Workers' Compensation Insurance Rating Bureau of California®

c a l i f o r n i a

California Workers' Compensation Experience Rating Plan—1995

Title 10, California Code of Regulations, Section 2353.1

Effective September 1, 2024

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Regarding the September 1, 2024 Revisions to the California Workers' Compensation Experience Rating Plan—1995

Revisions Approved Effective September 1, 2024

Section I, *General Provisions*

1. Rule 2, *Effective Date*, was amended to show that the effective date of the amended Experience Rating Plan is 12:01 AM, September 1, 2024.

Section III, *Eligibility and Experience Period*

2. Rule 1, *Eligibility Requirements for California Workers' Compensation Insurance*, was amended to adjust the eligibility threshold from $10,200 to $10,400 to reflect wage inflation and the proposed September 1, 2024 expected loss rates.

Section VI, *Rating Procedure*

3. Rule 2, *Actual Losses and Actual Primary (Ap) Losses*, was amended to exclude COVID-19 claims with accident dates of December 1, 2019 through August 31, 2024 from the computation of experience modifications.

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

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

Table II, *Primary Thresholds*

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

Table of Contents

Table of Contents

Section I – General Provisions

1. Authority

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

2. Effective Date

The rules and rating values of this Plan are effective at 12:01 AM, September 1, 2024. When an amendment to this Plan is approved, a notice summarizing the amendment and its effective date, as specified by the Insurance Commissioner, will be published by the WCIRB.

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

3. Ownership Information

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

4. Applicability

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

5. Amendment of Policy Term

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

6. Subterfuge

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

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

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

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

7. Experience Rating Forms

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

Section II – Definitions

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

1. Audited Payroll

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

2. Base Premium

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

3. Classification(s)

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

4. Entity

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

5. Immediate Family

For the purpose of experience rating, immediate family shall mean parent, spouse, registered domestic partner, child, stepchild, grandchild and grandparent.

6. Insurer Classification(s)

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

7. Loss-Free Rating

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

8. Ownership

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

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

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

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

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

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

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

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

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

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

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

9. Rates

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

10. Risk

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

11. Uniform Statistical Reporting Plan

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

12. WCIRB

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

Section III – Eligibility and Experience Period

1. Eligibility Requirements for California Workers' Compensation Insurance

A risk shall qualify for experience rating of its California workers' compensation insurance premium under this Plan if the amount produced by applying the approved expected loss rates shown in Table I of this Plan to the total remuneration that would be used in the experience rating calculation for the risk is greater than or equal to the eligibility threshold of $10,400. Only completed policy periods shall be used in determining eligibility. Any risk eligible for experience rating shall be experience rated.

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

2. Experience Period

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

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

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

The following experience shall not be used:

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

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

c. Experience developed under coverage provided private residence employees.

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

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

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

g. Unaudited payroll.

The data used for experience rating purposes shall be the individual risk experience data reported in accordance with the provisions of the Uniform Statistical Reporting Plan on every policy that is required by this Rule to be used in determining the experience modification. Except as specifically provided in

Section VI, the data used shall be the data reflected in the latest unit statistical report (first, second or third) which, in accordance with the Uniform Statistical Reporting Plan, is due to be filed with the WCIRB no later than one month prior to the effective date of the experience rating. The WCIRB may, at its discretion, verify any or all of the data from which the experience is to be determined.

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

4. Non-Member Insurers' Data

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

5. Self-Insurers' Data

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

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

6. Cost Plus Contracts

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

7. Lapse in Insurance Coverage

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

Section IV – Change in Status and Combination of Entities

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

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

a. Change in Ownership

(1) Types of Ownership Changes

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

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

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

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

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

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

(2) Material Change in Ownership

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

b. Material Change in Operations

A change in operations is material only if:

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

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

c. Material Change in Employees

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

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

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

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

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

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

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

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

2. Combination of Entities

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

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

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

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

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

When a combination is made, the experience used in the combination shall be subject to the provisions of Rule 1, *Change in Status (Ownership, Operations and Employees)*.

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

3. Time Limit on Application of Rules 1 and 2

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

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

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

Section V – Application of Experience Modification

1. General Application of Experience Modification

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

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

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

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

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

2. Application of Experience Modification to a Single Policy

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

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

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

3. Application of Experience Modification to Multiple Policies

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

5. Notification of Experience Modification

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

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

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

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

6. Experience Modification Corrections – Effective Dates

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

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

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

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

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

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

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

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

Section VI – Rating Procedure

1. Payroll

Payroll shall be the audited payroll for each classification.

2. Actual Losses and Actual Primary (Ap) Losses

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

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

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

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

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

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

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

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

   (1) the Actual Losses by classification and

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

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

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

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

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

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

The Actual Primary Losses for the claim is the product of

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

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

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

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

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

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

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

The Actual Primary Losses for the claim is the product of

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

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

with the result limited to no less than zero.

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

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

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

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

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

The Actual Primary Losses for the claim is the product of

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

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

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

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

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

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

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

The Actual Primary Losses for the claim is the product of

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

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

with the result limited to no less than zero.

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

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

j. Claims directly arising from a diagnosis of Coronavirus disease 2019 (COVID-19), reported with a Catastrophe Number 12 pursuant to the Uniform Statistical Reporting Plan and an accident date of December 1, 2019 through August 31, 2024, shall not be reflected in the computation of the experience modification.

3. Expected Primary Losses

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

4. Expected Excess (Ee) Losses

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

5. Expected (E) Losses

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

6. Experience Modification Formula

The experience modification is determined from the formula:

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

where Ap = Actual Primary Losses

Ee = Expected Excess Losses

E = Expected Losses

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

7. Revision of Losses

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

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

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

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

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

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

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

8. Closed Claims

Whenever

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

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

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

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

9. Moral Responsibility

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

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

1. Purpose and Time Limitation

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

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

2. Inquiries

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

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

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

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

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

3. Complaints and Requests for Action

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

WCIRB
1901 Harrison Street, 17th Floor
Oakland, CA 94612
Attention: Complaints and Reconsideration
Fax: 415.371.5204
customerservice@wcirb.com

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

4. Reconsideration and Appeals to the Insurance Commissioner

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

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

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

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold 4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
0005	2.24	0.141	0.152	0.163	0.174	0.184	0.194	0.204	0.214	0.223	0.232	0.242	0.250	0.259
0016	3.29	0.122	0.133	0.143	0.154	0.164	0.174	0.183	0.193	0.202	0.211	0.220	0.229	0.238
0034	3.25	0.135	0.147	0.158	0.169	0.179	0.189	0.199	0.209	0.219	0.228	0.238	0.247	0.256
0035	2.09	0.149	0.161	0.173	0.185	0.196	0.207	0.218	0.229	0.240	0.250	0.261	0.271	0.281
0036	3.49	0.131	0.142	0.153	0.163	0.174	0.184	0.194	0.204	0.213	0.223	0.232	0.241	0.250
0038	4.25	0.100	0.108	0.117	0.125	0.134	0.142	0.149	0.157	0.164	0.172	0.179	0.186	0.193
0040	1.93	0.122	0.133	0.143	0.154	0.163	0.173	0.183	0.192	0.201	0.210	0.219	0.228	0.237
0041	2.06	0.119	0.130	0.140	0.150	0.159	0.169	0.178	0.187	0.196	0.205	0.214	0.223	0.231
0042	2.53	0.126	0.137	0.148	0.158	0.169	0.179	0.189	0.199	0.208	0.218	0.227	0.236	0.245
0045	1.88	0.112	0.122	0.132	0.141	0.150	0.159	0.168	0.177	0.186	0.194	0.203	0.211	0.219
0050	2.44	0.111	0.120	0.129	0.138	0.146	0.155	0.163	0.171	0.178	0.186	0.194	0.201	0.208
0079	1.34	0.138	0.149	0.160	0.171	0.181	0.191	0.201	0.211	0.221	0.231	0.240	0.250	0.259
0096	2.03	0.132	0.143	0.154	0.164	0.175	0.185	0.195	0.205	0.214	0.224	0.233	0.242	0.251
0106	3.70	0.104	0.113	0.121	0.130	0.138	0.146	0.153	0.161	0.169	0.176	0.183	0.191	0.198
0171	2.69	0.112	0.121	0.131	0.140	0.149	0.158	0.167	0.175	0.184	0.192	0.200	0.208	0.216
0172	1.81	0.138	0.149	0.160	0.170	0.181	0.191	0.201	0.210	0.220	0.229	0.239	0.248	0.257
0251	1.67	0.093	0.099	0.106	0.112	0.119	0.125	0.131	0.137	0.142	0.149	0.154	0.160	0.166
0400	1.95	0.104	0.112	0.121	0.129	0.137	0.144	0.152	0.159	0.166	0.173	0.180	0.187	0.193
0401	3.80	0.104	0.112	0.121	0.129	0.137	0.144	0.152	0.159	0.166	0.173	0.180	0.187	0.193
1122	1.02	0.103	0.111	0.120	0.128	0.137	0.145	0.152	0.160	0.168	0.175	0.182	0.190	0.197
1320	0.48	0.094	0.103	0.111	0.118	0.126	0.133	0.141	0.148	0.155	0.162	0.169	0.175	0.182
1322	1.50	0.089	0.098	0.106	0.114	0.122	0.130	0.138	0.145	0.153	0.160	0.167	0.175	0.182
1330	0.82	0.115	0.125	0.135	0.144	0.153	0.162	0.170	0.179	0.187	0.196	0.204	0.212	0.220
1438	2.36	0.138	0.149	0.160	0.171	0.181	0.191	0.200	0.209	0.217	0.226	0.234	0.243	0.251
1452	1.12	0.121	0.131	0.141	0.150	0.159	0.168	0.177	0.186	0.194	0.203	0.211	0.219	0.227
1463	1.48	0.093	0.101	0.109	0.117	0.125	0.133	0.141	0.148	0.156	0.164	0.171	0.178	0.186
1624	1.31	0.105	0.114	0.122	0.130	0.138	0.145	0.152	0.159	0.166	0.173	0.179	0.186	0.192
1699	0.72	0.127	0.137	0.147	0.157	0.166	0.176	0.185	0.194	0.203	0.212	0.221	0.230	0.237
1701	1.06	0.094	0.103	0.111	0.118	0.126	0.134	0.141	0.148	0.155	0.162	0.169	0.176	0.182
1710	1.33	0.092	0.100	0.109	0.117	0.124	0.131	0.139	0.146	0.153	0.160	0.168	0.175	0.181
1741	1.46	0.097	0.105	0.114	0.122	0.130	0.138	0.146	0.154	0.161	0.169	0.176	0.183	0.189
1803	3.46	0.131	0.143	0.154	0.164	0.175	0.185	0.195	0.205	0.215	0.225	0.234	0.243	0.252
1925	4.15	0.131	0.143	0.154	0.165	0.176	0.186	0.197	0.207	0.217	0.227	0.237	0.246	0.255
2002	3.60	0.141	0.153	0.166	0.177	0.189	0.201	0.212	0.223	0.234	0.244	0.255	0.265	0.275
2003	2.67	0.133	0.144	0.155	0.166	0.177	0.187	0.197	0.207	0.217	0.226	0.236	0.245	0.254
2014	2.13	0.110	0.120	0.128	0.137	0.146	0.154	0.162	0.170	0.179	0.187	0.195	0.203	0.211
2030	1.78	0.101	0.110	0.118	0.126	0.134	0.142	0.150	0.158	0.165	0.172	0.179	0.186	0.193
2063	1.73	0.136	0.147	0.157	0.168	0.178	0.187	0.197	0.206	0.215	0.224	0.233	0.242	0.250
2081	3.35	0.142	0.153	0.165	0.176	0.187	0.198	0.208	0.218	0.228	0.238	0.248	0.257	0.267
2095	2.91	0.166	0.180	0.193	0.206	0.219	0.232	0.244	0.256	0.268	0.279	0.290	0.301	0.312
2102	2.15	0.161	0.174	0.186	0.198	0.210	0.222	0.233	0.244	0.255	0.265	0.276	0.286	0.296
2107	2.03	0.162	0.175	0.188	0.201	0.213	0.225	0.236	0.248	0.259	0.270	0.281	0.291	0.302
2108	2.26	0.144	0.156	0.168	0.180	0.191	0.202	0.213	0.224	0.234	0.245	0.255	0.265	0.275
2109	2.71	0.145	0.157	0.169	0.181	0.192	0.203	0.214	0.225	0.235	0.245	0.255	0.264	0.273
2111	2.33	0.142	0.154	0.165	0.175	0.186	0.196	0.206	0.215	0.224	0.234	0.243	0.251	0.260
2113	3.79	0.132	0.144	0.155	0.166	0.177	0.188	0.198	0.208	0.219	0.229	0.239	0.249	0.259
2116	2.03	0.157	0.170	0.183	0.195	0.207	0.219	0.230	0.241	0.252	0.263	0.274	0.284	0.294
2117	3.06	0.152	0.165	0.177	0.189	0.201	0.212	0.223	0.235	0.246	0.256	0.267	0.277	0.287
2121	1.26	0.143	0.154	0.164	0.174	0.184	0.194	0.203	0.212	0.221	0.231	0.239	0.248	0.257
2123	2.62	0.149	0.162	0.175	0.187	0.198	0.210	0.221	0.232	0.242	0.253	0.263	0.273	0.282
2142	1.21	0.137	0.147	0.157	0.167	0.177	0.186	0.195	0.204	0.213	0.221	0.229	0.237	0.245
2163	2.99	0.141	0.152	0.163	0.173	0.183	0.192	0.201	0.210	0.219	0.228	0.236	0.244	0.252
2222	2.20	0.139	0.151	0.162	0.172	0.183	0.193	0.203	0.213	0.222	0.231	0.241	0.250	0.259
2362	5.30	0.122	0.134	0.146	0.158	0.170	0.182	0.194	0.205	0.217	0.228	0.239	0.250	0.261
2402	4.32	0.118	0.129	0.140	0.151	0.161	0.172	0.182	0.191	0.201	0.211	0.220	0.229	0.238

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
0005	0.268	0.276	0.285	0.293	0.301	0.308	0.316	0.324	0.331	0.339	0.346	0.353	0.360	0.366
0016	0.246	0.255	0.263	0.271	0.280	0.288	0.295	0.303	0.311	0.318	0.326	0.333	0.340	0.347
0034	0.264	0.273	0.281	0.290	0.298	0.306	0.314	0.321	0.329	0.337	0.344	0.352	0.359	0.366
0035	0.290	0.300	0.309	0.318	0.327	0.336	0.344	0.353	0.361	0.369	0.376	0.384	0.392	0.399
0036	0.258	0.267	0.275	0.284	0.292	0.300	0.308	0.315	0.323	0.330	0.338	0.345	0.352	0.359
0038	0.200	0.207	0.214	0.221	0.227	0.234	0.240	0.246	0.253	0.259	0.265	0.271	0.277	0.283
0040	0.245	0.253	0.262	0.270	0.278	0.285	0.293	0.301	0.308	0.316	0.323	0.330	0.337	0.345
0041	0.240	0.248	0.256	0.263	0.271	0.279	0.286	0.294	0.302	0.309	0.316	0.323	0.330	0.337
0042	0.254	0.263	0.271	0.280	0.288	0.296	0.304	0.312	0.319	0.327	0.334	0.342	0.349	0.356
0045	0.227	0.235	0.242	0.250	0.257	0.264	0.272	0.279	0.286	0.292	0.299	0.306	0.312	0.319
0050	0.215	0.222	0.229	0.236	0.243	0.250	0.257	0.263	0.270	0.277	0.283	0.290	0.296	0.302
0079	0.268	0.277	0.286	0.294	0.303	0.311	0.319	0.328	0.336	0.344	0.351	0.359	0.367	0.374
0096	0.260	0.269	0.278	0.287	0.295	0.304	0.312	0.320	0.328	0.335	0.343	0.351	0.358	0.365
0106	0.205	0.212	0.218	0.225	0.232	0.238	0.244	0.251	0.257	0.263	0.269	0.274	0.280	0.286
0171	0.223	0.231	0.238	0.245	0.253	0.260	0.267	0.274	0.280	0.287	0.294	0.300	0.307	0.313
0172	0.266	0.274	0.283	0.291	0.299	0.307	0.315	0.323	0.331	0.338	0.346	0.353	0.361	0.368
0251	0.172	0.177	0.183	0.188	0.193	0.199	0.204	0.210	0.215	0.221	0.226	0.231	0.237	0.242
0400	0.200	0.206	0.212	0.218	0.224	0.230	0.236	0.242	0.248	0.254	0.259	0.265	0.270	0.276
0401	0.200	0.206	0.212	0.218	0.224	0.230	0.236	0.242	0.248	0.254	0.259	0.265	0.270	0.276
1122	0.204	0.210	0.217	0.224	0.231	0.237	0.243	0.250	0.256	0.263	0.269	0.275	0.282	0.288
1320	0.188	0.194	0.200	0.206	0.212	0.218	0.224	0.230	0.235	0.240	0.246	0.251	0.256	0.261
1322	0.189	0.195	0.202	0.209	0.216	0.223	0.229	0.236	0.242	0.249	0.255	0.261	0.268	0.274
1330	0.228	0.235	0.243	0.250	0.257	0.264	0.270	0.277	0.284	0.291	0.297	0.303	0.310	0.316
1438	0.259	0.266	0.273	0.280	0.287	0.294	0.300	0.306	0.313	0.319	0.325	0.331	0.337	0.342
1452	0.235	0.243	0.250	0.258	0.265	0.272	0.279	0.286	0.293	0.300	0.306	0.313	0.319	0.326
1463	0.193	0.200	0.208	0.215	0.221	0.228	0.234	0.241	0.247	0.254	0.260	0.266	0.272	0.278
1624	0.198	0.204	0.210	0.216	0.223	0.229	0.234	0.240	0.246	0.252	0.257	0.263	0.269	0.275
1699	0.246	0.253	0.260	0.267	0.275	0.282	0.288	0.296	0.303	0.310	0.315	0.322	0.328	0.335
1701	0.189	0.196	0.202	0.209	0.216	0.222	0.229	0.235	0.242	0.248	0.254	0.260	0.266	0.272
1710	0.188	0.195	0.201	0.208	0.214	0.220	0.227	0.233	0.239	0.245	0.251	0.257	0.263	0.269
1741	0.195	0.201	0.207	0.213	0.219	0.224	0.229	0.234	0.239	0.244	0.249	0.254	0.259	0.264
1803	0.261	0.270	0.279	0.287	0.296	0.304	0.312	0.320	0.327	0.335	0.343	0.350	0.357	0.364
1925	0.264	0.273	0.281	0.290	0.298	0.307	0.315	0.323	0.331	0.339	0.347	0.355	0.363	0.370
2002	0.285	0.294	0.304	0.313	0.323	0.332	0.341	0.350	0.358	0.367	0.375	0.383	0.391	0.399
2003	0.263	0.272	0.281	0.289	0.297	0.306	0.314	0.322	0.330	0.337	0.345	0.352	0.360	0.367
2014	0.218	0.226	0.233	0.240	0.247	0.254	0.261	0.267	0.274	0.280	0.287	0.293	0.300	0.306
2030	0.200	0.206	0.213	0.219	0.226	0.232	0.238	0.244	0.250	0.256	0.262	0.267	0.273	0.279
2063	0.259	0.267	0.275	0.283	0.290	0.298	0.306	0.313	0.320	0.327	0.334	0.341	0.348	0.355
2081	0.276	0.285	0.293	0.302	0.311	0.319	0.327	0.335	0.343	0.351	0.359	0.366	0.374	0.381
2095	0.322	0.333	0.343	0.353	0.362	0.372	0.381	0.390	0.399	0.408	0.416	0.425	0.433	0.441
2102	0.305	0.314	0.323	0.332	0.341	0.350	0.358	0.367	0.375	0.383	0.391	0.398	0.406	0.413
2107	0.312	0.321	0.331	0.341	0.350	0.359	0.368	0.377	0.386	0.394	0.403	0.411	0.419	0.427
2108	0.285	0.295	0.305	0.314	0.323	0.332	0.341	0.350	0.358	0.367	0.375	0.383	0.391	0.398
2109	0.282	0.291	0.300	0.309	0.317	0.326	0.334	0.342	0.350	0.358	0.365	0.373	0.381	0.388
2111	0.269	0.277	0.285	0.293	0.301	0.309	0.317	0.325	0.332	0.340	0.347	0.354	0.361	0.369
2113	0.268	0.277	0.286	0.295	0.304	0.313	0.322	0.330	0.339	0.347	0.355	0.364	0.372	0.379
2116	0.304	0.313	0.322	0.331	0.339	0.348	0.356	0.364	0.372	0.380	0.388	0.396	0.404	0.411
2117	0.297	0.307	0.316	0.326	0.335	0.344	0.353	0.361	0.370	0.378	0.387	0.395	0.403	0.411
2121	0.265	0.274	0.282	0.290	0.297	0.305	0.313	0.320	0.328	0.335	0.342	0.349	0.355	0.362
2123	0.292	0.302	0.311	0.320	0.329	0.338	0.347	0.355	0.364	0.372	0.380	0.388	0.395	0.403
2142	0.253	0.261	0.268	0.276	0.283	0.290	0.297	0.304	0.310	0.317	0.323	0.330	0.336	0.342
2163	0.260	0.268	0.276	0.284	0.291	0.298	0.306	0.313	0.319	0.326	0.333	0.340	0.346	0.353
2222	0.268	0.277	0.285	0.294	0.302	0.310	0.318	0.326	0.333	0.340	0.348	0.355	0.362	0.369
2362	0.272	0.283	0.293	0.304	0.314	0.324	0.334	0.344	0.354	0.363	0.373	0.383	0.392	0.401
2402	0.247	0.255	0.264	0.272	0.279	0.287	0.295	0.302	0.309	0.316	0.323	0.330	0.337	0.343

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
0005	0.373	0.380	0.386	0.392	0.399	0.405	0.411	0.417	0.423	0.429	0.435	0.440	0.446	0.452
0016	0.354	0.361	0.368	0.375	0.381	0.388	0.394	0.401	0.407	0.414	0.420	0.426	0.432	0.438
0034	0.373	0.380	0.387	0.394	0.401	0.407	0.414	0.420	0.427	0.433	0.440	0.446	0.452	0.458
0035	0.407	0.414	0.421	0.428	0.435	0.442	0.449	0.455	0.462	0.469	0.475	0.482	0.488	0.494
0036	0.366	0.373	0.380	0.387	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450
0038	0.289	0.294	0.300	0.306	0.311	0.317	0.323	0.328	0.333	0.339	0.344	0.349	0.354	0.359
0040	0.352	0.358	0.365	0.372	0.379	0.385	0.392	0.398	0.404	0.411	0.417	0.423	0.429	0.435
0041	0.344	0.351	0.358	0.364	0.371	0.378	0.384	0.391	0.397	0.404	0.410	0.417	0.423	0.429
0042	0.363	0.370	0.377	0.383	0.390	0.396	0.403	0.409	0.415	0.421	0.427	0.433	0.439	0.445
0045	0.325	0.332	0.338	0.344	0.350	0.356	0.362	0.368	0.373	0.379	0.385	0.390	0.396	0.401
0050	0.309	0.315	0.321	0.327	0.333	0.339	0.345	0.351	0.356	0.362	0.368	0.373	0.378	0.384
0079	0.382	0.389	0.397	0.404	0.411	0.418	0.425	0.432	0.439	0.445	0.452	0.458	0.465	0.471
0096	0.372	0.380	0.387	0.393	0.400	0.407	0.414	0.420	0.427	0.433	0.439	0.445	0.452	0.458
0106	0.292	0.297	0.303	0.308	0.313	0.318	0.324	0.329	0.334	0.339	0.344	0.348	0.353	0.358
0171	0.320	0.326	0.332	0.338	0.344	0.350	0.356	0.361	0.367	0.373	0.378	0.384	0.389	0.395
0172	0.375	0.382	0.389	0.396	0.402	0.409	0.416	0.422	0.428	0.435	0.441	0.447	0.453	0.459
0251	0.248	0.252	0.258	0.263	0.268	0.274	0.279	0.284	0.287	0.292	0.297	0.302	0.307	0.312
0400	0.282	0.287	0.293	0.298	0.304	0.310	0.315	0.321	0.326	0.331	0.337	0.342	0.348	0.353
0401	0.282	0.287	0.293	0.298	0.304	0.310	0.315	0.321	0.326	0.331	0.337	0.342	0.348	0.353
1122	0.294	0.299	0.306	0.312	0.318	0.324	0.330	0.336	0.340	0.346	0.352	0.358	0.364	0.370
1320	0.266	0.271	0.276	0.281	0.286	0.290	0.295	0.300	0.304	0.309	0.314	0.318	0.323	0.327
1322	0.280	0.286	0.292	0.298	0.304	0.310	0.316	0.321	0.327	0.332	0.338	0.343	0.348	0.354
1330	0.323	0.328	0.334	0.341	0.347	0.353	0.359	0.365	0.369	0.375	0.381	0.387	0.392	0.398
1438	0.347	0.353	0.358	0.363	0.368	0.373	0.378	0.383	0.388	0.393	0.398	0.402	0.407	0.412
1452	0.332	0.338	0.343	0.349	0.355	0.361	0.366	0.371	0.376	0.382	0.387	0.392	0.397	0.402
1463	0.283	0.289	0.295	0.300	0.306	0.311	0.316	0.322	0.327	0.332	0.337	0.342	0.347	0.352
1624	0.280	0.285	0.290	0.295	0.301	0.306	0.311	0.316	0.320	0.325	0.330	0.335	0.340	0.345
1699	0.342	0.346	0.353	0.359	0.366	0.372	0.378	0.385	0.389	0.395	0.401	0.407	0.413	0.419
1701	0.278	0.285	0.291	0.297	0.303	0.309	0.315	0.321	0.327	0.332	0.338	0.343	0.349	0.354
1710	0.275	0.281	0.287	0.293	0.298	0.304	0.309	0.315	0.320	0.326	0.331	0.336	0.341	0.346
1741	0.269	0.274	0.278	0.283	0.288	0.293	0.298	0.303	0.307	0.312	0.316	0.321	0.326	0.330
1803	0.371	0.378	0.385	0.391	0.398	0.404	0.411	0.417	0.423	0.429	0.435	0.441	0.447	0.453
1925	0.378	0.386	0.393	0.401	0.408	0.415	0.421	0.428	0.435	0.441	0.447	0.454	0.460	0.466
2002	0.407	0.414	0.421	0.429	0.436	0.443	0.450	0.456	0.463	0.470	0.476	0.483	0.489	0.495
2003	0.374	0.381	0.388	0.395	0.401	0.408	0.414	0.421	0.427	0.433	0.440	0.446	0.452	0.458
2014	0.312	0.318	0.324	0.330	0.336	0.342	0.348	0.354	0.360	0.365	0.371	0.377	0.382	0.388
2030	0.284	0.289	0.295	0.300	0.305	0.311	0.316	0.321	0.325	0.330	0.335	0.340	0.345	0.349
2063	0.361	0.368	0.374	0.381	0.387	0.393	0.400	0.406	0.412	0.417	0.423	0.429	0.435	0.440
2081	0.389	0.396	0.403	0.410	0.417	0.424	0.431	0.438	0.444	0.451	0.457	0.464	0.470	0.477
2095	0.448	0.456	0.464	0.471	0.478	0.485	0.492	0.499	0.506	0.513	0.519	0.526	0.532	0.538
2102	0.421	0.428	0.436	0.442	0.449	0.456	0.463	0.469	0.476	0.482	0.488	0.494	0.500	0.506
2107	0.435	0.443	0.451	0.459	0.466	0.473	0.481	0.488	0.495	0.502	0.509	0.516	0.522	0.529
2108	0.406	0.414	0.421	0.428	0.436	0.443	0.450	0.457	0.464	0.471	0.477	0.484	0.490	0.497
2109	0.395	0.403	0.410	0.417	0.424	0.431	0.438	0.444	0.451	0.458	0.464	0.470	0.477	0.483
2111	0.376	0.383	0.389	0.396	0.403	0.410	0.416	0.422	0.429	0.435	0.441	0.447	0.453	0.459
2113	0.387	0.394	0.401	0.408	0.415	0.422	0.429	0.435	0.442	0.448	0.454	0.460	0.465	0.471
2116	0.419	0.426	0.433	0.440	0.447	0.454	0.461	0.468	0.475	0.482	0.488	0.495	0.501	0.508
2117	0.418	0.426	0.434	0.441	0.448	0.455	0.462	0.469	0.476	0.482	0.489	0.496	0.502	0.508
2121	0.368	0.374	0.380	0.386	0.391	0.397	0.403	0.408	0.414	0.419	0.424	0.430	0.435	0.440
2123	0.410	0.418	0.425	0.432	0.439	0.446	0.452	0.459	0.465	0.471	0.478	0.484	0.490	0.496
2142	0.348	0.354	0.360	0.366	0.372	0.378	0.383	0.389	0.395	0.400	0.406	0.411	0.416	0.422
2163	0.359	0.365	0.371	0.378	0.384	0.390	0.395	0.401	0.407	0.413	0.418	0.424	0.429	0.435
2222	0.376	0.384	0.391	0.397	0.404	0.411	0.417	0.423	0.430	0.436	0.442	0.448	0.454	0.460
2362	0.410	0.419	0.428	0.437	0.446	0.454	0.463	0.471	0.479	0.486	0.493	0.500	0.507	0.514
2402	0.350	0.357	0.363	0.369	0.375	0.381	0.387	0.393	0.398	0.404	0.409	0.415	0.420	0.425

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
0005	0.457	0.468	0.479	0.489	0.499	0.509	0.519	0.529	0.538	0.547	0.556	0.564	0.573	0.581
0016	0.444	0.456	0.468	0.479	0.490	0.501	0.511	0.522	0.532	0.542	0.551	0.561	0.570	0.579
0034	0.464	0.476	0.487	0.498	0.509	0.520	0.530	0.541	0.551	0.560	0.570	0.579	0.588	0.597
0035	0.501	0.513	0.524	0.535	0.546	0.557	0.567	0.577	0.587	0.597	0.606	0.615	0.624	0.633
0036	0.456	0.468	0.479	0.490	0.500	0.511	0.521	0.531	0.541	0.550	0.560	0.569	0.578	0.587
0038	0.365	0.375	0.385	0.394	0.404	0.414	0.423	0.433	0.442	0.451	0.460	0.468	0.477	0.485
0040	0.441	0.452	0.463	0.474	0.485	0.496	0.506	0.516	0.526	0.536	0.545	0.555	0.564	0.573
0041	0.436	0.449	0.460	0.473	0.484	0.496	0.507	0.517	0.528	0.537	0.547	0.557	0.566	0.575
0042	0.450	0.461	0.472	0.482	0.493	0.503	0.512	0.522	0.531	0.540	0.549	0.558	0.567	0.575
0045	0.407	0.418	0.428	0.439	0.449	0.459	0.469	0.478	0.488	0.497	0.506	0.515	0.523	0.532
0050	0.389	0.399	0.410	0.420	0.429	0.439	0.449	0.458	0.467	0.477	0.486	0.494	0.503	0.511
0079	0.477	0.490	0.502	0.514	0.525	0.536	0.547	0.558	0.569	0.579	0.589	0.599	0.609	0.618
0096	0.464	0.475	0.487	0.498	0.509	0.520	0.530	0.541	0.551	0.561	0.570	0.580	0.589	0.598
0106	0.362	0.372	0.381	0.390	0.399	0.407	0.416	0.424	0.432	0.440	0.448	0.456	0.463	0.471
0171	0.400	0.411	0.421	0.431	0.441	0.450	0.460	0.469	0.477	0.486	0.495	0.503	0.511	0.518
0172	0.465	0.477	0.488	0.499	0.510	0.521	0.531	0.541	0.551	0.561	0.570	0.579	0.588	0.597
0251	0.317	0.327	0.334	0.344	0.353	0.362	0.371	0.380	0.389	0.397	0.406	0.415	0.423	0.432
0400	0.359	0.370	0.380	0.391	0.401	0.411	0.421	0.431	0.440	0.449	0.458	0.466	0.475	0.484
0401	0.359	0.370	0.380	0.391	0.401	0.411	0.421	0.431	0.440	0.449	0.458	0.466	0.475	0.484
1122	0.376	0.387	0.397	0.408	0.418	0.429	0.440	0.450	0.461	0.470	0.481	0.491	0.502	0.512
1320	0.332	0.341	0.349	0.358	0.367	0.375	0.383	0.391	0.399	0.406	0.414	0.421	0.428	0.436
1322	0.359	0.369	0.379	0.388	0.397	0.406	0.416	0.425	0.433	0.442	0.451	0.460	0.468	0.476
1330	0.404	0.415	0.425	0.435	0.445	0.454	0.462	0.469	0.477	0.483	0.490	0.497	0.504	0.510
1438	0.416	0.425	0.434	0.442	0.451	0.459	0.467	0.476	0.484	0.492	0.500	0.508	0.516	0.524
1452	0.408	0.418	0.427	0.437	0.446	0.455	0.464	0.473	0.482	0.490	0.498	0.506	0.513	0.521
1463	0.357	0.367	0.377	0.386	0.395	0.404	0.412	0.421	0.429	0.437	0.445	0.453	0.461	0.468
1624	0.350	0.359	0.368	0.377	0.387	0.396	0.405	0.415	0.423	0.431	0.440	0.448	0.457	0.466
1699	0.425	0.437	0.446	0.458	0.470	0.481	0.492	0.504	0.515	0.523	0.533	0.543	0.553	0.563
1701	0.359	0.369	0.379	0.388	0.398	0.407	0.416	0.425	0.434	0.444	0.452	0.461	0.469	0.478
1710	0.352	0.362	0.373	0.383	0.394	0.404	0.414	0.424	0.433	0.443	0.453	0.462	0.471	0.480
1741	0.335	0.344	0.353	0.362	0.371	0.380	0.389	0.398	0.406	0.414	0.422	0.430	0.438	0.446
1803	0.458	0.470	0.481	0.491	0.502	0.512	0.521	0.531	0.540	0.550	0.559	0.567	0.576	0.584
1925	0.472	0.484	0.497	0.508	0.519	0.530	0.540	0.550	0.561	0.571	0.581	0.590	0.600	0.609
2002	0.501	0.512	0.523	0.534	0.544	0.554	0.564	0.574	0.583	0.592	0.602	0.611	0.619	0.628
2003	0.464	0.475	0.486	0.497	0.508	0.518	0.528	0.538	0.547	0.556	0.565	0.574	0.583	0.591
2014	0.393	0.404	0.414	0.424	0.433	0.443	0.452	0.461	0.470	0.479	0.487	0.496	0.504	0.512
2030	0.354	0.363	0.372	0.380	0.388	0.396	0.405	0.413	0.421	0.428	0.435	0.443	0.450	0.457
2063	0.446	0.457	0.467	0.478	0.488	0.498	0.508	0.518	0.527	0.537	0.546	0.555	0.564	0.572
2081	0.483	0.496	0.508	0.519	0.531	0.542	0.553	0.564	0.574	0.585	0.595	0.604	0.614	0.623
2095	0.544	0.556	0.567	0.578	0.588	0.598	0.608	0.618	0.627	0.636	0.645	0.653	0.661	0.669
2102	0.512	0.523	0.534	0.545	0.555	0.564	0.573	0.582	0.591	0.600	0.608	0.616	0.623	0.631
2107	0.535	0.548	0.560	0.572	0.583	0.595	0.605	0.616	0.626	0.636	0.646	0.656	0.665	0.675
2108	0.503	0.516	0.528	0.540	0.551	0.562	0.573	0.584	0.594	0.604	0.614	0.624	0.633	0.642
2109	0.489	0.501	0.513	0.525	0.535	0.546	0.556	0.565	0.575	0.584	0.593	0.602	0.610	0.619
2111	0.465	0.476	0.487	0.498	0.508	0.518	0.528	0.538	0.547	0.556	0.565	0.574	0.583	0.592
2113	0.477	0.487	0.498	0.507	0.517	0.526	0.535	0.544	0.553	0.562	0.570	0.578	0.586	0.594
2116	0.514	0.526	0.538	0.550	0.562	0.573	0.584	0.594	0.605	0.615	0.625	0.634	0.643	0.652
2117	0.515	0.527	0.540	0.552	0.564	0.575	0.586	0.597	0.608	0.618	0.628	0.638	0.648	0.657
2121	0.445	0.455	0.464	0.474	0.483	0.492	0.501	0.509	0.518	0.526	0.535	0.543	0.552	0.560
2123	0.501	0.513	0.524	0.535	0.545	0.555	0.565	0.575	0.584	0.594	0.603	0.611	0.620	0.628
2142	0.427	0.438	0.448	0.458	0.468	0.477	0.487	0.496	0.505	0.514	0.523	0.532	0.541	0.550
2163	0.440	0.451	0.461	0.472	0.482	0.491	0.501	0.510	0.519	0.528	0.537	0.545	0.553	0.562
2222	0.465	0.477	0.488	0.499	0.510	0.520	0.531	0.542	0.552	0.562	0.572	0.581	0.590	0.598
2362	0.520	0.533	0.547	0.559	0.571	0.582	0.593	0.604	0.614	0.626	0.636	0.646	0.655	0.664
2402	0.430	0.440	0.449	0.459	0.468	0.476	0.485	0.494	0.503	0.512	0.520	0.529	0.537	0.546

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
0005	0.589	0.597	0.605	0.613	0.620	0.628	0.635	0.642	0.649	0.656	0.663	0.670	0.677	0.683
0016	0.588	0.596	0.605	0.613	0.621	0.629	0.636	0.644	0.651	0.658	0.665	0.672	0.679	0.685
0034	0.606	0.614	0.622	0.630	0.638	0.646	0.654	0.661	0.669	0.676	0.683	0.689	0.696	0.702
0035	0.642	0.650	0.659	0.667	0.675	0.682	0.690	0.697	0.704	0.711	0.718	0.724	0.730	0.736
0036	0.596	0.604	0.613	0.621	0.629	0.637	0.645	0.652	0.660	0.667	0.674	0.681	0.687	0.694
0038	0.493	0.501	0.509	0.517	0.525	0.532	0.540	0.547	0.555	0.561	0.568	0.575	0.581	0.587
0040	0.582	0.590	0.599	0.607	0.615	0.623	0.631	0.639	0.646	0.653	0.661	0.668	0.675	0.681
0041	0.584	0.592	0.600	0.608	0.615	0.623	0.630	0.637	0.644	0.650	0.656	0.662	0.668	0.673
0042	0.583	0.591	0.599	0.607	0.614	0.622	0.629	0.636	0.643	0.650	0.657	0.663	0.670	0.676
0045	0.540	0.549	0.557	0.565	0.572	0.580	0.588	0.595	0.603	0.610	0.617	0.624	0.631	0.638
0050	0.520	0.528	0.536	0.544	0.552	0.560	0.567	0.575	0.582	0.589	0.596	0.603	0.609	0.616
0079	0.627	0.636	0.645	0.654	0.662	0.670	0.678	0.686	0.694	0.702	0.709	0.716	0.723	0.730
0096	0.606	0.615	0.623	0.631	0.639	0.647	0.655	0.662	0.669	0.676	0.683	0.690	0.697	0.703
0106	0.478	0.486	0.493	0.500	0.507	0.514	0.521	0.528	0.534	0.541	0.548	0.554	0.560	0.567
0171	0.526	0.534	0.541	0.548	0.555	0.563	0.569	0.576	0.583	0.589	0.595	0.601	0.607	0.613
0172	0.606	0.614	0.623	0.631	0.638	0.646	0.654	0.661	0.668	0.675	0.682	0.688	0.695	0.702
0251	0.441	0.450	0.459	0.468	0.477	0.485	0.494	0.502	0.509	0.517	0.524	0.531	0.538	0.544
0400	0.492	0.501	0.508	0.516	0.524	0.531	0.538	0.545	0.552	0.558	0.565	0.572	0.579	0.584
0401	0.492	0.501	0.508	0.516	0.524	0.531	0.538	0.545	0.552	0.558	0.565	0.572	0.579	0.584
1122	0.522	0.532	0.542	0.552	0.561	0.571	0.580	0.589	0.598	0.606	0.614	0.622	0.630	0.638
1320	0.443	0.451	0.458	0.465	0.472	0.479	0.486	0.492	0.498	0.504	0.510	0.516	0.522	0.527
1322	0.485	0.493	0.501	0.508	0.516	0.524	0.531	0.538	0.545	0.552	0.559	0.566	0.572	0.579
1330	0.517	0.524	0.530	0.537	0.543	0.549	0.555	0.561	0.567	0.573	0.579	0.585	0.590	0.592
1438	0.532	0.540	0.548	0.555	0.563	0.570	0.578	0.585	0.593	0.600	0.607	0.614	0.621	0.628
1452	0.528	0.535	0.542	0.549	0.555	0.562	0.569	0.576	0.582	0.588	0.594	0.600	0.606	0.610
1463	0.476	0.483	0.490	0.497	0.504	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
1624	0.474	0.482	0.490	0.497	0.505	0.512	0.520	0.527	0.534	0.542	0.549	0.556	0.564	0.570
1699	0.572	0.581	0.590	0.599	0.607	0.616	0.623	0.630	0.637	0.643	0.650	0.657	0.663	0.668
1701	0.486	0.494	0.502	0.510	0.518	0.526	0.534	0.541	0.549	0.556	0.563	0.570	0.577	0.585
1710	0.488	0.497	0.505	0.513	0.521	0.529	0.537	0.545	0.553	0.561	0.568	0.576	0.583	0.592
1741	0.455	0.463	0.471	0.479	0.486	0.494	0.501	0.508	0.515	0.522	0.528	0.535	0.541	0.546
1803	0.592	0.600	0.608	0.616	0.623	0.631	0.638	0.646	0.653	0.660	0.667	0.674	0.680	0.687
1925	0.618	0.626	0.635	0.643	0.650	0.658	0.665	0.672	0.679	0.686	0.692	0.699	0.705	0.712
2002	0.636	0.644	0.652	0.660	0.667	0.675	0.682	0.689	0.696	0.702	0.709	0.715	0.722	0.727
2003	0.599	0.608	0.615	0.623	0.631	0.638	0.645	0.652	0.659	0.666	0.673	0.679	0.686	0.692
2014	0.520	0.527	0.535	0.543	0.550	0.557	0.564	0.571	0.578	0.584	0.591	0.598	0.604	0.610
2030	0.465	0.472	0.479	0.485	0.492	0.498	0.504	0.511	0.517	0.523	0.529	0.535	0.541	0.546
2063	0.581	0.589	0.597	0.605	0.613	0.621	0.628	0.636	0.643	0.650	0.657	0.664	0.670	0.677
2081	0.632	0.641	0.650	0.658	0.666	0.674	0.682	0.689	0.697	0.704	0.711	0.718	0.724	0.731
2095	0.676	0.684	0.691	0.698	0.705	0.712	0.718	0.725	0.731	0.737	0.743	0.749	0.755	0.760
2102	0.638	0.645	0.652	0.659	0.666	0.673	0.680	0.687	0.693	0.699	0.706	0.711	0.717	0.724
2107	0.683	0.692	0.700	0.708	0.716	0.724	0.731	0.738	0.745	0.752	0.759	0.765	0.772	0.778
2108	0.651	0.660	0.669	0.677	0.685	0.693	0.701	0.708	0.716	0.723	0.730	0.737	0.744	0.751
2109	0.627	0.636	0.644	0.652	0.661	0.668	0.676	0.683	0.690	0.697	0.704	0.711	0.718	0.724
2111	0.600	0.608	0.617	0.625	0.633	0.640	0.648	0.655	0.662	0.670	0.677	0.684	0.691	0.698
2113	0.602	0.609	0.617	0.624	0.632	0.639	0.646	0.653	0.660	0.667	0.674	0.681	0.688	0.694
2116	0.661	0.670	0.678	0.686	0.694	0.702	0.709	0.717	0.724	0.731	0.738	0.744	0.751	0.757
2117	0.666	0.675	0.684	0.692	0.700	0.708	0.716	0.724	0.732	0.739	0.747	0.754	0.761	0.769
2121	0.568	0.575	0.583	0.590	0.598	0.605	0.612	0.619	0.626	0.633	0.639	0.646	0.652	0.658
2123	0.636	0.644	0.652	0.660	0.667	0.675	0.682	0.689	0.696	0.703	0.710	0.716	0.723	0.729
2142	0.558	0.566	0.574	0.582	0.589	0.597	0.604	0.611	0.618	0.625	0.632	0.639	0.646	0.652
2163	0.570	0.578	0.585	0.593	0.601	0.608	0.615	0.623	0.630	0.637	0.643	0.650	0.657	0.663
2222	0.606	0.615	0.623	0.630	0.637	0.645	0.652	0.659	0.666	0.673	0.680	0.686	0.692	0.698
2362	0.673	0.682	0.690	0.699	0.707	0.715	0.723	0.730	0.738	0.745	0.752	0.759	0.765	0.772
2402	0.554	0.562	0.570	0.577	0.585	0.592	0.599	0.606	0.613	0.619	0.625	0.631	0.637	0.643

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
0005	0.690	0.696	0.702	0.708	0.714	0.720	0.726	0.731	0.737	0.742	0.747	0.753	0.758	0.763
0016	0.691	0.698	0.704	0.710	0.716	0.722	0.727	0.733	0.739	0.744	0.749	0.755	0.760	0.765
0034	0.709	0.715	0.721	0.727	0.733	0.738	0.744	0.749	0.754	0.759	0.764	0.769	0.774	0.778
0035	0.742	0.748	0.754	0.760	0.765	0.771	0.776	0.780	0.785	0.790	0.795	0.799	0.804	0.808
0036	0.700	0.706	0.712	0.718	0.724	0.730	0.735	0.741	0.746	0.752	0.757	0.762	0.767	0.772
0038	0.593	0.599	0.605	0.611	0.616	0.622	0.628	0.633	0.638	0.643	0.649	0.654	0.659	0.664
0040	0.688	0.695	0.701	0.707	0.714	0.720	0.726	0.731	0.737	0.743	0.748	0.754	0.759	0.765
0041	0.679	0.684	0.690	0.695	0.700	0.705	0.710	0.715	0.720	0.725	0.730	0.735	0.739	0.744
0042	0.682	0.688	0.695	0.700	0.706	0.712	0.718	0.723	0.728	0.734	0.739	0.744	0.749	0.754
0045	0.645	0.651	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.699	0.704	0.709	0.714	0.719
0050	0.622	0.629	0.635	0.641	0.647	0.653	0.659	0.664	0.670	0.676	0.682	0.687	0.693	0.698
0079	0.737	0.744	0.750	0.756	0.762	0.768	0.774	0.780	0.785	0.791	0.796	0.801	0.806	0.810
0096	0.710	0.716	0.722	0.728	0.734	0.740	0.746	0.751	0.756	0.762	0.767	0.772	0.777	0.782
0106	0.573	0.579	0.585	0.591	0.597	0.602	0.608	0.614	0.620	0.625	0.631	0.636	0.642	0.647
0171	0.619	0.624	0.630	0.635	0.640	0.646	0.651	0.656	0.661	0.666	0.671	0.676	0.681	0.686
0172	0.708	0.714	0.720	0.726	0.732	0.738	0.743	0.749	0.754	0.759	0.764	0.769	0.774	0.779
0251	0.551	0.558	0.566	0.573	0.580	0.587	0.594	0.601	0.608	0.616	0.623	0.630	0.637	0.644
0400	0.590	0.596	0.602	0.608	0.613	0.619	0.624	0.629	0.635	0.640	0.645	0.650	0.656	0.661
0401	0.590	0.596	0.602	0.608	0.613	0.619	0.624	0.629	0.635	0.640	0.645	0.650	0.656	0.661
1122	0.646	0.653	0.661	0.668	0.676	0.682	0.689	0.696	0.702	0.708	0.714	0.720	0.725	0.731
1320	0.533	0.539	0.545	0.551	0.557	0.562	0.568	0.574	0.580	0.586	0.592	0.597	0.603	0.609
1322	0.586	0.592	0.599	0.605	0.611	0.618	0.624	0.630	0.636	0.641	0.647	0.653	0.659	0.665
1330	0.598	0.603	0.608	0.614	0.619	0.624	0.629	0.634	0.639	0.644	0.649	0.653	0.658	0.663
1438	0.635	0.642	0.648	0.655	0.661	0.668	0.674	0.680	0.686	0.692	0.698	0.704	0.710	0.715
1452	0.616	0.622	0.628	0.633	0.639	0.644	0.650	0.655	0.661	0.666	0.672	0.677	0.682	0.688
1463	0.571	0.577	0.584	0.590	0.597	0.603	0.609	0.615	0.621	0.626	0.631	0.637	0.642	0.647
1624	0.577	0.584	0.592	0.599	0.606	0.612	0.619	0.625	0.632	0.639	0.645	0.651	0.658	0.664
1699	0.675	0.681	0.688	0.694	0.700	0.707	0.713	0.719	0.726	0.732	0.738	0.744	0.750	0.755
1701	0.592	0.600	0.606	0.613	0.620	0.626	0.633	0.639	0.645	0.651	0.657	0.663	0.668	0.674
1710	0.599	0.607	0.614	0.621	0.628	0.635	0.642	0.648	0.654	0.660	0.666	0.671	0.677	0.682
1741	0.551	0.557	0.562	0.568	0.574	0.579	0.585	0.590	0.596	0.601	0.607	0.612	0.618	0.623
1803	0.693	0.699	0.705	0.711	0.717	0.723	0.729	0.734	0.740	0.745	0.751	0.756	0.762	0.767
1925	0.718	0.723	0.729	0.734	0.739	0.744	0.749	0.755	0.760	0.765	0.770	0.775	0.780	0.785
2002	0.733	0.739	0.745	0.750	0.755	0.760	0.765	0.769	0.774	0.778	0.783	0.787	0.792	0.796
2003	0.698	0.704	0.710	0.716	0.722	0.727	0.733	0.738	0.744	0.749	0.754	0.759	0.764	0.769
2014	0.617	0.622	0.628	0.634	0.640	0.645	0.651	0.656	0.662	0.667	0.673	0.678	0.683	0.688
2030	0.553	0.558	0.564	0.569	0.575	0.580	0.585	0.591	0.596	0.601	0.606	0.611	0.616	0.620
2063	0.683	0.690	0.696	0.702	0.708	0.714	0.719	0.725	0.731	0.736	0.742	0.747	0.752	0.758
2081	0.737	0.743	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.800	0.805
2095	0.766	0.771	0.776	0.782	0.787	0.791	0.796	0.801	0.805	0.809	0.814	0.818	0.822	0.826
2102	0.730	0.735	0.741	0.747	0.752	0.757	0.762	0.767	0.773	0.778	0.782	0.787	0.792	0.796
2107	0.784	0.790	0.796	0.801	0.807	0.812	0.817	0.822	0.826	0.831	0.835	0.839	0.844	0.847
2108	0.757	0.763	0.769	0.775	0.781	0.787	0.793	0.798	0.803	0.808	0.813	0.818	0.823	0.828
2109	0.730	0.736	0.742	0.748	0.754	0.759	0.764	0.769	0.774	0.780	0.785	0.790	0.794	0.799
2111	0.704	0.711	0.717	0.724	0.730	0.736	0.742	0.748	0.753	0.759	0.765	0.770	0.775	0.780
2113	0.701	0.707	0.714	0.720	0.726	0.732	0.738	0.744	0.749	0.754	0.759	0.764	0.769	0.774
2116	0.763	0.769	0.774	0.780	0.785	0.791	0.796	0.801	0.806	0.811	0.816	0.820	0.825	0.829
2117	0.775	0.782	0.789	0.795	0.801	0.807	0.813	0.819	0.824	0.830	0.835	0.841	0.846	0.851
2121	0.664	0.670	0.676	0.682	0.688	0.693	0.699	0.704	0.710	0.715	0.720	0.725	0.730	0.734
2123	0.736	0.742	0.748	0.754	0.760	0.766	0.771	0.777	0.782	0.788	0.793	0.798	0.803	0.808
2142	0.659	0.665	0.672	0.678	0.684	0.690	0.696	0.702	0.708	0.713	0.719	0.724	0.730	0.735
2163	0.670	0.676	0.682	0.688	0.694	0.700	0.706	0.711	0.717	0.722	0.727	0.733	0.738	0.743
2222	0.703	0.709	0.714	0.720	0.725	0.730	0.736	0.741	0.746	0.751	0.756	0.761	0.766	0.770
2362	0.778	0.783	0.788	0.793	0.798	0.803	0.808	0.813	0.818	0.823	0.827	0.832	0.836	0.840
2402	0.649	0.656	0.662	0.668	0.674	0.680	0.686	0.692	0.697	0.703	0.708	0.714	0.719	0.725

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold								
Code	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
0005	0.768	0.772	0.777	0.782	0.786	0.791	0.795	0.799	0.804
0016	0.770	0.774	0.779	0.784	0.788	0.792	0.797	0.801	0.805
0034	0.782	0.787	0.791	0.795	0.799	0.803	0.806	0.810	0.814
0035	0.813	0.817	0.821	0.825	0.830	0.833	0.837	0.841	0.845
0036	0.777	0.782	0.786	0.791	0.795	0.800	0.804	0.809	0.813
0038	0.669	0.673	0.678	0.683	0.688	0.693	0.697	0.702	0.706
0040	0.770	0.775	0.780	0.784	0.789	0.794	0.798	0.803	0.807
0041	0.749	0.754	0.759	0.763	0.768	0.773	0.777	0.782	0.787
0042	0.759	0.764	0.768	0.773	0.777	0.782	0.786	0.791	0.795
0045	0.724	0.729	0.734	0.739	0.744	0.748	0.753	0.757	0.762
0050	0.703	0.709	0.714	0.719	0.725	0.730	0.735	0.740	0.745
0079	0.815	0.819	0.824	0.828	0.832	0.836	0.839	0.843	0.847
0096	0.786	0.791	0.796	0.800	0.805	0.809	0.813	0.817	0.821
0106	0.652	0.658	0.663	0.668	0.673	0.678	0.683	0.688	0.693
0171	0.690	0.695	0.700	0.704	0.709	0.713	0.718	0.722	0.726
0172	0.784	0.788	0.793	0.797	0.801	0.806	0.810	0.813	0.817
0251	0.651	0.658	0.664	0.671	0.677	0.684	0.690	0.697	0.703
0400	0.666	0.671	0.676	0.682	0.687	0.692	0.697	0.702	0.707
0401	0.666	0.671	0.676	0.682	0.687	0.692	0.697	0.702	0.707
1122	0.736	0.742	0.747	0.752	0.757	0.762	0.767	0.771	0.775
1320	0.614	0.620	0.625	0.631	0.636	0.642	0.647	0.653	0.658
1322	0.671	0.677	0.683	0.688	0.694	0.700	0.705	0.710	0.716
1330	0.667	0.672	0.677	0.681	0.686	0.690	0.694	0.699	0.703
1438	0.721	0.726	0.732	0.737	0.743	0.748	0.754	0.759	0.765
1452	0.693	0.698	0.702	0.707	0.711	0.716	0.720	0.724	0.729
1463	0.652	0.658	0.663	0.668	0.673	0.678	0.682	0.687	0.692
1624	0.670	0.676	0.682	0.688	0.693	0.699	0.705	0.710	0.716
1699	0.761	0.766	0.771	0.776	0.781	0.786	0.791	0.796	0.801
1701	0.679	0.685	0.690	0.695	0.700	0.705	0.710	0.715	0.720
1710	0.688	0.693	0.699	0.704	0.709	0.714	0.720	0.725	0.730
1741	0.629	0.634	0.639	0.645	0.650	0.655	0.661	0.666	0.671
1803	0.772	0.777	0.782	0.787	0.791	0.796	0.800	0.805	0.809
1925	0.790	0.795	0.800	0.805	0.809	0.814	0.818	0.822	0.826
2002	0.800	0.805	0.809	0.813	0.817	0.821	0.825	0.828	0.832
2003	0.774	0.779	0.784	0.788	0.793	0.797	0.801	0.805	0.810
2014	0.693	0.698	0.703	0.708	0.713	0.718	0.723	0.728	0.733
2030	0.625	0.630	0.635	0.640	0.645	0.650	0.655	0.660	0.665
2063	0.763	0.768	0.772	0.777	0.782	0.787	0.791	0.796	0.800
2081	0.809	0.814	0.818	0.822	0.827	0.831	0.835	0.839	0.844
2095	0.830	0.834	0.838	0.842	0.846	0.849	0.853	0.856	0.859
2102	0.801	0.805	0.810	0.814	0.818	0.822	0.826	0.829	0.833
2107	0.851	0.855	0.859	0.862	0.865	0.868	0.871	0.874	0.877
2108	0.833	0.837	0.842	0.846	0.850	0.854	0.858	0.861	0.865
2109	0.803	0.807	0.811	0.816	0.820	0.824	0.828	0.832	0.836
2111	0.785	0.790	0.795	0.800	0.805	0.809	0.814	0.819	0.823
2113	0.778	0.783	0.787	0.792	0.796	0.801	0.805	0.809	0.812
2116	0.834	0.838	0.842	0.846	0.850	0.853	0.857	0.861	0.864
2117	0.855	0.860	0.865	0.869	0.873	0.877	0.882	0.886	0.890
2121	0.739	0.744	0.748	0.752	0.757	0.761	0.765	0.769	0.773
2123	0.813	0.817	0.822	0.826	0.831	0.835	0.839	0.843	0.847
2142	0.740	0.745	0.750	0.755	0.760	0.765	0.770	0.775	0.779
2163	0.748	0.753	0.758	0.763	0.768	0.772	0.777	0.781	0.786
2222	0.775	0.779	0.783	0.788	0.792	0.796	0.800	0.804	0.808
2362	0.844	0.847	0.850	0.854	0.857	0.860	0.863	0.865	0.868
2402	0.730	0.735	0.740	0.745	0.751	0.756	0.760	0.765	0.769

