,631,579	3,673,537	1.961
2017	199,972,754	4	56	150	2,294,221	1,850,002	4,144,223	2.072
2018	199,813,843	2	43	145	1,194,123	1,659,892	2,854,015	1.428
	962,823,871	24	275	732	8,741,464	8,183,999	16,925,462	
Adjusted Loss to Payroll Ratio:					0.908	0.850	1.758	
Expected Unlimited Loss to Payroll Ratio:					0.966	1.036	2.002	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.883	0.836	1.719	
Credibility:					0.97	0.88		
Indicated Limited Loss to Payroll Ratio:					0.907	0.848	1.755	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.978	1.029	2.006	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								196.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3620 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 2 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	
2014	57,067,545	3	46	76	1,011,567	897,929	1,909,496	3.346
2015	63,325,953	8	54	91	1,856,688	1,350,476	3,207,164	5.065
2016	60,955,078	1	54	90	800,444	857,422	1,657,866	2.720
2017	57,165,098	2	43	94	1,106,812	1,193,408	2,300,220	4.024
2018	58,748,299	0	34	84	781,856	1,160,637	1,942,493	3.306
	297,261,973	14	231	435	5,557,367	5,459,872	11,017,240	
Adjusted Loss to Payroll Ratio:					1.870	1.837	3.706	
Expected Unlimited Loss to Payroll Ratio:					2.177	2.072	4.249	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.959	1.594	3.553	
Credibility:					0.83	0.71		
Indicated Limited Loss to Payroll Ratio:					1.885	1.766	3.651	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					2.067	2.246	4.313	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								421.5%

Code: 3632 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 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	
2017	2,196,272,050	28	708	1,527	17,835,743	17,096,198	34,931,941	1.591
2018	2,260,968,048	17	630	1,487	19,108,343	18,502,334	37,610,677	1.663
	4,457,240,097	45	1,338	3,014	36,944,086	35,598,532	72,542,619	
Adjusted Loss to Payroll Ratio:					0.829	0.799	1.628	
Expected Unlimited Loss to Payroll Ratio:					0.923	0.966	1.889	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.845	0.778	1.623	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.829	0.799	1.628	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.893	0.969	1.862	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								181.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3634 RHG: 2 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	
2014	90,799,476	3	50	79	1,028,440	1,135,818	2,164,258	2.384
2015	102,176,596	1	46	87	540,717	714,662	1,255,379	1.229
2016	102,255,162	2	41	70	688,954	692,637	1,381,591	1.351
2017	115,640,581	6	51	94	1,449,793	1,933,997	3,383,790	2.926
2018	120,028,474	1	29	105	905,456	1,042,451	1,947,907	1.623
	530,900,289	13	217	435	4,613,360	5,519,565	10,132,925	
Adjusted Loss to Payroll Ratio:					0.869	1.040	1.909	
Expected Unlimited Loss to Payroll Ratio:					0.890	1.034	1.924	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.823	0.863	1.686	
Credibility:					0.74	0.70		
Indicated Limited Loss to Payroll Ratio:					0.857	0.987	1.844	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.913	1.156	2.069	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								202.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3643 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 2 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	
2014	247,881,346	12	71	218	2,135,892	1,832,378	3,968,270	1.601
2015	274,394,682	5	82	201	1,772,258	1,940,770	3,713,028	1.353
2016	313,077,278	6	74	221	1,996,939	1,890,746	3,887,685	1.242
2017	362,469,238	2	117	227	2,230,210	2,560,945	4,791,155	1.322
2018	403,821,182	5	98	236	2,939,383	3,186,947	6,126,330	1.517
	1,601,643,726	30	442	1,103	11,074,682	11,411,785	22,486,467	
Adjusted Loss to Payroll Ratio:					0.691	0.713	1.404	
Expected Unlimited Loss to Payroll Ratio:					0.791	0.850	1.642	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.738	0.721	1.459	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.691	0.713	1.404	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					0.731	0.821	1.552	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								151.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3647 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: BATTERY MFG; LEAD MFG, 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	
2014	56,382,843	12	48	45	2,483,431	976,578	3,460,009	6.137
2015	53,539,313	2	33	58	894,272	906,714	1,800,986	3.364
2016	58,597,162	3	31	46	931,338	1,033,473	1,964,811	3.353
2017	65,877,435	1	35	64	982,132	943,943	1,926,075	2.924
2018	62,014,835	0	26	52	355,516	410,784	766,300	1.236
	296,411,587	18	173	265	5,646,689	4,271,493	9,918,181	
Adjusted Loss to Payroll Ratio:					1.905	1.441	3.346	
Expected Unlimited Loss to Payroll Ratio:					1.895	1.599	3.495	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.734	1.289	3.023	
Credibility:					0.79	0.66		
Indicated Limited Loss to Payroll Ratio:					1.869	1.390	3.259	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					2.014	1.685	3.699	
Indicated Relativity Change:							5.9%	
Relativity to Statewide Average Loss to Payroll Ratio:							361.5%	

Code: 3651 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 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	
2014	225,780,038	7	84	151	1,483,845	1,886,191	3,370,036	1.493
2015	209,954,784	6	59	135	1,327,946	1,330,267	2,658,213	1.266
2016	222,271,547	6	74	118	1,627,592	1,654,473	3,282,065	1.477
2017	243,860,615	3	88	150	2,077,402	2,238,741	4,316,143	1.770
2018	261,663,596	0	85	135	2,093,216	2,192,495	4,285,711	1.638
	1,163,530,579	22	390	689	8,610,002	9,302,167	17,912,168	
Adjusted Loss to Payroll Ratio:					0.740	0.799	1.539	
Expected Unlimited Loss to Payroll Ratio:					0.790	0.942	1.732	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.731	0.786	1.517	
Credibility:					0.97	0.93		
Indicated Limited Loss to Payroll Ratio:					0.740	0.799	1.538	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.788	0.935	1.724	
Indicated Relativity Change:							-0.5%	
Relativity to Statewide Average Loss to Payroll Ratio:							168.4%	

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3681 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: INSTRUMENT MFG; COMPUTER MFG; TELECOM EQUIP MFG; A/V 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	7,557,356,357	25	566	1,563	16,720,847	16,402,568	33,123,415	0.438
2018	8,471,695,727	14	568	1,690	18,405,854	18,224,890	36,630,744	0.432
	16,029,052,084	39	1,134	3,253	35,126,701	34,627,458	69,754,159	
Adjusted Loss to Payroll Ratio:					0.219	0.216	0.435	
Expected Unlimited Loss to Payroll Ratio:					0.226	0.259	0.485	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.204	0.199	0.403	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.219	0.216	0.435	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.240	0.275	0.515	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								50.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3682 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 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	
2016	1,191,938,184	14	176	370	4,707,616	4,584,059	9,291,675	0.780
2017	1,285,044,821	4	193	413	5,454,959	5,075,160	10,530,119	0.819
2018	1,326,423,787	2	176	446	5,671,671	5,315,063	10,986,734	0.828
	3,803,406,792	20	545	1,229	15,834,246	14,974,282	30,808,528	
Adjusted Loss to Payroll Ratio:					0.416	0.394	0.810	
Expected Unlimited Loss to Payroll Ratio:					0.413	0.411	0.824	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.385	0.349	0.734	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.416	0.394	0.810	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					0.440	0.454	0.894	
Indicated Relativity Change:								8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								87.4%

Code: 3683 RHG: 2 NAICS: 31 ILDG: 4 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	
2014	17,518,659	0	1	10	365	17,262	17,627	0.101
2015	67,027,893	0	15	10	179,627	235,402	415,029	0.619
2016	62,028,461	1	5	13	228,172	145,066	373,238	0.602
2017	71,544,642	0	5	4	50,716	50,298	101,014	0.141
2018	48,380,410	0	4	10	65,797	73,508	139,305	0.288
	266,500,065	1	30	47	524,677	521,536	1,046,214	
Adjusted Loss to Payroll Ratio:					0.197	0.196	0.393	
Expected Unlimited Loss to Payroll Ratio:					0.432	0.486	0.917	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.399	0.406	0.805	
Credibility:					0.42	0.40		
Indicated Limited Loss to Payroll Ratio:					0.314	0.322	0.636	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.335	0.377	0.712	
Indicated Relativity Change:								-22.4%
Relativity to Statewide Average Loss to Payroll Ratio:								69.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3719 RHG: 7 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	
2014	209,856,391	2	24	10	867,143	931,480	1,798,623	0.857
2015	284,534,026	5	34	25	1,512,058	1,283,818	2,795,876	0.983
2016	206,464,715	1	22	25	910,396	880,609	1,791,005	0.867
2017	306,055,405	3	31	26	1,873,881	1,467,807	3,341,688	1.092
2018	446,624,658	1	29	45	2,117,323	1,563,529	3,680,852	0.824
	1,453,535,195	12	140	131	7,280,800	6,127,243	13,408,043	
Adjusted Loss to Payroll Ratio:					0.501	0.422	0.922	
Expected Unlimited Loss to Payroll Ratio:					0.545	0.676	1.222	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.496	0.455	0.951	
Credibility:					0.87	0.78		
Indicated Limited Loss to Payroll Ratio:					0.500	0.429	0.929	
Limit Factor:					1.200	1.636		
Selected (Unlimited) Loss to Payroll Ratio:					0.600	0.702	1.302	
Indicated Relativity Change:								6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								127.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

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	
2017	1,815,693,188	50	667	1,267	24,218,831	22,468,243	46,687,074	2.571
2018	1,859,153,115	17	600	1,167	19,637,911	17,674,480	37,312,391	2.007
	3,674,846,304	67	1,267	2,434	43,856,741	40,142,722	83,999,464	
Adjusted Loss to Payroll Ratio:					1.193	1.092	2.286	
Expected Unlimited Loss to Payroll Ratio:					1.285	1.449	2.734	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.250	1.174	2.425	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.193	1.092	2.286	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.338	1.483	2.821	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								275.7%

EXPERIENCE OF CONCRETE SAWING OR DRILLING TRANSFERRED FROM CODE 3724 TO CODE 5029, 5029 E 1-1-14.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3726 RHG: 5 NAICS: 81 ILDG: 3 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	
2014	30,729,187	1	13	9	120,725	101,571	222,296	0.723
2015	61,382,110	3	6	10	415,768	260,850	676,618	1.102
2016	48,001,758	0	8	5	173,364	161,143	334,507	0.697
2017	41,282,809	0	9	9	190,787	106,684	297,471	0.721
2018	53,200,655	0	4	10	387,988	310,778	698,766	1.313
	234,596,519	4	40	43	1,288,633	941,027	2,229,660	
Adjusted Loss to Payroll Ratio:					0.549	0.401	0.950	
Expected Unlimited Loss to Payroll Ratio:					0.859	0.732	1.591	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.738	0.500	1.239	
Credibility:					0.52	0.42		
Indicated Limited Loss to Payroll Ratio:					0.640	0.459	1.099	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					0.718	0.623	1.340	
Indicated Relativity Change:								-15.8%
Relativity to Statewide Average Loss to Payroll Ratio:								131.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3805 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 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	
2014	226,493,420	5	18	52	892,770	667,187	1,559,957	0.689
2015	216,906,022	1	20	41	323,317	285,332	608,649	0.281
2016	190,492,764	1	20	45	382,897	363,286	746,183	0.392
2017	127,098,437	2	12	32	540,343	438,309	978,652	0.770
2018	131,691,569	1	18	33	1,272,813	761,475	2,034,288	1.545
	892,682,211	10	88	203	3,412,140	2,515,590	5,927,730	
Adjusted Loss to Payroll Ratio:					0.382	0.282	0.664	
Expected Unlimited Loss to Payroll Ratio:					0.374	0.284	0.658	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.342	0.229	0.571	
Credibility:					0.64	0.51		
Indicated Limited Loss to Payroll Ratio:					0.368	0.256	0.624	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.396	0.310	0.707	
Indicated Relativity Change:								7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								69.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3808 RHG: 1 NAICS: 31 ILDG: 2 MLDG: 3 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	
2014	38,542,566	0	25	67	260,809	395,372	656,181	1.702
2015	58,244,111	1	61	131	705,144	714,236	1,419,380	2.437
2016	162,759,810	6	98	330	2,574,204	2,164,060	4,738,264	2.911
2017	119,148,816	0	58	188	990,493	1,122,135	2,112,628	1.773
2018	143,191,785	1	89	269	1,880,152	1,739,790	3,619,942	2.528
	521,887,088	8	331	985	6,410,802	6,135,592	12,546,395	
Adjusted Loss to Payroll Ratio:					1.228	1.176	2.404	
Expected Unlimited Loss to Payroll Ratio:					1.312	1.413	2.725	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.223	1.198	2.421	
Credibility:					0.87	0.80		
Indicated Limited Loss to Payroll Ratio:					1.228	1.180	2.408	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.298	1.361	2.659	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								259.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3815 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 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	
2014	138,743,249	10	119	305	2,075,288	2,122,754	4,198,042	3.026
2015	148,493,648	3	127	302	1,997,770	1,834,208	3,831,978	2.581
2016	166,824,852	6	121	290	2,517,069	2,427,365	4,944,434	2.964
2017	175,372,765	11	117	331	3,416,513	3,463,129	6,879,642	3.923
2018	204,079,060	2	134	358	2,825,317	3,222,567	6,047,884	2.964
	833,513,574	32	618	1,586	12,831,958	13,070,024	25,901,982	
Adjusted Loss to Payroll Ratio:					1.540	1.568	3.108	
Expected Unlimited Loss to Payroll Ratio:					1.688	1.968	3.656	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.544	1.586	3.131	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.540	1.568	3.108	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.659	1.902	3.561	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								347.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3821 RHG: 3 NAICS: 42 ILDG: 4 MLDG: 4 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	
2014	84,889,440	4	74	174	1,391,057	2,086,319	3,477,376	4.096
2015	87,978,907	8	92	213	2,421,473	2,500,041	4,921,514	5.594
2016	78,510,262	9	78	189	2,004,462	1,849,678	3,854,140	4.909
2017	81,056,285	3	79	163	1,888,432	1,505,426	3,393,858	4.187
2018	83,284,629	1	63	161	1,204,793	1,401,667	2,606,460	3.130
	415,719,522	25	386	900	8,910,218	9,343,132	18,253,350	
Adjusted Loss to Payroll Ratio:					2.143	2.247	4.391	
Expected Unlimited Loss to Payroll Ratio:					2.329	2.670	4.999	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.167	2.224	4.391	
Credibility:					0.99	0.92		
Indicated Limited Loss to Payroll Ratio:					2.144	2.246	4.389	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					2.310	2.723	5.033	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								491.8%

Code: 3828 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3 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	
2014	85,846,809	5	52	89	973,592	1,393,892	2,367,484	2.758
2015	85,998,267	3	57	131	831,913	1,254,386	2,086,299	2.426
2016	82,003,897	2	45	71	765,147	901,485	1,666,632	2.032
2017	92,235,655	2	43	101	871,039	724,583	1,595,622	1.730
2018	81,765,205	2	59	86	1,201,765	1,387,096	2,588,861	3.166
	427,849,833	14	256	478	4,643,457	5,661,443	10,304,900	
Adjusted Loss to Payroll Ratio:					1.085	1.323	2.409	
Expected Unlimited Loss to Payroll Ratio:					1.003	1.320	2.323	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.928	1.102	2.031	
Credibility:					0.72	0.71		
Indicated Limited Loss to Payroll Ratio:					1.041	1.259	2.301	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.110	1.475	2.584	
Indicated Relativity Change:								11.2%
Relativity to Statewide Average Loss to Payroll Ratio:								252.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 3830 RHG: 5 NAICS: 31 ILDG: 2 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	
2016	1,812,657,663	25	238	385	9,131,257	7,392,068	16,523,325	0.912
2017	1,739,206,906	6	214	438	7,122,358	6,055,680	13,178,038	0.758
2018	748,683,318	2	163	469	5,243,608	5,583,562	10,827,170	1.446
	4,300,547,887	33	615	1,292	21,497,223	19,031,310	40,528,533	
Adjusted Loss to Payroll Ratio:					0.500	0.443	0.942	
Expected Unlimited Loss to Payroll Ratio:					0.581	0.585	1.166	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.511	0.421	0.932	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.500	0.443	0.942	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					0.560	0.601	1.161	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								113.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

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	
2017	1,160,042,856	21	336	737	12,015,813	9,823,921	21,839,734	1.883
2018	1,261,337,574	11	303	703	10,242,754	9,870,975	20,113,729	1.595
	2,421,380,430	32	639	1,440	22,258,566	19,694,895	41,953,462	
Adjusted Loss to Payroll Ratio:					0.919	0.813	1.733	
Expected Unlimited Loss to Payroll Ratio:					1.011	1.014	2.024	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.935	0.846	1.782	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.919	0.813	1.733	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.980	0.953	1.932	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								188.8%

Code: 3840 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 4 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	
2016	367,583,598	10	242	458	4,910,132	4,858,182	9,768,314	2.657
2017	367,675,887	8	201	472	4,124,612	4,741,521	8,866,133	2.411
2018	389,299,475	5	246	469	4,749,897	5,279,197	10,029,094	2.576
	1,124,558,960	23	689	1,399	13,784,641	14,878,900	28,663,541	
Adjusted Loss to Payroll Ratio:					1.226	1.323	2.549	
Expected Unlimited Loss to Payroll Ratio:					1.205	1.462	2.667	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.102	1.179	2.281	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.226	1.323	2.549	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.321	1.604	2.926	
Indicated Relativity Change:								9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								285.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 4000 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 4 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	
2014	106,169,447	2	15	44	619,706	405,635	1,025,341	0.966
2015	108,046,053	7	15	52	838,461	843,901	1,682,362	1.557
2016	116,415,086	5	22	40	1,056,672	1,105,966	2,162,638	1.858
2017	111,436,040	2	26	36	940,906	974,939	1,915,845	1.719
2018	119,202,653	0	27	50	922,817	1,032,496	1,955,313	1.640
	561,269,279	16	105	222	4,378,561	4,362,936	8,741,497	
Adjusted Loss to Payroll Ratio:					0.780	0.777	1.557	
Expected Unlimited Loss to Payroll Ratio:					0.764	0.953	1.717	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.690	0.742	1.432	
Credibility:					0.71	0.67		
Indicated Limited Loss to Payroll Ratio:					0.754	0.766	1.520	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.827	0.974	1.800	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								175.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 4034 RHG: 5 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	
2015	221,677,184	12	126	305	2,590,219	3,164,414	5,754,633	2.596
2016	222,644,835	11	144	264	3,071,468	3,369,794	6,441,262	2.893
2017	225,878,632	10	136	295	3,417,358	3,591,408	7,008,766	3.103
2018	250,615,641	3	120	387	3,406,604	3,538,189	6,944,793	2.771
	920,816,292	36	526	1,251	12,485,648	13,663,805	26,149,453	
Adjusted Loss to Payroll Ratio:					1.356	1.484	2.840	
Expected Unlimited Loss to Payroll Ratio:					1.616	1.914	3.530	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.421	1.378	2.799	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.356	1.484	2.840	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.520	2.015	3.535	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								345.4%

Code: 4036 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 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	
2014	23,518,392	1	7	11	198,141	153,929	352,070	1.497
2015	22,746,144	2	11	13	400,710	258,794	659,504	2.899
2016	25,631,719	4	7	19	588,359	723,801	1,312,160	5.119
2017	33,000,772	0	13	14	385,646	490,749	876,395	2.656
2018	30,924,774	1	8	13	305,001	276,344	581,345	1.880
	135,821,801	8	46	70	1,877,856	1,903,617	3,781,473	
Adjusted Loss to Payroll Ratio:					1.383	1.402	2.784	
Expected Unlimited Loss to Payroll Ratio:					1.485	1.585	3.070	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.336	1.219	2.555	
Credibility:					0.52	0.47		
Indicated Limited Loss to Payroll Ratio:					1.360	1.305	2.665	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.492	1.660	3.151	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								307.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 4038 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 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	
2014	25,487,101	2	16	26	243,730	298,910	542,640	2.129
2015	26,960,437	3	31	35	497,897	579,563	1,077,460	3.996
2016	27,720,041	1	24	33	433,900	622,334	1,056,234	3.810
2017	25,200,965	1	23	24	622,127	537,402	1,159,529	4.601
2018	23,005,014	0	18	28	447,213	759,645	1,206,858	5.246
	128,373,559	7	112	146	2,244,866	2,797,854	5,042,720	
Adjusted Loss to Payroll Ratio:					1.749	2.179	3.928	
Expected Unlimited Loss to Payroll Ratio:					1.742	2.151	3.893	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.593	1.734	3.327	
Credibility:					0.55	0.53		
Indicated Limited Loss to Payroll Ratio:					1.679	1.970	3.649	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.809	2.389	4.198	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								410.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 4041 RHG: 3 NAICS: 31 ILDG: 2 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	
2014	19,518,245	0	8	20	147,816	121,824	269,640	1.381
2015	17,501,411	1	12	22	146,884	196,710	343,594	1.963
2016	22,156,156	0	14	19	130,169	186,794	316,963	1.431
2017	22,225,466	0	16	36	240,795	280,690	521,485	2.346
2018	19,659,051	1	9	26	251,067	383,453	634,520	3.228
	101,060,329	2	59	123	916,730	1,169,471	2,086,201	
Adjusted Loss to Payroll Ratio:					0.907	1.157	2.064	
Expected Unlimited Loss to Payroll Ratio:					1.094	1.206	2.300	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.001	0.972	1.973	
Credibility:					0.41	0.38		
Indicated Limited Loss to Payroll Ratio:					0.962	1.043	2.005	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.037	1.264	2.301	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								224.9%

Code: 4049 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4 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	
2014	51,235,169	0	21	49	184,015	311,056	495,071	0.966
2015	55,717,250	2	26	63	608,251	562,410	1,170,661	2.101
2016	61,053,130	2	30	36	614,819	599,019	1,213,838	1.988
2017	57,272,898	1	22	55	647,462	599,957	1,247,419	2.178
2018	62,713,116	2	30	53	1,184,934	840,573	2,025,507	3.230
	287,991,563	7	129	256	3,239,482	2,913,014	6,152,496	
Adjusted Loss to Payroll Ratio:					1.125	1.011	2.136	
Expected Unlimited Loss to Payroll Ratio:					1.056	1.115	2.171	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.950	0.858	1.808	
Credibility:					0.62	0.55		
Indicated Limited Loss to Payroll Ratio:					1.059	0.942	2.001	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.161	1.198	2.359	
Indicated Relativity Change:								8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								230.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 4111 RHG: 4 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	
2014	73,517,008	5	27	47	609,586	606,494	1,216,080	1.654
2015	78,416,575	4	24	56	710,231	704,150	1,414,381	1.804
2016	82,142,520	2	27	42	573,285	635,634	1,208,919	1.472
2017	85,939,487	1	30	64	944,343	636,658	1,581,001	1.840
2018	82,758,716	0	24	54	423,321	435,499	858,820	1.038
	402,774,307	12	132	263	3,260,766	3,018,435	6,279,201	
Adjusted Loss to Payroll Ratio:					0.810	0.749	1.559	
Expected Unlimited Loss to Payroll Ratio:					0.805	0.935	1.739	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.724	0.719	1.443	
Credibility:					0.63	0.59		
Indicated Limited Loss to Payroll Ratio:					0.778	0.737	1.515	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.853	0.937	1.790	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								174.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 4112 RHG: 2 NAICS: 31 ILDG: 4 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	
2014	1,726,532,399	8	72	182	2,071,102	2,130,134	4,201,236	0.243
2015	1,722,356,084	6	87	249	2,210,008	2,365,098	4,575,106	0.266
2016	1,834,506,018	1	93	221	2,619,915	2,724,165	5,344,080	0.291
2017	1,882,355,562	5	82	222	2,810,391	2,570,697	5,381,088	0.286
2018	1,834,742,378	0	57	220	1,917,858	2,164,037	4,081,895	0.222
	9,000,492,442	20	391	1,094	11,629,273	11,954,131	23,583,404	
Adjusted Loss to Payroll Ratio:					0.129	0.133	0.262	
Expected Unlimited Loss to Payroll Ratio:					0.142	0.155	0.297	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.131	0.129	0.261	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.129	0.133	0.262	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.138	0.156	0.293	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								28.7%

Code: 4114 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 3 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	
2014	29,415,942	3	7	18	264,225	274,236	538,461	1.831
2015	31,061,974	1	12	23	230,231	271,532	501,763	1.615
2016	29,482,068	0	8	18	109,134	71,587	180,721	0.613
2017	46,715,172	2	14	43	430,389	652,748	1,083,137	2.319
2018	59,225,893	1	18	54	615,776	560,009	1,175,785	1.985
	195,901,049	7	59	156	1,649,755	1,830,112	3,479,867	
Adjusted Loss to Payroll Ratio:					0.842	0.934	1.776	
Expected Unlimited Loss to Payroll Ratio:					0.880	0.950	1.830	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.792	0.731	1.523	
Credibility:					0.49	0.44		
Indicated Limited Loss to Payroll Ratio:					0.817	0.820	1.637	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.896	1.043	1.939	
Indicated Relativity Change:								5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								189.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 4130 RHG: 5 NAICS: 42 ILDG: 1 MLDG: 2 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	
2014	93,990,685	8	73	142	1,300,562	1,567,194	2,867,756	3.051
2015	110,349,001	4	98	220	1,853,356	2,250,259	4,103,615	3.719
2016	124,262,008	1	117	204	1,753,850	2,530,512	4,284,362	3.448
2017	121,274,074	3	123	181	2,297,761	1,854,934	4,152,695	3.424
2018	128,870,096	1	126	215	2,642,463	2,642,959	5,285,422	4.101
	578,745,865	17	537	962	9,847,992	10,845,858	20,693,850	
Adjusted Loss to Payroll Ratio:					1.702	1.874	3.576	
Expected Unlimited Loss to Payroll Ratio:					1.791	2.390	4.181	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.603	1.778	3.381	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.702	1.870	3.572	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.908	2.539	4.447	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								434.5%

Code: 4150 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 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	
2014	241,338,549	8	84	142	1,952,467	2,153,998	4,106,465	1.702
2015	270,264,653	4	85	144	1,635,695	2,026,760	3,662,455	1.355
2016	247,978,374	2	80	255	1,779,603	2,047,703	3,827,306	1.543
2017	266,625,319	1	81	215	1,792,341	2,108,156	3,900,497	1.463
2018	266,374,739	0	102	196	2,428,995	2,887,992	5,316,987	1.996
	1,292,581,634	15	432	952	9,589,103	11,224,608	20,813,711	
Adjusted Loss to Payroll Ratio:					0.742	0.868	1.610	
Expected Unlimited Loss to Payroll Ratio:					0.817	1.033	1.851	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.747	0.833	1.581	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					0.742	0.868	1.610	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.800	1.053	1.852	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								181.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 4239 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 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	
2014	66,281,555	4	18	31	604,469	530,050	1,134,519	1.712
2015	68,672,211	3	23	40	394,590	459,770	854,360	1.244
2016	63,772,989	3	28	37	671,706	596,757	1,268,463	1.989
2017	64,526,597	1	19	47	511,913	674,893	1,186,806	1.839
2018	67,413,009	0	23	43	636,593	706,869	1,343,462	1.993
	330,666,361	11	111	198	2,819,271	2,968,339	5,787,611	
Adjusted Loss to Payroll Ratio:					0.853	0.898	1.750	
Expected Unlimited Loss to Payroll Ratio:					0.978	1.039	2.017	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.895	0.838	1.732	
Credibility:					0.64	0.58		
Indicated Limited Loss to Payroll Ratio:					0.868	0.872	1.740	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.935	1.058	1.993	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								194.8%

Code: 4240 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4 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	
2014	3,282,151	0	4	8	41,949	64,385	106,334	3.240
2015	3,098,152	0	10	10	197,591	178,827	376,418	12.150
2016	7,985,097	2	6	6	418,163	211,763	629,926	7.889
2017	7,976,709	2	9	6	286,397	301,314	587,711	7.368
2018	7,483,347	0	5	3	99,546	55,381	154,927	2.070
	29,825,456	4	34	33	1,043,645	811,670	1,855,315	
Adjusted Loss to Payroll Ratio:					3.499	2.721	6.221	
Expected Unlimited Loss to Payroll Ratio:					2.844	3.163	6.007	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.631	2.642	5.273	
Credibility:					0.37	0.35		
Indicated Limited Loss to Payroll Ratio:					2.952	2.670	5.622	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					3.146	3.126	6.273	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								612.9%

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Effective September 1, 2021 (Proposed)

Code: 4243 RHG: 1 NAICS: 31 ILDG: 3 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	
2014	102,469,245	6	40	56	1,087,647	1,226,564	2,314,211	2.258
2015	111,259,027	4	47	97	808,508	1,128,721	1,937,229	1.741
2016	113,466,276	5	48	73	992,116	1,083,056	2,075,172	1.829
2017	120,689,407	4	66	92	1,811,828	1,758,438	3,570,266	2.958
2018	132,397,281	1	56	116	1,284,538	1,583,032	2,867,570	2.166
	580,281,235	20	257	434	5,984,636	6,779,811	12,764,447	
Adjusted Loss to Payroll Ratio:					1.031	1.168	2.200	
Expected Unlimited Loss to Payroll Ratio:					1.203	1.340	2.543	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.122	1.136	2.258	
Credibility:					0.87	0.81		
Indicated Limited Loss to Payroll Ratio:					1.043	1.162	2.205	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.103	1.340	2.443	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								238.7%

Code: 4244 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 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	
2017	455,173,519	19	199	396	5,735,783	6,051,717	11,787,500	2.590
2018	493,188,615	12	172	359	6,457,008	6,628,364	13,085,372	2.653
	948,362,134	31	371	755	12,192,791	12,680,081	24,872,872	
Adjusted Loss to Payroll Ratio:					1.286	1.337	2.623	
Expected Unlimited Loss to Payroll Ratio:					1.424	1.660	3.084	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.281	1.277	2.558	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.286	1.337	2.623	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.410	1.701	3.110	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								303.9%

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Effective September 1, 2021 (Proposed)

Code: 4250 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 3 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	
2014	64,843,993	6	32	46	899,112	1,110,956	2,010,068	3.100
2015	73,751,114	7	44	67	1,137,493	1,258,014	2,395,507	3.248
2016	54,307,212	0	24	54	341,888	490,686	832,574	1.533
2017	64,336,136	0	24	55	583,358	481,915	1,065,273	1.656
2018	49,842,901	0	26	33	536,248	555,961	1,092,209	2.191
	307,081,356	13	150	255	3,498,100	3,897,531	7,395,630	
Adjusted Loss to Payroll Ratio:					1.139	1.269	2.408	
Expected Unlimited Loss to Payroll Ratio:					1.246	1.571	2.817	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.121	1.209	2.329	
Credibility:					0.68	0.65		
Indicated Limited Loss to Payroll Ratio:					1.133	1.248	2.381	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.243	1.587	2.830	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								276.5%

INCLUDES 4922 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 4251 RHG: 2 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	
2014	21,306,560	1	12	16	286,219	402,750	688,969	3.234
2015	19,686,106	0	7	17	166,661	152,519	319,180	1.621
2016	30,453,538	0	13	9	231,245	169,340	400,585	1.315
2017	19,728,313	1	10	11	303,248	166,997	470,245	2.384
2018	27,216,116	0	19	23	229,158	362,340	591,498	2.173
	118,390,632	2	61	76	1,216,531	1,253,946	2,470,477	
Adjusted Loss to Payroll Ratio:					1.028	1.059	2.087	
Expected Unlimited Loss to Payroll Ratio:					1.276	1.356	2.632	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.180	1.133	2.313	
Credibility:					0.47	0.43		
Indicated Limited Loss to Payroll Ratio:					1.109	1.101	2.210	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.181	1.289	2.471	
Indicated Relativity Change:								-6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								241.4%

Code: 4279 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 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	
2014	146,892,113	10	125	180	2,360,307	2,665,887	5,026,194	3.422
2015	159,044,314	14	134	185	2,572,486	2,945,731	5,518,217	3.470
2016	168,986,742	8	125	184	2,749,393	2,499,262	5,248,655	3.106
2017	171,243,942	4	80	134	1,245,245	1,495,198	2,740,443	1.600
2018	141,950,164	2	92	181	2,465,585	3,638,248	6,103,833	4.300
	788,117,274	38	556	864	11,393,017	13,244,326	24,637,344	
Adjusted Loss to Payroll Ratio:					1.446	1.681	3.126	
Expected Unlimited Loss to Payroll Ratio:					1.555	1.938	3.493	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.422	1.563	2.985	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.446	1.681	3.126	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.558	2.038	3.596	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								351.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 4283 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 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	
2014	25,041,518	1	10	7	137,436	249,880	387,316	1.547
2015	26,647,010	0	7	8	113,410	150,158	263,568	0.989
2016	30,749,380	1	10	15	393,272	394,840	788,112	2.563
2017	29,319,845	1	3	6	164,464	152,336	316,800	1.080
2018	25,510,468	1	12	10	470,653	286,254	756,907	2.967
	137,268,222	4	42	46	1,279,234	1,233,468	2,512,702	
Adjusted Loss to Payroll Ratio:					0.932	0.899	1.831	
Expected Unlimited Loss to Payroll Ratio:					0.946	1.050	1.996	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.866	0.847	1.712	
Credibility:					0.44	0.41		
Indicated Limited Loss to Payroll Ratio:					0.895	0.868	1.763	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.964	1.052	2.017	
Indicated Relativity Change:							1.0%	
Relativity to Statewide Average Loss to Payroll Ratio:							197.1%	

Code: 4286 RHG: 2 NAICS: 31 ILDG: 3 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	
2014	120,438,636	15	105	182	2,329,329	2,203,728	4,533,057	3.764
2015	132,594,938	22	158	158	3,077,509	3,166,882	6,244,391	4.709
2016	130,832,554	17	99	197	2,357,018	2,452,025	4,809,043	3.676
2017	138,244,621	8	106	168	2,258,034	2,259,961	4,517,995	3.268
2018	139,855,731	4	109	164	2,552,464	2,811,573	5,364,037	3.835
	661,966,479	66	577	869	12,574,354	12,894,168	25,468,523	
Adjusted Loss to Payroll Ratio:					1.900	1.948	3.847	
Expected Unlimited Loss to Payroll Ratio:					2.134	2.352	4.486	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.974	1.965	3.939	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.900	1.948	3.847	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					2.024	2.281	4.306	
Indicated Relativity Change:							-4.0%	
Relativity to Statewide Average Loss to Payroll Ratio:							420.7%	

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 4295 RHG: 4 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	
2016	206,190,628	9	196	170	3,104,225	3,435,958	6,540,183	3.172
2017	208,051,746	11	212	183	4,318,753	5,095,220	9,413,973	4.525
2018	211,022,293	8	137	152	3,526,668	3,755,613	7,282,281	3.451
	625,264,668	28	545	505	10,949,646	12,286,790	23,236,436	
Adjusted Loss to Payroll Ratio:					1.751	1.965	3.716	
Expected Unlimited Loss to Payroll Ratio:					1.917	2.403	4.321	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.725	1.849	3.574	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.751	1.965	3.716	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.920	2.499	4.420	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								431.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 4297 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 4 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	
2014	307,737,283	0	14	22	135,343	158,376	293,719	0.095
2015	331,814,479	3	5	20	346,420	305,857	652,277	0.197
2016	369,832,523	0	7	15	105,401	165,463	270,864	0.073
2017	377,079,597	0	10	16	113,929	282,262	396,191	0.105
2018	384,309,227	1	5	19	318,501	560,886	879,387	0.229
1,770,773,108		4	41	92	1,019,594	1,472,845	2,492,438	
Adjusted Loss to Payroll Ratio:					0.058	0.083	0.141	
Expected Unlimited Loss to Payroll Ratio:					0.072	0.074	0.146	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.066	0.060	0.126	
Credibility:					0.44	0.39		
Indicated Limited Loss to Payroll Ratio:					0.062	0.069	0.131	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.067	0.083	0.151	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								14.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 4299 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 4 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	
2017	728,959,590	17	497	702	11,639,643	10,907,037	22,546,680	3.093
2018	687,647,571	3	314	553	7,859,968	8,364,527	16,224,495	2.359
	1,416,607,161	20	811	1,255	19,499,611	19,271,564	38,771,175	
Adjusted Loss to Payroll Ratio:					1.377	1.360	2.737	
Expected Unlimited Loss to Payroll Ratio:					1.291	1.544	2.835	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.181	1.245	2.426	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.377	1.360	2.737	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.484	1.650	3.133	
Indicated Relativity Change:								10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								306.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 4304 RHG: 3 NAICS: 51 ILDG: 4 MLDG: 2 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	
2014	103,690,966	12	90	140	2,653,704	2,550,778	5,204,482	5.019
2015	81,103,900	12	71	120	3,144,647	2,586,276	5,730,923	7.066
2016	77,719,365	4	62	86	1,779,720	1,635,856	3,415,576	4.395
2017	73,936,292	0	70	92	1,456,195	1,661,072	3,117,267	4.216
2018	67,819,867	0	53	84	1,295,493	1,221,444	2,516,937	3.711
	404,270,390	28	346	522	10,329,759	9,655,426	19,985,185	
Adjusted Loss to Payroll Ratio:					2.555	2.388	4.944	
Expected Unlimited Loss to Payroll Ratio:					2.255	2.357	4.612	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.226	2.005	4.230	
Credibility:					0.96	0.87		
Indicated Limited Loss to Payroll Ratio:					2.542	2.338	4.880	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					2.740	2.836	5.575	
Indicated Relativity Change:								20.9%
Relativity to Statewide Average Loss to Payroll Ratio:								544.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 4312 RHG: 3 NAICS: 48 ILDG: 1 MLDG: 2 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	
2014	18,362,092	1	11	1	183,734	194,441	378,175	2.060
2015	16,214,920	0	12	7	215,488	451,015	666,503	4.110
2016	15,914,397	3	9	10	677,901	759,463	1,437,364	9.032
2017	14,680,278	1	16	3	333,654	477,483	811,137	5.525
2018	13,621,751	0	9	1	284,193	362,552	646,745	4.748
	78,793,438	5	57	22	1,694,970	2,244,954	3,939,924	
Adjusted Loss to Payroll Ratio:					2.151	2.849	5.000	
Expected Unlimited Loss to Payroll Ratio:					1.169	1.773	2.942	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.110	1.515	2.625	
Credibility:					0.38	0.40		
Indicated Limited Loss to Payroll Ratio:					1.505	2.049	3.554	
Limit Factor:					1.078	1.213		
Indicated (Unlimited) Loss to Payroll Ratio:					1.623	2.484	4.107	
Indicated Relativity Change:								39.6%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					1.453	2.224	3.677	
Relativity to Statewide Average Loss to Payroll Ratio:								359.3%

