

June 25, 2020

Via Email

The Honorable Ricardo Lara
Insurance Commissioner
California Department of Insurance
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Oakland, CA 94612

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Bill Mudge
President
& Chief Executive Officer

RE: California Workers' Compensation Insurance Regulatory Filing
Effective January 1, 2021
CDI File No. REG-2020-00013

Dear Commissioner Lara:

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

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

Proposed Regulatory Changes Effective January 1, 2021

Amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (USRP) contained in Section A are proposed to become effective January 1, 2021 and applied to a policy with an effective date on or after January 1, 2021. These proposed amendments include changes to the Standard Classification System, including the creation of a classification for Clerical Telecommuter Employees, and changes for clarity and consistency in the administration of the USRP.

An amendment to the *Miscellaneous Regulations for the Recording and Reporting of Data—1995* (Miscellaneous Regulations) contained in Section B is proposed to become effective January 1, 2021 and applied to a policy with an effective date on or after January 1, 2021. This proposed amendment is for consistency in the administration of the Miscellaneous Regulations.

Amendments to the *California Workers' Compensation Experience Rating Plan—1995* (ERP) contained in Section C are proposed to become effective January 1, 2021 and applied as of the rating effective date of a risk on or after January 1, 2021. These proposed amendments include changes to update the expected loss ranges corresponding to each primary threshold to reflect the most current experience, and changes for clarity and consistency in the administration of the ERP.

The Honorable Ricardo Lara
California Department of Insurance
June 25, 2020

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

Sincerely,



Bill Mudge
President & CEO

BM:smd
Enclosures

**Workers' Compensation Insurance
Rating Bureau of California**

**January 1, 2021 Regulatory Filing
REG-2020-00013**

Submitted: June 25, 2020

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WCIRB January 1, 2021 Regulatory Filing

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Proposed Regulatory Changes Effective January 1, 2021

The WCIRB is recommending:

1. Amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (Title 10, California Code of Regulations, Section 2318.6), to be effective January 1, 2021 and applied to a policy with an effective date on or after January 1, 2021 (Section A);
2. Amendments to the *Miscellaneous Regulations for the Recording and Reporting of Data—1995* (Title 10, California Code of Regulations, Section 2354), to be effective January 1, 2021 and applied to a policy with an effective date on or after January 1, 2021 (Section B); and
3. Amendments to the *California Workers' Compensation Experience Rating Plan—1995* (Title 10, California Code of Regulations, Section 2353.1), to be effective January 1, 2021 and applied as of the first rating effective date of a risk on or after January 1, 2021 (Section C).

Section A

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

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

Part 1 — General Provisions

Amend Section I, *Introduction*, Rule 1, *Purpose*, to reflect that policy information must be reported electronically to the WCIRB.

PROPOSED**Section I – Introduction****1. Purpose**

This Plan contains the necessary rules and instructions for the filing ~~reporting~~ of policy ~~documents~~ information and ~~reporting~~ of experience in connection therewith on the direct business written by insurers for California workers' compensation insurance and employers' liability insurance incidental thereto and written in connection therewith.

This Plan requires that separate unit statistical reports be filed by insurers for every workers' compensation insurance policy written. The loss, exposure and premium data reported for each policy is used to develop experience in standard classification detail.

Pure premium rates and experience modifications are based upon the data ~~information~~ reported in accordance with this Plan. It is therefore essential that the greatest possible care be taken to furnish complete and accurate information and that the information be filed at the time and in the manner specified in this Plan.

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Amend Section I, Rule 3, *Effective Date*, to show that the effective date of the amended Uniform Statistical Reporting Plan is 12:01 AM, January 1, 2021.

PROPOSED

Section I — Introduction

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3. Effective Date

The provisions of this Plan are effective at 12:01 AM, ~~July 1, 2020~~ January 1, 2021. When an amendment to this Plan is approved, a notice summarizing the amendment and its effective date, as specified by the Insurance Commissioner, will be published by the WCIRB.

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

* * * * *

Amend Section III, *Submission of Information*, Rule 1, *Reporting Information*, to remove requirements relating to hard copy submission of policy documents.

PROPOSED

Section III – Submission of Information

1. Reporting Information

Information ~~or documents~~ required to be ~~submitted~~ reported pursuant to the provisions of this Plan shall be filed ~~either electronically or on hard copy~~ with the WCIRB, as the designated statistical agent for the Insurance Commissioner of the state of California. ~~The address of the WCIRB is:~~

~~Workers' Compensation Insurance Rating Bureau of California
1221 Broadway, Suite 900
Oakland, CA 94612~~

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Part 2 — Policy Reporting Requirements

Amend Section I, *General Instructions*, to (1) remove requirements relating to hard copy submission of policy documents; (2) eliminate electronic policy reporting requirements; (3) change policy information reporting timeframes from 60 to 30 days and (4) for clarity and consistency with other proposed changes.

PROPOSED

Section I – General Instructions

The policy document information reporting provisions contained in this Part are necessary to facilitate experience rating, the accurate and timely reporting of unit statistical report data, and the use of approved policy forms.

Insurers shall provide the WCIRB with all Policy Documents (i.e., policies, endorsements, cancellations and reinstatements) written to provide California workers' compensation insurance coverage. Policy Documents shall be filed with the WCIRB via either: (1) hard copy, or (2) electronic submission report policy information for every workers' compensation insurance policy extending insurance coverage under the workers' compensation laws of California, including California coverage by endorsement on a policy primarily providing coverage in another state, by electronic submission to the WCIRB in accordance with this Plan and the reporting requirements for California described in the Workers Compensation Insurance Organizations' (WCIO) Workers Compensation Policy Reporting Specifications (WCPOLS) except as provided in Part 2, Section III, *Additional Electronic Reporting Requirements*. Insurers must shall receive WCIRB approval prior to submitting data reporting information electronically. Separate approval is required for electronic submission of each type of Policy Document.

1. Policies

a. New and Renewal Policies

- (1) ~~The hard copy information page (and any extensions thereto) of every workers' compensation insurance policy or electronic records of the data included therein~~ New and renewal policy transactions shall be submitted reported to the WCIRB no later than sixty ~~(60)~~ thirty (30) days subsequent to the inception date of the policy represented.
- (2) ~~Insuring two or more legal entities on a single policy is subject to the provisions and limitations set forth in Part 2, Section III, *Additional Interests*, of the *Miscellaneous Regulations for the Recording and Reporting of Data—1995*, provided, however, if a policy providing coverage for the workers leased by a labor contractor to a client is in the name of the labor contractor, the phrase "Leased Coverage For" or the acronym "LCF" followed by the client's name may appear in Item 1 of the policy.~~
- (3) If submitting the policy in hard copy to the WCIRB, it shall include the following:
 - (a) ~~Name of the insurer providing coverage (not insurer group name).~~
 - (b) ~~Policy number.~~
 1. ~~The policy number shall be a unique number applying to the one policy and shall not be used on any other policy with an identical inception date.~~
 - (c) ~~Complete legal name of all policyholders. See Section III, *Additional Electronic Reporting Requirements*, Rule 1b, Subrule (1), *Name of Insured*, for the requirements for reporting the name of the insured.~~

- ~~(d) Federal Employer Identification Number (FEIN). Report the policyholder's nine (9) digit FEIN. If the policyholder does not have a FEIN, report "000000000".~~
 - ~~(e) Type of entity insured. Indicate the legal nature of the insured entity, e.g., individual, partnership, corporation, association, limited partnership, joint venture, common ownership, joint employers, Limited Liability Company (LLC), trust or estate, Limited Liability Partnership (LLP), governmental entity, other. See Part 2, Section III, Rule 1a, Subrule (1), *Legal Nature of Insured Code*, for the requirements for reporting the type of entity insured.~~
 - ~~(f) Complete address of the insured. The address should include the postal zip code for the named insured's mailing address.~~
 - ~~(g) Dates of coverage.~~
 - ~~(h) Applicable insurer classification(s).~~
 - ~~(i) Applicable experience modification(s). If the WCIRB has not published an experience modification, no modification should be reported. (Note: Tentative experience modifications may be used; however, they must be clearly identified as such.)~~
 - ~~(j) Office from which the policy emanated.~~
 - ~~(k) Previous policy number. This information should be provided if the same company or affiliated company of an insurer group renews the business. If there is no previous policy number, report the word "new" in the space provided for the previous policy number.~~
 - ~~(l) Form number(s) for the policy conditions and every endorsement and ancillary agreement attached to the policy. See Part 2, Section III, Rule 1e, *Endorsement Identification Record Information (Record 07)*, Subrule (1)(d), for the requirements for reporting form numbers for ancillary agreements.~~
 - ~~(4) If submitting a continuing form policy in hard copy, it must be clearly identified as such.~~
- b. ~~Annual Rating~~Rerate Endorsements

~~Annual rating endorsements or the electronic records of the data included therein~~rerate endorsement transactions shall be submitted~~reported~~ for any original policy written as a continuing form policy or fixed-term policy written in excess of one year and sixteen (16) days no later than thirty (30) days subsequent to the issuance date.

- ~~(1) An annual rating endorsement shall be submitted to take effect on the inception date of the second period of coverage and annually thereafter for each continuing form policy or fixed-term policy written in excess of one year and sixteen (16) days.~~
- ~~(2) An annual rating endorsement shall be submitted to the WCIRB no later than sixty (60) days after its inception.~~
- ~~(3) Annual rating endorsements shall be used only for the purpose of showing the proper experience modification. Annual rating endorsements cannot be used to make any other changes to the policy, such as, but not limited to, modifying the name of the policyholder or adding or eliminating locations or classifications.~~
- ~~(4) Each annual rating endorsement submitted to the WCIRB in hard copy shall be clearly identified as an annual rating endorsement.~~
- ~~(5) If an annual rating endorsement is submitted to the WCIRB in hard copy, it shall also indicate:~~
 - ~~(a) Name of the insurer providing coverage (not insurer group name).~~
 - ~~(b) Policy number. The policy number should include all prefixes and suffixes of the policy that the annual rating endorsement is extending.~~
 - ~~(c) Dates of coverage.~~

~~(d) Applicable insurer classification(s).~~

~~(e) Applicable experience modification(s). Report the effective date of the experience modification only if it is not effective as of the inception date of the annual rating endorsement. (Note: Tentative experience modifications may be used; however, they must be clearly identified as such.)~~

c. Renewal Certificates/Renewal Agreements

Renewal certificate/renewal agreement transactions shall be reported to the WCIRB no later than thirty (30) days subsequent to the inception date of the renewal certificate or renewal agreement.

An insurer renewing a policy may ~~write and submit~~report the renewal to the WCIRB as either a renewal policy (see Rule 1a, above) or as a renewal certificate, which is also referred to as a renewal agreement.

~~(1) Each renewal certificate or renewal agreement or the electronic records of the data included therein shall be submitted to the WCIRB no later than sixty (60) days after its inception.~~

~~(2) Renewal certificates and renewal agreements shall be used only for the purpose of renewing the policy and showing the proper experience modification for the renewal period. Renewal certificates and renewal agreements cannot be used to make any other changes to the policy, such as, but not limited to, modifying the name of the policyholder, or adding or eliminating locations or classifications.~~

~~(3) Each renewal certificate and renewal agreement submitted to the WCIRB in hard copy shall be clearly identified as a renewal certificate or renewal agreement.~~

~~(4) If a renewal certificate or renewal agreement is submitted to the WCIRB in hard copy, it shall also indicate:~~

~~(a) Name of the insurer providing coverage (not insurer group name).~~

~~(b) Policy number. The policy number should include all prefixes and suffixes of the policy that the renewal certificate or renewal agreement is renewing.~~

~~(c) Dates of coverage.~~

~~(d) Applicable insurer classification(s).~~

~~(e) Applicable experience modification(s). Report the effective date of the experience modification only if it is not effective as of the inception date of the renewal certificate or renewal agreement. (Note: Tentative experience modifications may be used; however, they must be clearly identified as such.)~~

d. Rewrites

Rewrite transactions shall be reported to the WCIRB no later than thirty (30) days subsequent to the issuance date.

Rewrites may be issued to ~~replace~~make changes to any previously issued new and renewal policies, annual ~~rating~~rate endorsements and renewal certificates/renewal agreements (e.g., changes to the insurer name, policy number or policy effective dates). Rewrites will replace the original transaction in its entirety.

~~(1) Each rewrite or the electronic records of the information included therein shall be submitted to the WCIRB no later than sixty (60) days after issuance.~~

~~(2) If a rewrite is submitted to the WCIRB in hard copy, it shall be clearly identified as a rewrite and shall contain:~~

~~(a) All of the information required for the Policy Document that it is replacing (see above); and~~

~~(b) The policy number of the original policy, annual rating endorsement, or renewal certificate/renewal agreement, if different from the rewrite policy number.~~

~~e. Binders~~

~~Binders shall be subject to the filing requirements applicable to new and renewal policies, except that a binder superseded by a policy effective as of the inception date of the bound period and issued within sixty (60) days of such inception date need not be submitted to the WCIRB.~~

2. Endorsements and Ancillary Agreements

~~a. Except as otherwise provided, a copy of (1) every endorsement~~Transactions for every endorsement affecting California coverage or amending the policy information referenced in Rule 1 above shall be reported to the WCIRB no later than thirty (30) days subsequent to the issuance date, except as otherwise stated.

~~b. and (2) every ancillary agreement~~Transactions for every ancillary agreement, as the term is defined in Title 10, California Code of Regulations, Section 2250(f), or the electronic records of the information included therein shall be reported to the WCIRB no later than sixty (60) thirty (30) days after subsequent to the issuance date. In no event shall endorsements or ancillary agreements be reported prior to submitting the electronic or hard copy information page of the policy to which the endorsement or ancillary agreement is attached.

~~bc. If submitting hard copy policy information, it is not necessary to submit a copy of each endorsement attached to a policy, provided: Policy transactions shall be reported to the WCIRB prior to the reporting of transactions for endorsements or ancillary agreements.~~

~~(1) The body of the endorsement does not require the insertion of any variable text;~~

~~(2) The exact endorsement form was previously filed with the WCIRB and approved by the Insurance Commissioner; and~~

~~(3) The form number of the endorsement is clearly listed in item 3.D. of the hard copy policy information page filed with the WCIRB.~~

~~c. If submitting hard copy policy information, it is not necessary to submit a copy of each ancillary agreement attached to a policy, provided:~~

~~(1) The exact ancillary agreement form was previously filed with the WCIRB and approved by the Insurance Commissioner; and~~

~~(2) The form number of the ancillary agreement is clearly listed in item 3.D. of the hard copy policy information page filed with the WCIRB.~~

~~d. If submitting in hard copy, each endorsement or ancillary agreement attached to a policy subsequent to policy issuance shall be submitted to the WCIRB in accordance with Rule 2a, above, and shall:~~

~~(1) Identify the name of the insurer (not insurer group) that issued the endorsement or ancillary agreement;~~

~~(2) Identify the policy number of the policy to which the endorsement or ancillary agreement is attached; and~~

~~(3) Identify the effective date of the endorsement or ancillary agreement.~~

3. Cancellations or Reinstatements

For cancelled policies, a cancellation transaction shall be reported to the WCIRB no later than thirty (30) days subsequent to the date of cancellation. If a cancelled policy is reinstated, a reinstatement transaction shall be reported to the WCIRB no later than thirty (30) days subsequent to the issuance date.

- ~~a. In all instances where a policy is cancelled or reinstated, the cancellation or reinstatement notice or the electronic information included therein shall be reported to the WCIRB no later than sixty (60) days after issuance.~~
- ~~b. If a cancellation or reinstatement notice is submitted to the WCIRB in hard copy, the following information must be provided:~~
 - ~~(1) Name of the insurer providing coverage (not insurer group name).~~
 - ~~(2) Policy number. The policy number should include all prefixes and suffixes of the policy that is being cancelled or reinstated.~~
 - ~~(3) The cancelled or reinstated policy's original inception and expiration dates. For continuing form policies or fixed term policies written in excess of one year and sixteen (16) days, if the policy is cancelled or reinstated during the period that an annual rating endorsement is in effect, the inception date of such annual rating endorsement shall be substituted for the inception date of the policy.~~
 - ~~(4) The date of cancellation or reinstatement.~~
 - ~~(5) The date the cancellation was mailed to the insured.~~
 - ~~(6) The reason for the cancellation.~~

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Amend Section II, *Policy Period*, to (1) remove outdated language regarding continuing form policies and (2) for clarity and consistency with other proposed changes.

PROPOSED

Section II – Policy Periods

1. Policy Period

- ~~a. The rules of this Plan are based on a policy period of one year.~~
- ~~b. Policies may be written and issued for periods of less than one year.~~
- ~~c. Policies may be written and issued for periods in excess of one year.~~
 - ~~(1) A policy~~Policies written and issued for a period of ~~not longer than~~not exceeding one year and sixteen (16) days shall be treated as if the ~~policy~~policies were written for a period of one year.
 - ~~(2) Any policy that is~~Policies written for a period in ~~excess of~~exceeding one year and sixteen (16) days ~~must~~shall be written as a continuing form or fixed-term policy, ~~as indicated in Rule 2,~~
~~below.~~

2. Continuing Form Policies or Fixed-Term Policies Written in Excess of One Year and Sixteen (16) Days

- a. A policy that contains an agreement that the insurer will issue, and the policyholder will accept, ~~such~~ endorsements changing the terms of the policy as may be required to achieve conformity with subsequent legislation or ~~with subsequent~~ rules and regulations that may be approved by the Insurance Commissioner may be written ~~on~~as a continuing form or fixed-term ~~basis~~policy for a period in excess of one year and sixteen (16) days.
- b. ~~Such~~Continuing form or fixed-term policies written in excess of one year and sixteen (16) days ~~must~~shall conform to all rules and regulations applying to policies written for one year or less.

- c. All rules and regulations approved by the Insurance Commissioner subsequent to the effective date of a continuing form or fixed-term policy written in excess of one year and sixteen (16) days shall apply to the policy as though it consisted of consecutive policies, each with a policy period of one full year, ~~except in those instances when~~ or of less than one full year if the insurer or the policyholder wants decided to establish a different policy effective date, which will be treated as a short-term policy.
- ~~(1) For a continuing form policy, the first period of coverage shall be treated as a short term policy, and the effective dates of the short term period must be endorsed on the policy at its inception.~~
- ~~(2) For a fixed term policy, either the first period or last period of coverage shall be treated as a short term policy. A policy period endorsement showing the effective dates of the policy periods into which the policy is divided must be endorsed on the policy at policy inception.~~
- d. The extension of a continuing form policy beyond one year and sixteen (16) days requires ~~the~~ submittal of an annual ratingrate endorsement. Pursuant to Part 2, Section I, Rule 1b, Annual Rating Endorsements, an annual rating endorsement shall be submitted ~~transaction to be reported to the WCIRB to take effect on the effective date of the second period of coverage and annually thereafter for each continuing form policy written for a period in excess of one year and sixteen (16) days.~~
- e. Annual ~~Ratingrate E~~ ndorsements mustshall be submittedreported annually for each period following the first period on all fixed-term policies written in excess of one year and sixteen (16) days.

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Amend Section III, *Additional Electronic Reporting Requirements*, to reflect current electronic policy reporting requirements and for clarity and consistency with other proposed changes.

PROPOSED

Section III – ~~Additional Electronic Reporting Requirements~~

~~All Policy Documents submitted to the WCIRB electronically shall be reported as required for California in WCPOLS except as indicated below.~~

1. PolicyHeader Record Reporting(Record 01)

~~a. Header Record Information (Record 01)~~

All Header Record (Record 01) data and fields shall be reported as required for California in WCPOLS and as further detailed below.

~~(1) a. Legal Nature of Insured Code~~

Report the code that best describes the type of entity(ies) being insured.

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The use of “99”, Other, is only permitted if none of the other values are applicable. If reporting “99”, further detail in Text for “Other” Legal Nature of Entity ~~mustshall~~ be provided.

b2. Name Record Information (Record 02)

All Name Record (Record 02) data and fields shall be reported as required for California in WCPOLS and as further detailed below.

Each name ~~must~~shall be reported on a separate name record. Related names, such as ~~a~~the “sole proprietor’s” name, and the associated trade name or “DBA,” ~~must~~shall each have a separate record and may be linked using the Name Link Identifier/Continuation Sequence Number. A husband and wife or registered domestic partnership ~~must~~shall have each person’s complete name reported in a separate record.

Insuring two or more legal entities on a single policy is subject to the provisions and limitations set forth in the *Miscellaneous Regulations for the Recording and Reporting of Data—1995, Part 2, Workers’ Compensation Forms and Coverage, Section III, Additional Interests.*

(4)a. Name of Insured

Report the name of the insured subject to the following:

- (a1) For individuals, report the name in the following format: Last Name, First Name, Middle Name or Initial. The commas are delimiters and are required when reporting individual names.
- (b2) For partnerships, report the name of each general partner as required in the other sections of this rule. Each partner within the partnership ~~must~~shall be a legal entity such as an individual, a partnership or a corporation. Trade names or fictitious business names cannot be designated as partners.
- (e3) For corporations, report the name exactly as shown in the articles of incorporation.
- (d4) For associations, labor unions or religious organizations, report the name exactly as shown in the agreement of association or other document of organization.
- (e5) For limited partnerships, report the name of each general partner as required in the other sections of this rule. Each partner within the partnership ~~must~~shall be a legal entity such as an individual, a partnership or a corporation. Trade names or fictitious business names cannot be designated as partners. Limited partners should not be reported, but if reported, the term “limited partner” ~~must~~shall be shown in parenthesis following the name of each limited partner.
- (f6) For joint ventures, report the name of each member as required in the other sections of this rule. Each member ~~must~~shall be a legal entity such as an individual, a partnership or a corporation. Trade names or fictitious business names cannot be designated as members of a joint venture.
- (g7) For entities that share common ownership, report the name of each entity as required in the other sections of this rule.
- (h8) For joint employers, report the name of each entity as required in the other sections of this rule.
- (i9) For LLCs, report the name of the LLC exactly as shown in the articles of organization.
- (j10) For trusts or estates, report the name exactly as shown in the trust agreement or other legal document, which establishes the trust or estate. The name of each trustee, administrator or executor ~~must~~shall also be reported as required in the other sections of this rule.
- (k11) For LLPs, report the name of each general partner as required in the other sections of this rule. Each partner within the partnership ~~must~~shall be a legal entity such as an individual, a partnership or a corporation. Trade names or fictitious business names cannot be designated as partners. Limited partners should not be reported, but if reported, the term “limited partner” ~~must~~shall be shown in parenthesis following the name of each limited partner.

- (12) For governmental entities, report the legal name of the governmental entity.
- (13) For bankruptcies and receiverships, report the name of the receiver or debtor as required in the other sections of this rule. The term “receiver” or “debtor in possession” ~~must~~shall be shown in parenthesis following the name of the receiver.
- (14) For policies covering employee leasing arrangements written in the name of the labor contractor, report the name of the labor contractor depending on the type of entity as required in the other sections of this rule. If reporting the client’s name, the phrase “Leased Coverage For” or the acronym “LCF” ~~must~~shall be used.
- (15) For policies covering employee leasing arrangements written in the name of the client, report the name of the client depending on the type as required in the other sections of this rule.
- (16) If any descriptor information such as “limited partner” or “DBA” is included, it ~~must~~shall be in parenthesis.

~~e~~3. State Premium Record (Record 04)

All State Premium Record (Record 04) data and fields shall be reported as required for California in WCPOLS except as indicated below.

~~(1)~~a. Estimated State Standard Premium Total

Report the estimated ~~total~~-state standard premium ~~amount from the policy or policy endorsement~~total for the entire policy period. See Part 4, *Unit Statistical Reporting Requirements*, Section II, *Definitions*, Rule 12, *Final Premium(s)*.

~~d~~4. Exposure Record Information (Record 05)

All Exposure Record (Record 05) data and fields shall be reported as required for California in WCPOLS and as further detailed below.

~~(1)~~a. Classification Code

Report the applicable standard, approved non-standard or USL&H classification code.

~~(2)~~b. Estimated Exposure Amount

Report the amount that is the basis for determining premium on a per classification level.

~~(3)~~c. Estimated Premium Amount

For statistical code 9740, *Catastrophe Provisions for Terrorism*, report the estimated premium amount associated with this statistical code, if applicable. The estimated premium amount for standard classification codes and other statistical codes need not be reported.

~~e~~. Endorsement Identification Record Information (Record 07)

~~(1)~~ Record Type Code

- ~~(a) Report the form number for the policy conditions.~~
- ~~(b) Report the form number(s) for the information page(s) attached to the policy.~~
- ~~(c) Report the form number for every endorsement attached to the policy.~~
- ~~(d) Report the form number for every ancillary agreement attached to the policy. Ancillary agreement is defined in Title 10, California Code of Regulations, Section 2250(f).~~

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Part 3 — Standard Classification System

Amend Section II, *Classification Terminology*, Rule 14, *Miscellaneous Employee(s)*, to establish Rule 22 to define “Premium Portion of Overtime Pay” and for consistency with other proposed changes.

PROPOSED

Section II – Classification Terminology

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3. Clerical Office Employee(s)

See Section III, *General Classification Procedures*, Rule 4a, *Classifications 8810, Clerical Office Employees, and 8871, Clerical Telecommuter Employees.*

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14. Miscellaneous Employee(s)

See Section III, *General Classification Procedures*, Rule 3d. (See also Section IV, Rule 2c, *Miscellaneous Employees (Construction or Erection)*, and Section IV, Rule 4e(5)d, *Miscellaneous Employees (Farms).*)

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22. Premium Portion of Overtime Pay

The portion of overtime payments that is above and in addition to the regular rate of pay. (See also Section V, *Payroll Remuneration*, Rule 1c, *Overtime Payments.*)

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Amend Section III, *General Classification Procedures*, Rule 4, *Standard Exceptions*, to include Classification 8871, *Clerical Telecommuter Employees*, as a Standard Exception classification applicable to Clerical Office Employees who work more than 50% of their time at their home or other office space away from any location of their employer and for consistency with other proposed changes.

PROPOSED

Section III – General Classification Procedures

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4. Standard Exceptions

Employees engaged in the clerical office or outside sales functions described below are referred to as Standard Exception Employees. If a standard classification specifically includes Clerical Office Employees, Clerical Telecommuter Employees or Outside Salespersons, such employees shall be assigned to the standard classification, regardless of whether the work is conducted at the same or at a separate location. It is not permissible to divide a single employee's payroll, within a single policy period, between a Standard Exception classification and any other classification, including another Standard Exception classification, with the exception of a single permanent job reassignment. Otherwise, the remuneration of Standard Exception Employees is subject to division of payroll in connection with all other classifications in accordance with the following:

a. Classifications 8810, Clerical Office Employees, and 8871, Clerical Telecommuter Employees

Clerical Office Employee(s) and Clerical Telecommuter Employee(s) are defined as ~~these~~ employees whose duties are confined to keeping the books, records or cash of the employer; conducting correspondence; using computers; dispatching; recording weights; or who are engaged wholly in general office work or office drafting, having no regular duty of a non-clerical nature in the service of the employer. Except as otherwise provided in this Rule, the entire payroll of any employee who is engaged in operations performed by Clerical Office Employees or Clerical Telecommuter Employees and also is exposed (1) to any operative hazard of the business or (2) to any outside selling or collecting work, shall be assigned to the highest rated classification of work to which the employee is so exposed. Supervisors and clerks, such as time, stock or tally clerks, whose work is (1) necessary to, (2) performed in connection with, or (3) related to any operations of the business other than clerical office operations, shall not be classified as Clerical Office Employees or Clerical Telecommuter Employees.

Classification 8810, *Clerical Office Employees*, shall be applied only to the payroll of persons herein described who work exclusively in areas that are separated from all other work places of the employer by buildings, floors, partitions, railings or counters and within which no work is performed other than clerical office or drafting duties as defined in this Rule, or who engage in such work at any of their employer's office locations 50% or more of their time and devote the balance of their time to clerical office or drafting duties at their home or other office space away from any location of their employer.

Classification 8871, Clerical Telecommuter Employees, shall be applied only to the payroll of persons herein described who work more than 50% of their time at their home or other office space away from any location of their employer, and devote the balance of their time to clerical office or drafting duties at any of their employer's locations in areas that are separated from all other work places of the employer by buildings, floors, partitions, railings or counters and within which no work is performed other than clerical office or drafting duties as defined in this Rule.

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7. Coronavirus Disease 2019 (COVID-19)

- a. Effective as of the date of a California statewide stay-at-home order and concluding sixty (60) days after the order is lifted, the payroll of an employee who meets the definition of a Clerical Office Employee, as detailed in Rule 4a, Classifications 8810, Clerical Office Employees, and 8871, Clerical Telecommuter Employees, and whose payroll for the balance of the policy period is not assignable to a standard classification that specifically includes Clerical Office Employees, shall be assigned to Classification 8810, *Clerical Office Employees*.

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Amend Section IV, *Special Industry Classification Procedures*, Rule 2, *Construction or Erection Work*, to clarify the procedures for calculating the regular hourly wage for (1) salaried employees and (2) when the annual minimum remuneration requirements in Section V, Rule 1, *Payroll – Remuneration*, Subrules j, k, l and m, are applied.

PROPOSED

Section IV – Special Industry Classification Procedures

2. Construction or Erection Work

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In addition, the remuneration of employees assigned to construction and erection classifications is subject to the following:

a. Determination of Dual Wage Construction or Erection Classification

A classification that requires the regular hourly wage to equal or exceed a specified amount may be used only upon verification that the employee is paid an hourly wage that equals or exceeds the specified amount.

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(2) Total Remuneration for Regular Hourly Wage Calculation

The remuneration used to calculate ~~at the~~ regular hourly wage for all employees, including salaried employees, shall be determined as follows:

(a) The following remuneration shall be used to determine the hourly wage, without regard to whether such payments are included as payroll:

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4. ~~Bonuses, C~~ommissions and incentive payments that are calculated and paid each pay period

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(b) The following remuneration shall not be used to determine the hourly wage, without regard to whether such payments are included as payroll:

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4. ~~Compensation, such as quarterly or annual b~~Bonuses, commissions and incentive payments that isare not calculated and paid each pay period

5. Any additional remuneration required to meet the annual minimum remuneration requirements in Section V, Rule 1, *Payroll – Remuneration*, Subrules j, k, l and m

(3) Regular Hourly Wage Calculation

- (a) Except as provided below, an employee's regular hourly wage shall be calculated by dividing each employee's total remuneration, determined in accordance with Rule 2a(2), Total Remuneration for Regular Hourly Wage Calculation, by the number of hours worked during the pay period. As necessary, the regular hourly wage shall be reconciled with other records in accordance with Rule 2a(1), *Records of Payroll*.

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- (c) For salaried employees, the regular hourly wage shall be determined by dividing the total annual remuneration, determined in accordance with Rule 2a(2), Total Remuneration for Regular Hourly Wage Calculation, by 2,000 hours. If an employee is salaried for less than 12 months, the regular hourly wage shall be calculated for the salaried period on a prorated basis.

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Example 3 – Salary

An employee of a sheet metal contractor is retained as project supervisor at an annual salary of \$60,000. The employee was retained for only three months during the policy period.

- As the employee was salaried for 3 of 12 months, or 25% of the annual salary period, the regular hourly wage is calculated based on the prorated salary ($\$60,000 \times 25\% = \$15,000$), divided by the prorated number of hours ($2,000 \times 25\% = 500$). The regular hourly wage calculation is $\$15,000 / 500 = \30.00 per hour.
- During the three-month period, the project supervisor earned a one-time \$3,000 bonus that was paid at the end of the project. Although this bonus must be included as reportable payroll (see Section V, Rule 1, *Payroll – Remuneration*), it is excluded from the regular hourly wage calculation because the bonus is not calculated and paid each pay period. The regular hourly wage remains \$30.00 per hour as calculated above.

A different employee is retained for a three-month project with the same salary. This employee earns a \$100.00 production bonus each two-week pay period ($\$100.00 \times 6$ pay periods = \$600.00). As these bonuses are calculated and paid each pay period, the regular hourly wage is calculated based on the prorated salary ($\$60,000 \times 25\% = \$15,000$), including the production bonuses (\$600.00), divided by the prorated number of hours ($2,000 \times 25\% = 500$). The regular hourly wage calculation is $\$15,600 / 500 = \31.20 per hour.

An executive officer receives an annual salary of \$40,000. The applicable minimum remuneration for executive officers during the policy period is \$50,000 per annum. Although \$50,000 must be reported as payroll (see Section V, Rule 1, *Payroll – Remuneration*, Subrule j), that amount is not used to calculate the regular hourly wage; the regular hourly wage is calculated based on the salary divided by 2,000 hours. The regular hourly wage calculation is $\$40,000 / 2,000 = \20.00 per hour.

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Amend Section IV, Rule 4, *Farms*, to (1) update the definition of “farm” for classification purposes, (2) clarify the rule regarding miscellaneous employees and how they should be classified when both farm and non-farm classifications apply to an employer, (3) remove duplicative directives and (4) reorganize and clarify directives regarding payroll and operations to be included and excluded from farm classifications.

PROPOSED

Section IV – Special Industry Classification Procedures

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4. Farms

a. Definition

A farm, for classification purposes, shall be defined as any parcel or parcels of land used for the purpose of agriculture, horticulture, viticulture, dairying, stock or poultry raising as a business or commercial venture. This definition also includes aquaculture, hydroponics, indoor vertical farming and farming within greenhouses. This definition does not include ~~the operation or maintenance of properties that feature growing and/or raising of crops or farm animals for non-commercial purposes.~~

b. Payroll (Farms)

Notwithstanding any other provisions contained herein, when lodging is provided by the employer, the market value of such lodging to the employee shall be included as payroll.

Payroll includes all payments that are based on a price per unit (piecework), contract or measure basis.

If paid on a contract basis and the contract includes amounts paid for the provision of motor vehicles or farm machinery, then no less than one-fourth (1/4) of the total contract shall be deemed to be payroll.

~~b-c.~~ Payroll Division (Farms)

Division of payroll shall be made for each separate and distinct type of commercial farm operation, provided separate records of payroll are maintained, notwithstanding any other provision contained herein.

Payroll may be divided based upon acreage, an employee's time; or other reasonable methods.

~~c.~~ Payroll Inclusions

- ~~(1) In addition to the inclusions specified in the language of the classification, each classification also shall include all normal repair and maintenance of buildings or equipment performed by employees of the farm.~~
- ~~(2) Notwithstanding any other provisions contained herein, when lodging is provided by the employer, the market value of such lodging to the employee shall be included as payroll.~~
- ~~(3) Payroll for all employees performing any type of farm work for a price per unit, contract or measure shall be based upon the total remuneration earned by such persons, and in the absence of adequate payroll records substantiating such earnings, the total contract price shall be deemed to be the total earnings; however, if the entire contract involves the use of motor vehicles or farm machinery with drivers and their helpers, not less than one fourth (1/4)~~

~~of the total amount paid for the hire of such equipment and their operating crews shall be deemed to be the total earnings of such drivers and their helpers.~~

~~(4) Incidental Crops~~

~~Such activities as the maintenance of a cow, hogs or chickens for family use, a family orchard or truck garden, a hay or grain crop raised for the purpose of maintaining work animals on the farm, shall be considered usual and incidental to the operation of any type of farm.~~

~~(5)d.~~ Miscellaneous Employees (Farms)

~~The payroll for fence repair, road building, general supervision, chore workers or drivers not connected with any particular crops is incidental to any type of farm. Where adequate records showing labor cost distributed by crops are maintained, the payroll of such miscellaneous employees shall be assigned to the various crop classifications in the same proportion as the allocated crop payroll bears to the total allocated payroll. Miscellaneous farm employees include but are not limited to supervisors, drivers, employees engaged in general maintenance, fence repair or road building operations and employees engaged in ancillary activities, including but not limited to tilling fallow fields, growing cover crops and keeping bees to pollinate the farm's own crops.~~

~~If the farm operations are assigned to two or more *Farms* Industry Group classifications, the payroll of all miscellaneous employees shall be allocated between the *Farms* Industry Group classifications to which their work pertains; payroll may be divided based upon acreage, an employee's time or other reasonable methods.~~

~~When an employer's miscellaneous employees perform operations in connection with two or more classifications, one or more of which are *Farms* Industry Group classifications and one or more of which are not *Farms* Industry Group classifications, the payroll of such employees shall be assigned in accordance with the following:~~

- ~~(1) Compare the sum of the payroll (other than the payroll of miscellaneous and standard exception employees) generated by the operations assigned to the *Farms* Industry Group classifications to the sum of the payroll (other than the payroll of miscellaneous and standard exception employees) generated by the operations not assigned to *Farms* Industry Group classifications.~~
- ~~(2) If the sum of the payroll generated by the *Farms* Industry Group classifications exceeds the sum of the payroll generated by the non-*Farms* Industry Group classifications, then the payroll of the miscellaneous employees shall be assigned to the various *Farms* Industry Group classifications to which their work pertains in the same proportion as the allocated farm payroll bears to the total farm payroll.~~
- ~~(3) If the sum of the payroll generated by the non-*Farms* Industry Group classifications equals or exceeds the sum of the payroll generated by the *Farms* Industry Group classifications, then the payroll of the miscellaneous employees shall be assigned to the non-*Farms* Industry Group classification to which their work pertains that generates the largest amount of payroll.~~

~~d.e. Payroll Exclusions~~ Separately Classifiable Operations (Farms)

~~The payroll of employees engaged in~~ Unless otherwise specified in the applicable classification phraseology or other provisions contained herein, including division of payroll rules, the following operations shall be segregated and separately assigned classified:

- ~~(1) Maintenance or repair work by contractors.~~
- ~~(2) New construction or alterations, whether done by the employer's employees or by contractors.~~
- ~~(3) The operation of farm machinery away from the farm premises by the farmer for other to conduct mechanized farming operations for separate concerns on a fee basis.~~
- (2) Fee-based trucking provided for others.

(43) The following operations when conducted in buildings or sheds located on or away from farm premises, whether conducted for others or in connection with the employer's farming activities: wine making; hulling, shelling or processing nuts; or grading, sorting, packing, pre-cooling, drying, dehydrating or otherwise preparing of vegetables or fruit for shipment when conducted in buildings or sheds located on or away from farm premises, whether conducted for others or in connection with the employer's farming activities.

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Amend Section V, *Payroll – Remuneration*, Rule 1, *Payroll – Remuneration*, to clarify the definition of *Payroll – Remuneration*; Subrule c, *Overtime Remuneration*, to (1) clarify the rule, (2) incorporate the term “Premium Portion of Overtime Pay”, (3) remove Examples 3 and 4, and instead reference the Department of Industrial Relations’ examples for piecework and commission overtime pay for clarity and consistency with California wage and hour laws and (4) for consistency with other proposed changes; and Subrule e, *Severance Pay*, to clarify that severance pay is only excludable from remuneration when it is paid due to the termination of the employment relationship and that retention bonuses and similar payments that incentivize employees to remain employed for a period of time are included as payroll.

PROPOSED

Section V – Payroll – Remuneration

1. Payroll – Remuneration

As used in this Plan, payroll and remuneration are synonymous and mean the monetary value at which service is recompensed. Except as provided herein, remuneration includes all money earned and all substitutes for money earned during the policy period by employees and officers of the employer, and any other persons for whom voluntary coverage is provided under the policy, including: gross wages, salaries, commissions, bonuses, overtime payments, the market value of gifts, and vacation, holiday and sick pay; overtime payments, the market value of gifts, and all substitutes for money earned during the policy period by employees and officers of the employer, and any other persons for whom voluntary coverage is provided under the policy.

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c. Overtime Remuneration Payments

~~Overtime Remuneration is that portion of the total remuneration which is derived from the application of an increase above and in addition to the regular rate of pay or regular piecework rate (or additional pay for hours not worked but allowed in lieu of such an increased rate). Employees may receive overtime payments because of time worked on holidays, Saturdays or Sundays or because of the number of hours worked in any one week or day is beyond the standard for the industry, or because of participation by athletic teams in play-off, championship, or similar games which are in excess of their regularly scheduled league games. Overtime remuneration payments does not include: extra pay for swing shifts or graveyard shifts, for working certain hours on the clock, or for incentive or bonus pay figured on volume without regard to hours worked.~~

~~The regular rate of remuneration per game for an athletic team is the remuneration earned by such team for the regular season, divided by the number of regularly scheduled league games in which the team engaged during the season. Remuneration received for each play-off, championship or similar game, which is in excess of the regular rate of remuneration per game, is overtime remuneration. Overtime payments are generally paid at a rate that is at least one and one-half times the employee's regular rate of pay; however, overtime may also be paid at double time or some other multiplier of the regular rate of pay. If overtime is paid at one and one-half times the regular rate of pay, one-third (1/3) of the total overtime pay is the Premium Portion of Overtime Pay. For employers that are operators of an athletic team, remuneration earned for each post season game that exceeds the average remuneration per regular season game is the Premium Portion of Overtime Pay.~~

~~In accordance with Section IV, *Special Industry Classification Procedures*, Rule 4c, *Payroll Inclusions*, Subrule (3), all payments to workers performing farming operations shall be included as remuneration when paid on a price per unit (piecework), contract or measure basis.~~

~~Overtime remuneration shall be included in the payroll except as follows. The portion of overtime payments representing the regular rate of pay shall be included as payroll. The Premium Portion of Overtime Pay shall be excluded from the payroll only in the following situations:~~

- ~~(1) If the employer's books and records are (other than operators of athletic teams) maintained so as to show separately by employee and in summary by type of operation performed either:~~
 - ~~(a) remuneration earned at regular or straight time rates or regular piecework rates of pay for total all hours worked, and the Premium Portion of Overtime Pay, or~~
 - ~~(b) overtime remuneration earned at regular rates of pay for all non-overtime hours worked and total remuneration earned for overtime hours.~~~~overtime remuneration shall be excluded from premium computation.~~
- ~~(2) If the employer's books and records are maintained so as to show separately by employee and in summary by type of operation performed:~~
 - ~~(a) remuneration earned at regular or straight time rates or regular piecework rates of pay for hours worked when there is no overtime remuneration, and~~
 - ~~(b) total remuneration earned for those hours worked when there is overtime remuneration, one third (1/3), or such other portion of the total remuneration earned for those hours worked when there is overtime remuneration, shall be excluded from the payroll.~~
- ~~(3)(2) If the employer is the that are operators of an athletic team and the employer's books and maintain records are maintained so as to that show: the average regular rate of remuneration earned per game for the regular season and remuneration received for each playoff, championship or similar post-season game.~~

~~Employers engaged in farming operations where employees are paid on a price per unit (piecework), contract or measure basis shall not deduct any payroll as the Premium Portion of Overtime Pay; payroll shall be based upon the total remuneration earned by such persons. Refer to Section IV, *Special Industry Classification Procedures*, Rule 4b, *Payroll (Farms)*.~~

- ~~(a) the number of play-off, championship, or similar game(s) in which the team engaged during the season, and~~
- ~~(b) the regular rate of remuneration per game, or the total remuneration earned by such athletic team during the regular season and the number of regularly scheduled league games in which the team participated during said season, overtime remuneration shall be excluded from the payroll.~~

Example 1 – Premium Portion of Overtime Pay Shown Separately

The employer compensates its workers on an hourly basis. The employer records the total hours worked at the regular rate of pay and the overtime hours worked at the overtime premium rate. ~~The employer compensates its workers on an hourly basis.~~ An employee is paid a regular hourly rate of \$4020.00 per hour. The worker works 9 hours per day, or 45 hours in a 5-day week. The worker was paid 1/2 times the regular rate as ~~overtime remuneration~~ for five overtime hours.

Regular Pay – 45 total hours x \$4020.00 per hour = \$450900.00

~~Excess or Premium~~ Overtime Premium Rate – \$4020.00 x 1/2 = \$510.00 per hour

~~Excess or Premium~~ Portion of Overtime Pay – \$510.00 x 5 hours overtime = \$2550.00

Total Payroll before Potential Adjustment – (\$450900.00 (Regular Pay) + \$2550.00 (Premium Portion of Overtime Pay) = \$475950.00

Reportable Payroll (if conditions are met) – \$950.00 – \$50.00 (Premium Portion of Overtime Pay) = \$900.00

In Example 1, the \$2550.00 paid to the employee as ~~excess or the p~~ Premium p Portion of e Overtime Pay is eligible for exclusion ~~as overtime remuneration~~.

Example 2 – Premium Portion of Overtime Pay Not Shown Separately

The employer compensates its workers on an hourly basis. The employer records the total hours worked at the regular rate of pay and the total overtime hours worked at the overtime rate (regular rate plus the overtime premium rate). ~~The employer compensates its workers on an hourly basis.~~ An employee is paid a regular hourly rate of \$4020.00 per hour. The worker works 9 hours per day, or 45 hours in a 5-day week. The worker was paid an overtime rate of 1-1/2 times the regular rate as ~~overtime remuneration~~ for five overtime hours.

Regular Pay – 40 regular hours x \$4020.00 per hour = \$400800.00

Overtime Rate – \$4020.00 x 1.5 = \$4530.00 per hour (\$20.00 Regular Rate + \$10.00 Overtime Premium Rate)

Total Overtime Payment – \$4530.00 x 5 hours overtime = \$75150.00

~~Excess or Premium~~ Portion of Overtime Pay – \$75150.00 x 1/3 = \$2550.00

Total Payroll before Potential Adjustment – (\$400800.00 (Regular Pay) + \$75150.00 (Overtime Payment) = \$475950.00

Reportable Payroll (if conditions are met) – \$950.00 – \$50.00 (Premium Portion of Overtime Pay) = \$900.00

In Example 2, 1/3 of the \$75.00 (or the \$2550.00) paid to the employee as the Premium Portion of e Overtime Pay is eligible for exclusion ~~as excess or premium overtime remuneration~~. The fraction used to determine the Premium Portion of Overtime Pay will vary depending on the overtime premium rate. For example, overtime may be paid at 1-1/2 times, 2 times or some other multiplier of the regular rate of pay. In this example, the worker was paid at 1-1/2 times the regular rate, so one-third (1/3) of the overtime payment is the Premium Portion of Overtime Pay.

Example 3 – Piecework or Commission

When the employer compensates its workers on a piece rate or commission basis in accordance with California wage and hour laws, refer to the piecework and commission wage calculation examples published by the Department of Industrial Relations, and in the Division of Labor Standards Enforcement (DLSE) Enforcement Policies and Interpretations Manual to calculate the regular rate of pay. The portion of overtime

earnings that is above and in addition to the regular rate of pay is eligible for exclusion as the Premium Portion of Overtime Pay if the conditions of this rule are met.

~~(a) Overtime Paid at 1-1/2 Times the Piece Rate~~

~~The employer compensates its workers on a piece rate basis. Records show the pieces completed by the hour and an overtime factor is applied to the piece rate for work completed during the overtime hour(s).~~

~~An employee earns a regular piece rate of \$1.00 per piece. The worker makes 90 pieces in a 9-hour day. The worker made 10 pieces between the eighth and ninth hours and was paid 1-1/2 times the regular piece rate for the pieces completed during the overtime period.~~

~~Straight Pay by Piece — 80 pieces x \$1.00 per piece = \$80.00~~

~~Total Overtime Pay — 10 pieces x \$1.50 per piece = \$15.00~~

~~Excess or Premium Overtime — \$15.00 x 1/3 = \$5.00~~

~~Total Payroll (\$80 + 15) = \$95.00~~

~~In Example 3(a), 1/3 of the \$15.00 combination straight time and overtime pay, or \$5.00, is eligible for exclusion as overtime remuneration.~~

~~(b) Piece Rate — Overtime Computed Based on Regular Hourly Rate~~

~~The employer compensates its workers on a piece rate basis. The employer's records do not reflect the pieces completed by the hour. A regular rate of pay is computed with an overtime factor applied to the regular rate of pay for work completed during the overtime hour(s).~~

~~An employee earns a regular piece rate of \$1.00 per piece. The worker makes 90 pieces in a 9-hour day. The worker was paid 1/2 times the regular rate as overtime remuneration.~~

~~Straight Pay by Piece — 90 pieces x \$1.00 per piece = \$90.00~~

~~Regular Rate of Pay — \$90.00 divided by 9 hours = \$10.00 per hour~~

~~Excess or Premium Overtime Rate — \$10.00 x 1/2 = \$5.00~~

~~Excess or Premium Overtime — \$5.00 x 1 hour overtime = \$5.00~~

~~Total Payroll (\$90 + 5) = \$95.00~~

~~In Example 3(b), the \$5.00 paid to the employee as overtime is eligible for exclusion as overtime remuneration.~~

~~Example 4 — Commission — Overtime Computed Based On Regular Hourly Rate~~

~~The employer compensates employees on a commission basis. A regular rate of pay is computed with an overtime factor applied to the regular rate of pay for work completed during the overtime hour(s).~~

~~An automobile mechanic earns 40% of the book rate (hourly rate charged the customer) for each repair completed. The employer's labor rate billed to customers is \$80 per hour. During the period, the mechanic worked 44 hours and completed jobs with 55 billable hours. To determine the regular rate of pay, the daily or weekly remuneration must be divided by the daily or weekly hours.~~

~~Total Repair Revenue — 55 billable hours x \$80 per hour = \$4,400.00~~

~~Employee's Remuneration — \$4,400.00 x 40% = \$1,760.00~~

~~Regular Rate of Pay — \$1,760.00 divided by 44 hours = \$40.00 per hour~~

~~Premium Overtime Rate — \$40.00 x 1/2 = \$20.00~~

~~Premium or Excess Overtime — \$20.00 x 4 overtime hours = \$80.00~~

~~Total Payroll (\$1,760 + 80) = \$1,840.00~~

~~In Example 4, the \$80.00 paid to the employee as overtime remuneration is eligible for exclusion as overtime remuneration.~~

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e. Severance Pay

Except as noted herein, payments to which an employee is only entitled only upon due to the termination of the employment relationship are not ~~to be included in the as~~ payroll. Payments, such as retention bonuses, that incentivize employees to remain employed for a period of time, including through termination, are included as payroll. In addition, Sums, such as commissions, bonuses and accrued vacation and sick pay, commissions and bonuses, paid to an employee at the time the employment relationship is terminated are to be included in the payroll, provided such sums would have been payable to the employee at some future date if the employment relationship had not been terminated. Such sums accrued during periods for which the employer was legally self-insured shall not be included in the as payroll.

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

Amend Classification 9549, *Advertising Companies*, to revise the footnote assigning the display of hand-held advertisement signs and walking billboards (human sign holders) to Classification 8742, *Salespersons – Outside*, to indicate that the assignment of 8742 is subject to the rules set forth in Section III, Rule 4, *Standard Exceptions*.

PROPOSED

ADVERTISING COMPANIES – outdoor – selling space for advertising purposes – including 9549
shop, yard or storage operations; the erection, painting, repair and maintenance, or
removal of signs; bill posting; and sign painting or lettering in or upon buildings or
structures

This classification includes the production of signs, banners and related products by advertising companies and the operation of mobile billboard trucks (mobile advertising signs).

The application of painted or adhesive lettering or graphics onto surfaces on a fee basis or onto customer vehicles by employers engaged in sign painting or lettering shall be classified as 9507, *Sign Painting or Lettering and Quick Sign Shops*.

The display of hand-held advertisement signs and walking billboards (human sign holders) at locations, including but not limited to sidewalks and street corners shall be classified as 8742, *Salespersons – Outside*, subject to the Standard Exceptions rule. See Section III, Rule 4, *Standard Exceptions*.

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Amend Classification 9016(1), *Amusement or Recreational Facilities – N.O.C. – all employees other than those engaged in the operation or maintenance of amusement devices, restaurants or retail stores*, to remove the footnote assigning pari-mutuel employees to Classification 8810, *Clerical Office Employees*, as pari-mutuel employees working at 9016(1) operations are assignable to 9016(1) and to clarify its intended application.

PROPOSED

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

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

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

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

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

~~Restaurants or retail stores shall be separately classified.~~

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

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

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

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

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

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

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

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

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

If an employee who performs duties described by Classification 9016(1) also performs duties described by Classification 9180(1), the payroll of that employee may be divided between Classifications 9016(1) and 9180(1), provided the employer maintains accurate records supported by time cards or time book entries that show such division. See Section V, Rule 3, *Division of Single Employee's Payroll*.

Restaurants or retail stores shall be separately classified.

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Amend Classification 1463(1), *Asphalt Works*, to provide direction as to how related operations should be classified.

PROPOSED

ASPHALT WORKS – grinding, pulverizing or mixing asphalt

1463(1)

This classification applies to the production of asphalt. This classification also applies to the manufacture of asphalt roofing shingles or modified bitumen roofing materials.

Crushing or grinding ~~of~~ used asphalt or concrete, not performed in connection with the production of asphalt, to produce products that will be retained on an 8-mesh screen shall be separately classified as 1710, *Stone Crushing*. If the crushed or ground products pass through an 8-mesh or finer screen, the crushing or grinding operations shall be separately classified as 1741(1), *Silica Grinding*.

The manufacture of asphalt saturated building or roofing paper or felt shall be classified as 4283, *Building or Roofing Paper or Felt Asphalt Saturation*.

Asphalt distilling or refining shall be classified as 4740(2), *Asphalt or Tar Distilling or Refining*.

Digging, mining or quarrying shall be separately classified.

* * * * *

Amend Classification 9182, *Athletic Teams or Athletic Facilities – all employees other than players, umpires, referees and game officials*, to revise the footnote assigning athletic scouts to Classification 8742, *Salespersons – Outside*, to indicate that the assignment of 8742 is subject to the rules set forth in Section III, Rule 4, *Standard Exceptions*.

PROPOSED

ATHLETIC TEAMS OR ATHLETIC FACILITIES – all employees other than players, umpires, referees and game officials **9182**

This classification applies to employees of athletic teams or parks who are engaged in the care of teams or the care, operation and maintenance of grounds and facilities, including but not limited to coaches and assistant coaches, non-playing managers, trainers, equipment managers, bat and ball retrievers, mascots, dancers, locker room attendants, public address announcers, scorekeepers, timekeepers, ushers, ticket sellers or collectors, parking lot attendants, security staff, and facility and grounds maintenance employees. This classification also applies to employees of youth or recreational athletic teams or facilities.

Athletic scouts shall be classified as 8742, *Salespersons – Outside*, subject to the Standard Exceptions rule. See Section III, Rule 4, *Standard Exceptions*.

The operation of athletic facilities during non-sporting events, including but not limited to concerts and exhibitions shall be classified as 9016(1), *Amusement or Recreational Facilities – N.O.C. – all employees other than those engaged in the operation or maintenance of amusement devices, restaurants or retail stores*.

~~Radio or television broadcasting shall be separately classified as 7610, *Radio, Television or Commercial Broadcasting Stations*.~~

Players, playing managers, and umpires, referees and game officials who monitor play, shall be classified as 9181, *Athletic Teams or Athletic Facilities – players, umpires, referees and game officials*.

Radio or television broadcasting shall be separately classified as 7610, *Radio, Television or Commercial Broadcasting Stations*.

Also refer to companion Classification 9181, *Athletic Teams or Athletic Facilities – players, umpires, referees and game officials*.

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

Restaurants, retail stores and vendors shall be separately classified.

* * * * *

Amend Classification 7607(2), *Audio Post-Production*, to include Clerical Telecommuter Employees.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of \$139,100 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

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

* * * * *

Amend Classification 8803, *Auditing, Accounting or Management Consulting Services*, to include Clerical Telecommuter Employees.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of \$139,100 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

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

* * * * *

Amend Classification 8391, *Automobile or Truck Dealers – all employees other than vehicle salespersons*, which is part of the *Automotive Industry* Group, to provide direction as to how related operations should be classified and for clarity.

PROPOSED

AUTOMOTIVE INDUSTRY

AUTOMOBILE OR TRUCK DEALERS – all employees other than vehicle salespersons – including estimators, service writers, vehicle maintenance and repair, shuttle drivers, accessory or spare parts sales and the transporting of vehicles that are owned by the employer

8391

This classification applies to dealers of motor vehicles, including but not limited to automobiles, trucks, buses, forklift trucks, golf carts, motor homes and trailers. This classification applies only to those employers having, in addition to proprietors, a regular sales force engaged exclusively in the demonstration and sale of vehicles and separate clerical staff. If these conditions do not exist, Classification 8391 does not apply. If Classification 8391 does not apply and the employer performs vehicle repair work, assign the applicable vehicle repair classification(s) and, if the employer performs no vehicle repairing, assign Classification 8392, *Automobile or Truck Storage Garages or Parking Stations or Lots*, to employees who perform activities such as cleaning ~~and~~ washing vehicles, changing tires ~~and~~ recharging batteries.

~~Also refer to companion Classification 8748, *Automobile or Truck Dealers – vehicle salespersons*.~~

This classification also applies to yard ~~and~~ repair employees ~~of who work for~~ employers that operate vehicle auctions for the sale of automobiles and trucks. Vehicle Auctioneers salespersons who conduct no yard or repair type operations or auction sales assistants shall be classified as 8748, *Automobile or Truck Dealers – vehicle salespersons*.

This classification also applies to yard, repair ~~and~~ maintenance employees ~~of who work for~~ employers engaged in automobile or truck rental, automobile or truck driving schools, or the transport of individual automobiles or trucks between locations ("Driveaway" companies).

Towing, roadside assistance ~~and~~ freeway service patrol operations ~~when~~ conducted on vehicles not owned by the employer shall be separately classified as 7227, *Automobile or Truck Towing, Roadside Assistance or Freeway Service Patrol*.

"Roadside assistance" refers to services provided to the vehicle owner under an agreement with a third party (such as a motor club or law enforcement agency). Contemplated services include

changing tires, jump-starting batteries, replacing batteries, supplying a small amount of gasoline or performing minor vehicle repairs such as reattaching ignition wires or battery cables.

Also refer to companion Classification 8748, *Automobile or Truck Dealers – vehicle salespersons*.

* * * * *

Amend Classification 8748, *Automobile or Truck Dealers – vehicle salespersons*, which is part of the *Automotive Industry* Group, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

AUTOMOTIVE INDUSTRY

AUTOMOBILE OR TRUCK DEALERS – vehicle salespersons

8748

This classification applies to salespersons ~~employed by~~ dealers of motor vehicles, including but not limited to automobiles, trucks, buses, forklift trucks, golf carts, recreational vehicles, and motor homes and trailers.

~~Also refer to companion Classification 8391, *Automobile or Truck Dealers – all employees other than vehicle salespersons*.~~

This classification also applies to vehicle ~~salespersons of~~ auctioneers or auction sales assistants who work for employers that operate vehicle auctions for the sale of automobiles and trucks.

This classification also applies to driving or classroom instruction performed in connection with the operation of automobile driving schools. Vehicle maintenance or repair operations performed in connection with the operation of automobile driving schools shall be classified as 8391, *Automobile or Truck Dealers – all employees other than vehicle salespersons*.

Also refer to companion Classification 8391, *Automobile or Truck Dealers – all employees other than vehicle salespersons*.

* * * * *

Amend Classification 8808, *Banks*, to include Clerical Telecommuter Employees.

PROPOSED

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

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

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

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

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

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

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

* * * * *

Amend Classification 9048(2), *Boy and Girl Scout Councils – all camp operations*, to provide direction as to how related operations should be classified and for clarity.

PROPOSED

BOY AND GIRL SCOUT COUNCILS – all camp operations – including Clerical Office Employees at camp locations **9048(2)**

This classification applies to camps that provide supervised recreational or educational activities with guidance or counseling services, and with overnight facilities lodging for camp participants.

Recreational or educational day camps that do not include overnight lodging shall be classified as 9059, Day Care Centers.

* * * * *

Amend Classification 2812, *Cabinet Mfg.*, for consistency with other proposed changes.

PROPOSED

CABINET MFG. – wood – including the manufacture of commercial or industrial fixtures **2812**

This classification applies to the manufacture of cabinets ~~and~~ fixtures, including but not limited to kitchen and bathroom cabinets, commercial showcases, trade show exhibition booths and retail displays that are designed to be affixed to building walls or floors. This classification also applies to the manufacture of wood or laminate countertops.

The manufacture of metal cabinets or fixtures shall be classified as 3076(1), *Furniture Mfg. – metal*.

Upholstery operations shall be separately classified as 9522(1), *Upholstering – N.O.C.*

For employers that deal in any lumber or building materials or in any fuel and materials in addition to performing cabinet manufacturing operations, yard operations, including drivers and their helpers, shall be separately classified as 8232(1), *Lumberyards*, 8232(2), *Building Material Dealers*, or 8232(3), *Fuel and Material Dealers*, depending on the products sold.

The installation of cabinets, fixtures ~~and~~ wood or laminate countertops shall be separately classified as 5146(1), *Cabinet, ~~or~~ Fixtures or Trim Installation*.

The manufacture of solid plastic, composite acrylic, stone or cultured marble countertops shall be separately classified.

~~The manufacture of metal cabinets and fixtures shall be classified as 3076(1), *Furniture Mfg. – metal*.~~

* * * * *

Amend Classification 5146(1), *Cabinet or Fixtures*, which is part of the *Construction and Erection* Industry Group, to clarify its intended application.

PROPOSED

CABINET, ~~OR~~ FIXTURES OR TRIM INSTALLATION – portable; interior trim – installation – N.O.C. **5146(1)**

At a particular job or location, Classification 5146(1) shall not be used for division of payroll in connection with Classifications 5403/5432, *Carpentry*, or 5632/5633, *Steel Framing*.

This classification applies to the following operations when the employer does not also perform construction framing at the job or location: the installation of cabinets, fixtures, paneling, shutters, mirrors, sliding wardrobe doors, accordion doors, bathtub or shower enclosures, screen doors, window screens, interior trim, ~~builders finish~~, display racks, exhibit booths, restaurant or store fixtures, theatrical scenery, modular office partitions, unupholstered acoustical wall panels, or laminate, wood or plastic countertops; or the assembly, from prefabricated kits, of wooden residential greenhouses or similar wooden backyard structures, including but not limited to gazebos, play structures and hot tub enclosures. This classification

also applies to the disassembly and reinstallation of modular furniture, partitions or workstations in connection with moving office furniture.

If the employer is engaged in wood or steel framing, any work described above that is performed at the same job or location shall be classified as 5403/5432, *Carpentry*, or 5632/5633, *Steel Framing*.

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

~~If the employer is engaged in wood or steel framing, any work described above that is performed at such job or location shall be classified as 5403/5432, *Carpentry*, or 5632/5633, *Steel Framing*.~~

The installation of hardwood or bamboo floors, including baseboard molding installed in connection therewith, shall be classified as 5436, *Hardwood Floor Laying*.

* * * * *

Amend Classification 9048(1), *Camps – recreational or educational*, for clarity.

PROPOSED

CAMPS – recreational or educational – all operations – including Clerical Office Employees at camp locations 9048(1)

This classification applies to camps that provide supervised recreational or educational activities with guidance or counseling services, and with overnight facilities lodging for camp participants.

~~Firms that solely operate~~ Recreational and/or educational day camps that do not include overnight lodging shall be ~~assigned to Classification~~ classified as 9059, *Day Care Centers*.

* * * * *

Amend Classification 9185, *Carnivals or Circuses*, to include Clerical Telecommuter Employees.

PROPOSED

CARNIVALS OR CIRCUSES – all employees – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons 9185

This classification applies to all operations of traveling carnivals that provide entertainment and amusement rides, including but not limited to transporting, setting up and taking down amusement sites and equipment, assisting patrons on and off rides, operating game booths and arcades, providing entertainment, selling and taking tickets, providing security, selling food and souvenirs, cleaning and maintaining equipment and premises, and operating and controlling amusement rides. This classification also applies to all operations of circuses, including performers, entertainers and the care, feeding and training of circus animals.

Rental and operation of game booths at locations where no mechanical amusement rides are operated shall be classified as 8017(1), *Stores – retail*.

Amusement parks at fixed locations shall be classified as 9016(1)/9180(1), *Amusement or Recreational Facilities – N.O.C.*

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

* * * * *

Amend Classifications 5403/5432, *Carpentry*, which are part of the *Construction and Erection* Industry Group, to clarify the intended application and for consistency with other proposed changes.

PROPOSED

CARPENTRY – including the installation of interior trim, ~~builders finish~~, doors and cabinet work in connection therewith – employees whose regular hourly wage does not equal or exceed \$35.00 per hour – N.O.C. **5403**

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

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

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

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

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

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

CARPENTRY – including the installation of interior trim, ~~builders finish~~, doors and cabinet work in connection therewith – employees whose regular hourly wage equals or exceeds \$35.00 per hour – N.O.C. **5432**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds \$35.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed \$35.00 per hour shall be classified as 5403, *Carpentry*.

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

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

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

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

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

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

* * * * *

Amend Classification 2402, *Carpet or Rug Mfg.*, for consistency with other proposed changes.

PROPOSED

CARPET OR RUG MFG. – other than jute or hemp carpets or rugs

2402

This classification applies to the manufacture of carpets or rugs from materials other than jute or hemp. This classification includes incidental dyeing of the completed carpet or rug products. This classification also applies to the manufacture of artificial grass ~~and/or~~ tufted tapestries.

The manufacture of jute or hemp carpets or rugs shall be classified as 2222, *Spinning, ~~or~~ Weaving or Fiber Processing*.

The dyeing ~~and/or~~ finishing of yarn prior to use in the manufacturing of carpet or rug products shall be separately classified as 2585(2), *Dyeing*.

* * * * *

Amend Classification 5020, *Ceiling Installation*, which is part of the *Construction and Erection Industry Group*, to clarify its intended application and for consistency with other proposed changes.

PROPOSED

CEILING INSTALLATION – suspended acoustical ~~grid type~~ panels

5020

This classification applies to the installation of suspended ceilings, including but not limited to acoustical, t-bar, grid or luminous suspended panel ceilings.

This classification also applies to the installation of ~~luminous suspended~~ acoustical ceiling panels that are applied directly to existing ceilings.

The installation of lighting fixtures shall be classified as 5140/5190, *Electrical Wiring*.

The installation of upholstered acoustical wall panels shall be classified as 9521(1), *House Furnishings*.

The installation of acoustical wall panels that are not upholstered shall be classified as 5146(1), *Cabinet, ~~or~~ Fixtures or Trim Installation*.

Insulation work shall be separately classified.

* * * * *

Amend Classification 9220(1), *Cemetery Operation*, to include cemetery plot or mausoleum sales counselors at the cemetery location.

PROPOSED

CEMETERY OPERATION – all employees

9220(1)

This classification applies to the operation and maintenance of cemeteries or mausoleums, including cemetery plot or mausoleum sales counselors at the cemetery location. This classification also applies to the operation and maintenance of pet cemeteries.

~~Cemetery plot or mausoleum sales counselors shall be classified as 8742, Salespersons—Outside.~~

Crematory operations shall be separately classified as 9220(2), *Crematory Operation*.

The operation of funeral homes and mortuaries shall be classified as 9620, *Funeral Directors*.

The manufacture of stone cemetery monuments shall be classified as 1803, *Stone Cutting or Fabrication*.

* * * * *

Amend Classification 8850, *Check Cashers*, to include Clerical Telecommuter Employees.

PROPOSED

**CHECK CASHERS – all employees – including tellers, guards, Clerical Office Employees,
Clerical Telecommuter Employees and Outside Salespersons** **8850**

This classification applies to each separate check cashing or money transfer location at which the fees charged for check cashing, deferred deposit transactions, payday loans, remittances, money orders or wire transfers equal or exceed 75% of gross receipts. This classification includes Clerical Office Employees and Outside Salespersons at the same location or at separate locations.

Check cashing operations performed by retail stores where fees charged for check cashing, deferred deposit transactions, payday loans, remittances, money orders or wire transfers do not equal or exceed 75% of gross receipts shall be assigned to the applicable retail *Stores* Industry Group classification.

Banks shall be classified as 8808, *Banks*.

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

* * * * *

Amend Classification 9015(4), *Churches, Temples, Mosques and Synagogues – all employees other than clergy, professional assistants, organists, members of choir or Clerical Office Employees*, to exclude Clerical Telecommuter Employees.

PROPOSED

**CHURCHES, TEMPLES, MOSQUES AND SYNAGOGUES – all employees other than clergy,
professional assistants, organists, members of choir, ~~or~~ Clerical Office Employees or
Clerical Telecommuter Employees** **9015(4)**

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

Classification 9015(4) includes but is not limited to maintenance employees, janitors, custodians, gardeners, security personnel, drivers and parking lot attendants.

Overnight camps operated by the employer shall be separately classified as 9048(1), *Camps*. The operation of child day care centers whereby services are provided to the public for a fee shall be separately classified as 9059, *Day Care Centers*.

The operation of academic schools for educating children in subjects, including but not limited to reading, language arts, mathematics, science, arts, history and geography shall be separately classified in accordance with the provisions of the Multiple Enterprises rule.

The operation of retail stores for the display and sale of merchandise to congregation members or the general public shall be separately classified.

The operation of shops for the preparation and sale of coffee, tea and other nonalcoholic beverages to congregation members or the general public shall be separately classified as 8078(2), *Beverage Preparation Shops*.

Also refer to companion Classification 8840, *Churches, Temples, Mosques and Synagogues – clergy, professional assistants, organists or members of choir*.

* * * * *

Amend Classification 8840, *Churches, Temples, Mosques and Synagogues – clergy, professional assistants, organists or members of choir*, to include Clerical Telecommuter Employees.

PROPOSED

CHURCHES, TEMPLES, MOSQUES AND SYNAGOGUES – clergy, professional assistants, organists or members of choir – including Clerical Office Employees and Clerical Telecommuter Employees **8840**

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

Employees assigned to this classification provide spiritual leadership, teaching, counseling, guidance and support for their congregations. Employees include but are not limited to clergy, organists, choir directors and members, youth directors, Sunday school teachers, instructors for religious studies, pastoral counselors and clerical office employees.

This classification also applies to nursery attendants, childcare employees and baby-sitters provided their duties are restricted to providing care for children or infants during religious services.

Overnight camps operated by the employer shall be separately classified as 9048(1), *Camps*. The operation of child day care centers whereby services are provided to the public for a fee shall be separately classified as 9059, *Day Care Centers*.

The operation of academic schools for educating children in subjects, including but not limited to reading, language arts, mathematics, science, arts, history and geography shall be separately classified in accordance with the provisions of the Multiple Enterprises rule.

Also refer to companion Classification 9015(4), *Churches, Temples, Mosques and Synagogues – all employees other than clergy, professional assistants, organists, members of choir or Clerical Office Employees*.

If an employee who performs duties described by Classification 8840 also performs duties described by Classification 9015(4), the payroll of that employee may be divided between Classifications 8840 and 9015(4), provided the employer maintains accurate records supported by time cards or time book entries that show such division. Refer to Part 3, Section V, Rule 3.

* * * * *

Amend Classification 4000(2), *Clay Digging*, to clarify its intended application and provide direction as to how related operations should be classified and for clarity.

PROPOSED

CLAY DIGGING – including construction, repair and maintenance of all buildings, structures or equipment and the installation of machinery **4000(2)**

This classification applies to ~~the~~ clay digging and includes the processing of the clay, including but not limited to washing, screening, and stockpiling or bagging, of clay when 25% or less of the excavated material is crushed or ground. This classification also applies to the digging of peat.

If more than 25% of the excavated material is crushed or ground, all sand, gravel or clay processing, including but not limited to crushing, grinding, washing, screening and bagging, shall be separately classified as 1710, *Stone Crushing*, unless all crushed product will pass through an 8-mesh or finer screen, in which case the operations shall be separately classified as 1741(1), *Silica Grinding*.

Canal, sewer or cellar excavation or ~~underground~~ mining shall be separately classified.

* * * * *

Amend Classification 8810, *Clerical Office Employees*, to direct that Clerical Office Employees who work more than 50% of their time at their home or other office space away from any location of their employer shall be classified as 8871, *Clerical Telecommuter Employees*.

PROPOSED

CLERICAL OFFICE EMPLOYEES – N.O.C. **8810**

Assignment of this classification is subject to the Standard Exceptions rule. See Part 3, Section III, Rule 4, *Standard Exceptions*.

Clerical Office Employees who work more than 50% of their time at their home or other office space away from any location of their employer shall be classified as 8871, *Clerical Telecommuter Employees*.

* * * * *

Establish Classification 8871, *Clerical Telecommuter Employees – N.O.C.*, as a Standard Exception classification applicable to Clerical Office Employees who work more than 50% of their time at their home or other office space away from any location of their employer.

PROPOSED

CLERICAL TELECOMMUTER EMPLOYEES – N.O.C.

8871

This classification applies to Clerical Office Employees who work more than 50% of their time at their home or other office space away from any location of their employer.

Assignment of this classification is subject to the Standard Exceptions rule. See Part 3, Section III, Rule 4, *Standard Exceptions*.

* * * * *

Amend Classification 2501(1), *Clothing Mfg.*, for consistency with other proposed changes.

PROPOSED

CLOTHING MFG. – including embroidery manufacturing

2501(1)

This classification applies to the manufacture of clothing and to the sewing of clothing for other concerns on a fee basis. This classification also applies to the manufacture of leather garments. This classification also applies to specialty operations, including but not limited to:

- Embroidery work,
- Attaching labels, trim, buttons, snaps and zippers onto clothing,
- Cutting clothing parts, and
- Inspecting and repairing new clothing.

This classification includes stone washing, bleaching, sanding or dyeing of clothing when performed incidental to clothing manufacturing operations by the employer. Stone washing, bleaching, sanding or dyeing of clothing when performed for other concerns on a fee basis not in connection with clothing manufacturing operations shall be classified as 2585(2), *Dyeing*.

This classification includes clothing manufacturers that design garments, even if some or all of the sample making, production sewing or assembling operations are subcontracted. Employers that do not design or manufacture the garments in California, but purchase garments for wholesale distribution shall be classified as 8032, *Stores – clothing, shoes, linens or fabric products – wholesale*.

This classification also applies to the manufacture of water bed bladders, inflatable mattresses and sewn products not specifically described by another classification.

The manufacture of hats and helmets shall be classified as 2501(2), *Hat Mfg.*

The manufacture of custom tailored garments or altering garments for other concerns on a fee basis shall be classified as 2501(4), *Tailoring*.

The manufacture of pillows, quilts, comforters, cushions, stuffed animals, sleeping bags and similar non-clothing products that are filled with insulation such as batting or down shall be classified as 2571, *Pillow, Quilt, Comforter or Cushion Mfg.*

The spinning ~~and~~ or weaving of natural ~~and~~ or synthetic fibers shall be classified as 2222, *Spinning, ~~or~~ Weaving or Fiber Processing.*

Machine knitting operations shall be classified as 2362, *Knitting.*

The bleaching, dyeing, mercerizing and finishing of fabric shall be classified as 2413, *Textiles.*

The manufacture of fabric goods, including but not limited to awnings, tarps, canopies, tents, automobile covers, boat covers and sails shall be classified as 2576, *Awning, Tarp or Canvas Goods Mfg.*

The manufacture of leather goods other than clothing shall be classified as 2688, *Leather Goods Mfg.*

Clothing manufacturers that only maintain a distribution center in California shall be classified as 8032, *Stores – clothing, shoes, linens or fabric products – wholesale.*

* * * * *

Amend Classification 9069, *Clubs – gaming*, to include a footnote directing that this classification applies to off-track betting facilities and includes pari-mutuel wagering operations provided to horse racing tracks and other horse race betting venues on a contract basis.

PROPOSED

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

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

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

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

* * * * *

Amend Classification 8868, *Colleges or Schools – private – not automobile schools – professors, teachers or academic professional employees*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

COLLEGES OR SCHOOLS – private – not automobile schools – professors, teachers or academic professional employees

8868

Academic professional employees consist of, but are not limited to, deans, chancellors, vice chancellors, directors, principals, assistant principals, presidents, vice presidents, librarians, registrars, curriculum developers, psychologists, speech therapists and counselors. The responsibilities of such employees typically include planning, directing, administering, counseling or curriculum development.

This classification also applies to teachers' aides, ~~and~~ tutors, athletic team coaches ~~and~~ library employees.

This classification also applies to Independent Living Skills (ILS) instructional programs that are administered through state-contracted Regional Centers.

Automobile driving schools shall be classified as follows:

- ~~Instructors – 8748, Automobile or Truck Dealers – vehicle salespersons~~
- ~~Vehicle maintenance and repair – 8391, Automobile or Truck Dealers – all employees other than vehicle salespersons~~

The operation of religious organizations, including but not limited to churches, temples, mosques and synagogues shall be separately classified in accordance with the provisions of the Multiple Enterprises rule.

The operation of colleges or schools by municipal, state or other public agencies shall be classified as 8875(1), *Public Colleges or Schools*.

Also refer to companion Classification 9101, *Colleges or Schools – private – not automobile schools – all employees other than professors, teachers or academic professional employees – including cafeterias*.

If an employee who performs duties described by Classification 8868 also performs duties described by Classification 9101, the payroll of that employee may be divided between Classifications 8868 and 9101, provided the employer maintains accurate records supported by time cards or time book entries that show such division. Refer to Part 3, Section V, Rule 3.

Recreational or educational day camps that do not include overnight lodging for camp participants shall be classified as 9059, Day Care Centers.

Overnight camps shall be separately classified as 9048(1), Camps.

Automobile driving schools shall be classified as follows:

- Driving or classroom instruction – 8748, Automobile or Truck Dealers – vehicle salespersons
- Vehicle maintenance or repair – 8391, Automobile or Truck Dealers – all employees other than vehicle salespersons

Supported Living Services (SLS) provided to developmentally disabled individuals or In-Home Support Services (IHSS) shall be separately classified as 8827(1), Home Care Services.

* * * * *

Amend Classification 8859(1), *Computer Programming or Software Development*, to include Clerical Telecommuter Employees.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of \$139,100 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

* * * * *

Amend Classification 5606, *Contractors – construction or erection – executive level supervisors*, which is part of the *Construction and Erection* Industry Group, to revise the footnote assigning employees whose non-clerical duties are confined to visiting job sites for pre-construction estimating to Classification 8742, *Salespersons – Outside*, to indicate that the assignment is subject to the rules set forth in Section III, Rule 4, *Standard Exceptions*.

PROPOSED

CONTRACTORS – construction or erection – executive level supervisors – no direct supervision – division of a single employee’s payroll with any other classification is not permitted **5606**

This classification may be assigned only in connection with the construction or erection classifications listed in Appendix I, *Construction and Erection Classifications*.

This classification applies to executive level supervisors of construction operations wherein the employer develops payroll in one or more construction or erection classification(s) provided not less than two levels of supervision, as defined in Section IV, Rule 2d, *Executive Level Supervisors*, are retained between the executive level supervisor and the workers performing actual construction operations.

This classification also includes management level employees, such as safety managers, project managers and engineers, who do not supervise construction operations but whose duties include walking through a construction site during the construction phase, provided the employer retains two levels of supervision over the construction crew(s) or where all operations have been subcontracted to licensed subcontractors. Otherwise, such employees are

miscellaneous employees and shall be classified in accordance with Section IV, Rule 2c, *Miscellaneous Employees (Construction or Erection)*.

This classification also applies to executive level supervisors when all construction operations are subcontracted to licensed contractors and no payroll is developed under any construction classification. In such instances, executive level supervisors exercise control exclusively through licensed subcontractors.

On jobs where all construction operations are subcontracted to licensed subcontractors, Classification 5610, *Contractors – construction or erection – all construction subcontracted*, applies to all other employees, including but not limited to job site cleaning and debris removal and post-construction warranty repair operations.

Classification 5606 does not apply to employees whose job site duties are limited to estimating, outside sales or public relations. Employees whose non-clerical duties are confined to visiting job sites for the purpose of pre-construction estimating, or for meeting with clients or other project representatives, are classified as 8742, *Salespersons – Outside*, provided they have no supervisory responsibilities over construction operations, and they do not walk through job sites for purposes such as assessing construction progress, evaluating quality or determining compliance with safety standards, and their activities do not exceed those of Standard Exception Employees. See Section III, Rule 4, *Standard Exceptions*.

Fee-based construction management companies that do not engage in or perform supervision over construction operations, but serve as an intermediary between the general contractor and project owner or otherwise provide expertise regarding a construction project, shall be classified as 8601(1), *Engineers – consulting*.

Also see Section IV, Rule 2, *Construction or Erection Work*.

* * * * *

Eliminate Classification 2211(1), *Cotton Batting, Wadding or Waste Mfg.*, because it is no longer statistically credible and reassign the operations described by this classification to Classification 2222, *Spinning or Weaving*.

PROPOSED

~~COTTON BATTING, WADDING OR WASTE MFG.~~

~~2211(1)~~

~~This classification applies to the manufacture of natural cotton, kapok and synthetic fiber batting, wadding and waste for use as pillow stuffing, furniture upholstery, quilt lining and clothing insulation.~~

~~The manufacture of wool or synthetic felt shall be classified as 2211(3), *Felting Mfg.*~~

~~The preparation of raw wool by combing or scouring shall be classified as 2211(4), *Wool Combing or Scouring*.~~

~~Cotton gin operations shall be classified as 0401, *Cotton Gin Operation*.~~

* * * * *

Amend Classification 0401, *Cotton Gin Operation*, for consistency with other proposed changes.

PROPOSED

COTTON GIN OPERATION – during both active and dormant seasons – including installation or repair of equipment; yard employees; seed or fuel haulers **0401**

This classification applies to the ginning (removing cotton fibers from their seeds) of cotton, including drying, raking, compressing and baling of cotton, when performed for other concerns on a fee basis or when performed in connection with the purchase and sale of cotton.

The contract storage of baled cotton or purchase and sale of cotton, including cotton compressing, when no ginning operations are performed, shall be classified as 0400, *Warehouses – cotton*.

Cotton batting manufacturing shall be classified as ~~2211(1), Cotton Batting, Wadding or Waste Mfg~~ 2222, Spinning, Weaving or Fiber Processing.

The cultivation and harvesting of cotton shall be separately classified as 0044, *Cotton Farms*.

* * * * *

Amend Classification 8801, *Credit Unions*, to include Clerical Telecommuter Employees.

PROPOSED

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

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

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

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

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

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

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

* * * * *

Amend Classification 9220(2), *Crematory Operation*, to include cemetery plot or mausoleum sales counselors at the crematory location.

PROPOSED

CREMATORY OPERATION – all employees

9220(2)

This classification applies to the operation and maintenance of crematories, including cemetery plot or mausoleum sales counselors at the crematory location.

~~Cemetery plot or mausoleum sales counselors shall be classified as 8742, Salespersons – Outside.~~

Cemetery operations shall be separately classified as 9220(1), *Cemetery Operation*.

The operation of funeral homes and mortuaries shall be classified as 9620, *Funeral Directors*.

* * * * *

Amend Classification 9059, *Day Care Centers – child*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

DAY CARE CENTERS – child – not residential care facilities – all employees – including receptionists

9059

This classification applies to child day care centers that provide nonmedical care and supervision for children ranging from infancy to 17 years of age for periods of less than 24 hours; preschool programs; ~~and/or~~ before or after school programs that are not operated in connection with public or private schools operated by the same employer.

This classification also applies to recreational or educational day camps that do not include overnight lodging for camp participants.

This classification also applies to day care services provided by employers primarily for the use of their employees' dependents, in accordance with the General Exclusions rule. See Section III, Rule 6, General Exclusions.

Recreational or educational camps that include overnight lodging shall be classified as 9048(1), Camps.

This classification does not apply to child care or supervisory services, including but not limited to day care, preschools, kindergartens and before or after school programs that are operated by the same employer in connection with public or private schools which provide instruction for first grade and higher; such operations shall be classified as 8868, *Colleges or Schools – private – not automobile schools – professors, teachers or academic professional employees*, 9101, *Colleges or Schools – private – not automobile schools – all employees other than professors, teachers, or academic professional employees*, or 8875(1), *Public Colleges or Schools*.

Boys and girls clubs that provide supplemental after school or recreational activities for school age children on an elective or drop-in basis shall be classified as 9067(2), *Clubs – boys and girls*.

* * * * *

Amend Classification 9529(2), *Decorating*, to remove the footnote assigning interior decorators and designers who do not install or place furnishings to Classification 8742, *Salespersons – Outside*, as this is not a definitive assignment and must be based on the actual duties performed by each decorator or designer.

PROPOSED

DECORATING – interior or exterior – hanging flags or bunting for conventions or celebrations 9529(2)

This classification applies to decorating the interior or exterior of buildings, streets, parking lots or malls with flags, banners, pennants or bunting in connection with conventions, celebrations, festivals or parades. This classification also applies to the installation of seasonal decorations, including but not limited to garland, trees, stars, balloons, lights, inflatable figurines and props. This classification includes the installation of similar items for advertising or commercial purposes.

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

Painting or wallpaper installation shall be classified as 5474(1)/5482(1), *Painting or Wallpaper Installation*.

The installation or placement of house furnishings for other concerns on a fee basis shall be classified as 9521(1), *House Furnishings*.

~~Interior decorators or designers who operate on a fee basis and do not engage in the installation or placement of furnishings shall be classified as 8742, *Salespersons – Outside*, subject to the Standard Exceptions rule. See Section III, Rule 4, *Standard Exceptions*.~~

The installation of floor coverings, including but not limited to linoleum, vinyl, asphalt or rubber tile, carpet or rugs within buildings shall be classified as 9521(2), *Floor Covering*.

The installation of window coverings shall be classified as 9521(3), *Window Covering*.

* * * * *

Amend Classification 5107, *Door, Door Frame or Pre-Glazed Window Installation*, which is part of the *Construction and Erection* Industry Group, for consistency with other proposed changes.

PROPOSED

DOOR, DOOR FRAME OR PRE-GLAZED WINDOW INSTALLATION – not overhead doors **5107**

This classification applies to the installation or erection of prefabricated doors, door frames or pre-glazed windows within commercial or residential buildings, provided such operations are not performed in connection with structures framed by the employer at the same job or location.

The installation or erection of ~~prefabricated~~ doors, door frames or pre-glazed windows in connection with wood or steel framing performed by the employer at the same job or location shall be classified as 5403/5432, *Carpentry*, or 5632/5633, *Steel Framing*.

The installation, service or repair of overhead doors, including tilt-up, sectional and roll-up doors, shall be classified as 5108, *Door Installation – overhead doors*.

The installation, service or repair of automatic door openers shall be separately classified as 9519(1), *Household Appliances*.

The installation of sheet glass windows or insulated glass units at customers' locations shall be separately classified as 5467/5470, *Glaziers*.

The installation of shower doors, screen doors or mirrors shall be separately classified as 5146(1), *Cabinet, ~~or~~ Fixtures or Trim Installation*.

* * * * *

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

PROPOSED

DOOR OR WINDOW FRAME MFG. – metal or plastic **3060(2)**

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

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

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

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

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

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

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

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

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

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

* * * * *

Amend Classification 3060(1), *Door or Window Mfg. – metal or plastic*, for consistency with other proposed changes.

PROPOSED

DOOR OR WINDOW MFG. – metal or plastic – including shop glazing

3060(1)

This classification applies to the manufacture or shop repair of metal, plastic or combination metal, plastic or glass doors or windows, including but not limited to entry doors, patio doors, garage doors, mirrored wardrobe doors, shower doors, revolving doors, casement windows, sliding windows, awning windows and skylights. This classification also applies to the manufacture of metal, plastic or combination metal, plastic or glass tub or shower enclosures, moveable interior wall partitions, bulletin boards or basketball backboards.

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

~~The installation of tub or shower enclosures, mirrored wardrobe doors, screen doors or window screens shall be separately classified as 5146(1), *Cabinet or Fixtures*.~~

The manufacture of metal or plastic door or window frames shall be classified as 3060(2), *Door or Window Frame Mfg.*

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

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

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

The installation of overhead or roll up doors shall be classified as 5108, *Door Installation*.

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

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

* * * * *

Amend Classification 3060(3), *Door or Window Mfg. – screen*, to clarify its intended application.

PROPOSED

DOOR OR WINDOW SCREEN MFG. – ~~screen~~metal or plastic framed

3060(3)

This classification applies to the manufacture of metal or plastic framed screen doors or window screens.

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

The manufacture of wood framed screen doors or window screens shall be classified as 2806(1), *Door, Sash or Window Mfg. – wood*.

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

The manufacture of metal or plastic door or window frames shall be classified as 3060(2), *Door or Window Frame Mfg. – metal or plastic*.

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

* * * * *

Amend Classification 3570, *Electric Appliance Mfg.*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

ELECTRIC APPLIANCE MFG. – N.O.C.

3570

This classification applies to the manufacture ~~or repair~~ of electric appliances, including but not limited to domestic appliances and portable cooking appliances. Electric appliances include but are not limited to lighting apparatus, flashlights, heating elements, portable space heaters.

battery chargers, battery pack assemblies, ~~and domestic appliances such as vacuum cleaners, food processors and hair dryers,~~ microwave ovens, food processors, toaster ovens, waffle irons and slow cookers. This classification includes the shop repair of electric appliances by the manufacturer.

The shop repair of electric appliances by repair shops that are not the manufacturer shall be classified as 9519(1), *Household Appliances*.

The installation, service or repair of electric appliances away from the shop shall be separately classified as 9519(1), *Household Appliances*.

* * * * *

Amend Classification 7539, *Electric Power Companies*, to include meter reading activities.

PROPOSED

ELECTRIC POWER COMPANIES – all operations – including construction or extension of lines 7539

This classification applies to publicly or privately operated electric power companies that supply electrical power to customers. This classification includes the operation of all types of power generation plants or systems, including but not limited to hydro, solar, wind, geothermal, biomass and landfill gas power plants. This classification also includes the construction, operation, maintenance or repair of substations or transmission lines and the reading, installation or repair of electric meters.

The erection of aerial power lines by separate concerns shall be classified as 7538, *Electric Power Line Construction*.

The construction of buildings, dams or reservoirs shall be separately classified.

~~Employees engaged exclusively in meter reading activities (or in combination with clerical office activities) shall be classified as 8742, *Salespersons – Outside*.~~

* * * * *

Amend Classification 3681(1), *Instrument Mfg.*, which is part of the *Electronics* Industry Group, to provide direction as to how related operations should be classified.

PROPOSED

ELECTRONICS INDUSTRY

INSTRUMENT MFG. – electronic – professional or scientific – N.O.C. 3681(1)

This classification applies to the manufacture or shop repair of electronic instruments that are not specifically described by another classification, including but not limited to electronic altimeters, air speed indicators and telemetry instruments, electronic centrifuges, cell

sequencers, bio-sensor equipment, mass spectrometers, electronic scales, programmable electronic control systems, electronic point of sale (POS) systems, calculators, electron and laser microscopes, electron accelerators and fraction collectors, electronic toxic gas or vapor detection systems, radiation monitoring equipment, ohm meters, frequency synthesizers and printed circuit board test equipment. This classification also applies to the manufacture of electronic or electronically controlled manufacturing equipment for the semiconductor industry, including but not limited to vapor ovens, wafer inspection stations, wafer probe systems, wet processing equipment, photo mask inspection equipment, diffusion etching machines, wafer cleaning equipment, wafer dicing saws and plasma etching machines.

This classification also applies to the manufacture or fee-based shop repair of Unmanned Aircraft Systems (aerial drones) with an aircraft system and payload total combined weight of less than 55 pounds.

The operating crew of Unmanned Aircraft Systems (aerial drones) with a total combined weight of less than 55 pounds, including but not limited to test flight operations performed by the manufacturer shall be classified in accordance with Section III, Rule 5, *General Inclusions*.

The installation or repair of instruments, or the repair of Unmanned Aircraft Systems (aerial drones) with a total combined weight of less than 55 pounds, away from shop shall be separately classified as 5128, *Instrument Installation, Service or Repair*.

The manufacture of Unmanned Aircraft Systems (aerial drones) with a total combined weight of 55 pounds or heavier shall be classified as 3830(2), *Unmanned Aircraft System Mfg.*

The manufacture of electronic medical equipment used for diagnostic or treatment purposes shall be classified as 3572, *Medical Instrument Mfg.*

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

The manufacture of industrial robotic systems shall be classified as 3560(2), *Machinery Mfg. – industrial*, or 3560(3), *Machinery Mfg. – material handling equipment*.

~~The operating crew of Unmanned Aircraft Systems (aerial drones) with a total combined weight of less than 55 pounds, including but not limited to test flight operations performed by the manufacturer shall be classified in accordance with Section III, Rule 5, *General Inclusions*.~~

~~The installation or repair of instruments, or the repair of Unmanned Aircraft Systems (aerial drones) with a total combined weight of less than 55 pounds, away from shop shall be separately classified as 5128, *Instrument Installation, Service or Repair*.~~

* * * * *

Amend Classification 8601(1), *Engineers*, to include Clerical Telecommuter Employees.

PROPOSED

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

8601(1)

This classification applies to engineering or architectural consultants who provide technical advice to construction companies, land development companies, building contractors or similar

concerns on a fee basis, or to the testing of construction building materials in connection with consulting engineering performed by the same employer. This classification also applies to land surveying prior to or during construction for separate concerns on a fee basis.

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

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

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

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

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

* * * * *

Amend Classification 0050, *Farm Machinery Operation*, to move this classification to the *Farms* Industry Group.

PROPOSED

FARMS

FARM MACHINERY OPERATION – by contractors – including yard employees

0050

This classification applies to employers that provide machinery and operating crews to conduct mechanized farming operations for separate concerns on a fee basis. Such operations include but are not limited to soil preparation, harvesting, pruning, baling, threshing and the application of insecticides, fertilizers, herbicides or seeds using farm machinery.

The aerial application of insecticides, fertilizers, herbicides or seeds onto farmlands shall be classified as 7409, *Aircraft Operation – agricultural – dusting, spraying or seeding – members of the flying crew*, and 7410, *Aircraft Operation – agricultural – dusting, spraying or seeding – not members of the flying crew*.

Contract grading of farm land shall be classified as 6218(3)/6220(3), *Land Leveling – grading farm lands*.

* * * * *

Eliminate Classification 2211(3), *Felting Mfg.*, because it is no longer statistically credible and reassign the operations described by this classification to Classification 2222, *Spinning or Weaving*.

PROPOSED

FELTING MFG.

2211(3)

~~This classification applies to the manufacture of wool or synthetic felt.~~

~~The manufacture of natural and synthetic batting, wadding and waste for use as pillow stuffing, furniture upholstery, quilt lining and clothing insulation shall be classified as 2211(1), *Cotton Batting, Wadding or Waste Mfg.*~~

~~The preparation of raw wool by combing or scouring shall be classified as 2211(4), *Wool Combing or Scouring*.~~

~~The manufacture of asphalt saturated building or roofing paper or felt shall be classified as 4283, *Building or Roofing Paper or Felt Asphalt Saturation*.~~

* * * * *

Amend Classification 0035, *Florists*, to move this classification to the *Farms* Industry Group and clarify its intended application.

PROPOSED

FARMS

FLORISTS – cultivating or gardening

0035

This classification applies to employers that cultivate or garden flowers, potted flower plants, ferns ~~and/or~~ similar potted plants that are sold for indoor decorative purposes. This classification also applies to the cultivation of herbs, edible flowers ~~and marijuana~~, microgreens or cannabis. ~~This classification includes the cultivation of plants described herein using hydroponic methods.~~

Employers engaged in the sale of cut flowers, potted flower plants, ferns ~~and/or~~ similar potted plants for indoor decorative purposes shall be classified as 8001, *Stores – florists*.

Employers engaged in the propagation and cultivation of nursery stock, bedding plants, bulbs ~~and/or~~ trees that are sold for outdoor planting or decorative purposes shall be classified as 0005, *Nurseries*.

* * * * *

Amend Classification 8601(4), *Forest Engineers*, to include Clerical Telecommuter Employees.

PROPOSED

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

This classification includes timber cruising.

* * * * *

Amend Classification 3110(1), *Forging Works*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

**FORGING WORKS – drop or machine – including trimming or grinding, heat treating and die 3110(1)
making operations**

This classification applies to the heating and shaping of metal using compressive forces. This classification includes incidental processing operations, including but not limited to heat treating and trimming and grinding to remove excess metal ~~and heat treating~~. This classification also includes the manufacture of tool parts or dies that are used in the employer's operations.

~~The machining of forged parts to produce finished parts or products, including but not limited to connectors, fittings, valves, couplings, connecting rods, cylinders, engine mounts, pliers, hammers, sledges, wrenches and sockets shall be separately classified.~~

The manufacture of hand-forged iron, brass, bronze or steel products shall be classified as 3110(3), *Blacksmithing*.

The casting of iron shall be classified as 3081, *Foundries – iron*.

The casting of steel shall be classified as 3082, *Foundries – steel castings*.

The casting of nonferrous metal shall be classified as 3085, *Foundries – nonferrous*.

The machining of forged parts to produce finished parts or products, including but not limited to connectors, fittings, valves, couplings, connecting rods, cylinders, engine mounts, pliers, hammers, sledges, wrenches and sockets shall be separately classified.

* * * * *

Amend Classification 3175, *Furnace or Heater Mfg.*, to provide direction as to how related operations should be classified.

PROPOSED

FURNACE OR HEATER MFG.

3175

This classification applies to the manufacture of industrial ovens or kilns, or commercial or household furnaces. This classification also applies to the manufacture of metal fireplaces, gas or propane space heaters, paint booth heaters, industrial clothes dryers or crematory equipment.

~~The installation, service or repair of industrial ovens or kilns shall be classified as 3724(1), *Millwright Work*.~~

The installation, service or repair of heaters or furnaces within commercial or residential buildings away from the shop shall be classified as 5183(3)/5187(3), *Heating or Air Conditioning Equipment*, provided the same employer does not engage in the installation of ductwork at the same job or location. The installation or repair of heating or air conditioning equipment where ductwork installation is performed by the employer at the same job or location shall be classified as 5538(2)/5542(2), *Heating or Air Conditioning Ductwork*.

The manufacture or shop repair by the manufacturer of portable electric space heaters shall be classified as 3570, *Electric Appliance Mfg.*

The manufacture of wood burning stoves, or gas or electric commercial or household stoves or ovens used in cooking or baking food shall be classified as 3169(1), *Stove or Oven Mfg.*

The manufacture of commercial or household water heaters if 50% or more of the metal used is lighter than #9 gauge shall be classified as 3169(2), *Water Heater Mfg.* If more than 50% of the metal used is #9 gauge or heavier, the manufacture of commercial or household water heaters shall be classified as 3620(1), *Boiler Mfg.*

The manufacture or shop repair of swimming pool or spa water heaters shall be classified as 3501(2), *Machinery Mfg. – swimming pool or spa*.

~~The manufacture of commercial food processing equipment or machinery shall be classified as 3560(1), *Machinery Mfg. – commercial food processing equipment*.~~

The manufacture or shop repair of industrial autoclaves shall be classified as 3560(2), *Machinery Mfg. – industrial*.

The installation, service or repair of industrial ovens or kilns shall be separately classified.

* * * * *

Amend Classification 8293(2), *Furniture Moving*, for consistency with other proposed changes.

PROPOSED

FURNITURE MOVING – including packing or handling

8293(2)

This classification applies to transporting, preparing or packing furniture or household goods for other concerns on a fee basis. This classification also applies to transporting, preparing or packing office furniture or fixtures for other concerns on a fee basis.

The storage of new furniture for furniture manufacturers or stores shall be classified as 8292, *Warehouses – general merchandise*.

The storage of furniture or household goods for other concerns on a fee basis shall be classified as 8293(1), *Warehouses – furniture*.

The storage of portable storage units, regardless of their contents, shall be classified as 8292, *Warehouses – general merchandise*.

The transporting of furniture under contract for furniture manufacturers or stores shall be classified as 7219(1), *Trucking Firms*.

The disassembly and reinstallation of modular furniture, partitions or workstations in connection with moving office furniture shall be separately classified as 5146(1), *Cabinet, ~~or~~ Fixtures or Trim Installation*.

* * * * *

Amend Classification 7500, *Gas Works*, to include meter reading activities.

PROPOSED

GAS WORKS – all operations – including construction or extension of lines

7500

This classification applies to the operations of publicly or privately operated natural gas utility companies. The operations include but are not limited to the operation and maintenance of gas processing and storage plants; construction or repair of gas lines and valves; installation, repair and replacement of flow regulation and metering devices; meter reading activities; and the sale and delivery of containerized propane or liquefied petroleum gas.

~~Employees engaged exclusively in meter reading activities (or in combination with clerical office activities) shall be classified as 8742, Salespersons – Outside.~~

The sale and delivery of containerized propane or liquefied petroleum gas by separate concerns shall be classified as 8350, *Gasoline or Oil Dealers*.

The operation of gas pipelines on a fee basis shall be classified as 7515, *Oil or Gas Pipeline Operation*.

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

The construction of gas mains along streets or roads by separate concerns shall be classified as 6315(2)/6316(2), *Gas Mains or Connections Construction*.

* * * * *

Amend Classification 4130, *Glass Merchants*, to clarify its intended application and for consistency with other proposed changes.

PROPOSED

GLASS MERCHANTS – including bending, grinding, beveling or silvering plate glass – including counterpersons

4130

This classification applies to glass ~~dealers or shops~~ merchants that sell glass stock or insulated glass units to other concerns. This classification also applies to related fabrication, including but not limited to the cutting, beveling, tempering, laminating and polishing of glass as required by customer orders, and the incidental engraving of the fabricated glass. This classification also applies to the manufacture of mirrored glass by silvering. This classification includes the shop repair of glass items, including but not limited to windows, mirrors and table tops.

Glass cutting operations that are performed in connection with door or window manufacturing operations by the same employer shall be classified as 3060(1), *Door or Window Mfg. – metal or plastic*.

The manufacture of hand-blown glass or hand-assembled glass products shall be classified as 4111(1), *Glassware Mfg. – no automatic or semi-automatic machines*.

The manufacture of glass products by use of automatic or semi-automatic machines shall be classified as 4114, *Glassware Mfg. – N.O.C.*

The manufacture of stained glass windows, leaded glass windows, art glass panels, glass mosaics or lampshades shall be classified as 4111(3), *Cathedral or Art Glass Products Mfg.*

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

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

The installation of glass panes or insulated glass units at customers' locations shall be separately classified as 5467/5470, *Glaziers*.

* * * * *

Amend Classifications 5467/5470, *Glaziers*, which are part of the *Construction and Erection* Industry Group, for consistency with other proposed changes.

PROPOSED

GLAZIERS – away from shop – employees whose regular hourly wage does not equal or exceed \$33.00 per hour **5467**

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

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

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

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

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

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

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

GLAZIERS – away from shop – employees whose regular hourly wage equals or exceeds \$33.00 per hour **5470**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds \$33.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed \$33.00 per hour shall be classified as 5467, *Glaziers*.

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

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

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

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

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

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

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

* * * * *

Amend Classification 5436, *Hardwood Floor Laying*, which is part of the *Construction and Erection* Industry Group, to provide direction as to how related operations should be classified.

PROPOSED

HARDWOOD FLOOR LAYING – including finishing

5436

This classification applies to the installation of unfinished, prefinished or engineered hardwood or bamboo flooring or the refinishing of hardwood or bamboo floors. This classification includes the installation of baseboard molding performed in connection with floor installation or refinishing.

The installation of linoleum, vinyl, cork, asphalt or rubber tile, or laminate floor covering (not hardwood) flooring within buildings, as well as the laying of carpets or rugs, shall be classified as 9521(2), *Floor Covering – installation*.

The installation of tile, stone, mosaic or terrazzo flooring shall be classified as 5348, *Tile, Stone, Mosaic or Terrazzo Work*.

* * * * *

Amend Classification 8839, *Dentists and Dental Surgeons*, which is part of the *Health and Human Services* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

HEALTH AND HUMAN SERVICES

DENTISTS AND DENTAL SURGEONS – all employees – including Clerical Office Employees and Clerical Telecommuter Employees

8839

This classification also applies to orthodontists and periodontists.

This classification includes the manufacture or customization of dental products, including but not limited to crowns, dentures, inlays and bridges when such operations are primarily in support of the dental services provided.

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

* * * * *

Amend Classification 8827(1), *Home Care Services*, which is part of the *Health and Human Services* Industry Group, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

HEALTH AND HUMAN SERVICES

HOME CARE SERVICES – all employees

8827(1)

This classification applies to employers that provide in-home personal care services, including but not limited to assistance with meals, dressing, personal hygiene, housekeeping and companionship for customers who are in need of such services due to age, illness or disability. This classification includes Supported Living Services (SLS) provided to developmentally disabled individuals or In-Home Support Services (IHSS).

This classification includes ~~the provision of~~ home infusion therapy services when performed in connection with home care services. ~~The provision of~~ home infusion therapy services that are not performed in connection with home care services shall be classified as 8852, *Home Infusion Therapists*.

Employers that provide registered nurses, licensed vocational nurses ~~and/or~~ certified nursing assistants to ~~provide~~deliver in-home nursing care services ~~for~~to patients shall be classified as 8827(2), *Nursing Care – in private residences*.

Private residence cleaning services that are not performed in connection with home care services shall be classified as 9096, *Residential Cleaning Services*.

Independent Living Skills (ILS) instructional programs that are administered through state-contracted Regional Centers shall be separately classified as 8868, *Colleges or Schools – private – not automobile schools – professors, teachers or academic professional employees.*

* * * * *

Amend Classification 9043, *Hospitals*, which is part of the *Health and Human Services* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

HEALTH AND HUMAN SERVICES

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

9043

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

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

classification includes skilled nursing facilities operated by the acute care hospital when both facilities operate under a single license as an acute care hospital.

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

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

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

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

* * * * *

Amend Classification 8827(2), *Nursing Care*, which is part of the *Health and Human Services* Industry Group, for clarity.

PROPOSED

HEALTH AND HUMAN SERVICES

NURSING CARE – in private residences – all employees

8827(2)

This classification applies to home care agencies that provide registered nurses, licensed vocational nurses ~~and/or~~ certified nursing assistants to ~~provide/deliver~~ in-home nursing care services ~~for~~ to patients. This classification includes the provision of ~~additional~~ nonmedical services, including but not limited to assistance with meals, dressing, companionship, housekeeping and personal hygiene.

This classification also includes ~~the provision of~~ home infusion therapy services when performed in connection with in-home nursing care services. ~~The provision of h~~ Home infusion therapy services that are not performed in connection with home care services shall be classified as 8852, *Home Infusion Therapists*.

Employers that provide in-home personal care services, including but not limited to assistance with meals, dressing, personal hygiene, housekeeping and companionship for customers who are in need of such services due to age, illness or disability shall be classified as 8827(1), *Home Care Services*.

Private residence cleaning services that are not performed in connection with in-home nursing care services shall be classified as 9096, *Residential Cleaning Services*.

* * * * *

Amend Classification 8834, *Physicians' Practices and Outpatient Clinics*, which is part of the *Health and Human Services* Industry Group, to include Clerical Telecommuter Employees and clarify its intended application.

PROPOSED

HEALTH AND HUMAN SERVICES

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

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

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

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

* * * * *

Amend Classification 9085, *Residential Care Facilities for Children*, which is part of the *Health and Human Services* Industry Group, for clarity.

PROPOSED

HEALTH AND HUMAN SERVICES

RESIDENTIAL CARE FACILITIES FOR THE DEVELOPMENTALLY DISABLED – including supervisors and receptionists 9085

This classification applies to ~~the operation of~~ residential facilities that provide care and supervision for children or adults who are developmentally disabled. The term developmental disability refers to a severe and chronic disability that is attributable to a mental or physical impairment that begins before an individual reaches adulthood.

This classification includes certified administrators, including but not limited to Nursing Home Administrators, Residential Care Facility for the Elderly Administrators, Adult Residential Facility Administrators and Qualified Intellectual Disabilities Professionals. This classification also includes employees who provide tours of the facility, including but not limited to tours for marketing, admission or inspection purposes.

This classification also applies to intermediate care facilities that may retain nursing staff to provide intermittent skilled nursing services (not continuous skilled nursing care) for

developmentally disabled children or adults. Facilities that provide 24-hour continuous skilled nursing care for residents shall be classified as 8829(1), *Skilled Nursing Facilities*.

Operating schools, or Independent Living Skills (ILS) instructional programs that are administered through state-contracted Regional Centers, shall be separately classified as 8868, *Colleges or Schools – private – not automobile schools – professors, teachers, or academic professional employees*. The provision of Supported Living Services (SLS) to developmentally disabled individuals or In-Home Support Services (IHSS) to developmentally disabled individuals shall be classified as 8827(1), *Home Care Services*.

~~Operating~~ Residential facilities that provide nonmedical care and supervision for children (not developmentally disabled) shall be classified as 8823, *Residential Care Facilities for Children*.

~~Operating~~ Residential facilities that provide assisted care and supervision for adults (not developmentally disabled) shall be classified as 9070(3), *Residential Care Facilities for Adults*.

~~Operating~~ Residential facilities that provide assisted care and supervision for the elderly (not developmentally disabled) shall be classified as 9070(1), *Residential Care Facilities for the Elderly*.

* * * * *

Amend Classification 9521(1), *House Furnishings*, to provide direction as to how related operations should be classified and for consistency with other proposed changes.

PROPOSED

HOUSE FURNISHINGS – ~~N.O.C.~~ – installation – including upholstering – ~~N.O.C.~~

9521(1)

This classification applies to the installation or placement of house furnishings, including but not limited to freestanding furniture, fireplace hardware, wall padding, wall upholstery, upholstered acoustical wall panels and decorative accessories when there is no other classification that more accurately describes the operations. This classification also applies to picture hanging or artwork installation services for separate concerns on a fee basis.

The installation of cabinets, fixtures, paneling, shutters, sliding wardrobe doors, accordion doors, bathtub enclosures, interior trim, ~~builders finish~~, display racks, exhibit booths, restaurant or store fixtures, theatrical scenery, modular office partitions or laminate, wood or plastic countertops, shall be classified as 5146(1), *Cabinet, ~~or~~ Fixtures or Trim Installation*.

Window covering installation other than shutters within buildings shall be classified as 9521(3), *Window Covering*.

~~Household appliance~~ The installation, service or repair of household appliances shall be classified as 9519(1), *Household Appliances*.

Painting or wallpaper installation shall be classified as 5474(1)/5482(1), *Painting or Wallpaper Installation*.

~~The~~ Transporting of household goods, or furniture, office furniture or fixtures for separate concerns on a fee basis shall be classified as 8293(2), *Furniture Moving*.

Floor covering or light fixture installation shall be separately classified.

* * * * *

Amend Classification 9519(1), *Household Appliances*, to provide direction as to how related operations should be classified.

PROPOSED

HOUSEHOLD APPLIANCES – installation, service or repair – shop or outside

9519(1)

This classification applies to the installation, service or repair of household appliances, including but not limited to refrigerators, freezers, washers, dryers, dishwashers, ovens, ranges, broilers, barbeques, grills, fryers, dehumidifiers, trash compactors, garbage disposals, patio heaters, vacuum cleaners, sewing machines and portable air conditioning units for separate concerns on a fee basis. This classification also applies to the installation, service or repair of exercise equipment for household use.

This classification also applies to the installation, service or repair of beer coils; ~~or soft drink dispensing machines; or countertop appliances used in commercial kitchens. It also applies to the repair of motorized wheelchairs or mobility scooters; or the installation, service or repair of countertop appliances used in commercial kitchens other than shop repair by the manufacturer.~~

This classification also applies to the installation, service or repair of automatic door openers. The installation of doors other than overhead doors shall be classified as 5107, *Door, Door Frame or Pre-Glazed Window Installation*. The installation of overhead doors shall be classified as 5108, *Door Installation – overhead doors*.

The shop repair of electric appliances by the manufacturer shall be classified as 3570, *Electric Appliance Mfg.*

The shop repair of motorized wheelchairs or mobility scooters by the manufacturer shall be classified as 3076(6), *Wheelchair Mfg.*

The shop repair of self-contained metal refrigerators or freezers by the manufacturer shall be classified as 3165(2), *Refrigerator Mfg.*

The shop repair of gas or electric household or commercial stoves or ovens by the manufacturer shall be classified as 3169(1), *Stove or Oven Mfg.*

The installation, service or repair of exercise equipment in health clubs, fitness studios or other commercial or public exercise facilities shall be classified as 3724(1), *Millwright Work*.

The installation, service or repair of appliances, other than countertop appliances, in commercial kitchens shall be classified as 3724(1), *Millwright Work*.

The installation, service or repair of commercial refrigeration systems or equipment, including but not limited to commercial ice makers, refrigerators and walk-in refrigerators, when any portion of these operations is performed away from the shop, shall be classified as 5183(2)/5187(2), *Refrigeration Equipment*.

The installation, service or repair of air conditioning systems that are not portable units shall be classified as 5183(3)/5187(3), *Heating or Air Conditioning Equipment*.

The installation, service or repair of water heaters shall be classified as 5183(1)/5187(1), *Plumbing*.

The installation or placement of house furnishings for other concerns on a fee basis shall be classified as 9521(1), *House Furnishings*.

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

Electrical wiring shall be separately classified.

Repair departments at stores shall be classified in accordance with Section IV, Rule 6, *Stores*.

* * * * *

Amend Classification 8720(1), *Inspection for Insurance, Safety or Valuation Purposes*, to revise the footnotes assigning property appraisers and insurance claims or insurance fraud investigation companies that exclusively perform investigations that do not require surveillance of persons without their knowledge to Classification 8742, *Salespersons – Outside*, or Classification 8810, *Clerical Office Employees*, to indicate that the assignment of 8742 or 8810 is subject to the rules set forth in Section III, Rule 4, *Standard Exceptions*.

PROPOSED

INSPECTION FOR INSURANCE, SAFETY OR VALUATION PURPOSES – N.O.C. – including 8720(1) Outside Salespersons

This classification applies to employers that perform inspections for insurance, safety or valuation purposes on a fee basis, including but not limited to boiler inspections, electric meter inspection and testing, backflow valve inspection and testing, energy efficiency inspections, fire protection and safety inspections, log scaling and agricultural products inspection. This classification also applies to monitoring the flow of fluids on oil leases or along pipelines on a fee basis.

This classification also applies to insurance claims or insurance fraud investigations performed on a fee basis that involve surveillance of persons without their knowledge.

Insurance claims or insurance fraud investigation companies that exclusively perform investigations that do not require surveillance of persons without their knowledge shall be classified as 8742, *Salespersons – Outside*, or 8810, *Clerical Office Employees*, subject to the Standard Exceptions rule. See Section III, Rule 4, *Standard Exceptions*. Insurance claims investigations performed by insurance companies shall be classified as 8822, *Insurance Companies*.

Investigation operations for other than insurance claims or insurance fraud shall be classified as 7721(1), *Detective or Private Investigative Agencies*.

When performed in connection with an employer's own operations, other than construction or erection, the operating crew of Unmanned Aircraft Systems (aerial drones) with an aircraft system and payload total combined weight of less than 55 pounds shall be classified in accordance with Section III, Rule 5, *General Inclusions*.

Property appraisal (or property appraisal in combination with clerical activities) on a fee basis shall be classified as 8742, *Salespersons – Outside*, subject to the Standard Exceptions rule. See Section III, Rule 4, *Standard Exceptions*.

The weighing, grading, inspecting or sampling of merchandise at docks, railway stations or warehouses on a fee basis shall be classified as 8720(3), *Weighers, Samplers or Inspectors of Merchandise on Docks or at Railway Stations or Warehouses*.

The fee inspection of boats, ships or marine vessels for safety or to determine seaworthiness or the fee inspection or surveying of cargo that may have been damaged in marine transit shall be classified as 7248, *Marine Appraisers or Surveyors*.

The provision of legal support services on a fee basis, including but not limited to process serving of summons, subpoenas and complaints; filing court documents; or reproducing documents shall be classified as 8821, *Law Firm Support Services*.

* * * * *

Amend Classification 8822, *Insurance Companies*, to include Clerical Telecommuter Employees.

PROPOSED

INSURANCE COMPANIES – all employees – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons **8822**

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

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

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

* * * * *

Amend Classification 8859(2), *Internet or Web-Based Application Development or Operation*, to include Clerical Telecommuter Employees.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of \$139,100 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

* * * * *

Amend Classification 2362, *Knitting*, for consistency with other proposed changes.

PROPOSED

KNITTING – N.O.C.

2362

This classification applies to knitting natural or synthetic yarn or thread using automated equipment to produce fabric.

The sewing and assembly of knit components to produce garments shall be separately classified as 2501(1), *Clothing Mfg.*, in accordance with the provisions of the Multiple Enterprises rule.

Hand knitting operations, without the use of automated equipment, to produce fabric or garments shall be classified as 2501(1), *Clothing Mfg.*

The spinning or weaving of natural or synthetic fiber to produce yarn, thread or fabric shall be classified as 2222, *Spinning, ~~or Weaving~~ or Fiber Processing*.

* * * * *

Amend Classification 8755, *Labor Unions*, to remove the footnote assigning Clerical Office Employees to Classification 8810, *Clerical Office Employees*, as it is duplicative of general classification procedures and not unique to this classification.

PROPOSED

LABOR UNIONS – employees engaged outside of office – including Outside Salespersons

8755

This classification applies to labor union employees who represent various groups of workers and are engaged in activities away from the office, including but not limited to handling grievances, performing job evaluations, collecting delinquent payments, checking work conditions, performing contract, wage and benefit negotiations and union organizing. This classification also applies to staff attorneys who work outside of the office at least part of the time. This classification also applies to employee associations and guilds that engage in collective bargaining.

~~Employees engaged in clerical office duties exclusively within the office shall be classified as 8810, *Clerical Office Employees*.~~

* * * * *

Amend Classification 8821, *Law Firm Support Services*, to include Clerical Telecommuter Employees.

PROPOSED

LAW FIRM SUPPORT SERVICES – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons **8821**

This classification applies to employers providing legal support services to attorneys and law firms on a fee basis, including but not limited to process serving summonses, complaints and subpoenas, preparing and filing court documents and the photocopying, scanning and microfilming of documents by registered professional photocopiers.

Licensed attorneys and law firms that provide legal services to clients on a fee or pro bono basis shall be classified as 8820, *Law Firms*.

The video taping of depositions and courtroom proceedings shall be classified as 9610, *Motion Pictures – production*.

* * * * *

Amend Classification 8820, *Law Firms*, to include Clerical Telecommuter Employees.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of \$139,100 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

* * * * *

Amend Classification 9015(5), *Libraries – private – all employees other than librarians, professional assistants or Clerical Office Employees*, to exclude Clerical Telecommuter Employees.

PROPOSED

LIBRARIES – private – all employees other than librarians, professional assistants, ~~or~~ Clerical Office Employees or Clerical Telecommuter Employees 9015(5)

This classification applies to employees other than librarians, professional assistants and clerical office employees, including but not limited to janitorial, maintenance, delivery and security personnel.

Also refer to companion Classification 8811, *Libraries – private – librarians or professional assistants*.

* * * * *

Amend Classification 8811, *Libraries – private – librarians or professional assistants*, to include Clerical Telecommuter Employees.

PROPOSED

LIBRARIES – private – librarians or professional assistants – including Clerical Office Employees and Clerical Telecommuter Employees 8811

This classification applies to librarians, professional library assistants and clerical office employees who engage in activities, including but not limited to conducting research, ordering books and publications, maintaining reference systems, assisting customers to locate and check out materials and performing general clerical and administrative functions in support of the library.

With the exception of a single permanent job reassignment, it is not permissible to divide a single employee's payroll, within a single policy period, between this classification and any other classification.

Also refer to companion Classification 9015(5), *Libraries – private – all employees other than librarians, professional assistants or Clerical Office Employees*.

Public libraries shall be classified as 8812, *Libraries – public – librarians or professional assistants*.

* * * * *

Amend Classification 3560(1), *Machinery Mfg. – commercial food processing equipment*, to clarify its intended application.

PROPOSED

MACHINERY MFG. – commercial food processing equipment

3560(1)

This classification applies to the manufacture or shop repair of commercial food processing equipment or machinery, including but not limited to bakery machinery, food choppers, mixers, grinders, slicing machines, meat and poultry processing machinery, fruit or vegetable grading equipment, bottling equipment, food packaging equipment and juice extractors.

~~Installation or repair operations away from the shop shall be separately classified.~~

The manufacture of household food processing appliances shall be classified as 3570, *Electric Appliance Mfg.*

The manufacture of commercial or household ovens ~~and~~ or stoves shall be classified as 3169(1), *Stove or Oven Mfg.*

Installation or repair operations away from the shop shall be separately classified.

* * * * *

Amend Classification 3560(2), *Machinery Mfg. – industrial*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

MACHINERY MFG. – industrial – N.O.C.

3560(2)

This classification applies to the manufacture or shop repair of stationary industrial machinery utilized in metal working, woodworking, plastics manufacturing, textiles, paper producing, printing or chemical industries. This includes industrial machinery such as lathes, drills, compressors, autoclaves, printing equipment, bindery equipment, robotics equipment, power presses, plating units, autoclaves and chemical mixers and robotic systems that are not material handling systems.

~~Installation or repair operations away from the shop shall be separately classified.~~

The manufacture or shop repair of portable power tools or machinery shall be classified as 3501(1), *Machinery Mfg. – portable tools.*

The manufacture of commercial food processing equipment or machinery shall be classified as 3560(1), *Machinery Mfg. – commercial food processing equipment.*

The manufacture or shop repair of material handling equipment, including robotic material handling systems, shall be classified as 3560(3), *Machinery Mfg. – material handling equipment.*

~~The manufacture of portable power tools shall be classified as 3501(1), *Machinery Mfg. – portable tools.*~~

The manufacture or shop repair of agricultural, construction, mining or ore milling equipment shall be classified as 3507, *Machinery or Equipment Mfg.*

Installation, service or repair operations away from the shop shall be separately classified.

* * * * *

Amend Classification 3560(3), *Machinery Mfg. – material handling equipment*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

MACHINERY MFG. – material handling equipment

3560(3)

This classification applies to the manufacture or shop repair of material handling equipment, including but not limited to conveyors, pallet jacks, loading and unloading equipment, industrial carts, robotic material handling systems, and packaging equipment and/or labeling equipment.

~~Installation or repair operations away from the shop shall be separately classified.~~

The manufacture of forklift trucks shall be classified as 3815(1), *Truck, Truck Trailer or Bus Mfg. or Assembling.*

The manufacture of portable power tools shall be classified as 3501(1), *Machinery Mfg. – portable tools.*

The manufacture or shop repair of agricultural, construction, mining or ore milling equipment shall be classified as 3507, *Machinery or Equipment Mfg.*

Installation or repair operations away from the shop shall be separately classified.

* * * * *

Amend Classification 3501(1), *Machinery Mfg. – portable tools*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

MACHINERY MFG. – portable tools

3501(1)

This classification applies to the manufacture or shop repair of portable power tools or machinery, including but not limited to spray guns, pneumatic tools, ~~portable~~ air compressors, compactors, grinders, vibrators, chain saws, ~~power~~ saws, ~~power~~ staple guns, hand drills, routers, ~~and~~ sanders, and portable lawn care equipment such as leaf blowers, lawn mowers (~~non-riding~~), lawn edgers, hedgers and seeders. This classification also applies to the manufacture or shop repair of household lawn or garden tractors.

The manufacture of non-powered cutting, machining or hand tools shall be classified as 3099, Tool Mfg.

The manufacture or shop repair of swimming pool or spa equipment shall be classified as 3501(2), *Machinery Mfg. – swimming pool or spa*.

The manufacture or shop repair of ~~riding lawn mowers~~ agricultural, construction or ore mining or milling equipment shall be classified as 3507, *Machinery or Equipment Mfg.*

The manufacture of stationary industrial machinery shall be classified as 3560(2), *Machinery Mfg. – industrial*.

Installation, service or repair operations away from the shop shall be separately classified.

* * * * *

Amend Classification 3507, *Machinery or Equipment Mfg.*, to provide direction as to how related operations should be classified.

PROPOSED

MACHINERY OR EQUIPMENT MFG. – agricultural, construction, mining or ore milling

3507

This classification applies to the manufacture or shop repair of agricultural, construction, mining or ore milling equipment, including but not limited to tractors, combines, harvesters, road construction equipment, boom cranes, personnel lifts, plaster spraying equipment, bridge crane trucks, oil well drilling equipment, earth moving equipment, paving equipment, jaw crushers, hammer mills and grinding mills.

The manufacture or shop repair of portable power tools, portable power machinery or household lawn or garden tractors shall be classified as 3501(1) *Machinery Mfg. – portable tools*.

~~The repair of agricultural, construction, mining or ore milling machinery or equipment away from the shop shall be separately classified as 3724(1), *Millwright Work*.~~

The manufacture of commercial food processing equipment or machinery shall be classified as 3560(1), *Machinery Mfg. – commercial food processing equipment*.

The manufacture of stationary industrial machinery utilized in metal working, woodworking, plastics manufacturing, textiles, paper producing, printing ~~and~~ or chemical industries shall be classified as 3560(2), *Machinery Mfg. – industrial*.

The manufacture of ~~conveyors, pallet jacks, loading and unloading equipment, industrial carts, packaging equipment and labeling~~ material handling equipment shall be ~~assigned~~ classified as 3560(3), *Machinery Mfg. – material handling equipment*.

The repair of agricultural, construction, mining or ore milling machinery or equipment away from the shop shall be separately classified as 3724(1), *Millwright Work*.

* * * * *

Amend Classification 8800, *Mailing or Addressing Companies*, to include Clerical Telecommuter Employees.

PROPOSED

MAILING OR ADDRESSING COMPANIES – including Clerical Office Employees and Clerical Telecommuter Employees **8800**

This classification applies to companies that contract with customers to prepare and mail various items, including but not limited to promotional literature, flyers, advertisements, billing statements and business forms.

This classification also includes printing operations if more than 50% of the printed materials are addressed or mailed by the employer. If 50% or more of the printed materials are not addressed or mailed by the insured, the printing operations and the mailing or addressing operations constitute Multiple Enterprises and shall be assigned in accordance with the provisions of the Multiple Enterprises rule.

* * * * *

Amend Classification 3724(1), *Millwright Work*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

MILLWRIGHT WORK – N.O.C. – erection or repair of machinery or equipment at customers' locations **3724(1)**

This classification applies to the operation, installation, service or repair of machinery or equipment, including but not limited to agricultural, construction, industrial, sawmill, food processing and commercial equipment at customers' locations unless the work is specifically described by another classification. This classification also applies to the installation, service or repair of machinery or equipment, including but not limited to pumps (such as gasoline, oil or water pumps), conveyor systems, printing presses, automated "pick and place" machinery, industrial laundry equipment, filling and bottling equipment, industrial scales, escalators, gate openers, ~~riding lawnmowers~~ and air compressors, unless the work is specifically described by another classification. This classification also applies to stump grinding; rigging operations; or the installation or repair of spa or pool equipment when performed on a fee basis and not in connection with the employer's other operations at the same job or location.

This classification does not apply to the operation, installation or repair of machinery or equipment at facilities both occupied and operated by the employer; such operations shall be classified based on the employer's other classifiable operations.

The installation, service or repair of countertop appliances used in commercial kitchens shall be classified as 9519(1), *Household Appliances*.

Shop manufacturing or repair operations shall be separately classified.

* * * * *

Amend Classification 2797(1), *Mobile, Modular or Manufactured Home or Building Mfg.*, to clarify its intended application.

PROPOSED

MOBILE, MODULAR OR MANUFACTURED HOME OR BUILDING MFG. – shop or yard work only **2797(1)**

This classification applies to the manufacture of mobile, modular or manufactured buildings ~~including but not limited to mobile homes and construction office trailers~~, at a permanent shop or yard location, whether the buildings are shipped to customers in assembled, partially assembled or kitted condition. Such buildings include but are not limited to barns, mobile homes, portable classrooms and construction office trailers.

The construction, erection or assembly of modular or manufactured homes or buildings away from the shop shall be separately classified.

The manufacture of individual wooden building components (not complete buildings) shall be classified as 2819, *Truss or Building Components Mfg.*

The manufacture of campers, travel trailers or motor homes shall be classified as 2797(3), *Recreational Vehicle Mfg.*

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Amend Classification 8749, *Mortgage Bankers*, to include Clerical Telecommuter Employees.

PROPOSED

MORTGAGE BANKERS – all employees – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons **8749**

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

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

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

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

* * * * *

Amend Classification 8743, *Mortgage Brokers*, to include Clerical Telecommuter Employees.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of \$139,100 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

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

* * * * *

Amend Classification 9033, *Housing Authorities*, which is part of the *Municipal, State or Other Public Agencies* Industry Group, to assign employees engaged exclusively in determining the eligibility of properties owned and operated by separate parties for rental subsidies to Classification 9410, *Municipal, State or Other Public Agency Employees*, instead of Classification 8742, *Salespersons – Outside*.

PROPOSED

MUNICIPAL, STATE OR OTHER PUBLIC AGENCIES

HOUSING AUTHORITIES – including resident or on-site managers **9033**

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

This classification applies to public agencies that provide housing or housing assistance to individuals in need. The housing authority may own and operate the housing or provide financial assistance in the form of housing vouchers, which allow clients to reside in approved housing operated by other concerns. This classification includes but is not limited to resident or on-site property managers and property maintenance or repair staff.

On-site property managers are those employees whose base of operations is at any property location that they are employed to manage. The term “resident” shall refer to any employee who resides at a property managed by the employer.

Employees engaged in property inspections to determine the eligibility of properties owned and operated by separate parties for rental subsidies shall be separately classified as 9410, *Municipal, State or Other Public Agency Employees – not engaged in manual labor, or direct supervision of construction or erection work.*

The preparation or serving of hot foods shall be separately classified as 9079(1), *Restaurants or Taverns.*

Day care centers operated by housing authorities shall be separately classified as 9059, *Day Care Centers.*

~~Employees engaged exclusively in determining the eligibility of properties owned and operated by separate parties for rental subsidies shall be classified as 8742, *Salespersons – Outside*, subject to the Standard Exceptions rule. See Section III, Rule 4, *Standard Exceptions.*~~

New construction, alteration or demolition work shall be separately classified.

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Amend Classification 8830, *Institutional Employees*, which is part of the *Municipal, State or Other Public Agencies* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

MUNICIPAL, STATE OR OTHER PUBLIC AGENCIES

INSTITUTIONAL EMPLOYEES – hospitals, skilled nursing facilities, residential care facilities for adults or residential care facilities for the aged – all employees – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons – not jail or prison employees **8830**

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

This classification applies to the operation of hospitals, skilled nursing facilities, residential care facilities for adults and residential care facilities for the elderly by public agencies. This classification includes all operations, including but not limited to patient and resident care, meal preparation and dining facility operation, laundry, facility and grounds maintenance, and housekeeping.

The provision of medical or nursing care to residents of correctional facilities shall be classified as 7720, *Police, Sheriffs, Marshals, Animal Control Officers, Fish and Wildlife Officers and Correctional Officers – including deputies – not volunteers*, or 7722, *Police, Sheriffs, Marshals, Animal Control Officers, Fish and Wildlife Officers and Correctional Officers – volunteers, serving with or without remuneration.*

* * * * *

Amend Classification 8812, *Libraries – public*, which is part of the *Municipal, State or Other Public Agencies* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

MUNICIPAL, STATE OR OTHER PUBLIC AGENCIES

LIBRARIES – public – librarians or professional assistants – including Clerical Office Employees and Clerical Telecommuter Employees **8812**

This classification applies to librarians, professional library assistants and clerical office employees who engage in activities, including but not limited to conducting research, ordering books and publications, maintaining reference systems, assisting customers to locate and check out materials and performing general clerical and administrative functions in support of the public library.

With the exception of a single permanent job reassignment, it is not permissible to divide a single employee's payroll, within a single policy period, between this classification and any other classification.

Employees other than librarians, professional assistants and clerical office employees, including but not limited to janitorial, maintenance, delivery and security personnel, shall be classified as 9420, *Municipal, State or Other Public Agency Employees – all other employees*.

Private libraries shall be classified as 8811, *Libraries – private – librarians or professional assistants*.

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Amend Classification 9410, *Municipal, State or Other Public Agency Employees – not engaged in manual labor, or direct supervision of construction or erection work*, which is part of the *Municipal, State or Other Public Agencies* Industry Group, to include employees engaged in determining the eligibility of properties owned and operated by separate parties for rental subsidies.

PROPOSED

MUNICIPAL, STATE OR OTHER PUBLIC AGENCIES

MUNICIPAL, STATE OR OTHER PUBLIC AGENCY EMPLOYEES – not engaged in manual labor, or direct supervision of construction or erection work – N.O.C. **9410**

This classification includes mayors, city council members, elected officials, judges, hearing officers, district attorneys, courthouse clerks and public records clerks, employees engaged in laboratory work, health inspectors, building inspectors, engineers not engaged in actual construction or operation, meter readers other than water meter readers and similar occupations.

This classification includes housing authority employees engaged in determining the eligibility of properties owned and operated by separate parties for rental subsidies.

This classification also includes recreation and park department operations that are performed by recreation leaders, coaches, instructors, referees, and officials; daycare/babysitting; activity supervisors; and similar operations that do not involve manual labor.

Also refer to companion Classification 9420, *Municipal, State or Other Public Agency Employees – all other employees*.

* * * * *

Amend Classification 8875(1), *Public Colleges or Schools*, which is part of the *Municipal, State or Other Public Agencies* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

MUNICIPAL, STATE OR OTHER PUBLIC AGENCIES

PUBLIC COLLEGES OR SCHOOLS – all employees – including cafeteria, Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons 8875(1)

This classification applies to all operations of public colleges or schools, including but not limited to instruction, dormitories, cafeterias, book stores, transportation services, counseling, building and landscape maintenance, janitorial, libraries, athletic programs, parking, security, administration, clerical office employees and outside salespersons. This classification includes day care, preschools and before or after school programs operated by public colleges or schools.

This classification also applies to the operation of charter schools.

This classification also applies to state or county vocational schools or training programs and to school counselors who are provided to public schools by separate concerns under contract.

Private college or school operations shall be classified as 8868, *Colleges or Schools – private – not automobile schools – professors, teachers or academic professional employees*, and 9101, *Colleges or Schools – private – not automobile schools – all employees other than professors, teachers or academic professional employees*.

Day care, preschools or before or after school programs operated by separate employers at public school locations shall be classified as 9059, *Day Care Centers*.

* * * * *

Amend Classification 8875(2), *Superintendent of Public Schools Office*, which is part of the *Municipal, State or Other Public Agencies* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

MUNICIPAL, STATE OR OTHER PUBLIC AGENCIES

SUPERINTENDENT OF PUBLIC SCHOOLS OFFICE – all employees – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons 8875(2)

This classification applies to the operation of a county or district superintendent of public schools office. This classification includes but is not limited to curriculum development, instruction oversight, cafeteria operation oversight, facility maintenance oversight, funding review, and meeting with union representatives, the Board of Education and similar governmental or parental organizations. This classification includes oversight operations performed in connection with charter schools operating under charters granted by the superintendent of public schools office.

Public schools or charter school operations, including but not limited to instruction, cafeteria operations, facility maintenance, bus operations and library activities shall be classified as 8875(1), *Public Colleges or Schools*.

* * * * *

Amend Classification 8838, *Museums*, to include Clerical Telecommuter Employees and clarify its intended application.

PROPOSED

MUSEUMS – all employees other than those engaged in the operation of restaurants or retail stores – including Clerical Office Employees and Clerical Telecommuter Employees 8838

This classification applies to employers that display art objects, natural science exhibits, antiquities ~~and/or~~ objects of historical or cultural significance for viewing by the general public. This classification also applies to ~~public aquariums, botanical gardens, and planetariums or public aquariums and includes veterinarians employed by public aquariums.~~

Retail store or restaurant operations shall be separately classified.

Art galleries that display art objects for sale to the walk-in trade shall be classified as 8017(1), *Stores – retail*.

Zoos shall be classified as 9180(1), *Amusement or Recreational Facilities – N.O.C. – operation or maintenance of amusement devices*, and 9016(1), *Amusement or Recreational Facilities – N.O.C. – all employees other than those engaged in the operation or maintenance of amusement devices, restaurants or retail stores*.

~~Retail store or restaurant operations shall be separately classified.~~

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Amend Classification 0005, *Nurseries*, to move this classification to the *Farms* Industry Group and clarify its intended application.

PROPOSED

FARMS

NURSERIES – propagation and cultivation of nursery stock

0005

This classification applies to the propagation and cultivation of nursery stock, bedding plants, vegetable plants, bulbs or trees that are sold for outdoor planting or decorative purposes. This classification also applies to the cultivation and harvesting of grass sod for sale to separate concerns.

This classification includes the growing of seedlings, clones or starter plants for sale to separate concerns, including but not limited to farms.

This classification also applies to the raising of bees for sale, honey production or rental to other concerns for pollinating crops. The processing of honey shall be separately classified as 6504, *Food Products Mfg. or Processing*.

The cultivation of flowers, potted flower plants, ferns or similar potted plants that are sold for indoor decorative purposes, as well as herbs, edible flowers or ~~marijuana~~, microgreens or cannabis shall be classified as 0035, *Florists*.

The operation of a garden supply store shall be separately classified as 8004, *Stores – garden supplies*.

* * * * *

Amend Classification 8601(2), *Oil or Gas Geologists or Scouts*, which is part of the *Petroleum Industry* Group, to include Clerical Telecommuter Employees.

PROPOSED

PETROLEUM INDUSTRY

OIL OR GAS GEOLOGISTS OR SCOUTS – including mapping of subsurface areas – including ~~Outside Salespersons and Clerical Office Employees~~, Clerical Telecommuter Employees and Outside Salespersons

8601(2)

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

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

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

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Amend Classification 8813(2), *Bookbinding Operation*, which is part of the *Printing, Publishing and Duplicating* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

BOOKBINDING OPERATION – editing, designing, proofreading and photographic composing 8813(2) – including Clerical Office Employees and Clerical Telecommuter Employees

This classification applies to pre-bindery activities and Clerical Office Employees of employers engaged in bookbinding or binder manufacturing operations. Pre-bindery activities include but are not limited to editing, designing, proofreading, and photographic composition including negative stripping and plate making.

Also refer to companion Classification 4299(2), *Bookbinding Operation – all other employees*.

* * * * *

Amend Classification 8019(2), *Document Duplication or Photocopying Service*, which is part of the *Printing, Publishing and Duplicating* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

DOCUMENT DUPLICATION OR PHOTOCOPYING SERVICE – all employees – including 8019(2) Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons

This classification applies to locations at which document duplication or photocopying services are performed on a fee basis using electrostatic copiers, scanners, ink jet or laser printers on paper of any size, and includes self-serve duplication or photocopying services. This classification includes incidental bindery operations in support of duplication and photocopying services.

Locations at which offset printing is performed shall be classified as 4299(1), *Printing Operation – all other employees*, or 8019(1), *Printing – quick printing*.

Employers that provide legal support services, including document duplication or scanning in connection therewith, on a fee basis shall be classified as 8821, *Law Firm Support Services*.

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Amend Classification 4297(1), *Electronic Pre-Press*, which is part of the *Printing, Publishing and Duplicating* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

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

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

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

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Amend Classification 4297(2), *Graphic Design*, which is part of the *Printing, Publishing and Duplicating* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

GRAPHIC DESIGN – all operations – including Clerical Office Employees and Clerical Telecommuter Employees 4297(2)

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

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

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Amend Classification 8807, *Newspaper, Magazine or Book Publishing*, which is part of the *Printing, Publishing and Duplicating* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

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

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

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

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

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

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Amend Classification 8818, *Newspaper Publishing or Printing*, which is part of the *Printing, Publishing and Duplicating* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

NEWSPAPER PUBLISHING OR PRINTING – editing, designing, proofreading and photographic composing – including Clerical Office Employees and Clerical Telecommuter Employees **8818**

This classification applies to pre-press activities and Clerical Office Employees of employers engaged in publishing or printing newspapers. Pre-press activities include editing, designing, proofreading, and photographic composition including negative stripping and plate making.

Newspaper reporters, advertising or circulation solicitors shall be separately classified as 8746, *Newspaper Publishing or Printing – reporters or photographers*.

Also refer to companion Classification 4304, *Newspaper Publishing or Printing – all other employees*.

* * * * *

Amend Classification 8019(1), *Printing – quick printing*, which is part of the *Printing, Publishing and Duplicating* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

PRINTING – quick printing – all employees – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons **8019(1)**

This classification applies to job printing at locations where the operations are performed using sheet-fed offset printing presses on paper not exceeding 18" x 24". This classification includes incidental bindery activities in support of the printing operations.

Printing operations that use roll-fed presses or where the paper fed to the presses exceeds 18" x 24" shall be classified as 4299(1), *Printing Operation – all other employees*.

Document duplication or photocopying by use of equipment other than offset printing presses, including but not limited to electrostatic copiers, scanners, and ink jet and laser printers shall be classified as 8019(2), *Document Duplication or Photocopying Service*.

Employers that provide legal support services, including document duplication or scanning in connection therewith, on a fee basis shall be classified as 8821, *Law Firm Support Services*.

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

* * * * *

Amend Classification 4299(1), *Printing Operation – all other employees*, which is part of the *Printing, Publishing and Duplicating* Industry Group, to remove the footnote assigning sales, collection or public relations work to Classification 8742, *Salespersons – Outside*, as it is duplicative of general classification procedures and not unique to this classification.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

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

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

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

~~Employees engaged in sales, collection or public relations work in support of commercial printing operations shall be separately classified as 8742, Salespersons – Outside, subject to the Standard Exceptions rule. See Section III, Rule 4, Standard Exceptions.~~

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

Publishing or printing of newspapers, tabloids or advertising newspapers or newspaper inserts shall be classified as 4304, *Newspaper Publishing or Printing – all other employees*, or 8818, *Newspaper Publishing or Printing – editing, designing, proofreading and photographic composing*.

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

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

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

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

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Amend Classification 8813(1), *Printing Operation – editing, designing, proofreading and photographic composing*, which is part of the *Printing, Publishing and Duplicating* Industry Group, to include Clerical Telecommuter Employees and remove the footnote assigning sales, collection or public relations work to Classification 8742, *Salespersons – Outside*, as it is duplicative of general classification procedures and not unique to this classification.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

PRINTING OPERATION – editing, designing, proofreading and photographic composing – 8813(1) including Clerical Office Employees and Clerical Telecommuter Employees

This classification includes pre-press activities and clerical office employees of employers engaged in commercial off-set printing. Pre-press activities include but are not limited to editing, designing, proofreading and photographic composition, including negative stripping and plate making.

~~Employees engaged in sales, collection or public relations work in support of printing operations shall be separately classified as 8742, Salespersons – Outside, subject to the Standard Exceptions rule. See Part 3, Section III, Rule 4, Standard Exceptions.~~

Also refer to companion Classification 4299(1), *Printing Operation – all other employees*.

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Amend Classification 4295(1), *Printing Operation – screen printing – all other employees*, which is part of the *Printing, Publishing and Duplicating* Industry Group, to remove the footnote assigning sales, collection or public relations work to Classification 8742, *Salespersons – Outside*, as it is duplicative of general classification procedures and not unique to this classification.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

PRINTING OPERATION – screen printing – all other employees

4295(1)

This classification applies to fee-based screen printing of a variety of items, including but not limited to clothing, banners, wallpaper, business cards, plastic, glass and metal containers and various parts received from customers. This classification also applies to pad printing.

Commercial printing operations shall be classified as 4299(1), *Printing Operation – all other employees*, 8813(1), *Printing Operation – editing, designing, proofreading and photographic composing*, or 8019(1), *Printing – quick printing*.

~~Employees engaged in sales, collection or public relations work in support of printing operations shall be separately classified as 8742, *Salespersons – Outside*, subject to the Standard Exceptions rule. See Part 3, Section III, Rule 4, *Standard Exceptions*.~~

Also refer to companion Classification 8846(1), *Printing Operation – screen printing – editing, designing, proofreading and photographic composing*.

* * * * *

Amend Classification 8846(1), *Printing Operation – screen printing – editing, designing, proofreading and photographic composing*, which is part of the *Printing, Publishing and Duplicating* Industry Group, to include Clerical Telecommuter Employees and remove the footnote assigning sales, collection or public relations work to Classification 8742, *Salespersons – Outside*, as it is duplicative of general classification procedures and not unique to this classification.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

PRINTING OPERATION – screen printing – editing, designing, proofreading and photographic composing – including Clerical Office Employees and Clerical Telecommuter Employees

8846(1)

This classification applies to pre-press activities and clerical office employees of employers engaged in fee-based screen printing. Pre-press activities include but are not limited to the design and development of artwork and the preparation of screens. This classification also includes the post-printing cleaning of screens.

~~Employees engaged in sales, collection or public relations work in support of printing operations shall be separately classified as 8742, *Salespersons – Outside*, subject to the Standard Exceptions rule. See Part 3, Section III, Rule 4, *Standard Exceptions*.~~

Also refer to companion Classification 4295(1), *Printing Operation – screen printing – all other employees*.

* * * * *

Amend Classification 4295(2), *Screen Printed Merchandise Dealers – all other employees*, which is part of the *Printing, Publishing and Duplicating* Industry Group, to remove the footnote assigning sales, collection or public relations work to Classification 8742, *Salespersons – Outside*, as it is duplicative of general classification procedures and not unique to this classification.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

SCREEN PRINTED MERCHANDISE DEALERS – all other employees

4295(2)

This classification applies to the screen printing or pad printing of merchandise, including but not limited to clothing, advertising novelties, balloons and souvenirs, where not less than 75% of gross receipts are developed through the sale of items printed by the employer.

Retail store operations shall be separately classified.

~~Employees engaged in sales, collection or public relations work in support of printing operations shall be separately classified as 8742, *Salespersons – Outside*, subject to the Standard Exceptions rule. See Part 3, Section III, Rule 4, *Standard Exceptions*.~~

Also refer to companion Classification 8846(2), *Screen Printed Merchandise Dealers – editing, designing, proofreading and photographic composing*.

* * * * *

Amend Classification 8846(2), *Screen Printed Merchandise Dealers – editing, designing, proofreading and photographic composing*, which is part of the *Printing, Publishing and Duplicating* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

SCREEN PRINTED MERCHANDISE DEALERS – editing, designing, proofreading and photographic composing – including Clerical Office Employees and Clerical Telecommuter Employees

8846(2)

This classification applies to the pre-press operations and clerical office employees of screen printed merchandise dealers. Pre-press activities include but are not limited to the design and development of artwork and the preparation of screens. This classification also includes the post-printing cleaning of screens.

Also refer to companion Classification 4295(2), *Screen Printed Merchandise Dealers – all other employees*.

* * * * *

Amend Classification 8741, *Real Estate Agencies*, which is part of the *Property Management/Operation* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

PROPERTY MANAGEMENT/OPERATION

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

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

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

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

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

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

* * * * *

Amend Classification 7610, *Radio, Television or Commercial Broadcasting Stations*, to include Clerical Telecommuter Employees.

PROPOSED

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

The entire remuneration of on-air personalities, entertainers and musicians shall be included subject to a maximum of \$139,100 per year per person. When such employees do not work the entire year, the payroll limitation shall be prorated based upon the number of weeks in which such employees worked during the policy period.

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

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

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

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

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

* * * * *

Amend Classifications 5183(2)/5187(2), *Refrigeration Equipment*, to provide direction as to how related operations should be classified.

PROPOSED

REFRIGERATION EQUIPMENT – not household units – installation, service or repair – 5183(2)
including shop, yard or storage operations – employees whose regular hourly wage does
not equal or exceed \$28.00 per hour – N.O.C.

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

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

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

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

REFRIGERATION EQUIPMENT – not household units – installation, service or repair – 5187(2)
including shop, yard or storage operations – employees whose regular hourly wage
equals or exceeds \$28.00 per hour – N.O.C.

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds \$28.00 per hour. The payroll of an

employee whose regular hourly wage is not shown to equal or exceed \$28.00 per hour shall be classified as 5183(2), *Refrigeration Equipment*.

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

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

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

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

* * * * *

Amend Classification 3165(2), *Refrigerator Mfg.*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

REFRIGERATOR MFG. – metal

3165(2)

This classification applies to the manufacture ~~or shop repair~~ of self-contained metal refrigerators or freezers, refrigerated drink dispensing machines or refrigerated ice cream cabinets; and includes shop repair by the manufacturer.

The manufacture of metal refrigerator cabinets or enclosure panels that do not include refrigeration equipment shall be classified as 3076(1), *Furniture Mfg. – metal*.

The shop repair of self-contained metal refrigerators or freezers, refrigerated drink dispensing machines or refrigerated ice cream cabinets by repair shops that are not the manufacturer shall be classified as 9519(1), *Household Appliances*.

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

* * * * *

Amend Classification 4000(1), *Sand or Gravel Digging*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

SAND OR GRAVEL DIGGING – including construction, repair or maintenance of all buildings, structures or equipment and installation of machinery **4000(1)**

~~This classification applies to sand or gravel digging and includes the processing of the sand or gravel, including but not limited to washing, screening, stockpiling or bagging, when 25% or less of the excavated material is crushed or ground, all sand or gravel processing, including but not limited to crushing, grinding, washing, screening and bagging, shall be classified as 4000(1).~~

If more than 25% of the excavated material is crushed or ground, all sand, ~~or gravel or clay~~ processing, including but not limited to crushing, grinding, washing, screening and bagging, shall be separately classified as 1710, *Stone Crushing*, unless all crushed product will pass through an 8-mesh or finer screen, in which case the operations shall be separately classified as 1741(1), *Silica Grinding*.

Canal, sewer or cellar excavation or mining shall be separately classified.

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

* * * * *

Amend Classification 2806(2), *Shutter Mfg.*, to provide direction as to how related operations should be classified and for consistency with other proposed changes.

PROPOSED

SHUTTER MFG. – wood or plastic **2806(2)**

This classification applies to the manufacture of interior or exterior shutters from wood, synthetic wood ~~and/or~~ plastic materials.

The installation of shutters shall be classified as 5146(1), *Cabinet, ~~or~~ Fixtures or Trim Installation*.

The manufacture of metal, wood, fabric or plastic window coverings, including but not limited to mini blinds, vertical blinds, louvered blinds and window shades shall be classified as 2852, *Window Blind Mfg. or Assembly*.

The manufacture of wood doors or windows, or wood framed screen doors or window screens shall be classified as 2806(1), *Door, Sash or Window Mfg. – wood*.

When an employer deals in any lumber or building materials or in any fuel and materials in addition to products manufactured, yard operations, including drivers and their helpers, shall be separately classified as 8232(1), *Lumberyards*, 8232(2), *Building Material Dealers*, or 8232(3), *Fuel and Material Dealers*, depending on the products sold.

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

* * * * *

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

PROPOSED

SILICA GRINDING

1741(1)

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

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

Mining or quarrying operations shall be separately classified.

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

* * * * *

Amend Classification 2222, *Spinning or Weaving*, to include felting manufacturing; cotton batting, wadding or waste manufacturing; and wool combing and scouring operations.

PROPOSED

SPINNING, OR WEAVING OR FIBER PROCESSING – natural ~~and~~ synthetic fibers – N.O.C.

2222

This classification applies to spinning ~~and~~ weaving natural ~~and~~ synthetic fibers to produce yarn, thread or fabric, including but not limited to cotton, jute, wool, nylon or polyester, ~~to produce yarn, thread or fabric~~. This classification also applies to the manufacture of wool or synthetic felt; jute or hemp carpets or rugs; natural cotton, kapok or synthetic fiber batting, wadding or waste; or spun or woven products, including but not limited to braid, silk fly fishing lines, webbing, rope, carpet seam tape, nets, cloth labels, fire hose, not carpet seam tape, silk fly fishing lines and plush or velvet fabric. This classification also applies to the ~~manufacture of jute or hemp carpets or rugs~~ processing of natural or synthetic fibers, including but not limited to the preparation of raw wool by combing or scouring.

The extrusion of plastic to produce plastic strands for spinning or weaving shall be classified as 4495, *Plastics – extrusion molded products mfg.*

Knitting operations shall be classified as 2362, *Knitting.*

The bleaching, dyeing, mercerizing ~~and/or~~ finishing of textile fabrics shall be classified as 2413, *Textiles.*

* * * * *

Amend Classifications 5632/5633, *Steel Framing*, which are part of the *Construction and Erection* Industry Group, to clarify the intended application and for consistency with other proposed changes.

PROPOSED

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

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

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

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

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

The erection of steel structures constructed from steel beams shall be classified as 5040(1), *Iron or Steel Erection – structural and exterior installation*, or 5059, *Iron or Steel Erection – structural – in the construction of buildings not over two stories in height.*

STEEL FRAMING – light gauge – including the incidental installation of interior trim, ~~builders finish,~~ doors and cabinet work – employees whose regular hourly wage equals or exceeds \$35.00 per hour **5633**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds \$35.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed \$35.00 per hour shall be classified as 5632, *Steel Framing.*

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

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

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

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

The erection of steel structures constructed from steel beams shall be classified as 5040(1), *Iron or Steel Erection – structural and exterior installation*, or 5059, *Iron or Steel Erection – structural – in the construction of buildings not over two stories in height.*

* * * * *

Amend Classification 1710, *Stone Crushing*, to provide direction as to how related operations should be classified and for clarity.

PROPOSED

STONE CRUSHING – including construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery

1710

This classification applies to the crushing or grinding of excavated or quarried materials, used asphalt or used concrete to produce products that will be retained on an 8-mesh screen.

If the crushed or ground products pass through an 8-mesh or finer screen, the crushing or grinding operations shall be separately classified as 1741(1), *Silica Grinding*.

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

Mining or quarrying operations shall be separately classified.

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

* * * * *

Amend Classification 8039, *Stores – department stores*, which is part of the *Stores* Industry Group, to include Clerical Telecommuter Employees.

PROPOSED

STORES

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

8039

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

1. The payroll subject to this classification is at least \$1,100,000 per annum.
2. The merchandise handled must include:
 - (a) Wearing Apparel
 - (b) Linens
 - (c) House Furnishings (other than furniture)
 - (d) One or more of the following:
 - Cosmetics
 - Drugs
 - Furniture
 - Groceries
 - Hardware
 - Jewelry
 - Luggage
 - Musical Instruments
 - Sporting Goods
 - Toys
3. The total annual sales of items (a), (b) and (c), above, must exceed 50% of the total annual sales.

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

* * * * *

Amend Classification 8013(2), *Stores – eyewear*, which is part of the *Stores* Industry Group, for clarity.

PROPOSED

STORES

STORES – eyewear – wholesale or retail

8013(2)

This classification applies to stores engaged in the sale of prescription ~~and~~ non-prescription eyeglasses, contact lenses ~~and~~ sunglasses, including fitting and minor repair operations. This classification also applies to dispensing opticians.

Optometrists' practices, including the sale of eyeglasses exclusively to patients, shall be classified as 8834, *Physicians' Practices and Outpatient Clinics*.

Lens manufacturing ~~and/or~~ the grinding or cutting of lens blanks shall be separately classified as 4150(2), *Lens Mfg.*

The manufacture of optical goods other than lenses shall be classified as 4150(1), *Optical Goods Mfg.*

* * * * *

Amend Classification 8015, *Stores – furniture*, which is part of the *Stores* Industry Group, to provide direction as to how related operations should be classified.

PROPOSED

STORES

STORES – furniture – wholesale or retail

8015

This classification applies to stores engaged in the sale or rental of furniture, including but not limited to couches, chairs, tables, dressers, bed frames, desks and bookcases. This classification also applies to furniture auctioneers.

This classification also applies to the operation of furniture galleries or showrooms that display samples of furniture for viewing and direct sale to customers. Such operations include but are not limited to the sale of furniture by salespersons, interior decorators or designers retained by the employer, and furniture shipping, receiving and delivery. This classification includes travel to customers' locations by salespersons, interior decorators or designers to gather information ~~and/or~~ provide advice in support of furniture sales.

This classification does not apply to the operation of furniture galleries or showrooms that sell exclusively from samples to buyers for stores (no direct sales) and where no inventory (exclusive of showroom samples) is maintained at the gallery or showroom location. Such gallery or showroom salespersons shall be classified as 8742, *Salespersons – Outside*, provided they have no other duties of any kind in the service of the employer except clerical work or outside sales. See Part 3, Section IV, Rule 6, *Stores*.

Stores engaged only in the sale of mattresses or box springs shall be classified as 8017(1), *Stores – retail*.

The installation, service or repair of household appliances shall be separately classified as 9519(1), *Household Appliances*.

The installation of linoleum, vinyl, ~~carpet, rugs or cork~~, asphalt or rubber tile, or laminate (not hardwood) flooring within buildings, as well as the laying of carpets or rugs, shall be separately classified as 9521(2), *Floor Covering – installation*.

The installation of hardwood ~~flooring or bamboo floors~~, including baseboard molding installed in connection therewith, shall be separately classified as 5436, *Hardwood Floor Laying*.

The installation of window coverings ~~and~~, including associated hardware, within buildings shall be separately classified as 9521(3), *Window Covering*.

~~Stores engaged in the sale of mattresses and box springs only shall be classified as 8017(1), *Stores – retail*.~~

* * * * *

Amend Classification 8013(1), *Stores – jewelry*, which is part of the *Stores* Industry Group, to clarify its intended application.

PROPOSED

STORES – jewelry – wholesale or retail

8013(1)

This classification applies to stores primarily (over 50% of gross receipts) engaged in the sale of jewelry items intended for personal adornment, including but not limited to rings, earrings, bracelets, necklaces, watches and costume jewelry ~~that are intended for personal adornment~~. This classification includes repairing, polishing or engraving jewelry when performed by a retail jewelry store for individual customers.

This classification also applies to stores primarily (over 50% of gross receipts) engaged in the sale of gems and precious and semiprecious stones; hearing aids; coins; and trophies, badges and medals ~~coins, trophies, badges, medals, hearing aids, gems or precious or semiprecious stones~~.

This classification also applies to retail stores that assemble or engrave trophies, plaques or novelty statuettes from purchased components.

* * * * *

Amend Classification 8018, *Stores – wholesale*, which is part of the *Stores* Industry Group, for clarity.

PROPOSED

STORES

STORES – wholesale – N.O.C.

8018

This classification applies to wholesale stores engaged in the sale of merchandise not more specifically described by another store classification, including but not limited to electrical or electronic components, industrial parts, janitorial supplies, restaurant supplies, appliances, cosmetics or beauty supplies, pharmaceuticals, toys, vitamins or food supplements, packaging materials and specialty foodstuffs.

This classification also applies to:

- the provision of in-office coffee and tea supplies to customers on a fee basis;
- the sale and servicing of fire extinguishers;
- packaging and fulfillment services on a fee basis;
- purchase and resale of prepackaged meats when no handling of unpackaged fresh meat and no processing, including but not limited to cutting, trimming, deboning, grinding or repackaging, is performed; and
- egg processing (candling) and packaging (not in connection with farms).

* * * * *

Amend Classification 3169(1), *Stove or Oven Mfg.*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

STOVE OR OVEN MFG. – gas or electric

3169(1)

This classification applies to the manufacture of gas or electric commercial or household stoves or ovens used in cooking ~~and~~ baking food, and includes shop repair by the manufacturer. This classification also applies to the manufacture of wood burning stoves.

The ~~installation or shop~~ repair of gas or electric ~~household or~~ household stoves or ovens by shops that are not the manufacturer shall be classified as 9519(1), *Household Appliances*.

~~The installation or repair of gas or electric commercial stoves or ovens shall be classified as 3724(1), *Millwright Work*.~~

The manufacture of industrial ovens shall be classified as 3175, *Furnace or Heater Mfg.*

The manufacture of commercial food processing equipment or machinery, including food conveyors and conveyor ovens, shall be classified as 3560(1), *Machinery Mfg. – commercial food processing equipment*.

The manufacture of microwave ovens ~~and~~ portable electric cooking appliances, including but not limited to toaster ovens, waffle irons and crock pots shall be classified as 3570, *Electric Appliance Mfg.*

The installation, service or repair of gas or electric household stoves or ovens away from the shop shall be separately classified as 9519(1), *Household Appliances*.

The installation or repair of gas or electric commercial stoves or ovens away from the shop shall be separately classified as 3724(1), *Millwright Work*.

The installation or repair of wood burning stoves away from the shop shall be separately classified.

* * * * *

Amend Classification 3099, *Tool Mfg.*, for clarity and to provide direction as to how related operations should be classified.

PROPOSED

TOOL MFG. – N.O.C.

3099

This classification applies to tool manufacturing ~~and~~ maintenance operations that are not specifically described by another manufacturing or assembling classification. This classification includes the manufacture and maintenance of products, including but not limited to non-powered hand tools, cutting and machining tools, abrasive sanding disks and belts, dies, molds, and jigs and fixtures used to position materials for machining.

This classification also applies to the sharpening of knives, blades ~~and~~ cutting tools.

Classification 3099 shall be assigned to the payroll of a tool and die department operated by a plastic products manufacturer provided certain conditions are met. Refer to the Plastic Products Manufacturing Industry Group. For all other types of manufacturers, the payroll of a tool and die department shall ~~be~~ classified as 3099 when more than 50% of the tools ~~and~~ dies are sold commercially and are not used in any way in the employer's production operations. Otherwise, the payroll of a tool and die department shall be assigned to the governing classification. (See Section II, *Classification Terminology*, for the definition of "Governing Classification.")

~~The hot forming of metal to produce tool parts, including but not limited to gears, shafts and blades shall be separately classified as 3110(1), *Forging Works*.~~

The manufacture or shop repair of portable power tools shall be classified as 3501(1), *Machinery Mfg. – portable tools*.

The hot forming of metal to produce tool parts, including but not limited to gears, shafts and blades shall be separately classified as 3110(1), *Forging Works*.

* * * * *

Amend Classification 9522(5), *Upholstering – wheelchair*, for consistency with other proposed changes.

PROPOSED

UPHOLSTERING – wheelchair

9522(5)

This classification applies to the upholstering of wheelchair or mobility scooter seats or backs.

The manufacture or assembly of metal wheelchairs shall be classified as 3076(6), *Wheelchair Mfg.*

The repair of motorized wheelchairs or mobility scooters, other than shop repair by the manufacturer, shall be classified as 9519(1), *Household Appliances*.

* * * * *

Amend Classification 7607(1), *Video Post-Production*, to include Clerical Telecommuter Employees.

PROPOSED

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

7607(1)

The entire remuneration of each employee shall be included, subject to a maximum of \$139,100 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

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

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

* * * * *

Amend Classification 0400, *Warehouses – cotton*, for consistency with other proposed changes.

PROPOSED

WAREHOUSES – cotton – including cotton compressing

0400

This classification applies to the storage of cotton for other concerns on a fee basis and includes incidental cotton compressing. This classification also applies to cotton dealers or merchants.

This classification does not apply to cotton gin operations; all operations, including the storage, compressing, sale and distribution of cotton in connection with cotton gin operations shall be classified as 0401, *Cotton Gin Operation*.

Cotton batting manufacturing shall be classified as ~~2211(1), Cotton Batting, Wadding or Waste Mfg~~ 2222, Spinning, Weaving or Fiber Processing.

The cultivation and harvesting of cotton shall be separately classified as 0044, *Cotton Farms*.

* * * * *

Amend Classification 8292, *Warehouses – general merchandise*, to clarify its intended application.

PROPOSED

WAREHOUSES – general merchandise – N.O.C.

8292

This classification applies to the storage of general merchandise, including new furniture, for separate concerns on a fee basis when no other classification more specifically describes the operations. This classification also applies to document storage, the storage of portable storage units regardless of their contents, and the crating of merchandise on a fee basis.

~~Truck pick up or delivery of freight or stored merchandise shall be separately classified as 7219(1), *Trucking Firms*.~~

~~The storage of household goods or furniture (not new furniture for furniture stores or manufacturers) for separate concerns on a fee basis shall be classified as 8293(1), *Warehouses – furniture*.~~

Warehouses that provide climate controlled storage maintaining below ambient temperatures to prevent spoilage or preserve the integrity of the stored merchandise shall be classified as 8291(1), *Warehouses – cold storage*, or 8291(2), *Warehouses – climate controlled storage*.

~~The operation of self-storage warehouses or facilities shall be classified as 8290, *Warehouses – self-storage – all other employees*.~~

Pick up or delivery of freight or stored merchandise shall be separately classified as 7219(1), *Trucking Firms*.

* * * * *

Amend Classification 7520, *Water Companies*, to include meter reading activities.

PROPOSED

WATER COMPANIES – all employees – including construction or extension of lines

7520

This classification applies to the operations of publicly or privately operated water companies that supply potable water to communities. This classification includes but is not limited to the construction, maintenance or repair of water mains and lateral lines, the treatment of water, the operation and maintenance of pumping stations and the reading, installation or repair of water meters.

The construction of aqueducts, buildings, dams or reservoirs shall be separately classified.

~~Employees engaged exclusively in meter reading activities (or in combination with clerical office activities) shall be classified as 8742, *Salespersons – Outside*.~~

The construction of cross-country water pipelines by separate concerns shall be classified as 6361(2), *Cross-Country Water Pipeline Construction*.

The construction of water mains along streets or roads by separate concerns shall be classified as 6315(1)/6316(1), *Water Mains or Connections Construction*.

The delivery and spraying of water at construction sites by water truck service companies shall be classified as 7272, *Water Truck Service Companies*.

The operation of hydroelectric power plants shall be classified as 7539, *Electric Power Companies*.

* * * * *

Amend Classification 3076(6), *Wheelchair Mfg.*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

WHEELCHAIR MFG. – metal

3076(6)

This classification applies to the manufacture of metal wheelchairs, including motorized wheelchairs and mobility scooters. This classification includes the shop repair of metal wheelchairs by the manufacturer.

~~Upholstery operations shall be separately classified as 9522(5), *Upholstering – wheelchair*.~~

The manufacture of metal furniture shall be classified as 3076(1), *Furniture Mfg. – metal*.

The shop repair of motorized wheelchairs or mobility scooters by repair shops that are not the manufacturer shall be classified as 9519(1), *Household Appliances*.

Upholstery operations shall be separately classified as 9522(5), *Upholstering – wheelchair*.

The repair of motorized wheelchairs ~~and/or~~ mobility scooters away from the shop shall be separately classified as 9519(1), *Household Appliances*.

* * * * *

Amend Classification 9521(3), *Window Covering*, for consistency with other proposed changes.

PROPOSED

WINDOW COVERING – installation – within buildings

9521(3)

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

The installation of wooden or plastic shutters ~~and/or~~ window screens shall be classified as 5146(1), *Cabinet, or-Fixtures or Trim Installation*.

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

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

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

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

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

* * * * *

Eliminate Classification 2211(4), *Wool Combing or Scouring*, because it is no longer statistically credible and reassign the operations described by this classification to Classification 2222, *Spinning or Weaving*.

PROPOSED

WOOL COMBING OR SCOURING

2211(4)

~~This classification applies to the preparation of raw wool by combing or scouring.~~

~~The manufacture of natural and synthetic batting, wadding and waste for use as pillow stuffing, furniture upholstery, quilt lining and clothing insulation shall be classified as 2211(1), *Cotton Batting, Wadding or Waste Mfg.*~~

~~The manufacture of wool or synthetic felt shall be classified as 2211(3), *Felting Mfg.*~~

~~The spinning or weaving of natural or synthetic fiber to produce yarn, thread or fabric shall be classified as 2222, *Spinning or Weaving*.~~

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

PROPOSED

Section VIII – Abbreviated Classifications – Numeric Listing

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2211(1)	Cotton Batting/Wadding/Waste Mfg
2211(3)	Felting Mfg
2211(4)	Wool Combing/Scouring
2222	<u>Spinning/Weaving/Fiber Processing</u>

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-
- 3060(3) Door/Window Screen Mfg—~~screen~~
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-
-
- 5146(1) Cabinet/Fixtures/Trim Installation
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-
- 8871 Clerical Telecommuter Employees
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Part 4 — Unit Statistical Report Filing Requirements

Amend Section I, *General Instructions*, Rule 1, *Scope*, for clarity.

PROPOSED**Section I – General Instructions****1. Scope**

Insurers shall provide unit statistical report data for every workers' compensation insurance policy extending coverage under the workers' compensation laws of California, including California coverage by endorsement on a policy primarily covering another state, which must be reported by electronic submission to the WCIRB in accordance with the provisions of this Plan and the reporting requirements for California described in the Workers Compensation Insurance Organizations (WCIO) Workers Compensation Statistical Reporting Specifications (WCSTAT). Each electronic submission must contain an Electronic Transmittal Record as provided in the WCIO Electronic Transmittal Record Specifications (ETR). On multi-state policies, data pertaining only to California coverage shall be submitted.

