

C a l i f o r n i a

Loss Elimination Ratios and Retro Hazard Groups

1993 to 2020

Released: October 3, 2019

A compendium of historical loss elimination ratios by hazard group and classifications by hazard group.

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CALIFORNIA WORKERS' COMPENSATION RETROSPECTIVE RATING PLAN

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WORKERS' COMPENSATION INSURANCE RATING BUREAU
of California

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CALIFORNIA WORKERS' COMPENSATION RETROSPECTIVE RATING PLAN

Effective January 1, 1991

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CALIFORNIA WORKERS' COMPENSATION RETROSPECTIVE RATING PLAN

Effective January 1, 1991

Introduction

RULES, FORMS AND PROCEDURES GOVERNING THE USE AND APPLICATION OF THE CALIFORNIA WORKERS' COMPENSATION RETROSPECTIVE RATING PLAN

INTRODUCTION

1. Retrospective Rating is a plan or method which permits adjustments of the final premium for a California Operation, variable between a specific Minimum and Maximum percentage of the Standard Premium for such California Operation, on the basis of its own developed loss experience.
2. The rating formula is as follows:
 - (a) A specified percentage of the Standard Premium is charged, to provide for expenses that are independent of the California Operation's loss ratio and to cover any losses in excess of those contemplated by the Maximum Retrospective Premium. This percentage of the Standard Premium is designated the Basic Premium.
 - (b) The losses incurred by the California Operation, increased for claim expenses and taxes not provided for in (a), are added to the Basic Premium.
 - (c) The total of those items is the Retrospective Premium to be charged, subject to limitation by specified Minimum and Maximum Retrospective Premiums.

SECTION I — DEFINITIONS

Employer

1. The term "Employer" as used in this Plan means one or more entities meeting the ownership standards set forth in the California Experience Rating Plan for combination for experience rating purposes.

California Operation

2. The term "California Operation" as used in this Plan means those operations of an employer which are subject to the provisions of the Workers' Compensation Laws of the State of California and are covered under a policy subject to retrospective premium determination in accordance with the provisions of this Plan.

If those operations of an employer which are subject to the Workers' Compensation Laws of the State of California are covered under two or more policies that are (a) issued by a single carrier, (b) subject to retrospective premium determination in accordance with this Plan, and (c) combined for retrospective premium determination, then the term "California Operation" shall include all such policies.

If one or more policies which provide coverage for the "California Operation" also provide employers' liability coverage incidental thereto, the term "Cal-

ifornia Operation" shall include such employers' liability coverage.

Where the California operation is covered under two or more policies which are to be combined for retrospective premium determination, each policy must be endorsed at inception to provide that such policies shall be combined for the purpose of determining the California retrospective premium.

Bureau

3. The term "Bureau" as used in this Plan means the Workers' Compensation Insurance Rating Bureau of California.

Authorized Rates

4. The term "Authorized Rates" as used in this Plan means the Manual Rates.

California Standard Premium

5. The term "California Standard Premium" as used in this Plan means that premium which is determined by the application of the authorized rates to the remuneration or other basis of premium reported in connection with the California operation, after such premium has been modified by the applicable experience modification, if any, developed in accordance with the rules of the California Experience Rating Plan. California standard premium does not include the premium developed in connection with operations performed by private residence employees or as a result of the application of a company premium surcharge.

California Retrospective Premium

6. The term "California Retrospective Premium" as used in this Plan means the California standard premium after modification in accordance with the provisions of this Plan.

Advance Premium

7. The term "Advance Premium" as used in this Plan means that premium to be paid by the employer and collected by the Company pending the determination of the retrospective premium. In no event shall the advance premium be less than 100% of the California standard premium.

Penalty Premium

8. The term "Penalty Premium" as used in this Plan means the premium developed by the California operation which is in excess of the premium which would have been developed if the California operation had not been subject to the California Retrospective Rating Plan.

Incurred Losses

9. The term "Incurred Losses" as used in this Plan means those amounts reported by the carrier as indemnity and medical losses as defined in the California Unit Statistical Plan.

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Effective January 1, 1991

General Rules

SECTION II — GENERAL RULES

1. Eligibility Requirements.

- (a) Any employer applying for retrospective rating shall be subject to approval by the Bureau as to application of the Plan.
- (b) The Plan will be available to modify the California standard premium provided the California standard premium is expected to be at least \$25,000.
- (c) The experience of several insurance companies cannot be combined for rating purposes.

2. Application of the Plan Optional.

- (a) The application of the Plan shall be optional. If the employer and insurer agree to the use of the Plan, two copies of the approved retrospective premium endorsement which is applicable for the retrospective rating period shall be signed as accepted by the employer. One of the two correctly completed, original signed copies shall be sent by certified mail, return receipt requested, to the Bureau within sixty days of the inception date of the policy period. However, any such document actually received in the office of the Bureau within sixty days of the inception date of the policy period shall be deemed to comply with this provision. In the event of controversy over the timely filing of the endorsement, evidence shall be restricted to the signed return receipt provided by the postal service, or material in the Bureau files conclusively showing when the endorsement was received in the Bureau. Any other evidence tending to show that the endorsement was mailed or otherwise sent to the Bureau shall not be accepted.

A separate signed approved retrospective premium endorsement must be submitted for each policy which is subject to this Plan in accordance with this rule.

- (b) An annual policy shall not be endorsed to eliminate retrospective rating after the retrospective premium endorsement has been made a part of the policy and properly filed with the Bureau. Such a policy shall not be cancelled retroactively.
- (c) A continuing form policy or a fixed term policy which has been issued for a period in excess of one year and which has been properly endorsed subject to the Plan may be endorsed in a subsequent year to eliminate the application of the Plan as of the anniversary date on which the Plan became applicable to the California operation. The endorsement deleting the Plan must be submitted within sixty days of its effective date. Such a policy shall not be retroactively cancelled to avoid the application of the Plan. In the event the "Table of Rating Values" is amended, an approved retrospective rating endorsement must be signed and submitted in accordance with (a) above within

sixty days of the beginning of the annual period which is subject to the amended Plan, otherwise the California operation shall cease to be subject to retrospective rating.

- (d) If the insured has exposure under any of the Aircraft Classifications, the premium and losses involved may be excluded from the Retrospective Rating by agreement in advance between the insured and the carrier. Such exclusion must be clearly stated in an endorsement attached to the policy.

3. Penalty Premium Insurance Prohibited.

No insurance against a penalty premium may be issued nor any contract or agreement for waiver of a penalty premium may be entered into in connection with this Plan (see Rule XVII, California Workers' Compensation Insurance Manual).

4. Retrospective Plan Supplementary to the Experience Rating Plan.

The Retrospective Plan is independent of and superimposed upon the Experience Rating Procedure. Even though the employer has elected the Retrospective Plan, the California operation shall continue to be experience rated in accordance with the provisions of the California Experience Rating Plan.

5. Rating Date.

If the California operation is covered under two or more policies, the Plan shall become effective as of the earliest inception date of any of the policies covering such California operation and shall operate for the twelve months immediately following. This date shall be designated in this Plan as the "Rating Date".

If the California operation is covered under a single policy, the policy inception date shall be designated in this Plan as the "Rating Date".

All policies covering the California operation shall be written to expire twelve months from the rating date.

Exception. A continuing form policy or a fixed-term policy written for a period in excess of one year may be endorsed to provide for the application of the Plan. Once endorsed on the policy, the California operation shall be subject to annual retrospective premium computations as though coverage is provided under consecutive one-year policies, until the Plan is endorsed off the policy, or the "Table of Rating Values" contained in the Plan is amended. If the first period of coverage under the policy is treated as a short term policy, the Retrospective Plan cannot apply to that short term unless the California operation is covered under two or more policies and the first period terminates twelve months after the rating date.

In the event that the California operation is covered under a single continuing form policy or fixed-term policy written for a period in excess of one year and

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Effective January 1, 1991

Retrospective Rating Procedure

the first period of coverage is treated as a short term policy, then the date on which the Plan is first applicable shall be designated as the "Rating Date."

6. Verification of Data.

Data submitted under the California Workers' Compensation Retrospective Rating Plan is subject to review and verification through inspection, audit or otherwise by the Bureau.

7. Publication of Retrospective Rates.

After the data have been received and verified and the computation of the California retrospective premium has been made, the Bureau shall publish the percentage of the standard premium chargeable under the California Workers' Compensation Retrospective Rating Plan. Such publication shall be made by issuing a written notice to the carrier.

SECTION III — RETROSPECTIVE RATING PROCEDURE

1. California Operation on a Full Coverage Basis.

(a) The standard premium for the California operation shall be determined based upon audited payroll for the rating period.

(b) The basic premium for the California operations shall be determined by multiplying the standard premium by the basic premium ratio indicated in the Table of Rating Values for the standard premium amount.

(c) The incurred losses for the California operation will be modified as follows:

(1) The incurred loss for each claim shall be limited to a maximum loss value of \$200,000 for the combined amount of indemnity and medical losses. Also, with respect to claims for injury or death to two or more persons arising out of the same accident, the total incurred losses for all such claims shall be limited to a maximum loss value of \$200,000.

(2) The indemnity loss for each claim involving death shall be the California average death indemnity value as determined by the Bureau.

The medical loss for each claim shall enter the computation at its cost, providing, however, that the combined indemnity and medical loss entered shall be subject to the maximum loss value noted in (1) above.

(3) The indemnity loss for each claim involving death for which the carrier made a subrogation recovery shall be that proportion of the California average death indemnity value which the net cost of the claim bears to the gross cost of the claim. The net cost shall include any allocated claim expense incurred in pursuing the subrogation recovery.

The medical loss for each such claim shall enter the computation at its net cost, providing, however, that the combined indemnity and medical loss entered shall be subject to the maximum loss value noted in (1) above.

(4) Each subrogation claim not involving death shall enter the computation at its net cost, subject to the maximum loss value noted in (1) above. The net cost shall include any allocated claim expenses incurred in pursuing the subrogation recovery.

(5) The indemnity loss for each joint coverage claim involving death shall be that proportion of the California average death indemnity value which the amount assignable to the policy bears to the total cost of the claim as reported by the carrier reporting the data of such policy.

The medical loss for each such claim shall be that portion of the medical claim which is assignable to the policy, providing, however, that the combined indemnity and medical loss entered shall be subject to the maximum loss value noted in (1) above.

(6) Each joint coverage claim not involving death shall be taken at the amount assignable to the policy, subject to the maximum loss value noted in (1) above.

(7) The indemnity loss for each closed compromised death claim, which was compromised over the sole issue of the applicability of the Workers' Compensation Laws of California, shall be that proportion of the California average death indemnity value which the amount of the settlement bears to the carrier's estimate of the total cost which would have resulted if the death had clearly been within the scope of the Workers' Compensation Laws of California.

The medical loss for each such claim shall enter the computation at its net cost, providing, however, that the combined indemnity and medical loss entered shall be subject to the maximum loss value noted in (1) above.

(8) Losses arising from operations performed by private residence employees shall be excluded from the actual incurred loss of the California operation.

(d) The incurred losses, as modified, shall be multiplied by a loss conversion factor of 1.20 (to provide for expenses and taxes not included in the basic premium) and added to the basic premium to produce the California retrospective premium. The California retrospective premium so produced is subject to a minimum and maximum amount determined as follows:

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Effective January 1, 1991

Basic Premium

- (1) The minimum California retrospective premium shall be determined by multiplying the standard premium by the minimum retrospective premium ratio indicated in the Table of Rating Values for the standard premium amount.
- (2) The maximum California retrospective premium shall be determined by multiplying the standard premium by the maximum retrospective premium ratio indicated in the Table of Rating Values for the standard premium amount.

1. California Operation on an Ex-Medical Basis.

- (a) The ex-medical coverage premium will be established by application of the approved ex-medical rates and the Experience Rating Plan.
- (b) The full medical coverage premiums will be calculated by dividing the ex-medical coverage premiums by the complement of the ex-medical discount for the governing classification as determined at the inception of the policy period.
- (c) The basic premium ratio shall be obtained from Table I, but shall be adjusted for ex-medical coverage. Such adjustment shall be obtained from the Bureau.

The minimum and maximum premium ratios will be determined in the usual manner upon the basis of the full coverage premiums.
- (d) The basic premium shall be determined by application of the adjusted basic premium ratios to the full coverage premium.
- (e) The minimum and maximum premium will be determined by application of the minimum and maximum premium ratios respectively to the ex-medical coverage premium.
- (f) The loss conversion factor shall be adjusted to compensate for any deficiency in expense resulting from the application of the ex-medical rates and shall be obtained from the Bureau.

SECTION IV — BASIC PREMIUM

1. Basic Premium.

The basic premium includes the following items:

- (a) Provision for all expense items except those which are provided by the loss conversion factor.
- (b) A charge for the limitation of the cost of a claim or claims arising out of a single accident to \$200,000 and for the limitation of the California retrospective premium to a specified maximum.
- (c) A loading on the foregoing items to cover the payment of taxes.

2. Amount of Basic Premium.

The basic premium charge is 41.1% of standard premium for risks of \$25,000 size and ranges downward so that for a \$2,500,000 risk the basic premium charge amounts to 28.1% of standard premium.

SECTION V — COMPUTATION OF RETROSPECTIVE PREMIUM

1. Where each policy providing coverage for all or a portion of the California operation terminated twelve months from the rating date.

The California retrospective premium shall be computed in accordance with the procedures specified in Section III.

The first computation of the California retrospective premium shall be based upon losses valued as of the eighteenth month subsequent to the month in which the rating date occurs. A second and a third premium computation shall be made based upon losses valued as of the thirtieth and forty-second month subsequent to the month in which the rating date occurs, respectively.

The third computation shall be final, provided, however, that additional computations shall be made based upon losses valued at twelve-month intervals thereafter if either the carrier or the employer requests such action.

Each request for an additional computation beyond the third must be made in writing to the Bureau and made within 90 days of the publication of the preceding rating. If no request for an additional computation is submitted to the Bureau within 90 days of the publication of the preceding rating, the preceding rating shall be the final computation.

2. Where one or more policies providing coverage for all or a portion of the California operation are cancelled prior to twelve months from the rating date.

(a) Valuation of Losses.

The first computation of the California retrospective premium shall be based on losses valued as of the sixth month subsequent to the month in which the last policy providing coverage for all or a portion of the California operation was cancelled. A second and third premium computation shall be made based upon losses valued as of the eighteenth and thirtieth month subsequent to the month in which the last policy in force was cancelled. The third computation shall be final, provided, however, that additional computations are available based upon losses valued at twelve-month intervals thereafter pursuant to the procedure for additional computations specified in Rule 1.

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Effective January 1, 1991

Reporting of Data

(b) Cancellation by the Employer.

The California retrospective premium shall be computed in accordance with the procedure specified in Section III, except as noted herein.

The California standard premium for each policy providing coverage for all or a portion of the California operation shall be separately computed at short rates in accordance with the short-rate cancellation table shown in the California Manual of Rules, Classifications and Basic Rates for Workers' Compensation Insurance. The sum of the short-rate California standard premium for each policy shall be the minimum California retrospective premium.

The maximum California retrospective premium shall be determined by extending the California standard premium for each policy providing coverage for all or a portion of the California operation, separately, to the full policy period on a pro-rated basis, and multiplying the sum of the extended California standard premium for each policy by the maximum retrospective premium ratio indicated in the Table of Rating Values for a standard premium amount equal to such sum.

The basic premium for the California operations shall be determined by multiplying the sum of the short-rate California standard premium for each policy by the basic premium ratio indicated in the Table of Rating Values for a standard premium amount equal to such sum.

(c) Cancellation by the Carrier.

The California retrospective rating premium shall be computed in accordance with the procedure specified in Section III, except that in the event of cancellation because of non-payment of premium, the maximum retrospective premium shall be determined in the same manner as if one or more policies were cancelled by the employer.

SECTION VI — REPORTING OF DATA

The experience for each policy providing coverage for all or a portion of the California operation will be filed with the Bureau in the manner prescribed by the Bureau no earlier than the eighteenth month nor later than the twentieth month after the month in which the rating date occurs unless all policies providing coverage for all or a portion of the California operation are cancelled prior to twelve months from the rating date in which case separate reports compiled in accordance with Rule 2(a) of Section V shall be furnished at the request of the Bureau. Supplementary filings at twelve-month intervals shall be made in accordance with instructions issued by the Bureau.

CALIFORNIA WORKERS' COMPENSATION RETROSPECTIVE RATING PLAN

Effective January 1, 1991

Table of Rating Values

SECTION VII — TABLE OF RATING VALUES

TABLE I

Loss Conversion Factor — 1.20

Rating Formula: Retrospective Premium = (Basic Premium Ratio × Standard Premium) + (Loss Conversion Factor × Losses) subject to Minimum and Maximum Retrospective Premiums as shown in table:

Percentages of California Premium				Percentages of California Premium			
Standard Premium (See Footnote)	Basic Premium	Minimum Retrospective Premium	Maximum Retrospective Premium	Standard Premium (See Footnote)	Basic Premium	Minimum Retrospective Premium	Maximum Retrospective Premium
\$ 25,000	41.1%	77.1%	179.4%	\$ 325,000	32.4%	51.4%	129.6%
27,500	41.0	76.0	178.4	337,500	32.2	51.2	128.8
30,000	40.9	74.8	177.4	350,000	32.0	50.9	128.1
32,500	40.8	73.7	176.4	362,500	31.9	50.7	127.8
35,000	40.7	72.5	175.4	375,000	31.8	50.5	127.5
37,500	40.6	71.8	174.2	387,500	31.7	50.3	127.1
40,000	40.5	71.1	173.0	400,000	31.6	50.1	126.8
42,500	40.4	70.3	171.7	412,500	31.5	49.9	126.5
45,000	40.3	69.6	170.5	425,000	31.4	49.7	126.2
47,500	40.2	68.9	169.3	437,500	31.4	49.5	125.9
50,000	40.0	68.2	167.9	450,000	31.3	49.2	125.5
52,500	39.7	67.4	166.6	462,500	31.2	49.0	125.2
55,000	39.5	66.7	165.2	475,000	31.1	48.8	124.9
57,500	39.2	65.9	163.9	487,500	31.0	48.6	124.6
60,000	39.0	65.2	162.5	500,000	30.9	48.4	124.2
62,500	38.9	64.9	162.0	525,000	30.7	48.0	123.6
65,000	38.7	64.5	161.5	550,000	30.5	47.6	122.9
67,500	38.6	64.2	160.9	575,000	30.3	47.1	122.3
70,000	38.4	63.8	160.4	600,000	30.1	46.7	121.6
72,500	38.3	63.4	159.9	625,000	29.9	46.3	121.0
75,000	38.2	63.1	159.3	650,000	29.7	45.9	120.3
80,000	38.0	62.3	158.3	675,000	29.5	45.4	119.7
85,000	37.8	61.6	157.2	700,000	29.3	45.0	119.0
90,000	37.6	61.2	156.1	750,000	29.3	44.9	118.8
95,000	37.4	60.7	155.0	800,000	29.2	44.8	118.5
100,000	37.2	60.3	153.8	850,000	29.2	44.7	118.3
105,000	36.9	59.7	152.6	900,000	29.2	44.5	118.1
110,000	36.7	59.1	151.3	950,000	29.1	44.4	117.8
115,000	36.5	58.4	150.0	1,000,000	29.1	44.3	117.6
120,000	36.3	57.7	148.5	1,100,000	29.0	44.1	117.1
125,000	36.2	57.5	147.6	1,200,000	29.0	43.9	116.7
130,000	36.1	57.3	146.8	1,300,000	28.9	43.6	116.2
135,000	36.0	57.1	146.0	1,400,000	28.8	43.4	115.7
140,000	35.9	56.9	145.2	1,500,000	28.7	43.2	115.2
145,000	35.7	56.6	144.4	1,600,000	28.7	42.9	114.8
150,000	35.6	56.4	143.6	1,700,000	28.6	42.7	114.3
160,000	35.4	56.0	142.0	1,800,000	28.5	42.4	113.8
170,000	35.1	55.4	140.4	1,900,000	28.5	42.1	113.3
180,000	34.9	54.9	138.8	2,000,000	28.4	41.8	112.9
190,000	34.6	54.3	137.2	2,100,000	28.3	41.5	112.4
200,000	34.4	54.1	136.6	2,200,000	28.3	41.3	111.9
212,500	34.2	53.8	136.0	2,300,000	28.2	41.0	111.4
225,000	34.0	53.6	135.3	2,400,000	28.1	40.7	111.0
237,500	33.8	53.3	134.6	2,500,000	28.1	40.4	110.5
250,000	33.6	53.0	133.9	& over			
262,500	33.4	52.8	133.2				
275,000	33.2	52.5	132.5				
287,500	33.0	52.2	131.8				
300,000	32.8	52.0	131.0				
312,500	32.6	51.7	130.3				

If the earned standard premium for the Policy lies between any two of the figures in the Standard Premium column, the percentages shall apply on the basis of the next lower standard premium in the table, provided, however, that if the earned standard premium of the Policy is less than \$25,000, the percentages for a standard premium of \$25,000 shall apply.

CALIFORNIA WORKERS' COMPENSATION RETROSPECTIVE RATING PLAN

Effective January 1, 1991

Alternative Plan

SECTION VIII — ALTERNATIVE PLAN FOR APPLICATION TO LONG-TERM CONSTRUCTION PROJECTS

1. Alternative Plan.

It is permissible to provide for a retrospective adjustment of the California operation based exclusively upon the employer's experience in connection with a specific construction contract which on a "to completion" basis, is expected to extend over a period of more than a year. The experience under such a contract is to be segregated from the experience of other operations of the employer and treated as a single unit for the entire period covered by the contract. Coverage for such project is hereinafter referred to as being under the "Alternative Plan".

2. Rules Applicable.

The rules of the other Sections of this Plan apply, except where they are in conflict with the rules of this Section.

3. Optional Basis of Application.

The application of the Alternative Plan to the experience under long-term contracts shall be optional with the employer. In any event, the employer must elect, as provided in the Standard Plan, prior to the inception date of coverage of the operations under the long-term contract, the basis of retrospective rating which is to be applied with respect to such operations.

4. Definition of California Operation.

The term "California Operation" as used in the Alternative Plan shall mean and include the operations of an employer in connection with a specific construction contract which are covered by a single insurance carrier, subject to the Workers' Compensation Laws of the State of California and to the rules of this Plan. For the purpose of applying the Alternative Plan, it shall not be permissible to include coverage of operations other than those in connection with the long-term contract under the policy or policies covering such contract.

All such policies and renewals thereof shall be written for a term of twelve months, with the exception of the final renewal policy which may be written for a term of less than twelve months provided the final renewal policy covers "to completion" of the contract.

Exception. Such California operations may be covered under a continuing form policy or a fixed-term policy which has been issued for a period in excess of one year.

5. Eligibility Requirements.

Any California operation shall meet the eligibility requirements specified in the Standard California Workers' Compensation Retrospective Rating Plan on the basis of the estimated average annual premium for the California operation at standard rates.

6. Retrospective Rating Procedure.

The rules contained in the Standard California Workers' Compensation Retrospective Rating Plan shall apply with the exception that the rating period shall be for the entire period covered by the long-term contract on a "to completion" basis. The basic, minimum and maximum retrospective premiums shall be computed from the standard table of rating values on the basis of the standard premium for the entire period covered by the long-term contract, except as hereinafter provided. The first computation of the retrospective premium shall be based upon losses valued as of a date six months subsequent to termination of the long-term contract. Further premium adjustment shall be made at twelve-month intervals thereafter in accordance with the rules contained in the Standard California Workers' Compensation Retrospective Rating Plan.

7. Cancellation

(a) If cancellation is effected by the employer prior to termination of the long-term contract, the following procedure shall apply:

- (1) The earned standard premium shall be determined as the sum of the audited standard premium for all complete policy periods and the short rate standard premium for each incomplete policy period.
- (2) The minimum retrospective premium shall be equal to the earned standard premium computed as specified in (1) above.
- (3) The maximum retrospective premium shall be determined by applying the appropriate tabular percentage to the standard premium for the entire period of the long-term contract. For this purpose, the standard premium shall be computed as the sum of the audited standard premium to the date of cancellation and the estimated standard premium for the balance of the period "to completion".
- (4) The basic premium shall be determined by applying the appropriate tabular percentage to the earned standard premium computed as specified in (1) above.
- (5) The retrospective rating premium shall then be calculated in the manner herein provided on the basis of these basic, minimum and maximum retrospective premiums.

(b) If cancellation is effected by the insurance company, the retrospective rating premium shall be determined on the basis of the actual audited standard premium for the period the policy or policies covering the long-term contract are in force.

(c) For the purpose of applying the Alternative Plan, it shall not be permissible to cancel (either by the employer or the company) only a part of the operations under the long-term contract.

CALIFORNIA WORKERS' COMPENSATION RETROSPECTIVE RATING PLAN

Effective January 1, 1991

Alternative Plan

8. Endorsement.

A special retrospective rating endorsement shall be used when the California operation is written under the Alternative Plan.

CALIFORNIA WORKERS' COMPENSATION RETROSPECTIVE PREMIUM ENDORSEMENT

Retrospective Rating Plan — The standard premium you, the insured employer named in item 1 of the Information Page or Declarations, pay for the insurance coverage afforded by this policy and any other policy combined with this policy for retrospective premium determination shall be modified in accordance with the provisions of the California Workers' Compensation Retrospective Rating Plan as approved by the Insurance Commissioner. The modified premium is referred to as the retrospective premium.

Endorsement Effective _____ Amending Policy Number _____
at 12:01 A.M. Standard Time

Name of Insured _____

1. Elements in Development of Retrospective Premium:

- (a) California Operation means those operations covered under this policy (and all other policies combined with this policy for retrospective premium determination) which are subject to the provisions of the Workers' Compensation Laws of the State of California. If a policy which provides coverage for all or a portion of the California operation also provides coverage for Employers' Liability incidental thereto, the term "California Operation" shall include such Employers' Liability.
- (b) Standard Premium is the premium we, the insuring company, would earn in connection with the California operation if you had not chosen retrospective premium rating, with two exceptions. Standard premium does not include any premium developed in connection with operations performed by private residence employees or as a result of the application of a company premium surcharge.
- (c) Basic Premium is the standard premium multiplied by a percentage referred to as the basic premium ratio. The basic premium ratio is stated in the "Basic Premium" column of the "Table of Rating Values" which forms a part of this endorsement.
- (d) Incurred Losses are all amounts we pay plus our estimate of reserves to be paid for California Workers' Compensation and Employers' Liability losses in connection with the California operation and include the amounts we expend and our estimate of amounts to be expended in the defense of employers' liability claims, except that:
 - (1) The incurred loss for each claim shall be limited to a maximum loss value of \$200,000 for the combined amount of indemnity and medical losses. Also, with respect to claims for injury or death to two or more persons arising out of the same accident, the total incurred losses for all such claims shall be limited to a maximum loss value of \$200,000.
 - (2) The indemnity loss for each claim involving death shall be the California average death indemnity value as determined by the Workers' Compensation Insurance Rating Bureau of California.
The medical loss for each such claim shall be our cost for the medical portion of the claim.
The incurred loss for each such claim shall be the sum of the indemnity and medical losses subject to the maximum loss value stated in (1) above.
 - (3) The indemnity loss for each claim involving death for which we have made a subrogation recovery shall be that proportion of the California average death indemnity value which our net cost for the claim bears to the gross cost of the claim. Our net cost shall include any allocated claim expenses we incurred in pursuing the subrogation recovery.
The medical loss for each such claim shall be our net cost for the medical portion of the claim.
The incurred loss for each such claim shall be the sum of the indemnity and medical losses subject to the maximum loss value stated in (1) above.
 - (4) The incurred loss for each claim not involving death for which we have made a subrogation recovery shall be our net cost, subject to the maximum loss value stated in (1) above. Our net cost shall include any allocated claim expenses we incurred in pursuing the subrogation recovery.
 - (5) The indemnity loss for each joint coverage claim involving death shall be that proportion of the California average death indemnity value which our cost for the portion of the claim assignable to the policy bears to our estimate of the total cost of the claim.

The medical loss for each such claim shall be our cost for the medical portion of the claim assignable to the policy.

The incurred loss for such claim shall be the sum of the indemnity and medical losses subject to the maximum loss value stated in (1) above.

- (6) The incurred loss for each joint coverage claim not involving death shall be the amount assignable to the policy, subject to the maximum loss value as noted in (1) above.
- (7) The indemnity loss for each closed compromised death claim, which was compromised over the sole issue of the applicability of the Workers' Compensation Laws of California, shall be that proportion of the California average death indemnity value which our cost for the claim bears to our estimate of the total cost of the claim which would have resulted if the death had clearly been within the scope of the Workers' Compensation Laws of California.

The medical loss for each such claim shall be the amount we attribute as our costs for the medical portion of the claim.

The incurred loss for each such claim shall be the sum of the indemnity and medical losses subject to the maximum loss value stated in (1) above.

- (8) Incurred losses arising from operations performed by private residence employees shall be excluded.

- 2. **Retrospective Premium** — The retrospective premium shall not be less than the minimum retrospective premium nor more than the maximum retrospective premium as determined by applying the minimum and maximum retrospective premium percentages as shown in the "Table of Rating Values" to the standard premium. Subject to these minimum and maximum amounts, the retrospective premium shall be the sum of:

- (a) The basic premium; and
- (b) The incurred losses; and
- (c) 20% of the incurred losses.