Code: 4351 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 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	
2014	23,314,672	1	6	13	173,486	261,235	434,721	1.865
2015	20,961,032	2	6	13	171,535	199,018	370,553	1.768
2016	21,455,511	0	7	14	242,478	237,782	480,260	2.238
2017	23,581,216	0	5	12	104,578	100,576	205,154	0.870
2018	21,215,071	0	6	6	166,529	152,262	318,791	1.503
	110,527,501	3	30	58	858,605	950,874	1,809,480	
Adjusted Loss to Payroll Ratio:					0.777	0.860	1.637	
Expected Unlimited Loss to Payroll Ratio:					0.959	0.961	1.920	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.877	0.775	1.652	
Credibility:					0.41	0.36		
Indicated Limited Loss to Payroll Ratio:					0.836	0.806	1.641	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.901	0.977	1.878	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								183.5%

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Code: 4354 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 2 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	
2014	185,987,843	4	51	129	1,027,484	1,374,132	2,401,616	1.291
2015	189,468,729	2	60	144	797,031	1,139,109	1,936,140	1.022
2016	186,182,155	2	68	151	1,174,525	1,401,254	2,575,779	1.383
2017	230,594,474	5	75	178	2,387,376	2,623,824	5,011,200	2.173
2018	246,731,319	1	64	154	1,913,519	1,786,361	3,699,880	1.500
	1,038,964,519	14	318	756	7,299,935	8,324,681	15,624,615	
Adjusted Loss to Payroll Ratio:					0.703	0.801	1.504	
Expected Unlimited Loss to Payroll Ratio:					0.707	0.868	1.575	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.659	0.736	1.395	
Credibility:					0.89	0.86		
Indicated Limited Loss to Payroll Ratio:					0.698	0.792	1.490	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					0.738	0.913	1.651	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								161.3%

Code: 4361 RHG: 1 NAICS: 54 ILDG: 4 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	
2014	178,570,966	2	55	121	943,551	910,405	1,853,956	1.038
2015	169,681,085	7	35	95	684,071	653,702	1,337,773	0.788
2016	185,723,356	2	56	90	789,468	1,034,717	1,824,185	0.982
2017	184,784,481	0	54	120	736,504	1,116,041	1,852,545	1.003
2018	180,907,800	1	46	119	955,467	1,574,891	2,530,358	1.399
	899,667,688	12	246	545	4,109,061	5,289,756	9,398,818	
Adjusted Loss to Payroll Ratio:					0.457	0.588	1.045	
Expected Unlimited Loss to Payroll Ratio:					0.598	0.729	1.327	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.567	0.611	1.178	
Credibility:					0.79	0.76		
Indicated Limited Loss to Payroll Ratio:					0.480	0.593	1.073	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					0.507	0.684	1.192	
Indicated Relativity Change:								-10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								116.4%

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Code: 4362 RHG: 3 NAICS: 51 ILDG: 4 MLDG: 2 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	
2014	39,922,457	4	6	15	470,135	333,166	803,301	2.012
2015	33,947,182	1	5	8	376,403	321,561	697,964	2.056
2016	46,055,180	0	6	13	113,659	99,109	212,768	0.462
2017	15,511,008	0	0	6	0	6,613	6,613	0.043
2018	16,721,068	0	3	5	78,689	135,242	213,931	1.279
	152,156,895	5	20	47	1,038,886	895,692	1,934,578	
Adjusted Loss to Payroll Ratio:					0.683	0.589	1.271	
Expected Unlimited Loss to Payroll Ratio:					0.733	0.539	1.272	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.724	0.458	1.182	
Credibility:					0.42	0.32		
Indicated Limited Loss to Payroll Ratio:					0.707	0.500	1.207	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.761	0.606	1.368	
Indicated Relativity Change:								7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								133.7%

Code: 4410 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 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	
2015	146,452,300	9	107	180	2,354,459	2,690,775	5,045,234	3.445
2016	149,580,226	19	110	180	3,513,196	3,202,111	6,715,307	4.489
2017	164,047,977	6	96	268	2,625,769	2,777,874	5,403,643	3.294
2018	171,719,205	5	90	268	3,289,269	3,747,233	7,036,502	4.098
	631,799,707	39	403	896	11,782,692	12,417,993	24,200,685	
Adjusted Loss to Payroll Ratio:					1.865	1.965	3.830	
Expected Unlimited Loss to Payroll Ratio:					2.014	2.319	4.333	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.842	1.869	3.712	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.865	1.965	3.830	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					2.010	2.383	4.393	
Indicated Relativity Change:								1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								429.3%

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Code: 4420 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2 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	
2014	17,199,277	1	26	45	543,925	447,790	991,715	5.766
2015	19,429,129	1	22	53	228,492	308,862	537,354	2.766
2016	17,261,670	2	22	27	351,325	544,378	895,703	5.189
2017	19,157,068	0	33	47	501,702	731,247	1,232,949	6.436
2018	15,777,199	1	29	29	664,845	579,410	1,244,255	7.886
	88,824,343	5	132	201	2,290,290	2,611,687	4,901,976	
Adjusted Loss to Payroll Ratio:					2.578	2.940	5.519	
Expected Unlimited Loss to Payroll Ratio:					2.729	3.243	5.972	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.524	2.708	5.233	
Credibility:					0.57	0.54		
Indicated Limited Loss to Payroll Ratio:					2.555	2.834	5.389	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					2.723	3.318	6.042	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								590.4%

Code: 4432 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 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	
2014	6,984,116	1	2	6	77,697	97,844	175,541	2.513
2015	10,971,625	0	5	16	80,294	115,096	195,390	1.781
2016	18,077,598	1	12	30	202,002	302,237	504,239	2.789
2017	17,251,424	1	6	31	222,354	291,352	513,706	2.978
2018	17,702,463	0	14	14	256,728	206,426	463,154	2.616
	70,987,227	3	39	97	839,075	1,012,955	1,852,030	
Adjusted Loss to Payroll Ratio:					1.182	1.427	2.609	
Expected Unlimited Loss to Payroll Ratio:					0.800	1.267	2.067	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.720	0.975	1.695	
Credibility:					0.32	0.33		
Indicated Limited Loss to Payroll Ratio:					0.868	1.124	1.992	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.952	1.430	2.381	
Indicated Relativity Change:								15.2%
Relativity to Statewide Average Loss to Payroll Ratio:								232.7%

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Effective September 1, 2021 (Proposed)

Code: 4470 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 1 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	
2014	51,784,020	3	14	52	370,162	335,483	705,645	1.363
2015	48,492,754	1	12	24	314,042	368,618	682,660	1.408
2016	48,690,653	2	7	22	254,027	238,230	492,257	1.011
2017	51,470,177	1	13	63	273,297	262,879	536,176	1.042
2018	47,472,987	0	16	35	435,700	456,383	892,083	1.879
	247,910,592	7	62	196	1,647,228	1,661,592	3,308,820	
Adjusted Loss to Payroll Ratio:					0.664	0.670	1.335	
Expected Unlimited Loss to Payroll Ratio:					0.600	0.744	1.345	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.540	0.573	1.113	
Credibility:					0.46	0.44		
Indicated Limited Loss to Payroll Ratio:					0.597	0.616	1.213	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.655	0.783	1.438	
Indicated Relativity Change:								6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								140.5%

Code: 4478 RHG: 4 NAICS: 31 ILDG: 4 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	
2016	278,346,307	14	194	374	3,802,315	4,239,410	8,041,725	2.889
2017	283,171,907	10	163	308	3,574,521	4,000,056	7,574,577	2.675
2018	274,119,839	7	181	331	4,419,120	4,787,045	9,206,165	3.358
	835,638,053	31	538	1,013	11,795,956	13,026,512	24,822,468	
Adjusted Loss to Payroll Ratio:					1.412	1.559	2.970	
Expected Unlimited Loss to Payroll Ratio:					1.437	1.890	3.327	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.293	1.454	2.747	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.412	1.559	2.970	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.548	1.983	3.531	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								345.0%

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Code: 4492 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 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	
2014	66,128,378	8	30	97	685,112	897,996	1,583,108	2.394
2015	77,373,416	4	60	92	1,178,050	1,329,490	2,507,540	3.241
2016	79,992,274	3	60	124	1,441,868	2,040,124	3,481,992	4.353
2017	78,167,869	2	37	102	951,856	1,387,085	2,338,941	2.992
2018	88,043,718	4	51	103	1,451,324	1,680,358	3,131,682	3.557
	389,705,655	21	238	518	5,708,211	7,335,053	13,043,264	
Adjusted Loss to Payroll Ratio:					1.465	1.882	3.347	
Expected Unlimited Loss to Payroll Ratio:					1.721	2.119	3.840	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.592	1.770	3.362	
Credibility:					0.86	0.83		
Indicated Limited Loss to Payroll Ratio:					1.483	1.863	3.346	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.580	2.182	3.762	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								367.6%

Code: 4494 RHG: 2 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	
2014	137,464,258	17	131	155	3,260,410	3,090,241	6,350,651	4.620
2015	142,294,439	5	115	132	2,661,425	2,443,786	5,105,211	3.588
2016	131,546,780	8	73	113	2,116,928	1,693,657	3,810,585	2.897
2017	132,872,144	2	82	108	2,390,065	1,730,920	4,120,985	3.101
2018	121,344,551	1	77	135	2,039,559	2,043,966	4,083,525	3.365
	665,522,171	33	478	643	12,468,386	11,002,569	23,470,955	
Adjusted Loss to Payroll Ratio:					1.873	1.653	3.527	
Expected Unlimited Loss to Payroll Ratio:					2.057	1.932	3.989	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.902	1.614	3.516	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					1.873	1.653	3.526	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.997	1.936	3.932	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								384.2%

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Code: 4495 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 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	
2014	193,366,479	7	84	169	1,740,814	2,003,276	3,744,090	1.936
2015	206,556,821	11	83	173	2,294,308	2,342,591	4,636,899	2.245
2016	206,706,555	10	105	195	2,498,400	2,654,738	5,153,138	2.493
2017	227,215,701	7	92	208	2,351,389	2,382,151	4,733,540	2.083
2018	250,766,657	1	102	232	2,296,052	2,505,655	4,801,707	1.915
	1,084,612,214	36	466	977	11,180,964	11,888,411	23,069,375	
Adjusted Loss to Payroll Ratio:					1.031	1.096	2.127	
Expected Unlimited Loss to Payroll Ratio:					1.037	1.214	2.251	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.966	1.030	1.996	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.031	1.096	2.127	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.090	1.264	2.354	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								230.0%

Code: 4496 RHG: 3 NAICS: 31 ILDG: 2 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	
2014	84,656,738	11	66	113	1,640,361	2,032,685	3,673,046	4.339
2015	100,080,889	5	87	154	1,568,309	1,689,336	3,257,645	3.255
2016	112,459,615	5	75	141	1,791,023	2,107,573	3,898,596	3.467
2017	121,447,111	3	83	133	1,970,845	2,372,685	4,343,530	3.576
2018	120,833,494	0	74	153	1,459,780	1,811,987	3,271,767	2.708
	539,477,846	24	385	694	8,430,318	10,014,266	18,444,584	
Adjusted Loss to Payroll Ratio:					1.563	1.856	3.419	
Expected Unlimited Loss to Payroll Ratio:					1.790	2.350	4.139	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.637	1.894	3.531	
Credibility:					0.99	0.97		
Indicated Limited Loss to Payroll Ratio:					1.563	1.857	3.421	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.685	2.252	3.937	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								384.7%

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Effective September 1, 2021 (Proposed)

Code: 4497 RHG: 3 NAICS: 31 ILDG: 4 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	
2015	240,160,996	15	110	316	2,451,715	2,993,965	5,445,680	2.268
2016	253,019,800	8	128	264	3,066,993	3,078,253	6,145,246	2.429
2017	245,017,474	2	129	252	2,717,213	2,903,962	5,621,175	2.294
2018	239,194,330	1	109	282	3,170,313	3,590,526	6,760,839	2.827
	977,392,600	26	476	1,114	11,406,234	12,566,707	23,972,941	
Adjusted Loss to Payroll Ratio:					1.167	1.286	2.453	
Expected Unlimited Loss to Payroll Ratio:					1.157	1.498	2.655	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.059	1.207	2.266	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.167	1.286	2.453	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.258	1.559	2.817	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								275.3%

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	
2017	485,284,431	8	264	463	5,592,074	5,608,498	11,200,572	2.308
2018	509,365,529	5	289	479	6,571,205	7,038,546	13,609,751	2.672
	994,649,961	13	553	942	12,163,279	12,647,045	24,810,324	
Adjusted Loss to Payroll Ratio:					1.223	1.272	2.494	
Expected Unlimited Loss to Payroll Ratio:					1.172	1.521	2.693	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.084	1.270	2.355	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.223	1.272	2.494	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.303	1.489	2.792	
Indicated Relativity Change:								3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								272.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 4499 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 4 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	
2014	130,162,696	10	98	216	2,146,411	2,771,585	4,917,996	3.778
2015	146,015,370	4	93	224	1,591,630	2,094,386	3,686,016	2.524
2016	167,723,128	9	94	229	2,457,928	3,329,321	5,787,249	3.450
2017	167,887,463	5	151	197	3,772,168	3,523,414	7,295,582	4.346
2018	144,432,164	2	64	177	1,426,599	1,940,414	3,367,013	2.331
	756,220,821	30	500	1,043	11,394,736	13,659,121	25,053,857	
Adjusted Loss to Payroll Ratio:					1.507	1.806	3.313	
Expected Unlimited Loss to Payroll Ratio:					1.708	2.335	4.042	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.502	1.681	3.183	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.507	1.806	3.313	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.689	2.453	4.142	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								404.7%

Code: 4511 RHG: 3 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	
2017	4,014,762,512	10	213	637	5,531,466	5,229,045	10,760,511	0.268
2018	4,301,033,751	5	234	706	6,560,751	7,443,283	14,004,034	0.326
	8,315,796,262	15	447	1,343	12,092,217	12,672,328	24,764,546	
Adjusted Loss to Payroll Ratio:					0.145	0.152	0.298	
Expected Unlimited Loss to Payroll Ratio:					0.149	0.199	0.348	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.138	0.159	0.297	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.145	0.152	0.298	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.157	0.185	0.342	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								33.4%

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Code: 4512 RHG: 3 NAICS: 54 ILDG: 1 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	
2014	2,059,968,271	5	74	358	1,194,283	1,446,214	2,640,497	0.128
2015	2,536,297,410	5	89	369	1,485,311	1,599,561	3,084,872	0.122
2016	2,612,847,208	8	88	370	2,372,856	2,462,960	4,835,816	0.185
2017	2,982,694,265	2	85	455	1,801,908	1,833,147	3,635,055	0.122
2018	3,415,850,331	1	102	453	2,105,982	2,682,293	4,788,275	0.140
	13,607,657,485	21	438	2,005	8,960,340	10,024,175	18,984,515	
Adjusted Loss to Payroll Ratio:					0.066	0.074	0.140	
Expected Unlimited Loss to Payroll Ratio:					0.082	0.094	0.176	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.076	0.075	0.151	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					0.066	0.074	0.140	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.071	0.089	0.160	
Indicated Relativity Change:								-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								15.7%

Code: 4557 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 3 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	
2014	88,662,441	1	38	64	493,276	546,064	1,039,340	1.172
2015	94,368,555	7	39	70	1,032,313	1,074,201	2,106,514	2.232
2016	83,523,530	3	33	53	669,184	674,290	1,343,474	1.608
2017	96,746,341	1	55	74	1,066,836	769,153	1,835,989	1.898
2018	94,468,806	1	48	62	1,139,452	875,014	2,014,466	2.132
	457,769,673	13	213	323	4,401,062	3,938,722	8,339,784	
Adjusted Loss to Payroll Ratio:					0.961	0.860	1.822	
Expected Unlimited Loss to Payroll Ratio:					1.058	1.150	2.208	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.931	0.828	1.759	
Credibility:					0.74	0.65		
Indicated Limited Loss to Payroll Ratio:					0.953	0.849	1.803	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.069	1.153	2.222	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								217.1%

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Code: 4558 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 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	
2014	145,774,882	5	44	118	913,326	946,961	1,860,287	1.276
2015	149,464,298	6	53	122	1,033,807	1,088,691	2,122,498	1.420
2016	159,501,471	8	67	117	1,723,112	2,289,579	4,012,691	2.516
2017	172,815,143	6	60	106	2,488,909	2,483,719	4,972,628	2.877
2018	181,976,129	0	44	109	1,041,179	1,038,323	2,079,502	1.143
	809,531,924	25	268	572	7,200,333	7,847,272	15,047,605	
Adjusted Loss to Payroll Ratio:					0.889	0.969	1.859	
Expected Unlimited Loss to Payroll Ratio:					0.980	1.100	2.081	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.907	0.919	1.826	
Credibility:					0.91	0.85		
Indicated Limited Loss to Payroll Ratio:					0.891	0.962	1.853	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.950	1.126	2.076	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								202.8%

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	
2015	810,653,089	12	120	296	2,775,584	2,615,737	5,391,321	0.665
2016	719,978,135	7	121	278	3,456,086	2,543,362	5,999,448	0.833
2017	1,003,559,755	5	153	331	4,725,576	4,578,922	9,304,498	0.927
2018	1,083,870,129	5	207	415	5,662,088	5,223,370	10,885,458	1.004
	3,618,061,109	29	601	1,320	16,619,335	14,961,392	31,580,726	
Adjusted Loss to Payroll Ratio:					0.459	0.414	0.873	
Expected Unlimited Loss to Payroll Ratio:					0.446	0.446	0.892	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.408	0.360	0.768	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.459	0.414	0.873	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.495	0.501	0.997	
Indicated Relativity Change:								11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								97.4%

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Code: 4623 RHG: 4 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	
2017	297,931,817	11	251	390	5,524,914	5,009,488	10,534,402	3.536
2018	320,327,754	0	218	305	4,852,968	5,047,206	9,900,174	3.091
	618,259,572	11	469	695	10,377,882	10,056,695	20,434,577	
Adjusted Loss to Payroll Ratio:					1.679	1.627	3.305	
Expected Unlimited Loss to Payroll Ratio:					2.034	2.396	4.429	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.830	1.843	3.673	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.679	1.627	3.305	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.841	2.069	3.910	
Indicated Relativity Change:								-11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								382.0%

Code: 4635 RHG: 5 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	
2014	154,404,503	4	26	63	1,131,055	828,039	1,959,094	1.269
2015	163,206,823	6	29	70	1,187,537	1,109,915	2,297,452	1.408
2016	186,876,562	7	31	58	1,652,401	1,566,511	3,218,912	1.722
2017	165,962,834	5	36	46	1,648,778	1,264,506	2,913,284	1.755
2018	177,873,689	0	14	46	571,692	669,303	1,240,995	0.698
	848,324,410	22	136	283	6,191,462	5,438,273	11,629,736	
Adjusted Loss to Payroll Ratio:					0.730	0.641	1.371	
Expected Unlimited Loss to Payroll Ratio:					0.875	0.844	1.719	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.770	0.608	1.378	
Credibility:					0.87	0.74		
Indicated Limited Loss to Payroll Ratio:					0.735	0.632	1.367	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					0.824	0.859	1.683	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								164.4%

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Code: 4665 RHG: 3 NAICS: 31 ILDG: 2 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	
2014	57,736,761	8	47	97	1,026,293	1,103,211	2,129,504	3.688
2015	57,739,824	3	58	62	1,311,912	1,204,512	2,516,424	4.358
2016	62,687,578	3	54	68	1,420,876	1,202,202	2,623,078	4.184
2017	66,658,510	4	57	82	1,313,736	1,658,621	2,972,357	4.459
2018	64,819,117	2	67	80	1,487,119	1,507,145	2,994,264	4.619
	309,641,791	20	283	389	6,559,937	6,675,690	13,235,627	
Adjusted Loss to Payroll Ratio:					2.119	2.156	4.274	
Expected Unlimited Loss to Payroll Ratio:					2.249	2.352	4.601	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.058	1.896	3.954	
Credibility:					0.86	0.78		
Indicated Limited Loss to Payroll Ratio:					2.110	2.099	4.209	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					2.274	2.545	4.819	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								470.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 4683 RHG: 3 NAICS: 31 ILDG: 3 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	
2014	36,450,275	5	14	34	706,439	1,053,651	1,760,090	4.829
2015	38,050,059	1	10	37	203,530	275,657	479,187	1.259
2016	42,147,866	2	16	33	264,041	353,515	617,556	1.465
2017	44,960,517	0	22	41	363,436	359,153	722,589	1.607
2018	48,570,878	0	12	42	225,832	396,380	622,212	1.281
	210,179,594	8	74	187	1,763,278	2,438,355	4,201,633	
Adjusted Loss to Payroll Ratio:					0.839	1.160	1.999	
Expected Unlimited Loss to Payroll Ratio:					1.207	1.681	2.888	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.104	1.355	2.459	
Credibility:					0.58	0.58		
Indicated Limited Loss to Payroll Ratio:					0.950	1.242	2.192	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.024	1.506	2.530	
Indicated Relativity Change:								-12.4%
Relativity to Statewide Average Loss to Payroll Ratio:								247.2%

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Code: 4691 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 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	
2014	96,792,216	2	20	49	403,879	501,431	905,310	0.935
2015	94,549,821	1	17	38	252,020	312,465	564,485	0.597
2016	95,492,292	2	11	41	318,213	223,627	541,840	0.567
2017	108,364,622	0	15	54	542,588	446,617	989,205	0.913
2018	108,556,120	0	16	52	207,822	369,465	577,287	0.532
	503,755,071	5	79	234	1,724,522	1,853,606	3,578,128	
Adjusted Loss to Payroll Ratio:					0.342	0.368	0.710	
Expected Unlimited Loss to Payroll Ratio:					0.541	0.568	1.109	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.495	0.458	0.953	
Credibility:					0.59	0.54		
Indicated Limited Loss to Payroll Ratio:					0.405	0.409	0.814	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.436	0.496	0.933	
Indicated Relativity Change:								-15.9%
Relativity to Statewide Average Loss to Payroll Ratio:								91.1%

Code: 4692 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 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	
2014	301,959,385	5	60	177	1,312,514	1,478,463	2,790,977	0.924
2015	312,993,625	5	65	152	1,191,035	1,443,385	2,634,420	0.842
2016	320,092,326	3	77	177	1,496,017	1,716,439	3,212,456	1.004
2017	336,482,348	4	69	208	1,564,298	2,170,374	3,734,672	1.110
2018	335,854,539	0	46	193	910,999	1,481,926	2,392,925	0.712
	1,607,382,222	17	317	907	6,474,864	8,290,585	14,765,449	
Adjusted Loss to Payroll Ratio:					0.403	0.516	0.919	
Expected Unlimited Loss to Payroll Ratio:					0.446	0.576	1.023	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.408	0.465	0.873	
Credibility:					0.87	0.86		
Indicated Limited Loss to Payroll Ratio:					0.404	0.509	0.912	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.435	0.617	1.052	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								102.8%

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Code: 4717 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 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	
2014	26,258,672	0	10	27	206,992	198,738	405,730	1.545
2015	28,343,764	0	14	29	297,881	239,351	537,232	1.895
2016	19,061,981	1	4	11	228,509	307,516	536,025	2.812
2017	22,868,684	0	19	40	619,463	685,589	1,305,052	5.707
2018	23,950,782	0	10	30	322,431	420,346	742,777	3.101
	120,483,883	1	57	137	1,675,276	1,851,540	3,526,816	
Adjusted Loss to Payroll Ratio:					1.390	1.537	2.927	
Expected Unlimited Loss to Payroll Ratio:					1.247	1.438	2.685	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.141	1.160	2.300	
Credibility:					0.47	0.44		
Indicated Limited Loss to Payroll Ratio:					1.258	1.326	2.584	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.356	1.607	2.963	
Indicated Relativity Change:								10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								289.6%

Code: 4720 RHG: 2 NAICS: 31 ILDG: 2 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	
2014	89,582,308	7	43	112	952,002	1,107,322	2,059,324	2.299
2015	73,266,104	3	25	83	650,786	921,915	1,572,701	2.147
2016	65,147,113	1	28	54	394,109	373,030	767,139	1.178
2017	74,678,026	5	34	95	1,213,066	882,372	2,095,438	2.806
2018	77,513,128	1	33	92	675,447	647,552	1,322,999	1.707
	380,186,679	17	163	436	3,885,410	3,932,192	7,817,602	
Adjusted Loss to Payroll Ratio:					1.022	1.034	2.056	
Expected Unlimited Loss to Payroll Ratio:					1.150	1.198	2.348	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.063	1.001	2.064	
Credibility:					0.72	0.65		
Indicated Limited Loss to Payroll Ratio:					1.034	1.022	2.056	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.102	1.197	2.299	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								224.6%

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Code: 4740 RHG: 5 NAICS: 31 ILDG: 3 MLDG: 2 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	
2014	688,325,769	17	52	106	2,928,589	2,019,880	4,948,469	0.719
2015	756,718,898	12	71	98	3,774,243	3,328,288	7,102,531	0.939
2016	701,674,746	7	50	102	2,204,861	1,450,881	3,655,742	0.521
2017	729,521,516	1	45	70	2,275,412	1,290,621	3,566,033	0.489
2018	801,279,107	3	36	85	1,870,703	1,203,972	3,074,675	0.384
	3,677,520,036	40	254	461	13,053,807	9,293,642	22,347,449	
Adjusted Loss to Payroll Ratio:					0.355	0.253	0.608	
Expected Unlimited Loss to Payroll Ratio:					0.373	0.334	0.707	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.328	0.241	0.569	
Credibility:					1.00	0.92		
Indicated Limited Loss to Payroll Ratio:					0.355	0.252	0.607	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					0.398	0.342	0.740	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								72.3%

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Code: 4771 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 1 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	
2014	74,415,314	1	6	22	359,293	382,109	741,402	0.996
2015	85,006,043	1	10	21	200,278	311,575	511,853	0.602
2016	84,908,195	2	18	19	556,612	710,152	1,266,764	1.492
2017	78,694,148	0	14	30	265,524	293,794	559,318	0.711
2018	79,249,992	0	11	31	272,280	279,366	551,646	0.696
	402,273,692	4	59	123	1,653,988	1,976,997	3,630,985	
Adjusted Loss to Payroll Ratio:					0.411	0.491	0.903	
Expected Unlimited Loss to Payroll Ratio:					0.415	0.518	0.933	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.380	0.418	0.797	
Credibility:					0.49	0.47		
Indicated Limited Loss to Payroll Ratio:					0.395	0.452	0.847	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.426	0.548	0.974	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								95.2%

Code: 4828 RHG: 3 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	
2014	267,507,956	8	86	151	1,782,732	1,759,162	3,541,894	1.324
2015	292,217,541	7	79	173	1,779,409	1,609,580	3,388,989	1.160
2016	310,573,872	9	77	204	2,895,614	2,930,184	5,825,798	1.876
2017	345,617,929	4	83	200	2,078,302	2,279,916	4,358,218	1.261
2018	311,894,818	1	94	215	2,647,955	3,696,210	6,344,165	2.034
	1,527,812,116	29	419	943	11,184,013	12,275,052	23,459,065	
Adjusted Loss to Payroll Ratio:					0.732	0.803	1.535	
Expected Unlimited Loss to Payroll Ratio:					0.706	0.865	1.570	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.646	0.697	1.343	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					0.732	0.802	1.534	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.789	0.973	1.762	
Indicated Relativity Change:								12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								172.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 4829 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 2 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	
2014	210,312,296	3	30	112	762,308	742,285	1,504,593	0.715
2015	224,299,069	6	44	95	1,355,900	1,006,218	2,362,118	1.053
2016	243,340,985	3	17	90	733,844	962,806	1,696,650	0.697
2017	246,263,118	2	42	92	1,080,387	1,146,769	2,227,156	0.904
2018	325,465,837	0	49	142	2,135,543	1,397,773	3,533,316	1.086
	1,249,681,305	14	182	531	6,067,982	5,255,851	11,323,833	
Adjusted Loss to Payroll Ratio:					0.486	0.421	0.906	
Expected Unlimited Loss to Payroll Ratio:					0.478	0.550	1.028	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.420	0.396	0.816	
Credibility:					0.80	0.73		
Indicated Limited Loss to Payroll Ratio:					0.472	0.414	0.886	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					0.530	0.562	1.092	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								106.7%

Code: 4831 RHG: 4 NAICS: 31 ILDG: 2 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	
2016	322,998,968	13	177	383	3,509,170	3,650,453	7,159,623	2.217
2017	325,959,113	14	197	391	4,519,050	4,543,725	9,062,775	2.780
2018	351,134,516	3	200	357	4,412,268	5,321,884	9,734,152	2.772
	1,000,092,597	30	574	1,131	12,440,488	13,516,062	25,956,551	
Adjusted Loss to Payroll Ratio:					1.244	1.351	2.595	
Expected Unlimited Loss to Payroll Ratio:					1.297	1.651	2.947	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.167	1.270	2.436	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.244	1.351	2.595	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.364	1.719	3.083	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								301.2%

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Effective September 1, 2021 (Proposed)

Code: 4983 RHG: 5 NAICS: 31 ILDG: 2 MLDG: 3 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	
2014	24,009,929	1	13	24	198,814	314,077	512,891	2.136
2015	28,290,588	0	11	13	86,086	111,184	197,270	0.697
2016	25,829,852	1	11	18	142,229	226,633	368,862	1.428
2017	35,732,173	1	14	29	321,240	328,293	649,533	1.818
2018	41,902,571	0	16	17	286,188	365,924	652,112	1.556
	155,765,112	3	65	101	1,034,557	1,346,111	2,380,668	
Adjusted Loss to Payroll Ratio:					0.664	0.864	1.528	
Expected Unlimited Loss to Payroll Ratio:					0.973	1.259	2.232	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.856	0.906	1.762	
Credibility:					0.46	0.44		
Indicated Limited Loss to Payroll Ratio:					0.768	0.888	1.655	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					0.861	1.206	2.066	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								201.9%

Code: 5020 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 3 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	
2014	98,553,587	8	29	40	1,302,459	993,562	2,296,021	2.330
2015	114,722,695	3	32	29	943,198	847,328	1,790,526	1.561
2016	132,946,432	9	35	41	1,824,674	966,394	2,791,068	2.099
2017	139,621,202	6	39	54	1,110,159	1,408,354	2,518,513	1.804
2018	146,500,460	3	48	57	1,702,218	1,535,910	3,238,128	2.210
	632,344,377	29	183	221	6,882,708	5,751,549	12,634,256	
Adjusted Loss to Payroll Ratio:					1.088	0.910	1.998	
Expected Unlimited Loss to Payroll Ratio:					1.187	1.418	2.604	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.154	1.149	2.304	
Credibility:					0.88	0.81		
Indicated Limited Loss to Payroll Ratio:					1.096	0.955	2.051	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.229	1.297	2.526	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								246.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5027 RHG: 6 NAICS: 23 ILDG: 1 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	
2015	146,803,793	23	162	182	3,757,064	3,586,692	7,343,756	5.002
2016	140,531,197	11	155	152	3,939,428	3,703,438	7,642,866	5.439
2017	149,216,737	9	103	174	3,354,758	3,043,813	6,398,571	4.288
2018	152,402,394	4	129	142	3,511,237	3,597,938	7,109,175	4.665
	588,954,121	47	549	650	14,562,488	13,931,882	28,494,370	
Adjusted Loss to Payroll Ratio:					2.473	2.366	4.838	
Expected Unlimited Loss to Payroll Ratio:					2.772	3.518	6.290	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.671	2.727	5.397	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.473	2.366	4.838	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					2.800	3.361	6.161	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								602.0%

Code: 5028 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 2 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	
2014	116,567,386	10	36	44	1,617,650	1,147,746	2,765,396	2.372
2015	148,348,214	11	51	71	2,120,873	2,229,209	4,350,082	2.932
2016	167,246,463	3	63	55	1,872,210	1,590,712	3,462,922	2.071
2017	197,283,546	6	75	96	2,983,571	2,310,253	5,293,824	2.683
2018	193,949,506	1	78	89	2,773,523	2,445,722	5,219,245	2.691
	823,395,114	31	303	355	11,367,827	9,723,643	21,091,470	
Adjusted Loss to Payroll Ratio:					1.381	1.181	2.562	
Expected Unlimited Loss to Payroll Ratio:					1.563	1.641	3.204	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.521	1.330	2.851	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					1.381	1.188	2.569	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.548	1.614	3.161	
Indicated Relativity Change:								-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								308.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5029 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 2 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	
2014	46,895,253	2	18	33	509,214	451,345	960,559	2.048
2015	61,893,613	1	44	36	1,001,532	1,149,282	2,150,814	3.475
2016	65,337,985	7	32	31	1,540,394	1,207,178	2,747,572	4.205
2017	75,567,580	1	30	43	650,631	630,497	1,281,128	1.695
2018	85,933,171	2	37	39	1,320,839	1,011,997	2,332,836	2.715
	335,627,602	13	161	182	5,022,610	4,450,299	9,472,909	
Adjusted Loss to Payroll Ratio:					1.496	1.326	2.822	
Expected Unlimited Loss to Payroll Ratio:					1.627	2.046	3.673	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.583	1.658	3.241	
Credibility:					0.77	0.73		
Indicated Limited Loss to Payroll Ratio:					1.516	1.416	2.932	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.700	1.922	3.622	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								353.9%

E1-1-14 INCLUDES EXPERIENCE FROM CODE 3724

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5040 RHG: 7 NAICS: 23 ILDG: 3 MLDG: 2 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	
2016	161,867,694	16	74	119	4,472,734	4,412,863	8,885,597	5.489
2017	207,812,078	14	111	157	6,047,824	4,700,430	10,748,254	5.172
2018	230,104,582	4	101	242	4,700,912	3,808,369	8,509,281	3.698
	599,784,355	34	286	518	15,221,470	12,921,662	28,143,132	
Adjusted Loss to Payroll Ratio:					2.538	2.154	4.692	
Expected Unlimited Loss to Payroll Ratio:					3.084	3.391	6.475	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.805	2.282	5.087	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.538	2.154	4.692	
Limit Factor:					1.200	1.636		
Selected (Unlimited) Loss to Payroll Ratio:					3.044	3.524	6.568	
Indicated Relativity Change:								1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								641.8%

INCLUDES EXPERIENCE OF 5059 D9-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5102 RHG: 5 NAICS: 23 ILDG: 1 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	
2017	350,132,102	8	154	239	5,612,756	5,516,880	11,129,636	3.179
2018	365,873,929	13	152	271	6,027,211	6,642,281	12,669,492	3.463
	716,006,031	21	306	510	11,639,968	12,159,161	23,799,128	
Adjusted Loss to Payroll Ratio:					1.626	1.698	3.324	
Expected Unlimited Loss to Payroll Ratio:					1.972	2.250	4.222	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.918	1.824	3.742	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.626	1.698	3.324	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.822	2.306	4.128	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								403.4%

INCLUDES EXPERIENCE OF 5057 D9-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5107 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 2 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	
2016	342,771,726	9	176	298	3,616,509	3,641,106	7,257,615	2.117
2017	370,358,301	16	185	321	5,531,759	5,778,018	11,309,777	3.054
2018	386,631,240	10	230	328	5,970,736	6,213,225	12,183,961	3.151
	1,099,761,267	35	591	947	15,119,005	15,632,349	30,751,354	
Adjusted Loss to Payroll Ratio:					1.375	1.421	2.796	
Expected Unlimited Loss to Payroll Ratio:					1.447	1.698	3.146	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.464	1.541	3.006	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.375	1.421	2.796	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.482	1.724	3.205	
Indicated Relativity Change:								1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								313.2%