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold 4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
2413	1.94	0.135	0.148	0.160	0.172	0.184	0.196	0.207	0.218	0.229	0.240	0.251	0.262	0.272
2501	2.81	0.141	0.155	0.169	0.182	0.196	0.209	0.222	0.234	0.247	0.259	0.271	0.283	0.295
2570	3.54	0.151	0.164	0.176	0.188	0.200	0.212	0.224	0.236	0.247	0.258	0.269	0.280	0.291
2571	3.70	0.148	0.160	0.173	0.185	0.197	0.209	0.220	0.232	0.243	0.254	0.265	0.276	0.287
2576	3.16	0.119	0.129	0.139	0.149	0.158	0.168	0.177	0.187	0.196	0.205	0.214	0.223	0.231
2584	2.41	0.137	0.149	0.160	0.172	0.183	0.194	0.205	0.215	0.226	0.236	0.246	0.256	0.265
2585	3.14	0.145	0.158	0.170	0.182	0.193	0.205	0.216	0.226	0.237	0.247	0.258	0.268	0.278
2589	1.93	0.135	0.148	0.162	0.175	0.188	0.201	0.214	0.226	0.238	0.250	0.262	0.274	0.285
2660	4.16	0.122	0.133	0.144	0.154	0.165	0.176	0.186	0.196	0.207	0.217	0.227	0.237	0.247
2683	2.17	0.142	0.154	0.166	0.178	0.190	0.202	0.213	0.224	0.235	0.246	0.256	0.267	0.277
2688	3.00	0.127	0.139	0.150	0.161	0.172	0.183	0.194	0.204	0.215	0.225	0.236	0.246	0.256
2702	6.18	0.076	0.083	0.089	0.095	0.101	0.107	0.112	0.118	0.123	0.129	0.134	0.139	0.144
2710	3.13	0.132	0.142	0.152	0.161	0.170	0.179	0.188	0.197	0.205	0.213	0.221	0.229	0.237
2727	6.28	0.068	0.073	0.079	0.084	0.090	0.095	0.100	0.105	0.110	0.116	0.120	0.125	0.130
2731	2.51	0.130	0.141	0.151	0.161	0.171	0.180	0.189	0.199	0.208	0.216	0.225	0.233	0.242
2757	3.57	0.144	0.156	0.168	0.180	0.191	0.202	0.213	0.223	0.233	0.243	0.253	0.262	0.271
2759	2.74	0.171	0.184	0.197	0.209	0.221	0.232	0.243	0.254	0.265	0.275	0.285	0.295	0.305
2790	0.96	0.178	0.195	0.212	0.229	0.245	0.261	0.276	0.290	0.305	0.318	0.332	0.345	0.358
2797	4.12	0.144	0.156	0.167	0.178	0.189	0.200	0.210	0.221	0.231	0.241	0.250	0.259	0.268
2806	2.53	0.142	0.153	0.164	0.174	0.185	0.195	0.205	0.215	0.224	0.234	0.243	0.252	0.261
2812	2.29	0.127	0.138	0.149	0.159	0.170	0.180	0.190	0.200	0.209	0.219	0.228	0.237	0.246
2819	2.68	0.159	0.171	0.182	0.194	0.205	0.216	0.227	0.238	0.248	0.258	0.267	0.277	0.286
2840	1.46	0.172	0.186	0.199	0.212	0.224	0.236	0.248	0.259	0.271	0.282	0.293	0.304	0.315
2842	2.51	0.165	0.178	0.190	0.203	0.215	0.226	0.238	0.249	0.260	0.270	0.281	0.291	0.302
2852	3.99	0.155	0.170	0.185	0.199	0.213	0.227	0.241	0.254	0.267	0.279	0.291	0.303	0.314
2881	3.38	0.116	0.126	0.136	0.145	0.154	0.164	0.173	0.182	0.191	0.200	0.209	0.218	0.227
2883	4.79	0.135	0.147	0.159	0.171	0.183	0.195	0.206	0.217	0.228	0.239	0.249	0.260	0.270
2915	1.90	0.141	0.154	0.166	0.178	0.189	0.200	0.211	0.222	0.233	0.243	0.254	0.263	0.274
2923	1.70	0.152	0.165	0.177	0.189	0.201	0.213	0.224	0.235	0.246	0.256	0.266	0.275	0.285
3018	1.00	0.123	0.134	0.144	0.155	0.165	0.175	0.185	0.194	0.203	0.212	0.221	0.230	0.238
3022	2.89	0.129	0.140	0.152	0.163	0.174	0.185	0.195	0.206	0.216	0.227	0.237	0.247	0.257
3030	2.97	0.116	0.127	0.138	0.148	0.158	0.168	0.178	0.188	0.198	0.207	0.216	0.225	0.234
3039	3.22	0.100	0.109	0.118	0.126	0.134	0.142	0.150	0.157	0.165	0.173	0.180	0.188	0.195
3040	2.84	0.119	0.129	0.139	0.149	0.158	0.167	0.176	0.185	0.194	0.203	0.211	0.219	0.228
3060	3.07	0.131	0.142	0.154	0.165	0.175	0.186	0.196	0.206	0.216	0.226	0.236	0.246	0.255
3066	1.96	0.143	0.155	0.166	0.177	0.188	0.199	0.210	0.220	0.230	0.240	0.250	0.259	0.269
3070	0.14	0.147	0.159	0.170	0.181	0.191	0.202	0.212	0.222	0.232	0.241	0.251	0.260	0.269
3076	2.32	0.132	0.144	0.155	0.167	0.178	0.188	0.199	0.210	0.220	0.230	0.240	0.250	0.260
3081	5.36	0.109	0.118	0.126	0.135	0.143	0.151	0.159	0.167	0.175	0.183	0.191	0.199	0.206
3082	4.87	0.116	0.125	0.135	0.143	0.152	0.161	0.169	0.177	0.185	0.194	0.201	0.210	0.217
3085	5.32	0.120	0.131	0.143	0.153	0.164	0.175	0.185	0.196	0.206	0.216	0.226	0.235	0.245
3099	1.61	0.134	0.145	0.156	0.167	0.177	0.187	0.198	0.208	0.218	0.227	0.237	0.246	0.256
3110	2.48	0.113	0.123	0.133	0.143	0.153	0.162	0.172	0.181	0.190	0.199	0.208	0.216	0.225
3131	1.86	0.115	0.124	0.134	0.142	0.151	0.160	0.168	0.177	0.184	0.192	0.200	0.208	0.215
3146	1.49	0.130	0.142	0.153	0.163	0.174	0.184	0.195	0.205	0.214	0.224	0.234	0.243	0.252
3152	1.59	0.103	0.112	0.122	0.131	0.140	0.148	0.157	0.165	0.174	0.182	0.191	0.199	0.207
3165	1.97	0.122	0.132	0.141	0.150	0.160	0.169	0.177	0.186	0.194	0.203	0.211	0.220	0.227
3169	1.72	0.126	0.138	0.149	0.160	0.171	0.183	0.194	0.204	0.215	0.225	0.235	0.244	0.253
3175	1.82	0.140	0.152	0.164	0.175	0.186	0.197	0.207	0.217	0.227	0.237	0.247	0.256	0.265
3178	0.90	0.144	0.155	0.166	0.177	0.188	0.198	0.208	0.218	0.227	0.237	0.246	0.255	0.264
3179	1.10	0.133	0.144	0.156	0.166	0.177	0.187	0.197	0.207	0.217	0.226	0.236	0.245	0.254
3180	1.96	0.147	0.160	0.172	0.184	0.195	0.207	0.218	0.229	0.240	0.250	0.260	0.270	0.280
3220	0.93	0.125	0.135	0.146	0.156	0.166	0.175	0.185	0.194	0.203	0.212	0.221	0.229	0.237
3241	1.97	0.126	0.135	0.145	0.154	0.162	0.171	0.180	0.188	0.197	0.205	0.213	0.222	0.230
3257	2.15	0.162	0.176	0.189	0.203	0.216	0.228	0.241	0.253	0.265	0.277	0.288	0.299	0.310

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
2413	0.282	0.292	0.302	0.311	0.320	0.329	0.338	0.347	0.356	0.364	0.373	0.381	0.389	0.398
2501	0.306	0.317	0.328	0.339	0.350	0.360	0.370	0.380	0.390	0.399	0.409	0.418	0.427	0.436
2570	0.301	0.312	0.323	0.333	0.343	0.353	0.363	0.373	0.382	0.392	0.401	0.409	0.418	0.426
2571	0.298	0.309	0.319	0.329	0.339	0.349	0.359	0.369	0.378	0.387	0.397	0.406	0.414	0.423
2576	0.239	0.248	0.256	0.264	0.271	0.279	0.287	0.294	0.302	0.309	0.316	0.324	0.331	0.338
2584	0.275	0.284	0.293	0.302	0.311	0.320	0.329	0.337	0.346	0.354	0.362	0.370	0.378	0.385
2585	0.287	0.297	0.306	0.315	0.324	0.333	0.341	0.350	0.358	0.367	0.375	0.383	0.390	0.398
2589	0.296	0.307	0.318	0.329	0.339	0.349	0.360	0.369	0.379	0.389	0.398	0.408	0.417	0.425
2660	0.256	0.265	0.275	0.284	0.294	0.303	0.312	0.321	0.330	0.339	0.348	0.357	0.366	0.374
2683	0.287	0.297	0.307	0.316	0.325	0.333	0.340	0.347	0.354	0.361	0.367	0.373	0.378	0.384
2688	0.266	0.276	0.286	0.295	0.305	0.314	0.323	0.332	0.341	0.350	0.358	0.367	0.375	0.384
2702	0.150	0.154	0.160	0.164	0.169	0.174	0.179	0.183	0.188	0.193	0.197	0.202	0.206	0.211
2710	0.244	0.251	0.259	0.265	0.272	0.279	0.286	0.292	0.299	0.305	0.311	0.317	0.324	0.330
2727	0.135	0.139	0.144	0.148	0.153	0.158	0.162	0.166	0.171	0.175	0.179	0.183	0.188	0.192
2731	0.250	0.258	0.266	0.274	0.281	0.289	0.297	0.304	0.311	0.318	0.325	0.332	0.339	0.346
2757	0.280	0.289	0.298	0.306	0.315	0.323	0.331	0.339	0.347	0.355	0.363	0.370	0.378	0.385
2759	0.314	0.323	0.332	0.341	0.350	0.358	0.366	0.374	0.382	0.390	0.398	0.406	0.413	0.421
2790	0.370	0.383	0.394	0.407	0.418	0.429	0.440	0.451	0.461	0.471	0.482	0.491	0.501	0.510
2797	0.277	0.286	0.294	0.302	0.310	0.318	0.325	0.333	0.340	0.347	0.354	0.361	0.368	0.375
2806	0.269	0.277	0.286	0.293	0.301	0.309	0.316	0.323	0.331	0.338	0.345	0.352	0.359	0.365
2812	0.254	0.263	0.271	0.280	0.288	0.296	0.304	0.311	0.319	0.327	0.334	0.341	0.349	0.356
2819	0.295	0.304	0.313	0.322	0.330	0.338	0.346	0.354	0.362	0.370	0.378	0.385	0.392	0.400
2840	0.325	0.336	0.347	0.357	0.367	0.377	0.388	0.397	0.406	0.415	0.424	0.432	0.441	0.449
2842	0.312	0.322	0.331	0.340	0.350	0.358	0.367	0.375	0.383	0.391	0.400	0.407	0.415	0.422
2852	0.325	0.336	0.346	0.357	0.367	0.376	0.386	0.395	0.404	0.413	0.422	0.431	0.439	0.447
2881	0.236	0.244	0.253	0.260	0.269	0.278	0.285	0.293	0.301	0.309	0.316	0.324	0.332	0.340
2883	0.280	0.290	0.299	0.309	0.318	0.328	0.337	0.346	0.355	0.363	0.372	0.380	0.389	0.397
2915	0.284	0.295	0.304	0.315	0.324	0.333	0.343	0.352	0.360	0.368	0.379	0.387	0.395	0.403
2923	0.293	0.302	0.311	0.320	0.328	0.336	0.345	0.353	0.360	0.368	0.376	0.384	0.391	0.399
3018	0.247	0.255	0.263	0.270	0.278	0.285	0.293	0.300	0.307	0.314	0.321	0.327	0.334	0.341
3022	0.266	0.275	0.284	0.293	0.302	0.311	0.319	0.327	0.336	0.344	0.352	0.360	0.368	0.375
3030	0.243	0.251	0.260	0.268	0.276	0.284	0.292	0.300	0.307	0.314	0.321	0.329	0.336	0.342
3039	0.203	0.210	0.217	0.224	0.230	0.237	0.244	0.250	0.257	0.263	0.269	0.276	0.282	0.288
3040	0.236	0.244	0.251	0.259	0.267	0.274	0.281	0.288	0.295	0.302	0.309	0.315	0.322	0.328
3060	0.264	0.274	0.283	0.292	0.301	0.309	0.318	0.327	0.335	0.343	0.351	0.359	0.367	0.375
3066	0.278	0.287	0.296	0.305	0.314	0.322	0.330	0.339	0.347	0.355	0.362	0.370	0.378	0.385
3070	0.278	0.286	0.295	0.303	0.312	0.320	0.328	0.336	0.343	0.351	0.358	0.366	0.373	0.380
3076	0.270	0.279	0.289	0.298	0.307	0.316	0.325	0.333	0.342	0.350	0.358	0.366	0.374	0.382
3081	0.214	0.221	0.228	0.235	0.242	0.249	0.256	0.263	0.270	0.277	0.283	0.290	0.296	0.303
3082	0.226	0.233	0.241	0.247	0.255	0.262	0.268	0.275	0.283	0.290	0.296	0.303	0.310	0.317
3085	0.254	0.263	0.272	0.281	0.290	0.298	0.306	0.313	0.321	0.329	0.336	0.344	0.351	0.358
3099	0.265	0.274	0.283	0.291	0.300	0.308	0.316	0.324	0.332	0.340	0.347	0.355	0.362	0.370
3110	0.233	0.242	0.250	0.258	0.266	0.273	0.281	0.288	0.296	0.303	0.311	0.318	0.325	0.332
3131	0.222	0.229	0.237	0.243	0.251	0.257	0.264	0.271	0.278	0.285	0.291	0.297	0.304	0.310
3146	0.261	0.270	0.279	0.288	0.297	0.305	0.313	0.321	0.329	0.337	0.345	0.353	0.361	0.369
3152	0.215	0.223	0.230	0.238	0.245	0.253	0.260	0.267	0.275	0.282	0.289	0.296	0.303	0.309
3165	0.235	0.243	0.250	0.257	0.265	0.272	0.279	0.286	0.293	0.299	0.305	0.312	0.318	0.325
3169	0.262	0.271	0.280	0.289	0.297	0.306	0.314	0.322	0.330	0.338	0.346	0.354	0.361	0.369
3175	0.274	0.283	0.292	0.301	0.310	0.319	0.328	0.336	0.345	0.353	0.362	0.370	0.378	0.386
3178	0.273	0.281	0.290	0.298	0.306	0.314	0.321	0.329	0.337	0.345	0.352	0.359	0.366	0.374
3179	0.263	0.272	0.280	0.289	0.297	0.306	0.314	0.322	0.329	0.337	0.344	0.351	0.358	0.365
3180	0.290	0.300	0.309	0.318	0.327	0.335	0.344	0.352	0.360	0.368	0.377	0.384	0.392	0.400
3220	0.245	0.253	0.260	0.267	0.274	0.282	0.288	0.295	0.302	0.309	0.315	0.322	0.328	0.334
3241	0.238	0.246	0.254	0.261	0.269	0.277	0.284	0.292	0.300	0.307	0.314	0.321	0.328	0.335
3257	0.321	0.332	0.342	0.352	0.362	0.372	0.381	0.390	0.399	0.408	0.417	0.425	0.434	0.442

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
2413	0.406	0.414	0.422	0.430	0.437	0.445	0.452	0.459	0.466	0.472	0.479	0.485	0.492	0.498
2501	0.444	0.453	0.461	0.469	0.477	0.485	0.493	0.500	0.507	0.515	0.522	0.529	0.536	0.542
2570	0.435	0.443	0.450	0.458	0.466	0.473	0.480	0.487	0.494	0.501	0.507	0.514	0.520	0.526
2571	0.432	0.441	0.449	0.457	0.465	0.473	0.481	0.489	0.497	0.504	0.511	0.518	0.525	0.532
2576	0.345	0.351	0.358	0.365	0.371	0.378	0.384	0.390	0.396	0.402	0.408	0.414	0.420	0.426
2584	0.393	0.400	0.407	0.414	0.421	0.428	0.435	0.441	0.448	0.454	0.461	0.467	0.473	0.479
2585	0.406	0.413	0.420	0.428	0.435	0.442	0.448	0.455	0.462	0.468	0.474	0.481	0.487	0.493
2589	0.434	0.443	0.451	0.459	0.467	0.475	0.483	0.490	0.498	0.505	0.512	0.519	0.526	0.532
2660	0.383	0.392	0.400	0.409	0.417	0.425	0.433	0.441	0.449	0.457	0.464	0.472	0.480	0.487
2683	0.389	0.394	0.400	0.405	0.410	0.415	0.420	0.425	0.429	0.433	0.438	0.442	0.447	0.451
2688	0.392	0.400	0.409	0.417	0.425	0.434	0.442	0.450	0.457	0.465	0.472	0.479	0.487	0.494
2702	0.215	0.220	0.224	0.228	0.233	0.237	0.242	0.246	0.250	0.254	0.259	0.263	0.267	0.271
2710	0.336	0.342	0.348	0.354	0.360	0.366	0.371	0.377	0.382	0.388	0.393	0.398	0.403	0.408
2727	0.197	0.200	0.205	0.209	0.213	0.218	0.222	0.227	0.229	0.234	0.238	0.242	0.247	0.251
2731	0.352	0.359	0.365	0.371	0.378	0.384	0.390	0.396	0.402	0.408	0.414	0.420	0.425	0.431
2757	0.392	0.399	0.406	0.413	0.420	0.427	0.433	0.440	0.446	0.453	0.459	0.465	0.471	0.477
2759	0.428	0.435	0.442	0.448	0.455	0.461	0.468	0.474	0.480	0.485	0.491	0.497	0.502	0.508
2790	0.519	0.529	0.537	0.546	0.554	0.562	0.569	0.577	0.585	0.592	0.598	0.605	0.611	0.617
2797	0.382	0.389	0.396	0.402	0.409	0.415	0.422	0.428	0.434	0.440	0.446	0.452	0.458	0.464
2806	0.372	0.379	0.385	0.391	0.398	0.404	0.410	0.416	0.422	0.428	0.434	0.439	0.445	0.451
2812	0.363	0.369	0.376	0.383	0.389	0.395	0.402	0.408	0.414	0.420	0.426	0.433	0.438	0.444
2819	0.407	0.414	0.421	0.428	0.435	0.441	0.448	0.454	0.460	0.467	0.473	0.479	0.485	0.490
2840	0.457	0.465	0.473	0.481	0.488	0.494	0.501	0.508	0.514	0.521	0.528	0.534	0.540	0.546
2842	0.430	0.437	0.444	0.451	0.458	0.464	0.470	0.476	0.483	0.488	0.494	0.500	0.506	0.511
2852	0.454	0.462	0.469	0.476	0.483	0.490	0.497	0.504	0.511	0.517	0.523	0.529	0.535	0.540
2881	0.347	0.354	0.361	0.369	0.376	0.384	0.391	0.398	0.405	0.412	0.419	0.425	0.432	0.439
2883	0.405	0.413	0.421	0.429	0.437	0.444	0.451	0.459	0.466	0.473	0.480	0.487	0.494	0.500
2915	0.412	0.422	0.431	0.439	0.446	0.454	0.462	0.469	0.480	0.487	0.495	0.502	0.510	0.517
2923	0.406	0.414	0.421	0.428	0.435	0.441	0.448	0.454	0.461	0.468	0.474	0.481	0.487	0.494
3018	0.347	0.354	0.360	0.366	0.373	0.379	0.385	0.391	0.398	0.404	0.410	0.416	0.422	0.428
3022	0.383	0.390	0.397	0.404	0.411	0.418	0.425	0.432	0.438	0.445	0.451	0.458	0.464	0.470
3030	0.349	0.356	0.363	0.369	0.376	0.382	0.388	0.394	0.400	0.406	0.412	0.418	0.424	0.429
3039	0.294	0.300	0.306	0.312	0.318	0.324	0.330	0.336	0.341	0.347	0.353	0.358	0.364	0.369
3040	0.335	0.341	0.347	0.353	0.358	0.364	0.370	0.375	0.381	0.386	0.392	0.397	0.402	0.407
3060	0.383	0.390	0.398	0.405	0.413	0.420	0.427	0.434	0.441	0.447	0.454	0.460	0.467	0.473
3066	0.393	0.400	0.407	0.414	0.421	0.428	0.434	0.441	0.447	0.454	0.460	0.466	0.472	0.478
3070	0.387	0.394	0.400	0.407	0.413	0.420	0.426	0.432	0.438	0.445	0.451	0.456	0.462	0.468
3076	0.390	0.397	0.405	0.412	0.419	0.426	0.433	0.440	0.447	0.453	0.460	0.466	0.473	0.480
3081	0.310	0.316	0.323	0.329	0.336	0.342	0.348	0.354	0.359	0.365	0.371	0.376	0.382	0.388
3082	0.323	0.329	0.336	0.342	0.349	0.355	0.361	0.367	0.372	0.378	0.384	0.390	0.396	0.401
3085	0.365	0.372	0.379	0.386	0.392	0.399	0.405	0.411	0.417	0.423	0.429	0.435	0.441	0.447
3099	0.377	0.384	0.390	0.397	0.404	0.410	0.416	0.422	0.428	0.434	0.440	0.446	0.452	0.457
3110	0.339	0.346	0.353	0.360	0.366	0.373	0.379	0.386	0.393	0.399	0.405	0.411	0.417	0.423
3131	0.317	0.322	0.328	0.335	0.341	0.347	0.353	0.359	0.364	0.370	0.376	0.381	0.387	0.393
3146	0.376	0.384	0.391	0.398	0.406	0.413	0.420	0.427	0.434	0.440	0.447	0.454	0.460	0.467
3152	0.316	0.322	0.329	0.335	0.341	0.347	0.353	0.360	0.365	0.371	0.377	0.383	0.388	0.394
3165	0.331	0.337	0.343	0.349	0.355	0.361	0.367	0.373	0.378	0.384	0.389	0.395	0.401	0.406
3169	0.376	0.384	0.391	0.398	0.405	0.412	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.462
3175	0.394	0.403	0.411	0.418	0.426	0.434	0.442	0.449	0.458	0.465	0.473	0.480	0.488	0.495
3178	0.381	0.388	0.395	0.401	0.408	0.415	0.421	0.428	0.434	0.440	0.447	0.453	0.459	0.465
3179	0.372	0.379	0.386	0.392	0.399	0.405	0.412	0.418	0.424	0.430	0.436	0.442	0.448	0.454
3180	0.408	0.416	0.423	0.430	0.438	0.445	0.452	0.459	0.467	0.474	0.481	0.488	0.495	0.502
3220	0.340	0.346	0.352	0.358	0.364	0.370	0.376	0.382	0.387	0.393	0.398	0.404	0.409	0.415
3241	0.341	0.347	0.353	0.360	0.366	0.372	0.378	0.384	0.389	0.395	0.401	0.407	0.412	0.418
3257	0.450	0.458	0.465	0.473	0.480	0.487	0.494	0.501	0.508	0.515	0.522	0.529	0.535	0.542

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
2413	0.504	0.515	0.527	0.537	0.547	0.557	0.566	0.574	0.583	0.592	0.600	0.608	0.616	0.624
2501	0.549	0.562	0.574	0.586	0.597	0.608	0.619	0.629	0.639	0.648	0.658	0.667	0.675	0.684
2570	0.533	0.545	0.557	0.569	0.580	0.591	0.602	0.613	0.624	0.635	0.645	0.655	0.664	0.674
2571	0.539	0.552	0.564	0.577	0.588	0.599	0.610	0.621	0.631	0.641	0.650	0.659	0.668	0.677
2576	0.432	0.443	0.454	0.464	0.475	0.485	0.495	0.505	0.514	0.524	0.533	0.543	0.552	0.561
2584	0.485	0.497	0.508	0.519	0.530	0.540	0.550	0.559	0.568	0.577	0.587	0.595	0.604	0.612
2585	0.499	0.511	0.522	0.533	0.544	0.555	0.565	0.575	0.585	0.594	0.604	0.613	0.622	0.630
2589	0.539	0.551	0.564	0.576	0.587	0.599	0.610	0.620	0.630	0.640	0.650	0.659	0.668	0.676
2660	0.493	0.507	0.520	0.533	0.545	0.556	0.566	0.577	0.587	0.597	0.606	0.616	0.625	0.633
2683	0.455	0.464	0.471	0.480	0.488	0.496	0.504	0.512	0.520	0.525	0.533	0.541	0.548	0.555
2688	0.501	0.514	0.526	0.539	0.551	0.563	0.575	0.586	0.597	0.608	0.618	0.627	0.637	0.645
2702	0.276	0.284	0.292	0.300	0.309	0.317	0.325	0.333	0.341	0.349	0.357	0.365	0.373	0.381
2710	0.413	0.423	0.432	0.442	0.451	0.461	0.470	0.478	0.487	0.494	0.503	0.511	0.519	0.527
2727	0.255	0.264	0.271	0.279	0.287	0.295	0.302	0.310	0.318	0.323	0.331	0.338	0.346	0.353
2731	0.436	0.447	0.458	0.469	0.480	0.491	0.501	0.511	0.521	0.530	0.540	0.549	0.558	0.566
2757	0.483	0.495	0.506	0.518	0.529	0.540	0.550	0.560	0.571	0.580	0.590	0.599	0.608	0.617
2759	0.513	0.524	0.534	0.544	0.553	0.562	0.571	0.580	0.588	0.597	0.605	0.613	0.621	0.629
2790	0.623	0.634	0.646	0.655	0.665	0.675	0.684	0.693	0.702	0.711	0.718	0.724	0.730	0.737
2797	0.470	0.482	0.493	0.504	0.514	0.525	0.535	0.545	0.554	0.563	0.573	0.581	0.590	0.599
2806	0.456	0.467	0.478	0.488	0.498	0.507	0.517	0.526	0.535	0.544	0.552	0.561	0.569	0.577
2812	0.450	0.462	0.473	0.483	0.494	0.504	0.514	0.523	0.532	0.541	0.550	0.559	0.567	0.575
2819	0.496	0.507	0.518	0.528	0.539	0.548	0.558	0.567	0.575	0.584	0.592	0.600	0.608	0.615
2840	0.552	0.564	0.577	0.588	0.600	0.611	0.623	0.634	0.645	0.656	0.666	0.676	0.686	0.696
2842	0.517	0.528	0.538	0.548	0.558	0.568	0.578	0.587	0.596	0.606	0.614	0.623	0.631	0.640
2852	0.545	0.556	0.566	0.576	0.586	0.596	0.605	0.614	0.623	0.632	0.641	0.650	0.659	0.667
2881	0.445	0.458	0.470	0.483	0.495	0.507	0.519	0.530	0.541	0.551	0.562	0.572	0.582	0.591
2883	0.507	0.520	0.533	0.546	0.557	0.569	0.580	0.590	0.599	0.609	0.618	0.626	0.635	0.644
2915	0.524	0.538	0.555	0.567	0.580	0.593	0.604	0.614	0.622	0.636	0.644	0.651	0.658	0.665
2923	0.500	0.512	0.525	0.537	0.548	0.559	0.569	0.580	0.590	0.601	0.611	0.621	0.630	0.640
3018	0.433	0.445	0.456	0.466	0.476	0.486	0.495	0.504	0.514	0.523	0.532	0.541	0.549	0.557
3022	0.476	0.488	0.499	0.510	0.521	0.531	0.541	0.551	0.561	0.570	0.579	0.588	0.597	0.605
3030	0.435	0.445	0.456	0.466	0.476	0.485	0.495	0.504	0.513	0.521	0.530	0.538	0.546	0.554
3039	0.374	0.385	0.395	0.405	0.414	0.424	0.433	0.441	0.450	0.458	0.466	0.474	0.482	0.490
3040	0.412	0.423	0.432	0.442	0.451	0.460	0.469	0.477	0.485	0.493	0.502	0.510	0.518	0.526
3060	0.479	0.492	0.504	0.515	0.526	0.537	0.547	0.557	0.567	0.577	0.587	0.596	0.605	0.614
3066	0.484	0.496	0.507	0.518	0.529	0.539	0.550	0.560	0.569	0.579	0.588	0.598	0.606	0.615
3070	0.474	0.485	0.495	0.506	0.516	0.525	0.535	0.544	0.553	0.562	0.571	0.580	0.588	0.597
3076	0.486	0.498	0.510	0.522	0.533	0.544	0.555	0.566	0.576	0.586	0.596	0.606	0.615	0.624
3081	0.394	0.404	0.414	0.425	0.435	0.446	0.455	0.465	0.475	0.484	0.493	0.502	0.511	0.520
3082	0.407	0.418	0.428	0.439	0.450	0.460	0.471	0.481	0.491	0.500	0.509	0.519	0.528	0.538
3085	0.452	0.463	0.474	0.485	0.495	0.506	0.516	0.525	0.535	0.544	0.553	0.561	0.570	0.579
3099	0.463	0.474	0.485	0.495	0.506	0.516	0.526	0.535	0.545	0.554	0.563	0.572	0.581	0.589
3110	0.429	0.441	0.452	0.463	0.474	0.484	0.494	0.504	0.514	0.524	0.533	0.542	0.551	0.560
3131	0.398	0.409	0.419	0.429	0.440	0.450	0.460	0.470	0.480	0.488	0.497	0.506	0.514	0.523
3146	0.473	0.485	0.498	0.510	0.521	0.533	0.544	0.555	0.566	0.577	0.587	0.597	0.606	0.616
3152	0.400	0.411	0.422	0.432	0.442	0.452	0.462	0.471	0.481	0.490	0.499	0.508	0.516	0.525
3165	0.412	0.423	0.433	0.444	0.455	0.465	0.476	0.486	0.496	0.504	0.514	0.523	0.532	0.541
3169	0.468	0.480	0.491	0.501	0.512	0.522	0.531	0.540	0.549	0.558	0.566	0.574	0.581	0.589
3175	0.502	0.517	0.533	0.548	0.563	0.577	0.591	0.605	0.619	0.635	0.648	0.660	0.672	0.683
3178	0.471	0.483	0.494	0.505	0.516	0.527	0.538	0.548	0.558	0.568	0.577	0.586	0.595	0.603
3179	0.460	0.471	0.482	0.492	0.503	0.513	0.523	0.533	0.543	0.553	0.562	0.571	0.581	0.590
3180	0.508	0.521	0.535	0.547	0.560	0.572	0.584	0.596	0.607	0.619	0.629	0.639	0.649	0.658
3220	0.420	0.431	0.442	0.452	0.462	0.472	0.482	0.491	0.500	0.508	0.517	0.526	0.534	0.542
3241	0.424	0.435	0.445	0.456	0.467	0.477	0.487	0.497	0.507	0.515	0.525	0.534	0.543	0.552
3257	0.548	0.560	0.573	0.584	0.595	0.605	0.615	0.625	0.634	0.643	0.652	0.661	0.669	0.677

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
2413	0.631	0.639	0.646	0.653	0.660	0.666	0.673	0.679	0.685	0.692	0.698	0.704	0.710	0.716
2501	0.692	0.700	0.708	0.716	0.723	0.730	0.737	0.744	0.750	0.757	0.763	0.769	0.775	0.781
2570	0.683	0.692	0.701	0.709	0.717	0.726	0.734	0.742	0.749	0.756	0.763	0.770	0.776	0.783
2571	0.685	0.694	0.702	0.710	0.718	0.725	0.732	0.739	0.746	0.753	0.759	0.766	0.772	0.779
2576	0.570	0.579	0.587	0.596	0.604	0.613	0.621	0.629	0.637	0.645	0.653	0.660	0.668	0.675
2584	0.620	0.628	0.636	0.644	0.652	0.659	0.666	0.673	0.679	0.686	0.692	0.699	0.705	0.711
2585	0.639	0.647	0.655	0.663	0.670	0.678	0.685	0.692	0.698	0.705	0.712	0.718	0.725	0.731
2589	0.685	0.693	0.702	0.710	0.717	0.725	0.732	0.739	0.745	0.752	0.758	0.764	0.770	0.777
2660	0.641	0.648	0.655	0.662	0.669	0.676	0.683	0.689	0.695	0.701	0.708	0.714	0.720	0.727
2683	0.563	0.570	0.577	0.584	0.591	0.598	0.605	0.612	0.619	0.626	0.633	0.640	0.646	0.651
2688	0.654	0.662	0.669	0.676	0.683	0.690	0.697	0.703	0.709	0.715	0.721	0.727	0.733	0.739
2702	0.388	0.396	0.404	0.411	0.419	0.426	0.433	0.440	0.448	0.455	0.462	0.469	0.476	0.483
2710	0.535	0.543	0.551	0.558	0.566	0.573	0.581	0.588	0.595	0.602	0.609	0.616	0.622	0.628
2727	0.360	0.367	0.374	0.382	0.388	0.395	0.402	0.409	0.416	0.423	0.429	0.436	0.442	0.447
2731	0.575	0.584	0.592	0.600	0.607	0.615	0.622	0.629	0.636	0.643	0.649	0.656	0.663	0.670
2757	0.626	0.634	0.643	0.651	0.659	0.667	0.674	0.681	0.688	0.695	0.702	0.709	0.715	0.721
2759	0.636	0.644	0.652	0.660	0.667	0.674	0.680	0.687	0.693	0.699	0.705	0.711	0.717	0.723
2790	0.743	0.749	0.754	0.760	0.765	0.770	0.776	0.781	0.786	0.792	0.797	0.802	0.807	0.813
2797	0.607	0.616	0.624	0.632	0.639	0.647	0.655	0.662	0.669	0.677	0.684	0.691	0.697	0.704
2806	0.585	0.593	0.601	0.609	0.616	0.624	0.632	0.639	0.646	0.653	0.660	0.666	0.673	0.680
2812	0.583	0.591	0.598	0.605	0.613	0.620	0.627	0.633	0.640	0.647	0.653	0.660	0.666	0.673
2819	0.623	0.630	0.638	0.645	0.652	0.659	0.666	0.672	0.679	0.685	0.691	0.697	0.703	0.709
2840	0.705	0.715	0.724	0.733	0.741	0.750	0.759	0.767	0.775	0.782	0.790	0.797	0.804	0.811
2842	0.647	0.655	0.662	0.669	0.676	0.683	0.689	0.696	0.702	0.708	0.714	0.719	0.724	0.730
2852	0.676	0.684	0.692	0.700	0.708	0.716	0.723	0.731	0.738	0.745	0.752	0.759	0.765	0.772
2881	0.600	0.609	0.617	0.626	0.634	0.643	0.652	0.660	0.669	0.677	0.685	0.692	0.700	0.707
2883	0.652	0.660	0.667	0.674	0.681	0.689	0.695	0.702	0.709	0.716	0.722	0.729	0.735	0.741
2915	0.671	0.678	0.685	0.690	0.696	0.701	0.707	0.712	0.717	0.723	0.728	0.733	0.739	0.748
2923	0.649	0.658	0.666	0.675	0.683	0.691	0.698	0.706	0.713	0.720	0.727	0.735	0.741	0.748
3018	0.565	0.573	0.581	0.588	0.595	0.602	0.610	0.617	0.624	0.631	0.638	0.645	0.651	0.658
3022	0.613	0.620	0.628	0.635	0.643	0.650	0.657	0.663	0.669	0.676	0.682	0.688	0.694	0.700
3030	0.562	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.627	0.634	0.641	0.647	0.653
3039	0.497	0.505	0.512	0.519	0.526	0.533	0.540	0.547	0.554	0.560	0.567	0.573	0.579	0.585
3040	0.534	0.541	0.549	0.557	0.564	0.571	0.579	0.586	0.593	0.600	0.607	0.614	0.620	0.627
3060	0.623	0.632	0.640	0.648	0.656	0.664	0.672	0.680	0.687	0.694	0.701	0.708	0.715	0.722
3066	0.623	0.632	0.640	0.648	0.655	0.663	0.670	0.677	0.684	0.691	0.698	0.704	0.710	0.717
3070	0.605	0.614	0.622	0.630	0.638	0.646	0.653	0.661	0.668	0.675	0.682	0.689	0.695	0.702
3076	0.633	0.641	0.649	0.657	0.665	0.672	0.679	0.686	0.693	0.700	0.706	0.713	0.719	0.724
3081	0.528	0.537	0.545	0.552	0.560	0.568	0.575	0.583	0.589	0.596	0.603	0.610	0.617	0.623
3082	0.547	0.557	0.566	0.576	0.585	0.594	0.603	0.612	0.620	0.629	0.637	0.645	0.653	0.659
3085	0.588	0.596	0.604	0.612	0.619	0.626	0.633	0.640	0.647	0.654	0.660	0.667	0.673	0.679
3099	0.597	0.605	0.613	0.621	0.628	0.636	0.643	0.650	0.657	0.664	0.671	0.678	0.684	0.691
3110	0.568	0.577	0.585	0.593	0.601	0.609	0.617	0.624	0.631	0.639	0.646	0.653	0.660	0.667
3131	0.531	0.539	0.548	0.556	0.565	0.573	0.581	0.590	0.598	0.605	0.612	0.619	0.626	0.632
3146	0.625	0.633	0.642	0.650	0.659	0.666	0.674	0.682	0.689	0.696	0.704	0.711	0.717	0.724
3152	0.533	0.542	0.550	0.557	0.565	0.572	0.580	0.587	0.594	0.601	0.607	0.614	0.621	0.627
3165	0.549	0.558	0.567	0.575	0.583	0.591	0.599	0.606	0.613	0.620	0.627	0.634	0.641	0.647
3169	0.597	0.604	0.611	0.617	0.623	0.630	0.636	0.642	0.647	0.653	0.659	0.665	0.671	0.676
3175	0.694	0.704	0.714	0.723	0.733	0.742	0.752	0.760	0.768	0.775	0.781	0.788	0.795	0.805
3178	0.611	0.619	0.627	0.634	0.642	0.649	0.657	0.664	0.671	0.679	0.686	0.693	0.700	0.706
3179	0.599	0.607	0.616	0.624	0.632	0.639	0.647	0.654	0.662	0.669	0.676	0.683	0.690	0.697
3180	0.667	0.676	0.685	0.693	0.701	0.708	0.716	0.723	0.730	0.737	0.743	0.750	0.756	0.763
3220	0.550	0.557	0.564	0.572	0.579	0.585	0.592	0.598	0.605	0.611	0.617	0.624	0.630	0.635
3241	0.561	0.570	0.578	0.587	0.595	0.604	0.612	0.620	0.627	0.635	0.642	0.649	0.656	0.662
3257	0.685	0.692	0.700	0.707	0.714	0.721	0.728	0.735	0.741	0.747	0.753	0.759	0.765	0.771

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
2413	0.721	0.727	0.732	0.738	0.743	0.749	0.754	0.759	0.765	0.770	0.775	0.779	0.784	0.788
2501	0.786	0.792	0.797	0.802	0.807	0.812	0.817	0.822	0.826	0.830	0.835	0.839	0.843	0.847
2570	0.790	0.796	0.802	0.808	0.814	0.820	0.825	0.831	0.836	0.842	0.847	0.852	0.857	0.862
2571	0.785	0.791	0.796	0.802	0.808	0.813	0.818	0.823	0.829	0.834	0.838	0.843	0.848	0.852
2576	0.683	0.690	0.696	0.703	0.710	0.717	0.723	0.729	0.735	0.741	0.746	0.752	0.757	0.763
2584	0.716	0.722	0.728	0.733	0.738	0.744	0.749	0.754	0.759	0.764	0.769	0.773	0.778	0.783
2585	0.737	0.743	0.749	0.755	0.761	0.766	0.772	0.777	0.782	0.787	0.792	0.797	0.802	0.807
2589	0.782	0.788	0.794	0.799	0.804	0.809	0.814	0.819	0.823	0.828	0.833	0.837	0.842	0.846
2660	0.733	0.739	0.745	0.750	0.755	0.761	0.765	0.770	0.774	0.779	0.783	0.786	0.790	0.794
2683	0.657	0.664	0.670	0.677	0.683	0.690	0.696	0.702	0.708	0.713	0.718	0.724	0.729	0.734
2688	0.744	0.749	0.754	0.759	0.764	0.769	0.774	0.779	0.784	0.788	0.793	0.797	0.801	0.805
2702	0.489	0.496	0.503	0.509	0.516	0.522	0.528	0.534	0.541	0.547	0.552	0.558	0.564	0.570
2710	0.634	0.641	0.647	0.653	0.659	0.665	0.671	0.677	0.683	0.689	0.695	0.700	0.706	0.711
2727	0.453	0.460	0.466	0.473	0.479	0.485	0.492	0.498	0.505	0.511	0.517	0.523	0.529	0.535
2731	0.675	0.681	0.687	0.692	0.697	0.703	0.708	0.713	0.718	0.723	0.728	0.733	0.738	0.742
2757	0.727	0.733	0.739	0.744	0.750	0.755	0.760	0.765	0.770	0.775	0.780	0.784	0.789	0.793
2759	0.728	0.734	0.739	0.745	0.750	0.756	0.760	0.765	0.770	0.774	0.779	0.783	0.788	0.792
2790	0.818	0.823	0.828	0.833	0.837	0.842	0.846	0.850	0.853	0.857	0.861	0.864	0.867	0.871
2797	0.711	0.717	0.723	0.729	0.735	0.741	0.746	0.752	0.757	0.763	0.768	0.773	0.778	0.782
2806	0.686	0.693	0.699	0.705	0.711	0.717	0.723	0.728	0.734	0.739	0.744	0.750	0.755	0.760
2812	0.679	0.685	0.691	0.697	0.702	0.708	0.714	0.719	0.724	0.729	0.734	0.739	0.744	0.749
2819	0.715	0.720	0.726	0.732	0.737	0.743	0.748	0.753	0.759	0.764	0.769	0.774	0.779	0.784
2840	0.818	0.824	0.830	0.836	0.841	0.847	0.852	0.857	0.862	0.867	0.872	0.877	0.882	0.887
2842	0.735	0.740	0.746	0.751	0.756	0.761	0.766	0.771	0.776	0.780	0.785	0.790	0.795	0.799
2852	0.778	0.784	0.790	0.796	0.801	0.807	0.812	0.817	0.821	0.826	0.830	0.835	0.839	0.842
2881	0.715	0.722	0.729	0.736	0.743	0.750	0.756	0.763	0.770	0.776	0.782	0.788	0.794	0.799
2883	0.746	0.752	0.757	0.763	0.768	0.773	0.778	0.783	0.788	0.792	0.796	0.800	0.805	0.809
2915	0.753	0.758	0.763	0.768	0.773	0.778	0.783	0.788	0.793	0.797	0.800	0.804	0.808	0.811
2923	0.754	0.761	0.767	0.773	0.779	0.784	0.790	0.795	0.801	0.806	0.812	0.817	0.822	0.828
3018	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.703	0.708	0.712	0.717	0.722	0.727	0.731
3022	0.706	0.712	0.718	0.724	0.729	0.735	0.740	0.745	0.749	0.754	0.759	0.764	0.768	0.773
3030	0.660	0.666	0.672	0.677	0.683	0.688	0.694	0.699	0.704	0.710	0.715	0.720	0.725	0.730
3039	0.591	0.598	0.604	0.610	0.615	0.621	0.627	0.633	0.638	0.644	0.649	0.654	0.659	0.664
3040	0.633	0.639	0.646	0.652	0.658	0.664	0.670	0.676	0.682	0.688	0.693	0.699	0.704	0.710
3060	0.728	0.735	0.741	0.747	0.752	0.758	0.764	0.769	0.775	0.780	0.785	0.790	0.795	0.800
3066	0.723	0.729	0.735	0.741	0.746	0.752	0.758	0.763	0.768	0.773	0.778	0.783	0.788	0.793
3070	0.708	0.715	0.721	0.727	0.733	0.738	0.744	0.750	0.755	0.760	0.765	0.770	0.775	0.780
3076	0.730	0.736	0.741	0.747	0.752	0.757	0.763	0.768	0.773	0.778	0.782	0.787	0.791	0.795
3081	0.629	0.636	0.642	0.648	0.655	0.661	0.667	0.672	0.678	0.684	0.690	0.695	0.700	0.705
3082	0.666	0.674	0.680	0.687	0.694	0.701	0.707	0.713	0.720	0.726	0.732	0.738	0.744	0.749
3085	0.686	0.692	0.697	0.703	0.708	0.714	0.719	0.724	0.730	0.735	0.740	0.745	0.750	0.755
3099	0.697	0.703	0.709	0.715	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.755	0.760	0.764
3110	0.673	0.679	0.685	0.691	0.697	0.702	0.708	0.713	0.718	0.724	0.729	0.734	0.739	0.743
3131	0.639	0.645	0.652	0.657	0.663	0.669	0.675	0.681	0.686	0.692	0.698	0.704	0.709	0.715
3146	0.731	0.737	0.744	0.750	0.756	0.762	0.768	0.774	0.779	0.784	0.789	0.794	0.799	0.804
3152	0.633	0.640	0.646	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.699	0.704	0.709
3165	0.654	0.660	0.667	0.673	0.680	0.686	0.692	0.699	0.704	0.710	0.716	0.721	0.727	0.732
3169	0.682	0.687	0.693	0.698	0.703	0.708	0.713	0.718	0.722	0.726	0.731	0.735	0.739	0.744
3175	0.811	0.818	0.823	0.828	0.834	0.838	0.843	0.848	0.852	0.857	0.861	0.866	0.871	0.875
3178	0.713	0.720	0.726	0.732	0.738	0.744	0.750	0.756	0.762	0.768	0.774	0.780	0.785	0.791
3179	0.703	0.710	0.717	0.723	0.729	0.735	0.741	0.747	0.753	0.758	0.764	0.769	0.774	0.779
3180	0.769	0.774	0.780	0.786	0.791	0.796	0.802	0.807	0.812	0.817	0.822	0.827	0.831	0.836
3220	0.642	0.648	0.654	0.660	0.666	0.672	0.679	0.685	0.691	0.697	0.703	0.708	0.714	0.719
3241	0.669	0.675	0.682	0.689	0.695	0.702	0.709	0.715	0.722	0.727	0.733	0.739	0.744	0.749
3257	0.776	0.782	0.787	0.793	0.798	0.804	0.809	0.814	0.819	0.824	0.829	0.834	0.838	0.843

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
2413	0.792	0.796	0.800	0.804	0.808	0.811	0.815	0.819	0.822
2501	0.851	0.854	0.858	0.862	0.865	0.869	0.872	0.875	0.878
2570	0.867	0.871	0.876	0.881	0.885	0.889	0.894	0.898	0.902
2571	0.857	0.861	0.866	0.870	0.875	0.879	0.883	0.888	0.891
2576	0.768	0.773	0.778	0.783	0.788	0.792	0.796	0.801	0.805
2584	0.787	0.792	0.797	0.801	0.806	0.810	0.814	0.819	0.823
2585	0.812	0.816	0.820	0.825	0.829	0.833	0.837	0.841	0.845
2589	0.850	0.854	0.858	0.861	0.865	0.868	0.871	0.874	0.877
2660	0.798	0.801	0.805	0.809	0.812	0.816	0.819	0.823	0.827
2683	0.739	0.744	0.750	0.755	0.760	0.765	0.770	0.775	0.780
2688	0.809	0.813	0.816	0.819	0.823	0.826	0.830	0.833	0.836
2702	0.576	0.581	0.587	0.593	0.598	0.604	0.609	0.615	0.620
2710	0.716	0.722	0.727	0.731	0.736	0.740	0.744	0.748	0.752
2727	0.541	0.546	0.552	0.558	0.564	0.569	0.575	0.581	0.587
2731	0.747	0.751	0.756	0.760	0.764	0.769	0.773	0.777	0.781
2757	0.798	0.802	0.806	0.810	0.814	0.818	0.822	0.826	0.830
2759	0.796	0.800	0.803	0.807	0.810	0.814	0.817	0.820	0.823
2790	0.874	0.877	0.880	0.883	0.886	0.888	0.891	0.893	0.896
2797	0.787	0.791	0.796	0.800	0.804	0.808	0.812	0.815	0.819
2806	0.765	0.769	0.774	0.779	0.783	0.788	0.792	0.796	0.800
2812	0.753	0.758	0.763	0.767	0.771	0.776	0.780	0.784	0.788
2819	0.788	0.793	0.798	0.802	0.807	0.811	0.816	0.820	0.824
2840	0.892	0.896	0.901	0.906	0.910	0.914	0.918	0.922	0.926
2842	0.804	0.808	0.812	0.816	0.820	0.824	0.828	0.832	0.835
2852	0.846	0.849	0.853	0.856	0.859	0.862	0.866	0.869	0.872
2881	0.804	0.808	0.812	0.816	0.819	0.823	0.826	0.830	0.833
2883	0.813	0.817	0.821	0.824	0.828	0.832	0.835	0.839	0.842
2915	0.815	0.819	0.822	0.826	0.829	0.833	0.837	0.840	0.844
2923	0.833	0.837	0.842	0.847	0.851	0.856	0.860	0.864	0.868
3018	0.736	0.741	0.745	0.750	0.754	0.759	0.764	0.768	0.772
3022	0.777	0.782	0.786	0.790	0.795	0.799	0.803	0.807	0.811
3030	0.735	0.740	0.745	0.750	0.754	0.759	0.764	0.768	0.773
3039	0.669	0.674	0.679	0.684	0.689	0.694	0.698	0.703	0.708
3040	0.715	0.720	0.725	0.730	0.735	0.740	0.745	0.749	0.754
3060	0.805	0.809	0.813	0.818	0.822	0.826	0.830	0.834	0.838
3066	0.797	0.802	0.806	0.811	0.815	0.819	0.823	0.827	0.830
3070	0.785	0.790	0.794	0.799	0.803	0.807	0.811	0.815	0.819
3076	0.800	0.804	0.808	0.812	0.816	0.820	0.824	0.827	0.831
3081	0.710	0.715	0.720	0.725	0.730	0.735	0.740	0.745	0.750
3082	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795
3085	0.759	0.764	0.769	0.773	0.778	0.782	0.787	0.791	0.795
3099	0.768	0.773	0.777	0.781	0.785	0.789	0.793	0.797	0.801
3110	0.748	0.752	0.756	0.761	0.765	0.769	0.772	0.776	0.780
3131	0.720	0.726	0.731	0.736	0.740	0.744	0.748	0.752	0.756
3146	0.808	0.813	0.817	0.822	0.826	0.830	0.833	0.837	0.841
3152	0.714	0.720	0.725	0.730	0.734	0.739	0.744	0.749	0.754
3165	0.737	0.742	0.747	0.751	0.756	0.761	0.766	0.770	0.775
3169	0.748	0.752	0.756	0.759	0.763	0.766	0.770	0.773	0.777
3175	0.880	0.884	0.889	0.893	0.897	0.901	0.904	0.908	0.910
3178	0.796	0.801	0.806	0.811	0.816	0.821	0.826	0.830	0.834
3179	0.784	0.789	0.794	0.799	0.803	0.808	0.812	0.816	0.820
3180	0.840	0.844	0.848	0.852	0.856	0.860	0.864	0.867	0.871
3220	0.725	0.730	0.735	0.741	0.746	0.751	0.757	0.762	0.767
3241	0.755	0.760	0.765	0.771	0.776	0.781	0.786	0.790	0.794
3257	0.847	0.850	0.854	0.858	0.861	0.864	0.867	0.870	0.873

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
3339	2.24	0.139	0.151	0.162	0.173	0.184	0.194	0.204	0.214	0.223	0.232	0.241	0.250	0.258
3365	2.01	0.112	0.121	0.131	0.141	0.150	0.160	0.169	0.178	0.187	0.195	0.204	0.212	0.221
3372	2.14	0.119	0.130	0.141	0.151	0.161	0.171	0.180	0.190	0.199	0.208	0.218	0.227	0.236
3383	1.20	0.131	0.143	0.156	0.167	0.179	0.191	0.203	0.215	0.226	0.238	0.249	0.260	0.271
3400	2.31	0.125	0.136	0.146	0.156	0.166	0.176	0.186	0.196	0.206	0.215	0.224	0.233	0.242
3401	1.57	0.158	0.171	0.183	0.195	0.207	0.218	0.229	0.240	0.251	0.261	0.272	0.282	0.292
3501	2.58	0.144	0.157	0.169	0.182	0.194	0.206	0.218	0.229	0.241	0.252	0.263	0.274	0.284
3507	1.61	0.146	0.157	0.168	0.179	0.189	0.199	0.209	0.219	0.229	0.238	0.247	0.256	0.265
3560	1.25	0.145	0.156	0.167	0.178	0.188	0.199	0.209	0.218	0.228	0.238	0.247	0.256	0.265
3568	1.02	0.119	0.129	0.139	0.149	0.158	0.167	0.177	0.186	0.195	0.204	0.213	0.222	0.231
3569	0.91	0.127	0.137	0.147	0.155	0.164	0.173	0.181	0.189	0.197	0.205	0.212	0.221	0.228
3570	1.42	0.115	0.125	0.135	0.145	0.154	0.164	0.173	0.182	0.191	0.200	0.209	0.218	0.226
3572	0.34	0.166	0.179	0.191	0.202	0.213	0.224	0.234	0.244	0.254	0.263	0.272	0.281	0.290
3573	0.62	0.120	0.130	0.140	0.150	0.159	0.169	0.178	0.187	0.197	0.206	0.215	0.224	0.233
3574	1.06	0.137	0.148	0.158	0.168	0.178	0.187	0.196	0.205	0.214	0.223	0.232	0.240	0.248
3577	0.44	0.148	0.160	0.171	0.182	0.193	0.204	0.215	0.225	0.235	0.245	0.255	0.265	0.274
3612	1.13	0.132	0.143	0.153	0.163	0.173	0.183	0.192	0.201	0.210	0.219	0.228	0.237	0.245
3620	2.54	0.132	0.143	0.154	0.164	0.175	0.185	0.195	0.205	0.214	0.223	0.232	0.241	0.250
3632	1.16	0.131	0.142	0.153	0.164	0.175	0.185	0.195	0.205	0.215	0.224	0.234	0.243	0.252
3634	1.26	0.135	0.147	0.159	0.170	0.180	0.191	0.201	0.212	0.222	0.232	0.242	0.251	0.261
3643	0.74	0.149	0.161	0.172	0.183	0.194	0.204	0.214	0.224	0.234	0.244	0.253	0.263	0.272
3647	1.83	0.124	0.135	0.146	0.156	0.166	0.176	0.187	0.197	0.206	0.216	0.225	0.234	0.243
3651	1.33	0.144	0.157	0.169	0.180	0.192	0.203	0.214	0.225	0.235	0.246	0.257	0.267	0.277
3681	0.19	0.147	0.159	0.170	0.181	0.191	0.201	0.212	0.222	0.231	0.241	0.250	0.260	0.269
3682	0.51	0.141	0.153	0.165	0.176	0.187	0.198	0.208	0.218	0.228	0.238	0.248	0.257	0.267
3683	0.59	0.177	0.194	0.209	0.226	0.240	0.255	0.269	0.284	0.299	0.311	0.326	0.338	0.354
3719	0.67	0.084	0.092	0.100	0.108	0.116	0.124	0.132	0.139	0.147	0.154	0.162	0.169	0.176
3724	1.64	0.109	0.118	0.126	0.135	0.143	0.152	0.160	0.167	0.175	0.183	0.190	0.198	0.205
3726	0.83	0.101	0.110	0.119	0.127	0.135	0.143	0.151	0.159	0.166	0.173	0.180	0.187	0.194
3805	0.57	0.127	0.137	0.148	0.157	0.167	0.176	0.185	0.193	0.201	0.210	0.218	0.226	0.233
3808	2.06	0.150	0.163	0.175	0.188	0.199	0.211	0.223	0.234	0.245	0.256	0.266	0.277	0.287
3815	2.13	0.149	0.161	0.173	0.184	0.196	0.207	0.218	0.229	0.239	0.250	0.260	0.270	0.280
3821	2.87	0.148	0.160	0.172	0.183	0.195	0.206	0.217	0.227	0.238	0.248	0.258	0.268	0.278
3828	1.93	0.131	0.142	0.153	0.163	0.174	0.185	0.195	0.205	0.215	0.225	0.235	0.245	0.254
3830	0.82	0.136	0.147	0.157	0.167	0.177	0.186	0.195	0.204	0.213	0.221	0.229	0.237	0.245
3831	1.32	0.116	0.126	0.135	0.145	0.154	0.163	0.172	0.181	0.190	0.198	0.207	0.215	0.223
3840	2.08	0.157	0.171	0.183	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.274	0.285	0.295
4000	1.48	0.104	0.113	0.122	0.130	0.138	0.146	0.154	0.162	0.169	0.176	0.183	0.191	0.198
4034	2.24	0.126	0.136	0.147	0.157	0.167	0.177	0.187	0.196	0.206	0.215	0.224	0.232	0.241
4036	1.93	0.107	0.116	0.125	0.134	0.143	0.152	0.160	0.169	0.177	0.186	0.193	0.201	0.209
4038	2.96	0.132	0.143	0.153	0.163	0.174	0.184	0.194	0.204	0.213	0.223	0.233	0.242	0.251
4041	1.49	0.185	0.201	0.217	0.232	0.247	0.262	0.276	0.290	0.303	0.315	0.329	0.340	0.352
4049	1.70	0.136	0.147	0.159	0.170	0.181	0.192	0.203	0.213	0.223	0.233	0.243	0.253	0.263
4111	1.17	0.137	0.148	0.159	0.170	0.179	0.188	0.197	0.206	0.214	0.223	0.231	0.239	0.247
4112	0.15	0.153	0.166	0.178	0.189	0.200	0.211	0.221	0.231	0.241	0.251	0.260	0.269	0.278
4114	1.18	0.144	0.157	0.169	0.182	0.194	0.206	0.218	0.230	0.241	0.252	0.262	0.272	0.282
4130	2.70	0.140	0.151	0.162	0.172	0.182	0.192	0.202	0.211	0.221	0.230	0.239	0.249	0.258
4150	1.15	0.140	0.152	0.164	0.176	0.187	0.198	0.209	0.220	0.231	0.241	0.252	0.262	0.272
4239	1.45	0.133	0.144	0.155	0.165	0.176	0.186	0.196	0.205	0.215	0.225	0.234	0.244	0.253
4240	3.75	0.129	0.139	0.148	0.157	0.166	0.174	0.182	0.190	0.198	0.206	0.213	0.222	0.228
4243	1.79	0.134	0.146	0.158	0.169	0.180	0.192	0.203	0.213	0.224	0.234	0.244	0.253	0.263
4244	1.76	0.128	0.139	0.150	0.160	0.170	0.180	0.190	0.199	0.208	0.217	0.227	0.235	0.244
4250	1.59	0.149	0.161	0.172	0.184	0.195	0.205	0.216	0.226	0.237	0.247	0.257	0.267	0.277
4251	1.78	0.129	0.139	0.150	0.159	0.169	0.179	0.188	0.197	0.206	0.216	0.224	0.234	0.242
4279	2.34	0.137	0.150	0.162	0.173	0.185	0.196	0.207	0.218	0.228	0.239	0.249	0.260	0.269