- 3. **First Computation of Retrospective Premium** — Within six months after the termination of this policy we shall make an audit of your records in order to compute the standard premium and the basic premium.

Within eight months after the termination date of this policy we shall determine the amount of the incurred losses as of the sixth month after the month in which this policy terminates unless this policy is combined with other policies for retrospective premium determination, in which case we shall determine the amount of the incurred losses as of the sixth month after the month in which the last policy in force terminates.

After we have determined the basic premium and incurred losses we shall make the first computation of the retrospective premium.

- 4. **Subsequent Recomputation of Retrospective Premium** — Twelve months after the first computation, we shall make the second computation of the retrospective premium on the basis of our determination of the amount of the incurred losses as of the twelfth month after the first determination of the incurred losses.

Twenty-four months after the first computation, we shall make the third computation of the retrospective premium on the basis of our determination of the amount of the incurred losses as of the twenty-fourth month after the first determination of the incurred losses.

The third computation of retrospective premium shall be final, provided, however, that additional computations shall be made at twelve-month intervals thereafter if a written request signed by either you or us is submitted to the Bureau within ninety days after the publication of the preceding computation. If no request for an additional computation is submitted to the Bureau within ninety days after the publication of the preceding computation, the preceding computation shall be final.

The premium determined by the final computation of the retrospective premium, plus any other premium which was not included in the development of the retrospective premium, shall be the final premium for the California operation.

5. **Payment of Premium**

- (a) **Standard Premium** — Prior to the first computation of the retrospective premium you must pay us the standard premium in accordance with the terms and conditions which would apply if this policy were not subject to retrospective rating. If subsequent to the inception date of this policy and prior to the first computation of the retrospective premium it is determined by audit or otherwise that the standard premium has been underestimated, you shall pay promptly to us additional premium based on the new estimate of the standard premium.

- (b) **Retrospective Premium** — After each computation of the retrospective premium you shall pay to us the difference between the retrospective premium and the premium previously paid to us unless the retrospective premium is less than the premium previously paid to us in which case we shall return the difference to you.
- (c) **Penalty Premium** — The premium developed by the policy which is in excess of the premium which would have been developed if the policy had not been subject to the California Workers' Compensation Retrospective Rating Plan is the penalty premium. You are not permitted to obtain insurance against the penalty premium. We are not permitted to enter into a contract or agreement to waive the penalty premium.

6. Cancellation of the Policy.

- (a) **Cancellation by You** — If you cancel this policy or any other policy providing coverage for all or a portion of the California operation:
- (1) The standard premium for each policy providing coverage for all or a portion of the California operation shall be computed separately at short rates in accordance with the short rate cancellation table shown in the California Manual of Rules, Classifications and Basic Rates for Workers' Compensation Insurance.
 - (2) The sum of the short rate standard premium for each policy shall be used to determine the basic premium for the California operation.
 - (3) The sum of the short rate standard premium for each policy shall be the minimum retrospective premium for the California operation.
 - (4) The maximum retrospective premium shall be determined by extending the standard premium for each policy providing coverage for all or a portion of the California operation, separately, on a pro rata basis, to the original expiration date of the policy. The sum of the extended standard premium of each policy multiplied by the corresponding maximum retrospective premium percentage in the "Table of Rating Values" shall be the maximum retrospective premium for the California operation.
- (b) **Cancellation by Us** — If we cancel the policy, the retrospective premium shall be computed on the basis of the standard premium. However, in the event we cancel for non-payment of premium, the maximum retrospective premium shall be determined in accordance with (a)(4) above.

TABLE OF RATING VALUES
Loss Conversion Factor — 1.20

Rating Formula: Retrospective Premium = (Basic Premium Ratio × Standard Premium) + (Loss Conversion Factor × Losses) subject to Minimum and Maximum Retrospective Premiums as shown in table:

Percentages of California Prem.				Percentages of California Prem.				Percentages of California Prem.				Percentages of California Prem.			
Standard Premium (See Footnote)	(1) Basic Premium	(2) Minimum Retrospective Premium	(3) Maximum Retrospective Premium	Standard Premium (See Footnote)	(1) Basic Premium	(2) Minimum Retrospective Premium	(3) Maximum Retrospective Premium	Standard Premium (See Footnote)	(1) Basic Premium	(2) Minimum Retrospective Premium	(3) Maximum Retrospective Premium	Standard Premium (See Footnote)	(1) Basic Premium	(2) Minimum Retrospective Premium	(3) Maximum Retrospective Premium
\$25,000	41.1%	77.1%	179.4%	\$100,000	37.2%	60.3%	153.8%	\$325,000	32.4%	51.4%	129.6%	\$850,000	29.2%	44.7%	118.3%
27,500	41.0	77.4	178.4	105,000	36.9	59.7	152.6	337,500	32.2	51.2	128.8	900,000	29.2	44.5	118.1
30,000	40.9	74.8	177.4	110,000	36.7	59.1	151.3	350,000	32.0	50.9	128.1	950,000	29.1	44.4	117.8
32,500	40.8	73.7	176.4	115,000	36.5	58.4	150.0	362,500	31.9	50.7	127.8	1,000,000	29.1	44.3	117.6
35,000	40.7	72.5	175.4	120,000	36.3	57.7	148.5	375,000	31.8	50.5	127.5	1,100,000	29.0	44.1	117.1
37,500	40.6	71.8	174.2	125,000	36.2	57.5	147.6	387,500	31.7	50.3	127.1	1,200,000	29.0	43.9	116.7
40,000	40.5	71.1	173.0	130,000	36.1	57.3	146.8	400,000	31.6	50.1	126.8	1,300,000	28.9	43.6	116.2
42,500	40.4	70.3	171.7	135,000	36.0	57.1	146.0	412,500	31.5	49.9	126.5	1,400,000	28.8	43.4	115.7
45,000	40.3	69.6	170.5	140,000	35.9	56.9	145.2	425,000	31.4	49.7	126.2	1,500,000	28.7	43.2	115.2
47,500	40.2	68.9	169.3	145,000	35.7	56.6	144.4	437,500	31.4	49.5	125.9	1,600,000	28.7	42.9	114.8
50,000	40.0	68.2	167.9	150,000	35.6	56.4	143.6	450,000	31.3	49.2	125.5	1,700,000	28.6	42.7	114.3
52,500	39.7	67.4	166.6	160,000	35.4	56.0	142.0	462,500	31.2	49.0	125.2	1,800,000	28.5	42.4	113.8
55,000	39.5	66.7	165.2	170,000	35.1	55.4	140.4	475,000	31.1	48.8	124.9	1,900,000	28.5	42.1	113.3
57,500	39.2	65.9	163.9	180,000	34.9	54.9	138.8	487,500	31.0	48.6	124.6	2,000,000	28.4	41.8	112.9
60,000	39.0	65.2	162.5	190,000	34.6	54.3	137.2	500,000	30.9	48.4	124.2	2,100,000	28.3	41.5	112.4
62,500	38.9	64.9	162.0	200,000	34.4	54.1	136.6	525,000	30.7	48.0	123.6	2,200,000	28.3	41.3	111.9
65,000	38.7	64.5	161.5	212,500	34.2	53.8	136.0	550,000	30.5	47.6	122.9	2,300,000	28.2	41.0	111.4
67,500	38.6	64.2	160.9	225,000	34.0	53.6	135.3	575,000	30.3	47.1	122.3	2,400,000	28.1	40.7	111.0
70,000	38.4	63.8	160.4	237,500	33.8	53.3	134.6	600,000	30.1	46.7	121.6	2,500,000	28.1	40.4	110.5
72,500	38.3	63.4	159.9	250,000	33.6	53.0	133.9	625,000	29.9	46.3	121.0	& over			
75,000	38.2	63.1	159.3	262,500	33.4	52.8	133.2	650,000	29.7	45.9	120.3				
80,000	38.0	62.3	158.3	275,000	33.2	52.5	132.5	675,000	29.5	45.4	119.7				
85,000	37.8	61.6	157.2	287,500	33.0	52.2	131.8	700,000	29.3	45.0	119.0				
90,000	37.6	61.2	156.1	300,000	32.8	52.0	131.0	750,000	29.3	44.9	118.8				
95,000	37.4	60.7	155.0	312,500	32.6	51.7	130.3	800,000	29.2	44.8	118.5				

the earned standard premium for the Policy lies between any two of the figures in the Standard Premium column, the percentages shall apply on the basis of the next lower standard premium in the table, provided, however, that if the earned standard premium of the Policy is less than \$25,000, the percentages for a standard premium of \$25,000 shall apply.

7. Employer Acknowledgement and Acceptance.

You hereby acknowledge and declare that:

- (a) You are familiar with all of the terms and obligations of the California Retrospective Rating Plan, including those conditions respecting standard premium payment and final minimum and maximum premium adjustments.
- (b) There is not now any contract or agreement by the terms of which you will be reimbursed for any part of the penalty premium.
- (c) You will not enter into any contract or agreement by the terms of which you will be reimbursed for any part of the penalty premium.

You hereby accept the policy to which this endorsement is attached subject to adjustment of the premium in accordance with the provisions of the California Workers' Compensation Retrospective Rating Plan as approved by the Insurance Commissioner, with the understanding that this endorsement is invalid and not in force unless one of the correctly completed original signed copies is sent to the Workers' Compensation Insurance Rating Bureau of California by certified mail within sixty days of the inception date of this policy or unless such endorsement was received in the office of the aforementioned Bureau within sixty days of the inception date of this policy.

Print Name of Employer's Representative and Title

Signature of Employer's Representative

Date

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, stipulations, conditions, or limitations of this Policy other than as above stated.

Insurance Company _____

Endorsement No. _____

Countersigned By _____

Notes:

- 1. This endorsement may be used if the policy is subject to California Workers' Compensation Retrospective Rating.
- 2. See the California Retrospective Rating Plan, Section II, Rule 2, "Application of the Plan Optional" for additional information regarding requirements for a policy to be subject to retrospective rating.

NO UPDATES TO RETROSPECTIVE PLAN FOR 1994
SEE 1993 PLAN

CALIFORNIA RETROSPECTIVE RATING PLAN

January 1, 1995

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APPENDIX B - TABLE 1 CLASSIFICATIONS BY CALIFORNIA HAZARD GROUP

Code No.	California Hazard Group	Code No.	California Hazard Group	Code No.	California Hazard Group	Code No.	California Hazard Group	Code No.	California Hazard Group	Code No.	California Hazard Group
0005	C	2113	D	3039	D	3830	E	4567	H	5225	F
0016	C	2116	H	3040	D	4000	E	4568	D	5348	C
0034	C	2117	G	3060	B	4034	C	4611	C	5403	E
0035	E	2121	B	3066	B	4036	C	4635	E	5432	F
0036	C	2142	B	3070	A	4038	C	4665	B	5436	E
0038	D	2150	C	3076	C	4041	F	4670	C	5443	C
0040	B	2163	C	3081	F	4049	E	4683	G	5445	F
0041	C	2211	F	3082	C	4111	A	4692	B	5446	F
0042	C	2222	C	3085	G	4112	A	4717	C	5447	F
0044	B	2362	G	3099	A	4114	G	4720	C	5462	B
0045	C	2402	D	3110	D	4130	B	4740	D	5467	B
0050	C	2413	G	3111	C	4133	C	4743	D	5470	B
0079	I	2501	C	3131	A	4150	B	4757	B	5473	D
0103	C	2503	C	3146	C	4239	B	4771	F	5474	H
0104	D	2532	C	3152	A	4240	C	4828	B	5479	E
0106	F	2570	C	3165	C	4243	C	4829	C	5480	H
0171	C	2571	C	3169	D	4244	E	4922	B	5482	H
0172	H	2576	C	3175	B	4250	D	4983	A	5484	H
0251	F	2578	B	3178	B	4251	C	5020	C	5485	H
0400	C	2584	D	3179	B	4279	C	5022	F	5506	E
0401	C	2585	D	3180	C	4283	C	5027	F	5507	F
1122	E	2586	G	3220	B	4286	C	5028	F	5538	B
1123	E	2623	C	3224	B	4295	C	5040	E	5542	D
1124	E	2660	H	3241	C	4297	B	5057	D	5551	I
1320	C	2683	G	3255	B	4299	B	5059	E	5552	I
1322	I	2688	D	3257	C	4304	B	5102	D	5553	I
1330	E	2702	H	3300	B	4312	E	5107	D	5606	C
1438	C	2710	C	3339	G	4350	C	5108	D	5645	F
1452	D	2727	H	3365	B	4351	A	5128	A	5650	C
1463	C	2731	C	3372	D	4354	A	5140	C	5697	H
1624	B	2757	D	3373	B	4360	B	5146	C	5703	E
1699	F	2759	D	3383	C	4361	B	5160	B	5951	A
1701	E	2790	B	3400	C	4362	E	5183	C	6003	F
1710	C	2797	B	3507	B	4410	C	5184	F	6011	D
1741	D	2806	C	3574	A	4414	D	5185	C	6204	E
1803	E	2812	C	3620	C	4420	C	5186	C	6206	F
1925	D	2819	D	3632	B	4431	B	5187	C	6213	E
2002	C	2840	C	3643	B	4432	B	5188	C	6216	F
2003	D	2842	E	3647	G	4470	D	5190	B	6217	F
2014	D	2852	C	3651	B	4478	C	5191	B	6218	F
2030	B	2881	C	3681	B	4494	C	5192	B	6220	F
2063	C	2883	C	3719	H	4495	C	5195	B	6223	C
2081	D	2915	F	3724	C	4496	C	5200	D	6233	E
2095	C	2923	B	3726	B	4497	C	5201	D	6235	H
2102	B	2960	D	3805	B	4498	C	5205	D	6237	D
2106	D	3004	B	3807	D	4499	C	5207	C	6251	H
2107	B	3018	C	3808	A	4511	B	5212	C	6252	H
2108	E	3022	E	3815	B	4512	B	5213	F	6254	F
2109	C	3028	B	3821	E	4557	C	5214	E	6258	C
2111	C	3030	D	3828	B	4558	B	5222	H	6306	F

CALIFORNIA RETROSPECTIVE RATING PLAN

January 1, 1995

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APPENDIX B - TABLE 1 CLASSIFICATIONS BY CALIFORNIA HAZARD GROUP

Code No.	California Hazard Group	Code No.	California Hazard Group	Code No.	California Hazard Group	Code No.	California Hazard Group	Code No.	California Hazard Group
6307	F	7855	H	8291	D	8840	B	9424	C
6308	F	8001	B	8292	E	8846	B	9426	F
6315	E	8004	C	8293	F	8847	E	9501	E
6316	E	8006	B	8304	C	8850	C	9507	C
6319	E	8008	B	8324	D	8851	G	9516	D
6325	F	8013	E	8350	E	8852	B	9519	D
6361	F	8015	C	8387	B	8859	C	9521	E
6364	C	8017	B	8388	B	8868	C	9522	D
6400	C	8018	C	8389	B	8875	I	9529	F
6504	C	8021	G	8390	B	8901	I	9545	C
6834	B	8028	C	8391	B	9008	G	9549	D
7133	E	8031	B	8392	E	9009	E	9552	F
7198	A	8032	C	8393	C	9010	E	9586	D
7207	D	8039	B	8397	B	9011	E	9610	C
7219	H	8041	G	8400	C	9015	E	9620	D
7232	D	8042	C	8500	E	9016	B		
7248	D	8046	B	8601	B	9031	C		
7272	F	8057	C	8604	D	9033	E		
7332	F	8059	C	8631	F	9043	D		
7360	F	8060	C	8710	C	9048	B		
7365	F	8061	G	8719	D	9050	D		
7382	H	8062	C	8720	F	9053	C		
7392	C	8063	B	8729	E	9060	B		
7403	B	8064	C	8740	E	9061	C		
7405	A	8065	C	8741	E	9066	C		
7409	D	8066	B	8742	C	9067	C		
7410	D	8070	B	8743	C	9069	C		
7413	D	8071	B	8745	D	9070	G		
7419	D	8079	C	8748	E	9078	C		
7421	B	8102	B	8755	I	9079	A		
7424	B	8103	D	8800	C	9085	E		
7426	D	8105	B	8803	C	9092	C		
7428	A	8106	B	8804	G	9096	G		
7429	G	8107	A	8806	A	9097	G		
7500	C	8110	D	8807	B	9101	G		
7515	D	8111	C	8808	C	9151	C		
7520	D	8113	D	8810	C	9154	A		
7538	E	8116	B	8813	B	9155	A		
7539	D	8117	C	8817	C	9156	C		
7580	D	8204	D	8818	C	9180	B		
7600	G	8209	G	8820	G	9181	G		
7601	I	8215	E	8822	G	9182	B		
7605	B	8227	C	8823	D	9184	D		
7606	B	8232	C	8827	H	9185	D		
7610	C	8264	B	8829	G	9220	C		
7706	E	8265	H	8830	C	9402	F		
7707	F	8267	E	8831	A	9403	D		
7720	H	8278	B	8834	E	9410	H		
7721	E	8286	C	8838	A	9420	H		
7722	D	8290	E	8839	B	9422	D		

CALIFORNIA RETROSPECTIVE RATING PLAN

January 1, 1995

APPENDIX B - TABLE 2
TABLE OF LOSS ELIMINATION RATIOS BY CALIFORNIA HAZARD GROUP

Per Accident Limitation	California Hazard Group								
	A	B	C	D	E	F	G	H	I
25,000	0.414	0.467	0.472	0.494	0.524	0.580	0.466	0.571	0.597
35,000	0.324	0.377	0.380	0.400	0.433	0.494	0.367	0.481	0.507
45,000	0.258	0.308	0.312	0.328	0.363	0.425	0.294	0.408	0.434
50,000	0.232	0.280	0.284	0.299	0.333	0.395	0.264	0.376	0.402
55,000	0.208	0.254	0.258	0.272	0.306	0.367	0.238	0.347	0.373
65,000	0.169	0.210	0.215	0.227	0.260	0.317	0.194	0.296	0.321
75,000	0.138	0.175	0.181	0.190	0.222	0.276	0.159	0.253	0.279
100,000	0.087	0.116	0.123	0.128	0.157	0.203	0.103	0.179	0.204
125,000	0.060	0.083	0.091	0.094	0.119	0.159	0.075	0.137	0.160
150,000	0.044	0.063	0.072	0.074	0.096	0.131	0.058	0.111	0.132
175,000	0.035	0.051	0.061	0.061	0.080	0.114	0.048	0.094	0.113
200,000	0.029	0.043	0.053	0.053	0.070	0.101	0.042	0.083	0.100
250,000	0.022	0.034	0.043	0.042	0.057	0.085	0.034	0.069	0.083
300,000	0.019	0.028	0.037	0.035	0.050	0.076	0.030	0.060	0.074
350,000	0.016	0.025	0.033	0.031	0.045	0.069	0.027	0.054	0.067
400,000	0.014	0.023	0.030	0.028	0.041	0.063	0.024	0.049	0.062
450,000	0.013	0.021	0.028	0.026	0.038	0.059	0.022	0.046	0.057
500,000	0.012	0.019	0.026	0.024	0.035	0.055	0.020	0.042	0.054
600,000	0.010	0.017	0.023	0.021	0.031	0.049	0.018	0.037	0.047
700,000	0.009	0.015	0.021	0.019	0.027	0.044	0.016	0.033	0.042
800,000	0.008	0.013	0.019	0.017	0.024	0.039	0.014	0.030	0.038
900,000	0.007	0.012	0.017	0.016	0.022	0.036	0.013	0.027	0.034
1,000,000	0.006	0.011	0.016	0.015	0.020	0.033	0.012	0.025	0.031
1,250,000	0.005	0.009	0.013	0.012	0.016	0.026	0.009	0.019	0.025
1,500,000	0.004	0.007	0.011	0.010	0.013	0.023	0.008	0.017	0.021
2,000,000	0.003	0.005	0.008	0.007	0.010	0.017	0.006	0.012	0.015

NO ALAE OPTION WAS PROMULGATED IN 1995

CALIFORNIA RETROSPECTIVE RATING PLAN
TABLE OF CLASSIFICATIONS BY CALIFORNIA HAZARD GROUP
January 1, 1996

APPENDIX B
Table 1
Page 1 of 2

Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group
0005	C	2106	D	2881	C	3567	B	4283	C	4829	C
0016	C	2107	B	2883	C	3568	B	4286	C	4922	B
0034	C	2108	E	2915	F	3569	B	4295	C	4983	A
0035	E	2109	C	2923	B	3570	B	4297	B	5020	C
0036	C	2111	C	2960	D	3572	B	4299	B	5022	F
0038	D	2113	D	3004	B	3573	B	4304	B	5027	F
0040	B	2116	H	3018	C	3574	A	4312	E	5028	F
0041	C	2117	G	3022	E	3577	B	4350	C	5040	E
0042	C	2121	B	3028	B	3578	B	4351	A	5057	D
0044	B	2142	B	3030	D	3579	B	4354	A	5059	E
0045	C	2150	C	3039	D	3620	C	4360	B	5102	D
0050	C	2163	C	3040	D	3632	B	4361	B	5107	D
0079	I	2211	F	3060	B	3643	B	4362	E	5108	D
0103	C	2222	C	3066	B	3647	G	4410	C	5128	A
0104	D	2362	G	3070	A	3651	B	4414	D	5140	C
0106	F	2402	D	3076	C	3681	B	4420	C	5146	C
0171	C	2413	G	3081	F	3719	H	4431	B	5160	B
0172	H	2501	C	3082	C	3724	C	4432	B	5183	C
0251	F	2503	C	3085	G	3726	B	4470	D	5184	F
0400	C	2532	C	3099	A	3805	B	4478	C	5185	C
0401	C	2570	C	3110	D	3807	D	4494	C	5186	C
1122	E	2571	C	3111	C	3808	A	4495	C	5187	C
1123	E	2576	C	3131	A	3815	B	4496	C	5188	C
1124	E	2578	B	3146	C	3821	E	4497	C	5190	B
1320	C	2584	D	3152	A	3828	B	4498	C	5191	B
1322	I	2585	D	3165	C	3830	E	4499	C	5192	B
1330	E	2586	G	3169	D	4000	E	4511	B	5195	B
1438	C	2623	C	3175	B	4034	C	4512	B	5200	D
1452	D	2660	H	3178	B	4036	C	4557	C	5201	D
1463	C	2683	G	3179	B	4038	C	4558	B	5205	D
1624	B	2688	D	3180	C	4041	F	4567	H	5207	C
1699	F	2702	H	3220	B	4049	E	4568	D	5212	C
1701	E	2710	C	3224	B	4111	A	4611	C	5213	F
1710	C	2727	H	3241	C	4112	A	4635	E	5214	E
1741	D	2731	C	3255	B	4114	G	4665	B	5222	H
1803	E	2757	D	3257	C	4130	B	4670	C	5225	F
1925	D	2759	D	3300	B	4133	C	4683	G	5348	C
2002	C	2790	B	3339	G	4150	B	4692	B	5403	E
2003	D	2797	B	3365	B	4239	B	4717	C	5432	F
2014	D	2806	C	3372	D	4240	C	4720	C	5436	E
2030	B	2812	C	3373	B	4243	C	4740	D	5443	C
2063	C	2819	D	3383	C	4244	E	4743	D	5445	F
2081	D	2840	C	3400	C	4250	D	4757	B	5446	F
2095	C	2842	E	3507	B	4251	C	4771	F	5447	F
2102	B	2852	C	3566	B	4279	C	4828	B	5462	B

CALIFORNIA RETROSPECTIVE RATING PLAN
TABLE OF CLASSIFICATIONS BY CALIFORNIA HAZARD GROUP

January 1, 1990

APPENDIX B

Table 1

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Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group
5467	B	6308	F	7706	E	8204	D	8807	B	9078	C
5470	B	6315	E	7707	F	8209	G	8808	C	9079	A
5473	D	6316	E	7720	H	8215	E	8810	C	9085	E
5474	H	6319	E	7721	E	8227	C	8813	B	9092	C
5479	E	6325	F	7722	D	8232	C	8817	C	9096	G
5480	H	6361	F	7855	H	8264	B	8818	C	9097	G
5482	H	6364	C	8001	B	8265	H	8820	G	9101	G
5484	H	6400	C	8004	C	8267	E	8822	G	9151	C
5485	H	6504	C	8006	B	8278	B	8823	D	9154	A
5506	E	6834	B	8008	B	8286	C	8827	H	9155	A
5507	F	7133	E	8013	E	8290	E	8829	G	9156	C
5538	B	7198	A	8015	C	8291	D	8830	C	9180	B
5542	D	7207	D	8017	B	8292	E	8831	A	9181	G
5551	I	7219	H	8018	C	8293	F	8834	E	9182	B
5552	I	7232	D	8019	B	8304	C	8838	A	9184	D
5553	I	7248	D	8021	G	8324	D	8839	B	9185	D
5606	C	7272	F	8028	C	8350	E	8840	B	9220	C
5630	E	7332	F	8031	B	8387	B	8846	B	9402	F
5631	F	7360	F	8032	C	8388	B	8847	E	9403	D
5632	F	7365	F	8039	B	8389	B	8850	C	9410	H
5633	H	7382	H	8041	G	8390	B	8851	G	9420	H
5645	F	7392	C	8042	C	8391	B	8852	B	9422	D
5650	C	7403	B	8046	B	8392	E	8859	C	9424	C
5697	H	7405	A	8057	C	8393	C	8868	C	9426	F
5703	E	7409	D	8059	C	8397	B	8875	I	9501	E
5951	A	7410	D	8060	C	8400	C	8901	I	9507	C
6003	F	7413	D	8061	G	8500	E	9007	G	9516	D
6011	D	7419	D	8062	C	8601	B	9008	G	9519	D
6204	E	7421	B	8063	B	8604	D	9009	E	9521	E
6206	F	7424	B	8064	C	8631	F	9010	E	9522	D
6213	E	7426	D	8065	C	8710	C	9011	E	9529	F
6216	F	7428	A	8066	B	8719	D	9015	E	9545	C
6217	F	7429	G	8070	B	8720	F	9016	B	9549	D
6218	F	7500	C	8071	B	8729	E	9031	C	9552	F
6220	F	7515	D	8079	C	8740	E	9033	E	9586	D
6223	C	7520	D	8102	B	8741	E	9043	D	9610	C
6233	E	7538	E	8103	D	8742	C	9048	B	9620	D
6235	H	7539	D	8105	B	8743	C	9050	D		
6237	D	7580	D	8106	B	8745	D	9053	C		
6251	H	7600	G	8107	A	8748	E	9060	B		
6252	H	7601	I	8110	D	8755	I	9061	C		
6254	F	7605	B	8111	C	8800	C	9066	C		
6258	C	7606	B	8113	D	8803	C	9067	C		
6306	F	7607	C	8116	B	8804	G	9069	C		
6307	F	7610	C	8117	C	8806	A	9070	G		

CALIFORNIA RETROSPECTIVE RATING PLAN
TABLE OF LOSS ELIMINATION RATIOS BY CALIFORNIA HAZARD GROUP

APPENDIX B
Table 2

January 1, 1996

Per Accident Limitation	California Hazard Group								
	A	B	C	D	E	F	G	H	I
25,000	0.414	0.468	0.472	0.494	0.524	0.580	0.466	0.571	0.597
35,000	0.324	0.377	0.380	0.400	0.433	0.495	0.367	0.482	0.508
45,000	0.258	0.308	0.312	0.329	0.363	0.426	0.294	0.409	0.435
50,000	0.232	0.280	0.284	0.299	0.334	0.396	0.265	0.377	0.403
55,000	0.208	0.254	0.259	0.272	0.307	0.368	0.238	0.348	0.374
65,000	0.169	0.211	0.216	0.227	0.261	0.318	0.194	0.297	0.322
75,000	0.138	0.175	0.182	0.190	0.223	0.277	0.159	0.254	0.280
100,000	0.087	0.116	0.124	0.129	0.158	0.204	0.104	0.180	0.205
125,000	0.060	0.083	0.092	0.094	0.120	0.160	0.075	0.137	0.161
150,000	0.045	0.063	0.073	0.075	0.096	0.133	0.059	0.112	0.133
175,000	0.035	0.051	0.061	0.062	0.081	0.115	0.049	0.095	0.114
200,000	0.029	0.043	0.053	0.053	0.071	0.102	0.042	0.084	0.101
250,000	0.023	0.034	0.043	0.042	0.058	0.087	0.035	0.070	0.084
300,000	0.019	0.029	0.038	0.036	0.051	0.077	0.030	0.061	0.075
350,000	0.016	0.025	0.034	0.032	0.046	0.070	0.027	0.055	0.068
400,000	0.014	0.023	0.031	0.029	0.042	0.064	0.025	0.050	0.063
450,000	0.013	0.021	0.028	0.027	0.039	0.060	0.023	0.047	0.059
500,000	0.012	0.019	0.026	0.024	0.035	0.055	0.020	0.042	0.054
600,000	0.010	0.017	0.023	0.021	0.031	0.049	0.018	0.037	0.047
700,000	0.009	0.015	0.021	0.019	0.027	0.044	0.016	0.033	0.042
800,000	0.008	0.013	0.019	0.017	0.024	0.039	0.014	0.030	0.038
900,000	0.007	0.012	0.017	0.016	0.022	0.036	0.013	0.027	0.034
1,000,000	0.006	0.011	0.016	0.015	0.020	0.033	0.012	0.025	0.031
1,250,000	0.005	0.009	0.013	0.012	0.016	0.026	0.009	0.019	0.025
1,500,000	0.004	0.007	0.011	0.010	0.013	0.023	0.008	0.017	0.021
2,000,000	0.003	0.005	0.008	0.007	0.010	0.017	0.006	0.012	0.015