Code: 5108 RHG: 5 NAICS: 23 ILDG: 1 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	
2014	42,382,099	7	59	51	1,540,676	1,520,159	3,060,835	7.222
2015	48,313,049	4	44	67	856,330	900,525	1,756,855	3.636
2016	55,147,642	6	60	64	1,482,185	1,430,586	2,912,771	5.282
2017	61,926,142	4	55	69	1,629,857	1,152,565	2,782,422	4.493
2018	63,843,711	2	57	77	975,776	959,180	1,934,956	3.031
	271,612,643	23	275	328	6,484,824	5,963,016	12,447,840	
Adjusted Loss to Payroll Ratio:					2.388	2.195	4.583	
Expected Unlimited Loss to Payroll Ratio:					2.770	3.160	5.930	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.695	2.561	5.256	
Credibility:					0.88	0.79		
Indicated Limited Loss to Payroll Ratio:					2.424	2.272	4.697	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					2.718	3.085	5.803	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								567.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5128 RHG: 6 NAICS: 81 ILDG: 4 MLDG: 2 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	
2014	340,193,337	6	69	130	1,842,865	1,392,432	3,235,297	0.951
2015	352,885,110	4	49	142	1,521,638	1,134,543	2,656,181	0.753
2016	407,088,482	6	64	127	1,649,253	1,239,961	2,889,214	0.710
2017	384,454,815	3	51	131	1,679,049	1,413,235	3,092,284	0.804
2018	412,251,555	2	50	108	1,634,980	1,243,406	2,878,386	0.698
	1,896,873,299	21	283	638	8,327,784	6,423,577	14,751,361	
Adjusted Loss to Payroll Ratio:					0.439	0.339	0.778	
Expected Unlimited Loss to Payroll Ratio:					0.459	0.449	0.908	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.390	0.293	0.684	
Credibility:					0.93	0.78		
Indicated Limited Loss to Payroll Ratio:					0.436	0.329	0.764	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					0.493	0.467	0.960	
Indicated Relativity Change:							5.8%	
Relativity to Statewide Average Loss to Payroll Ratio:							93.8%	

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 E1-18.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

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	
2014	133,423,358	0	8	34	101,100	132,283	233,383	0.175
2015	103,393,622	2	6	24	244,431	257,954	502,385	0.486
2016	130,364,324	1	7	16	202,666	222,488	425,154	0.326
2017	163,649,474	0	1	24	6,135	67,249	73,384	0.045
2018	156,410,639	0	6	26	119,658	174,822	294,480	0.188
	687,241,416	3	28	124	673,990	854,798	1,528,788	
Adjusted Loss to Payroll Ratio:					0.098	0.124	0.222	
Expected Unlimited Loss to Payroll Ratio:					0.197	0.229	0.426	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.168	0.150	0.317	
Credibility:					0.44	0.40		
Indicated Limited Loss to Payroll Ratio:					0.137	0.140	0.277	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					0.155	0.198	0.353	
Indicated Relativity Change:								-17.0%
Relativity to Statewide Average Loss to Payroll Ratio:								34.5%

E1-1-18 INCLUDES EXPERIENCE OF 5128

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (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	
2014	139,335,967	2	12	33	482,868	398,253	881,121	0.632
2015	156,210,441	2	21	45	372,535	208,146	580,681	0.372
2016	156,558,376	2	13	35	428,776	364,093	792,869	0.506
2017	153,052,883	3	9	30	500,027	405,461	905,488	0.592
2018	181,774,984	2	10	39	793,068	596,587	1,389,655	0.764
	786,932,651	11	65	182	2,577,275	1,972,540	4,549,815	
Adjusted Loss to Payroll Ratio:					0.328	0.251	0.578	
Expected Unlimited Loss to Payroll Ratio:					0.337	0.361	0.698	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.325	0.280	0.605	
Credibility:					0.58	0.50		
Indicated Limited Loss to Payroll Ratio:					0.326	0.265	0.592	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					0.369	0.377	0.746	
Indicated Relativity Change:								6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								72.9%

E1-1-18 INCLUDES EXPERIENCE OF 5128

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5140 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1 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	
2017	2,271,610,120	24	321	541	11,567,972	9,145,425	20,713,397	0.912
2018	2,482,090,463	18	335	514	11,975,748	9,483,924	21,459,672	0.865
	4,753,700,583	42	656	1,055	23,543,720	18,629,349	42,173,069	
Adjusted Loss to Payroll Ratio:					0.495	0.392	0.887	
Expected Unlimited Loss to Payroll Ratio:					0.567	0.527	1.093	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.551	0.427	0.978	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.495	0.392	0.887	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					0.555	0.532	1.087	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								106.3%

Code: 5146 RHG: 4 NAICS: 23 ILDG: 1 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	
2017	951,111,478	22	495	765	14,078,937	11,968,034	26,046,971	2.739
2018	994,924,321	13	483	790	14,403,478	13,710,113	28,113,591	2.826
	1,946,035,800	35	978	1,555	28,482,415	25,678,147	54,160,562	
Adjusted Loss to Payroll Ratio:					1.464	1.320	2.783	
Expected Unlimited Loss to Payroll Ratio:					1.698	1.659	3.357	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.690	1.437	3.126	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.464	1.320	2.783	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.605	1.678	3.283	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								320.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

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	
2014	263,177,934	7	27	44	1,313,637	1,102,623	2,416,260	0.918
2015	301,379,849	8	28	51	1,355,566	1,000,037	2,355,603	0.782
2016	352,338,175	8	33	56	1,782,460	1,620,519	3,402,979	0.966
2017	362,427,386	3	49	63	1,969,038	1,560,693	3,529,731	0.974
2018	389,656,871	0	34	59	1,213,213	754,020	1,967,233	0.505
1,668,980,215		26	171	273	7,633,914	6,037,892	13,671,805	
Adjusted Loss to Payroll Ratio:					0.457	0.362	0.819	
Expected Unlimited Loss to Payroll Ratio:					0.576	0.672	1.248	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.524	0.452	0.976	
Credibility:					0.94	0.82		
Indicated Limited Loss to Payroll Ratio:					0.461	0.378	0.839	
Limit Factor:					1.200	1.636		
Selected (Unlimited) Loss to Payroll Ratio:					0.553	0.618	1.172	
Indicated Relativity Change:								-6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								114.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5183 RHG: 4 NAICS: 23 ILDG: 1 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	
2017	1,266,813,825	47	800	1,303	20,139,611	19,908,090	40,047,701	3.161
2018	1,233,647,137	34	847	1,238	22,720,793	21,714,627	44,435,420	3.602
	2,500,460,962	81	1,647	2,541	42,860,404	41,622,717	84,483,121	
Adjusted Loss to Payroll Ratio:					1.714	1.665	3.379	
Expected Unlimited Loss to Payroll Ratio:					1.719	2.107	3.827	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.711	1.825	3.536	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.714	1.665	3.379	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.880	2.117	3.997	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								390.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5184 RHG: 6 NAICS: 23 ILDG: 4 MLDG: 3 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	
2014	85,748,656	6	17	48	965,713	783,709	1,749,422	2.040
2015	88,002,158	3	20	33	867,407	628,361	1,495,768	1.700
2016	96,439,476	3	6	28	765,379	319,891	1,085,270	1.125
2017	115,705,679	0	17	23	641,001	389,515	1,030,516	0.891
2018	115,284,265	0	16	13	390,680	319,725	710,405	0.616
	501,180,234	12	76	145	3,630,179	2,441,202	6,071,381	
Adjusted Loss to Payroll Ratio:					0.724	0.487	1.211	
Expected Unlimited Loss to Payroll Ratio:					0.813	0.820	1.633	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.783	0.636	1.419	
Credibility:					0.68	0.58		
Indicated Limited Loss to Payroll Ratio:					0.743	0.550	1.293	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					0.842	0.781	1.622	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								158.5%

Code: 5185 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 3 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	
2014	124,743,055	7	89	127	1,904,805	1,944,001	3,848,806	3.085
2015	139,156,748	11	98	139	2,363,278	2,253,643	4,616,921	3.318
2016	158,787,696	7	84	122	1,557,981	1,912,924	3,470,905	2.186
2017	141,921,559	4	63	132	1,768,206	1,692,371	3,460,577	2.438
2018	153,638,230	3	87	143	2,190,911	2,279,836	4,470,747	2.910
	718,247,288	32	421	663	9,785,180	10,082,775	19,867,955	
Adjusted Loss to Payroll Ratio:					1.362	1.404	2.766	
Expected Unlimited Loss to Payroll Ratio:					1.411	1.943	3.353	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.372	1.575	2.947	
Credibility:					0.99	0.96		
Indicated Limited Loss to Payroll Ratio:					1.362	1.411	2.773	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.527	1.915	3.443	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								336.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5186 RHG: 3 NAICS: 23 ILDG: 3 MLDG: 2 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	
2014	154,483,778	3	34	39	1,270,240	840,532	2,110,772	1.366
2015	189,503,438	7	42	54	1,385,486	953,537	2,339,023	1.234
2016	210,959,514	4	46	60	1,820,985	1,368,307	3,189,292	1.512
2017	239,228,433	8	29	62	2,013,724	1,503,341	3,517,065	1.470
2018	271,767,262	2	31	58	1,283,053	949,514	2,232,567	0.821
1,065,942,427		24	182	273	7,773,488	5,615,231	13,388,719	
Adjusted Loss to Payroll Ratio:					0.729	0.527	1.256	
Expected Unlimited Loss to Payroll Ratio:					0.863	0.722	1.585	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.873	0.655	1.528	
Credibility:					0.97	0.79		
Indicated Limited Loss to Payroll Ratio:					0.734	0.554	1.287	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.791	0.672	1.462	
Indicated Relativity Change:								-7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								142.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5187 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 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	
2017	1,988,173,979	36	465	672	15,710,245	13,223,648	28,933,893	1.455
2018	2,343,500,035	17	514	719	17,883,222	13,956,483	31,839,705	1.359
	4,331,674,014	53	979	1,391	33,593,467	27,180,130	60,773,597	
Adjusted Loss to Payroll Ratio:					0.776	0.627	1.403	
Expected Unlimited Loss to Payroll Ratio:					0.859	0.887	1.746	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.828	0.687	1.515	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.776	0.627	1.403	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					0.878	0.891	1.770	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								172.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5190 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 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	
2017	1,256,022,014	32	526	782	14,322,176	14,233,469	28,555,645	2.273
2018	1,429,807,573	12	518	784	15,008,656	15,920,771	30,929,427	2.163
	2,685,829,587	44	1,044	1,566	29,330,832	30,154,239	59,485,071	
Adjusted Loss to Payroll Ratio:					1.092	1.123	2.215	
Expected Unlimited Loss to Payroll Ratio:					1.252	1.598	2.850	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.206	1.238	2.445	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.092	1.123	2.215	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					1.237	1.595	2.832	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								276.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5191 RHG: 5 NAICS: 81 ILDG: 4 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	
2017	932,737,665	13	200	318	5,291,905	5,447,676	10,739,581	1.151
2018	902,424,047	2	166	266	5,395,315	5,081,149	10,476,464	1.161
	1,835,161,712	15	366	584	10,687,220	10,528,825	21,216,045	
Adjusted Loss to Payroll Ratio:					0.582	0.574	1.156	
Expected Unlimited Loss to Payroll Ratio:					0.791	0.832	1.623	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.680	0.569	1.249	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.582	0.574	1.156	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					0.653	0.779	1.432	
Indicated Relativity Change:								-11.8%
Relativity to Statewide Average Loss to Payroll Ratio:								139.9%

EXPERIENCE RELATED TO CIRCUIT OR COMPUTER OR TELEPHONE INSTALLATION OR REPAIR TRANSFERRED TO CODE 5193;
5193 E1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5192 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 3 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	
2014	148,887,043	4	58	154	957,127	1,471,525	2,428,652	1.631
2015	149,297,040	4	66	127	1,405,092	1,956,786	3,361,878	2.252
2016	153,146,206	6	61	230	2,248,541	2,137,800	4,386,341	2.864
2017	176,488,902	4	76	176	1,336,393	1,734,105	3,070,498	1.740
2018	212,300,998	3	92	261	2,820,070	3,202,689	6,022,759	2.837
	840,120,188	21	353	948	8,767,223	10,502,906	19,270,129	
Adjusted Loss to Payroll Ratio:					1.044	1.250	2.294	
Expected Unlimited Loss to Payroll Ratio:					1.063	1.421	2.483	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.949	1.163	2.113	
Credibility:					0.95	0.95		
Indicated Limited Loss to Payroll Ratio:					1.039	1.246	2.285	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.120	1.511	2.630	
Indicated Relativity Change:								5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								257.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5193 RHG: 5 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	
2015	876,713,852	12	98	170	2,948,953	2,686,021	5,634,974	0.643
2016	988,096,451	5	121	202	2,971,173	2,869,347	5,840,520	0.591
2017	934,045,410	3	88	184	2,216,847	2,320,492	4,537,339	0.486
2018	987,128,685	3	75	183	3,436,101	2,812,452	6,248,553	0.633
	3,785,984,398	23	382	739	11,573,074	10,688,313	22,261,387	
Adjusted Loss to Payroll Ratio:					0.306	0.282	0.588	
Expected Unlimited Loss to Payroll Ratio:					0.304	0.514	0.818	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.296	0.416	0.713	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.306	0.282	0.588	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					0.343	0.383	0.726	
Indicated Relativity Change:								-11.3%
Relativity to Statewide Average Loss to Payroll Ratio:								70.9%

E1-1-18 INCLUDES EXPERIENCE OF 5191

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5195 RHG: 3 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	
2015	285,434,056	13	128	166	2,958,178	2,992,783	5,950,961	2.085
2016	294,025,403	7	123	147	2,862,847	2,611,352	5,474,199	1.862
2017	309,283,902	5	113	152	2,352,764	2,544,041	4,896,805	1.583
2018	324,025,028	3	113	110	3,623,874	3,576,557	7,200,431	2.222
	1,212,768,390	28	477	575	11,797,663	11,724,733	23,522,396	
Adjusted Loss to Payroll Ratio:					0.973	0.967	1.940	
Expected Unlimited Loss to Payroll Ratio:					1.089	1.165	2.254	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.101	1.058	2.159	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.973	0.967	1.940	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.048	1.172	2.221	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								217.0%

Code: 5201 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 2 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	
2017	631,776,750	36	579	715	14,383,236	13,248,817	27,632,053	4.374
2018	648,225,109	19	559	653	13,332,262	14,848,630	28,180,892	4.347
	1,280,001,859	55	1,138	1,368	27,715,498	28,097,447	55,812,945	
Adjusted Loss to Payroll Ratio:					2.165	2.195	4.360	
Expected Unlimited Loss to Payroll Ratio:					2.300	2.533	4.833	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.328	2.299	4.626	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.165	2.195	4.360	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					2.334	2.662	4.996	
Indicated Relativity Change:								3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								488.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5205 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 2 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	
2017	1,141,148,929	42	337	484	14,964,900	11,164,708	26,129,608	2.290
2018	1,266,149,648	21	344	503	15,156,291	13,569,325	28,725,616	2.269
	2,407,298,576	63	681	987	30,121,191	24,734,034	54,855,224	
Adjusted Loss to Payroll Ratio:					1.251	1.027	2.279	
Expected Unlimited Loss to Payroll Ratio:					1.370	1.541	2.910	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.246	1.037	2.283	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.251	1.027	2.279	
Limit Factor:					1.200	1.636		
Selected (Unlimited) Loss to Payroll Ratio:					1.501	1.681	3.181	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								310.9%

Code: 5212 RHG: 6 NAICS: 23 ILDG: 1 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	
2014	35,019,346	2	27	34	534,352	556,435	1,090,787	3.115
2015	38,543,608	4	13	12	811,661	790,789	1,602,450	4.157
2016	41,749,894	2	21	24	731,124	634,936	1,366,060	3.272
2017	47,373,062	1	16	18	434,666	544,241	978,907	2.066
2018	49,648,097	1	20	17	946,948	1,223,914	2,170,862	4.372
	212,334,008	10	97	105	3,458,752	3,750,314	7,209,066	
Adjusted Loss to Payroll Ratio:					1.629	1.766	3.395	
Expected Unlimited Loss to Payroll Ratio:					1.763	2.228	3.991	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.699	1.727	3.426	
Credibility:					0.66	0.61		
Indicated Limited Loss to Payroll Ratio:					1.653	1.751	3.404	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					1.871	2.488	4.359	
Indicated Relativity Change:								9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								425.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

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	
2017	1,261,151,237	39	389	660	19,957,896	16,665,945	36,623,841	2.904
2018	1,280,106,208	16	376	633	15,758,817	14,602,430	30,361,247	2.372
	2,541,257,445	55	765	1,293	35,716,713	31,268,375	66,985,088	
Adjusted Loss to Payroll Ratio:					1.405	1.230	2.636	
Expected Unlimited Loss to Payroll Ratio:					1.525	1.628	3.153	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.470	1.262	2.731	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.405	1.230	2.636	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					1.591	1.748	3.340	
Indicated Relativity Change:								5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								326.3%

Code: 5214 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 2 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	
2014	110,923,100	11	69	49	1,709,625	2,214,987	3,924,612	3.538
2015	139,683,815	10	55	74	2,047,319	1,885,805	3,933,124	2.816
2016	111,115,007	5	37	60	1,374,708	1,457,023	2,831,731	2.548
2017	146,533,039	6	80	102	2,605,572	2,319,169	4,924,741	3.361
2018	149,760,029	1	66	81	1,707,183	1,733,777	3,440,960	2.298
	658,014,991	33	307	366	9,444,408	9,610,762	19,055,169	
Adjusted Loss to Payroll Ratio:					1.435	1.461	2.896	
Expected Unlimited Loss to Payroll Ratio:					1.445	1.772	3.216	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.461	1.608	3.070	
Credibility:					0.98	0.94		
Indicated Limited Loss to Payroll Ratio:					1.436	1.469	2.905	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.547	1.782	3.329	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								325.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5222 RHG: 6 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	
2014	149,288,095	9	42	69	2,622,281	2,851,326	5,473,607	3.666
2015	189,524,653	16	44	68	4,399,939	4,779,710	9,179,649	4.844
2016	166,579,381	3	24	41	1,625,446	1,435,736	3,061,182	1.838
2017	119,803,144	2	30	45	1,890,610	1,695,026	3,585,636	2.993
2018	128,103,090	2	27	43	2,157,978	1,511,887	3,669,865	2.865
	753,298,365	32	167	266	12,696,254	12,273,685	24,969,939	
Adjusted Loss to Payroll Ratio:					1.685	1.629	3.315	
Expected Unlimited Loss to Payroll Ratio:					1.792	2.358	4.150	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.726	1.828	3.554	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.685	1.629	3.315	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					1.908	2.315	4.223	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								412.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5225 RHG: 6 NAICS: 23 ILDG: 1 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	
2015	250,318,116	15	101	155	4,189,117	3,968,127	8,157,244	3.259
2016	234,950,128	5	65	127	2,403,497	1,550,907	3,954,404	1.683
2017	269,540,199	11	121	191	4,849,600	4,586,709	9,436,309	3.501
2018	303,918,677	6	122	170	5,093,427	3,954,329	9,047,756	2.977
	1,058,727,120	37	409	643	16,535,642	14,060,072	30,595,714	
Adjusted Loss to Payroll Ratio:					1.562	1.328	2.890	
Expected Unlimited Loss to Payroll Ratio:					1.652	1.936	3.588	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.591	1.500	3.092	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.562	1.328	2.890	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					1.769	1.887	3.655	
Indicated Relativity Change:								1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								357.2%

Code: 5348 RHG: 2 NAICS: 23 ILDG: 1 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	
2017	624,489,814	20	321	442	9,706,611	10,989,772	20,696,383	3.314
2018	635,480,271	9	330	393	8,751,868	8,939,037	17,690,905	2.784
	1,259,970,085	29	651	835	18,458,479	19,928,808	38,387,287	
Adjusted Loss to Payroll Ratio:					1.465	1.582	3.047	
Expected Unlimited Loss to Payroll Ratio:					1.509	1.817	3.326	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.544	1.708	3.252	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.465	1.582	3.047	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.561	1.852	3.414	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								333.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5403 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: CARPENTRY – NOC – LOW WAGE

Code: 5632 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 1 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	
2017	1,362,850,562	93	1,359	2,042	38,954,855	40,907,527	79,862,382	5.860
2018	1,601,179,803	87	1,589	2,200	50,691,053	45,110,656	95,801,709	5.983
	2,964,030,365	180	2,948	4,242	89,645,908	86,018,183	175,664,091	
Adjusted Loss to Payroll Ratio:					3.024	2.902	5.927	
Expected Unlimited Loss to Payroll Ratio:					3.421	4.233	7.654	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.296	3.281	6.577	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.024	2.902	5.927	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					3.425	4.123	7.548	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								737.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5432 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CARPENTRY – NOC – HIGH WAGE

Code: 5633 RHG: 5 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	
2017	2,092,809,225	80	717	978	31,764,634	26,896,423	58,661,057	2.803
2018	2,328,522,219	44	772	963	31,464,137	31,017,407	62,481,544	2.683
	4,421,331,444	124	1,489	1,941	63,228,771	57,913,830	121,142,601	
Adjusted Loss to Payroll Ratio:					1.430	1.310	2.740	
Expected Unlimited Loss to Payroll Ratio:					1.473	1.623	3.096	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.434	1.315	2.749	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.430	1.310	2.740	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.603	1.779	3.382	
Indicated Relativity Change:								9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								330.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5436 RHG: 2 NAICS: 23 ILDG: 1 MLDG: 2 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	
2014	88,308,610	7	54	46	870,831	979,076	1,849,907	2.095
2015	105,910,119	9	67	67	1,555,495	1,400,238	2,955,733	2.791
2016	116,337,624	4	64	62	1,617,623	1,498,787	3,116,410	2.679
2017	113,540,365	5	63	54	1,677,420	1,576,669	3,254,089	2.866
2018	131,901,704	4	68	73	2,072,207	1,541,552	3,613,759	2.740
	555,998,422	29	316	302	7,793,575	6,996,323	14,789,898	
Adjusted Loss to Payroll Ratio:					1.402	1.258	2.660	
Expected Unlimited Loss to Payroll Ratio:					1.324	1.422	2.746	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.354	1.337	2.691	
Credibility:					0.89	0.81		
Indicated Limited Loss to Payroll Ratio:					1.397	1.273	2.670	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.488	1.491	2.979	
Indicated Relativity Change:								8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								291.1%

Code: 5443 RHG: 4 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	
2014	124,248,719	9	103	107	2,083,327	2,172,582	4,255,909	3.425
2015	145,985,469	10	109	137	2,552,463	2,214,916	4,767,379	3.266
2016	174,246,935	3	118	130	2,105,966	2,389,186	4,495,152	2.580
2017	189,341,983	6	112	182	3,238,725	3,022,200	6,260,925	3.307
2018	222,658,014	5	151	241	4,133,533	3,382,139	7,515,672	3.375
	856,481,119	33	593	797	14,114,014	13,181,023	27,295,037	
Adjusted Loss to Payroll Ratio:					1.648	1.539	3.187	
Expected Unlimited Loss to Payroll Ratio:					1.495	1.725	3.220	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.488	1.494	2.982	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.648	1.539	3.187	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.807	1.957	3.764	
Indicated Relativity Change:								16.9%
Relativity to Statewide Average Loss to Payroll Ratio:								367.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5446 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 1 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	
2017	832,451,370	50	568	657	18,349,410	14,391,213	32,740,623	3.933
2018	947,563,398	14	594	696	16,737,661	14,135,242	30,872,903	3.258
	1,780,014,768	64	1,162	1,353	35,087,071	28,526,455	63,613,526	
Adjusted Loss to Payroll Ratio:					1.971	1.603	3.574	
Expected Unlimited Loss to Payroll Ratio:					1.979	1.735	3.714	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.002	1.575	3.576	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.971	1.603	3.574	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					2.124	1.943	4.068	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								397.5%

Code: 5447 RHG: 6 NAICS: 23 ILDG: 1 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	
2017	1,049,465,992	22	193	226	9,090,920	6,363,056	15,453,976	1.473
2018	1,171,588,919	13	215	258	10,359,193	9,243,833	19,603,026	1.673
	2,221,054,911	35	408	484	19,450,112	15,606,889	35,057,001	
Adjusted Loss to Payroll Ratio:					0.876	0.703	1.578	
Expected Unlimited Loss to Payroll Ratio:					0.880	0.871	1.751	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.848	0.675	1.523	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.876	0.703	1.578	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					0.992	0.998	1.990	
Indicated Relativity Change:								13.6%
Relativity to Statewide Average Loss to Payroll Ratio:								194.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5467 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2 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	
2014	64,709,685	12	62	77	1,753,517	1,584,855	3,338,372	5.159
2015	79,409,852	12	65	93	2,038,855	1,763,741	3,802,596	4.789
2016	93,145,048	6	85	99	2,490,293	2,374,737	4,865,030	5.223
2017	101,296,995	5	70	110	2,716,261	2,256,228	4,972,489	4.909
2018	106,587,481	1	74	88	2,199,338	2,368,811	4,568,149	4.286
	445,149,061	36	356	467	11,198,263	10,348,372	21,546,635	
Adjusted Loss to Payroll Ratio:					2.516	2.325	4.840	
Expected Unlimited Loss to Payroll Ratio:					2.649	2.841	5.490	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.636	2.461	5.097	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					2.516	2.332	4.847	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					2.759	2.965	5.724	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								559.3%

Code: 5470 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 3 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	
2014	109,161,442	2	30	38	929,042	720,160	1,649,202	1.511
2015	139,015,944	8	29	52	1,515,581	1,398,043	2,913,624	2.096
2016	157,943,329	4	40	63	1,887,804	1,252,498	3,140,302	1.988
2017	171,434,592	5	38	60	2,359,311	1,692,120	4,051,431	2.363
2018	177,024,585	2	38	54	1,718,538	1,170,340	2,888,878	1.632
	754,579,891	21	175	267	8,410,275	6,233,162	14,643,437	
Adjusted Loss to Payroll Ratio:					1.115	0.826	1.941	
Expected Unlimited Loss to Payroll Ratio:					1.400	1.270	2.670	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.393	1.100	2.493	
Credibility:					1.00	0.85		
Indicated Limited Loss to Payroll Ratio:					1.115	0.867	1.982	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.222	1.103	2.325	
Indicated Relativity Change:								-12.9%
Relativity to Statewide Average Loss to Payroll Ratio:								227.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5473 RHG: 6 NAICS: 56 ILDG: 4 MLDG: 3 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	
2016	145,736,573	19	100	108	4,709,405	3,913,679	8,623,084	5.917
2017	149,319,034	14	89	147	4,220,283	3,354,072	7,574,355	5.073
2018	170,852,122	2	84	180	3,601,224	3,165,174	6,766,398	3.960
	465,907,729	35	273	435	12,530,912	10,432,925	22,963,837	
Adjusted Loss to Payroll Ratio:					2.690	2.239	4.929	
Expected Unlimited Loss to Payroll Ratio:					3.523	3.583	7.106	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.071	2.438	5.509	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.690	2.239	4.929	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					3.046	3.181	6.227	
Indicated Relativity Change:								-12.4%
Relativity to Statewide Average Loss to Payroll Ratio:								608.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

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	
2017	800,933,384	57	627	682	19,968,954	20,388,961	40,357,915	5.039
2018	921,361,771	46	630	655	21,307,982	22,869,936	44,177,918	4.795
	1,722,295,155	103	1,257	1,337	41,276,936	43,258,898	84,535,834	
Adjusted Loss to Payroll Ratio:					2.397	2.512	4.908	
Expected Unlimited Loss to Payroll Ratio:					2.797	3.403	6.200	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.721	2.759	5.480	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.397	2.512	4.908	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					2.687	3.411	6.097	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								595.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5479 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 1 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	
2014	126,405,224	11	84	141	2,065,440	1,686,884	3,752,324	2.968
2015	133,996,848	5	89	146	2,211,197	1,692,099	3,903,296	2.913
2016	135,507,907	3	97	148	2,181,233	1,711,586	3,892,819	2.873
2017	142,598,090	5	92	185	2,907,451	3,232,928	6,140,379	4.306
2018	171,070,405	2	93	166	3,754,122	2,803,854	6,557,976	3.833
	709,578,474	26	455	786	13,119,442	11,127,351	24,246,793	
Adjusted Loss to Payroll Ratio:					1.849	1.568	3.417	
Expected Unlimited Loss to Payroll Ratio:					1.950	2.039	3.989	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.940	1.766	3.707	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.849	1.568	3.417	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					2.028	1.994	4.022	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								393.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5482 RHG: 7 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	
2017	814,401,393	26	224	256	9,055,431	7,748,551	16,803,982	2.063
2018	851,619,429	11	260	276	11,800,566	10,194,125	21,994,691	2.583
	1,666,020,822	37	484	532	20,855,997	17,942,676	38,798,673	
Adjusted Loss to Payroll Ratio:					1.252	1.077	2.329	
Expected Unlimited Loss to Payroll Ratio:					1.307	1.462	2.769	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.189	0.984	2.173	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.252	1.077	2.329	
Limit Factor:					1.200	1.636		
Selected (Unlimited) Loss to Payroll Ratio:					1.502	1.761	3.263	
Indicated Relativity Change:								17.8%
Relativity to Statewide Average Loss to Payroll Ratio:								318.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5484 RHG: 3 NAICS: 23 ILDG: 1 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	
2016	166,282,070	14	219	278	5,236,064	5,629,659	10,865,723	6.535
2017	173,913,609	15	211	257	5,215,169	5,291,959	10,507,128	6.042
2018	209,917,993	10	241	291	6,841,226	7,801,130	14,642,356	6.975
	550,113,672	39	671	826	17,292,459	18,722,748	36,015,207	
Adjusted Loss to Payroll Ratio:					3.143	3.403	6.547	
Expected Unlimited Loss to Payroll Ratio:					2.924	3.247	6.171	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.958	2.947	5.905	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.143	3.403	6.547	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					3.388	4.127	7.515	
Indicated Relativity Change:								21.8%
Relativity to Statewide Average Loss to Payroll Ratio:								734.3%

Code: 5485 RHG: 7 NAICS: 23 ILDG: 2 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	
2014	80,103,728	5	34	37	1,343,988	1,340,213	2,684,201	3.351
2015	100,194,726	10	45	61	1,826,773	1,620,891	3,447,664	3.441
2016	108,500,117	8	48	67	2,385,044	1,708,555	4,093,599	3.773
2017	127,842,839	7	50	78	2,324,984	2,452,063	4,777,047	3.737
2018	141,283,616	5	49	61	1,822,168	1,793,240	3,615,408	2.559
	557,925,026	35	226	304	9,702,958	8,914,962	18,617,920	
Adjusted Loss to Payroll Ratio:					1.739	1.598	3.337	
Expected Unlimited Loss to Payroll Ratio:					1.936	2.448	4.384	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.761	1.648	3.409	
Credibility:					0.99	0.89		
Indicated Limited Loss to Payroll Ratio:					1.739	1.603	3.343	
Limit Factor:					1.200	1.636		
Selected (Unlimited) Loss to Payroll Ratio:					2.086	2.622	4.709	
Indicated Relativity Change:								7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								460.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5506 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 4 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	
2016	427,035,836	20	154	170	6,082,199	5,337,977	11,420,176	2.674
2017	475,756,347	13	145	174	6,623,151	4,594,792	11,217,943	2.358
2018	503,861,420	6	140	187	6,470,092	5,424,010	11,894,102	2.361
	1,406,653,602	39	439	531	19,175,442	15,356,780	34,532,221	
Adjusted Loss to Payroll Ratio:					1.363	1.092	2.455	
Expected Unlimited Loss to Payroll Ratio:					1.444	1.389	2.833	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.391	1.076	2.467	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.363	1.092	2.455	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					1.544	1.551	3.095	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								302.4%

Code: 5507 RHG: 7 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	
2016	423,972,400	14	122	160	5,562,170	4,359,968	9,922,138	2.340
2017	462,635,539	6	118	151	4,799,318	3,917,709	8,717,027	1.884
2018	489,740,541	3	89	147	3,781,949	3,189,452	6,971,401	1.423
	1,376,348,480	23	329	458	14,143,438	11,467,129	25,610,566	
Adjusted Loss to Payroll Ratio:					1.028	0.833	1.861	
Expected Unlimited Loss to Payroll Ratio:					1.257	1.355	2.612	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.143	0.912	2.055	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.028	0.833	1.861	
Limit Factor:					1.200	1.636		
Selected (Unlimited) Loss to Payroll Ratio:					1.233	1.363	2.595	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								253.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5538 RHG: 5 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	
2017	691,106,323	27	411	680	10,819,330	10,657,076	21,476,406	3.108
2018	670,622,825	14	437	662	10,037,543	10,427,909	20,465,452	3.052
	1,361,729,148	41	848	1,342	20,856,873	21,084,985	41,941,858	
Adjusted Loss to Payroll Ratio:					1.532	1.548	3.080	
Expected Unlimited Loss to Payroll Ratio:					1.582	2.058	3.640	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.539	1.668	3.207	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.532	1.548	3.080	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.717	2.103	3.820	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								373.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5542 RHG: 6 NAICS: 23 ILDG: 1 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	
2017	832,578,378	20	180	279	8,164,747	6,353,708	14,518,455	1.744
2018	1,014,701,315	6	189	310	6,944,718	6,183,850	13,128,568	1.294
	1,847,279,693	26	369	589	15,109,465	12,537,559	27,647,023	
Adjusted Loss to Payroll Ratio:					0.818	0.679	1.497	
Expected Unlimited Loss to Payroll Ratio:					1.015	1.071	2.086	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.978	0.830	1.808	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.818	0.679	1.497	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					0.926	0.964	1.890	
Indicated Relativity Change:								-9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								184.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5552 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 2 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	
2017	160,487,088	26	253	295	7,598,555	9,480,771	17,079,326	10.642
2018	181,541,979	20	257	287	10,033,477	10,863,488	20,896,965	11.511
	342,029,067	46	510	582	17,632,032	20,344,259	37,976,291	
Adjusted Loss to Payroll Ratio:					5.155	5.948	11.103	
Expected Unlimited Loss to Payroll Ratio:					6.225	9.976	16.201	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					5.662	6.715	12.376	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					5.155	5.948	11.103	
Limit Factor:					1.200	1.636		
Selected (Unlimited) Loss to Payroll Ratio:					6.184	9.729	15.913	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								1554.9%

Code: 5553 RHG: 6 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	
2017	567,233,889	42	346	363	14,221,746	12,862,707	27,084,453	4.775
2018	591,686,679	29	343	364	15,686,485	13,189,412	28,875,897	4.880
	1,158,920,567	71	689	727	29,908,231	26,052,119	55,960,350	
Adjusted Loss to Payroll Ratio:					2.581	2.248	4.829	
Expected Unlimited Loss to Payroll Ratio:					2.913	3.102	6.014	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.806	2.404	5.210	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.581	2.248	4.829	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					2.922	3.194	6.116	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								597.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5606 RHG: 4 NAICS: 23 ILDG: 4 MLDG: 3 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	
2017	3,053,226,306	20	177	344	8,149,457	7,734,313	15,883,770	0.520
2018	3,294,279,647	9	172	343	8,409,798	7,960,739	16,370,537	0.497
	6,347,505,953	29	349	687	16,559,255	15,695,052	32,254,306	
Adjusted Loss to Payroll Ratio:					0.261	0.247	0.508	
Expected Unlimited Loss to Payroll Ratio:					0.252	0.297	0.550	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.251	0.258	0.509	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.261	0.247	0.508	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.286	0.314	0.601	
Indicated Relativity Change:								9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								58.7%

Code: 5610 RHG: 4 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	
2014	169,816,769	6	47	95	1,159,178	1,039,508	2,198,686	1.295
2015	173,586,812	11	65	101	2,863,420	2,235,759	5,099,179	2.938
2016	192,605,471	9	52	94	2,649,349	2,175,509	4,824,858	2.505
2017	237,665,626	9	60	107	2,664,760	2,843,699	5,508,459	2.318
2018	270,728,288	2	109	187	2,617,221	2,885,385	5,502,606	2.033
	1,044,402,966	37	333	584	11,953,929	11,179,860	23,133,789	
Adjusted Loss to Payroll Ratio:					1.145	1.070	2.215	
Expected Unlimited Loss to Payroll Ratio:					1.183	1.275	2.458	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.177	1.104	2.281	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					1.145	1.071	2.216	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.255	1.363	2.618	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								255.8%