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
3339	0.267	0.275	0.283	0.291	0.299	0.306	0.314	0.321	0.329	0.336	0.344	0.351	0.358	0.365
3365	0.229	0.237	0.245	0.252	0.259	0.267	0.274	0.281	0.288	0.295	0.302	0.308	0.315	0.322
3372	0.245	0.253	0.262	0.270	0.278	0.286	0.294	0.302	0.310	0.317	0.325	0.332	0.339	0.346
3383	0.282	0.292	0.302	0.313	0.323	0.333	0.343	0.353	0.362	0.371	0.381	0.390	0.399	0.408
3400	0.251	0.260	0.268	0.276	0.284	0.292	0.300	0.307	0.315	0.322	0.330	0.337	0.344	0.351
3401	0.301	0.311	0.321	0.330	0.340	0.349	0.358	0.367	0.376	0.384	0.393	0.401	0.409	0.417
3501	0.294	0.304	0.314	0.324	0.333	0.342	0.351	0.360	0.369	0.378	0.386	0.394	0.402	0.409
3507	0.274	0.282	0.290	0.299	0.307	0.315	0.323	0.330	0.338	0.345	0.353	0.360	0.367	0.374
3560	0.274	0.282	0.291	0.300	0.308	0.316	0.324	0.332	0.340	0.347	0.355	0.362	0.369	0.376
3568	0.240	0.249	0.258	0.266	0.275	0.284	0.292	0.300	0.309	0.317	0.325	0.333	0.341	0.349
3569	0.235	0.242	0.250	0.256	0.264	0.271	0.277	0.284	0.291	0.298	0.304	0.311	0.318	0.325
3570	0.235	0.243	0.251	0.259	0.267	0.275	0.283	0.291	0.299	0.306	0.314	0.321	0.329	0.337
3572	0.299	0.307	0.316	0.324	0.333	0.341	0.349	0.357	0.365	0.372	0.380	0.387	0.395	0.402
3573	0.242	0.251	0.260	0.268	0.276	0.284	0.292	0.300	0.307	0.315	0.323	0.330	0.337	0.344
3574	0.256	0.264	0.272	0.280	0.288	0.295	0.302	0.310	0.317	0.324	0.331	0.337	0.344	0.351
3577	0.284	0.293	0.302	0.311	0.320	0.328	0.337	0.345	0.353	0.362	0.370	0.378	0.386	0.394
3612	0.254	0.262	0.270	0.278	0.286	0.294	0.301	0.309	0.316	0.323	0.330	0.337	0.344	0.350
3620	0.258	0.266	0.274	0.282	0.290	0.298	0.305	0.313	0.320	0.327	0.334	0.341	0.348	0.354
3632	0.261	0.270	0.278	0.287	0.295	0.303	0.311	0.319	0.326	0.334	0.342	0.349	0.356	0.363
3634	0.270	0.279	0.288	0.296	0.305	0.313	0.321	0.329	0.336	0.344	0.351	0.359	0.366	0.373
3643	0.281	0.290	0.299	0.307	0.316	0.325	0.333	0.341	0.349	0.357	0.365	0.373	0.381	0.389
3647	0.253	0.262	0.270	0.279	0.288	0.297	0.305	0.313	0.321	0.329	0.337	0.345	0.352	0.360
3651	0.288	0.298	0.307	0.317	0.327	0.337	0.346	0.355	0.364	0.373	0.382	0.390	0.398	0.406
3681	0.277	0.286	0.295	0.303	0.311	0.320	0.328	0.335	0.343	0.351	0.358	0.365	0.373	0.380
3682	0.276	0.285	0.293	0.302	0.310	0.319	0.327	0.335	0.342	0.350	0.358	0.365	0.373	0.380
3683	0.366	0.382	0.394	0.410	0.420	0.431	0.447	0.457	0.466	0.474	0.488	0.496	0.504	0.512
3719	0.184	0.191	0.198	0.204	0.211	0.217	0.224	0.230	0.236	0.243	0.248	0.254	0.260	0.266
3724	0.212	0.219	0.226	0.233	0.239	0.246	0.252	0.259	0.265	0.271	0.277	0.283	0.289	0.295
3726	0.201	0.208	0.214	0.221	0.228	0.234	0.241	0.247	0.254	0.260	0.266	0.272	0.279	0.285
3805	0.241	0.248	0.255	0.261	0.268	0.276	0.282	0.289	0.296	0.302	0.308	0.315	0.321	0.328
3808	0.297	0.307	0.317	0.326	0.336	0.345	0.354	0.363	0.372	0.380	0.389	0.397	0.405	0.413
3815	0.290	0.299	0.309	0.318	0.327	0.336	0.345	0.353	0.362	0.370	0.378	0.386	0.393	0.401
3821	0.287	0.296	0.304	0.313	0.321	0.330	0.338	0.346	0.354	0.362	0.370	0.377	0.385	0.392
3828	0.263	0.271	0.280	0.289	0.297	0.305	0.313	0.320	0.328	0.336	0.342	0.350	0.357	0.364
3830	0.253	0.260	0.268	0.275	0.282	0.289	0.296	0.303	0.310	0.317	0.324	0.331	0.337	0.343
3831	0.231	0.239	0.247	0.254	0.262	0.269	0.277	0.284	0.291	0.298	0.305	0.312	0.319	0.325
3840	0.305	0.315	0.324	0.334	0.343	0.352	0.361	0.369	0.378	0.386	0.395	0.403	0.410	0.418
4000	0.205	0.211	0.218	0.225	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.282	0.288
4034	0.250	0.258	0.267	0.275	0.283	0.291	0.298	0.306	0.313	0.321	0.328	0.335	0.342	0.349
4036	0.217	0.225	0.232	0.240	0.247	0.254	0.261	0.268	0.275	0.282	0.288	0.295	0.302	0.309
4038	0.259	0.267	0.276	0.284	0.292	0.300	0.308	0.316	0.324	0.332	0.339	0.347	0.354	0.362
4041	0.363	0.374	0.385	0.396	0.407	0.416	0.428	0.437	0.447	0.457	0.468	0.477	0.486	0.495
4049	0.272	0.281	0.291	0.299	0.308	0.317	0.325	0.334	0.342	0.350	0.358	0.366	0.373	0.381
4111	0.255	0.262	0.270	0.277	0.285	0.292	0.299	0.306	0.313	0.319	0.326	0.333	0.339	0.346
4112	0.287	0.296	0.304	0.313	0.321	0.329	0.337	0.345	0.353	0.361	0.368	0.375	0.383	0.390
4114	0.292	0.302	0.311	0.322	0.331	0.340	0.349	0.358	0.366	0.374	0.383	0.392	0.399	0.407
4130	0.266	0.275	0.284	0.292	0.300	0.308	0.316	0.324	0.332	0.339	0.346	0.353	0.360	0.367
4150	0.281	0.291	0.300	0.308	0.317	0.326	0.334	0.342	0.350	0.358	0.366	0.374	0.381	0.389
4239	0.262	0.272	0.280	0.289	0.297	0.306	0.314	0.322	0.330	0.337	0.345	0.353	0.360	0.367
4240	0.236	0.242	0.250	0.255	0.262	0.270	0.274	0.281	0.287	0.294	0.297	0.304	0.310	0.316
4243	0.272	0.281	0.290	0.298	0.307	0.315	0.323	0.332	0.340	0.347	0.355	0.363	0.371	0.378
4244	0.253	0.262	0.270	0.278	0.286	0.294	0.302	0.310	0.317	0.325	0.332	0.339	0.346	0.353
4250	0.286	0.296	0.305	0.314	0.323	0.332	0.341	0.349	0.358	0.366	0.375	0.383	0.391	0.398
4251	0.251	0.259	0.267	0.275	0.283	0.292	0.299	0.307	0.315	0.323	0.329	0.337	0.345	0.352
4279	0.279	0.288	0.298	0.307	0.316	0.324	0.333	0.342	0.351	0.359	0.367	0.376	0.384	0.392

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
3339	0.371	0.378	0.385	0.391	0.398	0.404	0.410	0.417	0.423	0.430	0.436	0.442	0.448	0.454
3365	0.328	0.334	0.340	0.346	0.352	0.358	0.364	0.370	0.375	0.381	0.387	0.392	0.398	0.403
3372	0.353	0.360	0.367	0.373	0.380	0.387	0.393	0.399	0.406	0.412	0.418	0.424	0.430	0.436
3383	0.417	0.426	0.434	0.443	0.451	0.459	0.467	0.476	0.484	0.492	0.500	0.508	0.516	0.523
3400	0.358	0.365	0.372	0.379	0.385	0.392	0.398	0.405	0.411	0.417	0.424	0.430	0.436	0.442
3401	0.425	0.432	0.440	0.447	0.454	0.462	0.469	0.475	0.482	0.489	0.496	0.502	0.509	0.515
3501	0.417	0.424	0.432	0.439	0.446	0.452	0.459	0.465	0.472	0.478	0.484	0.490	0.496	0.501
3507	0.381	0.388	0.395	0.401	0.408	0.414	0.420	0.427	0.433	0.439	0.445	0.451	0.457	0.463
3560	0.383	0.390	0.397	0.403	0.410	0.416	0.423	0.429	0.435	0.441	0.447	0.453	0.459	0.465
3568	0.358	0.365	0.373	0.381	0.388	0.396	0.404	0.411	0.418	0.426	0.433	0.441	0.448	0.455
3569	0.331	0.336	0.343	0.349	0.356	0.361	0.367	0.373	0.376	0.381	0.387	0.392	0.397	0.402
3570	0.344	0.351	0.358	0.366	0.373	0.380	0.387	0.393	0.400	0.407	0.413	0.419	0.426	0.432
3572	0.408	0.415	0.422	0.428	0.435	0.441	0.447	0.453	0.460	0.465	0.471	0.477	0.483	0.488
3573	0.350	0.357	0.364	0.370	0.377	0.383	0.389	0.395	0.402	0.408	0.414	0.419	0.425	0.431
3574	0.357	0.364	0.370	0.376	0.382	0.388	0.394	0.400	0.406	0.411	0.417	0.422	0.428	0.433
3577	0.401	0.409	0.417	0.424	0.431	0.439	0.446	0.453	0.460	0.466	0.473	0.479	0.486	0.492
3612	0.357	0.363	0.369	0.375	0.381	0.387	0.393	0.399	0.405	0.410	0.416	0.422	0.427	0.432
3620	0.361	0.367	0.373	0.379	0.385	0.391	0.398	0.403	0.409	0.415	0.421	0.426	0.432	0.437
3632	0.370	0.377	0.384	0.391	0.397	0.404	0.410	0.417	0.423	0.429	0.435	0.441	0.447	0.453
3634	0.380	0.387	0.394	0.401	0.407	0.414	0.420	0.427	0.433	0.440	0.446	0.452	0.458	0.464
3643	0.396	0.404	0.411	0.418	0.425	0.433	0.440	0.447	0.453	0.460	0.467	0.473	0.479	0.486
3647	0.367	0.374	0.381	0.388	0.395	0.401	0.408	0.414	0.421	0.427	0.433	0.439	0.445	0.451
3651	0.414	0.422	0.430	0.437	0.445	0.452	0.460	0.467	0.474	0.481	0.488	0.495	0.502	0.508
3681	0.387	0.393	0.400	0.407	0.413	0.419	0.426	0.432	0.438	0.444	0.450	0.456	0.462	0.468
3682	0.388	0.395	0.402	0.409	0.416	0.422	0.429	0.436	0.442	0.449	0.455	0.461	0.467	0.473
3683	0.520	0.534	0.540	0.545	0.550	0.555	0.560	0.565	0.577	0.581	0.586	0.590	0.595	0.599
3719	0.271	0.276	0.282	0.287	0.292	0.297	0.302	0.307	0.312	0.317	0.322	0.327	0.332	0.337
3724	0.301	0.307	0.313	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.372
3726	0.291	0.297	0.303	0.310	0.316	0.322	0.328	0.334	0.340	0.346	0.352	0.358	0.365	0.371
3805	0.335	0.340	0.346	0.352	0.358	0.363	0.369	0.375	0.379	0.384	0.389	0.395	0.400	0.405
3808	0.421	0.429	0.436	0.444	0.451	0.458	0.465	0.472	0.479	0.486	0.492	0.498	0.505	0.511
3815	0.409	0.416	0.423	0.430	0.437	0.444	0.451	0.457	0.464	0.470	0.476	0.482	0.488	0.494
3821	0.399	0.407	0.414	0.421	0.428	0.434	0.441	0.447	0.454	0.460	0.466	0.472	0.478	0.484
3828	0.371	0.377	0.384	0.391	0.397	0.403	0.410	0.416	0.422	0.428	0.434	0.440	0.446	0.452
3830	0.350	0.356	0.362	0.368	0.374	0.380	0.386	0.392	0.398	0.404	0.409	0.415	0.421	0.426
3831	0.332	0.338	0.344	0.351	0.357	0.363	0.369	0.375	0.381	0.387	0.393	0.399	0.404	0.410
3840	0.426	0.434	0.441	0.448	0.455	0.462	0.469	0.476	0.483	0.490	0.496	0.503	0.509	0.515
4000	0.294	0.300	0.306	0.312	0.317	0.323	0.329	0.334	0.340	0.345	0.350	0.356	0.361	0.366
4034	0.356	0.362	0.369	0.375	0.381	0.387	0.394	0.400	0.406	0.412	0.418	0.423	0.429	0.435
4036	0.316	0.323	0.330	0.336	0.343	0.350	0.356	0.363	0.370	0.376	0.383	0.389	0.396	0.402
4038	0.369	0.376	0.383	0.389	0.396	0.402	0.408	0.415	0.421	0.427	0.433	0.440	0.446	0.452
4041	0.503	0.514	0.522	0.530	0.538	0.545	0.553	0.561	0.570	0.577	0.583	0.590	0.596	0.602
4049	0.389	0.396	0.404	0.412	0.419	0.426	0.434	0.441	0.448	0.455	0.462	0.468	0.475	0.481
4111	0.353	0.359	0.365	0.371	0.378	0.384	0.390	0.396	0.402	0.408	0.414	0.420	0.426	0.432
4112	0.397	0.404	0.410	0.417	0.424	0.431	0.437	0.444	0.450	0.456	0.463	0.469	0.475	0.482
4114	0.414	0.422	0.429	0.436	0.443	0.449	0.456	0.462	0.469	0.475	0.480	0.485	0.491	0.496
4130	0.374	0.381	0.387	0.394	0.400	0.407	0.413	0.419	0.426	0.432	0.438	0.444	0.450	0.456
4150	0.396	0.404	0.411	0.418	0.425	0.431	0.438	0.444	0.451	0.457	0.463	0.470	0.476	0.481
4239	0.374	0.382	0.389	0.396	0.403	0.410	0.417	0.424	0.431	0.438	0.444	0.451	0.457	0.464
4240	0.322	0.324	0.330	0.336	0.342	0.347	0.353	0.358	0.358	0.363	0.368	0.373	0.378	0.383
4243	0.386	0.393	0.400	0.407	0.414	0.421	0.428	0.434	0.441	0.447	0.454	0.460	0.466	0.472
4244	0.360	0.367	0.374	0.380	0.387	0.393	0.400	0.406	0.412	0.418	0.424	0.430	0.436	0.442
4250	0.406	0.414	0.422	0.429	0.437	0.444	0.451	0.458	0.465	0.472	0.479	0.485	0.491	0.497
4251	0.359	0.365	0.371	0.378	0.385	0.391	0.398	0.404	0.409	0.415	0.422	0.428	0.434	0.441
4279	0.399	0.407	0.415	0.422	0.429	0.437	0.444	0.452	0.459	0.466	0.473	0.479	0.485	0.491

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
3339	0.460	0.471	0.483	0.494	0.505	0.516	0.526	0.536	0.545	0.555	0.565	0.574	0.583	0.592
3365	0.409	0.420	0.430	0.440	0.450	0.459	0.469	0.478	0.486	0.494	0.502	0.510	0.518	0.526
3372	0.442	0.454	0.465	0.477	0.488	0.498	0.509	0.519	0.529	0.539	0.549	0.558	0.567	0.576
3383	0.531	0.545	0.560	0.574	0.587	0.600	0.612	0.623	0.634	0.646	0.656	0.667	0.676	0.685
3400	0.448	0.459	0.471	0.482	0.492	0.503	0.513	0.522	0.532	0.541	0.550	0.558	0.567	0.575
3401	0.522	0.534	0.546	0.558	0.570	0.581	0.592	0.603	0.613	0.624	0.633	0.642	0.651	0.660
3501	0.507	0.517	0.526	0.535	0.544	0.553	0.561	0.570	0.578	0.586	0.593	0.601	0.609	0.616
3507	0.468	0.479	0.490	0.501	0.511	0.522	0.532	0.542	0.551	0.561	0.570	0.579	0.587	0.596
3560	0.471	0.482	0.493	0.503	0.514	0.524	0.534	0.543	0.553	0.561	0.570	0.579	0.587	0.595
3568	0.463	0.476	0.489	0.501	0.513	0.525	0.536	0.547	0.558	0.569	0.579	0.589	0.599	0.608
3569	0.407	0.417	0.425	0.434	0.444	0.453	0.462	0.471	0.480	0.486	0.495	0.503	0.512	0.520
3570	0.437	0.449	0.461	0.472	0.483	0.494	0.504	0.513	0.523	0.532	0.541	0.549	0.558	0.566
3572	0.494	0.505	0.515	0.526	0.536	0.546	0.556	0.565	0.575	0.584	0.593	0.602	0.611	0.620
3573	0.436	0.447	0.458	0.469	0.479	0.490	0.500	0.509	0.518	0.528	0.537	0.545	0.554	0.563
3574	0.439	0.449	0.459	0.469	0.479	0.488	0.497	0.506	0.515	0.524	0.533	0.541	0.550	0.558
3577	0.499	0.511	0.523	0.535	0.546	0.557	0.567	0.577	0.587	0.596	0.606	0.615	0.624	0.633
3612	0.437	0.448	0.458	0.468	0.478	0.488	0.498	0.507	0.517	0.526	0.535	0.543	0.551	0.560
3620	0.442	0.453	0.463	0.473	0.482	0.491	0.500	0.510	0.519	0.528	0.536	0.545	0.553	0.561
3632	0.459	0.470	0.481	0.492	0.502	0.513	0.523	0.532	0.542	0.551	0.560	0.569	0.578	0.586
3634	0.470	0.481	0.492	0.503	0.514	0.524	0.534	0.543	0.553	0.562	0.570	0.579	0.587	0.595
3643	0.492	0.504	0.516	0.528	0.539	0.550	0.561	0.571	0.582	0.592	0.601	0.610	0.619	0.628
3647	0.456	0.466	0.477	0.487	0.498	0.507	0.517	0.527	0.536	0.546	0.555	0.564	0.573	0.581
3651	0.515	0.529	0.542	0.554	0.567	0.578	0.589	0.600	0.610	0.620	0.630	0.640	0.650	0.660
3681	0.473	0.484	0.495	0.505	0.515	0.525	0.535	0.544	0.553	0.562	0.571	0.580	0.588	0.597
3682	0.479	0.491	0.502	0.513	0.523	0.533	0.543	0.553	0.562	0.571	0.580	0.589	0.598	0.606
3683	0.604	0.613	0.628	0.636	0.644	0.652	0.660	0.668	0.676	0.690	0.697	0.704	0.711	0.718
3719	0.341	0.350	0.359	0.368	0.376	0.385	0.393	0.401	0.409	0.417	0.424	0.432	0.439	0.446
3724	0.377	0.386	0.396	0.406	0.415	0.425	0.434	0.443	0.451	0.460	0.469	0.477	0.485	0.493
3726	0.376	0.388	0.398	0.408	0.418	0.427	0.437	0.446	0.455	0.464	0.472	0.481	0.489	0.497
3805	0.410	0.419	0.427	0.435	0.444	0.453	0.460	0.468	0.476	0.482	0.489	0.497	0.504	0.511
3808	0.517	0.530	0.542	0.553	0.564	0.574	0.585	0.595	0.604	0.614	0.623	0.632	0.641	0.649
3815	0.500	0.511	0.522	0.533	0.543	0.553	0.562	0.572	0.580	0.589	0.598	0.606	0.614	0.622
3821	0.490	0.501	0.511	0.522	0.531	0.541	0.550	0.559	0.568	0.577	0.585	0.593	0.601	0.608
3828	0.458	0.469	0.479	0.490	0.501	0.512	0.522	0.532	0.542	0.550	0.559	0.569	0.578	0.587
3830	0.432	0.443	0.453	0.463	0.473	0.483	0.493	0.503	0.512	0.521	0.530	0.539	0.547	0.555
3831	0.415	0.426	0.437	0.447	0.457	0.467	0.477	0.487	0.496	0.505	0.514	0.523	0.532	0.540
3840	0.521	0.532	0.543	0.554	0.564	0.574	0.584	0.593	0.603	0.612	0.621	0.629	0.638	0.646
4000	0.372	0.382	0.391	0.401	0.411	0.420	0.429	0.438	0.447	0.455	0.464	0.472	0.480	0.488
4034	0.441	0.452	0.463	0.474	0.485	0.495	0.506	0.516	0.525	0.535	0.544	0.553	0.562	0.571
4036	0.408	0.420	0.431	0.442	0.453	0.464	0.474	0.484	0.494	0.504	0.513	0.522	0.531	0.540
4038	0.458	0.470	0.482	0.493	0.505	0.517	0.529	0.540	0.551	0.561	0.572	0.583	0.593	0.604
4041	0.608	0.620	0.633	0.643	0.652	0.661	0.670	0.677	0.684	0.692	0.699	0.706	0.712	0.719
4049	0.488	0.500	0.512	0.523	0.534	0.544	0.554	0.564	0.573	0.583	0.592	0.601	0.609	0.618
4111	0.438	0.450	0.460	0.471	0.482	0.492	0.503	0.513	0.523	0.532	0.541	0.550	0.559	0.567
4112	0.488	0.500	0.511	0.522	0.533	0.543	0.553	0.563	0.573	0.582	0.592	0.601	0.610	0.619
4114	0.501	0.511	0.521	0.531	0.540	0.549	0.557	0.565	0.573	0.582	0.590	0.599	0.607	0.615
4130	0.462	0.473	0.485	0.496	0.507	0.517	0.528	0.538	0.548	0.558	0.568	0.578	0.587	0.596
4150	0.487	0.499	0.511	0.522	0.533	0.544	0.554	0.564	0.574	0.583	0.592	0.601	0.610	0.618
4239	0.471	0.483	0.496	0.508	0.520	0.530	0.541	0.551	0.561	0.571	0.580	0.590	0.599	0.608
4240	0.387	0.397	0.400	0.409	0.417	0.426	0.434	0.443	0.451	0.452	0.459	0.467	0.475	0.482
4243	0.479	0.491	0.503	0.514	0.525	0.536	0.546	0.556	0.567	0.577	0.586	0.595	0.604	0.613
4244	0.448	0.459	0.470	0.480	0.491	0.501	0.511	0.521	0.530	0.540	0.549	0.558	0.567	0.576
4250	0.504	0.516	0.528	0.538	0.548	0.557	0.566	0.575	0.583	0.592	0.600	0.607	0.614	0.622
4251	0.447	0.459	0.470	0.482	0.493	0.503	0.513	0.523	0.532	0.539	0.547	0.555	0.563	0.570
4279	0.497	0.509	0.520	0.531	0.542	0.553	0.563	0.573	0.582	0.592	0.601	0.610	0.619	0.627

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
3339	0.601	0.610	0.618	0.627	0.634	0.642	0.650	0.657	0.665	0.672	0.679	0.686	0.693	0.700
3365	0.533	0.541	0.549	0.556	0.564	0.571	0.578	0.585	0.592	0.600	0.606	0.613	0.620	0.626
3372	0.585	0.594	0.602	0.610	0.618	0.626	0.633	0.641	0.648	0.655	0.663	0.670	0.677	0.683
3383	0.693	0.702	0.710	0.718	0.725	0.732	0.739	0.745	0.751	0.757	0.763	0.769	0.774	0.781
3400	0.583	0.591	0.599	0.606	0.614	0.621	0.628	0.635	0.642	0.649	0.655	0.662	0.668	0.675
3401	0.668	0.676	0.684	0.692	0.699	0.706	0.713	0.720	0.727	0.734	0.741	0.748	0.754	0.760
3501	0.623	0.631	0.638	0.644	0.651	0.658	0.664	0.671	0.677	0.683	0.690	0.696	0.702	0.708
3507	0.604	0.612	0.620	0.628	0.635	0.643	0.650	0.657	0.664	0.671	0.677	0.684	0.690	0.696
3560	0.603	0.611	0.618	0.625	0.633	0.640	0.647	0.654	0.660	0.667	0.673	0.680	0.686	0.692
3568	0.617	0.626	0.636	0.644	0.653	0.661	0.670	0.678	0.686	0.694	0.702	0.709	0.717	0.724
3569	0.528	0.536	0.544	0.552	0.560	0.568	0.575	0.582	0.589	0.597	0.604	0.611	0.618	0.622
3570	0.575	0.583	0.591	0.599	0.607	0.615	0.623	0.630	0.638	0.645	0.653	0.660	0.667	0.674
3572	0.627	0.635	0.642	0.649	0.656	0.663	0.670	0.677	0.683	0.689	0.695	0.701	0.706	0.712
3573	0.571	0.579	0.587	0.595	0.602	0.610	0.618	0.626	0.634	0.641	0.649	0.656	0.663	0.670
3574	0.566	0.575	0.583	0.591	0.599	0.606	0.614	0.621	0.628	0.634	0.641	0.647	0.654	0.660
3577	0.642	0.650	0.658	0.665	0.673	0.680	0.687	0.694	0.701	0.707	0.714	0.720	0.727	0.733
3612	0.567	0.575	0.582	0.590	0.597	0.604	0.611	0.618	0.625	0.631	0.637	0.643	0.649	0.655
3620	0.569	0.576	0.584	0.591	0.599	0.606	0.614	0.621	0.629	0.635	0.642	0.648	0.655	0.661
3632	0.594	0.603	0.610	0.618	0.625	0.633	0.640	0.647	0.654	0.660	0.667	0.673	0.680	0.686
3634	0.603	0.611	0.618	0.626	0.633	0.641	0.648	0.655	0.663	0.670	0.677	0.684	0.691	0.698
3643	0.637	0.645	0.653	0.662	0.670	0.677	0.685	0.692	0.699	0.706	0.713	0.719	0.725	0.732
3647	0.590	0.598	0.606	0.614	0.622	0.629	0.637	0.644	0.651	0.658	0.665	0.672	0.679	0.686
3651	0.669	0.678	0.687	0.695	0.703	0.711	0.719	0.726	0.733	0.740	0.747	0.754	0.760	0.766
3681	0.605	0.613	0.622	0.630	0.638	0.645	0.653	0.660	0.668	0.675	0.682	0.689	0.695	0.702
3682	0.614	0.622	0.630	0.637	0.645	0.652	0.659	0.666	0.673	0.680	0.686	0.693	0.699	0.705
3683	0.725	0.732	0.739	0.746	0.752	0.759	0.765	0.772	0.778	0.784	0.790	0.796	0.802	0.815
3719	0.453	0.460	0.467	0.474	0.480	0.487	0.494	0.500	0.507	0.513	0.520	0.526	0.532	0.538
3724	0.501	0.509	0.517	0.524	0.532	0.539	0.546	0.553	0.560	0.567	0.574	0.581	0.588	0.594
3726	0.505	0.513	0.520	0.527	0.534	0.541	0.548	0.555	0.562	0.569	0.576	0.582	0.589	0.595
3805	0.519	0.526	0.533	0.539	0.546	0.552	0.558	0.564	0.570	0.576	0.581	0.587	0.592	0.595
3808	0.657	0.665	0.672	0.680	0.687	0.695	0.702	0.709	0.716	0.723	0.730	0.737	0.744	0.750
3815	0.630	0.638	0.646	0.653	0.661	0.668	0.675	0.682	0.689	0.696	0.703	0.709	0.716	0.722
3821	0.616	0.623	0.630	0.638	0.645	0.651	0.658	0.664	0.671	0.677	0.683	0.688	0.694	0.700
3828	0.596	0.605	0.614	0.622	0.631	0.640	0.648	0.657	0.665	0.673	0.681	0.689	0.696	0.703
3830	0.564	0.572	0.580	0.587	0.595	0.602	0.609	0.616	0.623	0.629	0.636	0.642	0.648	0.655
3831	0.549	0.557	0.565	0.573	0.581	0.589	0.596	0.604	0.611	0.619	0.626	0.633	0.640	0.646
3840	0.654	0.662	0.669	0.677	0.684	0.691	0.698	0.705	0.712	0.718	0.725	0.731	0.737	0.743
4000	0.496	0.504	0.512	0.520	0.528	0.535	0.543	0.551	0.558	0.565	0.572	0.578	0.585	0.591
4034	0.580	0.588	0.597	0.605	0.612	0.620	0.628	0.635	0.642	0.650	0.657	0.663	0.670	0.676
4036	0.549	0.558	0.566	0.574	0.581	0.588	0.595	0.602	0.609	0.615	0.621	0.627	0.633	0.638
4038	0.614	0.624	0.634	0.643	0.653	0.662	0.672	0.681	0.690	0.699	0.707	0.716	0.724	0.732
4041	0.725	0.731	0.738	0.744	0.750	0.757	0.763	0.769	0.775	0.781	0.787	0.793	0.799	0.806
4049	0.626	0.635	0.643	0.651	0.659	0.666	0.674	0.681	0.688	0.695	0.702	0.709	0.716	0.723
4111	0.576	0.584	0.592	0.599	0.606	0.613	0.621	0.628	0.635	0.641	0.648	0.654	0.661	0.667
4112	0.628	0.636	0.645	0.653	0.661	0.669	0.677	0.685	0.692	0.700	0.707	0.714	0.721	0.728
4114	0.622	0.629	0.636	0.642	0.649	0.655	0.662	0.668	0.674	0.680	0.686	0.692	0.698	0.704
4130	0.605	0.613	0.622	0.630	0.638	0.646	0.654	0.661	0.668	0.675	0.682	0.688	0.695	0.701
4150	0.627	0.635	0.643	0.651	0.659	0.667	0.674	0.681	0.689	0.696	0.703	0.709	0.716	0.723
4239	0.616	0.624	0.633	0.641	0.649	0.657	0.664	0.672	0.680	0.688	0.695	0.703	0.711	0.718
4240	0.490	0.497	0.504	0.511	0.518	0.525	0.532	0.539	0.546	0.553	0.559	0.566	0.572	0.570
4243	0.622	0.631	0.639	0.647	0.655	0.662	0.670	0.677	0.684	0.691	0.698	0.705	0.711	0.718
4244	0.585	0.593	0.601	0.609	0.617	0.625	0.632	0.640	0.647	0.654	0.661	0.668	0.676	0.683
4250	0.628	0.635	0.642	0.648	0.654	0.661	0.667	0.673	0.678	0.684	0.690	0.696	0.702	0.708
4251	0.578	0.585	0.593	0.600	0.607	0.615	0.622	0.629	0.636	0.643	0.650	0.656	0.663	0.667
4279	0.636	0.644	0.651	0.659	0.667	0.674	0.681	0.689	0.696	0.702	0.709	0.715	0.721	0.727

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
3339	0.707	0.713	0.720	0.726	0.733	0.739	0.745	0.750	0.756	0.762	0.767	0.772	0.777	0.782
3365	0.632	0.639	0.645	0.651	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.699	0.704	0.709
3372	0.690	0.696	0.703	0.709	0.715	0.722	0.728	0.734	0.739	0.745	0.751	0.756	0.762	0.767
3383	0.786	0.792	0.797	0.802	0.807	0.812	0.817	0.822	0.826	0.831	0.836	0.840	0.845	0.849
3400	0.681	0.687	0.693	0.699	0.705	0.711	0.716	0.722	0.728	0.733	0.738	0.743	0.748	0.753
3401	0.766	0.772	0.777	0.783	0.788	0.793	0.799	0.804	0.809	0.814	0.819	0.823	0.828	0.833
3501	0.714	0.720	0.725	0.731	0.737	0.743	0.748	0.754	0.759	0.765	0.771	0.776	0.782	0.787
3507	0.702	0.708	0.714	0.720	0.726	0.732	0.737	0.743	0.748	0.753	0.758	0.763	0.768	0.772
3560	0.698	0.703	0.709	0.714	0.719	0.725	0.730	0.735	0.740	0.745	0.750	0.754	0.759	0.763
3568	0.731	0.738	0.745	0.751	0.758	0.764	0.770	0.776	0.782	0.787	0.793	0.798	0.803	0.808
3569	0.629	0.636	0.643	0.650	0.656	0.663	0.670	0.676	0.683	0.689	0.695	0.701	0.706	0.712
3570	0.681	0.688	0.695	0.702	0.708	0.715	0.721	0.728	0.734	0.740	0.746	0.751	0.757	0.763
3572	0.717	0.722	0.728	0.733	0.738	0.742	0.747	0.752	0.757	0.762	0.766	0.771	0.775	0.779
3573	0.676	0.682	0.688	0.694	0.699	0.704	0.709	0.714	0.719	0.724	0.729	0.734	0.739	0.744
3574	0.666	0.672	0.677	0.683	0.689	0.694	0.699	0.704	0.709	0.714	0.719	0.723	0.728	0.733
3577	0.739	0.744	0.750	0.755	0.760	0.766	0.771	0.776	0.781	0.786	0.791	0.796	0.801	0.806
3612	0.661	0.667	0.673	0.679	0.684	0.689	0.695	0.700	0.705	0.711	0.716	0.721	0.726	0.732
3620	0.667	0.673	0.679	0.684	0.690	0.695	0.700	0.706	0.711	0.716	0.721	0.726	0.731	0.736
3632	0.692	0.698	0.703	0.709	0.715	0.720	0.726	0.731	0.736	0.741	0.746	0.751	0.756	0.761
3634	0.704	0.710	0.717	0.722	0.728	0.734	0.739	0.745	0.750	0.755	0.761	0.765	0.770	0.775
3643	0.738	0.744	0.749	0.755	0.761	0.766	0.772	0.777	0.782	0.787	0.792	0.797	0.802	0.806
3647	0.693	0.699	0.706	0.711	0.717	0.723	0.728	0.733	0.738	0.743	0.748	0.753	0.757	0.762
3651	0.772	0.778	0.783	0.789	0.794	0.799	0.803	0.808	0.812	0.816	0.820	0.825	0.828	0.832
3681	0.708	0.714	0.720	0.726	0.732	0.738	0.744	0.749	0.755	0.760	0.765	0.770	0.775	0.780
3682	0.711	0.717	0.723	0.729	0.735	0.740	0.746	0.751	0.757	0.762	0.767	0.772	0.776	0.781
3683	0.821	0.826	0.832	0.838	0.844	0.849	0.855	0.861	0.866	0.872	0.877	0.882	0.888	0.893
3719	0.544	0.550	0.556	0.562	0.568	0.574	0.580	0.586	0.592	0.597	0.603	0.609	0.615	0.621
3724	0.601	0.607	0.614	0.620	0.626	0.632	0.638	0.644	0.650	0.656	0.661	0.667	0.672	0.678
3726	0.601	0.608	0.614	0.620	0.626	0.632	0.638	0.644	0.649	0.655	0.659	0.664	0.669	0.674
3805	0.600	0.605	0.610	0.615	0.620	0.625	0.630	0.635	0.640	0.645	0.650	0.654	0.659	0.664
3808	0.757	0.763	0.770	0.776	0.781	0.787	0.792	0.798	0.803	0.808	0.813	0.818	0.823	0.828
3815	0.728	0.734	0.740	0.746	0.751	0.757	0.762	0.767	0.772	0.777	0.782	0.787	0.791	0.796
3821	0.705	0.710	0.716	0.721	0.726	0.731	0.736	0.741	0.745	0.750	0.755	0.759	0.763	0.768
3828	0.710	0.717	0.724	0.730	0.737	0.743	0.749	0.755	0.760	0.766	0.771	0.776	0.781	0.786
3830	0.661	0.667	0.673	0.679	0.684	0.690	0.696	0.701	0.707	0.712	0.717	0.722	0.727	0.732
3831	0.653	0.660	0.666	0.672	0.679	0.685	0.691	0.696	0.702	0.708	0.713	0.718	0.724	0.729
3840	0.749	0.755	0.761	0.767	0.772	0.778	0.783	0.788	0.794	0.798	0.803	0.808	0.812	0.817
4000	0.597	0.603	0.609	0.615	0.621	0.627	0.632	0.638	0.643	0.649	0.654	0.660	0.665	0.671
4034	0.682	0.688	0.694	0.700	0.706	0.711	0.716	0.722	0.727	0.732	0.737	0.742	0.746	0.751
4036	0.644	0.649	0.654	0.660	0.665	0.670	0.676	0.681	0.686	0.691	0.696	0.701	0.706	0.711
4038	0.740	0.747	0.754	0.761	0.768	0.775	0.782	0.789	0.795	0.802	0.807	0.812	0.816	0.821
4041	0.810	0.815	0.820	0.825	0.830	0.835	0.840	0.845	0.849	0.854	0.859	0.864	0.868	0.873
4049	0.729	0.735	0.741	0.747	0.752	0.757	0.761	0.766	0.770	0.774	0.779	0.783	0.787	0.791
4111	0.673	0.680	0.686	0.692	0.697	0.703	0.709	0.715	0.720	0.726	0.731	0.735	0.740	0.745
4112	0.735	0.742	0.748	0.754	0.760	0.766	0.772	0.778	0.783	0.789	0.794	0.800	0.805	0.809
4114	0.710	0.715	0.721	0.727	0.732	0.738	0.743	0.748	0.753	0.758	0.763	0.768	0.773	0.777
4130	0.707	0.713	0.719	0.724	0.730	0.735	0.741	0.746	0.751	0.756	0.761	0.766	0.771	0.776
4150	0.729	0.736	0.742	0.748	0.754	0.760	0.766	0.772	0.778	0.783	0.788	0.793	0.798	0.803
4239	0.725	0.731	0.738	0.745	0.751	0.758	0.765	0.771	0.778	0.785	0.791	0.798	0.804	0.810
4240	0.576	0.583	0.589	0.595	0.601	0.607	0.613	0.619	0.625	0.631	0.637	0.643	0.648	0.654
4243	0.724	0.730	0.735	0.741	0.747	0.752	0.757	0.762	0.767	0.772	0.776	0.781	0.786	0.790
4244	0.689	0.696	0.702	0.708	0.715	0.721	0.727	0.733	0.738	0.744	0.749	0.755	0.760	0.766
4250	0.714	0.720	0.725	0.730	0.735	0.740	0.745	0.749	0.754	0.759	0.763	0.768	0.772	0.777
4251	0.673	0.678	0.684	0.690	0.695	0.700	0.706	0.711	0.715	0.720	0.725	0.730	0.734	0.739
4279	0.733	0.739	0.745	0.751	0.756	0.762	0.767	0.772	0.777	0.781	0.786	0.791	0.795	0.800

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
3339	0.787	0.791	0.796	0.801	0.805	0.810	0.814	0.819	0.823
3365	0.714	0.719	0.724	0.729	0.734	0.739	0.743	0.748	0.752
3372	0.772	0.778	0.783	0.788	0.793	0.798	0.802	0.807	0.812
3383	0.852	0.856	0.860	0.864	0.867	0.870	0.873	0.875	0.878
3400	0.758	0.763	0.767	0.772	0.776	0.781	0.785	0.789	0.793
3401	0.837	0.842	0.846	0.850	0.854	0.857	0.861	0.865	0.868
3501	0.793	0.798	0.804	0.809	0.814	0.819	0.824	0.829	0.833
3507	0.777	0.781	0.786	0.790	0.795	0.799	0.804	0.808	0.812
3560	0.768	0.772	0.776	0.780	0.784	0.788	0.792	0.796	0.800
3568	0.812	0.817	0.822	0.827	0.831	0.836	0.841	0.845	0.850
3569	0.718	0.723	0.728	0.734	0.739	0.744	0.748	0.753	0.757
3570	0.768	0.774	0.779	0.784	0.789	0.794	0.799	0.804	0.808
3572	0.784	0.788	0.792	0.796	0.800	0.804	0.808	0.812	0.815
3573	0.749	0.754	0.759	0.764	0.768	0.772	0.776	0.780	0.784
3574	0.737	0.742	0.746	0.750	0.755	0.759	0.763	0.767	0.771
3577	0.811	0.816	0.820	0.825	0.830	0.834	0.839	0.844	0.848
3612	0.736	0.741	0.745	0.750	0.754	0.759	0.763	0.768	0.772
3620	0.741	0.746	0.751	0.756	0.761	0.766	0.771	0.775	0.780
3632	0.766	0.771	0.776	0.780	0.785	0.789	0.793	0.797	0.802
3634	0.780	0.784	0.788	0.792	0.796	0.799	0.803	0.806	0.810
3643	0.811	0.815	0.820	0.824	0.829	0.833	0.837	0.841	0.845
3647	0.766	0.771	0.775	0.779	0.784	0.788	0.792	0.795	0.799
3651	0.836	0.839	0.843	0.846	0.850	0.853	0.857	0.860	0.863
3681	0.785	0.789	0.794	0.798	0.803	0.807	0.811	0.815	0.819
3682	0.786	0.790	0.795	0.799	0.803	0.807	0.812	0.816	0.819
3683	0.898	0.904	0.909	0.912	0.914	0.916	0.918	0.920	0.921
3719	0.626	0.632	0.637	0.643	0.648	0.654	0.659	0.665	0.670
3724	0.683	0.688	0.694	0.699	0.704	0.709	0.714	0.719	0.724
3726	0.679	0.683	0.688	0.693	0.697	0.702	0.707	0.712	0.716
3805	0.669	0.674	0.678	0.682	0.687	0.691	0.695	0.700	0.704
3808	0.833	0.837	0.842	0.846	0.850	0.855	0.859	0.863	0.867
3815	0.800	0.805	0.809	0.814	0.818	0.822	0.826	0.830	0.834
3821	0.772	0.776	0.780	0.784	0.788	0.791	0.795	0.798	0.802
3828	0.791	0.795	0.800	0.805	0.809	0.814	0.818	0.823	0.827
3830	0.737	0.741	0.746	0.750	0.754	0.758	0.763	0.767	0.771
3831	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767	0.771
3840	0.821	0.825	0.829	0.833	0.836	0.840	0.844	0.848	0.851
4000	0.676	0.681	0.687	0.692	0.696	0.701	0.706	0.711	0.716
4034	0.756	0.760	0.765	0.769	0.774	0.778	0.782	0.787	0.791
4036	0.716	0.721	0.725	0.730	0.735	0.740	0.745	0.749	0.753
4038	0.824	0.828	0.831	0.835	0.838	0.841	0.845	0.848	0.852
4041	0.878	0.882	0.887	0.892	0.896	0.901	0.906	0.910	0.914
4049	0.794	0.798	0.802	0.805	0.808	0.811	0.814	0.817	0.820
4111	0.750	0.755	0.759	0.763	0.767	0.771	0.775	0.779	0.782
4112	0.814	0.819	0.823	0.828	0.832	0.836	0.841	0.845	0.848
4114	0.781	0.786	0.789	0.793	0.796	0.799	0.803	0.806	0.809
4130	0.781	0.786	0.791	0.796	0.800	0.805	0.809	0.813	0.817
4150	0.808	0.813	0.818	0.822	0.826	0.831	0.835	0.839	0.843
4239	0.816	0.823	0.829	0.835	0.841	0.846	0.852	0.858	0.863
4240	0.660	0.665	0.671	0.677	0.682	0.687	0.693	0.698	0.704
4243	0.795	0.799	0.804	0.808	0.812	0.817	0.821	0.825	0.829
4244	0.771	0.776	0.781	0.786	0.791	0.796	0.800	0.805	0.809
4250	0.781	0.785	0.790	0.794	0.798	0.802	0.806	0.810	0.814
4251	0.744	0.748	0.753	0.758	0.762	0.767	0.771	0.776	0.781
4279	0.804	0.808	0.812	0.817	0.821	0.824	0.828	0.832	0.836

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold 4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
4283	1.16	0.132	0.143	0.154	0.164	0.175	0.185	0.195	0.205	0.214	0.224	0.233	0.242	0.251
4286	2.71	0.148	0.161	0.173	0.185	0.197	0.209	0.220	0.231	0.242	0.252	0.263	0.273	0.284
4295	2.39	0.139	0.153	0.166	0.178	0.191	0.203	0.215	0.227	0.238	0.250	0.262	0.273	0.284
4297	0.08	0.137	0.149	0.160	0.172	0.183	0.194	0.204	0.215	0.225	0.235	0.246	0.256	0.266
4299	1.86	0.124	0.134	0.145	0.155	0.166	0.176	0.185	0.195	0.205	0.214	0.223	0.232	0.241
4304	2.28	0.130	0.141	0.152	0.162	0.172	0.181	0.191	0.200	0.209	0.219	0.227	0.236	0.245
4312	2.99	0.146	0.161	0.175	0.189	0.200	0.212	0.223	0.235	0.246	0.256	0.268	0.277	0.289
4351	1.24	0.128	0.138	0.148	0.156	0.165	0.173	0.181	0.189	0.196	0.204	0.211	0.218	0.225
4354	1.00	0.143	0.154	0.165	0.175	0.185	0.195	0.205	0.214	0.224	0.233	0.242	0.250	0.259
4361	0.54	0.177	0.190	0.202	0.214	0.225	0.236	0.247	0.257	0.268	0.277	0.287	0.296	0.305
4362	0.51	0.136	0.147	0.158	0.167	0.177	0.187	0.196	0.205	0.214	0.223	0.231	0.240	0.248
4410	2.51	0.144	0.157	0.169	0.181	0.193	0.204	0.215	0.226	0.237	0.248	0.258	0.269	0.278
4420	4.32	0.147	0.158	0.170	0.180	0.191	0.201	0.211	0.221	0.231	0.240	0.249	0.259	0.268
4432	1.75	0.120	0.129	0.139	0.148	0.157	0.166	0.174	0.183	0.192	0.200	0.209	0.217	0.225
4470	1.08	0.163	0.177	0.191	0.205	0.219	0.233	0.247	0.260	0.273	0.286	0.299	0.310	0.323
4478	2.26	0.147	0.160	0.172	0.184	0.196	0.208	0.219	0.230	0.241	0.252	0.262	0.272	0.283
4492	2.35	0.138	0.152	0.165	0.178	0.190	0.203	0.215	0.227	0.239	0.251	0.263	0.274	0.286
4494	2.68	0.126	0.138	0.149	0.161	0.172	0.182	0.193	0.203	0.213	0.223	0.233	0.243	0.252
4495	1.44	0.148	0.161	0.174	0.186	0.198	0.210	0.222	0.233	0.244	0.255	0.265	0.275	0.285
4496	2.18	0.136	0.148	0.160	0.171	0.183	0.194	0.205	0.216	0.227	0.237	0.248	0.258	0.268
4497	1.91	0.143	0.155	0.166	0.177	0.188	0.198	0.208	0.219	0.229	0.239	0.248	0.258	0.267
4498	2.29	0.137	0.149	0.160	0.171	0.182	0.193	0.203	0.214	0.224	0.234	0.243	0.253	0.263
4499	2.26	0.119	0.130	0.140	0.150	0.160	0.170	0.180	0.190	0.199	0.209	0.218	0.228	0.237
4511	0.18	0.142	0.153	0.164	0.175	0.185	0.195	0.205	0.215	0.224	0.234	0.243	0.252	0.260
4512	0.06	0.168	0.180	0.192	0.203	0.214	0.225	0.235	0.245	0.255	0.264	0.274	0.283	0.292
4557	1.56	0.156	0.171	0.185	0.199	0.212	0.225	0.239	0.252	0.265	0.277	0.290	0.302	0.314
4558	1.22	0.133	0.144	0.156	0.167	0.178	0.188	0.199	0.210	0.221	0.231	0.241	0.252	0.262
4611	0.60	0.156	0.169	0.181	0.193	0.204	0.216	0.227	0.237	0.248	0.258	0.268	0.278	0.288
4623	2.77	0.137	0.150	0.163	0.175	0.187	0.198	0.209	0.220	0.231	0.241	0.251	0.261	0.271
4635	1.22	0.104	0.113	0.122	0.130	0.138	0.147	0.155	0.163	0.171	0.179	0.187	0.194	0.202
4665	3.22	0.108	0.116	0.124	0.132	0.140	0.147	0.155	0.162	0.170	0.177	0.184	0.191	0.198
4683	1.31	0.122	0.133	0.143	0.153	0.162	0.172	0.181	0.189	0.198	0.206	0.214	0.221	0.229
4691	0.68	0.137	0.148	0.160	0.171	0.182	0.193	0.203	0.214	0.224	0.234	0.244	0.254	0.264
4692	0.62	0.159	0.173	0.186	0.199	0.212	0.224	0.236	0.248	0.259	0.270	0.281	0.292	0.303
4717	2.02	0.133	0.144	0.154	0.165	0.175	0.185	0.195	0.205	0.215	0.225	0.234	0.244	0.253
4720	1.60	0.161	0.175	0.188	0.202	0.214	0.227	0.239	0.251	0.262	0.274	0.285	0.297	0.308
4740	0.37	0.102	0.112	0.121	0.130	0.139	0.148	0.157	0.166	0.175	0.183	0.192	0.200	0.208
4771	0.46	0.156	0.171	0.184	0.198	0.211	0.224	0.238	0.251	0.264	0.275	0.288	0.300	0.313
4828	1.18	0.130	0.141	0.153	0.163	0.174	0.184	0.194	0.204	0.214	0.223	0.233	0.242	0.251
4829	0.65	0.138	0.149	0.159	0.170	0.180	0.189	0.199	0.208	0.217	0.226	0.235	0.244	0.253
4831	2.24	0.139	0.151	0.162	0.172	0.183	0.193	0.204	0.214	0.224	0.233	0.243	0.252	0.262
4983	1.51	0.101	0.109	0.117	0.125	0.133	0.141	0.148	0.156	0.163	0.171	0.178	0.185	0.192
5020	1.38	0.088	0.096	0.104	0.112	0.119	0.127	0.134	0.141	0.149	0.156	0.163	0.170	0.177
5027	3.15	0.125	0.136	0.147	0.158	0.169	0.179	0.189	0.199	0.209	0.218	0.227	0.236	0.245
5028	1.85	0.090	0.098	0.106	0.113	0.121	0.128	0.135	0.143	0.150	0.157	0.164	0.170	0.177
5029	2.11	0.089	0.097	0.104	0.111	0.118	0.125	0.132	0.139	0.145	0.151	0.158	0.164	0.170
5040	2.85	0.080	0.088	0.095	0.102	0.109	0.116	0.123	0.130	0.137	0.143	0.149	0.156	0.162
5102	2.18	0.094	0.103	0.111	0.119	0.127	0.135	0.143	0.151	0.158	0.166	0.173	0.181	0.188
5107	2.33	0.115	0.124	0.133	0.142	0.151	0.159	0.168	0.176	0.184	0.192	0.199	0.207	0.215
5108	3.28	0.100	0.108	0.117	0.125	0.133	0.140	0.148	0.155	0.163	0.170	0.177	0.184	0.191
5128	0.45	0.132	0.143	0.153	0.163	0.173	0.182	0.191	0.200	0.209	0.217	0.225	0.233	0.241
5129	0.15	0.102	0.111	0.119	0.128	0.136	0.145	0.153	0.161	0.168	0.176	0.183	0.189	0.196
5130	0.51	0.095	0.103	0.112	0.120	0.128	0.136	0.144	0.151	0.159	0.167	0.174	0.182	0.189
5140	0.76	0.089	0.096	0.104	0.112	0.119	0.126	0.133	0.140	0.147	0.154	0.161	0.168	0.174
5146	2.13	0.111	0.120	0.130	0.139	0.148	0.157	0.165	0.174	0.182	0.190	0.198	0.206	0.214

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
4283	0.260	0.268	0.277	0.284	0.293	0.301	0.308	0.316	0.324	0.332	0.339	0.346	0.354	0.361
4286	0.293	0.303	0.313	0.322	0.332	0.341	0.350	0.359	0.367	0.376	0.384	0.392	0.400	0.408
4295	0.295	0.306	0.316	0.327	0.337	0.347	0.357	0.367	0.377	0.386	0.395	0.404	0.413	0.422
4297	0.276	0.286	0.296	0.306	0.316	0.326	0.336	0.345	0.354	0.362	0.371	0.379	0.388	0.396
4299	0.249	0.258	0.266	0.274	0.282	0.290	0.297	0.305	0.312	0.320	0.327	0.334	0.341	0.347
4304	0.253	0.262	0.270	0.278	0.286	0.294	0.301	0.309	0.317	0.324	0.331	0.339	0.346	0.353
4312	0.298	0.310	0.319	0.332	0.341	0.350	0.362	0.371	0.380	0.389	0.402	0.410	0.419	0.428
4351	0.232	0.238	0.245	0.250	0.257	0.264	0.269	0.276	0.283	0.289	0.293	0.300	0.306	0.312
4354	0.268	0.276	0.285	0.293	0.301	0.309	0.317	0.324	0.331	0.339	0.346	0.353	0.360	0.366
4361	0.314	0.322	0.331	0.339	0.347	0.356	0.364	0.372	0.380	0.387	0.395	0.402	0.409	0.416
4362	0.256	0.264	0.272	0.279	0.287	0.294	0.300	0.308	0.316	0.323	0.328	0.336	0.343	0.350
4410	0.288	0.297	0.306	0.316	0.324	0.333	0.342	0.350	0.359	0.367	0.375	0.383	0.391	0.398
4420	0.277	0.285	0.294	0.301	0.310	0.318	0.325	0.333	0.341	0.348	0.355	0.363	0.370	0.377
4432	0.233	0.241	0.249	0.256	0.263	0.270	0.277	0.284	0.290	0.297	0.303	0.309	0.315	0.321
4470	0.334	0.346	0.356	0.368	0.378	0.389	0.400	0.409	0.418	0.428	0.438	0.448	0.457	0.465
4478	0.293	0.302	0.312	0.321	0.330	0.339	0.347	0.356	0.364	0.372	0.380	0.388	0.396	0.403
4492	0.297	0.309	0.319	0.330	0.341	0.351	0.361	0.371	0.381	0.391	0.400	0.410	0.419	0.428
4494	0.262	0.271	0.280	0.289	0.298	0.307	0.316	0.324	0.333	0.341	0.349	0.356	0.364	0.371
4495	0.295	0.304	0.314	0.323	0.332	0.341	0.350	0.358	0.367	0.375	0.384	0.392	0.400	0.407
4496	0.277	0.287	0.296	0.306	0.315	0.324	0.333	0.341	0.350	0.358	0.366	0.374	0.383	0.391
4497	0.277	0.286	0.295	0.303	0.312	0.320	0.329	0.337	0.345	0.353	0.361	0.369	0.376	0.384
4498	0.272	0.281	0.291	0.300	0.308	0.317	0.326	0.334	0.342	0.351	0.359	0.367	0.375	0.383
4499	0.246	0.255	0.264	0.273	0.281	0.290	0.298	0.307	0.315	0.323	0.331	0.338	0.346	0.353
4511	0.269	0.277	0.286	0.294	0.302	0.310	0.317	0.325	0.332	0.340	0.347	0.354	0.361	0.368
4512	0.300	0.309	0.317	0.325	0.333	0.341	0.349	0.356	0.364	0.371	0.378	0.385	0.392	0.399
4557	0.326	0.338	0.349	0.360	0.371	0.382	0.393	0.403	0.414	0.424	0.434	0.444	0.453	0.462
4558	0.272	0.281	0.291	0.301	0.310	0.319	0.328	0.337	0.346	0.354	0.363	0.371	0.379	0.387
4611	0.297	0.306	0.315	0.324	0.333	0.341	0.349	0.357	0.365	0.373	0.380	0.388	0.395	0.402
4623	0.281	0.290	0.299	0.308	0.317	0.326	0.335	0.343	0.351	0.359	0.367	0.375	0.383	0.390
4635	0.210	0.217	0.224	0.231	0.239	0.246	0.253	0.259	0.266	0.273	0.279	0.286	0.292	0.299
4665	0.205	0.211	0.218	0.224	0.231	0.238	0.244	0.250	0.257	0.263	0.269	0.276	0.282	0.288
4683	0.237	0.244	0.251	0.258	0.266	0.273	0.280	0.287	0.294	0.300	0.307	0.313	0.319	0.326
4691	0.273	0.282	0.291	0.300	0.308	0.316	0.324	0.333	0.341	0.349	0.356	0.364	0.371	0.379
4692	0.313	0.324	0.334	0.345	0.355	0.364	0.374	0.383	0.392	0.401	0.411	0.419	0.427	0.436
4717	0.263	0.272	0.281	0.289	0.298	0.307	0.316	0.325	0.334	0.342	0.350	0.359	0.367	0.375
4720	0.319	0.329	0.340	0.350	0.360	0.370	0.379	0.388	0.397	0.407	0.416	0.424	0.433	0.441
4740	0.216	0.224	0.232	0.239	0.247	0.254	0.261	0.269	0.276	0.282	0.289	0.296	0.302	0.309
4771	0.323	0.336	0.346	0.359	0.368	0.377	0.389	0.397	0.406	0.414	0.425	0.433	0.441	0.449
4828	0.260	0.269	0.277	0.286	0.294	0.302	0.310	0.318	0.326	0.333	0.341	0.348	0.355	0.362
4829	0.261	0.270	0.278	0.287	0.295	0.303	0.310	0.318	0.325	0.332	0.339	0.346	0.353	0.360
4831	0.271	0.280	0.289	0.297	0.306	0.314	0.322	0.330	0.338	0.346	0.354	0.361	0.368	0.375
4983	0.199	0.205	0.212	0.217	0.224	0.230	0.235	0.241	0.248	0.254	0.259	0.265	0.270	0.276
5020	0.184	0.190	0.197	0.203	0.209	0.215	0.221	0.227	0.233	0.239	0.244	0.250	0.256	0.262
5027	0.254	0.263	0.271	0.280	0.288	0.296	0.304	0.312	0.319	0.327	0.334	0.341	0.349	0.356
5028	0.184	0.190	0.197	0.203	0.209	0.216	0.221	0.227	0.233	0.239	0.245	0.250	0.256	0.262
5029	0.176	0.182	0.188	0.194	0.200	0.206	0.211	0.217	0.223	0.228	0.233	0.239	0.244	0.249
5040	0.168	0.174	0.180	0.185	0.191	0.197	0.202	0.208	0.213	0.218	0.223	0.228	0.233	0.238
5102	0.195	0.202	0.209	0.216	0.222	0.229	0.236	0.242	0.249	0.255	0.261	0.267	0.274	0.280
5107	0.222	0.230	0.237	0.244	0.251	0.258	0.265	0.272	0.278	0.285	0.292	0.298	0.304	0.311
5108	0.198	0.205	0.212	0.219	0.226	0.232	0.239	0.246	0.252	0.259	0.265	0.271	0.278	0.284
5128	0.249	0.256	0.264	0.271	0.278	0.285	0.291	0.298	0.304	0.311	0.317	0.324	0.330	0.336
5129	0.202	0.209	0.215	0.221	0.228	0.234	0.240	0.246	0.252	0.258	0.264	0.269	0.275	0.281
5130	0.196	0.204	0.211	0.218	0.225	0.232	0.238	0.244	0.251	0.257	0.263	0.270	0.276	0.282
5140	0.181	0.187	0.194	0.200	0.206	0.212	0.218	0.224	0.230	0.236	0.241	0.247	0.252	0.258
5146	0.222	0.229	0.237	0.244	0.251	0.258	0.265	0.272	0.279	0.286	0.293	0.299	0.306	0.312