CALIFORNIA RETROSPECTIVE RATING PLAN
TABLE OF LOSS AND ALAE ELIMINATION RATIOS BY CALIFORNIA HAZARD GROUP

APPENDIX B
Table 3

January 1, 1996

Per Accident Limitation	California Hazard Group								
	A	B	C	D	E	F	G	H	I
25,000	0.427	0.478	0.484	0.505	0.531	0.584	0.481	0.577	0.604
35,000	0.331	0.383	0.387	0.408	0.435	0.497	0.376	0.486	0.514
45,000	0.262	0.313	0.315	0.334	0.363	0.428	0.300	0.413	0.441
50,000	0.235	0.284	0.286	0.304	0.333	0.398	0.269	0.381	0.409
55,000	0.211	0.258	0.261	0.277	0.306	0.370	0.242	0.352	0.380
65,000	0.171	0.214	0.217	0.231	0.259	0.321	0.197	0.301	0.328
75,000	0.139	0.178	0.182	0.193	0.220	0.280	0.161	0.258	0.285
100,000	0.087	0.117	0.123	0.130	0.154	0.205	0.102	0.182	0.208
125,000	0.059	0.083	0.089	0.094	0.115	0.160	0.072	0.138	0.162
150,000	0.043	0.063	0.070	0.074	0.091	0.131	0.055	0.111	0.134
175,000	0.033	0.050	0.058	0.061	0.075	0.113	0.045	0.094	0.115
200,000	0.027	0.042	0.050	0.052	0.065	0.101	0.038	0.083	0.101
250,000	0.020	0.033	0.040	0.041	0.052	0.085	0.030	0.069	0.084
300,000	0.017	0.028	0.034	0.035	0.045	0.075	0.026	0.060	0.075
350,000	0.014	0.024	0.031	0.031	0.040	0.068	0.023	0.054	0.068
400,000	0.013	0.022	0.028	0.028	0.036	0.063	0.021	0.050	0.063
450,000	0.011	0.020	0.026	0.026	0.033	0.059	0.019	0.046	0.059
500,000	0.010	0.019	0.024	0.024	0.031	0.055	0.017	0.043	0.056
600,000	0.009	0.017	0.021	0.021	0.026	0.049	0.015	0.038	0.049
700,000	0.008	0.015	0.019	0.019	0.023	0.045	0.013	0.034	0.045
800,000	0.007	0.013	0.017	0.017	0.020	0.041	0.011	0.031	0.041
900,000	0.006	0.012	0.015	0.016	0.018	0.038	0.010	0.029	0.038
1,000,000	0.005	0.011	0.014	0.015	0.016	0.035	0.009	0.026	0.035
1,250,000	0.004	0.009	0.012	0.012	0.012	0.029	0.007	0.022	0.029
1,500,000	0.003	0.007	0.010	0.010	0.009	0.025	0.006	0.019	0.025
2,000,000	0.002	0.005	0.007	0.007	0.007	0.019	0.004	0.014	0.020

CALIFORNIA RETROSPECTIVE RATING PLAN
TABLE OF CLASSIFICATIONS BY CALIFORNIA HAZARD GROUP
 Effective January 1, 1997

APPENDIX B
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Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group
0005	C	2106	D	2852	C	3501	B	4150	B	4670	C
0016	C	2107	B	2881	C	3507	B	4239	B	4683	G
0034	C	2108	E	2883	C	3560	B	4240	C	4691	B
0035	E	2109	C	2915	F	3566	B	4243	C	4692	B
0036	C	2111	C	2923	B	3567	B	4244	E	4717	C
0038	D	2113	D	2960	D	3568	B	4250	D	4720	C
0040	B	2116	H	3004	B	3569	B	4251	C	4740	D
0041	C	2117	G	3018	C	3570	B	4279	C	4743	D
0042	C	2121	B	3022	E	3572	B	4283	C	4757	B
0044	B	2142	B	3028	B	3573	B	4286	C	4771	F
0045	C	2150	C	3030	D	3574	A	4295	C	4828	B
0050	C	2163	C	3039	D	3577	B	4297	B	4829	C
0079	I	2211	F	3040	D	3578	B	4299	B	4831	C
0103	C	2222	C	3060	B	3579	B	4304	B	4922	B
0104	D	2362	G	3066	B	3612	B	4312	E	4983	A
0106	F	2402	D	3070	A	3620	C	4350	C	5020	C
0171	C	2413	G	3076	C	3632	B	4351	A	5022	F
0172	H	2501	C	3081	F	3634	B	4354	A	5027	F
0251	F	2503	C	3082	C	3643	B	4360	B	5028	F
0400	C	2532	C	3085	G	3647	G	4361	B	5040	E
0401	C	2570	C	3099	A	3651	B	4362	E	5057	D
1122	E	2571	C	3110	D	3681	B	4410	C	5059	E
1123	E	2576	C	3111	C	3719	H	4414	D	5102	D
1124	E	2578	B	3131	A	3724	C	4420	C	5107	D
1320	C	2584	D	3146	C	3726	B	4431	B	5108	D
1322	I	2585	D	3152	A	3805	B	4432	B	5128	A
1330	E	2586	G	3165	C	3807	D	4470	D	5140	C
1438	C	2589	D	3169	D	3808	A	4478	C	5146	C
1452	D	2623	C	3175	B	3815	B	4492	B	5160	B
1463	C	2660	H	3178	B	3821	E	4494	C	5183	C
1624	B	2683	G	3179	B	3828	B	4495	C	5184	F
1699	F	2688	D	3180	C	3830	E	4496	C	5185	C
1701	E	2702	H	3220	B	3831	B	4497	C	5186	C
1710	C	2710	C	3224	B	3840	B	4498	C	5187	C
1741	D	2727	H	3241	C	4000	E	4499	C	5188	C
1803	E	2731	C	3255	B	4034	C	4511	B	5190	B
1925	D	2757	D	3257	C	4036	C	4512	B	5191	B
2002	C	2759	D	3300	B	4038	C	4557	C	5192	B
2003	D	2790	B	3339	G	4041	F	4558	B	5195	B
2014	D	2797	B	3365	B	4049	E	4567	H	5200	D
2030	B	2806	C	3372	D	4111	A	4568	D	5201	D
2063	C	2812	C	3373	B	4112	A	4611	C	5205	D
2081	D	2819	D	3383	C	4114	G	4623	C	5207	C
2095	C	2840	C	3400	C	4130	B	4635	E	5212	C
2102	B	2842	E	3401	B	4133	C	4665	B	5213	F

CALIFORNIA RETROSPECTIVE RATING PLAN
TABLE OF CLASSIFICATIONS BY CALIFORNIA HAZARD GROUP
Effective January 1, 1997

APPENDIX B
Table
Page 2

Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group
5214	E	6220	F	7520	D	8103	D	8743	C	9050	D
5222	H	6223	C	7538	E	8105	B	8745	D	9053	C
5225	F	6233	E	7539	D	8106	B	8748	E	9060	B
5348	C	6235	H	7580	D	8107	A	8755	I	9061	C
5403	E	6237	D	7600	G	8110	D	8800	C	9066	C
5432	F	6251	H	7601	I	8111	C	8801	C	9067	C
5436	E	6252	H	7605	B	8113	D	8803	C	9069	C
5443	C	6254	F	7606	B	8116	B	8804	G	9070	G
5445	F	6258	C	7607	C	8117	C	8806	A	9078	C
5446	F	6306	F	7610	C	8204	D	8807	B	9079	A
5447	F	6307	F	7706	E	8209	G	8808	C	9085	E
5462	B	6308	F	7707	F	8215	E	8810	C	9092	C
5467	B	6315	E	7720	H	8227	C	8813	B	9096	G
5470	B	6316	E	7721	E	8232	C	8817	C	9097	G
5473	D	6319	E	7722	D	8264	B	8818	C	9101	G
5474	H	6325	F	7855	H	8265	H	8820	G	9151	C
5479	E	6361	F	8001	B	8267	E	8822	G	9154	A
5480	H	6364	C	8004	C	8278	B	8823	D	9155	A
5482	H	6400	C	8006	B	8286	C	8827	H	9156	C
5484	H	6504	C	8008	B	8290	E	8829	G	9180	B
5485	H	6834	B	8013	E	8291	D	8830	C	9181	G
5506	E	7133	E	8015	C	8292	E	8831	A	9182	B
5507	F	7198	A	8017	B	8293	F	8834	E	9184	D
5538	B	7207	D	8018	C	8304	C	8838	A	9185	D
5542	D	7219	H	8019	B	8324	D	8839	B	9220	C
5551	I	7232	D	8021	G	8350	E	8840	B	9402	F
5552	I	7248	D	8028	C	8387	B	8846	B	9403	D
5553	I	7272	F	8031	B	8388	B	8847	E	9410	H
5606	C	7332	F	8032	C	8389	B	8850	C	9420	H
5630	E	7360	F	8039	B	8390	B	8851	G	9422	D
5631	F	7365	F	8041	G	8391	B	8852	B	9424	C
5632	F	7382	H	8042	C	8392	E	8859	C	9426	F
5633	H	7392	C	8046	B	8393	C	8868	C	9501	E
5645	F	7403	B	8057	C	8397	B	8875	I	9507	C
5650	C	7405	A	8059	C	8400	C	8901	I	9516	D
5697	H	7409	D	8060	C	8500	E	9007	G	9519	D
5703	E	7410	D	8061	G	8601	B	9008	G	9521	E
5951	A	7413	D	8062	C	8604	D	9009	E	9522	D
6003	F	7419	D	8063	B	8631	F	9010	E	9529	F
6011	D	7421	B	8064	C	8710	C	9011	E	9545	C
6204	E	7424	B	8065	C	8719	D	9015	E	9549	D
6206	F	7426	D	8066	B	8720	F	9016	B	9552	F
6213	E	7428	A	8070	B	8729	E	9031	C	9586	D
6216	F	7429	G	8071	B	8740	E	9033	E	9610	C
6217	F	7500	C	8079	C	8741	E	9043	D	9620	D
6218	F	7515	D	8102	B	8742	C	9048	B		

CALIFORNIA RETROSPECTIVE RATING PLAN**TABLE OF LOSS ELIMINATION RATIOS BY CALIFORNIA HAZARD GROUP**

Effective January 1, 1997

APPENDIX B**Table 2**

Per Accident Limitation	California Hazard Group								
	A	B	C	D	E	F	G	H	I
25,000	0.386	0.440	0.443	0.454	0.499	0.548	0.430	0.538	0.553
35,000	0.298	0.348	0.351	0.359	0.407	0.459	0.332	0.445	0.458
45,000	0.234	0.278	0.282	0.286	0.335	0.387	0.260	0.370	0.381
50,000	0.208	0.249	0.254	0.256	0.305	0.356	0.230	0.338	0.348
55,000	0.186	0.224	0.229	0.230	0.279	0.328	0.205	0.309	0.319
65,000	0.149	0.182	0.188	0.186	0.234	0.280	0.164	0.260	0.269
75,000	0.122	0.149	0.156	0.152	0.198	0.242	0.133	0.220	0.228
100,000	0.079	0.096	0.104	0.098	0.139	0.179	0.086	0.156	0.161
125,000	0.058	0.068	0.077	0.070	0.107	0.143	0.063	0.121	0.123
150,000	0.046	0.053	0.062	0.054	0.087	0.120	0.050	0.100	0.100
175,000	0.038	0.043	0.052	0.044	0.075	0.106	0.042	0.087	0.085
200,000	0.033	0.037	0.045	0.037	0.067	0.095	0.037	0.077	0.075
250,000	0.027	0.029	0.037	0.029	0.057	0.082	0.031	0.066	0.061
300,000	0.023	0.025	0.032	0.024	0.051	0.073	0.027	0.058	0.052
350,000	0.020	0.022	0.029	0.021	0.046	0.067	0.025	0.052	0.045
400,000	0.018	0.019	0.026	0.019	0.042	0.061	0.023	0.048	0.040
450,000	0.016	0.018	0.024	0.017	0.039	0.057	0.021	0.044	0.035
500,000	0.015	0.016	0.022	0.015	0.037	0.053	0.019	0.042	0.032
600,000	0.013	0.014	0.019	0.013	0.032	0.046	0.017	0.037	0.028
700,000	0.012	0.012	0.017	0.011	0.029	0.041	0.015	0.033	0.025
800,000	0.010	0.011	0.015	0.010	0.026	0.037	0.013	0.030	0.023
900,000	0.009	0.010	0.013	0.009	0.023	0.033	0.012	0.027	0.021
1,000,000	0.008	0.009	0.012	0.008	0.021	0.030	0.011	0.024	0.019
1,250,000	0.006	0.007	0.009	0.006	0.017	0.024	0.008	0.019	0.015
1,500,000	0.005	0.005	0.007	0.004	0.013	0.019	0.006	0.015	0.012
2,000,000	0.003	0.003	0.004	0.003	0.008	0.011	0.004	0.009	0.007

CALIFORNIA RETROSPECTIVE RATING PLAN

TABLE OF LOSS AND ALAE ELIMINATION RATIOS BY CALIFORNIA HAZARD GROUP

Effective January 1, 1997

APPENDIX B

Table 3

Per Accident Limitation	California Hazard Group								
	A	B	C	D	E	F	G	H	I
25,000	0.414	0.466	0.470	0.482	0.522	0.569	0.460	0.560	0.574
35,000	0.322	0.372	0.375	0.384	0.428	0.480	0.359	0.466	0.479
45,000	0.255	0.300	0.303	0.309	0.355	0.407	0.284	0.391	0.402
50,000	0.228	0.271	0.274	0.278	0.325	0.376	0.253	0.358	0.369
55,000	0.204	0.244	0.248	0.251	0.297	0.347	0.226	0.329	0.339
65,000	0.165	0.199	0.204	0.204	0.250	0.298	0.181	0.278	0.286
75,000	0.134	0.164	0.169	0.168	0.212	0.257	0.147	0.236	0.244
100,000	0.086	0.105	0.112	0.107	0.148	0.188	0.094	0.165	0.170
125,000	0.061	0.074	0.081	0.075	0.112	0.148	0.067	0.126	0.128
150,000	0.047	0.056	0.064	0.057	0.090	0.123	0.052	0.103	0.103
175,000	0.039	0.045	0.053	0.046	0.076	0.107	0.044	0.088	0.086
200,000	0.033	0.038	0.046	0.038	0.067	0.095	0.038	0.078	0.075
250,000	0.027	0.030	0.037	0.029	0.056	0.081	0.031	0.065	0.060
300,000	0.023	0.025	0.032	0.024	0.049	0.072	0.027	0.057	0.051
350,000	0.020	0.022	0.028	0.021	0.045	0.066	0.025	0.051	0.045
400,000	0.018	0.019	0.025	0.018	0.041	0.060	0.023	0.047	0.039
450,000	0.016	0.018	0.023	0.017	0.038	0.056	0.021	0.043	0.035
500,000	0.015	0.016	0.021	0.015	0.035	0.052	0.020	0.040	0.031
600,000	0.013	0.014	0.018	0.013	0.031	0.045	0.017	0.035	0.027
700,000	0.011	0.012	0.016	0.011	0.028	0.040	0.015	0.031	0.024
800,000	0.010	0.011	0.014	0.010	0.025	0.036	0.013	0.028	0.021
900,000	0.009	0.010	0.013	0.009	0.023	0.033	0.012	0.025	0.019
1,000,000	0.008	0.009	0.012	0.008	0.021	0.030	0.011	0.023	0.018
1,250,000	0.006	0.007	0.009	0.006	0.016	0.024	0.009	0.018	0.014
1,500,000	0.005	0.006	0.007	0.005	0.013	0.019	0.007	0.014	0.011
2,000,000	0.003	0.003	0.004	0.003	0.008	0.012	0.004	0.009	0.007

NO UPDATES TO RETROSPECTIVE PLAN FOR 1998
SEE 1997 PLAN

NO UPDATES TO RETROSPECTIVE PLAN FOR 1999
SEE 1997 PLAN

NO UPDATES TO RETROSPECTIVE PLAN FOR 2000
SEE 1997 PLAN

CALIFORNIA RETROSPECTIVE RATING PLAN
TABLE OF CLASSIFICATIONS BY CALIFORNIA HAZARD GROUP
Effective January 1, 2001

APPENDIX B
Table 1
Page 1 of 2

Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group
0005	C	2106	D	2852	C	3501	B	4150	B	4670	C
0016	C	2107	B	2881	C	3507	B	4239	B	4683	G
0034	C	2108	E	2883	C	3560	B	4240	C	4691	B
0035	E	2109	C	2915	F	3566	B	4243	C	4692	B
0036	C	2111	C	2923	B	3567	B	4244	E	4717	C
0038	D	2113	D	2960	D	3568	B	4250	D	4720	C
0040	B	2116	H	3004	B	3569	B	4251	C	4740	D
0041	C	2117	G	3018	C	3570	B	4279	C	4743	D
0042	C	2121	B	3022	E	3572	B	4283	C	4757	B
0044	B	2142	B	3028	B	3573	B	4286	C	4771	F
0045	C	2150	C	3030	D	3574	A	4295	C	4828	B
0050	C	2163	C	3039	D	3577	B	4297	B	4829	C
0079	I	2211	F	3040	D	3578	B	4299	B	4831	C
0103	C	2222	C	3060	B	3579	B	4304	B	4922	B
0104	D	2362	G	3066	B	3612	B	4312	E	4983	A
0106	F	2402	D	3070	A	3620	C	4350	C	5020	C
0171	C	2413	G	3076	C	3632	B	4351	A	5022	F
0172	H	2501	C	3081	F	3634	B	4354	A	5027	F
0251	F	2503	C	3082	C	3643	B	4360	B	5028	F
0400	C	2532	C	3085	G	3647	G	4361	B	5040	E
0401	C	2570	C	3099	A	3651	B	4362	E	5057	D
1122	E	2571	C	3110	D	3681	B	4410	C	5059	E
1123	E	2576	C	3111	C	3719	H	4414	D	5102	D
1124	E	2578	B	3131	A	3724	C	4420	C	5107	D
1320	C	2584	D	3146	C	3726	B	4431	B	5108	D
1322	I	2585	D	3152	A	3805	B	4432	B	5128	A
1330	E	2586	G	3165	C	3807	D	4470	D	5140	C
1438	C	2589	D	3169	D	3808	A	4478	C	5146	C
1452	D	2623	C	3175	B	3815	B	4492	B	5160	B
1463	C	2660	H	3178	B	3821	E	4494	C	5183	C
1624	B	2683	G	3179	B	3828	B	4495	C	5184	F
1699	F	2688	D	3180	C	3830	E	4496	C	5185	C
1701	E	2702	H	3220	B	3831	B	4497	C	5186	C
1710	C	2710	C	3224	B	3840	B	4498	C	5187	C
1741	D	2727	H	3241	C	4000	E	4499	C	5188	C
1803	E	2731	C	3255	B	4034	C	4511	B	5190	B
1925	D	2757	D	3257	C	4036	C	4512	B	5191	B
2002	C	2759	D	3300	B	4038	C	4557	C	5192	B
2003	D	2790	B	3339	G	4041	F	4558	B	5195	B
2014	D	2797	B	3365	B	4049	E	4567	H	5200	D
2030	B	2806	C	3372	D	4111	A	4568	D	5201	D
2063	C	2812	C	3373	B	4112	A	4611	C	5205	D
2081	D	2819	D	3383	C	4114	G	4623	C	5207	C
2095	C	2840	C	3400	C	4130	B	4635	E	5212	C
2102	B	2842	E	3401	B	4133	C	4665	B	5213	F

CALIFORNIA RETROSPECTIVE RATING PLAN
TABLE OF CLASSIFICATIONS BY CALIFORNIA HAZARD GROUP
Effective January 1, 2001

APPENDIX B
Table 1
Page 2 of 3

Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group
5214	E	6220	F	7520	D	8103	D	8743	C	9050	D
5222	H	6223	C	7538	E	8105	B	8745	D	9053	C
5225	F	6233	E	7539	D	8106	B	8748	E	9059	C
5348	C	6235	H	7580	D	8107	A	8755	I	9060	B
5403	E	6237	D	7600	G	8110	D	8800	C	9061	C
5432	F	6251	H	7601	I	8111	C	8801	C	9066	C
5436	E	6252	H	7605	B	8113	D	8803	C	9067	C
5443	C	6254	F	7606	B	8116	B	8804	G	9069	C
5445	F	6258	C	7607	C	8117	C	8806	A	9070	G
5446	F	6306	F	7610	C	8204	D	8807	B	9078	C
5447	F	6307	F	7706	E	8209	G	8808	C	9079	A
5462	B	6308	F	7707	F	8215	E	8810	C	9085	E
5467	B	6315	E	7720	H	8227	C	8813	B	9092	C
5470	B	6316	E	7721	E	8232	C	8817	C	9096	G
5473	D	6319	E	7722	D	8264	B	8818	C	9097	G
5474	H	6325	F	7855	H	8265	H	8820	G	9101	G
5479	E	6361	F	8001	B	8267	E	8822	G	9151	C
5480	H	6364	C	8004	C	8278	B	8823	D	9154	A
5482	H	6400	C	8006	B	8286	C	8827	H	9155	A
5484	H	6504	C	8008	B	8290	E	8829	G	9156	C
5485	H	6834	B	8013	E	8291	D	8830	C	9180	B
5506	E	7133	E	8015	C	8292	E	8831	A	9181	G
5507	F	7198	A	8017	B	8293	F	8834	E	9182	B
5538	B	7207	D	8018	C	8304	C	8838	A	9184	D
5542	D	7219	H	8019	B	8324	D	8839	B	9185	D
5551	I	7232	D	8021	G	8350	E	8840	B	9220	C
5552	I	7248	D	8028	C	8387	B	8846	B	9402	F
5553	I	7272	F	8031	B	8388	B	8847	E	9403	D
5606	C	7332	F	8032	C	8389	B	8850	C	9410	H
5630	E	7360	F	8039	B	8390	B	8851	G	9420	H
5631	F	7365	F	8041	G	8391	B	8852	B	9422	D
5632	F	7382	H	8042	C	8392	E	8859	C	9424	C
5633	H	7392	C	8046	B	8393	C	8868	C	9426	F
5645	F	7403	B	8057	C	8397	B	8875	I	9501	E
5650	C	7405	A	8059	C	8400	C	8901	I	9507	C
5697	H	7409	D	8060	C	8500	E	9007	G	9516	D
5703	E	7410	D	8061	G	8601	B	9008	G	9519	D
5951	A	7413	D	8062	C	8604	D	9009	E	9521	E
6003	F	7419	D	8063	B	8631	F	9010	E	9522	D
6011	D	7421	B	8064	C	8710	C	9011	E	9529	F
6204	E	7424	B	8065	C	8719	D	9015	E	9545	C
6206	F	7426	D	8066	B	8720	F	9016	B	9549	D
6213	E	7428	A	8070	B	8729	E	9031	C	9552	F
6216	F	7429	G	8071	B	8740	E	9033	E	9586	D
6217	F	7500	C	8079	C	8741	E	9043	D	9610	C
6218	F	7515	D	8102	B	8742	C	9048	B	9620	D

CALIFORNIA RETROSPECTIVE RATING PLAN
TABLE OF LOSS ELIMINATION RATIOS BY CALIFORNIA HAZARD GROUP
Effective January 1, 2001

APPENDIX B
Table 2

Selected Per Accident Limitation	California Hazard Group									Total
	A	B	C	D	E	F	G	H	I	
25,000	0.545	0.585	0.599	0.601	0.626	0.679	0.566	0.635	0.636	0.600
35,000	0.471	0.509	0.523	0.523	0.550	0.608	0.483	0.557	0.553	0.524
40,000	0.440	0.477	0.490	0.491	0.518	0.577	0.448	0.523	0.516	0.492
50,000	0.389	0.422	0.435	0.434	0.463	0.521	0.390	0.464	0.453	0.436
55,000	0.368	0.399	0.411	0.410	0.439	0.497	0.366	0.438	0.425	0.412
65,000	0.332	0.359	0.370	0.369	0.397	0.454	0.325	0.393	0.376	0.371
75,000	0.304	0.326	0.337	0.336	0.363	0.417	0.293	0.356	0.337	0.338
100,000	0.254	0.269	0.277	0.278	0.303	0.350	0.236	0.289	0.266	0.279
125,000	0.223	0.233	0.239	0.241	0.263	0.307	0.200	0.247	0.222	0.241
150,000	0.202	0.208	0.213	0.215	0.236	0.277	0.176	0.218	0.193	0.215
175,000	0.186	0.190	0.193	0.196	0.215	0.255	0.159	0.197	0.170	0.196
200,000	0.173	0.176	0.178	0.181	0.199	0.239	0.145	0.180	0.153	0.181
250,000	0.154	0.154	0.156	0.159	0.175	0.214	0.126	0.156	0.128	0.159
300,000	0.140	0.139	0.140	0.142	0.158	0.197	0.112	0.139	0.111	0.143
350,000	0.130	0.127	0.128	0.130	0.144	0.183	0.102	0.125	0.098	0.131
400,000	0.122	0.118	0.118	0.120	0.134	0.171	0.093	0.115	0.088	0.121
450,000	0.115	0.110	0.110	0.112	0.125	0.162	0.086	0.106	0.080	0.113
500,000	0.109	0.104	0.103	0.106	0.117	0.153	0.080	0.099	0.073	0.106
600,000	0.099	0.093	0.092	0.095	0.105	0.139	0.071	0.088	0.063	0.095
700,000	0.091	0.085	0.084	0.086	0.096	0.128	0.064	0.079	0.055	0.087
800,000	0.084	0.078	0.077	0.079	0.088	0.119	0.059	0.072	0.050	0.080
900,000	0.079	0.073	0.072	0.074	0.082	0.112	0.054	0.067	0.045	0.074
1,000,000	0.075	0.068	0.067	0.069	0.077	0.106	0.051	0.062	0.041	0.070
1,250,000	0.066	0.060	0.058	0.060	0.067	0.094	0.044	0.054	0.035	0.061
1,500,000	0.060	0.053	0.052	0.054	0.060	0.085	0.039	0.048	0.030	0.055
2,000,000	0.050	0.045	0.043	0.045	0.050	0.072	0.032	0.039	0.024	0.046
5,000,000	0.023	0.020	0.019	0.020	0.022	0.034	0.013	0.016	0.008	0.020
10,000,000	0.011	0.009	0.009	0.009	0.010	0.016	0.006	0.007	0.004	0.009

Note: Tables of Expected Limited Loss Group Ranges and Limited Loss Insurance Charges are available for the limits in bold.
The loss elimination ratios for All Hazard Groups Combined are for informational purposes.

CALIFORNIA RETROSPECTIVE RATING PLAN

APPENDIX B

TABLE OF LOSS AND ALAE ELIMINATION RATIOS BY CALIFORNIA HAZARD GROUP

Table 3

Effective January 1, 2001

Selected Per Accident Limitation	California Hazard Group									Total
	A	B	C	D	E	F	G	H	I	
25,000	0.560	0.601	0.612	0.618	0.640	0.687	0.579	0.652	0.655	0.615
35,000	0.485	0.526	0.536	0.541	0.565	0.616	0.495	0.574	0.574	0.538
40,000	0.454	0.494	0.503	0.509	0.533	0.585	0.460	0.541	0.539	0.506
50,000	0.402	0.439	0.447	0.452	0.477	0.529	0.400	0.482	0.476	0.450
55,000	0.380	0.415	0.423	0.428	0.453	0.504	0.375	0.457	0.449	0.426
65,000	0.343	0.374	0.381	0.386	0.411	0.460	0.332	0.411	0.400	0.384
75,000	0.313	0.341	0.346	0.352	0.376	0.423	0.298	0.373	0.359	0.350
100,000	0.262	0.281	0.285	0.292	0.313	0.353	0.238	0.304	0.286	0.288
125,000	0.229	0.244	0.245	0.254	0.273	0.307	0.201	0.260	0.241	0.249
150,000	0.207	0.219	0.218	0.227	0.244	0.276	0.175	0.230	0.211	0.222
175,000	0.191	0.200	0.198	0.207	0.223	0.253	0.157	0.208	0.188	0.203
200,000	0.178	0.185	0.183	0.192	0.207	0.236	0.144	0.192	0.170	0.187
250,000	0.159	0.163	0.160	0.170	0.183	0.210	0.124	0.167	0.145	0.165
300,000	0.145	0.147	0.144	0.154	0.165	0.192	0.110	0.149	0.127	0.149
350,000	0.134	0.135	0.132	0.141	0.152	0.178	0.100	0.136	0.114	0.136
400,000	0.125	0.126	0.122	0.131	0.141	0.167	0.091	0.125	0.103	0.127
450,000	0.118	0.118	0.114	0.123	0.132	0.157	0.084	0.116	0.093	0.118
500,000	0.112	0.111	0.107	0.116	0.124	0.149	0.078	0.109	0.086	0.112
600,000	0.102	0.100	0.096	0.105	0.112	0.135	0.069	0.097	0.075	0.100
700,000	0.094	0.092	0.087	0.096	0.102	0.125	0.062	0.088	0.067	0.092
800,000	0.087	0.085	0.081	0.089	0.095	0.116	0.057	0.081	0.060	0.085
900,000	0.082	0.080	0.075	0.083	0.089	0.109	0.053	0.075	0.055	0.079
1,000,000	0.078	0.075	0.071	0.078	0.084	0.103	0.049	0.071	0.051	0.075
1,250,000	0.069	0.066	0.062	0.069	0.073	0.091	0.042	0.061	0.043	0.066
1,500,000	0.063	0.060	0.056	0.062	0.066	0.083	0.038	0.055	0.038	0.059
2,000,000	0.054	0.050	0.047	0.053	0.056	0.070	0.031	0.046	0.031	0.050
5,000,000	0.027	0.024	0.022	0.026	0.027	0.035	0.014	0.021	0.013	0.024
10,000,000	0.015	0.013	0.012	0.014	0.015	0.020	0.007	0.011	0.006	0.013

Note: Tables of Expected Limited Loss & ALAE Group Ranges and Limited Loss & ALAE Insurance Charges are available for the limits in bold. The loss elimination ratios for All Hazard Groups Combined is for informational purposes.

