February 27, 2023

By Email Only

1901 Harrison Street, 17th Floor
Oakland, CA 94612
Voice 415.777.0777
Fax   415.778.7007
www.wcirb.com
wcirb@wcirb.com
Bill Mudge
President
& Chief Executive Officer

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

RE: California Workers' Compensation Insurance Regulatory Filing
    Effective September 1, 2023 and September 1, 2024
    CDI File No REG-2023-00005

Dear Commissioner Lara:

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

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

Part A. Proposed Regulatory Changes Effective September 1, 2023
Amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (USRP) contained in Part A, Section A are proposed to become effective September 1, 2023 and applied to a policy with an effective date on or after September 1, 2023. These proposed amendments include changes to the Standard Classification System, including the wage and payroll limitations, and changes for clarity and consistency in the administration of the USRP.

An amendment to the *Miscellaneous Regulations for the Recording and Reporting of Data—1995* (Miscellaneous Regulations) contained in Part A, Section B is proposed to become effective September 1, 2023 and applied to a policy with an effective date on or after September 1, 2023. This proposed amendment is for consistency in the administration of the Miscellaneous Regulations.

Amendments to the *California Workers' Compensation Experience Rating Plan—1995* (ERP) contained in Part A, Section C are proposed to become effective September 1, 2023 and applied as of the rating effective date of a risk on or after September 1, 2023. These proposed amendments include an update to the eligibility threshold, updated primary thresholds, Expected Loss Rates and D-Ratios and changes for clarity and consistency in the administration of the ERP.

The Honorable Ricardo Lara
California Department of Insurance
February 27, 2023

Part B. Proposed Regulatory Changes Effective September 1, 2024
Amendments to the USRP contained in Part B, Section A are proposed to become effective September 1, 2024 and applied to a policy with an effective date on or after September 1, 2024. These proposed amendments include changes to extend payroll limitations to additional classifications and to establish classifications applicable to the Food and Beverage Service industry.

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

Sincerely,

Bill Mudge
President & CEO

BM:smd
Enclosures

Workers' Compensation Insurance Rating Bureau of California

September 1, 2023 Regulatory Filing REG-2023-00005

Submitted: February 27, 2023

WCIRB September 1, 2023 Regulatory Filing

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Part A
Proposed Regulatory Changes Effective September 1, 2023

The WCIRB is recommending:

1. Amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (Title 10, California Code of Regulations, Section 2318.6), to be effective September 1, 2023 and applied to a policy with an effective date on or after September 1, 2023 (Section A);

2. An amendment to the *Miscellaneous Regulations for the Recording and Reporting of Data—1995* (Title 10, California Code of Regulations, Section 2354), to be effective September 1, 2023 and applied to a policy with an effective date on or after September 1, 2023 (Section B); and

3. Amendments to the *California Workers' Compensation Experience Rating Plan—1995* (Title 10, California Code of Regulations, Section 2353.1), to be effective September 1, 2023 and applied as of the first rating effective date of a risk on or after September 1, 2023 (Section C).

**Part A
Section A
Recommended Amendments to the *California Workers'
Compensation Uniform Statistical Reporting Plan—1995*
Title 10, California Code of Regulations, Section 2318.6
Effective September 1, 2023**

The WCIRB recommends that the following amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (Uniform Statistical Reporting Plan) be approved effective September 1, 2023 and applied to a policy with an effective date on or after September 1, 2023.

Part 1 — General Provisions

Amend Part 1, *General Provisions*, Section I, *Introduction*, Rule 3, *Effective Date*, to show that the effective date of the amended Uniform Statistical Reporting Plan is 12:01 AM, September 1, 2023.

<u>PROPOSED</u>

Section I – Introduction

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3.   Effective Date

The provisions of this Plan are effective at 12:01 AM, September 1, ~~2022~~<u>2023</u>. When an amendment to this Plan is approved, a notice summarizing the amendment and its effective date, as specified by the Insurance Commissioner, will be published by the WCIRB.

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

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Part 3 — Standard Classification System

Amend Section IV, *Special Industry Classification Procedures*, Rule 5, *Stores*, Subrule e to clarify its intended application.

<u>PROPOSED</u>

Section IV – Special Industry Classification Procedures

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5. Stores

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  e. If a store maintains a department for the preparation and sale of hot foods, such operations shall be <u>separately</u> classified as 9079(1), *Restaurants or Taverns*. The payroll of employees that inter-change between store operations and the department engaged in the preparation and sale of hot foods shall be assigned in accordance with Section V, Rule 3, *Division of Single Employee's Payroll*.

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Amend Section V, *Payroll – Remuneration*, Rule 1, *Payroll – Remuneration*, Subrule j, *Executive Officers*, Subrule k, *Partners*, Subrule l, *Individual Employers*, and Subrule m, *Members of a Limited Liability Company*, to adjust the minimum and maximum payroll limitations for executive officers, partners, individual employers and members of a limited liability company to reflect wage inflation since the minimum and maximum payroll limitations were last amended in 2022.

<u>PROPOSED</u>

Section V – Payroll – Remuneration

1. Payroll – Remuneration

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  j. Executive Officers

The entire remuneration earned by each executive officer during the policy period shall be used as the payroll, subject to a minimum remuneration of $~~57,200~~<u>59,800</u> per annum and a maximum remuneration of $~~149,500~~<u>154,700</u> per annum for each executive officer covered under the policy. This provision also applies to executive officers of a corporation while the corporation is covered as a

member of a partnership or joint venture operation and to executive officers of a limited liability company.

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k.   Partners

If the policy covers one or more partners as employee(s) during the policy period, the entire remuneration earned by such partner(s) during such coverage (including the annual amount of wages, salary, emoluments or profits of each such partner) shall be included in the payroll, subject to a mini-mum remuneration of $~~57,200~~59,800 per annum and a maximum remuneration of $~~149,500~~154,700 per annum for each partner so included. This provision also applies to partners of a partnership while such partnership is covered as a member of another partnership or joint venture.

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l.   Individual Employers

If an individual employer is covered under the policy, the entire remuneration earned by such person during the policy period (including the annual amount of wages, salary, emoluments or profits of such person) shall be included in payroll, subject to a minimum remuneration of $~~57,200~~59,800 per annum and a maximum remuneration of $~~149,500~~154,700 per annum for such person.

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m.   Members of a Limited Liability Company

If the policy covers one or more members as employee(s) during the policy period, the entire remu-neration earned by such member(s) during such coverage (including the annual amount of wages, salary, emoluments or profits of each such member) shall be included in the payroll, subject to a mini-mum remuneration of $~~57,200~~59,800 per annum and a maximum remuneration of $~~149,500~~154,700 per annum for each member so included. This provision also applies to managers of a limited liability company when the limited liability company is manager-managed.

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Examples – for subrules j, k, l and m

A person joined a partnership as a partner effective week 27 of a 52-week policy period. The person did not work as an employee prior to becoming partner. The partner drew only $400 per week as part-ner and no other earnings were distributed to the partner. ($400 x 26, or $10,400, was drawn during the policy period.) The prorated weekly minimum payroll for partners based upon Subrule k, above, is more than $10,400 ($~~57,200~~59,800 ÷ 52 x 26 = $~~28,600~~29,900). The reportable payroll for this part-ner must therefore be increased by $~~18,200~~19,500 to equal the prorated minimum remuneration for this person's 26 weeks as partner ($10,400 + $~~18,200~~19,500 = $~~28,600~~29,900).

An employee is promoted to an executive officer position effective week 40 during a 52-week policy period. The individual was paid an annual salary of $~~150,000~~200,000 for the policy period. Payroll for weeks 1 through 39 is $112,500. The earnings for the 13-week period as executive officer are re-duced to the prorated executive officer maximum remuneration based upon Subrule j above ($~~149,500~~154,700 ÷ 52 x 13 = $~~37,375~~38,675). The total reportable payroll for this individual is $112,500 + $~~37,375~~38,675 = $~~149,875~~151,175.

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

Amend Classification 7421, *Aircraft Operation – transportation of personnel in the business of an employer not otherwise engaged in aircraft operation,* which is part of the Aircraft Operation Industry Group, to clarify the intended application.

<u>PROPOSED</u>

AIRCRAFT OPERATION

AIRCRAFT OPERATION – transportation of personnel in the business of an employer not oth-erwise engaged in aircraft operation – members of the flying crew	**7421**

<u>This classification applies to members of the flying crew engaged in the transportation of per-sonnel in the business of an employer not otherwise engaged in aircraft operation and who per-form no other operations for the employer. See Part 3, Section IV, Rule 1, *Aircraft Operation*.</u>

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

<u>PROPOSED</u>

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

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

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

This classification also applies to automobile or horse racetrack operations by employers that are not public agencies.

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

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

Golf courses<u>,</u> ~~or~~ country clubs <u>or yacht clubs</u> shall be classified as 9060, *Clubs – country*<u>,</u> ~~or~~ *golf* <u>or yacht</u>.

Traveling carnivals shall be classified as 9185, *Carnivals*.

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

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

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

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

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

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

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

Restaurants, retail stores or hotels shall be separately classified.

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Amend Classification 9181, *Athletic Teams or Athletic Facilities – players, umpires, referees and game officials*, to increase the annual payroll limitation for players from $149,500 to $154,700 per player per season to reflect wage inflation since the payroll limitation was last amended in 2022.

PROPOSED

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

The entire remuneration of each player shall be included, subject to a maximum of $~~149,500~~154,700 per season. When a player works for two or more teams in the same sport during the season, the $~~149,500~~154,700 per player maximum shall be prorated.

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

Season shall include preseason and postseason exposure.

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

If an employee who performs duties described by Classification 9181 also performs duties described by Classification 9182, the payroll of that employee may be divided between Classifications 9181 and 9182, provided the employer maintains accurate records supported by time

cards or time book entries that show such division. See Section V, Rule 3, *Division of Single Employee's Payroll.*

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Amend Classification 7607(2), *Audio Post-Production*, to increase the annual payroll limitation from $149,500 to $154,700 per person to reflect wage inflation since the payroll limitation was last amended in 2022.

<u>PROPOSED</u>

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

The entire remuneration of each employee shall be included, subject to a maximum of $~~149,500~~154,700 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

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

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Amend Classification 8803, *Auditing, Accounting or Management Consulting Services*, to increase the annual payroll limitation from $149,500 to $154,700 per person to reflect wage inflation since the payroll limitation was last amended in 2022.

<u>PROPOSED</u>

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

The entire remuneration of each employee shall be included, subject to a maximum of
$~~149,500~~<u>154,700</u> per year. When the policy is in force for less than a 12-month period, the
maximum payroll amount shall be prorated based upon the number of weeks in the policy
period.

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

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

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

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

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

<u>PROPOSED</u>

AUTOMOTIVE INDUSTRY

AUTOMOBILE OR TRUCK DEALERS – all employees other than vehicle salespersons – in-   **8391**
cluding estimators, service writers, vehicle maintenance and repair, shuttle drivers, ac-
cessory or spare parts sales and the transporting of vehicles that are owned by the
employer

This classification applies to dealers of motor vehicles, including but not limited to automobiles, trucks, buses, forklift trucks, golf carts, <u>recreational vehicles,</u> motor homes and trailers. This classification applies only to those employers having, in addition to proprietors, a regular sales force engaged exclusively in the demonstration and sale of vehicles and separate clerical staff. If these conditions do not exist, Classification 8391 does not apply. If Classification 8391 does not apply and the employer performs vehicle repair work, assign the applicable vehicle repair classification(s) and, if the employer performs no vehicle repair, assign Classification 8392*,*

Automobile or Truck Storage Garages or Parking Stations or Lots, to employees who perform activities such as cleaning or washing vehicles, changing tires or recharging batteries.

This classification also applies to yard or repair employees who work for employers that operate vehicle auctions. Vehicle auctioneers or auction sales assistants shall be classified as 8748, *Automobile or Truck Dealers – vehicle salespersons*.

This classification also applies to yard, repair or maintenance employees who work for employers engaged in automobile or truck rental, automobile or truck driving schools, or the transport of individual automobiles or trucks between locations ("Driveaway" companies). Rental agents who work for employers engaged in automobile or truck rental and greet customers, check vehicles in or out, collect payment or assist customers in completing the rental process shall be classified as 8748, *Automobile or Truck Dealers – vehicle salespersons*.

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

"Roadside assistance" refers to services provided to the vehicle owner under an agreement with a third party (such as a motor club or law enforcement agency). Contemplated services include changing tires, jump-starting batteries, replacing batteries, supplying a small amount of gasoline or performing minor vehicle repairs such as reattaching ignition wires or battery cables.

Motorcycle dealers or motorcycle service or repair facilities shall be classified as 8400, *Motorcycle Dealers or Repair Facilities*.

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

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

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

AUTOMOTIVE INDUSTRY

AUTOMOBILE OR TRUCK DEALERS – vehicle salespersons   **8748**

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

This classification also applies to vehicle auctioneers or auction sales assistants who work for employers that operate vehicle auctions.

This classification also applies to rental agents who work for employers engaged in automobile or truck rental and greet customers, check vehicles in or out, collect payment or assist customers in completing the rental process. Yard, repair or maintenance employees who work for automobile or truck rental employers shall be classified as 8391, *Automobile or Truck Dealers – all employees other than vehicle salespersons*.

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

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

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Amend Classification 8808, *Banks*, to increase the annual payroll limitation from $149,500 to $154,700 per person to reflect wage inflation since the payroll limitation was last amended in 2022.

<u>PROPOSED</u>

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

The entire remuneration of each employee shall be included, subject to a maximum of $~~149,500~~154,700 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

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

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

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

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Workers' Compensation Insurance Rating Bureau of California®

Amend Classification 3647(1), *Battery Mfg.,* to clarify the intended application and provide direction as to how related operations should be classified*.*

<u>PROPOSED</u>

BATTERY MFG. – storage – including foundry operations   **3647(1)**

This classification applies to the manufacture of lead-acid storage batteries.

The manufacture of dry cell batteries shall be classified as 3179, *Electrical Apparatus Mfg.*

The manufacture of power supplies <u>rated at less than 746 watts</u> shall be classified as 3573, *Power Supply Mfg*.

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

<u>PROPOSED</u>

BOAT MARINA AND BOAT RENTAL OPERATION   **9016(4)**

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

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

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

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

Yacht clubs shall be classified as 9061<u>9060</u>, *Clubs – N.O.C.<u>country, golf or yacht</u>*.

Restaurants, retail stores or hotels shall be separately classified.

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Amend Classification 9048(1), *Camps,* to include retreat facilities, provide direction as to how related operations should be classified and for clarity*.*

<u>PROPOSED</u>

CAMPS <u>OR RETREAT FACILITIES</u> – ~~recreational or educational –~~ all operations – including   **9048(1)**
Clerical Office Employees at camp <u>or retreat</u> locations

This classification applies to <u>all operations of overnight</u> camps that provide supervised recreational or educational activities with guidance or counseling services ~~and overnight lodging~~ for camp participants. <u>This classification also applies to all operations of overnight retreat facilities that specialize in providing instruction or guidance through a scheduled program of activities or workshops structured to promote wellness or personal, spiritual or professional growth for retreat participants.</u>

<u>This classification also applies to overnight camps or retreat facilities operated by religious organizations. Churches, temples, mosques or synagogues shall be separately classified as 8840, *Churches, Temples, Mosques and Synagogues – clergy, professional assistants, organists or members of choir*, and 9015(4), *Churches, Temples, Mosques and Synagogues – all employees other than clergy, professional assistants, organists, members of choir, Clerical Office Employees or Clerical Telecommuter Employees*.</u>

<u>The operation of short-term lodging facilities that do not specialize in providing instruction or guidance through a scheduled program of activities or workshops structured to promote wellness or personal, spiritual or professional growth shall be classified as 9050, *Hotels, Motels or Short-Term Residential Housing.*</u>

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

<u>Nonmedical residential care facilities providing services in a group setting to persons who are capable of meeting their life support needs independently, but who temporarily need assistance, guidance or counseling shall be classified as 8804(1), *Substance Use Disorder Recovery Homes – all employees*.</u>

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Amend Classification 9015(4), *Churches, Temples, Mosques and Synagogues – all employees other than clergy, professional assistants, organists, members of choir, Clerical Office Employees or Clerical Telecommuter Employees,* to provide direction as to how related operations should be classified and for consistency with other proposed changes*.*

<u>PROPOSED</u>

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

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

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

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

The operation of academic schools for educating children in subjects, including but not limited to reading, language arts, mathematics, science, arts, history and geography shall be separately classified ~~in accordance with the provisions of the Multiple Enterprises rule~~as 8868, *Colleges or Schools – private – not automobile schools – professors, teachers or academic professional employees*, and 9101*, Colleges or Schools – private – not automobile schools – all employees other than professors, teachers or academic professional employees*.

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

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

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

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

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

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

Amend Classification 8840, *Churches, Temples, Mosques and Synagogues – clergy, professional assistants, organists or members of choir,* to provide direction as to how related operations should be classified and for consistency with other proposed changes*.*

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

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

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

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

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

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

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

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

The operation of academic schools for educating children in subjects, including but not limited to reading, language arts, mathematics, science, arts, history and geography shall be separately classified ~~in accordance with the provisions of the Multiple Enterprises rule~~as 8868, *Colleges or Schools – private – not automobile schools – professors, teachers or academic professional employees*, and 9101, *Colleges or Schools – private – not automobile schools – all employees other than professors, teachers or academic professional employees*.

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

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

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

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

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

Amend Classification 9067(2), *Clubs – boys and girls,* for consistency with other proposed changes.

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

CLUBS – boys and girls – all employees – including front desk employees, teachers and instructors   9067(2)

This classification applies to clubs ~~and~~or programs that provide supplemental after school and recreational activities, including but not limited to homework assistance, games, arts and crafts, athletics and computer training for school age children on an elective or drop-in basis.

Overnight ~~C~~camps ~~operations~~or retreat facilities shall be separately classified as 9048(1), *Camps or Retreat Facilities*.

Child day care centers engaged in the provision of supervised care and custody of children that do not operate on an elective or drop-in basis shall be classified as 9059, *Day Care Centers.*

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Amend Classification 9067(1), *Clubs – community health and wellness,* for consistency with other proposed changes*.*

PROPOSED

CLUBS – community health and wellness – all employees – including front desk employees,   9067(1) teachers and instructors

This classification applies to non-profit community associations, including but not limited to YMCAs, YWCAs and Jewish Community Centers that provide exercise or aquatic facilities to promote health and physical fitness and programs for social, recreational, educational and cultural engagement.

Preschool ~~and~~or child day care operations shall be separately classified as 9059, *Day Care Centers.*

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

Overnight ~~C~~camps ~~operations~~or retreat facilities shall be separately classified as 9048(1), *Camps or Retreat Facilities*.

Health clubs or gyms that do not operate non-profit community associations for social, recreational, educational or cultural engagement shall be classified as 9053(2), *Health Clubs or Gyms*.

Fitness studios that are not non-profit community associations operating programs for social, recreational, educational or cultural engagement shall be classified as 8870, *Fitness Instruction Programs or Studios.*

Boys and girls clubs shall be classified as 9067(2), *Clubs – boys and girls*.

Non-profit community associations that do not operate physical fitness facilities shall be classified based on the operations performed.

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Amend Classification 9060, *Clubs – country or golf,* to include yacht clubs and provide direction as to how related operations should be classified*.*

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

CLUBS – country, ~~or~~ golf <u>or yacht</u> – including front desk employees and restaurant or tavern employees   **9060**

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

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

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

<u>Boat marina or boat rental facilities that are not operated by a yacht club shall be classified as 9016(4), *Boat Marina and Boat Rental Operation.*</u>

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

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

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

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Amend Classification 9061, *Clubs – N.O.C.,* to (1) clarify the intended application, (2) reassign yacht club operations to Classification 9060, *Clubs – country or golf*, (3) reassign retreat facility operations to Classification 9048(1), *Camps,* and (4) for consistency with other proposed changes*.*

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

CLUBS – N.O.C. – all employees – including front desk employees and restaurant or tavern employees   **9061**

This classification applies to the operation of membership clubs that are not specifically described by another classification, including but not limited to ~~business~~<u>social</u> clubs<u>, cultural clubs, professional clubs, community service clubs</u>, fraternal orders, ~~yacht clubs, faculty clubs, professional clubs and employer-sponsored clubs~~<u>or fraternity or sorority houses and includes overnight lodging provided to members in connection with club operations</u>. ~~This classification also~~

~~applies to the operation of retreat facilities that provide meeting space, food and lodging to participants.~~

Overnight camps or retreat facilities shall be classified as 9048(1), *Camps or Retreat Facilities.*

Non-profit community health and wellness clubs shall be classified as 9067(1), *Clubs – community health and wellness.*

Boys and girls clubs shall be classified as 9067(2), *Clubs – boys and girls*.

Country clubs, ~~and~~ golf clubs or yacht clubs shall be classified as 9060, *Clubs – country, ~~or~~ golf or yacht*.

Casinos ~~and~~or gaming clubs shall be classified as 9069, *Clubs – gaming.*

Equestrian clubs shall be classified as 7207(2), *Clubs – riding.*

Shooting clubs shall be classified as 9180(2), *Shooting Clubs or Shooting Ranges.*

Swimming clubs shall be classified as 9053(3), *Swimming Pools or Swimming Clubs*.

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

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Amend Classification 9053(5), *Clubs – racquet sports,* for consistency with other proposed changes*.*

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

CLUBS – racquet sports – including restaurant employees, retail store employees and receptionists   **9053(5)**

This classification applies to racquet clubs that provide membership and access to court facilities for playing racquet sports, including but not limited to tennis, racquetball, badminton and squash, as a primary benefit of membership. This classification includes additional fitness and recreational facilities that may be operated in connection with the racquet court facilities. This classification includes coaching teams and instructing, supervising and operating competitive leagues or events.

This classification also applies to the operation of clubs or facilities for handball, pickleball, table tennis or similar racquet or paddle sports.

~~Golf or c~~Country clubs, golf clubs or yacht clubs shall be classified as 9060, *Clubs – country, ~~or~~ golf or yacht*.

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

Non-profit community health and wellness clubs shall be classified as 9067(1), *Clubs – community health and wellness.*

Health clubs or gyms engaged in operating facilities that provide space and exercise equipment, including but not limited to cardiovascular equipment, weight machines and free weights available for at-will use by clients for the majority of operating hours, including tennis, racquetball,

handball or squash operations provided in connection therewith, shall be classified as 9053(2), *Health Clubs or Gyms.*

The operation of fitness studios or fitness training programs primarily offering scheduled fitness classes where space and exercise equipment is not available for use by clients at-will during the majority of operating hours shall be classified as 8870, *Fitness Instruction Programs or Studios.*

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Amend Classification 9101, *Colleges or Schools – private – not automobile schools – all employees other than professors, teachers, or academic professional employees,* to clarify how related operations should be classified.

PROPOSED

**COLLEGES OR SCHOOLS – private – not automobile schools – all employees other than pro-   9101
fessors, teachers, or academic professional employees – including cafeterias**

Classification 9101 includes but is not limited to cafeteria workers, drivers, maintenance employees, janitors, gardeners, security personnel, resident advisors or assistants and book supply department employees.

The operation of religious organizations, including but not limited to churches, temples, mosques and synagogues shall be separately classified ~~in accordance with the provisions of the Multiple Enterprises rule~~<u>as 8840, *Churches, Temples, Mosques and Synagogues – clergy, professional assistants, organists or members of choir,* and 9015(4), *Churches, Temples, Mosques and Synagogues – all employees other than clergy, professional assistants, organists, members of choir, Clerical Office Employees or Clerical Telecommuter Employees*</u>.

Also refer to companion Classification 8868, *Colleges or Schools – private – not automobile schools – professors, teachers or academic professional employees.*

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

Retail store operations shall be separately classified.

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Amend Classification 8868, *Colleges or Schools – private – not automobile schools – professors, teachers or academic professional employees,* for consistency with other proposed changes and to clarify the intended application and how related operations should be classified*.*

<u>PROPOSED</u>

COLLEGES OR SCHOOLS – private – not automobile schools – professors, teachers or aca-   **8868**
demic professional employees

Academic professional employees consist of, but are not limited to, deans, chancellors, vice chancellors, directors, principals, assistant principals, presidents, vice presidents, librarians, registrars, curriculum developers, psychologists, speech therapists and counselors. The responsibilities of such employees typically include planning, directing, administering, counseling or curriculum development. <u>This classification includes day care, preschools or before or after school programs operated by private colleges or schools.</u>

This classification also applies to teachers' aides, tutors, <u>nurses,</u> athletic team coaches or library employees.

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

The operation of religious organizations, including but not limited to churches, temples, mosques and synagogues shall be separately classified ~~in accordance with the provisions of the Multiple Enterprises rule~~<u>as 8840, *Churches, Temples, Mosques and Synagogues – clergy, professional assistants, organists or members of choir*, and 9015(4), *Churches, Temples, Mosques and Synagogues – all employees other than clergy, professional assistants, organists, members of choir, Clerical Office Employees or Clerical Telecommuter Employees*</u>.

<u>Overnight camps or retreat facilities shall be separately classified as 9048(1), *Camps or Retreat Facilities*.</u>

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

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

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

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

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

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

Automobile driving schools shall be classified as follows:

- Driving or classroom instruction – 8748, *Automobile or Truck Dealers – vehicle salespersons*

- Vehicle maintenance or repair – 8391, *Automobile or Truck Dealers – all employees other than vehicle salespersons*

~~Supported Living Services (SLS) provided to developmentally disabled individuals or In-Home Support Services (IHSS) shall be separately classified as 8827(1), *Home Care Services.*~~ Child care or supervisory services, including but not limited to day care, preschools, kindergartens and before or after school programs not in connection with public or private schools which provide instruction for first grade and higher shall be classified as 9059, *Day Care Centers.*

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

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Amend Classification 5193, *Computer or Telephone System or Equipment Installation, Service or Repair,* to clarify the intended application.

PROPOSED

COMPUTER OR TELEPHONE SYSTEM OR EQUIPMENT INSTALLATION, SERVICE OR REPAIR   5193
– shop or outside

This classification applies to the installation, service or repair of computer or telephone systems or equipment, including but not limited to phone speakers, cellular telephones, Voice Over Internet Protocol equipment and desktops, laptops, servers, tablets ~~and~~or computer peripheral equipment such as monitors, ~~terminals,~~desktop printers or scanners or computer ~~mouse devices~~mice, keyboards, webcams, disk drives, external storage devices, motherboards, ~~and computer~~ modems or routers. This classification includes the installation of communications cabling performed in connection with computer or telephone system installation, service or repair operations by the same employer. This classification includes the installation, service or repair of audio or video teleconferencing equipment that is connected to telephone or computer networks. Repair operations may be performed at the shop or at customers' locations.

This classification also applies to the installation, service or repair of computer or telephone systems or equipment in connection with the operation of data center colocation facilities where business customers rent space for their servers and other computing hardware or rent space on the facility's servers. The management and operation of commercial properties as data center colocation facilities shall be separately classified as 9009/8740(2), *Commercial Properties*.

The manufacture of computers or computer peripheral equipment, or shop repair of computer or computer peripheral equipment by the manufacturer, shall be classified as 3681(2), *Computer or Computer Peripheral Equipment Mfg.*

The manufacture of telephones or telephone equipment, or shop repair of telephones or telephone equipment by the manufacturer, shall be classified as 3681(3), *Telecommunications Equipment Mfg.*

The installation, service or repair of audio/video systems shall be classified as 9516, *Television, Video, Audio or Radio Equipment Installation, Service or Repair.*

The construction of aerial telephone lines shall be classified as 7601, *Aerial Line Construction.* The construction of underground telephone lines shall be classified as 6325, *Conduit Construction or Underground Wiring.*

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

The installation, service or repair of office or point of sale machines shall be classified as 5191, *Office Machine or Point of Sale Equipment Installation, Service or Repair.*

The installation, service or repair of telecommunication antennas or antenna equipment that are located on rooftops, towers, structures or other exterior locations shall be classified as 9531(1), *Telecommunication Antenna Equipment Installation, Service or Repair.*

Employers licensed by the Federal Communications Commission that provide wireline, long distance, cellular, radio paging or mobile radio services for customers on a fee basis shall be classified as 7600, *Communication Service Providers.*

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Amend Classification 8859(1), *Computer Programming or Software Development*, to increase the annual payroll limitation from $149,500 to $154,700 per person to reflect wage inflation since the payroll limitation was last amended in 2022.

<u>PROPOSED</u>

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

The entire remuneration of each employee shall be included, subject to a maximum of $149,500~~154,700~~ per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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Amend Classification 5205(2), *Concrete or Cement Work – pouring or finishing of concrete floor slabs, poured in place and on the ground, and concrete slab-type foundations, for other than concrete buildings or structural steel buildings of multi-story construction,* for consistency with previously approved changes.

<u>PROPOSED</u>

CONCRETE OR CEMENT WORK – pouring or finishing of concrete floor slabs, poured in place and on the ground, and concrete slab-type foundations, for other than concrete buildings or structural steel buildings of multi-story construction – including the making or stripping of forms – employees whose regular hourly wage equals or exceeds $32.00 per hour   **5205(2)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $32.00 per hour. The payroll of an employee whose <u>regular</u> hourly wage is not shown to equal or exceed $32.00 per hour shall be classified as 5201(2), *Concrete or Cement Work*.

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

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

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

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

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Amend Classification 8801, *Credit Unions*, to increase the annual payroll limitation from $149,500 to $154,700 per employee to reflect wage inflation since the payroll limitation was last amended in 2022.

<u>PROPOSED</u>

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

The entire remuneration of each employee shall be included, subject to a maximum of $~~149,500~~<u>154,700</u> per year. When the policy is in force for less than a 12-month period, the

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maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

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

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

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

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Amend Classification 9059, *Day Care Centers,* for consistency with other proposed changes.

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

DAY CARE CENTERS – child – not residential care facilities – all employees – including   **9059**
receptionists

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

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

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

~~Recreational or educational~~Overnight camps ~~that include overnight lodging~~or retreat facilities shall be classified as 9048(1), *Camps or Retreat Facilities*.

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

Colleges or Schools – private – not automobile schools – all employees other than professors, teachers, or academic professional employees, or 8875(1), *Public Colleges or Schools.*

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

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Amend Classification 3569, *Electric Motor Mfg. or Repair,* to clarify the intended application and provide direction as to how related operations should be classified*.*

PROPOSED

ELECTRIC MOTOR MFG. OR REPAIR   **3569**

This classification applies to the manufacture or <u>shop</u> repair of electric motors, including the cleaning and rewinding of armatures, field coils, rotors and similar parts.

Dealers that sell or repair new electric motors that are used in industrial machinery or equipment shall be classified as 8107, *Machinery and Equipment Dealers*.

Dealers that sell or repair used electric motors that are used in industrial machinery or equipment shall be classified as 8267, *Machinery and Equipment Dealers – secondhand*.

<u>The installation or repair of electric motors away from the shop shall be classified as 3724(2), *Electrical Machinery or Auxiliary Apparatus*</u>.

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Amend Classification 8874(4), *Audio/Video Electronic Products Mfg. – hardware or software design or development*, which is part of the Electronics Industry Group, to increase the annual payroll limitation from $149,500 to $154,700 per person to reflect wage inflation since the payroll limitation was last amended in 2022.

PROPOSED

ELECTRONICS

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

The entire remuneration of each employee shall be included, subject to a maximum of $~~149,500~~<u>154,700</u> per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

*   *   *   *   *   *   *

Amend Classification 3681(2), *Computer or Computer Peripheral Equipment Mfg. – all other employees,* which is part of the Electronics Industry Group, to clarify the intended application and for consistency with other proposed changes.

PROPOSED

ELECTRONICS

COMPUTER OR COMPUTER PERIPHERAL EQUIPMENT MFG. – all other employees – N.O.C.   **3681(2)**

This classification applies to the manufacture of ~~personal,~~ desktop, laptop, ~~notebook,~~ tablet or mainframe computers or servers. This classification also applies to the manufacture of ~~electronic~~ computer peripheral equipment~~, including but not limited to~~such as monitors, ~~terminals,~~ printers, scanners or computer ~~mouse devices~~mice, keyboards, webcams, disk drives, ~~logic boards~~external storage devices, motherboards~~,~~ ~~and computer~~ modems or routers. This classification includes shop repair of computer or computer peripheral equipment by the manufacturer.

The installation, service or repair ~~or installation~~ of computer or computer peripheral equipment by the manufacturer away from the shop or at customers' locations shall be separately classified as 5193, *Computer or Telephone System or Equipment Installation, Service or Repair.*

Also refer to companion Classification 8874(2), *Computer or Computer Peripheral Equipment Mfg. – hardware or software design or development.*

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Amend Classification 8874(2), *Computer or Computer Peripheral Equipment Mfg. – hardware or software design or development*, which is part of the Electronics Industry Group, to increase the annual payroll limitation from $149,500 to $154,700 per person to reflect wage inflation since the payroll limitation was last amended in 2022.

<u>PROPOSED</u>

ELECTRONICS

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

     The entire remuneration of each employee shall be included, subject to a maximum of $~~149,500~~<u>154,700</u> per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

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Amend Classification 3179, *Electrical Apparatus Mfg. – N.O.C.,* which is part of the Electronics Industry Group, to clarify the intended application.

<u>PROPOSED</u>

ELECTRONICS

ELECTRICAL APPARATUS MFG. – N.O.C.   **3179**

     This classification applies to the manufacture or shop repair of electrical apparatus, including but not limited to electric controls, switchboard assemblies, solenoids, electrical-mechanical switches, actuators and relays with a power rating of less than 746 watts (one horsepower) that is not specifically described by another classification. <u>This classification also applies to the manufacture of dry cell batteries.</u>

     <u>The installation or repair of electrical apparatus away from the shop shall be classified as 3724(2), *Electrical Machinery or Auxiliary Apparatus.*</u>

     The manufacture or shop repair of electrical apparatus, including but not limited to electric controls, switchboard assemblies, solenoids, electrical-mechanical switches and relays with a power

rating of 746 watts or more shall be classified as 3643(1), *Electric Power or Transmission Equipment Mfg.*, or 3643(2), *Electric Control Panel or Switchgear Mfg.* The manufacture or shop repair of electrical apparatus that are rated both at less than 746 watts and at 746 watts and above shall be classified based on the primary (over 50% of shop time) operation.

The manufacture or shop repair of electric motors shall be classified as 3569, *Electric Motor Mfg. or Repair*.

The manufacture of portable electric appliances that are not specifically described by another classification shall be classified as 3570, *Electric Appliance Mfg*.

~~The installation or repair of electrical apparatus away from the shop shall be classified as 3724(2), *Electrical Machinery or Auxiliary Apparatus*.~~

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Amend Classification 8874(1), *Instrument Mfg. – electronic – professional or scientific – hardware or software design or development*, which is part of the Electronics Industry Group, to increase the annual payroll limitation from $149,500 to $154,700 per person to reflect wage inflation since the payroll limitation was last amended in 2022.

<div align="center">

<u>PROPOSED</u>

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ELECTRONICS

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

The entire remuneration of each employee shall be included, subject to a maximum of $~~149,500~~154,700 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

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Amend Classification 8874(5), *Integrated Circuit and Semiconductor Wafer Mfg. – hardware or software design or development*, which is part of the Electronics Industry Group, to increase the annual payroll limitation from $149,500 to $154,700 per person to reflect wage inflation since the payroll limitation was last amended in 2022.

<u>PROPOSED</u>

ELECTRONICS

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

The entire remuneration of each employee shall be included, subject to a maximum of $~~149,500~~154,700 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

*   *   *   *   *   *   *

Amend Classification 8874(3), *Telecommunications Equipment Mfg. – hardware or software design or development*, which is part of the Electronics Industry Group, to increase the annual payroll limitation from $149,500 to $154,700 per person to reflect wage inflation since the payroll limitation was last amended in 2022.

<u>PROPOSED</u>

ELECTRONICS

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

The entire remuneration of each employee shall be included, subject to a maximum of $~~149,500~~154,700 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

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

Amend Classification 8601(1), *Engineers*, to increase the annual payroll limitation from $149,500 to $154,700 per person to reflect wage inflation since the payroll limitation was last amended in 2022.

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

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

The entire remuneration of each employee shall be included, subject to a maximum of $149,500154,700 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

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

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

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

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

Amend Classifications 6218(1)/6220(1), *Excavation – N.O.C.*, to decrease the hourly wage threshold from $39.00 to $38.00 per hour to reflect updated wage information since the threshold was last amended in 2022.

<u>PROPOSED</u>

EXCAVATION – N.O.C. – including borrowing, filling or backfilling – employees whose regular hourly wage does not equal or exceed $~~39~~<u>38</u>.00 per hour   **6218(1)**

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

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

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

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

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

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

EXCAVATION – N.O.C. – including borrowing, filling or backfilling – employees whose regular hourly wage equals or exceeds $~~39~~<u>38</u>.00 per hour   **6220(1)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~39~~<u>38</u>.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~39~~<u>38</u>.00 per hour shall be classified as 6218(1), *Excavation – N.O.C.*

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

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

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

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

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

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

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

Amend Classification 8870, *Fitness Instruction Programs or Studios,* for consistency with other proposed
changes*.*

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

FITNESS INSTRUCTION PROGRAMS OR STUDIOS – all employees – including receptionists　　　**8870**

This classification applies to fitness instruction programs or fitness studios that provide sched-
uled fitness or training classes, including but not limited to martial arts, gymnastics, dance and
yoga. This classification is limited to fitness instruction where facility space and exercise equip-
ment is not available for use by clients on an at-will basis during the majority of operating hours.
This classification also applies to fitness-based classes or training sessions, including but not
limited to personal training and specialized coaching by employers not engaged in any facility
operations, such as independent golf and tennis instructors.

Health clubs or gyms operating facilities that provide space and exercise equipment, including
but not limited to cardiovascular equipment, weight machines and free weights available for at-
will use by clients for the majority of operating hours, including scheduled classes and fitness
training programs provided in connection therewith, shall be classified as 9053(2), *Health Clubs
or Gyms*.

The operation of athletic teams or athletic facilities shall be classified as 9182, *Athletic Teams or
Athletic Facilities – all employees other than players, umpires, referees and game officials*.

Swimming pools or swimming clubs shall be classified as 9053(3), *Swimming Pools or Swim-
ming Clubs*.

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

Country clubs, ~~or~~ golf courses <u>or yacht clubs</u> shall be classified as 9060, *Clubs – country, ~~or~~ golf
<u>or yacht</u>*.

Non-profit community health and wellness clubs shall be classified as 9067(1), *Clubs – commu-
nity health and wellness.*

Water-based athletic or fitness instructional programs at locations other than swimming pools,
including but not limited to surfing, scuba, kayaking, paddle boarding and kite surfing lessons
and tours on lakes, bays, rivers or oceans shall be classified as 9180(1), *Amusement or Recrea-
tional Facilities – N.O.C. – operation or maintenance of amusement devices.*

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

Amend Classification 2102, *Fruit or Vegetable Evaporation or Dehydrating,* which is part of the Food Packaging and Processing Industry Group, for consistency with previously approved changes*.*

<u>PROPOSED</u>

FOOD PACKAGING AND PROCESSING

FRUIT OR VEGETABLE EVAPORATION OR DEHYDRATING   **2102**

> This classification applies to the drying of frui<u>ts</u> or vegetables to produce products, including but not limited to raisins, prunes, and dried figs, oranges, apricots, apples, onions, garlic, peppers and tomatoes.
>
> Packing of dried fruits shall be separately classified as 2109*, Fruit – dried fruit packing and handling*.
>
> Growing or harvesting, including field packing of crops, shall be assigned to the applicable *Farms* Industry Group classification.

*   *   *   *   *   *   *

Amend Classification 8601(4), *Forest Engineers*, to increase the annual payroll limitation from $149,500 to $154,700 per person to reflect wage inflation since the payroll limitation was last amended in 2022.

<u>PROPOSED</u>

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

> **The entire remuneration of each employee shall be included, subject to a maximum of** **$149,500**<u>154,700</u> **per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.**
>
> This classification applies to forest engineers performing forest management related duties in support of the employer's own operations or on a consulting basis. Such duties include but are not limited to developing or reviewing logging plans, computing the value of standing timber and planning extensions of fire roads constructed in connection with logging operations.
>
> This classification includes timber cruising.
>
> Commercial timber harvesting shall be separately classified as 2702(1), *Logging*.

*   *   *   *   *   *   *

Amend Classification 3339, *Foundries – investment casting,* for clarity and consistency.

<u>PROPOSED</u>

FOUNDRIES – investment casting – ferrous or nonferrous – all operations – including pattern and mold mfg.   **3339**

This classification applies to the manufacture of metal castings, either ferrous or nonferrous, by the lost wax or investment process.

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

The manufacture of metal castings, either ferrous or nonferrous, by die casting shall be classified as 1925, *Die Casting Mfg.*

The manufacture of iron castings by methods other than die casting or the lost wax or investment process shall be classified as 3081, *Foundries – iron*.

The manufacture of steel castings by methods other than die casting or the lost wax or investment process shall be classified as 3082, *Foundries – steel castings.*

The manufacture of castings from nonferrous metals, including but not limited to aluminum, brass, zinc or bronze by methods other than die casting or the lost wax or investment process shall be classified as 3085, *Foundries – nonferrous*.

*   *   *   *   *   *   *

Amend Classification 3081, *Foundries – iron,* to provide direction as to how related operations should be classified and for clarity and consistency.

<u>PROPOSED</u>

FOUNDRIES – iron – N.O.C.   **3081**

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

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

~~The machining and assembly of castings to produce finished parts or products, including but not limited to water meter covers, pump housings, fire grates, weights, bolt anchors and gas burners shall be separately classified.~~<u>Foundry operations are General Exclusions; therefore, unless specifically included in the language of a classification, foundry operations shall be separately classified. See Part 3, Section III, Rule 6, *General Exclusions*.</u>

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

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

The casting of steel shall be ~~separately~~ classified as 3082, *Foundries – steel castings,* in accordance with the provisions of the Multiple Enterprises rule.

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

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

<u>The machining and assembly of castings to produce finished parts or products, including but not limited to water meter covers, pump housings, fire grates, bolt anchors, gas burners and weights shall be separately classified.</u>

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

Amend Classification 3085, *Foundries – nonferrous,* to provide direction as to how related operations should be classified and for clarity and consistency.

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

FOUNDRIES – nonferrous – N.O.C.   **3085**

This classification applies to foundries that produce nonferrous castings from metals, including but not limited to aluminum, brass, zinc, bronze and precious metals. This classification includes incidental processing operations such as the removal of gates, risers, burrs and flash.

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

~~The machining and assembly of castings to produce finished parts or components, including but not limited to skateboard trucks, propellers, fittings, pump housings, billets, pulleys and valves shall be separately classified.~~<u>Foundry operations are General Exclusions; therefore, unless specifically included in the language of a classification, foundry operations shall be separately classified. See Part 3, Section III, Rule 6, *General Exclusions*.</u>

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

The casting of steel shall be ~~separately~~ classified as 3082, *Foundries – steel castings,* in accordance with the provisions of the Multiple Enterprises rule.

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

Smelting, sintering, refining or alloying metals shall be classified as 1438, *Smelting, Sintering, Refining or Alloying.*

<u>The machining and assembly of castings to produce finished parts or components, including but not limited to skateboard trucks, pump housings, propellers, fittings, billets, pulleys and valves shall be separately classified.</u>

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

Amend Classification 3082, *Foundries – steel castings,* to provide direction as to how related operations should be classified and for clarity and consistency*.*

<u>PROPOSED</u>

FOUNDRIES – steel castings   **3082**

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

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

~~The machining and assembly of castings to produce finished parts or products, including but not limited to suspension components, impellers, hinges, golf club heads, valves and rods shall be separately classified.~~<u>Foundry operations are General Exclusions; therefore, unless specifically included in the language of a classification, foundry operations shall be separately classified. See Part 3, Section III, Rule 6, *General Exclusions*.</u>

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

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

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

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

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

<u>The machining and assembly of castings to produce finished parts or products, including but not limited to water meter covers, pump housings, fire grates, bolt anchors, gas burners and weights shall be separately classified.</u>

*   *   *   *   *   *   *

Amend Classifications 6315(2)/6316(2), *Gas Mains or Connections Construction*, to decrease the hourly wage threshold from $39.00 to $38.00 per hour to reflect updated wage information since the threshold was last amended in 2022.

<u>PROPOSED</u>

GAS MAINS OR CONNECTIONS CONSTRUCTION – including tunneling at street crossings –   6315(2)
employees whose regular hourly wage does not equal or exceed $~~39~~38.00 per hour

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

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

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

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

GAS MAINS OR CONNECTIONS CONSTRUCTION – including tunneling at street crossings – employees whose regular hourly wage equals or exceeds $~~39~~38.00 per hour   **6316(2)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~39~~38.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~39~~38.00 per hour shall be classified as 6315(2), *Gas Mains or Connections Construction*.

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

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

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

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

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

Amend Classifications 6218(2)/6220(2), *Grading Land*, to decrease the hourly wage threshold from $39.00 to $38.00 per hour to reflect updated wage information since the threshold was last amended in 2022*.*

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

GRADING LAND – N.O.C. – including borrowing, filling or backfilling – employees whose regular hourly wage does not equal or exceed $~~39~~38.00 per hour   **6218(2)**

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

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

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

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

GRADING LAND – N.O.C. – including borrowing, filling or backfilling – employees whose regular hourly wage equals or exceeds $~~39~~38.00 per hour   **6220(2)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~39~~38.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~39~~38.00 per hour shall be classified as 6218(2), _Grading Land_.

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

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

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

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

*   *   *   *   *   *   *

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

<u>PROPOSED</u>

HOTELS, MOTELS OR SHORT-TERM RESIDENTIAL HOUSING   **9050**

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

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

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

The payroll of employees engaged exclusively in connection with restaurant or tavern operations shall be separately classified as 9079(1), _Restaurants or Taverns_. This includes employees who work in food or beverage departments, prepare or serve hot food in connection with complimentary breakfasts, or provide room service, including delivering food or restocking in-room

refrigerators, provided such employees perform no hotel duties. Employees who perform hotel, motel or short-term residential housing operations and restaurant or tavern operations shall be assigned to Classification 9050.

Recreation, leisure or resort operations, including but not limited to country clubs, golf courses, <u>yacht clubs,</u> casinos, gaming clubs, spas, baths, health clubs, gyms, barber shops or hair salons shall be separately classified.

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

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

<u>Overnight retreat facilities that specialize in providing instruction or guidance through a scheduled program of activities or workshops structured to promote wellness or personal, spiritual or professional growth for participants shall be classified as 9048(1)</u>, *Camps or Retreat Facilities.*

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

*　　　*　　　*　　　*　　　*　　　*　　　*

Amend Classification 8822, *Insurance Companies*, to increase the annual payroll limitation from $149,500 to $154,700 per person to reflect wage inflation since the payroll limitation was last amended in 2022.

<u>PROPOSED</u>

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

The entire remuneration of each employee shall be included, subject to a maximum of $~~149,500~~<u>154,700</u> per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

* * * * * * *

Amend Classification 8859(2), *Internet or Web-Based Application Development or Operation*, to increase the annual payroll limitation from $149,500 to $154,700 per person to reflect wage inflation since the payroll limitation was last amended in 2022.

<u>PROPOSED</u>

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

The entire remuneration of each employee shall be included, subject to a maximum of $~~149,500~~154,700 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

* * * * * * *

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

<u>PROPOSED</u>

JANITORIAL SERVICES – by contractors **9008**

This classification applies to employers that provide ~~contract~~ janitorial services~~,~~ <u>for other concerns on a fee basis</u> at commercial or industrial buildings or facilities and includes restocking restroom supplies, cleaning carpets, changing light bulbs or touch-up painting when performed in connection with the janitorial services.

This classification also applies to specialty cleaning operations performed <u>for other concerns on a fee basis</u> at commercial or industrial facilities or at residential locations, including but not limited to window cleaning; mold abatement; ~~exterior post~~-construction <u>job site</u> clean-up; fire, smoke or water damage clean-up; <u>sanitizing or disinfecting services;</u> or metal, glass or stone buffing or polishing. This classification also applies to off-street sweeping or snow removal using

hand or portable power tools or equipment in areas that include but are not limited to walkways, parking lots and private driveways.

This classification does not apply at a location where the employer provides property management services; such operations shall be assigned to the applicable *Property Management/Operation* Industry Group classification.

The interior general cleaning of occupied or vacant residences for other concerns on a fee basis shall be separately classified as 9096, *Residential Cleaning Services*.

Off-street snow removal using vehicles or construction equipment, including but not limited to plows, excavators or loaders shall be classified as 6218(1)/6220(1), *Excavation – N.O.C.*

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

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

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

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

*   *   *   *   *   *   *

Amend Classification 8755, *Labor Unions,* to clarify the intended application*.*

<u>PROPOSED</u>

LABOR UNIONS – ~~employees engaged outside of office –~~ including Outside Salespersons   8755

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

*   *   *   *   *   *   *

Amend Classification 2702(2), *Land Clearing,* to clarify the intended application and provide direction as to how related operations should be classified*.*

<u>PROPOSED</u>

LAND CLEARING – all operations   **2702(2)**

This classification applies to the removal of trees, brush ~~and~~<u>or</u> vegetation in connection with the preparation of land for construction operations <u>or the clearing of land to create firebreaks</u>. This classification also applies to the removal of orchards ~~and~~<u>or</u> vineyards prior to replanting. This classification also includes wood chipping and land ripping operations when performed by the same employer in connection with land clearing operations.

The grading or leveling of land shall be separately classified as 6218(2)/6220(2), *Grading Land,* or 6218(3)/6220(3), *Land Leveling.*

Weed abatement for fire hazard control purposes <u>not in connection with land clearing</u> shall be classified as 0042, *Landscape Gardening.*

*   *   *   *   *   *   *

Amend Classifications 6218(3)/6220(3), *Land Leveling*, to decrease the hourly wage threshold from $39.00 to $38.00 per hour to reflect updated wage information since the threshold was last amended in 2022*.*

<u>PROPOSED</u>

LAND LEVELING – grading farm lands – employees whose regular hourly wage does not   **6218(3)**
equal or exceed $~~39~~<u>38</u>.00 per hour

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

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

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

LAND LEVELING – grading farm lands – employees whose regular hourly wage equals or ex-   **6220(3)**
ceeds $~~39~~<u>38</u>.00 per hour

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~39~~<u>38</u>.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~39~~<u>38</u>.00 per hour shall be classified as 6218(3), *Land Leveling*.

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

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

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

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

Amend Classification 0042, *Landscape Gardening,* to clarify the intended application and provide direction as to how related operations are classified*.*

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

LANDSCAPE GARDENING – including maintenance of gardens   **0042**

This classification applies to the construction, maintenance, repair or installation of landscape systems or facilities designed for public or private gardens or other areas in order to aesthetically, architecturally, horticulturally or functionally improve the grounds within or surrounding a structure or a tract or plot of land. This classification includes the preparation and grading of plots or areas of land for the installation of landscaping; pruning, repairing or trimming trees or hedges when none of the operations at a particular job or location require elevation, including but not limited to using ladders, lifts or by climbing; or chipping operations performed in connection with landscape gardening. This classification also applies to spraying or spreading lawn fertilizers or herbicides, or weed abatement for fire hazard control purposes <u>not in connection with land clearing</u>.

When performed by the same employer that is primarily (over 50% of employee time) engaged in landscape work at a particular job or location, this classification also applies to the construction or installation of hardscape features, including but not limited to fountains, statuary, monuments, decorative pools, garden furniture, garden accent lighting and drainage or sprinkler systems.

This classification also applies to reforestation operations to plant new trees or timber growth management operations to control or remove brush or overgrowth when performed for other concerns on a fee basis and not in connection with logging operations performed by the same employer. Reforestation or timber growth management operations when performed in connection with logging operations by the same employer shall be classified as 2702(1), *Logging*.

Pruning, repairing or trimming trees or hedges, including ground crew operations, when any portion of the operations at a particular job or location requires elevation, including but not limited to using ladders, lifts or by climbing, shall be separately classified as 0106, *Tree Pruning, Repairing or Trimming.*

Excavating, transporting and transplanting trees using mobile cranes shall be separately classified as 7219(3), *Mobile Crane and Hoisting Service Contractors*.

<u>The clearing of land to create firebreaks through the removal of trees, brush or vegetation shall be classified as 2702(2), *Land Clearing – all operations*</u>.

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

Amend Classification 8820, *Law Firms*, to increase the annual payroll limitation from $149,500 to $154,700 per person to reflect wage inflation since the payroll limitation was last amended in 2022.

<u>PROPOSED</u>

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

The entire remuneration of each employee shall be included, subject to a maximum of $~~149,500~~<u>154,700</u> per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

* * * * * * *

Amend Classification 8232(1), *Lumberyards,* for clarity and consistency with other proposed changes.

<u>PROPOSED</u>

LUMBERYARDS – commercial – including counterpersons	**8232(1)**

This classification applies to commercial lumberyards engaged in the sale of lumber, plywood, moldings, paneling or incidental building materials. This classification includes incidental cutting of lumber to length and handling, stocking or delivery of lumber.

When, at a single location, the sale of store merchandise, including but not limited to tile, cabinets or hardware, electrical or plumbing supplies exceeds 25% of gross receipts, employees engaged in selling, stocking, handling or delivery of store merchandise shall be separately classified to the applicable *Stores* Industry Group classification; refer to Section IV, *Special Industry Classification Procedures*, Rule 5, *Stores*. Cashiers who process store merchandise sales in addition to building material sales shall also be assigned to the applicable *Stores* Industry Group classification.

<u>The processing of logs into shingles or rough lumber shall be separately classified as 2710(1), *Sawmills or Shingle Mills*.</u>

<u>Planing of lumber to produce finished lumber, flooring or unassembled millwork shall be separately classified as 2731, *Planing or Molding Mills*.</u>

<u>The application of preservative treatments to logs or lumber shall be separately classified as 2710(3), *Wood Treating or Preserving*.</u>

The sale of building materials, including secondhand building materials, shall be classified as 8232(2), *Building Material Dealers*.

Dealers of solid combustible fuel materials or soil amendments shall be classified as 8232(3), *Fuel and Material Dealers.*

~~The processing of logs into shingles or rough lumber shall be separately classified as 2710(1), *Sawmills or Shingle Mills*.~~

~~Planing of lumber to produce finished lumber, flooring or unassembled millwork shall be separately classified as 2731, *Planing or Moulding Mills*.~~

~~The application of preservative treatments to logs or lumber shall be separately classified as 2710(3), *Wood Treating or Preserving*.~~

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

Amend Classification 8749, *Mortgage Bankers*, to increase the annual payroll limitation from $149,500 to $154,700 per person to reflect wage inflation since the payroll limitation was last amended in 2022.

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

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

The entire remuneration of each employee shall be included, subject to a maximum of $~~149,500~~154,700 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

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

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

Amend Classification 8743, *Mortgage Brokers*, to increase the annual payroll limitation from $149,500 to $154,700 per person to reflect wage inflation since the payroll limitation was last amended in 2022.

<u>PROPOSED</u>

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

The entire remuneration of each employee shall be included, subject to a maximum of $~~149,500~~<u>154,700</u> per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

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

*   *   *   *   *   *   *

Amend Classification 9610, *Motion Pictures – production*, to increase the annual payroll limitation for actors, musicians, producers and the motion picture director from $149,500 to $154,700 per person to reflect wage inflation since the payroll limitation was last amended in 2022.

<u>PROPOSED</u>

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

The entire remuneration of actors, musicians, producers and the motion picture director shall be included subject to a maximum of $~~149,500~~<u>154,700</u> per year per person. When such employees do not work the entire year, the payroll limitation shall be prorated based upon the number of weeks in which such employees worked during the policy period.

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

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

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

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

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

*   *   *   *   *   *   *

Amend Classification 5191, *Office Machine or Point of Sale Equipment Installation, Service or Repair,* for consistency with other proposed changes.

<u>PROPOSED</u>

**OFFICE MACHINE OR POINT OF SALE EQUIPMENT INSTALLATION, SERVICE OR REPAIR –   5191
N.O.C. – shop or outside**

This classification applies to the installation, service or repair of office machines, including but not limited to printers, copiers, scanners, coin counting and wrapping machines and mail room equipment. This classification also applies to the installation, service or repair of point of sale or transactional machines, including but not limited to automated teller machines, credit card readers, payment terminals, electronic cash registers and other electronic transaction devices. This classification also applies to the installation, service or repair of slot machines and electronic gaming machines. This classification includes the installation of low voltage cabling that is performed in connection with machine installation, service or repair operations by the same employer. Repair operations may be performed at a shop location or at customers' locations.

This classification also applies to piano tuning.

~~The manufacture of office machines shall be separately classified.~~

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

The installation of electrical wiring within buildings shall be classified as 5140/5190, *Electrical Wiring – within buildings*.

The installation, service or repair of commercial printing equipment, including but not limited to offset printers and printing presses shall be classified as 3724(1), *Millwright Work*.

The installation, service or repair of computers, telephones, telephone systems<u>, or</u>~~or~~<u>desktop printers or scanners or other</u> computer peripheral equipment shall be classified as 5193, *Computer or Telephone System or Equipment Installation, Service or Repair*.

The installation, service or repair of vending machines shall be classified as 5192, *Vending or Coin-Operated Machines.*

<u>The manufacture of office machines shall be separately classified.</u>

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Amend Classification 8601(2), *Oil or Gas Geologists or Scouts*, which is part of the Petroleum Industry Group, to increase the annual payroll limitation from $149,500 to $154,700 per person to reflect wage inflation since the payroll limitation was last amended in 2022.

<u>PROPOSED</u>

PETROLEUM INDUSTRY

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

The entire remuneration of each employee shall be included, subject to a maximum of $~~149,500~~154,700 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

*   *   *   *   *   *   *

Amend Classification 2840(1), *Picture Frame Assembly,* for clarity and consistency with other proposed changes.

<u>PROPOSED</u>

PICTURE FRAME ASSEMBLY   **2840(1)**

This classification applies to the assembly of picture frames, including the cutting and assembly of frame stock, matting and glass.

The manufacture of wood picture frame stock shall be separately classified as 2731, *Planing or Mou~~l~~ding Mills.*

The custom framing of pictures ~~and~~or artwork, including ~~incidental~~ picture frame assembly <u>in connection with the framing</u>, shall be classified as 2840(2), *Picture or Artwork Framing*.

Retail store operations shall be separately classified.

The manufacture of molded plastic components shall be separately classified.

*   *   *   *   *   *   *

Amend Classification 2840(2), *Picture or Artwork Framing,* for clarity and consistency with other proposed changes*.*

<u>PROPOSED</u>

PICTURE OR ARTWORK FRAMING – including frame assembly   **2840(2)**

This classification applies to the custom framing of pictures or artwork and includes the cutting and assembly of frame stock, matting and glass and the ~~incidental~~ assembly of picture frames <u>in connection with the custom framing</u>.

The manufacture of wood picture frame stock shall be separately classified as 2731, *Planing or Mo~~u~~lding Mills.*

The assembly of picture frames not in connection with picture or artwork framing shall be classified as 2840(1), *Picture Frame Assembly.*

Retail store operations shall be separately classified.

The manufacture of molded plastic components shall be separately classified.

*   *   *   *   *   *   *

Amend Classification 2731, *Planing or Moulding Mills,* to clarify the intended application*.*

<u>PROPOSED</u>

PLANING OR MO~~U~~LDING MILLS   **2731**

This classification applies to the production of finished lumber, flooring<u>, moldings, paneling, picture frame stock</u> or unassembled millwork.

Yard employees receiving incoming materials ~~and~~<u>or</u> stocking, grading ~~and~~<u>or</u> loading finished milled products, including drivers and their helpers, shall be separately classified as 8232(1), *Lumberyards*.

Building material dealers or fuel and material dealers shall be separately classified as 8232(2), *Building Material Dealers*, or 8232(3), *Fuel and Material Dealers*.

Forest engineering ~~and~~<u>or</u> timber cruising operations shall be separately classified as 8601(4), *Forest Engineers.*

*   *   *   *   *   *   *

Amend Classification 8746, *Newspaper Publishing or Printing – reporters or photographers,* which is part of the Printing, Publishing and Duplicating Industry Group, to provide direction as to how related operations should be classified.

<u>PROPOSED</u>

PRINTING, PUBLISHING AND DUPLICATING

NEWSPAPER PUBLISHING OR PRINTING – reporters or photographers – including Outside   **8746**
Salespersons

This classification applies to reporters, photographers and advertising or circulation salespersons employed by newspaper publishers or printers.

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

<u>The sale or delivery of newspapers to customers for their personal use and not for resale shall be separately classified as 4312, *Newspaper Delivery*.</u>

<u>Pre-press activities of employers engaged in publishing printed newspapers, magazines or books where all printing and distribution is conducted by separate concerns shall be separately classified as 8807, *Newspaper, Magazine or Book Publishing – no printing or distribution.*</u>

The publishing or printing of newspapers, tabloids, advertising newspapers<u>,</u> and specialty sections, including but not limited to the comics and television sections of newspapers shall be classified as 4304, *Newspaper Publishing or Printing – all other employees,* or 8818, *Newspaper Publishing or Printing – editing, designing, proofreading and photographic composing.*

~~The sale or delivery of newspapers to customers for their personal use and not for resale shall be separately classified as 4312, *Newspaper Delivery*.~~

*   *   *   *   *   *   *

Amend Classification 8741, *Real Estate Agencies*, which is part of the Property Management/Operation Industry Group, to increase an employee's annual payroll limitation from $149,500 to $154,700 per person to reflect wage inflation since the payroll limitation was last amended in 2022.

<u>PROPOSED</u>

PROPERTY MANAGEMENT/OPERATION

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

The entire remuneration of each employee shall be included, subject to a maximum of $~~149,500~~<u>154,700</u> per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

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

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

<center>*   *   *   *   *   *   *</center>

Amend Classification 7610, *Radio, Television or Commercial Broadcasting Stations*, to increase the annual payroll limitation for on-air personalities, entertainers and musicians from $149,500 to $154,700 per person to reflect wage inflation since the payroll limitation was last amended in 2022.

<center>PROPOSED</center>

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

The entire remuneration of on-air personalities, entertainers and musicians shall be included subject to a maximum of $~~149,500~~154,700 per year per person. When such employees do not work the entire year, the payroll limitation shall be prorated based upon the number of weeks in which such employees worked during the policy period.

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

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

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

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

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

<center>*   *   *   *   *   *   *</center>

Amend Classification 9096, *Residential Cleaning Services,* for clarity and consistency with other proposed changes*.*

<u>PROPOSED</u>

RESIDENTIAL CLEANING SERVICES – by contractors   **9096**

This classification applies to the interior general cleaning of occupied or vacant residences <u>for other concerns on a fee basis</u>. Painting, remodeling or repair operations shall be separately classified.

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

~~Contract~~<u>When conducted for other concerns on a fee basis,</u> janitorial services performed at commercial or industrial buildings or facilities~~;~~ or specialty cleaning operations (such as window cleaning; mold abatement; ~~exterior post~~ construction <u>job site</u> clean-up; fire, smoke~~,~~ or water damage clean-up;<u> sanitizing or disinfecting services;</u> or metal, glass or stone buffing or polishing) performed at commercial or industrial facilities or residential locations shall be separately classified as 9008, *Janitorial Services*.

*   *   *   *   *   *   *

Amend Classification 2710(1), *Sawmills or Shingle Mills,* for clarity and consistency with other proposed changes*.*

<u>PROPOSED</u>

SAWMILLS OR SHINGLE MILLS – all employees – including grading, sorting, pulling, piling,   **2710(1)**
drying, loading, storage and shipping of sawmill products

This classification applies to the cutting, edging ~~and~~<u>or</u> trimming of logs to produce rough lumber. This classification also applies to the cutting ~~and~~<u>or</u> splitting of logs at a permanent shop or yard location.

The planing ~~and~~<u>or</u> mo~~u~~lding of lumber to produce finished lumber, flooring or unassembled millwork shall be separately classified as 2731, *Planing or Mo~~u~~lding Mills.*

~~Subsequent manufacturing operations shall be separately classified.~~

Forest engineering ~~and~~<u>or</u> timber cruising operations shall be separately classified as 8601(4), *Forest Engineers.*

The chipping of logs, limbs ~~and~~<u>or</u> slash at logging sites, ~~and~~<u>or</u> log chipping that is performed in connection with trees felled by the employer, not in connection with sawmill operations, shall be classified as 2710(2), *Log Chipping.*

The application of preservatives onto logs, lumber or other wood materials not in connection with sawmill operations shall be classified as 2710(3), *Wood Treating or Preserving.*

Subsequent manufacturing operations shall be separately classified.

<center>*   *   *   *   *   *   *</center>

Amend Classifications 6307/6308, *Sewer Construction*, to decrease the hourly wage threshold from $39.00 to $38.00 per hour to reflect updated wage information since the threshold was last amended in 2022.

<center>PROPOSED</center>

SEWER CONSTRUCTION – all operations – including construction of laterals and tunneling at street crossings – employees whose regular hourly wage does not equal or exceed $~~39~~38.00 per hour   **6307**

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

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

SEWER CONSTRUCTION – all operations – including construction of laterals and tunneling at street crossings – employees whose regular hourly wage equals or exceeds $~~39~~38.00 per hour   **6308**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~39~~38.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~39~~38.00 per hour shall be classified as 6307, *Sewer Construction*.

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

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

<center>*   *   *   *   *   *   *</center>

Amend Classification 8062, *Stores – computer,* which is part of the Stores Industry Group, to clarify the intended application, provide direction as to how related operations should be classified and for consistency with other proposed changes.

<u>PROPOSED</u>

STORES

STORES – computer – wholesale or retail – including Outside Salespersons   **8062**

This classification applies to each location of an employer at which the sale of computers, computer peripheral ~~items~~<u>equipment</u>, computer software, computer accessories, computer parts and computer supplies equals or exceeds 75% of gross receipts and not less than 10% of gross receipts is derived from the sale of computers, which include but are not limited to <u>desktops,</u> laptops, ~~personal computers~~ <u>servers</u>, or tablets ~~and notebooks~~. <u>Computer peripheral equipment includes but is not limited to monitors, printers, scanners, or computer mice, keyboards, webcams, disk drives, external storage devices, motherboards, modems or routers.</u> For purposes of administering this classification, cellular telephones are not computers or computer peripheral ~~items~~<u>equipment</u>. Refer to Classification 8017(1), *Stores – retail*.

<u>The installation, service or repair of computers, computer systems or computer peripherals at the store or at customers' locations shall be separately classified as 5193, *Computer or Telephone System or Equipment Installation, Service or Repair.*</u>

The manufacture of computers <u>or computer peripheral equipment, or shop repair of computers or computer peripheral equipment by the manufacturer,</u> shall be classified as 3681(2), *Computer or Computer Peripheral Equipment Mfg.*

~~The installation, service or repair of computers or computer systems at the store or at customers' locations shall be separately classified as 5193, *Computer or Telephone System or Equipment Installation, Service or Repair.*~~

*   *   *   *   *   *   *

Amend Classification 8039, *Stores – department stores*, which is part of the Stores Industry Group, to increase the payroll limitation from $1,200,000 to $1,300,000 per annum to reflect wage inflation since the payroll limitation was last amended in 2021.

<u>PROPOSED</u>

STORES

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

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

1. The payroll subject to this classification is at least $1,~~2~~<u>3</u>00,000 per annum.
2. The merchandise handled must include:
    (a) Wearing Apparel
    (b) Linens
    (c) House Furnishings (other than furniture)

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    (d) One or more of the following:
- Cosmetics
- Drugs
- Furniture
- Groceries
- Hardware
- Jewelry
- Luggage
- Musical Instruments
- Sporting Goods
- Toys

3.   The total annual sales of items (a), (b) and (c), above, must exceed 50% of the total annual sales.

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

*   *   *   *   *   *   *

Amend Classification 2501(4), *Tailoring,* for clarity.

PROPOSED

TAILORING – custom exclusively   **2501(4)**

This classification applies to the tailoring ~~and~~or alteration of garments for other concerns on a fee basis. This classification also applies to the manufacture of custom~~-~~-tailored clothing ~~and~~or costumes.

Clothing alterations or repairs performed by retail dry cleaners or laundries shall be classified as 2589(1), *Dry Cleaning or Laundry*.

Clothing alter~~n~~ations or repairs performed by retail clothing stores shall be classified as 8008, *Stores – clothing, shoes, linens or fabric products – retail*.

*   *   *   *   *   *   *

Amend Classification 7365, *Taxicab Operations*, to increase the minimum annual payroll per taxicab from $41,000 to $42,400 to reflect wage inflation since the threshold was last amended in 2022.

PROPOSED

TAXICAB OPERATIONS – all employees   **7365**

Payroll shall include the entire remuneration earned by all taxicab drivers during the policy period. In the event an employer does not keep verifiable payroll records for all taxicab drivers, the minimum remuneration for taxicab drivers shall not be less than $41,000~~42,400~~ per annum per taxicab dispatched by or operated under the auspices of the insured. The minimum payroll amount is in consideration of taxicab downtime,

vacation time or other periods during which the taxicab is not in operation, as well as the use of a single taxicab by multiple drivers. The per annum payroll amount shall be pro-rated only when the taxicab is not dispatched by or under the auspices of the insured or registered for the full policy period or when the policy period is less than one year.

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

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

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

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Amend Classification 9156, *Theaters – dance, opera or theater companies*, to increase the annual payroll limitation for performers and directors of performers from $149,500 to $154,700 per person to reflect wage inflation since the payroll limitation was last amended in 2022.

<div align="center">

<u>PROPOSED</u>

</div>

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

The entire remuneration of performers and directors of performers shall be included, subject to a maximum of $~~149,500~~154,700 per year per person. When such employees do not work the entire year, the payroll limitation shall be prorated based upon the number of weeks in which such employees worked during the policy period.

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

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

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

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

If an employee who performs duties described by Classification 9156 also performs duties described by Classification 9154, the payroll of that employee may be divided between Classifications 9154 and 9156, provided the employer maintains accurate records supported by time

cards or time book entries that show such division. See Section V, Rule 3, *Division of Single Employee's Payroll*.

* * * * * * *

Amend Classification 9151, *Theaters – musical entertainment*, to increase the annual payroll limitation for performers and directors of performers from $149,500 to $154,700 per person to reflect wage inflation since the payroll limitation was last amended in 2022.

<u>PROPOSED</u>

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

The entire remuneration of performers and directors of performers shall be included subject to a maximum of $~~149,500~~154,700 per year per person. When such employees do not work the entire year, the payroll limitation shall be prorated based upon the number of weeks in which such employees worked during the policy period.

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

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

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

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

* * * * * * *

Amend Classification 7607(1), *Video Post-Production*, to increase the annual payroll limitation from $149,500 to $154,700 per person to reflect wage inflation since the payroll limitation was last amended in 2022.

PROPOSED

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

**The entire remuneration of each employee shall be included, subject to a maximum of
$~~149,500~~154,700 per year. When the policy is in force for less than a 12-month period, the
maximum payroll amount shall be prorated based upon the number of weeks in the policy
period.**

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

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

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

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

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

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Amend Classifications 6315(1)/6316(1), *Water Mains or Connections Construction*, to decrease the hourly wage threshold from $39.00 to $38.00 per hour to reflect updated wage information since the threshold was last amended in 2022*.*

PROPOSED

**WATER MAINS OR CONNECTIONS CONSTRUCTION – including tunneling at street crossings   6315(1)
– employees whose regular hourly wage does not equal or exceed $~~39~~38.00 per hour**

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

This classification also applies to the installation of water lines within property lines when the water pipe exceeds 6" in diameter.

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

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

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

WATER MAINS OR CONNECTIONS CONSTRUCTION – including tunneling at street crossings   6316(1) – employees whose regular hourly wage equals or exceeds $~~39~~38.00 per hour

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~39~~38.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~39~~38.00 per hour shall be classified as 6315(1), *Water Mains or Connections Construction.*

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

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

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

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

*   *   *   *   *   *   *

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

<u>PROPOSED</u>

Section VIII – Abbreviated Classifications – Numeric Listing

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2731   Planing/Mo~u~lding Mills

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9048(1)   Camps<u>/Retreat Facilities</u>

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9060   Clubs–country/golf/<u>yacht</u>
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-
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Workers' Compensation Insurance Rating Bureau of California®

Part A
Section B
Recommended Amendment to the *Miscellaneous Regulations for the Recording and Reporting of Data—1995*
Title 10, California Code of Regulations, Section 2354
Effective September 1, 2023

The WCIRB recommends that the following amendment to the *Miscellaneous Regulations for the Recording and Reporting of Data—1995* (Miscellaneous Regulations) be approved effective September 1, 2023 and applied to a policy with an effective date on or after September 1, 2023.

Part 1 — General Provisions

Amend Section I, *Introduction*, Rule 2, *Effective Date*, to show that the effective date of the amended Miscellaneous Regulations is 12:01 AM, September 1, 2023.

<u>PROPOSED</u>

Section I — Introduction

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   2.   Effective Date

      This regulation is effective at 12:01 AM, September 1, ~~2022~~<u>2023</u>. When an amendment to this regulation is approved, a notice summarizing the amendment and its effective date, as specified by the Insurance Commissioner, will be published by the WCIRB.

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

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Part A
Section C
Recommended Amendments to the *California Workers' Compensation Experience Rating Plan—1995*
Title 10, California Code of Regulations, Section 2353.1
Effective September 1, 2023

The WCIRB recommends that the following amendments to the *California Workers' Compensation Experience Rating Plan—1995* (Experience Rating Plan) be approved effective September 1, 2023 with respect to new and renewal policies as of the first rating effective date of a risk on or after September 1, 2023.

Section I — General Provisions

Amend Section I, *General Provisions*, Rule 2, *Effective Date*, to show that the effective date of the amended Experience Rating Plan is 12:01 AM, September 1, 2023.

<u>PROPOSED</u>

Section I – General Provisions
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2.   Effective Date

The rules and rating values of this Plan are effective at 12:01 AM, September 1, ~~2022~~<u>2023</u>. When an amendment to this Plan is approved, a notice summarizing the amendment and its effective date, as specified by the Insurance Commissioner, will be published by the WCIRB.

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Section III – Eligibility and Experience Period

Amend Section III, *Eligibility and Experience Period*, Rule 1, *Eligibility Requirements for California Workers' Compensation Insurance*, to adjust the eligibility threshold from $9,200 to $10,200 to reflect wage inflation and the proposed September 1, 2023 expected loss rates.

<u>PROPOSED</u>

Section III – Eligibility and Experience Period

1. Eligibility Requirements for California Workers' Compensation Insurance

A risk shall qualify for experience rating of its California workers' compensation insurance premium under this Plan if the amount produced by applying the approved expected loss rates shown in Table I of this Plan to the total remuneration that would be used in the experience rating calculation for the risk is greater than or equal to the eligibility threshold of $~~9,200~~10,200. Only completed policy periods shall be used in determining eligibility. Any risk eligible for experience rating shall be experience rated.

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Section IV — Change in Status and Combination of Entities

Amend Section IV, *Change in Status and Combination of Entities*, Rule 2, *Combination of Entities,* for consistency with naming conventions for rules*.*

<u>PROPOSED</u>

Section IV – Change in Status and Combination of Entities

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2. Combination of Entities

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

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.

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

<u>PROPOSED</u>

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
0005	2.49	0.145	0.157	0.168	0.179	0.190	0.200	0.211	0.221	0.230	0.240	0.249	0.259	0.268
0016	3.36	0.127	0.138	0.149	0.159	0.170	0.180	0.189	0.199	0.209	0.218	0.227	0.236	0.245
0034	3.32	0.131	0.142	0.153	0.163	0.173	0.183	0.192	0.202	0.211	0.220	0.228	0.237	0.245
0035	2.47	0.139	0.150	0.162	0.173	0.184	0.194	0.205	0.215	0.226	0.236	0.245	0.255	0.265
0036	3.76	0.133	0.145	0.155	0.166	0.176	0.187	0.197	0.206	0.216	0.225	0.234	0.243	0.252
0038	4.18	0.100	0.109	0.117	0.125	0.133	0.141	0.149	0.157	0.164	0.171	0.179	0.186	0.193
0040	1.99	0.133	0.144	0.156	0.166	0.177	0.187	0.197	0.207	0.216	0.226	0.235	0.244	0.253
0041	1.99	0.122	0.133	0.143	0.153	0.163	0.173	0.182	0.192	0.201	0.209	0.218	0.226	0.235
0042	2.47	0.131	0.142	0.153	0.164	0.175	0.185	0.196	0.206	0.216	0.225	0.235	0.244	0.253
0045	1.97	0.117	0.127	0.137	0.146	0.155	0.165	0.174	0.183	0.191	0.200	0.208	0.217	0.225
0050	2.51	0.110	0.119	0.128	0.137	0.145	0.154	0.162	0.170	0.177	0.185	0.192	0.200	0.207
0079	1.39	0.139	0.150	0.160	0.171	0.181	0.191	0.200	0.210	0.219	0.229	0.238	0.247	0.256
0096	1.94	0.143	0.155	0.167	0.179	0.190	0.201	0.212	0.222	0.232	0.243	0.253	0.262	0.272
0106	3.90	0.106	0.115	0.123	0.132	0.140	0.148	0.156	0.163	0.171	0.178	0.185	0.192	0.200
0171	2.71	0.117	0.126	0.136	0.145	0.155	0.163	0.172	0.181	0.189	0.198	0.206	0.214	0.222
0172	2.03	0.138	0.149	0.160	0.170	0.181	0.191	0.201	0.211	0.220	0.230	0.239	0.248	0.257
0251	1.54	0.107	0.115	0.123	0.131	0.139	0.147	0.155	0.163	0.170	0.178	0.185	0.192	0.199
0400	1.70	0.134	0.144	0.155	0.165	0.175	0.184	0.193	0.202	0.210	0.219	0.228	0.236	0.244
0401	3.91	0.118	0.129	0.139	0.148	0.158	0.167	0.175	0.184	0.193	0.201	0.209	0.217	0.225
1122	1.00	0.108	0.117	0.126	0.135	0.143	0.151	0.158	0.166	0.174	0.181	0.188	0.196	0.203
1320	0.56	0.093	0.101	0.109	0.117	0.124	0.132	0.139	0.146	0.153	0.160	0.167	0.174	0.180
1322	1.70	0.083	0.090	0.098	0.105	0.112	0.120	0.127	0.134	0.141	0.148	0.155	0.161	0.168
1330	0.82	0.123	0.133	0.143	0.152	0.162	0.171	0.180	0.189	0.198	0.206	0.214	0.223	0.231
1438	2.50	0.139	0.151	0.162	0.173	0.183	0.193	0.203	0.212	0.221	0.230	0.239	0.248	0.257
1452	1.27	0.115	0.124	0.133	0.141	0.150	0.158	0.166	0.173	0.181	0.188	0.196	0.203	0.210
1463	1.32	0.100	0.109	0.118	0.127	0.136	0.144	0.152	0.161	0.169	0.177	0.185	0.192	0.200
1624	1.47	0.099	0.108	0.116	0.124	0.131	0.139	0.146	0.153	0.160	0.167	0.174	0.180	0.187
1699	0.65	0.127	0.137	0.147	0.156	0.165	0.174	0.182	0.191	0.199	0.207	0.215	0.223	0.229
1701	1.12	0.112	0.121	0.131	0.140	0.148	0.157	0.165	0.174	0.182	0.190	0.198	0.205	0.213
1710	1.57	0.095	0.103	0.111	0.118	0.126	0.133	0.140	0.147	0.154	0.161	0.167	0.174	0.180
1741	1.52	0.117	0.128	0.139	0.150	0.160	0.171	0.181	0.192	0.202	0.212	0.222	0.232	0.242
1803	3.39	0.112	0.122	0.131	0.140	0.149	0.157	0.165	0.174	0.182	0.190	0.197	0.205	0.212
1925	4.41	0.139	0.152	0.164	0.176	0.188	0.199	0.210	0.221	0.231	0.241	0.251	0.261	0.271
2002	3.27	0.150	0.163	0.176	0.189	0.202	0.214	0.226	0.237	0.249	0.260	0.272	0.283	0.294
2003	2.62	0.133	0.144	0.155	0.166	0.176	0.187	0.197	0.207	0.217	0.226	0.236	0.245	0.254
2014	2.06	0.114	0.124	0.133	0.141	0.150	0.159	0.167	0.175	0.184	0.192	0.200	0.207	0.215
2030	1.66	0.113	0.122	0.132	0.142	0.151	0.160	0.169	0.177	0.185	0.193	0.201	0.208	0.215
2063	1.58	0.138	0.149	0.160	0.170	0.180	0.190	0.199	0.209	0.218	0.227	0.235	0.244	0.252
2081	3.61	0.146	0.158	0.170	0.181	0.192	0.202	0.213	0.223	0.233	0.243	0.253	0.262	0.271
2095	2.90	0.165	0.179	0.193	0.206	0.219	0.231	0.244	0.256	0.268	0.279	0.291	0.302	0.313
2102	2.34	0.150	0.162	0.173	0.185	0.195	0.206	0.216	0.226	0.236	0.246	0.255	0.265	0.274
2107	2.02	0.167	0.181	0.194	0.206	0.219	0.231	0.243	0.255	0.266	0.277	0.288	0.299	0.310
2108	2.26	0.143	0.156	0.168	0.179	0.191	0.202	0.213	0.224	0.235	0.246	0.256	0.266	0.277
2109	2.52	0.152	0.164	0.176	0.188	0.200	0.211	0.222	0.232	0.243	0.253	0.263	0.273	0.282
2111	2.09	0.147	0.158	0.170	0.181	0.192	0.202	0.213	0.223	0.232	0.242	0.251	0.260	0.269
2113	3.75	0.141	0.153	0.165	0.177	0.188	0.200	0.211	0.222	0.233	0.244	0.254	0.265	0.275
2116	2.20	0.153	0.166	0.178	0.190	0.202	0.213	0.224	0.235	0.246	0.256	0.266	0.276	0.286
2117	3.20	0.143	0.156	0.168	0.180	0.192	0.203	0.214	0.225	0.236	0.246	0.257	0.267	0.277
2121	1.31	0.135	0.145	0.155	0.165	0.174	0.183	0.192	0.201	0.209	0.218	0.226	0.235	0.243
2123	2.61	0.150	0.162	0.175	0.186	0.198	0.209	0.220	0.231	0.242	0.252	0.262	0.272	0.282
2142	1.21	0.140	0.150	0.160	0.170	0.179	0.189	0.198	0.206	0.215	0.223	0.231	0.239	0.247
2163	2.99	0.141	0.152	0.162	0.172	0.182	0.191	0.200	0.209	0.218	0.227	0.235	0.243	0.252
2222	2.05	0.150	0.163	0.175	0.187	0.198	0.208	0.219	0.230	0.240	0.250	0.261	0.271	0.281
2362	6.13	0.118	0.131	0.144	0.157	0.169	0.182	0.194	0.207	0.219	0.232	0.244	0.256	0.269
2402	3.79	0.155	0.168	0.181	0.194	0.207	0.219	0.231	0.242	0.254	0.264	0.276	0.286	0.297

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold												
	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
0005	0.277	0.285	0.294	0.302	0.311	0.319	0.327	0.335	0.343	0.350	0.357	0.365	0.372	0.379
0016	0.254	0.262	0.271	0.279	0.287	0.295	0.303	0.311	0.318	0.326	0.334	0.341	0.348	0.356
0034	0.254	0.262	0.270	0.277	0.285	0.293	0.300	0.308	0.315	0.322	0.329	0.336	0.343	0.350
0035	0.274	0.283	0.292	0.301	0.310	0.318	0.327	0.335	0.343	0.350	0.358	0.366	0.373	0.380
0036	0.261	0.269	0.278	0.286	0.294	0.302	0.310	0.318	0.326	0.333	0.341	0.348	0.355	0.362
0038	0.200	0.207	0.214	0.221	0.227	0.234	0.240	0.247	0.253	0.259	0.266	0.272	0.277	0.283
0040	0.262	0.271	0.279	0.287	0.296	0.304	0.312	0.319	0.327	0.335	0.342	0.350	0.357	0.364
0041	0.243	0.251	0.258	0.266	0.274	0.281	0.289	0.296	0.304	0.311	0.318	0.325	0.332	0.339
0042	0.262	0.271	0.280	0.288	0.297	0.305	0.313	0.321	0.329	0.336	0.344	0.351	0.359	0.366
0045	0.233	0.241	0.248	0.256	0.263	0.271	0.278	0.285	0.292	0.299	0.306	0.313	0.319	0.326
0050	0.214	0.221	0.228	0.235	0.242	0.249	0.256	0.262	0.269	0.275	0.282	0.288	0.294	0.300
0079	0.265	0.274	0.283	0.291	0.299	0.308	0.316	0.324	0.332	0.340	0.348	0.355	0.363	0.371
0096	0.282	0.291	0.300	0.309	0.317	0.326	0.334	0.343	0.351	0.359	0.367	0.374	0.382	0.390
0106	0.206	0.213	0.220	0.226	0.233	0.239	0.246	0.252	0.258	0.264	0.270	0.276	0.281	0.287
0171	0.229	0.237	0.244	0.252	0.259	0.266	0.273	0.280	0.286	0.293	0.300	0.306	0.312	0.319
0172	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	0.369
0251	0.205	0.212	0.218	0.224	0.231	0.237	0.243	0.249	0.255	0.261	0.266	0.272	0.278	0.284
0400	0.252	0.259	0.266	0.273	0.280	0.288	0.294	0.301	0.309	0.316	0.322	0.329	0.336	0.343
0401	0.233	0.240	0.247	0.254	0.261	0.268	0.275	0.282	0.289	0.296	0.303	0.310	0.316	0.323
1122	0.210	0.217	0.223	0.230	0.236	0.243	0.248	0.255	0.261	0.267	0.272	0.278	0.284	0.290
1320	0.186	0.193	0.199	0.205	0.211	0.217	0.223	0.228	0.234	0.239	0.245	0.250	0.256	0.261
1322	0.175	0.181	0.188	0.194	0.201	0.207	0.213	0.219	0.225	0.231	0.237	0.243	0.249	0.255
1330	0.239	0.246	0.254	0.261	0.268	0.275	0.281	0.288	0.295	0.302	0.307	0.314	0.320	0.326
1438	0.266	0.274	0.282	0.290	0.298	0.306	0.314	0.322	0.329	0.337	0.344	0.351	0.358	0.365
1452	0.218	0.224	0.232	0.238	0.245	0.252	0.258	0.265	0.271	0.278	0.283	0.290	0.296	0.302
1463	0.208	0.215	0.222	0.229	0.236	0.243	0.250	0.257	0.264	0.270	0.276	0.283	0.289	0.295
1624	0.193	0.200	0.206	0.212	0.218	0.224	0.230	0.236	0.242	0.248	0.253	0.259	0.265	0.270
1699	0.237	0.243	0.251	0.257	0.264	0.271	0.276	0.283	0.289	0.296	0.300	0.307	0.313	0.319
1701	0.220	0.228	0.235	0.242	0.249	0.256	0.263	0.270	0.276	0.283	0.289	0.296	0.302	0.309
1710	0.186	0.192	0.198	0.203	0.209	0.215	0.220	0.226	0.232	0.237	0.242	0.247	0.252	0.258
1741	0.251	0.261	0.269	0.278	0.286	0.293	0.303	0.311	0.318	0.326	0.335	0.342	0.349	0.355
1803	0.220	0.227	0.233	0.240	0.247	0.253	0.260	0.266	0.272	0.278	0.284	0.291	0.296	0.302
1925	0.280	0.289	0.297	0.306	0.315	0.323	0.331	0.339	0.347	0.355	0.362	0.370	0.377	0.385
2002	0.304	0.315	0.325	0.335	0.345	0.354	0.363	0.372	0.381	0.390	0.398	0.407	0.415	0.423
2003	0.263	0.272	0.281	0.289	0.298	0.306	0.314	0.322	0.329	0.337	0.345	0.352	0.359	0.366
2014	0.223	0.230	0.238	0.245	0.252	0.259	0.265	0.272	0.279	0.285	0.291	0.297	0.303	0.309
2030	0.222	0.228	0.235	0.241	0.247	0.253	0.259	0.265	0.271	0.277	0.283	0.289	0.294	0.300
2063	0.261	0.269	0.276	0.284	0.292	0.299	0.307	0.314	0.321	0.328	0.335	0.342	0.349	0.355
2081	0.280	0.290	0.299	0.307	0.316	0.324	0.332	0.340	0.348	0.356	0.364	0.371	0.379	0.386
2095	0.323	0.334	0.344	0.354	0.363	0.373	0.382	0.391	0.400	0.409	0.417	0.426	0.434	0.442
2102	0.282	0.291	0.299	0.308	0.315	0.323	0.331	0.338	0.346	0.353	0.360	0.367	0.374	0.381
2107	0.320	0.330	0.341	0.350	0.360	0.370	0.379	0.388	0.397	0.406	0.415	0.423	0.432	0.440
2108	0.287	0.296	0.306	0.315	0.324	0.333	0.342	0.351	0.359	0.368	0.376	0.384	0.391	0.399
2109	0.292	0.301	0.311	0.319	0.328	0.337	0.345	0.354	0.362	0.370	0.378	0.386	0.394	0.402
2111	0.278	0.287	0.295	0.304	0.312	0.320	0.328	0.336	0.344	0.351	0.359	0.366	0.373	0.380
2113	0.284	0.294	0.303	0.312	0.321	0.330	0.339	0.347	0.355	0.364	0.372	0.380	0.388	0.396
2116	0.295	0.304	0.313	0.321	0.330	0.338	0.346	0.354	0.362	0.370	0.378	0.386	0.394	0.401
2117	0.287	0.296	0.306	0.315	0.324	0.333	0.342	0.351	0.360	0.368	0.377	0.385	0.393	0.401
2121	0.251	0.259	0.267	0.275	0.283	0.290	0.298	0.305	0.312	0.319	0.326	0.333	0.339	0.345
2123	0.291	0.301	0.310	0.319	0.328	0.336	0.345	0.353	0.362	0.370	0.378	0.385	0.393	0.400
2142	0.254	0.262	0.269	0.276	0.283	0.290	0.297	0.304	0.311	0.317	0.324	0.330	0.337	0.343
2163	0.259	0.267	0.275	0.283	0.290	0.297	0.305	0.312	0.319	0.326	0.332	0.339	0.346	0.352
2222	0.291	0.300	0.310	0.319	0.328	0.336	0.344	0.352	0.360	0.368	0.376	0.384	0.392	0.399
2362	0.280	0.292	0.304	0.315	0.326	0.337	0.348	0.358	0.368	0.378	0.389	0.398	0.407	0.415
2402	0.307	0.318	0.328	0.338	0.348	0.357	0.367	0.376	0.385	0.394	0.404	0.413	0.421	0.429