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Amend Section II, *Definitions*, Rule 12, *Final Premium(s)*, to update the citation to the federal Terrorism Risk Insurance Program.

PROPOSED**Section II – Definitions**

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12. Final Premium(s)

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

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- f. Premium charges arising from the Terrorism Risk Insurance Program established by the Terrorism Risk Insurance Act of 2002, as amended by the Terrorism Risk Insurance Program Reauthorization Act of 2007 and 2015 and any amendments thereof,
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The following hypothetical examples illustrate how final premiums on two large policies are to be determined (assuming, for simplicity, that retrospective rating adjustments and policyholder dividends do not apply to these two policies, but a charge arising from the Terrorism Risk Insurance Act of 2002 as amended by the Terrorism Risk Insurance Program Reauthorization Act of 2015 and any amendments thereof, does apply):

		Example One	Example Two
(1)	Subject Premium (Based on exposure and insurer's rates)	\$5,000	\$200,000
(2)	Experience Rating Credit	—	20,000
(3)	Experience Rating Debit	—	—
(4)	Deductible Credit	—	50,000
(5)	Premium Discount	—	10,000
(6)	Expense Constant	50	—
(7)	Other Credit Adjustments*	100	2,000
(8)	Other Debit Adjustments**	75	3,000
(9)	Charge for <u>Terrorism Risk Insurance Act of 2002 as amended by the Terrorism Risk Insurance Program Reauthorization Act of 2015 and any amendments thereof</u>	40	1,500
(10)	Actual Premium Charged [(1) + (3) + (6) + (8) + (9)] – [(2) + (4) + (5) + (7)]	5,065	122,500
(11)	Final Premium to be Reported [(1) + (3) + (6) + (8)] – [(2) + (5) + (7)], or simply (10) + (4) – (9)	\$5,025	\$171,000

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

** schedule rating debits, surcharge for waiver of subrogation, surcharge for Coverage B increased limits, surcharge for policyholder audits authorized by Insurance Code Section 11665, additional premium estimated pursuant to Insurance Code Section 11760.1, Insolvent Insurer Rating Adjustment Factor debits, etc., if applicable.

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Amend Section III, *Link Data and Header Record Information*, Rule 2, *Policy Effective Date*, Subrules b and c, to remove outdated language and for consistency.

PROPOSED

Section III – Link Data and Header Record Information

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2. Policy Effective Date

Report the inception date that corresponds exactly to that shown on the policy information page or the inception date changed by endorsement.

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~~b. Continuing Form Policies~~

~~For each successive annual period, treat the policy in the same manner as though it were an annual policy effective in the same month and on the same day of the month as the inception date of the annual period. If there has been a first period of coverage, which has been treated as a short-term policy in accordance with Part 2, Section II, Rule 2, *Continuing Form Policy or Fixed-Term Policy Written in Excess of One Year and Sixteen Days*, of this Plan, such first period shall also be treated as a separate short-term policy for reporting purposes under this Plan.~~

~~c.b. Continuing Form and Fixed-Term Policies~~

~~For each successive annual period, treat the policy in the same manner as though it were an annual policy effective in the same month and on the same day of the month as the inception date of the annual period. If there has been a first period or last period of coverage, which has been treated as a short-term policy in accordance with Part 2, Section II, Rule 2, *Continuing Form Policyies or Fixed-Term Policyies Written in Excess of One Year and Sixteen (16) Days*, of this Plan, such period shall also be treated as a separate short-term policy for reporting purposes under this Plan.~~

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Amend Appendix I, *Construction and Erection Classifications*, to revise Classification 5146(1), *Cabinet or Fixtures*, for consistency with other proposed changes.

PROPOSED

Appendix I

Construction and Erection Classifications

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- 5146(1) Cabinet/Fixtures/Trim Installation
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Amend the Back Wages/Back Pay entry in Appendix II, *Payroll Remuneration Table*, to clarify that back pay consists of amounts paid or awarded to employees where the employer corrects or is ordered to make up the difference between what the employee was paid and the amount the employee should have been paid, and for consistency with other proposed changes.

PROPOSED

Appendix II

Payroll/Remuneration Table

Type of Compensation	Is Payment Included as Payroll?	Exception or Comment
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•		
•		
Back Wages/Back Pay		“Back Wages” or “Back Pay” refer to payments made payroll amounts paid or <u>awarded</u> to employees as part of a remedy for wage violations where the employer <u>corrects or is</u> ordered to make up the difference between what the employee was paid and the amount s/he should have been

Awarded for time worked	Yes	
Amounts earned during the current subject policy period		
Awarded for time worked	No	Exclude when reporting payrolls for the current policy
Amounts earned during a prior different policy period		
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Amend Appendix IV, *Classifications Including Clerical Office Employees or Outside Salespersons*, for consistency with other proposed changes.

PROPOSED

Appendix IV

Classifications Including Clerical Office Employees, Clerical Telecommuter Employees or Outside Salespersons

Code	Name	Including Clerical Office Employees / <u>Clerical Telecommuter Employees</u>	Including Outside Salespersons
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•			
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8803	Auditors/Accountants <u>Auditing/Accounting/Management Consulting</u>	X	
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Section B**Recommended Amendments to the *Miscellaneous Regulations for the Recording and Reporting of Data—1995*****Title 10, California Code of Regulations, Section 2354
Effective January 1, 2021**

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

Part 1 – General Provisions

Amend Part 1, *General Provisions*, Section I, *Introduction*, Rule 2, *Effective Date*, to show that the effective date of the amended Miscellaneous Regulations is 12:01 AM, January 1, 2021.

PROPOSED**Section I – Introduction**

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2. Effective Date

This regulation is effective at 12:01 AM, January 1, ~~2020~~2021. When an amendment to this regulation is approved, a notice summarizing the amendment and its effective date, as specified by the Insurance Commissioner, will be published by the WCIRB.

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

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Section C**Recommended Amendments to the *California Workers' Compensation Experience Rating Plan—1995*****Title 10, California Code of Regulations, Section 2353.1
Effective January 1, 2021**

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

Section I — General Provisions

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

PROPOSED**Section I – General Provisions**

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2. Effective Date

The rules and rating values of this Plan are effective at 12:01 AM, January 1, ~~2020~~2021. When an amendment to this Plan is approved, a notice summarizing the amendment and its effective date, as specified by the Insurance Commissioner, will be published by the WCIRB.

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Section II — Definitions

Amend Section II, *Definitions*, Rule 2, *Base Premium*, to update the citation to the federal Terrorism Risk Insurance Program.

PROPOSED

Section II – Definitions

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2. Base Premium

The amount derived from summing the application of the insurer classification rates to the payroll or other basis of exposure, excluding any premium charges arising from the Terrorism Risk Insurance Program established by the Terrorism Risk Insurance Act of 2002, ~~as amended by the Terrorism Risk Insurance Program Reauthorization Act of 2007 and 2015~~ and any amendments thereof.

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Section III — Eligibility and Experience Period

Amend Section III, *Eligibility and Experience Period*, Rule 1, *Eligibility Requirements for California Workers' Compensation Insurance*, to adjust the eligibility threshold from \$9,700 to \$9,900 to reflect wage inflation and the proposed January 1, 2021 expected loss rates.

PROPOSED

Section III – Eligibility and Experience Period

1. Eligibility Requirements for California Workers' Compensation Insurance

A risk shall qualify for experience rating of its California workers' compensation insurance premium under this Plan if the amount produced by applying the approved expected loss rates shown in Table I of this Plan to the total remuneration that would be used in the experience rating calculation for the risk is greater than or equal to the eligibility threshold of ~~\$9,700~~\$9,900. Only completed policy periods shall be used in determining eligibility. Any risk eligible for experience rating shall be experience rated.

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

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

PROPOSED

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
0005	2.63	0.156	0.169	0.181	0.194	0.206	0.217	0.229	0.240	0.251	0.262	0.272	0.282	0.292
0016	3.27	0.134	0.145	0.157	0.168	0.178	0.189	0.199	0.209	0.219	0.229	0.239	0.248	0.257
0034	3.09	0.158	0.170	0.182	0.193	0.204	0.215	0.226	0.236	0.246	0.256	0.265	0.274	0.283
0035	2.83	0.144	0.156	0.167	0.178	0.188	0.199	0.209	0.219	0.228	0.238	0.247	0.256	0.266
0036	3.85	0.150	0.162	0.173	0.185	0.196	0.206	0.217	0.227	0.237	0.246	0.256	0.265	0.274
0038	3.40	0.136	0.146	0.157	0.167	0.177	0.187	0.197	0.206	0.215	0.224	0.233	0.242	0.251
0040	1.84	0.144	0.157	0.169	0.180	0.192	0.203	0.213	0.224	0.234	0.244	0.254	0.264	0.273
0041	2.47	0.148	0.162	0.175	0.188	0.201	0.214	0.226	0.239	0.251	0.262	0.274	0.285	0.296
0042	2.38	0.139	0.151	0.163	0.175	0.186	0.197	0.208	0.218	0.229	0.239	0.249	0.259	0.268
0044	1.78	0.126	0.137	0.147	0.157	0.166	0.176	0.185	0.194	0.202	0.211	0.219	0.228	0.236
0045	1.94	0.129	0.140	0.151	0.161	0.171	0.181	0.191	0.200	0.210	0.219	0.228	0.237	0.246
0050	2.77	0.121	0.131	0.141	0.151	0.160	0.169	0.178	0.187	0.196	0.204	0.212	0.220	0.228
0079	1.63	0.145	0.156	0.167	0.178	0.189	0.200	0.210	0.221	0.231	0.241	0.251	0.260	0.270
0096	2.77	0.143	0.154	0.165	0.176	0.187	0.197	0.207	0.217	0.226	0.236	0.245	0.254	0.263
0106	4.11	0.109	0.118	0.127	0.136	0.145	0.153	0.161	0.169	0.177	0.185	0.193	0.200	0.208
0171	2.63	0.125	0.136	0.146	0.156	0.165	0.175	0.184	0.193	0.201	0.210	0.219	0.227	0.235
0172	2.03	0.146	0.158	0.169	0.180	0.191	0.202	0.212	0.223	0.233	0.243	0.252	0.262	0.271
0251	2.10	0.110	0.119	0.128	0.136	0.145	0.153	0.160	0.168	0.176	0.183	0.190	0.197	0.204
0400	1.26	0.141	0.153	0.164	0.175	0.186	0.197	0.208	0.218	0.229	0.239	0.250	0.260	0.270
0401	3.21	0.128	0.139	0.150	0.161	0.171	0.182	0.192	0.203	0.213	0.223	0.234	0.244	0.254
1122	1.41	0.133	0.145	0.156	0.166	0.177	0.187	0.197	0.208	0.218	0.228	0.237	0.246	0.255
1123	8.51	0.130	0.141	0.152	0.162	0.172	0.183	0.192	0.202	0.212	0.221	0.230	0.240	0.249
1124	2.24	0.131	0.142	0.153	0.163	0.174	0.184	0.193	0.203	0.212	0.221	0.230	0.239	0.248
1320	0.65	0.099	0.108	0.117	0.126	0.134	0.143	0.152	0.161	0.169	0.178	0.186	0.194	0.202
1322	1.38	0.083	0.090	0.097	0.104	0.111	0.118	0.125	0.132	0.138	0.145	0.151	0.157	0.163
1330	1.34	0.132	0.144	0.154	0.165	0.175	0.185	0.194	0.204	0.213	0.222	0.231	0.240	0.249
1438	2.21	0.143	0.154	0.166	0.177	0.188	0.198	0.208	0.219	0.228	0.238	0.247	0.257	0.266
1452	1.21	0.111	0.119	0.127	0.136	0.144	0.152	0.160	0.167	0.174	0.180	0.187	0.194	0.201
1463	1.24	0.115	0.126	0.136	0.146	0.156	0.165	0.174	0.182	0.191	0.200	0.208	0.216	0.224
1624	2.23	0.100	0.107	0.114	0.121	0.128	0.134	0.141	0.147	0.153	0.159	0.164	0.170	0.175
1699	0.95	0.149	0.161	0.174	0.186	0.198	0.210	0.221	0.233	0.244	0.254	0.264	0.274	0.284
1701	1.37	0.112	0.122	0.131	0.140	0.149	0.158	0.166	0.175	0.183	0.191	0.198	0.206	0.213
1710	1.79	0.115	0.125	0.134	0.143	0.152	0.161	0.170	0.178	0.186	0.194	0.202	0.209	0.216
1741	1.51	0.097	0.105	0.113	0.120	0.128	0.136	0.143	0.150	0.156	0.162	0.168	0.175	0.181
1803	3.52	0.118	0.128	0.138	0.148	0.158	0.168	0.177	0.186	0.196	0.205	0.214	0.223	0.232
1925	4.36	0.130	0.141	0.153	0.164	0.175	0.186	0.196	0.207	0.217	0.227	0.237	0.247	0.257
2002	3.82	0.163	0.178	0.193	0.207	0.221	0.235	0.248	0.262	0.275	0.287	0.300	0.312	0.324
2003	3.09	0.136	0.148	0.159	0.170	0.181	0.192	0.202	0.212	0.222	0.232	0.242	0.251	0.260
2014	2.02	0.129	0.139	0.149	0.159	0.169	0.178	0.187	0.196	0.205	0.214	0.223	0.231	0.239
2030	1.62	0.103	0.112	0.120	0.128	0.136	0.144	0.151	0.158	0.165	0.172	0.178	0.185	0.191
2063	2.00	0.136	0.147	0.158	0.169	0.179	0.190	0.200	0.209	0.219	0.229	0.238	0.247	0.256
2081	5.24	0.155	0.168	0.180	0.193	0.204	0.216	0.228	0.239	0.250	0.261	0.272	0.282	0.292
2095	2.96	0.178	0.194	0.209	0.224	0.239	0.253	0.267	0.280	0.293	0.306	0.319	0.331	0.343
2102	2.37	0.148	0.161	0.173	0.186	0.197	0.209	0.221	0.232	0.243	0.253	0.264	0.274	0.284
2107	2.05	0.168	0.182	0.196	0.209	0.222	0.235	0.248	0.260	0.272	0.283	0.295	0.306	0.318
2108	2.81	0.148	0.161	0.174	0.186	0.198	0.210	0.221	0.233	0.244	0.254	0.265	0.275	0.285
2109	2.16	0.168	0.181	0.194	0.207	0.219	0.231	0.243	0.254	0.265	0.276	0.286	0.297	0.307
2111	2.26	0.153	0.166	0.178	0.190	0.202	0.213	0.224	0.235	0.246	0.256	0.266	0.277	0.286
2113	3.49	0.183	0.199	0.214	0.229	0.244	0.258	0.272	0.285	0.299	0.312	0.324	0.336	0.348
2116	2.63	0.150	0.162	0.174	0.186	0.198	0.210	0.221	0.232	0.243	0.253	0.263	0.274	0.283
2117	3.21	0.133	0.144	0.155	0.166	0.177	0.188	0.198	0.208	0.218	0.229	0.238	0.248	0.258
2121	1.34	0.147	0.158	0.168	0.178	0.187	0.196	0.206	0.215	0.223	0.232	0.241	0.250	0.258
2123	2.95	0.153	0.166	0.178	0.190	0.201	0.213	0.224	0.234	0.245	0.255	0.265	0.275	0.284
2142	1.13	0.142	0.153	0.164	0.174	0.184	0.193	0.203	0.212	0.221	0.230	0.238	0.247	0.255
2163	2.94	0.137	0.147	0.157	0.167	0.177	0.186	0.195	0.204	0.213	0.221	0.230	0.238	0.246

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
0005	0.302	0.312	0.321	0.330	0.339	0.348	0.357	0.366	0.374	0.382	0.390	0.398	0.406	0.414
0016	0.266	0.275	0.284	0.293	0.301	0.310	0.318	0.326	0.334	0.342	0.350	0.358	0.366	0.373
0034	0.292	0.301	0.309	0.318	0.326	0.334	0.342	0.350	0.358	0.365	0.373	0.380	0.387	0.394
0035	0.275	0.284	0.293	0.302	0.311	0.319	0.328	0.336	0.344	0.353	0.361	0.369	0.377	0.384
0036	0.283	0.292	0.300	0.309	0.317	0.325	0.333	0.341	0.349	0.356	0.364	0.371	0.379	0.386
0038	0.259	0.268	0.276	0.284	0.292	0.300	0.307	0.315	0.323	0.330	0.337	0.345	0.352	0.359
0040	0.283	0.292	0.301	0.310	0.318	0.327	0.336	0.344	0.352	0.360	0.368	0.376	0.384	0.391
0041	0.306	0.317	0.327	0.337	0.346	0.356	0.365	0.374	0.383	0.391	0.400	0.408	0.417	0.425
0042	0.278	0.287	0.296	0.305	0.313	0.322	0.330	0.338	0.346	0.354	0.362	0.370	0.377	0.385
0044	0.244	0.252	0.260	0.267	0.275	0.283	0.290	0.297	0.305	0.312	0.319	0.325	0.332	0.339
0045	0.254	0.263	0.271	0.279	0.287	0.295	0.302	0.310	0.318	0.325	0.333	0.340	0.347	0.354
0050	0.235	0.243	0.250	0.257	0.265	0.272	0.279	0.286	0.293	0.299	0.306	0.313	0.319	0.326
0079	0.279	0.289	0.298	0.307	0.316	0.324	0.333	0.342	0.350	0.358	0.367	0.375	0.383	0.391
0096	0.272	0.281	0.290	0.298	0.307	0.315	0.323	0.331	0.339	0.347	0.355	0.363	0.370	0.378
0106	0.215	0.222	0.229	0.236	0.242	0.249	0.256	0.262	0.268	0.275	0.281	0.287	0.293	0.299
0171	0.243	0.251	0.259	0.267	0.274	0.282	0.289	0.297	0.304	0.311	0.318	0.325	0.331	0.338
0172	0.280	0.290	0.298	0.307	0.316	0.324	0.333	0.341	0.349	0.357	0.365	0.372	0.380	0.387
0251	0.211	0.218	0.224	0.231	0.237	0.243	0.250	0.256	0.262	0.268	0.274	0.280	0.286	0.292
0400	0.280	0.290	0.300	0.309	0.318	0.327	0.335	0.342	0.350	0.357	0.365	0.372	0.378	0.385
0401	0.263	0.273	0.282	0.292	0.301	0.310	0.317	0.325	0.333	0.340	0.347	0.354	0.361	0.367
1122	0.264	0.273	0.280	0.289	0.297	0.305	0.312	0.319	0.326	0.333	0.340	0.347	0.354	0.360
1123	0.257	0.266	0.275	0.283	0.292	0.300	0.308	0.316	0.325	0.332	0.340	0.348	0.356	0.363
1124	0.256	0.265	0.273	0.281	0.289	0.297	0.304	0.312	0.319	0.327	0.334	0.341	0.348	0.355
1320	0.210	0.218	0.225	0.233	0.240	0.247	0.255	0.262	0.269	0.276	0.283	0.289	0.296	0.302
1322	0.169	0.175	0.181	0.187	0.193	0.198	0.204	0.210	0.215	0.221	0.227	0.232	0.238	0.243
1330	0.258	0.266	0.275	0.283	0.291	0.299	0.306	0.313	0.321	0.328	0.335	0.342	0.349	0.355
1438	0.274	0.283	0.292	0.300	0.309	0.317	0.326	0.334	0.342	0.350	0.358	0.365	0.373	0.381
1452	0.208	0.214	0.221	0.226	0.233	0.238	0.245	0.251	0.256	0.263	0.269	0.274	0.280	0.286
1463	0.232	0.240	0.247	0.255	0.262	0.269	0.276	0.283	0.291	0.297	0.304	0.311	0.318	0.325
1624	0.180	0.185	0.191	0.195	0.200	0.204	0.209	0.214	0.217	0.222	0.226	0.229	0.234	0.238
1699	0.293	0.303	0.312	0.321	0.330	0.339	0.348	0.357	0.366	0.374	0.383	0.392	0.400	0.408
1701	0.221	0.228	0.235	0.242	0.249	0.256	0.263	0.269	0.276	0.282	0.289	0.295	0.302	0.308
1710	0.223	0.230	0.237	0.243	0.250	0.257	0.263	0.269	0.276	0.282	0.288	0.294	0.300	0.307
1741	0.187	0.192	0.198	0.203	0.209	0.213	0.218	0.224	0.228	0.233	0.238	0.242	0.247	0.252
1803	0.240	0.249	0.257	0.265	0.273	0.281	0.289	0.296	0.304	0.311	0.318	0.325	0.332	0.339
1925	0.266	0.276	0.285	0.294	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
2002	0.335	0.346	0.357	0.368	0.378	0.389	0.398	0.408	0.417	0.426	0.434	0.443	0.451	0.460
2003	0.270	0.279	0.287	0.296	0.304	0.313	0.321	0.329	0.337	0.345	0.353	0.360	0.368	0.375
2014	0.247	0.255	0.262	0.269	0.276	0.283	0.290	0.297	0.304	0.310	0.317	0.323	0.330	0.336
2030	0.197	0.203	0.209	0.215	0.221	0.226	0.232	0.238	0.243	0.249	0.255	0.259	0.265	0.271
2063	0.265	0.274	0.283	0.291	0.299	0.308	0.316	0.324	0.331	0.339	0.347	0.354	0.361	0.369
2081	0.302	0.312	0.322	0.331	0.341	0.350	0.359	0.367	0.376	0.384	0.393	0.401	0.409	0.417
2095	0.355	0.366	0.377	0.388	0.399	0.409	0.419	0.429	0.439	0.448	0.457	0.466	0.475	0.483
2102	0.294	0.304	0.313	0.322	0.331	0.340	0.349	0.357	0.366	0.373	0.381	0.389	0.397	0.405
2107	0.328	0.339	0.349	0.360	0.370	0.379	0.389	0.398	0.407	0.416	0.425	0.433	0.442	0.450
2108	0.295	0.304	0.314	0.323	0.332	0.341	0.350	0.359	0.367	0.376	0.384	0.392	0.400	0.408
2109	0.317	0.328	0.338	0.347	0.357	0.367	0.376	0.385	0.394	0.403	0.411	0.420	0.428	0.436
2111	0.296	0.306	0.315	0.325	0.334	0.342	0.351	0.360	0.368	0.376	0.384	0.392	0.400	0.407
2113	0.359	0.371	0.382	0.392	0.402	0.412	0.422	0.431	0.441	0.450	0.459	0.468	0.477	0.485
2116	0.293	0.303	0.312	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.404
2117	0.268	0.277	0.287	0.296	0.305	0.314	0.322	0.331	0.339	0.348	0.356	0.364	0.372	0.379
2121	0.266	0.275	0.283	0.291	0.298	0.306	0.314	0.321	0.328	0.335	0.342	0.348	0.355	0.361
2123	0.294	0.303	0.312	0.321	0.329	0.338	0.346	0.354	0.363	0.370	0.378	0.386	0.394	0.401
2142	0.263	0.271	0.279	0.287	0.295	0.302	0.309	0.317	0.324	0.331	0.338	0.345	0.352	0.359
2163	0.254	0.262	0.270	0.277	0.285	0.292	0.299	0.306	0.313	0.320	0.327	0.334	0.341	0.347

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
0005	0.421	0.429	0.436	0.443	0.450	0.456	0.463	0.470	0.476	0.483	0.489	0.495	0.501	0.507
0016	0.381	0.388	0.395	0.403	0.410	0.417	0.424	0.431	0.438	0.445	0.451	0.458	0.464	0.471
0034	0.401	0.408	0.414	0.421	0.427	0.434	0.440	0.447	0.453	0.460	0.466	0.472	0.479	0.485
0035	0.392	0.399	0.407	0.414	0.421	0.428	0.435	0.442	0.448	0.455	0.461	0.467	0.474	0.480
0036	0.393	0.400	0.407	0.414	0.421	0.428	0.435	0.441	0.448	0.454	0.461	0.467	0.473	0.479
0038	0.366	0.373	0.380	0.386	0.393	0.400	0.406	0.413	0.419	0.426	0.432	0.439	0.445	0.452
0040	0.399	0.406	0.414	0.421	0.428	0.435	0.442	0.449	0.455	0.462	0.468	0.475	0.481	0.488
0041	0.433	0.441	0.449	0.457	0.465	0.472	0.480	0.487	0.495	0.502	0.509	0.516	0.522	0.529
0042	0.392	0.399	0.406	0.413	0.420	0.427	0.433	0.440	0.446	0.453	0.459	0.465	0.472	0.478
0044	0.345	0.351	0.358	0.364	0.370	0.376	0.382	0.388	0.393	0.399	0.405	0.410	0.416	0.421
0045	0.361	0.368	0.375	0.382	0.388	0.395	0.401	0.408	0.414	0.420	0.427	0.433	0.439	0.445
0050	0.332	0.338	0.344	0.350	0.357	0.363	0.369	0.375	0.381	0.386	0.392	0.398	0.403	0.409
0079	0.399	0.407	0.415	0.422	0.430	0.437	0.445	0.452	0.459	0.466	0.473	0.480	0.487	0.494
0096	0.385	0.392	0.399	0.406	0.413	0.419	0.426	0.433	0.439	0.446	0.452	0.458	0.464	0.470
0106	0.305	0.311	0.317	0.323	0.328	0.334	0.340	0.345	0.351	0.356	0.362	0.367	0.372	0.377
0171	0.344	0.351	0.357	0.363	0.369	0.375	0.381	0.387	0.393	0.398	0.404	0.410	0.415	0.421
0172	0.395	0.402	0.409	0.416	0.423	0.430	0.437	0.444	0.450	0.457	0.463	0.470	0.476	0.482
0251	0.297	0.303	0.308	0.314	0.319	0.325	0.330	0.335	0.341	0.346	0.352	0.357	0.363	0.367
0400	0.391	0.398	0.404	0.411	0.417	0.424	0.430	0.436	0.443	0.449	0.455	0.461	0.467	0.473
0401	0.373	0.380	0.387	0.393	0.399	0.405	0.413	0.419	0.425	0.431	0.437	0.443	0.449	0.456
1122	0.366	0.373	0.379	0.385	0.391	0.396	0.403	0.408	0.414	0.420	0.425	0.431	0.436	0.443
1123	0.371	0.378	0.385	0.391	0.397	0.404	0.411	0.417	0.423	0.429	0.435	0.441	0.447	0.453
1124	0.362	0.368	0.375	0.381	0.388	0.394	0.400	0.407	0.413	0.419	0.425	0.431	0.436	0.442
1320	0.309	0.315	0.322	0.328	0.335	0.341	0.347	0.353	0.359	0.365	0.371	0.377	0.382	0.388
1322	0.249	0.254	0.259	0.264	0.269	0.274	0.279	0.284	0.289	0.294	0.298	0.303	0.307	0.311
1330	0.362	0.368	0.374	0.379	0.385	0.391	0.397	0.402	0.408	0.413	0.419	0.424	0.430	0.435
1438	0.388	0.395	0.403	0.410	0.417	0.424	0.431	0.438	0.445	0.452	0.459	0.465	0.472	0.478
1452	0.293	0.296	0.303	0.309	0.315	0.321	0.324	0.330	0.336	0.342	0.348	0.354	0.360	0.363
1463	0.331	0.338	0.344	0.350	0.357	0.363	0.369	0.375	0.380	0.386	0.392	0.398	0.403	0.409
1624	0.243	0.245	0.250	0.254	0.258	0.262	0.265	0.269	0.273	0.277	0.282	0.286	0.290	0.292
1699	0.416	0.426	0.433	0.440	0.447	0.454	0.462	0.469	0.476	0.482	0.489	0.495	0.502	0.510
1701	0.314	0.321	0.327	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391
1710	0.313	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371	0.375	0.380
1741	0.257	0.260	0.265	0.270	0.275	0.280	0.283	0.287	0.292	0.297	0.301	0.306	0.311	0.313
1803	0.346	0.353	0.360	0.366	0.373	0.379	0.385	0.392	0.398	0.404	0.410	0.416	0.421	0.427
1925	0.379	0.386	0.392	0.399	0.405	0.412	0.418	0.425	0.431	0.437	0.443	0.449	0.455	0.461
2002	0.468	0.476	0.483	0.491	0.498	0.506	0.513	0.520	0.527	0.533	0.540	0.546	0.552	0.559
2003	0.382	0.390	0.397	0.404	0.411	0.418	0.424	0.431	0.438	0.444	0.450	0.457	0.463	0.469
2014	0.342	0.348	0.354	0.360	0.366	0.372	0.378	0.383	0.389	0.394	0.400	0.405	0.410	0.416
2030	0.276	0.280	0.285	0.290	0.295	0.300	0.304	0.309	0.313	0.318	0.323	0.327	0.332	0.335
2063	0.376	0.383	0.390	0.396	0.403	0.410	0.416	0.422	0.429	0.435	0.441	0.447	0.453	0.459
2081	0.424	0.432	0.440	0.447	0.454	0.461	0.469	0.476	0.483	0.489	0.496	0.503	0.509	0.516
2095	0.491	0.499	0.507	0.515	0.523	0.530	0.538	0.545	0.552	0.559	0.566	0.572	0.579	0.586
2102	0.412	0.420	0.428	0.435	0.443	0.450	0.457	0.464	0.471	0.478	0.485	0.491	0.498	0.504
2107	0.459	0.467	0.475	0.483	0.491	0.498	0.506	0.513	0.521	0.528	0.535	0.542	0.548	0.555
2108	0.416	0.424	0.432	0.439	0.447	0.454	0.461	0.469	0.476	0.483	0.490	0.497	0.503	0.510
2109	0.443	0.451	0.458	0.466	0.473	0.480	0.487	0.494	0.500	0.507	0.514	0.521	0.527	0.534
2111	0.415	0.423	0.430	0.437	0.444	0.452	0.459	0.466	0.472	0.479	0.486	0.492	0.499	0.505
2113	0.493	0.502	0.509	0.517	0.524	0.531	0.539	0.546	0.553	0.560	0.566	0.572	0.579	0.586
2116	0.412	0.419	0.427	0.434	0.441	0.448	0.455	0.462	0.469	0.476	0.483	0.490	0.496	0.503
2117	0.387	0.395	0.403	0.410	0.418	0.425	0.432	0.439	0.446	0.453	0.459	0.466	0.472	0.479
2121	0.368	0.374	0.380	0.386	0.392	0.398	0.403	0.409	0.415	0.420	0.426	0.431	0.437	0.442
2123	0.409	0.416	0.423	0.430	0.437	0.444	0.451	0.458	0.464	0.471	0.477	0.483	0.490	0.496
2142	0.366	0.372	0.379	0.385	0.392	0.398	0.404	0.410	0.416	0.422	0.428	0.434	0.439	0.445
2163	0.354	0.360	0.366	0.373	0.379	0.385	0.391	0.397	0.403	0.409	0.415	0.420	0.426	0.432

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
0005	0.513	0.525	0.536	0.548	0.558	0.569	0.580	0.590	0.600	0.610	0.619	0.629	0.638	0.646
0016	0.477	0.490	0.502	0.514	0.525	0.537	0.548	0.558	0.569	0.579	0.589	0.598	0.607	0.617
0034	0.491	0.503	0.514	0.525	0.536	0.547	0.557	0.567	0.577	0.586	0.595	0.604	0.613	0.621
0035	0.486	0.498	0.509	0.520	0.531	0.541	0.552	0.562	0.571	0.581	0.590	0.599	0.608	0.617
0036	0.486	0.498	0.510	0.521	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.614	0.623
0038	0.458	0.470	0.482	0.494	0.506	0.516	0.527	0.537	0.547	0.558	0.567	0.577	0.587	0.596
0040	0.494	0.506	0.518	0.529	0.540	0.551	0.562	0.572	0.582	0.592	0.602	0.611	0.621	0.630
0041	0.536	0.549	0.561	0.573	0.585	0.597	0.609	0.620	0.630	0.640	0.650	0.660	0.668	0.677
0042	0.484	0.495	0.507	0.518	0.528	0.539	0.549	0.559	0.569	0.578	0.588	0.597	0.606	0.614
0044	0.427	0.438	0.448	0.458	0.468	0.477	0.487	0.496	0.505	0.514	0.522	0.531	0.539	0.547
0045	0.451	0.463	0.474	0.485	0.496	0.507	0.517	0.527	0.537	0.547	0.556	0.565	0.574	0.583
0050	0.414	0.425	0.436	0.446	0.456	0.466	0.476	0.486	0.495	0.505	0.514	0.522	0.531	0.539
0079	0.500	0.513	0.526	0.538	0.550	0.562	0.573	0.585	0.596	0.606	0.617	0.627	0.637	0.646
0096	0.476	0.487	0.499	0.510	0.521	0.532	0.542	0.552	0.563	0.572	0.582	0.591	0.600	0.610
0106	0.382	0.392	0.402	0.412	0.421	0.431	0.440	0.449	0.458	0.467	0.475	0.484	0.492	0.500
0171	0.426	0.437	0.447	0.457	0.467	0.477	0.486	0.495	0.504	0.513	0.521	0.530	0.538	0.546
0172	0.488	0.500	0.512	0.523	0.534	0.545	0.556	0.566	0.576	0.585	0.595	0.604	0.613	0.622
0251	0.373	0.383	0.394	0.404	0.414	0.424	0.434	0.444	0.453	0.463	0.472	0.481	0.490	0.499
0400	0.479	0.490	0.500	0.511	0.521	0.531	0.540	0.549	0.557	0.565	0.573	0.581	0.589	0.597
0401	0.461	0.472	0.483	0.493	0.504	0.514	0.523	0.531	0.540	0.548	0.556	0.565	0.573	0.581
1122	0.448	0.459	0.470	0.480	0.492	0.503	0.513	0.524	0.534	0.543	0.553	0.563	0.572	0.580
1123	0.459	0.470	0.481	0.492	0.503	0.514	0.524	0.534	0.544	0.554	0.563	0.574	0.583	0.593
1124	0.448	0.459	0.470	0.480	0.491	0.501	0.510	0.520	0.530	0.539	0.548	0.557	0.565	0.574
1320	0.394	0.405	0.415	0.426	0.436	0.446	0.456	0.465	0.474	0.482	0.490	0.499	0.506	0.514
1322	0.316	0.325	0.333	0.342	0.350	0.358	0.366	0.374	0.382	0.390	0.398	0.405	0.413	0.421
1330	0.440	0.450	0.461	0.471	0.480	0.490	0.499	0.509	0.518	0.527	0.537	0.545	0.554	0.562
1438	0.483	0.495	0.506	0.517	0.526	0.536	0.546	0.555	0.565	0.574	0.583	0.592	0.600	0.609
1452	0.369	0.380	0.390	0.400	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.464	0.473	0.481
1463	0.415	0.426	0.437	0.448	0.459	0.470	0.481	0.491	0.502	0.512	0.521	0.531	0.540	0.548
1624	0.296	0.304	0.312	0.320	0.326	0.334	0.341	0.349	0.356	0.363	0.370	0.374	0.380	0.387
1699	0.517	0.529	0.542	0.552	0.565	0.575	0.585	0.595	0.605	0.614	0.624	0.636	0.645	0.654
1701	0.396	0.406	0.416	0.426	0.436	0.446	0.456	0.465	0.475	0.484	0.493	0.502	0.510	0.518
1710	0.385	0.394	0.402	0.411	0.419	0.427	0.434	0.442	0.449	0.457	0.464	0.472	0.479	0.487
1741	0.317	0.326	0.335	0.344	0.350	0.359	0.367	0.375	0.383	0.391	0.398	0.403	0.410	0.418
1803	0.433	0.444	0.455	0.466	0.476	0.487	0.497	0.507	0.516	0.526	0.535	0.544	0.553	0.562
1925	0.467	0.478	0.489	0.500	0.510	0.521	0.531	0.540	0.550	0.560	0.569	0.578	0.587	0.596
2002	0.565	0.576	0.588	0.599	0.610	0.621	0.631	0.641	0.650	0.660	0.669	0.678	0.686	0.695
2003	0.475	0.487	0.498	0.510	0.521	0.531	0.542	0.552	0.562	0.571	0.581	0.590	0.599	0.608
2014	0.421	0.431	0.442	0.452	0.462	0.472	0.482	0.492	0.501	0.510	0.519	0.528	0.537	0.546
2030	0.340	0.349	0.358	0.367	0.375	0.383	0.392	0.400	0.408	0.417	0.425	0.431	0.439	0.447
2063	0.465	0.476	0.487	0.498	0.509	0.520	0.530	0.541	0.551	0.560	0.570	0.579	0.588	0.597
2081	0.523	0.535	0.548	0.560	0.572	0.584	0.596	0.607	0.617	0.628	0.638	0.648	0.657	0.667
2095	0.592	0.604	0.616	0.628	0.640	0.651	0.661	0.672	0.682	0.691	0.701	0.710	0.719	0.727
2102	0.511	0.523	0.534	0.546	0.557	0.568	0.578	0.588	0.597	0.607	0.616	0.625	0.634	0.642
2107	0.562	0.575	0.587	0.599	0.611	0.622	0.633	0.644	0.654	0.664	0.674	0.684	0.693	0.703
2108	0.517	0.529	0.542	0.554	0.565	0.577	0.588	0.599	0.610	0.620	0.630	0.640	0.649	0.658
2109	0.540	0.552	0.564	0.576	0.587	0.598	0.609	0.620	0.631	0.641	0.652	0.662	0.671	0.681
2111	0.511	0.524	0.536	0.548	0.559	0.571	0.581	0.592	0.602	0.612	0.622	0.631	0.640	0.649
2113	0.592	0.603	0.615	0.626	0.638	0.649	0.660	0.670	0.680	0.690	0.700	0.710	0.720	0.729
2116	0.509	0.522	0.534	0.547	0.559	0.570	0.582	0.593	0.604	0.615	0.625	0.635	0.645	0.655
2117	0.485	0.498	0.510	0.521	0.533	0.544	0.554	0.565	0.575	0.584	0.594	0.604	0.613	0.622
2121	0.447	0.457	0.468	0.478	0.488	0.498	0.508	0.517	0.526	0.535	0.544	0.552	0.561	0.569
2123	0.502	0.513	0.524	0.535	0.546	0.556	0.566	0.576	0.585	0.595	0.604	0.613	0.622	0.630
2142	0.450	0.461	0.472	0.482	0.492	0.502	0.512	0.522	0.532	0.542	0.551	0.560	0.569	0.578
2163	0.437	0.448	0.459	0.469	0.479	0.489	0.499	0.509	0.518	0.528	0.537	0.546	0.555	0.563

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
0005	0.655	0.663	0.672	0.680	0.687	0.695	0.702	0.709	0.716	0.722	0.728	0.735	0.740	0.746
0016	0.626	0.634	0.643	0.651	0.659	0.667	0.674	0.682	0.689	0.696	0.703	0.710	0.716	0.723
0034	0.630	0.638	0.646	0.654	0.662	0.669	0.677	0.684	0.691	0.699	0.706	0.712	0.719	0.725
0035	0.625	0.633	0.641	0.648	0.656	0.663	0.670	0.677	0.684	0.690	0.697	0.703	0.709	0.716
0036	0.632	0.640	0.649	0.657	0.665	0.673	0.681	0.688	0.695	0.702	0.709	0.716	0.723	0.729
0038	0.605	0.613	0.622	0.630	0.639	0.647	0.655	0.662	0.670	0.677	0.684	0.691	0.697	0.704
0040	0.638	0.647	0.655	0.663	0.671	0.679	0.686	0.694	0.701	0.708	0.715	0.721	0.728	0.734
0041	0.685	0.693	0.700	0.707	0.714	0.721	0.727	0.734	0.741	0.747	0.754	0.760	0.766	0.772
0042	0.623	0.631	0.639	0.647	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719
0044	0.555	0.563	0.570	0.578	0.585	0.592	0.599	0.606	0.612	0.619	0.625	0.632	0.638	0.645
0045	0.591	0.600	0.608	0.616	0.623	0.631	0.639	0.646	0.653	0.660	0.667	0.674	0.681	0.687
0050	0.548	0.555	0.563	0.571	0.578	0.586	0.593	0.600	0.607	0.613	0.620	0.627	0.633	0.640
0079	0.656	0.665	0.674	0.682	0.691	0.699	0.707	0.715	0.723	0.730	0.737	0.745	0.752	0.758
0096	0.619	0.627	0.635	0.644	0.651	0.659	0.667	0.674	0.682	0.689	0.696	0.703	0.710	0.716
0106	0.508	0.516	0.523	0.531	0.539	0.546	0.553	0.560	0.567	0.574	0.581	0.588	0.594	0.601
0171	0.554	0.562	0.570	0.577	0.584	0.591	0.598	0.605	0.612	0.618	0.625	0.631	0.638	0.644
0172	0.630	0.638	0.646	0.654	0.662	0.670	0.677	0.684	0.691	0.698	0.705	0.711	0.718	0.724
0251	0.508	0.517	0.526	0.535	0.544	0.552	0.561	0.570	0.578	0.586	0.594	0.601	0.609	0.616
0400	0.605	0.613	0.620	0.628	0.636	0.643	0.650	0.657	0.664	0.670	0.677	0.684	0.690	0.697
0401	0.588	0.596	0.604	0.612	0.620	0.627	0.634	0.640	0.647	0.654	0.662	0.669	0.676	0.682
1122	0.589	0.598	0.607	0.615	0.624	0.632	0.641	0.649	0.657	0.665	0.674	0.682	0.689	0.697
1123	0.602	0.610	0.619	0.628	0.636	0.645	0.653	0.661	0.669	0.677	0.687	0.695	0.703	0.710
1124	0.582	0.590	0.598	0.606	0.614	0.621	0.629	0.636	0.643	0.650	0.657	0.663	0.670	0.676
1320	0.522	0.529	0.537	0.544	0.551	0.558	0.565	0.572	0.579	0.586	0.593	0.599	0.606	0.612
1322	0.428	0.436	0.443	0.450	0.457	0.464	0.471	0.478	0.484	0.491	0.497	0.503	0.510	0.516
1330	0.571	0.580	0.588	0.597	0.605	0.613	0.621	0.629	0.637	0.645	0.652	0.660	0.668	0.675
1438	0.618	0.626	0.634	0.643	0.651	0.658	0.666	0.673	0.680	0.688	0.695	0.702	0.709	0.716
1452	0.490	0.498	0.506	0.514	0.521	0.528	0.534	0.541	0.548	0.555	0.558	0.565	0.571	0.578
1463	0.557	0.565	0.573	0.581	0.588	0.596	0.603	0.610	0.618	0.624	0.632	0.639	0.646	0.652
1624	0.394	0.401	0.408	0.414	0.421	0.428	0.434	0.441	0.447	0.454	0.457	0.463	0.470	0.476
1699	0.663	0.672	0.681	0.689	0.698	0.706	0.715	0.723	0.731	0.740	0.751	0.759	0.767	0.775
1701	0.527	0.534	0.542	0.550	0.558	0.565	0.572	0.579	0.586	0.593	0.599	0.606	0.612	0.617
1710	0.494	0.501	0.508	0.514	0.521	0.528	0.535	0.541	0.548	0.554	0.560	0.567	0.573	0.579
1741	0.425	0.433	0.440	0.448	0.455	0.462	0.470	0.476	0.483	0.489	0.491	0.498	0.504	0.511
1803	0.571	0.580	0.588	0.596	0.604	0.612	0.620	0.628	0.635	0.642	0.649	0.655	0.662	0.668
1925	0.604	0.613	0.621	0.629	0.637	0.645	0.653	0.661	0.668	0.675	0.682	0.689	0.696	0.702
2002	0.703	0.711	0.719	0.726	0.733	0.741	0.748	0.755	0.762	0.768	0.775	0.781	0.787	0.793
2003	0.616	0.625	0.633	0.641	0.648	0.656	0.663	0.671	0.678	0.684	0.691	0.698	0.704	0.711
2014	0.554	0.563	0.571	0.580	0.588	0.595	0.603	0.610	0.617	0.625	0.632	0.639	0.646	0.653
2030	0.455	0.463	0.471	0.479	0.486	0.494	0.501	0.509	0.516	0.523	0.528	0.534	0.541	0.547
2063	0.605	0.613	0.622	0.629	0.637	0.645	0.652	0.659	0.666	0.673	0.680	0.687	0.693	0.700
2081	0.676	0.685	0.693	0.701	0.709	0.717	0.724	0.731	0.739	0.746	0.753	0.760	0.767	0.774
2095	0.736	0.744	0.752	0.759	0.766	0.773	0.780	0.787	0.794	0.800	0.807	0.813	0.819	0.824
2102	0.650	0.658	0.666	0.674	0.681	0.689	0.696	0.703	0.710	0.717	0.724	0.731	0.737	0.744
2107	0.711	0.720	0.728	0.737	0.745	0.753	0.760	0.767	0.774	0.781	0.787	0.794	0.800	0.806
2108	0.668	0.677	0.685	0.694	0.702	0.710	0.717	0.725	0.732	0.739	0.746	0.753	0.760	0.766
2109	0.690	0.698	0.707	0.715	0.723	0.731	0.739	0.746	0.753	0.760	0.767	0.774	0.780	0.786
2111	0.657	0.665	0.673	0.681	0.688	0.696	0.703	0.710	0.717	0.724	0.731	0.737	0.743	0.749
2113	0.738	0.747	0.756	0.765	0.773	0.782	0.790	0.798	0.806	0.813	0.820	0.827	0.833	0.839
2116	0.664	0.673	0.681	0.690	0.698	0.706	0.714	0.722	0.730	0.737	0.745	0.752	0.759	0.765
2117	0.631	0.640	0.648	0.656	0.664	0.672	0.680	0.687	0.694	0.702	0.709	0.716	0.723	0.730
2121	0.577	0.585	0.593	0.600	0.608	0.615	0.623	0.630	0.637	0.644	0.651	0.657	0.664	0.670
2123	0.638	0.646	0.654	0.662	0.669	0.677	0.684	0.691	0.698	0.705	0.712	0.719	0.725	0.732
2142	0.587	0.595	0.604	0.612	0.620	0.628	0.636	0.644	0.651	0.659	0.666	0.673	0.681	0.688
2163	0.572	0.580	0.588	0.596	0.604	0.612	0.619	0.627	0.634	0.641	0.648	0.655	0.662	0.669

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
0005	0.752	0.757	0.763	0.768	0.773	0.779	0.784	0.789	0.794	0.798	0.803	0.807	0.812	0.816
0016	0.729	0.735	0.741	0.747	0.753	0.759	0.764	0.770	0.775	0.780	0.785	0.790	0.795	0.799
0034	0.731	0.738	0.744	0.750	0.756	0.761	0.767	0.773	0.778	0.784	0.789	0.794	0.799	0.804
0035	0.722	0.728	0.734	0.739	0.745	0.750	0.756	0.761	0.766	0.771	0.776	0.781	0.786	0.791
0036	0.735	0.741	0.747	0.753	0.759	0.764	0.770	0.775	0.780	0.785	0.790	0.795	0.800	0.804
0038	0.710	0.716	0.723	0.729	0.735	0.741	0.747	0.752	0.758	0.763	0.768	0.773	0.778	0.783
0040	0.740	0.746	0.752	0.758	0.763	0.769	0.774	0.779	0.784	0.789	0.794	0.799	0.804	0.808
0041	0.778	0.784	0.790	0.796	0.802	0.808	0.814	0.819	0.825	0.830	0.834	0.839	0.844	0.848
0042	0.725	0.731	0.737	0.743	0.749	0.755	0.760	0.766	0.771	0.776	0.782	0.786	0.791	0.796
0044	0.651	0.657	0.663	0.669	0.674	0.680	0.685	0.691	0.696	0.701	0.706	0.711	0.716	0.721
0045	0.694	0.700	0.706	0.712	0.718	0.724	0.730	0.735	0.741	0.746	0.751	0.756	0.761	0.766
0050	0.646	0.652	0.658	0.664	0.670	0.676	0.681	0.687	0.692	0.698	0.703	0.708	0.714	0.719
0079	0.765	0.772	0.778	0.784	0.790	0.796	0.802	0.807	0.813	0.818	0.823	0.828	0.833	0.838
0096	0.723	0.729	0.735	0.741	0.747	0.753	0.758	0.764	0.769	0.774	0.780	0.785	0.789	0.794
0106	0.607	0.614	0.620	0.626	0.632	0.638	0.644	0.649	0.655	0.661	0.666	0.672	0.677	0.682
0171	0.650	0.656	0.662	0.668	0.674	0.679	0.685	0.690	0.695	0.700	0.706	0.711	0.716	0.720
0172	0.730	0.736	0.742	0.748	0.753	0.759	0.764	0.769	0.775	0.780	0.785	0.789	0.794	0.799
0251	0.623	0.630	0.638	0.644	0.651	0.657	0.663	0.669	0.675	0.681	0.687	0.694	0.700	0.706
0400	0.704	0.710	0.717	0.723	0.730	0.737	0.743	0.750	0.756	0.762	0.769	0.775	0.782	0.788
0401	0.689	0.696	0.702	0.709	0.716	0.722	0.729	0.735	0.742	0.749	0.755	0.762	0.768	0.775
1122	0.704	0.710	0.716	0.722	0.728	0.734	0.740	0.746	0.751	0.757	0.763	0.769	0.775	0.781
1123	0.718	0.725	0.732	0.739	0.746	0.753	0.760	0.767	0.774	0.781	0.787	0.794	0.800	0.804
1124	0.683	0.689	0.695	0.701	0.707	0.712	0.718	0.724	0.729	0.734	0.740	0.745	0.750	0.755
1320	0.619	0.625	0.632	0.638	0.645	0.651	0.656	0.662	0.668	0.674	0.679	0.685	0.690	0.695
1322	0.523	0.529	0.535	0.542	0.548	0.554	0.560	0.566	0.572	0.578	0.584	0.590	0.596	0.602
1330	0.683	0.690	0.698	0.705	0.712	0.720	0.727	0.734	0.741	0.748	0.755	0.762	0.768	0.775
1438	0.722	0.729	0.735	0.742	0.748	0.754	0.760	0.766	0.772	0.777	0.783	0.788	0.793	0.798
1452	0.584	0.589	0.595	0.600	0.605	0.609	0.614	0.619	0.623	0.628	0.632	0.637	0.641	0.646
1463	0.659	0.666	0.672	0.679	0.685	0.692	0.698	0.705	0.711	0.716	0.722	0.727	0.731	0.736
1624	0.483	0.489	0.496	0.502	0.508	0.515	0.521	0.527	0.534	0.540	0.546	0.552	0.559	0.565
1699	0.783	0.791	0.799	0.806	0.811	0.816	0.821	0.827	0.832	0.837	0.842	0.846	0.851	0.856
1701	0.623	0.628	0.634	0.639	0.644	0.649	0.655	0.660	0.665	0.671	0.676	0.681	0.686	0.690
1710	0.586	0.592	0.598	0.604	0.611	0.617	0.623	0.630	0.635	0.641	0.647	0.652	0.657	0.663
1741	0.517	0.523	0.529	0.535	0.542	0.548	0.554	0.560	0.566	0.572	0.578	0.584	0.590	0.596
1803	0.674	0.680	0.686	0.691	0.697	0.703	0.708	0.714	0.719	0.724	0.729	0.734	0.739	0.744
1925	0.708	0.714	0.719	0.725	0.730	0.735	0.740	0.745	0.750	0.755	0.760	0.764	0.769	0.773
2002	0.799	0.805	0.810	0.815	0.820	0.825	0.830	0.835	0.839	0.844	0.848	0.852	0.856	0.860
2003	0.717	0.723	0.729	0.734	0.740	0.745	0.751	0.756	0.761	0.766	0.771	0.776	0.781	0.786
2014	0.660	0.666	0.673	0.680	0.686	0.692	0.698	0.704	0.709	0.715	0.720	0.726	0.731	0.736
2030	0.553	0.560	0.566	0.572	0.578	0.584	0.590	0.596	0.602	0.607	0.613	0.619	0.625	0.630
2063	0.706	0.712	0.718	0.724	0.730	0.736	0.742	0.747	0.753	0.758	0.764	0.769	0.774	0.779
2081	0.780	0.787	0.793	0.799	0.805	0.810	0.816	0.821	0.826	0.831	0.836	0.841	0.846	0.851
2095	0.829	0.834	0.839	0.844	0.849	0.853	0.857	0.861	0.865	0.869	0.872	0.876	0.879	0.883
2102	0.750	0.756	0.762	0.768	0.773	0.778	0.784	0.789	0.793	0.798	0.802	0.806	0.811	0.815
2107	0.811	0.816	0.821	0.827	0.831	0.836	0.841	0.845	0.849	0.854	0.858	0.861	0.865	0.869
2108	0.772	0.778	0.784	0.790	0.795	0.801	0.806	0.811	0.816	0.821	0.826	0.831	0.836	0.840
2109	0.792	0.798	0.804	0.809	0.815	0.820	0.825	0.830	0.836	0.840	0.845	0.850	0.854	0.858
2111	0.755	0.761	0.767	0.772	0.778	0.783	0.788	0.793	0.797	0.802	0.806	0.810	0.814	0.818
2113	0.845	0.851	0.857	0.862	0.868	0.873	0.878	0.883	0.887	0.892	0.896	0.900	0.904	0.907
2116	0.772	0.778	0.784	0.789	0.795	0.801	0.806	0.812	0.817	0.821	0.826	0.831	0.835	0.839
2117	0.737	0.743	0.750	0.756	0.762	0.768	0.774	0.780	0.785	0.791	0.796	0.802	0.807	0.812
2121	0.677	0.683	0.689	0.695	0.700	0.706	0.712	0.717	0.722	0.728	0.733	0.738	0.743	0.747
2123	0.738	0.744	0.751	0.756	0.762	0.768	0.774	0.779	0.784	0.790	0.795	0.800	0.804	0.809
2142	0.695	0.702	0.708	0.715	0.722	0.728	0.734	0.741	0.747	0.753	0.759	0.765	0.771	0.776
2163	0.675	0.682	0.688	0.694	0.700	0.706	0.712	0.718	0.723	0.729	0.734	0.739	0.745	0.750

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold								
	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
0005	0.820	0.824	0.828	0.832	0.836	0.839	0.843	0.846	0.850
0016	0.804	0.808	0.813	0.817	0.821	0.825	0.829	0.833	0.837
0034	0.809	0.813	0.818	0.822	0.826	0.831	0.835	0.838	0.842
0035	0.796	0.800	0.805	0.809	0.813	0.818	0.822	0.826	0.830
0036	0.809	0.813	0.817	0.822	0.826	0.830	0.834	0.838	0.841
0038	0.788	0.793	0.797	0.802	0.806	0.811	0.815	0.819	0.823
0040	0.813	0.817	0.821	0.826	0.830	0.834	0.838	0.842	0.845
0041	0.853	0.857	0.861	0.865	0.869	0.872	0.876	0.879	0.882
0042	0.801	0.805	0.810	0.814	0.818	0.823	0.827	0.831	0.835
0044	0.726	0.730	0.735	0.740	0.744	0.748	0.753	0.757	0.761
0045	0.771	0.776	0.781	0.785	0.789	0.794	0.798	0.802	0.806
0050	0.724	0.729	0.733	0.738	0.743	0.747	0.751	0.755	0.760
0079	0.843	0.847	0.852	0.856	0.860	0.864	0.868	0.871	0.875
0096	0.799	0.803	0.807	0.811	0.816	0.820	0.824	0.828	0.832
0106	0.687	0.693	0.698	0.702	0.707	0.712	0.717	0.722	0.726
0171	0.725	0.730	0.735	0.739	0.743	0.748	0.752	0.756	0.760
0172	0.803	0.808	0.812	0.816	0.820	0.824	0.828	0.832	0.835
0251	0.712	0.717	0.723	0.728	0.734	0.739	0.745	0.750	0.756
0400	0.794	0.801	0.807	0.813	0.820	0.826	0.832	0.837	0.842
0401	0.781	0.788	0.794	0.800	0.807	0.813	0.819	0.825	0.830
1122	0.786	0.792	0.798	0.804	0.809	0.815	0.820	0.825	0.829
1123	0.808	0.812	0.815	0.819	0.823	0.826	0.830	0.833	0.836
1124	0.760	0.764	0.769	0.774	0.778	0.783	0.787	0.791	0.795
1320	0.700	0.705	0.710	0.715	0.719	0.724	0.729	0.733	0.738
1322	0.607	0.613	0.618	0.624	0.629	0.635	0.640	0.645	0.650
1330	0.782	0.787	0.792	0.796	0.801	0.805	0.810	0.814	0.818
1438	0.803	0.808	0.813	0.818	0.823	0.827	0.831	0.836	0.840
1452	0.650	0.654	0.659	0.663	0.667	0.672	0.676	0.680	0.684
1463	0.740	0.745	0.749	0.753	0.757	0.761	0.765	0.768	0.772
1624	0.571	0.576	0.582	0.588	0.594	0.599	0.605	0.610	0.615
1699	0.861	0.866	0.870	0.875	0.879	0.884	0.888	0.893	0.897
1701	0.695	0.700	0.704	0.709	0.714	0.718	0.722	0.726	0.730
1710	0.668	0.673	0.678	0.683	0.688	0.693	0.698	0.703	0.708
1741	0.601	0.607	0.613	0.619	0.624	0.630	0.636	0.641	0.647
1803	0.749	0.753	0.758	0.763	0.767	0.772	0.776	0.780	0.785
1925	0.777	0.782	0.786	0.790	0.794	0.798	0.801	0.805	0.809
2002	0.864	0.868	0.872	0.876	0.880	0.884	0.888	0.892	0.895
2003	0.790	0.795	0.799	0.803	0.808	0.812	0.816	0.820	0.824
2014	0.742	0.747	0.752	0.757	0.761	0.766	0.771	0.776	0.780
2030	0.636	0.642	0.647	0.653	0.659	0.664	0.670	0.675	0.681
2063	0.784	0.789	0.794	0.798	0.803	0.807	0.812	0.816	0.820
2081	0.855	0.859	0.863	0.867	0.872	0.876	0.880	0.884	0.887
2095	0.886	0.889	0.892	0.895	0.898	0.901	0.904	0.906	0.909
2102	0.819	0.823	0.827	0.830	0.834	0.838	0.841	0.844	0.848
2107	0.872	0.876	0.879	0.882	0.886	0.889	0.892	0.895	0.898
2108	0.845	0.849	0.854	0.858	0.862	0.866	0.870	0.874	0.877
2109	0.861	0.865	0.869	0.872	0.876	0.879	0.882	0.885	0.888
2111	0.822	0.826	0.830	0.834	0.837	0.841	0.844	0.848	0.851
2113	0.911	0.914	0.917	0.920	0.923	0.926	0.929	0.933	0.936
2116	0.843	0.847	0.851	0.855	0.858	0.862	0.866	0.869	0.873
2117	0.817	0.822	0.826	0.831	0.835	0.840	0.844	0.847	0.851
2121	0.752	0.757	0.762	0.766	0.771	0.775	0.780	0.784	0.788
2123	0.814	0.818	0.822	0.826	0.830	0.834	0.838	0.842	0.846
2142	0.782	0.788	0.793	0.798	0.804	0.809	0.814	0.819	0.823
2163	0.755	0.760	0.764	0.769	0.774	0.778	0.783	0.787	0.791

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
2222	2.36	0.157	0.170	0.182	0.195	0.207	0.219	0.230	0.242	0.253	0.264	0.274	0.285	0.295
2362	6.29	0.245	0.272	0.298	0.324	0.349	0.373	0.395	0.416	0.434	0.450	0.465	0.479	0.493
2402	3.77	0.107	0.116	0.126	0.135	0.144	0.153	0.162	0.170	0.179	0.187	0.195	0.204	0.212
2413	2.38	0.146	0.159	0.171	0.184	0.196	0.208	0.219	0.231	0.242	0.252	0.263	0.274	0.284
2501	3.14	0.189	0.209	0.228	0.246	0.265	0.282	0.299	0.315	0.330	0.344	0.358	0.372	0.385
2570	4.68	0.129	0.141	0.152	0.163	0.174	0.184	0.194	0.204	0.214	0.223	0.233	0.242	0.251
2571	3.72	0.161	0.174	0.187	0.200	0.213	0.225	0.238	0.250	0.262	0.274	0.285	0.297	0.307
2576	2.43	0.147	0.160	0.173	0.185	0.197	0.209	0.220	0.232	0.242	0.253	0.264	0.274	0.284
2584	2.84	0.146	0.158	0.170	0.182	0.193	0.203	0.214	0.223	0.233	0.242	0.251	0.259	0.268
2585	3.14	0.146	0.158	0.170	0.182	0.193	0.204	0.215	0.225	0.236	0.246	0.256	0.266	0.276
2589	1.88	0.148	0.162	0.176	0.190	0.204	0.217	0.230	0.243	0.256	0.268	0.281	0.293	0.305
2660	3.78	0.152	0.167	0.181	0.195	0.209	0.222	0.236	0.249	0.262	0.275	0.288	0.301	0.313
2683	2.48	0.188	0.205	0.222	0.238	0.255	0.271	0.287	0.304	0.320	0.336	0.352	0.366	0.381
2688	2.76	0.148	0.162	0.174	0.186	0.198	0.209	0.220	0.231	0.242	0.252	0.262	0.273	0.282
2702	7.79	0.086	0.093	0.101	0.108	0.115	0.122	0.129	0.136	0.142	0.149	0.155	0.161	0.167
2710	2.80	0.159	0.171	0.182	0.193	0.204	0.214	0.225	0.235	0.245	0.255	0.265	0.274	0.283
2727	4.38	0.090	0.098	0.105	0.113	0.120	0.127	0.135	0.141	0.148	0.155	0.162	0.169	0.175
2731	2.34	0.159	0.172	0.185	0.197	0.209	0.221	0.232	0.243	0.254	0.265	0.275	0.285	0.295
2757	3.73	0.162	0.176	0.189	0.202	0.214	0.226	0.238	0.250	0.262	0.273	0.284	0.295	0.305
2759	3.62	0.147	0.159	0.171	0.183	0.194	0.205	0.215	0.225	0.235	0.245	0.255	0.264	0.273
2790	0.92	0.158	0.170	0.181	0.193	0.204	0.215	0.225	0.235	0.245	0.253	0.262	0.270	0.279
2797	3.88	0.167	0.180	0.192	0.204	0.216	0.227	0.238	0.249	0.260	0.270	0.280	0.290	0.300
2806	2.46	0.162	0.175	0.188	0.201	0.213	0.225	0.237	0.248	0.259	0.270	0.280	0.290	0.300
2812	2.31	0.141	0.153	0.165	0.176	0.188	0.199	0.209	0.220	0.230	0.241	0.250	0.260	0.270
2819	3.75	0.153	0.165	0.176	0.187	0.198	0.209	0.219	0.229	0.239	0.248	0.257	0.266	0.275
2840	1.90	0.171	0.185	0.200	0.214	0.228	0.241	0.254	0.267	0.279	0.291	0.303	0.314	0.326
2842	2.99	0.160	0.173	0.185	0.197	0.208	0.220	0.231	0.242	0.253	0.263	0.273	0.283	0.293
2852	2.81	0.147	0.159	0.171	0.183	0.194	0.205	0.216	0.226	0.237	0.247	0.257	0.267	0.277
2881	2.92	0.155	0.169	0.182	0.195	0.208	0.220	0.232	0.244	0.255	0.266	0.277	0.287	0.298
2883	6.10	0.150	0.164	0.178	0.192	0.206	0.219	0.232	0.245	0.258	0.271	0.283	0.295	0.307
2915	2.58	0.133	0.145	0.157	0.168	0.179	0.190	0.200	0.210	0.220	0.230	0.239	0.249	0.258
2923	1.61	0.153	0.167	0.179	0.192	0.204	0.216	0.228	0.240	0.251	0.262	0.273	0.283	0.294
3018	1.45	0.130	0.140	0.150	0.160	0.169	0.178	0.187	0.196	0.204	0.212	0.219	0.228	0.235
3022	2.54	0.153	0.166	0.178	0.190	0.202	0.213	0.225	0.236	0.246	0.257	0.267	0.278	0.288
3030	3.07	0.118	0.128	0.137	0.147	0.156	0.165	0.173	0.182	0.190	0.198	0.206	0.213	0.221
3039	2.54	0.116	0.126	0.136	0.145	0.154	0.163	0.171	0.180	0.188	0.196	0.204	0.212	0.219
3040	3.42	0.123	0.134	0.144	0.155	0.165	0.174	0.184	0.194	0.203	0.212	0.221	0.230	0.238
3060	2.82	0.143	0.155	0.167	0.179	0.190	0.201	0.212	0.222	0.233	0.243	0.253	0.263	0.273
3066	2.00	0.145	0.157	0.168	0.179	0.190	0.200	0.211	0.221	0.231	0.241	0.250	0.260	0.269
3070	0.14	0.145	0.157	0.169	0.180	0.191	0.202	0.212	0.222	0.232	0.242	0.251	0.260	0.269
3076	2.53	0.152	0.164	0.176	0.188	0.200	0.212	0.223	0.234	0.245	0.256	0.267	0.277	0.287
3081	3.81	0.129	0.139	0.149	0.158	0.168	0.177	0.186	0.194	0.202	0.210	0.217	0.225	0.232
3082	6.62	0.115	0.125	0.134	0.143	0.152	0.160	0.169	0.178	0.186	0.194	0.202	0.210	0.218
3085	3.93	0.140	0.152	0.164	0.176	0.188	0.200	0.211	0.222	0.233	0.243	0.253	0.263	0.273
3099	1.60	0.137	0.148	0.159	0.170	0.180	0.190	0.200	0.210	0.219	0.228	0.238	0.247	0.255
3110	2.45	0.134	0.145	0.156	0.166	0.176	0.186	0.196	0.205	0.214	0.223	0.232	0.240	0.248
3131	2.01	0.135	0.147	0.159	0.171	0.182	0.194	0.205	0.215	0.225	0.235	0.244	0.254	0.263
3146	1.34	0.160	0.173	0.186	0.198	0.210	0.222	0.234	0.246	0.257	0.268	0.279	0.289	0.299
3152	1.53	0.125	0.136	0.146	0.156	0.166	0.175	0.185	0.194	0.203	0.212	0.221	0.230	0.238
3165	1.83	0.150	0.163	0.175	0.188	0.200	0.212	0.224	0.235	0.246	0.256	0.267	0.277	0.287
3169	1.72	0.159	0.172	0.185	0.197	0.209	0.220	0.232	0.243	0.254	0.265	0.276	0.286	0.296
3175	1.49	0.170	0.184	0.198	0.211	0.225	0.238	0.251	0.264	0.277	0.289	0.301	0.313	0.324
3178	0.95	0.165	0.178	0.191	0.204	0.215	0.227	0.238	0.250	0.260	0.271	0.281	0.291	0.301
3179	1.58	0.130	0.141	0.151	0.161	0.171	0.181	0.191	0.200	0.209	0.219	0.227	0.236	0.245
3180	2.17	0.141	0.153	0.166	0.178	0.190	0.201	0.212	0.223	0.234	0.244	0.254	0.264	0.274

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
2222	0.304	0.314	0.323	0.332	0.340	0.349	0.357	0.365	0.373	0.380	0.388	0.396	0.404	0.411
2362	0.505	0.518	0.530	0.541	0.553	0.564	0.574	0.583	0.593	0.602	0.610	0.618	0.625	0.632
2402	0.220	0.228	0.237	0.244	0.252	0.260	0.267	0.275	0.282	0.290	0.297	0.303	0.310	0.317
2413	0.294	0.305	0.315	0.324	0.333	0.343	0.352	0.360	0.369	0.378	0.386	0.394	0.402	0.409
2501	0.397	0.409	0.421	0.433	0.444	0.455	0.466	0.476	0.486	0.496	0.506	0.515	0.524	0.533
2570	0.259	0.268	0.276	0.284	0.293	0.301	0.308	0.316	0.324	0.332	0.339	0.346	0.354	0.361
2571	0.318	0.328	0.338	0.348	0.358	0.367	0.376	0.385	0.394	0.402	0.410	0.419	0.427	0.435
2576	0.294	0.303	0.313	0.322	0.331	0.340	0.349	0.357	0.366	0.374	0.382	0.390	0.398	0.406
2584	0.276	0.284	0.292	0.300	0.307	0.315	0.323	0.330	0.337	0.344	0.352	0.359	0.366	0.373
2585	0.285	0.295	0.304	0.313	0.322	0.331	0.339	0.348	0.356	0.364	0.373	0.380	0.388	0.396
2589	0.316	0.328	0.339	0.351	0.362	0.373	0.384	0.394	0.405	0.415	0.424	0.434	0.443	0.452
2660	0.326	0.338	0.350	0.362	0.373	0.385	0.397	0.408	0.419	0.430	0.440	0.452	0.462	0.473
2683	0.394	0.409	0.421	0.434	0.445	0.459	0.470	0.480	0.492	0.501	0.511	0.523	0.532	0.540
2688	0.292	0.302	0.311	0.321	0.330	0.339	0.348	0.357	0.366	0.375	0.384	0.392	0.401	0.409
2702	0.173	0.179	0.185	0.191	0.197	0.202	0.208	0.213	0.218	0.224	0.229	0.234	0.239	0.244
2710	0.293	0.301	0.310	0.318	0.327	0.335	0.343	0.351	0.358	0.366	0.373	0.380	0.388	0.395
2727	0.182	0.189	0.195	0.201	0.208	0.213	0.219	0.225	0.231	0.237	0.242	0.248	0.253	0.259
2731	0.304	0.313	0.322	0.331	0.340	0.349	0.358	0.366	0.375	0.383	0.392	0.400	0.408	0.416
2757	0.315	0.325	0.335	0.344	0.354	0.363	0.372	0.381	0.389	0.398	0.406	0.414	0.422	0.429
2759	0.282	0.291	0.300	0.308	0.316	0.324	0.332	0.339	0.347	0.354	0.361	0.368	0.375	0.382
2790	0.287	0.295	0.303	0.311	0.318	0.326	0.333	0.341	0.348	0.355	0.363	0.369	0.376	0.383
2797	0.310	0.319	0.328	0.337	0.346	0.355	0.363	0.372	0.380	0.388	0.396	0.403	0.411	0.418
2806	0.309	0.319	0.328	0.337	0.345	0.354	0.363	0.371	0.380	0.388	0.396	0.404	0.412	0.420
2812	0.279	0.288	0.297	0.306	0.314	0.323	0.331	0.339	0.347	0.354	0.362	0.369	0.376	0.384
2819	0.283	0.292	0.300	0.308	0.316	0.324	0.331	0.339	0.346	0.353	0.360	0.367	0.374	0.381
2840	0.337	0.348	0.358	0.369	0.379	0.389	0.398	0.407	0.417	0.426	0.435	0.444	0.452	0.460
2842	0.303	0.313	0.322	0.332	0.341	0.350	0.359	0.368	0.377	0.385	0.394	0.402	0.410	0.418
2852	0.287	0.296	0.305	0.314	0.323	0.331	0.340	0.348	0.356	0.364	0.372	0.380	0.388	0.396
2881	0.308	0.318	0.328	0.339	0.348	0.358	0.367	0.376	0.385	0.393	0.402	0.411	0.420	0.428
2883	0.318	0.330	0.341	0.352	0.363	0.374	0.384	0.394	0.405	0.414	0.424	0.434	0.443	0.452
2915	0.267	0.276	0.285	0.294	0.303	0.312	0.320	0.328	0.337	0.345	0.352	0.360	0.367	0.375
2923	0.304	0.315	0.324	0.334	0.344	0.354	0.363	0.372	0.381	0.390	0.398	0.408	0.416	0.424
3018	0.243	0.250	0.258	0.264	0.272	0.278	0.286	0.293	0.299	0.306	0.312	0.318	0.325	0.331
3022	0.298	0.307	0.317	0.326	0.335	0.344	0.353	0.362	0.370	0.378	0.386	0.394	0.402	0.409
3030	0.228	0.236	0.243	0.250	0.257	0.263	0.270	0.277	0.283	0.290	0.296	0.303	0.309	0.315
3039	0.227	0.234	0.242	0.249	0.256	0.263	0.269	0.276	0.282	0.288	0.295	0.301	0.307	0.313
3040	0.247	0.255	0.263	0.272	0.280	0.288	0.296	0.303	0.311	0.318	0.325	0.332	0.339	0.346
3060	0.283	0.292	0.301	0.310	0.318	0.327	0.335	0.344	0.352	0.360	0.368	0.376	0.383	0.391
3066	0.278	0.287	0.296	0.304	0.312	0.321	0.329	0.336	0.344	0.352	0.359	0.367	0.374	0.381
3070	0.278	0.286	0.295	0.303	0.311	0.319	0.326	0.333	0.341	0.348	0.354	0.361	0.367	0.374
3076	0.297	0.307	0.316	0.326	0.335	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.403	0.411
3081	0.240	0.247	0.255	0.262	0.269	0.276	0.283	0.290	0.295	0.302	0.308	0.313	0.320	0.326
3082	0.226	0.233	0.241	0.248	0.255	0.262	0.269	0.276	0.282	0.288	0.295	0.301	0.307	0.313
3085	0.282	0.292	0.301	0.310	0.319	0.327	0.336	0.345	0.353	0.361	0.369	0.378	0.386	0.394
3099	0.264	0.273	0.281	0.289	0.297	0.305	0.313	0.320	0.328	0.335	0.342	0.350	0.356	0.363
3110	0.256	0.264	0.271	0.279	0.286	0.294	0.300	0.307	0.314	0.320	0.327	0.333	0.339	0.345
3131	0.273	0.282	0.291	0.300	0.309	0.318	0.326	0.335	0.344	0.352	0.361	0.369	0.377	0.385
3146	0.309	0.319	0.329	0.338	0.348	0.357	0.366	0.375	0.384	0.392	0.401	0.409	0.418	0.426
3152	0.247	0.255	0.263	0.271	0.279	0.287	0.294	0.302	0.309	0.317	0.324	0.331	0.338	0.345
3165	0.297	0.307	0.316	0.326	0.335	0.344	0.353	0.362	0.371	0.379	0.387	0.395	0.403	0.411
3169	0.305	0.315	0.324	0.333	0.342	0.351	0.359	0.368	0.376	0.384	0.392	0.399	0.407	0.414
3175	0.335	0.347	0.357	0.369	0.379	0.390	0.400	0.409	0.419	0.428	0.437	0.447	0.455	0.463
3178	0.311	0.320	0.330	0.339	0.348	0.357	0.366	0.375	0.384	0.392	0.401	0.409	0.417	0.424
3179	0.254	0.262	0.270	0.278	0.287	0.295	0.303	0.311	0.318	0.326	0.334	0.341	0.348	0.356
3180	0.283	0.293	0.302	0.311	0.320	0.328	0.337	0.345	0.353	0.361	0.368	0.376	0.383	0.391

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
2222	0.419	0.426	0.434	0.441	0.448	0.455	0.463	0.470	0.477	0.484	0.491	0.498	0.506	0.513
2362	0.639	0.646	0.652	0.658	0.663	0.669	0.675	0.680	0.685	0.690	0.695	0.700	0.705	0.710
2402	0.323	0.330	0.336	0.343	0.349	0.356	0.362	0.368	0.374	0.381	0.387	0.393	0.399	0.404
2413	0.417	0.424	0.431	0.438	0.445	0.452	0.459	0.465	0.472	0.479	0.485	0.492	0.498	0.504
2501	0.541	0.549	0.557	0.565	0.573	0.580	0.587	0.594	0.601	0.608	0.614	0.621	0.627	0.633
2570	0.368	0.375	0.382	0.389	0.396	0.403	0.410	0.417	0.423	0.430	0.436	0.443	0.449	0.455
2571	0.443	0.451	0.458	0.466	0.473	0.480	0.488	0.495	0.502	0.509	0.516	0.523	0.530	0.537
2576	0.413	0.421	0.428	0.436	0.443	0.450	0.458	0.464	0.471	0.478	0.485	0.491	0.497	0.504
2584	0.380	0.387	0.394	0.401	0.408	0.414	0.421	0.428	0.434	0.441	0.447	0.454	0.460	0.466
2585	0.404	0.411	0.418	0.426	0.433	0.440	0.447	0.454	0.461	0.467	0.474	0.481	0.487	0.493
2589	0.461	0.470	0.479	0.487	0.495	0.503	0.511	0.519	0.527	0.534	0.541	0.549	0.556	0.563
2660	0.483	0.494	0.503	0.513	0.523	0.532	0.542	0.552	0.560	0.569	0.577	0.586	0.594	0.603
2683	0.549	0.560	0.568	0.577	0.585	0.593	0.604	0.612	0.620	0.627	0.634	0.641	0.648	0.659
2688	0.417	0.425	0.433	0.441	0.448	0.456	0.463	0.470	0.477	0.484	0.491	0.498	0.505	0.511
2702	0.249	0.254	0.260	0.265	0.269	0.274	0.279	0.284	0.289	0.293	0.298	0.303	0.307	0.312
2710	0.402	0.408	0.415	0.421	0.428	0.434	0.440	0.446	0.452	0.458	0.464	0.469	0.475	0.480
2727	0.264	0.269	0.275	0.280	0.285	0.289	0.294	0.299	0.303	0.308	0.313	0.317	0.322	0.326
2731	0.424	0.431	0.439	0.447	0.454	0.461	0.469	0.476	0.483	0.489	0.496	0.503	0.509	0.515
2757	0.436	0.444	0.451	0.458	0.465	0.472	0.479	0.485	0.492	0.498	0.505	0.511	0.517	0.523
2759	0.389	0.395	0.401	0.408	0.414	0.420	0.427	0.433	0.439	0.444	0.450	0.456	0.462	0.467
2790	0.390	0.397	0.404	0.411	0.417	0.424	0.430	0.436	0.443	0.449	0.455	0.461	0.467	0.473
2797	0.425	0.432	0.439	0.446	0.453	0.460	0.466	0.473	0.479	0.486	0.492	0.499	0.505	0.511
2806	0.428	0.435	0.442	0.449	0.457	0.463	0.470	0.477	0.484	0.490	0.496	0.502	0.508	0.515
2812	0.391	0.398	0.405	0.411	0.418	0.425	0.431	0.438	0.444	0.450	0.457	0.463	0.469	0.475
2819	0.387	0.394	0.401	0.407	0.414	0.420	0.426	0.432	0.438	0.444	0.450	0.455	0.461	0.466
2840	0.468	0.477	0.484	0.492	0.499	0.506	0.514	0.520	0.527	0.534	0.541	0.547	0.554	0.560
2842	0.426	0.434	0.442	0.449	0.457	0.464	0.472	0.479	0.486	0.493	0.500	0.507	0.514	0.521
2852	0.404	0.411	0.419	0.426	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.484	0.491	0.497
2881	0.437	0.445	0.453	0.461	0.468	0.476	0.483	0.491	0.498	0.505	0.512	0.520	0.526	0.533
2883	0.461	0.469	0.478	0.486	0.494	0.501	0.509	0.517	0.524	0.531	0.538	0.545	0.552	0.559
2915	0.382	0.389	0.395	0.402	0.408	0.414	0.420	0.426	0.433	0.439	0.445	0.450	0.456	0.462
2923	0.432	0.440	0.448	0.456	0.464	0.471	0.480	0.487	0.494	0.502	0.509	0.516	0.523	0.531
3018	0.337	0.342	0.348	0.355	0.361	0.366	0.371	0.377	0.383	0.389	0.394	0.400	0.405	0.409
3022	0.417	0.425	0.432	0.440	0.447	0.454	0.461	0.468	0.475	0.482	0.489	0.495	0.502	0.508
3030	0.321	0.327	0.333	0.339	0.345	0.350	0.356	0.362	0.367	0.372	0.378	0.383	0.388	0.394
3039	0.319	0.325	0.331	0.337	0.342	0.348	0.354	0.359	0.365	0.371	0.376	0.381	0.387	0.392
3040	0.353	0.360	0.366	0.373	0.379	0.386	0.392	0.398	0.403	0.409	0.415	0.421	0.426	0.432
3060	0.398	0.405	0.412	0.420	0.427	0.433	0.440	0.447	0.454	0.460	0.467	0.473	0.479	0.486
3066	0.388	0.395	0.401	0.408	0.415	0.421	0.427	0.433	0.440	0.446	0.452	0.458	0.463	0.469
3070	0.380	0.386	0.393	0.399	0.405	0.411	0.417	0.423	0.429	0.435	0.441	0.447	0.453	0.458
3076	0.418	0.426	0.434	0.441	0.448	0.456	0.463	0.470	0.477	0.483	0.490	0.497	0.503	0.510
3081	0.332	0.337	0.343	0.349	0.355	0.361	0.365	0.370	0.376	0.381	0.386	0.392	0.397	0.400
3082	0.319	0.324	0.330	0.335	0.340	0.346	0.350	0.356	0.361	0.366	0.371	0.376	0.381	0.386
3085	0.402	0.409	0.417	0.425	0.432	0.440	0.447	0.454	0.461	0.467	0.474	0.480	0.487	0.493
3099	0.370	0.376	0.383	0.389	0.396	0.402	0.408	0.414	0.420	0.426	0.431	0.437	0.443	0.448
3110	0.351	0.357	0.363	0.368	0.374	0.379	0.385	0.391	0.396	0.401	0.406	0.411	0.416	0.422
3131	0.393	0.400	0.408	0.415	0.422	0.429	0.436	0.443	0.449	0.456	0.462	0.468	0.474	0.480
3146	0.434	0.441	0.449	0.456	0.463	0.470	0.477	0.484	0.490	0.497	0.503	0.510	0.516	0.522
3152	0.352	0.358	0.365	0.372	0.378	0.385	0.391	0.397	0.404	0.410	0.416	0.422	0.428	0.433
3165	0.419	0.426	0.434	0.441	0.448	0.456	0.463	0.470	0.476	0.483	0.489	0.496	0.502	0.508
3169	0.421	0.428	0.435	0.442	0.448	0.454	0.461	0.467	0.473	0.478	0.484	0.490	0.496	0.502
3175	0.472	0.481	0.489	0.497	0.505	0.513	0.522	0.530	0.537	0.545	0.552	0.559	0.565	0.574
3178	0.432	0.439	0.447	0.454	0.461	0.468	0.475	0.482	0.488	0.495	0.501	0.508	0.514	0.520
3179	0.363	0.370	0.377	0.384	0.390	0.397	0.404	0.410	0.417	0.424	0.430	0.436	0.442	0.448
3180	0.398	0.406	0.413	0.419	0.426	0.433	0.440	0.447	0.453	0.459	0.466	0.472	0.478	0.484

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
2222	0.520	0.534	0.548	0.561	0.575	0.588	0.601	0.613	0.625	0.637	0.648	0.660	0.671	0.680
2362	0.714	0.723	0.731	0.738	0.745	0.752	0.758	0.765	0.771	0.778	0.784	0.790	0.795	0.800
2402	0.410	0.422	0.433	0.444	0.455	0.466	0.477	0.487	0.498	0.509	0.519	0.529	0.539	0.549
2413	0.510	0.521	0.532	0.542	0.553	0.562	0.572	0.581	0.589	0.598	0.607	0.615	0.623	0.630
2501	0.639	0.651	0.662	0.672	0.683	0.692	0.702	0.711	0.720	0.728	0.736	0.744	0.752	0.759
2570	0.461	0.474	0.485	0.497	0.508	0.519	0.530	0.540	0.551	0.561	0.570	0.579	0.588	0.598
2571	0.543	0.556	0.570	0.582	0.595	0.607	0.619	0.630	0.640	0.651	0.661	0.672	0.681	0.691
2576	0.510	0.523	0.535	0.547	0.559	0.570	0.581	0.592	0.602	0.613	0.623	0.633	0.643	0.653
2584	0.473	0.485	0.497	0.509	0.521	0.532	0.542	0.553	0.563	0.573	0.583	0.592	0.601	0.610
2585	0.500	0.512	0.524	0.536	0.547	0.559	0.570	0.581	0.591	0.602	0.612	0.622	0.632	0.641
2589	0.570	0.583	0.596	0.608	0.620	0.632	0.642	0.652	0.662	0.672	0.681	0.690	0.698	0.706
2660	0.611	0.627	0.643	0.658	0.674	0.688	0.702	0.716	0.729	0.742	0.754	0.767	0.777	0.786
2683	0.665	0.677	0.688	0.699	0.713	0.723	0.734	0.744	0.753	0.762	0.770	0.782	0.790	0.798
2688	0.517	0.530	0.543	0.555	0.566	0.577	0.588	0.598	0.608	0.618	0.628	0.637	0.646	0.655
2702	0.316	0.325	0.334	0.343	0.351	0.360	0.369	0.377	0.386	0.394	0.403	0.411	0.419	0.428
2710	0.486	0.497	0.508	0.518	0.528	0.538	0.548	0.557	0.566	0.574	0.583	0.590	0.599	0.607
2727	0.330	0.339	0.348	0.357	0.366	0.375	0.383	0.392	0.400	0.408	0.416	0.423	0.431	0.438
2731	0.521	0.534	0.545	0.557	0.568	0.579	0.589	0.600	0.610	0.619	0.628	0.637	0.645	0.653
2757	0.529	0.541	0.553	0.564	0.575	0.585	0.596	0.606	0.615	0.625	0.634	0.643	0.651	0.660
2759	0.473	0.484	0.495	0.506	0.516	0.526	0.536	0.545	0.555	0.564	0.572	0.581	0.589	0.598
2790	0.479	0.490	0.502	0.514	0.524	0.536	0.546	0.557	0.567	0.577	0.587	0.596	0.606	0.616
2797	0.518	0.530	0.542	0.553	0.565	0.575	0.586	0.597	0.607	0.617	0.627	0.636	0.645	0.654
2806	0.521	0.533	0.544	0.556	0.568	0.579	0.590	0.601	0.611	0.621	0.631	0.641	0.650	0.659
2812	0.481	0.492	0.503	0.514	0.525	0.535	0.545	0.555	0.564	0.573	0.582	0.591	0.600	0.608
2819	0.472	0.482	0.492	0.502	0.511	0.520	0.530	0.539	0.548	0.557	0.565	0.573	0.581	0.589
2840	0.567	0.579	0.591	0.603	0.614	0.626	0.637	0.648	0.658	0.668	0.678	0.688	0.697	0.707
2842	0.528	0.541	0.553	0.565	0.577	0.588	0.598	0.608	0.618	0.627	0.636	0.645	0.654	0.662
2852	0.503	0.515	0.527	0.539	0.550	0.561	0.572	0.582	0.591	0.600	0.609	0.616	0.624	0.632
2881	0.540	0.552	0.564	0.576	0.587	0.597	0.607	0.617	0.626	0.633	0.641	0.650	0.657	0.665
2883	0.565	0.578	0.590	0.602	0.613	0.624	0.634	0.644	0.654	0.663	0.672	0.681	0.690	0.698
2915	0.468	0.479	0.490	0.500	0.511	0.521	0.531	0.541	0.549	0.557	0.565	0.572	0.579	0.586
2923	0.538	0.551	0.564	0.576	0.589	0.600	0.610	0.621	0.631	0.641	0.651	0.662	0.671	0.681
3018	0.415	0.425	0.436	0.446	0.455	0.465	0.476	0.486	0.495	0.505	0.514	0.522	0.532	0.541
3022	0.515	0.527	0.538	0.549	0.560	0.570	0.579	0.589	0.598	0.606	0.615	0.623	0.631	0.639
3030	0.399	0.409	0.419	0.428	0.437	0.446	0.455	0.464	0.473	0.481	0.490	0.499	0.507	0.516
3039	0.397	0.407	0.417	0.427	0.436	0.446	0.455	0.464	0.473	0.482	0.491	0.500	0.508	0.517
3040	0.437	0.448	0.458	0.468	0.478	0.487	0.497	0.506	0.515	0.524	0.533	0.541	0.550	0.558
3060	0.492	0.504	0.515	0.527	0.538	0.549	0.559	0.570	0.580	0.590	0.599	0.609	0.618	0.627
3066	0.475	0.486	0.497	0.507	0.517	0.527	0.537	0.546	0.555	0.564	0.573	0.582	0.590	0.598
3070	0.463	0.474	0.484	0.494	0.502	0.512	0.521	0.529	0.538	0.547	0.556	0.563	0.571	0.580
3076	0.516	0.528	0.540	0.552	0.563	0.574	0.585	0.595	0.605	0.615	0.625	0.635	0.644	0.652
3081	0.406	0.416	0.427	0.437	0.445	0.455	0.465	0.474	0.484	0.494	0.503	0.509	0.518	0.527
3082	0.391	0.401	0.410	0.420	0.428	0.437	0.445	0.454	0.462	0.470	0.478	0.485	0.492	0.500
3085	0.500	0.512	0.524	0.536	0.548	0.559	0.570	0.581	0.592	0.602	0.613	0.623	0.634	0.644
3099	0.454	0.464	0.475	0.485	0.495	0.504	0.514	0.523	0.532	0.540	0.549	0.557	0.566	0.574
3110	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.493	0.502	0.511	0.520	0.528	0.537	0.545
3131	0.486	0.497	0.508	0.519	0.531	0.541	0.552	0.562	0.572	0.581	0.591	0.600	0.609	0.618
3146	0.528	0.540	0.552	0.563	0.574	0.585	0.595	0.606	0.616	0.625	0.634	0.643	0.651	0.659
3152	0.439	0.450	0.461	0.472	0.483	0.493	0.503	0.513	0.523	0.532	0.542	0.550	0.559	0.568
3165	0.514	0.526	0.538	0.549	0.560	0.571	0.582	0.593	0.604	0.614	0.625	0.635	0.645	0.655
3169	0.508	0.519	0.531	0.542	0.553	0.563	0.573	0.583	0.592	0.601	0.609	0.617	0.625	0.633
3175	0.580	0.594	0.607	0.620	0.634	0.646	0.657	0.668	0.679	0.689	0.699	0.710	0.718	0.726
3178	0.526	0.538	0.549	0.561	0.572	0.583	0.594	0.604	0.614	0.624	0.634	0.644	0.654	0.663
3179	0.454	0.466	0.478	0.490	0.501	0.512	0.522	0.533	0.543	0.553	0.563	0.572	0.582	0.591
3180	0.490	0.501	0.512	0.523	0.534	0.544	0.555	0.564	0.574	0.584	0.593	0.603	0.612	0.620

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
2222	0.689	0.697	0.704	0.712	0.719	0.726	0.732	0.738	0.745	0.751	0.757	0.763	0.769	0.775
2362	0.805	0.810	0.815	0.820	0.824	0.828	0.832	0.836	0.840	0.844	0.848	0.852	0.855	0.859
2402	0.559	0.569	0.579	0.588	0.597	0.605	0.614	0.622	0.630	0.638	0.646	0.653	0.661	0.668
2413	0.638	0.645	0.652	0.659	0.666	0.672	0.678	0.685	0.691	0.697	0.703	0.710	0.716	0.721
2501	0.767	0.773	0.780	0.787	0.793	0.799	0.805	0.811	0.816	0.821	0.827	0.832	0.836	0.841
2570	0.607	0.616	0.624	0.632	0.640	0.649	0.657	0.664	0.672	0.680	0.687	0.694	0.701	0.708
2571	0.700	0.709	0.718	0.726	0.735	0.743	0.751	0.758	0.765	0.773	0.780	0.786	0.793	0.799
2576	0.662	0.670	0.679	0.687	0.694	0.702	0.709	0.717	0.724	0.731	0.739	0.746	0.752	0.759
2584	0.618	0.626	0.634	0.642	0.650	0.657	0.665	0.672	0.679	0.686	0.692	0.699	0.705	0.711
2585	0.651	0.660	0.669	0.677	0.686	0.694	0.702	0.710	0.718	0.725	0.732	0.740	0.747	0.753
2589	0.714	0.722	0.729	0.737	0.744	0.752	0.759	0.766	0.772	0.779	0.785	0.791	0.797	0.803
2660	0.795	0.803	0.811	0.819	0.826	0.834	0.841	0.848	0.854	0.860	0.868	0.873	0.878	0.883
2683	0.805	0.813	0.820	0.828	0.835	0.842	0.848	0.855	0.861	0.866	0.875	0.880	0.884	0.889
2688	0.663	0.672	0.680	0.688	0.696	0.703	0.710	0.718	0.725	0.732	0.738	0.745	0.751	0.758
2702	0.436	0.444	0.452	0.460	0.468	0.476	0.484	0.491	0.498	0.506	0.512	0.519	0.526	0.533
2710	0.615	0.622	0.630	0.638	0.645	0.653	0.660	0.667	0.674	0.681	0.688	0.695	0.701	0.707
2727	0.446	0.454	0.461	0.468	0.475	0.482	0.488	0.495	0.501	0.507	0.512	0.518	0.524	0.530
2731	0.660	0.668	0.676	0.683	0.690	0.697	0.703	0.709	0.715	0.721	0.727	0.733	0.738	0.744
2757	0.668	0.676	0.683	0.691	0.698	0.705	0.712	0.719	0.725	0.732	0.738	0.744	0.750	0.755
2759	0.605	0.613	0.621	0.628	0.636	0.643	0.650	0.657	0.664	0.670	0.677	0.683	0.689	0.695
2790	0.625	0.633	0.642	0.650	0.658	0.666	0.673	0.680	0.688	0.695	0.701	0.708	0.714	0.720
2797	0.663	0.671	0.680	0.687	0.695	0.703	0.710	0.717	0.724	0.730	0.737	0.743	0.749	0.755
2806	0.668	0.676	0.684	0.692	0.700	0.708	0.716	0.723	0.730	0.737	0.744	0.751	0.758	0.764
2812	0.616	0.624	0.632	0.640	0.648	0.655	0.662	0.669	0.676	0.683	0.690	0.697	0.703	0.709
2819	0.596	0.603	0.611	0.617	0.624	0.631	0.638	0.644	0.650	0.656	0.662	0.668	0.674	0.680
2840	0.716	0.725	0.734	0.743	0.752	0.761	0.769	0.778	0.786	0.794	0.803	0.811	0.818	0.825
2842	0.669	0.677	0.684	0.692	0.699	0.706	0.713	0.720	0.727	0.734	0.741	0.747	0.753	0.759
2852	0.639	0.647	0.654	0.661	0.668	0.676	0.683	0.690	0.696	0.703	0.709	0.716	0.722	0.728
2881	0.673	0.680	0.688	0.695	0.703	0.709	0.716	0.722	0.727	0.733	0.738	0.742	0.746	0.750
2883	0.706	0.713	0.721	0.728	0.735	0.742	0.749	0.756	0.762	0.769	0.775	0.781	0.787	0.793
2915	0.593	0.600	0.607	0.613	0.620	0.627	0.634	0.640	0.646	0.651	0.657	0.663	0.668	0.673
2923	0.690	0.699	0.708	0.716	0.724	0.731	0.739	0.746	0.753	0.760	0.768	0.775	0.781	0.788
3018	0.549	0.558	0.567	0.575	0.583	0.591	0.599	0.607	0.615	0.622	0.629	0.636	0.644	0.651
3022	0.647	0.655	0.663	0.670	0.677	0.684	0.691	0.698	0.704	0.711	0.717	0.723	0.730	0.736
3030	0.524	0.532	0.540	0.548	0.556	0.563	0.571	0.579	0.586	0.593	0.600	0.607	0.614	0.620
3039	0.525	0.533	0.541	0.549	0.557	0.564	0.572	0.579	0.587	0.595	0.601	0.608	0.615	0.622
3040	0.566	0.574	0.582	0.590	0.598	0.605	0.612	0.619	0.626	0.633	0.640	0.647	0.653	0.660
3060	0.635	0.644	0.652	0.660	0.668	0.676	0.683	0.691	0.698	0.705	0.712	0.719	0.725	0.732
3066	0.606	0.614	0.622	0.629	0.637	0.644	0.651	0.658	0.665	0.671	0.678	0.684	0.690	0.696
3070	0.588	0.596	0.604	0.612	0.620	0.628	0.635	0.642	0.648	0.655	0.660	0.667	0.673	0.679
3076	0.661	0.669	0.676	0.684	0.691	0.698	0.705	0.712	0.719	0.726	0.732	0.738	0.744	0.750
3081	0.535	0.543	0.551	0.559	0.567	0.574	0.582	0.589	0.596	0.604	0.608	0.615	0.621	0.628
3082	0.508	0.515	0.522	0.529	0.536	0.544	0.551	0.558	0.565	0.571	0.577	0.584	0.590	0.597
3085	0.654	0.663	0.673	0.682	0.691	0.700	0.709	0.718	0.727	0.735	0.744	0.752	0.761	0.768
3099	0.582	0.590	0.598	0.605	0.612	0.619	0.626	0.633	0.640	0.646	0.652	0.659	0.665	0.671
3110	0.553	0.561	0.569	0.577	0.585	0.593	0.600	0.607	0.615	0.621	0.628	0.635	0.641	0.648
3131	0.627	0.635	0.643	0.651	0.659	0.667	0.675	0.683	0.691	0.699	0.706	0.714	0.722	0.729
3146	0.667	0.674	0.681	0.688	0.695	0.702	0.708	0.714	0.720	0.726	0.732	0.738	0.743	0.749
3152	0.576	0.585	0.593	0.601	0.609	0.617	0.625	0.633	0.640	0.648	0.655	0.662	0.669	0.676
3165	0.664	0.674	0.683	0.692	0.700	0.709	0.717	0.724	0.732	0.739	0.747	0.753	0.759	0.766
3169	0.641	0.648	0.655	0.662	0.669	0.675	0.682	0.688	0.694	0.700	0.706	0.711	0.716	0.721
3175	0.733	0.740	0.747	0.754	0.759	0.765	0.770	0.775	0.780	0.785	0.791	0.795	0.800	0.804
3178	0.672	0.680	0.688	0.696	0.704	0.712	0.719	0.727	0.735	0.742	0.750	0.757	0.765	0.772
3179	0.600	0.608	0.617	0.625	0.633	0.641	0.648	0.656	0.663	0.670	0.676	0.683	0.689	0.696
3180	0.629	0.637	0.645	0.653	0.661	0.669	0.677	0.684	0.691	0.698	0.705	0.712	0.719	0.725

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
2222	0.781	0.786	0.791	0.796	0.801	0.806	0.811	0.816	0.821	0.825	0.830	0.834	0.838	0.842
2362	0.862	0.865	0.868	0.871	0.874	0.877	0.880	0.883	0.886	0.889	0.892	0.894	0.897	0.899
2402	0.676	0.683	0.690	0.697	0.703	0.709	0.715	0.721	0.726	0.732	0.737	0.743	0.748	0.753
2413	0.727	0.733	0.738	0.743	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795
2501	0.845	0.850	0.854	0.858	0.862	0.866	0.870	0.874	0.877	0.880	0.884	0.887	0.890	0.893
2570	0.715	0.722	0.729	0.736	0.742	0.749	0.755	0.761	0.767	0.773	0.779	0.784	0.790	0.796
2571	0.806	0.812	0.818	0.824	0.829	0.835	0.840	0.846	0.851	0.856	0.861	0.865	0.870	0.874
2576	0.765	0.771	0.777	0.783	0.789	0.794	0.800	0.805	0.811	0.816	0.821	0.826	0.830	0.834
2584	0.717	0.722	0.728	0.734	0.739	0.745	0.750	0.755	0.760	0.765	0.770	0.775	0.779	0.784
2585	0.760	0.767	0.773	0.779	0.786	0.791	0.797	0.803	0.808	0.814	0.819	0.824	0.829	0.834
2589	0.809	0.814	0.819	0.824	0.829	0.834	0.838	0.843	0.847	0.851	0.855	0.859	0.863	0.867
2660	0.888	0.892	0.897	0.901	0.906	0.910	0.914	0.919	0.923	0.927	0.932	0.936	0.940	0.943
2683	0.894	0.899	0.903	0.908	0.912	0.916	0.919	0.923	0.926	0.929	0.933	0.936	0.938	0.940
2688	0.764	0.771	0.777	0.783	0.789	0.795	0.801	0.806	0.812	0.817	0.823	0.828	0.833	0.838
2702	0.539	0.546	0.552	0.558	0.564	0.571	0.577	0.583	0.589	0.595	0.601	0.606	0.612	0.618
2710	0.713	0.719	0.725	0.730	0.736	0.742	0.747	0.753	0.758	0.763	0.768	0.773	0.778	0.783
2727	0.537	0.542	0.548	0.554	0.560	0.566	0.572	0.578	0.583	0.588	0.593	0.598	0.603	0.607
2731	0.749	0.754	0.760	0.765	0.770	0.774	0.779	0.783	0.788	0.793	0.797	0.801	0.806	0.810
2757	0.761	0.767	0.772	0.777	0.782	0.787	0.792	0.796	0.800	0.805	0.809	0.813	0.816	0.820
2759	0.701	0.707	0.712	0.718	0.724	0.730	0.735	0.740	0.746	0.751	0.757	0.762	0.767	0.772
2790	0.726	0.731	0.737	0.742	0.747	0.752	0.757	0.762	0.767	0.772	0.777	0.782	0.787	0.792
2797	0.761	0.766	0.771	0.777	0.782	0.787	0.791	0.796	0.801	0.805	0.810	0.814	0.818	0.823
2806	0.770	0.777	0.783	0.788	0.794	0.800	0.805	0.810	0.816	0.821	0.826	0.830	0.835	0.839
2812	0.716	0.722	0.728	0.733	0.739	0.745	0.750	0.756	0.761	0.766	0.772	0.777	0.782	0.786
2819	0.686	0.691	0.697	0.703	0.708	0.713	0.719	0.724	0.729	0.734	0.739	0.744	0.749	0.754
2840	0.832	0.839	0.845	0.852	0.858	0.864	0.870	0.875	0.879	0.884	0.888	0.893	0.897	0.901
2842	0.764	0.770	0.775	0.780	0.785	0.790	0.795	0.800	0.804	0.809	0.813	0.818	0.822	0.826
2852	0.735	0.741	0.748	0.754	0.761	0.767	0.773	0.779	0.786	0.792	0.797	0.803	0.808	0.813
2881	0.754	0.757	0.761	0.764	0.768	0.772	0.775	0.779	0.782	0.786	0.789	0.793	0.796	0.799
2883	0.799	0.805	0.810	0.815	0.820	0.825	0.829	0.834	0.838	0.842	0.846	0.850	0.854	0.857
2915	0.678	0.683	0.688	0.693	0.698	0.703	0.707	0.712	0.717	0.722	0.727	0.731	0.736	0.741
2923	0.794	0.800	0.806	0.812	0.817	0.823	0.828	0.833	0.839	0.844	0.849	0.853	0.858	0.862
3018	0.658	0.665	0.672	0.680	0.687	0.693	0.699	0.705	0.711	0.717	0.723	0.729	0.734	0.740
3022	0.742	0.748	0.754	0.760	0.766	0.772	0.777	0.782	0.787	0.792	0.797	0.802	0.806	0.811
3030	0.626	0.632	0.638	0.644	0.650	0.655	0.661	0.667	0.672	0.678	0.683	0.688	0.694	0.699
3039	0.628	0.635	0.641	0.648	0.654	0.661	0.667	0.673	0.679	0.685	0.691	0.697	0.703	0.708
3040	0.666	0.672	0.678	0.684	0.690	0.696	0.701	0.707	0.712	0.718	0.723	0.729	0.734	0.739
3060	0.738	0.744	0.750	0.756	0.761	0.767	0.772	0.778	0.783	0.788	0.792	0.797	0.802	0.806
3066	0.702	0.708	0.714	0.720	0.725	0.731	0.736	0.742	0.747	0.752	0.757	0.762	0.767	0.772
3070	0.685	0.690	0.695	0.700	0.706	0.711	0.716	0.721	0.726	0.731	0.736	0.741	0.745	0.750
3076	0.756	0.762	0.768	0.773	0.779	0.784	0.789	0.794	0.799	0.803	0.808	0.812	0.817	0.821
3081	0.634	0.639	0.645	0.651	0.656	0.662	0.667	0.673	0.678	0.684	0.689	0.694	0.699	0.704
3082	0.603	0.609	0.615	0.620	0.626	0.632	0.638	0.643	0.648	0.654	0.659	0.664	0.669	0.674
3085	0.776	0.784	0.791	0.798	0.805	0.812	0.819	0.825	0.831	0.836	0.842	0.847	0.852	0.857
3099	0.676	0.682	0.687	0.693	0.698	0.703	0.709	0.714	0.719	0.725	0.730	0.735	0.740	0.745
3110	0.654	0.660	0.666	0.672	0.678	0.684	0.689	0.695	0.701	0.706	0.711	0.716	0.721	0.726
3131	0.737	0.744	0.751	0.757	0.764	0.770	0.776	0.782	0.788	0.794	0.800	0.805	0.810	0.815
3146	0.754	0.759	0.764	0.769	0.774	0.779	0.784	0.789	0.793	0.798	0.802	0.806	0.811	0.815
3152	0.683	0.689	0.696	0.702	0.708	0.714	0.720	0.726	0.731	0.737	0.742	0.748	0.753	0.759
3165	0.771	0.777	0.782	0.788	0.793	0.798	0.804	0.809	0.814	0.819	0.823	0.828	0.833	0.837
3169	0.727	0.731	0.736	0.740	0.745	0.749	0.753	0.757	0.761	0.765	0.769	0.773	0.777	0.781
3175	0.809	0.813	0.817	0.821	0.825	0.828	0.832	0.836	0.839	0.843	0.846	0.849	0.852	0.854
3178	0.779	0.785	0.792	0.799	0.805	0.810	0.816	0.822	0.827	0.833	0.838	0.843	0.847	0.852
3179	0.702	0.708	0.714	0.720	0.725	0.731	0.736	0.742	0.747	0.752	0.757	0.762	0.767	0.771
3180	0.731	0.738	0.744	0.750	0.755	0.761	0.767	0.772	0.777	0.783	0.787	0.792	0.797	0.801

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold								
	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
2222	0.846	0.850	0.854	0.858	0.861	0.864	0.867	0.870	0.873
2362	0.902	0.904	0.906	0.908	0.910	0.912	0.914	0.916	0.918
2402	0.758	0.764	0.768	0.773	0.778	0.782	0.787	0.791	0.796
2413	0.799	0.804	0.808	0.813	0.817	0.821	0.826	0.830	0.834
2501	0.896	0.899	0.902	0.904	0.907	0.910	0.912	0.914	0.917
2570	0.801	0.806	0.812	0.817	0.822	0.827	0.832	0.837	0.841
2571	0.878	0.882	0.886	0.890	0.894	0.898	0.902	0.906	0.909
2576	0.839	0.843	0.847	0.850	0.854	0.857	0.861	0.864	0.868
2584	0.788	0.792	0.796	0.800	0.804	0.807	0.811	0.815	0.819
2585	0.838	0.843	0.847	0.851	0.856	0.860	0.864	0.867	0.871
2589	0.871	0.874	0.877	0.881	0.884	0.887	0.890	0.893	0.896
2660	0.947	0.950	0.954	0.957	0.960	0.963	0.965	0.967	0.969
2683	0.942	0.944	0.946	0.948	0.950	0.952	0.954	0.956	0.958
2688	0.842	0.847	0.851	0.855	0.859	0.864	0.868	0.872	0.876
2702	0.623	0.629	0.634	0.639	0.645	0.650	0.655	0.660	0.665
2710	0.787	0.792	0.796	0.801	0.805	0.809	0.812	0.816	0.820
2727	0.612	0.616	0.620	0.625	0.629	0.633	0.638	0.642	0.646
2731	0.814	0.817	0.821	0.825	0.828	0.831	0.835	0.838	0.841
2757	0.824	0.827	0.831	0.834	0.837	0.841	0.844	0.847	0.851
2759	0.776	0.781	0.786	0.791	0.795	0.800	0.804	0.808	0.812
2790	0.797	0.801	0.805	0.810	0.814	0.818	0.822	0.826	0.829
2797	0.827	0.831	0.836	0.840	0.844	0.848	0.852	0.856	0.859
2806	0.843	0.847	0.851	0.855	0.859	0.863	0.866	0.870	0.873
2812	0.791	0.796	0.800	0.805	0.809	0.814	0.818	0.822	0.826
2819	0.758	0.763	0.767	0.772	0.776	0.780	0.785	0.789	0.793
2840	0.905	0.909	0.913	0.917	0.921	0.925	0.928	0.931	0.933
2842	0.831	0.835	0.839	0.843	0.847	0.850	0.854	0.858	0.862
2852	0.818	0.823	0.828	0.832	0.836	0.840	0.844	0.849	0.853
2881	0.803	0.805	0.808	0.810	0.813	0.815	0.817	0.820	0.822
2883	0.861	0.864	0.868	0.871	0.875	0.878	0.881	0.885	0.888
2915	0.746	0.750	0.754	0.758	0.762	0.766	0.770	0.774	0.777
2923	0.866	0.869	0.873	0.876	0.880	0.883	0.887	0.890	0.893
3018	0.745	0.750	0.755	0.760	0.764	0.769	0.774	0.778	0.782
3022	0.816	0.820	0.824	0.828	0.832	0.836	0.839	0.843	0.846
3030	0.704	0.709	0.714	0.718	0.723	0.728	0.733	0.738	0.742
3039	0.714	0.720	0.725	0.730	0.735	0.740	0.745	0.750	0.755
3040	0.744	0.749	0.754	0.759	0.763	0.768	0.773	0.778	0.782
3060	0.811	0.815	0.819	0.823	0.827	0.831	0.835	0.839	0.842
3066	0.777	0.781	0.786	0.790	0.795	0.799	0.803	0.807	0.811
3070	0.755	0.760	0.764	0.769	0.774	0.778	0.783	0.787	0.792
3076	0.826	0.830	0.834	0.838	0.842	0.846	0.850	0.853	0.857
3081	0.709	0.714	0.719	0.724	0.729	0.733	0.738	0.742	0.746
3082	0.679	0.684	0.689	0.694	0.699	0.704	0.709	0.714	0.718
3085	0.862	0.866	0.871	0.875	0.879	0.883	0.887	0.890	0.893
3099	0.750	0.755	0.760	0.765	0.770	0.774	0.779	0.783	0.788
3110	0.731	0.736	0.741	0.745	0.750	0.755	0.759	0.764	0.768
3131	0.820	0.824	0.828	0.832	0.836	0.840	0.843	0.846	0.849
3146	0.819	0.823	0.827	0.831	0.835	0.839	0.843	0.847	0.850
3152	0.764	0.769	0.774	0.778	0.783	0.788	0.792	0.797	0.801
3165	0.841	0.846	0.850	0.854	0.858	0.862	0.866	0.869	0.873
3169	0.785	0.789	0.793	0.797	0.800	0.803	0.807	0.810	0.813
3175	0.857	0.859	0.861	0.863	0.865	0.867	0.869	0.871	0.873
3178	0.856	0.860	0.864	0.868	0.872	0.876	0.879	0.883	0.886
3179	0.776	0.780	0.785	0.789	0.793	0.798	0.802	0.806	0.810
3180	0.806	0.810	0.814	0.818	0.822	0.826	0.829	0.833	0.836

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
3220	1.11	0.149	0.161	0.174	0.186	0.198	0.210	0.222	0.233	0.244	0.255	0.266	0.276	0.286
3241	1.73	0.149	0.160	0.171	0.182	0.193	0.203	0.213	0.222	0.232	0.240	0.248	0.257	0.264
3257	2.39	0.172	0.187	0.201	0.215	0.229	0.242	0.255	0.268	0.281	0.293	0.306	0.317	0.329
3339	2.82	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.216	0.224	0.232	0.241
3365	2.07	0.124	0.134	0.144	0.154	0.163	0.172	0.181	0.189	0.198	0.206	0.214	0.223	0.231
3372	2.37	0.131	0.142	0.154	0.165	0.176	0.186	0.197	0.207	0.217	0.227	0.237	0.247	0.256
3383	1.60	0.130	0.143	0.155	0.168	0.180	0.192	0.203	0.215	0.226	0.237	0.248	0.259	0.270
3400	3.11	0.132	0.143	0.154	0.164	0.174	0.184	0.194	0.204	0.213	0.222	0.231	0.240	0.249
3401	1.86	0.163	0.177	0.190	0.203	0.215	0.227	0.239	0.251	0.262	0.274	0.285	0.296	0.306
3501	2.69	0.147	0.160	0.173	0.185	0.197	0.208	0.219	0.230	0.241	0.251	0.261	0.271	0.281
3507	1.90	0.148	0.160	0.171	0.182	0.192	0.203	0.213	0.223	0.232	0.241	0.251	0.260	0.268
3560	1.41	0.151	0.163	0.175	0.187	0.198	0.209	0.220	0.230	0.241	0.251	0.260	0.270	0.279
3568	1.26	0.140	0.152	0.163	0.174	0.185	0.196	0.206	0.216	0.225	0.235	0.244	0.254	0.263
3569	0.86	0.154	0.165	0.176	0.186	0.196	0.206	0.215	0.225	0.233	0.242	0.251	0.259	0.268
3570	1.69	0.129	0.140	0.150	0.159	0.169	0.179	0.188	0.197	0.206	0.215	0.224	0.232	0.241
3572	0.47	0.172	0.185	0.198	0.210	0.221	0.233	0.244	0.254	0.265	0.275	0.284	0.294	0.303
3573	0.58	0.158	0.171	0.183	0.195	0.206	0.217	0.227	0.237	0.247	0.257	0.266	0.275	0.285
3574	1.56	0.141	0.153	0.165	0.176	0.187	0.198	0.208	0.219	0.229	0.239	0.248	0.257	0.266
3577	0.63	0.138	0.150	0.161	0.173	0.184	0.196	0.207	0.218	0.228	0.238	0.248	0.258	0.268
3612	1.36	0.128	0.138	0.147	0.157	0.166	0.175	0.183	0.192	0.200	0.208	0.216	0.224	0.231
3620	2.80	0.136	0.147	0.158	0.169	0.179	0.189	0.199	0.209	0.219	0.229	0.238	0.248	0.257
3632	1.28	0.136	0.147	0.158	0.168	0.178	0.188	0.198	0.208	0.218	0.227	0.236	0.245	0.254
3634	1.34	0.158	0.171	0.184	0.196	0.208	0.220	0.232	0.243	0.254	0.265	0.275	0.285	0.295
3643	1.16	0.153	0.166	0.178	0.190	0.202	0.214	0.225	0.237	0.248	0.259	0.270	0.281	0.291
3647	2.38	0.131	0.142	0.153	0.164	0.174	0.184	0.194	0.203	0.212	0.221	0.229	0.238	0.246
3651	1.21	0.152	0.165	0.177	0.189	0.200	0.212	0.223	0.234	0.245	0.255	0.266	0.276	0.286
3681	0.32	0.156	0.168	0.179	0.190	0.201	0.211	0.222	0.232	0.242	0.251	0.261	0.270	0.280
3682	0.58	0.152	0.164	0.175	0.187	0.198	0.209	0.219	0.230	0.240	0.250	0.260	0.269	0.278
3683	1.28	0.169	0.184	0.197	0.210	0.223	0.236	0.248	0.260	0.271	0.283	0.294	0.305	0.315
3719	0.71	0.085	0.093	0.101	0.108	0.116	0.124	0.132	0.139	0.146	0.153	0.160	0.167	0.174
3724	1.81	0.118	0.128	0.137	0.146	0.155	0.164	0.173	0.181	0.189	0.198	0.206	0.213	0.221
3726	0.95	0.110	0.120	0.129	0.138	0.147	0.155	0.164	0.171	0.179	0.186	0.193	0.201	0.208
3805	0.45	0.145	0.158	0.170	0.181	0.193	0.204	0.215	0.226	0.236	0.247	0.257	0.267	0.276
3808	1.92	0.169	0.181	0.193	0.204	0.215	0.226	0.237	0.248	0.258	0.268	0.277	0.287	0.296
3815	2.48	0.157	0.169	0.182	0.194	0.205	0.217	0.228	0.240	0.250	0.261	0.272	0.282	0.292
3821	3.68	0.153	0.165	0.177	0.189	0.200	0.211	0.221	0.232	0.242	0.252	0.262	0.271	0.280
3828	1.62	0.167	0.181	0.194	0.207	0.219	0.232	0.244	0.256	0.268	0.279	0.291	0.302	0.313
3830	0.76	0.113	0.123	0.132	0.141	0.150	0.159	0.168	0.176	0.185	0.193	0.201	0.209	0.217
3831	1.41	0.123	0.133	0.143	0.153	0.163	0.172	0.181	0.190	0.199	0.207	0.216	0.224	0.232
3840	1.81	0.169	0.182	0.195	0.207	0.219	0.231	0.242	0.253	0.264	0.275	0.285	0.295	0.305
4000	1.21	0.108	0.117	0.125	0.133	0.140	0.148	0.155	0.161	0.168	0.174	0.181	0.188	0.193
4034	2.22	0.148	0.160	0.172	0.183	0.195	0.206	0.216	0.227	0.237	0.248	0.258	0.267	0.277
4036	2.02	0.118	0.128	0.137	0.147	0.156	0.166	0.175	0.184	0.193	0.201	0.209	0.217	0.225
4038	2.64	0.135	0.147	0.158	0.169	0.180	0.190	0.200	0.210	0.220	0.230	0.239	0.249	0.259
4041	1.56	0.191	0.209	0.226	0.242	0.258	0.274	0.289	0.303	0.317	0.331	0.344	0.355	0.368
4049	1.43	0.149	0.161	0.172	0.183	0.194	0.205	0.215	0.226	0.236	0.246	0.255	0.265	0.274
4111	1.14	0.141	0.153	0.165	0.176	0.186	0.196	0.207	0.217	0.226	0.236	0.245	0.255	0.264
4112	0.21	0.156	0.168	0.180	0.191	0.202	0.212	0.223	0.233	0.242	0.252	0.261	0.271	0.279
4114	1.20	0.153	0.166	0.178	0.190	0.202	0.213	0.224	0.235	0.246	0.257	0.268	0.278	0.289
4130	2.83	0.153	0.165	0.177	0.189	0.200	0.211	0.221	0.232	0.242	0.252	0.261	0.271	0.280
4150	1.26	0.164	0.177	0.190	0.203	0.215	0.228	0.240	0.251	0.263	0.274	0.285	0.296	0.306
4239	1.37	0.128	0.139	0.150	0.160	0.170	0.180	0.190	0.200	0.209	0.218	0.227	0.237	0.245
4240	4.18	0.137	0.149	0.160	0.172	0.183	0.193	0.204	0.214	0.225	0.235	0.244	0.254	0.263
4243	1.79	0.149	0.162	0.174	0.185	0.197	0.208	0.219	0.229	0.240	0.250	0.260	0.270	0.279
4244	2.03	0.135	0.146	0.157	0.168	0.179	0.189	0.199	0.209	0.219	0.229	0.238	0.247	0.256

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
3220	0.296	0.306	0.315	0.324	0.333	0.342	0.351	0.360	0.368	0.376	0.384	0.393	0.401	0.408
3241	0.273	0.280	0.288	0.295	0.303	0.309	0.316	0.323	0.329	0.336	0.342	0.347	0.353	0.360
3257	0.340	0.351	0.362	0.372	0.382	0.392	0.402	0.411	0.421	0.430	0.439	0.448	0.456	0.465
3339	0.249	0.257	0.265	0.273	0.281	0.289	0.297	0.305	0.312	0.320	0.327	0.334	0.341	0.348
3365	0.239	0.246	0.254	0.262	0.270	0.277	0.284	0.292	0.299	0.306	0.313	0.320	0.327	0.334
3372	0.265	0.274	0.283	0.292	0.300	0.308	0.317	0.325	0.332	0.340	0.348	0.355	0.363	0.370
3383	0.280	0.290	0.300	0.310	0.320	0.330	0.339	0.349	0.358	0.367	0.376	0.385	0.393	0.402
3400	0.257	0.265	0.274	0.282	0.289	0.297	0.305	0.312	0.320	0.327	0.334	0.341	0.348	0.355
3401	0.316	0.326	0.336	0.345	0.354	0.364	0.372	0.381	0.390	0.398	0.406	0.415	0.423	0.431
3501	0.291	0.300	0.309	0.319	0.327	0.336	0.345	0.353	0.361	0.369	0.377	0.385	0.393	0.401
3507	0.277	0.285	0.294	0.302	0.310	0.318	0.325	0.333	0.340	0.348	0.355	0.362	0.369	0.376
3560	0.288	0.297	0.306	0.314	0.322	0.331	0.339	0.346	0.354	0.362	0.369	0.376	0.384	0.391
3568	0.272	0.280	0.289	0.298	0.307	0.315	0.324	0.332	0.341	0.349	0.357	0.364	0.372	0.380
3569	0.276	0.284	0.292	0.300	0.308	0.315	0.323	0.331	0.338	0.345	0.353	0.359	0.366	0.373
3570	0.249	0.258	0.266	0.274	0.282	0.290	0.298	0.306	0.313	0.321	0.328	0.336	0.343	0.351
3572	0.312	0.320	0.329	0.337	0.345	0.353	0.361	0.368	0.376	0.383	0.390	0.397	0.404	0.411
3573	0.294	0.303	0.312	0.321	0.330	0.339	0.347	0.355	0.364	0.372	0.380	0.388	0.396	0.403
3574	0.275	0.284	0.292	0.300	0.308	0.316	0.324	0.331	0.339	0.346	0.353	0.360	0.367	0.374
3577	0.277	0.287	0.296	0.305	0.314	0.323	0.331	0.340	0.348	0.356	0.363	0.371	0.378	0.385
3612	0.239	0.246	0.253	0.260	0.267	0.274	0.280	0.287	0.294	0.300	0.307	0.313	0.319	0.325
3620	0.265	0.274	0.283	0.291	0.300	0.308	0.316	0.324	0.332	0.340	0.348	0.356	0.363	0.371
3632	0.262	0.271	0.279	0.287	0.295	0.303	0.311	0.318	0.326	0.333	0.341	0.348	0.355	0.362
3634	0.304	0.313	0.322	0.331	0.340	0.348	0.356	0.364	0.372	0.380	0.387	0.395	0.402	0.409
3643	0.302	0.312	0.322	0.331	0.341	0.350	0.359	0.368	0.377	0.386	0.394	0.403	0.411	0.419
3647	0.254	0.262	0.270	0.277	0.284	0.292	0.299	0.306	0.313	0.320	0.327	0.333	0.340	0.346
3651	0.296	0.305	0.315	0.324	0.333	0.342	0.351	0.359	0.368	0.376	0.384	0.392	0.400	0.408
3681	0.289	0.297	0.306	0.314	0.323	0.331	0.339	0.347	0.355	0.363	0.370	0.378	0.385	0.392
3682	0.288	0.296	0.305	0.313	0.322	0.330	0.338	0.345	0.353	0.360	0.368	0.375	0.382	0.389
3683	0.325	0.335	0.344	0.354	0.363	0.372	0.381	0.389	0.398	0.406	0.414	0.423	0.431	0.439
3719	0.181	0.188	0.194	0.201	0.208	0.214	0.220	0.227	0.233	0.240	0.246	0.252	0.257	0.263
3724	0.229	0.236	0.244	0.251	0.258	0.265	0.272	0.279	0.286	0.292	0.299	0.306	0.312	0.318
3726	0.215	0.221	0.228	0.234	0.241	0.246	0.253	0.259	0.264	0.270	0.276	0.281	0.287	0.293
3805	0.286	0.295	0.304	0.313	0.322	0.331	0.340	0.348	0.357	0.365	0.374	0.382	0.390	0.398
3808	0.305	0.313	0.322	0.330	0.339	0.346	0.354	0.362	0.370	0.378	0.385	0.392	0.400	0.407
3815	0.302	0.312	0.322	0.331	0.340	0.349	0.358	0.367	0.375	0.384	0.392	0.401	0.409	0.417
3821	0.290	0.298	0.307	0.316	0.324	0.332	0.340	0.348	0.356	0.363	0.371	0.378	0.385	0.393
3828	0.323	0.334	0.344	0.354	0.364	0.374	0.383	0.393	0.402	0.411	0.420	0.429	0.437	0.446
3830	0.224	0.232	0.239	0.247	0.254	0.262	0.269	0.276	0.283	0.290	0.297	0.304	0.310	0.317
3831	0.241	0.249	0.256	0.264	0.272	0.279	0.286	0.294	0.301	0.308	0.315	0.321	0.328	0.335
3840	0.314	0.324	0.333	0.342	0.351	0.360	0.368	0.377	0.385	0.393	0.401	0.409	0.417	0.425
4000	0.200	0.205	0.212	0.217	0.223	0.228	0.234	0.240	0.245	0.251	0.257	0.261	0.267	0.273
4034	0.286	0.296	0.304	0.313	0.322	0.330	0.339	0.347	0.355	0.363	0.371	0.379	0.387	0.395
4036	0.232	0.240	0.247	0.254	0.261	0.267	0.274	0.281	0.286	0.293	0.299	0.305	0.311	0.318
4038	0.268	0.278	0.287	0.296	0.305	0.314	0.322	0.331	0.339	0.347	0.356	0.364	0.372	0.380
4041	0.379	0.392	0.402	0.415	0.425	0.436	0.445	0.453	0.464	0.473	0.481	0.491	0.498	0.506
4049	0.283	0.293	0.301	0.310	0.318	0.326	0.334	0.342	0.349	0.357	0.364	0.371	0.378	0.385
4111	0.272	0.281	0.289	0.298	0.306	0.315	0.323	0.331	0.339	0.346	0.354	0.361	0.369	0.376
4112	0.288	0.296	0.305	0.313	0.321	0.329	0.336	0.343	0.351	0.358	0.364	0.371	0.378	0.384
4114	0.299	0.310	0.320	0.330	0.340	0.350	0.359	0.368	0.378	0.387	0.396	0.405	0.414	0.422
4130	0.289	0.298	0.306	0.315	0.323	0.331	0.339	0.347	0.355	0.362	0.369	0.377	0.384	0.391
4150	0.316	0.327	0.336	0.346	0.356	0.365	0.374	0.383	0.392	0.400	0.408	0.417	0.425	0.433
4239	0.254	0.262	0.271	0.278	0.286	0.293	0.301	0.308	0.315	0.323	0.330	0.336	0.343	0.350
4240	0.272	0.280	0.289	0.297	0.305	0.313	0.321	0.329	0.336	0.344	0.352	0.358	0.366	0.373
4243	0.289	0.298	0.307	0.316	0.325	0.334	0.342	0.351	0.359	0.367	0.374	0.381	0.389	0.396
4244	0.265	0.274	0.283	0.291	0.299	0.307	0.315	0.323	0.330	0.338	0.345	0.352	0.359	0.366

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
3220	0.416	0.424	0.431	0.438	0.445	0.452	0.460	0.467	0.473	0.480	0.486	0.493	0.499	0.506
3241	0.366	0.370	0.376	0.382	0.388	0.393	0.397	0.403	0.409	0.414	0.420	0.425	0.430	0.434
3257	0.473	0.482	0.489	0.497	0.505	0.512	0.519	0.526	0.533	0.540	0.547	0.554	0.561	0.568
3339	0.355	0.362	0.369	0.376	0.382	0.388	0.395	0.401	0.407	0.413	0.419	0.425	0.431	0.437
3365	0.341	0.347	0.354	0.360	0.367	0.373	0.379	0.385	0.392	0.398	0.404	0.410	0.416	0.421
3372	0.377	0.385	0.392	0.399	0.406	0.412	0.419	0.426	0.432	0.439	0.445	0.451	0.457	0.463
3383	0.410	0.418	0.426	0.434	0.442	0.450	0.458	0.465	0.472	0.480	0.487	0.494	0.501	0.507
3400	0.362	0.369	0.376	0.382	0.389	0.395	0.402	0.408	0.414	0.420	0.426	0.432	0.438	0.444
3401	0.439	0.447	0.455	0.463	0.470	0.477	0.485	0.492	0.499	0.506	0.513	0.519	0.526	0.533
3501	0.408	0.416	0.423	0.430	0.437	0.444	0.451	0.458	0.464	0.471	0.477	0.484	0.490	0.497
3507	0.383	0.390	0.396	0.403	0.409	0.415	0.422	0.428	0.434	0.440	0.446	0.452	0.457	0.463
3560	0.398	0.405	0.412	0.419	0.425	0.432	0.439	0.445	0.452	0.458	0.464	0.470	0.476	0.482
3568	0.387	0.394	0.401	0.408	0.415	0.422	0.429	0.436	0.442	0.449	0.455	0.462	0.468	0.473
3569	0.380	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.431	0.436	0.442	0.448	0.453	0.458
3570	0.358	0.365	0.372	0.380	0.387	0.393	0.400	0.407	0.414	0.421	0.428	0.435	0.442	0.448
3572	0.418	0.424	0.431	0.437	0.444	0.450	0.456	0.462	0.468	0.474	0.480	0.485	0.491	0.497
3573	0.410	0.418	0.425	0.432	0.438	0.445	0.452	0.458	0.465	0.471	0.477	0.483	0.489	0.495
3574	0.381	0.389	0.395	0.402	0.409	0.415	0.422	0.429	0.435	0.441	0.448	0.454	0.460	0.466
3577	0.393	0.400	0.407	0.414	0.421	0.427	0.434	0.441	0.447	0.454	0.460	0.466	0.472	0.478
3612	0.331	0.337	0.342	0.348	0.354	0.360	0.365	0.370	0.376	0.381	0.387	0.392	0.398	0.402
3620	0.378	0.385	0.393	0.400	0.407	0.414	0.421	0.427	0.434	0.440	0.447	0.453	0.460	0.466
3632	0.369	0.375	0.382	0.389	0.395	0.402	0.408	0.414	0.421	0.427	0.433	0.439	0.445	0.450
3634	0.416	0.423	0.429	0.435	0.441	0.447	0.453	0.458	0.463	0.469	0.474	0.479	0.484	0.489
3643	0.427	0.435	0.442	0.450	0.457	0.464	0.471	0.479	0.486	0.493	0.500	0.506	0.513	0.520
3647	0.353	0.359	0.365	0.371	0.377	0.383	0.388	0.394	0.400	0.405	0.411	0.416	0.422	0.427
3651	0.415	0.423	0.430	0.438	0.445	0.452	0.459	0.467	0.474	0.481	0.488	0.495	0.502	0.508
3681	0.399	0.407	0.413	0.420	0.427	0.434	0.440	0.447	0.453	0.459	0.466	0.472	0.478	0.484
3682	0.396	0.403	0.410	0.416	0.423	0.430	0.436	0.442	0.449	0.455	0.461	0.467	0.473	0.479
3683	0.446	0.455	0.463	0.470	0.478	0.485	0.493	0.500	0.506	0.513	0.520	0.526	0.533	0.541
3719	0.269	0.274	0.279	0.285	0.290	0.295	0.300	0.305	0.311	0.316	0.321	0.326	0.331	0.336
3724	0.324	0.331	0.337	0.343	0.349	0.355	0.360	0.366	0.372	0.378	0.383	0.389	0.394	0.400
3726	0.298	0.303	0.308	0.313	0.318	0.323	0.327	0.332	0.337	0.342	0.347	0.352	0.356	0.360
3805	0.406	0.414	0.422	0.430	0.437	0.445	0.452	0.459	0.466	0.473	0.480	0.487	0.494	0.500
3808	0.414	0.421	0.428	0.435	0.441	0.448	0.455	0.461	0.468	0.474	0.480	0.486	0.492	0.498
3815	0.425	0.433	0.440	0.448	0.455	0.462	0.470	0.477	0.483	0.490	0.497	0.504	0.510	0.517
3821	0.400	0.407	0.415	0.422	0.429	0.435	0.442	0.448	0.455	0.461	0.467	0.474	0.480	0.486
3828	0.454	0.462	0.470	0.477	0.485	0.493	0.500	0.508	0.515	0.522	0.529	0.537	0.544	0.551
3830	0.324	0.330	0.336	0.343	0.349	0.355	0.361	0.367	0.373	0.379	0.385	0.391	0.396	0.402
3831	0.341	0.348	0.354	0.361	0.367	0.373	0.380	0.386	0.392	0.398	0.404	0.410	0.416	0.421
3840	0.432	0.440	0.447	0.454	0.461	0.468	0.475	0.482	0.488	0.495	0.501	0.508	0.514	0.520
4000	0.278	0.283	0.288	0.294	0.299	0.304	0.309	0.314	0.319	0.324	0.329	0.333	0.338	0.341
4034	0.402	0.410	0.417	0.424	0.431	0.438	0.445	0.451	0.458	0.464	0.471	0.477	0.484	0.490
4036	0.324	0.329	0.335	0.341	0.346	0.352	0.357	0.363	0.368	0.374	0.379	0.385	0.390	0.394
4038	0.388	0.395	0.402	0.409	0.416	0.422	0.429	0.436	0.442	0.449	0.455	0.462	0.468	0.474
4041	0.514	0.523	0.531	0.539	0.546	0.553	0.563	0.570	0.577	0.583	0.589	0.594	0.600	0.608
4049	0.392	0.399	0.406	0.412	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.462	0.468	0.474
4111	0.383	0.390	0.397	0.403	0.410	0.416	0.422	0.429	0.434	0.440	0.446	0.452	0.458	0.464
4112	0.391	0.397	0.403	0.409	0.415	0.421	0.427	0.433	0.439	0.445	0.451	0.457	0.462	0.468
4114	0.431	0.441	0.449	0.456	0.463	0.469	0.477	0.483	0.488	0.494	0.499	0.505	0.510	0.516
4130	0.398	0.405	0.411	0.418	0.425	0.431	0.438	0.444	0.451	0.457	0.463	0.470	0.476	0.482
4150	0.441	0.448	0.456	0.464	0.471	0.478	0.486	0.493	0.500	0.507	0.514	0.521	0.527	0.534
4239	0.357	0.364	0.371	0.378	0.384	0.391	0.397	0.404	0.410	0.416	0.422	0.428	0.434	0.439
4240	0.381	0.387	0.394	0.401	0.407	0.414	0.420	0.426	0.433	0.439	0.446	0.452	0.458	0.463
4243	0.403	0.410	0.417	0.424	0.431	0.437	0.443	0.450	0.456	0.463	0.469	0.475	0.481	0.486
4244	0.373	0.380	0.387	0.394	0.400	0.407	0.413	0.419	0.425	0.431	0.437	0.443	0.449	0.454

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
3220	0.512	0.524	0.536	0.547	0.559	0.570	0.580	0.590	0.599	0.608	0.616	0.624	0.632	0.640
3241	0.439	0.449	0.460	0.470	0.478	0.488	0.498	0.508	0.517	0.527	0.536	0.542	0.549	0.557
3257	0.574	0.587	0.600	0.613	0.625	0.637	0.648	0.659	0.670	0.680	0.689	0.698	0.707	0.716
3339	0.443	0.454	0.466	0.477	0.488	0.499	0.510	0.520	0.530	0.540	0.550	0.559	0.568	0.577
3365	0.427	0.438	0.450	0.461	0.471	0.481	0.492	0.502	0.512	0.521	0.530	0.539	0.547	0.556
3372	0.469	0.481	0.493	0.504	0.515	0.526	0.536	0.546	0.556	0.565	0.575	0.584	0.593	0.602
3383	0.514	0.527	0.539	0.551	0.563	0.574	0.584	0.593	0.602	0.611	0.620	0.629	0.638	0.646
3400	0.450	0.461	0.472	0.483	0.493	0.503	0.513	0.523	0.532	0.541	0.550	0.558	0.567	0.575
3401	0.540	0.552	0.564	0.575	0.586	0.597	0.607	0.617	0.627	0.636	0.646	0.656	0.665	0.674
3501	0.503	0.515	0.527	0.539	0.550	0.562	0.573	0.584	0.595	0.606	0.617	0.628	0.638	0.648
3507	0.469	0.480	0.491	0.501	0.512	0.522	0.531	0.541	0.550	0.559	0.568	0.576	0.585	0.593
3560	0.488	0.500	0.511	0.522	0.533	0.544	0.554	0.564	0.574	0.584	0.593	0.602	0.611	0.619
3568	0.479	0.491	0.502	0.513	0.523	0.534	0.544	0.554	0.563	0.572	0.581	0.589	0.598	0.606
3569	0.464	0.475	0.486	0.497	0.506	0.516	0.526	0.536	0.545	0.555	0.565	0.573	0.583	0.592
3570	0.455	0.468	0.481	0.493	0.505	0.517	0.529	0.540	0.551	0.561	0.572	0.582	0.592	0.602
3572	0.502	0.513	0.524	0.534	0.544	0.554	0.564	0.574	0.583	0.593	0.602	0.611	0.619	0.628
3573	0.501	0.512	0.522	0.533	0.544	0.554	0.564	0.574	0.582	0.591	0.600	0.609	0.617	0.624
3574	0.472	0.484	0.495	0.507	0.518	0.528	0.539	0.549	0.559	0.569	0.578	0.587	0.596	0.605
3577	0.484	0.496	0.507	0.518	0.529	0.540	0.550	0.560	0.570	0.579	0.588	0.596	0.604	0.612
3612	0.407	0.417	0.427	0.437	0.445	0.454	0.463	0.472	0.481	0.489	0.498	0.505	0.513	0.521
3620	0.472	0.485	0.498	0.510	0.522	0.534	0.545	0.556	0.567	0.578	0.588	0.598	0.607	0.616
3632	0.456	0.468	0.479	0.489	0.500	0.510	0.520	0.529	0.539	0.548	0.557	0.566	0.574	0.583
3634	0.494	0.504	0.514	0.523	0.532	0.542	0.551	0.559	0.567	0.576	0.584	0.592	0.600	0.607
3643	0.526	0.539	0.551	0.562	0.574	0.584	0.595	0.605	0.615	0.625	0.634	0.643	0.652	0.661
3647	0.432	0.443	0.453	0.464	0.473	0.483	0.492	0.500	0.509	0.518	0.526	0.534	0.542	0.550
3651	0.515	0.528	0.541	0.554	0.566	0.577	0.589	0.600	0.611	0.622	0.632	0.642	0.652	0.662
3681	0.490	0.502	0.514	0.525	0.536	0.547	0.557	0.567	0.577	0.587	0.596	0.605	0.614	0.623
3682	0.485	0.496	0.507	0.517	0.527	0.537	0.547	0.556	0.566	0.575	0.584	0.592	0.601	0.609
3683	0.547	0.559	0.570	0.582	0.594	0.604	0.614	0.623	0.632	0.640	0.648	0.656	0.663	0.669
3719	0.341	0.350	0.360	0.369	0.378	0.387	0.396	0.405	0.414	0.422	0.431	0.439	0.447	0.455
3724	0.405	0.416	0.426	0.437	0.447	0.457	0.466	0.476	0.485	0.495	0.504	0.513	0.521	0.530
3726	0.365	0.373	0.382	0.391	0.398	0.405	0.413	0.421	0.428	0.436	0.443	0.449	0.456	0.463
3805	0.507	0.519	0.530	0.541	0.552	0.562	0.572	0.581	0.591	0.600	0.609	0.619	0.627	0.635
3808	0.504	0.516	0.527	0.538	0.549	0.559	0.570	0.580	0.589	0.599	0.609	0.618	0.627	0.635
3815	0.523	0.535	0.546	0.558	0.569	0.580	0.590	0.600	0.610	0.619	0.628	0.637	0.646	0.654
3821	0.492	0.504	0.515	0.526	0.537	0.548	0.558	0.568	0.578	0.587	0.597	0.606	0.614	0.623
3828	0.558	0.572	0.585	0.597	0.609	0.620	0.631	0.641	0.652	0.662	0.672	0.683	0.693	0.703
3830	0.408	0.419	0.429	0.440	0.450	0.460	0.470	0.480	0.489	0.498	0.507	0.516	0.525	0.533
3831	0.427	0.438	0.449	0.460	0.470	0.481	0.491	0.501	0.510	0.520	0.529	0.538	0.547	0.556
3840	0.526	0.538	0.550	0.561	0.571	0.582	0.592	0.601	0.611	0.620	0.629	0.638	0.646	0.655
4000	0.345	0.354	0.363	0.371	0.378	0.386	0.394	0.403	0.410	0.418	0.426	0.432	0.439	0.447
4034	0.496	0.508	0.520	0.531	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.630
4036	0.400	0.410	0.421	0.431	0.440	0.450	0.459	0.469	0.478	0.487	0.496	0.504	0.513	0.522
4038	0.480	0.492	0.504	0.514	0.525	0.535	0.545	0.555	0.564	0.574	0.583	0.592	0.602	0.611
4041	0.613	0.622	0.631	0.640	0.651	0.660	0.669	0.677	0.686	0.694	0.703	0.714	0.722	0.730
4049	0.480	0.490	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.574	0.583	0.590	0.597
4111	0.469	0.480	0.491	0.502	0.512	0.523	0.533	0.543	0.553	0.563	0.573	0.582	0.591	0.600
4112	0.473	0.484	0.494	0.505	0.515	0.524	0.534	0.544	0.553	0.562	0.571	0.580	0.588	0.597
4114	0.521	0.532	0.541	0.551	0.561	0.570	0.578	0.587	0.596	0.604	0.612	0.621	0.629	0.637
4130	0.487	0.499	0.509	0.520	0.531	0.542	0.552	0.562	0.572	0.581	0.590	0.599	0.607	0.615
4150	0.541	0.553	0.566	0.577	0.589	0.601	0.612	0.622	0.633	0.643	0.652	0.662	0.671	0.680
4239	0.445	0.456	0.467	0.478	0.489	0.500	0.510	0.521	0.531	0.541	0.551	0.561	0.570	0.579
4240	0.469	0.482	0.494	0.505	0.516	0.527	0.538	0.549	0.559	0.569	0.579	0.588	0.597	0.606
4243	0.492	0.503	0.515	0.526	0.536	0.547	0.558	0.567	0.577	0.587	0.597	0.606	0.615	0.625
4244	0.460	0.471	0.481	0.492	0.501	0.511	0.521	0.530	0.539	0.549	0.558	0.566	0.575	0.583

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
3220	0.648	0.655	0.662	0.668	0.675	0.681	0.687	0.694	0.700	0.706	0.713	0.718	0.724	0.730
3241	0.564	0.572	0.579	0.585	0.592	0.598	0.605	0.611	0.617	0.623	0.625	0.630	0.636	0.641
3257	0.725	0.734	0.742	0.750	0.758	0.766	0.774	0.781	0.788	0.794	0.801	0.807	0.814	0.820
3339	0.586	0.594	0.603	0.611	0.619	0.627	0.635	0.643	0.650	0.658	0.665	0.672	0.679	0.685
3365	0.565	0.573	0.582	0.590	0.598	0.606	0.614	0.621	0.628	0.636	0.642	0.649	0.656	0.663
3372	0.610	0.618	0.626	0.634	0.642	0.650	0.657	0.664	0.672	0.679	0.686	0.692	0.699	0.705
3383	0.655	0.663	0.671	0.678	0.686	0.694	0.701	0.709	0.716	0.723	0.730	0.737	0.744	0.751
3400	0.583	0.592	0.599	0.607	0.615	0.623	0.630	0.637	0.644	0.651	0.658	0.665	0.672	0.678
3401	0.683	0.691	0.699	0.707	0.715	0.723	0.730	0.737	0.744	0.750	0.757	0.763	0.769	0.775
3501	0.657	0.667	0.675	0.684	0.692	0.700	0.708	0.716	0.724	0.732	0.740	0.747	0.754	0.761
3507	0.601	0.608	0.616	0.623	0.630	0.637	0.644	0.651	0.657	0.663	0.669	0.675	0.681	0.687
3560	0.628	0.636	0.644	0.651	0.659	0.666	0.673	0.680	0.686	0.693	0.699	0.705	0.711	0.717
3568	0.614	0.622	0.629	0.637	0.644	0.650	0.657	0.663	0.669	0.675	0.681	0.687	0.693	0.699
3569	0.600	0.609	0.617	0.625	0.633	0.640	0.647	0.654	0.661	0.668	0.674	0.680	0.687	0.693
3570	0.612	0.621	0.630	0.638	0.647	0.655	0.663	0.670	0.677	0.684	0.691	0.698	0.704	0.711
3572	0.636	0.643	0.651	0.659	0.666	0.674	0.681	0.688	0.695	0.702	0.709	0.715	0.722	0.728
3573	0.630	0.637	0.644	0.651	0.657	0.664	0.671	0.677	0.684	0.690	0.697	0.703	0.709	0.716
3574	0.614	0.622	0.630	0.638	0.646	0.654	0.662	0.669	0.677	0.684	0.691	0.697	0.704	0.710
3577	0.620	0.628	0.636	0.644	0.651	0.659	0.666	0.673	0.680	0.687	0.693	0.699	0.705	0.711
3612	0.529	0.536	0.544	0.551	0.559	0.566	0.573	0.580	0.586	0.593	0.600	0.606	0.613	0.619
3620	0.625	0.634	0.643	0.652	0.661	0.669	0.677	0.685	0.693	0.700	0.707	0.714	0.721	0.728
3632	0.591	0.599	0.607	0.615	0.623	0.630	0.638	0.645	0.652	0.659	0.665	0.672	0.678	0.685
3634	0.615	0.622	0.629	0.636	0.643	0.650	0.656	0.663	0.669	0.676	0.682	0.688	0.693	0.699
3643	0.669	0.677	0.685	0.692	0.699	0.706	0.713	0.719	0.725	0.731	0.737	0.742	0.748	0.753
3647	0.558	0.565	0.572	0.578	0.585	0.591	0.598	0.604	0.610	0.616	0.622	0.628	0.634	0.639
3651	0.671	0.680	0.689	0.697	0.706	0.714	0.722	0.730	0.737	0.745	0.752	0.759	0.766	0.773
3681	0.631	0.639	0.647	0.655	0.663	0.670	0.677	0.684	0.691	0.698	0.705	0.711	0.718	0.724
3682	0.618	0.626	0.634	0.641	0.649	0.656	0.663	0.670	0.677	0.684	0.691	0.697	0.704	0.710
3683	0.675	0.680	0.685	0.689	0.693	0.697	0.701	0.705	0.709	0.713	0.716	0.719	0.723	0.726
3719	0.463	0.471	0.479	0.487	0.495	0.502	0.509	0.517	0.524	0.531	0.538	0.545	0.551	0.558
3724	0.539	0.547	0.555	0.563	0.571	0.579	0.587	0.595	0.602	0.610	0.617	0.624	0.631	0.638
3726	0.470	0.476	0.483	0.489	0.496	0.502	0.508	0.515	0.521	0.527	0.530	0.537	0.543	0.549
3805	0.643	0.650	0.657	0.664	0.671	0.678	0.684	0.691	0.697	0.704	0.711	0.717	0.724	0.730
3808	0.644	0.652	0.660	0.667	0.675	0.682	0.689	0.696	0.702	0.709	0.715	0.721	0.727	0.733
3815	0.662	0.670	0.677	0.685	0.692	0.699	0.706	0.713	0.719	0.726	0.732	0.739	0.745	0.751
3821	0.631	0.639	0.647	0.655	0.662	0.669	0.677	0.683	0.690	0.696	0.702	0.708	0.714	0.720
3828	0.712	0.721	0.729	0.737	0.745	0.752	0.759	0.766	0.773	0.780	0.787	0.793	0.799	0.805
3830	0.542	0.550	0.558	0.566	0.574	0.582	0.589	0.597	0.604	0.611	0.618	0.624	0.631	0.637
3831	0.565	0.573	0.581	0.590	0.597	0.605	0.613	0.620	0.627	0.634	0.641	0.648	0.655	0.661
3840	0.663	0.670	0.678	0.685	0.692	0.699	0.706	0.713	0.720	0.726	0.733	0.739	0.745	0.751
4000	0.454	0.461	0.469	0.476	0.484	0.491	0.498	0.506	0.513	0.520	0.526	0.533	0.540	0.547
4034	0.639	0.647	0.655	0.663	0.670	0.678	0.686	0.693	0.700	0.707	0.714	0.721	0.727	0.733
4036	0.531	0.539	0.548	0.557	0.566	0.574	0.582	0.590	0.598	0.605	0.612	0.619	0.627	0.634
4038	0.619	0.628	0.636	0.644	0.652	0.660	0.668	0.676	0.683	0.690	0.698	0.705	0.712	0.718
4041	0.738	0.745	0.753	0.760	0.767	0.774	0.781	0.787	0.794	0.800	0.808	0.814	0.820	0.826
4049	0.605	0.611	0.618	0.624	0.631	0.637	0.643	0.649	0.655	0.661	0.667	0.673	0.678	0.683
4111	0.609	0.617	0.625	0.633	0.641	0.649	0.656	0.664	0.672	0.680	0.688	0.695	0.703	0.710
4112	0.605	0.614	0.622	0.630	0.637	0.645	0.652	0.659	0.666	0.673	0.679	0.686	0.693	0.699
4114	0.644	0.650	0.657	0.663	0.670	0.676	0.683	0.689	0.695	0.701	0.708	0.713	0.719	0.725
4130	0.623	0.631	0.639	0.646	0.654	0.661	0.669	0.676	0.683	0.689	0.696	0.703	0.709	0.715
4150	0.688	0.697	0.705	0.713	0.721	0.729	0.737	0.744	0.752	0.759	0.766	0.773	0.780	0.787
4239	0.588	0.597	0.605	0.614	0.622	0.629	0.636	0.643	0.650	0.657	0.663	0.669	0.675	0.681
4240	0.615	0.623	0.631	0.640	0.648	0.656	0.664	0.672	0.680	0.688	0.694	0.701	0.708	0.715
4243	0.634	0.642	0.651	0.660	0.668	0.676	0.684	0.691	0.699	0.706	0.713	0.721	0.728	0.735
4244	0.592	0.600	0.608	0.616	0.623	0.631	0.638	0.645	0.652	0.659	0.666	0.673	0.679	0.686

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
3220	0.734	0.739	0.743	0.748	0.752	0.756	0.760	0.764	0.768	0.772	0.776	0.780	0.784	0.788
3241	0.646	0.651	0.656	0.661	0.666	0.671	0.676	0.680	0.685	0.689	0.693	0.698	0.702	0.706
3257	0.826	0.831	0.837	0.842	0.848	0.853	0.858	0.862	0.867	0.871	0.875	0.879	0.883	0.887
3339	0.692	0.698	0.705	0.711	0.717	0.723	0.729	0.735	0.740	0.746	0.752	0.758	0.763	0.769
3365	0.670	0.676	0.683	0.689	0.696	0.701	0.707	0.713	0.719	0.725	0.730	0.736	0.741	0.746
3372	0.711	0.717	0.723	0.729	0.734	0.740	0.745	0.750	0.755	0.760	0.765	0.770	0.774	0.779
3383	0.757	0.764	0.770	0.776	0.782	0.788	0.793	0.799	0.804	0.810	0.815	0.820	0.825	0.830
3400	0.685	0.691	0.697	0.704	0.710	0.716	0.722	0.727	0.733	0.739	0.744	0.750	0.755	0.760
3401	0.781	0.786	0.791	0.796	0.801	0.806	0.811	0.815	0.820	0.824	0.828	0.833	0.837	0.841
3501	0.768	0.775	0.782	0.788	0.795	0.802	0.808	0.814	0.821	0.827	0.833	0.839	0.844	0.849
3507	0.693	0.698	0.704	0.709	0.714	0.719	0.724	0.729	0.734	0.738	0.743	0.747	0.752	0.756
3560	0.723	0.729	0.735	0.741	0.746	0.752	0.757	0.763	0.768	0.774	0.779	0.784	0.789	0.794
3568	0.705	0.711	0.717	0.723	0.729	0.735	0.740	0.746	0.751	0.756	0.762	0.767	0.772	0.777
3569	0.699	0.705	0.711	0.716	0.722	0.727	0.732	0.737	0.742	0.746	0.751	0.755	0.760	0.764
3570	0.717	0.723	0.729	0.735	0.741	0.747	0.753	0.758	0.763	0.768	0.773	0.778	0.782	0.786
3572	0.734	0.740	0.746	0.752	0.757	0.763	0.768	0.773	0.778	0.783	0.788	0.793	0.797	0.802
3573	0.722	0.728	0.734	0.740	0.747	0.753	0.759	0.765	0.771	0.777	0.783	0.789	0.794	0.800
3574	0.717	0.723	0.729	0.735	0.741	0.746	0.752	0.758	0.763	0.769	0.774	0.779	0.784	0.789
3577	0.717	0.723	0.729	0.734	0.740	0.745	0.750	0.756	0.760	0.765	0.770	0.774	0.779	0.783
3612	0.626	0.632	0.638	0.645	0.651	0.657	0.663	0.669	0.674	0.680	0.686	0.691	0.697	0.702
3620	0.734	0.740	0.746	0.752	0.758	0.764	0.770	0.775	0.781	0.787	0.792	0.797	0.802	0.807
3632	0.691	0.697	0.703	0.708	0.714	0.719	0.725	0.730	0.735	0.740	0.746	0.750	0.755	0.760
3634	0.705	0.710	0.716	0.721	0.726	0.732	0.737	0.742	0.747	0.752	0.757	0.762	0.767	0.772
3643	0.758	0.763	0.768	0.773	0.778	0.782	0.787	0.791	0.796	0.800	0.804	0.809	0.812	0.816
3647	0.645	0.651	0.656	0.661	0.666	0.672	0.677	0.682	0.687	0.692	0.696	0.701	0.706	0.710
3651	0.780	0.786	0.793	0.799	0.805	0.811	0.816	0.821	0.826	0.831	0.835	0.840	0.844	0.848
3681	0.730	0.736	0.741	0.747	0.752	0.758	0.763	0.768	0.773	0.778	0.783	0.788	0.793	0.798
3682	0.716	0.722	0.728	0.734	0.739	0.745	0.750	0.756	0.761	0.766	0.772	0.777	0.782	0.787
3683	0.730	0.733	0.737	0.740	0.743	0.747	0.750	0.753	0.756	0.759	0.762	0.765	0.768	0.771
3719	0.565	0.571	0.578	0.584	0.590	0.597	0.603	0.609	0.615	0.621	0.627	0.633	0.638	0.644
3724	0.644	0.651	0.657	0.664	0.670	0.676	0.682	0.688	0.694	0.699	0.705	0.710	0.716	0.721
3726	0.555	0.561	0.567	0.573	0.578	0.583	0.589	0.594	0.599	0.604	0.609	0.614	0.619	0.624
3805	0.735	0.741	0.746	0.751	0.756	0.761	0.766	0.770	0.775	0.779	0.783	0.788	0.792	0.796
3808	0.739	0.745	0.751	0.756	0.761	0.766	0.771	0.776	0.781	0.786	0.791	0.795	0.800	0.804
3815	0.757	0.762	0.768	0.774	0.779	0.784	0.789	0.794	0.799	0.804	0.809	0.813	0.818	0.822
3821	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766	0.770	0.775	0.780	0.784	0.789
3828	0.811	0.817	0.822	0.827	0.833	0.838	0.843	0.848	0.853	0.858	0.862	0.867	0.871	0.875
3830	0.643	0.650	0.656	0.662	0.668	0.673	0.679	0.685	0.690	0.696	0.701	0.707	0.712	0.717
3831	0.668	0.674	0.681	0.687	0.693	0.699	0.705	0.711	0.716	0.722	0.727	0.733	0.738	0.743
3840	0.756	0.762	0.767	0.773	0.778	0.783	0.788	0.793	0.797	0.802	0.806	0.811	0.815	0.819
4000	0.554	0.561	0.568	0.574	0.581	0.587	0.594	0.600	0.606	0.612	0.619	0.625	0.631	0.637
4034	0.740	0.746	0.751	0.757	0.763	0.769	0.774	0.780	0.785	0.790	0.795	0.800	0.805	0.810
4036	0.642	0.649	0.656	0.663	0.670	0.677	0.683	0.690	0.697	0.704	0.710	0.717	0.723	0.728
4038	0.725	0.731	0.737	0.744	0.750	0.756	0.762	0.767	0.773	0.779	0.784	0.790	0.795	0.800
4041	0.832	0.837	0.842	0.847	0.851	0.855	0.859	0.863	0.867	0.870	0.874	0.878	0.882	0.886
4049	0.689	0.694	0.699	0.704	0.709	0.714	0.719	0.724	0.729	0.734	0.739	0.744	0.749	0.753
4111	0.717	0.724	0.730	0.736	0.742	0.749	0.755	0.761	0.767	0.773	0.779	0.785	0.791	0.796
4112	0.705	0.712	0.718	0.724	0.730	0.735	0.741	0.746	0.751	0.756	0.761	0.766	0.771	0.776
4114	0.730	0.735	0.740	0.745	0.750	0.755	0.760	0.765	0.770	0.775	0.779	0.783	0.788	0.792
4130	0.721	0.727	0.733	0.738	0.744	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.789
4150	0.793	0.799	0.805	0.811	0.817	0.822	0.827	0.832	0.837	0.842	0.847	0.851	0.856	0.860
4239	0.687	0.694	0.700	0.706	0.712	0.718	0.724	0.730	0.735	0.741	0.747	0.752	0.757	0.763
4240	0.722	0.728	0.735	0.742	0.748	0.755	0.761	0.766	0.771	0.776	0.781	0.786	0.790	0.795
4243	0.742	0.749	0.755	0.762	0.769	0.775	0.781	0.786	0.792	0.797	0.802	0.807	0.812	0.817
4244	0.692	0.698	0.704	0.710	0.715	0.721	0.726	0.732	0.737	0.742	0.747	0.752	0.757	0.761

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold								
	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
3220	0.792	0.796	0.800	0.804	0.808	0.812	0.816	0.820	0.824
3241	0.711	0.715	0.719	0.724	0.728	0.731	0.735	0.739	0.742
3257	0.890	0.894	0.897	0.901	0.904	0.907	0.910	0.913	0.916
3339	0.775	0.780	0.786	0.791	0.797	0.802	0.807	0.812	0.817
3365	0.751	0.756	0.760	0.765	0.769	0.773	0.778	0.782	0.787
3372	0.784	0.788	0.792	0.797	0.801	0.805	0.809	0.812	0.816
3383	0.834	0.839	0.843	0.847	0.851	0.855	0.859	0.863	0.867
3400	0.765	0.770	0.774	0.779	0.783	0.787	0.792	0.796	0.800
3401	0.845	0.849	0.853	0.857	0.860	0.864	0.867	0.871	0.875
3501	0.853	0.858	0.863	0.867	0.871	0.876	0.880	0.884	0.888
3507	0.760	0.764	0.768	0.772	0.776	0.780	0.784	0.788	0.791
3560	0.798	0.803	0.807	0.811	0.816	0.820	0.824	0.828	0.832
3568	0.782	0.787	0.792	0.796	0.801	0.806	0.810	0.814	0.819
3569	0.768	0.773	0.777	0.781	0.786	0.790	0.794	0.799	0.803
3570	0.790	0.794	0.798	0.803	0.807	0.811	0.815	0.818	0.822
3572	0.806	0.811	0.815	0.819	0.823	0.826	0.830	0.833	0.837
3573	0.805	0.810	0.814	0.818	0.822	0.827	0.830	0.833	0.837
3574	0.794	0.799	0.803	0.808	0.812	0.817	0.821	0.825	0.830
3577	0.788	0.792	0.796	0.801	0.805	0.808	0.812	0.816	0.820
3612	0.708	0.713	0.718	0.723	0.728	0.733	0.738	0.743	0.748
3620	0.812	0.817	0.822	0.827	0.832	0.836	0.841	0.845	0.850
3632	0.765	0.769	0.774	0.778	0.783	0.787	0.791	0.795	0.799
3634	0.776	0.781	0.785	0.790	0.795	0.799	0.803	0.808	0.812
3643	0.820	0.824	0.828	0.832	0.835	0.839	0.842	0.845	0.849
3647	0.715	0.719	0.724	0.729	0.733	0.737	0.742	0.746	0.750
3651	0.852	0.856	0.860	0.864	0.867	0.870	0.874	0.877	0.879
3681	0.802	0.807	0.812	0.816	0.820	0.825	0.829	0.833	0.837
3682	0.792	0.797	0.801	0.806	0.810	0.815	0.819	0.823	0.828
3683	0.774	0.777	0.780	0.783	0.785	0.788	0.791	0.794	0.796
3719	0.650	0.655	0.661	0.666	0.671	0.677	0.682	0.687	0.692
3724	0.726	0.731	0.737	0.741	0.746	0.751	0.756	0.760	0.765
3726	0.629	0.634	0.639	0.644	0.649	0.654	0.659	0.663	0.668
3805	0.800	0.804	0.808	0.812	0.816	0.820	0.824	0.827	0.831
3808	0.809	0.813	0.817	0.821	0.826	0.830	0.834	0.838	0.842
3815	0.827	0.831	0.835	0.840	0.844	0.848	0.851	0.855	0.859
3821	0.794	0.798	0.803	0.807	0.812	0.816	0.821	0.825	0.829
3828	0.879	0.883	0.887	0.890	0.893	0.896	0.900	0.903	0.906
3830	0.723	0.728	0.733	0.738	0.743	0.748	0.752	0.757	0.762
3831	0.748	0.753	0.758	0.763	0.768	0.773	0.778	0.782	0.787
3840	0.823	0.828	0.832	0.836	0.839	0.843	0.847	0.851	0.854
4000	0.643	0.649	0.654	0.660	0.666	0.671	0.677	0.682	0.687
4034	0.815	0.819	0.823	0.828	0.832	0.836	0.840	0.843	0.847
4036	0.734	0.740	0.745	0.750	0.755	0.760	0.765	0.770	0.775
4038	0.805	0.810	0.815	0.819	0.824	0.828	0.832	0.836	0.840
4041	0.889	0.893	0.897	0.900	0.904	0.908	0.912	0.915	0.918
4049	0.758	0.762	0.766	0.771	0.775	0.779	0.783	0.787	0.791
4111	0.802	0.807	0.813	0.818	0.823	0.828	0.833	0.838	0.843
4112	0.781	0.785	0.790	0.795	0.799	0.803	0.807	0.812	0.816
4114	0.796	0.801	0.805	0.809	0.813	0.818	0.822	0.826	0.830
4130	0.794	0.798	0.802	0.806	0.810	0.814	0.818	0.822	0.825
4150	0.864	0.868	0.872	0.876	0.880	0.883	0.887	0.890	0.893
4239	0.767	0.772	0.777	0.781	0.785	0.790	0.794	0.798	0.802
4240	0.799	0.804	0.808	0.813	0.817	0.822	0.826	0.831	0.835
4243	0.822	0.826	0.830	0.834	0.838	0.842	0.845	0.849	0.853
4244	0.766	0.771	0.775	0.779	0.784	0.788	0.792	0.796	0.800

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
4250	1.85	0.143	0.155	0.167	0.179	0.191	0.202	0.213	0.223	0.233	0.243	0.253	0.262	0.272
4251	1.83	0.151	0.163	0.175	0.186	0.197	0.208	0.219	0.229	0.239	0.250	0.259	0.269	0.278
4279	2.37	0.147	0.160	0.173	0.185	0.197	0.209	0.220	0.232	0.243	0.254	0.264	0.275	0.285
4283	1.36	0.125	0.135	0.144	0.154	0.163	0.172	0.181	0.189	0.197	0.204	0.212	0.220	0.227
4286	3.12	0.149	0.162	0.174	0.186	0.197	0.208	0.219	0.229	0.239	0.250	0.259	0.269	0.278
4295	2.84	0.149	0.164	0.178	0.191	0.205	0.218	0.231	0.244	0.256	0.268	0.280	0.292	0.303
4297	0.10	0.136	0.147	0.158	0.168	0.178	0.188	0.198	0.208	0.217	0.227	0.236	0.245	0.253
4299	1.93	0.148	0.161	0.173	0.185	0.197	0.209	0.220	0.231	0.242	0.253	0.263	0.274	0.284
4304	3.57	0.141	0.153	0.165	0.176	0.188	0.199	0.209	0.220	0.230	0.240	0.250	0.259	0.269
4312	1.93	0.123	0.133	0.143	0.154	0.164	0.173	0.183	0.193	0.202	0.211	0.220	0.230	0.238
4351	1.31	0.136	0.146	0.157	0.167	0.177	0.187	0.197	0.206	0.216	0.225	0.234	0.242	0.250
4354	1.11	0.156	0.168	0.180	0.191	0.202	0.213	0.224	0.235	0.245	0.255	0.265	0.275	0.285
4361	1.04	0.178	0.192	0.205	0.218	0.230	0.242	0.254	0.265	0.276	0.286	0.297	0.307	0.316
4362	0.94	0.136	0.146	0.157	0.167	0.177	0.186	0.195	0.204	0.212	0.220	0.228	0.236	0.243
4410	2.94	0.134	0.145	0.156	0.167	0.178	0.188	0.199	0.209	0.218	0.228	0.237	0.246	0.255
4420	4.16	0.160	0.173	0.186	0.198	0.211	0.223	0.235	0.247	0.259	0.270	0.282	0.293	0.305
4432	1.34	0.132	0.144	0.156	0.167	0.178	0.189	0.200	0.210	0.220	0.230	0.240	0.250	0.259
4470	0.88	0.149	0.162	0.174	0.186	0.197	0.208	0.219	0.229	0.240	0.250	0.260	0.269	0.279
4478	2.18	0.163	0.177	0.190	0.203	0.215	0.228	0.240	0.251	0.262	0.273	0.284	0.295	0.305
4492	2.67	0.138	0.150	0.161	0.172	0.182	0.193	0.203	0.213	0.223	0.232	0.242	0.251	0.260
4494	2.78	0.134	0.146	0.157	0.169	0.180	0.190	0.201	0.211	0.221	0.231	0.241	0.250	0.260
4495	1.74	0.150	0.162	0.174	0.185	0.196	0.207	0.218	0.228	0.238	0.248	0.258	0.267	0.277
4496	2.81	0.135	0.146	0.157	0.168	0.179	0.190	0.200	0.210	0.220	0.230	0.240	0.249	0.258
4497	1.83	0.150	0.163	0.175	0.187	0.199	0.210	0.221	0.232	0.242	0.252	0.262	0.272	0.282
4498	1.87	0.151	0.164	0.177	0.189	0.201	0.213	0.225	0.236	0.247	0.258	0.269	0.280	0.290
4499	2.61	0.141	0.153	0.165	0.177	0.188	0.200	0.211	0.222	0.233	0.243	0.254	0.264	0.274
4511	0.26	0.157	0.170	0.182	0.193	0.204	0.215	0.225	0.235	0.245	0.255	0.265	0.274	0.283
4512	0.13	0.182	0.195	0.207	0.219	0.230	0.241	0.252	0.263	0.273	0.282	0.292	0.301	0.311
4557	1.39	0.137	0.150	0.161	0.172	0.183	0.194	0.205	0.215	0.225	0.235	0.245	0.254	0.263
4558	1.45	0.125	0.135	0.146	0.156	0.166	0.176	0.186	0.196	0.205	0.215	0.224	0.233	0.241
4611	0.61	0.151	0.163	0.174	0.185	0.196	0.206	0.216	0.226	0.236	0.246	0.255	0.264	0.273
4623	2.91	0.154	0.169	0.183	0.197	0.211	0.224	0.238	0.250	0.263	0.276	0.288	0.300	0.311
4635	1.09	0.105	0.113	0.122	0.131	0.139	0.147	0.156	0.164	0.172	0.179	0.186	0.194	0.201
4665	3.13	0.123	0.133	0.142	0.151	0.159	0.168	0.176	0.184	0.192	0.200	0.208	0.216	0.223
4683	1.96	0.147	0.159	0.171	0.182	0.194	0.205	0.216	0.227	0.238	0.249	0.259	0.269	0.280
4691	0.77	0.145	0.157	0.169	0.181	0.193	0.204	0.215	0.226	0.237	0.247	0.258	0.268	0.278
4692	0.69	0.175	0.190	0.204	0.218	0.231	0.244	0.257	0.269	0.281	0.293	0.304	0.315	0.325
4717	1.82	0.135	0.146	0.157	0.167	0.177	0.187	0.196	0.205	0.213	0.222	0.230	0.238	0.245
4720	1.63	0.156	0.169	0.181	0.193	0.205	0.217	0.228	0.239	0.250	0.261	0.271	0.282	0.292
4740	0.45	0.098	0.107	0.116	0.125	0.133	0.142	0.150	0.158	0.167	0.175	0.182	0.190	0.198
4771	0.63	0.135	0.146	0.157	0.167	0.178	0.188	0.198	0.208	0.218	0.228	0.237	0.247	0.256
4828	1.19	0.132	0.142	0.152	0.162	0.172	0.181	0.190	0.199	0.208	0.216	0.224	0.233	0.240
4829	0.65	0.123	0.133	0.143	0.152	0.161	0.170	0.179	0.188	0.197	0.206	0.215	0.223	0.231
4831	1.94	0.153	0.165	0.177	0.189	0.201	0.212	0.223	0.234	0.244	0.254	0.264	0.274	0.284
4983	1.40	0.171	0.187	0.203	0.219	0.234	0.250	0.265	0.280	0.294	0.308	0.322	0.335	0.348
5020	1.72	0.102	0.112	0.121	0.130	0.138	0.147	0.155	0.164	0.171	0.179	0.187	0.195	0.203
5027	4.03	0.114	0.124	0.134	0.144	0.153	0.163	0.172	0.181	0.189	0.198	0.206	0.215	0.223
5028	2.13	0.104	0.113	0.122	0.131	0.140	0.148	0.157	0.165	0.173	0.181	0.189	0.197	0.204
5029	2.42	0.101	0.109	0.117	0.126	0.134	0.142	0.149	0.157	0.165	0.172	0.179	0.187	0.193
5040	3.80	0.084	0.092	0.099	0.106	0.114	0.121	0.128	0.135	0.141	0.148	0.154	0.161	0.167
5057	2.17	0.102	0.111	0.120	0.129	0.137	0.145	0.153	0.161	0.169	0.177	0.184	0.192	0.200
5059	3.87	0.092	0.101	0.109	0.117	0.124	0.132	0.139	0.146	0.154	0.160	0.167	0.174	0.180
5102	2.79	0.094	0.103	0.111	0.120	0.128	0.136	0.144	0.152	0.160	0.167	0.175	0.182	0.190
5107	2.24	0.125	0.135	0.145	0.155	0.164	0.173	0.182	0.191	0.199	0.208	0.216	0.224	0.232
5108	3.93	0.115	0.125	0.134	0.144	0.153	0.162	0.171	0.179	0.188	0.196	0.204	0.212	0.220