TABLE OF CLASSIFICATIONS BY CALIFORNIA HAZARD GROUP

Effective January 1, 2002

Hazard Group			Hazard Group			Hazard Group			Hazard Group			Hazard Group		
Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option
0005	O	III	2211	R	I	3165	P	III	4038	N	II	4720	P	III
0016	O	III	2222	P	III	3169	P	III	4041	R	I	4740	L	II
0034	N	II	2362	P	III	3175	O	III	4049	O	III	4771	L	II
0035	P	III	2402	O	III	3178	O	III	4111	O	III	4828	N	II
0036	O	III	2413	R	I	3179	O	III	4112	P	III	4829	L	II
0038	M	II	2501	O	III	3180	O	III	4114	L	II	4831	O	III
0040	O	III	2570	N	II	3220	Q	I	4130	O	III	4922	R	I
0041	Q	I	2571	Q	I	3241	P	III	4133	R	I	4983	M	II
0042	P	III	2576	Q	I	3255	P	III	4150	R	I	5020	K	IV
0044	Q	I	2578	P	III	3257	O	III	4239	R	I	5027	L	II
0045	Q	I	2584	L	II	3300	N	II	4240	O	III	5028	J	IV
0050	M	II	2585	N	II	3339	O	III	4243	O	III	5040	J	IV
0079	P	III	2586	R	I	3365	N	II	4244	L	II	5057	J	IV
0106	K	IV	2589	N	II	3372	Q	I	4250	P	III	5059	J	IV
0171	M	II	2623	P	III	3373	P	III	4251	N	II	5102	L	II
0172	Q	I	2660	P	III	3383	R	I	4279	Q	I	5107	L	II
0251	Q	I	2683	P	III	3400	M	II	4283	R	I	5108	L	II
0400	P	III	2688	Q	I	3401	O	III	4286	Q	I	5128	Q	I
0401	R	I	2702	J	IV	3501	O	III	4295	R	I	5140	L	II
1122	K	IV	2710	L	II	3507	O	III	4297	M	II	5146	N	II
1123	N	II	2727	K	IV	3560	O	III	4299	Q	I	5160	K	IV
1124	R	I	2731	N	II	3566	O	III	4304	P	III	5183	M	II
1320	J	IV	2757	O	III	3567	O	III	4312	L	II	5184	K	IV
1322	J	IV	2759	O	III	3568	O	III	4351	O	III	5185	R	I
1330	J	IV	2790	O	III	3569	O	III	4354	O	III	5186	R	I
1438	N	II	2797	O	III	3570	O	III	4360	O	III	5187	L	II
1452	K	IV	2806	O	III	3572	O	III	4361	P	III	5188	R	I
1463	M	II	2812	P	III	3573	O	III	4362	L	II	5190	L	II
1624	P	III	2819	Q	I	3574	O	III	4410	O	III	5191	N	II
1699	L	II	2840	O	III	3577	O	III	4414	P	III	5192	L	II
1701	R	I	2842	P	III	3578	O	III	4420	N	II	5195	J	IV
1710	J	IV	2852	O	III	3579	O	III	4431	P	III	5201	M	II
1741	K	IV	2881	O	III	3612	O	III	4432	Q	I	5205	K	IV
1803	K	IV	2883	O	III	3620	L	II	4470	N	II	5207	Q	I
1925	R	I	2915	K	IV	3632	O	III	4478	Q	I	5212	K	IV
2002	N	II	2923	O	III	3634	O	III	4492	O	III	5213	K	IV
2003	Q	I	2960	R	I	3643	O	III	4494	P	III	5214	K	IV
2014	P	III	3004	P	III	3647	N	II	4495	Q	I	5222	J	IV
2030	L	II	3018	M	II	3651	P	III	4496	O	III	5225	J	IV
2063	P	III	3022	O	III	3681	O	III	4497	O	III	5348	L	II
2081	O	III	3030	L	II	3719	K	IV	4498	P	III	5403	K	IV
2095	O	III	3039	O	III	3724	M	II	4499	O	III	5432	K	IV
2102	R	I	3040	M	II	3726	O	III	4511	P	III	5436	O	III
2106	L	II	3060	O	III	3805	L	II	4512	P	III	5443	L	II
2107	O	III	3066	O	III	3807	N	II	4557	M	II	5446	K	IV
2108	O	III	3070	O	III	3808	O	III	4558	P	III	5447	K	IV
2109	R	I	3076	O	III	3815	N	II	4567	J	IV	5467	L	II
2111	R	I	3081	L	II	3821	P	III	4611	O	III	5470	L	II
2113	L	II	3082	M	II	3828	O	III	4623	O	III	5473	L	II
2116	Q	I	3085	O	III	3830	L	II	4635	P	III	5474	K	IV
2117	P	III	3099	O	III	3831	O	III	4665	Q	I	5479	N	II
2121	P	III	3110	K	IV	3840	O	III	4683	O	III	5482	J	IV
2142	Q	I	3131	Q	I	4000	L	II	4691	O	III	5484	L	II
2150	N	II	3146	M	II	4034	O	III	4692	O	III	5485	K	IV
2163	P	III	3152	R	I	4036	M	II	4717	Q	I	5506	L	II

TABLE OF CLASSIFICATIONS BY CALIFORNIA HAZARD GROUP

Effective January 1, 2002

Hazard Group			Hazard Group			Hazard Group			Hazard Group			Hazard Group		
Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option
5507	J	IV	7421	O	III	8110	L	II	8822	K	IV	9402	K	IV
5538	M	II	7424	K	IV	8111	N	II	8823	O	III	9403	N	II
5542	L	II	7428	N	II	8113	O	III	8827	M	II	9410	Q	I
5552	J	IV	7429	O	III	8116	P	III	8829	P	III	9420	R	I
5553	J	IV	7500	J	IV	8117	R	I	8830	R	I	9422	Q	I
5606	L	II	7515	L	II	8204	R	I	8831	N	II	9424	R	I
5630	K	IV	7520	R	I	8209	O	III	8834	L	II	9426	K	IV
5631	K	IV	7538	L	II	8215	R	I	8838	O	III	9501	O	III
5632	K	IV	7539	M	II	8227	K	IV	8839	L	II	9507	O	III
5633	K	IV	7580	M	II	8232	L	II	8840	Q	I	9516	N	II
5645	K	IV	7600	J	IV	8264	O	III	8846	O	III	9519	L	II
5650	M	II	7601	J	IV	8265	O	III	8847	N	II	9521	L	II
5697	L	II	7605	N	II	8267	P	III	8850	K	IV	9522	O	III
5951	P	III	7606	Q	I	8278	J	IV	8851	O	III	9529	L	II
6003	J	IV	7607	Q	I	8286	M	II	8852	M	II	9549	R	I
6011	J	IV	7610	Q	I	8290	R	I	8859	Q	I	9552	J	IV
6204	K	IV	7706	K	IV	8291	Q	I	8868	Q	I	9586	R	I
6206	J	IV	7707	K	IV	8292	P	III	8875	Q	I	9610	N	II
6213	R	I	7720	K	IV	8293	K	IV	8901	J	IV	9620	L	II
6216	L	II	7721	R	I	8304	N	II	9007	R	I			
6218	J	IV	7722	Q	I	8324	L	II	9008	Q	I			
6220	J	IV	7855	K	IV	8350	K	IV	9009	N	II			
6233	N	II	8001	P	III	8387	P	III	9010	L	II			
6235	R	I	8004	O	III	8388	N	II	9011	K	IV			
6237	K	IV	8006	O	III	8389	N	II	9015	M	II			
6251	J	IV	8008	O	III	8390	O	III	9016	O	III			
6254	J	IV	8013	L	II	8391	N	II	9031	N	II			
6258	J	IV	8015	N	II	8392	Q	I	9033	L	II			
6307	J	IV	8017	O	III	8393	N	II	9043	M	II			
6308	K	IV	8018	P	III	8397	P	III	9048	O	III			
6315	K	IV	8019	O	III	8400	O	III	9050	P	III			
6316	M	II	8021	Q	I	8500	O	III	9053	O	III			
6325	K	IV	8028	N	II	8601	M	II	9059	Q	I			
6361	M	II	8031	O	III	8604	R	I	9060	P	III			
6364	L	II	8032	O	III	8631	K	IV	9061	Q	I			
6400	M	II	8039	O	III	8720	K	IV	9066	L	II			
6504	O	III	8041	M	II	8729	L	II	9067	O	III			
6834	P	III	8042	N	II	8740	L	II	9069	Q	I			
7133	K	IV	8046	O	III	8741	K	IV	9070	R	I			
7198	O	III	8057	M	II	8742	L	II	9079	O	III			
7207	R	I	8059	Q	I	8743	K	IV	9085	O	III			
7219	K	IV	8060	J	IV	8745	M	II	9092	M	II			
7232	K	IV	8061	L	II	8748	L	II	9096	Q	I			
7248	R	I	8062	P	III	8755	K	IV	9097	N	II			
7272	J	IV	8063	O	III	8800	O	III	9101	R	I			
7332	P	III	8064	P	III	8801	M	II	9151	O	III			
7360	R	I	8065	O	III	8803	L	II	9154	Q	I			
7365	N	II	8066	R	I	8804	L	II	9155	O	III			
7382	L	II	8070	M	II	8806	Q	I	9156	Q	I			
7392	N	II	8071	O	III	8807	L	II	9180	R	I			
7403	Q	I	8078	O	III	8808	M	II	9181	R	I			
7405	Q	I	8102	O	III	8810	L	II	9182	O	III			
7409	J	IV	8103	O	III	8813	P	III	9184	O	III			
7410	R	I	8106	O	III	8818	R	I	9185	Q	I			
7413	R	I	8107	P	III	8820	K	IV	9220	N	II			

TABLE OF LOSS ELIMINATION RATIOS BY CALIFORNIA HAZARD GROUP
Effective January 1, 2002

Selected Per Accident Limitation	California Hazard Groups													
	9 Group Option								4 Group Option				Average	
	J	K	L	M	N	O	P	Q	R	I	II	III		IV
25,000	0.728	0.696	0.654	0.644	0.633	0.567	0.590	0.601	0.634	0.610	0.647	0.574	0.704	0.626
35,000	0.687	0.652	0.607	0.596	0.586	0.516	0.539	0.552	0.587	0.562	0.600	0.523	0.661	0.578
40,000	0.616	0.579	0.532	0.518	0.508	0.435	0.456	0.473	0.512	0.484	0.524	0.441	0.588	0.501
50,000	0.557	0.518	0.470	0.454	0.445	0.373	0.390	0.412	0.454	0.424	0.461	0.378	0.527	0.438
55,000	0.530	0.491	0.444	0.427	0.418	0.347	0.363	0.386	0.430	0.398	0.435	0.352	0.501	0.412
65,000	0.506	0.467	0.421	0.403	0.393	0.325	0.340	0.363	0.409	0.376	0.411	0.330	0.477	0.389
75,000	0.464	0.425	0.380	0.361	0.352	0.288	0.301	0.326	0.373	0.339	0.370	0.292	0.435	0.350
100,000	0.429	0.391	0.348	0.330	0.320	0.261	0.272	0.297	0.346	0.311	0.338	0.264	0.401	0.319
125,000	0.362	0.330	0.289	0.271	0.261	0.212	0.220	0.246	0.295	0.260	0.279	0.215	0.338	0.264
150,000	0.318	0.290	0.251	0.235	0.225	0.183	0.188	0.213	0.263	0.227	0.242	0.185	0.297	0.229
175,000	0.287	0.262	0.224	0.209	0.201	0.164	0.167	0.191	0.240	0.205	0.216	0.165	0.268	0.205
200,000	0.263	0.242	0.204	0.191	0.183	0.149	0.151	0.174	0.223	0.188	0.197	0.150	0.247	0.187
250,000	0.244	0.226	0.189	0.176	0.169	0.138	0.139	0.161	0.211	0.175	0.182	0.138	0.231	0.174
300,000	0.216	0.203	0.165	0.154	0.148	0.121	0.121	0.142	0.191	0.156	0.159	0.121	0.206	0.153
350,000	0.195	0.185	0.149	0.138	0.134	0.108	0.108	0.129	0.177	0.142	0.143	0.108	0.188	0.138
400,000	0.178	0.172	0.136	0.126	0.123	0.099	0.098	0.118	0.165	0.131	0.131	0.098	0.173	0.127
450,000	0.165	0.161	0.126	0.116	0.114	0.091	0.090	0.110	0.155	0.123	0.121	0.091	0.162	0.117
500,000	0.155	0.151	0.117	0.109	0.106	0.085	0.083	0.103	0.147	0.115	0.113	0.084	0.152	0.110
600,000	0.146	0.144	0.110	0.102	0.100	0.080	0.078	0.097	0.140	0.109	0.106	0.079	0.144	0.103
700,000	0.131	0.130	0.099	0.091	0.090	0.071	0.069	0.087	0.128	0.099	0.095	0.071	0.130	0.093
800,000	0.119	0.120	0.090	0.083	0.082	0.065	0.063	0.080	0.119	0.091	0.087	0.064	0.120	0.085
900,000	0.110	0.112	0.083	0.076	0.076	0.059	0.057	0.074	0.112	0.084	0.080	0.059	0.111	0.078
1,000,000	0.103	0.105	0.077	0.071	0.071	0.055	0.053	0.069	0.105	0.079	0.074	0.054	0.104	0.073
1,250,000	0.096	0.099	0.072	0.066	0.066	0.052	0.049	0.064	0.100	0.074	0.069	0.051	0.098	0.068
1,500,000	0.083	0.086	0.062	0.057	0.057	0.044	0.042	0.056	0.088	0.065	0.060	0.044	0.086	0.059
2,000,000	0.074	0.077	0.055	0.050	0.051	0.039	0.037	0.050	0.079	0.058	0.053	0.039	0.076	0.052
5,000,000	0.060	0.064	0.044	0.041	0.041	0.032	0.030	0.041	0.066	0.048	0.043	0.031	0.063	0.043
10,000,000	0.024	0.027	0.017	0.015	0.016	0.012	0.011	0.016	0.029	0.020	0.017	0.012	0.026	0.017

Note: Tables of Expected Limited Loss Group Ranges and Limited Loss Insurance Charges are available for the limits in bold.
The Average Loss Elimination Ratios are for All Hazard Groups Combined and are at a Policy Year 2002 level.

TABLE OF LOSS AND ALAE ELIMINATION RATIOS BY CALIFORNIA HAZARD GROUP
Effective January 1, 2002

Slected Per Accident Limitation	California Hazard Groups													
	9 Group Option									4 Group Option				Average
	J	K	L	M	N	O	P	Q	R	I	II	III	IV	
25,000	0.737	0.706	0.666	0.655	0.646	0.583	0.606	0.616	0.646	0.624	0.660	0.590	0.714	0.640
35,000	0.696	0.663	0.621	0.609	0.600	0.533	0.556	0.567	0.600	0.576	0.614	0.540	0.671	0.593
40,000	0.635	0.600	0.556	0.542	0.533	0.463	0.484	0.499	0.536	0.510	0.548	0.470	0.609	0.526
50,000	0.567	0.529	0.484	0.467	0.459	0.389	0.408	0.427	0.467	0.438	0.475	0.395	0.538	0.453
55,000	0.538	0.500	0.456	0.438	0.430	0.361	0.378	0.398	0.440	0.410	0.446	0.366	0.509	0.424
65,000	0.515	0.477	0.434	0.415	0.407	0.340	0.356	0.377	0.421	0.389	0.424	0.345	0.487	0.402
75,000	0.472	0.435	0.392	0.373	0.365	0.302	0.316	0.338	0.384	0.351	0.382	0.307	0.444	0.362
100,000	0.436	0.400	0.359	0.340	0.331	0.273	0.285	0.309	0.355	0.322	0.349	0.277	0.409	0.330
125,000	0.368	0.336	0.298	0.279	0.271	0.223	0.231	0.255	0.302	0.268	0.288	0.225	0.344	0.273
150,000	0.324	0.296	0.259	0.242	0.234	0.193	0.199	0.222	0.269	0.236	0.250	0.195	0.303	0.238
175,000	0.293	0.270	0.234	0.218	0.211	0.174	0.178	0.200	0.248	0.214	0.225	0.176	0.276	0.215
200,000	0.267	0.247	0.211	0.197	0.190	0.157	0.160	0.182	0.229	0.195	0.204	0.158	0.252	0.195
250,000	0.248	0.231	0.195	0.182	0.176	0.145	0.147	0.168	0.215	0.182	0.188	0.146	0.235	0.180
300,000	0.219	0.207	0.172	0.159	0.155	0.128	0.129	0.149	0.195	0.162	0.165	0.128	0.210	0.159
350,000	0.196	0.187	0.151	0.140	0.136	0.110	0.110	0.131	0.178	0.144	0.145	0.110	0.189	0.140
400,000	0.178	0.172	0.136	0.126	0.123	0.099	0.098	0.118	0.165	0.131	0.131	0.098	0.173	0.127
450,000	0.165	0.161	0.126	0.116	0.114	0.091	0.090	0.110	0.155	0.123	0.121	0.091	0.162	0.117
500,000	0.155	0.151	0.117	0.109	0.106	0.085	0.083	0.103	0.147	0.115	0.113	0.084	0.152	0.110
600,000	0.146	0.144	0.110	0.102	0.100	0.080	0.078	0.097	0.140	0.109	0.106	0.079	0.144	0.103
700,000	0.131	0.130	0.099	0.091	0.090	0.071	0.069	0.087	0.128	0.099	0.095	0.071	0.130	0.093
800,000	0.119	0.120	0.090	0.083	0.082	0.065	0.063	0.080	0.119	0.091	0.087	0.064	0.120	0.085
900,000	0.110	0.112	0.083	0.076	0.076	0.059	0.057	0.074	0.112	0.084	0.080	0.059	0.111	0.078
1,000,000	0.103	0.105	0.077	0.071	0.071	0.055	0.053	0.069	0.105	0.079	0.074	0.054	0.104	0.073
1,250,000	0.096	0.099	0.072	0.066	0.066	0.052	0.049	0.064	0.100	0.074	0.069	0.051	0.098	0.068
1,500,000	0.083	0.086	0.062	0.057	0.057	0.044	0.042	0.056	0.088	0.065	0.060	0.044	0.086	0.059
2,000,000	0.074	0.077	0.055	0.050	0.051	0.039	0.037	0.050	0.079	0.058	0.053	0.039	0.076	0.052
5,000,000	0.060	0.064	0.044	0.041	0.041	0.032	0.030	0.041	0.066	0.048	0.043	0.031	0.063	0.043
10,000,000	0.024	0.027	0.017	0.015	0.016	0.012	0.011	0.016	0.029	0.020	0.017	0.012	0.026	0.017

Note: Tables of Expected Limited Loss & ALAE Group Ranges and Limited Loss & ALAE Insurance Charges are available for the limits in bold.
The Average Loss & ALAE Elimination Ratios are for All Hazard Groups Combined and are at a Policy Year 2002 level.

CALIFORNIA RETROSPECTIVE RATING PLAN
TABLE OF CLASSIFICATIONS BY CALIFORNIA HAZARD GROUP
Effective July 1, 2003

APPENDIX B
Table 1
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Hazard Group			Hazard Group			Hazard Group			Hazard Group			Hazard Group		
Code	9 Group	4 Group	Code	9 Group	4 Group	Code	9 Group	4 Group	Code	9 Group	4 Group	Code	9 Group	4 Group
No.	Option	Option	No.	Option	Option	No.	Option	Option	No.	Option	Option	No.	Option	Option
0005	O	III	2211	R	I	3165	P	III	4038	N	II	4720	P	III
0016	O	III	2222	P	III	3169	P	III	4041	R	I	4740	L	II
0034	N	II	2362	P	III	3175	O	III	4049	O	III	4771	L	II
0035	P	III	2402	O	III	3178	O	III	4111	O	III	4828	N	II
0036	O	III	2413	R	I	3179	O	III	4112	P	III	4829	L	II
0038	M	II	2501	O	III	3180	O	III	4114	L	II	4831	O	III
0040	O	III	2570	N	II	3220	Q	I	4130	O	III	4922	R	I
0041	Q	I	2571	Q	I	3241	P	III	4133	R	I	4983	M	II
0042	P	III	2576	Q	I	3255	P	III	4150	R	I	5020	K	IV
0044	Q	I	2578	P	III	3257	O	III	4239	R	I	5027	L	II
0045	Q	I	2584	L	II	3300	N	II	4240	O	III	5028	J	IV
0050	M	II	2585	N	II	3339	O	III	4243	O	III	5040	J	IV
0079	P	III	2586	R	I	3365	N	II	4244	L	II	5057	J	IV
0106	K	IV	2589	N	II	3372	Q	I	4250	P	III	5059	J	IV
0171	M	II	2623	P	III	3373	P	III	4251	N	II	5102	L	II
0172	Q	I	2660	P	III	3383	R	I	4279	Q	I	5107	L	II
0251	Q	I	2683	P	III	3400	M	II	4283	R	I	5108	L	II
0400	P	III	2688	Q	I	3401	O	III	4286	Q	I	5128	Q	I
0401	R	I	2702	J	IV	3501	O	III	4295	R	I	5140	L	II
1122	K	IV	2710	L	II	3507	O	III	4297	M	II	5146	N	II
1123	N	II	2727	K	IV	3560	O	III	4299	Q	I	5160	K	IV
1124	R	I	2731	N	II	3566	O	III	4304	P	III	5183	M	II
1320	J	IV	2757	O	III	3567	O	III	4312	L	II	5184	K	IV
1322	J	IV	2759	O	III	3568	O	III	4351	O	III	5185	R	I
1330	J	IV	2790	O	III	3569	O	III	4354	O	III	5186	R	I
1438	N	II	2797	O	III	3570	O	III	4360	O	III	5187	L	II
1452	K	IV	2806	O	III	3572	O	III	4361	P	III	5188	R	I
1463	M	II	2812	P	III	3573	O	III	4362	L	II	5190	L	II
1624	P	III	2819	Q	I	3574	O	III	4410	O	III	5191	N	II
1699	L	II	2840	O	III	3577	O	III	4414	P	III	5192	L	II
1701	R	I	2842	P	III	3578	O	III	4420	N	II	5195	J	IV
1710	J	IV	2852	O	III	3579	O	III	4431	P	III	5201	M	II
1741	K	IV	2881	O	III	3612	O	III	4432	Q	I	5205	K	IV
1803	K	IV	2883	O	III	3620	L	II	4470	N	II	5207	Q	I
1925	R	I	2915	K	IV	3632	O	III	4478	Q	I	5212	K	IV
2002	N	II	2923	O	III	3634	O	III	4492	O	III	5213	K	IV
2003	Q	I	2960	R	I	3643	O	III	4494	P	III	5214	K	IV
2014	P	III	3004	P	III	3647	N	II	4495	Q	I	5222	J	IV
2030	L	II	3018	M	II	3651	P	III	4496	O	III	5225	J	IV
2063	P	III	3022	O	III	3681	O	III	4497	O	III	5348	L	II
2081	O	III	3030	L	II	3719	K	IV	4498	P	III	5403	K	IV
2095	O	III	3039	O	III	3724	M	II	4499	O	III	5432	K	IV
2102	R	I	3040	M	II	3726	O	III	4511	P	III	5436	O	III
2106	L	II	3060	O	III	3805	L	II	4512	P	III	5443	L	II
2107	O	III	3066	O	III	3807	N	II	4557	M	II	5446	K	IV
2108	O	III	3070	O	III	3808	O	III	4558	P	III	5447	K	IV
2109	R	I	3076	O	III	3815	N	II	4567	J	IV	5467	L	II
2111	R	I	3081	L	II	3821	P	III	4611	O	III	5470	L	II
2113	L	II	3082	M	II	3828	O	III	4623	O	III	5473	L	II
2116	Q	I	3085	O	III	3830	L	II	4635	P	III	5474	K	IV
2117	P	III	3099	O	III	3831	O	III	4665	Q	I	5479	N	II
2121	P	III	3110	K	IV	3840	O	III	4683	O	III	5482	J	IV
2142	Q	I	3131	Q	I	4000	L	II	4691	O	III	5484	L	II
2150	N	II	3146	M	II	4034	O	III	4692	O	III	5485	K	IV
2163	P	III	3152	R	I	4036	M	II	4717	Q	I	5506	L	II

CALIFORNIA RETROSPECTIVE RATING PLAN
TABLE OF CLASSIFICATIONS BY CALIFORNIA HAZARD GROUP
Effective July 1, 2003

APPENDIX B
Table 1
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Hazard Group			Hazard Group			Hazard Group			Hazard Group			Hazard Group		
Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option
5507	J	IV	7421	O	III	8110	L	II	8822	K	IV	9402	K	IV
5538	M	II	7424	K	IV	8111	N	II	8823	O	III	9403	N	II
5542	L	II	7428	N	II	8113	O	III	8827	M	II	9410	Q	I
5552	J	IV	7429	O	III	8116	P	III	8829	P	III	9420	R	I
5553	J	IV	7500	J	IV	8117	R	I	8830	R	I	9422	Q	I
5606	L	II	7515	L	II	8204	R	I	8831	N	II	9424	R	I
5630	K	IV	7520	R	I	8209	O	III	8834	L	II	9426	K	IV
5631	K	IV	7538	L	II	8215	R	I	8838	O	III	9501	O	III
5632	K	IV	7539	M	II	8227	K	IV	8839	L	II	9507	O	III
5633	K	IV	7580	M	II	8232	L	II	8840	Q	I	9516	N	II
5645	K	IV	7600	J	IV	8264	O	III	8846	O	III	9519	L	II
5650	M	II	7601	J	IV	8265	O	III	8847	N	II	9521	L	II
5697	L	II	7605	N	II	8267	P	III	8850	K	IV	9522	O	III
5951	P	III	7606	Q	I	8278	J	IV	8851	O	III	9529	L	II
6003	J	IV	7607	Q	I	8286	M	II	8852	M	II	9549	R	I
6011	J	IV	7610	Q	I	8290	R	I	8859	Q	I	9552	J	IV
6204	K	IV	7706	K	IV	8291	Q	I	8868	Q	I	9586	R	I
6206	J	IV	7707	K	IV	8292	P	III	8875	Q	I	9610	N	II
6213	R	I	7720	K	IV	8293	K	IV	8901	J	IV	9620	L	II
6216	L	II	7721	R	I	8304	N	II	9007	R	I			
6218	J	IV	7722	Q	I	8324	L	II	9008	Q	I			
6220	J	IV	7855	K	IV	8350	K	IV	9009	N	II			
6233	N	II	8001	P	III	8387	P	III	9010	L	II			
6235	R	I	8004	O	III	8388	N	II	9011	K	IV			
6237	K	IV	8006	O	III	8389	N	II	9015	M	II			
6251	J	IV	8008	O	III	8390	O	III	9016	O	III			
6254	J	IV	8013	L	II	8391	N	II	9031	N	II			
6258	J	IV	8015	N	II	8392	Q	I	9033	L	II			
6307	J	IV	8017	O	III	8393	N	II	9043	M	II			
6308	K	IV	8018	P	III	8397	P	III	9048	O	III			
6315	K	IV	8019	O	III	8400	O	III	9050	P	III			
6316	M	II	8021	Q	I	8500	O	III	9053	O	III			
6325	K	IV	8028	N	II	8601	M	II	9059	Q	I			
6361	M	II	8031	O	III	8604	R	I	9060	P	III			
6364	L	II	8032	O	III	8631	K	IV	9061	Q	I			
6400	M	II	8039	O	III	8720	K	IV	9066	L	II			
6504	O	III	8041	M	II	8729	L	II	9067	O	III			
6834	P	III	8042	N	II	8740	L	II	9069	Q	I			
7133	K	IV	8046	O	III	8741	K	IV	9070	R	I			
7198	O	III	8057	M	II	8742	L	II	9079	O	III			
7207	R	I	8059	Q	I	8743	K	IV	9085	O	III			
7219	K	IV	8060	J	IV	8745	M	II	9092	M	II			
7232	K	IV	8061	L	II	8748	L	II	9096	Q	I			
7248	R	I	8062	P	III	8755	K	IV	9097	N	II			
7272	J	IV	8063	O	III	8800	O	III	9101	R	I			
7332	P	III	8064	P	III	8801	M	II	9151	O	III			
7360	R	I	8065	O	III	8803	L	II	9154	Q	I			
7365	N	II	8066	R	I	8804	L	II	9155	O	III			
7382	L	II	8070	M	II	8806	Q	I	9156	Q	I			
7392	N	II	8071	O	III	8807	L	II	9180	R	I			
7403	Q	I	8078	O	III	8808	M	II	9181	R	I			
7405	Q	I	8102	O	III	8810	L	II	9182	O	III			
7409	J	IV	8103	O	III	8813	P	III	9184	O	III			
7410	R	I	8106	O	III	8818	R	I	9185	Q	I			
7413	R	I	8107	P	III	8820	K	IV	9220	N	II			