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	0.386	0.392	0.399	0.406	0.412	0.418	0.425	0.431	0.437	0.443	0.449	0.455	0.461	0.467
0016	0.363	0.370	0.377	0.384	0.390	0.397	0.404	0.410	0.417	0.423	0.429	0.436	0.442	0.448
0034	0.357	0.364	0.370	0.377	0.384	0.390	0.396	0.403	0.409	0.415	0.421	0.427	0.433	0.439
0035	0.388	0.395	0.402	0.408	0.415	0.422	0.429	0.435	0.442	0.448	0.454	0.461	0.467	0.473
0036	0.369	0.376	0.383	0.389	0.396	0.402	0.409	0.415	0.422	0.428	0.434	0.440	0.446	0.452
0038	0.289	0.295	0.301	0.307	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361
0040	0.371	0.378	0.385	0.392	0.399	0.405	0.412	0.418	0.425	0.431	0.437	0.443	0.449	0.455
0041	0.346	0.353	0.360	0.367	0.373	0.380	0.386	0.393	0.399	0.406	0.412	0.418	0.425	0.431
0042	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	0.456
0045	0.332	0.339	0.345	0.352	0.358	0.364	0.370	0.376	0.382	0.388	0.394	0.400	0.405	0.411
0050	0.306	0.312	0.318	0.324	0.330	0.336	0.342	0.347	0.353	0.358	0.364	0.369	0.374	0.380
0079	0.378	0.386	0.393	0.400	0.407	0.415	0.422	0.429	0.435	0.442	0.449	0.455	0.462	0.468
0096	0.397	0.405	0.412	0.419	0.426	0.433	0.440	0.446	0.453	0.460	0.466	0.472	0.478	0.484
0106	0.293	0.298	0.303	0.309	0.314	0.319	0.325	0.330	0.335	0.340	0.345	0.349	0.354	0.359
0171	0.325	0.331	0.337	0.343	0.348	0.354	0.360	0.366	0.371	0.377	0.382	0.388	0.393	0.399
0172	0.376	0.383	0.389	0.396	0.403	0.409	0.416	0.422	0.428	0.435	0.441	0.447	0.453	0.459
0251	0.290	0.295	0.301	0.307	0.312	0.317	0.322	0.327	0.332	0.337	0.342	0.347	0.352	0.357
0400	0.350	0.356	0.363	0.370	0.376	0.383	0.389	0.396	0.401	0.408	0.414	0.420	0.427	0.433
0401	0.329	0.337	0.343	0.350	0.356	0.363	0.369	0.375	0.382	0.388	0.394	0.400	0.407	0.413
1122	0.295	0.301	0.306	0.312	0.317	0.323	0.329	0.334	0.339	0.345	0.350	0.356	0.361	0.366
1320	0.267	0.272	0.278	0.283	0.288	0.294	0.299	0.304	0.310	0.315	0.320	0.325	0.331	0.336
1322	0.260	0.266	0.271	0.277	0.282	0.288	0.293	0.298	0.303	0.308	0.313	0.318	0.322	0.327
1330	0.333	0.338	0.344	0.350	0.355	0.361	0.367	0.373	0.377	0.382	0.388	0.393	0.398	0.404
1438	0.371	0.378	0.384	0.391	0.397	0.404	0.410	0.416	0.422	0.428	0.434	0.440	0.445	0.451
1452	0.308	0.313	0.319	0.325	0.331	0.337	0.342	0.347	0.351	0.356	0.361	0.366	0.371	0.376
1463	0.301	0.307	0.313	0.319	0.325	0.330	0.336	0.341	0.347	0.352	0.357	0.362	0.368	0.373
1624	0.275	0.280	0.285	0.291	0.296	0.301	0.306	0.311	0.315	0.320	0.325	0.330	0.335	0.339
1699	0.325	0.329	0.335	0.341	0.347	0.352	0.358	0.364	0.367	0.373	0.378	0.384	0.389	0.395
1701	0.315	0.321	0.328	0.334	0.340	0.346	0.351	0.357	0.362	0.367	0.372	0.377	0.383	0.387
1710	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.297	0.302	0.306	0.311	0.316	0.321	0.325
1741	0.362	0.370	0.376	0.382	0.388	0.394	0.399	0.404	0.412	0.417	0.422	0.427	0.432	0.437
1803	0.308	0.314	0.320	0.326	0.331	0.337	0.342	0.348	0.353	0.359	0.364	0.369	0.374	0.379
1925	0.392	0.399	0.406	0.413	0.420	0.426	0.433	0.439	0.446	0.452	0.458	0.464	0.469	0.475
2002	0.431	0.439	0.447	0.454	0.461	0.469	0.476	0.483	0.490	0.497	0.503	0.510	0.516	0.523
2003	0.373	0.380	0.387	0.394	0.400	0.407	0.413	0.420	0.426	0.432	0.438	0.444	0.450	0.456
2014	0.315	0.321	0.327	0.333	0.338	0.344	0.350	0.355	0.360	0.366	0.371	0.376	0.381	0.387
2030	0.306	0.311	0.317	0.322	0.327	0.332	0.337	0.342	0.347	0.352	0.357	0.361	0.366	0.370
2063	0.362	0.369	0.375	0.381	0.387	0.394	0.400	0.406	0.411	0.417	0.423	0.429	0.435	0.440
2081	0.394	0.401	0.408	0.416	0.423	0.429	0.436	0.443	0.450	0.456	0.462	0.469	0.475	0.481
2095	0.450	0.458	0.466	0.474	0.481	0.488	0.496	0.503	0.510	0.516	0.523	0.529	0.536	0.542
2102	0.388	0.396	0.402	0.409	0.415	0.422	0.429	0.435	0.441	0.447	0.453	0.459	0.465	0.471
2107	0.448	0.456	0.464	0.472	0.479	0.487	0.494	0.502	0.509	0.516	0.523	0.530	0.536	0.543
2108	0.406	0.414	0.421	0.428	0.435	0.442	0.449	0.456	0.463	0.469	0.476	0.482	0.489	0.495
2109	0.409	0.417	0.424	0.432	0.439	0.446	0.453	0.459	0.466	0.472	0.479	0.485	0.491	0.497
2111	0.387	0.394	0.401	0.407	0.414	0.420	0.426	0.432	0.439	0.445	0.451	0.457	0.463	0.468
2113	0.403	0.411	0.418	0.425	0.432	0.439	0.445	0.451	0.458	0.464	0.469	0.475	0.481	0.487
2116	0.409	0.416	0.424	0.431	0.438	0.445	0.452	0.459	0.466	0.473	0.480	0.486	0.493	0.500
2117	0.409	0.417	0.424	0.431	0.438	0.445	0.452	0.458	0.465	0.471	0.478	0.484	0.491	0.497
2121	0.351	0.357	0.363	0.369	0.374	0.380	0.385	0.391	0.396	0.402	0.407	0.412	0.418	0.423
2123	0.408	0.415	0.422	0.429	0.436	0.442	0.449	0.455	0.462	0.468	0.474	0.480	0.486	0.492
2142	0.349	0.355	0.361	0.367	0.373	0.379	0.385	0.390	0.396	0.402	0.407	0.413	0.418	0.423
2163	0.359	0.365	0.371	0.377	0.383	0.389	0.395	0.401	0.407	0.413	0.418	0.424	0.429	0.435
2222	0.407	0.414	0.422	0.429	0.436	0.443	0.450	0.457	0.464	0.471	0.477	0.484	0.491	0.497
2362	0.424	0.434	0.442	0.450	0.458	0.465	0.472	0.480	0.488	0.494	0.501	0.507	0.513	0.519
2402	0.438	0.447	0.455	0.463	0.471	0.479	0.487	0.495	0.504	0.511	0.519	0.526	0.534	0.541

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
0005	0.472	0.484	0.494	0.505	0.515	0.525	0.535	0.545	0.554	0.564	0.573	0.582	0.590	0.599
0016	0.454	0.465	0.477	0.488	0.498	0.509	0.519	0.529	0.539	0.549	0.558	0.568	0.577	0.586
0034	0.444	0.456	0.467	0.477	0.488	0.499	0.509	0.519	0.529	0.539	0.548	0.558	0.567	0.576
0035	0.479	0.490	0.502	0.513	0.523	0.534	0.544	0.554	0.563	0.573	0.582	0.591	0.600	0.609
0036	0.458	0.470	0.481	0.492	0.503	0.513	0.523	0.533	0.543	0.553	0.562	0.571	0.580	0.589
0038	0.366	0.377	0.387	0.396	0.406	0.415	0.424	0.433	0.442	0.450	0.459	0.467	0.476	0.484
0040	0.461	0.473	0.484	0.495	0.506	0.516	0.527	0.537	0.547	0.557	0.566	0.575	0.584	0.593
0041	0.437	0.449	0.461	0.472	0.483	0.494	0.504	0.514	0.524	0.534	0.543	0.552	0.561	0.570
0042	0.462	0.474	0.485	0.495	0.506	0.516	0.526	0.536	0.545	0.554	0.563	0.572	0.581	0.589
0045	0.417	0.428	0.439	0.449	0.460	0.470	0.480	0.490	0.500	0.509	0.518	0.527	0.536	0.545
0050	0.385	0.395	0.406	0.416	0.426	0.436	0.445	0.455	0.464	0.474	0.483	0.491	0.500	0.509
0079	0.475	0.487	0.499	0.511	0.523	0.534	0.545	0.556	0.567	0.577	0.587	0.596	0.606	0.615
0096	0.490	0.502	0.514	0.525	0.536	0.546	0.557	0.567	0.577	0.587	0.597	0.606	0.615	0.624
0106	0.364	0.373	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466	0.474
0171	0.404	0.415	0.425	0.435	0.444	0.454	0.463	0.472	0.481	0.490	0.499	0.508	0.516	0.525
0172	0.465	0.476	0.487	0.498	0.508	0.519	0.529	0.539	0.548	0.558	0.567	0.576	0.585	0.593
0251	0.362	0.371	0.380	0.389	0.398	0.407	0.415	0.423	0.431	0.437	0.444	0.451	0.458	0.465
0400	0.439	0.451	0.462	0.474	0.484	0.495	0.504	0.513	0.522	0.530	0.539	0.547	0.555	0.564
0401	0.419	0.430	0.443	0.454	0.465	0.475	0.484	0.493	0.502	0.511	0.520	0.528	0.536	0.545
1122	0.372	0.382	0.392	0.403	0.413	0.423	0.433	0.443	0.453	0.462	0.471	0.480	0.490	0.499
1320	0.341	0.350	0.360	0.369	0.378	0.387	0.395	0.403	0.411	0.419	0.427	0.435	0.443	0.451
1322	0.332	0.341	0.351	0.360	0.368	0.377	0.386	0.395	0.403	0.411	0.420	0.428	0.436	0.444
1330	0.409	0.419	0.427	0.437	0.446	0.456	0.465	0.474	0.483	0.489	0.497	0.506	0.514	0.522
1438	0.456	0.468	0.478	0.489	0.500	0.510	0.521	0.531	0.541	0.550	0.560	0.569	0.578	0.587
1452	0.381	0.391	0.399	0.408	0.418	0.427	0.436	0.445	0.454	0.460	0.469	0.477	0.486	0.494
1463	0.378	0.387	0.397	0.406	0.416	0.425	0.434	0.444	0.453	0.462	0.471	0.480	0.489	0.498
1624	0.344	0.354	0.362	0.371	0.380	0.389	0.398	0.406	0.414	0.422	0.429	0.437	0.444	0.451
1699	0.400	0.411	0.419	0.430	0.440	0.450	0.461	0.471	0.481	0.488	0.498	0.508	0.517	0.527
1701	0.392	0.401	0.410	0.419	0.427	0.435	0.444	0.452	0.460	0.469	0.477	0.485	0.493	0.500
1710	0.330	0.339	0.347	0.356	0.365	0.374	0.383	0.391	0.400	0.408	0.417	0.425	0.433	0.442
1741	0.442	0.452	0.464	0.474	0.484	0.493	0.503	0.513	0.522	0.535	0.544	0.553	0.563	0.572
1803	0.384	0.394	0.404	0.414	0.423	0.432	0.441	0.449	0.458	0.466	0.475	0.483	0.491	0.499
1925	0.480	0.491	0.502	0.512	0.522	0.531	0.541	0.550	0.559	0.568	0.577	0.585	0.593	0.601
2002	0.529	0.541	0.554	0.565	0.576	0.588	0.598	0.609	0.619	0.629	0.639	0.648	0.657	0.666
2003	0.461	0.473	0.484	0.494	0.505	0.515	0.525	0.535	0.544	0.553	0.562	0.571	0.580	0.588
2014	0.392	0.402	0.412	0.421	0.431	0.440	0.449	0.458	0.466	0.475	0.483	0.491	0.499	0.507
2030	0.375	0.383	0.392	0.400	0.408	0.417	0.425	0.433	0.440	0.448	0.456	0.464	0.471	0.479
2063	0.446	0.457	0.468	0.478	0.488	0.499	0.509	0.518	0.528	0.537	0.547	0.556	0.564	0.573
2081	0.487	0.499	0.511	0.523	0.534	0.544	0.555	0.565	0.576	0.586	0.596	0.606	0.615	0.624
2095	0.548	0.560	0.572	0.583	0.594	0.604	0.614	0.624	0.633	0.643	0.651	0.660	0.668	0.676
2102	0.477	0.488	0.499	0.509	0.519	0.529	0.538	0.547	0.556	0.565	0.573	0.581	0.590	0.598
2107	0.550	0.563	0.576	0.588	0.600	0.612	0.623	0.635	0.645	0.656	0.666	0.677	0.686	0.696
2108	0.501	0.513	0.524	0.536	0.547	0.557	0.568	0.578	0.589	0.598	0.608	0.618	0.627	0.636
2109	0.503	0.515	0.527	0.538	0.548	0.558	0.568	0.577	0.586	0.595	0.603	0.611	0.619	0.627
2111	0.474	0.485	0.496	0.507	0.517	0.527	0.538	0.547	0.557	0.567	0.576	0.585	0.594	0.603
2113	0.493	0.504	0.514	0.524	0.534	0.544	0.553	0.562	0.571	0.580	0.588	0.596	0.604	0.612
2116	0.506	0.519	0.531	0.543	0.554	0.565	0.576	0.586	0.597	0.607	0.617	0.626	0.635	0.644
2117	0.503	0.516	0.528	0.540	0.552	0.563	0.575	0.586	0.596	0.607	0.617	0.627	0.637	0.646
2121	0.428	0.438	0.447	0.456	0.466	0.475	0.483	0.492	0.501	0.509	0.517	0.525	0.533	0.541
2123	0.498	0.510	0.521	0.532	0.543	0.553	0.564	0.574	0.584	0.593	0.603	0.612	0.620	0.629
2142	0.429	0.439	0.450	0.460	0.470	0.480	0.490	0.500	0.509	0.518	0.528	0.537	0.546	0.555
2163	0.440	0.450	0.461	0.471	0.481	0.490	0.500	0.509	0.518	0.527	0.536	0.544	0.553	0.561
2222	0.504	0.517	0.529	0.542	0.554	0.565	0.577	0.588	0.599	0.609	0.618	0.628	0.636	0.645
2362	0.525	0.537	0.550	0.561	0.571	0.581	0.590	0.600	0.609	0.620	0.629	0.637	0.646	0.654
2402	0.548	0.562	0.578	0.591	0.603	0.615	0.627	0.637	0.647	0.658	0.667	0.676	0.686	0.695

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													

Class Code	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
0005	0.607	0.615	0.623	0.630	0.638	0.645	0.652	0.659	0.666	0.673	0.680	0.686	0.693	0.699
0016	0.594	0.603	0.611	0.619	0.627	0.634	0.642	0.649	0.656	0.663	0.670	0.676	0.683	0.689
0034	0.585	0.594	0.602	0.611	0.619	0.627	0.635	0.643	0.651	0.658	0.666	0.673	0.680	0.686
0035	0.617	0.626	0.634	0.642	0.650	0.658	0.665	0.673	0.680	0.687	0.694	0.701	0.707	0.713
0036	0.597	0.606	0.614	0.622	0.630	0.638	0.645	0.653	0.660	0.667	0.674	0.681	0.687	0.694
0038	0.492	0.500	0.508	0.516	0.524	0.532	0.539	0.547	0.554	0.562	0.569	0.576	0.583	0.589
0040	0.602	0.611	0.619	0.627	0.635	0.643	0.651	0.658	0.665	0.673	0.680	0.687	0.693	0.700
0041	0.578	0.587	0.595	0.603	0.610	0.618	0.625	0.633	0.640	0.646	0.653	0.659	0.666	0.673
0042	0.597	0.605	0.613	0.621	0.628	0.636	0.643	0.650	0.657	0.664	0.670	0.677	0.684	0.690
0045	0.554	0.563	0.571	0.579	0.587	0.595	0.602	0.609	0.617	0.624	0.631	0.637	0.644	0.651
0050	0.517	0.526	0.534	0.542	0.550	0.558	0.565	0.573	0.580	0.588	0.595	0.602	0.609	0.616
0079	0.624	0.633	0.642	0.650	0.658	0.666	0.674	0.682	0.689	0.697	0.704	0.711	0.718	0.724
0096	0.633	0.641	0.650	0.658	0.666	0.673	0.681	0.688	0.695	0.702	0.709	0.716	0.722	0.728
0106	0.481	0.489	0.496	0.503	0.511	0.518	0.525	0.532	0.538	0.545	0.552	0.558	0.565	0.571
0171	0.533	0.541	0.548	0.556	0.563	0.571	0.578	0.585	0.592	0.599	0.606	0.612	0.618	0.625
0172	0.602	0.610	0.618	0.626	0.633	0.641	0.648	0.655	0.662	0.669	0.675	0.682	0.688	0.694
0251	0.471	0.478	0.484	0.491	0.497	0.504	0.510	0.517	0.523	0.530	0.536	0.542	0.548	0.553
0400	0.572	0.580	0.587	0.595	0.602	0.610	0.617	0.624	0.631	0.637	0.644	0.650	0.657	0.662
0401	0.553	0.561	0.568	0.576	0.583	0.590	0.598	0.605	0.612	0.618	0.625	0.631	0.638	0.645
1122	0.508	0.517	0.526	0.535	0.543	0.552	0.560	0.568	0.576	0.584	0.592	0.600	0.608	0.616
1320	0.458	0.465	0.473	0.480	0.487	0.494	0.500	0.506	0.512	0.518	0.525	0.531	0.536	0.542
1322	0.452	0.459	0.467	0.475	0.482	0.490	0.497	0.504	0.512	0.519	0.526	0.532	0.539	0.546
1330	0.530	0.538	0.546	0.553	0.561	0.568	0.576	0.583	0.590	0.597	0.604	0.611	0.617	0.621
1438	0.596	0.605	0.613	0.621	0.630	0.638	0.645	0.653	0.661	0.668	0.675	0.682	0.689	0.695
1452	0.502	0.510	0.518	0.525	0.533	0.541	0.548	0.556	0.563	0.571	0.578	0.585	0.592	0.596
1463	0.506	0.514	0.523	0.530	0.538	0.546	0.553	0.560	0.568	0.575	0.582	0.589	0.596	0.604
1624	0.458	0.465	0.472	0.479	0.485	0.492	0.498	0.504	0.511	0.517	0.523	0.529	0.535	0.540
1699	0.537	0.546	0.556	0.565	0.575	0.584	0.591	0.598	0.605	0.612	0.619	0.626	0.633	0.637
1701	0.508	0.515	0.523	0.530	0.537	0.545	0.552	0.560	0.567	0.574	0.582	0.589	0.596	0.604
1710	0.450	0.457	0.465	0.472	0.480	0.487	0.495	0.502	0.509	0.516	0.523	0.530	0.537	0.543
1741	0.580	0.588	0.596	0.605	0.613	0.621	0.629	0.637	0.644	0.651	0.658	0.664	0.670	0.680
1803	0.507	0.515	0.522	0.530	0.537	0.544	0.552	0.559	0.565	0.572	0.579	0.585	0.591	0.597
1925	0.609	0.617	0.625	0.632	0.640	0.648	0.655	0.662	0.669	0.676	0.683	0.690	0.696	0.703
2002	0.674	0.683	0.691	0.699	0.707	0.714	0.721	0.728	0.735	0.741	0.747	0.753	0.759	0.764
2003	0.597	0.605	0.612	0.620	0.628	0.635	0.643	0.650	0.657	0.664	0.670	0.677	0.684	0.690
2014	0.514	0.522	0.529	0.537	0.545	0.552	0.559	0.566	0.574	0.581	0.588	0.594	0.601	0.608
2030	0.487	0.495	0.502	0.510	0.517	0.524	0.531	0.538	0.545	0.552	0.559	0.565	0.572	0.578
2063	0.581	0.590	0.598	0.606	0.613	0.621	0.629	0.636	0.644	0.651	0.658	0.664	0.671	0.678
2081	0.633	0.642	0.650	0.659	0.667	0.675	0.683	0.691	0.698	0.705	0.712	0.719	0.726	0.733
2095	0.684	0.692	0.699	0.706	0.714	0.721	0.727	0.734	0.740	0.746	0.752	0.758	0.764	0.770
2102	0.605	0.613	0.621	0.628	0.636	0.642	0.649	0.656	0.662	0.669	0.675	0.681	0.687	0.694
2107	0.705	0.714	0.723	0.731	0.740	0.747	0.755	0.762	0.769	0.775	0.782	0.788	0.794	0.799
2108	0.645	0.654	0.662	0.670	0.678	0.686	0.694	0.702	0.709	0.716	0.723	0.731	0.737	0.744
2109	0.635	0.642	0.649	0.656	0.664	0.670	0.677	0.683	0.689	0.696	0.702	0.708	0.713	0.719
2111	0.612	0.620	0.628	0.636	0.644	0.651	0.659	0.666	0.673	0.680	0.686	0.693	0.699	0.705
2113	0.620	0.627	0.635	0.642	0.649	0.656	0.663	0.669	0.676	0.682	0.689	0.694	0.700	0.706
2116	0.653	0.661	0.669	0.677	0.685	0.693	0.700	0.707	0.714	0.721	0.727	0.733	0.739	0.745
2117	0.656	0.665	0.674	0.683	0.691	0.700	0.708	0.716	0.724	0.731	0.739	0.746	0.753	0.760
2121	0.549	0.556	0.564	0.571	0.578	0.585	0.592	0.599	0.605	0.611	0.618	0.624	0.630	0.635
2123	0.637	0.645	0.653	0.661	0.669	0.676	0.684	0.691	0.697	0.704	0.711	0.717	0.723	0.729
2142	0.563	0.572	0.580	0.589	0.597	0.605	0.612	0.620	0.627	0.635	0.642	0.649	0.656	0.663
2163	0.569	0.577	0.585	0.593	0.600	0.608	0.615	0.622	0.629	0.636	0.643	0.650	0.656	0.663
2222	0.652	0.660	0.666	0.673	0.680	0.686	0.692	0.697	0.703	0.709	0.715	0.721	0.726	0.732
2362	0.662	0.670	0.678	0.685	0.692	0.699	0.706	0.713	0.720	0.726	0.733	0.739	0.745	0.752
2402	0.704	0.712	0.721	0.729	0.737	0.745	0.752	0.759	0.766	0.772	0.778	0.784	0.790	0.798

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold														
	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
0005	0.705	0.711	0.717	0.723	0.728	0.734	0.739	0.745	0.750	0.755	0.760	0.766	0.770	0.775
0016	0.696	0.702	0.708	0.714	0.720	0.725	0.731	0.737	0.742	0.747	0.753	0.758	0.763	0.767
0034	0.693	0.699	0.706	0.711	0.717	0.723	0.728	0.734	0.739	0.744	0.749	0.754	0.758	0.763
0035	0.720	0.726	0.732	0.737	0.743	0.749	0.754	0.759	0.764	0.769	0.774	0.779	0.784	0.788
0036	0.700	0.706	0.712	0.718	0.724	0.730	0.735	0.741	0.746	0.751	0.756	0.762	0.767	0.772
0038	0.596	0.603	0.609	0.616	0.622	0.628	0.634	0.640	0.646	0.652	0.657	0.663	0.668	0.673
0040	0.706	0.713	0.719	0.725	0.731	0.737	0.743	0.748	0.754	0.759	0.764	0.769	0.774	0.779
0041	0.679	0.686	0.692	0.698	0.704	0.709	0.715	0.720	0.726	0.731	0.736	0.741	0.746	0.751
0042	0.696	0.702	0.708	0.714	0.720	0.725	0.731	0.736	0.742	0.747	0.752	0.757	0.762	0.767
0045	0.657	0.664	0.670	0.676	0.682	0.688	0.694	0.700	0.706	0.711	0.717	0.722	0.727	0.732
0050	0.623	0.630	0.636	0.642	0.648	0.654	0.660	0.666	0.672	0.678	0.684	0.689	0.695	0.700
0079	0.731	0.737	0.743	0.750	0.756	0.762	0.767	0.773	0.779	0.784	0.789	0.795	0.800	0.805
0096	0.734	0.740	0.746	0.752	0.758	0.763	0.768	0.774	0.779	0.784	0.788	0.793	0.798	0.803
0106	0.578	0.584	0.590	0.596	0.602	0.608	0.614	0.620	0.625	0.631	0.637	0.642	0.648	0.653
0171	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.671	0.677	0.682	0.688	0.693	0.699	0.704
0172	0.700	0.706	0.712	0.718	0.723	0.729	0.734	0.739	0.744	0.749	0.754	0.759	0.764	0.769
0251	0.559	0.566	0.571	0.577	0.582	0.588	0.593	0.598	0.604	0.609	0.615	0.620	0.625	0.631
0400	0.667	0.672	0.677	0.681	0.685	0.689	0.693	0.697	0.701	0.705	0.709	0.713	0.717	0.721
0401	0.650	0.655	0.660	0.664	0.668	0.673	0.677	0.681	0.685	0.689	0.693	0.697	0.701	0.705
1122	0.623	0.631	0.638	0.645	0.651	0.658	0.664	0.670	0.676	0.681	0.687	0.692	0.698	0.703
1320	0.548	0.554	0.560	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.605	0.610	0.616	0.621
1322	0.553	0.559	0.565	0.571	0.578	0.583	0.589	0.595	0.601	0.606	0.612	0.618	0.624	0.629
1330	0.627	0.633	0.640	0.646	0.652	0.658	0.665	0.671	0.676	0.682	0.688	0.694	0.699	0.705
1438	0.702	0.709	0.715	0.721	0.727	0.733	0.739	0.745	0.750	0.755	0.761	0.766	0.771	0.776
1452	0.602	0.608	0.614	0.621	0.627	0.633	0.639	0.645	0.651	0.657	0.662	0.667	0.673	0.678
1463	0.611	0.618	0.625	0.631	0.638	0.644	0.651	0.657	0.664	0.670	0.676	0.682	0.687	0.693
1624	0.546	0.553	0.558	0.564	0.570	0.576	0.581	0.587	0.593	0.598	0.604	0.610	0.615	0.621
1699	0.642	0.648	0.653	0.659	0.664	0.670	0.675	0.680	0.686	0.691	0.696	0.701	0.707	0.712
1701	0.610	0.617	0.624	0.630	0.637	0.644	0.650	0.657	0.663	0.670	0.677	0.683	0.690	0.696
1710	0.549	0.556	0.562	0.569	0.576	0.582	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.629
1741	0.686	0.691	0.697	0.703	0.709	0.715	0.719	0.724	0.729	0.733	0.738	0.743	0.747	0.752
1803	0.603	0.609	0.615	0.621	0.627	0.633	0.638	0.644	0.649	0.654	0.660	0.665	0.670	0.675
1925	0.710	0.717	0.722	0.728	0.734	0.739	0.744	0.749	0.754	0.759	0.764	0.769	0.773	0.778
2002	0.770	0.775	0.781	0.786	0.791	0.796	0.801	0.807	0.812	0.816	0.821	0.826	0.830	0.834
2003	0.696	0.702	0.708	0.714	0.720	0.726	0.731	0.737	0.742	0.747	0.752	0.758	0.763	0.768
2014	0.615	0.621	0.628	0.634	0.640	0.646	0.651	0.657	0.663	0.668	0.673	0.679	0.684	0.689
2030	0.585	0.591	0.597	0.603	0.609	0.615	0.621	0.626	0.631	0.636	0.641	0.646	0.651	0.656
2063	0.684	0.690	0.697	0.703	0.709	0.715	0.720	0.726	0.732	0.737	0.742	0.748	0.753	0.758
2081	0.739	0.746	0.752	0.758	0.764	0.770	0.776	0.781	0.787	0.793	0.798	0.803	0.809	0.814
2095	0.776	0.782	0.787	0.793	0.798	0.803	0.808	0.813	0.818	0.823	0.827	0.832	0.836	0.841
2102	0.700	0.706	0.712	0.718	0.724	0.729	0.735	0.740	0.745	0.751	0.756	0.761	0.766	0.771
2107	0.805	0.810	0.816	0.821	0.826	0.830	0.835	0.839	0.844	0.848	0.852	0.856	0.860	0.864
2108	0.750	0.757	0.763	0.769	0.774	0.780	0.786	0.791	0.796	0.801	0.806	0.811	0.816	0.820
2109	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.765	0.770	0.775	0.780	0.784	0.789
2111	0.711	0.717	0.723	0.729	0.735	0.741	0.746	0.751	0.757	0.762	0.767	0.772	0.777	0.781
2113	0.712	0.718	0.723	0.729	0.734	0.740	0.746	0.751	0.756	0.761	0.766	0.771	0.776	0.780
2116	0.751	0.757	0.763	0.768	0.773	0.778	0.783	0.788	0.793	0.798	0.803	0.808	0.813	0.817
2117	0.766	0.772	0.778	0.784	0.790	0.795	0.800	0.806	0.811	0.816	0.821	0.825	0.830	0.835
2121	0.641	0.647	0.652	0.657	0.663	0.668	0.673	0.678	0.683	0.688	0.693	0.698	0.702	0.707
2123	0.735	0.741	0.747	0.752	0.757	0.763	0.768	0.773	0.778	0.783	0.787	0.792	0.797	0.801
2142	0.670	0.676	0.683	0.689	0.696	0.702	0.708	0.714	0.720	0.726	0.732	0.738	0.743	0.749
2163	0.669	0.676	0.682	0.688	0.694	0.700	0.706	0.712	0.718	0.723	0.729	0.734	0.739	0.745
2222	0.737	0.743	0.748	0.753	0.758	0.763	0.768	0.773	0.778	0.782	0.787	0.791	0.796	0.800
2362	0.758	0.763	0.769	0.774	0.779	0.783	0.788	0.792	0.797	0.802	0.806	0.811	0.815	0.819
2402	0.803	0.809	0.814	0.819	0.824	0.829	0.833	0.838	0.842	0.846	0.850	0.855	0.859	0.863

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold								
	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
0005	0.780	0.785	0.790	0.794	0.799	0.803	0.807	0.811	0.815
0016	0.772	0.777	0.782	0.786	0.791	0.795	0.799	0.803	0.807
0034	0.768	0.772	0.776	0.781	0.785	0.789	0.792	0.796	0.800
0035	0.793	0.798	0.802	0.807	0.811	0.816	0.820	0.824	0.828
0036	0.777	0.781	0.786	0.791	0.795	0.800	0.804	0.808	0.812
0038	0.678	0.683	0.688	0.693	0.698	0.703	0.708	0.713	0.718
0040	0.784	0.789	0.793	0.798	0.802	0.806	0.811	0.815	0.819
0041	0.756	0.760	0.764	0.769	0.773	0.777	0.782	0.786	0.790
0042	0.772	0.776	0.781	0.785	0.790	0.794	0.798	0.803	0.807
0045	0.737	0.742	0.747	0.752	0.757	0.761	0.766	0.770	0.775
0050	0.706	0.711	0.716	0.721	0.727	0.732	0.737	0.741	0.746
0079	0.809	0.814	0.818	0.823	0.827	0.831	0.835	0.839	0.843
0096	0.807	0.812	0.816	0.820	0.824	0.828	0.832	0.835	0.839
0106	0.659	0.664	0.669	0.675	0.680	0.685	0.690	0.694	0.699
0171	0.709	0.714	0.720	0.725	0.730	0.735	0.740	0.745	0.749
0172	0.773	0.778	0.782	0.787	0.791	0.795	0.799	0.803	0.807
0251	0.636	0.641	0.647	0.652	0.657	0.662	0.668	0.673	0.678
0400	0.725	0.729	0.733	0.736	0.740	0.744	0.748	0.752	0.755
0401	0.709	0.713	0.717	0.721	0.725	0.729	0.733	0.737	0.740
1122	0.709	0.714	0.719	0.725	0.730	0.735	0.741	0.746	0.751
1320	0.626	0.631	0.636	0.642	0.647	0.652	0.657	0.662	0.668
1322	0.635	0.641	0.646	0.652	0.657	0.663	0.668	0.674	0.679
1330	0.710	0.716	0.721	0.726	0.732	0.737	0.742	0.747	0.752
1438	0.780	0.785	0.790	0.794	0.798	0.803	0.807	0.811	0.815
1452	0.683	0.689	0.694	0.699	0.704	0.709	0.713	0.717	0.721
1463	0.698	0.704	0.710	0.715	0.721	0.725	0.730	0.735	0.740
1624	0.627	0.632	0.638	0.644	0.649	0.655	0.660	0.666	0.672
1699	0.717	0.722	0.727	0.732	0.737	0.742	0.747	0.752	0.756
1701	0.703	0.709	0.714	0.720	0.725	0.731	0.736	0.742	0.746
1710	0.634	0.639	0.645	0.650	0.655	0.660	0.665	0.671	0.676
1741	0.756	0.761	0.765	0.770	0.774	0.779	0.783	0.787	0.792
1803	0.680	0.684	0.689	0.694	0.699	0.704	0.708	0.713	0.717
1925	0.782	0.786	0.791	0.795	0.799	0.804	0.808	0.812	0.816
2002	0.839	0.843	0.847	0.850	0.854	0.857	0.861	0.864	0.867
2003	0.772	0.777	0.782	0.786	0.791	0.795	0.800	0.804	0.808
2014	0.695	0.700	0.705	0.710	0.715	0.720	0.725	0.730	0.735
2030	0.660	0.665	0.670	0.675	0.680	0.684	0.689	0.693	0.698
2063	0.763	0.768	0.773	0.778	0.783	0.787	0.792	0.797	0.801
2081	0.819	0.823	0.828	0.832	0.836	0.840	0.844	0.848	0.852
2095	0.845	0.849	0.853	0.857	0.861	0.865	0.868	0.872	0.875
2102	0.775	0.780	0.785	0.789	0.794	0.798	0.803	0.807	0.812
2107	0.867	0.871	0.874	0.878	0.881	0.884	0.887	0.890	0.893
2108	0.825	0.829	0.833	0.838	0.842	0.845	0.849	0.853	0.857
2109	0.793	0.797	0.801	0.805	0.808	0.812	0.815	0.819	0.822
2111	0.786	0.790	0.795	0.799	0.803	0.807	0.811	0.815	0.819
2113	0.785	0.789	0.793	0.797	0.801	0.805	0.808	0.812	0.815
2116	0.822	0.826	0.831	0.835	0.840	0.844	0.848	0.852	0.856
2117	0.839	0.843	0.847	0.851	0.855	0.859	0.862	0.866	0.870
2121	0.712	0.716	0.720	0.725	0.729	0.733	0.738	0.742	0.746
2123	0.805	0.810	0.814	0.818	0.823	0.827	0.831	0.835	0.838
2142	0.754	0.759	0.764	0.770	0.775	0.779	0.784	0.789	0.794
2163	0.750	0.755	0.760	0.765	0.769	0.774	0.779	0.783	0.788
2222	0.804	0.808	0.812	0.815	0.818	0.821	0.824	0.828	0.831
2362	0.823	0.827	0.832	0.836	0.839	0.843	0.847	0.850	0.854
2402	0.867	0.872	0.876	0.880	0.884	0.887	0.891	0.894	0.897

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	2.00	0.138	0.151	0.163	0.176	0.188	0.200	0.212	0.223	0.235	0.246	0.257	0.268	0.279
2501	2.87	0.140	0.154	0.168	0.181	0.195	0.208	0.221	0.233	0.246	0.258	0.270	0.282	0.294
2570	3.62	0.148	0.161	0.173	0.184	0.196	0.207	0.218	0.229	0.240	0.250	0.261	0.271	0.281
2571	3.65	0.152	0.165	0.179	0.192	0.204	0.217	0.229	0.241	0.253	0.264	0.275	0.286	0.297
2576	2.83	0.133	0.144	0.155	0.165	0.175	0.184	0.194	0.203	0.212	0.222	0.231	0.239	0.248
2584	2.46	0.150	0.164	0.177	0.190	0.203	0.215	0.227	0.239	0.250	0.261	0.272	0.283	0.293
2585	3.16	0.149	0.162	0.175	0.187	0.199	0.210	0.222	0.233	0.244	0.255	0.265	0.276	0.286
2589	2.11	0.132	0.145	0.158	0.171	0.184	0.196	0.209	0.221	0.233	0.244	0.256	0.267	0.279
2660	3.73	0.111	0.120	0.129	0.137	0.146	0.155	0.163	0.172	0.180	0.188	0.196	0.205	0.212
2683	2.07	0.149	0.162	0.175	0.187	0.199	0.211	0.222	0.233	0.243	0.253	0.263	0.273	0.283
2688	2.82	0.119	0.129	0.140	0.150	0.160	0.170	0.180	0.190	0.200	0.209	0.219	0.229	0.238
2702	7.18	0.080	0.087	0.094	0.100	0.107	0.113	0.119	0.125	0.131	0.137	0.143	0.149	0.154
2710	3.24	0.129	0.139	0.149	0.159	0.168	0.177	0.186	0.194	0.203	0.211	0.220	0.228	0.235
2727	5.48	0.069	0.075	0.080	0.085	0.091	0.096	0.101	0.106	0.111	0.116	0.120	0.126	0.130
2731	2.36	0.142	0.153	0.163	0.173	0.183	0.192	0.202	0.211	0.220	0.228	0.237	0.245	0.253
2757	3.45	0.141	0.152	0.164	0.174	0.185	0.195	0.206	0.215	0.225	0.234	0.243	0.252	0.261
2759	2.84	0.157	0.169	0.181	0.192	0.203	0.214	0.224	0.234	0.244	0.253	0.263	0.272	0.281
2790	0.84	0.138	0.149	0.160	0.171	0.182	0.192	0.201	0.211	0.220	0.230	0.239	0.249	0.258
2797	3.69	0.154	0.166	0.178	0.190	0.201	0.213	0.224	0.234	0.245	0.255	0.265	0.274	0.284
2806	2.54	0.142	0.152	0.163	0.174	0.184	0.194	0.204	0.213	0.223	0.232	0.241	0.250	0.259
2812	2.33	0.127	0.138	0.149	0.160	0.170	0.180	0.190	0.200	0.210	0.220	0.229	0.238	0.247
2819	2.80	0.162	0.173	0.185	0.196	0.208	0.218	0.229	0.239	0.249	0.259	0.269	0.278	0.288
2840	1.55	0.158	0.171	0.183	0.195	0.206	0.217	0.228	0.239	0.250	0.260	0.271	0.281	0.291
2842	2.35	0.154	0.167	0.179	0.191	0.202	0.213	0.224	0.235	0.245	0.255	0.266	0.276	0.286
2852	3.76	0.156	0.170	0.185	0.198	0.211	0.224	0.237	0.249	0.261	0.272	0.283	0.294	0.304
2881	2.95	0.118	0.127	0.137	0.146	0.155	0.165	0.174	0.182	0.191	0.201	0.209	0.218	0.227
2883	4.92	0.140	0.153	0.165	0.177	0.189	0.201	0.213	0.224	0.236	0.247	0.257	0.267	0.278
2915	2.00	0.154	0.168	0.181	0.194	0.207	0.219	0.231	0.242	0.254	0.264	0.275	0.285	0.296
2923	1.50	0.147	0.159	0.171	0.183	0.195	0.206	0.218	0.229	0.240	0.250	0.260	0.270	0.280
3018	1.18	0.151	0.163	0.175	0.186	0.197	0.208	0.218	0.228	0.238	0.248	0.257	0.266	0.275
3022	2.53	0.145	0.158	0.171	0.183	0.196	0.208	0.220	0.231	0.243	0.254	0.265	0.275	0.285
3030	2.92	0.116	0.127	0.137	0.147	0.157	0.166	0.176	0.185	0.194	0.204	0.213	0.222	0.231
3039	3.10	0.098	0.106	0.115	0.123	0.131	0.138	0.146	0.154	0.161	0.169	0.176	0.184	0.191
3040	2.85	0.121	0.131	0.141	0.151	0.161	0.170	0.179	0.188	0.197	0.206	0.214	0.223	0.231
3060	3.14	0.131	0.142	0.154	0.164	0.175	0.186	0.196	0.206	0.216	0.226	0.236	0.246	0.256
3066	1.89	0.147	0.159	0.170	0.181	0.192	0.203	0.214	0.224	0.234	0.244	0.253	0.263	0.272
3070	0.12	0.151	0.164	0.177	0.189	0.201	0.212	0.224	0.235	0.246	0.256	0.267	0.277	0.288
3076	2.23	0.143	0.156	0.168	0.180	0.192	0.203	0.215	0.226	0.237	0.248	0.259	0.269	0.280
3081	4.76	0.115	0.124	0.132	0.139	0.147	0.154	0.161	0.168	0.175	0.183	0.189	0.197	0.203
3082	4.53	0.129	0.139	0.150	0.159	0.169	0.179	0.188	0.197	0.206	0.216	0.225	0.234	0.243
3085	4.64	0.141	0.154	0.167	0.180	0.192	0.205	0.217	0.229	0.241	0.252	0.264	0.275	0.287
3099	1.60	0.142	0.154	0.166	0.177	0.188	0.199	0.210	0.221	0.232	0.242	0.252	0.262	0.272
3110	2.52	0.117	0.127	0.137	0.147	0.156	0.166	0.175	0.184	0.193	0.202	0.210	0.219	0.227
3131	2.02	0.127	0.137	0.148	0.159	0.169	0.179	0.189	0.199	0.208	0.218	0.227	0.236	0.245
3146	1.30	0.149	0.162	0.175	0.187	0.200	0.211	0.223	0.234	0.246	0.256	0.267	0.278	0.288
3152	1.62	0.109	0.120	0.130	0.139	0.149	0.159	0.168	0.177	0.186	0.195	0.204	0.213	0.221
3165	1.77	0.134	0.145	0.155	0.165	0.175	0.185	0.194	0.204	0.213	0.223	0.232	0.242	0.251
3169	1.71	0.132	0.143	0.155	0.166	0.177	0.188	0.199	0.210	0.220	0.230	0.241	0.251	0.260
3175	1.67	0.131	0.142	0.153	0.163	0.174	0.184	0.193	0.203	0.212	0.221	0.231	0.240	0.248
3178	0.91	0.135	0.146	0.156	0.167	0.177	0.187	0.197	0.206	0.216	0.225	0.234	0.243	0.252
3179	1.05	0.134	0.146	0.157	0.167	0.178	0.188	0.198	0.207	0.217	0.226	0.235	0.244	0.253
3180	1.90	0.140	0.152	0.164	0.176	0.188	0.199	0.210	0.221	0.232	0.242	0.252	0.262	0.272
3220	0.87	0.137	0.148	0.159	0.169	0.179	0.189	0.199	0.209	0.218	0.227	0.236	0.245	0.253
3241	1.73	0.133	0.142	0.152	0.161	0.170	0.179	0.188	0.196	0.205	0.213	0.222	0.230	0.238
3257	2.07	0.156	0.170	0.182	0.195	0.207	0.219	0.231	0.243	0.254	0.265	0.275	0.286	0.297

Table I – Expected Loss Rates and D-Ratios

Class Code	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
						D-Ratio by Primary Threshold								
2413	0.290	0.300	0.310	0.320	0.329	0.339	0.348	0.357	0.366	0.375	0.384	0.392	0.400	0.408
2501	0.305	0.316	0.327	0.338	0.349	0.359	0.369	0.379	0.389	0.398	0.408	0.417	0.426	0.434
2570	0.291	0.301	0.310	0.320	0.329	0.338	0.347	0.356	0.364	0.372	0.380	0.388	0.395	0.402
2571	0.306	0.316	0.326	0.335	0.345	0.354	0.363	0.371	0.380	0.388	0.397	0.405	0.413	0.421
2576	0.256	0.265	0.273	0.281	0.289	0.297	0.305	0.313	0.320	0.328	0.335	0.343	0.350	0.357
2584	0.303	0.313	0.323	0.333	0.342	0.352	0.361	0.370	0.378	0.387	0.396	0.405	0.413	0.421
2585	0.296	0.306	0.315	0.325	0.335	0.344	0.353	0.362	0.371	0.380	0.389	0.397	0.405	0.414
2589	0.290	0.300	0.311	0.322	0.332	0.342	0.352	0.361	0.370	0.380	0.389	0.397	0.406	0.414
2660	0.220	0.227	0.235	0.242	0.250	0.258	0.265	0.272	0.280	0.288	0.294	0.302	0.309	0.317
2683	0.292	0.301	0.310	0.318	0.325	0.332	0.339	0.346	0.353	0.360	0.366	0.372	0.378	0.385
2688	0.247	0.255	0.264	0.273	0.282	0.290	0.298	0.307	0.315	0.323	0.331	0.338	0.346	0.354
2702	0.160	0.165	0.171	0.176	0.181	0.186	0.191	0.196	0.201	0.206	0.210	0.215	0.220	0.224
2710	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.294	0.300	0.307	0.313	0.319	0.325	0.332
2727	0.135	0.139	0.144	0.148	0.152	0.157	0.160	0.165	0.169	0.174	0.176	0.181	0.185	0.189
2731	0.261	0.269	0.276	0.284	0.291	0.298	0.304	0.311	0.318	0.324	0.330	0.337	0.343	0.349
2757	0.270	0.278	0.286	0.294	0.302	0.310	0.318	0.326	0.333	0.340	0.348	0.355	0.362	0.368
2759	0.289	0.298	0.307	0.315	0.323	0.331	0.339	0.347	0.354	0.362	0.369	0.377	0.384	0.391
2790	0.267	0.275	0.284	0.292	0.301	0.309	0.316	0.324	0.332	0.339	0.346	0.354	0.361	0.368
2797	0.293	0.302	0.311	0.320	0.329	0.337	0.345	0.353	0.361	0.369	0.377	0.385	0.392	0.399
2806	0.268	0.276	0.285	0.293	0.301	0.309	0.317	0.325	0.332	0.340	0.347	0.355	0.362	0.369
2812	0.256	0.265	0.273	0.282	0.290	0.298	0.306	0.314	0.322	0.330	0.337	0.344	0.351	0.358
2819	0.297	0.306	0.314	0.322	0.330	0.338	0.346	0.354	0.361	0.368	0.376	0.383	0.390	0.397
2840	0.301	0.311	0.321	0.331	0.341	0.350	0.359	0.368	0.376	0.385	0.393	0.401	0.409	0.416
2842	0.295	0.305	0.314	0.323	0.332	0.340	0.349	0.357	0.366	0.374	0.382	0.390	0.398	0.405
2852	0.315	0.325	0.335	0.346	0.355	0.365	0.375	0.384	0.393	0.402	0.411	0.419	0.428	0.436
2881	0.236	0.244	0.252	0.260	0.269	0.277	0.285	0.293	0.301	0.309	0.316	0.323	0.331	0.339
2883	0.288	0.298	0.308	0.318	0.327	0.337	0.346	0.355	0.364	0.373	0.382	0.390	0.398	0.406
2915	0.306	0.318	0.327	0.339	0.348	0.357	0.368	0.377	0.385	0.394	0.405	0.413	0.421	0.428
2923	0.289	0.298	0.307	0.316	0.325	0.333	0.342	0.350	0.358	0.366	0.375	0.382	0.390	0.397
3018	0.285	0.293	0.302	0.310	0.319	0.327	0.334	0.341	0.349	0.356	0.363	0.370	0.378	0.385
3022	0.295	0.305	0.315	0.324	0.333	0.343	0.352	0.361	0.369	0.378	0.386	0.395	0.403	0.411
3030	0.239	0.248	0.257	0.265	0.273	0.281	0.289	0.297	0.304	0.312	0.319	0.326	0.333	0.340
3039	0.199	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
3040	0.239	0.247	0.255	0.263	0.271	0.278	0.285	0.293	0.300	0.307	0.314	0.320	0.327	0.334
3060	0.265	0.275	0.284	0.293	0.302	0.311	0.319	0.328	0.336	0.344	0.352	0.360	0.368	0.376
3066	0.281	0.290	0.299	0.308	0.316	0.324	0.333	0.341	0.348	0.356	0.364	0.371	0.379	0.386
3070	0.297	0.308	0.318	0.329	0.338	0.347	0.358	0.367	0.376	0.384	0.394	0.401	0.409	0.416
3076	0.290	0.300	0.310	0.320	0.330	0.339	0.348	0.357	0.366	0.375	0.384	0.392	0.400	0.409
3081	0.210	0.217	0.224	0.230	0.237	0.244	0.249	0.255	0.262	0.268	0.273	0.279	0.285	0.291
3082	0.251	0.260	0.268	0.276	0.284	0.292	0.299	0.306	0.312	0.319	0.326	0.333	0.339	0.346
3085	0.297	0.308	0.318	0.329	0.339	0.348	0.358	0.367	0.377	0.386	0.395	0.404	0.412	0.421
3099	0.282	0.291	0.300	0.309	0.318	0.327	0.336	0.344	0.353	0.361	0.369	0.377	0.385	0.393
3110	0.236	0.244	0.252	0.259	0.267	0.274	0.282	0.289	0.297	0.304	0.311	0.318	0.325	0.332
3131	0.254	0.263	0.271	0.279	0.288	0.295	0.303	0.311	0.318	0.326	0.333	0.340	0.347	0.354
3146	0.298	0.308	0.318	0.328	0.337	0.346	0.355	0.364	0.372	0.381	0.389	0.397	0.405	0.413
3152	0.230	0.238	0.246	0.254	0.262	0.270	0.278	0.286	0.293	0.301	0.308	0.315	0.323	0.330
3165	0.260	0.269	0.278	0.286	0.294	0.303	0.311	0.319	0.326	0.334	0.341	0.349	0.357	0.364
3169	0.270	0.279	0.289	0.298	0.307	0.316	0.324	0.333	0.341	0.349	0.357	0.364	0.372	0.379
3175	0.257	0.265	0.274	0.282	0.290	0.298	0.306	0.314	0.323	0.331	0.338	0.346	0.354	0.361
3178	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
3179	0.262	0.270	0.279	0.287	0.295	0.303	0.311	0.319	0.326	0.334	0.341	0.348	0.356	0.363
3180	0.281	0.291	0.300	0.310	0.319	0.328	0.337	0.346	0.354	0.363	0.371	0.379	0.387	0.394
3220	0.262	0.270	0.278	0.286	0.294	0.302	0.310	0.317	0.325	0.333	0.340	0.348	0.356	0.363
3241	0.247	0.254	0.263	0.270	0.278	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.334	0.341
3257	0.307	0.317	0.327	0.337	0.347	0.356	0.365	0.374	0.383	0.391	0.400	0.408	0.416	0.424

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	0.415	0.423	0.430	0.437	0.444	0.451	0.457	0.464	0.470	0.477	0.483	0.489	0.495	0.501
2501	0.443	0.451	0.459	0.467	0.475	0.483	0.490	0.497	0.505	0.512	0.519	0.526	0.533	0.539
2570	0.410	0.417	0.424	0.431	0.437	0.444	0.451	0.457	0.464	0.470	0.477	0.483	0.490	0.496
2571	0.429	0.437	0.445	0.452	0.459	0.467	0.474	0.481	0.489	0.495	0.502	0.508	0.515	0.521
2576	0.364	0.371	0.377	0.384	0.391	0.397	0.403	0.409	0.416	0.422	0.428	0.434	0.439	0.445
2584	0.430	0.437	0.445	0.452	0.460	0.467	0.474	0.481	0.488	0.494	0.501	0.507	0.514	0.520
2585	0.422	0.430	0.437	0.445	0.452	0.459	0.467	0.474	0.481	0.487	0.494	0.501	0.507	0.514
2589	0.423	0.431	0.439	0.447	0.455	0.462	0.470	0.477	0.484	0.491	0.498	0.505	0.512	0.519
2660	0.324	0.330	0.338	0.345	0.352	0.359	0.367	0.374	0.379	0.386	0.394	0.401	0.408	0.415
2683	0.391	0.396	0.402	0.408	0.413	0.419	0.424	0.429	0.434	0.439	0.444	0.449	0.454	0.460
2688	0.361	0.368	0.376	0.383	0.390	0.398	0.405	0.412	0.418	0.424	0.430	0.437	0.442	0.448
2702	0.229	0.233	0.238	0.242	0.247	0.251	0.256	0.260	0.264	0.269	0.273	0.278	0.282	0.287
2710	0.338	0.344	0.350	0.356	0.362	0.368	0.374	0.380	0.385	0.391	0.396	0.401	0.407	0.412
2727	0.194	0.196	0.200	0.205	0.209	0.213	0.217	0.221	0.223	0.228	0.232	0.236	0.239	0.243
2731	0.355	0.361	0.367	0.373	0.378	0.384	0.389	0.395	0.400	0.405	0.410	0.415	0.420	0.425
2757	0.375	0.382	0.388	0.395	0.401	0.407	0.414	0.420	0.426	0.432	0.439	0.444	0.450	0.456
2759	0.398	0.405	0.411	0.418	0.424	0.430	0.436	0.442	0.448	0.454	0.460	0.466	0.472	0.478
2790	0.375	0.381	0.388	0.394	0.401	0.407	0.414	0.420	0.425	0.431	0.437	0.443	0.449	0.455
2797	0.407	0.414	0.421	0.428	0.435	0.441	0.448	0.455	0.461	0.467	0.473	0.480	0.486	0.492
2806	0.376	0.383	0.390	0.397	0.404	0.411	0.417	0.423	0.430	0.436	0.442	0.448	0.454	0.460
2812	0.365	0.372	0.379	0.386	0.393	0.399	0.405	0.412	0.418	0.424	0.430	0.436	0.442	0.448
2819	0.404	0.411	0.418	0.425	0.431	0.437	0.444	0.450	0.456	0.461	0.467	0.473	0.479	0.485
2840	0.424	0.431	0.439	0.446	0.452	0.458	0.465	0.471	0.477	0.483	0.489	0.495	0.501	0.506
2842	0.413	0.420	0.427	0.434	0.441	0.448	0.454	0.460	0.467	0.473	0.479	0.485	0.491	0.497
2852	0.444	0.453	0.461	0.469	0.476	0.484	0.492	0.500	0.507	0.514	0.521	0.528	0.534	0.540
2881	0.346	0.353	0.360	0.368	0.375	0.382	0.389	0.396	0.402	0.408	0.415	0.421	0.427	0.433
2883	0.414	0.422	0.429	0.437	0.444	0.452	0.459	0.466	0.473	0.480	0.487	0.493	0.500	0.506
2915	0.436	0.446	0.454	0.461	0.469	0.476	0.484	0.491	0.502	0.509	0.517	0.524	0.531	0.539
2923	0.404	0.412	0.419	0.426	0.433	0.440	0.447	0.453	0.461	0.467	0.474	0.480	0.487	0.493
3018	0.392	0.398	0.405	0.411	0.417	0.424	0.430	0.436	0.441	0.447	0.453	0.459	0.465	0.471
3022	0.418	0.426	0.433	0.440	0.447	0.454	0.461	0.468	0.474	0.481	0.487	0.494	0.500	0.507
3030	0.346	0.353	0.360	0.367	0.373	0.380	0.386	0.392	0.398	0.404	0.410	0.416	0.422	0.428
3039	0.292	0.297	0.304	0.310	0.315	0.321	0.327	0.333	0.338	0.344	0.349	0.355	0.360	0.365
3040	0.340	0.347	0.353	0.359	0.365	0.371	0.377	0.382	0.388	0.394	0.399	0.405	0.410	0.416
3060	0.383	0.391	0.398	0.406	0.413	0.420	0.426	0.433	0.440	0.446	0.453	0.459	0.466	0.472
3066	0.393	0.400	0.407	0.414	0.421	0.427	0.434	0.440	0.446	0.453	0.459	0.465	0.471	0.477
3070	0.424	0.434	0.441	0.448	0.455	0.462	0.469	0.476	0.486	0.493	0.500	0.507	0.513	0.520
3076	0.417	0.424	0.432	0.439	0.447	0.454	0.461	0.468	0.475	0.481	0.488	0.495	0.501	0.508
3081	0.297	0.301	0.307	0.313	0.319	0.325	0.330	0.336	0.339	0.344	0.350	0.355	0.360	0.365
3082	0.353	0.359	0.365	0.371	0.378	0.384	0.390	0.396	0.402	0.408	0.414	0.419	0.425	0.431
3085	0.429	0.437	0.445	0.453	0.460	0.467	0.473	0.480	0.487	0.493	0.500	0.506	0.512	0.518
3099	0.400	0.408	0.415	0.422	0.429	0.436	0.443	0.450	0.457	0.463	0.469	0.475	0.481	0.487
3110	0.338	0.345	0.352	0.358	0.365	0.371	0.377	0.384	0.390	0.396	0.402	0.407	0.413	0.419
3131	0.361	0.368	0.375	0.381	0.388	0.394	0.401	0.407	0.413	0.420	0.426	0.432	0.438	0.444
3146	0.421	0.429	0.436	0.444	0.451	0.458	0.464	0.471	0.478	0.484	0.491	0.497	0.503	0.509
3152	0.337	0.343	0.350	0.357	0.363	0.370	0.376	0.383	0.389	0.395	0.401	0.407	0.412	0.418
3165	0.371	0.377	0.384	0.390	0.397	0.403	0.410	0.416	0.422	0.428	0.434	0.440	0.447	0.453
3169	0.386	0.393	0.400	0.407	0.413	0.420	0.426	0.432	0.438	0.444	0.449	0.455	0.461	0.466
3175	0.369	0.376	0.383	0.390	0.397	0.404	0.411	0.418	0.424	0.431	0.438	0.444	0.450	0.457
3178	0.365	0.372	0.378	0.385	0.391	0.397	0.404	0.410	0.416	0.422	0.428	0.434	0.439	0.445
3179	0.370	0.377	0.383	0.390	0.397	0.403	0.410	0.416	0.423	0.429	0.435	0.441	0.447	0.452
3180	0.401	0.409	0.416	0.423	0.430	0.437	0.443	0.450	0.457	0.464	0.470	0.476	0.483	0.489
3220	0.371	0.378	0.385	0.392	0.398	0.405	0.411	0.418	0.424	0.430	0.436	0.442	0.448	0.453
3241	0.348	0.353	0.360	0.366	0.372	0.378	0.384	0.391	0.395	0.401	0.407	0.413	0.419	0.425
3257	0.432	0.440	0.447	0.455	0.463	0.470	0.478	0.485	0.493	0.500	0.508	0.515	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
2413	0.506	0.517	0.528	0.538	0.547	0.556	0.566	0.574	0.583	0.592	0.600	0.608	0.616	0.624
2501	0.546	0.559	0.571	0.583	0.594	0.606	0.616	0.627	0.637	0.646	0.656	0.665	0.674	0.683
2570	0.502	0.514	0.526	0.537	0.548	0.559	0.569	0.579	0.589	0.599	0.608	0.617	0.625	0.634
2571	0.527	0.539	0.551	0.563	0.574	0.586	0.597	0.607	0.618	0.628	0.637	0.646	0.655	0.663
2576	0.450	0.461	0.472	0.483	0.493	0.504	0.514	0.524	0.533	0.543	0.553	0.562	0.571	0.580
2584	0.526	0.538	0.549	0.559	0.569	0.578	0.588	0.597	0.606	0.614	0.623	0.632	0.640	0.648
2585	0.520	0.532	0.544	0.556	0.567	0.578	0.589	0.599	0.609	0.619	0.628	0.638	0.647	0.656
2589	0.525	0.537	0.549	0.560	0.571	0.582	0.593	0.603	0.613	0.622	0.631	0.640	0.649	0.658
2660	0.422	0.435	0.447	0.459	0.471	0.482	0.493	0.503	0.514	0.523	0.533	0.543	0.553	0.563
2683	0.465	0.475	0.483	0.493	0.502	0.512	0.521	0.530	0.538	0.545	0.553	0.561	0.569	0.577
2688	0.454	0.465	0.475	0.486	0.496	0.506	0.516	0.526	0.535	0.544	0.553	0.562	0.570	0.579
2702	0.291	0.300	0.308	0.317	0.325	0.334	0.342	0.350	0.358	0.367	0.375	0.383	0.391	0.399
2710	0.417	0.427	0.437	0.446	0.456	0.465	0.475	0.484	0.493	0.501	0.510	0.519	0.527	0.536
2727	0.247	0.255	0.261	0.268	0.276	0.284	0.291	0.298	0.305	0.310	0.317	0.324	0.332	0.339
2731	0.430	0.439	0.449	0.458	0.467	0.477	0.486	0.494	0.503	0.511	0.519	0.528	0.536	0.545
2757	0.462	0.473	0.484	0.494	0.504	0.514	0.524	0.534	0.543	0.552	0.561	0.570	0.579	0.587
2759	0.483	0.494	0.505	0.515	0.524	0.534	0.543	0.552	0.562	0.570	0.579	0.588	0.596	0.604
2790	0.460	0.471	0.481	0.491	0.502	0.512	0.522	0.531	0.541	0.550	0.559	0.568	0.577	0.586
2797	0.497	0.509	0.520	0.531	0.541	0.552	0.562	0.572	0.582	0.592	0.602	0.611	0.620	0.629
2806	0.466	0.478	0.489	0.500	0.511	0.521	0.531	0.540	0.550	0.559	0.568	0.577	0.585	0.594
2812	0.454	0.465	0.476	0.487	0.498	0.508	0.517	0.527	0.536	0.545	0.554	0.563	0.572	0.580
2819	0.490	0.500	0.511	0.521	0.530	0.539	0.548	0.557	0.565	0.574	0.582	0.589	0.597	0.604
2840	0.512	0.524	0.535	0.546	0.558	0.568	0.579	0.590	0.601	0.612	0.622	0.631	0.640	0.649
2842	0.502	0.514	0.525	0.535	0.545	0.555	0.565	0.575	0.584	0.593	0.602	0.611	0.619	0.628
2852	0.546	0.558	0.570	0.582	0.593	0.604	0.614	0.624	0.634	0.644	0.654	0.663	0.672	0.681
2881	0.439	0.451	0.462	0.474	0.485	0.496	0.507	0.517	0.527	0.537	0.547	0.556	0.565	0.574
2883	0.513	0.526	0.539	0.551	0.562	0.574	0.585	0.595	0.605	0.615	0.625	0.634	0.644	0.652
2915	0.546	0.559	0.575	0.587	0.598	0.607	0.617	0.626	0.634	0.647	0.655	0.664	0.671	0.678
2923	0.499	0.511	0.524	0.535	0.545	0.555	0.565	0.575	0.584	0.595	0.604	0.613	0.622	0.631
3018	0.476	0.488	0.497	0.507	0.517	0.526	0.535	0.544	0.553	0.562	0.571	0.580	0.589	0.598
3022	0.513	0.525	0.536	0.546	0.556	0.566	0.576	0.586	0.595	0.604	0.612	0.621	0.629	0.637
3030	0.434	0.445	0.456	0.467	0.477	0.487	0.497	0.506	0.516	0.525	0.534	0.542	0.550	0.559
3039	0.370	0.381	0.391	0.401	0.411	0.420	0.430	0.439	0.448	0.457	0.466	0.474	0.483	0.492
3040	0.421	0.431	0.442	0.451	0.461	0.471	0.480	0.489	0.498	0.507	0.516	0.524	0.533	0.541
3060	0.478	0.490	0.502	0.513	0.524	0.535	0.546	0.556	0.566	0.576	0.586	0.595	0.605	0.614
3066	0.482	0.494	0.505	0.515	0.526	0.536	0.546	0.555	0.565	0.574	0.583	0.591	0.600	0.608
3070	0.526	0.539	0.557	0.570	0.582	0.594	0.607	0.619	0.631	0.649	0.661	0.673	0.684	0.696
3076	0.514	0.526	0.538	0.550	0.561	0.572	0.582	0.593	0.603	0.612	0.622	0.631	0.640	0.649
3081	0.370	0.380	0.388	0.398	0.407	0.417	0.426	0.436	0.446	0.453	0.462	0.471	0.480	0.489
3082	0.436	0.447	0.458	0.469	0.480	0.490	0.501	0.511	0.521	0.530	0.539	0.548	0.557	0.566
3085	0.524	0.535	0.546	0.557	0.567	0.576	0.586	0.595	0.604	0.614	0.623	0.632	0.640	0.649
3099	0.493	0.505	0.516	0.527	0.537	0.548	0.558	0.569	0.579	0.588	0.598	0.607	0.616	0.624
3110	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.495	0.504	0.514	0.523	0.532	0.540	0.549
3131	0.450	0.462	0.473	0.484	0.495	0.506	0.517	0.527	0.537	0.547	0.556	0.566	0.576	0.585
3146	0.515	0.527	0.538	0.549	0.560	0.570	0.580	0.590	0.599	0.608	0.617	0.626	0.634	0.642
3152	0.424	0.435	0.446	0.456	0.467	0.477	0.487	0.496	0.506	0.515	0.524	0.533	0.542	0.551
3165	0.459	0.470	0.482	0.493	0.504	0.516	0.527	0.538	0.549	0.558	0.568	0.578	0.587	0.597
3169	0.471	0.482	0.491	0.501	0.510	0.520	0.529	0.537	0.546	0.554	0.562	0.570	0.577	0.585
3175	0.463	0.476	0.488	0.500	0.512	0.524	0.536	0.548	0.560	0.571	0.582	0.593	0.604	0.614
3178	0.451	0.462	0.473	0.483	0.494	0.505	0.515	0.525	0.535	0.544	0.553	0.562	0.570	0.579
3179	0.458	0.469	0.480	0.490	0.501	0.511	0.520	0.530	0.539	0.548	0.557	0.566	0.575	0.584
3180	0.495	0.506	0.518	0.530	0.541	0.552	0.563	0.573	0.583	0.594	0.604	0.613	0.622	0.631
3220	0.459	0.470	0.481	0.492	0.501	0.511	0.521	0.531	0.540	0.550	0.559	0.569	0.578	0.588
3241	0.430	0.442	0.452	0.463	0.474	0.485	0.496	0.507	0.517	0.526	0.537	0.547	0.557	0.566
3257	0.535	0.549	0.562	0.574	0.586	0.597	0.607	0.617	0.627	0.637	0.646	0.655	0.663	0.671

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
2413	0.632	0.640	0.648	0.655	0.663	0.670	0.678	0.685	0.692	0.699	0.706	0.713	0.719	0.726
2501	0.692	0.700	0.708	0.716	0.723	0.730	0.737	0.744	0.751	0.757	0.764	0.770	0.776	0.782
2570	0.642	0.650	0.659	0.666	0.673	0.680	0.688	0.695	0.701	0.708	0.715	0.721	0.728	0.735
2571	0.670	0.678	0.685	0.692	0.700	0.706	0.713	0.720	0.727	0.733	0.740	0.746	0.753	0.759
2576	0.589	0.598	0.606	0.614	0.622	0.630	0.638	0.646	0.654	0.662	0.669	0.677	0.684	0.692
2584	0.655	0.663	0.670	0.677	0.684	0.690	0.697	0.703	0.710	0.716	0.722	0.729	0.735	0.740
2585	0.664	0.673	0.681	0.689	0.697	0.704	0.712	0.719	0.726	0.733	0.740	0.746	0.753	0.759
2589	0.666	0.674	0.681	0.689	0.696	0.703	0.709	0.716	0.722	0.728	0.734	0.740	0.745	0.751
2660	0.573	0.582	0.592	0.602	0.611	0.620	0.628	0.636	0.645	0.653	0.661	0.670	0.678	0.685
2683	0.584	0.592	0.600	0.607	0.615	0.622	0.629	0.635	0.641	0.647	0.654	0.660	0.666	0.670
2688	0.587	0.594	0.602	0.609	0.616	0.624	0.631	0.638	0.645	0.651	0.658	0.664	0.670	0.676
2702	0.407	0.415	0.422	0.430	0.438	0.445	0.453	0.460	0.468	0.475	0.482	0.489	0.496	0.503
2710	0.544	0.553	0.561	0.569	0.576	0.584	0.591	0.598	0.605	0.611	0.618	0.624	0.631	0.637
2727	0.346	0.353	0.360	0.367	0.374	0.380	0.387	0.394	0.400	0.407	0.414	0.420	0.427	0.431
2731	0.553	0.561	0.569	0.576	0.584	0.591	0.599	0.606	0.613	0.620	0.627	0.634	0.640	0.646
2757	0.595	0.603	0.611	0.619	0.626	0.633	0.640	0.646	0.653	0.660	0.666	0.672	0.678	0.685
2759	0.612	0.620	0.628	0.636	0.643	0.651	0.658	0.666	0.673	0.680	0.686	0.693	0.700	0.706
2790	0.594	0.603	0.611	0.619	0.627	0.634	0.642	0.649	0.657	0.664	0.671	0.678	0.685	0.691
2797	0.638	0.647	0.655	0.663	0.671	0.679	0.687	0.694	0.701	0.708	0.715	0.722	0.728	0.734
2806	0.602	0.610	0.618	0.626	0.633	0.641	0.648	0.655	0.662	0.669	0.676	0.683	0.689	0.696
2812	0.589	0.597	0.605	0.612	0.620	0.627	0.635	0.642	0.649	0.656	0.662	0.669	0.675	0.682
2819	0.611	0.618	0.625	0.632	0.638	0.645	0.651	0.657	0.663	0.669	0.675	0.681	0.687	0.692
2840	0.659	0.667	0.676	0.685	0.693	0.702	0.711	0.719	0.727	0.736	0.743	0.751	0.758	0.766
2842	0.637	0.645	0.653	0.661	0.669	0.676	0.683	0.690	0.697	0.704	0.711	0.717	0.724	0.731
2852	0.690	0.698	0.706	0.714	0.722	0.729	0.737	0.744	0.751	0.758	0.764	0.771	0.778	0.785
2881	0.583	0.591	0.599	0.607	0.615	0.623	0.630	0.638	0.644	0.651	0.658	0.665	0.671	0.677
2883	0.661	0.669	0.678	0.686	0.694	0.702	0.709	0.717	0.724	0.731	0.738	0.745	0.752	0.758
2915	0.685	0.692	0.699	0.706	0.712	0.718	0.724	0.729	0.734	0.739	0.744	0.749	0.753	0.762
2923	0.639	0.648	0.656	0.664	0.672	0.680	0.687	0.695	0.702	0.709	0.716	0.723	0.730	0.738
3018	0.607	0.616	0.624	0.633	0.641	0.649	0.656	0.664	0.672	0.679	0.686	0.693	0.700	0.706
3022	0.646	0.653	0.661	0.669	0.676	0.683	0.689	0.695	0.702	0.708	0.714	0.720	0.726	0.732
3030	0.567	0.575	0.582	0.590	0.597	0.604	0.611	0.617	0.624	0.631	0.637	0.644	0.650	0.657
3039	0.500	0.508	0.517	0.525	0.533	0.540	0.548	0.556	0.563	0.570	0.578	0.585	0.592	0.598
3040	0.550	0.558	0.566	0.574	0.582	0.590	0.597	0.605	0.612	0.620	0.627	0.634	0.641	0.648
3060	0.623	0.632	0.640	0.648	0.656	0.664	0.671	0.679	0.686	0.693	0.700	0.706	0.713	0.719
3066	0.616	0.623	0.631	0.638	0.645	0.652	0.659	0.666	0.673	0.679	0.686	0.692	0.698	0.704
3070	0.707	0.716	0.724	0.732	0.740	0.747	0.755	0.762	0.770	0.777	0.785	0.792	0.799	0.816
3076	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	0.751
3081	0.497	0.505	0.513	0.521	0.529	0.536	0.544	0.550	0.557	0.564	0.570	0.577	0.583	0.587
3082	0.575	0.583	0.591	0.599	0.607	0.615	0.623	0.630	0.638	0.645	0.652	0.659	0.666	0.673
3085	0.657	0.665	0.673	0.681	0.688	0.695	0.702	0.709	0.716	0.723	0.729	0.736	0.742	0.748
3099	0.632	0.640	0.648	0.656	0.663	0.671	0.678	0.685	0.692	0.698	0.705	0.711	0.717	0.723
3110	0.557	0.566	0.574	0.582	0.590	0.598	0.605	0.613	0.620	0.627	0.634	0.642	0.649	0.656
3131	0.595	0.604	0.613	0.621	0.630	0.639	0.647	0.655	0.663	0.670	0.677	0.685	0.692	0.699
3146	0.650	0.657	0.664	0.671	0.678	0.684	0.691	0.697	0.703	0.709	0.715	0.720	0.726	0.731
3152	0.560	0.568	0.577	0.585	0.593	0.601	0.609	0.617	0.625	0.633	0.640	0.648	0.655	0.663
3165	0.606	0.615	0.624	0.633	0.641	0.650	0.658	0.666	0.674	0.682	0.689	0.697	0.705	0.712
3169	0.592	0.599	0.606	0.613	0.620	0.627	0.633	0.640	0.646	0.653	0.659	0.665	0.671	0.677
3175	0.623	0.631	0.639	0.648	0.656	0.663	0.671	0.678	0.686	0.692	0.698	0.704	0.711	0.718
3178	0.586	0.594	0.602	0.610	0.617	0.625	0.632	0.639	0.646	0.653	0.660	0.666	0.672	0.678
3179	0.592	0.601	0.609	0.617	0.624	0.632	0.639	0.647	0.654	0.661	0.668	0.675	0.682	0.688
3180	0.640	0.648	0.656	0.664	0.672	0.680	0.687	0.694	0.700	0.706	0.712	0.717	0.723	0.729
3220	0.597	0.606	0.616	0.625	0.634	0.642	0.650	0.658	0.665	0.673	0.680	0.687	0.694	0.701
3241	0.576	0.586	0.595	0.605	0.615	0.624	0.633	0.641	0.650	0.658	0.666	0.674	0.681	0.687
3257	0.678	0.686	0.693	0.700	0.708	0.715	0.721	0.728	0.735	0.741	0.748	0.754	0.760	0.766

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	0.732	0.739	0.745	0.751	0.757	0.763	0.769	0.774	0.779	0.784	0.789	0.794	0.798	0.803
2501	0.788	0.793	0.798	0.804	0.809	0.814	0.819	0.823	0.828	0.832	0.837	0.841	0.845	0.849
2570	0.741	0.747	0.752	0.758	0.763	0.769	0.774	0.779	0.784	0.789	0.794	0.799	0.804	0.809
2571	0.765	0.771	0.777	0.782	0.787	0.792	0.797	0.802	0.807	0.812	0.817	0.822	0.827	0.832
2576	0.699	0.705	0.712	0.718	0.724	0.731	0.737	0.742	0.748	0.754	0.759	0.765	0.770	0.775
2584	0.746	0.750	0.755	0.760	0.765	0.770	0.775	0.780	0.784	0.789	0.793	0.798	0.802	0.807
2585	0.766	0.772	0.777	0.783	0.789	0.794	0.800	0.805	0.810	0.815	0.820	0.825	0.829	0.834
2589	0.756	0.761	0.766	0.771	0.776	0.781	0.785	0.790	0.794	0.798	0.802	0.806	0.810	0.814
2660	0.692	0.700	0.707	0.713	0.720	0.726	0.732	0.737	0.743	0.748	0.753	0.758	0.763	0.768
2683	0.676	0.681	0.685	0.690	0.695	0.700	0.705	0.709	0.714	0.719	0.723	0.728	0.732	0.737
2688	0.682	0.688	0.694	0.700	0.706	0.711	0.717	0.722	0.728	0.733	0.737	0.742	0.747	0.752
2702	0.510	0.516	0.523	0.529	0.536	0.542	0.548	0.554	0.560	0.566	0.572	0.578	0.584	0.590
2710	0.643	0.649	0.656	0.662	0.668	0.674	0.679	0.685	0.691	0.697	0.703	0.709	0.714	0.720
2727	0.437	0.444	0.450	0.457	0.463	0.470	0.476	0.483	0.489	0.496	0.502	0.508	0.514	0.520
2731	0.653	0.659	0.665	0.672	0.678	0.684	0.690	0.696	0.701	0.707	0.713	0.718	0.723	0.729
2757	0.690	0.696	0.702	0.708	0.714	0.720	0.725	0.731	0.736	0.742	0.747	0.752	0.757	0.762
2759	0.713	0.719	0.725	0.732	0.738	0.744	0.749	0.754	0.759	0.764	0.769	0.774	0.779	0.783
2790	0.697	0.703	0.709	0.715	0.721	0.726	0.732	0.737	0.741	0.746	0.751	0.756	0.760	0.765
2797	0.740	0.746	0.752	0.758	0.764	0.769	0.775	0.780	0.785	0.790	0.794	0.799	0.804	0.808
2806	0.702	0.709	0.715	0.721	0.727	0.733	0.738	0.744	0.749	0.755	0.760	0.765	0.769	0.774
2812	0.688	0.694	0.700	0.706	0.712	0.717	0.723	0.728	0.734	0.739	0.744	0.749	0.754	0.759
2819	0.698	0.703	0.708	0.713	0.719	0.724	0.729	0.734	0.739	0.744	0.749	0.754	0.759	0.763
2840	0.773	0.780	0.787	0.794	0.800	0.807	0.813	0.819	0.825	0.830	0.836	0.841	0.845	0.850
2842	0.737	0.743	0.750	0.756	0.762	0.768	0.774	0.780	0.785	0.790	0.795	0.800	0.805	0.809
2852	0.791	0.796	0.802	0.807	0.812	0.817	0.822	0.826	0.830	0.835	0.839	0.843	0.847	0.851
2881	0.684	0.690	0.697	0.703	0.709	0.714	0.720	0.725	0.730	0.735	0.740	0.744	0.749	0.753
2883	0.765	0.771	0.777	0.783	0.789	0.795	0.800	0.806	0.811	0.816	0.821	0.826	0.831	0.835
2915	0.767	0.771	0.776	0.780	0.785	0.789	0.794	0.798	0.803	0.807	0.812	0.815	0.818	0.822
2923	0.745	0.752	0.759	0.765	0.771	0.777	0.783	0.789	0.795	0.801	0.807	0.813	0.818	0.823
3018	0.713	0.720	0.727	0.733	0.739	0.745	0.750	0.755	0.760	0.766	0.771	0.776	0.781	0.786
3022	0.738	0.743	0.749	0.754	0.759	0.764	0.769	0.774	0.779	0.784	0.788	0.793	0.797	0.802
3030	0.663	0.669	0.676	0.681	0.687	0.693	0.699	0.705	0.710	0.716	0.721	0.726	0.732	0.737
3039	0.605	0.612	0.619	0.625	0.632	0.638	0.645	0.651	0.657	0.663	0.669	0.675	0.681	0.687
3040	0.654	0.661	0.667	0.674	0.680	0.687	0.693	0.699	0.705	0.711	0.718	0.723	0.729	0.734
3060	0.725	0.731	0.737	0.743	0.748	0.754	0.759	0.765	0.770	0.775	0.780	0.785	0.790	0.794
3066	0.710	0.715	0.721	0.727	0.732	0.737	0.742	0.748	0.753	0.758	0.762	0.767	0.772	0.777
3070	0.823	0.826	0.830	0.833	0.837	0.840	0.843	0.846	0.849	0.852	0.855	0.858	0.861	0.864
3076	0.757	0.763	0.769	0.775	0.780	0.786	0.791	0.796	0.802	0.807	0.811	0.816	0.821	0.825
3081	0.594	0.600	0.606	0.612	0.617	0.623	0.629	0.634	0.640	0.646	0.651	0.656	0.661	0.666
3082	0.680	0.686	0.693	0.699	0.705	0.710	0.716	0.722	0.728	0.734	0.739	0.745	0.750	0.755
3085	0.755	0.761	0.767	0.772	0.778	0.783	0.789	0.794	0.799	0.804	0.809	0.814	0.819	0.824
3099	0.729	0.735	0.740	0.745	0.751	0.756	0.761	0.766	0.770	0.775	0.780	0.784	0.789	0.793
3110	0.662	0.668	0.674	0.680	0.686	0.692	0.698	0.703	0.709	0.715	0.720	0.726	0.731	0.736
3131	0.706	0.712	0.719	0.726	0.732	0.738	0.744	0.750	0.757	0.763	0.769	0.775	0.781	0.787
3146	0.737	0.742	0.747	0.752	0.757	0.762	0.767	0.771	0.776	0.780	0.785	0.789	0.793	0.797
3152	0.670	0.677	0.684	0.691	0.698	0.704	0.711	0.717	0.723	0.730	0.736	0.742	0.749	0.755
3165	0.720	0.726	0.733	0.740	0.746	0.753	0.759	0.765	0.771	0.777	0.782	0.787	0.792	0.797
3169	0.683	0.689	0.694	0.700	0.705	0.710	0.716	0.721	0.726	0.731	0.735	0.740	0.745	0.750
3175	0.724	0.729	0.735	0.741	0.746	0.752	0.757	0.763	0.768	0.774	0.779	0.784	0.789	0.794
3178	0.684	0.690	0.696	0.701	0.707	0.712	0.717	0.723	0.728	0.733	0.738	0.743	0.748	0.753
3179	0.694	0.701	0.707	0.712	0.718	0.724	0.729	0.734	0.739	0.744	0.749	0.754	0.759	0.763
3180	0.734	0.739	0.744	0.749	0.754	0.759	0.763	0.768	0.772	0.776	0.781	0.785	0.789	0.793
3220	0.708	0.714	0.721	0.727	0.733	0.739	0.744	0.749	0.754	0.759	0.764	0.769	0.773	0.778
3241	0.695	0.702	0.709	0.716	0.723	0.730	0.737	0.743	0.749	0.754	0.760	0.765	0.770	0.775
3257	0.772	0.777	0.782	0.788	0.793	0.798	0.803	0.807	0.812	0.816	0.820	0.825	0.829	0.832

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	0.807	0.811	0.815	0.819	0.822	0.826	0.830	0.833	0.836
2501	0.853	0.856	0.860	0.863	0.867	0.870	0.873	0.876	0.880
2570	0.814	0.818	0.823	0.827	0.830	0.834	0.838	0.841	0.845
2571	0.836	0.841	0.846	0.850	0.855	0.859	0.863	0.868	0.872
2576	0.780	0.785	0.789	0.794	0.798	0.803	0.807	0.811	0.815
2584	0.811	0.815	0.820	0.824	0.827	0.831	0.835	0.838	0.842
2585	0.838	0.843	0.847	0.851	0.855	0.858	0.862	0.866	0.869
2589	0.818	0.822	0.826	0.830	0.833	0.837	0.840	0.844	0.847
2660	0.773	0.777	0.782	0.786	0.790	0.794	0.798	0.802	0.806
2683	0.741	0.746	0.750	0.754	0.759	0.763	0.767	0.772	0.776
2688	0.756	0.761	0.765	0.769	0.773	0.778	0.782	0.786	0.790
2702	0.596	0.601	0.607	0.612	0.618	0.623	0.629	0.635	0.640
2710	0.725	0.731	0.736	0.741	0.746	0.750	0.755	0.759	0.763
2727	0.526	0.532	0.538	0.544	0.549	0.555	0.561	0.567	0.572
2731	0.734	0.739	0.744	0.749	0.754	0.758	0.763	0.767	0.771
2757	0.767	0.772	0.777	0.781	0.786	0.790	0.794	0.799	0.803
2759	0.787	0.792	0.796	0.800	0.804	0.808	0.812	0.816	0.820
2790	0.770	0.775	0.779	0.784	0.788	0.792	0.797	0.800	0.804
2797	0.812	0.817	0.821	0.825	0.829	0.833	0.836	0.840	0.844
2806	0.779	0.783	0.788	0.792	0.796	0.801	0.805	0.808	0.812
2812	0.763	0.768	0.773	0.777	0.782	0.786	0.790	0.794	0.798
2819	0.768	0.773	0.777	0.781	0.786	0.790	0.794	0.798	0.802
2840	0.855	0.860	0.865	0.869	0.873	0.877	0.881	0.885	0.889
2842	0.814	0.818	0.823	0.827	0.831	0.835	0.839	0.843	0.846
2852	0.855	0.859	0.863	0.866	0.870	0.873	0.877	0.880	0.884
2881	0.757	0.760	0.764	0.767	0.771	0.774	0.778	0.781	0.784
2883	0.840	0.845	0.849	0.853	0.857	0.861	0.865	0.869	0.872
2915	0.824	0.826	0.828	0.831	0.833	0.835	0.837	0.839	0.841
2923	0.828	0.833	0.837	0.842	0.846	0.850	0.854	0.858	0.862
3018	0.791	0.796	0.801	0.806	0.811	0.815	0.820	0.825	0.829
3022	0.807	0.811	0.816	0.820	0.824	0.829	0.833	0.838	0.842
3030	0.742	0.747	0.752	0.757	0.762	0.766	0.771	0.775	0.779
3039	0.692	0.698	0.704	0.709	0.715	0.720	0.725	0.731	0.736
3040	0.740	0.745	0.750	0.755	0.760	0.764	0.769	0.773	0.778
3060	0.799	0.803	0.807	0.812	0.816	0.820	0.824	0.828	0.831
3066	0.781	0.786	0.790	0.794	0.798	0.802	0.806	0.810	0.814
3070	0.867	0.870	0.872	0.875	0.878	0.880	0.883	0.885	0.887
3076	0.830	0.834	0.838	0.842	0.846	0.850	0.854	0.857	0.861
3081	0.671	0.676	0.681	0.686	0.690	0.695	0.700	0.704	0.709
3082	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.794	0.799
3085	0.828	0.833	0.838	0.843	0.847	0.852	0.856	0.861	0.865
3099	0.797	0.802	0.806	0.810	0.814	0.818	0.821	0.825	0.828
3110	0.742	0.747	0.752	0.757	0.762	0.767	0.772	0.776	0.781
3131	0.793	0.799	0.805	0.810	0.814	0.819	0.824	0.829	0.833
3146	0.801	0.805	0.809	0.812	0.816	0.819	0.823	0.826	0.829
3152	0.761	0.766	0.772	0.778	0.783	0.789	0.794	0.799	0.805
3165	0.802	0.806	0.811	0.815	0.819	0.823	0.827	0.831	0.835
3169	0.755	0.760	0.765	0.770	0.775	0.779	0.784	0.789	0.794
3175	0.799	0.804	0.808	0.813	0.818	0.823	0.827	0.832	0.836
3178	0.758	0.763	0.768	0.773	0.778	0.782	0.787	0.792	0.796
3179	0.768	0.772	0.776	0.781	0.785	0.789	0.792	0.796	0.800
3180	0.798	0.802	0.806	0.809	0.813	0.817	0.820	0.824	0.827
3220	0.783	0.788	0.792	0.796	0.801	0.805	0.809	0.813	0.818
3241	0.780	0.784	0.789	0.793	0.797	0.802	0.806	0.811	0.815
3257	0.836	0.840	0.844	0.848	0.851	0.855	0.858	0.861	0.864