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
4250	0.281	0.290	0.299	0.308	0.317	0.326	0.334	0.342	0.351	0.359	0.367	0.375	0.383	0.391
4251	0.288	0.297	0.306	0.315	0.323	0.331	0.339	0.346	0.354	0.361	0.368	0.375	0.383	0.390
4279	0.295	0.305	0.314	0.324	0.333	0.343	0.352	0.361	0.370	0.379	0.387	0.396	0.404	0.412
4283	0.235	0.241	0.249	0.255	0.262	0.267	0.274	0.281	0.286	0.293	0.300	0.304	0.311	0.317
4286	0.287	0.296	0.305	0.313	0.322	0.330	0.338	0.345	0.353	0.361	0.368	0.376	0.383	0.390
4295	0.315	0.326	0.337	0.348	0.358	0.368	0.378	0.388	0.398	0.408	0.417	0.426	0.435	0.444
4297	0.262	0.270	0.279	0.286	0.294	0.302	0.309	0.317	0.324	0.332	0.340	0.347	0.354	0.361
4299	0.294	0.303	0.313	0.323	0.332	0.341	0.350	0.358	0.367	0.375	0.383	0.391	0.399	0.407
4304	0.278	0.287	0.296	0.305	0.314	0.323	0.331	0.340	0.348	0.356	0.364	0.372	0.380	0.388
4312	0.247	0.255	0.263	0.271	0.279	0.287	0.294	0.302	0.309	0.317	0.325	0.332	0.339	0.346
4351	0.259	0.266	0.275	0.282	0.290	0.297	0.305	0.312	0.318	0.325	0.332	0.338	0.345	0.352
4354	0.295	0.304	0.313	0.322	0.331	0.339	0.347	0.356	0.364	0.371	0.379	0.387	0.395	0.402
4361	0.325	0.334	0.343	0.352	0.360	0.368	0.376	0.384	0.392	0.400	0.408	0.415	0.422	0.429
4362	0.251	0.258	0.266	0.272	0.280	0.286	0.293	0.300	0.306	0.313	0.320	0.325	0.332	0.339
4410	0.264	0.273	0.282	0.290	0.299	0.307	0.315	0.323	0.331	0.339	0.346	0.354	0.361	0.369
4420	0.315	0.326	0.337	0.348	0.358	0.369	0.379	0.389	0.399	0.409	0.419	0.429	0.439	0.449
4432	0.268	0.277	0.286	0.295	0.304	0.312	0.321	0.329	0.338	0.346	0.354	0.363	0.371	0.379
4470	0.288	0.298	0.307	0.316	0.325	0.334	0.343	0.351	0.360	0.367	0.375	0.383	0.391	0.399
4478	0.315	0.325	0.335	0.344	0.354	0.363	0.372	0.380	0.389	0.397	0.406	0.414	0.422	0.430
4492	0.269	0.278	0.286	0.294	0.303	0.310	0.318	0.326	0.334	0.341	0.349	0.356	0.363	0.370
4494	0.269	0.278	0.287	0.296	0.304	0.312	0.321	0.329	0.337	0.345	0.352	0.360	0.367	0.374
4495	0.286	0.295	0.304	0.313	0.322	0.330	0.339	0.347	0.355	0.363	0.371	0.379	0.386	0.394
4496	0.267	0.275	0.284	0.292	0.300	0.308	0.316	0.324	0.331	0.338	0.346	0.352	0.359	0.366
4497	0.291	0.301	0.309	0.318	0.327	0.335	0.343	0.352	0.359	0.367	0.375	0.382	0.390	0.397
4498	0.300	0.310	0.320	0.329	0.339	0.348	0.357	0.366	0.375	0.383	0.391	0.399	0.407	0.415
4499	0.284	0.294	0.303	0.313	0.322	0.331	0.340	0.348	0.357	0.365	0.373	0.381	0.389	0.397
4511	0.292	0.301	0.309	0.318	0.326	0.334	0.342	0.349	0.357	0.364	0.372	0.379	0.386	0.393
4512	0.320	0.329	0.337	0.346	0.354	0.362	0.370	0.378	0.386	0.394	0.401	0.409	0.417	0.424
4557	0.272	0.281	0.290	0.299	0.307	0.315	0.323	0.331	0.339	0.347	0.355	0.363	0.370	0.377
4558	0.250	0.258	0.267	0.275	0.283	0.291	0.299	0.307	0.314	0.322	0.329	0.336	0.343	0.350
4611	0.282	0.290	0.298	0.306	0.315	0.323	0.330	0.338	0.345	0.353	0.360	0.367	0.374	0.381
4623	0.323	0.334	0.344	0.355	0.365	0.375	0.385	0.395	0.404	0.413	0.422	0.432	0.440	0.449
4635	0.208	0.215	0.222	0.229	0.236	0.243	0.249	0.256	0.263	0.270	0.276	0.282	0.289	0.295
4665	0.231	0.238	0.246	0.253	0.260	0.267	0.274	0.281	0.287	0.294	0.301	0.307	0.314	0.320
4683	0.290	0.300	0.309	0.318	0.327	0.336	0.345	0.353	0.362	0.371	0.379	0.388	0.396	0.404
4691	0.288	0.297	0.307	0.317	0.326	0.336	0.345	0.354	0.363	0.372	0.381	0.389	0.398	0.406
4692	0.335	0.345	0.354	0.363	0.372	0.381	0.390	0.398	0.407	0.415	0.423	0.431	0.438	0.446
4717	0.253	0.260	0.267	0.274	0.281	0.288	0.295	0.301	0.307	0.314	0.320	0.326	0.332	0.338
4720	0.302	0.311	0.320	0.329	0.338	0.346	0.354	0.362	0.369	0.376	0.383	0.390	0.396	0.402
4740	0.206	0.213	0.220	0.226	0.233	0.240	0.247	0.253	0.259	0.266	0.272	0.278	0.285	0.291
4771	0.264	0.273	0.281	0.289	0.297	0.304	0.311	0.319	0.326	0.333	0.340	0.346	0.353	0.360
4828	0.248	0.256	0.264	0.271	0.278	0.286	0.293	0.300	0.307	0.314	0.321	0.328	0.334	0.341
4829	0.239	0.247	0.255	0.263	0.270	0.278	0.285	0.292	0.300	0.307	0.314	0.321	0.327	0.334
4831	0.293	0.303	0.312	0.320	0.329	0.338	0.346	0.354	0.362	0.370	0.377	0.385	0.392	0.399
4983	0.360	0.372	0.382	0.395	0.405	0.418	0.428	0.438	0.450	0.459	0.469	0.481	0.490	0.498
5020	0.210	0.217	0.225	0.232	0.239	0.246	0.253	0.259	0.266	0.272	0.279	0.285	0.291	0.297
5027	0.231	0.238	0.246	0.253	0.260	0.267	0.274	0.281	0.287	0.294	0.300	0.307	0.313	0.319
5028	0.212	0.219	0.226	0.232	0.239	0.246	0.253	0.259	0.266	0.272	0.278	0.284	0.290	0.296
5029	0.200	0.207	0.214	0.221	0.227	0.233	0.240	0.246	0.252	0.258	0.264	0.269	0.275	0.281
5040	0.173	0.178	0.184	0.190	0.196	0.201	0.207	0.213	0.218	0.224	0.229	0.235	0.240	0.245
5057	0.207	0.215	0.222	0.229	0.236	0.242	0.249	0.256	0.262	0.269	0.275	0.281	0.287	0.294
5059	0.186	0.193	0.199	0.205	0.211	0.218	0.224	0.230	0.236	0.241	0.247	0.253	0.258	0.264
5102	0.197	0.204	0.212	0.219	0.226	0.232	0.239	0.245	0.252	0.258	0.264	0.270	0.277	0.283
5107	0.240	0.247	0.255	0.262	0.270	0.277	0.284	0.291	0.298	0.305	0.311	0.318	0.324	0.330
5108	0.228	0.236	0.244	0.252	0.259	0.267	0.274	0.282	0.289	0.297	0.304	0.311	0.318	0.325

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
4250	0.399	0.407	0.414	0.422	0.429	0.437	0.444	0.452	0.459	0.465	0.472	0.479	0.486	0.493
4251	0.397	0.403	0.410	0.417	0.423	0.430	0.435	0.441	0.447	0.453	0.459	0.465	0.471	0.477
4279	0.420	0.428	0.436	0.444	0.452	0.459	0.466	0.474	0.481	0.488	0.495	0.502	0.508	0.515
4283	0.324	0.328	0.335	0.341	0.347	0.353	0.357	0.363	0.369	0.375	0.380	0.385	0.390	0.393
4286	0.397	0.404	0.411	0.417	0.424	0.430	0.437	0.443	0.449	0.455	0.461	0.467	0.473	0.478
4295	0.453	0.461	0.470	0.478	0.486	0.494	0.501	0.509	0.516	0.523	0.530	0.537	0.543	0.550
4297	0.369	0.375	0.381	0.386	0.392	0.397	0.402	0.407	0.412	0.418	0.423	0.428	0.433	0.437
4299	0.414	0.422	0.429	0.436	0.443	0.450	0.457	0.464	0.470	0.477	0.483	0.489	0.495	0.501
4304	0.395	0.403	0.410	0.418	0.425	0.432	0.439	0.446	0.453	0.460	0.467	0.474	0.481	0.488
4312	0.353	0.359	0.365	0.372	0.379	0.385	0.391	0.397	0.404	0.410	0.416	0.423	0.428	0.433
4351	0.359	0.365	0.371	0.378	0.385	0.391	0.397	0.403	0.410	0.416	0.422	0.429	0.435	0.440
4354	0.410	0.417	0.424	0.431	0.438	0.445	0.452	0.458	0.465	0.472	0.478	0.484	0.491	0.497
4361	0.436	0.443	0.449	0.456	0.463	0.469	0.476	0.482	0.488	0.495	0.500	0.506	0.512	0.518
4362	0.346	0.351	0.357	0.363	0.369	0.375	0.379	0.385	0.391	0.396	0.402	0.407	0.412	0.415
4410	0.376	0.383	0.390	0.397	0.404	0.410	0.417	0.423	0.429	0.436	0.442	0.448	0.454	0.460
4420	0.458	0.468	0.477	0.486	0.495	0.504	0.513	0.522	0.531	0.539	0.548	0.556	0.563	0.572
4432	0.386	0.395	0.403	0.410	0.418	0.425	0.433	0.441	0.448	0.455	0.462	0.469	0.476	0.484
4470	0.406	0.414	0.421	0.429	0.436	0.443	0.451	0.458	0.466	0.472	0.479	0.486	0.493	0.500
4478	0.438	0.446	0.453	0.460	0.468	0.475	0.482	0.489	0.496	0.503	0.510	0.517	0.523	0.530
4492	0.377	0.384	0.391	0.398	0.405	0.411	0.418	0.424	0.431	0.437	0.443	0.450	0.456	0.461
4494	0.381	0.387	0.394	0.400	0.407	0.413	0.419	0.425	0.431	0.437	0.443	0.449	0.455	0.460
4495	0.402	0.409	0.416	0.423	0.430	0.437	0.444	0.451	0.457	0.464	0.470	0.477	0.483	0.489
4496	0.372	0.379	0.385	0.391	0.397	0.403	0.408	0.414	0.420	0.425	0.431	0.436	0.441	0.446
4497	0.404	0.411	0.418	0.425	0.431	0.438	0.445	0.451	0.458	0.464	0.470	0.477	0.483	0.489
4498	0.423	0.430	0.438	0.445	0.453	0.460	0.467	0.474	0.480	0.487	0.494	0.500	0.506	0.513
4499	0.404	0.412	0.419	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496
4511	0.400	0.407	0.413	0.420	0.426	0.433	0.439	0.445	0.451	0.457	0.463	0.469	0.475	0.481
4512	0.431	0.439	0.446	0.453	0.460	0.467	0.474	0.480	0.487	0.493	0.499	0.505	0.511	0.517
4557	0.385	0.393	0.400	0.407	0.414	0.421	0.428	0.434	0.441	0.448	0.454	0.461	0.467	0.474
4558	0.357	0.364	0.370	0.377	0.384	0.391	0.397	0.403	0.409	0.415	0.422	0.428	0.433	0.439
4611	0.388	0.395	0.402	0.408	0.415	0.421	0.427	0.433	0.439	0.445	0.451	0.457	0.463	0.468
4623	0.457	0.466	0.474	0.482	0.489	0.497	0.504	0.512	0.519	0.526	0.532	0.539	0.545	0.552
4635	0.301	0.307	0.313	0.319	0.325	0.331	0.336	0.342	0.348	0.353	0.359	0.364	0.369	0.374
4665	0.326	0.332	0.338	0.344	0.350	0.355	0.361	0.367	0.372	0.378	0.383	0.389	0.394	0.400
4683	0.412	0.420	0.428	0.435	0.443	0.450	0.457	0.463	0.469	0.475	0.481	0.487	0.493	0.499
4691	0.415	0.423	0.431	0.439	0.446	0.454	0.462	0.469	0.476	0.483	0.490	0.497	0.504	0.511
4692	0.453	0.461	0.468	0.475	0.482	0.489	0.496	0.502	0.509	0.515	0.521	0.527	0.533	0.539
4717	0.345	0.350	0.356	0.362	0.369	0.375	0.380	0.386	0.392	0.398	0.404	0.410	0.415	0.420
4720	0.409	0.414	0.420	0.426	0.432	0.438	0.443	0.449	0.454	0.460	0.465	0.470	0.476	0.481
4740	0.297	0.303	0.309	0.315	0.321	0.326	0.332	0.337	0.343	0.348	0.354	0.359	0.364	0.369
4771	0.366	0.372	0.379	0.385	0.390	0.396	0.402	0.408	0.414	0.420	0.425	0.431	0.437	0.442
4828	0.347	0.353	0.360	0.366	0.372	0.378	0.384	0.389	0.395	0.401	0.406	0.412	0.417	0.423
4829	0.341	0.347	0.354	0.360	0.366	0.373	0.379	0.385	0.391	0.397	0.403	0.409	0.415	0.421
4831	0.406	0.413	0.420	0.426	0.433	0.439	0.446	0.452	0.458	0.465	0.471	0.477	0.483	0.489
4983	0.506	0.518	0.526	0.533	0.540	0.547	0.558	0.565	0.571	0.577	0.583	0.588	0.594	0.603
5020	0.303	0.309	0.315	0.321	0.327	0.332	0.338	0.344	0.349	0.355	0.361	0.366	0.372	0.377
5027	0.325	0.331	0.337	0.343	0.348	0.354	0.360	0.365	0.371	0.376	0.382	0.387	0.392	0.397
5028	0.302	0.308	0.314	0.320	0.325	0.331	0.337	0.342	0.347	0.353	0.358	0.364	0.369	0.374
5029	0.287	0.292	0.298	0.304	0.310	0.315	0.321	0.326	0.331	0.337	0.342	0.347	0.353	0.357
5040	0.250	0.255	0.260	0.265	0.270	0.275	0.280	0.284	0.289	0.294	0.298	0.303	0.308	0.312
5057	0.300	0.305	0.311	0.317	0.323	0.328	0.334	0.340	0.345	0.351	0.357	0.362	0.368	0.373
5059	0.269	0.274	0.280	0.285	0.290	0.295	0.300	0.305	0.310	0.315	0.320	0.325	0.330	0.334
5102	0.288	0.294	0.300	0.306	0.312	0.317	0.323	0.328	0.334	0.339	0.344	0.349	0.354	0.359
5107	0.337	0.343	0.349	0.355	0.361	0.367	0.373	0.378	0.384	0.390	0.395	0.401	0.407	0.412
5108	0.332	0.338	0.345	0.352	0.358	0.364	0.371	0.377	0.383	0.389	0.394	0.400	0.406	0.412

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
4250	0.499	0.512	0.525	0.538	0.552	0.564	0.577	0.588	0.600	0.610	0.621	0.632	0.643	0.653
4251	0.482	0.493	0.504	0.515	0.525	0.534	0.544	0.553	0.563	0.571	0.579	0.586	0.593	0.601
4279	0.521	0.534	0.547	0.559	0.571	0.582	0.593	0.605	0.615	0.626	0.636	0.645	0.655	0.664
4283	0.398	0.408	0.417	0.427	0.433	0.442	0.450	0.459	0.467	0.476	0.484	0.489	0.498	0.506
4286	0.484	0.495	0.506	0.516	0.526	0.536	0.545	0.555	0.564	0.573	0.582	0.590	0.599	0.607
4295	0.556	0.568	0.580	0.592	0.604	0.615	0.626	0.636	0.647	0.657	0.666	0.676	0.685	0.694
4297	0.443	0.452	0.461	0.471	0.479	0.488	0.497	0.506	0.515	0.524	0.532	0.540	0.548	0.557
4299	0.507	0.519	0.531	0.542	0.553	0.563	0.573	0.583	0.593	0.603	0.612	0.621	0.629	0.638
4304	0.494	0.507	0.518	0.530	0.541	0.552	0.562	0.573	0.583	0.593	0.602	0.611	0.619	0.628
4312	0.439	0.450	0.460	0.470	0.479	0.489	0.498	0.507	0.515	0.523	0.531	0.537	0.545	0.552
4351	0.447	0.459	0.471	0.483	0.493	0.503	0.514	0.524	0.534	0.545	0.555	0.564	0.573	0.582
4354	0.503	0.515	0.526	0.537	0.547	0.557	0.567	0.577	0.587	0.596	0.605	0.614	0.622	0.631
4361	0.523	0.534	0.545	0.555	0.566	0.576	0.586	0.595	0.605	0.615	0.623	0.632	0.640	0.648
4362	0.420	0.431	0.441	0.450	0.457	0.466	0.474	0.483	0.492	0.500	0.508	0.514	0.522	0.530
4410	0.466	0.477	0.488	0.499	0.510	0.520	0.530	0.540	0.549	0.558	0.567	0.575	0.583	0.591
4420	0.579	0.594	0.607	0.621	0.634	0.647	0.660	0.673	0.685	0.698	0.710	0.723	0.734	0.746
4432	0.491	0.505	0.519	0.532	0.546	0.558	0.570	0.582	0.593	0.603	0.612	0.623	0.631	0.640
4470	0.506	0.519	0.531	0.543	0.556	0.567	0.578	0.588	0.598	0.607	0.616	0.626	0.634	0.641
4478	0.536	0.548	0.559	0.570	0.580	0.591	0.601	0.610	0.620	0.629	0.638	0.646	0.655	0.663
4492	0.467	0.479	0.491	0.502	0.513	0.524	0.534	0.545	0.555	0.565	0.574	0.583	0.592	0.601
4494	0.466	0.477	0.487	0.498	0.508	0.517	0.527	0.537	0.546	0.556	0.565	0.574	0.583	0.591
4495	0.496	0.508	0.519	0.530	0.540	0.550	0.560	0.570	0.579	0.588	0.597	0.605	0.614	0.622
4496	0.452	0.462	0.472	0.482	0.491	0.501	0.510	0.520	0.529	0.538	0.546	0.555	0.563	0.571
4497	0.495	0.507	0.518	0.530	0.541	0.551	0.561	0.571	0.581	0.591	0.601	0.610	0.619	0.628
4498	0.519	0.531	0.543	0.554	0.565	0.576	0.586	0.597	0.607	0.616	0.625	0.635	0.643	0.652
4499	0.503	0.515	0.527	0.539	0.551	0.562	0.573	0.584	0.594	0.604	0.614	0.624	0.633	0.643
4511	0.487	0.498	0.509	0.520	0.530	0.540	0.550	0.560	0.569	0.578	0.587	0.595	0.603	0.611
4512	0.523	0.534	0.545	0.556	0.566	0.576	0.586	0.595	0.605	0.614	0.622	0.630	0.638	0.646
4557	0.480	0.492	0.503	0.514	0.526	0.536	0.546	0.555	0.565	0.574	0.584	0.594	0.603	0.612
4558	0.445	0.456	0.466	0.477	0.487	0.497	0.507	0.516	0.526	0.535	0.544	0.553	0.562	0.570
4611	0.474	0.485	0.496	0.507	0.517	0.527	0.537	0.546	0.555	0.564	0.572	0.580	0.589	0.597
4623	0.558	0.570	0.582	0.593	0.604	0.614	0.624	0.634	0.644	0.653	0.662	0.670	0.679	0.687
4635	0.380	0.390	0.400	0.409	0.418	0.428	0.437	0.446	0.454	0.463	0.471	0.479	0.488	0.496
4665	0.405	0.416	0.426	0.437	0.446	0.456	0.465	0.474	0.483	0.492	0.501	0.509	0.518	0.526
4683	0.505	0.517	0.528	0.539	0.550	0.560	0.570	0.579	0.587	0.595	0.603	0.612	0.619	0.626
4691	0.518	0.530	0.542	0.554	0.566	0.577	0.588	0.599	0.610	0.621	0.631	0.642	0.652	0.661
4692	0.545	0.556	0.566	0.576	0.586	0.595	0.605	0.614	0.623	0.631	0.639	0.648	0.656	0.664
4717	0.426	0.437	0.448	0.459	0.468	0.478	0.489	0.499	0.508	0.518	0.528	0.536	0.545	0.554
4720	0.486	0.496	0.507	0.517	0.526	0.536	0.546	0.555	0.564	0.573	0.582	0.591	0.600	0.608
4740	0.374	0.384	0.394	0.403	0.412	0.421	0.430	0.438	0.447	0.455	0.463	0.471	0.479	0.487
4771	0.448	0.459	0.470	0.481	0.491	0.501	0.511	0.522	0.532	0.542	0.552	0.562	0.572	0.582
4828	0.428	0.438	0.448	0.458	0.467	0.476	0.485	0.494	0.502	0.510	0.518	0.525	0.533	0.540
4829	0.427	0.437	0.448	0.458	0.469	0.479	0.489	0.498	0.508	0.517	0.526	0.535	0.544	0.552
4831	0.495	0.506	0.518	0.529	0.540	0.550	0.560	0.570	0.580	0.590	0.600	0.609	0.619	0.628
4983	0.608	0.618	0.628	0.637	0.650	0.658	0.666	0.674	0.681	0.689	0.697	0.708	0.715	0.722
5020	0.382	0.393	0.403	0.414	0.423	0.433	0.442	0.451	0.461	0.470	0.479	0.487	0.496	0.505
5027	0.403	0.413	0.423	0.433	0.443	0.453	0.462	0.471	0.481	0.490	0.498	0.507	0.515	0.524
5028	0.379	0.389	0.399	0.408	0.418	0.426	0.435	0.444	0.453	0.461	0.469	0.477	0.486	0.494
5029	0.363	0.373	0.383	0.393	0.403	0.413	0.423	0.432	0.441	0.450	0.459	0.467	0.475	0.482
5040	0.317	0.326	0.335	0.343	0.352	0.360	0.369	0.377	0.385	0.393	0.401	0.409	0.416	0.424
5057	0.378	0.389	0.399	0.409	0.419	0.429	0.439	0.448	0.458	0.467	0.476	0.484	0.493	0.501
5059	0.339	0.349	0.358	0.367	0.376	0.385	0.394	0.402	0.411	0.420	0.428	0.437	0.445	0.453
5102	0.364	0.374	0.384	0.393	0.403	0.412	0.421	0.430	0.439	0.448	0.456	0.465	0.473	0.482
5107	0.417	0.428	0.439	0.449	0.459	0.469	0.479	0.488	0.497	0.507	0.516	0.524	0.533	0.542
5108	0.418	0.428	0.439	0.450	0.461	0.471	0.482	0.492	0.502	0.512	0.522	0.531	0.540	0.548

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
4250	0.663	0.673	0.682	0.691	0.700	0.708	0.716	0.724	0.732	0.740	0.748	0.755	0.761	0.767
4251	0.609	0.617	0.624	0.632	0.639	0.646	0.653	0.659	0.665	0.671	0.676	0.681	0.686	0.691
4279	0.672	0.680	0.689	0.697	0.705	0.713	0.721	0.728	0.736	0.743	0.750	0.756	0.763	0.769
4283	0.514	0.522	0.530	0.538	0.546	0.553	0.561	0.569	0.576	0.583	0.586	0.592	0.599	0.605
4286	0.615	0.623	0.631	0.638	0.646	0.653	0.660	0.666	0.673	0.680	0.687	0.694	0.700	0.706
4295	0.702	0.710	0.718	0.726	0.734	0.741	0.748	0.754	0.761	0.767	0.773	0.779	0.784	0.790
4297	0.565	0.574	0.582	0.591	0.599	0.607	0.615	0.623	0.630	0.638	0.644	0.651	0.659	0.666
4299	0.646	0.654	0.662	0.669	0.677	0.684	0.691	0.698	0.705	0.711	0.717	0.723	0.729	0.735
4304	0.636	0.643	0.651	0.658	0.666	0.673	0.679	0.686	0.693	0.699	0.706	0.712	0.718	0.724
4312	0.560	0.566	0.573	0.580	0.587	0.594	0.600	0.607	0.614	0.620	0.625	0.632	0.638	0.645
4351	0.590	0.599	0.607	0.615	0.623	0.631	0.639	0.647	0.655	0.663	0.670	0.677	0.684	0.691
4354	0.639	0.647	0.655	0.662	0.669	0.676	0.682	0.689	0.696	0.702	0.708	0.714	0.720	0.725
4361	0.656	0.663	0.670	0.678	0.685	0.692	0.699	0.706	0.713	0.719	0.726	0.733	0.739	0.745
4362	0.538	0.546	0.554	0.561	0.569	0.576	0.583	0.589	0.596	0.602	0.605	0.611	0.618	0.624
4410	0.599	0.607	0.615	0.622	0.630	0.637	0.645	0.652	0.659	0.665	0.672	0.679	0.686	0.693
4420	0.756	0.766	0.776	0.785	0.794	0.803	0.810	0.818	0.825	0.833	0.841	0.847	0.853	0.858
4432	0.648	0.657	0.665	0.673	0.682	0.690	0.698	0.705	0.713	0.720	0.730	0.737	0.744	0.750
4470	0.648	0.656	0.662	0.668	0.674	0.680	0.686	0.692	0.698	0.704	0.711	0.717	0.723	0.729
4478	0.671	0.679	0.687	0.694	0.702	0.709	0.716	0.723	0.729	0.735	0.742	0.748	0.754	0.760
4492	0.609	0.617	0.625	0.632	0.639	0.646	0.653	0.660	0.667	0.673	0.679	0.685	0.691	0.697
4494	0.599	0.607	0.615	0.623	0.631	0.639	0.646	0.653	0.661	0.668	0.675	0.682	0.689	0.695
4495	0.630	0.638	0.646	0.653	0.661	0.668	0.675	0.682	0.689	0.696	0.703	0.709	0.716	0.722
4496	0.579	0.586	0.594	0.601	0.608	0.615	0.622	0.629	0.635	0.642	0.648	0.654	0.661	0.667
4497	0.636	0.644	0.652	0.660	0.667	0.675	0.682	0.689	0.696	0.703	0.710	0.716	0.723	0.729
4498	0.660	0.668	0.676	0.684	0.691	0.699	0.706	0.713	0.720	0.726	0.732	0.739	0.745	0.751
4499	0.652	0.661	0.669	0.678	0.686	0.694	0.702	0.710	0.718	0.725	0.732	0.739	0.746	0.752
4511	0.619	0.626	0.633	0.640	0.647	0.654	0.661	0.667	0.673	0.679	0.685	0.691	0.697	0.702
4512	0.654	0.661	0.668	0.676	0.683	0.690	0.697	0.704	0.710	0.717	0.723	0.729	0.735	0.741
4557	0.620	0.628	0.636	0.644	0.652	0.659	0.667	0.674	0.682	0.689	0.696	0.703	0.710	0.717
4558	0.579	0.588	0.596	0.603	0.611	0.618	0.626	0.633	0.639	0.646	0.652	0.659	0.665	0.671
4611	0.605	0.612	0.620	0.627	0.635	0.642	0.649	0.656	0.663	0.670	0.676	0.683	0.689	0.695
4623	0.695	0.702	0.710	0.717	0.724	0.731	0.737	0.744	0.750	0.756	0.763	0.768	0.774	0.780
4635	0.504	0.511	0.519	0.527	0.534	0.542	0.549	0.556	0.562	0.569	0.575	0.582	0.588	0.595
4665	0.534	0.541	0.549	0.556	0.563	0.570	0.577	0.584	0.591	0.597	0.604	0.610	0.617	0.623
4683	0.633	0.640	0.647	0.653	0.660	0.667	0.674	0.680	0.687	0.693	0.700	0.707	0.713	0.720
4691	0.669	0.677	0.686	0.694	0.702	0.710	0.718	0.725	0.731	0.737	0.744	0.750	0.756	0.762
4692	0.672	0.679	0.687	0.695	0.702	0.710	0.717	0.724	0.731	0.738	0.744	0.750	0.756	0.762
4717	0.563	0.572	0.580	0.588	0.596	0.603	0.611	0.619	0.626	0.634	0.639	0.646	0.652	0.658
4720	0.616	0.625	0.632	0.640	0.648	0.655	0.663	0.671	0.678	0.684	0.691	0.697	0.704	0.711
4740	0.494	0.502	0.509	0.517	0.524	0.531	0.538	0.545	0.552	0.559	0.565	0.571	0.578	0.584
4771	0.592	0.601	0.610	0.619	0.628	0.636	0.644	0.652	0.660	0.667	0.674	0.682	0.689	0.697
4828	0.547	0.555	0.562	0.569	0.576	0.583	0.590	0.596	0.603	0.609	0.616	0.622	0.628	0.634
4829	0.561	0.569	0.577	0.585	0.592	0.600	0.607	0.614	0.621	0.628	0.635	0.641	0.648	0.654
4831	0.636	0.645	0.653	0.661	0.669	0.677	0.685	0.692	0.700	0.707	0.715	0.722	0.730	0.737
4983	0.728	0.734	0.740	0.746	0.752	0.757	0.763	0.769	0.774	0.779	0.787	0.791	0.796	0.801
5020	0.513	0.521	0.529	0.537	0.545	0.553	0.561	0.568	0.576	0.583	0.591	0.598	0.605	0.613
5027	0.532	0.540	0.548	0.555	0.563	0.570	0.578	0.585	0.592	0.600	0.607	0.614	0.621	0.628
5028	0.502	0.510	0.517	0.525	0.533	0.540	0.547	0.555	0.562	0.569	0.575	0.582	0.589	0.595
5029	0.490	0.497	0.504	0.511	0.518	0.525	0.532	0.539	0.546	0.552	0.559	0.565	0.572	0.579
5040	0.431	0.439	0.446	0.453	0.461	0.468	0.475	0.482	0.489	0.496	0.502	0.509	0.516	0.523
5057	0.509	0.517	0.525	0.533	0.541	0.549	0.557	0.565	0.573	0.581	0.588	0.596	0.603	0.611
5059	0.461	0.469	0.476	0.484	0.492	0.499	0.506	0.513	0.520	0.527	0.533	0.540	0.546	0.553
5102	0.490	0.499	0.507	0.515	0.523	0.530	0.538	0.546	0.553	0.560	0.567	0.574	0.581	0.588
5107	0.550	0.558	0.566	0.574	0.582	0.589	0.597	0.604	0.611	0.618	0.624	0.631	0.638	0.644
5108	0.557	0.565	0.574	0.582	0.590	0.597	0.605	0.612	0.619	0.626	0.633	0.640	0.647	0.653

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
4250	0.773	0.778	0.784	0.790	0.795	0.800	0.806	0.811	0.815	0.820	0.825	0.829	0.833	0.837
4251	0.697	0.702	0.707	0.712	0.717	0.722	0.727	0.732	0.737	0.742	0.747	0.752	0.757	0.762
4279	0.775	0.782	0.788	0.794	0.800	0.805	0.811	0.816	0.820	0.825	0.830	0.835	0.839	0.844
4283	0.611	0.617	0.624	0.630	0.636	0.642	0.648	0.654	0.661	0.667	0.673	0.679	0.684	0.690
4286	0.713	0.719	0.725	0.731	0.737	0.743	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785
4295	0.795	0.800	0.805	0.810	0.815	0.819	0.824	0.828	0.832	0.836	0.841	0.845	0.849	0.853
4297	0.672	0.679	0.685	0.692	0.698	0.704	0.710	0.715	0.720	0.725	0.730	0.734	0.739	0.744
4299	0.740	0.746	0.751	0.756	0.761	0.766	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801
4304	0.730	0.736	0.742	0.748	0.754	0.759	0.765	0.770	0.775	0.780	0.785	0.790	0.794	0.799
4312	0.651	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692	0.697	0.701	0.705	0.709	0.713
4351	0.697	0.704	0.711	0.717	0.723	0.729	0.735	0.741	0.746	0.752	0.758	0.763	0.768	0.773
4354	0.731	0.737	0.742	0.748	0.753	0.758	0.763	0.769	0.774	0.779	0.784	0.789	0.793	0.798
4361	0.751	0.757	0.763	0.769	0.775	0.781	0.787	0.793	0.798	0.803	0.808	0.812	0.817	0.821
4362	0.630	0.636	0.643	0.649	0.655	0.661	0.667	0.672	0.678	0.684	0.690	0.696	0.701	0.707
4410	0.699	0.705	0.711	0.717	0.723	0.729	0.735	0.741	0.746	0.751	0.757	0.762	0.767	0.772
4420	0.863	0.868	0.873	0.878	0.882	0.887	0.892	0.896	0.899	0.903	0.906	0.909	0.912	0.914
4432	0.756	0.762	0.768	0.774	0.779	0.785	0.791	0.796	0.801	0.806	0.811	0.816	0.821	0.826
4470	0.735	0.740	0.746	0.752	0.757	0.762	0.767	0.772	0.777	0.782	0.787	0.792	0.797	0.802
4478	0.765	0.771	0.776	0.781	0.786	0.791	0.796	0.800	0.805	0.809	0.813	0.818	0.822	0.826
4492	0.703	0.709	0.715	0.721	0.726	0.732	0.738	0.743	0.749	0.754	0.759	0.764	0.769	0.773
4494	0.701	0.707	0.713	0.719	0.725	0.730	0.736	0.741	0.747	0.752	0.757	0.761	0.766	0.770
4495	0.729	0.735	0.741	0.746	0.752	0.757	0.763	0.768	0.773	0.778	0.783	0.788	0.793	0.797
4496	0.673	0.680	0.686	0.692	0.698	0.704	0.710	0.716	0.722	0.728	0.734	0.739	0.745	0.751
4497	0.735	0.741	0.746	0.752	0.757	0.762	0.768	0.773	0.778	0.783	0.787	0.792	0.797	0.801
4498	0.756	0.762	0.768	0.773	0.778	0.783	0.788	0.793	0.797	0.802	0.806	0.810	0.815	0.819
4499	0.758	0.764	0.770	0.776	0.782	0.787	0.793	0.798	0.803	0.808	0.813	0.818	0.823	0.828
4511	0.708	0.714	0.719	0.724	0.729	0.734	0.739	0.744	0.749	0.754	0.759	0.763	0.767	0.772
4512	0.747	0.752	0.757	0.763	0.768	0.773	0.778	0.783	0.788	0.792	0.797	0.801	0.805	0.809
4557	0.723	0.729	0.735	0.740	0.746	0.752	0.757	0.762	0.767	0.772	0.776	0.781	0.786	0.791
4558	0.677	0.683	0.689	0.695	0.701	0.707	0.712	0.717	0.723	0.728	0.733	0.737	0.742	0.746
4611	0.701	0.707	0.713	0.719	0.724	0.730	0.735	0.740	0.745	0.750	0.755	0.759	0.764	0.768
4623	0.785	0.790	0.796	0.801	0.806	0.810	0.815	0.820	0.825	0.829	0.833	0.837	0.841	0.845
4635	0.602	0.608	0.615	0.621	0.627	0.633	0.639	0.646	0.652	0.658	0.664	0.670	0.676	0.682
4665	0.629	0.635	0.641	0.647	0.653	0.658	0.664	0.669	0.675	0.680	0.686	0.691	0.696	0.701
4683	0.726	0.731	0.737	0.743	0.748	0.754	0.759	0.764	0.770	0.775	0.780	0.785	0.790	0.795
4691	0.767	0.773	0.779	0.784	0.790	0.795	0.801	0.806	0.811	0.816	0.821	0.826	0.831	0.837
4692	0.767	0.773	0.778	0.783	0.789	0.794	0.799	0.804	0.808	0.813	0.817	0.821	0.825	0.829
4717	0.664	0.671	0.677	0.683	0.689	0.695	0.701	0.707	0.713	0.719	0.724	0.730	0.735	0.741
4720	0.717	0.723	0.730	0.736	0.742	0.748	0.754	0.760	0.766	0.771	0.776	0.781	0.786	0.791
4740	0.591	0.597	0.604	0.610	0.616	0.623	0.629	0.635	0.641	0.647	0.653	0.659	0.664	0.670
4771	0.704	0.712	0.719	0.726	0.733	0.739	0.745	0.751	0.757	0.763	0.769	0.775	0.781	0.786
4828	0.640	0.646	0.652	0.657	0.663	0.668	0.673	0.679	0.684	0.689	0.694	0.699	0.704	0.709
4829	0.660	0.666	0.671	0.677	0.683	0.688	0.694	0.699	0.705	0.711	0.716	0.721	0.726	0.731
4831	0.744	0.751	0.757	0.764	0.770	0.776	0.782	0.787	0.793	0.798	0.803	0.809	0.814	0.819
4983	0.805	0.810	0.815	0.819	0.824	0.828	0.833	0.837	0.842	0.845	0.848	0.851	0.854	0.856
5020	0.620	0.627	0.635	0.642	0.649	0.656	0.663	0.670	0.676	0.682	0.688	0.694	0.700	0.705
5027	0.635	0.642	0.648	0.655	0.661	0.668	0.674	0.680	0.686	0.692	0.698	0.704	0.710	0.716
5028	0.602	0.608	0.614	0.620	0.626	0.631	0.637	0.643	0.648	0.654	0.659	0.665	0.670	0.675
5029	0.585	0.591	0.598	0.604	0.610	0.616	0.622	0.628	0.634	0.640	0.646	0.652	0.657	0.663
5040	0.529	0.536	0.542	0.549	0.555	0.561	0.567	0.573	0.579	0.585	0.591	0.596	0.602	0.607
5057	0.619	0.626	0.633	0.640	0.647	0.654	0.661	0.668	0.675	0.681	0.688	0.694	0.700	0.706
5059	0.559	0.566	0.572	0.578	0.585	0.591	0.597	0.604	0.610	0.615	0.621	0.627	0.633	0.639
5102	0.595	0.602	0.609	0.615	0.621	0.628	0.634	0.640	0.646	0.652	0.658	0.664	0.670	0.676
5107	0.650	0.657	0.663	0.669	0.675	0.681	0.686	0.692	0.698	0.703	0.709	0.714	0.719	0.724
5108	0.660	0.666	0.673	0.679	0.685	0.691	0.697	0.703	0.709	0.714	0.720	0.726	0.731	0.736

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold								
	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
4250	0.842	0.846	0.850	0.853	0.857	0.860	0.864	0.867	0.870
4251	0.767	0.772	0.777	0.782	0.787	0.791	0.796	0.801	0.806
4279	0.848	0.852	0.856	0.859	0.863	0.866	0.869	0.873	0.876
4283	0.695	0.701	0.706	0.711	0.716	0.722	0.727	0.732	0.737
4286	0.790	0.795	0.799	0.804	0.808	0.813	0.817	0.821	0.826
4295	0.856	0.860	0.864	0.868	0.871	0.875	0.878	0.881	0.884
4297	0.749	0.753	0.758	0.763	0.767	0.772	0.777	0.781	0.786
4299	0.805	0.809	0.813	0.817	0.821	0.825	0.829	0.832	0.836
4304	0.803	0.808	0.812	0.817	0.821	0.825	0.829	0.833	0.836
4312	0.717	0.721	0.725	0.729	0.733	0.737	0.741	0.745	0.749
4351	0.778	0.782	0.787	0.792	0.796	0.801	0.805	0.810	0.814
4354	0.803	0.807	0.812	0.816	0.820	0.824	0.829	0.833	0.836
4361	0.824	0.828	0.831	0.834	0.837	0.841	0.844	0.847	0.850
4362	0.713	0.718	0.723	0.727	0.732	0.736	0.741	0.745	0.749
4410	0.777	0.782	0.787	0.792	0.797	0.801	0.806	0.811	0.815
4420	0.917	0.920	0.922	0.924	0.927	0.929	0.931	0.933	0.935
4432	0.830	0.835	0.840	0.844	0.848	0.852	0.856	0.860	0.864
4470	0.807	0.812	0.816	0.820	0.825	0.829	0.833	0.838	0.842
4478	0.830	0.834	0.837	0.841	0.845	0.848	0.852	0.855	0.858
4492	0.778	0.782	0.787	0.792	0.796	0.801	0.805	0.809	0.814
4494	0.775	0.779	0.783	0.788	0.792	0.796	0.800	0.804	0.808
4495	0.802	0.806	0.810	0.814	0.818	0.822	0.826	0.830	0.834
4496	0.756	0.761	0.767	0.772	0.777	0.783	0.788	0.793	0.798
4497	0.805	0.810	0.814	0.818	0.823	0.827	0.831	0.835	0.839
4498	0.823	0.827	0.831	0.835	0.839	0.843	0.846	0.850	0.854
4499	0.832	0.836	0.841	0.845	0.849	0.853	0.857	0.861	0.865
4511	0.776	0.780	0.784	0.788	0.792	0.796	0.800	0.804	0.807
4512	0.813	0.817	0.821	0.825	0.829	0.833	0.836	0.840	0.843
4557	0.795	0.799	0.803	0.807	0.811	0.815	0.819	0.823	0.827
4558	0.751	0.755	0.759	0.763	0.767	0.771	0.775	0.779	0.782
4611	0.773	0.777	0.781	0.785	0.789	0.793	0.796	0.800	0.804
4623	0.849	0.853	0.856	0.860	0.863	0.866	0.870	0.873	0.876
4635	0.688	0.694	0.700	0.705	0.710	0.716	0.721	0.726	0.731
4665	0.706	0.711	0.715	0.720	0.725	0.729	0.734	0.739	0.743
4683	0.801	0.805	0.808	0.812	0.815	0.818	0.822	0.825	0.829
4691	0.842	0.847	0.852	0.857	0.862	0.867	0.871	0.876	0.881
4692	0.833	0.837	0.841	0.845	0.848	0.852	0.856	0.859	0.862
4717	0.746	0.752	0.757	0.762	0.767	0.772	0.777	0.782	0.786
4720	0.795	0.799	0.803	0.807	0.811	0.816	0.820	0.824	0.828
4740	0.676	0.682	0.687	0.693	0.699	0.704	0.709	0.715	0.720
4771	0.791	0.796	0.801	0.805	0.808	0.812	0.815	0.819	0.822
4828	0.714	0.719	0.724	0.728	0.733	0.737	0.742	0.746	0.750
4829	0.736	0.741	0.745	0.750	0.754	0.758	0.762	0.766	0.770
4831	0.824	0.829	0.834	0.838	0.843	0.847	0.851	0.855	0.859
4983	0.859	0.860	0.862	0.864	0.865	0.867	0.869	0.870	0.872
5020	0.711	0.716	0.721	0.727	0.732	0.737	0.742	0.747	0.751
5027	0.721	0.727	0.732	0.738	0.743	0.748	0.753	0.758	0.763
5028	0.680	0.685	0.690	0.695	0.700	0.705	0.709	0.714	0.719
5029	0.669	0.674	0.680	0.685	0.690	0.695	0.700	0.705	0.710
5040	0.613	0.618	0.624	0.629	0.635	0.640	0.645	0.650	0.655
5057	0.712	0.718	0.723	0.729	0.734	0.739	0.744	0.749	0.755
5059	0.645	0.650	0.656	0.661	0.666	0.672	0.677	0.681	0.686
5102	0.681	0.687	0.692	0.698	0.703	0.708	0.713	0.718	0.723
5107	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
5108	0.741	0.746	0.751	0.756	0.761	0.765	0.770	0.774	0.779

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
5128	0.53	0.130	0.140	0.150	0.160	0.169	0.178	0.188	0.197	0.206	0.215	0.223	0.232	0.240
5129	0.26	0.125	0.136	0.147	0.156	0.166	0.175	0.185	0.194	0.203	0.212	0.221	0.229	0.237
5130	0.45	0.116	0.125	0.135	0.144	0.153	0.163	0.172	0.180	0.189	0.197	0.205	0.213	0.220
5140	0.73	0.102	0.111	0.120	0.128	0.137	0.145	0.153	0.161	0.169	0.177	0.185	0.192	0.199
5146	2.34	0.117	0.127	0.136	0.146	0.155	0.164	0.173	0.182	0.191	0.200	0.208	0.216	0.225
5160	0.73	0.097	0.105	0.113	0.120	0.127	0.134	0.141	0.148	0.154	0.161	0.167	0.174	0.180
5183	2.64	0.123	0.134	0.144	0.153	0.163	0.172	0.181	0.190	0.199	0.207	0.216	0.224	0.232
5184	1.06	0.104	0.113	0.123	0.132	0.141	0.149	0.158	0.167	0.175	0.183	0.191	0.199	0.207
5185	2.20	0.133	0.143	0.153	0.163	0.172	0.181	0.190	0.198	0.207	0.215	0.223	0.231	0.239
5186	1.14	0.099	0.106	0.114	0.121	0.129	0.136	0.143	0.150	0.157	0.163	0.170	0.177	0.183
5187	1.13	0.109	0.118	0.128	0.136	0.145	0.154	0.162	0.171	0.179	0.187	0.195	0.202	0.210
5190	1.82	0.112	0.122	0.132	0.141	0.150	0.159	0.168	0.177	0.185	0.193	0.201	0.209	0.217
5191	0.96	0.122	0.132	0.142	0.152	0.161	0.170	0.179	0.188	0.196	0.205	0.213	0.221	0.229
5192	1.78	0.147	0.158	0.168	0.179	0.189	0.200	0.209	0.219	0.228	0.237	0.246	0.255	0.264
5193	0.54	0.125	0.135	0.145	0.154	0.163	0.172	0.181	0.190	0.199	0.207	0.215	0.223	0.231
5195	1.61	0.124	0.134	0.144	0.154	0.163	0.173	0.182	0.191	0.199	0.208	0.216	0.225	0.233
5201	3.45	0.122	0.133	0.144	0.154	0.164	0.173	0.183	0.192	0.201	0.210	0.219	0.228	0.236
5205	1.71	0.091	0.099	0.107	0.115	0.123	0.131	0.138	0.145	0.153	0.160	0.167	0.173	0.180
5212	2.56	0.099	0.108	0.116	0.125	0.133	0.141	0.149	0.157	0.165	0.173	0.180	0.187	0.194
5213	2.04	0.099	0.108	0.116	0.124	0.132	0.140	0.148	0.156	0.163	0.171	0.178	0.185	0.192
5214	2.29	0.120	0.130	0.140	0.150	0.160	0.169	0.179	0.188	0.197	0.206	0.215	0.223	0.232
5222	2.50	0.088	0.095	0.103	0.110	0.117	0.124	0.132	0.138	0.145	0.151	0.158	0.164	0.170
5225	2.31	0.103	0.112	0.121	0.129	0.138	0.146	0.154	0.162	0.170	0.177	0.185	0.193	0.200
5348	2.43	0.119	0.130	0.140	0.150	0.160	0.169	0.179	0.188	0.197	0.206	0.215	0.224	0.232
5403	4.91	0.105	0.114	0.123	0.132	0.140	0.149	0.157	0.165	0.173	0.181	0.189	0.197	0.204
5432	2.05	0.092	0.100	0.108	0.116	0.124	0.132	0.139	0.146	0.154	0.161	0.168	0.174	0.181
5436	2.01	0.123	0.134	0.144	0.155	0.164	0.174	0.183	0.193	0.202	0.210	0.219	0.227	0.235
5443	2.23	0.120	0.130	0.140	0.150	0.159	0.168	0.177	0.186	0.195	0.203	0.212	0.220	0.229
5446	2.67	0.108	0.118	0.127	0.136	0.145	0.154	0.163	0.171	0.180	0.188	0.196	0.204	0.211
5447	1.14	0.087	0.095	0.103	0.111	0.119	0.126	0.134	0.141	0.149	0.156	0.163	0.170	0.177
5467	3.81	0.112	0.122	0.131	0.140	0.149	0.158	0.167	0.175	0.183	0.191	0.200	0.208	0.215
5470	1.81	0.086	0.094	0.101	0.108	0.115	0.122	0.129	0.136	0.142	0.149	0.155	0.162	0.168
5473	4.27	0.091	0.099	0.108	0.116	0.124	0.131	0.139	0.147	0.154	0.161	0.169	0.176	0.183
5474	4.08	0.103	0.113	0.123	0.132	0.141	0.150	0.159	0.168	0.176	0.184	0.193	0.201	0.209
5479	2.74	0.112	0.121	0.130	0.139	0.147	0.155	0.163	0.171	0.179	0.186	0.193	0.200	0.207
5482	1.57	0.096	0.105	0.114	0.122	0.131	0.139	0.147	0.155	0.163	0.171	0.179	0.186	0.193
5484	4.41	0.119	0.129	0.139	0.148	0.158	0.167	0.176	0.185	0.193	0.202	0.210	0.219	0.227
5485	2.55	0.091	0.099	0.107	0.115	0.122	0.130	0.138	0.145	0.153	0.160	0.167	0.174	0.181
5506	1.85	0.101	0.111	0.120	0.128	0.137	0.145	0.154	0.162	0.169	0.177	0.185	0.193	0.200
5507	1.55	0.094	0.103	0.111	0.119	0.127	0.135	0.143	0.151	0.158	0.166	0.173	0.180	0.188
5538	2.39	0.123	0.133	0.142	0.152	0.161	0.170	0.179	0.188	0.196	0.204	0.213	0.221	0.229
5542	1.35	0.087	0.095	0.103	0.110	0.118	0.125	0.132	0.140	0.146	0.153	0.160	0.167	0.173
5552	9.23	0.094	0.102	0.110	0.119	0.127	0.134	0.142	0.150	0.157	0.164	0.171	0.178	0.185
5553	3.89	0.087	0.095	0.102	0.110	0.117	0.124	0.131	0.138	0.145	0.152	0.159	0.165	0.172
5606	0.38	0.109	0.118	0.127	0.136	0.144	0.153	0.161	0.169	0.177	0.186	0.193	0.201	0.209
5610	1.70	0.106	0.115	0.124	0.132	0.140	0.148	0.156	0.164	0.171	0.178	0.185	0.193	0.200
5632	4.91	0.105	0.114	0.123	0.132	0.140	0.149	0.157	0.165	0.173	0.181	0.189	0.197	0.204
5633	2.05	0.092	0.100	0.108	0.116	0.124	0.132	0.139	0.146	0.154	0.161	0.168	0.174	0.181
5650	2.67	0.122	0.133	0.143	0.153	0.162	0.172	0.181	0.190	0.199	0.207	0.216	0.224	0.232
5951	0.28	0.166	0.179	0.190	0.201	0.212	0.222	0.232	0.242	0.252	0.261	0.270	0.279	0.288
6003	5.89	0.082	0.089	0.096	0.103	0.109	0.116	0.122	0.128	0.134	0.140	0.145	0.151	0.157
6011	2.59	0.091	0.099	0.106	0.114	0.121	0.129	0.136	0.143	0.150	0.157	0.163	0.170	0.176
6204	2.83	0.114	0.125	0.135	0.145	0.155	0.164	0.173	0.183	0.192	0.200	0.209	0.218	0.226
6206	1.15	0.085	0.092	0.099	0.106	0.112	0.119	0.125	0.132	0.138	0.144	0.149	0.156	0.161
6213	0.78	0.117	0.127	0.137	0.147	0.156	0.166	0.175	0.184	0.193	0.202	0.211	0.219	0.228

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
5128	0.248	0.256	0.263	0.271	0.279	0.286	0.294	0.301	0.308	0.315	0.322	0.329	0.336	0.342
5129	0.245	0.254	0.262	0.270	0.277	0.286	0.293	0.300	0.309	0.315	0.322	0.330	0.336	0.342
5130	0.228	0.235	0.242	0.249	0.256	0.263	0.270	0.276	0.283	0.289	0.295	0.301	0.307	0.314
5140	0.207	0.214	0.221	0.228	0.235	0.242	0.248	0.255	0.261	0.268	0.274	0.280	0.287	0.293
5146	0.233	0.240	0.248	0.256	0.263	0.270	0.278	0.285	0.292	0.299	0.305	0.312	0.319	0.325
5160	0.186	0.192	0.198	0.204	0.210	0.215	0.221	0.227	0.232	0.238	0.243	0.248	0.253	0.258
5183	0.240	0.248	0.255	0.263	0.270	0.277	0.284	0.291	0.298	0.305	0.312	0.318	0.325	0.331
5184	0.215	0.223	0.230	0.238	0.246	0.253	0.260	0.267	0.274	0.281	0.288	0.295	0.302	0.309
5185	0.246	0.253	0.261	0.268	0.275	0.282	0.288	0.295	0.301	0.308	0.314	0.320	0.326	0.332
5186	0.190	0.196	0.203	0.209	0.216	0.221	0.228	0.235	0.240	0.247	0.253	0.258	0.264	0.270
5187	0.217	0.225	0.232	0.239	0.246	0.253	0.260	0.266	0.273	0.280	0.286	0.292	0.299	0.305
5190	0.225	0.232	0.240	0.247	0.255	0.262	0.269	0.276	0.283	0.289	0.296	0.303	0.309	0.316
5191	0.237	0.244	0.252	0.259	0.266	0.274	0.280	0.287	0.294	0.301	0.307	0.314	0.320	0.326
5192	0.272	0.281	0.289	0.297	0.305	0.313	0.320	0.328	0.335	0.342	0.349	0.356	0.363	0.370
5193	0.238	0.246	0.253	0.260	0.267	0.274	0.281	0.287	0.294	0.300	0.307	0.313	0.319	0.325
5195	0.241	0.248	0.256	0.263	0.271	0.278	0.285	0.292	0.299	0.306	0.312	0.319	0.326	0.333
5201	0.245	0.253	0.261	0.268	0.276	0.284	0.291	0.298	0.306	0.313	0.319	0.326	0.333	0.340
5205	0.187	0.193	0.200	0.206	0.213	0.219	0.225	0.231	0.237	0.243	0.249	0.255	0.261	0.266
5212	0.202	0.209	0.216	0.222	0.229	0.236	0.242	0.249	0.255	0.262	0.268	0.274	0.281	0.287
5213	0.199	0.206	0.213	0.219	0.226	0.232	0.238	0.244	0.250	0.257	0.262	0.268	0.274	0.280
5214	0.240	0.248	0.256	0.264	0.272	0.279	0.287	0.294	0.301	0.309	0.316	0.322	0.329	0.336
5222	0.176	0.182	0.188	0.194	0.200	0.205	0.211	0.217	0.222	0.227	0.233	0.238	0.243	0.248
5225	0.208	0.215	0.222	0.229	0.236	0.243	0.250	0.257	0.263	0.270	0.276	0.283	0.289	0.295
5348	0.240	0.249	0.257	0.265	0.272	0.280	0.288	0.295	0.303	0.310	0.317	0.324	0.331	0.338
5403	0.212	0.219	0.226	0.234	0.241	0.248	0.254	0.261	0.268	0.274	0.281	0.287	0.293	0.299
5432	0.188	0.194	0.201	0.207	0.214	0.220	0.226	0.232	0.238	0.244	0.250	0.256	0.261	0.267
5436	0.244	0.251	0.259	0.267	0.275	0.282	0.289	0.297	0.304	0.311	0.318	0.325	0.331	0.338
5443	0.237	0.245	0.252	0.260	0.268	0.275	0.283	0.290	0.297	0.305	0.312	0.319	0.326	0.332
5446	0.219	0.226	0.234	0.241	0.249	0.256	0.263	0.270	0.277	0.283	0.290	0.297	0.303	0.309
5447	0.183	0.190	0.196	0.203	0.209	0.216	0.222	0.228	0.234	0.240	0.246	0.251	0.257	0.263
5467	0.223	0.231	0.238	0.246	0.253	0.260	0.268	0.275	0.282	0.289	0.296	0.303	0.309	0.316
5470	0.174	0.180	0.187	0.192	0.198	0.204	0.210	0.216	0.221	0.227	0.233	0.238	0.243	0.249
5473	0.190	0.196	0.203	0.210	0.217	0.223	0.229	0.236	0.242	0.248	0.254	0.260	0.267	0.273
5474	0.217	0.225	0.232	0.240	0.247	0.254	0.262	0.269	0.276	0.283	0.289	0.296	0.303	0.309
5479	0.214	0.221	0.228	0.235	0.241	0.248	0.254	0.261	0.267	0.273	0.279	0.285	0.291	0.297
5482	0.201	0.208	0.215	0.222	0.229	0.236	0.243	0.249	0.256	0.262	0.269	0.275	0.281	0.287
5484	0.235	0.242	0.250	0.257	0.265	0.272	0.279	0.286	0.293	0.300	0.306	0.313	0.320	0.326
5485	0.188	0.195	0.202	0.208	0.215	0.221	0.228	0.234	0.240	0.246	0.252	0.258	0.264	0.270
5506	0.207	0.214	0.221	0.228	0.235	0.241	0.248	0.254	0.260	0.266	0.272	0.278	0.284	0.290
5507	0.195	0.202	0.208	0.215	0.222	0.228	0.235	0.241	0.248	0.254	0.260	0.266	0.272	0.278
5538	0.236	0.244	0.251	0.259	0.266	0.274	0.281	0.288	0.295	0.301	0.308	0.315	0.321	0.328
5542	0.180	0.186	0.193	0.199	0.205	0.211	0.217	0.223	0.229	0.235	0.241	0.246	0.252	0.258
5552	0.192	0.199	0.205	0.212	0.218	0.225	0.231	0.237	0.243	0.249	0.255	0.261	0.267	0.273
5553	0.179	0.185	0.191	0.197	0.204	0.210	0.216	0.222	0.228	0.233	0.239	0.245	0.251	0.256
5606	0.216	0.224	0.231	0.238	0.245	0.252	0.259	0.266	0.273	0.279	0.285	0.292	0.298	0.303
5610	0.207	0.213	0.220	0.226	0.232	0.238	0.245	0.251	0.257	0.263	0.269	0.275	0.281	0.287
5632	0.212	0.219	0.226	0.234	0.241	0.248	0.254	0.261	0.268	0.274	0.281	0.287	0.293	0.299
5633	0.188	0.194	0.201	0.207	0.214	0.220	0.226	0.232	0.238	0.244	0.250	0.256	0.261	0.267
5650	0.240	0.248	0.255	0.262	0.269	0.276	0.283	0.290	0.296	0.303	0.309	0.315	0.322	0.328
5951	0.296	0.305	0.313	0.321	0.329	0.336	0.344	0.351	0.358	0.366	0.373	0.380	0.386	0.393
6003	0.163	0.168	0.174	0.178	0.184	0.189	0.194	0.199	0.204	0.209	0.215	0.219	0.224	0.229
6011	0.183	0.189	0.195	0.201	0.207	0.213	0.219	0.225	0.231	0.237	0.242	0.248	0.253	0.259
6204	0.234	0.243	0.251	0.259	0.266	0.274	0.282	0.289	0.296	0.302	0.309	0.316	0.322	0.328
6206	0.167	0.172	0.177	0.182	0.188	0.193	0.198	0.203	0.208	0.213	0.219	0.223	0.228	0.233
6213	0.236	0.245	0.252	0.260	0.268	0.275	0.282	0.289	0.296	0.303	0.309	0.316	0.322	0.329

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
5128	0.349	0.356	0.362	0.369	0.375	0.381	0.388	0.394	0.400	0.405	0.411	0.417	0.422	0.428
5129	0.348	0.356	0.362	0.368	0.374	0.380	0.388	0.394	0.400	0.406	0.412	0.417	0.423	0.431
5130	0.319	0.326	0.332	0.338	0.344	0.349	0.355	0.361	0.367	0.372	0.378	0.384	0.389	0.394
5140	0.299	0.305	0.311	0.317	0.323	0.329	0.334	0.340	0.346	0.351	0.357	0.362	0.367	0.373
5146	0.332	0.338	0.344	0.350	0.356	0.362	0.368	0.374	0.380	0.386	0.391	0.397	0.403	0.408
5160	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.297	0.302	0.307	0.311	0.316	0.320	0.324
5183	0.338	0.344	0.350	0.356	0.362	0.368	0.374	0.380	0.385	0.391	0.397	0.402	0.408	0.413
5184	0.316	0.323	0.329	0.336	0.342	0.349	0.355	0.361	0.367	0.372	0.378	0.384	0.389	0.395
5185	0.338	0.344	0.350	0.356	0.362	0.367	0.373	0.379	0.384	0.390	0.396	0.401	0.407	0.412
5186	0.276	0.281	0.287	0.293	0.299	0.304	0.309	0.315	0.320	0.326	0.331	0.337	0.342	0.347
5187	0.311	0.317	0.323	0.329	0.334	0.340	0.346	0.351	0.357	0.362	0.367	0.373	0.378	0.383
5190	0.322	0.328	0.335	0.341	0.347	0.353	0.359	0.365	0.370	0.376	0.382	0.387	0.393	0.398
5191	0.333	0.339	0.345	0.350	0.356	0.362	0.367	0.373	0.379	0.384	0.389	0.395	0.400	0.405
5192	0.376	0.382	0.389	0.395	0.401	0.408	0.414	0.420	0.426	0.432	0.438	0.443	0.449	0.455
5193	0.331	0.337	0.343	0.349	0.355	0.360	0.366	0.372	0.377	0.383	0.388	0.394	0.399	0.404
5195	0.339	0.346	0.352	0.359	0.365	0.371	0.377	0.383	0.389	0.394	0.400	0.406	0.411	0.417
5201	0.346	0.352	0.359	0.365	0.371	0.377	0.383	0.389	0.394	0.400	0.406	0.411	0.417	0.422
5205	0.272	0.277	0.283	0.288	0.294	0.299	0.304	0.309	0.314	0.320	0.325	0.330	0.335	0.340
5212	0.294	0.300	0.306	0.312	0.318	0.324	0.329	0.335	0.341	0.346	0.352	0.357	0.363	0.368
5213	0.285	0.291	0.296	0.302	0.307	0.313	0.318	0.324	0.329	0.334	0.339	0.344	0.350	0.355
5214	0.343	0.350	0.356	0.363	0.369	0.375	0.381	0.387	0.393	0.399	0.405	0.411	0.416	0.422
5222	0.254	0.258	0.263	0.269	0.274	0.279	0.283	0.288	0.293	0.298	0.303	0.307	0.312	0.316
5225	0.301	0.307	0.313	0.319	0.324	0.330	0.336	0.341	0.347	0.352	0.357	0.362	0.368	0.373
5348	0.345	0.352	0.358	0.365	0.371	0.377	0.383	0.389	0.395	0.401	0.407	0.413	0.419	0.424
5403	0.306	0.312	0.318	0.323	0.329	0.335	0.341	0.346	0.352	0.358	0.363	0.368	0.374	0.379
5432	0.273	0.278	0.284	0.289	0.294	0.300	0.305	0.310	0.315	0.320	0.325	0.330	0.335	0.340
5436	0.345	0.351	0.358	0.364	0.370	0.377	0.383	0.389	0.395	0.401	0.407	0.413	0.418	0.424
5443	0.339	0.346	0.352	0.359	0.365	0.371	0.378	0.384	0.390	0.396	0.402	0.409	0.415	0.421
5446	0.316	0.322	0.328	0.334	0.340	0.346	0.352	0.358	0.364	0.370	0.376	0.381	0.387	0.392
5447	0.268	0.274	0.279	0.285	0.290	0.295	0.301	0.306	0.311	0.316	0.321	0.326	0.331	0.336
5467	0.323	0.329	0.335	0.342	0.348	0.354	0.360	0.366	0.373	0.379	0.385	0.391	0.396	0.402
5470	0.254	0.259	0.265	0.270	0.275	0.281	0.285	0.290	0.296	0.301	0.306	0.311	0.316	0.320
5473	0.279	0.284	0.290	0.296	0.302	0.308	0.313	0.319	0.324	0.330	0.335	0.341	0.346	0.351
5474	0.316	0.322	0.328	0.335	0.341	0.347	0.353	0.359	0.365	0.371	0.377	0.383	0.388	0.394
5479	0.303	0.308	0.313	0.319	0.324	0.330	0.335	0.340	0.345	0.351	0.356	0.361	0.366	0.371
5482	0.293	0.299	0.305	0.311	0.317	0.322	0.328	0.333	0.339	0.344	0.350	0.355	0.360	0.366
5484	0.332	0.339	0.345	0.351	0.357	0.363	0.369	0.375	0.381	0.387	0.393	0.398	0.404	0.410
5485	0.276	0.281	0.287	0.293	0.298	0.304	0.309	0.314	0.320	0.325	0.331	0.336	0.341	0.346
5506	0.296	0.302	0.307	0.313	0.318	0.323	0.329	0.334	0.339	0.344	0.349	0.354	0.359	0.364
5507	0.284	0.290	0.295	0.301	0.307	0.312	0.318	0.323	0.329	0.334	0.339	0.345	0.350	0.355
5538	0.334	0.340	0.347	0.353	0.359	0.365	0.371	0.377	0.383	0.389	0.394	0.400	0.406	0.411
5542	0.263	0.269	0.274	0.280	0.285	0.290	0.295	0.301	0.306	0.311	0.316	0.321	0.326	0.331
5552	0.278	0.284	0.290	0.295	0.301	0.306	0.312	0.317	0.322	0.328	0.333	0.338	0.343	0.348
5553	0.262	0.267	0.273	0.278	0.284	0.289	0.294	0.300	0.305	0.310	0.315	0.320	0.325	0.330
5606	0.309	0.315	0.321	0.327	0.332	0.338	0.343	0.349	0.354	0.359	0.365	0.370	0.375	0.380
5610	0.293	0.298	0.304	0.310	0.315	0.321	0.326	0.332	0.337	0.342	0.348	0.353	0.358	0.363
5632	0.306	0.312	0.318	0.323	0.329	0.335	0.341	0.346	0.352	0.358	0.363	0.368	0.374	0.379
5633	0.273	0.278	0.284	0.289	0.294	0.300	0.305	0.310	0.315	0.320	0.325	0.330	0.335	0.340
5650	0.334	0.340	0.346	0.352	0.358	0.364	0.369	0.375	0.381	0.386	0.392	0.397	0.402	0.407
5951	0.400	0.407	0.414	0.420	0.427	0.433	0.439	0.446	0.452	0.458	0.464	0.470	0.476	0.482
6003	0.234	0.238	0.243	0.249	0.254	0.258	0.262	0.267	0.272	0.276	0.281	0.286	0.291	0.294
6011	0.265	0.269	0.274	0.279	0.284	0.288	0.292	0.297	0.301	0.306	0.310	0.315	0.319	0.322
6204	0.334	0.341	0.347	0.352	0.358	0.364	0.369	0.374	0.380	0.385	0.390	0.395	0.401	0.406
6206	0.238	0.242	0.248	0.253	0.258	0.263	0.266	0.271	0.276	0.281	0.285	0.290	0.295	0.298
6213	0.335	0.342	0.348	0.353	0.359	0.365	0.371	0.377	0.383	0.388	0.394	0.399	0.405	0.411

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
5128	0.433	0.444	0.454	0.464	0.474	0.484	0.493	0.502	0.511	0.519	0.528	0.537	0.545	0.553
5129	0.437	0.449	0.460	0.472	0.485	0.497	0.508	0.519	0.529	0.539	0.549	0.563	0.573	0.582
5130	0.399	0.410	0.420	0.430	0.440	0.449	0.459	0.469	0.478	0.487	0.496	0.505	0.513	0.521
5140	0.378	0.388	0.398	0.408	0.418	0.427	0.436	0.446	0.455	0.464	0.473	0.481	0.490	0.498
5146	0.414	0.424	0.435	0.445	0.455	0.465	0.475	0.484	0.494	0.503	0.512	0.521	0.529	0.538
5160	0.329	0.337	0.346	0.354	0.361	0.369	0.377	0.385	0.392	0.400	0.407	0.414	0.421	0.428
5183	0.419	0.429	0.440	0.450	0.460	0.470	0.479	0.489	0.498	0.507	0.516	0.525	0.534	0.542
5184	0.401	0.411	0.420	0.430	0.440	0.449	0.459	0.468	0.477	0.486	0.494	0.502	0.511	0.518
5185	0.418	0.429	0.439	0.449	0.460	0.470	0.480	0.489	0.498	0.507	0.516	0.525	0.533	0.541
5186	0.352	0.362	0.373	0.383	0.392	0.402	0.412	0.422	0.432	0.441	0.450	0.459	0.468	0.477
5187	0.388	0.398	0.408	0.418	0.427	0.437	0.446	0.455	0.464	0.473	0.481	0.490	0.498	0.506
5190	0.404	0.414	0.425	0.435	0.446	0.456	0.465	0.475	0.484	0.494	0.503	0.512	0.521	0.529
5191	0.410	0.420	0.430	0.439	0.449	0.458	0.467	0.476	0.484	0.493	0.501	0.510	0.518	0.526
5192	0.460	0.471	0.482	0.492	0.502	0.513	0.523	0.533	0.542	0.552	0.561	0.571	0.580	0.589
5193	0.410	0.420	0.431	0.441	0.451	0.461	0.471	0.481	0.491	0.500	0.509	0.518	0.526	0.535
5195	0.422	0.433	0.443	0.454	0.464	0.474	0.484	0.494	0.504	0.514	0.524	0.533	0.542	0.551
5201	0.428	0.438	0.448	0.459	0.468	0.478	0.488	0.497	0.506	0.515	0.524	0.532	0.541	0.549
5205	0.345	0.354	0.364	0.374	0.383	0.392	0.401	0.410	0.419	0.428	0.437	0.446	0.454	0.462
5212	0.373	0.383	0.394	0.404	0.414	0.424	0.433	0.442	0.451	0.460	0.469	0.478	0.487	0.496
5213	0.359	0.369	0.379	0.388	0.398	0.407	0.416	0.425	0.433	0.442	0.450	0.459	0.467	0.475
5214	0.427	0.437	0.448	0.458	0.468	0.478	0.488	0.498	0.507	0.517	0.526	0.534	0.543	0.551
5222	0.321	0.330	0.340	0.349	0.357	0.366	0.375	0.384	0.393	0.401	0.410	0.418	0.426	0.435
5225	0.378	0.388	0.398	0.408	0.417	0.427	0.436	0.445	0.454	0.462	0.471	0.479	0.487	0.495
5348	0.430	0.441	0.452	0.462	0.473	0.483	0.493	0.502	0.511	0.521	0.530	0.538	0.547	0.555
5403	0.384	0.395	0.405	0.415	0.425	0.435	0.444	0.454	0.463	0.472	0.481	0.490	0.499	0.507
5432	0.345	0.355	0.364	0.374	0.383	0.392	0.401	0.410	0.418	0.427	0.435	0.444	0.452	0.460
5436	0.430	0.441	0.453	0.464	0.474	0.485	0.495	0.506	0.516	0.526	0.535	0.544	0.553	0.561
5443	0.426	0.438	0.449	0.460	0.470	0.481	0.491	0.501	0.511	0.521	0.531	0.540	0.549	0.558
5446	0.398	0.409	0.420	0.430	0.440	0.451	0.461	0.471	0.480	0.490	0.499	0.508	0.517	0.526
5447	0.341	0.351	0.361	0.370	0.379	0.389	0.398	0.407	0.416	0.424	0.433	0.442	0.450	0.458
5467	0.408	0.419	0.430	0.440	0.451	0.461	0.470	0.480	0.489	0.498	0.507	0.516	0.525	0.534
5470	0.325	0.334	0.344	0.353	0.361	0.370	0.379	0.388	0.397	0.406	0.414	0.422	0.430	0.439
5473	0.357	0.367	0.378	0.388	0.398	0.408	0.418	0.428	0.438	0.448	0.457	0.466	0.475	0.484
5474	0.400	0.411	0.422	0.432	0.443	0.453	0.463	0.473	0.483	0.492	0.502	0.511	0.520	0.528
5479	0.376	0.386	0.395	0.405	0.414	0.424	0.433	0.443	0.452	0.461	0.470	0.479	0.488	0.496
5482	0.371	0.381	0.392	0.401	0.411	0.421	0.431	0.440	0.449	0.458	0.467	0.476	0.485	0.493
5484	0.415	0.427	0.437	0.448	0.458	0.469	0.479	0.489	0.499	0.508	0.518	0.527	0.536	0.545
5485	0.351	0.362	0.371	0.381	0.390	0.399	0.409	0.417	0.426	0.434	0.443	0.451	0.459	0.467
5506	0.369	0.379	0.389	0.398	0.408	0.417	0.426	0.435	0.443	0.452	0.460	0.469	0.477	0.485
5507	0.360	0.370	0.380	0.390	0.400	0.410	0.420	0.429	0.438	0.448	0.456	0.465	0.474	0.482
5538	0.417	0.428	0.439	0.449	0.459	0.469	0.479	0.489	0.498	0.508	0.517	0.526	0.535	0.544
5542	0.336	0.346	0.355	0.365	0.374	0.383	0.392	0.401	0.409	0.418	0.427	0.435	0.444	0.452
5552	0.353	0.363	0.373	0.383	0.392	0.402	0.411	0.420	0.429	0.438	0.446	0.455	0.464	0.472
5553	0.335	0.345	0.354	0.364	0.373	0.382	0.392	0.401	0.410	0.418	0.427	0.436	0.444	0.452
5606	0.385	0.395	0.405	0.414	0.424	0.433	0.442	0.451	0.460	0.469	0.478	0.487	0.495	0.504
5610	0.368	0.379	0.388	0.398	0.408	0.417	0.427	0.436	0.446	0.455	0.464	0.472	0.481	0.489
5632	0.384	0.395	0.405	0.415	0.425	0.435	0.444	0.454	0.463	0.472	0.481	0.490	0.499	0.507
5633	0.345	0.355	0.364	0.374	0.383	0.392	0.401	0.410	0.418	0.427	0.435	0.444	0.452	0.460
5650	0.412	0.423	0.432	0.442	0.451	0.461	0.470	0.478	0.487	0.495	0.504	0.512	0.520	0.528
5951	0.487	0.499	0.510	0.520	0.531	0.541	0.551	0.561	0.571	0.580	0.589	0.598	0.607	0.616
6003	0.299	0.308	0.317	0.327	0.334	0.343	0.353	0.362	0.371	0.380	0.388	0.394	0.402	0.409
6011	0.326	0.335	0.344	0.352	0.358	0.367	0.375	0.383	0.391	0.398	0.406	0.411	0.418	0.426
6204	0.411	0.421	0.431	0.441	0.451	0.460	0.470	0.479	0.488	0.497	0.506	0.516	0.525	0.533
6206	0.303	0.312	0.321	0.329	0.337	0.345	0.354	0.362	0.370	0.378	0.386	0.393	0.400	0.408
6213	0.416	0.426	0.436	0.447	0.458	0.468	0.478	0.487	0.496	0.505	0.515	0.525	0.534	0.543

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
5128	0.561	0.570	0.578	0.585	0.593	0.601	0.609	0.617	0.624	0.632	0.640	0.647	0.654	0.661
5129	0.591	0.600	0.608	0.616	0.625	0.633	0.641	0.649	0.657	0.664	0.675	0.682	0.689	0.696
5130	0.529	0.537	0.545	0.553	0.560	0.568	0.575	0.582	0.589	0.596	0.603	0.609	0.615	0.622
5140	0.507	0.515	0.523	0.530	0.538	0.546	0.553	0.560	0.567	0.574	0.581	0.587	0.594	0.601
5146	0.546	0.554	0.562	0.570	0.578	0.586	0.593	0.601	0.608	0.615	0.622	0.629	0.636	0.643
5160	0.435	0.442	0.448	0.455	0.461	0.468	0.474	0.480	0.486	0.492	0.498	0.504	0.510	0.516
5183	0.551	0.559	0.567	0.575	0.583	0.590	0.598	0.605	0.612	0.619	0.626	0.633	0.640	0.646
5184	0.526	0.534	0.541	0.548	0.555	0.562	0.569	0.575	0.582	0.588	0.595	0.601	0.607	0.613
5185	0.550	0.558	0.566	0.574	0.583	0.590	0.598	0.606	0.613	0.620	0.627	0.634	0.641	0.648
5186	0.486	0.495	0.503	0.511	0.520	0.528	0.536	0.544	0.551	0.559	0.566	0.573	0.580	0.587
5187	0.514	0.522	0.530	0.537	0.545	0.552	0.559	0.567	0.574	0.581	0.587	0.594	0.601	0.607
5190	0.538	0.546	0.554	0.562	0.570	0.578	0.585	0.593	0.600	0.607	0.614	0.621	0.627	0.634
5191	0.533	0.541	0.549	0.556	0.564	0.571	0.578	0.586	0.593	0.600	0.607	0.613	0.620	0.627
5192	0.598	0.607	0.616	0.625	0.634	0.643	0.651	0.659	0.667	0.676	0.683	0.691	0.698	0.706
5193	0.543	0.551	0.559	0.567	0.575	0.582	0.589	0.596	0.603	0.610	0.617	0.623	0.630	0.636
5195	0.560	0.568	0.576	0.584	0.592	0.600	0.608	0.615	0.623	0.630	0.637	0.644	0.651	0.658
5201	0.557	0.565	0.573	0.581	0.588	0.595	0.602	0.610	0.617	0.623	0.630	0.637	0.643	0.649
5205	0.471	0.479	0.487	0.495	0.502	0.510	0.518	0.525	0.532	0.540	0.547	0.554	0.561	0.568
5212	0.505	0.514	0.522	0.531	0.539	0.548	0.556	0.565	0.573	0.582	0.590	0.599	0.607	0.615
5213	0.482	0.490	0.498	0.505	0.513	0.520	0.528	0.535	0.542	0.549	0.556	0.563	0.570	0.576
5214	0.560	0.568	0.577	0.585	0.593	0.601	0.609	0.617	0.625	0.633	0.640	0.647	0.654	0.661
5222	0.443	0.452	0.460	0.468	0.476	0.484	0.492	0.500	0.507	0.515	0.522	0.530	0.537	0.545
5225	0.503	0.511	0.519	0.527	0.535	0.543	0.550	0.557	0.565	0.572	0.578	0.585	0.592	0.599
5348	0.563	0.571	0.579	0.587	0.594	0.601	0.609	0.616	0.622	0.629	0.635	0.642	0.648	0.654
5403	0.516	0.524	0.532	0.540	0.548	0.556	0.563	0.571	0.579	0.586	0.593	0.601	0.608	0.615
5432	0.469	0.477	0.484	0.492	0.500	0.508	0.515	0.522	0.530	0.537	0.544	0.551	0.558	0.565
5436	0.570	0.578	0.586	0.594	0.602	0.610	0.618	0.625	0.633	0.640	0.647	0.654	0.661	0.668
5443	0.567	0.576	0.584	0.593	0.601	0.609	0.617	0.625	0.633	0.641	0.648	0.655	0.663	0.670
5446	0.535	0.543	0.551	0.559	0.568	0.575	0.583	0.591	0.599	0.606	0.613	0.620	0.627	0.634
5447	0.467	0.475	0.483	0.491	0.499	0.507	0.515	0.522	0.530	0.537	0.545	0.552	0.559	0.566
5467	0.542	0.551	0.560	0.568	0.576	0.584	0.592	0.600	0.607	0.614	0.621	0.628	0.635	0.642
5470	0.447	0.455	0.463	0.471	0.479	0.486	0.494	0.501	0.509	0.516	0.522	0.529	0.536	0.543
5473	0.493	0.502	0.511	0.519	0.528	0.536	0.544	0.552	0.559	0.567	0.574	0.581	0.589	0.596
5474	0.537	0.546	0.554	0.562	0.570	0.578	0.585	0.593	0.600	0.607	0.614	0.621	0.628	0.635
5479	0.504	0.512	0.521	0.529	0.537	0.545	0.552	0.560	0.568	0.575	0.582	0.590	0.597	0.604
5482	0.502	0.510	0.518	0.526	0.535	0.543	0.551	0.558	0.566	0.573	0.581	0.588	0.595	0.602
5484	0.554	0.563	0.572	0.581	0.589	0.597	0.605	0.613	0.621	0.629	0.636	0.644	0.651	0.658
5485	0.475	0.482	0.490	0.498	0.505	0.512	0.520	0.527	0.534	0.541	0.549	0.555	0.562	0.569
5506	0.493	0.501	0.509	0.516	0.524	0.531	0.539	0.546	0.553	0.560	0.567	0.574	0.581	0.587
5507	0.491	0.499	0.507	0.515	0.523	0.530	0.538	0.545	0.553	0.560	0.567	0.574	0.581	0.588
5538	0.552	0.560	0.568	0.577	0.584	0.592	0.600	0.607	0.614	0.622	0.629	0.636	0.642	0.649
5542	0.460	0.468	0.476	0.484	0.492	0.500	0.507	0.515	0.522	0.530	0.537	0.543	0.550	0.557
5552	0.481	0.489	0.497	0.505	0.513	0.521	0.528	0.536	0.543	0.551	0.558	0.565	0.572	0.579
5553	0.461	0.469	0.477	0.485	0.493	0.500	0.508	0.516	0.523	0.531	0.538	0.546	0.553	0.560
5606	0.512	0.520	0.528	0.536	0.544	0.551	0.559	0.567	0.574	0.581	0.588	0.595	0.602	0.608
5610	0.498	0.506	0.514	0.522	0.530	0.538	0.546	0.553	0.561	0.568	0.575	0.582	0.589	0.596
5632	0.516	0.524	0.532	0.540	0.548	0.556	0.563	0.571	0.579	0.586	0.593	0.601	0.608	0.615
5633	0.469	0.477	0.484	0.492	0.500	0.508	0.515	0.522	0.530	0.537	0.544	0.551	0.558	0.565
5650	0.536	0.544	0.552	0.560	0.568	0.576	0.583	0.591	0.598	0.605	0.612	0.619	0.626	0.633
5951	0.625	0.633	0.641	0.648	0.656	0.663	0.671	0.677	0.684	0.691	0.697	0.703	0.710	0.715
6003	0.416	0.423	0.430	0.437	0.444	0.450	0.457	0.464	0.470	0.477	0.481	0.487	0.493	0.499
6011	0.433	0.440	0.447	0.454	0.461	0.468	0.475	0.482	0.489	0.495	0.498	0.504	0.511	0.517
6204	0.541	0.550	0.558	0.566	0.574	0.582	0.590	0.597	0.605	0.612	0.620	0.627	0.633	0.640
6206	0.415	0.422	0.430	0.437	0.444	0.451	0.458	0.466	0.473	0.480	0.486	0.492	0.499	0.506
6213	0.552	0.561	0.570	0.578	0.587	0.596	0.605	0.613	0.621	0.629	0.638	0.646	0.654	0.662

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
5128	0.668	0.675	0.681	0.688	0.694	0.701	0.707	0.713	0.720	0.726	0.731	0.737	0.743	0.748
5129	0.702	0.707	0.712	0.717	0.722	0.727	0.732	0.736	0.740	0.744	0.748	0.752	0.756	0.759
5130	0.628	0.634	0.641	0.647	0.653	0.659	0.666	0.672	0.678	0.684	0.690	0.696	0.701	0.707
5140	0.607	0.613	0.620	0.626	0.632	0.638	0.644	0.649	0.655	0.661	0.666	0.672	0.677	0.683
5146	0.649	0.656	0.662	0.668	0.674	0.681	0.687	0.693	0.698	0.704	0.710	0.715	0.721	0.726
5160	0.522	0.528	0.534	0.540	0.546	0.551	0.557	0.562	0.568	0.573	0.579	0.585	0.590	0.595
5183	0.653	0.659	0.666	0.672	0.678	0.684	0.690	0.696	0.702	0.707	0.713	0.718	0.724	0.729
5184	0.620	0.626	0.632	0.638	0.644	0.651	0.657	0.662	0.668	0.673	0.678	0.684	0.689	0.693
5185	0.654	0.660	0.666	0.673	0.679	0.685	0.691	0.697	0.703	0.708	0.714	0.720	0.725	0.730
5186	0.594	0.601	0.608	0.614	0.621	0.627	0.634	0.640	0.646	0.653	0.659	0.665	0.670	0.676
5187	0.614	0.620	0.626	0.632	0.638	0.644	0.650	0.656	0.661	0.667	0.672	0.678	0.683	0.688
5190	0.641	0.647	0.653	0.660	0.666	0.672	0.678	0.684	0.690	0.696	0.702	0.707	0.713	0.718
5191	0.633	0.640	0.646	0.652	0.659	0.665	0.671	0.677	0.683	0.688	0.694	0.699	0.705	0.710
5192	0.713	0.720	0.726	0.733	0.739	0.745	0.751	0.756	0.762	0.767	0.773	0.778	0.783	0.788
5193	0.642	0.648	0.654	0.659	0.665	0.670	0.676	0.681	0.686	0.691	0.696	0.701	0.706	0.711
5195	0.664	0.670	0.677	0.683	0.689	0.695	0.700	0.706	0.711	0.716	0.722	0.727	0.732	0.737
5201	0.656	0.662	0.667	0.673	0.679	0.684	0.690	0.695	0.701	0.706	0.711	0.716	0.721	0.726
5205	0.574	0.581	0.588	0.594	0.601	0.607	0.613	0.619	0.625	0.631	0.637	0.643	0.649	0.654
5212	0.622	0.630	0.637	0.644	0.651	0.658	0.665	0.671	0.677	0.683	0.689	0.695	0.701	0.707
5213	0.583	0.589	0.596	0.602	0.608	0.614	0.620	0.626	0.632	0.638	0.644	0.649	0.655	0.660
5214	0.668	0.675	0.681	0.688	0.694	0.701	0.707	0.713	0.719	0.724	0.730	0.736	0.741	0.746
5222	0.552	0.559	0.567	0.574	0.581	0.589	0.595	0.602	0.609	0.616	0.622	0.629	0.635	0.641
5225	0.605	0.612	0.618	0.625	0.631	0.638	0.644	0.650	0.656	0.662	0.668	0.674	0.679	0.685
5348	0.660	0.666	0.672	0.678	0.684	0.690	0.695	0.701	0.706	0.712	0.717	0.722	0.727	0.732
5403	0.621	0.628	0.635	0.642	0.648	0.654	0.661	0.667	0.673	0.679	0.685	0.691	0.696	0.702
5432	0.571	0.578	0.585	0.591	0.598	0.604	0.610	0.616	0.623	0.629	0.635	0.641	0.647	0.652
5436	0.675	0.682	0.688	0.695	0.701	0.707	0.714	0.720	0.726	0.732	0.737	0.743	0.748	0.753
5443	0.677	0.684	0.691	0.697	0.703	0.709	0.715	0.721	0.726	0.732	0.737	0.742	0.748	0.753
5446	0.641	0.648	0.654	0.661	0.667	0.673	0.679	0.685	0.691	0.697	0.703	0.708	0.714	0.719
5447	0.573	0.580	0.587	0.594	0.600	0.607	0.613	0.620	0.626	0.632	0.638	0.644	0.650	0.655
5467	0.648	0.655	0.661	0.667	0.673	0.679	0.685	0.690	0.696	0.702	0.707	0.713	0.719	0.724
5470	0.550	0.556	0.563	0.569	0.576	0.582	0.588	0.594	0.601	0.607	0.613	0.619	0.625	0.631
5473	0.603	0.610	0.617	0.624	0.631	0.637	0.644	0.651	0.657	0.664	0.670	0.676	0.682	0.689
5474	0.641	0.648	0.654	0.661	0.667	0.673	0.679	0.685	0.691	0.696	0.702	0.707	0.713	0.718
5479	0.611	0.618	0.625	0.632	0.638	0.645	0.652	0.658	0.665	0.671	0.677	0.684	0.690	0.695
5482	0.609	0.616	0.623	0.629	0.635	0.642	0.648	0.654	0.660	0.666	0.672	0.678	0.684	0.689
5484	0.665	0.672	0.679	0.685	0.692	0.698	0.705	0.711	0.717	0.723	0.728	0.734	0.740	0.745
5485	0.576	0.583	0.589	0.596	0.602	0.609	0.615	0.621	0.627	0.634	0.640	0.646	0.652	0.658
5506	0.594	0.600	0.607	0.613	0.619	0.625	0.631	0.637	0.643	0.649	0.654	0.660	0.665	0.671
5507	0.595	0.602	0.608	0.615	0.621	0.628	0.634	0.640	0.646	0.652	0.657	0.663	0.668	0.673
5538	0.656	0.662	0.669	0.675	0.681	0.688	0.694	0.699	0.705	0.711	0.716	0.722	0.727	0.732
5542	0.564	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.619	0.625	0.630	0.636	0.642
5552	0.586	0.593	0.600	0.606	0.613	0.619	0.625	0.631	0.637	0.643	0.649	0.655	0.661	0.666
5553	0.567	0.574	0.580	0.587	0.594	0.600	0.607	0.613	0.620	0.626	0.632	0.638	0.644	0.650
5606	0.615	0.622	0.628	0.634	0.640	0.647	0.653	0.659	0.665	0.670	0.676	0.681	0.687	0.692
5610	0.603	0.609	0.616	0.622	0.628	0.635	0.641	0.647	0.653	0.659	0.665	0.671	0.676	0.682
5632	0.621	0.628	0.635	0.642	0.648	0.654	0.661	0.667	0.673	0.679	0.685	0.691	0.696	0.702
5633	0.571	0.578	0.585	0.591	0.598	0.604	0.610	0.616	0.623	0.629	0.635	0.641	0.647	0.652
5650	0.640	0.647	0.653	0.660	0.666	0.673	0.679	0.685	0.691	0.697	0.703	0.708	0.714	0.719
5951	0.721	0.727	0.732	0.738	0.743	0.748	0.753	0.757	0.762	0.766	0.771	0.775	0.779	0.783
6003	0.505	0.510	0.515	0.520	0.526	0.531	0.536	0.541	0.546	0.551	0.556	0.560	0.565	0.570
6011	0.523	0.530	0.536	0.542	0.548	0.554	0.560	0.566	0.572	0.577	0.583	0.589	0.594	0.600
6204	0.646	0.653	0.659	0.666	0.672	0.678	0.684	0.690	0.696	0.701	0.707	0.712	0.718	0.723
6206	0.512	0.519	0.526	0.532	0.539	0.546	0.552	0.559	0.565	0.572	0.578	0.585	0.591	0.597
6213	0.669	0.676	0.683	0.690	0.697	0.704	0.711	0.717	0.723	0.729	0.735	0.741	0.747	0.753

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold								
	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
5128	0.754	0.759	0.765	0.770	0.774	0.779	0.783	0.788	0.792
5129	0.763	0.767	0.770	0.774	0.778	0.781	0.785	0.788	0.792
5130	0.713	0.718	0.724	0.729	0.735	0.741	0.746	0.752	0.757
5140	0.688	0.693	0.698	0.703	0.708	0.713	0.718	0.723	0.727
5146	0.731	0.736	0.742	0.746	0.751	0.756	0.761	0.765	0.770
5160	0.601	0.606	0.611	0.617	0.622	0.628	0.633	0.638	0.643
5183	0.734	0.739	0.744	0.749	0.754	0.759	0.764	0.768	0.773
5184	0.698	0.703	0.708	0.713	0.717	0.722	0.727	0.732	0.737
5185	0.735	0.740	0.745	0.750	0.755	0.760	0.765	0.769	0.774
5186	0.682	0.687	0.693	0.698	0.703	0.708	0.714	0.719	0.724
5187	0.694	0.699	0.704	0.709	0.714	0.719	0.724	0.729	0.734
5190	0.724	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.763
5191	0.715	0.720	0.725	0.730	0.734	0.739	0.744	0.748	0.753
5192	0.794	0.799	0.804	0.809	0.814	0.819	0.824	0.829	0.833
5193	0.716	0.721	0.725	0.730	0.735	0.739	0.744	0.749	0.753
5195	0.742	0.747	0.752	0.756	0.761	0.765	0.770	0.774	0.779
5201	0.731	0.736	0.740	0.745	0.749	0.754	0.758	0.763	0.767
5205	0.660	0.666	0.671	0.677	0.682	0.687	0.693	0.698	0.703
5212	0.712	0.718	0.723	0.728	0.733	0.738	0.742	0.747	0.752
5213	0.666	0.671	0.677	0.682	0.687	0.693	0.698	0.703	0.708
5214	0.751	0.756	0.761	0.766	0.771	0.776	0.781	0.785	0.790
5222	0.648	0.654	0.660	0.666	0.672	0.677	0.683	0.688	0.694
5225	0.691	0.696	0.702	0.707	0.712	0.717	0.722	0.728	0.733
5348	0.737	0.742	0.746	0.750	0.755	0.759	0.763	0.767	0.771
5403	0.707	0.713	0.718	0.723	0.728	0.733	0.738	0.743	0.748
5432	0.658	0.664	0.670	0.675	0.681	0.686	0.691	0.697	0.702
5436	0.758	0.763	0.768	0.773	0.777	0.782	0.787	0.791	0.795
5443	0.758	0.763	0.768	0.773	0.777	0.782	0.787	0.791	0.795
5446	0.725	0.730	0.735	0.740	0.745	0.750	0.755	0.760	0.765
5447	0.661	0.667	0.673	0.678	0.684	0.689	0.695	0.700	0.705
5467	0.730	0.735	0.740	0.746	0.751	0.756	0.761	0.766	0.771
5470	0.637	0.642	0.648	0.654	0.660	0.665	0.671	0.677	0.682
5473	0.695	0.701	0.707	0.712	0.718	0.724	0.729	0.735	0.740
5474	0.724	0.729	0.734	0.739	0.744	0.749	0.754	0.758	0.763
5479	0.701	0.707	0.712	0.717	0.722	0.727	0.732	0.737	0.742
5482	0.695	0.700	0.706	0.711	0.716	0.722	0.727	0.732	0.737
5484	0.751	0.756	0.761	0.767	0.772	0.777	0.782	0.787	0.792
5485	0.664	0.670	0.675	0.681	0.687	0.692	0.698	0.703	0.709
5506	0.676	0.682	0.687	0.692	0.697	0.703	0.708	0.713	0.718
5507	0.679	0.684	0.689	0.694	0.699	0.704	0.709	0.714	0.719
5538	0.737	0.742	0.747	0.751	0.756	0.761	0.765	0.770	0.774
5542	0.647	0.653	0.658	0.664	0.669	0.675	0.680	0.685	0.690
5552	0.672	0.678	0.683	0.689	0.694	0.699	0.704	0.710	0.715
5553	0.656	0.662	0.668	0.673	0.679	0.684	0.690	0.695	0.700
5606	0.698	0.703	0.708	0.713	0.719	0.723	0.728	0.733	0.738
5610	0.688	0.693	0.698	0.703	0.708	0.713	0.718	0.722	0.727
5632	0.707	0.713	0.718	0.723	0.728	0.733	0.738	0.743	0.748
5633	0.658	0.664	0.670	0.675	0.681	0.686	0.691	0.697	0.702
5650	0.725	0.729	0.734	0.739	0.743	0.748	0.752	0.757	0.761
5951	0.788	0.792	0.796	0.799	0.803	0.807	0.810	0.814	0.818
6003	0.575	0.580	0.585	0.589	0.594	0.599	0.604	0.609	0.613
6011	0.605	0.611	0.616	0.622	0.627	0.632	0.638	0.643	0.648
6204	0.728	0.733	0.737	0.742	0.747	0.752	0.756	0.761	0.765
6206	0.603	0.609	0.615	0.621	0.627	0.633	0.639	0.645	0.651
6213	0.759	0.764	0.769	0.774	0.779	0.785	0.789	0.794	0.798

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
6216	1.24	0.113	0.123	0.134	0.144	0.154	0.164	0.174	0.183	0.193	0.202	0.211	0.220	0.228
6218	2.59	0.099	0.108	0.117	0.126	0.135	0.143	0.152	0.160	0.168	0.176	0.184	0.192	0.200
6220	1.08	0.083	0.091	0.098	0.106	0.113	0.120	0.128	0.135	0.141	0.148	0.155	0.161	0.168
6233	0.81	0.086	0.095	0.103	0.111	0.118	0.126	0.133	0.141	0.148	0.155	0.162	0.169	0.176
6235	1.30	0.093	0.102	0.111	0.119	0.128	0.136	0.145	0.153	0.162	0.170	0.178	0.186	0.193
6237	0.69	0.086	0.094	0.102	0.109	0.116	0.123	0.130	0.137	0.143	0.150	0.156	0.163	0.169
6251	2.27	0.108	0.116	0.124	0.132	0.139	0.146	0.153	0.160	0.166	0.172	0.178	0.185	0.191
6258	2.48	0.094	0.102	0.110	0.118	0.125	0.133	0.140	0.147	0.154	0.161	0.168	0.175	0.182
6307	3.73	0.097	0.105	0.114	0.122	0.130	0.138	0.145	0.153	0.160	0.167	0.174	0.181	0.188
6308	1.44	0.091	0.099	0.107	0.115	0.122	0.130	0.137	0.144	0.151	0.157	0.164	0.170	0.177
6315	2.11	0.104	0.113	0.122	0.131	0.139	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
6316	1.60	0.081	0.088	0.095	0.103	0.110	0.117	0.124	0.131	0.137	0.144	0.150	0.157	0.163
6325	1.42	0.111	0.121	0.129	0.138	0.146	0.155	0.163	0.171	0.179	0.186	0.194	0.202	0.209
6361	1.91	0.128	0.139	0.150	0.160	0.170	0.180	0.189	0.198	0.208	0.216	0.225	0.233	0.242
6364	2.49	0.160	0.173	0.185	0.197	0.209	0.221	0.233	0.244	0.254	0.265	0.275	0.284	0.294
6400	2.75	0.126	0.137	0.147	0.157	0.166	0.176	0.185	0.194	0.203	0.212	0.221	0.229	0.237
6504	2.95	0.151	0.164	0.177	0.189	0.201	0.212	0.224	0.235	0.246	0.257	0.268	0.278	0.288
6834	2.42	0.133	0.143	0.153	0.163	0.172	0.181	0.190	0.199	0.207	0.216	0.224	0.232	0.240
7133	1.13	0.130	0.142	0.153	0.164	0.174	0.185	0.195	0.206	0.216	0.227	0.237	0.245	0.256
7198	3.67	0.114	0.124	0.133	0.142	0.151	0.160	0.169	0.177	0.186	0.194	0.203	0.211	0.219
7207	3.47	0.119	0.130	0.140	0.150	0.160	0.169	0.178	0.187	0.195	0.204	0.212	0.220	0.228
7219	3.31	0.103	0.113	0.122	0.130	0.139	0.147	0.156	0.164	0.172	0.179	0.187	0.194	0.202
7227	3.87	0.115	0.125	0.135	0.145	0.154	0.163	0.172	0.181	0.190	0.198	0.206	0.214	0.222
7232	3.96	0.088	0.096	0.104	0.112	0.119	0.127	0.134	0.142	0.149	0.156	0.163	0.170	0.177
7248	0.65	0.112	0.122	0.131	0.140	0.149	0.158	0.166	0.175	0.183	0.191	0.198	0.206	0.214
7272	2.97	0.102	0.111	0.119	0.128	0.136	0.144	0.152	0.160	0.167	0.174	0.181	0.188	0.195
7332	1.39	0.179	0.190	0.201	0.211	0.221	0.231	0.240	0.249	0.258	0.267	0.275	0.284	0.292
7360	2.75	0.145	0.157	0.169	0.180	0.192	0.202	0.213	0.223	0.233	0.244	0.253	0.263	0.273
7365	2.69	0.101	0.110	0.118	0.127	0.135	0.143	0.151	0.158	0.166	0.173	0.180	0.188	0.194
7382	3.19	0.132	0.143	0.155	0.165	0.176	0.187	0.197	0.207	0.216	0.226	0.235	0.245	0.254
7392	2.71	0.168	0.179	0.190	0.200	0.211	0.220	0.230	0.239	0.248	0.257	0.265	0.273	0.282
7403	2.68	0.154	0.166	0.178	0.189	0.199	0.210	0.220	0.230	0.239	0.248	0.257	0.266	0.275
7405	0.93	0.147	0.159	0.172	0.184	0.195	0.206	0.216	0.227	0.237	0.246	0.256	0.265	0.274
7409	3.18	0.083	0.090	0.096	0.103	0.109	0.116	0.122	0.128	0.134	0.139	0.145	0.151	0.156
7410	2.49	0.124	0.133	0.141	0.150	0.158	0.166	0.174	0.181	0.188	0.194	0.201	0.209	0.215
7421	0.69	0.133	0.144	0.154	0.164	0.174	0.183	0.193	0.202	0.211	0.221	0.229	0.239	0.248
7424	0.75	0.093	0.102	0.109	0.117	0.125	0.133	0.140	0.147	0.155	0.162	0.169	0.176	0.183
7428	1.67	0.160	0.172	0.184	0.194	0.205	0.215	0.226	0.236	0.245	0.255	0.264	0.274	0.283
7429	1.19	0.129	0.138	0.147	0.156	0.164	0.173	0.181	0.188	0.196	0.203	0.210	0.218	0.224
7500	1.42	0.151	0.163	0.174	0.185	0.196	0.206	0.216	0.227	0.236	0.246	0.255	0.264	0.273
7515	0.45	0.099	0.107	0.116	0.125	0.133	0.141	0.150	0.158	0.165	0.173	0.180	0.187	0.194
7520	1.42	0.151	0.163	0.174	0.185	0.196	0.206	0.216	0.227	0.236	0.246	0.255	0.264	0.273
7538	1.09	0.094	0.102	0.110	0.118	0.126	0.134	0.142	0.149	0.157	0.164	0.171	0.179	0.186
7539	0.62	0.108	0.118	0.127	0.136	0.145	0.154	0.163	0.171	0.179	0.187	0.196	0.203	0.211
7580	1.28	0.106	0.115	0.123	0.132	0.141	0.149	0.156	0.164	0.172	0.179	0.187	0.194	0.201
7600	3.63	0.100	0.109	0.118	0.127	0.135	0.144	0.152	0.160	0.167	0.175	0.183	0.190	0.197
7601	1.82	0.133	0.143	0.154	0.164	0.174	0.184	0.194	0.203	0.212	0.222	0.231	0.240	0.248
7605	1.26	0.128	0.138	0.148	0.158	0.168	0.177	0.186	0.195	0.204	0.213	0.221	0.230	0.238
7607	0.13	0.129	0.140	0.151	0.162	0.172	0.182	0.191	0.201	0.209	0.218	0.227	0.235	0.243
7610	0.22	0.137	0.148	0.158	0.168	0.178	0.188	0.197	0.206	0.215	0.224	0.232	0.241	0.249
7706	2.22	0.123	0.133	0.143	0.153	0.162	0.171	0.180	0.188	0.197	0.205	0.213	0.221	0.230
7707*	99.14	0.098	0.107	0.116	0.124	0.132	0.141	0.149	0.157	0.165	0.172	0.180	0.187	0.194
7720	1.23	0.150	0.162	0.174	0.185	0.196	0.207	0.217	0.228	0.238	0.247	0.257	0.266	0.275
7721	1.60	0.132	0.143	0.155	0.166	0.177	0.188	0.199	0.209	0.220	0.230	0.240	0.250	0.259
7722*	54.46	0.117	0.127	0.136	0.146	0.155	0.164	0.173	0.182	0.190	0.198	0.207	0.215	0.223

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

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
6216	0.236	0.244	0.252	0.259	0.266	0.274	0.281	0.288	0.295	0.302	0.309	0.315	0.321	0.327
6218	0.207	0.215	0.222	0.229	0.236	0.244	0.251	0.258	0.264	0.271	0.278	0.285	0.291	0.298
6220	0.174	0.180	0.187	0.193	0.199	0.205	0.210	0.216	0.222	0.227	0.233	0.238	0.243	0.248
6233	0.182	0.189	0.195	0.201	0.207	0.213	0.219	0.225	0.230	0.236	0.242	0.247	0.252	0.258
6235	0.201	0.209	0.216	0.223	0.230	0.237	0.244	0.251	0.258	0.264	0.270	0.277	0.283	0.289
6237	0.176	0.182	0.188	0.194	0.201	0.207	0.213	0.219	0.224	0.230	0.236	0.242	0.247	0.253
6251	0.197	0.202	0.209	0.213	0.219	0.223	0.229	0.235	0.238	0.244	0.250	0.252	0.258	0.263
6258	0.189	0.195	0.202	0.208	0.215	0.221	0.227	0.233	0.239	0.245	0.251	0.257	0.263	0.269
6307	0.195	0.201	0.208	0.215	0.221	0.228	0.234	0.240	0.246	0.252	0.258	0.263	0.269	0.275
6308	0.183	0.189	0.195	0.201	0.207	0.213	0.219	0.224	0.230	0.236	0.241	0.246	0.252	0.257
6315	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.282	0.288	0.294
6316	0.169	0.176	0.182	0.188	0.194	0.200	0.206	0.212	0.218	0.224	0.229	0.235	0.241	0.247
6325	0.216	0.223	0.231	0.238	0.244	0.251	0.258	0.265	0.271	0.278	0.284	0.290	0.296	0.303
6361	0.250	0.258	0.266	0.273	0.280	0.287	0.294	0.302	0.308	0.315	0.322	0.328	0.335	0.342
6364	0.303	0.313	0.322	0.331	0.340	0.349	0.358	0.367	0.376	0.384	0.393	0.401	0.410	0.418
6400	0.246	0.253	0.261	0.269	0.277	0.284	0.292	0.299	0.306	0.314	0.321	0.328	0.335	0.342
6504	0.298	0.308	0.318	0.327	0.336	0.346	0.354	0.363	0.372	0.380	0.389	0.397	0.405	0.413
6834	0.247	0.255	0.263	0.270	0.277	0.284	0.292	0.299	0.306	0.312	0.319	0.326	0.333	0.339
7133	0.264	0.273	0.281	0.291	0.299	0.308	0.316	0.323	0.332	0.339	0.346	0.355	0.362	0.368
7198	0.227	0.234	0.242	0.250	0.257	0.265	0.272	0.279	0.286	0.294	0.301	0.308	0.314	0.321
7207	0.236	0.244	0.251	0.259	0.266	0.273	0.281	0.288	0.295	0.302	0.309	0.315	0.322	0.329
7219	0.209	0.216	0.223	0.230	0.237	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
7227	0.230	0.238	0.245	0.252	0.260	0.267	0.274	0.281	0.288	0.295	0.302	0.309	0.316	0.322
7232	0.184	0.191	0.198	0.204	0.210	0.217	0.223	0.229	0.235	0.241	0.247	0.253	0.259	0.265
7248	0.221	0.228	0.236	0.243	0.250	0.256	0.263	0.270	0.276	0.282	0.288	0.294	0.301	0.307
7272	0.202	0.208	0.215	0.221	0.227	0.233	0.239	0.245	0.251	0.256	0.262	0.267	0.272	0.278
7332	0.300	0.307	0.315	0.322	0.330	0.337	0.344	0.351	0.357	0.364	0.371	0.377	0.383	0.390
7360	0.282	0.291	0.300	0.309	0.318	0.326	0.335	0.343	0.352	0.360	0.368	0.376	0.384	0.391
7365	0.201	0.208	0.215	0.221	0.227	0.233	0.240	0.246	0.252	0.258	0.264	0.269	0.275	0.281
7382	0.263	0.272	0.280	0.289	0.297	0.305	0.314	0.322	0.330	0.337	0.345	0.353	0.360	0.367
7392	0.289	0.297	0.305	0.313	0.320	0.328	0.335	0.342	0.349	0.357	0.364	0.370	0.377	0.384
7403	0.284	0.292	0.301	0.309	0.317	0.325	0.332	0.340	0.348	0.355	0.362	0.370	0.377	0.384
7405	0.283	0.292	0.300	0.309	0.317	0.325	0.332	0.340	0.348	0.355	0.362	0.369	0.376	0.383
7409	0.162	0.166	0.172	0.176	0.182	0.186	0.192	0.197	0.201	0.206	0.211	0.215	0.220	0.225
7410	0.222	0.228	0.235	0.240	0.247	0.251	0.258	0.265	0.269	0.275	0.282	0.285	0.291	0.298
7421	0.257	0.266	0.275	0.283	0.291	0.299	0.307	0.315	0.321	0.329	0.336	0.343	0.350	0.357
7424	0.189	0.196	0.202	0.208	0.214	0.220	0.226	0.232	0.237	0.243	0.248	0.254	0.259	0.265
7428	0.292	0.300	0.309	0.317	0.325	0.333	0.341	0.349	0.357	0.364	0.372	0.379	0.386	0.394
7429	0.232	0.238	0.245	0.250	0.257	0.263	0.269	0.276	0.281	0.287	0.293	0.297	0.303	0.309
7500	0.282	0.290	0.298	0.306	0.313	0.321	0.328	0.336	0.343	0.350	0.357	0.364	0.371	0.378
7515	0.202	0.209	0.216	0.223	0.230	0.237	0.244	0.251	0.257	0.264	0.271	0.277	0.284	0.291
7520	0.282	0.290	0.298	0.306	0.313	0.321	0.328	0.336	0.343	0.350	0.357	0.364	0.371	0.378
7538	0.192	0.199	0.206	0.212	0.219	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.269	0.274
7539	0.219	0.226	0.233	0.241	0.248	0.255	0.262	0.269	0.276	0.283	0.289	0.296	0.302	0.308
7580	0.208	0.215	0.222	0.229	0.235	0.242	0.248	0.255	0.261	0.267	0.273	0.279	0.285	0.292
7600	0.205	0.212	0.219	0.226	0.232	0.239	0.246	0.252	0.259	0.265	0.272	0.278	0.284	0.290
7601	0.257	0.266	0.275	0.283	0.291	0.299	0.307	0.315	0.322	0.330	0.337	0.344	0.350	0.357
7605	0.246	0.254	0.262	0.269	0.277	0.284	0.291	0.298	0.305	0.312	0.319	0.325	0.332	0.338
7607	0.251	0.258	0.266	0.273	0.280	0.288	0.295	0.302	0.308	0.315	0.321	0.328	0.335	0.341
7610	0.256	0.264	0.272	0.280	0.287	0.295	0.302	0.309	0.316	0.324	0.330	0.337	0.344	0.350
7706	0.237	0.245	0.253	0.261	0.268	0.275	0.282	0.289	0.296	0.303	0.310	0.317	0.323	0.329
7707	0.200	0.207	0.214	0.221	0.227	0.234	0.240	0.247	0.253	0.260	0.266	0.272	0.278	0.284
7720	0.284	0.292	0.301	0.309	0.317	0.325	0.332	0.340	0.347	0.355	0.362	0.369	0.376	0.383
7721	0.269	0.278	0.287	0.296	0.305	0.313	0.322	0.330	0.338	0.346	0.354	0.361	0.369	0.376
7722	0.230	0.238	0.245	0.253	0.260	0.267	0.274	0.281	0.288	0.295	0.301	0.308	0.314	0.321

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
6216	0.332	0.338	0.344	0.350	0.355	0.361	0.367	0.372	0.378	0.383	0.388	0.394	0.399	0.405
6218	0.304	0.310	0.317	0.323	0.329	0.335	0.341	0.347	0.353	0.358	0.364	0.370	0.375	0.381
6220	0.253	0.258	0.264	0.269	0.274	0.279	0.284	0.288	0.293	0.298	0.303	0.308	0.313	0.317
6233	0.264	0.269	0.274	0.279	0.285	0.290	0.295	0.300	0.305	0.310	0.315	0.320	0.325	0.330
6235	0.296	0.302	0.308	0.314	0.320	0.326	0.332	0.338	0.344	0.349	0.355	0.361	0.366	0.372
6237	0.259	0.264	0.270	0.275	0.281	0.286	0.291	0.296	0.302	0.307	0.312	0.318	0.323	0.327
6251	0.269	0.271	0.276	0.281	0.287	0.292	0.293	0.298	0.303	0.308	0.313	0.318	0.323	0.324
6258	0.274	0.280	0.286	0.291	0.297	0.302	0.308	0.313	0.318	0.323	0.329	0.334	0.339	0.344
6307	0.280	0.285	0.291	0.296	0.301	0.307	0.311	0.317	0.322	0.327	0.332	0.337	0.342	0.347
6308	0.263	0.268	0.273	0.279	0.284	0.289	0.294	0.299	0.304	0.309	0.314	0.319	0.323	0.328
6315	0.300	0.306	0.312	0.318	0.324	0.330	0.335	0.341	0.347	0.352	0.358	0.363	0.369	0.374
6316	0.252	0.258	0.263	0.269	0.274	0.280	0.285	0.290	0.295	0.301	0.306	0.311	0.316	0.321
6325	0.309	0.315	0.320	0.326	0.332	0.337	0.343	0.349	0.354	0.360	0.365	0.371	0.376	0.381
6361	0.348	0.354	0.360	0.366	0.371	0.377	0.382	0.388	0.393	0.399	0.404	0.410	0.415	0.419
6364	0.426	0.435	0.443	0.451	0.459	0.466	0.474	0.481	0.488	0.494	0.501	0.507	0.514	0.521
6400	0.348	0.355	0.361	0.368	0.374	0.381	0.387	0.393	0.399	0.405	0.411	0.417	0.423	0.428
6504	0.421	0.428	0.436	0.443	0.450	0.458	0.465	0.472	0.478	0.485	0.492	0.498	0.505	0.511
6834	0.346	0.353	0.359	0.366	0.373	0.379	0.385	0.391	0.397	0.403	0.409	0.415	0.420	0.426
7133	0.374	0.383	0.388	0.394	0.400	0.406	0.414	0.419	0.425	0.430	0.435	0.440	0.446	0.454
7198	0.328	0.335	0.341	0.348	0.354	0.361	0.367	0.373	0.380	0.386	0.392	0.398	0.404	0.410
7207	0.335	0.341	0.348	0.354	0.360	0.366	0.372	0.378	0.384	0.390	0.395	0.401	0.407	0.412
7219	0.301	0.307	0.313	0.318	0.324	0.330	0.335	0.341	0.347	0.352	0.357	0.363	0.368	0.373
7227	0.329	0.335	0.341	0.348	0.354	0.360	0.366	0.372	0.378	0.384	0.390	0.396	0.402	0.408
7232	0.270	0.276	0.281	0.287	0.293	0.298	0.304	0.309	0.315	0.320	0.326	0.331	0.336	0.341
7248	0.313	0.318	0.324	0.330	0.336	0.342	0.347	0.353	0.359	0.364	0.369	0.375	0.380	0.385
7272	0.283	0.288	0.293	0.298	0.303	0.308	0.311	0.316	0.321	0.326	0.330	0.335	0.340	0.343
7332	0.396	0.402	0.408	0.413	0.419	0.425	0.431	0.436	0.442	0.447	0.452	0.458	0.463	0.468
7360	0.399	0.406	0.413	0.421	0.428	0.435	0.442	0.449	0.455	0.462	0.469	0.475	0.482	0.488
7365	0.287	0.291	0.297	0.303	0.308	0.314	0.318	0.323	0.328	0.334	0.339	0.344	0.349	0.353
7382	0.375	0.382	0.389	0.396	0.403	0.410	0.416	0.423	0.430	0.436	0.443	0.449	0.455	0.462
7392	0.390	0.397	0.403	0.410	0.416	0.422	0.428	0.434	0.441	0.446	0.452	0.458	0.464	0.469
7403	0.390	0.397	0.404	0.411	0.417	0.423	0.430	0.436	0.442	0.448	0.454	0.460	0.465	0.471
7405	0.390	0.396	0.403	0.410	0.416	0.422	0.428	0.434	0.440	0.446	0.452	0.458	0.464	0.469
7409	0.230	0.233	0.238	0.243	0.247	0.252	0.254	0.259	0.263	0.268	0.272	0.276	0.281	0.282
7410	0.304	0.307	0.313	0.319	0.324	0.330	0.332	0.338	0.343	0.349	0.354	0.359	0.364	0.365
7421	0.365	0.370	0.378	0.384	0.391	0.398	0.403	0.410	0.416	0.423	0.429	0.435	0.441	0.445
7424	0.271	0.276	0.281	0.286	0.292	0.297	0.302	0.307	0.312	0.317	0.322	0.327	0.332	0.336
7428	0.401	0.407	0.414	0.421	0.427	0.434	0.440	0.447	0.453	0.459	0.465	0.471	0.477	0.483
7429	0.314	0.318	0.324	0.330	0.335	0.341	0.344	0.349	0.354	0.359	0.364	0.369	0.374	0.376
7500	0.385	0.392	0.399	0.405	0.412	0.418	0.425	0.431	0.438	0.444	0.450	0.457	0.463	0.469
7515	0.298	0.304	0.310	0.317	0.323	0.329	0.335	0.342	0.348	0.354	0.360	0.366	0.372	0.377
7520	0.385	0.392	0.399	0.405	0.412	0.418	0.425	0.431	0.438	0.444	0.450	0.457	0.463	0.469
7538	0.280	0.286	0.292	0.297	0.302	0.308	0.313	0.318	0.323	0.329	0.334	0.339	0.344	0.349
7539	0.314	0.320	0.326	0.332	0.338	0.344	0.350	0.355	0.361	0.366	0.372	0.377	0.382	0.388
7580	0.297	0.303	0.309	0.314	0.320	0.325	0.330	0.336	0.341	0.346	0.351	0.356	0.361	0.365
7600	0.296	0.302	0.308	0.314	0.320	0.326	0.331	0.337	0.343	0.348	0.353	0.359	0.364	0.369
7601	0.363	0.369	0.376	0.382	0.388	0.394	0.399	0.405	0.411	0.417	0.423	0.429	0.434	0.440
7605	0.344	0.351	0.357	0.363	0.369	0.375	0.381	0.387	0.392	0.398	0.404	0.410	0.415	0.421
7607	0.347	0.354	0.360	0.366	0.373	0.379	0.385	0.391	0.397	0.403	0.409	0.415	0.421	0.427
7610	0.357	0.364	0.370	0.376	0.382	0.388	0.394	0.400	0.406	0.412	0.418	0.423	0.429	0.434
7706	0.336	0.342	0.349	0.355	0.361	0.367	0.374	0.379	0.385	0.391	0.396	0.402	0.407	0.412
7707	0.290	0.297	0.303	0.309	0.315	0.320	0.327	0.333	0.338	0.344	0.350	0.355	0.361	0.368
7720	0.390	0.397	0.403	0.409	0.415	0.422	0.428	0.434	0.440	0.446	0.451	0.457	0.463	0.468
7721	0.384	0.391	0.398	0.405	0.412	0.419	0.425	0.432	0.438	0.444	0.451	0.457	0.463	0.469
7722	0.327	0.333	0.340	0.346	0.352	0.358	0.364	0.369	0.375	0.381	0.387	0.392	0.398	0.403

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
6216	0.410	0.421	0.431	0.441	0.452	0.462	0.473	0.483	0.493	0.503	0.512	0.523	0.532	0.542
6218	0.386	0.397	0.407	0.417	0.427	0.436	0.446	0.455	0.464	0.473	0.482	0.491	0.500	0.509
6220	0.322	0.331	0.340	0.349	0.358	0.367	0.376	0.385	0.393	0.402	0.410	0.418	0.426	0.434
6233	0.335	0.345	0.355	0.365	0.374	0.384	0.393	0.403	0.412	0.420	0.429	0.437	0.445	0.454
6235	0.378	0.389	0.400	0.410	0.421	0.431	0.440	0.449	0.458	0.467	0.476	0.486	0.495	0.504
6237	0.333	0.343	0.354	0.364	0.374	0.384	0.394	0.404	0.414	0.424	0.434	0.444	0.454	0.464
6251	0.328	0.338	0.347	0.357	0.361	0.370	0.379	0.388	0.397	0.405	0.414	0.417	0.425	0.434
6258	0.349	0.359	0.369	0.379	0.389	0.398	0.407	0.416	0.425	0.434	0.442	0.450	0.458	0.466
6307	0.352	0.361	0.371	0.381	0.389	0.399	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
6308	0.332	0.342	0.351	0.360	0.369	0.378	0.386	0.395	0.403	0.411	0.420	0.427	0.435	0.443
6315	0.379	0.390	0.400	0.410	0.420	0.429	0.439	0.449	0.458	0.467	0.476	0.485	0.494	0.502
6316	0.326	0.336	0.346	0.355	0.365	0.374	0.383	0.392	0.402	0.411	0.420	0.428	0.437	0.445
6325	0.386	0.397	0.407	0.417	0.426	0.436	0.445	0.455	0.464	0.472	0.481	0.490	0.498	0.507
6361	0.424	0.435	0.445	0.455	0.464	0.473	0.482	0.490	0.498	0.506	0.514	0.520	0.527	0.535
6364	0.527	0.538	0.549	0.560	0.571	0.581	0.591	0.600	0.610	0.618	0.627	0.636	0.645	0.654
6400	0.434	0.445	0.457	0.468	0.478	0.488	0.498	0.508	0.518	0.527	0.536	0.545	0.554	0.562
6504	0.518	0.530	0.542	0.553	0.565	0.576	0.586	0.597	0.607	0.617	0.626	0.636	0.645	0.654
6834	0.431	0.442	0.453	0.463	0.472	0.482	0.491	0.501	0.510	0.519	0.529	0.537	0.547	0.556
7133	0.459	0.468	0.478	0.487	0.499	0.507	0.516	0.524	0.533	0.541	0.549	0.560	0.568	0.575
7198	0.416	0.427	0.439	0.450	0.461	0.471	0.482	0.492	0.502	0.512	0.521	0.531	0.540	0.549
7207	0.417	0.428	0.439	0.449	0.459	0.469	0.479	0.489	0.499	0.509	0.518	0.527	0.537	0.545
7219	0.378	0.389	0.399	0.409	0.419	0.428	0.438	0.447	0.456	0.465	0.474	0.483	0.491	0.500
7227	0.413	0.424	0.435	0.446	0.456	0.467	0.477	0.487	0.497	0.506	0.516	0.525	0.534	0.543
7232	0.346	0.357	0.367	0.377	0.387	0.397	0.406	0.416	0.425	0.434	0.443	0.451	0.460	0.469
7248	0.390	0.401	0.411	0.421	0.431	0.441	0.451	0.460	0.470	0.479	0.488	0.497	0.506	0.514
7272	0.347	0.355	0.363	0.371	0.377	0.385	0.392	0.400	0.408	0.415	0.423	0.427	0.434	0.442
7332	0.473	0.483	0.493	0.503	0.513	0.522	0.532	0.541	0.550	0.559	0.568	0.577	0.585	0.593
7360	0.494	0.507	0.518	0.530	0.541	0.552	0.562	0.573	0.583	0.593	0.602	0.612	0.621	0.630
7365	0.359	0.369	0.378	0.388	0.396	0.405	0.414	0.423	0.431	0.440	0.448	0.455	0.464	0.472
7382	0.468	0.480	0.492	0.503	0.514	0.525	0.536	0.546	0.556	0.566	0.576	0.585	0.595	0.604
7392	0.475	0.486	0.497	0.507	0.517	0.528	0.538	0.547	0.557	0.566	0.575	0.584	0.593	0.601
7403	0.477	0.488	0.499	0.509	0.520	0.530	0.540	0.549	0.559	0.568	0.577	0.586	0.594	0.603
7405	0.475	0.486	0.496	0.507	0.517	0.527	0.536	0.546	0.555	0.564	0.573	0.582	0.590	0.599
7409	0.286	0.295	0.303	0.311	0.316	0.324	0.332	0.339	0.347	0.355	0.363	0.366	0.373	0.380
7410	0.370	0.381	0.391	0.401	0.406	0.415	0.424	0.433	0.442	0.451	0.460	0.463	0.472	0.481
7421	0.451	0.463	0.475	0.486	0.495	0.506	0.517	0.528	0.539	0.549	0.559	0.568	0.577	0.587
7424	0.341	0.351	0.360	0.369	0.378	0.386	0.394	0.402	0.410	0.418	0.426	0.433	0.440	0.447
7428	0.489	0.501	0.512	0.523	0.534	0.545	0.556	0.566	0.576	0.586	0.596	0.605	0.615	0.624
7429	0.381	0.390	0.399	0.408	0.414	0.423	0.432	0.440	0.449	0.457	0.465	0.470	0.478	0.485
7500	0.475	0.487	0.498	0.510	0.522	0.533	0.544	0.555	0.566	0.576	0.586	0.597	0.607	0.616
7515	0.383	0.394	0.405	0.415	0.426	0.436	0.445	0.455	0.464	0.473	0.482	0.491	0.500	0.508
7520	0.475	0.487	0.498	0.510	0.522	0.533	0.544	0.555	0.566	0.576	0.586	0.597	0.607	0.616
7538	0.354	0.364	0.373	0.383	0.392	0.401	0.410	0.419	0.428	0.436	0.445	0.453	0.461	0.469
7539	0.393	0.403	0.413	0.423	0.433	0.443	0.452	0.462	0.471	0.480	0.489	0.498	0.507	0.515
7580	0.370	0.379	0.388	0.396	0.405	0.414	0.422	0.431	0.439	0.448	0.457	0.464	0.472	0.480
7600	0.375	0.385	0.395	0.405	0.415	0.424	0.434	0.443	0.452	0.462	0.471	0.479	0.488	0.497
7601	0.445	0.456	0.466	0.476	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.544	0.551	0.559
7605	0.426	0.437	0.447	0.458	0.468	0.478	0.488	0.497	0.507	0.516	0.525	0.534	0.543	0.552
7607	0.433	0.444	0.456	0.467	0.478	0.489	0.500	0.510	0.520	0.531	0.541	0.551	0.561	0.571
7610	0.440	0.451	0.461	0.471	0.481	0.490	0.499	0.508	0.517	0.525	0.533	0.541	0.549	0.557
7706	0.417	0.428	0.438	0.448	0.458	0.467	0.477	0.486	0.496	0.505	0.515	0.525	0.534	0.544
7707	0.373	0.384	0.395	0.406	0.419	0.430	0.440	0.451	0.461	0.471	0.480	0.491	0.501	0.509
7720	0.474	0.485	0.496	0.506	0.516	0.526	0.536	0.546	0.555	0.565	0.574	0.583	0.591	0.600
7721	0.475	0.486	0.497	0.508	0.519	0.529	0.539	0.549	0.559	0.568	0.577	0.585	0.594	0.602
7722	0.409	0.419	0.430	0.440	0.450	0.460	0.469	0.479	0.488	0.497	0.506	0.515	0.523	0.532

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
6216	0.551	0.560	0.569	0.577	0.586	0.594	0.602	0.609	0.616	0.623	0.630	0.637	0.643	0.649
6218	0.517	0.525	0.533	0.541	0.549	0.557	0.564	0.572	0.579	0.586	0.593	0.600	0.607	0.614
6220	0.442	0.450	0.457	0.465	0.472	0.480	0.487	0.494	0.501	0.508	0.515	0.522	0.529	0.536
6233	0.461	0.469	0.476	0.484	0.491	0.498	0.506	0.512	0.519	0.526	0.533	0.539	0.546	0.552
6235	0.512	0.520	0.528	0.537	0.545	0.552	0.560	0.567	0.574	0.581	0.589	0.596	0.603	0.610
6237	0.474	0.483	0.493	0.502	0.512	0.520	0.529	0.537	0.545	0.553	0.561	0.568	0.575	0.582
6251	0.442	0.450	0.459	0.467	0.475	0.483	0.491	0.499	0.507	0.515	0.516	0.524	0.532	0.539
6258	0.474	0.482	0.490	0.498	0.506	0.513	0.521	0.528	0.535	0.542	0.549	0.555	0.562	0.568
6307	0.474	0.482	0.489	0.497	0.504	0.511	0.518	0.525	0.532	0.538	0.544	0.551	0.557	0.564
6308	0.451	0.459	0.467	0.474	0.481	0.489	0.496	0.503	0.511	0.518	0.524	0.531	0.538	0.545
6315	0.511	0.519	0.527	0.535	0.543	0.551	0.558	0.566	0.574	0.581	0.588	0.595	0.602	0.609
6316	0.453	0.462	0.470	0.478	0.486	0.493	0.501	0.509	0.516	0.524	0.531	0.539	0.546	0.553
6325	0.515	0.523	0.531	0.538	0.546	0.554	0.561	0.568	0.575	0.583	0.589	0.596	0.603	0.610
6361	0.542	0.550	0.557	0.564	0.571	0.578	0.585	0.592	0.599	0.605	0.609	0.615	0.621	0.628
6364	0.662	0.670	0.679	0.687	0.695	0.703	0.711	0.719	0.727	0.734	0.742	0.748	0.755	0.761
6400	0.570	0.578	0.586	0.594	0.602	0.610	0.617	0.625	0.632	0.639	0.647	0.654	0.661	0.668
6504	0.662	0.671	0.679	0.687	0.694	0.702	0.709	0.716	0.723	0.730	0.737	0.744	0.750	0.756
6834	0.565	0.574	0.582	0.590	0.599	0.607	0.615	0.622	0.630	0.638	0.645	0.651	0.658	0.664
7133	0.582	0.590	0.597	0.604	0.611	0.617	0.624	0.630	0.636	0.642	0.651	0.658	0.664	0.669
7198	0.558	0.567	0.575	0.584	0.592	0.600	0.609	0.616	0.624	0.632	0.639	0.647	0.654	0.661
7207	0.554	0.562	0.570	0.578	0.586	0.594	0.601	0.609	0.616	0.624	0.631	0.638	0.645	0.652
7219	0.508	0.516	0.525	0.533	0.540	0.548	0.556	0.564	0.571	0.578	0.585	0.593	0.600	0.607
7227	0.552	0.561	0.569	0.578	0.586	0.594	0.602	0.610	0.618	0.625	0.633	0.640	0.647	0.654
7232	0.477	0.485	0.494	0.502	0.511	0.519	0.527	0.534	0.542	0.550	0.557	0.564	0.571	0.577
7248	0.523	0.531	0.539	0.547	0.555	0.563	0.571	0.578	0.586	0.594	0.601	0.608	0.615	0.622
7272	0.449	0.456	0.463	0.470	0.477	0.484	0.491	0.497	0.504	0.511	0.514	0.520	0.527	0.533
7332	0.601	0.609	0.617	0.625	0.632	0.640	0.647	0.654	0.661	0.668	0.674	0.681	0.687	0.693
7360	0.639	0.648	0.656	0.664	0.672	0.680	0.688	0.695	0.703	0.710	0.718	0.725	0.732	0.739
7365	0.480	0.487	0.495	0.503	0.511	0.519	0.526	0.534	0.541	0.548	0.553	0.559	0.566	0.572
7382	0.612	0.621	0.630	0.638	0.646	0.653	0.661	0.669	0.676	0.683	0.690	0.697	0.704	0.710
7392	0.610	0.618	0.626	0.634	0.643	0.650	0.658	0.665	0.673	0.680	0.686	0.693	0.700	0.706
7403	0.611	0.619	0.627	0.635	0.642	0.650	0.657	0.664	0.671	0.678	0.685	0.691	0.698	0.704
7405	0.607	0.615	0.623	0.630	0.638	0.645	0.652	0.659	0.666	0.673	0.680	0.686	0.693	0.699
7409	0.387	0.394	0.401	0.408	0.414	0.421	0.428	0.435	0.441	0.448	0.449	0.455	0.462	0.468
7410	0.489	0.498	0.506	0.514	0.523	0.531	0.539	0.547	0.555	0.564	0.566	0.574	0.582	0.590
7421	0.597	0.606	0.616	0.625	0.634	0.643	0.651	0.660	0.668	0.675	0.682	0.690	0.697	0.704
7424	0.454	0.461	0.468	0.475	0.482	0.488	0.495	0.502	0.508	0.515	0.520	0.526	0.531	0.537
7428	0.633	0.642	0.650	0.659	0.667	0.675	0.683	0.691	0.698	0.705	0.713	0.720	0.727	0.734
7429	0.493	0.500	0.507	0.515	0.522	0.529	0.536	0.543	0.550	0.556	0.560	0.566	0.572	0.579
7500	0.626	0.635	0.644	0.653	0.661	0.669	0.677	0.685	0.693	0.701	0.709	0.716	0.723	0.730
7515	0.517	0.525	0.534	0.542	0.550	0.558	0.567	0.575	0.583	0.591	0.599	0.606	0.614	0.621
7520	0.626	0.635	0.644	0.653	0.661	0.669	0.677	0.685	0.693	0.701	0.709	0.716	0.723	0.730
7538	0.478	0.486	0.493	0.501	0.509	0.517	0.525	0.532	0.540	0.547	0.555	0.562	0.569	0.576
7539	0.524	0.532	0.540	0.547	0.555	0.563	0.570	0.578	0.585	0.592	0.599	0.606	0.613	0.619
7580	0.488	0.496	0.504	0.511	0.518	0.525	0.532	0.539	0.546	0.553	0.560	0.567	0.573	0.580
7600	0.505	0.514	0.522	0.530	0.538	0.546	0.554	0.562	0.570	0.577	0.585	0.592	0.599	0.606
7601	0.566	0.574	0.581	0.588	0.595	0.603	0.610	0.617	0.624	0.631	0.637	0.643	0.649	0.655
7605	0.560	0.568	0.577	0.585	0.593	0.601	0.609	0.616	0.624	0.631	0.639	0.646	0.653	0.660
7607	0.580	0.590	0.599	0.608	0.617	0.626	0.635	0.644	0.653	0.662	0.670	0.679	0.687	0.695
7610	0.564	0.572	0.579	0.587	0.594	0.601	0.608	0.615	0.622	0.629	0.635	0.641	0.648	0.654
7706	0.553	0.563	0.572	0.582	0.591	0.600	0.610	0.618	0.627	0.635	0.644	0.652	0.660	0.669
7707	0.517	0.525	0.533	0.540	0.548	0.556	0.563	0.570	0.576	0.582	0.590	0.597	0.603	0.609
7720	0.608	0.616	0.625	0.633	0.641	0.649	0.657	0.664	0.672	0.679	0.686	0.693	0.700	0.706
7721	0.610	0.618	0.626	0.634	0.641	0.649	0.656	0.663	0.670	0.677	0.683	0.690	0.696	0.703
7722	0.540	0.548	0.556	0.564	0.572	0.579	0.587	0.594	0.601	0.608	0.615	0.622	0.629	0.635

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
6216	0.655	0.662	0.668	0.674	0.680	0.686	0.692	0.698	0.704	0.709	0.715	0.720	0.726	0.731
6218	0.621	0.627	0.634	0.640	0.647	0.653	0.659	0.665	0.671	0.677	0.683	0.689	0.694	0.700
6220	0.542	0.549	0.555	0.561	0.568	0.574	0.580	0.586	0.592	0.599	0.605	0.611	0.617	0.622
6233	0.559	0.565	0.572	0.578	0.584	0.590	0.596	0.602	0.609	0.615	0.620	0.626	0.632	0.638
6235	0.616	0.622	0.628	0.634	0.640	0.646	0.652	0.658	0.664	0.670	0.676	0.681	0.687	0.692
6237	0.589	0.596	0.603	0.610	0.617	0.623	0.630	0.636	0.642	0.647	0.653	0.659	0.664	0.670
6251	0.547	0.554	0.562	0.570	0.577	0.584	0.592	0.598	0.605	0.612	0.619	0.625	0.632	0.638
6258	0.574	0.581	0.587	0.593	0.599	0.605	0.611	0.617	0.623	0.628	0.634	0.639	0.644	0.648
6307	0.570	0.576	0.582	0.588	0.594	0.599	0.605	0.610	0.616	0.621	0.627	0.632	0.638	0.643
6308	0.552	0.558	0.565	0.571	0.578	0.584	0.590	0.597	0.603	0.609	0.616	0.622	0.628	0.634
6315	0.615	0.622	0.628	0.634	0.640	0.646	0.652	0.658	0.664	0.669	0.675	0.680	0.686	0.691
6316	0.560	0.566	0.573	0.580	0.586	0.593	0.599	0.605	0.611	0.617	0.623	0.629	0.635	0.641
6325	0.616	0.622	0.629	0.635	0.641	0.647	0.653	0.659	0.665	0.670	0.676	0.682	0.687	0.692
6361	0.634	0.640	0.646	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709
6364	0.767	0.772	0.778	0.784	0.789	0.794	0.799	0.804	0.808	0.813	0.817	0.821	0.825	0.829
6400	0.675	0.682	0.688	0.695	0.701	0.707	0.714	0.720	0.726	0.732	0.738	0.743	0.749	0.755
6504	0.762	0.768	0.774	0.780	0.785	0.791	0.796	0.801	0.806	0.811	0.815	0.820	0.824	0.829
6834	0.671	0.677	0.684	0.690	0.696	0.702	0.707	0.713	0.719	0.725	0.730	0.735	0.741	0.746
7133	0.675	0.680	0.685	0.690	0.695	0.700	0.705	0.709	0.713	0.717	0.721	0.726	0.730	0.734
7198	0.668	0.675	0.682	0.688	0.695	0.701	0.708	0.714	0.720	0.726	0.732	0.738	0.743	0.749
7207	0.659	0.666	0.672	0.679	0.685	0.691	0.697	0.703	0.709	0.715	0.721	0.726	0.731	0.736
7219	0.613	0.620	0.627	0.633	0.640	0.646	0.652	0.658	0.664	0.670	0.676	0.682	0.688	0.694
7227	0.661	0.667	0.674	0.680	0.687	0.693	0.699	0.705	0.710	0.716	0.721	0.727	0.732	0.737
7232	0.584	0.591	0.598	0.604	0.610	0.615	0.621	0.627	0.632	0.638	0.643	0.649	0.654	0.659
7248	0.629	0.635	0.641	0.648	0.654	0.659	0.665	0.671	0.677	0.682	0.688	0.693	0.699	0.704
7272	0.540	0.546	0.552	0.559	0.565	0.571	0.577	0.583	0.590	0.596	0.602	0.608	0.614	0.620
7332	0.699	0.705	0.711	0.717	0.722	0.728	0.733	0.739	0.744	0.749	0.754	0.759	0.764	0.769
7360	0.745	0.752	0.758	0.764	0.770	0.776	0.782	0.787	0.793	0.799	0.804	0.809	0.814	0.819
7365	0.579	0.585	0.592	0.599	0.605	0.611	0.618	0.624	0.631	0.637	0.643	0.650	0.656	0.662
7382	0.717	0.723	0.729	0.735	0.741	0.747	0.752	0.758	0.763	0.768	0.773	0.778	0.783	0.788
7392	0.713	0.718	0.724	0.730	0.735	0.741	0.746	0.751	0.757	0.761	0.766	0.771	0.776	0.780
7403	0.710	0.716	0.722	0.728	0.734	0.740	0.745	0.751	0.756	0.761	0.767	0.772	0.777	0.781
7405	0.705	0.711	0.717	0.722	0.728	0.733	0.738	0.743	0.749	0.754	0.759	0.764	0.769	0.773
7409	0.474	0.481	0.487	0.493	0.499	0.505	0.511	0.517	0.523	0.529	0.535	0.541	0.547	0.553
7410	0.598	0.605	0.612	0.620	0.627	0.634	0.641	0.648	0.655	0.662	0.668	0.675	0.681	0.687
7421	0.712	0.719	0.726	0.733	0.740	0.746	0.752	0.758	0.765	0.771	0.777	0.783	0.789	0.795
7424	0.542	0.548	0.553	0.558	0.564	0.569	0.574	0.579	0.584	0.589	0.594	0.599	0.604	0.609
7428	0.740	0.747	0.753	0.759	0.765	0.771	0.776	0.782	0.787	0.792	0.798	0.803	0.808	0.813
7429	0.585	0.591	0.598	0.604	0.610	0.617	0.623	0.629	0.635	0.641	0.647	0.654	0.660	0.665
7500	0.738	0.745	0.751	0.758	0.765	0.771	0.777	0.783	0.789	0.794	0.800	0.805	0.811	0.816
7515	0.628	0.636	0.642	0.649	0.656	0.662	0.669	0.675	0.681	0.687	0.692	0.698	0.704	0.710
7520	0.738	0.745	0.751	0.758	0.765	0.771	0.777	0.783	0.789	0.794	0.800	0.805	0.811	0.816
7538	0.584	0.591	0.597	0.604	0.611	0.618	0.625	0.631	0.638	0.644	0.650	0.656	0.662	0.668
7539	0.625	0.631	0.638	0.644	0.650	0.656	0.661	0.667	0.673	0.678	0.684	0.689	0.695	0.700
7580	0.587	0.594	0.600	0.606	0.611	0.617	0.623	0.629	0.635	0.640	0.645	0.651	0.656	0.662
7600	0.613	0.620	0.627	0.634	0.640	0.647	0.653	0.660	0.666	0.672	0.678	0.684	0.690	0.696
7601	0.660	0.665	0.670	0.675	0.680	0.685	0.690	0.695	0.700	0.704	0.708	0.713	0.717	0.722
7605	0.666	0.673	0.679	0.686	0.692	0.698	0.704	0.710	0.716	0.722	0.728	0.733	0.739	0.744
7607	0.702	0.709	0.716	0.723	0.730	0.736	0.743	0.749	0.755	0.761	0.767	0.772	0.778	0.783
7610	0.660	0.665	0.671	0.677	0.682	0.688	0.693	0.698	0.704	0.709	0.714	0.719	0.723	0.728
7706	0.676	0.683	0.691	0.698	0.704	0.710	0.716	0.723	0.728	0.734	0.740	0.745	0.750	0.755
7707	0.614	0.620	0.626	0.632	0.638	0.643	0.649	0.655	0.660	0.666	0.671	0.677	0.682	0.687
7720	0.713	0.720	0.726	0.732	0.738	0.744	0.750	0.755	0.761	0.766	0.772	0.777	0.782	0.787
7721	0.709	0.715	0.721	0.726	0.732	0.738	0.743	0.748	0.753	0.758	0.763	0.768	0.773	0.778
7722	0.642	0.648	0.655	0.661	0.667	0.673	0.679	0.685	0.690	0.696	0.702	0.707	0.712	0.718

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold								
	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
6216	0.736	0.741	0.746	0.751	0.756	0.761	0.766	0.771	0.775
6218	0.705	0.711	0.716	0.722	0.727	0.732	0.737	0.742	0.747
6220	0.628	0.634	0.639	0.645	0.650	0.656	0.661	0.666	0.672
6233	0.643	0.649	0.655	0.661	0.666	0.672	0.678	0.684	0.689
6235	0.698	0.703	0.708	0.714	0.719	0.724	0.729	0.733	0.738
6237	0.675	0.680	0.686	0.691	0.696	0.701	0.706	0.711	0.715
6251	0.644	0.650	0.656	0.661	0.667	0.672	0.677	0.682	0.687
6258	0.653	0.658	0.663	0.667	0.672	0.677	0.681	0.685	0.690
6307	0.648	0.654	0.659	0.664	0.669	0.674	0.679	0.684	0.689
6308	0.640	0.646	0.652	0.658	0.664	0.670	0.676	0.681	0.686
6315	0.697	0.702	0.707	0.712	0.717	0.722	0.727	0.732	0.737
6316	0.646	0.652	0.657	0.663	0.668	0.674	0.679	0.684	0.689
6325	0.698	0.703	0.708	0.713	0.718	0.723	0.728	0.733	0.737
6361	0.715	0.720	0.726	0.731	0.736	0.741	0.746	0.751	0.756
6364	0.832	0.836	0.840	0.843	0.847	0.850	0.854	0.857	0.861
6400	0.760	0.766	0.771	0.776	0.780	0.785	0.790	0.795	0.799
6504	0.833	0.837	0.841	0.845	0.849	0.853	0.856	0.860	0.863
6834	0.751	0.756	0.761	0.766	0.771	0.776	0.780	0.785	0.789
7133	0.738	0.741	0.745	0.749	0.753	0.757	0.761	0.765	0.769
7198	0.755	0.760	0.765	0.770	0.776	0.781	0.785	0.790	0.795
7207	0.741	0.746	0.751	0.756	0.761	0.765	0.770	0.775	0.779
7219	0.699	0.705	0.710	0.715	0.720	0.726	0.731	0.736	0.741
7227	0.742	0.747	0.752	0.757	0.762	0.767	0.771	0.776	0.781
7232	0.665	0.670	0.674	0.679	0.684	0.689	0.694	0.698	0.703
7248	0.709	0.714	0.719	0.725	0.730	0.734	0.739	0.744	0.749
7272	0.626	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.671
7332	0.774	0.778	0.783	0.787	0.792	0.796	0.801	0.805	0.809
7360	0.824	0.828	0.833	0.837	0.842	0.846	0.850	0.854	0.857
7365	0.668	0.674	0.680	0.685	0.690	0.696	0.701	0.706	0.711
7382	0.793	0.797	0.802	0.806	0.810	0.815	0.819	0.823	0.827
7392	0.785	0.789	0.793	0.797	0.801	0.805	0.809	0.813	0.817
7403	0.786	0.791	0.795	0.800	0.804	0.808	0.813	0.817	0.821
7405	0.778	0.783	0.787	0.792	0.796	0.800	0.805	0.809	0.813
7409	0.559	0.565	0.570	0.576	0.582	0.587	0.593	0.599	0.604
7410	0.693	0.699	0.704	0.710	0.716	0.721	0.727	0.733	0.738
7421	0.801	0.807	0.813	0.819	0.825	0.830	0.836	0.842	0.848
7424	0.613	0.618	0.622	0.627	0.632	0.636	0.641	0.645	0.649
7428	0.817	0.822	0.827	0.831	0.836	0.840	0.844	0.848	0.853
7429	0.671	0.676	0.682	0.687	0.692	0.697	0.702	0.707	0.712
7500	0.822	0.826	0.831	0.836	0.841	0.845	0.850	0.854	0.858
7515	0.715	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756
7520	0.822	0.826	0.831	0.836	0.841	0.845	0.850	0.854	0.858
7538	0.674	0.680	0.685	0.691	0.696	0.702	0.707	0.713	0.718
7539	0.706	0.711	0.716	0.721	0.726	0.732	0.736	0.741	0.746
7580	0.667	0.672	0.676	0.680	0.685	0.689	0.694	0.698	0.702
7600	0.702	0.708	0.714	0.719	0.725	0.730	0.736	0.741	0.746
7601	0.726	0.730	0.734	0.737	0.741	0.745	0.749	0.753	0.757
7605	0.750	0.755	0.760	0.765	0.770	0.775	0.779	0.784	0.789
7607	0.788	0.793	0.798	0.803	0.807	0.812	0.816	0.821	0.825
7610	0.733	0.738	0.742	0.747	0.751	0.755	0.760	0.764	0.768
7706	0.760	0.766	0.770	0.775	0.780	0.783	0.787	0.790	0.794
7707	0.693	0.698	0.703	0.709	0.714	0.719	0.724	0.729	0.734
7720	0.792	0.797	0.802	0.807	0.811	0.816	0.821	0.825	0.830
7721	0.782	0.787	0.791	0.796	0.800	0.804	0.808	0.812	0.815
7722	0.723	0.728	0.733	0.738	0.743	0.748	0.752	0.757	0.761

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
7855	1.31	0.108	0.118	0.127	0.137	0.146	0.155	0.164	0.173	0.181	0.190	0.198	0.206	0.214
8001	2.41	0.149	0.161	0.173	0.184	0.195	0.206	0.217	0.228	0.238	0.248	0.258	0.268	0.278
8004	1.63	0.155	0.167	0.179	0.190	0.200	0.211	0.221	0.231	0.240	0.250	0.259	0.268	0.277
8006	1.90	0.189	0.203	0.217	0.230	0.243	0.255	0.267	0.279	0.291	0.302	0.313	0.323	0.334
8008	1.21	0.182	0.196	0.211	0.224	0.238	0.251	0.264	0.276	0.288	0.300	0.311	0.323	0.333
8010	1.60	0.152	0.164	0.175	0.186	0.196	0.207	0.217	0.227	0.237	0.246	0.256	0.265	0.274
8013	0.59	0.136	0.149	0.161	0.173	0.185	0.196	0.208	0.219	0.230	0.241	0.252	0.263	0.273
8015	1.80	0.164	0.177	0.189	0.201	0.213	0.224	0.236	0.246	0.257	0.267	0.277	0.287	0.297
8017	1.45	0.159	0.172	0.184	0.196	0.208	0.219	0.230	0.241	0.252	0.262	0.273	0.283	0.292
8018	2.81	0.159	0.172	0.185	0.197	0.209	0.221	0.232	0.244	0.255	0.265	0.276	0.286	0.296
8019	0.88	0.169	0.183	0.196	0.209	0.221	0.233	0.245	0.256	0.267	0.278	0.289	0.299	0.310
8021	3.20	0.153	0.166	0.179	0.191	0.203	0.215	0.226	0.238	0.249	0.259	0.270	0.281	0.291
8028	2.05	0.130	0.140	0.151	0.161	0.171	0.181	0.190	0.199	0.208	0.217	0.226	0.234	0.243
8031	2.60	0.173	0.186	0.199	0.212	0.225	0.237	0.249	0.261	0.272	0.284	0.295	0.305	0.316
8032	2.46	0.161	0.176	0.190	0.204	0.218	0.231	0.245	0.258	0.271	0.283	0.296	0.308	0.320
8039	1.17	0.182	0.195	0.208	0.221	0.233	0.245	0.257	0.269	0.280	0.291	0.301	0.312	0.322
8041	3.42	0.128	0.139	0.150	0.161	0.171	0.180	0.190	0.199	0.209	0.218	0.226	0.235	0.244
8042	1.68	0.126	0.135	0.145	0.154	0.164	0.173	0.182	0.191	0.200	0.209	0.217	0.226	0.234
8046	1.75	0.159	0.172	0.184	0.196	0.207	0.219	0.230	0.240	0.251	0.261	0.272	0.282	0.292
8057	1.84	0.118	0.128	0.138	0.148	0.157	0.166	0.175	0.184	0.192	0.201	0.209	0.218	0.226
8059	1.59	0.176	0.190	0.203	0.216	0.229	0.241	0.253	0.264	0.275	0.287	0.297	0.308	0.319
8060	0.88	0.145	0.157	0.168	0.180	0.190	0.201	0.212	0.222	0.232	0.241	0.251	0.260	0.269
8061	1.52	0.136	0.148	0.159	0.171	0.182	0.192	0.203	0.213	0.223	0.233	0.243	0.252	0.261
8062	0.55	0.170	0.183	0.197	0.209	0.222	0.234	0.246	0.258	0.269	0.280	0.291	0.301	0.312
8063	1.69	0.158	0.172	0.184	0.197	0.209	0.221	0.233	0.245	0.256	0.267	0.277	0.288	0.298
8064	1.82	0.154	0.166	0.179	0.191	0.203	0.215	0.227	0.238	0.249	0.259	0.270	0.280	0.290
8065	1.12	0.207	0.224	0.240	0.255	0.270	0.284	0.298	0.311	0.325	0.337	0.350	0.362	0.374
8066	0.60	0.200	0.217	0.232	0.247	0.262	0.277	0.291	0.304	0.316	0.329	0.341	0.353	0.365
8071	0.57	0.163	0.176	0.188	0.200	0.211	0.222	0.232	0.242	0.252	0.262	0.271	0.281	0.290
8078	0.70	0.203	0.218	0.233	0.247	0.261	0.274	0.287	0.300	0.312	0.324	0.336	0.347	0.358
8102	0.72	0.176	0.190	0.203	0.214	0.226	0.237	0.248	0.259	0.269	0.280	0.290	0.300	0.310
8106	2.44	0.158	0.170	0.182	0.194	0.205	0.216	0.226	0.237	0.247	0.258	0.268	0.277	0.287
8107	1.20	0.142	0.153	0.164	0.174	0.184	0.194	0.204	0.214	0.223	0.232	0.241	0.249	0.257
8110	1.09	0.157	0.170	0.182	0.194	0.206	0.217	0.228	0.239	0.250	0.260	0.271	0.281	0.291
8116	1.50	0.152	0.163	0.174	0.184	0.194	0.203	0.213	0.222	0.231	0.239	0.248	0.257	0.265
8117	1.88	0.181	0.194	0.206	0.218	0.229	0.240	0.251	0.261	0.271	0.281	0.291	0.301	0.311
8209	2.96	0.164	0.178	0.191	0.203	0.216	0.228	0.240	0.251	0.263	0.274	0.285	0.296	0.306
8215	3.61	0.114	0.123	0.132	0.141	0.149	0.157	0.165	0.173	0.181	0.189	0.196	0.203	0.211
8227	1.88	0.120	0.130	0.139	0.149	0.158	0.167	0.175	0.184	0.192	0.200	0.208	0.216	0.224
8232	2.86	0.125	0.135	0.145	0.155	0.164	0.173	0.182	0.191	0.200	0.208	0.216	0.224	0.232
8267	3.51	0.135	0.146	0.158	0.169	0.180	0.191	0.201	0.212	0.222	0.232	0.241	0.250	0.260
8278*	52.20	0.103	0.112	0.120	0.128	0.137	0.145	0.152	0.160	0.167	0.174	0.181	0.188	0.195
8286	2.76	0.134	0.144	0.154	0.164	0.173	0.183	0.192	0.201	0.209	0.218	0.226	0.234	0.242
8290	1.47	0.152	0.164	0.176	0.187	0.199	0.210	0.221	0.231	0.241	0.251	0.261	0.271	0.280
8291	1.96	0.162	0.175	0.188	0.200	0.212	0.224	0.235	0.247	0.258	0.268	0.279	0.289	0.299
8292	3.98	0.171	0.186	0.201	0.215	0.229	0.243	0.256	0.269	0.282	0.295	0.307	0.319	0.331
8293	4.69	0.122	0.133	0.143	0.152	0.162	0.171	0.181	0.190	0.198	0.207	0.216	0.224	0.232
8304	3.25	0.123	0.134	0.145	0.156	0.166	0.176	0.185	0.195	0.205	0.214	0.223	0.232	0.241
8324	1.53	0.140	0.153	0.166	0.178	0.190	0.202	0.214	0.225	0.237	0.248	0.259	0.269	0.280
8350	2.52	0.118	0.128	0.137	0.146	0.155	0.164	0.173	0.181	0.190	0.198	0.206	0.214	0.222
8370	0.93	0.156	0.169	0.182	0.193	0.204	0.214	0.224	0.234	0.243	0.253	0.262	0.270	0.279
8387	1.50	0.156	0.170	0.183	0.197	0.210	0.223	0.235	0.248	0.260	0.272	0.284	0.295	0.306
8388	2.54	0.142	0.154	0.165	0.176	0.187	0.197	0.207	0.217	0.227	0.236	0.245	0.254	0.263
8389	1.43	0.129	0.140	0.150	0.161	0.171	0.181	0.191	0.200	0.210	0.219	0.228	0.237	0.246
8390	1.41	0.153	0.166	0.179	0.191	0.203	0.215	0.227	0.238	0.250	0.261	0.272	0.283	0.294

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

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
7855	0.222	0.230	0.238	0.246	0.254	0.262	0.269	0.277	0.285	0.292	0.299	0.306	0.313	0.319
8001	0.288	0.297	0.307	0.316	0.325	0.333	0.341	0.350	0.358	0.365	0.373	0.381	0.388	0.396
8004	0.285	0.294	0.302	0.310	0.318	0.326	0.334	0.341	0.349	0.356	0.363	0.371	0.378	0.385
8006	0.344	0.354	0.364	0.373	0.383	0.392	0.401	0.410	0.418	0.427	0.435	0.443	0.451	0.459
8008	0.344	0.355	0.365	0.375	0.384	0.394	0.403	0.412	0.421	0.430	0.438	0.446	0.454	0.462
8010	0.283	0.292	0.300	0.309	0.317	0.325	0.333	0.341	0.349	0.357	0.364	0.372	0.379	0.386
8013	0.283	0.293	0.303	0.313	0.323	0.332	0.341	0.349	0.358	0.366	0.374	0.382	0.390	0.398
8015	0.306	0.316	0.325	0.334	0.342	0.351	0.359	0.367	0.375	0.383	0.391	0.399	0.406	0.414
8017	0.302	0.311	0.320	0.330	0.338	0.347	0.356	0.364	0.372	0.381	0.389	0.397	0.404	0.412
8018	0.306	0.316	0.325	0.335	0.344	0.353	0.361	0.370	0.379	0.387	0.395	0.403	0.411	0.419
8019	0.320	0.330	0.340	0.349	0.358	0.368	0.377	0.385	0.394	0.403	0.411	0.419	0.427	0.435
8021	0.301	0.311	0.320	0.330	0.339	0.348	0.357	0.366	0.375	0.383	0.392	0.400	0.408	0.416
8028	0.251	0.259	0.267	0.274	0.282	0.289	0.296	0.303	0.310	0.317	0.324	0.330	0.337	0.343
8031	0.326	0.336	0.346	0.356	0.366	0.375	0.384	0.393	0.402	0.411	0.419	0.427	0.436	0.444
8032	0.331	0.343	0.354	0.365	0.376	0.386	0.396	0.406	0.416	0.426	0.435	0.444	0.453	0.462
8039	0.332	0.342	0.352	0.362	0.371	0.380	0.390	0.399	0.407	0.416	0.425	0.433	0.441	0.449
8041	0.252	0.261	0.269	0.277	0.285	0.293	0.301	0.308	0.316	0.323	0.331	0.338	0.346	0.353
8042	0.243	0.251	0.259	0.267	0.275	0.282	0.290	0.298	0.305	0.312	0.319	0.326	0.333	0.340
8046	0.301	0.311	0.320	0.329	0.338	0.347	0.356	0.365	0.373	0.381	0.390	0.398	0.405	0.413
8057	0.234	0.242	0.249	0.257	0.265	0.272	0.279	0.287	0.293	0.301	0.307	0.314	0.320	0.327
8059	0.329	0.340	0.350	0.359	0.369	0.378	0.387	0.396	0.405	0.414	0.423	0.431	0.440	0.448
8060	0.278	0.287	0.295	0.304	0.312	0.321	0.329	0.337	0.345	0.352	0.360	0.368	0.375	0.383
8061	0.270	0.279	0.288	0.296	0.305	0.313	0.321	0.328	0.336	0.344	0.352	0.359	0.367	0.374
8062	0.322	0.332	0.342	0.352	0.361	0.370	0.379	0.388	0.397	0.405	0.413	0.422	0.430	0.439
8063	0.308	0.318	0.328	0.337	0.347	0.356	0.365	0.374	0.383	0.392	0.400	0.408	0.416	0.424
8064	0.300	0.309	0.319	0.328	0.337	0.346	0.354	0.363	0.371	0.379	0.387	0.395	0.403	0.411
8065	0.385	0.397	0.408	0.419	0.430	0.441	0.451	0.461	0.471	0.480	0.489	0.498	0.507	0.515
8066	0.376	0.388	0.399	0.410	0.421	0.432	0.442	0.452	0.462	0.471	0.480	0.490	0.498	0.506
8071	0.299	0.307	0.316	0.324	0.333	0.341	0.349	0.357	0.364	0.372	0.380	0.387	0.395	0.402
8078	0.369	0.379	0.390	0.400	0.409	0.419	0.429	0.438	0.447	0.456	0.465	0.473	0.481	0.490
8102	0.319	0.328	0.337	0.346	0.355	0.363	0.372	0.380	0.388	0.396	0.404	0.412	0.419	0.426
8106	0.296	0.306	0.315	0.324	0.333	0.342	0.351	0.359	0.368	0.376	0.384	0.392	0.400	0.408
8107	0.266	0.274	0.281	0.289	0.297	0.304	0.311	0.318	0.324	0.331	0.338	0.344	0.350	0.357
8110	0.301	0.310	0.320	0.329	0.338	0.347	0.356	0.364	0.373	0.381	0.389	0.397	0.406	0.413
8116	0.274	0.282	0.290	0.298	0.306	0.313	0.321	0.328	0.336	0.343	0.350	0.357	0.364	0.370
8117	0.320	0.329	0.337	0.346	0.354	0.362	0.370	0.378	0.386	0.394	0.401	0.409	0.416	0.423
8209	0.317	0.327	0.337	0.347	0.356	0.366	0.375	0.384	0.393	0.402	0.411	0.420	0.428	0.436
8215	0.218	0.225	0.232	0.239	0.245	0.252	0.259	0.266	0.272	0.278	0.285	0.291	0.297	0.304
8227	0.231	0.239	0.246	0.253	0.261	0.268	0.275	0.281	0.288	0.295	0.302	0.308	0.315	0.321
8232	0.240	0.247	0.255	0.262	0.270	0.277	0.284	0.290	0.297	0.304	0.311	0.317	0.324	0.330
8267	0.268	0.278	0.286	0.295	0.304	0.312	0.320	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8278	0.202	0.208	0.215	0.221	0.227	0.233	0.239	0.246	0.251	0.257	0.263	0.267	0.273	0.279
8286	0.250	0.258	0.266	0.273	0.281	0.288	0.296	0.303	0.310	0.317	0.323	0.329	0.335	0.341
8290	0.290	0.299	0.308	0.317	0.326	0.334	0.343	0.351	0.359	0.367	0.375	0.382	0.390	0.397
8291	0.308	0.318	0.327	0.336	0.344	0.353	0.362	0.370	0.378	0.386	0.394	0.402	0.409	0.417
8292	0.342	0.353	0.364	0.374	0.385	0.395	0.404	0.414	0.423	0.432	0.441	0.450	0.458	0.467
8293	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.300	0.306	0.313	0.320	0.326	0.332
8304	0.250	0.258	0.266	0.275	0.283	0.292	0.300	0.307	0.315	0.323	0.330	0.337	0.344	0.351
8324	0.290	0.300	0.311	0.320	0.330	0.340	0.349	0.359	0.368	0.377	0.385	0.394	0.402	0.410
8350	0.229	0.237	0.244	0.251	0.259	0.265	0.272	0.279	0.286	0.292	0.299	0.305	0.312	0.318
8370	0.287	0.296	0.304	0.312	0.320	0.329	0.336	0.344	0.352	0.359	0.365	0.372	0.379	0.385
8387	0.317	0.328	0.339	0.349	0.359	0.369	0.379	0.388	0.398	0.407	0.415	0.424	0.432	0.441
8388	0.272	0.281	0.289	0.298	0.306	0.314	0.322	0.329	0.337	0.345	0.352	0.359	0.367	0.374
8389	0.254	0.263	0.271	0.279	0.287	0.295	0.302	0.310	0.317	0.325	0.332	0.339	0.346	0.353
8390	0.304	0.314	0.324	0.334	0.343	0.352	0.360	0.368	0.376	0.384	0.391	0.399	0.406	0.414