Table I – Expected Loss Rates and D-Ratios

Class Code	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
	D-Ratio by Primary Threshold													
4283	0.368	0.375	0.381	0.388	0.395	0.401	0.407	0.413	0.419	0.425	0.431	0.437	0.443	0.449
4286	0.415	0.423	0.430	0.437	0.444	0.450	0.457	0.463	0.470	0.476	0.482	0.489	0.495	0.501
4295	0.430	0.438	0.446	0.454	0.462	0.469	0.476	0.484	0.491	0.498	0.505	0.512	0.518	0.525
4297	0.404	0.413	0.421	0.429	0.437	0.445	0.452	0.460	0.467	0.474	0.481	0.487	0.493	0.499
4299	0.354	0.361	0.368	0.374	0.381	0.387	0.394	0.400	0.406	0.412	0.418	0.424	0.430	0.436
4304	0.360	0.367	0.374	0.381	0.388	0.394	0.401	0.407	0.413	0.419	0.424	0.430	0.436	0.441
4312	0.436	0.450	0.459	0.467	0.475	0.484	0.492	0.500	0.515	0.524	0.532	0.540	0.548	0.556
4351	0.319	0.322	0.328	0.334	0.340	0.346	0.352	0.358	0.360	0.366	0.372	0.377	0.383	0.388
4354	0.373	0.379	0.385	0.391	0.397	0.403	0.409	0.414	0.420	0.425	0.430	0.435	0.441	0.446
4361	0.423	0.430	0.437	0.443	0.450	0.456	0.463	0.469	0.475	0.481	0.487	0.493	0.499	0.505
4362	0.357	0.361	0.368	0.375	0.381	0.388	0.394	0.401	0.404	0.411	0.417	0.423	0.429	0.435
4410	0.406	0.414	0.421	0.428	0.435	0.442	0.449	0.456	0.463	0.469	0.476	0.482	0.488	0.495
4420	0.385	0.391	0.398	0.405	0.412	0.419	0.426	0.433	0.439	0.446	0.453	0.459	0.465	0.471
4432	0.327	0.333	0.339	0.344	0.350	0.356	0.361	0.366	0.371	0.376	0.381	0.386	0.391	0.396
4470	0.473	0.483	0.490	0.497	0.504	0.511	0.518	0.524	0.533	0.539	0.545	0.551	0.557	0.563
4478	0.411	0.418	0.426	0.433	0.440	0.447	0.453	0.460	0.467	0.473	0.480	0.486	0.492	0.498
4492	0.437	0.446	0.455	0.464	0.472	0.480	0.488	0.496	0.504	0.511	0.518	0.525	0.532	0.538
4494	0.378	0.386	0.393	0.400	0.406	0.413	0.420	0.426	0.433	0.439	0.446	0.452	0.458	0.464
4495	0.415	0.422	0.430	0.437	0.444	0.451	0.457	0.464	0.470	0.477	0.483	0.489	0.495	0.501
4496	0.398	0.406	0.414	0.421	0.428	0.435	0.442	0.449	0.455	0.462	0.468	0.474	0.481	0.486
4497	0.391	0.398	0.406	0.413	0.420	0.427	0.434	0.440	0.447	0.454	0.461	0.467	0.474	0.480
4498	0.390	0.398	0.405	0.413	0.420	0.427	0.434	0.441	0.447	0.454	0.461	0.467	0.474	0.480
4499	0.361	0.368	0.375	0.383	0.390	0.397	0.404	0.410	0.417	0.424	0.430	0.437	0.443	0.449
4511	0.374	0.381	0.387	0.394	0.400	0.406	0.412	0.418	0.424	0.430	0.435	0.441	0.446	0.452
4512	0.406	0.413	0.419	0.426	0.432	0.438	0.445	0.451	0.457	0.463	0.469	0.475	0.481	0.487
4557	0.471	0.480	0.489	0.498	0.506	0.514	0.522	0.530	0.538	0.546	0.553	0.560	0.567	0.574
4558	0.395	0.403	0.411	0.419	0.427	0.434	0.442	0.449	0.457	0.464	0.471	0.478	0.485	0.491
4611	0.409	0.416	0.423	0.429	0.436	0.442	0.449	0.455	0.461	0.467	0.473	0.479	0.485	0.491
4623	0.398	0.405	0.412	0.419	0.426	0.433	0.439	0.446	0.453	0.459	0.465	0.472	0.478	0.484
4635	0.305	0.311	0.318	0.324	0.330	0.336	0.342	0.348	0.353	0.359	0.365	0.371	0.377	0.382
4665	0.294	0.299	0.305	0.311	0.317	0.322	0.328	0.334	0.339	0.344	0.349	0.355	0.360	0.365
4683	0.332	0.337	0.343	0.348	0.354	0.359	0.364	0.369	0.374	0.379	0.384	0.389	0.394	0.399
4691	0.386	0.393	0.400	0.406	0.413	0.420	0.427	0.433	0.440	0.446	0.453	0.459	0.465	0.471
4692	0.444	0.452	0.460	0.468	0.475	0.483	0.490	0.497	0.505	0.512	0.518	0.525	0.531	0.537
4717	0.382	0.390	0.397	0.404	0.411	0.418	0.424	0.430	0.436	0.442	0.448	0.454	0.460	0.466
4720	0.449	0.458	0.466	0.473	0.481	0.489	0.497	0.505	0.513	0.521	0.528	0.536	0.543	0.550
4740	0.315	0.321	0.327	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.379	0.384	0.390
4771	0.456	0.466	0.473	0.480	0.486	0.493	0.499	0.505	0.516	0.522	0.529	0.535	0.541	0.547
4828	0.369	0.376	0.383	0.389	0.396	0.402	0.409	0.415	0.421	0.428	0.434	0.440	0.446	0.451
4829	0.366	0.373	0.379	0.386	0.392	0.398	0.404	0.410	0.416	0.421	0.427	0.433	0.438	0.444
4831	0.382	0.389	0.396	0.403	0.409	0.416	0.422	0.429	0.435	0.441	0.447	0.453	0.459	0.464
4983	0.282	0.286	0.292	0.297	0.303	0.308	0.314	0.319	0.324	0.329	0.335	0.340	0.345	0.351
5020	0.268	0.273	0.279	0.285	0.291	0.296	0.302	0.307	0.312	0.318	0.323	0.329	0.334	0.339
5027	0.362	0.369	0.376	0.382	0.389	0.395	0.401	0.407	0.414	0.420	0.426	0.431	0.437	0.443
5028	0.267	0.273	0.278	0.283	0.289	0.294	0.299	0.304	0.309	0.314	0.319	0.325	0.329	0.334
5029	0.255	0.260	0.265	0.270	0.275	0.280	0.285	0.290	0.294	0.299	0.304	0.309	0.314	0.318
5040	0.243	0.248	0.253	0.258	0.262	0.267	0.272	0.276	0.281	0.285	0.290	0.294	0.299	0.303
5102	0.286	0.292	0.298	0.303	0.309	0.315	0.320	0.326	0.332	0.337	0.342	0.348	0.353	0.358
5107	0.317	0.323	0.329	0.335	0.341	0.347	0.353	0.359	0.364	0.370	0.376	0.381	0.387	0.392
5108	0.290	0.296	0.302	0.307	0.313	0.319	0.324	0.330	0.335	0.340	0.345	0.351	0.356	0.361
5128	0.343	0.349	0.355	0.361	0.367	0.373	0.379	0.384	0.390	0.396	0.402	0.407	0.413	0.418
5129	0.287	0.293	0.298	0.304	0.309	0.314	0.319	0.324	0.330	0.335	0.340	0.345	0.350	0.355
5130	0.287	0.293	0.299	0.305	0.311	0.316	0.322	0.328	0.334	0.339	0.345	0.350	0.356	0.361
5140	0.263	0.268	0.274	0.279	0.284	0.289	0.294	0.299	0.304	0.309	0.314	0.319	0.324	0.328
5146	0.319	0.325	0.331	0.337	0.344	0.350	0.355	0.361	0.367	0.373	0.379	0.384	0.390	0.395

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
4283	0.455	0.467	0.479	0.490	0.502	0.514	0.525	0.536	0.546	0.556	0.566	0.575	0.585	0.594
4286	0.507	0.518	0.530	0.541	0.552	0.562	0.572	0.582	0.591	0.601	0.609	0.618	0.627	0.635
4295	0.531	0.544	0.556	0.568	0.579	0.590	0.600	0.611	0.621	0.631	0.640	0.649	0.658	0.666
4297	0.506	0.518	0.530	0.542	0.553	0.564	0.575	0.585	0.595	0.606	0.614	0.622	0.630	0.638
4299	0.441	0.453	0.464	0.475	0.486	0.496	0.506	0.517	0.526	0.536	0.545	0.555	0.564	0.573
4304	0.447	0.457	0.468	0.478	0.488	0.498	0.508	0.518	0.528	0.537	0.545	0.554	0.563	0.572
4312	0.564	0.580	0.605	0.621	0.637	0.648	0.658	0.669	0.680	0.703	0.713	0.719	0.724	0.729
4351	0.393	0.404	0.409	0.419	0.428	0.438	0.447	0.456	0.465	0.469	0.478	0.487	0.496	0.504
4354	0.451	0.461	0.470	0.480	0.490	0.499	0.508	0.518	0.527	0.535	0.544	0.553	0.562	0.570
4361	0.511	0.522	0.532	0.543	0.553	0.563	0.572	0.581	0.590	0.598	0.606	0.614	0.622	0.630
4362	0.441	0.453	0.461	0.472	0.484	0.493	0.502	0.511	0.519	0.524	0.532	0.540	0.548	0.555
4410	0.501	0.513	0.525	0.536	0.547	0.558	0.568	0.579	0.589	0.600	0.609	0.619	0.628	0.637
4420	0.477	0.489	0.501	0.512	0.523	0.533	0.543	0.551	0.560	0.568	0.576	0.583	0.591	0.598
4432	0.401	0.411	0.419	0.429	0.439	0.449	0.458	0.468	0.477	0.485	0.495	0.504	0.513	0.522
4470	0.569	0.581	0.594	0.604	0.615	0.626	0.636	0.646	0.656	0.668	0.677	0.686	0.694	0.702
4478	0.505	0.517	0.528	0.539	0.550	0.561	0.571	0.581	0.591	0.600	0.609	0.618	0.627	0.636
4492	0.545	0.558	0.571	0.582	0.593	0.604	0.615	0.625	0.635	0.645	0.654	0.663	0.672	0.680
4494	0.470	0.481	0.493	0.503	0.514	0.524	0.534	0.544	0.553	0.563	0.572	0.581	0.590	0.599
4495	0.507	0.519	0.530	0.540	0.550	0.560	0.570	0.580	0.589	0.598	0.606	0.615	0.623	0.631
4496	0.492	0.504	0.515	0.526	0.537	0.547	0.557	0.567	0.576	0.585	0.594	0.602	0.611	0.619
4497	0.486	0.498	0.509	0.520	0.531	0.542	0.552	0.562	0.572	0.581	0.590	0.599	0.607	0.615
4498	0.486	0.498	0.510	0.522	0.533	0.543	0.554	0.563	0.573	0.582	0.592	0.601	0.609	0.618
4499	0.455	0.467	0.479	0.490	0.501	0.512	0.523	0.533	0.543	0.553	0.562	0.571	0.580	0.589
4511	0.457	0.467	0.477	0.487	0.496	0.505	0.514	0.523	0.532	0.540	0.548	0.556	0.564	0.571
4512	0.493	0.504	0.515	0.525	0.535	0.545	0.555	0.564	0.573	0.582	0.590	0.598	0.606	0.614
4557	0.581	0.595	0.609	0.622	0.634	0.646	0.658	0.669	0.680	0.691	0.700	0.709	0.717	0.725
4558	0.498	0.510	0.522	0.534	0.546	0.557	0.568	0.578	0.588	0.597	0.607	0.615	0.624	0.631
4611	0.496	0.507	0.518	0.528	0.539	0.549	0.558	0.568	0.577	0.586	0.595	0.604	0.612	0.621
4623	0.490	0.502	0.513	0.524	0.535	0.546	0.556	0.566	0.576	0.586	0.595	0.604	0.613	0.621
4635	0.388	0.399	0.409	0.420	0.430	0.440	0.449	0.459	0.468	0.477	0.486	0.495	0.504	0.512
4665	0.370	0.381	0.390	0.400	0.410	0.420	0.430	0.439	0.449	0.458	0.467	0.476	0.485	0.494
4683	0.403	0.413	0.422	0.432	0.441	0.450	0.459	0.467	0.475	0.483	0.491	0.499	0.507	0.514
4691	0.476	0.488	0.498	0.509	0.519	0.529	0.539	0.548	0.557	0.566	0.575	0.584	0.592	0.600
4692	0.544	0.556	0.568	0.579	0.590	0.600	0.609	0.619	0.628	0.637	0.646	0.654	0.662	0.670
4717	0.472	0.483	0.493	0.504	0.515	0.526	0.536	0.546	0.556	0.565	0.572	0.580	0.587	0.593
4720	0.557	0.571	0.585	0.599	0.611	0.624	0.636	0.647	0.658	0.669	0.680	0.690	0.699	0.709
4740	0.395	0.405	0.415	0.425	0.435	0.445	0.455	0.464	0.473	0.482	0.491	0.500	0.509	0.518
4771	0.552	0.564	0.579	0.589	0.599	0.610	0.619	0.629	0.638	0.652	0.660	0.668	0.676	0.684
4828	0.457	0.469	0.479	0.490	0.500	0.510	0.520	0.529	0.539	0.548	0.557	0.565	0.574	0.583
4829	0.449	0.460	0.471	0.481	0.491	0.501	0.511	0.520	0.529	0.539	0.548	0.557	0.565	0.574
4831	0.470	0.481	0.491	0.502	0.512	0.522	0.532	0.541	0.551	0.560	0.569	0.577	0.586	0.594
4983	0.356	0.366	0.375	0.386	0.396	0.406	0.415	0.425	0.434	0.442	0.451	0.460	0.469	0.478
5020	0.344	0.354	0.364	0.374	0.383	0.393	0.402	0.411	0.420	0.428	0.437	0.446	0.454	0.462
5027	0.448	0.459	0.470	0.481	0.491	0.501	0.512	0.522	0.532	0.542	0.551	0.561	0.570	0.579
5028	0.339	0.349	0.357	0.366	0.375	0.384	0.392	0.400	0.408	0.416	0.424	0.431	0.439	0.446
5029	0.323	0.332	0.341	0.350	0.359	0.367	0.376	0.385	0.393	0.401	0.409	0.417	0.425	0.433
5040	0.308	0.316	0.325	0.334	0.342	0.350	0.358	0.367	0.375	0.383	0.391	0.398	0.406	0.414
5102	0.364	0.374	0.384	0.393	0.402	0.411	0.420	0.428	0.437	0.445	0.453	0.462	0.469	0.477
5107	0.398	0.408	0.419	0.429	0.439	0.448	0.457	0.466	0.475	0.484	0.492	0.500	0.509	0.517
5108	0.366	0.376	0.385	0.395	0.404	0.413	0.421	0.429	0.437	0.445	0.453	0.460	0.467	0.475
5128	0.423	0.434	0.445	0.456	0.466	0.476	0.486	0.496	0.505	0.514	0.522	0.530	0.538	0.545
5129	0.360	0.369	0.379	0.389	0.399	0.408	0.418	0.427	0.436	0.446	0.455	0.464	0.472	0.481
5130	0.367	0.378	0.389	0.399	0.410	0.420	0.431	0.441	0.451	0.461	0.470	0.479	0.488	0.497
5140	0.333	0.342	0.352	0.361	0.370	0.379	0.387	0.396	0.404	0.413	0.421	0.429	0.437	0.445
5146	0.401	0.411	0.422	0.432	0.442	0.451	0.461	0.470	0.479	0.488	0.497	0.506	0.515	0.523

Table I – Expected Loss Rates and D-Ratios

Class Code	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
4283	0.603	0.613	0.622	0.631	0.640	0.648	0.656	0.663	0.669	0.676	0.682	0.688	0.695	0.701
4286	0.643	0.651	0.659	0.667	0.675	0.682	0.690	0.697	0.704	0.710	0.717	0.723	0.729	0.735
4295	0.674	0.682	0.690	0.698	0.705	0.713	0.720	0.727	0.733	0.740	0.746	0.752	0.758	0.765
4297	0.645	0.652	0.659	0.666	0.672	0.679	0.685	0.691	0.697	0.703	0.709	0.715	0.721	0.728
4299	0.581	0.590	0.598	0.606	0.614	0.622	0.630	0.637	0.644	0.651	0.658	0.665	0.672	0.678
4304	0.580	0.588	0.595	0.603	0.610	0.617	0.624	0.630	0.636	0.642	0.648	0.653	0.659	0.664
4312	0.734	0.739	0.744	0.749	0.754	0.758	0.763	0.767	0.772	0.776	0.780	0.784	0.788	0.803
4351	0.513	0.521	0.529	0.538	0.546	0.554	0.562	0.570	0.578	0.586	0.594	0.602	0.609	0.611
4354	0.579	0.587	0.595	0.602	0.610	0.617	0.625	0.632	0.639	0.645	0.652	0.659	0.665	0.672
4361	0.638	0.645	0.652	0.660	0.667	0.674	0.680	0.687	0.694	0.700	0.706	0.712	0.717	0.722
4362	0.563	0.570	0.578	0.585	0.592	0.599	0.606	0.612	0.619	0.626	0.632	0.639	0.645	0.646
4410	0.646	0.655	0.664	0.672	0.681	0.689	0.697	0.705	0.713	0.720	0.727	0.735	0.742	0.749
4420	0.605	0.612	0.619	0.626	0.632	0.639	0.646	0.652	0.658	0.664	0.670	0.676	0.683	0.688
4432	0.531	0.539	0.547	0.555	0.563	0.571	0.578	0.586	0.593	0.599	0.606	0.613	0.620	0.625
4470	0.709	0.716	0.723	0.730	0.736	0.743	0.749	0.755	0.760	0.766	0.771	0.776	0.781	0.787
4478	0.645	0.653	0.661	0.669	0.677	0.684	0.691	0.698	0.705	0.711	0.718	0.725	0.731	0.737
4492	0.688	0.696	0.704	0.711	0.719	0.726	0.733	0.740	0.746	0.753	0.759	0.765	0.771	0.778
4494	0.608	0.616	0.624	0.632	0.641	0.649	0.656	0.664	0.672	0.679	0.687	0.694	0.701	0.708
4495	0.639	0.646	0.654	0.661	0.668	0.674	0.681	0.687	0.693	0.699	0.705	0.711	0.717	0.723
4496	0.627	0.635	0.643	0.651	0.659	0.666	0.674	0.681	0.688	0.695	0.702	0.708	0.715	0.721
4497	0.623	0.630	0.638	0.645	0.652	0.659	0.666	0.672	0.679	0.685	0.691	0.697	0.703	0.709
4498	0.626	0.635	0.643	0.651	0.659	0.666	0.674	0.681	0.688	0.695	0.702	0.709	0.716	0.723
4499	0.598	0.606	0.614	0.622	0.629	0.637	0.644	0.652	0.659	0.666	0.673	0.680	0.686	0.693
4511	0.579	0.586	0.593	0.600	0.607	0.614	0.621	0.627	0.633	0.639	0.645	0.651	0.657	0.663
4512	0.621	0.628	0.635	0.642	0.649	0.655	0.662	0.668	0.674	0.680	0.685	0.691	0.697	0.702
4557	0.733	0.740	0.747	0.754	0.760	0.767	0.773	0.779	0.784	0.790	0.795	0.800	0.805	0.812
4558	0.639	0.646	0.653	0.661	0.668	0.674	0.681	0.687	0.693	0.699	0.705	0.711	0.717	0.722
4611	0.628	0.636	0.644	0.651	0.658	0.666	0.673	0.680	0.686	0.693	0.699	0.706	0.712	0.718
4623	0.629	0.637	0.645	0.652	0.659	0.666	0.673	0.679	0.686	0.692	0.698	0.704	0.710	0.716
4635	0.521	0.529	0.537	0.545	0.553	0.561	0.569	0.576	0.583	0.590	0.597	0.604	0.611	0.617
4665	0.503	0.512	0.520	0.529	0.537	0.545	0.553	0.561	0.568	0.576	0.584	0.591	0.598	0.605
4683	0.521	0.528	0.535	0.542	0.549	0.556	0.563	0.570	0.576	0.583	0.590	0.596	0.603	0.608
4691	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.659	0.665	0.672	0.679	0.685	0.692	0.698
4692	0.678	0.685	0.692	0.699	0.705	0.712	0.718	0.724	0.730	0.736	0.742	0.748	0.753	0.760
4717	0.600	0.606	0.612	0.618	0.624	0.629	0.634	0.638	0.643	0.648	0.653	0.657	0.662	0.665
4720	0.717	0.725	0.733	0.739	0.746	0.753	0.759	0.765	0.771	0.777	0.783	0.789	0.794	0.800
4740	0.526	0.535	0.543	0.551	0.559	0.566	0.573	0.580	0.587	0.594	0.601	0.608	0.615	0.622
4771	0.692	0.700	0.708	0.715	0.723	0.731	0.739	0.746	0.753	0.759	0.764	0.770	0.776	0.786
4828	0.591	0.599	0.607	0.615	0.622	0.630	0.637	0.645	0.652	0.659	0.666	0.673	0.680	0.687
4829	0.582	0.590	0.597	0.605	0.612	0.620	0.628	0.635	0.642	0.649	0.657	0.664	0.671	0.678
4831	0.602	0.610	0.618	0.626	0.633	0.640	0.647	0.654	0.661	0.668	0.674	0.681	0.687	0.693
4983	0.486	0.495	0.503	0.512	0.520	0.528	0.537	0.545	0.553	0.562	0.570	0.577	0.585	0.591
5020	0.470	0.478	0.486	0.494	0.501	0.509	0.517	0.525	0.532	0.539	0.547	0.554	0.561	0.567
5027	0.588	0.597	0.605	0.613	0.622	0.630	0.637	0.645	0.653	0.660	0.667	0.674	0.680	0.687
5028	0.454	0.461	0.469	0.476	0.483	0.491	0.498	0.505	0.512	0.518	0.525	0.532	0.538	0.544
5029	0.441	0.449	0.457	0.465	0.472	0.480	0.488	0.495	0.503	0.511	0.518	0.525	0.532	0.538
5040	0.422	0.429	0.437	0.444	0.452	0.459	0.467	0.474	0.481	0.488	0.495	0.502	0.509	0.516
5102	0.485	0.492	0.500	0.507	0.514	0.522	0.529	0.535	0.542	0.549	0.555	0.562	0.568	0.574
5107	0.525	0.532	0.540	0.547	0.555	0.562	0.569	0.576	0.583	0.590	0.596	0.603	0.610	0.616
5108	0.482	0.489	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.545	0.551	0.558	0.565	0.571
5128	0.553	0.560	0.567	0.574	0.581	0.588	0.595	0.601	0.608	0.614	0.621	0.627	0.633	0.639
5129	0.489	0.497	0.505	0.513	0.521	0.529	0.537	0.544	0.551	0.558	0.565	0.572	0.579	0.587
5130	0.506	0.514	0.522	0.530	0.538	0.545	0.552	0.560	0.567	0.573	0.580	0.587	0.594	0.601
5140	0.453	0.461	0.469	0.476	0.484	0.491	0.499	0.506	0.513	0.520	0.527	0.534	0.540	0.547
5146	0.531	0.539	0.547	0.555	0.563	0.570	0.578	0.585	0.593	0.600	0.607	0.614	0.621	0.627

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
4283	0.707	0.713	0.720	0.726	0.732	0.738	0.744	0.750	0.755	0.760	0.766	0.771	0.776	0.781
4286	0.740	0.746	0.751	0.756	0.761	0.766	0.770	0.775	0.779	0.784	0.788	0.793	0.797	0.801
4295	0.770	0.776	0.781	0.786	0.791	0.796	0.800	0.805	0.810	0.814	0.818	0.823	0.827	0.830
4297	0.733	0.739	0.745	0.751	0.757	0.763	0.768	0.774	0.780	0.785	0.791	0.797	0.802	0.808
4299	0.685	0.691	0.697	0.703	0.709	0.715	0.721	0.727	0.732	0.738	0.744	0.749	0.755	0.760
4304	0.670	0.675	0.680	0.686	0.691	0.696	0.701	0.705	0.710	0.715	0.719	0.724	0.728	0.733
4312	0.807	0.810	0.814	0.818	0.821	0.824	0.828	0.831	0.834	0.837	0.841	0.844	0.847	0.850
4351	0.617	0.624	0.630	0.636	0.641	0.647	0.652	0.657	0.663	0.668	0.673	0.679	0.684	0.688
4354	0.678	0.684	0.690	0.696	0.702	0.707	0.713	0.718	0.723	0.728	0.733	0.737	0.742	0.747
4361	0.728	0.733	0.738	0.743	0.748	0.753	0.757	0.762	0.767	0.771	0.775	0.779	0.784	0.788
4362	0.652	0.658	0.664	0.670	0.676	0.681	0.687	0.693	0.698	0.704	0.709	0.714	0.720	0.725
4410	0.755	0.762	0.768	0.774	0.780	0.786	0.792	0.798	0.803	0.809	0.814	0.819	0.823	0.828
4420	0.694	0.700	0.706	0.712	0.718	0.724	0.730	0.736	0.741	0.746	0.751	0.757	0.762	0.767
4432	0.632	0.639	0.646	0.652	0.659	0.665	0.672	0.678	0.684	0.690	0.696	0.702	0.707	0.711
4470	0.792	0.796	0.800	0.804	0.809	0.813	0.817	0.821	0.825	0.829	0.833	0.837	0.841	0.845
4478	0.743	0.749	0.755	0.761	0.766	0.772	0.777	0.782	0.787	0.791	0.796	0.801	0.805	0.809
4492	0.784	0.789	0.795	0.801	0.807	0.812	0.817	0.822	0.827	0.832	0.836	0.841	0.845	0.849
4494	0.714	0.721	0.728	0.734	0.740	0.746	0.752	0.758	0.764	0.769	0.775	0.780	0.785	0.791
4495	0.729	0.735	0.741	0.746	0.752	0.757	0.762	0.767	0.772	0.776	0.781	0.786	0.790	0.794
4496	0.727	0.733	0.738	0.743	0.749	0.754	0.759	0.764	0.769	0.774	0.778	0.783	0.787	0.792
4497	0.714	0.720	0.725	0.730	0.735	0.740	0.745	0.750	0.755	0.760	0.764	0.769	0.773	0.778
4498	0.729	0.736	0.742	0.748	0.754	0.760	0.766	0.771	0.777	0.782	0.788	0.793	0.798	0.803
4499	0.700	0.706	0.712	0.718	0.724	0.730	0.736	0.741	0.747	0.752	0.757	0.763	0.768	0.773
4511	0.668	0.674	0.679	0.684	0.689	0.694	0.699	0.704	0.709	0.714	0.719	0.724	0.728	0.733
4512	0.708	0.713	0.718	0.724	0.729	0.734	0.739	0.743	0.748	0.752	0.757	0.761	0.765	0.770
4557	0.817	0.822	0.827	0.831	0.836	0.840	0.844	0.849	0.853	0.857	0.861	0.865	0.869	0.873
4558	0.728	0.733	0.739	0.744	0.749	0.754	0.759	0.764	0.769	0.773	0.778	0.782	0.787	0.791
4611	0.724	0.730	0.735	0.741	0.746	0.752	0.757	0.762	0.768	0.773	0.778	0.783	0.788	0.793
4623	0.722	0.727	0.732	0.738	0.743	0.748	0.753	0.758	0.763	0.767	0.772	0.776	0.780	0.785
4635	0.624	0.630	0.637	0.643	0.649	0.655	0.661	0.667	0.673	0.679	0.685	0.691	0.697	0.702
4665	0.613	0.620	0.627	0.633	0.640	0.647	0.653	0.660	0.666	0.672	0.679	0.685	0.691	0.696
4683	0.614	0.620	0.626	0.632	0.638	0.644	0.649	0.655	0.660	0.666	0.671	0.676	0.681	0.686
4691	0.704	0.710	0.715	0.721	0.726	0.731	0.736	0.741	0.746	0.750	0.755	0.760	0.764	0.769
4692	0.765	0.770	0.775	0.780	0.785	0.789	0.794	0.798	0.803	0.807	0.811	0.815	0.819	0.824
4717	0.669	0.674	0.678	0.683	0.687	0.691	0.696	0.700	0.704	0.708	0.713	0.717	0.721	0.725
4720	0.805	0.811	0.816	0.821	0.826	0.831	0.836	0.841	0.845	0.850	0.854	0.858	0.862	0.866
4740	0.629	0.635	0.641	0.647	0.653	0.659	0.665	0.671	0.676	0.682	0.688	0.693	0.699	0.704
4771	0.792	0.797	0.803	0.808	0.814	0.819	0.824	0.830	0.835	0.840	0.846	0.851	0.856	0.861
4828	0.694	0.700	0.706	0.712	0.718	0.724	0.730	0.736	0.741	0.746	0.752	0.756	0.761	0.766
4829	0.684	0.690	0.697	0.703	0.709	0.715	0.722	0.728	0.733	0.739	0.745	0.751	0.756	0.761
4831	0.700	0.706	0.711	0.717	0.723	0.729	0.734	0.740	0.745	0.750	0.755	0.760	0.765	0.769
4983	0.599	0.606	0.613	0.620	0.627	0.634	0.640	0.646	0.652	0.659	0.665	0.671	0.677	0.683
5020	0.574	0.580	0.587	0.594	0.600	0.607	0.613	0.620	0.626	0.633	0.639	0.645	0.652	0.658
5027	0.693	0.699	0.704	0.710	0.716	0.722	0.727	0.733	0.738	0.743	0.749	0.754	0.759	0.764
5028	0.551	0.557	0.563	0.570	0.576	0.582	0.588	0.594	0.601	0.607	0.613	0.619	0.625	0.631
5029	0.544	0.550	0.557	0.563	0.569	0.575	0.581	0.587	0.593	0.599	0.605	0.611	0.616	0.622
5040	0.523	0.530	0.536	0.543	0.550	0.556	0.562	0.568	0.574	0.580	0.586	0.592	0.598	0.604
5102	0.580	0.586	0.592	0.598	0.604	0.610	0.615	0.621	0.626	0.632	0.637	0.642	0.647	0.653
5107	0.623	0.629	0.635	0.641	0.648	0.654	0.659	0.665	0.671	0.677	0.682	0.688	0.694	0.699
5108	0.577	0.583	0.589	0.595	0.601	0.608	0.614	0.620	0.625	0.631	0.637	0.643	0.649	0.654
5128	0.645	0.651	0.657	0.662	0.668	0.673	0.679	0.684	0.690	0.695	0.700	0.705	0.709	0.714
5129	0.594	0.600	0.607	0.614	0.621	0.627	0.633	0.639	0.645	0.650	0.656	0.662	0.667	0.673
5130	0.608	0.614	0.620	0.627	0.633	0.639	0.646	0.652	0.658	0.664	0.670	0.676	0.682	0.688
5140	0.554	0.560	0.567	0.573	0.579	0.585	0.592	0.598	0.604	0.609	0.615	0.621	0.627	0.632
5146	0.634	0.640	0.647	0.653	0.659	0.666	0.672	0.677	0.683	0.689	0.695	0.700	0.706	0.711

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
4283	0.786	0.792	0.797	0.802	0.807	0.812	0.816	0.821	0.825
4286	0.805	0.809	0.813	0.817	0.821	0.824	0.828	0.832	0.836
4295	0.834	0.838	0.842	0.845	0.849	0.852	0.856	0.859	0.862
4297	0.814	0.819	0.825	0.830	0.834	0.839	0.844	0.848	0.853
4299	0.765	0.771	0.776	0.781	0.786	0.791	0.796	0.800	0.805
4304	0.737	0.742	0.746	0.751	0.755	0.759	0.763	0.767	0.771
4312	0.852	0.855	0.858	0.861	0.864	0.866	0.869	0.871	0.874
4351	0.692	0.697	0.701	0.706	0.710	0.714	0.718	0.723	0.727
4354	0.751	0.756	0.760	0.764	0.769	0.773	0.777	0.781	0.785
4361	0.792	0.796	0.801	0.805	0.808	0.812	0.815	0.819	0.822
4362	0.730	0.735	0.740	0.745	0.750	0.755	0.760	0.765	0.769
4410	0.833	0.837	0.841	0.846	0.850	0.854	0.857	0.861	0.865
4420	0.772	0.776	0.781	0.785	0.789	0.793	0.797	0.801	0.804
4432	0.716	0.721	0.726	0.731	0.735	0.740	0.744	0.748	0.752
4470	0.849	0.853	0.857	0.861	0.865	0.869	0.872	0.876	0.879
4478	0.813	0.817	0.821	0.825	0.829	0.832	0.836	0.839	0.843
4492	0.854	0.858	0.862	0.866	0.870	0.874	0.878	0.882	0.886
4494	0.796	0.800	0.805	0.810	0.814	0.819	0.823	0.827	0.831
4495	0.799	0.803	0.807	0.811	0.815	0.819	0.822	0.826	0.829
4496	0.796	0.800	0.804	0.808	0.812	0.815	0.819	0.823	0.826
4497	0.782	0.786	0.790	0.795	0.799	0.803	0.807	0.811	0.815
4498	0.808	0.813	0.818	0.822	0.827	0.831	0.836	0.840	0.844
4499	0.778	0.782	0.787	0.792	0.796	0.801	0.805	0.810	0.814
4511	0.737	0.742	0.746	0.751	0.755	0.759	0.764	0.768	0.772
4512	0.774	0.778	0.782	0.786	0.790	0.794	0.798	0.802	0.805
4557	0.877	0.880	0.883	0.887	0.890	0.894	0.897	0.900	0.903
4558	0.795	0.799	0.804	0.808	0.812	0.816	0.820	0.823	0.827
4611	0.797	0.802	0.807	0.811	0.816	0.820	0.824	0.828	0.832
4623	0.789	0.793	0.797	0.801	0.805	0.809	0.813	0.816	0.820
4635	0.708	0.713	0.719	0.724	0.729	0.735	0.740	0.745	0.750
4665	0.702	0.708	0.714	0.719	0.725	0.731	0.736	0.742	0.747
4683	0.692	0.697	0.702	0.707	0.712	0.717	0.722	0.727	0.732
4691	0.773	0.777	0.781	0.785	0.789	0.793	0.797	0.801	0.805
4692	0.827	0.831	0.835	0.838	0.842	0.845	0.848	0.851	0.854
4717	0.729	0.733	0.737	0.741	0.745	0.749	0.753	0.757	0.761
4720	0.870	0.874	0.877	0.881	0.885	0.888	0.891	0.895	0.898
4740	0.710	0.715	0.720	0.725	0.730	0.735	0.740	0.744	0.749
4771	0.866	0.872	0.877	0.882	0.887	0.892	0.896	0.900	0.904
4828	0.771	0.776	0.780	0.785	0.789	0.794	0.798	0.802	0.806
4829	0.766	0.771	0.776	0.781	0.786	0.791	0.795	0.800	0.805
4831	0.774	0.778	0.782	0.787	0.791	0.795	0.799	0.803	0.806
4983	0.689	0.695	0.701	0.708	0.713	0.719	0.725	0.730	0.736
5020	0.664	0.670	0.675	0.681	0.687	0.692	0.698	0.704	0.709
5027	0.768	0.773	0.777	0.782	0.786	0.790	0.794	0.798	0.802
5028	0.637	0.643	0.648	0.654	0.660	0.665	0.670	0.676	0.681
5029	0.628	0.633	0.639	0.644	0.650	0.655	0.660	0.666	0.671
5040	0.609	0.615	0.621	0.626	0.632	0.637	0.642	0.648	0.653
5102	0.658	0.663	0.668	0.673	0.678	0.683	0.688	0.693	0.698
5107	0.705	0.710	0.716	0.721	0.726	0.731	0.736	0.741	0.746
5108	0.659	0.664	0.669	0.674	0.679	0.684	0.689	0.694	0.699
5128	0.718	0.723	0.727	0.732	0.736	0.741	0.745	0.749	0.754
5129	0.678	0.684	0.688	0.693	0.697	0.702	0.706	0.709	0.713
5130	0.694	0.699	0.705	0.710	0.716	0.721	0.726	0.731	0.736
5140	0.638	0.643	0.649	0.654	0.660	0.665	0.670	0.675	0.680
5146	0.716	0.722	0.727	0.732	0.737	0.742	0.747	0.751	0.756

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
5160	0.50	0.099	0.108	0.116	0.125	0.133	0.141	0.149	0.156	0.164	0.171	0.179	0.186	0.193
5183	2.38	0.124	0.134	0.144	0.154	0.163	0.173	0.182	0.191	0.199	0.208	0.216	0.225	0.233
5184	0.68	0.076	0.082	0.089	0.095	0.102	0.108	0.114	0.120	0.126	0.132	0.138	0.144	0.149
5185	1.87	0.115	0.125	0.135	0.145	0.154	0.163	0.172	0.181	0.190	0.198	0.207	0.215	0.223
5186	0.76	0.102	0.111	0.120	0.128	0.136	0.145	0.153	0.160	0.168	0.175	0.183	0.190	0.197
5187	1.12	0.099	0.107	0.116	0.124	0.132	0.140	0.147	0.155	0.163	0.170	0.177	0.184	0.191
5190	1.46	0.106	0.115	0.124	0.133	0.141	0.150	0.158	0.166	0.174	0.182	0.190	0.197	0.205
5191	0.84	0.116	0.126	0.136	0.146	0.155	0.164	0.173	0.182	0.191	0.199	0.207	0.216	0.224
5192	1.60	0.127	0.137	0.147	0.157	0.167	0.176	0.185	0.194	0.203	0.211	0.220	0.228	0.236
5193	0.39	0.126	0.137	0.148	0.158	0.167	0.177	0.186	0.195	0.204	0.213	0.222	0.231	0.239
5195	1.06	0.112	0.122	0.131	0.140	0.149	0.158	0.166	0.175	0.183	0.191	0.199	0.207	0.215
5201	3.44	0.108	0.118	0.128	0.137	0.146	0.155	0.164	0.172	0.181	0.189	0.197	0.205	0.213
5205	1.69	0.087	0.095	0.103	0.111	0.118	0.125	0.133	0.140	0.147	0.154	0.160	0.167	0.174
5212	1.96	0.088	0.096	0.104	0.112	0.119	0.127	0.134	0.141	0.148	0.156	0.163	0.170	0.177
5213	1.81	0.089	0.097	0.105	0.113	0.121	0.128	0.135	0.143	0.150	0.157	0.164	0.170	0.177
5214	2.03	0.099	0.108	0.116	0.124	0.132	0.140	0.148	0.156	0.163	0.171	0.178	0.186	0.193
5222	1.59	0.091	0.099	0.107	0.115	0.123	0.131	0.138	0.146	0.154	0.161	0.168	0.176	0.183
5225	2.25	0.096	0.105	0.113	0.121	0.130	0.138	0.146	0.153	0.161	0.169	0.177	0.184	0.192
5348	2.01	0.107	0.116	0.125	0.134	0.143	0.152	0.160	0.168	0.176	0.184	0.192	0.200	0.208
5403	4.25	0.098	0.107	0.115	0.124	0.132	0.140	0.148	0.155	0.163	0.170	0.178	0.185	0.192
5432	1.89	0.083	0.091	0.098	0.105	0.112	0.119	0.126	0.133	0.140	0.147	0.153	0.160	0.166
5436	2.11	0.105	0.115	0.124	0.133	0.142	0.150	0.159	0.167	0.176	0.184	0.191	0.199	0.207
5443	2.25	0.113	0.123	0.132	0.142	0.150	0.159	0.168	0.176	0.185	0.193	0.201	0.209	0.216
5446	2.74	0.100	0.109	0.118	0.126	0.135	0.143	0.151	0.159	0.166	0.174	0.181	0.189	0.196
5447	1.17	0.082	0.090	0.097	0.104	0.112	0.119	0.125	0.132	0.139	0.146	0.152	0.159	0.165
5467	3.06	0.106	0.115	0.124	0.133	0.141	0.149	0.158	0.166	0.174	0.181	0.189	0.196	0.203
5470	1.20	0.094	0.102	0.111	0.118	0.126	0.134	0.142	0.149	0.157	0.164	0.172	0.179	0.186
5473	3.86	0.095	0.104	0.112	0.120	0.129	0.136	0.144	0.152	0.160	0.167	0.175	0.182	0.190
5474	3.34	0.098	0.107	0.116	0.125	0.134	0.143	0.151	0.159	0.168	0.176	0.184	0.192	0.200
5479	1.90	0.143	0.156	0.167	0.179	0.189	0.200	0.210	0.220	0.230	0.239	0.248	0.257	0.266
5482	1.73	0.082	0.089	0.097	0.104	0.112	0.119	0.126	0.133	0.140	0.147	0.153	0.160	0.167
5484	4.22	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.196	0.203
5485	2.17	0.081	0.088	0.095	0.102	0.109	0.116	0.122	0.129	0.135	0.141	0.148	0.154	0.159
5506	1.54	0.094	0.103	0.111	0.120	0.128	0.136	0.144	0.151	0.159	0.167	0.174	0.181	0.189
5507	1.31	0.089	0.097	0.105	0.112	0.120	0.127	0.135	0.142	0.149	0.156	0.163	0.170	0.177
5538	2.65	0.112	0.122	0.130	0.139	0.147	0.155	0.163	0.171	0.179	0.186	0.194	0.201	0.208
5542	1.06	0.095	0.103	0.111	0.119	0.127	0.134	0.141	0.149	0.156	0.163	0.170	0.177	0.183
5552	7.89	0.087	0.095	0.102	0.110	0.117	0.124	0.131	0.138	0.145	0.152	0.159	0.165	0.172
5553	4.27	0.077	0.084	0.091	0.098	0.104	0.111	0.117	0.123	0.130	0.136	0.142	0.148	0.153
5606	0.30	0.106	0.115	0.124	0.132	0.141	0.149	0.157	0.165	0.173	0.181	0.189	0.196	0.204
5610	1.34	0.115	0.125	0.134	0.143	0.152	0.161	0.170	0.178	0.186	0.194	0.202	0.210	0.218
5632	4.25	0.098	0.107	0.115	0.124	0.132	0.140	0.148	0.155	0.163	0.170	0.178	0.185	0.192
5633	1.89	0.083	0.091	0.098	0.105	0.112	0.119	0.126	0.133	0.140	0.147	0.153	0.160	0.166
5650	2.95	0.109	0.119	0.128	0.137	0.147	0.155	0.164	0.173	0.181	0.189	0.197	0.205	0.212
5951	0.19	0.198	0.212	0.226	0.239	0.251	0.263	0.274	0.286	0.296	0.307	0.317	0.327	0.337
6003	2.85	0.074	0.080	0.086	0.092	0.098	0.103	0.109	0.114	0.119	0.125	0.130	0.136	0.140
6011	1.30	0.081	0.089	0.096	0.102	0.109	0.115	0.122	0.128	0.134	0.141	0.147	0.153	0.159
6204	2.84	0.080	0.088	0.095	0.102	0.109	0.116	0.123	0.129	0.136	0.142	0.149	0.155	0.161
6206	1.42	0.096	0.105	0.113	0.121	0.128	0.136	0.143	0.150	0.157	0.164	0.170	0.177	0.183
6213	0.74	0.084	0.091	0.098	0.105	0.111	0.118	0.124	0.130	0.136	0.142	0.147	0.154	0.158
6216	1.35	0.086	0.093	0.100	0.107	0.114	0.121	0.127	0.134	0.140	0.146	0.153	0.159	0.165
6218	1.94	0.093	0.101	0.109	0.117	0.125	0.133	0.141	0.148	0.155	0.163	0.170	0.177	0.184
6220	1.00	0.077	0.084	0.091	0.098	0.105	0.112	0.119	0.126	0.133	0.140	0.146	0.153	0.159
6233	0.64	0.086	0.094	0.102	0.109	0.116	0.124	0.131	0.138	0.145	0.152	0.159	0.166	0.172
6235	1.49	0.090	0.098	0.106	0.115	0.123	0.131	0.139	0.146	0.154	0.161	0.169	0.176	0.183

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
5160	0.200	0.207	0.214	0.220	0.227	0.233	0.240	0.246	0.252	0.258	0.264	0.270	0.275	0.281
5183	0.241	0.249	0.256	0.264	0.271	0.278	0.286	0.293	0.300	0.307	0.313	0.320	0.327	0.333
5184	0.155	0.160	0.166	0.171	0.177	0.182	0.187	0.193	0.198	0.203	0.208	0.214	0.219	0.224
5185	0.231	0.239	0.247	0.254	0.262	0.269	0.276	0.283	0.290	0.297	0.304	0.311	0.318	0.324
5186	0.205	0.211	0.218	0.225	0.232	0.239	0.245	0.252	0.258	0.264	0.271	0.277	0.283	0.290
5187	0.198	0.205	0.212	0.218	0.225	0.231	0.237	0.243	0.249	0.256	0.261	0.267	0.273	0.279
5190	0.212	0.219	0.226	0.233	0.240	0.247	0.253	0.260	0.267	0.273	0.279	0.286	0.292	0.298
5191	0.231	0.239	0.246	0.254	0.261	0.268	0.275	0.282	0.289	0.295	0.302	0.309	0.315	0.321
5192	0.244	0.252	0.260	0.267	0.275	0.282	0.289	0.297	0.304	0.311	0.318	0.325	0.331	0.338
5193	0.248	0.256	0.264	0.272	0.280	0.287	0.294	0.302	0.309	0.316	0.323	0.329	0.336	0.343
5195	0.223	0.231	0.238	0.246	0.253	0.260	0.268	0.275	0.282	0.288	0.295	0.301	0.307	0.314
5201	0.221	0.229	0.236	0.244	0.251	0.258	0.265	0.272	0.279	0.286	0.293	0.300	0.306	0.312
5205	0.180	0.187	0.193	0.199	0.205	0.211	0.217	0.223	0.229	0.235	0.241	0.246	0.252	0.257
5212	0.184	0.190	0.197	0.204	0.210	0.217	0.223	0.229	0.236	0.242	0.248	0.255	0.261	0.267
5213	0.183	0.190	0.196	0.202	0.208	0.214	0.220	0.226	0.232	0.238	0.243	0.249	0.255	0.260
5214	0.200	0.207	0.214	0.221	0.228	0.235	0.241	0.247	0.254	0.260	0.266	0.273	0.279	0.285
5222	0.190	0.197	0.204	0.211	0.217	0.223	0.230	0.236	0.242	0.248	0.254	0.260	0.266	0.271
5225	0.199	0.206	0.213	0.220	0.227	0.234	0.240	0.247	0.253	0.260	0.266	0.272	0.279	0.285
5348	0.215	0.223	0.230	0.237	0.245	0.252	0.259	0.265	0.272	0.279	0.285	0.292	0.298	0.305
5403	0.199	0.206	0.213	0.220	0.227	0.233	0.240	0.246	0.253	0.259	0.265	0.271	0.277	0.283
5432	0.172	0.178	0.185	0.191	0.196	0.202	0.208	0.214	0.219	0.225	0.231	0.236	0.241	0.247
5436	0.215	0.222	0.229	0.237	0.244	0.251	0.258	0.265	0.272	0.279	0.285	0.291	0.297	0.304
5443	0.224	0.231	0.239	0.246	0.253	0.260	0.267	0.274	0.281	0.288	0.295	0.302	0.308	0.315
5446	0.203	0.210	0.217	0.224	0.230	0.237	0.243	0.249	0.256	0.262	0.268	0.274	0.280	0.286
5447	0.172	0.178	0.184	0.190	0.196	0.202	0.208	0.214	0.220	0.226	0.231	0.237	0.242	0.247
5467	0.210	0.217	0.224	0.231	0.237	0.243	0.250	0.256	0.262	0.268	0.274	0.280	0.286	0.292
5470	0.193	0.200	0.207	0.214	0.221	0.227	0.233	0.240	0.246	0.252	0.258	0.264	0.270	0.276
5473	0.197	0.204	0.211	0.218	0.224	0.231	0.237	0.244	0.250	0.256	0.262	0.268	0.274	0.280
5474	0.207	0.215	0.222	0.230	0.237	0.244	0.251	0.258	0.265	0.272	0.278	0.285	0.291	0.298
5479	0.274	0.283	0.291	0.299	0.307	0.314	0.322	0.329	0.336	0.343	0.351	0.357	0.364	0.371
5482	0.173	0.179	0.185	0.192	0.198	0.204	0.210	0.216	0.222	0.228	0.233	0.239	0.245	0.250
5484	0.211	0.218	0.225	0.232	0.239	0.246	0.252	0.259	0.266	0.272	0.279	0.285	0.292	0.298
5485	0.165	0.171	0.177	0.183	0.188	0.194	0.200	0.205	0.210	0.216	0.221	0.226	0.231	0.237
5506	0.196	0.202	0.209	0.216	0.223	0.229	0.236	0.242	0.248	0.254	0.260	0.266	0.272	0.277
5507	0.184	0.190	0.197	0.203	0.209	0.215	0.222	0.228	0.234	0.240	0.246	0.251	0.257	0.263
5538	0.215	0.222	0.229	0.236	0.242	0.249	0.255	0.262	0.268	0.274	0.280	0.286	0.292	0.298
5542	0.190	0.197	0.203	0.210	0.216	0.222	0.229	0.235	0.241	0.247	0.253	0.258	0.264	0.270
5552	0.178	0.185	0.191	0.197	0.204	0.210	0.216	0.222	0.228	0.234	0.240	0.245	0.251	0.257
5553	0.159	0.165	0.170	0.176	0.182	0.187	0.192	0.198	0.203	0.208	0.214	0.219	0.224	0.229
5606	0.211	0.218	0.225	0.232	0.238	0.245	0.251	0.258	0.264	0.270	0.276	0.282	0.288	0.293
5610	0.225	0.233	0.240	0.247	0.254	0.261	0.268	0.275	0.281	0.288	0.295	0.301	0.307	0.314
5632	0.199	0.206	0.213	0.220	0.227	0.233	0.240	0.246	0.253	0.259	0.265	0.271	0.277	0.283
5633	0.172	0.178	0.185	0.191	0.196	0.202	0.208	0.214	0.219	0.225	0.231	0.236	0.241	0.247
5650	0.220	0.227	0.234	0.242	0.249	0.255	0.262	0.269	0.276	0.283	0.289	0.296	0.302	0.308
5951	0.346	0.356	0.365	0.374	0.382	0.391	0.399	0.407	0.415	0.423	0.431	0.438	0.445	0.453
6003	0.146	0.150	0.156	0.160	0.165	0.171	0.175	0.180	0.185	0.190	0.193	0.198	0.203	0.208
6011	0.165	0.170	0.176	0.181	0.186	0.192	0.196	0.201	0.207	0.212	0.216	0.221	0.226	0.231
6204	0.167	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.214	0.220	0.226	0.231	0.237	0.242
6206	0.189	0.195	0.201	0.206	0.212	0.218	0.224	0.230	0.235	0.241	0.246	0.252	0.258	0.264
6213	0.164	0.169	0.174	0.179	0.184	0.190	0.194	0.199	0.204	0.210	0.213	0.218	0.223	0.228
6216	0.171	0.176	0.182	0.188	0.194	0.200	0.205	0.210	0.216	0.221	0.226	0.232	0.237	0.243
6218	0.191	0.198	0.205	0.212	0.218	0.224	0.231	0.237	0.243	0.250	0.256	0.262	0.267	0.273
6220	0.165	0.172	0.178	0.184	0.190	0.195	0.201	0.207	0.212	0.218	0.223	0.229	0.234	0.240
6233	0.179	0.185	0.192	0.198	0.204	0.210	0.216	0.222	0.227	0.233	0.238	0.243	0.249	0.254
6235	0.191	0.198	0.205	0.212	0.219	0.225	0.232	0.238	0.244	0.250	0.256	0.262	0.267	0.273

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
5160	0.286	0.292	0.297	0.302	0.308	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.347	0.352
5183	0.340	0.346	0.352	0.359	0.365	0.371	0.377	0.383	0.389	0.395	0.400	0.406	0.411	0.417
5184	0.229	0.234	0.238	0.243	0.248	0.253	0.258	0.263	0.267	0.271	0.276	0.280	0.285	0.290
5185	0.330	0.337	0.343	0.349	0.355	0.361	0.367	0.372	0.378	0.384	0.390	0.395	0.401	0.407
5186	0.296	0.302	0.308	0.314	0.319	0.325	0.331	0.336	0.342	0.347	0.352	0.358	0.363	0.368
5187	0.284	0.290	0.296	0.301	0.307	0.312	0.317	0.323	0.328	0.333	0.338	0.343	0.348	0.353
5190	0.304	0.310	0.316	0.322	0.327	0.333	0.339	0.344	0.350	0.355	0.360	0.366	0.371	0.376
5191	0.328	0.334	0.340	0.346	0.352	0.357	0.363	0.368	0.374	0.380	0.385	0.390	0.396	0.401
5192	0.345	0.351	0.357	0.363	0.370	0.376	0.381	0.387	0.393	0.399	0.404	0.410	0.415	0.420
5193	0.349	0.356	0.362	0.369	0.375	0.381	0.387	0.393	0.399	0.404	0.410	0.416	0.422	0.427
5195	0.320	0.326	0.332	0.337	0.343	0.349	0.354	0.359	0.365	0.370	0.375	0.380	0.385	0.390
5201	0.319	0.325	0.331	0.337	0.343	0.349	0.355	0.361	0.366	0.372	0.378	0.383	0.389	0.394
5205	0.263	0.268	0.274	0.279	0.284	0.290	0.295	0.300	0.305	0.310	0.315	0.320	0.325	0.330
5212	0.273	0.279	0.285	0.291	0.297	0.303	0.308	0.314	0.319	0.324	0.330	0.335	0.340	0.345
5213	0.266	0.271	0.277	0.282	0.287	0.292	0.298	0.303	0.308	0.313	0.318	0.323	0.328	0.333
5214	0.291	0.297	0.303	0.309	0.315	0.320	0.326	0.332	0.337	0.343	0.348	0.353	0.359	0.364
5222	0.277	0.282	0.288	0.293	0.298	0.304	0.309	0.314	0.320	0.325	0.330	0.335	0.340	0.345
5225	0.291	0.297	0.302	0.308	0.314	0.319	0.325	0.330	0.336	0.341	0.346	0.352	0.357	0.362
5348	0.311	0.317	0.323	0.329	0.335	0.340	0.346	0.352	0.358	0.363	0.369	0.374	0.380	0.385
5403	0.289	0.295	0.301	0.307	0.313	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361
5432	0.252	0.257	0.262	0.267	0.273	0.278	0.283	0.288	0.293	0.297	0.302	0.307	0.312	0.317
5436	0.310	0.316	0.322	0.328	0.333	0.339	0.345	0.351	0.356	0.361	0.367	0.372	0.377	0.382
5443	0.321	0.328	0.334	0.340	0.347	0.353	0.359	0.365	0.371	0.377	0.383	0.389	0.394	0.400
5446	0.292	0.298	0.303	0.309	0.314	0.320	0.325	0.331	0.336	0.341	0.347	0.352	0.357	0.362
5447	0.253	0.258	0.263	0.269	0.274	0.279	0.284	0.289	0.294	0.299	0.304	0.309	0.314	0.319
5467	0.298	0.304	0.310	0.315	0.321	0.327	0.332	0.338	0.343	0.349	0.354	0.359	0.365	0.370
5470	0.282	0.288	0.294	0.299	0.305	0.311	0.316	0.322	0.327	0.332	0.337	0.343	0.348	0.353
5473	0.286	0.291	0.297	0.303	0.308	0.314	0.319	0.324	0.330	0.335	0.340	0.345	0.350	0.355
5474	0.304	0.310	0.316	0.322	0.328	0.334	0.340	0.346	0.351	0.357	0.362	0.368	0.373	0.379
5479	0.377	0.383	0.389	0.395	0.401	0.407	0.413	0.419	0.425	0.430	0.436	0.442	0.447	0.453
5482	0.256	0.262	0.267	0.273	0.278	0.283	0.289	0.294	0.299	0.304	0.309	0.314	0.319	0.324
5484	0.304	0.310	0.316	0.322	0.328	0.334	0.340	0.345	0.351	0.357	0.362	0.368	0.373	0.379
5485	0.242	0.247	0.252	0.257	0.262	0.267	0.272	0.277	0.282	0.287	0.292	0.296	0.301	0.306
5506	0.283	0.289	0.294	0.300	0.305	0.310	0.315	0.321	0.326	0.331	0.336	0.341	0.346	0.350
5507	0.269	0.274	0.280	0.285	0.291	0.296	0.302	0.307	0.313	0.318	0.323	0.328	0.334	0.339
5538	0.304	0.310	0.316	0.321	0.327	0.332	0.338	0.343	0.349	0.354	0.359	0.364	0.370	0.375
5542	0.276	0.282	0.287	0.293	0.298	0.304	0.309	0.315	0.320	0.326	0.331	0.336	0.341	0.347
5552	0.262	0.268	0.274	0.279	0.284	0.290	0.295	0.300	0.305	0.311	0.316	0.321	0.326	0.330
5553	0.234	0.239	0.244	0.249	0.254	0.259	0.264	0.269	0.273	0.278	0.283	0.287	0.292	0.297
5606	0.299	0.305	0.310	0.315	0.321	0.326	0.331	0.337	0.342	0.347	0.352	0.357	0.362	0.366
5610	0.320	0.326	0.332	0.338	0.345	0.351	0.356	0.362	0.368	0.374	0.380	0.385	0.391	0.396
5632	0.289	0.295	0.301	0.307	0.313	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361
5633	0.252	0.257	0.262	0.267	0.273	0.278	0.283	0.288	0.293	0.297	0.302	0.307	0.312	0.317
5650	0.314	0.320	0.327	0.333	0.338	0.344	0.350	0.356	0.362	0.367	0.373	0.378	0.384	0.389
5951	0.460	0.467	0.474	0.481	0.487	0.494	0.500	0.507	0.514	0.520	0.526	0.532	0.538	0.544
6003	0.213	0.216	0.221	0.225	0.230	0.235	0.239	0.244	0.246	0.251	0.255	0.259	0.264	0.268
6011	0.236	0.239	0.244	0.249	0.254	0.258	0.263	0.268	0.271	0.275	0.280	0.284	0.289	0.293
6204	0.248	0.253	0.258	0.264	0.269	0.275	0.280	0.285	0.290	0.296	0.301	0.306	0.311	0.316
6206	0.269	0.274	0.280	0.285	0.290	0.296	0.301	0.305	0.309	0.314	0.318	0.323	0.327	0.331
6213	0.233	0.236	0.241	0.246	0.251	0.256	0.261	0.266	0.268	0.272	0.277	0.282	0.287	0.291
6216	0.248	0.252	0.258	0.263	0.268	0.273	0.278	0.284	0.288	0.293	0.298	0.303	0.308	0.313
6218	0.279	0.285	0.290	0.296	0.301	0.307	0.312	0.317	0.322	0.327	0.332	0.337	0.342	0.347
6220	0.245	0.250	0.255	0.260	0.265	0.270	0.275	0.280	0.285	0.289	0.294	0.299	0.303	0.308
6233	0.260	0.264	0.269	0.274	0.279	0.284	0.289	0.294	0.298	0.303	0.307	0.312	0.316	0.320
6235	0.278	0.285	0.290	0.295	0.301	0.306	0.312	0.317	0.323	0.329	0.334	0.339	0.345	0.350