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	2.31	0.140	0.153	0.164	0.176	0.187	0.198	0.208	0.219	0.229	0.239	0.250	0.259	0.268
3365	2.22	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
3372	2.37	0.123	0.134	0.145	0.155	0.165	0.175	0.185	0.195	0.204	0.213	0.223	0.232	0.240
3383	1.34	0.133	0.146	0.158	0.170	0.182	0.194	0.206	0.218	0.230	0.241	0.253	0.265	0.277
3400	2.34	0.131	0.142	0.152	0.163	0.173	0.183	0.192	0.202	0.211	0.221	0.229	0.238	0.247
3401	1.68	0.145	0.157	0.169	0.180	0.191	0.202	0.213	0.223	0.234	0.244	0.254	0.264	0.274
3501	2.56	0.127	0.138	0.149	0.159	0.170	0.180	0.190	0.199	0.209	0.218	0.228	0.237	0.245
3507	1.84	0.144	0.155	0.165	0.176	0.186	0.197	0.207	0.216	0.226	0.236	0.245	0.254	0.263
3560	1.22	0.150	0.162	0.173	0.184	0.195	0.205	0.215	0.225	0.235	0.245	0.254	0.264	0.273
3568	1.07	0.115	0.125	0.134	0.143	0.152	0.161	0.170	0.179	0.187	0.196	0.205	0.214	0.222
3569	0.79	0.133	0.144	0.154	0.164	0.174	0.183	0.192	0.201	0.209	0.218	0.226	0.235	0.242
3570	1.42	0.117	0.128	0.138	0.148	0.158	0.168	0.177	0.187	0.196	0.206	0.215	0.224	0.233
3572	0.37	0.174	0.186	0.199	0.210	0.221	0.232	0.243	0.253	0.263	0.273	0.282	0.291	0.301
3573	0.57	0.146	0.158	0.170	0.182	0.193	0.204	0.214	0.225	0.236	0.247	0.258	0.268	0.279
3574	1.18	0.157	0.169	0.181	0.193	0.205	0.216	0.226	0.237	0.247	0.256	0.266	0.275	0.284
3577	0.45	0.152	0.165	0.177	0.188	0.200	0.211	0.222	0.232	0.243	0.253	0.263	0.273	0.283
3612	1.15	0.135	0.146	0.156	0.166	0.176	0.186	0.196	0.205	0.214	0.223	0.232	0.241	0.249
3620	2.50	0.115	0.125	0.134	0.143	0.152	0.161	0.169	0.178	0.186	0.194	0.202	0.210	0.218
3632	1.13	0.133	0.144	0.155	0.165	0.176	0.186	0.196	0.206	0.215	0.224	0.234	0.243	0.252
3634	1.36	0.138	0.150	0.162	0.173	0.184	0.195	0.206	0.216	0.226	0.237	0.246	0.256	0.266
3643	0.87	0.144	0.155	0.167	0.177	0.188	0.198	0.208	0.218	0.227	0.237	0.246	0.255	0.264
3647	1.79	0.140	0.151	0.162	0.173	0.183	0.193	0.203	0.213	0.222	0.231	0.240	0.249	0.258
3651	1.25	0.142	0.154	0.167	0.179	0.191	0.202	0.214	0.225	0.236	0.247	0.258	0.269	0.279
3681	0.22	0.151	0.162	0.174	0.185	0.195	0.205	0.215	0.225	0.235	0.244	0.253	0.262	0.271
3682	0.52	0.136	0.147	0.158	0.169	0.179	0.190	0.200	0.209	0.219	0.228	0.238	0.247	0.256
3683	0.70	0.192	0.210	0.227	0.245	0.261	0.277	0.293	0.308	0.322	0.333	0.347	0.358	0.372
3719	0.67	0.077	0.084	0.091	0.098	0.105	0.112	0.119	0.126	0.132	0.139	0.146	0.152	0.158
3724	1.68	0.106	0.115	0.124	0.133	0.141	0.149	0.157	0.165	0.172	0.180	0.187	0.195	0.202
3726	0.93	0.097	0.105	0.113	0.121	0.129	0.137	0.145	0.152	0.159	0.167	0.174	0.181	0.188
3805	0.50	0.110	0.118	0.126	0.134	0.142	0.150	0.158	0.165	0.172	0.180	0.187	0.195	0.202
3808	2.23	0.161	0.174	0.187	0.199	0.211	0.223	0.234	0.246	0.257	0.267	0.278	0.288	0.299
3815	2.03	0.152	0.164	0.175	0.187	0.198	0.209	0.219	0.230	0.240	0.250	0.260	0.270	0.280
3821	2.56	0.173	0.187	0.201	0.215	0.228	0.241	0.254	0.266	0.278	0.289	0.300	0.310	0.320
3828	1.87	0.120	0.130	0.140	0.150	0.160	0.169	0.179	0.188	0.197	0.207	0.216	0.224	0.233
3830	0.80	0.135	0.146	0.156	0.166	0.176	0.185	0.195	0.204	0.212	0.221	0.229	0.237	0.245
3831	1.36	0.123	0.134	0.144	0.154	0.163	0.173	0.182	0.191	0.200	0.209	0.218	0.226	0.235
3840	1.98	0.172	0.185	0.198	0.211	0.223	0.234	0.245	0.256	0.267	0.277	0.287	0.297	0.306
4000	1.44	0.105	0.114	0.122	0.130	0.138	0.146	0.153	0.161	0.168	0.176	0.183	0.190	0.197
4034	2.00	0.133	0.144	0.154	0.165	0.175	0.185	0.195	0.205	0.215	0.224	0.234	0.243	0.252
4036	1.76	0.129	0.141	0.152	0.163	0.174	0.185	0.196	0.207	0.217	0.227	0.237	0.247	0.256
4038	3.00	0.122	0.132	0.142	0.151	0.161	0.170	0.178	0.186	0.194	0.203	0.210	0.218	0.226
4041	1.43	0.136	0.147	0.158	0.168	0.178	0.188	0.197	0.206	0.215	0.224	0.233	0.241	0.249
4049	1.67	0.127	0.138	0.149	0.160	0.170	0.181	0.191	0.201	0.210	0.220	0.230	0.239	0.248
4111	1.17	0.134	0.146	0.157	0.168	0.178	0.188	0.198	0.208	0.218	0.227	0.236	0.245	0.254
4112	0.15	0.174	0.188	0.201	0.214	0.226	0.238	0.250	0.261	0.272	0.282	0.293	0.303	0.312
4114	1.12	0.124	0.134	0.144	0.154	0.163	0.173	0.181	0.190	0.199	0.207	0.216	0.224	0.232
4130	2.51	0.144	0.155	0.166	0.177	0.187	0.198	0.208	0.218	0.228	0.237	0.247	0.256	0.265
4150	1.15	0.146	0.159	0.171	0.184	0.196	0.208	0.219	0.231	0.242	0.253	0.265	0.275	0.286
4239	1.36	0.123	0.133	0.143	0.153	0.162	0.172	0.181	0.190	0.199	0.208	0.217	0.226	0.235
4240	3.82	0.142	0.153	0.164	0.174	0.184	0.194	0.204	0.214	0.223	0.233	0.242	0.251	0.260
4243	1.56	0.159	0.172	0.185	0.198	0.211	0.224	0.236	0.248	0.260	0.271	0.282	0.293	0.304
4244	1.64	0.132	0.143	0.153	0.164	0.174	0.184	0.194	0.204	0.214	0.223	0.232	0.241	0.250
4250	1.43	0.142	0.153	0.163	0.174	0.184	0.193	0.203	0.212	0.221	0.230	0.239	0.247	0.256
4251	1.57	0.158	0.172	0.185	0.198	0.211	0.223	0.235	0.246	0.258	0.268	0.279	0.289	0.299
4279	2.04	0.137	0.150	0.162	0.173	0.185	0.196	0.207	0.218	0.229	0.239	0.249	0.259	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	0.278	0.287	0.295	0.304	0.312	0.320	0.328	0.336	0.344	0.351	0.359	0.367	0.374	0.381
3365	0.227	0.234	0.242	0.249	0.256	0.264	0.270	0.277	0.285	0.291	0.298	0.304	0.311	0.318
3372	0.249	0.258	0.266	0.275	0.283	0.291	0.299	0.306	0.314	0.322	0.329	0.337	0.344	0.351
3383	0.288	0.299	0.310	0.321	0.332	0.343	0.354	0.364	0.375	0.385	0.396	0.406	0.416	0.425
3400	0.256	0.264	0.272	0.280	0.288	0.296	0.304	0.311	0.319	0.326	0.334	0.341	0.348	0.355
3401	0.283	0.293	0.302	0.311	0.320	0.329	0.337	0.346	0.354	0.362	0.370	0.378	0.385	0.393
3501	0.254	0.263	0.271	0.280	0.288	0.296	0.303	0.311	0.319	0.327	0.334	0.342	0.349	0.357
3507	0.271	0.280	0.288	0.297	0.305	0.313	0.321	0.328	0.335	0.343	0.350	0.357	0.364	0.371
3560	0.281	0.290	0.299	0.307	0.315	0.323	0.331	0.339	0.347	0.354	0.361	0.369	0.376	0.383
3568	0.231	0.239	0.248	0.256	0.265	0.273	0.281	0.290	0.298	0.306	0.314	0.322	0.329	0.337
3569	0.251	0.258	0.266	0.273	0.281	0.289	0.296	0.304	0.312	0.319	0.326	0.333	0.341	0.348
3570	0.242	0.251	0.259	0.268	0.276	0.284	0.293	0.301	0.309	0.316	0.324	0.332	0.339	0.346
3572	0.310	0.319	0.327	0.336	0.345	0.353	0.361	0.369	0.377	0.385	0.393	0.400	0.408	0.415
3573	0.289	0.300	0.310	0.320	0.330	0.339	0.348	0.357	0.365	0.374	0.383	0.391	0.399	0.407
3574	0.293	0.302	0.310	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372	0.379	0.386	0.393
3577	0.293	0.303	0.312	0.322	0.331	0.340	0.350	0.359	0.368	0.376	0.385	0.393	0.402	0.410
3612	0.258	0.266	0.275	0.283	0.291	0.299	0.306	0.314	0.321	0.328	0.335	0.342	0.349	0.356
3620	0.226	0.233	0.241	0.249	0.256	0.264	0.271	0.278	0.285	0.292	0.298	0.305	0.312	0.318
3632	0.260	0.269	0.277	0.286	0.294	0.302	0.310	0.317	0.325	0.333	0.340	0.347	0.355	0.362
3634	0.275	0.284	0.293	0.302	0.310	0.319	0.326	0.334	0.342	0.349	0.356	0.364	0.371	0.378
3643	0.273	0.281	0.290	0.298	0.307	0.315	0.323	0.331	0.339	0.347	0.354	0.362	0.369	0.377
3647	0.266	0.274	0.283	0.291	0.299	0.307	0.315	0.323	0.331	0.339	0.346	0.354	0.361	0.368
3651	0.290	0.300	0.310	0.320	0.329	0.339	0.348	0.357	0.366	0.375	0.384	0.393	0.401	0.410
3681	0.280	0.288	0.296	0.304	0.312	0.320	0.328	0.335	0.343	0.350	0.358	0.365	0.372	0.379
3682	0.264	0.273	0.281	0.289	0.297	0.305	0.313	0.320	0.328	0.335	0.343	0.350	0.357	0.364
3683	0.382	0.396	0.407	0.420	0.429	0.438	0.451	0.459	0.466	0.473	0.486	0.493	0.500	0.506
3719	0.165	0.171	0.177	0.182	0.188	0.194	0.199	0.205	0.210	0.216	0.221	0.226	0.232	0.237
3724	0.209	0.216	0.223	0.229	0.236	0.242	0.249	0.255	0.261	0.267	0.273	0.279	0.285	0.291
3726	0.195	0.202	0.209	0.215	0.222	0.229	0.235	0.241	0.248	0.254	0.260	0.267	0.273	0.279
3805	0.209	0.215	0.223	0.229	0.235	0.242	0.248	0.254	0.261	0.267	0.272	0.279	0.285	0.291
3808	0.309	0.319	0.329	0.339	0.348	0.357	0.367	0.376	0.385	0.394	0.403	0.411	0.419	0.428
3815	0.289	0.299	0.308	0.317	0.326	0.335	0.344	0.352	0.361	0.369	0.377	0.385	0.393	0.400
3821	0.330	0.340	0.349	0.358	0.367	0.375	0.384	0.392	0.400	0.407	0.415	0.422	0.429	0.436
3828	0.241	0.249	0.257	0.265	0.273	0.281	0.289	0.297	0.304	0.312	0.319	0.326	0.333	0.339
3830	0.253	0.261	0.268	0.276	0.284	0.291	0.299	0.306	0.313	0.320	0.327	0.334	0.340	0.347
3831	0.243	0.251	0.259	0.266	0.274	0.281	0.289	0.296	0.303	0.310	0.317	0.324	0.331	0.337
3840	0.316	0.325	0.334	0.343	0.352	0.360	0.368	0.377	0.384	0.392	0.400	0.407	0.415	0.422
4000	0.204	0.211	0.218	0.225	0.231	0.238	0.244	0.251	0.257	0.264	0.269	0.276	0.282	0.288
4034	0.260	0.269	0.277	0.286	0.294	0.302	0.309	0.317	0.324	0.332	0.339	0.346	0.353	0.360
4036	0.266	0.275	0.284	0.294	0.302	0.311	0.320	0.328	0.337	0.345	0.353	0.361	0.369	0.377
4038	0.233	0.241	0.248	0.255	0.262	0.269	0.276	0.283	0.290	0.297	0.303	0.309	0.316	0.323
4041	0.258	0.265	0.273	0.281	0.289	0.297	0.304	0.311	0.318	0.325	0.332	0.339	0.346	0.353
4049	0.257	0.266	0.275	0.284	0.292	0.301	0.310	0.318	0.327	0.335	0.343	0.351	0.359	0.367
4111	0.262	0.270	0.278	0.286	0.293	0.300	0.307	0.314	0.321	0.328	0.335	0.341	0.347	0.353
4112	0.322	0.331	0.340	0.349	0.358	0.366	0.374	0.382	0.390	0.398	0.406	0.414	0.421	0.429
4114	0.239	0.247	0.255	0.262	0.270	0.277	0.285	0.292	0.299	0.306	0.313	0.320	0.326	0.332
4130	0.274	0.283	0.292	0.300	0.309	0.317	0.325	0.333	0.341	0.348	0.355	0.362	0.369	0.376
4150	0.296	0.306	0.316	0.325	0.335	0.344	0.353	0.362	0.371	0.379	0.388	0.396	0.404	0.412
4239	0.244	0.252	0.260	0.268	0.276	0.284	0.292	0.300	0.307	0.315	0.322	0.329	0.336	0.343
4240	0.269	0.277	0.286	0.294	0.303	0.312	0.319	0.327	0.335	0.343	0.349	0.357	0.365	0.372
4243	0.314	0.325	0.335	0.345	0.355	0.364	0.374	0.383	0.392	0.401	0.410	0.418	0.427	0.435
4244	0.258	0.267	0.275	0.283	0.291	0.299	0.307	0.314	0.321	0.329	0.336	0.343	0.349	0.356
4250	0.265	0.273	0.282	0.290	0.298	0.306	0.314	0.321	0.329	0.336	0.343	0.351	0.358	0.365
4251	0.308	0.318	0.327	0.337	0.346	0.355	0.364	0.373	0.381	0.390	0.399	0.407	0.415	0.422
4279	0.279	0.288	0.297	0.306	0.315	0.324	0.333	0.341	0.349	0.357	0.365	0.373	0.381	0.388

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	0.388	0.395	0.402	0.409	0.416	0.423	0.430	0.436	0.444	0.450	0.456	0.463	0.469	0.475
3365	0.324	0.330	0.336	0.343	0.349	0.355	0.361	0.367	0.372	0.378	0.384	0.389	0.395	0.400
3372	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	0.441
3383	0.435	0.445	0.455	0.464	0.473	0.481	0.489	0.497	0.506	0.513	0.521	0.528	0.536	0.543
3400	0.362	0.369	0.376	0.382	0.389	0.395	0.401	0.408	0.414	0.420	0.426	0.431	0.437	0.443
3401	0.400	0.408	0.415	0.422	0.429	0.436	0.442	0.449	0.455	0.462	0.468	0.474	0.480	0.486
3501	0.364	0.371	0.378	0.385	0.392	0.398	0.405	0.411	0.417	0.423	0.429	0.435	0.441	0.447
3507	0.377	0.384	0.391	0.397	0.404	0.410	0.416	0.422	0.428	0.434	0.440	0.446	0.451	0.457
3560	0.389	0.396	0.403	0.409	0.416	0.422	0.428	0.435	0.441	0.447	0.453	0.459	0.465	0.470
3568	0.345	0.352	0.359	0.366	0.373	0.380	0.388	0.395	0.401	0.408	0.415	0.422	0.428	0.435
3569	0.355	0.362	0.369	0.376	0.383	0.390	0.396	0.403	0.409	0.416	0.422	0.428	0.434	0.440
3570	0.354	0.361	0.368	0.375	0.382	0.388	0.395	0.401	0.408	0.414	0.420	0.426	0.432	0.438
3572	0.422	0.429	0.436	0.442	0.449	0.455	0.462	0.468	0.474	0.480	0.486	0.491	0.497	0.502
3573	0.415	0.423	0.431	0.439	0.447	0.455	0.462	0.470	0.478	0.485	0.492	0.499	0.506	0.513
3574	0.400	0.407	0.413	0.419	0.425	0.431	0.437	0.443	0.449	0.455	0.461	0.466	0.472	0.477
3577	0.418	0.426	0.434	0.442	0.449	0.457	0.464	0.471	0.478	0.485	0.492	0.498	0.504	0.510
3612	0.362	0.368	0.375	0.381	0.387	0.393	0.399	0.405	0.411	0.416	0.422	0.428	0.433	0.439
3620	0.324	0.330	0.336	0.342	0.348	0.354	0.360	0.365	0.371	0.376	0.381	0.386	0.391	0.397
3632	0.369	0.376	0.382	0.389	0.396	0.402	0.408	0.415	0.421	0.427	0.433	0.439	0.445	0.451
3634	0.386	0.393	0.400	0.407	0.414	0.420	0.427	0.433	0.439	0.445	0.452	0.458	0.464	0.470
3643	0.384	0.391	0.398	0.404	0.411	0.418	0.424	0.430	0.436	0.443	0.449	0.455	0.461	0.466
3647	0.375	0.382	0.388	0.395	0.401	0.408	0.414	0.420	0.426	0.432	0.438	0.444	0.450	0.455
3651	0.418	0.426	0.434	0.442	0.450	0.457	0.465	0.472	0.480	0.487	0.494	0.502	0.509	0.516
3681	0.385	0.392	0.399	0.405	0.412	0.418	0.424	0.431	0.437	0.442	0.448	0.454	0.460	0.466
3682	0.371	0.377	0.384	0.391	0.397	0.404	0.410	0.416	0.423	0.429	0.435	0.441	0.447	0.452
3683	0.513	0.525	0.531	0.536	0.541	0.546	0.551	0.556	0.567	0.571	0.576	0.581	0.586	0.590
3719	0.242	0.247	0.252	0.257	0.262	0.267	0.272	0.277	0.282	0.287	0.291	0.296	0.301	0.306
3724	0.296	0.302	0.308	0.313	0.319	0.324	0.330	0.335	0.340	0.345	0.351	0.356	0.361	0.366
3726	0.286	0.292	0.298	0.304	0.310	0.316	0.322	0.328	0.334	0.339	0.345	0.351	0.357	0.362
3805	0.297	0.301	0.307	0.313	0.318	0.324	0.330	0.335	0.339	0.344	0.349	0.355	0.360	0.365
3808	0.436	0.444	0.451	0.459	0.466	0.474	0.481	0.488	0.495	0.502	0.509	0.516	0.523	0.529
3815	0.408	0.415	0.423	0.430	0.437	0.444	0.450	0.457	0.463	0.470	0.476	0.482	0.488	0.494
3821	0.443	0.450	0.456	0.463	0.469	0.475	0.481	0.487	0.493	0.498	0.504	0.509	0.514	0.519
3828	0.346	0.353	0.359	0.366	0.372	0.379	0.385	0.391	0.396	0.402	0.408	0.414	0.420	0.425
3830	0.354	0.360	0.366	0.372	0.378	0.384	0.390	0.396	0.402	0.407	0.413	0.418	0.424	0.429
3831	0.344	0.350	0.356	0.362	0.369	0.375	0.381	0.387	0.392	0.398	0.404	0.410	0.415	0.421
3840	0.429	0.436	0.444	0.451	0.457	0.464	0.471	0.477	0.484	0.490	0.496	0.502	0.508	0.514
4000	0.294	0.300	0.305	0.311	0.317	0.323	0.329	0.335	0.340	0.346	0.351	0.356	0.362	0.367
4034	0.367	0.374	0.380	0.387	0.393	0.400	0.406	0.412	0.419	0.425	0.431	0.437	0.442	0.448
4036	0.384	0.392	0.400	0.407	0.415	0.422	0.430	0.437	0.445	0.453	0.460	0.467	0.473	0.480
4038	0.330	0.336	0.342	0.349	0.355	0.362	0.368	0.374	0.379	0.386	0.392	0.398	0.404	0.410
4041	0.359	0.365	0.371	0.377	0.383	0.388	0.394	0.399	0.404	0.409	0.414	0.419	0.424	0.430
4049	0.374	0.382	0.389	0.397	0.404	0.411	0.419	0.426	0.433	0.440	0.447	0.454	0.460	0.467
4111	0.359	0.365	0.371	0.376	0.382	0.388	0.394	0.399	0.405	0.410	0.416	0.421	0.427	0.432
4112	0.436	0.443	0.450	0.457	0.464	0.471	0.478	0.484	0.490	0.497	0.503	0.509	0.515	0.521
4114	0.338	0.344	0.350	0.356	0.361	0.367	0.372	0.378	0.383	0.388	0.394	0.399	0.403	0.408
4130	0.383	0.389	0.396	0.402	0.409	0.415	0.421	0.427	0.434	0.440	0.446	0.452	0.457	0.463
4150	0.419	0.427	0.434	0.441	0.448	0.455	0.462	0.469	0.476	0.483	0.489	0.496	0.502	0.508
4239	0.350	0.357	0.364	0.371	0.377	0.384	0.391	0.397	0.403	0.410	0.416	0.422	0.428	0.435
4240	0.379	0.385	0.393	0.400	0.407	0.414	0.420	0.426	0.430	0.436	0.441	0.447	0.452	0.457
4243	0.442	0.450	0.458	0.465	0.473	0.479	0.486	0.493	0.500	0.506	0.513	0.519	0.526	0.532
4244	0.363	0.369	0.376	0.382	0.388	0.394	0.400	0.406	0.412	0.418	0.424	0.429	0.435	0.441
4250	0.372	0.379	0.386	0.392	0.399	0.405	0.412	0.418	0.425	0.431	0.437	0.444	0.449	0.455
4251	0.430	0.437	0.443	0.450	0.456	0.462	0.469	0.474	0.480	0.486	0.490	0.495	0.499	0.504
4279	0.396	0.403	0.410	0.417	0.424	0.431	0.437	0.444	0.451	0.457	0.463	0.469	0.475	0.481

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
3339	0.481	0.493	0.505	0.516	0.527	0.538	0.549	0.559	0.569	0.579	0.589	0.598	0.607	0.616
3365	0.406	0.416	0.426	0.436	0.446	0.455	0.465	0.474	0.483	0.491	0.499	0.507	0.515	0.522
3372	0.447	0.459	0.470	0.481	0.491	0.502	0.512	0.522	0.531	0.540	0.550	0.559	0.567	0.576
3383	0.551	0.564	0.579	0.591	0.604	0.615	0.626	0.636	0.646	0.658	0.668	0.678	0.687	0.696
3400	0.448	0.459	0.469	0.479	0.489	0.498	0.508	0.517	0.525	0.534	0.542	0.550	0.558	0.566
3401	0.492	0.504	0.516	0.527	0.538	0.549	0.560	0.570	0.580	0.590	0.599	0.609	0.617	0.626
3501	0.453	0.464	0.475	0.485	0.495	0.505	0.516	0.525	0.535	0.544	0.554	0.563	0.572	0.580
3507	0.463	0.473	0.484	0.494	0.505	0.515	0.524	0.534	0.544	0.553	0.561	0.570	0.578	0.587
3560	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	0.599
3568	0.442	0.454	0.466	0.478	0.490	0.501	0.512	0.523	0.533	0.543	0.553	0.563	0.573	0.583
3569	0.446	0.458	0.469	0.481	0.492	0.504	0.514	0.525	0.535	0.544	0.554	0.564	0.573	0.582
3570	0.444	0.456	0.468	0.479	0.490	0.501	0.512	0.523	0.533	0.543	0.553	0.563	0.573	0.582
3572	0.508	0.519	0.530	0.540	0.551	0.561	0.570	0.580	0.589	0.598	0.607	0.615	0.623	0.631
3573	0.520	0.533	0.547	0.560	0.572	0.584	0.597	0.609	0.621	0.635	0.647	0.659	0.671	0.683
3574	0.483	0.493	0.504	0.514	0.523	0.533	0.542	0.551	0.560	0.569	0.578	0.587	0.595	0.604
3577	0.516	0.528	0.540	0.551	0.562	0.572	0.583	0.592	0.602	0.611	0.620	0.628	0.637	0.646
3612	0.444	0.455	0.465	0.475	0.485	0.495	0.504	0.513	0.522	0.531	0.539	0.548	0.556	0.564
3620	0.402	0.412	0.421	0.431	0.440	0.449	0.458	0.466	0.475	0.483	0.491	0.499	0.507	0.515
3632	0.456	0.468	0.479	0.489	0.500	0.510	0.520	0.529	0.539	0.548	0.557	0.565	0.574	0.582
3634	0.475	0.486	0.497	0.508	0.518	0.528	0.537	0.547	0.556	0.564	0.573	0.582	0.590	0.598
3643	0.472	0.483	0.494	0.505	0.516	0.527	0.537	0.547	0.556	0.566	0.576	0.585	0.594	0.602
3647	0.461	0.472	0.482	0.492	0.502	0.512	0.522	0.531	0.541	0.550	0.560	0.569	0.578	0.586
3651	0.523	0.537	0.550	0.563	0.575	0.587	0.598	0.609	0.620	0.631	0.641	0.651	0.660	0.669
3681	0.471	0.482	0.493	0.503	0.513	0.522	0.532	0.541	0.550	0.558	0.567	0.575	0.583	0.591
3682	0.458	0.469	0.480	0.490	0.500	0.510	0.519	0.529	0.538	0.546	0.555	0.564	0.572	0.580
3683	0.595	0.604	0.618	0.626	0.635	0.643	0.651	0.659	0.667	0.680	0.687	0.694	0.702	0.709
3719	0.310	0.319	0.328	0.337	0.345	0.354	0.362	0.371	0.379	0.386	0.394	0.402	0.409	0.416
3724	0.371	0.381	0.390	0.400	0.409	0.418	0.427	0.436	0.445	0.453	0.462	0.470	0.478	0.486
3726	0.367	0.377	0.387	0.396	0.406	0.414	0.423	0.431	0.439	0.446	0.454	0.461	0.469	0.476
3805	0.370	0.379	0.387	0.396	0.405	0.415	0.423	0.432	0.441	0.447	0.455	0.463	0.471	0.479
3808	0.536	0.549	0.560	0.572	0.583	0.594	0.604	0.614	0.624	0.634	0.643	0.652	0.661	0.669
3815	0.499	0.511	0.522	0.532	0.543	0.553	0.563	0.572	0.582	0.591	0.600	0.609	0.617	0.626
3821	0.524	0.534	0.544	0.553	0.561	0.570	0.578	0.587	0.595	0.603	0.611	0.618	0.626	0.633
3828	0.431	0.442	0.452	0.462	0.472	0.482	0.492	0.501	0.511	0.520	0.529	0.538	0.547	0.556
3830	0.434	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.530	0.538	0.546	0.554
3831	0.426	0.437	0.448	0.458	0.468	0.478	0.487	0.497	0.506	0.515	0.524	0.533	0.541	0.550
3840	0.520	0.532	0.542	0.553	0.563	0.573	0.582	0.592	0.601	0.610	0.619	0.628	0.636	0.645
4000	0.373	0.383	0.393	0.402	0.412	0.421	0.431	0.439	0.448	0.455	0.463	0.471	0.479	0.486
4034	0.454	0.465	0.476	0.486	0.497	0.507	0.517	0.526	0.536	0.545	0.554	0.563	0.572	0.581
4036	0.486	0.497	0.509	0.519	0.529	0.539	0.549	0.558	0.567	0.576	0.585	0.593	0.601	0.609
4038	0.416	0.428	0.439	0.451	0.463	0.474	0.486	0.496	0.507	0.516	0.527	0.537	0.546	0.556
4041	0.435	0.445	0.454	0.463	0.472	0.481	0.490	0.498	0.506	0.513	0.521	0.529	0.537	0.545
4049	0.474	0.486	0.498	0.510	0.522	0.533	0.544	0.554	0.564	0.575	0.585	0.594	0.603	0.612
4111	0.437	0.448	0.457	0.467	0.476	0.485	0.494	0.503	0.511	0.519	0.527	0.535	0.543	0.551
4112	0.526	0.538	0.548	0.558	0.568	0.577	0.586	0.595	0.604	0.612	0.621	0.629	0.637	0.645
4114	0.413	0.422	0.431	0.440	0.449	0.457	0.466	0.474	0.482	0.490	0.498	0.506	0.514	0.522
4130	0.469	0.480	0.491	0.501	0.511	0.520	0.530	0.539	0.548	0.557	0.566	0.575	0.583	0.591
4150	0.514	0.526	0.538	0.549	0.560	0.570	0.580	0.590	0.599	0.608	0.617	0.626	0.635	0.643
4239	0.441	0.453	0.464	0.476	0.487	0.498	0.509	0.519	0.529	0.538	0.548	0.557	0.566	0.574
4240	0.462	0.473	0.481	0.491	0.501	0.510	0.520	0.529	0.538	0.545	0.554	0.563	0.572	0.580
4243	0.538	0.551	0.563	0.575	0.586	0.598	0.609	0.620	0.630	0.641	0.652	0.661	0.671	0.680
4244	0.446	0.457	0.467	0.477	0.487	0.497	0.507	0.516	0.525	0.534	0.543	0.552	0.561	0.569
4250	0.461	0.472	0.483	0.493	0.503	0.512	0.521	0.530	0.539	0.548	0.556	0.563	0.571	0.578
4251	0.509	0.518	0.526	0.534	0.543	0.550	0.558	0.565	0.573	0.580	0.587	0.594	0.601	0.609
4279	0.487	0.499	0.509	0.520	0.530	0.540	0.550	0.559	0.568	0.577	0.586	0.594	0.603	0.611

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
3339	0.625	0.634	0.643	0.651	0.659	0.667	0.675	0.683	0.691	0.698	0.706	0.713	0.720	0.727
3365	0.530	0.537	0.544	0.551	0.558	0.564	0.571	0.578	0.584	0.590	0.597	0.602	0.608	0.613
3372	0.584	0.592	0.600	0.608	0.616	0.623	0.631	0.638	0.645	0.653	0.660	0.667	0.674	0.681
3383	0.705	0.713	0.722	0.730	0.738	0.745	0.752	0.758	0.765	0.770	0.776	0.782	0.787	0.793
3400	0.574	0.582	0.590	0.597	0.604	0.612	0.619	0.626	0.632	0.639	0.646	0.652	0.659	0.665
3401	0.634	0.642	0.649	0.657	0.664	0.671	0.677	0.684	0.691	0.697	0.704	0.710	0.716	0.722
3501	0.589	0.597	0.606	0.614	0.622	0.630	0.637	0.645	0.652	0.659	0.666	0.673	0.680	0.686
3507	0.595	0.603	0.611	0.618	0.626	0.634	0.641	0.648	0.655	0.662	0.669	0.676	0.682	0.689
3560	0.607	0.615	0.622	0.630	0.637	0.645	0.652	0.659	0.666	0.672	0.679	0.685	0.691	0.697
3568	0.593	0.603	0.613	0.623	0.632	0.641	0.650	0.660	0.669	0.677	0.686	0.694	0.702	0.709
3569	0.591	0.599	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.660	0.667	0.674	0.681	0.688
3570	0.592	0.601	0.610	0.619	0.627	0.634	0.642	0.649	0.657	0.664	0.671	0.678	0.685	0.692
3572	0.639	0.647	0.654	0.661	0.668	0.674	0.681	0.687	0.693	0.699	0.705	0.711	0.717	0.722
3573	0.693	0.704	0.714	0.725	0.735	0.746	0.756	0.767	0.776	0.785	0.794	0.802	0.809	0.819
3574	0.612	0.620	0.628	0.636	0.644	0.651	0.659	0.666	0.673	0.680	0.687	0.693	0.700	0.706
3577	0.654	0.663	0.671	0.679	0.686	0.694	0.701	0.707	0.714	0.721	0.727	0.734	0.740	0.747
3612	0.572	0.579	0.587	0.594	0.601	0.609	0.616	0.623	0.630	0.636	0.643	0.650	0.656	0.662
3620	0.523	0.531	0.538	0.546	0.553	0.560	0.567	0.574	0.581	0.588	0.594	0.601	0.608	0.614
3632	0.590	0.598	0.606	0.614	0.621	0.629	0.636	0.643	0.650	0.656	0.663	0.669	0.676	0.682
3634	0.606	0.614	0.621	0.629	0.636	0.644	0.651	0.658	0.665	0.671	0.678	0.685	0.692	0.698
3643	0.611	0.619	0.627	0.634	0.642	0.649	0.656	0.663	0.670	0.677	0.684	0.690	0.696	0.702
3647	0.595	0.603	0.610	0.618	0.625	0.633	0.640	0.647	0.654	0.660	0.666	0.673	0.679	0.685
3651	0.678	0.687	0.695	0.704	0.712	0.719	0.726	0.734	0.740	0.747	0.754	0.760	0.766	0.773
3681	0.599	0.607	0.614	0.621	0.628	0.636	0.643	0.649	0.656	0.663	0.669	0.675	0.682	0.688
3682	0.588	0.596	0.604	0.612	0.619	0.627	0.635	0.642	0.649	0.656	0.663	0.670	0.676	0.683
3683	0.716	0.723	0.730	0.737	0.743	0.750	0.757	0.763	0.770	0.776	0.782	0.789	0.795	0.806
3719	0.423	0.431	0.438	0.444	0.451	0.458	0.464	0.471	0.478	0.484	0.491	0.497	0.504	0.510
3724	0.494	0.502	0.510	0.518	0.526	0.533	0.541	0.548	0.555	0.562	0.569	0.576	0.583	0.590
3726	0.484	0.491	0.498	0.506	0.513	0.520	0.527	0.534	0.541	0.547	0.554	0.560	0.566	0.572
3805	0.487	0.495	0.502	0.510	0.517	0.525	0.532	0.539	0.546	0.553	0.560	0.567	0.574	0.579
3808	0.678	0.686	0.694	0.702	0.709	0.717	0.724	0.731	0.738	0.744	0.751	0.757	0.763	0.769
3815	0.634	0.641	0.649	0.656	0.663	0.671	0.678	0.684	0.691	0.698	0.704	0.710	0.716	0.722
3821	0.641	0.648	0.655	0.662	0.668	0.675	0.681	0.687	0.693	0.699	0.705	0.711	0.717	0.723
3828	0.564	0.572	0.581	0.589	0.596	0.604	0.612	0.619	0.626	0.633	0.640	0.647	0.654	0.661
3830	0.562	0.570	0.578	0.585	0.593	0.600	0.607	0.614	0.621	0.627	0.633	0.640	0.646	0.652
3831	0.558	0.566	0.574	0.582	0.589	0.597	0.604	0.611	0.619	0.626	0.632	0.639	0.645	0.652
3840	0.653	0.661	0.669	0.676	0.683	0.691	0.698	0.705	0.712	0.718	0.725	0.731	0.737	0.743
4000	0.494	0.501	0.508	0.515	0.522	0.529	0.536	0.543	0.550	0.556	0.563	0.570	0.576	0.582
4034	0.589	0.598	0.606	0.614	0.622	0.630	0.637	0.645	0.652	0.659	0.667	0.674	0.680	0.687
4036	0.616	0.624	0.631	0.638	0.645	0.651	0.657	0.663	0.668	0.674	0.680	0.685	0.690	0.697
4038	0.565	0.574	0.583	0.592	0.601	0.609	0.617	0.625	0.633	0.640	0.648	0.655	0.662	0.668
4041	0.553	0.561	0.569	0.577	0.584	0.591	0.598	0.605	0.612	0.619	0.625	0.632	0.639	0.644
4049	0.621	0.630	0.639	0.648	0.657	0.665	0.672	0.680	0.687	0.694	0.701	0.708	0.714	0.721
4111	0.559	0.567	0.574	0.582	0.589	0.596	0.603	0.610	0.617	0.625	0.632	0.639	0.646	0.653
4112	0.653	0.660	0.668	0.675	0.682	0.689	0.696	0.702	0.708	0.714	0.721	0.727	0.732	0.738
4114	0.530	0.537	0.544	0.551	0.557	0.564	0.570	0.576	0.582	0.588	0.595	0.600	0.606	0.611
4130	0.599	0.607	0.615	0.623	0.631	0.638	0.645	0.653	0.660	0.667	0.674	0.680	0.687	0.694
4150	0.651	0.660	0.668	0.675	0.683	0.690	0.697	0.704	0.711	0.718	0.724	0.731	0.737	0.744
4239	0.582	0.591	0.598	0.606	0.614	0.622	0.630	0.637	0.645	0.653	0.660	0.667	0.673	0.679
4240	0.589	0.597	0.606	0.614	0.622	0.630	0.638	0.646	0.654	0.662	0.668	0.674	0.680	0.684
4243	0.689	0.698	0.707	0.715	0.723	0.731	0.739	0.746	0.753	0.760	0.767	0.774	0.781	0.787
4244	0.577	0.585	0.593	0.601	0.608	0.616	0.623	0.630	0.637	0.644	0.651	0.658	0.664	0.671
4250	0.585	0.591	0.597	0.604	0.610	0.616	0.622	0.628	0.633	0.638	0.643	0.648	0.652	0.657
4251	0.616	0.623	0.630	0.637	0.644	0.651	0.658	0.665	0.671	0.677	0.683	0.689	0.694	0.699
4279	0.619	0.626	0.634	0.642	0.649	0.657	0.664	0.671	0.678	0.684	0.691	0.697	0.703	0.709

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	0.734	0.740	0.746	0.753	0.759	0.765	0.771	0.777	0.783	0.789	0.794	0.800	0.805	0.810
3365	0.619	0.625	0.630	0.636	0.641	0.647	0.652	0.658	0.663	0.668	0.673	0.679	0.684	0.689
3372	0.688	0.695	0.701	0.707	0.714	0.720	0.726	0.732	0.738	0.743	0.749	0.754	0.760	0.765
3383	0.798	0.803	0.808	0.812	0.817	0.822	0.826	0.831	0.835	0.840	0.844	0.849	0.853	0.857
3400	0.671	0.677	0.683	0.689	0.695	0.701	0.707	0.712	0.717	0.723	0.728	0.733	0.738	0.743
3401	0.728	0.733	0.738	0.744	0.749	0.754	0.759	0.764	0.769	0.774	0.779	0.784	0.789	0.793
3501	0.692	0.698	0.704	0.710	0.716	0.722	0.728	0.733	0.739	0.744	0.749	0.754	0.759	0.764
3507	0.696	0.702	0.708	0.714	0.719	0.725	0.730	0.735	0.740	0.745	0.750	0.755	0.759	0.764
3560	0.703	0.709	0.715	0.720	0.726	0.731	0.736	0.741	0.746	0.751	0.755	0.760	0.765	0.769
3568	0.717	0.724	0.731	0.738	0.745	0.752	0.759	0.765	0.771	0.777	0.783	0.789	0.795	0.800
3569	0.695	0.701	0.708	0.715	0.722	0.729	0.735	0.742	0.748	0.755	0.761	0.766	0.772	0.777
3570	0.699	0.706	0.712	0.719	0.726	0.732	0.739	0.745	0.751	0.757	0.763	0.769	0.775	0.781
3572	0.728	0.733	0.739	0.744	0.749	0.754	0.758	0.763	0.768	0.772	0.777	0.781	0.785	0.789
3573	0.825	0.831	0.837	0.843	0.849	0.855	0.860	0.864	0.869	0.873	0.878	0.882	0.887	0.891
3574	0.712	0.718	0.723	0.729	0.734	0.739	0.744	0.748	0.753	0.758	0.762	0.767	0.771	0.775
3577	0.753	0.759	0.765	0.770	0.776	0.782	0.787	0.792	0.797	0.803	0.807	0.812	0.817	0.822
3612	0.668	0.675	0.681	0.687	0.692	0.698	0.703	0.709	0.714	0.720	0.725	0.730	0.736	0.741
3620	0.621	0.627	0.633	0.639	0.645	0.651	0.657	0.663	0.669	0.675	0.681	0.687	0.693	0.698
3632	0.688	0.694	0.699	0.705	0.711	0.716	0.722	0.727	0.732	0.738	0.743	0.748	0.753	0.758
3634	0.704	0.710	0.716	0.722	0.728	0.734	0.740	0.746	0.751	0.757	0.762	0.768	0.773	0.779
3643	0.708	0.714	0.719	0.725	0.730	0.736	0.741	0.746	0.751	0.756	0.761	0.766	0.770	0.775
3647	0.691	0.697	0.703	0.708	0.713	0.718	0.723	0.728	0.733	0.737	0.742	0.747	0.751	0.756
3651	0.779	0.784	0.790	0.796	0.801	0.807	0.812	0.817	0.822	0.827	0.831	0.836	0.840	0.844
3681	0.694	0.700	0.705	0.711	0.717	0.722	0.727	0.733	0.738	0.743	0.747	0.752	0.757	0.761
3682	0.689	0.695	0.701	0.707	0.713	0.719	0.725	0.730	0.736	0.741	0.747	0.752	0.757	0.762
3683	0.812	0.818	0.824	0.829	0.835	0.841	0.847	0.852	0.858	0.864	0.869	0.875	0.880	0.886
3719	0.516	0.522	0.528	0.534	0.539	0.545	0.551	0.556	0.562	0.568	0.573	0.579	0.584	0.590
3724	0.597	0.603	0.610	0.616	0.622	0.629	0.635	0.641	0.647	0.653	0.658	0.664	0.670	0.675
3726	0.578	0.584	0.590	0.597	0.603	0.609	0.615	0.621	0.627	0.633	0.639	0.645	0.650	0.656
3805	0.586	0.593	0.599	0.606	0.612	0.619	0.625	0.632	0.638	0.644	0.651	0.657	0.663	0.668
3808	0.775	0.781	0.786	0.792	0.797	0.802	0.807	0.812	0.817	0.822	0.827	0.832	0.836	0.841
3815	0.728	0.733	0.738	0.744	0.749	0.754	0.759	0.764	0.768	0.773	0.778	0.782	0.787	0.791
3821	0.729	0.734	0.740	0.745	0.751	0.756	0.761	0.767	0.772	0.777	0.782	0.787	0.791	0.796
3828	0.667	0.674	0.680	0.686	0.692	0.698	0.704	0.709	0.715	0.721	0.726	0.731	0.737	0.742
3830	0.658	0.664	0.670	0.675	0.681	0.687	0.692	0.698	0.703	0.708	0.713	0.718	0.723	0.728
3831	0.658	0.664	0.670	0.675	0.681	0.687	0.692	0.698	0.703	0.708	0.713	0.718	0.723	0.728
3840	0.749	0.755	0.760	0.766	0.771	0.777	0.782	0.788	0.793	0.797	0.802	0.807	0.811	0.815
4000	0.588	0.594	0.600	0.607	0.613	0.619	0.624	0.630	0.636	0.642	0.647	0.653	0.659	0.664
4034	0.694	0.701	0.707	0.713	0.719	0.725	0.731	0.736	0.742	0.747	0.753	0.758	0.763	0.768
4036	0.702	0.708	0.713	0.718	0.724	0.728	0.733	0.738	0.742	0.746	0.749	0.753	0.756	0.760
4038	0.675	0.682	0.689	0.695	0.702	0.708	0.714	0.721	0.727	0.733	0.739	0.746	0.752	0.757
4041	0.651	0.657	0.663	0.669	0.675	0.681	0.687	0.693	0.699	0.704	0.709	0.714	0.719	0.725
4049	0.727	0.733	0.739	0.744	0.750	0.756	0.761	0.766	0.771	0.776	0.781	0.786	0.790	0.794
4111	0.660	0.666	0.673	0.680	0.686	0.692	0.698	0.704	0.710	0.715	0.721	0.727	0.732	0.738
4112	0.744	0.750	0.755	0.761	0.766	0.772	0.777	0.783	0.788	0.793	0.797	0.802	0.806	0.811
4114	0.617	0.623	0.628	0.633	0.639	0.644	0.649	0.654	0.660	0.665	0.670	0.676	0.681	0.686
4130	0.700	0.707	0.713	0.719	0.725	0.730	0.736	0.742	0.747	0.753	0.758	0.763	0.768	0.774
4150	0.750	0.756	0.762	0.768	0.774	0.780	0.786	0.791	0.797	0.802	0.807	0.813	0.818	0.823
4239	0.686	0.692	0.698	0.704	0.709	0.715	0.720	0.725	0.730	0.735	0.740	0.745	0.749	0.754
4240	0.690	0.696	0.702	0.707	0.713	0.719	0.724	0.730	0.735	0.741	0.746	0.752	0.757	0.762
4243	0.793	0.799	0.805	0.810	0.815	0.820	0.824	0.828	0.832	0.836	0.840	0.844	0.848	0.852
4244	0.677	0.684	0.690	0.696	0.702	0.708	0.714	0.719	0.725	0.730	0.735	0.740	0.745	0.750
4250	0.662	0.666	0.671	0.675	0.679	0.683	0.687	0.691	0.696	0.700	0.704	0.708	0.712	0.716
4251	0.705	0.710	0.716	0.721	0.727	0.732	0.737	0.743	0.748	0.753	0.759	0.764	0.769	0.775
4279	0.715	0.721	0.727	0.732	0.738	0.744	0.749	0.755	0.760	0.765	0.770	0.775	0.779	0.784

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	0.815	0.820	0.824	0.828	0.833	0.837	0.841	0.845	0.849
3365	0.694	0.699	0.703	0.707	0.712	0.716	0.721	0.725	0.730
3372	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.809
3383	0.861	0.865	0.868	0.872	0.876	0.879	0.882	0.886	0.889
3400	0.748	0.753	0.758	0.763	0.768	0.772	0.777	0.781	0.786
3401	0.798	0.803	0.807	0.812	0.816	0.821	0.825	0.829	0.834
3501	0.769	0.774	0.778	0.783	0.788	0.792	0.797	0.801	0.805
3507	0.769	0.773	0.777	0.781	0.785	0.789	0.793	0.797	0.801
3560	0.774	0.778	0.782	0.786	0.790	0.794	0.798	0.802	0.805
3568	0.806	0.811	0.817	0.822	0.827	0.832	0.836	0.841	0.845
3569	0.782	0.787	0.792	0.797	0.802	0.806	0.811	0.815	0.819
3570	0.787	0.793	0.799	0.804	0.809	0.815	0.820	0.825	0.829
3572	0.794	0.798	0.801	0.805	0.809	0.813	0.816	0.820	0.823
3573	0.895	0.900	0.904	0.908	0.912	0.916	0.919	0.923	0.926
3574	0.780	0.784	0.788	0.792	0.796	0.800	0.803	0.807	0.811
3577	0.827	0.831	0.836	0.840	0.844	0.848	0.852	0.857	0.860
3612	0.746	0.751	0.756	0.761	0.766	0.771	0.776	0.780	0.785
3620	0.704	0.709	0.714	0.719	0.724	0.729	0.733	0.738	0.743
3632	0.762	0.767	0.772	0.776	0.781	0.785	0.789	0.793	0.797
3634	0.784	0.789	0.794	0.799	0.804	0.808	0.813	0.817	0.821
3643	0.780	0.784	0.789	0.793	0.797	0.802	0.806	0.810	0.814
3647	0.760	0.765	0.770	0.774	0.779	0.783	0.787	0.791	0.795
3651	0.848	0.852	0.855	0.859	0.862	0.866	0.869	0.872	0.875
3681	0.766	0.770	0.775	0.779	0.783	0.788	0.792	0.796	0.800
3682	0.767	0.771	0.776	0.781	0.785	0.789	0.794	0.798	0.802
3683	0.891	0.896	0.902	0.907	0.912	0.917	0.922	0.924	0.926
3719	0.595	0.601	0.606	0.611	0.617	0.622	0.628	0.633	0.638
3724	0.681	0.686	0.691	0.697	0.702	0.707	0.712	0.717	0.722
3726	0.662	0.667	0.673	0.678	0.684	0.689	0.695	0.701	0.706
3805	0.674	0.680	0.685	0.690	0.696	0.701	0.707	0.712	0.717
3808	0.845	0.849	0.854	0.858	0.862	0.865	0.869	0.872	0.875
3815	0.795	0.800	0.804	0.808	0.812	0.816	0.819	0.823	0.827
3821	0.800	0.804	0.809	0.813	0.817	0.821	0.825	0.828	0.832
3828	0.747	0.752	0.757	0.762	0.767	0.772	0.776	0.781	0.785
3830	0.732	0.737	0.741	0.746	0.750	0.755	0.759	0.764	0.768
3831	0.733	0.738	0.743	0.747	0.752	0.756	0.761	0.765	0.770
3840	0.820	0.824	0.828	0.832	0.835	0.839	0.843	0.846	0.850
4000	0.670	0.676	0.681	0.687	0.692	0.697	0.703	0.708	0.713
4034	0.773	0.778	0.783	0.788	0.793	0.797	0.802	0.807	0.811
4036	0.763	0.767	0.770	0.773	0.777	0.780	0.783	0.787	0.790
4038	0.763	0.769	0.775	0.781	0.786	0.792	0.798	0.803	0.808
4041	0.730	0.735	0.739	0.744	0.748	0.752	0.757	0.761	0.765
4049	0.799	0.803	0.808	0.812	0.816	0.819	0.823	0.827	0.831
4111	0.743	0.749	0.754	0.760	0.766	0.771	0.776	0.782	0.787
4112	0.815	0.819	0.823	0.827	0.831	0.834	0.838	0.842	0.845
4114	0.691	0.696	0.702	0.707	0.712	0.717	0.722	0.727	0.733
4130	0.779	0.784	0.789	0.794	0.799	0.804	0.809	0.813	0.818
4150	0.828	0.832	0.837	0.841	0.846	0.850	0.854	0.857	0.861
4239	0.758	0.763	0.767	0.772	0.776	0.781	0.785	0.789	0.793
4240	0.768	0.773	0.778	0.783	0.788	0.793	0.798	0.803	0.808
4243	0.855	0.859	0.862	0.866	0.869	0.873	0.876	0.880	0.883
4244	0.755	0.760	0.765	0.770	0.774	0.779	0.783	0.788	0.792
4250	0.720	0.724	0.728	0.732	0.736	0.739	0.743	0.747	0.751
4251	0.779	0.784	0.789	0.793	0.798	0.802	0.807	0.811	0.816
4279	0.789	0.793	0.798	0.802	0.806	0.810	0.814	0.817	0.821

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	1.17	0.140	0.153	0.164	0.176	0.186	0.197	0.208	0.218	0.228	0.237	0.247	0.256	0.266
4286	2.56	0.143	0.155	0.166	0.177	0.188	0.199	0.209	0.220	0.230	0.239	0.249	0.258	0.268
4295	2.44	0.136	0.150	0.163	0.175	0.188	0.200	0.212	0.224	0.236	0.248	0.260	0.271	0.283
4297	0.09	0.123	0.132	0.142	0.151	0.160	0.168	0.177	0.185	0.193	0.201	0.209	0.217	0.224
4299	1.92	0.131	0.143	0.154	0.165	0.175	0.186	0.196	0.206	0.216	0.226	0.235	0.245	0.254
4304	2.69	0.144	0.156	0.167	0.179	0.190	0.200	0.211	0.222	0.232	0.242	0.252	0.261	0.270
4312	2.61	0.143	0.156	0.168	0.180	0.192	0.204	0.216	0.228	0.240	0.251	0.263	0.273	0.285
4351	1.25	0.123	0.133	0.143	0.152	0.160	0.168	0.176	0.184	0.191	0.199	0.206	0.214	0.221
4354	1.06	0.136	0.147	0.157	0.167	0.177	0.187	0.196	0.205	0.214	0.223	0.232	0.240	0.249
4361	0.58	0.167	0.180	0.192	0.204	0.216	0.228	0.239	0.250	0.260	0.271	0.280	0.290	0.299
4362	0.60	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
4410	2.62	0.152	0.166	0.179	0.191	0.204	0.216	0.227	0.239	0.250	0.261	0.272	0.283	0.294
4420	4.04	0.130	0.141	0.152	0.162	0.172	0.183	0.193	0.203	0.213	0.222	0.232	0.241	0.251
4432	1.58	0.123	0.135	0.145	0.156	0.167	0.177	0.187	0.197	0.208	0.217	0.227	0.237	0.246
4470	1.02	0.135	0.146	0.157	0.168	0.178	0.189	0.199	0.209	0.219	0.228	0.238	0.247	0.257
4478	2.26	0.141	0.153	0.165	0.176	0.188	0.199	0.210	0.220	0.231	0.241	0.251	0.261	0.271
4492	2.47	0.135	0.147	0.159	0.171	0.183	0.194	0.206	0.217	0.228	0.239	0.250	0.261	0.271
4494	2.50	0.131	0.143	0.154	0.166	0.176	0.187	0.198	0.208	0.218	0.228	0.238	0.247	0.257
4495	1.55	0.143	0.155	0.166	0.178	0.189	0.200	0.210	0.221	0.231	0.241	0.250	0.260	0.270
4496	2.25	0.145	0.158	0.171	0.183	0.196	0.208	0.220	0.231	0.243	0.254	0.266	0.277	0.288
4497	1.80	0.136	0.148	0.159	0.170	0.181	0.192	0.202	0.212	0.222	0.232	0.242	0.252	0.261
4498	2.17	0.142	0.154	0.165	0.177	0.188	0.199	0.210	0.220	0.230	0.241	0.251	0.260	0.270
4499	2.42	0.128	0.139	0.150	0.161	0.172	0.182	0.192	0.203	0.213	0.223	0.233	0.243	0.253
4511	0.16	0.141	0.153	0.164	0.174	0.184	0.194	0.203	0.213	0.222	0.231	0.239	0.248	0.257
4512	0.07	0.175	0.189	0.202	0.215	0.227	0.239	0.250	0.261	0.272	0.283	0.293	0.304	0.313
4557	1.49	0.152	0.166	0.180	0.194	0.207	0.221	0.234	0.247	0.261	0.273	0.286	0.298	0.310
4558	1.24	0.142	0.154	0.164	0.175	0.186	0.196	0.206	0.216	0.226	0.236	0.245	0.255	0.264
4611	0.66	0.149	0.161	0.173	0.185	0.196	0.207	0.217	0.228	0.238	0.248	0.258	0.268	0.277
4623	2.59	0.146	0.159	0.172	0.185	0.197	0.209	0.221	0.232	0.244	0.254	0.265	0.275	0.286
4635	1.09	0.108	0.118	0.127	0.136	0.144	0.153	0.162	0.170	0.179	0.187	0.195	0.203	0.211
4665	3.26	0.117	0.126	0.135	0.144	0.152	0.161	0.169	0.178	0.185	0.193	0.201	0.208	0.215
4683	1.33	0.124	0.134	0.143	0.153	0.162	0.171	0.179	0.188	0.196	0.204	0.211	0.219	0.227
4691	0.59	0.145	0.157	0.169	0.180	0.192	0.203	0.214	0.224	0.235	0.245	0.255	0.265	0.274
4692	0.68	0.147	0.159	0.171	0.182	0.193	0.203	0.214	0.224	0.234	0.244	0.254	0.263	0.273
4717	1.87	0.127	0.137	0.147	0.156	0.165	0.174	0.183	0.191	0.199	0.208	0.216	0.224	0.232
4720	1.40	0.169	0.183	0.198	0.212	0.226	0.239	0.253	0.266	0.278	0.291	0.303	0.314	0.326
4740	0.33	0.105	0.114	0.124	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212
4771	0.54	0.169	0.183	0.196	0.210	0.223	0.235	0.246	0.257	0.268	0.278	0.288	0.298	0.308
4828	1.15	0.128	0.139	0.149	0.159	0.168	0.178	0.187	0.196	0.205	0.213	0.222	0.231	0.239
4829	0.57	0.146	0.157	0.168	0.179	0.189	0.199	0.209	0.218	0.227	0.236	0.245	0.253	0.262
4831	2.02	0.144	0.156	0.167	0.179	0.190	0.201	0.212	0.222	0.232	0.242	0.252	0.262	0.272
4983	1.32	0.113	0.123	0.133	0.143	0.153	0.162	0.171	0.180	0.189	0.198	0.207	0.215	0.224
5020	1.47	0.085	0.092	0.100	0.108	0.115	0.123	0.130	0.137	0.144	0.151	0.158	0.165	0.171
5027	3.30	0.120	0.130	0.141	0.151	0.161	0.171	0.181	0.190	0.199	0.208	0.216	0.225	0.233
5028	1.73	0.092	0.101	0.109	0.117	0.125	0.133	0.141	0.148	0.156	0.164	0.171	0.179	0.186
5029	1.98	0.093	0.101	0.110	0.118	0.125	0.133	0.140	0.148	0.155	0.162	0.169	0.176	0.183
5040	2.87	0.086	0.094	0.102	0.109	0.116	0.123	0.130	0.137	0.143	0.150	0.156	0.162	0.168
5102	2.20	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
5107	2.34	0.117	0.127	0.136	0.146	0.155	0.164	0.172	0.181	0.190	0.198	0.206	0.214	0.222
5108	3.34	0.100	0.109	0.117	0.125	0.133	0.140	0.148	0.156	0.163	0.171	0.178	0.186	0.193
5128	0.46	0.132	0.143	0.153	0.163	0.172	0.181	0.190	0.199	0.207	0.216	0.224	0.231	0.239
5129	0.17	0.120	0.131	0.141	0.152	0.162	0.171	0.181	0.190	0.200	0.208	0.217	0.225	0.234
5130	0.50	0.095	0.103	0.111	0.118	0.126	0.133	0.141	0.148	0.155	0.162	0.168	0.175	0.182
5140	0.76	0.092	0.101	0.109	0.117	0.124	0.132	0.140	0.147	0.154	0.162	0.169	0.176	0.183
5146	2.06	0.115	0.125	0.135	0.145	0.154	0.163	0.172	0.181	0.189	0.198	0.206	0.214	0.222

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	0.275	0.284	0.292	0.301	0.309	0.317	0.325	0.333	0.341	0.349	0.357	0.365	0.373	0.381
4286	0.277	0.285	0.294	0.302	0.311	0.319	0.327	0.334	0.342	0.349	0.357	0.364	0.371	0.378
4295	0.294	0.304	0.315	0.325	0.336	0.345	0.355	0.364	0.374	0.383	0.392	0.401	0.409	0.417
4297	0.232	0.238	0.246	0.252	0.260	0.267	0.273	0.279	0.286	0.293	0.297	0.303	0.309	0.315
4299	0.263	0.272	0.280	0.289	0.297	0.306	0.314	0.322	0.330	0.337	0.345	0.352	0.360	0.367
4304	0.279	0.289	0.297	0.306	0.315	0.323	0.332	0.340	0.348	0.355	0.363	0.371	0.378	0.386
4312	0.296	0.308	0.318	0.330	0.340	0.349	0.360	0.368	0.377	0.385	0.396	0.404	0.412	0.419
4351	0.228	0.234	0.241	0.247	0.254	0.261	0.266	0.272	0.279	0.286	0.290	0.297	0.303	0.310
4354	0.257	0.265	0.274	0.282	0.289	0.297	0.305	0.312	0.319	0.327	0.334	0.341	0.348	0.354
4361	0.308	0.317	0.325	0.334	0.342	0.350	0.358	0.366	0.373	0.381	0.388	0.395	0.403	0.410
4362	0.259	0.267	0.276	0.283	0.292	0.300	0.307	0.315	0.323	0.330	0.337	0.345	0.352	0.359
4410	0.304	0.314	0.324	0.334	0.343	0.353	0.362	0.371	0.380	0.388	0.397	0.405	0.413	0.421
4420	0.260	0.269	0.277	0.286	0.294	0.302	0.309	0.317	0.325	0.333	0.340	0.347	0.354	0.362
4432	0.255	0.264	0.272	0.281	0.289	0.297	0.304	0.312	0.320	0.327	0.335	0.343	0.350	0.358
4470	0.266	0.275	0.284	0.292	0.300	0.307	0.315	0.323	0.330	0.337	0.345	0.352	0.359	0.366
4478	0.281	0.290	0.299	0.308	0.317	0.325	0.334	0.341	0.349	0.357	0.365	0.372	0.380	0.387
4492	0.282	0.292	0.303	0.313	0.322	0.332	0.342	0.351	0.360	0.369	0.378	0.387	0.396	0.405
4494	0.266	0.275	0.285	0.293	0.302	0.311	0.319	0.328	0.336	0.344	0.352	0.360	0.367	0.375
4495	0.279	0.288	0.297	0.306	0.314	0.323	0.331	0.340	0.348	0.356	0.363	0.371	0.379	0.386
4496	0.298	0.309	0.319	0.329	0.339	0.349	0.359	0.368	0.377	0.387	0.396	0.405	0.413	0.422
4497	0.271	0.280	0.290	0.299	0.307	0.316	0.325	0.334	0.342	0.350	0.359	0.367	0.375	0.382
4498	0.279	0.289	0.298	0.307	0.316	0.324	0.333	0.341	0.349	0.357	0.365	0.373	0.381	0.389
4499	0.262	0.272	0.281	0.290	0.299	0.308	0.317	0.325	0.334	0.342	0.350	0.359	0.366	0.374
4511	0.265	0.273	0.281	0.289	0.297	0.304	0.312	0.319	0.326	0.333	0.340	0.347	0.353	0.360
4512	0.323	0.333	0.342	0.351	0.360	0.368	0.377	0.385	0.393	0.401	0.408	0.416	0.423	0.430
4557	0.322	0.334	0.345	0.356	0.367	0.377	0.388	0.398	0.407	0.417	0.426	0.435	0.444	0.453
4558	0.273	0.282	0.291	0.299	0.307	0.316	0.323	0.331	0.339	0.347	0.354	0.361	0.369	0.376
4611	0.287	0.297	0.306	0.315	0.324	0.333	0.342	0.350	0.359	0.367	0.375	0.383	0.391	0.399
4623	0.295	0.305	0.315	0.324	0.333	0.342	0.351	0.359	0.368	0.376	0.384	0.392	0.400	0.408
4635	0.218	0.226	0.233	0.240	0.247	0.254	0.261	0.267	0.274	0.280	0.286	0.292	0.298	0.304
4665	0.223	0.229	0.236	0.243	0.250	0.257	0.264	0.271	0.277	0.284	0.290	0.296	0.303	0.309
4683	0.235	0.242	0.249	0.256	0.263	0.270	0.276	0.283	0.290	0.297	0.303	0.310	0.316	0.322
4691	0.283	0.292	0.300	0.308	0.317	0.325	0.333	0.341	0.348	0.355	0.362	0.369	0.376	0.382
4692	0.282	0.291	0.300	0.310	0.318	0.327	0.335	0.343	0.351	0.358	0.366	0.374	0.382	0.389
4717	0.240	0.247	0.255	0.262	0.269	0.277	0.283	0.291	0.298	0.305	0.310	0.317	0.324	0.331
4720	0.337	0.348	0.359	0.370	0.381	0.391	0.401	0.411	0.421	0.431	0.441	0.450	0.459	0.467
4740	0.219	0.227	0.234	0.242	0.249	0.256	0.264	0.270	0.277	0.284	0.290	0.296	0.302	0.309
4771	0.317	0.327	0.335	0.345	0.353	0.361	0.370	0.377	0.384	0.391	0.399	0.406	0.413	0.420
4828	0.248	0.256	0.263	0.271	0.279	0.286	0.293	0.300	0.307	0.314	0.321	0.328	0.334	0.341
4829	0.270	0.278	0.286	0.294	0.302	0.309	0.317	0.324	0.331	0.338	0.346	0.352	0.359	0.365
4831	0.281	0.290	0.300	0.308	0.317	0.326	0.334	0.343	0.351	0.359	0.367	0.374	0.382	0.389
4983	0.232	0.240	0.248	0.256	0.263	0.270	0.278	0.285	0.293	0.300	0.307	0.313	0.320	0.327
5020	0.178	0.184	0.190	0.196	0.203	0.209	0.215	0.221	0.227	0.233	0.239	0.245	0.251	0.256
5027	0.241	0.250	0.258	0.266	0.274	0.281	0.289	0.296	0.303	0.310	0.317	0.324	0.330	0.337
5028	0.193	0.200	0.207	0.214	0.221	0.228	0.234	0.241	0.248	0.254	0.260	0.267	0.273	0.279
5029	0.189	0.196	0.202	0.209	0.215	0.221	0.227	0.233	0.239	0.244	0.250	0.256	0.261	0.267
5040	0.174	0.180	0.186	0.192	0.198	0.203	0.208	0.214	0.219	0.224	0.229	0.234	0.239	0.244
5102	0.199	0.206	0.213	0.220	0.227	0.234	0.240	0.247	0.253	0.260	0.266	0.273	0.279	0.285
5107	0.230	0.237	0.245	0.252	0.259	0.267	0.274	0.281	0.287	0.294	0.301	0.308	0.314	0.321
5108	0.200	0.207	0.214	0.221	0.228	0.234	0.241	0.248	0.254	0.261	0.267	0.273	0.280	0.286
5128	0.246	0.254	0.261	0.268	0.275	0.281	0.288	0.294	0.300	0.307	0.313	0.319	0.325	0.330
5129	0.241	0.250	0.257	0.266	0.273	0.280	0.289	0.297	0.303	0.310	0.318	0.324	0.330	0.335
5130	0.189	0.195	0.202	0.208	0.214	0.220	0.226	0.232	0.238	0.243	0.249	0.255	0.261	0.266
5140	0.190	0.196	0.203	0.209	0.216	0.222	0.228	0.235	0.241	0.247	0.253	0.259	0.264	0.270
5146	0.230	0.238	0.246	0.253	0.261	0.268	0.275	0.282	0.289	0.296	0.303	0.310	0.317	0.323

Table I – Expected Loss Rates and D-Ratios

Class Code	| 18,000	18,500	19,000	19,500	20,000	D-Ratio by Primary Threshold 20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
4283	0.388	0.395	0.401	0.407	0.413	0.419	0.425	0.431	0.437	0.443	0.449	0.454	0.460	0.466
4286	0.385	0.391	0.398	0.405	0.411	0.417	0.424	0.430	0.436	0.442	0.448	0.454	0.460	0.465
4295	0.425	0.434	0.441	0.449	0.456	0.464	0.471	0.478	0.485	0.492	0.499	0.506	0.512	0.519
4297	0.321	0.326	0.331	0.337	0.343	0.349	0.355	0.360	0.364	0.370	0.375	0.381	0.386	0.391
4299	0.374	0.381	0.389	0.395	0.402	0.409	0.416	0.422	0.429	0.435	0.441	0.447	0.453	0.459
4304	0.393	0.400	0.407	0.414	0.421	0.428	0.435	0.442	0.449	0.455	0.462	0.468	0.475	0.481
4312	0.427	0.439	0.446	0.454	0.461	0.469	0.476	0.483	0.495	0.502	0.509	0.516	0.523	0.530
4351	0.316	0.320	0.326	0.332	0.339	0.345	0.351	0.357	0.360	0.366	0.371	0.377	0.382	0.387
4354	0.361	0.367	0.374	0.380	0.386	0.392	0.398	0.404	0.409	0.415	0.421	0.426	0.431	0.436
4361	0.417	0.424	0.431	0.437	0.444	0.450	0.456	0.462	0.469	0.475	0.481	0.487	0.493	0.498
4362	0.365	0.371	0.378	0.384	0.390	0.397	0.403	0.409	0.414	0.420	0.426	0.431	0.437	0.443
4410	0.429	0.437	0.444	0.452	0.459	0.466	0.473	0.480	0.487	0.494	0.500	0.507	0.513	0.519
4420	0.369	0.376	0.383	0.389	0.396	0.403	0.410	0.416	0.422	0.428	0.435	0.441	0.447	0.453
4432	0.365	0.372	0.380	0.387	0.394	0.401	0.408	0.415	0.423	0.429	0.436	0.443	0.450	0.457
4470	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	0.449
4478	0.394	0.401	0.408	0.415	0.421	0.428	0.434	0.441	0.447	0.454	0.460	0.466	0.472	0.478
4492	0.413	0.421	0.429	0.437	0.444	0.452	0.459	0.466	0.473	0.479	0.486	0.492	0.499	0.505
4494	0.382	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
4495	0.394	0.401	0.408	0.415	0.422	0.428	0.435	0.441	0.447	0.454	0.460	0.465	0.471	0.477
4496	0.431	0.439	0.448	0.456	0.464	0.472	0.479	0.487	0.495	0.502	0.509	0.515	0.522	0.529
4497	0.390	0.397	0.405	0.412	0.419	0.426	0.433	0.440	0.447	0.454	0.460	0.467	0.473	0.480
4498	0.396	0.403	0.411	0.418	0.425	0.432	0.439	0.445	0.452	0.459	0.465	0.471	0.478	0.484
4499	0.382	0.390	0.397	0.404	0.412	0.419	0.426	0.433	0.440	0.447	0.453	0.460	0.466	0.473
4511	0.366	0.372	0.378	0.384	0.390	0.396	0.402	0.408	0.413	0.419	0.424	0.430	0.435	0.440
4512	0.437	0.444	0.451	0.458	0.465	0.472	0.478	0.485	0.491	0.497	0.503	0.509	0.515	0.521
4557	0.461	0.471	0.479	0.487	0.495	0.503	0.510	0.517	0.525	0.532	0.538	0.545	0.551	0.557
4558	0.382	0.389	0.395	0.402	0.408	0.414	0.420	0.426	0.432	0.438	0.444	0.449	0.455	0.461
4611	0.407	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
4623	0.415	0.423	0.430	0.438	0.445	0.452	0.459	0.466	0.473	0.480	0.486	0.493	0.499	0.506
4635	0.310	0.316	0.322	0.327	0.333	0.339	0.344	0.350	0.355	0.361	0.366	0.372	0.377	0.382
4665	0.315	0.320	0.326	0.332	0.338	0.344	0.350	0.356	0.361	0.367	0.372	0.378	0.383	0.389
4683	0.328	0.334	0.340	0.346	0.352	0.358	0.364	0.370	0.375	0.381	0.387	0.393	0.398	0.404
4691	0.388	0.395	0.401	0.407	0.413	0.419	0.425	0.431	0.437	0.442	0.448	0.453	0.458	0.464
4692	0.396	0.404	0.411	0.418	0.424	0.431	0.438	0.444	0.451	0.457	0.463	0.469	0.475	0.481
4717	0.338	0.343	0.350	0.356	0.363	0.370	0.376	0.382	0.387	0.393	0.400	0.406	0.412	0.418
4720	0.476	0.485	0.493	0.501	0.509	0.516	0.524	0.532	0.540	0.548	0.555	0.562	0.570	0.577
4740	0.315	0.321	0.326	0.332	0.338	0.343	0.349	0.354	0.359	0.364	0.369	0.375	0.380	0.385
4771	0.426	0.435	0.441	0.448	0.454	0.461	0.467	0.473	0.481	0.487	0.493	0.498	0.504	0.509
4828	0.348	0.354	0.360	0.367	0.373	0.380	0.386	0.392	0.398	0.404	0.410	0.416	0.422	0.428
4829	0.372	0.379	0.385	0.391	0.397	0.403	0.408	0.414	0.420	0.426	0.431	0.436	0.442	0.446
4831	0.397	0.404	0.411	0.418	0.424	0.431	0.438	0.444	0.450	0.457	0.463	0.469	0.475	0.481
4983	0.333	0.340	0.346	0.352	0.358	0.364	0.370	0.376	0.383	0.389	0.395	0.400	0.406	0.411
5020	0.262	0.267	0.272	0.278	0.283	0.288	0.293	0.298	0.303	0.308	0.313	0.318	0.323	0.327
5027	0.343	0.350	0.356	0.362	0.368	0.374	0.380	0.386	0.392	0.397	0.403	0.409	0.414	0.420
5028	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	0.359
5029	0.273	0.278	0.283	0.289	0.294	0.299	0.305	0.310	0.315	0.320	0.325	0.330	0.336	0.341
5040	0.249	0.254	0.259	0.264	0.269	0.273	0.278	0.283	0.287	0.292	0.296	0.301	0.305	0.310
5102	0.291	0.297	0.302	0.308	0.314	0.320	0.325	0.331	0.336	0.342	0.347	0.353	0.358	0.364
5107	0.327	0.333	0.340	0.346	0.352	0.358	0.365	0.370	0.376	0.382	0.388	0.394	0.399	0.405
5108	0.292	0.298	0.304	0.310	0.316	0.322	0.328	0.333	0.338	0.344	0.349	0.354	0.359	0.365
5128	0.336	0.342	0.348	0.354	0.359	0.365	0.371	0.376	0.382	0.387	0.392	0.397	0.403	0.408
5129	0.340	0.347	0.352	0.357	0.362	0.367	0.372	0.376	0.383	0.388	0.393	0.397	0.402	0.406
5130	0.272	0.278	0.283	0.289	0.294	0.300	0.305	0.311	0.316	0.322	0.327	0.332	0.338	0.343
5140	0.276	0.281	0.287	0.292	0.298	0.303	0.308	0.314	0.319	0.324	0.329	0.334	0.339	0.344
5146	0.330	0.336	0.343	0.349	0.355	0.361	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.407

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	0.471	0.482	0.492	0.503	0.513	0.523	0.533	0.544	0.554	0.564	0.573	0.583	0.592	0.601
4286	0.471	0.483	0.494	0.504	0.515	0.525	0.535	0.545	0.554	0.564	0.573	0.582	0.590	0.598
4295	0.525	0.537	0.550	0.561	0.573	0.584	0.594	0.605	0.615	0.625	0.634	0.644	0.653	0.661
4297	0.397	0.407	0.414	0.424	0.433	0.442	0.451	0.460	0.468	0.473	0.480	0.488	0.495	0.503
4299	0.465	0.477	0.489	0.500	0.511	0.521	0.532	0.542	0.552	0.562	0.572	0.582	0.591	0.600
4304	0.488	0.500	0.512	0.525	0.537	0.549	0.561	0.572	0.584	0.595	0.606	0.617	0.628	0.638
4312	0.537	0.550	0.571	0.584	0.595	0.604	0.612	0.620	0.627	0.643	0.650	0.657	0.664	0.671
4351	0.392	0.403	0.409	0.419	0.428	0.438	0.447	0.456	0.465	0.471	0.480	0.488	0.497	0.506
4354	0.441	0.452	0.461	0.471	0.481	0.490	0.499	0.508	0.518	0.526	0.535	0.543	0.552	0.560
4361	0.504	0.516	0.527	0.538	0.548	0.558	0.568	0.578	0.588	0.597	0.605	0.613	0.621	0.629
4362	0.449	0.460	0.470	0.480	0.491	0.500	0.509	0.517	0.525	0.532	0.540	0.547	0.555	0.562
4410	0.525	0.537	0.549	0.560	0.571	0.581	0.592	0.601	0.611	0.620	0.629	0.638	0.647	0.656
4420	0.459	0.470	0.481	0.492	0.502	0.512	0.522	0.532	0.541	0.550	0.560	0.569	0.578	0.587
4432	0.463	0.475	0.486	0.497	0.506	0.516	0.525	0.534	0.543	0.552	0.561	0.569	0.577	0.584
4470	0.454	0.465	0.475	0.485	0.495	0.504	0.514	0.522	0.531	0.540	0.548	0.557	0.565	0.572
4478	0.484	0.495	0.506	0.517	0.527	0.537	0.547	0.557	0.566	0.575	0.584	0.593	0.602	0.610
4492	0.511	0.524	0.535	0.546	0.557	0.568	0.578	0.588	0.598	0.608	0.617	0.626	0.635	0.644
4494	0.476	0.488	0.500	0.511	0.522	0.532	0.542	0.552	0.562	0.571	0.580	0.589	0.598	0.607
4495	0.482	0.493	0.504	0.514	0.524	0.534	0.544	0.553	0.563	0.572	0.581	0.589	0.598	0.606
4496	0.535	0.548	0.560	0.572	0.583	0.593	0.603	0.613	0.622	0.631	0.640	0.649	0.657	0.665
4497	0.486	0.498	0.510	0.522	0.533	0.544	0.555	0.566	0.577	0.587	0.596	0.606	0.616	0.625
4498	0.490	0.502	0.514	0.525	0.536	0.547	0.557	0.567	0.577	0.587	0.596	0.605	0.614	0.623
4499	0.479	0.491	0.504	0.516	0.528	0.539	0.550	0.561	0.571	0.581	0.590	0.599	0.608	0.617
4511	0.445	0.455	0.465	0.475	0.484	0.494	0.503	0.511	0.520	0.528	0.536	0.545	0.552	0.560
4512	0.526	0.537	0.548	0.559	0.569	0.579	0.589	0.598	0.607	0.616	0.624	0.633	0.641	0.648
4557	0.563	0.575	0.587	0.598	0.608	0.618	0.628	0.637	0.646	0.655	0.663	0.670	0.677	0.684
4558	0.466	0.477	0.487	0.497	0.507	0.516	0.526	0.535	0.544	0.552	0.560	0.568	0.575	0.582
4611	0.499	0.510	0.521	0.532	0.543	0.554	0.564	0.574	0.584	0.593	0.603	0.612	0.620	0.629
4623	0.512	0.524	0.536	0.547	0.559	0.570	0.580	0.591	0.601	0.611	0.620	0.630	0.639	0.648
4635	0.388	0.398	0.408	0.418	0.429	0.439	0.448	0.458	0.467	0.476	0.484	0.493	0.501	0.510
4665	0.394	0.405	0.415	0.426	0.436	0.446	0.456	0.466	0.476	0.485	0.494	0.504	0.513	0.521
4683	0.409	0.420	0.430	0.441	0.452	0.463	0.473	0.484	0.494	0.503	0.512	0.522	0.531	0.539
4691	0.469	0.479	0.489	0.498	0.507	0.515	0.523	0.530	0.538	0.545	0.552	0.559	0.566	0.573
4692	0.486	0.497	0.507	0.517	0.527	0.536	0.545	0.554	0.563	0.572	0.581	0.590	0.598	0.607
4717	0.424	0.436	0.446	0.458	0.469	0.480	0.490	0.500	0.510	0.518	0.527	0.535	0.542	0.550
4720	0.584	0.597	0.611	0.624	0.637	0.648	0.659	0.669	0.680	0.690	0.700	0.709	0.717	0.725
4740	0.390	0.400	0.410	0.419	0.429	0.439	0.448	0.457	0.466	0.474	0.483	0.491	0.499	0.507
4771	0.514	0.523	0.535	0.544	0.554	0.562	0.571	0.579	0.588	0.598	0.605	0.612	0.619	0.627
4828	0.434	0.445	0.456	0.467	0.478	0.488	0.498	0.508	0.518	0.527	0.536	0.544	0.553	0.561
4829	0.451	0.461	0.471	0.480	0.489	0.498	0.507	0.516	0.525	0.534	0.542	0.550	0.558	0.565
4831	0.487	0.498	0.509	0.520	0.530	0.541	0.550	0.560	0.570	0.579	0.588	0.597	0.606	0.615
4983	0.417	0.428	0.439	0.449	0.459	0.469	0.479	0.488	0.497	0.507	0.516	0.524	0.533	0.541
5020	0.332	0.341	0.350	0.359	0.368	0.376	0.385	0.394	0.402	0.410	0.418	0.426	0.434	0.441
5027	0.425	0.436	0.447	0.457	0.468	0.478	0.488	0.498	0.508	0.518	0.528	0.537	0.546	0.555
5028	0.364	0.374	0.384	0.393	0.403	0.412	0.421	0.430	0.439	0.448	0.456	0.465	0.473	0.481
5029	0.346	0.356	0.365	0.375	0.385	0.395	0.404	0.414	0.424	0.433	0.442	0.451	0.460	0.468
5040	0.314	0.323	0.332	0.340	0.349	0.357	0.365	0.374	0.382	0.390	0.397	0.405	0.413	0.420
5102	0.369	0.379	0.389	0.399	0.409	0.418	0.428	0.437	0.446	0.455	0.464	0.473	0.481	0.489
5107	0.410	0.421	0.432	0.442	0.452	0.462	0.472	0.481	0.490	0.499	0.508	0.516	0.524	0.533
5108	0.370	0.379	0.388	0.398	0.407	0.416	0.424	0.432	0.441	0.448	0.456	0.464	0.471	0.479
5128	0.413	0.423	0.433	0.443	0.453	0.462	0.471	0.480	0.488	0.496	0.504	0.511	0.518	0.525
5129	0.410	0.419	0.429	0.437	0.445	0.452	0.459	0.466	0.473	0.482	0.488	0.495	0.502	0.508
5130	0.348	0.359	0.368	0.378	0.388	0.398	0.407	0.417	0.426	0.435	0.443	0.452	0.460	0.468
5140	0.349	0.359	0.368	0.378	0.387	0.396	0.405	0.414	0.423	0.431	0.440	0.448	0.457	0.465
5146	0.413	0.423	0.434	0.444	0.454	0.464	0.473	0.483	0.492	0.501	0.510	0.519	0.527	0.536

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	0.610	0.619	0.628	0.636	0.644	0.651	0.658	0.664	0.670	0.676	0.683	0.689	0.695	0.701
4286	0.606	0.614	0.622	0.629	0.637	0.644	0.652	0.659	0.666	0.673	0.680	0.687	0.693	0.700
4295	0.670	0.678	0.686	0.694	0.702	0.709	0.717	0.724	0.731	0.737	0.744	0.750	0.756	0.762
4297	0.510	0.517	0.524	0.531	0.538	0.545	0.551	0.557	0.564	0.570	0.577	0.583	0.589	0.591
4299	0.609	0.617	0.626	0.634	0.642	0.650	0.657	0.664	0.672	0.678	0.685	0.692	0.698	0.705
4304	0.649	0.658	0.668	0.677	0.685	0.694	0.702	0.710	0.717	0.724	0.731	0.738	0.745	0.753
4312	0.678	0.684	0.690	0.697	0.703	0.709	0.714	0.720	0.726	0.731	0.737	0.742	0.747	0.759
4351	0.514	0.522	0.530	0.537	0.545	0.552	0.559	0.566	0.572	0.578	0.584	0.590	0.596	0.598
4354	0.568	0.576	0.584	0.592	0.599	0.607	0.614	0.621	0.628	0.634	0.641	0.648	0.654	0.660
4361	0.637	0.644	0.651	0.659	0.665	0.672	0.678	0.683	0.689	0.694	0.699	0.704	0.709	0.714
4362	0.570	0.577	0.584	0.591	0.598	0.605	0.612	0.618	0.625	0.631	0.637	0.644	0.650	0.653
4410	0.664	0.673	0.681	0.689	0.697	0.704	0.711	0.719	0.726	0.733	0.739	0.746	0.752	0.758
4420	0.596	0.605	0.614	0.623	0.632	0.640	0.648	0.657	0.665	0.673	0.680	0.688	0.695	0.702
4432	0.591	0.597	0.603	0.609	0.614	0.619	0.625	0.630	0.635	0.640	0.644	0.649	0.654	0.659
4470	0.579	0.586	0.593	0.599	0.605	0.611	0.617	0.623	0.629	0.635	0.640	0.646	0.652	0.658
4478	0.619	0.627	0.635	0.643	0.651	0.658	0.665	0.672	0.679	0.685	0.692	0.698	0.704	0.710
4492	0.652	0.660	0.668	0.675	0.683	0.690	0.698	0.705	0.711	0.718	0.724	0.731	0.737	0.743
4494	0.615	0.623	0.631	0.638	0.646	0.654	0.661	0.668	0.675	0.683	0.690	0.697	0.703	0.710
4495	0.614	0.622	0.630	0.638	0.645	0.652	0.659	0.666	0.673	0.679	0.686	0.692	0.699	0.704
4496	0.673	0.681	0.689	0.696	0.704	0.711	0.719	0.726	0.734	0.741	0.747	0.754	0.760	0.766
4497	0.633	0.642	0.650	0.659	0.666	0.674	0.682	0.689	0.696	0.703	0.710	0.717	0.723	0.730
4498	0.631	0.639	0.647	0.655	0.663	0.671	0.678	0.686	0.693	0.700	0.707	0.713	0.720	0.726
4499	0.625	0.633	0.641	0.649	0.656	0.663	0.670	0.677	0.684	0.690	0.696	0.703	0.709	0.715
4511	0.568	0.575	0.582	0.590	0.597	0.604	0.611	0.618	0.625	0.632	0.638	0.645	0.651	0.657
4512	0.656	0.663	0.670	0.677	0.684	0.690	0.696	0.702	0.708	0.713	0.719	0.724	0.729	0.734
4557	0.691	0.698	0.704	0.710	0.716	0.722	0.728	0.733	0.738	0.744	0.749	0.754	0.758	0.764
4558	0.590	0.597	0.604	0.611	0.618	0.625	0.631	0.638	0.645	0.651	0.657	0.663	0.669	0.675
4611	0.637	0.645	0.653	0.661	0.668	0.675	0.682	0.689	0.696	0.702	0.709	0.715	0.721	0.727
4623	0.656	0.665	0.673	0.681	0.688	0.696	0.703	0.710	0.717	0.724	0.730	0.736	0.743	0.749
4635	0.518	0.527	0.535	0.543	0.551	0.559	0.567	0.574	0.582	0.589	0.596	0.603	0.610	0.617
4665	0.530	0.538	0.547	0.555	0.563	0.571	0.578	0.586	0.594	0.601	0.609	0.616	0.624	0.631
4683	0.547	0.555	0.562	0.570	0.577	0.585	0.592	0.599	0.606	0.613	0.619	0.624	0.630	0.634
4691	0.580	0.587	0.593	0.600	0.606	0.613	0.619	0.625	0.632	0.638	0.644	0.651	0.657	0.662
4692	0.615	0.623	0.631	0.639	0.646	0.654	0.661	0.669	0.675	0.682	0.689	0.696	0.703	0.710
4717	0.557	0.564	0.571	0.578	0.584	0.591	0.598	0.605	0.612	0.618	0.625	0.632	0.638	0.643
4720	0.733	0.740	0.747	0.754	0.761	0.768	0.774	0.781	0.787	0.794	0.800	0.806	0.812	0.818
4740	0.515	0.523	0.531	0.538	0.546	0.553	0.560	0.567	0.574	0.581	0.587	0.594	0.600	0.607
4771	0.634	0.641	0.648	0.655	0.661	0.668	0.675	0.682	0.688	0.694	0.700	0.705	0.711	0.717
4828	0.570	0.578	0.585	0.593	0.600	0.607	0.614	0.621	0.628	0.635	0.642	0.649	0.655	0.662
4829	0.573	0.580	0.587	0.594	0.601	0.607	0.614	0.621	0.628	0.635	0.641	0.647	0.652	0.657
4831	0.623	0.632	0.640	0.648	0.656	0.664	0.671	0.679	0.686	0.693	0.700	0.706	0.713	0.719
4983	0.549	0.557	0.564	0.572	0.579	0.587	0.594	0.602	0.609	0.617	0.624	0.631	0.639	0.647
5020	0.449	0.457	0.464	0.472	0.479	0.486	0.494	0.501	0.508	0.516	0.523	0.530	0.538	0.545
5027	0.564	0.573	0.581	0.589	0.597	0.605	0.613	0.621	0.629	0.636	0.644	0.651	0.658	0.665
5028	0.489	0.497	0.504	0.512	0.519	0.527	0.534	0.541	0.548	0.555	0.562	0.568	0.575	0.582
5029	0.477	0.485	0.494	0.502	0.510	0.518	0.526	0.533	0.541	0.548	0.555	0.562	0.568	0.575
5040	0.428	0.435	0.442	0.449	0.457	0.464	0.470	0.477	0.484	0.491	0.497	0.504	0.510	0.516
5102	0.497	0.505	0.512	0.520	0.527	0.534	0.541	0.548	0.555	0.562	0.569	0.575	0.582	0.588
5107	0.541	0.548	0.556	0.564	0.571	0.578	0.585	0.592	0.599	0.606	0.613	0.619	0.626	0.632
5108	0.486	0.493	0.500	0.507	0.514	0.521	0.528	0.534	0.541	0.548	0.554	0.561	0.567	0.573
5128	0.532	0.539	0.545	0.552	0.558	0.564	0.571	0.577	0.582	0.588	0.594	0.600	0.605	0.611
5129	0.515	0.521	0.528	0.534	0.540	0.547	0.553	0.559	0.565	0.571	0.578	0.584	0.590	0.596
5130	0.476	0.484	0.492	0.501	0.509	0.517	0.524	0.532	0.540	0.547	0.555	0.562	0.569	0.576
5140	0.473	0.481	0.489	0.497	0.504	0.512	0.519	0.526	0.534	0.541	0.548	0.554	0.561	0.568
5146	0.544	0.552	0.560	0.568	0.576	0.584	0.591	0.599	0.606	0.613	0.621	0.628	0.634	0.641