CALIFORNIA RETROSPECTIVE RATING PLAN
 TABLE OF LOSS ELIMINATION RATIOS BY CALIFORNIA HAZARD GROUP
 Effective July 1, 2003

APPENDIX B
 Table 2

Selected Per Accident Limitation	California Hazard Groups													
	9 Group Option									4 Group Option				Average
	J	K	L	M	N	O	P	Q	R	I	II	III	IV	
25,000	0.782	0.754	0.719	0.715	0.700	0.643	0.660	0.670	0.696	0.678	0.714	0.649	0.761	0.695
35,000	0.724	0.693	0.653	0.649	0.633	0.571	0.586	0.599	0.628	0.608	0.648	0.576	0.700	0.627
40,000	0.697	0.664	0.624	0.620	0.602	0.539	0.553	0.568	0.599	0.577	0.619	0.543	0.673	0.597
50,000	0.650	0.615	0.573	0.567	0.549	0.484	0.496	0.514	0.547	0.524	0.567	0.488	0.624	0.544
55,000	0.627	0.591	0.549	0.543	0.524	0.459	0.470	0.490	0.523	0.499	0.542	0.462	0.600	0.519
65,000	0.585	0.548	0.506	0.499	0.479	0.414	0.423	0.446	0.482	0.456	0.499	0.417	0.557	0.476
75,000	0.547	0.509	0.468	0.460	0.439	0.377	0.383	0.408	0.446	0.419	0.460	0.379	0.519	0.437
100,000	0.468	0.431	0.393	0.383	0.361	0.307	0.308	0.336	0.376	0.347	0.384	0.307	0.440	0.363
125,000	0.409	0.375	0.339	0.331	0.306	0.261	0.258	0.287	0.329	0.299	0.330	0.260	0.383	0.311
150,000	0.365	0.334	0.300	0.293	0.268	0.229	0.224	0.253	0.295	0.265	0.292	0.228	0.342	0.275
175,000	0.332	0.304	0.271	0.265	0.240	0.206	0.199	0.228	0.269	0.240	0.263	0.204	0.311	0.248
200,000	0.305	0.281	0.248	0.244	0.219	0.189	0.180	0.208	0.250	0.220	0.241	0.186	0.287	0.227
250,000	0.267	0.247	0.215	0.214	0.189	0.165	0.153	0.180	0.222	0.192	0.209	0.161	0.252	0.198
300,000	0.239	0.225	0.192	0.192	0.168	0.148	0.134	0.162	0.203	0.173	0.187	0.144	0.228	0.178
350,000	0.218	0.207	0.175	0.176	0.152	0.135	0.120	0.147	0.188	0.159	0.170	0.130	0.210	0.162
400,000	0.202	0.193	0.161	0.163	0.140	0.125	0.110	0.135	0.176	0.147	0.157	0.120	0.195	0.150
450,000	0.188	0.182	0.150	0.152	0.130	0.116	0.101	0.126	0.166	0.138	0.146	0.111	0.184	0.140
500,000	0.176	0.172	0.141	0.143	0.122	0.109	0.094	0.119	0.158	0.130	0.138	0.104	0.173	0.131
600,000	0.156	0.157	0.126	0.130	0.110	0.098	0.082	0.106	0.144	0.117	0.124	0.093	0.157	0.118
700,000	0.143	0.145	0.115	0.119	0.100	0.090	0.073	0.097	0.133	0.107	0.113	0.084	0.144	0.108
800,000	0.131	0.135	0.106	0.111	0.091	0.083	0.066	0.089	0.124	0.099	0.104	0.077	0.134	0.099
900,000	0.122	0.126	0.099	0.104	0.085	0.077	0.060	0.082	0.116	0.092	0.097	0.072	0.125	0.092
1,000,000	0.114	0.119	0.093	0.098	0.079	0.072	0.055	0.077	0.109	0.086	0.091	0.067	0.118	0.087
1,250,000	0.097	0.105	0.080	0.087	0.068	0.063	0.046	0.066	0.095	0.074	0.079	0.058	0.103	0.075
1,500,000	0.084	0.095	0.071	0.079	0.060	0.056	0.039	0.058	0.084	0.065	0.071	0.051	0.092	0.067
2,000,000	0.064	0.080	0.058	0.068	0.050	0.047	0.031	0.046	0.067	0.052	0.059	0.042	0.076	0.055
5,000,000	0.029	0.042	0.027	0.038	0.025	0.023	0.012	0.020	0.030	0.023	0.029	0.020	0.038	0.027
10,000,000	0.012	0.018	0.011	0.019	0.010	0.009	0.004	0.006	0.012	0.008	0.013	0.008	0.017	0.011

Note: Tables of Expected Limited Loss Group Ranges and Limited Loss Insurance Charges are available for the limits in bold.
 The Average Loss Elimination Ratios are for All Hazard Groups Combined and are at a Policy Year 2003 level.

Selected Per Accident Limitation	California Hazard Groups													
	9 Group Option									4 Group Option				Average
	J	K	L	M	N	O	P	Q	R	I	II	III	IV	
25,000	0.795	0.767	0.732	0.728	0.714	0.653	0.672	0.680	0.706	0.687	0.727	0.659	0.774	0.706
35,000	0.736	0.704	0.665	0.661	0.645	0.579	0.597	0.608	0.637	0.616	0.660	0.585	0.712	0.637
40,000	0.711	0.678	0.637	0.633	0.617	0.549	0.566	0.578	0.609	0.587	0.632	0.554	0.686	0.609
50,000	0.672	0.637	0.597	0.591	0.574	0.507	0.521	0.537	0.568	0.546	0.591	0.512	0.646	0.567
55,000	0.658	0.621	0.578	0.573	0.555	0.483	0.498	0.514	0.548	0.524	0.572	0.487	0.630	0.546
65,000	0.611	0.573	0.529	0.523	0.504	0.432	0.444	0.463	0.500	0.474	0.523	0.435	0.582	0.496
75,000	0.572	0.533	0.490	0.483	0.463	0.394	0.404	0.425	0.463	0.436	0.483	0.397	0.543	0.457
100,000	0.500	0.460	0.419	0.411	0.389	0.326	0.331	0.356	0.396	0.367	0.411	0.328	0.470	0.386
125,000	0.442	0.404	0.365	0.358	0.335	0.280	0.282	0.307	0.349	0.319	0.357	0.280	0.414	0.335
150,000	0.396	0.361	0.325	0.317	0.294	0.246	0.245	0.272	0.313	0.283	0.317	0.246	0.370	0.297
175,000	0.360	0.328	0.293	0.287	0.263	0.221	0.218	0.244	0.285	0.256	0.286	0.220	0.336	0.267
200,000	0.333	0.305	0.271	0.266	0.242	0.206	0.200	0.226	0.267	0.237	0.264	0.204	0.312	0.247
250,000	0.294	0.270	0.237	0.234	0.211	0.181	0.172	0.197	0.238	0.209	0.231	0.178	0.276	0.217
300,000	0.261	0.242	0.210	0.209	0.186	0.161	0.150	0.175	0.215	0.186	0.205	0.157	0.247	0.193
350,000	0.239	0.224	0.192	0.192	0.169	0.147	0.135	0.160	0.199	0.171	0.187	0.143	0.227	0.176
400,000	0.221	0.209	0.177	0.178	0.156	0.136	0.124	0.148	0.187	0.159	0.173	0.132	0.212	0.163
450,000	0.206	0.197	0.165	0.166	0.145	0.127	0.114	0.138	0.177	0.149	0.161	0.123	0.199	0.153
500,000	0.194	0.187	0.155	0.156	0.136	0.120	0.107	0.130	0.168	0.141	0.152	0.116	0.188	0.144
600,000	0.173	0.170	0.140	0.142	0.123	0.108	0.094	0.117	0.154	0.127	0.137	0.104	0.171	0.130
700,000	0.158	0.157	0.128	0.131	0.112	0.099	0.085	0.107	0.142	0.117	0.125	0.095	0.157	0.119
800,000	0.146	0.147	0.118	0.122	0.103	0.092	0.077	0.099	0.133	0.108	0.116	0.087	0.146	0.110
900,000	0.135	0.138	0.111	0.114	0.096	0.086	0.071	0.092	0.125	0.101	0.108	0.081	0.137	0.103
1,000,000	0.127	0.131	0.104	0.108	0.090	0.081	0.066	0.086	0.118	0.095	0.102	0.076	0.130	0.097
1,250,000	0.110	0.116	0.092	0.097	0.079	0.072	0.056	0.075	0.104	0.083	0.090	0.067	0.115	0.085
1,500,000	0.097	0.105	0.082	0.088	0.070	0.064	0.049	0.067	0.092	0.074	0.080	0.059	0.103	0.076
2,000,000	0.077	0.089	0.068	0.076	0.058	0.054	0.039	0.054	0.075	0.060	0.068	0.049	0.086	0.063
5,000,000	0.036	0.048	0.033	0.043	0.031	0.028	0.017	0.025	0.036	0.028	0.035	0.025	0.045	0.032
10,000,000	0.017	0.024	0.015	0.024	0.015	0.013	0.007	0.010	0.016	0.012	0.017	0.011	0.022	0.015

Note: Tables of Expected Limited Loss & ALAE Group Ranges and Limited Loss & ALAE Insurance Charges are available for the limits in bold.
The Average Loss & ALAE Elimination Ratios are for All Hazard Groups Combined and are at a Policy Year 2003 level.

NO UPDATES TO RETROSPECTIVE PLAN FOR 2004
SEE JULY 1, 2003 PLAN

NO UPDATES TO RETROSPECTIVE PLAN FOR 2005
SEE JULY 1, 2003 PLAN

CALIFORNIA RETROSPECTIVE RATING PLAN
TABLE OF CLASSIFICATIONS BY CALIFORNIA HAZARD GROUP
Effective January 1, 2006

APPENDIX B
Table 1
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Hazard Group			Hazard Group			Hazard Group			Hazard Group			Hazard Group		
Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option
0005	O	III	2211	R	I	3165	P	III	4034	O	III	4692	O	III
0016	O	III	2222	P	III	3169	P	III	4036	M	II	4717	Q	I
0034	N	II	2362	P	III	3175	O	III	4038	N	II	4720	P	III
0035	P	III	2402	O	III	3178	O	III	4041	R	I	4740	L	II
0036	O	III	2413	R	I	3179	O	III	4049	O	III	4771	L	II
0038	M	II	2501	O	III	3180	O	III	4111	O	III	4828	N	II
0040	O	III	2570	N	II	3220	Q	I	4112	P	III	4829	L	II
0041	Q	I	2571	Q	I	3241	P	III	4114	L	II	4831	O	III
0042	P	III	2576	Q	I	3255	P	III	4130	O	III	4922	R	I
0044	Q	I	2578	P	III	3257	O	III	4133	R	I	4983	M	II
0045	Q	I	2584	L	II	3300	N	II	4150	R	I	5020	K	IV
0050	M	II	2585	N	II	3339	O	III	4239	R	I	5027	L	II
0079	P	III	2586	R	I	3365	N	II	4240	O	III	5028	J	IV
0106	K	IV	2589	N	II	3372	Q	I	4243	O	III	5040	J	IV
0171	M	II	2623	P	III	3373	P	III	4244	L	II	5057	J	IV
0172	Q	I	2660	P	III	3383	R	I	4250	P	III	5059	J	IV
0251	Q	I	2683	P	III	3400	M	II	4251	N	II	5102	L	II
0400	P	III	2688	Q	I	3401	O	III	4279	Q	I	5107	L	II
0401	R	I	2702	J	IV	3501	O	III	4283	R	I	5108	L	II
1122	K	IV	2710	L	II	3507	O	III	4286	Q	I	5128	Q	I
1123	N	II	2727	K	IV	3560	O	III	4295	R	I	5140	L	II
1124	R	I	2731	N	II	3566	O	III	4297	M	II	5146	N	II
1320	J	IV	2757	O	III	3567	O	III	4299	Q	I	5160	K	IV
1322	J	IV	2759	O	III	3568	O	III	4304	P	III	5183	M	II
1330	J	IV	2790	O	III	3569	O	III	4312	L	II	5184	K	IV
1438	N	II	2797	O	III	3570	O	III	4351	O	III	5185	R	I
1452	K	IV	2806	O	III	3572	O	III	4354	O	III	5186	R	I
1463	M	II	2812	P	III	3573	O	III	4360	O	III	5187	L	II
1624	P	III	2819	Q	I	3574	O	III	4361	P	III	5188	R	I
1699	L	II	2840	O	III	3577	O	III	4362	L	II	5190	L	II
1701	R	I	2842	P	III	3578	O	III	4410	O	III	5191	N	II
1710	J	IV	2852	O	III	3579	O	III	4414	P	III	5192	L	II
1741	K	IV	2881	O	III	3612	O	III	4420	N	II	5195	J	IV
1803	K	IV	2883	O	III	3620	L	II	4431	P	III	5201	M	II
1925	R	I	2915	K	IV	3632	O	III	4432	Q	I	5205	K	IV
2002	N	II	2923	O	III	3634	O	III	4470	N	II	5207	Q	I
2003	Q	I	2960	R	I	3643	O	III	4478	Q	I	5212	K	IV
2014	P	III	3004	P	III	3647	N	II	4492	O	III	5213	K	IV
2030	L	II	3018	M	II	3651	P	III	4494	P	III	5214	K	IV
2063	P	III	3022	O	III	3681	O	III	4495	Q	I	5222	J	IV
2081	O	III	3030	L	II	3682	O	III	4496	O	III	5225	J	IV
2095	O	III	3039	O	III	3683	O	III	4497	O	III	5348	L	II
2102	R	I	3040	M	II	3719	K	IV	4498	P	III	5403	K	IV
2106	L	II	3060	O	III	3724	M	II	4499	O	III	5432	K	IV
2107	O	III	3066	O	III	3726	O	III	4511	P	III	5436	O	III
2108	O	III	3070	O	III	3805	L	II	4512	P	III	5443	L	II
2109	R	I	3076	O	III	3807	N	II	4557	M	II	5446	K	IV
2111	R	I	3081	L	II	3808	O	III	4558	P	III	5447	K	IV
2113	L	II	3082	M	II	3815	N	II	4567	J	IV	5467	L	II
2116	Q	I	3085	O	III	3821	P	III	4611	O	III	5470	L	II
2117	P	III	3099	O	III	3828	O	III	4623	O	III	5473	L	II
2121	P	III	3110	K	IV	3830	L	II	4635	P	III	5474	K	IV
2142	Q	I	3131	Q	I	3831	O	III	4665	Q	I	5479	N	II
2150	N	II	3146	M	II	3840	O	III	4683	O	III	5482	J	IV
2163	P	III	3152	R	I	4000	L	II	4691	O	III	5484	L	II

CALIFORNIA RETROSPECTIVE RATING PLAN
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Hazard Group			Hazard Group			Hazard Group			Hazard Group			Hazard Group		
Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option
5485	K	IV	7410	R	I	8106	O	III	8818	R	I	9184	O	III
5506	L	II	7413	R	I	8107	P	III	8820	K	IV	9185	Q	I
5507	J	IV	7421	O	III	8110	L	II	8821	L	II	9220	N	II
5538	M	II	7424	K	IV	8111	N	II	8822	K	IV	9402	K	IV
5542	L	II	7428	N	II	8113	O	III	8823	O	III	9403	N	II
5552	J	IV	7429	O	III	8116	P	III	8827	M	II	9410	Q	I
5553	J	IV	7500	J	IV	8117	R	I	8829	P	III	9420	R	I
5606	L	II	7515	L	II	8204	R	I	8830	R	I	9422	Q	I
5630	K	IV	7520	R	I	8209	O	III	8831	N	II	9424	R	I
5631	K	IV	7538	L	II	8215	R	I	8834	L	II	9426	K	IV
5632	K	IV	7539	M	II	8227	K	IV	8838	O	III	9501	O	III
5633	K	IV	7580	M	II	8232	L	II	8839	L	II	9507	O	III
5645	K	IV	7600	J	IV	8264	O	III	8840	Q	I	9516	N	II
5650	M	II	7601	J	IV	8265	O	III	8846	O	III	9519	L	II
5697	L	II	7605	N	II	8267	P	III	8847	N	II	9521	L	II
5951	P	III	7606	Q	I	8278	J	IV	8850	K	IV	9522	O	III
6003	J	IV	7607	Q	I	8286	M	II	8851	O	III	9529	L	II
6011	J	IV	7610	Q	I	8290	R	I	8852	M	II	9549	R	I
6204	K	IV	7706	K	IV	8291	Q	I	8859	Q	I	9552	J	IV
6206	J	IV	7707	K	IV	8292	P	III	8868	Q	I	9586	R	I
6213	R	I	7720	K	IV	8293	K	IV	8875	Q	I	9610	N	II
6216	L	II	7721	R	I	8304	N	II	8901	J	IV	9620	L	II
6218	J	IV	7722	Q	I	8324	L	II	9007	R	I			
6220	J	IV	7855	K	IV	8350	K	IV	9008	Q	I			
6233	N	II	8001	P	III	8387	P	III	9009	N	II			
6235	R	I	8004	O	III	8388	N	II	9010	L	II			
6237	K	IV	8006	O	III	8389	N	II	9011	K	IV			
6251	J	IV	8008	O	III	8390	O	III	9015	M	II			
6254	J	IV	8013	L	II	8391	N	II	9016	O	III			
6258	J	IV	8015	N	II	8392	Q	I	9031	N	II			
6307	J	IV	8017	O	III	8393	N	II	9033	L	II			
6308	K	IV	8018	P	III	8397	P	III	9043	M	II			
6315	K	IV	8019	O	III	8400	O	III	9048	O	III			
6316	M	II	8021	Q	I	8500	O	III	9050	P	III			
6325	K	IV	8028	N	II	8601	M	II	9053	O	III			
6361	M	II	8031	O	III	8604	R	I	9059	Q	I			
6364	L	II	8032	O	III	8631	K	IV	9060	P	III			
6400	M	II	8039	O	III	8720	K	IV	9061	Q	I			
6504	O	III	8041	M	II	8729	L	II	9066	L	II			
6834	P	III	8042	N	II	8740	L	II	9067	O	III			
7133	K	IV	8046	O	III	8741	K	IV	9069	Q	I			
7198	O	III	8057	M	II	8742	L	II	9070	R	I			
7207	R	I	8059	Q	I	8743	K	IV	9079	O	III			
7219	K	IV	8060	J	IV	8745	M	II	9085	O	III			
7232	K	IV	8061	L	II	8748	L	II	9092	M	II			
7248	R	I	8062	P	III	8755	K	IV	9096	Q	I			
7272	J	IV	8063	O	III	8800	O	III	9097	N	II			
7332	P	III	8064	P	III	8801	M	II	9101	R	I			
7360	R	I	8065	O	III	8803	L	II	9151	O	III			
7365	N	II	8066	R	I	8804	L	II	9154	Q	I			
7382	L	II	8070	M	II	8806	Q	I	9155	O	III			
7392	N	II	8071	O	III	8807	L	II	9156	Q	I			
7403	Q	I	8078	O	III	8808	M	II	9180	R	I			
7405	Q	I	8102	O	III	8810	L	II	9181	R	I			
7409	J	IV	8103	O	III	8813	P	III	9182	O	III			

NO UPDATES TO LERS AND LAERS FOR 2006
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NO UPDATES TO RETROSPECTIVE PLAN FOR 2007
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2008 CALIFORNIA RETROSPECTIVE RATING PLAN
TABLE OF CLASSIFICATIONS BY CALIFORNIA HAZARD GROUP

Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option
0005	O	III	2211	R	I	3165	P	III	4034	O	III	4692	O	III
0016	O	III	2222	P	III	3169	P	III	4036	M	II	4717	Q	I
0034	N	II	2362	P	III	3175	O	III	4038	N	II	4720	P	III
0035	P	III	2402	O	III	3178	O	III	4041	R	I	4740	L	II
0036	O	III	2413	R	I	3179	O	III	4049	O	III	4771	L	II
0038	M	II	2501	O	III	3180	O	III	4111	O	III	4828	N	II
0040	O	III	2570	N	II	3220	Q	I	4112	P	III	4829	L	II
0041	Q	I	2571	Q	I	3241	P	III	4114	L	II	4831	O	III
0042	P	III	2576	Q	I	3255	P	III	4130	O	III	4922	R	I
0044	Q	I	2578	P	III	3257	O	III	4133	R	I	4983	M	II
0045	Q	I	2584	L	II	3300	N	II	4150	R	I	5020	K	IV
0050	M	II	2585	N	II	3339	O	III	4239	R	I	5027	L	II
0079	P	III	2586	R	I	3365	N	II	4240	O	III	5028	J	IV
0106	K	IV	2589	N	II	3372	Q	I	4243	O	III	5040	J	IV
0171	M	II	2623	P	III	3373	P	III	4244	L	II	5057	J	IV
0172	Q	I	2660	P	III	3383	R	I	4250	P	III	5059	J	IV
0251	Q	I	2683	P	III	3400	M	II	4251	N	II	5102	L	II
0400	P	III	2688	Q	I	3401	O	III	4279	Q	I	5107	L	II
0401	R	I	2702	J	IV	3501	O	III	4283	R	I	5108	L	II
1122	K	IV	2710	L	II	3507	O	III	4286	Q	I	5128	Q	I
1123	N	II	2727	K	IV	3560	O	III	4295	R	I	5140	L	II
1124	R	I	2731	N	II	3566	O	III	4297	M	II	5146	N	II
1320	J	IV	2757	O	III	3567	O	III	4299	Q	I	5160	K	IV
1322	J	IV	2759	O	III	3568	O	III	4304	P	III	5183	M	II
1330	J	IV	2790	O	III	3569	O	III	4312	L	II	5184	K	IV
1438	N	II	2797	O	III	3570	O	III	4351	O	III	5185	R	I
1452	K	IV	2806	O	III	3572	O	III	4354	O	III	5186	R	I
1463	M	II	2812	P	III	3573	O	III	4360	O	III	5187	L	II
1624	P	III	2819	Q	I	3574	O	III	4361	P	III	5188	R	I
1699	L	II	2840	O	III	3577	O	III	4362	L	II	5190	L	II
1701	R	I	2842	P	III	3578	O	III	4410	O	III	5191	N	II
1710	J	IV	2852	O	III	3579	O	III	4414	P	III	5192	L	II
1741	K	IV	2881	O	III	3612	O	III	4420	N	II	5195	J	IV
1803	K	IV	2883	O	III	3620	L	II	4431	P	III	5201	M	II
1925	R	I	2915	K	IV	3632	O	III	4432	Q	I	5205	K	IV
2002	N	II	2923	O	III	3634	O	III	4470	N	II	5207	Q	I
2003	Q	I	2960	R	I	3643	O	III	4478	Q	I	5212	K	IV
2014	P	III	3004	P	III	3647	N	II	4492	O	III	5213	K	IV
2030	L	II	3018	M	II	3651	P	III	4494	P	III	5214	K	IV
2063	P	III	3022	O	III	3681	O	III	4495	Q	I	5222	J	IV
2081	O	III	3030	L	II	3682	O	III	4496	O	III	5225	J	IV
2095	O	III	3039	O	III	3683	O	III	4497	O	III	5348	L	II
2102	R	I	3040	M	II	3719	K	IV	4498	P	III	5403	K	IV
2106	L	II	3060	O	III	3724	M	II	4499	O	III	5432	K	IV
2107	O	III	3066	O	III	3726	O	III	4511	P	III	5436	O	III
2108	O	III	3070	O	III	3805	L	II	4512	P	III	5443	L	II
2109	R	I	3076	O	III	3807	N	II	4557	M	II	5446	K	IV
2111	R	I	3081	L	II	3808	O	III	4558	P	III	5447	K	IV
2113	L	II	3082	M	II	3815	N	II	4567	J	IV	5467	L	II
2116	Q	I	3085	O	III	3821	P	III	4611	O	III	5470	L	II
2117	P	III	3099	O	III	3828	O	III	4623	O	III	5473	L	II
2121	P	III	3110	K	IV	3830	L	II	4635	P	III	5474	K	IV
2142	Q	I	3131	Q	I	3831	O	III	4665	Q	I	5479	N	II
2150	N	II	3146	M	II	3840	O	III	4683	O	III	5482	J	IV
2163	P	III	3152	R	I	4000	L	II	4691	O	III	5484	L	II

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TABLE OF CLASSIFICATIONS BY CALIFORNIA HAZARD GROUP

Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option	Code No.	9 Group Option	4 Group Option
5485	K	IV	7410	R	I	8106	O	III	8813	P	III	9182	O	III
5506	L	II	7413	R	I	8107	P	III	8818	R	I	9184	O	III
5507	J	IV	7421	O	III	8110	L	II	8820	K	IV	9185	Q	I
5538	M	II	7424	K	IV	8111	N	II	8821	L	II	9220	N	II
5542	L	II	7428	N	II	8113	O	III	8822	K	IV	9402	K	IV
5552	J	IV	7429	O	III	8116	P	III	8823	O	III	9403	N	II
5553	J	IV	7500	J	IV	8117	R	I	8827	M	II	9410	Q	I
5606	L	II	7515	L	II	8204	R	I	8829	P	III	9420	R	I
5630	K	IV	7520	R	I	8209	O	III	8830	R	I	9422	Q	I
5631	K	IV	7538	L	II	8215	R	I	8831	N	II	9424	R	I
5632	K	IV	7539	M	II	8227	K	IV	8834	L	II	9426	K	IV
5633	K	IV	7580	M	II	8232	L	II	8838	O	III	9501	O	III
5645	K	IV	7600	J	IV	8264	O	III	8839	L	II	9507	O	III
5650	M	II	7601	J	IV	8265	O	III	8840	Q	I	9516	N	II
5697	L	II	7605	N	II	8267	P	III	8846	O	III	9519	L	II
5951	P	III	7606	Q	I	8278	J	IV	8847	N	II	9521	L	II
6003	J	IV	7607	Q	I	8286	M	II	8850	K	IV	9522	O	III
6011	J	IV	7610	Q	I	8290	R	I	8851	O	III	9529	L	II
6204	K	IV	7706	K	IV	8291	Q	I	8852	M	II	9549	R	I
6206	J	IV	7707	K	IV	8292	P	III	8859	Q	I	9552	J	IV
6213	R	I	7720	K	IV	8293	K	IV	8868	Q	I	9586	R	I
6216	L	II	7721	R	I	8304	N	II	8875	Q	I	9610	N	II
6218	J	IV	7722	Q	I	8324	L	II	8901	J	IV	9620	L	II
6220	J	IV	7855	K	IV	8350	K	IV	9007	R	I			
6233	N	II	8001	P	III	8387	P	III	9008	Q	I			
6235	R	I	8004	O	III	8388	N	II	9009	N	II			
6237	K	IV	8006	O	III	8389	N	II	9010	L	II			
6251	J	IV	8008	O	III	8390	O	III	9011	K	IV			
6254	J	IV	8013	L	II	8391	N	II	9015	M	II			
6258	J	IV	8015	N	II	8392	Q	I	9016	O	III			
6307	J	IV	8017	O	III	8393	N	II	9031	N	II			
6308	K	IV	8018	P	III	8397	P	III	9033	L	II			
6315	K	IV	8019	O	III	8400	O	III	9043	M	II			
6316	M	II	8021	Q	I	8500	O	III	9048	O	III			
6325	K	IV	8028	N	II	8601	M	II	9050	P	III			
6361	M	II	8031	O	III	8604	R	I	9053	O	III			
6364	L	II	8032	O	III	8631	K	IV	9059	Q	I			
6400	M	II	8039	O	III	8720	K	IV	9060	P	III			
6504	O	III	8041	M	II	8729	L	II	9061	Q	I			
6834	P	III	8042	N	II	8740	L	II	9066	L	II			
7133	K	IV	8046	O	III	8741	K	IV	9067	O	III			
7198	O	III	8057	M	II	8742	L	II	9069	Q	I			
7207	R	I	8059	Q	I	8743	K	IV	9070	R	I			
7219	K	IV	8060	J	IV	8745	M	II	9079	O	III			
7232	K	IV	8061	L	II	8748	L	II	9085	O	III			
7248	R	I	8062	P	III	8749	L	II	9092	M	II			
7272	J	IV	8063	O	III	8755	K	IV	9096	Q	I			
7332	P	III	8064	P	III	8800	O	III	9097	N	II			
7360	R	I	8065	O	III	8801	M	II	9101	R	I			
7365	N	II	8066	R	I	8803	L	II	9151	O	III			
7382	L	II	8070	M	II	8804	L	II	9154	Q	I			
7392	N	II	8071	O	III	8806	Q	I	9155	O	III			
7403	Q	I	8078	O	III	8807	L	II	9156	Q	I			
7405	Q	I	8102	O	III	8808	M	II	9180	R	I			
7409	J	IV	8103	O	III	8810	L	II	9181	R	I			