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
5160	0.356	0.365	0.375	0.384	0.392	0.401	0.410	0.418	0.427	0.435	0.444	0.452	0.459	0.467
5183	0.422	0.433	0.443	0.453	0.463	0.473	0.483	0.492	0.501	0.510	0.518	0.527	0.535	0.543
5184	0.294	0.303	0.311	0.320	0.329	0.337	0.345	0.353	0.361	0.368	0.375	0.383	0.390	0.397
5185	0.412	0.423	0.433	0.443	0.453	0.463	0.473	0.483	0.492	0.501	0.510	0.519	0.527	0.536
5186	0.373	0.383	0.393	0.403	0.412	0.422	0.432	0.441	0.450	0.459	0.467	0.475	0.484	0.492
5187	0.358	0.368	0.377	0.386	0.396	0.405	0.413	0.422	0.431	0.439	0.448	0.456	0.464	0.472
5190	0.381	0.391	0.401	0.410	0.420	0.429	0.438	0.447	0.456	0.465	0.473	0.482	0.490	0.498
5191	0.406	0.416	0.426	0.436	0.445	0.454	0.463	0.472	0.480	0.489	0.497	0.505	0.513	0.520
5192	0.426	0.436	0.446	0.456	0.466	0.475	0.484	0.493	0.502	0.511	0.520	0.528	0.537	0.545
5193	0.433	0.444	0.455	0.465	0.475	0.486	0.496	0.505	0.515	0.524	0.533	0.543	0.552	0.560
5195	0.395	0.404	0.414	0.423	0.432	0.441	0.449	0.458	0.466	0.474	0.483	0.491	0.498	0.506
5201	0.399	0.410	0.420	0.430	0.439	0.449	0.458	0.467	0.476	0.485	0.494	0.502	0.511	0.519
5205	0.335	0.344	0.353	0.362	0.371	0.380	0.388	0.397	0.405	0.413	0.421	0.429	0.437	0.445
5212	0.350	0.360	0.370	0.379	0.388	0.397	0.406	0.414	0.423	0.431	0.439	0.447	0.455	0.463
5213	0.338	0.347	0.357	0.366	0.375	0.384	0.393	0.402	0.411	0.419	0.427	0.436	0.444	0.452
5214	0.370	0.380	0.390	0.401	0.411	0.421	0.431	0.440	0.449	0.457	0.466	0.475	0.484	0.492
5222	0.350	0.359	0.369	0.378	0.387	0.395	0.404	0.413	0.421	0.430	0.438	0.446	0.454	0.461
5225	0.367	0.377	0.386	0.396	0.405	0.414	0.423	0.432	0.440	0.449	0.457	0.466	0.474	0.482
5348	0.390	0.401	0.411	0.421	0.431	0.441	0.450	0.460	0.469	0.479	0.488	0.497	0.505	0.514
5403	0.366	0.376	0.386	0.396	0.405	0.414	0.424	0.433	0.441	0.450	0.459	0.467	0.475	0.484
5432	0.321	0.330	0.339	0.348	0.357	0.366	0.375	0.383	0.391	0.400	0.408	0.416	0.424	0.431
5436	0.388	0.398	0.407	0.417	0.426	0.435	0.444	0.453	0.461	0.470	0.478	0.486	0.495	0.503
5443	0.405	0.416	0.426	0.437	0.447	0.457	0.466	0.476	0.485	0.494	0.504	0.512	0.521	0.530
5446	0.367	0.377	0.387	0.397	0.406	0.416	0.425	0.434	0.443	0.452	0.460	0.469	0.477	0.485
5447	0.324	0.333	0.342	0.352	0.361	0.370	0.379	0.388	0.396	0.405	0.413	0.421	0.429	0.437
5467	0.375	0.386	0.396	0.406	0.415	0.425	0.434	0.444	0.453	0.462	0.470	0.479	0.488	0.496
5470	0.358	0.369	0.378	0.389	0.399	0.408	0.418	0.427	0.436	0.445	0.453	0.462	0.470	0.478
5473	0.360	0.369	0.378	0.387	0.396	0.404	0.413	0.421	0.429	0.437	0.445	0.453	0.461	0.469
5474	0.384	0.394	0.405	0.415	0.424	0.434	0.443	0.452	0.461	0.470	0.479	0.488	0.496	0.504
5479	0.458	0.469	0.479	0.489	0.499	0.508	0.518	0.527	0.536	0.545	0.553	0.562	0.570	0.578
5482	0.329	0.339	0.348	0.357	0.367	0.376	0.385	0.394	0.402	0.411	0.420	0.428	0.436	0.445
5484	0.384	0.395	0.405	0.415	0.425	0.435	0.445	0.455	0.464	0.473	0.483	0.492	0.500	0.509
5485	0.311	0.320	0.329	0.338	0.346	0.355	0.364	0.373	0.381	0.389	0.397	0.405	0.413	0.421
5506	0.355	0.365	0.374	0.383	0.392	0.401	0.409	0.418	0.426	0.435	0.443	0.451	0.459	0.467
5507	0.344	0.354	0.364	0.373	0.383	0.392	0.401	0.410	0.419	0.427	0.435	0.444	0.452	0.460
5538	0.380	0.389	0.399	0.409	0.418	0.427	0.436	0.445	0.454	0.462	0.471	0.479	0.487	0.495
5542	0.352	0.362	0.372	0.382	0.391	0.401	0.410	0.419	0.428	0.437	0.445	0.454	0.462	0.471
5552	0.335	0.345	0.354	0.364	0.373	0.382	0.390	0.399	0.407	0.416	0.424	0.433	0.441	0.449
5553	0.301	0.310	0.319	0.328	0.336	0.345	0.354	0.362	0.370	0.378	0.386	0.394	0.402	0.410
5606	0.371	0.381	0.390	0.399	0.407	0.416	0.424	0.433	0.441	0.449	0.456	0.464	0.472	0.479
5610	0.402	0.413	0.423	0.433	0.443	0.453	0.463	0.472	0.481	0.490	0.499	0.508	0.516	0.525
5632	0.366	0.376	0.386	0.396	0.405	0.414	0.424	0.433	0.441	0.450	0.459	0.467	0.475	0.484
5633	0.321	0.330	0.339	0.348	0.357	0.366	0.375	0.383	0.391	0.400	0.408	0.416	0.424	0.431
5650	0.395	0.405	0.415	0.425	0.436	0.445	0.455	0.464	0.474	0.482	0.491	0.500	0.508	0.517
5951	0.549	0.561	0.572	0.583	0.594	0.604	0.614	0.623	0.633	0.642	0.651	0.659	0.668	0.676
6003	0.272	0.281	0.287	0.296	0.304	0.313	0.321	0.330	0.338	0.344	0.352	0.360	0.368	0.377
6011	0.298	0.306	0.313	0.322	0.330	0.339	0.347	0.355	0.364	0.370	0.378	0.386	0.394	0.402
6204	0.321	0.331	0.341	0.351	0.361	0.370	0.379	0.388	0.397	0.406	0.415	0.424	0.432	0.441
6206	0.336	0.344	0.352	0.360	0.369	0.377	0.385	0.394	0.402	0.408	0.416	0.423	0.431	0.438
6213	0.296	0.305	0.311	0.320	0.329	0.338	0.346	0.355	0.364	0.369	0.377	0.386	0.394	0.402
6216	0.318	0.327	0.335	0.344	0.353	0.362	0.371	0.379	0.388	0.395	0.403	0.411	0.418	0.426
6218	0.352	0.362	0.371	0.380	0.389	0.398	0.407	0.416	0.424	0.433	0.441	0.449	0.457	0.466
6220	0.312	0.321	0.330	0.338	0.347	0.355	0.363	0.371	0.379	0.386	0.394	0.402	0.409	0.417
6233	0.324	0.332	0.339	0.346	0.353	0.361	0.368	0.375	0.383	0.389	0.396	0.403	0.410	0.417
6235	0.355	0.366	0.376	0.386	0.396	0.405	0.414	0.424	0.432	0.442	0.450	0.459	0.467	0.475

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
5160	0.474	0.482	0.489	0.497	0.504	0.511	0.518	0.526	0.533	0.540	0.547	0.555	0.561	0.569
5183	0.551	0.559	0.567	0.575	0.582	0.589	0.597	0.604	0.611	0.618	0.624	0.631	0.638	0.644
5184	0.405	0.412	0.419	0.426	0.434	0.441	0.447	0.454	0.461	0.468	0.474	0.481	0.487	0.493
5185	0.544	0.552	0.560	0.568	0.576	0.583	0.590	0.597	0.604	0.611	0.617	0.624	0.630	0.637
5186	0.500	0.508	0.515	0.523	0.530	0.538	0.545	0.552	0.560	0.567	0.574	0.580	0.587	0.593
5187	0.480	0.488	0.495	0.503	0.510	0.517	0.525	0.532	0.539	0.546	0.552	0.559	0.566	0.572
5190	0.506	0.514	0.522	0.530	0.537	0.545	0.552	0.560	0.567	0.574	0.581	0.588	0.594	0.601
5191	0.528	0.535	0.543	0.550	0.557	0.564	0.571	0.577	0.584	0.591	0.597	0.604	0.610	0.616
5192	0.553	0.561	0.568	0.576	0.584	0.591	0.598	0.605	0.612	0.619	0.625	0.632	0.638	0.644
5193	0.569	0.577	0.585	0.592	0.600	0.607	0.614	0.621	0.628	0.635	0.642	0.649	0.655	0.662
5195	0.514	0.521	0.529	0.536	0.543	0.551	0.558	0.564	0.571	0.577	0.583	0.589	0.595	0.601
5201	0.527	0.535	0.543	0.551	0.559	0.566	0.573	0.581	0.588	0.595	0.602	0.608	0.615	0.622
5205	0.453	0.460	0.468	0.475	0.483	0.490	0.498	0.505	0.512	0.519	0.526	0.533	0.540	0.547
5212	0.470	0.478	0.485	0.492	0.499	0.506	0.513	0.520	0.527	0.533	0.540	0.546	0.552	0.559
5213	0.460	0.468	0.475	0.483	0.490	0.498	0.505	0.512	0.520	0.527	0.534	0.540	0.547	0.554
5214	0.501	0.509	0.517	0.525	0.533	0.541	0.549	0.556	0.564	0.571	0.578	0.585	0.592	0.599
5222	0.469	0.476	0.483	0.490	0.497	0.504	0.511	0.517	0.524	0.530	0.537	0.543	0.550	0.556
5225	0.489	0.497	0.505	0.512	0.519	0.526	0.533	0.540	0.546	0.553	0.560	0.566	0.572	0.579
5348	0.522	0.531	0.539	0.546	0.554	0.562	0.569	0.577	0.584	0.591	0.598	0.605	0.611	0.618
5403	0.492	0.500	0.507	0.515	0.523	0.530	0.537	0.545	0.552	0.559	0.566	0.572	0.579	0.586
5432	0.439	0.447	0.454	0.462	0.469	0.476	0.484	0.491	0.498	0.505	0.511	0.518	0.525	0.531
5436	0.511	0.519	0.527	0.535	0.542	0.549	0.556	0.563	0.570	0.577	0.583	0.589	0.596	0.602
5443	0.539	0.547	0.556	0.564	0.572	0.579	0.587	0.594	0.602	0.609	0.616	0.623	0.629	0.636
5446	0.493	0.501	0.509	0.517	0.525	0.533	0.540	0.547	0.555	0.562	0.569	0.576	0.583	0.590
5447	0.445	0.453	0.460	0.468	0.475	0.482	0.490	0.497	0.504	0.511	0.518	0.525	0.531	0.538
5467	0.504	0.513	0.521	0.529	0.536	0.544	0.552	0.559	0.567	0.574	0.581	0.589	0.596	0.602
5470	0.486	0.494	0.502	0.510	0.517	0.525	0.532	0.540	0.547	0.554	0.560	0.567	0.574	0.580
5473	0.477	0.485	0.492	0.500	0.507	0.514	0.521	0.528	0.535	0.542	0.548	0.555	0.562	0.568
5474	0.512	0.520	0.528	0.536	0.543	0.550	0.557	0.564	0.571	0.578	0.585	0.592	0.598	0.605
5479	0.586	0.594	0.602	0.609	0.617	0.624	0.632	0.639	0.646	0.653	0.660	0.666	0.673	0.680
5482	0.453	0.461	0.469	0.477	0.485	0.492	0.500	0.507	0.515	0.522	0.529	0.536	0.543	0.550
5484	0.517	0.526	0.534	0.542	0.550	0.558	0.565	0.573	0.580	0.587	0.595	0.602	0.609	0.615
5485	0.428	0.436	0.444	0.451	0.458	0.466	0.473	0.479	0.486	0.493	0.500	0.506	0.513	0.520
5506	0.475	0.483	0.490	0.498	0.505	0.513	0.520	0.527	0.534	0.541	0.548	0.554	0.561	0.567
5507	0.468	0.476	0.483	0.491	0.499	0.506	0.514	0.521	0.528	0.535	0.542	0.549	0.556	0.562
5538	0.503	0.511	0.518	0.525	0.533	0.540	0.547	0.554	0.561	0.567	0.574	0.581	0.587	0.594
5542	0.479	0.487	0.495	0.503	0.511	0.518	0.526	0.533	0.541	0.548	0.555	0.562	0.569	0.576
5552	0.457	0.465	0.472	0.480	0.488	0.495	0.503	0.510	0.517	0.524	0.532	0.539	0.545	0.552
5553	0.418	0.426	0.433	0.441	0.448	0.455	0.463	0.470	0.477	0.484	0.491	0.497	0.504	0.511
5606	0.486	0.493	0.500	0.507	0.514	0.521	0.528	0.535	0.541	0.548	0.554	0.560	0.567	0.573
5610	0.533	0.541	0.548	0.556	0.563	0.570	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
5632	0.492	0.500	0.507	0.515	0.523	0.530	0.537	0.545	0.552	0.559	0.566	0.572	0.579	0.586
5633	0.439	0.447	0.454	0.462	0.469	0.476	0.484	0.491	0.498	0.505	0.511	0.518	0.525	0.531
5650	0.525	0.533	0.541	0.549	0.556	0.563	0.570	0.577	0.584	0.591	0.597	0.604	0.610	0.616
5951	0.684	0.691	0.699	0.707	0.714	0.721	0.728	0.734	0.741	0.747	0.754	0.760	0.766	0.772
6003	0.385	0.393	0.401	0.409	0.416	0.424	0.432	0.439	0.447	0.454	0.461	0.469	0.476	0.480
6011	0.410	0.418	0.425	0.433	0.441	0.448	0.456	0.464	0.471	0.478	0.486	0.493	0.501	0.506
6204	0.449	0.457	0.466	0.474	0.482	0.489	0.497	0.505	0.513	0.520	0.527	0.534	0.541	0.549
6206	0.446	0.453	0.460	0.467	0.474	0.480	0.487	0.493	0.500	0.506	0.512	0.518	0.524	0.529
6213	0.409	0.417	0.425	0.432	0.440	0.447	0.455	0.462	0.470	0.477	0.484	0.491	0.497	0.500
6216	0.434	0.441	0.448	0.455	0.462	0.469	0.476	0.483	0.490	0.497	0.504	0.511	0.517	0.523
6218	0.474	0.481	0.489	0.497	0.504	0.511	0.519	0.526	0.533	0.540	0.547	0.553	0.560	0.567
6220	0.424	0.431	0.438	0.445	0.452	0.459	0.466	0.472	0.479	0.486	0.492	0.499	0.505	0.512
6233	0.424	0.430	0.437	0.443	0.450	0.457	0.463	0.469	0.476	0.482	0.488	0.494	0.501	0.506
6235	0.484	0.492	0.501	0.509	0.517	0.526	0.534	0.541	0.549	0.556	0.564	0.571	0.579	0.587

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
5160	0.575	0.582	0.589	0.595	0.602	0.608	0.614	0.621	0.627	0.633	0.639	0.645	0.650	0.656
5183	0.651	0.657	0.663	0.669	0.675	0.681	0.687	0.692	0.698	0.703	0.709	0.714	0.719	0.724
5184	0.499	0.506	0.512	0.518	0.524	0.530	0.537	0.543	0.549	0.555	0.561	0.567	0.574	0.580
5185	0.643	0.650	0.656	0.662	0.668	0.674	0.680	0.685	0.690	0.696	0.701	0.706	0.711	0.716
5186	0.599	0.605	0.611	0.617	0.623	0.628	0.634	0.640	0.645	0.651	0.656	0.662	0.667	0.672
5187	0.579	0.585	0.591	0.597	0.603	0.609	0.615	0.621	0.627	0.633	0.639	0.644	0.650	0.655
5190	0.608	0.614	0.620	0.627	0.633	0.639	0.645	0.651	0.657	0.662	0.668	0.674	0.679	0.685
5191	0.622	0.628	0.634	0.639	0.645	0.651	0.657	0.662	0.668	0.673	0.679	0.684	0.689	0.695
5192	0.651	0.657	0.663	0.669	0.675	0.681	0.687	0.694	0.700	0.706	0.711	0.717	0.723	0.728
5193	0.668	0.675	0.681	0.687	0.693	0.698	0.704	0.710	0.715	0.721	0.726	0.732	0.737	0.742
5195	0.607	0.613	0.619	0.625	0.631	0.636	0.642	0.648	0.654	0.660	0.665	0.671	0.677	0.682
5201	0.628	0.635	0.641	0.647	0.654	0.660	0.666	0.671	0.677	0.683	0.689	0.694	0.700	0.705
5205	0.553	0.560	0.567	0.573	0.580	0.586	0.592	0.598	0.604	0.610	0.616	0.622	0.628	0.634
5212	0.565	0.571	0.577	0.583	0.589	0.595	0.600	0.606	0.612	0.618	0.624	0.629	0.635	0.640
5213	0.560	0.567	0.573	0.580	0.586	0.593	0.599	0.605	0.611	0.617	0.623	0.629	0.635	0.640
5214	0.605	0.612	0.619	0.625	0.632	0.638	0.644	0.650	0.656	0.662	0.668	0.673	0.679	0.684
5222	0.562	0.569	0.575	0.581	0.587	0.593	0.599	0.604	0.610	0.616	0.622	0.627	0.632	0.637
5225	0.585	0.591	0.597	0.604	0.610	0.615	0.621	0.627	0.633	0.639	0.644	0.650	0.656	0.661
5348	0.624	0.631	0.637	0.643	0.650	0.656	0.662	0.668	0.673	0.679	0.685	0.690	0.695	0.701
5403	0.592	0.599	0.605	0.611	0.617	0.623	0.629	0.635	0.641	0.647	0.652	0.658	0.663	0.669
5432	0.538	0.545	0.551	0.557	0.564	0.570	0.576	0.582	0.588	0.594	0.600	0.606	0.612	0.617
5436	0.608	0.614	0.620	0.626	0.632	0.638	0.643	0.649	0.654	0.660	0.665	0.671	0.676	0.682
5443	0.642	0.648	0.654	0.660	0.666	0.672	0.678	0.683	0.689	0.694	0.700	0.705	0.710	0.715
5446	0.597	0.604	0.610	0.617	0.623	0.630	0.636	0.642	0.648	0.654	0.660	0.666	0.672	0.678
5447	0.545	0.551	0.558	0.564	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.619	0.625
5467	0.609	0.616	0.623	0.630	0.636	0.642	0.649	0.655	0.661	0.667	0.673	0.679	0.685	0.691
5470	0.586	0.592	0.599	0.605	0.610	0.616	0.622	0.628	0.633	0.639	0.645	0.650	0.656	0.661
5473	0.574	0.581	0.587	0.593	0.599	0.605	0.611	0.617	0.623	0.629	0.634	0.640	0.645	0.651
5474	0.611	0.618	0.624	0.630	0.636	0.642	0.648	0.654	0.660	0.666	0.672	0.677	0.683	0.688
5479	0.686	0.693	0.699	0.705	0.711	0.717	0.722	0.728	0.733	0.738	0.744	0.749	0.754	0.759
5482	0.557	0.564	0.571	0.577	0.584	0.590	0.597	0.603	0.609	0.615	0.621	0.627	0.633	0.639
5484	0.622	0.629	0.636	0.642	0.649	0.655	0.661	0.667	0.673	0.679	0.685	0.690	0.696	0.701
5485	0.526	0.532	0.539	0.545	0.552	0.558	0.564	0.570	0.576	0.582	0.588	0.593	0.599	0.605
5506	0.574	0.580	0.586	0.593	0.599	0.605	0.612	0.618	0.624	0.630	0.636	0.642	0.648	0.654
5507	0.569	0.575	0.581	0.588	0.594	0.600	0.606	0.611	0.617	0.622	0.628	0.633	0.639	0.644
5538	0.600	0.607	0.613	0.619	0.625	0.631	0.637	0.642	0.648	0.654	0.659	0.665	0.670	0.676
5542	0.582	0.589	0.595	0.602	0.608	0.615	0.621	0.627	0.633	0.639	0.645	0.651	0.657	0.663
5552	0.559	0.566	0.572	0.579	0.585	0.591	0.597	0.603	0.609	0.615	0.621	0.627	0.633	0.638
5553	0.517	0.524	0.530	0.537	0.543	0.549	0.555	0.561	0.568	0.574	0.580	0.586	0.591	0.597
5606	0.579	0.585	0.591	0.597	0.603	0.608	0.614	0.620	0.625	0.631	0.636	0.641	0.647	0.652
5610	0.631	0.637	0.643	0.649	0.655	0.661	0.667	0.673	0.678	0.683	0.689	0.694	0.699	0.704
5632	0.592	0.599	0.605	0.611	0.617	0.623	0.629	0.635	0.641	0.647	0.652	0.658	0.663	0.669
5633	0.538	0.545	0.551	0.557	0.564	0.570	0.576	0.582	0.588	0.594	0.600	0.606	0.612	0.617
5650	0.623	0.629	0.635	0.640	0.646	0.652	0.658	0.664	0.669	0.675	0.680	0.685	0.691	0.696
5951	0.777	0.783	0.788	0.793	0.798	0.803	0.808	0.812	0.816	0.820	0.824	0.828	0.832	0.836
6003	0.487	0.494	0.501	0.508	0.515	0.522	0.528	0.534	0.540	0.546	0.552	0.557	0.563	0.568
6011	0.513	0.520	0.528	0.534	0.541	0.547	0.553	0.560	0.566	0.572	0.578	0.583	0.588	0.594
6204	0.556	0.563	0.569	0.576	0.583	0.589	0.596	0.602	0.609	0.615	0.622	0.628	0.634	0.640
6206	0.535	0.541	0.547	0.552	0.558	0.564	0.570	0.576	0.582	0.588	0.593	0.599	0.605	0.610
6213	0.507	0.513	0.520	0.526	0.533	0.539	0.546	0.552	0.559	0.565	0.571	0.577	0.584	0.590
6216	0.530	0.537	0.543	0.550	0.557	0.563	0.570	0.576	0.582	0.589	0.595	0.601	0.607	0.614
6218	0.573	0.580	0.586	0.592	0.599	0.605	0.610	0.616	0.622	0.628	0.633	0.639	0.645	0.650
6220	0.518	0.524	0.531	0.537	0.543	0.549	0.555	0.561	0.567	0.573	0.579	0.584	0.590	0.596
6233	0.512	0.518	0.524	0.530	0.536	0.542	0.548	0.554	0.559	0.565	0.571	0.576	0.582	0.587
6235	0.595	0.602	0.610	0.617	0.624	0.631	0.638	0.644	0.651	0.657	0.663	0.669	0.675	0.681

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
5160	0.661	0.667	0.672	0.678	0.683	0.688	0.693	0.698	0.703
5183	0.730	0.735	0.739	0.744	0.749	0.754	0.758	0.763	0.767
5184	0.586	0.592	0.598	0.604	0.610	0.616	0.622	0.628	0.633
5185	0.721	0.726	0.731	0.735	0.740	0.745	0.749	0.753	0.758
5186	0.678	0.683	0.688	0.693	0.698	0.703	0.708	0.713	0.718
5187	0.661	0.666	0.672	0.677	0.682	0.687	0.692	0.697	0.702
5190	0.690	0.696	0.701	0.706	0.711	0.716	0.721	0.726	0.731
5191	0.700	0.704	0.709	0.714	0.719	0.723	0.728	0.732	0.737
5192	0.734	0.739	0.745	0.750	0.755	0.760	0.765	0.769	0.774
5193	0.748	0.753	0.758	0.763	0.768	0.772	0.777	0.782	0.786
5195	0.687	0.692	0.697	0.702	0.707	0.712	0.717	0.722	0.727
5201	0.710	0.715	0.720	0.725	0.730	0.735	0.739	0.744	0.748
5205	0.640	0.645	0.651	0.656	0.662	0.667	0.672	0.678	0.683
5212	0.645	0.650	0.655	0.660	0.665	0.670	0.675	0.679	0.684
5213	0.646	0.652	0.657	0.662	0.668	0.673	0.678	0.683	0.688
5214	0.689	0.694	0.699	0.705	0.710	0.715	0.719	0.724	0.729
5222	0.643	0.648	0.653	0.658	0.663	0.668	0.673	0.678	0.683
5225	0.667	0.673	0.678	0.684	0.689	0.694	0.700	0.705	0.710
5348	0.706	0.711	0.716	0.721	0.726	0.730	0.735	0.739	0.744
5403	0.674	0.679	0.685	0.690	0.695	0.700	0.705	0.710	0.714
5432	0.623	0.629	0.634	0.640	0.645	0.651	0.656	0.661	0.666
5436	0.687	0.692	0.697	0.702	0.707	0.711	0.716	0.721	0.725
5443	0.720	0.725	0.730	0.735	0.739	0.744	0.748	0.753	0.757
5446	0.683	0.689	0.695	0.700	0.705	0.711	0.716	0.721	0.726
5447	0.631	0.636	0.642	0.648	0.653	0.658	0.664	0.669	0.674
5467	0.697	0.702	0.708	0.713	0.719	0.725	0.730	0.735	0.740
5470	0.667	0.672	0.678	0.683	0.688	0.693	0.698	0.703	0.708
5473	0.656	0.661	0.667	0.672	0.677	0.682	0.687	0.692	0.697
5474	0.693	0.699	0.704	0.709	0.714	0.719	0.724	0.729	0.734
5479	0.764	0.769	0.773	0.778	0.782	0.786	0.790	0.794	0.798
5482	0.645	0.650	0.656	0.662	0.667	0.673	0.678	0.683	0.689
5484	0.707	0.712	0.717	0.722	0.727	0.732	0.737	0.742	0.747
5485	0.610	0.616	0.622	0.627	0.633	0.638	0.643	0.649	0.654
5506	0.659	0.665	0.671	0.676	0.682	0.687	0.693	0.698	0.703
5507	0.649	0.654	0.659	0.664	0.669	0.674	0.679	0.684	0.689
5538	0.681	0.686	0.691	0.696	0.701	0.706	0.711	0.716	0.720
5542	0.669	0.675	0.680	0.686	0.691	0.697	0.702	0.707	0.712
5552	0.644	0.650	0.655	0.661	0.666	0.671	0.677	0.682	0.687
5553	0.603	0.609	0.614	0.620	0.626	0.631	0.637	0.642	0.647
5606	0.657	0.662	0.667	0.672	0.677	0.682	0.687	0.692	0.696
5610	0.709	0.713	0.718	0.722	0.727	0.732	0.736	0.741	0.745
5632	0.674	0.679	0.685	0.690	0.695	0.700	0.705	0.710	0.714
5633	0.623	0.629	0.634	0.640	0.645	0.651	0.656	0.661	0.666
5650	0.701	0.706	0.711	0.716	0.721	0.726	0.731	0.735	0.740
5951	0.839	0.843	0.846	0.850	0.853	0.856	0.860	0.863	0.866
6003	0.574	0.579	0.585	0.590	0.595	0.601	0.606	0.611	0.617
6011	0.599	0.604	0.609	0.614	0.620	0.625	0.630	0.635	0.640
6204	0.647	0.653	0.659	0.664	0.670	0.676	0.681	0.686	0.691
6206	0.615	0.621	0.626	0.631	0.636	0.641	0.646	0.651	0.656
6213	0.596	0.602	0.609	0.615	0.621	0.627	0.633	0.639	0.645
6216	0.620	0.626	0.632	0.639	0.645	0.651	0.656	0.661	0.667
6218	0.656	0.661	0.667	0.672	0.677	0.682	0.687	0.692	0.698
6220	0.601	0.607	0.613	0.618	0.624	0.629	0.634	0.640	0.645
6233	0.593	0.598	0.604	0.609	0.615	0.620	0.625	0.631	0.636
6235	0.686	0.692	0.698	0.703	0.708	0.714	0.718	0.723	0.728

Table I – Expected Loss Rates and D-Ratios

Class	Expected Loss	D-Ratio by Primary Threshold												
Code	Rate	4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
6237	0.81	0.097	0.106	0.115	0.125	0.134	0.143	0.152	0.161	0.170	0.178	0.188	0.196	0.204
6251	1.46	0.098	0.107	0.116	0.124	0.132	0.140	0.148	0.156	0.163	0.171	0.179	0.186	0.194
6258	1.76	0.090	0.098	0.106	0.113	0.121	0.128	0.135	0.143	0.150	0.157	0.163	0.170	0.177
6307	2.43	0.098	0.107	0.115	0.123	0.131	0.139	0.147	0.155	0.162	0.169	0.176	0.183	0.190
6308	1.26	0.076	0.082	0.089	0.096	0.102	0.109	0.115	0.122	0.128	0.134	0.140	0.146	0.152
6315	1.73	0.100	0.109	0.118	0.126	0.135	0.143	0.151	0.159	0.167	0.175	0.183	0.190	0.197
6316	1.09	0.086	0.094	0.102	0.109	0.117	0.124	0.131	0.138	0.145	0.152	0.159	0.166	0.172
6325	1.23	0.105	0.114	0.123	0.132	0.140	0.149	0.157	0.165	0.173	0.181	0.188	0.196	0.203
6361	0.98	0.099	0.107	0.115	0.122	0.129	0.136	0.143	0.149	0.156	0.163	0.169	0.176	0.181
6364	2.15	0.143	0.155	0.166	0.176	0.187	0.197	0.207	0.217	0.227	0.237	0.246	0.255	0.265
6400	2.30	0.117	0.127	0.136	0.145	0.154	0.162	0.171	0.179	0.187	0.196	0.203	0.211	0.219
6504	2.97	0.143	0.156	0.167	0.179	0.190	0.201	0.212	0.223	0.233	0.244	0.254	0.263	0.273
6834	2.23	0.156	0.169	0.181	0.193	0.205	0.216	0.227	0.238	0.248	0.258	0.268	0.278	0.287
7133	0.74	0.108	0.117	0.125	0.134	0.142	0.151	0.159	0.167	0.176	0.183	0.191	0.199	0.206
7198	4.47	0.118	0.128	0.138	0.147	0.156	0.165	0.173	0.182	0.190	0.198	0.207	0.214	0.222
7207	4.31	0.103	0.112	0.121	0.129	0.138	0.146	0.154	0.162	0.170	0.178	0.185	0.193	0.200
7219	3.05	0.098	0.107	0.116	0.124	0.132	0.140	0.148	0.156	0.164	0.171	0.179	0.186	0.193
7227	3.18	0.105	0.114	0.124	0.133	0.142	0.152	0.160	0.169	0.178	0.186	0.194	0.202	0.211
7232	2.95	0.112	0.122	0.132	0.141	0.151	0.160	0.169	0.178	0.187	0.196	0.205	0.213	0.221
7248	0.55	0.103	0.112	0.121	0.130	0.138	0.147	0.154	0.162	0.170	0.177	0.185	0.192	0.199
7272	3.73	0.079	0.086	0.092	0.098	0.105	0.111	0.117	0.123	0.128	0.135	0.140	0.146	0.151
7332	1.70	0.166	0.177	0.187	0.197	0.207	0.216	0.225	0.233	0.242	0.250	0.258	0.265	0.273
7360	2.85	0.145	0.157	0.169	0.181	0.192	0.204	0.215	0.225	0.236	0.246	0.256	0.266	0.276
7365	2.85	0.103	0.111	0.120	0.128	0.136	0.144	0.151	0.158	0.165	0.173	0.180	0.187	0.193
7382	3.13	0.115	0.125	0.135	0.145	0.154	0.164	0.173	0.182	0.190	0.199	0.208	0.216	0.224
7392	3.28	0.145	0.155	0.165	0.174	0.183	0.192	0.200	0.209	0.216	0.224	0.232	0.239	0.247
7403	2.51	0.143	0.154	0.164	0.175	0.185	0.194	0.204	0.213	0.222	0.231	0.239	0.248	0.256
7405	0.79	0.112	0.123	0.133	0.142	0.152	0.161	0.170	0.179	0.187	0.196	0.204	0.212	0.220
7409	2.14	0.075	0.081	0.087	0.093	0.099	0.104	0.110	0.115	0.120	0.126	0.131	0.136	0.141
7410	2.55	0.118	0.127	0.136	0.145	0.153	0.162	0.170	0.177	0.185	0.193	0.200	0.207	0.213
7421	0.49	0.142	0.153	0.163	0.173	0.182	0.191	0.201	0.210	0.219	0.228	0.236	0.245	0.254
7424	0.66	0.076	0.083	0.090	0.096	0.102	0.108	0.114	0.121	0.127	0.133	0.138	0.144	0.150
7428	1.30	0.131	0.141	0.151	0.161	0.170	0.179	0.188	0.197	0.205	0.213	0.221	0.229	0.237
7429	0.85	0.187	0.202	0.215	0.228	0.240	0.251	0.262	0.273	0.284	0.294	0.304	0.314	0.323
7500	1.07	0.114	0.123	0.132	0.141	0.149	0.157	0.165	0.173	0.180	0.188	0.195	0.202	0.209
7515	0.49	0.090	0.099	0.107	0.115	0.123	0.131	0.139	0.147	0.155	0.163	0.170	0.178	0.185
7520	1.07	0.114	0.123	0.132	0.141	0.149	0.157	0.165	0.173	0.180	0.188	0.195	0.202	0.209
7538	0.78	0.080	0.087	0.095	0.102	0.109	0.116	0.123	0.130	0.136	0.143	0.149	0.156	0.162
7539	0.58	0.099	0.108	0.116	0.125	0.133	0.141	0.149	0.157	0.164	0.171	0.179	0.186	0.193
7580	0.94	0.118	0.128	0.138	0.148	0.157	0.167	0.176	0.185	0.194	0.202	0.210	0.218	0.226
7600	3.03	0.090	0.099	0.107	0.115	0.123	0.131	0.138	0.145	0.153	0.160	0.167	0.173	0.180
7601	1.36	0.131	0.142	0.153	0.163	0.173	0.182	0.191	0.200	0.209	0.217	0.225	0.233	0.240
7605	0.92	0.127	0.137	0.147	0.157	0.166	0.175	0.184	0.193	0.201	0.209	0.218	0.226	0.234
7607	0.07	0.165	0.180	0.193	0.206	0.219	0.231	0.243	0.255	0.267	0.278	0.290	0.300	0.312
7610	0.20	0.109	0.119	0.128	0.137	0.146	0.155	0.164	0.172	0.180	0.188	0.196	0.204	0.211
7706	2.43	0.098	0.107	0.115	0.123	0.131	0.139	0.147	0.154	0.161	0.169	0.176	0.183	0.190
7707 *	111.53	0.090	0.098	0.106	0.113	0.120	0.127	0.134	0.140	0.147	0.154	0.160	0.167	0.172
7720	1.13	0.131	0.142	0.153	0.163	0.173	0.182	0.192	0.201	0.210	0.219	0.228	0.237	0.245
7721	1.60	0.118	0.129	0.140	0.151	0.161	0.172	0.182	0.192	0.202	0.212	0.221	0.231	0.240
7722 *	53.47	0.109	0.118	0.127	0.136	0.145	0.154	0.162	0.170	0.178	0.186	0.194	0.202	0.209
7855	1.06	0.087	0.094	0.102	0.109	0.116	0.123	0.130	0.137	0.144	0.151	0.157	0.164	0.170
8001	2.24	0.139	0.151	0.163	0.174	0.186	0.197	0.208	0.218	0.229	0.240	0.250	0.260	0.270
8004	1.37	0.161	0.173	0.184	0.196	0.207	0.217	0.227	0.237	0.246	0.256	0.265	0.273	0.282
8006	1.88	0.175	0.188	0.201	0.213	0.225	0.237	0.248	0.259	0.270	0.280	0.291	0.301	0.310
8008	1.09	0.173	0.187	0.201	0.214	0.227	0.239	0.252	0.264	0.276	0.287	0.298	0.309	0.320

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

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
6237	0.212	0.220	0.227	0.235	0.242	0.249	0.257	0.264	0.271	0.278	0.287	0.293	0.299	0.305
6251	0.201	0.208	0.215	0.222	0.229	0.236	0.242	0.248	0.255	0.261	0.267	0.273	0.279	0.285
6258	0.184	0.190	0.197	0.204	0.210	0.216	0.223	0.229	0.235	0.241	0.247	0.253	0.259	0.265
6307	0.197	0.203	0.210	0.216	0.222	0.228	0.234	0.240	0.246	0.252	0.258	0.264	0.269	0.275
6308	0.158	0.164	0.170	0.176	0.182	0.187	0.193	0.198	0.203	0.209	0.214	0.219	0.224	0.229
6315	0.204	0.211	0.218	0.224	0.231	0.237	0.243	0.249	0.255	0.261	0.267	0.273	0.278	0.284
6316	0.179	0.185	0.191	0.197	0.204	0.210	0.216	0.222	0.228	0.234	0.239	0.245	0.251	0.256
6325	0.211	0.218	0.225	0.232	0.239	0.246	0.252	0.259	0.265	0.272	0.278	0.284	0.291	0.297
6361	0.188	0.193	0.200	0.205	0.211	0.218	0.222	0.229	0.235	0.241	0.245	0.252	0.258	0.264
6364	0.274	0.283	0.291	0.300	0.309	0.317	0.325	0.333	0.342	0.349	0.357	0.365	0.372	0.380
6400	0.227	0.234	0.241	0.249	0.256	0.263	0.270	0.276	0.283	0.290	0.296	0.302	0.308	0.314
6504	0.282	0.292	0.301	0.310	0.319	0.327	0.336	0.344	0.353	0.361	0.369	0.376	0.384	0.392
6834	0.297	0.306	0.315	0.324	0.333	0.342	0.351	0.359	0.368	0.375	0.383	0.391	0.399	0.406
7133	0.213	0.221	0.227	0.234	0.241	0.248	0.254	0.260	0.266	0.272	0.279	0.285	0.291	0.297
7198	0.230	0.237	0.245	0.252	0.259	0.267	0.274	0.281	0.287	0.294	0.301	0.307	0.314	0.320
7207	0.207	0.214	0.221	0.228	0.235	0.241	0.248	0.254	0.261	0.267	0.274	0.280	0.286	0.292
7219	0.200	0.207	0.214	0.221	0.228	0.234	0.241	0.247	0.253	0.259	0.266	0.272	0.278	0.284
7227	0.218	0.226	0.234	0.242	0.249	0.257	0.264	0.272	0.279	0.286	0.293	0.300	0.307	0.313
7232	0.229	0.237	0.244	0.252	0.259	0.267	0.274	0.281	0.287	0.294	0.301	0.307	0.313	0.319
7248	0.206	0.213	0.220	0.227	0.234	0.240	0.247	0.254	0.260	0.267	0.273	0.279	0.285	0.292
7272	0.157	0.162	0.168	0.172	0.178	0.183	0.187	0.192	0.198	0.203	0.207	0.212	0.217	0.222
7332	0.280	0.287	0.294	0.301	0.308	0.315	0.321	0.328	0.334	0.341	0.347	0.353	0.359	0.366
7360	0.285	0.294	0.304	0.313	0.321	0.330	0.338	0.347	0.355	0.363	0.371	0.379	0.386	0.394
7365	0.200	0.206	0.212	0.218	0.224	0.230	0.235	0.241	0.246	0.252	0.256	0.261	0.266	0.272
7382	0.233	0.241	0.248	0.256	0.264	0.272	0.279	0.287	0.294	0.301	0.309	0.316	0.323	0.329
7392	0.254	0.261	0.267	0.274	0.281	0.287	0.294	0.300	0.306	0.312	0.318	0.324	0.330	0.336
7403	0.264	0.272	0.280	0.288	0.295	0.303	0.310	0.317	0.324	0.331	0.338	0.345	0.352	0.358
7405	0.228	0.235	0.243	0.250	0.257	0.265	0.271	0.278	0.285	0.292	0.298	0.305	0.311	0.318
7409	0.146	0.150	0.155	0.159	0.164	0.168	0.171	0.176	0.181	0.186	0.188	0.193	0.197	0.202
7410	0.219	0.225	0.231	0.236	0.242	0.249	0.253	0.259	0.265	0.270	0.274	0.279	0.284	0.289
7421	0.263	0.271	0.279	0.286	0.294	0.302	0.309	0.317	0.324	0.332	0.339	0.346	0.354	0.361
7424	0.156	0.161	0.167	0.172	0.177	0.183	0.188	0.193	0.198	0.204	0.209	0.214	0.219	0.224
7428	0.245	0.253	0.260	0.267	0.275	0.282	0.288	0.295	0.302	0.309	0.315	0.322	0.328	0.335
7429	0.333	0.342	0.351	0.361	0.369	0.377	0.386	0.393	0.401	0.409	0.417	0.424	0.432	0.439
7500	0.216	0.222	0.229	0.236	0.242	0.249	0.255	0.262	0.268	0.274	0.281	0.287	0.293	0.299
7515	0.193	0.199	0.206	0.213	0.220	0.227	0.233	0.240	0.246	0.252	0.258	0.264	0.270	0.276
7520	0.216	0.222	0.229	0.236	0.242	0.249	0.255	0.262	0.268	0.274	0.281	0.287	0.293	0.299
7538	0.168	0.174	0.181	0.187	0.192	0.198	0.204	0.210	0.215	0.221	0.226	0.232	0.237	0.242
7539	0.199	0.206	0.213	0.220	0.226	0.233	0.239	0.245	0.251	0.257	0.263	0.269	0.275	0.281
7580	0.233	0.241	0.249	0.256	0.263	0.270	0.277	0.284	0.290	0.297	0.304	0.310	0.316	0.322
7600	0.187	0.193	0.200	0.206	0.212	0.219	0.225	0.231	0.237	0.243	0.249	0.254	0.260	0.266
7601	0.248	0.255	0.263	0.270	0.277	0.284	0.291	0.298	0.305	0.312	0.318	0.324	0.331	0.337
7605	0.241	0.249	0.256	0.263	0.269	0.276	0.282	0.289	0.295	0.301	0.308	0.314	0.319	0.325
7607	0.321	0.332	0.342	0.352	0.362	0.371	0.380	0.389	0.398	0.407	0.416	0.424	0.432	0.440
7610	0.219	0.226	0.233	0.240	0.247	0.254	0.261	0.267	0.274	0.280	0.287	0.293	0.299	0.305
7706	0.196	0.203	0.209	0.216	0.222	0.228	0.234	0.240	0.246	0.251	0.257	0.262	0.268	0.273
7707 *	0.179	0.185	0.191	0.196	0.202	0.208	0.213	0.219	0.225	0.231	0.235	0.241	0.246	0.252
7720	0.254	0.262	0.270	0.277	0.285	0.292	0.300	0.307	0.314	0.321	0.328	0.334	0.341	0.347
7721	0.249	0.258	0.266	0.275	0.283	0.292	0.300	0.308	0.315	0.323	0.331	0.338	0.345	0.353
7722 *	0.216	0.224	0.231	0.238	0.245	0.252	0.258	0.265	0.272	0.278	0.284	0.291	0.297	0.303
7855	0.177	0.183	0.189	0.195	0.201	0.207	0.212	0.218	0.224	0.229	0.234	0.240	0.246	0.251
8001	0.280	0.289	0.298	0.307	0.317	0.325	0.334	0.343	0.351	0.360	0.368	0.376	0.384	0.392
8004	0.290	0.298	0.306	0.315	0.322	0.330	0.338	0.345	0.353	0.360	0.367	0.374	0.381	0.389
8006	0.320	0.329	0.338	0.347	0.356	0.365	0.373	0.381	0.389	0.398	0.405	0.413	0.421	0.428
8008	0.331	0.341	0.351	0.361	0.371	0.380	0.389	0.398	0.407	0.416	0.425	0.433	0.441	0.449

Table I – Expected Loss Rates and D-Ratios

Class Code	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
6237	0.312	0.319	0.326	0.332	0.338	0.343	0.349	0.354	0.361	0.366	0.371	0.376	0.381	0.386
6251	0.291	0.296	0.302	0.308	0.313	0.318	0.323	0.329	0.333	0.338	0.343	0.349	0.354	0.359
6258	0.271	0.277	0.282	0.288	0.294	0.299	0.305	0.310	0.316	0.321	0.326	0.331	0.336	0.341
6307	0.281	0.286	0.292	0.297	0.303	0.308	0.314	0.319	0.324	0.330	0.335	0.340	0.345	0.350
6308	0.234	0.239	0.244	0.249	0.253	0.258	0.263	0.268	0.272	0.277	0.282	0.286	0.291	0.296
6315	0.290	0.295	0.301	0.306	0.312	0.317	0.323	0.328	0.333	0.339	0.344	0.349	0.354	0.359
6316	0.262	0.268	0.273	0.279	0.284	0.289	0.295	0.300	0.305	0.310	0.316	0.321	0.326	0.331
6325	0.303	0.308	0.314	0.320	0.326	0.331	0.337	0.342	0.347	0.353	0.358	0.363	0.368	0.373
6361	0.270	0.273	0.279	0.285	0.290	0.296	0.301	0.307	0.310	0.315	0.321	0.326	0.331	0.336
6364	0.387	0.395	0.402	0.408	0.415	0.422	0.428	0.435	0.442	0.448	0.455	0.461	0.466	0.472
6400	0.320	0.326	0.332	0.338	0.344	0.350	0.355	0.361	0.367	0.372	0.378	0.383	0.388	0.394
6504	0.399	0.406	0.413	0.420	0.427	0.434	0.441	0.448	0.454	0.461	0.467	0.473	0.480	0.486
6834	0.414	0.421	0.428	0.435	0.442	0.449	0.456	0.462	0.469	0.475	0.481	0.487	0.493	0.499
7133	0.303	0.309	0.315	0.321	0.327	0.332	0.338	0.344	0.349	0.355	0.360	0.365	0.370	0.375
7198	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.369	0.374	0.380	0.386	0.391	0.397	0.402
7207	0.298	0.304	0.310	0.316	0.322	0.328	0.334	0.340	0.345	0.351	0.357	0.362	0.368	0.373
7219	0.289	0.295	0.301	0.307	0.312	0.318	0.323	0.328	0.334	0.339	0.344	0.350	0.355	0.360
7227	0.320	0.327	0.333	0.340	0.346	0.352	0.359	0.365	0.371	0.377	0.383	0.389	0.394	0.400
7232	0.325	0.331	0.337	0.343	0.349	0.354	0.359	0.365	0.370	0.376	0.381	0.386	0.391	0.396
7248	0.298	0.304	0.310	0.316	0.322	0.328	0.333	0.339	0.345	0.350	0.356	0.361	0.367	0.372
7272	0.227	0.231	0.236	0.241	0.246	0.250	0.255	0.260	0.263	0.267	0.272	0.277	0.281	0.285
7332	0.371	0.377	0.383	0.389	0.394	0.400	0.405	0.411	0.416	0.421	0.427	0.432	0.437	0.442
7360	0.401	0.408	0.415	0.423	0.429	0.436	0.443	0.450	0.456	0.463	0.469	0.475	0.481	0.487
7365	0.277	0.280	0.285	0.290	0.295	0.300	0.305	0.310	0.312	0.317	0.321	0.326	0.331	0.335
7382	0.336	0.343	0.350	0.356	0.363	0.369	0.375	0.381	0.388	0.394	0.400	0.406	0.412	0.417
7392	0.342	0.347	0.353	0.359	0.364	0.370	0.375	0.380	0.385	0.391	0.396	0.401	0.406	0.410
7403	0.365	0.371	0.378	0.384	0.390	0.396	0.402	0.408	0.414	0.420	0.425	0.431	0.437	0.442
7405	0.324	0.330	0.337	0.343	0.349	0.355	0.361	0.367	0.372	0.378	0.384	0.390	0.395	0.401
7409	0.206	0.208	0.212	0.216	0.221	0.225	0.229	0.233	0.234	0.238	0.242	0.246	0.250	0.254
7410	0.293	0.295	0.300	0.304	0.308	0.312	0.316	0.320	0.321	0.325	0.329	0.333	0.337	0.340
7421	0.368	0.374	0.381	0.388	0.395	0.402	0.409	0.416	0.422	0.429	0.435	0.441	0.447	0.453
7424	0.229	0.234	0.239	0.244	0.248	0.253	0.258	0.263	0.267	0.272	0.276	0.281	0.285	0.290
7428	0.341	0.347	0.353	0.359	0.365	0.371	0.377	0.382	0.388	0.394	0.399	0.405	0.410	0.415
7429	0.446	0.453	0.460	0.467	0.473	0.480	0.486	0.493	0.499	0.505	0.511	0.517	0.523	0.529
7500	0.305	0.311	0.317	0.322	0.328	0.334	0.339	0.344	0.350	0.355	0.360	0.365	0.370	0.375
7515	0.281	0.287	0.292	0.298	0.304	0.309	0.315	0.320	0.326	0.331	0.336	0.341	0.346	0.351
7520	0.305	0.311	0.317	0.322	0.328	0.334	0.339	0.344	0.350	0.355	0.360	0.365	0.370	0.375
7538	0.248	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.302	0.307	0.311
7539	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348	0.353
7580	0.328	0.335	0.341	0.347	0.353	0.358	0.364	0.369	0.376	0.382	0.387	0.393	0.398	0.403
7600	0.271	0.277	0.282	0.287	0.293	0.298	0.303	0.308	0.313	0.318	0.323	0.328	0.333	0.338
7601	0.343	0.349	0.355	0.361	0.367	0.373	0.379	0.385	0.390	0.396	0.401	0.407	0.413	0.418
7605	0.331	0.337	0.342	0.348	0.354	0.359	0.365	0.370	0.376	0.381	0.386	0.392	0.397	0.402
7607	0.448	0.456	0.464	0.472	0.479	0.486	0.492	0.499	0.506	0.513	0.519	0.525	0.531	0.537
7610	0.311	0.317	0.323	0.329	0.335	0.341	0.347	0.352	0.358	0.363	0.369	0.374	0.379	0.385
7706	0.279	0.284	0.290	0.295	0.300	0.305	0.310	0.315	0.320	0.325	0.329	0.334	0.339	0.343
7707 *	0.257	0.261	0.267	0.272	0.277	0.283	0.288	0.293	0.296	0.302	0.307	0.312	0.317	0.322
7720	0.353	0.360	0.366	0.372	0.378	0.384	0.390	0.395	0.401	0.406	0.412	0.417	0.423	0.428
7721	0.360	0.366	0.373	0.380	0.387	0.393	0.399	0.406	0.412	0.418	0.424	0.430	0.435	0.441
7722 *	0.309	0.315	0.321	0.327	0.332	0.338	0.344	0.349	0.355	0.360	0.366	0.371	0.376	0.381
7855	0.256	0.261	0.266	0.270	0.275	0.280	0.285	0.290	0.293	0.298	0.303	0.308	0.312	0.317
8001	0.399	0.407	0.414	0.421	0.428	0.435	0.442	0.449	0.456	0.463	0.469	0.476	0.482	0.489
8004	0.395	0.402	0.409	0.416	0.422	0.429	0.435	0.442	0.448	0.454	0.460	0.466	0.472	0.478
8006	0.436	0.443	0.450	0.457	0.464	0.471	0.477	0.484	0.490	0.496	0.503	0.509	0.515	0.521
8008	0.457	0.465	0.472	0.480	0.487	0.494	0.501	0.508	0.515	0.521	0.528	0.534	0.541	0.547

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
6237	0.390	0.400	0.411	0.419	0.428	0.436	0.445	0.453	0.461	0.472	0.480	0.489	0.497	0.505
6251	0.363	0.373	0.381	0.391	0.400	0.409	0.417	0.426	0.435	0.442	0.451	0.459	0.468	0.476
6258	0.346	0.356	0.366	0.376	0.385	0.395	0.404	0.413	0.422	0.431	0.440	0.448	0.456	0.464
6307	0.355	0.365	0.374	0.384	0.393	0.402	0.411	0.420	0.429	0.438	0.446	0.455	0.463	0.472
6308	0.300	0.309	0.318	0.327	0.335	0.344	0.352	0.361	0.369	0.377	0.385	0.393	0.401	0.409
6315	0.364	0.374	0.384	0.394	0.404	0.414	0.423	0.432	0.441	0.450	0.459	0.467	0.476	0.484
6316	0.336	0.346	0.356	0.366	0.375	0.384	0.393	0.402	0.411	0.419	0.428	0.436	0.444	0.452
6325	0.378	0.388	0.398	0.408	0.417	0.426	0.435	0.444	0.453	0.461	0.470	0.478	0.486	0.495
6361	0.341	0.351	0.358	0.368	0.377	0.386	0.395	0.404	0.413	0.419	0.428	0.437	0.446	0.455
6364	0.478	0.489	0.500	0.511	0.521	0.531	0.540	0.549	0.558	0.567	0.576	0.584	0.592	0.600
6400	0.399	0.409	0.419	0.429	0.439	0.448	0.458	0.467	0.475	0.483	0.492	0.500	0.508	0.516
6504	0.492	0.504	0.515	0.526	0.537	0.548	0.558	0.568	0.578	0.588	0.598	0.607	0.616	0.625
6834	0.505	0.516	0.527	0.537	0.547	0.557	0.566	0.575	0.584	0.592	0.601	0.609	0.617	0.625
7133	0.380	0.389	0.399	0.408	0.416	0.425	0.434	0.442	0.451	0.460	0.469	0.477	0.485	0.493
7198	0.408	0.418	0.429	0.439	0.449	0.459	0.469	0.478	0.488	0.497	0.506	0.514	0.523	0.531
7207	0.379	0.389	0.400	0.411	0.421	0.431	0.441	0.451	0.461	0.471	0.480	0.489	0.499	0.508
7219	0.365	0.375	0.385	0.394	0.404	0.413	0.422	0.431	0.440	0.449	0.457	0.465	0.474	0.482
7227	0.406	0.417	0.428	0.438	0.448	0.458	0.468	0.478	0.487	0.496	0.505	0.514	0.523	0.531
7232	0.401	0.411	0.421	0.430	0.440	0.449	0.458	0.466	0.475	0.484	0.493	0.502	0.510	0.519
7248	0.378	0.389	0.399	0.410	0.420	0.430	0.440	0.450	0.459	0.468	0.478	0.487	0.495	0.504
7272	0.290	0.299	0.305	0.314	0.322	0.330	0.338	0.346	0.353	0.358	0.365	0.373	0.380	0.387
7332	0.446	0.456	0.465	0.475	0.484	0.493	0.501	0.510	0.519	0.527	0.535	0.543	0.551	0.559
7360	0.493	0.505	0.516	0.527	0.537	0.547	0.557	0.567	0.577	0.586	0.595	0.603	0.612	0.620
7365	0.340	0.349	0.355	0.363	0.372	0.380	0.389	0.397	0.405	0.410	0.418	0.426	0.434	0.441
7382	0.423	0.434	0.446	0.456	0.467	0.477	0.487	0.497	0.506	0.516	0.525	0.534	0.543	0.552
7392	0.415	0.425	0.435	0.444	0.453	0.462	0.471	0.480	0.488	0.496	0.505	0.513	0.521	0.529
7403	0.448	0.458	0.469	0.479	0.489	0.499	0.509	0.518	0.528	0.537	0.546	0.555	0.564	0.572
7405	0.406	0.417	0.427	0.438	0.448	0.458	0.467	0.477	0.487	0.496	0.505	0.514	0.523	0.532
7409	0.258	0.266	0.269	0.277	0.284	0.292	0.299	0.306	0.314	0.315	0.323	0.330	0.337	0.343
7410	0.344	0.352	0.355	0.362	0.370	0.377	0.383	0.390	0.397	0.399	0.406	0.412	0.419	0.425
7421	0.459	0.471	0.482	0.493	0.503	0.512	0.521	0.530	0.538	0.546	0.554	0.563	0.571	0.579
7424	0.294	0.303	0.312	0.321	0.329	0.338	0.346	0.355	0.363	0.371	0.380	0.388	0.396	0.403
7428	0.421	0.431	0.441	0.451	0.461	0.470	0.480	0.489	0.499	0.508	0.517	0.526	0.534	0.543
7429	0.534	0.546	0.557	0.569	0.579	0.590	0.601	0.611	0.621	0.631	0.640	0.648	0.656	0.663
7500	0.380	0.390	0.399	0.408	0.417	0.426	0.434	0.442	0.450	0.458	0.466	0.474	0.481	0.489
7515	0.356	0.366	0.376	0.385	0.395	0.404	0.412	0.421	0.429	0.438	0.446	0.455	0.463	0.472
7520	0.380	0.390	0.399	0.408	0.417	0.426	0.434	0.442	0.450	0.458	0.466	0.474	0.481	0.489
7538	0.316	0.325	0.334	0.343	0.351	0.359	0.368	0.376	0.384	0.391	0.399	0.407	0.415	0.422
7539	0.358	0.367	0.377	0.386	0.395	0.404	0.413	0.421	0.430	0.439	0.448	0.456	0.465	0.473
7580	0.409	0.419	0.430	0.440	0.449	0.459	0.467	0.475	0.483	0.493	0.500	0.507	0.515	0.522
7600	0.343	0.352	0.362	0.371	0.380	0.389	0.398	0.406	0.415	0.423	0.432	0.440	0.448	0.456
7601	0.424	0.434	0.444	0.454	0.464	0.474	0.484	0.493	0.503	0.512	0.521	0.529	0.538	0.547
7605	0.407	0.418	0.428	0.437	0.447	0.456	0.466	0.475	0.483	0.492	0.500	0.509	0.517	0.525
7607	0.544	0.556	0.569	0.581	0.592	0.603	0.613	0.623	0.633	0.644	0.653	0.662	0.671	0.680
7610	0.390	0.400	0.410	0.419	0.429	0.438	0.447	0.456	0.464	0.473	0.481	0.490	0.498	0.507
7706	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.413	0.421	0.429	0.436	0.444	0.451
7707 *	0.327	0.336	0.344	0.353	0.362	0.372	0.381	0.390	0.399	0.405	0.414	0.423	0.431	0.440
7720	0.434	0.444	0.455	0.465	0.475	0.485	0.495	0.504	0.513	0.522	0.531	0.540	0.548	0.557
7721	0.447	0.458	0.468	0.478	0.488	0.498	0.508	0.517	0.526	0.535	0.543	0.551	0.559	0.567
7722 *	0.387	0.397	0.407	0.416	0.426	0.435	0.445	0.454	0.463	0.471	0.480	0.488	0.497	0.505
7855	0.321	0.330	0.338	0.347	0.355	0.363	0.371	0.378	0.386	0.393	0.401	0.409	0.417	0.424
8001	0.495	0.507	0.519	0.531	0.542	0.552	0.563	0.573	0.583	0.593	0.603	0.612	0.622	0.631
8004	0.483	0.494	0.504	0.514	0.524	0.533	0.543	0.552	0.561	0.570	0.578	0.587	0.595	0.603
8006	0.526	0.538	0.549	0.560	0.570	0.580	0.590	0.600	0.610	0.619	0.628	0.637	0.645	0.654
8008	0.553	0.565	0.577	0.588	0.599	0.609	0.619	0.629	0.638	0.648	0.657	0.666	0.674	0.683