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
7855	0.326	0.334	0.340	0.346	0.352	0.358	0.366	0.371	0.377	0.383	0.388	0.393	0.399	0.405
8001	0.403	0.410	0.417	0.424	0.431	0.438	0.445	0.451	0.458	0.465	0.471	0.478	0.484	0.490
8004	0.392	0.399	0.406	0.413	0.419	0.426	0.433	0.440	0.446	0.452	0.459	0.465	0.472	0.478
8006	0.467	0.474	0.482	0.489	0.496	0.504	0.511	0.517	0.524	0.531	0.537	0.544	0.550	0.556
8008	0.470	0.478	0.486	0.493	0.500	0.508	0.515	0.522	0.529	0.535	0.542	0.548	0.555	0.561
8010	0.393	0.400	0.407	0.413	0.420	0.426	0.433	0.439	0.445	0.452	0.458	0.464	0.470	0.476
8013	0.405	0.413	0.420	0.427	0.434	0.441	0.448	0.454	0.461	0.467	0.474	0.480	0.486	0.492
8015	0.421	0.428	0.436	0.443	0.450	0.456	0.463	0.470	0.477	0.483	0.489	0.496	0.502	0.508
8017	0.419	0.427	0.434	0.441	0.448	0.455	0.462	0.469	0.475	0.482	0.488	0.495	0.501	0.507
8018	0.426	0.434	0.441	0.448	0.455	0.462	0.469	0.476	0.483	0.489	0.496	0.502	0.508	0.515
8019	0.443	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507	0.513	0.519	0.526	0.532
8021	0.424	0.431	0.439	0.446	0.454	0.461	0.468	0.475	0.482	0.488	0.495	0.501	0.508	0.514
8028	0.350	0.356	0.362	0.368	0.374	0.380	0.386	0.392	0.398	0.404	0.409	0.415	0.421	0.426
8031	0.452	0.459	0.467	0.474	0.482	0.489	0.496	0.503	0.510	0.517	0.524	0.531	0.537	0.544
8032	0.470	0.479	0.487	0.495	0.503	0.510	0.518	0.525	0.532	0.539	0.546	0.553	0.560	0.566
8039	0.457	0.465	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551
8041	0.360	0.367	0.374	0.381	0.387	0.394	0.400	0.406	0.413	0.419	0.425	0.431	0.437	0.442
8042	0.347	0.353	0.360	0.366	0.372	0.378	0.384	0.390	0.396	0.401	0.407	0.413	0.418	0.424
8046	0.420	0.428	0.435	0.442	0.449	0.456	0.463	0.470	0.477	0.484	0.490	0.497	0.503	0.509
8057	0.334	0.340	0.346	0.353	0.359	0.366	0.372	0.378	0.384	0.390	0.395	0.401	0.406	0.411
8059	0.456	0.464	0.472	0.479	0.486	0.493	0.500	0.506	0.512	0.517	0.523	0.529	0.534	0.540
8060	0.390	0.397	0.404	0.411	0.418	0.425	0.432	0.439	0.445	0.452	0.458	0.464	0.470	0.477
8061	0.381	0.388	0.395	0.402	0.409	0.416	0.422	0.429	0.435	0.442	0.448	0.454	0.460	0.466
8062	0.447	0.455	0.463	0.470	0.478	0.485	0.493	0.500	0.507	0.514	0.520	0.527	0.533	0.540
8063	0.432	0.440	0.448	0.455	0.462	0.470	0.477	0.484	0.491	0.498	0.505	0.511	0.518	0.524
8064	0.419	0.426	0.433	0.440	0.447	0.454	0.461	0.468	0.474	0.481	0.487	0.493	0.499	0.505
8065	0.524	0.532	0.541	0.548	0.556	0.564	0.573	0.580	0.587	0.595	0.602	0.609	0.616	0.624
8066	0.513	0.522	0.529	0.535	0.542	0.548	0.556	0.562	0.567	0.573	0.578	0.583	0.588	0.594
8071	0.409	0.416	0.423	0.430	0.437	0.444	0.450	0.457	0.463	0.469	0.475	0.482	0.487	0.494
8078	0.498	0.505	0.513	0.520	0.528	0.535	0.542	0.549	0.555	0.562	0.568	0.574	0.581	0.587
8102	0.434	0.441	0.448	0.455	0.462	0.469	0.475	0.482	0.488	0.495	0.501	0.508	0.514	0.520
8106	0.415	0.423	0.430	0.437	0.444	0.450	0.457	0.464	0.470	0.476	0.483	0.489	0.495	0.501
8107	0.363	0.369	0.375	0.381	0.387	0.392	0.398	0.404	0.409	0.415	0.420	0.425	0.430	0.435
8110	0.421	0.429	0.436	0.444	0.451	0.459	0.466	0.473	0.480	0.487	0.494	0.500	0.507	0.514
8116	0.377	0.384	0.390	0.397	0.403	0.409	0.415	0.421	0.427	0.433	0.439	0.445	0.451	0.457
8117	0.431	0.438	0.445	0.452	0.458	0.465	0.472	0.478	0.484	0.491	0.497	0.503	0.509	0.516
8209	0.444	0.453	0.460	0.468	0.476	0.483	0.491	0.498	0.506	0.513	0.520	0.527	0.534	0.540
8215	0.310	0.316	0.322	0.328	0.334	0.340	0.346	0.351	0.357	0.363	0.369	0.374	0.380	0.385
8227	0.327	0.334	0.340	0.346	0.352	0.358	0.363	0.369	0.374	0.380	0.385	0.390	0.395	0.401
8232	0.336	0.343	0.349	0.355	0.361	0.367	0.373	0.379	0.385	0.390	0.396	0.402	0.407	0.413
8267	0.379	0.386	0.392	0.398	0.405	0.411	0.418	0.424	0.430	0.436	0.442	0.447	0.453	0.459
8278	0.285	0.289	0.294	0.300	0.305	0.310	0.314	0.319	0.324	0.329	0.334	0.339	0.344	0.347
8286	0.347	0.352	0.358	0.364	0.370	0.376	0.380	0.386	0.392	0.397	0.403	0.409	0.414	0.418
8290	0.405	0.412	0.419	0.426	0.432	0.439	0.446	0.452	0.459	0.465	0.472	0.478	0.484	0.490
8291	0.424	0.431	0.438	0.445	0.452	0.459	0.466	0.472	0.479	0.485	0.491	0.497	0.503	0.509
8292	0.475	0.483	0.491	0.499	0.506	0.514	0.521	0.528	0.535	0.542	0.549	0.556	0.562	0.569
8293	0.339	0.345	0.351	0.357	0.363	0.369	0.375	0.380	0.386	0.392	0.398	0.403	0.408	0.414
8304	0.358	0.365	0.372	0.378	0.384	0.391	0.397	0.404	0.410	0.416	0.423	0.429	0.435	0.441
8324	0.418	0.426	0.434	0.441	0.448	0.456	0.463	0.470	0.476	0.483	0.490	0.496	0.503	0.509
8350	0.324	0.330	0.336	0.342	0.348	0.354	0.359	0.365	0.370	0.376	0.381	0.387	0.392	0.397
8370	0.392	0.398	0.405	0.411	0.417	0.423	0.429	0.435	0.441	0.447	0.453	0.459	0.464	0.470
8387	0.449	0.457	0.465	0.472	0.480	0.487	0.494	0.501	0.508	0.515	0.522	0.528	0.535	0.541
8388	0.381	0.388	0.394	0.401	0.408	0.414	0.421	0.427	0.433	0.439	0.445	0.451	0.457	0.463
8389	0.360	0.366	0.373	0.380	0.386	0.393	0.399	0.405	0.412	0.418	0.424	0.430	0.436	0.442
8390	0.421	0.428	0.435	0.442	0.449	0.456	0.462	0.468	0.474	0.481	0.487	0.493	0.499	0.505

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
7855	0.410	0.420	0.430	0.439	0.450	0.458	0.466	0.474	0.482	0.490	0.497	0.506	0.514	0.522
8001	0.497	0.509	0.521	0.533	0.545	0.556	0.567	0.578	0.589	0.599	0.608	0.618	0.627	0.636
8004	0.484	0.496	0.508	0.520	0.532	0.543	0.554	0.564	0.574	0.584	0.594	0.605	0.614	0.624
8006	0.562	0.574	0.586	0.597	0.608	0.618	0.629	0.639	0.649	0.658	0.667	0.676	0.685	0.694
8008	0.567	0.579	0.591	0.602	0.613	0.623	0.633	0.643	0.653	0.662	0.671	0.680	0.689	0.697
8010	0.482	0.493	0.505	0.516	0.527	0.537	0.547	0.557	0.567	0.577	0.586	0.595	0.604	0.613
8013	0.498	0.510	0.521	0.532	0.543	0.553	0.563	0.573	0.582	0.591	0.599	0.608	0.616	0.624
8015	0.514	0.526	0.537	0.549	0.560	0.571	0.581	0.591	0.601	0.611	0.621	0.630	0.639	0.648
8017	0.513	0.525	0.537	0.548	0.559	0.570	0.580	0.591	0.600	0.610	0.620	0.629	0.638	0.646
8018	0.521	0.533	0.544	0.555	0.566	0.577	0.587	0.597	0.607	0.617	0.626	0.635	0.644	0.653
8019	0.539	0.551	0.562	0.574	0.585	0.596	0.607	0.617	0.626	0.636	0.645	0.654	0.663	0.671
8021	0.520	0.532	0.543	0.555	0.566	0.576	0.587	0.597	0.607	0.617	0.626	0.636	0.645	0.654
8028	0.432	0.442	0.453	0.463	0.473	0.483	0.493	0.502	0.511	0.521	0.529	0.538	0.547	0.555
8031	0.550	0.562	0.575	0.586	0.597	0.608	0.619	0.629	0.639	0.649	0.658	0.667	0.676	0.685
8032	0.573	0.585	0.598	0.609	0.621	0.632	0.643	0.653	0.664	0.673	0.683	0.692	0.700	0.708
8039	0.557	0.570	0.582	0.594	0.605	0.616	0.627	0.638	0.648	0.658	0.668	0.677	0.687	0.696
8041	0.448	0.460	0.471	0.482	0.492	0.503	0.513	0.523	0.533	0.543	0.552	0.561	0.570	0.579
8042	0.429	0.440	0.451	0.461	0.470	0.480	0.490	0.499	0.509	0.518	0.527	0.536	0.545	0.554
8046	0.515	0.527	0.539	0.550	0.561	0.572	0.582	0.593	0.603	0.612	0.622	0.631	0.640	0.648
8057	0.416	0.426	0.436	0.447	0.456	0.466	0.476	0.486	0.495	0.504	0.513	0.521	0.529	0.538
8059	0.545	0.556	0.566	0.575	0.585	0.594	0.603	0.612	0.621	0.630	0.638	0.647	0.654	0.662
8060	0.483	0.494	0.506	0.517	0.528	0.538	0.549	0.559	0.569	0.579	0.589	0.599	0.609	0.618
8061	0.472	0.484	0.495	0.506	0.517	0.528	0.538	0.549	0.559	0.569	0.578	0.587	0.596	0.605
8062	0.546	0.558	0.570	0.581	0.593	0.603	0.614	0.624	0.633	0.643	0.652	0.661	0.669	0.678
8063	0.530	0.543	0.554	0.566	0.576	0.587	0.597	0.607	0.617	0.627	0.636	0.645	0.654	0.663
8064	0.511	0.523	0.535	0.546	0.557	0.568	0.578	0.588	0.598	0.608	0.617	0.626	0.635	0.644
8065	0.631	0.644	0.657	0.670	0.683	0.695	0.707	0.718	0.729	0.738	0.748	0.758	0.767	0.775
8066	0.599	0.609	0.618	0.627	0.637	0.645	0.653	0.660	0.668	0.675	0.682	0.689	0.695	0.701
8071	0.499	0.511	0.522	0.533	0.544	0.555	0.565	0.575	0.585	0.595	0.604	0.613	0.621	0.630
8078	0.593	0.604	0.615	0.626	0.636	0.646	0.656	0.665	0.674	0.683	0.691	0.700	0.708	0.716
8102	0.527	0.539	0.551	0.562	0.574	0.584	0.594	0.604	0.614	0.623	0.632	0.641	0.651	0.660
8106	0.506	0.518	0.529	0.539	0.550	0.560	0.570	0.580	0.589	0.598	0.606	0.615	0.623	0.631
8107	0.440	0.450	0.460	0.469	0.479	0.488	0.497	0.506	0.515	0.523	0.532	0.540	0.548	0.557
8110	0.520	0.532	0.543	0.554	0.566	0.577	0.587	0.597	0.607	0.617	0.626	0.636	0.645	0.654
8116	0.463	0.475	0.486	0.497	0.507	0.517	0.527	0.537	0.547	0.557	0.566	0.573	0.581	0.589
8117	0.522	0.534	0.546	0.558	0.570	0.581	0.592	0.603	0.613	0.624	0.634	0.644	0.653	0.661
8209	0.547	0.560	0.573	0.585	0.597	0.608	0.619	0.630	0.641	0.651	0.662	0.671	0.681	0.690
8215	0.391	0.402	0.413	0.424	0.434	0.444	0.454	0.463	0.471	0.480	0.488	0.496	0.504	0.512
8227	0.406	0.415	0.425	0.435	0.444	0.453	0.462	0.471	0.480	0.489	0.497	0.505	0.513	0.522
8232	0.419	0.430	0.440	0.451	0.461	0.471	0.481	0.491	0.500	0.510	0.519	0.528	0.536	0.545
8267	0.464	0.475	0.485	0.496	0.507	0.517	0.528	0.538	0.548	0.558	0.568	0.578	0.587	0.596
8278	0.352	0.361	0.371	0.380	0.386	0.395	0.404	0.413	0.422	0.430	0.438	0.443	0.451	0.459
8286	0.424	0.435	0.446	0.456	0.464	0.474	0.484	0.493	0.503	0.511	0.520	0.527	0.535	0.543
8290	0.496	0.508	0.519	0.530	0.541	0.551	0.562	0.572	0.582	0.591	0.601	0.609	0.618	0.627
8291	0.515	0.526	0.537	0.548	0.559	0.569	0.579	0.589	0.599	0.608	0.617	0.626	0.635	0.644
8292	0.575	0.587	0.599	0.611	0.622	0.633	0.644	0.654	0.664	0.673	0.683	0.692	0.700	0.709
8293	0.419	0.430	0.440	0.450	0.460	0.470	0.479	0.489	0.498	0.507	0.516	0.525	0.533	0.541
8304	0.447	0.458	0.469	0.480	0.492	0.503	0.513	0.523	0.533	0.542	0.550	0.560	0.568	0.576
8324	0.515	0.527	0.538	0.549	0.560	0.570	0.580	0.589	0.599	0.607	0.616	0.625	0.633	0.641
8350	0.403	0.413	0.423	0.433	0.443	0.453	0.463	0.473	0.482	0.491	0.500	0.509	0.517	0.526
8370	0.476	0.487	0.497	0.507	0.517	0.526	0.536	0.545	0.554	0.564	0.573	0.583	0.592	0.600
8387	0.547	0.559	0.571	0.582	0.593	0.603	0.613	0.623	0.633	0.642	0.651	0.659	0.668	0.676
8388	0.469	0.480	0.491	0.502	0.512	0.523	0.533	0.543	0.553	0.563	0.573	0.582	0.592	0.600
8389	0.448	0.459	0.470	0.481	0.492	0.502	0.512	0.522	0.532	0.542	0.551	0.560	0.569	0.578
8390	0.511	0.523	0.534	0.545	0.556	0.567	0.578	0.588	0.598	0.608	0.618	0.628	0.637	0.647

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
7855	0.529	0.536	0.543	0.551	0.558	0.565	0.572	0.579	0.586	0.592	0.600	0.606	0.613	0.619
8001	0.644	0.653	0.661	0.669	0.676	0.684	0.691	0.699	0.706	0.713	0.720	0.727	0.734	0.741
8004	0.633	0.641	0.650	0.658	0.666	0.674	0.682	0.689	0.696	0.703	0.710	0.717	0.722	0.728
8006	0.702	0.710	0.718	0.726	0.733	0.740	0.747	0.754	0.761	0.767	0.774	0.780	0.786	0.792
8008	0.705	0.713	0.721	0.728	0.736	0.743	0.750	0.756	0.763	0.769	0.775	0.781	0.787	0.792
8010	0.621	0.630	0.638	0.646	0.654	0.662	0.669	0.677	0.684	0.691	0.697	0.704	0.711	0.717
8013	0.632	0.640	0.648	0.655	0.663	0.670	0.676	0.682	0.689	0.695	0.701	0.707	0.713	0.719
8015	0.656	0.665	0.673	0.681	0.688	0.696	0.703	0.710	0.717	0.724	0.730	0.737	0.743	0.749
8017	0.655	0.663	0.671	0.679	0.687	0.695	0.702	0.709	0.716	0.723	0.729	0.736	0.742	0.748
8018	0.661	0.669	0.677	0.685	0.692	0.700	0.707	0.714	0.721	0.728	0.734	0.741	0.747	0.753
8019	0.679	0.686	0.694	0.701	0.709	0.716	0.723	0.729	0.736	0.742	0.749	0.755	0.761	0.767
8021	0.662	0.671	0.679	0.687	0.694	0.702	0.709	0.717	0.724	0.731	0.737	0.744	0.750	0.757
8028	0.563	0.571	0.579	0.587	0.595	0.602	0.610	0.617	0.624	0.631	0.638	0.645	0.651	0.658
8031	0.693	0.701	0.709	0.717	0.724	0.731	0.738	0.745	0.752	0.758	0.765	0.771	0.777	0.783
8032	0.717	0.725	0.732	0.740	0.747	0.754	0.761	0.767	0.773	0.779	0.785	0.791	0.796	0.802
8039	0.704	0.713	0.721	0.729	0.737	0.744	0.752	0.759	0.766	0.772	0.779	0.785	0.791	0.797
8041	0.588	0.596	0.605	0.613	0.621	0.630	0.638	0.647	0.655	0.663	0.672	0.680	0.687	0.694
8042	0.563	0.571	0.579	0.588	0.596	0.604	0.612	0.620	0.627	0.635	0.642	0.649	0.657	0.664
8046	0.657	0.665	0.673	0.681	0.689	0.696	0.703	0.710	0.717	0.723	0.730	0.736	0.742	0.748
8057	0.546	0.554	0.562	0.570	0.578	0.586	0.593	0.601	0.609	0.616	0.623	0.630	0.637	0.643
8059	0.669	0.676	0.684	0.691	0.698	0.704	0.711	0.717	0.724	0.730	0.736	0.742	0.748	0.753
8060	0.628	0.637	0.646	0.654	0.663	0.671	0.680	0.688	0.696	0.704	0.712	0.719	0.727	0.734
8061	0.613	0.622	0.630	0.638	0.645	0.653	0.660	0.667	0.674	0.681	0.687	0.694	0.700	0.706
8062	0.686	0.694	0.702	0.709	0.717	0.724	0.732	0.739	0.747	0.754	0.761	0.768	0.775	0.781
8063	0.671	0.679	0.687	0.694	0.701	0.708	0.715	0.721	0.727	0.734	0.740	0.747	0.753	0.759
8064	0.652	0.660	0.668	0.676	0.683	0.690	0.698	0.705	0.712	0.718	0.725	0.732	0.738	0.744
8065	0.783	0.791	0.799	0.806	0.813	0.821	0.827	0.833	0.840	0.846	0.852	0.858	0.863	0.869
8066	0.708	0.714	0.720	0.725	0.730	0.735	0.739	0.743	0.747	0.751	0.755	0.759	0.763	0.767
8071	0.638	0.646	0.654	0.661	0.669	0.676	0.683	0.690	0.697	0.704	0.711	0.717	0.724	0.730
8078	0.724	0.731	0.738	0.745	0.752	0.758	0.765	0.771	0.777	0.782	0.788	0.793	0.798	0.803
8102	0.669	0.678	0.687	0.695	0.703	0.711	0.718	0.725	0.733	0.740	0.747	0.753	0.760	0.766
8106	0.638	0.646	0.653	0.661	0.668	0.675	0.681	0.688	0.695	0.702	0.708	0.715	0.721	0.728
8107	0.564	0.572	0.580	0.587	0.594	0.601	0.608	0.615	0.621	0.628	0.633	0.639	0.645	0.650
8110	0.663	0.671	0.680	0.688	0.696	0.703	0.711	0.719	0.726	0.733	0.741	0.748	0.755	0.762
8116	0.597	0.605	0.612	0.619	0.627	0.634	0.641	0.648	0.655	0.662	0.668	0.675	0.681	0.687
8117	0.669	0.677	0.685	0.693	0.700	0.708	0.715	0.722	0.729	0.735	0.742	0.748	0.755	0.761
8209	0.699	0.707	0.716	0.724	0.732	0.739	0.747	0.754	0.761	0.768	0.774	0.781	0.787	0.793
8215	0.519	0.527	0.534	0.541	0.547	0.554	0.560	0.567	0.573	0.579	0.585	0.590	0.596	0.602
8227	0.530	0.537	0.545	0.552	0.560	0.567	0.574	0.581	0.587	0.594	0.600	0.607	0.613	0.619
8232	0.553	0.561	0.569	0.577	0.584	0.592	0.599	0.607	0.614	0.621	0.628	0.634	0.641	0.648
8267	0.604	0.613	0.621	0.630	0.638	0.646	0.655	0.663	0.671	0.679	0.688	0.697	0.705	0.713
8278	0.467	0.475	0.482	0.490	0.497	0.505	0.512	0.519	0.526	0.533	0.535	0.542	0.549	0.556
8286	0.551	0.559	0.566	0.574	0.581	0.589	0.596	0.604	0.611	0.619	0.624	0.630	0.637	0.643
8290	0.635	0.643	0.651	0.658	0.666	0.673	0.680	0.687	0.694	0.701	0.707	0.713	0.719	0.725
8291	0.652	0.661	0.669	0.676	0.684	0.691	0.698	0.705	0.712	0.719	0.725	0.732	0.738	0.744
8292	0.717	0.725	0.732	0.740	0.747	0.754	0.760	0.767	0.773	0.779	0.785	0.791	0.796	0.802
8293	0.549	0.557	0.565	0.573	0.580	0.587	0.595	0.602	0.609	0.616	0.622	0.629	0.635	0.642
8304	0.583	0.591	0.598	0.605	0.612	0.618	0.624	0.630	0.635	0.641	0.647	0.653	0.659	0.664
8324	0.648	0.656	0.663	0.670	0.677	0.684	0.690	0.697	0.703	0.709	0.715	0.721	0.727	0.733
8350	0.535	0.543	0.552	0.560	0.568	0.576	0.583	0.591	0.598	0.606	0.613	0.620	0.627	0.634
8370	0.608	0.616	0.623	0.631	0.639	0.647	0.655	0.662	0.669	0.675	0.682	0.687	0.693	0.698
8387	0.684	0.692	0.700	0.707	0.714	0.721	0.728	0.735	0.741	0.747	0.753	0.759	0.765	0.770
8388	0.609	0.618	0.626	0.635	0.643	0.650	0.658	0.666	0.673	0.680	0.687	0.694	0.701	0.708
8389	0.587	0.595	0.603	0.611	0.619	0.627	0.634	0.641	0.649	0.656	0.662	0.669	0.675	0.682
8390	0.656	0.665	0.674	0.683	0.692	0.700	0.708	0.715	0.722	0.729	0.736	0.743	0.750	0.757

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
7855	0.625	0.632	0.638	0.644	0.651	0.657	0.662	0.667	0.672	0.677	0.683	0.688	0.693	0.698
8001	0.747	0.754	0.760	0.766	0.772	0.778	0.784	0.790	0.796	0.801	0.807	0.812	0.817	0.821
8004	0.733	0.738	0.743	0.748	0.753	0.757	0.762	0.766	0.771	0.775	0.779	0.783	0.787	0.791
8006	0.798	0.804	0.809	0.814	0.820	0.825	0.830	0.834	0.839	0.843	0.848	0.852	0.856	0.860
8008	0.798	0.803	0.808	0.813	0.818	0.823	0.827	0.832	0.836	0.840	0.844	0.848	0.852	0.856
8010	0.724	0.730	0.736	0.741	0.747	0.753	0.758	0.764	0.769	0.774	0.780	0.785	0.790	0.794
8013	0.725	0.730	0.736	0.741	0.746	0.752	0.757	0.762	0.767	0.772	0.777	0.781	0.786	0.790
8015	0.756	0.761	0.767	0.773	0.779	0.784	0.789	0.795	0.800	0.805	0.810	0.815	0.819	0.824
8017	0.754	0.760	0.766	0.771	0.777	0.782	0.787	0.792	0.797	0.802	0.807	0.811	0.816	0.820
8018	0.759	0.764	0.770	0.775	0.781	0.786	0.791	0.796	0.801	0.806	0.810	0.815	0.819	0.823
8019	0.773	0.779	0.784	0.790	0.795	0.800	0.805	0.811	0.815	0.820	0.825	0.830	0.834	0.839
8021	0.763	0.769	0.775	0.780	0.786	0.791	0.796	0.801	0.806	0.811	0.815	0.820	0.824	0.828
8028	0.664	0.670	0.676	0.683	0.689	0.694	0.700	0.706	0.712	0.718	0.724	0.729	0.735	0.740
8031	0.789	0.794	0.800	0.805	0.810	0.815	0.820	0.825	0.830	0.835	0.839	0.843	0.848	0.852
8032	0.807	0.812	0.817	0.822	0.827	0.831	0.836	0.840	0.844	0.849	0.853	0.857	0.861	0.864
8039	0.803	0.808	0.814	0.819	0.824	0.829	0.834	0.838	0.843	0.847	0.851	0.855	0.859	0.863
8041	0.701	0.708	0.714	0.720	0.726	0.732	0.738	0.744	0.749	0.755	0.760	0.765	0.771	0.776
8042	0.671	0.678	0.684	0.691	0.697	0.703	0.708	0.714	0.719	0.724	0.730	0.735	0.740	0.745
8046	0.754	0.759	0.765	0.770	0.775	0.781	0.786	0.791	0.796	0.800	0.805	0.810	0.814	0.819
8057	0.650	0.657	0.663	0.670	0.677	0.683	0.690	0.696	0.702	0.708	0.714	0.721	0.727	0.733
8059	0.758	0.763	0.768	0.772	0.777	0.782	0.786	0.790	0.794	0.798	0.802	0.806	0.809	0.813
8060	0.741	0.748	0.755	0.762	0.769	0.776	0.782	0.789	0.795	0.801	0.807	0.812	0.818	0.823
8061	0.711	0.717	0.723	0.728	0.733	0.739	0.744	0.749	0.753	0.758	0.763	0.767	0.772	0.776
8062	0.788	0.794	0.800	0.806	0.812	0.818	0.823	0.829	0.834	0.840	0.845	0.851	0.856	0.861
8063	0.765	0.771	0.777	0.782	0.788	0.793	0.798	0.803	0.807	0.812	0.817	0.822	0.827	0.832
8064	0.749	0.755	0.761	0.766	0.772	0.777	0.782	0.787	0.792	0.797	0.801	0.806	0.811	0.815
8065	0.873	0.878	0.883	0.887	0.891	0.895	0.898	0.902	0.905	0.908	0.912	0.915	0.918	0.921
8066	0.771	0.775	0.778	0.782	0.786	0.790	0.794	0.797	0.801	0.805	0.809	0.812	0.816	0.819
8071	0.736	0.742	0.748	0.754	0.760	0.765	0.771	0.776	0.781	0.786	0.791	0.796	0.800	0.805
8078	0.808	0.813	0.818	0.822	0.826	0.831	0.835	0.839	0.843	0.847	0.851	0.855	0.858	0.862
8102	0.772	0.778	0.784	0.790	0.796	0.802	0.808	0.814	0.819	0.825	0.830	0.836	0.841	0.846
8106	0.734	0.740	0.746	0.751	0.757	0.762	0.768	0.773	0.778	0.783	0.788	0.793	0.798	0.802
8107	0.656	0.661	0.666	0.672	0.677	0.682	0.687	0.691	0.696	0.700	0.705	0.709	0.713	0.717
8110	0.768	0.775	0.781	0.787	0.793	0.799	0.805	0.811	0.816	0.821	0.825	0.829	0.833	0.837
8116	0.693	0.698	0.704	0.709	0.714	0.720	0.725	0.730	0.735	0.740	0.745	0.750	0.755	0.760
8117	0.767	0.772	0.777	0.783	0.788	0.792	0.797	0.801	0.805	0.809	0.813	0.818	0.822	0.826
8209	0.799	0.805	0.810	0.816	0.821	0.826	0.831	0.836	0.841	0.845	0.849	0.854	0.858	0.862
8215	0.608	0.614	0.620	0.626	0.632	0.637	0.643	0.648	0.654	0.660	0.665	0.671	0.676	0.682
8227	0.625	0.631	0.637	0.643	0.649	0.654	0.660	0.665	0.671	0.677	0.682	0.687	0.693	0.698
8232	0.654	0.660	0.666	0.672	0.678	0.684	0.690	0.696	0.702	0.707	0.713	0.718	0.724	0.729
8267	0.721	0.728	0.735	0.741	0.748	0.754	0.759	0.765	0.770	0.775	0.780	0.784	0.788	0.792
8278	0.562	0.569	0.575	0.581	0.588	0.594	0.600	0.606	0.612	0.618	0.624	0.630	0.635	0.641
8286	0.649	0.656	0.662	0.668	0.675	0.681	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.725
8290	0.731	0.736	0.742	0.747	0.751	0.756	0.761	0.766	0.770	0.775	0.779	0.784	0.788	0.793
8291	0.749	0.755	0.760	0.766	0.771	0.776	0.780	0.785	0.790	0.795	0.799	0.804	0.809	0.813
8292	0.807	0.813	0.818	0.823	0.827	0.832	0.837	0.841	0.846	0.850	0.854	0.858	0.862	0.866
8293	0.648	0.655	0.661	0.667	0.673	0.678	0.684	0.690	0.695	0.700	0.706	0.711	0.716	0.721
8304	0.670	0.675	0.681	0.687	0.692	0.698	0.703	0.709	0.714	0.719	0.725	0.730	0.735	0.739
8324	0.738	0.743	0.749	0.754	0.759	0.763	0.768	0.773	0.777	0.782	0.786	0.790	0.795	0.799
8350	0.640	0.647	0.653	0.659	0.665	0.671	0.677	0.683	0.688	0.694	0.700	0.705	0.710	0.716
8370	0.704	0.710	0.715	0.721	0.726	0.731	0.736	0.741	0.746	0.750	0.755	0.760	0.765	0.769
8387	0.776	0.781	0.786	0.791	0.796	0.801	0.805	0.810	0.814	0.818	0.822	0.826	0.830	0.834
8388	0.714	0.721	0.727	0.733	0.739	0.745	0.750	0.756	0.761	0.767	0.772	0.777	0.782	0.786
8389	0.688	0.694	0.700	0.706	0.712	0.718	0.724	0.729	0.735	0.740	0.745	0.750	0.755	0.760
8390	0.764	0.770	0.777	0.782	0.788	0.794	0.799	0.805	0.810	0.815	0.820	0.825	0.830	0.834

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold								
	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
7855	0.703	0.708	0.713	0.718	0.723	0.727	0.732	0.736	0.741
8001	0.826	0.830	0.834	0.839	0.843	0.846	0.850	0.854	0.858
8004	0.795	0.799	0.803	0.806	0.810	0.814	0.817	0.821	0.824
8006	0.864	0.868	0.871	0.875	0.878	0.882	0.885	0.888	0.891
8008	0.860	0.863	0.867	0.870	0.873	0.876	0.879	0.882	0.885
8010	0.799	0.804	0.808	0.813	0.817	0.821	0.825	0.829	0.833
8013	0.795	0.799	0.803	0.807	0.811	0.815	0.819	0.823	0.827
8015	0.829	0.833	0.837	0.841	0.845	0.849	0.853	0.857	0.860
8017	0.824	0.828	0.832	0.836	0.840	0.844	0.848	0.851	0.855
8018	0.827	0.831	0.835	0.839	0.843	0.847	0.850	0.854	0.857
8019	0.843	0.847	0.851	0.855	0.859	0.863	0.866	0.870	0.874
8021	0.833	0.837	0.841	0.845	0.848	0.852	0.856	0.859	0.863
8028	0.745	0.750	0.754	0.759	0.764	0.768	0.773	0.777	0.781
8031	0.856	0.860	0.864	0.868	0.871	0.875	0.878	0.881	0.884
8032	0.868	0.871	0.874	0.878	0.881	0.884	0.887	0.890	0.893
8039	0.866	0.870	0.873	0.876	0.879	0.882	0.885	0.888	0.891
8041	0.781	0.786	0.791	0.796	0.801	0.805	0.810	0.815	0.819
8042	0.750	0.754	0.759	0.764	0.768	0.773	0.777	0.782	0.786
8046	0.823	0.827	0.831	0.835	0.839	0.842	0.846	0.849	0.853
8057	0.739	0.744	0.750	0.755	0.760	0.765	0.770	0.774	0.778
8059	0.816	0.819	0.822	0.826	0.829	0.832	0.835	0.838	0.841
8060	0.829	0.834	0.839	0.844	0.848	0.853	0.857	0.862	0.866
8061	0.780	0.784	0.788	0.792	0.796	0.800	0.804	0.808	0.812
8062	0.866	0.871	0.875	0.879	0.883	0.887	0.891	0.895	0.898
8063	0.836	0.841	0.845	0.850	0.854	0.858	0.862	0.866	0.869
8064	0.819	0.824	0.828	0.832	0.836	0.840	0.844	0.848	0.852
8065	0.924	0.927	0.930	0.933	0.936	0.938	0.941	0.943	0.946
8066	0.822	0.826	0.829	0.832	0.836	0.839	0.842	0.845	0.849
8071	0.810	0.814	0.818	0.822	0.826	0.830	0.834	0.838	0.842
8078	0.866	0.869	0.872	0.875	0.878	0.881	0.884	0.887	0.890
8102	0.851	0.855	0.859	0.863	0.866	0.869	0.872	0.875	0.878
8106	0.807	0.811	0.816	0.820	0.824	0.828	0.832	0.836	0.840
8107	0.721	0.725	0.729	0.732	0.736	0.740	0.743	0.747	0.750
8110	0.841	0.845	0.848	0.852	0.855	0.859	0.862	0.865	0.868
8116	0.765	0.770	0.775	0.780	0.784	0.789	0.793	0.797	0.801
8117	0.830	0.834	0.838	0.842	0.846	0.849	0.853	0.856	0.859
8209	0.866	0.869	0.873	0.876	0.880	0.883	0.886	0.889	0.892
8215	0.687	0.692	0.697	0.702	0.707	0.712	0.717	0.721	0.726
8227	0.703	0.708	0.713	0.718	0.723	0.728	0.733	0.738	0.742
8232	0.734	0.739	0.744	0.749	0.754	0.759	0.763	0.768	0.773
8267	0.796	0.800	0.803	0.806	0.809	0.813	0.816	0.819	0.822
8278	0.647	0.652	0.658	0.663	0.668	0.674	0.679	0.684	0.689
8286	0.730	0.735	0.740	0.745	0.750	0.755	0.760	0.765	0.770
8290	0.797	0.802	0.806	0.810	0.814	0.818	0.822	0.826	0.830
8291	0.817	0.822	0.826	0.829	0.833	0.837	0.841	0.844	0.848
8292	0.870	0.873	0.877	0.880	0.884	0.887	0.890	0.893	0.896
8293	0.726	0.731	0.736	0.741	0.746	0.750	0.755	0.760	0.764
8304	0.744	0.748	0.752	0.756	0.761	0.765	0.769	0.773	0.777
8324	0.803	0.806	0.810	0.814	0.817	0.821	0.824	0.827	0.830
8350	0.721	0.726	0.731	0.736	0.741	0.746	0.751	0.755	0.760
8370	0.774	0.779	0.783	0.788	0.793	0.797	0.802	0.807	0.811
8387	0.838	0.842	0.845	0.849	0.852	0.855	0.859	0.862	0.865
8388	0.791	0.796	0.801	0.805	0.809	0.813	0.818	0.822	0.826
8389	0.765	0.769	0.774	0.779	0.783	0.788	0.792	0.797	0.801
8390	0.839	0.843	0.847	0.852	0.856	0.861	0.865	0.869	0.874

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
8391	1.44	0.146	0.158	0.169	0.179	0.190	0.200	0.210	0.220	0.229	0.239	0.248	0.257	0.265
8392	1.27	0.175	0.190	0.204	0.219	0.232	0.246	0.259	0.272	0.285	0.297	0.309	0.321	0.333
8393	1.10	0.132	0.145	0.156	0.168	0.180	0.191	0.202	0.213	0.223	0.233	0.244	0.253	0.263
8397	1.23	0.140	0.151	0.162	0.173	0.184	0.194	0.204	0.214	0.224	0.233	0.243	0.252	0.261
8400	0.99	0.121	0.131	0.142	0.152	0.162	0.172	0.181	0.190	0.200	0.209	0.218	0.227	0.235
8500	2.89	0.140	0.152	0.164	0.175	0.186	0.197	0.207	0.218	0.228	0.238	0.248	0.257	0.267
8601	0.13	0.125	0.135	0.145	0.154	0.163	0.172	0.181	0.190	0.198	0.206	0.214	0.222	0.229
8631*	1.64	0.091	0.100	0.108	0.115	0.123	0.130	0.138	0.145	0.152	0.159	0.165	0.172	0.179
8720	0.63	0.112	0.122	0.131	0.140	0.149	0.158	0.166	0.175	0.183	0.191	0.198	0.206	0.214
8729	0.43	0.139	0.151	0.161	0.172	0.183	0.193	0.203	0.212	0.222	0.231	0.240	0.249	0.257
8740	0.54	0.148	0.161	0.173	0.185	0.197	0.208	0.219	0.230	0.241	0.252	0.262	0.273	0.283
8741	0.05	0.142	0.154	0.165	0.176	0.187	0.197	0.208	0.218	0.228	0.238	0.248	0.257	0.266
8742	0.17	0.134	0.146	0.157	0.168	0.178	0.188	0.198	0.208	0.218	0.227	0.237	0.246	0.254
8743	0.05	0.120	0.131	0.142	0.152	0.162	0.173	0.183	0.193	0.202	0.212	0.221	0.230	0.239
8744	0.14	0.134	0.146	0.157	0.168	0.178	0.188	0.198	0.208	0.218	0.227	0.237	0.246	0.254
8745	3.54	0.134	0.146	0.158	0.169	0.181	0.192	0.203	0.213	0.223	0.234	0.244	0.254	0.264
8746	0.15	0.134	0.146	0.157	0.168	0.178	0.188	0.198	0.208	0.218	0.227	0.237	0.246	0.254
8748	0.43	0.115	0.125	0.134	0.144	0.154	0.163	0.172	0.181	0.190	0.199	0.208	0.216	0.225
8749	0.10	0.131	0.142	0.153	0.163	0.174	0.184	0.194	0.204	0.213	0.222	0.231	0.240	0.249
8755	0.33	0.111	0.121	0.131	0.141	0.151	0.160	0.169	0.179	0.187	0.196	0.205	0.213	0.221
8800	1.61	0.144	0.156	0.168	0.179	0.190	0.201	0.212	0.222	0.232	0.242	0.253	0.263	0.272
8801	0.29	0.169	0.181	0.194	0.205	0.217	0.228	0.238	0.248	0.258	0.268	0.278	0.287	0.296
8803	0.06	0.144	0.157	0.168	0.180	0.192	0.203	0.214	0.224	0.235	0.245	0.255	0.265	0.274
8804	1.30	0.147	0.159	0.171	0.182	0.193	0.204	0.214	0.224	0.234	0.244	0.254	0.263	0.273
8806	1.76	0.196	0.209	0.223	0.236	0.249	0.261	0.273	0.285	0.296	0.307	0.319	0.329	0.340
8807	0.18	0.140	0.151	0.161	0.171	0.181	0.190	0.199	0.207	0.215	0.223	0.230	0.238	0.245
8808	0.21	0.137	0.149	0.160	0.171	0.182	0.192	0.203	0.213	0.223	0.232	0.242	0.251	0.260
8810	0.12	0.154	0.167	0.179	0.191	0.203	0.214	0.225	0.236	0.247	0.257	0.267	0.277	0.287
8811	0.12	0.154	0.167	0.179	0.191	0.203	0.214	0.225	0.236	0.247	0.257	0.267	0.277	0.287
8812	0.12	0.154	0.167	0.179	0.191	0.203	0.214	0.225	0.236	0.247	0.257	0.267	0.277	0.287
8813	0.27	0.146	0.158	0.170	0.182	0.193	0.204	0.214	0.224	0.234	0.244	0.253	0.263	0.272
8818	0.40	0.142	0.153	0.164	0.175	0.185	0.195	0.205	0.215	0.224	0.234	0.243	0.252	0.260
8820	0.13	0.129	0.140	0.152	0.162	0.173	0.183	0.193	0.203	0.213	0.222	0.232	0.241	0.250
8821	0.52	0.148	0.161	0.173	0.185	0.197	0.208	0.219	0.230	0.241	0.251	0.262	0.272	0.282
8822	0.24	0.145	0.158	0.169	0.181	0.192	0.203	0.214	0.225	0.235	0.245	0.255	0.265	0.274
8823	1.63	0.178	0.191	0.203	0.215	0.227	0.238	0.249	0.260	0.271	0.282	0.292	0.302	0.312
8827	1.54	0.140	0.152	0.163	0.174	0.184	0.194	0.204	0.214	0.223	0.233	0.242	0.251	0.260
8829	1.54	0.168	0.180	0.192	0.203	0.214	0.225	0.236	0.246	0.256	0.266	0.276	0.286	0.295
8830	0.63	0.148	0.159	0.170	0.181	0.191	0.201	0.211	0.221	0.230	0.239	0.248	0.257	0.265
8831	0.85	0.237	0.252	0.265	0.279	0.291	0.304	0.316	0.327	0.339	0.350	0.360	0.371	0.381
8834	0.34	0.154	0.166	0.177	0.188	0.198	0.209	0.219	0.229	0.239	0.248	0.258	0.267	0.276
8838	0.52	0.161	0.172	0.183	0.193	0.204	0.213	0.223	0.232	0.241	0.249	0.258	0.266	0.275
8839	0.35	0.144	0.155	0.165	0.176	0.186	0.196	0.206	0.216	0.225	0.234	0.244	0.253	0.261
8840	0.13	0.153	0.165	0.176	0.187	0.197	0.207	0.217	0.226	0.236	0.245	0.254	0.263	0.271
8846	0.71	0.158	0.173	0.188	0.202	0.216	0.229	0.242	0.255	0.268	0.281	0.294	0.306	0.318
8847	4.25	0.173	0.186	0.198	0.210	0.222	0.233	0.244	0.254	0.265	0.275	0.285	0.295	0.305
8850	1.05	0.149	0.162	0.175	0.188	0.201	0.214	0.226	0.239	0.251	0.263	0.274	0.286	0.297
8851	1.45	0.159	0.170	0.182	0.193	0.203	0.214	0.225	0.235	0.245	0.254	0.264	0.274	0.283
8852	0.79	0.127	0.138	0.149	0.159	0.169	0.179	0.189	0.199	0.209	0.219	0.228	0.238	0.247
8859	0.02	0.173	0.186	0.199	0.211	0.223	0.234	0.245	0.255	0.265	0.276	0.285	0.295	0.305
8868	0.37	0.176	0.189	0.201	0.212	0.224	0.235	0.245	0.255	0.266	0.275	0.285	0.294	0.304
8870	0.50	0.191	0.205	0.218	0.231	0.244	0.256	0.268	0.280	0.291	0.302	0.313	0.323	0.333
8871	0.12	0.154	0.167	0.179	0.191	0.203	0.214	0.225	0.236	0.247	0.257	0.267	0.277	0.287
8875	0.36	0.188	0.201	0.214	0.226	0.238	0.249	0.260	0.271	0.282	0.292	0.302	0.312	0.321
9007	1.55	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.221	0.231	0.240	0.249	0.257

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

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
8391	0.274	0.282	0.290	0.298	0.306	0.314	0.322	0.329	0.337	0.344	0.351	0.358	0.365	0.372
8392	0.345	0.356	0.368	0.379	0.389	0.400	0.410	0.420	0.430	0.440	0.449	0.459	0.468	0.477
8393	0.273	0.282	0.291	0.300	0.309	0.317	0.326	0.334	0.343	0.351	0.359	0.366	0.374	0.382
8397	0.270	0.278	0.287	0.295	0.304	0.311	0.319	0.327	0.334	0.341	0.349	0.355	0.362	0.368
8400	0.244	0.252	0.261	0.269	0.278	0.286	0.294	0.302	0.309	0.317	0.325	0.332	0.340	0.347
8500	0.276	0.284	0.293	0.301	0.309	0.318	0.325	0.333	0.341	0.348	0.355	0.362	0.369	0.376
8601	0.236	0.244	0.251	0.258	0.265	0.271	0.278	0.285	0.291	0.298	0.304	0.310	0.316	0.322
8631	0.185	0.191	0.198	0.204	0.210	0.216	0.222	0.228	0.233	0.239	0.245	0.250	0.255	0.261
8720	0.221	0.228	0.236	0.243	0.250	0.256	0.263	0.270	0.276	0.282	0.288	0.294	0.301	0.307
8729	0.266	0.274	0.283	0.291	0.299	0.307	0.315	0.323	0.330	0.338	0.345	0.352	0.359	0.366
8740	0.292	0.302	0.312	0.321	0.330	0.339	0.347	0.356	0.364	0.372	0.380	0.388	0.396	0.404
8741	0.275	0.284	0.292	0.301	0.309	0.317	0.325	0.333	0.341	0.349	0.356	0.364	0.371	0.378
8742	0.263	0.272	0.280	0.288	0.296	0.304	0.312	0.320	0.327	0.335	0.342	0.349	0.356	0.363
8743	0.248	0.257	0.265	0.274	0.282	0.290	0.297	0.304	0.312	0.319	0.326	0.334	0.340	0.347
8744	0.263	0.272	0.280	0.288	0.296	0.304	0.312	0.320	0.327	0.335	0.342	0.349	0.356	0.363
8745	0.274	0.283	0.293	0.302	0.311	0.320	0.329	0.337	0.346	0.354	0.362	0.370	0.377	0.384
8746	0.263	0.272	0.280	0.288	0.296	0.304	0.312	0.320	0.327	0.335	0.342	0.349	0.356	0.363
8748	0.233	0.241	0.249	0.257	0.265	0.273	0.280	0.288	0.295	0.303	0.310	0.317	0.324	0.331
8749	0.258	0.266	0.275	0.283	0.292	0.300	0.308	0.316	0.324	0.331	0.339	0.346	0.353	0.361
8755	0.230	0.238	0.246	0.254	0.262	0.270	0.277	0.285	0.292	0.299	0.306	0.313	0.320	0.326
8800	0.282	0.291	0.300	0.309	0.318	0.326	0.334	0.343	0.351	0.359	0.367	0.375	0.383	0.391
8801	0.305	0.314	0.322	0.330	0.339	0.347	0.354	0.362	0.370	0.377	0.384	0.392	0.399	0.406
8803	0.284	0.293	0.302	0.311	0.320	0.329	0.337	0.345	0.353	0.361	0.369	0.377	0.384	0.392
8804	0.282	0.290	0.299	0.308	0.316	0.324	0.332	0.340	0.348	0.356	0.363	0.370	0.378	0.385
8806	0.351	0.361	0.371	0.381	0.391	0.400	0.409	0.419	0.428	0.437	0.445	0.454	0.462	0.470
8807	0.253	0.259	0.266	0.273	0.280	0.286	0.292	0.299	0.304	0.310	0.317	0.322	0.328	0.334
8808	0.269	0.278	0.287	0.295	0.304	0.312	0.320	0.328	0.336	0.344	0.351	0.359	0.366	0.373
8810	0.297	0.306	0.315	0.324	0.333	0.342	0.351	0.359	0.367	0.375	0.383	0.391	0.399	0.406
8811	0.297	0.306	0.315	0.324	0.333	0.342	0.351	0.359	0.367	0.375	0.383	0.391	0.399	0.406
8812	0.297	0.306	0.315	0.324	0.333	0.342	0.351	0.359	0.367	0.375	0.383	0.391	0.399	0.406
8813	0.281	0.289	0.298	0.307	0.315	0.323	0.332	0.340	0.348	0.356	0.363	0.370	0.378	0.385
8818	0.269	0.276	0.285	0.292	0.301	0.308	0.316	0.324	0.331	0.339	0.346	0.353	0.360	0.367
8820	0.259	0.268	0.276	0.284	0.293	0.301	0.309	0.317	0.324	0.332	0.339	0.347	0.354	0.361
8821	0.292	0.302	0.312	0.322	0.331	0.340	0.349	0.358	0.366	0.375	0.383	0.391	0.398	0.406
8822	0.284	0.293	0.302	0.311	0.319	0.328	0.336	0.344	0.352	0.360	0.368	0.375	0.383	0.391
8823	0.321	0.331	0.340	0.349	0.357	0.366	0.374	0.383	0.391	0.399	0.407	0.414	0.422	0.430
8827	0.268	0.277	0.285	0.294	0.302	0.310	0.318	0.326	0.333	0.341	0.348	0.356	0.363	0.370
8829	0.305	0.314	0.323	0.332	0.340	0.349	0.357	0.366	0.374	0.382	0.390	0.398	0.405	0.413
8830	0.274	0.282	0.290	0.298	0.306	0.314	0.321	0.329	0.336	0.344	0.351	0.358	0.365	0.372
8831	0.391	0.401	0.410	0.420	0.429	0.438	0.447	0.455	0.463	0.472	0.480	0.487	0.495	0.503
8834	0.285	0.293	0.302	0.310	0.318	0.326	0.334	0.342	0.350	0.357	0.365	0.372	0.379	0.386
8838	0.283	0.291	0.299	0.306	0.314	0.321	0.329	0.336	0.343	0.351	0.358	0.365	0.372	0.378
8839	0.270	0.278	0.287	0.295	0.303	0.311	0.319	0.326	0.334	0.341	0.349	0.356	0.363	0.370
8840	0.280	0.288	0.296	0.304	0.311	0.319	0.327	0.334	0.341	0.349	0.356	0.363	0.370	0.376
8846	0.329	0.341	0.352	0.363	0.374	0.384	0.394	0.404	0.414	0.423	0.432	0.441	0.449	0.458
8847	0.314	0.324	0.333	0.342	0.350	0.359	0.367	0.375	0.383	0.391	0.399	0.406	0.413	0.420
8850	0.308	0.318	0.329	0.339	0.349	0.359	0.369	0.378	0.387	0.396	0.404	0.413	0.421	0.429
8851	0.292	0.301	0.309	0.318	0.326	0.334	0.342	0.349	0.357	0.364	0.372	0.379	0.386	0.393
8852	0.256	0.265	0.274	0.283	0.292	0.301	0.309	0.318	0.327	0.335	0.343	0.352	0.360	0.368
8859	0.314	0.323	0.332	0.340	0.349	0.357	0.365	0.373	0.381	0.388	0.396	0.403	0.410	0.417
8868	0.313	0.321	0.330	0.339	0.347	0.355	0.364	0.372	0.379	0.387	0.395	0.402	0.410	0.417
8870	0.342	0.352	0.361	0.371	0.380	0.389	0.398	0.406	0.415	0.423	0.431	0.439	0.446	0.453
8871	0.297	0.306	0.315	0.324	0.333	0.342	0.351	0.359	0.367	0.375	0.383	0.391	0.399	0.406
8875	0.331	0.340	0.349	0.358	0.367	0.376	0.385	0.393	0.402	0.410	0.418	0.426	0.433	0.440
9007	0.266	0.275	0.283	0.291	0.299	0.307	0.315	0.323	0.330	0.338	0.345	0.352	0.359	0.366

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
8391	0.379	0.386	0.392	0.399	0.405	0.412	0.418	0.424	0.431	0.437	0.443	0.449	0.454	0.460
8392	0.486	0.494	0.503	0.511	0.519	0.527	0.534	0.542	0.549	0.556	0.563	0.570	0.577	0.584
8393	0.389	0.396	0.404	0.411	0.418	0.425	0.432	0.438	0.445	0.451	0.458	0.464	0.470	0.476
8397	0.375	0.380	0.386	0.392	0.398	0.404	0.409	0.415	0.421	0.426	0.432	0.437	0.442	0.447
8400	0.354	0.361	0.368	0.375	0.382	0.388	0.395	0.402	0.408	0.415	0.421	0.428	0.434	0.440
8500	0.383	0.389	0.396	0.402	0.409	0.415	0.421	0.427	0.433	0.439	0.445	0.451	0.456	0.462
8601	0.328	0.334	0.340	0.346	0.351	0.357	0.362	0.367	0.373	0.378	0.383	0.388	0.393	0.399
8631	0.266	0.271	0.276	0.282	0.287	0.292	0.296	0.301	0.306	0.311	0.316	0.321	0.326	0.329
8720	0.313	0.318	0.324	0.330	0.336	0.342	0.347	0.353	0.359	0.364	0.369	0.375	0.380	0.385
8729	0.373	0.379	0.386	0.393	0.399	0.406	0.412	0.418	0.425	0.431	0.437	0.444	0.450	0.455
8740	0.411	0.419	0.426	0.433	0.439	0.446	0.452	0.459	0.465	0.471	0.477	0.483	0.489	0.494
8741	0.385	0.392	0.399	0.406	0.413	0.420	0.426	0.433	0.439	0.445	0.451	0.458	0.464	0.470
8742	0.370	0.377	0.383	0.390	0.396	0.403	0.409	0.416	0.422	0.428	0.434	0.440	0.446	0.451
8743	0.354	0.361	0.368	0.374	0.381	0.387	0.394	0.401	0.407	0.413	0.419	0.425	0.431	0.438
8744	0.370	0.377	0.383	0.390	0.396	0.403	0.409	0.416	0.422	0.428	0.434	0.440	0.446	0.451
8745	0.391	0.398	0.405	0.411	0.418	0.424	0.431	0.437	0.443	0.450	0.456	0.462	0.468	0.474
8746	0.370	0.377	0.383	0.390	0.396	0.403	0.409	0.416	0.422	0.428	0.434	0.440	0.446	0.451
8748	0.338	0.344	0.351	0.358	0.364	0.371	0.377	0.383	0.389	0.395	0.401	0.407	0.413	0.419
8749	0.368	0.375	0.382	0.389	0.396	0.402	0.409	0.415	0.422	0.428	0.435	0.441	0.448	0.453
8755	0.332	0.339	0.345	0.351	0.357	0.363	0.369	0.375	0.380	0.386	0.392	0.397	0.402	0.408
8800	0.398	0.406	0.413	0.421	0.428	0.436	0.443	0.450	0.456	0.463	0.470	0.476	0.483	0.489
8801	0.413	0.419	0.426	0.432	0.439	0.445	0.451	0.457	0.463	0.469	0.474	0.480	0.486	0.491
8803	0.399	0.406	0.413	0.420	0.427	0.434	0.441	0.447	0.454	0.460	0.467	0.473	0.479	0.485
8804	0.392	0.399	0.406	0.413	0.420	0.426	0.433	0.440	0.446	0.452	0.459	0.465	0.471	0.477
8806	0.477	0.485	0.492	0.500	0.506	0.513	0.520	0.527	0.533	0.539	0.545	0.551	0.557	0.563
8807	0.340	0.344	0.350	0.356	0.362	0.368	0.371	0.377	0.382	0.387	0.392	0.397	0.402	0.405
8808	0.380	0.387	0.394	0.401	0.408	0.414	0.421	0.427	0.434	0.440	0.446	0.452	0.458	0.464
8810	0.414	0.421	0.428	0.435	0.442	0.449	0.456	0.462	0.469	0.475	0.481	0.488	0.494	0.500
8811	0.414	0.421	0.428	0.435	0.442	0.449	0.456	0.462	0.469	0.475	0.481	0.488	0.494	0.500
8812	0.414	0.421	0.428	0.435	0.442	0.449	0.456	0.462	0.469	0.475	0.481	0.488	0.494	0.500
8813	0.392	0.399	0.406	0.412	0.419	0.425	0.431	0.437	0.443	0.449	0.455	0.461	0.467	0.472
8818	0.375	0.381	0.388	0.395	0.402	0.409	0.414	0.420	0.426	0.432	0.438	0.444	0.450	0.455
8820	0.368	0.375	0.382	0.389	0.396	0.402	0.409	0.415	0.422	0.428	0.434	0.440	0.446	0.452
8821	0.414	0.421	0.428	0.435	0.442	0.448	0.455	0.461	0.468	0.474	0.480	0.486	0.492	0.498
8822	0.398	0.405	0.412	0.419	0.427	0.433	0.440	0.447	0.454	0.460	0.467	0.473	0.479	0.485
8823	0.437	0.444	0.451	0.459	0.466	0.473	0.479	0.486	0.493	0.499	0.506	0.512	0.518	0.524
8827	0.377	0.384	0.391	0.398	0.405	0.411	0.418	0.424	0.431	0.437	0.443	0.449	0.455	0.461
8829	0.420	0.428	0.435	0.442	0.449	0.456	0.463	0.469	0.476	0.483	0.489	0.495	0.502	0.508
8830	0.378	0.385	0.392	0.398	0.405	0.411	0.417	0.424	0.430	0.436	0.442	0.448	0.453	0.459
8831	0.510	0.517	0.524	0.531	0.538	0.545	0.552	0.558	0.565	0.571	0.577	0.583	0.589	0.595
8834	0.393	0.400	0.407	0.414	0.420	0.427	0.433	0.439	0.446	0.452	0.458	0.464	0.470	0.476
8838	0.385	0.392	0.399	0.405	0.412	0.418	0.424	0.431	0.437	0.443	0.449	0.455	0.461	0.467
8839	0.377	0.384	0.391	0.397	0.404	0.410	0.417	0.423	0.429	0.435	0.441	0.447	0.453	0.459
8840	0.383	0.390	0.397	0.403	0.410	0.416	0.422	0.429	0.435	0.441	0.447	0.453	0.459	0.465
8846	0.466	0.475	0.483	0.491	0.499	0.507	0.515	0.523	0.530	0.538	0.545	0.552	0.558	0.565
8847	0.427	0.434	0.441	0.447	0.454	0.460	0.466	0.472	0.478	0.484	0.490	0.496	0.502	0.508
8850	0.437	0.445	0.453	0.460	0.467	0.474	0.481	0.488	0.495	0.502	0.509	0.515	0.522	0.528
8851	0.400	0.407	0.414	0.421	0.428	0.434	0.441	0.447	0.453	0.460	0.466	0.472	0.478	0.484
8852	0.375	0.384	0.391	0.399	0.406	0.413	0.421	0.428	0.435	0.442	0.449	0.456	0.463	0.472
8859	0.424	0.431	0.438	0.444	0.451	0.457	0.464	0.470	0.476	0.482	0.488	0.494	0.500	0.506
8868	0.424	0.431	0.438	0.445	0.452	0.459	0.465	0.472	0.478	0.485	0.491	0.497	0.503	0.509
8870	0.459	0.466	0.472	0.478	0.484	0.490	0.497	0.503	0.509	0.515	0.521	0.526	0.531	0.536
8871	0.414	0.421	0.428	0.435	0.442	0.449	0.456	0.462	0.469	0.475	0.481	0.488	0.494	0.500
8875	0.448	0.455	0.462	0.469	0.476	0.483	0.490	0.496	0.503	0.510	0.516	0.523	0.529	0.535
9007	0.373	0.380	0.387	0.393	0.400	0.406	0.413	0.419	0.426	0.432	0.438	0.444	0.450	0.456

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
8391	0.466	0.477	0.488	0.499	0.509	0.519	0.529	0.539	0.548	0.557	0.566	0.575	0.584	0.592
8392	0.590	0.603	0.615	0.627	0.638	0.648	0.658	0.668	0.678	0.687	0.696	0.704	0.712	0.720
8393	0.482	0.494	0.506	0.517	0.527	0.538	0.548	0.558	0.567	0.577	0.586	0.595	0.604	0.612
8397	0.452	0.462	0.472	0.482	0.491	0.501	0.510	0.520	0.529	0.537	0.545	0.552	0.560	0.568
8400	0.446	0.458	0.470	0.482	0.493	0.504	0.515	0.526	0.536	0.546	0.555	0.565	0.573	0.582
8500	0.468	0.479	0.490	0.500	0.511	0.521	0.531	0.540	0.550	0.559	0.568	0.577	0.585	0.594
8601	0.404	0.413	0.423	0.432	0.441	0.450	0.459	0.468	0.476	0.485	0.493	0.501	0.509	0.517
8631	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.396	0.405	0.413	0.421	0.427	0.435	0.443
8720	0.390	0.401	0.411	0.421	0.431	0.441	0.451	0.460	0.470	0.479	0.488	0.497	0.506	0.514
8729	0.462	0.474	0.485	0.495	0.505	0.515	0.525	0.535	0.545	0.555	0.564	0.573	0.582	0.591
8740	0.500	0.511	0.521	0.531	0.541	0.551	0.560	0.570	0.578	0.587	0.595	0.603	0.611	0.619
8741	0.476	0.487	0.498	0.509	0.520	0.530	0.540	0.549	0.558	0.567	0.576	0.585	0.593	0.601
8742	0.457	0.468	0.479	0.489	0.500	0.510	0.520	0.529	0.539	0.548	0.557	0.566	0.574	0.583
8743	0.444	0.456	0.468	0.479	0.491	0.501	0.510	0.519	0.528	0.537	0.545	0.554	0.561	0.568
8744	0.457	0.468	0.479	0.489	0.500	0.510	0.520	0.529	0.539	0.548	0.557	0.566	0.574	0.583
8745	0.480	0.492	0.504	0.515	0.525	0.535	0.545	0.555	0.564	0.572	0.581	0.590	0.598	0.607
8746	0.457	0.468	0.479	0.489	0.500	0.510	0.520	0.529	0.539	0.548	0.557	0.566	0.574	0.583
8748	0.425	0.436	0.447	0.458	0.469	0.479	0.489	0.499	0.509	0.518	0.528	0.537	0.546	0.554
8749	0.459	0.470	0.481	0.492	0.502	0.513	0.523	0.533	0.543	0.552	0.561	0.570	0.579	0.587
8755	0.413	0.424	0.435	0.445	0.455	0.466	0.475	0.485	0.494	0.504	0.513	0.522	0.531	0.540
8800	0.495	0.506	0.518	0.529	0.540	0.550	0.561	0.571	0.581	0.590	0.600	0.609	0.618	0.627
8801	0.496	0.507	0.517	0.527	0.537	0.547	0.556	0.566	0.575	0.584	0.593	0.602	0.610	0.618
8803	0.491	0.502	0.513	0.524	0.534	0.545	0.555	0.565	0.575	0.585	0.594	0.603	0.612	0.620
8804	0.483	0.495	0.506	0.517	0.528	0.538	0.548	0.558	0.568	0.578	0.587	0.596	0.605	0.613
8806	0.569	0.580	0.590	0.600	0.610	0.620	0.629	0.637	0.645	0.654	0.662	0.670	0.677	0.685
8807	0.410	0.419	0.428	0.437	0.444	0.452	0.460	0.468	0.476	0.484	0.491	0.496	0.503	0.511
8808	0.470	0.481	0.492	0.503	0.514	0.524	0.534	0.544	0.554	0.563	0.572	0.581	0.590	0.598
8810	0.506	0.517	0.529	0.540	0.550	0.561	0.571	0.581	0.590	0.600	0.609	0.618	0.627	0.635
8811	0.506	0.517	0.529	0.540	0.550	0.561	0.571	0.581	0.590	0.600	0.609	0.618	0.627	0.635
8812	0.506	0.517	0.529	0.540	0.550	0.561	0.571	0.581	0.590	0.600	0.609	0.618	0.627	0.635
8813	0.478	0.489	0.500	0.511	0.522	0.532	0.543	0.553	0.563	0.573	0.582	0.591	0.600	0.609
8818	0.461	0.473	0.484	0.495	0.505	0.516	0.527	0.537	0.548	0.558	0.568	0.577	0.586	0.594
8820	0.458	0.470	0.481	0.492	0.503	0.514	0.524	0.534	0.544	0.554	0.563	0.572	0.581	0.590
8821	0.503	0.514	0.524	0.533	0.543	0.552	0.561	0.570	0.579	0.587	0.596	0.604	0.613	0.622
8822	0.491	0.503	0.515	0.526	0.537	0.548	0.559	0.569	0.579	0.588	0.598	0.607	0.616	0.625
8823	0.531	0.543	0.554	0.565	0.576	0.587	0.597	0.607	0.617	0.627	0.636	0.645	0.654	0.663
8827	0.467	0.479	0.490	0.501	0.511	0.522	0.532	0.542	0.552	0.561	0.571	0.580	0.589	0.597
8829	0.514	0.526	0.538	0.549	0.560	0.571	0.582	0.592	0.602	0.612	0.622	0.631	0.640	0.649
8830	0.465	0.476	0.487	0.497	0.508	0.518	0.528	0.537	0.547	0.556	0.565	0.574	0.583	0.592
8831	0.601	0.612	0.623	0.633	0.644	0.654	0.663	0.672	0.681	0.690	0.698	0.706	0.714	0.721
8834	0.481	0.493	0.504	0.515	0.525	0.535	0.546	0.555	0.565	0.574	0.584	0.593	0.601	0.610
8838	0.472	0.484	0.495	0.506	0.516	0.526	0.536	0.546	0.555	0.565	0.574	0.583	0.592	0.601
8839	0.465	0.476	0.487	0.498	0.508	0.518	0.528	0.538	0.548	0.557	0.566	0.575	0.583	0.592
8840	0.471	0.482	0.493	0.504	0.514	0.524	0.534	0.544	0.553	0.562	0.571	0.580	0.588	0.596
8846	0.572	0.584	0.595	0.607	0.617	0.627	0.637	0.646	0.655	0.664	0.673	0.682	0.690	0.698
8847	0.513	0.524	0.535	0.546	0.556	0.566	0.575	0.585	0.594	0.603	0.611	0.619	0.627	0.635
8850	0.535	0.547	0.559	0.571	0.582	0.594	0.605	0.615	0.625	0.636	0.645	0.655	0.665	0.674
8851	0.490	0.502	0.513	0.524	0.534	0.544	0.554	0.563	0.572	0.581	0.589	0.598	0.606	0.613
8852	0.478	0.491	0.503	0.516	0.529	0.541	0.552	0.563	0.574	0.585	0.595	0.608	0.618	0.629
8859	0.511	0.522	0.533	0.543	0.553	0.562	0.572	0.581	0.589	0.598	0.606	0.614	0.622	0.630
8868	0.515	0.526	0.538	0.549	0.559	0.569	0.579	0.589	0.599	0.608	0.617	0.625	0.634	0.642
8870	0.541	0.550	0.559	0.568	0.577	0.585	0.594	0.603	0.611	0.620	0.628	0.637	0.645	0.653
8871	0.506	0.517	0.529	0.540	0.550	0.561	0.571	0.581	0.590	0.600	0.609	0.618	0.627	0.635
8875	0.542	0.554	0.565	0.577	0.588	0.599	0.609	0.619	0.629	0.638	0.647	0.656	0.664	0.673
9007	0.462	0.473	0.484	0.495	0.506	0.516	0.526	0.537	0.547	0.556	0.565	0.574	0.583	0.592

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
8391	0.600	0.608	0.616	0.624	0.632	0.639	0.646	0.653	0.660	0.667	0.674	0.680	0.687	0.693
8392	0.728	0.735	0.743	0.750	0.757	0.763	0.770	0.777	0.783	0.789	0.795	0.801	0.806	0.812
8393	0.621	0.629	0.637	0.645	0.652	0.660	0.667	0.675	0.682	0.689	0.696	0.702	0.709	0.716
8397	0.576	0.584	0.592	0.600	0.607	0.614	0.622	0.629	0.636	0.643	0.649	0.656	0.663	0.669
8400	0.590	0.598	0.606	0.614	0.621	0.629	0.636	0.643	0.650	0.657	0.664	0.670	0.676	0.682
8500	0.602	0.610	0.617	0.625	0.633	0.640	0.647	0.655	0.662	0.669	0.676	0.683	0.690	0.696
8601	0.524	0.532	0.539	0.546	0.553	0.560	0.567	0.574	0.580	0.586	0.593	0.599	0.605	0.611
8631	0.451	0.459	0.467	0.474	0.482	0.489	0.496	0.503	0.511	0.518	0.521	0.528	0.535	0.542
8720	0.523	0.531	0.539	0.547	0.555	0.563	0.571	0.578	0.586	0.594	0.601	0.608	0.615	0.622
8729	0.600	0.609	0.618	0.627	0.636	0.644	0.653	0.659	0.666	0.673	0.678	0.683	0.688	0.693
8740	0.627	0.634	0.642	0.649	0.656	0.663	0.670	0.677	0.683	0.690	0.696	0.702	0.709	0.715
8741	0.610	0.618	0.626	0.633	0.641	0.648	0.655	0.662	0.669	0.675	0.682	0.688	0.694	0.700
8742	0.591	0.599	0.607	0.614	0.622	0.629	0.636	0.643	0.650	0.657	0.663	0.670	0.676	0.682
8743	0.575	0.582	0.589	0.596	0.603	0.610	0.617	0.624	0.631	0.638	0.646	0.653	0.660	0.666
8744	0.591	0.599	0.607	0.614	0.622	0.629	0.636	0.643	0.650	0.657	0.663	0.670	0.676	0.682
8745	0.615	0.624	0.632	0.640	0.647	0.655	0.662	0.669	0.676	0.682	0.689	0.696	0.702	0.709
8746	0.591	0.599	0.607	0.614	0.622	0.629	0.636	0.643	0.650	0.657	0.663	0.670	0.676	0.682
8748	0.563	0.571	0.579	0.587	0.595	0.603	0.610	0.617	0.624	0.631	0.637	0.644	0.651	0.657
8749	0.595	0.603	0.611	0.618	0.626	0.633	0.640	0.647	0.653	0.660	0.666	0.672	0.678	0.684
8755	0.549	0.557	0.565	0.573	0.581	0.589	0.596	0.604	0.611	0.618	0.625	0.632	0.639	0.645
8800	0.636	0.645	0.654	0.662	0.670	0.678	0.686	0.693	0.700	0.708	0.715	0.722	0.728	0.735
8801	0.627	0.635	0.642	0.650	0.657	0.665	0.672	0.679	0.686	0.692	0.699	0.705	0.711	0.717
8803	0.629	0.637	0.645	0.653	0.661	0.669	0.676	0.683	0.690	0.697	0.704	0.711	0.717	0.723
8804	0.622	0.630	0.638	0.646	0.653	0.661	0.668	0.675	0.682	0.689	0.696	0.702	0.708	0.715
8806	0.692	0.700	0.707	0.714	0.721	0.728	0.734	0.741	0.747	0.753	0.758	0.764	0.770	0.776
8807	0.518	0.525	0.533	0.540	0.547	0.554	0.561	0.568	0.574	0.581	0.585	0.591	0.597	0.604
8808	0.606	0.614	0.622	0.630	0.637	0.644	0.651	0.658	0.665	0.671	0.678	0.684	0.690	0.696
8810	0.643	0.651	0.659	0.666	0.674	0.681	0.688	0.695	0.702	0.708	0.715	0.721	0.727	0.733
8811	0.643	0.651	0.659	0.666	0.674	0.681	0.688	0.695	0.702	0.708	0.715	0.721	0.727	0.733
8812	0.643	0.651	0.659	0.666	0.674	0.681	0.688	0.695	0.702	0.708	0.715	0.721	0.727	0.733
8813	0.618	0.626	0.634	0.642	0.650	0.657	0.665	0.671	0.678	0.685	0.691	0.697	0.703	0.709
8818	0.603	0.611	0.619	0.627	0.635	0.643	0.650	0.657	0.664	0.671	0.676	0.682	0.688	0.694
8820	0.598	0.606	0.615	0.623	0.630	0.638	0.645	0.653	0.660	0.667	0.673	0.680	0.686	0.693
8821	0.630	0.638	0.646	0.654	0.662	0.669	0.677	0.685	0.692	0.699	0.706	0.713	0.720	0.726
8822	0.633	0.642	0.650	0.658	0.666	0.673	0.680	0.688	0.695	0.701	0.708	0.714	0.721	0.727
8823	0.672	0.680	0.689	0.697	0.705	0.712	0.720	0.727	0.734	0.741	0.748	0.754	0.761	0.767
8827	0.606	0.614	0.623	0.631	0.638	0.646	0.653	0.661	0.668	0.675	0.682	0.688	0.695	0.701
8829	0.658	0.667	0.675	0.683	0.691	0.699	0.706	0.714	0.721	0.727	0.734	0.741	0.747	0.753
8830	0.600	0.608	0.616	0.624	0.631	0.639	0.646	0.654	0.661	0.667	0.674	0.681	0.687	0.693
8831	0.728	0.735	0.742	0.749	0.756	0.762	0.768	0.774	0.780	0.786	0.792	0.797	0.803	0.808
8834	0.618	0.626	0.634	0.642	0.650	0.658	0.665	0.672	0.679	0.686	0.693	0.699	0.706	0.712
8838	0.610	0.618	0.626	0.634	0.642	0.651	0.658	0.666	0.674	0.681	0.688	0.695	0.702	0.709
8839	0.601	0.609	0.617	0.625	0.633	0.640	0.648	0.655	0.662	0.670	0.676	0.683	0.690	0.696
8840	0.604	0.611	0.618	0.625	0.632	0.639	0.645	0.652	0.659	0.666	0.672	0.678	0.684	0.690
8846	0.706	0.713	0.720	0.727	0.734	0.741	0.748	0.755	0.762	0.768	0.774	0.779	0.785	0.790
8847	0.643	0.650	0.657	0.664	0.670	0.677	0.683	0.689	0.696	0.702	0.708	0.714	0.721	0.726
8850	0.682	0.690	0.699	0.707	0.714	0.722	0.729	0.737	0.744	0.751	0.757	0.764	0.771	0.777
8851	0.621	0.628	0.636	0.643	0.650	0.657	0.664	0.671	0.677	0.684	0.690	0.696	0.702	0.708
8852	0.639	0.648	0.656	0.664	0.671	0.678	0.685	0.692	0.697	0.703	0.711	0.716	0.721	0.726
8859	0.637	0.644	0.651	0.658	0.664	0.671	0.677	0.683	0.689	0.695	0.701	0.707	0.713	0.718
8868	0.650	0.658	0.665	0.673	0.680	0.687	0.694	0.701	0.708	0.714	0.721	0.727	0.733	0.739
8870	0.660	0.668	0.676	0.683	0.690	0.697	0.704	0.711	0.718	0.724	0.730	0.735	0.740	0.745
8871	0.643	0.651	0.659	0.666	0.674	0.681	0.688	0.695	0.702	0.708	0.715	0.721	0.727	0.733
8875	0.680	0.688	0.696	0.704	0.711	0.718	0.724	0.731	0.737	0.743	0.749	0.755	0.761	0.767
9007	0.600	0.609	0.617	0.625	0.632	0.640	0.647	0.653	0.660	0.666	0.672	0.679	0.685	0.691

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
8391	0.699	0.705	0.711	0.716	0.722	0.728	0.733	0.738	0.744	0.749	0.754	0.759	0.764	0.768
8392	0.817	0.822	0.827	0.831	0.836	0.840	0.845	0.849	0.853	0.857	0.861	0.864	0.868	0.871
8393	0.722	0.728	0.735	0.741	0.746	0.752	0.758	0.763	0.769	0.774	0.779	0.784	0.789	0.794
8397	0.676	0.682	0.688	0.694	0.701	0.707	0.713	0.718	0.724	0.729	0.735	0.740	0.745	0.750
8400	0.688	0.694	0.700	0.706	0.712	0.718	0.724	0.729	0.735	0.741	0.746	0.752	0.757	0.763
8500	0.703	0.709	0.715	0.721	0.727	0.733	0.739	0.744	0.749	0.754	0.759	0.764	0.769	0.773
8601	0.617	0.623	0.629	0.635	0.640	0.646	0.652	0.657	0.663	0.668	0.673	0.678	0.684	0.689
8631	0.548	0.555	0.561	0.567	0.574	0.580	0.586	0.592	0.598	0.604	0.609	0.615	0.621	0.626
8720	0.629	0.635	0.641	0.648	0.654	0.659	0.665	0.671	0.677	0.682	0.688	0.693	0.699	0.704
8729	0.698	0.702	0.707	0.711	0.716	0.720	0.725	0.729	0.733	0.738	0.742	0.746	0.750	0.754
8740	0.721	0.727	0.732	0.738	0.744	0.749	0.755	0.760	0.765	0.770	0.775	0.781	0.786	0.790
8741	0.706	0.712	0.717	0.723	0.728	0.733	0.739	0.744	0.749	0.754	0.759	0.764	0.768	0.773
8742	0.688	0.694	0.700	0.705	0.711	0.716	0.722	0.727	0.732	0.737	0.742	0.747	0.752	0.757
8743	0.673	0.678	0.684	0.689	0.694	0.700	0.705	0.710	0.715	0.720	0.725	0.729	0.734	0.738
8744	0.688	0.694	0.700	0.705	0.711	0.716	0.722	0.727	0.732	0.737	0.742	0.747	0.752	0.757
8745	0.715	0.722	0.729	0.735	0.741	0.747	0.753	0.758	0.764	0.770	0.775	0.781	0.786	0.790
8746	0.688	0.694	0.700	0.705	0.711	0.716	0.722	0.727	0.732	0.737	0.742	0.747	0.752	0.757
8748	0.663	0.669	0.675	0.681	0.687	0.692	0.698	0.703	0.708	0.713	0.718	0.723	0.728	0.733
8749	0.690	0.696	0.702	0.708	0.714	0.719	0.725	0.730	0.736	0.741	0.746	0.751	0.756	0.761
8755	0.652	0.658	0.664	0.671	0.677	0.683	0.689	0.695	0.701	0.706	0.711	0.716	0.721	0.725
8800	0.742	0.748	0.754	0.760	0.766	0.772	0.778	0.783	0.789	0.794	0.800	0.805	0.810	0.815
8801	0.723	0.729	0.734	0.740	0.745	0.750	0.755	0.760	0.765	0.770	0.774	0.779	0.783	0.787
8803	0.729	0.735	0.741	0.746	0.752	0.757	0.762	0.767	0.771	0.776	0.781	0.785	0.790	0.794
8804	0.721	0.727	0.733	0.739	0.744	0.750	0.755	0.760	0.766	0.771	0.776	0.781	0.785	0.790
8806	0.781	0.786	0.792	0.797	0.802	0.807	0.811	0.816	0.821	0.825	0.830	0.834	0.838	0.842
8807	0.610	0.616	0.622	0.629	0.635	0.641	0.647	0.653	0.659	0.665	0.671	0.677	0.683	0.689
8808	0.702	0.707	0.713	0.719	0.724	0.730	0.735	0.740	0.745	0.750	0.755	0.760	0.765	0.769
8810	0.739	0.745	0.751	0.756	0.761	0.767	0.772	0.777	0.782	0.787	0.791	0.796	0.800	0.805
8811	0.739	0.745	0.751	0.756	0.761	0.767	0.772	0.777	0.782	0.787	0.791	0.796	0.800	0.805
8812	0.739	0.745	0.751	0.756	0.761	0.767	0.772	0.777	0.782	0.787	0.791	0.796	0.800	0.805
8813	0.715	0.721	0.727	0.733	0.738	0.744	0.750	0.755	0.760	0.766	0.771	0.776	0.781	0.786
8818	0.699	0.704	0.709	0.713	0.718	0.723	0.727	0.731	0.736	0.740	0.744	0.748	0.752	0.757
8820	0.699	0.705	0.711	0.717	0.723	0.729	0.735	0.740	0.746	0.751	0.757	0.762	0.767	0.772
8821	0.732	0.738	0.744	0.750	0.756	0.761	0.767	0.772	0.776	0.781	0.786	0.790	0.794	0.799
8822	0.733	0.739	0.745	0.751	0.757	0.762	0.768	0.773	0.779	0.784	0.789	0.794	0.799	0.803
8823	0.774	0.780	0.786	0.791	0.797	0.802	0.808	0.813	0.817	0.822	0.827	0.831	0.836	0.840
8827	0.708	0.714	0.720	0.726	0.732	0.737	0.743	0.748	0.754	0.759	0.764	0.769	0.774	0.779
8829	0.759	0.765	0.771	0.777	0.782	0.788	0.793	0.798	0.803	0.808	0.813	0.818	0.822	0.827
8830	0.700	0.706	0.712	0.717	0.723	0.729	0.734	0.740	0.745	0.750	0.755	0.760	0.765	0.770
8831	0.813	0.818	0.823	0.828	0.833	0.837	0.842	0.846	0.850	0.854	0.858	0.862	0.865	0.869
8834	0.718	0.724	0.730	0.736	0.742	0.747	0.753	0.758	0.763	0.768	0.773	0.778	0.783	0.787
8838	0.715	0.721	0.727	0.733	0.739	0.744	0.750	0.755	0.759	0.764	0.769	0.774	0.778	0.783
8839	0.703	0.709	0.715	0.721	0.727	0.732	0.738	0.744	0.749	0.755	0.760	0.765	0.770	0.775
8840	0.696	0.701	0.707	0.712	0.717	0.722	0.727	0.732	0.737	0.742	0.747	0.751	0.756	0.761
8846	0.796	0.801	0.807	0.812	0.817	0.822	0.827	0.832	0.837	0.842	0.847	0.852	0.856	0.861
8847	0.732	0.738	0.744	0.749	0.755	0.760	0.765	0.770	0.775	0.780	0.784	0.789	0.793	0.797
8850	0.783	0.789	0.795	0.800	0.806	0.811	0.816	0.821	0.826	0.831	0.836	0.841	0.846	0.850
8851	0.714	0.719	0.725	0.730	0.735	0.740	0.745	0.750	0.755	0.760	0.765	0.770	0.775	0.779
8852	0.730	0.735	0.740	0.745	0.749	0.754	0.759	0.763	0.768	0.773	0.777	0.781	0.785	0.789
8859	0.724	0.729	0.734	0.739	0.744	0.749	0.754	0.759	0.764	0.769	0.773	0.778	0.782	0.786
8868	0.745	0.751	0.756	0.762	0.767	0.773	0.778	0.783	0.788	0.793	0.797	0.802	0.806	0.811
8870	0.750	0.755	0.759	0.763	0.767	0.771	0.775	0.778	0.782	0.786	0.789	0.793	0.796	0.800
8871	0.739	0.745	0.751	0.756	0.761	0.767	0.772	0.777	0.782	0.787	0.791	0.796	0.800	0.805
8875	0.772	0.778	0.784	0.789	0.794	0.799	0.804	0.809	0.813	0.818	0.822	0.827	0.831	0.835
9007	0.696	0.702	0.708	0.714	0.719	0.724	0.729	0.734	0.739	0.744	0.749	0.754	0.759	0.763

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold								
	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
8391	0.773	0.777	0.782	0.786	0.791	0.795	0.799	0.803	0.807
8392	0.875	0.878	0.881	0.885	0.888	0.891	0.893	0.896	0.899
8393	0.799	0.804	0.808	0.813	0.817	0.822	0.826	0.830	0.834
8397	0.755	0.760	0.764	0.768	0.773	0.777	0.781	0.786	0.790
8400	0.768	0.774	0.779	0.784	0.789	0.795	0.799	0.804	0.809
8500	0.778	0.782	0.787	0.791	0.795	0.799	0.803	0.807	0.811
8601	0.693	0.698	0.703	0.708	0.713	0.717	0.722	0.727	0.731
8631	0.632	0.637	0.643	0.648	0.653	0.659	0.664	0.669	0.674
8720	0.709	0.714	0.719	0.725	0.730	0.734	0.739	0.744	0.749
8729	0.758	0.762	0.766	0.769	0.773	0.777	0.781	0.784	0.788
8740	0.795	0.800	0.804	0.809	0.813	0.817	0.822	0.826	0.830
8741	0.777	0.781	0.785	0.789	0.793	0.797	0.801	0.805	0.809
8742	0.761	0.766	0.770	0.775	0.779	0.783	0.787	0.791	0.795
8743	0.741	0.745	0.749	0.753	0.757	0.760	0.764	0.768	0.771
8744	0.761	0.766	0.770	0.775	0.779	0.783	0.787	0.791	0.795
8745	0.795	0.800	0.804	0.809	0.813	0.817	0.820	0.824	0.828
8746	0.761	0.766	0.770	0.775	0.779	0.783	0.787	0.791	0.795
8748	0.738	0.742	0.747	0.752	0.756	0.761	0.765	0.769	0.774
8749	0.766	0.771	0.776	0.781	0.785	0.789	0.794	0.798	0.802
8755	0.730	0.734	0.739	0.743	0.748	0.752	0.756	0.760	0.765
8800	0.820	0.825	0.829	0.834	0.838	0.843	0.847	0.852	0.856
8801	0.792	0.796	0.800	0.804	0.808	0.812	0.816	0.820	0.823
8803	0.799	0.803	0.807	0.811	0.815	0.819	0.822	0.826	0.830
8804	0.795	0.799	0.804	0.808	0.812	0.817	0.821	0.825	0.829
8806	0.846	0.850	0.853	0.857	0.860	0.863	0.866	0.870	0.872
8807	0.695	0.701	0.707	0.713	0.719	0.724	0.730	0.734	0.739
8808	0.774	0.778	0.783	0.787	0.791	0.795	0.799	0.803	0.807
8810	0.809	0.813	0.817	0.822	0.826	0.829	0.833	0.837	0.841
8811	0.809	0.813	0.817	0.822	0.826	0.829	0.833	0.837	0.841
8812	0.809	0.813	0.817	0.822	0.826	0.829	0.833	0.837	0.841
8813	0.790	0.795	0.799	0.804	0.808	0.812	0.817	0.821	0.825
8818	0.761	0.765	0.769	0.773	0.777	0.781	0.785	0.789	0.793
8820	0.777	0.782	0.787	0.791	0.796	0.801	0.805	0.809	0.814
8821	0.803	0.807	0.811	0.815	0.819	0.823	0.826	0.829	0.832
8822	0.808	0.812	0.817	0.821	0.825	0.830	0.834	0.838	0.842
8823	0.845	0.849	0.853	0.857	0.861	0.864	0.868	0.871	0.875
8827	0.783	0.788	0.792	0.797	0.801	0.805	0.809	0.814	0.817
8829	0.831	0.835	0.839	0.843	0.847	0.851	0.855	0.859	0.862
8830	0.774	0.779	0.783	0.788	0.792	0.796	0.800	0.805	0.809
8831	0.872	0.876	0.879	0.882	0.885	0.888	0.891	0.894	0.897
8834	0.792	0.796	0.801	0.805	0.809	0.813	0.817	0.821	0.825
8838	0.787	0.792	0.796	0.801	0.805	0.809	0.813	0.817	0.821
8839	0.780	0.785	0.790	0.794	0.799	0.804	0.808	0.812	0.816
8840	0.766	0.770	0.775	0.779	0.783	0.788	0.792	0.796	0.800
8846	0.865	0.869	0.873	0.877	0.880	0.883	0.887	0.890	0.892
8847	0.801	0.805	0.809	0.813	0.817	0.820	0.824	0.827	0.831
8850	0.855	0.859	0.863	0.866	0.870	0.874	0.878	0.881	0.885
8851	0.784	0.789	0.793	0.798	0.802	0.807	0.811	0.816	0.820
8852	0.793	0.796	0.800	0.804	0.808	0.812	0.815	0.819	0.823
8859	0.790	0.795	0.799	0.802	0.806	0.810	0.814	0.817	0.821
8868	0.815	0.819	0.823	0.827	0.831	0.835	0.839	0.843	0.846
8870	0.804	0.807	0.811	0.814	0.818	0.821	0.823	0.825	0.828
8871	0.809	0.813	0.817	0.822	0.826	0.829	0.833	0.837	0.841
8875	0.839	0.843	0.846	0.850	0.853	0.856	0.860	0.863	0.866
9007	0.768	0.773	0.778	0.782	0.786	0.791	0.795	0.799	0.803

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
9008	4.16	0.149	0.163	0.175	0.188	0.201	0.213	0.225	0.236	0.248	0.259	0.270	0.281	0.292
9009	1.54	0.136	0.148	0.159	0.170	0.181	0.192	0.202	0.212	0.222	0.231	0.241	0.250	0.259
9010	2.14	0.126	0.137	0.148	0.158	0.169	0.179	0.189	0.198	0.208	0.217	0.226	0.234	0.243
9011	1.85	0.138	0.150	0.161	0.171	0.182	0.192	0.202	0.212	0.222	0.231	0.241	0.250	0.259
9015	2.18	0.133	0.144	0.155	0.165	0.176	0.186	0.195	0.205	0.214	0.223	0.232	0.241	0.250
9016	1.50	0.178	0.190	0.202	0.214	0.225	0.236	0.246	0.256	0.266	0.276	0.285	0.294	0.303
9031	1.98	0.137	0.148	0.158	0.168	0.178	0.188	0.198	0.207	0.217	0.226	0.235	0.243	0.252
9033	2.09	0.136	0.146	0.156	0.166	0.175	0.184	0.193	0.202	0.210	0.219	0.226	0.235	0.242
9043	0.63	0.148	0.159	0.170	0.181	0.191	0.201	0.211	0.221	0.230	0.239	0.248	0.257	0.265
9048	1.51	0.180	0.192	0.204	0.215	0.226	0.236	0.246	0.256	0.266	0.275	0.284	0.293	0.302
9050	3.05	0.159	0.172	0.184	0.197	0.208	0.220	0.231	0.242	0.253	0.264	0.274	0.284	0.294
9053	0.77	0.168	0.181	0.194	0.206	0.218	0.230	0.241	0.252	0.263	0.274	0.285	0.295	0.305
9054	2.10	0.188	0.204	0.220	0.235	0.250	0.265	0.279	0.293	0.306	0.319	0.332	0.344	0.357
9059	1.07	0.182	0.195	0.207	0.219	0.231	0.242	0.253	0.264	0.274	0.285	0.295	0.305	0.314
9060	1.74	0.147	0.159	0.171	0.182	0.193	0.204	0.214	0.224	0.234	0.244	0.254	0.263	0.272
9061	1.53	0.142	0.155	0.166	0.178	0.189	0.200	0.211	0.222	0.232	0.242	0.251	0.261	0.271
9066	1.24	0.150	0.162	0.174	0.186	0.197	0.209	0.220	0.231	0.241	0.252	0.262	0.272	0.282
9067	0.82	0.185	0.198	0.211	0.223	0.235	0.247	0.259	0.270	0.281	0.293	0.304	0.314	0.325
9069	1.99	0.133	0.145	0.156	0.167	0.178	0.189	0.199	0.209	0.220	0.230	0.239	0.249	0.259
9070	2.37	0.183	0.196	0.208	0.220	0.232	0.243	0.254	0.265	0.275	0.286	0.296	0.306	0.315
9079	1.37	0.181	0.195	0.209	0.223	0.236	0.250	0.262	0.275	0.287	0.299	0.310	0.322	0.333
9085	1.41	0.174	0.188	0.201	0.213	0.225	0.237	0.248	0.260	0.271	0.282	0.292	0.302	0.313
9092	1.07	0.158	0.171	0.184	0.196	0.208	0.219	0.230	0.241	0.252	0.263	0.273	0.283	0.293
9095	1.79	0.148	0.160	0.171	0.181	0.191	0.201	0.210	0.219	0.228	0.237	0.245	0.254	0.262
9096	5.37	0.142	0.155	0.168	0.181	0.193	0.205	0.216	0.228	0.239	0.250	0.261	0.271	0.282
9097	1.64	0.125	0.136	0.146	0.156	0.166	0.175	0.184	0.192	0.201	0.209	0.217	0.225	0.233
9101	2.13	0.148	0.160	0.171	0.182	0.193	0.203	0.213	0.223	0.233	0.242	0.251	0.260	0.269
9151	0.38	0.128	0.138	0.148	0.158	0.168	0.177	0.187	0.196	0.204	0.212	0.220	0.228	0.236
9154	1.09	0.145	0.156	0.167	0.178	0.188	0.198	0.208	0.218	0.227	0.236	0.245	0.254	0.262
9155	0.72	0.217	0.231	0.245	0.258	0.271	0.283	0.295	0.307	0.318	0.329	0.340	0.349	0.359
9156	2.20	0.174	0.188	0.202	0.216	0.229	0.242	0.254	0.266	0.278	0.290	0.301	0.313	0.324
9180	1.23	0.194	0.207	0.219	0.231	0.242	0.254	0.265	0.275	0.286	0.296	0.306	0.315	0.325
9181	4.79	0.231	0.252	0.272	0.290	0.308	0.325	0.342	0.358	0.373	0.388	0.402	0.416	0.429
9182	0.58	0.177	0.192	0.206	0.219	0.232	0.244	0.256	0.268	0.279	0.290	0.301	0.311	0.321
9184	4.35	0.136	0.146	0.156	0.166	0.175	0.185	0.194	0.203	0.212	0.221	0.230	0.239	0.247
9185	6.25	0.120	0.130	0.140	0.150	0.160	0.170	0.179	0.188	0.197	0.206	0.214	0.223	0.231
9220	2.43	0.148	0.160	0.172	0.183	0.193	0.203	0.213	0.223	0.233	0.242	0.251	0.259	0.268
9402	1.51	0.101	0.110	0.118	0.127	0.135	0.143	0.151	0.159	0.166	0.174	0.181	0.189	0.196
9403	2.75	0.112	0.122	0.131	0.140	0.149	0.157	0.166	0.174	0.182	0.190	0.198	0.206	0.213
9410	0.65	0.168	0.182	0.196	0.208	0.221	0.233	0.245	0.257	0.269	0.281	0.292	0.303	0.314
9420	3.08	0.143	0.154	0.165	0.176	0.186	0.196	0.206	0.215	0.224	0.233	0.242	0.251	0.260
9422	0.82	0.204	0.223	0.241	0.257	0.273	0.288	0.302	0.316	0.331	0.346	0.360	0.372	0.386
9424	2.43	0.146	0.157	0.169	0.180	0.190	0.201	0.211	0.221	0.231	0.240	0.250	0.259	0.268
9426	2.51	0.125	0.136	0.146	0.156	0.166	0.175	0.185	0.194	0.202	0.211	0.219	0.228	0.236
9501	1.93	0.148	0.161	0.174	0.186	0.198	0.210	0.222	0.233	0.244	0.255	0.265	0.276	0.286
9507	1.31	0.137	0.148	0.159	0.169	0.179	0.190	0.200	0.209	0.219	0.228	0.237	0.246	0.255
9516	1.00	0.130	0.141	0.151	0.161	0.170	0.180	0.189	0.198	0.207	0.215	0.223	0.232	0.240
9519	3.03	0.120	0.129	0.139	0.149	0.158	0.167	0.175	0.184	0.192	0.200	0.208	0.216	0.223
9521	2.42	0.110	0.119	0.129	0.138	0.148	0.156	0.165	0.174	0.182	0.190	0.199	0.207	0.215
9522	2.79	0.155	0.169	0.183	0.196	0.209	0.222	0.235	0.248	0.260	0.272	0.284	0.295	0.307
9529	2.17	0.101	0.110	0.118	0.126	0.134	0.142	0.150	0.158	0.165	0.172	0.179	0.187	0.193
9531	1.45	0.105	0.114	0.123	0.131	0.139	0.147	0.154	0.161	0.168	0.175	0.182	0.189	0.196
9549	3.88	0.102	0.110	0.118	0.126	0.134	0.142	0.150	0.158	0.166	0.173	0.180	0.188	0.195
9552	3.56	0.111	0.120	0.129	0.138	0.146	0.154	0.162	0.170	0.178	0.186	0.194	0.201	0.208
9586	0.69	0.160	0.174	0.188	0.201	0.214	0.227	0.239	0.251	0.263	0.274	0.286	0.297	0.308

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
9008	0.302	0.312	0.322	0.332	0.342	0.351	0.360	0.369	0.378	0.387	0.395	0.404	0.412	0.420
9009	0.268	0.276	0.285	0.293	0.301	0.309	0.317	0.324	0.332	0.339	0.346	0.353	0.360	0.367
9010	0.251	0.259	0.267	0.275	0.282	0.290	0.297	0.305	0.312	0.319	0.326	0.333	0.340	0.346
9011	0.268	0.276	0.285	0.293	0.302	0.310	0.318	0.326	0.333	0.341	0.349	0.356	0.363	0.370
9015	0.258	0.266	0.274	0.282	0.289	0.297	0.304	0.312	0.319	0.326	0.333	0.340	0.347	0.354
9016	0.312	0.321	0.329	0.338	0.346	0.354	0.362	0.370	0.377	0.385	0.392	0.399	0.406	0.413
9031	0.260	0.269	0.277	0.285	0.293	0.300	0.308	0.316	0.323	0.330	0.338	0.345	0.352	0.359
9033	0.250	0.257	0.265	0.271	0.279	0.284	0.291	0.298	0.303	0.310	0.316	0.320	0.326	0.332
9043	0.274	0.282	0.290	0.298	0.306	0.314	0.321	0.329	0.336	0.344	0.351	0.358	0.365	0.372
9048	0.311	0.319	0.327	0.336	0.343	0.351	0.358	0.366	0.373	0.381	0.388	0.395	0.402	0.409
9050	0.304	0.314	0.323	0.332	0.341	0.350	0.359	0.368	0.376	0.385	0.393	0.401	0.409	0.417
9053	0.315	0.325	0.334	0.344	0.353	0.362	0.371	0.380	0.388	0.397	0.405	0.413	0.421	0.429
9054	0.368	0.380	0.392	0.403	0.414	0.425	0.436	0.446	0.456	0.466	0.476	0.485	0.495	0.503
9059	0.324	0.333	0.342	0.351	0.359	0.368	0.376	0.385	0.393	0.401	0.409	0.416	0.424	0.431
9060	0.281	0.290	0.298	0.307	0.315	0.324	0.332	0.340	0.348	0.355	0.363	0.371	0.378	0.385
9061	0.280	0.289	0.298	0.307	0.316	0.325	0.333	0.341	0.349	0.358	0.366	0.373	0.381	0.388
9066	0.291	0.301	0.310	0.319	0.328	0.337	0.346	0.354	0.363	0.371	0.379	0.387	0.395	0.402
9067	0.335	0.346	0.356	0.366	0.375	0.385	0.394	0.403	0.412	0.421	0.430	0.438	0.447	0.455
9069	0.268	0.278	0.287	0.296	0.305	0.314	0.323	0.331	0.340	0.348	0.356	0.364	0.372	0.380
9070	0.325	0.334	0.343	0.352	0.361	0.370	0.379	0.387	0.395	0.404	0.412	0.420	0.428	0.435
9079	0.344	0.354	0.365	0.375	0.385	0.395	0.404	0.413	0.423	0.431	0.440	0.449	0.457	0.465
9085	0.322	0.332	0.342	0.351	0.361	0.370	0.379	0.388	0.397	0.405	0.414	0.422	0.430	0.438
9092	0.303	0.313	0.323	0.332	0.341	0.350	0.358	0.367	0.375	0.383	0.390	0.398	0.405	0.413
9095	0.269	0.277	0.284	0.292	0.299	0.306	0.313	0.320	0.327	0.334	0.340	0.347	0.353	0.360
9096	0.292	0.301	0.311	0.320	0.330	0.339	0.348	0.357	0.365	0.374	0.382	0.390	0.398	0.406
9097	0.241	0.248	0.256	0.263	0.270	0.277	0.284	0.291	0.298	0.304	0.311	0.317	0.324	0.330
9101	0.278	0.287	0.295	0.304	0.312	0.320	0.328	0.336	0.343	0.351	0.358	0.366	0.373	0.380
9151	0.244	0.251	0.260	0.267	0.275	0.281	0.289	0.296	0.302	0.309	0.317	0.322	0.329	0.336
9154	0.271	0.279	0.287	0.295	0.302	0.310	0.317	0.324	0.332	0.339	0.346	0.353	0.359	0.366
9155	0.369	0.379	0.389	0.398	0.407	0.416	0.424	0.432	0.440	0.448	0.455	0.463	0.471	0.478
9156	0.335	0.346	0.356	0.366	0.377	0.387	0.396	0.406	0.416	0.425	0.434	0.443	0.452	0.461
9180	0.334	0.343	0.351	0.360	0.368	0.376	0.384	0.391	0.399	0.407	0.414	0.421	0.428	0.434
9181	0.442	0.454	0.466	0.478	0.489	0.500	0.511	0.521	0.531	0.541	0.550	0.560	0.568	0.577
9182	0.331	0.341	0.351	0.361	0.370	0.379	0.388	0.397	0.406	0.414	0.422	0.431	0.439	0.448
9184	0.255	0.264	0.272	0.280	0.288	0.296	0.304	0.311	0.319	0.326	0.334	0.341	0.348	0.355
9185	0.239	0.247	0.254	0.262	0.269	0.277	0.284	0.291	0.299	0.305	0.312	0.319	0.326	0.332
9220	0.276	0.284	0.292	0.301	0.309	0.317	0.324	0.332	0.340	0.347	0.354	0.361	0.368	0.375
9402	0.203	0.210	0.217	0.223	0.230	0.236	0.242	0.248	0.254	0.260	0.266	0.271	0.277	0.282
9403	0.221	0.228	0.235	0.242	0.249	0.256	0.263	0.269	0.276	0.283	0.289	0.295	0.302	0.308
9410	0.324	0.335	0.345	0.355	0.365	0.375	0.384	0.393	0.403	0.412	0.421	0.430	0.439	0.447
9420	0.269	0.277	0.285	0.293	0.301	0.308	0.315	0.322	0.329	0.336	0.343	0.349	0.356	0.363
9422	0.397	0.412	0.423	0.438	0.449	0.465	0.475	0.485	0.501	0.511	0.519	0.532	0.538	0.544
9424	0.276	0.285	0.293	0.301	0.309	0.317	0.324	0.332	0.339	0.347	0.354	0.361	0.367	0.374
9426	0.244	0.252	0.260	0.268	0.275	0.282	0.289	0.296	0.303	0.310	0.316	0.323	0.329	0.335
9501	0.296	0.305	0.315	0.324	0.333	0.342	0.350	0.359	0.367	0.375	0.383	0.391	0.399	0.407
9507	0.263	0.272	0.280	0.288	0.296	0.304	0.311	0.319	0.326	0.334	0.341	0.348	0.356	0.363
9516	0.248	0.256	0.263	0.271	0.278	0.285	0.292	0.300	0.307	0.313	0.320	0.327	0.334	0.340
9519	0.231	0.238	0.245	0.252	0.259	0.266	0.273	0.280	0.287	0.293	0.300	0.306	0.313	0.319
9521	0.222	0.230	0.238	0.245	0.252	0.259	0.266	0.273	0.280	0.287	0.294	0.301	0.307	0.314
9522	0.318	0.329	0.339	0.350	0.360	0.370	0.380	0.390	0.399	0.408	0.417	0.426	0.435	0.443
9529	0.200	0.207	0.213	0.220	0.226	0.233	0.239	0.245	0.251	0.257	0.263	0.269	0.275	0.281
9531	0.203	0.209	0.216	0.221	0.228	0.233	0.240	0.246	0.251	0.258	0.264	0.269	0.275	0.281
9549	0.202	0.209	0.215	0.222	0.228	0.234	0.241	0.248	0.254	0.261	0.267	0.273	0.279	0.285
9552	0.215	0.222	0.229	0.236	0.242	0.249	0.255	0.262	0.269	0.275	0.281	0.287	0.293	0.299
9586	0.319	0.330	0.340	0.351	0.361	0.371	0.381	0.390	0.400	0.409	0.418	0.427	0.436	0.445

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
9008	0.428	0.436	0.444	0.451	0.459	0.466	0.473	0.480	0.487	0.494	0.501	0.507	0.514	0.520
9009	0.374	0.381	0.388	0.394	0.401	0.407	0.413	0.420	0.426	0.432	0.438	0.444	0.450	0.456
9010	0.353	0.359	0.365	0.372	0.378	0.384	0.390	0.396	0.402	0.408	0.413	0.419	0.425	0.430
9011	0.377	0.384	0.391	0.398	0.405	0.411	0.418	0.424	0.430	0.437	0.443	0.449	0.455	0.460
9015	0.361	0.367	0.374	0.380	0.386	0.393	0.399	0.405	0.411	0.417	0.422	0.428	0.434	0.440
9016	0.420	0.427	0.434	0.440	0.447	0.453	0.459	0.465	0.471	0.477	0.483	0.489	0.495	0.500
9031	0.365	0.372	0.379	0.385	0.392	0.398	0.404	0.410	0.416	0.422	0.428	0.434	0.439	0.445
9033	0.338	0.342	0.347	0.353	0.359	0.364	0.367	0.373	0.378	0.383	0.389	0.393	0.398	0.400
9043	0.378	0.385	0.392	0.398	0.405	0.411	0.417	0.424	0.430	0.436	0.442	0.448	0.453	0.459
9048	0.416	0.422	0.429	0.435	0.442	0.448	0.454	0.460	0.465	0.471	0.477	0.483	0.488	0.493
9050	0.425	0.432	0.440	0.447	0.454	0.462	0.469	0.476	0.482	0.489	0.496	0.502	0.509	0.515
9053	0.437	0.445	0.452	0.460	0.467	0.474	0.482	0.488	0.495	0.502	0.509	0.515	0.521	0.528
9054	0.512	0.521	0.529	0.538	0.546	0.554	0.562	0.569	0.577	0.584	0.591	0.598	0.605	0.612
9059	0.439	0.446	0.453	0.460	0.467	0.474	0.481	0.488	0.495	0.502	0.508	0.515	0.521	0.527
9060	0.393	0.400	0.407	0.414	0.421	0.428	0.434	0.441	0.447	0.453	0.460	0.466	0.472	0.478
9061	0.396	0.403	0.411	0.418	0.425	0.432	0.438	0.445	0.451	0.458	0.464	0.470	0.476	0.482
9066	0.410	0.417	0.424	0.431	0.438	0.445	0.451	0.458	0.465	0.472	0.478	0.485	0.491	0.497
9067	0.463	0.471	0.479	0.487	0.494	0.502	0.509	0.516	0.523	0.530	0.537	0.544	0.550	0.557
9069	0.388	0.395	0.403	0.410	0.417	0.424	0.431	0.438	0.445	0.452	0.459	0.465	0.472	0.478
9070	0.443	0.450	0.458	0.465	0.472	0.479	0.486	0.493	0.500	0.507	0.513	0.520	0.526	0.533
9079	0.473	0.481	0.489	0.496	0.504	0.511	0.518	0.525	0.532	0.539	0.546	0.552	0.559	0.565
9085	0.446	0.454	0.462	0.470	0.478	0.485	0.493	0.500	0.507	0.514	0.521	0.527	0.534	0.541
9092	0.420	0.427	0.434	0.441	0.448	0.454	0.461	0.467	0.474	0.480	0.486	0.492	0.498	0.505
9095	0.366	0.372	0.378	0.384	0.390	0.396	0.402	0.408	0.414	0.419	0.425	0.431	0.436	0.442
9096	0.414	0.422	0.429	0.437	0.444	0.452	0.459	0.466	0.473	0.480	0.487	0.494	0.501	0.507
9097	0.337	0.343	0.349	0.355	0.362	0.368	0.374	0.380	0.386	0.392	0.398	0.403	0.409	0.415
9101	0.387	0.394	0.401	0.407	0.414	0.421	0.427	0.434	0.440	0.447	0.453	0.459	0.465	0.471
9151	0.342	0.347	0.354	0.360	0.367	0.373	0.378	0.384	0.391	0.397	0.403	0.409	0.415	0.420
9154	0.372	0.379	0.385	0.391	0.397	0.403	0.409	0.415	0.421	0.427	0.433	0.439	0.444	0.450
9155	0.485	0.492	0.499	0.506	0.513	0.519	0.526	0.532	0.538	0.544	0.550	0.556	0.562	0.568
9156	0.470	0.478	0.486	0.494	0.502	0.510	0.518	0.526	0.534	0.541	0.549	0.556	0.563	0.570
9180	0.441	0.447	0.454	0.460	0.466	0.472	0.478	0.484	0.490	0.496	0.501	0.506	0.512	0.517
9181	0.585	0.594	0.602	0.610	0.618	0.625	0.633	0.640	0.647	0.654	0.661	0.668	0.674	0.681
9182	0.456	0.464	0.472	0.480	0.487	0.495	0.503	0.510	0.518	0.525	0.533	0.539	0.546	0.554
9184	0.362	0.369	0.376	0.382	0.389	0.396	0.402	0.409	0.415	0.421	0.428	0.434	0.440	0.446
9185	0.338	0.344	0.349	0.354	0.360	0.365	0.371	0.376	0.381	0.386	0.391	0.397	0.402	0.407
9220	0.382	0.388	0.395	0.401	0.407	0.413	0.420	0.425	0.431	0.437	0.443	0.449	0.454	0.460
9402	0.288	0.293	0.298	0.303	0.308	0.314	0.318	0.323	0.328	0.333	0.338	0.343	0.348	0.353
9403	0.314	0.320	0.326	0.332	0.338	0.344	0.350	0.355	0.361	0.366	0.372	0.378	0.383	0.388
9410	0.456	0.464	0.472	0.480	0.487	0.495	0.503	0.510	0.517	0.523	0.530	0.537	0.543	0.551
9420	0.370	0.376	0.382	0.389	0.395	0.401	0.408	0.414	0.420	0.426	0.432	0.438	0.444	0.450
9422	0.550	0.563	0.569	0.574	0.580	0.585	0.598	0.603	0.608	0.613	0.618	0.622	0.627	0.640
9424	0.381	0.387	0.394	0.400	0.406	0.413	0.419	0.425	0.431	0.437	0.442	0.448	0.454	0.460
9426	0.342	0.348	0.354	0.360	0.366	0.372	0.378	0.384	0.389	0.395	0.401	0.407	0.412	0.418
9501	0.415	0.423	0.430	0.438	0.445	0.452	0.459	0.466	0.472	0.479	0.485	0.491	0.497	0.503
9507	0.370	0.377	0.384	0.391	0.398	0.404	0.411	0.418	0.424	0.430	0.437	0.443	0.449	0.455
9516	0.347	0.353	0.359	0.365	0.371	0.377	0.383	0.389	0.395	0.401	0.406	0.412	0.417	0.423
9519	0.326	0.332	0.338	0.345	0.351	0.357	0.362	0.368	0.374	0.380	0.386	0.391	0.397	0.402
9521	0.320	0.327	0.333	0.339	0.345	0.351	0.357	0.363	0.369	0.375	0.381	0.387	0.392	0.398
9522	0.451	0.459	0.467	0.475	0.482	0.490	0.497	0.504	0.511	0.518	0.525	0.532	0.539	0.545
9529	0.287	0.293	0.298	0.304	0.310	0.315	0.320	0.326	0.331	0.336	0.342	0.347	0.352	0.357
9531	0.287	0.292	0.297	0.303	0.309	0.314	0.319	0.325	0.330	0.335	0.341	0.346	0.351	0.355
9549	0.291	0.296	0.302	0.308	0.314	0.320	0.325	0.330	0.336	0.342	0.347	0.352	0.358	0.362
9552	0.304	0.310	0.315	0.321	0.326	0.332	0.337	0.342	0.348	0.353	0.359	0.364	0.369	0.374
9586	0.453	0.462	0.470	0.478	0.486	0.494	0.502	0.510	0.518	0.525	0.532	0.539	0.547	0.553

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
9008	0.527	0.539	0.551	0.563	0.575	0.586	0.597	0.607	0.618	0.628	0.637	0.647	0.656	0.665
9009	0.462	0.473	0.484	0.495	0.505	0.515	0.525	0.535	0.545	0.554	0.563	0.572	0.580	0.589
9010	0.436	0.446	0.457	0.467	0.478	0.488	0.498	0.508	0.517	0.527	0.536	0.546	0.555	0.564
9011	0.466	0.478	0.489	0.500	0.510	0.520	0.530	0.540	0.550	0.559	0.568	0.577	0.586	0.595
9015	0.445	0.456	0.467	0.477	0.488	0.498	0.508	0.518	0.527	0.537	0.546	0.555	0.564	0.573
9016	0.506	0.517	0.527	0.537	0.548	0.557	0.567	0.576	0.586	0.595	0.604	0.612	0.621	0.629
9031	0.451	0.461	0.472	0.482	0.493	0.503	0.513	0.523	0.532	0.542	0.551	0.559	0.568	0.577
9033	0.405	0.414	0.423	0.432	0.438	0.447	0.455	0.464	0.472	0.480	0.489	0.493	0.501	0.509
9043	0.465	0.476	0.487	0.497	0.508	0.518	0.528	0.537	0.547	0.556	0.565	0.574	0.583	0.592
9048	0.499	0.509	0.519	0.530	0.539	0.549	0.558	0.567	0.575	0.584	0.592	0.599	0.607	0.615
9050	0.522	0.534	0.546	0.558	0.569	0.580	0.591	0.602	0.612	0.622	0.632	0.641	0.651	0.660
9053	0.534	0.546	0.557	0.569	0.579	0.590	0.600	0.610	0.620	0.629	0.638	0.647	0.656	0.664
9054	0.619	0.632	0.644	0.656	0.667	0.678	0.688	0.698	0.708	0.718	0.728	0.737	0.747	0.756
9059	0.533	0.545	0.557	0.569	0.580	0.591	0.602	0.613	0.623	0.633	0.642	0.652	0.661	0.670
9060	0.484	0.495	0.507	0.518	0.528	0.539	0.549	0.559	0.569	0.578	0.588	0.597	0.605	0.614
9061	0.488	0.500	0.511	0.521	0.532	0.542	0.552	0.561	0.571	0.580	0.590	0.599	0.608	0.616
9066	0.503	0.515	0.526	0.537	0.548	0.559	0.570	0.580	0.590	0.599	0.609	0.618	0.626	0.635
9067	0.564	0.577	0.589	0.602	0.613	0.625	0.636	0.646	0.657	0.667	0.677	0.687	0.696	0.705
9069	0.485	0.497	0.509	0.520	0.532	0.543	0.553	0.564	0.574	0.584	0.593	0.603	0.612	0.621
9070	0.539	0.551	0.563	0.574	0.585	0.596	0.607	0.617	0.627	0.637	0.646	0.656	0.664	0.673
9079	0.571	0.583	0.595	0.606	0.617	0.628	0.638	0.648	0.658	0.667	0.676	0.685	0.693	0.701
9085	0.547	0.559	0.571	0.583	0.594	0.605	0.615	0.625	0.635	0.645	0.654	0.663	0.672	0.681
9092	0.511	0.523	0.535	0.546	0.557	0.568	0.578	0.588	0.597	0.606	0.614	0.622	0.630	0.637
9095	0.448	0.458	0.469	0.479	0.489	0.498	0.508	0.517	0.526	0.535	0.544	0.553	0.561	0.570
9096	0.514	0.527	0.539	0.551	0.563	0.574	0.585	0.596	0.606	0.616	0.626	0.636	0.645	0.654
9097	0.420	0.432	0.442	0.453	0.463	0.473	0.483	0.492	0.502	0.511	0.521	0.530	0.539	0.548
9101	0.477	0.489	0.500	0.511	0.521	0.532	0.542	0.552	0.562	0.571	0.580	0.590	0.598	0.607
9151	0.426	0.437	0.449	0.459	0.468	0.478	0.489	0.499	0.509	0.519	0.528	0.536	0.545	0.554
9154	0.455	0.466	0.476	0.486	0.496	0.506	0.515	0.524	0.533	0.542	0.551	0.559	0.567	0.575
9155	0.574	0.584	0.594	0.604	0.613	0.621	0.630	0.638	0.646	0.654	0.662	0.670	0.677	0.685
9156	0.577	0.591	0.604	0.617	0.630	0.642	0.654	0.665	0.676	0.686	0.696	0.706	0.716	0.726
9180	0.522	0.532	0.542	0.551	0.560	0.569	0.577	0.586	0.593	0.601	0.608	0.616	0.623	0.630
9181	0.688	0.700	0.711	0.723	0.734	0.745	0.755	0.765	0.775	0.784	0.792	0.801	0.809	0.816
9182	0.561	0.574	0.587	0.599	0.611	0.622	0.634	0.645	0.655	0.666	0.675	0.686	0.695	0.704
9184	0.452	0.464	0.475	0.487	0.498	0.509	0.520	0.530	0.541	0.551	0.562	0.571	0.581	0.590
9185	0.412	0.422	0.432	0.442	0.452	0.461	0.470	0.477	0.485	0.492	0.499	0.506	0.513	0.520
9220	0.465	0.476	0.486	0.496	0.506	0.516	0.526	0.536	0.545	0.553	0.562	0.571	0.579	0.587
9402	0.358	0.367	0.377	0.386	0.394	0.403	0.411	0.420	0.429	0.437	0.446	0.453	0.462	0.470
9403	0.394	0.404	0.415	0.425	0.434	0.444	0.454	0.463	0.472	0.481	0.490	0.499	0.507	0.515
9410	0.557	0.569	0.581	0.592	0.603	0.614	0.625	0.635	0.646	0.656	0.666	0.676	0.685	0.694
9420	0.456	0.468	0.480	0.491	0.502	0.513	0.523	0.533	0.543	0.552	0.562	0.571	0.580	0.588
9422	0.644	0.653	0.661	0.670	0.686	0.694	0.701	0.708	0.715	0.722	0.728	0.743	0.749	0.755
9424	0.466	0.477	0.488	0.498	0.509	0.519	0.528	0.538	0.547	0.556	0.565	0.574	0.582	0.590
9426	0.423	0.434	0.445	0.455	0.465	0.476	0.486	0.496	0.507	0.516	0.526	0.535	0.544	0.553
9501	0.509	0.521	0.532	0.543	0.554	0.565	0.575	0.586	0.595	0.605	0.614	0.623	0.632	0.641
9507	0.462	0.474	0.486	0.498	0.509	0.520	0.531	0.542	0.553	0.563	0.574	0.584	0.594	0.604
9516	0.428	0.439	0.449	0.459	0.469	0.479	0.488	0.497	0.506	0.514	0.523	0.531	0.539	0.547
9519	0.408	0.419	0.429	0.440	0.450	0.460	0.470	0.480	0.490	0.499	0.509	0.518	0.527	0.536
9521	0.403	0.414	0.425	0.435	0.445	0.455	0.465	0.474	0.484	0.493	0.503	0.512	0.521	0.529
9522	0.552	0.564	0.576	0.588	0.599	0.609	0.620	0.630	0.640	0.650	0.659	0.668	0.677	0.686
9529	0.362	0.372	0.382	0.391	0.400	0.409	0.418	0.427	0.436	0.445	0.453	0.461	0.469	0.477
9531	0.360	0.370	0.379	0.389	0.397	0.406	0.415	0.424	0.433	0.442	0.450	0.457	0.465	0.473
9549	0.367	0.378	0.388	0.398	0.408	0.418	0.428	0.439	0.449	0.459	0.469	0.478	0.488	0.498
9552	0.379	0.389	0.399	0.409	0.419	0.429	0.438	0.448	0.457	0.466	0.475	0.484	0.493	0.502
9586	0.560	0.573	0.586	0.598	0.610	0.621	0.632	0.643	0.653	0.663	0.673	0.683	0.692	0.701

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
9008	0.674	0.682	0.691	0.699	0.707	0.714	0.722	0.729	0.736	0.743	0.750	0.756	0.762	0.769
9009	0.597	0.605	0.613	0.621	0.628	0.636	0.643	0.651	0.658	0.664	0.671	0.678	0.684	0.691
9010	0.572	0.581	0.590	0.598	0.606	0.615	0.623	0.631	0.639	0.647	0.654	0.662	0.670	0.677
9011	0.603	0.612	0.620	0.628	0.636	0.643	0.651	0.658	0.665	0.672	0.679	0.686	0.692	0.699
9015	0.581	0.589	0.597	0.605	0.613	0.621	0.628	0.636	0.643	0.650	0.657	0.664	0.671	0.677
9016	0.637	0.645	0.652	0.659	0.667	0.674	0.681	0.688	0.694	0.701	0.707	0.714	0.720	0.726
9031	0.586	0.594	0.602	0.610	0.618	0.626	0.634	0.641	0.649	0.656	0.663	0.670	0.677	0.683
9033	0.517	0.524	0.532	0.540	0.547	0.555	0.562	0.570	0.577	0.584	0.587	0.594	0.601	0.608
9043	0.600	0.608	0.616	0.624	0.631	0.639	0.646	0.654	0.661	0.667	0.674	0.681	0.687	0.693
9048	0.623	0.630	0.638	0.645	0.652	0.659	0.666	0.672	0.679	0.685	0.691	0.697	0.703	0.709
9050	0.669	0.677	0.686	0.694	0.702	0.710	0.718	0.725	0.733	0.740	0.747	0.753	0.760	0.766
9053	0.673	0.681	0.688	0.696	0.704	0.711	0.718	0.725	0.731	0.737	0.744	0.750	0.755	0.761
9054	0.765	0.774	0.783	0.791	0.799	0.807	0.814	0.821	0.827	0.833	0.840	0.846	0.851	0.857
9059	0.678	0.687	0.695	0.702	0.710	0.718	0.725	0.732	0.738	0.745	0.752	0.758	0.764	0.770
9060	0.622	0.631	0.639	0.646	0.654	0.662	0.669	0.676	0.683	0.689	0.696	0.703	0.709	0.716
9061	0.625	0.633	0.642	0.650	0.658	0.665	0.673	0.680	0.687	0.694	0.700	0.707	0.714	0.720
9066	0.644	0.652	0.660	0.668	0.676	0.683	0.690	0.697	0.704	0.710	0.717	0.724	0.730	0.736
9067	0.713	0.721	0.730	0.738	0.745	0.753	0.760	0.767	0.775	0.782	0.788	0.795	0.801	0.807
9069	0.629	0.637	0.646	0.653	0.661	0.668	0.676	0.683	0.690	0.697	0.703	0.710	0.716	0.723
9070	0.682	0.690	0.698	0.706	0.713	0.721	0.728	0.735	0.742	0.748	0.755	0.761	0.767	0.773
9079	0.709	0.717	0.724	0.732	0.739	0.745	0.752	0.759	0.765	0.771	0.777	0.783	0.788	0.794
9085	0.689	0.698	0.706	0.714	0.721	0.728	0.735	0.742	0.749	0.755	0.762	0.768	0.774	0.779
9092	0.644	0.652	0.659	0.665	0.672	0.678	0.685	0.691	0.696	0.702	0.707	0.713	0.718	0.723
9095	0.579	0.587	0.595	0.604	0.612	0.619	0.627	0.635	0.642	0.649	0.657	0.664	0.671	0.678
9096	0.663	0.672	0.681	0.689	0.697	0.705	0.713	0.720	0.727	0.734	0.741	0.748	0.754	0.760
9097	0.556	0.565	0.574	0.582	0.590	0.598	0.606	0.614	0.622	0.630	0.637	0.645	0.652	0.660
9101	0.615	0.624	0.631	0.639	0.647	0.654	0.662	0.669	0.676	0.683	0.690	0.697	0.703	0.709
9151	0.562	0.571	0.579	0.588	0.596	0.605	0.613	0.621	0.628	0.635	0.640	0.645	0.651	0.657
9154	0.583	0.591	0.598	0.606	0.613	0.620	0.627	0.633	0.640	0.647	0.653	0.659	0.666	0.672
9155	0.692	0.700	0.706	0.712	0.718	0.724	0.730	0.736	0.742	0.747	0.753	0.758	0.763	0.768
9156	0.736	0.745	0.753	0.761	0.769	0.776	0.783	0.790	0.797	0.804	0.810	0.816	0.821	0.827
9180	0.637	0.643	0.649	0.656	0.662	0.668	0.674	0.679	0.685	0.690	0.696	0.701	0.706	0.711
9181	0.821	0.827	0.832	0.836	0.841	0.846	0.850	0.854	0.858	0.862	0.867	0.871	0.874	0.878
9182	0.712	0.720	0.727	0.735	0.742	0.749	0.755	0.762	0.768	0.774	0.780	0.786	0.791	0.796
9184	0.599	0.608	0.617	0.625	0.634	0.642	0.650	0.657	0.664	0.671	0.678	0.685	0.692	0.698
9185	0.528	0.535	0.541	0.548	0.555	0.562	0.569	0.575	0.581	0.587	0.592	0.598	0.603	0.608
9220	0.595	0.603	0.610	0.618	0.625	0.632	0.639	0.646	0.652	0.658	0.665	0.671	0.677	0.683
9402	0.478	0.486	0.493	0.501	0.508	0.516	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572
9403	0.524	0.532	0.540	0.548	0.555	0.563	0.570	0.578	0.585	0.592	0.599	0.606	0.613	0.620
9410	0.702	0.711	0.719	0.727	0.734	0.742	0.749	0.756	0.763	0.771	0.778	0.785	0.791	0.797
9420	0.597	0.605	0.614	0.622	0.631	0.639	0.647	0.655	0.663	0.671	0.679	0.687	0.694	0.702
9422	0.761	0.766	0.772	0.777	0.782	0.788	0.792	0.797	0.802	0.807	0.818	0.822	0.826	0.830
9424	0.598	0.606	0.614	0.622	0.629	0.636	0.644	0.650	0.657	0.664	0.671	0.677	0.683	0.689
9426	0.562	0.571	0.579	0.588	0.596	0.604	0.612	0.620	0.628	0.635	0.642	0.649	0.656	0.663
9501	0.649	0.657	0.665	0.673	0.681	0.688	0.696	0.703	0.710	0.717	0.724	0.730	0.736	0.743
9507	0.614	0.623	0.632	0.640	0.648	0.656	0.663	0.670	0.678	0.685	0.691	0.698	0.705	0.712
9516	0.555	0.563	0.570	0.577	0.585	0.592	0.599	0.606	0.612	0.618	0.625	0.631	0.637	0.643
9519	0.545	0.554	0.563	0.572	0.580	0.588	0.597	0.605	0.613	0.621	0.628	0.636	0.643	0.651
9521	0.538	0.547	0.556	0.564	0.572	0.581	0.589	0.597	0.605	0.612	0.620	0.628	0.635	0.642
9522	0.694	0.703	0.711	0.718	0.726	0.733	0.740	0.747	0.753	0.760	0.766	0.772	0.778	0.783
9529	0.485	0.493	0.501	0.508	0.516	0.523	0.531	0.538	0.545	0.552	0.559	0.566	0.573	0.580
9531	0.481	0.489	0.496	0.504	0.512	0.519	0.527	0.534	0.541	0.549	0.555	0.562	0.569	0.576
9549	0.508	0.517	0.526	0.535	0.544	0.553	0.561	0.570	0.578	0.586	0.593	0.602	0.609	0.617
9552	0.511	0.520	0.529	0.537	0.546	0.554	0.562	0.569	0.576	0.583	0.590	0.597	0.604	0.611
9586	0.710	0.718	0.726	0.734	0.742	0.750	0.757	0.764	0.771	0.778	0.784	0.790	0.796	0.802

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
9008	0.775	0.780	0.786	0.791	0.797	0.802	0.807	0.812	0.817	0.821	0.826	0.830	0.835	0.839
9009	0.697	0.703	0.709	0.715	0.721	0.727	0.733	0.738	0.744	0.749	0.754	0.759	0.764	0.769
9010	0.684	0.691	0.698	0.704	0.711	0.717	0.723	0.729	0.735	0.741	0.747	0.753	0.758	0.764
9011	0.705	0.711	0.717	0.723	0.729	0.735	0.741	0.746	0.752	0.757	0.763	0.768	0.773	0.778
9015	0.684	0.690	0.697	0.703	0.709	0.715	0.721	0.726	0.732	0.738	0.743	0.749	0.754	0.759
9016	0.732	0.738	0.744	0.750	0.755	0.761	0.766	0.771	0.776	0.781	0.786	0.790	0.795	0.799
9031	0.690	0.696	0.702	0.709	0.715	0.721	0.726	0.732	0.737	0.743	0.748	0.753	0.759	0.764
9033	0.615	0.622	0.629	0.636	0.643	0.650	0.657	0.663	0.670	0.677	0.683	0.690	0.696	0.702
9043	0.700	0.706	0.712	0.717	0.723	0.729	0.734	0.740	0.745	0.750	0.755	0.760	0.765	0.770
9048	0.715	0.720	0.726	0.731	0.736	0.741	0.746	0.751	0.756	0.760	0.765	0.769	0.774	0.778
9050	0.772	0.779	0.784	0.790	0.796	0.801	0.807	0.812	0.817	0.822	0.827	0.832	0.836	0.841
9053	0.767	0.772	0.778	0.783	0.788	0.793	0.798	0.803	0.807	0.812	0.816	0.821	0.825	0.830
9054	0.863	0.868	0.873	0.878	0.883	0.887	0.891	0.895	0.899	0.903	0.907	0.911	0.914	0.917
9059	0.776	0.781	0.787	0.792	0.797	0.802	0.807	0.811	0.816	0.821	0.825	0.829	0.833	0.837
9060	0.722	0.728	0.734	0.740	0.745	0.751	0.756	0.762	0.767	0.772	0.777	0.782	0.786	0.791
9061	0.726	0.732	0.738	0.744	0.749	0.755	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.794
9066	0.742	0.748	0.753	0.759	0.764	0.770	0.775	0.779	0.784	0.789	0.793	0.798	0.802	0.806
9067	0.813	0.818	0.824	0.829	0.834	0.838	0.843	0.848	0.852	0.856	0.859	0.863	0.867	0.871
9069	0.729	0.735	0.741	0.746	0.752	0.757	0.762	0.768	0.773	0.778	0.783	0.787	0.792	0.797
9070	0.779	0.784	0.790	0.795	0.800	0.805	0.810	0.815	0.820	0.824	0.829	0.833	0.837	0.842
9079	0.799	0.804	0.810	0.814	0.819	0.824	0.829	0.833	0.837	0.841	0.846	0.849	0.853	0.857
9085	0.785	0.791	0.796	0.802	0.807	0.812	0.817	0.822	0.826	0.831	0.836	0.840	0.844	0.848
9092	0.728	0.732	0.737	0.742	0.747	0.751	0.756	0.760	0.764	0.769	0.773	0.777	0.782	0.786
9095	0.685	0.692	0.699	0.705	0.711	0.717	0.723	0.729	0.734	0.740	0.745	0.750	0.755	0.760
9096	0.766	0.772	0.778	0.783	0.788	0.793	0.798	0.803	0.808	0.813	0.818	0.822	0.827	0.831
9097	0.667	0.674	0.682	0.689	0.696	0.703	0.710	0.716	0.722	0.729	0.735	0.741	0.747	0.753
9101	0.716	0.722	0.728	0.733	0.739	0.745	0.750	0.756	0.761	0.766	0.771	0.776	0.781	0.786
9151	0.663	0.668	0.674	0.679	0.685	0.690	0.696	0.701	0.706	0.712	0.717	0.722	0.727	0.732
9154	0.678	0.684	0.690	0.696	0.701	0.707	0.712	0.718	0.723	0.728	0.733	0.739	0.744	0.749
9155	0.772	0.777	0.782	0.787	0.791	0.796	0.800	0.804	0.807	0.811	0.815	0.819	0.823	0.826
9156	0.832	0.837	0.842	0.847	0.852	0.856	0.861	0.866	0.870	0.874	0.879	0.883	0.887	0.891
9180	0.715	0.720	0.724	0.729	0.733	0.738	0.742	0.746	0.751	0.755	0.759	0.763	0.767	0.770
9181	0.881	0.884	0.888	0.891	0.893	0.896	0.899	0.902	0.904	0.907	0.909	0.911	0.913	0.915
9182	0.801	0.805	0.810	0.814	0.818	0.822	0.827	0.831	0.835	0.838	0.842	0.845	0.849	0.852
9184	0.705	0.711	0.718	0.724	0.730	0.737	0.743	0.749	0.754	0.760	0.765	0.771	0.776	0.781
9185	0.612	0.617	0.622	0.627	0.632	0.637	0.642	0.646	0.651	0.656	0.660	0.665	0.670	0.674
9220	0.689	0.695	0.701	0.707	0.712	0.718	0.723	0.729	0.734	0.739	0.744	0.749	0.753	0.758
9402	0.578	0.585	0.592	0.599	0.605	0.612	0.619	0.625	0.632	0.638	0.644	0.650	0.655	0.661
9403	0.626	0.633	0.639	0.645	0.652	0.658	0.664	0.670	0.676	0.682	0.688	0.693	0.699	0.705
9410	0.803	0.810	0.816	0.822	0.827	0.833	0.838	0.842	0.847	0.851	0.855	0.859	0.863	0.867
9420	0.709	0.716	0.723	0.730	0.737	0.744	0.750	0.756	0.761	0.767	0.772	0.778	0.783	0.788
9422	0.834	0.838	0.842	0.846	0.849	0.853	0.856	0.859	0.863	0.866	0.869	0.872	0.875	0.878
9424	0.696	0.702	0.707	0.713	0.719	0.724	0.730	0.735	0.741	0.746	0.751	0.756	0.761	0.766
9426	0.669	0.676	0.683	0.689	0.695	0.701	0.707	0.714	0.720	0.725	0.731	0.736	0.742	0.747
9501	0.749	0.755	0.760	0.766	0.772	0.777	0.783	0.788	0.793	0.798	0.803	0.807	0.812	0.817
9507	0.718	0.724	0.730	0.735	0.741	0.747	0.752	0.758	0.763	0.768	0.773	0.778	0.783	0.787
9516	0.649	0.654	0.660	0.666	0.671	0.677	0.682	0.687	0.692	0.697	0.702	0.707	0.712	0.717
9519	0.658	0.665	0.672	0.679	0.686	0.693	0.700	0.706	0.713	0.719	0.725	0.731	0.737	0.743
9521	0.649	0.656	0.663	0.670	0.676	0.683	0.689	0.696	0.702	0.708	0.714	0.720	0.726	0.732
9522	0.789	0.794	0.799	0.804	0.809	0.814	0.818	0.823	0.827	0.832	0.836	0.840	0.844	0.848
9529	0.586	0.593	0.600	0.606	0.612	0.619	0.625	0.631	0.637	0.643	0.649	0.655	0.661	0.666
9531	0.583	0.590	0.597	0.603	0.610	0.617	0.624	0.631	0.638	0.644	0.650	0.655	0.661	0.667
9549	0.625	0.632	0.640	0.647	0.654	0.661	0.669	0.676	0.683	0.690	0.697	0.704	0.710	0.717
9552	0.618	0.625	0.631	0.638	0.644	0.650	0.657	0.663	0.669	0.675	0.681	0.687	0.693	0.699
9586	0.808	0.814	0.819	0.825	0.830	0.835	0.840	0.844	0.849	0.854	0.858	0.862	0.866	0.870

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold								
	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
9008	0.843	0.847	0.851	0.854	0.858	0.861	0.865	0.868	0.872
9009	0.773	0.778	0.783	0.787	0.791	0.796	0.800	0.804	0.808
9010	0.769	0.774	0.779	0.784	0.789	0.793	0.798	0.802	0.806
9011	0.783	0.788	0.793	0.797	0.802	0.806	0.811	0.815	0.819
9015	0.764	0.769	0.774	0.778	0.783	0.787	0.792	0.796	0.800
9016	0.804	0.808	0.812	0.816	0.820	0.824	0.828	0.831	0.835
9031	0.769	0.773	0.778	0.783	0.787	0.792	0.796	0.800	0.805
9033	0.707	0.713	0.718	0.724	0.729	0.734	0.740	0.745	0.750
9043	0.774	0.779	0.783	0.788	0.792	0.796	0.800	0.805	0.809
9048	0.783	0.787	0.791	0.796	0.800	0.804	0.808	0.812	0.816
9050	0.845	0.849	0.853	0.857	0.861	0.865	0.869	0.872	0.876
9053	0.834	0.838	0.842	0.846	0.850	0.854	0.857	0.861	0.864
9054	0.920	0.923	0.925	0.927	0.930	0.932	0.934	0.936	0.938
9059	0.841	0.845	0.849	0.852	0.856	0.860	0.863	0.866	0.870
9060	0.795	0.800	0.804	0.808	0.812	0.816	0.820	0.823	0.827
9061	0.799	0.803	0.808	0.812	0.816	0.820	0.824	0.828	0.832
9066	0.811	0.814	0.818	0.822	0.826	0.829	0.833	0.836	0.839
9067	0.874	0.877	0.880	0.883	0.886	0.888	0.891	0.893	0.896
9069	0.801	0.806	0.810	0.815	0.819	0.823	0.827	0.831	0.835
9070	0.846	0.850	0.853	0.857	0.861	0.864	0.868	0.871	0.874
9079	0.861	0.864	0.868	0.871	0.874	0.877	0.880	0.883	0.886
9085	0.853	0.856	0.860	0.864	0.867	0.871	0.874	0.877	0.881
9092	0.790	0.794	0.798	0.802	0.805	0.809	0.813	0.816	0.820
9095	0.765	0.769	0.774	0.778	0.783	0.787	0.791	0.796	0.800
9096	0.836	0.840	0.844	0.849	0.853	0.857	0.861	0.865	0.869
9097	0.759	0.765	0.770	0.776	0.781	0.786	0.791	0.795	0.799
9101	0.790	0.795	0.799	0.804	0.808	0.812	0.817	0.821	0.825
9151	0.737	0.742	0.747	0.751	0.756	0.761	0.765	0.769	0.773
9154	0.753	0.758	0.763	0.768	0.772	0.777	0.781	0.786	0.790
9155	0.830	0.833	0.837	0.840	0.843	0.846	0.849	0.852	0.855
9156	0.895	0.899	0.903	0.906	0.909	0.913	0.916	0.919	0.922
9180	0.774	0.778	0.781	0.785	0.788	0.792	0.795	0.799	0.802
9181	0.917	0.919	0.921	0.923	0.925	0.927	0.929	0.930	0.932
9182	0.856	0.859	0.863	0.866	0.869	0.872	0.875	0.878	0.881
9184	0.785	0.790	0.794	0.799	0.803	0.807	0.811	0.815	0.819
9185	0.679	0.684	0.688	0.693	0.697	0.702	0.706	0.710	0.715
9220	0.763	0.767	0.772	0.776	0.780	0.784	0.789	0.793	0.797
9402	0.667	0.672	0.678	0.683	0.689	0.694	0.699	0.704	0.709
9403	0.710	0.715	0.721	0.726	0.731	0.736	0.741	0.746	0.751
9410	0.871	0.875	0.878	0.882	0.886	0.889	0.893	0.896	0.900
9420	0.793	0.798	0.804	0.809	0.814	0.819	0.824	0.829	0.833
9422	0.881	0.883	0.886	0.889	0.891	0.894	0.896	0.899	0.901
9424	0.771	0.775	0.780	0.785	0.789	0.794	0.798	0.802	0.806
9426	0.752	0.757	0.763	0.768	0.773	0.778	0.783	0.788	0.792
9501	0.821	0.825	0.829	0.834	0.837	0.841	0.845	0.849	0.852
9507	0.792	0.797	0.801	0.805	0.809	0.813	0.817	0.821	0.825
9516	0.722	0.727	0.731	0.736	0.740	0.745	0.749	0.754	0.758
9519	0.749	0.755	0.761	0.766	0.772	0.777	0.782	0.787	0.793
9521	0.737	0.743	0.748	0.753	0.758	0.763	0.768	0.773	0.778
9522	0.851	0.855	0.859	0.862	0.866	0.869	0.872	0.875	0.878
9529	0.672	0.678	0.684	0.689	0.695	0.701	0.706	0.712	0.717
9531	0.673	0.678	0.683	0.689	0.694	0.700	0.705	0.710	0.716
9549	0.723	0.729	0.736	0.742	0.748	0.754	0.760	0.766	0.772
9552	0.705	0.710	0.715	0.719	0.724	0.729	0.733	0.738	0.742
9586	0.874	0.878	0.881	0.884	0.888	0.891	0.894	0.897	0.900

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
9610	0.72	0.119	0.129	0.138	0.147	0.156	0.165	0.174	0.182	0.190	0.198	0.206	0.214	0.222
9620	1.12	0.174	0.188	0.201	0.213	0.225	0.236	0.247	0.258	0.269	0.279	0.290	0.300	0.310

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
9610	0.229	0.236	0.244	0.251	0.258	0.265	0.272	0.278	0.285	0.291	0.298	0.304	0.310	0.316
9620	0.319	0.329	0.338	0.348	0.357	0.366	0.374	0.383	0.392	0.400	0.409	0.417	0.426	0.434

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
9610	0.322	0.328	0.334	0.339	0.345	0.351	0.356	0.362	0.367	0.373	0.378	0.383	0.388	0.393
9620	0.441	0.450	0.457	0.464	0.472	0.479	0.487	0.493	0.500	0.507	0.514	0.521	0.528	0.535

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
9610	0.398	0.408	0.418	0.428	0.437	0.446	0.455	0.464	0.472	0.481	0.489	0.497	0.505	0.513
9620	0.541	0.554	0.567	0.579	0.591	0.602	0.613	0.623	0.633	0.642	0.651	0.661	0.669	0.677

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
9610	0.521	0.529	0.536	0.544	0.551	0.558	0.565	0.572	0.579	0.586	0.593	0.599	0.606	0.612
9620	0.685	0.693	0.700	0.708	0.714	0.721	0.728	0.735	0.741	0.748	0.755	0.761	0.767	0.773

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
9610	0.619	0.625	0.631	0.637	0.643	0.649	0.655	0.661	0.666	0.672	0.678	0.683	0.688	0.693
9620	0.778	0.784	0.789	0.795	0.800	0.805	0.810	0.815	0.820	0.825	0.830	0.834	0.839	0.843

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold								
	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
9610	0.698	0.704	0.709	0.714	0.718	0.723	0.728	0.733	0.737
9620	0.846	0.850	0.854	0.857	0.861	0.864	0.867	0.870	0.873

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

PROPOSED

Table II - Primary Thresholds

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

Expected Losses			Primary	Expected Losses			Primary
			Threshold				Threshold
Below	-	8,245	4,500	235,883	-	257,061	30,000
8,246	-	9,523	5,000	257,062	-	279,798	31,000
9,524	-	10,882	5,500	279,799	-	304,201	32,000
10,883	-	12,324	6,000	304,202	-	330,387	33,000
12,325	-	13,850	6,500	330,388	-	358,481	34,000
13,851	-	15,462	7,000	358,482	-	388,616	35,000
15,463	-	17,164	7,500	388,617	-	420,939	36,000
17,165	-	18,958	8,000	420,940	-	455,604	37,000
18,959	-	20,845	8,500	455,605	-	492,779	38,000
20,846	-	22,830	9,000	492,780	-	532,645	39,000
22,831	-	24,914	9,500	532,646	-	575,397	40,000
24,915	-	27,101	10,000	575,398	-	621,244	41,000
27,102	-	29,394	10,500	621,245	-	670,413	42,000
29,395	-	31,796	11,000	670,414	-	723,149	43,000
31,797	-	34,311	11,500	723,150	-	779,717	44,000
34,312	-	36,941	12,000	779,718	-	840,402	45,000
36,942	-	39,691	12,500	840,403	-	905,513	46,000
39,692	-	42,565	13,000	905,514	-	975,386	47,000
42,566	-	45,565	13,500	975,387	-	1,050,384	48,000
45,566	-	48,697	14,000	1,050,385	-	1,130,898	49,000
48,698	-	51,964	14,500	1,130,899	-	1,217,357	50,000
51,965	-	55,371	15,000	1,217,358	-	1,310,222	51,000
55,372	-	58,922	15,500	1,310,223	-	1,409,998	52,000
58,923	-	62,622	16,000	1,409,999	-	1,517,230	53,000
62,623	-	66,475	16,500	1,517,231	-	1,632,514	54,000
66,476	-	70,487	17,000	1,632,515	-	1,756,497	55,000
70,488	-	74,663	17,500	1,756,498	-	1,889,885	56,000
74,664	-	79,008	18,000	1,889,886	-	2,033,450	57,000
79,009	-	83,527	18,500	2,033,451	-	2,188,030	58,000
83,528	-	88,227	19,000	2,188,031	-	2,354,545	59,000
88,228	-	93,112	19,500	2,354,546	-	2,533,999	60,000
93,113	-	98,190	20,000	2,534,000	-	2,727,491	61,000
98,191	-	103,466	20,500	2,727,492	-	2,936,227	62,000
103,467	-	108,947	21,000	2,936,228	-	3,161,527	63,000
108,948	-	114,640	21,500	3,161,528	-	3,404,843	64,000
114,641	-	120,552	22,000	3,404,844	-	3,667,770	65,000
120,553	-	126,689	22,500	3,667,771	-	3,952,060	66,000
126,690	-	133,060	23,000	3,952,061	-	4,259,649	67,000
133,061	-	139,672	23,500	4,259,650	-	4,592,665	68,000
139,673	-	146,533	24,000	4,592,666	-	4,953,464	69,000
146,534	-	153,651	24,500	4,953,465	-	5,344,644	70,000
153,652	-	164,830	25,000	5,344,645	-	5,769,087	71,000
164,831	-	180,719	26,000	5,769,088	-	6,229,982	72,000
180,720	-	197,802	27,000	6,229,983	-	6,730,869	73,000
197,803	-	216,160	28,000	6,730,870	-	7,275,685	74,000
216,161	-	235,882	29,000	7,275,686	-	& Over	75,000

Section C

Appendix A

Computation of Experience Rating Values

The values used in application of the *California Workers' Compensation Experience Rating Plan—1995* (Experience Rating Plan) are updated on a regular basis to reflect the most current information available. The amendments to the experience rating values proposed to be effective January 1, 2021 are discussed below.

Eligibility

To maintain approximately the same volume of experience rated employers from year-to-year, the WCIRB regularly updates the experience rating eligibility threshold to reflect inflationary changes in wage levels and the average of the expected loss rates used in experience rating. Based on the estimated impact of wage inflation on January 1, 2021 to August 31, 2021 expected losses¹ and the average of the January 1, 2021 expected loss rates proposed in Section C of this Filing, the WCIRB is recommending that the eligibility threshold be revised from \$9,700 to \$9,900.

Expected Loss Rates

The expected loss rates represent the average losses per \$100 of payroll by classification estimated to be reflected in experience rating calculations for policies incepting between January 1, 2021 and August 31, 2021. These rates are the basis to which an employer's actual losses are compared in experience rating. The expected loss rates proposed in this Filing are computed by comparing the average limited loss to payroll ratio included for each classification as computed in Appendix C with the average level of losses per \$100 of payroll anticipated to be used in 2021 experience modification calculations. (Policy year 2021 experience modifications typically reflect the first unit statistical report level evaluation of policy year 2019 experience, the second unit statistical report level evaluation of policy year 2018 experience, and the third unit statistical report level evaluation of policy year 2017 experience.) The expected loss rates reflect three additional adjustments: (1) the selected experience rating off-balance correction factor for policies incepting in between January 1, 2021 and August 31, 2021, (2) a factor to adjust for losses eliminated by the experience rating calculation maximum loss limitation of \$175,000 as well as the elimination of the first \$250 of each claim in the experience rating calculation,² and (3) a factor to adjust for the estimated impact of revisions resulting from California Insurance Code Section 11751.9³ on the loss amounts used in the experience rating calculation.

The WCIRB's methodology to determine classification expected loss rates uses adjustment factors based on the experience of classifications grouped in accordance with the North American Industry Classification System (NAICS). (Appendix C, Exhibit 2.2 shows the NAICS sector to which each classification is assigned.)

Exhibits 1 through 19 detail the computation of the adjustment factors by NAICS sector that are to be applied to the January 1, 2021 classification relativities computed and discussed in Appendix C for each classification to produce the expected loss rates to be used in January 1, 2021 to August 31, 2021 experience modifications.

¹ The WCIRB is scheduled to submit the next Regulatory Filing in early 2021 to be effective September 1, 2021.

² Beginning with the 2019 Experience Rating Plan, the first \$250 of each claim is eliminated from the experience rating formula. As a result, the loss limitation factor now also reflects the elimination of the first \$250 of each claim in expected loss rates as well as the \$175,000 single claim limitation in experience rating.

³ Insurance Code Section 11751.9, enacted in 1998, requires an experience modification to be revised, using the most current reported values for all claims used in the experience rating, if the aggregate of the closing values of all claims used in the experience modification computation is less than 60% of the aggregate of the values of those claims that were originally used in the computation, provided the resulting rating calculation produces a lower experience modification.

Exhibit 1 shows the computation of the average adjustment factors on a statewide, all classifications combined basis. These factors are needed to ensure that the factors computed by NAICS sector groupings balance to the statewide, all classifications combined expected loss rate level. Lines 1 through 3 of Exhibit 1 show the calculation of the average indicated ratio of limited losses to \$100 of payroll based on the total statewide payroll generated on 2016 and 2017 policies and the indicated limited loss to payroll ratios for each classification, segregated between the indemnity and medical components. These loss to payroll ratios are discussed in detail in Appendix C.⁴

Line 4 of Exhibit 1 shows the computation of the estimated average ratio of losses to \$100 of payroll for the time period and maturity level to be reflected in 2021 experience modifications (policy year 2017 at third unit statistical report level, policy year 2018 at second unit statistical report level, and policy year 2019 at first unit statistical report level). The policy year 2017 average expected ratios of indemnity and medical losses per \$100 of payroll have been determined by developing the policy year 2017 first unit statistical report level ratios to the valuation period to be reflected in 2021 experience modifications (third unit statistical report level). Similarly, for policy year 2018, the average expected ratios of indemnity and medical losses per \$100 of payroll have been determined by developing the policy year 2018 data at (preliminary) first unit statistical report level⁵ to the valuation period to be reflected in 2021 experience modifications (second unit statistical report level). The development factors used to develop the 2017 and 2018 policy years are based on the most recently available accident year experience converted to a policy year basis. The 2019 policy year ratios of indemnity and medical losses per \$100 of payroll have been estimated from the 2018 policy year ratios, adjusted for the change in the average accident year loss ratios estimated in Exhibits 3.1 and 3.2 of Item AC20-03-02 of the April 2, 2020 WCIRB Actuarial Committee Agenda—with the premiums adjusted to a common basis but with the impact of projected wage inflation removed—and converted to a policy year basis.

Line 5 of Exhibit 1 shows the selected experience rating off-balance correction factor of 1.019 (see Appendix B) to be reflected in 2021 expected loss rates. Line 6 of Exhibit 1 shows the factor to reflect the individual loss limitation of \$175,000 and the elimination of the first \$250 of each claim⁶ in the experience rating calculation. Line 7 of Exhibit 1 shows the factor to reflect the estimated average impact of experience modification revisions resulting from Insurance Code Section 11751.9 rerates. Line 8 of Exhibit 1 shows the expected loss to payroll ratios for experience rating after adjustments, which is the product of lines 4 through 7. Line 9 of Exhibit 1 shows the factors of 0.761 for indemnity and 0.791 for medical, which are the average adjustments across all NAICS Sector groupings to produce the average indicated 2021 expected loss rates when applied to the statewide indicated limited loss to payroll ratios from the 2021 classification relativity analysis.

Exhibits 2 through 19 show the computation of the adjustment factors for each of the NAICS Sector groupings, which are analogous to that described above on a statewide, all classifications combined basis in Exhibit 1, with the following exceptions:

1. The estimated first report level ratios of indemnity and medical losses per \$100 of payroll for policy years 2017 and 2018 for each NAICS Sector grouping were developed to third and second report levels, respectively, based on the latest policy year incurred development factor derived from unit statistical data for that NAICS Sector grouping.

⁴ For each classification that is restricted to a 25% classification relativity change (i.e., each classification that has a "Selected Loss to Payroll Ratio (Restricted to 25% Change)" line on its classification relativity review sheet in Appendix C), its contribution to lines 1 through 3 of Exhibit 1 is based on the "Selected Loss to Payroll Ratio (Restricted to 25% Change)" line on its classification relativity review sheet divided by the applicable limit factor shown in that classification's relativity review sheet in Appendix C segregated between the indemnity and medical components, rather than based on the indicated limited loss to payroll ratios.

⁵ In order to use the most complete available policy year, data from policies incepting between November 2017 and October 2018 was used as the basis to project second report level losses for policy year 2018.

⁶ Beginning with the January 1, 2019 Experience Rating Plan, the first \$250 of each claim is eliminated from the experience rating calculation. As a result, the computation of the loss limitation factor in line 7 reflects this in addition to the \$175,000 individual claim limitation in experience rating.

2. The estimated first report level ratios of indemnity and medical losses per \$100 of payroll for policy year 2019 for each NAICS Sector grouping were computed by adjusting the policy year 2018 (preliminary) first report level ratios of indemnity and medical loss to payroll for that NAICS Sector grouping by the change in the first report level ratios of indemnity and medical loss to payroll for that NAICS Sector grouping from policy year 2017 to preliminary policy year 2018, with individual claims limited to \$500,000.
3. In total, the average statewide expected loss rate determined by separate adjustments by NAICS Sector grouping should be equal to that based on the statewide, all classification data. Line 10 of Exhibits 2 through 19 shows the factors used to adjust the indemnity and medical expected loss rate factors computed at the NAICS Sector grouping level to balance to the statewide, all classifications combined expected loss rate factors shown in Exhibit 1.
4. The change in a classification's expected loss rate relativity to the statewide average expected loss rate from the prior year's expected loss rate relativity is limited to 15%. The factors shown on Line 10 of Exhibits 2 through 19 also incorporate a factor to reflect the cost of redistributing the impact of the capped classifications' net expected losses above the 15% limitation among the remaining uncapped classifications. (The share of expected losses redistributed due to this capping procedure was 0.6%.) Exhibit 20 shows a list of the classifications impacted by the restriction and their unrestricted changes in expected loss rate relativity.

Line 11 of Exhibits 2 through 19 shows the factors by NAICS Sector grouping used to adjust the average indicated loss to payroll ratios to the level of losses anticipated in the experience rating data for policies incepting between January 1, 2021 and August 31, 2021. These factors are applied to the indicated limited loss to payroll ratios for indemnity and medical that are included in the classification relativity review sheets provided in Appendix C of this Filing.⁷ Each indemnity and medical loss to payroll ratio is adjusted by the appropriate factor from Exhibits 2 through 19 based on the NAICS Sector grouping to which that classification is assigned. The adjusted indemnity and medical ratios for each classification are then summed together to generate the expected loss rate for that classification proposed to be effective January 1, 2021 with each classification's expected loss rate change in relativity limited to a 15% change from the classification's relativity underlying the 2020 expected loss rates. The proposed January 1, 2021 expected loss rates for all classifications are shown in the proposed Table I, *Expected Loss Rates and D-Ratios*, of the Experience Rating Plan included in Section C of this Filing.

D-Ratios and Primary Thresholds

In the experience rating formula, an employer's primary component of actual losses and excess component of expected losses are used. The threshold amount that segregates losses into the primary component (primary threshold) varies depending on the size of the employer. The Experience Rating Plan provides that the amount of each claim above the first \$250 and up to the primary threshold for the employer is considered primary. In order for the expected loss intervals corresponding to each Primary Threshold to reflect the current loss trends, the WCIRB is proposing updates to the table of Primary Thresholds, which are shown in Table II, *Primary Thresholds*, of the Experience Rating Plan included in Section C of this Filing. These proposed changes do not affect the statewide average modification and will have very little impact on the experience modification of most employers.⁸

A classification's D-ratio represents the proportion of the expected losses in the classification that is estimated to be primary. The D-ratio for each classification and each primary threshold included in the Experience Rating Plan is calculated based on the proportion of that classification's own claim costs, once

⁷ For each classification that is restricted to a 25% classification relativity change on its classification relativity review sheet in Appendix C, the factors on line 11 are applied to the "Selected Loss to Payroll Ratio (Restricted to 25% Change)" line on its classification relativity review sheet divided by the limit factor segregated between the indemnity and medical components, rather than applied to the indicated limited loss to payroll ratios.

⁸ See Item AC20-04-03 of the April 2, 2020 WCIRB Actuarial Committee Agenda and Item III-A of the April 14, 2020 WCIRB Classification and Rating Committee Agenda for a more complete discussion of this proposed change.

adjusted to the policy year 2021 experience modification cost level, which is primary.⁹ The D-ratios proposed for January 1, 2021 are shown in the proposed Table I, *Expected Loss Rates and D-Ratios*, of the Experience Rating Plan included in Section C of this Filing.¹⁰

Maximum Loss Value and Average Death Value

The WCIRB is proposing no changes to the current Maximum Loss Value and Average Death Value of \$175,000.

⁹ Beginning with the January 1, 2019 Experience Rating Plan, the first \$250 of each claim is eliminated from the experience rating calculation. In deriving the D-ratio for each classification, the first \$250 of each claim is eliminated from both the expected losses and the primary component of expected losses.

¹⁰ For January 1, 2021 D-ratios, the WCIRB's Actuarial Committee adopted a Bühlmann approach for computing D-ratio credibility, which improved the accuracy and stability of the D-ratios compared to the prior limited fluctuation credibility approach. The 2021 formula for a classification's D-ratio credibility is: $N / (N + K)$, where N equals the number of indemnity claims for the three-year experience period and K is a credibility constant that is determined by the relationship between the in-group and between-group variance of the threshold being evaluated. See Item AC20-04-03 of the April 2, 2020 WCIRB Actuarial Committee Agenda.

Factors to Adjust 2021 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
All NAICS Sectors Combined

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2016 and 2017 (in 00s)	\$14,343,154,201		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2016 and 2017 x indicated limited loss to payroll ratios		\$6,250,043,017	\$6,654,483,797
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.436	0.464

Loss to Payroll Ratios at Expected Loss Rate Level

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

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>
Indemnity	2017	0.261	1.630	0.426
	2018	0.275	1.411	0.389
	2019	0.273	1.000	0.273
Medical	2017	0.380	1.274	0.484
	2018	0.389	1.184	0.460
	2019	0.378	1.000	0.378

Average: 0.363 0.441

5. Selected experience rating off-balance	1.019	1.019
6. Factor to reflect loss limitation	0.904	0.824
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.331	0.367

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) / (3)	0.761	0.791
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Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2017 and 2018 (preliminary) and projected for 2019 based on the underlying accident year loss trend. The loss development factors are based on the latest evaluation of accident year experience.

Line (5) is the selected off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Factors to Adjust 2021 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 11 & 21 Combined (Agriculture & Mining)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2016 and 2017 (in 00s)	\$230,491,409		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2016 and 2017 x indicated limited loss to payroll ratios		\$295,011,644	\$343,619,555
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		1.280	1.491

Loss to Payroll Ratios at Expected Loss Rate Level

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

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>		
<u>Indemnity</u>	2017	0.865	1.406	1.217		
	2018	0.822	1.264	1.039		
	2019	0.804	1.000	0.804		
<u>Medical</u>	2017	1.433	1.159	1.660		
	2018	1.303	1.116	1.455		
	2019	1.272	1.000	1.272		
				Average:	1.020	1.462
5. Selected experience rating off-balance					1.019	1.019
6. Factor to reflect loss limitation					0.887	0.848
7. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)					0.914	1.254

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.714	0.841
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.064	1.029
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.760	0.865

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2017 and 2018 (preliminary) and projected for 2019 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust 2021 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 22 & 23 Combined (Utilities & Construction)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2016 and 2017 (in 00s)	\$793,119,337		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2016 and 2017 x indicated limited loss to payroll ratios		\$937,286,938	\$909,094,830
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		1.182	1.146

Loss to Payroll Ratios at Expected Loss Rate Level

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

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>		
<u>Indemnity</u>	2017	0.873	1.532	1.338		
	2018	0.883	1.340	1.183		
	2019	0.854	1.000	0.854		
<u>Medical</u>	2017	1.276	1.262	1.610		
	2018	1.188	1.174	1.394		
	2019	1.108	1.000	1.108		
				Average:	1.125	1.371
5. Selected experience rating off-balance					1.019	1.019
6. Factor to reflect loss limitation					0.802	0.621
7. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)					0.912	0.860

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.772	0.750
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.064	1.029
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.821	0.772

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2017 and 2018 (preliminary) and projected for 2019 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust 2021 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 31 (Manufacturing)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2016 and 2017 (in 00s)	\$1,025,695,919		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2016 and 2017 x indicated limited loss to payroll ratios		\$964,284,288	\$1,026,770,620
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.940	1.001

Loss to Payroll Ratios at Expected Loss Rate Level

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

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>		
<u>Indemnity</u>	2017	0.529	1.606	0.850		
	2018	0.529	1.384	0.732		
	2019	0.518	1.000	0.518		
<u>Medical</u>	2017	0.745	1.281	0.955		
	2018	0.749	1.177	0.881		
	2019	0.725	1.000	0.725		
				Average:	0.700	0.854
5. Selected experience rating off-balance					1.019	1.019
6. Factor to reflect loss limitation					0.921	0.875
7. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)					0.652	0.755

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.693	0.755
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.064	1.029
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.738	0.776

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2017 and 2018 (preliminary) and projected for 2019 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust 2021 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 42 (Wholesale)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2016 and 2017 (in 00s)	\$234,168,282		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2016 and 2017 x indicated limited loss to payroll ratios		\$363,088,330	\$389,288,894
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		1.551	1.662

Loss to Payroll Ratios at Expected Loss Rate Level

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

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>		
<u>Indemnity</u>	2017	0.950	1.643	1.561		
	2018	1.027	1.429	1.467		
	2019	1.026	1.000	1.026		
<u>Medical</u>	2017	1.292	1.330	1.718		
	2018	1.357	1.189	1.614		
	2019	1.353	1.000	1.353		
				Average:	1.352	1.562
5. Selected experience rating off-balance					1.019	1.019
6. Factor to reflect loss limitation					0.912	0.808
7. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)					1.246	1.276

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.803	0.767
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.064	1.029
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.855	0.790

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2017 and 2018 (preliminary) and projected for 2019 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust 2021 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 44 (Retail)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2016 and 2017 (in 00s)	\$747,713,435		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2016 and 2017 x indicated limited loss to payroll ratios		\$594,184,586	\$705,461,351
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.795	0.943

Loss to Payroll Ratios at Expected Loss Rate Level

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

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>		
<u>Indemnity</u>	2017	0.434	1.683	0.731		
	2018	0.446	1.441	0.642		
	2019	0.448	1.000	0.448		
<u>Medical</u>	2017	0.678	1.252	0.848		
	2018	0.768	1.175	0.902		
	2019	0.763	1.000	0.763		
				Average:	0.607	0.838
5. Selected experience rating off-balance					1.019	1.019
6. Factor to reflect loss limitation					0.946	0.890
7. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)					0.581	0.754

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.731	0.799
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.064	1.029
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.778	0.822

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2017 and 2018 (preliminary) and projected for 2019 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust 2021 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 48 (Transportation & Warehousing)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2016 and 2017 (in 00s)	\$261,968,882		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2016 and 2017 x indicated limited loss to payroll ratios		\$522,078,987	\$445,286,992
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		1.993	1.700

Loss to Payroll Ratios at Expected Loss Rate Level

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

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>		
<u>Indemnity</u>	2017	1.272	1.460	1.858		
	2018	1.262	1.322	1.667		
	2019	1.161	1.000	1.161		
<u>Medical</u>	2017	1.501	1.229	1.844		
	2018	1.389	1.169	1.624		
	2019	1.231	1.000	1.231		
				Average:	1.562	1.566
5. Selected experience rating off-balance					1.019	1.019
6. Factor to reflect loss limitation					0.903	0.813
7. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)					1.425	1.288

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.715	0.758
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.064	1.029
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.761	0.780

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2017 and 2018 (preliminary) and projected for 2019 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust 2021 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 51 (Information)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2016 and 2017 (in 00s)	\$263,443,158		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2016 and 2017 x indicated limited loss to payroll ratios		\$201,895,540	\$131,658,930
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.766	0.500

Loss to Payroll Ratios at Expected Loss Rate Level

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

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>		
<u>Indemnity</u>	2017	0.425	1.397	0.594		
	2018	0.507	1.236	0.627		
	2019	0.613	1.000	0.613		
<u>Medical</u>	2017	0.367	1.266	0.464		
	2018	0.450	1.145	0.516		
	2019	0.533	1.000	0.533		
				Average:	0.611	0.504
5. Selected experience rating off-balance					1.019	1.019
6. Factor to reflect loss limitation					0.930	0.884
7. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)					0.575	0.450

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.750	0.901
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.064	1.029
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.798	0.927

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2017 and 2018 (preliminary) and projected for 2019 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust 2021 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 52 (Finance & Insurance)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2016 and 2017 (in 00s)	\$552,350,594		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2016 and 2017 x indicated limited loss to payroll ratios		\$81,793,478	\$85,010,630
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.148	0.154

Loss to Payroll Ratios at Expected Loss Rate Level

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

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>		
<u>Indemnity</u>	2017	0.074	1.940	0.143		
	2018	0.061	1.593	0.098		
	2019	0.060	1.000	0.060		
<u>Medical</u>	2017	0.099	1.529	0.152		
	2018	0.089	1.320	0.117		
	2019	0.090	1.000	0.090		
				Average:	0.100	0.120

5. Selected experience rating off-balance	1.019	1.019
6. Factor to reflect loss limitation	0.943	0.935
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.096	0.113

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.647	0.736
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.064	1.029
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.689	0.758

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2017 and 2018 (preliminary) and projected for 2019 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust 2021 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 53 (Real Estate)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2016 and 2017 (in 00s)	\$309,577,920		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2016 and 2017 x indicated limited loss to payroll ratios		\$120,551,317	\$134,533,753
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.389	0.435

Loss to Payroll Ratios at Expected Loss Rate Level

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

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>		
<u>Indemnity</u>	2017	0.233	1.664	0.387		
	2018	0.249	1.452	0.362		
	2019	0.273	1.000	0.273		
<u>Medical</u>	2017	0.346	1.312	0.454		
	2018	0.384	1.207	0.463		
	2019	0.405	1.000	0.405		
				Average:	0.341	0.441
5. Selected experience rating off-balance					1.019	1.019
6. Factor to reflect loss limitation					0.925	0.887
7. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)					0.319	0.395

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.818	0.910
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.064	1.029
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.871	0.936

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2017 and 2018 (preliminary) and projected for 2019 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust 2021 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 54 (Professional Services)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2016 and 2017 (in 00s)	\$2,698,523,515		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2016 and 2017 x indicated limited loss to payroll ratios		\$100,348,042	\$117,838,523
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.037	0.044

Loss to Payroll Ratios at Expected Loss Rate Level

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

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>		
<u>Indemnity</u>	2017	0.023	1.629	0.038		
	2018	0.026	1.474	0.039		
	2019	0.028	1.000	0.028		
<u>Medical</u>	2017	0.038	1.306	0.050		
	2018	0.038	1.181	0.044		
	2019	0.035	1.000	0.035		
				Average:	0.035	0.043
5. Selected experience rating off-balance					1.019	1.019
6. Factor to reflect loss limitation					0.864	0.802
7. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)					0.031	0.035

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.822	0.797
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.064	1.029
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.875	0.820

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2017 and 2018 (preliminary) and projected for 2019 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust 2021 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 56 (Administrative)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2016 and 2017 (in 00s)	\$186,746,487		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2016 and 2017 x indicated limited loss to payroll ratios		\$339,246,995	\$353,588,109
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		1.817	1.893

Loss to Payroll Ratios at Expected Loss Rate Level

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

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>		
<u>Indemnity</u>	2017	1.049	1.567	1.643		
	2018	1.043	1.374	1.433		
	2019	1.022	1.000	1.022		
<u>Medical</u>	2017	1.456	1.193	1.736		
	2018	1.527	1.089	1.663		
	2019	1.469	1.000	1.469		
				Average:	1.366	1.623
5. Selected experience rating off-balance					1.019	1.019
6. Factor to reflect loss limitation					0.902	0.842
7. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)					1.245	1.381

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.686	0.729
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.064	1.029
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.730	0.750

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2017 and 2018 (preliminary) and projected for 2019 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust 2021 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 61 (Education)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2016 and 2017 (in 00s)	\$268,731,305		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2016 and 2017 x indicated limited loss to payroll ratios		\$70,246,412	\$89,211,842
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.261	0.332

Loss to Payroll Ratios at Expected Loss Rate Level

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

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>		
<u>Indemnity</u>	2017	0.172	1.520	0.262		
	2018	0.163	1.341	0.219		
	2019	0.153	1.000	0.153		
<u>Medical</u>	2017	0.308	1.241	0.383		
	2018	0.252	1.177	0.296		
	2019	0.240	1.000	0.240		
				Average:	0.211	0.306
5. Selected experience rating off-balance					1.019	1.019
6. Factor to reflect loss limitation					0.907	0.808
7. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)					0.194	0.250

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.741	0.754
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.064	1.029
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.789	0.775

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2017 and 2018 (preliminary) and projected for 2019 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust 2021 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 62 (Health)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2016 and 2017 (in 00s)	\$990,207,525		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2016 and 2017 x indicated limited loss to payroll ratios		\$482,492,489	\$513,720,519
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.487	0.519

Loss to Payroll Ratios at Expected Loss Rate Level

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

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>		
<u>Indemnity</u>	2017	0.264	1.593	0.421		
	2018	0.253	1.409	0.357		
	2019	0.239	1.000	0.239		
<u>Medical</u>	2017	0.362	1.314	0.476		
	2018	0.353	1.201	0.424		
	2019	0.328	1.000	0.328		
				Average:	0.339	0.409
5. Selected experience rating off-balance					1.019	1.019
6. Factor to reflect loss limitation					0.949	0.905
7. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)					0.325	0.374

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.667	0.722
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.064	1.029
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.710	0.743

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2017 and 2018 (preliminary) and projected for 2019 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust 2021 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 71 (Arts & Entertainment)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2016 and 2017 (in 00s)	\$139,480,744		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2016 and 2017 x indicated limited loss to payroll ratios		\$101,772,108	\$138,188,208
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.730	0.991

Loss to Payroll Ratios at Expected Loss Rate Level

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

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>		
<u>Indemnity</u>	2017	0.457	1.514	0.692		
	2018	0.401	1.336	0.536		
	2019	0.359	1.000	0.359		
<u>Medical</u>	2017	1.009	1.237	1.248		
	2018	0.713	1.147	0.818		
	2019	0.658	1.000	0.658		
				Average:	0.529	0.908
5. Selected experience rating off-balance					1.019	1.019
6. Factor to reflect loss limitation					0.913	0.807
7. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)					0.488	0.741

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.669	0.748
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.064	1.029
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.712	0.770

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2017 and 2018 (preliminary) and projected for 2019 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust 2021 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 72 (Hospitality)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2016 and 2017 (in 00s)	\$575,487,040		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2016 and 2017 x indicated limited loss to payroll ratios		\$527,100,479	\$680,533,465
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.916	1.183

Loss to Payroll Ratios at Expected Loss Rate Level

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

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>		
<u>Indemnity</u>	2017	0.505	1.557	0.786		
	2018	0.498	1.362	0.678		
	2019	0.495	1.000	0.495		
<u>Medical</u>	2017	0.841	1.271	1.069		
	2018	0.800	1.186	0.948		
	2019	0.753	1.000	0.753		
				Average:	0.653	0.923
5. Selected experience rating off-balance					1.019	1.019
6. Factor to reflect loss limitation					0.957	0.901
7. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)					0.632	0.841

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.690	0.711
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.064	1.029
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.735	0.732

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2017 and 2018 (preliminary) and projected for 2019 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust 2021 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 81 (Other)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2016 and 2017 (in 00s)	\$233,896,932		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2016 and 2017 x indicated limited loss to payroll ratios		\$181,621,323	\$186,398,848
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.777	0.797

Loss to Payroll Ratios at Expected Loss Rate Level

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

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>		
<u>Indemnity</u>	2017	0.429	1.548	0.664		
	2018	0.408	1.366	0.557		
	2019	0.416	1.000	0.416		
<u>Medical</u>	2017	0.584	1.275	0.744		
	2018	0.544	1.176	0.640		
	2019	0.532	1.000	0.532		
				Average:	0.546	0.638
5. Selected experience rating off-balance					1.019	1.019
6. Factor to reflect loss limitation					0.929	0.867
7. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)					0.512	0.560

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.660	0.702
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.064	1.029
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.702	0.723

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2017 and 2018 (preliminary) and projected for 2019 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust 2021 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 8742 (Outside Sales)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2016 and 2017 (in 00s)	\$1,027,502,133		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2016 and 2017 x indicated limited loss to payroll ratios		\$102,895,145	\$110,094,466
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.100	0.107

Loss to Payroll Ratios at Expected Loss Rate Level

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

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>		
<u>Indemnity</u>	2017	0.057	1.615	0.091		
	2018	0.059	1.428	0.084		
	2019	0.061	1.000	0.061		
<u>Medical</u>	2017	0.113	1.323	0.150		
	2018	0.089	1.197	0.107		
	2019	0.093	1.000	0.093		
				Average:	0.079	0.117
5. Selected experience rating off-balance					1.019	1.019
6. Factor to reflect loss limitation					0.895	0.744
7. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)					0.071	0.088

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.712	0.818
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.064	1.029
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.758	0.842

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2017 and 2018 (preliminary) and projected for 2019 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust 2021 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 8810 & 92 Combined (Clerical & Public Admin)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2016 and 2017 (in 00s)	\$3,804,049,583		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2016 and 2017 x indicated limited loss to payroll ratios		\$264,700,232	\$290,161,658
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.070	0.076

Loss to Payroll Ratios at Expected Loss Rate Level

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

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>		
<u>Indemnity</u>	2017	0.038	1.502	0.057		
	2018	0.043	1.346	0.057		
	2019	0.047	1.000	0.047		
<u>Medical</u>	2017	0.056	1.199	0.067		
	2018	0.069	1.127	0.078		
	2019	0.076	1.000	0.076		
				Average:	0.054	0.074
5. Selected experience rating off-balance					1.019	1.019
6. Factor to reflect loss limitation					0.946	0.925
7. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)					0.051	0.069

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.737	0.905
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.064	1.029
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.785	0.931

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2017 and 2018 (preliminary) and projected for 2019 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Classifications Affected by ELR Limitation Rule

<u>Class Code</u>	<u>Class Description</u>	<u>Indicated Relativity Change</u>
Limited to a 15% Decrease		
1122	MINING – SURFACE	-26.1%
1123	MINING – UNDERGROUND	-19.5%
1330	BLASTING	-23.3%
1699	ROCK, MINERAL OR GLASS WOOL MFG	-21.2%
1701	CEMENT MFG	-17.3%
2002	MACARONI MFG	-15.7%
2095	MEAT PRODUCTS MFG	-22.9%
2501	CLOTHING MFG; HAT MFG; TAILORING; LAMPSHADE MFG; FLOWER MFG	-19.9%
2881	FURNITURE ASSEMBLING; COFFIN/CASKET MFG OR ASSEMBLING	-18.0%
3683	SPEAKER MFG	-49.3%
3830	AIRCRAFT/SPACECRAFT MFG; UNMANNED AIRCRAFT SYSTEM MFG – 55 POUNDS OR HEAVIER	-17.9%
4495	PLASTICS – EXTRUSION MOLDED PRODUCTS MFG	-22.4%
4497	PLASTICS – FIBER REINFORCED PLASTIC PRODUCTS MFG	-16.5%
4499	PLASTICS – THERMOFORMED PRODUCTS MFG	-17.6%
4691	ORTHOTIC OR PROSTHETIC DEVICE MFG	-16.8%
4828	CHEMICAL MIXING OR REPACKAGING	-23.6%
5129	INTEGRATED CIRCUIT/SEMICONDUCTOR PROCESSING EQUIP INSTALLATION, SERVICE OR REPAIR	-20.5%
5193	COMPUTER/TELEPHONE SYSTEM/EQUIPMENT INSTALLATION, SERVICE OR REPAIR	-16.5%
5507	STREET OR ROAD CONSTRUCTION – GRADING	-15.6%
6308	SEWER CONSTRUCTION – HIGH WAGE	-18.3%
7133	RAILROAD OPERATION	-18.8%
8021	STORES – MEAT/FISH/POULTRY – WHOLESALE	-15.4%
8078	SANDWICH SHOPS; BEVERAGE PREPARATION SHOPS; ICE CREAM/FROZEN YOGURT SHOPS	-23.8%
8370	AUTOMOBILE OR TRUCK RADIO OR ALARM INSTALLATION OR REPAIR	-16.5%
8852	HOME INFUSION THERAPISTS	-17.0%
9156	THEATERS – DANCE/OPERA/THEATER COMPANIES	-22.6%

Classifications Affected by ELR Limitation Rule

<u>Class Code</u>	<u>Class Description</u>	<u>Indicated Relativity Change</u>
Limited to a 15% Increase		
0044	COTTON FARMS	17.7%
0400	WAREHOUSES – COTTON – INCLUDING COTTON COMPRESSING	26.3%
1322	OIL/GAS WELL SERVICING	34.0%
2081	BUTCHERING; STOCKYARDS	17.5%
2402	CARPET OR RUG MFG	21.4%
2660	BOOT OR SHOE MFG OR REPAIRING	19.2%
4312	NEWSPAPER DELIVERY	20.8%
4362	MOTION PICTURES – NEGATIVE AND PRINT PROCESSORS	19.4%
4432	PEN OR MECHANICAL PENCIL MFG	16.2%
5222	CONCRETE CONSTRUCTION – BRIDGES; CHIMNEY CONSTRUCTION	21.8%
5470	GLAZIERS – AWAY FROM SHOP – HIGH WAGE	18.7%
5474	PAINTING; WATERPROOFING; PAINTING/WALLPAPER INSTALLATION – LOW WAGE	15.4%
5479	INSULATION WORK	16.4%
5482	PAINTING; WATERPROOFING; PAINTING/WALLPAPER INSTALLATION – HIGH WAGE	18.7%
6206	OIL/GAS WELLS – CEMENTING/ACIDIZING/FRACTURING; VACUUM TRUCK SVC/GRAVEL PA	23.2%
6218	EXCAVATION/GRADING LAND/LAND LEVELING – LOW WAGE	15.4%
7198	PARCEL DELIVERY COMPANIES; ARMORED TRANSPORT SERVICES	17.1%
7227	AUTO/TRUCK TOWING, ROADSIDE ASSISTANCE OR FREEWAY SERVICE PATROL	15.5%
7248	MARINE APPRAISERS OR SURVEYORS	34.0%
7409	AIRCRAFT OPERATION – AGRICULTURAL – FLYING CREW	16.4%
7421	AIRCRAFT OPERATION – PERSONNEL TRANSPORT – FLYING CREW	23.8%
7500	GAS WORKS	16.4%
7520	WATER COMPANIES	16.4%
7600	COMMUNICATION SERVICE PROVIDERS	40.1%
7610	RADIO, TELEVISION OR COMMERCIAL BROADCASTING STATIONS	28.9%
7706	FIREFIGHTING OPERATIONS – NOT VOLUNTEERS	21.2%
8028	EQUIPMENT OR MACHINERY RENTAL YARDS	32.4%
8031	STORES – MEAT, FISH OR POULTRY – RETAIL	19.9%
8039	STORES – DEPARTMENT STORES – RETAIL	17.4%
8042	STORES – FLOOR COVERING	18.5%
8110	STORES – WELDING SUPPLIES	42.9%
8278	RACING STABLES – JOCKEYS/HARNESS DRIVERS	29.8%
8290	WAREHOUSES – SELF STORAGE – ALL OTHERS	25.4%
8388	RUBBER TIRE DEALERS	17.9%
8601	ENGINEERS – CONSULTING; OIL OR GAS GEOLOGISTS/SCOUTS; FOREST ENGINEERS	33.7%
8631	RACING STABLES – ALL OTHER EMPLOYEES	23.3%
8720	INSPECTION FOR INSURANCE/SAFETY/VALUATION; ELEVATOR INSPECTING; WEIGHERS/S	16.7%
8744	BOY/GIRL SCOUT COUNCILS – DISTRICT EXECS	18.0%
8808	BANKS	19.0%
8831	HOSPITALS – VETERINARY; KENNELS	17.7%
9007	APT/CONDO OPERATION FOR SENIORS	34.7%
9010	MOBILE HOME PARK OPERATION – OTHER	24.6%
9011	APT/CONDO COMPLEX OPERATION – N.O.C. – OTHER; COMM/RES MIXED-USE – OTHER	25.2%
9015	BUILDING OPERATION – N.O.C. – OTHER; CHURCH/TEMPLE/MOSQUE/SYNAGOGUE – OTHE	33.8%
9184	SKI RESORTS – ALPINE	18.9%

Classifications Affected by ELR Limitation Rule

<u>Class</u>	<u>Class</u>	<u>Indicated</u>
<u>Code</u>	<u>Description</u>	<u>Relativity</u>
		<u>Change</u>
Limited to a 15% Increase (continued)		
9420	MUNICIPAL/STATE/PUBLIC AGENCY – OTHERS	44.1%
9422	ROAD DISTRICTS OR DEPARTMENTS	25.8%
9507	SIGN PAINTING OR LETTERING	27.3%
9521	HOUSE FURNISHINGS; FLOOR COVERING; WINDOW COVERING	19.4%
9531	TELECOMM ANTENNA EQUIP INSTALL/SERVICE/REPAIR; SATELLITE TV/INTERNET EQUIP II	15.8%
9549	ADVERTISING COMPANIES	66.3%
9610	MOTION PICTURES – PRODUCTION	23.5%

Section C

Appendix B

Experience Rating Off-Balance Correction Factor

Experience rating is designed to be premium-neutral in that the total statewide pure premium, after application of experience rating, should be the same as if there were no experience rating. However, the collective experience of large employers, to which experience rating assigns greater weight, has been better than average, and the collective experience of small employers, many of which are not rated, has been worse than average. As a result, if no adjustment was made, the statewide average experience modification would be below 100% and pure premium rates would be insufficient to provide for losses and loss adjustment expenses after application of experience rating.