2008 CALIFORNIA RETROSPECTIVE RATING PLAN
TABLE OF LOSS ELIMINATION RATIOS BY CALIFORNIA HAZARD GROUP

Accident Limit	California Hazard Group															
	9 Group Option								4 Group Option							
	IV J	IV K	II L	II M	II N	III O	III P	I Q	I R	I	II	III	IV	ALL		
25,000	0.760	0.732	0.699	0.698	0.691	0.658	0.664	0.669	0.678	0.671	0.697	0.660	0.739	0.687		
30,000	0.729	0.698	0.662	0.662	0.654	0.617	0.623	0.631	0.639	0.633	0.660	0.619	0.705	0.649		
35,000	0.703	0.669	0.631	0.631	0.623	0.583	0.589	0.599	0.607	0.601	0.629	0.585	0.677	0.617		
50,000	0.635	0.597	0.553	0.554	0.546	0.500	0.504	0.522	0.528	0.523	0.552	0.501	0.606	0.539		
75,000	0.556	0.515	0.465	0.468	0.459	0.411	0.414	0.437	0.443	0.439	0.465	0.412	0.525	0.452		
100,000	0.504	0.461	0.408	0.413	0.403	0.357	0.358	0.384	0.388	0.385	0.408	0.357	0.471	0.397		
150,000	0.436	0.394	0.337	0.344	0.333	0.291	0.293	0.318	0.322	0.319	0.338	0.292	0.404	0.329		
250,000	0.356	0.318	0.261	0.269	0.258	0.223	0.225	0.249	0.251	0.249	0.262	0.223	0.327	0.257		
300,000	0.328	0.293	0.236	0.244	0.233	0.201	0.202	0.226	0.228	0.226	0.237	0.201	0.301	0.233		
350,000	0.307	0.274	0.218	0.225	0.215	0.185	0.187	0.209	0.211	0.210	0.219	0.186	0.281	0.216		
500,000	0.260	0.232	0.180	0.185	0.177	0.152	0.153	0.174	0.175	0.174	0.180	0.153	0.238	0.178		
750,000	0.215	0.191	0.144	0.148	0.141	0.121	0.123	0.140	0.141	0.140	0.144	0.121	0.196	0.144		
1,000,000	0.187	0.165	0.122	0.125	0.120	0.102	0.104	0.119	0.120	0.120	0.122	0.102	0.170	0.122		
1,500,000	0.150	0.132	0.098	0.100	0.097	0.081	0.083	0.096	0.096	0.096	0.098	0.081	0.136	0.098		
2,000,000	0.124	0.109	0.080	0.082	0.080	0.066	0.068	0.079	0.079	0.079	0.080	0.067	0.113	0.080		
2,500,000	0.106	0.094	0.069	0.070	0.069	0.057	0.058	0.068	0.068	0.068	0.069	0.057	0.097	0.069		
3,000,000	0.092	0.081	0.059	0.061	0.060	0.049	0.051	0.059	0.059	0.059	0.060	0.049	0.084	0.060		
3,500,000	0.081	0.071	0.052	0.053	0.053	0.043	0.044	0.052	0.051	0.052	0.053	0.044	0.074	0.052		
5,000,000	0.057	0.050	0.037	0.038	0.037	0.030	0.031	0.036	0.036	0.036	0.037	0.031	0.052	0.037		
7,500,000	0.036	0.032	0.023	0.024	0.023	0.019	0.020	0.023	0.023	0.023	0.023	0.019	0.033	0.023		
10,000,000	0.024	0.021	0.016	0.016	0.016	0.013	0.013	0.015	0.015	0.015	0.016	0.013	0.022	0.016		

2008 CALIFORNIA RETROSPECTIVE RATING PLAN
TABLE OF LOSS & ALAE ELIMINATION RATIOS BY CALIFORNIA HAZARD GROUP

Accident Limit	California Hazard Group															
	9 Group Option								4 Group Option							
	IV J	IV K	II L	II M	II N	III O	III P	I Q	I R	I	II	III	IV	ALL		
25,000	0.767	0.740	0.709	0.708	0.701	0.672	0.679	0.680	0.690	0.682	0.707	0.674	0.746	0.698		
30,000	0.736	0.706	0.672	0.672	0.664	0.631	0.639	0.641	0.651	0.644	0.670	0.634	0.713	0.660		
35,000	0.709	0.677	0.641	0.640	0.633	0.597	0.604	0.609	0.618	0.611	0.639	0.599	0.685	0.628		
50,000	0.641	0.604	0.562	0.563	0.555	0.513	0.519	0.529	0.538	0.531	0.561	0.515	0.613	0.548		
75,000	0.558	0.516	0.469	0.471	0.463	0.416	0.420	0.437	0.445	0.439	0.468	0.417	0.526	0.455		
100,000	0.499	0.457	0.405	0.409	0.401	0.354	0.357	0.377	0.383	0.379	0.405	0.355	0.467	0.393		
150,000	0.423	0.381	0.326	0.332	0.322	0.279	0.281	0.303	0.308	0.304	0.327	0.280	0.391	0.317		
250,000	0.336	0.299	0.244	0.250	0.240	0.205	0.207	0.229	0.231	0.229	0.244	0.206	0.307	0.238		
300,000	0.308	0.273	0.218	0.225	0.215	0.183	0.185	0.206	0.208	0.207	0.219	0.184	0.281	0.214		
350,000	0.287	0.253	0.200	0.206	0.197	0.168	0.169	0.190	0.192	0.190	0.201	0.168	0.261	0.197		
500,000	0.241	0.212	0.163	0.168	0.160	0.136	0.137	0.156	0.157	0.156	0.163	0.137	0.219	0.161		
750,000	0.198	0.174	0.130	0.133	0.127	0.108	0.109	0.125	0.126	0.125	0.130	0.108	0.179	0.129		
1,000,000	0.172	0.150	0.110	0.113	0.108	0.090	0.092	0.107	0.108	0.107	0.110	0.091	0.155	0.110		
1,500,000	0.138	0.120	0.088	0.089	0.087	0.072	0.074	0.085	0.086	0.085	0.088	0.072	0.124	0.087		
2,000,000	0.114	0.099	0.072	0.073	0.072	0.058	0.061	0.070	0.070	0.070	0.072	0.059	0.103	0.072		
2,500,000	0.098	0.085	0.062	0.063	0.062	0.050	0.052	0.060	0.060	0.060	0.062	0.051	0.088	0.062		
3,000,000	0.085	0.074	0.053	0.054	0.054	0.043	0.045	0.052	0.052	0.052	0.054	0.044	0.076	0.053		
3,500,000	0.075	0.065	0.047	0.048	0.047	0.038	0.040	0.046	0.046	0.046	0.047	0.039	0.067	0.047		
5,000,000	0.053	0.046	0.033	0.034	0.033	0.027	0.028	0.032	0.032	0.032	0.033	0.027	0.047	0.033		
7,500,000	0.033	0.028	0.021	0.021	0.021	0.017	0.018	0.020	0.020	0.020	0.021	0.017	0.029	0.021		
10,000,000	0.022	0.019	0.014	0.014	0.014	0.011	0.012	0.014	0.014	0.014	0.014	0.011	0.020	0.014		

NO UPDATES TO RETROSPECTIVE PLAN FOR 2009
SEE 2008 PLAN

NO UPDATES TO RETROSPECTIVE PLAN FOR 2010
SEE 2008 PLAN

2011 CALIFORNIA RETROSPECTIVE RATING PLAN
TABLE OF CLASSIFICATIONS BY CALIFORNIA HAZARD GROUP

Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group
0005	1	2150	3	3146	3	3840	2	4683	2	5484	4	7405	2	8102	1	8808	3
0016	2	2163	2	3152	2	4000	4	4691	1	5485	4	7409	6	8103	1	8810	1
0034	3	2211	2	3165	1	4034	2	4692	1	5506	5	7410	2	8106	4	8813	2
0035	2	2222	2	3169	1	4036	2	4717	2	5507	6	7413	2	8107	2	8818	3
0036	1	2362	2	3175	1	4038	2	4720	2	5538	4	7421	1	8110	4	8820	3
0038	3	2402	2	3178	2	4041	2	4740	5	5542	5	7424	5	8111	4	8821	4
0040	1	2413	3	3179	1	4049	1	4771	5	5552	7	7428	4	8113	3	8822	3
0041	3	2501	1	3180	1	4111	2	4828	4	5553	7	7429	2	8116	2	8823	2
0042	1	2570	3	3220	4	4112	2	4829	4	5606	5	7500	3	8117	2	8827	5
0044	4	2571	3	3241	1	4114	4	4831	2	5630	5	7515	7	8204	3	8829	1
0045	2	2576	3	3255	2	4130	1	4922	2	5631	5	7520	3	8209	1	8830	2
0050	3	2578	1	3257	2	4133	2	4983	3	5632	5	7538	5	8215	5	8831	3
0079	1	2584	3	3300	4	4150	2	5020	5	5633	5	7539	5	8227	5	8834	1
0096	2	2585	3	3339	2	4239	3	5027	5	5645	5	7580	5	8232	5	8838	1
0106	6	2586	3	3365	3	4240	1	5028	5	5650	4	7600	4	8264	1	8839	2
0171	3	2589	3	3372	3	4243	2	5040	7	5697	5	7601	5	8265	7	8840	3
0172	3	2623	1	3373	3	4244	3	5057	5	5951	1	7605	4	8267	4	8846	1
0251	4	2660	1	3383	2	4250	2	5059	6	6003	5	7606	2	8278	7	8847	4
0400	3	2683	2	3400	3	4251	3	5102	5	6011	6	7607	2	8286	4	8850	5
0401	5	2688	2	3401	1	4279	2	5107	2	6204	5	7610	3	8290	2	8851	2
1122	5	2702	7	3501	2	4283	2	5108	3	6206	6	7706	6	8291	4	8852	3
1123	5	2710	4	3507	3	4286	2	5128	2	6213	6	7707	6	8292	1	8859	2
1124	5	2727	6	3560	1	4295	2	5140	4	6216	5	7720	5	8293	5	8868	2
1320	6	2731	2	3566	2	4297	3	5146	5	6218	6	7721	3	8304	2	8875	3
1322	7	2757	1	3567	2	4299	3	5160	5	6220	7	7722	5	8324	4	8901	1
1330	5	2759	3	3568	1	4304	2	5183	3	6233	6	7855	5	8350	5	9007	4
1438	3	2790	2	3569	3	4312	5	5184	6	6235	7	8001	1	8387	2	9008	2
1452	5	2797	1	3570	1	4351	2	5185	3	6237	6	8004	1	8388	2	9009	4
1463	4	2806	1	3572	2	4354	1	5186	3	6251	5	8006	2	8389	5	9010	2
1624	5	2812	1	3573	2	4360	4	5187	7	6254	6	8008	1	8390	2	9011	4
1699	3	2819	3	3574	1	4361	1	5190	5	6258	6	8013	4	8391	4	9015	4
1701	5	2840	2	3577	2	4362	3	5191	5	6307	5	8015	2	8392	3	9016	3
1710	6	2842	2	3578	2	4410	2	5192	3	6308	5	8017	1	8393	5	9031	3
1741	6	2852	1	3579	2	4414	2	5195	4	6315	6	8018	2	8397	5	9033	3
1803	5	2881	2	3612	2	4420	2	5201	2	6316	7	8019	2	8400	2	9043	2
1925	4	2883	1	3620	3	4431	2	5205	7	6325	5	8021	2	8500	3	9048	1
2002	4	2915	2	3632	3	4432	3	5207	6	6361	3	8028	3	8601	5	9050	1
2003	3	2923	1	3634	1	4470	4	5212	6	6364	4	8031	1	8604	5	9053	1
2014	4	2960	4	3643	1	4478	2	5213	6	6400	3	8032	2	8631	7	9059	1
2030	5	3004	4	3647	5	4492	1	5214	5	6504	2	8039	2	8720	4	9060	2
2063	2	3018	4	3651	1	4494	3	5222	6	6834	4	8041	2	8729	4	9061	1
2081	1	3022	1	3681	2	4495	4	5225	7	7133	6	8042	3	8740	4	9066	2
2095	2	3030	3	3682	1	4496	3	5348	2	7198	4	8046	1	8741	5	9067	2
2102	2	3039	2	3683	2	4497	2	5403	5	7207	3	8057	3	8742	3	9069	2
2106	4	3040	3	3719	7	4498	2	5432	5	7219	4	8059	3	8743	6	9070	2
2107	1	3060	2	3724	5	4499	1	5436	2	7227	3	8060	6	8745	4	9079	1
2108	2	3066	2	3726	6	4511	2	5443	4	7232	6	8061	2	8748	5	9085	1
2109	2	3070	1	3805	3	4512	2	5446	4	7248	4	8062	2	8749	4	9092	3
2111	2	3076	2	3807	3	4557	2	5447	6	7272	5	8063	1	8755	6	9096	2
2113	4	3081	4	3808	1	4558	1	5467	4	7332	1	8064	2	8800	1	9097	2
2116	2	3082	3	3815	3	4567	5	5470	4	7360	3	8065	1	8801	3	9101	2
2117	1	3085	2	3821	3	4611	2	5473	4	7365	6	8066	2	8803	3	9151	1
2121	4	3099	2	3828	1	4623	1	5474	4	7382	3	8070	3	8804	2	9154	1
2123	2	3110	5	3830	2	4635	6	5479	4	7392	2	8071	2	8806	2	9155	1
2142	2	3131	3	3831	1	4665	4	5482	7	7403	2	8078	1	8807	3	9156	2

2011 CALIFORNIA RETROSPECTIVE RATING PLAN

TABLE OF LOSS ELIMINATION RATIOS BY CALIFORNIA HAZARD GROUP

Accident Limit	California Hazard Group							All
	1	2	3	4	5	6	7	
25,000	0.777	0.795	0.804	0.826	0.842	0.862	0.878	0.807
35,000	0.726	0.748	0.758	0.784	0.804	0.827	0.846	0.762
50,000	0.663	0.688	0.700	0.731	0.754	0.781	0.804	0.704
75,000	0.580	0.609	0.625	0.660	0.688	0.716	0.747	0.629
100,000	0.519	0.550	0.567	0.605	0.636	0.665	0.700	0.572
150,000	0.437	0.469	0.488	0.528	0.560	0.590	0.629	0.492
200,000	0.385	0.417	0.435	0.477	0.508	0.537	0.578	0.440
250,000	0.349	0.380	0.398	0.439	0.470	0.498	0.539	0.403
300,000	0.322	0.353	0.369	0.410	0.441	0.467	0.508	0.375
400,000	0.285	0.315	0.328	0.370	0.398	0.421	0.462	0.335
500,000	0.260	0.289	0.300	0.342	0.369	0.389	0.429	0.308
600,000	0.242	0.270	0.280	0.321	0.346	0.363	0.403	0.288
700,000	0.227	0.254	0.263	0.304	0.328	0.343	0.382	0.272
800,000	0.215	0.242	0.250	0.290	0.313	0.326	0.364	0.258
900,000	0.205	0.231	0.238	0.277	0.299	0.312	0.349	0.247
1,000,000	0.197	0.221	0.229	0.266	0.288	0.300	0.336	0.237
2,000,000	0.147	0.166	0.170	0.199	0.217	0.223	0.252	0.177
3,000,000	0.121	0.137	0.141	0.165	0.179	0.184	0.208	0.147
4,000,000	0.104	0.118	0.121	0.142	0.154	0.158	0.179	0.126
5,000,000	0.092	0.104	0.106	0.125	0.135	0.139	0.157	0.111
6,000,000	0.082	0.093	0.095	0.111	0.121	0.124	0.140	0.099
7,000,000	0.074	0.083	0.086	0.100	0.109	0.112	0.126	0.089
8,000,000	0.067	0.076	0.078	0.091	0.099	0.102	0.115	0.081
9,000,000	0.061	0.069	0.071	0.083	0.090	0.093	0.105	0.074
10,000,000	0.056	0.063	0.065	0.076	0.082	0.085	0.096	0.067

2011 CALIFORNIA RETROSPECTIVE RATING PLAN

TABLE OF LOSS & ALAE ELIMINATION RATIOS BY CALIFORNIA HAZARD GROUP

Accident Limit	California Hazard Group							All
	1	2	3	4	5	6	7	
25,000	0.751	0.772	0.782	0.806	0.824	0.849	0.867	0.784
35,000	0.703	0.726	0.738	0.765	0.786	0.814	0.836	0.741
50,000	0.642	0.668	0.682	0.714	0.738	0.770	0.795	0.685
75,000	0.562	0.591	0.608	0.644	0.672	0.707	0.739	0.612
100,000	0.502	0.533	0.552	0.590	0.621	0.657	0.692	0.555
150,000	0.419	0.451	0.472	0.512	0.544	0.581	0.621	0.475
200,000	0.367	0.399	0.419	0.460	0.492	0.527	0.570	0.423
250,000	0.330	0.361	0.381	0.422	0.453	0.487	0.530	0.385
300,000	0.303	0.333	0.351	0.392	0.422	0.455	0.498	0.356
400,000	0.265	0.294	0.310	0.351	0.379	0.409	0.451	0.316
500,000	0.240	0.269	0.283	0.323	0.349	0.376	0.418	0.289
600,000	0.223	0.250	0.262	0.303	0.327	0.351	0.392	0.269
700,000	0.209	0.235	0.246	0.286	0.309	0.331	0.371	0.253
800,000	0.197	0.223	0.233	0.272	0.294	0.314	0.354	0.240
900,000	0.188	0.213	0.222	0.260	0.281	0.301	0.339	0.229
1,000,000	0.180	0.204	0.213	0.250	0.270	0.289	0.326	0.220
2,000,000	0.134	0.153	0.159	0.187	0.203	0.216	0.246	0.165
3,000,000	0.111	0.126	0.132	0.155	0.168	0.179	0.203	0.136
4,000,000	0.096	0.109	0.113	0.133	0.144	0.154	0.175	0.117
5,000,000	0.084	0.096	0.100	0.117	0.127	0.136	0.154	0.103
6,000,000	0.075	0.086	0.089	0.105	0.114	0.121	0.138	0.092
7,000,000	0.068	0.077	0.080	0.095	0.102	0.109	0.124	0.083
8,000,000	0.062	0.070	0.073	0.086	0.093	0.099	0.113	0.076
9,000,000	0.056	0.064	0.067	0.078	0.085	0.091	0.103	0.069
10,000,000	0.052	0.059	0.061	0.072	0.078	0.083	0.094	0.063

NO UPDATES TO RETROSPECTIVE PLAN FOR 2012
SEE 2011 PLAN

2013 CALIFORNIA RETROSPECTIVE RATING PLAN
TABLE OF CLASSIFICATIONS BY CALIFORNIA HAZARD GROUP

Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group
0005	1	2150	3	3146	3	3840	2	4683	3
0016	3	2163	3	3152	2	4000	4	4691	2
0034	4	2211	3	3165	1	4034	3	4692	2
0035	1	2222	2	3169	1	4036	3	4717	3
0036	2	2362	3	3175	2	4038	3	4720	3
0038	5	2402	1	3178	2	4041	3	4740	4
0040	2	2413	4	3179	1	4049	2	4771	4
0041	2	2501	2	3180	1	4111	3	4828	3
0042	2	2570	4	3220	3	4112	2	4829	4
0044	4	2571	4	3241	1	4114	3	4831	3
0045	3	2576	3	3255	2	4130	1	4922	2
0050	4	2578	2	3257	2	4133	3	4983	4
0079	1	2584	2	3300	5	4150	2	5020	5
0096	3	2585	2	3339	3	4239	3	5027	6
0106	7	2586	4	3365	4	4240	1	5028	4
0171	4	2589	3	3372	4	4243	1	5040	7
0172	3	2623	1	3373	4	4244	4	5057	5
0251	3	2660	2	3383	3	4250	2	5059	7
0400	3	2683	2	3400	4	4251	2	5102	5
0401	5	2688	2	3401	2	4279	2	5107	3
1122	4	2702	7	3501	2	4283	3	5108	4
1123	4	2710	3	3507	3	4286	1	5128	3
1124	4	2727	6	3560	2	4295	3	5140	3
1320	6	2731	2	3566	3	4297	3	5146	4
1322	7	2757	1	3567	3	4299	4	5160	5
1330	4	2759	4	3568	2	4304	3	5183	4
1438	3	2790	1	3569	4	4312	4	5184	6
1452	4	2797	2	3570	1	4351	3	5185	3
1463	4	2806	2	3572	3	4354	1	5186	3
1624	4	2812	2	3573	2	4360	4	5187	7
1699	3	2819	4	3574	1	4361	1	5188	3
1701	4	2840	2	3577	1	4362	3	5190	4
1710	6	2842	3	3578	3	4410	1	5191	4
1741	5	2852	2	3579	3	4414	1	5192	3
1803	5	2881	2	3612	2	4420	2	5195	4
1925	4	2883	1	3620	3	4431	2	5201	3
2002	3	2915	3	3632	4	4432	4	5205	7
2003	2	2923	1	3634	2	4470	3	5207	6
2014	3	2960	3	3643	2	4478	2	5212	7
2030	5	3004	3	3647	4	4492	2	5213	6
2063	1	3018	3	3651	2	4494	3	5214	4
2081	1	3022	2	3681	3	4495	3	5222	6
2095	2	3030	3	3682	2	4496	4	5225	7
2102	2	3039	3	3683	3	4497	2	5348	2
2106	4	3040	3	3719	7	4498	2	5403	5
2107	2	3060	3	3724	5	4499	2	5432	4
2108	3	3066	3	3726	5	4511	3	5436	2
2109	3	3070	1	3805	4	4512	3	5443	4
2111	2	3076	2	3807	3	4557	3	5446	3
2113	4	3081	3	3808	1	4558	1	5447	5
2116	2	3082	4	3815	2	4567	4	5467	4
2117	1	3085	3	3821	4	4611	3	5470	5
2121	3	3099	3	3828	2	4623	1	5473	5
2123	3	3110	5	3830	2	4635	5	5474	4
2142	3	3131	3	3831	2	4665	4	5479	3

2013 CALIFORNIA RETROSPECTIVE RATING PLAN
TABLE OF CLASSIFICATIONS BY CALIFORNIA HAZARD GROUP

Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group
5482	7	7403	2	8078	1	8807	3	9156	3
5484	3	7405	2	8102	1	8808	2	9180	3
5485	5	7409	6	8103	1	8810	1	9181	1
5506	5	7410	2	8106	4	8813	3	9182	1
5507	6	7413	2	8107	3	8818	2	9184	3
5538	3	7421	1	8110	3	8820	3	9185	2
5542	5	7424	4	8111	5	8821	3	9220	3
5552	7	7428	4	8113	4	8822	4	9402	4
5553	7	7429	3	8116	3	8823	2	9403	4
5606	4	7500	3	8117	3	8827	4	9410	4
5630	5	7515	7	8204	4	8829	1	9420	3
5631	4	7520	3	8209	1	8830	1	9422	1
5632	5	7538	5	8215	4	8831	3	9424	3
5633	4	7539	5	8227	4	8834	2	9426	5
5645	5	7580	5	8232	5	8838	2	9501	2
5650	3	7600	3	8264	1	8839	2	9507	4
5697	4	7601	5	8265	6	8840	4	9516	4
5951	1	7605	4	8267	3	8846	1	9519	4
6003	6	7606	2	8278	7	8847	4	9521	3
6011	6	7607	3	8286	4	8850	4	9522	3
6204	5	7610	4	8290	3	8851	2	9529	5
6206	6	7706	6	8291	5	8852	4	9549	2
6213	6	7707	6	8292	1	8859	2	9552	6
6216	5	7720	5	8293	4	8868	2	9586	1
6218	6	7721	4	8304	2	8875	3	9610	4
6220	7	7722	5	8324	3	8901	1	9620	3
6233	6	7855	6	8350	4	9007	3		
6235	7	8001	1	8387	3	9008	1		
6237	6	8004	1	8388	3	9009	4		
6251	4	8006	1	8389	4	9010	3		
6254	6	8008	1	8390	2	9011	4		
6258	5	8013	4	8391	3	9015	3		
6307	4	8015	3	8392	4	9016	3		
6308	5	8017	1	8393	4	9031	4		
6315	6	8018	3	8397	4	9033	3		
6316	6	8019	3	8400	3	9043	1		
6325	4	8021	3	8500	3	9048	2		
6361	4	8028	4	8601	4	9050	1		
6364	3	8031	1	8604	4	9053	1		
6400	3	8032	3	8631	6	9059	2		
6504	2	8039	3	8720	4	9060	3		
6834	4	8041	1	8729	3	9061	2		
7133	6	8042	3	8740	4	9066	3		
7198	2	8046	1	8741	4	9067	3		
7207	4	8057	3	8742	3	9069	3		
7219	4	8059	3	8743	6	9070	1		
7227	4	8060	5	8745	5	9079	1		
7232	5	8061	2	8748	4	9085	1		
7248	4	8062	1	8749	3	9092	4		
7272	5	8063	2	8755	6	9096	3		
7332	1	8064	2	8800	2	9097	3		
7360	3	8065	2	8801	2	9101	3		
7365	5	8066	3	8803	4	9151	1		
7382	2	8070	3	8804	3	9154	1		
7392	2	8071	2	8806	2	9155	2		

2013 CALIFORNIA RETROSPECTIVE RATING PLAN**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	0.781	0.798	0.815	0.832	0.848	0.860	0.877	0.812
35,000	0.728	0.747	0.768	0.789	0.809	0.822	0.843	0.764
50,000	0.660	0.683	0.708	0.732	0.756	0.771	0.798	0.703
75,000	0.571	0.597	0.628	0.656	0.685	0.700	0.735	0.622
100,000	0.505	0.533	0.567	0.595	0.628	0.643	0.684	0.560
150,000	0.417	0.446	0.483	0.509	0.547	0.558	0.606	0.474
200,000	0.361	0.391	0.427	0.452	0.492	0.501	0.551	0.419
250,000	0.323	0.353	0.388	0.410	0.451	0.459	0.510	0.379
300,000	0.294	0.324	0.358	0.378	0.420	0.426	0.478	0.349
400,000	0.252	0.281	0.314	0.331	0.371	0.377	0.428	0.304
500,000	0.223	0.251	0.282	0.297	0.335	0.341	0.391	0.273
600,000	0.201	0.228	0.257	0.271	0.307	0.313	0.362	0.248
700,000	0.184	0.210	0.237	0.251	0.284	0.290	0.338	0.229
800,000	0.170	0.195	0.221	0.233	0.265	0.271	0.318	0.213
900,000	0.158	0.182	0.207	0.218	0.248	0.254	0.301	0.199
1,000,000	0.148	0.171	0.195	0.206	0.234	0.240	0.286	0.187
2,000,000	0.094	0.110	0.127	0.134	0.152	0.157	0.195	0.121
3,000,000	0.072	0.084	0.098	0.103	0.117	0.121	0.149	0.093
4,000,000	0.059	0.069	0.080	0.084	0.096	0.099	0.123	0.077
5,000,000	0.051	0.059	0.068	0.072	0.082	0.084	0.104	0.065
6,000,000	0.044	0.051	0.060	0.063	0.071	0.074	0.091	0.057
7,000,000	0.039	0.046	0.053	0.056	0.063	0.065	0.081	0.050
8,000,000	0.035	0.041	0.047	0.050	0.057	0.059	0.072	0.045
9,000,000	0.032	0.037	0.043	0.045	0.051	0.053	0.065	0.041
10,000,000	0.029	0.034	0.039	0.041	0.047	0.048	0.060	0.037

2013 CALIFORNIA RETROSPECTIVE RATING PLAN**TABLE OF ULTIMATE INCURRED LOSS & ALAE ELIMINATION RATIOS BY CALIFORNIA HAZARD GROUP**