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
4283	0.707	0.713	0.719	0.724	0.730	0.735	0.741	0.746	0.751	0.757	0.762	0.768	0.773	0.778
4286	0.706	0.712	0.718	0.724	0.729	0.735	0.740	0.746	0.751	0.756	0.761	0.766	0.771	0.776
4295	0.768	0.774	0.779	0.784	0.789	0.794	0.799	0.804	0.809	0.813	0.817	0.822	0.826	0.830
4297	0.597	0.602	0.608	0.613	0.619	0.624	0.630	0.635	0.640	0.646	0.651	0.656	0.662	0.667
4299	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
4304	0.760	0.766	0.773	0.778	0.784	0.790	0.795	0.800	0.805	0.809	0.814	0.819	0.823	0.826
4312	0.764	0.769	0.773	0.778	0.782	0.787	0.791	0.795	0.799	0.803	0.807	0.811	0.815	0.819
4351	0.603	0.609	0.614	0.619	0.624	0.629	0.635	0.640	0.645	0.650	0.655	0.660	0.665	0.669
4354	0.667	0.673	0.679	0.685	0.691	0.697	0.703	0.709	0.714	0.720	0.726	0.731	0.736	0.741
4361	0.719	0.724	0.729	0.734	0.739	0.743	0.748	0.753	0.758	0.762	0.767	0.771	0.776	0.780
4362	0.659	0.665	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.715	0.720	0.725	0.730
4410	0.764	0.770	0.775	0.780	0.785	0.790	0.795	0.800	0.805	0.809	0.814	0.819	0.823	0.828
4420	0.710	0.717	0.724	0.731	0.737	0.744	0.750	0.756	0.762	0.768	0.773	0.778	0.783	0.788
4432	0.663	0.668	0.672	0.677	0.682	0.686	0.691	0.695	0.700	0.704	0.709	0.713	0.717	0.721
4470	0.664	0.669	0.674	0.680	0.685	0.690	0.696	0.701	0.706	0.711	0.717	0.722	0.726	0.731
4478	0.715	0.721	0.726	0.731	0.736	0.741	0.746	0.751	0.755	0.760	0.764	0.769	0.773	0.777
4492	0.749	0.755	0.761	0.766	0.772	0.777	0.782	0.787	0.792	0.797	0.802	0.807	0.811	0.816
4494	0.716	0.723	0.729	0.735	0.741	0.747	0.752	0.758	0.763	0.768	0.773	0.778	0.783	0.787
4495	0.710	0.716	0.722	0.727	0.732	0.737	0.742	0.747	0.751	0.756	0.760	0.765	0.769	0.773
4496	0.772	0.778	0.784	0.789	0.794	0.799	0.804	0.809	0.814	0.819	0.824	0.828	0.833	0.837
4497	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	0.806
4498	0.733	0.739	0.745	0.751	0.757	0.763	0.769	0.774	0.779	0.784	0.789	0.794	0.799	0.804
4499	0.721	0.727	0.732	0.737	0.743	0.748	0.753	0.758	0.762	0.767	0.771	0.776	0.780	0.784
4511	0.663	0.669	0.675	0.681	0.687	0.692	0.698	0.703	0.709	0.714	0.719	0.724	0.730	0.735
4512	0.739	0.744	0.749	0.754	0.758	0.763	0.767	0.771	0.775	0.780	0.784	0.788	0.792	0.796
4557	0.769	0.774	0.779	0.784	0.788	0.792	0.796	0.800	0.804	0.808	0.812	0.816	0.820	0.823
4558	0.680	0.686	0.692	0.697	0.703	0.709	0.714	0.720	0.725	0.730	0.736	0.741	0.746	0.751
4611	0.732	0.738	0.743	0.748	0.753	0.758	0.763	0.767	0.772	0.776	0.780	0.785	0.789	0.793
4623	0.755	0.761	0.767	0.772	0.778	0.783	0.788	0.793	0.798	0.803	0.807	0.812	0.816	0.820
4635	0.624	0.631	0.637	0.644	0.650	0.657	0.663	0.668	0.674	0.680	0.685	0.691	0.696	0.702
4665	0.638	0.645	0.651	0.658	0.665	0.671	0.678	0.684	0.690	0.697	0.703	0.709	0.715	0.721
4683	0.640	0.645	0.651	0.656	0.662	0.667	0.672	0.677	0.682	0.687	0.692	0.696	0.701	0.705
4691	0.668	0.674	0.680	0.685	0.691	0.697	0.703	0.709	0.714	0.720	0.725	0.731	0.736	0.741
4692	0.716	0.722	0.728	0.734	0.739	0.745	0.750	0.755	0.759	0.764	0.769	0.773	0.778	0.782
4717	0.650	0.656	0.663	0.669	0.675	0.682	0.688	0.694	0.701	0.707	0.713	0.720	0.726	0.732
4720	0.824	0.829	0.835	0.840	0.846	0.851	0.856	0.862	0.867	0.872	0.877	0.882	0.887	0.891
4740	0.613	0.619	0.625	0.632	0.638	0.644	0.650	0.656	0.661	0.667	0.672	0.678	0.683	0.689
4771	0.723	0.728	0.733	0.738	0.742	0.745	0.748	0.752	0.755	0.758	0.762	0.765	0.768	0.771
4828	0.668	0.675	0.681	0.687	0.693	0.699	0.705	0.711	0.716	0.722	0.727	0.732	0.738	0.742
4829	0.663	0.667	0.672	0.677	0.682	0.687	0.691	0.696	0.701	0.705	0.710	0.714	0.718	0.723
4831	0.725	0.731	0.737	0.743	0.749	0.754	0.759	0.764	0.769	0.774	0.779	0.784	0.788	0.793
4983	0.654	0.661	0.668	0.675	0.682	0.688	0.695	0.701	0.707	0.713	0.718	0.724	0.730	0.735
5020	0.552	0.559	0.566	0.573	0.580	0.587	0.594	0.601	0.608	0.615	0.621	0.628	0.635	0.641
5027	0.671	0.678	0.684	0.690	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.747
5028	0.588	0.595	0.601	0.607	0.613	0.619	0.625	0.631	0.637	0.642	0.648	0.654	0.659	0.665
5029	0.581	0.588	0.594	0.600	0.607	0.613	0.619	0.626	0.632	0.638	0.644	0.650	0.656	0.662
5040	0.522	0.528	0.535	0.541	0.547	0.552	0.558	0.564	0.570	0.576	0.581	0.587	0.593	0.598
5102	0.595	0.601	0.607	0.613	0.619	0.625	0.631	0.636	0.642	0.648	0.653	0.659	0.664	0.669
5107	0.638	0.644	0.650	0.656	0.662	0.668	0.674	0.679	0.685	0.690	0.696	0.701	0.706	0.711
5108	0.580	0.586	0.592	0.598	0.604	0.610	0.616	0.622	0.628	0.634	0.640	0.646	0.652	0.657
5128	0.616	0.622	0.627	0.633	0.638	0.643	0.648	0.654	0.659	0.664	0.669	0.674	0.678	0.683
5129	0.602	0.608	0.614	0.620	0.626	0.631	0.636	0.641	0.646	0.651	0.655	0.660	0.665	0.669
5130	0.583	0.589	0.596	0.602	0.609	0.615	0.621	0.628	0.634	0.640	0.646	0.652	0.657	0.663
5140	0.574	0.581	0.587	0.593	0.599	0.605	0.611	0.617	0.622	0.628	0.634	0.639	0.645	0.651
5146	0.648	0.654	0.660	0.667	0.673	0.679	0.685	0.691	0.697	0.703	0.708	0.714	0.720	0.725

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold								
	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
4283	0.782	0.786	0.791	0.795	0.799	0.804	0.808	0.812	0.816
4286	0.781	0.786	0.791	0.796	0.800	0.805	0.810	0.814	0.819
4295	0.834	0.838	0.842	0.846	0.850	0.854	0.857	0.861	0.864
4297	0.672	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.713
4299	0.786	0.790	0.795	0.799	0.804	0.808	0.812	0.815	0.819
4304	0.830	0.834	0.837	0.841	0.844	0.848	0.851	0.854	0.857
4312	0.823	0.826	0.830	0.833	0.837	0.840	0.843	0.847	0.850
4351	0.674	0.679	0.684	0.689	0.694	0.698	0.703	0.708	0.712
4354	0.746	0.751	0.756	0.760	0.765	0.769	0.773	0.777	0.781
4361	0.784	0.789	0.793	0.797	0.801	0.805	0.809	0.813	0.816
4362	0.735	0.740	0.745	0.750	0.755	0.760	0.764	0.769	0.774
4410	0.832	0.837	0.841	0.845	0.849	0.853	0.857	0.860	0.863
4420	0.792	0.796	0.801	0.805	0.809	0.813	0.817	0.821	0.824
4432	0.725	0.728	0.732	0.735	0.739	0.742	0.745	0.748	0.752
4470	0.736	0.741	0.746	0.751	0.755	0.759	0.764	0.768	0.772
4478	0.781	0.786	0.790	0.794	0.798	0.802	0.806	0.810	0.814
4492	0.820	0.825	0.829	0.834	0.838	0.842	0.846	0.849	0.853
4494	0.792	0.796	0.800	0.804	0.809	0.812	0.816	0.820	0.824
4495	0.777	0.782	0.786	0.790	0.794	0.798	0.802	0.805	0.809
4496	0.842	0.846	0.850	0.854	0.858	0.862	0.865	0.869	0.873
4497	0.811	0.816	0.820	0.825	0.829	0.833	0.838	0.842	0.846
4498	0.808	0.813	0.817	0.822	0.826	0.830	0.834	0.838	0.842
4499	0.788	0.792	0.796	0.800	0.804	0.808	0.811	0.815	0.818
4511	0.740	0.744	0.749	0.754	0.758	0.763	0.768	0.772	0.776
4512	0.799	0.803	0.807	0.811	0.814	0.818	0.821	0.825	0.828
4557	0.827	0.830	0.833	0.837	0.840	0.843	0.846	0.849	0.852
4558	0.756	0.761	0.766	0.771	0.775	0.780	0.784	0.789	0.793
4611	0.796	0.800	0.804	0.807	0.811	0.815	0.818	0.821	0.825
4623	0.824	0.828	0.832	0.836	0.840	0.844	0.847	0.851	0.855
4635	0.707	0.713	0.718	0.723	0.728	0.734	0.739	0.744	0.748
4665	0.726	0.732	0.737	0.743	0.748	0.753	0.757	0.762	0.767
4683	0.710	0.714	0.719	0.723	0.728	0.732	0.737	0.741	0.745
4691	0.746	0.752	0.757	0.762	0.768	0.773	0.778	0.783	0.788
4692	0.786	0.790	0.795	0.799	0.803	0.807	0.811	0.814	0.818
4717	0.738	0.744	0.750	0.756	0.761	0.767	0.772	0.778	0.783
4720	0.895	0.899	0.902	0.906	0.909	0.912	0.915	0.917	0.920
4740	0.694	0.699	0.704	0.710	0.715	0.719	0.724	0.729	0.734
4771	0.774	0.778	0.781	0.784	0.787	0.790	0.793	0.796	0.799
4828	0.747	0.752	0.757	0.761	0.765	0.770	0.774	0.779	0.783
4829	0.727	0.731	0.735	0.739	0.743	0.748	0.752	0.756	0.760
4831	0.797	0.801	0.805	0.810	0.814	0.818	0.822	0.825	0.829
4983	0.741	0.746	0.752	0.757	0.763	0.769	0.774	0.779	0.784
5020	0.647	0.653	0.659	0.665	0.671	0.677	0.683	0.689	0.695
5027	0.751	0.756	0.761	0.766	0.770	0.774	0.779	0.783	0.787
5028	0.671	0.676	0.681	0.687	0.692	0.697	0.702	0.707	0.712
5029	0.667	0.673	0.678	0.684	0.689	0.694	0.699	0.704	0.709
5040	0.604	0.609	0.615	0.620	0.626	0.631	0.637	0.642	0.648
5102	0.675	0.680	0.685	0.690	0.695	0.700	0.705	0.710	0.715
5107	0.716	0.721	0.726	0.731	0.735	0.740	0.744	0.748	0.753
5108	0.663	0.669	0.674	0.680	0.685	0.691	0.696	0.701	0.706
5128	0.688	0.693	0.697	0.702	0.707	0.711	0.715	0.720	0.724
5129	0.674	0.679	0.683	0.688	0.693	0.697	0.702	0.706	0.711
5130	0.668	0.673	0.678	0.684	0.688	0.693	0.698	0.703	0.707
5140	0.656	0.661	0.667	0.672	0.677	0.682	0.687	0.692	0.697
5146	0.730	0.736	0.741	0.746	0.751	0.756	0.761	0.765	0.770

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
5160	0.59	0.095	0.103	0.111	0.118	0.125	0.132	0.139	0.146	0.153	0.159	0.166	0.172	0.179
5183	2.47	0.119	0.129	0.138	0.148	0.157	0.166	0.175	0.184	0.192	0.200	0.209	0.217	0.225
5184	0.72	0.089	0.097	0.104	0.111	0.118	0.125	0.132	0.139	0.145	0.152	0.159	0.165	0.171
5185	1.69	0.125	0.136	0.146	0.156	0.166	0.175	0.185	0.194	0.203	0.211	0.220	0.229	0.237
5186	0.81	0.112	0.121	0.130	0.138	0.147	0.155	0.163	0.170	0.177	0.185	0.192	0.199	0.206
5187	1.08	0.098	0.106	0.115	0.123	0.131	0.139	0.146	0.154	0.161	0.168	0.176	0.183	0.190
5190	1.50	0.108	0.117	0.126	0.135	0.144	0.153	0.161	0.170	0.178	0.186	0.193	0.201	0.209
5191	0.88	0.113	0.122	0.132	0.141	0.150	0.159	0.168	0.177	0.185	0.193	0.201	0.209	0.217
5192	1.61	0.123	0.133	0.143	0.152	0.161	0.170	0.179	0.188	0.196	0.205	0.213	0.221	0.229
5193	0.39	0.127	0.137	0.148	0.158	0.168	0.178	0.187	0.197	0.207	0.216	0.225	0.234	0.243
5195	1.18	0.108	0.117	0.126	0.135	0.144	0.152	0.160	0.168	0.176	0.184	0.192	0.199	0.207
5201	3.49	0.110	0.120	0.130	0.139	0.149	0.158	0.166	0.175	0.184	0.192	0.201	0.209	0.217
5205	1.62	0.091	0.099	0.107	0.115	0.123	0.130	0.138	0.145	0.152	0.160	0.167	0.173	0.180
5212	2.08	0.085	0.092	0.099	0.106	0.112	0.119	0.125	0.132	0.138	0.144	0.150	0.156	0.162
5213	1.81	0.092	0.100	0.108	0.116	0.123	0.131	0.138	0.146	0.153	0.160	0.167	0.174	0.181
5214	2.00	0.113	0.123	0.132	0.142	0.151	0.160	0.169	0.177	0.186	0.195	0.203	0.211	0.219
5222	1.81	0.093	0.101	0.109	0.117	0.125	0.132	0.139	0.146	0.153	0.160	0.167	0.174	0.181
5225	2.07	0.100	0.109	0.118	0.127	0.135	0.144	0.152	0.160	0.168	0.176	0.184	0.191	0.199
5348	2.17	0.109	0.118	0.128	0.137	0.146	0.155	0.163	0.172	0.180	0.188	0.196	0.204	0.212
5403	4.62	0.097	0.106	0.114	0.123	0.131	0.139	0.146	0.154	0.162	0.169	0.176	0.184	0.191
5432	1.87	0.085	0.093	0.100	0.108	0.115	0.122	0.129	0.136	0.143	0.150	0.156	0.163	0.169
5436	2.10	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
5443	2.18	0.116	0.126	0.135	0.144	0.153	0.162	0.170	0.179	0.187	0.195	0.203	0.211	0.218
5446	2.61	0.105	0.114	0.124	0.132	0.141	0.150	0.158	0.166	0.175	0.183	0.190	0.198	0.206
5447	1.19	0.084	0.092	0.100	0.107	0.115	0.122	0.129	0.136	0.143	0.150	0.157	0.164	0.171
5467	3.10	0.111	0.121	0.131	0.141	0.150	0.160	0.169	0.178	0.186	0.195	0.203	0.211	0.219
5470	1.22	0.104	0.113	0.122	0.130	0.139	0.147	0.155	0.163	0.170	0.178	0.186	0.194	0.201
5473	4.05	0.096	0.104	0.112	0.120	0.128	0.136	0.144	0.151	0.159	0.166	0.173	0.181	0.188
5474	3.40	0.098	0.108	0.117	0.125	0.134	0.143	0.151	0.159	0.167	0.176	0.183	0.191	0.199
5479	2.07	0.135	0.146	0.156	0.166	0.176	0.185	0.195	0.204	0.213	0.221	0.230	0.238	0.246
5482	1.70	0.079	0.086	0.094	0.101	0.108	0.115	0.122	0.129	0.135	0.142	0.148	0.155	0.161
5484	4.88	0.106	0.115	0.124	0.132	0.140	0.149	0.157	0.165	0.172	0.180	0.188	0.195	0.202
5485	2.05	0.077	0.084	0.091	0.098	0.104	0.111	0.117	0.123	0.129	0.135	0.141	0.147	0.153
5506	1.55	0.092	0.100	0.108	0.116	0.124	0.132	0.139	0.147	0.154	0.161	0.168	0.175	0.182
5507	1.23	0.087	0.094	0.102	0.109	0.116	0.123	0.130	0.137	0.144	0.150	0.157	0.163	0.169
5538	2.58	0.114	0.123	0.132	0.140	0.149	0.157	0.165	0.173	0.180	0.188	0.195	0.202	0.210
5542	1.05	0.099	0.107	0.115	0.123	0.131	0.139	0.147	0.154	0.161	0.169	0.176	0.183	0.190
5552	8.43	0.087	0.095	0.102	0.110	0.117	0.124	0.131	0.138	0.144	0.151	0.158	0.164	0.171
5553	4.23	0.080	0.087	0.094	0.101	0.108	0.114	0.121	0.127	0.134	0.140	0.146	0.152	0.158
5606	0.30	0.108	0.117	0.127	0.135	0.144	0.153	0.161	0.169	0.177	0.185	0.193	0.200	0.208
5610	1.48	0.124	0.134	0.144	0.154	0.164	0.173	0.183	0.192	0.201	0.209	0.218	0.227	0.235
5632	4.62	0.097	0.106	0.114	0.123	0.131	0.139	0.146	0.154	0.162	0.169	0.176	0.184	0.191
5633	1.87	0.085	0.093	0.100	0.108	0.115	0.122	0.129	0.136	0.143	0.150	0.156	0.163	0.169
5650	2.90	0.114	0.124	0.133	0.142	0.152	0.160	0.169	0.178	0.186	0.194	0.202	0.210	0.217
5951	0.21	0.202	0.217	0.231	0.244	0.257	0.269	0.281	0.292	0.303	0.314	0.324	0.334	0.344
6003	3.37	0.079	0.086	0.092	0.098	0.105	0.111	0.117	0.123	0.128	0.134	0.140	0.146	0.151
6011	1.54	0.087	0.095	0.102	0.110	0.117	0.124	0.131	0.137	0.144	0.150	0.157	0.163	0.170
6204	2.73	0.089	0.098	0.106	0.114	0.121	0.129	0.137	0.144	0.152	0.159	0.166	0.173	0.180
6206	1.29	0.096	0.105	0.113	0.122	0.131	0.139	0.147	0.155	0.163	0.170	0.177	0.185	0.192
6213	0.78	0.088	0.095	0.102	0.109	0.115	0.122	0.128	0.134	0.140	0.147	0.152	0.159	0.164
6216	1.49	0.082	0.089	0.097	0.103	0.110	0.117	0.123	0.130	0.136	0.143	0.150	0.156	0.162
6218	1.99	0.098	0.106	0.115	0.123	0.131	0.139	0.147	0.155	0.162	0.170	0.177	0.185	0.192
6220	1.05	0.078	0.085	0.093	0.100	0.107	0.114	0.121	0.127	0.134	0.141	0.147	0.153	0.160
6233	0.64	0.087	0.095	0.103	0.111	0.118	0.126	0.133	0.141	0.148	0.155	0.162	0.169	0.176
6235	1.76	0.084	0.091	0.099	0.106	0.114	0.121	0.129	0.136	0.143	0.150	0.158	0.165	0.172

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	0.185	0.191	0.198	0.204	0.210	0.216	0.222	0.228	0.233	0.239	0.245	0.250	0.256	0.261
5183	0.233	0.240	0.248	0.255	0.263	0.270	0.277	0.284	0.291	0.298	0.304	0.311	0.318	0.324
5184	0.178	0.184	0.190	0.196	0.202	0.208	0.213	0.219	0.225	0.231	0.237	0.242	0.248	0.254
5185	0.245	0.253	0.261	0.269	0.277	0.284	0.292	0.300	0.307	0.314	0.321	0.328	0.335	0.342
5186	0.213	0.220	0.227	0.233	0.240	0.246	0.252	0.259	0.265	0.272	0.278	0.284	0.291	0.297
5187	0.196	0.203	0.210	0.217	0.223	0.229	0.236	0.242	0.248	0.254	0.260	0.266	0.272	0.278
5190	0.216	0.223	0.231	0.238	0.245	0.252	0.258	0.265	0.272	0.278	0.285	0.291	0.298	0.304
5191	0.225	0.232	0.240	0.247	0.254	0.261	0.268	0.275	0.281	0.288	0.294	0.301	0.307	0.313
5192	0.237	0.245	0.253	0.260	0.268	0.275	0.283	0.290	0.297	0.304	0.311	0.318	0.325	0.332
5193	0.252	0.261	0.269	0.277	0.285	0.293	0.300	0.308	0.315	0.322	0.329	0.336	0.343	0.350
5195	0.214	0.221	0.228	0.235	0.241	0.248	0.255	0.261	0.268	0.274	0.280	0.287	0.293	0.299
5201	0.225	0.232	0.240	0.247	0.255	0.262	0.269	0.276	0.283	0.290	0.297	0.303	0.310	0.316
5205	0.187	0.194	0.201	0.207	0.214	0.220	0.226	0.233	0.239	0.245	0.251	0.257	0.263	0.269
5212	0.168	0.174	0.180	0.185	0.191	0.197	0.202	0.208	0.213	0.219	0.224	0.229	0.235	0.240
5213	0.187	0.194	0.200	0.207	0.213	0.219	0.225	0.232	0.237	0.243	0.249	0.255	0.261	0.266
5214	0.227	0.235	0.243	0.250	0.258	0.265	0.272	0.279	0.286	0.293	0.299	0.306	0.313	0.319
5222	0.187	0.194	0.200	0.206	0.212	0.218	0.224	0.230	0.236	0.241	0.247	0.253	0.258	0.264
5225	0.206	0.213	0.220	0.227	0.234	0.241	0.248	0.254	0.261	0.267	0.273	0.279	0.285	0.291
5348	0.220	0.227	0.235	0.242	0.249	0.256	0.263	0.270	0.276	0.283	0.289	0.296	0.302	0.308
5403	0.198	0.205	0.211	0.218	0.225	0.231	0.238	0.244	0.251	0.257	0.263	0.269	0.275	0.281
5432	0.175	0.182	0.188	0.194	0.200	0.206	0.212	0.218	0.223	0.229	0.235	0.240	0.246	0.251
5436	0.227	0.234	0.242	0.249	0.257	0.264	0.271	0.278	0.285	0.292	0.298	0.304	0.311	0.317
5443	0.226	0.233	0.241	0.248	0.255	0.262	0.269	0.276	0.283	0.290	0.297	0.303	0.309	0.316
5446	0.213	0.220	0.227	0.234	0.241	0.248	0.254	0.261	0.267	0.274	0.280	0.286	0.293	0.299
5447	0.177	0.184	0.190	0.196	0.202	0.209	0.215	0.221	0.227	0.232	0.238	0.244	0.249	0.255
5467	0.227	0.235	0.243	0.250	0.257	0.264	0.271	0.278	0.285	0.291	0.298	0.304	0.311	0.317
5470	0.209	0.216	0.223	0.230	0.236	0.243	0.249	0.256	0.262	0.268	0.274	0.280	0.286	0.292
5473	0.195	0.202	0.208	0.215	0.222	0.228	0.235	0.241	0.248	0.254	0.260	0.266	0.272	0.277
5474	0.207	0.214	0.222	0.229	0.236	0.243	0.250	0.257	0.264	0.271	0.277	0.284	0.290	0.296
5479	0.254	0.262	0.270	0.278	0.286	0.293	0.301	0.308	0.315	0.322	0.330	0.337	0.344	0.350
5482	0.167	0.174	0.180	0.186	0.192	0.198	0.204	0.210	0.215	0.221	0.227	0.232	0.238	0.243
5484	0.210	0.217	0.224	0.230	0.237	0.244	0.250	0.257	0.263	0.270	0.276	0.282	0.288	0.294
5485	0.159	0.164	0.170	0.176	0.181	0.187	0.192	0.198	0.203	0.208	0.214	0.219	0.224	0.229
5506	0.189	0.196	0.202	0.209	0.215	0.222	0.228	0.234	0.240	0.246	0.252	0.258	0.263	0.269
5507	0.176	0.182	0.188	0.194	0.200	0.206	0.211	0.217	0.223	0.229	0.235	0.240	0.246	0.251
5538	0.217	0.224	0.230	0.237	0.244	0.250	0.256	0.263	0.269	0.275	0.281	0.287	0.293	0.299
5542	0.197	0.204	0.211	0.217	0.224	0.230	0.236	0.242	0.248	0.254	0.260	0.266	0.272	0.278
5552	0.177	0.184	0.190	0.196	0.202	0.208	0.214	0.221	0.226	0.232	0.238	0.244	0.250	0.255
5553	0.164	0.169	0.175	0.181	0.186	0.192	0.198	0.203	0.209	0.214	0.219	0.225	0.230	0.235
5606	0.215	0.222	0.229	0.236	0.243	0.250	0.256	0.263	0.269	0.276	0.282	0.288	0.294	0.299
5610	0.243	0.251	0.259	0.267	0.275	0.282	0.289	0.297	0.304	0.311	0.318	0.325	0.332	0.338
5632	0.198	0.205	0.211	0.218	0.225	0.231	0.238	0.244	0.251	0.257	0.263	0.269	0.275	0.281
5633	0.175	0.182	0.188	0.194	0.200	0.206	0.212	0.218	0.223	0.229	0.235	0.240	0.246	0.251
5650	0.225	0.232	0.240	0.247	0.254	0.261	0.268	0.275	0.281	0.288	0.294	0.301	0.307	0.313
5951	0.353	0.363	0.372	0.381	0.389	0.398	0.406	0.414	0.422	0.430	0.438	0.445	0.453	0.460
6003	0.157	0.163	0.169	0.174	0.179	0.185	0.190	0.196	0.201	0.207	0.211	0.217	0.222	0.227
6011	0.176	0.182	0.188	0.194	0.200	0.206	0.212	0.217	0.223	0.229	0.234	0.240	0.245	0.251
6204	0.187	0.193	0.200	0.206	0.212	0.219	0.225	0.231	0.237	0.243	0.249	0.255	0.261	0.266
6206	0.198	0.205	0.211	0.218	0.224	0.230	0.237	0.243	0.249	0.255	0.262	0.268	0.274	0.280
6213	0.170	0.175	0.181	0.185	0.191	0.197	0.201	0.206	0.211	0.217	0.220	0.225	0.230	0.235
6216	0.169	0.174	0.180	0.186	0.191	0.197	0.202	0.208	0.213	0.219	0.223	0.229	0.234	0.239
6218	0.199	0.206	0.212	0.219	0.226	0.232	0.238	0.245	0.251	0.257	0.264	0.270	0.276	0.282
6220	0.166	0.172	0.178	0.184	0.190	0.196	0.201	0.207	0.213	0.218	0.224	0.229	0.235	0.240
6233	0.183	0.190	0.196	0.203	0.209	0.215	0.221	0.228	0.233	0.239	0.245	0.251	0.256	0.262
6235	0.179	0.186	0.193	0.199	0.206	0.212	0.218	0.224	0.230	0.236	0.242	0.248	0.254	0.260

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
5160	0.266	0.271	0.276	0.281	0.286	0.291	0.296	0.301	0.306	0.311	0.315	0.320	0.325	0.329
5183	0.330	0.337	0.343	0.349	0.355	0.361	0.367	0.373	0.378	0.384	0.390	0.395	0.401	0.406
5184	0.260	0.264	0.270	0.275	0.280	0.285	0.291	0.296	0.300	0.305	0.310	0.315	0.320	0.324
5185	0.349	0.356	0.362	0.369	0.375	0.382	0.388	0.394	0.401	0.407	0.413	0.419	0.424	0.430
5186	0.303	0.309	0.315	0.322	0.328	0.334	0.339	0.345	0.350	0.356	0.361	0.366	0.372	0.377
5187	0.284	0.289	0.295	0.300	0.306	0.311	0.317	0.322	0.327	0.333	0.338	0.343	0.348	0.353
5190	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	0.384
5191	0.319	0.325	0.331	0.337	0.342	0.348	0.354	0.359	0.365	0.370	0.376	0.381	0.386	0.391
5192	0.339	0.345	0.352	0.358	0.365	0.371	0.377	0.383	0.389	0.395	0.401	0.407	0.412	0.418
5193	0.356	0.363	0.370	0.376	0.382	0.389	0.395	0.401	0.408	0.414	0.420	0.426	0.432	0.438
5195	0.304	0.310	0.316	0.321	0.326	0.332	0.337	0.342	0.347	0.352	0.357	0.363	0.367	0.372
5201	0.323	0.329	0.335	0.341	0.347	0.353	0.359	0.365	0.370	0.376	0.382	0.387	0.393	0.398
5205	0.274	0.280	0.286	0.291	0.297	0.303	0.308	0.313	0.319	0.324	0.329	0.334	0.339	0.344
5212	0.246	0.250	0.256	0.261	0.266	0.271	0.277	0.282	0.286	0.291	0.297	0.302	0.307	0.311
5213	0.272	0.277	0.283	0.288	0.293	0.299	0.304	0.309	0.314	0.319	0.324	0.329	0.334	0.339
5214	0.326	0.332	0.339	0.345	0.351	0.357	0.364	0.369	0.375	0.381	0.387	0.392	0.398	0.404
5222	0.269	0.274	0.280	0.285	0.290	0.295	0.300	0.306	0.311	0.316	0.321	0.325	0.330	0.335
5225	0.297	0.303	0.309	0.314	0.320	0.325	0.331	0.336	0.342	0.347	0.352	0.357	0.363	0.368
5348	0.314	0.320	0.326	0.332	0.338	0.344	0.350	0.355	0.361	0.366	0.372	0.377	0.382	0.388
5403	0.287	0.293	0.299	0.304	0.310	0.316	0.321	0.327	0.332	0.337	0.343	0.348	0.353	0.358
5432	0.256	0.262	0.267	0.272	0.277	0.282	0.287	0.292	0.297	0.302	0.307	0.312	0.317	0.322
5436	0.323	0.329	0.335	0.341	0.346	0.352	0.357	0.363	0.368	0.373	0.378	0.383	0.388	0.393
5443	0.322	0.328	0.334	0.340	0.346	0.352	0.358	0.364	0.370	0.376	0.382	0.387	0.393	0.398
5446	0.305	0.311	0.316	0.322	0.328	0.334	0.339	0.345	0.350	0.356	0.361	0.367	0.372	0.377
5447	0.260	0.266	0.271	0.277	0.282	0.287	0.292	0.298	0.303	0.308	0.313	0.318	0.323	0.327
5467	0.324	0.330	0.337	0.343	0.349	0.355	0.361	0.367	0.373	0.379	0.384	0.390	0.395	0.401
5470	0.298	0.304	0.310	0.316	0.321	0.327	0.333	0.338	0.343	0.349	0.354	0.359	0.364	0.369
5473	0.283	0.288	0.294	0.299	0.305	0.310	0.315	0.320	0.325	0.330	0.335	0.340	0.345	0.350
5474	0.303	0.309	0.315	0.321	0.327	0.333	0.339	0.344	0.350	0.356	0.361	0.367	0.372	0.378
5479	0.357	0.363	0.369	0.376	0.382	0.388	0.394	0.400	0.406	0.412	0.417	0.423	0.429	0.434
5482	0.248	0.254	0.259	0.264	0.270	0.275	0.280	0.285	0.290	0.295	0.300	0.305	0.309	0.314
5484	0.300	0.306	0.312	0.318	0.324	0.329	0.335	0.341	0.346	0.352	0.357	0.362	0.368	0.373
5485	0.234	0.239	0.244	0.249	0.254	0.259	0.264	0.268	0.273	0.278	0.283	0.287	0.292	0.297
5506	0.275	0.280	0.286	0.291	0.296	0.302	0.307	0.312	0.317	0.322	0.327	0.332	0.337	0.341
5507	0.257	0.262	0.267	0.272	0.277	0.282	0.287	0.292	0.297	0.302	0.307	0.312	0.317	0.321
5538	0.305	0.311	0.316	0.322	0.327	0.333	0.338	0.344	0.349	0.354	0.359	0.365	0.370	0.375
5542	0.283	0.289	0.295	0.300	0.306	0.311	0.317	0.322	0.327	0.333	0.338	0.343	0.348	0.353
5552	0.261	0.267	0.272	0.278	0.283	0.289	0.294	0.299	0.305	0.310	0.315	0.320	0.325	0.330
5553	0.241	0.246	0.251	0.256	0.261	0.266	0.271	0.276	0.281	0.286	0.291	0.296	0.300	0.305
5606	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
5610	0.345	0.352	0.358	0.365	0.371	0.378	0.384	0.390	0.397	0.403	0.409	0.415	0.421	0.427
5632	0.287	0.293	0.299	0.304	0.310	0.316	0.321	0.327	0.332	0.337	0.343	0.348	0.353	0.358
5633	0.256	0.262	0.267	0.272	0.277	0.282	0.287	0.292	0.297	0.302	0.307	0.312	0.317	0.322
5650	0.319	0.325	0.332	0.338	0.344	0.349	0.355	0.361	0.366	0.372	0.378	0.383	0.388	0.394
5951	0.467	0.474	0.480	0.487	0.493	0.500	0.506	0.512	0.518	0.524	0.530	0.536	0.541	0.547
6003	0.232	0.237	0.242	0.247	0.251	0.256	0.261	0.266	0.269	0.274	0.278	0.283	0.288	0.292
6011	0.257	0.262	0.267	0.272	0.278	0.283	0.288	0.293	0.298	0.303	0.308	0.313	0.318	0.323
6204	0.272	0.277	0.283	0.288	0.294	0.299	0.304	0.309	0.315	0.320	0.325	0.330	0.336	0.341
6206	0.286	0.292	0.298	0.304	0.309	0.315	0.321	0.326	0.332	0.337	0.342	0.347	0.352	0.357
6213	0.240	0.243	0.248	0.252	0.257	0.262	0.267	0.272	0.273	0.278	0.282	0.287	0.292	0.296
6216	0.244	0.248	0.253	0.258	0.263	0.268	0.273	0.278	0.282	0.287	0.292	0.297	0.302	0.306
6218	0.288	0.294	0.300	0.305	0.311	0.317	0.322	0.328	0.334	0.339	0.345	0.350	0.355	0.361
6220	0.245	0.251	0.256	0.261	0.266	0.271	0.276	0.281	0.286	0.291	0.296	0.301	0.305	0.310
6233	0.267	0.273	0.278	0.284	0.289	0.294	0.299	0.305	0.310	0.314	0.319	0.323	0.328	0.332
6235	0.266	0.272	0.278	0.284	0.290	0.295	0.301	0.307	0.313	0.318	0.324	0.329	0.335	0.340

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
5160	0.334	0.343	0.352	0.361	0.370	0.379	0.388	0.397	0.406	0.414	0.423	0.431	0.440	0.448
5183	0.411	0.422	0.432	0.442	0.452	0.462	0.471	0.480	0.489	0.498	0.507	0.515	0.523	0.531
5184	0.329	0.338	0.347	0.356	0.365	0.373	0.381	0.388	0.396	0.403	0.410	0.417	0.425	0.432
5185	0.436	0.447	0.458	0.468	0.478	0.488	0.498	0.507	0.516	0.525	0.533	0.542	0.550	0.559
5186	0.382	0.392	0.402	0.412	0.422	0.431	0.441	0.450	0.459	0.466	0.475	0.483	0.491	0.499
5187	0.358	0.368	0.377	0.386	0.396	0.405	0.414	0.422	0.431	0.440	0.448	0.456	0.464	0.473
5190	0.389	0.399	0.409	0.419	0.428	0.438	0.447	0.456	0.465	0.473	0.482	0.491	0.499	0.507
5191	0.397	0.406	0.416	0.426	0.435	0.444	0.454	0.462	0.471	0.480	0.488	0.496	0.504	0.512
5192	0.423	0.434	0.444	0.454	0.464	0.473	0.482	0.492	0.501	0.510	0.518	0.527	0.536	0.544
5193	0.444	0.455	0.466	0.477	0.487	0.498	0.508	0.519	0.528	0.539	0.548	0.558	0.567	0.576
5195	0.377	0.387	0.396	0.405	0.414	0.423	0.432	0.441	0.450	0.458	0.466	0.474	0.481	0.489
5201	0.403	0.414	0.424	0.434	0.444	0.454	0.463	0.473	0.482	0.491	0.500	0.509	0.517	0.526
5205	0.349	0.359	0.368	0.378	0.387	0.396	0.405	0.414	0.422	0.430	0.439	0.447	0.455	0.463
5212	0.316	0.325	0.334	0.343	0.352	0.360	0.369	0.377	0.386	0.394	0.402	0.410	0.418	0.426
5213	0.343	0.353	0.362	0.371	0.380	0.389	0.397	0.406	0.414	0.422	0.430	0.438	0.446	0.454
5214	0.409	0.420	0.431	0.442	0.452	0.462	0.472	0.482	0.492	0.501	0.511	0.520	0.529	0.538
5222	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.412	0.419	0.427	0.434	0.441
5225	0.373	0.382	0.392	0.401	0.411	0.420	0.429	0.437	0.446	0.454	0.463	0.471	0.479	0.487
5348	0.393	0.403	0.413	0.423	0.432	0.442	0.451	0.460	0.469	0.478	0.486	0.494	0.503	0.511
5403	0.363	0.373	0.383	0.393	0.402	0.412	0.421	0.430	0.438	0.447	0.456	0.464	0.472	0.480
5432	0.326	0.335	0.345	0.353	0.362	0.371	0.380	0.388	0.397	0.405	0.413	0.421	0.429	0.437
5436	0.398	0.408	0.418	0.427	0.437	0.446	0.455	0.465	0.474	0.482	0.490	0.499	0.507	0.515
5443	0.403	0.414	0.424	0.434	0.444	0.454	0.463	0.473	0.482	0.490	0.499	0.508	0.516	0.524
5446	0.382	0.392	0.402	0.412	0.422	0.431	0.441	0.450	0.459	0.468	0.476	0.485	0.493	0.502
5447	0.332	0.342	0.351	0.361	0.370	0.379	0.388	0.397	0.406	0.415	0.423	0.432	0.440	0.448
5467	0.406	0.417	0.428	0.438	0.448	0.458	0.467	0.477	0.486	0.494	0.503	0.511	0.520	0.528
5470	0.374	0.384	0.393	0.402	0.411	0.420	0.428	0.436	0.444	0.452	0.460	0.467	0.474	0.482
5473	0.354	0.363	0.372	0.381	0.389	0.397	0.406	0.414	0.422	0.429	0.437	0.444	0.452	0.459
5474	0.383	0.393	0.404	0.414	0.424	0.433	0.443	0.452	0.461	0.470	0.479	0.488	0.496	0.505
5479	0.440	0.451	0.461	0.471	0.481	0.491	0.500	0.508	0.517	0.526	0.535	0.543	0.552	0.560
5482	0.319	0.328	0.337	0.347	0.355	0.364	0.373	0.381	0.390	0.398	0.406	0.415	0.423	0.431
5484	0.378	0.389	0.399	0.409	0.419	0.429	0.439	0.448	0.458	0.467	0.476	0.485	0.493	0.502
5485	0.301	0.311	0.319	0.329	0.338	0.347	0.356	0.365	0.373	0.382	0.391	0.399	0.407	0.416
5506	0.346	0.356	0.365	0.374	0.383	0.392	0.401	0.409	0.418	0.426	0.434	0.442	0.450	0.458
5507	0.326	0.336	0.345	0.355	0.364	0.373	0.381	0.390	0.398	0.406	0.414	0.422	0.430	0.438
5538	0.380	0.390	0.400	0.409	0.419	0.428	0.437	0.446	0.454	0.463	0.471	0.480	0.488	0.496
5542	0.358	0.368	0.377	0.387	0.396	0.405	0.414	0.422	0.431	0.439	0.448	0.456	0.464	0.472
5552	0.335	0.345	0.354	0.364	0.373	0.382	0.391	0.400	0.409	0.417	0.426	0.434	0.442	0.450
5553	0.310	0.319	0.328	0.337	0.346	0.354	0.363	0.372	0.380	0.388	0.397	0.405	0.413	0.421
5606	0.380	0.390	0.400	0.409	0.418	0.428	0.437	0.446	0.455	0.463	0.472	0.480	0.488	0.496
5610	0.433	0.444	0.455	0.466	0.476	0.486	0.496	0.506	0.515	0.524	0.533	0.542	0.551	0.560
5632	0.363	0.373	0.383	0.393	0.402	0.412	0.421	0.430	0.438	0.447	0.456	0.464	0.472	0.480
5633	0.326	0.335	0.345	0.353	0.362	0.371	0.380	0.388	0.397	0.405	0.413	0.421	0.429	0.437
5650	0.399	0.409	0.419	0.429	0.439	0.448	0.458	0.467	0.476	0.485	0.493	0.502	0.510	0.519
5951	0.552	0.562	0.573	0.583	0.592	0.602	0.611	0.619	0.628	0.636	0.645	0.652	0.660	0.668
6003	0.297	0.306	0.314	0.323	0.332	0.341	0.349	0.358	0.367	0.374	0.383	0.392	0.400	0.409
6011	0.328	0.338	0.348	0.357	0.367	0.376	0.385	0.393	0.402	0.409	0.417	0.425	0.433	0.441
6204	0.346	0.356	0.366	0.376	0.385	0.395	0.405	0.414	0.423	0.432	0.440	0.449	0.458	0.466
6206	0.361	0.371	0.380	0.389	0.399	0.408	0.416	0.425	0.434	0.442	0.450	0.458	0.465	0.473
6213	0.301	0.310	0.315	0.323	0.332	0.340	0.349	0.357	0.365	0.369	0.377	0.386	0.393	0.400
6216	0.311	0.320	0.328	0.337	0.346	0.354	0.363	0.371	0.379	0.386	0.393	0.400	0.408	0.415
6218	0.366	0.376	0.387	0.397	0.407	0.416	0.426	0.435	0.445	0.454	0.462	0.471	0.479	0.488
6220	0.315	0.324	0.333	0.342	0.351	0.359	0.368	0.376	0.384	0.392	0.400	0.408	0.416	0.423
6233	0.336	0.344	0.352	0.361	0.369	0.377	0.385	0.393	0.401	0.409	0.417	0.425	0.433	0.440
6235	0.345	0.356	0.366	0.376	0.385	0.395	0.404	0.413	0.422	0.431	0.439	0.448	0.456	0.465

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
5160	0.456	0.464	0.471	0.479	0.486	0.494	0.501	0.508	0.515	0.522	0.529	0.536	0.543	0.549
5183	0.539	0.547	0.555	0.563	0.570	0.578	0.585	0.592	0.599	0.606	0.613	0.620	0.626	0.633
5184	0.439	0.447	0.454	0.461	0.468	0.475	0.481	0.488	0.494	0.500	0.507	0.513	0.520	0.525
5185	0.567	0.575	0.583	0.591	0.599	0.607	0.614	0.621	0.628	0.635	0.641	0.648	0.655	0.662
5186	0.506	0.514	0.521	0.529	0.536	0.543	0.550	0.557	0.564	0.571	0.577	0.584	0.590	0.596
5187	0.481	0.489	0.496	0.504	0.511	0.519	0.526	0.533	0.540	0.547	0.554	0.560	0.567	0.574
5190	0.515	0.523	0.531	0.538	0.546	0.553	0.561	0.568	0.575	0.582	0.589	0.595	0.602	0.609
5191	0.520	0.528	0.535	0.543	0.550	0.557	0.564	0.571	0.578	0.585	0.592	0.598	0.605	0.612
5192	0.552	0.560	0.568	0.575	0.583	0.590	0.597	0.605	0.612	0.619	0.626	0.632	0.639	0.645
5193	0.585	0.593	0.601	0.609	0.617	0.624	0.632	0.639	0.647	0.654	0.661	0.668	0.675	0.682
5195	0.496	0.503	0.511	0.518	0.525	0.532	0.539	0.546	0.553	0.560	0.566	0.573	0.580	0.586
5201	0.534	0.542	0.550	0.558	0.566	0.573	0.581	0.588	0.596	0.603	0.610	0.617	0.624	0.630
5205	0.471	0.478	0.486	0.493	0.501	0.508	0.515	0.522	0.530	0.537	0.543	0.550	0.557	0.564
5212	0.434	0.442	0.450	0.458	0.465	0.473	0.480	0.487	0.495	0.502	0.509	0.517	0.524	0.530
5213	0.462	0.469	0.477	0.484	0.492	0.499	0.506	0.513	0.520	0.526	0.533	0.540	0.546	0.552
5214	0.547	0.555	0.564	0.572	0.580	0.587	0.595	0.602	0.609	0.616	0.623	0.630	0.637	0.644
5222	0.447	0.454	0.460	0.467	0.473	0.479	0.485	0.491	0.497	0.503	0.509	0.515	0.521	0.526
5225	0.495	0.503	0.510	0.518	0.525	0.532	0.539	0.546	0.552	0.559	0.566	0.572	0.579	0.585
5348	0.519	0.527	0.534	0.542	0.550	0.557	0.564	0.571	0.578	0.585	0.592	0.599	0.605	0.611
5403	0.489	0.496	0.504	0.512	0.520	0.527	0.534	0.542	0.549	0.556	0.563	0.570	0.576	0.583
5432	0.445	0.452	0.460	0.467	0.475	0.482	0.489	0.496	0.503	0.510	0.517	0.524	0.530	0.537
5436	0.523	0.531	0.538	0.546	0.553	0.560	0.567	0.574	0.581	0.588	0.594	0.601	0.607	0.613
5443	0.533	0.541	0.549	0.556	0.564	0.572	0.579	0.586	0.594	0.601	0.608	0.615	0.622	0.628
5446	0.510	0.518	0.525	0.533	0.541	0.548	0.556	0.563	0.571	0.578	0.585	0.592	0.599	0.606
5447	0.456	0.463	0.471	0.479	0.486	0.493	0.500	0.508	0.515	0.521	0.528	0.535	0.542	0.549
5467	0.536	0.544	0.552	0.560	0.567	0.575	0.582	0.590	0.597	0.604	0.611	0.618	0.624	0.631
5470	0.489	0.496	0.503	0.510	0.517	0.523	0.530	0.536	0.543	0.549	0.555	0.561	0.567	0.573
5473	0.467	0.474	0.481	0.488	0.495	0.502	0.509	0.515	0.522	0.528	0.535	0.541	0.548	0.554
5474	0.513	0.521	0.529	0.537	0.544	0.552	0.559	0.566	0.573	0.580	0.587	0.594	0.601	0.608
5479	0.568	0.575	0.583	0.590	0.598	0.605	0.612	0.620	0.627	0.634	0.641	0.648	0.655	0.661
5482	0.439	0.447	0.454	0.462	0.470	0.477	0.485	0.492	0.499	0.507	0.514	0.521	0.528	0.535
5484	0.511	0.519	0.527	0.536	0.544	0.552	0.560	0.567	0.575	0.582	0.589	0.597	0.604	0.611
5485	0.424	0.432	0.440	0.447	0.455	0.462	0.470	0.477	0.484	0.491	0.499	0.506	0.513	0.519
5506	0.465	0.473	0.480	0.488	0.495	0.502	0.509	0.516	0.523	0.530	0.536	0.543	0.550	0.556
5507	0.446	0.454	0.462	0.469	0.476	0.484	0.491	0.498	0.505	0.512	0.519	0.525	0.532	0.538
5538	0.504	0.512	0.520	0.528	0.535	0.542	0.550	0.557	0.564	0.571	0.578	0.585	0.592	0.598
5542	0.480	0.487	0.495	0.503	0.510	0.518	0.525	0.532	0.539	0.546	0.552	0.559	0.566	0.572
5552	0.459	0.466	0.474	0.482	0.490	0.497	0.505	0.512	0.519	0.526	0.534	0.541	0.548	0.555
5553	0.430	0.438	0.445	0.453	0.461	0.468	0.476	0.483	0.491	0.498	0.505	0.512	0.519	0.526
5606	0.504	0.512	0.520	0.528	0.536	0.543	0.551	0.558	0.565	0.572	0.579	0.586	0.593	0.600
5610	0.568	0.576	0.583	0.590	0.597	0.604	0.610	0.617	0.623	0.630	0.636	0.642	0.648	0.654
5632	0.489	0.496	0.504	0.512	0.520	0.527	0.534	0.542	0.549	0.556	0.563	0.570	0.576	0.583
5633	0.445	0.452	0.460	0.467	0.475	0.482	0.489	0.496	0.503	0.510	0.517	0.524	0.530	0.537
5650	0.527	0.535	0.543	0.551	0.558	0.566	0.574	0.581	0.588	0.596	0.603	0.610	0.617	0.623
5951	0.675	0.682	0.689	0.696	0.703	0.709	0.716	0.722	0.728	0.734	0.740	0.746	0.751	0.757
6003	0.417	0.426	0.435	0.443	0.451	0.460	0.468	0.477	0.485	0.493	0.502	0.509	0.517	0.523
6011	0.449	0.456	0.464	0.471	0.479	0.486	0.493	0.501	0.508	0.515	0.522	0.529	0.536	0.543
6204	0.474	0.482	0.490	0.498	0.506	0.513	0.520	0.528	0.535	0.542	0.549	0.557	0.564	0.571
6206	0.481	0.488	0.496	0.503	0.511	0.518	0.525	0.532	0.539	0.545	0.551	0.558	0.564	0.570
6213	0.408	0.415	0.422	0.429	0.436	0.443	0.450	0.457	0.464	0.471	0.477	0.484	0.490	0.491
6216	0.422	0.428	0.435	0.442	0.449	0.456	0.463	0.470	0.476	0.483	0.489	0.495	0.502	0.506
6218	0.496	0.504	0.511	0.519	0.527	0.534	0.541	0.548	0.555	0.562	0.569	0.575	0.582	0.588
6220	0.430	0.438	0.445	0.452	0.459	0.466	0.472	0.479	0.486	0.493	0.499	0.506	0.512	0.519
6233	0.448	0.455	0.463	0.470	0.477	0.484	0.491	0.499	0.506	0.513	0.520	0.527	0.534	0.541
6235	0.473	0.482	0.490	0.499	0.507	0.516	0.524	0.532	0.539	0.546	0.554	0.561	0.568	0.575

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
5160	0.556	0.562	0.568	0.574	0.579	0.585	0.591	0.596	0.602	0.608	0.613	0.619	0.625	0.631
5183	0.639	0.645	0.652	0.658	0.664	0.670	0.676	0.682	0.688	0.693	0.699	0.704	0.710	0.715
5184	0.531	0.538	0.544	0.550	0.556	0.563	0.569	0.575	0.582	0.588	0.594	0.600	0.606	0.612
5185	0.668	0.674	0.680	0.686	0.692	0.698	0.704	0.710	0.715	0.721	0.726	0.731	0.736	0.741
5186	0.602	0.608	0.614	0.620	0.626	0.632	0.638	0.644	0.650	0.655	0.661	0.666	0.672	0.677
5187	0.580	0.587	0.593	0.599	0.606	0.612	0.618	0.624	0.630	0.636	0.642	0.647	0.653	0.659
5190	0.615	0.622	0.628	0.634	0.641	0.647	0.653	0.658	0.664	0.670	0.676	0.681	0.687	0.692
5191	0.618	0.624	0.631	0.637	0.643	0.649	0.655	0.661	0.667	0.673	0.679	0.685	0.690	0.696
5192	0.651	0.658	0.664	0.670	0.677	0.682	0.688	0.694	0.700	0.705	0.711	0.717	0.722	0.728
5193	0.689	0.695	0.702	0.708	0.714	0.720	0.726	0.732	0.738	0.744	0.750	0.755	0.761	0.766
5195	0.592	0.598	0.605	0.611	0.617	0.623	0.629	0.635	0.641	0.647	0.653	0.658	0.664	0.670
5201	0.637	0.643	0.650	0.656	0.662	0.668	0.674	0.680	0.685	0.691	0.697	0.702	0.708	0.713
5205	0.570	0.577	0.583	0.590	0.596	0.602	0.608	0.614	0.620	0.626	0.632	0.638	0.643	0.649
5212	0.537	0.544	0.550	0.557	0.564	0.571	0.578	0.584	0.591	0.598	0.605	0.611	0.618	0.624
5213	0.559	0.565	0.571	0.577	0.583	0.589	0.595	0.601	0.606	0.612	0.618	0.624	0.629	0.635
5214	0.650	0.657	0.664	0.670	0.677	0.683	0.689	0.695	0.702	0.708	0.713	0.719	0.724	0.730
5222	0.531	0.537	0.543	0.548	0.554	0.560	0.565	0.571	0.577	0.582	0.588	0.594	0.599	0.604
5225	0.592	0.598	0.605	0.611	0.618	0.624	0.630	0.636	0.641	0.647	0.653	0.659	0.665	0.670
5348	0.618	0.624	0.630	0.637	0.642	0.648	0.654	0.660	0.665	0.671	0.676	0.682	0.687	0.693
5403	0.589	0.596	0.602	0.609	0.615	0.621	0.627	0.633	0.639	0.645	0.650	0.656	0.661	0.667
5432	0.544	0.550	0.556	0.563	0.569	0.575	0.582	0.588	0.594	0.600	0.605	0.611	0.617	0.623
5436	0.619	0.625	0.631	0.637	0.643	0.648	0.654	0.660	0.666	0.671	0.677	0.682	0.688	0.693
5443	0.635	0.641	0.647	0.653	0.659	0.665	0.671	0.677	0.683	0.688	0.693	0.699	0.704	0.709
5446	0.613	0.619	0.626	0.632	0.639	0.645	0.651	0.658	0.664	0.670	0.676	0.682	0.687	0.693
5447	0.555	0.562	0.568	0.575	0.581	0.587	0.593	0.600	0.606	0.612	0.618	0.624	0.630	0.635
5467	0.638	0.644	0.650	0.657	0.663	0.669	0.676	0.682	0.687	0.693	0.699	0.705	0.710	0.716
5470	0.579	0.584	0.590	0.595	0.601	0.606	0.611	0.617	0.622	0.628	0.633	0.638	0.643	0.648
5473	0.560	0.566	0.573	0.579	0.585	0.591	0.597	0.602	0.608	0.614	0.620	0.625	0.631	0.636
5474	0.614	0.620	0.627	0.633	0.639	0.645	0.652	0.658	0.664	0.669	0.675	0.681	0.687	0.692
5479	0.668	0.674	0.681	0.687	0.692	0.698	0.703	0.709	0.714	0.720	0.725	0.730	0.735	0.740
5482	0.541	0.548	0.555	0.561	0.568	0.574	0.581	0.587	0.594	0.600	0.606	0.612	0.618	0.624
5484	0.617	0.624	0.631	0.638	0.644	0.651	0.657	0.663	0.669	0.675	0.681	0.687	0.692	0.698
5485	0.526	0.532	0.539	0.545	0.551	0.557	0.563	0.569	0.575	0.580	0.586	0.592	0.597	0.603
5506	0.563	0.569	0.576	0.582	0.588	0.595	0.601	0.607	0.613	0.619	0.625	0.631	0.637	0.643
5507	0.545	0.551	0.557	0.563	0.570	0.575	0.581	0.587	0.593	0.599	0.604	0.610	0.616	0.621
5538	0.605	0.612	0.618	0.625	0.631	0.637	0.643	0.649	0.655	0.661	0.667	0.673	0.678	0.684
5542	0.579	0.585	0.592	0.598	0.604	0.611	0.617	0.623	0.629	0.635	0.640	0.646	0.652	0.657
5552	0.562	0.568	0.575	0.582	0.588	0.595	0.601	0.608	0.614	0.620	0.626	0.632	0.638	0.644
5553	0.533	0.539	0.546	0.552	0.559	0.565	0.571	0.578	0.584	0.590	0.596	0.602	0.608	0.614
5606	0.606	0.613	0.619	0.625	0.631	0.638	0.644	0.650	0.655	0.661	0.667	0.672	0.677	0.683
5610	0.659	0.665	0.670	0.676	0.681	0.687	0.692	0.698	0.703	0.708	0.713	0.718	0.723	0.728
5632	0.589	0.596	0.602	0.609	0.615	0.621	0.627	0.633	0.639	0.645	0.650	0.656	0.661	0.667
5633	0.544	0.550	0.556	0.563	0.569	0.575	0.582	0.588	0.594	0.600	0.605	0.611	0.617	0.623
5650	0.630	0.637	0.643	0.650	0.656	0.663	0.669	0.675	0.681	0.687	0.693	0.699	0.704	0.710
5951	0.762	0.768	0.773	0.778	0.783	0.788	0.792	0.797	0.801	0.806	0.810	0.814	0.818	0.822
6003	0.530	0.538	0.545	0.552	0.559	0.566	0.573	0.578	0.584	0.590	0.595	0.601	0.606	0.612
6011	0.548	0.554	0.560	0.565	0.571	0.576	0.582	0.587	0.592	0.598	0.603	0.608	0.613	0.618
6204	0.578	0.585	0.591	0.598	0.605	0.612	0.618	0.625	0.631	0.638	0.644	0.650	0.656	0.661
6206	0.577	0.583	0.589	0.595	0.602	0.608	0.614	0.619	0.625	0.631	0.636	0.641	0.647	0.652
6213	0.497	0.502	0.508	0.514	0.520	0.526	0.532	0.537	0.543	0.549	0.554	0.560	0.566	0.571
6216	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	0.588
6218	0.594	0.600	0.607	0.613	0.619	0.625	0.631	0.636	0.642	0.648	0.653	0.659	0.664	0.670
6220	0.525	0.531	0.538	0.544	0.550	0.556	0.562	0.568	0.574	0.580	0.586	0.592	0.597	0.603
6233	0.548	0.555	0.562	0.568	0.575	0.582	0.588	0.594	0.600	0.606	0.612	0.618	0.623	0.629
6235	0.582	0.589	0.595	0.602	0.608	0.614	0.620	0.627	0.633	0.639	0.645	0.651	0.656	0.662

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	0.636	0.642	0.647	0.653	0.658	0.663	0.669	0.674	0.679
5183	0.720	0.725	0.731	0.736	0.741	0.745	0.750	0.755	0.760
5184	0.618	0.624	0.630	0.636	0.642	0.647	0.653	0.659	0.665
5185	0.746	0.751	0.756	0.761	0.765	0.770	0.774	0.778	0.782
5186	0.682	0.687	0.692	0.697	0.702	0.706	0.711	0.715	0.720
5187	0.664	0.670	0.675	0.680	0.686	0.691	0.696	0.701	0.706
5190	0.697	0.703	0.708	0.713	0.718	0.723	0.728	0.732	0.737
5191	0.702	0.707	0.712	0.717	0.723	0.728	0.732	0.737	0.742
5192	0.733	0.738	0.744	0.749	0.754	0.759	0.764	0.769	0.774
5193	0.772	0.777	0.782	0.787	0.792	0.796	0.801	0.805	0.810
5195	0.675	0.681	0.686	0.692	0.697	0.702	0.707	0.712	0.717
5201	0.718	0.723	0.728	0.733	0.738	0.742	0.747	0.752	0.756
5205	0.654	0.660	0.665	0.671	0.676	0.681	0.686	0.691	0.696
5212	0.630	0.636	0.643	0.649	0.655	0.661	0.666	0.672	0.678
5213	0.640	0.646	0.651	0.656	0.661	0.667	0.672	0.677	0.682
5214	0.735	0.741	0.746	0.752	0.757	0.762	0.767	0.771	0.776
5222	0.610	0.615	0.620	0.625	0.630	0.635	0.640	0.645	0.650
5225	0.676	0.681	0.687	0.692	0.698	0.703	0.708	0.713	0.718
5348	0.698	0.703	0.708	0.713	0.718	0.723	0.728	0.732	0.737
5403	0.672	0.678	0.683	0.688	0.694	0.699	0.704	0.709	0.714
5432	0.628	0.634	0.639	0.645	0.650	0.655	0.661	0.666	0.671
5436	0.699	0.704	0.709	0.714	0.718	0.723	0.727	0.732	0.736
5443	0.714	0.719	0.724	0.729	0.734	0.738	0.743	0.748	0.752
5446	0.699	0.704	0.710	0.715	0.721	0.726	0.731	0.736	0.741
5447	0.641	0.647	0.653	0.658	0.664	0.670	0.675	0.680	0.686
5467	0.721	0.726	0.731	0.736	0.741	0.746	0.751	0.755	0.760
5470	0.653	0.658	0.662	0.667	0.672	0.677	0.682	0.687	0.691
5473	0.641	0.647	0.652	0.657	0.662	0.667	0.672	0.677	0.682
5474	0.698	0.703	0.708	0.714	0.719	0.724	0.729	0.733	0.738
5479	0.744	0.749	0.753	0.758	0.762	0.766	0.770	0.774	0.778
5482	0.630	0.636	0.642	0.648	0.654	0.659	0.665	0.671	0.676
5484	0.703	0.709	0.714	0.719	0.725	0.730	0.735	0.740	0.745
5485	0.608	0.614	0.619	0.625	0.630	0.636	0.641	0.647	0.652
5506	0.648	0.654	0.660	0.665	0.670	0.676	0.681	0.686	0.690
5507	0.627	0.632	0.638	0.643	0.648	0.654	0.659	0.665	0.670
5538	0.689	0.695	0.700	0.705	0.711	0.716	0.721	0.726	0.731
5542	0.663	0.669	0.674	0.679	0.685	0.690	0.695	0.700	0.705
5552	0.650	0.656	0.662	0.667	0.673	0.678	0.684	0.689	0.694
5553	0.620	0.626	0.631	0.637	0.643	0.648	0.653	0.659	0.664
5606	0.688	0.693	0.698	0.702	0.707	0.712	0.717	0.722	0.726
5610	0.733	0.737	0.742	0.746	0.751	0.755	0.760	0.764	0.768
5632	0.672	0.678	0.683	0.688	0.694	0.699	0.704	0.709	0.714
5633	0.628	0.634	0.639	0.645	0.650	0.655	0.661	0.666	0.671
5650	0.715	0.721	0.726	0.731	0.737	0.742	0.747	0.752	0.757
5951	0.825	0.829	0.833	0.837	0.840	0.844	0.847	0.850	0.853
6003	0.618	0.623	0.629	0.634	0.639	0.644	0.649	0.653	0.658
6011	0.623	0.628	0.633	0.638	0.643	0.648	0.653	0.657	0.662
6204	0.667	0.673	0.678	0.683	0.688	0.693	0.698	0.703	0.708
6206	0.657	0.662	0.668	0.673	0.678	0.683	0.688	0.693	0.698
6213	0.577	0.582	0.588	0.593	0.598	0.604	0.609	0.614	0.620
6216	0.593	0.599	0.605	0.610	0.616	0.621	0.627	0.632	0.637
6218	0.675	0.680	0.686	0.691	0.696	0.701	0.706	0.711	0.716
6220	0.608	0.614	0.619	0.624	0.630	0.635	0.640	0.645	0.650
6233	0.635	0.640	0.646	0.652	0.657	0.663	0.668	0.673	0.678
6235	0.668	0.673	0.679	0.684	0.690	0.695	0.699	0.704	0.709

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
		D-Ratio by Primary Threshold												
6237	0.94	0.093	0.102	0.110	0.118	0.126	0.134	0.142	0.149	0.157	0.165	0.173	0.180	0.188
6251	1.28	0.107	0.116	0.125	0.133	0.141	0.148	0.156	0.163	0.170	0.177	0.183	0.190	0.196
6258	2.08	0.094	0.102	0.111	0.118	0.126	0.133	0.141	0.148	0.155	0.162	0.169	0.176	0.183
6307	2.74	0.106	0.116	0.124	0.133	0.141	0.150	0.158	0.166	0.174	0.181	0.189	0.196	0.203
6308	1.29	0.081	0.089	0.096	0.103	0.110	0.117	0.124	0.130	0.137	0.144	0.150	0.157	0.163
6315	1.66	0.101	0.110	0.119	0.127	0.136	0.144	0.152	0.160	0.168	0.176	0.184	0.191	0.199
6316	1.06	0.086	0.094	0.102	0.110	0.117	0.125	0.132	0.139	0.146	0.153	0.160	0.167	0.173
6325	1.22	0.110	0.119	0.128	0.137	0.146	0.154	0.163	0.171	0.179	0.187	0.194	0.202	0.210
6361	1.10	0.102	0.110	0.118	0.125	0.133	0.140	0.147	0.153	0.159	0.167	0.172	0.179	0.185
6364	2.08	0.131	0.141	0.151	0.161	0.170	0.179	0.188	0.197	0.205	0.214	0.222	0.231	0.239
6400	2.17	0.129	0.139	0.149	0.159	0.168	0.177	0.187	0.195	0.204	0.213	0.221	0.229	0.236
6504	2.87	0.147	0.160	0.172	0.183	0.195	0.206	0.217	0.228	0.238	0.249	0.259	0.269	0.278
6834	2.32	0.149	0.161	0.173	0.185	0.196	0.207	0.218	0.229	0.239	0.249	0.259	0.269	0.279
7133	0.87	0.131	0.143	0.154	0.165	0.175	0.185	0.195	0.205	0.215	0.223	0.233	0.241	0.250
7198	4.50	0.115	0.124	0.134	0.143	0.152	0.160	0.169	0.177	0.186	0.194	0.202	0.209	0.217
7207	3.99	0.104	0.113	0.121	0.130	0.138	0.146	0.154	0.162	0.170	0.177	0.185	0.192	0.199
7219	3.60	0.100	0.109	0.118	0.127	0.135	0.143	0.151	0.159	0.167	0.175	0.182	0.189	0.197
7227	3.38	0.109	0.118	0.128	0.137	0.147	0.156	0.165	0.173	0.182	0.191	0.199	0.207	0.215
7232	3.48	0.097	0.106	0.114	0.122	0.130	0.138	0.146	0.153	0.161	0.168	0.175	0.182	0.189
7248	0.58	0.098	0.107	0.115	0.124	0.132	0.140	0.148	0.155	0.163	0.170	0.177	0.185	0.192
7272	3.51	0.085	0.091	0.098	0.104	0.110	0.117	0.123	0.128	0.133	0.140	0.145	0.151	0.156
7332	1.48	0.179	0.190	0.201	0.211	0.221	0.231	0.240	0.249	0.258	0.267	0.275	0.283	0.291
7360	3.13	0.150	0.163	0.176	0.188	0.200	0.212	0.223	0.235	0.246	0.257	0.268	0.278	0.289
7365	2.96	0.117	0.127	0.137	0.147	0.156	0.165	0.174	0.182	0.191	0.198	0.206	0.214	0.221
7382	3.67	0.113	0.123	0.132	0.141	0.150	0.159	0.168	0.176	0.185	0.193	0.201	0.209	0.217
7392	2.88	0.144	0.154	0.164	0.174	0.183	0.192	0.201	0.210	0.218	0.226	0.234	0.242	0.250
7403	2.96	0.136	0.147	0.157	0.166	0.176	0.185	0.194	0.202	0.211	0.219	0.227	0.235	0.243
7405	0.84	0.121	0.132	0.142	0.152	0.162	0.171	0.180	0.189	0.198	0.207	0.215	0.223	0.231
7409	2.53	0.084	0.091	0.098	0.105	0.112	0.119	0.125	0.132	0.138	0.145	0.151	0.157	0.163
7410	2.64	0.122	0.130	0.139	0.146	0.154	0.162	0.169	0.175	0.182	0.189	0.195	0.203	0.208
7421	0.58	0.154	0.166	0.179	0.191	0.203	0.214	0.226	0.238	0.249	0.260	0.271	0.281	0.291
7424	0.78	0.087	0.094	0.102	0.109	0.116	0.123	0.129	0.136	0.142	0.149	0.155	0.161	0.167
7428	1.54	0.137	0.148	0.159	0.169	0.179	0.189	0.198	0.207	0.216	0.225	0.234	0.243	0.251
7429	1.00	0.150	0.162	0.173	0.183	0.194	0.204	0.213	0.223	0.232	0.241	0.250	0.259	0.267
7500	1.13	0.115	0.124	0.133	0.142	0.150	0.159	0.167	0.175	0.183	0.191	0.198	0.205	0.213
7515	0.53	0.112	0.122	0.133	0.143	0.153	0.164	0.174	0.184	0.195	0.204	0.214	0.223	0.233
7520	1.13	0.115	0.124	0.133	0.142	0.150	0.159	0.167	0.175	0.183	0.191	0.198	0.205	0.213
7538	0.82	0.080	0.088	0.095	0.102	0.109	0.116	0.123	0.129	0.136	0.142	0.148	0.155	0.161
7539	0.58	0.099	0.108	0.117	0.126	0.134	0.142	0.151	0.159	0.166	0.174	0.182	0.189	0.196
7580	1.05	0.111	0.121	0.130	0.139	0.148	0.157	0.166	0.174	0.183	0.192	0.201	0.209	0.217
7600	3.58	0.090	0.098	0.106	0.114	0.122	0.130	0.137	0.145	0.152	0.159	0.166	0.173	0.180
7601	1.31	0.125	0.135	0.145	0.155	0.164	0.174	0.182	0.191	0.199	0.207	0.215	0.223	0.230
7605	1.04	0.122	0.132	0.141	0.151	0.160	0.168	0.177	0.185	0.193	0.201	0.209	0.217	0.225
7607	0.08	0.202	0.220	0.236	0.253	0.268	0.283	0.298	0.312	0.326	0.337	0.351	0.361	0.374
7610	0.22	0.117	0.126	0.136	0.145	0.154	0.163	0.172	0.180	0.188	0.196	0.204	0.212	0.220
7706	2.12	0.108	0.116	0.124	0.132	0.140	0.148	0.155	0.162	0.169	0.175	0.182	0.188	0.195
7707*	97.32	0.085	0.093	0.100	0.107	0.114	0.121	0.127	0.134	0.140	0.147	0.153	0.159	0.166
7720	0.99	0.115	0.125	0.134	0.143	0.151	0.159	0.168	0.175	0.183	0.191	0.198	0.205	0.213
7721	1.57	0.122	0.133	0.144	0.155	0.166	0.176	0.187	0.197	0.207	0.217	0.226	0.236	0.245
7722*	48.75	0.109	0.118	0.127	0.136	0.145	0.153	0.162	0.170	0.178	0.186	0.194	0.201	0.209
7855	0.93	0.089	0.097	0.105	0.113	0.120	0.127	0.134	0.140	0.147	0.153	0.159	0.165	0.171
8001	2.19	0.149	0.162	0.175	0.187	0.199	0.211	0.223	0.235	0.246	0.257	0.268	0.279	0.290
8004	1.34	0.152	0.164	0.175	0.186	0.197	0.207	0.217	0.226	0.236	0.245	0.254	0.262	0.271
8006	1.64	0.182	0.195	0.208	0.221	0.233	0.245	0.256	0.267	0.278	0.289	0.299	0.309	0.319
8008	1.07	0.173	0.187	0.201	0.214	0.227	0.239	0.252	0.264	0.275	0.287	0.298	0.309	0.320

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

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
6237	0.195	0.202	0.209	0.217	0.224	0.231	0.238	0.245	0.251	0.258	0.265	0.271	0.277	0.283
6251	0.203	0.208	0.215	0.220	0.226	0.231	0.236	0.242	0.247	0.253	0.257	0.262	0.268	0.274
6258	0.190	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
6307	0.211	0.218	0.225	0.232	0.238	0.245	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
6308	0.169	0.175	0.181	0.187	0.193	0.199	0.205	0.210	0.216	0.222	0.227	0.232	0.238	0.243
6315	0.206	0.213	0.220	0.227	0.233	0.240	0.247	0.253	0.259	0.266	0.272	0.278	0.284	0.290
6316	0.179	0.186	0.192	0.198	0.204	0.210	0.216	0.222	0.228	0.234	0.240	0.245	0.251	0.256
6325	0.217	0.224	0.232	0.239	0.246	0.253	0.259	0.266	0.273	0.279	0.286	0.292	0.299	0.305
6361	0.192	0.197	0.203	0.208	0.214	0.221	0.225	0.231	0.237	0.243	0.246	0.252	0.257	0.263
6364	0.247	0.255	0.263	0.270	0.278	0.285	0.292	0.300	0.307	0.314	0.321	0.328	0.334	0.341
6400	0.244	0.251	0.259	0.266	0.273	0.280	0.287	0.294	0.301	0.308	0.314	0.321	0.327	0.334
6504	0.288	0.297	0.306	0.316	0.324	0.333	0.342	0.350	0.358	0.366	0.374	0.382	0.390	0.397
6834	0.288	0.297	0.307	0.316	0.324	0.333	0.342	0.350	0.358	0.366	0.373	0.381	0.389	0.396
7133	0.258	0.268	0.276	0.285	0.292	0.299	0.308	0.315	0.322	0.329	0.338	0.345	0.351	0.358
7198	0.225	0.233	0.240	0.247	0.255	0.262	0.269	0.276	0.283	0.290	0.296	0.303	0.310	0.316
7207	0.206	0.213	0.220	0.227	0.233	0.240	0.246	0.252	0.259	0.265	0.271	0.277	0.283	0.289
7219	0.204	0.211	0.218	0.225	0.231	0.238	0.245	0.251	0.258	0.264	0.270	0.276	0.282	0.288
7227	0.222	0.230	0.238	0.245	0.252	0.260	0.267	0.274	0.281	0.288	0.294	0.301	0.308	0.314
7232	0.196	0.203	0.210	0.216	0.223	0.229	0.236	0.242	0.248	0.254	0.260	0.266	0.272	0.278
7248	0.199	0.206	0.213	0.220	0.227	0.233	0.240	0.247	0.254	0.260	0.267	0.273	0.280	0.287
7272	0.161	0.166	0.172	0.176	0.181	0.187	0.191	0.196	0.202	0.207	0.210	0.216	0.221	0.226
7332	0.299	0.307	0.314	0.322	0.329	0.336	0.343	0.350	0.357	0.364	0.371	0.377	0.384	0.390
7360	0.299	0.309	0.319	0.329	0.338	0.347	0.357	0.366	0.374	0.383	0.391	0.400	0.408	0.416
7365	0.229	0.236	0.243	0.250	0.257	0.264	0.271	0.277	0.284	0.290	0.297	0.303	0.309	0.315
7382	0.225	0.232	0.240	0.247	0.255	0.262	0.269	0.276	0.283	0.290	0.297	0.304	0.311	0.317
7392	0.257	0.265	0.272	0.279	0.286	0.293	0.299	0.306	0.313	0.319	0.325	0.331	0.337	0.343
7403	0.251	0.258	0.266	0.273	0.280	0.287	0.294	0.301	0.308	0.315	0.321	0.328	0.334	0.341
7405	0.238	0.246	0.253	0.261	0.268	0.275	0.282	0.289	0.295	0.302	0.308	0.315	0.321	0.327
7409	0.170	0.175	0.181	0.186	0.192	0.197	0.202	0.208	0.213	0.218	0.223	0.228	0.233	0.239
7410	0.215	0.219	0.226	0.230	0.236	0.242	0.245	0.251	0.257	0.262	0.263	0.268	0.273	0.278
7421	0.301	0.310	0.319	0.328	0.336	0.344	0.353	0.360	0.368	0.376	0.384	0.391	0.399	0.406
7424	0.173	0.179	0.185	0.191	0.197	0.203	0.208	0.214	0.219	0.225	0.230	0.235	0.241	0.246
7428	0.260	0.268	0.276	0.283	0.291	0.299	0.306	0.313	0.321	0.328	0.335	0.342	0.349	0.356
7429	0.276	0.284	0.292	0.300	0.307	0.315	0.323	0.330	0.338	0.345	0.352	0.358	0.365	0.371
7500	0.220	0.227	0.234	0.240	0.247	0.254	0.260	0.267	0.273	0.279	0.286	0.292	0.298	0.304
7515	0.242	0.251	0.260	0.270	0.278	0.286	0.296	0.304	0.312	0.319	0.328	0.334	0.341	0.348
7520	0.220	0.227	0.234	0.240	0.247	0.254	0.260	0.267	0.273	0.279	0.286	0.292	0.298	0.304
7538	0.167	0.173	0.179	0.185	0.190	0.196	0.201	0.207	0.212	0.218	0.223	0.228	0.233	0.238
7539	0.204	0.211	0.218	0.225	0.232	0.239	0.246	0.252	0.259	0.265	0.272	0.278	0.284	0.290
7580	0.226	0.234	0.242	0.251	0.258	0.266	0.274	0.282	0.289	0.296	0.304	0.311	0.317	0.323
7600	0.186	0.193	0.200	0.206	0.213	0.219	0.225	0.231	0.237	0.244	0.249	0.255	0.261	0.267
7601	0.238	0.245	0.252	0.259	0.267	0.274	0.281	0.288	0.295	0.301	0.308	0.314	0.320	0.327
7605	0.232	0.240	0.247	0.254	0.261	0.267	0.274	0.280	0.287	0.293	0.299	0.305	0.311	0.317
7607	0.384	0.396	0.406	0.418	0.427	0.437	0.448	0.457	0.466	0.475	0.486	0.495	0.503	0.512
7610	0.227	0.235	0.242	0.249	0.256	0.263	0.269	0.276	0.282	0.289	0.295	0.302	0.308	0.314
7706	0.201	0.207	0.213	0.219	0.225	0.231	0.236	0.242	0.248	0.253	0.258	0.264	0.269	0.275
7707*	0.172	0.178	0.184	0.189	0.196	0.202	0.207	0.213	0.219	0.225	0.230	0.235	0.241	0.247
7720	0.220	0.227	0.234	0.241	0.248	0.254	0.261	0.267	0.274	0.280	0.286	0.292	0.298	0.304
7721	0.254	0.263	0.272	0.280	0.289	0.297	0.305	0.313	0.321	0.329	0.336	0.344	0.351	0.358
7722*	0.216	0.224	0.231	0.238	0.245	0.252	0.258	0.265	0.272	0.278	0.285	0.291	0.297	0.303
7855	0.177	0.183	0.189	0.194	0.200	0.205	0.211	0.216	0.221	0.226	0.231	0.236	0.241	0.246
8001	0.300	0.310	0.320	0.330	0.339	0.349	0.358	0.367	0.376	0.385	0.393	0.401	0.409	0.417
8004	0.279	0.288	0.296	0.304	0.312	0.320	0.328	0.335	0.343	0.350	0.358	0.365	0.372	0.379
8006	0.329	0.338	0.348	0.357	0.366	0.374	0.383	0.391	0.399	0.408	0.416	0.423	0.431	0.439
8008	0.331	0.341	0.351	0.361	0.370	0.380	0.389	0.398	0.407	0.416	0.424	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	0.289	0.297	0.303	0.308	0.314	0.320	0.325	0.330	0.337	0.342	0.347	0.352	0.357	0.362
6251	0.279	0.282	0.287	0.293	0.298	0.303	0.308	0.313	0.315	0.320	0.325	0.330	0.334	0.339
6258	0.275	0.280	0.286	0.291	0.297	0.302	0.307	0.312	0.317	0.322	0.327	0.332	0.337	0.342
6307	0.300	0.306	0.312	0.318	0.324	0.329	0.335	0.341	0.346	0.352	0.358	0.363	0.369	0.374
6308	0.248	0.253	0.258	0.264	0.269	0.274	0.279	0.283	0.288	0.293	0.298	0.303	0.307	0.312
6315	0.296	0.302	0.307	0.313	0.319	0.324	0.330	0.335	0.341	0.346	0.351	0.356	0.361	0.367
6316	0.262	0.267	0.273	0.278	0.283	0.289	0.294	0.299	0.304	0.309	0.315	0.320	0.325	0.330
6325	0.311	0.317	0.323	0.328	0.334	0.340	0.345	0.351	0.356	0.362	0.367	0.372	0.377	0.383
6361	0.268	0.271	0.276	0.281	0.286	0.291	0.296	0.301	0.303	0.308	0.313	0.318	0.323	0.328
6364	0.347	0.354	0.360	0.366	0.373	0.379	0.385	0.391	0.397	0.403	0.409	0.414	0.420	0.426
6400	0.340	0.346	0.352	0.358	0.364	0.370	0.376	0.382	0.388	0.393	0.399	0.405	0.410	0.416
6504	0.405	0.412	0.419	0.426	0.433	0.440	0.447	0.454	0.460	0.467	0.473	0.479	0.486	0.492
6834	0.404	0.411	0.419	0.426	0.433	0.439	0.446	0.453	0.459	0.466	0.472	0.478	0.484	0.490
7133	0.365	0.373	0.379	0.385	0.391	0.397	0.402	0.408	0.415	0.420	0.426	0.431	0.436	0.441
7198	0.323	0.329	0.335	0.342	0.348	0.354	0.360	0.366	0.372	0.377	0.383	0.389	0.395	0.400
7207	0.295	0.300	0.306	0.311	0.317	0.323	0.328	0.334	0.339	0.344	0.350	0.355	0.360	0.366
7219	0.294	0.300	0.306	0.311	0.317	0.323	0.328	0.334	0.339	0.345	0.350	0.355	0.360	0.365
7227	0.321	0.327	0.333	0.339	0.345	0.351	0.357	0.363	0.369	0.375	0.381	0.387	0.392	0.398
7232	0.284	0.289	0.295	0.301	0.306	0.312	0.317	0.323	0.328	0.333	0.338	0.343	0.349	0.354
7248	0.293	0.300	0.306	0.313	0.319	0.326	0.332	0.339	0.345	0.351	0.357	0.363	0.369	0.375
7272	0.231	0.234	0.239	0.244	0.249	0.254	0.259	0.263	0.265	0.270	0.274	0.279	0.283	0.287
7332	0.396	0.403	0.409	0.415	0.421	0.426	0.432	0.438	0.443	0.449	0.454	0.460	0.465	0.471
7360	0.423	0.431	0.438	0.446	0.453	0.460	0.467	0.474	0.480	0.487	0.493	0.500	0.506	0.512
7365	0.320	0.327	0.333	0.339	0.344	0.350	0.356	0.361	0.367	0.372	0.377	0.382	0.387	0.392
7382	0.324	0.330	0.337	0.343	0.349	0.356	0.362	0.368	0.374	0.380	0.386	0.391	0.397	0.403
7392	0.349	0.355	0.361	0.367	0.372	0.378	0.383	0.388	0.394	0.399	0.404	0.409	0.414	0.419
7403	0.347	0.353	0.359	0.365	0.371	0.377	0.383	0.389	0.395	0.400	0.406	0.412	0.417	0.422
7405	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.379	0.385	0.390	0.395	0.401	0.406
7409	0.244	0.247	0.252	0.256	0.261	0.265	0.270	0.274	0.277	0.281	0.285	0.290	0.294	0.298
7410	0.283	0.284	0.288	0.293	0.297	0.302	0.306	0.311	0.310	0.314	0.319	0.323	0.327	0.331
7421	0.413	0.421	0.427	0.434	0.441	0.447	0.453	0.459	0.466	0.471	0.477	0.482	0.488	0.494
7424	0.251	0.256	0.261	0.267	0.272	0.277	0.282	0.286	0.291	0.296	0.301	0.305	0.310	0.315
7428	0.363	0.369	0.376	0.383	0.389	0.395	0.401	0.407	0.413	0.419	0.425	0.431	0.437	0.442
7429	0.378	0.384	0.390	0.397	0.403	0.409	0.416	0.422	0.427	0.433	0.438	0.444	0.450	0.455
7500	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	0.384
7515	0.354	0.363	0.369	0.375	0.381	0.387	0.394	0.400	0.408	0.413	0.419	0.425	0.431	0.436
7520	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	0.384
7538	0.243	0.248	0.253	0.258	0.263	0.267	0.272	0.277	0.281	0.286	0.290	0.295	0.299	0.303
7539	0.296	0.302	0.308	0.314	0.319	0.325	0.330	0.336	0.341	0.347	0.352	0.358	0.363	0.368
7580	0.330	0.336	0.342	0.348	0.354	0.360	0.365	0.371	0.377	0.383	0.388	0.394	0.399	0.405
7600	0.273	0.278	0.284	0.289	0.295	0.300	0.305	0.311	0.316	0.321	0.326	0.331	0.336	0.341
7601	0.333	0.339	0.345	0.352	0.358	0.363	0.369	0.375	0.381	0.386	0.392	0.397	0.403	0.408
7605	0.323	0.329	0.335	0.340	0.346	0.352	0.357	0.363	0.368	0.374	0.379	0.384	0.390	0.395
7607	0.520	0.531	0.540	0.548	0.556	0.564	0.571	0.578	0.588	0.595	0.602	0.609	0.615	0.621
7610	0.320	0.326	0.332	0.337	0.343	0.349	0.355	0.360	0.366	0.371	0.377	0.382	0.388	0.393
7706	0.280	0.285	0.290	0.295	0.300	0.304	0.309	0.314	0.319	0.323	0.328	0.333	0.337	0.342
7707*	0.252	0.257	0.262	0.267	0.272	0.278	0.283	0.288	0.292	0.297	0.302	0.307	0.312	0.317
7720	0.310	0.315	0.321	0.327	0.332	0.338	0.343	0.348	0.354	0.359	0.364	0.369	0.374	0.379
7721	0.365	0.372	0.379	0.386	0.393	0.399	0.406	0.412	0.418	0.424	0.430	0.436	0.442	0.447
7722*	0.309	0.315	0.321	0.327	0.333	0.338	0.344	0.350	0.355	0.361	0.366	0.372	0.377	0.382
7855	0.251	0.256	0.261	0.266	0.270	0.275	0.279	0.284	0.288	0.293	0.297	0.301	0.306	0.310
8001	0.425	0.432	0.439	0.446	0.454	0.461	0.468	0.474	0.481	0.488	0.495	0.501	0.507	0.514
8004	0.386	0.394	0.401	0.407	0.414	0.420	0.427	0.433	0.440	0.447	0.453	0.459	0.465	0.471
8006	0.446	0.453	0.461	0.468	0.475	0.482	0.488	0.495	0.501	0.508	0.514	0.520	0.526	0.532
8008	0.457	0.465	0.473	0.480	0.487	0.495	0.502	0.509	0.516	0.523	0.529	0.536	0.542	0.549