E1-1-17 EXPERIENCE OF SUPPORT OPERATIONS FOR SUBCONTRACTED CONSTRUCTION TRANSFERRED FROM CODE 9015

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 5650 RHG: 3 NAICS: 56 ILDG: 1 MLDG: 1 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	
2015	168,397,058	13	138	178	3,868,061	3,233,263	7,101,324	4.217
2016	172,532,142	8	99	169	3,185,684	2,492,233	5,677,917	3.291
2017	186,687,127	8	115	152	3,551,563	3,787,183	7,338,746	3.931
2018	184,090,276	2	110	162	2,992,050	2,283,161	5,275,211	2.866
	711,706,603	31	462	661	13,597,357	11,795,840	25,393,197	
Adjusted Loss to Payroll Ratio:					1.911	1.657	3.568	
Expected Unlimited Loss to Payroll Ratio:					2.060	1.950	4.010	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.886	1.554	3.439	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.911	1.657	3.568	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					2.059	2.010	4.069	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								397.6%

Code: 5951 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 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	
2016	1,955,411,201	9	115	481	3,260,019	3,788,376	7,048,395	0.360
2017	2,185,149,250	3	129	405	3,988,921	3,736,942	7,725,863	0.354
2018	2,278,644,653	3	100	426	3,259,737	3,397,654	6,657,391	0.292
	6,419,205,104	15	344	1,312	10,508,677	10,922,971	21,431,648	
Adjusted Loss to Payroll Ratio:					0.164	0.170	0.334	
Expected Unlimited Loss to Payroll Ratio:					0.183	0.227	0.410	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.167	0.183	0.350	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.164	0.170	0.334	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.176	0.206	0.383	
Indicated Relativity Change:								-6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								37.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 6003 RHG: 7 NAICS: 23 ILDG: 3 MLDG: 3 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	
2014	15,860,837	2	9	9	894,953	342,288	1,237,241	7.801
2015	18,418,050	3	8	8	747,970	493,403	1,241,373	6.740
2016	17,249,268	2	5	12	458,701	517,549	976,250	5.660
2017	19,787,496	2	4	3	844,375	431,666	1,276,041	6.449
2018	21,502,883	0	2	10	27,431	74,885	102,316	0.476
	92,818,534	9	28	42	2,973,429	1,859,790	4,833,219	
Adjusted Loss to Payroll Ratio:					3.203	2.004	5.207	
Expected Unlimited Loss to Payroll Ratio:					5.456	4.297	9.753	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.962	2.892	7.854	
Credibility:					0.73	0.54		
Indicated Limited Loss to Payroll Ratio:					3.678	2.412	6.091	
Limit Factor:					1.200	1.636		
Selected (Unlimited) Loss to Payroll Ratio:					4.412	3.946	8.358	
Indicated Relativity Change:								-14.3%
Relativity to Statewide Average Loss to Payroll Ratio:								816.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 6011 RHG: 7 NAICS: 23 ILDG: 3 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	
2014	9,968,938	2	4	13	350,902	208,263	559,165	5.609
2015	13,747,226	2	5	10	306,890	150,538	457,428	3.327
2016	10,848,494	0	0	4	0	3,115	3,115	0.029
2017	13,686,090	1	3	4	442,804	191,923	634,727	4.638
2018	12,989,272	0	1	0	6,984	26,977	33,961	0.261
	61,240,020	5	13	31	1,107,580	580,816	1,688,396	
Adjusted Loss to Payroll Ratio:					1.809	0.948	2.757	
Expected Unlimited Loss to Payroll Ratio:					2.375	1.923	4.297	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.160	1.294	3.454	
Credibility:					0.44	0.33		
Indicated Limited Loss to Payroll Ratio:					2.005	1.180	3.185	
Limit Factor:					1.200	1.636		
Selected (Unlimited) Loss to Payroll Ratio:					2.406	1.930	4.335	
Indicated Relativity Change:							0.9%	
Relativity to Statewide Average Loss to Payroll Ratio:							423.6%	

Code: 6204 RHG: 7 NAICS: 21 ILDG: 1 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	
2014	74,834,907	7	65	81	1,941,271	1,582,171	3,523,442	4.708
2015	107,570,525	6	74	87	1,526,589	1,135,925	2,662,514	2.475
2016	104,247,007	2	62	72	1,472,763	1,174,141	2,646,904	2.539
2017	84,736,083	6	44	54	1,839,845	1,615,073	3,454,918	4.077
2018	88,790,720	2	42	67	1,263,920	1,835,365	3,099,285	3.491
	460,179,243	23	287	361	8,044,388	7,342,675	15,387,063	
Adjusted Loss to Payroll Ratio:					1.748	1.596	3.344	
Expected Unlimited Loss to Payroll Ratio:					2.207	2.555	4.762	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.822	1.546	3.368	
Credibility:					0.96	0.84		
Indicated Limited Loss to Payroll Ratio:					1.751	1.588	3.339	
Limit Factor:					1.200	1.636		
Selected (Unlimited) Loss to Payroll Ratio:					2.101	2.597	4.697	
Indicated Relativity Change:							-1.4%	
Relativity to Statewide Average Loss to Payroll Ratio:							459.0%	

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 6206 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 3 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	
2014	129,527,483	4	14	27	733,428	692,193	1,425,621	1.101
2015	120,062,788	6	16	23	1,225,080	1,474,210	2,699,290	2.248
2016	93,314,612	1	10	14	454,350	398,422	852,772	0.914
2017	100,439,269	1	26	20	1,337,736	1,318,658	2,656,394	2.645
2018	115,483,405	1	32	16	1,203,608	1,796,603	3,000,211	2.598
	558,827,557	13	98	100	4,954,202	5,680,086	10,634,287	
Adjusted Loss to Payroll Ratio:					0.887	1.016	1.903	
Expected Unlimited Loss to Payroll Ratio:					0.931	1.016	1.946	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.814	0.708	1.521	
Credibility:					0.75	0.66		
Indicated Limited Loss to Payroll Ratio:					0.868	0.911	1.780	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					0.983	1.295	2.278	
Indicated Relativity Change:								17.1%
Relativity to Statewide Average Loss to Payroll Ratio:								222.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 6213 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 2 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	
2014	122,700,263	4	7	44	690,725	653,186	1,343,911	1.095
2015	68,124,886	0	11	21	335,715	394,682	730,397	1.072
2016	64,555,174	1	4	22	298,829	340,298	639,127	0.990
2017	66,860,672	0	5	14	162,969	217,741	380,710	0.569
2018	69,078,850	1	1	12	170,247	88,467	258,714	0.375
	391,319,845	6	28	113	1,658,485	1,694,375	3,352,860	
Adjusted Loss to Payroll Ratio:					0.424	0.433	0.857	
Expected Unlimited Loss to Payroll Ratio:					0.578	0.615	1.193	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.505	0.428	0.934	
Credibility:					0.54	0.47		
Indicated Limited Loss to Payroll Ratio:					0.461	0.431	0.892	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					0.522	0.612	1.134	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								110.8%

Code: 6216 RHG: 6 NAICS: 21 ILDG: 2 MLDG: 2 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	
2014	100,862,691	3	22	24	709,103	773,711	1,482,814	1.470
2015	66,103,918	3	11	20	497,375	259,364	756,739	1.145
2016	56,426,315	0	10	16	303,151	233,728	536,879	0.951
2017	64,117,473	1	18	16	851,531	690,611	1,542,142	2.405
2018	71,425,743	2	18	32	790,645	757,462	1,548,107	2.167
	358,936,140	9	79	108	3,151,805	2,714,876	5,866,681	
Adjusted Loss to Payroll Ratio:					0.878	0.756	1.634	
Expected Unlimited Loss to Payroll Ratio:					0.898	0.986	1.884	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.785	0.687	1.472	
Credibility:					0.62	0.55		
Indicated Limited Loss to Payroll Ratio:					0.843	0.725	1.568	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					0.954	1.030	1.985	
Indicated Relativity Change:								5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								193.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 6218 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: EXCAVATION/GRAVING 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	
2017	411,755,521	17	159	250	6,188,850	6,719,646	12,908,496	3.135
2018	503,846,028	9	194	286	6,938,077	7,601,877	14,539,954	2.886
	915,601,549	26	353	536	13,126,927	14,321,522	27,448,450	
Adjusted Loss to Payroll Ratio:					1.434	1.564	2.998	
Expected Unlimited Loss to Payroll Ratio:					1.838	2.209	4.047	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.771	1.712	3.483	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.434	1.564	2.998	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					1.623	2.222	3.846	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								375.8%

Code: 6220 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 4 CLASS: EXCAVATION/GRAVING 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	
2017	978,453,231	22	124	147	9,376,085	7,021,774	16,397,859	1.676
2018	1,025,441,528	8	140	174	8,609,901	6,720,663	15,330,564	1.495
	2,003,894,759	30	264	321	17,985,986	13,742,437	31,728,424	
Adjusted Loss to Payroll Ratio:					0.898	0.686	1.583	
Expected Unlimited Loss to Payroll Ratio:					0.861	0.985	1.845	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.783	0.663	1.445	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.898	0.686	1.583	
Limit Factor:					1.200	1.636		
Selected (Unlimited) Loss to Payroll Ratio:					1.077	1.122	2.198	
Indicated Relativity Change:								19.1%
Relativity to Statewide Average Loss to Payroll Ratio:								214.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 6233 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 3 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	
2014	204,236,227	4	22	26	803,151	1,133,428	1,936,579	0.948
2015	148,212,531	3	19	29	1,110,939	932,885	2,043,824	1.379
2016	132,690,807	1	9	8	358,163	390,590	748,753	0.564
2017	149,181,612	1	14	26	625,359	941,955	1,567,314	1.051
2018	208,634,592	0	21	33	456,278	435,248	891,526	0.427
	842,955,769	9	85	122	3,353,890	3,834,105	7,187,995	
Adjusted Loss to Payroll Ratio:					0.398	0.455	0.853	
Expected Unlimited Loss to Payroll Ratio:					0.572	0.850	1.422	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.520	0.572	1.092	
Credibility:					0.71	0.69		
Indicated Limited Loss to Payroll Ratio:					0.433	0.491	0.924	
Limit Factor:					1.200	1.636		
Selected (Unlimited) Loss to Payroll Ratio:					0.520	0.803	1.323	
Indicated Relativity Change:								-6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								129.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 6235 RHG: 7 NAICS: 21 ILDG: 2 MLDG: 3 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)
2014	217,930,049	SERIOUS 7	NON-SERIOUS 29	MEDICAL-ONLY 85	INDEMNITY 1,848,970	MEDICAL 1,898,516	TOTAL 3,747,486	1.720
2015	116,938,125	3	29	31	2,060,295	907,012	2,967,307	2.538
2016	45,248,743	2	5	5	649,420	616,265	1,265,685	2.797
2017	52,294,311	0	10	12	198,940	192,623	391,563	0.749
2018	71,885,674	0	12	18	673,597	679,109	1,352,706	1.882
	504,296,902	12	85	151	5,431,222	4,293,525	9,724,747	
Adjusted Loss to Payroll Ratio:					1.077	0.851	1.928	
Expected Unlimited Loss to Payroll Ratio:					1.052	1.139	2.191	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.869	0.689	1.558	
Credibility:					0.74	0.63		
Indicated Limited Loss to Payroll Ratio:					1.023	0.791	1.814	
Limit Factor:					1.200	1.636		
Selected (Unlimited) Loss to Payroll Ratio:					1.227	1.294	2.521	
Indicated Relativity Change:								15.1%
Relativity to Statewide Average Loss to Payroll Ratio:								246.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 6237 RHG: 7 NAICS: 21 ILDG: 3 MLDG: 3 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	
2014	86,547,493	1	6	20	444,072	369,532	813,604	0.940
2015	53,413,512	2	5	6	618,770	488,372	1,107,142	2.073
2016	36,084,791	1	3	6	368,524	189,859	558,383	1.547
2017	37,970,742	1	3	8	135,092	109,064	244,156	0.643
2018	40,062,823	0	3	9	284,552	292,766	577,318	1.441
	254,079,361	5	20	49	1,851,010	1,449,593	3,300,602	
Adjusted Loss to Payroll Ratio:					0.729	0.571	1.299	
Expected Unlimited Loss to Payroll Ratio:					0.555	0.601	1.155	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.458	0.363	0.821	
Credibility:					0.44	0.37		
Indicated Limited Loss to Payroll Ratio:					0.577	0.440	1.017	
Limit Factor:					1.200	1.636		
Selected (Unlimited) Loss to Payroll Ratio:					0.692	0.720	1.412	
Indicated Relativity Change:								22.2%
Relativity to Statewide Average Loss to Payroll Ratio:								137.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 6251 RHG: 4 NAICS: 23 ILDG: 4 MLDG: 2 CLASS: TUNNELING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	16,291,226	1	3	5	85,000	76,842	161,842	0.993
2015	16,121,668	2	2	3	489,184	129,128	618,312	3.835
2016	25,358,963	1	5	7	214,773	269,052	483,825	1.908
2017	26,206,914	0	4	11	185,990	255,608	441,598	1.685
2018	28,774,190	0	3	5	142,578	173,526	316,104	1.099
	112,752,961	4	17	31	1,117,525	904,155	2,021,681	
Adjusted Loss to Payroll Ratio:					0.991	0.802	1.793	
Expected Unlimited Loss to Payroll Ratio:					1.716	1.526	3.242	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.708	1.321	3.029	
Credibility:					0.51	0.43		
Indicated Limited Loss to Payroll Ratio:					1.342	1.098	2.440	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.472	1.396	2.868	
Indicated Relativity Change:								-11.5%
Relativity to Statewide Average Loss to Payroll Ratio:								280.3%

Code: 6258 RHG: 6 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	
2014	77,518,095	6	25	42	1,034,171	1,058,319	2,092,490	2.699
2015	79,472,196	5	35	47	1,779,972	1,393,578	3,173,550	3.993
2016	98,053,671	5	29	55	1,522,725	1,272,068	2,794,793	2.850
2017	114,371,752	6	40	65	2,336,887	1,341,867	3,678,754	3.216
2018	112,261,295	2	40	66	1,945,268	1,444,282	3,389,550	3.019
	481,677,009	24	169	275	8,619,023	6,510,115	15,129,137	
Adjusted Loss to Payroll Ratio:					1.789	1.352	3.141	
Expected Unlimited Loss to Payroll Ratio:					1.848	1.983	3.831	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.780	1.537	3.317	
Credibility:					0.94	0.81		
Indicated Limited Loss to Payroll Ratio:					1.789	1.387	3.176	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					2.026	1.970	3.996	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								390.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 6307 RHG: 5 NAICS: 23 ILDG: 1 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	
2014	64,847,741	3	45	55	969,253	1,077,186	2,046,439	3.156
2015	66,432,723	7	34	57	1,525,026	1,052,136	2,577,162	3.879
2016	61,677,836	4	43	43	2,018,588	1,577,305	3,595,893	5.830
2017	76,151,741	5	47	58	1,708,586	1,914,376	3,622,962	4.758
2018	64,767,791	1	34	38	1,077,438	970,554	2,047,992	3.162
	333,877,832	20	203	251	7,298,891	6,591,556	13,890,448	
Adjusted Loss to Payroll Ratio:					2.186	1.974	4.160	
Expected Unlimited Loss to Payroll Ratio:					2.654	2.979	5.632	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.582	2.415	4.996	
Credibility:					0.94	0.84		
Indicated Limited Loss to Payroll Ratio:					2.210	2.045	4.255	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					2.477	2.776	5.254	
Indicated Relativity Change:								-6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								513.4%

Code: 6308 RHG: 6 NAICS: 23 ILDG: 1 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	
2014	154,241,792	8	29	42	1,414,132	1,452,876	2,867,008	1.859
2015	156,250,337	7	39	29	1,799,103	1,080,462	2,879,565	1.843
2016	170,669,246	5	18	58	1,022,084	897,808	1,919,892	1.125
2017	198,585,312	3	35	57	1,874,902	1,470,227	3,345,129	1.684
2018	224,899,159	5	42	51	1,823,053	2,211,163	4,034,216	1.794
	904,645,846	28	163	237	7,933,274	7,112,537	15,045,811	
Adjusted Loss to Payroll Ratio:					0.877	0.786	1.663	
Expected Unlimited Loss to Payroll Ratio:					0.994	1.157	2.152	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.958	0.897	1.855	
Credibility:					0.94	0.84		
Indicated Limited Loss to Payroll Ratio:					0.882	0.804	1.686	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					0.998	1.142	2.141	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								209.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 6315 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 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	
2014	108,770,775	5	52	81	1,214,830	1,203,673	2,418,503	2.223
2015	140,779,498	10	44	78	1,832,620	1,836,542	3,669,162	2.606
2016	131,147,625	6	39	80	1,614,755	1,880,641	3,495,396	2.665
2017	157,240,033	4	57	85	1,823,494	1,693,889	3,517,383	2.237
2018	161,185,137	2	65	73	2,019,800	1,969,237	3,989,037	2.475
	699,123,067	27	257	397	8,505,499	8,583,982	17,089,481	
Adjusted Loss to Payroll Ratio:					1.217	1.228	2.444	
Expected Unlimited Loss to Payroll Ratio:					1.395	1.922	3.317	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.344	1.490	2.834	
Credibility:					0.97	0.93		
Indicated Limited Loss to Payroll Ratio:					1.220	1.246	2.467	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					1.382	1.770	3.152	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								308.0%

Code: 6316 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 4 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	
2015	247,622,801	14	59	51	3,146,246	3,263,253	6,409,499	2.588
2016	285,222,976	11	53	77	3,529,173	2,690,940	6,220,113	2.181
2017	311,034,958	10	61	84	2,626,309	2,934,058	5,560,367	1.788
2018	359,870,885	5	59	65	3,282,393	2,375,409	5,657,802	1.572
	1,203,751,620	40	232	277	12,584,121	11,263,660	23,847,782	
Adjusted Loss to Payroll Ratio:					1.045	0.936	1.981	
Expected Unlimited Loss to Payroll Ratio:					1.205	1.555	2.760	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.096	1.047	2.142	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.045	0.936	1.981	
Limit Factor:					1.200	1.636		
Selected (Unlimited) Loss to Payroll Ratio:					1.254	1.530	2.784	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								272.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 6325 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1 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	
2016	551,870,715	17	145	296	5,361,553	4,997,879	10,359,432	1.877
2017	627,882,386	10	175	274	7,028,218	5,363,358	12,391,576	1.974
2018	712,799,159	5	182	294	5,589,846	4,943,113	10,532,959	1.478
	1,892,552,260	32	502	864	17,979,617	15,304,351	33,283,967	
Adjusted Loss to Payroll Ratio:					0.950	0.809	1.759	
Expected Unlimited Loss to Payroll Ratio:					1.036	1.109	2.145	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.008	0.899	1.907	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.950	0.809	1.759	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.065	1.098	2.163	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								211.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 6361 RHG: 4 NAICS: 23 ILDG: 3 MLDG: 2 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	
2014	23,106,636	3	9	1	711,269	724,458	1,435,727	6.213
2015	19,013,400	0	0	5	0	2,453	2,453	0.013
2016	19,954,308	0	3	2	74,654	47,088	121,742	0.610
2017	24,476,922	1	1	8	50,998	131,766	182,764	0.747
2018	40,492,397	0	3	10	196,433	178,472	374,905	0.926
	127,043,662	4	16	26	1,033,354	1,084,237	2,117,591	
Adjusted Loss to Payroll Ratio:					0.813	0.853	1.667	
Expected Unlimited Loss to Payroll Ratio:					1.286	1.475	2.761	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.279	1.278	2.557	
Credibility:					0.48	0.44		
Indicated Limited Loss to Payroll Ratio:					1.056	1.091	2.147	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.158	1.388	2.545	
Indicated Relativity Change:								-7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								248.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 6364 RHG: 3 NAICS: 23 ILDG: 2 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	
2014	32,504,512	3	31	60	514,113	764,040	1,278,153	3.932
2015	38,890,322	0	36	75	462,060	494,708	956,768	2.460
2016	40,955,994	1	19	64	356,282	641,182	997,464	2.435
2017	46,537,317	1	26	80	347,231	422,156	769,387	1.653
2018	53,217,779	1	43	81	975,115	1,150,238	2,125,353	3.994
	212,105,923	6	155	360	2,654,800	3,472,324	6,127,124	
Adjusted Loss to Payroll Ratio:					1.252	1.637	2.889	
Expected Unlimited Loss to Payroll Ratio:					1.426	2.096	3.522	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.443	1.902	3.345	
Credibility:					0.62	0.64		
Indicated Limited Loss to Payroll Ratio:					1.324	1.733	3.057	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.427	2.101	3.528	
Indicated Relativity Change:							0.2%	
Relativity to Statewide Average Loss to Payroll Ratio:							344.8%	

Code: 6400 RHG: 1 NAICS: 23 ILDG: 1 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	
2015	157,757,721	20	124	173	2,991,405	3,410,459	6,401,864	4.058
2016	176,443,736	8	104	218	2,345,183	2,387,990	4,733,173	2.683
2017	190,947,599	4	127	215	3,768,914	3,216,238	6,985,152	3.658
2018	212,869,378	2	134	196	3,019,512	3,069,498	6,089,010	2.860
	738,018,435	34	489	802	12,125,015	12,084,185	24,209,200	
Adjusted Loss to Payroll Ratio:					1.643	1.637	3.280	
Expected Unlimited Loss to Payroll Ratio:					1.726	2.002	3.728	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.779	1.912	3.691	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.643	1.637	3.280	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.737	1.888	3.625	
Indicated Relativity Change:							-2.8%	
Relativity to Statewide Average Loss to Payroll Ratio:							354.2%	

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 6504 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 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	
2017	1,666,467,968	40	1,493	2,193	32,287,361	31,218,623	63,505,984	3.811
2018	1,803,248,617	30	1,543	2,781	37,760,574	37,527,203	75,287,777	4.175
	3,469,716,586	70	3,036	4,974	70,047,934	68,745,826	138,793,760	
Adjusted Loss to Payroll Ratio:					2.019	1.981	4.000	
Expected Unlimited Loss to Payroll Ratio:					2.029	2.316	4.345	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.856	1.867	3.723	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.019	1.981	4.000	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					2.176	2.403	4.579	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								447.4%

Code: 6834 RHG: 3 NAICS: 31 ILDG: 4 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	
2014	52,780,217	1	31	80	386,640	539,508	926,148	1.755
2015	58,529,431	3	38	110	1,059,464	1,199,283	2,258,747	3.859
2016	56,398,164	1	35	75	647,355	810,688	1,458,043	2.585
2017	58,146,658	5	46	81	1,732,807	1,455,476	3,188,283	5.483
2018	63,856,956	0	36	74	651,682	804,192	1,455,874	2.280
	289,711,426	10	186	420	4,477,949	4,809,148	9,287,096	
Adjusted Loss to Payroll Ratio:					1.546	1.660	3.206	
Expected Unlimited Loss to Payroll Ratio:					1.730	1.830	3.560	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.583	1.475	3.058	
Credibility:					0.76	0.68		
Indicated Limited Loss to Payroll Ratio:					1.555	1.601	3.155	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.675	1.941	3.617	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								353.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 7133 RHG: 7 NAICS: 48 ILDG: 3 MLDG: 2 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	
2014	48,842,464	1	8	26	293,927	330,859	624,786	1.279
2015	23,736,155	1	4	18	162,908	132,221	295,129	1.243
2016	39,949,249	1	7	19	156,081	165,292	321,373	0.804
2017	49,108,254	1	6	34	90,311	231,282	321,593	0.655
2018	51,739,484	0	12	32	295,595	241,441	537,036	1.038
	213,375,605	4	37	129	998,822	1,101,095	2,099,917	
Adjusted Loss to Payroll Ratio:					0.468	0.516	0.984	
Expected Unlimited Loss to Payroll Ratio:					0.796	1.143	1.939	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.679	0.725	1.404	
Credibility:					0.47	0.45		
Indicated Limited Loss to Payroll Ratio:					0.580	0.631	1.211	
Limit Factor:					1.200	1.636		
Selected (Unlimited) Loss to Payroll Ratio:					0.696	1.032	1.727	
Indicated Relativity Change:								-10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								168.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 7198 RHG: 3 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: PARCEL DELIVERY COMPANIES; ARMORED TRANSPORT 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	2,228,689,506	106	1,966	3,206	69,909,669	48,283,205	118,192,874	5.303
2018	2,445,278,238	35	2,034	3,174	69,200,325	48,106,278	117,306,603	4.797
	4,673,967,744	141	4,000	6,380	139,109,994	96,389,484	235,499,477	
Adjusted Loss to Payroll Ratio:					2.976	2.062	5.039	
Expected Unlimited Loss to Payroll Ratio:					2.964	2.416	5.380	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.815	2.065	4.879	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.976	2.062	5.039	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					3.208	2.501	5.709	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								557.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 7207 RHG: 4 NAICS: 71 ILDG: 1 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	
2014	73,437,143	17	69	81	1,779,341	2,430,257	4,209,598	5.732
2015	76,102,507	9	56	81	1,102,413	1,578,728	2,681,141	3.523
2016	80,650,366	8	77	87	1,724,730	2,346,640	4,071,370	5.048
2017	80,783,003	7	58	98	1,467,193	1,864,750	3,331,943	4.125
2018	83,141,683	4	69	97	2,107,723	2,433,680	4,541,403	5.462
	394,114,702	45	329	444	8,181,400	10,654,056	18,835,455	
Adjusted Loss to Payroll Ratio:					2.076	2.703	4.779	
Expected Unlimited Loss to Payroll Ratio:					2.093	3.316	5.409	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.931	2.771	4.703	
Credibility:					0.92	0.96		
Indicated Limited Loss to Payroll Ratio:					2.064	2.706	4.770	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					2.264	3.442	5.705	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								557.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 7219 RHG: 4 NAICS: 48 ILDG: 1 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	
2017	3,483,737,011	223	2,412	2,488	82,281,467	66,832,863	149,114,330	4.280
2018	3,713,923,159	116	2,576	2,589	80,403,381	63,506,590	143,909,971	3.875
	7,197,660,169	339	4,988	5,077	162,684,848	130,339,453	293,024,301	
Adjusted Loss to Payroll Ratio:					2.260	1.811	4.071	
Expected Unlimited Loss to Payroll Ratio:					2.552	2.368	4.920	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.384	1.931	4.315	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.260	1.811	4.071	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					2.479	2.303	4.782	
Indicated Relativity Change:								-2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								467.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 7227 RHG: 4 NAICS: 48 ILDG: 2 MLDG: 2 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	
2017	314,709,062	16	246	247	7,959,183	8,222,200	16,181,383	5.142
2018	322,919,297	8	200	243	5,768,154	6,427,304	12,195,458	3.777
	637,628,359	24	446	490	13,727,336	14,649,504	28,376,840	
Adjusted Loss to Payroll Ratio:					2.153	2.297	4.450	
Expected Unlimited Loss to Payroll Ratio:					2.702	3.101	5.802	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.523	2.528	5.051	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.153	2.297	4.450	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					2.361	2.922	5.283	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								516.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 7232 RHG: 6 NAICS: 48 ILDG: 3 MLDG: 3 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	
2014	45,410,683	3	29	24	1,014,242	821,125	1,835,367	4.042
2015	52,619,891	4	42	23	985,325	826,689	1,812,014	3.444
2016	53,043,268	5	42	34	2,098,716	1,414,104	3,512,820	6.623
2017	55,688,764	4	33	24	2,001,944	1,354,625	3,356,569	6.027
2018	61,825,741	0	29	35	1,627,037	1,056,272	2,683,309	4.340
	268,588,346	16	175	140	7,727,263	5,472,816	13,200,079	
Adjusted Loss to Payroll Ratio:					2.877	2.038	4.915	
Expected Unlimited Loss to Payroll Ratio:					3.401	2.881	6.282	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.075	2.102	5.177	
Credibility:					0.94	0.75		
Indicated Limited Loss to Payroll Ratio:					2.889	2.054	4.943	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					3.271	2.918	6.189	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								604.8%

Code: 7272 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 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	
2014	7,066,039	0	4	3	42,504	58,142	100,646	1.424
2015	8,222,133	0	3	2	17,190	14,150	31,340	0.381
2016	8,461,878	2	2	3	642,164	301,294	943,458	11.150
2017	9,248,237	0	3	3	24,218	90,132	114,350	1.236
2018	10,889,957	1	5	3	431,016	320,964	751,980	6.905
	43,888,243	3	17	14	1,157,092	784,683	1,941,775	
Adjusted Loss to Payroll Ratio:					2.636	1.788	4.424	
Expected Unlimited Loss to Payroll Ratio:					2.620	1.850	4.470	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.524	1.434	3.958	
Credibility:					0.41	0.30		
Indicated Limited Loss to Payroll Ratio:					2.570	1.540	4.110	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					2.910	2.188	5.099	
Indicated Relativity Change:								14.1%
Relativity to Statewide Average Loss to Payroll Ratio:								498.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 7332 RHG: 1 NAICS: 62 ILDG: 1 MLDG: 1 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	
2017	636,525,774	8	463	945	5,469,679	4,559,044	10,028,723	1.576
2018	682,848,385	7	466	973	7,358,611	5,402,010	12,760,621	1.869
	1,319,374,159	15	929	1,918	12,828,290	9,961,053	22,789,343	
Adjusted Loss to Payroll Ratio:					0.972	0.755	1.727	
Expected Unlimited Loss to Payroll Ratio:					1.043	1.010	2.053	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.917	0.811	1.728	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.972	0.755	1.727	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.028	0.870	1.898	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								185.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 7360 RHG: 2 NAICS: 48 ILDG: 1 MLDG: 1 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	
2017	486,793,851	21	426	714	8,604,863	8,435,736	17,040,599	3.501
2018	526,711,894	23	431	791	9,105,530	7,574,053	16,679,583	3.167
	1,013,505,745	44	857	1,505	17,710,394	16,009,789	33,720,183	
Adjusted Loss to Payroll Ratio:					1.747	1.580	3.327	
Expected Unlimited Loss to Payroll Ratio:					1.887	1.993	3.880	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.812	1.764	3.576	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.747	1.580	3.327	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.862	1.850	3.712	
Indicated Relativity Change:								-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								362.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 7365 RHG: 5 NAICS: 48 ILDG: 1 MLDG: 1 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	
2014	42,387,060	3	18	10	785,198	544,497	1,329,695	3.137
2015	36,814,735	4	14	5	612,793	405,585	1,018,378	2.766
2016	19,342,458	2	5	5	376,886	342,244	719,130	3.718
2017	8,039,413	1	4	6	225,721	245,103	470,824	5.856
2018	14,324,658	0	6	28	49,115	69,784	118,899	0.830
	120,908,324	10	47	54	2,049,713	1,607,213	3,656,925	
Adjusted Loss to Payroll Ratio:					1.695	1.329	3.025	
Expected Unlimited Loss to Payroll Ratio:					2.032	2.157	4.189	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.856	1.646	3.501	
Credibility:					0.56	0.49		
Indicated Limited Loss to Payroll Ratio:					1.766	1.491	3.256	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.980	2.024	4.004	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								391.2%

Code: 7382 RHG: 3 NAICS: 48 ILDG: 4 MLDG: 3 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	
2017	1,112,811,920	68	865	1,161	23,854,500	22,236,985	46,091,485	4.142
2018	1,091,187,022	39	785	1,108	23,131,536	20,784,460	43,915,996	4.025
	2,203,998,942	107	1,650	2,269	46,986,036	43,021,445	90,007,481	
Adjusted Loss to Payroll Ratio:					2.132	1.952	4.084	
Expected Unlimited Loss to Payroll Ratio:					2.234	2.384	4.617	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.121	2.037	4.158	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.132	1.952	4.084	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					2.298	2.367	4.665	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								455.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 7392 RHG: 1 NAICS: 42 ILDG: 1 MLDG: 1 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	
2016	263,725,603	9	282	469	4,558,466	4,506,622	9,065,088	3.437
2017	264,107,965	11	294	602	4,512,162	4,116,560	8,628,722	3.267
2018	269,171,061	1	291	546	4,747,245	4,321,376	9,068,621	3.369
	797,004,630	21	867	1,617	13,817,872	12,944,559	26,762,431	
Adjusted Loss to Payroll Ratio:					1.734	1.624	3.358	
Expected Unlimited Loss to Payroll Ratio:					1.791	1.740	3.531	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.698	1.525	3.223	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.734	1.624	3.358	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.833	1.872	3.705	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								362.1%

Code: 7403 RHG: 2 NAICS: 48 ILDG: 3 MLDG: 2 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	
2017	1,029,698,590	24	779	1,448	18,709,674	15,295,540	34,005,214	3.302
2018	1,066,435,165	5	850	1,633	24,492,341	17,012,152	41,504,493	3.892
	2,096,133,755	29	1,629	3,081	43,202,015	32,307,692	75,509,707	
Adjusted Loss to Payroll Ratio:					2.061	1.541	3.602	
Expected Unlimited Loss to Payroll Ratio:					2.018	1.769	3.787	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.938	1.566	3.504	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.061	1.541	3.602	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					2.197	1.805	4.002	
Indicated Relativity Change:								5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								391.0%

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Code: 7405 RHG: 1 NAICS: 48 ILDG: 3 MLDG: 4 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	
2017	1,950,354,967	9	561	424	15,140,245	7,969,838	23,110,083	1.185
2018	2,128,625,226	3	590	554	15,012,732	8,440,358	23,453,090	1.102
	4,078,980,193	12	1,151	978	30,152,977	16,410,196	46,563,173	
Adjusted Loss to Payroll Ratio:					0.739	0.402	1.142	
Expected Unlimited Loss to Payroll Ratio:					0.823	0.476	1.299	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.796	0.428	1.224	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.739	0.402	1.142	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					0.782	0.464	1.245	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								121.7%

Code: 7409 RHG: 7 NAICS: 11 ILDG: 3 MLDG: 3 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	
2014	19,710,343	3	0	3	639,026	864,595	1,503,621	7.629
2015	20,253,521	1	2	3	331,497	73,118	404,615	1.998
2016	19,758,153	2	2	4	703,084	353,400	1,056,484	5.347
2017	19,292,908	2	2	2	912,243	200,349	1,112,592	5.767
2018	18,798,840	0	1	1	1,568	37,508	39,076	0.208
	97,813,765	8	7	13	2,587,418	1,528,970	4,116,388	
Adjusted Loss to Payroll Ratio:					2.645	1.563	4.208	
Expected Unlimited Loss to Payroll Ratio:					2.970	2.387	5.357	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.452	1.444	3.896	
Credibility:					0.58	0.44		
Indicated Limited Loss to Payroll Ratio:					2.564	1.496	4.061	
Limit Factor:					1.200	1.636		
Selected (Unlimited) Loss to Payroll Ratio:					3.076	2.447	5.523	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								539.7%

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Code: 7410 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 3 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	
2014	19,349,871	2	6	23	555,551	143,245	698,796	3.611
2015	18,395,983	0	3	8	22,924	72,809	95,733	0.520
2016	20,143,147	0	10	16	383,463	350,554	734,017	3.644
2017	19,972,609	1	7	9	484,734	480,867	965,601	4.835
2018	19,679,774	0	8	13	162,569	134,302	296,871	1.509
	97,541,382	3	34	69	1,609,241	1,181,777	2,791,018	
Adjusted Loss to Payroll Ratio:					1.650	1.212	2.861	
Expected Unlimited Loss to Payroll Ratio:					1.876	1.473	3.349	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.742	1.245	2.987	
Credibility:					0.51	0.41		
Indicated Limited Loss to Payroll Ratio:					1.695	1.231	2.926	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.806	1.442	3.248	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								317.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 7421 RHG: 2 NAICS: 48 ILDG: 4 MLDG: 3 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	
2014	83,256,717	4	10	27	584,117	479,519	1,063,636	1.278
2015	85,970,093	2	12	20	532,270	702,674	1,234,944	1.436
2016	87,931,090	2	17	32	579,283	646,064	1,225,347	1.394
2017	94,956,905	0	4	23	83,155	184,983	268,138	0.282
2018	102,603,679	0	10	9	431,373	377,716	809,089	0.789
	454,718,483	8	53	111	2,210,197	2,390,955	4,601,153	
Adjusted Loss to Payroll Ratio:					0.486	0.526	1.012	
Expected Unlimited Loss to Payroll Ratio:					0.507	0.538	1.044	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.486	0.476	0.962	
Credibility:					0.56	0.51		
Indicated Limited Loss to Payroll Ratio:					0.486	0.501	0.988	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.518	0.587	1.105	
Indicated Relativity Change:								5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								108.0%

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Code: 7424 RHG: 6 NAICS: 48 ILDG: 1 MLDG: 2 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	
2014	297,065,849	9	47	56	2,972,162	1,406,764	4,378,926	1.474
2015	299,811,378	12	35	60	2,682,844	949,187	3,632,031	1.211
2016	377,325,943	5	31	46	1,917,910	698,441	2,616,351	0.693
2017	365,862,001	7	25	53	2,332,161	853,172	3,185,333	0.871
2018	402,550,215	1	44	59	1,013,238	1,186,161	2,199,399	0.546
	1,742,615,385	34	182	274	10,918,315	5,093,725	16,012,040	
Adjusted Loss to Payroll Ratio:					0.627	0.292	0.919	
Expected Unlimited Loss to Payroll Ratio:					0.768	0.392	1.160	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.694	0.286	0.981	
Credibility:					1.00	0.71		
Indicated Limited Loss to Payroll Ratio:					0.627	0.291	0.917	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					0.709	0.413	1.122	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								109.7%