Accident Limit	California Hazard Group							All
	1	2	3	4	5	6	7	
25,000	0.801	0.815	0.829	0.845	0.859	0.869	0.884	0.827
35,000	0.751	0.768	0.785	0.804	0.821	0.833	0.852	0.782
50,000	0.686	0.705	0.727	0.749	0.771	0.784	0.808	0.723
75,000	0.597	0.621	0.648	0.674	0.700	0.714	0.745	0.643
100,000	0.528	0.554	0.584	0.612	0.642	0.656	0.694	0.578
150,000	0.432	0.460	0.493	0.522	0.557	0.567	0.613	0.486
200,000	0.370	0.398	0.432	0.459	0.497	0.504	0.554	0.425
250,000	0.327	0.355	0.388	0.413	0.453	0.457	0.510	0.381
300,000	0.295	0.322	0.355	0.377	0.419	0.421	0.474	0.347
400,000	0.250	0.276	0.307	0.327	0.367	0.368	0.421	0.299
500,000	0.219	0.244	0.273	0.290	0.329	0.330	0.382	0.265
600,000	0.196	0.220	0.248	0.263	0.300	0.299	0.351	0.240
700,000	0.178	0.201	0.227	0.241	0.276	0.276	0.326	0.220
800,000	0.164	0.186	0.210	0.224	0.257	0.256	0.306	0.203
900,000	0.152	0.173	0.196	0.209	0.240	0.239	0.288	0.190
1,000,000	0.142	0.162	0.184	0.196	0.226	0.225	0.273	0.178
2,000,000	0.089	0.103	0.118	0.125	0.144	0.143	0.182	0.113
3,000,000	0.068	0.078	0.089	0.095	0.109	0.108	0.138	0.086
4,000,000	0.055	0.064	0.073	0.078	0.090	0.089	0.113	0.070
5,000,000	0.047	0.054	0.062	0.066	0.076	0.076	0.096	0.060
6,000,000	0.041	0.047	0.054	0.058	0.067	0.066	0.084	0.052
7,000,000	0.036	0.042	0.048	0.051	0.059	0.059	0.075	0.046
8,000,000	0.033	0.038	0.043	0.046	0.053	0.053	0.067	0.042
9,000,000	0.030	0.034	0.039	0.042	0.048	0.048	0.061	0.038
10,000,000	0.027	0.031	0.036	0.038	0.044	0.043	0.055	0.034

Benefit and Trend On-Level Factors to Policy Year 2013

	Accident Year		
	2006	2007	2008
Indemnity Benefit On-Level Factors			
Death	1.017	1.013	1.010
Permanent Total	1.032	1.026	1.021
Major	1.122	1.091	1.011
Minor	1.149	1.135	1.015
Temporary	1.061	1.054	1.020

Medical Benefit On-Level Factors

	1.019	1.004	1.000
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Aggregate Trend Factors

Indemnity	1.232	1.167	1.108
Medical	1.569	1.437	1.314

Retro Starting Database

PY 2005 RL 4 (AY 2006), PY 2006 RL 4, PY 2007 RL 3P

NO UPDATES TO RHGs FOR 2014
SEE 2013 PLAN

2014 PURE PREMIUM RATE FILING

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	0.761	0.780	0.798	0.817	0.835	0.847	0.865	0.795
35,000	0.704	0.725	0.748	0.769	0.792	0.806	0.829	0.744
50,000	0.631	0.657	0.684	0.709	0.736	0.751	0.780	0.678
75,000	0.538	0.568	0.599	0.627	0.661	0.675	0.713	0.593
100,000	0.471	0.502	0.536	0.564	0.602	0.614	0.658	0.529
150,000	0.382	0.414	0.450	0.475	0.517	0.525	0.577	0.441
200,000	0.327	0.359	0.394	0.416	0.460	0.465	0.519	0.385
250,000	0.288	0.321	0.354	0.373	0.418	0.422	0.476	0.345
300,000	0.260	0.292	0.324	0.341	0.386	0.388	0.442	0.315
400,000	0.220	0.251	0.280	0.294	0.337	0.338	0.391	0.271
500,000	0.192	0.222	0.249	0.260	0.301	0.301	0.354	0.240
600,000	0.171	0.199	0.225	0.235	0.273	0.273	0.325	0.216
700,000	0.155	0.182	0.206	0.215	0.251	0.251	0.301	0.197
800,000	0.141	0.168	0.190	0.198	0.232	0.232	0.281	0.182
900,000	0.131	0.156	0.177	0.183	0.216	0.216	0.264	0.169
1,000,000	0.121	0.145	0.165	0.171	0.203	0.202	0.250	0.158
2,000,000	0.074	0.091	0.104	0.106	0.127	0.125	0.161	0.098
3,000,000	0.056	0.068	0.078	0.080	0.095	0.093	0.120	0.073
4,000,000	0.045	0.055	0.062	0.064	0.076	0.075	0.097	0.059
5,000,000	0.037	0.046	0.052	0.053	0.064	0.063	0.081	0.049
6,000,000	0.032	0.039	0.045	0.046	0.055	0.054	0.069	0.042
7,000,000	0.028	0.034	0.039	0.040	0.048	0.047	0.060	0.037
8,000,000	0.025	0.030	0.034	0.035	0.042	0.041	0.053	0.033
9,000,000	0.022	0.027	0.031	0.031	0.037	0.037	0.047	0.029
10,000,000	0.020	0.024	0.027	0.028	0.034	0.033	0.043	0.026

Note: Loss elimination ratios have been brought to a policy year 2014 cost level using the latest indemnity and medical trend factors, 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.

2014 PURE PREMIUM RATE FILING**TABLE OF ULTIMATE INCURRED LOSS & ALAE ELIMINATION RATIOS BY CALIFORNIA HAZARD GROUP**

Accident Limit	California Hazard Group							All
	1	2	3	4	5	6	7	
25,000	0.788	0.803	0.818	0.835	0.850	0.862	0.876	0.816
35,000	0.734	0.752	0.771	0.790	0.809	0.823	0.841	0.768
50,000	0.665	0.686	0.710	0.732	0.756	0.771	0.795	0.705
75,000	0.572	0.597	0.626	0.652	0.682	0.698	0.729	0.620
100,000	0.501	0.528	0.560	0.588	0.621	0.637	0.674	0.554
150,000	0.403	0.431	0.466	0.493	0.532	0.544	0.589	0.458
200,000	0.339	0.368	0.403	0.427	0.469	0.478	0.527	0.395
250,000	0.296	0.324	0.358	0.380	0.423	0.430	0.480	0.350
300,000	0.263	0.291	0.324	0.344	0.387	0.393	0.443	0.315
400,000	0.218	0.245	0.276	0.291	0.333	0.338	0.387	0.267
500,000	0.188	0.214	0.242	0.255	0.295	0.299	0.347	0.233
600,000	0.166	0.191	0.217	0.228	0.266	0.269	0.316	0.208
700,000	0.148	0.172	0.197	0.207	0.242	0.245	0.291	0.189
800,000	0.135	0.158	0.181	0.190	0.223	0.226	0.270	0.173
900,000	0.124	0.146	0.168	0.176	0.207	0.209	0.253	0.160
1,000,000	0.115	0.136	0.156	0.163	0.193	0.195	0.238	0.149
2,000,000	0.068	0.082	0.095	0.098	0.117	0.118	0.150	0.090
3,000,000	0.050	0.061	0.070	0.073	0.087	0.088	0.111	0.067
4,000,000	0.040	0.049	0.056	0.058	0.069	0.070	0.089	0.053
5,000,000	0.034	0.040	0.047	0.049	0.058	0.058	0.074	0.044
6,000,000	0.029	0.035	0.040	0.042	0.050	0.050	0.063	0.038
7,000,000	0.025	0.030	0.035	0.036	0.043	0.044	0.055	0.033
8,000,000	0.022	0.027	0.031	0.032	0.038	0.039	0.049	0.029
9,000,000	0.020	0.024	0.028	0.029	0.034	0.034	0.044	0.026
10,000,000	0.018	0.021	0.025	0.026	0.031	0.031	0.039	0.024

Note: Loss and allocated loss adjustment expense (ALAE) elimination ratios have been brought to a policy year 2014 cost level using the latest indemnity and medical trend factors, the latest benefit on-level factors, and the latest projected ratio of ALAE, including medical cost containment programs (MCCP), to loss.

Benefit and Trend On-Level Factors to Policy Year 2014

	Accident Year		
	2006	2007	2008
Indemnity Benefit On-Level Factors			
Death	1.045	1.041	1.038
Permanent Total	1.047	1.041	1.036
Major	1.226	1.192	1.104
Minor	1.205	1.191	1.065
Temporary	1.018	1.012	0.979

Medical Benefit On-Level Factors

	0.956	0.954	0.954
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Aggregate Trend Factors

Indemnity	1.238	1.175	1.110
Medical	1.293	1.188	1.079

Retro Starting Database

PY 2005 RL 4 (AY 2006), PY 2006 RL 4, PY 2007 RL 3P

NO UPDATES TO RHGs FOR 2015
SEE 2013 PLAN

2015 PURE PREMIUM RATE FILING

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	0.765	0.783	0.802	0.821	0.839	0.851	0.869	0.799
35,000	0.710	0.732	0.754	0.776	0.798	0.812	0.834	0.750
50,000	0.641	0.666	0.694	0.719	0.745	0.760	0.788	0.688
75,000	0.553	0.582	0.614	0.642	0.674	0.689	0.726	0.607
100,000	0.488	0.519	0.553	0.582	0.618	0.632	0.674	0.546
150,000	0.400	0.433	0.469	0.496	0.536	0.547	0.596	0.461
200,000	0.345	0.378	0.413	0.437	0.480	0.488	0.540	0.404
250,000	0.306	0.339	0.373	0.395	0.438	0.445	0.498	0.364
300,000	0.277	0.309	0.343	0.362	0.405	0.411	0.464	0.333
400,000	0.236	0.267	0.298	0.314	0.355	0.361	0.412	0.289
500,000	0.207	0.237	0.266	0.280	0.319	0.324	0.375	0.257
600,000	0.186	0.215	0.242	0.254	0.290	0.295	0.345	0.233
700,000	0.169	0.196	0.222	0.233	0.267	0.272	0.321	0.213
800,000	0.155	0.182	0.205	0.215	0.248	0.253	0.301	0.197
900,000	0.144	0.169	0.192	0.200	0.232	0.237	0.284	0.184
1,000,000	0.134	0.158	0.180	0.188	0.217	0.223	0.269	0.172
2,000,000	0.083	0.100	0.115	0.119	0.138	0.142	0.177	0.109
3,000,000	0.063	0.076	0.087	0.090	0.104	0.107	0.134	0.082
4,000,000	0.051	0.061	0.070	0.073	0.084	0.087	0.108	0.067
5,000,000	0.043	0.052	0.059	0.061	0.071	0.073	0.091	0.056
6,000,000	0.037	0.045	0.051	0.053	0.061	0.063	0.079	0.049
7,000,000	0.033	0.039	0.045	0.046	0.054	0.056	0.069	0.043
8,000,000	0.029	0.035	0.040	0.041	0.048	0.049	0.062	0.038
9,000,000	0.026	0.031	0.036	0.037	0.043	0.044	0.055	0.034
10,000,000	0.023	0.028	0.032	0.033	0.039	0.040	0.050	0.031

Note: Loss elimination ratios have been brought to a policy year 2015 cost level using the latest indemnity and medical trend factors, 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.

2015 PURE PREMIUM RATE FILING

TABLE OF ULTIMATE INCURRED LOSS & ALAE ELIMINATION RATIOS BY CALIFORNIA HAZARD GROUP

Accident Limit	California Hazard Group							All
	1	2	3	4	5	6	7	
25,000	0.792	0.807	0.822	0.838	0.853	0.865	0.879	0.819
35,000	0.740	0.758	0.777	0.796	0.814	0.828	0.846	0.774
50,000	0.674	0.695	0.719	0.742	0.763	0.778	0.802	0.714
75,000	0.586	0.611	0.639	0.666	0.693	0.709	0.740	0.634
100,000	0.517	0.545	0.576	0.605	0.636	0.652	0.689	0.570
150,000	0.421	0.450	0.485	0.514	0.550	0.563	0.607	0.477
200,000	0.358	0.387	0.423	0.449	0.488	0.499	0.547	0.414
250,000	0.313	0.342	0.377	0.402	0.442	0.452	0.501	0.369
300,000	0.280	0.309	0.343	0.365	0.406	0.414	0.463	0.334
400,000	0.234	0.262	0.293	0.312	0.352	0.358	0.406	0.284
500,000	0.202	0.229	0.259	0.274	0.313	0.318	0.365	0.250
600,000	0.179	0.205	0.233	0.246	0.283	0.288	0.334	0.224
700,000	0.162	0.186	0.212	0.224	0.259	0.264	0.308	0.204
800,000	0.147	0.171	0.196	0.206	0.239	0.244	0.287	0.188
900,000	0.136	0.158	0.182	0.192	0.222	0.227	0.270	0.174
1,000,000	0.126	0.148	0.170	0.179	0.208	0.213	0.254	0.162
2,000,000	0.076	0.091	0.105	0.110	0.128	0.133	0.163	0.100
3,000,000	0.057	0.068	0.079	0.082	0.096	0.099	0.122	0.075
4,000,000	0.046	0.055	0.064	0.066	0.077	0.080	0.098	0.060
5,000,000	0.038	0.046	0.053	0.056	0.065	0.067	0.083	0.051
6,000,000	0.033	0.040	0.046	0.048	0.056	0.058	0.071	0.044
7,000,000	0.029	0.035	0.041	0.042	0.049	0.051	0.063	0.038
8,000,000	0.026	0.031	0.036	0.038	0.044	0.046	0.056	0.034
9,000,000	0.023	0.028	0.032	0.034	0.040	0.041	0.050	0.031
10,000,000	0.021	0.025	0.029	0.031	0.036	0.037	0.045	0.028

Note: Loss and allocated loss adjustment expense (ALAE) elimination ratios have been brought to a policy year 2015 cost level using the latest indemnity and medical trend factors, the latest benefit on-level factors, and the latest projected ratio of ALAE, including medical cost containment programs (MCCP), to loss.

Benefit and Trend On-Level Factors to Policy Year 2015

	Accident Year		
	2006	2007	2008
Indemnity Benefit On-Level Factors			
Death	1.047	1.043	1.040
Permanent Total	1.057	1.051	1.046
Major	1.228	1.194	1.106
Minor	1.209	1.194	1.068
Temporary	1.024	1.018	0.984

Medical Benefit On-Level Factors

	0.995	0.993	0.993
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Aggregate Trend Factors

Indemnity	1.128	1.071	1.013
Medical	1.380	1.244	1.121

Retro Starting Database

PY 2005 RL 4 (AY 2006), PY 2006 RL 4, PY 2007 RL 3P

NO UPDATES TO RHGs FOR 2016
SEE 2013 PLAN

**Policy Year 2016 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	0.746	0.763	0.788	0.809	0.827	0.849	0.860	0.782
35,000	0.692	0.711	0.742	0.764	0.786	0.812	0.824	0.734
50,000	0.627	0.647	0.684	0.708	0.733	0.764	0.778	0.674
75,000	0.544	0.566	0.608	0.635	0.662	0.699	0.715	0.596
100,000	0.483	0.504	0.551	0.577	0.605	0.646	0.663	0.537
150,000	0.400	0.418	0.469	0.492	0.520	0.568	0.583	0.454
200,000	0.348	0.364	0.415	0.435	0.461	0.513	0.525	0.399
250,000	0.312	0.327	0.378	0.395	0.418	0.472	0.484	0.362
300,000	0.287	0.300	0.350	0.365	0.387	0.441	0.452	0.334
400,000	0.251	0.263	0.310	0.323	0.342	0.394	0.407	0.294
500,000	0.226	0.237	0.283	0.293	0.311	0.361	0.376	0.267
600,000	0.207	0.218	0.262	0.271	0.287	0.335	0.352	0.247
700,000	0.192	0.203	0.245	0.253	0.268	0.314	0.332	0.230
800,000	0.180	0.191	0.230	0.238	0.252	0.297	0.315	0.216
900,000	0.170	0.180	0.218	0.225	0.239	0.281	0.299	0.204
1,000,000	0.161	0.171	0.207	0.214	0.227	0.268	0.286	0.194
2,000,000	0.110	0.118	0.143	0.148	0.157	0.186	0.202	0.134
3,000,000	0.086	0.092	0.112	0.116	0.122	0.145	0.158	0.105
4,000,000	0.070	0.075	0.092	0.095	0.101	0.119	0.129	0.086
5,000,000	0.059	0.064	0.078	0.080	0.085	0.100	0.109	0.073
6,000,000	0.051	0.055	0.067	0.069	0.073	0.086	0.094	0.062
7,000,000	0.045	0.048	0.058	0.060	0.064	0.075	0.082	0.055
8,000,000	0.039	0.042	0.051	0.053	0.056	0.066	0.072	0.048
9,000,000	0.035	0.037	0.046	0.047	0.050	0.059	0.064	0.043
10,000,000	0.031	0.033	0.041	0.042	0.044	0.053	0.057	0.038

Note: Loss elimination ratios have been brought to a policy year 2016 cost level using the latest indemnity and medical trend factors (0% and 2.5%; see Minutes of March 30, 2015 Agenda), and the latest benefit on-level factors. The cost of medical cost containment programs (MCCP) was implicitly removed in the derivation of the medical trend factor.

**Policy Year 2016 Table of Ultimate Incurred
Loss & ALAE Elimination Ratios by California Hazard Group**

Accident Limit	California Hazard Group							All
	1	2	3	4	5	6	7	
25,000	0.779	0.793	0.813	0.830	0.845	0.865	0.873	0.808
35,000	0.730	0.746	0.770	0.789	0.806	0.830	0.840	0.763
50,000	0.666	0.684	0.713	0.735	0.756	0.785	0.796	0.705
75,000	0.582	0.602	0.638	0.662	0.687	0.721	0.734	0.628
100,000	0.517	0.538	0.577	0.603	0.630	0.669	0.682	0.566
150,000	0.423	0.444	0.488	0.513	0.542	0.588	0.601	0.475
200,000	0.361	0.380	0.426	0.449	0.478	0.528	0.540	0.412
250,000	0.319	0.336	0.383	0.403	0.430	0.484	0.493	0.368
300,000	0.288	0.303	0.350	0.368	0.393	0.450	0.458	0.335
400,000	0.246	0.259	0.304	0.319	0.342	0.399	0.406	0.290
500,000	0.218	0.230	0.274	0.286	0.306	0.362	0.370	0.259
600,000	0.198	0.209	0.251	0.261	0.280	0.334	0.343	0.236
700,000	0.182	0.193	0.233	0.242	0.259	0.312	0.322	0.219
800,000	0.170	0.180	0.218	0.226	0.243	0.294	0.304	0.205
900,000	0.159	0.170	0.206	0.213	0.228	0.278	0.289	0.193
1,000,000	0.150	0.161	0.195	0.202	0.216	0.265	0.276	0.183
2,000,000	0.101	0.109	0.133	0.138	0.148	0.185	0.195	0.125
3,000,000	0.079	0.086	0.104	0.108	0.115	0.144	0.152	0.097
4,000,000	0.065	0.071	0.086	0.089	0.095	0.119	0.126	0.080
5,000,000	0.056	0.060	0.073	0.076	0.081	0.102	0.107	0.069
6,000,000	0.048	0.052	0.064	0.066	0.071	0.089	0.093	0.060
7,000,000	0.043	0.046	0.056	0.058	0.062	0.078	0.082	0.053
8,000,000	0.038	0.041	0.050	0.052	0.055	0.069	0.073	0.047
9,000,000	0.034	0.037	0.045	0.046	0.050	0.062	0.065	0.042
10,000,000	0.031	0.033	0.040	0.042	0.045	0.056	0.059	0.038

Note: Loss and allocated loss adjustment expense (ALAE) elimination ratios have been brought to a policy year 2016 cost level using the latest indemnity and medical trend factors (0% and 2.5%; see Minutes of March 30, 2015 Agenda), the latest benefit on-level factors, and the latest projected ratio of ALAE, including medical cost containment programs (MCCP), to loss (27.3%; see Agenda item AC15-03-04).

Benefit and Trend On-Level Factors to Policy Year 2016

	Accident Year			
	2007	2008	2009	2010
Indemnity Benefit On-Level Factors				
Death	1.044	1.041	1.037	1.033
Permanent Total	1.061	1.056	1.049	1.044
Major	1.197	1.109	1.105	1.102
Minor	1.199	1.072	1.067	1.063
Temporary	1.024	0.990	0.985	0.980
Medical Benefit On-Level Factors				
	0.994	0.994	0.994	0.994
Aggregate Trend Factors				
Indemnity	1.000	0.950	0.920	0.940
Medical	1.057	0.961	0.902	0.880

Retro Starting Database

PY 2007 RL 5, PY 2008 RL 4, PY 2009 RL 3

NO UPDATES TO RHGs FOR 2017
SEE 2013 PLAN

**Policy Year 2017 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	0.746	0.763	0.789	0.808	0.826	0.847	0.858	0.782
35,000	0.690	0.708	0.740	0.761	0.783	0.808	0.821	0.731
50,000	0.621	0.641	0.679	0.702	0.728	0.758	0.773	0.668
75,000	0.534	0.555	0.599	0.624	0.654	0.690	0.706	0.586
100,000	0.471	0.491	0.540	0.564	0.595	0.635	0.652	0.525
150,000	0.387	0.405	0.457	0.478	0.508	0.555	0.570	0.441
200,000	0.336	0.351	0.404	0.422	0.449	0.500	0.512	0.387
250,000	0.301	0.314	0.367	0.382	0.407	0.460	0.471	0.350
300,000	0.275	0.288	0.340	0.353	0.376	0.429	0.439	0.322
400,000	0.240	0.252	0.302	0.311	0.333	0.383	0.395	0.284
500,000	0.216	0.227	0.275	0.282	0.302	0.350	0.364	0.257
600,000	0.198	0.209	0.254	0.260	0.279	0.325	0.340	0.237
700,000	0.184	0.194	0.237	0.243	0.260	0.305	0.320	0.221
800,000	0.171	0.182	0.223	0.228	0.245	0.288	0.304	0.208
900,000	0.161	0.172	0.211	0.216	0.232	0.273	0.289	0.196
1,000,000	0.153	0.163	0.201	0.205	0.220	0.260	0.275	0.186
2,000,000	0.103	0.111	0.139	0.142	0.152	0.180	0.193	0.128
3,000,000	0.080	0.086	0.108	0.110	0.118	0.140	0.150	0.099
4,000,000	0.066	0.071	0.088	0.090	0.096	0.114	0.122	0.081
5,000,000	0.055	0.059	0.074	0.076	0.081	0.096	0.103	0.068
6,000,000	0.047	0.051	0.064	0.065	0.070	0.083	0.088	0.059
7,000,000	0.041	0.044	0.055	0.056	0.060	0.072	0.077	0.051
8,000,000	0.036	0.039	0.049	0.050	0.053	0.063	0.067	0.045
9,000,000	0.032	0.034	0.043	0.044	0.047	0.056	0.060	0.040
10,000,000	0.028	0.031	0.038	0.039	0.042	0.050	0.053	0.035

Note: Loss elimination ratios have been brought to a policy year 2017 cost level using the latest indemnity and medical trend factors (0% and 2.5%; see the 7/1/2016 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.

**Policy Year 2017 Table of Ultimate Incurred
Loss & ALAE Elimination Ratios by California Hazard Group**

Accident Limit	California Hazard Group							All
	1	2	3	4	5	6	7	
25,000	0.782	0.796	0.815	0.831	0.846	0.865	0.873	0.810
35,000	0.730	0.746	0.770	0.788	0.806	0.828	0.838	0.763
50,000	0.663	0.682	0.711	0.732	0.754	0.781	0.792	0.703
75,000	0.575	0.597	0.632	0.655	0.681	0.714	0.727	0.621
100,000	0.507	0.530	0.569	0.593	0.622	0.659	0.673	0.557
150,000	0.411	0.433	0.478	0.502	0.532	0.575	0.589	0.464
200,000	0.349	0.370	0.416	0.437	0.467	0.515	0.527	0.401
250,000	0.307	0.325	0.372	0.391	0.419	0.471	0.480	0.357
300,000	0.276	0.293	0.340	0.357	0.384	0.437	0.444	0.324
400,000	0.235	0.250	0.295	0.309	0.333	0.385	0.392	0.279
500,000	0.208	0.222	0.265	0.276	0.298	0.349	0.357	0.249
600,000	0.188	0.201	0.242	0.252	0.272	0.322	0.330	0.227
700,000	0.173	0.185	0.225	0.234	0.252	0.300	0.309	0.210
800,000	0.161	0.173	0.211	0.218	0.236	0.282	0.291	0.196
900,000	0.150	0.162	0.198	0.206	0.223	0.267	0.276	0.185
1,000,000	0.141	0.154	0.188	0.195	0.211	0.254	0.263	0.175
2,000,000	0.094	0.104	0.128	0.132	0.143	0.175	0.182	0.118
3,000,000	0.073	0.081	0.099	0.103	0.111	0.136	0.141	0.092
4,000,000	0.060	0.066	0.082	0.084	0.092	0.112	0.116	0.075
5,000,000	0.051	0.056	0.069	0.072	0.078	0.095	0.099	0.064
6,000,000	0.044	0.049	0.060	0.062	0.067	0.082	0.085	0.055
7,000,000	0.039	0.043	0.053	0.054	0.059	0.072	0.075	0.049
8,000,000	0.034	0.038	0.047	0.048	0.052	0.063	0.066	0.043
9,000,000	0.030	0.034	0.041	0.043	0.046	0.057	0.059	0.038
10,000,000	0.027	0.030	0.037	0.038	0.042	0.051	0.053	0.034

Note: Loss and allocated loss adjustment expense (ALAE) elimination ratios have been brought to a policy year 2017 cost level using the latest indemnity and medical trend factors (0% and 2.5%; see 7/1/2016 Pure Premium Rate Filing), the latest benefit on-level factors, and the latest projected ratio of ALAE, including medical cost containment programs (MCCP), to loss (27.7%; see filing).