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold

Class Code	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
6237	0.366	0.376	0.387	0.397	0.407	0.416	0.426	0.435	0.445	0.456	0.465	0.474	0.483	0.491
6251	0.343	0.352	0.358	0.367	0.375	0.384	0.392	0.401	0.409	0.414	0.422	0.430	0.438	0.446
6258	0.347	0.356	0.366	0.375	0.384	0.394	0.403	0.411	0.420	0.429	0.437	0.445	0.453	0.461
6307	0.379	0.389	0.399	0.409	0.418	0.427	0.437	0.446	0.455	0.464	0.473	0.482	0.491	0.499
6308	0.317	0.326	0.335	0.343	0.352	0.360	0.368	0.376	0.384	0.391	0.398	0.406	0.413	0.420
6315	0.372	0.381	0.391	0.401	0.410	0.419	0.428	0.437	0.446	0.455	0.464	0.472	0.481	0.489
6316	0.335	0.345	0.355	0.364	0.374	0.383	0.392	0.401	0.410	0.419	0.427	0.435	0.444	0.452
6325	0.388	0.398	0.407	0.417	0.427	0.436	0.445	0.454	0.463	0.471	0.480	0.488	0.496	0.505
6361	0.333	0.343	0.348	0.357	0.366	0.375	0.384	0.393	0.401	0.406	0.415	0.423	0.431	0.440
6364	0.431	0.442	0.452	0.462	0.471	0.481	0.490	0.500	0.509	0.518	0.526	0.535	0.543	0.551
6400	0.421	0.432	0.442	0.452	0.462	0.472	0.481	0.490	0.499	0.508	0.517	0.525	0.534	0.542
6504	0.498	0.509	0.521	0.532	0.543	0.553	0.564	0.574	0.583	0.593	0.602	0.611	0.620	0.629
6834	0.496	0.508	0.520	0.530	0.541	0.551	0.561	0.571	0.581	0.591	0.600	0.608	0.616	0.625
7133	0.446	0.456	0.469	0.478	0.488	0.497	0.506	0.514	0.522	0.533	0.541	0.549	0.556	0.564
7198	0.406	0.417	0.428	0.438	0.449	0.459	0.469	0.478	0.488	0.497	0.507	0.516	0.525	0.533
7207	0.371	0.381	0.391	0.402	0.412	0.422	0.431	0.441	0.450	0.459	0.468	0.478	0.486	0.495
7219	0.371	0.381	0.391	0.400	0.410	0.419	0.429	0.438	0.447	0.455	0.464	0.473	0.481	0.489
7227	0.403	0.414	0.425	0.436	0.446	0.456	0.466	0.475	0.485	0.494	0.503	0.512	0.521	0.530
7232	0.359	0.368	0.378	0.387	0.397	0.406	0.414	0.423	0.431	0.440	0.448	0.456	0.464	0.473
7248	0.381	0.392	0.403	0.414	0.425	0.435	0.446	0.456	0.466	0.475	0.485	0.494	0.503	0.512
7272	0.292	0.300	0.305	0.314	0.322	0.330	0.338	0.346	0.354	0.358	0.366	0.374	0.382	0.389
7332	0.476	0.486	0.497	0.507	0.517	0.526	0.536	0.545	0.554	0.563	0.572	0.581	0.589	0.598
7360	0.518	0.530	0.541	0.552	0.563	0.573	0.583	0.594	0.603	0.613	0.622	0.631	0.640	0.648
7365	0.397	0.407	0.418	0.427	0.437	0.445	0.454	0.462	0.470	0.479	0.487	0.495	0.503	0.510
7382	0.408	0.420	0.430	0.441	0.451	0.462	0.472	0.481	0.491	0.500	0.509	0.518	0.526	0.535
7392	0.424	0.434	0.444	0.453	0.463	0.472	0.481	0.490	0.499	0.507	0.516	0.524	0.532	0.540
7403	0.428	0.438	0.449	0.459	0.469	0.478	0.488	0.497	0.507	0.516	0.524	0.533	0.542	0.550
7405	0.411	0.421	0.431	0.440	0.449	0.459	0.467	0.476	0.485	0.493	0.501	0.509	0.517	0.525
7409	0.302	0.310	0.316	0.324	0.332	0.340	0.347	0.355	0.362	0.367	0.374	0.381	0.388	0.395
7410	0.335	0.344	0.346	0.353	0.361	0.369	0.376	0.384	0.391	0.391	0.399	0.406	0.413	0.420
7421	0.499	0.510	0.521	0.532	0.542	0.552	0.562	0.572	0.581	0.591	0.601	0.611	0.620	0.630
7424	0.319	0.328	0.337	0.345	0.354	0.362	0.370	0.379	0.387	0.394	0.402	0.410	0.418	0.426
7428	0.448	0.459	0.469	0.479	0.490	0.500	0.509	0.519	0.528	0.537	0.546	0.555	0.563	0.572
7429	0.461	0.471	0.481	0.491	0.501	0.511	0.519	0.528	0.536	0.544	0.552	0.560	0.568	0.575
7500	0.389	0.399	0.409	0.419	0.428	0.438	0.447	0.456	0.464	0.473	0.481	0.489	0.497	0.505
7515	0.442	0.452	0.464	0.473	0.482	0.491	0.499	0.507	0.516	0.526	0.534	0.543	0.551	0.559
7520	0.389	0.399	0.409	0.419	0.428	0.438	0.447	0.456	0.464	0.473	0.481	0.489	0.497	0.505
7538	0.308	0.316	0.325	0.333	0.341	0.349	0.357	0.365	0.373	0.380	0.387	0.394	0.402	0.409
7539	0.374	0.384	0.394	0.404	0.414	0.423	0.432	0.441	0.450	0.459	0.467	0.476	0.485	0.493
7580	0.410	0.421	0.433	0.443	0.453	0.463	0.473	0.483	0.493	0.504	0.513	0.522	0.531	0.540
7600	0.346	0.356	0.366	0.375	0.385	0.394	0.403	0.412	0.421	0.430	0.438	0.447	0.455	0.464
7601	0.414	0.425	0.435	0.446	0.456	0.467	0.477	0.487	0.497	0.506	0.515	0.524	0.533	0.542
7605	0.400	0.411	0.421	0.431	0.441	0.450	0.460	0.469	0.477	0.486	0.494	0.502	0.511	0.519
7607	0.628	0.640	0.655	0.666	0.677	0.689	0.700	0.711	0.722	0.735	0.745	0.755	0.764	0.772
7610	0.398	0.408	0.418	0.428	0.437	0.446	0.456	0.465	0.474	0.482	0.491	0.499	0.507	0.516
7706	0.347	0.356	0.365	0.374	0.383	0.391	0.400	0.409	0.417	0.425	0.433	0.440	0.448	0.455
7707*	0.322	0.331	0.340	0.350	0.359	0.368	0.378	0.387	0.396	0.404	0.412	0.420	0.429	0.437
7720	0.384	0.394	0.404	0.414	0.424	0.434	0.443	0.452	0.462	0.471	0.479	0.488	0.497	0.505
7721	0.453	0.464	0.474	0.485	0.495	0.505	0.514	0.523	0.532	0.541	0.550	0.558	0.566	0.574
7722*	0.387	0.397	0.407	0.417	0.427	0.436	0.446	0.455	0.464	0.472	0.481	0.490	0.498	0.506
7855	0.315	0.324	0.332	0.340	0.348	0.357	0.365	0.372	0.380	0.387	0.394	0.401	0.408	0.415
8001	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.605	0.614	0.623	0.633	0.642	0.651
8004	0.476	0.487	0.499	0.509	0.519	0.529	0.538	0.546	0.555	0.564	0.572	0.580	0.588	0.595
8006	0.538	0.550	0.561	0.572	0.583	0.593	0.603	0.613	0.623	0.632	0.641	0.650	0.658	0.667
8008	0.555	0.567	0.578	0.590	0.601	0.611	0.621	0.631	0.641	0.650	0.659	0.668	0.676	0.684

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold

Class Code	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
6237	0.500	0.508	0.517	0.525	0.534	0.542	0.550	0.559	0.567	0.575	0.583	0.591	0.599	0.609
6251	0.453	0.460	0.467	0.474	0.480	0.487	0.493	0.499	0.505	0.511	0.517	0.523	0.529	0.530
6258	0.469	0.477	0.485	0.492	0.500	0.507	0.514	0.521	0.528	0.535	0.542	0.549	0.556	0.562
6307	0.507	0.515	0.523	0.531	0.539	0.547	0.555	0.563	0.570	0.578	0.585	0.593	0.600	0.607
6308	0.427	0.434	0.441	0.447	0.454	0.460	0.467	0.473	0.479	0.486	0.492	0.498	0.504	0.509
6315	0.497	0.505	0.512	0.520	0.527	0.534	0.541	0.548	0.556	0.563	0.569	0.576	0.583	0.590
6316	0.460	0.467	0.475	0.482	0.490	0.497	0.504	0.512	0.519	0.526	0.533	0.540	0.546	0.553
6325	0.513	0.520	0.528	0.536	0.543	0.551	0.558	0.565	0.572	0.579	0.586	0.593	0.600	0.606
6361	0.448	0.456	0.464	0.472	0.479	0.487	0.494	0.501	0.508	0.515	0.522	0.528	0.535	0.538
6364	0.559	0.567	0.574	0.581	0.588	0.595	0.601	0.608	0.615	0.621	0.628	0.634	0.640	0.646
6400	0.550	0.558	0.566	0.574	0.582	0.590	0.598	0.606	0.613	0.621	0.628	0.635	0.642	0.649
6504	0.637	0.645	0.653	0.661	0.669	0.677	0.684	0.691	0.698	0.705	0.712	0.718	0.725	0.731
6834	0.633	0.640	0.648	0.656	0.663	0.670	0.676	0.682	0.689	0.695	0.701	0.707	0.713	0.719
7133	0.572	0.580	0.588	0.595	0.602	0.609	0.616	0.623	0.629	0.635	0.641	0.646	0.652	0.660
7198	0.542	0.550	0.559	0.567	0.575	0.583	0.591	0.598	0.606	0.613	0.620	0.627	0.634	0.641
7207	0.504	0.512	0.521	0.529	0.537	0.545	0.553	0.560	0.568	0.575	0.582	0.589	0.596	0.602
7219	0.497	0.506	0.513	0.521	0.529	0.537	0.544	0.551	0.559	0.566	0.573	0.580	0.587	0.594
7227	0.538	0.546	0.554	0.562	0.569	0.576	0.583	0.591	0.597	0.604	0.611	0.618	0.624	0.631
7232	0.481	0.489	0.497	0.505	0.512	0.520	0.527	0.534	0.542	0.549	0.556	0.562	0.568	0.574
7248	0.521	0.529	0.538	0.546	0.554	0.562	0.570	0.577	0.585	0.592	0.599	0.606	0.613	0.619
7272	0.396	0.403	0.409	0.416	0.422	0.428	0.435	0.441	0.447	0.454	0.460	0.466	0.472	0.474
7332	0.606	0.614	0.622	0.630	0.638	0.645	0.652	0.659	0.666	0.673	0.679	0.686	0.692	0.698
7360	0.657	0.665	0.673	0.681	0.688	0.696	0.703	0.710	0.717	0.723	0.730	0.736	0.742	0.748
7365	0.517	0.524	0.530	0.537	0.543	0.550	0.556	0.563	0.569	0.575	0.582	0.588	0.594	0.600
7382	0.543	0.551	0.559	0.567	0.575	0.583	0.590	0.597	0.605	0.612	0.619	0.625	0.632	0.639
7392	0.548	0.556	0.564	0.572	0.579	0.586	0.594	0.601	0.608	0.615	0.622	0.629	0.636	0.642
7403	0.558	0.567	0.575	0.582	0.590	0.598	0.605	0.612	0.620	0.627	0.634	0.640	0.647	0.653
7405	0.533	0.540	0.548	0.556	0.563	0.570	0.577	0.584	0.591	0.598	0.605	0.611	0.618	0.624
7409	0.402	0.409	0.416	0.423	0.430	0.437	0.444	0.450	0.457	0.464	0.470	0.477	0.483	0.485
7410	0.427	0.433	0.439	0.445	0.451	0.457	0.463	0.469	0.474	0.480	0.486	0.491	0.497	0.494
7421	0.640	0.649	0.659	0.668	0.677	0.685	0.694	0.702	0.709	0.716	0.723	0.730	0.737	0.745
7424	0.433	0.441	0.448	0.455	0.463	0.470	0.477	0.485	0.492	0.499	0.506	0.513	0.520	0.527
7428	0.580	0.588	0.596	0.604	0.612	0.619	0.627	0.634	0.641	0.648	0.655	0.661	0.668	0.674
7429	0.583	0.590	0.597	0.604	0.610	0.616	0.623	0.629	0.635	0.641	0.647	0.653	0.659	0.664
7500	0.512	0.520	0.527	0.534	0.541	0.548	0.555	0.562	0.568	0.574	0.581	0.587	0.593	0.599
7515	0.567	0.575	0.582	0.590	0.597	0.604	0.611	0.619	0.626	0.633	0.640	0.647	0.653	0.662
7520	0.512	0.520	0.527	0.534	0.541	0.548	0.555	0.562	0.568	0.574	0.581	0.587	0.593	0.599
7538	0.416	0.423	0.430	0.437	0.444	0.451	0.457	0.464	0.470	0.477	0.483	0.490	0.496	0.502
7539	0.502	0.510	0.518	0.526	0.534	0.541	0.549	0.556	0.564	0.571	0.578	0.585	0.592	0.599
7580	0.549	0.557	0.566	0.574	0.581	0.588	0.595	0.602	0.609	0.616	0.623	0.629	0.636	0.643
7600	0.472	0.480	0.488	0.496	0.504	0.512	0.520	0.527	0.535	0.542	0.550	0.557	0.564	0.572
7601	0.551	0.560	0.568	0.576	0.584	0.593	0.601	0.609	0.617	0.625	0.632	0.640	0.647	0.653
7605	0.527	0.534	0.542	0.550	0.558	0.565	0.573	0.580	0.587	0.594	0.601	0.607	0.614	0.621
7607	0.781	0.789	0.797	0.805	0.812	0.819	0.826	0.833	0.840	0.846	0.852	0.857	0.863	0.872
7610	0.524	0.532	0.539	0.547	0.555	0.562	0.570	0.577	0.584	0.591	0.598	0.605	0.611	0.618
7706	0.462	0.469	0.475	0.482	0.488	0.494	0.500	0.507	0.513	0.519	0.525	0.531	0.537	0.542
7707*	0.445	0.453	0.461	0.469	0.476	0.484	0.492	0.499	0.507	0.514	0.521	0.528	0.534	0.539
7720	0.514	0.522	0.530	0.538	0.545	0.553	0.560	0.567	0.574	0.581	0.587	0.594	0.600	0.606
7721	0.582	0.589	0.597	0.604	0.611	0.618	0.625	0.631	0.638	0.644	0.651	0.657	0.663	0.669
7722*	0.514	0.522	0.530	0.538	0.545	0.552	0.560	0.567	0.574	0.581	0.588	0.595	0.601	0.608
7855	0.422	0.429	0.435	0.442	0.449	0.456	0.463	0.469	0.476	0.482	0.488	0.494	0.500	0.505
8001	0.659	0.667	0.675	0.683	0.690	0.697	0.704	0.710	0.717	0.723	0.729	0.735	0.741	0.747
8004	0.603	0.611	0.618	0.626	0.633	0.641	0.648	0.655	0.662	0.669	0.676	0.683	0.689	0.697
8006	0.675	0.683	0.691	0.698	0.705	0.713	0.720	0.727	0.733	0.740	0.746	0.752	0.758	0.764
8008	0.693	0.700	0.708	0.716	0.723	0.730	0.738	0.744	0.751	0.758	0.764	0.771	0.777	0.783

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	0.616	0.624	0.631	0.638	0.646	0.653	0.660	0.667	0.675	0.682	0.689	0.696	0.703	0.710
6251	0.536	0.541	0.547	0.553	0.558	0.564	0.570	0.575	0.581	0.586	0.592	0.597	0.603	0.608
6258	0.569	0.575	0.582	0.588	0.595	0.601	0.607	0.613	0.619	0.625	0.631	0.637	0.643	0.649
6307	0.613	0.620	0.626	0.633	0.639	0.645	0.651	0.657	0.663	0.669	0.674	0.680	0.685	0.690
6308	0.515	0.521	0.527	0.532	0.538	0.544	0.549	0.555	0.560	0.565	0.571	0.576	0.581	0.586
6315	0.596	0.603	0.610	0.616	0.623	0.629	0.635	0.641	0.648	0.653	0.659	0.665	0.671	0.677
6316	0.560	0.566	0.572	0.579	0.585	0.591	0.597	0.603	0.609	0.615	0.620	0.626	0.632	0.637
6325	0.613	0.619	0.625	0.631	0.637	0.643	0.649	0.654	0.660	0.665	0.671	0.676	0.681	0.686
6361	0.545	0.551	0.558	0.565	0.572	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624	0.631
6364	0.652	0.658	0.664	0.669	0.675	0.681	0.686	0.691	0.696	0.701	0.706	0.710	0.715	0.719
6400	0.656	0.663	0.670	0.677	0.684	0.690	0.697	0.703	0.710	0.716	0.722	0.729	0.735	0.740
6504	0.737	0.742	0.748	0.754	0.759	0.764	0.770	0.775	0.780	0.785	0.790	0.794	0.799	0.804
6834	0.725	0.731	0.736	0.742	0.747	0.752	0.758	0.763	0.768	0.773	0.778	0.783	0.788	0.792
7133	0.665	0.671	0.676	0.682	0.687	0.692	0.698	0.703	0.708	0.714	0.719	0.724	0.730	0.735
7198	0.648	0.654	0.661	0.667	0.674	0.680	0.686	0.692	0.698	0.703	0.709	0.715	0.720	0.726
7207	0.609	0.615	0.621	0.627	0.633	0.639	0.645	0.651	0.657	0.663	0.668	0.674	0.679	0.685
7219	0.600	0.607	0.613	0.620	0.626	0.632	0.638	0.644	0.651	0.656	0.662	0.668	0.674	0.679
7227	0.637	0.644	0.650	0.656	0.662	0.669	0.675	0.681	0.687	0.693	0.698	0.704	0.710	0.715
7232	0.580	0.586	0.592	0.598	0.604	0.610	0.615	0.621	0.627	0.633	0.639	0.644	0.650	0.655
7248	0.626	0.633	0.639	0.645	0.652	0.658	0.663	0.669	0.675	0.681	0.686	0.692	0.697	0.703
7272	0.480	0.486	0.492	0.498	0.504	0.510	0.516	0.521	0.527	0.533	0.539	0.545	0.551	0.556
7332	0.704	0.710	0.716	0.721	0.727	0.732	0.737	0.742	0.748	0.753	0.757	0.762	0.767	0.772
7360	0.754	0.760	0.765	0.771	0.776	0.781	0.786	0.791	0.795	0.800	0.805	0.809	0.813	0.818
7365	0.606	0.612	0.618	0.624	0.629	0.635	0.641	0.647	0.653	0.658	0.664	0.670	0.675	0.681
7382	0.645	0.652	0.658	0.664	0.670	0.676	0.682	0.688	0.694	0.699	0.705	0.710	0.716	0.721
7392	0.649	0.655	0.661	0.668	0.674	0.680	0.686	0.692	0.698	0.704	0.709	0.715	0.720	0.725
7403	0.660	0.666	0.672	0.678	0.684	0.690	0.695	0.701	0.707	0.712	0.718	0.723	0.728	0.734
7405	0.631	0.637	0.643	0.649	0.656	0.662	0.668	0.674	0.680	0.685	0.691	0.697	0.703	0.708
7409	0.492	0.498	0.504	0.510	0.517	0.523	0.529	0.535	0.541	0.547	0.553	0.559	0.565	0.571
7410	0.499	0.504	0.510	0.515	0.520	0.526	0.531	0.536	0.541	0.547	0.552	0.557	0.562	0.567
7421	0.752	0.758	0.765	0.771	0.776	0.782	0.787	0.792	0.798	0.803	0.808	0.813	0.819	0.824
7424	0.534	0.541	0.548	0.555	0.562	0.568	0.575	0.581	0.588	0.594	0.600	0.606	0.612	0.618
7428	0.681	0.687	0.693	0.699	0.705	0.711	0.717	0.723	0.729	0.734	0.740	0.745	0.750	0.756
7429	0.670	0.676	0.682	0.688	0.694	0.700	0.706	0.712	0.718	0.724	0.730	0.736	0.741	0.747
7500	0.604	0.610	0.616	0.622	0.628	0.634	0.639	0.645	0.651	0.656	0.661	0.666	0.671	0.676
7515	0.667	0.672	0.677	0.682	0.688	0.693	0.698	0.703	0.708	0.713	0.718	0.723	0.728	0.733
7520	0.604	0.610	0.616	0.622	0.628	0.634	0.639	0.645	0.651	0.656	0.661	0.666	0.671	0.676
7538	0.508	0.514	0.520	0.526	0.532	0.538	0.544	0.550	0.555	0.561	0.567	0.573	0.578	0.584
7539	0.606	0.612	0.619	0.625	0.632	0.638	0.645	0.651	0.658	0.664	0.670	0.675	0.681	0.687
7580	0.649	0.655	0.661	0.667	0.673	0.679	0.685	0.690	0.696	0.701	0.707	0.712	0.717	0.723
7600	0.579	0.586	0.593	0.600	0.606	0.613	0.620	0.626	0.633	0.639	0.646	0.652	0.658	0.664
7601	0.660	0.667	0.673	0.680	0.686	0.692	0.698	0.704	0.710	0.716	0.721	0.727	0.732	0.737
7605	0.627	0.634	0.640	0.646	0.652	0.659	0.665	0.671	0.677	0.682	0.688	0.694	0.700	0.705
7607	0.877	0.882	0.887	0.891	0.896	0.901	0.905	0.910	0.914	0.918	0.921	0.924	0.928	0.931
7610	0.624	0.631	0.637	0.643	0.649	0.655	0.661	0.667	0.672	0.678	0.684	0.689	0.694	0.700
7706	0.548	0.553	0.559	0.564	0.570	0.575	0.580	0.586	0.591	0.597	0.602	0.607	0.613	0.618
7707*	0.545	0.551	0.557	0.563	0.568	0.574	0.580	0.585	0.591	0.596	0.602	0.607	0.613	0.618
7720	0.612	0.618	0.624	0.630	0.636	0.642	0.648	0.653	0.659	0.665	0.670	0.676	0.681	0.686
7721	0.675	0.680	0.686	0.692	0.697	0.702	0.708	0.713	0.718	0.723	0.728	0.733	0.737	0.742
7722*	0.614	0.621	0.627	0.633	0.639	0.645	0.651	0.657	0.663	0.668	0.674	0.679	0.685	0.690
7855	0.511	0.517	0.523	0.529	0.535	0.540	0.546	0.552	0.558	0.564	0.569	0.575	0.581	0.587
8001	0.752	0.757	0.763	0.768	0.773	0.778	0.783	0.788	0.792	0.797	0.801	0.806	0.810	0.815
8004	0.703	0.709	0.716	0.722	0.728	0.734	0.740	0.746	0.752	0.757	0.763	0.768	0.773	0.778
8006	0.770	0.776	0.781	0.786	0.792	0.797	0.802	0.806	0.811	0.816	0.820	0.824	0.829	0.833
8008	0.788	0.794	0.799	0.805	0.810	0.815	0.820	0.824	0.829	0.833	0.838	0.842	0.846	0.850

Table I – Expected Loss Rates and D-Ratios

Class Code	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
6237	0.717	0.725	0.731	0.737	0.744	0.750	0.756	0.762	0.769
6251	0.614	0.619	0.625	0.630	0.635	0.640	0.645	0.649	0.654
6258	0.654	0.660	0.665	0.671	0.676	0.682	0.687	0.692	0.698
6307	0.696	0.701	0.706	0.711	0.716	0.721	0.726	0.730	0.735
6308	0.592	0.597	0.602	0.607	0.613	0.618	0.623	0.627	0.632
6315	0.682	0.688	0.693	0.698	0.703	0.708	0.713	0.718	0.723
6316	0.643	0.648	0.653	0.659	0.664	0.669	0.674	0.679	0.684
6325	0.692	0.697	0.702	0.707	0.712	0.716	0.721	0.726	0.730
6361	0.637	0.643	0.649	0.655	0.660	0.666	0.672	0.678	0.684
6364	0.724	0.728	0.733	0.737	0.742	0.746	0.751	0.755	0.759
6400	0.746	0.751	0.757	0.762	0.767	0.772	0.777	0.782	0.787
6504	0.808	0.812	0.816	0.821	0.825	0.829	0.833	0.836	0.840
6834	0.797	0.802	0.806	0.810	0.815	0.819	0.823	0.827	0.831
7133	0.740	0.745	0.751	0.756	0.761	0.766	0.771	0.776	0.781
7198	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766	0.770
7207	0.690	0.695	0.700	0.705	0.710	0.715	0.720	0.725	0.730
7219	0.685	0.691	0.696	0.701	0.707	0.712	0.717	0.722	0.727
7227	0.721	0.726	0.732	0.737	0.742	0.747	0.752	0.757	0.761
7232	0.661	0.666	0.672	0.677	0.683	0.688	0.693	0.699	0.704
7248	0.708	0.713	0.718	0.722	0.727	0.732	0.736	0.741	0.745
7272	0.562	0.568	0.574	0.579	0.585	0.590	0.595	0.600	0.605
7332	0.776	0.781	0.785	0.790	0.794	0.798	0.802	0.806	0.810
7360	0.822	0.826	0.830	0.833	0.837	0.841	0.844	0.848	0.851
7365	0.687	0.692	0.698	0.703	0.708	0.714	0.719	0.725	0.730
7382	0.726	0.731	0.736	0.741	0.746	0.751	0.756	0.760	0.765
7392	0.731	0.736	0.741	0.746	0.751	0.756	0.760	0.765	0.770
7403	0.739	0.744	0.749	0.753	0.758	0.763	0.767	0.772	0.776
7405	0.714	0.719	0.724	0.730	0.735	0.740	0.745	0.749	0.754
7409	0.577	0.582	0.588	0.594	0.600	0.605	0.611	0.617	0.622
7410	0.572	0.577	0.582	0.587	0.592	0.597	0.602	0.606	0.611
7421	0.829	0.834	0.840	0.845	0.850	0.854	0.859	0.863	0.867
7424	0.624	0.629	0.635	0.640	0.646	0.651	0.656	0.661	0.666
7428	0.761	0.766	0.770	0.775	0.780	0.785	0.789	0.794	0.798
7429	0.752	0.757	0.762	0.767	0.772	0.777	0.782	0.786	0.791
7500	0.681	0.686	0.691	0.696	0.701	0.706	0.711	0.716	0.721
7515	0.738	0.743	0.748	0.753	0.758	0.763	0.768	0.772	0.776
7520	0.681	0.686	0.691	0.696	0.701	0.706	0.711	0.716	0.721
7538	0.589	0.594	0.600	0.605	0.610	0.615	0.621	0.626	0.631
7539	0.692	0.698	0.703	0.708	0.713	0.718	0.723	0.728	0.733
7580	0.728	0.732	0.737	0.741	0.746	0.750	0.754	0.759	0.763
7600	0.670	0.676	0.682	0.688	0.694	0.700	0.706	0.711	0.717
7601	0.742	0.747	0.752	0.756	0.761	0.765	0.770	0.774	0.779
7605	0.711	0.716	0.722	0.727	0.733	0.738	0.743	0.748	0.754
7607	0.934	0.938	0.941	0.944	0.947	0.950	0.954	0.957	0.960
7610	0.705	0.710	0.715	0.720	0.725	0.729	0.734	0.739	0.743
7706	0.623	0.628	0.633	0.638	0.643	0.648	0.653	0.658	0.663
7707*	0.623	0.629	0.634	0.639	0.644	0.650	0.655	0.660	0.665
7720	0.692	0.697	0.702	0.708	0.713	0.718	0.723	0.728	0.733
7721	0.747	0.751	0.756	0.760	0.764	0.769	0.773	0.777	0.781
7722*	0.695	0.701	0.706	0.711	0.716	0.721	0.726	0.730	0.735
7855	0.592	0.598	0.603	0.608	0.613	0.618	0.623	0.627	0.631
8001	0.819	0.823	0.827	0.831	0.835	0.838	0.842	0.846	0.849
8004	0.783	0.788	0.793	0.798	0.803	0.808	0.812	0.817	0.821
8006	0.837	0.841	0.844	0.848	0.852	0.855	0.859	0.862	0.866
8008	0.854	0.858	0.862	0.866	0.869	0.873	0.876	0.879	0.883

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
							D-Ratio by Primary Threshold							
8010	1.02	0.158	0.170	0.182	0.194	0.205	0.215	0.226	0.236	0.246	0.256	0.266	0.275	0.284
8013	0.47	0.127	0.139	0.150	0.161	0.172	0.182	0.193	0.203	0.213	0.223	0.233	0.242	0.252
8015	1.94	0.146	0.158	0.170	0.181	0.192	0.203	0.213	0.224	0.234	0.244	0.254	0.263	0.273
8017	1.16	0.161	0.174	0.186	0.198	0.209	0.220	0.231	0.242	0.253	0.263	0.273	0.283	0.293
8018	2.41	0.158	0.170	0.183	0.195	0.207	0.218	0.229	0.240	0.251	0.261	0.271	0.281	0.291
8019	0.72	0.159	0.170	0.182	0.193	0.203	0.214	0.224	0.234	0.244	0.254	0.264	0.273	0.282
8021	3.36	0.138	0.150	0.162	0.174	0.186	0.197	0.208	0.219	0.229	0.240	0.250	0.260	0.270
8028	1.81	0.108	0.117	0.126	0.134	0.142	0.150	0.158	0.166	0.174	0.182	0.189	0.196	0.204
8031	1.99	0.153	0.165	0.177	0.189	0.200	0.211	0.221	0.232	0.242	0.252	0.262	0.271	0.281
8032	2.37	0.141	0.154	0.167	0.179	0.192	0.204	0.215	0.227	0.239	0.250	0.261	0.272	0.282
8039	1.27	0.154	0.165	0.176	0.187	0.197	0.207	0.217	0.227	0.236	0.246	0.255	0.264	0.273
8041	2.33	0.149	0.162	0.174	0.186	0.198	0.209	0.220	0.230	0.241	0.251	0.261	0.270	0.280
8042	1.36	0.131	0.141	0.152	0.162	0.172	0.182	0.191	0.200	0.210	0.219	0.227	0.236	0.245
8046	1.21	0.173	0.186	0.199	0.211	0.223	0.235	0.246	0.257	0.268	0.279	0.290	0.300	0.310
8057	1.33	0.135	0.147	0.158	0.170	0.181	0.192	0.203	0.214	0.225	0.235	0.245	0.254	0.264
8059	1.38	0.140	0.150	0.161	0.170	0.180	0.190	0.199	0.208	0.217	0.225	0.234	0.243	0.251
8060	0.74	0.136	0.146	0.157	0.167	0.177	0.186	0.196	0.205	0.214	0.223	0.231	0.240	0.248
8061	1.47	0.125	0.136	0.148	0.159	0.170	0.181	0.191	0.202	0.212	0.223	0.233	0.243	0.253
8062	0.50	0.156	0.169	0.182	0.195	0.207	0.219	0.231	0.242	0.253	0.263	0.274	0.283	0.293
8063	1.69	0.144	0.157	0.169	0.181	0.193	0.204	0.216	0.227	0.237	0.248	0.258	0.269	0.279
8064	1.34	0.161	0.174	0.187	0.199	0.211	0.223	0.235	0.246	0.257	0.268	0.278	0.288	0.298
8065	1.20	0.159	0.170	0.181	0.192	0.202	0.212	0.222	0.232	0.241	0.250	0.259	0.267	0.276
8066	0.74	0.143	0.155	0.167	0.178	0.189	0.200	0.210	0.220	0.230	0.239	0.249	0.258	0.267
8071	0.43	0.190	0.205	0.218	0.232	0.245	0.258	0.270	0.282	0.293	0.303	0.314	0.324	0.334
8078	0.61	0.188	0.203	0.217	0.230	0.243	0.256	0.269	0.281	0.293	0.304	0.316	0.327	0.338
8102	0.78	0.148	0.160	0.171	0.181	0.191	0.201	0.210	0.219	0.228	0.237	0.245	0.254	0.262
8106	2.13	0.134	0.145	0.155	0.166	0.176	0.185	0.195	0.204	0.214	0.223	0.231	0.240	0.249
8107	0.99	0.132	0.143	0.153	0.162	0.172	0.181	0.190	0.198	0.207	0.215	0.223	0.231	0.239
8116	1.07	0.176	0.188	0.200	0.211	0.223	0.234	0.245	0.255	0.266	0.275	0.285	0.295	0.304
8117	1.72	0.149	0.160	0.171	0.181	0.191	0.200	0.210	0.219	0.228	0.237	0.245	0.254	0.262
8209	3.33	0.146	0.159	0.171	0.183	0.194	0.205	0.217	0.227	0.238	0.249	0.259	0.269	0.279
8215	3.01	0.109	0.119	0.128	0.137	0.145	0.154	0.163	0.171	0.179	0.187	0.195	0.202	0.210
8227	1.40	0.115	0.125	0.134	0.144	0.153	0.162	0.170	0.179	0.187	0.196	0.204	0.212	0.220
8232	2.10	0.124	0.134	0.144	0.153	0.162	0.171	0.180	0.188	0.197	0.205	0.213	0.221	0.229
8267	2.49	0.125	0.135	0.145	0.155	0.164	0.173	0.182	0.191	0.200	0.208	0.217	0.225	0.234
8278*	70.94	0.097	0.106	0.115	0.123	0.131	0.139	0.147	0.155	0.162	0.170	0.178	0.185	0.192
8286	3.49	0.131	0.141	0.151	0.161	0.170	0.180	0.189	0.198	0.207	0.216	0.225	0.234	0.242
8290	1.47	0.141	0.153	0.164	0.175	0.185	0.195	0.205	0.215	0.225	0.234	0.243	0.253	0.262
8291	2.35	0.150	0.163	0.175	0.186	0.198	0.209	0.220	0.230	0.240	0.251	0.261	0.270	0.280
8292	4.58	0.152	0.165	0.178	0.190	0.203	0.215	0.227	0.238	0.250	0.261	0.272	0.283	0.294
8293	5.86	0.130	0.141	0.151	0.162	0.172	0.182	0.192	0.202	0.211	0.220	0.229	0.238	0.247
8304	3.25	0.095	0.103	0.110	0.118	0.125	0.132	0.139	0.146	0.153	0.160	0.167	0.174	0.180
8324	1.21	0.138	0.151	0.163	0.176	0.188	0.200	0.212	0.223	0.235	0.246	0.257	0.268	0.278
8350	2.11	0.109	0.119	0.128	0.136	0.145	0.154	0.162	0.170	0.178	0.185	0.193	0.201	0.208
8370	0.79	0.129	0.140	0.151	0.161	0.171	0.181	0.191	0.200	0.210	0.219	0.228	0.237	0.246
8387	1.58	0.154	0.168	0.181	0.194	0.207	0.219	0.232	0.244	0.256	0.267	0.279	0.290	0.301
8388	1.88	0.141	0.152	0.163	0.173	0.183	0.192	0.202	0.211	0.220	0.229	0.238	0.246	0.255
8389	1.18	0.117	0.127	0.137	0.146	0.155	0.164	0.173	0.182	0.190	0.199	0.207	0.215	0.223
8390	1.42	0.145	0.157	0.169	0.181	0.193	0.204	0.215	0.226	0.237	0.248	0.259	0.270	0.281
8391	1.06	0.143	0.154	0.164	0.175	0.185	0.194	0.204	0.213	0.222	0.231	0.240	0.248	0.257
8392	1.37	0.155	0.168	0.180	0.192	0.205	0.216	0.228	0.240	0.251	0.262	0.273	0.283	0.294
8393	1.16	0.113	0.124	0.134	0.144	0.155	0.164	0.174	0.184	0.193	0.203	0.212	0.221	0.230
8397	1.67	0.104	0.112	0.120	0.128	0.136	0.143	0.151	0.158	0.165	0.172	0.179	0.186	0.192
8400	0.94	0.115	0.124	0.134	0.144	0.153	0.162	0.171	0.180	0.188	0.197	0.205	0.214	0.221
8500	2.60	0.113	0.123	0.133	0.143	0.152	0.162	0.171	0.180	0.189	0.198	0.206	0.215	0.223

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

Table I – Expected Loss Rates and D-Ratios

Class Code	\<11,000\> 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
8010	0.293	0.302	0.311	0.319	0.327	0.336	0.344	0.351	0.359	0.367	0.374	0.381	0.389	0.396
8013	0.261	0.270	0.279	0.288	0.296	0.304	0.313	0.321	0.329	0.337	0.345	0.353	0.360	0.368
8015	0.282	0.291	0.300	0.309	0.318	0.326	0.335	0.343	0.351	0.359	0.367	0.375	0.382	0.390
8017	0.302	0.312	0.321	0.330	0.339	0.347	0.356	0.364	0.373	0.381	0.389	0.397	0.404	0.412
8018	0.300	0.310	0.319	0.328	0.336	0.345	0.354	0.362	0.370	0.378	0.386	0.394	0.401	0.409
8019	0.291	0.299	0.308	0.316	0.325	0.333	0.341	0.349	0.357	0.365	0.373	0.381	0.388	0.396
8021	0.279	0.289	0.298	0.307	0.315	0.324	0.332	0.341	0.349	0.357	0.365	0.373	0.380	0.388
8028	0.211	0.218	0.224	0.231	0.238	0.244	0.251	0.257	0.263	0.270	0.276	0.282	0.288	0.294
8031	0.290	0.299	0.308	0.317	0.325	0.334	0.342	0.350	0.358	0.366	0.374	0.381	0.389	0.396
8032	0.293	0.303	0.313	0.323	0.333	0.343	0.352	0.362	0.371	0.380	0.389	0.398	0.406	0.415
8039	0.282	0.291	0.300	0.308	0.317	0.325	0.333	0.341	0.349	0.357	0.365	0.372	0.380	0.387
8041	0.289	0.298	0.307	0.315	0.324	0.332	0.340	0.348	0.356	0.364	0.371	0.379	0.386	0.393
8042	0.253	0.262	0.270	0.278	0.286	0.293	0.301	0.308	0.315	0.323	0.329	0.336	0.343	0.350
8046	0.320	0.330	0.339	0.348	0.357	0.366	0.375	0.384	0.393	0.401	0.409	0.417	0.425	0.433
8057	0.274	0.283	0.293	0.303	0.312	0.321	0.330	0.339	0.348	0.357	0.366	0.375	0.383	0.391
8059	0.259	0.267	0.276	0.283	0.291	0.299	0.306	0.314	0.321	0.329	0.336	0.343	0.350	0.356
8060	0.256	0.264	0.272	0.280	0.288	0.296	0.304	0.311	0.319	0.326	0.333	0.340	0.347	0.354
8061	0.262	0.272	0.281	0.290	0.300	0.309	0.317	0.326	0.334	0.343	0.351	0.359	0.367	0.375
8062	0.303	0.312	0.321	0.330	0.338	0.346	0.355	0.362	0.370	0.377	0.385	0.392	0.399	0.406
8063	0.289	0.299	0.309	0.319	0.328	0.337	0.346	0.355	0.363	0.371	0.379	0.387	0.395	0.402
8064	0.307	0.316	0.325	0.333	0.342	0.350	0.358	0.366	0.374	0.382	0.389	0.397	0.404	0.412
8065	0.284	0.292	0.301	0.309	0.316	0.324	0.331	0.338	0.346	0.353	0.360	0.366	0.373	0.379
8066	0.276	0.284	0.293	0.301	0.310	0.318	0.326	0.334	0.342	0.349	0.357	0.364	0.372	0.379
8071	0.344	0.354	0.363	0.373	0.382	0.391	0.399	0.407	0.415	0.423	0.431	0.437	0.444	0.451
8078	0.348	0.359	0.369	0.379	0.389	0.398	0.408	0.417	0.426	0.434	0.443	0.451	0.459	0.467
8102	0.270	0.278	0.285	0.293	0.300	0.307	0.314	0.321	0.328	0.334	0.341	0.347	0.353	0.359
8106	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	0.355
8107	0.247	0.254	0.262	0.269	0.276	0.283	0.289	0.296	0.303	0.309	0.316	0.322	0.328	0.335
8116	0.313	0.321	0.329	0.337	0.345	0.353	0.361	0.369	0.377	0.384	0.392	0.399	0.407	0.414
8117	0.270	0.278	0.286	0.294	0.301	0.309	0.316	0.324	0.331	0.339	0.346	0.353	0.360	0.367
8209	0.289	0.299	0.308	0.318	0.327	0.336	0.345	0.353	0.362	0.370	0.379	0.387	0.395	0.403
8215	0.218	0.225	0.233	0.241	0.248	0.255	0.262	0.269	0.276	0.282	0.289	0.295	0.302	0.308
8227	0.227	0.235	0.242	0.250	0.257	0.264	0.271	0.278	0.285	0.291	0.298	0.304	0.311	0.317
8232	0.236	0.244	0.251	0.258	0.265	0.272	0.279	0.286	0.293	0.299	0.306	0.312	0.318	0.325
8267	0.242	0.250	0.259	0.267	0.275	0.283	0.291	0.298	0.306	0.313	0.320	0.327	0.333	0.340
8278*	0.200	0.207	0.214	0.221	0.228	0.235	0.242	0.249	0.255	0.262	0.269	0.275	0.282	0.288
8286	0.251	0.259	0.267	0.275	0.283	0.290	0.297	0.304	0.311	0.318	0.323	0.330	0.336	0.342
8290	0.271	0.279	0.288	0.296	0.304	0.312	0.320	0.327	0.335	0.342	0.349	0.356	0.363	0.370
8291	0.289	0.298	0.307	0.316	0.325	0.333	0.342	0.350	0.358	0.366	0.374	0.382	0.390	0.397
8292	0.304	0.314	0.324	0.334	0.344	0.353	0.362	0.371	0.380	0.389	0.398	0.406	0.414	0.423
8293	0.255	0.264	0.272	0.280	0.288	0.296	0.304	0.311	0.318	0.326	0.333	0.340	0.347	0.354
8304	0.187	0.193	0.200	0.206	0.212	0.219	0.225	0.231	0.237	0.243	0.249	0.255	0.261	0.267
8324	0.289	0.299	0.309	0.319	0.329	0.338	0.348	0.357	0.366	0.375	0.384	0.393	0.401	0.409
8350	0.215	0.222	0.229	0.236	0.243	0.250	0.256	0.263	0.269	0.275	0.281	0.287	0.293	0.299
8370	0.254	0.263	0.271	0.280	0.288	0.296	0.304	0.312	0.320	0.328	0.336	0.343	0.351	0.358
8387	0.312	0.322	0.332	0.342	0.352	0.362	0.371	0.381	0.390	0.399	0.407	0.416	0.424	0.432
8388	0.263	0.271	0.279	0.287	0.295	0.303	0.310	0.318	0.325	0.332	0.339	0.346	0.353	0.360
8389	0.231	0.239	0.247	0.254	0.262	0.269	0.276	0.283	0.290	0.297	0.304	0.311	0.317	0.324
8390	0.292	0.303	0.313	0.323	0.333	0.342	0.351	0.359	0.368	0.377	0.385	0.393	0.401	0.408
8391	0.265	0.273	0.281	0.288	0.296	0.304	0.311	0.318	0.326	0.333	0.340	0.346	0.353	0.360
8392	0.304	0.313	0.323	0.332	0.342	0.351	0.360	0.369	0.377	0.386	0.394	0.402	0.410	0.418
8393	0.239	0.248	0.257	0.265	0.273	0.282	0.290	0.298	0.305	0.313	0.321	0.328	0.336	0.343
8397	0.200	0.205	0.212	0.218	0.224	0.231	0.236	0.242	0.248	0.254	0.258	0.264	0.269	0.275
8400	0.229	0.237	0.244	0.252	0.259	0.266	0.273	0.280	0.287	0.293	0.300	0.307	0.314	0.320
8500	0.231	0.239	0.246	0.254	0.261	0.268	0.275	0.282	0.289	0.296	0.303	0.310	0.316	0.323

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	0.403	0.410	0.417	0.423	0.430	0.437	0.443	0.450	0.456	0.462	0.468	0.474	0.480	0.486
8013	0.375	0.383	0.390	0.397	0.404	0.411	0.417	0.424	0.430	0.437	0.443	0.449	0.455	0.461
8015	0.397	0.404	0.411	0.419	0.426	0.433	0.439	0.446	0.453	0.460	0.466	0.473	0.479	0.485
8017	0.419	0.427	0.434	0.441	0.448	0.455	0.461	0.468	0.475	0.481	0.488	0.494	0.500	0.506
8018	0.416	0.423	0.431	0.438	0.445	0.451	0.458	0.465	0.471	0.478	0.484	0.491	0.497	0.503
8019	0.403	0.411	0.418	0.425	0.432	0.439	0.447	0.453	0.460	0.467	0.474	0.480	0.487	0.493
8021	0.395	0.403	0.410	0.417	0.424	0.431	0.438	0.445	0.451	0.458	0.464	0.471	0.477	0.483
8028	0.299	0.305	0.311	0.316	0.322	0.328	0.333	0.338	0.344	0.349	0.354	0.360	0.365	0.370
8031	0.403	0.410	0.417	0.424	0.431	0.438	0.444	0.451	0.457	0.463	0.470	0.476	0.482	0.488
8032	0.423	0.431	0.439	0.447	0.455	0.463	0.471	0.478	0.485	0.493	0.500	0.507	0.513	0.520
8039	0.395	0.402	0.409	0.417	0.424	0.431	0.437	0.444	0.451	0.457	0.464	0.470	0.476	0.482
8041	0.400	0.407	0.414	0.420	0.427	0.433	0.439	0.445	0.452	0.458	0.464	0.470	0.475	0.481
8042	0.357	0.363	0.369	0.376	0.382	0.388	0.394	0.400	0.406	0.412	0.418	0.424	0.430	0.436
8046	0.440	0.448	0.455	0.462	0.469	0.476	0.482	0.489	0.496	0.502	0.508	0.515	0.521	0.527
8057	0.399	0.408	0.415	0.423	0.430	0.438	0.445	0.452	0.461	0.468	0.475	0.483	0.490	0.497
8059	0.363	0.369	0.376	0.382	0.389	0.395	0.401	0.407	0.413	0.419	0.425	0.430	0.436	0.442
8060	0.361	0.368	0.374	0.381	0.387	0.393	0.399	0.405	0.411	0.417	0.423	0.429	0.435	0.440
8061	0.383	0.390	0.398	0.406	0.413	0.420	0.427	0.434	0.441	0.448	0.455	0.461	0.468	0.474
8062	0.413	0.420	0.426	0.433	0.439	0.446	0.452	0.458	0.465	0.471	0.477	0.483	0.489	0.495
8063	0.409	0.416	0.424	0.431	0.438	0.444	0.451	0.458	0.464	0.471	0.478	0.484	0.490	0.496
8064	0.419	0.426	0.433	0.440	0.446	0.453	0.459	0.465	0.471	0.477	0.482	0.488	0.493	0.499
8065	0.386	0.392	0.398	0.404	0.410	0.416	0.422	0.428	0.434	0.440	0.445	0.451	0.456	0.462
8066	0.386	0.393	0.400	0.406	0.413	0.419	0.426	0.432	0.439	0.445	0.451	0.457	0.463	0.469
8071	0.457	0.465	0.471	0.478	0.484	0.491	0.497	0.503	0.511	0.517	0.523	0.529	0.535	0.541
8078	0.475	0.483	0.491	0.498	0.506	0.513	0.520	0.527	0.534	0.541	0.547	0.554	0.560	0.567
8102	0.365	0.371	0.376	0.381	0.387	0.392	0.397	0.402	0.407	0.412	0.417	0.422	0.427	0.431
8106	0.362	0.369	0.375	0.382	0.388	0.395	0.401	0.407	0.413	0.419	0.425	0.431	0.437	0.442
8107	0.341	0.346	0.352	0.358	0.363	0.369	0.375	0.380	0.385	0.391	0.396	0.401	0.407	0.412
8116	0.421	0.428	0.435	0.442	0.449	0.456	0.462	0.469	0.475	0.482	0.488	0.494	0.500	0.506
8117	0.373	0.380	0.387	0.393	0.399	0.406	0.412	0.418	0.424	0.430	0.436	0.442	0.448	0.453
8209	0.411	0.418	0.426	0.434	0.441	0.448	0.455	0.462	0.469	0.476	0.483	0.490	0.496	0.503
8215	0.314	0.320	0.327	0.333	0.339	0.345	0.351	0.357	0.362	0.368	0.373	0.379	0.384	0.390
8227	0.323	0.330	0.336	0.342	0.348	0.354	0.359	0.365	0.370	0.376	0.381	0.387	0.392	0.397
8232	0.331	0.337	0.343	0.349	0.355	0.361	0.366	0.372	0.378	0.383	0.389	0.395	0.400	0.405
8267	0.346	0.353	0.359	0.365	0.371	0.377	0.383	0.389	0.395	0.401	0.407	0.413	0.419	0.425
8278*	0.295	0.301	0.308	0.314	0.320	0.326	0.332	0.338	0.345	0.351	0.357	0.363	0.369	0.375
8286	0.349	0.354	0.360	0.366	0.371	0.377	0.382	0.388	0.392	0.398	0.403	0.407	0.411	0.415
8290	0.377	0.384	0.391	0.397	0.404	0.411	0.417	0.423	0.430	0.436	0.442	0.448	0.453	0.459
8291	0.404	0.412	0.418	0.425	0.432	0.439	0.445	0.452	0.458	0.465	0.471	0.477	0.483	0.489
8292	0.430	0.438	0.446	0.454	0.461	0.468	0.475	0.482	0.489	0.496	0.503	0.510	0.516	0.523
8293	0.360	0.367	0.374	0.380	0.386	0.393	0.399	0.405	0.411	0.417	0.423	0.429	0.435	0.440
8304	0.273	0.279	0.284	0.290	0.296	0.302	0.307	0.313	0.318	0.323	0.329	0.334	0.340	0.345
8324	0.417	0.426	0.433	0.441	0.448	0.456	0.463	0.470	0.477	0.484	0.490	0.497	0.503	0.509
8350	0.304	0.310	0.315	0.321	0.326	0.332	0.337	0.342	0.347	0.353	0.358	0.363	0.368	0.373
8370	0.365	0.373	0.380	0.388	0.395	0.402	0.409	0.416	0.424	0.431	0.437	0.444	0.450	0.456
8387	0.440	0.448	0.455	0.463	0.470	0.478	0.485	0.492	0.499	0.505	0.512	0.518	0.524	0.530
8388	0.367	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
8389	0.330	0.337	0.343	0.349	0.355	0.361	0.367	0.373	0.379	0.385	0.390	0.396	0.401	0.407
8390	0.416	0.424	0.432	0.439	0.447	0.454	0.461	0.469	0.477	0.484	0.491	0.499	0.506	0.513
8391	0.366	0.373	0.379	0.385	0.391	0.397	0.403	0.409	0.415	0.421	0.426	0.432	0.438	0.443
8392	0.426	0.433	0.441	0.448	0.455	0.462	0.469	0.476	0.483	0.490	0.497	0.503	0.509	0.515
8393	0.350	0.357	0.364	0.371	0.377	0.384	0.390	0.396	0.403	0.409	0.414	0.420	0.426	0.432
8397	0.281	0.285	0.290	0.295	0.301	0.306	0.312	0.317	0.320	0.326	0.331	0.336	0.341	0.346
8400	0.327	0.333	0.340	0.346	0.353	0.359	0.365	0.372	0.378	0.384	0.390	0.396	0.402	0.408
8500	0.329	0.335	0.342	0.348	0.354	0.360	0.366	0.372	0.378	0.384	0.389	0.395	0.401	0.406

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	0.492	0.504	0.514	0.525	0.535	0.546	0.555	0.565	0.574	0.584	0.593	0.601	0.610	0.618
8013	0.467	0.479	0.491	0.502	0.513	0.523	0.534	0.544	0.554	0.563	0.573	0.582	0.591	0.600
8015	0.492	0.504	0.516	0.527	0.538	0.549	0.560	0.570	0.580	0.589	0.599	0.608	0.617	0.625
8017	0.512	0.524	0.536	0.547	0.558	0.568	0.579	0.589	0.599	0.608	0.618	0.627	0.636	0.644
8018	0.509	0.521	0.532	0.543	0.554	0.564	0.575	0.585	0.594	0.604	0.613	0.622	0.631	0.639
8019	0.499	0.511	0.523	0.534	0.545	0.556	0.566	0.576	0.585	0.595	0.604	0.613	0.622	0.631
8021	0.489	0.501	0.512	0.524	0.534	0.545	0.556	0.566	0.576	0.585	0.595	0.604	0.613	0.622
8028	0.375	0.385	0.395	0.404	0.414	0.423	0.433	0.442	0.450	0.459	0.468	0.476	0.484	0.493
8031	0.494	0.505	0.516	0.527	0.537	0.547	0.557	0.567	0.576	0.585	0.594	0.603	0.611	0.620
8032	0.527	0.540	0.552	0.564	0.575	0.586	0.597	0.607	0.617	0.626	0.635	0.645	0.653	0.662
8039	0.488	0.500	0.511	0.522	0.533	0.543	0.554	0.564	0.574	0.584	0.594	0.603	0.612	0.621
8041	0.487	0.498	0.509	0.519	0.530	0.540	0.550	0.560	0.569	0.579	0.589	0.598	0.607	0.615
8042	0.442	0.453	0.464	0.474	0.484	0.494	0.504	0.514	0.524	0.533	0.542	0.551	0.560	0.568
8046	0.532	0.544	0.555	0.565	0.576	0.586	0.595	0.605	0.614	0.623	0.631	0.640	0.648	0.656
8057	0.503	0.517	0.531	0.544	0.557	0.568	0.579	0.590	0.600	0.612	0.622	0.632	0.642	0.652
8059	0.447	0.458	0.468	0.479	0.488	0.498	0.508	0.517	0.526	0.535	0.544	0.553	0.561	0.570
8060	0.446	0.457	0.467	0.477	0.487	0.497	0.506	0.515	0.524	0.533	0.542	0.551	0.559	0.567
8061	0.481	0.493	0.505	0.516	0.528	0.539	0.550	0.560	0.570	0.580	0.590	0.599	0.608	0.617
8062	0.500	0.512	0.523	0.534	0.543	0.553	0.562	0.571	0.579	0.587	0.595	0.603	0.611	0.618
8063	0.502	0.514	0.526	0.537	0.548	0.559	0.569	0.579	0.588	0.597	0.606	0.614	0.622	0.630
8064	0.504	0.515	0.525	0.535	0.545	0.555	0.564	0.573	0.582	0.591	0.599	0.608	0.616	0.624
8065	0.467	0.478	0.488	0.498	0.508	0.518	0.527	0.537	0.546	0.555	0.564	0.572	0.581	0.589
8066	0.475	0.487	0.498	0.508	0.519	0.529	0.540	0.550	0.560	0.570	0.580	0.590	0.599	0.609
8071	0.547	0.558	0.571	0.582	0.594	0.605	0.615	0.625	0.634	0.644	0.654	0.663	0.671	0.679
8078	0.573	0.585	0.596	0.607	0.618	0.628	0.638	0.647	0.656	0.665	0.673	0.681	0.689	0.697
8102	0.436	0.446	0.454	0.464	0.473	0.482	0.491	0.500	0.509	0.517	0.526	0.534	0.542	0.550
8106	0.448	0.459	0.470	0.480	0.491	0.501	0.511	0.520	0.530	0.539	0.548	0.557	0.565	0.574
8107	0.417	0.427	0.436	0.446	0.455	0.464	0.474	0.483	0.492	0.500	0.509	0.517	0.525	0.533
8116	0.511	0.521	0.531	0.541	0.550	0.559	0.569	0.578	0.587	0.596	0.604	0.612	0.620	0.628
8117	0.459	0.470	0.480	0.490	0.499	0.509	0.518	0.526	0.535	0.543	0.552	0.560	0.569	0.577
8209	0.509	0.522	0.534	0.546	0.558	0.569	0.580	0.591	0.602	0.612	0.622	0.632	0.642	0.651
8215	0.395	0.406	0.417	0.427	0.437	0.447	0.457	0.467	0.476	0.486	0.495	0.504	0.513	0.522
8227	0.402	0.412	0.422	0.432	0.442	0.451	0.461	0.470	0.479	0.488	0.496	0.504	0.512	0.520
8232	0.411	0.421	0.432	0.442	0.452	0.461	0.471	0.480	0.489	0.498	0.507	0.516	0.524	0.532
8267	0.431	0.442	0.454	0.464	0.475	0.486	0.496	0.506	0.516	0.526	0.535	0.544	0.553	0.562
8278*	0.380	0.390	0.401	0.410	0.420	0.429	0.438	0.447	0.456	0.466	0.475	0.483	0.492	0.500
8286	0.420	0.428	0.434	0.442	0.449	0.457	0.465	0.472	0.480	0.484	0.492	0.499	0.506	0.513
8290	0.465	0.476	0.487	0.498	0.508	0.519	0.529	0.539	0.548	0.558	0.567	0.576	0.585	0.594
8291	0.494	0.506	0.517	0.528	0.539	0.549	0.559	0.569	0.579	0.588	0.597	0.606	0.614	0.623
8292	0.529	0.541	0.554	0.565	0.577	0.588	0.598	0.608	0.618	0.628	0.637	0.646	0.655	0.664
8293	0.446	0.456	0.467	0.477	0.487	0.497	0.506	0.515	0.525	0.534	0.543	0.551	0.560	0.568
8304	0.350	0.361	0.371	0.381	0.391	0.400	0.409	0.419	0.428	0.437	0.446	0.455	0.464	0.473
8324	0.516	0.527	0.539	0.550	0.560	0.570	0.581	0.590	0.600	0.609	0.618	0.626	0.635	0.643
8350	0.378	0.388	0.397	0.407	0.416	0.425	0.434	0.443	0.452	0.460	0.468	0.477	0.485	0.493
8370	0.462	0.474	0.487	0.500	0.512	0.524	0.535	0.546	0.558	0.569	0.580	0.591	0.601	0.612
8387	0.537	0.548	0.560	0.571	0.581	0.591	0.601	0.610	0.620	0.629	0.637	0.646	0.654	0.662
8388	0.453	0.464	0.475	0.485	0.496	0.506	0.516	0.525	0.535	0.544	0.553	0.562	0.570	0.579
8389	0.412	0.423	0.433	0.443	0.453	0.463	0.472	0.482	0.491	0.499	0.508	0.517	0.525	0.533
8390	0.520	0.534	0.547	0.560	0.573	0.585	0.598	0.610	0.621	0.633	0.644	0.655	0.665	0.676
8391	0.448	0.459	0.469	0.479	0.489	0.499	0.508	0.517	0.526	0.535	0.544	0.552	0.561	0.569
8392	0.521	0.533	0.544	0.555	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.640	0.648
8393	0.437	0.448	0.459	0.470	0.480	0.490	0.500	0.509	0.519	0.528	0.537	0.546	0.554	0.563
8397	0.351	0.360	0.367	0.377	0.386	0.395	0.404	0.412	0.421	0.428	0.436	0.444	0.452	0.460
8400	0.414	0.426	0.437	0.448	0.458	0.468	0.478	0.488	0.498	0.508	0.517	0.527	0.536	0.545
8500	0.412	0.423	0.433	0.444	0.454	0.465	0.475	0.485	0.495	0.505	0.514	0.524	0.533	0.542

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	0.626	0.634	0.641	0.649	0.656	0.664	0.671	0.678	0.684	0.691	0.697	0.704	0.710	0.716
8013	0.609	0.617	0.626	0.634	0.642	0.650	0.658	0.666	0.673	0.680	0.687	0.694	0.701	0.708
8015	0.634	0.642	0.650	0.658	0.666	0.673	0.681	0.688	0.695	0.702	0.708	0.714	0.721	0.727
8017	0.653	0.661	0.669	0.677	0.684	0.692	0.699	0.706	0.713	0.720	0.726	0.733	0.739	0.745
8018	0.648	0.656	0.664	0.671	0.679	0.686	0.693	0.701	0.707	0.714	0.721	0.727	0.733	0.739
8019	0.639	0.648	0.656	0.665	0.673	0.681	0.689	0.696	0.704	0.711	0.718	0.725	0.732	0.739
8021	0.631	0.639	0.648	0.656	0.664	0.671	0.679	0.686	0.693	0.700	0.707	0.713	0.719	0.726
8028	0.501	0.509	0.517	0.524	0.532	0.539	0.547	0.554	0.561	0.568	0.575	0.582	0.589	0.595
8031	0.628	0.636	0.644	0.651	0.659	0.666	0.673	0.680	0.687	0.693	0.700	0.706	0.713	0.719
8032	0.670	0.678	0.686	0.694	0.701	0.709	0.716	0.723	0.730	0.736	0.742	0.749	0.755	0.761
8039	0.630	0.639	0.647	0.655	0.663	0.671	0.678	0.686	0.693	0.700	0.707	0.713	0.720	0.726
8041	0.624	0.632	0.640	0.648	0.656	0.664	0.672	0.679	0.687	0.694	0.701	0.707	0.714	0.721
8042	0.577	0.585	0.594	0.601	0.609	0.617	0.624	0.632	0.639	0.646	0.652	0.659	0.665	0.671
8046	0.664	0.671	0.678	0.686	0.693	0.699	0.706	0.713	0.719	0.725	0.731	0.737	0.743	0.748
8057	0.661	0.671	0.680	0.688	0.697	0.704	0.712	0.719	0.726	0.732	0.739	0.745	0.752	0.760
8059	0.578	0.586	0.594	0.602	0.610	0.617	0.625	0.633	0.640	0.647	0.654	0.661	0.667	0.673
8060	0.575	0.583	0.591	0.598	0.606	0.613	0.621	0.628	0.635	0.642	0.649	0.655	0.662	0.668
8061	0.626	0.634	0.642	0.650	0.658	0.666	0.673	0.681	0.688	0.695	0.702	0.709	0.716	0.722
8062	0.626	0.633	0.641	0.648	0.655	0.662	0.669	0.676	0.683	0.690	0.697	0.703	0.710	0.717
8063	0.638	0.646	0.653	0.660	0.666	0.673	0.679	0.686	0.692	0.698	0.704	0.709	0.715	0.720
8064	0.631	0.639	0.645	0.652	0.659	0.666	0.672	0.679	0.685	0.691	0.698	0.704	0.710	0.716
8065	0.597	0.605	0.613	0.621	0.629	0.637	0.644	0.652	0.659	0.666	0.673	0.679	0.685	0.691
8066	0.618	0.627	0.635	0.644	0.652	0.660	0.668	0.676	0.683	0.690	0.697	0.704	0.711	0.717
8071	0.687	0.695	0.703	0.711	0.719	0.726	0.733	0.739	0.745	0.751	0.757	0.763	0.769	0.776
8078	0.705	0.712	0.719	0.726	0.733	0.740	0.746	0.752	0.758	0.764	0.770	0.776	0.781	0.787
8102	0.558	0.566	0.574	0.582	0.590	0.597	0.605	0.612	0.619	0.626	0.633	0.639	0.646	0.652
8106	0.582	0.589	0.597	0.604	0.611	0.618	0.625	0.631	0.638	0.644	0.651	0.657	0.663	0.669
8107	0.542	0.550	0.557	0.565	0.572	0.580	0.587	0.594	0.601	0.608	0.614	0.621	0.628	0.634
8116	0.635	0.643	0.651	0.658	0.666	0.673	0.680	0.687	0.694	0.700	0.706	0.712	0.717	0.723
8117	0.585	0.593	0.601	0.609	0.617	0.624	0.630	0.637	0.643	0.650	0.656	0.662	0.668	0.674
8209	0.660	0.669	0.678	0.686	0.694	0.702	0.710	0.717	0.725	0.732	0.738	0.745	0.752	0.758
8215	0.530	0.539	0.547	0.556	0.564	0.571	0.579	0.587	0.594	0.602	0.608	0.615	0.622	0.628
8227	0.528	0.536	0.543	0.551	0.558	0.565	0.572	0.579	0.586	0.593	0.599	0.606	0.612	0.619
8232	0.541	0.549	0.556	0.564	0.572	0.579	0.587	0.594	0.601	0.608	0.614	0.621	0.628	0.634
8267	0.570	0.579	0.588	0.596	0.605	0.613	0.620	0.628	0.635	0.641	0.648	0.655	0.662	0.670
8278*	0.508	0.517	0.525	0.533	0.540	0.548	0.556	0.563	0.571	0.578	0.586	0.593	0.600	0.610
8286	0.520	0.527	0.534	0.540	0.547	0.554	0.561	0.567	0.574	0.580	0.587	0.593	0.600	0.603
8290	0.602	0.610	0.618	0.626	0.633	0.641	0.648	0.655	0.662	0.669	0.675	0.682	0.688	0.694
8291	0.631	0.639	0.647	0.654	0.662	0.669	0.676	0.683	0.690	0.696	0.703	0.709	0.716	0.722
8292	0.672	0.681	0.689	0.696	0.704	0.712	0.719	0.726	0.733	0.740	0.746	0.753	0.759	0.765
8293	0.576	0.585	0.592	0.600	0.608	0.615	0.623	0.630	0.637	0.644	0.651	0.658	0.665	0.671
8304	0.481	0.490	0.499	0.507	0.515	0.523	0.531	0.539	0.547	0.554	0.562	0.569	0.577	0.584
8324	0.651	0.659	0.667	0.674	0.682	0.689	0.696	0.703	0.710	0.716	0.723	0.729	0.735	0.741
8350	0.501	0.509	0.516	0.524	0.532	0.539	0.547	0.554	0.561	0.568	0.575	0.582	0.588	0.595
8370	0.622	0.632	0.642	0.651	0.659	0.668	0.676	0.683	0.691	0.699	0.707	0.714	0.722	0.731
8387	0.670	0.678	0.685	0.692	0.699	0.706	0.713	0.719	0.725	0.731	0.737	0.743	0.748	0.754
8388	0.587	0.595	0.603	0.610	0.618	0.625	0.632	0.639	0.647	0.653	0.660	0.667	0.673	0.680
8389	0.541	0.549	0.557	0.564	0.572	0.579	0.587	0.594	0.601	0.608	0.614	0.621	0.628	0.634
8390	0.686	0.696	0.704	0.712	0.721	0.729	0.736	0.744	0.752	0.760	0.767	0.775	0.783	0.792
8391	0.577	0.584	0.592	0.599	0.607	0.614	0.621	0.628	0.635	0.641	0.648	0.654	0.661	0.667
8392	0.657	0.665	0.672	0.680	0.687	0.694	0.701	0.708	0.714	0.721	0.727	0.733	0.739	0.745
8393	0.571	0.578	0.586	0.594	0.601	0.608	0.615	0.622	0.629	0.635	0.642	0.648	0.655	0.661
8397	0.468	0.476	0.484	0.491	0.498	0.505	0.513	0.520	0.527	0.534	0.541	0.548	0.555	0.560
8400	0.553	0.562	0.570	0.578	0.586	0.593	0.601	0.609	0.617	0.624	0.632	0.639	0.645	0.652
8500	0.551	0.560	0.568	0.576	0.585	0.593	0.600	0.608	0.615	0.623	0.630	0.637	0.643	0.650

Table I – Expected Loss Rates and D-Ratios

Class Code														
	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
8010	0.722	0.728	0.734	0.740	0.746	0.751	0.757	0.762	0.767	0.772	0.777	0.782	0.787	0.791
8013	0.714	0.721	0.727	0.733	0.739	0.744	0.750	0.755	0.761	0.766	0.771	0.776	0.782	0.787
8015	0.733	0.738	0.744	0.750	0.755	0.760	0.765	0.770	0.775	0.780	0.785	0.789	0.794	0.798
8017	0.751	0.757	0.762	0.768	0.774	0.779	0.784	0.789	0.794	0.799	0.804	0.808	0.813	0.818
8018	0.745	0.751	0.757	0.763	0.768	0.773	0.779	0.784	0.789	0.793	0.798	0.803	0.808	0.812
8019	0.745	0.751	0.758	0.764	0.770	0.776	0.782	0.788	0.793	0.799	0.804	0.809	0.814	0.819
8021	0.731	0.737	0.743	0.749	0.754	0.759	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799
8028	0.602	0.609	0.615	0.621	0.627	0.634	0.640	0.646	0.652	0.657	0.663	0.669	0.674	0.680
8031	0.725	0.731	0.737	0.743	0.748	0.754	0.759	0.764	0.770	0.775	0.780	0.784	0.789	0.794
8032	0.767	0.773	0.778	0.784	0.789	0.794	0.799	0.804	0.809	0.814	0.818	0.823	0.827	0.831
8039	0.733	0.739	0.745	0.751	0.756	0.762	0.768	0.773	0.778	0.783	0.788	0.793	0.798	0.802
8041	0.728	0.734	0.741	0.747	0.753	0.759	0.765	0.771	0.777	0.783	0.789	0.794	0.799	0.805
8042	0.677	0.683	0.689	0.694	0.700	0.705	0.710	0.715	0.720	0.725	0.730	0.735	0.740	0.745
8046	0.754	0.759	0.764	0.769	0.774	0.779	0.784	0.789	0.793	0.798	0.802	0.806	0.811	0.815
8057	0.766	0.772	0.777	0.782	0.787	0.793	0.797	0.802	0.806	0.811	0.814	0.818	0.821	0.824
8059	0.679	0.685	0.691	0.696	0.702	0.708	0.713	0.719	0.724	0.730	0.735	0.740	0.744	0.749
8060	0.675	0.681	0.687	0.693	0.699	0.705	0.711	0.717	0.722	0.728	0.734	0.739	0.744	0.750
8061	0.729	0.735	0.741	0.747	0.753	0.759	0.764	0.769	0.774	0.779	0.784	0.788	0.793	0.797
8062	0.724	0.730	0.736	0.743	0.749	0.754	0.760	0.766	0.771	0.777	0.782	0.788	0.793	0.798
8063	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.760	0.765	0.769	0.774	0.779	0.783	0.787
8064	0.723	0.729	0.735	0.741	0.747	0.753	0.758	0.764	0.769	0.774	0.778	0.783	0.788	0.792
8065	0.697	0.703	0.709	0.715	0.721	0.727	0.733	0.739	0.744	0.749	0.755	0.760	0.765	0.770
8066	0.724	0.730	0.736	0.742	0.748	0.754	0.760	0.765	0.771	0.776	0.781	0.786	0.791	0.796
8071	0.781	0.787	0.793	0.799	0.804	0.809	0.814	0.819	0.824	0.828	0.833	0.838	0.842	0.847
8078	0.792	0.797	0.802	0.807	0.811	0.816	0.820	0.825	0.829	0.833	0.838	0.842	0.846	0.849
8102	0.658	0.665	0.671	0.678	0.684	0.690	0.696	0.703	0.708	0.714	0.719	0.724	0.729	0.733
8106	0.675	0.681	0.687	0.693	0.699	0.705	0.710	0.716	0.721	0.727	0.732	0.737	0.742	0.748
8107	0.640	0.646	0.652	0.658	0.664	0.670	0.676	0.681	0.687	0.692	0.698	0.703	0.709	0.714
8116	0.728	0.734	0.739	0.745	0.750	0.756	0.761	0.766	0.771	0.775	0.780	0.785	0.790	0.794
8117	0.680	0.686	0.692	0.698	0.704	0.710	0.715	0.721	0.727	0.732	0.738	0.743	0.749	0.754
8209	0.764	0.770	0.776	0.782	0.788	0.793	0.798	0.804	0.809	0.814	0.819	0.824	0.828	0.832
8215	0.635	0.641	0.647	0.653	0.659	0.665	0.671	0.676	0.682	0.687	0.693	0.698	0.703	0.708
8227	0.625	0.632	0.638	0.644	0.650	0.656	0.662	0.668	0.673	0.678	0.684	0.689	0.694	0.699
8232	0.640	0.647	0.653	0.659	0.665	0.671	0.677	0.682	0.688	0.694	0.699	0.705	0.710	0.715
8267	0.676	0.683	0.690	0.697	0.703	0.710	0.717	0.723	0.730	0.737	0.743	0.750	0.756	0.763
8278*	0.617	0.624	0.631	0.638	0.645	0.652	0.659	0.665	0.672	0.678	0.685	0.691	0.698	0.704
8286	0.609	0.615	0.621	0.628	0.634	0.640	0.646	0.652	0.658	0.664	0.670	0.676	0.682	0.688
8290	0.700	0.706	0.712	0.718	0.724	0.730	0.736	0.742	0.747	0.753	0.758	0.763	0.768	0.773
8291	0.728	0.734	0.739	0.744	0.750	0.755	0.760	0.765	0.770	0.775	0.780	0.784	0.789	0.793
8292	0.771	0.777	0.783	0.788	0.794	0.799	0.804	0.809	0.814	0.819	0.824	0.828	0.832	0.837
8293	0.677	0.684	0.690	0.696	0.702	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751
8304	0.592	0.599	0.606	0.612	0.619	0.625	0.632	0.638	0.644	0.650	0.656	0.662	0.668	0.674
8324	0.747	0.753	0.759	0.764	0.769	0.775	0.780	0.784	0.789	0.794	0.798	0.803	0.807	0.811
8350	0.602	0.608	0.614	0.621	0.627	0.633	0.639	0.645	0.650	0.656	0.662	0.668	0.673	0.679
8370	0.738	0.745	0.752	0.759	0.765	0.772	0.778	0.785	0.791	0.797	0.803	0.809	0.814	0.820
8387	0.759	0.764	0.770	0.775	0.779	0.784	0.789	0.793	0.798	0.802	0.806	0.810	0.814	0.818
8388	0.686	0.693	0.699	0.705	0.711	0.717	0.723	0.729	0.734	0.740	0.745	0.750	0.756	0.760
8389	0.640	0.646	0.653	0.658	0.664	0.670	0.676	0.681	0.687	0.692	0.698	0.703	0.708	0.713
8390	0.799	0.806	0.812	0.818	0.824	0.829	0.834	0.839	0.844	0.849	0.853	0.857	0.862	0.866
8391	0.673	0.679	0.685	0.691	0.697	0.702	0.708	0.713	0.719	0.724	0.729	0.734	0.739	0.744
8392	0.751	0.757	0.762	0.768	0.773	0.778	0.783	0.788	0.793	0.798	0.802	0.807	0.811	0.815
8393	0.667	0.673	0.679	0.684	0.690	0.696	0.701	0.706	0.712	0.717	0.722	0.727	0.732	0.737
8397	0.567	0.575	0.582	0.588	0.595	0.601	0.608	0.614	0.621	0.627	0.633	0.639	0.645	0.651
8400	0.659	0.665	0.671	0.677	0.683	0.689	0.695	0.701	0.706	0.712	0.717	0.723	0.728	0.734
8500	0.657	0.663	0.669	0.675	0.681	0.687	0.693	0.699	0.705	0.710	0.716	0.721	0.727	0.732

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	0.813	0.818	0.822	0.826	0.830
8013	0.792	0.797	0.801	0.806	0.810	0.814	0.819	0.823	0.827
8015	0.803	0.807	0.811	0.816	0.820	0.824	0.828	0.832	0.836
8017	0.822	0.826	0.830	0.834	0.838	0.842	0.846	0.850	0.853
8018	0.816	0.821	0.825	0.829	0.833	0.837	0.841	0.845	0.848
8019	0.823	0.828	0.832	0.837	0.841	0.845	0.849	0.853	0.857
8021	0.804	0.809	0.813	0.817	0.821	0.826	0.830	0.834	0.838
8028	0.685	0.690	0.696	0.701	0.706	0.711	0.716	0.721	0.725
8031	0.798	0.802	0.807	0.811	0.815	0.819	0.823	0.827	0.831
8032	0.835	0.839	0.843	0.847	0.850	0.854	0.857	0.861	0.864
8039	0.807	0.811	0.816	0.820	0.824	0.828	0.832	0.836	0.840
8041	0.810	0.815	0.820	0.825	0.830	0.834	0.839	0.843	0.847
8042	0.749	0.754	0.759	0.763	0.768	0.772	0.777	0.781	0.785
8046	0.819	0.823	0.826	0.830	0.834	0.837	0.841	0.844	0.848
8057	0.828	0.831	0.835	0.838	0.841	0.844	0.846	0.849	0.851
8059	0.753	0.757	0.762	0.766	0.770	0.774	0.778	0.782	0.786
8060	0.755	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795
8061	0.802	0.806	0.810	0.814	0.818	0.822	0.826	0.830	0.834
8062	0.803	0.808	0.813	0.818	0.823	0.828	0.833	0.837	0.842
8063	0.792	0.796	0.800	0.804	0.808	0.812	0.816	0.819	0.823
8064	0.797	0.801	0.805	0.810	0.814	0.818	0.822	0.826	0.830
8065	0.775	0.779	0.784	0.789	0.793	0.798	0.802	0.807	0.811
8066	0.800	0.804	0.809	0.813	0.817	0.821	0.824	0.828	0.832
8071	0.852	0.856	0.861	0.865	0.869	0.874	0.877	0.881	0.884
8078	0.853	0.857	0.860	0.864	0.867	0.871	0.874	0.877	0.880
8102	0.738	0.743	0.747	0.752	0.756	0.760	0.764	0.768	0.772
8106	0.753	0.758	0.762	0.767	0.772	0.777	0.781	0.786	0.790
8107	0.719	0.724	0.730	0.735	0.740	0.744	0.749	0.754	0.758
8116	0.799	0.804	0.808	0.812	0.816	0.820	0.824	0.828	0.832
8117	0.759	0.764	0.769	0.775	0.780	0.785	0.789	0.794	0.799
8209	0.837	0.841	0.845	0.848	0.852	0.856	0.859	0.863	0.866
8215	0.713	0.718	0.723	0.728	0.733	0.738	0.742	0.747	0.751
8227	0.704	0.709	0.714	0.718	0.723	0.728	0.732	0.737	0.741
8232	0.720	0.725	0.730	0.735	0.740	0.745	0.749	0.754	0.758
8267	0.770	0.776	0.782	0.787	0.793	0.799	0.804	0.808	0.813
8278*	0.711	0.717	0.723	0.729	0.735	0.741	0.747	0.753	0.759
8286	0.694	0.700	0.706	0.712	0.718	0.723	0.729	0.735	0.740
8290	0.778	0.783	0.787	0.792	0.797	0.801	0.806	0.810	0.814
8291	0.798	0.802	0.806	0.810	0.814	0.818	0.822	0.826	0.830
8292	0.841	0.845	0.849	0.853	0.856	0.860	0.864	0.867	0.870
8293	0.756	0.761	0.766	0.771	0.775	0.780	0.784	0.789	0.793
8304	0.680	0.685	0.691	0.696	0.702	0.707	0.712	0.717	0.722
8324	0.816	0.819	0.823	0.827	0.831	0.834	0.838	0.842	0.845
8350	0.684	0.690	0.695	0.700	0.705	0.711	0.716	0.721	0.726
8370	0.825	0.830	0.836	0.841	0.846	0.851	0.855	0.860	0.865
8387	0.822	0.826	0.829	0.833	0.837	0.840	0.844	0.847	0.851
8388	0.765	0.770	0.775	0.779	0.784	0.789	0.793	0.797	0.802
8389	0.718	0.723	0.728	0.733	0.738	0.743	0.747	0.752	0.757
8390	0.870	0.874	0.877	0.881	0.884	0.887	0.890	0.893	0.896
8391	0.749	0.754	0.759	0.764	0.768	0.773	0.777	0.781	0.785
8392	0.820	0.824	0.828	0.832	0.835	0.839	0.842	0.846	0.849
8393	0.742	0.746	0.751	0.755	0.760	0.764	0.768	0.772	0.777
8397	0.656	0.662	0.668	0.673	0.678	0.684	0.689	0.695	0.700
8400	0.739	0.744	0.748	0.753	0.758	0.762	0.767	0.771	0.775
8500	0.737	0.742	0.747	0.751	0.756	0.760	0.764	0.768	0.772

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	0.09	0.117	0.127	0.136	0.145	0.154	0.163	0.172	0.180	0.189	0.197	0.205	0.212	0.220
8631*	2.23	0.086	0.094	0.101	0.108	0.116	0.122	0.129	0.136	0.142	0.149	0.155	0.162	0.168
8720	0.48	0.098	0.107	0.115	0.124	0.132	0.140	0.148	0.155	0.163	0.170	0.177	0.185	0.192
8729	0.32	0.128	0.138	0.148	0.157	0.166	0.175	0.184	0.192	0.200	0.209	0.216	0.225	0.232
8740	0.40	0.139	0.151	0.163	0.174	0.185	0.196	0.207	0.217	0.228	0.238	0.248	0.258	0.268
8741	0.04	0.127	0.138	0.149	0.160	0.171	0.181	0.192	0.202	0.212	0.221	0.231	0.240	0.249
8742	0.10	0.124	0.135	0.145	0.155	0.165	0.175	0.184	0.193	0.202	0.211	0.220	0.228	0.237
8743	0.04	0.102	0.112	0.121	0.131	0.141	0.150	0.159	0.169	0.179	0.187	0.197	0.205	0.214
8744	0.13	0.124	0.135	0.145	0.155	0.165	0.175	0.184	0.193	0.202	0.211	0.220	0.228	0.237
8745	3.32	0.146	0.157	0.169	0.179	0.190	0.200	0.210	0.219	0.228	0.238	0.247	0.256	0.265
8746	0.14	0.124	0.135	0.145	0.155	0.165	0.175	0.184	0.193	0.202	0.211	0.220	0.228	0.237
8748	0.36	0.118	0.129	0.139	0.148	0.158	0.168	0.177	0.186	0.195	0.204	0.213	0.222	0.230
8749	0.08	0.135	0.146	0.157	0.168	0.178	0.188	0.198	0.208	0.218	0.228	0.237	0.246	0.255
8755	0.28	0.103	0.113	0.122	0.131	0.140	0.149	0.158	0.167	0.176	0.185	0.193	0.202	0.211
8800	1.34	0.146	0.158	0.170	0.181	0.193	0.204	0.214	0.225	0.235	0.246	0.255	0.265	0.274
8801	0.21	0.166	0.179	0.191	0.203	0.214	0.225	0.236	0.246	0.256	0.266	0.275	0.285	0.294
8803	0.04	0.131	0.142	0.153	0.163	0.174	0.184	0.194	0.204	0.214	0.223	0.233	0.242	0.251
8804	1.17	0.140	0.152	0.163	0.173	0.183	0.193	0.203	0.213	0.222	0.232	0.241	0.250	0.259
8806	1.32	0.168	0.181	0.193	0.205	0.217	0.228	0.240	0.250	0.261	0.272	0.282	0.292	0.302
8807	0.10	0.159	0.172	0.184	0.197	0.208	0.218	0.229	0.239	0.249	0.259	0.269	0.278	0.288
8808	0.14	0.129	0.140	0.150	0.161	0.171	0.181	0.190	0.200	0.209	0.218	0.227	0.236	0.244
8810	0.08	0.142	0.154	0.166	0.178	0.189	0.200	0.211	0.222	0.232	0.242	0.252	0.262	0.271
8811	0.10	0.142	0.154	0.166	0.178	0.189	0.200	0.211	0.222	0.232	0.242	0.252	0.262	0.271
8812	0.10	0.142	0.154	0.166	0.178	0.189	0.200	0.211	0.222	0.232	0.242	0.252	0.262	0.271
8813	0.23	0.149	0.161	0.173	0.185	0.197	0.208	0.220	0.231	0.242	0.252	0.263	0.273	0.282
8818	0.22	0.181	0.198	0.213	0.228	0.243	0.257	0.271	0.285	0.299	0.311	0.324	0.336	0.349
8820	0.10	0.116	0.127	0.138	0.148	0.158	0.167	0.177	0.187	0.196	0.205	0.214	0.223	0.232
8821	0.28	0.134	0.146	0.158	0.169	0.181	0.192	0.203	0.213	0.224	0.235	0.245	0.255	0.265
8822	0.17	0.131	0.143	0.154	0.165	0.176	0.186	0.196	0.206	0.216	0.226	0.235	0.245	0.254
8823	1.62	0.143	0.154	0.164	0.173	0.183	0.192	0.201	0.210	0.218	0.227	0.235	0.243	0.251
8827	1.33	0.135	0.147	0.157	0.168	0.178	0.188	0.197	0.207	0.216	0.225	0.234	0.242	0.251
8829	1.42	0.168	0.180	0.191	0.202	0.213	0.224	0.234	0.244	0.254	0.263	0.273	0.282	0.291
8830	0.66	0.147	0.158	0.169	0.180	0.190	0.200	0.210	0.220	0.229	0.239	0.248	0.256	0.265
8831	0.59	0.217	0.230	0.242	0.253	0.265	0.276	0.286	0.296	0.307	0.316	0.326	0.335	0.345
8834	0.30	0.153	0.165	0.176	0.187	0.198	0.208	0.218	0.228	0.238	0.247	0.257	0.266	0.275
8838	0.46	0.167	0.179	0.190	0.201	0.212	0.222	0.232	0.242	0.252	0.261	0.270	0.279	0.289
8839	0.33	0.159	0.171	0.183	0.194	0.205	0.216	0.227	0.237	0.247	0.257	0.267	0.277	0.287
8840	0.13	0.156	0.169	0.181	0.193	0.204	0.216	0.226	0.237	0.247	0.257	0.267	0.276	0.286
8846	0.56	0.135	0.148	0.160	0.172	0.184	0.196	0.207	0.219	0.230	0.241	0.252	0.263	0.274
8847	3.49	0.130	0.141	0.151	0.161	0.171	0.181	0.190	0.200	0.209	0.218	0.227	0.235	0.244
8850	0.63	0.132	0.144	0.157	0.168	0.180	0.191	0.203	0.214	0.224	0.235	0.246	0.256	0.266
8851	1.32	0.167	0.178	0.190	0.201	0.211	0.222	0.232	0.242	0.252	0.262	0.272	0.281	0.290
8852	0.67	0.126	0.137	0.148	0.159	0.169	0.179	0.189	0.200	0.210	0.219	0.229	0.239	0.249
8859	0.02	0.167	0.181	0.194	0.206	0.217	0.228	0.238	0.248	0.257	0.267	0.276	0.285	0.294
8868	0.22	0.173	0.185	0.197	0.208	0.219	0.230	0.240	0.250	0.260	0.269	0.279	0.288	0.297
8870	0.30	0.162	0.174	0.186	0.198	0.209	0.219	0.230	0.240	0.250	0.259	0.268	0.277	0.285
8871	0.06	0.142	0.154	0.166	0.178	0.189	0.200	0.211	0.222	0.232	0.242	0.252	0.262	0.271
8874	0.02	0.166	0.178	0.190	0.201	0.212	0.223	0.233	0.243	0.253	0.262	0.271	0.281	0.290
8875	0.23	0.163	0.175	0.187	0.198	0.209	0.220	0.230	0.241	0.250	0.260	0.270	0.279	0.288
9007	1.56	0.131	0.141	0.152	0.162	0.171	0.181	0.190	0.200	0.209	0.218	0.227	0.236	0.245
9008	3.30	0.137	0.150	0.162	0.173	0.185	0.196	0.207	0.218	0.229	0.239	0.250	0.260	0.270
9009	1.22	0.121	0.131	0.141	0.151	0.160	0.169	0.178	0.187	0.196	0.205	0.213	0.221	0.230
9010	2.04	0.124	0.134	0.144	0.154	0.164	0.173	0.182	0.191	0.200	0.209	0.218	0.226	0.235
9011	1.61	0.130	0.140	0.151	0.161	0.171	0.181	0.191	0.200	0.209	0.218	0.227	0.236	0.245
9015	1.64	0.122	0.132	0.143	0.152	0.162	0.172	0.181	0.190	0.199	0.208	0.217	0.225	0.234

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

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold

Class Code	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
8601	0.228	0.235	0.242	0.249	0.257	0.264	0.271	0.277	0.284	0.291	0.297	0.303	0.310	0.316
8631*	0.174	0.180	0.186	0.191	0.197	0.203	0.208	0.214	0.219	0.225	0.230	0.235	0.240	0.246
8720	0.199	0.206	0.213	0.220	0.227	0.233	0.240	0.247	0.254	0.260	0.267	0.273	0.280	0.287
8729	0.240	0.247	0.255	0.262	0.269	0.276	0.282	0.289	0.296	0.303	0.307	0.314	0.320	0.326
8740	0.277	0.287	0.296	0.305	0.314	0.323	0.331	0.339	0.348	0.356	0.363	0.371	0.379	0.386
8741	0.258	0.267	0.275	0.284	0.292	0.300	0.308	0.316	0.324	0.332	0.339	0.347	0.354	0.362
8742	0.245	0.253	0.261	0.269	0.277	0.284	0.292	0.299	0.306	0.313	0.321	0.327	0.334	0.341
8743	0.223	0.232	0.240	0.249	0.257	0.265	0.274	0.282	0.290	0.298	0.306	0.314	0.322	0.329
8744	0.245	0.253	0.261	0.269	0.277	0.284	0.292	0.299	0.306	0.313	0.321	0.327	0.334	0.341
8745	0.274	0.282	0.291	0.299	0.308	0.316	0.324	0.332	0.340	0.348	0.356	0.364	0.372	0.380
8746	0.245	0.253	0.261	0.269	0.277	0.284	0.292	0.299	0.306	0.313	0.321	0.327	0.334	0.341
8748	0.239	0.247	0.255	0.263	0.271	0.278	0.286	0.293	0.301	0.308	0.315	0.322	0.329	0.336
8749	0.264	0.273	0.282	0.290	0.299	0.307	0.315	0.324	0.331	0.339	0.347	0.354	0.362	0.369
8755	0.219	0.228	0.236	0.245	0.253	0.261	0.269	0.277	0.285	0.293	0.301	0.308	0.316	0.323
8800	0.283	0.292	0.301	0.309	0.318	0.326	0.334	0.342	0.350	0.357	0.365	0.372	0.379	0.386
8801	0.303	0.311	0.320	0.328	0.337	0.345	0.353	0.361	0.369	0.377	0.385	0.392	0.400	0.407
8803	0.260	0.268	0.277	0.285	0.294	0.302	0.310	0.318	0.325	0.333	0.340	0.347	0.354	0.361
8804	0.268	0.276	0.285	0.293	0.302	0.310	0.318	0.326	0.333	0.341	0.348	0.356	0.363	0.370
8806	0.311	0.321	0.330	0.339	0.347	0.356	0.364	0.372	0.380	0.387	0.395	0.402	0.409	0.416
8807	0.297	0.307	0.316	0.325	0.333	0.342	0.351	0.359	0.368	0.376	0.385	0.393	0.402	0.410
8808	0.253	0.261	0.269	0.277	0.285	0.293	0.301	0.308	0.316	0.323	0.330	0.337	0.344	0.351
8810	0.281	0.290	0.299	0.308	0.316	0.325	0.333	0.341	0.349	0.357	0.365	0.373	0.380	0.388
8811	0.281	0.290	0.299	0.308	0.316	0.325	0.333	0.341	0.349	0.357	0.365	0.373	0.380	0.388
8812	0.281	0.290	0.299	0.308	0.316	0.325	0.333	0.341	0.349	0.357	0.365	0.373	0.380	0.388
8813	0.292	0.301	0.310	0.319	0.328	0.337	0.346	0.354	0.363	0.371	0.380	0.388	0.396	0.404
8818	0.359	0.372	0.382	0.395	0.405	0.414	0.425	0.433	0.441	0.449	0.459	0.466	0.474	0.481
8820	0.240	0.248	0.257	0.265	0.273	0.281	0.289	0.296	0.304	0.311	0.319	0.326	0.333	0.340
8821	0.275	0.284	0.293	0.302	0.310	0.319	0.328	0.336	0.344	0.353	0.360	0.368	0.376	0.383
8822	0.263	0.271	0.280	0.289	0.297	0.305	0.313	0.321	0.329	0.337	0.344	0.352	0.359	0.366
8823	0.259	0.266	0.274	0.281	0.289	0.296	0.303	0.310	0.317	0.324	0.330	0.337	0.343	0.350
8827	0.259	0.268	0.276	0.284	0.292	0.299	0.307	0.315	0.322	0.329	0.336	0.344	0.351	0.357
8829	0.300	0.309	0.318	0.326	0.334	0.343	0.351	0.359	0.366	0.374	0.382	0.389	0.396	0.404
8830	0.274	0.282	0.290	0.298	0.306	0.314	0.322	0.329	0.336	0.344	0.351	0.358	0.365	0.372
8831	0.354	0.363	0.371	0.380	0.388	0.396	0.404	0.412	0.420	0.427	0.435	0.442	0.449	0.456
8834	0.284	0.293	0.301	0.309	0.318	0.326	0.334	0.341	0.349	0.357	0.364	0.371	0.379	0.386
8838	0.297	0.306	0.314	0.323	0.331	0.338	0.346	0.353	0.361	0.368	0.375	0.382	0.389	0.395
8839	0.296	0.305	0.314	0.323	0.331	0.339	0.348	0.356	0.364	0.372	0.379	0.387	0.394	0.402
8840	0.294	0.303	0.311	0.320	0.327	0.335	0.343	0.351	0.359	0.366	0.374	0.382	0.389	0.396
8846	0.285	0.295	0.305	0.315	0.325	0.335	0.345	0.354	0.364	0.374	0.383	0.392	0.401	0.409
8847	0.253	0.261	0.269	0.277	0.284	0.292	0.299	0.306	0.313	0.320	0.327	0.334	0.341	0.348
8850	0.277	0.287	0.297	0.306	0.316	0.325	0.335	0.344	0.353	0.362	0.371	0.379	0.387	0.395
8851	0.299	0.308	0.317	0.325	0.333	0.341	0.350	0.357	0.365	0.373	0.381	0.388	0.395	0.403
8852	0.258	0.268	0.277	0.287	0.296	0.304	0.314	0.323	0.331	0.338	0.347	0.355	0.362	0.369
8859	0.302	0.311	0.319	0.327	0.335	0.342	0.350	0.357	0.364	0.372	0.379	0.386	0.392	0.399
8868	0.306	0.314	0.323	0.331	0.339	0.347	0.355	0.363	0.370	0.378	0.385	0.392	0.400	0.407
8870	0.293	0.301	0.309	0.317	0.324	0.332	0.339	0.346	0.354	0.361	0.368	0.375	0.382	0.389
8871	0.281	0.290	0.299	0.308	0.316	0.325	0.333	0.341	0.349	0.357	0.365	0.373	0.380	0.388
8874	0.299	0.308	0.316	0.324	0.332	0.340	0.347	0.355	0.362	0.369	0.376	0.383	0.390	0.397
8875	0.297	0.306	0.314	0.323	0.331	0.339	0.348	0.355	0.363	0.371	0.378	0.385	0.392	0.399
9007	0.253	0.262	0.270	0.279	0.287	0.295	0.303	0.311	0.318	0.325	0.333	0.340	0.347	0.354
9008	0.280	0.289	0.299	0.308	0.317	0.326	0.335	0.343	0.352	0.360	0.369	0.377	0.385	0.393
9009	0.238	0.246	0.254	0.261	0.269	0.276	0.284	0.291	0.298	0.306	0.313	0.319	0.326	0.333
9010	0.243	0.251	0.259	0.267	0.275	0.283	0.290	0.298	0.305	0.313	0.320	0.327	0.333	0.340
9011	0.253	0.262	0.270	0.278	0.286	0.294	0.302	0.309	0.317	0.324	0.331	0.338	0.346	0.353
9015	0.242	0.250	0.258	0.266	0.274	0.282	0.289	0.297	0.304	0.311	0.319	0.326	0.333	0.340