Code: 7428 RHG: 2 NAICS: 48 ILDG: 3 MLDG: 2 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	
2017	656,744,823	7	263	815	6,557,308	6,128,734	12,686,042	1.932
2018	755,849,027	4	305	665	7,367,596	6,784,231	14,151,827	1.872
	1,412,593,850	11	568	1,480	13,924,904	12,912,965	26,837,868	
Adjusted Loss to Payroll Ratio:					0.986	0.914	1.900	
Expected Unlimited Loss to Payroll Ratio:					1.156	1.197	2.353	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.110	1.060	2.170	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.986	0.914	1.900	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.051	1.071	2.121	
Indicated Relativity Change:								-9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								207.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	
2014	17,348,523	0	5	22	130,327	134,028	264,355	1.524
2015	62,554,903	1	12	38	607,642	415,975	1,023,617	1.636
2016	71,851,394	2	17	43	621,147	554,872	1,176,019	1.637
2017	71,112,733	0	12	65	221,617	489,192	710,809	1.000
2018	87,190,421	0	7	41	85,329	151,735	237,064	0.272
	310,057,975	3	53	209	1,666,061	1,745,803	3,411,863	
Adjusted Loss to Payroll Ratio:					0.537	0.563	1.100	
Expected Unlimited Loss to Payroll Ratio:					0.803	0.877	1.681	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.771	0.777	1.548	
Credibility:					0.58	0.53		
Indicated Limited Loss to Payroll Ratio:					0.636	0.663	1.299	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.677	0.777	1.454	
Indicated Relativity Change:								-13.5%
Relativity to Statewide Average Loss to Payroll Ratio:								142.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 7500 RHG: 5 NAICS: 22 ILDG: 2 MLDG: 2 CLASS: GAS WORKS

Code: 7520 RHG: 5 NAICS: 22 ILDG: 2 MLDG: 2 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	
2014	118,684,849	4	30	104	1,456,466	1,274,664	2,731,130	2.301
2015	117,420,839	4	38	97	690,948	765,819	1,456,767	1.241
2016	115,410,392	0	50	93	895,740	837,172	1,732,912	1.502
2017	109,864,149	2	37	93	632,333	569,799	1,202,132	1.094
2018	120,344,856	2	28	93	1,104,426	1,122,491	2,226,917	1.850
	581,725,084	12	183	480	4,779,913	4,569,945	9,349,858	
Adjusted Loss to Payroll Ratio:					0.822	0.786	1.607	
Expected Unlimited Loss to Payroll Ratio:					1.029	1.135	2.164	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.001	0.920	1.921	
Credibility:					0.80	0.71		
Indicated Limited Loss to Payroll Ratio:					0.858	0.825	1.682	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					0.961	1.120	2.081	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								203.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 7515 RHG: 6 NAICS: 48 ILDG: 4 MLDG: 3 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	
2014	57,668,272	1	3	7	300,867	266,716	567,583	0.984
2015	57,677,537	0	4	17	52,112	78,161	130,273	0.226
2016	62,998,245	1	7	13	296,657	231,278	527,935	0.838
2017	70,289,187	1	7	7	255,408	137,096	392,504	0.558
2018	73,755,719	0	6	10	185,904	165,856	351,760	0.477
	322,388,960	3	27	54	1,090,948	879,108	1,970,056	
Adjusted Loss to Payroll Ratio:					0.338	0.273	0.611	
Expected Unlimited Loss to Payroll Ratio:					0.356	0.363	0.719	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.322	0.265	0.587	
Credibility:					0.41	0.35		
Indicated Limited Loss to Payroll Ratio:					0.329	0.268	0.596	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					0.372	0.380	0.752	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								73.5%

Code: 7538 RHG: 7 NAICS: 23 ILDG: 2 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	
2014	239,573,372	6	32	90	1,251,442	1,246,010	2,497,452	1.042
2015	279,751,492	8	33	72	2,201,087	1,830,773	4,031,860	1.441
2016	235,873,371	3	20	51	1,226,167	978,562	2,204,729	0.935
2017	274,088,913	3	31	50	1,522,211	1,444,181	2,966,392	1.082
2018	406,907,891	4	41	88	3,349,258	2,555,207	5,904,465	1.451
	1,436,195,039	24	157	351	9,550,166	8,054,733	17,604,899	
Adjusted Loss to Payroll Ratio:					0.665	0.561	1.226	
Expected Unlimited Loss to Payroll Ratio:					0.890	0.955	1.846	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.810	0.643	1.453	
Credibility:					1.00	0.89		
Indicated Limited Loss to Payroll Ratio:					0.665	0.570	1.235	
Limit Factor:					1.200	1.636		
Selected (Unlimited) Loss to Payroll Ratio:					0.798	0.932	1.730	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								169.0%

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Effective September 1, 2021 (Proposed)

Code: 7539 RHG: 7 NAICS: 22 ILDG: 3 MLDG: 1 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	
2014	440,411,355	8	49	119	1,678,473	1,906,391	3,584,864	0.814
2015	451,323,855	7	45	106	1,838,507	1,682,396	3,520,903	0.780
2016	432,967,435	4	44	89	1,782,054	1,829,137	3,611,191	0.834
2017	451,830,156	6	46	105	2,168,524	1,499,684	3,668,208	0.812
2018	562,519,179	3	54	110	2,641,085	2,678,234	5,319,319	0.946
	2,339,051,980	28	238	529	10,108,642	9,595,843	19,704,485	
Adjusted Loss to Payroll Ratio:					0.432	0.410	0.842	
Expected Unlimited Loss to Payroll Ratio:					0.475	0.600	1.075	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.432	0.404	0.836	
Credibility:					1.00	0.90		
Indicated Limited Loss to Payroll Ratio:					0.432	0.410	0.842	
Limit Factor:					1.200	1.636		
Selected (Unlimited) Loss to Payroll Ratio:					0.518	0.670	1.188	
Indicated Relativity Change:								10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								116.1%

Code: 7580 RHG: 6 NAICS: 22 ILDG: 2 MLDG: 3 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	
2014	62,951,256	2	15	39	335,510	387,087	722,597	1.148
2015	52,861,115	2	17	20	661,834	532,413	1,194,247	2.259
2016	48,879,028	3	9	23	605,322	415,542	1,020,864	2.089
2017	59,888,170	0	7	28	44,759	117,323	162,082	0.271
2018	55,055,255	0	21	22	595,067	603,916	1,198,983	2.178
	279,634,824	7	69	132	2,242,491	2,056,281	4,298,772	
Adjusted Loss to Payroll Ratio:					0.802	0.735	1.537	
Expected Unlimited Loss to Payroll Ratio:					0.839	1.163	2.003	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.809	0.902	1.710	
Credibility:					0.55	0.53		
Indicated Limited Loss to Payroll Ratio:					0.805	0.814	1.619	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					0.911	1.156	2.067	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								202.0%

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Code: 7600 RHG: 3 NAICS: 51 ILDG: 4 MLDG: 2 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	
2017	1,793,418,798	184	1,368	1,277	71,977,066	37,319,133	109,296,199	6.094
2018	1,967,057,200	136	1,461	1,125	78,525,135	37,136,942	115,662,077	5.880
	3,760,475,998	320	2,829	2,402	150,502,201	74,456,074	224,958,275	
Adjusted Loss to Payroll Ratio:					4.002	1.980	5.982	
Expected Unlimited Loss to Payroll Ratio:					3.708	2.079	5.787	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.660	1.768	5.428	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					4.002	1.980	5.982	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					4.313	2.401	6.715	
Indicated Relativity Change:								16.0%
Relativity to Statewide Average Loss to Payroll Ratio:								656.1%

INCLUDES EXPERIENCE OF 7606 D1-1-19

Code: 7601 RHG: 3 NAICS: 23 ILDG: 3 MLDG: 3 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	
2014	28,717,737	0	21	30	394,969	289,213	684,182	2.382
2015	44,705,443	0	21	38	505,717	184,125	689,842	1.543
2016	56,338,899	0	28	46	611,303	525,575	1,136,878	2.018
2017	47,983,291	1	5	30	312,333	151,572	463,905	0.967
2018	100,464,408	0	21	64	630,836	665,600	1,296,436	1.290
	278,209,777	1	96	208	2,455,158	1,816,085	4,271,243	
Adjusted Loss to Payroll Ratio:					0.882	0.653	1.535	
Expected Unlimited Loss to Payroll Ratio:					1.286	1.257	2.542	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.301	1.141	2.441	
Credibility:					0.66	0.58		
Indicated Limited Loss to Payroll Ratio:					1.025	0.858	1.882	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.104	1.040	2.145	
Indicated Relativity Change:								-15.7%
Relativity to Statewide Average Loss to Payroll Ratio:								209.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 7605 RHG: 4 NAICS: 23 ILDG: 1 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	
2016	545,847,159	12	169	329	5,122,829	3,975,049	9,097,878	1.667
2017	597,606,725	13	152	320	4,049,189	4,452,466	8,501,655	1.423
2018	626,039,513	5	197	313	4,470,374	4,696,888	9,167,262	1.464
	1,769,493,397	30	518	962	13,642,392	13,124,403	26,766,795	
Adjusted Loss to Payroll Ratio:					0.771	0.742	1.513	
Expected Unlimited Loss to Payroll Ratio:					0.866	0.958	1.825	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.862	0.830	1.692	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.771	0.742	1.513	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.845	0.943	1.789	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								174.8%

EXPERIENCE OF TELEVISION, VIDEO, AUDIO AND RADIO EQUIPMENT - INSTALLATION, SERVICE OR REPAIR TRANSFERRED TO CODE 9516 1-1-18

Code: 7607 RHG: 4 NAICS: 51 ILDG: 3 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	
2014	923,288,325	3	29	79	1,434,983	851,331	2,286,314	0.248
2015	1,000,589,420	3	21	49	1,207,051	592,413	1,799,464	0.180
2016	1,113,147,252	3	28	79	1,127,393	1,038,694	2,166,087	0.195
2017	1,192,566,689	2	21	68	753,975	676,906	1,430,881	0.120
2018	1,220,745,758	0	17	48	277,534	307,699	585,233	0.048
	5,450,337,444	11	116	323	4,800,936	3,467,042	8,267,977	
Adjusted Loss to Payroll Ratio:					0.088	0.064	0.152	
Expected Unlimited Loss to Payroll Ratio:					0.115	0.099	0.214	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.112	0.080	0.192	
Credibility:					0.82	0.68		
Indicated Limited Loss to Payroll Ratio:					0.092	0.069	0.161	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.101	0.088	0.189	
Indicated Relativity Change:								-11.8%
Relativity to Statewide Average Loss to Payroll Ratio:								18.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 7610 RHG: 4 NAICS: 51 ILDG: 1 MLDG: 2 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	
2016	3,261,368,510	18	176	396	7,353,604	6,454,793	13,808,397	0.423
2017	3,357,535,148	10	152	363	6,809,198	4,996,471	11,805,669	0.352
2018	3,134,360,511	1	131	329	3,728,617	3,604,537	7,333,154	0.234
	9,753,264,169	29	459	1,088	17,891,419	15,055,801	32,947,220	
Adjusted Loss to Payroll Ratio:					0.183	0.154	0.338	
Expected Unlimited Loss to Payroll Ratio:					0.166	0.166	0.332	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.161	0.135	0.295	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.183	0.154	0.338	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.201	0.196	0.397	
Indicated Relativity Change:								19.9%
Relativity to Statewide Average Loss to Payroll Ratio:								38.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 7706 RHG: 6 NAICS: 92 ILDG: 1 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	
2014	49,659,254	6	24	48	973,602	632,285	1,605,887	3.234
2015	52,314,631	4	22	61	778,149	712,088	1,490,237	2.849
2016	35,197,739	0	21	45	463,565	398,505	862,070	2.449
2017	41,657,987	1	22	35	443,200	559,461	1,002,661	2.407
2018	48,425,131	1	32	70	791,186	1,007,104	1,798,290	3.714
	227,254,742	12	121	259	3,449,701	3,309,443	6,759,144	
Adjusted Loss to Payroll Ratio:					1.518	1.456	2.974	
Expected Unlimited Loss to Payroll Ratio:					1.701	1.672	3.373	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.522	1.203	2.726	
Credibility:					0.67	0.56		
Indicated Limited Loss to Payroll Ratio:					1.519	1.345	2.864	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					1.721	1.911	3.631	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								354.8%

Code: 7707 RHG: 7 NAICS: 92 ILDG: 2 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	
2014	949.9	0	0	13	0	15,747	15,747	16.578
2015	912.4	0	1	10	2,589	12,986	15,575	17.070
2016	803.8	1	5	7	142,935	216,408	359,343	447.055
2017	722.9	0	1	3	116	3,458	3,574	4.944
2018	684.5	2	1	9	304,525	258,194	562,719	822.088
	4,073.5	3	8	42	450,164	506,794	956,958	
Adjusted Loss to Payroll Ratio:					110.510	124.412	234.923	
Expected Unlimited Loss to Payroll Ratio:					59.846	100.053	159.899	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					50.564	62.512	113.076	
Credibility:					0.22	0.22		
Indicated Limited Loss to Payroll Ratio:					63.752	76.130	139.882	
Limit Factor:					1.200	1.636		
Indicated (Unlimited) Loss to Payroll Ratio:					76.476	124.517	200.993	
Indicated Relativity Change:								25.7%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					76.050	123.824	199.874	
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 7720 RHG: 4 NAICS: 92 ILDG: 3 MLDG: 3 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	
2014	198,901,175	9	74	159	1,720,038	1,562,423	3,282,461	1.650
2015	250,904,538	6	82	197	1,689,161	1,981,982	3,671,143	1.463
2016	225,653,106	5	65	193	1,483,183	1,783,039	3,266,222	1.447
2017	252,883,315	9	80	231	2,883,010	2,499,303	5,382,313	2.128
2018	296,044,018	0	99	245	2,407,664	2,665,396	5,073,060	1.714
	1,224,386,152	29	400	1,025	10,183,056	10,492,143	20,675,199	
Adjusted Loss to Payroll Ratio:					0.832	0.857	1.689	
Expected Unlimited Loss to Payroll Ratio:					0.788	0.857	1.646	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.729	0.689	1.418	
Credibility:					0.98	0.88		
Indicated Limited Loss to Payroll Ratio:					0.830	0.837	1.666	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.910	1.064	1.974	
Indicated Relativity Change:								20.0%
Relativity to Statewide Average Loss to Payroll Ratio:								192.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 7721 RHG: 3 NAICS: 56 ILDG: 3 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	
2017	1,858,138,887	47	771	1,009	19,265,988	18,577,960	37,843,948	2.037
2018	1,974,501,418	26	748	923	18,840,297	19,645,128	38,485,425	1.949
	3,832,640,305	73	1,519	1,932	38,106,285	38,223,088	76,329,373	
Adjusted Loss to Payroll Ratio:					0.994	0.997	1.992	
Expected Unlimited Loss to Payroll Ratio:					1.112	1.297	2.408	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.018	1.033	2.051	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.994	0.997	1.992	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.072	1.209	2.281	
Indicated Relativity Change:								-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								222.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (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	
2016	.1	0	0	0	0	0	0	0.000
2017	.0	0	0	1	0	658	658	0.000
2018	.0	0	0	0	0	0	0	0.000
	.1	0	0	1	0	658	658	
Adjusted Loss to Payroll Ratio:					0.000	6,580.004	6,580.004	
Expected Unlimited Loss to Payroll Ratio:					36.179	40.313	76.492	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					32.696	30.332	63.028	
Credibility:					0.00	0.00		
Indicated Limited Loss to Payroll Ratio:					32.696	30.332	63.028	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					36.655	41.187	77.842	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 7855 RHG: 7 NAICS: 23 ILDG: 4 MLDG: 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	
2014	61,673,395	2	16	19	406,906	503,433	910,339	1.476
2015	50,989,532	3	15	21	747,864	497,753	1,245,617	2.443
2016	50,123,475	1	6	14	264,861	304,039	568,900	1.135
2017	61,834,500	1	14	16	544,433	383,228	927,661	1.500
2018	74,778,975	1	8	14	285,223	273,954	559,177	0.748
	299,399,877	8	59	84	2,249,287	1,962,408	4,211,695	
Adjusted Loss to Payroll Ratio:					0.751	0.655	1.407	
Expected Unlimited Loss to Payroll Ratio:					1.000	1.251	2.251	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.909	0.842	1.751	
Credibility:					0.59	0.53		
Indicated Limited Loss to Payroll Ratio:					0.816	0.743	1.559	
Limit Factor:					1.200	1.636		
Selected (Unlimited) Loss to Payroll Ratio:					0.979	1.215	2.194	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								214.4%

Code: 8001 RHG: 1 NAICS: 42 ILDG: 2 MLDG: 2 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	
2014	151,851,727	9	127	160	1,911,946	2,330,423	4,242,369	2.794
2015	166,913,376	8	118	164	2,006,027	2,515,137	4,521,164	2.709
2016	180,040,251	10	117	196	2,363,842	3,407,245	5,771,087	3.205
2017	191,088,279	5	124	203	1,970,200	2,777,709	4,747,909	2.485
2018	196,814,630	5	111	209	2,248,494	3,061,001	5,309,495	2.698
	886,708,263	37	597	932	10,500,509	14,091,514	24,592,023	
Adjusted Loss to Payroll Ratio:					1.184	1.589	2.773	
Expected Unlimited Loss to Payroll Ratio:					1.324	1.861	3.185	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.255	1.631	2.887	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.184	1.589	2.773	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.252	1.832	3.084	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								301.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8004 RHG: 6 NAICS: 42 ILDG: 1 MLDG: 1 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	
2014	110,679,192	7	49	118	1,043,457	1,107,617	2,151,074	1.944
2015	116,107,941	8	51	145	1,274,810	1,424,191	2,699,001	2.325
2016	126,146,061	2	66	131	814,498	1,184,809	1,999,307	1.585
2017	133,944,404	3	81	181	1,042,941	1,428,901	2,471,842	1.845
2018	132,123,043	0	77	187	1,178,993	1,597,380	2,776,373	2.101
	619,000,642	20	324	762	5,354,700	6,742,899	12,097,598	
Adjusted Loss to Payroll Ratio:					0.865	1.089	1.954	
Expected Unlimited Loss to Payroll Ratio:					0.954	1.560	2.514	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.845	1.110	1.955	
Credibility:					0.79	0.82		
Indicated Limited Loss to Payroll Ratio:					0.861	1.093	1.954	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					0.975	1.553	2.528	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								247.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8006 RHG: 2 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	
2017	3,818,278,146	102	2,729	4,925	40,932,865	47,343,944	88,276,809	2.312
2018	3,693,833,358	32	2,667	4,961	42,638,975	51,173,986	93,812,961	2.540
	7,512,111,504	134	5,396	9,886	83,571,840	98,517,931	182,089,771	
Adjusted Loss to Payroll Ratio:					1.112	1.311	2.424	
Expected Unlimited Loss to Payroll Ratio:					1.123	1.462	2.586	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.015	1.241	2.255	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.112	1.311	2.424	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.186	1.536	2.721	
Indicated Relativity Change:								5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								265.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8008 RHG: 1 NAICS: 44 ILDG: 4 MLDG: 3 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	
2017	4,160,395,522	60	1,541	3,374	28,557,433	32,940,886	61,498,319	1.478
2018	4,274,795,434	11	1,612	3,574	28,543,252	31,529,355	60,072,607	1.405
	8,435,190,957	71	3,153	6,948	57,100,685	64,470,241	121,570,926	
Adjusted Loss to Payroll Ratio:					0.677	0.764	1.441	
Expected Unlimited Loss to Payroll Ratio:					0.734	0.890	1.625	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.668	0.767	1.436	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.677	0.764	1.441	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					0.716	0.881	1.597	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								156.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8010 RHG: 2 NAICS: 44 ILDG: 4 MLDG: 3 CLASS: STORES – HARDWARE, ELECTRICAL 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	
2017	1,113,303,530	12	452	1,132	10,676,091	10,855,032	21,531,123	1.934
2018	1,229,987,016	4	429	1,172	10,863,070	10,751,622	21,614,692	1.757
	2,343,290,546	16	881	2,304	21,539,161	21,606,654	43,145,815	
Adjusted Loss to Payroll Ratio:					0.919	0.922	1.841	
Expected Unlimited Loss to Payroll Ratio:					1.020	1.149	2.169	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.921	0.975	1.896	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.919	0.922	1.841	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.980	1.080	2.059	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								201.2%

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: 4 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	
2015	807,155,831	12	122	183	3,520,031	3,443,143	6,963,174	0.863
2016	888,261,482	5	138	157	2,658,140	3,124,170	5,782,310	0.651
2017	893,087,768	6	121	161	2,477,665	3,254,553	5,732,218	0.642
2018	927,768,666	1	136	207	3,335,056	3,278,991	6,614,047	0.713
	3,516,273,747	24	517	708	11,990,893	13,100,857	25,091,750	
Adjusted Loss to Payroll Ratio:					0.341	0.373	0.714	
Expected Unlimited Loss to Payroll Ratio:					0.389	0.460	0.849	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.341	0.360	0.701	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.341	0.373	0.714	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.374	0.474	0.848	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								82.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8015 RHG: 4 NAICS: 44 ILDG: 2 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	
2017	961,454,947	27	577	1,171	10,063,835	11,664,483	21,728,318	2.260
2018	968,739,618	3	591	1,111	11,341,919	11,923,731	23,265,650	2.402
	1,930,194,566	30	1,168	2,282	21,405,754	23,588,214	44,993,968	
Adjusted Loss to Payroll Ratio:					1.109	1.222	2.331	
Expected Unlimited Loss to Payroll Ratio:					1.117	1.476	2.593	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.981	1.154	2.135	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.109	1.222	2.331	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.216	1.554	2.770	
Indicated Relativity Change:								6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								270.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

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	
2017	12,584,495,686	122	4,703	11,150	99,325,340	120,265,756	219,591,096	1.745
2018	13,119,039,299	61	4,353	11,163	95,499,500	114,956,925	210,456,425	1.604
	25,703,534,985	183	9,056	22,313	194,824,840	235,222,681	430,047,521	
Adjusted Loss to Payroll Ratio:					0.758	0.915	1.673	
Expected Unlimited Loss to Payroll Ratio:					0.838	1.130	1.968	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.757	0.959	1.716	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.758	0.915	1.673	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.808	1.072	1.880	
Indicated Relativity Change:								-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								183.7%

EXPERIENCE OF STORES - BOOKS, VIDEO OR AUDIO - RETAIL TRANSFERRED TO CODE 8071 1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8018 RHG: 3 NAICS: 42 ILDG: 2 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	
2017	6,703,590,372	197	6,286	9,256	112,491,999	107,830,076	220,322,075	3.287
2018	7,740,329,570	80	6,909	9,400	130,052,873	141,229,373	271,282,246	3.505
	14,443,919,942	277	13,195	18,656	242,544,872	249,059,449	491,604,320	
Adjusted Loss to Payroll Ratio:					1.679	1.724	3.404	
Expected Unlimited Loss to Payroll Ratio:					1.774	2.036	3.810	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.651	1.696	3.347	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.679	1.724	3.404	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.810	2.091	3.901	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								381.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8019 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 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	
2014	356,490,939	13	84	215	1,951,957	2,443,516	4,395,473	1.233
2015	371,985,573	14	101	216	2,121,736	2,916,669	5,038,405	1.354
2016	373,205,312	6	77	221	1,655,979	1,724,758	3,380,737	0.906
2017	370,108,291	2	92	214	1,544,271	2,017,421	3,561,692	0.962
2018	377,840,881	0	74	161	1,611,408	1,833,739	3,445,147	0.912
	1,849,630,995	35	428	1,027	8,885,351	10,936,102	19,821,453	
Adjusted Loss to Payroll Ratio:					0.480	0.591	1.072	
Expected Unlimited Loss to Payroll Ratio:					0.568	0.726	1.294	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.519	0.585	1.104	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					0.480	0.591	1.072	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.518	0.717	1.235	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								120.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8021 RHG: 3 NAICS: 42 ILDG: 1 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	
2017	314,480,145	9	336	403	6,127,348	6,222,644	12,349,992	3.927
2018	303,119,989	6	273	413	5,722,076	7,116,655	12,838,731	4.236
	617,600,134	15	609	816	11,849,424	13,339,299	25,188,723	
Adjusted Loss to Payroll Ratio:					1.919	2.160	4.078	
Expected Unlimited Loss to Payroll Ratio:					1.858	2.493	4.352	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.729	2.077	3.806	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.919	2.160	4.078	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					2.068	2.619	4.687	
Indicated Relativity Change:								7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								458.0%

Code: 8028 RHG: 4 NAICS: 53 ILDG: 1 MLDG: 2 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	
2017	418,409,198	13	189	356	5,430,401	6,610,333	12,040,734	2.878
2018	465,841,903	5	176	293	5,023,858	5,637,195	10,661,053	2.289
	884,251,101	18	365	649	10,454,259	12,247,527	22,701,786	
Adjusted Loss to Payroll Ratio:					1.182	1.385	2.567	
Expected Unlimited Loss to Payroll Ratio:					1.373	1.635	3.008	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.235	1.223	2.458	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.182	1.385	2.567	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.296	1.762	3.058	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								298.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8031 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 2 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	
2017	651,517,382	19	528	1,150	7,840,997	10,426,545	18,267,542	2.804
2018	647,916,137	15	587	1,200	11,192,436	12,260,419	23,452,855	3.620
	1,299,433,519	34	1,115	2,350	19,033,433	22,686,964	41,720,397	
Adjusted Loss to Payroll Ratio:					1.465	1.746	3.211	
Expected Unlimited Loss to Payroll Ratio:					1.599	2.091	3.690	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.444	1.774	3.218	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.465	1.746	3.211	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.561	2.045	3.606	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								352.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8032 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 4 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	
2017	462,205,209	9	327	481	6,101,388	6,554,642	12,656,030	2.738
2018	509,298,765	11	358	515	7,650,105	10,351,765	18,001,870	3.535
	971,503,974	20	685	996	13,751,492	16,906,406	30,657,899	
Adjusted Loss to Payroll Ratio:					1.415	1.740	3.156	
Expected Unlimited Loss to Payroll Ratio:					1.441	1.919	3.360	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.341	1.599	2.940	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.415	1.740	3.156	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.526	2.110	3.636	
Indicated Relativity Change:								8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								355.3%

INCLUDES EXPERIENCE OF 8264 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8039 RHG: 2 NAICS: 44 ILDG: 3 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	
2016	967,468,778	18	270	931	4,281,591	8,298,963	12,580,554	1.300
2017	883,014,696	8	336	1,072	5,306,433	9,882,033	15,188,466	1.720
2018	799,990,569	3	308	966	5,099,121	9,273,276	14,372,397	1.797
	2,650,474,043	29	914	2,969	14,687,145	27,454,272	42,141,416	
Adjusted Loss to Payroll Ratio:					0.554	1.036	1.590	
Expected Unlimited Loss to Payroll Ratio:					0.544	1.086	1.630	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.491	0.921	1.413	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.554	1.036	1.590	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.591	1.213	1.804	
Indicated Relativity Change:								10.7%
Relativity to Statewide Average Loss to Payroll Ratio:								176.2%

Code: 8041 RHG: 4 NAICS: 42 ILDG: 1 MLDG: 2 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	
2014	99,692,530	14	91	148	2,674,110	2,349,593	5,023,703	5.039
2015	107,206,246	12	99	152	2,603,195	2,217,032	4,820,227	4.496
2016	118,507,152	17	89	146	2,565,017	1,879,750	4,444,767	3.751
2017	120,581,422	11	82	137	2,305,773	1,589,012	3,894,785	3.230
2018	129,806,452	10	114	163	3,041,231	2,044,130	5,085,361	3.918
	575,793,801	64	475	746	13,189,325	10,079,518	23,268,843	
Adjusted Loss to Payroll Ratio:					2.291	1.751	4.041	
Expected Unlimited Loss to Payroll Ratio:					2.477	2.261	4.738	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.267	1.798	4.065	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					2.291	1.752	4.043	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					2.512	2.229	4.741	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								463.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (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	
2014	195,930,828	10	73	123	2,056,219	2,560,886	4,617,105	2.356
2015	220,120,246	7	71	137	1,872,158	1,990,013	3,862,171	1.755
2016	207,620,110	7	77	122	1,788,245	1,973,302	3,761,547	1.812
2017	229,484,022	4	82	144	2,065,702	1,720,538	3,786,240	1.650
2018	231,235,076	2	108	150	2,811,235	3,678,957	6,490,192	2.807
1,084,390,283		30	411	676	10,593,560	11,923,696	22,517,256	
Adjusted Loss to Payroll Ratio:					0.977	1.100	2.076	
Expected Unlimited Loss to Payroll Ratio:					1.071	1.290	2.360	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.996	1.074	2.071	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.977	1.100	2.076	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.053	1.333	2.386	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								233.2%

Code: 8046 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 3 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	
2017	1,223,674,825	17	585	1,294	10,476,153	12,882,537	23,358,690	1.909
2018	1,304,072,640	5	572	1,308	10,876,856	12,598,718	23,475,574	1.800
2,527,747,465		22	1,157	2,602	21,353,010	25,481,255	46,834,265	
Adjusted Loss to Payroll Ratio:					0.845	1.008	1.853	
Expected Unlimited Loss to Payroll Ratio:					1.045	1.388	2.433	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.934	1.137	2.070	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.845	1.008	1.853	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.910	1.222	2.133	
Indicated Relativity Change:								-12.3%
Relativity to Statewide Average Loss to Payroll Ratio:								208.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (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	
2014	35,509,801	1	10	37	148,102	183,377	331,479	0.933
2015	41,106,614	4	19	47	705,517	598,663	1,304,180	3.173
2016	42,831,689	1	14	34	303,703	376,163	679,866	1.587
2017	44,384,715	1	19	29	230,850	222,846	453,696	1.022
2018	43,857,197	1	22	48	484,447	387,927	872,374	1.989
	207,690,015	8	84	195	1,872,618	1,768,975	3,641,593	
Adjusted Loss to Payroll Ratio:					0.902	0.852	1.753	
Expected Unlimited Loss to Payroll Ratio:					1.095	1.562	2.657	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.962	1.221	2.183	
Credibility:					0.55	0.55		
Indicated Limited Loss to Payroll Ratio:					0.929	1.018	1.947	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.019	1.294	2.313	
Indicated Relativity Change:								-12.9%
Relativity to Statewide Average Loss to Payroll Ratio:								226.0%

Code: 8059 RHG: 2 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: STORES – TILE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	74,956,932	4	53	81	945,878	1,042,122	1,988,000	2.652
2015	91,164,277	4	46	90	938,365	965,480	1,903,845	2.088
2016	125,358,321	1	48	94	563,280	788,100	1,351,380	1.078
2017	129,882,635	1	73	124	1,198,887	1,535,499	2,734,386	2.105
2018	109,773,605	0	44	134	754,815	1,042,645	1,797,460	1.637
	531,135,770	10	264	523	4,401,225	5,373,846	9,775,072	
Adjusted Loss to Payroll Ratio:					0.829	1.012	1.840	
Expected Unlimited Loss to Payroll Ratio:					0.891	1.227	2.118	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.839	1.058	1.897	
Credibility:					0.74	0.75		
Indicated Limited Loss to Payroll Ratio:					0.831	1.023	1.855	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.886	1.199	2.084	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								203.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8060 RHG: 3 NAICS: 44 ILDG: 1 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	
2014	373,424,000	9	92	223	1,792,408	2,344,872	4,137,280	1.108
2015	428,199,633	20	107	253	2,487,423	3,208,711	5,696,134	1.330
2016	472,295,865	10	106	244	2,444,512	2,492,143	4,936,655	1.045
2017	510,497,499	8	124	286	2,424,426	2,974,086	5,398,512	1.058
2018	534,712,182	3	138	281	2,790,195	3,048,671	5,838,866	1.092
	2,319,129,179	50	567	1,287	11,938,963	14,068,483	26,007,446	
Adjusted Loss to Payroll Ratio:					0.515	0.607	1.121	
Expected Unlimited Loss to Payroll Ratio:					0.547	0.677	1.224	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.489	0.555	1.043	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.515	0.607	1.121	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.555	0.736	1.290	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								126.1%

Code: 8061 RHG: 3 NAICS: 44 ILDG: 1 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	
2016	417,511,485	8	175	229	3,920,590	4,585,308	8,505,898	2.037
2017	426,020,315	3	161	212	2,849,944	4,075,666	6,925,610	1.626
2018	438,110,520	3	156	224	4,028,894	5,941,152	9,970,046	2.276
	1,281,642,321	14	492	665	10,799,428	14,602,126	25,401,554	
Adjusted Loss to Payroll Ratio:					0.843	1.139	1.982	
Expected Unlimited Loss to Payroll Ratio:					0.842	1.274	2.117	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.752	1.044	1.796	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.843	1.139	1.982	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.908	1.382	2.290	
Indicated Relativity Change:								8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								223.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8062 RHG: 4 NAICS: 44 ILDG: 3 MLDG: 2 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	
2014	362,380,661	6	77	216	1,437,086	1,551,184	2,988,270	0.825
2015	397,293,615	1	75	170	1,010,756	1,653,202	2,663,958	0.671
2016	214,135,981	0	53	96	733,884	1,169,945	1,903,829	0.889
2017	236,696,880	0	41	95	950,740	905,499	1,856,239	0.784
2018	231,378,156	0	47	92	728,887	989,702	1,718,589	0.743
	1,441,885,292	7	293	669	4,861,353	6,269,533	11,130,886	
Adjusted Loss to Payroll Ratio:					0.337	0.435	0.772	
Expected Unlimited Loss to Payroll Ratio:					0.346	0.452	0.798	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.304	0.353	0.657	
Credibility:					0.75	0.73		
Indicated Limited Loss to Payroll Ratio:					0.329	0.413	0.742	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.361	0.525	0.886	
Indicated Relativity Change:							11.0%	
Relativity to Statewide Average Loss to Payroll Ratio:							86.5%	

Code: 8063 RHG: 2 NAICS: 42 ILDG: 4 MLDG: 3 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	
2014	86,714,530	4	39	56	824,237	1,014,756	1,838,993	2.121
2015	94,775,626	5	39	78	813,526	958,907	1,772,433	1.870
2016	104,697,924	6	33	81	1,080,849	696,115	1,776,964	1.697
2017	119,125,747	1	56	85	1,186,986	1,380,491	2,567,477	2.155
2018	117,866,964	1	66	90	1,684,101	1,925,855	3,609,956	3.063
	523,180,792	17	233	390	5,589,698	5,976,124	11,565,822	
Adjusted Loss to Payroll Ratio:					1.068	1.142	2.211	
Expected Unlimited Loss to Payroll Ratio:					0.999	1.255	2.254	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.940	1.083	2.023	
Credibility:					0.77	0.76		
Indicated Limited Loss to Payroll Ratio:					1.039	1.128	2.167	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.107	1.321	2.428	
Indicated Relativity Change:							7.7%	
Relativity to Statewide Average Loss to Payroll Ratio:							237.3%	

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Code: 8064 RHG: 3 NAICS: 42 ILDG: 4 MLDG: 3 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	
2016	327,870,796	6	142	213	2,619,141	3,073,044	5,692,185	1.736
2017	402,614,156	6	209	344	3,806,249	4,300,339	8,106,588	2.013
2018	315,325,112	2	148	206	2,263,202	2,810,707	5,073,909	1.609
	1,045,810,065	14	499	763	8,688,591	10,184,091	18,872,681	
Adjusted Loss to Payroll Ratio:					0.831	0.974	1.805	
Expected Unlimited Loss to Payroll Ratio:					1.090	1.392	2.483	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.015	1.160	2.174	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.831	0.974	1.805	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.895	1.181	2.076	
Indicated Relativity Change:								-16.4%
Relativity to Statewide Average Loss to Payroll Ratio:								202.9%

Code: 8065 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 1 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	
2014	123,867,642	7	41	91	989,808	902,440	1,892,248	1.528
2015	132,403,144	5	41	99	888,547	935,060	1,823,607	1.377
2016	135,101,246	4	48	103	808,551	729,456	1,538,007	1.138
2017	129,218,071	0	40	114	572,349	704,805	1,277,154	0.988
2018	130,110,289	0	78	127	1,389,653	1,331,270	2,720,923	2.091
	650,700,391	16	248	534	4,648,908	4,603,031	9,251,939	
Adjusted Loss to Payroll Ratio:					0.714	0.707	1.422	
Expected Unlimited Loss to Payroll Ratio:					0.737	0.786	1.523	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.665	0.667	1.333	
Credibility:					0.75	0.69		
Indicated Limited Loss to Payroll Ratio:					0.702	0.695	1.397	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.748	0.814	1.562	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								152.6%