For many years, the derivation of pure premium rates and expected loss rates has involved adjustment by a factor known as the experience rating off-balance correction factor (off-balance factor). By adjusting pure premium rates and expected loss rates by this factor, the total pure premium produced at those pure premium rates, after application of experience rating, is estimated to be equal to projected losses and loss adjustment expenses incurred against the policies to which those pure premium rates apply. For policies incepting between January 1, 2021 and August 31, 2021¹, the indicated off-balance factor is 1.019, which is 0.5% higher than the off-balance factor reflected in the approved pure premium rates and expected loss rates for policies incepting in 2020.

Exhibits 1 and 2 show the calculation of the indicated off-balance factor. Lines 1 and 2 of Exhibit 1 show the average modification and average credibility assigned to the experience of all experience rated employers for policy years 2018 through 2020. This information is based on the WCIRB's experience modification records and reflects the actual modifications issued for each of those policy years.² Based on this information, the ratio of actual to expected losses for experience rated employers in each of these years is estimated and shown on line 3 of Exhibit 1.

As discussed in Appendix A, the expected loss rates determined for each year are adjusted by the off-balance factor for that year. Line 4 of Exhibit 1 shows the off-balance factor that was used to adjust each year's expected loss rates. Line 5 of Exhibit 1 shows the adjustment that was made to the expected loss rates for policy year 2018 to produce the target off-balance factor of 1.015 for that year.³ Line 6 of Exhibit 1 shows the adjustment that was made to each historical year's expected loss rates to reflect the impact of California Insurance Code Section 11751.9 corrections based on closed claim values that are significantly below the values the claims were used in an experience modification computation.⁴ The combined total of all the factors that were applied to each policy year's expected losses are shown in line 7 of Exhibit 1.

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

¹ The WCIRB is scheduled to make its next regulatory filing early in 2021 to be effective September 1, 2021.

² The policy year 2020 information shown is preliminary as not all 2020 experience modifications have been issued at the time of this filing.

³ For policy year 2018, in lieu of decreasing the off-balance factor to its indicated value of 1.006, an adjustment was made to 2018 expected loss rates to result in a targeted off-balance factor of 1.015. This adjustment was intended to reduce year-to-year swings in the factor.

⁴ The adjustment that was made to each historical year's expected loss rates is removed from the computation of the projected ratio of actual to expected losses for purposes of the off-balance calculation as, while each year's expected losses was adjusted for potential Insurance Code Section 11751.9 adjustments, the average modifications shown on line 1 are prior to Section 11751.9 corrections.

to remove that year's off-balance factor and its related adjustment, if any, and the adjustment to reflect the impact of California Insurance Code Section 11751.9 rerates) to the hindsight weighted average statewide ratio of losses (limited to \$175,000) to payroll for the policy years and report levels reflected in that year's experience modifications.

Line 9 of Exhibit 1 shows the average ratios of actual to expected losses for experience rated employers in each policy year, adjusted to remove the off-balance factor and the Insurance Code Section 11751.9 adjustments that were made to each historical year's expected loss rates, and to reflect the hindsight overall average level of expected loss rates promulgated each year. The ratios shown on line 9 of Exhibit 1 represent the estimated ratios of actual to expected losses for experience rated employers in which the total actual losses for all employers equal the total expected losses for the experience period. Line 10 of Exhibit 1 is the projected ratio of actual to expected losses for experience rated employers, which has been selected as the average of the three years' ratios. Line 11 of Exhibit 1 is the projected average credibility for experience rated employers, which has been selected as the average credibility for policy year 2019 (the most recent complete year of experience).

Exhibit 2 shows the computation of the indicated off-balance factor for policies incepting between January 1, 2021 and August 31, 2021. The projected ratio of actual to expected losses and the projected average credibility computed on lines 10 and 11 of Exhibit 1 are shown on lines 1 and 2 of Exhibit 2, respectively. Line 3 of Exhibit 2 shows the ratio of experience rated premium to total premium. This ratio is based on a comparison of the premiums at the advisory pure premium rate level for experience rated employers with those for all employers including employers who are not experience rated.

Line 4 of Exhibit 2 shows the computation of the indicated off-balance factor of 1.019 for policies incepting between January 1, 2021 and August 31, 2021. The computation is based on the information on lines 1, 2 and 3 of Exhibit 2. The indicated off-balance factor is 0.5% higher than the off-balance factor in advisory pure premium rates for policies incepting in 2020.

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

	2018	2019	Preliminary 2020
1. Average Modification for Rated Risks	0.948	0.935	0.945
2. Average Credibility for Rated Risks	0.599	0.591	0.584
3. Average Actual to Expected Ratio for Rated Risks (unadjusted) [(1) - 1.0 + (2)] / (2)	0.913	0.890	0.906
Factors Applied to Expected Loss Rates in 2018 Through 2020			
4. Off-Balance Factor in Expected Loss Rates	1.015	1.017	1.014
5. Factor to Produce Selected 2018 Off-Balance	1.009	N/A	N/A
6. Adjustment to Reflect Insurance Code Section 11751.9 Rerates in Expected Loss Rates	0.992	0.992	0.992
7. Total of All Factors Applied to Expected Loss Rates (4) x (5) x (6)	1.016	1.009	1.006
8. Hindsight Correction to Average Expected Losses	1.081	1.092	1.056
9. Average Actual to Expected Ratio for Rated Risks (adjusted) (3) x (7) x (8)	1.004	0.981	0.963
10. Projected Ratio of Actual to Expected Losses for Rated Risks for January 1, 2021 to August 31, 2021 Policies			0.982
11. Projected Average Credibility for Rated Risks for January 1, 2021 to August 31, 2021 Policies			0.591

Notes:

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

Line (3) is derived starting with the formula: $X\text{-Mod} = (\text{credibility} \times A/E) + [(1.0 - \text{credibility}) \times 1.0]$.

Line (4) is the off-balance factor included in pure premium rates and expected loss rates for the specified year. In this calculation, its impact is removed from the expected losses for the specified year to determine what the A/E ratio would have been without the off-balance adjustment for that year being applied to expected losses.

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

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

Line (8) is a factor that corrects for estimation error in the statewide average Expected Loss Rate for the specified year. It is computed as the ratio of a) the average Expected Loss Rate with the selected off-balance correction factor and the adjustment factor for the Insurance Code Section 11751.9 rerates removed to b) the hindsight average loss to payroll ratio.

Line (10) is the projected ratio of actual to expected losses for January 1, 2021 to August 31, 2021 rated risks based on an average of the latest three years.

Line (11) is the projected average credibility for January 1, 2021 to August 31, 2021 rated risks based on the average credibility for the latest full year (2019).

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

1. Projected Ratio of Actual to Expected Losses for Rated Risks	0.982
2. Projected Average Credibility for Rated Risks	0.591
3. Ratio of Experience-Rated Premium to Total Premium	0.877
4. Indicated Off-Balance in January 1, 2021 Pure Premium Rates $\{1.0 - [(1) \times (2) \times (3)]\} / \{[1.0 - (2)] \times (3) + [1.0 - (3)]\}$	1.019
5. Selected Off-Balance in 2020 Pure Premium Rates	1.014
6. Indicated Change in Off-Balance $(4)/(5)-1.0$	0.5%

Notes:

Lines (1) and (2) are from Exhibit 1, lines (11) and (12), respectively.

Line (3) is based on unit statistical data comparing premium on rated policies with that on non-rated policies.

The formula shown to compute the off-balance factor (OBF) in line (4) is derived from the relationship of the OBF as the reciprocal of the average modification over all risks. That is $OBF = 1 / (\text{Avg. Mod All Risks})$, where $\text{Avg. Mod All Risks} = (\text{Avg. Mod Rated Risks} \times \text{Premium Share of Rated Risks}) + (1.0 \times \text{Premium Share of Non-rated Risks})$, and where the formula for the average modification for rated risks is as follows:
 $\text{Avg. Mod Rated Risks} = [(\text{Avg. Ratio of Actual to Expected}) \times (1 / OBF) \times (\text{Avg. Credibility})] + [1.0 \times (1 - \text{Avg. Credibility})]$.

Section C

Appendix C

Computation of Classification Relativities

Derivation of Rates Based on Classification Relativity Review Sheets

The specific advisory pure premium rate or expected loss rate recommended for each industry classification reflects in part the calculated change in each classification's relative share of the total statewide losses. Each classification's relativity is based on the claim and payroll experience of employers assigned to that classification compared to the claim and payroll experience of employers assigned to other classifications. The most recent claim and payroll experience by classification reported in accordance with the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (USRP) is the basis of the analysis.

Each classification's relativity is determined through an analysis of the ratio of losses to payroll that emerges for a particular classification in the most recent two, three, four, or five years, depending on the size of the classification. For certain classifications, five years of loss and payroll experience is not, by itself, sufficiently large or "credible" to establish the relativity for the classification. For each of these classifications, selected relativities are determined as the weighted average of the adjusted loss to payroll ratio based on that classification's policy year loss experience and the loss to payroll ratio expected to emerge based on the current (i.e., January 1, 2020) advisory pure premium rate for the classification. The weight assigned to the policy year loss experience depends on the volume of experience assigned to that classification over the last five years. The remaining weight is assigned to the experience expected to emerge based on the loss portion of the current pure premium rate. The determination of the expected loss to payroll ratios, the adjusted loss to payroll ratios based on policy year experience, and the selected loss to payroll ratios indicated for January 1, 2021 is discussed below.

Expected Loss to Payroll Ratios

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

Line 1 of Exhibit 1 shows the year 2020 selected (unlimited) loss to payroll ratios for Classification 4496¹, expressed as losses per \$100 of payroll, separately for indemnity and medical as reflected in the 2020 classification relativity analysis. These ratios that are shown on line 1 do not reflect the impact of the average January 1, 2020 advisory pure premium rate level change on losses. The adjustment to reflect this impact is shown on line 2 of Exhibit 1. Inasmuch as the classification relativity analysis is based on loss amounts (excluding loss adjustment expenses), the effects shown on line 2 of Exhibit 1 reflect only the loss components of the approved January 1, 2020 advisory pure premium rate change. Line 3 of Exhibit 1 shows the expected unlimited loss to payroll ratio underlying the 2020 relativity for Classification 4496, adjusted for the impact of the January 1, 2020 pure premium rate change on losses. (To obtain the January 1, 2020 advisory pure premium rate for the classification, the expected unlimited loss to payroll ratio is multiplied by the January 1, 2020 loss adjustment expense provision of 1.382 and the 2020 experience rating off-balance correction factor of 1.014.)

Two additional adjustments are made to the expected unlimited loss to payroll ratios shown on line 3 of Exhibit 1. First, the ratios are adjusted to reflect the change in the average level of experience in the North American Industry Classification System (NAICS) Sector grouping to which the classification is assigned relative to that of other NAICS Sector groupings. In this way, the advisory pure premium rate for classifications that have very little credibility will change, to a large extent, based on the change in loss experience of a broader group of relatively similar classifications rather than on the statewide average change in loss experience of all classifications.

¹ Based on Section C, Appendix C of the WCIRB's January 1, 2020 Regulatory Filing.

Exhibit 2.1 shows the factors for the indemnity and medical components used to make these adjustments for the 18 NAICS Sector groupings used to segregate industry classifications for purposes of classification relativities. The classifications assigned by the WCIRB to each of the NAICS Sectors are shown in Exhibit 2.2. The factors shown in Exhibit 2.1 represent the ratio, by component, of the actual loss dollars to expected loss dollars in the most recent two-year period for each NAICS Sector. Thus, a factor less than 1.000 indicates that the experience in a particular NAICS Sector's loss component is improving relative to the statewide average, while a factor greater than 1.000 indicates that the experience in a particular NAICS Sector's loss component is deteriorating relative to the statewide average. The factors from Exhibit 2.1 for the Manufacturing NAICS Sector grouping (Sector 31) are shown for Classification 4496 on line 4 of Exhibit 1. The expected unlimited loss to payroll ratios adjusted for the NAICS Sector differential for Classification 4496 are shown on line 5 of Exhibit 1.

The second adjustment made to the expected unlimited loss to payroll ratios involves removal of the portion of each classification's loss to payroll ratio anticipated to provide for large losses. To mitigate the impact of exceptionally large claims on a classification's relativity, the actual cost of a single claim that is used in the policy year experience underlying the computation of the adjusted loss to payroll ratio is limited. Consequently, the expected loss to payroll ratio that will be combined with the adjusted loss to payroll ratio is also limited.

The computation of the indemnity and medical limit factors for each classification (shown on line 6 of Exhibit 1 for Classification 4496) reflects the expected percentage of losses in excess of the current loss limitation of \$500,000 for the applicable retrospective rating hazard group (RHG) for that classification. The limit factor is based on the experience underlying the total incurred loss elimination ratios included in the *California Loss Elimination Ratios and Retro Hazard Groups* based on a policy year 2020 level.² The classifications assigned to each of the RHGs for the purposes of this adjustment are shown in Exhibit 8.3.

Line 7 of Exhibit 1 shows the expected limited loss to payroll ratios which have been adjusted for the NAICS Sector differential and by the loss limitation applicable to Classification 4496. These are the ratios that will be combined with the ratios based on policy year loss experience for classifications that are not fully credible. To the extent that a classification is fully credible, the expected limited loss to payroll ratios are not used in the derivation of the selected loss to payroll ratios for that classification.

Adjusted Loss to Payroll Ratios

The payroll and claim information from the latest available statistical summary for each classification is shown on the classification relativity review sheet for that classification. For illustrative purposes, Exhibit 3 shows the January 1, 2021 classification relativity review sheet for Classification 4496, *Plastics – fabricated products mfg.* The payroll amount shown for each policy year is based on the total payroll reported for Classification 4496 on all policies providing California workers' compensation coverage. For informational purposes, the number of reported serious (major permanent partial disability, permanent total disability, and death), non-serious (temporary-only and minor permanent partial disability), and medical-only claims are shown separately. In addition, incurred indemnity, incurred medical, and total incurred loss amounts are also shown for each policy year. (The payroll and loss experience of a number of insurers that were in liquidation by 2020 has not been reported to the WCIRB and is, therefore, not included in this analysis.) To facilitate a consistent comparison of losses to payroll across classifications, the following adjustments have been made to the reported payroll and incurred loss amounts:

1. **Changes in Average Wage Levels.** The payroll reported for each policy year reflects the wages earned during that year. In 2016, the WCIRB studied the impacts of wage level changes by industry and noted that changes in wage levels can differ significantly across classification, particularly during periods of minimum wage increases. If no adjustment for these differences is made, the loss to payroll ratios underlying the classification relativities may be distorted as in effect a statewide level of wage inflation would be assumed for each classification. The factors used to adjust each policy year's payroll amount

² The limit factors were published in Section C, Appendix C, Exhibit 8.1 of the WCIRB's January 1, 2020 Regulatory Filing.

to a 2021 level is shown by classification in Exhibits 4.1 through 4.9. These factors are based on information obtained from the American Community Survey (ACS), the Occupational Employment Statistics survey, and employer geographical information from the Dun and Bradstreet Hoovers database, and reflect projected wage inflation as well as the impact of changes in minimum wage ordinances on insured wages.³ The factors shown in Exhibits 4.1 through 4.9 for each policy year and classification represent the projected wage level changes for the classification through 2021 relative to the projected change for all classifications combined.

2. Loss Development. Reported incurred loss amounts are adjusted to an estimated ultimate value for indemnity and medical losses. Indemnity and medical loss development factors to tenth report level were computed based on specific loss development groupings. These groupings were developed by the WCIRB to enhance the accuracy of the loss development component of the classification relativity analysis.⁴ The indemnity and medical loss development groupings to which a specific classification is assigned are shown at the top of the classification relativity review sheet for that classification. The average of the two most recent calendar years' age-to-age development factors based on the combined reported USRP experience of classifications assigned to each loss development grouping was used to project age-to-age development for the grouping. In addition, losses were developed from tenth report level to an estimated ultimate value by indemnity and medical component based on statewide incurred loss development factors.⁵ The development factors for each loss development grouping and the factors used to develop losses from tenth report level to ultimate are shown in Exhibits 5.1 and 5.2 for indemnity and medical, respectively. The classifications assigned by the WCIRB to each of the indemnity and medical loss development groupings are shown in Exhibits 5.3 and 5.4, respectively.
3. Adjustment to Current Benefit Level. The losses reported for each policy year reflect the benefit levels in effect during that year. Consequently, to ensure consistent valuation across classifications, each year's losses are adjusted to the current level of statutory benefits. The benefit level adjustment factors for each policy year, injury type, and classification are shown in Exhibits 6.1 through 6.50. These factors reflect the impact of statutory and regulatory changes on benefit costs from the time that the losses on those policies were incurred until the 2020 policy year for the classifications' NAICS Sector grouping. These factors also reflect the estimated relative impact of wage inflation on indemnity benefit levels by classification based on the WCIRB's 2016 study of wage level changes by industry discussed above.
4. Adjustment to Earlier Years. Classifications may use two, three, four, or five years of actual experience in computing relativities. In order to ensure that a particular classification's relativity is not impacted by whether a particular year of experience was or was not used, an adjustment is made to the losses reported on the years used in the calculation. Specifically, Exhibits 7.1 and 7.2 show the factor for each policy year, NAICS Sector grouping, and loss component. The factors represent the ratio of the average dollars of loss per \$100 of payroll for that NAICS Sector grouping and loss component for the two most recent years of experience (2016 and 2017) to the comparable loss per \$100 of payroll for each of the 2013 through 2017 years.
5. Limitation of Large Losses. The presence of an atypically large claim can significantly distort the relativity computation for a particular classification. Similarly, because a classification has not experienced a very large claim during the two-, three-, four-, or five-year period used in that classification's relativity computation does not mean it will not experience one in the future. Therefore, actual claims are limited to a targeted dollar amount for all classifications. Specifically, once adjustments to losses have been made as described above, an individual loss limitation of \$500,000 is applied to the cost of individual claims.⁶

³ See Item AC16-12-02 of the December 6, 2016 WCIRB Actuarial Committee Agenda.

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

⁵ These factors are based on Exhibits 2.1 and 2.2 of Item AC20-03-02 of the April 2, 2020 WCIRB Actuarial Committee Agenda.

⁶ In four special cases, the limitation was applied to a group of claims rather than on an individual claim basis. For Classifications 2362, 2402, 2501 and 4623, an anomalously large number of post-termination claims were filed for a single employer within these classifications. These claims were treated as a single claim within the classification when applying the individual loss limitation.

6. Adjustment to Overall Average Level of Experience. Even after the aforementioned adjustments, the actual losses reflected in the calculation are not necessarily consistent with the overall level of losses underlying the current advisory pure premium rates. For example, losses are adjusted to a current benefit level but have not been adjusted for other loss cost trends. To address this, an additional adjustment factor is applied to losses so that the average relativity over all classifications balances to the average relativity underlying the current advisory pure premium rates. This adjustment is applied separately to indemnity and medical losses. For the January 1, 2021 classification relativities, a factor of 0.857 is applied to indemnity losses so that the average indemnity relativity over all classifications balances to the average indemnity relativity underlying the approved January 1, 2020 advisory pure premium rates. A factor of 0.901 is applied to medical losses so that the average medical relativity over all classifications balances to the average medical relativity underlying the approved January 1, 2020 advisory pure premium rates.

In summary, the reported unadjusted payroll and losses for a particular classification are modified by (a) the projected annual changes in wage levels for the classification relative to the projected statewide average annual changes in wage levels (Exhibit 4), (b) the specified indemnity and medical loss development factors for the appropriate report level and for the indemnity and medical loss development groupings to which the classification is assigned (Exhibit 5), (c) the appropriate benefit level adjustment factor (Exhibit 6), (d) the appropriate factor to adjust for the use of earlier years of experience (Exhibit 7), and (e) the adjustment to the overall average level of experience. For example, to calculate the payroll shown in Exhibit 3 for policy year 2014 for Classification 4496, reported unadjusted payroll is multiplied by a factor of 1.018 to reflect the projected relative wage level change from 2014 to 2021 for this classification (Exhibit 4.4). To calculate the medical losses shown in Exhibit 3 for policy year 2014 for Classification 4496, the reported unadjusted medical losses for this classification are multiplied by (a) the development factor of 1.149 for fourth report level medical losses for medical loss development group 3 (Exhibit 5.2), (b) a benefit adjustment factor of 0.959 for policy year 2014 (Exhibit 6.14), (c) a factor of 0.881 to adjust policy year 2014 NAICS Sector 31 medical losses to the level of the 2016 and 2017 experience (Exhibit 7.2), and (d) the overall medical adjustment factor of 0.901. Individual losses, once adjusted on this basis, are then limited to be no more than \$500,000.

As shown in the upper section of the table in Exhibit 3 for Classification 4496, for each loss component, the ratio of actual losses, adjusted as described above, to adjusted payroll is computed. For informational purposes only, the last column shows the total adjusted loss to payroll ratio by year.

Effective January 1, 2020, the Insurance Commissioner adopted annual payroll limitations to be applied to employees in five additional classifications, including 7607, *Video Post-Production/Audio Post-Production*, 8743, *Mortgage Brokers*, 8803, *Auditing, Accounting or Management Consulting Services*, 8820, *Law Firms*, and 8859, *Computer Programming or Software Development/Internet or Web-Based Application Development or Operation*. In order to reflect the new payroll limitation in the proposed advisory pure premium rate for these classifications, the reported payroll for these classifications is adjusted to a limited basis in the classification relativities analysis. The factors used to adjust the payroll for these classifications are consistent with those reflected in the January 1, 2020 Regulatory Filing and are based on a review of ACS data that includes information on annual wages by industry and occupation. The factors estimated for each classification are shown in Table 1. These factors are applied to the adjusted payroll amounts and expected loss to payroll ratios for these classifications in order to compute January 1, 2021 classification relativities on a limited payroll basis.⁷

The indicated relativity changes for Classifications 2362, 2402, 2501 and 4623 without this adjustment are 14.4%, 23.6%, -1.6% and -0.9%, respectively.

⁷ See Item AC18-06-03 of the June 14, 2019 WCIRB Actuarial Committee Agenda.

Table 1 – Adjustments for Payroll Limitations

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

At least two years of experience are used for each classification to determine the adjusted loss to payroll ratio. For smaller classifications, three, four, or five years of experience are used, depending on the amount of expected losses needed to meet the full credibility requirement (see discussion of selected loss to payroll ratios below). For classifications with two, three, four, or five years of experience, adjusted loss to payroll ratios are derived by dividing the total losses, adjusted as described above, for the experience period by the total adjusted payroll (in hundreds) for the same period.⁸

Selected Loss to Payroll Ratios

For classifications that are not fully credible (credibility of less than 1.00), the “indicated” limited loss to payroll ratio, which is the basis of the selected loss to payroll ratio, is a weighted average of the adjusted loss to payroll ratio and the expected limited loss to payroll ratio adjusted for NAICS Sector differential, computed as discussed above. The credibility assigned to a particular classification’s policy year experience is based on expected limited losses. The expected limited losses are calculated by multiplying the payroll for the experience period (two, three, four, or five years) by the expected limited loss to payroll ratio (line 3 of Exhibit 1 divided by line 6 of Exhibit 1 in the illustrative example for Classification 4496). These expected limited losses are then compared to the full credibility standard to determine credibility. The standard to be used for 100% credibility corresponds to 400 indemnity claims multiplied by the average adjusted indemnity cost per claim and 1,365 medical claims multiplied by the average adjusted medical cost per claim. For the January 1, 2021 classification relativities, the full credibility standards are \$8,924,428 for the indemnity component and \$11,443,412 for the medical component.

If the expected losses generated by five policy years of experience are not sufficient to meet the full credibility standard, partial credibilities are utilized. Partial credibilities are determined as the two-fifths power of the ratio of a classification’s expected losses by loss component to the full credibility standard. For Classification 4496, five-year expected losses resulted in 100% credibility for the indemnity component and 96% credibility for the medical component. These credibilities are shown for each classification on the classification relativity review sheets and in Exhibit 3 for Classification 4496.

To determine the indicated limited loss to payroll ratio, the credibility factor is used as the weight for the adjusted loss to payroll ratio, and the complement of the credibility factor (1.0 minus the credibility factor) is used as the weight for the expected limited loss to payroll ratio adjusted for NAICS Sector differential. To the extent that full credibility is achieved for a loss component for a particular classification, the indicated limited loss to payroll ratio would be equal to the adjusted loss to payroll ratio (i.e., the expected limited loss to payroll ratio would not be used).

For Classification 4496, as shown in Exhibit 3, the indicated limited loss to payroll ratio of 2.034 for the medical component is calculated by combining 96% of 2.039 and 4% of 1.913 (the medical component of the expected limited loss to payroll ratio adjusted for NAICS Sector differential, shown on line 7 of Exhibit 1 and in Exhibit 3). The indemnity component of the indicated limited loss to payroll ratio of 1.668 is calculated in an analogous way with 100% as the indicated indemnity credibility for Classification 4496.

⁸ For Classification 8631, *Racing Stables – all other employees*, the basis of exposure was changed in 2016 from payroll to per occupied stall per day. Inasmuch as policy year 2015 and prior experience was reported under the payroll basis of exposure, only the policy year 2016 and 2017 data was used to compute the relativity for Classification 8631.

Both actual and expected losses have been adjusted to a limited loss basis. To adjust losses to an unlimited basis, the loss limit factor is applied to the indicated limited loss to payroll ratio to produce the “selected” (unlimited) loss to payroll ratio, which is the basis of the pure premium rate and the expected loss rate for the classification. The indemnity and medical loss limit factors by RHG are based on the loss elimination ratios published in the WCIRB’s *California Loss Elimination Ratios and Retro Hazard Groups* that underlie the advisory *California Retrospective Rating Plan*. Exhibit 8.1 provides the 2021 limit factors by RHG to account for claims in excess of the loss limit threshold (\$500,000). These factors are developed from the database underlying the computation of loss elimination ratios, adjusted to a policy year 2021 level, and are shown in Exhibit 8.2. The classifications assigned by the WCIRB to each of the retrospective rating hazard groups are shown in Exhibit 8.3. For Classification 4496, the limit factors used to adjust the indicated limited loss to payroll ratios for policy year 2021 to an unlimited basis are 1.077 for indemnity and 1.211 for medical, based on RHG 3, to which Classification 4496 is assigned.

As in the past, the WCIRB has restricted the annual change in any particular classification’s relativity to 25%. The selected loss to payroll ratios for classifications subject and not subject to this restriction are shown on the classification relativity review sheets as the “Selected Loss to Payroll Ratio (Restricted to 25% Change)” and “Selected (Unlimited) Loss to Payroll Ratio”, respectively. The net impact of application of these 25% limitations is spread to other classifications’ relativities as part of the “Adjustment to Overall Level of Experience” described above. Exhibit 9 shows a list of classifications impacted by the restriction and their unrestricted indicated changes in relativities.

For informational purposes, each classification relativity review sheet also provides the indicated relativity change (prior to application of the 25% restriction where applicable). This is determined by comparing the selected or indicated unlimited loss to payroll ratio to the expected unlimited loss to payroll ratio. Also for informational purposes, the last line of each classification’s relativity review sheet shows the relativity of the selected loss to payroll ratio for the particular classification to the statewide average for all classifications. The statewide average loss to payroll ratio for January 1, 2021 classification relativities is 1.048 (with the indemnity component of the ratio at 0.475 and the medical component at 0.574).⁹

Proposed Classification Changes

Based on the recommended modifications to the Standard Classification System proposed in Section A as well as special adjustments recommended to the classification relativity determination process for several classifications by the WCIRB Classification and Rating Committee, the WCIRB has computed the relativities for the classifications as set forth below:

1. Combination of Classification 0044, *Cotton Farms*, and Classification 0171, *Field Crops*, for classification ratemaking purposes. Classification 0044 no longer produces a statistically credible classification relativity on its own. As a result, the experience of this classification is combined with the experience of Classification 0171 for the purposes of computing the classification relativities for these classifications. The selected loss to payroll ratio for Classification 0044 was restricted to a 25% increase over the expected unlimited loss to payroll ratio derived for Classification 0044 on its own.
2. Combination of Classification 0400, *Cotton Merchants/Warehouses – cotton*, and Classification 0401, *Cotton Gin Operation*, for classification ratemaking purposes. Classification 0400 no longer produces a statistically credible classification relativity on its own. As a result, the experience of this classification is combined with the experience of Classification 0401 for the purposes of computing the classification relativities for these classifications. The selected loss to payroll ratio for Classification 0400 was restricted to a 25% increase over the expected unlimited loss to payroll ratio derived for Classification 0400 on its own.

⁹ The statewide average loss to payroll ratio is prior to the adjustment for the maximum payroll limitation for the five additional classifications.

3. Elimination of Classifications 2211(1), Cotton Batting, Wadding or Waste Mfg., 2211(3), Felting Mfg., and 2211(4), Wool Combining or Scouring. The experience of employers assigned to these classifications were combined with the experience of Classification 2222, *Spinning or Weaving*, for purposes of computing the classification relativities for this classification.
4. Combination of Classification 8110, Stores – welding supplies, and Classification 8010, Stores – hardware, electrical or plumbing supplies, for classification ratemaking purposes. Classification 8110 has limited statistical credibility and businesses assigned to this classification have operations similar to those of businesses assigned to Classification 8010. As a result, as in the computation of policy year 2020 classification relativities, the experience of this classification is combined with Classification 8010 for the purposes of computing the classification relativities for these classifications. The selected loss to payroll ratio for Classification 8110 was restricted to a 25% increase over the expected unlimited loss to payroll ratio derived for Classification 8110 on its own.

Derivation of Expected Limited Loss to Payroll Ratio

Classification 4496 - PLASTICS – FABRICATED PRODUCTS MFG

	Indemnity	Medical	Total
1. Selected (Unlimited) Loss to Payroll Ratio - 2020	2.034	2.777	4.811
2. Adjustment to Reflect Distribution of Losses in January 1, 2020 Pure Premium Rates	0.937	0.898	
3. Expected Unlimited Loss to Payroll Ratio (1) x (2)	1.906	2.494	4.400
4. Adjustment for NAICS Sector Differential (for NAICS Sector 31)	0.973	0.933	
5. Expected Unlimited Loss to Payroll Ratio Adjusted for NAICS Sector Differential (3) x (4)	1.855	2.328	4.183
6. Limit Factor - 2020 (for RHG 3)	1.081	1.217	
7. Expected Limited Loss to Payroll Ratio Adjusted for NAICS Sector Differential (5) / (6)	1.716	1.913	3.629

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

<u>NAICS Sector(s)</u>	<u>Sector Name(s)</u>	<u>Indemnity</u>	<u>Medical</u>
11 & 21	Agriculture & Mining	1.028	0.989
22 & 23	Utilities & Construction	1.043	1.118
31	Manufacturing	0.973	0.933
42	Wholesale	1.039	1.030
44	Retail	0.983	0.976
48	Transportation & Warehousing	1.021	1.050
51	Information	1.085	1.089
52	Finance & Insurance	1.108	1.028
53	Real Estate	0.994	0.946
54	Professional Services	1.064	1.047
56	Administrative	0.991	0.965
61	Education	1.102	1.109
62	Health	0.953	0.885
71	Arts & Entertainment	0.982	1.147
72	Hospitality	0.985	0.989
81	Other	0.934	0.887
8742	Outside Sales	0.996	1.213
8810 & 92	Clerical & Public Admin	0.917	0.935

Note:

These factors represent the ratio of actual to expected 2016 and 2017 policy year losses.

Exhibit 2.2

NAICS Sectors Classification Assignments

NAICS Sector 11 (Agriculture) Classifications			
0005	0040	0096	7409
0016	0041	0171	7410
0034	0044	0172	8209
0035	0045	0401	
0036	0050	2702	
0038	0079	2727	

NAICS Sector 21 (Mining) Classifications			
1122	1322	1741	6213
1123	1452	4000	6216
1124	1624	6204	6235
1320	1710	6206	6237

NAICS Sector 22 (Utilities) Classifications			
0251	7520	7539	7580
7500			

NAICS Sector 23 (Construction) Classifications			
1330	5187	5479	6307
3719	5190	5482	6308
3724	5193	5484	6315
5020	5195	5485	6316
5027	5201	5506	6325
5028	5205	5507	6361
5029	5212	5538	6364
5040	5213	5542	6400
5057	5214	5552	7272
5059	5222	5553	7538
5102	5225	5606	7601
5107	5348	5610	7605
5108	5403	5632	7855
5130	5432	5633	8227
5140	5436	6003	8729
5146	5443	6011	9516
5160	5446	6218	9521
5183	5447	6220	9529
5184	5467	6233	9531
5185	5470	6251	9552
5186	5474	6258	

NAICS Sector 31 (Manufacturing) Classifications			
1438	2117	2790	3076
1463	2121	2797	3081
1699	2123	2806	3082
1701	2142	2812	3085
1803	2163	2819	3099
1925	2222	2840	3110
2002	2362	2842	3131
2003	2402	2852	3146
2014	2413	2881	3152
2030	2501	2883	3165
2063	2570	2915	3169
2081	2571	2923	3175
2095	2576	3018	3178
2102	2660	3022	3179
2107	2683	3030	3180
2108	2688	3039	3220
2109	2710	3040	3241
2111	2731	3060	3257
2113	2757	3066	3339
2116	2759	3070	3365

NAICS Sector 31 (Manufacturing) Classifications (Continued)			
3372	3805	4286	4683
3383	3808	4295	4691
3400	3815	4297	4692
3401	3828	4299	4717
3501	3830	4351	4720
3507	3831	4354	4740
3560	3840	4410	4771
3568	4034	4420	4828
3569	4036	4432	4829
3570	4038	4470	4831
3572	4041	4478	4983
3573	4049	4492	5951
3574	4111	4494	6504
3577	4112	4495	6834
3612	4114	4496	8019
3620	4150	4497	8813
3632	4239	4498	8846
3634	4240	4499	
3643	4243	4557	
3647	4244	4558	
3651	4250	4611	
3681	4251	4623	
3682	4279	4635	
3683	4283	4665	

NAICS Sector 42 (Wholesale) Classifications			
0400	8032	8107	8350
3821	8041	8110	8500
4130	8042	8116	8745
7392	8059	8117	8847
8001	8063	8215	
8004	8064	8232	
8018	8102	8267	
8021	8106	8286	

NAICS Sector 44 (Retail) Classifications			
5192	8017	8061	8388
8006	8031	8062	8391
8008	8039	8065	8400
8010	8046	8066	8748
8013	8057	8071	
8015	8060	8324	

NAICS Sector 48 (Transportation) Classifications			
4312	7232	7405	7515
7133	7360	7421	8291
7198	7365	7424	8292
7219	7382	7428	8293
7227	7403	7429	8304

NAICS Sector 51 (Information) Classifications			
4304	7607	8807	8818
4362	7610	8811	9155
7600	8800	8812	9610

NAICS Sector 52 (Finance & Insurance) Classifications			
8720	8749	8808	8850
8743	8801	8822	

NAICS Sector 53 (Real Estate) Classifications			
8028	8741	9009	9011
8290	9007	9010	9015
8740			

NAICS Sector 54 (Professional Services) Classifications			
4361	7248	8820	8859
4511	8601	8821	9507
4512	8803	8831	9549

NAICS Sector 56 (Administrative) Classifications			
0042	5650	9096	9424
0106	7721	9097	9426
2584	9008	9402	
5473	9031	9403	

NAICS Sector 61 (Education) Classifications			
8868	8870	8875	9101

NAICS Sector 62 (Health) Classifications			
7332	8827	8839	9059
8804	8829	8851	9070
8806	8830	8852	9085
8823	8834	9043	

NAICS Sector 71 (Arts & Entertainment) Classifications			
7207	9060	9151	9184
8278	9061	9154	9185
8631	9067	9156	9053
8746	9069	9180	
8838	9092	9181	
9016	9095	9182	

NAICS Sector 72 (Hospitality) Classifications			
8078	9048	9050	9079

NAICS Sector 81 (Other) Classifications			
2585	8387	8755	9522
2589	8389	8840	9586
3726	8390	9054	9620
5128	8392	9066	
5129	8393	9220	
5191	8397	9501	
8370	8744	9519	

NAICS Sector 92 (Public Administration) Classifications			
7706	7720	9033	9420
7707	7722	9410	9422

NAICS Sector 8742 (Outside Sales) Classifications			
8742			

NAICS Sector 8810 (Clerical) Classifications			
8810	8871		

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	80,011,649	12	54	107	1,471,967	1,926,492	3,398,459	4.247
2014	90,575,522	12	77	124	1,625,295	1,920,691	3,545,986	3.915
2015	100,644,906	2	75	134	1,883,465	1,699,389	3,582,854	3.560
2016	118,019,809	2	76	132	1,635,338	2,069,030	3,704,368	3.139
2017	118,351,794	2	74	135	1,852,889	2,733,943	4,586,832	3.876
	507,603,681	30	356	632	8,468,955	10,349,545	18,818,500	
Adjusted Loss to Payroll Ratio:					1.668	2.039	3.707	
Expected Unlimited Loss to Payroll Ratio:					1.906	2.494	4.400	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.716	1.913	3.629	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.668	2.034	3.702	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.797	2.463	4.260	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								406.4%

Factor to Adjust Payroll to Policy Year 2021 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
0005	1.043	1.042	1.028	1.014	1.003
0016	1.140	1.124	1.081	1.043	1.021
0034	1.004	1.006	1.004	1.000	0.997
0035	1.004	1.007	1.004	1.001	0.994
0036	1.043	1.054	1.041	1.016	0.999
0038	1.076	1.073	1.050	1.023	1.009
0040	1.112	1.100	1.066	1.035	1.016
0041	1.102	1.089	1.060	1.033	1.015
0042	1.126	1.121	1.094	1.057	1.024
0044	1.108	1.095	1.061	1.031	1.015
0045	1.122	1.107	1.071	1.037	1.018
0050	1.121	1.109	1.073	1.039	1.018
0079	1.119	1.106	1.071	1.038	1.018
0096	1.117	1.105	1.072	1.039	1.018
0106	1.142	1.134	1.104	1.063	1.027
0171	1.125	1.101	1.064	1.032	1.020
0172	1.139	1.122	1.080	1.043	1.021
0251	1.002	1.008	1.002	0.996	0.996
0400	1.068	1.061	1.048	1.030	1.011
0401	1.173	1.151	1.096	1.050	1.027
1122	1.007	1.008	1.005	1.003	1.000
1123	1.011	1.025	1.030	1.023	1.005
1124	1.016	1.011	1.009	1.007	1.000
1320	0.989	0.988	0.992	1.000	1.000
1322	0.981	0.982	0.980	0.989	0.996
1330	0.978	1.001	1.011	1.006	0.993
1438	0.980	0.989	0.996	0.996	0.992
1452	0.990	0.991	0.988	0.994	0.996
1463	1.020	1.029	1.026	1.015	1.002
1624	1.016	1.021	1.019	1.012	1.002
1699	1.017	1.019	1.018	1.009	0.995
1701	1.023	1.026	1.026	1.017	1.000
1710	1.011	1.024	1.024	1.016	1.003
1741	1.012	1.015	1.014	1.009	1.000
1803	1.012	1.017	1.015	1.008	0.996
1925	1.009	1.018	1.018	1.008	0.997
2002	1.054	1.054	1.045	1.026	1.007
2003	1.052	1.049	1.037	1.020	1.004
2014	1.079	1.073	1.054	1.031	1.012
2030	1.045	1.051	1.046	1.028	1.006
2063	1.047	1.048	1.042	1.025	1.006
2081	1.039	1.048	1.044	1.021	0.996
2095	1.038	1.047	1.043	1.020	0.996
2102	1.084	1.078	1.057	1.032	1.014
2107	1.130	1.115	1.076	1.040	1.020
2108	1.139	1.122	1.081	1.044	1.022
2109	1.126	1.111	1.075	1.040	1.019
2111	1.052	1.054	1.046	1.027	1.007
2113	1.042	1.053	1.048	1.024	0.997
2116	1.059	1.055	1.041	1.023	1.007
2117	1.055	1.053	1.045	1.028	1.008
2121	1.033	1.026	1.011	1.000	0.996
2123	1.149	1.131	1.085	1.045	1.023
2142	1.062	1.058	1.041	1.021	1.007
2163	1.039	1.040	1.033	1.019	1.003
2211	1.063	1.061	1.048	1.030	1.014

^[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2021 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
2222	1.026	1.021	1.020	1.015	1.008
2362	1.030	1.034	1.029	1.019	1.003
2402	1.085	1.083	1.065	1.041	1.020
2413	1.008	1.014	1.016	1.010	1.000
2501	1.017	1.019	1.013	1.006	1.000
2570	1.038	1.037	1.026	1.015	1.002
2571	1.040	1.033	1.022	1.011	0.999
2576	1.071	1.070	1.054	1.032	1.013
2584	1.028	1.024	1.011	1.001	0.996
2585	1.078	1.072	1.061	1.039	1.019
2589	1.078	1.073	1.061	1.040	1.019
2660	1.036	1.035	1.028	1.018	1.004
2683	1.008	1.015	1.019	1.012	1.001
2688	1.074	1.070	1.054	1.032	1.014
2702	1.017	1.034	1.047	1.030	1.003
2710	1.026	1.031	1.033	1.023	1.004
2727	1.012	1.025	1.035	1.021	0.998
2731	1.020	1.022	1.023	1.016	1.002
2757	1.023	1.025	1.022	1.012	0.999
2759	1.033	1.036	1.034	1.022	1.005
2790	0.994	0.995	0.996	0.996	0.995
2797	1.010	1.022	1.023	1.014	0.999
2806	1.018	1.021	1.018	1.010	0.998
2812	1.028	1.034	1.031	1.019	1.004
2819	1.021	1.022	1.022	1.016	1.004
2840	1.026	1.025	1.019	1.011	0.999
2842	1.016	1.023	1.023	1.015	1.002
2852	1.050	1.044	1.032	1.018	1.004
2881	1.043	1.041	1.034	1.022	1.007
2883	1.034	1.037	1.032	1.021	1.007
2915	1.024	1.024	1.023	1.015	1.003
2923	1.041	1.040	1.036	1.025	1.010
3018	0.963	0.973	0.986	0.992	0.992
3022	0.983	0.991	0.998	0.997	0.993
3030	0.998	1.006	1.009	1.005	0.997
3039	0.998	1.005	1.008	1.004	0.996
3040	1.007	1.012	1.014	1.010	1.000
3060	1.010	1.012	1.011	1.005	0.997
3066	1.003	1.006	1.008	1.005	0.998
3070	0.995	0.994	0.999	1.003	1.000
3076	1.022	1.022	1.020	1.013	1.004
3081	1.011	1.021	1.022	1.012	1.000
3082	0.991	0.997	0.999	0.997	0.990
3085	1.018	1.023	1.022	1.012	1.001
3099	0.996	0.999	1.000	0.997	0.993
3110	0.986	0.991	0.995	0.995	0.992
3131	0.995	1.000	0.998	0.994	0.990
3146	1.000	1.001	1.002	1.001	0.998
3152	0.999	1.004	1.004	1.000	0.994
3165	1.015	1.014	1.014	1.009	1.001
3169	1.029	1.027	1.026	1.018	1.005
3175	1.022	1.022	1.021	1.014	1.003
3178	1.017	1.014	1.012	1.009	1.002
3179	1.024	1.022	1.020	1.014	1.005
3180	1.020	1.017	1.012	1.005	0.997
3220	1.015	1.019	1.019	1.011	1.000

^[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2021 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
3241	0.991	0.997	1.002	1.001	0.996
3257	1.005	1.009	1.011	1.008	0.999
3339	1.003	1.012	1.013	1.004	0.994
3365	1.001	1.008	1.012	1.008	0.999
3372	1.010	1.012	1.014	1.011	1.003
3383	1.019	1.025	1.034	1.031	1.011
3400	1.006	1.010	1.010	1.006	0.998
3401	1.013	1.019	1.018	1.011	0.999
3501	1.005	1.004	1.003	1.001	0.997
3507	1.007	1.009	1.008	1.004	0.997
3560	1.001	1.003	1.003	1.000	0.995
3568	0.996	1.002	1.010	1.011	1.000
3569	0.999	0.993	0.992	0.992	0.990
3570	1.017	1.016	1.013	1.007	0.999
3572	1.007	1.006	1.006	1.005	1.001
3573	1.020	1.018	1.015	1.010	1.002
3574	1.019	1.017	1.015	1.009	1.001
3577	0.995	0.993	0.996	0.998	0.997
3612	1.004	1.003	1.003	1.001	0.996
3620	1.006	1.009	1.009	1.005	0.997
3632	1.006	1.008	1.007	1.002	0.996
3634	1.017	1.017	1.015	1.008	1.000
3643	1.010	1.007	1.006	1.004	0.999
3647	0.993	0.994	0.995	0.993	0.990
3651	1.028	1.027	1.022	1.013	1.004
3681	0.996	0.994	0.995	0.997	0.996
3682	1.015	1.013	1.009	1.009	1.009
3683	0.999	0.996	1.001	1.005	1.002
3719	1.009	1.000	1.000	1.002	1.002
3724	0.994	0.996	1.000	1.001	0.996
3726	0.991	0.996	1.002	1.002	0.996
3805	0.993	0.990	0.992	0.994	0.994
3808	1.050	1.044	1.039	1.026	1.009
3815	1.021	1.021	1.019	1.012	1.001
3821	0.980	0.985	0.982	0.985	0.988
3828	1.018	1.017	1.013	1.005	0.997
3830	0.981	0.979	0.985	0.990	0.994
3831	0.991	0.991	0.994	0.996	0.995
3840	1.029	1.028	1.024	1.015	1.003
4000	1.015	1.020	1.018	1.011	1.000
4034	1.027	1.028	1.026	1.016	0.998
4036	1.021	1.024	1.024	1.016	1.001
4038	1.030	1.034	1.031	1.019	1.001
4041	1.034	1.035	1.032	1.020	1.004
4049	1.018	1.021	1.022	1.013	0.998
4111	1.027	1.027	1.025	1.016	1.002
4112	0.999	0.995	0.997	0.999	0.998
4114	1.023	1.026	1.026	1.017	1.002
4130	0.999	1.001	1.003	1.001	0.994
4150	0.999	0.998	0.999	1.000	0.997
4239	1.006	1.010	1.015	1.011	0.999
4240	1.026	1.026	1.022	1.013	1.002
4243	1.017	1.017	1.016	1.009	1.000
4244	1.016	1.017	1.015	1.008	0.999
4250	1.019	1.022	1.021	1.013	1.000
4251	1.008	1.012	1.012	1.008	1.000

^[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2021 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
4279	1.015	1.016	1.015	1.009	0.999
4283	1.019	1.019	1.019	1.013	1.002
4286	1.022	1.024	1.022	1.014	1.002
4295	0.999	1.007	1.007	1.005	0.997
4297	0.963	0.969	0.974	0.984	0.989
4299	0.974	0.984	0.991	0.995	0.991
4304	0.972	0.975	0.981	0.988	0.990
4312	0.987	0.989	0.993	0.995	0.992
4351	1.004	1.007	1.008	1.005	0.998
4354	0.980	0.980	0.985	0.989	0.993
4361	1.056	1.063	1.066	1.073	1.041
4362	1.005	1.007	1.005	1.004	1.003
4410	1.017	1.019	1.020	1.013	1.001
4420	0.992	0.993	0.995	0.995	0.994
4432	1.043	1.051	1.050	1.033	1.011
4470	1.011	1.012	1.010	1.005	0.999
4478	1.025	1.025	1.021	1.013	1.001
4492	0.996	1.003	1.005	1.003	0.996
4494	1.024	1.026	1.023	1.014	1.002
4495	1.017	1.019	1.017	1.010	1.001
4496	1.017	1.018	1.017	1.010	1.000
4497	1.013	1.013	1.013	1.009	1.001
4498	1.021	1.023	1.020	1.012	1.001
4499	1.015	1.017	1.015	1.009	1.001
4511	0.995	0.990	0.994	0.999	1.001
4512	1.000	0.995	0.999	1.004	1.005
4557	1.024	1.027	1.022	1.013	1.003
4558	1.006	1.010	1.011	1.007	1.000
4611	1.015	1.013	1.013	1.012	1.006
4623	1.018	1.021	1.019	1.013	1.004
4635	1.000	1.003	1.006	1.003	0.997
4665	1.038	1.046	1.042	1.020	0.996
4683	1.049	1.048	1.037	1.020	1.005
4691	1.025	1.024	1.018	1.012	1.006
4692	1.015	1.015	1.013	1.008	1.000
4717	1.031	1.039	1.040	1.024	1.005
4720	1.029	1.030	1.029	1.019	1.006
4740	1.020	1.020	1.015	1.008	1.000
4771	0.996	0.998	1.001	1.000	0.998
4828	1.016	1.019	1.019	1.011	1.002
4829	1.023	1.023	1.021	1.013	1.003
4831	0.999	1.000	1.002	1.002	0.999
4983	1.025	1.026	1.026	1.017	1.003
5020	1.117	1.102	1.085	1.054	1.016
5027	1.032	1.048	1.044	1.027	1.005
5028	1.023	1.040	1.039	1.024	1.004
5029	1.002	1.025	1.030	1.022	1.004
5040	0.996	1.007	1.011	1.006	0.995
5057	1.008	1.011	1.013	1.010	1.001
5059	0.993	1.004	1.009	1.004	0.995
5102	1.019	1.027	1.026	1.016	1.001
5107	1.011	1.017	1.014	1.006	0.994
5108	1.017	1.017	1.012	1.007	0.996
5128	0.973	0.974	0.980	0.984	0.988
5129	0.973	0.974	0.980	0.984	0.988
5130	0.973	0.974	0.980	0.984	0.988

^[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2021 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
5140	0.944	0.949	0.957	0.965	0.974
5146	1.012	1.020	1.020	1.013	0.999
5160	1.067	1.042	1.033	1.029	1.017
5183	0.943	0.963	0.985	0.994	0.989
5184	1.084	1.077	1.068	1.044	1.012
5185	0.949	0.966	0.985	0.992	0.988
5186	0.970	0.981	0.997	1.002	0.994
5187	0.937	0.959	0.983	0.993	0.988
5190	0.951	0.956	0.964	0.970	0.978
5191	0.981	0.979	0.983	0.989	0.993
5192	1.020	1.021	1.014	1.005	0.995
5193	0.981	0.979	0.983	0.989	0.993
5195	0.951	0.956	0.964	0.971	0.980
5201	0.999	1.021	1.025	1.016	0.999
5205	0.996	1.019	1.025	1.017	1.000
5212	0.991	1.018	1.025	1.019	1.002
5213	0.992	1.012	1.019	1.012	0.998
5214	0.990	1.016	1.024	1.016	1.000
5222	1.007	1.024	1.029	1.021	1.004
5225	0.993	1.007	1.012	1.007	0.996
5348	1.009	1.019	1.018	1.009	0.995
5403	1.000	1.017	1.018	1.009	0.995
5432	0.991	1.011	1.016	1.007	0.994
5436	1.017	1.006	0.995	0.989	0.981
5443	1.118	1.101	1.085	1.054	1.017
5446	1.079	1.074	1.064	1.040	1.010
5447	1.095	1.085	1.073	1.046	1.013
5467	1.006	1.008	1.005	1.001	0.992
5470	1.007	1.011	1.009	1.003	0.993
5473	1.008	1.012	1.014	1.011	1.000
5474	0.997	1.009	1.013	1.006	0.996
5479	1.129	1.109	1.090	1.057	1.018
5482	1.001	1.015	1.018	1.010	0.998
5484	1.107	1.092	1.077	1.049	1.015
5485	1.102	1.090	1.077	1.049	1.014
5506	1.010	1.030	1.034	1.023	1.005
5507	1.006	1.025	1.030	1.020	1.003
5538	0.942	0.961	0.982	0.991	0.988
5542	0.943	0.963	0.985	0.994	0.990
5552	0.962	0.968	0.975	0.991	1.004
5553	0.962	0.969	0.976	0.991	1.004
5606	0.984	1.001	1.009	1.005	0.994
5610	1.015	1.017	1.017	1.012	1.001
5632	1.038	1.045	1.041	1.025	1.003
5633	1.084	1.076	1.066	1.041	1.010
5650	1.041	1.026	1.002	0.971	0.955
5951	1.009	1.004	1.006	1.008	1.006
6003	0.983	1.001	1.009	1.004	0.994
6011	1.014	1.038	1.042	1.029	1.007
6204	1.019	1.030	1.029	1.020	1.005
6206	1.002	0.999	0.997	0.999	0.998
6213	1.002	1.004	1.003	1.002	0.997
6216	1.006	1.008	1.008	1.005	0.999
6218	1.005	1.015	1.018	1.013	1.002
6220	1.004	1.017	1.021	1.015	1.002
6233	0.974	0.988	0.996	0.995	0.989

^[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2021 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
6235	0.979	0.979	0.978	0.988	0.995
6237	0.992	0.994	0.995	0.998	0.997
6251	0.992	1.009	1.018	1.012	0.998
6258	1.007	1.026	1.029	1.020	1.002
6307	0.983	1.002	1.011	1.007	0.995
6308	0.990	1.002	1.007	1.005	0.997
6315	0.992	1.007	1.010	1.005	0.996
6316	0.989	1.004	1.010	1.006	0.997
6325	0.966	0.972	0.980	0.985	0.990
6361	1.000	1.017	1.022	1.015	1.001
6364	1.005	1.011	1.012	1.005	0.996
6400	1.014	1.027	1.029	1.021	1.005
6504	1.024	1.026	1.022	1.012	1.001
6834	0.999	1.002	1.007	1.004	0.997
7133	1.076	1.082	1.066	1.035	1.012
7198	1.004	1.005	0.999	0.994	0.988
7207	1.044	1.048	1.037	1.017	1.003
7219	1.020	1.018	1.014	1.005	0.993
7227	1.014	1.008	0.999	0.990	0.988
7232	1.027	1.026	1.020	1.010	0.995
7248	0.979	0.978	0.981	0.985	0.991
7272	1.016	1.018	1.030	1.021	1.000
7332	0.981	0.950	0.935	0.962	0.979
7360	1.017	1.018	1.020	1.015	1.003
7365	1.145	1.143	1.141	1.095	1.045
7382	1.083	1.083	1.080	1.059	1.025
7392	0.973	0.976	0.973	0.972	0.972
7403	1.178	1.166	1.116	1.057	1.032
7405	1.161	1.150	1.106	1.054	1.029
7409	1.161	1.142	1.092	1.047	1.025
7410	1.167	1.147	1.095	1.048	1.026
7421	0.982	0.983	0.986	0.990	0.993
7424	1.087	1.081	1.052	1.024	1.012
7428	1.020	1.020	1.017	1.011	1.006
7429	1.026	1.026	1.025	1.023	1.014
7500	0.986	0.992	0.992	0.992	0.991
7515	0.980	0.980	0.986	0.991	0.994
7520	0.991	0.994	0.993	0.992	0.994
7538	1.001	1.005	1.005	1.000	0.996
7539	0.959	0.957	0.965	0.979	0.992
7580	0.993	0.996	0.996	0.994	0.993
7600	0.953	0.959	0.965	0.972	0.979
7601	0.988	0.993	0.997	0.998	0.998
7605	0.972	0.974	0.977	0.980	0.986
7607	0.963	0.971	0.975	0.984	0.991
7610	0.975	0.980	0.978	0.987	0.998
7706	0.978	0.983	0.983	0.991	1.004
7707	1.000	1.000	1.000	1.000	1.000
7720	1.006	1.001	1.003	1.008	1.007
7721	1.138	1.136	1.106	1.070	1.039
7722	1.000	1.000	1.000	1.000	1.000
7855	0.975	0.984	0.987	0.989	0.990
8001	0.954	0.962	0.968	0.979	0.981
8004	1.061	1.057	1.043	1.023	1.006
8006	1.033	1.036	1.026	1.013	1.000
8008	1.027	1.028	1.021	1.013	0.999

^[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2021 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
8010	1.027	1.028	1.021	1.013	0.999
8013	0.995	1.000	1.005	1.007	0.997
8015	1.005	1.006	1.003	1.001	0.993
8017	1.018	1.016	1.009	1.005	0.998
8018	1.033	1.036	1.028	1.013	1.001
8019	0.987	0.992	0.996	0.996	0.991
8021	1.052	1.052	1.042	1.022	1.002
8028	0.997	1.000	1.001	1.000	0.994
8031	1.030	1.032	1.023	1.011	0.999
8032	1.001	1.004	1.001	0.999	0.994
8039	1.036	1.036	1.026	1.014	0.999
8041	0.990	0.994	0.988	0.984	0.981
8042	1.014	1.003	0.992	0.987	0.981
8046	1.000	1.002	0.997	0.992	0.988
8057	1.000	0.998	0.998	0.996	0.992
8059	1.004	1.002	0.996	0.992	0.986
8060	1.033	1.034	1.020	1.007	0.998
8061	1.044	1.046	1.033	1.016	1.002
8062	0.973	0.977	0.978	0.981	0.983
8063	1.013	0.999	0.988	0.984	0.981
8064	0.999	1.004	1.001	0.999	0.990
8065	1.019	1.020	1.015	1.008	0.997
8066	1.023	1.024	1.018	1.012	0.999
8071	1.019	1.020	1.014	1.009	0.998
8078	1.075	1.056	1.025	1.009	1.005
8102	1.052	1.044	1.034	1.021	1.010
8106	0.988	0.994	0.994	0.990	0.984
8107	1.008	1.009	1.007	1.002	0.994
8110	1.013	1.013	1.012	1.007	0.998
8116	1.030	1.027	1.020	1.010	0.997
8117	1.041	1.040	1.031	1.018	1.003
8209	1.110	1.098	1.066	1.034	1.015
8215	1.056	1.054	1.042	1.024	1.006
8227	1.002	1.016	1.020	1.014	1.001
8232	1.012	1.014	1.012	1.005	0.994
8267	0.997	1.000	0.999	0.996	0.989
8278	1.000	1.000	1.000	1.000	1.000
8286	1.074	1.074	1.055	1.028	1.008
8290	1.031	1.026	1.029	1.029	1.015
8291	1.058	1.052	1.043	1.028	1.011
8292	1.017	1.016	1.017	1.013	1.001
8293	1.005	1.004	1.003	0.998	0.992
8304	1.073	1.066	1.054	1.033	1.012
8324	1.077	1.077	1.053	1.029	1.012
8350	1.009	1.011	1.009	1.004	0.995
8370	0.985	0.987	0.992	0.995	0.995
8387	1.085	1.079	1.056	1.032	1.013
8388	1.013	1.015	1.007	0.998	0.990
8389	1.004	1.005	0.998	0.992	0.987
8390	1.062	1.061	1.058	1.040	1.015
8391	1.003	1.001	0.993	0.987	0.985
8392	1.079	1.070	1.055	1.035	1.016
8393	1.010	1.004	0.994	0.988	0.983
8397	0.996	0.998	0.989	0.985	0.983
8400	1.008	1.007	1.002	0.997	0.992
8500	1.008	1.008	1.011	1.008	0.998

^[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2021 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
8601	0.974	0.975	0.980	0.986	0.992
8631	0.819	0.832	0.850	0.869	0.891
8720	0.999	1.000	0.999	0.997	0.995
8729	1.074	1.047	1.037	1.032	1.019
8740	1.018	1.015	1.021	1.026	1.017
8741	1.011	1.007	1.015	1.024	1.017
8742	0.991	0.996	1.001	1.001	1.002
8743	0.913	0.918	0.934	0.952	0.967
8744	0.991	0.996	1.001	1.001	1.002
8745	0.976	0.982	0.979	0.982	0.988
8746	0.991	0.996	1.001	1.001	1.002
8748	1.001	1.001	0.993	0.988	0.986
8749	0.891	0.899	0.918	0.940	0.962
8755	0.966	0.959	0.961	0.970	0.988
8800	0.979	0.983	0.985	0.990	0.992
8801	0.938	0.943	0.955	0.969	0.982
8803	0.981	0.977	0.979	0.985	0.995
8804	1.027	1.024	1.018	1.012	1.006
8806	1.048	1.045	1.034	1.018	1.005
8807	0.987	0.988	0.990	0.994	0.993
8808	0.935	0.940	0.952	0.966	0.979
8810	0.989	0.994	0.999	1.001	1.004
8811	0.989	0.994	0.999	1.001	1.004
8812	0.989	0.994	0.999	1.001	1.004
8813	0.983	0.992	0.998	1.001	0.996
8818	0.972	0.974	0.980	0.987	0.990
8820	0.947	0.949	0.961	0.967	0.968
8821	0.969	0.971	0.979	0.983	0.980
8822	0.928	0.937	0.935	0.941	0.962
8823	1.030	1.027	1.022	1.012	1.002
8827	1.038	1.033	1.027	1.024	1.018
8829	1.047	1.041	1.036	1.033	1.023
8830	1.059	1.054	1.046	1.032	1.015
8831	0.989	0.993	0.996	0.991	0.987
8834	1.004	1.001	0.996	1.000	1.010
8838	0.999	1.004	1.004	1.001	0.998
8839	0.920	0.916	0.929	0.955	0.979
8840	0.992	1.003	1.018	1.018	1.002
8846	0.990	0.997	1.000	1.000	0.995
8847	1.028	1.018	1.013	1.005	0.996
8850	0.911	0.918	0.932	0.948	0.966
8851	1.048	1.042	1.037	1.033	1.022
8852	1.041	1.034	1.029	1.029	1.022
8859	0.982	0.977	0.982	0.990	0.996
8868	1.045	1.038	1.029	1.020	1.008
8870	1.045	1.038	1.029	1.020	1.008
8875	1.026	1.023	1.022	1.011	0.999
9007	1.031	1.026	1.029	1.033	1.022
9008	0.994	0.997	0.999	0.998	0.997
9009	1.016	1.015	1.019	1.021	1.011
9010	1.047	1.036	1.034	1.035	1.020
9011	1.026	1.021	1.025	1.030	1.019
9015	1.015	1.017	1.017	1.012	1.001
9016	1.056	1.057	1.044	1.025	1.011
9031	1.049	1.031	1.005	0.972	0.954
9033	1.034	1.027	1.033	1.041	1.028

^[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2021 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>
9043	1.010	1.003	1.004	1.014	1.018
9048	1.102	1.077	1.045	1.022	1.001
9050	1.021	1.014	1.006	1.002	0.999
9053	1.031	1.033	1.025	1.014	1.001
9054	1.031	1.033	1.025	1.014	1.001
9059	1.014	1.013	1.011	1.006	1.000
9060	1.028	1.029	1.021	1.012	1.002
9061	1.079	1.060	1.031	1.012	1.003
9066	1.039	1.032	1.025	1.023	1.013
9067	1.049	1.039	1.024	1.010	1.001
9069	1.054	1.036	1.008	0.988	0.989
9070	1.051	1.046	1.038	1.030	1.019
9079	1.115	1.078	1.028	1.006	1.007
9085	1.046	1.044	1.033	1.020	1.009
9092	1.045	1.035	1.015	1.002	0.999
9095	1.018	1.022	1.023	1.016	0.999
9096	1.016	1.018	1.016	1.009	0.999
9097	1.023	1.033	1.033	1.023	1.005
9101	1.044	1.037	1.029	1.020	1.009
9151	0.992	0.994	0.990	0.988	0.986
9154	0.964	0.978	0.979	0.980	0.987
9155	1.057	1.055	1.039	1.024	1.014
9156	0.967	0.981	0.979	0.978	0.990
9180	1.056	1.057	1.041	1.021	1.008
9181	1.029	1.032	1.028	1.017	1.003
9182	1.027	1.030	1.026	1.015	1.001
9184	1.006	1.016	1.018	1.011	0.998
9185	1.056	1.055	1.040	1.024	1.014
9220	0.967	0.988	0.991	0.987	0.977
9402	1.033	1.022	1.015	1.007	0.998
9403	1.041	1.027	1.018	1.008	0.999
9410	1.033	1.036	1.030	1.018	1.006
9420	1.032	1.032	1.025	1.014	1.006
9422	1.057	1.054	1.046	1.031	1.015
9424	1.039	1.028	1.020	1.010	1.000
9426	1.017	1.010	1.008	1.003	0.995
9501	0.992	0.995	0.998	0.999	0.996
9507	0.981	0.988	0.987	0.990	0.991
9516	0.985	0.987	0.992	0.995	0.995
9519	1.026	1.026	1.019	1.009	0.997
9521	1.013	1.004	0.995	0.990	0.983
9522	1.028	1.030	1.026	1.016	1.004
9529	1.019	1.029	1.031	1.023	1.006
9531	0.985	0.987	0.992	0.995	0.995
9549	0.971	0.974	0.974	0.982	0.990
9552	0.983	0.992	0.994	0.995	0.993
9586	1.036	1.025	0.997	0.987	0.997
9610	0.991	0.987	0.985	0.988	0.998
9620	0.967	0.991	0.993	0.987	0.975

^[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Indemnity Loss Development Factors

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

Report Level	Indemnity Loss Development Group (ILDG)			
	1	2	3	4
1st to 2nd	1.319	1.402	1.393	1.465
2nd to 3rd	1.114	1.141	1.160	1.180
3rd to 4th	1.059	1.080	1.076	1.082
4th to 5th	1.033	1.042	1.045	1.045
5th to 6th	1.025	1.028	1.032	1.034
6th to 7th	1.018	1.018	1.020	1.021
7th to 8th	1.016	1.019	1.014	1.016
8th to 9th	1.011	1.008	1.011	1.014
9th to 10th	1.010	1.005	1.012	1.007
10th to Ult	1.036	1.036	1.036	1.036

Cumulative Loss Development Factors to Ultimate Level (b)

Policy Year	Report Level	Indemnity Loss Development Group (ILDG)			
		1	2	3	4
2017	1st	1.804	2.016	2.053	2.218
2016	2nd	1.368	1.438	1.474	1.514
2015	3rd	1.228	1.260	1.271	1.284
2014	4th	1.159	1.166	1.181	1.187
2013	5th	1.122	1.119	1.131	1.135

Notes:

- (a) Selected factors are calculated as the average of current and prior year age-to-age development factors based on policy year data from unit statistical reports.
- (b) Factors based on successive multiplication of age-to-age factors and the 10th to ultimate report level factor which is based on WCIRB aggregate accident year experience as of December 31, 2019.

Medical Loss Development Factors

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

Report Level	Medical Loss Development Group (MLDG)			
	1	2	3	4
1st to 2nd	1.112	1.188	1.219	1.231
2nd to 3rd	1.042	1.090	1.098	1.109
3rd to 4th	1.030	1.040	1.052	1.052
4th to 5th	1.017	1.029	1.035	1.036
5th to 6th	0.997	1.023	1.024	1.020
6th to 7th	1.004	1.010	1.018	1.016
7th to 8th	1.004	1.011	1.013	1.013
8th to 9th	0.999	1.007	1.006	1.007
9th to 10th	0.998	1.010	1.003	1.008
10th to Ult	1.041	1.041	1.041	1.041

Cumulative Loss Development Factors to Ultimate Level (b)

Policy Year	Report Level	Medical Loss Development Group (MLDG)			
		1	2	3	4
2017	1st	1.269	1.533	1.619	1.651
2016	2nd	1.141	1.290	1.328	1.341
2015	3rd	1.095	1.184	1.209	1.210
2014	4th	1.063	1.138	1.149	1.150
2013	5th	1.044	1.106	1.111	1.110

Notes:

- (a) Selected factors are calculated as the average of current and prior year age-to-age development factors based on policy year data from unit statistical reports.
- (b) Factors based on successive multiplication of age-to-age factors and the 10th to ultimate report level factor which is based on WCIRB aggregate accident year experience as of December 31, 2019.

Exhibit 5.3

Indemnity Loss Development Groups (ILDG) Classification Assignments

ILDG 1 Classifications			
0005	4130	5507	8060
0016	4312	5538	8061
0034	4470	5542	8116
0036	4512	5552	8117
0038	5020	5553	8209
0040	5027	5632	8215
0041	5028	5633	8278
0042	5059	5650	8293
0044	5102	6204	8387
0045	5107	6220	8389
0050	5108	6307	8392
0079	5140	6308	8400
0106	5146	6316	8631
0171	5183	6325	8741
0172	5185	6400	8831
0400	5187	7198	8838
0401	5190	7207	8839
1803	5201	7219	8840
2107	5205	7332	8847
2142	5212	7360	8859
2584	5214	7365	8875
2702	5225	7392	9048
2710	5348	7410	9066
2727	5403	7424	9097
2731	5432	7605	9155
2757	5436	7610	9156
2806	5443	7706	9180
2819	5446	8004	9184
2883	5447	8021	9185
3241	5467	8028	9507
3365	5470	8041	9519
3401	5484	8057	9529

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

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

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

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

ILDG 4 Classifications			
0096	3568	4494	8019
1925	3569	4497	8063
2030	3570	4498	8064
2081	3572	4499	8078
2095	3573	4557	8110
2108	3574	4611	8292
2113	3612	4623	8742
2121	3632	4635	8744
2123	3643	4691	8746
2402	3647	4692	8749
2501	3651	4829	8804
2570	3681	5057	8808
2571	3682	5128	8810
2585	3683	5129	8811
2688	3719	5130	8812
2852	3805	5160	8813
3018	3821	5184	8818
3022	3831	5191	8822
3066	4049	5193	8827
3070	4111	5473	8829
3076	4112	5606	8871
3082	4114	5951	9008
3085	4150	6251	9050
3146	4250	6504	9069
3152	4251	6834	9070
3165	4283	7382	9096
3175	4304	7421	9181
3178	4351	7429	9182
3179	4354	7515	9220
3180	4361	7600	9402
3220	4362	7855	9410
3339	4410	8008	9522
3383	4478	8010	
3400	4492	8017	

Exhibit 5.4

Medical Loss Development Groups (MLDG) Classification Assignments

MLDG 1 Classifications			
0016	3365	7332	8807
0036	3507	7360	8839
0038	4470	7365	8840
0040	4512	7392	8847
0042	4771	7538	8859
0044	5059	7539	9048
0045	5108	8004	9067
0106	5140	8057	9092
0171	5403	8060	9097
0172	5443	8065	9151
2107	5446	8116	9156
2142	5479	8117	9180
2702	5538	8209	9184
2710	5553	8278	9185
2727	5632	8286	9426
2731	5650	8387	9529
2757	6011	8400	
2806	6204	8500	
2819	6325	8631	
3241	7207	8741	

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

MLDG 3 Classifications (Continued)			
6237	8006	8720	8871
6258	8008	8729	9010
6308	8010	8740	9011
6364	8015	8742	9015
6504	8017	8744	9031
7232	8018	8746	9053
7248	8019	8745	9054
7272	8021	8748	9059
7382	8046	8749	9079
7409	8061	8755	9085
7410	8063	8800	9182
7421	8064	8803	9402
7515	8066	8808	9410
7580	8110	8810	9422
7601	8267	8811	9507
7720	8292	8812	9521
7721	8350	8821	9549
7722	8390	8834	9586
7855	8393	8846	9610

MLDG 2 Classifications			
0005	2915	4354	5201
0034	3018	4362	5205
0035	3030	4420	5212
0041	3039	4511	5214
0050	3066	4720	5225
0079	3131	4740	5348
0251	3401	4829	5432
0400	3560	5027	5436
0401	3612	5028	5467
1122	3620	5029	5474
1320	3634	5040	5482
1322	3643	5057	5484
1452	3681	5107	5485
1624	3724	5128	5507
1741	3805	5129	5542
2014	4034	5130	5552
2102	4038	5146	5633
2108	4130	5160	5951
2163	4243	5183	6213
2584	4286	5186	6216
2589	4304	5187	6251
2759	4312	5190	6307
2883	4351	5195	6315

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

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

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2013

Classification	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
0005	1.014	1.029	1.019	1.020	1.024	0.940
0016	1.045	1.122	1.066	1.094	1.124	0.940
0034	1.007	1.006	1.007	1.002	1.000	0.940
0035	1.006	1.003	1.006	1.000	0.997	0.940
0036	1.018	1.040	1.025	1.030	1.037	0.940
0038	1.024	1.059	1.034	1.044	1.056	0.940
0040	1.036	1.096	1.053	1.073	1.096	0.940
0041	1.033	1.086	1.048	1.066	1.086	0.940
0042	1.026	1.070	1.038	1.053	1.069	0.940
0044	1.038	1.103	1.056	1.079	1.104	0.940
0045	1.039	1.105	1.057	1.081	1.107	0.940
0050	1.038	1.101	1.055	1.078	1.102	0.940
0079	1.038	1.100	1.055	1.077	1.101	0.940
0096	1.035	1.090	1.050	1.069	1.091	0.940
0106	1.029	1.080	1.043	1.060	1.080	0.940
0171	1.034	1.088	1.049	1.068	1.088	0.940
0172	1.044	1.120	1.065	1.093	1.123	0.940
0251	1.013	1.008	1.012	1.006	1.001	0.940
0400	1.010	1.028	1.015	1.019	1.024	0.940
0401	1.054	1.153	1.081	1.118	1.158	0.940
1122	1.005	1.001	1.004	0.998	0.994	0.940
1123	1.004	0.996	1.002	0.994	0.989	0.940
1124	1.012	1.021	1.015	1.014	1.016	0.940
1320	1.003	0.995	1.002	0.994	0.988	0.940
1322	1.000	0.985	0.996	0.986	0.977	0.940
1330	1.003	0.979	0.997	0.983	0.970	0.940
1438	1.011	0.996	1.007	0.997	0.988	0.940
1452	1.003	0.993	1.001	0.992	0.986	0.940
1463	1.015	1.009	1.014	1.007	1.002	0.940
1624	1.007	1.007	1.008	1.004	1.001	0.940
1699	1.014	1.006	1.012	1.005	0.999	0.940
1701	1.015	1.010	1.014	1.008	1.003	0.940
1710	1.002	0.992	1.000	0.991	0.985	0.940
1741	1.007	1.005	1.007	1.002	0.999	0.940
1803	1.015	1.009	1.014	1.007	1.002	0.940
1925	1.015	1.010	1.014	1.008	1.004	0.940
2002	1.024	1.035	1.027	1.028	1.030	0.940
2003	1.025	1.039	1.029	1.031	1.035	0.940
2014	1.031	1.056	1.038	1.044	1.053	0.940
2030	1.021	1.029	1.024	1.022	1.023	0.940
2063	1.019	1.021	1.020	1.016	1.015	0.940
2081	1.017	1.016	1.018	1.013	1.010	0.940
2095	1.017	1.017	1.018	1.013	1.010	0.940
2102	1.033	1.062	1.041	1.049	1.059	0.940
2107	1.052	1.123	1.072	1.097	1.125	0.940
2108	1.053	1.125	1.073	1.099	1.127	0.940
2109	1.048	1.109	1.064	1.086	1.109	0.940
2111	1.023	1.032	1.026	1.025	1.027	0.940
2113	1.018	1.018	1.019	1.014	1.012	0.940
2116	1.025	1.039	1.029	1.031	1.034	0.940
2117	1.025	1.040	1.030	1.032	1.036	0.940
2121	1.020	1.023	1.021	1.018	1.017	0.940
2123	1.057	1.137	1.078	1.108	1.140	0.940
2142	1.029	1.052	1.036	1.041	1.048	0.940
2163	1.020	1.023	1.021	1.018	1.017	0.940

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]

Policy Year 2013

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	2222	1.020	1.026	1.022	1.020	1.020	0.940
	2362	1.019	1.021	1.020	1.017	1.015	0.940
	2402	1.030	1.054	1.037	1.043	1.051	0.940
	2413	1.015	1.010	1.014	1.008	1.004	0.940
	2501	1.018	1.018	1.019	1.014	1.012	0.940
	2570	1.020	1.026	1.022	1.020	1.020	0.940
	2571	1.022	1.030	1.025	1.024	1.025	0.940
	2576	1.028	1.050	1.035	1.039	1.046	0.940
	2584	1.009	1.018	1.012	1.011	1.013	0.940
	2585	1.048	1.077	1.057	1.064	1.074	0.940
	2589	1.049	1.078	1.057	1.065	1.075	0.940
	2660	1.018	1.019	1.019	1.015	1.013	0.940
	2683	1.016	1.013	1.016	1.010	1.006	0.940
	2688	1.030	1.054	1.037	1.043	1.051	0.940
	2702	1.002	0.991	0.999	0.990	0.983	0.940
	2710	1.018	1.017	1.018	1.014	1.011	0.940
	2727	1.001	0.989	0.998	0.989	0.981	0.940
	2731	1.017	1.017	1.018	1.013	1.010	0.940
	2757	1.018	1.018	1.018	1.014	1.012	0.940
	2759	1.020	1.025	1.022	1.019	1.019	0.940
	2790	1.014	1.006	1.012	1.004	0.999	0.940
	2797	1.014	1.006	1.012	1.004	0.999	0.940
	2806	1.017	1.015	1.017	1.012	1.008	0.940
	2812	1.018	1.017	1.018	1.014	1.011	0.940
	2819	1.019	1.020	1.020	1.016	1.014	0.940
	2840	1.018	1.019	1.019	1.015	1.013	0.940
	2842	1.016	1.014	1.016	1.011	1.007	0.940
	2852	1.023	1.034	1.027	1.027	1.029	0.940
	2881	1.022	1.029	1.024	1.023	1.024	0.940
	2883	1.021	1.027	1.023	1.021	1.022	0.940
	2915	1.018	1.019	1.019	1.015	1.013	0.940
	2923	1.019	1.021	1.020	1.017	1.015	0.940
	3018	1.007	0.987	1.002	0.990	0.979	0.940
	3022	1.011	0.998	1.008	0.998	0.991	0.940
	3030	1.012	1.000	1.009	1.000	0.992	0.940
	3039	1.012	1.000	1.009	0.999	0.992	0.940
	3040	1.013	1.004	1.011	1.003	0.996	0.940
	3060	1.015	1.008	1.013	1.006	1.001	0.940
	3066	1.013	1.005	1.011	1.003	0.997	0.940
	3070	1.014	1.008	1.013	1.006	1.001	0.940
	3076	1.018	1.018	1.019	1.014	1.012	0.940
	3081	1.014	1.007	1.013	1.005	1.000	0.940
	3082	1.011	0.999	1.009	0.999	0.991	0.940
	3085	1.016	1.014	1.016	1.011	1.007	0.940
	3099	1.012	1.002	1.010	1.001	0.995	0.940
	3110	1.011	0.996	1.007	0.997	0.988	0.940
	3131	1.012	1.001	1.010	1.001	0.994	0.940
	3146	1.013	1.002	1.010	1.002	0.995	0.940
	3152	1.012	1.001	1.010	1.001	0.994	0.940
	3165	1.016	1.011	1.015	1.009	1.005	0.940
	3169	1.017	1.016	1.018	1.013	1.010	0.940
	3175	1.016	1.014	1.016	1.010	1.007	0.940
	3178	1.015	1.009	1.014	1.007	1.002	0.940
	3179	1.017	1.016	1.017	1.013	1.010	0.940
	3180	1.016	1.012	1.015	1.009	1.005	0.940

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2013

Classification	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
3220	1.015	1.009	1.014	1.007	1.002	0.940
3241	1.011	0.999	1.008	0.999	0.991	0.940
3257	1.013	1.004	1.011	1.003	0.996	0.940
3339	1.014	1.007	1.013	1.005	1.000	0.940
3365	1.012	1.001	1.010	1.000	0.994	0.940
3372	1.012	1.001	1.010	1.001	0.994	0.940
3383	1.017	1.014	1.016	1.011	1.008	0.940
3400	1.014	1.006	1.012	1.005	0.999	0.940
3401	1.015	1.009	1.014	1.007	1.002	0.940
3501	1.016	1.011	1.015	1.009	1.005	0.940
3507	1.014	1.006	1.012	1.004	0.998	0.940
3560	1.013	1.005	1.012	1.004	0.998	0.940
3568	1.011	0.999	1.008	0.999	0.991	0.940
3569	1.012	1.001	1.009	1.000	0.993	0.940
3570	1.016	1.012	1.015	1.009	1.005	0.940
3572	1.015	1.008	1.013	1.006	1.002	0.940
3573	1.015	1.009	1.014	1.007	1.003	0.940
3574	1.017	1.014	1.016	1.011	1.008	0.940
3577	1.012	1.000	1.009	1.000	0.993	0.940
3612	1.013	1.004	1.011	1.003	0.997	0.940
3620	1.014	1.007	1.013	1.005	1.000	0.940
3632	1.014	1.006	1.012	1.004	0.999	0.940
3634	1.016	1.011	1.015	1.009	1.004	0.940
3643	1.014	1.007	1.013	1.006	1.000	0.940
3647	1.011	0.997	1.008	0.997	0.989	0.940
3651	1.019	1.020	1.020	1.016	1.014	0.940
3681	1.014	1.005	1.012	1.004	0.998	0.940
3682	1.020	1.024	1.021	1.019	1.018	0.940
3683	1.015	1.010	1.014	1.008	1.003	0.940
3719	1.013	1.006	1.011	1.004	0.999	0.940
3724	1.009	0.995	1.006	0.996	0.988	0.940
3726	1.027	1.012	1.023	1.012	1.004	0.940
3805	1.012	1.001	1.010	1.001	0.994	0.940
3808	1.018	1.019	1.019	1.015	1.013	0.940
3815	1.017	1.017	1.018	1.013	1.010	0.940
3821	0.991	0.971	0.986	0.973	0.963	0.940
3828	1.016	1.013	1.016	1.010	1.006	0.940
3830	1.012	1.000	1.009	0.999	0.992	0.940
3831	1.012	1.001	1.009	1.000	0.993	0.940
3840	1.018	1.019	1.019	1.015	1.013	0.940
4000	1.007	1.005	1.007	1.002	0.999	0.940
4034	1.016	1.013	1.016	1.010	1.007	0.940
4036	1.016	1.013	1.016	1.010	1.007	0.940
4038	1.015	1.011	1.015	1.008	1.004	0.940
4041	1.018	1.020	1.019	1.015	1.014	0.940
4049	1.014	1.007	1.013	1.005	1.000	0.940
4111	1.016	1.012	1.016	1.010	1.006	0.940
4112	1.011	0.999	1.008	0.999	0.991	0.940
4114	1.016	1.012	1.016	1.010	1.006	0.940
4130	0.996	0.988	0.995	0.987	0.981	0.940
4150	1.013	1.004	1.011	1.003	0.997	0.940
4239	1.014	1.007	1.013	1.005	1.000	0.940
4240	1.018	1.017	1.018	1.014	1.011	0.940
4243	1.016	1.012	1.016	1.010	1.006	0.940
4244	1.016	1.011	1.015	1.009	1.005	0.940

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2013

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
4250	1.016	1.013	1.016	1.010	1.006	0.940
4251	1.014	1.006	1.012	1.005	0.999	0.940
4279	1.016	1.012	1.015	1.009	1.005	0.940
4283	1.016	1.012	1.016	1.010	1.006	0.940
4286	1.016	1.014	1.016	1.011	1.007	0.940
4295	1.014	1.006	1.012	1.005	0.999	0.940
4297	1.009	0.992	1.005	0.993	0.984	0.940
4299	1.008	0.988	1.003	0.990	0.979	0.940
4304	1.076	1.054	1.070	1.057	1.045	0.940
4312	1.023	1.008	1.020	1.009	1.000	0.940
4351	1.012	0.999	1.009	0.999	0.992	0.940
4354	1.010	0.995	1.007	0.996	0.987	0.940
4361	1.084	1.101	1.089	1.092	1.096	0.940
4362	1.091	1.099	1.094	1.092	1.093	0.940
4410	1.016	1.012	1.016	1.010	1.006	0.940
4420	1.013	1.004	1.011	1.003	0.997	0.940
4432	1.020	1.025	1.022	1.020	1.019	0.940
4470	1.015	1.008	1.013	1.006	1.001	0.940
4478	1.017	1.017	1.018	1.013	1.010	0.940
4492	1.013	1.003	1.010	1.002	0.995	0.940
4494	1.017	1.015	1.017	1.012	1.009	0.940
4495	1.016	1.012	1.015	1.009	1.005	0.940
4496	1.016	1.013	1.016	1.010	1.006	0.940
4497	1.016	1.012	1.015	1.009	1.005	0.940
4498	1.017	1.015	1.017	1.012	1.008	0.940
4499	1.016	1.013	1.016	1.010	1.007	0.940
4511	1.073	1.067	1.072	1.065	1.060	0.940
4512	1.074	1.072	1.074	1.069	1.066	0.940
4557	1.019	1.023	1.021	1.018	1.017	0.940
4558	1.014	1.007	1.013	1.005	1.000	0.940
4611	1.018	1.018	1.018	1.014	1.012	0.940
4623	1.018	1.020	1.019	1.015	1.014	0.940
4635	1.012	1.002	1.010	1.001	0.995	0.940
4665	1.018	1.017	1.018	1.014	1.011	0.940
4683	1.024	1.036	1.028	1.028	1.031	0.940
4691	1.019	1.023	1.021	1.018	1.017	0.940
4692	1.015	1.011	1.015	1.008	1.004	0.940
4717	1.016	1.011	1.015	1.008	1.004	0.940
4720	1.018	1.019	1.019	1.015	1.013	0.940
4740	1.019	1.020	1.020	1.016	1.014	0.940
4771	1.013	1.003	1.011	1.002	0.996	0.940
4828	1.016	1.013	1.016	1.010	1.007	0.940
4829	1.019	1.021	1.020	1.016	1.015	0.940
4831	1.015	1.009	1.014	1.007	1.002	0.940
4983	1.017	1.014	1.017	1.011	1.008	0.940
5020	1.016	1.018	1.017	1.013	1.012	0.940
5027	1.013	1.008	1.012	1.006	1.002	0.940
5028	1.013	1.007	1.012	1.005	1.000	0.940
5029	1.008	0.993	1.004	0.993	0.985	0.940
5040	1.010	0.998	1.007	0.997	0.990	0.940
5057	1.012	1.006	1.011	1.004	0.999	0.940
5059	1.008	0.993	1.004	0.994	0.985	0.940
5102	1.012	1.003	1.010	1.002	0.996	0.940
5107	1.011	1.003	1.010	1.001	0.996	0.940
5108	1.013	1.008	1.012	1.005	1.001	0.940

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]

Policy Year 2013

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	5128	1.026	1.009	1.021	1.010	1.001	0.940
	5129	1.026	1.009	1.021	1.010	1.001	0.940
	5130	1.007	0.991	1.003	0.992	0.983	0.940
	5140	1.001	0.971	0.993	0.976	0.962	0.940
	5146	1.012	1.005	1.011	1.004	0.998	0.940
	5160	1.018	1.024	1.020	1.018	1.018	0.940
	5183	0.997	0.962	0.988	0.969	0.952	0.940
	5184	1.013	1.009	1.013	1.007	1.002	0.940
	5185	1.000	0.968	0.992	0.974	0.959	0.940
	5186	1.001	0.971	0.993	0.976	0.962	0.940
	5187	0.995	0.956	0.985	0.964	0.945	0.940
	5190	1.002	0.976	0.996	0.980	0.967	0.940
	5191	1.028	1.016	1.025	1.016	1.009	0.940
	5192	1.006	1.005	1.006	1.002	0.999	0.940
	5193	1.010	0.998	1.007	0.998	0.991	0.940
	5195	1.004	0.980	0.998	0.984	0.972	0.940
	5201	1.007	0.991	1.003	0.992	0.983	0.940
	5205	1.007	0.989	1.003	0.991	0.981	0.940
	5212	1.004	0.982	0.999	0.985	0.974	0.940
	5213	1.007	0.989	1.002	0.990	0.981	0.940
	5214	1.005	0.983	0.999	0.986	0.975	0.940
	5222	1.009	0.997	1.006	0.997	0.989	0.940
	5225	1.008	0.993	1.004	0.994	0.985	0.940
	5348	1.011	1.002	1.009	1.001	0.995	0.940
	5403	1.009	0.996	1.006	0.996	0.988	0.940
	5432	1.006	0.988	1.002	0.990	0.980	0.940
	5436	1.015	1.015	1.016	1.011	1.008	0.940
	5443	1.018	1.023	1.020	1.018	1.017	0.940
	5446	1.014	1.012	1.014	1.009	1.005	0.940
	5447	1.015	1.012	1.015	1.009	1.006	0.940
	5467	1.013	1.007	1.012	1.005	1.000	0.940
	5470	1.012	1.005	1.011	1.003	0.998	0.940
	5473	1.001	0.994	0.999	0.992	0.987	0.940
	5474	1.015	1.012	1.015	1.009	1.006	0.940
	5479	1.019	1.025	1.021	1.019	1.019	0.940
	5482	1.015	1.014	1.015	1.011	1.008	0.940
	5484	1.017	1.021	1.019	1.016	1.015	0.940
	5485	1.016	1.016	1.017	1.012	1.010	0.940
	5506	1.010	0.998	1.007	0.998	0.991	0.940
	5507	1.009	0.997	1.007	0.997	0.989	0.940
	5538	0.997	0.962	0.988	0.969	0.951	0.940
	5542	0.996	0.959	0.987	0.967	0.949	0.940
	5552	1.008	0.993	1.005	0.994	0.985	0.940
	5553	1.008	0.993	1.005	0.994	0.986	0.940
	5606	1.006	0.987	1.001	0.989	0.978	0.940
	5610	1.015	1.014	1.015	1.011	1.008	0.940
	5632	1.010	0.999	1.008	0.999	0.992	0.940
	5633	1.014	1.010	1.014	1.008	1.004	0.940
	5650	1.006	1.011	1.008	1.006	1.006	0.940
	5951	1.017	1.017	1.018	1.013	1.010	0.940
	6003	1.005	0.984	1.000	0.987	0.976	0.940
	6011	1.010	0.999	1.007	0.998	0.991	0.940
	6204	1.006	1.002	1.005	0.999	0.996	0.940
	6206	1.004	0.997	1.003	0.995	0.990	0.940
	6213	1.002	0.993	1.000	0.992	0.986	0.940

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]

Policy Year 2013

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	6216	1.003	0.995	1.002	0.994	0.988	0.940
	6218	1.011	1.003	1.010	1.002	0.996	0.940
	6220	1.010	0.999	1.008	0.999	0.992	0.940
	6233	1.005	0.983	0.999	0.986	0.974	0.940
	6235	1.000	0.985	0.996	0.986	0.978	0.940
	6237	1.001	0.988	0.998	0.988	0.980	0.940
	6251	1.008	0.992	1.004	0.993	0.985	0.940
	6258	1.010	0.999	1.007	0.998	0.991	0.940
	6307	1.006	0.986	1.001	0.988	0.977	0.940
	6308	1.009	0.996	1.006	0.996	0.989	0.940
	6315	1.009	0.996	1.006	0.996	0.988	0.940
	6316	1.008	0.993	1.004	0.994	0.985	0.940
	6325	1.007	0.991	1.003	0.992	0.983	0.940
	6361	1.009	0.996	1.006	0.996	0.988	0.940
	6364	1.013	1.007	1.012	1.005	1.000	0.940
	6400	1.012	1.005	1.011	1.004	0.999	0.940
	6504	1.019	1.020	1.020	1.016	1.014	0.940
	6834	1.011	0.996	1.007	0.997	0.989	0.940
	7133	1.029	1.024	1.028	1.021	1.017	0.940
	7198	1.031	1.030	1.031	1.026	1.023	0.940
	7207	1.027	1.039	1.031	1.031	1.034	0.940
	7219	1.029	1.026	1.029	1.023	1.019	0.940
	7227	1.030	1.027	1.029	1.024	1.020	0.940
	7232	1.031	1.030	1.031	1.026	1.023	0.940
	7248	1.069	1.057	1.067	1.057	1.049	0.940
	7272	1.013	1.009	1.013	1.006	1.002	0.940
	7332	1.008	0.999	1.006	0.998	0.991	0.940
	7360	1.028	1.022	1.027	1.020	1.015	0.940
	7365	1.055	1.105	1.069	1.085	1.104	0.940
	7382	1.039	1.056	1.044	1.047	1.051	0.940
	7392	0.990	0.968	0.984	0.970	0.959	0.940
	7403	1.064	1.131	1.082	1.106	1.132	0.940
	7405	1.060	1.120	1.077	1.097	1.121	0.940
	7409	1.049	1.136	1.073	1.105	1.140	0.940
	7410	1.051	1.142	1.076	1.110	1.147	0.940
	7421	1.026	1.015	1.023	1.014	1.007	0.940
	7424	1.046	1.075	1.054	1.062	1.072	0.940
	7428	1.032	1.034	1.033	1.029	1.028	0.940
	7429	1.033	1.037	1.035	1.032	1.031	0.940
	7500	1.012	1.003	1.010	1.002	0.996	0.940
	7515	1.025	1.012	1.022	1.012	1.004	0.940
	7520	1.011	1.003	1.009	1.001	0.996	0.940
	7538	1.014	1.010	1.013	1.007	1.004	0.940
	7539	1.007	0.990	1.003	0.992	0.982	0.940
	7580	1.011	1.002	1.009	1.001	0.995	0.940
	7600	1.075	1.051	1.069	1.054	1.042	0.940
	7601	1.011	1.003	1.010	1.002	0.996	0.940
	7605	1.007	0.990	1.003	0.991	0.982	0.940
	7607	1.089	1.095	1.092	1.089	1.089	0.940
	7610	1.090	1.097	1.092	1.090	1.091	0.940
	7706	1.011	1.012	1.012	1.008	1.006	0.940
	7707	0.955	0.854	0.927	0.880	0.837	0.940
	7720	1.011	1.012	1.012	1.008	1.006	0.940
	7721	1.028	1.076	1.041	1.057	1.076	0.940
	7722	0.955	0.854	0.927	0.880	0.837	0.940

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2013

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
7855	1.005	0.984	1.000	0.986	0.975	0.940
8001	0.988	0.963	0.982	0.967	0.955	0.940
8004	1.012	1.034	1.018	1.023	1.030	0.940
8006	1.012	1.022	1.015	1.015	1.017	0.940
8008	1.007	1.008	1.008	1.004	1.002	0.940
8010	1.008	1.010	1.009	1.005	1.004	0.940
8013	1.001	0.991	0.999	0.990	0.984	0.940
8015	1.004	1.000	1.004	0.997	0.993	0.940
8017	1.008	1.010	1.009	1.005	1.004	0.940
8018	0.999	0.994	0.998	0.992	0.988	0.940
8019	1.010	0.994	1.006	0.995	0.987	0.940
8021	1.007	1.019	1.011	1.011	1.014	0.940
8028	0.995	0.986	0.993	0.985	0.979	0.940
8031	1.011	1.020	1.014	1.014	1.015	0.940
8032	0.997	0.989	0.995	0.988	0.982	0.940
8039	1.010	1.016	1.012	1.010	1.010	0.940
8041	0.994	0.981	0.991	0.981	0.974	0.940
8042	1.000	0.999	1.000	0.995	0.993	0.940
8046	1.001	0.991	0.999	0.990	0.983	0.940
8057	1.002	0.993	1.000	0.992	0.986	0.940
8059	0.997	0.991	0.996	0.989	0.984	0.940
8060	1.012	1.023	1.016	1.016	1.018	0.940
8061	1.015	1.031	1.020	1.022	1.026	0.940
8062	0.997	0.977	0.992	0.979	0.969	0.940
8063	1.000	0.998	1.000	0.995	0.992	0.940
8064	0.996	0.987	0.994	0.986	0.980	0.940
8065	1.007	1.007	1.007	1.003	1.001	0.940
8066	1.008	1.009	1.009	1.005	1.003	0.940
8071	1.008	1.009	1.008	1.005	1.003	0.940
8078	1.021	1.054	1.031	1.040	1.052	0.940
8102	1.011	1.032	1.017	1.022	1.028	0.940
8106	0.993	0.979	0.990	0.980	0.971	0.940
8107	0.997	0.991	0.996	0.989	0.984	0.940
8110	0.999	0.995	0.998	0.992	0.988	0.940
8116	1.001	1.001	1.002	0.997	0.995	0.940
8117	1.006	1.016	1.009	1.009	1.011	0.940
8209	1.035	1.090	1.050	1.069	1.091	0.940
8215	1.009	1.025	1.014	1.016	1.021	0.940
8227	1.009	0.997	1.006	0.997	0.989	0.940
8232	0.998	0.993	0.998	0.991	0.987	0.940
8267	0.996	0.986	0.994	0.985	0.979	0.940
8278	0.965	0.863	0.937	0.889	0.846	0.940
8286	1.013	1.036	1.019	1.025	1.033	0.940
8290	1.003	1.010	1.006	1.004	1.005	0.940
8291	1.043	1.067	1.050	1.056	1.064	0.940
8292	1.030	1.027	1.030	1.024	1.021	0.940
8293	1.028	1.022	1.027	1.020	1.015	0.940
8304	1.045	1.073	1.053	1.060	1.070	0.940
8324	1.024	1.059	1.034	1.044	1.056	0.940
8350	0.999	0.995	0.998	0.992	0.988	0.940
8370	1.029	1.018	1.026	1.017	1.010	0.940
8387	1.052	1.090	1.063	1.074	1.088	0.940
8388	1.004	1.000	1.004	0.998	0.993	0.940
8389	1.028	1.017	1.026	1.017	1.010	0.940
8390	1.041	1.055	1.045	1.047	1.050	0.940

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2013

Classification	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
8391	1.002	0.991	0.999	0.991	0.984	0.940
8392	1.048	1.076	1.056	1.064	1.073	0.940
8393	1.030	1.022	1.028	1.020	1.015	0.940
8397	1.026	1.011	1.023	1.012	1.003	0.940
8400	1.005	1.002	1.005	0.999	0.995	0.940
8500	0.998	0.993	0.997	0.991	0.987	0.940
8601	1.069	1.055	1.065	1.055	1.047	0.940
8631	0.965	0.863	0.937	0.889	0.846	0.940
8720	1.020	1.012	1.018	1.011	1.005	0.940
8729	1.019	1.026	1.022	1.020	1.021	0.940
8740	1.002	1.005	1.003	1.000	0.999	0.940
8741	1.000	1.001	1.001	0.997	0.995	0.940
8742	1.040	1.034	1.039	1.032	1.027	0.940
8743	1.007	0.974	0.998	0.980	0.964	0.940
8744	0.997	0.991	0.996	0.989	0.984	0.940
8745	0.997	0.991	0.996	0.989	0.984	0.940
8746	1.040	1.034	1.039	1.032	1.027	0.940
8748	1.001	0.991	0.999	0.990	0.983	0.940
8749	1.000	0.953	0.987	0.963	0.942	0.940
8755	1.028	1.015	1.025	1.015	1.008	0.940
8800	1.081	1.070	1.079	1.069	1.062	0.940
8801	1.008	0.978	1.000	0.983	0.968	0.940
8803	1.070	1.060	1.068	1.059	1.053	0.940
8804	1.016	1.022	1.018	1.016	1.016	0.940
8806	1.019	1.033	1.024	1.025	1.028	0.940
8807	1.081	1.070	1.078	1.069	1.062	0.940
8808	1.006	0.973	0.998	0.979	0.963	0.940
8810	1.008	1.003	1.007	1.001	0.997	0.940
8811	2.029	2.019	2.028	2.015	2.006	1.880
8812	0.000	0.000	0.000	0.000	0.000	0.000
8813	1.010	0.994	1.006	0.995	0.986	0.940
8818	1.076	1.055	1.071	1.057	1.046	0.940
8820	1.054	1.014	1.044	1.022	1.003	0.940
8821	1.061	1.034	1.055	1.038	1.025	0.940
8822	1.006	0.973	0.998	0.979	0.963	0.940
8823	1.016	1.021	1.018	1.016	1.016	0.940
8827	1.021	1.038	1.026	1.029	1.034	0.940
8829	1.022	1.041	1.028	1.032	1.037	0.940
8830	1.017	1.026	1.020	1.019	1.020	0.940
8831	1.071	1.064	1.070	1.062	1.056	0.940
8834	1.016	1.022	1.018	1.016	1.017	0.940
8838	1.018	1.013	1.018	1.011	1.006	0.940
8839	0.996	0.965	0.988	0.970	0.955	0.940
8840	1.028	1.015	1.025	1.015	1.007	0.940
8846	1.012	1.001	1.010	1.000	0.993	0.940
8847	1.001	1.003	1.002	0.999	0.997	0.940
8850	1.001	0.958	0.990	0.967	0.947	0.940
8851	1.023	1.043	1.029	1.033	1.039	0.940
8852	1.021	1.038	1.026	1.029	1.034	0.940
8859	1.071	1.062	1.069	1.061	1.054	0.940
8868	1.008	1.019	1.012	1.012	1.014	0.940
8870	1.008	1.019	1.012	1.012	1.014	0.940
8875	1.004	1.006	1.005	1.001	1.000	0.940
9007	1.005	1.014	1.008	1.008	1.009	0.940
9008	0.999	0.990	0.997	0.989	0.983	0.940

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2013

Classification	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
9009	1.000	0.999	1.000	0.995	0.993	0.940
9010	1.008	1.024	1.013	1.015	1.020	0.940
9011	1.003	1.010	1.006	1.004	1.005	0.940
9015	0.999	0.998	1.000	0.995	0.992	0.940
9016	1.027	1.038	1.030	1.031	1.033	0.940
9031	1.011	1.024	1.015	1.016	1.020	0.940
9033	1.016	1.028	1.020	1.020	1.023	0.940
9043	1.017	1.024	1.019	1.018	1.019	0.940
9048	1.022	1.055	1.031	1.041	1.053	0.940
9050	1.007	1.010	1.008	1.005	1.004	0.940
9053	1.024	1.030	1.026	1.024	1.024	0.940
9054	1.037	1.043	1.039	1.037	1.037	0.940
9059	1.015	1.019	1.017	1.014	1.014	0.940
9060	1.024	1.029	1.026	1.024	1.024	0.940
9061	1.035	1.064	1.043	1.051	1.061	0.940
9066	1.040	1.052	1.044	1.044	1.047	0.940
9067	1.029	1.044	1.033	1.035	1.040	0.940
9069	1.030	1.048	1.035	1.038	1.044	0.940
9070	1.023	1.043	1.029	1.033	1.039	0.940
9079	1.032	1.086	1.047	1.065	1.086	0.940
9085	1.021	1.038	1.026	1.029	1.034	0.940
9092	1.027	1.038	1.030	1.030	1.033	0.940
9095	1.019	1.015	1.019	1.012	1.008	0.940
9096	1.004	1.003	1.004	0.999	0.996	0.940
9097	1.003	1.000	1.003	0.997	0.994	0.940
9101	1.008	1.019	1.012	1.012	1.014	0.940
9151	1.012	0.994	1.008	0.996	0.986	0.940
9154	0.984	0.913	0.964	0.930	0.899	0.940
9155	1.098	1.121	1.105	1.110	1.117	0.940
9156	0.976	0.890	0.952	0.912	0.875	0.940
9180	1.027	1.037	1.030	1.030	1.032	0.940
9181	1.020	1.018	1.020	1.015	1.011	0.940
9182	1.020	1.017	1.019	1.014	1.010	0.940
9184	1.014	0.999	1.010	1.000	0.991	0.940
9185	1.028	1.043	1.033	1.034	1.038	0.940
9220	1.022	0.999	1.016	1.002	0.990	0.940
9402	1.006	1.009	1.007	1.004	1.003	0.940
9403	1.008	1.015	1.010	1.009	1.010	0.940
9410	1.012	1.015	1.013	1.010	1.009	0.940
9420	1.013	1.019	1.015	1.013	1.013	0.940
9422	1.015	1.023	1.017	1.016	1.018	0.940
9424	1.007	1.012	1.009	1.007	1.007	0.940
9426	1.003	1.001	1.003	0.998	0.995	0.940
9501	1.028	1.017	1.026	1.017	1.010	0.940
9507	1.066	1.048	1.062	1.050	1.040	0.940
9516	1.010	1.000	1.008	0.999	0.992	0.940
9519	1.034	1.034	1.035	1.030	1.028	0.940
9521	1.015	1.013	1.015	1.010	1.007	0.940
9522	1.036	1.041	1.038	1.035	1.035	0.940
9529	1.012	1.005	1.011	1.004	0.998	0.940
9531	1.010	1.000	1.008	0.999	0.992	0.940
9549	1.071	1.062	1.069	1.061	1.055	0.940
9552	1.010	0.998	1.007	0.997	0.990	0.940
9586	1.047	1.074	1.055	1.062	1.070	0.940
9610	1.078	1.060	1.073	1.061	1.051	0.940

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2013

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
9620	1.021	0.997	1.015	1.000	0.988	0.940

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2014

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	0005	1.012	1.035	1.018	1.020	1.024	0.959
	0016	1.038	1.114	1.057	1.082	1.108	0.959
	0034	1.006	1.015	1.007	1.004	1.002	0.959
	0035	1.005	1.012	1.006	1.002	0.999	0.959
	0036	1.017	1.048	1.024	1.030	1.038	0.959
	0038	1.021	1.060	1.030	1.040	1.051	0.959
	0040	1.031	1.092	1.046	1.064	1.084	0.959
	0041	1.028	1.083	1.042	1.058	1.075	0.959
	0042	1.022	1.072	1.035	1.048	1.064	0.959
	0044	1.032	1.097	1.049	1.068	1.090	0.959
	0045	1.033	1.100	1.050	1.071	1.093	0.959
	0050	1.032	1.097	1.049	1.069	1.090	0.959
	0079	1.032	1.095	1.048	1.067	1.088	0.959
	0096	1.030	1.089	1.045	1.063	1.082	0.959
	0106	1.025	1.080	1.039	1.055	1.072	0.959
	0171	1.027	1.080	1.040	1.055	1.072	0.959
	0172	1.037	1.113	1.057	1.081	1.107	0.959
	0251	1.012	1.018	1.013	1.008	1.005	0.959
	0400	1.009	1.039	1.017	1.021	1.028	0.959
	0401	1.046	1.140	1.070	1.102	1.136	0.959
	1122	1.004	1.011	1.005	1.001	0.997	0.959
	1123	1.005	1.012	1.006	1.002	0.999	0.959
	1124	1.007	1.020	1.010	1.008	1.007	0.959
	1320	1.001	1.002	1.001	0.994	0.989	0.959
	1322	0.999	0.995	0.997	0.988	0.981	0.959
	1330	1.006	1.001	1.004	0.995	0.986	0.959
	1438	1.011	1.010	1.010	1.002	0.996	0.959
	1452	1.001	1.002	1.001	0.994	0.988	0.959
	1463	1.015	1.024	1.017	1.013	1.010	0.959
	1624	1.006	1.016	1.008	1.004	1.003	0.959
	1699	1.013	1.017	1.013	1.008	1.003	0.959
	1701	1.014	1.021	1.016	1.011	1.008	0.959
	1710	1.004	1.010	1.005	1.000	0.996	0.959
	1741	1.005	1.013	1.006	1.003	1.000	0.959
	1803	1.014	1.019	1.015	1.010	1.006	0.959
	1925	1.015	1.022	1.016	1.012	1.009	0.959
	2002	1.022	1.044	1.027	1.029	1.033	0.959
	2003	1.023	1.046	1.028	1.030	1.034	0.959
	2014	1.028	1.063	1.037	1.044	1.052	0.959
	2030	1.021	1.041	1.025	1.026	1.029	0.959
	2063	1.019	1.035	1.022	1.022	1.022	0.959
	2081	1.018	1.031	1.021	1.019	1.018	0.959
	2095	1.017	1.030	1.020	1.018	1.018	0.959
	2102	1.030	1.069	1.040	1.048	1.059	0.959
	2107	1.046	1.117	1.064	1.086	1.111	0.959
	2108	1.046	1.120	1.065	1.088	1.113	0.959
	2109	1.042	1.105	1.058	1.077	1.097	0.959
	2111	1.022	1.043	1.027	1.029	1.032	0.959
	2113	1.018	1.032	1.021	1.020	1.019	0.959
	2116	1.023	1.046	1.028	1.031	1.035	0.959
	2117	1.024	1.049	1.030	1.033	1.037	0.959
	2121	1.017	1.029	1.019	1.017	1.016	0.959
	2123	1.049	1.129	1.070	1.095	1.123	0.959
	2142	1.026	1.057	1.034	1.040	1.047	0.959
	2163	1.019	1.034	1.022	1.021	1.021	0.959

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2014

Classification	Indemnity Benefit						Medical
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	2222	1.019	1.034	1.022	1.021	1.022	0.959
	2362	1.017	1.030	1.020	1.018	1.017	0.959
	2402	1.027	1.061	1.036	1.042	1.050	0.959
	2413	1.015	1.022	1.016	1.011	1.008	0.959
	2501	1.016	1.027	1.018	1.015	1.014	0.959
	2570	1.018	1.032	1.021	1.019	1.019	0.959
	2571	1.019	1.034	1.022	1.021	1.022	0.959
	2576	1.026	1.055	1.033	1.038	1.044	0.959
	2584	1.006	1.022	1.010	1.009	1.010	0.959
	2585	1.044	1.079	1.052	1.060	1.068	0.959
	2589	1.044	1.079	1.053	1.060	1.069	0.959
	2660	1.017	1.030	1.020	1.018	1.017	0.959
	2683	1.015	1.024	1.017	1.013	1.011	0.959
	2688	1.027	1.060	1.035	1.042	1.049	0.959
	2702	1.004	1.011	1.006	1.001	0.998	0.959
	2710	1.017	1.030	1.020	1.018	1.017	0.959
	2727	1.003	1.006	1.003	0.997	0.993	0.959
	2731	1.016	1.027	1.019	1.016	1.014	0.959
	2757	1.017	1.028	1.019	1.016	1.015	0.959
	2759	1.019	1.035	1.023	1.022	1.023	0.959
	2790	1.012	1.015	1.012	1.006	1.001	0.959
	2797	1.014	1.021	1.015	1.011	1.007	0.959
	2806	1.016	1.025	1.018	1.014	1.012	0.959
	2812	1.017	1.030	1.020	1.018	1.017	0.959
	2819	1.017	1.030	1.020	1.018	1.017	0.959
	2840	1.016	1.026	1.018	1.015	1.013	0.959
	2842	1.016	1.026	1.018	1.015	1.013	0.959
	2852	1.020	1.039	1.025	1.025	1.027	0.959
	2881	1.020	1.038	1.024	1.024	1.026	0.959
	2883	1.019	1.035	1.023	1.022	1.023	0.959
	2915	1.017	1.030	1.020	1.018	1.017	0.959
	2923	1.019	1.034	1.022	1.021	1.022	0.959
	3018	1.008	1.002	1.005	0.995	0.987	0.959
	3022	1.011	1.011	1.011	1.003	0.998	0.959
	3030	1.012	1.013	1.011	1.004	0.999	0.959
	3039	1.012	1.012	1.011	1.004	0.999	0.959
	3040	1.013	1.017	1.013	1.007	1.003	0.959
	3060	1.013	1.018	1.014	1.008	1.005	0.959
	3066	1.012	1.015	1.012	1.006	1.001	0.959
	3070	1.013	1.016	1.013	1.007	1.003	0.959
	3076	1.017	1.028	1.019	1.016	1.015	0.959
	3081	1.014	1.021	1.015	1.011	1.008	0.959
	3082	1.011	1.011	1.010	1.003	0.997	0.959
	3085	1.016	1.026	1.018	1.014	1.013	0.959
	3099	1.011	1.012	1.011	1.003	0.998	0.959
	3110	1.010	1.008	1.009	1.000	0.994	0.959
	3131	1.011	1.012	1.011	1.004	0.998	0.959
	3146	1.012	1.013	1.012	1.005	1.000	0.959
	3152	1.011	1.012	1.011	1.004	0.998	0.959
	3165	1.014	1.021	1.015	1.011	1.008	0.959
	3169	1.016	1.025	1.018	1.014	1.012	0.959
	3175	1.015	1.023	1.016	1.012	1.010	0.959
	3178	1.014	1.020	1.015	1.010	1.007	0.959
	3179	1.016	1.027	1.019	1.016	1.014	0.959
	3180	1.014	1.020	1.015	1.010	1.007	0.959

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2014

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
3220	1.014	1.019	1.015	1.010	1.006	0.959
3241	1.011	1.012	1.011	1.004	0.998	0.959
3257	1.013	1.016	1.013	1.007	1.002	0.959
3339	1.014	1.020	1.015	1.010	1.006	0.959
3365	1.012	1.015	1.012	1.006	1.001	0.959
3372	1.012	1.015	1.012	1.006	1.001	0.959
3383	1.016	1.027	1.018	1.015	1.014	0.959
3400	1.013	1.017	1.013	1.007	1.003	0.959
3401	1.014	1.021	1.015	1.011	1.008	0.959
3501	1.014	1.020	1.015	1.010	1.007	0.959
3507	1.013	1.016	1.013	1.007	1.002	0.959
3560	1.012	1.014	1.012	1.006	1.001	0.959
3568	1.012	1.013	1.012	1.005	1.000	0.959
3569	1.010	1.009	1.009	1.001	0.995	0.959
3570	1.014	1.021	1.015	1.011	1.008	0.959
3572	1.014	1.019	1.014	1.009	1.006	0.959
3573	1.015	1.022	1.016	1.012	1.009	0.959
3574	1.015	1.024	1.017	1.013	1.011	0.959
3577	1.011	1.012	1.011	1.004	0.998	0.959
3612	1.012	1.014	1.012	1.005	1.000	0.959
3620	1.013	1.016	1.013	1.007	1.003	0.959
3632	1.012	1.015	1.012	1.006	1.002	0.959
3634	1.014	1.021	1.015	1.011	1.008	0.959
3643	1.013	1.017	1.013	1.008	1.003	0.959
3647	1.010	1.009	1.009	1.001	0.995	0.959
3651	1.018	1.031	1.020	1.019	1.018	0.959
3681	1.012	1.014	1.012	1.005	1.000	0.959
3682	1.017	1.030	1.020	1.018	1.018	0.959
3683	1.014	1.019	1.014	1.009	1.006	0.959
3719	1.011	1.014	1.011	1.005	1.000	0.959
3724	1.009	1.007	1.008	1.000	0.993	0.959
3726	1.025	1.023	1.024	1.015	1.008	0.959
3805	1.011	1.010	1.010	1.002	0.996	0.959
3808	1.018	1.031	1.020	1.019	1.018	0.959
3815	1.015	1.024	1.017	1.013	1.011	0.959
3821	0.992	0.985	0.989	0.979	0.970	0.959
3828	1.014	1.020	1.015	1.010	1.007	0.959
3830	1.010	1.007	1.008	1.000	0.993	0.959
3831	1.011	1.010	1.010	1.002	0.996	0.959
3840	1.016	1.027	1.019	1.016	1.014	0.959
4000	1.005	1.014	1.007	1.003	1.001	0.959
4034	1.015	1.022	1.016	1.012	1.009	0.959
4036	1.015	1.023	1.017	1.013	1.010	0.959
4038	1.015	1.023	1.016	1.012	1.010	0.959
4041	1.018	1.031	1.020	1.018	1.018	0.959
4049	1.013	1.018	1.014	1.009	1.005	0.959
4111	1.015	1.024	1.017	1.013	1.011	0.959
4112	1.011	1.011	1.011	1.003	0.998	0.959
4114	1.015	1.023	1.016	1.012	1.009	0.959
4130	0.996	0.998	0.996	0.989	0.984	0.959
4150	1.012	1.014	1.012	1.005	1.000	0.959
4239	1.014	1.018	1.014	1.009	1.005	0.959
4240	1.017	1.028	1.019	1.016	1.015	0.959
4243	1.015	1.023	1.016	1.012	1.010	0.959
4244	1.015	1.022	1.016	1.012	1.009	0.959

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2014

Classification	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
4250	1.015	1.023	1.016	1.012	1.010	0.959
4251	1.014	1.019	1.014	1.009	1.006	0.959
4279	1.015	1.022	1.016	1.012	1.009	0.959
4283	1.015	1.023	1.017	1.013	1.010	0.959
4286	1.016	1.025	1.017	1.014	1.012	0.959
4295	1.013	1.018	1.014	1.008	1.004	0.959
4297	1.008	1.003	1.006	0.997	0.988	0.959
4299	1.008	1.003	1.006	0.996	0.988	0.959
4304	1.070	1.062	1.067	1.056	1.047	0.959
4312	1.022	1.019	1.021	1.012	1.005	0.959
4351	1.011	1.012	1.011	1.004	0.998	0.959
4354	1.009	1.006	1.008	0.999	0.992	0.959
4361	1.081	1.108	1.087	1.091	1.097	0.959
4362	1.084	1.104	1.089	1.089	1.091	0.959
4410	1.015	1.023	1.017	1.013	1.010	0.959
4420	1.012	1.013	1.011	1.004	0.999	0.959
4432	1.020	1.037	1.024	1.024	1.025	0.959
4470	1.014	1.019	1.014	1.009	1.005	0.959
4478	1.016	1.026	1.018	1.015	1.013	0.959
4492	1.012	1.015	1.012	1.006	1.002	0.959
4494	1.016	1.026	1.018	1.015	1.013	0.959
4495	1.015	1.022	1.016	1.012	1.009	0.959
4496	1.015	1.023	1.016	1.012	1.009	0.959
4497	1.014	1.021	1.015	1.011	1.008	0.959
4498	1.016	1.025	1.018	1.014	1.012	0.959
4499	1.015	1.024	1.017	1.013	1.011	0.959
4511	1.069	1.074	1.070	1.064	1.060	0.959
4512	1.071	1.079	1.072	1.068	1.065	0.959
4557	1.018	1.033	1.022	1.020	1.020	0.959
4558	1.014	1.019	1.014	1.009	1.006	0.959
4611	1.016	1.027	1.019	1.016	1.015	0.959
4623	1.017	1.030	1.020	1.018	1.017	0.959
4635	1.012	1.013	1.011	1.004	0.999	0.959
4665	1.017	1.030	1.020	1.018	1.017	0.959
4683	1.022	1.045	1.028	1.030	1.033	0.959
4691	1.018	1.032	1.021	1.019	1.019	0.959
4692	1.014	1.020	1.015	1.010	1.007	0.959
4717	1.017	1.028	1.019	1.016	1.015	0.959
4720	1.017	1.030	1.020	1.018	1.018	0.959
4740	1.017	1.028	1.019	1.017	1.016	0.959
4771	1.012	1.014	1.012	1.005	1.000	0.959
4828	1.016	1.025	1.017	1.014	1.012	0.959
4829	1.017	1.030	1.020	1.018	1.017	0.959
4831	1.013	1.018	1.014	1.009	1.005	0.959
4983	1.016	1.026	1.018	1.015	1.013	0.959
5020	1.018	1.035	1.022	1.021	1.022	0.959
5027	1.015	1.027	1.018	1.015	1.014	0.959
5028	1.015	1.025	1.017	1.014	1.012	0.959
5029	1.011	1.014	1.011	1.005	1.000	0.959
5040	1.010	1.012	1.010	1.003	0.998	0.959
5057	1.012	1.017	1.013	1.008	1.004	0.959
5059	1.009	1.008	1.008	1.000	0.994	0.959
5102	1.012	1.018	1.013	1.009	1.005	0.959
5107	1.011	1.015	1.012	1.006	1.002	0.959
5108	1.012	1.017	1.012	1.007	1.003	0.959

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2014

Classification	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
5128	1.024	1.018	1.022	1.012	1.004	0.959
5129	1.024	1.018	1.022	1.012	1.004	0.959
5130	1.007	1.001	1.004	0.995	0.987	0.959
5140	1.000	0.983	0.995	0.980	0.968	0.959
5146	1.012	1.018	1.013	1.008	1.005	0.959
5160	1.017	1.031	1.020	1.019	1.019	0.959
5183	1.000	0.983	0.995	0.980	0.967	0.959
5184	1.015	1.027	1.017	1.015	1.014	0.959
5185	1.002	0.986	0.997	0.983	0.971	0.959
5186	1.003	0.989	0.998	0.986	0.974	0.959
5187	0.999	0.978	0.992	0.976	0.962	0.959
5190	1.002	0.988	0.998	0.984	0.973	0.959
5191	1.025	1.023	1.024	1.016	1.009	0.959
5192	1.005	1.014	1.007	1.003	1.001	0.959
5193	1.008	1.006	1.007	0.999	0.992	0.959
5195	1.004	0.993	1.000	0.988	0.978	0.959
5201	1.010	1.011	1.010	1.003	0.998	0.959
5205	1.010	1.010	1.009	1.002	0.996	0.959
5212	1.008	1.006	1.007	0.998	0.992	0.959
5213	1.009	1.009	1.008	1.001	0.995	0.959
5214	1.008	1.007	1.007	0.999	0.992	0.959
5222	1.012	1.016	1.012	1.007	1.003	0.959
5225	1.009	1.009	1.008	1.001	0.995	0.959
5348	1.011	1.016	1.012	1.006	1.002	0.959
5403	1.011	1.013	1.011	1.004	1.000	0.959
5432	1.009	1.008	1.008	1.000	0.994	0.959
5436	1.011	1.015	1.012	1.006	1.002	0.959
5443	1.019	1.038	1.023	1.024	1.026	0.959
5446	1.016	1.028	1.018	1.016	1.015	0.959
5447	1.016	1.029	1.019	1.017	1.017	0.959
5467	1.011	1.015	1.011	1.006	1.002	0.959
5470	1.011	1.015	1.012	1.006	1.002	0.959
5473	1.000	1.004	1.001	0.995	0.991	0.959
5474	1.014	1.022	1.015	1.011	1.009	0.959
5479	1.019	1.039	1.024	1.025	1.027	0.959
5482	1.014	1.024	1.016	1.013	1.011	0.959
5484	1.018	1.035	1.022	1.021	1.023	0.959
5485	1.017	1.032	1.020	1.019	1.020	0.959
5506	1.012	1.019	1.013	1.009	1.005	0.959
5507	1.012	1.017	1.012	1.007	1.003	0.959
5538	1.000	0.982	0.994	0.980	0.966	0.959
5542	1.000	0.981	0.994	0.979	0.965	0.959
5552	1.009	1.007	1.007	0.999	0.993	0.959
5553	1.009	1.007	1.008	1.000	0.993	0.959
5606	1.008	1.005	1.006	0.998	0.991	0.959
5610	1.014	1.022	1.015	1.011	1.009	0.959
5632	1.012	1.018	1.013	1.008	1.005	0.959
5633	1.015	1.027	1.018	1.015	1.014	0.959
5650	1.002	1.010	1.003	0.999	0.997	0.959
5951	1.016	1.025	1.017	1.014	1.012	0.959
6003	1.007	1.004	1.006	0.997	0.989	0.959
6011	1.013	1.021	1.014	1.010	1.008	0.959
6204	1.006	1.017	1.009	1.006	1.005	0.959
6206	1.002	1.005	1.002	0.996	0.991	0.959
6213	1.002	1.003	1.001	0.995	0.989	0.959

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]

Policy Year 2014

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	6216	1.003	1.007	1.003	0.998	0.993	0.959
	6218	1.012	1.017	1.013	1.008	1.004	0.959
	6220	1.012	1.016	1.012	1.007	1.003	0.959
	6233	1.006	1.000	1.004	0.994	0.985	0.959
	6235	0.999	0.995	0.997	0.988	0.981	0.959
	6237	1.001	1.000	1.000	0.992	0.986	0.959
	6251	1.010	1.010	1.009	1.002	0.997	0.959
	6258	1.012	1.018	1.013	1.008	1.005	0.959
	6307	1.008	1.005	1.006	0.998	0.990	0.959
	6308	1.010	1.011	1.009	1.002	0.997	0.959
	6315	1.010	1.012	1.010	1.003	0.998	0.959
	6316	1.009	1.009	1.009	1.001	0.996	0.959
	6325	1.007	1.003	1.005	0.996	0.988	0.959
	6361	1.011	1.014	1.011	1.005	1.000	0.959
	6364	1.012	1.017	1.013	1.008	1.004	0.959
	6400	1.013	1.022	1.015	1.011	1.009	0.959
	6504	1.017	1.030	1.020	1.018	1.018	0.959
	6834	1.010	1.008	1.009	1.001	0.994	0.959
	7133	1.031	1.045	1.034	1.032	1.032	0.959
	7198	1.027	1.033	1.028	1.023	1.019	0.959
	7207	1.026	1.048	1.031	1.033	1.036	0.959
	7219	1.027	1.032	1.027	1.022	1.019	0.959
	7227	1.026	1.032	1.027	1.022	1.018	0.959
	7232	1.028	1.036	1.029	1.025	1.023	0.959
	7248	1.065	1.063	1.064	1.055	1.048	0.959
	7272	1.013	1.019	1.014	1.009	1.006	0.959
	7332	1.002	0.991	0.998	0.986	0.976	0.959
	7360	1.027	1.033	1.028	1.023	1.020	0.959
	7365	1.051	1.106	1.065	1.081	1.098	0.959
	7382	1.037	1.064	1.044	1.048	1.053	0.959
	7392	0.989	0.978	0.986	0.974	0.964	0.959
	7403	1.056	1.121	1.072	1.092	1.114	0.959
	7405	1.053	1.112	1.068	1.085	1.104	0.959
	7409	1.041	1.126	1.063	1.091	1.121	0.959
	7410	1.043	1.131	1.066	1.095	1.127	0.959
	7421	1.023	1.022	1.022	1.014	1.008	0.959
	7424	1.040	1.074	1.049	1.056	1.064	0.959
	7428	1.029	1.040	1.032	1.029	1.027	0.959
	7429	1.030	1.043	1.033	1.031	1.030	0.959
	7500	1.010	1.012	1.010	1.004	0.999	0.959
	7515	1.022	1.019	1.020	1.012	1.004	0.959
	7520	1.010	1.012	1.010	1.003	0.998	0.959
	7538	1.013	1.020	1.014	1.009	1.006	0.959
	7539	1.005	0.998	1.003	0.992	0.983	0.959
	7580	1.010	1.011	1.010	1.003	0.998	0.959
	7600	1.068	1.057	1.065	1.052	1.042	0.959
	7601	1.011	1.014	1.011	1.005	1.001	0.959
	7605	1.006	0.999	1.003	0.993	0.985	0.959
	7607	1.083	1.102	1.088	1.088	1.089	0.959
	7610	1.084	1.105	1.089	1.090	1.092	0.959
	7706	1.008	1.015	1.009	1.005	1.002	0.959
	7707	0.958	0.872	0.933	0.890	0.850	0.959
	7720	1.008	1.016	1.010	1.006	1.003	0.959
	7721	1.025	1.080	1.039	1.055	1.072	0.959
	7722	0.958	0.872	0.933	0.890	0.850	0.959

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2014

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	7855	1.006	0.999	1.003	0.993	0.984	0.959
	8001	0.989	0.976	0.985	0.972	0.961	0.959
	8004	1.009	1.038	1.016	1.021	1.027	0.959
	8006	1.010	1.030	1.015	1.016	1.018	0.959
	8008	1.006	1.016	1.008	1.005	1.004	0.959
	8010	1.006	1.016	1.008	1.005	1.004	0.959
	8013	1.001	1.002	1.001	0.994	0.988	0.959
	8015	1.003	1.008	1.004	0.998	0.994	0.959
	8017	1.006	1.016	1.008	1.005	1.004	0.959
	8018	0.999	1.006	1.000	0.996	0.994	0.959
	8019	1.010	1.007	1.008	1.000	0.993	0.959
	8021	1.006	1.027	1.011	1.013	1.016	0.959
	8028	0.995	0.996	0.994	0.988	0.983	0.959
	8031	1.010	1.028	1.014	1.014	1.016	0.959
	8032	0.997	1.000	0.997	0.991	0.987	0.959
	8039	1.008	1.022	1.011	1.010	1.010	0.959
	8041	0.994	0.992	0.993	0.985	0.978	0.959
	8042	0.997	1.000	0.997	0.991	0.987	0.959
	8046	1.001	1.002	1.000	0.993	0.988	0.959
	8057	1.001	1.002	1.001	0.994	0.989	0.959
	8059	0.996	0.998	0.996	0.989	0.984	0.959
	8060	1.011	1.030	1.015	1.016	1.018	0.959
	8061	1.013	1.038	1.019	1.022	1.026	0.959
	8062	0.997	0.989	0.994	0.983	0.974	0.959
	8063	0.997	1.000	0.997	0.991	0.987	0.959
	8064	0.996	0.998	0.996	0.989	0.984	0.959
	8065	1.006	1.016	1.008	1.005	1.003	0.959
	8066	1.006	1.017	1.009	1.006	1.005	0.959
	8071	1.006	1.017	1.008	1.006	1.004	0.959
	8078	1.016	1.050	1.024	1.031	1.039	0.959
	8102	1.009	1.038	1.016	1.021	1.027	0.959
	8106	0.994	0.991	0.992	0.984	0.977	0.959
	8107	0.997	1.000	0.997	0.991	0.986	0.959
	8110	0.998	1.004	0.999	0.994	0.990	0.959
	8116	0.999	1.008	1.001	0.997	0.995	0.959
	8117	1.004	1.023	1.009	1.009	1.011	0.959
	8209	1.029	1.088	1.044	1.061	1.080	0.959
	8215	1.008	1.034	1.014	1.018	1.023	0.959
	8227	1.011	1.014	1.011	1.005	1.000	0.959
	8232	0.998	1.003	0.998	0.993	0.990	0.959
	8267	0.995	0.996	0.995	0.988	0.982	0.959
	8278	0.968	0.881	0.943	0.899	0.859	0.959
	8286	1.012	1.047	1.021	1.028	1.037	0.959
	8290	1.002	1.017	1.005	1.005	1.005	0.959
	8291	1.040	1.071	1.047	1.053	1.061	0.959
	8292	1.028	1.037	1.030	1.026	1.024	0.959
	8293	1.025	1.029	1.025	1.019	1.015	0.959
	8304	1.043	1.081	1.052	1.061	1.071	0.959
	8324	1.021	1.062	1.031	1.041	1.053	0.959
	8350	0.998	1.003	0.998	0.993	0.990	0.959
	8370	1.026	1.026	1.026	1.018	1.012	0.959
	8387	1.047	1.089	1.058	1.068	1.079	0.959
	8388	1.004	1.009	1.005	1.000	0.996	0.959
	8389	1.026	1.026	1.025	1.018	1.012	0.959
	8390	1.038	1.062	1.044	1.046	1.050	0.959

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]

Policy Year 2014

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	8391	1.001	1.001	1.000	0.993	0.988	0.959
	8392	1.043	1.075	1.051	1.057	1.064	0.959
	8393	1.027	1.028	1.027	1.020	1.014	0.959
	8397	1.024	1.020	1.023	1.013	1.006	0.959
	8400	1.004	1.010	1.005	1.000	0.997	0.959
	8500	0.998	1.003	0.998	0.993	0.990	0.959
	8601	1.065	1.062	1.063	1.054	1.047	0.959
	8631	0.968	0.881	0.943	0.899	0.859	0.959
	8720	1.019	1.022	1.019	1.013	1.008	0.959
	8729	1.017	1.033	1.021	1.020	1.021	0.959
	8740	0.999	1.010	1.002	0.999	0.998	0.959
	8741	0.998	1.005	0.999	0.995	0.992	0.959
	8742	1.038	1.044	1.039	1.034	1.030	0.959
	8743	1.004	0.979	0.997	0.979	0.962	0.959
	8744	0.997	1.002	0.997	0.992	0.989	0.959
	8745	0.997	1.002	0.998	0.992	0.988	0.959
	8746	1.038	1.044	1.039	1.034	1.030	0.959
	8748	1.001	1.001	1.000	0.993	0.987	0.959
	8749	0.999	0.965	0.989	0.967	0.948	0.959
	8755	1.024	1.020	1.022	1.013	1.005	0.959
	8800	1.075	1.076	1.074	1.067	1.061	0.959
	8801	1.008	0.990	1.002	0.988	0.974	0.959
	8803	1.066	1.064	1.065	1.056	1.049	0.959
	8804	1.014	1.027	1.017	1.015	1.015	0.959
	8806	1.018	1.039	1.023	1.025	1.028	0.959
	8807	1.074	1.075	1.074	1.066	1.060	0.959
	8808	1.007	0.987	1.001	0.985	0.971	0.959
	8810	1.007	1.013	1.008	1.003	1.000	0.959
	8811	2.028	2.039	2.029	2.020	2.013	1.917
	8812	0.000	0.000	0.000	0.000	0.000	0.000
	8813	1.010	1.009	1.009	1.001	0.994	0.959
	8818	1.070	1.063	1.067	1.056	1.047	0.959
	8820	1.052	1.025	1.044	1.025	1.008	0.959
	8821	1.059	1.044	1.054	1.040	1.028	0.959
	8822	1.006	0.986	1.000	0.984	0.970	0.959
	8823	1.014	1.028	1.017	1.015	1.016	0.959
	8827	1.018	1.042	1.024	1.026	1.030	0.959
	8829	1.020	1.045	1.026	1.029	1.034	0.959
	8830	1.018	1.039	1.023	1.025	1.028	0.959
	8831	1.068	1.070	1.068	1.061	1.056	0.959
	8834	1.014	1.027	1.016	1.015	1.014	0.959
	8838	1.018	1.024	1.019	1.014	1.011	0.959
	8839	0.995	0.971	0.988	0.971	0.955	0.959
	8840	1.028	1.030	1.028	1.021	1.016	0.959
	8846	1.012	1.013	1.011	1.005	0.999	0.959
	8847	0.999	1.006	1.000	0.996	0.993	0.959
	8850	1.002	0.973	0.993	0.974	0.956	0.959
	8851	1.020	1.046	1.026	1.030	1.035	0.959
	8852	1.019	1.043	1.024	1.027	1.031	0.959
	8859	1.066	1.066	1.065	1.057	1.051	0.959
	8868	1.005	1.023	1.009	1.010	1.011	0.959
	8870	1.005	1.023	1.009	1.010	1.011	0.959
	8875	1.002	1.013	1.004	1.002	1.001	0.959
	9007	1.002	1.019	1.006	1.006	1.007	0.959
	9008	0.999	1.000	0.999	0.992	0.987	0.959

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2014

Classification	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
9009	0.998	1.006	1.000	0.996	0.994	0.959
9010	1.004	1.024	1.009	1.010	1.013	0.959
9011	1.001	1.014	1.003	1.002	1.002	0.959
9015	0.998	1.007	1.000	0.996	0.994	0.959
9016	1.026	1.046	1.030	1.032	1.035	0.959
9031	1.005	1.019	1.008	1.007	1.007	0.959
9033	1.013	1.031	1.017	1.018	1.019	0.959
9043	1.014	1.028	1.017	1.016	1.016	0.959
9048	1.015	1.046	1.022	1.028	1.035	0.959
9050	1.004	1.014	1.006	1.003	1.001	0.959
9053	1.023	1.038	1.026	1.025	1.025	0.959
9054	1.034	1.049	1.037	1.036	1.037	0.959
9059	1.014	1.027	1.016	1.015	1.014	0.959
9060	1.022	1.036	1.025	1.024	1.024	0.959
9061	1.030	1.059	1.037	1.042	1.048	0.959
9066	1.035	1.053	1.039	1.039	1.041	0.959
9067	1.026	1.047	1.030	1.032	1.035	0.959
9069	1.025	1.046	1.030	1.031	1.034	0.959
9070	1.020	1.047	1.026	1.030	1.036	0.959
9079	1.023	1.070	1.035	1.047	1.061	0.959
9085	1.019	1.043	1.025	1.027	1.032	0.959
9092	1.024	1.042	1.028	1.028	1.029	0.959
9095	1.018	1.024	1.019	1.014	1.011	0.959
9096	1.003	1.012	1.005	1.001	0.999	0.959
9097	1.003	1.014	1.006	1.003	1.002	0.959
9101	1.005	1.023	1.009	1.010	1.011	0.959
9151	1.012	1.005	1.009	0.999	0.991	0.959
9154	0.990	0.942	0.976	0.949	0.924	0.959
9155	1.089	1.119	1.096	1.101	1.107	0.959
9156	0.984	0.923	0.966	0.933	0.903	0.959
9180	1.026	1.046	1.030	1.032	1.034	0.959
9181	1.021	1.032	1.023	1.021	1.020	0.959
9182	1.021	1.031	1.023	1.020	1.018	0.959
9184	1.016	1.017	1.015	1.009	1.003	0.959
9185	1.027	1.051	1.033	1.035	1.039	0.959
9220	1.023	1.015	1.020	1.009	1.000	0.959
9402	1.003	1.013	1.005	1.002	1.000	0.959
9403	1.004	1.017	1.007	1.005	1.005	0.959
9410	1.012	1.026	1.015	1.013	1.013	0.959
9420	1.013	1.029	1.016	1.016	1.017	0.959
9422	1.015	1.036	1.020	1.022	1.025	0.959
9424	1.004	1.017	1.007	1.005	1.004	0.959
9426	1.001	1.006	1.001	0.996	0.993	0.959
9501	1.027	1.027	1.026	1.019	1.013	0.959
9507	1.065	1.060	1.063	1.053	1.045	0.959
9516	1.009	1.009	1.008	1.001	0.995	0.959
9519	1.031	1.041	1.033	1.030	1.028	0.959
9521	1.011	1.015	1.012	1.006	1.002	0.959
9522	1.033	1.047	1.036	1.035	1.035	0.959
9529	1.013	1.022	1.015	1.011	1.009	0.959
9531	1.009	1.009	1.008	1.001	0.995	0.959
9549	1.067	1.069	1.067	1.060	1.055	0.959
9552	1.010	1.011	1.009	1.002	0.997	0.959
9586	1.041	1.070	1.048	1.053	1.059	0.959
9610	1.071	1.064	1.068	1.057	1.048	0.959

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2014

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
9620	1.023	1.015	1.020	1.009	1.000	0.959

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2015

Classification	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
0005	1.011	1.021	1.014	1.016	1.019	0.959
0016	1.030	1.078	1.043	1.061	1.080	0.959
0034	1.007	1.008	1.007	1.005	1.004	0.959
0035	1.005	1.004	1.005	1.002	1.000	0.959
0036	1.015	1.033	1.020	1.025	1.031	0.959
0038	1.017	1.040	1.024	1.031	1.039	0.959
0040	1.025	1.063	1.035	1.049	1.063	0.959
0041	1.023	1.057	1.032	1.044	1.057	0.959
0042	1.020	1.053	1.029	1.041	1.053	0.959
0044	1.025	1.065	1.036	1.051	1.066	0.959
0045	1.027	1.069	1.038	1.054	1.070	0.959
0050	1.026	1.067	1.037	1.052	1.068	0.959
0079	1.026	1.066	1.037	1.052	1.067	0.959
0096	1.025	1.063	1.035	1.049	1.064	0.959
0106	1.022	1.059	1.032	1.045	1.059	0.959
0171	1.021	1.052	1.030	1.040	1.052	0.959
0172	1.030	1.078	1.043	1.061	1.080	0.959
0251	1.013	1.009	1.012	1.008	1.004	0.959
0400	1.011	1.030	1.016	1.022	1.028	0.959
0401	1.036	1.096	1.052	1.075	1.100	0.959
1122	1.006	1.006	1.006	1.004	1.002	0.959
1123	1.007	1.010	1.008	1.007	1.007	0.959
1124	1.007	1.009	1.008	1.006	1.006	0.959
1320	1.003	0.999	1.002	0.998	0.994	0.959
1322	1.001	0.992	0.999	0.992	0.987	0.959
1330	1.011	1.003	1.009	1.003	0.998	0.959
1438	1.014	1.010	1.013	1.009	1.005	0.959
1452	1.003	0.997	1.001	0.996	0.992	0.959
1463	1.017	1.018	1.017	1.016	1.015	0.959
1624	1.007	1.009	1.008	1.006	1.005	0.959
1699	1.014	1.011	1.014	1.010	1.007	0.959
1701	1.016	1.016	1.016	1.014	1.012	0.959
1710	1.007	1.008	1.007	1.005	1.004	0.959
1741	1.006	1.007	1.007	1.004	1.003	0.959
1803	1.015	1.013	1.014	1.011	1.009	0.959
1925	1.016	1.017	1.017	1.015	1.014	0.959
2002	1.022	1.035	1.026	1.029	1.032	0.959
2003	1.022	1.033	1.025	1.028	1.031	0.959
2014	1.027	1.048	1.033	1.040	1.047	0.959
2030	1.022	1.034	1.025	1.028	1.031	0.959
2063	1.020	1.030	1.023	1.025	1.027	0.959
2081	1.019	1.027	1.022	1.022	1.024	0.959
2095	1.019	1.025	1.021	1.021	1.022	0.959
2102	1.028	1.053	1.035	1.043	1.052	0.959
2107	1.038	1.083	1.050	1.067	1.085	0.959
2108	1.039	1.087	1.052	1.070	1.088	0.959
2109	1.035	1.075	1.046	1.061	1.076	0.959
2111	1.022	1.036	1.026	1.030	1.034	0.959
2113	1.020	1.027	1.022	1.023	1.024	0.959
2116	1.022	1.035	1.026	1.029	1.033	0.959
2117	1.023	1.039	1.028	1.032	1.037	0.959
2121	1.016	1.016	1.016	1.014	1.013	0.959
2123	1.041	1.092	1.055	1.074	1.094	0.959
2142	1.024	1.042	1.029	1.034	1.040	0.959
2163	1.019	1.026	1.021	1.022	1.023	0.959

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2015

Classification	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
2222	1.019	1.026	1.021	1.022	1.023	0.959
2362	1.017	1.020	1.018	1.017	1.017	0.959
2402	1.025	1.045	1.031	1.037	1.043	0.959
2413	1.016	1.017	1.017	1.015	1.014	0.959
2501	1.016	1.016	1.016	1.014	1.012	0.959
2570	1.017	1.020	1.018	1.017	1.016	0.959
2571	1.018	1.022	1.019	1.018	1.018	0.959
2576	1.023	1.038	1.028	1.032	1.036	0.959
2584	1.005	1.007	1.006	1.004	1.004	0.959
2585	1.041	1.063	1.047	1.054	1.062	0.959
2589	1.041	1.064	1.047	1.055	1.062	0.959
2660	1.018	1.023	1.020	1.019	1.020	0.959
2683	1.017	1.019	1.018	1.016	1.015	0.959
2688	1.025	1.044	1.030	1.036	1.042	0.959
2702	1.010	1.016	1.012	1.012	1.013	0.959
2710	1.019	1.026	1.021	1.022	1.023	0.959
2727	1.007	1.008	1.008	1.006	1.005	0.959
2731	1.018	1.022	1.019	1.019	1.019	0.959
2757	1.017	1.021	1.019	1.018	1.018	0.959
2759	1.020	1.029	1.023	1.024	1.026	0.959
2790	1.013	1.009	1.012	1.008	1.004	0.959
2797	1.016	1.017	1.017	1.014	1.013	0.959
2806	1.017	1.018	1.017	1.016	1.015	0.959
2812	1.019	1.024	1.020	1.020	1.021	0.959
2819	1.018	1.024	1.020	1.020	1.021	0.959
2840	1.016	1.017	1.017	1.015	1.013	0.959
2842	1.017	1.021	1.019	1.018	1.017	0.959
2852	1.019	1.026	1.021	1.022	1.023	0.959
2881	1.020	1.029	1.023	1.024	1.026	0.959
2883	1.019	1.026	1.021	1.022	1.023	0.959
2915	1.019	1.024	1.020	1.020	1.021	0.959
2923	1.020	1.030	1.023	1.025	1.027	0.959
3018	1.012	1.003	1.009	1.004	0.998	0.959
3022	1.014	1.011	1.013	1.009	1.006	0.959
3030	1.014	1.010	1.013	1.009	1.005	0.959
3039	1.014	1.010	1.013	1.009	1.005	0.959
3040	1.015	1.013	1.015	1.011	1.009	0.959
3060	1.015	1.012	1.014	1.011	1.008	0.959
3066	1.014	1.011	1.013	1.010	1.007	0.959
3070	1.014	1.012	1.014	1.011	1.008	0.959
3076	1.018	1.021	1.019	1.018	1.018	0.959
3081	1.017	1.019	1.018	1.016	1.015	0.959
3082	1.013	1.007	1.011	1.006	1.002	0.959
3085	1.017	1.020	1.018	1.017	1.017	0.959
3099	1.013	1.007	1.011	1.006	1.002	0.959
3110	1.012	1.005	1.010	1.005	1.000	0.959
3131	1.012	1.006	1.011	1.006	1.001	0.959
3146	1.014	1.011	1.014	1.010	1.007	0.959
3152	1.013	1.008	1.012	1.007	1.003	0.959
3165	1.016	1.016	1.016	1.014	1.012	0.959
3169	1.017	1.020	1.018	1.017	1.017	0.959
3175	1.016	1.017	1.017	1.015	1.013	0.959
3178	1.016	1.017	1.017	1.014	1.013	0.959
3179	1.018	1.022	1.019	1.019	1.019	0.959
3180	1.015	1.014	1.015	1.012	1.010	0.959

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2015

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
3220	1.015	1.014	1.015	1.012	1.010	0.959
3241	1.014	1.011	1.014	1.010	1.007	0.959
3257	1.015	1.014	1.015	1.012	1.010	0.959
3339	1.016	1.015	1.016	1.013	1.011	0.959
3365	1.015	1.013	1.014	1.011	1.009	0.959
3372	1.016	1.016	1.016	1.014	1.013	0.959
3383	1.018	1.023	1.020	1.020	1.020	0.959
3400	1.014	1.012	1.014	1.010	1.008	0.959
3401	1.016	1.016	1.016	1.014	1.012	0.959
3501	1.015	1.013	1.015	1.012	1.009	0.959
3507	1.014	1.011	1.013	1.010	1.007	0.959
3560	1.013	1.009	1.012	1.008	1.004	0.959
3568	1.015	1.014	1.015	1.013	1.010	0.959
3569	1.012	1.004	1.010	1.004	0.999	0.959
3570	1.015	1.015	1.016	1.013	1.011	0.959
3572	1.015	1.014	1.015	1.012	1.010	0.959
3573	1.017	1.019	1.018	1.016	1.016	0.959
3574	1.017	1.018	1.017	1.016	1.015	0.959
3577	1.014	1.009	1.013	1.009	1.005	0.959
3612	1.013	1.009	1.012	1.008	1.005	0.959
3620	1.014	1.011	1.014	1.010	1.007	0.959
3632	1.014	1.010	1.013	1.009	1.005	0.959
3634	1.016	1.015	1.016	1.013	1.012	0.959
3643	1.015	1.012	1.014	1.011	1.008	0.959
3647	1.013	1.007	1.011	1.007	1.003	0.959
3651	1.018	1.023	1.020	1.019	1.020	0.959
3681	1.013	1.009	1.012	1.008	1.004	0.959
3682	1.018	1.021	1.019	1.018	1.018	0.959
3683	1.015	1.014	1.015	1.012	1.010	0.959
3719	1.013	1.010	1.012	1.009	1.005	0.959
3724	1.012	1.006	1.010	1.005	1.001	0.959
3726	1.027	1.020	1.025	1.020	1.015	0.959
3805	1.012	1.006	1.011	1.006	1.002	0.959
3808	1.019	1.027	1.022	1.022	1.024	0.959
3815	1.016	1.017	1.017	1.015	1.013	0.959
3821	0.994	0.980	0.990	0.982	0.975	0.959
3828	1.015	1.013	1.015	1.011	1.009	0.959
3830	1.012	1.004	1.010	1.004	0.999	0.959
3831	1.013	1.006	1.011	1.006	1.002	0.959
3840	1.017	1.020	1.018	1.017	1.017	0.959
4000	1.007	1.008	1.007	1.005	1.004	0.959
4034	1.016	1.015	1.016	1.013	1.011	0.959
4036	1.016	1.018	1.017	1.015	1.014	0.959
4038	1.016	1.017	1.017	1.015	1.014	0.959
4041	1.019	1.024	1.020	1.020	1.021	0.959
4049	1.015	1.014	1.015	1.012	1.010	0.959
4111	1.017	1.019	1.018	1.016	1.015	0.959
4112	1.014	1.011	1.013	1.010	1.006	0.959
4114	1.016	1.017	1.017	1.015	1.014	0.959
4130	0.998	0.994	0.997	0.993	0.989	0.959
4150	1.013	1.009	1.012	1.008	1.004	0.959
4239	1.016	1.016	1.016	1.014	1.012	0.959
4240	1.018	1.022	1.019	1.019	1.019	0.959
4243	1.016	1.018	1.017	1.015	1.014	0.959
4244	1.016	1.017	1.017	1.015	1.013	0.959

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]

Policy Year 2015

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	4250	1.016	1.017	1.017	1.015	1.014	0.959
	4251	1.016	1.015	1.016	1.013	1.012	0.959
	4279	1.016	1.017	1.017	1.014	1.013	0.959
	4283	1.017	1.019	1.018	1.016	1.016	0.959
	4286	1.017	1.020	1.018	1.017	1.017	0.959
	4295	1.014	1.012	1.014	1.010	1.008	0.959
	4297	1.010	0.998	1.007	0.999	0.992	0.959
	4299	1.011	1.002	1.009	1.002	0.997	0.959
	4304	1.063	1.050	1.060	1.052	1.045	0.959
	4312	1.023	1.014	1.021	1.014	1.009	0.959
	4351	1.014	1.011	1.013	1.010	1.007	0.959
	4354	1.012	1.003	1.009	1.004	0.998	0.959
	4361	1.077	1.094	1.082	1.087	1.092	0.959
	4362	1.074	1.083	1.077	1.078	1.080	0.959
	4410	1.017	1.018	1.017	1.016	1.015	0.959
	4420	1.013	1.008	1.012	1.007	1.003	0.959
	4432	1.021	1.032	1.025	1.027	1.030	0.959
	4470	1.015	1.014	1.015	1.012	1.010	0.959
	4478	1.017	1.020	1.018	1.017	1.017	0.959
	4492	1.014	1.010	1.013	1.009	1.006	0.959
	4494	1.017	1.021	1.019	1.018	1.017	0.959
	4495	1.016	1.017	1.017	1.014	1.013	0.959
	4496	1.016	1.017	1.016	1.014	1.013	0.959
	4497	1.016	1.016	1.016	1.014	1.012	0.959
	4498	1.017	1.020	1.018	1.017	1.016	0.959
	4499	1.017	1.019	1.017	1.016	1.015	0.959
	4511	1.068	1.066	1.068	1.065	1.062	0.959
	4512	1.070	1.071	1.070	1.068	1.067	0.959
	4557	1.019	1.025	1.020	1.021	1.021	0.959
	4558	1.015	1.015	1.015	1.013	1.011	0.959
	4611	1.018	1.022	1.019	1.018	1.018	0.959
	4623	1.018	1.023	1.020	1.019	1.020	0.959
	4635	1.014	1.010	1.013	1.009	1.006	0.959
	4665	1.019	1.025	1.021	1.021	1.022	0.959
	4683	1.022	1.035	1.026	1.029	1.033	0.959
	4691	1.018	1.023	1.020	1.020	1.020	0.959
	4692	1.015	1.014	1.015	1.012	1.010	0.959
	4717	1.019	1.027	1.022	1.022	1.024	0.959
	4720	1.019	1.025	1.021	1.021	1.022	0.959
	4740	1.017	1.021	1.018	1.017	1.017	0.959
	4771	1.014	1.011	1.013	1.010	1.006	0.959
	4828	1.017	1.020	1.018	1.017	1.016	0.959
	4829	1.018	1.023	1.020	1.019	1.020	0.959
	4831	1.015	1.014	1.015	1.012	1.010	0.959
	4983	1.018	1.022	1.019	1.018	1.018	0.959
	5020	1.020	1.030	1.023	1.025	1.028	0.959
	5027	1.017	1.023	1.019	1.019	1.019	0.959
	5028	1.017	1.021	1.018	1.017	1.017	0.959
	5029	1.014	1.013	1.014	1.011	1.009	0.959
	5040	1.013	1.009	1.012	1.008	1.005	0.959
	5057	1.014	1.012	1.014	1.011	1.008	0.959
	5059	1.012	1.006	1.010	1.006	1.002	0.959
	5102	1.015	1.015	1.015	1.013	1.011	0.959
	5107	1.013	1.010	1.012	1.008	1.005	0.959
	5108	1.013	1.010	1.012	1.009	1.005	0.959

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2015

Classification	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
5128	1.025	1.014	1.022	1.015	1.009	0.959
5129	1.025	1.014	1.022	1.015	1.009	0.959
5130	1.009	0.999	1.007	1.000	0.994	0.959
5140	1.004	0.982	0.998	0.986	0.976	0.959
5146	1.014	1.014	1.014	1.012	1.010	0.959
5160	1.018	1.024	1.020	1.020	1.021	0.959
5183	1.006	0.991	1.002	0.993	0.985	0.959
5184	1.018	1.024	1.020	1.020	1.021	0.959
5185	1.007	0.992	1.003	0.994	0.986	0.959
5186	1.008	0.996	1.005	0.998	0.991	0.959
5187	1.006	0.988	1.001	0.991	0.982	0.959
5190	1.005	0.987	1.000	0.990	0.981	0.959
5191	1.026	1.017	1.023	1.017	1.012	0.959
5192	1.006	1.005	1.006	1.003	1.001	0.959
5193	1.010	1.002	1.008	1.002	0.997	0.959
5195	1.006	0.990	1.002	0.993	0.984	0.959
5201	1.013	1.011	1.013	1.009	1.006	0.959
5205	1.013	1.010	1.013	1.009	1.006	0.959
5212	1.012	1.008	1.011	1.007	1.003	0.959
5213	1.013	1.009	1.012	1.008	1.005	0.959
5214	1.012	1.008	1.011	1.007	1.004	0.959
5222	1.015	1.016	1.015	1.013	1.012	0.959
5225	1.012	1.007	1.011	1.007	1.003	0.959
5348	1.013	1.011	1.013	1.009	1.007	0.959
5403	1.013	1.010	1.012	1.009	1.006	0.959
5432	1.012	1.007	1.011	1.006	1.002	0.959
5436	1.010	1.002	1.008	1.003	0.997	0.959
5443	1.020	1.032	1.024	1.026	1.029	0.959
5446	1.018	1.024	1.019	1.020	1.020	0.959
5447	1.018	1.026	1.021	1.021	1.023	0.959
5467	1.012	1.007	1.011	1.007	1.003	0.959
5470	1.012	1.008	1.012	1.007	1.004	0.959
5473	1.003	1.001	1.002	0.999	0.997	0.959
5474	1.014	1.013	1.014	1.011	1.009	0.959
5479	1.021	1.033	1.024	1.027	1.031	0.959
5482	1.015	1.015	1.015	1.012	1.011	0.959
5484	1.019	1.029	1.022	1.024	1.026	0.959
5485	1.019	1.028	1.022	1.023	1.025	0.959
5506	1.016	1.018	1.016	1.015	1.014	0.959
5507	1.015	1.016	1.015	1.013	1.012	0.959
5538	1.006	0.990	1.002	0.993	0.984	0.959
5542	1.006	0.990	1.002	0.993	0.984	0.959
5552	1.011	1.005	1.010	1.004	1.000	0.959
5553	1.011	1.005	1.010	1.005	1.000	0.959
5606	1.011	1.005	1.010	1.005	1.000	0.959
5610	1.015	1.016	1.015	1.013	1.012	0.959
5632	1.015	1.016	1.016	1.014	1.013	0.959
5633	1.018	1.023	1.019	1.019	1.020	0.959
5650	1.000	0.993	0.999	0.993	0.989	0.959
5951	1.017	1.020	1.018	1.017	1.016	0.959
6003	1.011	1.004	1.009	1.004	1.000	0.959
6011	1.016	1.020	1.018	1.017	1.017	0.959
6204	1.008	1.013	1.010	1.009	1.009	0.959
6206	1.004	0.999	1.003	0.998	0.995	0.959
6213	1.003	0.998	1.002	0.998	0.994	0.959

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2015

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
6216	1.005	1.003	1.005	1.002	0.999	0.959
6218	1.014	1.014	1.015	1.012	1.010	0.959
6220	1.014	1.014	1.014	1.012	1.010	0.959
6233	1.010	1.000	1.007	1.001	0.995	0.959
6235	1.001	0.991	0.999	0.992	0.986	0.959
6237	1.003	0.998	1.002	0.997	0.993	0.959
6251	1.013	1.010	1.012	1.009	1.006	0.959
6258	1.015	1.016	1.016	1.014	1.013	0.959
6307	1.012	1.006	1.010	1.005	1.001	0.959
6308	1.012	1.008	1.012	1.007	1.004	0.959
6315	1.013	1.009	1.012	1.008	1.005	0.959
6316	1.012	1.008	1.011	1.007	1.004	0.959
6325	1.010	1.001	1.008	1.002	0.997	0.959
6361	1.014	1.013	1.014	1.011	1.008	0.959
6364	1.014	1.012	1.013	1.010	1.008	0.959
6400	1.016	1.019	1.017	1.016	1.015	0.959
6504	1.018	1.023	1.020	1.019	1.020	0.959
6834	1.013	1.008	1.012	1.007	1.003	0.959
7133	1.031	1.039	1.034	1.035	1.036	0.959
7198	1.024	1.018	1.023	1.018	1.014	0.959
7207	1.027	1.037	1.030	1.032	1.035	0.959
7219	1.026	1.023	1.025	1.021	1.018	0.959
7227	1.025	1.020	1.024	1.019	1.015	0.959
7232	1.027	1.026	1.027	1.024	1.022	0.959
7248	1.064	1.055	1.062	1.056	1.050	0.959
7272	1.016	1.019	1.017	1.016	1.016	0.959
7332	1.001	0.977	0.994	0.982	0.970	0.959
7360	1.028	1.030	1.029	1.027	1.026	0.959
7365	1.050	1.097	1.063	1.080	1.098	0.959
7382	1.037	1.058	1.043	1.049	1.056	0.959
7392	0.991	0.973	0.986	0.976	0.967	0.959
7403	1.049	1.091	1.060	1.076	1.092	0.959
7405	1.047	1.085	1.057	1.071	1.086	0.959
7409	1.032	1.086	1.047	1.067	1.089	0.959
7410	1.034	1.090	1.049	1.070	1.093	0.959
7421	1.023	1.016	1.022	1.016	1.011	0.959
7424	1.036	1.053	1.041	1.045	1.051	0.959
7428	1.029	1.032	1.030	1.029	1.028	0.959
7429	1.030	1.036	1.032	1.032	1.033	0.959
7500	1.012	1.007	1.011	1.006	1.002	0.959
7515	1.023	1.015	1.021	1.015	1.010	0.959
7520	1.011	1.005	1.010	1.005	1.000	0.959
7538	1.014	1.014	1.014	1.012	1.010	0.959
7539	1.008	0.996	1.005	0.998	0.991	0.959
7580	1.011	1.005	1.010	1.005	1.001	0.959
7600	1.061	1.045	1.057	1.047	1.039	0.959
7601	1.013	1.011	1.013	1.010	1.007	0.959
7605	1.008	0.995	1.005	0.997	0.990	0.959
7607	1.072	1.077	1.074	1.073	1.074	0.959
7610	1.073	1.079	1.075	1.075	1.076	0.959
7706	1.008	1.004	1.007	1.003	1.000	0.959
7707	0.965	0.881	0.942	0.904	0.868	0.959
7720	1.010	1.010	1.010	1.008	1.006	0.959
7721	1.021	1.057	1.031	1.044	1.057	0.959
7722	0.965	0.881	0.942	0.904	0.868	0.959