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
6237	0.513	0.521	0.529	0.537	0.546	0.554	0.562	0.570	0.578	0.585	0.593	0.601	0.609	0.620
6251	0.484	0.491	0.499	0.507	0.514	0.521	0.528	0.535	0.541	0.547	0.554	0.560	0.566	0.571
6258	0.473	0.481	0.489	0.497	0.505	0.512	0.520	0.528	0.535	0.543	0.551	0.558	0.566	0.573
6307	0.480	0.488	0.496	0.504	0.512	0.519	0.527	0.535	0.542	0.549	0.557	0.564	0.570	0.577
6308	0.416	0.424	0.432	0.439	0.446	0.453	0.460	0.467	0.474	0.480	0.487	0.493	0.499	0.505
6315	0.492	0.500	0.508	0.515	0.523	0.530	0.537	0.544	0.552	0.559	0.565	0.572	0.579	0.585
6316	0.460	0.468	0.475	0.483	0.490	0.497	0.504	0.512	0.518	0.525	0.532	0.539	0.545	0.552
6325	0.503	0.511	0.519	0.526	0.534	0.542	0.549	0.557	0.564	0.571	0.578	0.585	0.592	0.599
6361	0.463	0.472	0.481	0.489	0.497	0.504	0.511	0.519	0.526	0.533	0.540	0.547	0.554	0.558
6364	0.608	0.615	0.622	0.628	0.635	0.642	0.648	0.654	0.661	0.667	0.673	0.680	0.686	0.692
6400	0.524	0.532	0.539	0.547	0.554	0.562	0.569	0.576	0.583	0.590	0.597	0.604	0.611	0.617
6504	0.633	0.642	0.650	0.658	0.666	0.674	0.681	0.688	0.696	0.703	0.710	0.716	0.723	0.729
6834	0.633	0.640	0.648	0.655	0.663	0.670	0.677	0.684	0.691	0.698	0.705	0.711	0.718	0.724
7133	0.501	0.508	0.516	0.524	0.532	0.540	0.547	0.555	0.563	0.570	0.577	0.585	0.592	0.599
7198	0.540	0.548	0.556	0.564	0.572	0.579	0.587	0.594	0.602	0.609	0.616	0.623	0.630	0.636
7207	0.517	0.526	0.535	0.543	0.552	0.560	0.568	0.577	0.584	0.592	0.600	0.607	0.615	0.621
7219	0.490	0.498	0.506	0.514	0.521	0.529	0.536	0.543	0.550	0.558	0.565	0.571	0.578	0.585
7227	0.539	0.548	0.556	0.563	0.571	0.578	0.586	0.593	0.600	0.606	0.613	0.619	0.626	0.632
7232	0.527	0.536	0.544	0.552	0.561	0.569	0.576	0.584	0.591	0.598	0.605	0.612	0.619	0.627
7248	0.513	0.521	0.530	0.538	0.546	0.554	0.562	0.569	0.577	0.584	0.591	0.598	0.605	0.611
7272	0.394	0.401	0.407	0.414	0.421	0.427	0.434	0.441	0.447	0.454	0.460	0.467	0.473	0.476
7332	0.567	0.574	0.582	0.590	0.597	0.604	0.611	0.618	0.625	0.632	0.638	0.645	0.652	0.658
7360	0.628	0.636	0.644	0.651	0.659	0.666	0.673	0.680	0.686	0.693	0.699	0.706	0.712	0.718
7365	0.449	0.457	0.464	0.472	0.479	0.486	0.494	0.501	0.508	0.515	0.522	0.529	0.536	0.539
7382	0.560	0.569	0.577	0.585	0.593	0.601	0.608	0.616	0.623	0.630	0.637	0.644	0.651	0.658
7392	0.537	0.545	0.552	0.559	0.567	0.574	0.581	0.588	0.594	0.601	0.607	0.614	0.620	0.626
7403	0.581	0.589	0.597	0.605	0.613	0.620	0.628	0.635	0.642	0.649	0.656	0.663	0.670	0.676
7405	0.541	0.549	0.558	0.566	0.575	0.583	0.591	0.598	0.606	0.614	0.621	0.628	0.635	0.642
7409	0.350	0.357	0.364	0.371	0.377	0.384	0.391	0.397	0.404	0.410	0.417	0.423	0.429	0.429
7410	0.431	0.438	0.444	0.450	0.456	0.462	0.468	0.474	0.480	0.486	0.492	0.498	0.504	0.503
7421	0.587	0.595	0.604	0.612	0.620	0.628	0.636	0.644	0.652	0.659	0.667	0.673	0.680	0.685
7424	0.411	0.419	0.426	0.434	0.441	0.449	0.456	0.463	0.471	0.478	0.485	0.492	0.499	0.506
7428	0.552	0.560	0.569	0.577	0.585	0.593	0.601	0.609	0.616	0.623	0.631	0.638	0.644	0.651
7429	0.670	0.678	0.685	0.692	0.698	0.704	0.710	0.716	0.722	0.728	0.734	0.739	0.745	0.751
7500	0.496	0.504	0.511	0.518	0.525	0.532	0.539	0.546	0.553	0.559	0.566	0.572	0.579	0.585
7515	0.480	0.488	0.497	0.504	0.512	0.520	0.527	0.535	0.542	0.549	0.556	0.563	0.570	0.577
7520	0.496	0.504	0.511	0.518	0.525	0.532	0.539	0.546	0.553	0.559	0.566	0.572	0.579	0.585
7538	0.430	0.438	0.445	0.453	0.460	0.467	0.474	0.482	0.489	0.496	0.503	0.509	0.516	0.523
7539	0.481	0.489	0.498	0.505	0.513	0.520	0.528	0.535	0.542	0.550	0.557	0.564	0.571	0.578
7580	0.529	0.536	0.543	0.550	0.556	0.563	0.569	0.575	0.581	0.587	0.594	0.600	0.606	0.613
7600	0.464	0.472	0.480	0.488	0.495	0.503	0.510	0.517	0.525	0.532	0.539	0.546	0.553	0.559
7601	0.555	0.564	0.572	0.580	0.588	0.595	0.603	0.610	0.618	0.625	0.632	0.639	0.646	0.652
7605	0.533	0.541	0.549	0.557	0.565	0.572	0.580	0.587	0.594	0.601	0.608	0.615	0.622	0.628
7607	0.688	0.695	0.702	0.709	0.716	0.722	0.729	0.736	0.742	0.747	0.753	0.759	0.764	0.771
7610	0.515	0.523	0.530	0.538	0.546	0.553	0.561	0.568	0.575	0.583	0.590	0.596	0.603	0.610
7706	0.459	0.466	0.473	0.480	0.486	0.493	0.500	0.507	0.513	0.520	0.527	0.533	0.539	0.545
7707 *	0.448	0.457	0.465	0.473	0.482	0.490	0.498	0.506	0.514	0.522	0.529	0.536	0.542	0.547
7720	0.565	0.573	0.581	0.588	0.596	0.603	0.610	0.617	0.624	0.631	0.637	0.644	0.650	0.657
7721	0.575	0.582	0.590	0.597	0.604	0.611	0.617	0.624	0.630	0.637	0.643	0.649	0.654	0.660
7722 *	0.513	0.521	0.528	0.536	0.543	0.551	0.558	0.565	0.572	0.579	0.586	0.593	0.599	0.606
7855	0.432	0.440	0.447	0.455	0.462	0.469	0.475	0.482	0.488	0.495	0.501	0.508	0.514	0.519
8001	0.639	0.648	0.657	0.665	0.673	0.680	0.688	0.695	0.702	0.709	0.716	0.722	0.728	0.735
8004	0.611	0.619	0.627	0.635	0.642	0.650	0.658	0.665	0.672	0.680	0.687	0.694	0.701	0.708
8006	0.662	0.670	0.678	0.685	0.693	0.700	0.707	0.714	0.721	0.727	0.734	0.740	0.746	0.752
8008	0.691	0.699	0.707	0.714	0.722	0.729	0.736	0.743	0.750	0.757	0.763	0.769	0.775	0.781

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
6237	0.628	0.635	0.641	0.647	0.653	0.659	0.665	0.671	0.677	0.683	0.689	0.695	0.701	0.707
6251	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.619	0.625	0.631	0.636	0.642	0.647	0.653
6258	0.580	0.587	0.594	0.601	0.608	0.615	0.622	0.628	0.634	0.640	0.646	0.652	0.657	0.663
6307	0.584	0.590	0.597	0.603	0.609	0.615	0.622	0.628	0.634	0.640	0.646	0.652	0.657	0.662
6308	0.511	0.517	0.523	0.528	0.533	0.539	0.544	0.550	0.555	0.561	0.566	0.571	0.577	0.582
6315	0.591	0.598	0.604	0.611	0.617	0.623	0.629	0.635	0.642	0.648	0.654	0.660	0.665	0.671
6316	0.559	0.565	0.571	0.578	0.584	0.590	0.596	0.602	0.608	0.614	0.620	0.625	0.630	0.635
6325	0.605	0.611	0.618	0.624	0.630	0.637	0.643	0.649	0.654	0.660	0.666	0.671	0.677	0.682
6361	0.565	0.571	0.578	0.584	0.590	0.597	0.603	0.609	0.616	0.622	0.628	0.634	0.640	0.646
6364	0.698	0.704	0.709	0.715	0.720	0.726	0.731	0.736	0.741	0.746	0.751	0.755	0.760	0.765
6400	0.624	0.630	0.636	0.642	0.648	0.654	0.660	0.666	0.671	0.677	0.682	0.687	0.692	0.697
6504	0.735	0.741	0.747	0.753	0.759	0.764	0.770	0.775	0.780	0.786	0.791	0.795	0.800	0.805
6834	0.730	0.736	0.743	0.749	0.755	0.760	0.765	0.770	0.775	0.780	0.784	0.789	0.794	0.798
7133	0.606	0.613	0.619	0.626	0.632	0.638	0.644	0.650	0.655	0.661	0.667	0.673	0.678	0.684
7198	0.643	0.649	0.656	0.662	0.668	0.674	0.680	0.686	0.692	0.698	0.703	0.709	0.714	0.719
7207	0.628	0.635	0.641	0.648	0.654	0.661	0.667	0.673	0.679	0.685	0.691	0.697	0.702	0.708
7219	0.592	0.598	0.605	0.611	0.617	0.623	0.630	0.636	0.642	0.647	0.653	0.659	0.665	0.670
7227	0.639	0.645	0.651	0.657	0.663	0.669	0.675	0.681	0.686	0.692	0.697	0.703	0.708	0.713
7232	0.633	0.640	0.647	0.653	0.660	0.667	0.673	0.680	0.686	0.692	0.698	0.704	0.709	0.715
7248	0.618	0.624	0.630	0.636	0.642	0.648	0.654	0.660	0.666	0.672	0.678	0.684	0.690	0.696
7272	0.483	0.489	0.496	0.502	0.508	0.515	0.521	0.527	0.533	0.540	0.546	0.552	0.558	0.564
7332	0.664	0.670	0.676	0.682	0.688	0.694	0.700	0.705	0.711	0.716	0.721	0.726	0.731	0.736
7360	0.724	0.729	0.735	0.741	0.746	0.752	0.757	0.762	0.768	0.772	0.777	0.782	0.787	0.791
7365	0.546	0.552	0.559	0.566	0.573	0.579	0.586	0.592	0.599	0.606	0.612	0.618	0.625	0.631
7382	0.664	0.671	0.677	0.683	0.689	0.695	0.701	0.706	0.712	0.717	0.722	0.728	0.733	0.738
7392	0.633	0.639	0.645	0.650	0.656	0.662	0.667	0.673	0.678	0.683	0.689	0.694	0.699	0.704
7403	0.683	0.689	0.695	0.701	0.707	0.713	0.719	0.725	0.730	0.736	0.741	0.746	0.752	0.757
7405	0.649	0.656	0.662	0.669	0.675	0.682	0.688	0.694	0.700	0.705	0.711	0.716	0.722	0.727
7409	0.435	0.441	0.447	0.453	0.460	0.466	0.472	0.478	0.484	0.490	0.495	0.501	0.507	0.513
7410	0.509	0.515	0.520	0.526	0.532	0.537	0.543	0.548	0.554	0.559	0.565	0.570	0.575	0.581
7421	0.691	0.697	0.703	0.708	0.714	0.719	0.724	0.729	0.734	0.739	0.744	0.749	0.754	0.759
7424	0.513	0.520	0.527	0.534	0.540	0.547	0.554	0.560	0.566	0.573	0.579	0.585	0.591	0.597
7428	0.657	0.664	0.670	0.677	0.683	0.689	0.695	0.701	0.707	0.712	0.718	0.723	0.728	0.734
7429	0.756	0.762	0.767	0.772	0.777	0.782	0.788	0.793	0.798	0.803	0.808	0.813	0.818	0.823
7500	0.591	0.598	0.604	0.610	0.616	0.623	0.629	0.635	0.641	0.647	0.653	0.658	0.664	0.669
7515	0.584	0.591	0.597	0.603	0.610	0.616	0.622	0.628	0.634	0.639	0.645	0.651	0.657	0.663
7520	0.591	0.598	0.604	0.610	0.616	0.623	0.629	0.635	0.641	0.647	0.653	0.658	0.664	0.669
7538	0.529	0.536	0.542	0.549	0.555	0.561	0.568	0.574	0.579	0.585	0.591	0.597	0.603	0.608
7539	0.584	0.591	0.597	0.603	0.609	0.615	0.621	0.627	0.633	0.638	0.644	0.650	0.655	0.661
7580	0.619	0.625	0.631	0.636	0.642	0.647	0.653	0.658	0.663	0.669	0.674	0.679	0.685	0.690
7600	0.566	0.573	0.579	0.586	0.592	0.599	0.605	0.611	0.618	0.624	0.630	0.636	0.642	0.648
7601	0.658	0.664	0.670	0.677	0.683	0.689	0.695	0.701	0.707	0.712	0.718	0.723	0.728	0.733
7605	0.635	0.641	0.648	0.654	0.660	0.666	0.671	0.677	0.683	0.688	0.694	0.699	0.704	0.710
7607	0.777	0.782	0.788	0.793	0.799	0.805	0.810	0.816	0.821	0.827	0.832	0.837	0.841	0.845
7610	0.616	0.623	0.629	0.635	0.641	0.647	0.653	0.659	0.665	0.671	0.676	0.682	0.688	0.693
7706	0.551	0.558	0.564	0.570	0.576	0.582	0.588	0.593	0.599	0.605	0.610	0.615	0.621	0.626
7707 *	0.553	0.560	0.566	0.573	0.579	0.585	0.591	0.597	0.603	0.609	0.615	0.621	0.627	0.633
7720	0.663	0.669	0.675	0.681	0.687	0.692	0.698	0.703	0.708	0.713	0.718	0.723	0.728	0.733
7721	0.666	0.671	0.677	0.682	0.687	0.693	0.698	0.703	0.708	0.712	0.717	0.722	0.726	0.731
7722 *	0.612	0.618	0.624	0.631	0.637	0.643	0.648	0.654	0.660	0.666	0.671	0.677	0.682	0.687
7855	0.525	0.531	0.537	0.543	0.548	0.554	0.560	0.566	0.572	0.577	0.583	0.588	0.594	0.599
8001	0.740	0.746	0.752	0.758	0.763	0.769	0.774	0.779	0.784	0.789	0.794	0.799	0.804	0.808
8004	0.715	0.722	0.728	0.734	0.740	0.746	0.751	0.757	0.762	0.767	0.772	0.777	0.782	0.787
8006	0.758	0.763	0.769	0.774	0.780	0.785	0.790	0.795	0.799	0.804	0.809	0.813	0.817	0.822
8008	0.787	0.792	0.798	0.803	0.808	0.813	0.818	0.822	0.827	0.831	0.835	0.839	0.843	0.847

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
6237	0.712	0.718	0.724	0.730	0.736	0.742	0.747	0.753	0.758
6251	0.659	0.664	0.669	0.674	0.679	0.685	0.690	0.695	0.700
6258	0.668	0.674	0.679	0.685	0.690	0.695	0.701	0.706	0.711
6307	0.668	0.673	0.678	0.683	0.688	0.693	0.698	0.702	0.707
6308	0.588	0.593	0.598	0.603	0.608	0.614	0.619	0.624	0.629
6315	0.677	0.682	0.687	0.693	0.698	0.703	0.708	0.713	0.719
6316	0.640	0.646	0.650	0.655	0.660	0.665	0.670	0.675	0.679
6325	0.688	0.693	0.698	0.704	0.709	0.714	0.719	0.724	0.728
6361	0.653	0.659	0.665	0.671	0.677	0.683	0.689	0.695	0.700
6364	0.769	0.774	0.778	0.782	0.787	0.791	0.795	0.800	0.804
6400	0.702	0.707	0.712	0.717	0.722	0.727	0.731	0.736	0.740
6504	0.809	0.814	0.818	0.822	0.826	0.830	0.834	0.838	0.842
6834	0.803	0.807	0.811	0.815	0.819	0.823	0.826	0.830	0.834
7133	0.690	0.695	0.701	0.707	0.712	0.717	0.722	0.727	0.732
7198	0.725	0.730	0.735	0.740	0.745	0.749	0.754	0.759	0.764
7207	0.714	0.719	0.724	0.730	0.735	0.740	0.745	0.750	0.755
7219	0.676	0.682	0.687	0.692	0.698	0.703	0.708	0.713	0.718
7227	0.719	0.724	0.729	0.734	0.739	0.744	0.748	0.753	0.757
7232	0.721	0.727	0.732	0.737	0.742	0.747	0.752	0.757	0.762
7248	0.701	0.707	0.712	0.717	0.722	0.726	0.731	0.736	0.740
7272	0.570	0.576	0.582	0.587	0.593	0.599	0.604	0.610	0.615
7332	0.741	0.746	0.751	0.755	0.760	0.764	0.769	0.773	0.778
7360	0.796	0.801	0.805	0.809	0.814	0.818	0.822	0.826	0.830
7365	0.637	0.644	0.650	0.656	0.662	0.668	0.675	0.681	0.687
7382	0.743	0.748	0.753	0.758	0.763	0.767	0.772	0.777	0.781
7392	0.708	0.713	0.718	0.722	0.727	0.731	0.736	0.740	0.745
7403	0.762	0.767	0.771	0.776	0.781	0.785	0.790	0.794	0.798
7405	0.732	0.737	0.742	0.747	0.752	0.757	0.762	0.766	0.771
7409	0.519	0.525	0.530	0.536	0.542	0.547	0.553	0.558	0.564
7410	0.586	0.591	0.597	0.602	0.607	0.612	0.617	0.623	0.628
7421	0.764	0.769	0.773	0.778	0.783	0.787	0.792	0.796	0.800
7424	0.603	0.608	0.614	0.620	0.625	0.631	0.636	0.641	0.646
7428	0.739	0.744	0.749	0.754	0.759	0.763	0.768	0.772	0.776
7429	0.827	0.832	0.837	0.841	0.845	0.850	0.854	0.858	0.861
7500	0.674	0.679	0.685	0.690	0.695	0.700	0.705	0.710	0.715
7515	0.668	0.674	0.680	0.686	0.691	0.697	0.702	0.708	0.713
7520	0.674	0.679	0.685	0.690	0.695	0.700	0.705	0.710	0.715
7538	0.614	0.619	0.624	0.630	0.635	0.640	0.645	0.650	0.655
7539	0.666	0.672	0.677	0.682	0.687	0.691	0.696	0.700	0.705
7580	0.695	0.701	0.706	0.711	0.716	0.720	0.725	0.730	0.734
7600	0.653	0.659	0.665	0.670	0.676	0.681	0.687	0.692	0.697
7601	0.738	0.743	0.748	0.753	0.758	0.762	0.767	0.771	0.776
7605	0.715	0.720	0.724	0.729	0.734	0.739	0.744	0.748	0.753
7607	0.850	0.853	0.857	0.861	0.865	0.868	0.872	0.876	0.880
7610	0.698	0.704	0.709	0.714	0.719	0.724	0.730	0.735	0.739
7706	0.631	0.636	0.641	0.647	0.651	0.656	0.661	0.665	0.670
7707 *	0.639	0.645	0.650	0.656	0.662	0.667	0.673	0.678	0.684
7720	0.738	0.742	0.746	0.750	0.755	0.759	0.763	0.767	0.771
7721	0.735	0.740	0.744	0.748	0.753	0.757	0.761	0.765	0.769
7722 *	0.693	0.698	0.703	0.708	0.713	0.718	0.723	0.727	0.732
7855	0.605	0.610	0.615	0.621	0.626	0.632	0.637	0.642	0.648
8001	0.813	0.817	0.821	0.825	0.829	0.833	0.837	0.840	0.844
8004	0.792	0.797	0.801	0.806	0.811	0.815	0.819	0.824	0.828
8006	0.826	0.830	0.834	0.838	0.842	0.845	0.849	0.853	0.856
8008	0.851	0.855	0.858	0.862	0.865	0.869	0.872	0.875	0.878

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold 4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
8010	1.10	0.156	0.168	0.180	0.191	0.202	0.213	0.223	0.233	0.243	0.253	0.262	0.271	0.280
8013	0.48	0.126	0.138	0.149	0.160	0.170	0.181	0.191	0.201	0.211	0.221	0.230	0.239	0.248
8015	2.08	0.147	0.159	0.171	0.182	0.193	0.204	0.214	0.225	0.235	0.244	0.254	0.263	0.273
8017	1.33	0.157	0.170	0.182	0.194	0.205	0.216	0.227	0.238	0.249	0.259	0.269	0.279	0.289
8018	2.45	0.159	0.172	0.184	0.196	0.208	0.220	0.231	0.242	0.252	0.263	0.273	0.283	0.293
8019	0.75	0.144	0.155	0.165	0.175	0.185	0.195	0.204	0.214	0.223	0.231	0.240	0.249	0.257
8021	3.29	0.141	0.154	0.166	0.178	0.189	0.201	0.212	0.223	0.233	0.244	0.254	0.264	0.274
8028	1.64	0.114	0.123	0.132	0.141	0.150	0.158	0.167	0.175	0.183	0.191	0.199	0.207	0.214
8031	2.03	0.160	0.172	0.184	0.196	0.208	0.219	0.231	0.241	0.252	0.263	0.273	0.283	0.293
8032	2.41	0.138	0.151	0.163	0.175	0.187	0.199	0.211	0.222	0.233	0.244	0.255	0.265	0.276
8039	1.36	0.146	0.156	0.167	0.177	0.187	0.196	0.206	0.215	0.224	0.233	0.242	0.250	0.259
8041	2.26	0.138	0.150	0.162	0.174	0.185	0.196	0.206	0.217	0.227	0.236	0.246	0.255	0.264
8042	1.38	0.153	0.165	0.177	0.188	0.200	0.211	0.221	0.232	0.242	0.252	0.261	0.271	0.280
8046	1.39	0.165	0.178	0.190	0.202	0.214	0.225	0.236	0.247	0.257	0.268	0.278	0.288	0.298
8057	1.34	0.141	0.154	0.167	0.179	0.191	0.203	0.214	0.226	0.237	0.248	0.259	0.269	0.280
8059	1.58	0.133	0.143	0.153	0.162	0.171	0.180	0.188	0.197	0.205	0.213	0.221	0.229	0.237
8060	0.84	0.144	0.156	0.167	0.178	0.189	0.199	0.210	0.220	0.230	0.239	0.249	0.258	0.267
8061	1.66	0.136	0.149	0.161	0.173	0.185	0.196	0.208	0.219	0.230	0.240	0.251	0.261	0.271
8062	0.57	0.150	0.162	0.173	0.184	0.195	0.206	0.216	0.227	0.236	0.246	0.255	0.265	0.274
8063	1.57	0.153	0.167	0.181	0.194	0.207	0.220	0.233	0.245	0.257	0.269	0.280	0.292	0.303
8064	1.18	0.169	0.182	0.194	0.207	0.219	0.231	0.243	0.254	0.265	0.276	0.287	0.298	0.308
8065	1.38	0.164	0.177	0.189	0.201	0.212	0.223	0.234	0.245	0.256	0.266	0.275	0.285	0.294
8066	0.85	0.149	0.161	0.173	0.185	0.197	0.208	0.219	0.229	0.240	0.250	0.259	0.269	0.278
8071	0.45	0.189	0.203	0.216	0.229	0.241	0.253	0.265	0.276	0.286	0.296	0.306	0.316	0.326
8078	0.66	0.186	0.201	0.215	0.228	0.242	0.254	0.267	0.279	0.291	0.303	0.314	0.325	0.337
8102	0.82	0.142	0.154	0.165	0.174	0.184	0.193	0.202	0.210	0.218	0.226	0.234	0.241	0.249
8106	2.28	0.129	0.139	0.150	0.160	0.170	0.179	0.189	0.198	0.207	0.216	0.225	0.233	0.242
8107	1.08	0.119	0.129	0.139	0.148	0.157	0.165	0.174	0.182	0.190	0.198	0.206	0.214	0.221
8116	1.05	0.151	0.162	0.172	0.182	0.192	0.201	0.210	0.219	0.228	0.237	0.245	0.254	0.262
8117	1.97	0.131	0.140	0.150	0.158	0.167	0.175	0.183	0.191	0.199	0.206	0.214	0.221	0.228
8209	3.07	0.149	0.161	0.173	0.184	0.196	0.207	0.217	0.228	0.238	0.248	0.258	0.268	0.277
8215	3.22	0.102	0.111	0.119	0.128	0.136	0.144	0.152	0.159	0.167	0.174	0.182	0.189	0.196
8227	1.37	0.114	0.124	0.134	0.143	0.153	0.162	0.171	0.180	0.188	0.197	0.205	0.213	0.221
8232	2.23	0.125	0.135	0.144	0.154	0.163	0.172	0.181	0.190	0.198	0.207	0.215	0.223	0.231
8267	2.56	0.122	0.132	0.143	0.153	0.162	0.172	0.182	0.191	0.200	0.209	0.218	0.227	0.235
8278 *	81.30	0.093	0.102	0.110	0.117	0.125	0.133	0.140	0.147	0.155	0.162	0.169	0.176	0.182
8286	3.57	0.126	0.137	0.148	0.159	0.170	0.180	0.191	0.201	0.212	0.222	0.232	0.242	0.252
8290	1.39	0.148	0.160	0.172	0.183	0.194	0.205	0.216	0.226	0.237	0.247	0.257	0.267	0.277
8291	1.99	0.152	0.164	0.176	0.188	0.199	0.210	0.221	0.232	0.242	0.252	0.262	0.272	0.281
8292	3.88	0.152	0.165	0.178	0.190	0.203	0.215	0.226	0.238	0.250	0.261	0.272	0.283	0.293
8293	4.96	0.126	0.137	0.148	0.158	0.168	0.178	0.188	0.197	0.207	0.216	0.225	0.234	0.242
8304	3.22	0.106	0.114	0.122	0.129	0.136	0.143	0.149	0.156	0.162	0.169	0.175	0.182	0.187
8324	1.21	0.141	0.154	0.167	0.180	0.192	0.204	0.216	0.227	0.238	0.249	0.260	0.271	0.282
8350	2.15	0.108	0.117	0.126	0.135	0.143	0.151	0.160	0.168	0.176	0.183	0.191	0.198	0.206
8370	0.67	0.135	0.147	0.159	0.170	0.181	0.192	0.203	0.215	0.226	0.236	0.246	0.256	0.266
8387	1.48	0.149	0.163	0.176	0.188	0.201	0.213	0.225	0.237	0.249	0.260	0.271	0.282	0.293
8388	2.08	0.142	0.153	0.164	0.174	0.184	0.194	0.204	0.213	0.223	0.232	0.240	0.249	0.258
8389	1.06	0.124	0.134	0.145	0.154	0.164	0.174	0.183	0.192	0.201	0.210	0.219	0.227	0.235
8390	1.37	0.149	0.161	0.172	0.183	0.194	0.204	0.214	0.224	0.234	0.244	0.253	0.263	0.273
8391	1.02	0.142	0.153	0.164	0.174	0.184	0.194	0.203	0.212	0.222	0.230	0.239	0.248	0.256
8392	1.36	0.163	0.177	0.190	0.204	0.217	0.230	0.242	0.254	0.266	0.278	0.290	0.301	0.312
8393	1.09	0.110	0.120	0.130	0.140	0.150	0.160	0.170	0.179	0.188	0.197	0.206	0.215	0.224
8397	1.75	0.118	0.128	0.138	0.147	0.157	0.166	0.175	0.184	0.192	0.201	0.209	0.217	0.225
8400	0.98	0.109	0.118	0.128	0.137	0.146	0.154	0.163	0.172	0.180	0.189	0.197	0.205	0.212
8500	2.60	0.108	0.118	0.127	0.136	0.145	0.154	0.163	0.171	0.180	0.188	0.196	0.204	0.212

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

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
8010	0.289	0.298	0.306	0.314	0.322	0.330	0.338	0.346	0.354	0.361	0.368	0.376	0.383	0.390
8013	0.257	0.266	0.274	0.283	0.292	0.300	0.308	0.317	0.325	0.333	0.341	0.349	0.356	0.364
8015	0.282	0.291	0.299	0.308	0.316	0.325	0.333	0.341	0.349	0.356	0.364	0.371	0.378	0.386
8017	0.298	0.307	0.317	0.325	0.334	0.343	0.351	0.360	0.368	0.376	0.384	0.392	0.399	0.407
8018	0.302	0.312	0.321	0.330	0.339	0.347	0.356	0.364	0.372	0.380	0.388	0.396	0.403	0.411
8019	0.265	0.273	0.281	0.289	0.296	0.303	0.310	0.317	0.324	0.331	0.337	0.344	0.351	0.357
8021	0.284	0.293	0.302	0.311	0.320	0.329	0.338	0.346	0.354	0.362	0.371	0.379	0.387	0.394
8028	0.222	0.229	0.236	0.243	0.250	0.257	0.264	0.271	0.277	0.283	0.290	0.296	0.302	0.308
8031	0.302	0.312	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.412
8032	0.286	0.296	0.306	0.316	0.325	0.335	0.344	0.353	0.362	0.371	0.380	0.388	0.397	0.405
8039	0.267	0.275	0.284	0.291	0.299	0.307	0.315	0.322	0.330	0.337	0.344	0.351	0.358	0.365
8041	0.273	0.282	0.291	0.299	0.307	0.315	0.323	0.331	0.338	0.346	0.353	0.360	0.367	0.374
8042	0.289	0.298	0.307	0.316	0.324	0.332	0.340	0.348	0.356	0.363	0.370	0.377	0.384	0.391
8046	0.307	0.316	0.326	0.335	0.343	0.352	0.361	0.369	0.378	0.386	0.394	0.402	0.410	0.417
8057	0.290	0.301	0.311	0.321	0.331	0.341	0.351	0.361	0.370	0.379	0.388	0.397	0.406	0.414
8059	0.244	0.252	0.259	0.267	0.274	0.281	0.288	0.295	0.302	0.309	0.315	0.322	0.328	0.335
8060	0.276	0.285	0.293	0.302	0.310	0.319	0.327	0.335	0.343	0.351	0.358	0.366	0.373	0.380
8061	0.281	0.291	0.300	0.309	0.319	0.327	0.336	0.345	0.353	0.361	0.369	0.377	0.384	0.392
8062	0.283	0.291	0.300	0.308	0.316	0.324	0.332	0.339	0.347	0.354	0.361	0.369	0.376	0.382
8063	0.314	0.325	0.336	0.346	0.356	0.366	0.375	0.385	0.394	0.403	0.412	0.420	0.428	0.436
8064	0.318	0.328	0.338	0.347	0.357	0.366	0.375	0.384	0.392	0.401	0.409	0.417	0.425	0.433
8065	0.303	0.312	0.320	0.329	0.337	0.346	0.354	0.362	0.369	0.377	0.385	0.392	0.399	0.406
8066	0.287	0.296	0.305	0.314	0.322	0.330	0.338	0.346	0.354	0.362	0.369	0.377	0.384	0.391
8071	0.335	0.345	0.354	0.363	0.372	0.381	0.390	0.399	0.407	0.415	0.423	0.431	0.438	0.446
8078	0.347	0.358	0.368	0.378	0.388	0.398	0.407	0.416	0.425	0.434	0.443	0.451	0.459	0.467
8102	0.256	0.263	0.269	0.276	0.282	0.288	0.295	0.300	0.306	0.312	0.317	0.323	0.328	0.334
8106	0.250	0.258	0.266	0.274	0.282	0.290	0.297	0.305	0.312	0.319	0.326	0.333	0.340	0.347
8107	0.229	0.236	0.244	0.251	0.258	0.265	0.272	0.278	0.285	0.292	0.298	0.304	0.310	0.316
8116	0.270	0.278	0.285	0.292	0.299	0.307	0.313	0.321	0.328	0.335	0.341	0.348	0.355	0.361
8117	0.235	0.242	0.248	0.255	0.262	0.268	0.274	0.281	0.287	0.293	0.299	0.305	0.311	0.316
8209	0.287	0.296	0.305	0.314	0.323	0.331	0.339	0.348	0.355	0.363	0.371	0.379	0.386	0.393
8215	0.203	0.210	0.217	0.224	0.231	0.238	0.245	0.252	0.258	0.264	0.271	0.277	0.284	0.290
8227	0.229	0.237	0.244	0.252	0.259	0.266	0.273	0.280	0.287	0.294	0.301	0.308	0.315	0.321
8232	0.238	0.246	0.253	0.260	0.268	0.275	0.282	0.289	0.295	0.302	0.309	0.315	0.321	0.328
8267	0.244	0.251	0.259	0.267	0.275	0.282	0.290	0.297	0.305	0.312	0.319	0.326	0.334	0.341
8278 *	0.189	0.195	0.202	0.208	0.214	0.221	0.227	0.233	0.239	0.245	0.250	0.256	0.262	0.268
8286	0.261	0.271	0.279	0.288	0.297	0.305	0.314	0.322	0.329	0.337	0.345	0.352	0.359	0.366
8290	0.287	0.296	0.306	0.315	0.324	0.333	0.341	0.350	0.358	0.366	0.374	0.382	0.390	0.397
8291	0.290	0.299	0.308	0.317	0.325	0.333	0.342	0.350	0.358	0.366	0.373	0.381	0.388	0.396
8292	0.304	0.314	0.324	0.334	0.343	0.352	0.362	0.371	0.380	0.388	0.397	0.405	0.413	0.421
8293	0.251	0.259	0.267	0.275	0.283	0.291	0.299	0.306	0.313	0.321	0.328	0.335	0.342	0.348
8304	0.194	0.199	0.205	0.210	0.216	0.221	0.226	0.232	0.238	0.243	0.248	0.253	0.259	0.264
8324	0.292	0.303	0.313	0.323	0.332	0.341	0.351	0.360	0.368	0.377	0.386	0.394	0.402	0.410
8350	0.213	0.220	0.226	0.233	0.240	0.246	0.252	0.259	0.265	0.271	0.277	0.282	0.288	0.294
8370	0.275	0.285	0.294	0.304	0.312	0.321	0.330	0.339	0.347	0.355	0.365	0.372	0.380	0.388
8387	0.303	0.314	0.324	0.334	0.343	0.353	0.362	0.371	0.380	0.389	0.398	0.406	0.414	0.422
8388	0.266	0.274	0.282	0.290	0.298	0.305	0.313	0.320	0.327	0.334	0.341	0.348	0.355	0.362
8389	0.244	0.252	0.259	0.267	0.275	0.282	0.290	0.297	0.305	0.312	0.319	0.326	0.332	0.339
8390	0.282	0.292	0.301	0.310	0.318	0.327	0.335	0.343	0.352	0.360	0.368	0.375	0.383	0.391
8391	0.264	0.272	0.280	0.288	0.296	0.303	0.311	0.318	0.325	0.332	0.339	0.346	0.353	0.359
8392	0.323	0.333	0.343	0.354	0.363	0.373	0.383	0.392	0.402	0.411	0.419	0.428	0.436	0.444
8393	0.233	0.242	0.250	0.258	0.267	0.275	0.283	0.290	0.298	0.306	0.313	0.320	0.328	0.335
8397	0.233	0.240	0.247	0.254	0.261	0.268	0.274	0.280	0.287	0.293	0.299	0.305	0.311	0.317
8400	0.220	0.227	0.234	0.241	0.248	0.255	0.262	0.269	0.275	0.282	0.288	0.295	0.301	0.308
8500	0.220	0.227	0.235	0.243	0.250	0.257	0.265	0.272	0.279	0.286	0.293	0.299	0.306	0.312

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
8010	0.397	0.403	0.410	0.417	0.423	0.430	0.436	0.442	0.449	0.455	0.461	0.467	0.472	0.478
8013	0.371	0.379	0.386	0.394	0.401	0.408	0.415	0.422	0.429	0.436	0.443	0.449	0.456	0.462
8015	0.393	0.400	0.407	0.413	0.420	0.427	0.433	0.439	0.446	0.452	0.458	0.464	0.470	0.476
8017	0.414	0.421	0.428	0.435	0.442	0.449	0.456	0.462	0.469	0.475	0.481	0.488	0.494	0.500
8018	0.418	0.426	0.433	0.440	0.446	0.453	0.460	0.466	0.473	0.479	0.486	0.492	0.498	0.504
8019	0.364	0.370	0.376	0.382	0.388	0.394	0.400	0.406	0.412	0.418	0.424	0.430	0.435	0.441
8021	0.402	0.410	0.417	0.424	0.431	0.438	0.445	0.452	0.459	0.465	0.472	0.478	0.485	0.491
8028	0.314	0.320	0.325	0.331	0.337	0.342	0.348	0.353	0.359	0.364	0.369	0.375	0.380	0.385
8031	0.419	0.426	0.433	0.440	0.447	0.454	0.460	0.467	0.473	0.479	0.485	0.491	0.497	0.502
8032	0.413	0.421	0.429	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507
8039	0.372	0.378	0.385	0.392	0.399	0.405	0.411	0.418	0.424	0.430	0.437	0.443	0.449	0.455
8041	0.381	0.387	0.394	0.400	0.406	0.412	0.418	0.424	0.430	0.436	0.441	0.447	0.452	0.458
8042	0.398	0.405	0.411	0.418	0.424	0.430	0.436	0.442	0.448	0.453	0.459	0.464	0.470	0.476
8046	0.425	0.432	0.439	0.447	0.454	0.460	0.467	0.474	0.480	0.487	0.493	0.500	0.506	0.512
8057	0.423	0.432	0.441	0.449	0.456	0.464	0.472	0.480	0.489	0.497	0.504	0.512	0.520	0.527
8059	0.341	0.347	0.353	0.359	0.365	0.371	0.377	0.382	0.388	0.393	0.399	0.404	0.409	0.415
8060	0.387	0.394	0.401	0.408	0.414	0.421	0.428	0.434	0.440	0.446	0.453	0.459	0.465	0.470
8061	0.399	0.407	0.414	0.421	0.428	0.435	0.441	0.448	0.455	0.461	0.467	0.473	0.479	0.485
8062	0.389	0.396	0.403	0.410	0.416	0.423	0.430	0.436	0.442	0.449	0.455	0.461	0.467	0.473
8063	0.444	0.452	0.460	0.467	0.474	0.482	0.488	0.495	0.503	0.510	0.516	0.523	0.529	0.535
8064	0.441	0.449	0.457	0.464	0.471	0.478	0.485	0.491	0.498	0.505	0.511	0.518	0.524	0.530
8065	0.413	0.420	0.427	0.433	0.440	0.446	0.453	0.459	0.465	0.471	0.477	0.483	0.489	0.495
8066	0.398	0.405	0.412	0.419	0.426	0.433	0.439	0.446	0.453	0.459	0.465	0.472	0.478	0.484
8071	0.453	0.461	0.468	0.475	0.483	0.490	0.497	0.504	0.512	0.519	0.526	0.532	0.539	0.545
8078	0.475	0.483	0.491	0.498	0.505	0.513	0.520	0.527	0.534	0.540	0.547	0.553	0.560	0.566
8102	0.339	0.344	0.349	0.354	0.359	0.364	0.369	0.374	0.379	0.384	0.388	0.393	0.398	0.403
8106	0.353	0.360	0.366	0.373	0.379	0.385	0.391	0.397	0.403	0.409	0.415	0.420	0.426	0.432
8107	0.322	0.327	0.333	0.338	0.343	0.349	0.354	0.359	0.364	0.369	0.374	0.379	0.384	0.389
8116	0.368	0.374	0.380	0.386	0.392	0.398	0.404	0.409	0.415	0.420	0.426	0.431	0.437	0.442
8117	0.322	0.327	0.333	0.338	0.344	0.349	0.354	0.360	0.365	0.370	0.375	0.380	0.386	0.391
8209	0.400	0.407	0.414	0.421	0.428	0.435	0.441	0.448	0.454	0.461	0.467	0.473	0.479	0.485
8215	0.296	0.303	0.309	0.315	0.321	0.327	0.333	0.339	0.345	0.350	0.356	0.361	0.366	0.371
8227	0.328	0.334	0.340	0.347	0.353	0.359	0.365	0.371	0.377	0.382	0.388	0.394	0.399	0.404
8232	0.334	0.340	0.346	0.352	0.358	0.364	0.369	0.375	0.381	0.386	0.392	0.397	0.403	0.408
8267	0.348	0.354	0.361	0.368	0.375	0.381	0.387	0.393	0.399	0.405	0.411	0.417	0.422	0.428
8278 *	0.274	0.279	0.284	0.290	0.295	0.301	0.306	0.312	0.316	0.321	0.327	0.332	0.337	0.342
8286	0.373	0.380	0.386	0.392	0.398	0.403	0.409	0.415	0.422	0.427	0.433	0.437	0.442	0.446
8290	0.405	0.412	0.419	0.426	0.433	0.440	0.446	0.453	0.460	0.466	0.473	0.479	0.485	0.491
8291	0.403	0.411	0.418	0.425	0.431	0.438	0.445	0.451	0.458	0.464	0.470	0.476	0.482	0.488
8292	0.429	0.437	0.445	0.452	0.459	0.467	0.474	0.481	0.487	0.494	0.501	0.507	0.514	0.520
8293	0.355	0.362	0.368	0.375	0.381	0.388	0.394	0.400	0.406	0.412	0.418	0.424	0.430	0.435
8304	0.269	0.273	0.278	0.283	0.288	0.292	0.297	0.302	0.305	0.309	0.314	0.318	0.323	0.327
8324	0.418	0.426	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.497	0.503	0.509
8350	0.300	0.305	0.311	0.316	0.322	0.327	0.332	0.338	0.343	0.348	0.353	0.358	0.363	0.368
8370	0.395	0.404	0.412	0.419	0.427	0.434	0.441	0.448	0.457	0.464	0.471	0.477	0.484	0.491
8387	0.430	0.438	0.445	0.452	0.460	0.467	0.474	0.481	0.488	0.494	0.500	0.507	0.513	0.519
8388	0.368	0.375	0.381	0.388	0.394	0.400	0.406	0.412	0.418	0.424	0.430	0.436	0.441	0.447
8389	0.346	0.352	0.359	0.365	0.371	0.377	0.383	0.389	0.395	0.401	0.407	0.412	0.418	0.423
8390	0.398	0.405	0.412	0.420	0.427	0.434	0.441	0.448	0.454	0.461	0.468	0.475	0.481	0.488
8391	0.366	0.372	0.379	0.385	0.391	0.397	0.403	0.409	0.415	0.421	0.427	0.432	0.438	0.443
8392	0.452	0.460	0.468	0.476	0.483	0.490	0.498	0.505	0.512	0.519	0.525	0.532	0.538	0.545
8393	0.342	0.349	0.355	0.362	0.369	0.375	0.382	0.388	0.394	0.400	0.406	0.412	0.418	0.424
8397	0.324	0.329	0.335	0.341	0.347	0.353	0.359	0.364	0.369	0.374	0.380	0.385	0.390	0.396
8400	0.314	0.320	0.327	0.333	0.339	0.345	0.351	0.357	0.363	0.369	0.375	0.381	0.386	0.392
8500	0.319	0.325	0.331	0.338	0.344	0.350	0.356	0.362	0.368	0.374	0.380	0.386	0.391	0.397

Table I – Expected Loss Rates and D-Ratios

Class Code	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
8010	0.484	0.495	0.506	0.516	0.527	0.537	0.547	0.557	0.567	0.576	0.585	0.594	0.603	0.612
8013	0.469	0.481	0.493	0.504	0.515	0.526	0.537	0.547	0.556	0.566	0.575	0.584	0.593	0.602
8015	0.482	0.494	0.505	0.516	0.527	0.537	0.548	0.557	0.567	0.577	0.586	0.595	0.604	0.613
8017	0.506	0.517	0.529	0.540	0.550	0.561	0.571	0.581	0.591	0.600	0.609	0.618	0.627	0.636
8018	0.510	0.521	0.532	0.543	0.554	0.564	0.574	0.584	0.593	0.603	0.612	0.621	0.629	0.638
8019	0.447	0.458	0.469	0.480	0.490	0.501	0.511	0.521	0.530	0.540	0.549	0.559	0.568	0.577
8021	0.497	0.509	0.521	0.533	0.544	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.623	0.632
8028	0.390	0.400	0.410	0.420	0.429	0.438	0.448	0.457	0.465	0.474	0.483	0.491	0.500	0.508
8031	0.508	0.519	0.530	0.540	0.550	0.560	0.570	0.579	0.588	0.597	0.605	0.614	0.622	0.630
8032	0.513	0.526	0.538	0.549	0.560	0.571	0.581	0.591	0.601	0.610	0.620	0.629	0.637	0.646
8039	0.461	0.473	0.484	0.495	0.506	0.517	0.527	0.537	0.547	0.557	0.566	0.576	0.585	0.594
8041	0.463	0.474	0.484	0.494	0.503	0.513	0.523	0.532	0.541	0.550	0.559	0.568	0.576	0.584
8042	0.481	0.491	0.501	0.511	0.521	0.530	0.539	0.548	0.557	0.566	0.575	0.583	0.591	0.599
8046	0.518	0.530	0.542	0.553	0.564	0.574	0.584	0.594	0.604	0.613	0.622	0.631	0.640	0.648
8057	0.535	0.549	0.564	0.577	0.588	0.599	0.610	0.621	0.632	0.645	0.655	0.665	0.674	0.684
8059	0.420	0.431	0.440	0.450	0.460	0.470	0.480	0.490	0.499	0.509	0.518	0.527	0.537	0.546
8060	0.476	0.488	0.498	0.509	0.520	0.530	0.539	0.549	0.559	0.568	0.577	0.586	0.595	0.603
8061	0.491	0.502	0.513	0.523	0.534	0.544	0.553	0.563	0.572	0.581	0.590	0.599	0.608	0.616
8062	0.479	0.491	0.502	0.514	0.525	0.535	0.545	0.555	0.563	0.571	0.579	0.587	0.595	0.602
8063	0.541	0.553	0.565	0.577	0.588	0.599	0.610	0.620	0.630	0.640	0.649	0.658	0.667	0.676
8064	0.535	0.547	0.558	0.568	0.578	0.588	0.598	0.607	0.616	0.625	0.634	0.642	0.650	0.658
8065	0.501	0.512	0.524	0.534	0.544	0.555	0.565	0.574	0.584	0.593	0.602	0.611	0.619	0.628
8066	0.490	0.502	0.513	0.524	0.535	0.546	0.556	0.567	0.577	0.587	0.598	0.608	0.618	0.627
8071	0.550	0.562	0.573	0.584	0.595	0.605	0.614	0.624	0.632	0.641	0.649	0.656	0.664	0.671
8078	0.572	0.584	0.596	0.607	0.618	0.629	0.639	0.649	0.658	0.667	0.676	0.684	0.692	0.700
8102	0.408	0.417	0.426	0.435	0.444	0.453	0.462	0.471	0.479	0.487	0.496	0.504	0.513	0.521
8106	0.438	0.449	0.459	0.470	0.481	0.491	0.501	0.511	0.520	0.529	0.538	0.547	0.556	0.564
8107	0.394	0.403	0.412	0.421	0.430	0.439	0.447	0.455	0.463	0.471	0.478	0.486	0.494	0.501
8116	0.448	0.458	0.468	0.479	0.489	0.498	0.508	0.518	0.528	0.537	0.546	0.555	0.565	0.573
8117	0.396	0.406	0.415	0.424	0.434	0.443	0.452	0.461	0.470	0.478	0.487	0.495	0.503	0.511
8209	0.491	0.503	0.514	0.526	0.536	0.547	0.558	0.568	0.578	0.587	0.597	0.606	0.616	0.625
8215	0.376	0.386	0.396	0.405	0.415	0.424	0.433	0.442	0.450	0.459	0.468	0.476	0.484	0.492
8227	0.410	0.421	0.431	0.441	0.452	0.462	0.471	0.481	0.490	0.499	0.508	0.516	0.525	0.533
8232	0.413	0.424	0.434	0.444	0.454	0.463	0.473	0.482	0.491	0.500	0.509	0.517	0.526	0.534
8267	0.433	0.444	0.454	0.465	0.475	0.485	0.495	0.506	0.516	0.526	0.536	0.546	0.556	0.566
8278 *	0.347	0.357	0.366	0.375	0.385	0.394	0.403	0.412	0.421	0.429	0.437	0.446	0.454	0.463
8286	0.451	0.460	0.470	0.478	0.487	0.495	0.504	0.512	0.520	0.529	0.537	0.545	0.553	0.560
8290	0.496	0.508	0.519	0.530	0.540	0.551	0.560	0.570	0.579	0.589	0.598	0.606	0.615	0.623
8291	0.494	0.505	0.517	0.527	0.538	0.548	0.559	0.568	0.578	0.588	0.597	0.606	0.615	0.624
8292	0.526	0.539	0.551	0.562	0.574	0.584	0.595	0.605	0.615	0.624	0.634	0.643	0.652	0.661
8293	0.441	0.452	0.462	0.472	0.482	0.492	0.502	0.511	0.520	0.529	0.538	0.547	0.555	0.563
8304	0.332	0.341	0.348	0.357	0.365	0.374	0.382	0.390	0.399	0.405	0.414	0.422	0.430	0.438
8324	0.515	0.527	0.539	0.550	0.560	0.571	0.581	0.591	0.601	0.611	0.620	0.629	0.638	0.647
8350	0.373	0.383	0.392	0.402	0.411	0.420	0.429	0.438	0.447	0.456	0.465	0.473	0.482	0.490
8370	0.497	0.511	0.525	0.538	0.550	0.562	0.573	0.585	0.596	0.610	0.622	0.633	0.644	0.654
8387	0.525	0.537	0.548	0.559	0.569	0.580	0.590	0.599	0.609	0.618	0.627	0.636	0.644	0.653
8388	0.452	0.463	0.473	0.484	0.493	0.503	0.513	0.522	0.531	0.540	0.548	0.557	0.565	0.573
8389	0.429	0.439	0.449	0.460	0.469	0.479	0.488	0.497	0.506	0.515	0.523	0.531	0.539	0.547
8390	0.494	0.507	0.517	0.529	0.540	0.551	0.561	0.572	0.583	0.592	0.602	0.612	0.622	0.631
8391	0.449	0.459	0.470	0.480	0.490	0.500	0.509	0.519	0.528	0.536	0.545	0.553	0.562	0.570
8392	0.551	0.563	0.575	0.586	0.597	0.608	0.618	0.628	0.638	0.647	0.656	0.665	0.673	0.681
8393	0.429	0.441	0.451	0.462	0.472	0.482	0.492	0.502	0.511	0.520	0.529	0.538	0.546	0.555
8397	0.401	0.411	0.420	0.430	0.440	0.449	0.459	0.468	0.477	0.485	0.494	0.502	0.511	0.519
8400	0.397	0.408	0.419	0.429	0.439	0.450	0.460	0.469	0.479	0.488	0.497	0.506	0.515	0.524
8500	0.403	0.414	0.425	0.435	0.446	0.456	0.465	0.475	0.484	0.494	0.503	0.512	0.521	0.530

Table I – Expected Loss Rates and D-Ratios

Class Code	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
8010	0.620	0.628	0.637	0.644	0.652	0.659	0.667	0.674	0.681	0.688	0.695	0.701	0.708	0.714
8013	0.610	0.618	0.627	0.635	0.642	0.650	0.657	0.665	0.672	0.679	0.686	0.693	0.699	0.706
8015	0.621	0.629	0.638	0.646	0.653	0.661	0.668	0.676	0.683	0.690	0.697	0.703	0.710	0.716
8017	0.644	0.652	0.660	0.668	0.675	0.682	0.690	0.696	0.703	0.710	0.716	0.723	0.729	0.735
8018	0.646	0.654	0.662	0.669	0.677	0.684	0.691	0.698	0.705	0.712	0.718	0.725	0.731	0.737
8019	0.586	0.595	0.604	0.612	0.620	0.629	0.637	0.644	0.652	0.660	0.667	0.674	0.682	0.689
8021	0.640	0.649	0.657	0.665	0.673	0.680	0.687	0.694	0.701	0.708	0.715	0.721	0.727	0.733
8028	0.516	0.524	0.532	0.539	0.547	0.554	0.562	0.569	0.576	0.582	0.589	0.596	0.602	0.609
8031	0.637	0.645	0.652	0.660	0.667	0.674	0.681	0.687	0.694	0.700	0.706	0.713	0.719	0.725
8032	0.654	0.662	0.670	0.678	0.685	0.693	0.700	0.707	0.713	0.720	0.726	0.732	0.738	0.745
8039	0.603	0.612	0.620	0.628	0.636	0.644	0.652	0.659	0.666	0.674	0.681	0.688	0.695	0.701
8041	0.592	0.600	0.607	0.615	0.622	0.629	0.636	0.643	0.649	0.656	0.663	0.669	0.675	0.682
8042	0.607	0.615	0.623	0.631	0.638	0.645	0.652	0.659	0.666	0.672	0.679	0.685	0.691	0.697
8046	0.656	0.664	0.672	0.680	0.688	0.695	0.702	0.709	0.716	0.722	0.729	0.735	0.741	0.747
8057	0.692	0.701	0.708	0.716	0.724	0.730	0.737	0.743	0.749	0.754	0.759	0.764	0.769	0.776
8059	0.554	0.563	0.572	0.580	0.589	0.597	0.605	0.613	0.621	0.629	0.636	0.644	0.651	0.657
8060	0.611	0.619	0.627	0.635	0.642	0.650	0.657	0.664	0.671	0.677	0.684	0.690	0.696	0.702
8061	0.624	0.632	0.640	0.648	0.655	0.663	0.670	0.677	0.684	0.691	0.698	0.704	0.711	0.717
8062	0.610	0.617	0.624	0.631	0.638	0.645	0.652	0.658	0.665	0.671	0.677	0.684	0.690	0.695
8063	0.684	0.692	0.700	0.708	0.715	0.722	0.729	0.736	0.742	0.748	0.753	0.759	0.764	0.770
8064	0.665	0.673	0.680	0.687	0.694	0.700	0.707	0.713	0.718	0.724	0.730	0.736	0.741	0.747
8065	0.636	0.644	0.652	0.660	0.667	0.675	0.683	0.690	0.696	0.703	0.710	0.716	0.722	0.729
8066	0.637	0.646	0.655	0.663	0.672	0.681	0.689	0.697	0.705	0.713	0.720	0.728	0.736	0.743
8071	0.678	0.685	0.692	0.699	0.706	0.714	0.721	0.727	0.734	0.740	0.747	0.753	0.760	0.766
8078	0.707	0.714	0.721	0.728	0.735	0.742	0.748	0.754	0.760	0.766	0.772	0.777	0.782	0.788
8102	0.529	0.537	0.545	0.553	0.561	0.568	0.576	0.583	0.590	0.597	0.604	0.610	0.616	0.622
8106	0.572	0.580	0.588	0.596	0.603	0.610	0.617	0.624	0.631	0.638	0.645	0.652	0.658	0.665
8107	0.508	0.516	0.523	0.530	0.537	0.544	0.551	0.558	0.564	0.571	0.577	0.584	0.590	0.596
8116	0.582	0.591	0.599	0.608	0.617	0.625	0.634	0.642	0.650	0.658	0.666	0.674	0.682	0.689
8117	0.519	0.527	0.534	0.542	0.549	0.556	0.563	0.569	0.576	0.583	0.590	0.596	0.603	0.609
8209	0.633	0.642	0.650	0.658	0.666	0.674	0.681	0.688	0.696	0.703	0.710	0.717	0.723	0.730
8215	0.500	0.508	0.516	0.523	0.531	0.538	0.545	0.553	0.560	0.567	0.574	0.580	0.587	0.594
8227	0.541	0.549	0.557	0.564	0.572	0.579	0.586	0.593	0.600	0.606	0.613	0.619	0.626	0.632
8232	0.542	0.550	0.558	0.565	0.573	0.580	0.588	0.595	0.602	0.609	0.616	0.622	0.629	0.635
8267	0.576	0.585	0.595	0.604	0.613	0.622	0.630	0.638	0.645	0.653	0.661	0.669	0.677	0.685
8278 *	0.471	0.479	0.487	0.495	0.503	0.510	0.518	0.526	0.533	0.541	0.548	0.555	0.562	0.569
8286	0.566	0.573	0.580	0.586	0.593	0.600	0.606	0.613	0.619	0.625	0.632	0.638	0.644	0.651
8290	0.632	0.639	0.647	0.655	0.662	0.669	0.676	0.683	0.690	0.697	0.703	0.710	0.716	0.723
8291	0.632	0.640	0.648	0.656	0.663	0.670	0.677	0.684	0.691	0.697	0.704	0.710	0.716	0.722
8292	0.669	0.677	0.685	0.693	0.701	0.708	0.716	0.723	0.730	0.736	0.743	0.749	0.755	0.762
8293	0.572	0.580	0.587	0.595	0.603	0.610	0.617	0.624	0.631	0.638	0.645	0.652	0.658	0.665
8304	0.446	0.454	0.462	0.469	0.476	0.484	0.491	0.498	0.506	0.513	0.520	0.528	0.535	0.541
8324	0.656	0.664	0.672	0.680	0.688	0.696	0.703	0.710	0.717	0.723	0.730	0.736	0.742	0.748
8350	0.498	0.506	0.514	0.522	0.530	0.537	0.545	0.552	0.560	0.567	0.573	0.580	0.587	0.594
8370	0.665	0.675	0.685	0.695	0.703	0.711	0.719	0.727	0.734	0.742	0.750	0.757	0.764	0.774
8387	0.660	0.668	0.675	0.683	0.690	0.697	0.704	0.710	0.717	0.723	0.729	0.735	0.741	0.747
8388	0.581	0.589	0.596	0.604	0.611	0.619	0.626	0.633	0.640	0.647	0.654	0.661	0.667	0.674
8389	0.555	0.563	0.571	0.578	0.585	0.593	0.600	0.607	0.614	0.620	0.627	0.634	0.640	0.646
8390	0.641	0.650	0.658	0.666	0.673	0.681	0.689	0.696	0.703	0.710	0.717	0.725	0.731	0.736
8391	0.578	0.586	0.593	0.601	0.608	0.615	0.622	0.629	0.636	0.642	0.649	0.655	0.662	0.668
8392	0.689	0.696	0.703	0.711	0.718	0.725	0.731	0.738	0.744	0.750	0.756	0.762	0.768	0.774
8393	0.563	0.571	0.579	0.587	0.594	0.602	0.609	0.616	0.623	0.630	0.636	0.643	0.650	0.656
8397	0.527	0.535	0.543	0.551	0.559	0.567	0.574	0.582	0.589	0.596	0.604	0.611	0.618	0.624
8400	0.532	0.540	0.548	0.555	0.562	0.570	0.577	0.584	0.591	0.598	0.604	0.611	0.617	0.623
8500	0.538	0.547	0.555	0.564	0.572	0.580	0.588	0.596	0.604	0.612	0.619	0.627	0.634	0.642