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Code: 8066 RHG: 2 NAICS: 44 ILDG: 3 MLDG: 3 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	
2014	118,596,306	2	26	68	566,646	522,165	1,088,811	0.918
2015	125,628,190	1	31	61	275,012	305,890	580,902	0.462
2016	135,160,737	2	37	65	549,747	1,065,029	1,614,776	1.195
2017	144,237,625	1	26	70	239,375	325,882	565,257	0.392
2018	159,562,476	1	55	68	854,909	844,042	1,698,951	1.065
	683,185,335	7	175	332	2,485,690	3,063,008	5,548,698	
Adjusted Loss to Payroll Ratio:					0.364	0.448	0.812	
Expected Unlimited Loss to Payroll Ratio:					0.324	0.486	0.810	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.293	0.412	0.705	
Credibility:					0.55	0.58		
Indicated Limited Loss to Payroll Ratio:					0.332	0.433	0.765	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.354	0.507	0.861	
Indicated Relativity Change:								6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								84.1%

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Effective September 1, 2021 (Proposed)

Code: 8071 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 4 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	
2014	214,749,505	2	42	130	440,527	712,424	1,152,951	0.537
2015	250,411,368	0	55	171	703,385	888,696	1,592,081	0.636
2016	259,125,516	2	37	138	613,542	1,187,878	1,801,420	0.695
2017	263,408,412	4	57	130	1,188,065	1,094,744	2,282,809	0.867
2018	253,092,104	0	41	141	516,927	940,847	1,457,774	0.576
	1,240,786,906	8	232	710	3,462,445	4,824,590	8,287,035	
Adjusted Loss to Payroll Ratio:					0.279	0.389	0.668	
Expected Unlimited Loss to Payroll Ratio:					0.328	0.472	0.800	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.293	0.386	0.679	
Credibility:					0.70	0.71		
Indicated Limited Loss to Payroll Ratio:					0.283	0.388	0.671	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.305	0.471	0.776	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								75.8%

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, 2021 (Proposed)

Code: 8078 RHG: 1 NAICS: 72 ILDG: 4 MLDG: 4 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	
2017	1,809,623,107	6	584	1,402	6,228,360	8,940,740	15,169,100	0.838
2018	1,873,030,663	11	573	1,337	7,052,384	9,928,405	16,980,789	0.907
	3,682,653,770	17	1,157	2,739	13,280,744	18,869,145	32,149,890	
Adjusted Loss to Payroll Ratio:					0.361	0.512	0.873	
Expected Unlimited Loss to Payroll Ratio:					0.391	0.538	0.929	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.349	0.439	0.788	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.361	0.512	0.873	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					0.381	0.591	0.972	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								95.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8102 RHG: 2 NAICS: 42 ILDG: 3 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	
2014	120,198,000	2	20	51	500,664	563,711	1,064,375	0.886
2015	107,736,025	2	28	60	470,378	628,652	1,099,030	1.020
2016	114,812,508	2	18	68	956,553	786,559	1,743,112	1.518
2017	115,084,733	1	23	86	268,185	433,314	701,499	0.610
2018	120,125,219	0	17	59	539,772	474,125	1,013,897	0.844
	577,956,485	7	106	324	2,735,552	2,886,362	5,621,914	
Adjusted Loss to Payroll Ratio:					0.473	0.499	0.973	
Expected Unlimited Loss to Payroll Ratio:					0.422	0.534	0.956	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.397	0.461	0.858	
Credibility:					0.57	0.56		
Indicated Limited Loss to Payroll Ratio:					0.441	0.482	0.923	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.470	0.565	1.035	
Indicated Relativity Change:								8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								101.1%

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	
2015	205,404,859	11	164	307	4,069,294	3,707,443	7,776,737	3.786
2016	170,623,794	8	142	282	2,659,710	2,836,496	5,496,206	3.221
2017	217,096,642	8	155	348	3,133,736	3,605,711	6,739,447	3.104
2018	252,083,321	2	152	333	3,153,296	3,714,826	6,868,122	2.725
	845,208,615	29	613	1,270	13,016,037	13,864,476	26,880,513	
Adjusted Loss to Payroll Ratio:					1.540	1.640	3.180	
Expected Unlimited Loss to Payroll Ratio:					1.510	1.925	3.435	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.382	1.531	2.912	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.540	1.640	3.180	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.689	2.086	3.775	
Indicated Relativity Change:								9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								368.9%

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Effective September 1, 2021 (Proposed)

Code: 8107 RHG: 2 NAICS: 42 ILDG: 2 MLDG: 2 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	
2014	186,235,491	6	74	176	1,722,744	1,431,144	3,153,888	1.693
2015	243,905,837	2	64	198	968,665	1,063,747	2,032,412	0.833
2016	363,136,921	5	101	300	2,269,041	2,398,874	4,667,915	1.285
2017	317,820,582	8	69	217	2,613,749	2,716,173	5,329,922	1.677
2018	356,120,651	1	63	183	2,219,866	2,542,177	4,762,043	1.337
	1,467,219,482	22	371	1,074	9,794,064	10,152,115	19,946,179	
Adjusted Loss to Payroll Ratio:					0.668	0.692	1.359	
Expected Unlimited Loss to Payroll Ratio:					0.760	0.824	1.585	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.715	0.712	1.427	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					0.668	0.693	1.360	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.711	0.811	1.522	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								148.8%

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	
2014	90,128,758	6	38	106	901,958	981,387	1,883,345	2.090
2015	96,707,173	5	41	112	961,779	847,587	1,809,366	1.871
2016	98,761,120	3	48	110	1,322,141	944,390	2,266,531	2.295
2017	103,362,497	1	43	128	746,670	966,402	1,713,072	1.657
2018	106,081,440	0	25	113	541,831	754,191	1,296,022	1.222
	495,040,988	15	195	569	4,474,380	4,493,957	8,968,336	
Adjusted Loss to Payroll Ratio:					0.904	0.908	1.812	
Expected Unlimited Loss to Payroll Ratio:					0.995	0.969	1.964	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.943	0.850	1.793	
Credibility:					0.76	0.67		
Indicated Limited Loss to Payroll Ratio:					0.913	0.889	1.802	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					0.966	1.024	1.990	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								194.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8117 RHG: 3 NAICS: 42 ILDG: 1 MLDG: 1 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	
2014	62,781,251	5	48	104	1,037,051	1,015,123	2,052,174	3.269
2015	63,808,865	2	53	108	571,332	680,712	1,252,044	1.962
2016	72,331,903	2	44	104	731,854	872,480	1,604,334	2.218
2017	78,158,843	2	33	131	435,341	531,422	966,763	1.237
2018	76,737,802	0	68	109	766,646	948,541	1,715,187	2.235
	353,818,663	11	246	556	3,542,223	4,048,278	7,590,500	
Adjusted Loss to Payroll Ratio:					1.001	1.144	2.145	
Expected Unlimited Loss to Payroll Ratio:					1.123	1.446	2.568	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.045	1.204	2.249	
Credibility:					0.69	0.68		
Indicated Limited Loss to Payroll Ratio:					1.015	1.163	2.178	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.094	1.411	2.504	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								244.7%

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Code: 8209 RHG: 1 NAICS: 11 ILDG: 1 MLDG: 1 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	
2017	296,479,144	11	285	536	4,720,916	5,358,956	10,079,872	3.400
2018	343,634,258	4	318	472	5,617,432	6,390,288	12,007,720	3.494
	640,113,402	15	603	1,008	10,338,348	11,749,245	22,087,593	
Adjusted Loss to Payroll Ratio:					1.615	1.835	3.451	
Expected Unlimited Loss to Payroll Ratio:					1.710	2.185	3.895	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.600	1.876	3.476	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.615	1.835	3.451	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.708	2.116	3.824	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								373.6%

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Effective September 1, 2021 (Proposed)

Code: 8215 RHG: 5 NAICS: 42 ILDG: 1 MLDG: 2 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	
2014	80,472,433	7	65	95	1,658,233	1,888,294	3,546,527	4.407
2015	75,726,698	9	62	111	1,761,425	2,196,575	3,958,000	5.227
2016	81,586,986	4	63	139	1,140,562	1,543,850	2,684,412	3.290
2017	80,116,363	3	64	113	1,633,412	1,846,713	3,480,125	4.344
2018	70,484,348	5	55	89	2,169,173	1,997,732	4,166,905	5.912
	388,386,828	28	309	547	8,362,805	9,473,163	17,835,967	
Adjusted Loss to Payroll Ratio:					2.153	2.439	4.592	
Expected Unlimited Loss to Payroll Ratio:					2.290	3.040	5.330	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.049	2.262	4.311	
Credibility:					0.94	0.90		
Indicated Limited Loss to Payroll Ratio:					2.147	2.421	4.568	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					2.407	3.288	5.695	
Indicated Relativity Change:								6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								556.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8227 RHG: 6 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	
2016	391,353,955	12	169	291	4,272,229	4,330,375	8,602,604	2.198
2017	415,858,442	14	162	281	5,576,759	5,114,447	10,691,206	2.571
2018	467,651,750	5	118	284	3,557,182	4,159,581	7,716,763	1.650
	1,274,864,148	31	449	856	13,406,170	13,604,403	27,010,573	
Adjusted Loss to Payroll Ratio:					1.052	1.067	2.119	
Expected Unlimited Loss to Payroll Ratio:					1.362	1.553	2.915	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.312	1.204	2.516	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.052	1.067	2.119	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					1.191	1.516	2.707	
Indicated Relativity Change:								-7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								264.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8232 RHG: 5 NAICS: 42 ILDG: 3 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	
2017	1,206,140,014	40	678	1,462	18,113,672	18,471,847	36,585,519	3.033
2018	1,278,214,807	19	738	1,512	22,059,104	21,881,158	43,940,262	3.438
	2,484,354,821	59	1,416	2,974	40,172,775	40,353,005	80,525,780	
Adjusted Loss to Payroll Ratio:					1.617	1.624	3.241	
Expected Unlimited Loss to Payroll Ratio:					1.919	2.280	4.199	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.718	1.696	3.414	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.617	1.624	3.241	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.813	2.206	4.018	
Indicated Relativity Change:								-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								392.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8267 RHG: 4 NAICS: 42 ILDG: 2 MLDG: 3 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	
2014	12,172,376	3	9	11	472,524	507,877	980,401	8.054
2015	11,562,370	0	9	13	186,943	213,916	400,859	3.467
2016	12,073,610	1	4	17	206,075	153,438	359,513	2.978
2017	13,571,433	1	10	18	215,266	226,577	441,843	3.256
2018	14,258,773	1	10	15	312,091	299,376	611,467	4.288
	63,638,563	6	42	74	1,392,899	1,401,184	2,794,083	
Adjusted Loss to Payroll Ratio:					2.189	2.202	4.391	
Expected Unlimited Loss to Payroll Ratio:					2.110	2.847	4.957	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.931	2.263	4.195	
Credibility:					0.44	0.44		
Indicated Limited Loss to Payroll Ratio:					2.045	2.236	4.281	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					2.242	2.844	5.086	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								497.0%

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	
2014	297.0	0	0	1	0	246	246	0.828
2015	288.3	0	0	1	0	291	291	1.009
2016	277.0	0	1	0	2,052	393	2,445	8.826
2017	270.7	1	0	0	118,877	75,261	194,138	717.170
2018	310.8	0	1	0	15,674	13,017	28,691	92.313
	1,443.8	1	2	2	136,603	89,207	225,810	
Adjusted Loss to Payroll Ratio:					94.614	61.786	156.400	
Expected Unlimited Loss to Payroll Ratio:					53.996	62.824	116.820	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					48.251	46.981	95.232	
Credibility:					0.14	0.13		
Indicated Limited Loss to Payroll Ratio:					54.742	48.905	103.647	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					61.987	69.482	131.468	
Indicated Relativity Change:								12.5%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8286 RHG: 3 NAICS: 42 ILDG: 2 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	
2014	6,822,305	0	4	11	37,435	75,347	112,782	1.653
2015	7,898,870	0	3	10	12,425	52,609	65,034	0.823
2016	7,364,352	0	11	15	68,535	248,661	317,196	4.307
2017	7,541,957	3	5	20	422,236	339,959	762,195	10.106
2018	7,537,577	1	8	13	399,877	522,021	921,898	12.231
	37,165,062	4	31	69	940,507	1,238,597	2,179,105	
Adjusted Loss to Payroll Ratio:					2.531	3.333	5.863	
Expected Unlimited Loss to Payroll Ratio:					1.406	2.400	3.806	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.309	1.999	3.308	
Credibility:					0.31	0.34		
Indicated Limited Loss to Payroll Ratio:					1.687	2.453	4.140	
Limit Factor:					1.078	1.213		
Indicated (Unlimited) Loss to Payroll Ratio:					1.819	2.974	4.793	
Indicated Relativity Change:								25.9%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					1.805	2.953	4.758	
Relativity to Statewide Average Loss to Payroll Ratio:								464.9%

Code: 8290 RHG: 2 NAICS: 53 ILDG: 3 MLDG: 2 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	
2014	193,989,473	6	79	156	1,090,588	1,309,550	2,400,138	1.237
2015	206,163,299	10	96	178	1,876,693	2,756,933	4,633,626	2.248
2016	221,387,652	6	95	192	2,122,920	2,308,327	4,431,247	2.002
2017	224,296,551	7	72	217	1,681,370	1,787,720	3,469,090	1.547
2018	239,879,716	4	131	295	3,109,765	3,739,164	6,848,929	2.855
	1,085,716,691	33	473	1,038	9,881,336	11,901,694	21,783,030	
Adjusted Loss to Payroll Ratio:					0.910	1.096	2.006	
Expected Unlimited Loss to Payroll Ratio:					0.840	1.092	1.933	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.777	0.887	1.664	
Credibility:					0.97	0.96		
Indicated Limited Loss to Payroll Ratio:					0.906	1.088	1.994	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.966	1.274	2.240	
Indicated Relativity Change:								15.9%
Relativity to Statewide Average Loss to Payroll Ratio:								218.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8291 RHG: 5 NAICS: 48 ILDG: 3 MLDG: 2 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	
2016	353,130,228	15	191	398	3,617,679	4,657,098	8,274,777	2.343
2017	376,915,417	6	217	438	4,192,807	4,978,185	9,170,992	2.433
2018	397,767,114	8	209	463	5,660,583	5,419,016	11,079,599	2.785
	1,127,812,759	29	617	1,299	13,471,069	15,054,298	28,525,367	
Adjusted Loss to Payroll Ratio:					1.194	1.335	2.529	
Expected Unlimited Loss to Payroll Ratio:					1.319	1.751	3.070	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.205	1.336	2.541	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.194	1.335	2.529	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.339	1.813	3.152	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								308.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8292 RHG: 2 NAICS: 48 ILDG: 4 MLDG: 3 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	
2017	1,062,859,177	56	1,415	2,481	27,322,468	24,515,206	51,837,674	4.877
2018	1,263,416,024	26	1,640	2,675	33,702,258	33,363,965	67,066,223	5.308
	2,326,275,201	82	3,055	5,156	61,024,726	57,879,171	118,903,897	
Adjusted Loss to Payroll Ratio:					2.623	2.488	5.111	
Expected Unlimited Loss to Payroll Ratio:					2.767	2.851	5.619	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.657	2.524	5.181	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.623	2.488	5.111	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					2.796	2.914	5.710	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								557.9%

Code: 8293 RHG: 4 NAICS: 48 ILDG: 1 MLDG: 2 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	
2017	194,419,027	25	261	297	6,213,141	5,862,364	12,075,505	6.211
2018	216,821,479	8	308	299	6,184,023	6,242,793	12,426,816	5.731
	411,240,505	33	569	596	12,397,164	12,105,158	24,502,322	
Adjusted Loss to Payroll Ratio:					3.015	2.944	5.958	
Expected Unlimited Loss to Payroll Ratio:					3.310	3.692	7.002	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.091	3.010	6.102	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.015	2.944	5.958	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					3.306	3.744	7.050	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								688.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8304 RHG: 5 NAICS: 48 ILDG: 3 MLDG: 2 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	
2014	22,378,929	4	19	20	591,553	789,005	1,380,558	6.169
2015	28,178,752	2	22	34	389,358	414,689	804,047	2.853
2016	27,290,589	0	23	36	188,653	323,096	511,749	1.875
2017	27,551,168	3	15	28	624,364	851,150	1,475,514	5.356
2018	32,511,395	3	16	34	588,887	510,362	1,099,249	3.381
	137,910,833	12	95	152	2,382,816	2,888,301	5,271,117	
Adjusted Loss to Payroll Ratio:					1.728	2.094	3.822	
Expected Unlimited Loss to Payroll Ratio:					2.016	3.110	5.126	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.841	2.373	4.214	
Credibility:					0.59	0.60		
Indicated Limited Loss to Payroll Ratio:					1.774	2.206	3.980	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.989	2.995	4.984	
Indicated Relativity Change:								-2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								487.0%

Code: 8324 RHG: 4 NAICS: 44 ILDG: 3 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	
2017	634,841,630	8	247	286	5,428,025	6,310,575	11,738,600	1.849
2018	688,502,935	10	281	289	7,393,725	6,650,097	14,043,822	2.040
	1,323,344,565	18	528	575	12,821,750	12,960,672	25,782,422	
Adjusted Loss to Payroll Ratio:					0.969	0.979	1.948	
Expected Unlimited Loss to Payroll Ratio:					1.004	1.200	2.204	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.882	0.938	1.820	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.969	0.979	1.948	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.062	1.246	2.308	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								225.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8350 RHG: 2 NAICS: 42 ILDG: 3 MLDG: 3 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	
2016	351,730,592	15	187	260	5,370,260	4,817,188	10,187,448	2.896
2017	361,652,198	13	193	260	6,704,206	5,190,468	11,894,674	3.289
2018	400,144,470	5	194	279	5,641,536	5,094,651	10,736,187	2.683
	1,113,527,260	33	574	799	17,716,003	15,102,307	32,818,309	
Adjusted Loss to Payroll Ratio:					1.591	1.356	2.947	
Expected Unlimited Loss to Payroll Ratio:					1.717	1.606	3.322	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.615	1.386	3.001	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.591	1.356	2.947	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.696	1.588	3.284	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								320.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (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	
2014	48,198,463	3	10	27	241,664	121,248	362,912	0.753
2015	42,548,827	1	15	27	121,796	145,540	267,336	0.628
2016	42,819,185	0	16	24	272,431	204,095	476,526	1.113
2017	43,265,811	0	18	33	222,832	421,775	644,607	1.490
2018	49,577,268	0	22	30	430,987	590,697	1,021,684	2.061
	226,409,555	4	81	141	1,289,709	1,483,355	2,773,065	
Adjusted Loss to Payroll Ratio:					0.570	0.655	1.225	
Expected Unlimited Loss to Payroll Ratio:					0.691	0.778	1.469	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.608	0.568	1.176	
Credibility:					0.47	0.43		
Indicated Limited Loss to Payroll Ratio:					0.590	0.605	1.195	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.647	0.770	1.417	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								138.4%

E1-1-18 INCLUDES EXPERIENCE OF 9516

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8387 RHG: 3 NAICS: 81 ILDG: 1 MLDG: 1 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	
2017	1,118,037,920	21	678	832	11,812,141	11,098,093	22,910,234	2.049
2018	1,151,318,895	10	657	821	11,383,062	10,704,223	22,087,285	1.918
	2,269,356,815	31	1,335	1,653	23,195,203	21,802,316	44,997,519	
Adjusted Loss to Payroll Ratio:					1.022	0.961	1.983	
Expected Unlimited Loss to Payroll Ratio:					1.141	1.207	2.348	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.019	0.924	1.943	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.022	0.961	1.983	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.102	1.165	2.267	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								221.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8388 RHG: 3 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	
2017	690,165,327	27	438	815	9,303,254	11,246,524	20,549,778	2.978
2018	854,470,207	16	421	919	11,425,018	11,554,248	22,979,266	2.689
	1,544,635,533	43	859	1,734	20,728,272	22,800,772	43,529,043	
Adjusted Loss to Payroll Ratio:					1.342	1.476	2.818	
Expected Unlimited Loss to Payroll Ratio:					1.686	1.938	3.624	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.506	1.587	3.093	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.342	1.476	2.818	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.446	1.790	3.236	
Indicated Relativity Change:								-10.7%
Relativity to Statewide Average Loss to Payroll Ratio:								316.2%

Code: 8389 RHG: 4 NAICS: 81 ILDG: 1 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	
2017	1,352,059,803	32	523	983	13,398,060	13,069,671	26,467,731	1.958
2018	1,360,782,464	14	464	819	12,202,700	12,637,826	24,840,526	1.825
	2,712,842,267	46	987	1,802	25,600,760	25,707,496	51,308,257	
Adjusted Loss to Payroll Ratio:					0.944	0.948	1.891	
Expected Unlimited Loss to Payroll Ratio:					1.046	1.274	2.320	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.920	0.930	1.850	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.944	0.948	1.891	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.035	1.205	2.240	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								218.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8390 RHG: 2 NAICS: 81 ILDG: 3 MLDG: 3 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	
2014	24,189,599	0	12	27	46,273	86,564	132,837	0.549
2015	26,080,298	1	24	30	352,346	369,897	722,243	2.769
2016	22,710,825	0	4	26	50,716	73,300	124,016	0.546
2017	30,879,755	0	19	39	564,473	463,728	1,028,201	3.330
2018	30,667,921	0	16	27	363,235	334,872	698,107	2.276
	134,528,399	1	75	149	1,377,042	1,328,361	2,705,403	
Adjusted Loss to Payroll Ratio:					1.024	0.987	2.011	
Expected Unlimited Loss to Payroll Ratio:					0.989	1.161	2.150	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.894	0.920	1.814	
Credibility:					0.45	0.43		
Indicated Limited Loss to Payroll Ratio:					0.952	0.949	1.901	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.015	1.111	2.126	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								207.8%

Code: 8391 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 2 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	
2017	5,494,037,029	95	2,114	4,428	48,914,385	47,309,426	96,223,811	1.751
2018	5,563,362,476	44	2,018	4,468	46,294,687	43,629,873	89,924,560	1.616
	11,057,399,505	139	4,132	8,896	95,209,072	90,939,299	186,148,371	
Adjusted Loss to Payroll Ratio:					0.861	0.822	1.683	
Expected Unlimited Loss to Payroll Ratio:					0.973	1.027	2.000	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.869	0.841	1.710	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.861	0.822	1.683	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.928	0.997	1.925	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								188.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8392 RHG: 4 NAICS: 81 ILDG: 1 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	
2016	503,906,854	12	268	386	3,652,924	3,799,471	7,452,395	1.479
2017	558,814,000	5	271	366	4,541,631	5,549,621	10,091,252	1.806
2018	557,767,512	3	243	422	4,213,234	5,451,284	9,664,518	1.733
	1,620,488,365	20	782	1,174	12,407,789	14,800,376	27,208,165	
Adjusted Loss to Payroll Ratio:					0.766	0.913	1.679	
Expected Unlimited Loss to Payroll Ratio:					0.900	1.165	2.065	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.791	0.851	1.642	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.766	0.913	1.679	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.840	1.162	2.001	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								195.6%

Code: 8393 RHG: 4 NAICS: 81 ILDG: 2 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	
2017	1,394,715,051	23	465	623	12,190,973	10,257,963	22,448,936	1.610
2018	1,267,681,381	6	369	529	11,307,379	9,422,854	20,730,233	1.635
	2,662,396,432	29	834	1,152	23,498,353	19,680,817	43,179,170	
Adjusted Loss to Payroll Ratio:					0.883	0.739	1.622	
Expected Unlimited Loss to Payroll Ratio:					0.888	0.891	1.779	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.781	0.650	1.431	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.883	0.739	1.622	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.968	0.940	1.908	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								186.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8397 RHG: 2 NAICS: 81 ILDG: 2 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	
2014	50,634,342	0	20	26	331,629	201,390	533,019	1.053
2015	49,520,109	2	22	36	309,651	332,895	642,546	1.298
2016	49,741,537	1	14	35	261,256	445,948	707,204	1.422
2017	48,461,552	2	23	31	697,883	535,513	1,233,396	2.545
2018	45,822,123	1	29	19	1,118,691	1,014,294	2,132,985	4.655
	244,179,662	6	108	147	2,719,109	2,530,040	5,249,149	
Adjusted Loss to Payroll Ratio:					1.114	1.036	2.150	
Expected Unlimited Loss to Payroll Ratio:					0.950	0.934	1.884	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.859	0.740	1.599	
Credibility:					0.56	0.50		
Indicated Limited Loss to Payroll Ratio:					1.001	0.888	1.890	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.067	1.040	2.108	
Indicated Relativity Change:								11.8%
Relativity to Statewide Average Loss to Payroll Ratio:								205.9%

Code: 8400 RHG: 5 NAICS: 44 ILDG: 1 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	
2014	194,211,738	5	48	77	1,201,195	1,199,747	2,400,942	1.236
2015	203,529,299	3	57	92	1,018,863	1,245,811	2,264,674	1.113
2016	209,742,241	1	71	99	1,434,778	1,850,079	3,284,857	1.566
2017	211,731,640	1	44	95	882,360	1,001,229	1,883,589	0.890
2018	218,293,764	0	50	72	1,247,593	1,011,895	2,259,488	1.035
	1,037,508,682	10	270	435	5,784,788	6,308,760	12,093,548	
Adjusted Loss to Payroll Ratio:					0.558	0.608	1.166	
Expected Unlimited Loss to Payroll Ratio:					0.703	0.792	1.495	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.604	0.579	1.183	
Credibility:					0.87	0.78		
Indicated Limited Loss to Payroll Ratio:					0.564	0.602	1.165	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					0.632	0.817	1.449	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								141.6%

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Effective September 1, 2021 (Proposed)

Code: 8500 RHG: 5 NAICS: 42 ILDG: 2 MLDG: 1 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	
2015	167,202,832	7	135	226	2,678,354	2,547,528	5,225,882	3.125
2016	186,408,475	7	146	274	3,808,119	3,535,490	7,343,609	3.940
2017	187,537,157	13	121	326	3,612,754	2,797,994	6,410,748	3.418
2018	197,098,748	2	110	204	3,709,656	2,641,010	6,350,666	3.222
	738,247,213	29	512	1,030	13,808,884	11,522,022	25,330,906	
Adjusted Loss to Payroll Ratio:					1.870	1.561	3.431	
Expected Unlimited Loss to Payroll Ratio:					2.049	2.162	4.211	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.833	1.608	3.442	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.870	1.561	3.431	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					2.097	2.119	4.216	
Indicated Relativity Change:							0.1%	
Relativity to Statewide Average Loss to Payroll Ratio:							412.0%	

INCLUDES EXPERIENCE OF 8265 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (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	
2017	11,166,877,351	24	286	664	10,299,939	10,790,619	21,090,558	0.189
2018	12,048,689,633	4	257	670	9,596,146	9,420,559	19,016,705	0.158
	23,215,566,984	28	543	1,334	19,896,085	20,211,178	40,107,263	
Adjusted Loss to Payroll Ratio:					0.086	0.087	0.173	
Expected Unlimited Loss to Payroll Ratio:					0.098	0.130	0.228	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.086	0.089	0.175	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.086	0.087	0.173	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					0.097	0.124	0.221	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								21.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8631 RHG: 7 NAICS: 71 ILDG: 1 MLDG: 1 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	
2016	6,700	0	0	1	0	299	299	0.045
2017	10,680	1	0	0	193,913	306,087	500,000	46.816
2018	13,959	0	0	0	0	0	0	0.000
	31,339	1	0	1	193,913	306,386	500,299	
Adjusted Loss to Payroll Ratio:					6.188	9.777	15.964	
Expected Unlimited Loss to Payroll Ratio:					0.909	2.309	3.218	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.767	1.499	2.266	
Credibility:					0.01	0.01		
Indicated Limited Loss to Payroll Ratio:					0.821	1.582	2.403	
Limit Factor:					1.200	1.636		
Indicated (Unlimited) Loss to Payroll Ratio:					0.985	2.587	3.573	
Indicated Relativity Change:								11.0%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8720 RHG: 4 NAICS: 52 ILDG: 3 MLDG: 3 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: 4 NAICS: 54 ILDG: 3 MLDG: 3 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	
2014	298,551,907	3	41	66	1,161,455	830,278	1,991,733	0.667
2015	311,575,944	4	37	78	1,321,772	800,505	2,122,277	0.681
2016	328,186,715	4	70	85	1,818,281	1,311,789	3,130,070	0.954
2017	330,250,325	4	61	80	2,266,658	1,758,962	4,025,620	1.219
2018	354,965,891	1	61	73	1,920,665	1,839,955	3,760,620	1.059
	1,623,530,782	16	270	382	8,488,832	6,541,489	15,030,322	
Adjusted Loss to Payroll Ratio:					0.523	0.403	0.926	
Expected Unlimited Loss to Payroll Ratio:					0.575	0.443	1.019	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.497	0.336	0.833	
Credibility:					0.97	0.76		
Indicated Limited Loss to Payroll Ratio:					0.522	0.387	0.909	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.573	0.492	1.065	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								104.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8729 RHG: 3 NAICS: 23 ILDG: 3 MLDG: 3 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	
2014	27,456,387	1	3	5	66,258	74,797	141,055	0.514
2015	29,567,448	0	0	1	0	282	282	0.001
2016	35,982,297	1	4	3	180,356	137,497	317,853	0.883
2017	42,964,087	0	2	3	18,432	29,907	48,339	0.113
2018	44,073,559	1	3	2	104,788	49,284	154,072	0.350
	180,043,777	3	12	14	369,834	291,767	661,601	
Adjusted Loss to Payroll Ratio:					0.205	0.162	0.367	
Expected Unlimited Loss to Payroll Ratio:					0.363	0.234	0.597	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.367	0.212	0.579	
Credibility:					0.34	0.25		
Indicated Limited Loss to Payroll Ratio:					0.312	0.199	0.512	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.337	0.242	0.578	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								56.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8740 RHG: 2 NAICS: 53 ILDG: 3 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	
2016	1,391,391,722	12	158	227	3,722,895	3,932,858	7,655,753	0.550
2017	1,485,700,440	9	143	255	3,542,564	3,881,939	7,424,503	0.500
2018	1,510,731,287	1	161	249	3,142,083	3,649,428	6,791,511	0.450
	4,387,823,450	22	462	731	10,407,542	11,464,226	21,871,768	
Adjusted Loss to Payroll Ratio:					0.237	0.261	0.498	
Expected Unlimited Loss to Payroll Ratio:					0.298	0.349	0.647	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.275	0.284	0.559	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.237	0.261	0.498	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.253	0.306	0.559	
Indicated Relativity Change:								-13.6%
Relativity to Statewide Average Loss to Payroll Ratio:								54.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8741 RHG: 4 NAICS: 53 ILDG: 1 MLDG: 1 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	
2014	7,322,375,932	18	108	200	2,786,837	2,752,557	5,539,394	0.076
2015	8,254,008,680	7	98	194	2,686,914	2,535,266	5,222,180	0.063
2016	8,715,298,752	5	112	203	2,390,447	2,789,670	5,180,117	0.059
2017	9,384,823,695	7	94	217	2,405,355	2,856,544	5,261,899	0.056
2018	9,695,635,895	5	120	176	3,232,410	3,298,825	6,531,235	0.067
	43,372,142,954	42	532	990	13,501,963	14,232,863	27,734,826	
Adjusted Loss to Payroll Ratio:					0.031	0.033	0.064	
Expected Unlimited Loss to Payroll Ratio:					0.032	0.036	0.068	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.029	0.027	0.056	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.031	0.033	0.064	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.034	0.042	0.076	
Indicated Relativity Change:								11.1%
Relativity to Statewide Average Loss to Payroll Ratio:								7.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8742 RHG: 4 NAICS: 8742 ILDG: 4 MLDG: 3 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	
2017	51,812,303,094	97	1,718	3,245	53,479,303	46,232,392	99,711,695	0.192
2018	54,369,144,142	45	1,772	3,482	58,571,464	66,578,156	125,149,620	0.230
	106,181,447,236	142	3,490	6,727	112,050,767	112,810,548	224,861,315	
Adjusted Loss to Payroll Ratio:					0.106	0.106	0.212	
Expected Unlimited Loss to Payroll Ratio:					0.109	0.130	0.239	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.106	0.119	0.224	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.106	0.106	0.212	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.116	0.135	0.251	
Indicated Relativity Change:								5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								24.5%

CLASSES 8744 AND 8746 ADDED; 8744, 8746 E1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8743 RHG: 6 NAICS: 52 ILDG: 2 MLDG: 2 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	
2014	436,559,851	1	7	17	201,415	506,884	708,299	0.162
2015	567,657,607	2	15	17	370,371	339,282	709,653	0.125
2016	632,045,875	0	15	14	337,108	360,994	698,102	0.110
2017	637,792,337	0	7	8	129,262	117,815	247,077	0.039
2018	717,338,792	0	9	13	175,950	230,313	406,263	0.057
	2,991,394,462	3	53	69	1,214,107	1,555,288	2,769,395	
Adjusted Loss to Payroll Ratio:					0.041	0.052	0.093	
Expected Unlimited Loss to Payroll Ratio:					0.052	0.072	0.124	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.043	0.049	0.092	
Credibility:					0.47	0.45		
Indicated Limited Loss to Payroll Ratio:					0.042	0.050	0.092	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					0.048	0.071	0.119	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								11.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8745 RHG: 3 NAICS: 42 ILDG: 3 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	
2014	31,080,311	2	25	25	592,961	442,236	1,035,197	3.331
2015	27,794,131	1	24	32	480,454	590,025	1,070,479	3.851
2016	24,942,330	2	20	12	537,788	483,661	1,021,449	4.095
2017	23,713,835	2	31	18	511,829	446,334	958,163	4.041
2018	20,922,091	0	37	23	387,717	421,542	809,259	3.868
	128,452,699	7	137	110	2,510,750	2,383,797	4,894,548	
Adjusted Loss to Payroll Ratio:					1.955	1.856	3.810	
Expected Unlimited Loss to Payroll Ratio:					2.236	2.565	4.801	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.081	2.137	4.218	
Credibility:					0.61	0.57		
Indicated Limited Loss to Payroll Ratio:					2.004	1.977	3.980	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					2.160	2.397	4.557	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								445.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8748 RHG: 3 NAICS: 44 ILDG: 3 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	
2017	3,151,494,731	14	270	384	8,727,617	7,879,801	16,607,418	0.527
2018	3,100,159,896	9	260	471	9,299,495	9,447,790	18,747,285	0.605
	6,251,654,627	23	530	855	18,027,111	17,327,591	35,354,702	
Adjusted Loss to Payroll Ratio:					0.288	0.277	0.566	
Expected Unlimited Loss to Payroll Ratio:					0.299	0.293	0.592	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.267	0.240	0.507	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.288	0.277	0.566	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.311	0.336	0.647	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								63.2%

Code: 8749 RHG: 1 NAICS: 52 ILDG: 4 MLDG: 3 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	
2014	2,127,783,442	17	52	120	1,889,392	1,791,242	3,680,634	0.173
2015	3,048,670,423	5	69	111	2,068,582	2,009,308	4,077,890	0.134
2016	3,477,401,250	3	56	114	1,893,116	1,332,446	3,225,562	0.093
2017	3,275,121,420	4	64	121	2,392,782	1,966,887	4,359,669	0.133
2018	3,101,949,895	5	48	101	3,742,058	3,134,515	6,876,573	0.222
	15,030,926,430	34	289	567	11,985,930	10,234,398	22,220,328	
Adjusted Loss to Payroll Ratio:					0.080	0.068	0.148	
Expected Unlimited Loss to Payroll Ratio:					0.076	0.068	0.145	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.068	0.057	0.125	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					0.080	0.067	0.147	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					0.084	0.077	0.162	
Indicated Relativity Change:								11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								15.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8755 RHG: 6 NAICS: 81 ILDG: 2 MLDG: 3 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	
2014	487,842,032	7	39	69	1,408,980	917,483	2,326,463	0.477
2015	506,288,589	11	31	56	1,587,989	1,193,843	2,781,832	0.549
2016	516,911,114	5	35	43	1,109,030	945,560	2,054,590	0.397
2017	560,557,083	1	47	59	1,069,762	1,588,957	2,658,719	0.474
2018	587,912,559	1	38	48	1,204,360	1,095,629	2,299,989	0.391
	2,659,511,377	25	190	275	6,380,122	5,741,472	12,121,593	
Adjusted Loss to Payroll Ratio:					0.240	0.216	0.456	
Expected Unlimited Loss to Payroll Ratio:					0.279	0.286	0.565	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.238	0.187	0.425	
Credibility:					0.87	0.74		
Indicated Limited Loss to Payroll Ratio:					0.240	0.208	0.448	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					0.271	0.296	0.567	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								55.4%