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2015

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
7855	1.008	0.996	1.005	0.997	0.990	0.959
8001	0.992	0.974	0.987	0.977	0.968	0.959
8004	1.009	1.024	1.013	1.018	1.022	0.959
8006	1.011	1.019	1.013	1.014	1.016	0.959
8008	1.007	1.007	1.007	1.005	1.004	0.959
8010	1.007	1.007	1.007	1.005	1.003	0.959
8013	1.004	0.998	1.003	0.998	0.994	0.959
8015	1.004	1.000	1.004	0.999	0.996	0.959
8017	1.007	1.007	1.007	1.005	1.003	0.959
8018	1.001	1.001	1.001	0.999	0.997	0.959
8019	1.012	1.003	1.010	1.004	0.999	0.959
8021	1.007	1.018	1.010	1.012	1.015	0.959
8028	0.997	0.992	0.996	0.991	0.987	0.959
8031	1.010	1.017	1.012	1.013	1.014	0.959
8032	0.999	0.994	0.997	0.993	0.989	0.959
8039	1.008	1.012	1.009	1.008	1.008	0.959
8041	0.995	0.985	0.993	0.986	0.980	0.959
8042	0.997	0.988	0.995	0.989	0.984	0.959
8046	1.003	0.995	1.001	0.995	0.990	0.959
8057	1.004	0.999	1.003	0.998	0.994	0.959
8059	0.997	0.989	0.995	0.990	0.985	0.959
8060	1.010	1.017	1.012	1.013	1.014	0.959
8061	1.013	1.025	1.016	1.019	1.022	0.959
8062	0.999	0.985	0.995	0.987	0.979	0.959
8063	0.997	0.989	0.995	0.989	0.984	0.959
8064	0.998	0.991	0.996	0.991	0.987	0.959
8065	1.007	1.008	1.008	1.006	1.004	0.959
8066	1.007	1.008	1.008	1.006	1.005	0.959
8071	1.007	1.007	1.007	1.005	1.004	0.959
8078	1.012	1.025	1.016	1.019	1.023	0.959
8102	1.009	1.026	1.014	1.019	1.024	0.959
8106	0.996	0.987	0.994	0.987	0.982	0.959
8107	0.999	0.995	0.998	0.994	0.991	0.959
8110	1.000	0.999	1.000	0.997	0.995	0.959
8116	1.001	1.000	1.001	0.998	0.997	0.959
8117	1.005	1.014	1.008	1.009	1.011	0.959
8209	1.024	1.060	1.034	1.047	1.061	0.959
8215	1.008	1.023	1.013	1.017	1.021	0.959
8227	1.014	1.012	1.014	1.011	1.008	0.959
8232	1.000	0.997	0.999	0.996	0.993	0.959
8267	0.997	0.991	0.996	0.991	0.986	0.959
8278	0.976	0.891	0.952	0.914	0.878	0.959
8286	1.013	1.036	1.019	1.027	1.035	0.959
8290	1.004	1.012	1.006	1.008	1.009	0.959
8291	1.037	1.056	1.043	1.048	1.055	0.959
8292	1.029	1.032	1.030	1.029	1.028	0.959
8293	1.025	1.019	1.024	1.019	1.015	0.959
8304	1.041	1.068	1.048	1.057	1.067	0.959
8324	1.018	1.042	1.025	1.033	1.041	0.959
8350	1.000	0.998	0.999	0.996	0.994	0.959
8370	1.027	1.020	1.025	1.020	1.015	0.959
8387	1.042	1.065	1.048	1.056	1.064	0.959
8388	1.005	1.001	1.004	1.000	0.997	0.959
8389	1.025	1.016	1.023	1.016	1.011	0.959
8390	1.037	1.052	1.042	1.046	1.050	0.959

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2015

Classification	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
8391	1.002	0.994	1.000	0.995	0.989	0.959
8392	1.039	1.057	1.044	1.049	1.055	0.959
8393	1.025	1.015	1.022	1.016	1.010	0.959
8397	1.023	1.009	1.020	1.011	1.004	0.959
8400	1.005	1.002	1.005	1.001	0.998	0.959
8500	1.000	0.999	1.000	0.997	0.995	0.959
8601	1.064	1.055	1.062	1.055	1.050	0.959
8631	0.976	0.891	0.952	0.914	0.878	0.959
8720	1.020	1.017	1.020	1.016	1.012	0.959
8729	1.018	1.026	1.021	1.021	1.023	0.959
8740	1.002	1.006	1.003	1.002	1.002	0.959
8741	1.001	1.003	1.002	1.000	0.999	0.959
8742	1.039	1.038	1.039	1.036	1.034	0.959
8743	1.007	0.977	0.999	0.984	0.970	0.959
8744	1.000	0.999	1.000	0.997	0.995	0.959
8745	0.998	0.992	0.997	0.992	0.988	0.959
8746	1.039	1.038	1.039	1.036	1.034	0.959
8748	1.002	0.993	1.000	0.994	0.988	0.959
8749	1.004	0.969	0.995	0.977	0.961	0.959
8755	1.024	1.011	1.020	1.013	1.006	0.959
8800	1.067	1.060	1.065	1.059	1.055	0.959
8801	1.012	0.991	1.007	0.995	0.985	0.959
8803	1.064	1.056	1.062	1.056	1.050	0.959
8804	1.015	1.018	1.016	1.015	1.015	0.959
8806	1.018	1.028	1.021	1.023	1.026	0.959
8807	1.066	1.058	1.064	1.058	1.053	0.959
8808	1.011	0.989	1.005	0.994	0.983	0.959
8810	1.010	1.010	1.010	1.008	1.006	0.959
8811	2.032	2.032	2.033	2.028	2.024	1.917
8812	0.000	0.000	0.000	0.000	0.000	0.000
8813	1.012	1.006	1.011	1.006	1.001	0.959
8818	1.063	1.051	1.060	1.052	1.045	0.959
8820	1.054	1.026	1.047	1.032	1.018	0.959
8821	1.059	1.041	1.055	1.044	1.035	0.959
8822	1.008	0.980	1.000	0.986	0.973	0.959
8823	1.015	1.020	1.017	1.016	1.017	0.959
8827	1.019	1.031	1.023	1.025	1.029	0.959
8829	1.020	1.035	1.025	1.029	1.033	0.959
8830	1.021	1.036	1.025	1.029	1.034	0.959
8831	1.066	1.061	1.065	1.061	1.057	0.959
8834	1.014	1.017	1.015	1.014	1.014	0.959
8838	1.020	1.018	1.020	1.017	1.014	0.959
8839	1.000	0.976	0.994	0.981	0.969	0.959
8840	1.030	1.032	1.031	1.029	1.028	0.959
8846	1.013	1.008	1.012	1.008	1.004	0.959
8847	1.000	0.998	1.000	0.997	0.994	0.959
8850	1.007	0.976	0.999	0.983	0.969	0.959
8851	1.020	1.035	1.025	1.029	1.033	0.959
8852	1.020	1.033	1.024	1.027	1.031	0.959
8859	1.065	1.057	1.063	1.057	1.052	0.959
8868	1.005	1.012	1.007	1.008	1.009	0.959
8870	1.005	1.012	1.007	1.008	1.009	0.959
8875	1.003	1.007	1.005	1.004	1.003	0.959
9007	1.004	1.013	1.007	1.008	1.010	0.959
9008	1.001	0.996	1.000	0.996	0.992	0.959

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2015

Classification	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
9009	1.001	1.003	1.001	1.000	0.999	0.959
9010	1.004	1.013	1.007	1.009	1.011	0.959
9011	1.002	1.008	1.004	1.004	1.005	0.959
9015	1.000	1.001	1.001	0.998	0.997	0.959
9016	1.027	1.038	1.030	1.033	1.036	0.959
9031	1.002	0.999	1.002	0.998	0.995	0.959
9033	1.015	1.026	1.018	1.020	1.023	0.959
9043	1.016	1.021	1.017	1.017	1.018	0.959
9048	1.010	1.020	1.013	1.015	1.018	0.959
9050	1.005	1.004	1.005	1.002	1.001	0.959
9053	1.024	1.028	1.025	1.025	1.025	0.959
9054	1.032	1.037	1.034	1.033	1.034	0.959
9059	1.015	1.020	1.017	1.016	1.016	0.959
9060	1.023	1.026	1.024	1.023	1.023	0.959
9061	1.027	1.037	1.030	1.032	1.034	0.959
9066	1.033	1.040	1.036	1.036	1.037	0.959
9067	1.025	1.033	1.027	1.028	1.030	0.959
9069	1.023	1.028	1.025	1.024	1.024	0.959
9070	1.020	1.035	1.025	1.028	1.033	0.959
9079	1.015	1.033	1.020	1.025	1.032	0.959
9085	1.019	1.031	1.022	1.025	1.028	0.959
9092	1.023	1.026	1.024	1.023	1.023	0.959
9095	1.021	1.020	1.021	1.018	1.016	0.959
9096	1.005	1.006	1.005	1.004	1.002	0.959
9097	1.006	1.010	1.007	1.007	1.007	0.959
9101	1.005	1.013	1.008	1.008	1.010	0.959
9151	1.014	1.001	1.011	1.003	0.996	0.959
9154	1.000	0.959	0.989	0.969	0.950	0.959
9155	1.077	1.090	1.080	1.084	1.087	0.959
9156	0.995	0.944	0.981	0.957	0.935	0.959
9180	1.027	1.038	1.030	1.033	1.036	0.959
9181	1.023	1.026	1.024	1.023	1.023	0.959
9182	1.023	1.025	1.023	1.022	1.021	0.959
9184	1.020	1.016	1.019	1.015	1.012	0.959
9185	1.028	1.042	1.032	1.036	1.040	0.959
9220	1.023	1.011	1.020	1.012	1.005	0.959
9402	1.004	1.004	1.004	1.002	1.000	0.959
9403	1.005	1.006	1.005	1.004	1.003	0.959
9410	1.013	1.019	1.015	1.015	1.016	0.959
9420	1.014	1.021	1.016	1.016	1.018	0.959
9422	1.017	1.031	1.021	1.025	1.029	0.959
9424	1.005	1.008	1.006	1.005	1.004	0.959
9426	1.002	0.999	1.001	0.998	0.995	0.959
9501	1.028	1.023	1.027	1.022	1.019	0.959
9507	1.063	1.051	1.060	1.052	1.046	0.959
9516	1.011	1.005	1.010	1.005	1.000	0.959
9519	1.030	1.031	1.031	1.028	1.027	0.959
9521	1.011	1.003	1.009	1.003	0.998	0.959
9522	1.032	1.036	1.033	1.033	1.033	0.959
9529	1.016	1.019	1.017	1.016	1.016	0.959
9531	1.011	1.005	1.010	1.005	1.000	0.959
9549	1.065	1.057	1.063	1.057	1.052	0.959
9552	1.012	1.006	1.010	1.005	1.001	0.959
9586	1.034	1.043	1.037	1.038	1.041	0.959
9610	1.063	1.050	1.060	1.051	1.044	0.959

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2015

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
9620	1.023	1.010	1.020	1.012	1.005	0.959

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2016

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	0005	1.009	1.021	1.012	1.013	1.015	0.979
	0016	1.022	1.061	1.032	1.045	1.059	0.979
	0034	1.005	1.010	1.006	1.005	1.005	0.979
	0035	1.004	1.008	1.005	1.003	1.001	0.979
	0036	1.011	1.027	1.015	1.018	1.022	0.979
	0038	1.012	1.032	1.018	1.022	1.028	0.979
	0040	1.018	1.050	1.026	1.036	1.047	0.979
	0041	1.017	1.046	1.025	1.033	1.043	0.979
	0042	1.015	1.044	1.023	1.031	1.040	0.979
	0044	1.018	1.051	1.027	1.037	1.048	0.979
	0045	1.020	1.055	1.029	1.040	1.052	0.979
	0050	1.019	1.054	1.028	1.039	1.051	0.979
	0079	1.019	1.053	1.028	1.039	1.050	0.979
	0096	1.019	1.052	1.028	1.038	1.049	0.979
	0106	1.017	1.048	1.025	1.034	1.045	0.979
	0171	1.015	1.040	1.021	1.028	1.036	0.979
	0172	1.022	1.061	1.032	1.045	1.059	0.979
	0251	1.011	1.011	1.011	1.007	1.005	0.979
	0400	1.009	1.029	1.014	1.019	1.025	0.979
	0401	1.026	1.074	1.039	1.055	1.073	0.979
	1122	1.005	1.010	1.006	1.004	1.004	0.979
	1123	1.007	1.015	1.009	1.008	1.009	0.979
	1124	1.005	1.011	1.007	1.006	1.005	0.979
	1320	1.004	1.006	1.004	1.002	1.000	0.979
	1322	1.002	1.000	1.001	0.997	0.994	0.979
	1330	1.011	1.010	1.011	1.007	1.004	0.979
	1438	1.013	1.015	1.013	1.010	1.009	0.979
	1452	1.003	1.003	1.003	0.999	0.996	0.979
	1463	1.015	1.021	1.016	1.015	1.015	0.979
	1624	1.005	1.011	1.007	1.006	1.006	0.979
	1699	1.013	1.015	1.013	1.010	1.009	0.979
	1701	1.014	1.019	1.016	1.014	1.014	0.979
	1710	1.006	1.012	1.007	1.006	1.006	0.979
	1741	1.005	1.010	1.006	1.005	1.004	0.979
	1803	1.013	1.016	1.014	1.011	1.010	0.979
	1925	1.014	1.019	1.015	1.014	1.013	0.979
	2002	1.019	1.034	1.023	1.026	1.029	0.979
	2003	1.018	1.032	1.022	1.024	1.027	0.979
	2014	1.022	1.044	1.028	1.033	1.040	0.979
	2030	1.019	1.033	1.023	1.025	1.029	0.979
	2063	1.018	1.031	1.021	1.023	1.026	0.979
	2081	1.017	1.028	1.020	1.020	1.022	0.979
	2095	1.017	1.026	1.019	1.019	1.021	0.979
	2102	1.024	1.048	1.030	1.036	1.044	0.979
	2107	1.030	1.067	1.040	1.052	1.065	0.979
	2108	1.031	1.071	1.042	1.055	1.069	0.979
	2109	1.028	1.062	1.037	1.048	1.059	0.979
	2111	1.020	1.035	1.024	1.027	1.031	0.979
	2113	1.017	1.028	1.020	1.020	1.022	0.979
	2116	1.019	1.034	1.023	1.025	1.029	0.979
	2117	1.020	1.038	1.025	1.029	1.033	0.979
	2121	1.014	1.017	1.014	1.012	1.011	0.979
	2123	1.032	1.074	1.043	1.057	1.072	0.979
	2142	1.020	1.038	1.025	1.029	1.033	0.979
	2163	1.017	1.027	1.020	1.020	1.022	0.979

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2016

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	2222	1.017	1.027	1.019	1.020	1.021	0.979
	2362	1.015	1.022	1.017	1.016	1.016	0.979
	2402	1.020	1.038	1.025	1.029	1.033	0.979
	2413	1.014	1.020	1.016	1.014	1.014	0.979
	2501	1.013	1.017	1.014	1.012	1.010	0.979
	2570	1.015	1.021	1.016	1.015	1.015	0.979
	2571	1.015	1.021	1.016	1.015	1.015	0.979
	2576	1.019	1.032	1.022	1.024	1.027	0.979
	2584	1.003	1.007	1.004	1.002	1.001	0.979
	2585	1.036	1.058	1.041	1.047	1.054	0.979
	2589	1.036	1.058	1.042	1.048	1.054	0.979
	2660	1.016	1.025	1.018	1.018	1.019	0.979
	2683	1.015	1.021	1.016	1.015	1.015	0.979
	2688	1.020	1.037	1.024	1.028	1.032	0.979
	2702	1.008	1.020	1.011	1.012	1.014	0.979
	2710	1.017	1.028	1.020	1.021	1.023	0.979
	2727	1.006	1.012	1.007	1.006	1.006	0.979
	2731	1.016	1.025	1.018	1.018	1.019	0.979
	2757	1.015	1.022	1.017	1.016	1.017	0.979
	2759	1.017	1.029	1.020	1.022	1.024	0.979
	2790	1.012	1.013	1.012	1.009	1.007	0.979
	2797	1.014	1.020	1.016	1.014	1.014	0.979
	2806	1.015	1.021	1.016	1.015	1.015	0.979
	2812	1.016	1.025	1.019	1.019	1.020	0.979
	2819	1.016	1.026	1.019	1.019	1.021	0.979
	2840	1.014	1.020	1.016	1.014	1.014	0.979
	2842	1.015	1.023	1.017	1.017	1.017	0.979
	2852	1.016	1.025	1.018	1.018	1.019	0.979
	2881	1.017	1.029	1.020	1.021	1.024	0.979
	2883	1.017	1.027	1.019	1.020	1.021	0.979
	2915	1.016	1.026	1.019	1.019	1.020	0.979
	2923	1.018	1.032	1.022	1.024	1.027	0.979
	3018	1.011	1.011	1.011	1.007	1.005	0.979
	3022	1.013	1.015	1.013	1.011	1.009	0.979
	3030	1.013	1.015	1.013	1.010	1.009	0.979
	3039	1.013	1.015	1.013	1.010	1.009	0.979
	3040	1.014	1.018	1.015	1.013	1.012	0.979
	3060	1.013	1.016	1.014	1.011	1.010	0.979
	3066	1.013	1.016	1.014	1.011	1.010	0.979
	3070	1.014	1.018	1.015	1.013	1.012	0.979
	3076	1.016	1.023	1.017	1.017	1.018	0.979
	3081	1.015	1.022	1.017	1.016	1.016	0.979
	3082	1.011	1.011	1.011	1.007	1.004	0.979
	3085	1.015	1.022	1.017	1.016	1.017	0.979
	3099	1.012	1.011	1.011	1.007	1.005	0.979
	3110	1.011	1.010	1.011	1.007	1.004	0.979
	3131	1.011	1.009	1.010	1.006	1.002	0.979
	3146	1.013	1.016	1.014	1.011	1.010	0.979
	3152	1.012	1.012	1.012	1.008	1.006	0.979
	3165	1.014	1.020	1.016	1.014	1.014	0.979
	3169	1.016	1.024	1.018	1.018	1.018	0.979
	3175	1.015	1.021	1.016	1.015	1.015	0.979
	3178	1.015	1.021	1.016	1.015	1.015	0.979
	3179	1.016	1.025	1.018	1.019	1.020	0.979
	3180	1.013	1.017	1.014	1.012	1.011	0.979

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2016

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
3220	1.014	1.018	1.015	1.013	1.012	0.979
3241	1.013	1.016	1.014	1.012	1.010	0.979
3257	1.014	1.018	1.015	1.013	1.012	0.979
3339	1.013	1.017	1.014	1.012	1.011	0.979
3365	1.014	1.018	1.015	1.013	1.012	0.979
3372	1.015	1.022	1.017	1.016	1.017	0.979
3383	1.017	1.027	1.019	1.020	1.021	0.979
3400	1.013	1.016	1.014	1.011	1.010	0.979
3401	1.014	1.019	1.015	1.014	1.013	0.979
3501	1.014	1.017	1.014	1.012	1.011	0.979
3507	1.013	1.015	1.013	1.011	1.009	0.979
3560	1.012	1.013	1.012	1.009	1.007	0.979
3568	1.014	1.020	1.016	1.014	1.014	0.979
3569	1.011	1.010	1.010	1.006	1.003	0.979
3570	1.014	1.018	1.015	1.013	1.012	0.979
3572	1.014	1.018	1.015	1.013	1.012	0.979
3573	1.015	1.023	1.017	1.017	1.017	0.979
3574	1.015	1.021	1.016	1.015	1.015	0.979
3577	1.013	1.015	1.013	1.010	1.009	0.979
3612	1.012	1.014	1.013	1.010	1.008	0.979
3620	1.013	1.015	1.013	1.011	1.009	0.979
3632	1.012	1.013	1.012	1.009	1.007	0.979
3634	1.014	1.019	1.015	1.013	1.013	0.979
3643	1.013	1.017	1.014	1.012	1.011	0.979
3647	1.012	1.012	1.012	1.008	1.005	0.979
3651	1.016	1.024	1.018	1.017	1.018	0.979
3681	1.012	1.014	1.013	1.009	1.007	0.979
3682	1.016	1.024	1.018	1.018	1.018	0.979
3683	1.014	1.019	1.015	1.014	1.013	0.979
3719	1.013	1.016	1.014	1.011	1.010	0.979
3724	1.012	1.013	1.012	1.009	1.007	0.979
3726	1.025	1.026	1.025	1.022	1.020	0.979
3805	1.012	1.012	1.012	1.008	1.006	0.979
3808	1.018	1.030	1.021	1.022	1.024	0.979
3815	1.014	1.020	1.016	1.014	1.014	0.979
3821	0.995	0.989	0.993	0.987	0.982	0.979
3828	1.013	1.016	1.014	1.011	1.010	0.979
3830	1.011	1.010	1.011	1.007	1.004	0.979
3831	1.012	1.012	1.012	1.008	1.005	0.979
3840	1.015	1.022	1.017	1.016	1.017	0.979
4000	1.005	1.011	1.007	1.005	1.005	0.979
4034	1.014	1.018	1.015	1.013	1.012	0.979
4036	1.015	1.021	1.016	1.015	1.015	0.979
4038	1.014	1.020	1.016	1.014	1.014	0.979
4041	1.016	1.026	1.019	1.019	1.021	0.979
4049	1.014	1.018	1.015	1.013	1.012	0.979
4111	1.015	1.022	1.017	1.016	1.016	0.979
4112	1.013	1.016	1.014	1.011	1.010	0.979
4114	1.015	1.021	1.016	1.015	1.015	0.979
4130	0.999	1.000	0.999	0.995	0.993	0.979
4150	1.012	1.014	1.013	1.010	1.008	0.979
4239	1.014	1.020	1.016	1.014	1.014	0.979
4240	1.016	1.024	1.018	1.018	1.019	0.979
4243	1.015	1.021	1.016	1.015	1.015	0.979
4244	1.015	1.020	1.016	1.015	1.014	0.979

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2016

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
4250	1.014	1.020	1.016	1.014	1.014	0.979
4251	1.014	1.020	1.016	1.014	1.014	0.979
4279	1.014	1.020	1.016	1.014	1.014	0.979
4283	1.015	1.022	1.017	1.016	1.017	0.979
4286	1.015	1.023	1.017	1.017	1.017	0.979
4295	1.013	1.015	1.013	1.011	1.009	0.979
4297	1.009	1.004	1.007	1.001	0.996	0.979
4299	1.011	1.009	1.010	1.006	1.002	0.979
4304	1.054	1.049	1.052	1.046	1.042	0.979
4312	1.021	1.019	1.020	1.015	1.012	0.979
4351	1.013	1.016	1.014	1.011	1.010	0.979
4354	1.011	1.010	1.010	1.006	1.003	0.979
4361	1.073	1.096	1.079	1.085	1.092	0.979
4362	1.061	1.070	1.063	1.063	1.064	0.979
4410	1.015	1.021	1.016	1.015	1.015	0.979
4420	1.012	1.012	1.012	1.008	1.006	0.979
4432	1.019	1.033	1.022	1.025	1.028	0.979
4470	1.014	1.018	1.015	1.013	1.012	0.979
4478	1.015	1.022	1.017	1.016	1.017	0.979
4492	1.012	1.014	1.013	1.010	1.008	0.979
4494	1.015	1.023	1.017	1.017	1.017	0.979
4495	1.014	1.020	1.016	1.014	1.014	0.979
4496	1.014	1.020	1.016	1.014	1.014	0.979
4497	1.014	1.019	1.015	1.014	1.013	0.979
4498	1.015	1.022	1.017	1.016	1.016	0.979
4499	1.015	1.021	1.016	1.015	1.015	0.979
4511	1.064	1.068	1.065	1.063	1.062	0.979
4512	1.065	1.072	1.067	1.066	1.066	0.979
4557	1.016	1.025	1.018	1.019	1.020	0.979
4558	1.014	1.019	1.015	1.013	1.013	0.979
4611	1.016	1.025	1.018	1.018	1.019	0.979
4623	1.016	1.024	1.018	1.018	1.019	0.979
4635	1.013	1.015	1.013	1.010	1.009	0.979
4665	1.016	1.026	1.019	1.019	1.020	0.979
4683	1.019	1.034	1.023	1.025	1.029	0.979
4691	1.016	1.025	1.018	1.019	1.020	0.979
4692	1.014	1.017	1.014	1.012	1.011	0.979
4717	1.018	1.030	1.021	1.022	1.024	0.979
4720	1.017	1.027	1.019	1.020	1.022	0.979
4740	1.015	1.022	1.017	1.016	1.017	0.979
4771	1.013	1.015	1.013	1.010	1.009	0.979
4828	1.015	1.022	1.017	1.016	1.017	0.979
4829	1.016	1.025	1.018	1.018	1.019	0.979
4831	1.014	1.018	1.015	1.013	1.012	0.979
4983	1.016	1.024	1.018	1.018	1.019	0.979
5020	1.019	1.034	1.023	1.025	1.029	0.979
5027	1.016	1.025	1.018	1.018	1.019	0.979
5028	1.015	1.023	1.017	1.017	1.017	0.979
5029	1.014	1.020	1.016	1.015	1.014	0.979
5040	1.012	1.014	1.012	1.010	1.008	0.979
5057	1.013	1.017	1.014	1.012	1.011	0.979
5059	1.012	1.012	1.012	1.008	1.006	0.979
5102	1.014	1.019	1.015	1.014	1.014	0.979
5107	1.012	1.014	1.012	1.009	1.008	0.979
5108	1.012	1.015	1.013	1.010	1.009	0.979

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2016

Classification	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
5128	1.023	1.019	1.022	1.016	1.012	0.979
5129	1.023	1.019	1.022	1.016	1.012	0.979
5130	1.009	1.006	1.008	1.003	0.999	0.979
5140	1.004	0.991	1.001	0.991	0.983	0.979
5146	1.013	1.018	1.014	1.013	1.012	0.979
5160	1.017	1.030	1.020	1.022	1.024	0.979
5183	1.009	1.004	1.007	1.002	0.997	0.979
5184	1.017	1.029	1.020	1.022	1.024	0.979
5185	1.009	1.004	1.007	1.002	0.997	0.979
5186	1.010	1.009	1.010	1.005	1.002	0.979
5187	1.008	1.003	1.007	1.001	0.996	0.979
5190	1.006	0.995	1.003	0.995	0.988	0.979
5191	1.024	1.022	1.023	1.019	1.015	0.979
5192	1.006	1.008	1.006	1.004	1.002	0.979
5193	1.010	1.009	1.010	1.005	1.002	0.979
5195	1.006	0.997	1.004	0.996	0.990	0.979
5201	1.013	1.016	1.014	1.011	1.010	0.979
5205	1.013	1.017	1.014	1.012	1.011	0.979
5212	1.013	1.017	1.014	1.012	1.011	0.979
5213	1.013	1.015	1.013	1.010	1.009	0.979
5214	1.013	1.016	1.013	1.011	1.010	0.979
5222	1.015	1.021	1.016	1.015	1.015	0.979
5225	1.012	1.014	1.012	1.009	1.007	0.979
5348	1.012	1.015	1.013	1.010	1.008	0.979
5403	1.012	1.014	1.013	1.010	1.008	0.979
5432	1.011	1.012	1.011	1.008	1.006	0.979
5436	1.009	1.006	1.008	1.003	0.999	0.979
5443	1.019	1.035	1.023	1.026	1.030	0.979
5446	1.017	1.027	1.019	1.020	1.022	0.979
5447	1.017	1.030	1.021	1.022	1.025	0.979
5467	1.012	1.012	1.012	1.008	1.006	0.979
5470	1.012	1.013	1.012	1.009	1.007	0.979
5473	1.003	1.007	1.004	1.002	1.002	0.979
5474	1.012	1.014	1.013	1.010	1.008	0.979
5479	1.019	1.036	1.024	1.027	1.031	0.979
5482	1.013	1.016	1.014	1.011	1.010	0.979
5484	1.018	1.032	1.022	1.024	1.027	0.979
5485	1.018	1.032	1.022	1.024	1.027	0.979
5506	1.015	1.023	1.017	1.016	1.017	0.979
5507	1.014	1.021	1.016	1.015	1.015	0.979
5538	1.008	1.003	1.007	1.001	0.996	0.979
5542	1.009	1.004	1.007	1.002	0.997	0.979
5552	1.013	1.015	1.013	1.010	1.009	0.979
5553	1.013	1.015	1.013	1.011	1.009	0.979
5606	1.011	1.011	1.011	1.007	1.005	0.979
5610	1.014	1.019	1.015	1.014	1.014	0.979
5632	1.014	1.021	1.016	1.015	1.015	0.979
5633	1.017	1.028	1.020	1.021	1.023	0.979
5650	0.996	0.985	0.992	0.984	0.977	0.979
5951	1.016	1.023	1.018	1.017	1.018	0.979
6003	1.011	1.011	1.011	1.007	1.005	0.979
6011	1.016	1.025	1.018	1.018	1.019	0.979
6204	1.007	1.016	1.009	1.009	1.010	0.979
6206	1.003	1.005	1.004	1.001	0.999	0.979
6213	1.003	1.004	1.003	1.000	0.998	0.979

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2016

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
6216	1.004	1.008	1.005	1.003	1.002	0.979
6218	1.014	1.019	1.015	1.014	1.013	0.979
6220	1.014	1.019	1.015	1.014	1.013	0.979
6233	1.010	1.007	1.009	1.004	1.000	0.979
6235	1.002	1.000	1.001	0.996	0.993	0.979
6237	1.003	1.005	1.003	1.000	0.998	0.979
6251	1.013	1.016	1.013	1.011	1.010	0.979
6258	1.014	1.021	1.016	1.015	1.015	0.979
6307	1.012	1.013	1.012	1.008	1.006	0.979
6308	1.012	1.014	1.012	1.010	1.008	0.979
6315	1.012	1.014	1.013	1.010	1.008	0.979
6316	1.012	1.014	1.012	1.010	1.008	0.979
6325	1.010	1.008	1.009	1.005	1.001	0.979
6361	1.013	1.018	1.015	1.013	1.012	0.979
6364	1.013	1.016	1.014	1.011	1.010	0.979
6400	1.015	1.023	1.017	1.017	1.017	0.979
6504	1.016	1.024	1.018	1.018	1.019	0.979
6834	1.013	1.015	1.013	1.010	1.009	0.979
7133	1.027	1.038	1.030	1.031	1.032	0.979
7198	1.021	1.019	1.020	1.016	1.012	0.979
7207	1.024	1.036	1.027	1.028	1.030	0.979
7219	1.023	1.024	1.023	1.020	1.018	0.979
7227	1.022	1.021	1.021	1.017	1.014	0.979
7232	1.024	1.027	1.024	1.022	1.021	0.979
7248	1.060	1.058	1.059	1.055	1.051	0.979
7272	1.015	1.023	1.017	1.017	1.018	0.979
7332	1.003	0.990	0.999	0.990	0.982	0.979
7360	1.026	1.034	1.028	1.028	1.028	0.979
7365	1.042	1.084	1.053	1.067	1.082	0.979
7382	1.033	1.056	1.039	1.045	1.052	0.979
7392	0.992	0.980	0.988	0.979	0.972	0.979
7403	1.038	1.069	1.046	1.056	1.066	0.979
7405	1.037	1.066	1.044	1.053	1.063	0.979
7409	1.023	1.066	1.035	1.049	1.064	0.979
7410	1.024	1.068	1.036	1.051	1.067	0.979
7421	1.022	1.020	1.021	1.017	1.014	0.979
7424	1.029	1.044	1.033	1.035	1.039	0.979
7428	1.026	1.034	1.028	1.027	1.028	0.979
7429	1.028	1.040	1.031	1.032	1.035	0.979
7500	1.011	1.012	1.011	1.008	1.006	0.979
7515	1.022	1.021	1.022	1.018	1.015	0.979
7520	1.010	1.009	1.010	1.006	1.003	0.979
7538	1.013	1.017	1.014	1.012	1.011	0.979
7539	1.009	1.006	1.008	1.003	0.999	0.979
7580	1.011	1.010	1.010	1.006	1.003	0.979
7600	1.052	1.043	1.049	1.041	1.035	0.979
7601	1.013	1.016	1.014	1.011	1.010	0.979
7605	1.008	1.002	1.006	1.000	0.995	0.979
7607	1.058	1.061	1.058	1.056	1.054	0.979
7610	1.058	1.061	1.059	1.056	1.055	0.979
7706	1.007	1.007	1.007	1.003	1.000	0.979
7707	0.971	0.903	0.952	0.920	0.890	0.979
7720	1.010	1.017	1.012	1.011	1.011	0.979
7721	1.016	1.046	1.024	1.033	1.043	0.979
7722	0.971	0.903	0.952	0.920	0.890	0.979

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2016

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
7855	1.009	1.004	1.007	1.001	0.997	0.979
8001	0.994	0.984	0.991	0.983	0.977	0.979
8004	1.007	1.023	1.011	1.014	1.018	0.979
8006	1.009	1.020	1.012	1.013	1.015	0.979
8008	1.007	1.012	1.008	1.006	1.006	0.979
8010	1.006	1.011	1.007	1.005	1.005	0.979
8013	1.005	1.006	1.005	1.002	1.000	0.979
8015	1.005	1.006	1.005	1.001	0.999	0.979
8017	1.006	1.011	1.007	1.005	1.005	0.979
8018	1.001	1.005	1.002	1.000	1.000	0.979
8019	1.011	1.010	1.010	1.006	1.003	0.979
8021	1.005	1.018	1.008	1.010	1.013	0.979
8028	0.997	0.998	0.997	0.994	0.992	0.979
8031	1.009	1.019	1.011	1.012	1.013	0.979
8032	0.999	0.999	0.999	0.995	0.993	0.979
8039	1.007	1.014	1.009	1.008	1.008	0.979
8041	0.996	0.990	0.994	0.988	0.983	0.979
8042	0.997	0.993	0.995	0.990	0.986	0.979
8046	1.003	1.001	1.002	0.997	0.994	0.979
8057	1.005	1.006	1.005	1.001	0.999	0.979
8059	0.997	0.995	0.996	0.992	0.988	0.979
8060	1.008	1.017	1.010	1.010	1.011	0.979
8061	1.011	1.024	1.014	1.016	1.019	0.979
8062	1.000	0.993	0.998	0.991	0.985	0.979
8063	0.997	0.993	0.995	0.990	0.986	0.979
8064	0.998	0.998	0.998	0.994	0.991	0.979
8065	1.007	1.012	1.008	1.007	1.006	0.979
8066	1.007	1.012	1.008	1.007	1.006	0.979
8071	1.006	1.011	1.007	1.006	1.005	0.979
8078	1.009	1.020	1.012	1.013	1.015	0.979
8102	1.007	1.025	1.012	1.015	1.020	0.979
8106	0.996	0.992	0.995	0.990	0.985	0.979
8107	0.999	1.000	0.999	0.996	0.994	0.979
8110	1.001	1.005	1.002	1.000	0.999	0.979
8116	1.000	1.004	1.001	0.999	0.998	0.979
8117	1.004	1.015	1.007	1.008	1.010	0.979
8209	1.018	1.049	1.026	1.035	1.046	0.979
8215	1.007	1.023	1.011	1.014	1.018	0.979
8227	1.013	1.018	1.015	1.013	1.012	0.979
8232	1.000	1.002	1.000	0.997	0.996	0.979
8267	0.998	0.996	0.997	0.993	0.990	0.979
8278	0.982	0.914	0.963	0.931	0.900	0.979
8286	1.010	1.032	1.015	1.021	1.028	0.979
8290	1.004	1.018	1.008	1.010	1.013	0.979
8291	1.032	1.053	1.038	1.043	1.049	0.979
8292	1.026	1.034	1.028	1.028	1.029	0.979
8293	1.022	1.022	1.022	1.018	1.015	0.979
8304	1.036	1.062	1.043	1.050	1.059	0.979
8324	1.015	1.036	1.020	1.025	1.032	0.979
8350	1.000	1.003	1.001	0.998	0.997	0.979
8370	1.025	1.025	1.024	1.021	1.018	0.979
8387	1.035	1.057	1.041	1.046	1.052	0.979
8388	1.004	1.005	1.004	1.001	0.998	0.979
8389	1.023	1.019	1.021	1.016	1.012	0.979
8390	1.033	1.050	1.037	1.040	1.045	0.979

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2016

Classification	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
8391	1.002	0.999	1.001	0.996	0.993	0.979
8392	1.033	1.051	1.038	1.042	1.047	0.979
8393	1.022	1.017	1.021	1.015	1.010	0.979
8397	1.021	1.013	1.019	1.012	1.006	0.979
8400	1.005	1.006	1.005	1.002	1.000	0.979
8500	1.001	1.005	1.002	1.000	0.999	0.979
8601	1.061	1.058	1.060	1.055	1.051	0.979
8631	0.982	0.914	0.963	0.931	0.900	0.979
8720	1.020	1.021	1.020	1.017	1.015	0.979
8729	1.018	1.031	1.021	1.023	1.026	0.979
8740	1.003	1.014	1.005	1.006	1.009	0.979
8741	1.002	1.013	1.005	1.006	1.008	0.979
8742	1.036	1.040	1.037	1.035	1.034	0.979
8743	1.009	0.990	1.004	0.992	0.981	0.979
8744	0.999	1.004	1.001	0.999	0.998	0.979
8745	0.997	0.994	0.996	0.991	0.987	0.979
8746	1.036	1.040	1.037	1.035	1.034	0.979
8748	1.002	0.999	1.001	0.996	0.992	0.979
8749	1.007	0.985	1.001	0.988	0.976	0.979
8755	1.021	1.016	1.020	1.014	1.008	0.979
8800	1.056	1.054	1.055	1.050	1.047	0.979
8801	1.014	1.003	1.011	1.003	0.996	0.979
8803	1.061	1.059	1.060	1.055	1.052	0.979
8804	1.014	1.022	1.016	1.016	1.016	0.979
8806	1.016	1.028	1.019	1.021	1.023	0.979
8807	1.055	1.053	1.055	1.050	1.046	0.979
8808	1.013	1.001	1.010	1.001	0.993	0.979
8810	1.010	1.015	1.011	1.010	1.010	0.979
8811	2.032	2.043	2.034	2.032	2.031	1.958
8812	0.000	0.000	0.000	0.000	0.000	0.000
8813	1.012	1.012	1.012	1.008	1.006	0.979
8818	1.054	1.049	1.052	1.046	1.042	0.979
8820	1.052	1.034	1.047	1.035	1.025	0.979
8821	1.057	1.047	1.054	1.046	1.039	0.979
8822	1.008	0.987	1.002	0.990	0.978	0.979
8823	1.014	1.022	1.016	1.016	1.016	0.979
8827	1.019	1.035	1.023	1.026	1.030	0.979
8829	1.020	1.039	1.025	1.029	1.034	0.979
8830	1.020	1.038	1.024	1.028	1.034	0.979
8831	1.062	1.061	1.061	1.057	1.055	0.979
8834	1.014	1.022	1.016	1.016	1.017	0.979
8838	1.020	1.022	1.020	1.018	1.016	0.979
8839	1.004	0.992	1.001	0.992	0.984	0.979
8840	1.028	1.036	1.030	1.030	1.030	0.979
8846	1.012	1.013	1.012	1.009	1.006	0.979
8847	1.000	1.003	1.001	0.998	0.997	0.979
8850	1.009	0.990	1.004	0.992	0.981	0.979
8851	1.020	1.038	1.024	1.029	1.034	0.979
8852	1.019	1.037	1.024	1.028	1.033	0.979
8859	1.061	1.061	1.061	1.057	1.054	0.979
8868	1.004	1.013	1.006	1.006	1.008	0.979
8870	1.004	1.013	1.006	1.006	1.008	0.979
8875	1.002	1.008	1.003	1.002	1.002	0.979
9007	1.005	1.020	1.008	1.011	1.015	0.979
9008	1.002	1.002	1.002	0.998	0.996	0.979

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2016

Classification	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
9009	1.001	1.010	1.004	1.004	1.005	0.979
9010	1.004	1.018	1.008	1.010	1.014	0.979
9011	1.003	1.015	1.006	1.008	1.010	0.979
9015	1.000	1.005	1.001	1.000	0.999	0.979
9016	1.026	1.039	1.029	1.031	1.034	0.979
9031	0.997	0.988	0.994	0.987	0.981	0.979
9033	1.016	1.034	1.021	1.024	1.029	0.979
9043	1.016	1.028	1.019	1.021	1.023	0.979
9048	1.007	1.015	1.009	1.009	1.010	0.979
9050	1.005	1.009	1.006	1.004	1.003	0.979
9053	1.023	1.031	1.025	1.024	1.025	0.979
9054	1.028	1.036	1.030	1.030	1.031	0.979
9059	1.014	1.023	1.017	1.016	1.017	0.979
9060	1.022	1.029	1.024	1.023	1.023	0.979
9061	1.024	1.033	1.026	1.026	1.028	0.979
9066	1.030	1.042	1.033	1.035	1.037	0.979
9067	1.023	1.032	1.025	1.025	1.026	0.979
9069	1.020	1.023	1.021	1.018	1.017	0.979
9070	1.019	1.037	1.024	1.028	1.032	0.979
9079	1.010	1.023	1.013	1.015	1.018	0.979
9085	1.017	1.031	1.021	1.023	1.026	0.979
9092	1.021	1.026	1.022	1.021	1.020	0.979
9095	1.021	1.024	1.021	1.019	1.018	0.979
9096	1.004	1.010	1.005	1.004	1.004	0.979
9097	1.006	1.014	1.008	1.008	1.009	0.979
9101	1.004	1.014	1.006	1.007	1.008	0.979
9151	1.015	1.007	1.012	1.005	0.999	0.979
9154	1.003	0.973	0.995	0.978	0.963	0.979
9155	1.063	1.075	1.066	1.067	1.069	0.979
9156	0.999	0.961	0.988	0.968	0.950	0.979
9180	1.025	1.039	1.029	1.031	1.034	0.979
9181	1.022	1.028	1.023	1.022	1.022	0.979
9182	1.022	1.027	1.023	1.022	1.021	0.979
9184	1.020	1.023	1.021	1.018	1.017	0.979
9185	1.027	1.043	1.031	1.034	1.038	0.979
9220	1.021	1.013	1.019	1.012	1.006	0.979
9402	1.003	1.008	1.004	1.003	1.002	0.979
9403	1.004	1.009	1.005	1.004	1.003	0.979
9410	1.012	1.022	1.015	1.015	1.017	0.979
9420	1.012	1.022	1.015	1.015	1.017	0.979
9422	1.016	1.033	1.020	1.024	1.028	0.979
9424	1.004	1.011	1.006	1.005	1.005	0.979
9426	1.002	1.004	1.003	1.000	0.998	0.979
9501	1.025	1.027	1.025	1.022	1.020	0.979
9507	1.060	1.055	1.058	1.052	1.048	0.979
9516	1.011	1.011	1.011	1.007	1.005	0.979
9519	1.027	1.032	1.028	1.026	1.026	0.979
9521	1.010	1.007	1.009	1.004	1.000	0.979
9522	1.028	1.036	1.030	1.030	1.030	0.979
9529	1.015	1.024	1.018	1.017	1.018	0.979
9531	1.011	1.011	1.011	1.007	1.005	0.979
9549	1.060	1.056	1.058	1.053	1.049	0.979
9552	1.011	1.010	1.010	1.006	1.003	0.979
9586	1.029	1.037	1.031	1.030	1.031	0.979
9610	1.053	1.046	1.051	1.044	1.038	0.979

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2016

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
9620	1.020	1.013	1.018	1.011	1.005	0.979

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2017

Classification	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
0005	1.008	1.019	1.010	1.011	1.014	1.000
0016	1.019	1.053	1.028	1.038	1.051	1.000
0034	1.005	1.010	1.006	1.005	1.005	1.000
0035	1.004	1.008	1.005	1.003	1.002	1.000
0036	1.009	1.022	1.012	1.014	1.017	1.000
0038	1.010	1.026	1.014	1.018	1.022	1.000
0040	1.016	1.043	1.023	1.031	1.040	1.000
0041	1.015	1.040	1.021	1.029	1.037	1.000
0042	1.012	1.031	1.016	1.021	1.028	1.000
0044	1.016	1.045	1.024	1.032	1.042	1.000
0045	1.017	1.047	1.025	1.034	1.045	1.000
0050	1.017	1.046	1.024	1.033	1.043	1.000
0079	1.017	1.046	1.024	1.033	1.043	1.000
0096	1.016	1.044	1.023	1.032	1.041	1.000
0106	1.012	1.034	1.018	1.023	1.030	1.000
0171	1.012	1.033	1.017	1.023	1.029	1.000
0172	1.019	1.053	1.028	1.039	1.051	1.000
0251	1.012	1.013	1.012	1.009	1.007	1.000
0400	1.007	1.024	1.011	1.015	1.020	1.000
0401	1.023	1.064	1.033	1.047	1.063	1.000
1122	1.004	1.008	1.005	1.003	1.002	1.000
1123	1.005	1.011	1.006	1.005	1.005	1.000
1124	1.004	1.008	1.005	1.003	1.003	1.000
1320	1.004	1.007	1.004	1.002	1.001	1.000
1322	1.002	1.002	1.002	0.999	0.997	1.000
1330	1.011	1.010	1.010	1.006	1.004	1.000
1438	1.012	1.013	1.012	1.009	1.008	1.000
1452	1.003	1.003	1.002	0.999	0.998	1.000
1463	1.013	1.018	1.014	1.013	1.013	1.000
1624	1.004	1.008	1.005	1.003	1.003	1.000
1699	1.011	1.012	1.011	1.008	1.006	1.000
1701	1.012	1.015	1.013	1.011	1.010	1.000
1710	1.004	1.009	1.005	1.004	1.003	1.000
1741	1.004	1.007	1.004	1.003	1.002	1.000
1803	1.012	1.014	1.012	1.009	1.008	1.000
1925	1.012	1.015	1.013	1.011	1.010	1.000
2002	1.017	1.028	1.019	1.021	1.023	1.000
2003	1.016	1.027	1.019	1.020	1.022	1.000
2014	1.020	1.037	1.024	1.028	1.033	1.000
2030	1.016	1.027	1.019	1.020	1.022	1.000
2063	1.016	1.025	1.018	1.018	1.020	1.000
2081	1.014	1.021	1.016	1.015	1.016	1.000
2095	1.014	1.020	1.015	1.015	1.015	1.000
2102	1.021	1.041	1.026	1.031	1.037	1.000
2107	1.027	1.059	1.035	1.045	1.057	1.000
2108	1.028	1.062	1.036	1.047	1.059	1.000
2109	1.025	1.054	1.032	1.041	1.051	1.000
2111	1.017	1.030	1.020	1.022	1.025	1.000
2113	1.014	1.021	1.016	1.015	1.016	1.000
2116	1.017	1.029	1.020	1.021	1.024	1.000
2117	1.018	1.032	1.021	1.024	1.027	1.000
2121	1.013	1.018	1.014	1.012	1.012	1.000
2123	1.029	1.064	1.038	1.050	1.062	1.000
2142	1.018	1.033	1.022	1.025	1.029	1.000
2163	1.015	1.023	1.017	1.017	1.018	1.000

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2017

Classification	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
2222	1.015	1.023	1.017	1.017	1.018	1.000
2362	1.014	1.019	1.014	1.013	1.013	1.000
2402	1.017	1.029	1.020	1.022	1.025	1.000
2413	1.013	1.016	1.013	1.011	1.010	1.000
2501	1.012	1.015	1.013	1.011	1.010	1.000
2570	1.013	1.018	1.014	1.013	1.013	1.000
2571	1.013	1.018	1.014	1.013	1.013	1.000
2576	1.016	1.026	1.018	1.019	1.021	1.000
2584	1.004	1.008	1.005	1.003	1.003	1.000
2585	1.031	1.048	1.035	1.039	1.044	1.000
2589	1.031	1.049	1.035	1.039	1.045	1.000
2660	1.015	1.021	1.016	1.015	1.016	1.000
2683	1.013	1.017	1.014	1.012	1.012	1.000
2688	1.017	1.029	1.020	1.022	1.025	1.000
2702	1.005	1.011	1.006	1.005	1.006	1.000
2710	1.015	1.022	1.016	1.016	1.017	1.000
2727	1.003	1.006	1.004	1.001	1.000	1.000
2731	1.014	1.020	1.015	1.015	1.015	1.000
2757	1.013	1.017	1.014	1.012	1.012	1.000
2759	1.015	1.023	1.017	1.016	1.018	1.000
2790	1.012	1.014	1.012	1.009	1.008	1.000
2797	1.013	1.016	1.013	1.011	1.011	1.000
2806	1.013	1.017	1.014	1.012	1.011	1.000
2812	1.014	1.021	1.015	1.015	1.015	1.000
2819	1.014	1.021	1.016	1.015	1.016	1.000
2840	1.013	1.018	1.014	1.013	1.013	1.000
2842	1.014	1.019	1.015	1.013	1.014	1.000
2852	1.014	1.021	1.016	1.015	1.016	1.000
2881	1.015	1.024	1.017	1.017	1.019	1.000
2883	1.015	1.022	1.016	1.016	1.017	1.000
2915	1.014	1.021	1.016	1.015	1.015	1.000
2923	1.016	1.027	1.019	1.020	1.022	1.000
3018	1.011	1.012	1.011	1.008	1.006	1.000
3022	1.012	1.014	1.012	1.009	1.008	1.000
3030	1.012	1.014	1.012	1.010	1.009	1.000
3039	1.012	1.014	1.012	1.009	1.008	1.000
3040	1.013	1.017	1.013	1.012	1.011	1.000
3060	1.012	1.015	1.013	1.010	1.009	1.000
3066	1.012	1.015	1.013	1.011	1.010	1.000
3070	1.013	1.018	1.014	1.012	1.012	1.000
3076	1.014	1.020	1.015	1.015	1.015	1.000
3081	1.013	1.018	1.014	1.013	1.013	1.000
3082	1.011	1.010	1.010	1.007	1.004	1.000
3085	1.014	1.019	1.014	1.013	1.013	1.000
3099	1.011	1.011	1.011	1.007	1.005	1.000
3110	1.011	1.011	1.010	1.007	1.005	1.000
3131	1.010	1.009	1.010	1.006	1.003	1.000
3146	1.012	1.015	1.013	1.011	1.010	1.000
3152	1.011	1.011	1.011	1.008	1.006	1.000
3165	1.013	1.018	1.014	1.013	1.013	1.000
3169	1.014	1.021	1.015	1.015	1.015	1.000
3175	1.014	1.019	1.014	1.013	1.013	1.000
3178	1.013	1.018	1.014	1.013	1.013	1.000
3179	1.015	1.022	1.016	1.016	1.017	1.000
3180	1.012	1.015	1.012	1.010	1.009	1.000

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2017

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

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2017

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
4250	1.013	1.017	1.013	1.012	1.011	1.000
4251	1.013	1.017	1.014	1.012	1.012	1.000
4279	1.013	1.017	1.014	1.012	1.012	1.000
4283	1.013	1.018	1.014	1.013	1.013	1.000
4286	1.013	1.018	1.014	1.013	1.013	1.000
4295	1.012	1.014	1.012	1.010	1.009	1.000
4297	1.009	1.006	1.008	1.003	1.000	1.000
4299	1.011	1.010	1.010	1.006	1.004	1.000
4304	1.045	1.043	1.044	1.039	1.036	1.000
4312	1.020	1.019	1.019	1.015	1.013	1.000
4351	1.012	1.014	1.012	1.010	1.009	1.000
4354	1.011	1.012	1.011	1.008	1.006	1.000
4361	1.068	1.087	1.072	1.077	1.083	1.000
4362	1.049	1.055	1.050	1.049	1.050	1.000
4410	1.013	1.017	1.014	1.012	1.011	1.000
4420	1.012	1.013	1.012	1.009	1.007	1.000
4432	1.016	1.025	1.018	1.018	1.020	1.000
4470	1.013	1.016	1.013	1.011	1.010	1.000
4478	1.014	1.019	1.014	1.013	1.013	1.000
4492	1.012	1.013	1.012	1.009	1.007	1.000
4494	1.014	1.019	1.015	1.013	1.013	1.000
4495	1.013	1.017	1.014	1.012	1.011	1.000
4496	1.013	1.017	1.014	1.012	1.012	1.000
4497	1.013	1.017	1.014	1.012	1.012	1.000
4498	1.013	1.018	1.014	1.013	1.012	1.000
4499	1.013	1.018	1.014	1.012	1.012	1.000
4511	1.061	1.066	1.062	1.060	1.060	1.000
4512	1.062	1.069	1.063	1.063	1.064	1.000
4557	1.015	1.022	1.016	1.016	1.017	1.000
4558	1.013	1.016	1.013	1.011	1.011	1.000
4611	1.015	1.023	1.016	1.016	1.017	1.000
4623	1.014	1.021	1.016	1.015	1.016	1.000
4635	1.012	1.014	1.012	1.009	1.008	1.000
4665	1.014	1.019	1.015	1.014	1.014	1.000
4683	1.017	1.029	1.020	1.021	1.024	1.000
4691	1.015	1.023	1.017	1.017	1.018	1.000
4692	1.012	1.015	1.013	1.010	1.010	1.000
4717	1.015	1.024	1.017	1.017	1.019	1.000
4720	1.015	1.022	1.016	1.016	1.017	1.000
4740	1.014	1.020	1.015	1.014	1.015	1.000
4771	1.012	1.014	1.012	1.010	1.009	1.000
4828	1.014	1.019	1.014	1.013	1.013	1.000
4829	1.014	1.021	1.016	1.015	1.016	1.000
4831	1.013	1.017	1.014	1.012	1.012	1.000
4983	1.014	1.020	1.015	1.014	1.015	1.000
5020	1.017	1.028	1.019	1.021	1.023	1.000
5027	1.014	1.019	1.015	1.014	1.014	1.000
5028	1.014	1.018	1.014	1.013	1.013	1.000
5029	1.013	1.018	1.014	1.013	1.013	1.000
5040	1.012	1.013	1.012	1.009	1.008	1.000
5057	1.013	1.016	1.013	1.011	1.011	1.000
5059	1.012	1.012	1.011	1.008	1.006	1.000
5102	1.013	1.017	1.014	1.012	1.012	1.000
5107	1.012	1.013	1.012	1.009	1.007	1.000
5108	1.012	1.015	1.013	1.010	1.009	1.000

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]

Policy Year 2017

Classification	Indemnity Benefit					Medical	
	<u>Code</u>	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	<u>Benefit</u>
	5128	1.022	1.020	1.021	1.017	1.014	1.000
	5129	1.022	1.020	1.021	1.017	1.014	1.000
	5130	1.010	1.009	1.010	1.006	1.003	1.000
	5140	1.007	0.998	1.004	0.997	0.991	1.000
	5146	1.013	1.016	1.013	1.011	1.010	1.000
	5160	1.016	1.027	1.019	1.020	1.022	1.000
	5183	1.010	1.007	1.009	1.004	1.001	1.000
	5184	1.016	1.024	1.017	1.018	1.019	1.000
	5185	1.010	1.007	1.009	1.004	1.001	1.000
	5186	1.011	1.011	1.011	1.007	1.005	1.000
	5187	1.010	1.006	1.008	1.003	1.000	1.000
	5190	1.008	1.001	1.005	0.999	0.994	1.000
	5191	1.023	1.023	1.022	1.019	1.017	1.000
	5192	1.006	1.008	1.006	1.004	1.003	1.000
	5193	1.011	1.012	1.011	1.008	1.006	1.000
	5195	1.008	1.002	1.006	1.000	0.996	1.000
	5201	1.012	1.014	1.012	1.010	1.009	1.000
	5205	1.012	1.015	1.013	1.010	1.009	1.000
	5212	1.013	1.016	1.013	1.011	1.011	1.000
	5213	1.012	1.014	1.012	1.009	1.008	1.000
	5214	1.012	1.014	1.012	1.010	1.009	1.000
	5222	1.013	1.018	1.014	1.013	1.013	1.000
	5225	1.012	1.013	1.012	1.009	1.007	1.000
	5348	1.012	1.013	1.012	1.009	1.007	1.000
	5403	1.012	1.012	1.011	1.008	1.006	1.000
	5432	1.011	1.011	1.010	1.007	1.005	1.000
	5436	1.010	1.008	1.009	1.005	1.002	1.000
	5443	1.017	1.028	1.020	1.021	1.024	1.000
	5446	1.015	1.023	1.017	1.017	1.018	1.000
	5447	1.016	1.025	1.018	1.018	1.020	1.000
	5467	1.012	1.013	1.012	1.009	1.007	1.000
	5470	1.012	1.013	1.012	1.009	1.007	1.000
	5473	1.004	1.007	1.004	1.002	1.002	1.000
	5474	1.012	1.012	1.011	1.008	1.007	1.000
	5479	1.017	1.029	1.020	1.022	1.025	1.000
	5482	1.012	1.014	1.012	1.010	1.008	1.000
	5484	1.016	1.027	1.019	1.020	1.022	1.000
	5485	1.016	1.026	1.019	1.019	1.022	1.000
	5506	1.014	1.019	1.015	1.013	1.014	1.000
	5507	1.013	1.018	1.014	1.013	1.012	1.000
	5538	1.010	1.007	1.008	1.004	1.001	1.000
	5542	1.010	1.008	1.009	1.005	1.002	1.000
	5552	1.015	1.022	1.016	1.016	1.017	1.000
	5553	1.015	1.022	1.016	1.016	1.017	1.000
	5606	1.011	1.011	1.011	1.007	1.005	1.000
	5610	1.013	1.018	1.014	1.012	1.012	1.000
	5632	1.013	1.018	1.014	1.013	1.012	1.000
	5633	1.015	1.023	1.017	1.017	1.018	1.000
	5650	0.995	0.981	0.991	0.982	0.974	1.000
	5951	1.015	1.022	1.016	1.016	1.017	1.000
	6003	1.011	1.011	1.010	1.007	1.005	1.000
	6011	1.014	1.020	1.015	1.015	1.015	1.000
	6204	1.006	1.012	1.007	1.006	1.007	1.000
	6206	1.003	1.006	1.004	1.001	1.000	1.000
	6213	1.003	1.005	1.003	1.000	0.999	1.000

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2017

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
6216	1.004	1.007	1.004	1.002	1.002	1.000
6218	1.013	1.018	1.014	1.013	1.012	1.000
6220	1.013	1.017	1.014	1.012	1.011	1.000
6233	1.010	1.008	1.009	1.005	1.002	1.000
6235	1.002	1.002	1.002	0.999	0.996	1.000
6237	1.003	1.004	1.003	1.000	0.999	1.000
6251	1.012	1.014	1.012	1.009	1.008	1.000
6258	1.013	1.018	1.014	1.012	1.012	1.000
6307	1.011	1.012	1.011	1.008	1.006	1.000
6308	1.012	1.014	1.012	1.009	1.008	1.000
6315	1.012	1.013	1.012	1.009	1.007	1.000
6316	1.012	1.013	1.012	1.009	1.008	1.000
6325	1.011	1.011	1.011	1.007	1.005	1.000
6361	1.013	1.016	1.013	1.011	1.011	1.000
6364	1.013	1.016	1.013	1.011	1.010	1.000
6400	1.014	1.020	1.015	1.014	1.014	1.000
6504	1.014	1.021	1.016	1.015	1.016	1.000
6834	1.012	1.014	1.012	1.010	1.009	1.000
7133	1.024	1.032	1.026	1.026	1.027	1.000
7198	1.020	1.019	1.019	1.015	1.012	1.000
7207	1.024	1.033	1.026	1.026	1.028	1.000
7219	1.021	1.021	1.020	1.017	1.015	1.000
7227	1.020	1.020	1.020	1.016	1.014	1.000
7232	1.021	1.023	1.021	1.018	1.017	1.000
7248	1.058	1.058	1.057	1.054	1.052	1.000
7272	1.013	1.017	1.014	1.012	1.012	1.000
7332	1.008	1.002	1.006	1.000	0.995	1.000
7360	1.024	1.030	1.025	1.024	1.025	1.000
7365	1.033	1.059	1.040	1.047	1.056	1.000
7382	1.028	1.043	1.031	1.034	1.038	1.000
7392	0.995	0.985	0.992	0.984	0.978	1.000
7403	1.032	1.054	1.037	1.043	1.051	1.000
7405	1.031	1.052	1.036	1.042	1.048	1.000
7409	1.020	1.056	1.029	1.041	1.055	1.000
7410	1.021	1.059	1.031	1.043	1.057	1.000
7421	1.021	1.021	1.020	1.017	1.015	1.000
7424	1.026	1.037	1.029	1.030	1.032	1.000
7428	1.024	1.031	1.025	1.025	1.026	1.000
7429	1.026	1.037	1.028	1.029	1.032	1.000
7500	1.012	1.014	1.012	1.010	1.009	1.000
7515	1.021	1.022	1.021	1.017	1.016	1.000
7520	1.011	1.012	1.011	1.008	1.006	1.000
7538	1.013	1.017	1.014	1.012	1.011	1.000
7539	1.011	1.012	1.011	1.008	1.006	1.000
7580	1.011	1.012	1.011	1.008	1.006	1.000
7600	1.044	1.039	1.042	1.036	1.032	1.000
7601	1.013	1.017	1.014	1.012	1.012	1.000
7605	1.010	1.006	1.008	1.004	1.000	1.000
7607	1.047	1.047	1.046	1.043	1.041	1.000
7610	1.047	1.047	1.046	1.043	1.041	1.000
7706	1.008	1.009	1.008	1.005	1.003	1.000
7707	0.979	0.924	0.963	0.937	0.912	1.000
7720	1.011	1.018	1.013	1.012	1.013	1.000
7721	1.013	1.034	1.018	1.024	1.031	1.000
7722	0.979	0.924	0.963	0.937	0.912	1.000

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2017

Classification	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
7855	1.010	1.008	1.009	1.004	1.001	1.000
8001	0.996	0.991	0.994	0.988	0.984	1.000
8004	1.006	1.019	1.009	1.011	1.014	1.000
8006	1.009	1.018	1.011	1.011	1.013	1.000
8008	1.007	1.011	1.008	1.006	1.006	1.000
8010	1.007	1.011	1.008	1.006	1.006	1.000
8013	1.006	1.008	1.006	1.003	1.002	1.000
8015	1.006	1.007	1.005	1.003	1.001	1.000
8017	1.007	1.011	1.008	1.006	1.006	1.000
8018	1.001	1.005	1.002	1.000	1.000	1.000
8019	1.011	1.010	1.010	1.007	1.004	1.000
8021	1.004	1.014	1.006	1.007	1.009	1.000
8028	0.998	1.000	0.998	0.995	0.994	1.000
8031	1.009	1.017	1.011	1.011	1.012	1.000
8032	1.000	1.001	1.000	0.997	0.995	1.000
8039	1.007	1.012	1.008	1.007	1.007	1.000
8041	0.997	0.993	0.996	0.991	0.987	1.000
8042	0.998	0.996	0.997	0.993	0.990	1.000
8046	1.004	1.003	1.003	1.000	0.997	1.000
8057	1.006	1.007	1.006	1.003	1.001	1.000
8059	0.999	0.997	0.998	0.994	0.991	1.000
8060	1.009	1.016	1.010	1.010	1.011	1.000
8061	1.010	1.021	1.013	1.014	1.016	1.000
8062	1.002	0.998	1.001	0.995	0.992	1.000
8063	0.998	0.997	0.998	0.993	0.991	1.000
8064	0.999	1.000	0.999	0.996	0.994	1.000
8065	1.007	1.011	1.008	1.006	1.006	1.000
8066	1.007	1.012	1.008	1.007	1.007	1.000
8071	1.007	1.011	1.007	1.006	1.006	1.000
8078	1.009	1.021	1.012	1.014	1.017	1.000
8102	1.007	1.022	1.010	1.013	1.017	1.000
8106	0.998	0.994	0.996	0.991	0.988	1.000
8107	1.000	1.001	1.000	0.997	0.995	1.000
8110	1.001	1.005	1.002	1.000	0.999	1.000
8116	1.001	1.004	1.001	0.999	0.998	1.000
8117	1.004	1.013	1.006	1.006	1.008	1.000
8209	1.016	1.042	1.022	1.030	1.039	1.000
8215	1.006	1.019	1.009	1.011	1.014	1.000
8227	1.013	1.016	1.013	1.011	1.011	1.000
8232	1.000	1.002	1.000	0.998	0.996	1.000
8267	0.999	0.999	0.998	0.995	0.993	1.000
8278	0.991	0.935	0.975	0.948	0.923	1.000
8286	1.008	1.026	1.012	1.017	1.022	1.000
8290	1.004	1.015	1.006	1.008	1.011	1.000
8291	1.029	1.046	1.033	1.037	1.042	1.000
8292	1.023	1.030	1.025	1.024	1.024	1.000
8293	1.020	1.021	1.020	1.017	1.015	1.000
8304	1.031	1.054	1.037	1.043	1.050	1.000
8324	1.013	1.031	1.018	1.022	1.027	1.000
8350	1.001	1.003	1.001	0.999	0.998	1.000
8370	1.023	1.025	1.023	1.020	1.019	1.000
8387	1.031	1.048	1.035	1.039	1.044	1.000
8388	1.005	1.006	1.005	1.002	1.000	1.000
8389	1.021	1.020	1.021	1.016	1.013	1.000
8390	1.028	1.039	1.030	1.032	1.034	1.000

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2017

Classification	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
8391	1.004	1.003	1.003	1.000	0.997	1.000
8392	1.029	1.043	1.033	1.035	1.039	1.000
8393	1.021	1.019	1.020	1.015	1.012	1.000
8397	1.020	1.016	1.019	1.013	1.010	1.000
8400	1.006	1.007	1.006	1.003	1.002	1.000
8500	1.001	1.004	1.001	0.999	0.999	1.000
8601	1.058	1.059	1.058	1.054	1.052	1.000
8631	0.991	0.935	0.975	0.948	0.923	1.000
8720	1.020	1.022	1.020	1.017	1.016	1.000
8729	1.017	1.028	1.019	1.020	1.023	1.000
8740	1.003	1.012	1.005	1.006	1.008	1.000
8741	1.003	1.012	1.005	1.006	1.008	1.000
8742	1.033	1.039	1.035	1.033	1.034	1.000
8743	1.013	1.000	1.009	1.000	0.993	1.000
8744	1.000	1.006	1.001	1.000	1.000	1.000
8745	0.998	0.995	0.997	0.992	0.989	1.000
8746	1.033	1.039	1.035	1.033	1.034	1.000
8748	1.004	1.003	1.003	0.999	0.997	1.000
8749	1.012	0.997	1.007	0.998	0.990	1.000
8755	1.021	1.019	1.020	1.016	1.013	1.000
8800	1.046	1.046	1.046	1.042	1.039	1.000
8801	1.017	1.012	1.015	1.009	1.005	1.000
8803	1.059	1.060	1.059	1.056	1.054	1.000
8804	1.015	1.021	1.016	1.015	1.016	1.000
8806	1.016	1.025	1.018	1.019	1.020	1.000
8807	1.046	1.045	1.045	1.041	1.039	1.000
8808	1.016	1.010	1.014	1.008	1.003	1.000
8810	1.011	1.017	1.012	1.011	1.012	1.000
8811	2.033	2.046	2.035	2.034	2.035	2.000
8812	0.000	0.000	0.000	0.000	0.000	0.000
8813	1.012	1.013	1.011	1.009	1.007	1.000
8818	1.045	1.043	1.044	1.040	1.036	1.000
8820	1.050	1.036	1.046	1.036	1.028	1.000
8821	1.054	1.047	1.052	1.045	1.040	1.000
8822	1.012	0.998	1.008	0.998	0.990	1.000
8823	1.014	1.020	1.015	1.015	1.015	1.000
8827	1.019	1.034	1.022	1.025	1.029	1.000
8829	1.019	1.036	1.023	1.027	1.032	1.000
8830	1.018	1.033	1.022	1.024	1.028	1.000
8831	1.058	1.059	1.058	1.055	1.052	1.000
8834	1.016	1.025	1.018	1.018	1.020	1.000
8838	1.021	1.024	1.021	1.019	1.018	1.000
8839	1.007	0.999	1.004	0.998	0.992	1.000
8840	1.025	1.030	1.026	1.024	1.024	1.000
8846	1.012	1.013	1.011	1.008	1.007	1.000
8847	1.001	1.003	1.001	0.999	0.998	1.000
8850	1.013	1.001	1.009	1.001	0.994	1.000
8851	1.019	1.035	1.023	1.026	1.031	1.000
8852	1.019	1.036	1.023	1.027	1.031	1.000
8859	1.059	1.060	1.059	1.056	1.054	1.000
8868	1.003	1.010	1.004	1.004	1.005	1.000
8870	1.003	1.010	1.004	1.004	1.005	1.000
8875	1.001	1.005	1.002	1.000	1.000	1.000
9007	1.004	1.017	1.007	1.009	1.013	1.000
9008	1.003	1.004	1.003	1.000	0.999	1.000

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2017

Classification	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
9009	1.002	1.009	1.003	1.003	1.004	1.000
9010	1.004	1.015	1.006	1.008	1.011	1.000
9011	1.003	1.014	1.005	1.007	1.009	1.000
9015	1.000	1.004	1.000	0.999	0.999	1.000
9016	1.025	1.036	1.027	1.028	1.031	1.000
9031	0.995	0.983	0.992	0.983	0.976	1.000
9033	1.015	1.030	1.019	1.022	1.026	1.000
9043	1.017	1.030	1.020	1.022	1.026	1.000
9048	1.006	1.011	1.007	1.005	1.005	1.000
9050	1.006	1.010	1.006	1.005	1.005	1.000
9053	1.023	1.030	1.024	1.024	1.024	1.000
9054	1.026	1.032	1.027	1.026	1.027	1.000
9059	1.015	1.023	1.017	1.017	1.018	1.000
9060	1.023	1.029	1.024	1.023	1.023	1.000
9061	1.024	1.033	1.026	1.026	1.027	1.000
9066	1.028	1.038	1.030	1.031	1.033	1.000
9067	1.023	1.031	1.025	1.025	1.026	1.000
9069	1.020	1.022	1.020	1.018	1.016	1.000
9070	1.019	1.034	1.022	1.026	1.030	1.000
9079	1.011	1.026	1.014	1.017	1.021	1.000
9085	1.017	1.029	1.020	1.021	1.024	1.000
9092	1.022	1.028	1.023	1.022	1.023	1.000
9095	1.021	1.024	1.021	1.019	1.018	1.000
9096	1.004	1.009	1.005	1.004	1.004	1.000
9097	1.005	1.011	1.006	1.006	1.006	1.000
9101	1.003	1.011	1.005	1.005	1.006	1.000
9151	1.017	1.011	1.015	1.009	1.004	1.000
9154	1.008	0.986	1.002	0.989	0.977	1.000
9155	1.052	1.062	1.054	1.055	1.057	1.000
9156	1.005	0.977	0.997	0.981	0.967	1.000
9180	1.025	1.035	1.027	1.028	1.030	1.000
9181	1.022	1.026	1.022	1.021	1.020	1.000
9182	1.021	1.025	1.022	1.020	1.019	1.000
9184	1.021	1.023	1.021	1.018	1.017	1.000
9185	1.026	1.039	1.029	1.031	1.035	1.000
9220	1.020	1.014	1.018	1.012	1.007	1.000
9402	1.004	1.008	1.004	1.003	1.002	1.000
9403	1.004	1.009	1.005	1.004	1.003	1.000
9410	1.011	1.020	1.013	1.013	1.015	1.000
9420	1.012	1.021	1.014	1.014	1.016	1.000
9422	1.014	1.028	1.017	1.020	1.023	1.000
9424	2.009	2.019	2.011	2.009	2.009	2.000
9426	2.006	2.010	2.006	2.001	1.999	2.000
9501	2.046	2.050	2.046	2.041	2.038	2.000
9507	2.114	2.111	2.112	2.104	2.098	2.000
9516	1.012	1.014	1.012	1.009	1.008	1.000
9519	2.049	2.056	2.050	2.046	2.045	2.000
9521	2.021	2.018	2.019	2.011	2.006	2.000
9522	2.051	2.063	2.053	2.051	2.052	2.000
9529	2.029	2.041	2.031	2.030	2.031	2.000
9531	1.012	1.014	1.012	1.009	1.008	1.000
9549	2.114	2.109	2.111	2.102	2.096	2.000
9552	2.022	2.021	2.021	2.014	2.009	2.000
9586	2.055	2.075	2.059	2.061	2.065	2.000
9610	2.090	2.085	2.088	2.078	2.072	2.000

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2020 Benefit Level ^[1]
Policy Year 2017

Classification <u>Code</u>	Indemnity Benefit					Medical Benefit
	<u>Death</u>	<u>PT</u>	<u>Major</u>	<u>Minor</u>	<u>Temporary</u>	
9620	2.038	2.026	2.034	2.022	2.012	2.000

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factors to Adjust Earlier Year Losses
To Current Years' (2016 and 2017) Average Losses ^[1]

Indemnity

NAICS Sector(s) Sector Name(s)		Policy Year										
		2016-2017	2017		2016		2015		2014		2013	
		Loss to Payroll Ratio (1)	Loss to Payroll Ratio (2)	Adjustment Factor (1)/(2) (3)	Loss to Payroll Ratio (4)	Adjustment Factor (1)/(4) (5)	Loss to Payroll Ratio (6)	Adjustment Factor (1)/(6) (7)	Loss to Payroll Ratio (8)	Adjustment Factor (1)/(8) (9)	Loss to Payroll Ratio (10)	Adjustment Factor (1)/(10) (11)
11 & 21	Agriculture & Mining	1.585	1.614	0.982	1.555	1.019	1.586	0.999	1.567	1.012	1.572	1.008
22 & 23	Utilities & Construction	1.580	1.622	0.974	1.532	1.031	1.670	0.946	1.784	0.886	1.816	0.870
31	Manufacturing	1.134	1.126	1.007	1.141	0.993	1.223	0.927	1.297	0.874	1.216	0.932
42	Wholesale	1.883	1.892	0.995	1.874	1.005	1.919	0.981	1.839	1.024	1.843	1.022
44	Retail	0.945	0.932	1.014	0.958	0.986	1.018	0.928	1.016	0.930	1.048	0.902
48	Transportation & Warehousing	2.404	2.484	0.968	2.316	1.038	2.475	0.972	2.623	0.917	2.628	0.915
51	Information	0.879	0.955	0.920	0.798	1.101	0.769	1.142	0.767	1.146	0.721	1.219
52	Finance & Insurance	0.171	0.167	1.024	0.175	0.976	0.169	1.011	0.206	0.832	0.235	0.729
53	Real Estate	0.467	0.456	1.024	0.478	0.976	0.519	0.900	0.614	0.761	0.555	0.841
54	Professional Services	0.048	0.048	1.008	0.049	0.991	0.053	0.911	0.066	0.735	0.066	0.731
56	Administrative	2.192	2.095	1.046	2.298	0.954	2.217	0.989	2.408	0.910	2.303	0.952
61	Education	0.322	0.344	0.936	0.299	1.077	0.279	1.153	0.292	1.104	0.293	1.099
62	Health	0.575	0.559	1.028	0.592	0.971	0.610	0.943	0.610	0.943	0.653	0.880
71	Arts & Entertainment	0.905	0.928	0.975	0.881	1.028	0.996	0.909	0.975	0.928	1.074	0.843
72	Hospitality	1.080	1.065	1.014	1.095	0.986	1.116	0.967	1.129	0.957	1.173	0.920
81	Other	0.929	0.892	1.041	0.968	0.960	1.056	0.880	1.123	0.827	1.082	0.858
8742	Outside Sales	0.123	0.129	0.952	0.116	1.058	0.123	0.998	0.141	0.870	0.121	1.014
8810 & 92	Clerical & Public Admin	0.082	0.083	0.990	0.082	1.010	0.090	0.914	0.102	0.807	0.111	0.744

^[1] Each factor is determined based on the loss to payroll ratio for each NAICS sector and policy year divided by the average loss to payroll ratio for the two most recent policy years.

Factors to Adjust Earlier Year Losses
To Current Years' (2016 and 2017) Average Losses ^[1]

Medical

NAICS Sector(s) Sector Name(s)		Policy Year										
		2016-2017	2017		2016		2015		2014		2013	
		Loss to Payroll Ratio	Loss to Payroll Ratio	Adjustment Factor (1)/(2)	Loss to Payroll Ratio	Adjustment Factor (1)/(4)	Loss to Payroll Ratio	Adjustment Factor (1)/(6)	Loss to Payroll Ratio	Adjustment Factor (1)/(8)	Loss to Payroll Ratio	Adjustment Factor (1)/(10)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
11 & 21	Agriculture & Mining	1.831	1.916	0.955	1.742	1.051	1.769	1.035	1.833	0.999	1.981	0.924
22 & 23	Utilities & Construction	1.790	1.836	0.975	1.739	1.029	1.718	1.042	1.771	1.011	1.717	1.042
31	Manufacturing	1.182	1.179	1.002	1.184	0.998	1.259	0.939	1.341	0.881	1.329	0.889
42	Wholesale	2.084	2.045	1.019	2.127	0.980	2.114	0.986	2.172	0.960	1.990	1.048
44	Retail	1.099	1.091	1.008	1.108	0.992	1.097	1.002	1.123	0.979	1.190	0.924
48	Transportation & Warehousing	2.132	2.299	0.927	1.946	1.096	2.058	1.036	2.403	0.887	2.314	0.922
51	Information	0.554	0.576	0.961	0.530	1.045	0.511	1.085	0.543	1.020	0.551	1.006
52	Finance & Insurance	0.167	0.166	1.010	0.169	0.990	0.173	0.968	0.210	0.799	0.250	0.671
53	Real Estate	0.511	0.539	0.949	0.482	1.061	0.526	0.971	0.618	0.827	0.597	0.857
54	Professional Services	0.055	0.058	0.953	0.052	1.061	0.058	0.950	0.068	0.815	0.074	0.746
56	Administrative	2.262	2.134	1.060	2.402	0.942	2.163	1.046	2.587	0.874	2.611	0.866
61	Education	0.414	0.472	0.877	0.352	1.174	0.369	1.120	0.366	1.129	0.392	1.056
62	Health	0.589	0.571	1.032	0.609	0.967	0.642	0.918	0.654	0.901	0.707	0.833
71	Arts & Entertainment	1.282	1.463	0.876	1.089	1.177	1.106	1.159	1.124	1.141	1.547	0.828
72	Hospitality	1.370	1.356	1.011	1.386	0.989	1.412	0.971	1.487	0.922	1.552	0.883
81	Other	0.928	0.917	1.012	0.939	0.988	1.104	0.841	1.189	0.780	1.116	0.832
8742	Outside Sales	0.152	0.183	0.827	0.117	1.292	0.126	1.199	0.133	1.141	0.127	1.196
8810 & 92	Clerical & Public Admin	0.087	0.088	0.986	0.085	1.016	0.093	0.936	0.108	0.803	0.124	0.702

^[1]Each factor is determined based on the loss to payroll ratio for each NAICS sector and policy year divided by the average loss to payroll ratio for the two most recent policy years.

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

Limit Factors Underlying 2021 Classification Relativities (a)		
<u>RHG</u>	<u>Indemnity</u>	<u>Medical</u>
1	1.057	1.151
2	1.065	1.169
3	1.077	1.211
4	1.095	1.269
5	1.120	1.356
6	1.131	1.418
7	1.198	1.633

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

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

Accident Limit	California Hazard Group							All
	1	2	3	4	5	6	7	
25,000	0.613	0.628	0.660	0.697	0.725	0.757	0.803	0.666
35,000	0.527	0.546	0.581	0.624	0.659	0.695	0.751	0.589
50,000	0.431	0.453	0.490	0.539	0.580	0.620	0.687	0.501
75,000	0.327	0.351	0.388	0.440	0.487	0.526	0.605	0.401
100,000	0.265	0.290	0.325	0.374	0.424	0.460	0.546	0.338
150,000	0.199	0.222	0.253	0.297	0.346	0.376	0.469	0.266
200,000	0.165	0.186	0.214	0.254	0.301	0.329	0.421	0.227
250,000	0.145	0.164	0.190	0.226	0.272	0.297	0.388	0.202
300,000	0.131	0.148	0.172	0.206	0.250	0.274	0.363	0.184
400,000	0.113	0.127	0.149	0.179	0.220	0.242	0.326	0.159
500,000	0.101	0.113	0.133	0.160	0.199	0.220	0.299	0.143
600,000	0.092	0.102	0.121	0.146	0.183	0.203	0.278	0.131
700,000	0.085	0.094	0.111	0.135	0.170	0.189	0.261	0.121
800,000	0.079	0.087	0.104	0.126	0.159	0.177	0.247	0.113
900,000	0.074	0.082	0.097	0.118	0.150	0.167	0.235	0.106
1,000,000	0.070	0.077	0.091	0.111	0.142	0.158	0.224	0.100
2,000,000	0.045	0.049	0.059	0.072	0.093	0.104	0.153	0.065
3,000,000	0.033	0.036	0.043	0.052	0.068	0.075	0.111	0.047
4,000,000	0.024	0.027	0.032	0.039	0.050	0.056	0.082	0.035
5,000,000	0.018	0.020	0.024	0.029	0.038	0.042	0.062	0.026
6,000,000	0.014	0.015	0.018	0.023	0.029	0.033	0.048	0.020
7,000,000	0.011	0.012	0.014	0.018	0.023	0.025	0.037	0.016
8,000,000	0.009	0.009	0.011	0.014	0.018	0.020	0.029	0.012
9,000,000	0.007	0.007	0.009	0.011	0.014	0.016	0.023	0.010
10,000,000	0.005	0.006	0.007	0.009	0.011	0.013	0.018	0.008
15,000,000	0.002	0.002	0.002	0.003	0.004	0.004	0.006	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 2021 cost level using the latest indemnity and medical trend factors (0.0% and 1.5%; see the 4/2/2020 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.

Retrospective Rating Hazard Group (RHG) Classification Assignments

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

RHG 2 Classifications			
0016	3572	7429	8818
0036	3577	8006	8821
0040	3634	8010	8823
0079	3651	8017	8834
1438	3683	8031	8839
2002	3828	8039	8847
2003	3831	8059	8850
2109	4112	8063	8859
2117	4240	8065	8868
2121	4251	8066	8870
2222	4286	8102	8871
2660	4420	8107	9008
2683	4492	8110	9050
2731	4494	8290	9059
2797	4498	8292	9069
2819	4558	8350	9070
2852	4720	8390	9079
2881	5348	8397	9092
3081	5436	8740	9184
3152	7360	8807	9422
3165	7403	8808	9507
3365	7410	8810	9586
3560	7421	8811	9610
3569	7428	8812	

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

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

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

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

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

RHG 6 Classifications			
1463	5184	5553	7515
1701	5187	5632	7580
1710	5190	6206	7706
1741	5212	6213	8004
2362	5213	6216	8227
3030	5222	6218	8278
3110	5225	6258	8601
5027	5403	6308	8743
5057	5447	6315	8755
5128	5473	7232	8840
5129	5506	7272	9552
5130	5542	7424	

RHG 7 Classifications			
0106	5160	6204	7538
1320	5205	6220	7539
1322	5482	6233	7707
2702	5485	6235	7855
2727	5507	6237	8631
3719	5552	6316	
5040	6003	7133	
5059	6011	7409	

Classifications Affected by Limitation Rule

<u>Class Code</u>	<u>Class Description</u>	<u>Indicated Relativity Change</u>
Limited to a 25% Increase		
0044	COTTON FARMS	80.0%
0400	WAREHOUSES – COTTON – INCLUDING COTTON COMPRESSING	187.9%
6206	OIL/GAS WELLS – CEMENTING/ACIDIZING/FRACTURING; VACUUM TRUCK SVC/GRAVEL PACKING	29.3%
8110	STORES – WELDING SUPPLIES	51.6%
8278	RACING STABLES – JOCKEYS/HARNESS DRIVERS	48.3%
8631	RACING STABLES – ALL OTHER EMPLOYEES	30.8%
8808	BANKS	25.4%
9549	ADVERTISING COMPANIES	26.7%
Limited to a 25% Decrease		
3683	SPEAKER MFG	-37.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 0005 RHG: 1 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: NURSERIES – PROPAGATION AND CULTIVATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	739,736,275	23	606	1,227	10,889,821	15,085,314	25,975,135	3.511
2017	754,158,592	8	588	1,300	8,476,827	13,215,998	21,692,825	2.876
	1,493,894,868	31	1,194	2,527	19,366,648	28,301,312	47,667,960	
Adjusted Loss to Payroll Ratio:					1.296	1.894	3.191	
Expected Unlimited Loss to Payroll Ratio:					1.514	2.280	3.794	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.470	1.950	3.420	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.296	1.894	3.191	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.370	2.181	3.551	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								338.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 0016 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: ORCHARDS – CITRUS OR DECIDUOUS FRUITS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	949,301,218	56	872	1,154	16,792,410	20,108,488	36,900,898	3.887
2017	913,280,122	39	864	1,204	16,739,189	20,885,083	37,624,272	4.120
	1,862,581,340	95	1,736	2,358	33,531,599	40,993,571	74,525,170	
Adjusted Loss to Payroll Ratio:					1.800	2.201	4.001	
Expected Unlimited Loss to Payroll Ratio:					1.819	2.382	4.201	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.751	2.005	3.756	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.800	2.201	4.001	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.917	2.573	4.490	
Indicated Relativity Change:								6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								428.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 0034 RHG: 3 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: POULTRY RAISING; SHEEP, HOG OR CALF FARMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	119,942,332	12	124	245	2,054,651	2,722,366	4,777,017	3.983
2014	123,540,490	12	108	208	2,648,084	3,357,718	6,005,802	4.861
2015	127,105,394	7	122	246	1,963,723	2,239,885	4,203,608	3.307
2016	140,786,857	6	151	268	2,658,519	3,207,251	5,865,770	4.166
2017	146,351,467	1	129	236	1,693,608	2,277,951	3,971,559	2.714
	657,726,540	38	634	1,203	11,018,584	13,805,171	24,823,756	
Adjusted Loss to Payroll Ratio:					1.675	2.099	3.774	
Expected Unlimited Loss to Payroll Ratio:					1.901	2.473	4.374	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.808	2.009	3.818	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.675	2.099	3.774	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.804	2.542	4.346	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								414.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 0035 RHG: 1 NAICS: 11 ILDG: 2 MLDG: 2 CLASS: FLORISTS – CULTIVATING OR GARDENING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	204,006,408	15	213	331	3,756,860	4,901,895	8,658,755	4.244
2016	227,671,684	9	155	321	3,296,784	3,636,374	6,933,158	3.045
2017	279,599,486	3	191	385	4,465,725	4,635,183	9,100,908	3.255
	711,277,578	27	559	1,037	11,519,368	13,173,453	24,692,821	
Adjusted Loss to Payroll Ratio:					1.620	1.852	3.472	
Expected Unlimited Loss to Payroll Ratio:					1.522	2.151	3.672	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.477	1.840	3.317	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.620	1.852	3.472	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.712	2.132	3.844	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								366.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 0036 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: DAIRY FARMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	598,382,381	36	811	1,064	14,109,707	15,647,208	29,756,915	4.973
2017	606,967,770	10	758	1,104	13,452,788	13,740,931	27,193,719	4.480
	1,205,350,151	46	1,569	2,168	27,562,495	29,388,138	56,950,633	
Adjusted Loss to Payroll Ratio:					2.287	2.438	4.725	
Expected Unlimited Loss to Payroll Ratio:					2.283	2.789	5.073	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.198	2.347	4.545	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.287	2.438	4.725	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.435	2.850	5.286	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								504.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 0038 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: STOCK FARMS; LIVESTOCK FEED YARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	89,221,859	8	75	137	1,225,078	1,598,887	2,823,965	3.165
2014	90,642,324	15	95	156	2,195,937	2,257,220	4,453,157	4.913
2015	90,297,270	6	101	125	1,702,115	2,289,507	3,991,622	4.421
2016	87,418,286	3	61	123	968,175	1,244,897	2,213,072	2.532
2017	91,813,620	5	83	150	2,782,751	2,554,835	5,337,586	5.814
	449,393,359	37	415	691	8,874,055	9,945,346	18,819,401	
Adjusted Loss to Payroll Ratio:					1.975	2.213	4.188	
Expected Unlimited Loss to Payroll Ratio:					2.093	2.829	4.922	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.911	2.048	3.959	
Credibility:					0.97	0.92		
Indicated Limited Loss to Payroll Ratio:					1.973	2.200	4.173	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.210	2.983	5.192	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								495.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 0040 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: VINEYARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	2,208,426,901	70	1,413	2,014	24,472,053	28,784,115	53,256,168	2.411
2017	2,349,701,322	37	1,468	2,458	23,153,193	26,328,834	49,482,027	2.106
	4,558,128,223	107	2,881	4,472	47,625,246	55,112,948	102,738,194	
Adjusted Loss to Payroll Ratio:					1.045	1.209	2.254	
Expected Unlimited Loss to Payroll Ratio:					1.153	1.493	2.646	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.109	1.257	2.366	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.045	1.209	2.254	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.113	1.413	2.526	
Indicated Relativity Change:								-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								241.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 0041 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: POTATO CROPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	57,452,600	6	42	63	853,100	913,091	1,766,191	3.074
2014	64,024,599	4	45	72	967,791	1,239,133	2,206,924	3.447
2015	66,772,903	4	55	79	817,515	1,014,391	1,831,906	2.743
2016	71,998,812	4	64	72	958,602	1,480,440	2,439,042	3.388
2017	72,969,727	0	47	62	795,132	1,052,960	1,848,092	2.533
	333,218,641	18	253	348	4,392,141	5,700,015	10,092,156	
Adjusted Loss to Payroll Ratio:					1.318	1.711	3.029	
Expected Unlimited Loss to Payroll Ratio:					1.370	2.345	3.715	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.251	1.697	2.948	
Credibility:					0.73	0.76		
Indicated Limited Loss to Payroll Ratio:					1.300	1.707	3.007	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.456	2.315	3.771	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								359.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 0042 RHG: 3 NAICS: 56 ILDG: 1 MLDG: 1 CLASS: LANDSCAPE GARDENING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	2,395,043,797	108	1,899	2,870	37,978,549	38,515,001	76,493,550	3.194
2017	2,553,912,741	42	1,826	2,891	41,399,801	41,319,841	82,719,642	3.239
	4,948,956,538	150	3,725	5,761	79,378,350	79,834,842	159,213,192	
Adjusted Loss to Payroll Ratio:					1.604	1.613	3.217	
Expected Unlimited Loss to Payroll Ratio:					1.753	2.111	3.864	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.606	1.674	3.281	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.604	1.613	3.217	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.727	1.954	3.681	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								351.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 0045 RHG: 4 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: ORCHARDS – NUT CROPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	805,168,097	29	409	698	9,347,967	7,775,711	17,123,678	2.127
2017	860,879,596	22	466	836	10,173,151	12,479,615	22,652,766	2.631
	1,666,047,692	51	875	1,534	19,521,118	20,255,326	39,776,444	
Adjusted Loss to Payroll Ratio:					1.172	1.216	2.387	
Expected Unlimited Loss to Payroll Ratio:					1.263	1.352	2.615	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.179	1.046	2.226	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.172	1.216	2.387	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.283	1.543	2.826	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								269.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 0050 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: FARM MACHINERY OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	264,086,820	14	154	297	3,380,689	3,862,241	7,242,930	2.743
2016	267,154,690	11	190	295	4,417,166	7,293,152	11,710,318	4.383
2017	289,195,622	6	158	253	3,859,481	4,819,290	8,678,771	3.001
	820,437,131	31	502	845	11,657,336	15,974,683	27,632,019	
Adjusted Loss to Payroll Ratio:					1.421	1.947	3.368	
Expected Unlimited Loss to Payroll Ratio:					1.620	2.581	4.201	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.479	1.868	3.347	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.421	1.947	3.368	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.591	2.640	4.232	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								403.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 0079 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: STRAWBERRY CROPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,302,479,173	39	642	1,607	11,050,091	15,922,590	26,972,681	2.071
2017	1,346,313,731	13	575	1,739	10,996,942	14,738,418	25,735,360	1.912
	2,648,792,903	52	1,217	3,346	22,047,033	30,661,008	52,708,041	
Adjusted Loss to Payroll Ratio:					0.832	1.158	1.990	
Expected Unlimited Loss to Payroll Ratio:					0.930	1.565	2.496	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.896	1.317	2.213	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.832	1.158	1.990	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.886	1.353	2.240	
Indicated Relativity Change:								-10.3%
Relativity to Statewide Average Loss to Payroll Ratio:								213.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 0096 RHG: 4 NAICS: 11 ILDG: 4 MLDG: 3 CLASS: NUT HULLING, SHELLING OR PROCESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	382,037,493	11	246	565	5,184,346	7,233,534	12,417,880	3.250
2017	426,308,685	10	253	594	6,673,554	8,222,039	14,895,593	3.494
	808,346,178	21	499	1,159	11,857,900	15,455,573	27,313,473	
Adjusted Loss to Payroll Ratio:					1.467	1.912	3.379	
Expected Unlimited Loss to Payroll Ratio:					1.339	2.176	3.515	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.250	1.683	2.934	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.467	1.912	3.379	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.606	2.426	4.033	
Indicated Relativity Change:								14.7%
Relativity to Statewide Average Loss to Payroll Ratio:								384.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 0106 RHG: 7 NAICS: 56 ILDG: 1 MLDG: 1 CLASS: TREE PRUNING, REPAIRING OR TRIMMING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	349,919,094	36	284	480	9,623,408	9,735,602	19,359,010	5.532
2017	377,355,180	24	292	532	10,651,232	10,396,460	21,047,692	5.578
	727,274,275	60	576	1,012	20,274,641	20,132,062	40,406,703	
Adjusted Loss to Payroll Ratio:					2.788	2.768	5.556	
Expected Unlimited Loss to Payroll Ratio:					3.027	4.216	7.244	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.489	2.477	4.966	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.788	2.768	5.556	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					3.340	4.520	7.860	
Indicated Relativity Change:								8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								749.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 0171 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: FIELD CROPS

Code: 0044 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: COTTON FARMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	249,838,622	16	196	265	3,528,208	4,464,267	7,992,475	3.199
2016	248,069,132	18	156	270	3,856,841	5,035,217	8,892,058	3.585
2017	245,193,097	9	164	248	3,702,978	3,334,190	7,037,168	2.870
	743,100,850	43	516	783	11,088,027	12,833,674	23,921,701	
Adjusted Loss to Payroll Ratio:					1.492	1.727	3.219	
Expected Unlimited Loss to Payroll Ratio:					1.545	2.261	3.806	
Expected Unlimited Loss to Payroll Ratio (Class 0044 Only):					1.035	1.194	2.230	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.411	1.637	3.048	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.492	1.727	3.219	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.671	2.342	4.013	
Indicated Relativity Change:								5.4%
Indicated Relativity Change (Class 0044 Only)*:								80.0%
Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 0044 Only):					1.161	1.627	2.787	
Relativity to Statewide Average Loss to Payroll Ratio:								382.9%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 0172 RHG: 3 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: TRUCK FARMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	2,086,263,084	60	1,433	2,694	25,235,516	29,362,025	54,597,541	2.617
2017	2,028,230,501	34	1,300	2,888	23,351,730	24,423,886	47,775,616	2.356
	4,114,493,585	94	2,733	5,582	48,587,245	53,785,911	102,373,156	
Adjusted Loss to Payroll Ratio:					1.181	1.307	2.488	
Expected Unlimited Loss to Payroll Ratio:					1.267	1.661	2.928	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.205	1.350	2.555	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.181	1.307	2.488	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.272	1.583	2.855	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								272.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 0251 RHG: 5 NAICS: 22 ILDG: 2 MLDG: 2 CLASS: IRRIGATION, DRAINAGE OR RECLAMATION WORKS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	30,687,525	3	14	39	452,760	686,741	1,139,501	3.713
2014	30,270,577	3	15	32	279,018	286,586	565,604	1.868
2015	31,259,211	3	10	31	331,343	441,549	772,892	2.473
2016	29,561,189	1	12	17	396,991	414,238	811,229	2.744
2017	25,274,951	1	10	23	425,460	363,407	788,867	3.121
	147,053,453	11	61	142	1,885,572	2,192,521	4,078,093	
Adjusted Loss to Payroll Ratio:					1.282	1.491	2.773	
Expected Unlimited Loss to Payroll Ratio:					1.089	1.847	2.936	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.008	1.512	2.520	
Credibility:					0.48	0.50		
Indicated Limited Loss to Payroll Ratio:					1.140	1.501	2.641	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.277	2.036	3.312	
Indicated Relativity Change:								12.8%
Relativity to Statewide Average Loss to Payroll Ratio:								316.0%

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

Code: 0401 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: COTTON GIN OPERATION

Code: 0400 RHG: 5 NAICS: 42 ILDG: 1 MLDG: 2 CLASS: COTTON MERCHANTS/WAREHOUSES – INCLUDING COMPRESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	13,510,692	0	8	9	93,154	98,391	191,545	1.418
2014	12,070,268	1	7	15	301,924	281,560	583,484	4.834
2015	10,496,680	0	10	15	183,082	238,015	421,097	4.012
2016	10,927,944	1	11	18	139,469	257,590	397,059	3.633
2017	10,086,833	1	10	16	210,502	513,833	724,334	7.181
	57,092,417	3	46	73	928,131	1,389,389	2,317,519	
Adjusted Loss to Payroll Ratio:					1.626	2.434	4.059	
Expected Unlimited Loss to Payroll Ratio:					1.839	2.904	4.743	
Expected Unlimited Loss to Payroll Ratio (Class 0400 Only):					0.668	1.036	1.704	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.683	2.119	3.802	
Credibility:					0.41	0.41		
Indicated Limited Loss to Payroll Ratio:					1.659	2.248	3.908	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.859	3.049	4.907	
Indicated Relativity Change:								3.4%
Indicated Relativity Change (Class 0400 Only)*:								187.9%
Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 0400 Only):					0.807	1.324	2.130	
Relativity to Statewide Average Loss to Payroll Ratio:								468.2%

*CLASS RELATIVITY CHANGE FOR CLASS 0400 EXPECTED AND SELECTED UNLIMITED LOSS TO PAYROLL RATIOS

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 1122 RHG: 5 NAICS: 21 ILDG: 3 MLDG: 2 CLASS: MINING – SURFACE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	28,394,628	0	6	25	110,891	62,427	173,318	0.610
2014	36,063,931	1	10	19	458,586	389,361	847,947	2.351
2015	38,788,696	0	10	12	170,689	159,805	330,494	0.852
2016	38,049,746	0	6	20	213,172	131,648	344,820	0.906
2017	49,536,734	0	9	40	234,572	388,165	622,737	1.257
	190,833,736	1	41	116	1,187,910	1,131,406	2,319,315	
Adjusted Loss to Payroll Ratio:					0.622	0.593	1.215	
Expected Unlimited Loss to Payroll Ratio:					1.073	1.146	2.219	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.980	0.829	1.809	
Credibility:					0.53	0.46		
Indicated Limited Loss to Payroll Ratio:					0.790	0.721	1.511	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.885	0.977	1.862	
Indicated Relativity Change:								-16.1%
Relativity to Statewide Average Loss to Payroll Ratio:								177.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 1123 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 3 CLASS: MINING – UNDERGROUND

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	2,217,026	0	1	2	117,330	28,876	146,206	6.595
2014	884,637	0	1	2	30,855	52,893	83,748	9.467
2015	1,597,140	0	2	2	74,659	16,730	91,389	5.722
2016	750,592	0	0	0	0	0	0	0.000
2017	346,671	0	0	0	0	0	0	0.000
	5,796,067	0	4	6	222,845	98,499	321,343	
Adjusted Loss to Payroll Ratio:					3.845	1.699	5.544	
Expected Unlimited Loss to Payroll Ratio:					7.615	5.843	13.458	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					7.111	4.521	11.632	
Credibility:					0.29	0.22		
Indicated Limited Loss to Payroll Ratio:					6.164	3.900	10.064	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					6.749	4.949	11.699	
Indicated Relativity Change:								-13.1%
Relativity to Statewide Average Loss to Payroll Ratio:								1116.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 1124 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 3 CLASS: MINING – UNDERGROUND – SURFACE EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,565,618	0	0	0	0	0	0	0.000
2014	428,291	0	0	0	0	0	0	0.000
2015	857,874	0	0	1	0	235	235	0.027
2016	640,593	0	0	0	0	0	0	0.000
2017	617,050	0	0	0	0	0	0	0.000
	4,109,426	0	0	1	0	235	235	
Adjusted Loss to Payroll Ratio:					0.000	0.006	0.006	
Expected Unlimited Loss to Payroll Ratio:					2.134	1.612	3.746	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.993	1.247	3.240	
Credibility:					0.15	0.12		
Indicated Limited Loss to Payroll Ratio:					1.694	1.098	2.792	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.855	1.394	3.249	
Indicated Relativity Change:								-13.3%
Relativity to Statewide Average Loss to Payroll Ratio:								310.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 1320 RHG: 7 NAICS: 21 ILDG: 3 MLDG: 2 CLASS: OIL/GAS LEASE OPERATORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	350,506,894	4	36	60	1,647,944	1,768,810	3,416,754	0.975
2014	319,151,518	5	34	61	1,805,015	1,110,843	2,915,858	0.914
2015	287,393,886	2	24	52	1,095,503	1,050,716	2,146,219	0.747
2016	270,562,150	1	28	49	1,015,794	969,480	1,985,274	0.734
2017	238,674,772	1	22	38	1,003,879	705,383	1,709,262	0.716
	1,466,289,220	13	144	260	6,568,134	5,605,233	12,173,367	
Adjusted Loss to Payroll Ratio:					0.448	0.382	0.830	
Expected Unlimited Loss to Payroll Ratio:					0.483	0.550	1.034	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.413	0.331	0.744	
Credibility:					0.85	0.71		
Indicated Limited Loss to Payroll Ratio:					0.443	0.367	0.810	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.530	0.600	1.130	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								107.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 1322 RHG: 7 NAICS: 21 ILDG: 2 MLDG: 2 CLASS: OIL/GAS WELL SERVICING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	181,263,829	8	28	41	1,354,082	1,394,066	2,748,148	1.516
2014	132,850,639	7	25	35	2,551,153	1,275,886	3,827,039	2.881
2015	136,762,277	8	20	36	2,052,527	1,630,539	3,683,066	2.693
2016	96,948,742	1	29	41	1,160,314	871,452	2,031,766	2.096
2017	147,719,701	0	20	49	1,055,809	1,167,121	2,222,930	1.505
	695,545,189	24	122	202	8,173,886	6,339,064	14,512,950	
Adjusted Loss to Payroll Ratio:					1.175	0.911	2.087	
Expected Unlimited Loss to Payroll Ratio:					1.117	1.183	2.300	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.953	0.712	1.665	
Credibility:					0.88	0.72		
Indicated Limited Loss to Payroll Ratio:					1.149	0.855	2.004	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					1.376	1.397	2.773	
Indicated Relativity Change:								20.6%
Relativity to Statewide Average Loss to Payroll Ratio:								264.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 1330 RHG: 4 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: BLASTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	5,572,615	0	0	1	0	541	541	0.010
2014	7,397,170	0	0	2	0	605	605	0.008
2015	7,492,321	0	1	2	10,267	10,621	20,888	0.279
2016	8,434,681	0	4	2	47,004	61,799	108,803	1.290
2017	9,097,375	1	0	1	97,057	70,870	167,927	1.846
	37,994,163	1	5	8	154,328	144,435	298,763	
Adjusted Loss to Payroll Ratio:					0.406	0.380	0.786	
Expected Unlimited Loss to Payroll Ratio:					0.788	1.175	1.963	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.746	1.027	1.774	
Credibility:					0.25	0.25		
Indicated Limited Loss to Payroll Ratio:					0.661	0.866	1.527	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.724	1.098	1.823	
Indicated Relativity Change:								-7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								173.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 1438 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: SMELTING, SINTERING, REFINING OR ALLOYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	52,741,534	1	27	80	505,655	477,678	983,333	1.864
2014	49,638,815	3	34	78	833,663	1,002,640	1,836,303	3.699
2015	47,130,822	1	31	70	917,939	867,543	1,785,482	3.788
2016	48,762,891	3	31	77	898,840	911,071	1,809,911	3.712
2017	56,256,269	1	29	46	582,218	764,577	1,346,795	2.394
	254,530,330	9	152	351	3,738,314	4,023,509	7,761,823	
Adjusted Loss to Payroll Ratio:					1.469	1.581	3.049	
Expected Unlimited Loss to Payroll Ratio:					1.485	1.645	3.130	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.354	1.307	2.661	
Credibility:					0.69	0.63		
Indicated Limited Loss to Payroll Ratio:					1.433	1.479	2.913	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.526	1.729	3.256	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								310.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 1452 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 2 CLASS: MINING – ORE MILLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	52,071,725	0	15	34	476,467	499,133	975,600	1.874
2014	52,013,780	1	10	37	435,854	251,826	687,680	1.322
2015	46,559,177	2	9	16	408,709	722,153	1,130,862	2.429
2016	26,582,125	0	3	9	9,942	64,468	74,410	0.280
2017	26,865,822	1	2	15	550,110	103,971	654,081	2.435
	204,092,629	4	39	111	1,881,082	1,641,552	3,522,634	
Adjusted Loss to Payroll Ratio:					0.922	0.804	1.726	
Expected Unlimited Loss to Payroll Ratio:					0.779	0.760	1.538	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.727	0.588	1.315	
Credibility:					0.48	0.41		
Indicated Limited Loss to Payroll Ratio:					0.820	0.677	1.497	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.898	0.859	1.757	
Indicated Relativity Change:								14.2%
Relativity to Statewide Average Loss to Payroll Ratio:								167.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 1463 RHG: 6 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: ASPHALT WORKS; BRIQUETTE MFG; COKE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	59,839,676	3	8	22	408,447	286,092	694,539	1.161
2014	67,431,587	1	20	21	370,669	380,208	750,877	1.114
2015	72,611,045	4	18	40	660,215	715,848	1,376,063	1.895
2016	79,333,288	3	24	26	869,910	828,071	1,697,981	2.140
2017	90,904,951	0	30	32	863,804	861,938	1,725,742	1.898
	370,120,547	11	100	141	3,173,045	3,072,157	6,245,202	
Adjusted Loss to Payroll Ratio:					0.857	0.830	1.687	
Expected Unlimited Loss to Payroll Ratio:					0.905	1.184	2.089	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.775	0.774	1.549	
Credibility:					0.64	0.59		
Indicated Limited Loss to Payroll Ratio:					0.828	0.807	1.635	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.936	1.144	2.080	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								198.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 1624 RHG: 5 NAICS: 21 ILDG: 3 MLDG: 2 CLASS: QUARRIES; EXCAVATION – ROCK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	47,162,506	3	33	47	1,038,604	1,218,545	2,257,149	4.786
2014	52,840,484	4	28	66	973,597	1,122,264	2,095,861	3.966
2015	59,875,715	2	15	25	776,145	807,019	1,583,164	2.644
2016	55,614,148	4	7	26	813,851	355,009	1,168,860	2.102
2017	61,905,184	1	8	12	290,561	216,016	506,577	0.818
	277,398,037	14	91	176	3,892,759	3,718,853	7,611,612	
Adjusted Loss to Payroll Ratio:					1.403	1.341	2.744	
Expected Unlimited Loss to Payroll Ratio:					1.622	1.810	3.432	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.481	1.310	2.791	
Credibility:					0.73	0.63		
Indicated Limited Loss to Payroll Ratio:					1.424	1.329	2.754	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.595	1.803	3.398	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								324.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 1699 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: ROCK, MINERAL OR GLASS WOOL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	14,618,725	0	5	1	119,902	93,026	212,928	1.457
2014	15,408,063	0	2	1	137,597	74,856	212,453	1.379
2015	15,801,668	0	3	2	21,617	58,208	79,825	0.505
2016	18,632,093	0	0	2	0	1,054	1,054	0.006
2017	23,355,648	0	4	5	80,736	119,277	200,013	0.856
87,816,197		0	14	11	359,852	346,420	706,273	
Adjusted Loss to Payroll Ratio:					0.410	0.394	0.804	
Expected Unlimited Loss to Payroll Ratio:					0.864	0.750	1.614	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.778	0.575	1.353	
Credibility:					0.36	0.30		
Indicated Limited Loss to Payroll Ratio:					0.645	0.521	1.166	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.695	0.631	1.326	
Indicated Relativity Change:								-17.8%
Relativity to Statewide Average Loss to Payroll Ratio:								126.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 1701 RHG: 6 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: CEMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	97,664,790	5	17	41	720,385	742,926	1,463,311	1.498
2014	112,957,685	6	25	60	930,073	985,080	1,915,153	1.695
2015	99,105,210	4	33	53	1,007,490	1,335,149	2,342,639	2.364
2016	91,258,371	3	16	41	1,042,700	692,836	1,735,536	1.902
2017	94,030,545	1	19	53	882,041	408,545	1,290,586	1.373
	495,016,600	19	110	248	4,582,688	4,164,537	8,747,225	
Adjusted Loss to Payroll Ratio:					0.926	0.841	1.767	
Expected Unlimited Loss to Payroll Ratio:					1.024	1.303	2.327	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.877	0.852	1.729	
Credibility:					0.76	0.69		
Indicated Limited Loss to Payroll Ratio:					0.914	0.845	1.759	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.034	1.198	2.231	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								212.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 1710 RHG: 6 NAICS: 21 ILDG: 2 MLDG: 3 CLASS: STONE CRUSHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	62,779,323	4	16	42	791,362	967,141	1,758,503	2.801
2014	71,401,113	5	24	34	925,848	937,942	1,863,790	2.610
2015	82,377,742	0	20	47	318,017	366,084	684,101	0.830
2016	78,782,243	3	26	44	1,509,008	836,946	2,345,954	2.978
2017	90,248,044	0	17	47	785,176	804,715	1,589,891	1.762
	385,588,465	12	103	214	4,329,412	3,912,827	8,242,239	
Adjusted Loss to Payroll Ratio:					1.123	1.015	2.138	
Expected Unlimited Loss to Payroll Ratio:					1.344	1.704	3.048	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.215	1.180	2.395	
Credibility:					0.76	0.69		
Indicated Limited Loss to Payroll Ratio:					1.145	1.066	2.211	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.295	1.512	2.807	
Indicated Relativity Change:								-7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								267.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 1741 RHG: 6 NAICS: 21 ILDG: 2 MLDG: 2 CLASS: SILICA GRINDING; PLASTER MILLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	20,218,966	1	4	19	61,870	122,693	184,563	0.913
2014	22,190,817	0	3	10	12,457	21,285	33,742	0.152
2015	22,901,438	2	3	8	404,795	150,013	554,808	2.423
2016	20,073,616	0	7	6	259,269	604,662	863,931	4.304
2017	19,589,979	0	2	6	97,598	91,436	189,034	0.965
	104,974,816	3	19	49	835,989	990,088	1,826,077	
Adjusted Loss to Payroll Ratio:					0.796	0.943	1.740	
Expected Unlimited Loss to Payroll Ratio:					0.971	1.495	2.466	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.878	1.035	1.913	
Credibility:					0.40	0.39		
Indicated Limited Loss to Payroll Ratio:					0.845	0.999	1.845	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.956	1.417	2.373	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								226.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 1803 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 3 CLASS: STONE CUTTING OR FABRICATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	64,813,720	5	67	98	1,413,762	1,555,294	2,969,056	4.581
2014	75,936,736	9	77	122	1,949,283	2,149,011	4,098,294	5.397
2015	87,749,691	8	67	119	2,092,621	2,236,198	4,328,819	4.933
2016	97,134,601	4	77	151	1,491,098	2,083,345	3,574,443	3.680
2017	102,142,210	1	59	153	2,098,326	2,747,504	4,845,830	4.744
	427,776,958	27	347	643	9,045,089	10,771,353	19,816,441	
Adjusted Loss to Payroll Ratio:					2.114	2.518	4.632	
Expected Unlimited Loss to Payroll Ratio:					2.521	3.542	6.062	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.229	2.587	4.815	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.114	2.518	4.632	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.315	3.195	5.511	
Indicated Relativity Change:								-9.1%
Relativity to Statewide Average Loss to Payroll Ratio:								525.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 1925 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: DIE CASTING MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	27,945,003	3	21	47	620,452	478,822	1,099,274	3.934
2014	28,090,121	5	33	57	997,701	1,391,968	2,389,669	8.507
2015	27,935,708	2	32	47	929,111	924,749	1,853,860	6.636
2016	29,072,960	2	31	47	750,210	965,233	1,715,443	5.900
2017	25,031,760	0	24	40	501,568	738,861	1,240,429	4.955
	138,075,551	12	141	238	3,799,041	4,499,633	8,298,674	
Adjusted Loss to Payroll Ratio:					2.751	3.259	6.010	
Expected Unlimited Loss to Payroll Ratio:					2.903	3.637	6.540	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.567	2.656	5.223	
Credibility:					0.70	0.65		
Indicated Limited Loss to Payroll Ratio:					2.696	3.048	5.744	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.952	3.868	6.820	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								650.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2002 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: MACARONI MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	66,063,159	5	103	49	1,870,732	1,965,853	3,836,585	5.807
2014	52,266,182	6	67	58	1,711,734	1,772,673	3,484,407	6.667
2015	47,120,971	2	54	47	826,791	1,026,221	1,853,012	3.932
2016	54,953,490	3	65	47	1,280,736	1,388,178	2,668,914	4.857
2017	87,139,446	3	88	79	1,609,434	1,819,492	3,428,926	3.935
	307,543,249	19	377	280	7,299,426	7,972,416	15,271,842	
Adjusted Loss to Payroll Ratio:					2.373	2.592	4.966	
Expected Unlimited Loss to Payroll Ratio:					2.899	3.648	6.547	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.643	2.898	5.540	
Credibility:					0.97	0.93		
Indicated Limited Loss to Payroll Ratio:					2.382	2.614	4.995	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.536	3.055	5.592	
Indicated Relativity Change:								-14.6%
Relativity to Statewide Average Loss to Payroll Ratio:								533.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2003 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: BAKERIES AND CRACKER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,923,755,572	48	1,604	2,277	40,348,596	40,553,290	80,901,886	4.205
2017	1,985,004,624	18	1,500	2,469	38,585,340	39,913,603	78,498,943	3.955
	3,908,760,196	66	3,104	4,746	78,933,936	80,466,893	159,400,829	
Adjusted Loss to Payroll Ratio:					2.019	2.059	4.078	
Expected Unlimited Loss to Payroll Ratio:					2.062	2.282	4.344	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.880	1.813	3.693	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.019	2.059	4.078	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.151	2.407	4.557	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								434.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2014 RHG: 5 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: GRAIN OR RICE MILLING; FEED MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	122,684,697	5	59	129	1,268,584	1,405,472	2,674,056	2.180
2014	129,616,969	8	64	141	1,766,125	1,628,093	3,394,218	2.619
2015	133,236,729	4	72	156	1,731,591	1,693,848	3,425,439	2.571
2016	150,783,606	4	71	198	1,801,795	1,852,918	3,654,713	2.424
2017	153,944,704	3	92	198	2,789,448	2,710,335	5,499,783	3.573
	690,266,705	24	358	822	9,357,544	9,290,667	18,648,210	
Adjusted Loss to Payroll Ratio:					1.356	1.346	2.702	
Expected Unlimited Loss to Payroll Ratio:					1.398	1.615	3.013	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.209	1.103	2.312	
Credibility:					0.98	0.87		
Indicated Limited Loss to Payroll Ratio:					1.353	1.314	2.667	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.515	1.782	3.297	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								314.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2030 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: SUGAR MFG OR REFINING – BEET OR CANE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	41,822,171	4	17	38	508,504	621,244	1,129,748	2.701
2014	41,646,488	0	3	31	66,800	32,819	99,619	0.239
2015	42,858,126	1	6	40	329,548	705,550	1,035,098	2.415
2016	42,343,316	1	15	60	642,340	820,909	1,463,249	3.456
2017	45,661,465	0	13	29	536,061	512,748	1,048,809	2.297
	214,331,566	6	54	198	2,083,252	2,693,270	4,776,522	
Adjusted Loss to Payroll Ratio:					0.972	1.257	2.229	
Expected Unlimited Loss to Payroll Ratio:					1.106	1.549	2.655	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.956	1.059	2.014	
Credibility:					0.56	0.54		
Indicated Limited Loss to Payroll Ratio:					0.965	1.165	2.130	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.081	1.580	2.661	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								253.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2063 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: DAIRY PRODUCTS OR ICE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	793,916,513	12	423	828	11,422,002	10,037,038	21,459,040	2.703
2017	790,335,335	7	357	823	10,235,898	10,230,601	20,466,499	2.590
	1,584,251,847	19	780	1,651	21,657,900	20,267,639	41,925,539	
Adjusted Loss to Payroll Ratio:					1.367	1.279	2.646	
Expected Unlimited Loss to Payroll Ratio:					1.344	1.443	2.787	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.210	1.107	2.317	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.367	1.279	2.646	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.472	1.549	3.022	
Indicated Relativity Change:								8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								288.3%

INCLUDES EXPERIENCE OF 2150 D1-1-20

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2081 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: BUTCHERING; STOCKYARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	104,988,844	11	143	377	2,830,459	3,936,316	6,766,775	6.445
2016	115,478,867	15	179	410	4,082,873	5,130,937	9,213,810	7.979
2017	119,024,237	3	139	411	3,087,058	4,844,568	7,931,626	6.664
	339,491,948	29	461	1,198	10,000,390	13,911,820	23,912,210	
Adjusted Loss to Payroll Ratio:					2.946	4.098	7.044	
Expected Unlimited Loss to Payroll Ratio:					3.164	5.067	8.232	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.736	3.463	6.198	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.946	4.098	7.044	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					3.299	5.557	8.856	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								844.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2095 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: MEAT PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	235,023,644	6	257	380	3,554,327	4,496,189	8,050,516	3.425
2017	263,412,378	2	227	477	4,382,011	5,230,502	9,612,513	3.649
	498,436,023	8	484	857	7,936,338	9,726,691	17,663,029	
Adjusted Loss to Payroll Ratio:					1.592	1.951	3.544	
Expected Unlimited Loss to Payroll Ratio:					2.183	2.796	4.980	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.966	2.145	4.111	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.592	1.951	3.544	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.715	2.363	4.078	
Indicated Relativity Change:								-18.1%
Relativity to Statewide Average Loss to Payroll Ratio:								389.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2102 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: FRUIT/VEGETABLE EVAPORATION/DEHYDRATING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	54,263,559	5	42	76	558,791	562,776	1,121,567	2.067
2014	55,679,136	2	37	69	710,202	1,089,883	1,800,085	3.233
2015	52,904,982	2	54	81	727,391	991,516	1,718,907	3.249
2016	47,981,990	2	54	79	1,013,255	1,489,204	2,502,459	5.215
2017	47,436,246	0	31	106	618,105	826,816	1,444,921	3.046
	258,265,913	11	218	411	3,627,744	4,960,195	8,587,940	
Adjusted Loss to Payroll Ratio:					1.405	1.921	3.325	
Expected Unlimited Loss to Payroll Ratio:					1.388	2.039	3.427	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.227	1.490	2.717	
Credibility:					0.67	0.66		
Indicated Limited Loss to Payroll Ratio:					1.346	1.774	3.120	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.474	2.251	3.725	
Indicated Relativity Change:								8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								355.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2107 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: FRUIT – FRESH FRUIT PACKING AND HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	249,593,850	14	224	378	2,444,524	3,270,463	5,714,987	2.290
2015	260,664,123	10	260	465	3,330,478	4,006,866	7,337,344	2.815
2016	279,752,717	11	211	413	3,381,399	3,793,057	7,174,456	2.565
2017	278,921,502	4	227	531	3,812,714	4,804,963	8,617,677	3.090
	1,068,932,192	39	922	1,787	12,969,115	15,875,349	28,844,463	
Adjusted Loss to Payroll Ratio:					1.213	1.485	2.698	
Expected Unlimited Loss to Payroll Ratio:					1.102	1.725	2.827	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.013	1.393	2.406	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.213	1.485	2.698	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.282	1.709	2.992	
Indicated Relativity Change:								5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								285.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2108 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: FRUIT – CITRUS FRUIT PACKING AND HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	240,488,952	12	210	427	3,883,915	4,559,683	8,443,598	3.511
2016	237,073,378	10	217	442	4,336,248	5,438,416	9,774,664	4.123
2017	232,411,794	3	188	383	4,050,666	3,999,345	8,050,011	3.464
	709,974,123	25	615	1,252	12,270,830	13,997,444	26,268,274	
Adjusted Loss to Payroll Ratio:					1.728	1.972	3.700	
Expected Unlimited Loss to Payroll Ratio:					1.747	2.320	4.066	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.606	1.873	3.479	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.728	1.972	3.700	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.827	2.269	4.096	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								390.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2109 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FRUIT – DRIED FRUIT PACKING AND HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	104,801,387	9	62	136	1,327,907	1,359,212	2,687,119	2.564
2014	108,272,253	6	83	144	1,344,433	1,269,224	2,613,657	2.414
2015	110,525,769	3	80	154	1,403,265	1,837,795	3,241,060	2.932
2016	122,474,339	2	101	149	1,667,661	1,729,558	3,397,219	2.774
2017	129,843,839	3	103	212	2,363,063	2,331,658	4,694,721	3.616
	575,917,587	23	429	795	8,106,330	8,527,447	16,633,777	
Adjusted Loss to Payroll Ratio:					1.408	1.481	2.888	
Expected Unlimited Loss to Payroll Ratio:					1.369	1.637	3.006	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.248	1.301	2.548	
Credibility:					0.93	0.87		
Indicated Limited Loss to Payroll Ratio:					1.396	1.457	2.854	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.487	1.704	3.191	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								304.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2111 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: FRUIT/VEGETABLE PRESERVING/PICKLING; OLIVE HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	458,041,996	12	314	540	5,897,747	7,544,495	13,442,242	2.935
2017	400,649,647	4	305	530	5,188,998	6,901,056	12,090,054	3.018
	858,691,643	16	619	1,070	11,086,744	14,445,551	25,532,295	
Adjusted Loss to Payroll Ratio:					1.291	1.682	2.973	
Expected Unlimited Loss to Payroll Ratio:					1.285	1.826	3.110	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.157	1.400	2.557	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.291	1.682	2.973	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.391	2.037	3.428	
Indicated Relativity Change:								10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								327.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2113 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: FISH OR SEAFOOD PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	35,729,369	5	51	48	736,021	995,743	1,731,764	4.847
2014	37,383,670	3	53	47	1,129,291	897,228	2,026,519	5.421
2015	36,084,813	2	55	54	1,074,509	814,726	1,889,235	5.236
2016	37,638,816	1	42	83	619,031	555,560	1,174,591	3.121
2017	42,943,175	0	56	89	943,382	1,011,799	1,955,181	4.553
	189,779,843	11	257	321	4,502,233	4,275,056	8,777,289	
Adjusted Loss to Payroll Ratio:					2.372	2.253	4.625	
Expected Unlimited Loss to Payroll Ratio:					2.596	2.937	5.534	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.338	2.253	4.591	
Credibility:					0.76	0.69		
Indicated Limited Loss to Payroll Ratio:					2.364	2.253	4.617	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.546	2.728	5.274	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								503.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2116 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FRUIT/VEGETABLE JUICE OR CONCENTRATE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	77,807,727	3	55	110	885,246	1,316,689	2,201,935	2.830
2014	97,906,275	5	57	157	1,460,671	1,345,400	2,806,071	2.866
2015	111,313,300	4	81	203	1,664,178	2,176,337	3,840,515	3.450
2016	99,992,654	3	85	156	1,520,600	1,932,754	3,453,354	3.454
2017	130,464,505	0	109	215	2,479,141	3,348,513	5,827,654	4.467
	517,484,461	15	387	841	8,009,836	10,119,692	18,129,529	
Adjusted Loss to Payroll Ratio:					1.548	1.956	3.503	
Expected Unlimited Loss to Payroll Ratio:					1.483	2.001	3.484	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.364	1.616	2.979	
Credibility:					0.92	0.91		
Indicated Limited Loss to Payroll Ratio:					1.533	1.925	3.458	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.620	2.216	3.836	
Indicated Relativity Change:								10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								366.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2117 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FRUIT/VEGETABLE PROCESSING – FROZEN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	70,323,537	8	71	110	1,323,279	1,789,929	3,113,208	4.427
2014	78,969,699	7	74	127	1,013,106	1,811,864	2,824,970	3.577
2015	78,964,172	2	64	101	1,052,012	1,636,543	2,688,555	3.405
2016	79,899,577	3	78	130	2,153,821	2,090,596	4,244,417	5.312
2017	86,204,456	1	59	120	1,605,214	2,321,199	3,926,413	4.555
	394,361,441	21	346	588	7,147,432	9,650,130	16,797,562	
Adjusted Loss to Payroll Ratio:					1.812	2.447	4.259	
Expected Unlimited Loss to Payroll Ratio:					1.943	2.683	4.627	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.771	2.132	3.903	
Credibility:					0.92	0.91		
Indicated Limited Loss to Payroll Ratio:					1.809	2.419	4.228	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.927	2.827	4.754	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								453.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2121 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: BREWERIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	227,365,633	7	93	212	2,521,261	2,271,228	4,792,489	2.108
2014	251,344,185	3	104	261	1,540,083	1,814,846	3,354,929	1.335
2015	271,915,413	9	118	265	3,250,647	2,709,984	5,960,631	2.192
2016	314,234,301	7	105	278	2,588,293	2,271,118	4,859,411	1.546
2017	203,598,415	2	69	227	1,801,516	1,742,511	3,544,027	1.741
	1,268,457,946	28	489	1,243	11,701,800	10,809,688	22,511,489	
Adjusted Loss to Payroll Ratio:					0.923	0.852	1.775	
Expected Unlimited Loss to Payroll Ratio:					1.034	1.033	2.067	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.943	0.820	1.763	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					0.923	0.852	1.774	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.982	0.996	1.978	
Indicated Relativity Change:								-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								188.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2123 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: FRUIT/VEGETABLE PROCESSING – FRESH – READY-TO-EAT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	423,721,614	18	374	734	8,061,410	9,986,948	18,048,358	4.259
2017	447,657,389	8	382	682	7,160,932	8,606,766	15,767,698	3.522
	871,379,003	26	756	1,416	15,222,342	18,593,714	33,816,056	
Adjusted Loss to Payroll Ratio:					1.747	2.134	3.881	
Expected Unlimited Loss to Payroll Ratio:					1.895	2.595	4.490	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.742	2.096	3.837	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.747	2.134	3.881	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.847	2.456	4.303	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								410.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2142 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: WINERIES; DISTILLING; VINEGAR MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	814,903,813	11	288	693	5,539,832	6,212,308	11,752,140	1.442
2017	855,369,274	4	315	805	6,456,122	6,778,181	13,234,303	1.547
	1,670,273,087	15	603	1,498	11,995,954	12,990,489	24,986,443	
Adjusted Loss to Payroll Ratio:					0.718	0.778	1.496	
Expected Unlimited Loss to Payroll Ratio:					0.662	0.876	1.538	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.596	0.672	1.268	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.718	0.778	1.496	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.774	0.942	1.715	
Indicated Relativity Change:								11.5%
Relativity to Statewide Average Loss to Payroll Ratio:								163.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2163 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: BOTTLING – BEVERAGES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	945,258,843	15	547	1,514	17,284,281	17,889,798	35,174,079	3.721
2017	1,167,346,064	5	666	2,046	22,733,770	24,042,497	46,776,267	4.007
	2,112,604,907	20	1,213	3,560	40,018,051	41,932,295	81,950,345	
Adjusted Loss to Payroll Ratio:					1.894	1.985	3.879	
Expected Unlimited Loss to Payroll Ratio:					1.977	2.186	4.163	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.748	1.596	3.345	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.894	1.985	3.879	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.074	2.519	4.593	
Indicated Relativity Change:								10.3%
Relativity to Statewide Average Loss to Payroll Ratio:								438.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2222 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: SPINNING, WEAVING, OR FIBER PROCESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	36,437,522	4	32	42	687,230	781,154	1,468,384	4.030
2014	44,142,257	1	33	41	516,960	737,650	1,254,610	2.842
2015	37,931,565	0	17	32	262,950	400,136	663,086	1.748
2016	38,078,317	1	29	29	509,019	598,451	1,107,470	2.908
2017	38,393,687	1	26	39	867,639	691,717	1,559,356	4.061
	194,983,349	7	137	183	2,843,797	3,209,109	6,052,906	
Adjusted Loss to Payroll Ratio:					1.458	1.646	3.104	
Expected Unlimited Loss to Payroll Ratio:					1.533	2.152	3.685	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.397	1.709	3.107	
Credibility:					0.63	0.63		
Indicated Limited Loss to Payroll Ratio:					1.436	1.669	3.105	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.529	1.951	3.481	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								332.1%

INCLUDES 2211 D 1-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2362 RHG: 6 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: KNITTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	34,271,816	4	45	28	901,957	761,912	1,663,869	4.855
2014	45,988,810	13	73	69	1,854,002	1,818,032	3,672,034	7.985
2015	47,022,239	7	62	53	1,341,334	1,515,781	2,857,115	6.076
2016	43,340,760	233	426	50	3,694,032	2,615,250	6,309,282	14.557
2017	29,172,246	2	44	25	1,184,456	895,681	2,080,137	7.131
	199,795,870	259	650	225	8,975,780	7,606,656	16,582,436	
Adjusted Loss to Payroll Ratio:					4.492	3.807	8.300	
Expected Unlimited Loss to Payroll Ratio:					5.422	6.164	11.586	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.643	4.029	8.672	
Credibility:					1.00	0.89		
Indicated Limited Loss to Payroll Ratio:					4.492	3.832	8.324	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					5.081	5.433	10.514	
Indicated Relativity Change:								-9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								1003.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2402 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: CARPET OR RUG MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	29,047,235	5	12	24	459,731	467,477	927,208	3.192
2014	35,968,844	1	16	29	515,794	573,501	1,089,295	3.028
2015	26,774,782	4	18	29	1,065,975	974,570	2,040,545	7.621
2016	25,347,885	37	21	36	1,368,144	959,809	2,327,953	9.184
2017	19,382,713	0	20	26	836,525	649,200	1,485,725	7.665
	136,521,459	47	87	144	4,246,169	3,624,557	7,870,726	
Adjusted Loss to Payroll Ratio:					3.110	2.655	5.765	
Expected Unlimited Loss to Payroll Ratio:					2.715	2.566	5.282	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.445	1.969	4.414	
Credibility:					0.68	0.58		
Indicated Limited Loss to Payroll Ratio:					2.897	2.367	5.264	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					3.121	2.866	5.987	
Indicated Relativity Change:								13.3%
Relativity to Statewide Average Loss to Payroll Ratio:								571.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2413 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: TEXTILES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	83,384,659	1	62	50	826,299	926,892	1,753,191	2.103
2014	80,969,944	7	69	68	1,850,122	1,502,937	3,353,059	4.141
2015	77,280,092	2	76	67	1,232,623	1,421,457	2,654,080	3.434
2016	92,365,177	3	67	71	1,272,355	1,605,051	2,877,406	3.115
2017	104,829,514	3	68	79	1,715,524	1,832,593	3,548,117	3.385
	438,829,385	16	342	335	6,896,922	7,288,930	14,185,852	
Adjusted Loss to Payroll Ratio:					1.572	1.661	3.233	
Expected Unlimited Loss to Payroll Ratio:					1.491	1.815	3.306	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.343	1.392	2.735	
Credibility:					0.86	0.80		
Indicated Limited Loss to Payroll Ratio:					1.540	1.607	3.147	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.658	1.946	3.604	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								343.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2501 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: CLOTHING MFG; HAT MFG; TAILORING; LAMPSHADE MFG;
FLOWER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,328,052,872	1,192	2,083	1,139	26,646,385	26,709,090	53,355,475	4.018
2017	1,232,659,141	11	1,012	1,035	23,333,072	23,207,047	46,540,119	3.776
	2,560,712,014	1,203	3,095	2,174	49,979,457	49,916,137	99,895,594	
Adjusted Loss to Payroll Ratio:					1.952	1.949	3.901	
Expected Unlimited Loss to Payroll Ratio:					2.621	2.685	5.306	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.409	2.168	4.577	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.952	1.949	3.901	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					2.063	2.244	4.307	
Indicated Relativity Change:								-18.8%
Relativity to Statewide Average Loss to Payroll Ratio:								410.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2570 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: MATTRESS OR BOX SPRINGS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	68,824,784	8	88	104	1,855,562	1,778,763	3,634,325	5.281
2014	82,032,204	13	115	141	2,958,218	3,181,198	6,139,416	7.484
2015	75,963,103	3	102	89	2,084,613	2,376,315	4,460,928	5.872
2016	81,061,775	2	81	79	2,210,407	2,005,437	4,215,844	5.201
2017	73,672,900	0	79	124	2,479,619	2,618,244	5,097,863	6.920
	381,554,766	26	465	537	11,588,419	11,959,957	23,548,376	
Adjusted Loss to Payroll Ratio:					3.037	3.135	6.172	
Expected Unlimited Loss to Payroll Ratio:					3.411	4.137	7.548	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.071	3.173	6.245	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.037	3.135	6.172	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					3.271	3.796	7.067	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								674.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2571 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PILLOW, QUILT, COMFORTER OR CUSHION MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	55,109,310	8	60	94	1,135,912	1,387,719	2,523,631	4.579
2014	56,143,404	8	81	89	1,894,217	2,206,178	4,100,395	7.303
2015	60,571,217	1	63	107	997,828	1,199,328	2,197,156	3.627
2016	63,397,053	2	63	113	1,262,351	1,353,620	2,615,971	4.126
2017	62,876,312	1	53	86	1,295,907	1,845,924	3,141,831	4.997
298,097,296		20	320	489	6,586,215	7,992,770	14,578,985	
Adjusted Loss to Payroll Ratio:					2.209	2.681	4.891	
Expected Unlimited Loss to Payroll Ratio:					2.548	3.468	6.016	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.294	2.660	4.954	
Credibility:					0.91	0.89		
Indicated Limited Loss to Payroll Ratio:					2.217	2.679	4.896	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.388	3.244	5.632	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								537.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2576 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: AWNING, TARP OR CANVAS GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	84,720,340	6	58	126	1,412,755	1,733,402	3,146,157	3.714
2014	93,171,806	3	68	124	1,121,158	1,494,825	2,615,983	2.808
2015	96,523,858	1	48	97	1,226,668	1,404,390	2,631,058	2.726
2016	96,411,117	3	67	101	1,408,999	1,909,818	3,318,817	3.442
2017	92,269,983	3	55	112	1,469,475	1,761,680	3,231,155	3.502
	463,097,104	16	296	560	6,639,055	8,304,114	14,943,169	
Adjusted Loss to Payroll Ratio:					1.434	1.793	3.227	
Expected Unlimited Loss to Payroll Ratio:					1.531	2.303	3.834	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.354	1.682	3.036	
Credibility:					0.88	0.88		
Indicated Limited Loss to Payroll Ratio:					1.424	1.780	3.204	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.559	2.259	3.818	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								364.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2584 RHG: 1 NAICS: 56 ILDG: 1 MLDG: 2 CLASS: CARPET, RUG OR UPHOLSTERY CLEANING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	75,781,704	5	66	81	1,304,485	1,286,584	2,591,069	3.419
2014	93,205,994	7	98	116	1,911,571	1,749,309	3,660,880	3.928
2015	88,333,909	7	85	105	2,059,306	2,312,692	4,371,998	4.949
2016	84,981,050	3	90	105	1,246,413	1,468,499	2,714,912	3.195
2017	88,164,974	0	70	77	1,381,467	1,840,750	3,222,217	3.655
	430,467,630	22	409	484	7,903,242	8,657,834	16,561,075	
Adjusted Loss to Payroll Ratio:					1.836	2.011	3.847	
Expected Unlimited Loss to Payroll Ratio:					1.843	2.338	4.181	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.724	1.953	3.677	
Credibility:					0.93	0.90		
Indicated Limited Loss to Payroll Ratio:					1.828	2.005	3.834	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.932	2.308	4.241	
Indicated Relativity Change:								1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								404.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2585 RHG: 1 NAICS: 81 ILDG: 4 MLDG: 4 CLASS: LAUNDRIES; DYEING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	578,039,751	21	549	963	13,374,327	13,012,852	26,387,179	4.565
2017	609,047,191	9	468	932	11,971,911	13,862,974	25,834,885	4.242
	1,187,086,941	30	1,017	1,895	25,346,238	26,875,826	52,222,064	
Adjusted Loss to Payroll Ratio:					2.135	2.264	4.399	
Expected Unlimited Loss to Payroll Ratio:					2.547	2.922	5.469	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.246	2.242	4.488	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.135	2.264	4.399	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					2.257	2.606	4.863	
Indicated Relativity Change:								-11.1%
Relativity to Statewide Average Loss to Payroll Ratio:								463.9%

INCLUDES 2586 D 1-1-14

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2589 RHG: 3 NAICS: 81 ILDG: 3 MLDG: 2 CLASS: DRY CLEANING OR LAUNDRY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	208,316,032	10	136	89	2,431,717	2,365,952	4,797,669	2.303
2015	212,911,252	7	185	102	2,890,393	3,061,766	5,952,159	2.796
2016	216,154,205	4	154	77	2,518,560	3,194,413	5,712,973	2.643
2017	214,727,761	0	146	84	2,920,265	3,129,476	6,049,741	2.817
	852,109,252	21	621	352	10,760,935	11,751,607	22,512,542	
Adjusted Loss to Payroll Ratio:					1.263	1.379	2.642	
Expected Unlimited Loss to Payroll Ratio:					1.490	1.706	3.196	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.287	1.243	2.531	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.263	1.379	2.642	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.360	1.670	3.030	
Indicated Relativity Change:								-5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								289.1%

INCLUDES 2586 D 1-1-14

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2660 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: BOOT OR SHOE MFG OR REPAIRING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	21,765,869	5	36	17	802,262	788,004	1,590,266	7.306
2014	20,350,276	1	20	20	172,460	239,928	412,388	2.026
2015	18,967,956	2	44	28	722,823	830,519	1,553,342	8.189
2016	13,416,252	0	7	1	114,450	107,652	222,102	1.655
2017	12,164,775	0	13	20	296,542	322,338	618,880	5.087
	86,665,127	8	120	86	2,108,536	2,288,440	4,396,976	
Adjusted Loss to Payroll Ratio:					2.433	2.641	5.074	
Expected Unlimited Loss to Payroll Ratio:					2.936	3.316	6.252	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.676	2.635	5.310	
Credibility:					0.59	0.54		
Indicated Limited Loss to Payroll Ratio:					2.533	2.638	5.170	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.697	3.084	5.781	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								551.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2683 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: LUGGAGE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	8,640,999	2	5	21	265,201	156,814	422,015	4.884
2014	9,767,348	1	20	9	292,137	319,013	611,150	6.257
2015	12,235,244	1	11	12	115,436	162,923	278,359	2.275
2016	12,422,579	1	9	19	147,938	191,693	339,631	2.734
2017	12,472,671	0	6	27	109,736	106,962	216,698	1.737
	55,538,841	5	51	88	930,447	937,404	1,867,852	
Adjusted Loss to Payroll Ratio:					1.675	1.688	3.363	
Expected Unlimited Loss to Payroll Ratio:					1.752	2.029	3.782	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.597	1.612	3.209	
Credibility:					0.40	0.37		
Indicated Limited Loss to Payroll Ratio:					1.628	1.640	3.269	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.734	1.917	3.652	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								348.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2688 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: LEATHER GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	50,962,587	2	38	49	519,759	570,135	1,089,894	2.139
2014	55,262,732	7	48	52	1,104,852	1,543,420	2,648,272	4.792
2015	59,781,761	4	50	57	1,401,697	1,300,438	2,702,135	4.520
2016	53,547,438	1	40	57	735,082	1,038,059	1,773,141	3.311
2017	52,761,770	0	37	63	944,638	1,086,531	2,031,169	3.850
	272,316,288	14	213	278	4,706,028	5,538,582	10,244,611	
Adjusted Loss to Payroll Ratio:					1.728	2.034	3.762	
Expected Unlimited Loss to Payroll Ratio:					1.807	2.058	3.866	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.662	1.662	3.323	
Credibility:					0.77	0.71		
Indicated Limited Loss to Payroll Ratio:					1.713	1.926	3.639	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.810	2.217	4.027	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								384.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2702 RHG: 7 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: LOGGING; LAND CLEARING; WOOD CHOPPING/TIE MAKING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	50,874,345	13	78	43	2,563,482	1,863,749	4,427,231	8.702
2014	54,202,915	11	73	51	2,498,598	2,146,869	4,645,467	8.571
2015	52,541,798	9	66	60	2,639,943	1,917,758	4,557,701	8.674
2016	53,317,436	12	67	46	3,443,088	3,606,484	7,049,572	13.222
2017	63,368,980	8	65	67	3,240,992	2,510,454	5,751,446	9.076
	274,305,473	53	349	267	14,386,103	12,045,314	26,431,417	
Adjusted Loss to Payroll Ratio:					5.245	4.391	9.636	
Expected Unlimited Loss to Payroll Ratio:					6.520	7.335	13.855	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					5.563	4.414	9.977	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					5.245	4.391	9.636	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					6.283	7.171	13.454	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								1283.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2710 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: SAWMILLS OR SHINGLE MILLS; LOG CHIPPING; WOOD TREATING/PRESERVING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	48,546,935	4	42	88	1,033,677	744,785	1,778,462	3.663
2014	54,165,557	7	46	101	1,282,930	1,578,761	2,861,691	5.283
2015	60,423,610	1	50	98	524,025	672,358	1,196,383	1.980
2016	67,255,446	6	56	115	1,678,706	1,661,172	3,339,878	4.966
2017	72,934,939	0	54	100	822,286	1,136,372	1,958,658	2.685
	303,326,488	18	248	502	5,341,623	5,793,447	11,135,070	
Adjusted Loss to Payroll Ratio:					1.761	1.910	3.671	
Expected Unlimited Loss to Payroll Ratio:					2.043	2.415	4.457	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.878	1.950	3.828	
Credibility:					0.84	0.79		
Indicated Limited Loss to Payroll Ratio:					1.780	1.918	3.698	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.881	2.208	4.089	
Indicated Relativity Change:								-8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								390.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2727 RHG: 7 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: LOG HAULING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	12,775,675	1	8	10	419,083	460,484	879,567	6.885
2014	13,635,210	1	7	6	316,823	164,254	481,077	3.528
2015	13,277,349	0	8	10	87,588	201,108	288,696	2.174
2016	13,003,276	0	10	8	349,042	389,385	738,427	5.679
2017	14,517,369	4	13	9	938,521	667,717	1,606,238	11.064
	67,208,879	6	46	43	2,111,057	1,882,947	3,994,004	
Adjusted Loss to Payroll Ratio:					3.141	2.802	5.943	
Expected Unlimited Loss to Payroll Ratio:					3.063	3.810	6.873	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.613	2.293	4.906	
Credibility:					0.52	0.45		
Indicated Limited Loss to Payroll Ratio:					2.888	2.522	5.410	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					3.460	4.118	7.578	
Indicated Relativity Change:								10.3%
Relativity to Statewide Average Loss to Payroll Ratio:								723.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2731 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: PLANING OR MOULDING MILLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	54,654,136	4	42	56	912,000	1,057,160	1,969,160	3.603
2014	61,925,518	7	43	80	1,096,173	1,703,950	2,800,123	4.522
2015	70,975,375	1	51	107	733,859	1,007,795	1,741,654	2.454
2016	76,597,210	1	49	97	961,189	1,095,469	2,056,658	2.685
2017	81,637,708	2	59	117	1,009,384	1,496,869	2,506,253	3.070
	345,789,946	15	244	457	4,712,604	6,361,244	11,073,848	
Adjusted Loss to Payroll Ratio:					1.363	1.840	3.202	
Expected Unlimited Loss to Payroll Ratio:					1.361	1.848	3.209	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.240	1.468	2.708	
Credibility:					0.75	0.74		
Indicated Limited Loss to Payroll Ratio:					1.332	1.743	3.075	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.419	2.038	3.456	
Indicated Relativity Change:								7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								329.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2757 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: PALLET MFG, REPAIR OR RECONDITIONING; PALLET DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	100,532,991	6	136	250	1,771,043	2,191,137	3,962,180	3.941
2015	110,797,390	6	211	278	3,461,056	3,774,782	7,235,838	6.531
2016	117,243,933	6	186	272	2,543,114	2,874,712	5,417,826	4.621
2017	116,767,517	4	159	307	2,369,260	2,914,398	5,283,658	4.525
	445,341,830	22	692	1,107	10,144,473	11,755,030	21,899,502	
Adjusted Loss to Payroll Ratio:					2.278	2.640	4.917	
Expected Unlimited Loss to Payroll Ratio:					2.583	3.593	6.176	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.326	2.756	5.082	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.278	2.640	4.917	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.453	3.196	5.650	
Indicated Relativity Change:								-8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								539.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2759 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: WOODEN BOX OR CONTAINER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	36,798,845	2	35	87	545,933	758,564	1,304,497	3.545
2014	42,979,260	4	56	87	1,025,318	888,103	1,913,421	4.452
2015	45,727,258	3	62	117	1,083,728	1,784,115	2,867,843	6.272
2016	51,935,931	3	61	75	1,293,590	1,043,521	2,337,111	4.500
2017	57,919,233	1	75	136	1,205,611	2,101,943	3,307,554	5.711
	235,360,527	13	289	502	5,154,180	6,576,246	11,730,427	
Adjusted Loss to Payroll Ratio:					2.190	2.794	4.984	
Expected Unlimited Loss to Payroll Ratio:					2.088	2.869	4.957	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.880	2.201	4.081	
Credibility:					0.76	0.75		
Indicated Limited Loss to Payroll Ratio:					2.116	2.646	4.761	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.278	3.204	5.482	
Indicated Relativity Change:								10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								523.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2790 RHG: 1 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: PATTERN OR MODEL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	97,110,493	3	31	76	652,606	808,328	1,460,934	1.504
2014	107,706,371	1	32	95	659,767	763,585	1,423,352	1.322
2015	117,890,989	3	27	92	727,363	724,106	1,451,469	1.231
2016	122,654,394	0	20	89	437,846	491,454	929,300	0.758
2017	135,084,502	1	40	101	818,475	1,006,006	1,824,481	1.351
	580,446,749	8	150	453	3,296,056	3,793,479	7,089,535	
Adjusted Loss to Payroll Ratio:					0.568	0.654	1.221	
Expected Unlimited Loss to Payroll Ratio:					0.585	0.797	1.382	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.537	0.644	1.181	
Credibility:					0.66	0.66		
Indicated Limited Loss to Payroll Ratio:					0.558	0.650	1.208	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.589	0.748	1.338	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								127.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2797 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: MOBILE HOME MFG; AUTOMOBILE BODY MFG; RECREATION VEHICLE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	68,244,103	8	56	193	1,238,434	1,327,315	2,565,749	3.760
2014	84,219,420	10	108	311	2,260,273	2,545,885	4,806,158	5.707
2015	99,861,760	8	123	333	3,129,678	3,099,343	6,229,021	6.238
2016	111,814,412	6	116	439	2,227,607	2,673,629	4,901,236	4.383
2017	121,620,352	3	144	492	2,898,955	3,460,340	6,359,295	5.229
	485,760,047	35	547	1,768	11,754,947	13,106,512	24,861,459	
Adjusted Loss to Payroll Ratio:					2.420	2.698	5.118	
Expected Unlimited Loss to Payroll Ratio:					2.473	3.112	5.585	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.254	2.473	4.727	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.420	2.698	5.118	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.577	3.154	5.731	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								546.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2806 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: DOOR, SASH OR WINDOW MFG – WOOD; SHUTTER MFG – WOOD/PLASTIC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	100,161,560	11	94	161	2,119,035	2,009,725	4,128,760	4.122
2014	108,426,699	8	99	175	1,825,047	2,287,111	4,112,158	3.793
2015	123,916,687	7	111	182	1,794,194	1,753,068	3,547,262	2.863
2016	126,894,169	6	88	212	1,675,029	1,718,216	3,393,245	2.674
2017	134,015,697	3	100	252	1,989,866	2,084,811	4,074,677	3.040
	593,414,812	35	492	982	9,403,172	9,852,931	19,256,103	
Adjusted Loss to Payroll Ratio:					1.585	1.660	3.245	
Expected Unlimited Loss to Payroll Ratio:					1.784	2.159	3.943	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.607	1.656	3.262	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					1.585	1.660	3.245	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.707	2.011	3.717	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								354.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2812 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: CABINET MFG – WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	536,176,535	18	367	521	7,047,795	8,196,330	15,244,125	2.843
2017	551,554,095	10	342	514	8,543,207	9,383,765	17,926,972	3.250
	1,087,730,630	28	709	1,035	15,591,002	17,580,095	33,171,097	
Adjusted Loss to Payroll Ratio:					1.433	1.616	3.050	
Expected Unlimited Loss to Payroll Ratio:					1.658	2.343	4.000	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.466	1.711	3.177	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.433	1.616	3.050	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.570	2.051	3.620	
Indicated Relativity Change:								-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								345.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2819 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: TRUSS OR BUILDING COMPONENTS MFG – WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	48,003,420	4	62	133	1,002,629	1,079,929	2,082,558	4.338
2014	54,660,234	8	73	100	1,552,575	1,907,770	3,460,345	6.331
2015	75,604,707	4	84	206	1,880,513	2,475,963	4,356,476	5.762
2016	68,288,151	2	64	184	1,122,293	1,336,875	2,459,168	3.601
2017	91,188,198	3	89	258	1,993,699	2,360,238	4,353,937	4.775
	337,744,710	21	372	881	7,551,709	9,160,775	16,712,484	
Adjusted Loss to Payroll Ratio:					2.236	2.712	4.948	
Expected Unlimited Loss to Payroll Ratio:					2.526	3.261	5.787	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.303	2.590	4.893	
Credibility:					0.96	0.92		
Indicated Limited Loss to Payroll Ratio:					2.239	2.703	4.941	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.384	3.159	5.543	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								528.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2840 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: PICTURE FRAME ASSEMBLY; PICTURE OR ARTWORK FRAMING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	37,239,414	1	22	55	397,970	457,527	855,497	2.297
2014	43,205,691	4	33	63	510,169	676,516	1,186,685	2.747
2015	45,662,917	2	17	53	420,249	414,397	834,646	1.828
2016	32,652,381	0	23	34	276,453	434,273	710,726	2.177
2017	43,886,386	0	31	64	696,211	687,084	1,383,295	3.152
	202,646,789	7	126	269	2,301,052	2,669,798	4,970,849	
Adjusted Loss to Payroll Ratio:					1.135	1.317	2.453	
Expected Unlimited Loss to Payroll Ratio:					1.292	1.736	3.028	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.188	1.402	2.589	
Credibility:					0.60	0.59		
Indicated Limited Loss to Payroll Ratio:					1.156	1.352	2.508	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.222	1.556	2.778	
Indicated Relativity Change:								-8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								265.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2842 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: WOOD PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	72,070,826	7	70	93	1,964,386	1,830,466	3,794,852	5.265
2014	80,482,803	10	80	115	1,567,486	2,339,792	3,907,278	4.855
2015	89,951,418	4	71	138	1,760,306	1,868,595	3,628,901	4.034
2016	85,701,589	0	67	149	993,200	1,365,956	2,359,156	2.753
2017	94,236,730	1	69	169	1,381,047	1,551,573	2,932,620	3.112
	422,443,366	22	357	664	7,666,424	8,956,381	16,622,806	
Adjusted Loss to Payroll Ratio:					1.815	2.120	3.935	
Expected Unlimited Loss to Payroll Ratio:					2.093	2.839	4.933	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.885	2.178	4.063	
Credibility:					0.97	0.94		
Indicated Limited Loss to Payroll Ratio:					1.817	2.124	3.940	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.957	2.572	4.528	
Indicated Relativity Change:								-8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								432.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2852 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: WINDOW BLIND MFG OR ASSEMBLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	34,909,491	0	16	53	147,248	375,439	522,687	1.497
2014	35,104,517	5	32	72	711,336	980,846	1,692,182	4.820
2015	37,011,365	2	34	58	1,006,293	1,222,883	2,229,176	6.023
2016	38,355,721	3	23	70	623,038	732,119	1,355,157	3.533
2017	39,158,705	0	29	113	475,235	687,212	1,162,447	2.969
	184,539,798	10	134	366	2,963,150	3,998,499	6,961,650	
Adjusted Loss to Payroll Ratio:					1.606	2.167	3.772	
Expected Unlimited Loss to Payroll Ratio:					1.675	2.567	4.243	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.527	2.040	3.567	
Credibility:					0.64	0.66		
Indicated Limited Loss to Payroll Ratio:					1.577	2.124	3.701	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.680	2.482	4.162	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								397.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2881 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FURNITURE ASSEMBLING; COFFIN/CASKET MFG OR ASSEMBLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	10,093,230	1	10	14	126,036	122,570	248,606	2.463
2014	11,210,326	0	15	9	137,073	163,453	300,526	2.681
2015	11,059,612	1	12	12	213,756	247,345	461,101	4.169
2016	11,266,594	1	14	12	234,969	138,070	373,039	3.311
2017	12,250,235	0	8	12	131,372	172,049	303,421	2.477
	55,879,997	3	59	59	843,206	843,487	1,686,693	
Adjusted Loss to Payroll Ratio:					1.509	1.509	3.018	
Expected Unlimited Loss to Payroll Ratio:					2.246	2.770	5.016	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.047	2.201	4.248	
Credibility:					0.44	0.42		
Indicated Limited Loss to Payroll Ratio:					1.810	1.910	3.721	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.928	2.233	4.161	
Indicated Relativity Change:								-17.0%
Relativity to Statewide Average Loss to Payroll Ratio:								397.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2883 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 2 CLASS: FURNITURE MFG – WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	111,628,357	29	216	229	3,793,396	4,142,185	7,935,581	7.109
2016	116,895,506	39	291	255	4,987,252	6,415,332	11,402,584	9.755
2017	99,971,781	1	175	244	3,361,141	3,730,083	7,091,224	7.093
	328,495,645	69	682	728	12,141,788	14,287,599	26,429,388	
Adjusted Loss to Payroll Ratio:					3.696	4.349	8.046	
Expected Unlimited Loss to Payroll Ratio:					3.851	5.352	9.203	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.405	3.909	7.314	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.696	4.349	8.046	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					4.047	5.519	9.567	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								912.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2915 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: VENEER OR VENEER PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	11,604,773	2	19	15	331,155	301,377	632,532	5.451
2014	12,014,040	0	9	23	76,549	147,301	223,850	1.863
2015	12,139,201	0	11	16	83,100	223,971	307,071	2.530
2016	15,121,882	0	6	15	144,880	270,587	415,467	2.747
2017	13,984,910	1	11	11	294,607	385,406	680,013	4.862
	64,864,807	3	56	80	930,291	1,328,642	2,258,933	
Adjusted Loss to Payroll Ratio:					1.434	2.048	3.483	
Expected Unlimited Loss to Payroll Ratio:					1.734	2.471	4.206	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.534	1.805	3.339	
Credibility:					0.42	0.41		
Indicated Limited Loss to Payroll Ratio:					1.492	1.905	3.397	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.634	2.417	4.051	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								386.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 2923 RHG: 5 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: MUSICAL INSTRUMENT MFG – NOT METAL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	75,090,059	7	38	95	1,201,687	1,063,268	2,264,955	3.016
2014	70,786,066	3	29	65	504,745	504,156	1,008,901	1.425
2015	68,159,962	1	31	60	739,200	892,699	1,631,899	2.394
2016	68,310,109	0	42	45	678,190	727,302	1,405,492	2.058
2017	74,468,151	0	39	72	502,831	775,237	1,278,068	1.716
	356,814,346	11	179	337	3,626,653	3,962,663	7,589,316	
Adjusted Loss to Payroll Ratio:					1.016	1.111	2.127	
Expected Unlimited Loss to Payroll Ratio:					1.177	1.583	2.760	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.017	1.082	2.099	
Credibility:					0.71	0.67		
Indicated Limited Loss to Payroll Ratio:					1.017	1.101	2.118	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.139	1.493	2.632	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								251.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3018 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: STEEL MAKING OR PROCESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	76,845,435	3	15	43	514,411	652,436	1,166,847	1.518
2014	100,366,361	3	45	72	1,180,976	1,354,478	2,535,454	2.526
2015	94,974,402	3	43	41	778,739	727,975	1,506,714	1.586
2016	113,573,617	4	27	45	1,867,198	1,140,329	3,007,527	2.648
2017	111,364,721	1	27	67	1,025,080	823,908	1,848,988	1.660
	497,124,535	14	157	268	5,366,405	4,699,126	10,065,531	
Adjusted Loss to Payroll Ratio:					1.079	0.945	2.025	
Expected Unlimited Loss to Payroll Ratio:					1.017	0.913	1.930	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.935	0.737	1.672	
Credibility:					0.78	0.65		
Indicated Limited Loss to Payroll Ratio:					1.048	0.873	1.920	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.107	1.004	2.112	
Indicated Relativity Change:								9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								201.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3022 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PIPE, TUBE OR EXTRUSION MFG – NOT IRON OR STEEL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	62,284,863	7	29	77	1,228,118	1,267,256	2,495,374	4.006
2014	64,264,480	3	24	71	627,280	729,067	1,356,347	2.111
2015	73,545,722	3	52	111	1,346,427	1,054,523	2,400,950	3.265
2016	70,124,696	1	58	103	1,232,019	1,502,038	2,734,057	3.899
2017	81,077,083	3	71	124	1,638,875	1,642,263	3,281,138	4.047
	351,296,845	17	234	486	6,072,719	6,195,148	12,267,867	
Adjusted Loss to Payroll Ratio:					1.729	1.764	3.492	
Expected Unlimited Loss to Payroll Ratio:					1.565	1.773	3.337	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.438	1.431	2.870	
Credibility:					0.81	0.74		
Indicated Limited Loss to Payroll Ratio:					1.674	1.677	3.351	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.769	1.930	3.699	
Indicated Relativity Change:								10.8%
Relativity to Statewide Average Loss to Payroll Ratio:								352.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3030 RHG: 6 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: IRON OR STEEL WORKS – STRUCTURAL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	105,903,934	11	93	191	2,407,975	2,711,828	5,119,803	4.834
2014	113,649,514	4	101	244	1,510,129	1,766,119	3,276,248	2.883
2015	121,905,911	15	91	222	2,535,433	1,947,842	4,483,275	3.678
2016	126,834,003	4	86	189	2,904,116	3,316,372	6,220,488	4.904
2017	146,870,930	4	94	207	2,705,243	3,110,549	5,815,792	3.960
	615,164,291	38	465	1,053	12,062,897	12,852,710	24,915,607	
Adjusted Loss to Payroll Ratio:					1.961	2.089	4.050	
Expected Unlimited Loss to Payroll Ratio:					2.185	2.938	5.123	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.871	1.921	3.792	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.961	2.089	4.050	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					2.218	2.963	5.180	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								494.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3039 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: REINFORCING STEEL FABRICATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	73,006,562	5	50	108	927,386	964,577	1,891,963	2.591
2014	64,373,409	3	38	83	753,131	662,187	1,415,318	2.199
2015	60,950,383	5	42	73	1,048,994	1,144,704	2,193,698	3.599
2016	66,500,068	3	25	60	1,290,204	1,268,694	2,558,898	3.848
2017	70,390,978	3	50	93	1,823,267	1,604,942	3,428,209	4.870
	335,221,400	19	205	417	5,842,982	5,645,104	11,488,086	
Adjusted Loss to Payroll Ratio:					1.743	1.684	3.427	
Expected Unlimited Loss to Payroll Ratio:					1.937	2.000	3.937	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.712	1.461	3.173	
Credibility:					0.85	0.73		
Indicated Limited Loss to Payroll Ratio:					1.738	1.624	3.362	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.904	2.060	3.964	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								378.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3040 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: IRON OR STEEL WORKS – NON-STRUCTURAL – SHOP

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	158,096,855	14	129	214	3,616,689	4,006,826	7,623,515	4.822
2016	169,646,274	8	133	251	4,010,102	3,613,682	7,623,784	4.494
2017	188,292,243	5	148	281	3,443,037	4,587,816	8,030,853	4.265
	516,035,372	27	410	746	11,069,828	12,208,325	23,278,153	
Adjusted Loss to Payroll Ratio:					2.145	2.366	4.511	
Expected Unlimited Loss to Payroll Ratio:					2.270	2.711	4.981	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.087	2.189	4.276	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.145	2.366	4.511	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					2.267	2.723	4.990	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								476.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3060 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: DOOR/WINDOW MFG – METAL OR PLASTIC; DOOR/WINDOW FRAME/SCREEN MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	361,521,329	19	270	500	6,426,754	7,203,149	13,629,903	3.770
2017	383,203,792	10	249	548	6,113,255	7,886,697	13,999,952	3.653
	744,725,121	29	519	1,048	12,540,009	15,089,846	27,629,855	
Adjusted Loss to Payroll Ratio:					1.684	2.026	3.710	
Expected Unlimited Loss to Payroll Ratio:					1.791	2.722	4.512	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.613	2.088	3.700	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.684	2.026	3.710	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.813	2.454	4.267	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								407.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3066 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: SHEET METAL PRODUCTS MFG; ALUMINUM WARE MFG;
COPPERSMITHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	704,334,778	22	357	806	8,121,211	8,403,190	16,524,401	2.346
2017	743,294,977	9	373	947	10,967,217	10,670,143	21,637,360	2.911
	1,447,629,755	31	730	1,753	19,088,429	19,073,334	38,161,762	
Adjusted Loss to Payroll Ratio:					1.319	1.318	2.636	
Expected Unlimited Loss to Payroll Ratio:					1.301	1.597	2.897	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.150	1.166	2.316	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.319	1.318	2.636	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.444	1.672	3.116	
Indicated Relativity Change:								7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								297.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3070 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: COMPUTER MEMORY DISK MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	245,190,634	0	9	30	230,914	159,069	389,983	0.159
2014	304,991,060	0	11	32	368,584	283,250	651,834	0.214
2015	287,496,920	0	10	27	244,040	361,308	605,348	0.211
2016	20,969,915	0	2	6	3,693	26,001	29,694	0.142
2017	18,464,859	0	1	6	19,372	8,397	27,769	0.150
	877,113,387	0	33	101	866,603	838,025	1,704,628	
Adjusted Loss to Payroll Ratio:					0.099	0.096	0.194	
Expected Unlimited Loss to Payroll Ratio:					0.099	0.121	0.221	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.089	0.093	0.182	
Credibility:					0.38	0.36		
Indicated Limited Loss to Payroll Ratio:					0.093	0.094	0.187	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.100	0.114	0.214	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								20.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3076 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: FURNITURE MFG – METAL; WHEELCHAIR MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	201,700,639	11	130	251	2,540,712	3,724,829	6,265,541	3.106
2015	206,525,292	12	148	326	3,619,325	3,883,412	7,502,737	3.633
2016	215,223,011	5	148	339	3,409,181	3,513,207	6,922,388	3.216
2017	218,578,688	6	140	307	3,772,538	3,601,309	7,373,847	3.374
	842,027,630	34	566	1,223	13,341,756	14,722,756	28,064,512	
Adjusted Loss to Payroll Ratio:					1.584	1.748	3.333	
Expected Unlimited Loss to Payroll Ratio:					1.446	2.100	3.546	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.302	1.611	2.913	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.584	1.748	3.333	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.706	2.117	3.824	
Indicated Relativity Change:								7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								364.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 3081 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FOUNDRIES – IRON