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
8601	0.322	0.328	0.334	0.340	0.346	0.351	0.357	0.363	0.368	0.374	0.379	0.384	0.389	0.395
8631*	0.251	0.255	0.260	0.265	0.270	0.275	0.280	0.285	0.289	0.294	0.298	0.303	0.308	0.312
8720	0.293	0.300	0.306	0.313	0.319	0.326	0.332	0.339	0.345	0.351	0.357	0.363	0.369	0.375
8729	0.332	0.335	0.341	0.347	0.352	0.358	0.363	0.369	0.371	0.376	0.382	0.387	0.392	0.397
8740	0.394	0.401	0.408	0.414	0.421	0.428	0.434	0.440	0.447	0.453	0.459	0.465	0.471	0.476
8741	0.369	0.376	0.383	0.389	0.396	0.403	0.409	0.415	0.422	0.428	0.434	0.440	0.446	0.452
8742	0.348	0.354	0.361	0.367	0.373	0.380	0.386	0.392	0.398	0.404	0.409	0.415	0.421	0.426
8743	0.337	0.345	0.352	0.359	0.366	0.373	0.380	0.386	0.395	0.401	0.407	0.413	0.420	0.426
8744	0.348	0.354	0.361	0.367	0.373	0.380	0.386	0.392	0.398	0.404	0.409	0.415	0.421	0.426
8745	0.388	0.395	0.403	0.410	0.417	0.425	0.432	0.439	0.446	0.453	0.460	0.467	0.473	0.479
8746	0.348	0.354	0.361	0.367	0.373	0.380	0.386	0.392	0.398	0.404	0.409	0.415	0.421	0.426
8748	0.343	0.349	0.356	0.362	0.369	0.375	0.381	0.387	0.393	0.399	0.405	0.411	0.416	0.422
8749	0.376	0.383	0.390	0.396	0.403	0.410	0.416	0.422	0.428	0.435	0.441	0.447	0.452	0.458
8755	0.331	0.338	0.345	0.352	0.359	0.365	0.372	0.379	0.386	0.392	0.399	0.405	0.411	0.417
8800	0.393	0.400	0.406	0.413	0.420	0.426	0.432	0.439	0.445	0.451	0.457	0.463	0.469	0.475
8801	0.414	0.422	0.428	0.435	0.442	0.449	0.456	0.463	0.470	0.476	0.483	0.489	0.495	0.501
8803	0.368	0.375	0.382	0.388	0.395	0.401	0.408	0.414	0.420	0.426	0.432	0.438	0.444	0.449
8804	0.377	0.384	0.391	0.397	0.404	0.410	0.417	0.423	0.430	0.436	0.442	0.448	0.454	0.460
8806	0.423	0.430	0.437	0.444	0.451	0.457	0.464	0.470	0.477	0.483	0.490	0.496	0.502	0.508
8807	0.417	0.426	0.434	0.441	0.449	0.457	0.464	0.472	0.480	0.488	0.495	0.502	0.509	0.516
8808	0.358	0.365	0.371	0.378	0.384	0.390	0.396	0.403	0.408	0.414	0.420	0.426	0.431	0.437
8810	0.395	0.402	0.409	0.416	0.423	0.430	0.436	0.443	0.449	0.456	0.462	0.468	0.474	0.480
8811	0.395	0.402	0.409	0.416	0.423	0.430	0.436	0.443	0.449	0.456	0.462	0.468	0.474	0.480
8812	0.395	0.402	0.409	0.416	0.423	0.430	0.436	0.443	0.449	0.456	0.462	0.468	0.474	0.480
8813	0.412	0.420	0.427	0.435	0.442	0.449	0.456	0.463	0.470	0.476	0.483	0.489	0.495	0.501
8818	0.488	0.498	0.505	0.512	0.519	0.526	0.533	0.539	0.548	0.555	0.561	0.567	0.574	0.580
8820	0.347	0.354	0.361	0.368	0.374	0.381	0.387	0.394	0.400	0.406	0.412	0.419	0.425	0.431
8821	0.391	0.398	0.405	0.412	0.418	0.425	0.432	0.438	0.445	0.451	0.458	0.464	0.470	0.477
8822	0.374	0.381	0.388	0.395	0.402	0.408	0.415	0.422	0.428	0.434	0.441	0.447	0.453	0.459
8823	0.356	0.363	0.369	0.375	0.382	0.388	0.394	0.400	0.405	0.411	0.417	0.422	0.428	0.434
8827	0.364	0.371	0.378	0.384	0.390	0.397	0.403	0.409	0.416	0.422	0.428	0.434	0.440	0.445
8829	0.411	0.418	0.425	0.432	0.438	0.445	0.452	0.458	0.464	0.471	0.477	0.483	0.489	0.495
8830	0.378	0.385	0.391	0.398	0.404	0.410	0.416	0.423	0.429	0.435	0.440	0.446	0.452	0.458
8831	0.462	0.469	0.476	0.482	0.488	0.494	0.500	0.506	0.512	0.518	0.523	0.529	0.535	0.540
8834	0.393	0.400	0.406	0.413	0.420	0.426	0.433	0.439	0.445	0.451	0.457	0.463	0.469	0.475
8838	0.402	0.409	0.415	0.421	0.428	0.434	0.440	0.446	0.453	0.459	0.465	0.470	0.476	0.482
8839	0.409	0.416	0.422	0.429	0.436	0.442	0.449	0.455	0.461	0.467	0.473	0.479	0.485	0.491
8840	0.403	0.410	0.417	0.424	0.430	0.437	0.443	0.449	0.456	0.462	0.467	0.473	0.479	0.484
8846	0.418	0.426	0.435	0.443	0.451	0.459	0.467	0.475	0.483	0.490	0.498	0.505	0.512	0.519
8847	0.355	0.361	0.367	0.374	0.380	0.386	0.392	0.398	0.404	0.409	0.415	0.421	0.426	0.432
8850	0.403	0.411	0.418	0.426	0.433	0.441	0.448	0.455	0.463	0.470	0.477	0.484	0.491	0.498
8851	0.410	0.418	0.425	0.432	0.438	0.445	0.452	0.459	0.465	0.472	0.478	0.485	0.491	0.497
8852	0.376	0.385	0.392	0.398	0.405	0.412	0.419	0.426	0.435	0.442	0.448	0.455	0.462	0.469
8859	0.406	0.412	0.418	0.425	0.431	0.437	0.443	0.448	0.454	0.460	0.465	0.471	0.476	0.481
8868	0.414	0.420	0.427	0.434	0.440	0.447	0.453	0.460	0.466	0.472	0.478	0.484	0.490	0.495
8870	0.396	0.402	0.408	0.414	0.421	0.427	0.433	0.439	0.445	0.451	0.456	0.462	0.467	0.473
8871	0.395	0.402	0.409	0.416	0.423	0.430	0.436	0.443	0.449	0.456	0.462	0.468	0.474	0.480
8874	0.403	0.410	0.416	0.422	0.429	0.435	0.441	0.447	0.453	0.459	0.465	0.471	0.476	0.482
8875	0.406	0.413	0.420	0.427	0.433	0.440	0.446	0.452	0.459	0.465	0.471	0.477	0.483	0.488
9007	0.361	0.368	0.375	0.381	0.388	0.394	0.401	0.407	0.413	0.419	0.425	0.431	0.437	0.443
9008	0.400	0.408	0.415	0.422	0.430	0.437	0.444	0.451	0.457	0.464	0.471	0.477	0.484	0.490
9009	0.339	0.346	0.352	0.359	0.365	0.371	0.377	0.383	0.389	0.395	0.401	0.407	0.413	0.418
9010	0.347	0.353	0.360	0.366	0.372	0.379	0.385	0.391	0.397	0.403	0.408	0.414	0.420	0.426
9011	0.359	0.366	0.373	0.379	0.386	0.392	0.398	0.405	0.411	0.417	0.423	0.429	0.434	0.440
9015	0.346	0.353	0.360	0.366	0.373	0.379	0.385	0.391	0.398	0.404	0.410	0.416	0.421	0.427

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	0.400	0.410	0.420	0.429	0.439	0.448	0.458	0.467	0.475	0.484	0.492	0.501	0.509	0.517
8631*	0.317	0.326	0.333	0.342	0.351	0.359	0.367	0.376	0.384	0.389	0.397	0.405	0.413	0.421
8720	0.381	0.392	0.403	0.414	0.425	0.435	0.446	0.456	0.466	0.475	0.485	0.494	0.503	0.512
8729	0.402	0.412	0.418	0.428	0.437	0.447	0.456	0.465	0.474	0.479	0.487	0.496	0.505	0.513
8740	0.482	0.493	0.504	0.515	0.525	0.536	0.546	0.555	0.564	0.573	0.582	0.591	0.599	0.607
8741	0.457	0.469	0.480	0.491	0.501	0.512	0.522	0.532	0.541	0.551	0.561	0.570	0.579	0.587
8742	0.432	0.442	0.453	0.463	0.473	0.483	0.493	0.502	0.511	0.520	0.529	0.537	0.546	0.554
8743	0.432	0.444	0.457	0.468	0.479	0.489	0.499	0.509	0.519	0.531	0.540	0.549	0.558	0.566
8744	0.432	0.442	0.453	0.463	0.473	0.483	0.493	0.502	0.511	0.520	0.529	0.537	0.546	0.554
8745	0.486	0.498	0.510	0.520	0.531	0.541	0.550	0.560	0.569	0.578	0.587	0.596	0.605	0.613
8746	0.432	0.442	0.453	0.463	0.473	0.483	0.493	0.502	0.511	0.520	0.529	0.537	0.546	0.554
8748	0.428	0.438	0.449	0.459	0.469	0.479	0.488	0.497	0.506	0.515	0.524	0.533	0.541	0.549
8749	0.463	0.474	0.484	0.494	0.503	0.512	0.521	0.530	0.539	0.547	0.556	0.564	0.573	0.581
8755	0.424	0.436	0.448	0.460	0.471	0.483	0.494	0.504	0.513	0.523	0.532	0.540	0.549	0.557
8800	0.481	0.492	0.503	0.514	0.524	0.535	0.545	0.555	0.565	0.574	0.583	0.592	0.600	0.609
8801	0.508	0.520	0.531	0.543	0.554	0.564	0.575	0.585	0.594	0.604	0.613	0.622	0.631	0.639
8803	0.455	0.466	0.477	0.487	0.497	0.506	0.516	0.525	0.534	0.543	0.551	0.560	0.568	0.576
8804	0.466	0.478	0.489	0.500	0.511	0.522	0.532	0.542	0.552	0.561	0.571	0.580	0.589	0.597
8806	0.513	0.525	0.536	0.547	0.557	0.567	0.578	0.588	0.598	0.608	0.618	0.627	0.637	0.645
8807	0.523	0.536	0.549	0.562	0.574	0.586	0.598	0.609	0.620	0.632	0.642	0.652	0.661	0.670
8808	0.442	0.453	0.464	0.474	0.484	0.493	0.503	0.512	0.521	0.530	0.539	0.547	0.555	0.563
8810	0.486	0.497	0.509	0.519	0.530	0.540	0.550	0.560	0.569	0.579	0.588	0.596	0.605	0.613
8811	0.486	0.497	0.509	0.519	0.530	0.540	0.550	0.560	0.569	0.579	0.588	0.596	0.605	0.613
8812	0.486	0.497	0.509	0.519	0.530	0.540	0.550	0.560	0.569	0.579	0.588	0.596	0.605	0.613
8813	0.507	0.518	0.530	0.541	0.552	0.562	0.572	0.582	0.591	0.600	0.609	0.617	0.625	0.633
8818	0.585	0.597	0.610	0.620	0.628	0.636	0.644	0.652	0.660	0.669	0.676	0.682	0.688	0.695
8820	0.436	0.448	0.459	0.470	0.481	0.491	0.501	0.511	0.521	0.530	0.539	0.548	0.557	0.566
8821	0.483	0.495	0.507	0.518	0.529	0.540	0.551	0.561	0.571	0.581	0.591	0.600	0.609	0.617
8822	0.465	0.476	0.488	0.498	0.509	0.519	0.529	0.539	0.548	0.558	0.567	0.576	0.584	0.593
8823	0.439	0.450	0.461	0.471	0.482	0.492	0.502	0.512	0.521	0.530	0.539	0.548	0.557	0.565
8827	0.451	0.463	0.474	0.484	0.495	0.505	0.515	0.525	0.535	0.544	0.554	0.563	0.572	0.580
8829	0.500	0.512	0.523	0.534	0.545	0.555	0.565	0.575	0.584	0.594	0.603	0.612	0.621	0.629
8830	0.463	0.474	0.485	0.495	0.505	0.515	0.525	0.535	0.544	0.553	0.562	0.571	0.579	0.588
8831	0.546	0.556	0.566	0.576	0.586	0.596	0.605	0.614	0.623	0.631	0.640	0.648	0.656	0.664
8834	0.481	0.492	0.503	0.513	0.523	0.533	0.543	0.553	0.562	0.571	0.580	0.589	0.597	0.605
8838	0.487	0.498	0.509	0.519	0.529	0.538	0.548	0.558	0.567	0.576	0.585	0.593	0.602	0.610
8839	0.496	0.507	0.518	0.528	0.539	0.549	0.558	0.568	0.577	0.586	0.595	0.603	0.611	0.619
8840	0.490	0.500	0.511	0.520	0.529	0.538	0.547	0.556	0.564	0.573	0.581	0.589	0.596	0.604
8846	0.526	0.539	0.552	0.563	0.573	0.582	0.592	0.601	0.610	0.619	0.628	0.637	0.646	0.655
8847	0.437	0.448	0.458	0.467	0.477	0.486	0.495	0.504	0.512	0.520	0.529	0.537	0.545	0.553
8850	0.504	0.518	0.531	0.543	0.555	0.567	0.578	0.588	0.598	0.608	0.618	0.627	0.636	0.645
8851	0.503	0.515	0.527	0.539	0.550	0.561	0.571	0.581	0.591	0.601	0.610	0.619	0.628	0.637
8852	0.475	0.488	0.503	0.516	0.528	0.540	0.551	0.561	0.572	0.586	0.596	0.607	0.618	0.628
8859	0.486	0.496	0.506	0.516	0.525	0.534	0.543	0.552	0.561	0.569	0.577	0.585	0.592	0.600
8868	0.501	0.512	0.523	0.534	0.544	0.554	0.564	0.574	0.583	0.593	0.602	0.610	0.619	0.628
8870	0.478	0.489	0.499	0.510	0.520	0.530	0.540	0.550	0.559	0.568	0.577	0.587	0.596	0.605
8871	0.486	0.497	0.509	0.519	0.530	0.540	0.550	0.560	0.569	0.579	0.588	0.596	0.605	0.613
8874	0.487	0.498	0.509	0.519	0.529	0.539	0.549	0.559	0.568	0.577	0.585	0.594	0.602	0.610
8875	0.494	0.505	0.516	0.527	0.538	0.548	0.558	0.567	0.577	0.586	0.596	0.605	0.614	0.622
9007	0.449	0.460	0.471	0.482	0.492	0.502	0.512	0.522	0.532	0.542	0.551	0.561	0.570	0.578
9008	0.496	0.508	0.520	0.532	0.543	0.554	0.565	0.576	0.586	0.596	0.605	0.615	0.624	0.633
9009	0.424	0.435	0.446	0.456	0.466	0.476	0.486	0.495	0.505	0.514	0.523	0.532	0.541	0.550
9010	0.431	0.442	0.452	0.463	0.473	0.483	0.492	0.502	0.511	0.520	0.529	0.538	0.547	0.555
9011	0.446	0.457	0.468	0.478	0.489	0.499	0.509	0.518	0.527	0.536	0.545	0.554	0.563	0.571
9015	0.433	0.444	0.455	0.466	0.476	0.486	0.496	0.506	0.515	0.524	0.533	0.542	0.551	0.559

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
8601	0.525	0.533	0.540	0.548	0.555	0.562	0.569	0.576	0.582	0.589	0.596	0.602	0.608	0.615
8631*	0.428	0.436	0.443	0.450	0.457	0.464	0.471	0.478	0.485	0.492	0.499	0.505	0.512	0.515
8720	0.521	0.529	0.538	0.546	0.554	0.562	0.570	0.577	0.585	0.592	0.599	0.606	0.613	0.619
8729	0.521	0.530	0.538	0.546	0.554	0.562	0.570	0.578	0.586	0.593	0.601	0.608	0.616	0.619
8740	0.615	0.622	0.630	0.637	0.645	0.652	0.658	0.664	0.671	0.677	0.683	0.689	0.694	0.700
8741	0.596	0.604	0.612	0.620	0.628	0.636	0.644	0.651	0.659	0.666	0.673	0.680	0.686	0.693
8742	0.562	0.570	0.578	0.585	0.593	0.600	0.607	0.614	0.621	0.628	0.634	0.641	0.647	0.653
8743	0.574	0.582	0.590	0.597	0.604	0.611	0.618	0.625	0.632	0.638	0.645	0.652	0.659	0.668
8744	0.562	0.570	0.578	0.585	0.593	0.600	0.607	0.614	0.621	0.628	0.634	0.641	0.647	0.653
8745	0.622	0.630	0.638	0.646	0.653	0.660	0.667	0.674	0.681	0.688	0.695	0.702	0.708	0.715
8746	0.562	0.570	0.578	0.585	0.593	0.600	0.607	0.614	0.621	0.628	0.634	0.641	0.647	0.653
8748	0.557	0.565	0.572	0.580	0.587	0.594	0.601	0.608	0.615	0.622	0.628	0.634	0.640	0.646
8749	0.589	0.597	0.604	0.612	0.619	0.626	0.634	0.641	0.648	0.654	0.660	0.666	0.673	0.678
8755	0.565	0.573	0.581	0.589	0.597	0.605	0.613	0.620	0.627	0.634	0.640	0.647	0.653	0.661
8800	0.617	0.625	0.633	0.641	0.648	0.656	0.663	0.670	0.677	0.684	0.691	0.697	0.704	0.710
8801	0.647	0.655	0.663	0.670	0.677	0.684	0.691	0.698	0.705	0.712	0.718	0.724	0.731	0.737
8803	0.584	0.592	0.599	0.607	0.614	0.621	0.628	0.635	0.641	0.648	0.654	0.660	0.667	0.673
8804	0.606	0.614	0.622	0.630	0.638	0.646	0.653	0.660	0.668	0.675	0.682	0.688	0.695	0.702
8806	0.654	0.662	0.670	0.678	0.686	0.694	0.702	0.709	0.717	0.724	0.731	0.738	0.745	0.752
8807	0.678	0.686	0.694	0.702	0.710	0.718	0.726	0.734	0.741	0.748	0.755	0.761	0.768	0.777
8808	0.571	0.579	0.586	0.594	0.601	0.608	0.615	0.622	0.628	0.635	0.641	0.648	0.654	0.660
8810	0.622	0.629	0.637	0.645	0.652	0.659	0.666	0.673	0.680	0.686	0.693	0.699	0.705	0.711
8811	0.622	0.629	0.637	0.645	0.652	0.659	0.666	0.673	0.680	0.686	0.693	0.699	0.705	0.711
8812	0.622	0.629	0.637	0.645	0.652	0.659	0.666	0.673	0.680	0.686	0.693	0.699	0.705	0.711
8813	0.640	0.648	0.655	0.662	0.669	0.676	0.683	0.689	0.695	0.701	0.707	0.713	0.718	0.724
8818	0.701	0.707	0.714	0.720	0.726	0.732	0.737	0.742	0.747	0.751	0.756	0.761	0.766	0.772
8820	0.575	0.583	0.591	0.599	0.607	0.615	0.623	0.630	0.637	0.645	0.651	0.658	0.665	0.671
8821	0.625	0.633	0.641	0.648	0.655	0.663	0.670	0.677	0.684	0.690	0.697	0.703	0.709	0.715
8822	0.601	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
8823	0.573	0.582	0.590	0.598	0.606	0.614	0.622	0.629	0.637	0.644	0.652	0.659	0.666	0.673
8827	0.589	0.597	0.606	0.614	0.622	0.630	0.637	0.645	0.652	0.659	0.666	0.673	0.680	0.686
8829	0.638	0.646	0.654	0.662	0.669	0.677	0.684	0.692	0.699	0.706	0.712	0.719	0.726	0.732
8830	0.596	0.604	0.612	0.620	0.627	0.634	0.642	0.649	0.656	0.663	0.669	0.676	0.682	0.689
8831	0.671	0.679	0.686	0.693	0.700	0.707	0.713	0.720	0.726	0.732	0.738	0.744	0.749	0.755
8834	0.613	0.621	0.629	0.637	0.644	0.651	0.658	0.665	0.672	0.679	0.686	0.692	0.698	0.704
8838	0.618	0.625	0.633	0.640	0.647	0.654	0.661	0.668	0.674	0.681	0.687	0.693	0.699	0.705
8839	0.627	0.635	0.643	0.650	0.657	0.664	0.671	0.678	0.685	0.691	0.697	0.704	0.710	0.716
8840	0.611	0.619	0.626	0.633	0.640	0.648	0.655	0.661	0.668	0.675	0.681	0.687	0.693	0.700
8846	0.663	0.670	0.677	0.684	0.691	0.698	0.704	0.710	0.716	0.722	0.728	0.733	0.738	0.744
8847	0.561	0.569	0.576	0.583	0.591	0.598	0.605	0.612	0.618	0.625	0.632	0.638	0.645	0.651
8850	0.653	0.661	0.669	0.676	0.684	0.691	0.698	0.705	0.711	0.718	0.724	0.731	0.737	0.744
8851	0.645	0.654	0.662	0.670	0.677	0.685	0.693	0.700	0.708	0.715	0.722	0.729	0.736	0.742
8852	0.639	0.649	0.660	0.670	0.679	0.688	0.697	0.706	0.714	0.722	0.729	0.736	0.743	0.754
8859	0.607	0.614	0.621	0.628	0.634	0.641	0.647	0.653	0.659	0.665	0.671	0.676	0.682	0.688
8868	0.636	0.644	0.652	0.659	0.667	0.674	0.681	0.688	0.695	0.702	0.708	0.715	0.721	0.727
8870	0.613	0.622	0.630	0.638	0.647	0.655	0.663	0.672	0.680	0.688	0.695	0.703	0.710	0.717
8871	0.622	0.629	0.637	0.645	0.652	0.659	0.666	0.673	0.680	0.686	0.693	0.699	0.705	0.711
8874	0.618	0.626	0.634	0.641	0.648	0.656	0.663	0.670	0.677	0.684	0.691	0.697	0.703	0.709
8875	0.631	0.639	0.647	0.655	0.662	0.669	0.677	0.684	0.691	0.697	0.704	0.710	0.716	0.723
9007	0.587	0.595	0.604	0.612	0.620	0.628	0.636	0.644	0.651	0.659	0.667	0.674	0.681	0.688
9008	0.642	0.651	0.659	0.667	0.675	0.683	0.691	0.698	0.705	0.712	0.719	0.726	0.733	0.739
9009	0.558	0.567	0.575	0.583	0.591	0.598	0.606	0.613	0.621	0.628	0.635	0.642	0.649	0.656
9010	0.563	0.571	0.579	0.586	0.594	0.601	0.608	0.614	0.621	0.627	0.634	0.640	0.646	0.652
9011	0.579	0.587	0.595	0.603	0.610	0.618	0.625	0.632	0.639	0.646	0.653	0.660	0.666	0.673
9015	0.568	0.576	0.584	0.592	0.600	0.608	0.615	0.622	0.630	0.637	0.644	0.651	0.658	0.664

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	0.621	0.627	0.633	0.639	0.645	0.650	0.656	0.661	0.667	0.672	0.677	0.682	0.687	0.693
8631*	0.522	0.528	0.534	0.541	0.547	0.553	0.559	0.565	0.571	0.577	0.583	0.588	0.594	0.600
8720	0.626	0.633	0.639	0.645	0.652	0.658	0.663	0.669	0.675	0.681	0.686	0.692	0.697	0.703
8729	0.626	0.634	0.641	0.648	0.656	0.663	0.670	0.675	0.681	0.686	0.692	0.697	0.702	0.708
8740	0.705	0.711	0.716	0.721	0.727	0.732	0.737	0.742	0.747	0.752	0.756	0.761	0.766	0.770
8741	0.699	0.706	0.712	0.718	0.724	0.729	0.735	0.740	0.745	0.750	0.756	0.761	0.766	0.770
8742	0.659	0.665	0.671	0.677	0.683	0.688	0.694	0.699	0.705	0.710	0.715	0.720	0.725	0.730
8743	0.675	0.682	0.689	0.695	0.702	0.709	0.716	0.722	0.729	0.736	0.742	0.749	0.756	0.762
8744	0.659	0.665	0.671	0.677	0.683	0.688	0.694	0.699	0.705	0.710	0.715	0.720	0.725	0.730
8745	0.721	0.727	0.733	0.739	0.744	0.749	0.754	0.759	0.763	0.768	0.772	0.777	0.782	0.786
8746	0.659	0.665	0.671	0.677	0.683	0.688	0.694	0.699	0.705	0.710	0.715	0.720	0.725	0.730
8748	0.652	0.658	0.664	0.669	0.675	0.680	0.686	0.691	0.696	0.701	0.706	0.711	0.716	0.721
8749	0.685	0.691	0.697	0.703	0.709	0.715	0.721	0.727	0.732	0.738	0.744	0.749	0.754	0.759
8755	0.667	0.674	0.680	0.686	0.692	0.698	0.703	0.708	0.714	0.719	0.724	0.729	0.734	0.739
8800	0.716	0.723	0.729	0.735	0.741	0.746	0.752	0.757	0.763	0.768	0.773	0.778	0.783	0.788
8801	0.742	0.748	0.753	0.759	0.764	0.769	0.774	0.779	0.784	0.789	0.794	0.799	0.803	0.808
8803	0.679	0.685	0.691	0.696	0.702	0.708	0.714	0.719	0.725	0.730	0.735	0.740	0.745	0.750
8804	0.708	0.714	0.721	0.727	0.733	0.739	0.745	0.750	0.756	0.761	0.766	0.771	0.776	0.781
8806	0.758	0.765	0.771	0.777	0.784	0.790	0.796	0.802	0.807	0.813	0.818	0.823	0.828	0.833
8807	0.783	0.789	0.795	0.801	0.807	0.812	0.818	0.824	0.829	0.835	0.840	0.844	0.849	0.854
8808	0.666	0.672	0.677	0.683	0.689	0.694	0.700	0.705	0.710	0.715	0.720	0.725	0.730	0.735
8810	0.717	0.723	0.728	0.734	0.739	0.744	0.749	0.754	0.759	0.764	0.769	0.774	0.778	0.783
8811	0.717	0.723	0.728	0.734	0.739	0.744	0.749	0.754	0.759	0.764	0.769	0.774	0.778	0.783
8812	0.717	0.723	0.728	0.734	0.739	0.744	0.749	0.754	0.759	0.764	0.769	0.774	0.778	0.783
8813	0.730	0.736	0.742	0.748	0.754	0.760	0.766	0.771	0.777	0.782	0.787	0.792	0.797	0.801
8818	0.777	0.781	0.786	0.791	0.795	0.800	0.804	0.809	0.813	0.817	0.822	0.826	0.831	0.835
8820	0.678	0.684	0.690	0.696	0.702	0.708	0.714	0.719	0.725	0.730	0.736	0.741	0.746	0.751
8821	0.721	0.726	0.732	0.738	0.743	0.749	0.754	0.759	0.763	0.768	0.773	0.777	0.782	0.786
8822	0.697	0.703	0.709	0.715	0.720	0.726	0.731	0.736	0.742	0.747	0.752	0.757	0.762	0.766
8823	0.680	0.686	0.693	0.699	0.706	0.712	0.717	0.723	0.729	0.734	0.739	0.744	0.750	0.754
8827	0.693	0.699	0.705	0.711	0.717	0.723	0.729	0.735	0.740	0.745	0.751	0.756	0.761	0.766
8829	0.738	0.744	0.750	0.756	0.762	0.767	0.773	0.778	0.783	0.788	0.793	0.798	0.803	0.807
8830	0.695	0.701	0.707	0.713	0.718	0.724	0.730	0.735	0.740	0.746	0.751	0.756	0.761	0.766
8831	0.760	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
8834	0.710	0.716	0.722	0.727	0.733	0.738	0.744	0.749	0.754	0.759	0.764	0.769	0.773	0.778
8838	0.711	0.717	0.722	0.728	0.733	0.738	0.744	0.749	0.754	0.759	0.764	0.769	0.774	0.779
8839	0.722	0.728	0.733	0.739	0.745	0.750	0.756	0.761	0.766	0.771	0.776	0.781	0.785	0.790
8840	0.706	0.712	0.718	0.724	0.729	0.735	0.741	0.747	0.752	0.758	0.763	0.768	0.773	0.778
8846	0.749	0.754	0.758	0.763	0.767	0.771	0.775	0.779	0.783	0.787	0.791	0.795	0.799	0.803
8847	0.657	0.664	0.670	0.676	0.682	0.688	0.693	0.699	0.704	0.709	0.714	0.720	0.725	0.730
8850	0.750	0.756	0.762	0.768	0.773	0.779	0.784	0.789	0.794	0.799	0.804	0.809	0.814	0.818
8851	0.748	0.754	0.760	0.766	0.771	0.777	0.782	0.787	0.792	0.797	0.801	0.806	0.811	0.815
8852	0.760	0.766	0.772	0.777	0.782	0.787	0.792	0.797	0.801	0.806	0.810	0.814	0.818	0.822
8859	0.693	0.699	0.704	0.709	0.714	0.719	0.724	0.729	0.734	0.738	0.743	0.748	0.752	0.757
8868	0.733	0.739	0.745	0.750	0.756	0.761	0.767	0.772	0.777	0.782	0.787	0.792	0.796	0.801
8870	0.724	0.730	0.737	0.743	0.750	0.756	0.762	0.768	0.774	0.779	0.784	0.789	0.794	0.799
8871	0.717	0.723	0.728	0.734	0.739	0.744	0.749	0.754	0.759	0.764	0.769	0.774	0.778	0.783
8874	0.714	0.720	0.725	0.730	0.735	0.741	0.746	0.751	0.756	0.760	0.765	0.770	0.775	0.780
8875	0.729	0.734	0.740	0.745	0.751	0.756	0.761	0.766	0.771	0.776	0.781	0.786	0.791	0.795
9007	0.694	0.701	0.707	0.714	0.720	0.726	0.731	0.737	0.742	0.748	0.753	0.758	0.763	0.768
9008	0.745	0.752	0.758	0.763	0.769	0.775	0.780	0.786	0.791	0.796	0.801	0.806	0.811	0.816
9009	0.662	0.669	0.675	0.682	0.688	0.694	0.700	0.706	0.712	0.717	0.723	0.728	0.734	0.739
9010	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724	0.728
9011	0.679	0.686	0.692	0.698	0.704	0.709	0.715	0.721	0.726	0.731	0.736	0.742	0.747	0.752
9015	0.671	0.678	0.684	0.690	0.697	0.703	0.709	0.715	0.721	0.726	0.732	0.737	0.742	0.748

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	0.698	0.702	0.707	0.712	0.717	0.721	0.726	0.731	0.735
8631*	0.605	0.611	0.616	0.622	0.627	0.633	0.638	0.643	0.649
8720	0.708	0.713	0.718	0.722	0.727	0.732	0.736	0.741	0.745
8729	0.713	0.718	0.723	0.729	0.734	0.739	0.744	0.749	0.754
8740	0.775	0.779	0.783	0.788	0.792	0.796	0.800	0.804	0.808
8741	0.775	0.779	0.784	0.788	0.792	0.797	0.801	0.805	0.809
8742	0.735	0.740	0.744	0.749	0.754	0.758	0.762	0.767	0.771
8743	0.768	0.774	0.780	0.785	0.791	0.796	0.801	0.807	0.812
8744	0.735	0.740	0.744	0.749	0.754	0.758	0.762	0.767	0.771
8745	0.790	0.794	0.798	0.802	0.806	0.810	0.815	0.819	0.823
8746	0.735	0.740	0.744	0.749	0.754	0.758	0.762	0.767	0.771
8748	0.726	0.731	0.736	0.740	0.745	0.749	0.754	0.758	0.762
8749	0.765	0.770	0.775	0.779	0.784	0.788	0.793	0.797	0.801
8755	0.745	0.750	0.754	0.759	0.763	0.767	0.771	0.774	0.778
8800	0.793	0.797	0.802	0.806	0.811	0.815	0.819	0.823	0.827
8801	0.812	0.816	0.821	0.825	0.829	0.832	0.836	0.839	0.843
8803	0.755	0.760	0.764	0.769	0.773	0.778	0.782	0.786	0.791
8804	0.786	0.791	0.795	0.799	0.804	0.808	0.812	0.816	0.820
8806	0.837	0.842	0.847	0.851	0.855	0.859	0.863	0.867	0.871
8807	0.858	0.863	0.867	0.872	0.877	0.881	0.885	0.890	0.894
8808	0.739	0.744	0.748	0.752	0.757	0.761	0.765	0.769	0.774
8810	0.787	0.792	0.796	0.800	0.804	0.808	0.812	0.816	0.819
8811	0.787	0.792	0.796	0.800	0.804	0.808	0.812	0.816	0.819
8812	0.787	0.792	0.796	0.800	0.804	0.808	0.812	0.816	0.819
8813	0.805	0.810	0.814	0.817	0.821	0.825	0.829	0.832	0.835
8818	0.839	0.844	0.848	0.852	0.856	0.861	0.865	0.869	0.873
8820	0.756	0.761	0.766	0.770	0.775	0.780	0.784	0.788	0.792
8821	0.791	0.795	0.800	0.804	0.808	0.811	0.815	0.818	0.821
8822	0.771	0.775	0.780	0.784	0.788	0.793	0.797	0.801	0.805
8823	0.759	0.764	0.769	0.773	0.778	0.782	0.786	0.791	0.795
8827	0.771	0.776	0.780	0.785	0.789	0.794	0.798	0.802	0.807
8829	0.812	0.816	0.821	0.825	0.829	0.833	0.837	0.841	0.845
8830	0.771	0.775	0.780	0.785	0.789	0.793	0.798	0.802	0.806
8831	0.823	0.827	0.831	0.835	0.838	0.842	0.845	0.849	0.852
8834	0.783	0.787	0.792	0.796	0.800	0.804	0.808	0.812	0.816
8838	0.784	0.789	0.793	0.798	0.802	0.806	0.810	0.815	0.819
8839	0.794	0.798	0.802	0.806	0.811	0.815	0.819	0.823	0.826
8840	0.783	0.788	0.793	0.797	0.802	0.806	0.810	0.813	0.817
8846	0.806	0.810	0.813	0.816	0.820	0.823	0.826	0.828	0.831
8847	0.735	0.740	0.745	0.750	0.754	0.759	0.764	0.768	0.773
8850	0.823	0.827	0.831	0.835	0.839	0.843	0.847	0.851	0.855
8851	0.820	0.824	0.828	0.832	0.836	0.840	0.844	0.848	0.852
8852	0.826	0.829	0.833	0.836	0.838	0.841	0.844	0.847	0.850
8859	0.761	0.765	0.770	0.774	0.778	0.782	0.786	0.790	0.794
8868	0.805	0.809	0.813	0.817	0.821	0.825	0.829	0.833	0.836
8870	0.804	0.809	0.813	0.818	0.822	0.826	0.830	0.834	0.838
8871	0.787	0.792	0.796	0.800	0.804	0.808	0.812	0.816	0.819
8874	0.784	0.789	0.793	0.798	0.802	0.806	0.810	0.814	0.817
8875	0.800	0.804	0.808	0.812	0.816	0.820	0.824	0.828	0.832
9007	0.773	0.778	0.782	0.787	0.792	0.796	0.801	0.806	0.810
9008	0.820	0.825	0.829	0.833	0.838	0.842	0.846	0.849	0.853
9009	0.744	0.749	0.754	0.759	0.764	0.769	0.773	0.778	0.782
9010	0.733	0.738	0.742	0.747	0.751	0.755	0.760	0.764	0.768
9011	0.756	0.761	0.766	0.770	0.775	0.779	0.784	0.788	0.792
9015	0.753	0.758	0.763	0.767	0.772	0.777	0.781	0.786	0.790

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	1.24	0.164	0.176	0.187	0.198	0.209	0.219	0.229	0.239	0.249	0.258	0.268	0.277	0.286
9031	1.94	0.126	0.136	0.146	0.155	0.164	0.173	0.182	0.190	0.198	0.207	0.214	0.222	0.230
9033	1.44	0.130	0.140	0.151	0.160	0.170	0.179	0.189	0.198	0.206	0.215	0.223	0.232	0.239
9043	0.66	0.147	0.158	0.169	0.180	0.190	0.200	0.210	0.220	0.229	0.239	0.248	0.256	0.265
9048	1.28	0.184	0.196	0.208	0.220	0.231	0.241	0.252	0.262	0.272	0.281	0.290	0.299	0.308
9050	2.90	0.144	0.156	0.167	0.179	0.190	0.201	0.212	0.222	0.233	0.243	0.253	0.263	0.272
9053	0.71	0.164	0.177	0.189	0.201	0.213	0.224	0.235	0.246	0.257	0.267	0.277	0.287	0.297
9054	1.70	0.137	0.148	0.159	0.170	0.180	0.191	0.201	0.210	0.220	0.229	0.239	0.248	0.257
9059	0.93	0.161	0.172	0.183	0.194	0.205	0.215	0.224	0.234	0.243	0.253	0.262	0.270	0.279
9060	1.59	0.148	0.159	0.170	0.180	0.191	0.201	0.211	0.221	0.231	0.240	0.250	0.259	0.268
9061	1.76	0.135	0.146	0.157	0.167	0.177	0.187	0.197	0.206	0.216	0.225	0.235	0.244	0.253
9066	1.41	0.132	0.143	0.154	0.164	0.174	0.184	0.194	0.204	0.213	0.223	0.232	0.241	0.250
9067	0.70	0.153	0.164	0.175	0.185	0.195	0.204	0.214	0.223	0.232	0.241	0.250	0.258	0.266
9069	1.99	0.133	0.146	0.158	0.170	0.182	0.194	0.206	0.217	0.228	0.239	0.250	0.261	0.272
9070	2.26	0.176	0.188	0.200	0.211	0.223	0.233	0.244	0.254	0.264	0.274	0.284	0.293	0.303
9079	1.26	0.168	0.181	0.195	0.208	0.220	0.233	0.245	0.257	0.269	0.280	0.292	0.303	0.313
9085	1.23	0.151	0.163	0.174	0.185	0.195	0.206	0.216	0.226	0.235	0.245	0.254	0.263	0.272
9092	0.88	0.156	0.168	0.179	0.190	0.200	0.210	0.220	0.230	0.240	0.249	0.258	0.267	0.276
9095	1.36	0.142	0.153	0.163	0.173	0.183	0.192	0.202	0.211	0.219	0.228	0.236	0.244	0.253
9096	4.11	0.128	0.139	0.151	0.162	0.173	0.184	0.195	0.205	0.215	0.225	0.235	0.245	0.254
9097	1.46	0.131	0.142	0.153	0.164	0.174	0.185	0.195	0.205	0.215	0.224	0.234	0.243	0.252
9101	1.37	0.140	0.152	0.163	0.174	0.184	0.194	0.204	0.214	0.223	0.232	0.241	0.250	0.259
9151	0.23	0.142	0.153	0.164	0.174	0.185	0.195	0.204	0.213	0.222	0.232	0.240	0.250	0.258
9154	0.95	0.125	0.135	0.144	0.153	0.162	0.171	0.180	0.188	0.196	0.205	0.213	0.221	0.228
9155	0.46	0.245	0.261	0.276	0.292	0.306	0.321	0.334	0.348	0.361	0.373	0.385	0.396	0.408
9156	1.70	0.174	0.188	0.202	0.215	0.228	0.241	0.253	0.265	0.277	0.289	0.300	0.311	0.322
9180	1.23	0.164	0.176	0.188	0.199	0.210	0.221	0.231	0.241	0.251	0.261	0.270	0.279	0.288
9181	4.83	0.217	0.236	0.255	0.273	0.290	0.307	0.323	0.339	0.354	0.368	0.382	0.396	0.409
9182	0.55	0.127	0.138	0.148	0.158	0.167	0.176	0.185	0.194	0.202	0.211	0.219	0.227	0.234
9184	4.26	0.165	0.177	0.188	0.200	0.210	0.221	0.231	0.242	0.252	0.262	0.271	0.281	0.290
9185	4.18	0.113	0.122	0.131	0.140	0.148	0.156	0.164	0.171	0.179	0.186	0.193	0.200	0.207
9220	2.93	0.133	0.144	0.155	0.166	0.176	0.186	0.196	0.206	0.215	0.225	0.234	0.243	0.252
9402	1.59	0.097	0.106	0.114	0.122	0.129	0.137	0.144	0.151	0.158	0.165	0.172	0.179	0.185
9403	2.94	0.109	0.119	0.127	0.136	0.145	0.153	0.161	0.169	0.177	0.185	0.192	0.200	0.207
9410	0.36	0.142	0.154	0.165	0.176	0.187	0.197	0.207	0.216	0.225	0.233	0.242	0.250	0.258
9420	3.36	0.118	0.127	0.136	0.145	0.153	0.161	0.169	0.177	0.185	0.192	0.200	0.207	0.215
9422	0.69	0.149	0.161	0.173	0.185	0.196	0.207	0.218	0.228	0.239	0.249	0.259	0.269	0.278
9424	2.54	0.130	0.140	0.150	0.160	0.170	0.179	0.188	0.198	0.206	0.215	0.224	0.233	0.241
9426	2.20	0.113	0.123	0.132	0.140	0.148	0.157	0.165	0.173	0.180	0.188	0.196	0.203	0.211
9501	1.97	0.127	0.138	0.150	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.231	0.241	0.250
9507	1.09	0.112	0.121	0.131	0.140	0.149	0.158	0.167	0.176	0.184	0.193	0.201	0.210	0.218
9516	1.03	0.111	0.121	0.130	0.138	0.147	0.155	0.164	0.172	0.180	0.187	0.195	0.202	0.210
9519	2.88	0.127	0.137	0.148	0.158	0.167	0.177	0.186	0.195	0.204	0.213	0.221	0.230	0.238
9521	1.68	0.112	0.122	0.131	0.141	0.150	0.159	0.168	0.177	0.185	0.194	0.202	0.210	0.218
9522	3.04	0.166	0.183	0.200	0.216	0.231	0.246	0.261	0.276	0.290	0.303	0.317	0.330	0.343
9529	2.05	0.099	0.108	0.116	0.125	0.133	0.141	0.149	0.157	0.164	0.172	0.179	0.187	0.194
9531	1.41	0.114	0.123	0.132	0.141	0.150	0.158	0.166	0.175	0.183	0.191	0.198	0.206	0.213
9549	2.93	0.108	0.117	0.126	0.134	0.142	0.150	0.158	0.165	0.173	0.180	0.187	0.195	0.201
9552	3.59	0.103	0.111	0.120	0.128	0.136	0.144	0.152	0.160	0.168	0.175	0.182	0.189	0.196
9586	0.60	0.147	0.160	0.173	0.185	0.197	0.209	0.221	0.233	0.244	0.255	0.266	0.277	0.288
9610	0.70	0.102	0.110	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.173	0.180	0.187	0.194
9620	1.25	0.132	0.142	0.152	0.162	0.172	0.181	0.190	0.199	0.207	0.216	0.224	0.232	0.240

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
9016	0.295	0.303	0.312	0.320	0.328	0.336	0.344	0.352	0.359	0.367	0.374	0.381	0.388	0.395
9031	0.238	0.245	0.252	0.259	0.266	0.273	0.279	0.286	0.292	0.299	0.305	0.311	0.317	0.323
9033	0.247	0.254	0.262	0.269	0.276	0.284	0.291	0.298	0.305	0.313	0.319	0.326	0.333	0.340
9043	0.274	0.282	0.290	0.298	0.306	0.314	0.322	0.329	0.336	0.344	0.351	0.358	0.365	0.372
9048	0.316	0.325	0.333	0.341	0.349	0.357	0.364	0.372	0.379	0.386	0.393	0.400	0.407	0.414
9050	0.282	0.291	0.300	0.309	0.318	0.326	0.335	0.343	0.351	0.359	0.367	0.375	0.383	0.390
9053	0.306	0.316	0.325	0.334	0.343	0.352	0.360	0.369	0.377	0.385	0.393	0.401	0.409	0.416
9054	0.266	0.274	0.283	0.291	0.300	0.308	0.316	0.324	0.332	0.340	0.348	0.356	0.364	0.371
9059	0.288	0.296	0.304	0.312	0.320	0.328	0.336	0.344	0.351	0.359	0.366	0.373	0.380	0.387
9060	0.277	0.286	0.294	0.302	0.311	0.319	0.326	0.334	0.342	0.350	0.357	0.365	0.372	0.379
9061	0.262	0.270	0.279	0.287	0.296	0.304	0.312	0.320	0.328	0.336	0.343	0.351	0.358	0.365
9066	0.259	0.268	0.277	0.285	0.294	0.302	0.310	0.318	0.325	0.333	0.340	0.348	0.355	0.363
9067	0.275	0.282	0.290	0.298	0.306	0.313	0.320	0.327	0.335	0.342	0.349	0.356	0.363	0.369
9069	0.282	0.293	0.303	0.313	0.323	0.333	0.343	0.352	0.362	0.371	0.380	0.389	0.398	0.407
9070	0.312	0.321	0.330	0.338	0.347	0.355	0.363	0.371	0.379	0.387	0.395	0.402	0.410	0.417
9079	0.324	0.334	0.344	0.354	0.364	0.373	0.383	0.392	0.401	0.409	0.418	0.426	0.434	0.442
9085	0.281	0.289	0.298	0.306	0.314	0.322	0.330	0.338	0.346	0.354	0.362	0.369	0.377	0.384
9092	0.284	0.292	0.301	0.309	0.317	0.325	0.333	0.340	0.348	0.356	0.363	0.370	0.377	0.384
9095	0.261	0.269	0.277	0.285	0.293	0.300	0.308	0.315	0.322	0.329	0.336	0.343	0.350	0.356
9096	0.263	0.273	0.282	0.290	0.299	0.308	0.316	0.324	0.332	0.340	0.347	0.355	0.362	0.370
9097	0.262	0.270	0.279	0.287	0.295	0.303	0.311	0.318	0.326	0.333	0.340	0.348	0.355	0.361
9101	0.267	0.276	0.284	0.292	0.300	0.308	0.316	0.324	0.331	0.339	0.346	0.354	0.361	0.368
9151	0.267	0.274	0.282	0.289	0.298	0.306	0.312	0.320	0.327	0.334	0.340	0.347	0.353	0.360
9154	0.236	0.243	0.251	0.258	0.265	0.272	0.279	0.286	0.293	0.299	0.306	0.312	0.319	0.325
9155	0.418	0.428	0.438	0.447	0.456	0.465	0.474	0.482	0.489	0.497	0.505	0.512	0.519	0.526
9156	0.333	0.344	0.354	0.364	0.373	0.383	0.392	0.401	0.409	0.418	0.427	0.435	0.443	0.451
9180	0.297	0.306	0.314	0.323	0.331	0.339	0.347	0.355	0.362	0.370	0.377	0.384	0.391	0.398
9181	0.422	0.434	0.446	0.458	0.470	0.481	0.492	0.502	0.513	0.523	0.533	0.542	0.552	0.561
9182	0.242	0.250	0.257	0.265	0.272	0.279	0.286	0.293	0.300	0.306	0.313	0.319	0.326	0.332
9184	0.299	0.308	0.316	0.325	0.333	0.342	0.350	0.358	0.367	0.375	0.383	0.391	0.399	0.406
9185	0.214	0.221	0.227	0.233	0.240	0.246	0.252	0.258	0.264	0.270	0.275	0.281	0.287	0.292
9220	0.261	0.269	0.277	0.286	0.294	0.302	0.310	0.317	0.325	0.333	0.340	0.347	0.355	0.362
9402	0.192	0.198	0.205	0.211	0.218	0.224	0.230	0.236	0.242	0.248	0.254	0.260	0.266	0.272
9403	0.214	0.221	0.228	0.235	0.242	0.249	0.255	0.262	0.268	0.274	0.281	0.287	0.293	0.299
9410	0.266	0.274	0.282	0.290	0.298	0.306	0.313	0.321	0.329	0.336	0.342	0.349	0.356	0.363
9420	0.222	0.229	0.237	0.243	0.251	0.257	0.264	0.271	0.278	0.285	0.291	0.298	0.304	0.311
9422	0.288	0.297	0.306	0.315	0.324	0.332	0.341	0.349	0.357	0.365	0.373	0.381	0.388	0.396
9424	0.249	0.257	0.265	0.273	0.280	0.288	0.295	0.302	0.309	0.316	0.323	0.330	0.337	0.344
9426	0.218	0.226	0.233	0.240	0.247	0.254	0.261	0.268	0.275	0.281	0.287	0.294	0.300	0.306
9501	0.259	0.268	0.277	0.286	0.294	0.302	0.310	0.318	0.326	0.333	0.340	0.347	0.354	0.361
9507	0.226	0.234	0.242	0.249	0.257	0.265	0.272	0.279	0.287	0.294	0.301	0.308	0.315	0.321
9516	0.217	0.224	0.231	0.238	0.245	0.251	0.258	0.264	0.271	0.277	0.283	0.289	0.295	0.301
9519	0.246	0.254	0.261	0.269	0.276	0.284	0.291	0.298	0.306	0.313	0.320	0.326	0.333	0.340
9521	0.226	0.233	0.241	0.248	0.256	0.263	0.270	0.276	0.283	0.290	0.296	0.303	0.309	0.316
9522	0.356	0.369	0.381	0.393	0.404	0.413	0.423	0.432	0.441	0.450	0.458	0.466	0.474	0.482
9529	0.201	0.208	0.215	0.221	0.228	0.234	0.240	0.247	0.253	0.259	0.265	0.271	0.277	0.283
9531	0.220	0.227	0.234	0.241	0.247	0.254	0.260	0.266	0.272	0.278	0.284	0.290	0.296	0.302
9549	0.208	0.214	0.221	0.227	0.234	0.241	0.247	0.253	0.260	0.266	0.271	0.277	0.284	0.290
9552	0.203	0.210	0.217	0.224	0.231	0.238	0.245	0.251	0.258	0.264	0.271	0.277	0.284	0.290
9586	0.299	0.309	0.319	0.329	0.338	0.348	0.357	0.366	0.375	0.384	0.393	0.401	0.409	0.418
9610	0.200	0.207	0.214	0.220	0.226	0.233	0.239	0.245	0.251	0.257	0.263	0.269	0.275	0.280
9620	0.248	0.256	0.264	0.271	0.279	0.287	0.294	0.301	0.308	0.314	0.321	0.327	0.333	0.340

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	0.402	0.408	0.415	0.421	0.428	0.434	0.440	0.446	0.452	0.458	0.464	0.470	0.476	0.481
9031	0.329	0.335	0.341	0.346	0.352	0.358	0.363	0.369	0.374	0.379	0.384	0.390	0.395	0.400
9033	0.348	0.354	0.361	0.368	0.374	0.381	0.388	0.395	0.401	0.408	0.414	0.421	0.428	0.434
9043	0.378	0.385	0.391	0.398	0.404	0.410	0.416	0.423	0.429	0.435	0.440	0.446	0.452	0.458
9048	0.421	0.428	0.434	0.441	0.447	0.454	0.460	0.466	0.472	0.478	0.484	0.489	0.495	0.500
9050	0.397	0.405	0.412	0.419	0.426	0.433	0.440	0.446	0.453	0.460	0.466	0.472	0.479	0.485
9053	0.424	0.431	0.439	0.446	0.453	0.460	0.467	0.474	0.481	0.488	0.494	0.500	0.507	0.513
9054	0.379	0.386	0.394	0.401	0.409	0.416	0.423	0.430	0.437	0.443	0.450	0.457	0.463	0.469
9059	0.394	0.401	0.408	0.414	0.421	0.428	0.434	0.440	0.447	0.453	0.459	0.465	0.471	0.477
9060	0.386	0.394	0.401	0.408	0.414	0.421	0.428	0.435	0.441	0.447	0.454	0.460	0.466	0.472
9061	0.373	0.379	0.386	0.393	0.400	0.407	0.413	0.420	0.426	0.432	0.438	0.444	0.450	0.456
9066	0.370	0.377	0.384	0.391	0.397	0.404	0.411	0.417	0.424	0.430	0.436	0.443	0.449	0.455
9067	0.376	0.383	0.390	0.396	0.403	0.409	0.415	0.421	0.427	0.433	0.439	0.445	0.450	0.456
9069	0.415	0.424	0.432	0.440	0.448	0.456	0.464	0.472	0.480	0.487	0.495	0.502	0.510	0.517
9070	0.424	0.431	0.438	0.445	0.452	0.459	0.465	0.472	0.478	0.484	0.491	0.497	0.503	0.509
9079	0.450	0.458	0.466	0.473	0.480	0.487	0.495	0.501	0.508	0.515	0.521	0.528	0.534	0.540
9085	0.391	0.398	0.405	0.412	0.418	0.425	0.431	0.438	0.444	0.450	0.457	0.463	0.469	0.474
9092	0.391	0.398	0.404	0.411	0.418	0.424	0.431	0.437	0.443	0.449	0.455	0.461	0.467	0.472
9095	0.362	0.368	0.374	0.380	0.386	0.392	0.398	0.404	0.409	0.415	0.421	0.426	0.432	0.437
9096	0.377	0.383	0.390	0.397	0.404	0.410	0.417	0.423	0.429	0.436	0.442	0.448	0.454	0.460
9097	0.368	0.375	0.382	0.388	0.395	0.401	0.408	0.414	0.420	0.427	0.433	0.439	0.445	0.451
9101	0.375	0.382	0.389	0.395	0.402	0.408	0.415	0.421	0.427	0.434	0.440	0.446	0.452	0.457
9151	0.366	0.371	0.377	0.384	0.390	0.396	0.402	0.408	0.412	0.419	0.425	0.430	0.436	0.442
9154	0.332	0.338	0.344	0.350	0.356	0.362	0.368	0.374	0.380	0.385	0.391	0.397	0.402	0.408
9155	0.533	0.541	0.548	0.554	0.561	0.567	0.573	0.579	0.586	0.592	0.598	0.604	0.609	0.615
9156	0.459	0.468	0.475	0.483	0.490	0.498	0.505	0.513	0.520	0.527	0.533	0.540	0.546	0.553
9180	0.405	0.412	0.418	0.424	0.431	0.437	0.443	0.449	0.455	0.461	0.466	0.472	0.477	0.483
9181	0.569	0.579	0.587	0.595	0.603	0.610	0.618	0.625	0.633	0.639	0.646	0.653	0.659	0.665
9182	0.338	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402	0.407	0.412
9184	0.414	0.422	0.429	0.436	0.443	0.451	0.457	0.464	0.471	0.478	0.485	0.491	0.498	0.504
9185	0.298	0.303	0.308	0.313	0.319	0.324	0.329	0.334	0.338	0.343	0.348	0.353	0.358	0.363
9220	0.369	0.376	0.383	0.390	0.397	0.403	0.410	0.417	0.423	0.430	0.436	0.443	0.449	0.455
9402	0.277	0.283	0.288	0.294	0.299	0.304	0.310	0.315	0.320	0.326	0.331	0.336	0.341	0.346
9403	0.305	0.311	0.316	0.322	0.328	0.333	0.339	0.344	0.350	0.355	0.360	0.365	0.371	0.376
9410	0.369	0.376	0.382	0.389	0.395	0.401	0.407	0.413	0.419	0.424	0.430	0.435	0.441	0.446
9420	0.317	0.323	0.330	0.336	0.342	0.349	0.355	0.361	0.367	0.372	0.378	0.384	0.390	0.396
9422	0.403	0.410	0.417	0.424	0.431	0.438	0.444	0.451	0.457	0.464	0.470	0.476	0.482	0.488
9424	0.350	0.357	0.363	0.370	0.376	0.382	0.388	0.394	0.400	0.406	0.412	0.418	0.423	0.429
9426	0.312	0.318	0.324	0.329	0.335	0.341	0.346	0.351	0.356	0.362	0.367	0.372	0.377	0.382
9501	0.368	0.375	0.381	0.388	0.394	0.401	0.407	0.413	0.419	0.426	0.432	0.437	0.443	0.449
9507	0.328	0.334	0.340	0.346	0.353	0.359	0.365	0.371	0.376	0.382	0.388	0.394	0.399	0.405
9516	0.307	0.313	0.319	0.324	0.330	0.336	0.341	0.347	0.352	0.358	0.363	0.369	0.374	0.379
9519	0.346	0.353	0.359	0.366	0.372	0.378	0.384	0.390	0.396	0.402	0.408	0.414	0.420	0.425
9521	0.322	0.328	0.334	0.339	0.345	0.351	0.356	0.362	0.367	0.373	0.378	0.383	0.389	0.394
9522	0.490	0.497	0.504	0.511	0.518	0.524	0.531	0.537	0.544	0.550	0.556	0.562	0.567	0.573
9529	0.288	0.294	0.300	0.305	0.311	0.317	0.322	0.328	0.333	0.338	0.344	0.349	0.354	0.359
9531	0.307	0.313	0.318	0.324	0.330	0.335	0.341	0.346	0.351	0.357	0.362	0.368	0.373	0.379
9549	0.296	0.301	0.308	0.314	0.320	0.326	0.332	0.338	0.343	0.349	0.355	0.360	0.366	0.372
9552	0.295	0.301	0.307	0.313	0.319	0.325	0.330	0.336	0.342	0.347	0.353	0.358	0.364	0.369
9586	0.426	0.434	0.441	0.449	0.457	0.464	0.471	0.478	0.486	0.493	0.500	0.506	0.513	0.520
9610	0.286	0.291	0.297	0.302	0.308	0.313	0.318	0.323	0.329	0.334	0.339	0.344	0.349	0.353
9620	0.346	0.351	0.357	0.363	0.369	0.374	0.380	0.385	0.391	0.396	0.402	0.407	0.412	0.418

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold

Class Code	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
9016	0.487	0.498	0.508	0.519	0.529	0.539	0.549	0.558	0.567	0.577	0.585	0.594	0.603	0.611
9031	0.405	0.415	0.424	0.434	0.443	0.452	0.461	0.470	0.479	0.487	0.495	0.503	0.511	0.519
9033	0.441	0.454	0.466	0.477	0.489	0.499	0.509	0.519	0.529	0.539	0.549	0.559	0.569	0.578
9043	0.463	0.474	0.485	0.495	0.505	0.515	0.525	0.535	0.544	0.553	0.562	0.571	0.579	0.588
9048	0.506	0.516	0.527	0.537	0.547	0.557	0.567	0.576	0.585	0.594	0.603	0.612	0.620	0.628
9050	0.491	0.503	0.514	0.526	0.536	0.547	0.557	0.567	0.577	0.587	0.596	0.605	0.614	0.623
9053	0.519	0.531	0.543	0.554	0.565	0.575	0.585	0.595	0.605	0.614	0.623	0.632	0.641	0.649
9054	0.476	0.488	0.499	0.511	0.522	0.533	0.545	0.556	0.566	0.577	0.587	0.597	0.607	0.616
9059	0.483	0.494	0.505	0.516	0.527	0.537	0.547	0.557	0.566	0.576	0.585	0.594	0.603	0.611
9060	0.478	0.490	0.501	0.512	0.523	0.533	0.544	0.553	0.563	0.572	0.581	0.590	0.598	0.607
9061	0.462	0.474	0.485	0.495	0.505	0.515	0.525	0.534	0.543	0.551	0.560	0.568	0.576	0.584
9066	0.460	0.472	0.483	0.494	0.504	0.514	0.525	0.535	0.545	0.555	0.564	0.574	0.583	0.592
9067	0.461	0.471	0.481	0.490	0.500	0.509	0.517	0.525	0.533	0.540	0.548	0.555	0.562	0.570
9069	0.524	0.537	0.550	0.562	0.574	0.586	0.597	0.609	0.619	0.630	0.640	0.650	0.659	0.668
9070	0.514	0.526	0.537	0.548	0.559	0.569	0.579	0.589	0.599	0.608	0.617	0.626	0.635	0.643
9079	0.546	0.558	0.569	0.580	0.591	0.601	0.611	0.621	0.631	0.640	0.649	0.657	0.666	0.674
9085	0.480	0.491	0.502	0.512	0.523	0.533	0.542	0.552	0.561	0.570	0.579	0.588	0.597	0.605
9092	0.477	0.488	0.497	0.507	0.516	0.526	0.535	0.544	0.553	0.562	0.571	0.579	0.588	0.596
9095	0.442	0.452	0.462	0.471	0.480	0.489	0.498	0.506	0.515	0.524	0.532	0.541	0.549	0.557
9096	0.466	0.477	0.488	0.500	0.511	0.521	0.532	0.542	0.552	0.562	0.572	0.582	0.591	0.600
9097	0.457	0.469	0.481	0.493	0.504	0.515	0.526	0.536	0.547	0.556	0.565	0.574	0.583	0.592
9101	0.463	0.475	0.486	0.497	0.507	0.517	0.527	0.537	0.546	0.555	0.564	0.573	0.582	0.590
9151	0.447	0.458	0.467	0.478	0.488	0.499	0.509	0.519	0.530	0.538	0.548	0.557	0.567	0.575
9154	0.413	0.424	0.434	0.444	0.454	0.464	0.473	0.482	0.491	0.499	0.508	0.516	0.525	0.533
9155	0.620	0.630	0.642	0.651	0.660	0.669	0.678	0.687	0.695	0.704	0.712	0.720	0.728	0.735
9156	0.559	0.571	0.583	0.595	0.606	0.617	0.628	0.638	0.648	0.657	0.667	0.676	0.685	0.694
9180	0.488	0.499	0.510	0.520	0.530	0.539	0.549	0.558	0.567	0.576	0.585	0.593	0.601	0.610
9181	0.671	0.683	0.694	0.705	0.715	0.725	0.734	0.744	0.753	0.762	0.771	0.780	0.788	0.796
9182	0.418	0.429	0.439	0.449	0.459	0.469	0.479	0.489	0.498	0.507	0.516	0.524	0.533	0.541
9184	0.511	0.523	0.535	0.547	0.559	0.570	0.581	0.592	0.603	0.613	0.623	0.632	0.641	0.650
9185	0.368	0.377	0.385	0.394	0.403	0.412	0.421	0.430	0.438	0.444	0.452	0.461	0.469	0.477
9220	0.461	0.473	0.484	0.496	0.507	0.517	0.528	0.538	0.548	0.557	0.567	0.576	0.585	0.595
9402	0.351	0.360	0.370	0.379	0.389	0.398	0.407	0.416	0.425	0.434	0.442	0.451	0.459	0.468
9403	0.381	0.391	0.400	0.410	0.419	0.429	0.438	0.447	0.456	0.465	0.473	0.482	0.490	0.498
9410	0.451	0.462	0.471	0.481	0.489	0.498	0.506	0.514	0.523	0.531	0.539	0.547	0.555	0.563
9420	0.401	0.413	0.423	0.435	0.446	0.457	0.468	0.479	0.490	0.500	0.511	0.521	0.531	0.541
9422	0.494	0.506	0.517	0.528	0.538	0.549	0.559	0.569	0.578	0.588	0.597	0.605	0.614	0.623
9424	0.434	0.445	0.455	0.466	0.476	0.485	0.495	0.504	0.513	0.522	0.531	0.540	0.548	0.557
9426	0.387	0.397	0.407	0.416	0.425	0.434	0.444	0.453	0.462	0.470	0.479	0.488	0.497	0.505
9501	0.455	0.466	0.477	0.488	0.499	0.509	0.520	0.529	0.539	0.548	0.557	0.566	0.575	0.583
9507	0.410	0.421	0.431	0.442	0.452	0.461	0.471	0.480	0.490	0.498	0.507	0.516	0.524	0.533
9516	0.384	0.394	0.404	0.414	0.424	0.433	0.442	0.451	0.460	0.468	0.477	0.485	0.494	0.502
9519	0.431	0.442	0.453	0.464	0.474	0.484	0.494	0.504	0.514	0.523	0.532	0.542	0.550	0.559
9521	0.399	0.408	0.418	0.427	0.436	0.445	0.454	0.463	0.471	0.479	0.487	0.496	0.503	0.511
9522	0.579	0.589	0.600	0.610	0.620	0.630	0.639	0.648	0.658	0.667	0.676	0.684	0.692	0.701
9529	0.364	0.374	0.384	0.393	0.403	0.412	0.421	0.430	0.439	0.448	0.457	0.465	0.474	0.482
9531	0.384	0.394	0.404	0.414	0.424	0.433	0.443	0.452	0.461	0.470	0.479	0.488	0.497	0.505
9549	0.377	0.388	0.398	0.409	0.420	0.430	0.441	0.452	0.463	0.472	0.482	0.492	0.502	0.512
9552	0.374	0.385	0.395	0.404	0.413	0.421	0.429	0.437	0.444	0.451	0.459	0.465	0.471	0.477
9586	0.526	0.539	0.551	0.563	0.575	0.586	0.597	0.608	0.618	0.629	0.638	0.648	0.657	0.666
9610	0.358	0.368	0.377	0.387	0.396	0.405	0.414	0.422	0.431	0.439	0.448	0.456	0.464	0.472
9620	0.423	0.433	0.443	0.452	0.462	0.471	0.480	0.489	0.498	0.506	0.515	0.523	0.532	0.540

Table I – Expected Loss Rates and D-Ratios

Class Code	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
						D-Ratio by Primary Threshold								
9016	0.620	0.628	0.636	0.643	0.651	0.658	0.665	0.672	0.678	0.685	0.691	0.698	0.704	0.710
9031	0.527	0.534	0.542	0.549	0.556	0.563	0.570	0.577	0.584	0.590	0.597	0.604	0.610	0.616
9033	0.588	0.598	0.607	0.617	0.626	0.635	0.644	0.652	0.661	0.669	0.677	0.686	0.694	0.703
9043	0.596	0.604	0.612	0.620	0.627	0.634	0.642	0.649	0.656	0.663	0.669	0.676	0.682	0.689
9048	0.636	0.643	0.650	0.658	0.665	0.672	0.679	0.686	0.693	0.700	0.707	0.713	0.720	0.726
9050	0.632	0.640	0.648	0.656	0.664	0.672	0.679	0.687	0.694	0.701	0.708	0.715	0.721	0.727
9053	0.657	0.665	0.673	0.681	0.688	0.695	0.702	0.709	0.716	0.723	0.729	0.735	0.741	0.747
9054	0.625	0.634	0.642	0.651	0.658	0.666	0.673	0.680	0.687	0.694	0.701	0.707	0.714	0.720
9059	0.620	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
9060	0.615	0.623	0.631	0.638	0.646	0.653	0.660	0.667	0.674	0.681	0.687	0.694	0.700	0.706
9061	0.592	0.600	0.608	0.616	0.623	0.631	0.638	0.645	0.652	0.659	0.666	0.673	0.679	0.685
9066	0.600	0.609	0.617	0.626	0.633	0.641	0.649	0.656	0.664	0.671	0.678	0.685	0.692	0.698
9067	0.577	0.584	0.592	0.599	0.606	0.613	0.621	0.627	0.634	0.641	0.647	0.654	0.660	0.666
9069	0.676	0.684	0.691	0.699	0.706	0.713	0.720	0.727	0.733	0.740	0.746	0.752	0.759	0.765
9070	0.652	0.660	0.668	0.675	0.683	0.690	0.697	0.704	0.711	0.717	0.724	0.730	0.736	0.742
9079	0.682	0.689	0.697	0.704	0.711	0.718	0.725	0.732	0.738	0.744	0.750	0.756	0.762	0.768
9085	0.613	0.621	0.629	0.637	0.645	0.652	0.660	0.667	0.674	0.681	0.688	0.694	0.701	0.707
9092	0.603	0.610	0.617	0.624	0.630	0.637	0.644	0.650	0.657	0.663	0.670	0.676	0.683	0.689
9095	0.565	0.572	0.579	0.586	0.594	0.601	0.608	0.615	0.623	0.630	0.637	0.644	0.651	0.658
9096	0.609	0.618	0.626	0.635	0.643	0.651	0.659	0.667	0.674	0.681	0.688	0.695	0.702	0.708
9097	0.600	0.609	0.617	0.625	0.633	0.642	0.649	0.657	0.664	0.672	0.679	0.685	0.692	0.699
9101	0.598	0.606	0.614	0.622	0.629	0.636	0.643	0.650	0.657	0.664	0.671	0.677	0.684	0.690
9151	0.584	0.592	0.599	0.607	0.614	0.621	0.628	0.634	0.640	0.646	0.651	0.657	0.663	0.666
9154	0.541	0.549	0.557	0.565	0.573	0.580	0.588	0.595	0.602	0.609	0.616	0.623	0.630	0.636
9155	0.741	0.748	0.754	0.760	0.767	0.773	0.780	0.786	0.792	0.797	0.803	0.809	0.814	0.820
9156	0.703	0.711	0.720	0.728	0.735	0.743	0.751	0.759	0.766	0.773	0.779	0.786	0.793	0.800
9180	0.617	0.625	0.632	0.639	0.646	0.653	0.660	0.667	0.674	0.680	0.686	0.692	0.698	0.704
9181	0.804	0.811	0.818	0.825	0.831	0.837	0.843	0.848	0.853	0.858	0.862	0.867	0.871	0.875
9182	0.549	0.557	0.565	0.572	0.580	0.587	0.595	0.602	0.609	0.616	0.622	0.629	0.635	0.641
9184	0.659	0.668	0.677	0.685	0.693	0.701	0.709	0.717	0.724	0.731	0.738	0.745	0.752	0.759
9185	0.484	0.492	0.500	0.507	0.515	0.522	0.529	0.537	0.544	0.551	0.558	0.564	0.571	0.575
9220	0.604	0.612	0.621	0.629	0.636	0.644	0.651	0.659	0.666	0.673	0.679	0.686	0.692	0.699
9402	0.476	0.484	0.492	0.500	0.508	0.516	0.523	0.531	0.539	0.546	0.554	0.561	0.568	0.576
9403	0.506	0.514	0.522	0.530	0.537	0.545	0.552	0.560	0.567	0.574	0.581	0.588	0.595	0.602
9410	0.571	0.579	0.586	0.594	0.601	0.609	0.616	0.623	0.630	0.637	0.643	0.650	0.656	0.662
9420	0.551	0.561	0.571	0.580	0.589	0.598	0.606	0.615	0.623	0.632	0.640	0.648	0.656	0.663
9422	0.631	0.639	0.647	0.654	0.662	0.669	0.676	0.683	0.690	0.697	0.703	0.709	0.716	0.722
9424	0.565	0.573	0.581	0.589	0.596	0.604	0.611	0.618	0.625	0.632	0.639	0.645	0.652	0.658
9426	0.513	0.521	0.529	0.537	0.545	0.552	0.560	0.567	0.575	0.582	0.589	0.597	0.604	0.610
9501	0.591	0.600	0.608	0.616	0.624	0.631	0.638	0.646	0.652	0.659	0.666	0.673	0.679	0.685
9507	0.541	0.550	0.558	0.566	0.574	0.582	0.590	0.597	0.605	0.612	0.619	0.626	0.633	0.639
9516	0.510	0.518	0.526	0.534	0.541	0.548	0.556	0.563	0.570	0.577	0.584	0.591	0.598	0.605
9519	0.567	0.576	0.584	0.591	0.599	0.607	0.614	0.622	0.629	0.636	0.643	0.649	0.656	0.663
9521	0.519	0.526	0.533	0.541	0.548	0.554	0.561	0.568	0.575	0.581	0.588	0.594	0.600	0.606
9522	0.708	0.716	0.724	0.731	0.738	0.745	0.751	0.757	0.764	0.769	0.775	0.781	0.787	0.792
9529	0.490	0.499	0.507	0.515	0.522	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.579	0.585
9531	0.514	0.522	0.530	0.539	0.546	0.554	0.562	0.570	0.577	0.584	0.591	0.598	0.606	0.612
9549	0.522	0.532	0.542	0.551	0.560	0.569	0.578	0.587	0.595	0.602	0.610	0.618	0.625	0.631
9552	0.483	0.489	0.495	0.501	0.507	0.513	0.518	0.524	0.530	0.536	0.541	0.547	0.552	0.557
9586	0.675	0.683	0.691	0.699	0.707	0.715	0.722	0.729	0.736	0.742	0.749	0.755	0.761	0.767
9610	0.480	0.488	0.496	0.503	0.511	0.518	0.526	0.533	0.540	0.547	0.554	0.561	0.568	0.574
9620	0.548	0.556	0.564	0.572	0.579	0.586	0.594	0.601	0.607	0.614	0.621	0.628	0.635	0.641

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold

Class Code	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
9016	0.716	0.721	0.727	0.733	0.738	0.744	0.749	0.754	0.759	0.764	0.769	0.774	0.778	0.783
9031	0.623	0.629	0.635	0.641	0.647	0.653	0.659	0.665	0.670	0.676	0.681	0.686	0.692	0.697
9033	0.711	0.719	0.727	0.733	0.740	0.746	0.752	0.758	0.764	0.770	0.777	0.783	0.789	0.795
9043	0.695	0.701	0.707	0.713	0.718	0.724	0.730	0.735	0.740	0.746	0.751	0.756	0.761	0.766
9048	0.732	0.738	0.744	0.750	0.755	0.761	0.767	0.772	0.778	0.783	0.788	0.793	0.799	0.803
9050	0.734	0.740	0.746	0.751	0.757	0.763	0.768	0.774	0.779	0.784	0.789	0.794	0.799	0.803
9053	0.753	0.758	0.764	0.769	0.774	0.779	0.784	0.788	0.793	0.797	0.802	0.806	0.810	0.814
9054	0.726	0.732	0.737	0.743	0.748	0.753	0.758	0.763	0.768	0.772	0.777	0.781	0.786	0.790
9059	0.720	0.726	0.732	0.738	0.744	0.749	0.755	0.760	0.765	0.770	0.775	0.780	0.785	0.789
9060	0.712	0.718	0.724	0.730	0.735	0.740	0.746	0.751	0.756	0.760	0.765	0.770	0.775	0.779
9061	0.692	0.698	0.704	0.710	0.715	0.721	0.726	0.732	0.737	0.742	0.747	0.752	0.756	0.761
9066	0.705	0.711	0.717	0.723	0.729	0.735	0.741	0.747	0.752	0.758	0.763	0.768	0.773	0.778
9067	0.671	0.677	0.683	0.689	0.695	0.701	0.707	0.712	0.718	0.723	0.729	0.734	0.740	0.745
9069	0.770	0.776	0.782	0.787	0.793	0.798	0.803	0.809	0.814	0.818	0.823	0.828	0.832	0.836
9070	0.748	0.754	0.759	0.765	0.771	0.776	0.781	0.786	0.791	0.796	0.801	0.806	0.811	0.815
9079	0.773	0.778	0.784	0.789	0.794	0.799	0.804	0.808	0.813	0.817	0.821	0.826	0.830	0.834
9085	0.714	0.720	0.725	0.731	0.737	0.742	0.747	0.752	0.758	0.763	0.768	0.772	0.777	0.782
9092	0.695	0.701	0.707	0.713	0.719	0.724	0.730	0.735	0.740	0.745	0.750	0.754	0.759	0.764
9095	0.665	0.671	0.678	0.684	0.690	0.696	0.701	0.707	0.712	0.717	0.722	0.727	0.731	0.735
9096	0.715	0.722	0.728	0.735	0.741	0.748	0.754	0.760	0.766	0.772	0.777	0.783	0.788	0.794
9097	0.705	0.712	0.718	0.723	0.729	0.734	0.740	0.746	0.751	0.756	0.761	0.767	0.772	0.777
9101	0.696	0.702	0.709	0.714	0.720	0.726	0.731	0.737	0.742	0.747	0.753	0.758	0.763	0.768
9151	0.671	0.676	0.682	0.687	0.693	0.698	0.703	0.708	0.714	0.719	0.724	0.729	0.734	0.737
9154	0.642	0.649	0.655	0.661	0.667	0.673	0.679	0.685	0.690	0.696	0.701	0.706	0.711	0.716
9155	0.825	0.831	0.835	0.840	0.844	0.848	0.852	0.856	0.860	0.865	0.868	0.872	0.876	0.880
9156	0.807	0.813	0.819	0.825	0.830	0.836	0.841	0.847	0.852	0.857	0.862	0.867	0.872	0.877
9180	0.710	0.715	0.721	0.726	0.731	0.737	0.742	0.747	0.753	0.758	0.762	0.767	0.771	0.776
9181	0.879	0.882	0.886	0.890	0.893	0.896	0.900	0.903	0.906	0.909	0.912	0.915	0.918	0.920
9182	0.647	0.653	0.659	0.664	0.670	0.675	0.681	0.687	0.692	0.698	0.703	0.709	0.714	0.719
9184	0.766	0.772	0.778	0.784	0.790	0.796	0.802	0.807	0.812	0.817	0.822	0.826	0.831	0.835
9185	0.582	0.588	0.595	0.601	0.608	0.614	0.621	0.627	0.633	0.639	0.645	0.651	0.657	0.663
9220	0.705	0.712	0.718	0.724	0.730	0.736	0.742	0.748	0.753	0.759	0.765	0.770	0.776	0.781
9402	0.583	0.590	0.597	0.604	0.611	0.617	0.623	0.629	0.635	0.641	0.647	0.653	0.659	0.665
9403	0.609	0.615	0.622	0.628	0.635	0.641	0.648	0.654	0.660	0.666	0.672	0.678	0.684	0.690
9410	0.668	0.674	0.679	0.685	0.691	0.696	0.701	0.706	0.712	0.717	0.722	0.727	0.732	0.737
9420	0.671	0.679	0.686	0.693	0.699	0.705	0.711	0.717	0.722	0.728	0.733	0.739	0.744	0.749
9422	0.728	0.733	0.739	0.745	0.750	0.755	0.761	0.766	0.771	0.776	0.781	0.785	0.790	0.794
9424	0.664	0.671	0.677	0.683	0.689	0.695	0.700	0.706	0.712	0.717	0.722	0.728	0.733	0.738
9426	0.617	0.624	0.631	0.638	0.644	0.650	0.657	0.663	0.669	0.675	0.680	0.686	0.692	0.697
9501	0.692	0.698	0.704	0.709	0.715	0.721	0.727	0.732	0.738	0.743	0.748	0.753	0.757	0.762
9507	0.645	0.652	0.658	0.665	0.671	0.678	0.684	0.689	0.695	0.700	0.705	0.710	0.715	0.720
9516	0.611	0.618	0.624	0.631	0.637	0.643	0.649	0.655	0.661	0.666	0.672	0.677	0.682	0.687
9519	0.669	0.676	0.682	0.688	0.695	0.701	0.707	0.713	0.719	0.725	0.731	0.736	0.742	0.747
9521	0.612	0.619	0.625	0.631	0.636	0.642	0.648	0.654	0.660	0.665	0.671	0.677	0.682	0.688
9522	0.797	0.802	0.807	0.812	0.817	0.821	0.826	0.830	0.834	0.839	0.843	0.847	0.851	0.855
9529	0.591	0.598	0.604	0.610	0.617	0.623	0.629	0.635	0.640	0.646	0.651	0.657	0.662	0.667
9531	0.619	0.626	0.632	0.639	0.645	0.651	0.657	0.664	0.670	0.676	0.682	0.688	0.693	0.698
9549	0.638	0.645	0.651	0.657	0.663	0.668	0.674	0.679	0.684	0.690	0.695	0.699	0.704	0.709
9552	0.562	0.567	0.573	0.578	0.583	0.588	0.593	0.598	0.604	0.609	0.614	0.619	0.624	0.629
9586	0.773	0.778	0.784	0.789	0.794	0.799	0.804	0.809	0.814	0.818	0.822	0.827	0.831	0.835
9610	0.581	0.587	0.594	0.600	0.607	0.613	0.619	0.625	0.631	0.637	0.643	0.648	0.654	0.660
9620	0.648	0.654	0.661	0.667	0.673	0.679	0.685	0.691	0.696	0.702	0.707	0.713	0.718	0.723

Table I – Expected Loss Rates and D-Ratios

Class Code	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
9016	0.787	0.792	0.796	0.800	0.805	0.809	0.813	0.817	0.821
9031	0.702	0.707	0.712	0.717	0.722	0.727	0.731	0.736	0.741
9033	0.801	0.807	0.812	0.817	0.822	0.827	0.832	0.836	0.841
9043	0.771	0.775	0.780	0.785	0.789	0.793	0.798	0.802	0.806
9048	0.808	0.812	0.816	0.821	0.825	0.829	0.832	0.836	0.839
9050	0.808	0.812	0.817	0.821	0.825	0.829	0.833	0.837	0.841
9053	0.818	0.822	0.826	0.830	0.833	0.837	0.841	0.844	0.848
9054	0.794	0.799	0.803	0.807	0.811	0.815	0.819	0.823	0.827
9059	0.794	0.798	0.802	0.807	0.811	0.815	0.819	0.823	0.827
9060	0.784	0.788	0.792	0.797	0.801	0.805	0.809	0.813	0.817
9061	0.766	0.770	0.774	0.779	0.783	0.787	0.791	0.795	0.799
9066	0.783	0.788	0.793	0.798	0.802	0.807	0.812	0.816	0.820
9067	0.750	0.756	0.761	0.766	0.771	0.776	0.781	0.786	0.791
9069	0.840	0.845	0.848	0.852	0.856	0.860	0.863	0.866	0.870
9070	0.819	0.824	0.828	0.832	0.836	0.840	0.844	0.847	0.851
9079	0.838	0.842	0.845	0.849	0.853	0.856	0.860	0.863	0.866
9085	0.786	0.791	0.795	0.799	0.803	0.807	0.811	0.815	0.818
9092	0.769	0.774	0.778	0.782	0.786	0.790	0.793	0.797	0.800
9095	0.739	0.743	0.747	0.751	0.755	0.758	0.762	0.766	0.770
9096	0.799	0.804	0.809	0.815	0.819	0.824	0.829	0.834	0.838
9097	0.782	0.787	0.791	0.796	0.801	0.805	0.809	0.814	0.818
9101	0.772	0.777	0.782	0.787	0.791	0.796	0.800	0.804	0.809
9151	0.741	0.745	0.748	0.751	0.755	0.758	0.762	0.765	0.768
9154	0.721	0.726	0.730	0.735	0.739	0.744	0.748	0.753	0.757
9155	0.883	0.887	0.889	0.892	0.895	0.897	0.900	0.902	0.904
9156	0.881	0.886	0.890	0.894	0.898	0.902	0.905	0.909	0.912
9180	0.780	0.785	0.789	0.793	0.798	0.802	0.806	0.810	0.814
9181	0.923	0.925	0.927	0.930	0.932	0.934	0.936	0.938	0.940
9182	0.724	0.729	0.733	0.738	0.742	0.746	0.751	0.755	0.759
9184	0.840	0.844	0.849	0.853	0.857	0.861	0.865	0.869	0.872
9185	0.669	0.675	0.681	0.686	0.692	0.698	0.703	0.709	0.714
9220	0.787	0.792	0.797	0.802	0.807	0.811	0.816	0.820	0.825
9402	0.671	0.676	0.682	0.687	0.692	0.697	0.702	0.707	0.712
9403	0.695	0.701	0.706	0.712	0.717	0.722	0.727	0.732	0.737
9410	0.742	0.747	0.752	0.756	0.761	0.765	0.769	0.773	0.777
9420	0.755	0.760	0.765	0.769	0.774	0.779	0.784	0.789	0.793
9422	0.799	0.803	0.807	0.812	0.816	0.820	0.823	0.827	0.831
9424	0.743	0.748	0.753	0.757	0.762	0.767	0.771	0.776	0.780
9426	0.703	0.708	0.714	0.719	0.724	0.729	0.735	0.739	0.744
9501	0.766	0.770	0.775	0.779	0.783	0.787	0.791	0.795	0.799
9507	0.724	0.729	0.734	0.738	0.743	0.747	0.752	0.756	0.761
9516	0.692	0.697	0.702	0.707	0.712	0.717	0.721	0.726	0.731
9519	0.752	0.757	0.762	0.767	0.772	0.777	0.782	0.786	0.791
9521	0.693	0.698	0.703	0.708	0.713	0.718	0.723	0.728	0.733
9522	0.859	0.863	0.866	0.870	0.873	0.876	0.879	0.883	0.886
9529	0.672	0.677	0.682	0.687	0.693	0.697	0.702	0.707	0.712
9531	0.703	0.708	0.713	0.718	0.722	0.727	0.732	0.737	0.741
9549	0.713	0.718	0.722	0.726	0.731	0.735	0.739	0.743	0.748
9552	0.634	0.639	0.644	0.649	0.654	0.659	0.663	0.668	0.673
9586	0.838	0.842	0.846	0.850	0.853	0.856	0.860	0.863	0.866
9610	0.665	0.671	0.676	0.681	0.686	0.692	0.697	0.702	0.707
9620	0.728	0.733	0.738	0.743	0.748	0.753	0.757	0.762	0.767

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

<u>PROPOSED</u>

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

Expected Losses			Primary Threshold	Expected Losses			Primary Threshold
Below	-	7,752	4,500	302,910	-	327,987	30,000
7,753	-	9,256	5,000	327,988	-	354,462	31,000
9,257	-	10,893	5,500	354,463	-	382,384	32,000
10,894	-	12,663	6,000	382,385	-	411,807	33,000
12,664	-	14,570	6,500	411,808	-	442,785	34,000
14,571	-	16,615	7,000	442,786	-	475,375	35,000
16,616	-	18,802	7,500	475,376	-	509,634	36,000
18,803	-	21,132	8,000	509,635	-	545,622	37,000
21,133	-	23,609	8,500	545,623	-	583,400	38,000
23,610	-	26,236	9,000	583,401	-	623,031	39,000
26,237	-	29,016	9,500	623,032	-	664,581	40,000
29,017	-	31,951	10,000	664,582	-	708,115	41,000
31,952	-	35,045	10,500	708,116	-	753,705	42,000
35,046	-	38,302	11,000	753,706	-	801,419	43,000
38,303	-	41,724	11,500	801,420	-	851,332	44,000
41,725	-	45,314	12,000	851,333	-	903,518	45,000
45,315	-	49,077	12,500	903,519	-	958,055	46,000
49,078	-	53,017	13,000	958,056	-	1,015,022	47,000
53,018	-	57,135	13,500	1,015,023	-	1,074,502	48,000
57,136	-	61,437	14,000	1,074,503	-	1,136,579	49,000
61,438	-	65,926	14,500	1,136,580	-	1,201,341	50,000
65,927	-	70,605	15,000	1,201,342	-	1,268,875	51,000
70,606	-	75,479	15,500	1,268,876	-	1,339,275	52,000
75,480	-	80,552	16,000	1,339,276	-	1,412,635	53,000
80,553	-	85,828	16,500	1,412,636	-	1,489,053	54,000
85,829	-	91,310	17,000	1,489,054	-	1,568,629	55,000
91,311	-	97,004	17,500	1,568,630	-	1,651,466	56,000
97,005	-	102,912	18,000	1,651,467	-	1,737,671	57,000
102,913	-	109,041	18,500	1,737,672	-	1,827,353	58,000
109,042	-	115,393	19,000	1,827,354	-	1,920,624	59,000
115,394	-	121,973	19,500	1,920,625	-	2,017,601	60,000
121,974	-	128,786	20,000	2,017,602	-	2,118,402	61,000
128,787	-	135,837	20,500	2,118,403	-	2,223,150	62,000
135,838	-	143,130	21,000	2,223,151	-	2,331,971	63,000
143,131	-	150,669	21,500	2,331,972	-	2,444,995	64,000
150,670	-	158,461	22,000	2,444,996	-	2,562,356	65,000
158,462	-	166,509	22,500	2,562,357	-	2,684,191	66,000
166,510	-	174,818	23,000	2,684,192	-	2,810,642	67,000
174,819	-	183,395	23,500	2,810,643	-	2,941,853	68,000
183,396	-	192,242	24,000	2,941,854	-	3,077,975	69,000
192,243	-	201,367	24,500	3,077,976	-	3,219,162	70,000
201,368	-	215,585	25,000	3,219,163	-	3,365,572	71,000
215,586	-	235,562	26,000	3,365,573	-	3,517,368	72,000
235,563	-	256,744	27,000	3,517,369	-	3,674,718	73,000
256,745	-	279,178	28,000	3,674,719	-	3,837,795	74,000
279,179	-	302,909	29,000	3,837,796	-	& Over	75,000

**Part A
Section C
Appendix A
Computation of Experience Rating Plan Values**

The values used in application of the *California Workers' Compensation Experience Rating Plan—1995* (Experience Rating Plan) are updated on a regular basis to reflect the most current information available. The amendments to the experience rating values proposed to be effective September 1, 2023 are discussed below.