Benefit and Trend On-Level Factors to Policy Year 2017

	Accident Year			
	2007	2008	2009	2010
Indemnity Benefit On-Level Factors				
Death	1.045	1.042	1.038	1.034
Permanent Total	1.071	1.066	1.060	1.054
Major	1.199	1.111	1.108	1.105
Minor	1.203	1.075	1.071	1.067
Temporary	1.030	0.996	0.991	0.986
Medical Benefit On-Level Factors				
	0.910	0.910	0.910	0.910
Aggregate Trend Factors				
Indemnity	1.042	0.995	0.964	0.985
Medical	1.126	1.030	0.970	0.955

Retro Starting Database

PY 2007 RL 5, PY 2008 RL 4, PY 2009 RL 3

2018 PURE PREMIUM RATE FILING

TABLE OF CLASSIFICATIONS BY CALIFORNIA HAZARD GROUP

Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group
0005	1	2150	1	3146	1	3840	3	4683	3
0016	2	2163	4	3152	2	4000	4	4691	3
0034	3	2211	3	3165	2	4034	5	4692	3
0035	1	2222	2	3169	3	4036	4	4717	3
0036	2	2362	6	3175	3	4038	3	4720	2
0038	5	2402	3	3178	1	4041	3	4740	5
0040	2	2413	3	3179	1	4049	4	4771	3
0041	5	2501	1	3180	5	4111	4	4828	3
0042	3	2570	3	3220	3	4112	2	4829	5
0044	4	2571	3	3241	1	4114	4	4831	4
0045	4	2576	4	3255	1	4130	5	4922	4
0050	5	2578	1	3257	1	4133	4	4983	5
0079	2	2584	1	3300	1	4150	3	5020	5
0096	4	2585	1	3339	5	4239	3	5027	6
0106	7	2586	1	3365	2	4240	2	5028	5
0171	5	2589	3	3372	4	4243	1	5029	5
0172	3	2623	1	3373	4	4244	4	5040	7
0251	5	2660	2	3383	3	4250	4	5057	6
0400	3	2683	2	3400	5	4251	2	5059	7
0401	5	2688	1	3401	5	4279	3	5102	5
1122	5	2702	7	3501	3	4283	3	5107	3
1123	4	2710	1	3507	4	4286	2	5108	5
1124	4	2727	7	3560	2	4295	4	5128	6
1320	7	2731	2	3566	4	4297	3	5140	5
1322	7	2757	3	3567	4	4299	3	5146	4
1330	4	2759	3	3568	1	4304	3	5160	7
1438	2	2790	1	3569	2	4312	3	5183	4
1452	4	2797	2	3570	4	4351	3	5184	6
1463	6	2806	3	3572	2	4354	1	5185	5
1624	5	2812	4	3573	3	4360	3	5186	3
1699	3	2819	2	3574	5	4361	1	5187	6
1701	6	2840	1	3577	2	4362	3	5188	5
1710	6	2842	3	3578	4	4410	3	5190	6
1741	6	2852	2	3579	4	4414	3	5191	5
1803	4	2881	2	3612	3	4420	2	5192	3
1925	4	2883	4	3620	4	4431	4	5195	3
2002	2	2915	4	3632	3	4432	4	5201	3
2003	2	2923	5	3634	2	4470	4	5205	7
2014	5	2960	1	3643	1	4478	4	5207	7
2030	5	3004	1	3647	3	4492	2	5212	6
2063	3	3018	1	3651	2	4494	2	5213	6
2081	5	3022	1	3681	4	4495	1	5214	3
2095	3	3030	6	3682	1	4496	3	5222	6
2102	4	3039	4	3683	2	4497	3	5225	6
2106	3	3040	1	3719	7	4498	2	5348	2
2107	1	3060	3	3724	5	4499	5	5403	6
2108	1	3066	4	3726	5	4511	3	5432	5
2109	2	3070	3	3805	3	4512	3	5436	2
2111	3	3076	3	3807	3	4557	5	5443	4
2113	3	3081	2	3808	1	4558	2	5446	3
2116	1	3082	3	3815	3	4567	3	5447	6
2117	2	3085	3	3821	3	4611	3	5467	4
2121	2	3099	4	3828	2	4623	4	5470	4
2123	1	3110	6	3830	5	4635	5	5473	6
2142	3	3131	3	3831	2	4665	3	5474	5

2018 PURE PREMIUM RATE FILING

TABLE OF CLASSIFICATIONS BY CALIFORNIA HAZARD GROUP

Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group
5479	4	7382	3	8070	5	8804	3	9151	1
5482	7	7392	1	8071	3	8806	1	9154	3
5484	3	7403	2	8078	1	8807	2	9155	3
5485	7	7405	1	8102	2	8808	2	9156	1
5506	6	7409	7	8103	5	8810	2	9180	5
5507	7	7410	2	8106	4	8813	1	9181	3
5538	5	7413	1	8107	2	8818	2	9182	4
5542	6	7421	2	8110	2	8820	4	9184	2
5552	7	7424	6	8111	3	8821	2	9185	5
5553	6	7428	2	8113	3	8822	3	9220	4
5606	4	7429	2	8116	1	8823	2	9402	5
5610	4	7500	5	8117	3	8827	4	9403	4
5630	6	7515	6	8204	3	8829	3	9410	3
5631	5	7520	5	8209	1	8830	3	9420	3
5632	6	7538	7	8215	5	8831	1	9422	2
5633	5	7539	7	8227	6	8834	2	9424	4
5645	6	7580	6	8232	5	8838	4	9426	4
5650	3	7600	3	8264	5	8839	2	9501	1
5697	5	7601	3	8265	7	8840	6	9507	2
5951	3	7605	4	8267	4	8846	1	9516	4
6003	7	7606	3	8278	6	8847	2	9519	3
6011	7	7607	4	8286	3	8850	2	9521	3
6204	7	7610	4	8290	2	8851	3	9522	3
6206	6	7706	6	8291	5	8852	5	9529	5
6213	6	7707	7	8292	2	8859	2	9549	3
6216	6	7720	4	8293	4	8868	2	9552	6
6218	6	7721	3	8304	5	8875	3	9586	2
6220	7	7722	5	8324	4	8901	2	9610	2
6233	7	7855	7	8350	2	9007	3	9620	4
6235	7	8001	1	8387	3	9008	2		
6237	7	8004	6	8388	3	9009	5		
6251	4	8006	2	8389	4	9010	3		
6254	4	8008	1	8390	2	9011	4		
6258	6	8013	4	8391	3	9015	4		
6307	5	8015	4	8392	4	9016	3		
6308	6	8017	2	8393	4	9031	3		
6315	6	8018	3	8397	2	9033	3		
6316	7	8019	3	8400	5	9043	3		
6325	5	8021	3	8500	5	9048	1		
6361	4	8028	4	8601	6	9050	2		
6364	3	8031	2	8604	6	9053	1		
6400	1	8032	3	8631	7	9059	2		
6504	3	8039	2	8720	4	9060	3		
6834	3	8041	4	8729	3	9061	1		
7133	7	8042	3	8740	2	9066	1		
7198	3	8046	3	8741	4	9067	3		
7207	4	8057	4	8742	4	9069	2		
7219	4	8059	2	8743	6	9070	2		
7227	4	8060	3	8745	3	9079	2		
7232	6	8061	3	8748	3	9085	3		
7248	4	8062	4	8749	1	9092	2		
7272	6	8063	2	8755	6	9095	4		
7332	1	8064	3	8800	1	9096	1		
7360	2	8065	2	8801	1	9097	3		
7365	5	8066	2	8803	3	9101	5		

**Policy Year 2018 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	0.665	0.685	0.713	0.744	0.769	0.802	0.836	0.719
35,000	0.586	0.611	0.643	0.680	0.711	0.749	0.791	0.650
50,000	0.492	0.522	0.557	0.601	0.638	0.683	0.734	0.567
75,000	0.381	0.415	0.453	0.501	0.546	0.594	0.656	0.465
100,000	0.308	0.344	0.382	0.430	0.479	0.527	0.595	0.394
150,000	0.224	0.261	0.295	0.339	0.391	0.435	0.510	0.308
200,000	0.181	0.216	0.247	0.287	0.337	0.378	0.455	0.260
250,000	0.155	0.189	0.217	0.253	0.302	0.341	0.417	0.229
300,000	0.138	0.169	0.196	0.230	0.277	0.315	0.388	0.207
400,000	0.116	0.144	0.168	0.198	0.242	0.278	0.347	0.179
500,000	0.103	0.128	0.150	0.177	0.218	0.254	0.319	0.160
600,000	0.094	0.117	0.137	0.162	0.201	0.235	0.296	0.147
700,000	0.086	0.108	0.127	0.150	0.187	0.220	0.278	0.136
800,000	0.080	0.100	0.118	0.140	0.175	0.207	0.262	0.127
900,000	0.075	0.094	0.111	0.132	0.165	0.196	0.249	0.119
1,000,000	0.071	0.089	0.105	0.124	0.156	0.187	0.238	0.113
2,000,000	0.047	0.059	0.070	0.082	0.105	0.127	0.165	0.075
3,000,000	0.035	0.044	0.052	0.061	0.078	0.094	0.123	0.056
4,000,000	0.027	0.033	0.040	0.047	0.060	0.072	0.094	0.043
5,000,000	0.021	0.026	0.031	0.037	0.046	0.056	0.073	0.033
6,000,000	0.016	0.021	0.024	0.029	0.037	0.044	0.058	0.026
7,000,000	0.013	0.016	0.019	0.023	0.029	0.035	0.046	0.021
8,000,000	0.010	0.013	0.016	0.018	0.023	0.028	0.037	0.017
9,000,000	0.008	0.011	0.013	0.015	0.019	0.023	0.030	0.014
10,000,000	0.007	0.009	0.010	0.012	0.015	0.019	0.024	0.011
15,000,000	0.003	0.003	0.004	0.005	0.006	0.007	0.009	0.004
20,000,000	0.001	0.001	0.002	0.002	0.003	0.003	0.004	0.002

Note: Loss elimination ratios have been brought to a policy year 2018 cost level using the latest indemnity and medical trend factors (0.3% and 2.5%; see the 1/1/2017 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.

**Policy Year 2018 Table of Ultimate Incurred
Loss & ALAE Elimination Ratios by California Hazard Group**

Accident Limit	California Hazard Group							All
	1	2	3	4	5	6	7	
25,000	0.712	0.727	0.750	0.775	0.795	0.822	0.850	0.754
35,000	0.640	0.658	0.685	0.716	0.740	0.773	0.807	0.690
50,000	0.549	0.572	0.603	0.640	0.670	0.708	0.751	0.610
75,000	0.434	0.463	0.497	0.540	0.577	0.621	0.674	0.506
100,000	0.353	0.384	0.419	0.464	0.506	0.552	0.612	0.429
150,000	0.251	0.285	0.318	0.362	0.408	0.452	0.520	0.329
200,000	0.195	0.228	0.259	0.300	0.346	0.386	0.458	0.270
250,000	0.161	0.193	0.221	0.259	0.304	0.343	0.414	0.232
300,000	0.139	0.169	0.196	0.231	0.275	0.312	0.381	0.206
400,000	0.113	0.140	0.163	0.194	0.235	0.270	0.336	0.173
500,000	0.097	0.122	0.143	0.170	0.209	0.242	0.304	0.152
600,000	0.087	0.109	0.128	0.154	0.190	0.222	0.280	0.137
700,000	0.079	0.100	0.118	0.141	0.175	0.206	0.261	0.126
800,000	0.073	0.092	0.109	0.131	0.164	0.193	0.245	0.117
900,000	0.068	0.086	0.102	0.123	0.154	0.182	0.232	0.110
1,000,000	0.064	0.081	0.096	0.116	0.145	0.173	0.220	0.103
2,000,000	0.042	0.053	0.063	0.076	0.096	0.116	0.150	0.068
3,000,000	0.031	0.040	0.047	0.057	0.072	0.087	0.112	0.051
4,000,000	0.024	0.031	0.037	0.044	0.056	0.067	0.087	0.040
5,000,000	0.019	0.024	0.029	0.035	0.044	0.053	0.069	0.031
6,000,000	0.015	0.020	0.023	0.028	0.036	0.043	0.056	0.025
7,000,000	0.013	0.016	0.019	0.023	0.029	0.035	0.045	0.020
8,000,000	0.010	0.013	0.016	0.019	0.024	0.029	0.037	0.017
9,000,000	0.009	0.011	0.013	0.016	0.020	0.024	0.031	0.014
10,000,000	0.007	0.009	0.011	0.013	0.017	0.020	0.026	0.012
15,000,000	0.003	0.004	0.005	0.006	0.007	0.009	0.012	0.005
20,000,000	0.002	0.002	0.002	0.003	0.004	0.005	0.006	0.003

Note: Loss and allocated loss adjustment expense (ALAE) elimination ratios have been brought to a policy year 2018 cost level using the latest indemnity and medical trend factors (0.3% and 2.5%; see 1/1/2017 Pure Premium Rate Filing), the latest benefit on-level factors, and the latest projected ratio of ALAE, including medical cost containment programs (MCCP), to loss (26.4%; see filing).

Benefit and Trend On-Level Factors to Policy Year 2018

	Accident Year			
	2009	2010	2011	2012
Indemnity Benefit On-Level Factors				
Death	1.040	1.035	1.035	1.034
Permanent Total	1.072	1.067	1.067	1.062
Major	1.139	1.135	1.135	1.133
Minor	1.166	1.161	1.161	1.157
Temporary	1.040	1.035	1.035	1.030
Medical Benefit On-Level Factors				
	0.834	0.834	0.834	0.851
Aggregate Trend Factors				
Indemnity	0.937	0.958	0.989	1.026
Medical	1.046	1.029	1.117	1.131

Retro Starting Database

PY 2009 RL 5, PY 2010 RL 4, PY 2011 RL 3

NO UPDATES TO RHGs FOR 2019
SEE 2018 PLAN

**Policy Year 2019 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	0.636	0.652	0.682	0.718	0.745	0.776	0.818	0.689
35,000	0.554	0.574	0.609	0.651	0.684	0.719	0.771	0.617
50,000	0.461	0.485	0.522	0.570	0.610	0.648	0.711	0.533
75,000	0.357	0.383	0.421	0.473	0.519	0.558	0.633	0.434
100,000	0.291	0.318	0.355	0.406	0.456	0.492	0.574	0.368
150,000	0.217	0.244	0.277	0.324	0.374	0.405	0.494	0.290
200,000	0.179	0.204	0.234	0.277	0.325	0.353	0.443	0.247
250,000	0.156	0.178	0.206	0.246	0.293	0.318	0.407	0.219
300,000	0.141	0.161	0.187	0.224	0.269	0.293	0.380	0.199
400,000	0.121	0.138	0.161	0.194	0.236	0.258	0.341	0.172
500,000	0.108	0.122	0.144	0.174	0.214	0.235	0.313	0.154
600,000	0.099	0.111	0.131	0.159	0.197	0.217	0.291	0.141
700,000	0.091	0.102	0.121	0.147	0.183	0.202	0.273	0.131
800,000	0.085	0.095	0.113	0.137	0.172	0.190	0.258	0.122
900,000	0.080	0.089	0.106	0.129	0.162	0.179	0.245	0.115
1,000,000	0.076	0.084	0.100	0.122	0.153	0.170	0.234	0.109
2,000,000	0.050	0.055	0.066	0.080	0.102	0.113	0.161	0.072
3,000,000	0.036	0.040	0.048	0.059	0.075	0.083	0.118	0.053
4,000,000	0.028	0.031	0.037	0.045	0.057	0.063	0.090	0.040
5,000,000	0.021	0.024	0.028	0.034	0.044	0.049	0.069	0.031
6,000,000	0.017	0.018	0.022	0.027	0.034	0.038	0.054	0.024
7,000,000	0.013	0.015	0.017	0.021	0.027	0.030	0.043	0.019
8,000,000	0.010	0.012	0.014	0.017	0.021	0.024	0.034	0.015
9,000,000	0.008	0.009	0.011	0.013	0.017	0.019	0.027	0.012
10,000,000	0.007	0.007	0.009	0.011	0.014	0.015	0.022	0.010
15,000,000	0.003	0.003	0.003	0.004	0.005	0.006	0.008	0.004
20,000,000	0.001	0.001	0.001	0.002	0.002	0.002	0.003	0.001

Note: Loss elimination ratios have been brought to a policy year 2019 cost level using the latest indemnity and medical trend factors (0.0% and 3.0%; see the 7/1/2018 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.

**Policy Year 2019 Table of Ultimate Incurred
Loss & ALAE Elimination Ratios by California Hazard Group**

Accident Limit	California Hazard Group							All
	1	2	3	4	5	6	7	
25,000	0.674	0.691	0.717	0.746	0.768	0.800	0.832	0.721
35,000	0.596	0.617	0.647	0.681	0.708	0.746	0.786	0.653
50,000	0.501	0.527	0.560	0.600	0.634	0.677	0.726	0.568
75,000	0.389	0.419	0.454	0.500	0.540	0.588	0.648	0.464
100,000	0.313	0.346	0.381	0.427	0.471	0.520	0.587	0.392
150,000	0.223	0.257	0.290	0.333	0.380	0.427	0.500	0.301
200,000	0.175	0.208	0.238	0.278	0.324	0.368	0.443	0.250
250,000	0.147	0.178	0.206	0.243	0.287	0.329	0.403	0.217
300,000	0.129	0.158	0.184	0.217	0.260	0.301	0.374	0.194
400,000	0.107	0.132	0.155	0.185	0.225	0.263	0.331	0.165
500,000	0.093	0.116	0.136	0.163	0.200	0.237	0.301	0.146
600,000	0.083	0.104	0.123	0.148	0.183	0.218	0.278	0.132
700,000	0.076	0.095	0.113	0.136	0.169	0.203	0.260	0.121
800,000	0.071	0.089	0.105	0.126	0.157	0.190	0.245	0.113
900,000	0.066	0.083	0.098	0.118	0.148	0.180	0.232	0.106
1,000,000	0.062	0.078	0.092	0.112	0.139	0.171	0.221	0.100
2,000,000	0.040	0.051	0.060	0.073	0.092	0.114	0.151	0.065
3,000,000	0.030	0.038	0.045	0.054	0.068	0.085	0.112	0.048
4,000,000	0.023	0.029	0.034	0.041	0.052	0.065	0.086	0.037
5,000,000	0.018	0.022	0.027	0.032	0.041	0.051	0.067	0.029
6,000,000	0.014	0.018	0.021	0.026	0.032	0.040	0.053	0.023
7,000,000	0.011	0.014	0.017	0.020	0.026	0.032	0.043	0.018
8,000,000	0.009	0.012	0.014	0.017	0.021	0.026	0.035	0.015
9,000,000	0.007	0.009	0.011	0.014	0.017	0.021	0.028	0.012
10,000,000	0.006	0.008	0.009	0.011	0.014	0.018	0.023	0.010
15,000,000	0.003	0.003	0.004	0.005	0.006	0.007	0.010	0.004
20,000,000	0.001	0.002	0.002	0.002	0.003	0.003	0.005	0.002

Note: Loss and allocated loss adjustment expense (ALAE) elimination ratios have been brought to a policy year 2019 cost level using the latest indemnity and medical trend factors (0.0% and 3.0%; see 7/1/2018 Pure Premium Rate Filing), the latest benefit on-level factors, and the latest projected ratio of ALAE, including medical cost containment programs (MCCP), to loss (22.5%; see filing).

Benefit and Trend On-Level Factors to Policy Year 2019

	Accident Year			
	2009	2010	2011	2012
Indemnity Benefit On-Level Factors				
Death	1.043	1.038	1.038	1.037
Permanent Total	1.087	1.082	1.082	1.077
Major	1.147	1.144	1.144	1.141
Minor	1.124	1.120	1.120	1.116
Temporary	1.049	1.044	1.044	1.039
Medical Benefit On-Level Factors				
	0.820	0.820	0.837	0.862
Aggregate Trend Factors				
Indemnity	0.856	0.880	0.907	0.947
Medical	1.016	1.004	1.073	1.091

Retro Starting Database

PY 2009 RL 5, PY 2010 RL 4, PY 2011 RL 3

2020 PURE PREMIUM RATE FILING
TABLE OF CLASSIFICATIONS BY CALIFORNIA HAZARD GROUP

Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group
0005	1	2150	1	3146	1	3840	3	4683	3
0016	2	2163	4	3152	2	4000	4	4691	3
0034	3	2211	3	3165	2	4034	5	4692	3
0035	1	2222	2	3169	3	4036	4	4717	3
0036	2	2362	6	3175	3	4038	3	4720	2
0038	5	2402	3	3178	1	4041	3	4740	5
0040	2	2413	3	3179	1	4049	4	4771	3
0041	5	2501	1	3180	5	4111	4	4828	3
0042	3	2570	3	3220	3	4112	2	4829	5
0044	4	2571	3	3241	1	4114	4	4831	4
0045	4	2576	4	3255	1	4130	5	4922	4
0050	5	2578	1	3257	1	4133	4	4983	5
0079	2	2584	1	3300	1	4150	3	5020	5
0096	4	2585	1	3339	5	4239	3	5027	6
0106	7	2586	1	3365	2	4240	2	5028	5
0171	5	2589	3	3372	4	4243	1	5029	5
0172	3	2623	1	3373	4	4244	4	5040	7
0251	5	2660	2	3383	3	4250	4	5057	6
0400	3	2683	2	3400	5	4251	2	5059	7
0401	5	2688	1	3401	5	4279	3	5102	5
1122	5	2702	7	3501	3	4283	3	5107	3
1123	4	2710	1	3507	4	4286	2	5108	5
1124	4	2727	7	3560	2	4295	4	5128	6
1320	7	2731	2	3566	4	4297	3	5129	6
1322	7	2757	3	3567	4	4299	3	5130	6
1330	4	2759	3	3568	1	4304	3	5140	5
1438	2	2790	1	3569	2	4312	3	5146	4
1452	4	2797	2	3570	4	4351	3	5160	7
1463	6	2806	3	3572	2	4354	1	5183	4
1624	5	2812	4	3573	3	4360	3	5184	6
1699	3	2819	2	3574	5	4361	1	5185	5
1701	6	2840	1	3577	2	4362	3	5186	3
1710	6	2842	3	3578	4	4410	3	5187	6
1741	6	2852	2	3579	4	4414	3	5188	5
1803	4	2881	2	3612	3	4420	2	5190	6
1925	4	2883	4	3620	4	4431	4	5191	5
2002	2	2915	4	3632	3	4432	4	5192	3
2003	2	2923	5	3634	2	4470	4	5193	5
2014	5	2960	1	3643	1	4478	4	5195	3
2030	5	3004	1	3647	3	4492	2	5201	3
2063	3	3018	1	3651	2	4494	2	5205	7
2081	5	3022	1	3681	4	4495	1	5207	7
2095	3	3030	6	3682	1	4496	3	5212	6
2102	4	3039	4	3683	2	4497	3	5213	6
2106	3	3040	1	3719	7	4498	2	5214	3
2107	1	3060	3	3724	5	4499	5	5222	6
2108	1	3066	4	3726	5	4511	3	5225	6
2109	2	3070	3	3805	3	4512	3	5348	2
2111	3	3076	3	3807	3	4557	5	5403	6
2113	3	3081	2	3808	1	4558	2	5432	5
2116	1	3082	3	3815	3	4567	3	5436	2
2117	2	3085	3	3821	3	4611	3	5443	4
2121	2	3099	4	3828	2	4623	4	5446	3
2123	1	3110	6	3830	5	4635	5	5447	6
2142	3	3131	3	3831	2	4665	3	5467	4

2020 PURE PREMIUM RATE FILING
TABLE OF CLASSIFICATIONS BY CALIFORNIA HAZARD GROUP

Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group
5470	4	7332	1	8063	2	8746	4	9066	1
5473	6	7360	2	8064	3	8748	3	9067	3
5474	5	7365	5	8065	2	8749	1	9069	2
5479	4	7382	3	8066	2	8755	6	9070	2
5482	7	7392	1	8070	5	8800	1	9079	2
5484	3	7403	2	8071	3	8801	1	9085	3
5485	7	7405	1	8078	1	8803	3	9092	2
5506	6	7409	7	8102	2	8804	3	9095	4
5507	7	7410	2	8103	5	8806	1	9096	1
5538	5	7413	1	8106	4	8807	2	9097	3
5542	6	7421	2	8107	2	8808	2	9101	5
5552	7	7424	6	8110	2	8810	2	9151	1
5553	6	7428	2	8111	3	8811	2	9154	3
5606	4	7429	2	8113	3	8812	2	9155	3
5610	4	7500	5	8116	1	8813	1	9156	1
5630	6	7515	6	8117	3	8818	2	9180	5
5631	5	7520	5	8204	3	8820	4	9181	3
5632	6	7538	7	8209	1	8821	2	9182	4
5633	5	7539	7	8215	5	8822	3	9184	2
5645	6	7580	6	8227	6	8823	2	9185	5
5650	3	7600	3	8232	5	8827	4	9220	4
5697	5	7601	3	8264	5	8829	3	9402	5
5951	3	7605	4	8265	7	8830	3	9403	4
6003	7	7606	3	8267	4	8831	1	9410	3
6011	7	7607	4	8278	6	8834	2	9420	3
6204	7	7610	4	8286	3	8838	4	9422	2
6206	6	7706	6	8290	2	8839	2	9424	4
6213	6	7707	7	8291	5	8840	6	9426	4
6216	6	7720	4	8292	2	8846	1	9501	1
6218	6	7721	3	8293	4	8847	2	9507	2
6220	7	7722	5	8304	5	8850	2	9516	4
6233	7	7855	7	8324	4	8851	3	9519	3
6235	7	8001	1	8350	2	8852	5	9521	3
6237	7	8004	6	8370	4	8859	2	9522	3
6251	4	8006	2	8387	3	8868	2	9529	5
6254	4	8008	1	8388	3	8870	2	9531	4
6258	6	8010	2	8389	4	8875	3	9549	3
6307	5	8013	4	8390	2	8901	2	9552	6
6308	6	8015	4	8391	3	9007	3	9586	2
6315	6	8017	2	8392	4	9008	2	9610	2
6316	7	8018	3	8393	4	9009	5	9620	4
6325	5	8019	3	8397	2	9010	3		
6361	4	8021	3	8400	5	9011	4		
6364	3	8028	4	8500	5	9015	4		
6400	1	8031	2	8601	6	9016	3		
6504	3	8032	3	8604	6	9031	3		
6834	3	8039	2	8631	7	9033	3		
7133	7	8041	4	8720	4	9043	3		
7198	3	8042	3	8729	3	9048	1		
7207	4	8046	3	8740	2	9050	2		
7219	4	8057	4	8741	4	9053	1		
7227	4	8059	2	8742	4	9054	1		
7232	6	8060	3	8743	6	9059	2		
7248	4	8061	3	8744	4	9060	3		
7272	6	8062	4	8745	3	9061	1		

**Policy Year 2020 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	0.624	0.640	0.671	0.707	0.734	0.765	0.810	0.677
35,000	0.539	0.558	0.593	0.635	0.669	0.704	0.759	0.601
50,000	0.443	0.466	0.503	0.551	0.592	0.630	0.696	0.514
75,000	0.338	0.364	0.401	0.453	0.500	0.538	0.616	0.414
100,000	0.275	0.301	0.337	0.387	0.437	0.472	0.557	0.350
150,000	0.206	0.231	0.263	0.309	0.358	0.389	0.480	0.277
200,000	0.171	0.194	0.223	0.265	0.312	0.340	0.431	0.236
250,000	0.150	0.170	0.197	0.235	0.282	0.307	0.397	0.210
300,000	0.136	0.154	0.179	0.215	0.259	0.283	0.372	0.191
400,000	0.117	0.132	0.155	0.186	0.228	0.250	0.334	0.166
500,000	0.105	0.117	0.138	0.167	0.206	0.227	0.306	0.149
600,000	0.096	0.107	0.126	0.153	0.190	0.210	0.285	0.136
700,000	0.089	0.098	0.116	0.141	0.177	0.195	0.267	0.126
800,000	0.083	0.091	0.108	0.132	0.166	0.183	0.253	0.117
900,000	0.078	0.086	0.102	0.124	0.156	0.173	0.241	0.110
1,000,000	0.073	0.081	0.096	0.117	0.148	0.164	0.230	0.104
2,000,000	0.048	0.052	0.062	0.076	0.098	0.109	0.157	0.068
3,000,000	0.035	0.038	0.045	0.055	0.071	0.079	0.115	0.050
4,000,000	0.026	0.029	0.034	0.042	0.053	0.059	0.086	0.037
5,000,000	0.020	0.022	0.026	0.032	0.041	0.045	0.066	0.028
6,000,000	0.015	0.017	0.020	0.025	0.032	0.035	0.051	0.022
7,000,000	0.012	0.013	0.016	0.019	0.025	0.027	0.040	0.017
8,000,000	0.010	0.010	0.012	0.015	0.019	0.022	0.031	0.014
9,000,000	0.008	0.008	0.010	0.012	0.015	0.017	0.025	0.011
10,000,000	0.006	0.007	0.008	0.010	0.012	0.014	0.020	0.009
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 2020 cost level using the latest indemnity and medical trend factors (-0.5% and 2.5%; see the 4/2/2019 Actuarial Committee Agenda), and the latest benefit on-level factors. The cost of medical cost containment programs (MCCP) was implicitly removed in the derivation of the medical trend factor.

**Policy Year 2020 Table of Ultimate Incurred
Loss & ALAE Elimination Ratios by California Hazard Group**

Accident Limit	California Hazard Group							All
	1	2	3	4	5	6	7	
25,000	0.667	0.683	0.709	0.737	0.760	0.792	0.825	0.713
35,000	0.585	0.606	0.635	0.669	0.697	0.735	0.776	0.641
50,000	0.486	0.512	0.545	0.585	0.619	0.662	0.713	0.553
75,000	0.371	0.402	0.436	0.481	0.522	0.570	0.632	0.446
100,000	0.296	0.329	0.363	0.408	0.452	0.501	0.570	0.374
150,000	0.210	0.243	0.275	0.317	0.363	0.409	0.484	0.286
200,000	0.166	0.198	0.226	0.265	0.310	0.353	0.429	0.237
250,000	0.140	0.169	0.196	0.231	0.275	0.317	0.391	0.207
300,000	0.123	0.150	0.175	0.208	0.250	0.290	0.363	0.185
400,000	0.102	0.126	0.148	0.177	0.215	0.253	0.322	0.158
500,000	0.089	0.111	0.130	0.156	0.192	0.229	0.293	0.139
600,000	0.080	0.100	0.118	0.141	0.175	0.210	0.271	0.126
700,000	0.073	0.091	0.108	0.130	0.162	0.196	0.253	0.116
800,000	0.068	0.084	0.100	0.121	0.151	0.184	0.238	0.108
900,000	0.063	0.079	0.094	0.113	0.142	0.173	0.226	0.101
1,000,000	0.059	0.074	0.088	0.106	0.134	0.164	0.215	0.096
2,000,000	0.038	0.048	0.057	0.069	0.087	0.109	0.147	0.062
3,000,000	0.028	0.035	0.042	0.051	0.064	0.080	0.108	0.046
4,000,000	0.021	0.027	0.032	0.038	0.049	0.061	0.082	0.035
5,000,000	0.016	0.021	0.025	0.030	0.038	0.047	0.063	0.027
6,000,000	0.013	0.016	0.019	0.023	0.030	0.037	0.050	0.021
7,000,000	0.010	0.013	0.015	0.019	0.024	0.029	0.039	0.017
8,000,000	0.008	0.010	0.012	0.015	0.019	0.024	0.032	0.013
9,000,000	0.007	0.008	0.010	0.012	0.015	0.019	0.026	0.011
10,000,000	0.005	0.007	0.008	0.010	0.013	0.016	0.021	0.009
15,000,000	0.002	0.003	0.003	0.004	0.005	0.006	0.008	0.004
20,000,000	0.001	0.001	0.001	0.002	0.002	0.003	0.004	0.002

Note: Loss and allocated loss adjustment expense (ALAE) elimination ratios have been brought to a policy year 2020 cost level using the latest indemnity and medical trend factors (-0.5% and 2.5%; see 4/2/2019 Actuarial Committee Agenda), the latest benefit on-level factors, and the latest projected ratio of ALAE, including medical cost containment programs (MCCP), to loss (23.1%; see agenda).

Benefit and Trend On-Level Factors to Policy Year 2020

	Accident Year			
	2009	2010	2011	2012
Indemnity Benefit On-Level Factors				
Death	1.045	1.041	1.041	1.039
Permanent Total	1.100	1.095	1.095	1.090
Major	1.151	1.147	1.147	1.145
Minor	1.129	1.125	1.125	1.121
Temporary	1.057	1.052	1.052	1.047
Medical Benefit On-Level Factors				
	0.786	0.786	0.802	0.827
Aggregate Trend Factors				
Indemnity	0.793	0.817	0.840	0.873
Medical	1.021	1.018	1.090	1.096

Retro Starting Database

PY 2009 RL 5, PY 2010 RL 4, PY 2011 RL 3