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	11,919,159	4	12	27	308,559	377,255	685,814	5.754
2014	11,334,669	0	13	25	188,530	277,316	465,846	4.110
2015	17,772,351	1	13	25	307,461	390,009	697,470	3.924
2016	17,163,199	0	11	21	169,559	289,213	458,772	2.673
2017	19,993,851	3	15	39	675,372	1,124,598	1,799,970	9.003
	78,183,229	8	64	137	1,649,480	2,458,391	4,107,871	
Adjusted Loss to Payroll Ratio:					2.110	3.144	5.254	
Expected Unlimited Loss to Payroll Ratio:					2.566	3.087	5.653	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.338	2.453	4.791	
Credibility:					0.54	0.50		
Indicated Limited Loss to Payroll Ratio:					2.215	2.799	5.013	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.359	3.271	5.630	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								537.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3082 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: FOUNDRIES – STEEL CASTINGS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	27,287,518	7	34	87	1,327,317	1,848,831	3,176,148	11.640
2014	44,202,969	3	49	110	1,461,465	1,351,542	2,813,007	6.364
2015	23,137,288	3	25	40	959,892	1,319,672	2,279,564	9.852
2016	24,655,040	3	30	50	1,113,983	1,164,701	2,278,684	9.242
2017	20,549,816	1	28	54	942,746	826,920	1,769,666	8.612
	139,832,631	17	166	341	5,805,403	6,511,665	12,317,068	
Adjusted Loss to Payroll Ratio:					4.152	4.657	8.808	
Expected Unlimited Loss to Payroll Ratio:					4.773	5.468	10.241	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.298	4.194	8.492	
Credibility:					0.86	0.79		
Indicated Limited Loss to Payroll Ratio:					4.172	4.560	8.732	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					4.493	5.522	10.015	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								955.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3085 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: FOUNDRIES – NONFERROUS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	48,775,060	4	53	44	1,173,375	1,200,029	2,373,404	4.866
2014	46,529,499	3	48	64	745,235	640,176	1,385,411	2.977
2015	45,711,162	4	64	90	1,263,868	1,597,895	2,861,763	6.261
2016	37,736,514	2	45	79	1,241,102	1,151,644	2,392,746	6.341
2017	42,416,531	2	57	73	1,399,327	1,341,253	2,740,580	6.461
	221,168,766	15	267	350	5,822,906	5,930,995	11,753,901	
Adjusted Loss to Payroll Ratio:					2.633	2.682	5.314	
Expected Unlimited Loss to Payroll Ratio:					2.640	3.082	5.721	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.377	2.364	4.741	
Credibility:					0.82	0.75		
Indicated Limited Loss to Payroll Ratio:					2.587	2.602	5.189	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.786	3.151	5.937	
Indicated Relativity Change:								3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								566.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3099 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: TOOL MFG – NOC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	296,914,000	10	128	213	2,639,415	2,314,673	4,954,088	1.669
2015	302,631,502	15	136	276	3,320,085	3,671,449	6,991,534	2.310
2016	304,622,911	7	125	245	3,188,320	3,807,159	6,995,479	2.296
2017	305,533,651	6	114	249	3,506,232	3,058,858	6,565,090	2.149
1,209,702,064		38	503	983	12,654,051	12,852,138	25,506,189	
Adjusted Loss to Payroll Ratio:					1.046	1.062	2.108	
Expected Unlimited Loss to Payroll Ratio:					1.129	1.410	2.539	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.998	1.030	2.028	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.046	1.062	2.108	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.145	1.348	2.494	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								237.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3110 RHG: 6 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: FORGING WORKS; BLACKSMITHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	118,780,368	5	67	138	1,416,333	1,566,228	2,982,561	2.511
2014	107,871,553	5	59	126	1,469,343	1,320,638	2,789,981	2.586
2015	132,622,059	5	95	170	2,655,762	2,786,253	5,442,015	4.103
2016	125,715,079	4	81	180	2,343,791	2,683,675	5,027,466	3.999
2017	129,325,304	0	67	194	1,963,834	1,713,232	3,677,066	2.843
	614,314,363	19	369	808	9,849,063	10,070,027	19,919,090	
Adjusted Loss to Payroll Ratio:					1.603	1.639	3.242	
Expected Unlimited Loss to Payroll Ratio:					1.816	2.385	4.201	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.555	1.559	3.114	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.603	1.636	3.239	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.813	2.320	4.133	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								394.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3131 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: CLOTHING BUTTON/FASTENER MFG; ENGRAVING; WINE BOTTLE CORK MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	46,395,638	3	23	41	515,935	473,601	989,536	2.133
2014	55,303,097	3	29	51	498,714	767,770	1,266,484	2.290
2015	47,039,623	2	30	48	676,842	1,033,144	1,709,986	3.635
2016	41,787,308	2	24	41	591,478	626,082	1,217,560	2.914
2017	47,882,274	0	37	40	639,910	754,359	1,394,269	2.912
	238,407,941	10	143	221	2,922,878	3,654,955	6,577,834	
Adjusted Loss to Payroll Ratio:					1.226	1.533	2.759	
Expected Unlimited Loss to Payroll Ratio:					1.288	1.721	3.010	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.160	1.320	2.481	
Credibility:					0.63	0.61		
Indicated Limited Loss to Payroll Ratio:					1.202	1.450	2.652	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.294	1.756	3.050	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								291.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3146 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: HARDWARE MFG; HEAT TREATING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	242,772,498	13	100	210	1,934,270	2,428,701	4,362,971	1.797
2014	247,713,107	7	107	226	2,433,317	2,487,268	4,920,585	1.986
2015	250,282,654	8	82	232	1,699,934	1,999,083	3,699,017	1.478
2016	268,620,535	5	96	220	2,353,837	2,618,107	4,971,944	1.851
2017	297,420,946	2	91	238	2,383,982	2,720,307	5,104,289	1.716
	1,306,809,739	35	476	1,126	10,805,339	12,253,466	23,058,806	
Adjusted Loss to Payroll Ratio:					0.827	0.938	1.765	
Expected Unlimited Loss to Payroll Ratio:					0.994	1.193	2.187	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.914	0.963	1.877	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.827	0.938	1.765	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.874	1.079	1.953	
Indicated Relativity Change:								-10.7%
Relativity to Statewide Average Loss to Payroll Ratio:								186.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 3152 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: NAIL/TACK/RIVET MFG; NUT/BOLT/SCREW MFG; SCREW MACHINE PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	428,086,487	13	148	287	4,506,697	4,248,433	8,755,130	2.045
2016	430,031,697	6	137	304	4,555,343	4,669,054	9,224,397	2.145
2017	471,412,065	3	146	289	4,543,304	4,419,579	8,962,883	1.901
	1,329,530,249	22	431	880	13,605,344	13,337,065	26,942,410	
Adjusted Loss to Payroll Ratio:					1.023	1.003	2.026	
Expected Unlimited Loss to Payroll Ratio:					1.101	1.259	2.360	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.004	1.000	2.004	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.023	1.003	2.026	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.090	1.173	2.263	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								215.9%

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Code: 3165 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: AIR COND/REFRIGERATION EQUIP MFG; REFRIGERATOR MFG;
SOLAR PANEL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	79,317,641	6	25	73	1,217,588	1,036,370	2,253,958	2.842
2014	85,441,902	4	40	96	1,337,001	1,098,012	2,435,013	2.850
2015	88,675,869	5	36	78	830,975	1,144,434	1,975,409	2.228
2016	89,923,205	1	41	89	799,705	1,021,954	1,821,659	2.026
2017	94,583,560	1	41	76	940,270	1,204,422	2,144,692	2.268
	437,942,177	17	183	412	5,125,540	5,505,192	10,630,731	
Adjusted Loss to Payroll Ratio:					1.170	1.257	2.427	
Expected Unlimited Loss to Payroll Ratio:					1.379	1.436	2.815	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.257	1.141	2.398	
Credibility:					0.83	0.74		
Indicated Limited Loss to Payroll Ratio:					1.185	1.227	2.412	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.262	1.434	2.696	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								257.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 3169 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: STOVE OR OVEN MFG; WATER HEATER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	61,943,299	2	39	71	564,037	682,057	1,246,094	2.012
2014	67,044,365	3	42	60	686,037	785,761	1,471,798	2.195
2015	72,152,255	4	42	78	823,025	1,183,781	2,006,806	2.781
2016	81,901,048	0	45	107	892,574	906,736	1,799,310	2.197
2017	77,184,978	0	34	86	716,597	1,061,043	1,777,640	2.303
	360,225,945	9	202	402	3,682,269	4,619,378	8,301,647	
Adjusted Loss to Payroll Ratio:					1.022	1.282	2.305	
Expected Unlimited Loss to Payroll Ratio:					1.094	1.574	2.669	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.986	1.207	2.193	
Credibility:					0.70	0.70		
Indicated Limited Loss to Payroll Ratio:					1.011	1.260	2.271	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.089	1.526	2.615	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								249.5%

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Code: 3175 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: FURNACE OR HEATER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	23,190,588	0	12	25	392,854	168,152	561,006	2.419
2014	24,055,617	0	9	13	110,626	119,480	230,106	0.957
2015	24,625,522	0	11	23	103,131	125,970	229,101	0.930
2016	23,676,522	1	19	22	378,786	282,334	661,120	2.792
2017	25,219,882	1	15	33	358,673	257,503	616,176	2.443
	120,768,132	2	66	116	1,344,071	953,438	2,297,509	
Adjusted Loss to Payroll Ratio:					1.113	0.789	1.902	
Expected Unlimited Loss to Payroll Ratio:					1.385	1.044	2.429	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.247	0.801	2.048	
Credibility:					0.50	0.38		
Indicated Limited Loss to Payroll Ratio:					1.180	0.797	1.977	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.271	0.965	2.236	
Indicated Relativity Change:								-8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								213.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3178 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: ELECTRONIC ELEMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	230,331,382	8	65	139	1,470,232	1,601,986	3,072,218	1.334
2014	236,463,121	11	74	110	1,460,550	1,690,128	3,150,678	1.332
2015	226,880,583	7	56	129	1,190,069	1,593,093	2,783,162	1.227
2016	236,764,870	1	56	154	1,061,088	1,396,551	2,457,639	1.038
2017	226,687,448	0	59	163	1,287,096	1,723,566	3,010,662	1.328
	1,157,127,403	27	310	695	6,469,036	8,005,323	14,474,358	
Adjusted Loss to Payroll Ratio:					0.559	0.692	1.251	
Expected Unlimited Loss to Payroll Ratio:					0.670	0.872	1.542	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.616	0.704	1.320	
Credibility:					0.92	0.90		
Indicated Limited Loss to Payroll Ratio:					0.564	0.693	1.257	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.596	0.798	1.393	
Indicated Relativity Change:								-9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								132.9%

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Effective January 1, 2021

Code: 3179 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: ELECTRICAL APPARATUS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	441,953,281	13	140	364	3,873,938	4,051,828	7,925,766	1.793
2015	394,578,097	20	144	352	4,635,006	4,484,517	9,119,523	2.311
2016	271,487,691	6	80	197	2,334,751	2,398,347	4,733,098	1.743
2017	303,764,279	2	124	224	4,228,297	3,431,893	7,660,190	2.522
	1,411,783,348	41	488	1,137	15,071,992	14,366,585	29,438,577	
Adjusted Loss to Payroll Ratio:					1.068	1.018	2.085	
Expected Unlimited Loss to Payroll Ratio:					1.023	1.246	2.269	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.941	1.006	1.946	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.068	1.018	2.085	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.128	1.171	2.300	
Indicated Relativity Change:								1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								219.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3180 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: LIGHT FIXTURE OR LAMP MFG OR ASSEMBLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	128,942,732	6	88	162	1,740,881	1,663,021	3,403,902	2.640
2014	131,417,164	7	77	146	1,413,225	1,525,171	2,938,396	2.236
2015	139,959,923	10	103	162	2,311,518	2,553,573	4,865,091	3.476
2016	154,687,756	6	84	141	2,124,896	2,272,327	4,397,223	2.843
2017	159,727,531	2	93	176	2,157,611	2,653,421	4,811,032	3.012
	714,735,106	31	445	787	9,748,131	10,667,514	20,415,646	
Adjusted Loss to Payroll Ratio:					1.364	1.493	2.856	
Expected Unlimited Loss to Payroll Ratio:					1.755	2.338	4.093	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.517	1.598	3.115	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.364	1.493	2.856	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.528	2.024	3.551	
Indicated Relativity Change:								-13.2%
Relativity to Statewide Average Loss to Payroll Ratio:								338.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3220 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: CAN MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	62,917,886	3	19	36	764,562	496,355	1,260,917	2.004
2014	64,795,588	4	14	27	623,927	390,827	1,014,754	1.566
2015	61,210,475	1	15	33	508,282	480,408	988,690	1.615
2016	75,545,708	0	11	39	255,891	214,987	470,878	0.623
2017	52,900,780	0	12	40	436,179	450,981	887,160	1.677
	317,370,437	8	71	175	2,588,840	2,033,558	4,622,397	
Adjusted Loss to Payroll Ratio:					0.816	0.641	1.456	
Expected Unlimited Loss to Payroll Ratio:					0.958	0.823	1.781	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.862	0.632	1.494	
Credibility:					0.63	0.51		
Indicated Limited Loss to Payroll Ratio:					0.833	0.636	1.469	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.897	0.771	1.668	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								159.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3241 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: WIRE, WIRE ROPE OR WIRE CABLE MFG – WIRE DRAWING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	24,357,181	2	11	27	277,193	317,120	594,313	2.440
2014	28,737,238	3	13	20	482,970	414,971	897,941	3.125
2015	29,321,117	1	16	36	251,511	569,507	821,018	2.800
2016	30,344,159	0	11	30	124,655	240,891	365,546	1.205
2017	29,083,286	2	3	28	333,985	563,232	897,217	3.085
	141,842,982	8	54	141	1,470,314	2,105,721	3,576,034	
Adjusted Loss to Payroll Ratio:					1.037	1.485	2.521	
Expected Unlimited Loss to Payroll Ratio:					1.049	1.351	2.401	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.965	1.091	2.056	
Credibility:					0.48	0.46		
Indicated Limited Loss to Payroll Ratio:					0.999	1.272	2.271	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.056	1.464	2.520	
Indicated Relativity Change:								5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								240.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3257 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: WIRE GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	76,410,024	4	48	106	899,658	1,122,261	2,021,919	2.646
2014	86,385,665	6	61	135	1,266,373	1,542,413	2,808,786	3.251
2015	86,769,588	2	68	132	1,232,306	1,766,670	2,998,976	3.456
2016	96,784,088	2	74	146	1,290,247	1,621,449	2,911,696	3.008
2017	100,661,070	3	67	158	1,546,027	2,034,263	3,580,290	3.557
	447,010,435	17	318	677	6,234,610	8,087,057	14,321,667	
Adjusted Loss to Payroll Ratio:					1.395	1.809	3.204	
Expected Unlimited Loss to Payroll Ratio:					1.377	1.979	3.357	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.266	1.598	2.864	
Credibility:					0.84	0.85		
Indicated Limited Loss to Payroll Ratio:					1.374	1.777	3.152	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.452	2.046	3.498	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								333.8%

INCLUDES 3300 D 1-1-11

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3339 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: FOUNDRIES – INVESTMENT CASTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	56,206,007	7	37	80	1,184,568	1,434,809	2,619,377	4.660
2014	59,875,674	7	49	99	1,508,359	1,595,060	3,103,419	5.183
2015	57,075,222	0	29	70	752,164	1,554,897	2,307,061	4.042
2016	66,796,705	2	28	89	817,009	969,624	1,786,633	2.675
2017	73,640,798	1	33	99	815,436	1,125,374	1,940,810	2.636
	313,594,406	17	176	437	5,077,535	6,679,764	11,757,300	
Adjusted Loss to Payroll Ratio:					1.619	2.130	3.749	
Expected Unlimited Loss to Payroll Ratio:					1.861	2.890	4.751	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.609	1.975	3.584	
Credibility:					0.80	0.80		
Indicated Limited Loss to Payroll Ratio:					1.617	2.099	3.716	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.811	2.846	4.657	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								444.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3365 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: WELDING OR CUTTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	45,952,163	3	28	53	607,264	478,047	1,085,311	2.362
2014	47,088,191	3	28	53	758,442	689,573	1,448,015	3.075
2015	53,944,701	6	35	68	976,975	847,479	1,824,454	3.382
2016	76,463,712	4	36	70	964,257	770,814	1,735,071	2.269
2017	77,245,640	5	47	77	1,084,408	1,424,539	2,508,947	3.248
	300,694,407	21	174	321	4,391,346	4,210,452	8,601,798	
Adjusted Loss to Payroll Ratio:					1.460	1.400	2.861	
Expected Unlimited Loss to Payroll Ratio:					1.438	1.460	2.898	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.311	1.160	2.471	
Credibility:					0.73	0.64		
Indicated Limited Loss to Payroll Ratio:					1.420	1.314	2.734	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.512	1.536	3.048	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								290.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3372 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: ELECTROPLATING; BUFFING/POLISHING METAL; GALVANIZING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	263,606,518	11	159	251	3,460,391	3,945,577	7,405,968	2.809
2016	272,541,856	11	159	280	4,549,142	4,599,886	9,149,028	3.357
2017	296,695,691	4	158	290	4,306,430	5,186,000	9,492,430	3.199
	832,844,066	26	476	821	12,315,963	13,731,463	26,047,427	
Adjusted Loss to Payroll Ratio:					1.479	1.649	3.128	
Expected Unlimited Loss to Payroll Ratio:					1.407	1.982	3.389	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.244	1.448	2.692	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.479	1.649	3.128	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.619	2.092	3.712	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								354.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3383 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: JEWELRY MFG; CLOCK MFG; WATCH MFG; TROPHY MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	86,253,726	3	34	36	629,981	662,626	1,292,607	1.499
2014	92,887,842	10	51	28	1,376,839	1,198,849	2,575,688	2.773
2015	99,212,757	4	45	32	1,068,383	1,241,866	2,310,249	2.329
2016	96,331,180	1	53	25	1,001,099	1,175,184	2,176,283	2.259
2017	101,551,600	0	37	31	1,141,422	949,374	2,090,796	2.059
	476,237,106	18	220	152	5,217,722	5,227,898	10,445,620	
Adjusted Loss to Payroll Ratio:					1.096	1.098	2.193	
Expected Unlimited Loss to Payroll Ratio:					0.989	1.266	2.255	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.890	0.971	1.861	
Credibility:					0.75	0.72		
Indicated Limited Loss to Payroll Ratio:					1.044	1.062	2.107	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.125	1.286	2.411	
Indicated Relativity Change:								6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								230.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3400 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: METAL GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	223,203,576	16	143	334	3,922,592	4,271,095	8,193,687	3.671
2016	232,152,730	11	167	335	4,416,501	5,417,881	9,834,382	4.236
2017	232,236,639	6	156	344	5,166,521	4,982,188	10,148,709	4.370
	687,592,945	33	466	1,013	13,505,613	14,671,164	28,176,778	
Adjusted Loss to Payroll Ratio:					1.964	2.134	4.098	
Expected Unlimited Loss to Payroll Ratio:					2.009	2.685	4.694	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.737	1.835	3.572	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.964	2.134	4.098	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.200	2.893	5.093	
Indicated Relativity Change:								8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								485.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3401 RHG: 5 NAICS: 31 ILDG: 1 MLDG: 2 CLASS: TUBE OR PIPE PRODUCTS MFG; GATE OR CORRAL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	122,395,877	8	75	164	1,640,979	1,997,851	3,638,830	2.973
2014	134,204,963	11	85	184	1,678,159	1,854,112	3,532,271	2.632
2015	130,201,439	10	74	181	1,853,409	1,683,945	3,537,354	2.717
2016	136,429,872	1	103	171	1,389,313	1,874,206	3,263,519	2.392
2017	145,587,240	3	72	194	1,089,160	1,449,173	2,538,333	1.744
	668,819,391	33	409	894	7,651,021	8,859,286	16,510,307	
Adjusted Loss to Payroll Ratio:					1.144	1.325	2.469	
Expected Unlimited Loss to Payroll Ratio:					1.308	1.799	3.107	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.131	1.229	2.360	
Credibility:					0.95	0.90		
Indicated Limited Loss to Payroll Ratio:					1.143	1.315	2.458	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.281	1.783	3.064	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								292.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3501 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: MACHINERY MFG – PORTABLE TOOLS; MACHINERY MFG – SWIMMING POOL/SPA

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	62,232,622	10	38	77	1,564,442	1,830,363	3,394,805	5.455
2014	64,640,691	3	37	75	941,761	1,645,749	2,587,510	4.003
2015	66,748,597	1	42	73	734,236	1,015,749	1,749,985	2.622
2016	67,348,916	2	41	61	846,232	1,204,268	2,050,500	3.045
2017	67,319,413	2	43	82	950,437	1,034,911	1,985,348	2.949
	328,290,239	18	201	368	5,037,109	6,731,039	11,768,148	
Adjusted Loss to Payroll Ratio:					1.534	2.050	3.585	
Expected Unlimited Loss to Payroll Ratio:					1.604	2.480	4.084	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.445	1.902	3.347	
Credibility:					0.78	0.81		
Indicated Limited Loss to Payroll Ratio:					1.515	2.022	3.537	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.631	2.449	4.080	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								389.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3507 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 1 CLASS: MACHINERY OR EQUIPMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	193,354,461	21	123	307	2,977,787	2,760,495	5,738,282	2.968
2014	210,130,655	7	139	393	1,994,676	2,308,395	4,303,071	2.048
2015	230,250,459	9	159	431	3,243,605	3,341,340	6,584,945	2.860
2016	229,476,776	7	132	356	2,854,658	2,683,368	5,538,026	2.413
2017	236,307,723	3	103	465	2,340,650	3,022,941	5,363,591	2.270
	1,099,520,075	47	656	1,952	13,411,376	14,116,539	27,527,914	
Adjusted Loss to Payroll Ratio:					1.220	1.284	2.504	
Expected Unlimited Loss to Payroll Ratio:					1.282	1.607	2.888	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.133	1.173	2.307	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.220	1.284	2.504	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.336	1.629	2.965	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								282.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3560 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: MACHINERY MFG – COMMERCIAL AND INDUSTRIAL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	485,911,757	21	217	496	5,361,140	4,977,805	10,338,945	2.128
2016	490,630,530	6	181	499	3,911,872	4,344,091	8,255,963	1.683
2017	506,810,772	2	199	530	4,381,279	4,603,367	8,984,646	1.773
	1,483,353,058	29	597	1,525	13,654,291	13,925,263	27,579,554	
Adjusted Loss to Payroll Ratio:					0.921	0.939	1.859	
Expected Unlimited Loss to Payroll Ratio:					1.011	1.175	2.187	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.922	0.934	1.855	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.921	0.939	1.859	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.980	1.097	2.078	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								198.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3568 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: ELECTRICAL CONNECTOR MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	130,668,152	8	37	62	1,338,973	1,333,815	2,672,788	2.045
2014	141,753,976	9	45	63	1,636,807	1,815,382	3,452,189	2.435
2015	146,721,736	5	38	72	1,515,157	1,448,633	2,963,790	2.020
2016	176,998,236	1	36	53	767,480	1,115,054	1,882,534	1.064
2017	176,297,261	0	42	75	989,848	922,244	1,912,092	1.085
	772,439,360	23	198	325	6,248,265	6,635,129	12,883,393	
Adjusted Loss to Payroll Ratio:					0.809	0.859	1.668	
Expected Unlimited Loss to Payroll Ratio:					0.900	1.033	1.932	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.827	0.834	1.661	
Credibility:					0.88	0.82		
Indicated Limited Loss to Payroll Ratio:					0.811	0.854	1.666	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.857	0.983	1.841	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								175.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3569 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: ELECTRIC MOTOR MFG OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	67,023,920	1	21	59	281,192	312,977	594,169	0.887
2014	70,229,106	1	24	46	416,848	372,060	788,908	1.123
2015	73,899,534	3	16	66	505,610	445,559	951,169	1.287
2016	74,861,473	1	21	44	453,754	434,753	888,507	1.187
2017	80,038,788	0	20	49	636,582	481,623	1,118,205	1.397
	366,052,821	6	102	264	2,293,986	2,046,972	4,340,959	
Adjusted Loss to Payroll Ratio:					0.627	0.559	1.186	
Expected Unlimited Loss to Payroll Ratio:					0.592	0.680	1.272	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.540	0.540	1.080	
Credibility:					0.55	0.51		
Indicated Limited Loss to Payroll Ratio:					0.588	0.550	1.137	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.626	0.643	1.268	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								121.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3570 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: ELECTRIC APPLIANCE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	89,524,635	5	37	52	873,109	1,279,899	2,153,008	2.405
2014	86,378,281	6	31	68	1,082,801	1,201,496	2,284,297	2.645
2015	83,713,762	4	33	64	714,291	1,027,074	1,741,365	2.080
2016	86,209,473	1	32	68	904,320	1,128,472	2,032,792	2.358
2017	104,996,499	2	28	62	764,790	1,033,987	1,798,777	1.713
	450,822,651	18	161	314	4,339,311	5,670,928	10,010,240	
Adjusted Loss to Payroll Ratio:					0.963	1.258	2.220	
Expected Unlimited Loss to Payroll Ratio:					1.105	1.714	2.819	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.977	1.252	2.229	
Credibility:					0.76	0.77		
Indicated Limited Loss to Payroll Ratio:					0.966	1.257	2.223	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.058	1.595	2.652	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								253.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3572 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: MEDICAL INSTRUMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,265,143,056	11	150	386	3,487,558	3,837,310	7,324,868	0.579
2016	1,393,301,392	4	170	516	4,127,274	5,123,854	9,251,128	0.664
2017	1,427,759,173	3	149	457	4,207,971	4,341,248	8,549,219	0.599
	4,086,203,621	18	469	1,359	11,822,803	13,302,412	25,125,214	
Adjusted Loss to Payroll Ratio:					0.289	0.326	0.615	
Expected Unlimited Loss to Payroll Ratio:					0.297	0.362	0.659	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.271	0.287	0.558	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.289	0.326	0.615	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.308	0.381	0.689	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								65.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3573 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: POWER SUPPLY MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	56,999,705	0	7	15	63,184	113,331	176,515	0.310
2014	62,818,659	0	17	24	229,575	417,580	647,155	1.030
2015	59,196,949	0	7	18	409,506	277,724	687,230	1.161
2016	59,120,393	0	7	27	111,379	184,031	295,410	0.500
2017	58,216,999	0	9	26	210,814	247,362	458,176	0.787
	296,352,706	0	47	110	1,024,457	1,240,028	2,264,485	
Adjusted Loss to Payroll Ratio:					0.346	0.418	0.764	
Expected Unlimited Loss to Payroll Ratio:					0.405	0.522	0.927	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.365	0.400	0.765	
Credibility:					0.43	0.42		
Indicated Limited Loss to Payroll Ratio:					0.356	0.408	0.764	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.384	0.494	0.878	
Indicated Relativity Change:								-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								83.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3574 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: MACHINE MFG; GOLF CLUB/FISHING ROD MFG, REPAIR OR ASSEMBLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	298,795,816	9	131	204	2,797,863	2,824,484	5,622,347	1.882
2014	292,432,364	14	161	320	2,993,527	3,187,638	6,181,165	2.114
2015	253,007,244	12	118	327	3,099,014	3,021,197	6,120,211	2.419
2016	250,441,791	4	101	200	2,309,806	2,429,256	4,739,062	1.892
2017	238,223,448	3	92	186	2,385,633	2,445,074	4,830,707	2.028
	1,332,900,663	42	603	1,237	13,585,843	13,907,650	27,493,493	
Adjusted Loss to Payroll Ratio:					1.019	1.043	2.063	
Expected Unlimited Loss to Payroll Ratio:					1.173	1.495	2.668	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.014	1.022	2.036	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.019	1.043	2.063	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.142	1.415	2.556	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								243.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3577 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: PRINTED CIRCUIT BOARD ASSEMBLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	355,764,143	5	66	116	1,636,707	1,721,256	3,357,963	0.944
2014	368,387,741	7	61	115	1,662,330	2,003,373	3,665,703	0.995
2015	380,724,343	4	47	102	1,328,084	1,399,806	2,727,890	0.716
2016	397,199,468	4	66	121	1,343,673	1,740,846	3,084,519	0.777
2017	413,937,880	2	50	113	1,682,509	1,635,330	3,317,839	0.802
	1,916,013,575	22	290	567	7,653,303	8,500,611	16,153,914	
Adjusted Loss to Payroll Ratio:					0.399	0.444	0.843	
Expected Unlimited Loss to Payroll Ratio:					0.392	0.530	0.921	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.357	0.421	0.778	
Credibility:					0.91	0.89		
Indicated Limited Loss to Payroll Ratio:					0.396	0.441	0.837	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.421	0.516	0.937	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								89.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3612 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: PUMP/HYDRAULIC APPARATUS MFG OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	189,148,816	6	66	158	1,822,199	1,811,978	3,634,177	1.921
2014	187,508,838	6	45	134	1,217,750	1,336,823	2,554,573	1.362
2015	189,015,548	5	65	164	2,152,551	1,948,097	4,100,648	2.169
2016	194,069,917	6	76	142	2,230,963	2,102,070	4,333,033	2.233
2017	205,141,163	1	44	147	1,263,905	1,566,651	2,830,556	1.380
	964,884,282	24	296	745	8,687,368	8,765,619	17,452,987	
Adjusted Loss to Payroll Ratio:					0.900	0.908	1.809	
Expected Unlimited Loss to Payroll Ratio:					1.014	1.061	2.075	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.913	0.814	1.727	
Credibility:					1.00	0.88		
Indicated Limited Loss to Payroll Ratio:					0.900	0.897	1.797	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.970	1.086	2.056	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								196.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3620 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: BOILER MFG; PLATE STEEL PRODUCTS FABRICATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	53,564,129	6	30	107	1,093,469	882,356	1,975,825	3.689
2014	59,753,466	6	47	75	1,752,078	974,594	2,726,672	4.563
2015	59,658,853	4	55	86	1,054,510	1,219,614	2,274,124	3.812
2016	59,640,220	0	52	83	919,099	866,871	1,785,970	2.995
2017	58,501,683	1	34	98	959,125	1,239,385	2,198,510	3.758
	291,118,351	17	218	449	5,778,281	5,182,820	10,961,101	
Adjusted Loss to Payroll Ratio:					1.985	1.780	3.765	
Expected Unlimited Loss to Payroll Ratio:					2.337	2.111	4.448	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.066	1.542	3.608	
Credibility:					0.86	0.71		
Indicated Limited Loss to Payroll Ratio:					1.996	1.711	3.707	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.186	2.172	4.357	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								415.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3632 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: MACHINE SHOPS – NOC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	2,084,117,923	44	676	1,352	18,648,146	17,799,519	36,447,665	1.749
2017	2,226,138,796	18	665	1,511	18,449,153	18,227,296	36,676,449	1.648
	4,310,256,719	62	1,341	2,863	37,097,300	36,026,815	73,124,115	
Adjusted Loss to Payroll Ratio:					0.861	0.836	1.697	
Expected Unlimited Loss to Payroll Ratio:					0.974	1.075	2.049	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.878	0.824	1.702	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.861	0.836	1.697	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.927	1.012	1.939	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								185.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3634 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: VALVE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	93,653,725	2	33	71	509,542	602,424	1,111,966	1.187
2014	94,908,375	3	57	93	1,056,347	1,027,593	2,083,940	2.196
2015	101,748,235	0	44	69	674,570	754,562	1,429,132	1.405
2016	96,903,877	4	33	69	917,842	1,259,327	2,177,169	2.247
2017	115,790,159	1	48	94	982,436	1,155,502	2,137,938	1.846
	503,004,371	10	215	396	4,140,737	4,799,408	8,940,145	
Adjusted Loss to Payroll Ratio:					0.823	0.954	1.777	
Expected Unlimited Loss to Payroll Ratio:					0.977	1.087	2.065	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.891	0.864	1.755	
Credibility:					0.77	0.70		
Indicated Limited Loss to Payroll Ratio:					0.839	0.927	1.766	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.893	1.084	1.977	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								188.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3643 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: ELECTRIC POWER/TRANS EQUIP MFG; ELECTRIC CONTROL PANEL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	235,584,194	10	77	180	2,044,421	2,170,363	4,214,784	1.789
2014	250,374,177	7	71	179	2,053,695	2,059,510	4,113,205	1.643
2015	285,097,157	5	84	221	1,892,038	2,172,027	4,064,065	1.426
2016	346,818,160	6	98	241	2,721,594	2,474,383	5,195,977	1.498
2017	405,570,844	1	111	227	2,739,368	2,923,487	5,662,855	1.396
	1,523,444,532	29	441	1,048	11,451,115	11,799,770	23,250,886	
Adjusted Loss to Payroll Ratio:					0.752	0.775	1.526	
Expected Unlimited Loss to Payroll Ratio:					0.926	1.011	1.937	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.851	0.816	1.667	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.752	0.775	1.526	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.795	0.892	1.686	
Indicated Relativity Change:								-13.0%
Relativity to Statewide Average Loss to Payroll Ratio:								160.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3647 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: BATTERY MFG; LEAD MFG, RECLAIMING OR ALLOYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	58,376,164	3	28	32	455,623	546,179	1,001,802	1.716
2014	58,073,025	10	49	60	2,215,663	967,957	3,183,620	5.482
2015	54,711,876	3	30	46	946,412	1,052,768	1,999,180	3.654
2016	59,818,749	1	25	63	674,014	685,722	1,359,736	2.273
2017	64,859,216	0	32	49	905,459	755,306	1,660,765	2.561
	295,839,029	17	164	250	5,197,170	4,007,932	9,205,102	
Adjusted Loss to Payroll Ratio:					1.757	1.355	3.112	
Expected Unlimited Loss to Payroll Ratio:					2.017	1.891	3.909	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.817	1.451	3.267	
Credibility:					0.83	0.69		
Indicated Limited Loss to Payroll Ratio:					1.767	1.384	3.151	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.903	1.677	3.580	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								341.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3651 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: ELECTRICAL WIRE HARNESS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	197,376,036	11	78	133	1,776,139	2,112,331	3,888,470	1.970
2014	218,785,893	6	82	131	1,471,844	1,834,584	3,306,428	1.511
2015	212,209,874	4	67	147	1,458,295	1,595,909	3,054,204	1.439
2016	228,802,180	4	87	120	1,898,413	2,026,895	3,925,308	1.716
2017	261,635,042	1	75	133	1,740,393	1,911,021	3,651,414	1.396
	1,118,809,025	26	389	664	8,345,085	9,480,740	17,825,824	
Adjusted Loss to Payroll Ratio:					0.746	0.847	1.593	
Expected Unlimited Loss to Payroll Ratio:					0.786	1.010	1.796	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.717	0.803	1.519	
Credibility:					0.97	0.93		
Indicated Limited Loss to Payroll Ratio:					0.745	0.844	1.589	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.793	0.987	1.780	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								169.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3681 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: INSTRUMENT MFG; COMPUTER MFG; TELECOM EQUIP MFG; A/V PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	7,660,088,668	29	608	1,503	16,110,494	16,340,512	32,451,006	0.424
2017	8,369,911,566	13	544	1,695	17,136,813	17,982,363	35,119,176	0.420
	16,030,000,234	42	1,152	3,198	33,247,306	34,322,876	67,570,182	
Adjusted Loss to Payroll Ratio:					0.207	0.214	0.422	
Expected Unlimited Loss to Payroll Ratio:					0.244	0.293	0.536	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.215	0.214	0.429	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.207	0.214	0.422	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.227	0.272	0.499	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								47.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3682 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: INSTRUMENT MFG – NON-ELECTRONIC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,137,130,766	16	144	379	3,833,289	3,787,873	7,621,162	0.670
2016	1,226,237,191	10	172	390	4,767,251	4,728,152	9,495,403	0.774
2017	1,264,169,710	1	184	430	5,633,670	5,074,696	10,708,366	0.847
	3,627,537,667	27	500	1,199	14,234,210	13,590,721	27,824,930	
Adjusted Loss to Payroll Ratio:					0.392	0.375	0.767	
Expected Unlimited Loss to Payroll Ratio:					0.399	0.456	0.855	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.367	0.368	0.735	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.392	0.375	0.767	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.415	0.431	0.846	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								80.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3683 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: SPEAKER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	17,662,461	1	2	11	36,043	61,094	97,137	0.550
2014	65,203,939	0	10	8	166,980	209,957	376,937	0.578
2015	60,759,077	1	9	9	223,524	122,345	345,869	0.569
2016	71,303,712	0	2	11	9,185	62,855	72,040	0.101
2017	46,639,971	0	5	2	95,219	71,419	166,638	0.357
	261,569,160	2	28	41	530,951	527,671	1,058,622	
Adjusted Loss to Payroll Ratio:					0.203	0.202	0.405	
Expected Unlimited Loss to Payroll Ratio:					0.679	0.820	1.499	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.619	0.651	1.271	
Credibility:					0.51	0.48		
Indicated Limited Loss to Payroll Ratio:					0.407	0.436	0.842	
Limit Factor:					1.065	1.169		
Indicated (Unlimited) Loss to Payroll Ratio:					0.433	0.509	0.943	
Indicated Relativity Change:								-37.1%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.517	0.607	1.124	
Relativity to Statewide Average Loss to Payroll Ratio:								107.3%

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Effective January 1, 2021

Code: 3719 RHG: 7 NAICS: 23 ILDG: 4 MLDG: 4 CLASS: OIL OR GAS REFINERIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	229,449,428	6	18	11	1,058,822	726,104	1,784,926	0.778
2014	234,237,245	3	25	10	873,599	966,353	1,839,952	0.786
2015	311,086,288	4	32	26	1,544,108	1,425,509	2,969,617	0.955
2016	214,102,863	1	26	23	1,221,579	1,212,005	2,433,584	1.137
2017	296,648,788	2	22	26	1,178,183	1,182,043	2,360,226	0.796
	1,285,524,611	16	123	96	5,876,292	5,512,014	11,388,306	
Adjusted Loss to Payroll Ratio:					0.457	0.429	0.886	
Expected Unlimited Loss to Payroll Ratio:					0.528	0.659	1.187	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.457	0.448	0.905	
Credibility:					0.83	0.73		
Indicated Limited Loss to Payroll Ratio:					0.457	0.434	0.891	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.547	0.709	1.256	
Indicated Relativity Change:								5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								119.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3724 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: MILLWRIGHT WORK; ELECTRICAL MACHINERY/AUXILIARY APPARATUS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,711,210,322	38	613	1,286	19,159,887	20,569,881	39,729,768	2.322
2017	1,922,309,527	29	630	1,218	22,695,872	20,124,214	42,820,086	2.228
	3,633,519,849	67	1,243	2,504	41,855,759	40,694,095	82,549,854	
Adjusted Loss to Payroll Ratio:					1.152	1.120	2.272	
Expected Unlimited Loss to Payroll Ratio:					1.201	1.450	2.652	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.112	1.187	2.299	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.152	1.120	2.272	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.290	1.519	2.809	
Indicated Relativity Change:								5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								268.0%

EXPERIENCE OF CONCRETE SAWING OR DRILLING TRANSFERRED FROM CODE 3724 TO CODE 5029, 5029 E 1-1-14.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3726 RHG: 5 NAICS: 81 ILDG: 3 MLDG: 3 CLASS: BOILER INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	40,487,824	2	21	17	589,567	525,534	1,115,101	2.754
2014	42,977,914	0	9	12	94,380	97,318	191,698	0.446
2015	47,859,863	3	6	8	465,867	278,593	744,460	1.555
2016	49,755,981	0	8	8	207,699	168,831	376,530	0.757
2017	40,407,015	0	5	6	61,125	73,465	134,590	0.333
	221,488,597	5	49	51	1,418,637	1,143,740	2,562,377	
Adjusted Loss to Payroll Ratio:					0.641	0.516	1.157	
Expected Unlimited Loss to Payroll Ratio:					1.144	0.932	2.076	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.949	0.605	1.554	
Credibility:					0.58	0.44		
Indicated Limited Loss to Payroll Ratio:					0.770	0.566	1.336	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.862	0.768	1.630	
Indicated Relativity Change:								-21.5%
Relativity to Statewide Average Loss to Payroll Ratio:								155.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3805 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: AIRCRAFT ENGINE MFG OR REBUILDING; AUTO/TRUCK ENGINE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	265,797,382	9	20	48	1,288,413	756,272	2,044,685	0.769
2014	214,324,976	2	17	42	398,118	371,174	769,292	0.359
2015	209,171,078	1	15	51	229,569	237,389	466,958	0.223
2016	135,942,357	1	17	37	628,595	559,350	1,187,945	0.874
2017	128,797,089	0	20	34	935,026	628,976	1,564,002	1.214
	954,032,882	13	89	212	3,479,721	2,553,161	6,032,882	
Adjusted Loss to Payroll Ratio:					0.365	0.268	0.632	
Expected Unlimited Loss to Payroll Ratio:					0.352	0.289	0.641	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.317	0.222	0.539	
Credibility:					0.66	0.52		
Indicated Limited Loss to Payroll Ratio:					0.349	0.246	0.594	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.375	0.297	0.673	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								64.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3808 RHG: 1 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: AUTO OR MOTORCYCLE MFG OR ASSEMBLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	28,191,984	0	13	16	148,940	133,129	282,069	1.001
2014	39,037,168	1	23	64	277,761	336,870	614,631	1.574
2015	66,674,536	1	68	142	950,071	984,702	1,934,773	2.902
2016	162,335,635	4	94	344	2,713,291	2,431,715	5,145,006	3.169
2017	159,442,753	1	81	281	1,491,745	1,852,212	3,343,957	2.097
	455,682,076	7	279	847	5,581,808	5,738,628	11,320,436	
Adjusted Loss to Payroll Ratio:					1.225	1.259	2.484	
Expected Unlimited Loss to Payroll Ratio:					1.801	1.747	3.548	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.656	1.410	3.066	
Credibility:					0.95	0.82		
Indicated Limited Loss to Payroll Ratio:					1.246	1.287	2.533	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.318	1.481	2.798	
Indicated Relativity Change:								-21.1%
Relativity to Statewide Average Loss to Payroll Ratio:								267.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3815 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: TRUCK, TRUCK TRAILER OR BUS MFG/ASSEMBLING; TRUCK BODY MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	135,611,057	11	101	274	1,571,351	2,102,450	3,673,801	2.709
2014	136,941,585	6	127	323	2,238,760	2,322,415	4,561,175	3.331
2015	152,324,604	2	129	288	1,927,817	1,892,382	3,820,199	2.508
2016	175,149,504	7	123	323	2,892,610	2,922,122	5,814,732	3.320
2017	183,893,326	6	141	381	3,704,913	4,113,688	7,818,601	4.252
	783,920,076	32	621	1,589	12,335,452	13,353,056	25,688,508	
Adjusted Loss to Payroll Ratio:					1.574	1.703	3.277	
Expected Unlimited Loss to Payroll Ratio:					1.574	1.972	3.546	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.418	1.513	2.930	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.574	1.703	3.277	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.695	2.063	3.758	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								358.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3821 RHG: 3 NAICS: 42 ILDG: 4 MLDG: 4 CLASS: AUTO OR AUTO TRUCK PARTS DISMANTLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	82,124,737	6	65	166	1,348,381	2,379,819	3,728,200	4.540
2014	91,772,758	8	93	208	2,272,214	2,470,408	4,742,622	5.168
2015	87,631,044	8	94	213	2,424,842	2,143,080	4,567,922	5.213
2016	78,025,851	4	78	162	1,864,337	1,348,390	3,212,727	4.118
2017	82,820,606	3	56	151	1,261,609	1,401,648	2,663,257	3.216
	422,374,997	29	386	900	9,171,384	9,743,345	18,914,728	
Adjusted Loss to Payroll Ratio:					2.171	2.307	4.478	
Expected Unlimited Loss to Payroll Ratio:					2.410	3.198	5.608	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.316	2.706	5.022	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					2.171	2.311	4.482	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.339	2.798	5.137	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								490.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3828 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: AUTO OR TRUCK PARTS REBUILDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	85,314,377	5	55	117	606,208	811,756	1,417,964	1.662
2014	94,572,680	5	55	133	1,066,470	1,516,431	2,582,901	2.731
2015	86,050,256	3	55	104	730,357	1,146,212	1,876,569	2.181
2016	83,856,771	2	45	102	726,014	978,012	1,704,026	2.032
2017	91,766,333	1	52	84	1,240,260	1,027,364	2,267,624	2.471
	441,560,416	16	262	540	4,369,309	5,479,775	9,849,084	
Adjusted Loss to Payroll Ratio:					0.990	1.241	2.231	
Expected Unlimited Loss to Payroll Ratio:					0.921	1.313	2.234	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.840	1.043	1.883	
Credibility:					0.71	0.71		
Indicated Limited Loss to Payroll Ratio:					0.946	1.184	2.130	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.008	1.384	2.391	
Indicated Relativity Change:								7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								228.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3830 RHG: 5 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: AIRCRAFT/SPACECRAFT MFG; UNMANNED AIRCRAFT SYSTEM
MFG – 55 POUNDS OR HEAVIER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,741,148,717	13	218	412	7,291,285	6,181,079	13,472,364	0.774
2017	705,123,446	0	167	379	5,457,151	4,875,323	10,332,474	1.465
	2,446,272,162	13	385	791	12,748,436	11,056,403	23,804,839	
Adjusted Loss to Payroll Ratio:					0.521	0.452	0.973	
Expected Unlimited Loss to Payroll Ratio:					0.589	0.633	1.222	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.510	0.433	0.942	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.521	0.452	0.973	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.584	0.613	1.197	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								114.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3831 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: MACHINE SHOPS – AIRCRAFT COMPONENTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,227,547,298	20	351	792	10,528,435	11,253,814	21,782,249	1.774
2017	1,238,242,094	6	338	780	12,971,048	11,155,767	24,126,815	1.948
	2,465,789,392	26	689	1,572	23,499,483	22,409,581	45,909,065	
Adjusted Loss to Payroll Ratio:					0.953	0.909	1.862	
Expected Unlimited Loss to Payroll Ratio:					1.042	1.112	2.154	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.950	0.883	1.833	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.953	0.909	1.862	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.015	1.062	2.077	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								198.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 3840 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: AUTO, TRUCK OR MOTORCYCLE PARTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	352,223,434	8	217	518	4,328,225	4,539,138	8,867,363	2.518
2016	364,719,522	3	233	444	4,166,973	4,860,689	9,027,662	2.475
2017	371,841,206	3	198	456	3,732,985	4,381,788	8,114,773	2.182
	1,088,784,162	14	648	1,418	12,228,183	13,781,615	26,009,798	
Adjusted Loss to Payroll Ratio:					1.123	1.266	2.389	
Expected Unlimited Loss to Payroll Ratio:					1.216	1.734	2.950	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.095	1.330	2.425	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.123	1.266	2.389	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.210	1.533	2.742	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								261.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4000 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 4 CLASS: SAND OR GRAVEL DIGGING; CLAY DIGGING; SALT PRODUCTION; DREDGING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	99,933,178	2	18	46	493,171	810,274	1,303,445	1.304
2014	110,346,629	3	17	40	712,716	482,166	1,194,882	1.083
2015	113,324,193	7	16	57	950,441	990,530	1,940,971	1.713
2016	116,395,541	5	19	43	921,115	1,154,301	2,075,416	1.783
2017	113,782,154	2	27	41	807,631	834,217	1,641,848	1.443
	553,781,695	19	97	227	3,885,074	4,271,488	8,156,562	
Adjusted Loss to Payroll Ratio:					0.702	0.771	1.473	
Expected Unlimited Loss to Payroll Ratio:					0.748	1.061	1.809	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.698	0.821	1.519	
Credibility:					0.71	0.69		
Indicated Limited Loss to Payroll Ratio:					0.701	0.787	1.487	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.767	0.998	1.766	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								168.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4034 RHG: 5 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: CONCRETE PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	199,933,023	15	135	306	3,269,421	3,040,300	6,309,721	3.156
2015	206,499,543	8	124	243	2,554,597	2,951,269	5,505,866	2.666
2016	216,451,680	7	145	259	2,796,710	3,248,640	6,045,350	2.793
2017	247,814,210	4	143	404	3,990,314	3,642,881	7,633,195	3.080
	870,698,455	34	547	1,212	12,611,043	12,883,090	25,494,132	
Adjusted Loss to Payroll Ratio:					1.448	1.480	2.928	
Expected Unlimited Loss to Payroll Ratio:					1.651	2.224	3.875	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.427	1.520	2.947	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.448	1.480	2.928	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.622	2.006	3.629	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								346.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4036 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PLASTER BOARD MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	20,601,475	2	12	24	236,251	288,871	525,122	2.549
2014	29,439,192	3	11	11	512,624	303,672	816,296	2.773
2015	23,560,153	2	5	15	368,493	193,264	561,757	2.384
2016	26,212,454	1	8	16	273,247	558,842	832,089	3.174
2017	35,277,869	1	12	16	421,953	453,895	875,848	2.483
	135,091,141	9	48	82	1,812,568	1,798,542	3,611,111	
Adjusted Loss to Payroll Ratio:					1.342	1.331	2.673	
Expected Unlimited Loss to Payroll Ratio:					1.566	1.765	3.330	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.384	1.289	2.673	
Credibility:					0.54	0.48		
Indicated Limited Loss to Payroll Ratio:					1.361	1.309	2.671	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.491	1.661	3.152	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								300.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4038 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: PLASTER OR CONCRETE STATUARY OR ORNAMENT MFG;
TAXIDERMIST

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	22,991,719	1	15	32	508,282	467,583	975,865	4.244
2014	25,533,635	3	20	26	338,257	362,477	700,734	2.744
2015	27,103,817	0	34	34	507,269	649,806	1,157,075	4.269
2016	26,718,993	1	24	32	514,450	556,551	1,071,001	4.008
2017	24,545,359	1	15	22	391,982	350,744	742,726	3.026
	126,893,522	6	108	146	2,260,240	2,387,160	4,647,400	
Adjusted Loss to Payroll Ratio:					1.781	1.881	3.662	
Expected Unlimited Loss to Payroll Ratio:					1.598	2.398	3.995	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.439	1.839	3.278	
Credibility:					0.54	0.54		
Indicated Limited Loss to Payroll Ratio:					1.624	1.862	3.485	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.749	2.255	4.003	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								382.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4041 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: BRICK OR CLAY BUILDING PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	21,631,880	1	10	22	183,158	146,202	329,360	1.523
2014	19,241,093	1	9	20	179,426	214,357	393,783	2.047
2015	18,346,012	0	8	17	37,228	85,436	122,664	0.669
2016	20,769,396	0	19	24	161,369	220,702	382,071	1.840
2017	21,932,503	0	16	34	320,119	320,996	641,115	2.923
	101,920,884	2	62	117	881,301	987,693	1,868,994	
Adjusted Loss to Payroll Ratio:					0.865	0.969	1.834	
Expected Unlimited Loss to Payroll Ratio:					1.273	1.429	2.702	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.147	1.096	2.243	
Credibility:					0.45	0.41		
Indicated Limited Loss to Payroll Ratio:					1.020	1.044	2.064	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.098	1.264	2.362	
Indicated Relativity Change:								-12.6%
Relativity to Statewide Average Loss to Payroll Ratio:								225.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4049 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: POTTERY PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	48,941,487	0	21	39	317,152	383,297	700,449	1.431
2014	51,477,778	0	22	58	227,162	357,181	584,343	1.135
2015	55,333,740	2	27	50	649,469	460,430	1,109,899	2.006
2016	58,744,947	2	23	33	501,473	553,842	1,055,315	1.796
2017	58,286,090	1	22	49	958,121	655,122	1,613,243	2.768
	272,784,041	5	115	229	2,653,377	2,409,872	5,063,248	
Adjusted Loss to Payroll Ratio:					0.973	0.883	1.856	
Expected Unlimited Loss to Payroll Ratio:					1.088	1.328	2.416	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.962	0.970	1.932	
Credibility:					0.62	0.57		
Indicated Limited Loss to Payroll Ratio:					0.969	0.921	1.889	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.061	1.168	2.229	
Indicated Relativity Change:								-7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								212.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4111 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: GLASSWARE MFG; INCANDESCENT LAMP MFG;
CATHEDRAL/ART GLASS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	74,854,138	2	26	61	473,831	514,843	988,674	1.321
2014	76,769,624	5	28	61	748,977	811,576	1,560,553	2.033
2015	79,962,256	2	23	49	488,231	581,326	1,069,557	1.338
2016	85,677,922	2	34	52	732,040	774,407	1,506,447	1.758
2017	87,655,581	1	24	66	631,557	491,551	1,123,108	1.281
	404,919,521	12	135	289	3,074,636	3,173,703	6,248,339	
Adjusted Loss to Payroll Ratio:					0.759	0.784	1.543	
Expected Unlimited Loss to Payroll Ratio:					0.791	1.033	1.824	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.699	0.754	1.454	
Credibility:					0.64	0.61		
Indicated Limited Loss to Payroll Ratio:					0.738	0.772	1.510	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.808	0.980	1.788	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								170.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4112 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: INTEGRATED CIRCUIT AND SEMICONDUCTOR WAFER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	1,730,058,176	5	66	193	2,237,054	2,356,174	4,593,228	0.265
2015	1,763,669,879	5	92	219	2,162,207	2,165,545	4,327,752	0.245
2016	1,814,033,866	3	93	251	2,860,884	3,057,444	5,918,328	0.326
2017	1,787,769,314	2	73	202	2,243,643	2,274,209	4,517,852	0.253
7,095,531,235		15	324	865	9,503,787	9,853,371	19,357,158	
Adjusted Loss to Payroll Ratio:					0.134	0.139	0.273	
Expected Unlimited Loss to Payroll Ratio:					0.159	0.197	0.356	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.145	0.156	0.301	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.134	0.139	0.273	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.143	0.162	0.305	
Indicated Relativity Change:								-14.3%
Relativity to Statewide Average Loss to Payroll Ratio:								29.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4114 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: GLASSWARE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	32,757,246	1	8	16	125,412	153,420	278,832	0.851
2014	29,140,844	3	8	20	267,729	257,208	524,937	1.801
2015	30,055,954	1	10	24	131,237	218,284	349,521	1.163
2016	42,848,530	1	15	28	352,664	378,851	731,515	1.707
2017	50,321,876	0	16	42	429,652	508,129	937,781	1.864
	185,124,450	6	57	130	1,306,694	1,515,892	2,822,586	
Adjusted Loss to Payroll Ratio:					0.706	0.819	1.525	
Expected Unlimited Loss to Payroll Ratio:					1.037	1.037	2.074	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.917	0.758	1.675	
Credibility:					0.52	0.44		
Indicated Limited Loss to Payroll Ratio:					0.807	0.785	1.592	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.884	0.996	1.880	
Indicated Relativity Change:								-9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								179.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4130 RHG: 5 NAICS: 42 ILDG: 1 MLDG: 2 CLASS: GLASS MERCHANTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	84,429,875	6	73	142	1,551,023	1,448,521	2,999,544	3.553
2014	101,193,787	7	78	149	1,650,096	1,944,372	3,594,468	3.552
2015	115,792,886	3	125	231	2,111,239	2,773,399	4,884,638	4.218
2016	124,543,448	1	106	200	1,674,458	1,842,171	3,516,629	2.824
2017	124,548,659	0	109	189	1,912,881	2,153,797	4,066,678	3.265
	550,508,655	17	491	911	8,899,697	10,162,261	19,061,958	
Adjusted Loss to Payroll Ratio:					1.617	1.846	3.463	
Expected Unlimited Loss to Payroll Ratio:					1.554	2.496	4.050	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.433	1.882	3.315	
Credibility:					0.94	0.95		
Indicated Limited Loss to Payroll Ratio:					1.606	1.848	3.453	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.798	2.506	4.304	
Indicated Relativity Change:								6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								410.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4150 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: OPTICAL GOODS MFG; LENS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	256,555,729	7	98	164	1,818,947	2,142,671	3,961,618	1.544
2014	251,371,045	8	82	154	1,829,349	2,125,058	3,954,407	1.573
2015	239,756,238	3	91	237	1,987,869	2,285,330	4,273,199	1.782
2016	274,071,461	1	78	214	1,713,069	1,949,651	3,662,720	1.336
2017	269,488,648	0	104	214	2,486,848	3,047,185	5,534,033	2.054
	1,291,243,120	19	453	983	9,836,081	11,549,896	21,385,977	
Adjusted Loss to Payroll Ratio:					0.762	0.894	1.656	
Expected Unlimited Loss to Payroll Ratio:					0.847	1.114	1.961	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.763	0.854	1.617	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.762	0.894	1.656	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.820	1.083	1.904	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								181.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4239 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PAPER OR CARDBOARD STOCK MFG; FIBER PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	61,189,825	2	12	32	457,196	422,085	879,281	1.437
2014	70,557,535	5	19	41	669,581	517,094	1,186,675	1.682
2015	67,863,036	4	30	43	663,644	775,585	1,439,229	2.121
2016	67,161,462	0	17	32	517,174	416,091	933,265	1.390
2017	68,727,932	1	23	43	714,212	842,870	1,557,082	2.266
	335,499,791	12	101	191	3,021,807	2,973,726	5,995,533	
Adjusted Loss to Payroll Ratio:					0.901	0.886	1.787	
Expected Unlimited Loss to Payroll Ratio:					1.037	1.199	2.236	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.934	0.920	1.854	
Credibility:					0.67	0.61		
Indicated Limited Loss to Payroll Ratio:					0.912	0.899	1.811	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.982	1.089	2.071	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								197.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4240 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: BOX MFG – PAPER OR CARDBOARD – RIGID

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	3,549,688	1	8	11	105,808	134,684	240,492	6.775
2014	3,202,628	0	3	8	34,041	69,818	103,859	3.243
2015	7,315,352	0	11	13	344,667	249,097	593,764	8.117
2016	7,437,377	2	5	3	302,879	146,918	449,797	6.048
2017	7,596,956	2	12	7	219,349	324,799	544,148	7.163
	29,102,001	5	39	42	1,006,743	925,316	1,932,059	
Adjusted Loss to Payroll Ratio:					3.459	3.180	6.639	
Expected Unlimited Loss to Payroll Ratio:					2.461	3.338	5.799	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.244	2.652	4.895	
Credibility:					0.36	0.35		
Indicated Limited Loss to Payroll Ratio:					2.681	2.836	5.518	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.856	3.316	6.171	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								588.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4243 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: BOX MFG – PAPER OR CARDBOARD – FOLDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	107,798,932	7	50	82	1,265,387	1,311,364	2,576,751	2.390
2014	103,436,811	6	45	57	1,122,826	1,498,312	2,621,138	2.534
2015	110,377,670	2	48	91	728,278	880,279	1,608,557	1.457
2016	113,131,808	4	49	75	1,185,046	1,234,795	2,419,841	2.139
2017	125,599,255	1	69	95	2,179,264	2,095,422	4,274,686	3.403
	560,344,476	20	261	400	6,480,802	7,020,173	13,500,975	
Adjusted Loss to Payroll Ratio:					1.157	1.253	2.409	
Expected Unlimited Loss to Payroll Ratio:					1.153	1.348	2.501	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.060	1.088	2.149	
Credibility:					0.86	0.80		
Indicated Limited Loss to Payroll Ratio:					1.143	1.220	2.363	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.208	1.404	2.612	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								249.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4244 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: CORRUGATED OR FIBER BOARD CONTAINER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	315,011,269	12	178	318	4,473,346	4,421,980	8,895,326	2.824
2017	482,687,232	12	196	376	5,940,624	6,514,084	12,454,708	2.580
	797,698,502	24	374	694	10,413,970	10,936,065	21,350,035	
Adjusted Loss to Payroll Ratio:					1.306	1.371	2.676	
Expected Unlimited Loss to Payroll Ratio:					1.593	1.891	3.484	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.408	1.381	2.790	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.306	1.371	2.676	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.430	1.740	3.169	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								302.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4250 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: PAPER COATING/LAMINATING; COMPUTER
PRINTING/TYPEWRITER RIBBON MFG/REFURBISHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	76,120,504	10	38	54	1,116,775	1,643,945	2,760,720	3.627
2014	78,101,867	3	38	78	1,113,916	1,109,398	2,223,314	2.847
2015	70,408,692	4	37	47	835,269	953,687	1,788,956	2.541
2016	59,350,970	0	24	65	453,923	462,900	916,823	1.545
2017	56,904,594	0	19	35	456,631	413,847	870,478	1.530
	340,886,627	17	156	279	3,976,514	4,583,777	8,560,291	
Adjusted Loss to Payroll Ratio:					1.167	1.345	2.511	
Expected Unlimited Loss to Payroll Ratio:					1.225	1.640	2.864	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.083	1.198	2.280	
Credibility:					0.71	0.68		
Indicated Limited Loss to Payroll Ratio:					1.142	1.298	2.440	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.251	1.647	2.897	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								276.4%

INCLUDES 4922 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4251 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: ENVELOPE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	21,845,398	0	9	11	162,950	200,941	363,891	1.666
2014	20,488,806	1	12	15	271,207	425,753	696,960	3.402
2015	29,529,842	0	7	19	159,962	157,102	317,064	1.074
2016	20,815,938	0	13	8	319,091	259,351	578,442	2.779
2017	25,662,008	1	13	20	319,452	352,408	671,860	2.618
	118,341,993	2	54	73	1,232,662	1,395,555	2,628,218	
Adjusted Loss to Payroll Ratio:					1.042	1.179	2.221	
Expected Unlimited Loss to Payroll Ratio:					1.504	1.569	3.073	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.371	1.246	2.617	
Credibility:					0.51	0.45		
Indicated Limited Loss to Payroll Ratio:					1.203	1.216	2.419	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.281	1.422	2.703	
Indicated Relativity Change:								-12.0%
Relativity to Statewide Average Loss to Payroll Ratio:								257.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4279 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PAPER GOODS MFG; BAG MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	137,542,100	7	102	158	1,789,689	2,260,533	4,050,222	2.945
2014	148,814,004	13	132	172	2,590,110	3,073,930	5,664,040	3.806
2015	161,386,151	11	145	197	3,227,268	3,219,245	6,446,513	3.994
2016	155,211,126	3	106	157	1,902,352	2,442,503	4,344,855	2.799
2017	154,035,585	1	69	139	1,463,561	1,703,958	3,167,519	2.056
	756,988,967	35	554	823	10,972,979	12,700,169	23,673,148	
Adjusted Loss to Payroll Ratio:					1.450	1.678	3.127	
Expected Unlimited Loss to Payroll Ratio:					1.718	2.085	3.804	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.548	1.599	3.147	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.450	1.678	3.127	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.561	2.032	3.593	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								342.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4283 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: BUILDING OR ROOFING PAPER OR FELT ASPHALT SATURATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	25,698,073	1	7	10	137,994	224,826	362,820	1.412
2014	24,044,681	0	10	7	92,530	131,810	224,340	0.933
2015	29,453,779	1	6	11	300,907	354,839	655,746	2.226
2016	29,888,111	0	7	8	77,747	72,838	150,585	0.504
2017	30,037,858	2	7	10	506,178	349,428	855,606	2.848
	139,122,501	4	37	46	1,115,356	1,133,741	2,249,097	
Adjusted Loss to Payroll Ratio:					0.802	0.815	1.617	
Expected Unlimited Loss to Payroll Ratio:					1.059	1.281	2.340	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.954	0.983	1.936	
Credibility:					0.47	0.44		
Indicated Limited Loss to Payroll Ratio:					0.882	0.909	1.791	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.950	1.101	2.051	
Indicated Relativity Change:								-12.4%
Relativity to Statewide Average Loss to Payroll Ratio:								195.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4286 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: BAG MFG – PLASTIC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	114,270,918	18	97	148	2,551,838	2,325,836	4,877,674	4.269
2014	126,067,677	14	119	176	2,464,969	2,546,166	5,011,135	3.975
2015	130,323,300	15	152	156	3,062,540	3,238,538	6,301,078	4.835
2016	135,076,119	9	111	195	2,476,129	2,543,117	5,019,246	3.716
2017	141,399,394	2	120	174	2,463,749	2,996,570	5,460,319	3.862
	647,137,408	58	599	849	13,019,225	13,650,226	26,669,451	
Adjusted Loss to Payroll Ratio:					2.012	2.109	4.121	
Expected Unlimited Loss to Payroll Ratio:					2.068	2.422	4.490	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.885	1.924	3.809	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.012	2.109	4.121	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.143	2.466	4.608	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								439.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4295 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PRINTING OPERATION – SCREEN PRINTING; SCREEN PRINTED MERCHANDISE DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	196,457,328	10	189	156	2,963,890	3,472,781	6,436,671	3.276
2016	204,719,890	9	194	198	3,557,665	3,952,345	7,510,010	3.668
2017	210,910,148	8	177	158	4,238,751	4,726,743	8,965,494	4.251
	612,087,367	27	560	512	10,760,305	12,151,868	22,912,174	
Adjusted Loss to Payroll Ratio:					1.758	1.985	3.743	
Expected Unlimited Loss to Payroll Ratio:					1.719	2.521	4.240	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.520	1.841	3.361	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.758	1.985	3.743	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.925	2.519	4.444	
Indicated Relativity Change:								4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								424.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4297 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: ELECTRONIC PRE-PRESS; GRAPHIC DESIGN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	286,657,364	2	9	33	363,795	264,217	628,012	0.219
2014	301,917,581	0	10	21	119,350	170,106	289,456	0.096
2015	331,640,444	3	7	18	411,449	358,808	770,257	0.232
2016	367,231,169	0	9	14	150,708	262,222	412,930	0.112
2017	369,484,603	0	6	15	32,210	72,623	104,833	0.028
	1,656,931,162	5	41	101	1,077,512	1,127,976	2,205,487	
Adjusted Loss to Payroll Ratio:					0.065	0.068	0.133	
Expected Unlimited Loss to Payroll Ratio:					0.077	0.080	0.157	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.069	0.061	0.130	
Credibility:					0.44	0.39		
Indicated Limited Loss to Payroll Ratio:					0.067	0.064	0.131	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.073	0.077	0.150	
Indicated Relativity Change:								-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								14.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4299 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: PRINTING OPERATION / BOOKBINDING OPERATION – ALL OTHER EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	690,629,178	20	343	535	8,052,807	8,092,864	16,145,671	2.338
2017	712,101,099	7	355	621	8,832,458	10,650,840	19,483,298	2.736
	1,402,730,278	27	698	1,156	16,885,265	18,743,705	35,628,970	
Adjusted Loss to Payroll Ratio:					1.204	1.336	2.540	
Expected Unlimited Loss to Payroll Ratio:					1.139	1.537	2.677	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.026	1.179	2.205	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.204	1.336	2.540	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.296	1.618	2.915	
Indicated Relativity Change:								8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								278.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4304 RHG: 3 NAICS: 51 ILDG: 4 MLDG: 2 CLASS: NEWSPAPER PUBLISHING OR PRINTING – ALL OTHER EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	107,210,504	8	88	174	2,050,690	2,049,812	4,100,502	3.825
2014	104,529,034	7	89	122	2,128,273	2,121,849	4,250,122	4.066
2015	81,458,918	5	74	109	2,747,297	2,129,494	4,876,791	5.987
2016	82,561,362	2	69	100	1,697,238	1,683,826	3,381,064	4.095
2017	74,198,953	0	52	94	836,724	1,204,374	2,041,098	2.751
	449,958,771	22	372	599	9,460,222	9,189,355	18,649,577	
Adjusted Loss to Payroll Ratio:					2.102	2.042	4.145	
Expected Unlimited Loss to Payroll Ratio:					2.303	2.264	4.567	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.312	2.026	4.338	
Credibility:					1.00	0.88		
Indicated Limited Loss to Payroll Ratio:					2.102	2.040	4.143	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.264	2.471	4.735	
Indicated Relativity Change:								3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								451.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4312 RHG: 3 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: NEWSPAPER DELIVERY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	19,432,826	0	13	8	112,345	171,599	283,944	1.461
2014	14,925,864	1	7	1	168,568	186,363	354,931	2.378
2015	15,419,215	0	8	9	176,880	248,324	425,204	2.758
2016	15,466,419	3	10	6	436,680	758,614	1,195,294	7.728
2017	14,337,408	0	12	2	167,569	240,491	408,060	2.846
	79,581,730	4	50	26	1,062,043	1,605,390	2,667,433	
Adjusted Loss to Payroll Ratio:					1.335	2.017	3.352	
Expected Unlimited Loss to Payroll Ratio:					1.002	1.451	2.453	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.946	1.251	2.197	
Credibility:					0.37	0.37		
Indicated Limited Loss to Payroll Ratio:					1.090	1.535	2.624	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.173	1.859	3.032	
Indicated Relativity Change:								23.6%
Relativity to Statewide Average Loss to Payroll Ratio:								289.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4351 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: PHOTO ENGRAVING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	23,861,481	2	7	18	422,349	346,020	768,369	3.220
2014	24,510,164	2	4	16	124,924	255,922	380,846	1.554
2015	21,758,182	1	7	12	242,203	222,922	465,125	2.138
2016	19,381,808	0	5	9	135,385	152,483	287,868	1.485
2017	22,691,640	0	4	16	104,289	128,748	233,037	1.027
	112,203,275	5	27	71	1,029,150	1,106,095	2,135,245	
Adjusted Loss to Payroll Ratio:					0.917	0.986	1.903	
Expected Unlimited Loss to Payroll Ratio:					0.974	0.972	1.945	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.877	0.745	1.622	
Credibility:					0.42	0.36		
Indicated Limited Loss to Payroll Ratio:					0.894	0.832	1.726	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.963	1.007	1.970	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								187.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4354 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: PRINTED CIRCUIT BOARD MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	195,956,432	5	51	110	1,201,138	1,544,019	2,745,157	1.401
2014	189,649,602	3	57	157	991,150	1,235,675	2,226,825	1.174
2015	212,004,776	2	83	169	1,393,935	1,707,086	3,101,021	1.463
2016	220,299,359	1	84	184	2,013,235	1,959,092	3,972,327	1.803
2017	231,664,842	3	61	140	1,433,711	1,858,950	3,292,661	1.421
1,049,575,010		14	336	760	7,033,169	8,304,821	15,337,991	
Adjusted Loss to Payroll Ratio:					0.670	0.791	1.461	
Expected Unlimited Loss to Payroll Ratio:					0.748	0.968	1.716	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.687	0.782	1.469	
Credibility:					0.93	0.90		
Indicated Limited Loss to Payroll Ratio:					0.671	0.790	1.462	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.710	0.910	1.619	
Indicated Relativity Change:								-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								154.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4361 RHG: 1 NAICS: 54 ILDG: 4 MLDG: 3 CLASS: PHOTOGRAPHERS; PHOTOFINISHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	171,878,052	2	79	118	1,115,493	1,428,573	2,544,066	1.480
2014	173,033,783	1	46	115	810,348	823,017	1,633,365	0.944
2015	177,478,666	4	36	99	806,002	785,036	1,591,038	0.896
2016	185,633,513	2	63	109	1,327,355	1,522,279	2,849,634	1.535
2017	181,816,322	0	49	126	791,925	1,140,775	1,932,700	1.063
	889,840,336	9	273	567	4,851,123	5,699,679	10,550,803	
Adjusted Loss to Payroll Ratio:					0.545	0.641	1.186	
Expected Unlimited Loss to Payroll Ratio:					0.687	0.828	1.515	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.690	0.750	1.440	
Credibility:					0.84	0.79		
Indicated Limited Loss to Payroll Ratio:					0.568	0.663	1.232	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.601	0.764	1.364	
Indicated Relativity Change:								-9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								130.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4362 RHG: 3 NAICS: 51 ILDG: 4 MLDG: 2 CLASS: MOTION PICTURES – NEGATIVE AND PRINT PROCESSORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	36,855,541	1	4	10	356,620	89,992	446,612	1.212
2014	38,439,796	3	6	18	382,693	268,843	651,536	1.695
2015	35,277,791	1	4	11	349,554	373,694	723,248	2.050
2016	46,387,469	0	7	7	121,044	90,638	211,682	0.456
2017	16,663,872	0	2	6	60,133	135,884	196,017	1.176
	173,624,469	5	23	52	1,270,044	959,052	2,229,096	
Adjusted Loss to Payroll Ratio:					0.731	0.552	1.284	
Expected Unlimited Loss to Payroll Ratio:					0.647	0.476	1.122	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.649	0.426	1.075	
Credibility:					0.42	0.32		
Indicated Limited Loss to Payroll Ratio:					0.684	0.466	1.150	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.736	0.565	1.301	
Indicated Relativity Change:								15.9%
Relativity to Statewide Average Loss to Payroll Ratio:								124.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4410 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: RUBBER GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	137,549,976	10	108	156	2,446,078	2,746,255	5,192,333	3.775
2015	145,935,662	13	95	180	2,518,505	2,670,809	5,189,314	3.556
2016	149,418,724	11	113	213	3,642,581	3,455,114	7,097,695	4.750
2017	157,375,765	3	85	248	2,475,206	2,975,153	5,450,359	3.463
	590,280,127	37	401	797	11,082,370	11,847,331	22,929,700	
Adjusted Loss to Payroll Ratio:					1.877	2.007	3.885	
Expected Unlimited Loss to Payroll Ratio:					2.131	2.616	4.747	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.919	2.006	3.925	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.877	2.007	3.885	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.022	2.431	4.453	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								424.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4420 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: RUBBER TIRE RECAPPING OR RETREADING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	16,097,892	2	34	40	620,745	753,250	1,373,995	8.535
2014	18,306,222	1	27	47	519,645	450,161	969,806	5.298
2015	18,904,267	2	24	52	342,873	385,378	728,251	3.852
2016	17,852,286	0	29	24	519,584	843,791	1,363,375	7.637
2017	14,883,752	0	23	42	382,799	463,591	846,390	5.687
	86,044,419	5	137	205	2,385,647	2,896,170	5,281,817	
Adjusted Loss to Payroll Ratio:					2.773	3.366	6.138	
Expected Unlimited Loss to Payroll Ratio:					2.543	3.036	5.579	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.318	2.412	4.730	
Credibility:					0.56	0.52		
Indicated Limited Loss to Payroll Ratio:					2.573	2.908	5.481	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.740	3.399	6.139	
Indicated Relativity Change:								10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								585.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4432 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PEN OR MECHANICAL PENCIL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	5,087,112	0	0	1	0	259	259	0.005
2014	7,028,320	1	1	7	68,547	100,812	169,359	2.410
2015	11,046,359	0	5	17	92,790	157,138	249,928	2.263
2016	18,174,341	1	12	28	214,677	286,154	500,831	2.756
2017	17,354,581	0	7	30	252,939	376,909	629,848	3.629
	58,690,713	2	25	83	628,953	921,272	1,550,225	
Adjusted Loss to Payroll Ratio:					1.072	1.570	2.641	
Expected Unlimited Loss to Payroll Ratio:					0.681	1.140	1.822	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.602	0.833	1.435	
Credibility:					0.28	0.29		
Indicated Limited Loss to Payroll Ratio:					0.734	1.047	1.780	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.803	1.328	2.132	
Indicated Relativity Change:								17.0%
Relativity to Statewide Average Loss to Payroll Ratio:								203.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4470 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: WIRE, WIRE ROPE OR WIRE CABLE MFG – NO WIRE DRAWING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	45,973,628	0	6	28	100,699	188,117	288,816	0.628
2014	54,366,636	3	14	52	416,284	408,722	825,006	1.517
2015	47,973,554	1	14	22	293,767	303,556	597,323	1.245
2016	41,507,923	1	7	27	225,502	252,387	477,889	1.151
2017	45,488,390	0	14	50	201,237	267,768	469,005	1.031
	235,310,130	5	55	179	1,237,490	1,420,550	2,658,040	
Adjusted Loss to Payroll Ratio:					0.526	0.604	1.130	
Expected Unlimited Loss to Payroll Ratio:					0.647	0.854	1.501	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.572	0.624	1.196	
Credibility:					0.47	0.45		
Indicated Limited Loss to Payroll Ratio:					0.551	0.615	1.165	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.603	0.780	1.383	
Indicated Relativity Change:								-7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								131.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4478 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PLASTIC GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	263,432,676	17	168	321	3,475,356	3,865,233	7,340,589	2.787
2016	273,141,061	8	186	381	3,558,762	4,581,669	8,140,431	2.980
2017	283,545,900	7	161	288	3,773,363	4,354,984	8,128,347	2.867
	820,119,637	32	515	990	10,807,481	12,801,885	23,609,366	
Adjusted Loss to Payroll Ratio:					1.318	1.561	2.879	
Expected Unlimited Loss to Payroll Ratio:					1.620	2.299	3.919	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.432	1.679	3.112	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.318	1.561	2.879	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.443	1.981	3.424	
Indicated Relativity Change:								-12.6%
Relativity to Statewide Average Loss to Payroll Ratio:								326.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4492 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: SIGN MFG – METAL, PLASTIC OR WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	62,149,999	2	43	84	1,393,061	841,318	2,234,379	3.595
2014	70,907,442	7	32	77	709,042	956,439	1,665,481	2.349
2015	77,138,771	3	65	103	1,256,046	1,353,980	2,610,026	3.384
2016	79,094,997	2	58	121	1,509,976	2,380,133	3,890,109	4.918
2017	80,547,056	0	41	105	1,175,625	1,549,242	2,724,867	3.383
	369,838,264	14	239	490	6,043,749	7,081,112	13,124,861	
Adjusted Loss to Payroll Ratio:					1.634	1.915	3.549	
Expected Unlimited Loss to Payroll Ratio:					1.707	2.302	4.010	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.556	1.829	3.385	
Credibility:					0.85	0.83		
Indicated Limited Loss to Payroll Ratio:					1.622	1.900	3.523	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.728	2.221	3.949	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								376.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4494 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PLASTICS – BLOW MOLDED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	131,095,452	8	94	164	2,028,566	2,121,855	4,150,421	3.166
2014	125,441,872	16	124	126	3,129,943	3,136,719	6,266,662	4.996
2015	139,086,715	7	104	123	2,776,092	2,389,351	5,165,443	3.714
2016	130,172,444	6	76	114	2,738,891	1,798,868	4,537,759	3.486
2017	134,136,203	1	71	118	2,121,068	1,987,844	4,108,912	3.063
659,932,685		38	469	645	12,794,560	11,434,638	24,229,198	
Adjusted Loss to Payroll Ratio:					1.939	1.733	3.671	
Expected Unlimited Loss to Payroll Ratio:					2.224	2.198	4.422	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.027	1.746	3.773	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.939	1.733	3.671	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.065	2.026	4.090	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								390.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4495 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PLASTICS – EXTRUSION MOLDED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	191,415,302	7	72	152	1,395,982	1,630,525	3,026,507	1.581
2015	207,509,425	13	99	177	2,719,878	2,877,546	5,597,424	2.697
2016	210,357,636	9	96	204	2,383,277	2,725,752	5,109,029	2.429
2017	219,256,970	1	86	205	1,661,774	1,928,559	3,590,333	1.638
	828,539,334	30	353	738	8,160,912	9,162,382	17,323,293	
Adjusted Loss to Payroll Ratio:					0.985	1.106	2.091	
Expected Unlimited Loss to Payroll Ratio:					1.313	1.626	2.939	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.207	1.313	2.520	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.985	1.106	2.091	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.041	1.273	2.314	
Indicated Relativity Change:								-21.3%
Relativity to Statewide Average Loss to Payroll Ratio:								220.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

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

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	80,011,649	12	54	107	1,471,967	1,926,492	3,398,459	4.247
2014	90,575,522	12	77	124	1,625,295	1,920,691	3,545,986	3.915
2015	100,644,906	2	75	134	1,883,465	1,699,389	3,582,854	3.560
2016	118,019,809	2	76	132	1,635,338	2,069,030	3,704,368	3.139
2017	118,351,794	2	74	135	1,852,889	2,733,943	4,586,832	3.876
	507,603,681	30	356	632	8,468,955	10,349,545	18,818,500	
Adjusted Loss to Payroll Ratio:					1.668	2.039	3.707	
Expected Unlimited Loss to Payroll Ratio:					1.906	2.494	4.400	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.716	1.913	3.629	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.668	2.034	3.702	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.797	2.463	4.260	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								406.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4497 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: PLASTICS – FIBER REINFORCED PLASTIC PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	253,928,168	9	145	318	2,436,142	2,819,831	5,255,973	2.070
2015	268,442,864	11	134	344	2,884,896	3,557,119	6,442,015	2.400
2016	235,469,251	4	122	246	2,910,086	3,344,322	6,254,408	2.656
2017	244,155,255	0	124	246	2,579,094	3,266,950	5,846,044	2.394
	1,001,995,538	24	525	1,154	10,810,219	12,988,222	23,798,441	
Adjusted Loss to Payroll Ratio:					1.079	1.296	2.375	
Expected Unlimited Loss to Payroll Ratio:					1.376	1.850	3.225	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.239	1.419	2.658	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.079	1.296	2.375	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.162	1.570	2.732	
Indicated Relativity Change:								-15.3%
Relativity to Statewide Average Loss to Payroll Ratio:								260.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4498 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PLASTICS – INJECTION MOLDED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	471,869,123	9	259	474	5,421,681	6,656,369	12,078,050	2.560
2017	495,099,544	2	252	478	5,265,505	6,529,558	11,795,063	2.382
	966,968,667	11	511	952	10,687,186	13,185,927	23,873,113	
Adjusted Loss to Payroll Ratio:					1.105	1.364	2.469	
Expected Unlimited Loss to Payroll Ratio:					1.318	1.820	3.139	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.202	1.446	2.648	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.105	1.364	2.469	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.177	1.594	2.771	
Indicated Relativity Change:								-11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								264.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4499 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PLASTICS – THERMOFORMED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	143,098,903	5	97	267	2,158,048	2,644,181	4,802,229	3.356
2015	170,972,301	4	90	220	1,554,864	2,159,587	3,714,451	2.173
2016	157,957,693	11	159	216	4,331,839	4,566,159	8,897,998	5.633
2017	153,002,517	2	72	170	1,523,238	1,910,977	3,434,215	2.245
	625,031,414	22	418	873	9,567,989	11,280,904	20,848,893	
Adjusted Loss to Payroll Ratio:					1.531	1.805	3.336	
Expected Unlimited Loss to Payroll Ratio:					1.916	3.101	5.017	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.657	2.119	3.776	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.531	1.805	3.336	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.714	2.447	4.162	
Indicated Relativity Change:								-17.0%
Relativity to Statewide Average Loss to Payroll Ratio:								397.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4511 RHG: 3 NAICS: 54 ILDG: 2 MLDG: 2 CLASS: ANALYTICAL OR TESTING LABORATORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	3,344,491,257	10	214	609	5,168,299	6,859,510	12,027,809	0.360
2017	4,123,360,677	2	202	694	5,175,822	6,013,246	11,189,068	0.271
	7,467,851,933	12	416	1,303	10,344,121	12,872,756	23,216,878	
Adjusted Loss to Payroll Ratio:					0.139	0.172	0.311	
Expected Unlimited Loss to Payroll Ratio:					0.161	0.202	0.363	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.159	0.174	0.332	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.139	0.172	0.311	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.149	0.209	0.358	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								34.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4512 RHG: 3 NAICS: 54 ILDG: 1 MLDG: 1 CLASS: BIOMEDICAL RESEARCH LABORATORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,912,394,848	8	77	439	1,341,881	1,447,116	2,788,997	0.146
2014	2,300,634,763	5	86	360	1,437,547	1,748,948	3,186,495	0.139
2015	2,435,638,002	4	85	374	1,628,481	1,873,147	3,501,628	0.144
2016	2,551,627,536	4	92	402	2,795,951	2,696,016	5,491,967	0.215
2017	3,063,922,062	2	102	435	2,148,385	2,209,263	4,357,648	0.142
	12,264,217,211	23	442	2,010	9,352,245	9,974,490	19,326,735	
Adjusted Loss to Payroll Ratio:					0.076	0.081	0.158	
Expected Unlimited Loss to Payroll Ratio:					0.075	0.097	0.172	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.074	0.083	0.157	
Credibility:					0.98	0.94		
Indicated Limited Loss to Payroll Ratio:					0.076	0.081	0.158	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.082	0.099	0.181	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								17.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4557 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: INK, ADHESIVE, POLISH OR WAX PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	82,792,764	4	29	45	882,247	581,481	1,463,728	1.768
2014	93,854,489	1	39	60	526,288	586,782	1,113,070	1.186
2015	96,642,174	6	39	63	1,012,691	1,093,919	2,106,610	2.180
2016	84,169,357	2	40	55	924,962	806,721	1,731,683	2.057
2017	101,310,266	0	46	80	1,189,180	1,031,564	2,220,744	2.192
	458,769,050	13	193	303	4,535,368	4,100,467	8,635,835	
Adjusted Loss to Payroll Ratio:					0.989	0.894	1.882	
Expected Unlimited Loss to Payroll Ratio:					0.978	1.286	2.264	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.846	0.879	1.724	
Credibility:					0.72	0.68		
Indicated Limited Loss to Payroll Ratio:					0.949	0.889	1.838	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.062	1.205	2.268	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								216.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4558 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PAINT, VARNISH OR LACQUER MFG; RESIN MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	140,709,577	10	55	125	1,399,822	1,431,385	2,831,207	2.012
2014	146,572,719	3	46	118	791,053	771,019	1,562,072	1.066
2015	150,610,362	4	58	100	953,598	1,110,851	2,064,449	1.371
2016	157,423,980	8	57	112	2,191,264	2,450,428	4,641,692	2.949
2017	173,445,146	1	58	89	1,769,631	1,960,263	3,729,894	2.150
	768,761,784	26	274	544	7,105,368	7,723,946	14,829,314	
Adjusted Loss to Payroll Ratio:					0.924	1.005	1.929	
Expected Unlimited Loss to Payroll Ratio:					1.012	1.123	2.134	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.922	0.892	1.814	
Credibility:					0.92	0.84		
Indicated Limited Loss to Payroll Ratio:					0.924	0.987	1.911	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.984	1.153	2.138	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								203.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4611 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: DRUG, MEDICINE OR PHARMACEUTICAL PREPARATIONS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	730,899,573	4	104	281	2,369,375	2,132,511	4,501,886	0.616
2015	816,286,197	18	116	306	4,176,017	3,188,855	7,364,872	0.902
2016	775,822,737	1	141	296	3,336,191	3,293,898	6,630,089	0.855
2017	1,101,793,275	5	139	350	4,361,452	4,607,855	8,969,307	0.814
	3,424,801,782	28	500	1,233	14,243,036	13,223,120	27,466,155	
Adjusted Loss to Payroll Ratio:					0.416	0.386	0.802	
Expected Unlimited Loss to Payroll Ratio:					0.415	0.453	0.868	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.374	0.347	0.721	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.416	0.386	0.802	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.448	0.468	0.915	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								87.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4623 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: COSMETIC, PERSONAL CARE OR PERFUMERY PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	244,924,084	13	264	285	4,805,259	5,440,443	10,245,702	4.183
2016	251,375,103	39	221	263	4,911,744	4,864,628	9,776,372	3.889
2017	290,882,165	2	240	356	4,960,395	5,273,680	10,234,075	3.518
	787,181,352	54	725	904	14,677,398	15,578,751	30,256,149	
Adjusted Loss to Payroll Ratio:					1.865	1.979	3.844	
Expected Unlimited Loss to Payroll Ratio:					2.052	2.654	4.706	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.814	1.938	3.753	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.865	1.979	3.844	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.042	2.511	4.553	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								434.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4635 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: OXYGEN OR HYDROGEN MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	141,693,348	3	31	67	868,761	770,762	1,639,523	1.157
2014	163,514,443	4	30	68	1,194,663	937,933	2,132,596	1.304
2015	154,827,461	5	19	47	870,515	838,559	1,709,074	1.104
2016	172,122,472	5	37	54	2,055,678	1,631,946	3,687,624	2.142
2017	166,996,250	0	28	48	1,345,330	933,047	2,278,377	1.364
	799,153,974	17	145	284	6,334,946	5,112,247	11,447,193	
Adjusted Loss to Payroll Ratio:					0.793	0.640	1.432	
Expected Unlimited Loss to Payroll Ratio:					0.851	1.017	1.868	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.736	0.695	1.431	
Credibility:					0.86	0.77		
Indicated Limited Loss to Payroll Ratio:					0.785	0.652	1.437	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.879	0.885	1.764	
Indicated Relativity Change:								-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								168.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4665 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: RENDERING OR FERTILIZER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	58,762,854	7	47	74	1,444,064	1,238,285	2,682,349	4.565
2014	56,460,568	6	50	100	983,118	1,185,244	2,168,362	3.840
2015	57,615,449	2	61	59	1,268,790	1,191,316	2,460,106	4.270
2016	62,066,580	3	54	75	1,566,715	1,386,210	2,952,925	4.758
2017	65,255,328	0	61	78	1,174,738	1,416,358	2,591,096	3.971
	300,160,780	18	273	386	6,437,425	6,417,412	12,854,837	
Adjusted Loss to Payroll Ratio:					2.145	2.138	4.283	
Expected Unlimited Loss to Payroll Ratio:					2.050	2.254	4.304	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.846	1.729	3.575	
Credibility:					0.84	0.75		
Indicated Limited Loss to Payroll Ratio:					2.097	2.036	4.133	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.258	2.465	4.724	
Indicated Relativity Change:								9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								450.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4683 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: VEGETABLE OIL MFG OR REFINING; COTTONSEED OIL MFG OR REFINING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	31,932,428	2	17	32	467,510	610,590	1,078,100	3.376
2014	36,731,958	5	11	36	707,650	1,083,337	1,790,987	4.876
2015	38,179,975	1	11	39	191,092	283,141	474,233	1.242
2016	42,628,891	1	19	36	380,045	344,343	724,388	1.699
2017	43,911,635	0	15	41	296,350	466,364	762,714	1.737
	193,384,888	9	73	184	2,042,647	2,787,776	4,830,423	
Adjusted Loss to Payroll Ratio:					1.056	1.442	2.498	
Expected Unlimited Loss to Payroll Ratio:					1.360	1.922	3.281	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.224	1.474	2.698	
Credibility:					0.59	0.59		
Indicated Limited Loss to Payroll Ratio:					1.125	1.455	2.580	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.212	1.762	2.974	
Indicated Relativity Change:								-9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								283.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4691 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: ORTHOTIC OR PROSTHETIC DEVICE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	88,634,450	5	19	51	473,062	458,282	931,344	1.051
2014	94,562,037	1	22	51	418,869	478,303	897,172	0.949
2015	93,247,716	1	17	36	306,650	311,427	618,077	0.663
2016	98,076,435	2	15	52	566,907	342,728	909,635	0.927
2017	108,794,566	0	16	52	463,830	584,703	1,048,533	0.964
	483,315,203	9	89	242	2,229,317	2,175,444	4,404,761	
Adjusted Loss to Payroll Ratio:					0.461	0.450	0.911	
Expected Unlimited Loss to Payroll Ratio:					0.645	0.713	1.358	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.581	0.547	1.127	
Credibility:					0.64	0.57		
Indicated Limited Loss to Payroll Ratio:					0.504	0.492	0.996	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.543	0.595	1.138	
Indicated Relativity Change:								-16.1%
Relativity to Statewide Average Loss to Payroll Ratio:								108.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4692 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: DENTAL LABORATORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	290,581,309	6	56	141	1,034,480	1,344,179	2,378,659	0.819
2014	307,196,612	3	57	178	1,056,105	1,126,009	2,182,114	0.710
2015	314,193,693	3	68	148	1,258,703	1,416,218	2,674,921	0.851
2016	334,387,756	2	77	200	1,515,420	1,992,947	3,508,367	1.049
2017	336,776,144	2	61	200	1,729,542	2,143,551	3,873,093	1.150
	1,583,135,515	16	319	867	6,594,249	8,022,904	14,617,153	
Adjusted Loss to Payroll Ratio:					0.417	0.507	0.923	
Expected Unlimited Loss to Payroll Ratio:					0.456	0.593	1.049	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.411	0.455	0.866	
Credibility:					0.89	0.85		
Indicated Limited Loss to Payroll Ratio:					0.416	0.499	0.915	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.448	0.604	1.052	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								100.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4717 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: BUTTER SUBSTITUTES MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	6,062,167	0	0	3	0	986	986	0.016
2014	26,214,294	0	10	27	213,093	226,179	439,272	1.676
2015	28,325,263	0	14	29	338,525	305,525	644,050	2.274
2016	18,963,552	1	4	11	322,600	497,324	819,924	4.324
2017	23,527,391	0	17	42	498,263	627,181	1,125,444	4.784
	103,092,667	1	45	112	1,372,481	1,657,193	3,029,674	
Adjusted Loss to Payroll Ratio:					1.331	1.607	2.939	
Expected Unlimited Loss to Payroll Ratio:					1.150	1.321	2.471	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.035	1.013	2.049	
Credibility:					0.43	0.39		
Indicated Limited Loss to Payroll Ratio:					1.163	1.245	2.408	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.252	1.508	2.760	
Indicated Relativity Change:								11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								263.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4720 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: SOAP OR SYNTHETIC DETERGENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	82,635,671	10	38	92	1,139,280	944,002	2,083,282	2.521
2014	90,011,593	4	45	117	860,466	1,061,511	1,921,977	2.135
2015	71,766,403	1	25	73	641,941	891,946	1,533,887	2.137
2016	64,191,836	0	28	51	398,475	469,595	868,070	1.352
2017	75,858,271	1	38	101	1,213,413	868,176	2,081,589	2.744
	384,463,772	16	174	434	4,253,575	4,235,230	8,488,805	
Adjusted Loss to Payroll Ratio:					1.106	1.102	2.208	
Expected Unlimited Loss to Payroll Ratio:					1.122	1.282	2.404	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.022	1.019	2.041	
Credibility:					0.73	0.67		
Indicated Limited Loss to Payroll Ratio:					1.084	1.074	2.158	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.154	1.256	2.410	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								229.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4740 RHG: 5 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: OIL REFINING – PETROLEUM; ASPHALT/TAR
DISTILLING/REFINING; GASOLINE RECOVERY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	706,625,633	10	49	127	1,819,839	1,428,274	3,248,113	0.460
2014	679,098,674	15	50	104	3,293,541	2,966,068	6,259,609	0.922
2015	764,432,042	9	72	94	3,105,263	2,236,592	5,341,855	0.699
2016	753,636,164	2	51	99	1,973,450	1,605,002	3,578,452	0.475
2017	730,228,499	1	35	84	1,973,173	1,176,462	3,149,635	0.431
	3,634,021,013	37	257	508	12,165,267	9,412,398	21,577,665	
Adjusted Loss to Payroll Ratio:					0.335	0.259	0.594	
Expected Unlimited Loss to Payroll Ratio:					0.398	0.363	0.761	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.344	0.248	0.592	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					0.335	0.258	0.593	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.375	0.350	0.725	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								69.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4771 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 1 CLASS: EXPLOSIVE MFG; ROCKET PROPELLANT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	65,124,866	1	3	30	173,129	171,347	344,476	0.529
2014	75,483,637	1	3	17	255,835	240,018	495,853	0.657
2015	91,006,915	0	21	18	375,132	525,383	900,515	0.990
2016	84,709,958	1	17	33	456,604	658,622	1,115,226	1.317
2017	76,363,814	0	9	15	143,945	156,524	300,469	0.393
	392,689,190	3	53	113	1,404,645	1,751,895	3,156,540	
Adjusted Loss to Payroll Ratio:					0.358	0.446	0.804	
Expected Unlimited Loss to Payroll Ratio:					0.464	0.587	1.051	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.418	0.450	0.868	
Credibility:					0.51	0.49		
Indicated Limited Loss to Payroll Ratio:					0.387	0.448	0.835	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.417	0.543	0.960	
Indicated Relativity Change:								-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								91.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4828 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: CHEMICAL MIXING OR REPACKAGING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	280,706,726	10	86	178	1,766,803	1,903,035	3,669,838	1.307
2015	340,291,865	7	81	183	2,403,648	2,109,997	4,513,645	1.326
2016	285,085,906	4	71	192	2,169,182	2,802,443	4,971,625	1.744
2017	345,352,168	2	78	180	1,894,029	2,551,082	4,445,111	1.287
	1,251,436,665	23	316	733	8,233,662	9,366,557	17,600,219	
Adjusted Loss to Payroll Ratio:					0.658	0.748	1.406	
Expected Unlimited Loss to Payroll Ratio:					0.959	1.132	2.092	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.864	0.869	1.733	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.658	0.748	1.406	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.709	0.906	1.615	
Indicated Relativity Change:								-22.8%
Relativity to Statewide Average Loss to Payroll Ratio:								154.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4829 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: CHEMICAL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	192,019,658	3	27	107	695,191	704,808	1,399,999	0.729
2014	231,811,456	4	38	99	910,465	795,122	1,705,587	0.736
2015	225,715,419	2	33	88	1,137,421	943,096	2,080,517	0.922
2016	256,501,523	2	25	97	874,955	1,271,296	2,146,251	0.837
2017	258,872,933	0	41	108	1,268,893	1,353,366	2,622,259	1.013
	1,164,920,990	11	164	499	4,886,924	5,067,689	9,954,613	
Adjusted Loss to Payroll Ratio:					0.420	0.435	0.855	
Expected Unlimited Loss to Payroll Ratio:					0.544	0.585	1.129	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.471	0.399	0.870	
Credibility:					0.83	0.72		
Indicated Limited Loss to Payroll Ratio:					0.428	0.425	0.853	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.480	0.576	1.056	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								100.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4831 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: VITAMIN OR DIETARY SUPPLEMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	322,453,035	22	180	352	4,328,445	4,476,710	8,805,155	2.731
2016	328,638,750	10	189	393	3,700,246	4,117,857	7,818,103	2.379
2017	347,447,881	5	172	384	3,842,116	5,020,409	8,862,525	2.551
	998,539,667	37	541	1,129	11,870,807	13,614,976	25,485,782	
Adjusted Loss to Payroll Ratio:					1.189	1.363	2.552	
Expected Unlimited Loss to Payroll Ratio:					1.375	1.827	3.202	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.215	1.335	2.550	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.189	1.363	2.552	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.302	1.730	3.032	
Indicated Relativity Change:								-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								289.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 4983 RHG: 5 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: GASKET MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	19,473,090	2	8	18	193,127	134,907	328,034	1.685
2014	26,635,517	2	15	23	238,321	392,899	631,220	2.370
2015	25,565,271	0	10	10	35,333	79,386	114,719	0.449
2016	26,126,703	1	12	17	239,869	307,634	547,503	2.096
2017	38,112,275	1	18	30	380,100	404,353	784,453	2.058
	135,912,856	6	63	98	1,086,750	1,319,179	2,405,929	
Adjusted Loss to Payroll Ratio:					0.800	0.971	1.770	
Expected Unlimited Loss to Payroll Ratio:					1.080	1.427	2.507	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.934	0.975	1.909	
Credibility:					0.46	0.43		
Indicated Limited Loss to Payroll Ratio:					0.872	0.973	1.845	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.977	1.320	2.296	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								219.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5020 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: CEILING INSTALLATION – SUSPENDED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	111,645,675	7	37	46	1,297,108	1,701,987	2,999,095	2.686
2014	114,176,352	9	34	39	1,517,246	1,433,895	2,951,141	2.585
2015	138,246,886	3	27	27	1,016,253	795,910	1,812,163	1.311
2016	148,994,139	7	43	46	1,673,800	1,179,274	2,853,074	1.915
2017	159,093,504	5	47	59	1,620,147	2,087,274	3,707,421	2.330
	672,156,554	31	188	217	7,124,555	7,198,340	14,322,895	
Adjusted Loss to Payroll Ratio:					1.060	1.071	2.131	
Expected Unlimited Loss to Payroll Ratio:					1.190	1.500	2.690	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.102	1.227	2.329	
Credibility:					0.91	0.84		
Indicated Limited Loss to Payroll Ratio:					1.064	1.096	2.160	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.191	1.486	2.677	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								255.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5027 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: MASONRY – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	146,056,916	19	157	181	4,345,864	4,292,329	8,638,193	5.914
2016	142,599,748	7	150	156	3,472,093	3,535,356	7,007,449	4.914
2017	154,483,637	4	104	172	3,086,558	3,695,589	6,782,147	4.390
	443,140,301	30	411	509	10,904,515	11,523,274	22,427,789	
Adjusted Loss to Payroll Ratio:					2.461	2.600	5.061	
Expected Unlimited Loss to Payroll Ratio:					3.169	4.284	7.453	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.906	3.354	6.260	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.461	2.600	5.061	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					2.783	3.687	6.470	
Indicated Relativity Change:								-13.2%
Relativity to Statewide Average Loss to Payroll Ratio:								617.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5028 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: MASONRY – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	117,047,621	10	43	46	1,787,292	1,500,273	3,287,565	2.809
2014	125,935,232	12	44	55	1,993,745	1,832,136	3,825,881	3.038
2015	150,669,864	8	54	65	2,403,541	2,419,324	4,822,865	3.201
2016	182,546,703	4	65	61	2,344,184	2,103,059	4,447,243	2.436
2017	198,308,782	4	66	106	2,324,514	1,899,315	4,223,829	2.130
	774,508,203	38	272	333	10,853,276	9,754,106	20,607,383	
Adjusted Loss to Payroll Ratio:					1.401	1.259	2.661	
Expected Unlimited Loss to Payroll Ratio:					1.594	1.699	3.293	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.476	1.390	2.866	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					1.401	1.269	2.670	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.569	1.720	3.290	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								313.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5029 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: CONCRETE OR ASPHALT SAWING OR DRILLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	36,960,150	3	18	28	645,071	1,086,255	1,731,326	4.684
2014	51,172,338	1	22	31	377,335	406,701	784,036	1.532
2015	67,712,590	4	42	42	1,415,870	1,539,620	2,955,490	4.365
2016	67,545,020	3	29	23	1,099,209	928,548	2,027,757	3.002
2017	82,742,947	1	36	43	946,205	762,812	1,709,017	2.065
	306,133,045	12	147	167	4,483,691	4,723,935	9,207,626	
Adjusted Loss to Payroll Ratio:					1.465	1.543	3.008	
Expected Unlimited Loss to Payroll Ratio:					1.557	2.037	3.594	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.442	1.667	3.109	
Credibility:					0.74	0.69		
Indicated Limited Loss to Payroll Ratio:					1.459	1.581	3.040	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.634	2.144	3.778	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								360.5%

E1-1-14 INCLUDES EXPERIENCE FROM CODE 3724

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5040 RHG: 7 NAICS: 23 ILDG: 3 MLDG: 2 CLASS: IRON OR STEEL ERECTION – STRUCTURAL; BRIDGE BUILDING;
PAINTING – STEEL STRUCTURES OR BRIDGES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	78,064,493	15	35	74	2,298,313	2,079,006	4,377,319	5.607
2014	101,263,652	11	43	84	3,004,808	2,390,700	5,395,508	5.328
2015	105,898,303	12	35	77	2,879,317	1,921,000	4,800,317	4.533
2016	108,872,939	4	50	65	2,631,225	2,519,820	5,151,045	4.731
2017	173,038,155	9	63	121	3,843,320	3,433,834	7,277,154	4.206
	567,137,543	51	226	421	14,656,983	12,344,361	27,001,344	
Adjusted Loss to Payroll Ratio:					2.584	2.177	4.761	
Expected Unlimited Loss to Payroll Ratio:					3.203	3.352	6.555	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.771	2.281	5.052	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.584	2.177	4.761	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					3.096	3.554	6.650	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								634.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5057 RHG: 6 NAICS: 23 ILDG: 4 MLDG: 2 CLASS: IRON OR STEEL ERECTION – NOC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	61,948,129	5	16	21	669,392	901,813	1,571,205	2.536
2014	48,895,182	6	20	31	1,027,843	1,025,736	2,053,579	4.200
2015	64,860,362	4	28	33	978,752	697,070	1,675,822	2.584
2016	60,771,668	1	19	20	639,009	762,362	1,401,371	2.306
2017	62,660,238	0	10	28	319,036	414,234	733,270	1.170
	299,135,579	16	93	133	3,634,032	3,801,215	7,435,247	
Adjusted Loss to Payroll Ratio:					1.215	1.271	2.486	
Expected Unlimited Loss to Payroll Ratio:					1.988	2.134	4.122	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.824	1.670	3.494	
Credibility:					0.81	0.69		
Indicated Limited Loss to Payroll Ratio:					1.330	1.395	2.725	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.505	1.978	3.482	
Indicated Relativity Change:								-15.5%
Relativity to Statewide Average Loss to Payroll Ratio:								332.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5059 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: IRON OR STEEL ERECTION – UNDER 3 STORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	41,040,175	8	18	47	850,170	650,965	1,501,135	3.658
2014	43,360,656	6	18	35	1,131,234	1,255,488	2,386,722	5.504
2015	49,441,675	3	26	60	789,104	679,599	1,468,703	2.971
2016	53,125,452	2	44	46	1,460,467	2,078,089	3,538,556	6.661
2017	63,246,000	3	36	74	1,936,013	1,163,165	3,099,178	4.900
	250,213,958	22	142	262	6,166,987	5,827,306	11,994,293	
Adjusted Loss to Payroll Ratio:					2.465	2.329	4.794	
Expected Unlimited Loss to Payroll Ratio:					2.773	3.886	6.658	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.399	2.644	5.043	
Credibility:					0.84	0.77		
Indicated Limited Loss to Payroll Ratio:					2.454	2.401	4.856	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					2.940	3.921	6.862	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								654.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5102 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: IRON/STEEL/BRASS/BRONZE/ALUMINUM ERECTION; FLOOR
INSTALLATION – ELEVATED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	296,039,319	9	144	197	5,597,370	5,342,057	10,939,427	3.695
2017	307,177,404	6	142	219	5,064,412	5,151,198	10,215,610	3.326
	603,216,723	15	286	416	10,661,782	10,493,255	21,155,037	
Adjusted Loss to Payroll Ratio:					1.767	1.740	3.507	
Expected Unlimited Loss to Payroll Ratio:					2.246	2.769	5.015	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.080	2.266	4.346	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.767	1.740	3.507	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.980	2.359	4.338	
Indicated Relativity Change:								-13.5%
Relativity to Statewide Average Loss to Payroll Ratio:								413.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5107 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: DOOR, DOOR FRAME/PRE-GLAZED WINDOW INSTALLATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	310,858,347	20	196	276	5,513,037	5,836,694	11,349,731	3.651
2016	350,930,139	11	173	322	3,780,671	3,982,910	7,763,581	2.212
2017	376,387,019	7	187	321	4,715,478	5,442,630	10,158,108	2.699
	1,038,175,506	38	556	919	14,009,187	15,262,235	29,271,421	
Adjusted Loss to Payroll Ratio:					1.349	1.470	2.820	
Expected Unlimited Loss to Payroll Ratio:					1.452	1.704	3.157	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.401	1.566	2.967	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.349	1.470	2.820	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.453	1.780	3.234	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								308.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5108 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: DOOR INSTALLATION – OVERHEAD DOORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	38,422,557	3	38	56	736,378	611,830	1,348,208	3.509
2014	45,541,049	5	60	66	1,450,050	1,585,702	3,035,752	6.666
2015	50,720,763	5	47	54	1,090,433	1,144,957	2,235,390	4.407
2016	56,678,219	5	63	67	1,708,227	1,480,938	3,189,165	5.627
2017	61,024,558	0	52	73	1,199,292	1,051,445	2,250,737	3.688
	252,387,146	18	260	316	6,184,380	5,874,872	12,059,251	
Adjusted Loss to Payroll Ratio:					2.450	2.328	4.778	
Expected Unlimited Loss to Payroll Ratio:					2.967	3.546	6.513	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.747	2.902	5.649	
Credibility:					0.89	0.80		
Indicated Limited Loss to Payroll Ratio:					2.483	2.443	4.926	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.781	3.312	6.093	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								581.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5128 RHG: 6 NAICS: 81 ILDG: 4 MLDG: 2 CLASS: INSTRUMENT INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	361,583,652	3	50	201	1,015,645	761,340	1,776,985	0.491
2014	298,252,882	7	70	134	1,525,518	1,246,171	2,771,689	0.929
2015	325,259,066	2	62	154	1,172,400	1,077,878	2,250,278	0.692
2016	335,366,239	7	58	131	1,764,623	1,413,497	3,178,120	0.948
2017	320,670,962	0	52	108	1,209,215	1,117,025	2,326,240	0.725
	1,641,132,801	19	292	728	6,687,401	5,615,911	12,303,312	
Adjusted Loss to Payroll Ratio:					0.407	0.342	0.750	
Expected Unlimited Loss to Payroll Ratio:					0.492	0.484	0.976	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.404	0.301	0.705	
Credibility:					0.91	0.75		
Indicated Limited Loss to Payroll Ratio:					0.407	0.332	0.739	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.461	0.470	0.931	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								88.8%

EXPERIENCE RELATED TO CIRCUIT OR SEMICONDUCTOR EQUIPMENT INSTALLATION OR REPAIR TRANSFERRED TO CODE 5129.
EXPERIENCE RELATED TO PROGRAMMABLE CONTROLS INSTALLATION OR REPAIR TRANSFERRED TO CODE 5130. 5129, 5130 E1-1-18.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5129 RHG: 6 NAICS: 81 ILDG: 4 MLDG: 2 CLASS: INTEGRATED CIRCUIT/SEMICONDUCTOR PROCESSING EQUIP
INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	199,147,769	2	33	153	191,726	343,835	535,561	0.269
2014	161,832,695	4	34	85	336,901	242,714	579,615	0.358
2015	165,436,356	3	32	82	341,922	329,424	671,346	0.406
2016	142,064,535	4	32	72	298,186	308,844	607,030	0.427
2017	161,182,206	0	27	61	140,977	206,381	347,358	0.216
	829,663,561	13	158	453	1,309,712	1,431,198	2,740,910	
Adjusted Loss to Payroll Ratio:					0.158	0.173	0.330	
Expected Unlimited Loss to Payroll Ratio:					0.235	0.269	0.504	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.193	0.167	0.360	
Credibility:					0.52	0.45		
Indicated Limited Loss to Payroll Ratio:					0.175	0.169	0.344	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.198	0.240	0.438	
Indicated Relativity Change:								-13.1%
Relativity to Statewide Average Loss to Payroll Ratio:								41.8%

E1-1-18 INCLUDES EXPERIENCE OF 5128

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5130 RHG: 6 NAICS: 23 ILDG: 4 MLDG: 2 CLASS: PROGRAMMABLE CONTROLS/BLDG AUTOMATION/ENERGY
MGMT INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	212,144,296	3	35	143	650,123	581,840	1,231,963	0.581
2014	166,165,326	4	41	84	393,886	319,416	713,302	0.429
2015	151,018,022	2	34	96	244,287	322,742	567,029	0.375
2016	195,039,684	6	37	84	751,899	474,638	1,226,537	0.629
2017	190,167,093	1	36	79	671,887	729,249	1,401,136	0.737
	914,534,421	16	183	486	2,712,083	2,427,886	5,139,969	
Adjusted Loss to Payroll Ratio:					0.297	0.265	0.562	
Expected Unlimited Loss to Payroll Ratio:					0.331	0.343	0.674	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.303	0.269	0.572	
Credibility:					0.62	0.52		
Indicated Limited Loss to Payroll Ratio:					0.299	0.267	0.566	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.338	0.379	0.717	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								68.4%

E1-1-18 INCLUDES EXPERIENCE OF 5128

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5140 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: ELECTRICAL WIRING – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	2,263,910,353	22	329	530	12,209,910	10,252,664	22,462,574	0.992
2017	2,412,511,668	15	333	534	11,539,183	8,784,883	20,324,066	0.842
	4,676,422,021	37	662	1,064	23,749,093	19,037,547	42,786,640	
Adjusted Loss to Payroll Ratio:					0.508	0.407	0.915	
Expected Unlimited Loss to Payroll Ratio:					0.606	0.626	1.232	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.561	0.512	1.074	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.508	0.407	0.915	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.569	0.552	1.121	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								106.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5146 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CABINET OR FIXTURES; SIGN INSTALLATION OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	875,198,774	27	493	667	14,936,422	12,715,464	27,651,886	3.159
2017	985,938,722	6	503	767	14,038,962	12,783,788	26,822,750	2.721
	1,861,137,496	33	996	1,434	28,975,384	25,499,253	54,474,637	
Adjusted Loss to Payroll Ratio:					1.557	1.370	2.927	
Expected Unlimited Loss to Payroll Ratio:					1.606	1.680	3.286	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.521	1.470	2.991	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.557	1.370	2.927	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.705	1.739	3.443	
Indicated Relativity Change:								4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								328.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5160 RHG: 7 NAICS: 23 ILDG: 4 MLDG: 2 CLASS: ELEVATOR ERECTION OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	288,057,535	7	24	56	1,327,849	1,197,165	2,525,014	0.877
2014	291,160,276	9	29	39	1,384,802	1,452,822	2,837,624	0.975
2015	342,815,352	8	24	54	1,518,534	1,015,968	2,534,502	0.739
2016	384,027,684	9	43	61	2,863,601	2,538,976	5,402,577	1.407
2017	400,467,645	0	38	68	1,129,342	976,349	2,105,691	0.526
1,706,528,492		33	158	278	8,224,129	7,181,280	15,405,408	
Adjusted Loss to Payroll Ratio:					0.482	0.421	0.903	
Expected Unlimited Loss to Payroll Ratio:					0.622	0.717	1.339	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.538	0.488	1.026	
Credibility:					0.99	0.84		
Indicated Limited Loss to Payroll Ratio:					0.482	0.431	0.914	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.578	0.705	1.283	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								122.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5183 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: PLUMBING/REFRIGERATION EQUIP/HEATING OR A/C
EQUIPMENT – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,265,296,693	54	819	1,210	20,919,039	22,336,615	43,255,654	3.419
2017	1,170,214,560	20	825	1,314	17,470,571	20,060,692	37,531,263	3.207
	2,435,511,253	74	1,644	2,524	38,389,611	42,397,308	80,786,919	
Adjusted Loss to Payroll Ratio:					1.576	1.741	3.317	
Expected Unlimited Loss to Payroll Ratio:					1.740	2.072	3.812	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.648	1.812	3.460	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.576	1.741	3.317	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.726	2.209	3.935	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								375.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5184 RHG: 6 NAICS: 23 ILDG: 4 MLDG: 3 CLASS: STEAM PIPE OR BOILER INSULATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	100,057,744	7	20	29	861,369	798,496	1,659,865	1.659
2014	91,700,355	4	18	52	778,607	778,539	1,557,146	1.698
2015	96,048,650	2	13	23	691,948	482,097	1,174,045	1.222
2016	96,977,162	1	12	23	382,140	300,986	683,126	0.704
2017	124,216,525	0	18	26	795,547	424,124	1,219,671	0.982
	509,000,436	14	81	153	3,509,612	2,784,242	6,293,854	
Adjusted Loss to Payroll Ratio:					0.690	0.547	1.237	
Expected Unlimited Loss to Payroll Ratio:					0.877	0.888	1.765	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.804	0.695	1.500	
Credibility:					0.72	0.60		
Indicated Limited Loss to Payroll Ratio:					0.722	0.606	1.328	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.816	0.860	1.676	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								159.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5185 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: AUTOMATIC SPRINKLER INSTALLATION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	112,674,773	5	80	120	1,146,786	1,852,955	2,999,741	2.662
2014	131,918,234	11	100	120	2,639,204	2,609,770	5,248,974	3.979
2015	137,560,899	8	88	125	1,638,190	2,465,197	4,103,387	2.983
2016	156,976,463	4	84	153	1,810,200	1,955,045	3,765,245	2.399
2017	152,516,712	2	61	134	1,511,396	1,466,218	2,977,614	1.952
	691,647,082	30	413	652	8,745,776	10,349,185	19,094,961	
Adjusted Loss to Payroll Ratio:					1.264	1.496	2.761	
Expected Unlimited Loss to Payroll Ratio:					1.577	2.172	3.749	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.460	1.778	3.238	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					1.264	1.502	2.766	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.416	2.037	3.453	
Indicated Relativity Change:								-7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								329.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5186 RHG: 3 NAICS: 23 ILDG: 3 MLDG: 2 CLASS: AUTOMATIC SPRINKLER INSTALLATION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	146,034,566	4	35	33	1,458,028	1,250,895	2,708,923	1.855
2014	168,439,046	5	42	42	1,209,563	876,078	2,085,641	1.238
2015	204,207,685	5	26	65	1,409,678	821,186	2,230,864	1.092
2016	222,760,455	6	48	54	2,507,726	2,048,951	4,556,677	2.046
2017	264,621,657	2	34	65	1,493,986	1,268,982	2,762,968	1.044
	1,006,063,409	22	185	259	8,078,981	6,266,091	14,345,072	
Adjusted Loss to Payroll Ratio:					0.803	0.623	1.426	
Expected Unlimited Loss to Payroll Ratio:					0.870	0.687	1.557	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.840	0.631	1.471	
Credibility:					0.96	0.76		
Indicated Limited Loss to Payroll Ratio:					0.804	0.625	1.429	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.866	0.757	1.623	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								154.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5187 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: PLUMBING/REFRIGERATION EQUIP/HEATING OR A/C
EQUIPMENT – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,876,090,324	36	449	597	15,400,644	12,382,199	27,782,843	1.481
2017	2,205,425,599	17	497	700	15,731,327	14,375,293	30,106,620	1.365
	4,081,515,923	53	946	1,297	31,131,971	26,757,491	57,889,462	
Adjusted Loss to Payroll Ratio:					0.763	0.656	1.418	
Expected Unlimited Loss to Payroll Ratio:					0.907	0.939	1.846	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.832	0.735	1.567	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.763	0.656	1.418	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.863	0.930	1.792	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								171.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5190 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: ELECTRICAL WIRING – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,199,164,320	40	501	710	15,134,590	15,064,316	30,198,906	2.518
2017	1,311,049,555	15	519	766	12,768,289	14,584,165	27,352,454	2.086
	2,510,213,875	55	1,020	1,476	27,902,880	29,648,481	57,551,360	
Adjusted Loss to Payroll Ratio:					1.112	1.181	2.293	
Expected Unlimited Loss to Payroll Ratio:					1.315	1.647	2.962	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.206	1.289	2.495	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.112	1.181	2.293	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.257	1.675	2.932	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								279.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5191 RHG: 5 NAICS: 81 ILDG: 4 MLDG: 3 CLASS: OFFICE MACHINE OR POS EQUIPMENT INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	434,998,359	24	232	399	2,905,282	2,768,858	5,674,140	1.304
2015	450,354,337	14	235	381	3,598,738	2,802,119	6,400,857	1.421
2016	486,752,358	16	199	285	3,709,133	3,199,872	6,909,005	1.419
2017	660,258,337	6	207	336	4,199,229	4,304,724	8,503,953	1.288
	2,032,363,391	60	873	1,401	14,412,382	13,075,573	27,487,955	
Adjusted Loss to Payroll Ratio:					0.709	0.643	1.353	
Expected Unlimited Loss to Payroll Ratio:					0.866	0.903	1.769	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.718	0.587	1.305	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.709	0.643	1.353	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.794	0.872	1.667	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								159.0%

EXPERIENCE RELATED TO CIRCUIT OR COMPUTER OR TELEPHONE INSTALLATION OR REPAIR TRANSFERRED TO CODE 5193; 5193 E1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5192 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 3 CLASS: VENDING OR COIN-OPERATED MACHINES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	129,982,404	6	63	128	1,660,757	2,037,788	3,698,545	2.845
2014	145,107,303	3	60	158	887,965	1,471,487	2,359,452	1.626
2015	153,942,334	2	63	133	1,444,189	1,688,190	3,132,379	2.035
2016	153,203,954	3	71	212	2,111,761	2,216,655	4,328,416	2.825
2017	174,749,671	1	69	196	1,380,057	1,873,704	3,253,761	1.862
	756,985,666	15	326	827	7,484,728	9,287,825	16,772,553	
Adjusted Loss to Payroll Ratio:					0.989	1.227	2.216	
Expected Unlimited Loss to Payroll Ratio:					1.203	1.585	2.788	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.094	1.271	2.365	
Credibility:					0.98	0.94		
Indicated Limited Loss to Payroll Ratio:					0.991	1.230	2.220	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.067	1.489	2.556	
Indicated Relativity Change:								-8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								243.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5193 RHG: 5 NAICS: 23 ILDG: 4 MLDG: 3 CLASS: COMPUTER/TELEPHONE SYSTEM/EQUIPMENT INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,269,831,408	15	235	360	3,706,464	5,336,351	9,042,815	0.712
2016	1,361,552,809	15	207	348	4,004,722	5,436,192	9,440,914	0.693
2017	1,228,396,971	6	160	312	2,821,198	4,557,324	7,378,522	0.601
	3,859,781,188	36	602	1,020	10,532,384	15,329,867	25,862,251	
Adjusted Loss to Payroll Ratio:					0.273	0.397	0.670	
Expected Unlimited Loss to Payroll Ratio:					0.469	0.531	0.999	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.434	0.434	0.868	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.273	0.397	0.670	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.306	0.539	0.844	
Indicated Relativity Change:								-15.5%
Relativity to Statewide Average Loss to Payroll Ratio:								80.5%

E1-1-18 INCLUDES EXPERIENCE OF 5191

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5195 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: COMMUNICATIONS CABLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	260,410,692	12	119	177	2,493,172	2,955,843	5,449,015	2.092
2015	291,093,009	10	114	139	3,129,561	3,044,501	6,174,062	2.121
2016	296,768,617	5	121	134	2,378,906	2,592,730	4,971,636	1.675
2017	324,622,874	3	121	155	3,901,992	3,239,349	7,141,341	2.200
	1,172,895,192	30	475	605	11,903,631	11,832,423	23,736,054	
Adjusted Loss to Payroll Ratio:					1.015	1.009	2.024	
Expected Unlimited Loss to Payroll Ratio:					1.036	1.255	2.291	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.000	1.152	2.152	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.015	1.009	2.024	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.093	1.222	2.315	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								220.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5201 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CONCRETE OR CEMENT WORK – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	591,488,725	48	543	579	13,493,486	13,775,504	27,268,990	4.610
2017	656,948,027	15	552	725	13,280,538	13,596,027	26,876,565	4.091
	1,248,436,751	63	1,095	1,304	26,774,023	27,371,531	54,145,554	
Adjusted Loss to Payroll Ratio:					2.145	2.192	4.337	
Expected Unlimited Loss to Payroll Ratio:					2.194	2.777	4.970	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.116	2.550	4.666	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.145	2.192	4.337	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.310	2.655	4.965	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								473.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5205 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CONCRETE OR CEMENT WORK – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,058,412,357	27	296	421	11,930,523	10,691,188	22,621,711	2.137
2017	1,221,526,006	23	352	514	14,238,972	11,855,133	26,094,105	2.136
	2,279,938,363	50	648	935	26,169,495	22,546,321	48,715,816	
Adjusted Loss to Payroll Ratio:					1.148	0.989	2.137	
Expected Unlimited Loss to Payroll Ratio:					1.525	1.846	3.372	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.320	1.256	2.576	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.148	0.989	2.137	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					1.375	1.615	2.990	
Indicated Relativity Change:								-11.3%
Relativity to Statewide Average Loss to Payroll Ratio:								285.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5212 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CONCRETE PUMPING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	32,315,148	1	25	26	345,188	466,950	812,138	2.513
2014	38,297,604	3	22	26	637,737	573,142	1,210,879	3.162
2015	39,225,208	3	19	19	918,413	988,584	1,906,997	4.862
2016	44,275,746	2	19	21	634,057	550,932	1,184,989	2.676
2017	48,661,809	0	12	17	375,462	404,294	779,756	1.602
	202,775,515	9	97	109	2,910,858	2,983,903	5,894,761	
Adjusted Loss to Payroll Ratio:					1.436	1.472	2.907	
Expected Unlimited Loss to Payroll Ratio:					2.036	2.470	4.506	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.867	1.934	3.801	
Credibility:					0.70	0.62		
Indicated Limited Loss to Payroll Ratio:					1.565	1.647	3.212	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.770	2.336	4.106	
Indicated Relativity Change:								-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								391.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5213 RHG: 6 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: CONCRETE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,188,535,898	43	337	571	18,130,858	15,595,984	33,726,842	2.838
2017	1,360,375,033	11	380	741	16,382,696	15,078,583	31,461,279	2.313
	2,548,910,931	54	717	1,312	34,513,554	30,674,567	65,188,121	
Adjusted Loss to Payroll Ratio:					1.354	1.203	2.557	
Expected Unlimited Loss to Payroll Ratio:					1.503	1.648	3.151	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.378	1.290	2.668	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.354	1.203	2.557	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.531	1.706	3.238	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								308.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5214 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CONCRETE OR CEMENT WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	108,815,012	9	55	54	1,373,517	2,046,460	3,419,977	3.143
2014	129,749,062	6	60	68	1,410,538	1,676,855	3,087,393	2.380
2015	111,299,920	10	41	51	1,623,905	1,787,574	3,411,479	3.065
2016	125,110,434	4	63	91	1,896,941	2,004,775	3,901,716	3.119
2017	149,450,212	3	64	73	2,104,135	2,007,679	4,111,814	2.751
	624,424,641	32	283	337	8,409,036	9,523,343	17,932,379	
Adjusted Loss to Payroll Ratio:					1.347	1.525	2.872	
Expected Unlimited Loss to Payroll Ratio:					1.395	1.764	3.159	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.346	1.620	2.966	
Credibility:					0.96	0.91		
Indicated Limited Loss to Payroll Ratio:					1.347	1.534	2.880	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.450	1.857	3.308	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								315.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5222 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: CONCRETE CONSTRUCTION – BRIDGES; CHIMNEY CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	159,980,554	7	55	85	2,656,328	2,528,730	5,185,058	3.241
2014	160,724,755	16	47	67	3,915,131	5,689,676	9,604,807	5.976
2015	196,228,380	9	29	60	2,455,023	2,125,852	4,580,875	2.334
2016	149,066,461	1	23	50	1,438,459	1,323,547	2,762,006	1.853
2017	119,006,854	2	36	38	2,022,313	2,016,943	4,039,256	3.394
	785,007,005	35	190	300	12,487,254	13,684,749	26,172,003	
Adjusted Loss to Payroll Ratio:					1.591	1.743	3.334	
Expected Unlimited Loss to Payroll Ratio:					1.500	2.061	3.561	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.376	1.613	2.989	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.591	1.743	3.334	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.799	2.472	4.271	
Indicated Relativity Change:								19.9%
Relativity to Statewide Average Loss to Payroll Ratio:								407.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5225 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: REINFORCING STEEL INSTALLATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	223,682,088	14	109	157	4,225,827	4,517,904	8,743,731	3.909
2015	250,242,108	7	74	130	2,721,242	2,427,371	5,148,613	2.057
2016	230,438,651	6	83	148	3,110,293	2,117,124	5,227,417	2.268
2017	317,251,800	5	127	189	4,923,381	5,556,276	10,479,657	3.303
	1,021,614,648	32	393	624	14,980,743	14,618,675	29,599,419	
Adjusted Loss to Payroll Ratio:					1.466	1.431	2.897	
Expected Unlimited Loss to Payroll Ratio:					1.617	1.905	3.522	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.483	1.491	2.974	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.466	1.431	2.897	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.658	2.029	3.688	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								351.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5348 RHG: 2 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: TILE, STONE, MOSAIC OR TERRAZZO WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	579,100,843	18	333	424	8,342,485	8,563,378	16,905,863	2.919
2017	618,515,677	10	310	451	8,694,714	10,947,141	19,641,855	3.176
	1,197,616,519	28	643	875	17,037,199	19,510,519	36,547,718	
Adjusted Loss to Payroll Ratio:					1.423	1.629	3.052	
Expected Unlimited Loss to Payroll Ratio:					1.489	1.654	3.143	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.454	1.574	3.027	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.423	1.629	3.052	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.515	1.904	3.419	
Indicated Relativity Change:								8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								326.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5403 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: CARPENTRY – NOC – LOW WAGE
Code: 5632 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: STEEL FRAMING – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,286,849,053	112	1,356	1,914	40,706,618	41,672,963	82,379,581	6.402
2017	1,448,282,243	71	1,481	2,100	42,355,023	43,915,495	86,270,518	5.957
	2,735,131,295	183	2,837	4,014	83,061,641	85,588,458	168,650,099	
Adjusted Loss to Payroll Ratio:					3.037	3.129	6.166	
Expected Unlimited Loss to Payroll Ratio:					3.578	4.713	8.291	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.282	3.689	6.971	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.037	3.129	6.166	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					3.435	4.437	7.872	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								751.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5432 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CARPENTRY – NOC – HIGH WAGE

Code: 5633 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: STEEL FRAMING – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	2,017,090,358	64	649	883	26,237,667	23,080,688	49,318,355	2.445
2017	2,258,219,779	50	752	1,009	30,235,084	30,546,515	60,781,599	2.692
	4,275,310,137	114	1,401	1,892	56,472,751	53,627,202	110,099,953	
Adjusted Loss to Payroll Ratio:					1.321	1.254	2.575	
Expected Unlimited Loss to Payroll Ratio:					1.494	1.554	3.048	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.383	1.272	2.655	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.321	1.254	2.575	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.479	1.701	3.180	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								303.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5436 RHG: 2 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: HARDWOOD FLOOR LAYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	78,360,568	3	39	30	517,853	601,361	1,119,214	1.428
2014	87,732,330	7	61	50	1,097,333	1,159,520	2,256,853	2.572
2015	107,083,546	6	67	72	1,808,039	1,853,735	3,661,774	3.420
2016	115,238,727	4	67	56	1,423,233	1,352,752	2,775,985	2.409
2017	113,278,481	1	54	57	1,388,051	1,255,121	2,643,172	2.333
	501,693,653	21	288	265	6,234,508	6,222,489	12,456,997	
Adjusted Loss to Payroll Ratio:					1.243	1.240	2.483	
Expected Unlimited Loss to Payroll Ratio:					1.311	1.477	2.788	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.280	1.405	2.685	
Credibility:					0.86	0.79		
Indicated Limited Loss to Payroll Ratio:					1.248	1.275	2.523	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.329	1.490	2.819	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								269.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5443 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: LATHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	142,677,846	8	85	97	1,756,583	2,368,666	4,125,249	2.891
2014	151,059,101	10	107	142	1,934,110	2,066,433	4,000,543	2.648
2015	178,709,097	9	119	126	3,146,900	2,897,468	6,044,368	3.382
2016	196,470,740	1	102	124	2,055,447	2,196,023	4,251,470	2.164
2017	219,728,052	7	118	223	3,290,855	3,132,515	6,423,370	2.923
	888,644,836	35	531	712	12,183,895	12,661,105	24,845,000	
Adjusted Loss to Payroll Ratio:					1.371	1.425	2.796	
Expected Unlimited Loss to Payroll Ratio:					1.490	1.962	3.452	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.411	1.716	3.127	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.371	1.425	2.796	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.501	1.808	3.309	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								315.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5446 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: WALLBOARD INSTALLATION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	890,369,515	42	533	652	16,788,157	12,784,731	29,572,888	3.321
2017	914,478,166	24	575	660	16,504,087	14,317,321	30,821,408	3.370
	1,804,847,681	66	1,108	1,312	33,292,244	27,102,052	60,394,296	
Adjusted Loss to Payroll Ratio:					1.845	1.502	3.346	
Expected Unlimited Loss to Payroll Ratio:					1.957	1.922	3.879	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.888	1.765	3.653	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.845	1.502	3.346	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.987	1.818	3.805	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								363.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5447 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: WALLBOARD INSTALLATION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,078,887,088	24	178	237	9,387,376	7,412,667	16,800,043	1.557
2017	1,146,927,031	8	210	229	8,007,201	6,912,709	14,919,910	1.301
	2,225,814,119	32	388	466	17,394,577	14,325,376	31,719,953	
Adjusted Loss to Payroll Ratio:					0.781	0.644	1.425	
Expected Unlimited Loss to Payroll Ratio:					1.012	1.072	2.084	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.928	0.839	1.767	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.781	0.644	1.425	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.884	0.913	1.796	
Indicated Relativity Change:								-13.8%
Relativity to Statewide Average Loss to Payroll Ratio:								171.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5467 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: GLAZIERS – AWAY FROM SHOP – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	59,701,510	6	61	71	1,458,417	1,447,283	2,905,700	4.867
2014	68,735,292	11	62	76	1,815,629	1,694,388	3,510,017	5.107
2015	78,281,755	8	67	92	1,965,836	1,810,332	3,776,168	4.824
2016	95,285,930	3	89	108	2,522,513	2,404,783	4,927,296	5.171
2017	102,602,867	0	71	113	2,064,938	2,054,010	4,118,948	4.014
	404,607,353	28	350	460	9,827,334	9,410,796	19,238,129	
Adjusted Loss to Payroll Ratio:					2.429	2.326	4.755	
Expected Unlimited Loss to Payroll Ratio:					3.099	3.142	6.241	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.935	2.748	5.683	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					2.429	2.347	4.776	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.660	2.978	5.638	
Indicated Relativity Change:								-9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								537.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5470 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: GLAZIERS – AWAY FROM SHOP – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	98,086,787	7	34	45	1,568,895	1,599,460	3,168,355	3.230
2014	117,466,333	4	31	41	1,167,365	1,050,332	2,217,697	1.888
2015	138,737,408	5	31	57	1,346,640	1,208,601	2,555,241	1.842
2016	164,703,471	6	38	65	2,207,376	1,545,433	3,752,809	2.279
2017	171,072,540	3	46	55	2,599,815	1,921,196	4,521,011	2.643
	690,066,539	25	180	263	8,890,090	7,325,022	16,215,113	
Adjusted Loss to Payroll Ratio:					1.288	1.061	2.350	
Expected Unlimited Loss to Payroll Ratio:					1.261	1.149	2.411	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.195	1.005	2.200	
Credibility:					0.95	0.78		
Indicated Limited Loss to Payroll Ratio:					1.284	1.049	2.333	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.406	1.331	2.737	
Indicated Relativity Change:								13.5%
Relativity to Statewide Average Loss to Payroll Ratio:								261.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5473 RHG: 6 NAICS: 56 ILDG: 4 MLDG: 3 CLASS: ASBESTOS ABATEMENT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	122,803,943	21	97	103	3,744,374	3,666,393	7,410,767	6.035
2015	135,446,208	16	103	129	4,922,091	4,341,807	9,263,898	6.840
2016	147,763,245	13	104	110	4,576,001	3,519,837	8,095,838	5.479
2017	153,229,322	3	90	149	4,245,859	3,284,476	7,530,335	4.914
	559,242,719	53	394	491	17,488,326	14,812,514	32,300,840	
Adjusted Loss to Payroll Ratio:					3.127	2.649	5.776	
Expected Unlimited Loss to Payroll Ratio:					3.570	3.781	7.351	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.110	2.556	5.666	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.127	2.649	5.776	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					3.537	3.756	7.293	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								695.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5474 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: PAINTING; WATERPROOFING; PAINTING/WALLPAPER
INSTALLATION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	771,641,235	61	567	600	17,784,438	19,083,777	36,868,215	4.778
2017	824,117,180	41	629	625	22,224,134	22,899,601	45,123,735	5.475
	1,595,758,414	102	1,196	1,225	40,008,573	41,983,378	81,991,951	
Adjusted Loss to Payroll Ratio:					2.507	2.631	5.138	
Expected Unlimited Loss to Payroll Ratio:					2.494	3.119	5.613	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.310	2.552	4.862	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.507	2.631	5.138	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.808	3.568	6.376	
Indicated Relativity Change:								13.6%
Relativity to Statewide Average Loss to Payroll Ratio:								608.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5479 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 1 CLASS: INSULATION WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	121,478,320	8	109	109	2,790,700	3,105,771	5,896,471	4.854
2014	142,674,923	8	67	132	1,272,051	1,192,815	2,464,866	1.728
2015	157,303,055	4	90	172	2,391,708	1,899,220	4,290,928	2.728
2016	155,145,637	4	90	165	2,661,285	2,158,036	4,819,321	3.106
2017	163,719,653	3	113	171	4,120,616	4,114,961	8,235,577	5.030
	740,321,588	27	469	749	13,236,360	12,470,802	25,707,162	
Adjusted Loss to Payroll Ratio:					1.788	1.685	3.472	
Expected Unlimited Loss to Payroll Ratio:					1.643	1.958	3.601	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.557	1.712	3.269	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.788	1.685	3.472	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.958	2.138	4.095	
Indicated Relativity Change:								13.7%
Relativity to Statewide Average Loss to Payroll Ratio:								390.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5482 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: PAINTING; WATERPROOFING; PAINTING/WALLPAPER
INSTALLATION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	760,532,308	23	185	219	7,318,689	5,897,797	13,216,486	1.738
2017	852,961,385	13	243	253	10,354,288	9,246,739	19,601,027	2.298
	1,613,493,693	36	428	472	17,672,976	15,144,536	32,817,512	
Adjusted Loss to Payroll Ratio:					1.095	0.939	2.034	
Expected Unlimited Loss to Payroll Ratio:					1.168	1.283	2.452	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.011	0.873	1.884	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.095	0.939	2.034	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					1.312	1.533	2.845	
Indicated Relativity Change:								16.0%
Relativity to Statewide Average Loss to Payroll Ratio:								271.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5484 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: PLASTERING OR STUCCO WORK – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	186,138,993	15	231	229	5,841,084	6,247,894	12,088,978	6.495
2017	199,162,909	6	196	272	4,660,578	4,580,542	9,241,120	4.640
	385,301,903	21	427	501	10,501,662	10,828,436	21,330,098	
Adjusted Loss to Payroll Ratio:					2.726	2.810	5.536	
Expected Unlimited Loss to Payroll Ratio:					2.887	3.693	6.580	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.785	3.393	6.177	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.726	2.810	5.536	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.935	3.403	6.339	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								604.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5485 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: PLASTERING OR STUCCO WORK – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	85,904,099	5	25	30	773,890	784,907	1,558,797	1.815
2014	98,623,068	8	37	46	1,600,614	1,774,079	3,374,693	3.422
2015	114,441,465	7	46	61	2,158,658	1,857,697	4,016,355	3.510
2016	129,985,824	7	51	80	2,278,241	1,726,352	4,004,593	3.081
2017	140,605,525	6	53	76	2,431,750	2,716,590	5,148,340	3.662
	569,559,981	33	212	293	9,243,152	8,859,625	18,102,777	
Adjusted Loss to Payroll Ratio:					1.623	1.556	3.178	
Expected Unlimited Loss to Payroll Ratio:					2.098	2.497	4.595	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.815	1.699	3.515	
Credibility:					1.00	0.89		
Indicated Limited Loss to Payroll Ratio:					1.623	1.571	3.194	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					1.944	2.566	4.510	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								430.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5506 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 4 CLASS: STREET OR ROAD CONSTRUCTION – PAVING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	438,741,086	20	146	154	7,617,683	5,619,823	13,237,506	3.017
2017	509,943,236	7	125	177	4,542,900	4,118,129	8,661,029	1.698
	948,684,322	27	271	331	12,160,584	9,737,952	21,898,536	
Adjusted Loss to Payroll Ratio:					1.282	1.026	2.308	
Expected Unlimited Loss to Payroll Ratio:					1.538	1.836	3.373	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.410	1.437	2.847	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.282	1.026	2.308	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.450	1.456	2.905	
Indicated Relativity Change:								-13.9%
Relativity to Statewide Average Loss to Payroll Ratio:								277.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5507 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: STREET OR ROAD CONSTRUCTION – GRADING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	427,715,788	14	116	142	5,373,470	4,119,924	9,493,394	2.220
2016	415,708,168	12	106	134	5,070,646	3,954,560	9,025,206	2.171
2017	469,228,280	2	104	146	3,382,779	3,345,284	6,728,063	1.434
	1,312,652,236	28	326	422	13,826,895	11,419,768	25,246,663	
Adjusted Loss to Payroll Ratio:					1.053	0.870	1.923	
Expected Unlimited Loss to Payroll Ratio:					1.470	1.800	3.270	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.272	1.224	2.497	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.053	0.870	1.923	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					1.262	1.421	2.683	
Indicated Relativity Change:								-18.0%
Relativity to Statewide Average Loss to Payroll Ratio:								255.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5538 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: SHEET METAL WORK; HEATING OR A/C DUCTWORK – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	661,795,910	29	356	615	8,390,340	9,509,327	17,899,667	2.705
2017	655,804,362	14	431	697	10,289,786	11,453,930	21,743,716	3.316
	1,317,600,272	43	787	1,312	18,680,126	20,963,257	39,643,383	
Adjusted Loss to Payroll Ratio:					1.418	1.591	3.009	
Expected Unlimited Loss to Payroll Ratio:					1.520	1.991	3.511	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.407	1.629	3.037	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.418	1.591	3.009	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.588	2.157	3.745	
Indicated Relativity Change:								6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								357.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5542 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: SHEET METAL WORK; HEATING OR A/C DUCTWORK – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	771,763,266	19	167	226	8,217,227	6,649,610	14,866,837	1.926
2017	938,750,117	10	185	285	7,196,740	6,888,151	14,084,891	1.500
	1,710,513,384	29	352	511	15,413,967	13,537,761	28,951,728	
Adjusted Loss to Payroll Ratio:					0.901	0.791	1.693	
Expected Unlimited Loss to Payroll Ratio:					1.013	1.176	2.189	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.929	0.921	1.850	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.901	0.791	1.693	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.019	1.122	2.141	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								204.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5552 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: ROOFING – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	153,921,622	27	283	286	8,791,917	9,757,571	18,549,488	12.051
2017	162,084,227	19	266	277	7,693,155	10,479,046	18,172,201	11.212
	316,005,849	46	549	563	16,485,073	20,236,616	36,721,689	
Adjusted Loss to Payroll Ratio:					5.217	6.404	11.621	
Expected Unlimited Loss to Payroll Ratio:					6.657	10.666	17.324	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					5.761	7.257	13.018	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					5.217	6.404	11.621	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					6.250	10.458	16.707	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								1594.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5553 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: ROOFING – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	487,057,107	38	335	317	12,709,081	11,040,779	23,749,860	4.876
2017	568,931,887	27	353	385	14,593,549	13,172,389	27,765,938	4.880
	1,055,988,994	65	688	702	27,302,630	24,213,168	51,515,798	
Adjusted Loss to Payroll Ratio:					2.586	2.293	4.878	
Expected Unlimited Loss to Payroll Ratio:					2.954	3.126	6.080	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.710	2.447	5.157	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.586	2.293	4.878	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					2.924	3.251	6.176	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								589.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5606 RHG: 4 NAICS: 23 ILDG: 4 MLDG: 3 CLASS: CONTRACTORS – EXECUTIVE LEVEL SUPERVISORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	2,822,611,025	20	138	295	6,055,573	6,604,506	12,660,079	0.449
2017	3,151,618,975	6	175	351	7,762,971	8,075,712	15,838,683	0.503
	5,974,230,000	26	313	646	13,818,544	14,680,218	28,498,762	
Adjusted Loss to Payroll Ratio:					0.231	0.246	0.477	
Expected Unlimited Loss to Payroll Ratio:					0.253	0.286	0.539	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.240	0.250	0.489	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.231	0.246	0.477	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.253	0.312	0.565	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								53.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5610 RHG: 4 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: CONTRACTORS – ALL CONSTRUCTION SUBCONTRACTED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	148,383,975	8	39	80	1,019,907	1,107,753	2,127,660	1.434
2014	157,629,320	11	49	83	1,659,331	1,927,930	3,587,261	2.276
2015	185,321,399	6	60	95	2,610,391	1,824,464	4,434,855	2.393
2016	196,766,162	7	52	105	2,571,827	2,888,042	5,459,869	2.775
2017	264,242,039	6	71	136	2,466,149	2,223,140	4,689,289	1.775
	952,342,894	38	271	499	10,327,606	9,971,329	20,298,935	
Adjusted Loss to Payroll Ratio:					1.084	1.047	2.131	
Expected Unlimited Loss to Payroll Ratio:					1.173	1.335	2.508	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.111	1.168	2.279	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					1.084	1.053	2.138	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.187	1.336	2.524	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								240.8%

E1-1-17 EXPERIENCE OF SUPPORT OPERATIONS FOR SUBCONTRACTED CONSTRUCTION TRANSFERRED FROM CODE 9015

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5650 RHG: 3 NAICS: 56 ILDG: 1 MLDG: 1 CLASS: TERMITE CONTROL WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	136,713,447	10	89	110	2,064,933	1,728,225	3,793,158	2.775
2014	143,098,300	12	123	156	2,792,538	2,525,888	5,318,426	3.717
2015	156,073,379	12	138	190	3,932,598	3,108,658	7,041,256	4.512
2016	164,680,564	6	101	155	2,780,704	3,080,938	5,861,642	3.559
2017	177,253,208	3	111	167	3,367,489	2,683,185	6,050,674	3.414
	777,818,897	43	562	778	14,938,262	13,126,895	28,065,157	
Adjusted Loss to Payroll Ratio:					1.921	1.688	3.608	
Expected Unlimited Loss to Payroll Ratio:					1.998	2.026	4.024	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.831	1.607	3.437	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.921	1.688	3.608	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.068	2.044	4.112	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								392.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 5951 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: SERUM, ANTITOXIN OR VIRUS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,913,092,331	8	125	507	3,219,716	3,752,916	6,972,632	0.364
2016	1,931,029,193	6	118	487	3,135,233	4,046,526	7,181,759	0.372
2017	2,161,032,864	2	127	400	3,875,057	4,017,306	7,892,363	0.365
	6,005,154,389	16	370	1,394	10,230,006	11,816,748	22,046,754	
Adjusted Loss to Payroll Ratio:					0.170	0.197	0.367	
Expected Unlimited Loss to Payroll Ratio:					0.206	0.243	0.449	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.186	0.187	0.372	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.170	0.197	0.367	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.183	0.238	0.422	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								40.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 6003 RHG: 7 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: PILE DRIVING; WHARF BUILDING; BRIDGE/TRESTLE
CONSTRUCTION – WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	17,511,229	5	7	14	1,441,058	541,873	1,982,931	11.324
2014	14,254,347	1	8	8	769,618	400,487	1,170,105	8.209
2015	22,305,131	3	9	12	861,934	839,875	1,701,809	7.630
2016	16,486,425	2	4	9	235,455	143,388	378,843	2.298
2017	19,530,279	1	2	2	667,124	349,684	1,016,808	5.206
	90,087,411	12	30	45	3,975,189	2,275,307	6,250,497	
Adjusted Loss to Payroll Ratio:					4.413	2.526	6.938	
Expected Unlimited Loss to Payroll Ratio:					5.837	4.456	10.292	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					5.051	3.032	8.082	
Credibility:					0.75	0.54		
Indicated Limited Loss to Payroll Ratio:					4.572	2.758	7.331	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					5.477	4.504	9.982	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								952.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 6011 RHG: 7 NAICS: 23 ILDG: 3 MLDG: 1 CLASS: DAM CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	11,394,995	2	5	13	236,760	205,943	442,703	3.885
2014	10,614,573	2	7	10	427,076	192,780	619,856	5.840
2015	12,699,612	0	0	4	0	4,369	4,369	0.034
2016	10,132,490	0	0	3	0	1,811	1,811	0.018
2017	13,273,464	1	3	4	446,277	180,227	626,504	4.720
	58,115,134	5	15	34	1,110,113	585,130	1,695,243	
Adjusted Loss to Payroll Ratio:					1.910	1.007	2.917	
Expected Unlimited Loss to Payroll Ratio:					2.372	1.978	4.351	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.053	1.346	3.399	
Credibility:					0.44	0.33		
Indicated Limited Loss to Payroll Ratio:					1.990	1.234	3.224	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					2.384	2.015	4.399	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								419.7%

INCLUDES 5207 D 1-1-13

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 6204 RHG: 7 NAICS: 21 ILDG: 1 MLDG: 1 CLASS: DRILLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	59,283,727	6	37	63	1,465,941	1,181,949	2,647,890	4.466
2014	87,099,223	7	70	76	1,863,054	1,710,550	3,573,604	4.103
2015	107,353,137	6	73	90	1,738,682	1,402,093	3,140,775	2.926
2016	99,388,902	0	60	74	1,452,127	1,337,764	2,789,891	2.807
2017	92,114,547	3	42	56	1,714,901	1,594,031	3,308,932	3.592
	445,239,536	22	282	359	8,234,704	7,226,387	15,461,091	
Adjusted Loss to Payroll Ratio:					1.849	1.623	3.473	
Expected Unlimited Loss to Payroll Ratio:					2.456	2.901	5.356	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.095	1.746	3.841	
Credibility:					1.00	0.86		
Indicated Limited Loss to Payroll Ratio:					1.849	1.640	3.490	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					2.216	2.678	4.894	
Indicated Relativity Change:								-8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								466.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 6206 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 3 CLASS: OIL/GAS WELLS – CEMENTING/ACIDIZING/FRACTURING;
VACUUM TRUCK SVC/GRAVEL PACKING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	127,366,948	7	20	39	1,110,113	903,774	2,013,887	1.581
2014	125,259,439	3	20	27	942,725	1,112,308	2,055,033	1.641
2015	114,788,216	4	10	22	742,997	763,611	1,506,608	1.313
2016	86,348,810	1	15	10	825,246	829,510	1,654,756	1.916
2017	95,702,516	1	28	21	1,319,666	1,236,549	2,556,215	2.671
	549,465,929	16	93	119	4,940,748	4,845,753	9,786,501	
Adjusted Loss to Payroll Ratio:					0.899	0.882	1.781	
Expected Unlimited Loss to Payroll Ratio:					0.734	0.812	1.545	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.663	0.562	1.226	
Credibility:					0.69	0.59		
Indicated Limited Loss to Payroll Ratio:					0.826	0.751	1.577	
Limit Factor:					1.131	1.418		
Indicated (Unlimited) Loss to Payroll Ratio:					0.934	1.065	1.999	
Indicated Relativity Change:								29.3%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.903	1.029	1.932	
Relativity to Statewide Average Loss to Payroll Ratio:								184.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 6213 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 2 CLASS: OIL/GAS WELLS – SPECIALTY TOOL COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	116,427,627	8	5	52	674,115	554,342	1,228,457	1.055
2014	100,288,877	1	9	39	557,276	541,416	1,098,692	1.096
2015	65,637,557	0	10	16	267,712	269,414	537,126	0.818
2016	43,222,465	0	5	25	94,488	155,305	249,793	0.578
2017	46,615,866	0	4	9	160,644	242,310	402,954	0.864
	372,192,392	9	33	141	1,754,235	1,762,787	3,517,022	
Adjusted Loss to Payroll Ratio:					0.471	0.474	0.945	
Expected Unlimited Loss to Payroll Ratio:					0.624	0.633	1.257	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.564	0.438	1.003	
Credibility:					0.55	0.46		
Indicated Limited Loss to Payroll Ratio:					0.513	0.455	0.968	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.580	0.645	1.225	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								116.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 6216 RHG: 6 NAICS: 21 ILDG: 2 MLDG: 2 CLASS: OIL/GAS LEASE WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	128,049,713	3	19	35	887,011	1,127,165	2,014,176	1.573
2014	107,926,085	6	23	26	1,015,737	775,395	1,791,132	1.660
2015	65,497,843	0	13	14	194,318	188,612	382,930	0.585
2016	60,891,218	0	17	21	696,314	437,994	1,134,308	1.863
2017	68,133,453	1	13	17	449,197	761,804	1,211,001	1.777
	430,498,312	10	85	113	3,242,578	3,290,969	6,533,547	
Adjusted Loss to Payroll Ratio:					0.753	0.764	1.518	
Expected Unlimited Loss to Payroll Ratio:					1.001	0.982	1.983	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.905	0.680	1.585	
Credibility:					0.71	0.58		
Indicated Limited Loss to Payroll Ratio:					0.797	0.729	1.526	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.902	1.034	1.935	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								184.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 6218 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: EXCAVATION/GRADING LAND/LAND LEVELING – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	430,925,369	17	192	225	6,565,945	6,412,943	12,978,888	3.012
2017	421,991,991	12	179	242	7,351,479	7,516,231	14,867,710	3.523
	852,917,360	29	371	467	13,917,423	13,929,174	27,846,598	
Adjusted Loss to Payroll Ratio:					1.632	1.633	3.265	
Expected Unlimited Loss to Payroll Ratio:					1.636	2.038	3.674	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.500	1.595	3.095	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.632	1.633	3.265	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.846	2.316	4.161	
Indicated Relativity Change:								13.3%
Relativity to Statewide Average Loss to Payroll Ratio:								397.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 6220 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 4 CLASS: EXCAVATION/GRADING LAND/LAND LEVELING – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	854,571,319	18	111	164	7,064,384	6,496,934	13,561,318	1.587
2017	1,051,976,389	7	136	148	6,687,430	5,552,075	12,239,505	1.163
	1,906,547,707	25	247	312	13,751,814	12,049,009	25,800,823	
Adjusted Loss to Payroll Ratio:					0.721	0.632	1.353	
Expected Unlimited Loss to Payroll Ratio:					0.918	1.242	2.160	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.795	0.845	1.640	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.721	0.632	1.353	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.864	1.032	1.896	
Indicated Relativity Change:								-12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								180.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 6233 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: OIL/GAS PIPE LINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	248,520,040	5	21	51	1,149,685	1,483,345	2,633,030	1.059
2014	193,014,035	3	25	36	1,031,767	1,167,873	2,199,640	1.140
2015	155,660,928	3	15	15	880,087	708,251	1,588,338	1.020
2016	135,767,612	1	9	12	395,532	463,292	858,824	0.633
2017	159,804,830	1	15	27	755,680	1,021,108	1,776,788	1.112
	892,767,444	13	85	141	4,212,752	4,843,869	9,056,621	
Adjusted Loss to Payroll Ratio:					0.472	0.543	1.014	
Expected Unlimited Loss to Payroll Ratio:					0.578	0.812	1.390	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.500	0.552	1.053	
Credibility:					0.75	0.68		
Indicated Limited Loss to Payroll Ratio:					0.479	0.546	1.025	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.574	0.891	1.465	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								139.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 6235 RHG: 7 NAICS: 21 ILDG: 2 MLDG: 3 CLASS: OIL/GAS WELLS – DRILLING OR REDRILLING/INSTALL/RECOVERY OF CASING; DRILLING GEOTHERMAL WELLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	254,627,195	5	37	108	1,730,111	1,610,636	3,340,747	1.312
2014	179,682,409	8	21	71	1,757,032	1,748,167	3,505,199	1.951
2015	94,598,572	1	28	24	1,564,435	707,624	2,272,059	2.402
2016	47,219,802	1	4	9	423,503	462,204	885,707	1.876
2017	68,702,131	0	7	17	187,552	257,948	445,500	0.648
	644,830,110	15	97	229	5,662,632	4,786,578	10,449,210	
Adjusted Loss to Payroll Ratio:					0.878	0.742	1.620	
Expected Unlimited Loss to Payroll Ratio:					1.054	1.174	2.228	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.899	0.706	1.606	
Credibility:					0.83	0.69		
Indicated Limited Loss to Payroll Ratio:					0.882	0.731	1.613	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					1.056	1.194	2.250	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								214.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 6237 RHG: 7 NAICS: 21 ILDG: 3 MLDG: 3 CLASS: OIL/GAS WELLS – WIRELINE SERVICE/PERFORATING OF CASING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	87,710,253	0	3	9	42,190	48,482	90,672	0.103
2014	71,173,625	2	5	20	410,620	423,214	833,834	1.172
2015	47,230,409	2	7	6	873,328	505,377	1,378,705	2.919
2016	34,737,127	1	2	3	59,995	68,927	128,922	0.371
2017	39,617,104	0	3	8	167,798	172,235	340,033	0.858
	280,468,519	5	20	46	1,553,931	1,218,234	2,772,165	
Adjusted Loss to Payroll Ratio:					0.554	0.434	0.988	
Expected Unlimited Loss to Payroll Ratio:					0.466	0.591	1.057	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.397	0.356	0.753	
Credibility:					0.43	0.38		
Indicated Limited Loss to Payroll Ratio:					0.465	0.386	0.850	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.557	0.630	1.186	
Indicated Relativity Change:								12.3%
Relativity to Statewide Average Loss to Payroll Ratio:								113.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 6251 RHG: 4 NAICS: 23 ILDG: 4 MLDG: 2 CLASS: TUNNELING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	18,589,607	3	6	18	394,626	367,415	762,041	4.099
2014	16,629,716	0	3	3	29,889	25,542	55,431	0.333
2015	21,226,715	2	3	8	608,084	255,869	863,953	4.070
2016	26,121,776	0	5	4	168,308	170,279	338,587	1.296
2017	28,416,801	0	4	11	334,325	332,556	666,881	2.347
	110,984,615	5	21	44	1,535,232	1,151,660	2,686,892	
Adjusted Loss to Payroll Ratio:					1.383	1.038	2.421	
Expected Unlimited Loss to Payroll Ratio:					1.897	1.633	3.530	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.797	1.428	3.225	
Credibility:					0.54	0.43		
Indicated Limited Loss to Payroll Ratio:					1.574	1.260	2.834	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.723	1.599	3.322	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								317.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 6258 RHG: 6 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: FOUNDATION PREPARATION WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	71,547,384	7	26	36	1,123,791	1,146,316	2,270,107	3.173
2014	79,914,273	7	24	40	1,407,634	1,207,924	2,615,558	3.273
2015	89,943,302	4	34	50	1,481,329	1,513,049	2,994,378	3.329
2016	99,845,970	5	31	57	1,869,989	1,231,778	3,101,767	3.107
2017	113,143,989	2	39	70	1,531,653	1,329,592	2,861,245	2.529
	454,394,919	25	154	253	7,414,396	6,428,659	13,843,055	
Adjusted Loss to Payroll Ratio:					1.632	1.415	3.046	
Expected Unlimited Loss to Payroll Ratio:					1.971	2.168	4.139	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.808	1.697	3.505	
Credibility:					0.95	0.82		
Indicated Limited Loss to Payroll Ratio:					1.641	1.466	3.106	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.855	2.078	3.934	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								375.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 6307 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: SEWER CONSTRUCTION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	52,714,187	9	42	34	1,497,562	1,975,332	3,472,894	6.588
2014	67,251,956	6	45	56	1,151,293	1,248,421	2,399,714	3.568
2015	69,569,349	6	32	65	1,669,649	1,152,694	2,822,343	4.057
2016	65,466,660	5	52	35	2,282,302	1,576,407	3,858,709	5.894
2017	71,410,859	1	37	53	1,157,805	1,487,077	2,644,882	3.704
	326,413,011	27	208	243	7,758,611	7,439,930	15,198,541	
Adjusted Loss to Payroll Ratio:					2.377	2.279	4.656	
Expected Unlimited Loss to Payroll Ratio:					2.595	2.945	5.539	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.403	2.410	4.812	
Credibility:					0.93	0.82		
Indicated Limited Loss to Payroll Ratio:					2.379	2.303	4.681	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.664	3.123	5.787	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								552.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 6308 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: SEWER CONSTRUCTION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	156,515,280	10	47	43	1,771,486	1,815,225	3,586,711	2.292
2014	156,190,574	5	29	37	1,182,003	1,284,026	2,466,029	1.579
2015	165,204,182	5	37	40	1,829,177	1,335,063	3,164,240	1.915
2016	184,660,568	4	18	59	1,231,741	1,089,776	2,321,517	1.257
2017	209,268,712	2	45	51	1,680,137	1,664,727	3,344,864	1.598
	871,839,316	26	176	230	7,694,544	7,188,818	14,883,362	
Adjusted Loss to Payroll Ratio:					0.883	0.825	1.707	
Expected Unlimited Loss to Payroll Ratio:					1.168	1.494	2.663	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.072	1.170	2.241	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					0.883	0.856	1.738	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.998	1.213	2.211	
Indicated Relativity Change:								-16.9%
Relativity to Statewide Average Loss to Payroll Ratio:								211.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 6315 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: WATER/GAS MAINS CONSTRUCTION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	91,258,709	5	48	70	1,252,939	1,592,066	2,845,005	3.118
2014	123,888,174	7	48	75	1,267,476	1,412,395	2,679,871	2.163
2015	134,451,844	8	41	83	1,869,212	2,079,561	3,948,773	2.937
2016	141,617,216	1	43	78	1,246,495	1,479,967	2,726,462	1.925
2017	167,366,517	4	71	86	2,573,750	2,871,245	5,444,995	3.253
	658,582,460	25	251	392	8,209,872	9,435,234	17,645,106	
Adjusted Loss to Payroll Ratio:					1.247	1.433	2.679	
Expected Unlimited Loss to Payroll Ratio:					1.244	1.721	2.966	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.141	1.348	2.489	
Credibility:					0.92	0.86		
Indicated Limited Loss to Payroll Ratio:					1.238	1.421	2.659	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.400	2.015	3.415	
Indicated Relativity Change:								15.1%
Relativity to Statewide Average Loss to Payroll Ratio:								325.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 6316 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 4 CLASS: WATER/GAS MAINS CONSTRUCTION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	228,944,281	13	47	47	2,846,824	3,282,149	6,128,973	2.677
2015	269,928,032	9	63	73	3,082,210	2,896,493	5,978,703	2.215
2016	301,569,654	9	58	71	3,144,703	2,630,298	5,775,001	1.915
2017	339,366,064	4	59	76	2,435,407	2,567,957	5,003,364	1.474
	1,139,808,030	35	227	267	11,509,144	11,376,897	22,886,040	
Adjusted Loss to Payroll Ratio:					1.010	0.998	2.008	
Expected Unlimited Loss to Payroll Ratio:					1.420	1.980	3.401	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.229	1.347	2.576	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.010	0.998	2.008	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					1.210	1.630	2.840	
Indicated Relativity Change:								-16.5%
Relativity to Statewide Average Loss to Payroll Ratio:								270.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 6325 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: CONDUIT CONSTRUCTION OR UNDERGROUND WIRING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	537,144,143	24	164	284	5,109,798	5,670,455	10,780,253	2.007
2016	583,465,259	12	156	311	5,227,941	4,504,647	9,732,588	1.668
2017	660,399,278	7	180	293	6,206,688	5,090,668	11,297,356	1.711
	1,781,008,680	43	500	888	16,544,428	15,265,769	31,810,197	
Adjusted Loss to Payroll Ratio:					0.929	0.857	1.786	
Expected Unlimited Loss to Payroll Ratio:					0.965	1.149	2.114	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.894	0.940	1.834	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.929	0.857	1.786	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.040	1.162	2.203	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								210.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 6361 RHG: 4 NAICS: 23 ILDG: 3 MLDG: 2 CLASS: CANAL/JETTY/BREAKWATER CONSTRUCTION; CROSS-COUNTRY WATER PIPELINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	20,131,878	1	6	3	326,084	189,777	515,861	2.562
2014	19,112,970	2	5	2	396,303	589,036	985,339	5.155
2015	20,398,904	0	0	4	0	1,661	1,661	0.008
2016	19,411,099	0	3	5	87,917	102,153	190,070	0.979
2017	24,726,885	0	3	6	70,967	166,587	237,554	0.961
	103,781,735	3	17	20	881,271	1,049,213	1,930,485	
Adjusted Loss to Payroll Ratio:					0.849	1.011	1.860	
Expected Unlimited Loss to Payroll Ratio:					1.579	1.558	3.137	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.495	1.363	2.858	
Credibility:					0.49	0.41		
Indicated Limited Loss to Payroll Ratio:					1.179	1.219	2.397	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.291	1.546	2.837	
Indicated Relativity Change:								-9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								270.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 6364 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: IRRIGATION PIPE INSTALLATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	25,991,135	7	27	57	742,824	772,076	1,514,900	5.829
2014	35,769,591	1	35	55	391,081	656,097	1,047,178	2.928
2015	39,452,531	0	30	67	381,266	636,677	1,017,943	2.580
2016	43,504,955	1	21	72	397,045	447,881	844,926	1.942
2017	49,916,565	1	27	77	480,558	732,655	1,213,213	2.430
	194,634,777	10	140	328	2,392,774	3,245,386	5,638,160	
Adjusted Loss to Payroll Ratio:					1.229	1.667	2.897	
Expected Unlimited Loss to Payroll Ratio:					1.554	2.248	3.802	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.500	2.065	3.564	
Credibility:					0.63	0.63		
Indicated Limited Loss to Payroll Ratio:					1.329	1.814	3.144	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.432	2.197	3.629	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								346.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 6400 RHG: 1 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: FENCE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	144,420,807	17	102	181	2,182,872	2,806,389	4,989,261	3.455
2015	165,003,684	16	133	183	3,071,609	3,490,650	6,562,259	3.977
2016	184,985,346	3	110	210	2,573,430	2,804,295	5,377,725	2.907
2017	207,114,213	2	147	234	3,672,706	3,691,711	7,364,417	3.556
	701,524,050	38	492	808	11,500,617	12,793,045	24,293,662	
Adjusted Loss to Payroll Ratio:					1.639	1.824	3.463	
Expected Unlimited Loss to Payroll Ratio:					1.712	2.145	3.857	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.686	2.075	3.760	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.639	1.824	3.463	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.733	2.099	3.832	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								365.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 6504 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: FOOD PRODUCTS MFG OR PROCESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,549,039,372	35	1,337	1,983	28,168,624	30,277,576	58,446,200	3.773
2017	1,681,517,837	16	1,474	2,276	32,950,506	34,474,494	67,425,000	4.010
	3,230,557,209	51	2,811	4,259	61,119,130	64,752,071	125,871,201	
Adjusted Loss to Payroll Ratio:					1.892	2.004	3.896	
Expected Unlimited Loss to Payroll Ratio:					1.991	2.356	4.347	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.793	1.807	3.600	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.892	2.004	3.896	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.038	2.427	4.465	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								426.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 6834 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: BOAT BUILDING OR REPAIRING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	52,952,885	3	33	64	522,283	436,967	959,250	1.812
2014	53,649,623	2	39	88	733,995	843,868	1,577,863	2.941
2015	57,010,172	2	30	99	976,495	1,076,041	2,052,536	3.600
2016	54,887,411	3	38	75	1,153,867	1,130,244	2,284,111	4.161
2017	65,259,898	0	50	90	1,377,747	1,470,097	2,847,844	4.364
	283,759,990	10	190	416	4,764,387	4,957,216	9,721,603	
Adjusted Loss to Payroll Ratio:					1.679	1.747	3.426	
Expected Unlimited Loss to Payroll Ratio:					1.582	1.669	3.251	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.424	1.280	2.705	
Credibility:					0.74	0.65		
Indicated Limited Loss to Payroll Ratio:					1.613	1.584	3.196	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.737	1.918	3.655	
Indicated Relativity Change:								12.4%
Relativity to Statewide Average Loss to Payroll Ratio:								348.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7133 RHG: 7 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: RAILROAD OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	43,955,941	2	7	18	294,137	304,496	598,633	1.362
2014	27,980,958	2	6	16	211,846	245,002	456,848	1.633
2015	30,339,801	0	5	23	148,869	138,750	287,619	0.948
2016	43,365,267	2	11	19	254,815	373,734	628,549	1.449
2017	51,285,599	0	8	36	53,124	96,382	149,506	0.292
	196,927,566	6	37	112	962,791	1,158,365	2,121,156	
Adjusted Loss to Payroll Ratio:					0.489	0.588	1.077	
Expected Unlimited Loss to Payroll Ratio:					1.006	1.343	2.350	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.852	0.858	1.710	
Credibility:					0.51	0.46		
Indicated Limited Loss to Payroll Ratio:					0.667	0.734	1.401	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.799	1.199	1.998	
Indicated Relativity Change:								-15.0%
Relativity to Statewide Average Loss to Payroll Ratio:								190.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7198 RHG: 3 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: PARCEL DELIVERY COMPANIES; ARMORED TRANSPORT SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	2,084,445,840	94	1,526	2,682	52,375,811	40,924,557	93,300,368	4.476
2017	2,249,839,831	55	1,976	3,284	67,389,540	49,724,260	117,113,800	5.205
	4,334,285,671	149	3,502	5,966	119,765,351	90,648,818	210,414,169	
Adjusted Loss to Payroll Ratio:					2.763	2.091	4.855	
Expected Unlimited Loss to Payroll Ratio:					2.699	2.222	4.920	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.548	1.916	4.463	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.763	2.091	4.855	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.976	2.533	5.509	
Indicated Relativity Change:								12.0%
Relativity to Statewide Average Loss to Payroll Ratio:								525.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7207 RHG: 4 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: STABLES; CLUBS – RIDING; HORSE SHOWS/RODEOS/PACK
TRAINS; RACING STABLES – HARNESS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	66,210,449	10	63	87	1,120,436	1,399,002	2,519,438	3.805
2014	71,932,685	15	63	78	1,417,874	2,219,021	3,636,895	5.056
2015	74,197,575	8	61	83	1,137,892	1,964,596	3,102,488	4.181
2016	79,014,031	6	83	94	1,579,851	2,654,205	4,234,056	5.359
2017	77,111,078	7	40	90	1,912,806	1,842,041	3,754,847	4.869
	368,465,817	46	310	432	7,168,859	10,078,864	17,247,724	
Adjusted Loss to Payroll Ratio:					1.946	2.735	4.681	
Expected Unlimited Loss to Payroll Ratio:					1.930	3.098	5.028	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.721	2.780	4.501	
Credibility:					0.88	0.91		
Indicated Limited Loss to Payroll Ratio:					1.919	2.739	4.658	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.101	3.476	5.577	
Indicated Relativity Change:								10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								532.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7219 RHG: 4 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: TRUCKING FIRMS; EXPRESS COMPANIES; MOBILE CRANE/HOISTING SERVICE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	3,269,325,634	203	2,520	2,528	82,725,890	69,241,840	151,967,730	4.648
2017	3,547,213,625	145	2,485	2,621	76,806,509	64,090,539	140,897,048	3.972
	6,816,539,260	348	5,005	5,149	159,532,399	133,332,379	292,864,777	
Adjusted Loss to Payroll Ratio:					2.340	1.956	4.296	
Expected Unlimited Loss to Payroll Ratio:					2.606	2.478	5.084	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.415	2.035	4.451	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.340	1.956	4.296	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.563	2.482	5.045	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								481.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7227 RHG: 4 NAICS: 48 ILDG: 2 MLDG: 2 CLASS: AUTO/TRUCK TOWING, ROADSIDE ASSISTANCE OR FREEWAY SERVICE PATROL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	291,202,970	16	214	288	6,176,124	7,346,228	13,522,352	4.644
2017	308,048,067	15	229	251	8,667,779	8,002,481	16,670,260	5.412
	599,251,037	31	443	539	14,843,903	15,348,709	30,192,612	
Adjusted Loss to Payroll Ratio:					2.477	2.561	5.038	
Expected Unlimited Loss to Payroll Ratio:					2.109	2.869	4.978	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.955	2.356	4.311	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.477	2.561	5.038	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.712	3.250	5.963	
Indicated Relativity Change:								19.8%
Relativity to Statewide Average Loss to Payroll Ratio:								568.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7232 RHG: 6 NAICS: 48 ILDG: 3 MLDG: 3 CLASS: MAIL DELIVERY SERVICE COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	42,025,624	2	34	15	598,001	563,817	1,161,818	2.765
2014	49,381,447	4	33	29	1,110,217	807,005	1,917,222	3.882
2015	51,055,058	4	48	21	1,661,186	1,080,001	2,741,187	5.369
2016	53,848,380	3	38	30	1,472,855	1,126,741	2,599,596	4.828
2017	49,594,927	2	32	27	2,569,120	1,496,476	4,065,596	8.198
	245,905,435	15	185	122	7,411,380	5,074,040	12,485,420	
Adjusted Loss to Payroll Ratio:					3.014	2.063	5.077	
Expected Unlimited Loss to Payroll Ratio:					3.439	3.154	6.593	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.086	2.318	5.404	
Credibility:					0.93	0.74		
Indicated Limited Loss to Payroll Ratio:					3.019	2.130	5.149	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					3.414	3.020	6.434	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								613.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7272 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: WATER TRUCK SERVICE COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	5,626,206	0	4	2	94,754	87,560	182,314	3.240
2014	6,743,055	0	4	2	42,017	62,160	104,177	1.545
2015	7,166,984	1	3	2	288,964	21,853	310,817	4.337
2016	7,718,256	1	2	3	326,739	214,080	540,819	7.007
2017	9,195,597	0	4	6	53,549	156,471	210,020	2.284
	36,450,098	2	17	15	806,022	542,124	1,348,146	
Adjusted Loss to Payroll Ratio:					2.211	1.487	3.699	
Expected Unlimited Loss to Payroll Ratio:					2.615	1.691	4.306	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.398	1.324	3.722	
Credibility:					0.39	0.27		
Indicated Limited Loss to Payroll Ratio:					2.325	1.368	3.693	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					2.630	1.940	4.570	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								436.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7332 RHG: 1 NAICS: 62 ILDG: 1 MLDG: 1 CLASS: AMBULANCE SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	582,927,956	15	473	879	6,453,080	5,859,752	12,312,832	2.112
2017	577,609,398	4	457	944	5,048,840	4,810,767	9,859,607	1.707
	1,160,537,354	19	930	1,823	11,501,921	10,670,519	22,172,440	
Adjusted Loss to Payroll Ratio:					0.991	0.919	1.911	
Expected Unlimited Loss to Payroll Ratio:					1.248	1.187	2.435	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.123	0.908	2.031	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.991	0.919	1.911	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.048	1.058	2.106	
Indicated Relativity Change:								-13.5%
Relativity to Statewide Average Loss to Payroll Ratio:								200.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7360 RHG: 2 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: FREIGHT HANDLERS; FREIGHT FORWARDERS OR CONSOLIDATORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	426,656,478	20	411	609	8,714,283	8,927,344	17,641,627	4.135
2017	502,761,580	19	407	695	7,818,399	7,685,699	15,504,098	3.084
	929,418,057	39	818	1,304	16,532,683	16,613,043	33,145,725	
Adjusted Loss to Payroll Ratio:					1.779	1.787	3.566	
Expected Unlimited Loss to Payroll Ratio:					1.738	2.246	3.984	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.661	2.006	3.667	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.779	1.787	3.566	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.894	2.090	3.984	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								380.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7365 RHG: 5 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: TAXICAB OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	36,722,991	3	11	6	596,133	705,671	1,301,804	3.545
2014	36,532,107	3	18	8	698,364	537,214	1,235,578	3.382
2015	29,144,821	5	13	9	760,731	478,633	1,239,364	4.252
2016	12,591,099	2	4	4	236,873	252,689	489,562	3.888
2017	6,997,959	0	3	6	29,977	108,862	138,839	1.984
	121,988,977	13	49	33	2,322,078	2,083,068	4,405,147	
Adjusted Loss to Payroll Ratio:					1.904	1.708	3.611	
Expected Unlimited Loss to Payroll Ratio:					1.896	2.119	4.015	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.718	1.628	3.346	
Credibility:					0.56	0.49		
Indicated Limited Loss to Payroll Ratio:					1.822	1.667	3.489	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.040	2.261	4.301	
Indicated Relativity Change:								7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								410.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7382 RHG: 3 NAICS: 48 ILDG: 4 MLDG: 3 CLASS: BUS, SHUTTLE VAN OR LIMOUSINE OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,057,409,145	70	848	1,067	24,313,959	24,876,660	49,190,619	4.652
2017	1,114,604,522	38	827	1,131	20,911,009	19,939,819	40,850,828	3.665
	2,172,013,667	108	1,675	2,198	45,224,968	44,816,479	90,041,447	
Adjusted Loss to Payroll Ratio:					2.082	2.063	4.146	
Expected Unlimited Loss to Payroll Ratio:					2.296	2.486	4.781	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.167	2.144	4.311	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.082	2.063	4.146	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.242	2.499	4.741	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								452.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7392 RHG: 1 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: BEER DEALERS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	242,768,197	8	278	443	3,322,903	3,258,156	6,581,059	2.711
2015	257,197,070	8	288	493	4,572,156	4,090,232	8,662,388	3.368
2016	259,195,038	10	275	533	4,496,429	4,403,150	8,899,579	3.434
2017	262,769,383	6	278	584	4,994,290	4,443,585	9,437,875	3.592
	1,021,929,689	32	1,119	2,053	17,385,779	16,195,122	33,580,901	
Adjusted Loss to Payroll Ratio:					1.701	1.585	3.286	
Expected Unlimited Loss to Payroll Ratio:					1.595	1.696	3.291	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.564	1.511	3.076	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.701	1.585	3.286	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.798	1.824	3.622	
Indicated Relativity Change:								10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								345.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7403 RHG: 2 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: AIRCRAFT OPERATION – SCHEDULED – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	917,662,972	17	715	1,459	17,512,977	16,469,710	33,982,687	3.703
2017	1,073,608,448	9	816	1,499	20,369,824	15,116,403	35,486,227	3.305
	1,991,271,420	26	1,531	2,958	37,882,801	31,586,113	69,468,913	
Adjusted Loss to Payroll Ratio:					1.902	1.586	3.489	
Expected Unlimited Loss to Payroll Ratio:					2.297	1.918	4.215	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.194	1.713	3.908	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.902	1.586	3.489	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.026	1.854	3.880	
Indicated Relativity Change:								-7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								370.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7405 RHG: 1 NAICS: 48 ILDG: 3 MLDG: 4 CLASS: AIRCRAFT OPERATION – SCHEDULED – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,669,467,742	8	504	443	12,495,634	8,120,287	20,615,921	1.235
2017	1,947,611,367	3	544	437	15,785,661	7,553,182	23,338,843	1.198
	3,617,079,109	11	1,048	880	28,281,295	15,673,469	43,954,764	
Adjusted Loss to Payroll Ratio:					0.782	0.433	1.215	
Expected Unlimited Loss to Payroll Ratio:					0.700	0.483	1.183	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.674	0.439	1.113	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.782	0.433	1.215	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.826	0.499	1.325	
Indicated Relativity Change:								12.0%
Relativity to Statewide Average Loss to Payroll Ratio:								126.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7409 RHG: 7 NAICS: 11 ILDG: 3 MLDG: 3 CLASS: AIRCRAFT OPERATION – AGRICULTURAL – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	19,823,606	1	1	1	251,593	252,983	504,576	2.545
2014	19,343,970	3	0	3	603,616	806,495	1,410,111	7.290
2015	19,815,898	1	2	5	356,889	96,627	453,516	2.289
2016	18,741,327	1	4	2	685,375	394,316	1,079,691	5.761
2017	18,524,566	2	0	3	958,504	30,178	988,682	5.337
	96,249,367	8	7	14	2,855,977	1,580,598	4,436,576	
Adjusted Loss to Payroll Ratio:					2.967	1.642	4.609	
Expected Unlimited Loss to Payroll Ratio:					2.286	2.408	4.694	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.951	1.449	3.400	
Credibility:					0.53	0.43		
Indicated Limited Loss to Payroll Ratio:					2.489	1.532	4.021	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					2.982	2.502	5.484	
Indicated Relativity Change:								16.8%
Relativity to Statewide Average Loss to Payroll Ratio:								523.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7410 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 3 CLASS: AIRCRAFT OPERATION – AGRICULTURAL – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	19,512,093	2	14	25	534,462	561,697	1,096,159	5.618
2014	18,133,974	2	3	4	518,434	101,174	619,608	3.417
2015	18,589,024	0	4	8	84,042	84,531	168,573	0.907
2016	19,290,119	0	9	17	331,427	415,007	746,434	3.870
2017	19,365,962	2	7	7	435,727	306,352	742,079	3.832
	94,891,173	6	37	61	1,904,092	1,468,760	3,372,852	
Adjusted Loss to Payroll Ratio:					2.007	1.548	3.554	
Expected Unlimited Loss to Payroll Ratio:					1.609	1.390	2.999	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.549	1.170	2.719	
Credibility:					0.48	0.40		
Indicated Limited Loss to Payroll Ratio:					1.769	1.321	3.090	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.883	1.544	3.428	
Indicated Relativity Change:								14.3%
Relativity to Statewide Average Loss to Payroll Ratio:								327.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7421 RHG: 2 NAICS: 48 ILDG: 4 MLDG: 3 CLASS: AIRCRAFT OPERATION – PERSONNEL TRANSPORT – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	82,880,561	3	7	41	377,274	291,500	668,774	0.807
2014	85,957,468	4	14	30	631,657	610,696	1,242,353	1.445
2015	86,582,106	2	15	28	390,987	932,731	1,323,718	1.529
2016	91,768,334	0	10	18	334,717	257,619	592,336	0.645
2017	96,539,229	0	6	22	262,496	272,174	534,670	0.554
	443,727,698	9	52	139	1,997,130	2,364,720	4,361,850	
Adjusted Loss to Payroll Ratio:					0.450	0.533	0.983	
Expected Unlimited Loss to Payroll Ratio:					0.538	0.488	1.025	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.514	0.436	0.949	
Credibility:					0.57	0.48		
Indicated Limited Loss to Payroll Ratio:					0.478	0.482	0.960	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.509	0.564	1.072	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								102.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7424 RHG: 6 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: AIRCRAFT OPERATION – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	281,493,682	2	26	53	517,875	775,992	1,293,867	0.460
2014	295,751,150	12	50	59	3,240,056	1,213,592	4,453,648	1.506
2015	290,526,714	8	30	53	2,317,672	723,546	3,041,218	1.047
2016	354,086,502	6	32	49	3,017,771	960,593	3,978,364	1.124
2017	349,986,808	4	23	52	1,618,776	782,201	2,400,977	0.686
	1,571,844,855	32	161	266	10,712,151	4,455,924	15,168,074	
Adjusted Loss to Payroll Ratio:					0.682	0.283	0.965	
Expected Unlimited Loss to Payroll Ratio:					0.813	0.415	1.228	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.730	0.305	1.035	
Credibility:					1.00	0.69		
Indicated Limited Loss to Payroll Ratio:					0.682	0.290	0.972	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.771	0.411	1.182	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								112.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7428 RHG: 2 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: AIRCRAFT OPERATION – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	569,975,342	10	321	868	7,393,799	7,804,240	15,198,039	2.666
2017	706,585,527	3	290	723	6,515,171	5,900,388	12,415,559	1.757
	1,276,560,869	13	611	1,591	13,908,970	13,704,628	27,613,598	
Adjusted Loss to Payroll Ratio:					1.090	1.074	2.163	
Expected Unlimited Loss to Payroll Ratio:					1.119	1.249	2.368	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.069	1.116	2.185	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.090	1.074	2.163	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.160	1.255	2.415	
Indicated Relativity Change:								2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								230.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7429 RHG: 2 NAICS: 48 ILDG: 4 MLDG: 4 CLASS: AIRPORT OPERATORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	17,315,324	1	3	17	76,641	154,795	231,436	1.337
2014	17,673,544	0	6	22	138,425	153,723	292,148	1.653
2015	64,159,345	1	11	38	632,713	433,909	1,066,622	1.662
2016	78,079,235	1	20	46	780,914	751,471	1,532,385	1.963
2017	73,129,129	0	9	69	209,645	616,102	825,747	1.129
	250,356,576	3	49	192	1,838,338	2,110,000	3,948,338	
Adjusted Loss to Payroll Ratio:					0.734	0.843	1.577	
Expected Unlimited Loss to Payroll Ratio:					0.821	0.825	1.646	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.784	0.737	1.521	
Credibility:					0.54	0.47		
Indicated Limited Loss to Payroll Ratio:					0.757	0.787	1.544	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.807	0.920	1.726	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								164.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7500 RHG: 5 NAICS: 22 ILDG: 2 MLDG: 2 CLASS: GAS WORKS