Eligibility
To maintain approximately the same volume of experience rated employers from year-to-year, the WCIRB regularly updates the experience rating eligibility threshold to reflect inflationary changes in wage levels and the average of the expected loss rates used in experience rating. Based on the estimated impact of wage inflation on September 1, 2023 to August 31, 2024 expected losses and the average of the September 1, 2023 expected loss rates proposed in Section C, the WCIRB is recommending that the eligibility threshold be revised from $9,200 to $10,200.

Expected Loss Rates
The expected loss rates represent the average losses per $100 of payroll by classification estimated to be reflected in experience rating calculations for policies incepting between September 1, 2023 and August 31, 2024. These rates are the basis to which an employer's actual losses are compared in experience rating. The expected loss rates proposed in this filing are computed by comparing the average limited loss to payroll ratio included for each classification as computed in Appendix C with the average level of losses per $100 of payroll anticipated to be used in September 1, 2023 to August 31, 2024 experience modification calculations.[1] The expected loss rates reflect three additional adjustments: (1) the selected experience rating off-balance correction factor for policies incepting between September 1, 2023 and August 31, 2024, (2) a factor to adjust for losses eliminated by the experience rating maximum loss limitation of $175,000 as well as the elimination of the first $250 of each claim in the experience rating calculation, and (3) a factor to adjust for the estimated impact of revisions resulting from California Insurance Code Section 11751.9[2] on the loss amounts used in the experience rating calculation.

The WCIRB's methodology to determine classification expected loss rates uses adjustment factors based on the experience of classifications grouped in accordance with the North American Industry Classification System (NAICS). (Appendix C, Exhibit 2.2 shows the NAICS Sector to which each classification is assigned.)

Exhibits 1 through 19 detail the computation of the adjustment factors by NAICS Sector that are to be applied to the September 1, 2023 classification relativities computed and discussed in Appendix C for each classification to produce the expected loss rates to be used in September 1, 2023 to August 31, 2024 experience modifications.

Exhibit 1 shows the computation of the average adjustment factors on a statewide, all classifications combined basis. These factors are needed to ensure that the factors computed by NAICS Sector groupings balance to the statewide, all classifications combined expected loss rate level. Lines 1 through 3

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[1] These experience modifications will typically reflect the first unit statistical report level evaluation of experience from September 1, 2021 to August 31, 2022 policies, the second unit statistical report level evaluation of experience from September 1, 2020 to August 31, 2021 policies, and the third unit statistical report level evaluation of experience from September 1, 2019 to August 31, 2020 policies.

[2] Insurance Code Section 11751.9, enacted in 1998, requires an experience modification to be revised, using the most current reported values for all claims used in the experience rating, if the aggregate of the closing values of all claims used in the experience modification computation is less than 60% of the aggregate of the values of those claims that were originally used in the computation, provided the resulting rating calculation produces a lower experience modification.

of Exhibit 1 show the calculation of the average indicated ratio of limited losses to $100 of payroll based on the total statewide payroll generated on policies incepting between December 1, 2017 and November 30, 2020 (the most recent three years used in the classification relativities computed as discussed in Appendix C) and the indicated limited loss to payroll ratios for each classification, segregated between the indemnity and medical components. These loss to payroll ratios are discussed in detail in Appendix C.[3]

Line 4 of Exhibit 1 shows the computation of the estimated average ratio of losses to $100 of payroll for the time period and maturity level to be reflected in September 1, 2023 to August 31, 2024 experience modifications (September 1, 2019 to August 31, 2020 policies at third unit statistical report level, September 1, 2020 to August 31, 2021 policies at second unit statistical report level, and September 1, 2021 to August 31, 2022 policies at first unit statistical report level). The estimated average ratios for each policy period were computed as follows:

- The average expected ratios of indemnity and medical losses per $100 of payroll for September 1, 2019 to August 31, 2020 policies have been determined by developing the first unit statistical report level (18 months from policy inception) ratios from these policies to third unit statistical report level (42 months from policy inception).[4] The development factors used to develop these ratios are based on the most recently available accident year experience converted to reflect the September 1, 2019 to August 31, 2020 policy period.[5]

- The average expected ratios of indemnity and medical losses per $100 of payroll for September 1, 2020 to August 31, 2021 policies are determined by developing available data at first unit statistical report level (18 months from policy inception) to second unit statistical report level (30 months from policy inception).[6] For the average expected ratios for September 1, 2020 to August 31, 2021 policies, experience from policies incepting between April 1, 2020 and March 31, 2021 are used and trended forward five months to reflect the period of experience underlying September 1, 2020 to August 31, 2021 policies.[7] The development factors used to develop these ratios are based on the most recently available accident year experience converted to the September 1, 2020 to August 31, 2021 policy period.[8]

- The average expected ratios of indemnity and medical losses per $100 of payroll for September 1, 2021 to August 31, 2022 policies are estimated from the prior year's ratios (ratios for September 1, 2020 to August 31, 2021 policies), adjusted for the change in the average accident year loss ratios estimated in the WCIRB's most recent evaluation of accident year experience[9]—with the premiums adjusted to a common basis but with the impact of projected wage inflation removed—and converted to a September 1 to August 31 policy period basis using a standard actuarial parallelogram approach to convert accident year experience to policy periods.

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[3] For each classification that is restricted to a 25% classification relativity change (i.e., each classification that has a "Selected Loss to Payroll Ratio (Restricted to 25% Change)" line on its classification relativity review sheet in Appendix C), its contribution to lines 1 through 3 of Exhibit 1 is based on the "Selected Loss to Payroll Ratio (Restricted to 25% Change)" line on its classification relativity review sheet divided by the applicable limit factor shown in that classification's relativity review sheet in Appendix C segregated between the indemnity and medical components, rather than based on the indicated limited loss to payroll ratios.

[4] Claims arising out of a diagnosis of COVID-19 are excluded as these claims are not included in the computation of September 1, 2023 to August 31, 2024 experience modifications.

[5] For development from 18 to 21 months, a weighted average based on 25% weight applied to accident year 2020 development and 75% weight applied to accident year 2021 development is used. For development from 21 to 33 months, accident year 2020 development is used. For development from 33 to 42 months, accident year 2019 development is used. See Exhibits 9.1 and 9.2 of Item AC22-12-01 of the December 6, 2022 WCIRB Actuarial Committee Agenda for the development factors used.

[6] Claims arising out of a diagnosis of COVID-19 are excluded as these claims are not included in the computation of September 1, 2023 to August 31, 2024 experience modifications.

[7] The trend factors used are based on changes in accident year indemnity and medical loss ratios reflected in Item AC22-12-01 of the December 6, 2022 WCIRB Actuarial Committee Agenda, converted to a September 1 to August 31 policy period using a standard actuarial parallelogram approach to convert accident year experience to policy periods.

[8] For development from 18 to 21 months, accident year 2021 development is used. For development from 21 to 30 months, accident year 2020 development is used. See Exhibits 9.1 and 9.2 of Item AC22-12-01 of the December 6, 2022 WCIRB Actuarial Committee Agenda for the development factors used.

[9] See Exhibits 3.1 and 3.2 of Item AC22-12-01 of the December 6, 2022 WCIRB Actuarial Committee Agenda.

Line 5 of Exhibit 1 shows the selected experience rating off-balance correction factor of 1.039 (see Appendix B) to be reflected in the September 1, 2023 expected loss rates. Line 6 of Exhibit 1 shows the factor to reflect the individual loss limitation of $175,000 and the elimination of the first $250 of each claim in the experience rating calculation.[10] Line 7 of Exhibit 1 shows the factor to reflect the estimated average impact of experience modification revisions resulting from Insurance Code Section 11751.9 rerates. Line 8 of Exhibit 1 shows the expected loss to payroll ratios for experience rating after adjustments, which is the product of lines 4 through 7. Line 9 of Exhibit 1 shows the factors of 0.646 for indemnity and 0.815 for medical, which are the average adjustments across all NAICS Sector groupings to produce the average indicated September 1, 2023 expected loss rates when applied to the statewide indicated limited loss to payroll ratios from the September 1, 2023 classification relativity analysis.

Exhibits 2 through 19 show the computation of the adjustment factors for each of the NAICS Sector groupings, which is analogous to that described above on a statewide, all classifications combined basis in Exhibit 1, with the following exceptions:

1. The estimated first report level ratios of indemnity and medical losses per $100 of payroll for September 1, 2019 to August 31, 2020 policies and September 1, 2020 to August 31, 2021 policies for each NAICS Sector grouping were developed to third and second report levels, respectively, based on the latest policy year incurred development factor derived from unit statistical data for that NAICS Sector grouping.

2. The estimated first report level ratios of indemnity and medical losses per $100 of payroll for September 1, 2021 to August 31, 2022 policies for each NAICS Sector grouping were computed by adjusting the first report level ratios of indemnity and medical loss to payroll for September 1, 2020 to August 31, 2021 policies for that NAICS Sector grouping by the change in the first report level ratios of indemnity and medical loss to payroll for that NAICS Sector grouping from the latest available unit statistical data,[11] with individual claims limited to $500,000.

3. In total, the average statewide expected loss rate determined by separate adjustments by NAICS Sector grouping should be equal to that based on the statewide, all classification data. Line 10 of Exhibits 2 through 19 show the factors used to adjust the indemnity and medical expected loss rate factors computed at the NAICS Sector grouping level to balance to the statewide, all classifications combined expected loss rate factors shown in Exhibit 1.

4. The change in a classification's expected loss rate relativity to the statewide average expected loss rate from the prior year's expected loss rate relativity is limited to 15%. The factors shown on Line 10 of Exhibits 2 through 19 also incorporate a factor to reflect the cost of redistributing the impact of the capped classifications' net expected losses above (or below) the 15% limitation among the remaining uncapped classifications. (The share of net expected losses redistributed due to this capping procedure was 0.3%.) Exhibits 20.1 and 20.2 show a list of the classifications impacted by the restriction and their unrestricted indicated changes in expected loss rate relativity.

Line 11 of Exhibits 2 through 19 show the factors by NAICS Sector grouping used to adjust the average indicated loss to payroll ratios to the level of losses anticipated in the experience rating data for policies incepting between September 1, 2023 and August 31, 2024. These factors are applied to the indicated limited loss to payroll ratios for indemnity and medical that are included in the classification relativity review sheets provided in Appendix C.[12] Each indemnity and medical loss to payroll ratio is adjusted by

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[10] This factor is based on utilizing the latest available unit statistical data and de-trending the $175,000 and $250 loss limits from the average level underlying the data used to compute September 1, 2023 to August 31, 2024 experience modifications to the average level of the latest available unit statistical data.

[11] April 1, 2019 to March 31, 2020 policies compared to April 1, 2020 to March 31, 2021 policies.

[12] For each classification that is restricted to a 25% classification relativity change on its classification relativity review sheet in Appendix C, the factors on line 11 are applied to the "Selected Loss to Payroll Ratio (Restricted to 25% Change)" line on its

the appropriate factor from Exhibits 2 through 19 based on the NAICS Sector grouping to which that classification is assigned. The adjusted indemnity and medical loss ratios for each classification are then summed together to generate the expected loss rate for that classification proposed to be effective September 1, 2023 with each classification's expected loss rate change in relativity limited to a 15% change from the classification's relativity underlying the September 1, 2022 expected loss rates.

Effective January 1, 2020, annual payroll limitations are applied to employees in five additional classifications, including 7607, *Video Post-Production/Audio Post-Production*; 8743, *Mortgage Brokers*; 8803, *Auditing, Accounting or Management Consulting Services*; 8820, *Law Firms*; and 8859, *Computer Programming or Software Development/Internet or Web-Based Application Development or Operation*. The expected loss rates for these classifications are in large part computed using unit statistical data from policies incepting prior to January 1, 2020. Effective September 1, 2022, annual payroll limitations are applied to employees in six additional classifications, including 8601, *Engineers/Oil or Gas Geologists or Scouts/Forest Engineers*; 8741, *Real Estate Agencies*; 8749, *Mortgage Bankers*; 8801, *Credit Unions*; 8808, *Banks*; 8822, *Insurance Companies*; and Classification 8874, *Instrument Mfg. – electronic/Computer or Computer Peripheral Equipment Mfg./Telecommunications Equipment Mfg./Audio/Video Electronic Products Mfg./Integrated Circuit and Semiconductor Wafer Mfg.* In order to appropriately reflect the payroll limitation in the expected loss rates for these classifications, for which the experience period includes payroll experience from policies where the maximum payroll limitations do not apply, the expected loss rates for these classifications are adjusted to reflect the payrolls that will not be limited in the experience rating computation. The factors used to adjust the expected loss rates for these classifications are consistent with those used to adjust the classification relativities for these classifications as discussed in Appendix C. The factor estimated for each classification's expected loss rate are shown in Table 1.

Table 1 – Adjustments for Payroll Limitations to Expected Loss Rates

Classification	Effective Date	Full Adjustment	Proportion of Limited Payroll in Experience Period[13]	Factor to Apply to Expected Loss Rate[14]
7607	1/1/2020	20%	88.9%	0.98
8743	1/1/2020	29%	88.9%	0.97
8803	1/1/2020	19%	88.9%	0.98
8820	1/1/2020	33%	88.9%	0.96
8859	1/1/2020	27%	88.9%	0.97
8601	9/1/2022	14%	0.0%	0.86
8741	9/1/2022	30%	0.0%	0.70
8749	9/1/2022	27%	0.0%	0.73
8801	9/1/2022	22%	0.0%	0.78
8808	9/1/2022	22%	0.0%	0.78
8822	9/1/2022	19%	0.0%	0.81
8874	9/1/2022	20%	0.0%	0.80

The proposed September 1, 2023 expected loss rates for all classifications are shown in the proposed Table I, *Expected Loss Rates and D-Ratios*, of the Experience Rating Plan included in Section C.

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classification relativity review sheet divided by the limit factor segregated between the indemnity and medical components, rather than applied to the indicated limited loss to payroll ratios.

[13] For classifications with maximum payroll limitations effective January 1, 2020, the payroll limitations apply to 32 out of 36 months of the experience period. For classifications with maximum payroll limitations effective September 1, 2022, the payroll limitations apply to no months of the experience period.

[14] Equal to 1.0 - [Full Adjustment] * (1.0 - [Proportion of Limited Payroll in Experience Period]). These factors will bring the loss to payroll ratios underlying the classification relativities which are on a fully payroll limited basis to the basis underlying the experience period for September 1, 2023 to August 31, 2024 experience modifications.

D-Ratios and Primary Thresholds
In the experience rating formula, an employer's primary component of actual losses and excess component of expected losses are used. The threshold amount that segregates losses into the primary component (primary threshold) varies depending on the size of the employer. The Experience Rating Plan provides that the amount of each claim above the first $250 and up to the primary threshold for the employer is considered primary. In order for the expected loss intervals corresponding to each Primary Threshold to reflect the current loss trends, the WCIRB is proposing updates to the table of Primary Thresholds, which are shown in Table II, *Primary Thresholds*, of the Experience Rating Plan included in Section C.

A classification's D-ratio represents the proportion of the expected losses in the classification that is estimated to be primary. The D-ratio for each classification and each primary threshold included in the Experience Rating Plan is calculated based on the proportion of that classification's own claim costs, once adjusted to the experience modification cost level for September 1, 2023 to August 31, 2024 policies, which is primary.[15] The D-ratios proposed for September 1, 2023 are shown in the proposed Table I, *Expected Loss Rates and D-Ratios,* of the Experience Rating Plan included in Section C.[16]

Maximum Loss Value and Average Death Value
The WCIRB is proposing no changes to the current Maximum Loss Value and Average Death Value of $175,000.

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[15] Beginning with the January 1, 2019 Experience Rating Plan, the first $250 of each claim is eliminated from the experience rating calculation. In deriving the D-ratio for each classification, the first $250 of each claim is eliminated from both the expected losses and the primary component of expected losses.

[16] The formula for a classification's D-ratio credibility is: N / (N + K), where N equals the number of indemnity claims for the three-year experience period and K is a credibility constant that is determined by the relationship between the in-group and between-group variance of the threshold being evaluated.

Factors to Adjust September 1, 2023 to August 31, 2024 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
All NAICS Sectors Combined

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2018 to 2020 (in 00s) $23,037,826,988

	Indemnity	Medical
2. Total payroll 2018 to 2020 x indicated limited loss to payroll ratios	$11,144,264,695	$9,592,249,714
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.484	0.416

Loss to Payroll Ratios at Expected Loss Rate Level

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

	Policy Period	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/19 to 8/31/20	0.251	1.616	0.405
	9/1/20 to 8/31/21	0.249	1.425	0.354
	9/1/21 to 8/31/22	0.263	1.000	0.263
Medical	9/1/19 to 8/31/20	0.335	1.352	0.453
	9/1/20 to 8/31/21	0.332	1.233	0.409
	9/1/21 to 8/31/22	0.339	1.000	0.339

	Indemnity	Medical
Average:	0.341	0.400
5. Selected experience rating off-balance	1.039	1.039
6. Factor to reflect loss limitation	0.890	0.822
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.313	0.339

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) / (3)	0.646	0.815

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for September 1, 2019 to August 31, 2020 and September 1, 2020 to August 31, 2021 (preliminary) and projected for September 1, 2021 to August 31, 2022 based on the underlying accident year loss trend. The loss development factors are based on the latest evaluation of accident year experience.

Line (5) is the selected off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Factors to Adjust September 1, 2023 to August 31, 2024 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 11 & 21 Combined (Agriculture & Mining)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2018 to 2020 (in 00s) $385,284,793

	Indemnity	Medical
2. Total payroll 2018 to 2020 x indicated limited loss to payroll ratios	$511,348,947	$537,708,681
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	1.327	1.396

Loss to Payroll Ratios at Expected Loss Rate Level

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

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/19 to 8/31/20	0.831	1.424	1.184
	9/1/20 to 8/31/21	0.836	1.286	1.074
	9/1/21 to 8/31/22	0.938	1.000	0.938
Medical	9/1/19 to 8/31/20	1.337	1.214	1.622
	9/1/20 to 8/31/21	1.298	1.146	1.488
	9/1/21 to 8/31/22	1.383	1.000	1.383

	Indemnity	Medical
Average:	1.065	1.498
5. Selected experience rating off-balance	1.039	1.039
6. Factor to reflect loss limitation	0.873	0.802
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.959	1.239

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.723	0.888
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.029	1.022
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.744	0.907

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2020 and 2021 (preliminary) and projected for 2022 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to $500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2023 to August 31, 2024 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 22 & 23 Combined (Utilities & Construction)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2018 to 2020 (in 00s) $1,384,184,372

		Indemnity	Medical
2. Total payroll 2018 to 2020 x indicated limited loss to payroll ratios		$1,802,609,587	$1,417,025,218
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		1.302	1.024

Loss to Payroll Ratios at Expected Loss Rate Level

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

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll		
Indemnity	9/1/19 to 8/31/20	0.804	1.407	1.131		
	9/1/20 to 8/31/21	0.805	1.289	1.038		
	9/1/21 to 8/31/22	0.950	1.000	0.950		
Medical	9/1/19 to 8/31/20	1.025	1.198	1.228		
	9/1/20 to 8/31/21	1.031	1.140	1.174		
	9/1/21 to 8/31/22	1.216	1.000	1.216		
			Average:		1.039	1.206

		Indemnity	Medical
5. Selected experience rating off-balance		1.039	1.039
6. Factor to reflect loss limitation		0.769	0.644
7. Adjustment for impact of Insurance Code Section 11751.9		0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)		0.824	0.800

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.633	0.782
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.029	1.022
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.651	0.799

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2020 and 2021 (preliminary) and projected for 2022 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to $500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2023 to August 31, 2024 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 31 (Manufacturing)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2018 to 2020 (in 00s) $1,712,904,022

	Indemnity	Medical
2. Total payroll 2018 to 2020 x indicated limited loss to payroll ratios	$1,672,098,527	$1,469,379,993
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.976	0.858

Loss to Payroll Ratios at Expected Loss Rate Level

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

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll		
Indemnity	9/1/19 to 8/31/20	0.485	1.666	0.808		
	9/1/20 to 8/31/21	0.461	1.454	0.670		
	9/1/21 to 8/31/22	0.460	1.000	0.460		
Medical	9/1/19 to 8/31/20	0.650	1.338	0.870		
	9/1/20 to 8/31/21	0.616	1.230	0.758		
	9/1/21 to 8/31/22	0.564	1.000	0.564		
			Average:		0.646	0.730

	Indemnity	Medical
5. Selected experience rating off-balance	1.039	1.039
6. Factor to reflect loss limitation	0.926	0.889
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.617	0.669

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.632	0.780
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.029	1.022
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.650	0.797

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2020 and 2021 (preliminary) and projected for 2022 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to $500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2023 to August 31, 2024 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 42 (Wholesale)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2018 to 2020 (in 00s) $431,353,771

	Indemnity	Medical
2. Total payroll 2018 to 2020 x indicated limited loss to payroll ratios	$755,138,211	$646,702,051
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	1.751	1.499

Loss to Payroll Ratios at Expected Loss Rate Level

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

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/19 to 8/31/20	0.838	1.566	1.312
	9/1/20 to 8/31/21	0.846	1.405	1.188
	9/1/21 to 8/31/22	0.830	1.000	0.830
Medical	9/1/19 to 8/31/20	1.073	1.348	1.446
	9/1/20 to 8/31/21	1.071	1.239	1.327
	9/1/21 to 8/31/22	1.008	1.000	1.008

	Indemnity	Medical
Average:	1.110	1.260
5. Selected experience rating off-balance	1.039	1.039
6. Factor to reflect loss limitation	0.935	0.897
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	1.070	1.166

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.611	0.778
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.029	1.022
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.629	0.795

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2020 and 2021 (preliminary) and projected for 2022 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to $500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2023 to August 31, 2024 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 44 (Retail)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2018 to 2020 (in 00s) $1,217,772,784

	Indemnity	Medical
2. Total payroll 2018 to 2020 x indicated limited loss to payroll ratios	$1,070,154,771	$963,733,694
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.879	0.791

Loss to Payroll Ratios at Expected Loss Rate Level

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

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/19 to 8/31/20	0.414	1.650	0.684
	9/1/20 to 8/31/21	0.383	1.441	0.551
	9/1/21 to 8/31/22	0.361	1.000	0.361
Medical	9/1/19 to 8/31/20	0.615	1.287	0.791
	9/1/20 to 8/31/21	0.554	1.221	0.677
	9/1/21 to 8/31/22	0.493	1.000	0.493

	Indemnity	Medical
Average:	0.532	0.654
5. Selected experience rating off-balance	1.039	1.039
6. Factor to reflect loss limitation	0.944	0.887
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.517	0.598

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.589	0.755
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.029	1.022
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.606	0.772

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2020 and 2021 (preliminary) and projected for 2022 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to $500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2023 to August 31, 2024 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 48 (Transportation & Warehousing)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2018 to 2020 (in 00s)　　　　　　$474,721,333

	Indemnity	Medical
2. Total payroll 2018 to 2020 x indicated limited loss to payroll ratios	$1,081,315,430	$752,225,452
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	2.278	1.585

Loss to Payroll Ratios at Expected Loss Rate Level

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

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/19 to 8/31/20	1.307	1.507	1.970
	9/1/20 to 8/31/21	1.409	1.348	1.899
	9/1/21 to 8/31/22	1.652	1.000	1.652
Medical	9/1/19 to 8/31/20	1.395	1.263	1.762
	9/1/20 to 8/31/21	1.579	1.202	1.897
	9/1/21 to 8/31/22	1.908	1.000	1.908

	Indemnity	Medical
Average:	1.840	1.855
5. Selected experience rating off-balance	1.039	1.039
6. Factor to reflect loss limitation	0.875	0.808
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	1.659	1.545

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.729	0.975
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.029	1.022
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.750	0.997

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2020 and 2021 (preliminary) and projected for 2022 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to $500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2023 to August 31, 2024 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 51 (Information)

<u>**Classification Relativity Average Indicated Loss to Payroll Ratios**</u>

1. Total payroll 2018 to 2020 (in 00s) $386,567,789

	Indemnity	Medical
2. Total payroll 2018 to 2020 x indicated limited loss to payroll ratios	$293,898,862	$176,062,790
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.760	0.455

<u>**Loss to Payroll Ratios at Expected Loss Rate Level**</u>

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

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/19 to 8/31/20	0.405	1.348	0.546
	9/1/20 to 8/31/21	0.420	1.289	0.541
	9/1/21 to 8/31/22	0.457	1.000	0.457
Medical	9/1/19 to 8/31/20	0.426	1.113	0.474
	9/1/20 to 8/31/21	0.435	1.094	0.475
	9/1/21 to 8/31/22	0.512	1.000	0.512

	Indemnity	Medical
Average:	0.515	0.487
5. Selected experience rating off-balance	1.039	1.039
6. Factor to reflect loss limitation	0.903	0.768
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.479	0.386

<u>**Expected Loss Rate Factors**</u>

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.630	0.847
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.029	1.022
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.649	0.865

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2020 and 2021 (preliminary) and projected for 2022 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to $500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2023 to August 31, 2024 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 52 (Finance & Insurance)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2018 to 2020 (in 00s)　　　　　　$722,502,074

	Indemnity	Medical
2. Total payroll 2018 to 2020 x indicated limited loss to payroll ratios	$105,688,520	$93,085,367
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.146	0.129

Loss to Payroll Ratios at Expected Loss Rate Level

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

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/19 to 8/31/20	0.045	1.635	0.074
	9/1/20 to 8/31/21	0.045	1.496	0.067
	9/1/21 to 8/31/22	0.036	1.000	0.036
Medical	9/1/19 to 8/31/20	0.064	1.379	0.089
	9/1/20 to 8/31/21	0.061	1.264	0.076
	9/1/21 to 8/31/22	0.042	1.000	0.042

	Indemnity	Medical
Average:	0.059	0.069
5. Selected experience rating off-balance	1.039	1.039
6. Factor to reflect loss limitation	0.926	0.924
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.056	0.066

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.385	0.510
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.029	1.022
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.397	0.521

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2020 and 2021 (preliminary) and projected for 2022 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to $500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2023 to August 31, 2024 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level

NAICS Sector: 53 (Real Estate)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2018 to 2020 (in 00s)　　　　　　　　$438,918,395

	Indemnity	Medical
2. Total payroll 2018 to 2020 x indicated limited loss to payroll ratios	$234,862,557	$205,625,322
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.535	0.468

Loss to Payroll Ratios at Expected Loss Rate Level

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

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/19 to 8/31/20	0.275	1.544	0.424
	9/1/20 to 8/31/21	0.275	1.347	0.370
	9/1/21 to 8/31/22	0.293	1.000	0.293
Medical	9/1/19 to 8/31/20	0.381	1.225	0.467
	9/1/20 to 8/31/21	0.377	1.120	0.422
	9/1/21 to 8/31/22	0.390	1.000	0.390

	Indemnity	Medical
Average:	0.362	0.426
5. Selected experience rating off-balance	1.039	1.039
6. Factor to reflect loss limitation	0.889	0.817
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.332	0.359

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.620	0.767
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.029	1.022
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.638	0.784

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2020 and 2021 (preliminary) and projected for 2022 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to $500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2023 to August 31, 2024 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 54 (Professional Services)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2018 to 2020 (in 00s) $5,162,302,112

	Indemnity	Medical
2. Total payroll 2018 to 2020 x indicated limited loss to payroll ratios	$213,013,222	$189,135,545
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.041	0.037

Loss to Payroll Ratios at Expected Loss Rate Level

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

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/19 to 8/31/20	0.017	1.507	0.026
	9/1/20 to 8/31/21	0.016	1.369	0.022
	9/1/21 to 8/31/22	0.015	1.000	0.015
Medical	9/1/19 to 8/31/20	0.032	1.058	0.034
	9/1/20 to 8/31/21	0.023	0.996	0.023
	9/1/21 to 8/31/22	0.020	1.000	0.020

		Indemnity	Medical
	Average:	0.021	0.025
5. Selected experience rating off-balance		1.039	1.039
6. Factor to reflect loss limitation		0.892	0.834
7. Adjustment for impact of Insurance Code Section 11751.9		0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)		0.019	0.022

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.467	0.598
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.029	1.022
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.481	0.611

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2020 and 2021 (preliminary) and projected for 2022 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to $500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2023 to August 31, 2024 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 56 (Administrative)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2018 to 2020 (in 00s)	$337,931,148	

	Indemnity	Medical
2. Total payroll 2018 to 2020 x indicated limited loss to payroll ratios	$628,215,862	$544,213,129
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	1.859	1.610

Loss to Payroll Ratios at Expected Loss Rate Level

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

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/19 to 8/31/20	1.080	1.491	1.609
	9/1/20 to 8/31/21	1.023	1.343	1.374
	9/1/21 to 8/31/22	1.131	1.000	1.131
Medical	9/1/19 to 8/31/20	1.508	1.242	1.873
	9/1/20 to 8/31/21	1.395	1.155	1.611
	9/1/21 to 8/31/22	1.489	1.000	1.489

	Indemnity	Medical
Average:	1.371	1.658
5. Selected experience rating off-balance	1.039	1.039
6. Factor to reflect loss limitation	0.859	0.771
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	1.214	1.318

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.653	0.818
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.029	1.022
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.672	0.836

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2020 and 2021 (preliminary) and projected for 2022 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to $500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2023 to August 31, 2024 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 61 (Education)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2018 to 2020 (in 00s) $456,074,238

		Indemnity	Medical
2. Total payroll 2018 to 2020 x indicated limited loss to payroll ratios		$104,425,828	$103,752,499
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.229	0.227

Loss to Payroll Ratios at Expected Loss Rate Level

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

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/19 to 8/31/20	0.103	1.460	0.151
	9/1/20 to 8/31/21	0.104	1.306	0.136
	9/1/21 to 8/31/22	0.093	1.000	0.093
Medical	9/1/19 to 8/31/20	0.133	1.179	0.156
	9/1/20 to 8/31/21	0.157	1.122	0.176
	9/1/21 to 8/31/22	0.134	1.000	0.134

		Indemnity	Medical
	Average:	0.127	0.155
5. Selected experience rating off-balance		1.039	1.039
6. Factor to reflect loss limitation		0.935	0.880
7. Adjustment for impact of Insurance Code Section 11751.9		0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)		0.122	0.141

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.534	0.620
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.029	1.022
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.550	0.634

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2020 and 2021 (preliminary) and projected for 2022 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to $500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2023 to August 31, 2024 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 62 (Health)

<u>**Classification Relativity Average Indicated Loss to Payroll Ratios**</u>

		Indemnity	Medical
1. Total payroll 2018 to 2020 (in 00s)	$1,660,171,084		
2. Total payroll 2018 to 2020 x indicated limited loss to payroll ratios		$814,492,595	$691,439,024
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.491	0.416

<u>**Loss to Payroll Ratios at Expected Loss Rate Level**</u>

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

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/19 to 8/31/20	0.237	1.625	0.386
	9/1/20 to 8/31/21	0.246	1.421	0.350
	9/1/21 to 8/31/22	0.261	1.000	0.261
Medical	9/1/19 to 8/31/20	0.308	1.378	0.424
	9/1/20 to 8/31/21	0.306	1.251	0.382
	9/1/21 to 8/31/22	0.289	1.000	0.289

	Indemnity	Medical
Average:	0.332	0.365
5. Selected experience rating off-balance	1.039	1.039
6. Factor to reflect loss limitation	0.953	0.908
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.326	0.342

<u>**Expected Loss Rate Factors**</u>

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.665	0.821
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.029	1.022
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.684	0.839

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2020 and 2021 (preliminary) and projected for 2022 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to $500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2023 to August 31, 2024 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 71 (Arts & Entertainment)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2018 to 2020 (in 00s) 　　　　　　$207,586,911

	Indemnity	Medical
2. Total payroll 2018 to 2020 x indicated limited loss to payroll ratios	$164,542,224	$164,157,653
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.793	0.791

Loss to Payroll Ratios at Expected Loss Rate Level

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

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/19 to 8/31/20	0.400	1.533	0.613
	9/1/20 to 8/31/21	0.374	1.320	0.494
	9/1/21 to 8/31/22	0.360	1.000	0.360
Medical	9/1/19 to 8/31/20	0.675	1.236	0.834
	9/1/20 to 8/31/21	0.734	1.139	0.837
	9/1/21 to 8/31/22	0.879	1.000	0.879

	Indemnity	Medical
Average:	0.489	0.850
5. Selected experience rating off-balance	1.039	1.039
6. Factor to reflect loss limitation	0.910	0.862
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.459	0.755

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.579	0.955
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.029	1.022
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.596	0.976

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2020 and 2021 (preliminary) and projected for 2022 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to $500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2023 to August 31, 2024 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 72 (Hospitality)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2018 to 2020 (in 00s)　　　　$902,724,676

	Indemnity	Medical
2. Total payroll 2018 to 2020 x indicated limited loss to payroll ratios	$846,094,554	$897,899,629
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.937	0.995

Loss to Payroll Ratios at Expected Loss Rate Level

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

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll		
Indemnity	9/1/19 to 8/31/20	0.486	1.560	0.758		
	9/1/20 to 8/31/21	0.440	1.393	0.613		
	9/1/21 to 8/31/22	0.394	1.000	0.394		
Medical	9/1/19 to 8/31/20	0.732	1.385	1.014		
	9/1/20 to 8/31/21	0.709	1.270	0.900		
	9/1/21 to 8/31/22	0.645	1.000	0.645		
			Average:		0.588	0.853

	Indemnity	Medical
5. Selected experience rating off-balance	1.039	1.039
6. Factor to reflect loss limitation	0.957	0.910
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.581	0.800

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.620	0.804
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.029	1.022
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.637	0.822

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2020 and 2021 (preliminary) and projected for 2022 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to $500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2023 to August 31, 2024 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 81 (Other)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2018 to 2020 (in 00s) $384,858,826

		Indemnity	Medical
2. Total payroll 2018 to 2020 x indicated limited loss to payroll ratios		$311,890,367	$270,849,619
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.810	0.704

Loss to Payroll Ratios at Expected Loss Rate Level

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

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/19 to 8/31/20	0.392	1.631	0.639
	9/1/20 to 8/31/21	0.389	1.410	0.548
	9/1/21 to 8/31/22	0.395	1.000	0.395
Medical	9/1/19 to 8/31/20	0.540	1.377	0.743
	9/1/20 to 8/31/21	0.533	1.216	0.648
	9/1/21 to 8/31/22	0.529	1.000	0.529

		Indemnity	Medical
Average:		0.527	0.640
5. Selected experience rating off-balance		1.039	1.039
6. Factor to reflect loss limitation		0.917	0.854
7. Adjustment for impact of Insurance Code Section 11751.9		0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)		0.498	0.564

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.615	0.801
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.029	1.022
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.633	0.818

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2020 and 2021 (preliminary) and projected for 2022 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to $500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2023 to August 31, 2024 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 8742　(Outside Sales)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2018 to 2020 (in 00s)　　　　　　$1,532,240,466

	Indemnity	Medical
2. Total payroll 2018 to 2020 x indicated limited loss to payroll ratios	$147,582,863	$126,014,829
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)	0.096	0.082

Loss to Payroll Ratios at Expected Loss Rate Level

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

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/19 to 8/31/20	0.042	1.487	0.063
	9/1/20 to 8/31/21	0.036	1.305	0.047
	9/1/21 to 8/31/22	0.031	1.000	0.031
Medical	9/1/19 to 8/31/20	0.055	1.461	0.081
	9/1/20 to 8/31/21	0.053	1.354	0.072
	9/1/21 to 8/31/22	0.044	1.000	0.044

		Indemnity	Medical
	Average:	0.047	0.066
5. Selected experience rating off-balance		1.039	1.039
6. Factor to reflect loss limitation		0.874	0.755
7. Adjustment for impact of Insurance Code Section 11751.9		0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)		0.042	0.051

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.437	0.620
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.029	1.022
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.450	0.634

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2020 and 2021 (preliminary) and projected for 2022 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to $500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Factors to Adjust September 1, 2023 to August 31, 2024 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 8810 & 92 Combined (Clerical & Public Admin)

Classification Relativity Average Indicated Loss to Payroll Ratios

		Indemnity	Medical
1. Total payroll 2018 to 2020 (in 00s)	$5,239,728,193		
2. Total payroll 2018 to 2020 x indicated limited loss to payroll ratios		$386,891,768	$343,239,217
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.074	0.066

Loss to Payroll Ratios at Expected Loss Rate Level

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

	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/19 to 8/31/20	0.028	1.642	0.047
	9/1/20 to 8/31/21	0.028	1.430	0.040
	9/1/21 to 8/31/22	0.025	1.000	0.025
Medical	9/1/19 to 8/31/20	0.038	1.374	0.052
	9/1/20 to 8/31/21	0.040	1.270	0.051
	9/1/21 to 8/31/22	0.034	1.000	0.034

		Indemnity	Medical
	Average:	0.037	0.045
5. Selected experience rating off-balance		1.039	1.039
6. Factor to reflect loss limitation		0.932	0.884
7. Adjustment for impact of Insurance Code Section 11751.9		0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)		0.036	0.041

Expected Loss Rate Factors

	Indemnity	Medical
9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.486	0.630
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.029	1.022
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.500	0.644

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2020 and 2021 (preliminary) and projected for 2022 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to $500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) reflects the exclusion of losses in excess of $175,000 as well as the exclusion of the first $250 of each individual claim in the experience rating calculation.

Line (7) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Classifications Affected by ELR Limitation Rule

Class Code	Class Description	Indicated Relativity Change
	Limited to a 15% Decrease	
0106	TREE PRUNING, REPAIRING OR TRIMMING	-18.4%
3082	FOUNDRIES – STEEL CASTINGS	-16.6%
3179	ELECTRICAL APPARATUS MFG	-17.0%
3681	INSTRUMENT MFG; COMPUTER MFG; TELECOM EQUIP MFG; A/V PRODUCTS MFG	-19.8%
3683	SPEAKER MFG	-62.6%
4361	PHOTOGRAPHERS; PHOTOFINISHING	-33.8%
4362	MOTION PICTURES – NEGATIVE AND PRINT PROCESSORS	-18.2%
4512	BIOMEDICAL RESEARCH LABORATORIES	-44.9%
5128	INSTRUMENT INSTALLATION, SERVICE OR REPAIR	-18.7%
5222	CONCRETE CONSTRUCTION – BRIDGES; CHIMNEY CONSTRUCTION	-20.7%
6003	PILE DRIVING; WHARF BUILDING; BRIDGE/TRESTLE CONSTRUCTION – WOOD	-22.5%
6011	DAM CONSTRUCTION	-31.0%
6251	TUNNELING OR UNDERGROUND MINING	-19.0%
7607	VIDEO POST-PRODUCTION; AUDIO POST-PRODUCTION	-27.5%
8743	MORTGAGE BROKERS	-34.0%
8748	AUTO OR TRUCK DEALERS – SALESPERSONS	-24.3%
8749	MORTGAGE BANKERS	-61.2%
8801	CREDIT UNIONS	-53.1%
8807	NEWSPAPER, MAGAZINE OR BOOK PUBLISHING	-21.4%
8808	BANKS	-41.5%
8818	NEWSPAPER PUBLISHING OR PRINTING – EDITING AND DESIGNING	-25.4%
8820	LAW FIRMS	-28.1%
8821	LAW FIRM SUPPORT SERVICES	-32.7%
8822	INSURANCE COMPANIES	-42.6%
8850	CHECK CASHERS	-40.4%
8859	COMPUTER PROGRAMMING/SOFTWARE DEVELOPMENT; INTERNET/WEB-BASED APPLICATION DEVELOPMENT	-59.9%
8868	COLLEGES OR SCHOOLS – PRIVATE – PROFESSIONALS	-18.9%
8875	PUBLIC COLLEGES OR SCHOOLS; SUPERINTENDENT OF PUBLIC SCHOOLS OFFICE	-17.6%
9033	HOUSING AUTHORITIES	-23.6%
9048	CAMPS; BOY/GIRL SCOUT COUNCILS – CAMP OPERATIONS	-26.6%
9151	THEATERS – MUSICAL ENTERTAINMENT	-18.3%
9410	MUNICIPAL/STATE/PUBLIC AGENCY	-28.1%
9422	ROAD DISTRICTS OR DEPARTMENTS	-18.4%

Classifications Affected by ELR Limitation Rule

Class Code	Class Description	Indicated Relativity Change
	Limited to a 15% Increase	
0079	STRAWBERRY CROPS	15.4%
0400	WAREHOUSES – COTTON – INCLUDING COTTON COMPRESSING	50.7%
0401	COTTON GIN OPERATION	21.3%
2002	MACARONI MFG	17.2%
2014	GRAIN OR RICE MILLING; FEED MFG	18.7%
2727	LOG HAULING	45.2%
2881	FURNITURE ASSEMBLING; COFFIN/CASKET MFG OR ASSEMBLING	25.4%
3081	FOUNDRIES – IRON	17.4%
3085	FOUNDRIES – NONFERROUS	19.8%
3805	AIRCRAFT ENGINE MFG OR REBUILDING; AUTO/TRUCK ENGINE MFG	20.2%
3808	AUTO OR MOTORCYCLE MFG OR ASSEMBLING	22.9%
4312	NEWSPAPER DELIVERY	81.2%
4432	PEN OR MECHANICAL PENCIL MFG	15.5%
4497	PLASTICS – FIBER REINFORCED PLASTIC PRODUCTS MFG	22.8%
4499	PLASTICS – THERMOFORMED PRODUCTS MFG	18.9%
4983	GASKET MFG	22.2%
6204	DRILLING	17.2%
6213	OIL/GAS WELLS – SPECIALTY TOOL COMPANIES	16.2%
6216	OIL/GAS LEASE WORK	19.0%
6237	OIL/GAS WELLS – WIRELINE SERVICE/PERFORATING OF CASING	17.6%
7198	PARCEL DELIVERY COMPANIES; ARMORED TRANSPORT SERVICES	24.6%
7227	AUTO/TRUCK TOWING, ROADSIDE ASSISTANCE OR FREEWAY SERVICE PATROL	20.3%
7365	TAXICAB OPERATIONS	28.4%
7392	BEER DEALERS – WHOLESALE	24.3%
7410	AIRCRAFT OPERATION – AGRICULTURAL – ALL OTHERS	30.8%
7515	OIL OR GAS PIPELINE OPERATION	21.3%
8066	STORES – BICYCLES AND BICYCLE ACCESSORIES	21.1%
8102	SEED MERCHANTS	25.4%
8278	RACING STABLES – JOCKEYS/HARNESS DRIVERS	90.9%
8286	LIVESTOCK DEALERS/AUCTION YARDS	17.8%
8290	WAREHOUSES – SELF STORAGE – ALL OTHERS	16.8%
8293	WAREHOUSES – FURNITURE; FURNITURE MOVING	18.8%
8304	GRAIN ELEVATORS OR STORAGE WAREHOUSES	29.2%
8397	AUTO OR TRUCK TRANSMISSION REPAIRING AND REBUILDING	20.7%
8631	RACING STABLES – ALL OTHER EMPLOYEES	28.8%
9007	APT/CONDO OPERATION FOR SENIORS	21.9%
9053	HEALTH CLUBS OR GYMS; SWIMMING POOLS/CLUBS; CLUBS – RACQUET SPORTS	20.0%
9061	CLUBS – N.O.C.	20.6%
9067	CLUBS – BOYS AND GIRLS	30.7%
9069	CLUBS – GAMING	35.6%
9180	AMUSEMENT/REC FACILITIES – DEVICE OPERATIONS; SHOOTING CLUBS/RANGES	29.8%
9181	ATHLETIC TEAM/FACILITY – PLAYERS AND OFFICIALS	27.4%
9184	SKI RESORTS – ALPINE	16.5%
9620	FUNERAL DIRECTORS	23.0%

**Part A
Section C
Appendix B
Experience Rating Off-Balance Correction Factor**

Experience rating is designed to be premium-neutral in that the total statewide pure premium, after application of experience rating, should be the same as if there were no experience rating. However, the collective experience of large employers, to which experience rating assigns greater weight, has been better than average, and the collective experience of small employers, many of which are not rated, has been worse than average. As a result, if no adjustment was made, the statewide average experience modification would be below 100% and pure premium rates would be insufficient to provide for losses and loss adjustment expenses after application of experience rating.

The derivation of pure premium rates and expected loss rates involves adjustment by a factor known as the experience rating off-balance correction factor (off-balance factor). By adjusting pure premium rates and expected loss rates by this factor, the total pure premium produced at those pure premium rates, after application of experience rating, is estimated to be equal to projected losses and loss adjustment expenses incurred against the policies to which those pure premium rates apply. For policies incepting between September 1, 2023 and August 31, 2024, the indicated off-balance factor is 1.039, which is 0.9% higher than the off-balance factor reflected in the approved pure premium rates and expected loss rates for policies incepting between September 1, 2022 and August 31, 2023.

Exhibits 1 and 2 show the calculation of the indicated off-balance factor. Lines 1 and 2 of Exhibit 1 show the average modification and average credibility assigned to the experience of all experience rated employers for the most recent four policy effective periods (January 1, 2020 to December 31, 2020; January 1, 2021 to August 31, 2021; September 1, 2021 to August 31, 2022; and September 1, 2022 to August 31, 2023 (preliminary)). This information is based on the WCIRB's experience modification records and reflects the actual modifications issued for each of those policy periods. Based on this information, the ratio of actual to expected losses for experience rated employers in each of these policy periods is estimated and shown on line 3 of Exhibit 1.

As discussed in Appendix A, the expected loss rates determined for each policy period are adjusted by the off-balance factor in effect for that period. Line 4 of Exhibit 1 shows the off-balance factor that was used to adjust each period's expected loss rates. Line 5 of Exhibit 1 shows the adjustment that was made to each historical year's expected loss rates to reflect the impact of California Insurance Code Section 11751.9 corrections based on closed claim values that are significantly below the values the claims were used in an experience modification computation.[1] The combined total of all the factors that were applied to each policy period's expected losses are shown in line 6 of Exhibit 1.

The expected loss rates computed for each historical policy period reflect an estimate of the statewide average ratio of losses to payroll for the three-year period used in that period's experience modifications. Line 7 of Exhibit 1 shows the hindsight correction factor for the expected losses for each of these policy periods, which is intended to adjust for any difference in average projected expected loss rates for a period and the average level of losses that, in retrospect, actually underlie that period's experience modifications. The hindsight correction factor for each period is computed as the ratio of the statewide weighted average of the promulgated expected loss rates (adjusted to remove that period's off-balance factor and the adjustment to reflect the impact of California Insurance Code Section 11751.9 rerates) to the hindsight weighted average statewide ratio of losses (limited to $175,000) to payroll for the policy periods and report

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[1] The adjustment that was made to each historical year's expected loss rates is removed from the computation of the projected ratio of actual to expected losses for purposes of the off-balance calculation as, while each year's expected losses was adjusted for potential Insurance Code Section 11751.9 adjustments, the average modifications shown on line 1 are prior to Section 11751.9 corrections.

levels reflected in that period's experience modifications.

Line 8 of Exhibit 1 shows the average ratios of actual to expected losses for experience rated employers in each policy period, adjusted to remove the off-balance factor and the Insurance Code Section 11751.9 adjustments that were made to each historical year's expected loss rates, and to reflect the hindsight overall average level of expected loss rates in each period. The ratios shown on line 8 of Exhibit 1 represent the estimated ratios of actual to expected losses for experience rated employers in which the total actual losses for all employers equal the total expected losses for the experience period. Line 9 of Exhibit 1 is the projected ratio of actual to expected losses for experience rated employers, which has been selected as the weighted average of the four periods' ratios, with full weight given to the final and full year periods of 2020 and September 1, 2021 to August 31, 2022, 75% weight given to the partial year period for January 1, 2021 to August 31, 2021, and 50% weight given to the preliminary and partial period for September 1, 2022 to August 31, 2023.[2] Line 10 of Exhibit 1 is the projected average credibility for experience rated employers, which has been selected as the average credibility for the September 1, 2021 to August 31, 2022 policy inception period (the most recent complete annual policy period).

Exhibit 2 shows the computation of the indicated off-balance factor for policies incepting between September 1, 2023 and August 31, 2024. The projected ratio of actual to expected losses and the projected average credibility computed on lines 9 and 10 of Exhibit 1 are shown on lines 1 and 2 of Exhibit 2, respectively. Line 3 of Exhibit 2 shows the ratio of experience rated premium to total premium. This ratio is based on a comparison of the premiums at the advisory pure premium rate level for experience rated employers with those for all employers including employers who are not experience rated based on WCIRB unit statistical data for the most recent three years.

Line 4 of Exhibit 2 shows the computation of the indicated off-balance factor of 1.039 for policies incepting between September 1, 2023 and August 31, 2024. The computation is based on the information on lines 1, 2 and 3 of Exhibit 2. The indicated off-balance factor is 0.9% higher than the off-balance factor in advisory pure premium rates and expected loss rates for policies incepting between September 1, 2022 and August 31, 2023 (1.030).

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[2] The September 1, 2022 to August 31, 2023 period is preliminary and partial in that it only reflects experience modifications for policies incepting through May 2023.

Projection of Actual to Expected Losses
For September 1, 2023 to August 31, 2024 Experience Rated Risks

	2020	1/1/2021-8/31/2021 2021	9/1/2021-8/31/2022 2021/2022	Prelim 9/1/2022-8/31/2023 2022/2023
1. Average Modification for Rated Risks	0.939	0.939	0.953	0.996
2. Average Credibility for Rated Risks	0.597	0.598	0.597	0.567
3. Average Actual to Expected Ratio for Rated Risks (unadjusted) [(1) - 1.0 + (2)] / (2)	0.898	0.898	0.922	0.993
Factors Applied to Expected Loss Rates in 2020 Through 2022				
4. Off-Balance Factor in Expected Loss Rates	1.014	1.019	1.015	1.030
5. Adjustment to Reflect Insurance Code Section 11751.9 Rerates in Expected Loss Rates	0.992	0.992	0.992	0.992
6. Total of All Factors Applied to Expected Loss Rates (4) x (5)	1.006	1.011	1.007	1.022
7. Hindsight Correction to Average Expected Losses	1.084	1.070	1.011	0.966
8. Average Actual to Expected Ratio for Rated Risks (adjusted) (3) x (6) x (7)	0.979	0.971	0.938	0.981
9. Projected Ratio of Actual to Expected Losses for Rated Risks for September 1, 2023 to August 31, 2024 Policies				0.965
10. Projected Average Credibility for Rated Risks for September 1, 2023 to August 31, 2024 Policies				0.597

Notes:

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

Line (3) is derived starting with the formula: X-Mod = (credibility x A/E) + [(1.0 - credibility) x 1.0].

Line (4) is the off-balance factor included in pure premium rates and expected loss rates for the specified period. In this calculation, its impact is removed from the expected losses for the specified period to determine what the A/E ratio would have been without the off-balance adjustment for that period being applied to expected losses.

Line (5) reflects the factor used to adjust expected loss rates for the estimated impact of Insurance Code Section 11751.9 based on previous studies.

Line (7) is a factor that corrects for estimation error in the statewide average Expected Loss Rate for the specified period. It is computed as the ratio of a) the average Expected Loss Rate with the selected off-balance correction factor and the adjustment factor for the Insurance Code Section 11751.9 rerates removed to b) the hindsight average loss to payroll ratio.

Line (9) is the projected ratio of actual to expected losses for September 1, 2023 to August 31, 2024 rated risks based on a weighted average of the latest four policy periods. The complete annual policy periods of 2020 and 2022 are given full weight. The partial policy period for 1/1/2021 to 8/31/2021 is given 75% weight. The preliminary and partial policy period for 9/1/2022 to 8/31/2023, which only reflects modifications issued through May 2023 is given 50% weight.

Line (10) is the projected average credibility for September 1, 2023 to August 31, 2024 rated risks based on the average credibility for the latest annual full policy period (2022).

Experience Rating Off-Balance Correction Factor Calculation
For September 1, 2023 to August 31, 2024 Policies

1. Projected Ratio of Actual to Expected Losses for Rated Risks	0.965
2. Projected Average Credibility for Rated Risks	0.597
3. Ratio of Experience-Rated Premium to Total Premium	0.885
4. Indicated Off-Balance in 9/1/2023 Pure Premium Rates {1.0 -[(1) x (2) x (3)]} / {[[1.0 - (2)] x (3)] + [1.0 - (3)]}	1.039
5. Selected Off-Balance in 9/1/2022 Pure Premium Rates	1.030
6. Indicated Change in Off-Balance (4)/(5)-1.0	0.9%

Notes:

Lines (1) and (2) are from Exhibit 1, lines (9) and (10), respectively.

Line (3) is based on unit statistical data comparing premium on rated policies with that on non-rated policies.

The formula shown to compute the off-balance factor (OBF) in line (4) is derived from the relationship of the OBF as the reciprocal of the average modification over all risks. That is OBF = 1 / (Avg. Mod All Risks), where Avg. Mod All Risks = (Avg. Mod Rated Risks x Premium Share of Rated Risks) + (1.0 x Premium Share of Non-rated Risks), and where the formula for the average modification for rated risks is as follows: Avg. Mod Rated Risks = [(Avg. Ratio of Actual to Expected) x (1 / OBF) x (Avg. Credibility)] + [1.0 x (1 - Avg. Credibility)].

Part A
Section C
Appendix C
Computation of Classification Relativities

Derivation of Rates Based on Classification Relativity Review Sheets
The specific advisory pure premium rate and experience rating plan expected loss rate recommended for each industry classification reflects, in part, the calculated change in each classification's relative share of the total statewide losses. Each classification's relativity is based on the claim and payroll experience of employers assigned to that classification compared to the average claim and payroll experience of employers assigned to other classifications. The most recent claim and payroll experience by classification reported in accordance with the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (USRP) is the basis of the analysis.[1]

Each classification's relativity is determined through an analysis of the ratio of losses to payroll that emerges for a particular classification in the most recent three, four or five years, depending on the size of the classification.[2] For certain classifications, five years of loss and payroll experience is not, by itself, sufficiently large or "credible" to establish the relativity for the classification. For each of these classifications, selected relativities are determined as the weighted average of the adjusted loss to payroll ratio based on that classification's five-year loss experience and the loss to payroll ratio expected to emerge based on the current (i.e., September 1, 2022) advisory pure premium rate adjusted for the relativity change of the broader industrial sector to which the classification is assigned. The determination of the expected loss to payroll ratios, the adjusted loss to payroll ratios based on policy year experience, and the selected loss to payroll ratios indicated for September 1, 2023 are discussed below.

Expected Loss to Payroll Ratios
For each standard classification, the expected limited loss to payroll ratio underlying the September 1, 2023 classification relativities is computed. An illustrative example computation of these expected ratios using Classification 4496, *Plastics – fabricated products mfg.*, is shown in Exhibit 1. The procedure used to compute expected limited loss to payroll ratios for other classifications is identical.

Line 1 of Exhibit 1 shows the September 1, 2022 selected (unlimited) loss to payroll ratios for Classification 4496, expressed as losses per $100 of payroll, separately for indemnity and medical as reflected in the WCIRB's September 1, 2022 Regulatory Filing.[3] The ratios shown on line 1 of Exhibit 1 do not reflect the impact of the average September 1, 2022 advisory pure premium rate level change on losses. The adjustment to reflect this impact is shown in line 2 of Exhibit 1. Inasmuch as the classification relativity analysis is based on loss amounts (excluding loss adjustment expenses), the factors shown in line 2 of Exhibit 1 reflect only the loss components of the approved September 1, 2022 advisory pure premium rate change. Line 3 of Exhibit 1 shows the expected unlimited loss to payroll ratio underlying the September 1, 2022 relativity for Classification 4496, adjusted for the impact of the September 1, 2022 pure premium rate change on losses. (To obtain the September 1, 2022 advisory pure premium rate for the classification, the expected unlimited loss to payroll ratio is multiplied by the September 1, 2022 loss adjustment expense provision of 1.332 and the September 1, 2022 experience rating off-balance correction factor of 1.030.)

Two additional adjustments are made to the expected unlimited loss to payroll ratios to compute the expected limited loss to payroll ratios. First, the ratios are adjusted to reflect the change in the average

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[1] As discussed later in this Appendix, COVID-19 claims are excluded from the computation of the September 1, 2023 classification relativities.

[2] In prior regulatory filings, a minimum of two years of experience was used for each classification. As discussed later in this Appendix, a minimum of three years of experience is used for each classification in the September 1, 2023 classification relativities.

[3] Based on Section C, Appendix C of the WCIRB's September 1, 2022 Regulatory Filing.

level of experience in the North American Industry Classification System (NAICS) Sector grouping to which the classification is assigned relative to that of other NAICS Sector groupings. In this way, the advisory pure premium rate for classifications that have less than full credibility will change, to some extent, based on the change in loss experience of a broader group of relatively similar classifications rather than on the statewide average change in loss experience of all classifications.

Exhibit 2.1 shows the factors for the indemnity and medical components used to make these adjustments for the 18 NAICS Sector groupings used to segregate industry classifications for purposes of classification relativities. The classifications assigned by the WCIRB to each of the NAICS Sectors are shown in Exhibit 2.2. The factors shown in Exhibit 2.1 represent the ratio, by component, of the actual loss dollars to expected loss dollars in the most recent three-year period for each NAICS Sector. Thus, a factor less than 1.000 indicates that the experience in a particular NAICS Sector's loss component is improving relative to the statewide average, while a factor greater than 1.000 indicates that the experience in a particular NAICS Sector's loss component is deteriorating relative to the statewide average. The factors from Exhibit 2.1 for the Manufacturing NAICS Sector grouping (Sector 31) are shown for Classification 4496 in line 4 of Exhibit 1. The expected unlimited loss to payroll ratios adjusted for the NAICS Sector differential for Classification 4496 are shown in line 5 of Exhibit 1.

The expected unlimited loss to payroll ratios are then adjusted to remove the portion of each classification's expected loss to payroll ratio anticipated to provide for large losses. To mitigate the impact of exceptionally large claims on a classification's relativity, the actual cost of a single claim that is used in the policy year experience underlying the computation of the adjusted loss to payroll ratio is limited to $500,000. Consequently, the expected loss to payroll ratio that will be combined with the adjusted loss to payroll ratio is also limited. The computation of the indemnity and medical limit factors for each classification (shown in line 6 of Exhibit 1 for Classification 4496) reflects the expected percentage of losses in excess of the current loss limitation of $500,000 for the applicable retrospective rating hazard group (RHG) for that classification. The limit factor is based on the experience underlying the total incurred loss elimination ratios included in the *California Retrospective Rating Plan*[4] based on the average level for policies incepting between September 1, 2022 and August 31, 2023.[5] The classifications assigned to each of the RHGs for the purposes of this adjustment are shown in Exhibit 9.3.

Line 7 of Exhibit 1 shows the expected limited loss to payroll ratios, which have been adjusted for the NAICS Sector differential and by the loss limitation applicable to Classification 4496. These are the ratios that will be combined with the ratios based on policy year loss experience for classifications that are not fully credible. To the extent that a classification is fully credible, the expected limited loss to payroll ratios are not used in the derivation of the selected loss to payroll ratios for that classification.

Adjusted Loss to Payroll Ratios
The payroll and claim information from the latest available unit statistical summary for each classification is shown on the classification relativity review sheet for that classification by policy year. For the September 1, 2023 classification relativities, each "policy year" referenced herein and shown in Exhibits 1 through 9 and the classification relativity review sheet for each classification represents data from policies incepting December 1 of the prior year through November 30 of the year. (For example, "policy year" 2020 reflects data from policies incepting between December 1, 2019 and November 30, 2020.)

Thousands of COVID-19 workers' compensation claims have been filed in California. As discussed in the WCIRB's January 1, 2021 Pure Premium Rate Filing, the rate of COVID-19 claims differs significantly by industry and classification, particularly during the initial pandemic period. However, given that COVID-19 claim costs from policies incepting in 2019 and 2020 represent earlier and different periods of the pandemic, the WCIRB does not believe the relative differences in COVID-19 claim costs by classification from this experience is appropriate to project in classification relativities for policies incepting September 1, 2023 and later. As a result and consistent with the September 1, 2022 Regulatory Filing,

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[4] https://www.wcirb.com/sites/default/files/documents/2019_retrospective_rating_plan.pdf
[5] The limit factors were included in Section C, Appendix C, Exhibit 9.1 of the WCIRB's September 1, 2022 Regulatory Filing.

the WCIRB excluded COVID-19 claims from the experience underlying the computation of the September 1, 2023 classification relativities. The WCIRB will be reviewing COVID-19 claim cost information in the context of the proposed September 1, 2023 advisory pure premium rates in April to determine if adjustments to advisory pure premium rates by classification for projected COVID-19 claim costs expected to be incurred on policies incepting between September 1, 2023 and August 31, 2024 are appropriate.

For illustrative purposes, Exhibit 3 shows the September 1, 2023 classification relativity review sheet for Classification 4496, *Plastics – fabricated products mfg*. The payroll amount shown for each policy year is based on the total payroll reported for Classification 4496 on all policies providing California workers' compensation coverage. For informational purposes, the number of reported serious (major permanent partial disability, permanent total disability, and death), non-serious (temporary-only and minor permanent partial disability), and medical-only claims are shown separately. In addition, incurred indemnity, incurred medical and total incurred loss amounts are also shown for each policy year. (The payroll and loss experience of a number of insurers that were in liquidation by January 1, 2023 has not been reported to the WCIRB and is therefore not included in this analysis.) To facilitate a consistent comparison of losses to payroll across classifications, the following adjustments have been made to the reported payroll and incurred loss amounts:

1. Changes in Average Wage Levels. The payroll reported for each policy year reflects the wages earned during that year. In 2016, the WCIRB studied the impacts of wage level changes by industry and noted that changes in wage levels can differ significantly across classification, particularly during periods of minimum wage increases.[6] If no adjustment for these differences is made, the loss to payroll ratios underlying the classification relativities may be distorted as, in effect, a statewide level of wage inflation would be assumed for each classification. In 2021, the WCIRB retrospectively reviewed this approach and found that, although reflecting wage level changes by classification using historical data remains appropriate, reflecting differences in projections of future wage level changes by classification did not increase the accuracy of the projections inasmuch as there is significant uncertainty as to how future wage level changes will impact individual classifications.[7] As a result, the WCIRB is only adjusting the reported payroll amounts by policy year to the level underlying the latest available historical data (policy year 2019).[8]

    The factors used to adjust each policy year's payroll amount to a policy year 2019 level is shown by classification in Exhibits 4.1 through 4.9. These factors are based on information obtained from the American Community Survey (ACS), the Occupational Employment Statistics survey, and employer geographical information from the Dun and Bradstreet Hoovers database and reflect historical wage inflation including the impact of changes in minimum wage ordinances on insured wages. The factors shown in Exhibits 4.1 through 4.9 for each policy year and classification represent the indicated wage level changes for the classification through policy year 2019 relative to the indicated change for all classifications combined.

2. Adjustment of Losses to Current Benefit Level. The losses reported for each policy year reflect the benefit levels in effect during that year. Consequently, to ensure consistent valuation across classifications, each year's losses are adjusted to the current level of statutory benefits. The benefit level adjustment factors for each policy year, injury type and classification are shown in Exhibits 5.1 through 5.45. These factors reflect the impact of statutory and regulatory changes on benefit costs from the time that the losses on those policies were incurred until the period underlying policies incepting between September 1, 2023 and August 31, 2024 for the classifications' NAICS Sector grouping. These factors also reflect the estimated relative impact of wage inflation on indemnity benefit levels by classification based on the wage level changes by industry discussed above.

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[6] See Item AC16-12-02 of the December 6, 2016 WCIRB Actuarial Committee Agenda.

[7] See Item AC21-12-09 of the December 9, 2021 WCIRB Actuarial Committee Agenda.

[8] The WCIRB reviewed the external wage data series for 2020 and 2021 and found limitations and anomalies in the data resulting from the pandemic for these years. As a result, the latest available historical data used in this analysis is for policy year 2019.

3. <u>Limitation of Large Losses</u>. The presence of an atypically large claim can significantly distort the relativity computation for a classification. Similarly, because a classification has not experienced a very large claim during the three-, four-, or five-year period used in that classification's relativity computation does not mean it will not experience one in the future. Therefore, individual claims are limited with the maximum value of a claim set to $500,000 per claim at a policy year 2020 level. Average loss amounts can differ by policy year due to inflationary trends and other factors impacting the average cost of a claim over time. To limit the losses for each policy year at a relatively consistent level, the loss limitation amounts for policy years 2016 through 2020 are determined by detrending the $500,000 per claim limit at a policy year 2020 level to the level underlying each policy year based on the WCIRB's most recent projections of average on-level indemnity and medical costs by accident year.[9] The individual loss limitations applied by policy year are shown in Exhibit 6. A 2020 WCIRB study found that applying the loss limitation prior to developing losses to an estimated ultimate level increases accuracy and reduces volatility in the loss development projections.[10] As a result, the individual loss limitations shown in Exhibit 6 are applied to the cost of individual claims after the losses have been adjusted to the current benefit level but prior to developing them to an estimate ultimate level.[11]

4. <u>Loss Development</u>. Reported incurred loss amounts, once the benefit level adjustments and large loss limitations are applied, are adjusted to an estimated ultimate value for indemnity and medical losses. Indemnity and medical loss development factors to tenth report level were computed based on specific loss development groupings. These groupings were developed by the WCIRB to enhance the accuracy of the loss development component of the classification relativity analysis and updated based on a 2020 WCIRB study of loss development for classification ratemaking.[12] The study found that basing the loss development groupings on limited incurred loss development on open claims only enhanced the accuracy of the loss development projections. As a result, the loss development groupings for indemnity and medical losses assigned to each classification shown in Exhibits 7.3 and 7.4 and at the top of each classification relativity review sheet are based on open claims only. The WCIRB's study did not find that development on closed claims differed significantly by classification and, as a result, projected development on closed claims is based on limited loss development for all classifications combined rather than the assigned loss development groupings for the classification.

    The average of the two most recent calendar years' age-to-age development factors based on the combined reported USRP experience of classifications assigned to each loss development grouping was used to project age-to-age development through tenth unit statistical report level for open claims within the grouping. This experience was based on claims open at the first, second, third, fourth or fifth unit statistical report level, adjusted to the current benefit level based on the factors shown in Exhibits 5.1 through 5.45, and with the individual loss limitations applied based on the inflation-adjusted $500,000 loss limitations shown in Exhibit 6. The projected development for closed claims through tenth report level was computed in a similar way but based on the experience of closed claims for all classifications combined. In addition, losses for open claims were developed from tenth report level to an estimated ultimate value by indemnity and medical component based on statewide incurred loss development factors,[13] adjusted to reflect the assumption that the incurred development after tenth report level will occur on open claims only. The development factors for each loss development grouping for open claims and for all classifications for closed claims are shown for indemnity losses in Exhibit 7.1, medical losses in Exhibit 7.2, and on a cumulative basis for both

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[9] See Exhibits 6.2 and 6.3 of Item AC22-12-01 of the December 6, 2022 WCIRB Actuarial Committee Agenda which is based on September 30, 2022 experience.

[10] See Item AC20-12-03 of the December 11, 2020 WCIRB Actuarial Committee Agenda.

[11] To the extent that an anomalously large number of post-termination cumulative trauma claims were filed for a single employer within a classification, to limit the impact on the indicated classification relativities, the limitation is applied to the group of these claims rather than on an individual claim basis. The net impact of these limitations is spread across all classifications.

[12] See Item AC20-12-03 of the December 11, 2020 WCIRB Actuarial Committee Agenda.

[13] These factors are based on Exhibits 2.1 and 2.2 of Item AC22-09-02 of the September 13, 2022 WCIRB Actuarial Committee Agenda which is based on June 30, 2022 experience.

indemnity and medical in Exhibit 7.3. The classifications assigned to each of the indemnity and medical loss development groupings for open claims are shown in Exhibits 7.4 and 7.5, respectively.

5. Adjustment to Individual Year Experience. Classifications may use three, four or five years of actual experience in computing relativities depending on the volume of payroll and loss experience in the classification. In order to ensure that a particular classification's relativity is not impacted by whether a particular year of experience was or was not used, an adjustment is made to the losses reported on the years used in the calculation. Specifically, Exhibits 8.1 and 8.2 show the factor for each policy year, NAICS Sector grouping and loss component. The factors represent the ratio of the average dollars of loss per $100 of payroll for that NAICS Sector grouping and loss component for the three most recent policy years of experience (2018 through 2020) to the comparable loss per $100 of payroll for each of the 2016 through 2020 policy years.

6. Adjustment to Overall Average Level of Experience. Even after the aforementioned adjustments, the actual losses reflected in the calculation are not necessarily consistent with the overall level of losses underlying the current advisory pure premium rates. For example, losses are adjusted to a current benefit level but have not been adjusted for other loss cost trends. To address this, an additional adjustment factor is applied to losses so that the average indicated loss to payroll ratio over all classifications balances to the average loss to payroll ratio underlying the current (September 1, 2022) advisory pure premium rates. This adjustment is applied separately to indemnity and medical losses. For the September 1, 2023 classification relativities, a factor of 1.025 is applied to indemnity losses so that the average indemnity loss to payroll ratio over all classifications balances to the average indemnity loss to payroll ratio underlying the approved September 1, 2022 advisory pure premium rates. Similarly, a factor of 0.899 is applied to medical losses so that the average medical loss to payroll ratio over all classifications balances to the average medical loss to payroll ratio underlying the approved September 1, 2022 advisory pure premium rates.

In summary, the reported unadjusted payroll and losses for a particular classification reported for each policy year are modified by (a) the estimated annual changes in wage levels for the classification relative to the statewide average annual changes in wage levels (Exhibit 4); (b) the appropriate benefit level adjustment factor (Exhibit 5); (c) the individual loss limit for the policy year (Exhibit 6); (d) the specified indemnity and medical loss development factors for the appropriate report level and, for open claims, the indemnity and medical loss development groupings to which the classification is assigned (Exhibit 7); (e) the appropriate factor to adjust for the use of earlier years of experience (Exhibit 8); and (f) the adjustment to the overall average level of experience. For example, to calculate the payroll shown in Exhibit 3 for policy year 2017 for Classification 4496, reported unadjusted payroll is multiplied by a factor of 1.006 to reflect the projected relative wage level change from policy year 2017 to policy year 2019 (Exhibit 4.4). To calculate the medical losses shown in Exhibit 3 for policy year 2017 for Classification 4496, the reported unadjusted medical losses for this classification are (a) multiplied by a benefit adjustment factor of 1.041 for policy year 2017 (Exhibit 5.13), (b) limited to be no more than $468,577 for each individual loss for policy year 2017 (Exhibit 6), (c) multiplied by the development factor of 1.073 for fourth report level medical losses for medical loss development group 3 for open claims and the fourth report level medical loss development factor of 1.024 for closed claims (Exhibit 7.3), (d) multiplied by a factor of 0.888 to adjust policy year 2017 NAICS Sector 31 medical losses to the level of the 2018 through 2020 experience (Exhibit 8.2), and (e) multiplied by the overall medical adjustment factor of 0.899.

As shown in the upper section of the table in Exhibit 3 for Classification 4496, for each loss component, the ratio of actual losses, adjusted as described above, to adjusted payroll is computed. For informational purposes only, the last column shows the total adjusted loss to payroll ratio by year.

Effective January 1, 2020, annual payroll limitations are applied to employees in five additional classifications, including 7607, *Video Post-Production/Audio Post-Production*; 8743, *Mortgage Brokers*; 8803, *Auditing, Accounting or Management Consulting Services*; 8820, *Law Firms*; and 8859, *Computer Programming or Software Development/Internet or Web-Based Application Development or Operation*. Effective September 1, 2022, annual payroll limitations are applied to employees in seven additional

classifications, including 8601, *Engineers/Oil or Gas Geologists or Scouts/Forest Engineers*; 8741, *Real Estate Agencies*; 8749, *Mortgage Bankers*; 8801, *Credit Unions*; 8808, *Banks*; 8822, *Insurance Companies*; and 8874, *Instrument Mfg. – electronic/Computer or Computer Peripheral Equipment Mfg./Telecommunications Equipment Mfg./Audio/Video Electronic Products Mfg./Integrated Circuit and Semiconductor Wafer Mfg*. In order to reflect the new payroll limitation in the proposed advisory pure premium rate and expected loss rate for these classifications, the payroll reported on an unlimited basis for these classifications is adjusted to a limited basis in the classification relativities analysis. The factors used to adjust the payroll for these classifications are based on a review of payroll expected to be above the payroll limitation based on ACS data that includes information on annual wages by industry and occupation. The factors estimated for each classification are shown in Table 1. These factors are applied to the adjusted payroll amounts and expected loss to payroll ratios for the classification in order to compute its September 1, 2023 classification relativity on a limited payroll basis.[14] For classifications with maximum payroll limitations effective January 1, 2020, only the payroll reported on policies incepting prior to January 1, 2020 is adjusted.

Table 1 – Adjustments for Payroll Limitations

Classification	Effective Date	Adjustment Factor
7607	1/1/2020	0.80
8743	1/1/2020	0.71
8803	1/1/2020	0.81
8820	1/1/2020	0.67
8859	1/1/2020	0.73
8601	9/1/2022	0.86
8741	9/1/2022	0.70
8749	9/1/2022	0.73
8801	9/1/2022	0.78
8808	9/1/2022	0.78
8822	9/1/2022	0.81
8874	9/1/2022	0.80

In prior regulatory filings, at least two years of experience were used for each classification to compute the adjusted loss to payroll ratio. For the September 1, 2023 classification relativities, the latest two available years of experience are based on policy years 2019 and 2020. These years include data that is significantly impacted by the COVID-19 pandemic and related economic downturn. These impacts differed significantly by industry. In particular, many employers were not operating in a usual capacity during the early pandemic period in the Spring of 2020. In order to mitigate the impact of the pandemic period data on the September 1, 2023 classification relativities, an additional year of experience was used for each classification after computing the number of years needed to meet the full credibility requirement (see discussion of selected loss to payroll ratios below), with a minimum of three years (2018 through 2020) and maximum of five years used.[15] For several classifications, an additional year of data (compared to the September 1, 2022 Regulatory Filing) is already utilized when determining the number of years required for full credibility. In these instances, another additional year of experience to mitigate the impact of the pandemic is not used as this may create unnecessary volatility.

The adjusted loss to payroll ratio is derived by dividing the total losses, adjusted as described above, for the experience period by the total adjusted payroll (in hundreds) for the same period based on the number of years used. For classifications determined to be fully credible with three, four or five years of experience used, the "indicated" limited loss to payroll ratio is equal to the adjusted loss to payroll ratio.

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[14] See Item AC18-06-03 of the June 14, 2019 and Item AC22-02-02 of the February 15, 2022 WCIRB Actuarial Committee Agendas and Minutes for more information.

[15] See Item AC22-09-03 of the September 13, 2022 and December 6, 2022 Actuarial Committee Agendas for more information.

Selected Loss to Payroll Ratios

For classifications that are not fully credible (i.e., credibility of less than 1.00), the "indicated" limited loss to payroll ratio, which is the basis of the selected loss to payroll ratio, is a weighted average of the adjusted loss to payroll ratio and the expected limited loss to payroll ratio adjusted for NAICS Sector differential, computed as discussed above. The credibility assigned to a particular classification's experience is based on expected limited losses. The expected limited losses are calculated by multiplying the payroll for the experience period (beginning with two years and up to five years) by the expected limited loss to payroll ratio (line 3 of Exhibit 1 divided by line 6 of Exhibit 1 in the illustrative example for Classification 4496). These expected limited losses are then compared to the full credibility standard to determine the credibility assigned to each classification's indemnity and medical loss components. The standard to be used for 100% credibility corresponds to 400 indemnity claims multiplied by the average adjusted indemnity cost per claim and 1,365 medical claims multiplied by the average adjusted medical cost per claim. For the September 1, 2023 classification relativities, these full credibility standards are equal to $11,106,011 for the indemnity component and $12,421,090 for the medical component. As discussed above, in order to mitigate the impact the pandemic period data, an additional year is used in addition to the number of years needed for full credibility (i.e., if two years are needed for full credibility, three years are used) up to five years total.

If the expected losses generated by five policy years of experience in the classification are not sufficient to meet the full credibility standard, partial credibility is utilized in the computation of the selected loss to payroll ratio. Partial credibility is determined as the two-fifths power of the ratio of a classification's expected losses by loss component to the full credibility standard. For Classification 4496, five-year expected losses resulted in 97% credibility for the indemnity component and 87% credibility for the medical component. These credibilities are shown for each classification in the classification relativity review sheets and in Exhibit 3 for Classification 4496.

To determine the indicated limited loss to payroll ratio, the credibility factor is used as the weight for the adjusted loss to payroll ratio and the complement of the credibility factor (1.0 minus the credibility factor) is used as the weight for the expected limited loss to payroll ratio adjusted for NAICS Sector differential. To the extent that full credibility is achieved for a loss component for a particular classification, the indicated limited loss to payroll ratio would be equal to the adjusted loss to payroll ratio (i.e., the expected limited loss to payroll ratio would not be used).

For Classification 4496, as shown in Exhibit 3, the indicated limited loss to payroll ratio of 1.467 for the medical component is calculated by combining 87% of 1.465 and 13% of 1.484 (the medical component of the expected limited loss to payroll ratio adjusted for NAICS Sector differential, shown in line 7 of Exhibit 1 and in Exhibit 3). The indemnity component of the indicated limited loss to payroll ratio of 1.660 is calculated in an analogous way with 97% as the indicated indemnity credibility for Classification 4496.

Both actual and expected losses have been adjusted to a limited loss basis. To adjust losses to an unlimited basis, the loss limit factor is applied to the indicated limited loss to payroll ratio to produce the "selected" (unlimited) loss to payroll ratio, which is the basis of the pure premium rate for the classification. The indemnity and medical loss limit factors by RHG are based on the loss elimination ratios published in the WCIRB's *California Loss Elimination Ratios and Retro Hazard Groups* that underlie the advisory *California Retrospective Rating Plan*.[16] Exhibit 9.1 shows the September 1, 2023 limit factors by RHG to account for claims in excess of the loss limit threshold ($500,000). These factors are developed from the database underlying the computation of loss elimination ratios and adjusted to the level underlying policies incepting between September 1, 2023 and August 31, 2024, which are shown in Exhibit 9.2. The classifications assigned by the WCIRB to each of the retrospective rating hazard groups are shown in Exhibit 9.3. For Classification 4496, the limit factors used to adjust the indicated limited loss to payroll ratios to an unlimited basis are 1.078 for indemnity and 1.210 for medical, based on RHG 3, to which Classification 4496 is assigned.

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[16] https://www.wcirb.com/sites/default/files/documents/2019_retrospective_rating_plan.pdf

As in the past, the WCIRB has restricted the annual change in any particular classification's relativity to 25%. The selected loss to payroll ratios for classifications subject and not subject to this restriction are shown on the classification relativity review sheets as the "Selected Loss to Payroll Ratio (Restricted to 25% Change)" and "Selected (Unlimited) Loss to Payroll Ratio", respectively. The net impact of application of these 25% limitations is spread to other classifications' relativities as part of the "Adjustment to Overall Level of Experience" described above. Exhibits 10.1 and 10.2 show a list of classifications impacted by the restriction and their unrestricted indicated changes in relativities.

For informational purposes, each classification relativity review sheet also provides the indicated relativity change (prior to application of the 25% restriction where applicable). This is determined by comparing the selected or indicated (unlimited) loss to payroll ratio to the expected unlimited loss to payroll ratio. Also, for informational purposes, the last line of each classification's relativity review sheet shows the relativity of the selected loss to payroll ratio for the particular classification to the statewide average for all classifications. The statewide average loss to payroll ratio for the September 1, 2023 classification relativities is 1.039 (with the indemnity component of the ratio at 0.525 and the medical component at 0.514).

Proposed Classification Changes
Based on the recommended modifications to the Standard Classification System proposed in Section A as well as special adjustments recommended to the classification relativity determination process for several classifications by the WCIRB Classification and Rating Committee, the WCIRB has computed the relativities for the classifications as set forth below:

1. Combination of Classifications 0400, *Cotton Merchants/Warehouses – cotton*, and 0401, *Cotton Gin Operation*, for classification ratemaking purposes. Classification 0400 no longer produces a statistically credible classification relativity on its own. As a result, the experience of this classification is combined with the experience of Classification 0401 for the purposes of computing the classification relativities for these classifications. The selected loss to payroll ratio for Classification 0400 was restricted to a 25% increase over the expected unlimited loss to payroll ratio derived for Classification 0400 on its own.

2. Combination of Classification 4312, *Newspaper Delivery*, with Classifications 4304, *Newspaper Publishing or Printing – all other employees*, and 7198, *Parcel Delivery and Messenger Service Companies*, for classification ratemaking purposes. Classification 4312 no longer produces a statistically credible classification relativity on its own. As a result, the experience of this classification is combined with the experience of Classifications 4304 and 7198 for the purposes of computing the classification relativities for these classifications. The selected loss to payroll ratio for Classification 4312 was restricted to a 25% increase over the expected unlimited loss to payroll ratio derived for Classification 4312 on its own.

3. Adjustment to the classification relativities for Classifications 8871, *Clerical Telecommuter Employees – N.O.C.*, and 8810, *Clerical Office Employees*. Classification 8871 was established January 1, 2021. A review of preliminary experience for Classification 8871 suggests its relativity is significantly below that for Classification 8810.[17] As a result, the selected loss to payroll ratio for Classification 8871 is decreased by 25% from the expected unlimited loss to payroll ratio for Classification 8810. The selected loss to payroll ratio for Classification 8810 is adjusted by 2.5% to offset the decrease to the loss to payroll ratio for Classification 8871.

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[17] See Item 3C of the January 31, 2023 WCIRB Classification and Rating Committee Agenda and Minutes for more information.