Code: 8800 RHG: 1 NAICS: 51 ILDG: 3 MLDG: 3 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	
2014	310,251,836	10	111	128	3,637,541	3,423,975	7,061,516	2.276
2015	287,570,398	9	106	150	3,813,153	3,287,715	7,100,868	2.469
2016	291,088,161	5	97	152	3,486,234	2,837,660	6,323,894	2.173
2017	313,896,956	2	108	174	2,669,651	2,404,190	5,073,841	1.616
2018	292,447,535	2	92	191	1,886,828	2,259,546	4,146,374	1.418
	1,495,254,885	28	514	795	15,493,407	14,213,086	29,706,493	
Adjusted Loss to Payroll Ratio:					1.036	0.951	1.987	
Expected Unlimited Loss to Payroll Ratio:					0.971	1.036	2.007	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.976	0.927	1.903	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.036	0.951	1.987	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.096	1.096	2.191	
Indicated Relativity Change:								9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								214.1%

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Code: 8801 RHG: 1 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	
2014	1,161,706,150	11	107	372	1,951,827	2,348,502	4,300,329	0.370
2015	1,235,525,557	12	116	317	3,457,143	3,983,396	7,440,539	0.602
2016	1,356,558,975	10	95	321	2,533,499	2,584,765	5,118,264	0.377
2017	1,436,829,782	6	108	318	2,254,625	2,749,645	5,004,270	0.348
2018	1,528,661,523	0	110	328	2,903,655	3,139,124	6,042,779	0.395
	6,719,281,988	39	536	1,656	13,100,748	14,805,432	27,906,180	
Adjusted Loss to Payroll Ratio:					0.195	0.220	0.415	
Expected Unlimited Loss to Payroll Ratio:					0.197	0.232	0.430	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.176	0.194	0.371	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.195	0.220	0.415	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					0.206	0.254	0.460	
Indicated Relativity Change:								7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								45.0%

Code: 8803 RHG: 3 NAICS: 54 ILDG: 2 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	
2015	6,635,512,146	8	100	175	1,899,910	2,418,920	4,318,830	0.065
2016	7,168,801,401	11	121	262	2,939,971	3,290,671	6,230,642	0.087
2017	7,625,169,320	4	115	195	3,064,774	3,349,399	6,414,173	0.084
2018	8,288,687,428	5	99	220	4,321,076	4,273,624	8,594,700	0.104
	29,718,170,295	28	435	852	12,225,731	13,332,613	25,558,344	
Adjusted Loss to Payroll Ratio:					0.041	0.045	0.086	
Expected Unlimited Loss to Payroll Ratio:					0.045	0.053	0.097	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.042	0.042	0.083	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.041	0.045	0.086	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.044	0.054	0.099	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								9.6%

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Code: 8804 RHG: 3 NAICS: 62 ILDG: 4 MLDG: 4 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	
2017	915,047,267	15	351	702	8,187,314	8,178,863	16,366,177	1.789
2018	1,036,905,889	8	377	777	9,313,406	9,502,136	18,815,542	1.815
	1,951,953,157	23	728	1,479	17,500,721	17,680,999	35,181,720	
Adjusted Loss to Payroll Ratio:					0.897	0.906	1.802	
Expected Unlimited Loss to Payroll Ratio:					0.962	1.025	1.987	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.830	0.782	1.612	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.897	0.906	1.802	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.966	1.098	2.065	
Indicated Relativity Change:								3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								201.8%

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Code: 8806 RHG: 1 NAICS: 62 ILDG: 2 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	
2014	135,689,527	3	83	200	1,001,517	1,820,519	2,822,036	2.080
2015	130,787,740	2	91	246	757,054	1,399,595	2,156,649	1.649
2016	122,302,412	2	82	199	555,804	1,038,973	1,594,777	1.304
2017	117,719,310	2	66	204	669,008	1,490,866	2,159,874	1.835
2018	118,474,897	2	85	205	1,384,507	2,150,833	3,535,340	2.984
	624,973,886	11	407	1,054	4,367,891	7,900,786	12,268,677	
Adjusted Loss to Payroll Ratio:					0.699	1.264	1.963	
Expected Unlimited Loss to Payroll Ratio:					0.898	1.711	2.609	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.790	1.373	2.163	
Credibility:					0.80	0.93		
Indicated Limited Loss to Payroll Ratio:					0.717	1.272	1.989	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					0.758	1.466	2.224	
Indicated Relativity Change:								-14.7%
Relativity to Statewide Average Loss to Payroll Ratio:								217.4%

Code: 8807 RHG: 2 NAICS: 51 ILDG: 3 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	
2014	548,528,844	0	18	33	384,098	352,519	736,617	0.134
2015	561,418,770	3	20	34	826,727	714,346	1,541,073	0.274
2016	583,556,143	0	9	37	308,178	377,052	685,230	0.117
2017	567,243,163	2	11	30	911,467	458,279	1,369,746	0.241
2018	538,059,545	0	7	27	252,470	262,602	515,072	0.096
	2,798,806,466	5	65	161	2,682,939	2,164,798	4,847,737	
Adjusted Loss to Payroll Ratio:					0.096	0.077	0.173	
Expected Unlimited Loss to Payroll Ratio:					0.123	0.101	0.224	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.123	0.089	0.211	
Credibility:					0.65	0.54		
Indicated Limited Loss to Payroll Ratio:					0.105	0.083	0.188	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.112	0.097	0.209	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								20.4%

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Code: 8808 RHG: 2 NAICS: 52 ILDG: 4 MLDG: 3 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	
2017	12,614,676,478	61	552	1,025	18,017,018	20,384,447	38,401,465	0.304
2018	13,245,638,082	19	478	1,033	17,228,670	19,027,451	36,256,121	0.274
	25,860,314,560	80	1,030	2,058	35,245,689	39,411,898	74,657,587	
Adjusted Loss to Payroll Ratio:					0.136	0.152	0.289	
Expected Unlimited Loss to Payroll Ratio:					0.153	0.176	0.328	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.136	0.144	0.280	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.136	0.152	0.289	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.145	0.178	0.324	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								31.6%

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Code: 8810 RHG: 2 NAICS: 8810 ILDG: 4 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	
2017	189,497,179,829	227	4,730	10,188	130,397,794	139,291,542	269,689,336	0.142
2018	203,366,292,609	106	4,988	10,935	140,978,895	150,029,132	291,008,027	0.143
	392,863,472,438	333	9,718	21,123	271,376,689	289,320,674	560,697,363	
Adjusted Loss to Payroll Ratio:					0.069	0.074	0.143	
Expected Unlimited Loss to Payroll Ratio:					0.072	0.083	0.155	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.068	0.073	0.141	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.069	0.074	0.143	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.074	0.086	0.160	
Indicated Relativity Change:							3.0%	
Relativity to Statewide Average Loss to Payroll Ratio:							15.6%	

CLASSES 8811, 8812, AND 8871 ADDED; 8811 & 8812 E1-1-18; 8871 ADDED E1-1-21

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Code: 8813 RHG: 1 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	
2014	586,004,519	2	47	76	1,011,451	1,007,838	2,019,289	0.345
2015	584,518,663	4	38	73	1,037,637	1,161,978	2,199,615	0.376
2016	617,322,476	3	55	80	1,201,920	1,215,568	2,417,488	0.392
2017	626,652,040	1	41	82	842,433	1,063,066	1,905,499	0.304
2018	556,668,949	1	38	84	804,277	821,217	1,625,494	0.292
	2,971,166,647	11	219	395	4,897,719	5,269,667	10,167,386	
Adjusted Loss to Payroll Ratio:					0.165	0.177	0.342	
Expected Unlimited Loss to Payroll Ratio:					0.176	0.207	0.383	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.164	0.175	0.339	
Credibility:					0.78	0.74		
Indicated Limited Loss to Payroll Ratio:					0.165	0.177	0.341	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					0.174	0.204	0.378	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								36.9%

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Code: 8818 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 2 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	
2014	281,048,698	1	33	45	865,948	774,800	1,640,748	0.584
2015	250,737,525	2	15	16	718,156	564,254	1,282,410	0.511
2016	259,012,383	0	13	30	680,180	750,583	1,430,763	0.552
2017	247,230,364	0	8	30	276,815	190,514	467,329	0.189
2018	266,870,592	1	16	21	426,847	291,214	718,061	0.269
	1,304,899,561	4	85	142	2,967,945	2,571,364	5,539,309	
Adjusted Loss to Payroll Ratio:					0.227	0.197	0.425	
Expected Unlimited Loss to Payroll Ratio:					0.256	0.244	0.499	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.255	0.215	0.470	
Credibility:					0.65	0.57		
Indicated Limited Loss to Payroll Ratio:					0.237	0.205	0.442	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.253	0.240	0.492	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								48.1%

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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	
2017	8,076,800,631	14	293	462	9,117,408	8,464,760	17,582,168	0.218
2018	8,579,584,807	7	286	470	9,144,665	8,956,653	18,101,318	0.211
	16,656,385,438	21	579	932	18,262,073	17,421,413	35,683,486	
Adjusted Loss to Payroll Ratio:					0.110	0.105	0.214	
Expected Unlimited Loss to Payroll Ratio:					0.125	0.148	0.273	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.114	0.112	0.227	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.110	0.105	0.214	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.120	0.133	0.253	
Indicated Relativity Change:								-7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								24.7%

Code: 8821 RHG: 2 NAICS: 54 ILDG: 3 MLDG: 3 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	
2014	229,255,958	3	43	51	582,251	721,090	1,303,341	0.569
2015	251,990,471	1	38	51	575,185	640,262	1,215,447	0.482
2016	246,949,138	1	27	29	349,931	599,145	949,076	0.384
2017	250,482,008	1	29	45	994,146	734,414	1,728,560	0.690
2018	242,495,102	2	32	33	956,012	1,142,405	2,098,417	0.865
	1,221,172,678	8	169	209	3,457,525	3,837,316	7,294,841	
Adjusted Loss to Payroll Ratio:					0.283	0.314	0.597	
Expected Unlimited Loss to Payroll Ratio:					0.307	0.367	0.674	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.289	0.303	0.592	
Credibility:					0.68	0.65		
Indicated Limited Loss to Payroll Ratio:					0.285	0.310	0.595	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.304	0.363	0.667	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								65.2%

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Code: 8822 RHG: 3 NAICS: 52 ILDG: 4 MLDG: 4 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	
2017	7,070,387,007	16	407	793	11,680,303	11,390,292	23,070,595	0.326
2018	7,319,896,947	6	315	651	11,555,983	11,521,525	23,077,508	0.315
	14,390,283,954	22	722	1,444	23,236,286	22,911,817	46,148,103	
Adjusted Loss to Payroll Ratio:					0.161	0.159	0.321	
Expected Unlimited Loss to Payroll Ratio:					0.175	0.191	0.366	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.154	0.152	0.305	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.161	0.159	0.321	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.174	0.193	0.367	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								35.9%

Code: 8823 RHG: 2 NAICS: 62 ILDG: 3 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	
2015	270,929,016	3	151	380	1,990,161	2,382,863	4,373,024	1.614
2016	276,337,656	7	150	436	2,544,715	3,112,368	5,657,083	2.047
2017	287,848,564	2	172	490	2,180,270	2,929,448	5,109,718	1.775
2018	279,051,294	4	167	437	4,089,856	4,208,318	8,298,174	2.974
	1,114,166,530	16	640	1,743	10,805,003	12,632,997	23,438,000	
Adjusted Loss to Payroll Ratio:					0.970	1.134	2.104	
Expected Unlimited Loss to Payroll Ratio:					1.080	1.369	2.449	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.943	1.082	2.025	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.970	1.134	2.104	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.034	1.328	2.361	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								230.7%

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Code: 8827 RHG: 4 NAICS: 62 ILDG: 4 MLDG: 4 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	
2017	2,776,477,203	36	1,217	1,774	24,653,718	23,537,639	48,191,357	1.736
2018	2,916,758,575	22	1,172	1,912	31,706,684	28,740,488	60,447,172	2.072
	5,693,235,778	58	2,389	3,686	56,360,402	52,278,126	108,638,529	
Adjusted Loss to Payroll Ratio:					0.990	0.918	1.908	
Expected Unlimited Loss to Payroll Ratio:					1.157	1.278	2.436	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.982	0.931	1.913	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.990	0.918	1.908	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.086	1.168	2.253	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								220.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8829 RHG: 3 NAICS: 62 ILDG: 4 MLDG: 4 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	
2017	4,347,787,442	81	2,155	5,621	43,915,649	48,228,091	92,143,740	2.119
2018	4,271,543,488	14	1,783	5,096	38,708,659	44,014,822	82,723,481	1.937
	8,619,330,930	95	3,938	10,717	82,624,309	92,242,914	174,867,222	
Adjusted Loss to Payroll Ratio:					0.959	1.070	2.029	
Expected Unlimited Loss to Payroll Ratio:					1.057	1.307	2.364	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.912	0.997	1.909	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.959	1.070	2.029	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.033	1.298	2.331	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								227.8%

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Effective September 1, 2021 (Proposed)

Code: 8831 RHG: 1 NAICS: 54 ILDG: 1 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	
2017	1,989,836,467	16	664	4,455	7,165,501	11,106,763	18,272,264	0.918
2018	2,099,494,250	11	701	4,816	8,937,665	15,162,777	24,100,442	1.148
	4,089,330,716	27	1,365	9,271	16,103,166	26,269,541	42,372,706	
Adjusted Loss to Payroll Ratio:					0.394	0.642	1.036	
Expected Unlimited Loss to Payroll Ratio:					0.437	0.684	1.121	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.414	0.574	0.987	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.394	0.642	1.036	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					0.416	0.741	1.157	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								113.0%

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	
2017	20,467,393,607	54	1,761	5,712	45,214,170	44,126,538	89,340,708	0.437
2018	21,671,336,279	20	1,693	5,659	42,075,122	48,005,493	90,080,615	0.416
	42,138,729,886	74	3,454	11,371	87,289,292	92,132,031	179,421,323	
Adjusted Loss to Payroll Ratio:					0.207	0.219	0.426	
Expected Unlimited Loss to Payroll Ratio:					0.239	0.271	0.510	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.209	0.214	0.423	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.207	0.219	0.426	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.221	0.256	0.477	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								46.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8838 RHG: 4 NAICS: 71 ILDG: 1 MLDG: 2 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	
2014	513,837,286	4	81	236	1,172,205	2,035,666	3,207,871	0.624
2015	554,389,180	8	84	271	1,610,371	2,806,390	4,416,761	0.797
2016	591,295,524	5	78	273	1,514,605	2,598,154	4,112,759	0.696
2017	625,192,764	3	85	269	1,492,812	2,948,524	4,441,336	0.710
2018	662,350,641	1	83	335	1,593,463	2,440,981	4,034,444	0.609
	2,947,065,394	21	411	1,384	7,383,456	12,829,714	20,213,170	
Adjusted Loss to Payroll Ratio:					0.251	0.435	0.686	
Expected Unlimited Loss to Payroll Ratio:					0.266	0.542	0.807	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.245	0.453	0.698	
Credibility:					0.90	1.00		
Indicated Limited Loss to Payroll Ratio:					0.250	0.435	0.685	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.274	0.554	0.828	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								80.9%

Code: 8839 RHG: 2 NAICS: 62 ILDG: 1 MLDG: 1 CLASS: DENTISTS AND DENTAL SURGEONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	4,609,665,921	20	411	2,005	12,284,775	11,570,819	23,855,594	0.518
2018	4,943,755,002	8	376	2,082	10,291,373	8,896,416	19,187,789	0.388
	9,553,420,923	28	787	4,087	22,576,148	20,467,235	43,043,383	
Adjusted Loss to Payroll Ratio:					0.236	0.214	0.451	
Expected Unlimited Loss to Payroll Ratio:					0.265	0.259	0.524	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.232	0.204	0.436	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.236	0.214	0.451	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.252	0.251	0.503	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								49.1%

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Code: 8840 RHG: 6 NAICS: 81 ILDG: 1 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	
2014	2,151,786,176	10	77	210	1,684,080	2,032,215	3,716,295	0.173
2015	2,280,423,289	8	85	213	1,431,401	2,538,612	3,970,013	0.174
2016	2,342,405,122	7	88	242	2,083,980	2,870,940	4,954,920	0.212
2017	2,385,973,030	5	65	247	1,736,740	3,061,269	4,798,009	0.201
2018	2,396,735,557	2	58	228	1,248,292	1,827,639	3,075,931	0.128
	11,557,323,174	32	373	1,140	8,184,493	12,330,675	20,515,168	
Adjusted Loss to Payroll Ratio:					0.071	0.107	0.178	
Expected Unlimited Loss to Payroll Ratio:					0.080	0.155	0.235	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.068	0.101	0.169	
Credibility:					0.95	1.00		
Indicated Limited Loss to Payroll Ratio:					0.071	0.107	0.177	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					0.080	0.152	0.232	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								22.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8846 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 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	
2014	119,772,702	2	30	25	542,615	632,404	1,175,019	0.981
2015	122,551,112	1	42	23	525,638	682,509	1,208,147	0.986
2016	141,270,535	0	39	29	527,394	629,229	1,156,623	0.819
2017	142,984,012	0	25	15	332,228	390,043	722,271	0.505
2018	152,262,551	1	28	22	654,099	644,737	1,298,836	0.853
	678,840,912	4	164	114	2,581,974	2,978,922	5,560,895	
Adjusted Loss to Payroll Ratio:					0.380	0.439	0.819	
Expected Unlimited Loss to Payroll Ratio:					0.436	0.565	1.002	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.407	0.480	0.886	
Credibility:					0.62	0.61		
Indicated Limited Loss to Payroll Ratio:					0.390	0.455	0.845	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					0.413	0.524	0.937	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								91.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

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	
2014	73,728,332	9	99	225	1,729,420	1,967,681	3,697,101	5.014
2015	72,652,895	8	116	261	1,723,040	1,980,409	3,703,449	5.097
2016	67,272,856	7	74	196	1,273,650	1,777,752	3,051,402	4.536
2017	71,445,968	5	103	197	1,458,001	2,093,099	3,551,100	4.970
2018	68,965,938	1	65	202	1,042,761	1,107,792	2,150,553	3.118
	354,065,988	30	457	1,081	7,226,873	8,926,733	16,153,606	
Adjusted Loss to Payroll Ratio:					2.041	2.521	4.562	
Expected Unlimited Loss to Payroll Ratio:					2.448	3.219	5.667	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.304	2.778	5.082	
Credibility:					0.95	0.94		
Indicated Limited Loss to Payroll Ratio:					2.054	2.537	4.591	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					2.189	2.971	5.160	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								504.2%

Code: 8850 RHG: 2 NAICS: 52 ILDG: 3 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	
2014	229,547,393	14	90	108	1,724,214	1,988,233	3,712,447	1.617
2015	243,129,754	11	79	95	1,937,592	1,922,582	3,860,174	1.588
2016	254,146,247	9	88	98	1,542,908	1,769,858	3,312,766	1.303
2017	252,201,062	1	51	84	943,138	1,132,035	2,075,173	0.823
2018	269,309,209	0	48	75	958,868	1,451,058	2,409,926	0.895
	1,248,333,665	35	356	460	7,106,719	8,263,764	15,370,484	
Adjusted Loss to Payroll Ratio:					0.569	0.662	1.231	
Expected Unlimited Loss to Payroll Ratio:					0.733	0.842	1.575	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.650	0.693	1.343	
Credibility:					0.97	0.91		
Indicated Limited Loss to Payroll Ratio:					0.572	0.665	1.236	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.609	0.778	1.388	
Indicated Relativity Change:								-11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								135.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8851 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 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	
2014	168,972,705	11	108	273	2,400,643	2,244,075	4,644,718	2.749
2015	177,602,515	9	98	256	1,801,188	2,149,965	3,951,153	2.225
2016	211,096,540	4	79	201	1,502,875	1,642,732	3,145,607	1.490
2017	221,883,755	4	100	280	2,103,017	2,303,699	4,406,716	1.986
2018	238,801,833	2	109	281	2,058,781	2,881,114	4,939,895	2.069
	1,018,357,348	30	494	1,291	9,866,505	11,221,585	21,088,090	
Adjusted Loss to Payroll Ratio:					0.969	1.102	2.071	
Expected Unlimited Loss to Payroll Ratio:					0.983	1.248	2.230	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.848	0.952	1.800	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					0.969	1.097	2.066	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.044	1.331	2.375	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								232.1%

Code: 8852 RHG: 5 NAICS: 62 ILDG: 3 MLDG: 2 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	
2014	45,770,064	0	9	31	143,472	138,801	282,273	0.617
2015	59,374,309	1	10	27	321,404	287,348	608,752	1.025
2016	58,339,760	0	12	27	192,023	250,426	442,449	0.758
2017	44,066,986	1	9	17	305,440	364,103	669,543	1.519
2018	48,894,704	0	11	19	331,675	256,819	588,494	1.204
	256,445,823	2	51	121	1,294,014	1,297,497	2,591,511	
Adjusted Loss to Payroll Ratio:					0.505	0.506	1.011	
Expected Unlimited Loss to Payroll Ratio:					0.630	0.652	1.282	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.523	0.444	0.967	
Credibility:					0.47	0.41		
Indicated Limited Loss to Payroll Ratio:					0.514	0.469	0.984	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					0.577	0.637	1.214	
Indicated Relativity Change:								-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								118.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8859 RHG: 2 NAICS: 54 ILDG: 1 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	
2017	70,706,401,994	23	391	1,191	9,381,673	9,604,553	18,986,226	0.027
2018	78,242,941,363	14	347	1,033	9,109,419	10,436,479	19,545,898	0.025
	148,949,343,357	37	738	2,224	18,491,092	20,041,032	38,532,124	
Adjusted Loss to Payroll Ratio:					0.012	0.013	0.026	
Expected Unlimited Loss to Payroll Ratio:					0.014	0.017	0.031	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.013	0.014	0.027	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.012	0.013	0.026	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.013	0.016	0.029	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								2.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

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	
2017	11,499,858,987	48	1,279	3,693	22,746,895	26,728,451	49,475,346	0.430
2018	12,072,757,747	20	1,457	4,136	22,261,128	33,171,532	55,432,660	0.459
	23,572,616,734	68	2,736	7,829	45,008,022	59,899,982	104,908,005	
Adjusted Loss to Payroll Ratio:					0.191	0.254	0.445	
Expected Unlimited Loss to Payroll Ratio:					0.216	0.305	0.522	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.200	0.262	0.461	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.191	0.254	0.445	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.203	0.298	0.501	
Indicated Relativity Change:								-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								49.0%

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	
2014	111,944,345	0	27	49	227,522	298,501	526,023	0.470
2015	122,461,547	4	20	38	459,563	689,931	1,149,494	0.939
2016	135,245,656	0	27	43	141,225	188,836	330,061	0.244
2017	133,195,607	0	24	65	420,386	393,469	813,855	0.611
2018	251,578,209	1	49	85	502,579	832,526	1,335,105	0.531
	754,425,364	5	147	280	1,751,275	2,403,263	4,154,538	
Adjusted Loss to Payroll Ratio:					0.232	0.319	0.551	
Expected Unlimited Loss to Payroll Ratio:					0.277	0.417	0.694	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.256	0.357	0.613	
Credibility:					0.54	0.56		
Indicated Limited Loss to Payroll Ratio:					0.243	0.336	0.579	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.259	0.393	0.652	
Indicated Relativity Change:								-6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								63.7%

E1-1-18 INCLUDES EXPERIENCE OF 8868, 9101, AND 9053

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 8875 RHG: 3 NAICS: 61 ILDG: 1 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	
2015	1,195,345,220	11	104	407	2,956,503	3,228,982	6,185,485	0.517
2016	1,359,767,735	5	120	456	2,639,906	3,522,704	6,162,610	0.453
2017	1,544,053,104	5	169	513	2,261,153	3,600,149	5,861,302	0.380
2018	1,681,620,114	5	189	646	4,260,893	5,068,900	9,329,793	0.555
	5,780,786,173	26	582	2,022	12,118,455	15,420,735	27,539,190	
Adjusted Loss to Payroll Ratio:					0.210	0.267	0.476	
Expected Unlimited Loss to Payroll Ratio:					0.201	0.309	0.511	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.184	0.256	0.439	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.210	0.267	0.476	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.226	0.323	0.549	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								53.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9007 RHG: 3 NAICS: 53 ILDG: 2 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	
2014	191,054,574	8	90	169	1,386,537	1,440,878	2,827,415	1.480
2015	194,538,951	8	95	150	1,679,855	1,806,330	3,486,185	1.792
2016	205,261,897	8	103	165	2,775,400	2,591,442	5,366,842	2.615
2017	207,917,670	8	101	169	2,507,198	2,572,752	5,079,950	2.443
2018	219,433,002	2	110	189	2,234,461	2,499,554	4,734,015	2.157
	1,018,206,094	34	499	842	10,583,452	10,910,955	21,494,408	
Adjusted Loss to Payroll Ratio:					1.039	1.072	2.111	
Expected Unlimited Loss to Payroll Ratio:					1.069	1.171	2.240	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.977	0.918	1.895	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					1.039	1.064	2.103	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.120	1.290	2.410	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								235.5%

Code: 9008 RHG: 2 NAICS: 56 ILDG: 4 MLDG: 4 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	
2017	2,069,337,702	102	2,533	3,073	51,548,905	59,323,524	110,872,429	5.358
2018	2,238,558,971	49	2,372	3,091	55,465,542	60,412,528	115,878,070	5.176
	4,307,896,673	151	4,905	6,164	107,014,447	119,736,052	226,750,500	
Adjusted Loss to Payroll Ratio:					2.484	2.779	5.264	
Expected Unlimited Loss to Payroll Ratio:					2.696	3.434	6.130	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.496	2.834	5.330	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.484	2.779	5.264	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					2.648	3.255	5.903	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								576.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9009 RHG: 5 NAICS: 53 ILDG: 2 MLDG: 2 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	
2017	764,169,790	15	293	409	7,061,800	7,007,713	14,069,513	1.841
2018	819,572,845	11	254	401	5,789,468	5,684,261	11,473,729	1.400
	1,583,742,635	26	547	810	12,851,268	12,691,973	25,543,241	
Adjusted Loss to Payroll Ratio:					0.811	0.801	1.613	
Expected Unlimited Loss to Payroll Ratio:					0.925	1.133	2.058	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.814	0.793	1.606	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.811	0.801	1.613	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					0.910	1.088	1.998	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								195.2%

Code: 9010 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 3 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	
2014	155,774,636	12	87	159	1,620,898	1,694,232	3,315,130	2.128
2015	164,014,664	11	99	123	1,740,361	2,007,033	3,747,394	2.285
2016	169,061,068	12	78	130	2,318,381	3,198,199	5,516,580	3.263
2017	179,778,860	11	86	136	2,541,148	2,724,744	5,265,892	2.929
2018	183,492,356	5	92	159	2,402,155	2,958,434	5,360,589	2.921
	852,121,583	51	442	707	10,622,942	12,582,643	23,205,586	
Adjusted Loss to Payroll Ratio:					1.247	1.477	2.723	
Expected Unlimited Loss to Payroll Ratio:					1.253	1.604	2.857	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.146	1.257	2.403	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.247	1.477	2.723	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.344	1.791	3.134	
Indicated Relativity Change:								9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								306.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 9011 RHG: 4 NAICS: 53 ILDG: 2 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	
2017	2,590,171,945	82	1,124	2,119	27,994,156	30,457,005	58,451,161	2.257
2018	2,710,380,544	34	1,209	2,195	28,952,523	29,433,820	58,386,343	2.154
	5,300,552,489	116	2,333	4,314	56,946,679	59,890,826	116,837,504	
Adjusted Loss to Payroll Ratio:					1.074	1.130	2.204	
Expected Unlimited Loss to Payroll Ratio:					1.149	1.419	2.568	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.034	1.061	2.095	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.074	1.130	2.204	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.178	1.437	2.615	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								255.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9015 RHG: 4 NAICS: 53 ILDG: 3 MLDG: 3 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	
2017	820,730,667	24	453	707	10,585,222	11,559,036	22,144,258	2.698
2018	845,831,435	15	504	722	12,041,885	13,674,565	25,716,450	3.040
	1,666,562,101	39	957	1,429	22,627,107	25,233,601	47,860,708	
Adjusted Loss to Payroll Ratio:					1.358	1.514	2.872	
Expected Unlimited Loss to Payroll Ratio:					1.394	1.844	3.238	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.255	1.379	2.634	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.358	1.514	2.872	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.489	1.926	3.415	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								333.7%

E1-1-17 EXPERIENCE OF SUPPORT OPERATIONS FOR SUBCONTRACTED CONSTRUCTION TRANSFERRED TO CODE 5610

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9016 RHG: 3 NAICS: 71 ILDG: 3 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	
2017	752,861,460	10	366	1,084	6,529,893	8,942,765	15,472,658	2.055
2018	889,634,577	8	342	1,014	6,926,605	8,712,115	15,638,720	1.758
	1,642,496,037	18	708	2,098	13,456,498	17,654,880	31,111,377	
Adjusted Loss to Payroll Ratio:					0.819	1.075	1.894	
Expected Unlimited Loss to Payroll Ratio:					0.950	1.301	2.251	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.892	1.139	2.031	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.819	1.075	1.894	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.883	1.303	2.186	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								213.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

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	
2016	398,029,953	14	197	410	5,303,604	4,241,760	9,545,364	2.398
2017	418,190,451	12	211	428	5,526,424	4,883,057	10,409,481	2.489
2018	424,434,646	6	194	430	5,992,747	7,033,932	13,026,679	3.069
	1,240,655,050	32	602	1,268	16,822,775	16,158,749	32,981,524	
Adjusted Loss to Payroll Ratio:					1.356	1.302	2.658	
Expected Unlimited Loss to Payroll Ratio:					1.489	1.494	2.984	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.363	1.191	2.554	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.356	1.302	2.658	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.461	1.579	3.041	
Indicated Relativity Change:								1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								297.1%

Code: 9033 RHG: 3 NAICS: 92 ILDG: 2 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	
2014	8,643,834	0	7	16	82,239	75,574	157,813	1.826
2015	8,636,135	0	8	12	188,070	233,933	422,003	4.886
2016	8,935,487	2	4	14	177,014	236,555	413,569	4.628
2017	10,840,218	1	4	13	60,956	72,133	133,089	1.228
2018	10,765,004	0	2	14	8,708	16,567	25,275	0.235
	47,820,678	3	25	69	516,987	634,761	1,151,749	
Adjusted Loss to Payroll Ratio:					1.081	1.327	2.408	
Expected Unlimited Loss to Payroll Ratio:					1.268	1.439	2.706	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.191	1.212	2.404	
Credibility:					0.33	0.30		
Indicated Limited Loss to Payroll Ratio:					1.155	1.247	2.402	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.245	1.512	2.757	
Indicated Relativity Change:								1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								269.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9043 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: HOSPITALS

Code: 8830 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 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	12,468,391,203	69	2,105	6,019	54,663,440	47,382,613	102,046,053	0.818
2018	10,810,982,285	12	1,744	4,985	49,752,640	40,236,207	89,988,847	0.832
	23,279,373,488	81	3,849	11,004	104,416,080	87,618,821	192,034,901	
Adjusted Loss to Payroll Ratio:					0.449	0.376	0.825	
Expected Unlimited Loss to Payroll Ratio:					0.503	0.460	0.963	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.434	0.351	0.785	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.449	0.376	0.825	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.483	0.456	0.940	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								91.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9048 RHG: 1 NAICS: 72 ILDG: 1 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	
2014	134,397,556	6	42	312	579,242	1,006,580	1,585,822	1.180
2015	139,647,593	4	60	349	808,698	1,760,685	2,569,383	1.840
2016	149,652,091	4	71	399	948,196	1,602,517	2,550,713	1.704
2017	155,676,162	4	62	341	1,848,564	2,508,320	4,356,884	2.799
2018	166,415,989	3	72	336	1,108,035	1,455,463	2,563,498	1.540
	745,789,391	21	307	1,737	5,292,735	8,333,566	13,626,300	
Adjusted Loss to Payroll Ratio:					0.710	1.117	1.827	
Expected Unlimited Loss to Payroll Ratio:					0.792	1.438	2.230	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.708	1.172	1.880	
Credibility:					0.82	0.93		
Indicated Limited Loss to Payroll Ratio:					0.709	1.121	1.831	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					0.750	1.293	2.043	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								199.6%

Code: 9050 RHG: 2 NAICS: 72 ILDG: 4 MLDG: 4 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	
2017	3,658,064,837	115	3,459	6,364	71,819,995	82,714,997	154,534,992	4.225
2018	3,942,418,982	55	3,526	6,392	73,243,538	81,445,935	154,689,473	3.924
	7,600,483,818	170	6,985	12,756	145,063,533	164,160,932	309,224,465	
Adjusted Loss to Payroll Ratio:					1.909	2.160	4.068	
Expected Unlimited Loss to Payroll Ratio:					2.032	2.501	4.533	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.803	2.006	3.810	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.909	2.160	4.068	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					2.034	2.529	4.564	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								445.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9053 RHG: 1 NAICS: 71 ILDG: 2 MLDG: 3 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	
2017	1,565,312,257	10	440	773	7,498,916	10,705,192	18,204,108	1.163
2018	1,607,795,450	2	416	734	6,225,003	8,051,249	14,276,252	0.888
	3,173,107,707	12	856	1,507	13,723,919	18,756,440	32,480,359	
Adjusted Loss to Payroll Ratio:					0.433	0.591	1.024	
Expected Unlimited Loss to Payroll Ratio:					0.469	0.651	1.120	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.448	0.600	1.048	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.433	0.591	1.024	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					0.457	0.681	1.139	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								111.3%

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.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

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	
2014	83,306,598	4	99	76	1,093,058	1,105,680	2,198,738	2.639
2015	82,119,852	1	73	87	873,914	1,145,319	2,019,233	2.459
2016	90,886,802	1	87	138	1,144,383	1,070,712	2,215,095	2.437
2017	103,046,870	0	90	96	1,891,465	1,411,861	3,303,326	3.206
2018	113,031,571	0	56	90	1,158,370	1,203,032	2,361,402	2.089
	472,391,693	6	405	487	6,161,189	5,936,605	12,097,793	
Adjusted Loss to Payroll Ratio:					1.304	1.257	2.561	
Expected Unlimited Loss to Payroll Ratio:					1.495	1.682	3.177	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.362	1.354	2.716	
Credibility:					0.88	0.82		
Indicated Limited Loss to Payroll Ratio:					1.311	1.274	2.585	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.386	1.469	2.855	
Indicated Relativity Change:								-10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								279.0%

E1-1-18 INCLUDES EXPERIENCE OF 9053

Code: 9059 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 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	
2017	2,117,512,984	19	767	1,786	12,186,713	15,943,659	28,130,372	1.328
2018	2,271,988,914	17	774	1,873	13,727,754	19,116,473	32,844,227	1.446
	4,389,501,898	36	1,541	3,659	25,914,467	35,060,132	60,974,599	
Adjusted Loss to Payroll Ratio:					0.590	0.799	1.389	
Expected Unlimited Loss to Payroll Ratio:					0.658	0.952	1.610	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.574	0.753	1.327	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.590	0.799	1.389	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.629	0.935	1.565	
Indicated Relativity Change:								-2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								152.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9060 RHG: 3 NAICS: 71 ILDG: 2 MLDG: 2 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	
2017	912,754,076	10	458	1,019	8,191,074	12,103,175	20,294,249	2.223
2018	970,923,074	4	462	1,019	9,117,388	9,116,514	18,233,902	1.878
	1,883,677,151	14	920	2,038	17,308,462	21,219,689	38,528,152	
Adjusted Loss to Payroll Ratio:					0.919	1.127	2.045	
Expected Unlimited Loss to Payroll Ratio:					1.043	1.570	2.613	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.978	1.375	2.353	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.919	1.127	2.045	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.990	1.366	2.356	
Indicated Relativity Change:								-9.8%
Relativity to Statewide Average Loss to Payroll Ratio:								230.3%

Code: 9061 RHG: 1 NAICS: 71 ILDG: 3 MLDG: 2 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	
2015	254,290,298	12	107	191	2,433,327	2,499,587	4,932,914	1.940
2016	270,036,390	4	145	240	2,005,226	3,104,847	5,110,073	1.892
2017	273,159,020	6	155	212	2,637,862	4,081,736	6,719,598	2.460
2018	287,620,496	7	157	321	3,868,568	3,694,456	7,563,024	2.630
	1,085,106,204	29	564	964	10,944,983	13,380,627	24,325,610	
Adjusted Loss to Payroll Ratio:					1.009	1.233	2.242	
Expected Unlimited Loss to Payroll Ratio:					0.943	1.274	2.217	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.902	1.174	2.076	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.009	1.233	2.242	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.067	1.422	2.488	
Indicated Relativity Change:								12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								243.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9066 RHG: 1 NAICS: 81 ILDG: 1 MLDG: 2 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	
2014	247,861,183	15	118	175	2,177,639	2,100,022	4,277,661	1.726
2015	248,955,254	11	100	183	1,872,910	2,131,080	4,003,990	1.608
2016	255,805,597	13	131	191	2,392,740	2,603,361	4,996,101	1.953
2017	259,810,822	9	112	191	2,070,680	2,241,440	4,312,120	1.660
2018	265,859,143	1	121	184	2,675,516	3,314,381	5,989,897	2.253
	1,278,292,000	49	582	924	11,189,485	12,390,284	23,579,769	
Adjusted Loss to Payroll Ratio:					0.875	0.969	1.845	
Expected Unlimited Loss to Payroll Ratio:					0.864	1.014	1.878	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.787	0.816	1.603	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.875	0.969	1.845	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					0.926	1.117	2.043	
Indicated Relativity Change:								8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								199.6%