Code: 7520 RHG: 5 NAICS: 22 ILDG: 2 MLDG: 2 CLASS: WATER COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	112,673,426	4	50	105	1,504,706	1,467,232	2,971,938	2.638
2014	118,721,631	3	31	92	1,273,011	982,221	2,255,232	1.900
2015	119,410,869	2	39	99	654,566	969,774	1,624,340	1.360
2016	117,594,196	0	54	105	993,979	928,347	1,922,326	1.635
2017	111,989,741	1	33	89	914,981	700,091	1,615,072	1.442
	580,389,864	10	207	490	5,341,243	5,047,666	10,388,909	
Adjusted Loss to Payroll Ratio:					0.920	0.870	1.790	
Expected Unlimited Loss to Payroll Ratio:					1.006	1.095	2.101	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.932	0.896	1.828	
Credibility:					0.80	0.70		
Indicated Limited Loss to Payroll Ratio:					0.923	0.878	1.800	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.033	1.190	2.223	
Indicated Relativity Change:								5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								212.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7515 RHG: 6 NAICS: 48 ILDG: 4 MLDG: 3 CLASS: OIL OR GAS PIPELINE OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	63,309,752	0	6	10	49,581	257,479	307,060	0.485
2014	59,593,710	1	2	7	269,732	46,068	315,800	0.530
2015	61,523,779	0	5	16	132,820	163,645	296,465	0.482
2016	62,646,818	1	9	14	422,414	333,698	756,112	1.207
2017	72,742,632	1	4	7	348,226	180,492	528,718	0.727
	319,816,690	3	26	54	1,222,773	981,383	2,204,156	
Adjusted Loss to Payroll Ratio:					0.382	0.307	0.689	
Expected Unlimited Loss to Payroll Ratio:					0.305	0.339	0.643	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.273	0.249	0.522	
Credibility:					0.39	0.34		
Indicated Limited Loss to Payroll Ratio:					0.316	0.269	0.584	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.357	0.381	0.738	
Indicated Relativity Change:								14.8%
Relativity to Statewide Average Loss to Payroll Ratio:								70.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7538 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 1 CLASS: ELECTRIC POWER LINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	246,453,063	12	51	127	3,231,974	2,176,840	5,408,814	2.195
2014	269,741,032	12	20	73	1,982,681	2,204,447	4,187,128	1.552
2015	258,428,699	0	30	62	957,514	570,007	1,527,521	0.591
2016	241,036,829	3	27	50	1,834,639	1,683,974	3,518,613	1.460
2017	315,726,143	2	34	59	1,929,119	1,388,098	3,317,217	1.051
	1,331,385,766	29	162	371	9,935,928	8,023,366	17,959,294	
Adjusted Loss to Payroll Ratio:					0.746	0.603	1.349	
Expected Unlimited Loss to Payroll Ratio:					1.034	1.269	2.303	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.895	0.863	1.758	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					0.746	0.613	1.359	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.894	1.001	1.895	
Indicated Relativity Change:								-17.7%
Relativity to Statewide Average Loss to Payroll Ratio:								180.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7539 RHG: 7 NAICS: 22 ILDG: 3 MLDG: 1 CLASS: ELECTRIC POWER COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	441,311,422	6	47	106	1,054,869	1,238,609	2,293,478	0.520
2014	444,553,784	9	50	117	2,145,695	2,727,008	4,872,703	1.096
2015	434,972,157	3	41	111	1,449,432	1,234,890	2,684,322	0.617
2016	451,263,218	6	48	89	2,099,675	1,885,041	3,984,716	0.883
2017	426,228,451	4	38	95	2,011,376	1,373,731	3,385,107	0.794
2,198,329,032		28	224	518	8,761,048	8,459,278	17,220,326	
Adjusted Loss to Payroll Ratio:					0.399	0.385	0.783	
Expected Unlimited Loss to Payroll Ratio:					0.439	0.570	1.010	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.380	0.388	0.768	
Credibility:					0.96	0.85		
Indicated Limited Loss to Payroll Ratio:					0.398	0.385	0.783	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					0.477	0.629	1.106	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								105.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7580 RHG: 6 NAICS: 22 ILDG: 2 MLDG: 3 CLASS: SANITARY OR SANITATION DISTRICTS OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	46,911,130	2	29	31	550,477	878,195	1,428,672	3.045
2014	61,761,443	1	12	33	261,124	356,213	617,337	1.000
2015	52,444,499	4	18	19	826,945	618,277	1,445,222	2.756
2016	50,074,808	1	6	25	261,216	193,748	454,964	0.909
2017	58,806,838	0	8	28	117,624	218,363	335,987	0.571
	269,998,718	8	73	136	2,017,386	2,264,797	4,282,183	
Adjusted Loss to Payroll Ratio:					0.747	0.839	1.586	
Expected Unlimited Loss to Payroll Ratio:					0.810	1.127	1.937	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.742	0.882	1.625	
Credibility:					0.54	0.51		
Indicated Limited Loss to Payroll Ratio:					0.745	0.860	1.605	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.843	1.220	2.062	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								196.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7600 RHG: 3 NAICS: 51 ILDG: 4 MLDG: 2 CLASS: COMMUNICATION SERVICE PROVIDERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,795,631,693	180	1,160	1,251	54,116,743	27,660,754	81,777,497	4.554
2017	1,781,504,380	130	1,443	1,177	69,543,891	36,707,648	106,251,539	5.964
	3,577,136,073	310	2,603	2,428	123,660,635	64,368,402	188,029,036	
Adjusted Loss to Payroll Ratio:					3.457	1.799	5.256	
Expected Unlimited Loss to Payroll Ratio:					3.056	1.691	4.746	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.067	1.513	4.581	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.457	1.799	5.256	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					3.723	2.179	5.902	
Indicated Relativity Change:								24.4%
Relativity to Statewide Average Loss to Payroll Ratio:								563.1%

INCLUDES EXPERIENCE OF 7606 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7601 RHG: 3 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: AERIAL LINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	22,526,789	2	14	14	353,673	368,662	722,335	3.207
2014	25,633,919	0	20	32	320,321	283,330	603,651	2.355
2015	45,567,317	0	23	36	590,579	356,461	947,040	2.078
2016	58,490,146	0	25	42	584,689	473,145	1,057,834	1.809
2017	47,465,226	0	7	30	334,042	266,938	600,980	1.266
	199,683,396	2	89	154	2,183,304	1,748,536	3,931,840	
Adjusted Loss to Payroll Ratio:					1.093	0.876	1.969	
Expected Unlimited Loss to Payroll Ratio:					1.413	1.445	2.858	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.363	1.327	2.690	
Credibility:					0.61	0.53		
Indicated Limited Loss to Payroll Ratio:					1.199	1.088	2.286	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.291	1.317	2.608	
Indicated Relativity Change:								-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								248.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7605 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: SECURITY OR FIRE ALARM INSTALLATION OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	514,039,611	15	171	295	4,783,245	4,206,774	8,990,019	1.749
2016	581,658,003	10	159	324	4,637,345	4,591,067	9,228,412	1.587
2017	633,332,950	8	173	329	4,312,514	4,888,519	9,201,033	1.453
	1,729,030,564	33	503	948	13,733,104	13,686,360	27,419,464	
Adjusted Loss to Payroll Ratio:					0.794	0.792	1.586	
Expected Unlimited Loss to Payroll Ratio:					0.973	1.082	2.055	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.921	0.946	1.868	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.794	0.792	1.586	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.870	1.004	1.874	
Indicated Relativity Change:								-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								178.8%

EXPERIENCE OF TELEVISION, VIDEO, AUDIO AND RADIO EQUIPMENT - INSTALLATION, SERVICE OR REPAIR TRANSFERRED TO CODE 9516 1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7607 RHG: 4 NAICS: 51 ILDG: 3 MLDG: 2 CLASS: VIDEO POST-PRODUCTION; AUDIO POST-PRODUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,026,620,759	2	35	121	1,161,565	1,030,172	2,191,737	0.213
2014	875,674,342	3	33	71	1,248,168	790,747	2,038,915	0.233
2015	999,846,761	3	19	49	1,082,235	564,982	1,647,217	0.165
2016	1,132,449,313	4	35	72	1,400,707	1,236,984	2,637,691	0.233
2017	1,220,999,305	0	20	67	513,757	601,364	1,115,121	0.091
5,255,590,480		12	142	380	5,406,432	4,224,248	9,630,680	
Adjusted Loss to Payroll Ratio:					0.103	0.080	0.183	
Expected Unlimited Loss to Payroll Ratio:					0.124	0.099	0.223	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.122	0.084	0.207	
Credibility:					0.85	0.66		
Indicated Limited Loss to Payroll Ratio:					0.106	0.082	0.187	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.116	0.104	0.219	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								20.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7610 RHG: 4 NAICS: 51 ILDG: 1 MLDG: 2 CLASS: RADIO, TELEVISION OR COMMERCIAL BROADCASTING STATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	3,572,558,537	14	153	439	5,237,968	4,777,767	10,015,735	0.280
2016	3,197,654,666	13	169	394	6,038,802	5,033,944	11,072,746	0.346
2017	3,510,039,501	1	140	364	4,340,649	4,271,980	8,612,629	0.245
	10,280,252,703	28	462	1,197	15,617,419	14,083,691	29,701,110	
Adjusted Loss to Payroll Ratio:					0.152	0.137	0.289	
Expected Unlimited Loss to Payroll Ratio:					0.150	0.146	0.296	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.148	0.125	0.273	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.152	0.137	0.289	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.166	0.174	0.340	
Indicated Relativity Change:								14.8%
Relativity to Statewide Average Loss to Payroll Ratio:								32.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7706 RHG: 6 NAICS: 92 ILDG: 1 MLDG: 2 CLASS: FIREFIGHTING OPERATIONS – NOT VOLUNTEERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	47,724,942	4	26	34	688,941	497,217	1,186,158	2.485
2014	49,889,729	7	19	49	1,093,764	652,194	1,745,958	3.500
2015	47,174,744	2	25	57	707,058	558,779	1,265,837	2.683
2016	36,870,667	0	25	50	571,750	709,722	1,281,472	3.476
2017	43,378,687	0	27	31	418,431	552,438	970,869	2.238
	225,038,769	13	122	221	3,479,943	2,970,350	6,450,293	
Adjusted Loss to Payroll Ratio:					1.546	1.320	2.866	
Expected Unlimited Loss to Payroll Ratio:					1.772	1.724	3.496	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.429	1.129	2.559	
Credibility:					0.69	0.56		
Indicated Limited Loss to Payroll Ratio:					1.510	1.236	2.746	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.708	1.753	3.461	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								330.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7707 RHG: 7 NAICS: 92 ILDG: 2 MLDG: 2 CLASS: FIREFIGHTING OPERATIONS – VOLUNTEERS

POLICY YEAR	PER CAPITA	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER CAPITA
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,035.8	1	0	14	6,622	23,552	30,174	29.131
2014	929.3	0	0	10	0	14,357	14,357	15.449
2015	914.3	1	1	11	62,831	70,736	133,567	146.086
2016	783.2	0	5	7	76,401	200,987	277,388	354.173
2017	750.4	0	1	5	162	7,695	7,857	10.470
	4,413.0	2	7	47	146,016	317,328	463,343	
Adjusted Loss to Payroll Ratio:					33.088	71.907	104.995	
Expected Unlimited Loss to Payroll Ratio:					73.364	108.770	182.135	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					55.845	61.928	117.774	
Credibility:					0.25	0.23		
Indicated Limited Loss to Payroll Ratio:					50.156	64.224	114.380	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					60.087	104.877	164.964	
Indicated Relativity Change:								-9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7720 RHG: 4 NAICS: 92 ILDG: 3 MLDG: 3 CLASS: POLICE AND OTHER LAW ENFORCEMENT OFFICERS – NOT VOLUNTEERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	208,452,537	7	77	150	1,488,923	1,103,700	2,592,623	1.244
2014	212,402,994	5	71	179	1,289,728	1,215,581	2,505,309	1.180
2015	256,768,174	8	80	193	1,764,048	2,311,720	4,075,768	1.587
2016	243,701,479	5	72	235	2,079,390	1,727,439	3,806,829	1.562
2017	272,036,823	2	67	232	2,005,433	2,154,384	4,159,817	1.529
	1,193,362,006	27	367	989	8,627,522	8,512,824	17,140,346	
Adjusted Loss to Payroll Ratio:					0.723	0.713	1.436	
Expected Unlimited Loss to Payroll Ratio:					0.944	0.909	1.852	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.786	0.665	1.451	
Credibility:					1.00	0.89		
Indicated Limited Loss to Payroll Ratio:					0.723	0.708	1.431	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.792	0.899	1.690	
Indicated Relativity Change:								-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								161.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7721 RHG: 3 NAICS: 56 ILDG: 3 MLDG: 3 CLASS: DETECTIVE OR PRIVATE INVESTIGATIVE AGENCIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,771,927,301	51	740	814	18,598,258	19,682,693	38,280,951	2.160
2017	2,024,437,413	29	795	1,101	20,748,439	22,925,180	43,673,619	2.157
	3,796,364,714	80	1,535	1,915	39,346,697	42,607,873	81,954,571	
Adjusted Loss to Payroll Ratio:					1.036	1.122	2.159	
Expected Unlimited Loss to Payroll Ratio:					1.013	1.243	2.256	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.928	0.986	1.914	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.036	1.122	2.159	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.116	1.359	2.475	
Indicated Relativity Change:								9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								236.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7722 RHG: 5 NAICS: 92 ILDG: 3 MLDG: 3 CLASS: POLICE AND OTHER LAW ENFORCEMENT OFFICERS – VOLUNTEERS

POLICY YEAR	PER CAPITA	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER CAPITA
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	0.0	0	0	0	0	0	0	0.000
2014	0.0	0	0	0	0	0	0	0.000
2015	0.0	0	0	0	0	0	0	0.000
2016	0.1	0	0	0	0	0	0	0.000
2017	0.0	0	0	1	0	804	804	0.000
	0.1	0	0	1	0	804	804	
Adjusted Loss to Payroll Ratio:					0.000	8,038.418	8,038.418	
Expected Unlimited Loss to Payroll Ratio:					39.813	45.506	85.319	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					32.432	31.163	63.595	
Credibility:					0.00	0.00		
Indicated Limited Loss to Payroll Ratio:					32.432	31.163	63.595	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					36.324	42.257	78.581	
Indicated Relativity Change:								-7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 7855 RHG: 7 NAICS: 23 ILDG: 4 MLDG: 3 CLASS: RAILROAD CONSTRUCTION – ALL OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	57,457,780	4	18	13	634,101	668,486	1,302,587	2.267
2014	62,657,545	2	15	19	503,537	544,983	1,048,520	1.673
2015	53,992,758	3	12	22	804,101	656,199	1,460,300	2.705
2016	70,896,755	0	8	15	208,628	131,327	339,955	0.480
2017	67,693,696	0	12	15	361,608	299,631	661,239	0.977
	312,698,534	9	65	84	2,511,975	2,300,626	4,812,600	
Adjusted Loss to Payroll Ratio:					0.803	0.736	1.539	
Expected Unlimited Loss to Payroll Ratio:					1.034	1.296	2.329	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.894	0.882	1.776	
Credibility:					0.62	0.54		
Indicated Limited Loss to Payroll Ratio:					0.838	0.803	1.641	
Limit Factor:					1.198	1.633		
Selected (Unlimited) Loss to Payroll Ratio:					1.004	1.311	2.315	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								220.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8001 RHG: 1 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: STORES – FLORISTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	145,484,121	11	125	149	2,230,795	2,983,537	5,214,332	3.584
2014	152,769,983	8	137	171	2,225,494	2,879,168	5,104,662	3.341
2015	170,165,786	12	112	162	1,931,805	2,490,657	4,422,462	2.599
2016	174,921,191	4	111	198	1,874,145	2,645,474	4,519,619	2.584
2017	187,156,479	2	119	202	2,180,807	3,078,908	5,259,715	2.810
	830,497,560	37	604	882	10,443,046	14,077,746	24,520,792	
Adjusted Loss to Payroll Ratio:					1.257	1.695	2.953	
Expected Unlimited Loss to Payroll Ratio:					1.315	1.956	3.270	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.290	1.742	3.032	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.257	1.695	2.953	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.329	1.951	3.280	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								313.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8004 RHG: 6 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: STORES – GARDEN SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	102,791,811	3	53	96	701,683	1,000,028	1,701,711	1.655
2014	108,675,851	6	49	120	942,615	1,113,089	2,055,704	1.892
2015	115,439,621	7	54	149	1,304,048	1,728,913	3,032,961	2.627
2016	125,535,967	1	66	137	675,995	985,182	1,661,177	1.323
2017	130,047,675	2	76	164	1,267,481	1,889,625	3,157,106	2.428
	582,490,926	19	298	666	4,891,823	6,716,837	11,608,660	
Adjusted Loss to Payroll Ratio:					0.840	1.153	1.993	
Expected Unlimited Loss to Payroll Ratio:					0.957	1.599	2.556	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.874	1.153	2.027	
Credibility:					0.79	0.80		
Indicated Limited Loss to Payroll Ratio:					0.847	1.153	2.000	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.958	1.635	2.593	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								247.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8006 RHG: 2 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: STORES – GROCERIES – RETAIL; STORES – FRUIT OR
VEGETABLES – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	3,634,182,161	88	2,421	4,692	37,465,427	44,833,006	82,298,433	2.265
2017	3,790,721,480	30	2,732	4,842	41,170,622	52,515,709	93,686,331	2.471
	7,424,903,641	118	5,153	9,534	78,636,049	97,348,715	175,984,764	
Adjusted Loss to Payroll Ratio:					1.059	1.311	2.370	
Expected Unlimited Loss to Payroll Ratio:					1.114	1.465	2.579	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.026	1.217	2.242	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.059	1.311	2.370	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.128	1.533	2.661	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								253.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8008 RHG: 1 NAICS: 44 ILDG: 4 MLDG: 3 CLASS: STORES – CLOTHING, SHOES, LINENS OR FABRIC PRODUCTS – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	3,844,811,306	66	1,599	3,075	26,493,117	30,235,215	56,728,332	1.475
2017	4,033,287,410	24	1,559	3,328	28,456,386	33,651,783	62,108,169	1.540
	7,878,098,716	90	3,158	6,403	54,949,503	63,886,998	118,836,501	
Adjusted Loss to Payroll Ratio:					0.697	0.811	1.508	
Expected Unlimited Loss to Payroll Ratio:					0.717	0.918	1.635	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.665	0.775	1.440	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.697	0.811	1.508	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.737	0.933	1.671	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								159.4%

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

Code: 8010 RHG: 2 NAICS: 44 ILDG: 4 MLDG: 3 CLASS: STORES – HARDWARE, ELECTRICAL, OR PLUMBING SUPPLIES –
WHOLESALE OR RETAIL
Code: 8110 RHG: 2 NAICS: 42 ILDG: 4 MLDG: 3 CLASS: STORES - WELDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,000,398,394	12	409	955	9,313,102	9,633,319	18,946,421	1.894
2017	1,108,757,568	6	455	1,191	10,972,015	12,090,877	23,062,892	2.080
	2,109,155,962	18	864	2,146	20,285,116	21,724,196	42,009,313	
Adjusted Loss to Payroll Ratio:					0.962	1.030	1.992	
Expected Unlimited Loss to Payroll Ratio:					0.969	1.153	2.122	
Expected Unlimited Loss to Payroll Ratio (Class 8110 Only):					0.671	0.799	1.470	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.892	0.958	1.850	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.962	1.030	1.992	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.024	1.204	2.228	
Indicated Relativity Change:								5.0%
Indicated Relativity Change (Class 8110 Only)*:								51.6%
Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 8110 Only):					0.845	0.993	1.838	
Relativity to Statewide Average Loss to Payroll Ratio:								212.6%

*CLASS RELATIVITY CHANGE FOR CLASS 8110 EXPECTED AND SELECTED UNLIMITED LOSS TO PAYROLL RATIOS;
8010 E1-1-20 INCLUDES EXPERIENCE OF 8018 AND 8018;
INCLUDES 8111 D1-1-20

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8013 RHG: 4 NAICS: 44 ILDG: 3 MLDG: 4 CLASS: STORES – JEWELRY; STORES – EYEWEAR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	772,793,256	11	146	202	3,076,063	3,443,082	6,519,145	0.844
2015	833,609,151	7	117	173	2,682,707	2,694,799	5,377,506	0.645
2016	865,730,655	5	144	164	3,177,125	3,538,476	6,715,601	0.776
2017	883,681,706	3	123	160	3,018,785	3,088,529	6,107,314	0.691
	3,355,814,769	26	530	699	11,954,680	12,764,885	24,719,565	
Adjusted Loss to Payroll Ratio:					0.356	0.380	0.737	
Expected Unlimited Loss to Payroll Ratio:					0.414	0.515	0.930	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.370	0.394	0.764	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.356	0.380	0.737	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.390	0.483	0.873	
Indicated Relativity Change:								-6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								83.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8015 RHG: 4 NAICS: 44 ILDG: 2 MLDG: 3 CLASS: STORES – FURNITURE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	900,578,774	18	523	1,017	8,874,654	9,973,864	18,848,518	2.093
2017	903,540,161	9	528	1,062	9,603,392	12,029,028	21,632,420	2.394
	1,804,118,934	27	1,051	2,079	18,478,046	22,002,892	40,480,938	
Adjusted Loss to Payroll Ratio:					1.024	1.220	2.244	
Expected Unlimited Loss to Payroll Ratio:					1.135	1.522	2.657	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.013	1.163	2.176	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.024	1.220	2.244	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.122	1.548	2.669	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								254.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8017 RHG: 2 NAICS: 44 ILDG: 4 MLDG: 3 CLASS: STORES – RETAIL – NOC; STORES – HARDWARE; LINEN
RENTAL/RESTROOM SUPPLY SVCS; PRODUCT
DEMONSTRATORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	11,976,626,051	145	4,690	10,623	99,398,290	122,978,809	222,377,099	1.857
2017	12,554,372,783	63	4,422	11,330	94,388,436	125,590,578	219,979,014	1.752
	24,530,998,834	208	9,112	21,953	193,786,725	248,569,387	442,356,112	
Adjusted Loss to Payroll Ratio:					0.790	1.013	1.803	
Expected Unlimited Loss to Payroll Ratio:					0.907	1.235	2.142	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.835	1.026	1.861	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.790	1.013	1.803	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.841	1.185	2.026	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								193.3%

EXPERIENCE OF STORES - BOOKS, VIDEO OR AUDIO - RETAIL TRANSFERRED TO CODE 8071 1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8018 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 3 CLASS: STORES – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	6,233,960,764	203	5,246	8,143	102,753,119	106,401,356	209,154,475	3.355
2017	6,791,507,729	81	6,057	9,294	112,640,161	123,155,413	235,795,574	3.472
	13,025,468,493	284	11,303	17,437	215,393,281	229,556,768	444,950,049	
Adjusted Loss to Payroll Ratio:					1.654	1.762	3.416	
Expected Unlimited Loss to Payroll Ratio:					1.647	2.036	3.683	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.583	1.723	3.306	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.654	1.762	3.416	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.781	2.134	3.915	
Indicated Relativity Change:								6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								373.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8019 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: PRINTING – QUICK PRINTING; DOCUMENT
DUPLICATION/PHOTOCOPYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	356,374,359	11	110	223	2,245,067	2,296,212	4,541,279	1.274
2014	361,056,345	17	95	209	2,454,672	3,012,051	5,466,723	1.514
2015	383,330,804	7	90	213	1,727,580	1,983,629	3,711,209	0.968
2016	369,846,481	3	101	248	2,104,181	2,455,631	4,559,812	1.233
2017	379,805,763	0	70	167	1,260,442	1,879,260	3,139,702	0.827
	1,850,413,753	38	466	1,060	9,791,942	11,626,784	21,418,726	
Adjusted Loss to Payroll Ratio:					0.529	0.628	1.158	
Expected Unlimited Loss to Payroll Ratio:					0.611	0.772	1.383	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.550	0.592	1.143	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.529	0.628	1.158	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.570	0.761	1.331	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								127.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8021 RHG: 3 NAICS: 42 ILDG: 1 MLDG: 3 CLASS: STORES – MEAT/FISH/POULTRY – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	290,229,465	12	309	379	5,471,692	6,308,408	11,780,100	4.059
2017	313,150,748	4	296	389	4,980,963	6,713,987	11,694,950	3.735
	603,380,213	16	605	768	10,452,655	13,022,395	23,475,050	
Adjusted Loss to Payroll Ratio:					1.732	2.158	3.891	
Expected Unlimited Loss to Payroll Ratio:					2.288	3.129	5.417	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.199	2.647	4.846	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.732	2.158	3.891	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.866	2.614	4.479	
Indicated Relativity Change:								-17.3%
Relativity to Statewide Average Loss to Payroll Ratio:								427.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8028 RHG: 4 NAICS: 53 ILDG: 1 MLDG: 2 CLASS: EQUIPMENT OR MACHINERY RENTAL YARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	371,861,726	12	237	440	4,594,378	4,866,117	9,460,495	2.544
2016	431,295,323	15	187	380	5,918,963	6,041,662	11,960,625	2.773
2017	430,997,967	10	188	330	5,025,821	5,757,198	10,783,019	2.502
	1,234,155,016	37	612	1,150	15,539,162	16,664,977	32,204,139	
Adjusted Loss to Payroll Ratio:					1.259	1.350	2.609	
Expected Unlimited Loss to Payroll Ratio:					1.251	1.592	2.843	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.130	1.179	2.309	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.259	1.350	2.609	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.379	1.714	3.092	
Indicated Relativity Change:								8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								295.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8031 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 2 CLASS: STORES – MEAT, FISH OR POULTRY – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	632,112,641	23	674	1,256	10,409,751	13,001,081	23,410,832	3.704
2017	636,332,114	8	527	1,130	8,705,964	10,781,817	19,487,781	3.063
	1,268,444,755	31	1,201	2,386	19,115,715	23,782,898	42,898,613	
Adjusted Loss to Payroll Ratio:					1.507	1.875	3.382	
Expected Unlimited Loss to Payroll Ratio:					1.442	1.980	3.422	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.327	1.645	2.972	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.507	1.875	3.382	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.605	2.192	3.797	
Indicated Relativity Change:								10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								362.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8032 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 4 CLASS: STORES – CLOTHING, SHOES, LINENS OR FABRIC PRODUCTS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	460,790,569	16	397	504	6,405,088	7,826,859	14,231,947	3.089
2017	481,961,565	6	337	499	6,260,874	7,832,593	14,093,467	2.924
	942,752,135	22	734	1,003	12,665,962	15,659,452	28,325,414	
Adjusted Loss to Payroll Ratio:					1.344	1.661	3.005	
Expected Unlimited Loss to Payroll Ratio:					1.430	2.211	3.641	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.374	1.871	3.245	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.344	1.661	3.005	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.447	2.012	3.458	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								330.0%

INCLUDES EXPERIENCE OF 8264 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8039 RHG: 2 NAICS: 44 ILDG: 3 MLDG: 4 CLASS: STORES – DEPARTMENT STORES – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,069,284,258	13	308	984	4,581,160	8,561,616	13,142,776	1.229
2017	949,791,286	0	361	1,103	5,775,425	11,094,073	16,869,498	1.776
	2,019,075,544	13	669	2,087	10,356,585	19,655,689	30,012,274	
Adjusted Loss to Payroll Ratio:					0.513	0.973	1.486	
Expected Unlimited Loss to Payroll Ratio:					0.467	1.087	1.553	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.430	0.903	1.332	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.513	0.973	1.486	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.546	1.138	1.684	
Indicated Relativity Change:								8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								160.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8041 RHG: 4 NAICS: 42 ILDG: 1 MLDG: 2 CLASS: STORES – WINE OR SPIRITS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	103,167,198	6	91	172	2,148,846	2,207,682	4,356,528	4.223
2014	98,424,811	12	104	162	2,894,253	2,519,537	5,413,790	5.500
2015	104,578,923	7	96	150	2,376,944	1,834,796	4,211,740	4.027
2016	116,706,707	9	95	140	2,669,447	1,986,789	4,656,236	3.990
2017	120,897,013	5	85	153	2,260,015	1,594,649	3,854,664	3.188
	543,774,652	39	471	777	12,349,505	10,143,452	22,492,957	
Adjusted Loss to Payroll Ratio:					2.271	1.865	4.136	
Expected Unlimited Loss to Payroll Ratio:					2.435	2.604	5.039	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.298	2.098	4.396	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					2.271	1.868	4.139	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.487	2.370	4.857	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								463.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8042 RHG: 3 NAICS: 42 ILDG: 3 MLDG: 2 CLASS: STORES – FLOOR COVERING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	172,679,868	7	62	120	1,533,414	1,994,617	3,528,031	2.043
2014	200,014,708	7	76	125	1,977,139	2,597,735	4,574,874	2.287
2015	189,053,309	6	72	122	1,888,367	1,931,705	3,820,072	2.021
2016	215,068,072	6	75	142	2,121,587	2,330,062	4,451,649	2.070
2017	226,876,122	2	90	141	2,545,048	2,394,745	4,939,793	2.177
	1,003,692,079	28	375	650	10,065,555	11,248,865	21,314,421	
Adjusted Loss to Payroll Ratio:					1.003	1.121	2.124	
Expected Unlimited Loss to Payroll Ratio:					0.885	1.217	2.102	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.851	1.030	1.881	
Credibility:					0.97	0.95		
Indicated Limited Loss to Payroll Ratio:					0.998	1.116	2.114	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.075	1.352	2.427	
Indicated Relativity Change:								15.4%
Relativity to Statewide Average Loss to Payroll Ratio:								231.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8046 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 3 CLASS: STORES – AUTO/TRUCK PARTS OR ACCESSORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,172,299,096	23	590	1,192	12,697,682	15,419,346	28,117,028	2.398
2017	1,217,886,005	8	566	1,314	10,591,772	13,297,605	23,889,377	1.962
	2,390,185,102	31	1,156	2,506	23,289,454	28,716,951	52,006,406	
Adjusted Loss to Payroll Ratio:					0.974	1.201	2.176	
Expected Unlimited Loss to Payroll Ratio:					1.049	1.490	2.538	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.954	1.195	2.148	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.974	1.201	2.176	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.049	1.455	2.504	
Indicated Relativity Change:								-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								238.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8057 RHG: 4 NAICS: 44 ILDG: 1 MLDG: 1 CLASS: BOAT DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	33,794,941	1	15	38	192,393	959,891	1,152,284	3.410
2014	34,442,040	1	10	37	134,807	176,800	311,607	0.905
2015	40,800,363	3	21	50	835,033	656,502	1,491,535	3.656
2016	42,718,320	0	15	31	271,106	318,776	589,882	1.381
2017	43,227,177	0	18	33	188,387	169,844	358,231	0.829
	194,982,842	5	79	189	1,621,726	2,281,814	3,903,539	
Adjusted Loss to Payroll Ratio:					0.832	1.170	2.002	
Expected Unlimited Loss to Payroll Ratio:					1.414	1.906	3.319	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.263	1.455	2.718	
Credibility:					0.60	0.58		
Indicated Limited Loss to Payroll Ratio:					1.004	1.290	2.294	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.099	1.637	2.737	
Indicated Relativity Change:								-17.6%
Relativity to Statewide Average Loss to Payroll Ratio:								261.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8059 RHG: 2 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: STORES – TILE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	66,593,895	6	35	80	882,322	1,155,784	2,038,106	3.060
2014	76,494,219	2	47	61	826,070	963,664	1,789,734	2.340
2015	122,742,378	4	50	99	836,826	1,166,668	2,003,494	1.632
2016	121,415,480	0	64	101	738,444	1,142,441	1,880,885	1.549
2017	113,218,136	1	56	139	804,688	929,179	1,733,867	1.531
	500,464,107	13	252	480	4,088,349	5,357,735	9,446,085	
Adjusted Loss to Payroll Ratio:					0.817	1.071	1.887	
Expected Unlimited Loss to Payroll Ratio:					0.935	1.360	2.296	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.910	1.192	2.102	
Credibility:					0.75	0.76		
Indicated Limited Loss to Payroll Ratio:					0.840	1.100	1.940	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.895	1.286	2.180	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								208.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8060 RHG: 3 NAICS: 44 ILDG: 1 MLDG: 1 CLASS: STORES – WINE, BEER OR SPIRITS – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	339,309,340	7	112	222	1,324,957	2,018,701	3,343,658	0.985
2014	380,565,818	12	91	241	2,185,620	2,670,291	4,855,911	1.276
2015	423,870,612	15	112	254	2,506,109	2,586,576	5,092,685	1.201
2016	467,956,187	7	107	272	1,965,425	2,265,398	4,230,823	0.904
2017	507,309,685	5	130	265	2,829,191	2,879,752	5,708,943	1.125
2,119,011,643		46	552	1,254	10,811,301	12,420,717	23,232,019	
Adjusted Loss to Payroll Ratio:					0.510	0.586	1.096	
Expected Unlimited Loss to Payroll Ratio:					0.503	0.755	1.258	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.458	0.606	1.063	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.510	0.586	1.096	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.549	0.710	1.259	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								120.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8061 RHG: 3 NAICS: 44 ILDG: 1 MLDG: 3 CLASS: STORES – CONVENIENCE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	374,915,348	3	186	200	3,039,484	4,514,814	7,554,298	2.015
2016	406,977,250	6	162	233	3,588,057	4,329,520	7,917,577	1.945
2017	412,566,387	0	153	230	2,749,818	4,332,393	7,082,211	1.717
	1,194,458,986	9	501	663	9,377,358	13,176,727	22,554,085	
Adjusted Loss to Payroll Ratio:					0.785	1.103	1.888	
Expected Unlimited Loss to Payroll Ratio:					0.838	1.366	2.204	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.762	1.096	1.857	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.785	1.103	1.888	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.846	1.336	2.181	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								208.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8062 RHG: 4 NAICS: 44 ILDG: 3 MLDG: 2 CLASS: STORES – COMPUTER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	362,695,462	6	83	208	1,185,082	1,367,651	2,552,733	0.704
2014	371,784,510	3	54	165	1,027,849	1,487,652	2,515,501	0.677
2015	403,089,879	1	95	195	1,257,624	1,463,551	2,721,175	0.675
2016	430,177,043	0	64	169	1,089,674	1,312,765	2,402,439	0.558
2017	235,001,484	0	50	86	1,206,121	1,110,424	2,316,545	0.986
	1,802,748,378	10	346	823	5,766,349	6,742,044	12,508,393	
Adjusted Loss to Payroll Ratio:					0.320	0.374	0.694	
Expected Unlimited Loss to Payroll Ratio:					0.339	0.487	0.826	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.303	0.372	0.675	
Credibility:					0.83	0.82		
Indicated Limited Loss to Payroll Ratio:					0.317	0.374	0.691	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.347	0.474	0.821	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								78.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8063 RHG: 2 NAICS: 42 ILDG: 4 MLDG: 3 CLASS: STORES – LIGHTING FIXTURES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	78,518,438	9	29	83	896,499	1,021,181	1,917,680	2.442
2014	85,720,369	5	35	57	720,847	1,114,464	1,835,311	2.141
2015	94,612,477	4	45	89	990,434	1,009,054	1,999,488	2.113
2016	103,118,933	3	41	76	953,201	935,985	1,889,186	1.832
2017	113,247,517	1	41	90	855,459	1,324,549	2,180,008	1.925
	475,217,734	22	191	395	4,416,440	5,405,233	9,821,673	
Adjusted Loss to Payroll Ratio:					0.929	1.137	2.067	
Expected Unlimited Loss to Payroll Ratio:					1.009	1.249	2.258	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.982	1.095	2.076	
Credibility:					0.76	0.72		
Indicated Limited Loss to Payroll Ratio:					0.942	1.125	2.067	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.003	1.316	2.319	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								221.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8064 RHG: 3 NAICS: 42 ILDG: 4 MLDG: 3 CLASS: STORES – OFFICE SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	368,587,618	16	194	278	4,390,577	4,824,474	9,215,051	2.500
2016	329,942,501	6	158	294	3,066,287	3,668,908	6,735,195	2.041
2017	388,169,109	3	205	316	3,588,393	4,603,505	8,191,898	2.110
	1,086,699,228	25	557	888	11,045,258	13,096,887	24,142,145	
Adjusted Loss to Payroll Ratio:					1.016	1.205	2.222	
Expected Unlimited Loss to Payroll Ratio:					1.193	1.448	2.640	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.146	1.225	2.371	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.016	1.205	2.222	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.095	1.459	2.554	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								243.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8065 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 1 CLASS: STORES – PAINT OR PAINT SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	125,025,988	4	41	80	730,628	868,659	1,599,287	1.279
2014	129,076,517	9	42	98	1,342,931	1,265,940	2,608,871	2.021
2015	132,412,584	3	48	113	553,216	550,623	1,103,839	0.834
2016	129,633,711	0	46	112	656,655	709,114	1,365,769	1.054
2017	127,144,105	0	69	125	1,401,423	1,162,100	2,563,523	2.016
	643,292,904	16	246	528	4,684,853	4,556,437	9,241,289	
Adjusted Loss to Payroll Ratio:					0.728	0.708	1.437	
Expected Unlimited Loss to Payroll Ratio:					0.660	0.841	1.500	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.607	0.698	1.305	
Credibility:					0.72	0.69		
Indicated Limited Loss to Payroll Ratio:					0.694	0.705	1.400	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.739	0.824	1.564	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								149.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8066 RHG: 2 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: STORES – BICYCLES AND BICYCLE ACCESSORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	106,849,026	1	25	52	388,899	631,511	1,020,410	0.955
2014	116,556,782	2	21	65	432,456	354,292	786,748	0.675
2015	121,847,441	0	40	66	450,448	571,723	1,022,171	0.839
2016	128,427,327	1	31	63	422,190	864,781	1,286,971	1.002
2017	143,867,779	0	28	56	231,369	411,501	642,870	0.447
	617,548,355	4	145	302	1,925,362	2,833,808	4,759,170	
Adjusted Loss to Payroll Ratio:					0.312	0.459	0.771	
Expected Unlimited Loss to Payroll Ratio:					0.324	0.489	0.814	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.298	0.407	0.705	
Credibility:					0.54	0.55		
Indicated Limited Loss to Payroll Ratio:					0.306	0.435	0.741	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.326	0.509	0.834	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								79.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8071 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 4 CLASS: STORES – BOOKS, VIDEO MEDIA OR RECORDED AUDIO MEDIA – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	223,801,300	1	49	145	534,283	745,280	1,279,563	0.572
2014	210,284,466	2	38	139	432,882	689,370	1,122,252	0.534
2015	242,112,425	0	55	166	784,382	899,608	1,683,990	0.696
2016	250,409,671	1	49	138	814,024	1,126,575	1,940,599	0.775
2017	254,209,303	0	50	126	1,035,565	1,188,223	2,223,788	0.875
	1,180,817,166	4	241	714	3,601,136	4,649,055	8,250,192	
Adjusted Loss to Payroll Ratio:					0.305	0.394	0.699	
Expected Unlimited Loss to Payroll Ratio:					0.338	0.561	0.900	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.308	0.450	0.758	
Credibility:					0.70	0.74		
Indicated Limited Loss to Payroll Ratio:					0.306	0.408	0.714	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.329	0.495	0.824	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								78.6%

EXPERIENCE OF AUDIO MEDIA STORES TRANSFERRED FROM CODE 8017 1-1-18. INCLUDES EXPERIENCE OF 8070; 8070 D1-1-18.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8078 RHG: 1 NAICS: 72 ILDG: 4 MLDG: 4 CLASS: SANDWICH SHOPS; BEVERAGE PREPARATION SHOPS; ICE CREAM/FROZEN YOGURT SHOPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,633,290,722	9	552	1,307	6,393,550	7,791,622	14,185,172	0.869
2017	1,762,827,249	3	555	1,349	6,210,819	8,856,356	15,067,175	0.855
	3,396,117,971	12	1,107	2,656	12,604,370	16,647,978	29,252,347	
Adjusted Loss to Payroll Ratio:					0.371	0.490	0.861	
Expected Unlimited Loss to Payroll Ratio:					0.501	0.682	1.184	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.466	0.584	1.050	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.371	0.490	0.861	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.392	0.564	0.957	
Indicated Relativity Change:								-19.2%
Relativity to Statewide Average Loss to Payroll Ratio:								91.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8102 RHG: 2 NAICS: 42 ILDG: 3 MLDG: 4 CLASS: SEED MERCHANTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	104,172,376	1	18	67	474,393	557,429	1,031,822	0.990
2014	117,836,203	2	29	52	629,645	681,389	1,311,034	1.113
2015	108,411,568	2	19	59	364,676	486,287	850,963	0.785
2016	103,075,532	0	21	75	379,579	467,616	847,195	0.822
2017	108,990,998	1	22	79	326,242	474,912	801,154	0.735
	542,486,677	6	109	332	2,174,535	2,667,633	4,842,168	
Adjusted Loss to Payroll Ratio:					0.401	0.492	0.893	
Expected Unlimited Loss to Payroll Ratio:					0.406	0.529	0.935	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.395	0.464	0.858	
Credibility:					0.56	0.54		
Indicated Limited Loss to Payroll Ratio:					0.398	0.479	0.877	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.424	0.560	0.984	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								93.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8106 RHG: 4 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: METAL STOCK DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	204,054,468	5	147	313	3,048,226	2,984,223	6,032,449	2.956
2016	212,831,393	11	147	308	3,133,123	4,154,159	7,287,282	3.424
2017	243,645,236	0	158	360	2,961,606	3,365,913	6,327,519	2.597
	660,531,097	16	452	981	9,142,955	10,504,295	19,647,251	
Adjusted Loss to Payroll Ratio:					1.384	1.590	2.974	
Expected Unlimited Loss to Payroll Ratio:					1.720	2.461	4.181	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.623	1.983	3.606	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.384	1.590	2.974	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.516	2.018	3.534	
Indicated Relativity Change:								-15.5%
Relativity to Statewide Average Loss to Payroll Ratio:								337.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8107 RHG: 2 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: MACHINERY AND EQUIPMENT DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	176,493,554	6	53	139	1,420,201	1,464,996	2,885,197	1.635
2014	202,543,942	2	78	177	1,635,917	1,363,510	2,999,427	1.481
2015	241,771,315	3	53	192	867,077	1,000,449	1,867,526	0.772
2016	417,983,101	6	120	322	3,640,127	3,139,521	6,779,648	1.622
2017	331,386,664	3	60	201	2,257,201	3,142,472	5,399,673	1.629
	1,370,178,577	20	364	1,031	9,820,523	10,110,948	19,931,471	
Adjusted Loss to Payroll Ratio:					0.717	0.738	1.455	
Expected Unlimited Loss to Payroll Ratio:					0.757	0.873	1.630	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.736	0.765	1.501	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					0.717	0.739	1.456	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.763	0.864	1.628	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								155.3%

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Effective January 1, 2021

Code: 8116 RHG: 1 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: FARM MACHINERY DEALERS OR REPAIR FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	85,063,961	4	28	129	511,097	372,168	883,265	1.038
2014	90,152,311	6	41	116	1,056,788	1,128,231	2,185,019	2.424
2015	97,855,301	3	40	101	831,064	672,331	1,503,395	1.536
2016	105,640,809	2	56	126	1,433,076	1,135,657	2,568,733	2.432
2017	102,431,629	1	31	126	621,608	745,719	1,367,327	1.335
	481,144,011	16	196	598	4,453,632	4,054,105	8,507,737	
Adjusted Loss to Payroll Ratio:					0.926	0.843	1.768	
Expected Unlimited Loss to Payroll Ratio:					1.029	1.091	2.120	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.009	0.972	1.981	
Credibility:					0.77	0.69		
Indicated Limited Loss to Payroll Ratio:					0.945	0.883	1.828	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.999	1.016	2.015	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								192.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8117 RHG: 3 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: STORES – FEED/TACK/FARM SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	52,566,998	4	33	76	530,368	923,684	1,454,052	2.766
2014	61,592,185	3	49	103	1,088,112	980,833	2,068,945	3.359
2015	62,722,783	2	50	107	665,660	781,059	1,446,719	2.307
2016	70,177,286	0	44	110	530,952	620,623	1,151,575	1.641
2017	75,568,738	0	36	127	365,273	557,625	922,898	1.221
	322,627,989	9	212	523	3,180,366	3,863,825	7,044,191	
Adjusted Loss to Payroll Ratio:					0.986	1.198	2.183	
Expected Unlimited Loss to Payroll Ratio:					1.237	1.607	2.844	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.189	1.360	2.549	
Credibility:					0.70	0.67		
Indicated Limited Loss to Payroll Ratio:					1.047	1.251	2.298	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.127	1.515	2.642	
Indicated Relativity Change:								-7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								252.1%

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Effective January 1, 2021

Code: 8209 RHG: 1 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: VEGETABLES – FRESH VEGETABLES OR TOMATO PACKING AND HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	278,171,781	11	295	500	4,416,254	5,874,192	10,290,446	3.699
2016	273,540,244	8	272	543	4,885,057	6,070,016	10,955,073	4.005
2017	285,313,100	3	290	501	4,296,343	4,713,126	9,009,469	3.158
	837,025,125	22	857	1,544	13,597,655	16,657,333	30,254,988	
Adjusted Loss to Payroll Ratio:					1.625	1.990	3.615	
Expected Unlimited Loss to Payroll Ratio:					1.645	2.346	3.991	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.597	2.006	3.604	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.625	1.990	3.615	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.717	2.291	4.008	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								382.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8215 RHG: 5 NAICS: 42 ILDG: 1 MLDG: 2 CLASS: HAY, GRAIN OR FEED DEALERS; WAREHOUSES – GRAIN OR BEAN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	96,540,876	12	76	104	1,920,214	1,770,538	3,690,752	3.823
2014	81,910,240	8	60	109	1,796,003	2,095,263	3,891,266	4.751
2015	82,853,127	8	59	123	1,903,723	2,293,919	4,197,642	5.066
2016	79,981,870	2	72	138	1,183,866	1,820,082	3,003,948	3.756
2017	75,462,283	3	55	93	1,791,697	1,862,809	3,654,506	4.843
	416,748,395	33	322	567	8,595,503	9,842,612	18,438,115	
Adjusted Loss to Payroll Ratio:					2.063	2.362	4.424	
Expected Unlimited Loss to Payroll Ratio:					2.060	2.962	5.021	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.900	2.233	4.133	
Credibility:					0.94	0.91		
Indicated Limited Loss to Payroll Ratio:					2.053	2.350	4.403	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.299	3.187	5.486	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								523.4%

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Effective January 1, 2021

Code: 8227 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: CONSTRUCTION OR ERECTION PERMANENT YARDS OR SHOPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	379,841,611	16	172	293	5,032,971	5,136,746	10,169,717	2.677
2016	408,916,101	14	152	279	4,913,767	4,897,476	9,811,243	2.399
2017	444,582,260	5	155	297	4,966,049	4,123,403	9,089,452	2.044
	1,233,339,973	35	479	869	14,912,788	14,157,624	29,070,412	
Adjusted Loss to Payroll Ratio:					1.209	1.148	2.357	
Expected Unlimited Loss to Payroll Ratio:					1.361	1.826	3.186	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.248	1.429	2.677	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.209	1.148	2.357	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					1.368	1.628	2.995	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								285.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8232 RHG: 5 NAICS: 42 ILDG: 3 MLDG: 2 CLASS: LUMBERYARDS; BUILDING MATERIAL DEALERS; FUEL AND MATERIAL DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,045,188,769	36	680	1,288	20,878,952	18,798,752	39,677,704	3.796
2017	1,206,965,908	20	678	1,490	17,873,379	20,889,243	38,762,622	3.212
	2,252,154,676	56	1,358	2,778	38,752,331	39,687,995	78,440,326	
Adjusted Loss to Payroll Ratio:					1.721	1.762	3.483	
Expected Unlimited Loss to Payroll Ratio:					1.955	2.285	4.240	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.803	1.723	3.526	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.721	1.762	3.483	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.927	2.390	4.317	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								411.9%

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Effective January 1, 2021

Code: 8267 RHG: 4 NAICS: 42 ILDG: 2 MLDG: 3 CLASS: MACHINERY OR EQUIPMENT DEALERS – SECONDHAND

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	11,527,883	3	8	15	487,886	567,738	1,055,624	9.157
2014	11,399,169	0	9	8	127,520	136,113	263,633	2.313
2015	11,344,337	1	7	14	201,823	275,866	477,689	4.211
2016	11,648,812	0	5	15	159,199	155,858	315,057	2.705
2017	13,215,198	1	12	20	219,353	341,735	561,088	4.246
	59,135,399	5	41	72	1,195,781	1,477,310	2,673,092	
Adjusted Loss to Payroll Ratio:					2.022	2.498	4.520	
Expected Unlimited Loss to Payroll Ratio:					1.981	2.786	4.767	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.869	2.245	4.114	
Credibility:					0.43	0.42		
Indicated Limited Loss to Payroll Ratio:					1.935	2.352	4.286	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.119	2.984	5.103	
Indicated Relativity Change:								7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								486.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8278 RHG: 6 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: RACING STABLES – JOCKEYS/HARNESS DRIVERS

POLICY YEAR	PER RACE	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER RACE
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	311.0	1	2	2	90,901	132,801	223,702	719.297
2014	285.0	0	0	0	0	0	0	0.000
2015	327.3	0	0	1	0	323	323	0.987
2016	194.0	0	1	0	2,405	414	2,819	14.531
2017	282.3	1	0	0	144,846	50,330	195,176	691.378
	1,399.6	2	3	3	238,151	183,868	422,019	
Adjusted Loss to Payroll Ratio:					170.157	131.372	301.528	
Expected Unlimited Loss to Payroll Ratio:					36.208	44.763	80.971	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					31.267	35.944	67.211	
Credibility:					0.12	0.11		
Indicated Limited Loss to Payroll Ratio:					47.934	46.441	94.375	
Limit Factor:					1.131	1.418		
Indicated (Unlimited) Loss to Payroll Ratio:					54.213	65.853	120.066	
Indicated Relativity Change:								48.3%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					45.701	55.513	101.214	
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8286 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 1 CLASS: LIVESTOCK DEALERS/AUCTION YARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	5,878,364	0	2	10	949	8,334	9,283	0.158
2014	7,207,498	0	6	12	47,320	105,884	153,204	2.126
2015	7,870,979	0	2	9	11,488	28,091	39,579	0.503
2016	7,173,403	2	10	21	211,241	441,036	652,277	9.093
2017	7,574,817	0	9	16	195,546	192,593	388,139	5.124
	35,705,061	2	29	68	466,544	775,939	1,242,482	
Adjusted Loss to Payroll Ratio:					1.307	2.173	3.480	
Expected Unlimited Loss to Payroll Ratio:					1.366	2.399	3.766	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.313	2.030	3.343	
Credibility:					0.30	0.33		
Indicated Limited Loss to Payroll Ratio:					1.311	2.078	3.389	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.412	2.516	3.928	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								374.7%

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Code: 8290 RHG: 2 NAICS: 53 ILDG: 3 MLDG: 2 CLASS: WAREHOUSES – SELF STORAGE – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	186,648,655	8	63	168	1,054,081	1,436,881	2,490,962	1.335
2014	193,166,842	6	80	152	1,321,740	1,716,109	3,037,849	1.573
2015	205,631,714	8	93	182	1,535,061	2,311,927	3,846,988	1.871
2016	221,163,601	5	97	185	2,291,980	2,564,755	4,856,735	2.196
2017	226,719,867	2	87	211	1,985,689	2,171,377	4,157,066	1.834
	1,033,330,679	29	420	898	8,188,552	10,201,049	18,389,600	
Adjusted Loss to Payroll Ratio:					0.792	0.987	1.780	
Expected Unlimited Loss to Payroll Ratio:					0.846	1.086	1.932	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.788	0.874	1.662	
Credibility:					0.97	0.93		
Indicated Limited Loss to Payroll Ratio:					0.792	0.979	1.772	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.844	1.145	1.989	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								189.7%

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Effective January 1, 2021

Code: 8291 RHG: 5 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: WAREHOUSES – COLD STORAGE; WAREHOUSES – CLIMATE CONTROLLED STORAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	332,713,060	9	212	354	3,336,231	4,451,078	7,787,309	2.341
2016	349,081,082	9	193	381	3,701,544	4,956,058	8,657,602	2.480
2017	374,818,119	4	236	468	5,458,369	4,892,343	10,350,712	2.762
	1,056,612,261	22	641	1,203	12,496,144	14,299,479	26,795,623	
Adjusted Loss to Payroll Ratio:					1.183	1.353	2.536	
Expected Unlimited Loss to Payroll Ratio:					1.248	1.751	2.999	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.131	1.345	2.477	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.183	1.353	2.536	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.325	1.835	3.160	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								301.5%

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Code: 8292 RHG: 2 NAICS: 48 ILDG: 4 MLDG: 3 CLASS: WAREHOUSES – GENERAL MERCHANDISE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	955,389,958	73	1,280	1,798	25,013,490	27,674,009	52,687,499	5.515
2017	1,218,403,398	23	1,780	2,962	31,699,612	27,904,257	59,603,869	4.892
	2,173,793,356	96	3,060	4,760	56,713,102	55,578,266	112,291,368	
Adjusted Loss to Payroll Ratio:					2.609	2.557	5.166	
Expected Unlimited Loss to Payroll Ratio:					2.759	3.048	5.806	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.636	2.722	5.358	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.609	2.557	5.166	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.779	2.989	5.767	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								550.3%

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Effective January 1, 2021

Code: 8293 RHG: 4 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: WAREHOUSES – FURNITURE; FURNITURE MOVING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	182,292,574	20	224	261	4,850,459	5,249,812	10,100,271	5.541
2016	188,650,892	16	226	262	6,162,303	5,950,322	12,112,625	6.421
2017	204,159,317	21	263	279	6,442,074	6,338,807	12,780,881	6.260
	575,102,783	57	713	802	17,454,836	17,538,941	34,993,777	
Adjusted Loss to Payroll Ratio:					3.035	3.050	6.085	
Expected Unlimited Loss to Payroll Ratio:					3.167	3.489	6.656	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.936	2.865	5.801	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.035	3.050	6.085	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					3.323	3.870	7.193	
Indicated Relativity Change:								8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								686.3%

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Effective January 1, 2021

Code: 8304 RHG: 5 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: GRAIN ELEVATORS OR STORAGE WAREHOUSES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	22,134,023	2	20	30	284,955	529,548	814,503	3.680
2014	22,341,705	3	19	19	535,382	827,943	1,363,325	6.102
2015	28,617,609	2	25	45	422,454	513,630	936,084	3.271
2016	26,137,993	0	21	25	284,314	364,404	648,718	2.482
2017	28,458,106	2	16	34	862,270	869,236	1,731,506	6.084
	127,689,436	9	101	153	2,389,376	3,104,761	5,494,136	
Adjusted Loss to Payroll Ratio:					1.871	2.431	4.303	
Expected Unlimited Loss to Payroll Ratio:					1.900	3.080	4.980	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.722	2.367	4.089	
Credibility:					0.57	0.58		
Indicated Limited Loss to Payroll Ratio:					1.807	2.404	4.211	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.024	3.260	5.284	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								504.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8324 RHG: 4 NAICS: 44 ILDG: 3 MLDG: 2 CLASS: GASOLINE STATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	563,314,035	10	235	258	4,988,614	5,994,894	10,983,508	1.950
2017	605,151,906	7	225	276	5,766,793	5,589,575	11,356,368	1.877
	1,168,465,940	17	460	534	10,755,407	11,584,469	22,339,876	
Adjusted Loss to Payroll Ratio:					0.920	0.991	1.912	
Expected Unlimited Loss to Payroll Ratio:					1.049	1.314	2.363	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.937	1.003	1.941	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.920	0.991	1.912	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.008	1.258	2.266	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								216.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8350 RHG: 2 NAICS: 42 ILDG: 3 MLDG: 3 CLASS: GASOLINE OR OIL DEALERS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	328,291,533	10	176	233	4,611,340	4,329,536	8,940,876	2.723
2016	371,083,225	11	211	275	6,076,338	4,995,435	11,071,773	2.984
2017	353,480,576	7	184	253	6,351,071	5,832,167	12,183,238	3.447
	1,052,855,334	28	571	761	17,038,749	15,157,138	32,195,887	
Adjusted Loss to Payroll Ratio:					1.618	1.440	3.058	
Expected Unlimited Loss to Payroll Ratio:					1.626	1.607	3.233	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.581	1.409	2.990	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.618	1.440	3.058	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.724	1.683	3.406	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								325.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8370 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: AUTOMOBILE OR TRUCK RADIO OR ALARM INSTALLATION OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	40,687,857	2	15	32	162,128	180,755	342,883	0.843
2014	44,284,239	1	12	25	194,947	100,604	295,551	0.667
2015	38,408,639	1	14	21	125,047	169,932	294,979	0.768
2016	41,173,209	0	20	25	419,498	395,305	814,803	1.979
2017	42,495,260	0	13	32	182,043	220,073	402,116	0.946
	207,049,205	4	74	135	1,083,661	1,066,671	2,150,332	
Adjusted Loss to Payroll Ratio:					0.523	0.515	1.039	
Expected Unlimited Loss to Payroll Ratio:					0.883	1.088	1.971	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.749	0.755	1.504	
Credibility:					0.51	0.47		
Indicated Limited Loss to Payroll Ratio:					0.634	0.642	1.276	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.694	0.815	1.509	
Indicated Relativity Change:								-23.4%
Relativity to Statewide Average Loss to Payroll Ratio:								144.0%

E1-1-18 INCLUDES EXPERIENCE OF 9516

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8387 RHG: 3 NAICS: 81 ILDG: 1 MLDG: 1 CLASS: AUTO/TRUCK GASOLINE SERVICE STATIONS; AUTO/TRUCK OIL/FLUID SERVICE FACILITIES; AUTO/TRUCK WASHING FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,029,952,905	19	701	781	10,832,075	11,220,862	22,052,937	2.141
2017	1,089,491,890	6	648	831	11,702,912	10,931,282	22,634,194	2.077
	2,119,444,794	25	1,349	1,612	22,534,988	22,152,144	44,687,132	
Adjusted Loss to Payroll Ratio:					1.063	1.045	2.108	
Expected Unlimited Loss to Payroll Ratio:					1.182	1.418	2.599	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.021	1.033	2.054	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.063	1.045	2.108	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.145	1.266	2.411	
Indicated Relativity Change:								-7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								230.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8388 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 2 CLASS: RUBBER TIRE DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	656,283,278	36	448	775	10,120,119	10,618,186	20,738,305	3.160
2017	682,729,681	17	440	786	10,923,430	11,841,693	22,765,123	3.334
	1,339,012,960	53	888	1,561	21,043,549	22,459,879	43,503,428	
Adjusted Loss to Payroll Ratio:					1.572	1.677	3.249	
Expected Unlimited Loss to Payroll Ratio:					1.578	1.832	3.410	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.435	1.469	2.904	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.572	1.677	3.249	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.693	2.031	3.724	
Indicated Relativity Change:								9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								355.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8389 RHG: 4 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: AUTO OR TRUCK REPAIR FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,316,433,629	30	570	959	13,128,307	14,202,885	27,331,192	2.076
2017	1,353,884,753	19	464	945	12,493,947	13,887,167	26,381,114	1.949
	2,670,318,382	49	1,034	1,904	25,622,255	28,090,052	53,712,307	
Adjusted Loss to Payroll Ratio:					0.960	1.052	2.011	
Expected Unlimited Loss to Payroll Ratio:					1.078	1.363	2.442	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.915	0.946	1.861	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.960	1.052	2.011	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.051	1.335	2.386	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								227.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8390 RHG: 2 NAICS: 81 ILDG: 3 MLDG: 3 CLASS: AUTO, TRUCK OR VAN CONVERSION OR CUSTOMIZING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	19,129,719	1	8	39	128,829	180,187	309,016	1.615
2014	23,755,412	0	12	28	49,542	107,701	157,243	0.662
2015	23,752,908	1	23	30	349,287	360,995	710,282	2.990
2016	22,900,844	0	6	27	68,277	99,559	167,836	0.733
2017	29,104,975	0	17	39	642,891	489,610	1,132,501	3.891
	118,643,858	2	66	163	1,238,826	1,238,052	2,476,879	
Adjusted Loss to Payroll Ratio:					1.044	1.044	2.088	
Expected Unlimited Loss to Payroll Ratio:					0.970	1.377	2.346	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.848	1.039	1.887	
Credibility:					0.43	0.43		
Indicated Limited Loss to Payroll Ratio:					0.932	1.041	1.973	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.993	1.217	2.210	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								210.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8391 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 2 CLASS: AUTO OR TRUCK DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	5,099,323,281	102	2,092	4,246	45,239,867	45,227,193	90,467,060	1.774
2017	5,410,227,145	46	2,095	4,482	50,063,389	48,216,267	98,279,656	1.817
	10,509,550,425	148	4,187	8,728	95,303,255	93,443,459	188,746,715	
Adjusted Loss to Payroll Ratio:					0.907	0.889	1.796	
Expected Unlimited Loss to Payroll Ratio:					0.941	1.045	1.986	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.856	0.838	1.694	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.907	0.889	1.796	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.977	1.077	2.053	
Indicated Relativity Change:								3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								195.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8392 RHG: 4 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: AUTO OR TRUCK STORAGE GARAGES OR PARKING LOTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	480,202,804	8	292	444	4,186,079	4,515,502	8,701,581	1.812
2016	497,108,731	9	250	363	3,249,423	4,418,628	7,668,051	1.543
2017	537,318,498	1	292	367	5,061,063	5,641,661	10,702,724	1.992
	1,514,630,033	18	834	1,174	12,496,565	14,575,791	27,072,357	
Adjusted Loss to Payroll Ratio:					0.825	0.962	1.787	
Expected Unlimited Loss to Payroll Ratio:					0.934	1.298	2.232	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.793	0.900	1.693	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.825	0.962	1.787	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.903	1.221	2.125	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								202.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8393 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: AUTO OR TRUCK BODY REPAIRING AND PAINTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,263,829,393	21	453	571	9,361,446	8,632,260	17,993,706	1.424
2017	1,353,577,719	13	406	618	11,946,782	10,625,463	22,572,245	1.668
	2,617,407,112	34	859	1,189	21,308,228	19,257,723	40,565,951	
Adjusted Loss to Payroll Ratio:					0.814	0.736	1.550	
Expected Unlimited Loss to Payroll Ratio:					0.885	0.902	1.787	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.751	0.626	1.377	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.814	0.736	1.550	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.891	0.934	1.825	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								174.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8397 RHG: 2 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: AUTO OR TRUCK TRANSMISSION REPAIRING AND REBUILDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	48,939,253	1	21	31	366,754	327,267	694,021	1.418
2014	50,448,972	0	23	27	401,412	252,823	654,235	1.297
2015	49,579,778	2	19	35	317,698	289,969	607,667	1.226
2016	48,494,969	2	17	31	472,655	606,871	1,079,526	2.226
2017	47,025,867	0	23	30	507,374	636,444	1,143,818	2.432
	244,488,839	5	103	154	2,065,894	2,113,373	4,179,267	
Adjusted Loss to Payroll Ratio:					0.845	0.864	1.709	
Expected Unlimited Loss to Payroll Ratio:					1.115	1.071	2.186	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.975	0.809	1.784	
Credibility:					0.61	0.52		
Indicated Limited Loss to Payroll Ratio:					0.896	0.838	1.733	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.954	0.979	1.933	
Indicated Relativity Change:								-11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								184.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8400 RHG: 5 NAICS: 44 ILDG: 1 MLDG: 1 CLASS: MOTORCYCLE DEALERS OR REPAIR FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	173,792,766	3	49	73	851,745	1,057,232	1,908,977	1.098
2014	192,619,834	5	48	88	1,355,922	1,333,755	2,689,677	1.396
2015	201,254,930	1	62	95	1,131,205	1,187,192	2,318,397	1.152
2016	205,180,158	1	67	87	1,425,193	1,569,420	2,994,613	1.460
2017	209,900,914	1	53	89	1,619,249	879,031	2,498,280	1.190
	982,748,603	11	279	432	6,383,314	6,026,630	12,409,944	
Adjusted Loss to Payroll Ratio:					0.650	0.613	1.263	
Expected Unlimited Loss to Payroll Ratio:					0.623	0.851	1.474	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.544	0.608	1.152	
Credibility:					0.82	0.78		
Indicated Limited Loss to Payroll Ratio:					0.631	0.612	1.243	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.706	0.830	1.536	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								146.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8500 RHG: 5 NAICS: 42 ILDG: 2 MLDG: 1 CLASS: METAL SCRAP DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	183,464,253	11	183	307	3,772,343	3,637,236	7,409,579	4.039
2015	175,891,457	6	164	289	3,454,440	2,907,004	6,361,444	3.617
2016	196,756,583	8	122	280	3,515,954	2,648,038	6,163,992	3.133
2017	164,333,612	5	103	265	2,489,088	2,848,446	5,337,534	3.248
	720,445,905	30	572	1,141	13,231,825	12,040,724	25,272,549	
Adjusted Loss to Payroll Ratio:					1.837	1.671	3.508	
Expected Unlimited Loss to Payroll Ratio:					2.092	2.475	4.567	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.930	1.866	3.796	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.837	1.671	3.508	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.057	2.266	4.323	
Indicated Relativity Change:								-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								412.5%

INCLUDES EXPERIENCE OF 8265 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8601 RHG: 6 NAICS: 54 ILDG: 2 MLDG: 2 CLASS: ENGINEERS – CONSULTING; OIL OR GAS GEOLOGISTS/SCOUTS;
FOREST ENGINEERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	10,515,304,778	21	269	603	8,860,168	9,423,298	18,283,466	0.174
2017	11,384,231,148	11	278	654	10,094,812	11,650,989	21,745,801	0.191
	21,899,535,926	32	547	1,257	18,954,980	21,074,286	40,029,267	
Adjusted Loss to Payroll Ratio:					0.087	0.096	0.183	
Expected Unlimited Loss to Payroll Ratio:					0.084	0.109	0.193	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.079	0.080	0.159	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.087	0.096	0.183	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.098	0.136	0.234	
Indicated Relativity Change:								21.4%
Relativity to Statewide Average Loss to Payroll Ratio:								22.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8631 RHG: 7 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: RACING STABLES – ALL OTHER EMPLOYEES

POLICY YEAR	PER OCCUPIED STALL DAYS	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER EXP.
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	10,413	0	0	1	0	315	315	0.030
2017	2,018	1	0	0	93,881	406,119	500,000	247.743
	12,431	1	0	1	93,881	406,435	500,315	
Adjusted Loss to Payroll Ratio:					7.552	32.695	40.248	
Expected Unlimited Loss to Payroll Ratio:					0.895	1.772	2.667	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.729	1.237	1.966	
Credibility:					0.01	0.01		
Indicated Limited Loss to Payroll Ratio:					0.797	1.551	2.348	
Limit Factor:					1.198	1.633		
Indicated (Unlimited) Loss to Payroll Ratio:					0.955	2.533	3.488	
Indicated Relativity Change:								30.8%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.913	2.420	3.333	
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8720 RHG: 4 NAICS: 52 ILDG: 3 MLDG: 3 CLASS: INSPECTION FOR INSURANCE/SAFETY/VALUATION; ELEVATOR INSPECTING; WEIGHERS/SAMPLERS/INSPECTORS ON DOCKS/RAIL STATIONS/WAREHOUSES; UNMANNED AIRCRAFT SYSTEM OPERATION – LESS THAN 55 POUNDS

Code: 7248 RHG: 4 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: MARINE APPRAISERS OR SURVEYORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	262,663,339	5	45	64	1,090,504	625,730	1,716,234	0.653
2014	313,241,232	3	34	63	1,075,243	881,209	1,956,452	0.625
2015	328,386,331	5	56	91	1,902,678	1,082,682	2,985,360	0.909
2016	322,191,437	2	62	77	1,827,416	1,317,427	3,144,843	0.976
2017	345,694,658	5	58	79	2,510,709	2,110,378	4,621,087	1.337
	1,572,176,998	20	255	374	8,406,550	6,017,426	14,423,976	
Adjusted Loss to Payroll Ratio:					0.535	0.383	0.917	
Expected Unlimited Loss to Payroll Ratio:					0.468	0.402	0.870	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.470	0.324	0.794	
Credibility:					0.89	0.72		
Indicated Limited Loss to Payroll Ratio:					0.528	0.366	0.894	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.578	0.465	1.042	
Indicated Relativity Change:								19.8%
Relativity to Statewide Average Loss to Payroll Ratio:								99.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8729 RHG: 3 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: ELEVATOR SERVICE INSPECTIONS/OILING/ADJUSTING – NO REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	30,155,276	0	1	3	2,890	3,454	6,344	0.021
2014	31,287,085	1	3	5	69,383	93,568	162,951	0.521
2015	34,247,723	0	2	1	87,485	92,243	179,728	0.525
2016	41,287,191	0	3	3	34,602	37,931	72,533	0.176
2017	48,435,129	0	3	3	67,399	56,028	123,427	0.255
	185,412,405	1	12	15	261,759	283,224	544,983	
Adjusted Loss to Payroll Ratio:					0.141	0.153	0.294	
Expected Unlimited Loss to Payroll Ratio:					0.482	0.238	0.720	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.465	0.219	0.683	
Credibility:					0.39	0.25		
Indicated Limited Loss to Payroll Ratio:					0.338	0.202	0.541	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.365	0.245	0.609	
Indicated Relativity Change:								-15.3%
Relativity to Statewide Average Loss to Payroll Ratio:								58.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8740 RHG: 2 NAICS: 53 ILDG: 3 MLDG: 3 CLASS: APT/CONDO COMPLEX / BLDG / WAREHOUSES / COMM & RES
MIXED-USE BLDG OPERATION – PROPERTY MGMT
SUPERVISORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,007,390,710	17	155	230	3,350,119	4,126,561	7,476,680	0.742
2016	1,155,761,661	7	148	234	2,989,112	3,308,063	6,297,175	0.545
2017	1,265,621,602	2	158	239	3,285,235	3,300,709	6,585,944	0.520
	3,428,773,973	26	461	703	9,624,467	10,735,333	20,359,800	
Adjusted Loss to Payroll Ratio:					0.281	0.313	0.594	
Expected Unlimited Loss to Payroll Ratio:					0.324	0.397	0.721	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.302	0.320	0.622	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.281	0.313	0.594	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.299	0.366	0.665	
Indicated Relativity Change:								-7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								63.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8741 RHG: 4 NAICS: 53 ILDG: 1 MLDG: 1 CLASS: REAL ESTATE AGENCIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	6,791,977,508	18	91	197	2,211,891	2,378,821	4,590,712	0.068
2014	7,700,190,544	16	111	209	2,963,366	3,004,303	5,967,669	0.078
2015	7,928,799,945	4	93	195	1,979,004	2,080,954	4,059,958	0.051
2016	9,075,293,844	3	104	206	2,192,264	2,424,371	4,616,635	0.051
2017	9,685,311,580	7	98	196	2,684,594	2,511,490	5,196,084	0.054
	41,181,573,420	48	497	1,003	12,031,118	12,399,939	24,431,057	
Adjusted Loss to Payroll Ratio:					0.029	0.030	0.059	
Expected Unlimited Loss to Payroll Ratio:					0.032	0.040	0.071	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.029	0.029	0.058	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.029	0.030	0.059	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.032	0.038	0.070	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								6.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8742 RHG: 4 NAICS: 8742 ILDG: 4 MLDG: 3 CLASS: SALESPERSONS – OUTSIDE
 Code: 8744 RHG: 4 NAICS: 81 ILDG: 4 MLDG: 3 CLASS: BOY/GIRL SCOUT COUNCILS – DISTRICT EXECS
 Code: 8746 RHG: 4 NAICS: 71 ILDG: 4 MLDG: 3 CLASS: NEWSPAPER PUBLISHING –

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	49,437,888,149	95	1,697	3,250	50,659,630	63,285,520	113,945,150	0.230
2017	53,448,982,572	56	1,714	3,279	52,372,366	46,955,371	99,327,737	0.186
	102,886,870,721	151	3,411	6,529	103,031,995	110,240,891	213,272,886	
Adjusted Loss to Payroll Ratio:					0.100	0.107	0.207	
Expected Unlimited Loss to Payroll Ratio:					0.110	0.124	0.234	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.099	0.118	0.217	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.100	0.107	0.207	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.110	0.136	0.246	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								23.4%

CLASSES 8744 AND 8746 ADDED; 8744, 8746 E1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8743 RHG: 6 NAICS: 52 ILDG: 2 MLDG: 2 CLASS: MORTGAGE BROKERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	501,460,120	1	13	19	288,540	658,241	946,781	0.189
2014	557,329,922	1	15	24	262,833	296,498	559,331	0.100
2015	608,349,699	1	10	17	203,302	269,042	472,344	0.078
2016	658,908,410	0	12	10	352,781	324,899	677,680	0.103
2017	692,183,807	0	6	5	143,940	88,187	232,127	0.034
3,018,231,959		3	56	75	1,251,397	1,636,867	2,888,264	
Adjusted Loss to Payroll Ratio:					0.041	0.054	0.096	
Expected Unlimited Loss to Payroll Ratio:					0.051	0.072	0.124	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.050	0.052	0.102	
Credibility:					0.47	0.45		
Indicated Limited Loss to Payroll Ratio:					0.046	0.053	0.099	
Limit Factor:					1.131	1.418		
Indicated (Unlimited) Loss to Payroll Ratio:					0.052	0.075	0.127	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								12.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8745 RHG: 3 NAICS: 42 ILDG: 3 MLDG: 3 CLASS: NEWS AGENTS OR DISTRIBUTORS OF MAGAZINES/PERIODICALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	35,419,290	3	38	47	706,417	751,672	1,458,089	4.117
2014	31,658,818	1	28	23	573,521	674,214	1,247,735	3.941
2015	27,472,685	2	27	32	669,594	722,414	1,392,008	5.067
2016	24,160,880	1	16	12	403,102	302,704	705,806	2.921
2017	23,574,845	1	32	18	476,213	585,175	1,061,388	4.502
	142,286,517	8	141	132	2,828,845	3,036,180	5,865,025	
Adjusted Loss to Payroll Ratio:					1.988	2.134	4.122	
Expected Unlimited Loss to Payroll Ratio:					2.364	2.777	5.141	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.272	2.350	4.621	
Credibility:					0.66	0.60		
Indicated Limited Loss to Payroll Ratio:					2.085	2.220	4.305	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.245	2.689	4.934	
Indicated Relativity Change:								-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								470.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8748 RHG: 3 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: AUTO OR TRUCK DEALERS – SALESPERSONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	3,065,164,035	19	271	397	9,107,590	8,685,846	17,793,436	0.581
2017	3,113,674,758	3	253	378	8,107,116	6,984,858	15,091,974	0.485
	6,178,838,793	22	524	775	17,214,707	15,670,704	32,885,411	
Adjusted Loss to Payroll Ratio:					0.279	0.254	0.532	
Expected Unlimited Loss to Payroll Ratio:					0.271	0.303	0.573	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.246	0.243	0.489	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.279	0.254	0.532	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.300	0.307	0.607	
Indicated Relativity Change:								5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								57.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8749 RHG: 1 NAICS: 52 ILDG: 4 MLDG: 3 CLASS: MORTGAGE BANKERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,825,380,619	15	72	122	1,861,910	1,663,649	3,525,559	0.193
2014	2,295,721,796	14	49	104	1,994,173	1,892,572	3,886,745	0.169
2015	3,241,476,201	5	71	114	2,411,328	2,179,232	4,590,560	0.142
2016	3,515,685,238	3	52	113	2,264,968	1,595,126	3,860,094	0.110
2017	3,393,553,638	2	55	101	1,830,918	1,495,987	3,326,905	0.098
	14,271,817,491	39	299	554	10,363,297	8,826,566	19,189,863	
Adjusted Loss to Payroll Ratio:					0.073	0.062	0.134	
Expected Unlimited Loss to Payroll Ratio:					0.079	0.075	0.153	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.082	0.066	0.149	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					0.073	0.062	0.135	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.077	0.072	0.148	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								14.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8755 RHG: 6 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: LABOR UNIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	491,528,274	7	44	62	1,206,966	1,018,337	2,225,303	0.453
2014	500,380,916	7	39	61	1,628,077	1,152,812	2,780,889	0.556
2015	518,130,698	6	29	49	1,326,943	913,726	2,240,669	0.432
2016	527,536,958	5	32	47	1,239,499	1,148,730	2,388,229	0.453
2017	578,902,919	0	54	55	1,092,960	1,580,625	2,673,585	0.462
2,616,479,766		25	198	274	6,494,445	5,814,230	12,308,675	
Adjusted Loss to Payroll Ratio:					0.248	0.222	0.470	
Expected Unlimited Loss to Payroll Ratio:					0.298	0.291	0.589	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.245	0.181	0.425	
Credibility:					0.90	0.74		
Indicated Limited Loss to Payroll Ratio:					0.248	0.211	0.459	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.280	0.300	0.580	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								55.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8800 RHG: 1 NAICS: 51 ILDG: 3 MLDG: 3 CLASS: MAILING OR ADDRESSING COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	273,988,944	4	101	140	2,227,486	2,756,158	4,983,644	1.819
2014	291,100,095	10	107	116	3,319,789	2,791,698	6,111,487	2.099
2015	240,626,118	6	99	127	2,841,478	2,916,315	5,757,793	2.393
2016	307,972,677	1	100	167	2,447,846	2,446,498	4,894,344	1.589
2017	278,023,521	0	96	160	1,999,102	2,218,897	4,217,999	1.517
	1,391,711,355	21	503	710	12,835,701	13,129,566	25,965,267	
Adjusted Loss to Payroll Ratio:					0.922	0.943	1.866	
Expected Unlimited Loss to Payroll Ratio:					1.007	1.068	2.075	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.032	1.006	2.038	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.922	0.943	1.866	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.975	1.086	2.061	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								196.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8801 RHG: 1 NAICS: 52 ILDG: 3 MLDG: 2 CLASS: CREDIT UNIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,120,852,667	6	100	317	1,636,018	2,177,009	3,813,027	0.340
2014	1,171,359,897	9	108	366	2,036,739	2,570,384	4,607,123	0.393
2015	1,293,369,219	11	114	318	3,550,327	3,606,265	7,156,592	0.553
2016	1,395,795,786	7	93	333	2,416,885	2,501,728	4,918,613	0.352
2017	1,441,795,449	2	108	307	2,398,560	2,738,673	5,137,233	0.356
	6,423,173,018	35	523	1,641	12,038,530	13,594,059	25,632,589	
Adjusted Loss to Payroll Ratio:					0.187	0.212	0.399	
Expected Unlimited Loss to Payroll Ratio:					0.188	0.243	0.432	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.197	0.216	0.413	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.187	0.212	0.399	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.198	0.244	0.442	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								42.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8803 RHG: 3 NAICS: 54 ILDG: 2 MLDG: 3 CLASS: AUDITING, ACCOUNTING OR MANAGEMENT CONSULTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	5,818,302,405	14	136	197	2,942,419	2,924,471	5,866,890	0.101
2014	6,325,181,901	8	102	193	1,960,482	2,155,807	4,116,289	0.065
2015	6,921,574,364	7	100	194	1,934,832	2,655,141	4,589,973	0.066
2016	7,402,730,681	8	116	251	3,647,273	3,854,646	7,501,919	0.101
2017	7,537,594,886	5	102	199	3,697,901	3,882,516	7,580,417	0.101
34,005,384,237		42	556	1,034	14,182,908	15,472,582	29,655,490	
Adjusted Loss to Payroll Ratio:					0.042	0.046	0.087	
Expected Unlimited Loss to Payroll Ratio:					0.038	0.050	0.088	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.038	0.043	0.080	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.042	0.046	0.087	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.045	0.055	0.100	
Indicated Relativity Change:								13.6%
Relativity to Statewide Average Loss to Payroll Ratio:								9.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8804 RHG: 3 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: SUBSTANCE USE DISORDER RECOVERY HOMES; SOCIAL REHAB FACILITIES FOR ADULTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	899,960,226	11	325	672	7,101,378	7,457,316	14,558,694	1.618
2017	886,099,527	7	348	696	8,913,921	8,386,728	17,300,649	1.952
	1,786,059,753	18	673	1,368	16,015,299	15,844,044	31,859,343	
Adjusted Loss to Payroll Ratio:					0.897	0.887	1.784	
Expected Unlimited Loss to Payroll Ratio:					0.864	1.122	1.986	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.761	0.815	1.577	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.897	0.887	1.784	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.966	1.074	2.040	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								194.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8806 RHG: 1 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: SHELTERED WORKSHOPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	128,041,362	14	114	297	1,773,802	2,696,235	4,470,037	3.491
2014	127,769,190	3	85	194	1,056,075	2,022,843	3,078,918	2.410
2015	123,947,680	1	94	245	797,574	1,583,581	2,381,155	1.921
2016	113,224,710	1	77	201	583,028	1,203,027	1,786,055	1.577
2017	111,151,146	1	64	209	843,753	1,918,760	2,762,513	2.485
	604,134,088	20	434	1,146	5,054,233	9,424,446	14,478,679	
Adjusted Loss to Payroll Ratio:					0.837	1.560	2.397	
Expected Unlimited Loss to Payroll Ratio:					1.063	1.974	3.037	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.957	1.510	2.467	
Credibility:					0.86	0.96		
Indicated Limited Loss to Payroll Ratio:					0.853	1.558	2.411	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.902	1.793	2.695	
Indicated Relativity Change:								-11.3%
Relativity to Statewide Average Loss to Payroll Ratio:								257.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8807 RHG: 2 NAICS: 51 ILDG: 3 MLDG: 1 CLASS: NEWSPAPER, MAGAZINE OR BOOK PUBLISHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	587,395,836	4	24	48	1,068,470	766,430	1,834,900	0.312
2014	546,393,364	0	18	24	407,229	362,919	770,148	0.141
2015	558,128,179	3	16	40	673,882	679,677	1,353,559	0.243
2016	587,909,055	1	8	36	578,734	248,473	827,207	0.141
2017	572,954,428	0	12	26	659,380	520,023	1,179,403	0.206
	2,852,780,861	8	78	174	3,387,696	2,577,522	5,965,218	
Adjusted Loss to Payroll Ratio:					0.119	0.090	0.209	
Expected Unlimited Loss to Payroll Ratio:					0.109	0.098	0.207	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.110	0.091	0.201	
Credibility:					0.64	0.53		
Indicated Limited Loss to Payroll Ratio:					0.116	0.091	0.206	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.123	0.106	0.229	
Indicated Relativity Change:								10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								21.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8808 RHG: 2 NAICS: 52 ILDG: 4 MLDG: 3 CLASS: BANKS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	12,553,592,964	29	599	1,161	17,140,659	19,238,178	36,378,837	0.290
2017	13,051,290,458	37	533	1,096	19,749,707	21,069,889	40,819,596	0.313
	25,604,883,422	66	1,132	2,257	36,890,366	40,308,068	77,198,434	
Adjusted Loss to Payroll Ratio:					0.144	0.157	0.301	
Expected Unlimited Loss to Payroll Ratio:					0.124	0.145	0.269	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.128	0.127	0.256	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.144	0.157	0.301	
Limit Factor:					1.065	1.169		
Indicated (Unlimited) Loss to Payroll Ratio:					0.153	0.184	0.337	
Indicated Relativity Change:								25.4%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.153	0.183	0.336	
Relativity to Statewide Average Loss to Payroll Ratio:								32.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8810 RHG: 2 NAICS: 8810 ILDG: 4 MLDG: 3 CLASS: CLERICAL OFFICE EMPLOYEES
 Code: 8811 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 3 CLASS: LIBRARIES – PRIVATE – PROFESSIONAL EMPLOYEES
 Code: 8812 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 3 CLASS: LIBRARIES – PUBLIC
 Code: 8871 RHG: 2 NAICS: 8810 ILDG: 4 MLDG: 3 CLASS: CLERICAL TELECOMMUTER EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	184,497,725,554	238	4,817	10,001	125,891,895	138,477,481	264,369,376	0.143
2017	196,089,565,062	113	4,736	10,390	132,599,806	145,193,917	277,793,723	0.142
	380,587,290,616	351	9,553	20,391	258,491,701	283,671,397	542,163,098	
Adjusted Loss to Payroll Ratio:					0.068	0.075	0.142	
Expected Unlimited Loss to Payroll Ratio:					0.078	0.090	0.168	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.067	0.071	0.138	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.068	0.075	0.142	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.072	0.087	0.159	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								15.2%

CLASSES 8811, 8812, AND 8871 ADDED; 8811 & 8812 E1-1-18; 8871 E1-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8813 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PRINTING OPERATION – EDITING AND DESIGNING;
BOOKBINDING OPERATION – EDITING AND DESIGNING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	576,434,000	2	33	84	842,548	938,698	1,781,246	0.309
2014	588,619,297	2	46	68	975,287	1,044,225	2,019,512	0.343
2015	577,394,571	4	51	79	1,320,453	1,520,015	2,840,468	0.492
2016	620,261,733	2	43	70	885,957	668,366	1,554,323	0.251
2017	621,188,351	0	44	92	1,002,414	1,620,384	2,622,798	0.422
	2,983,897,953	10	217	393	5,026,659	5,791,690	10,818,349	
Adjusted Loss to Payroll Ratio:					0.168	0.194	0.363	
Expected Unlimited Loss to Payroll Ratio:					0.177	0.212	0.389	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.163	0.171	0.334	
Credibility:					0.79	0.74		
Indicated Limited Loss to Payroll Ratio:					0.167	0.188	0.355	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.177	0.217	0.393	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								37.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8818 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 2 CLASS: NEWSPAPER PUBLISHING OR PRINTING – EDITING AND DESIGNING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	305,136,050	4	28	55	924,660	896,004	1,820,664	0.597
2014	274,365,296	2	29	41	828,828	753,168	1,581,996	0.577
2015	235,956,575	1	15	19	456,865	450,493	907,358	0.385
2016	278,224,671	0	15	27	674,061	581,400	1,255,461	0.451
2017	249,439,260	0	10	26	328,227	284,664	612,891	0.246
	1,343,121,853	7	97	168	3,212,641	2,965,728	6,178,369	
Adjusted Loss to Payroll Ratio:					0.239	0.221	0.460	
Expected Unlimited Loss to Payroll Ratio:					0.241	0.233	0.473	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.245	0.216	0.460	
Credibility:					0.65	0.56		
Indicated Limited Loss to Payroll Ratio:					0.241	0.219	0.460	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.257	0.255	0.512	
Indicated Relativity Change:								8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								48.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8820 RHG: 4 NAICS: 54 ILDG: 2 MLDG: 2 CLASS: LAW FIRMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	7,827,027,916	18	312	476	9,717,952	11,056,299	20,774,251	0.265
2017	8,268,927,627	4	287	458	8,754,052	8,585,194	17,339,246	0.210
	16,095,955,544	22	599	934	18,472,004	19,641,493	38,113,498	
Adjusted Loss to Payroll Ratio:					0.115	0.122	0.237	
Expected Unlimited Loss to Payroll Ratio:					0.130	0.158	0.288	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.126	0.130	0.255	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.115	0.122	0.237	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.126	0.155	0.281	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								26.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8821 RHG: 2 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: LAW FIRM SUPPORT SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	203,110,167	4	30	41	544,091	661,676	1,205,767	0.594
2014	211,489,713	2	46	55	570,604	771,360	1,341,964	0.635
2015	242,897,244	2	33	47	672,096	742,828	1,414,924	0.583
2016	246,253,199	1	30	31	440,942	585,651	1,026,593	0.417
2017	256,348,568	2	30	38	1,217,868	1,009,247	2,227,115	0.869
	1,160,098,891	11	169	212	3,445,600	3,770,762	7,216,363	
Adjusted Loss to Payroll Ratio:					0.297	0.325	0.622	
Expected Unlimited Loss to Payroll Ratio:					0.277	0.376	0.654	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.276	0.335	0.612	
Credibility:					0.65	0.64		
Indicated Limited Loss to Payroll Ratio:					0.290	0.329	0.618	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.309	0.384	0.693	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								66.1%

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Code: 8822 RHG: 3 NAICS: 52 ILDG: 4 MLDG: 4 CLASS: INSURANCE COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	7,374,655,427	27	410	789	12,468,578	12,884,051	25,352,629	0.344
2017	7,421,541,662	8	355	655	11,660,622	11,608,455	23,269,077	0.314
	14,796,197,089	35	765	1,444	24,129,200	24,492,506	48,621,706	
Adjusted Loss to Payroll Ratio:					0.163	0.166	0.329	
Expected Unlimited Loss to Payroll Ratio:					0.153	0.191	0.344	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.157	0.162	0.318	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.163	0.166	0.329	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.176	0.200	0.376	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								35.9%

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Code: 8823 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 2 CLASS: RESIDENTIAL CARE FACILITIES FOR CHILDREN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	269,319,886	10	189	443	3,183,764	3,807,773	6,991,537	2.596
2015	268,225,724	4	151	402	2,378,544	2,957,327	5,335,871	1.989
2016	278,000,413	5	169	452	2,962,418	3,307,832	6,270,250	2.255
2017	264,778,975	2	149	441	2,475,754	3,191,582	5,667,336	2.140
	1,080,324,997	21	658	1,738	11,000,480	13,264,515	24,264,995	
Adjusted Loss to Payroll Ratio:					1.018	1.228	2.246	
Expected Unlimited Loss to Payroll Ratio:					1.154	1.483	2.638	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.030	1.117	2.146	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.018	1.228	2.246	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.084	1.435	2.520	
Indicated Relativity Change:								-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								240.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8827 RHG: 4 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: HOME CARE SERVICES; NURSING CARE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	2,539,489,332	70	1,258	1,697	28,307,003	29,168,656	57,475,659	2.263
2017	2,785,939,666	25	1,186	1,840	28,208,196	27,060,411	55,268,607	1.984
	5,325,428,997	95	2,444	3,537	56,515,199	56,229,066	112,744,265	
Adjusted Loss to Payroll Ratio:					1.061	1.056	2.117	
Expected Unlimited Loss to Payroll Ratio:					1.272	1.553	2.825	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.101	1.075	2.176	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.061	1.056	2.117	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.162	1.340	2.502	
Indicated Relativity Change:								-11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								238.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8829 RHG: 3 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: SKILLED NURSING FACILITIES; CONVALESCENT NURSING FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	4,208,959,365	61	2,093	5,186	41,905,582	46,703,175	88,608,757	2.105
2017	4,716,873,302	24	2,156	5,946	46,074,055	54,241,154	100,315,209	2.127
	8,925,832,667	85	4,249	11,132	87,979,637	100,944,328	188,923,965	
Adjusted Loss to Payroll Ratio:					0.986	1.131	2.117	
Expected Unlimited Loss to Payroll Ratio:					1.121	1.511	2.632	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.988	1.098	2.086	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.986	1.131	2.117	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.062	1.370	2.431	
Indicated Relativity Change:								-7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								231.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8831 RHG: 1 NAICS: 54 ILDG: 1 MLDG: 2 CLASS: HOSPITALS – VETERINARY; KENNELS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,811,915,176	20	561	4,178	6,598,557	11,112,745	17,711,302	0.977
2017	1,979,803,488	3	714	4,476	9,133,602	12,511,555	21,645,157	1.093
	3,791,718,664	23	1,275	8,654	15,732,159	23,624,300	39,356,459	
Adjusted Loss to Payroll Ratio:					0.415	0.623	1.038	
Expected Unlimited Loss to Payroll Ratio:					0.386	0.653	1.039	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.388	0.591	0.979	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.415	0.623	1.038	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.439	0.717	1.156	
Indicated Relativity Change:								11.2%
Relativity to Statewide Average Loss to Payroll Ratio:								110.3%

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Code: 8834 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: PHYSICIANS' PRACTICES/OUTPATIENT CLINICS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	18,961,342,327	58	1,727	5,668	43,640,832	46,590,008	90,230,840	0.476
2017	21,344,351,064	33	1,700	5,459	47,278,321	51,271,845	98,550,166	0.462
	40,305,693,391	91	3,427	11,127	90,919,153	97,861,853	188,781,006	
Adjusted Loss to Payroll Ratio:					0.226	0.243	0.468	
Expected Unlimited Loss to Payroll Ratio:					0.239	0.289	0.528	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.213	0.218	0.431	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.226	0.243	0.468	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.240	0.284	0.524	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								50.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8838 RHG: 4 NAICS: 71 ILDG: 1 MLDG: 2 CLASS: MUSEUMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	491,127,388	4	89	260	1,163,428	1,701,681	2,865,109	0.583
2014	526,404,613	3	73	234	1,184,196	2,165,310	3,349,506	0.636
2015	571,345,972	6	78	273	1,235,966	2,348,321	3,584,287	0.627
2016	595,842,062	6	90	265	1,987,020	3,998,727	5,985,747	1.005
2017	634,847,457	2	81	312	1,346,338	2,416,511	3,762,849	0.593
	2,819,567,491	21	411	1,344	6,916,949	12,630,550	19,547,499	
Adjusted Loss to Payroll Ratio:					0.245	0.448	0.693	
Expected Unlimited Loss to Payroll Ratio:					0.259	0.476	0.735	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.231	0.427	0.658	
Credibility:					0.89	0.97		
Indicated Limited Loss to Payroll Ratio:					0.244	0.447	0.691	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.267	0.568	0.835	
Indicated Relativity Change:								13.6%
Relativity to Statewide Average Loss to Payroll Ratio:								79.6%

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Code: 8839 RHG: 2 NAICS: 62 ILDG: 1 MLDG: 1 CLASS: DENTISTS AND DENTAL SURGEONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	4,315,038,568	14	429	1,965	10,741,925	10,246,374	20,988,299	0.486
2017	4,632,003,075	9	378	2,018	11,648,039	10,495,792	22,143,831	0.478
	8,947,041,643	23	807	3,983	22,389,964	20,742,166	43,132,130	
Adjusted Loss to Payroll Ratio:					0.250	0.232	0.482	
Expected Unlimited Loss to Payroll Ratio:					0.257	0.295	0.552	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.229	0.222	0.451	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.250	0.232	0.482	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.267	0.271	0.538	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								51.3%

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Code: 8840 RHG: 6 NAICS: 81 ILDG: 1 MLDG: 1 CLASS: CHURCHES, TEMPLES, MOSQUES AND SYNAGOGUES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	2,029,664,103	8	84	283	1,632,512	1,737,655	3,370,167	0.166
2014	2,111,072,760	9	73	187	1,535,466	2,434,396	3,969,862	0.188
2015	2,237,029,719	7	86	237	1,170,927	2,518,557	3,689,484	0.165
2016	2,284,360,718	6	89	243	2,256,742	3,736,953	5,993,695	0.262
2017	2,337,892,366	2	51	227	1,188,269	2,194,573	3,382,842	0.145
11,000,019,667		32	383	1,177	7,783,917	12,622,134	20,406,051	
Adjusted Loss to Payroll Ratio:					0.071	0.115	0.186	
Expected Unlimited Loss to Payroll Ratio:					0.087	0.187	0.274	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.072	0.116	0.188	
Credibility:					0.98	1.00		
Indicated Limited Loss to Payroll Ratio:					0.071	0.115	0.186	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					0.080	0.163	0.243	
Indicated Relativity Change:								-11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								23.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8846 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PRINTING OPERATION – SCREEN PRINTING – EDITING AND DESIGNING; SCREEN PRINTED MERCHANDISE DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	112,243,179	4	29	22	640,571	878,528	1,519,099	1.353
2014	114,689,771	0	30	25	462,553	510,439	972,992	0.848
2015	129,799,354	2	44	20	691,893	798,488	1,490,381	1.148
2016	138,486,616	0	38	27	537,675	746,059	1,283,734	0.927
2017	146,293,342	0	16	16	151,463	226,018	377,481	0.258
	641,512,262	6	157	110	2,484,155	3,159,532	5,643,687	
Adjusted Loss to Payroll Ratio:					0.387	0.493	0.880	
Expected Unlimited Loss to Payroll Ratio:					0.506	0.687	1.193	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.465	0.555	1.020	
Credibility:					0.65	0.64		
Indicated Limited Loss to Payroll Ratio:					0.414	0.515	0.929	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.438	0.593	1.031	
Indicated Relativity Change:								-13.6%
Relativity to Statewide Average Loss to Payroll Ratio:								98.3%

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Code: 8847 RHG: 2 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: BEVERAGE CONTAINER COLLECTION OR REDEMPTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	78,639,359	13	113	275	2,450,576	3,259,965	5,710,541	7.262
2014	73,472,068	6	123	277	1,451,972	1,719,135	3,171,107	4.316
2015	65,808,561	10	84	189	1,383,468	1,494,073	2,877,541	4.373
2016	68,068,083	3	98	195	1,414,140	2,164,915	3,579,055	5.258
2017	66,935,052	3	74	218	1,435,040	1,544,809	2,979,849	4.452
	352,923,123	35	492	1,154	8,135,196	10,182,897	18,318,093	
Adjusted Loss to Payroll Ratio:					2.305	2.885	5.190	
Expected Unlimited Loss to Payroll Ratio:					2.474	3.317	5.791	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.406	2.907	5.313	
Credibility:					0.97	0.95		
Indicated Limited Loss to Payroll Ratio:					2.308	2.886	5.195	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.458	3.374	5.832	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								556.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8850 RHG: 2 NAICS: 52 ILDG: 3 MLDG: 4 CLASS: CHECK CASHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	220,696,708	16	104	106	2,004,844	1,843,019	3,847,863	1.744
2014	235,279,982	12	85	99	1,730,589	2,018,431	3,749,020	1.593
2015	248,197,065	12	80	101	2,186,075	2,114,119	4,300,194	1.733
2016	258,184,162	9	81	99	1,569,444	1,897,750	3,467,194	1.343
2017	263,976,939	0	53	78	980,800	1,341,184	2,321,984	0.880
	1,226,334,856	49	403	483	8,471,752	9,214,503	17,686,255	
Adjusted Loss to Payroll Ratio:					0.691	0.751	1.442	
Expected Unlimited Loss to Payroll Ratio:					0.796	0.918	1.713	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.825	0.803	1.628	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					0.691	0.755	1.446	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.736	0.883	1.618	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								154.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8851 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: CONGREGATE LIVING FACILITIES – ELDERLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	170,319,376	6	103	227	1,569,259	1,750,463	3,319,722	1.949
2014	168,982,508	11	103	260	2,048,155	2,531,254	4,579,409	2.710
2015	186,840,876	6	97	261	1,660,420	1,776,917	3,437,337	1.840
2016	195,711,951	3	81	210	1,595,954	2,002,488	3,598,442	1.839
2017	216,360,892	2	91	293	1,759,694	2,093,715	3,853,409	1.781
	938,215,604	28	475	1,251	8,633,482	10,154,837	18,788,319	
Adjusted Loss to Payroll Ratio:					0.920	1.082	2.003	
Expected Unlimited Loss to Payroll Ratio:					0.927	1.379	2.306	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.817	1.002	1.819	
Credibility:					0.96	0.97		
Indicated Limited Loss to Payroll Ratio:					0.916	1.080	1.996	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.987	1.308	2.294	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								218.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8852 RHG: 5 NAICS: 62 ILDG: 3 MLDG: 2 CLASS: HOME INFUSION THERAPISTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	30,822,887	0	7	12	183,556	99,195	282,751	0.917
2014	44,599,218	0	14	32	317,210	309,485	626,695	1.405
2015	54,912,916	1	5	24	218,865	143,654	362,519	0.660
2016	56,863,987	1	12	23	282,606	378,070	660,676	1.162
2017	47,976,021	0	5	15	194,968	258,214	453,182	0.945
	235,175,028	2	43	106	1,197,207	1,188,618	2,385,824	
Adjusted Loss to Payroll Ratio:					0.509	0.505	1.014	
Expected Unlimited Loss to Payroll Ratio:					0.732	0.776	1.508	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.619	0.502	1.122	
Credibility:					0.49	0.42		
Indicated Limited Loss to Payroll Ratio:					0.565	0.504	1.069	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.633	0.683	1.316	
Indicated Relativity Change:								-12.7%
Relativity to Statewide Average Loss to Payroll Ratio:								125.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8859 RHG: 2 NAICS: 54 ILDG: 1 MLDG: 1 CLASS: COMPUTER PROGRAMMING/SOFTWARE DEVELOPMENT;
INTERNET/WEB-BASED APPLICATION DEVELOPMENT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	61,764,817,561	22	312	1,054	7,871,030	9,004,486	16,875,516	0.027
2017	73,256,323,126	19	403	1,150	9,687,165	11,517,767	21,204,932	0.029
	135,021,140,687	41	715	2,204	17,558,196	20,522,253	38,080,449	
Adjusted Loss to Payroll Ratio:					0.013	0.015	0.028	
Expected Unlimited Loss to Payroll Ratio:					0.018	0.022	0.040	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.018	0.020	0.038	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.013	0.015	0.028	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.014	0.018	0.032	
Indicated Relativity Change:								-21.2%
Relativity to Statewide Average Loss to Payroll Ratio:								3.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8868 RHG: 2 NAICS: 61 ILDG: 2 MLDG: 2 CLASS: COLLEGES OR SCHOOLS – PRIVATE – PROFESSIONALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	11,057,487,815	54	1,230	3,395	24,492,089	34,379,135	58,871,224	0.532
2017	11,597,742,417	30	1,326	3,918	21,706,208	27,674,923	49,381,131	0.426
	22,655,230,232	84	2,556	7,313	46,198,297	62,054,059	108,252,356	
Adjusted Loss to Payroll Ratio:					0.204	0.274	0.478	
Expected Unlimited Loss to Payroll Ratio:					0.192	0.279	0.471	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.198	0.264	0.462	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.204	0.274	0.478	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.217	0.320	0.537	
Indicated Relativity Change:								14.0%
Relativity to Statewide Average Loss to Payroll Ratio:								51.3%

EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870 E1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8870 RHG: 2 NAICS: 61 ILDG: 2 MLDG: 2 CLASS: FITNESS INSTRUCTION PROGRAMS OR STUDIOS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	92,166,872	0	35	35	355,938	579,084	935,022	1.014
2014	100,878,464	2	22	35	240,789	387,833	628,622	0.623
2015	109,698,195	2	13	33	289,397	364,896	654,293	0.596
2016	134,199,526	0	25	48	149,986	235,514	385,500	0.287
2017	133,824,542	0	25	59	390,714	492,474	883,188	0.660
	570,767,598	4	120	210	1,426,824	2,059,802	3,486,626	
Adjusted Loss to Payroll Ratio:					0.250	0.361	0.611	
Expected Unlimited Loss to Payroll Ratio:					0.263	0.410	0.674	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.272	0.387	0.659	
Credibility:					0.48	0.50		
Indicated Limited Loss to Payroll Ratio:					0.261	0.374	0.635	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.278	0.437	0.716	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								68.3%

E1-1-18 INCLUDES EXPERIENCE OF 8868, 9101, AND 9053

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 8875 RHG: 3 NAICS: 61 ILDG: 1 MLDG: 2 CLASS: PUBLIC COLLEGES OR SCHOOLS; SUPERINTENDENT OF PUBLIC SCHOOLS OFFICE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	1,097,368,199	11	114	366	2,609,562	3,478,671	6,088,233	0.555
2015	1,232,673,860	4	111	421	2,279,050	2,776,329	5,055,379	0.410
2016	1,359,289,948	5	129	463	2,668,584	4,173,416	6,842,000	0.503
2017	1,525,211,308	2	167	511	2,232,082	3,530,845	5,762,927	0.378
	5,214,543,316	22	521	1,761	9,789,278	13,959,260	23,748,538	
Adjusted Loss to Payroll Ratio:					0.188	0.268	0.455	
Expected Unlimited Loss to Payroll Ratio:					0.220	0.312	0.532	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.224	0.284	0.508	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.188	0.268	0.455	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.202	0.324	0.526	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								50.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9007 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 2 CLASS: APT/CONDO OPERATION FOR SENIORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	175,386,244	8	81	147	1,052,406	1,071,770	2,124,176	1.211
2014	188,250,151	7	92	146	1,514,505	1,674,816	3,189,321	1.694
2015	192,663,251	11	92	171	2,343,865	2,067,127	4,410,992	2.289
2016	198,569,128	5	112	161	2,461,143	2,650,850	5,111,993	2.574
2017	214,067,836	5	104	178	2,279,954	2,561,724	4,841,678	2.262
	968,936,609	36	481	803	9,651,873	10,026,288	19,678,160	
Adjusted Loss to Payroll Ratio:					0.996	1.035	2.031	
Expected Unlimited Loss to Payroll Ratio:					1.017	1.086	2.102	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.935	0.844	1.779	
Credibility:					1.00	0.89		
Indicated Limited Loss to Payroll Ratio:					0.996	1.014	2.010	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.073	1.228	2.301	
Indicated Relativity Change:								9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								219.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9008 RHG: 2 NAICS: 56 ILDG: 4 MLDG: 4 CLASS: JANITORIAL SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,909,630,662	95	2,530	2,832	47,684,278	56,992,063	104,676,341	5.481
2017	2,147,491,752	48	2,509	3,182	55,448,496	67,920,040	123,368,536	5.745
	4,057,122,415	143	5,039	6,014	103,132,773	124,912,103	228,044,876	
Adjusted Loss to Payroll Ratio:					2.542	3.079	5.621	
Expected Unlimited Loss to Payroll Ratio:					2.731	3.500	6.231	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.533	2.875	5.408	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.542	3.079	5.621	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.707	3.599	6.306	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								601.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9009 RHG: 5 NAICS: 53 ILDG: 2 MLDG: 2 CLASS: COMMERCIAL PROPERTIES – N.O.C. – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	749,798,426	20	286	425	6,886,441	7,478,085	14,364,526	1.916
2017	759,456,761	7	263	370	5,626,322	5,737,262	11,363,584	1.496
	1,509,255,188	27	549	795	12,512,763	13,215,347	25,728,111	
Adjusted Loss to Payroll Ratio:					0.829	0.876	1.705	
Expected Unlimited Loss to Payroll Ratio:					1.098	1.222	2.320	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.970	0.847	1.816	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.829	0.876	1.705	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.929	1.187	2.116	
Indicated Relativity Change:								-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								201.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9010 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 3 CLASS: MOBILE HOME PARK OPERATION – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	157,850,958	13	84	146	1,964,410	2,148,395	4,112,805	2.605
2014	157,167,369	12	88	151	1,658,370	1,943,656	3,602,026	2.292
2015	165,973,043	7	98	128	1,679,057	1,962,572	3,641,629	2.194
2016	175,873,281	10	98	138	2,708,405	3,540,071	6,248,476	3.553
2017	182,875,724	7	64	151	1,798,487	2,063,161	3,861,648	2.112
	839,740,375	49	432	714	9,808,728	11,657,854	21,466,583	
Adjusted Loss to Payroll Ratio:					1.168	1.388	2.556	
Expected Unlimited Loss to Payroll Ratio:					1.287	1.711	2.998	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.184	1.330	2.514	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.168	1.388	2.556	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.258	1.681	2.939	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								280.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9011 RHG: 4 NAICS: 53 ILDG: 2 MLDG: 3 CLASS: APT/CONDO COMPLEX OPERATION – N.O.C. – OTHER;
COMM/RES MIXED-USE – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	2,541,745,566	67	1,171	2,142	26,028,303	30,663,643	56,691,946	2.230
2017	2,655,567,830	35	1,154	2,139	28,717,873	30,257,359	58,975,232	2.221
	5,197,313,396	102	2,325	4,281	54,746,176	60,921,002	115,667,178	
Adjusted Loss to Payroll Ratio:					1.053	1.172	2.226	
Expected Unlimited Loss to Payroll Ratio:					1.103	1.474	2.576	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.996	1.091	2.087	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.053	1.172	2.226	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.153	1.487	2.641	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								252.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9015 RHG: 4 NAICS: 53 ILDG: 3 MLDG: 3 CLASS: BUILDING OPERATION – N.O.C. – OTHER;
CHURCH/TEMPLE/MOSQUE/SYNAGOGUE – OTHER; LIBRARIES –
PRIVATE – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	771,461,959	25	374	638	9,713,940	11,923,700	21,637,640	2.805
2017	826,290,180	13	499	711	10,714,587	12,408,939	23,123,526	2.798
	1,597,752,140	38	873	1,349	20,428,528	24,332,639	44,761,167	
Adjusted Loss to Payroll Ratio:					1.279	1.523	2.802	
Expected Unlimited Loss to Payroll Ratio:					1.285	1.746	3.030	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.160	1.293	2.453	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.279	1.523	2.802	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.400	1.933	3.333	
Indicated Relativity Change:								10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								318.0%

E1-1-17 EXPERIENCE OF SUPPORT OPERATIONS FOR SUBCONTRACTED CONSTRUCTION TRANSFERRED TO CODE 5610

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9016 RHG: 3 NAICS: 71 ILDG: 3 MLDG: 2 CLASS: AMUSEMENT/REC FACILITIES; DOG SHOWS; HORSE SHOWS/RODEOS – NOT STABLE EMPLOYEES; BOAT MARINA/RENTAL OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	764,726,709	13	373	984	7,118,334	9,387,248	16,505,582	2.158
2017	786,192,619	7	347	1,023	6,618,443	8,078,223	14,696,666	1.869
	1,550,919,328	20	720	2,007	13,736,777	17,465,472	31,202,248	
Adjusted Loss to Payroll Ratio:					0.886	1.126	2.012	
Expected Unlimited Loss to Payroll Ratio:					0.998	1.221	2.219	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.906	1.151	2.057	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.886	1.126	2.012	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.954	1.364	2.318	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								221.1%

EXPERIENCE OF EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION TRANSFERRED TO CODE 9095 1-1-14

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9031 RHG: 3 NAICS: 56 ILDG: 3 MLDG: 3 CLASS: PEST CONTROL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	368,908,563	17	204	375	4,878,622	4,650,515	9,529,137	2.583
2016	382,010,409	8	207	414	4,840,294	4,261,675	9,101,969	2.383
2017	382,346,976	5	221	437	6,015,396	5,745,507	11,760,903	3.076
	1,133,265,949	30	632	1,226	15,734,312	14,657,696	30,392,008	
Adjusted Loss to Payroll Ratio:					1.388	1.293	2.682	
Expected Unlimited Loss to Payroll Ratio:					1.275	1.353	2.629	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.169	1.073	2.242	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.388	1.293	2.682	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.495	1.566	3.062	
Indicated Relativity Change:								16.5%
Relativity to Statewide Average Loss to Payroll Ratio:								292.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9033 RHG: 3 NAICS: 92 ILDG: 2 MLDG: 2 CLASS: HOUSING AUTHORITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	7,332,129	0	7	3	48,320	40,372	88,692	1.210
2014	8,278,930	0	5	18	51,583	57,595	109,178	1.319
2015	8,267,997	0	7	14	118,609	124,740	243,349	2.943
2016	8,639,539	2	2	9	184,982	285,726	470,708	5.448
2017	10,533,186	1	2	15	81,113	86,941	168,054	1.595
	43,051,781	3	23	59	484,607	595,374	1,079,981	
Adjusted Loss to Payroll Ratio:					1.126	1.383	2.509	
Expected Unlimited Loss to Payroll Ratio:					1.425	1.544	2.969	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.209	1.187	2.396	
Credibility:					0.33	0.30		
Indicated Limited Loss to Payroll Ratio:					1.182	1.245	2.427	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.273	1.508	2.781	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								265.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9043 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: HOSPITALS

Code: 8830 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: INSTITUTIONAL EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	11,316,714,849	76	2,010	5,730	50,357,885	43,661,824	94,019,709	0.831
2017	12,060,119,450	21	1,993	6,108	59,305,046	49,408,489	108,713,535	0.901
	23,376,834,299	97	4,003	11,838	109,662,931	93,070,313	202,733,244	
Adjusted Loss to Payroll Ratio:					0.469	0.398	0.867	
Expected Unlimited Loss to Payroll Ratio:					0.484	0.482	0.967	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.427	0.350	0.777	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.469	0.398	0.867	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.505	0.482	0.987	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								94.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9048 RHG: 1 NAICS: 72 ILDG: 1 MLDG: 1 CLASS: CAMPS; BOY/GIRL SCOUT COUNCILS – CAMP OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	130,444,551	7	63	295	1,506,502	1,847,535	3,354,037	2.571
2014	135,738,343	5	40	314	567,982	1,060,178	1,628,160	1.199
2015	141,225,071	2	57	365	761,543	2,002,528	2,764,071	1.957
2016	153,110,293	5	74	390	1,016,368	1,896,490	2,912,858	1.902
2017	160,250,556	4	64	346	1,789,463	2,726,664	4,516,127	2.818
	720,768,814	23	298	1,710	5,641,857	9,533,395	15,175,253	
Adjusted Loss to Payroll Ratio:					0.783	1.323	2.105	
Expected Unlimited Loss to Payroll Ratio:					0.693	1.392	2.085	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.645	1.191	1.835	
Credibility:					0.78	0.90		
Indicated Limited Loss to Payroll Ratio:					0.752	1.309	2.062	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.795	1.507	2.302	
Indicated Relativity Change:								10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								219.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9050 RHG: 2 NAICS: 72 ILDG: 4 MLDG: 4 CLASS: HOTELS, MOTELS OR SHORT-TERM RESIDENTIAL HOUSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	3,489,055,930	122	3,522	6,168	66,392,334	79,686,454	146,078,788	4.187
2017	3,751,612,912	46	3,417	6,255	72,328,820	82,686,080	155,014,900	4.132
	7,240,668,842	168	6,939	12,423	138,721,154	162,372,534	301,093,688	
Adjusted Loss to Payroll Ratio:					1.916	2.243	4.158	
Expected Unlimited Loss to Payroll Ratio:					2.010	2.751	4.761	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.853	2.315	4.168	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.916	2.243	4.158	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.040	2.621	4.662	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								444.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9053 RHG: 1 NAICS: 71 ILDG: 2 MLDG: 3 CLASS: HEALTH CLUBS OR GYMS; SWIMMING POOLS/CLUBS; CLUBS – RACQUET SPORTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,430,590,041	14	359	743	6,166,217	9,062,029	15,228,246	1.064
2017	1,565,611,321	4	414	754	7,173,099	8,702,654	15,875,753	1.014
	2,996,201,361	18	773	1,497	13,339,315	17,764,683	31,103,998	
Adjusted Loss to Payroll Ratio:					0.445	0.593	1.038	
Expected Unlimited Loss to Payroll Ratio:					0.473	0.666	1.140	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.439	0.661	1.100	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.445	0.593	1.038	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.471	0.682	1.153	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								110.0%

EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870. EXPERIENCE RELATED TO SPAS OR BATHS TRANSFERRED TO CODE 9054; 8870, 9054 E1-1-18.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9054 RHG: 1 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: SPAS OR BATHS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	70,888,340	5	104	95	1,436,598	1,247,093	2,683,691	3.786
2014	71,448,772	3	96	83	1,031,669	1,235,847	2,267,516	3.174
2015	75,969,479	1	69	87	891,559	1,114,632	2,006,191	2.641
2016	90,459,149	1	88	142	1,171,443	1,480,413	2,651,856	2.932
2017	107,489,813	0	86	79	1,400,731	1,388,470	2,789,201	2.595
	416,255,553	10	443	486	5,931,999	6,466,455	12,398,454	
Adjusted Loss to Payroll Ratio:					1.425	1.553	2.979	
Expected Unlimited Loss to Payroll Ratio:					1.575	1.879	3.454	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.389	1.441	2.830	
Credibility:					0.86	0.81		
Indicated Limited Loss to Payroll Ratio:					1.420	1.532	2.952	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.501	1.764	3.265	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								311.5%

E1-1-18 INCLUDES EXPERIENCE OF 9053

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9059 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: DAY CARE CENTERS – CHILD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,999,116,288	31	754	1,722	12,096,732	16,383,706	28,480,438	1.425
2017	2,105,022,540	12	756	1,763	13,369,322	18,654,294	32,023,616	1.521
	4,104,138,827	43	1,510	3,485	25,466,053	35,038,000	60,504,053	
Adjusted Loss to Payroll Ratio:					0.620	0.854	1.474	
Expected Unlimited Loss to Payroll Ratio:					0.600	0.937	1.536	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.535	0.705	1.240	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.620	0.854	1.474	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.661	0.998	1.659	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								158.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9060 RHG: 3 NAICS: 71 ILDG: 2 MLDG: 2 CLASS: CLUBS – COUNTRY OR GOLF

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	843,844,585	17	461	951	8,318,716	13,663,981	21,982,697	2.605
2017	912,850,555	12	454	1,021	8,756,636	10,209,098	18,965,734	2.078
	1,756,695,141	29	915	1,972	17,075,352	23,873,079	40,948,431	
Adjusted Loss to Payroll Ratio:					0.972	1.359	2.331	
Expected Unlimited Loss to Payroll Ratio:					1.090	1.573	2.663	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.990	1.482	2.472	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.972	1.359	2.331	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.047	1.646	2.693	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								256.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9061 RHG: 1 NAICS: 71 ILDG: 3 MLDG: 2 CLASS: CLUBS – N.O.C.

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	234,405,269	7	115	214	1,347,641	1,770,959	3,118,600	1.330
2014	251,730,761	16	115	215	1,902,026	3,116,828	5,018,854	1.994
2015	252,223,699	12	124	193	2,873,724	3,681,078	6,554,802	2.599
2016	256,828,851	4	139	230	1,849,514	2,625,824	4,475,338	1.743
2017	271,025,453	3	159	209	3,367,289	3,501,451	6,868,740	2.534
	1,266,214,034	42	652	1,061	11,340,195	14,696,140	26,036,335	
Adjusted Loss to Payroll Ratio:					0.896	1.161	2.056	
Expected Unlimited Loss to Payroll Ratio:					0.862	1.081	1.943	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.799	1.072	1.872	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.896	1.161	2.056	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.947	1.336	2.283	
Indicated Relativity Change:								17.5%
Relativity to Statewide Average Loss to Payroll Ratio:								217.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9066 RHG: 1 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: HOMEOWNERS ASSOCIATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	237,282,087	8	95	172	1,772,504	1,947,704	3,720,208	1.568
2014	246,144,533	15	122	185	2,382,307	2,515,555	4,897,862	1.990
2015	254,185,470	15	108	191	2,402,749	2,376,081	4,778,830	1.880
2016	253,274,302	7	121	201	2,118,172	2,551,624	4,669,796	1.844
2017	259,303,314	0	120	180	1,586,965	2,152,659	3,739,624	1.442
	1,250,189,706	45	566	929	10,262,697	11,543,624	21,806,321	
Adjusted Loss to Payroll Ratio:					0.821	0.923	1.744	
Expected Unlimited Loss to Payroll Ratio:					0.991	1.223	2.214	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.874	0.938	1.813	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.821	0.923	1.744	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.868	1.063	1.930	
Indicated Relativity Change:								-12.8%
Relativity to Statewide Average Loss to Payroll Ratio:								184.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9067 RHG: 3 NAICS: 71 ILDG: 3 MLDG: 1 CLASS: CLUBS – BOYS AND GIRLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	231,821,215	8	79	249	1,038,849	1,527,418	2,566,267	1.107
2014	246,244,300	7	77	228	704,343	1,603,976	2,308,319	0.937
2015	261,638,050	4	100	248	1,289,262	2,161,975	3,451,237	1.319
2016	277,261,553	3	88	298	1,582,039	1,798,815	3,380,854	1.219
2017	269,431,438	1	81	268	1,075,996	1,315,679	2,391,675	0.888
	1,286,396,556	23	425	1,291	5,690,488	8,407,863	14,098,350	
Adjusted Loss to Payroll Ratio:					0.442	0.654	1.096	
Expected Unlimited Loss to Payroll Ratio:					0.469	0.722	1.191	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.426	0.680	1.107	
Credibility:					0.83	0.85		
Indicated Limited Loss to Payroll Ratio:					0.440	0.658	1.097	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.473	0.796	1.270	
Indicated Relativity Change:								6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								121.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9069 RHG: 2 NAICS: 71 ILDG: 4 MLDG: 4 CLASS: CLUBS – GAMING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	520,420,004	16	340	359	7,770,429	9,607,501	17,377,930	3.339
2017	532,484,395	3	272	327	5,735,324	5,167,945	10,903,269	2.048
	1,052,904,399	19	612	686	13,505,753	14,775,446	28,281,199	
Adjusted Loss to Payroll Ratio:					1.283	1.403	2.686	
Expected Unlimited Loss to Payroll Ratio:					1.554	1.701	3.254	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.428	1.660	3.088	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.283	1.403	2.686	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.366	1.640	3.007	
Indicated Relativity Change:								-7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								286.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9070 RHG: 2 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: RESIDENTIAL CARE FACILITIES – ELDERLY/ADULTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,535,435,031	41	1,269	3,590	22,557,191	28,326,540	50,883,731	3.314
2017	1,790,714,911	15	1,283	3,978	23,276,312	34,016,431	57,292,743	3.199
	3,326,149,942	56	2,552	7,568	45,833,504	62,342,971	108,176,475	
Adjusted Loss to Payroll Ratio:					1.378	1.874	3.252	
Expected Unlimited Loss to Payroll Ratio:					1.674	2.390	4.064	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.494	1.799	3.292	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.378	1.874	3.252	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					1.468	2.191	3.659	
Indicated Relativity Change:								-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								349.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9079 RHG: 2 NAICS: 72 ILDG: 3 MLDG: 3 CLASS: RESTAURANTS OR TAVERNS; CONCESSIONAIRES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	22,759,859,810	357	13,290	25,481	184,297,956	241,751,459	426,049,415	1.872
2017	24,173,108,953	174	13,034	25,564	191,728,896	259,134,554	450,863,450	1.865
	46,932,968,762	531	26,324	51,045	376,026,853	500,886,014	876,912,866	
Adjusted Loss to Payroll Ratio:					0.801	1.067	1.868	
Expected Unlimited Loss to Payroll Ratio:					0.850	1.212	2.062	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.784	1.020	1.804	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.801	1.067	1.868	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.853	1.248	2.101	
Indicated Relativity Change:								1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								200.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9085 RHG: 3 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: RESIDENT CARE – DEVELOPMENTALLY DISABLED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	576,607,778	5	293	534	3,951,881	5,067,245	9,019,126	1.564
2017	632,060,496	5	347	641	6,652,932	7,670,187	14,323,119	2.266
	1,208,668,274	10	640	1,175	10,604,812	12,737,432	23,342,244	
Adjusted Loss to Payroll Ratio:					0.877	1.054	1.931	
Expected Unlimited Loss to Payroll Ratio:					0.900	1.235	2.135	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.794	0.897	1.691	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.877	1.054	1.931	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.945	1.276	2.221	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								211.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9092 RHG: 2 NAICS: 71 ILDG: 2 MLDG: 1 CLASS: BOWLING CENTERS; BILLIARD HALLS; SKATING CENTERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	127,067,141	5	68	116	924,001	1,000,065	1,924,066	1.514
2014	137,507,468	4	60	116	763,226	1,157,958	1,921,184	1.397
2015	146,215,658	6	70	119	1,111,360	1,952,626	3,063,986	2.096
2016	152,435,735	1	54	136	697,539	1,177,097	1,874,636	1.230
2017	162,369,438	1	58	129	700,413	925,377	1,625,790	1.001
	725,595,440	17	310	616	4,196,539	6,213,123	10,409,662	
Adjusted Loss to Payroll Ratio:					0.578	0.856	1.435	
Expected Unlimited Loss to Payroll Ratio:					0.675	0.829	1.503	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.620	0.809	1.429	
Credibility:					0.77	0.72		
Indicated Limited Loss to Payroll Ratio:					0.588	0.843	1.431	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.626	0.985	1.612	
Indicated Relativity Change:								7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								153.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9095 RHG: 4 NAICS: 71 ILDG: 3 MLDG: 2 CLASS: EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	44,358,580	4	42	49	727,945	869,718	1,597,663	3.602
2014	54,273,584	2	32	53	636,919	967,296	1,604,215	2.956
2015	59,509,005	0	18	50	190,445	417,016	607,461	1.021
2016	62,487,722	2	26	69	502,118	871,970	1,374,088	2.199
2017	63,453,775	1	25	65	658,036	964,282	1,622,318	2.557
	284,082,665	9	143	286	2,715,463	4,090,281	6,805,743	
Adjusted Loss to Payroll Ratio:					0.956	1.440	2.396	
Expected Unlimited Loss to Payroll Ratio:					1.144	1.554	2.698	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.020	1.394	2.414	
Credibility:					0.64	0.62		
Indicated Limited Loss to Payroll Ratio:					0.979	1.422	2.401	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.072	1.805	2.877	
Indicated Relativity Change:								6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								274.5%

E 1-1-14 EXPERIENCE OF EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION TRANSFERRED FROM CODES 9016 AND 9180

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9096 RHG: 1 NAICS: 56 ILDG: 4 MLDG: 4 CLASS: RESIDENTIAL CLEANING SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	63,537,210	8	122	147	1,596,464	2,466,624	4,063,088	6.395
2015	71,587,807	9	155	156	2,963,219	4,003,166	6,966,385	9.731
2016	75,182,866	5	112	127	2,550,034	3,030,201	5,580,235	7.422
2017	80,318,362	0	106	139	1,711,434	2,732,355	4,443,789	5.533
	290,626,245	22	495	569	8,821,150	12,232,347	21,053,497	
Adjusted Loss to Payroll Ratio:					3.035	4.209	7.244	
Expected Unlimited Loss to Payroll Ratio:					3.451	5.133	8.584	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.228	4.286	7.514	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.035	4.209	7.244	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					3.208	4.845	8.053	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								768.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9097 RHG: 3 NAICS: 56 ILDG: 1 MLDG: 1 CLASS: SWIMMING POOL CLEANING AND SERVICING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	96,194,844	1	70	59	861,128	817,196	1,678,324	1.745
2014	110,572,884	7	70	84	1,556,062	1,160,790	2,716,852	2.457
2015	122,591,492	4	68	88	1,671,684	1,616,826	3,288,510	2.682
2016	135,029,795	3	76	91	1,298,540	1,124,318	2,422,858	1.794
2017	143,075,764	2	77	99	2,001,770	1,306,846	3,308,616	2.312
	607,464,779	17	361	421	7,389,185	6,025,976	13,415,160	
Adjusted Loss to Payroll Ratio:					1.216	0.992	2.208	
Expected Unlimited Loss to Payroll Ratio:					1.257	1.330	2.587	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.152	1.055	2.207	
Credibility:					0.91	0.80		
Indicated Limited Loss to Payroll Ratio:					1.211	1.005	2.215	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.304	1.217	2.520	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								240.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9101 RHG: 5 NAICS: 61 ILDG: 2 MLDG: 2 CLASS: COLLEGES OR SCHOOLS – PRIVATE – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	688,761,800	19	428	929	9,234,952	10,579,561	19,814,513	2.877
2017	721,204,225	10	431	799	9,622,475	9,018,931	18,641,406	2.585
	1,409,966,025	29	859	1,728	18,857,426	19,598,491	38,455,918	
Adjusted Loss to Payroll Ratio:					1.337	1.390	2.727	
Expected Unlimited Loss to Payroll Ratio:					1.423	1.939	3.362	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.393	1.574	2.967	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.337	1.390	2.727	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.498	1.885	3.383	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								322.7%

E1-1-18 EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870; 8870 E1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9151 RHG: 1 NAICS: 71 ILDG: 2 MLDG: 1 CLASS: THEATERS – MUSICAL ENTERTAINMENT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	193,167,412	3	15	24	448,176	289,284	737,460	0.382
2014	192,050,335	2	15	31	368,034	291,282	659,316	0.343
2015	194,209,539	2	16	25	898,693	769,947	1,668,640	0.859
2016	214,384,545	0	15	22	371,058	467,275	838,333	0.391
2017	234,810,831	1	19	32	588,584	811,914	1,400,498	0.596
	1,028,622,662	8	80	134	2,674,545	2,629,702	5,304,247	
Adjusted Loss to Payroll Ratio:					0.260	0.256	0.516	
Expected Unlimited Loss to Payroll Ratio:					0.281	0.259	0.540	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.261	0.257	0.517	
Credibility:					0.62	0.53		
Indicated Limited Loss to Payroll Ratio:					0.260	0.256	0.516	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					0.275	0.295	0.570	
Indicated Relativity Change:								5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								54.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9154 RHG: 3 NAICS: 71 ILDG: 2 MLDG: 2 CLASS: THEATERS – NOT MOTION PICTURE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	514,992,164	11	179	386	3,999,534	4,615,742	8,615,276	1.673
2016	631,936,097	11	192	455	3,970,312	5,358,739	9,329,051	1.476
2017	761,325,549	9	203	448	5,418,158	4,546,037	9,964,195	1.309
	1,908,253,811	31	574	1,289	13,388,005	14,520,517	27,908,522	
Adjusted Loss to Payroll Ratio:					0.702	0.761	1.463	
Expected Unlimited Loss to Payroll Ratio:					0.797	0.833	1.631	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.724	0.785	1.509	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.702	0.761	1.463	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.756	0.921	1.677	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								160.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9155 RHG: 3 NAICS: 51 ILDG: 1 MLDG: 2 CLASS: THEATERS – MOTION PICTURE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	234,971,965	5	55	334	1,117,959	1,699,759	2,817,718	1.199
2014	247,795,251	2	67	291	791,029	1,300,551	2,091,580	0.844
2015	265,585,262	1	62	302	781,045	1,195,612	1,976,657	0.744
2016	299,559,476	2	64	265	627,889	918,608	1,546,497	0.516
2017	310,494,770	1	75	293	1,125,296	1,674,169	2,799,465	0.902
	1,358,406,725	11	323	1,485	4,443,219	6,788,700	11,231,918	
Adjusted Loss to Payroll Ratio:					0.327	0.500	0.827	
Expected Unlimited Loss to Payroll Ratio:					0.314	0.562	0.876	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.315	0.503	0.818	
Credibility:					0.72	0.79		
Indicated Limited Loss to Payroll Ratio:					0.324	0.500	0.824	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.349	0.606	0.955	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								91.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9156 RHG: 1 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: THEATERS – DANCE/OPERA/THEATER COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	90,529,962	9	98	264	1,322,321	1,794,592	3,116,913	3.443
2014	94,542,356	2	63	169	902,284	1,086,281	1,988,565	2.103
2015	87,562,064	2	70	163	1,184,947	1,252,359	2,437,306	2.784
2016	100,882,858	1	89	163	1,375,384	1,328,199	2,703,583	2.680
2017	107,961,023	0	65	138	1,252,246	1,152,223	2,404,469	2.227
	481,478,262	14	385	897	6,037,182	6,613,654	12,650,836	
Adjusted Loss to Payroll Ratio:					1.254	1.374	2.627	
Expected Unlimited Loss to Payroll Ratio:					1.692	1.715	3.407	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.569	1.701	3.270	
Credibility:					0.94	0.83		
Indicated Limited Loss to Payroll Ratio:					1.273	1.429	2.702	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.345	1.645	2.990	
Indicated Relativity Change:								-12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								285.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9180 RHG: 5 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: AMUSEMENT/REC FACILITIES – DEVICE OPERATIONS;
SHOOTING CLUBS/RANGES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	162,662,999	9	92	207	1,545,787	1,899,942	3,445,729	2.118
2014	165,673,599	4	72	208	1,015,170	1,466,263	2,481,433	1.498
2015	168,014,530	1	65	227	335,756	885,165	1,220,921	0.727
2016	187,806,825	5	84	275	1,536,131	2,887,113	4,423,244	2.355
2017	185,136,165	3	71	271	1,140,293	1,615,599	2,755,892	1.489
	869,294,119	22	384	1,188	5,573,137	8,754,082	14,327,219	
Adjusted Loss to Payroll Ratio:					0.641	1.007	1.648	
Expected Unlimited Loss to Payroll Ratio:					0.728	1.211	1.939	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.635	1.016	1.651	
Credibility:					0.83	0.85		
Indicated Limited Loss to Payroll Ratio:					0.640	1.008	1.648	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					0.717	1.367	2.084	
Indicated Relativity Change:								7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								198.9%

EXPERIENCE OF EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION TRANSFERRED TO CODE 9095 1-1-14

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9181 RHG: 3 NAICS: 71 ILDG: 4 MLDG: 2 CLASS: ATHLETIC TEAM/FACILITY – PLAYERS AND OFFICIALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	99,651,848	15	89	523	2,613,167	4,554,577	7,167,744	7.193
2016	133,134,583	6	144	639	3,488,886	6,004,613	9,493,499	7.131
2017	125,419,779	2	81	599	2,320,351	3,936,287	6,256,638	4.989
	358,206,210	23	314	1,761	8,422,404	14,495,478	22,917,882	
Adjusted Loss to Payroll Ratio:					2.351	4.047	6.398	
Expected Unlimited Loss to Payroll Ratio:					2.881	4.575	7.457	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.617	4.311	6.928	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.351	4.047	6.398	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.532	4.901	7.433	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								709.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9182 RHG: 4 NAICS: 71 ILDG: 4 MLDG: 3 CLASS: ATHLETIC TEAM / FACILITY – MAINTENANCE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	299,106,096	8	49	150	979,798	1,638,744	2,618,542	0.875
2014	349,436,476	8	73	149	1,077,101	2,207,070	3,284,171	0.940
2015	359,877,476	5	48	127	802,184	1,662,763	2,464,947	0.685
2016	427,918,827	0	82	159	1,288,997	2,215,250	3,504,247	0.819
2017	434,681,912	1	51	156	753,658	1,733,115	2,486,773	0.572
	1,871,020,787	22	303	741	4,901,738	9,456,942	14,358,680	
Adjusted Loss to Payroll Ratio:					0.262	0.505	0.767	
Expected Unlimited Loss to Payroll Ratio:					0.315	0.594	0.908	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.281	0.533	0.813	
Credibility:					0.81	0.90		
Indicated Limited Loss to Payroll Ratio:					0.266	0.508	0.774	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.291	0.645	0.936	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								89.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9184 RHG: 2 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: SKI RESORTS – ALPINE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	55,878,967	2	63	107	652,148	1,181,476	1,833,624	3.281
2014	54,684,242	5	63	138	670,541	1,756,028	2,426,569	4.437
2015	74,339,602	3	114	180	1,742,928	3,648,023	5,390,951	7.252
2016	80,711,299	3	141	241	2,412,708	4,418,187	6,830,895	8.463
2017	90,096,004	0	92	211	1,964,849	3,051,667	5,016,516	5.568
	355,710,114	13	473	877	7,443,172	14,055,381	21,498,553	
Adjusted Loss to Payroll Ratio:					2.092	3.951	6.044	
Expected Unlimited Loss to Payroll Ratio:					1.912	4.063	5.975	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.758	3.965	5.723	
Credibility:					0.87	1.00		
Indicated Limited Loss to Payroll Ratio:					2.049	3.951	6.000	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					2.182	4.619	6.801	
Indicated Relativity Change:								13.8%
Relativity to Statewide Average Loss to Payroll Ratio:								648.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9185 RHG: 5 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: CARNIVALS OR CIRCUSES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	4,211,294	0	10	11	42,198	493,825	536,023	12.728
2014	3,931,739	2	1	12	142,508	225,754	368,262	9.366
2015	7,139,712	0	6	11	80,549	170,094	250,643	3.511
2016	6,751,793	2	8	5	202,040	183,077	385,117	5.704
2017	7,148,579	1	4	8	189,183	547,143	736,326	10.300
	29,183,118	5	29	47	656,477	1,619,894	2,276,371	
Adjusted Loss to Payroll Ratio:					2.250	5.551	7.800	
Expected Unlimited Loss to Payroll Ratio:					3.017	7.203	10.220	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.631	6.046	8.677	
Credibility:					0.38	0.45		
Indicated Limited Loss to Payroll Ratio:					2.486	5.823	8.309	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					2.784	7.896	10.681	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								1019.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9220 RHG: 4 NAICS: 81 ILDG: 4 MLDG: 2 CLASS: CEMETERY OPERATION; CREMATORY OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	79,632,444	10	65	132	1,010,698	1,236,673	2,247,371	2.822
2014	81,388,997	8	77	112	1,216,356	1,296,656	2,513,012	3.088
2015	85,299,869	4	71	150	1,708,449	1,454,823	3,163,272	3.708
2016	81,269,633	2	70	127	1,071,515	1,318,462	2,389,977	2.941
2017	82,992,845	3	73	141	2,043,830	1,899,039	3,942,869	4.751
	410,583,788	27	356	662	7,050,848	7,205,653	14,256,500	
Adjusted Loss to Payroll Ratio:					1.717	1.755	3.472	
Expected Unlimited Loss to Payroll Ratio:					1.821	2.194	4.014	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.544	1.522	3.067	
Credibility:					0.90	0.82		
Indicated Limited Loss to Payroll Ratio:					1.700	1.713	3.413	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.861	2.174	4.035	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								385.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9402 RHG: 5 NAICS: 56 ILDG: 4 MLDG: 3 CLASS: SEWER, TANK OR HAZARDOUS SPILL CLEANING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	180,818,429	10	51	66	2,073,065	1,780,966	3,854,031	2.131
2014	159,152,014	8	45	56	1,461,387	1,371,122	2,832,509	1.780
2015	186,627,739	10	51	74	1,864,562	1,810,003	3,674,565	1.969
2016	192,874,971	7	43	73	3,027,029	1,831,458	4,858,487	2.519
2017	199,498,228	0	40	91	1,745,727	1,719,695	3,465,422	1.737
	918,971,381	35	230	360	10,171,769	8,513,244	18,685,012	
Adjusted Loss to Payroll Ratio:					1.107	0.926	2.033	
Expected Unlimited Loss to Payroll Ratio:					1.438	1.405	2.844	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.265	0.993	2.258	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					1.107	0.931	2.038	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.240	1.263	2.502	
Indicated Relativity Change:								-12.0%
Relativity to Statewide Average Loss to Payroll Ratio:								238.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9403 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 2 CLASS: GARBAGE OR REFUSE COLLECTING; STREET SWEEPING
SERVICE COMPANIES; DOCUMENT DESTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,004,482,934	42	612	1,086	21,671,922	16,770,537	38,442,459	3.827
2017	1,047,712,441	14	581	1,177	20,672,426	17,390,387	38,062,813	3.633
	2,052,195,375	56	1,193	2,263	42,344,348	34,160,923	76,505,272	
Adjusted Loss to Payroll Ratio:					2.063	1.665	3.728	
Expected Unlimited Loss to Payroll Ratio:					2.526	2.210	4.736	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.273	1.669	3.942	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.063	1.665	3.728	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.259	2.112	4.372	
Indicated Relativity Change:								-7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								417.1%

INCLUDES EXPERIENCE OF 8264 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9410 RHG: 3 NAICS: 92 ILDG: 4 MLDG: 3 CLASS: MUNICIPAL/STATE/PUBLIC AGENCY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	121,595,759	3	25	54	389,306	490,606	879,912	0.724
2014	121,400,184	3	20	42	412,741	401,855	814,596	0.671
2015	122,485,948	1	29	58	334,462	512,542	847,004	0.692
2016	117,953,155	1	28	49	429,039	484,586	913,625	0.775
2017	119,982,258	0	27	69	449,188	655,883	1,105,071	0.921
	603,417,304	8	129	272	2,014,737	2,545,473	4,560,210	
Adjusted Loss to Payroll Ratio:					0.334	0.422	0.756	
Expected Unlimited Loss to Payroll Ratio:					0.384	0.543	0.927	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.326	0.418	0.744	
Credibility:					0.57	0.56		
Indicated Limited Loss to Payroll Ratio:					0.330	0.420	0.750	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					0.356	0.509	0.865	
Indicated Relativity Change:								-6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								82.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9420 RHG: 3 NAICS: 92 ILDG: 3 MLDG: 4 CLASS: MUNICIPAL/STATE/PUBLIC AGENCY – OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	25,497,341	3	12	45	139,320	281,046	420,366	1.649
2014	26,958,677	5	15	41	484,603	652,801	1,137,404	4.219
2015	35,638,828	1	35	88	256,570	581,792	838,362	2.352
2016	24,889,233	2	48	80	821,193	1,065,420	1,886,613	7.580
2017	31,136,784	2	46	97	1,171,561	1,887,119	3,058,680	9.823
	144,120,863	13	156	351	2,873,247	4,468,177	7,341,424	
Adjusted Loss to Payroll Ratio:					1.994	3.100	5.094	
Expected Unlimited Loss to Payroll Ratio:					1.883	2.481	4.365	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.598	1.907	3.505	
Credibility:					0.60	0.58		
Indicated Limited Loss to Payroll Ratio:					1.835	2.599	4.435	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.977	3.148	5.124	
Indicated Relativity Change:								17.4%
Relativity to Statewide Average Loss to Payroll Ratio:								488.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9422 RHG: 2 NAICS: 92 ILDG: 3 MLDG: 3 CLASS: ROAD DISTRICTS OR DEPARTMENTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	309,281	0	0	2	0	147	147	0.048
2014	291,954	0	1	0	2,797	8,897	11,694	4.005
2015	478,940	0	0	1	0	141	141	0.029
2016	433,125	0	2	0	1,751	2,240	3,991	0.921
2017	1,100,205	0	2	15	29,475	19,584	49,059	4.459
	2,613,504	0	5	18	34,023	31,009	65,032	
Adjusted Loss to Payroll Ratio:					1.302	1.187	2.488	
Expected Unlimited Loss to Payroll Ratio:					0.453	0.674	1.127	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.389	0.537	0.926	
Credibility:					0.07	0.07		
Indicated Limited Loss to Payroll Ratio:					0.453	0.582	1.035	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.482	0.681	1.163	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								110.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9424 RHG: 4 NAICS: 56 ILDG: 3 MLDG: 2 CLASS: GARBAGE/TRANSFER STATION/MATERIAL RECOVERY;
RECYCLED MATERIAL DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	382,913,316	20	300	727	6,603,551	6,705,680	13,309,231	3.476
2017	456,193,648	8	307	845	7,132,137	7,087,849	14,219,986	3.117
	839,106,963	28	607	1,572	13,735,688	13,793,528	27,529,216	
Adjusted Loss to Payroll Ratio:					1.637	1.644	3.281	
Expected Unlimited Loss to Payroll Ratio:					1.850	2.257	4.106	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.664	1.704	3.369	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.637	1.644	3.281	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					1.792	2.086	3.878	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								370.0%

INCLUDES EXPERIENCE OF 8264 AND 8265 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9426 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 1 CLASS: SEPTIC/PORTABLE TOILET SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	73,817,941	6	49	77	1,320,851	1,062,469	2,383,320	3.229
2014	81,603,160	9	55	94	2,041,863	1,476,525	3,518,388	4.312
2015	92,177,944	4	42	98	1,189,868	1,194,444	2,384,312	2.587
2016	105,866,781	0	71	115	1,158,236	1,102,109	2,260,345	2.135
2017	116,975,939	4	80	87	3,051,633	2,524,619	5,576,252	4.767
	470,441,765	23	297	471	8,762,452	7,360,164	16,122,616	
Adjusted Loss to Payroll Ratio:					1.863	1.565	3.427	
Expected Unlimited Loss to Payroll Ratio:					1.754	1.956	3.710	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.578	1.477	3.055	
Credibility:					0.93	0.83		
Indicated Limited Loss to Payroll Ratio:					1.843	1.550	3.392	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					2.018	1.967	3.984	
Indicated Relativity Change:								7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								380.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9501 RHG: 1 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: PAINTING – SHOP ONLY; PAINTING – AUTO/TRUCK BODIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	133,047,336	4	80	121	950,329	1,340,640	2,290,969	1.722
2014	149,763,312	7	108	130	1,548,664	2,236,758	3,785,422	2.528
2015	169,835,421	6	149	145	2,465,361	2,662,786	5,128,147	3.019
2016	171,254,368	8	124	179	2,097,386	2,367,113	4,464,499	2.607
2017	186,811,148	5	102	223	2,937,044	3,296,997	6,234,041	3.337
	810,711,584	30	563	798	9,998,784	11,904,294	21,903,078	
Adjusted Loss to Payroll Ratio:					1.233	1.468	2.702	
Expected Unlimited Loss to Payroll Ratio:					1.181	1.658	2.838	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.041	1.272	2.313	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.233	1.468	2.702	
Limit Factor:					1.057	1.151		
Selected (Unlimited) Loss to Payroll Ratio:					1.304	1.690	2.994	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								285.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9507 RHG: 2 NAICS: 54 ILDG: 1 MLDG: 3 CLASS: SIGN PAINTING OR LETTERING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	76,806,091	1	26	86	236,049	281,281	517,330	0.674
2014	88,194,920	3	29	76	804,371	545,343	1,349,714	1.530
2015	104,138,348	6	40	80	1,380,733	1,371,518	2,752,251	2.643
2016	113,909,680	4	43	80	857,188	904,445	1,761,633	1.547
2017	137,598,507	1	50	104	1,081,061	1,902,700	2,983,761	2.168
	520,647,547	15	188	426	4,359,402	5,005,287	9,364,689	
Adjusted Loss to Payroll Ratio:					0.837	0.961	1.799	
Expected Unlimited Loss to Payroll Ratio:					0.795	0.843	1.638	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.792	0.751	1.543	
Credibility:					0.72	0.64		
Indicated Limited Loss to Payroll Ratio:					0.824	0.886	1.710	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.878	1.035	1.913	
Indicated Relativity Change:								16.8%
Relativity to Statewide Average Loss to Payroll Ratio:								182.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9516 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: TELEVISION/VIDEO/AUDIO/RADIO EQUIPMENT – INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	426,532,418	6	95	187	1,983,079	2,073,002	4,056,081	0.951
2015	384,242,654	11	98	242	2,877,813	3,195,643	6,073,456	1.581
2016	486,009,915	9	115	250	3,836,124	3,418,915	7,255,039	1.493
2017	516,588,113	3	119	207	2,857,886	2,619,509	5,477,395	1.060
	1,813,373,100	29	427	886	11,554,902	11,307,070	22,861,971	
Adjusted Loss to Payroll Ratio:					0.637	0.624	1.261	
Expected Unlimited Loss to Payroll Ratio:					0.677	0.851	1.529	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.642	0.745	1.386	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.637	0.624	1.261	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.698	0.791	1.489	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								142.1%

EXPERIENCE OF AUTOMOBILE OR TRUCK RADIO OR ALARM INSTALLATION OR REPAIR TRANSFERRED TO CODE 8370; 8730 E1-1-18. EXPERIENCE OF TELECOMMUNICATION ANTENNA EQUIPMENT INSTALLATION OR REPAIR TRANSFERRED TO CODE 9531; 9531 E1-1-18.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9519 RHG: 3 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: HOUSEHOLD APPLIANCES; WATER
SOFTEN/CONDITION/FILTRATION SYSTEM

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	372,460,984	11	323	416	7,786,987	7,152,998	14,939,985	4.011
2017	383,325,625	3	319	397	9,492,813	7,738,741	17,231,554	4.495
	755,786,609	14	642	813	17,279,799	14,891,739	32,171,539	
Adjusted Loss to Payroll Ratio:					2.286	1.970	4.257	
Expected Unlimited Loss to Payroll Ratio:					2.366	2.378	4.744	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.044	1.733	3.777	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.286	1.970	4.257	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.462	2.386	4.848	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								462.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9521 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: HOUSE FURNISHINGS; FLOOR COVERING; WINDOW COVERING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	373,342,340	22	205	217	5,317,092	5,553,604	10,870,696	2.912
2016	416,110,821	15	220	250	6,192,320	4,886,308	11,078,628	2.662
2017	469,170,056	6	251	284	9,217,018	8,403,893	17,620,911	3.756
	1,258,623,216	43	676	751	20,726,430	18,843,805	39,570,235	
Adjusted Loss to Payroll Ratio:					1.647	1.497	3.144	
Expected Unlimited Loss to Payroll Ratio:					1.517	1.547	3.064	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.463	1.421	2.885	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.647	1.497	3.144	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					1.774	1.813	3.587	
Indicated Relativity Change:								17.0%
Relativity to Statewide Average Loss to Payroll Ratio:								342.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9522 RHG: 3 NAICS: 81 ILDG: 4 MLDG: 4 CLASS: UPHOLSTERING – FURNITURE; AUTO UPHOLSTERING;
UPHOLSTERING – COFFIN/CASKET; UPHOLSTERING –
WHEELCHAIR; UPHOLSTERING – NOC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	275,886,973	23	278	308	4,425,490	4,435,761	8,861,251	3.212
2016	246,157,649	29	325	209	5,815,755	5,961,050	11,776,805	4.784
2017	215,089,833	5	163	239	4,241,715	3,966,803	8,208,518	3.816
	737,134,455	57	766	756	14,482,960	14,363,614	28,846,574	
Adjusted Loss to Payroll Ratio:					1.965	1.949	3.913	
Expected Unlimited Loss to Payroll Ratio:					2.474	2.760	5.234	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.137	2.012	4.149	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.965	1.949	3.913	
Limit Factor:					1.077	1.211		
Selected (Unlimited) Loss to Payroll Ratio:					2.116	2.360	4.476	
Indicated Relativity Change:								-14.5%
Relativity to Statewide Average Loss to Payroll Ratio:								427.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9529 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: SCAFFOLDS/CONSTRUCTION ELEVATORS; DECORATING; TENT
ERECTION/REMOVAL/REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	170,729,719	15	66	103	2,334,213	2,462,740	4,796,953	2.810
2015	211,600,000	6	95	153	3,002,339	2,570,168	5,572,507	2.634
2016	219,866,329	6	97	150	3,523,723	3,743,221	7,266,944	3.305
2017	257,458,679	7	85	127	3,198,369	2,567,134	5,765,503	2.239
	859,654,727	34	343	533	12,058,645	11,343,263	23,401,908	
Adjusted Loss to Payroll Ratio:					1.403	1.320	2.722	
Expected Unlimited Loss to Payroll Ratio:					1.701	2.142	3.842	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.575	1.753	3.328	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.403	1.320	2.722	
Limit Factor:					1.120	1.356		
Selected (Unlimited) Loss to Payroll Ratio:					1.571	1.789	3.360	
Indicated Relativity Change:								-12.5%
Relativity to Statewide Average Loss to Payroll Ratio:								320.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9531 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: TELECOMM ANTENNA EQUIP INSTALL/SERVICE/REPAIR;
SATELLITE TV/INTERNET EQUIP INSTALL/SERVICE/REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	91,502,989	4	44	54	914,743	1,082,088	1,996,831	2.182
2014	91,585,453	5	31	38	889,283	1,159,548	2,048,831	2.237
2015	90,459,873	0	21	38	462,837	387,899	850,736	0.940
2016	85,747,718	2	23	33	1,164,779	887,512	2,052,291	2.393
2017	76,077,052	0	18	21	581,776	693,303	1,275,079	1.676
	435,373,084	11	137	184	4,013,418	4,210,352	8,223,769	
Adjusted Loss to Payroll Ratio:					0.922	0.967	1.889	
Expected Unlimited Loss to Payroll Ratio:					0.882	1.026	1.908	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.835	0.898	1.733	
Credibility:					0.69	0.62		
Indicated Limited Loss to Payroll Ratio:					0.895	0.941	1.836	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.980	1.194	2.174	
Indicated Relativity Change:								13.9%
Relativity to Statewide Average Loss to Payroll Ratio:								207.4%

E1-1-18 INCLUDES EXPERIENCE OF 9516

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9549 RHG: 3 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: ADVERTISING COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	15,159,084	2	15	21	461,607	254,556	716,163	4.724
2014	20,581,156	2	24	32	696,265	409,734	1,105,999	5.374
2015	22,322,599	2	34	29	1,082,355	613,752	1,696,107	7.598
2016	23,042,292	0	22	36	1,014,655	613,861	1,628,516	7.068
2017	23,561,819	1	29	26	1,549,279	1,045,850	2,595,129	11.014
	104,666,950	7	124	144	4,804,161	2,937,752	7,741,914	
Adjusted Loss to Payroll Ratio:					4.590	2.807	7.397	
Expected Unlimited Loss to Payroll Ratio:					3.639	2.261	5.900	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.582	1.945	5.527	
Credibility:					0.69	0.49		
Indicated Limited Loss to Payroll Ratio:					4.277	2.367	6.645	
Limit Factor:					1.077	1.211		
Indicated (Unlimited) Loss to Payroll Ratio:					4.607	2.867	7.474	
Indicated Relativity Change:								26.7%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					4.546	2.829	7.376	
Relativity to Statewide Average Loss to Payroll Ratio:								703.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9552 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: SIGN ERECTION OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	11,006,165	0	8	14	112,374	163,513	275,887	2.507
2014	12,283,865	0	10	16	303,107	297,641	600,748	4.891
2015	12,831,167	1	10	14	352,385	704,881	1,057,266	8.240
2016	14,975,513	0	11	19	134,303	195,299	329,602	2.201
2017	16,402,135	0	8	8	268,346	211,660	480,006	2.926
	67,498,845	1	47	71	1,170,514	1,572,995	2,743,509	
Adjusted Loss to Payroll Ratio:					1.734	2.330	4.065	
Expected Unlimited Loss to Payroll Ratio:					2.629	3.156	5.786	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.411	2.471	4.882	
Credibility:					0.50	0.44		
Indicated Limited Loss to Payroll Ratio:					2.073	2.409	4.482	
Limit Factor:					1.131	1.418		
Selected (Unlimited) Loss to Payroll Ratio:					2.344	3.416	5.760	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								549.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 9586 RHG: 2 NAICS: 81 ILDG: 3 MLDG: 3 CLASS: BARBER SHOPS, HAIR STYLING SALONS AND PERSONAL APPEARANCE SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,202,072,694	8	349	312	4,984,776	5,798,021	10,782,797	0.897
2017	1,253,539,592	8	324	369	6,252,067	6,720,065	12,972,132	1.035
	2,455,612,285	16	673	681	11,236,843	12,518,085	23,754,929	
Adjusted Loss to Payroll Ratio:					0.458	0.510	0.967	
Expected Unlimited Loss to Payroll Ratio:					0.489	0.563	1.052	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.428	0.425	0.853	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.458	0.510	0.967	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.487	0.596	1.083	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								103.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9610 RHG: 2 NAICS: 51 ILDG: 3 MLDG: 3 CLASS: MOTION PICTURES – PRODUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	4,647,550,317	58	724	1,629	26,829,854	20,942,219	47,772,073	1.028
2017	5,115,894,434	28	716	1,506	21,413,973	18,943,927	40,357,900	0.789
	9,763,444,751	86	1,440	3,135	48,243,827	39,886,146	88,129,973	
Adjusted Loss to Payroll Ratio:					0.494	0.409	0.903	
Expected Unlimited Loss to Payroll Ratio:					0.522	0.442	0.964	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.530	0.410	0.940	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.494	0.409	0.903	
Limit Factor:					1.065	1.169		
Selected (Unlimited) Loss to Payroll Ratio:					0.526	0.478	1.004	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								95.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2021

Code: 9620 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 4 CLASS: FUNERAL DIRECTORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	127,457,147	15	59	111	1,573,378	2,282,230	3,855,608	3.025
2014	141,539,832	4	56	122	719,378	1,054,737	1,774,115	1.253
2015	147,601,283	5	43	138	721,970	1,036,220	1,758,190	1.191
2016	150,046,879	4	42	130	728,896	1,077,434	1,806,330	1.204
2017	152,953,578	0	56	149	955,015	1,155,857	2,110,872	1.380
	719,598,719	28	256	650	4,698,637	6,606,477	11,305,115	
Adjusted Loss to Payroll Ratio:					0.653	0.918	1.571	
Expected Unlimited Loss to Payroll Ratio:					0.771	1.266	2.037	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.654	0.879	1.533	
Credibility:					0.80	0.83		
Indicated Limited Loss to Payroll Ratio:					0.653	0.911	1.565	
Limit Factor:					1.095	1.269		
Selected (Unlimited) Loss to Payroll Ratio:					0.715	1.157	1.872	
Indicated Relativity Change:								-8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								178.6%