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
8010	0.720	0.726	0.732	0.738	0.744	0.749	0.755	0.760	0.766	0.771	0.776	0.781	0.786	0.791
8013	0.712	0.718	0.724	0.730	0.736	0.742	0.748	0.754	0.759	0.765	0.770	0.775	0.781	0.786
8015	0.723	0.729	0.735	0.741	0.746	0.752	0.758	0.763	0.769	0.774	0.779	0.784	0.789	0.793
8017	0.741	0.747	0.752	0.758	0.764	0.769	0.774	0.779	0.784	0.789	0.794	0.799	0.803	0.808
8018	0.743	0.749	0.754	0.760	0.765	0.771	0.776	0.781	0.786	0.791	0.796	0.800	0.805	0.810
8019	0.695	0.702	0.709	0.715	0.722	0.728	0.734	0.740	0.746	0.751	0.757	0.762	0.767	0.772
8021	0.739	0.745	0.751	0.757	0.762	0.768	0.773	0.778	0.783	0.788	0.793	0.797	0.802	0.806
8028	0.615	0.622	0.628	0.634	0.640	0.646	0.652	0.658	0.664	0.669	0.675	0.681	0.687	0.692
8031	0.730	0.736	0.742	0.747	0.752	0.758	0.763	0.768	0.773	0.777	0.782	0.787	0.791	0.796
8032	0.750	0.756	0.762	0.768	0.773	0.778	0.784	0.789	0.794	0.799	0.804	0.808	0.813	0.818
8039	0.708	0.714	0.720	0.726	0.732	0.737	0.743	0.748	0.754	0.759	0.764	0.769	0.774	0.778
8041	0.688	0.694	0.700	0.706	0.712	0.718	0.724	0.730	0.735	0.741	0.746	0.752	0.757	0.762
8042	0.703	0.709	0.715	0.720	0.726	0.731	0.737	0.742	0.747	0.752	0.757	0.762	0.767	0.771
8046	0.753	0.758	0.764	0.769	0.774	0.779	0.784	0.789	0.794	0.799	0.804	0.808	0.812	0.816
8057	0.781	0.786	0.790	0.794	0.799	0.803	0.807	0.812	0.816	0.820	0.824	0.828	0.832	0.835
8059	0.664	0.671	0.677	0.683	0.689	0.696	0.702	0.708	0.714	0.720	0.726	0.731	0.737	0.742
8060	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766	0.771	0.776
8061	0.723	0.729	0.735	0.740	0.746	0.751	0.757	0.762	0.767	0.772	0.777	0.782	0.786	0.791
8062	0.701	0.707	0.713	0.719	0.724	0.730	0.735	0.741	0.746	0.752	0.757	0.762	0.767	0.771
8063	0.775	0.780	0.785	0.790	0.795	0.800	0.805	0.809	0.813	0.818	0.822	0.826	0.829	0.833
8064	0.752	0.758	0.763	0.768	0.773	0.778	0.783	0.788	0.793	0.798	0.802	0.806	0.811	0.815
8065	0.735	0.741	0.747	0.752	0.758	0.763	0.768	0.773	0.778	0.783	0.788	0.793	0.797	0.802
8066	0.750	0.757	0.763	0.770	0.776	0.782	0.787	0.793	0.798	0.803	0.808	0.813	0.818	0.822
8071	0.772	0.778	0.783	0.788	0.793	0.798	0.803	0.808	0.813	0.818	0.823	0.828	0.832	0.836
8078	0.793	0.798	0.803	0.808	0.812	0.817	0.821	0.826	0.830	0.834	0.838	0.842	0.846	0.850
8102	0.628	0.634	0.640	0.646	0.652	0.657	0.663	0.669	0.675	0.680	0.686	0.692	0.697	0.703
8106	0.671	0.677	0.683	0.689	0.696	0.702	0.707	0.713	0.719	0.725	0.730	0.736	0.741	0.746
8107	0.603	0.609	0.615	0.620	0.626	0.632	0.637	0.643	0.648	0.653	0.659	0.664	0.669	0.674
8116	0.696	0.703	0.710	0.716	0.723	0.729	0.736	0.742	0.749	0.754	0.760	0.766	0.772	0.777
8117	0.616	0.622	0.629	0.636	0.642	0.649	0.655	0.662	0.668	0.674	0.680	0.687	0.693	0.699
8209	0.736	0.742	0.748	0.754	0.760	0.766	0.772	0.777	0.783	0.788	0.793	0.798	0.803	0.808
8215	0.600	0.607	0.613	0.619	0.625	0.632	0.638	0.644	0.650	0.656	0.662	0.668	0.674	0.680
8227	0.638	0.644	0.651	0.657	0.663	0.669	0.674	0.680	0.685	0.690	0.696	0.701	0.706	0.711
8232	0.642	0.648	0.654	0.660	0.666	0.671	0.677	0.683	0.688	0.694	0.699	0.705	0.710	0.715
8267	0.693	0.701	0.708	0.716	0.724	0.732	0.739	0.746	0.753	0.760	0.767	0.774	0.781	0.788
8278 *	0.576	0.583	0.590	0.597	0.604	0.610	0.617	0.623	0.630	0.636	0.643	0.649	0.655	0.661
8286	0.657	0.663	0.670	0.676	0.682	0.688	0.694	0.700	0.706	0.712	0.717	0.723	0.729	0.735
8290	0.729	0.735	0.741	0.747	0.752	0.758	0.763	0.768	0.773	0.778	0.783	0.787	0.791	0.795
8291	0.728	0.734	0.739	0.745	0.750	0.755	0.761	0.765	0.770	0.775	0.779	0.784	0.788	0.792
8292	0.767	0.773	0.779	0.784	0.789	0.795	0.800	0.805	0.809	0.814	0.819	0.823	0.828	0.832
8293	0.671	0.677	0.683	0.689	0.695	0.701	0.707	0.713	0.719	0.724	0.730	0.735	0.740	0.745
8304	0.548	0.555	0.562	0.569	0.577	0.584	0.591	0.598	0.605	0.611	0.618	0.624	0.630	0.637
8324	0.754	0.759	0.765	0.770	0.776	0.781	0.786	0.791	0.796	0.801	0.805	0.810	0.814	0.818
8350	0.600	0.607	0.613	0.620	0.626	0.632	0.638	0.644	0.650	0.656	0.661	0.667	0.673	0.678
8370	0.780	0.786	0.792	0.798	0.803	0.809	0.814	0.819	0.824	0.829	0.834	0.839	0.844	0.848
8387	0.753	0.758	0.763	0.768	0.773	0.778	0.783	0.787	0.792	0.796	0.800	0.805	0.809	0.813
8388	0.680	0.686	0.692	0.698	0.704	0.710	0.716	0.722	0.727	0.732	0.738	0.743	0.748	0.753
8389	0.652	0.659	0.665	0.671	0.676	0.682	0.688	0.693	0.699	0.704	0.710	0.715	0.720	0.725
8390	0.742	0.747	0.753	0.758	0.763	0.768	0.773	0.777	0.782	0.786	0.790	0.794	0.798	0.802
8391	0.674	0.680	0.686	0.692	0.697	0.703	0.708	0.714	0.719	0.724	0.729	0.734	0.739	0.744
8392	0.779	0.784	0.790	0.795	0.799	0.804	0.809	0.813	0.817	0.821	0.825	0.829	0.833	0.837
8393	0.663	0.669	0.675	0.682	0.688	0.694	0.699	0.705	0.711	0.717	0.722	0.727	0.733	0.738
8397	0.630	0.637	0.644	0.650	0.657	0.663	0.669	0.674	0.679	0.683	0.688	0.692	0.696	0.701
8400	0.629	0.635	0.641	0.647	0.653	0.659	0.665	0.671	0.677	0.683	0.688	0.694	0.699	0.705
8500	0.649	0.656	0.662	0.669	0.675	0.682	0.688	0.694	0.700	0.706	0.711	0.717	0.722	0.727

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
8010	0.796	0.801	0.805	0.809	0.814	0.818	0.822	0.826	0.830
8013	0.791	0.796	0.801	0.806	0.811	0.816	0.820	0.824	0.828
8015	0.798	0.802	0.807	0.811	0.815	0.819	0.823	0.827	0.831
8017	0.812	0.816	0.820	0.825	0.828	0.832	0.836	0.840	0.844
8018	0.814	0.818	0.822	0.827	0.831	0.835	0.838	0.842	0.846
8019	0.777	0.782	0.788	0.793	0.798	0.803	0.808	0.812	0.817
8021	0.810	0.815	0.819	0.823	0.827	0.831	0.835	0.838	0.842
8028	0.698	0.703	0.708	0.713	0.718	0.723	0.728	0.732	0.737
8031	0.800	0.805	0.809	0.813	0.817	0.821	0.825	0.828	0.832
8032	0.822	0.827	0.831	0.835	0.839	0.844	0.848	0.852	0.855
8039	0.783	0.788	0.792	0.797	0.801	0.805	0.809	0.813	0.817
8041	0.767	0.772	0.777	0.781	0.785	0.790	0.794	0.798	0.802
8042	0.776	0.781	0.785	0.790	0.794	0.799	0.803	0.807	0.811
8046	0.821	0.824	0.828	0.832	0.836	0.839	0.843	0.846	0.849
8057	0.839	0.843	0.847	0.850	0.854	0.858	0.862	0.865	0.869
8059	0.747	0.752	0.757	0.761	0.766	0.770	0.775	0.779	0.783
8060	0.780	0.785	0.789	0.793	0.798	0.802	0.806	0.810	0.814
8061	0.795	0.799	0.803	0.808	0.812	0.816	0.820	0.823	0.827
8062	0.776	0.781	0.785	0.790	0.795	0.799	0.804	0.808	0.812
8063	0.837	0.840	0.844	0.847	0.850	0.853	0.856	0.859	0.862
8064	0.819	0.823	0.826	0.830	0.833	0.837	0.841	0.844	0.847
8065	0.806	0.811	0.815	0.819	0.822	0.826	0.830	0.834	0.838
8066	0.826	0.831	0.835	0.839	0.843	0.846	0.850	0.854	0.857
8071	0.840	0.844	0.848	0.852	0.856	0.860	0.864	0.868	0.871
8078	0.853	0.857	0.861	0.864	0.867	0.871	0.874	0.877	0.880
8102	0.708	0.713	0.718	0.723	0.728	0.733	0.738	0.743	0.748
8106	0.752	0.757	0.762	0.767	0.771	0.776	0.780	0.784	0.789
8107	0.679	0.684	0.689	0.694	0.699	0.703	0.708	0.713	0.717
8116	0.782	0.787	0.792	0.797	0.801	0.806	0.811	0.815	0.819
8117	0.705	0.711	0.716	0.722	0.728	0.733	0.739	0.744	0.749
8209	0.813	0.817	0.821	0.825	0.829	0.833	0.837	0.841	0.845
8215	0.686	0.692	0.698	0.704	0.709	0.715	0.721	0.727	0.732
8227	0.716	0.721	0.726	0.730	0.735	0.740	0.744	0.749	0.753
8232	0.720	0.725	0.730	0.735	0.740	0.744	0.749	0.753	0.758
8267	0.794	0.800	0.806	0.812	0.817	0.822	0.827	0.832	0.836
8278 *	0.667	0.673	0.679	0.685	0.691	0.697	0.703	0.709	0.714
8286	0.741	0.746	0.752	0.758	0.764	0.769	0.775	0.781	0.786
8290	0.798	0.802	0.806	0.810	0.813	0.817	0.820	0.824	0.827
8291	0.797	0.801	0.805	0.809	0.813	0.816	0.820	0.824	0.827
8292	0.836	0.840	0.844	0.848	0.851	0.855	0.859	0.862	0.865
8293	0.751	0.756	0.761	0.765	0.770	0.775	0.779	0.784	0.788
8304	0.643	0.649	0.655	0.661	0.667	0.673	0.679	0.685	0.690
8324	0.822	0.826	0.830	0.834	0.838	0.842	0.846	0.850	0.853
8350	0.684	0.689	0.695	0.700	0.705	0.711	0.716	0.721	0.726
8370	0.852	0.856	0.861	0.865	0.869	0.873	0.877	0.881	0.885
8387	0.816	0.820	0.824	0.828	0.831	0.835	0.838	0.841	0.845
8388	0.758	0.763	0.768	0.773	0.777	0.782	0.786	0.791	0.795
8389	0.730	0.735	0.739	0.744	0.749	0.753	0.758	0.762	0.767
8390	0.806	0.809	0.812	0.815	0.818	0.822	0.825	0.828	0.831
8391	0.749	0.753	0.758	0.763	0.767	0.771	0.775	0.780	0.784
8392	0.841	0.845	0.849	0.852	0.856	0.859	0.863	0.866	0.869
8393	0.743	0.747	0.752	0.757	0.761	0.766	0.770	0.774	0.779
8397	0.705	0.709	0.713	0.717	0.721	0.725	0.729	0.732	0.736
8400	0.710	0.715	0.720	0.725	0.730	0.735	0.740	0.745	0.749
8500	0.732	0.737	0.742	0.747	0.752	0.757	0.761	0.766	0.770

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
8601	0.11	0.121	0.131	0.141	0.150	0.160	0.169	0.178	0.187	0.196	0.204	0.212	0.220	0.228
8631 *	2.56	0.084	0.091	0.099	0.106	0.112	0.119	0.126	0.132	0.139	0.145	0.151	0.158	0.163
8720	0.55	0.103	0.112	0.121	0.130	0.138	0.147	0.154	0.162	0.170	0.177	0.185	0.192	0.199
8729	0.31	0.125	0.135	0.145	0.154	0.163	0.172	0.180	0.188	0.196	0.205	0.212	0.221	0.228
8740	0.44	0.132	0.144	0.155	0.166	0.176	0.187	0.197	0.207	0.217	0.227	0.236	0.246	0.255
8741	0.04	0.129	0.140	0.152	0.163	0.174	0.185	0.195	0.205	0.216	0.225	0.235	0.244	0.254
8742	0.11	0.126	0.136	0.147	0.157	0.167	0.177	0.187	0.196	0.205	0.214	0.223	0.232	0.241
8743	0.05	0.113	0.124	0.134	0.144	0.153	0.163	0.173	0.182	0.191	0.201	0.209	0.219	0.227
8744	0.11	0.126	0.136	0.147	0.157	0.167	0.177	0.187	0.196	0.205	0.214	0.223	0.232	0.241
8745	3.80	0.129	0.140	0.151	0.161	0.171	0.181	0.190	0.199	0.207	0.216	0.224	0.232	0.240
8746	0.11	0.126	0.136	0.147	0.157	0.167	0.177	0.187	0.196	0.205	0.214	0.223	0.232	0.241
8748	0.30	0.126	0.136	0.147	0.157	0.167	0.177	0.186	0.196	0.205	0.214	0.223	0.232	0.241
8749	0.07	0.123	0.134	0.146	0.157	0.168	0.179	0.189	0.200	0.210	0.221	0.231	0.241	0.250
8755	0.24	0.095	0.103	0.112	0.120	0.128	0.136	0.144	0.152	0.160	0.167	0.175	0.182	0.189
8800	1.24	0.149	0.162	0.174	0.186	0.197	0.209	0.220	0.231	0.241	0.252	0.262	0.272	0.281
8801	0.19	0.180	0.194	0.208	0.221	0.233	0.245	0.256	0.268	0.279	0.290	0.301	0.311	0.321
8803	0.04	0.135	0.146	0.158	0.169	0.180	0.191	0.202	0.212	0.222	0.232	0.242	0.252	0.262
8804	1.19	0.137	0.148	0.159	0.170	0.181	0.191	0.201	0.211	0.221	0.230	0.239	0.249	0.258
8806	1.48	0.171	0.183	0.194	0.205	0.215	0.226	0.236	0.245	0.255	0.264	0.274	0.282	0.291
8807	0.08	0.134	0.144	0.154	0.164	0.173	0.182	0.190	0.198	0.206	0.215	0.222	0.231	0.238
8808	0.16	0.128	0.139	0.150	0.161	0.171	0.181	0.191	0.200	0.210	0.219	0.228	0.237	0.246
8810	0.09	0.144	0.156	0.169	0.181	0.192	0.204	0.215	0.226	0.236	0.247	0.257	0.267	0.277
8811	0.09	0.144	0.156	0.169	0.181	0.192	0.204	0.215	0.226	0.236	0.247	0.257	0.267	0.277
8812	0.09	0.144	0.156	0.169	0.181	0.192	0.204	0.215	0.226	0.236	0.247	0.257	0.267	0.277
8813	0.23	0.145	0.158	0.170	0.181	0.192	0.204	0.214	0.225	0.236	0.246	0.256	0.266	0.276
8818	0.19	0.171	0.186	0.199	0.213	0.225	0.238	0.250	0.263	0.275	0.286	0.297	0.308	0.319
8820	0.10	0.117	0.128	0.139	0.149	0.160	0.170	0.179	0.189	0.199	0.208	0.217	0.227	0.235
8821	0.29	0.149	0.163	0.176	0.190	0.202	0.215	0.227	0.240	0.252	0.263	0.275	0.286	0.298
8822	0.17	0.118	0.129	0.140	0.150	0.160	0.170	0.180	0.189	0.198	0.208	0.217	0.226	0.235
8823	1.58	0.146	0.157	0.168	0.178	0.188	0.198	0.208	0.217	0.226	0.235	0.244	0.253	0.262
8827	1.27	0.134	0.146	0.157	0.167	0.177	0.187	0.197	0.206	0.216	0.225	0.234	0.242	0.251
8829	1.41	0.163	0.175	0.186	0.197	0.208	0.218	0.229	0.238	0.248	0.258	0.267	0.276	0.285
8830	0.67	0.137	0.148	0.159	0.169	0.179	0.188	0.198	0.207	0.216	0.224	0.232	0.241	0.248
8831	0.68	0.225	0.239	0.252	0.264	0.276	0.287	0.298	0.309	0.319	0.330	0.340	0.349	0.359
8834	0.29	0.148	0.160	0.171	0.182	0.192	0.203	0.213	0.223	0.232	0.242	0.251	0.260	0.269
8838	0.45	0.167	0.180	0.191	0.203	0.213	0.224	0.234	0.244	0.253	0.262	0.271	0.280	0.288
8839	0.33	0.154	0.166	0.177	0.188	0.199	0.210	0.220	0.230	0.240	0.250	0.259	0.269	0.278
8840	0.11	0.141	0.152	0.163	0.174	0.184	0.194	0.204	0.214	0.223	0.232	0.241	0.249	0.257
8846	0.53	0.165	0.181	0.196	0.212	0.226	0.241	0.256	0.271	0.285	0.298	0.311	0.324	0.338
8847	3.40	0.128	0.139	0.150	0.161	0.171	0.181	0.191	0.200	0.209	0.219	0.228	0.236	0.245
8850	0.66	0.131	0.143	0.156	0.168	0.180	0.191	0.203	0.214	0.225	0.236	0.247	0.258	0.269
8851	1.42	0.178	0.190	0.203	0.214	0.226	0.237	0.248	0.258	0.268	0.278	0.288	0.297	0.307
8852	0.70	0.116	0.126	0.135	0.144	0.153	0.162	0.170	0.178	0.186	0.194	0.202	0.209	0.217
8859	0.02	0.162	0.175	0.188	0.200	0.212	0.224	0.235	0.246	0.257	0.268	0.278	0.288	0.298
8868	0.25	0.169	0.181	0.193	0.204	0.215	0.226	0.236	0.246	0.256	0.266	0.276	0.285	0.294
8870	0.34	0.157	0.170	0.183	0.194	0.206	0.217	0.227	0.238	0.248	0.257	0.267	0.277	0.286
8871	0.06	0.144	0.156	0.169	0.181	0.192	0.204	0.215	0.226	0.236	0.247	0.257	0.267	0.277
8874	0.02	0.155	0.167	0.179	0.190	0.201	0.211	0.221	0.231	0.240	0.250	0.259	0.268	0.277
8875	0.26	0.170	0.183	0.195	0.207	0.218	0.230	0.240	0.251	0.261	0.271	0.281	0.291	0.300
9007	1.53	0.121	0.131	0.141	0.150	0.158	0.167	0.176	0.184	0.192	0.200	0.208	0.216	0.224
9008	3.29	0.135	0.147	0.159	0.171	0.182	0.194	0.204	0.215	0.226	0.236	0.246	0.256	0.266
9009	1.23	0.119	0.129	0.139	0.148	0.158	0.167	0.176	0.185	0.193	0.202	0.210	0.218	0.227
9010	1.78	0.132	0.144	0.155	0.166	0.177	0.187	0.197	0.207	0.217	0.227	0.236	0.246	0.255
9011	1.62	0.127	0.138	0.148	0.159	0.169	0.178	0.188	0.197	0.207	0.216	0.225	0.234	0.243
9015	1.54	0.118	0.128	0.138	0.147	0.157	0.166	0.175	0.184	0.193	0.201	0.210	0.218	0.226

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

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
8601	0.236	0.244	0.251	0.259	0.266	0.273	0.280	0.287	0.294	0.301	0.307	0.314	0.320	0.326
8631 *	0.170	0.175	0.181	0.187	0.192	0.198	0.203	0.209	0.214	0.219	0.224	0.229	0.235	0.240
8720	0.206	0.213	0.220	0.227	0.234	0.240	0.247	0.254	0.260	0.267	0.273	0.279	0.285	0.292
8729	0.236	0.243	0.251	0.257	0.265	0.272	0.277	0.284	0.292	0.299	0.303	0.310	0.317	0.324
8740	0.265	0.273	0.282	0.291	0.299	0.307	0.315	0.323	0.331	0.339	0.347	0.354	0.361	0.369
8741	0.263	0.271	0.280	0.289	0.297	0.305	0.313	0.321	0.329	0.336	0.343	0.350	0.357	0.364
8742	0.249	0.258	0.266	0.274	0.282	0.290	0.298	0.305	0.313	0.320	0.328	0.335	0.342	0.349
8743	0.235	0.243	0.251	0.258	0.266	0.274	0.281	0.288	0.296	0.303	0.310	0.317	0.324	0.332
8744	0.249	0.258	0.266	0.274	0.282	0.290	0.298	0.305	0.313	0.320	0.328	0.335	0.342	0.349
8745	0.249	0.257	0.265	0.273	0.281	0.289	0.296	0.304	0.312	0.320	0.327	0.335	0.343	0.351
8746	0.249	0.258	0.266	0.274	0.282	0.290	0.298	0.305	0.313	0.320	0.328	0.335	0.342	0.349
8748	0.249	0.257	0.266	0.274	0.282	0.289	0.297	0.305	0.312	0.320	0.327	0.334	0.341	0.348
8749	0.260	0.269	0.278	0.287	0.295	0.303	0.312	0.320	0.328	0.335	0.343	0.351	0.358	0.366
8755	0.196	0.204	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.271	0.277	0.283
8800	0.291	0.300	0.309	0.317	0.326	0.335	0.343	0.351	0.359	0.367	0.375	0.383	0.390	0.397
8801	0.331	0.341	0.350	0.359	0.368	0.377	0.386	0.394	0.403	0.411	0.419	0.427	0.435	0.443
8803	0.271	0.280	0.289	0.298	0.307	0.315	0.324	0.332	0.340	0.348	0.355	0.363	0.370	0.378
8804	0.267	0.275	0.284	0.293	0.301	0.309	0.317	0.325	0.333	0.341	0.348	0.356	0.363	0.370
8806	0.299	0.307	0.315	0.322	0.330	0.337	0.344	0.351	0.358	0.365	0.372	0.379	0.385	0.392
8807	0.246	0.253	0.261	0.267	0.275	0.282	0.288	0.295	0.302	0.309	0.315	0.321	0.328	0.335
8808	0.255	0.263	0.272	0.280	0.288	0.296	0.304	0.312	0.319	0.327	0.334	0.342	0.349	0.356
8810	0.286	0.296	0.305	0.314	0.323	0.332	0.340	0.348	0.357	0.365	0.373	0.380	0.388	0.396
8811	0.286	0.296	0.305	0.314	0.323	0.332	0.340	0.348	0.357	0.365	0.373	0.380	0.388	0.396
8812	0.286	0.296	0.305	0.314	0.323	0.332	0.340	0.348	0.357	0.365	0.373	0.380	0.388	0.396
8813	0.286	0.295	0.305	0.314	0.323	0.331	0.340	0.349	0.358	0.366	0.375	0.383	0.391	0.399
8818	0.329	0.340	0.350	0.360	0.370	0.379	0.389	0.399	0.408	0.418	0.428	0.437	0.446	0.455
8820	0.244	0.253	0.261	0.270	0.278	0.286	0.294	0.302	0.310	0.317	0.325	0.332	0.339	0.346
8821	0.308	0.319	0.329	0.339	0.349	0.358	0.368	0.377	0.386	0.394	0.403	0.411	0.418	0.425
8822	0.243	0.251	0.260	0.268	0.276	0.284	0.291	0.299	0.306	0.313	0.321	0.328	0.335	0.342
8823	0.270	0.278	0.286	0.294	0.302	0.310	0.317	0.325	0.332	0.340	0.347	0.354	0.362	0.369
8827	0.260	0.268	0.276	0.284	0.292	0.300	0.307	0.315	0.322	0.330	0.337	0.344	0.351	0.358
8829	0.294	0.303	0.311	0.320	0.328	0.336	0.344	0.352	0.359	0.367	0.375	0.382	0.389	0.396
8830	0.257	0.264	0.272	0.278	0.286	0.294	0.300	0.307	0.314	0.321	0.327	0.334	0.341	0.347
8831	0.368	0.377	0.386	0.395	0.403	0.411	0.419	0.427	0.435	0.443	0.450	0.457	0.464	0.471
8834	0.278	0.287	0.295	0.304	0.312	0.320	0.328	0.336	0.343	0.351	0.358	0.366	0.373	0.380
8838	0.297	0.305	0.313	0.321	0.328	0.335	0.343	0.350	0.356	0.363	0.369	0.376	0.382	0.388
8839	0.287	0.296	0.304	0.313	0.321	0.329	0.338	0.346	0.354	0.361	0.369	0.376	0.383	0.390
8840	0.265	0.273	0.281	0.288	0.296	0.303	0.310	0.317	0.324	0.331	0.338	0.345	0.351	0.358
8846	0.349	0.362	0.374	0.386	0.398	0.409	0.422	0.433	0.444	0.455	0.467	0.478	0.487	0.497
8847	0.254	0.263	0.271	0.279	0.287	0.295	0.302	0.309	0.316	0.323	0.330	0.337	0.344	0.351
8850	0.279	0.289	0.300	0.310	0.319	0.329	0.338	0.348	0.357	0.366	0.375	0.384	0.392	0.400
8851	0.316	0.324	0.333	0.341	0.349	0.357	0.365	0.373	0.380	0.388	0.395	0.402	0.410	0.417
8852	0.224	0.232	0.239	0.246	0.253	0.260	0.266	0.273	0.280	0.286	0.293	0.299	0.306	0.312
8859	0.308	0.318	0.327	0.337	0.346	0.355	0.364	0.372	0.381	0.389	0.397	0.405	0.413	0.420
8868	0.303	0.312	0.320	0.329	0.337	0.345	0.354	0.361	0.369	0.377	0.385	0.392	0.399	0.407
8870	0.295	0.303	0.312	0.321	0.329	0.337	0.345	0.353	0.360	0.368	0.376	0.383	0.391	0.398
8871	0.286	0.296	0.305	0.314	0.323	0.332	0.340	0.348	0.357	0.365	0.373	0.380	0.388	0.396
8874	0.286	0.295	0.304	0.312	0.320	0.328	0.336	0.343	0.351	0.358	0.365	0.372	0.379	0.386
8875	0.309	0.319	0.328	0.336	0.345	0.354	0.362	0.370	0.378	0.386	0.394	0.401	0.409	0.416
9007	0.232	0.240	0.247	0.255	0.262	0.269	0.277	0.284	0.291	0.298	0.305	0.311	0.318	0.325
9008	0.276	0.285	0.295	0.304	0.313	0.321	0.330	0.339	0.347	0.355	0.364	0.371	0.379	0.387
9009	0.235	0.243	0.250	0.258	0.266	0.273	0.280	0.287	0.295	0.302	0.309	0.316	0.322	0.329
9010	0.264	0.273	0.281	0.290	0.299	0.307	0.315	0.323	0.331	0.339	0.347	0.354	0.361	0.368
9011	0.251	0.260	0.268	0.276	0.284	0.292	0.300	0.308	0.315	0.323	0.330	0.337	0.344	0.351
9015	0.234	0.242	0.250	0.258	0.266	0.273	0.281	0.288	0.295	0.302	0.310	0.317	0.323	0.330

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
8601	0.333	0.339	0.345	0.351	0.357	0.362	0.368	0.374	0.379	0.385	0.390	0.396	0.401	0.406
8631 *	0.245	0.249	0.254	0.259	0.264	0.269	0.274	0.278	0.282	0.287	0.291	0.296	0.300	0.305
8720	0.298	0.304	0.310	0.316	0.322	0.328	0.333	0.339	0.345	0.350	0.356	0.361	0.367	0.372
8729	0.330	0.334	0.340	0.347	0.353	0.360	0.366	0.372	0.375	0.381	0.387	0.394	0.400	0.406
8740	0.376	0.383	0.390	0.397	0.403	0.410	0.416	0.423	0.429	0.435	0.441	0.447	0.453	0.459
8741	0.371	0.378	0.385	0.391	0.397	0.404	0.410	0.416	0.422	0.428	0.433	0.439	0.445	0.450
8742	0.355	0.362	0.369	0.375	0.381	0.388	0.394	0.400	0.406	0.412	0.418	0.424	0.429	0.435
8743	0.339	0.346	0.353	0.360	0.367	0.374	0.380	0.387	0.393	0.400	0.406	0.412	0.418	0.423
8744	0.355	0.362	0.369	0.375	0.381	0.388	0.394	0.400	0.406	0.412	0.418	0.424	0.429	0.435
8745	0.358	0.365	0.373	0.380	0.388	0.395	0.403	0.410	0.417	0.425	0.432	0.439	0.446	0.453
8746	0.355	0.362	0.369	0.375	0.381	0.388	0.394	0.400	0.406	0.412	0.418	0.424	0.429	0.435
8748	0.355	0.361	0.368	0.374	0.381	0.387	0.393	0.399	0.405	0.411	0.417	0.422	0.428	0.433
8749	0.373	0.380	0.387	0.394	0.400	0.407	0.413	0.419	0.426	0.432	0.438	0.444	0.450	0.456
8755	0.290	0.296	0.302	0.307	0.313	0.319	0.325	0.331	0.337	0.343	0.348	0.354	0.360	0.366
8800	0.405	0.412	0.419	0.426	0.432	0.439	0.446	0.452	0.459	0.465	0.472	0.478	0.484	0.490
8801	0.451	0.459	0.466	0.474	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.530	0.536	0.542
8803	0.385	0.392	0.399	0.406	0.413	0.419	0.426	0.432	0.439	0.445	0.451	0.457	0.462	0.468
8804	0.377	0.384	0.391	0.397	0.404	0.410	0.417	0.423	0.429	0.435	0.441	0.447	0.453	0.459
8806	0.398	0.404	0.410	0.416	0.422	0.427	0.433	0.439	0.445	0.450	0.456	0.462	0.467	0.473
8807	0.341	0.346	0.352	0.358	0.364	0.371	0.377	0.383	0.387	0.393	0.399	0.404	0.410	0.415
8808	0.363	0.370	0.376	0.383	0.390	0.396	0.403	0.409	0.415	0.422	0.428	0.434	0.440	0.445
8810	0.403	0.410	0.417	0.424	0.431	0.438	0.445	0.451	0.458	0.464	0.470	0.477	0.483	0.489
8811	0.403	0.410	0.417	0.424	0.431	0.438	0.445	0.451	0.458	0.464	0.470	0.477	0.483	0.489
8812	0.403	0.410	0.417	0.424	0.431	0.438	0.445	0.451	0.458	0.464	0.470	0.477	0.483	0.489
8813	0.407	0.415	0.423	0.431	0.439	0.446	0.454	0.461	0.468	0.475	0.482	0.488	0.495	0.501
8818	0.464	0.475	0.483	0.492	0.501	0.510	0.519	0.528	0.538	0.547	0.556	0.564	0.573	0.581
8820	0.353	0.360	0.367	0.374	0.380	0.387	0.393	0.400	0.406	0.412	0.418	0.424	0.430	0.436
8821	0.433	0.440	0.447	0.454	0.461	0.467	0.474	0.480	0.487	0.494	0.500	0.507	0.513	0.519
8822	0.348	0.355	0.362	0.368	0.374	0.381	0.387	0.393	0.399	0.405	0.411	0.417	0.423	0.428
8823	0.376	0.383	0.389	0.396	0.403	0.409	0.416	0.422	0.429	0.435	0.441	0.448	0.454	0.460
8827	0.365	0.372	0.378	0.385	0.392	0.398	0.404	0.411	0.417	0.423	0.429	0.435	0.441	0.447
8829	0.403	0.410	0.417	0.424	0.430	0.437	0.443	0.449	0.456	0.462	0.468	0.474	0.480	0.486
8830	0.354	0.359	0.365	0.372	0.378	0.384	0.391	0.397	0.400	0.407	0.413	0.419	0.425	0.430
8831	0.478	0.484	0.491	0.497	0.503	0.509	0.515	0.521	0.527	0.532	0.538	0.543	0.549	0.554
8834	0.387	0.394	0.401	0.407	0.414	0.420	0.427	0.433	0.439	0.445	0.452	0.457	0.463	0.469
8838	0.394	0.400	0.406	0.412	0.418	0.424	0.429	0.435	0.441	0.446	0.452	0.457	0.462	0.467
8839	0.397	0.404	0.411	0.417	0.424	0.430	0.437	0.443	0.449	0.455	0.461	0.467	0.473	0.478
8840	0.364	0.370	0.376	0.382	0.388	0.393	0.399	0.404	0.410	0.415	0.420	0.426	0.431	0.435
8846	0.507	0.518	0.528	0.537	0.546	0.555	0.564	0.572	0.582	0.590	0.598	0.605	0.612	0.619
8847	0.358	0.364	0.370	0.377	0.383	0.390	0.396	0.402	0.408	0.414	0.420	0.426	0.432	0.438
8850	0.408	0.417	0.425	0.432	0.440	0.448	0.456	0.464	0.471	0.478	0.485	0.492	0.499	0.506
8851	0.424	0.430	0.437	0.444	0.450	0.457	0.463	0.469	0.476	0.482	0.488	0.494	0.499	0.505
8852	0.318	0.324	0.330	0.336	0.342	0.348	0.354	0.360	0.366	0.372	0.378	0.384	0.390	0.396
8859	0.428	0.435	0.442	0.449	0.457	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
8868	0.414	0.421	0.428	0.435	0.441	0.448	0.455	0.461	0.467	0.474	0.480	0.486	0.492	0.497
8870	0.406	0.413	0.420	0.426	0.433	0.439	0.445	0.451	0.458	0.463	0.469	0.475	0.481	0.487
8871	0.403	0.410	0.417	0.424	0.431	0.438	0.445	0.451	0.458	0.464	0.470	0.477	0.483	0.489
8874	0.393	0.400	0.407	0.413	0.419	0.426	0.432	0.438	0.444	0.450	0.456	0.461	0.467	0.473
8875	0.424	0.431	0.439	0.446	0.453	0.460	0.467	0.474	0.480	0.487	0.494	0.500	0.507	0.513
9007	0.332	0.338	0.344	0.351	0.357	0.363	0.369	0.375	0.381	0.387	0.393	0.399	0.405	0.411
9008	0.395	0.402	0.409	0.417	0.424	0.431	0.438	0.444	0.451	0.458	0.464	0.471	0.477	0.483
9009	0.336	0.342	0.349	0.355	0.361	0.368	0.374	0.380	0.386	0.392	0.398	0.404	0.410	0.416
9010	0.375	0.382	0.389	0.395	0.402	0.408	0.415	0.421	0.428	0.434	0.440	0.446	0.452	0.458
9011	0.358	0.365	0.372	0.378	0.385	0.391	0.398	0.404	0.410	0.416	0.422	0.428	0.434	0.440
9015	0.337	0.344	0.350	0.357	0.363	0.369	0.375	0.381	0.387	0.393	0.399	0.405	0.410	0.416

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
8601	0.411	0.421	0.431	0.441	0.450	0.460	0.469	0.477	0.486	0.495	0.503	0.511	0.519	0.527
8631 *	0.309	0.318	0.325	0.334	0.342	0.351	0.359	0.367	0.375	0.381	0.388	0.396	0.404	0.411
8720	0.378	0.389	0.399	0.410	0.420	0.430	0.440	0.450	0.459	0.468	0.478	0.487	0.495	0.504
8729	0.412	0.423	0.431	0.442	0.452	0.463	0.473	0.483	0.493	0.499	0.508	0.518	0.528	0.537
8740	0.465	0.476	0.487	0.497	0.508	0.518	0.528	0.537	0.546	0.555	0.564	0.573	0.581	0.590
8741	0.456	0.466	0.477	0.487	0.496	0.506	0.515	0.524	0.533	0.542	0.550	0.559	0.567	0.575
8742	0.440	0.451	0.462	0.472	0.482	0.492	0.502	0.511	0.521	0.530	0.538	0.547	0.555	0.563
8743	0.429	0.440	0.451	0.462	0.473	0.483	0.492	0.502	0.512	0.522	0.531	0.540	0.548	0.557
8744	0.440	0.451	0.462	0.472	0.482	0.492	0.502	0.511	0.521	0.530	0.538	0.547	0.555	0.563
8745	0.460	0.473	0.486	0.498	0.510	0.521	0.533	0.544	0.555	0.565	0.575	0.586	0.596	0.606
8746	0.440	0.451	0.462	0.472	0.482	0.492	0.502	0.511	0.521	0.530	0.538	0.547	0.555	0.563
8748	0.438	0.449	0.459	0.470	0.479	0.489	0.498	0.507	0.516	0.524	0.533	0.541	0.549	0.557
8749	0.461	0.472	0.482	0.491	0.501	0.510	0.519	0.529	0.538	0.547	0.555	0.564	0.572	0.581
8755	0.371	0.382	0.393	0.404	0.414	0.425	0.435	0.445	0.454	0.463	0.472	0.481	0.489	0.497
8800	0.496	0.508	0.520	0.531	0.542	0.553	0.564	0.574	0.584	0.593	0.602	0.611	0.620	0.628
8801	0.549	0.561	0.573	0.585	0.596	0.606	0.616	0.626	0.636	0.645	0.654	0.663	0.672	0.681
8803	0.474	0.485	0.496	0.507	0.517	0.527	0.537	0.547	0.556	0.565	0.574	0.582	0.590	0.599
8804	0.465	0.476	0.487	0.498	0.508	0.518	0.528	0.538	0.547	0.556	0.565	0.574	0.582	0.591
8806	0.478	0.490	0.500	0.511	0.521	0.532	0.542	0.552	0.562	0.571	0.580	0.589	0.597	0.605
8807	0.421	0.432	0.440	0.451	0.461	0.472	0.482	0.491	0.501	0.507	0.516	0.524	0.531	0.539
8808	0.451	0.462	0.473	0.484	0.494	0.504	0.514	0.524	0.534	0.543	0.552	0.561	0.570	0.578
8810	0.495	0.506	0.517	0.528	0.539	0.549	0.559	0.568	0.577	0.586	0.595	0.604	0.612	0.620
8811	0.495	0.506	0.517	0.528	0.539	0.549	0.559	0.568	0.577	0.586	0.595	0.604	0.612	0.620
8812	0.495	0.506	0.517	0.528	0.539	0.549	0.559	0.568	0.577	0.586	0.595	0.604	0.612	0.620
8813	0.508	0.520	0.533	0.545	0.557	0.568	0.579	0.589	0.599	0.609	0.617	0.626	0.634	0.641
8818	0.590	0.607	0.627	0.644	0.660	0.675	0.691	0.706	0.720	0.738	0.750	0.762	0.774	0.784
8820	0.442	0.453	0.464	0.475	0.485	0.496	0.506	0.515	0.525	0.534	0.544	0.553	0.562	0.571
8821	0.526	0.538	0.551	0.562	0.573	0.584	0.594	0.603	0.612	0.621	0.630	0.639	0.648	0.656
8822	0.434	0.445	0.456	0.466	0.476	0.486	0.496	0.506	0.515	0.525	0.534	0.543	0.551	0.560
8823	0.466	0.478	0.490	0.501	0.512	0.523	0.534	0.544	0.554	0.564	0.574	0.583	0.592	0.601
8827	0.453	0.464	0.475	0.486	0.497	0.507	0.517	0.527	0.537	0.547	0.556	0.565	0.574	0.583
8829	0.491	0.503	0.514	0.524	0.535	0.545	0.555	0.564	0.574	0.583	0.592	0.601	0.610	0.618
8830	0.436	0.448	0.456	0.467	0.478	0.489	0.500	0.510	0.521	0.528	0.538	0.548	0.558	0.568
8831	0.559	0.569	0.579	0.589	0.599	0.608	0.617	0.626	0.634	0.643	0.651	0.659	0.666	0.674
8834	0.475	0.486	0.497	0.508	0.518	0.528	0.538	0.548	0.557	0.566	0.575	0.584	0.592	0.600
8838	0.472	0.482	0.492	0.502	0.512	0.521	0.530	0.539	0.548	0.556	0.564	0.572	0.580	0.588
8839	0.484	0.495	0.506	0.516	0.527	0.537	0.546	0.556	0.565	0.574	0.583	0.591	0.599	0.607
8840	0.440	0.450	0.459	0.468	0.477	0.486	0.495	0.503	0.512	0.520	0.528	0.536	0.543	0.551
8846	0.626	0.639	0.655	0.667	0.679	0.691	0.702	0.712	0.721	0.732	0.741	0.749	0.758	0.765
8847	0.443	0.454	0.463	0.473	0.483	0.492	0.501	0.511	0.520	0.528	0.537	0.546	0.554	0.562
8850	0.513	0.526	0.539	0.552	0.565	0.577	0.589	0.601	0.612	0.622	0.633	0.642	0.652	0.661
8851	0.511	0.522	0.534	0.544	0.555	0.565	0.575	0.585	0.595	0.605	0.615	0.624	0.634	0.643
8852	0.402	0.413	0.425	0.436	0.448	0.459	0.470	0.481	0.492	0.503	0.513	0.524	0.535	0.545
8859	0.519	0.530	0.541	0.552	0.562	0.571	0.581	0.590	0.599	0.607	0.616	0.624	0.632	0.639
8868	0.503	0.514	0.525	0.536	0.547	0.557	0.567	0.577	0.586	0.596	0.605	0.613	0.622	0.630
8870	0.492	0.503	0.514	0.525	0.535	0.546	0.556	0.565	0.575	0.584	0.593	0.601	0.610	0.618
8871	0.495	0.506	0.517	0.528	0.539	0.549	0.559	0.568	0.577	0.586	0.595	0.604	0.612	0.620
8874	0.478	0.489	0.500	0.511	0.521	0.531	0.540	0.550	0.559	0.568	0.577	0.585	0.593	0.601
8875	0.520	0.532	0.544	0.556	0.567	0.578	0.588	0.598	0.608	0.618	0.628	0.637	0.646	0.655
9007	0.416	0.428	0.438	0.449	0.460	0.470	0.481	0.491	0.500	0.510	0.520	0.530	0.539	0.548
9008	0.489	0.501	0.513	0.524	0.535	0.546	0.557	0.567	0.577	0.586	0.596	0.605	0.614	0.623
9009	0.421	0.433	0.444	0.454	0.465	0.475	0.485	0.495	0.504	0.514	0.523	0.532	0.541	0.550
9010	0.464	0.475	0.486	0.496	0.506	0.516	0.526	0.535	0.545	0.554	0.563	0.571	0.580	0.588
9011	0.445	0.457	0.468	0.479	0.489	0.499	0.509	0.519	0.529	0.538	0.547	0.556	0.565	0.573
9015	0.422	0.433	0.444	0.454	0.465	0.475	0.485	0.494	0.504	0.513	0.522	0.531	0.540	0.548

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
8601	0.534	0.542	0.550	0.557	0.564	0.571	0.578	0.585	0.592	0.599	0.605	0.612	0.618	0.624
8631 *	0.419	0.426	0.433	0.441	0.448	0.455	0.462	0.469	0.476	0.483	0.489	0.496	0.503	0.506
8720	0.513	0.521	0.530	0.538	0.546	0.554	0.562	0.569	0.577	0.584	0.591	0.598	0.605	0.611
8729	0.547	0.556	0.565	0.574	0.583	0.592	0.601	0.610	0.619	0.627	0.636	0.645	0.653	0.659
8740	0.598	0.605	0.613	0.620	0.628	0.635	0.641	0.648	0.655	0.661	0.668	0.674	0.680	0.686
8741	0.583	0.590	0.598	0.605	0.613	0.620	0.626	0.633	0.640	0.646	0.652	0.659	0.665	0.671
8742	0.571	0.579	0.586	0.594	0.601	0.608	0.615	0.622	0.629	0.635	0.641	0.648	0.654	0.660
8743	0.565	0.573	0.582	0.589	0.597	0.605	0.612	0.619	0.625	0.631	0.637	0.643	0.649	0.655
8744	0.571	0.579	0.586	0.594	0.601	0.608	0.615	0.622	0.629	0.635	0.641	0.648	0.654	0.660
8745	0.615	0.624	0.632	0.640	0.648	0.656	0.663	0.670	0.677	0.685	0.691	0.698	0.704	0.709
8746	0.571	0.579	0.586	0.594	0.601	0.608	0.615	0.622	0.629	0.635	0.641	0.648	0.654	0.660
8748	0.565	0.572	0.580	0.587	0.594	0.601	0.607	0.614	0.620	0.627	0.633	0.639	0.645	0.651
8749	0.589	0.596	0.604	0.611	0.618	0.625	0.632	0.638	0.644	0.650	0.656	0.662	0.667	0.673
8755	0.505	0.513	0.521	0.529	0.537	0.544	0.552	0.559	0.567	0.574	0.581	0.588	0.596	0.603
8800	0.637	0.645	0.652	0.660	0.667	0.674	0.681	0.688	0.695	0.701	0.708	0.714	0.720	0.726
8801	0.689	0.697	0.705	0.712	0.720	0.727	0.734	0.741	0.748	0.755	0.762	0.768	0.774	0.781
8803	0.607	0.615	0.623	0.630	0.637	0.644	0.651	0.657	0.663	0.669	0.675	0.681	0.687	0.693
8804	0.599	0.607	0.614	0.622	0.629	0.637	0.644	0.651	0.658	0.664	0.671	0.677	0.684	0.690
8806	0.614	0.622	0.630	0.638	0.646	0.653	0.660	0.667	0.674	0.680	0.687	0.693	0.700	0.706
8807	0.545	0.552	0.558	0.564	0.570	0.575	0.581	0.586	0.592	0.597	0.602	0.608	0.613	0.614
8808	0.586	0.594	0.602	0.610	0.618	0.625	0.632	0.639	0.646	0.653	0.659	0.666	0.672	0.678
8810	0.628	0.636	0.643	0.650	0.658	0.665	0.672	0.678	0.685	0.691	0.698	0.704	0.710	0.715
8811	0.628	0.636	0.643	0.650	0.658	0.665	0.672	0.678	0.685	0.691	0.698	0.704	0.710	0.715
8812	0.628	0.636	0.643	0.650	0.658	0.665	0.672	0.678	0.685	0.691	0.698	0.704	0.710	0.715
8813	0.648	0.655	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.697	0.702	0.707	0.712	0.716
8818	0.791	0.798	0.805	0.811	0.817	0.822	0.828	0.834	0.839	0.845	0.850	0.855	0.861	0.871
8820	0.579	0.588	0.597	0.605	0.613	0.621	0.629	0.637	0.644	0.651	0.658	0.665	0.672	0.678
8821	0.665	0.673	0.681	0.689	0.696	0.704	0.711	0.719	0.726	0.733	0.740	0.747	0.754	0.761
8822	0.568	0.576	0.585	0.593	0.600	0.608	0.616	0.623	0.631	0.638	0.645	0.652	0.658	0.665
8823	0.610	0.619	0.627	0.636	0.644	0.651	0.659	0.666	0.674	0.681	0.688	0.695	0.702	0.708
8827	0.591	0.600	0.608	0.616	0.624	0.632	0.639	0.647	0.654	0.661	0.668	0.675	0.682	0.689
8829	0.627	0.635	0.643	0.651	0.658	0.666	0.673	0.681	0.688	0.695	0.701	0.708	0.715	0.721
8830	0.578	0.587	0.597	0.606	0.615	0.625	0.634	0.643	0.652	0.661	0.669	0.678	0.687	0.694
8831	0.681	0.689	0.696	0.703	0.710	0.716	0.723	0.729	0.735	0.741	0.747	0.753	0.759	0.764
8834	0.608	0.616	0.624	0.631	0.639	0.646	0.653	0.660	0.667	0.673	0.680	0.686	0.692	0.698
8838	0.595	0.602	0.609	0.616	0.623	0.630	0.637	0.644	0.650	0.657	0.663	0.669	0.675	0.682
8839	0.615	0.623	0.630	0.637	0.644	0.651	0.658	0.665	0.672	0.678	0.685	0.691	0.697	0.703
8840	0.558	0.566	0.573	0.580	0.587	0.593	0.600	0.606	0.613	0.620	0.626	0.632	0.638	0.644
8846	0.773	0.780	0.787	0.794	0.801	0.808	0.815	0.822	0.828	0.835	0.841	0.847	0.853	0.861
8847	0.570	0.578	0.585	0.592	0.600	0.607	0.613	0.619	0.626	0.632	0.638	0.644	0.650	0.656
8850	0.670	0.679	0.687	0.695	0.703	0.711	0.718	0.724	0.731	0.737	0.744	0.750	0.756	0.762
8851	0.652	0.660	0.669	0.677	0.685	0.693	0.700	0.707	0.714	0.721	0.728	0.735	0.742	0.748
8852	0.556	0.567	0.577	0.588	0.598	0.609	0.619	0.629	0.639	0.649	0.658	0.667	0.674	0.683
8859	0.647	0.655	0.662	0.669	0.676	0.683	0.689	0.696	0.702	0.708	0.714	0.719	0.725	0.731
8868	0.639	0.647	0.655	0.662	0.670	0.677	0.684	0.691	0.698	0.705	0.711	0.718	0.724	0.730
8870	0.626	0.634	0.642	0.650	0.658	0.665	0.672	0.679	0.686	0.692	0.699	0.705	0.711	0.717
8871	0.628	0.636	0.643	0.650	0.658	0.665	0.672	0.678	0.685	0.691	0.698	0.704	0.710	0.715
8874	0.609	0.617	0.625	0.632	0.639	0.646	0.653	0.659	0.665	0.672	0.678	0.684	0.690	0.696
8875	0.663	0.672	0.680	0.688	0.695	0.703	0.710	0.717	0.723	0.730	0.736	0.742	0.748	0.754
9007	0.557	0.566	0.574	0.583	0.591	0.599	0.607	0.615	0.623	0.631	0.638	0.646	0.653	0.661
9008	0.632	0.640	0.648	0.656	0.664	0.672	0.680	0.687	0.694	0.701	0.708	0.715	0.721	0.728
9009	0.558	0.566	0.575	0.583	0.591	0.599	0.606	0.614	0.621	0.628	0.635	0.642	0.649	0.656
9010	0.597	0.605	0.613	0.621	0.629	0.637	0.644	0.652	0.659	0.666	0.673	0.680	0.686	0.693
9011	0.582	0.590	0.598	0.605	0.613	0.620	0.628	0.635	0.642	0.649	0.656	0.662	0.669	0.675
9015	0.557	0.565	0.574	0.582	0.590	0.597	0.605	0.613	0.620	0.628	0.635	0.642	0.649	0.656

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
8601	0.631	0.637	0.642	0.648	0.654	0.660	0.666	0.671	0.677	0.682	0.687	0.693	0.698	0.703
8631 *	0.512	0.519	0.525	0.531	0.537	0.543	0.550	0.556	0.561	0.567	0.573	0.579	0.585	0.590
8720	0.618	0.624	0.630	0.636	0.642	0.648	0.654	0.660	0.666	0.672	0.678	0.684	0.690	0.696
8729	0.667	0.675	0.684	0.692	0.701	0.709	0.716	0.723	0.730	0.737	0.744	0.750	0.756	0.761
8740	0.692	0.698	0.704	0.710	0.716	0.722	0.727	0.733	0.738	0.743	0.748	0.753	0.758	0.763
8741	0.677	0.683	0.688	0.694	0.700	0.705	0.711	0.716	0.721	0.726	0.732	0.737	0.742	0.747
8742	0.666	0.672	0.678	0.684	0.689	0.695	0.700	0.705	0.711	0.716	0.721	0.726	0.730	0.735
8743	0.661	0.668	0.674	0.680	0.686	0.692	0.697	0.703	0.709	0.715	0.721	0.726	0.732	0.737
8744	0.666	0.672	0.678	0.684	0.689	0.695	0.700	0.705	0.711	0.716	0.721	0.726	0.730	0.735
8745	0.715	0.721	0.726	0.731	0.737	0.741	0.746	0.751	0.755	0.760	0.765	0.769	0.774	0.778
8746	0.666	0.672	0.678	0.684	0.689	0.695	0.700	0.705	0.711	0.716	0.721	0.726	0.730	0.735
8748	0.656	0.662	0.668	0.673	0.679	0.684	0.690	0.695	0.700	0.705	0.710	0.714	0.719	0.724
8749	0.679	0.685	0.690	0.696	0.701	0.707	0.712	0.717	0.722	0.727	0.732	0.737	0.742	0.747
8755	0.610	0.617	0.624	0.631	0.638	0.644	0.651	0.656	0.662	0.667	0.672	0.677	0.682	0.687
8800	0.732	0.738	0.743	0.749	0.754	0.759	0.765	0.770	0.775	0.780	0.784	0.789	0.794	0.798
8801	0.787	0.793	0.799	0.804	0.810	0.814	0.819	0.823	0.828	0.832	0.836	0.840	0.845	0.849
8803	0.699	0.704	0.710	0.715	0.721	0.726	0.731	0.737	0.742	0.747	0.752	0.757	0.761	0.766
8804	0.696	0.702	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.747	0.752	0.757	0.762	0.767
8806	0.712	0.719	0.725	0.731	0.737	0.742	0.748	0.754	0.759	0.764	0.769	0.774	0.779	0.784
8807	0.619	0.625	0.630	0.635	0.640	0.644	0.649	0.654	0.659	0.664	0.669	0.673	0.678	0.683
8808	0.684	0.690	0.696	0.702	0.708	0.713	0.719	0.724	0.729	0.734	0.739	0.744	0.749	0.753
8810	0.721	0.727	0.732	0.737	0.742	0.748	0.753	0.757	0.762	0.767	0.772	0.776	0.781	0.785
8811	0.721	0.727	0.732	0.737	0.742	0.748	0.753	0.757	0.762	0.767	0.772	0.776	0.781	0.785
8812	0.721	0.727	0.732	0.737	0.742	0.748	0.753	0.757	0.762	0.767	0.772	0.776	0.781	0.785
8813	0.721	0.725	0.729	0.733	0.737	0.742	0.746	0.750	0.754	0.758	0.761	0.765	0.769	0.773
8818	0.875	0.879	0.883	0.887	0.890	0.894	0.898	0.902	0.906	0.909	0.913	0.917	0.920	0.924
8820	0.685	0.691	0.697	0.703	0.708	0.714	0.719	0.725	0.730	0.736	0.741	0.746	0.751	0.755
8821	0.767	0.774	0.780	0.786	0.791	0.797	0.802	0.808	0.814	0.819	0.824	0.829	0.833	0.838
8822	0.672	0.678	0.685	0.691	0.697	0.704	0.710	0.715	0.721	0.727	0.733	0.738	0.744	0.749
8823	0.715	0.722	0.728	0.735	0.741	0.747	0.753	0.759	0.765	0.771	0.776	0.782	0.787	0.793
8827	0.695	0.701	0.708	0.714	0.720	0.725	0.731	0.737	0.742	0.747	0.753	0.758	0.763	0.768
8829	0.727	0.733	0.739	0.745	0.751	0.756	0.762	0.767	0.773	0.778	0.783	0.788	0.793	0.797
8830	0.703	0.711	0.720	0.728	0.737	0.745	0.753	0.762	0.768	0.775	0.781	0.787	0.793	0.799
8831	0.770	0.775	0.780	0.785	0.791	0.795	0.800	0.805	0.809	0.814	0.818	0.822	0.827	0.831
8834	0.704	0.710	0.716	0.721	0.727	0.732	0.737	0.743	0.748	0.753	0.758	0.762	0.767	0.772
8838	0.687	0.693	0.699	0.704	0.710	0.715	0.720	0.726	0.731	0.736	0.741	0.746	0.751	0.756
8839	0.709	0.715	0.721	0.726	0.731	0.737	0.742	0.747	0.752	0.757	0.762	0.767	0.771	0.776
8840	0.650	0.656	0.662	0.669	0.675	0.681	0.686	0.692	0.698	0.704	0.709	0.715	0.720	0.726
8846	0.866	0.871	0.876	0.880	0.884	0.888	0.892	0.896	0.899	0.902	0.904	0.907	0.909	0.912
8847	0.662	0.668	0.674	0.679	0.685	0.690	0.695	0.701	0.706	0.711	0.715	0.720	0.725	0.730
8850	0.768	0.773	0.779	0.784	0.789	0.794	0.798	0.803	0.807	0.811	0.815	0.819	0.822	0.826
8851	0.754	0.760	0.767	0.773	0.779	0.784	0.790	0.795	0.800	0.805	0.809	0.814	0.818	0.822
8852	0.691	0.699	0.707	0.714	0.722	0.730	0.737	0.745	0.752	0.758	0.764	0.770	0.776	0.781
8859	0.736	0.742	0.747	0.752	0.757	0.762	0.767	0.772	0.777	0.781	0.786	0.790	0.794	0.799
8868	0.736	0.742	0.748	0.754	0.759	0.764	0.769	0.774	0.779	0.784	0.789	0.793	0.798	0.802
8870	0.723	0.729	0.734	0.740	0.745	0.750	0.756	0.761	0.767	0.772	0.777	0.782	0.787	0.792
8871	0.721	0.727	0.732	0.737	0.742	0.748	0.753	0.757	0.762	0.767	0.772	0.776	0.781	0.785
8874	0.701	0.707	0.712	0.717	0.723	0.728	0.733	0.738	0.743	0.748	0.753	0.758	0.762	0.767
8875	0.760	0.765	0.771	0.776	0.781	0.786	0.791	0.796	0.800	0.805	0.809	0.813	0.817	0.821
9007	0.668	0.675	0.682	0.689	0.696	0.702	0.709	0.715	0.722	0.727	0.733	0.739	0.745	0.750
9008	0.734	0.740	0.746	0.752	0.758	0.763	0.769	0.774	0.779	0.785	0.790	0.795	0.799	0.804
9009	0.663	0.669	0.676	0.682	0.689	0.695	0.701	0.707	0.713	0.719	0.725	0.730	0.736	0.741
9010	0.700	0.706	0.712	0.718	0.723	0.729	0.734	0.739	0.744	0.749	0.754	0.759	0.763	0.768
9011	0.682	0.688	0.694	0.700	0.706	0.712	0.717	0.723	0.728	0.733	0.738	0.743	0.749	0.753
9015	0.663	0.670	0.677	0.683	0.690	0.696	0.702	0.708	0.714	0.719	0.725	0.731	0.736	0.741

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
8601	0.708	0.713	0.718	0.723	0.728	0.733	0.737	0.742	0.747
8631 *	0.596	0.602	0.607	0.613	0.618	0.623	0.629	0.634	0.639
8720	0.701	0.707	0.712	0.717	0.722	0.726	0.731	0.736	0.740
8729	0.766	0.770	0.775	0.780	0.785	0.790	0.794	0.799	0.804
8740	0.768	0.773	0.777	0.782	0.786	0.791	0.795	0.799	0.803
8741	0.752	0.757	0.762	0.767	0.771	0.776	0.780	0.785	0.790
8742	0.740	0.745	0.749	0.754	0.758	0.762	0.767	0.771	0.775
8743	0.741	0.746	0.750	0.754	0.758	0.762	0.766	0.770	0.774
8744	0.740	0.745	0.749	0.754	0.758	0.762	0.767	0.771	0.775
8745	0.783	0.787	0.792	0.797	0.801	0.806	0.810	0.815	0.819
8746	0.740	0.745	0.749	0.754	0.758	0.762	0.767	0.771	0.775
8748	0.729	0.733	0.738	0.742	0.747	0.751	0.755	0.760	0.764
8749	0.752	0.756	0.761	0.765	0.769	0.773	0.777	0.782	0.786
8755	0.692	0.697	0.702	0.707	0.712	0.717	0.722	0.726	0.731
8800	0.802	0.807	0.811	0.815	0.819	0.823	0.826	0.830	0.834
8801	0.852	0.856	0.860	0.863	0.867	0.870	0.873	0.875	0.878
8803	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8804	0.771	0.776	0.781	0.785	0.790	0.794	0.799	0.803	0.807
8806	0.788	0.792	0.796	0.800	0.804	0.807	0.811	0.815	0.818
8807	0.688	0.692	0.697	0.701	0.706	0.710	0.715	0.719	0.724
8808	0.758	0.762	0.767	0.771	0.775	0.779	0.783	0.787	0.791
8810	0.789	0.793	0.798	0.802	0.806	0.810	0.813	0.817	0.821
8811	0.789	0.793	0.798	0.802	0.806	0.810	0.813	0.817	0.821
8812	0.789	0.793	0.798	0.802	0.806	0.810	0.813	0.817	0.821
8813	0.776	0.780	0.783	0.786	0.789	0.792	0.796	0.799	0.802
8818	0.928	0.931	0.935	0.938	0.942	0.944	0.947	0.949	0.951
8820	0.760	0.765	0.770	0.774	0.779	0.783	0.787	0.791	0.795
8821	0.841	0.845	0.849	0.853	0.856	0.859	0.862	0.865	0.868
8822	0.754	0.759	0.764	0.769	0.774	0.779	0.783	0.788	0.792
8823	0.798	0.804	0.809	0.814	0.819	0.823	0.828	0.832	0.837
8827	0.773	0.778	0.782	0.787	0.791	0.796	0.800	0.804	0.808
8829	0.802	0.806	0.811	0.815	0.819	0.823	0.827	0.831	0.835
8830	0.805	0.811	0.817	0.823	0.829	0.835	0.841	0.845	0.849
8831	0.835	0.838	0.842	0.846	0.850	0.853	0.857	0.860	0.863
8834	0.776	0.781	0.785	0.790	0.794	0.798	0.802	0.806	0.810
8838	0.760	0.765	0.769	0.773	0.777	0.781	0.785	0.789	0.793
8839	0.780	0.785	0.789	0.793	0.797	0.802	0.806	0.810	0.814
8840	0.731	0.735	0.740	0.745	0.749	0.753	0.758	0.762	0.766
8846	0.914	0.916	0.919	0.921	0.923	0.925	0.927	0.929	0.930
8847	0.734	0.739	0.743	0.748	0.752	0.756	0.760	0.764	0.768
8850	0.830	0.833	0.837	0.840	0.843	0.847	0.850	0.853	0.856
8851	0.826	0.831	0.835	0.838	0.842	0.846	0.849	0.853	0.856
8852	0.787	0.792	0.798	0.803	0.809	0.814	0.818	0.823	0.828
8859	0.803	0.807	0.811	0.815	0.819	0.823	0.827	0.830	0.834
8868	0.806	0.811	0.815	0.818	0.822	0.826	0.830	0.833	0.837
8870	0.797	0.802	0.806	0.811	0.815	0.819	0.824	0.828	0.832
8871	0.789	0.793	0.798	0.802	0.806	0.810	0.813	0.817	0.821
8874	0.772	0.776	0.781	0.785	0.789	0.794	0.798	0.802	0.806
8875	0.825	0.828	0.832	0.835	0.838	0.842	0.845	0.848	0.851
9007	0.756	0.761	0.766	0.772	0.777	0.782	0.787	0.792	0.796
9008	0.809	0.813	0.818	0.822	0.826	0.830	0.834	0.838	0.842
9009	0.747	0.752	0.757	0.762	0.767	0.772	0.777	0.782	0.787
9010	0.772	0.777	0.781	0.785	0.789	0.793	0.797	0.801	0.805
9011	0.758	0.763	0.768	0.772	0.777	0.781	0.785	0.789	0.794
9015	0.746	0.752	0.757	0.761	0.766	0.771	0.775	0.780	0.784