Code: 9067 RHG: 3 NAICS: 71 ILDG: 3 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	
2014	248,461,140	6	72	222	645,880	1,468,793	2,114,673	0.851
2015	268,887,647	5	91	248	1,099,644	1,892,001	2,991,645	1.113
2016	283,040,479	3	88	299	948,244	1,504,540	2,452,784	0.867
2017	272,916,261	2	90	271	1,603,302	1,739,176	3,342,478	1.225
2018	290,642,701	2	87	311	1,032,729	1,196,629	2,229,358	0.767
	1,363,948,228	18	428	1,351	5,329,799	7,801,140	13,130,939	
Adjusted Loss to Payroll Ratio:					0.391	0.572	0.963	
Expected Unlimited Loss to Payroll Ratio:					0.472	0.760	1.231	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.443	0.665	1.108	
Credibility:					0.84	0.90		
Indicated Limited Loss to Payroll Ratio:					0.399	0.581	0.980	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.430	0.705	1.135	
Indicated Relativity Change:								-7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								110.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9069 RHG: 2 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	
2017	558,803,599	13	324	394	7,402,758	9,548,214	16,950,972	3.033
2018	567,207,982	5	269	374	6,057,300	5,591,886	11,649,186	2.054
	1,126,011,581	18	593	768	13,460,057	15,140,100	28,600,157	
Adjusted Loss to Payroll Ratio:					1.195	1.345	2.540	
Expected Unlimited Loss to Payroll Ratio:					1.361	1.565	2.926	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.291	1.420	2.711	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.195	1.345	2.540	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.274	1.575	2.849	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								278.3%

Code: 9070 RHG: 2 NAICS: 62 ILDG: 4 MLDG: 4 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	
2017	1,819,973,638	31	1,292	3,878	22,277,216	29,123,041	51,400,257	2.824
2018	1,848,081,963	18	1,276	3,868	25,255,312	32,532,393	57,787,705	3.127
	3,668,055,601	49	2,568	7,746	47,532,528	61,655,433	109,187,961	
Adjusted Loss to Payroll Ratio:					1.296	1.681	2.977	
Expected Unlimited Loss to Payroll Ratio:					1.462	2.090	3.552	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.276	1.652	2.928	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.296	1.681	2.977	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.381	1.968	3.350	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								327.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9079 RHG: 2 NAICS: 72 ILDG: 3 MLDG: 3 CLASS: RESTAURANTS OR TAVERNS; CONCESSIONAIRES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	25,696,501,719	354	13,540	26,809	192,863,367	250,949,567	443,812,934	1.727
2018	27,094,770,458	172	13,452	25,984	206,802,346	257,087,896	463,890,242	1.712
	52,791,272,177	526	26,992	52,793	399,665,713	508,037,463	907,703,176	
Adjusted Loss to Payroll Ratio:					0.757	0.962	1.719	
Expected Unlimited Loss to Payroll Ratio:					0.850	1.190	2.040	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.754	0.955	1.709	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.757	0.962	1.719	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.807	1.127	1.934	
Indicated Relativity Change:								-5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								189.0%

Code: 9085 RHG: 3 NAICS: 62 ILDG: 3 MLDG: 3 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	
2017	650,976,123	7	326	614	5,012,225	6,234,836	11,247,061	1.728
2018	699,967,757	7	358	625	7,126,227	7,611,378	14,737,605	2.105
	1,350,943,881	14	684	1,239	12,138,452	13,846,213	25,984,665	
Adjusted Loss to Payroll Ratio:					0.899	1.025	1.923	
Expected Unlimited Loss to Payroll Ratio:					0.941	1.217	2.159	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.812	0.929	1.741	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.899	1.025	1.923	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.968	1.243	2.211	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								216.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9092 RHG: 2 NAICS: 71 ILDG: 2 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	
2014	143,884,471	4	61	125	745,054	1,000,175	1,745,229	1.213
2015	150,954,482	7	71	116	1,146,595	1,900,131	3,046,726	2.018
2016	156,830,149	2	58	136	810,259	1,428,197	2,238,456	1.427
2017	165,822,889	2	61	134	700,408	1,103,719	1,804,127	1.088
2018	186,910,217	2	64	165	1,256,601	1,018,821	2,275,422	1.217
	804,402,208	17	315	676	4,658,917	6,451,043	11,109,961	
Adjusted Loss to Payroll Ratio:					0.579	0.802	1.381	
Expected Unlimited Loss to Payroll Ratio:					0.624	0.940	1.564	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.592	0.853	1.445	
Credibility:					0.76	0.80		
Indicated Limited Loss to Payroll Ratio:					0.582	0.812	1.394	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.621	0.951	1.572	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								153.6%

Code: 9095 RHG: 4 NAICS: 71 ILDG: 3 MLDG: 2 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	
2014	53,367,819	2	31	51	584,996	910,811	1,495,807	2.803
2015	60,054,915	0	15	47	117,805	289,269	407,074	0.678
2016	62,377,528	3	31	70	516,100	884,848	1,400,948	2.246
2017	66,623,537	0	26	64	371,114	424,015	795,129	1.193
2018	59,725,266	1	32	62	699,655	992,322	1,691,977	2.833
	302,149,065	6	135	294	2,289,671	3,501,264	5,790,935	
Adjusted Loss to Payroll Ratio:					0.758	1.159	1.917	
Expected Unlimited Loss to Payroll Ratio:					1.068	1.722	2.790	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.986	1.439	2.424	
Credibility:					0.63	0.67		
Indicated Limited Loss to Payroll Ratio:					0.842	1.251	2.093	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.923	1.591	2.515	
Indicated Relativity Change:								-9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								245.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9096 RHG: 1 NAICS: 56 ILDG: 4 MLDG: 4 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	
2015	72,320,117	14	140	169	3,037,149	3,574,347	6,611,496	9.142
2016	75,593,371	10	120	128	2,355,753	3,064,866	5,420,619	7.171
2017	80,337,119	2	122	155	2,272,214	2,830,881	5,103,095	6.352
2018	89,092,792	2	94	119	1,891,362	2,338,741	4,230,103	4.748
	317,343,399	28	476	571	9,556,477	11,808,835	21,365,312	
Adjusted Loss to Payroll Ratio:					3.011	3.721	6.733	
Expected Unlimited Loss to Payroll Ratio:					3.195	4.622	7.817	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.980	3.875	6.855	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.011	3.721	6.733	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					3.184	4.290	7.474	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								730.3%

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	
2014	107,432,834	8	67	70	1,343,780	982,888	2,326,668	2.166
2015	120,894,178	4	66	82	1,685,793	1,420,514	3,106,307	2.569
2016	131,963,343	7	70	102	1,263,005	985,632	2,248,637	1.704
2017	138,762,691	2	75	90	1,634,543	1,280,357	2,914,900	2.101
2018	151,546,413	1	71	112	2,207,606	1,523,277	3,730,883	2.462
	650,599,458	22	349	456	8,134,726	6,192,667	14,327,393	
Adjusted Loss to Payroll Ratio:					1.250	0.952	2.202	
Expected Unlimited Loss to Payroll Ratio:					1.299	1.161	2.459	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.189	0.925	2.114	
Credibility:					0.93	0.79		
Indicated Limited Loss to Payroll Ratio:					1.246	0.946	2.192	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.343	1.147	2.490	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								243.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9101 RHG: 5 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	
2017	727,181,181	15	432	850	9,166,858	7,850,644	17,017,502	2.340
2018	756,734,494	13	426	788	9,034,367	10,213,218	19,247,585	2.544
	1,483,915,676	28	858	1,638	18,201,225	18,063,862	36,265,087	
Adjusted Loss to Payroll Ratio:					1.227	1.217	2.444	
Expected Unlimited Loss to Payroll Ratio:					1.492	1.798	3.290	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.308	1.328	2.636	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.227	1.217	2.444	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.375	1.653	3.028	
Indicated Relativity Change:								-8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								295.9%

E1-1-18 EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870; 8870 E1-1-18

Code: 9151 RHG: 1 NAICS: 71 ILDG: 2 MLDG: 1 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	
2014	193,688,504	2	15	34	337,239	276,453	613,692	0.317
2015	191,511,337	2	16	20	874,521	722,767	1,597,288	0.834
2016	210,216,886	0	11	22	273,418	247,868	521,286	0.248
2017	234,121,182	1	17	35	397,860	807,879	1,205,739	0.515
2018	258,296,179	0	9	22	189,998	219,468	409,466	0.159
	1,087,834,088	5	68	133	2,073,036	2,274,435	4,347,470	
Adjusted Loss to Payroll Ratio:					0.191	0.209	0.400	
Expected Unlimited Loss to Payroll Ratio:					0.274	0.281	0.555	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.262	0.259	0.521	
Credibility:					0.62	0.56		
Indicated Limited Loss to Payroll Ratio:					0.218	0.231	0.449	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					0.230	0.266	0.497	
Indicated Relativity Change:								-10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								48.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9154 RHG: 3 NAICS: 71 ILDG: 2 MLDG: 2 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	
2016	617,830,179	10	227	507	4,458,751	5,653,512	10,112,263	1.637
2017	658,209,537	14	181	418	4,678,711	5,483,883	10,162,594	1.544
2018	872,007,061	6	274	598	7,543,187	7,914,998	15,458,185	1.773
	2,148,046,778	30	682	1,523	16,680,649	19,052,393	35,733,043	
Adjusted Loss to Payroll Ratio:					0.777	0.887	1.664	
Expected Unlimited Loss to Payroll Ratio:					0.753	0.879	1.632	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.706	0.770	1.476	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.777	0.887	1.664	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.837	1.076	1.913	
Indicated Relativity Change:								17.2%
Relativity to Statewide Average Loss to Payroll Ratio:								186.9%

Code: 9155 RHG: 3 NAICS: 51 ILDG: 1 MLDG: 2 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	
2014	251,936,637	2	59	309	870,578	1,284,227	2,154,805	0.855
2015	281,910,980	2	71	314	832,256	1,161,722	1,993,978	0.707
2016	311,239,365	2	65	277	958,744	1,375,713	2,334,457	0.750
2017	322,025,119	1	83	292	1,254,682	1,856,951	3,111,633	0.966
2018	375,710,120	0	75	329	751,444	1,153,710	1,905,154	0.507
	1,542,822,222	7	353	1,521	4,667,704	6,832,324	11,500,028	
Adjusted Loss to Payroll Ratio:					0.303	0.443	0.745	
Expected Unlimited Loss to Payroll Ratio:					0.347	0.578	0.925	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.343	0.492	0.834	
Credibility:					0.78	0.84		
Indicated Limited Loss to Payroll Ratio:					0.311	0.451	0.762	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.336	0.547	0.882	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								86.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

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	
2014	95,042,727	3	61	190	906,540	983,788	1,890,328	1.989
2015	88,539,437	3	71	177	1,161,639	1,119,308	2,280,947	2.576
2016	98,847,954	1	79	165	1,512,980	1,468,590	2,981,570	3.016
2017	108,258,926	2	70	159	1,088,793	1,196,962	2,285,755	2.111
2018	113,039,961	0	66	147	1,567,346	1,209,140	2,776,486	2.456
	503,729,004	9	347	838	6,237,298	5,977,788	12,215,086	
Adjusted Loss to Payroll Ratio:					1.238	1.187	2.425	
Expected Unlimited Loss to Payroll Ratio:					1.340	1.569	2.909	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.281	1.446	2.727	
Credibility:					0.86	0.82		
Indicated Limited Loss to Payroll Ratio:					1.244	1.233	2.478	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.316	1.422	2.737	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								267.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9180 RHG: 5 NAICS: 71 ILDG: 1 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	
2014	169,849,767	6	70	196	1,017,322	1,353,573	2,370,895	1.396
2015	173,738,282	3	72	226	548,694	1,294,124	1,842,818	1.061
2016	196,855,942	6	76	256	1,052,838	2,265,776	3,318,614	1.686
2017	177,893,185	7	60	228	1,396,603	1,972,307	3,368,910	1.894
2018	197,629,340	2	84	269	1,876,320	2,222,722	4,099,042	2.074
	915,966,515	24	362	1,175	5,891,777	9,108,503	15,000,279	
Adjusted Loss to Payroll Ratio:					0.643	0.994	1.638	
Expected Unlimited Loss to Payroll Ratio:					0.714	1.304	2.018	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.644	1.020	1.664	
Credibility:					0.83	0.91		
Indicated Limited Loss to Payroll Ratio:					0.643	0.997	1.640	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					0.721	1.353	2.075	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								202.7%

EXPERIENCE OF EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION TRANSFERRED TO CODE 9095 1-1-14

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9181 RHG: 3 NAICS: 71 ILDG: 4 MLDG: 2 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	
2016	133,641,497	10	165	632	3,807,248	5,733,038	9,540,286	7.139
2017	126,693,378	5	109	616	2,528,724	4,333,029	6,861,753	5.416
2018	134,919,037	3	71	716	2,251,552	4,939,303	7,190,855	5.330
	395,253,911	18	345	1,964	8,587,524	15,005,370	23,592,894	
Adjusted Loss to Payroll Ratio:					2.173	3.796	5.969	
Expected Unlimited Loss to Payroll Ratio:					2.522	4.675	7.197	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.367	4.094	6.461	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.173	3.796	5.969	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					2.342	4.604	6.945	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								678.7%

Code: 9182 RHG: 4 NAICS: 71 ILDG: 4 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	
2014	336,149,987	3	61	135	752,924	1,460,190	2,213,114	0.658
2015	368,517,957	12	61	144	1,200,623	2,122,939	3,323,562	0.902
2016	432,793,587	5	75	156	1,723,074	2,341,796	4,064,870	0.939
2017	445,349,230	2	53	158	888,601	1,746,498	2,635,099	0.592
2018	474,478,389	0	69	184	1,437,344	1,716,105	3,153,449	0.665
	2,057,289,150	22	319	777	6,002,567	9,387,529	15,390,096	
Adjusted Loss to Payroll Ratio:					0.292	0.456	0.748	
Expected Unlimited Loss to Payroll Ratio:					0.290	0.615	0.905	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.267	0.514	0.781	
Credibility:					0.81	0.95		
Indicated Limited Loss to Payroll Ratio:					0.287	0.459	0.746	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.315	0.584	0.899	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								87.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9184 RHG: 2 NAICS: 71 ILDG: 1 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	
2014	55,260,448	1	64	124	497,507	1,106,154	1,603,661	2.902
2015	71,618,233	4	91	165	1,017,094	3,074,585	4,091,679	5.713
2016	76,082,516	3	129	203	2,013,580	3,622,383	5,635,963	7.408
2017	57,120,866	4	84	184	2,003,997	2,537,522	4,541,519	7.951
2018	80,861,694	0	87	185	1,558,694	3,336,927	4,895,621	6.054
	340,943,757	12	455	861	7,090,872	13,677,571	20,768,443	
Adjusted Loss to Payroll Ratio:					2.080	4.012	6.091	
Expected Unlimited Loss to Payroll Ratio:					2.173	4.407	6.580	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.063	3.997	6.060	
Credibility:					0.89	1.00		
Indicated Limited Loss to Payroll Ratio:					2.078	4.012	6.090	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					2.215	4.698	6.913	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								675.5%

Code: 9185 RHG: 5 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: CARNIVALS OR CIRCUSES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	3,885,913	2	2	12	141,558	227,162	368,720	9.489
2015	4,959,933	0	6	11	69,177	139,496	208,673	4.207
2016	7,690,199	1	10	5	97,591	119,801	217,392	2.827
2017	7,310,130	1	3	9	140,383	162,296	302,679	4.141
2018	7,934,099	1	3	2	100,665	474,979	575,644	7.255
	31,780,273	5	24	39	549,374	1,123,735	1,673,109	
Adjusted Loss to Payroll Ratio:					1.729	3.536	5.265	
Expected Unlimited Loss to Payroll Ratio:					2.773	7.533	10.306	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.502	5.891	8.393	
Credibility:					0.37	0.48		
Indicated Limited Loss to Payroll Ratio:					2.216	4.761	6.977	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					2.484	6.464	8.949	
Indicated Relativity Change:								-13.2%
Relativity to Statewide Average Loss to Payroll Ratio:								874.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9220 RHG: 4 NAICS: 81 ILDG: 4 MLDG: 2 CLASS: CEMETERY OPERATION; CREMATORIAL 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	
2014	85,474,784	9	82	115	1,167,851	1,169,822	2,337,673	2.735
2015	87,143,571	4	69	148	1,553,975	1,452,440	3,006,415	3.450
2016	83,426,670	4	75	131	1,151,848	1,355,713	2,507,561	3.006
2017	84,412,177	5	79	141	1,567,614	1,617,554	3,185,168	3.773
2018	88,243,552	3	51	115	1,466,258	1,382,652	2,848,910	3.228
	428,700,754	25	356	650	6,907,546	6,978,181	13,885,727	
Adjusted Loss to Payroll Ratio:					1.611	1.628	3.239	
Expected Unlimited Loss to Payroll Ratio:					1.854	2.074	3.928	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.630	1.514	3.144	
Credibility:					0.91	0.83		
Indicated Limited Loss to Payroll Ratio:					1.613	1.608	3.221	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.769	2.046	3.814	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								372.7%

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	
2014	182,446,005	8	58	67	1,843,768	1,342,306	3,186,074	1.746
2015	189,669,909	11	49	57	2,051,037	1,809,127	3,860,164	2.035
2016	190,806,528	9	47	80	2,784,127	1,575,172	4,359,299	2.285
2017	196,213,719	2	45	78	1,725,938	1,843,418	3,569,356	1.819
2018	206,985,720	0	49	95	2,197,644	1,511,674	3,709,318	1.792
	966,121,881	30	248	377	10,602,515	8,081,697	18,684,212	
Adjusted Loss to Payroll Ratio:					1.097	0.837	1.934	
Expected Unlimited Loss to Payroll Ratio:					1.235	1.204	2.439	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.087	0.857	1.944	
Credibility:					1.00	0.90		
Indicated Limited Loss to Payroll Ratio:					1.097	0.839	1.936	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.230	1.139	2.369	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								231.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9403 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 2 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	
2017	1,059,335,520	29	607	1,164	21,742,252	17,429,386	39,171,638	3.698
2018	1,096,470,564	17	623	1,216	25,585,025	19,188,386	44,773,411	4.083
	2,155,806,083	46	1,230	2,380	47,327,277	36,617,772	83,945,049	
Adjusted Loss to Payroll Ratio:					2.195	1.699	3.894	
Expected Unlimited Loss to Payroll Ratio:					2.250	2.015	4.266	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.026	1.532	3.559	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.195	1.699	3.894	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					2.407	2.160	4.568	
Indicated Relativity Change:								7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								446.3%

INCLUDES EXPERIENCE OF 8264 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9410 RHG: 3 NAICS: 92 ILDG: 4 MLDG: 3 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	
2014	125,433,546	2	19	43	352,644	393,945	746,589	0.595
2015	127,917,390	1	29	58	259,055	403,696	662,751	0.518
2016	123,337,448	1	31	46	361,340	395,265	756,605	0.613
2017	122,837,022	0	27	68	354,996	479,782	834,778	0.680
2018	126,768,888	0	21	45	350,254	351,803	702,057	0.554
	626,294,293	4	127	260	1,678,290	2,024,491	3,702,781	
Adjusted Loss to Payroll Ratio:					0.268	0.323	0.591	
Expected Unlimited Loss to Payroll Ratio:					0.355	0.485	0.840	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.333	0.409	0.742	
Credibility:					0.55	0.55		
Indicated Limited Loss to Payroll Ratio:					0.297	0.362	0.659	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					0.320	0.439	0.759	
Indicated Relativity Change:								-9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								74.2%

Code: 9420 RHG: 3 NAICS: 92 ILDG: 3 MLDG: 4 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	
2014	27,775,214	6	12	45	428,131	682,556	1,110,687	3.999
2015	35,668,504	2	36	85	232,752	502,507	735,259	2.061
2016	25,946,374	2	43	81	713,170	857,806	1,570,976	6.055
2017	27,166,177	0	34	81	773,635	955,507	1,729,142	6.365
2018	35,792,345	5	55	102	1,819,421	2,634,165	4,453,586	12.443
	152,348,613	15	180	394	3,967,110	5,632,541	9,599,650	
Adjusted Loss to Payroll Ratio:					2.604	3.697	6.301	
Expected Unlimited Loss to Payroll Ratio:					1.969	3.003	4.972	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.850	2.530	4.380	
Credibility:					0.62	0.65		
Indicated Limited Loss to Payroll Ratio:					2.318	3.289	5.606	
Limit Factor:					1.078	1.213		
Indicated (Unlimited) Loss to Payroll Ratio:					2.498	3.988	6.486	
Indicated Relativity Change:								30.5%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					2.393	3.821	6.215	
Relativity to Statewide Average Loss to Payroll Ratio:								607.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9422 RHG: 2 NAICS: 92 ILDG: 3 MLDG: 3 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	
2014	249,404	0	0	1	0	88	88	0.035
2015	310,834	0	1	0	3,106	9,693	12,799	4.118
2016	486,614	0	0	1	0	151	151	0.031
2017	529,586	0	3	0	4,853	4,489	9,342	1.764
2018	964,439	0	1	15	25,253	16,461	41,714	4.325
	2,540,876	0	5	17	33,211	30,882	64,094	
Adjusted Loss to Payroll Ratio:					1.307	1.215	2.523	
Expected Unlimited Loss to Payroll Ratio:					0.480	0.649	1.130	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.456	0.567	1.023	
Credibility:					0.07	0.07		
Indicated Limited Loss to Payroll Ratio:					0.516	0.612	1.128	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.550	0.717	1.267	
Indicated Relativity Change:								12.1%
Relativity to Statewide Average Loss to Payroll Ratio:								123.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9424 RHG: 4 NAICS: 56 ILDG: 3 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	
2017	456,466,106	17	297	808	7,907,230	7,486,124	15,393,354	3.372
2018	482,137,495	8	319	791	8,564,200	7,964,350	16,528,550	3.428
	938,603,602	25	616	1,599	16,471,431	15,450,474	31,921,905	
Adjusted Loss to Payroll Ratio:					1.755	1.646	3.401	
Expected Unlimited Loss to Payroll Ratio:					1.785	1.990	3.775	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.607	1.513	3.121	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.755	1.646	3.401	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.924	2.094	4.018	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								392.6%

INCLUDES EXPERIENCE OF 8264 AND 8265 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9426 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 1 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	
2014	78,863,866	7	44	85	1,605,686	1,104,712	2,710,398	3.437
2015	88,299,589	7	63	104	2,066,605	1,708,347	3,774,952	4.275
2016	100,684,064	2	59	113	943,254	997,213	1,940,467	1.927
2017	113,887,201	4	73	84	2,037,940	1,701,029	3,738,969	3.283
2018	118,717,548	5	71	132	2,557,613	2,006,059	4,563,672	3.844
	500,452,268	25	310	518	9,211,099	7,517,360	16,728,459	
Adjusted Loss to Payroll Ratio:					1.841	1.502	3.343	
Expected Unlimited Loss to Payroll Ratio:					2.010	1.876	3.886	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.809	1.427	3.236	
Credibility:					0.99	0.84		
Indicated Limited Loss to Payroll Ratio:					1.840	1.490	3.330	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					2.018	1.895	3.913	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								382.4%

Code: 9501 RHG: 1 NAICS: 81 ILDG: 2 MLDG: 2 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	
2014	148,170,764	9	103	125	1,501,360	2,170,380	3,671,740	2.478
2015	163,100,565	9	149	134	2,640,508	3,069,743	5,710,251	3.501
2016	171,465,412	10	135	180	2,288,430	2,116,300	4,404,730	2.569
2017	179,498,748	7	99	202	2,576,096	2,634,565	5,210,661	2.903
2018	190,182,730	3	85	183	2,407,310	2,407,912	4,815,222	2.532
	852,418,220	38	571	824	11,413,703	12,398,899	23,812,602	
Adjusted Loss to Payroll Ratio:					1.339	1.455	2.794	
Expected Unlimited Loss to Payroll Ratio:					1.298	1.612	2.911	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.183	1.298	2.480	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.339	1.455	2.794	
Limit Factor:					1.057	1.153		
Selected (Unlimited) Loss to Payroll Ratio:					1.416	1.677	3.093	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								302.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9507 RHG: 2 NAICS: 54 ILDG: 1 MLDG: 3 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	
2014	86,706,414	3	30	89	736,510	493,123	1,229,633	1.418
2015	103,132,783	9	37	70	1,249,181	1,233,130	2,482,311	2.407
2016	114,921,227	5	42	83	723,975	786,920	1,510,895	1.315
2017	133,345,250	2	48	107	777,072	1,386,280	2,163,352	1.622
2018	142,151,581	2	65	90	2,274,476	2,051,391	4,325,867	3.043
	580,257,254	21	222	439	5,761,215	5,950,844	11,712,059	
Adjusted Loss to Payroll Ratio:					0.993	1.026	2.018	
Expected Unlimited Loss to Payroll Ratio:					0.875	0.988	1.862	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.823	0.815	1.638	
Credibility:					0.77	0.72		
Indicated Limited Loss to Payroll Ratio:					0.954	0.967	1.920	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					1.016	1.132	2.149	
Indicated Relativity Change:								15.4%
Relativity to Statewide Average Loss to Payroll Ratio:								209.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

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	
2014	414,685,227	9	92	175	2,007,174	2,248,595	4,255,769	1.026
2015	382,031,636	9	102	234	2,743,481	2,553,309	5,296,790	1.386
2016	479,809,415	8	115	250	3,285,828	2,915,402	6,201,230	1.292
2017	509,874,081	8	135	228	4,220,070	3,310,619	7,530,689	1.477
2018	518,336,795	1	133	208	4,101,087	3,891,978	7,993,065	1.542
	2,304,737,154	35	577	1,095	16,357,639	14,919,902	31,277,541	
Adjusted Loss to Payroll Ratio:					0.710	0.647	1.357	
Expected Unlimited Loss to Payroll Ratio:					0.695	0.755	1.450	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.692	0.654	1.345	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.710	0.647	1.357	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.778	0.823	1.602	
Indicated Relativity Change:								10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								156.5%

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, 2021 (Proposed)

Code: 9519 RHG: 3 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	
2017	381,194,888	9	337	425	8,954,779	7,533,904	16,488,683	4.326
2018	354,687,089	5	243	317	5,893,408	5,461,590	11,354,998	3.201
	735,881,977	14	580	742	14,848,188	12,995,494	27,843,682	
Adjusted Loss to Payroll Ratio:					2.018	1.766	3.784	
Expected Unlimited Loss to Payroll Ratio:					2.453	2.276	4.729	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.192	1.742	3.934	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.018	1.766	3.784	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					2.175	2.142	4.316	
Indicated Relativity Change:								-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								421.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

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	
2017	464,766,579	11	242	272	8,037,011	7,269,157	15,306,168	3.293
2018	470,699,764	11	237	274	7,273,798	5,908,795	13,182,593	2.801
	935,466,343	22	479	546	15,310,809	13,177,952	28,488,761	
Adjusted Loss to Payroll Ratio:					1.637	1.409	3.045	
Expected Unlimited Loss to Payroll Ratio:					1.766	1.730	3.496	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.787	1.570	3.357	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.637	1.409	3.045	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					1.764	1.708	3.472	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								339.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9522 RHG: 3 NAICS: 81 ILDG: 4 MLDG: 4 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	
2016	255,959,156	47	334	247	5,956,257	5,496,799	11,453,056	4.475
2017	217,395,480	5	197	224	3,664,453	3,487,703	7,152,156	3.290
2018	206,800,888	6	288	229	6,994,935	4,825,647	11,820,582	5.716
	680,155,525	58	819	700	16,615,645	13,810,150	30,425,795	
Adjusted Loss to Payroll Ratio:					2.443	2.030	4.473	
Expected Unlimited Loss to Payroll Ratio:					2.108	2.251	4.359	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.884	1.722	3.606	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.443	2.030	4.473	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					2.633	2.462	5.095	
Indicated Relativity Change:								16.9%
Relativity to Statewide Average Loss to Payroll Ratio:								497.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9529 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1 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	
2014	167,822,500	14	62	90	2,297,176	2,024,142	4,321,318	2.575
2015	201,597,698	10	86	155	2,676,187	2,504,298	5,180,485	2.570
2016	214,639,169	9	98	155	4,139,847	3,741,672	7,881,519	3.672
2017	245,418,755	12	73	115	3,496,418	2,600,836	6,097,254	2.484
2018	212,400,960	5	92	134	3,454,526	2,333,867	5,788,393	2.725
	1,041,879,083	50	411	649	16,064,155	13,204,814	29,268,969	
Adjusted Loss to Payroll Ratio:					1.542	1.267	2.809	
Expected Unlimited Loss to Payroll Ratio:					1.565	1.707	3.272	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.522	1.384	2.906	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.542	1.267	2.809	
Limit Factor:					1.121	1.358		
Selected (Unlimited) Loss to Payroll Ratio:					1.729	1.721	3.449	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								337.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

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	
2014	87,842,256	4	31	39	694,472	805,616	1,500,088	1.708
2015	95,623,502	1	27	43	662,765	655,620	1,318,385	1.379
2016	87,713,899	3	23	34	1,064,493	771,349	1,835,842	2.093
2017	78,797,344	2	17	23	807,646	938,076	1,745,722	2.215
2018	111,346,684	1	26	46	1,360,303	1,016,704	2,377,007	2.135
	461,323,684	11	124	185	4,589,679	4,187,365	8,777,044	
Adjusted Loss to Payroll Ratio:					0.995	0.908	1.903	
Expected Unlimited Loss to Payroll Ratio:					0.976	1.139	2.115	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.971	0.986	1.958	
Credibility:					0.72	0.67		
Indicated Limited Loss to Payroll Ratio:					0.988	0.934	1.922	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					1.084	1.187	2.271	
Indicated Relativity Change:								7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								221.9%

E1-1-18 INCLUDES EXPERIENCE OF 9516

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9549 RHG: 3 NAICS: 54 ILDG: 3 MLDG: 3 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	
2014	20,706,915	1	21	37	412,274	329,321	741,595	3.581
2015	21,996,363	3	25	27	793,981	419,287	1,213,268	5.516
2016	22,741,425	1	30	39	830,065	502,289	1,332,354	5.859
2017	24,103,884	1	24	25	992,471	781,788	1,774,259	7.361
2018	24,392,260	1	36	24	2,237,306	935,047	3,172,353	13.006
	113,940,848	7	136	152	5,266,097	2,967,733	8,233,831	
Adjusted Loss to Payroll Ratio:					4.622	2.605	7.226	
Expected Unlimited Loss to Payroll Ratio:					4.588	2.735	7.323	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.268	2.179	6.447	
Credibility:					0.77	0.55		
Indicated Limited Loss to Payroll Ratio:					4.540	2.413	6.953	
Limit Factor:					1.078	1.213		
Selected (Unlimited) Loss to Payroll Ratio:					4.893	2.926	7.820	
Indicated Relativity Change:								6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								764.1%

Code: 9552 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 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	
2014	11,750,840	1	10	18	324,659	344,682	669,341	5.696
2015	12,689,440	2	9	14	291,288	600,322	891,610	7.026
2016	14,538,706	0	11	16	66,897	131,335	198,232	1.363
2017	15,908,190	1	8	11	253,050	249,471	502,521	3.159
2018	16,659,246	2	8	18	1,058,380	275,408	1,333,788	8.006
	71,546,421	6	46	77	1,994,274	1,601,218	3,595,492	
Adjusted Loss to Payroll Ratio:					2.787	2.238	5.025	
Expected Unlimited Loss to Payroll Ratio:					2.335	3.259	5.594	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.249	2.526	4.776	
Credibility:					0.48	0.46		
Indicated Limited Loss to Payroll Ratio:					2.508	2.394	4.901	
Limit Factor:					1.132	1.421		
Selected (Unlimited) Loss to Payroll Ratio:					2.840	3.401	6.240	
Indicated Relativity Change:								11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								609.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9586 RHG: 2 NAICS: 81 ILDG: 3 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	
2017	1,292,007,884	11	318	365	5,415,723	5,883,920	11,299,643	0.875
2018	1,351,803,764	6	339	319	6,255,976	6,363,965	12,619,941	0.934
	2,643,811,648	17	657	684	11,671,699	12,247,886	23,919,585	
Adjusted Loss to Payroll Ratio:					0.441	0.463	0.905	
Expected Unlimited Loss to Payroll Ratio:					0.485	0.569	1.054	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.439	0.451	0.889	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.441	0.463	0.905	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.471	0.543	1.013	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								99.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Proposed)

Code: 9610 RHG: 2 NAICS: 51 ILDG: 3 MLDG: 3 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	
2017	4,960,444,661	45	720	1,560	25,299,420	20,350,112	45,649,532	0.920
2018	5,486,093,195	44	706	1,621	27,203,369	22,633,754	49,837,123	0.908
	10,446,537,855	89	1,426	3,181	52,502,789	42,983,866	95,486,656	
Adjusted Loss to Payroll Ratio:					0.503	0.411	0.914	
Expected Unlimited Loss to Payroll Ratio:					0.524	0.456	0.980	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.523	0.401	0.924	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.503	0.411	0.914	
Limit Factor:					1.066	1.171		
Selected (Unlimited) Loss to Payroll Ratio:					0.536	0.482	1.018	
Indicated Relativity Change:								3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								99.4%

Code: 9620 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 4 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	
2014	149,031,139	3	62	130	829,168	1,162,197	1,991,365	1.336
2015	152,627,732	4	41	137	609,499	813,085	1,422,584	0.932
2016	152,305,587	6	44	122	784,486	841,542	1,626,028	1.068
2017	155,373,505	3	56	147	1,149,088	1,193,728	2,342,816	1.508
2018	147,483,035	0	66	148	1,213,361	1,653,960	2,867,321	1.944
	756,820,998	16	269	684	4,585,603	5,664,512	10,250,115	
Adjusted Loss to Payroll Ratio:					0.606	0.748	1.354	
Expected Unlimited Loss to Payroll Ratio:					0.712	1.103	1.816	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.626	0.806	1.432	
Credibility:					0.78	0.81		
Indicated Limited Loss to Payroll Ratio:					0.610	0.759	1.370	
Limit Factor:					1.097	1.272		
Selected (Unlimited) Loss to Payroll Ratio:					0.669	0.966	1.635	
Indicated Relativity Change:								-9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								159.8%

Part B

Proposed Regulatory Changes Effective September 1, 2022

The WCIRB is recommending 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, 2022 and applied to a policy with an effective date on or after September 1, 2022.

Part B**Recommended Amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995*****Title 10, California Code of Regulations, Section 2318.6****Effective September 1, 2022**

The WCIRB recommends that the following amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (USRP) be approved effective September 1, 2022 and applied to a policy with an effective date on or after September 1, 2022. These changes are being proposed to take effect September 1, 2022 to allow the WCIRB time to conduct a comprehensive outreach and education program and to refine the calculation of the appropriate pure premium adjustment to reflect the reduction in reported payrolls due to the limitation.

Part 3 — Standard Classification System

Amend Classification 8808, *Banks*, to limit an employee's annual payroll and direct that the maximum payroll amount shall 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.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of \$XXX.XXX 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*.

* * * * *

Amend Classification 8801, *Credit Unions*, to limit an employee's annual payroll and direct that the maximum payroll amount shall 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.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of \$XXX,XXX 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.

* * * * *

Amend Classification 8601(1), *Engineers*, to limit an employee's annual payroll and direct that the maximum payroll amount shall 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.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of \$XXX,XXX 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*.

* * * *

Amend Classification 8601(4), *Forest Engineers*, to limit an employee's annual payroll and direct that the maximum payroll amount shall 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.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of \$XXX,XXX 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 includes timber cruising.

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

* * * *

Amend Classification 8822, *Insurance Companies*, to limit an employee's annual payroll and direct that the maximum payroll amount shall 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.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of
\$XXX,XXX 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 8749, *Mortgage Bankers*, to limit an employee's annual payroll and direct that the maximum payroll amount shall 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.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of
\$XXX,XXX 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 funding 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 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 8601(2), *Oil or Gas Geologists or Scouts*, which is part of the *Petroleum Industry* Group, to limit an employee's annual payroll and direct that the maximum payroll amount shall 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.

PROPOSED

PETROLEUM INDUSTRY

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

The entire remuneration of each employee shall be included, subject to a maximum of \$XXX,XXX 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 Classification 8741, *Real Estate Agencies*, to limit an employee's annual payroll and direct that the maximum payroll amount shall 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.

PROPOSED

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 \$XXX,XXX 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*.

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