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	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
9016	1.28	0.165	0.177	0.188	0.199	0.210	0.221	0.231	0.241	0.250	0.260	0.269	0.278	0.286
9031	1.82	0.134	0.145	0.155	0.165	0.174	0.183	0.192	0.201	0.210	0.219	0.227	0.235	0.243
9033	1.48	0.122	0.132	0.141	0.150	0.159	0.168	0.177	0.185	0.193	0.202	0.209	0.217	0.224
9043	0.68	0.143	0.154	0.165	0.176	0.187	0.197	0.206	0.216	0.225	0.235	0.244	0.252	0.261
9048	1.21	0.181	0.193	0.205	0.216	0.227	0.237	0.247	0.257	0.266	0.275	0.284	0.293	0.301
9050	2.94	0.143	0.155	0.167	0.179	0.190	0.201	0.212	0.222	0.233	0.243	0.253	0.263	0.273
9053	0.73	0.152	0.164	0.176	0.187	0.198	0.208	0.219	0.229	0.239	0.249	0.259	0.268	0.278
9054	1.44	0.135	0.146	0.157	0.168	0.179	0.189	0.200	0.210	0.219	0.229	0.239	0.248	0.257
9058	1.29	0.167	0.181	0.194	0.207	0.220	0.232	0.245	0.257	0.268	0.280	0.291	0.302	0.313
9059	0.84	0.166	0.178	0.190	0.202	0.213	0.223	0.234	0.244	0.253	0.263	0.272	0.282	0.291
9060	1.69	0.139	0.150	0.160	0.170	0.180	0.190	0.200	0.209	0.219	0.228	0.237	0.246	0.254
9061	1.99	0.127	0.138	0.149	0.160	0.170	0.180	0.189	0.199	0.209	0.218	0.227	0.237	0.246
9066	1.37	0.136	0.148	0.160	0.171	0.181	0.191	0.202	0.211	0.221	0.231	0.241	0.250	0.259
9067	0.80	0.141	0.151	0.161	0.171	0.181	0.190	0.199	0.208	0.217	0.225	0.234	0.242	0.250
9069	2.28	0.131	0.144	0.157	0.170	0.182	0.194	0.207	0.219	0.230	0.242	0.254	0.265	0.276
9070	2.22	0.170	0.182	0.193	0.204	0.215	0.226	0.236	0.246	0.256	0.266	0.275	0.285	0.294
9080	1.29	0.167	0.181	0.194	0.207	0.220	0.232	0.245	0.257	0.268	0.280	0.291	0.302	0.313
9081	1.29	0.167	0.181	0.194	0.207	0.220	0.232	0.245	0.257	0.268	0.280	0.291	0.302	0.313
9082	1.29	0.167	0.181	0.194	0.207	0.220	0.232	0.245	0.257	0.268	0.280	0.291	0.302	0.313
9083	1.29	0.167	0.181	0.194	0.207	0.220	0.232	0.245	0.257	0.268	0.280	0.291	0.302	0.313
9084	1.29	0.167	0.181	0.194	0.207	0.220	0.232	0.245	0.257	0.268	0.280	0.291	0.302	0.313
9085	1.22	0.151	0.163	0.174	0.185	0.196	0.207	0.217	0.228	0.238	0.247	0.257	0.266	0.275
9092	0.92	0.185	0.201	0.215	0.230	0.244	0.256	0.269	0.281	0.293	0.304	0.315	0.325	0.336
9095	1.45	0.112	0.120	0.129	0.136	0.144	0.152	0.159	0.166	0.173	0.180	0.187	0.193	0.200
9096	4.06	0.143	0.156	0.169	0.182	0.194	0.206	0.218	0.230	0.241	0.252	0.263	0.274	0.285
9097	1.48	0.123	0.133	0.143	0.153	0.163	0.172	0.182	0.191	0.200	0.208	0.217	0.226	0.234
9101	1.57	0.139	0.151	0.162	0.172	0.183	0.193	0.202	0.212	0.221	0.231	0.240	0.249	0.257
9151	0.20	0.158	0.170	0.183	0.195	0.206	0.218	0.229	0.240	0.251	0.262	0.272	0.283	0.293
9154	0.95	0.120	0.130	0.139	0.148	0.157	0.166	0.175	0.183	0.191	0.200	0.208	0.215	0.223
9155	0.39	0.248	0.266	0.283	0.300	0.316	0.332	0.347	0.362	0.377	0.390	0.404	0.416	0.429
9156	1.80	0.155	0.168	0.181	0.193	0.204	0.216	0.227	0.239	0.250	0.260	0.270	0.281	0.291
9180	1.41	0.167	0.180	0.192	0.204	0.216	0.227	0.238	0.249	0.260	0.270	0.281	0.290	0.300
9181	5.22	0.208	0.227	0.245	0.262	0.279	0.295	0.310	0.325	0.340	0.353	0.367	0.380	0.393
9182	0.56	0.136	0.147	0.158	0.168	0.178	0.188	0.197	0.206	0.215	0.224	0.232	0.240	0.248
9184	3.61	0.201	0.215	0.229	0.242	0.255	0.267	0.279	0.290	0.301	0.312	0.323	0.333	0.343
9185	3.78	0.109	0.118	0.127	0.135	0.144	0.152	0.160	0.168	0.176	0.184	0.191	0.199	0.206
9220	2.61	0.126	0.137	0.148	0.158	0.168	0.178	0.188	0.197	0.206	0.215	0.224	0.233	0.241
9402	1.56	0.102	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186	0.193
9403	2.96	0.112	0.121	0.130	0.139	0.148	0.156	0.165	0.173	0.181	0.189	0.196	0.204	0.211
9410	0.37	0.139	0.149	0.160	0.170	0.180	0.190	0.199	0.208	0.217	0.226	0.234	0.243	0.251
9420	3.67	0.132	0.142	0.152	0.161	0.169	0.177	0.185	0.193	0.201	0.209	0.216	0.224	0.231
9422	0.76	0.143	0.155	0.167	0.178	0.189	0.200	0.211	0.221	0.231	0.241	0.251	0.260	0.269
9424	2.40	0.123	0.133	0.142	0.151	0.161	0.169	0.178	0.187	0.195	0.204	0.212	0.220	0.228
9426	2.52	0.103	0.112	0.120	0.128	0.136	0.144	0.152	0.159	0.167	0.174	0.182	0.189	0.196
9501	1.83	0.139	0.151	0.163	0.175	0.187	0.198	0.209	0.220	0.230	0.241	0.252	0.262	0.273
9507	1.25	0.107	0.116	0.125	0.133	0.142	0.150	0.159	0.167	0.175	0.184	0.191	0.200	0.207
9516	1.00	0.112	0.121	0.130	0.139	0.148	0.156	0.165	0.173	0.181	0.189	0.197	0.205	0.213
9519	2.65	0.132	0.144	0.155	0.165	0.175	0.186	0.196	0.205	0.215	0.224	0.233	0.243	0.251
9521	1.78	0.107	0.116	0.125	0.134	0.143	0.152	0.160	0.169	0.177	0.185	0.193	0.200	0.208
9522	2.87	0.136	0.149	0.161	0.173	0.184	0.195	0.207	0.218	0.229	0.239	0.250	0.261	0.271
9529	1.79	0.095	0.104	0.112	0.120	0.128	0.136	0.144	0.151	0.159	0.166	0.173	0.180	0.188
9531	1.25	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.186	0.195	0.203	0.211	0.219
9549	3.36	0.091	0.098	0.106	0.113	0.120	0.127	0.133	0.140	0.146	0.153	0.158	0.165	0.171
9552	4.03	0.107	0.116	0.124	0.133	0.142	0.150	0.159	0.167	0.175	0.182	0.190	0.197	0.204
9586	0.55	0.147	0.161	0.174	0.187	0.200	0.212	0.224	0.236	0.248	0.259	0.270	0.281	0.292

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
9016	0.295	0.303	0.311	0.320	0.327	0.335	0.343	0.350	0.358	0.365	0.372	0.379	0.386	0.393
9031	0.250	0.258	0.266	0.273	0.280	0.287	0.294	0.301	0.308	0.314	0.321	0.327	0.333	0.340
9033	0.232	0.239	0.246	0.252	0.260	0.267	0.273	0.281	0.288	0.295	0.300	0.307	0.314	0.320
9043	0.270	0.278	0.286	0.294	0.302	0.309	0.317	0.324	0.332	0.339	0.346	0.353	0.360	0.367
9048	0.309	0.318	0.325	0.333	0.341	0.348	0.355	0.362	0.369	0.376	0.383	0.390	0.397	0.403
9050	0.282	0.291	0.301	0.310	0.318	0.327	0.335	0.344	0.352	0.360	0.368	0.376	0.384	0.391
9053	0.287	0.296	0.305	0.313	0.322	0.330	0.338	0.346	0.354	0.362	0.370	0.377	0.385	0.392
9054	0.266	0.275	0.284	0.293	0.302	0.310	0.319	0.327	0.336	0.344	0.352	0.361	0.369	0.377
9058	0.324	0.334	0.344	0.354	0.364	0.373	0.383	0.392	0.401	0.409	0.418	0.426	0.435	0.443
9059	0.300	0.308	0.317	0.325	0.333	0.342	0.350	0.358	0.365	0.373	0.381	0.388	0.395	0.403
9060	0.263	0.271	0.279	0.287	0.295	0.302	0.310	0.318	0.325	0.332	0.340	0.347	0.354	0.361
9061	0.255	0.264	0.273	0.281	0.290	0.298	0.306	0.314	0.322	0.329	0.337	0.344	0.352	0.359
9066	0.269	0.278	0.287	0.296	0.304	0.313	0.321	0.329	0.337	0.345	0.353	0.360	0.368	0.375
9067	0.258	0.266	0.274	0.281	0.288	0.296	0.302	0.309	0.316	0.323	0.330	0.337	0.343	0.350
9069	0.288	0.299	0.310	0.321	0.332	0.343	0.353	0.364	0.374	0.385	0.395	0.405	0.415	0.424
9070	0.303	0.312	0.320	0.329	0.337	0.345	0.354	0.361	0.369	0.377	0.385	0.392	0.399	0.407
9080	0.324	0.334	0.344	0.354	0.364	0.373	0.383	0.392	0.401	0.409	0.418	0.426	0.435	0.443
9081	0.324	0.334	0.344	0.354	0.364	0.373	0.383	0.392	0.401	0.409	0.418	0.426	0.435	0.443
9082	0.324	0.334	0.344	0.354	0.364	0.373	0.383	0.392	0.401	0.409	0.418	0.426	0.435	0.443
9083	0.324	0.334	0.344	0.354	0.364	0.373	0.383	0.392	0.401	0.409	0.418	0.426	0.435	0.443
9084	0.324	0.334	0.344	0.354	0.364	0.373	0.383	0.392	0.401	0.409	0.418	0.426	0.435	0.443
9085	0.284	0.293	0.301	0.310	0.318	0.326	0.335	0.343	0.351	0.359	0.366	0.374	0.381	0.389
9092	0.346	0.356	0.366	0.376	0.385	0.394	0.404	0.413	0.421	0.430	0.439	0.446	0.454	0.461
9095	0.206	0.212	0.219	0.225	0.231	0.237	0.242	0.248	0.254	0.260	0.265	0.271	0.277	0.282
9096	0.296	0.306	0.316	0.326	0.336	0.346	0.355	0.365	0.374	0.384	0.393	0.401	0.410	0.418
9097	0.243	0.251	0.259	0.267	0.274	0.282	0.289	0.296	0.303	0.311	0.317	0.324	0.331	0.338
9101	0.266	0.274	0.283	0.291	0.299	0.307	0.314	0.322	0.330	0.337	0.344	0.352	0.359	0.366
9151	0.302	0.311	0.320	0.329	0.338	0.347	0.355	0.364	0.372	0.381	0.388	0.397	0.405	0.413
9154	0.231	0.238	0.245	0.252	0.259	0.266	0.273	0.280	0.286	0.292	0.299	0.305	0.311	0.318
9155	0.440	0.451	0.460	0.471	0.480	0.489	0.500	0.508	0.517	0.525	0.535	0.543	0.551	0.558
9156	0.301	0.311	0.320	0.330	0.339	0.348	0.357	0.366	0.374	0.383	0.391	0.399	0.407	0.415
9180	0.309	0.319	0.327	0.336	0.345	0.353	0.362	0.369	0.377	0.385	0.393	0.400	0.407	0.415
9181	0.405	0.418	0.429	0.441	0.452	0.463	0.474	0.484	0.494	0.504	0.514	0.523	0.532	0.541
9182	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.307	0.314	0.321	0.328	0.334	0.340	0.346
9184	0.353	0.363	0.373	0.382	0.391	0.400	0.409	0.417	0.426	0.434	0.442	0.450	0.458	0.466
9185	0.214	0.221	0.228	0.235	0.242	0.249	0.256	0.262	0.269	0.275	0.281	0.288	0.294	0.300
9220	0.250	0.258	0.266	0.273	0.281	0.288	0.295	0.302	0.309	0.316	0.323	0.330	0.337	0.344
9402	0.200	0.207	0.214	0.220	0.227	0.234	0.240	0.246	0.253	0.259	0.265	0.271	0.277	0.282
9403	0.219	0.226	0.233	0.240	0.247	0.253	0.260	0.267	0.273	0.280	0.286	0.292	0.298	0.304
9410	0.259	0.267	0.275	0.283	0.291	0.300	0.307	0.315	0.323	0.331	0.337	0.345	0.353	0.360
9420	0.238	0.245	0.253	0.259	0.266	0.272	0.278	0.284	0.291	0.297	0.302	0.309	0.315	0.321
9422	0.279	0.288	0.296	0.305	0.313	0.322	0.330	0.338	0.346	0.354	0.361	0.369	0.376	0.384
9424	0.236	0.243	0.251	0.258	0.265	0.273	0.280	0.286	0.293	0.300	0.307	0.313	0.320	0.326
9426	0.203	0.210	0.217	0.223	0.230	0.236	0.243	0.249	0.255	0.261	0.267	0.273	0.279	0.285
9501	0.283	0.292	0.302	0.312	0.321	0.330	0.339	0.348	0.357	0.365	0.373	0.381	0.388	0.396
9507	0.215	0.222	0.230	0.238	0.245	0.253	0.260	0.267	0.275	0.282	0.289	0.296	0.302	0.309
9516	0.220	0.227	0.234	0.241	0.248	0.255	0.261	0.268	0.274	0.280	0.286	0.292	0.298	0.304
9519	0.260	0.269	0.277	0.285	0.293	0.301	0.309	0.316	0.324	0.331	0.339	0.346	0.353	0.360
9521	0.215	0.222	0.230	0.237	0.244	0.251	0.257	0.264	0.270	0.277	0.283	0.290	0.296	0.302
9522	0.281	0.291	0.301	0.311	0.320	0.329	0.338	0.347	0.355	0.364	0.372	0.380	0.388	0.396
9529	0.194	0.201	0.208	0.215	0.221	0.228	0.234	0.240	0.246	0.252	0.258	0.263	0.269	0.275
9531	0.227	0.234	0.242	0.249	0.257	0.264	0.271	0.278	0.284	0.291	0.297	0.304	0.310	0.316
9549	0.177	0.182	0.189	0.194	0.200	0.206	0.211	0.217	0.223	0.229	0.234	0.240	0.246	0.251
9552	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.263	0.269	0.276	0.282	0.288	0.293
9586	0.303	0.314	0.324	0.334	0.344	0.354	0.364	0.373	0.382	0.391	0.400	0.409	0.417	0.426

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
9016	0.400	0.406	0.413	0.419	0.425	0.431	0.437	0.443	0.449	0.455	0.460	0.466	0.472	0.477
9031	0.346	0.352	0.358	0.364	0.369	0.375	0.381	0.386	0.392	0.397	0.403	0.408	0.413	0.418
9033	0.327	0.331	0.337	0.344	0.350	0.356	0.363	0.369	0.373	0.379	0.385	0.391	0.397	0.403
9043	0.374	0.380	0.387	0.393	0.399	0.406	0.412	0.418	0.424	0.430	0.436	0.441	0.447	0.453
9048	0.410	0.416	0.422	0.429	0.435	0.441	0.447	0.453	0.459	0.465	0.470	0.476	0.482	0.487
9050	0.399	0.406	0.413	0.420	0.427	0.434	0.441	0.448	0.454	0.461	0.467	0.474	0.480	0.486
9053	0.399	0.407	0.414	0.421	0.427	0.434	0.440	0.447	0.453	0.459	0.466	0.472	0.478	0.484
9054	0.385	0.393	0.401	0.408	0.416	0.423	0.430	0.437	0.444	0.451	0.458	0.465	0.472	0.478
9058	0.451	0.458	0.466	0.473	0.481	0.488	0.495	0.502	0.509	0.515	0.522	0.528	0.535	0.541
9059	0.410	0.417	0.424	0.430	0.437	0.444	0.450	0.457	0.463	0.470	0.476	0.482	0.488	0.494
9060	0.368	0.375	0.381	0.388	0.395	0.401	0.407	0.414	0.420	0.426	0.432	0.438	0.444	0.450
9061	0.366	0.373	0.380	0.387	0.394	0.401	0.407	0.414	0.420	0.426	0.433	0.439	0.445	0.451
9066	0.383	0.390	0.397	0.404	0.411	0.418	0.424	0.431	0.437	0.444	0.450	0.456	0.462	0.468
9067	0.357	0.363	0.369	0.375	0.382	0.388	0.394	0.400	0.405	0.410	0.416	0.422	0.427	0.433
9069	0.434	0.443	0.453	0.462	0.471	0.480	0.489	0.498	0.506	0.515	0.523	0.531	0.539	0.547
9070	0.414	0.421	0.428	0.434	0.441	0.448	0.454	0.460	0.467	0.473	0.479	0.485	0.491	0.497
9080	0.451	0.458	0.466	0.473	0.481	0.488	0.495	0.502	0.509	0.515	0.522	0.528	0.535	0.541
9081	0.451	0.458	0.466	0.473	0.481	0.488	0.495	0.502	0.509	0.515	0.522	0.528	0.535	0.541
9082	0.451	0.458	0.466	0.473	0.481	0.488	0.495	0.502	0.509	0.515	0.522	0.528	0.535	0.541
9083	0.451	0.458	0.466	0.473	0.481	0.488	0.495	0.502	0.509	0.515	0.522	0.528	0.535	0.541
9084	0.451	0.458	0.466	0.473	0.481	0.488	0.495	0.502	0.509	0.515	0.522	0.528	0.535	0.541
9085	0.396	0.403	0.410	0.417	0.424	0.430	0.437	0.443	0.450	0.456	0.463	0.469	0.475	0.481
9092	0.469	0.477	0.484	0.491	0.499	0.506	0.513	0.520	0.527	0.534	0.540	0.546	0.552	0.558
9095	0.288	0.293	0.298	0.304	0.309	0.315	0.320	0.326	0.331	0.336	0.341	0.347	0.352	0.357
9096	0.426	0.434	0.442	0.450	0.457	0.465	0.472	0.479	0.486	0.493	0.500	0.506	0.513	0.519
9097	0.344	0.351	0.357	0.364	0.370	0.377	0.383	0.389	0.395	0.401	0.407	0.413	0.419	0.425
9101	0.373	0.380	0.387	0.394	0.401	0.407	0.414	0.421	0.427	0.434	0.440	0.446	0.453	0.459
9151	0.421	0.428	0.436	0.443	0.451	0.458	0.465	0.471	0.477	0.484	0.490	0.496	0.502	0.509
9154	0.324	0.329	0.335	0.341	0.347	0.353	0.358	0.364	0.369	0.375	0.380	0.386	0.391	0.396
9155	0.566	0.574	0.581	0.589	0.596	0.602	0.608	0.615	0.621	0.627	0.633	0.638	0.643	0.648
9156	0.423	0.431	0.438	0.445	0.453	0.460	0.467	0.473	0.480	0.487	0.493	0.499	0.506	0.512
9180	0.422	0.429	0.436	0.443	0.449	0.456	0.462	0.469	0.476	0.482	0.488	0.494	0.500	0.506
9181	0.550	0.559	0.567	0.575	0.583	0.591	0.598	0.605	0.613	0.620	0.626	0.633	0.639	0.646
9182	0.353	0.359	0.364	0.370	0.376	0.381	0.387	0.392	0.397	0.403	0.408	0.413	0.418	0.423
9184	0.473	0.481	0.488	0.495	0.502	0.508	0.515	0.521	0.528	0.535	0.541	0.547	0.553	0.559
9185	0.305	0.310	0.316	0.321	0.326	0.332	0.337	0.342	0.347	0.352	0.357	0.361	0.366	0.371
9220	0.350	0.357	0.364	0.370	0.377	0.383	0.389	0.396	0.402	0.408	0.414	0.420	0.426	0.432
9402	0.288	0.293	0.299	0.304	0.309	0.315	0.320	0.325	0.330	0.336	0.341	0.346	0.351	0.356
9403	0.310	0.316	0.322	0.327	0.333	0.339	0.344	0.350	0.355	0.361	0.366	0.371	0.376	0.381
9410	0.367	0.374	0.381	0.388	0.395	0.401	0.408	0.414	0.419	0.424	0.430	0.435	0.441	0.446
9420	0.326	0.332	0.337	0.343	0.349	0.355	0.360	0.366	0.370	0.375	0.380	0.385	0.390	0.395
9422	0.391	0.398	0.405	0.412	0.418	0.425	0.432	0.438	0.444	0.451	0.457	0.463	0.469	0.475
9424	0.332	0.338	0.344	0.350	0.356	0.362	0.368	0.374	0.379	0.385	0.390	0.396	0.401	0.406
9426	0.291	0.296	0.302	0.307	0.312	0.318	0.323	0.328	0.333	0.338	0.342	0.347	0.352	0.357
9501	0.403	0.410	0.418	0.425	0.432	0.439	0.445	0.452	0.458	0.464	0.470	0.476	0.482	0.488
9507	0.316	0.322	0.329	0.335	0.341	0.347	0.353	0.359	0.364	0.370	0.375	0.381	0.387	0.392
9516	0.310	0.316	0.321	0.327	0.332	0.338	0.343	0.349	0.354	0.359	0.364	0.370	0.375	0.380
9519	0.367	0.374	0.381	0.388	0.394	0.401	0.407	0.414	0.420	0.426	0.433	0.439	0.444	0.450
9521	0.308	0.314	0.320	0.326	0.332	0.338	0.343	0.349	0.354	0.360	0.365	0.371	0.376	0.381
9522	0.404	0.411	0.419	0.426	0.433	0.440	0.447	0.454	0.461	0.468	0.474	0.481	0.488	0.494
9529	0.280	0.286	0.291	0.297	0.302	0.307	0.312	0.318	0.323	0.328	0.333	0.338	0.342	0.347
9531	0.322	0.328	0.335	0.340	0.346	0.352	0.358	0.364	0.369	0.375	0.381	0.386	0.392	0.397
9549	0.257	0.262	0.268	0.273	0.279	0.285	0.290	0.296	0.300	0.306	0.311	0.316	0.321	0.326
9552	0.299	0.304	0.309	0.314	0.319	0.324	0.329	0.334	0.338	0.343	0.347	0.352	0.356	0.361
9586	0.434	0.442	0.450	0.458	0.465	0.473	0.480	0.488	0.495	0.502	0.509	0.516	0.522	0.529

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
9016	0.482	0.493	0.503	0.513	0.523	0.533	0.542	0.552	0.561	0.569	0.578	0.586	0.594	0.602
9031	0.423	0.433	0.443	0.453	0.462	0.472	0.481	0.490	0.498	0.507	0.515	0.524	0.532	0.539
9033	0.409	0.421	0.430	0.441	0.452	0.463	0.474	0.485	0.495	0.503	0.513	0.523	0.533	0.542
9043	0.458	0.469	0.480	0.490	0.500	0.510	0.520	0.529	0.538	0.547	0.556	0.565	0.573	0.582
9048	0.492	0.503	0.513	0.522	0.532	0.541	0.551	0.560	0.568	0.577	0.585	0.593	0.601	0.608
9050	0.492	0.504	0.516	0.527	0.538	0.548	0.559	0.569	0.579	0.588	0.598	0.607	0.616	0.625
9053	0.490	0.501	0.512	0.523	0.534	0.544	0.555	0.564	0.574	0.584	0.593	0.602	0.611	0.619
9054	0.484	0.497	0.509	0.520	0.532	0.544	0.555	0.566	0.577	0.588	0.598	0.609	0.618	0.628
9058	0.547	0.559	0.570	0.581	0.592	0.603	0.613	0.622	0.632	0.641	0.650	0.659	0.667	0.675
9059	0.500	0.511	0.522	0.533	0.544	0.554	0.564	0.574	0.584	0.594	0.603	0.612	0.621	0.630
9060	0.456	0.467	0.477	0.488	0.498	0.508	0.518	0.527	0.537	0.546	0.555	0.564	0.572	0.581
9061	0.456	0.468	0.479	0.490	0.501	0.512	0.522	0.532	0.542	0.551	0.560	0.570	0.578	0.587
9066	0.474	0.485	0.496	0.507	0.518	0.528	0.539	0.549	0.558	0.568	0.577	0.587	0.596	0.604
9067	0.438	0.449	0.458	0.468	0.478	0.487	0.495	0.504	0.512	0.520	0.527	0.535	0.543	0.550
9069	0.554	0.569	0.583	0.597	0.610	0.623	0.635	0.647	0.659	0.671	0.682	0.692	0.703	0.712
9070	0.503	0.515	0.526	0.537	0.547	0.558	0.568	0.578	0.587	0.596	0.605	0.614	0.623	0.631
9080	0.547	0.559	0.570	0.581	0.592	0.603	0.613	0.622	0.632	0.641	0.650	0.659	0.667	0.675
9081	0.547	0.559	0.570	0.581	0.592	0.603	0.613	0.622	0.632	0.641	0.650	0.659	0.667	0.675
9082	0.547	0.559	0.570	0.581	0.592	0.603	0.613	0.622	0.632	0.641	0.650	0.659	0.667	0.675
9083	0.547	0.559	0.570	0.581	0.592	0.603	0.613	0.622	0.632	0.641	0.650	0.659	0.667	0.675
9084	0.547	0.559	0.570	0.581	0.592	0.603	0.613	0.622	0.632	0.641	0.650	0.659	0.667	0.675
9085	0.487	0.499	0.510	0.521	0.532	0.542	0.552	0.562	0.572	0.582	0.591	0.600	0.608	0.617
9092	0.564	0.575	0.586	0.597	0.608	0.619	0.629	0.640	0.649	0.660	0.669	0.678	0.687	0.695
9095	0.362	0.372	0.381	0.391	0.400	0.409	0.418	0.428	0.437	0.444	0.453	0.462	0.471	0.479
9096	0.526	0.538	0.551	0.562	0.574	0.585	0.596	0.607	0.617	0.627	0.637	0.647	0.656	0.665
9097	0.431	0.442	0.454	0.464	0.475	0.485	0.495	0.505	0.515	0.524	0.533	0.542	0.550	0.559
9101	0.465	0.477	0.488	0.499	0.510	0.521	0.531	0.541	0.551	0.560	0.570	0.579	0.587	0.596
9151	0.515	0.527	0.538	0.550	0.561	0.572	0.582	0.591	0.601	0.609	0.617	0.625	0.632	0.639
9154	0.402	0.412	0.422	0.432	0.442	0.451	0.460	0.470	0.478	0.487	0.496	0.504	0.512	0.520
9155	0.653	0.663	0.674	0.684	0.693	0.702	0.711	0.720	0.729	0.738	0.746	0.754	0.762	0.769
9156	0.518	0.529	0.541	0.552	0.563	0.573	0.583	0.593	0.602	0.612	0.621	0.630	0.639	0.648
9180	0.512	0.524	0.536	0.547	0.558	0.568	0.579	0.589	0.598	0.608	0.617	0.625	0.633	0.640
9181	0.652	0.664	0.675	0.686	0.697	0.707	0.717	0.726	0.736	0.746	0.755	0.764	0.772	0.780
9182	0.427	0.437	0.446	0.456	0.465	0.473	0.482	0.490	0.498	0.506	0.514	0.521	0.529	0.537
9184	0.565	0.577	0.589	0.601	0.612	0.623	0.634	0.645	0.656	0.666	0.676	0.686	0.695	0.704
9185	0.376	0.385	0.394	0.403	0.412	0.421	0.430	0.438	0.447	0.454	0.462	0.470	0.478	0.486
9220	0.438	0.450	0.461	0.472	0.482	0.493	0.502	0.512	0.521	0.530	0.540	0.548	0.557	0.566
9402	0.361	0.371	0.381	0.391	0.401	0.411	0.420	0.430	0.440	0.449	0.458	0.468	0.477	0.486
9403	0.386	0.396	0.406	0.416	0.425	0.434	0.443	0.452	0.460	0.469	0.477	0.486	0.494	0.502
9410	0.452	0.462	0.472	0.482	0.492	0.502	0.510	0.519	0.527	0.534	0.542	0.550	0.558	0.565
9420	0.401	0.411	0.420	0.430	0.440	0.450	0.459	0.468	0.478	0.486	0.495	0.504	0.514	0.523
9422	0.481	0.492	0.503	0.514	0.524	0.535	0.545	0.554	0.564	0.573	0.582	0.591	0.599	0.608
9424	0.412	0.422	0.432	0.442	0.452	0.462	0.471	0.480	0.489	0.498	0.506	0.515	0.523	0.531
9426	0.361	0.370	0.379	0.387	0.396	0.404	0.413	0.421	0.429	0.437	0.445	0.452	0.460	0.467
9501	0.494	0.506	0.517	0.529	0.539	0.550	0.560	0.570	0.579	0.588	0.597	0.605	0.613	0.621
9507	0.397	0.408	0.418	0.428	0.438	0.448	0.457	0.467	0.476	0.485	0.494	0.502	0.511	0.519
9516	0.385	0.395	0.405	0.415	0.425	0.434	0.444	0.453	0.462	0.471	0.479	0.488	0.496	0.504
9519	0.456	0.468	0.479	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.567	0.576	0.584
9521	0.386	0.396	0.406	0.416	0.425	0.435	0.444	0.453	0.461	0.470	0.478	0.487	0.495	0.503
9522	0.500	0.513	0.525	0.537	0.549	0.560	0.571	0.582	0.592	0.602	0.612	0.622	0.631	0.640
9529	0.352	0.362	0.371	0.380	0.389	0.398	0.406	0.415	0.423	0.431	0.440	0.448	0.456	0.464
9531	0.402	0.413	0.423	0.433	0.443	0.453	0.463	0.472	0.481	0.490	0.500	0.508	0.517	0.526
9549	0.332	0.341	0.350	0.360	0.370	0.379	0.388	0.398	0.407	0.415	0.424	0.433	0.442	0.451
9552	0.365	0.373	0.381	0.389	0.397	0.404	0.412	0.419	0.426	0.433	0.439	0.445	0.452	0.458
9586	0.536	0.548	0.561	0.572	0.584	0.595	0.606	0.617	0.627	0.637	0.647	0.657	0.666	0.675

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
9016	0.609	0.617	0.625	0.632	0.639	0.646	0.653	0.660	0.666	0.673	0.679	0.685	0.691	0.697
9031	0.547	0.555	0.562	0.569	0.577	0.584	0.590	0.597	0.604	0.610	0.617	0.623	0.630	0.636
9033	0.552	0.561	0.570	0.579	0.588	0.597	0.606	0.614	0.623	0.632	0.641	0.650	0.658	0.666
9043	0.590	0.598	0.606	0.613	0.621	0.628	0.635	0.642	0.649	0.656	0.663	0.669	0.676	0.682
9048	0.615	0.622	0.628	0.634	0.641	0.647	0.653	0.659	0.665	0.671	0.677	0.682	0.688	0.693
9050	0.634	0.642	0.650	0.658	0.666	0.674	0.681	0.689	0.696	0.703	0.710	0.717	0.723	0.730
9053	0.628	0.636	0.643	0.651	0.659	0.666	0.673	0.680	0.687	0.694	0.701	0.707	0.714	0.720
9054	0.637	0.646	0.655	0.663	0.671	0.678	0.685	0.692	0.698	0.704	0.711	0.717	0.722	0.728
9058	0.683	0.691	0.698	0.705	0.712	0.719	0.726	0.732	0.739	0.745	0.751	0.757	0.762	0.768
9059	0.639	0.647	0.656	0.664	0.671	0.679	0.687	0.694	0.701	0.707	0.714	0.721	0.727	0.733
9060	0.589	0.597	0.605	0.613	0.621	0.628	0.636	0.643	0.650	0.657	0.664	0.671	0.678	0.685
9061	0.595	0.603	0.611	0.619	0.626	0.633	0.641	0.648	0.654	0.661	0.667	0.674	0.680	0.686
9066	0.612	0.620	0.628	0.636	0.643	0.650	0.657	0.664	0.671	0.677	0.683	0.689	0.695	0.701
9067	0.558	0.565	0.573	0.580	0.587	0.594	0.602	0.609	0.616	0.623	0.630	0.637	0.644	0.650
9069	0.722	0.731	0.739	0.747	0.755	0.763	0.770	0.777	0.784	0.790	0.797	0.803	0.809	0.814
9070	0.639	0.647	0.655	0.663	0.670	0.677	0.684	0.691	0.698	0.705	0.711	0.717	0.724	0.730
9080	0.683	0.691	0.698	0.705	0.712	0.719	0.726	0.732	0.739	0.745	0.751	0.757	0.762	0.768
9081	0.683	0.691	0.698	0.705	0.712	0.719	0.726	0.732	0.739	0.745	0.751	0.757	0.762	0.768
9082	0.683	0.691	0.698	0.705	0.712	0.719	0.726	0.732	0.739	0.745	0.751	0.757	0.762	0.768
9083	0.683	0.691	0.698	0.705	0.712	0.719	0.726	0.732	0.739	0.745	0.751	0.757	0.762	0.768
9084	0.683	0.691	0.698	0.705	0.712	0.719	0.726	0.732	0.739	0.745	0.751	0.757	0.762	0.768
9085	0.626	0.634	0.642	0.649	0.657	0.664	0.672	0.679	0.686	0.692	0.699	0.706	0.712	0.718
9092	0.703	0.711	0.717	0.724	0.731	0.737	0.744	0.751	0.757	0.763	0.769	0.775	0.781	0.788
9095	0.487	0.495	0.503	0.511	0.519	0.527	0.534	0.542	0.549	0.556	0.563	0.569	0.576	0.582
9096	0.673	0.681	0.689	0.697	0.704	0.711	0.718	0.725	0.732	0.738	0.745	0.751	0.757	0.762
9097	0.566	0.574	0.582	0.589	0.596	0.604	0.611	0.618	0.624	0.631	0.638	0.644	0.651	0.657
9101	0.604	0.612	0.620	0.628	0.636	0.643	0.650	0.657	0.664	0.671	0.678	0.685	0.691	0.698
9151	0.646	0.653	0.660	0.667	0.673	0.680	0.686	0.693	0.698	0.704	0.709	0.714	0.719	0.723
9154	0.528	0.536	0.544	0.552	0.559	0.567	0.574	0.581	0.588	0.596	0.603	0.609	0.616	0.622
9155	0.776	0.782	0.788	0.793	0.798	0.803	0.808	0.812	0.817	0.821	0.825	0.829	0.833	0.837
9156	0.657	0.666	0.675	0.683	0.692	0.699	0.707	0.715	0.722	0.730	0.737	0.744	0.751	0.758
9180	0.648	0.655	0.663	0.669	0.676	0.683	0.689	0.696	0.702	0.708	0.714	0.719	0.725	0.731
9181	0.788	0.796	0.803	0.809	0.815	0.821	0.826	0.832	0.837	0.842	0.847	0.851	0.856	0.861
9182	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591	0.597	0.603	0.610	0.616	0.622	0.628
9184	0.712	0.720	0.728	0.736	0.743	0.751	0.757	0.764	0.770	0.776	0.782	0.788	0.793	0.798
9185	0.494	0.501	0.509	0.517	0.524	0.531	0.539	0.546	0.553	0.560	0.567	0.574	0.580	0.585
9220	0.574	0.582	0.590	0.597	0.605	0.612	0.619	0.627	0.634	0.640	0.647	0.653	0.660	0.666
9402	0.495	0.504	0.512	0.521	0.529	0.537	0.545	0.553	0.560	0.568	0.575	0.583	0.590	0.597
9403	0.510	0.518	0.526	0.533	0.541	0.548	0.556	0.563	0.570	0.577	0.584	0.591	0.598	0.604
9410	0.573	0.580	0.587	0.594	0.600	0.606	0.612	0.618	0.623	0.629	0.635	0.641	0.646	0.650
9420	0.532	0.541	0.550	0.559	0.567	0.576	0.584	0.592	0.601	0.609	0.617	0.625	0.633	0.640
9422	0.616	0.624	0.632	0.640	0.647	0.654	0.662	0.669	0.676	0.682	0.689	0.695	0.702	0.708
9424	0.539	0.547	0.555	0.562	0.570	0.577	0.585	0.592	0.599	0.606	0.612	0.619	0.625	0.632
9426	0.475	0.481	0.488	0.495	0.502	0.508	0.515	0.521	0.527	0.534	0.540	0.547	0.553	0.559
9501	0.629	0.637	0.644	0.651	0.658	0.665	0.671	0.678	0.684	0.690	0.696	0.702	0.708	0.713
9507	0.527	0.535	0.543	0.551	0.559	0.566	0.574	0.581	0.588	0.596	0.603	0.609	0.616	0.622
9516	0.512	0.520	0.528	0.536	0.543	0.550	0.558	0.565	0.572	0.579	0.586	0.592	0.599	0.605
9519	0.593	0.601	0.609	0.617	0.625	0.632	0.640	0.647	0.654	0.661	0.668	0.675	0.682	0.688
9521	0.511	0.519	0.527	0.535	0.542	0.550	0.557	0.564	0.571	0.578	0.585	0.592	0.598	0.605
9522	0.649	0.657	0.666	0.674	0.681	0.689	0.697	0.704	0.711	0.718	0.725	0.731	0.738	0.744
9529	0.472	0.480	0.488	0.496	0.503	0.511	0.518	0.526	0.533	0.540	0.547	0.554	0.560	0.567
9531	0.534	0.543	0.551	0.560	0.568	0.576	0.584	0.591	0.599	0.606	0.613	0.620	0.627	0.633
9549	0.460	0.468	0.477	0.485	0.493	0.501	0.509	0.517	0.524	0.531	0.539	0.546	0.552	0.558
9552	0.464	0.471	0.477	0.483	0.489	0.496	0.502	0.508	0.514	0.520	0.526	0.532	0.539	0.544
9586	0.684	0.693	0.701	0.709	0.717	0.724	0.731	0.738	0.745	0.752	0.758	0.764	0.770	0.776

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
9016	0.702	0.708	0.714	0.719	0.724	0.730	0.735	0.740	0.745	0.750	0.755	0.759	0.764	0.769
9031	0.642	0.648	0.654	0.660	0.666	0.672	0.678	0.684	0.690	0.695	0.701	0.707	0.712	0.718
9033	0.674	0.683	0.691	0.698	0.705	0.712	0.720	0.727	0.734	0.741	0.748	0.755	0.762	0.768
9043	0.688	0.694	0.700	0.706	0.712	0.718	0.723	0.729	0.734	0.740	0.745	0.750	0.755	0.760
9048	0.699	0.704	0.709	0.714	0.719	0.724	0.729	0.734	0.738	0.743	0.747	0.752	0.756	0.761
9050	0.736	0.742	0.749	0.755	0.760	0.766	0.772	0.777	0.782	0.788	0.793	0.798	0.802	0.807
9053	0.727	0.733	0.739	0.744	0.750	0.755	0.761	0.766	0.772	0.777	0.781	0.786	0.791	0.795
9054	0.734	0.739	0.745	0.750	0.755	0.760	0.765	0.769	0.774	0.778	0.782	0.786	0.790	0.794
9058	0.773	0.779	0.784	0.789	0.794	0.799	0.803	0.808	0.812	0.817	0.821	0.825	0.829	0.833
9059	0.739	0.745	0.751	0.756	0.762	0.767	0.773	0.778	0.783	0.788	0.793	0.798	0.802	0.807
9060	0.691	0.697	0.704	0.710	0.716	0.722	0.727	0.733	0.739	0.744	0.749	0.754	0.759	0.764
9061	0.692	0.698	0.703	0.709	0.715	0.720	0.726	0.731	0.736	0.741	0.747	0.752	0.756	0.761
9066	0.707	0.713	0.719	0.725	0.730	0.736	0.741	0.746	0.751	0.757	0.762	0.766	0.771	0.776
9067	0.656	0.662	0.668	0.674	0.680	0.686	0.692	0.697	0.702	0.706	0.711	0.716	0.720	0.725
9069	0.820	0.825	0.830	0.835	0.840	0.844	0.848	0.853	0.857	0.861	0.865	0.869	0.872	0.876
9070	0.735	0.741	0.747	0.752	0.758	0.763	0.768	0.773	0.778	0.783	0.788	0.793	0.797	0.802
9080	0.773	0.779	0.784	0.789	0.794	0.799	0.803	0.808	0.812	0.817	0.821	0.825	0.829	0.833
9081	0.773	0.779	0.784	0.789	0.794	0.799	0.803	0.808	0.812	0.817	0.821	0.825	0.829	0.833
9082	0.773	0.779	0.784	0.789	0.794	0.799	0.803	0.808	0.812	0.817	0.821	0.825	0.829	0.833
9083	0.773	0.779	0.784	0.789	0.794	0.799	0.803	0.808	0.812	0.817	0.821	0.825	0.829	0.833
9084	0.773	0.779	0.784	0.789	0.794	0.799	0.803	0.808	0.812	0.817	0.821	0.825	0.829	0.833
9085	0.724	0.730	0.736	0.742	0.748	0.754	0.759	0.765	0.770	0.775	0.780	0.785	0.790	0.795
9092	0.794	0.799	0.804	0.809	0.814	0.818	0.823	0.828	0.833	0.837	0.841	0.846	0.850	0.853
9095	0.589	0.595	0.601	0.607	0.612	0.618	0.624	0.629	0.635	0.640	0.645	0.650	0.655	0.660
9096	0.767	0.773	0.778	0.783	0.788	0.793	0.798	0.803	0.808	0.813	0.818	0.822	0.827	0.831
9097	0.663	0.669	0.676	0.682	0.688	0.694	0.700	0.705	0.711	0.716	0.721	0.726	0.731	0.735
9101	0.704	0.710	0.716	0.722	0.728	0.734	0.739	0.745	0.750	0.755	0.760	0.765	0.770	0.775
9151	0.728	0.733	0.738	0.743	0.748	0.753	0.757	0.762	0.767	0.771	0.776	0.780	0.785	0.790
9154	0.629	0.635	0.641	0.647	0.653	0.659	0.665	0.671	0.676	0.682	0.687	0.693	0.698	0.704
9155	0.841	0.845	0.848	0.852	0.855	0.858	0.862	0.865	0.867	0.870	0.872	0.875	0.877	0.880
9156	0.765	0.772	0.779	0.785	0.791	0.797	0.803	0.808	0.814	0.820	0.826	0.831	0.837	0.842
9180	0.736	0.741	0.746	0.751	0.755	0.760	0.765	0.769	0.774	0.778	0.782	0.787	0.791	0.795
9181	0.865	0.869	0.873	0.876	0.880	0.883	0.886	0.889	0.892	0.895	0.898	0.901	0.903	0.906
9182	0.634	0.640	0.645	0.651	0.656	0.662	0.667	0.672	0.677	0.683	0.687	0.692	0.697	0.702
9184	0.803	0.808	0.813	0.818	0.823	0.828	0.832	0.837	0.841	0.845	0.849	0.853	0.857	0.860
9185	0.592	0.599	0.605	0.611	0.616	0.622	0.627	0.632	0.637	0.642	0.647	0.652	0.657	0.662
9220	0.672	0.678	0.684	0.690	0.696	0.702	0.708	0.714	0.719	0.724	0.730	0.735	0.740	0.745
9402	0.605	0.612	0.619	0.625	0.632	0.638	0.644	0.650	0.657	0.663	0.669	0.675	0.681	0.686
9403	0.611	0.617	0.624	0.630	0.637	0.643	0.649	0.655	0.661	0.667	0.673	0.678	0.684	0.690
9410	0.656	0.661	0.666	0.672	0.677	0.682	0.687	0.692	0.697	0.702	0.707	0.712	0.717	0.722
9420	0.649	0.657	0.664	0.672	0.679	0.685	0.692	0.698	0.704	0.711	0.717	0.723	0.728	0.734
9422	0.714	0.720	0.726	0.731	0.737	0.742	0.748	0.753	0.758	0.763	0.768	0.773	0.778	0.782
9424	0.638	0.644	0.651	0.657	0.663	0.669	0.675	0.680	0.686	0.691	0.697	0.702	0.707	0.713
9426	0.565	0.571	0.577	0.582	0.588	0.594	0.599	0.605	0.611	0.616	0.622	0.627	0.633	0.638
9501	0.719	0.724	0.729	0.734	0.740	0.745	0.750	0.755	0.760	0.765	0.770	0.774	0.779	0.783
9507	0.628	0.634	0.640	0.646	0.652	0.658	0.663	0.669	0.674	0.679	0.685	0.690	0.695	0.701
9516	0.612	0.618	0.624	0.630	0.637	0.643	0.649	0.654	0.660	0.666	0.671	0.677	0.682	0.687
9519	0.695	0.701	0.707	0.713	0.719	0.725	0.730	0.736	0.741	0.746	0.752	0.757	0.762	0.767
9521	0.611	0.618	0.624	0.630	0.636	0.642	0.648	0.654	0.659	0.665	0.671	0.676	0.682	0.687
9522	0.750	0.757	0.763	0.769	0.775	0.781	0.786	0.792	0.797	0.803	0.808	0.814	0.819	0.824
9529	0.574	0.580	0.587	0.594	0.600	0.607	0.613	0.619	0.625	0.631	0.637	0.643	0.649	0.654
9531	0.639	0.645	0.651	0.657	0.663	0.669	0.675	0.680	0.686	0.692	0.698	0.703	0.709	0.714
9549	0.565	0.571	0.578	0.584	0.590	0.596	0.602	0.609	0.615	0.621	0.626	0.632	0.638	0.643
9552	0.550	0.556	0.562	0.568	0.573	0.579	0.584	0.590	0.595	0.600	0.606	0.611	0.616	0.622
9586	0.782	0.787	0.792	0.797	0.802	0.807	0.812	0.816	0.820	0.824	0.829	0.833	0.837	0.841

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold 67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
9016	0.773	0.778	0.782	0.787	0.791	0.795	0.799	0.803	0.807
9031	0.723	0.728	0.733	0.738	0.743	0.748	0.753	0.758	0.762
9033	0.775	0.781	0.786	0.791	0.796	0.800	0.804	0.809	0.813
9043	0.765	0.770	0.775	0.780	0.784	0.789	0.793	0.797	0.802
9048	0.765	0.769	0.774	0.778	0.782	0.787	0.791	0.795	0.799
9050	0.812	0.816	0.821	0.825	0.829	0.833	0.837	0.841	0.845
9053	0.800	0.804	0.808	0.812	0.816	0.820	0.824	0.828	0.831
9054	0.797	0.801	0.805	0.808	0.811	0.815	0.818	0.822	0.825
9058	0.837	0.841	0.845	0.848	0.852	0.855	0.859	0.862	0.865
9059	0.811	0.815	0.819	0.823	0.827	0.831	0.835	0.839	0.843
9060	0.769	0.774	0.778	0.783	0.788	0.792	0.796	0.801	0.805
9061	0.766	0.771	0.775	0.780	0.784	0.789	0.793	0.798	0.802
9066	0.780	0.784	0.789	0.793	0.797	0.801	0.804	0.808	0.812
9067	0.730	0.734	0.739	0.743	0.747	0.751	0.755	0.760	0.764
9069	0.879	0.883	0.886	0.889	0.892	0.895	0.897	0.900	0.903
9070	0.807	0.811	0.815	0.820	0.824	0.828	0.832	0.836	0.840
9080	0.837	0.841	0.845	0.848	0.852	0.855	0.859	0.862	0.865
9081	0.837	0.841	0.845	0.848	0.852	0.855	0.859	0.862	0.865
9082	0.837	0.841	0.845	0.848	0.852	0.855	0.859	0.862	0.865
9083	0.837	0.841	0.845	0.848	0.852	0.855	0.859	0.862	0.865
9084	0.837	0.841	0.845	0.848	0.852	0.855	0.859	0.862	0.865
9085	0.799	0.804	0.809	0.813	0.817	0.822	0.826	0.830	0.834
9092	0.857	0.861	0.864	0.867	0.870	0.872	0.875	0.877	0.880
9095	0.664	0.669	0.674	0.679	0.683	0.687	0.691	0.695	0.699
9096	0.835	0.839	0.843	0.847	0.850	0.854	0.857	0.860	0.864
9097	0.740	0.744	0.749	0.753	0.757	0.761	0.766	0.770	0.774
9101	0.779	0.784	0.788	0.793	0.797	0.801	0.805	0.809	0.813
9151	0.794	0.798	0.803	0.807	0.811	0.816	0.820	0.824	0.828
9154	0.709	0.714	0.719	0.724	0.729	0.734	0.739	0.743	0.748
9155	0.882	0.885	0.887	0.890	0.892	0.895	0.897	0.899	0.901
9156	0.848	0.853	0.858	0.863	0.868	0.873	0.877	0.881	0.886
9180	0.799	0.803	0.806	0.810	0.813	0.816	0.820	0.823	0.826
9181	0.908	0.911	0.913	0.915	0.917	0.919	0.921	0.923	0.925
9182	0.706	0.711	0.715	0.719	0.724	0.728	0.732	0.736	0.740
9184	0.864	0.867	0.870	0.874	0.877	0.880	0.883	0.886	0.889
9185	0.667	0.671	0.676	0.681	0.685	0.690	0.694	0.699	0.703
9220	0.750	0.755	0.759	0.764	0.768	0.773	0.777	0.782	0.786
9402	0.692	0.698	0.703	0.708	0.714	0.719	0.724	0.729	0.734
9403	0.695	0.701	0.706	0.711	0.717	0.722	0.727	0.732	0.737
9410	0.726	0.731	0.735	0.739	0.744	0.748	0.753	0.757	0.762
9420	0.740	0.745	0.751	0.756	0.761	0.766	0.772	0.777	0.782
9422	0.787	0.791	0.796	0.800	0.804	0.808	0.812	0.816	0.820
9424	0.718	0.723	0.728	0.733	0.738	0.743	0.747	0.752	0.757
9426	0.644	0.649	0.654	0.659	0.665	0.670	0.674	0.679	0.684
9501	0.787	0.791	0.795	0.799	0.802	0.806	0.810	0.813	0.817
9507	0.706	0.711	0.716	0.722	0.727	0.732	0.737	0.742	0.747
9516	0.692	0.697	0.702	0.707	0.712	0.717	0.722	0.727	0.731
9519	0.771	0.776	0.780	0.785	0.789	0.794	0.798	0.802	0.806
9521	0.692	0.698	0.703	0.708	0.713	0.718	0.723	0.727	0.732
9522	0.829	0.833	0.838	0.843	0.847	0.852	0.856	0.860	0.865
9529	0.660	0.665	0.670	0.676	0.681	0.686	0.691	0.696	0.700
9531	0.718	0.723	0.728	0.733	0.737	0.742	0.747	0.751	0.756
9549	0.649	0.654	0.659	0.665	0.670	0.675	0.680	0.685	0.690
9552	0.627	0.632	0.638	0.643	0.648	0.653	0.659	0.664	0.669
9586	0.844	0.848	0.851	0.854	0.857	0.860	0.863	0.866	0.869

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
9610	0.61	0.097	0.105	0.113	0.121	0.129	0.136	0.143	0.151	0.158	0.165	0.172	0.178	0.185
9620	1.43	0.134	0.145	0.155	0.165	0.175	0.185	0.194	0.204	0.213	0.222	0.231	0.240	0.249

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
9610	0.191	0.198	0.204	0.210	0.217	0.223	0.229	0.234	0.240	0.246	0.252	0.257	0.263	0.268
9620	0.258	0.266	0.275	0.283	0.292	0.300	0.308	0.316	0.324	0.332	0.339	0.347	0.354	0.361

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
9610	0.273	0.279	0.284	0.289	0.294	0.299	0.304	0.309	0.314	0.319	0.324	0.329	0.333	0.338
9620	0.368	0.375	0.382	0.389	0.395	0.402	0.408	0.414	0.421	0.427	0.433	0.439	0.445	0.451

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
9610	0.343	0.352	0.361	0.370	0.378	0.387	0.395	0.404	0.412	0.420	0.428	0.436	0.444	0.452
9620	0.457	0.469	0.480	0.491	0.501	0.512	0.521	0.531	0.541	0.550	0.560	0.569	0.578	0.586

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
9610	0.459	0.467	0.474	0.482	0.489	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551
9620	0.595	0.603	0.611	0.619	0.626	0.634	0.642	0.649	0.657	0.664	0.671	0.678	0.684	0.691

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold													
Code	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
9610	0.557	0.563	0.570	0.576	0.582	0.588	0.594	0.600	0.606	0.612	0.618	0.623	0.629	0.635
9620	0.697	0.703	0.709	0.715	0.720	0.725	0.730	0.735	0.740	0.745	0.750	0.755	0.759	0.764

Table I – Expected Loss Rates and D-Ratios

Class	D-Ratio by Primary Threshold								
Code	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
9610	0.640	0.646	0.651	0.657	0.662	0.667	0.672	0.677	0.682
9620	0.769	0.773	0.778	0.782	0.787	0.791	0.795	0.800	0.804

Table II - Primary Thresholds
Maximum Loss Value $175,000
Average Death Value $175,000

Expected Losses			Primary Threshold	Expected Losses			Primary Threshold
Below	-	7,508	4,500	282,596	-	305,883	30,000
7,509	-	8,943	5,000	305,884	-	330,467	31,000
8,944	-	10,499	5,500	330,468	-	356,396	32,000
10,500	-	12,180	6,000	356,397	-	383,719	33,000
12,181	-	13,988	6,500	383,720	-	412,488	34,000
13,989	-	15,923	7,000	412,489	-	442,756	35,000
15,924	-	17,990	7,500	442,757	-	474,577	36,000
17,991	-	20,190	8,000	474,578	-	508,008	37,000
20,191	-	22,526	8,500	508,009	-	543,107	38,000
22,527	-	25,000	9,000	543,108	-	579,935	39,000
25,001	-	27,615	9,500	579,936	-	618,552	40,000
27,616	-	30,374	10,000	618,553	-	659,022	41,000
30,375	-	33,280	10,500	659,023	-	701,411	42,000
33,281	-	36,336	11,000	701,412	-	745,788	43,000
36,337	-	39,545	11,500	745,789	-	792,220	44,000
39,546	-	42,910	12,000	792,221	-	840,781	45,000
42,911	-	46,434	12,500	840,782	-	891,543	46,000
46,435	-	50,121	13,000	891,544	-	944,585	47,000
50,122	-	53,973	13,500	944,586	-	999,983	48,000
53,974	-	57,995	14,000	999,984	-	1,057,819	49,000
57,996	-	62,189	14,500	1,057,820	-	1,118,177	50,000
62,190	-	66,560	15,000	1,118,178	-	1,181,142	51,000
66,561	-	71,110	15,500	1,181,143	-	1,246,804	52,000
71,111	-	75,844	16,000	1,246,805	-	1,315,253	53,000
75,845	-	80,765	16,500	1,315,254	-	1,386,583	54,000
80,766	-	85,877	17,000	1,386,584	-	1,460,892	55,000
85,878	-	91,184	17,500	1,460,893	-	1,538,279	56,000
91,185	-	96,690	18,000	1,538,280	-	1,618,847	57,000
96,691	-	102,399	18,500	1,618,848	-	1,702,703	58,000
102,400	-	108,315	19,000	1,702,704	-	1,789,955	59,000
108,316	-	114,441	19,500	1,789,956	-	1,880,715	60,000
114,442	-	120,783	20,000	1,880,716	-	1,975,101	61,000
120,784	-	127,344	20,500	1,975,102	-	2,073,231	62,000
127,345	-	134,130	21,000	2,073,232	-	2,175,227	63,000
134,131	-	141,143	21,500	2,175,228	-	2,281,218	64,000
141,144	-	148,389	22,000	2,281,219	-	2,391,334	65,000
148,390	-	155,873	22,500	2,391,335	-	2,505,708	66,000
155,874	-	163,599	23,000	2,505,709	-	2,624,480	67,000
163,600	-	171,571	23,500	2,624,481	-	2,747,793	68,000
171,572	-	179,794	24,000	2,747,794	-	2,875,793	69,000
179,795	-	188,274	24,500	2,875,794	-	3,008,631	70,000
188,275	-	201,486	25,000	3,008,632	-	3,146,465	71,000
201,487	-	220,045	26,000	3,146,466	-	3,289,455	72,000
220,046	-	239,721	27,000	3,289,456	-	3,437,766	73,000
239,722	-	260,556	28,000	3,437,767	-	3,591,569	74,000
260,557	-	282,595	29,000	3,591,570	-	& Over	75,000

Experience Rating Form – California

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Workers' Compensation Experience Rating Form

Bureau Number
Page
Effective Date
Issue Date
Experience Modification
Insurer
Insurer Group
Policy Number
Issuing Office
Experience Period
Rerate Number:
Rerate Reason:
Supersedes X-Mod Issued

Summary of Payroll and Expected Losses

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

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

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

	Expected Losses	Expected Primary Losses	Expected Excess Losses	Number of Claims	Actual Losses	Actual Primary Losses
Experience Period Totals	C		B			A

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

Loss-Free Rating:

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

Workers' Compensation Insurance Rating Bureau of California®

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