Exhibit 1

Derivation of Expected Limited Loss to Payroll Ratio

Classification 4496 - PLASTICS - FABRICATED PRODUCTS MFG

	Indemnity	Medical	Total
1 Selected (unlimited) loss to Payroll Ratio September 1, 2022	1.748	1.800	3.547
2 Adjustment to Reflect Distribution of Losses in September 1, 2022 Pure Premium Rates	1.049	0.971	
3 Expected Unlimited Loss to Payroll Ratio (1) x (2)	1.833	1.748	3.581
4 Adjustment for NAICS Sector Differential (for NAICS Sector 31)	1.017	1.026	
5 Expected Unlimited Loss to Payroll Ratio Adjusted for NAICS Sector Differential (3) x (4)	1.864	1.793	3.657
6 Limit Factor - September 1, 2022 (for RHG 3)	1.078	1.209	
7 Expected Limited Loss to Payroll Ratio Adjusted for NAICS Sector Differential (5) / (6)	1.729	1.484	3.213

Exhibit 2.1

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

NAICS Sector(s)	Sector Name(s)	Indemnity	Medical
11 & 21	Agriculture & Mining	1.021	1.028
22 & 23	Utilities & Construction	0.985	0.911
31	Manufacturing	1.017	1.026
42	Wholesale	0.980	1.000
44	Retail	1.002	1.028
48	Transportation & Warehousing	1.021	1.062
51	Information	0.934	0.938
52	Finance & Insurance	0.881	0.903
53	Real Estate	0.998	0.985
54	Professional Services	0.828	0.872
56	Administrative	0.998	1.004
61	Education	0.954	0.904
62	Health	1.064	1.049
71	Arts & Entertainment	1.117	1.084
72	Hospitality	1.027	1.063
81	Other	1.008	1.038
8742	Outside Sales	0.907	0.869
8810 & 92	Clerical & Public Admin	0.972	0.960

Note:
These factors represent the ratio of actual to expected losses for policy years 2018 to 2020

NAICS Sectors Classification Assignments

NAICS Sector 11 (Agriculture) Classifications

0005	0040	0171	7410
0016	0041	0172	8209
0034	0045	0401	
0035	0050	2702	
0036	0079	2727	
0038	0096	7409	

NAICS Sector 21 (Mining) Classifications

1122	1624	6204	6235
1320	1710	6206	6237
1322	1741	6213	
1452	4000	6216	

NAICS Sector 22 (Utilities) Classifications

0251	7520	7580
7500	7539	

NAICS Sector 23 (Construction) Classifications

1330	5193	5484	6315
3719	5195	5485	6316
3724	5201	5506	6325
5020	5205	5507	6361
5027	5212	5538	6364
5028	5213	5542	6400
5029	5214	5552	7272
5040	5222	5553	7538
5102	5225	5606	7601
5107	5348	5610	7605
5108	5403	5632	7855
5130	5432	5633	8227
5140	5436	6003	8729
5146	5443	6011	9516
5160	5446	6218	9521
5183	5447	6220	9529
5184	5467	6233	9531
5185	5470	6251	9552
5186	5474	6258	
5187	5479	6307	
5190	5482	6308	

NAICS Sector 31 (Manufacturing) Classifications

1438	2117	2790	3076
1463	2121	2797	3081
1699	2123	2806	3082
1701	2142	2812	3085
1803	2163	2819	3099
1925	2222	2840	3110
2002	2362	2842	3131
2003	2402	2852	3146
2014	2413	2881	3152
2030	2501	2883	3165
2063	2570	2915	3169
2081	2571	2923	3175
2095	2576	3018	3178
2102	2660	3022	3179
2107	2683	3030	3180
2108	2688	3039	3220
2109	2710	3040	3241
2111	2731	3060	3257
2113	2757	3066	3339
2116	2759	3070	3365

NAICS Sector 31 (Manufacturing) Classifications (Continued)

3372	3805	4286	4683
3383	3808	4295	4691
3400	3815	4297	4692
3401	3828	4299	4717
3501	3830	4351	4720
3507	3831	4354	4740
3560	3840	4410	4771
3568	4034	4420	4828
3569	4036	4432	4829
3570	4038	4470	4831
3572	4041	4478	4983
3573	4049	4492	5951
3574	4111	4494	6504
3577	4112	4495	6834
3612	4114	4496	8019
3620	4150	4497	8813
3632	4239	4498	8846
3634	4240	4499	
3643	4243	4557	
3647	4244	4558	
3651	4250	4611	
3681	4251	4623	
3682	4279	4635	
3683	4283	4665	

NAICS Sector 42 (Wholesale) Classifications

0400	8032	8107	8500
3821	8041	8116	8745
4130	8042	8117	8847
7392	8059	8215	
8001	8063	8232	
8004	8064	8267	
8018	8102	8286	
8021	8106	8350	

NAICS Sector 44 (Retail) Classifications

5192	8017	8061	8388
8006	8031	8062	8391
8008	8039	8065	8400
8010	8046	8066	8748
8013	8057	8071	
8015	8060	8324	

NAICS Sector 48 (Transportation) Classifications

4312	7232	7405	7515
7133	7360	7421	8291
7198	7365	7424	8292
7219	7382	7428	8293
7227	7403	7429	8304

NAICS Sector 51 (Information) Classifications

4304	7607	8807	8818
4362	7610	8811	9155
7600	8800	8812	9610

NAICS Sector 52 (Finance & Insurance) Classifications

8720	8749	8808	8850
8743	8801	8822	

NAICS Sector 53 (Real Estate) Classifications

8028	8741	9010
8290	9007	9011
8740	9009	9015

NAICS Sector 54 (Professional Services) Classifications

4361	8601	8831	9549
4511	8803	8859	
4512	8820	8874	
7248	8821	9507	

NAICS Sector 56 (Administrative) Classifications

0042	5650	9096	9424
0106	7721	9097	9426
2584	9008	9402	
5473	9031	9403	

NAICS Sector 61 (Education) Classifications

8868	8870	8875	9101

NAICS Sector 62 (Health) Classifications

7332	8827	8839	9059
8804	8829	8851	9070
8806	8830	8852	9085
8823	8834	9043	

NAICS Sector 71 (Arts & Entertainment) Classifications

7207	9053	9095	9182
8278	9060	9151	9184
8631	9061	9154	9185
8746	9067	9156	
8838	9069	9180	
9016	9092	9181	

NAICS Sector 72 (Hospitality) Classifications

8078	9048	9050	9079

NAICS Sector 81 (Other) Classifications

2585	8387	8755	9522
2589	8389	8840	9586
3726	8390	9054	9620
5128	8392	9066	
5129	8393	9220	
5191	8397	9501	
8370	8744	9519	

NAICS Sector 92 (Public Administration) Classifications

7706	7720	9033	9420
7707	7722	9410	9422

NAICS Sector 8742 (Outside Sales) Classifications

8742

NAICS Sector 8810 (Clerical) Classifications

8810	8871

Exhibit 3

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code:　4496　RHG:　3　NAICS: 31　　ILDG:　4　MLDG:　3　CLASS:　PLASTICS – FABRICATED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	120,066,165	6	79	139	1,962,272	1,635,582	3,597,854	2.997
2017	120,993,469	5	71	144	1,445,404	1,597,231	3,042,635	2.515
2018	122,222,398	2	71	148	1,308,482	1,321,222	2,629,704	2.152
2019	124,428,192	5	95	133	3,102,379	2,250,722	5,353,101	4.302
2020	124,051,222	2	76	101	2,323,710	2,158,053	4,481,763	3.613
	611,761,446	20	392	665	10,142,247	8,962,810	19,105,057	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.658	1.465	3.123	
Expected Unlimited Loss to Payroll Ratio:	1.833	1.748	3.581	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.729	1.484	3.213	
Credibility:	0.97	0.87		
Indicated Limited Loss to Payroll Ratio:	1.660	1.467	3.127	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.789**	**1.775**	**3.564**	
Indicated Relativity Change:				-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:				343.1%

Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year				
	2016	2017	2018	2019	2020
0005	1.027	1.013	1.003	1.000	1.000
0016	1.045	1.021	1.009	1.000	1.000
0034	1.001	0.998	0.999	1.000	1.000
0035	1.022	1.014	1.003	1.000	1.000
0036	1.039	1.019	1.006	1.000	1.000
0038	1.041	1.025	1.012	1.000	1.000
0040	1.038	1.018	1.007	1.000	1.000
0041	1.039	1.018	1.007	1.000	1.000
0042	1.066	1.031	1.010	1.000	1.000
0045	1.039	1.017	1.008	1.000	1.000
0050	1.043	1.020	1.008	1.000	1.000
0079	1.041	1.019	1.007	1.000	1.000
0096	1.044	1.020	1.008	1.000	1.000
0106	1.073	1.035	1.011	1.000	1.000
0171	1.048	1.034	1.021	1.000	1.000
0172	1.045	1.021	1.009	1.000	1.000
0251	0.993	0.995	0.997	1.000	1.000
0400	1.038	1.017	1.005	1.000	1.000
0401	1.050	1.023	1.011	1.000	1.000
1122	0.971	0.970	0.985	1.000	1.000
1320	0.994	0.993	0.994	1.000	1.000
1322	0.984	0.988	0.992	1.000	1.000
1330	1.012	0.999	0.995	1.000	1.000
1438	0.998	0.994	0.995	1.000	1.000
1452	0.986	0.986	0.991	1.000	1.000
1463	1.006	0.996	0.995	1.000	1.000
1624	1.007	0.998	0.996	1.000	1.000
1699	1.022	1.008	0.999	1.000	1.000
1701	1.025	1.009	0.999	1.000	1.000
1710	1.003	0.992	0.993	1.000	1.000
1741	1.003	0.995	0.995	1.000	1.000
1803	1.022	1.010	1.000	1.000	1.000
1925	1.009	0.999	0.997	1.000	1.000
2002	1.046	1.024	1.007	1.000	1.000
2003	1.044	1.026	1.009	1.000	1.000
2014	1.039	1.019	1.007	1.000	1.000
2030	1.038	1.016	1.002	1.000	1.000
2063	1.033	1.012	1.001	1.000	1.000
2081	1.045	1.018	1.002	1.000	1.000
2095	1.045	1.019	1.002	1.000	1.000
2102	1.045	1.023	1.009	1.000	1.000
2107	1.044	1.021	1.009	1.000	1.000
2108	1.046	1.022	1.010	1.000	1.000
2109	1.048	1.024	1.010	1.000	1.000
2111	1.045	1.023	1.006	1.000	1.000
2113	1.051	1.021	1.003	1.000	1.000
2116	1.039	1.021	1.007	1.000	1.000
2117	1.041	1.019	1.005	1.000	1.000
2121	1.013	1.011	1.005	1.000	1.000
2123	1.048	1.023	1.011	1.000	1.000
2142	1.032	1.016	1.005	1.000	1.000
2163	1.030	1.014	1.003	1.000	1.000
2222	1.031	1.021	1.008	1.000	1.000
2362	1.051	1.031	1.008	1.000	1.000
2402	1.052	1.028	1.010	1.000	1.000

[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year				
	2016	2017	2018	2019	2020
2413	1.009	0.998	0.995	1.000	1.000
2501	1.024	1.014	1.003	1.000	1.000
2570	1.039	1.023	1.006	1.000	1.000
2571	1.029	1.015	1.004	1.000	1.000
2576	1.046	1.024	1.008	1.000	1.000
2584	1.024	1.017	1.007	1.000	1.000
2585	1.065	1.040	1.016	1.000	1.000
2589	1.065	1.040	1.016	1.000	1.000
2660	1.039	1.022	1.006	1.000	1.000
2683	1.021	1.008	1.000	1.000	1.000
2688	1.044	1.024	1.008	1.000	1.000
2702	1.058	1.030	1.008	1.000	1.000
2710	1.040	1.021	1.005	1.000	1.000
2727	1.048	1.025	1.006	1.000	1.000
2731	1.033	1.016	1.003	1.000	1.000
2757	1.027	1.011	1.001	1.000	1.000
2759	1.031	1.013	1.001	1.000	1.000
2790	1.002	1.001	0.999	1.000	1.000
2797	1.026	1.010	1.000	1.000	1.000
2806	1.027	1.013	1.002	1.000	1.000
2812	1.028	1.012	1.001	1.000	1.000
2819	1.027	1.013	1.002	1.000	1.000
2840	1.038	1.024	1.007	1.000	1.000
2842	1.024	1.010	1.000	1.000	1.000
2852	1.035	1.019	1.005	1.000	1.000
2881	1.034	1.017	1.004	1.000	1.000
2883	1.032	1.016	1.003	1.000	1.000
2915	1.024	1.010	1.001	1.000	1.000
2923	1.034	1.017	1.004	1.000	1.000
3018	0.993	0.994	0.995	1.000	1.000
3022	0.999	0.995	0.996	1.000	1.000
3030	1.015	1.006	1.000	1.000	1.000
3039	1.016	1.007	1.000	1.000	1.000
3040	1.009	1.000	0.997	1.000	1.000
3060	1.014	1.004	0.999	1.000	1.000
3066	1.011	1.005	1.000	1.000	1.000
3070	1.007	1.005	1.001	1.000	1.000
3076	1.022	1.011	1.003	1.000	1.000
3081	1.012	1.000	0.997	1.000	1.000
3082	1.015	1.006	0.999	1.000	1.000
3085	1.016	1.004	0.999	1.000	1.000
3099	1.000	0.997	0.996	1.000	1.000
3110	0.996	0.994	0.995	1.000	1.000
3131	1.006	1.001	0.999	1.000	1.000
3146	1.001	0.997	0.997	1.000	1.000
3152	1.003	0.997	0.996	1.000	1.000
3165	1.012	1.004	1.000	1.000	1.000
3169	1.025	1.011	1.001	1.000	1.000
3175	1.021	1.009	1.001	1.000	1.000
3178	1.017	1.009	1.002	1.000	1.000
3179	1.019	1.009	1.002	1.000	1.000
3180	1.019	1.008	1.000	1.000	1.000
3220	1.019	1.009	1.001	1.000	1.000
3241	1.004	0.998	0.997	1.000	1.000
3257	1.017	1.007	0.999	1.000	1.000
3339	1.010	1.000	0.997	1.000	1.000

[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year				
	2016	2017	2018	2019	2020
3365	1.009	1.000	0.998	1.000	1.000
3372	1.016	1.007	1.000	1.000	1.000
3383	1.053	1.027	1.003	1.000	1.000
3400	1.011	1.003	0.999	1.000	1.000
3401	1.017	1.005	0.999	1.000	1.000
3501	1.005	1.002	1.000	1.000	1.000
3507	1.008	1.001	0.998	1.000	1.000
3560	1.002	0.997	0.997	1.000	1.000
3568	1.028	1.015	1.003	1.000	1.000
3569	1.004	0.999	0.998	1.000	1.000
3570	1.015	1.006	1.000	1.000	1.000
3572	1.012	1.006	1.001	1.000	1.000
3573	1.016	1.007	1.001	1.000	1.000
3574	1.018	1.009	1.001	1.000	1.000
3577	0.997	0.997	0.997	1.000	1.000
3612	1.004	0.999	0.997	1.000	1.000
3620	1.015	1.007	1.001	1.000	1.000
3632	1.002	0.996	0.996	1.000	1.000
3634	1.013	1.004	0.999	1.000	1.000
3643	1.005	0.999	0.998	1.000	1.000
3647	1.002	0.998	0.997	1.000	1.000
3651	1.022	1.011	1.003	1.000	1.000
3681	1.006	1.004	1.001	1.000	1.000
3682	1.005	1.006	1.003	1.000	1.000
3683	1.007	1.004	1.001	1.000	1.000
3719	0.964	0.967	0.985	1.000	1.000
3724	0.992	0.989	0.993	1.000	1.000
3726	1.004	0.998	0.998	1.000	1.000
3805	0.991	0.990	0.995	1.000	1.000
3808	1.032	1.014	1.002	1.000	1.000
3815	1.018	1.008	1.001	1.000	1.000
3821	1.003	1.001	0.997	1.000	1.000
3828	1.016	1.005	0.999	1.000	1.000
3830	0.978	0.984	0.993	1.000	1.000
3831	0.987	0.987	0.993	1.000	1.000
3840	1.022	1.009	1.000	1.000	1.000
4000	1.008	0.999	0.996	1.000	1.000
4034	1.025	1.009	0.999	1.000	1.000
4036	1.024	1.009	1.000	1.000	1.000
4038	1.023	1.006	0.998	1.000	1.000
4041	1.025	1.009	1.000	1.000	1.000
4049	1.025	1.010	0.999	1.000	1.000
4111	1.029	1.014	1.002	1.000	1.000
4112	1.005	1.003	1.000	1.000	1.000
4114	1.028	1.013	1.002	1.000	1.000
4130	1.011	1.005	0.999	1.000	1.000
4150	1.006	1.003	0.999	1.000	1.000
4239	1.024	1.011	1.001	1.000	1.000
4240	1.023	1.009	1.000	1.000	1.000
4243	1.017	1.006	0.999	1.000	1.000
4244	1.019	1.007	0.999	1.000	1.000
4250	1.021	1.007	0.999	1.000	1.000
4251	1.017	1.006	0.998	1.000	1.000
4279	1.017	1.005	0.999	1.000	1.000
4283	1.016	1.005	0.999	1.000	1.000
4286	1.017	1.005	0.998	1.000	1.000

[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year				
	2016	2017	2018	2019	2020
4295	1.020	1.011	1.001	1.000	1.000
4297	0.999	1.004	1.000	1.000	1.000
4299	1.008	1.002	0.997	1.000	1.000
4304	0.992	0.994	0.995	1.000	1.000
4312	1.003	0.999	0.996	1.000	1.000
4351	1.014	1.006	0.999	1.000	1.000
4354	0.985	0.990	0.995	1.000	1.000
4361	1.061	1.033	1.003	1.000	1.000
4362	1.010	1.010	1.006	1.000	1.000
4410	1.017	1.004	0.998	1.000	1.000
4420	0.996	0.995	0.996	1.000	1.000
4432	1.027	1.005	0.997	1.000	1.000
4470	1.003	0.996	0.996	1.000	1.000
4478	1.020	1.007	0.999	1.000	1.000
4492	1.011	1.004	0.998	1.000	1.000
4494	1.020	1.007	0.999	1.000	1.000
4495	1.012	1.002	0.998	1.000	1.000
4496	1.017	1.006	0.999	1.000	1.000
4497	1.010	1.002	0.998	1.000	1.000
4498	1.018	1.006	0.999	1.000	1.000
4499	1.013	1.004	0.999	1.000	1.000
4511	1.012	1.012	1.005	1.000	1.000
4512	1.020	1.019	1.008	1.000	1.000
4557	1.019	1.008	1.001	1.000	1.000
4558	1.012	1.003	0.998	1.000	1.000
4611	1.014	1.007	1.001	1.000	1.000
4623	1.019	1.009	1.001	1.000	1.000
4635	0.999	0.992	0.994	1.000	1.000
4665	1.044	1.018	1.002	1.000	1.000
4683	1.029	1.012	1.003	1.000	1.000
4691	1.037	1.028	1.010	1.000	1.000
4692	1.009	1.001	0.996	1.000	1.000
4717	1.030	1.010	0.999	1.000	1.000
4720	1.022	1.007	0.999	1.000	1.000
4740	1.017	1.008	1.002	1.000	1.000
4771	0.991	0.990	0.994	1.000	1.000
4828	1.008	0.998	0.996	1.000	1.000
4829	1.017	1.006	1.000	1.000	1.000
4831	1.002	0.999	0.998	1.000	1.000
4983	1.024	1.009	1.000	1.000	1.000
5020	0.962	0.933	0.964	1.000	1.000
5027	1.022	1.000	0.994	1.000	1.000
5028	1.022	1.002	0.995	1.000	1.000
5029	1.019	1.003	0.995	1.000	1.000
5040	1.008	0.998	0.995	1.000	1.000
5102	1.008	0.993	0.993	1.000	1.000
5107	1.015	1.002	0.997	1.000	1.000
5108	1.017	1.006	0.999	1.000	1.000
5128	0.993	0.995	0.997	1.000	1.000
5129	0.993	0.995	0.997	1.000	1.000
5130	0.993	0.995	0.997	1.000	1.000
5140	0.962	0.973	0.988	1.000	1.000
5146	1.018	1.004	0.997	1.000	1.000
5160	0.943	0.939	0.970	1.000	1.000

[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year				
	2016	2017	2018	2019	2020
5183	1.006	1.002	0.998	1.000	1.000
5184	0.975	0.948	0.971	1.000	1.000
5185	1.004	1.000	0.997	1.000	1.000
5186	0.985	0.980	0.988	1.000	1.000
5187	1.005	1.001	0.997	1.000	1.000
5190	0.968	0.977	0.990	1.000	1.000
5191	0.992	0.997	0.998	1.000	1.000
5192	1.014	1.003	0.999	1.000	1.000
5193	0.992	0.997	0.998	1.000	1.000
5195	0.970	0.980	0.992	1.000	1.000
5201	1.017	1.001	0.995	1.000	1.000
5205	1.014	0.999	0.994	1.000	1.000
5212	1.014	1.000	0.993	1.000	1.000
5213	1.012	0.999	0.994	1.000	1.000
5214	1.017	1.002	0.995	1.000	1.000
5222	1.015	1.000	0.995	1.000	1.000
5225	1.014	1.004	0.998	1.000	1.000
5348	1.020	1.006	0.998	1.000	1.000
5403	1.020	1.006	0.998	1.000	1.000
5432	1.016	1.001	0.996	1.000	1.000
5436	1.026	1.016	1.003	1.000	1.000
5443	0.963	0.934	0.965	1.000	1.000
5446	0.976	0.951	0.973	1.000	1.000
5447	0.968	0.941	0.968	1.000	1.000
5467	1.029	1.019	1.005	1.000	1.000
5470	1.026	1.014	1.002	1.000	1.000
5473	1.011	1.000	0.997	1.000	1.000
5474	1.010	0.998	0.995	1.000	1.000
5479	0.960	0.930	0.963	1.000	1.000
5482	1.013	0.999	0.996	1.000	1.000
5484	0.965	0.938	0.967	1.000	1.000
5485	0.967	0.939	0.967	1.000	1.000
5506	1.006	0.990	0.991	1.000	1.000
5507	1.007	0.992	0.992	1.000	1.000
5538	1.005	1.002	0.998	1.000	1.000
5542	1.003	1.000	0.997	1.000	1.000
5552	1.013	1.026	1.015	1.000	1.000
5553	1.013	1.026	1.016	1.000	1.000
5606	1.008	0.998	0.995	1.000	1.000
5610	1.021	1.010	1.000	1.000	1.000
5632	0.996	0.975	0.984	1.000	1.000
5633	0.973	0.948	0.971	1.000	1.000
5650	1.053	1.031	1.019	1.000	1.000
5951	1.019	1.015	1.006	1.000	1.000
6003	1.010	1.000	0.996	1.000	1.000
6011	1.006	0.987	0.989	1.000	1.000
6204	1.018	1.002	0.997	1.000	1.000
6206	1.005	1.002	0.999	1.000	1.000
6213	1.003	0.998	0.996	1.000	1.000
6216	1.008	1.001	0.998	1.000	1.000
6218	1.010	1.000	0.997	1.000	1.000
6220	1.010	0.998	0.995	1.000	1.000
6233	0.995	0.991	0.993	1.000	1.000
6235	0.983	0.989	0.993	1.000	1.000
6237	1.002	0.999	0.997	1.000	1.000
6251	1.012	1.000	0.996	1.000	1.000

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Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year				
	2016	2017	2018	2019	2020
6258	1.016	1.000	0.995	1.000	1.000
6307	1.007	0.997	0.994	1.000	1.000
6308	1.001	0.994	0.995	1.000	1.000
6315	1.004	0.996	0.995	1.000	1.000
6316	1.002	0.994	0.995	1.000	1.000
6325	0.979	0.985	0.995	1.000	1.000
6361	1.009	0.997	0.995	1.000	1.000
6364	1.010	1.001	0.998	1.000	1.000
6400	1.019	1.004	0.997	1.000	1.000
6504	1.022	1.010	1.002	1.000	1.000
6834	1.014	1.006	1.000	1.000	1.000
7133	1.029	1.007	1.004	1.000	1.000
7198	1.007	1.001	0.998	1.000	1.000
7207	1.041	1.024	1.009	1.000	1.000
7219	1.023	1.010	1.001	1.000	1.000
7227	1.028	1.015	1.003	1.000	1.000
7232	1.029	1.014	1.003	1.000	1.000
7248	0.985	0.990	0.996	1.000	1.000
7272	1.084	1.059	1.021	1.000	1.000
7332	1.065	1.076	1.030	1.000	1.000
7360	1.015	1.003	1.000	1.000	1.000
7365	1.277	1.201	1.071	1.000	1.000
7382	1.069	1.031	1.008	1.000	1.000
7392	1.004	1.002	0.998	1.000	1.000
7403	1.038	1.012	1.006	1.000	1.000
7405	1.033	1.010	1.005	1.000	1.000
7409	1.044	1.019	1.010	1.000	1.000
7410	1.046	1.020	1.010	1.000	1.000
7421	0.986	0.990	0.995	1.000	1.000
7424	1.023	1.010	1.005	1.000	1.000
7428	0.996	0.993	0.997	1.000	1.000
7429	0.997	0.991	0.996	1.000	1.000
7500	1.011	1.008	1.003	1.000	1.000
7515	0.986	0.989	0.995	1.000	1.000
7520	0.989	0.993	0.996	1.000	1.000
7538	0.992	0.991	0.996	1.000	1.000
7539	0.976	0.990	0.997	1.000	1.000
7580	1.000	0.999	0.999	1.000	1.000
7600	0.982	0.989	0.996	1.000	1.000
7601	0.993	0.994	0.997	1.000	1.000
7605	0.969	0.976	0.990	1.000	1.000
7607	0.999	1.012	1.009	1.000	1.000
7610	0.998	1.013	1.010	1.000	1.000
7706	1.006	1.006	1.001	1.000	1.000
7707	1.000	1.000	1.000	1.000	1.000
7720	1.011	1.009	1.002	1.000	1.000
7721	1.035	1.003	0.995	1.000	1.000
7722	1.000	1.000	1.000	1.000	1.000
7855	1.000	0.998	0.996	1.000	1.000
8001	1.010	1.011	1.001	1.000	1.000
8004	1.041	1.021	1.007	1.000	1.000
8006	1.041	1.026	1.009	1.000	1.000
8008	1.049	1.031	1.009	1.000	1.000
8010	1.024	1.016	1.005	1.000	1.000
8013	1.042	1.027	1.005	1.000	1.000
8015	1.027	1.018	1.005	1.000	1.000

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Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year				
	2016	2017	2018	2019	2020
8017	1.024	1.016	1.005	1.000	1.000
8018	1.022	1.007	1.002	1.000	1.000
8019	1.008	1.002	0.998	1.000	1.000
8021	1.039	1.018	1.004	1.000	1.000
8028	1.011	1.004	0.999	1.000	1.000
8031	1.038	1.024	1.009	1.000	1.000
8032	1.020	1.012	1.002	1.000	1.000
8039	1.038	1.021	1.005	1.000	1.000
8041	1.017	1.011	1.003	1.000	1.000
8042	1.026	1.017	1.004	1.000	1.000
8046	1.014	1.006	0.999	1.000	1.000
8057	1.022	1.013	1.004	1.000	1.000
8059	1.025	1.016	1.004	1.000	1.000
8060	1.036	1.024	1.009	1.000	1.000
8061	1.048	1.030	1.011	1.000	1.000
8062	1.000	1.001	0.998	1.000	1.000
8063	1.017	1.011	1.003	1.000	1.000
8064	1.034	1.023	1.006	1.000	1.000
8065	1.030	1.017	1.004	1.000	1.000
8066	1.047	1.032	1.010	1.000	1.000
8071	1.043	1.029	1.009	1.000	1.000
8078	1.032	1.026	1.014	1.000	1.000
8102	1.037	1.023	1.009	1.000	1.000
8106	1.011	1.003	0.998	1.000	1.000
8107	1.010	1.002	0.998	1.000	1.000
8116	1.016	1.005	1.000	1.000	1.000
8117	1.041	1.023	1.007	1.000	1.000
8209	1.041	1.019	1.008	1.000	1.000
8215	1.033	1.014	1.004	1.000	1.000
8227	1.005	0.993	0.993	1.000	1.000
8232	1.026	1.014	1.003	1.000	1.000
8267	1.017	1.008	1.000	1.000	1.000
8278	1.000	1.000	1.000	1.000	1.000
8286	1.041	1.018	1.006	1.000	1.000
8290	1.036	1.020	1.004	1.000	1.000
8291	1.037	1.017	1.005	1.000	1.000
8292	1.027	1.014	1.003	1.000	1.000
8293	1.008	1.002	0.999	1.000	1.000
8304	1.046	1.023	1.009	1.000	1.000
8324	1.065	1.043	1.017	1.000	1.000
8350	1.020	1.010	1.002	1.000	1.000
8370	1.002	1.001	0.999	1.000	1.000
8387	1.063	1.038	1.015	1.000	1.000
8388	1.022	1.010	1.001	1.000	1.000
8389	1.012	1.005	0.997	1.000	1.000
8390	1.083	1.053	1.017	1.000	1.000
8391	1.029	1.019	1.004	1.000	1.000
8392	1.065	1.042	1.015	1.000	1.000
8393	1.025	1.020	1.005	1.000	1.000
8397	1.006	1.001	0.995	1.000	1.000
8400	1.028	1.017	1.005	1.000	1.000
8500	1.025	1.013	1.002	1.000	1.000
8601	0.982	0.989	0.996	1.000	1.000
8631	0.917	0.941	0.969	1.000	1.000
8720	0.989	0.987	0.993	1.000	1.000
8729	0.939	0.934	0.968	1.000	1.000

[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year				
	2016	2017	2018	2019	2020
8740	1.027	1.017	1.002	1.000	1.000
8741	1.022	1.015	1.001	1.000	1.000
8742	0.987	0.990	0.997	1.000	1.000
8743	0.942	0.961	0.984	1.000	1.000
8744	0.987	0.990	0.997	1.000	1.000
8745	0.999	1.004	1.002	1.000	1.000
8746	0.987	0.990	0.997	1.000	1.000
8748	1.024	1.016	1.002	1.000	1.000
8749	0.940	0.964	0.986	1.000	1.000
8755	0.957	0.976	0.993	1.000	1.000
8800	1.002	1.004	1.000	1.000	1.000
8801	0.957	0.972	0.989	1.000	1.000
8803	0.966	0.977	0.991	1.000	1.000
8804	1.018	1.010	1.004	1.000	1.000
8806	1.077	1.057	1.021	1.000	1.000
8807	1.000	0.999	0.997	1.000	1.000
8808	0.953	0.969	0.987	1.000	1.000
8810	0.986	0.990	0.997	1.000	1.000
8811	0.986	0.990	0.997	1.000	1.000
8812	0.986	0.990	0.997	1.000	1.000
8813	1.012	1.005	0.998	1.000	1.000
8818	0.990	0.992	0.994	1.000	1.000
8820	0.983	0.984	0.991	1.000	1.000
8821	0.995	0.993	0.994	1.000	1.000
8822	0.916	0.939	0.975	1.000	1.000
8823	1.024	1.013	1.004	1.000	1.000
8827	1.051	1.040	1.017	1.000	1.000
8829	1.027	1.016	1.007	1.000	1.000
8830	1.040	1.020	1.006	1.000	1.000
8831	1.013	1.007	1.003	1.000	1.000
8834	0.997	1.007	1.007	1.000	1.000
8838	1.007	1.004	1.000	1.000	1.000
8839	0.982	1.009	1.007	1.000	1.000
8840	1.047	1.029	1.008	1.000	1.000
8846	1.014	1.007	1.000	1.000	1.000
8847	1.028	1.016	1.005	1.000	1.000
8850	0.950	0.970	0.989	1.000	1.000
8851	1.047	1.033	1.013	1.000	1.000
8852	1.035	1.025	1.011	1.000	1.000
8859	0.992	0.998	0.999	1.000	1.000
8868	1.023	1.011	1.002	1.000	1.000
8870	1.023	1.011	1.002	1.000	1.000
8871	0.986	0.990	0.997	1.000	1.000
8874	0.986	0.990	0.997	1.000	1.000
8875	1.019	1.007	1.001	1.000	1.000
9007	1.050	1.036	1.010	1.000	1.000
9008	0.997	0.996	0.997	1.000	1.000
9009	1.022	1.013	1.002	1.000	1.000
9010	1.036	1.021	1.003	1.000	1.000
9011	1.030	1.019	1.002	1.000	1.000
9015	1.021	1.010	1.000	1.000	1.000
9016	1.031	1.015	1.004	1.000	1.000
9031	1.059	1.034	1.020	1.000	1.000
9033	1.043	1.028	1.006	1.000	1.000
9043	1.016	1.020	1.011	1.000	1.000
9048	1.028	1.007	0.998	1.000	1.000

[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year				
	2016	2017	2018	2019	2020
9050	1.005	1.003	1.000	1.000	1.000
9053	1.026	1.012	1.002	1.000	1.000
9054	1.026	1.012	1.002	1.000	1.000
9059	1.016	1.011	1.005	1.000	1.000
9060	1.024	1.012	1.003	1.000	1.000
9061	1.036	1.024	1.010	1.000	1.000
9066	1.035	1.024	1.007	1.000	1.000
9067	1.025	1.016	1.007	1.000	1.000
9069	1.006	1.006	1.009	1.000	1.000
9070	1.053	1.038	1.015	1.000	1.000
9079	1.037	1.035	1.021	1.000	1.000
9085	1.084	1.065	1.025	1.000	1.000
9092	1.024	1.021	1.011	1.000	1.000
9095	1.034	1.017	1.001	1.000	1.000
9096	1.024	1.012	1.002	1.000	1.000
9097	1.026	1.009	0.999	1.000	1.000
9101	1.025	1.013	1.003	1.000	1.000
9151	1.001	1.000	0.999	1.000	1.000
9154	0.998	1.007	1.006	1.000	1.000
9155	1.046	1.034	1.015	1.000	1.000
9156	0.992	1.006	1.006	1.000	1.000
9180	1.035	1.021	1.008	1.000	1.000
9181	1.024	1.011	1.001	1.000	1.000
9182	1.022	1.009	1.001	1.000	1.000
9184	1.017	1.004	0.996	1.000	1.000
9185	1.031	1.020	1.009	1.000	1.000
9220	1.017	1.008	0.995	1.000	1.000
9402	1.024	1.013	1.004	1.000	1.000
9403	1.025	1.014	1.005	1.000	1.000
9410	1.042	1.026	1.008	1.000	1.000
9420	1.035	1.024	1.008	1.000	1.000
9422	1.038	1.020	1.006	1.000	1.000
9424	1.026	1.014	1.005	1.000	1.000
9426	1.019	1.010	1.003	1.000	1.000
9501	1.001	0.997	0.997	1.000	1.000
9507	1.006	1.004	0.998	1.000	1.000
9516	1.002	1.001	0.999	1.000	1.000
9519	1.031	1.016	1.003	1.000	1.000
9521	1.023	1.014	1.002	1.000	1.000
9522	1.029	1.015	1.003	1.000	1.000
9529	1.010	0.995	0.993	1.000	1.000
9531	1.002	1.001	0.999	1.000	1.000
9549	0.993	1.001	1.001	1.000	1.000
9552	0.996	0.995	0.996	1.000	1.000
9586	1.029	1.035	1.016	1.000	1.000
9610	0.972	0.984	0.995	1.000	1.000
9620	1.018	1.007	0.993	1.000	1.000

[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.016	1.139	1.014	1.019	1.034	1.011
0016	1.020	1.154	1.020	1.029	1.047	1.011
0034	1.013	1.130	1.009	1.012	1.024	1.011
0035	1.015	1.135	1.012	1.016	1.029	1.011
0036	1.018	1.144	1.016	1.022	1.039	1.011
0038	1.020	1.151	1.019	1.027	1.045	1.011
0040	1.019	1.149	1.018	1.026	1.043	1.011
0041	1.019	1.148	1.018	1.025	1.042	1.011
0042	1.014	1.041	1.023	1.044	1.069	1.011
0045	1.019	1.150	1.019	1.027	1.044	1.011
0050	1.020	1.152	1.020	1.028	1.046	1.011
0079	1.020	1.151	1.019	1.027	1.045	1.011
0096	1.020	1.152	1.020	1.028	1.046	1.011
0106	1.015	1.044	1.025	1.047	1.073	1.011
0171	1.023	1.161	1.024	1.034	1.055	1.011
0172	1.021	1.154	1.020	1.029	1.048	1.011
0251	1.015	1.054	1.032	1.043	1.055	1.011
0400	1.006	1.023	1.015	1.028	1.048	1.011
0401	1.022	1.158	1.022	1.032	1.052	1.011
1122	1.011	1.122	1.006	1.006	1.017	1.011
1320	1.013	1.128	1.008	1.010	1.022	1.011
1322	1.011	1.123	1.006	1.007	1.018	1.011
1330	1.016	1.057	1.034	1.046	1.058	1.011
1438	1.016	1.048	1.014	1.032	1.039	1.011
1452	1.012	1.125	1.007	1.008	1.019	1.011
1463	1.017	1.052	1.016	1.035	1.044	1.011
1624	1.015	1.135	1.012	1.015	1.029	1.011
1699	1.018	1.055	1.017	1.038	1.047	1.011
1701	1.019	1.057	1.018	1.039	1.049	1.011
1710	1.014	1.132	1.011	1.014	1.027	1.011
1741	1.014	1.132	1.010	1.014	1.027	1.011
1803	1.018	1.055	1.017	1.038	1.047	1.011
1925	1.018	1.053	1.016	1.036	1.044	1.011
2002	1.022	1.067	1.023	1.047	1.060	1.011
2003	1.022	1.066	1.023	1.047	1.059	1.011
2014	1.022	1.067	1.023	1.047	1.060	1.011
2030	1.021	1.063	1.021	1.044	1.056	1.011
2063	1.020	1.061	1.020	1.042	1.053	1.011
2081	1.021	1.062	1.021	1.043	1.054	1.011
2095	1.021	1.062	1.021	1.043	1.054	1.011
2102	1.023	1.068	1.024	1.048	1.061	1.011
2107	1.023	1.071	1.025	1.050	1.064	1.011
2108	1.024	1.072	1.026	1.051	1.065	1.011
2109	1.024	1.072	1.026	1.051	1.065	1.011
2111	1.022	1.065	1.022	1.046	1.058	1.011
2113	1.021	1.064	1.022	1.044	1.056	1.011
2116	1.021	1.064	1.022	1.045	1.057	1.011
2117	1.022	1.065	1.022	1.046	1.057	1.011
2121	1.018	1.054	1.017	1.037	1.045	1.011
2123	1.024	1.073	1.026	1.052	1.066	1.011
2142	1.021	1.062	1.021	1.043	1.055	1.011
2163	1.020	1.060	1.020	1.042	1.052	1.011
2222	1.021	1.062	1.021	1.043	1.054	1.011
2362	1.021	1.064	1.022	1.045	1.056	1.011

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2402	1.024	1.072	1.026	1.051	1.065	1.011
2413	1.018	1.053	1.016	1.036	1.044	1.011
2501	1.019	1.055	1.018	1.038	1.047	1.011
2570	1.020	1.060	1.020	1.042	1.052	1.011
2571	1.019	1.058	1.019	1.040	1.050	1.011
2576	1.022	1.068	1.024	1.048	1.060	1.011
2584	1.006	1.017	1.011	1.025	1.044	1.011
2585	1.063	1.062	1.036	1.051	1.072	1.011
2589	1.063	1.062	1.036	1.051	1.073	1.011
2660	1.021	1.062	1.021	1.043	1.054	1.011
2683	1.019	1.057	1.018	1.039	1.049	1.011
2688	1.023	1.069	1.024	1.048	1.061	1.011
2702	1.020	1.153	1.020	1.028	1.047	1.011
2710	1.021	1.064	1.022	1.045	1.057	1.011
2727	1.019	1.148	1.018	1.025	1.042	1.011
2731	1.020	1.061	1.020	1.042	1.053	1.011
2757	1.020	1.059	1.019	1.041	1.051	1.011
2759	1.020	1.061	1.021	1.043	1.054	1.011
2790	1.016	1.048	1.014	1.032	1.040	1.011
2797	1.019	1.057	1.018	1.039	1.049	1.011
2806	1.019	1.058	1.019	1.040	1.050	1.011
2812	1.020	1.059	1.020	1.041	1.051	1.011
2819	1.020	1.060	1.020	1.042	1.052	1.011
2840	1.020	1.060	1.020	1.042	1.052	1.011
2842	1.019	1.058	1.019	1.040	1.050	1.011
2852	1.020	1.061	1.020	1.043	1.053	1.011
2881	1.021	1.062	1.021	1.043	1.054	1.011
2883	1.020	1.061	1.020	1.042	1.053	1.011
2915	1.020	1.059	1.019	1.041	1.051	1.011
2923	1.021	1.063	1.021	1.044	1.055	1.011
3018	1.015	1.045	1.013	1.030	1.036	1.011
3022	1.016	1.049	1.014	1.033	1.040	1.011
3030	1.017	1.052	1.016	1.035	1.044	1.011
3039	1.018	1.053	1.016	1.036	1.044	1.011
3040	1.017	1.051	1.015	1.035	1.043	1.011
3060	1.018	1.052	1.016	1.036	1.044	1.011
3066	1.017	1.052	1.016	1.035	1.043	1.011
3070	1.017	1.052	1.016	1.035	1.043	1.011
3076	1.019	1.057	1.018	1.039	1.049	1.011
3081	1.018	1.054	1.017	1.037	1.046	1.011
3082	1.017	1.051	1.015	1.034	1.042	1.011
3085	1.019	1.055	1.018	1.038	1.047	1.011
3099	1.016	1.047	1.014	1.032	1.039	1.011
3110	1.016	1.046	1.013	1.031	1.037	1.011
3131	1.016	1.049	1.014	1.033	1.040	1.011
3146	1.017	1.049	1.014	1.033	1.040	1.011
3152	1.016	1.048	1.014	1.032	1.040	1.011
3165	1.018	1.053	1.016	1.036	1.045	1.011
3169	1.019	1.058	1.019	1.040	1.050	1.011
3175	1.019	1.056	1.018	1.038	1.048	1.011
3178	1.019	1.055	1.018	1.038	1.047	1.011
3179	1.019	1.057	1.019	1.040	1.049	1.011
3180	1.018	1.054	1.017	1.037	1.046	1.011
3220	1.018	1.054	1.017	1.037	1.046	1.011
3241	1.017	1.050	1.015	1.034	1.042	1.011

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2016

| Classification Code | Indemnity Benefit | | | | | Medical Benefit |
	Death	PT	Major	Minor	Temporary	
3257	1.018	1.055	1.017	1.038	1.047	1.011
3339	1.018	1.052	1.016	1.036	1.044	1.011
3365	1.017	1.052	1.016	1.035	1.043	1.011
3372	1.019	1.056	1.018	1.039	1.048	1.011
3383	1.021	1.062	1.021	1.043	1.054	1.011
3400	1.017	1.052	1.016	1.035	1.043	1.011
3401	1.018	1.054	1.017	1.037	1.046	1.011
3501	1.017	1.050	1.015	1.034	1.042	1.011
3507	1.017	1.050	1.015	1.034	1.041	1.011
3560	1.016	1.048	1.014	1.032	1.039	1.011
3568	1.019	1.058	1.019	1.040	1.050	1.011
3569	1.016	1.047	1.014	1.032	1.039	1.011
3570	1.018	1.054	1.017	1.037	1.045	1.011
3572	1.017	1.052	1.016	1.035	1.044	1.011
3573	1.019	1.056	1.018	1.038	1.048	1.011
3574	1.019	1.055	1.018	1.038	1.047	1.011
3577	1.016	1.048	1.014	1.032	1.039	1.011
3612	1.016	1.049	1.014	1.033	1.040	1.011
3620	1.018	1.052	1.016	1.036	1.044	1.011
3632	1.016	1.048	1.014	1.032	1.039	1.011
3634	1.018	1.053	1.016	1.036	1.045	1.011
3643	1.017	1.050	1.015	1.034	1.041	1.011
3647	1.016	1.048	1.014	1.032	1.040	1.011
3651	1.020	1.059	1.019	1.041	1.051	1.011
3681	1.017	1.049	1.015	1.033	1.041	1.011
3682	1.019	1.056	1.018	1.038	1.047	1.011
3683	1.017	1.052	1.016	1.035	1.043	1.011
3719	1.012	1.046	1.028	1.037	1.046	1.011
3724	1.015	1.053	1.032	1.042	1.053	1.011
3726	1.053	1.033	1.021	1.028	1.042	1.011
3805	1.015	1.044	1.012	1.029	1.035	1.011
3808	1.020	1.061	1.020	1.042	1.053	1.011
3815	1.018	1.054	1.017	1.037	1.046	1.011
3821	0.999	1.001	1.003	1.010	1.023	1.011
3828	1.017	1.052	1.016	1.035	1.044	1.011
3830	1.013	1.040	1.010	1.026	1.030	1.011
3831	1.014	1.043	1.011	1.028	1.034	1.011
3840	1.019	1.056	1.018	1.039	1.048	1.011
4000	1.015	1.134	1.011	1.015	1.028	1.011
4034	1.019	1.057	1.018	1.039	1.049	1.011
4036	1.019	1.057	1.018	1.039	1.049	1.011
4038	1.019	1.056	1.018	1.039	1.048	1.011
4041	1.020	1.058	1.019	1.040	1.051	1.011
4049	1.019	1.056	1.018	1.039	1.048	1.011
4111	1.020	1.059	1.019	1.041	1.051	1.011
4112	1.017	1.051	1.015	1.035	1.042	1.011
4114	1.019	1.058	1.019	1.040	1.050	1.011
4130	1.001	1.009	1.007	1.016	1.032	1.011
4150	1.017	1.049	1.015	1.033	1.041	1.011
4239	1.019	1.057	1.018	1.039	1.049	1.011
4240	1.019	1.057	1.019	1.040	1.049	1.011
4243	1.018	1.055	1.017	1.037	1.046	1.011
4244	1.018	1.055	1.017	1.038	1.047	1.011
4250	1.018	1.055	1.017	1.038	1.047	1.011
4251	1.018	1.054	1.017	1.037	1.045	1.011

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4279	1.018	1.054	1.017	1.037	1.046	1.011
4283	1.019	1.056	1.018	1.038	1.047	1.011
4286	1.019	1.056	1.018	1.039	1.048	1.011
4295	1.018	1.054	1.017	1.037	1.045	1.011
4297	1.016	1.046	1.013	1.031	1.037	1.011
4299	1.016	1.047	1.014	1.032	1.039	1.011
4304	1.158	1.048	1.041	1.092	1.102	1.011
4312	1.038	1.031	1.022	1.047	1.051	1.011
4351	1.018	1.053	1.016	1.036	1.045	1.011
4354	1.014	1.043	1.011	1.028	1.034	1.011
4361	1.122	1.190	1.096	1.120	1.147	1.011
4362	1.165	1.068	1.052	1.110	1.126	1.011
4410	1.018	1.055	1.017	1.037	1.046	1.011
4420	1.016	1.046	1.013	1.031	1.037	1.011
4432	1.020	1.061	1.020	1.042	1.053	1.011
4470	1.017	1.050	1.015	1.034	1.041	1.011
4478	1.019	1.056	1.018	1.039	1.048	1.011
4492	1.017	1.051	1.016	1.035	1.043	1.011
4494	1.019	1.057	1.018	1.039	1.049	1.011
4495	1.018	1.053	1.017	1.037	1.045	1.011
4496	1.018	1.054	1.017	1.037	1.046	1.011
4497	1.018	1.052	1.016	1.036	1.044	1.011
4498	1.019	1.056	1.018	1.039	1.048	1.011
4499	1.018	1.055	1.017	1.038	1.047	1.011
4511	1.116	1.172	1.087	1.107	1.128	1.011
4512	1.118	1.176	1.089	1.110	1.133	1.011
4557	1.019	1.057	1.018	1.039	1.049	1.011
4558	1.018	1.053	1.016	1.036	1.045	1.011
4611	1.018	1.055	1.017	1.038	1.047	1.011
4623	1.019	1.058	1.019	1.040	1.050	1.011
4635	1.016	1.048	1.014	1.032	1.039	1.011
4665	1.021	1.062	1.021	1.043	1.054	1.011
4683	1.020	1.061	1.020	1.042	1.053	1.011
4691	1.021	1.063	1.021	1.044	1.055	1.011
4692	1.017	1.051	1.016	1.035	1.043	1.011
4717	1.020	1.060	1.020	1.042	1.052	1.011
4720	1.019	1.058	1.019	1.040	1.050	1.011
4740	1.019	1.056	1.018	1.038	1.047	1.011
4771	1.016	1.046	1.013	1.031	1.037	1.011
4828	1.018	1.053	1.016	1.036	1.045	1.011
4829	1.019	1.056	1.018	1.039	1.048	1.011
4831	1.017	1.050	1.015	1.034	1.041	1.011
4983	1.019	1.057	1.019	1.040	1.049	1.011
5020	1.011	1.041	1.026	1.033	1.041	1.011
5027	1.018	1.064	1.037	1.051	1.065	1.011
5028	1.018	1.064	1.037	1.051	1.065	1.011
5029	1.017	1.061	1.036	1.049	1.062	1.011
5040	1.016	1.057	1.034	1.046	1.058	1.011
5102	1.016	1.058	1.035	1.047	1.059	1.011
5107	1.017	1.059	1.035	1.047	1.060	1.011
5108	1.017	1.060	1.035	1.048	1.061	1.011
5128	1.051	1.028	1.019	1.024	1.036	1.011
5129	1.051	1.028	1.019	1.024	1.036	1.011
5130	1.014	1.051	1.031	1.041	1.051	1.011
5140	1.010	1.038	1.024	1.031	1.038	1.011

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5146	1.017	1.061	1.036	1.049	1.062	1.011
5160	1.011	1.042	1.026	1.034	1.042	1.011
5183	1.015	1.054	1.032	1.043	1.054	1.011
5184	1.012	1.045	1.028	1.037	1.046	1.011
5185	1.014	1.052	1.032	1.042	1.053	1.011
5186	1.013	1.047	1.029	1.038	1.048	1.011
5187	1.015	1.053	1.032	1.042	1.053	1.011
5190	1.011	1.041	1.026	1.033	1.041	1.011
5191	1.052	1.030	1.019	1.025	1.038	1.011
5192	1.008	1.050	1.024	1.034	1.055	1.011
5193	1.014	1.051	1.031	1.041	1.051	1.011
5195	1.012	1.043	1.027	1.035	1.043	1.011
5201	1.017	1.060	1.035	1.048	1.061	1.011
5205	1.017	1.059	1.035	1.047	1.060	1.011
5212	1.016	1.058	1.035	1.047	1.059	1.011
5213	1.017	1.059	1.035	1.047	1.060	1.011
5214	1.017	1.059	1.035	1.048	1.061	1.011
5222	1.017	1.061	1.036	1.049	1.063	1.011
5225	1.017	1.059	1.035	1.047	1.061	1.011
5348	1.017	1.061	1.036	1.049	1.062	1.011
5403	1.017	1.061	1.036	1.049	1.063	1.011
5432	1.017	1.059	1.035	1.047	1.060	1.011
5436	1.016	1.058	1.034	1.046	1.059	1.011
5443	1.011	1.042	1.027	1.034	1.042	1.011
5446	1.013	1.046	1.028	1.037	1.046	1.011
5447	1.012	1.043	1.027	1.035	1.043	1.011
5467	1.018	1.064	1.037	1.051	1.065	1.011
5470	1.018	1.062	1.037	1.050	1.064	1.011
5473	1.005	1.013	1.009	1.022	1.038	1.011
5474	1.017	1.058	1.035	1.047	1.060	1.011
5479	1.011	1.041	1.026	1.033	1.041	1.011
5482	1.017	1.060	1.035	1.048	1.061	1.011
5484	1.011	1.043	1.027	1.034	1.042	1.011
5485	1.012	1.043	1.027	1.035	1.043	1.011
5506	1.017	1.059	1.035	1.047	1.060	1.011
5507	1.017	1.059	1.035	1.047	1.060	1.011
5538	1.015	1.053	1.032	1.043	1.054	1.011
5542	1.015	1.053	1.032	1.042	1.053	1.011
5552	1.018	1.061	1.036	1.049	1.063	1.011
5553	1.018	1.062	1.036	1.049	1.063	1.011
5606	1.016	1.057	1.034	1.045	1.058	1.011
5610	1.018	1.062	1.037	1.050	1.064	1.011
5632	1.015	1.053	1.032	1.042	1.053	1.011
5633	1.012	1.045	1.028	1.036	1.045	1.011
5650	1.010	1.029	1.017	1.035	1.056	1.011
5951	1.019	1.057	1.018	1.039	1.048	1.011
6003	1.016	1.058	1.034	1.046	1.059	1.011
6011	1.017	1.059	1.035	1.047	1.060	1.011
6204	1.015	1.137	1.013	1.017	1.031	1.011
6206	1.014	1.131	1.010	1.013	1.025	1.011
6213	1.013	1.129	1.009	1.011	1.023	1.011
6216	1.014	1.132	1.010	1.014	1.026	1.011
6218	1.017	1.060	1.035	1.048	1.061	1.011
6220	1.017	1.060	1.035	1.048	1.061	1.011
6233	1.014	1.052	1.031	1.042	1.053	1.011

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6235	1.011	1.123	1.006	1.007	1.017	1.011
6237	1.014	1.131	1.010	1.013	1.025	1.011
6251	1.017	1.061	1.036	1.049	1.062	1.011
6258	1.018	1.062	1.036	1.049	1.063	1.011
6307	1.016	1.057	1.034	1.045	1.058	1.011
6308	1.016	1.056	1.034	1.045	1.057	1.011
6315	1.016	1.057	1.034	1.045	1.058	1.011
6316	1.016	1.056	1.034	1.045	1.057	1.011
6325	1.013	1.048	1.030	1.039	1.049	1.011
6361	1.017	1.059	1.035	1.047	1.060	1.011
6364	1.017	1.059	1.035	1.047	1.060	1.011
6400	1.018	1.064	1.037	1.051	1.065	1.011
6504	1.019	1.057	1.018	1.039	1.049	1.011
6834	1.017	1.052	1.016	1.035	1.043	1.011
7133	1.043	1.047	1.030	1.060	1.068	1.011
7198	1.039	1.034	1.024	1.049	1.054	1.011
7207	1.026	1.105	1.047	1.062	1.119	1.011
7219	1.041	1.041	1.027	1.055	1.062	1.011
7227	1.040	1.037	1.025	1.052	1.058	1.011
7232	1.042	1.044	1.029	1.057	1.065	1.011
7248	1.112	1.160	1.081	1.097	1.115	1.011
7272	1.025	1.085	1.048	1.068	1.089	1.011
7332	1.016	1.101	1.039	1.055	1.096	1.011
7360	1.042	1.041	1.027	1.055	1.062	1.011
7365	1.071	1.130	1.072	1.127	1.160	1.011
7382	1.049	1.062	1.038	1.073	1.086	1.011
7392	0.998	1.000	1.002	1.009	1.022	1.011
7403	1.047	1.058	1.036	1.069	1.081	1.011
7405	1.046	1.056	1.035	1.067	1.078	1.011
7409	1.021	1.155	1.021	1.030	1.049	1.011
7410	1.021	1.156	1.021	1.031	1.050	1.011
7421	1.037	1.029	1.021	1.045	1.049	1.011
7424	1.043	1.047	1.030	1.060	1.068	1.011
7428	1.040	1.036	1.025	1.051	1.056	1.011
7429	1.040	1.038	1.026	1.053	1.058	1.011
7500	1.016	1.058	1.034	1.046	1.059	1.011
7515	1.038	1.030	1.021	1.046	1.050	1.011
7520	1.014	1.052	1.031	1.041	1.052	1.011
7538	1.016	1.056	1.033	1.045	1.057	1.011
7539	1.013	1.047	1.029	1.038	1.047	1.011
7580	1.015	1.055	1.033	1.044	1.056	1.011
7600	1.156	1.043	1.039	1.089	1.097	1.011
7601	1.015	1.055	1.033	1.044	1.056	1.011
7605	1.012	1.043	1.027	1.035	1.043	1.011
7607	1.166	1.069	1.052	1.111	1.127	1.011
7610	1.166	1.071	1.053	1.112	1.129	1.011
7706	1.011	1.021	1.041	1.061	1.086	1.011
7707	0.992	0.963	1.011	1.013	1.020	1.011
7720	1.013	1.024	1.043	1.064	1.091	1.011
7721	1.010	1.029	1.018	1.035	1.057	1.011
7722	0.992	0.963	1.011	1.013	1.020	1.011
7855	1.014	1.051	1.031	1.041	1.052	1.011
8001	0.999	1.002	1.004	1.011	1.024	1.011
8004	1.006	1.023	1.014	1.028	1.047	1.011
8006	1.011	1.062	1.030	1.043	1.068	1.011

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8008	1.011	1.060	1.029	1.041	1.066	1.011
8010	1.011	1.060	1.029	1.041	1.066	1.011
8013	1.009	1.054	1.026	1.036	1.059	1.011
8015	1.008	1.052	1.025	1.035	1.058	1.011
8017	1.009	1.053	1.026	1.036	1.059	1.011
8018	1.003	1.012	1.009	1.019	1.036	1.011
8019	1.016	1.048	1.014	1.032	1.039	1.011
8021	1.005	1.020	1.013	1.026	1.044	1.011
8028	1.000	1.004	1.018	1.023	1.039	1.011
8031	1.011	1.060	1.029	1.042	1.066	1.011
8032	1.002	1.010	1.008	1.018	1.033	1.011
8039	1.010	1.058	1.028	1.040	1.064	1.011
8041	1.001	1.006	1.006	1.015	1.029	1.011
8042	1.001	1.008	1.007	1.016	1.031	1.011
8046	1.006	1.046	1.022	1.030	1.051	1.011
8057	1.008	1.051	1.024	1.034	1.056	1.011
8059	1.002	1.010	1.008	1.018	1.033	1.011
8060	1.010	1.058	1.028	1.040	1.064	1.011
8061	1.012	1.064	1.031	1.045	1.071	1.011
8062	1.004	1.040	1.019	1.026	1.045	1.011
8063	1.001	1.006	1.006	1.014	1.029	1.011
8064	1.003	1.014	1.010	1.021	1.037	1.011
8065	1.009	1.056	1.027	1.038	1.061	1.011
8066	1.011	1.061	1.029	1.042	1.067	1.011
8071	1.010	1.059	1.028	1.041	1.065	1.011
8078	1.010	1.030	1.019	1.036	1.063	1.011
8102	1.262	1.796	1.411	1.650	1.902	1.011
8106	1.000	1.006	1.005	1.014	1.028	1.011
8107	1.001	1.008	1.007	1.016	1.031	1.011
8116	1.002	1.012	1.009	1.019	1.035	1.011
8117	1.005	1.021	1.013	1.026	1.045	1.011
8209	1.019	1.150	1.019	1.026	1.044	1.011
8215	1.005	1.020	1.013	1.025	1.044	1.011
8227	1.016	1.058	1.034	1.046	1.059	1.011
8232	1.003	1.013	1.009	1.020	1.037	1.011
8267	1.001	1.007	1.006	1.015	1.030	1.011
8278	1.001	1.027	1.009	1.002	1.034	1.011
8286	1.006	1.022	1.014	1.027	1.047	1.011
8290	1.005	1.019	1.025	1.035	1.055	1.011
8291	1.045	1.052	1.033	1.064	1.074	1.011
8292	1.043	1.045	1.029	1.058	1.066	1.011
8293	1.040	1.036	1.025	1.051	1.057	1.011
8304	1.046	1.055	1.035	1.067	1.078	1.011
8324	1.015	1.074	1.036	1.052	1.081	1.011
8350	1.002	1.012	1.009	1.019	1.035	1.011
8370	1.054	1.035	1.022	1.030	1.043	1.011
8387	1.061	1.058	1.034	1.048	1.068	1.011
8388	1.007	1.049	1.023	1.032	1.054	1.011
8389	1.052	1.031	1.020	1.027	1.039	1.011
8390	1.062	1.059	1.034	1.048	1.069	1.011
8391	1.007	1.049	1.023	1.033	1.054	1.011
8392	1.062	1.058	1.034	1.048	1.069	1.011
8393	1.054	1.037	1.023	1.031	1.046	1.011
8397	1.051	1.028	1.019	1.024	1.036	1.011
8400	1.009	1.053	1.025	1.036	1.059	1.011

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2016

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
8500	1.003	1.013	1.009	1.020	1.037	1.011
8601	1.114	1.163	1.083	1.100	1.119	1.011
8631	1.001	1.027	1.009	1.002	1.034	1.011
8720	1.025	1.086	1.043	1.060	1.074	1.011
8729	1.012	1.045	1.028	1.036	1.045	1.011
8740	1.004	1.016	1.024	1.032	1.052	1.011
8741	1.004	1.015	1.024	1.032	1.051	1.011
8742	1.054	1.137	1.075	1.084	1.102	1.011
8743	1.018	1.066	1.033	1.044	1.053	1.011
8744	1.000	1.003	1.017	1.022	1.038	1.011
8745	1.001	1.009	1.007	1.017	1.032	1.011
8746	1.054	1.137	1.075	1.084	1.102	1.011
8748	1.007	1.048	1.023	1.032	1.053	1.011
8749	1.018	1.065	1.032	1.044	1.052	1.011
8755	1.051	1.028	1.019	1.024	1.036	1.011
8800	1.161	1.057	1.046	1.100	1.112	1.011
8801	1.021	1.076	1.037	1.052	1.063	1.011
8803	1.112	1.159	1.081	1.097	1.115	1.011
8804	1.016	1.099	1.038	1.053	1.093	1.011
8806	1.021	1.115	1.046	1.066	1.111	1.011
8807	1.160	1.054	1.045	1.098	1.110	1.011
8808	1.021	1.074	1.036	1.050	1.060	1.011
8810	1.012	1.022	1.042	1.062	1.088	1.011
8811	1.026	1.091	1.045	1.064	1.079	1.011
8812	1.012	1.022	1.042	1.062	1.088	1.011
8813	1.017	1.051	1.015	1.035	1.043	1.011
8818	1.158	1.050	1.042	1.094	1.104	1.011
8820	1.109	1.150	1.077	1.090	1.105	1.011
8821	1.112	1.158	1.081	1.096	1.114	1.011
8822	1.015	1.057	1.028	1.037	1.043	1.011
8823	1.015	1.097	1.037	1.052	1.091	1.011
8827	1.021	1.116	1.047	1.066	1.112	1.011
8829	1.019	1.110	1.044	1.062	1.105	1.011
8830	1.018	1.108	1.043	1.060	1.103	1.011
8831	1.116	1.170	1.087	1.105	1.127	1.011
8834	1.017	1.104	1.041	1.057	1.099	1.011
8838	1.022	1.093	1.041	1.053	1.106	1.011
8839	1.015	1.096	1.037	1.051	1.090	1.011
8840	1.057	1.045	1.027	1.038	1.054	1.011
8846	1.018	1.052	1.016	1.036	1.044	1.011
8847	1.003	1.014	1.010	1.021	1.038	1.011
8850	1.019	1.070	1.035	1.047	1.056	1.011
8851	1.020	1.114	1.046	1.065	1.110	1.011
8852	1.020	1.112	1.045	1.064	1.108	1.011
8859	1.115	1.168	1.086	1.104	1.124	1.011
8868	1.006	1.097	1.034	1.048	1.073	1.011
8870	1.006	1.097	1.034	1.048	1.073	1.011
8871	1.012	1.022	1.042	1.062	1.088	1.011
8874	1.115	1.169	1.086	1.104	1.125	1.011
8875	1.005	1.093	1.032	1.045	1.068	1.011
9007	1.007	1.025	1.028	1.039	1.061	1.011
9008	1.004	1.010	1.008	1.020	1.035	1.011
9009	1.003	1.014	1.023	1.030	1.049	1.011
9010	1.005	1.019	1.025	1.035	1.055	1.011
9011	1.005	1.017	1.024	1.033	1.053	1.011

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9015	1.002	1.009	1.020	1.027	1.044	1.011
9016	1.025	1.103	1.046	1.060	1.117	1.011
9031	1.004	1.012	1.009	1.021	1.038	1.011
9033	1.018	1.041	1.052	1.078	1.110	1.011
9043	1.019	1.108	1.043	1.061	1.104	1.011
9048	1.007	1.021	1.014	1.029	1.053	1.011
9050	1.006	1.020	1.014	1.029	1.052	1.011
9053	1.024	1.097	1.043	1.056	1.111	1.011
9054	1.056	1.042	1.026	1.035	1.051	1.011
9059	1.015	1.097	1.038	1.052	1.092	1.011
9060	1.024	1.097	1.044	1.056	1.111	1.011
9061	1.026	1.104	1.047	1.061	1.118	1.011
9066	1.059	1.050	1.029	1.041	1.059	1.011
9067	1.024	1.099	1.044	1.057	1.112	1.011
9069	1.024	1.097	1.043	1.056	1.111	1.011
9070	1.021	1.115	1.046	1.066	1.111	1.011
9079	1.013	1.039	1.024	1.044	1.073	1.011
9085	1.022	1.120	1.049	1.070	1.116	1.011
9092	1.025	1.103	1.046	1.060	1.117	1.011
9095	1.022	1.093	1.041	1.052	1.106	1.011
9096	1.006	1.017	1.011	1.025	1.043	1.011
9097	1.006	1.017	1.011	1.025	1.043	1.011
9101	1.006	1.099	1.035	1.049	1.074	1.011
9151	1.021	1.088	1.039	1.049	1.101	1.011
9154	1.023	1.096	1.043	1.055	1.109	1.011
9155	1.169	1.079	1.057	1.119	1.138	1.011
9156	1.024	1.098	1.044	1.057	1.112	1.011
9180	1.026	1.105	1.047	1.062	1.119	1.011
9181	1.024	1.099	1.044	1.057	1.113	1.011
9182	1.024	1.098	1.044	1.057	1.112	1.011
9184	1.022	1.091	1.041	1.052	1.105	1.011
9185	1.027	1.108	1.049	1.064	1.123	1.011
9220	1.050	1.024	1.016	1.021	1.031	1.011
9402	1.006	1.018	1.012	1.026	1.044	1.011
9403	1.007	1.019	1.012	1.026	1.045	1.011
9410	1.016	1.035	1.049	1.073	1.103	1.011
9420	1.016	1.035	1.049	1.073	1.103	1.011
9422	1.017	1.038	1.050	1.075	1.106	1.011
9424	1.007	1.019	1.012	1.027	1.045	1.011
9426	1.006	1.016	1.010	1.024	1.041	1.011
9501	1.053	1.034	1.022	1.029	1.042	1.011
9507	1.115	1.168	1.086	1.104	1.125	1.011
9516	1.016	1.058	1.034	1.046	1.059	1.011
9519	1.056	1.042	1.026	1.035	1.051	1.011
9521	1.016	1.057	1.034	1.046	1.058	1.011
9522	1.057	1.043	1.026	1.036	1.053	1.011
9529	1.017	1.060	1.035	1.048	1.061	1.011
9531	1.016	1.058	1.034	1.046	1.059	1.011
9549	1.115	1.169	1.086	1.104	1.125	1.011
9552	1.016	1.056	1.033	1.045	1.057	1.011
9586	1.060	1.053	1.031	1.043	1.062	1.011
9610	1.159	1.052	1.044	1.096	1.108	1.011
9620	1.049	1.021	1.015	1.018	1.028	1.011

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]
Policy Year 2017

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
0005	1.015	1.136	1.013	1.017	1.030	1.041
0016	1.017	1.143	1.016	1.022	1.036	1.041
0034	1.013	1.129	1.009	1.012	1.022	1.041
0035	1.015	1.135	1.012	1.016	1.028	1.041
0036	1.016	1.138	1.013	1.018	1.031	1.041
0038	1.017	1.143	1.016	1.022	1.036	1.041
0040	1.017	1.141	1.015	1.020	1.034	1.041
0041	1.017	1.140	1.015	1.020	1.033	1.041
0042	1.010	1.022	1.017	1.032	1.052	1.041
0045	1.017	1.141	1.015	1.021	1.034	1.041
0050	1.017	1.143	1.016	1.021	1.036	1.041
0079	1.017	1.141	1.015	1.021	1.034	1.041
0096	1.017	1.143	1.016	1.022	1.036	1.041
0106	1.011	1.023	1.018	1.034	1.054	1.041
0171	1.020	1.151	1.019	1.027	1.044	1.041
0172	1.018	1.144	1.016	1.022	1.037	1.041
0251	1.016	1.042	1.030	1.039	1.050	1.041
0400	1.005	1.014	1.012	1.023	1.039	1.041
0401	1.018	1.146	1.017	1.024	1.039	1.041
1122	1.010	1.119	1.005	1.005	1.012	1.041
1320	1.013	1.128	1.009	1.011	1.021	1.041
1322	1.012	1.126	1.008	1.009	1.019	1.041
1330	1.016	1.043	1.031	1.040	1.051	1.041
1438	1.015	1.037	1.013	1.030	1.034	1.041
1452	1.012	1.125	1.007	1.009	1.018	1.041
1463	1.016	1.039	1.014	1.032	1.037	1.041
1624	1.014	1.130	1.010	1.013	1.024	1.041
1699	1.017	1.042	1.016	1.034	1.040	1.041
1701	1.017	1.043	1.016	1.035	1.042	1.041
1710	1.013	1.128	1.009	1.011	1.022	1.041
1741	1.013	1.129	1.009	1.011	1.022	1.041
1803	1.017	1.043	1.016	1.035	1.041	1.041
1925	1.016	1.039	1.014	1.032	1.037	1.041
2002	1.020	1.051	1.020	1.041	1.049	1.041
2003	1.020	1.051	1.020	1.041	1.050	1.041
2014	1.020	1.050	1.020	1.040	1.049	1.041
2030	1.018	1.047	1.018	1.037	1.045	1.041
2063	1.018	1.045	1.017	1.036	1.044	1.041
2081	1.018	1.046	1.018	1.037	1.044	1.041
2095	1.018	1.046	1.018	1.037	1.044	1.041
2102	1.020	1.052	1.021	1.041	1.050	1.041
2107	1.020	1.052	1.021	1.042	1.051	1.041
2108	1.021	1.053	1.021	1.043	1.052	1.041
2109	1.021	1.053	1.021	1.043	1.052	1.041
2111	1.019	1.049	1.019	1.040	1.048	1.041
2113	1.018	1.047	1.018	1.038	1.045	1.041
2116	1.019	1.050	1.020	1.040	1.048	1.041
2117	1.019	1.049	1.019	1.039	1.047	1.041
2121	1.018	1.044	1.017	1.035	1.042	1.041
2123	1.021	1.054	1.022	1.043	1.053	1.041
2142	1.019	1.048	1.018	1.038	1.046	1.041
2163	1.018	1.046	1.018	1.037	1.044	1.041
2222	1.019	1.048	1.019	1.038	1.046	1.041
2362	1.020	1.051	1.020	1.041	1.050	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]
Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2402	1.021	1.053	1.021	1.043	1.052	1.041
2413	1.016	1.039	1.014	1.031	1.036	1.041
2501	1.018	1.045	1.017	1.036	1.043	1.041
2570	1.019	1.049	1.019	1.039	1.047	1.041
2571	1.018	1.045	1.017	1.036	1.043	1.041
2576	1.020	1.051	1.020	1.041	1.049	1.041
2584	1.007	1.012	1.012	1.024	1.041	1.041
2585	1.058	1.036	1.030	1.042	1.059	1.041
2589	1.058	1.036	1.030	1.042	1.059	1.041
2660	1.019	1.049	1.019	1.039	1.047	1.041
2683	1.017	1.043	1.016	1.035	1.041	1.041
2688	1.020	1.051	1.020	1.041	1.050	1.041
2702	1.017	1.142	1.015	1.021	1.035	1.041
2710	1.019	1.049	1.019	1.039	1.047	1.041
2727	1.016	1.139	1.014	1.019	1.032	1.041
2731	1.018	1.046	1.018	1.037	1.045	1.041
2757	1.018	1.044	1.017	1.036	1.042	1.041
2759	1.018	1.045	1.017	1.036	1.043	1.041
2790	1.016	1.039	1.014	1.032	1.037	1.041
2797	1.017	1.043	1.016	1.035	1.041	1.041
2806	1.018	1.045	1.017	1.036	1.043	1.041
2812	1.018	1.045	1.017	1.036	1.043	1.041
2819	1.018	1.046	1.018	1.037	1.044	1.041
2840	1.019	1.049	1.019	1.039	1.047	1.041
2842	1.018	1.044	1.017	1.035	1.042	1.041
2852	1.019	1.047	1.018	1.038	1.046	1.041
2881	1.019	1.047	1.018	1.038	1.046	1.041
2883	1.018	1.047	1.018	1.038	1.045	1.041
2915	1.018	1.044	1.017	1.035	1.042	1.041
2923	1.019	1.048	1.019	1.039	1.046	1.041
3018	1.015	1.036	1.013	1.029	1.034	1.041
3022	1.015	1.037	1.013	1.030	1.035	1.041
3030	1.017	1.042	1.016	1.034	1.040	1.041
3039	1.017	1.042	1.016	1.034	1.040	1.041
3040	1.016	1.040	1.015	1.032	1.038	1.041
3060	1.017	1.041	1.015	1.033	1.039	1.041
3066	1.017	1.041	1.015	1.033	1.039	1.041
3070	1.017	1.042	1.016	1.034	1.040	1.041
3076	1.018	1.044	1.017	1.036	1.042	1.041
3081	1.016	1.040	1.015	1.033	1.038	1.041
3082	1.016	1.040	1.015	1.032	1.038	1.041
3085	1.017	1.042	1.016	1.034	1.040	1.041
3099	1.015	1.038	1.013	1.030	1.035	1.041
3110	1.015	1.037	1.013	1.030	1.034	1.041
3131	1.016	1.039	1.014	1.032	1.037	1.041
3146	1.016	1.039	1.014	1.031	1.036	1.041
3152	1.016	1.038	1.014	1.031	1.035	1.041
3165	1.017	1.041	1.015	1.033	1.039	1.041
3169	1.018	1.045	1.017	1.036	1.043	1.041
3175	1.017	1.044	1.017	1.035	1.042	1.041
3178	1.017	1.043	1.016	1.035	1.041	1.041
3179	1.018	1.044	1.017	1.036	1.043	1.041
3180	1.017	1.042	1.016	1.034	1.040	1.041
3220	1.017	1.043	1.016	1.035	1.041	1.041
3241	1.016	1.039	1.014	1.031	1.036	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3257	1.017	1.042	1.016	1.034	1.040	1.041
3339	1.016	1.039	1.014	1.032	1.037	1.041
3365	1.016	1.040	1.015	1.033	1.038	1.041
3372	1.017	1.043	1.016	1.035	1.041	1.041
3383	1.019	1.048	1.019	1.038	1.046	1.041
3400	1.017	1.041	1.015	1.033	1.039	1.041
3401	1.017	1.042	1.016	1.034	1.040	1.041
3501	1.016	1.040	1.015	1.033	1.038	1.041
3507	1.016	1.040	1.015	1.032	1.037	1.041
3560	1.016	1.038	1.014	1.031	1.036	1.041
3568	1.018	1.045	1.017	1.036	1.043	1.041
3569	1.016	1.038	1.014	1.031	1.036	1.041
3570	1.017	1.042	1.016	1.034	1.040	1.041
3572	1.017	1.042	1.016	1.034	1.040	1.041
3573	1.017	1.043	1.016	1.035	1.041	1.041
3574	1.017	1.043	1.016	1.035	1.041	1.041
3577	1.016	1.038	1.014	1.031	1.036	1.041
3612	1.016	1.039	1.014	1.031	1.037	1.041
3620	1.017	1.042	1.016	1.034	1.040	1.041
3632	1.015	1.038	1.013	1.030	1.035	1.041
3634	1.017	1.041	1.015	1.033	1.039	1.041
3643	1.016	1.039	1.014	1.032	1.037	1.041
3647	1.015	1.038	1.014	1.030	1.035	1.041
3651	1.018	1.045	1.017	1.036	1.043	1.041
3681	1.016	1.040	1.015	1.032	1.038	1.041
3682	1.018	1.045	1.017	1.036	1.043	1.041
3683	1.017	1.042	1.016	1.034	1.040	1.041
3719	1.013	1.033	1.026	1.032	1.040	1.041
3724	1.015	1.040	1.029	1.038	1.048	1.041
3726	1.051	1.018	1.021	1.027	1.039	1.041
3805	1.015	1.035	1.012	1.028	1.032	1.041
3808	1.018	1.046	1.018	1.037	1.045	1.041
3815	1.017	1.043	1.016	1.034	1.041	1.041
3821	1.001	1.003	1.006	1.014	1.027	1.041
3828	1.017	1.041	1.015	1.033	1.039	1.041
3830	1.014	1.032	1.011	1.026	1.029	1.041
3831	1.014	1.034	1.011	1.027	1.031	1.041
3840	1.017	1.043	1.016	1.035	1.041	1.041
4000	1.014	1.130	1.010	1.013	1.024	1.041
4034	1.017	1.043	1.016	1.035	1.041	1.041
4036	1.017	1.044	1.016	1.035	1.042	1.041
4038	1.017	1.042	1.016	1.034	1.040	1.041
4041	1.018	1.044	1.017	1.035	1.042	1.041
4049	1.017	1.043	1.016	1.034	1.041	1.041
4111	1.018	1.046	1.018	1.037	1.044	1.041
4112	1.016	1.040	1.015	1.032	1.038	1.041
4114	1.018	1.045	1.017	1.036	1.043	1.041
4130	1.002	1.006	1.007	1.016	1.030	1.041
4150	1.016	1.040	1.015	1.032	1.038	1.041
4239	1.017	1.043	1.016	1.035	1.041	1.041
4240	1.017	1.044	1.016	1.035	1.042	1.041
4243	1.017	1.042	1.016	1.034	1.040	1.041
4244	1.017	1.042	1.016	1.034	1.040	1.041
4250	1.017	1.042	1.016	1.034	1.040	1.041
4251	1.017	1.042	1.015	1.033	1.039	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4279	1.017	1.042	1.015	1.033	1.039	1.041
4283	1.017	1.042	1.016	1.034	1.040	1.041
4286	1.017	1.042	1.016	1.034	1.040	1.041
4295	1.017	1.043	1.016	1.035	1.041	1.041
4297	1.016	1.040	1.015	1.032	1.037	1.041
4299	1.016	1.039	1.014	1.031	1.037	1.041
4304	1.148	1.043	1.039	1.087	1.094	1.041
4312	1.037	1.017	1.021	1.047	1.046	1.041
4351	1.017	1.041	1.015	1.033	1.039	1.041
4354	1.015	1.035	1.012	1.028	1.032	1.041
4361	1.117	1.146	1.088	1.108	1.129	1.041
4362	1.153	1.056	1.045	1.098	1.108	1.041
4410	1.017	1.041	1.015	1.033	1.039	1.041
4420	1.015	1.037	1.013	1.030	1.034	1.041
4432	1.017	1.043	1.016	1.035	1.041	1.041
4470	1.016	1.038	1.014	1.031	1.036	1.041
4478	1.017	1.042	1.016	1.034	1.040	1.041
4492	1.016	1.041	1.015	1.033	1.038	1.041
4494	1.017	1.043	1.016	1.034	1.041	1.041
4495	1.016	1.041	1.015	1.033	1.038	1.041
4496	1.017	1.042	1.016	1.034	1.040	1.041
4497	1.016	1.041	1.015	1.033	1.038	1.041
4498	1.017	1.042	1.016	1.034	1.040	1.041
4499	1.017	1.042	1.016	1.033	1.040	1.041
4511	1.113	1.132	1.082	1.098	1.114	1.041
4512	1.114	1.136	1.083	1.100	1.118	1.041
4557	1.017	1.044	1.016	1.035	1.042	1.041
4558	1.016	1.041	1.015	1.033	1.039	1.041
4611	1.017	1.043	1.016	1.035	1.041	1.041
4623	1.018	1.044	1.017	1.036	1.042	1.041
4635	1.015	1.036	1.013	1.029	1.034	1.041
4665	1.018	1.046	1.018	1.037	1.044	1.041
4683	1.018	1.046	1.018	1.037	1.044	1.041
4691	1.020	1.051	1.020	1.041	1.050	1.041
4692	1.016	1.040	1.014	1.032	1.037	1.041
4717	1.018	1.044	1.017	1.035	1.042	1.041
4720	1.017	1.043	1.016	1.035	1.041	1.041
4740	1.017	1.043	1.016	1.035	1.041	1.041
4771	1.015	1.035	1.012	1.029	1.033	1.041
4828	1.016	1.039	1.014	1.032	1.037	1.041
4829	1.017	1.043	1.016	1.034	1.041	1.041
4831	1.016	1.039	1.014	1.032	1.037	1.041
4983	1.017	1.043	1.016	1.035	1.041	1.041
5020	1.009	1.023	1.020	1.024	1.029	1.041
5027	1.017	1.045	1.032	1.042	1.053	1.041
5028	1.017	1.045	1.032	1.042	1.054	1.041
5029	1.017	1.046	1.032	1.043	1.054	1.041
5040	1.016	1.043	1.030	1.040	1.050	1.041
5102	1.016	1.042	1.030	1.040	1.050	1.041
5107	1.016	1.044	1.031	1.042	1.053	1.041
5108	1.017	1.046	1.032	1.043	1.055	1.041
5128	1.050	1.014	1.019	1.024	1.035	1.041
5129	1.050	1.014	1.019	1.024	1.035	1.041
5130	1.015	1.040	1.029	1.038	1.048	1.041
5140	1.012	1.031	1.024	1.031	1.038	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5146	1.017	1.045	1.032	1.042	1.053	1.041
5160	1.010	1.026	1.022	1.027	1.032	1.041
5183	1.016	1.044	1.031	1.041	1.052	1.041
5184	1.011	1.028	1.023	1.028	1.034	1.041
5185	1.016	1.042	1.030	1.040	1.050	1.041
5186	1.014	1.036	1.027	1.035	1.044	1.041
5187	1.016	1.043	1.031	1.041	1.051	1.041
5190	1.013	1.033	1.025	1.032	1.040	1.041
5191	1.051	1.016	1.020	1.025	1.037	1.041
5192	1.008	1.042	1.024	1.032	1.051	1.041
5193	1.015	1.040	1.029	1.038	1.048	1.041
5195	1.013	1.034	1.026	1.033	1.041	1.041
5201	1.016	1.045	1.031	1.042	1.053	1.041
5205	1.016	1.044	1.031	1.041	1.052	1.041
5212	1.016	1.045	1.031	1.042	1.053	1.041
5213	1.016	1.044	1.031	1.041	1.052	1.041
5214	1.017	1.045	1.032	1.042	1.053	1.041
5222	1.017	1.045	1.032	1.042	1.053	1.041
5225	1.017	1.045	1.032	1.042	1.053	1.041
5348	1.017	1.045	1.032	1.042	1.054	1.041
5403	1.017	1.045	1.032	1.042	1.054	1.041
5432	1.016	1.044	1.031	1.041	1.052	1.041
5436	1.017	1.046	1.032	1.043	1.055	1.041
5443	1.009	1.023	1.020	1.024	1.029	1.041
5446	1.011	1.028	1.023	1.029	1.035	1.041
5447	1.010	1.025	1.022	1.026	1.032	1.041
5467	1.018	1.050	1.034	1.046	1.059	1.041
5470	1.018	1.049	1.034	1.045	1.057	1.041
5473	1.005	1.006	1.009	1.020	1.035	1.041
5474	1.016	1.043	1.031	1.040	1.051	1.041
5479	1.009	1.022	1.020	1.023	1.028	1.041
5482	1.016	1.044	1.031	1.041	1.052	1.041
5484	1.010	1.024	1.021	1.025	1.031	1.041
5485	1.010	1.025	1.021	1.026	1.031	1.041
5506	1.016	1.042	1.030	1.039	1.050	1.041
5507	1.016	1.042	1.030	1.040	1.050	1.041
5538	1.016	1.044	1.031	1.041	1.052	1.041
5542	1.016	1.043	1.031	1.041	1.051	1.041
5552	1.020	1.055	1.037	1.050	1.064	1.041
5553	1.020	1.055	1.037	1.050	1.064	1.041
5606	1.016	1.043	1.030	1.040	1.051	1.041
5610	1.017	1.045	1.032	1.042	1.053	1.041
5632	1.014	1.036	1.027	1.035	1.043	1.041
5633	1.011	1.027	1.023	1.028	1.034	1.041
5650	1.008	1.016	1.014	1.027	1.045	1.041
5951	1.018	1.045	1.017	1.036	1.043	1.041
6003	1.016	1.043	1.031	1.041	1.051	1.041
6011	1.015	1.041	1.030	1.039	1.049	1.041
6204	1.014	1.132	1.011	1.014	1.025	1.041
6206	1.014	1.131	1.010	1.013	1.024	1.041
6213	1.013	1.129	1.009	1.011	1.022	1.041
6216	1.014	1.130	1.010	1.013	1.024	1.041
6218	1.017	1.045	1.032	1.042	1.053	1.041
6220	1.016	1.044	1.031	1.041	1.052	1.041
6233	1.015	1.039	1.029	1.037	1.047	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6235	1.012	1.125	1.008	1.009	1.019	1.041
6237	1.013	1.130	1.010	1.012	1.023	1.041
6251	1.017	1.045	1.032	1.042	1.053	1.041
6258	1.017	1.045	1.032	1.042	1.053	1.041
6307	1.016	1.042	1.030	1.040	1.050	1.041
6308	1.016	1.042	1.030	1.039	1.050	1.041
6315	1.016	1.042	1.030	1.039	1.050	1.041
6316	1.016	1.042	1.030	1.039	1.050	1.041
6325	1.014	1.037	1.028	1.036	1.045	1.041
6361	1.016	1.044	1.031	1.041	1.052	1.041
6364	1.016	1.044	1.031	1.041	1.052	1.041
6400	1.017	1.047	1.033	1.043	1.055	1.041
6504	1.018	1.044	1.017	1.036	1.042	1.041
6834	1.017	1.042	1.016	1.034	1.040	1.041
7133	1.040	1.026	1.026	1.055	1.057	1.041
7198	1.038	1.019	1.022	1.049	1.048	1.041
7207	1.025	1.071	1.043	1.054	1.105	1.041
7219	1.039	1.023	1.024	1.052	1.053	1.041
7227	1.039	1.022	1.023	1.052	1.052	1.041
7232	1.040	1.025	1.025	1.054	1.055	1.041
7248	1.110	1.123	1.077	1.090	1.104	1.041
7272	1.023	1.064	1.042	1.057	1.074	1.041
7332	1.021	1.095	1.044	1.062	1.103	1.041
7360	1.039	1.023	1.024	1.052	1.053	1.041
7365	1.061	1.087	1.057	1.105	1.124	1.041
7382	1.043	1.035	1.030	1.062	1.066	1.041
7392	1.001	1.001	1.005	1.012	1.025	1.041
7403	1.040	1.026	1.025	1.055	1.056	1.041
7405	1.040	1.025	1.025	1.054	1.055	1.041
7409	1.018	1.144	1.016	1.022	1.037	1.041
7410	1.018	1.144	1.016	1.023	1.037	1.041
7421	1.037	1.015	1.020	1.046	1.044	1.041
7424	1.040	1.025	1.025	1.054	1.055	1.041
7428	1.038	1.018	1.021	1.048	1.048	1.041
7429	1.038	1.020	1.022	1.050	1.050	1.041
7500	1.017	1.046	1.032	1.043	1.054	1.041
7515	1.036	1.015	1.020	1.046	1.044	1.041
7520	1.015	1.041	1.029	1.038	1.048	1.041
7538	1.015	1.041	1.030	1.039	1.049	1.041
7539	1.015	1.039	1.029	1.037	1.047	1.041
7580	1.016	1.043	1.031	1.040	1.051	1.041
7600	1.147	1.041	1.038	1.085	1.091	1.041
7601	1.016	1.042	1.030	1.039	1.050	1.041
7605	1.013	1.033	1.026	1.033	1.041	1.041
7607	1.153	1.057	1.046	1.099	1.110	1.041
7610	1.153	1.058	1.047	1.100	1.111	1.041
7706	1.012	1.011	1.039	1.057	1.080	1.041
7707	1.000	0.974	1.019	1.026	1.037	1.041
7720	1.014	1.015	1.041	1.060	1.084	1.041
7721	1.007	1.012	1.012	1.024	1.041	1.041
7722	1.000	0.974	1.019	1.026	1.037	1.041
7855	1.016	1.042	1.030	1.039	1.049	1.041
8001	1.002	1.005	1.007	1.015	1.029	1.041
8004	1.005	1.014	1.012	1.023	1.039	1.041
8006	1.011	1.051	1.028	1.039	1.061	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8008	1.011	1.051	1.028	1.040	1.062	1.041
8010	1.011	1.051	1.028	1.040	1.062	1.041
8013	1.010	1.047	1.026	1.036	1.057	1.041
8015	1.009	1.045	1.026	1.035	1.055	1.041
8017	1.009	1.046	1.026	1.035	1.056	1.041
8018	1.003	1.008	1.009	1.018	1.033	1.041
8019	1.016	1.039	1.014	1.032	1.037	1.041
8021	1.004	1.012	1.011	1.021	1.037	1.041
8028	1.001	1.005	1.018	1.022	1.036	1.041
8031	1.011	1.050	1.028	1.039	1.060	1.041
8032	1.003	1.008	1.009	1.018	1.032	1.041
8039	1.010	1.048	1.027	1.037	1.058	1.041
8041	1.002	1.006	1.008	1.016	1.030	1.041
8042	1.003	1.007	1.008	1.017	1.032	1.041
8046	1.007	1.040	1.023	1.031	1.049	1.041
8057	1.009	1.044	1.025	1.034	1.053	1.041
8059	1.003	1.009	1.009	1.018	1.033	1.041
8060	1.011	1.049	1.028	1.038	1.060	1.041
8061	1.012	1.053	1.029	1.041	1.063	1.041
8062	1.007	1.037	1.021	1.029	1.047	1.041
8063	1.002	1.006	1.008	1.016	1.030	1.041
8064	1.004	1.012	1.011	1.021	1.037	1.041
8065	1.010	1.046	1.026	1.036	1.056	1.041
8066	1.011	1.052	1.029	1.040	1.062	1.041
8071	1.011	1.050	1.028	1.039	1.061	1.041
8078	1.010	1.021	1.019	1.035	1.058	1.041
8102	1.154	1.465	1.244	1.386	1.539	1.041
8106	1.001	1.003	1.006	1.014	1.027	1.041
8107	1.002	1.004	1.007	1.015	1.029	1.041
8116	1.003	1.007	1.008	1.017	1.031	1.041
8117	1.005	1.014	1.012	1.023	1.039	1.041
8209	1.017	1.142	1.015	1.021	1.035	1.041
8215	1.004	1.012	1.011	1.021	1.036	1.041
8227	1.016	1.042	1.030	1.040	1.050	1.041
8232	1.004	1.009	1.010	1.019	1.034	1.041
8267	1.002	1.005	1.007	1.016	1.030	1.041
8278	1.010	1.022	1.018	1.016	1.051	1.041
8286	1.005	1.013	1.011	1.022	1.037	1.041
8290	1.003	1.010	1.020	1.026	1.042	1.041
8291	1.041	1.027	1.026	1.056	1.057	1.041
8292	1.039	1.023	1.024	1.053	1.054	1.041
8293	1.038	1.018	1.021	1.048	1.048	1.041
8304	1.042	1.031	1.028	1.059	1.062	1.041
8324	1.013	1.058	1.032	1.045	1.069	1.041
8350	1.002	1.006	1.008	1.017	1.031	1.041
8370	1.051	1.018	1.021	1.027	1.039	1.041
8387	1.057	1.033	1.029	1.039	1.056	1.041
8388	1.007	1.039	1.022	1.030	1.049	1.041
8389	1.050	1.015	1.019	1.024	1.035	1.041
8390	1.057	1.034	1.029	1.040	1.057	1.041
8391	1.008	1.042	1.024	1.032	1.051	1.041
8392	1.057	1.033	1.029	1.040	1.056	1.041
8393	1.053	1.021	1.022	1.029	1.042	1.041
8397	1.050	1.012	1.018	1.023	1.033	1.041
8400	1.009	1.044	1.025	1.034	1.054	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8500	1.002	1.006	1.008	1.017	1.031	1.041
8601	1.110	1.125	1.078	1.092	1.106	1.041
8631	1.010	1.022	1.018	1.016	1.051	1.041
8720	1.024	1.062	1.038	1.054	1.065	1.041
8729	1.009	1.022	1.020	1.023	1.028	1.041
8740	1.002	1.008	1.019	1.025	1.040	1.041
8741	1.002	1.007	1.019	1.024	1.039	1.041
8742	1.052	1.112	1.069	1.076	1.092	1.041
8743	1.021	1.051	1.033	1.045	1.053	1.041
8744	1.001	1.002	1.017	1.020	1.034	1.041
8745	1.002	1.006	1.008	1.016	1.030	1.041
8746	1.052	1.112	1.069	1.076	1.092	1.041
8748	1.008	1.040	1.023	1.031	1.050	1.041
8749	1.021	1.052	1.033	1.046	1.054	1.041
8755	1.050	1.014	1.019	1.024	1.034	1.041
8800	1.150	1.048	1.041	1.091	1.099	1.041
8801	1.023	1.057	1.036	1.050	1.059	1.041
8803	1.109	1.121	1.076	1.089	1.103	1.041
8804	1.015	1.076	1.035	1.047	1.082	1.041
8806	1.020	1.091	1.042	1.059	1.098	1.041
8807	1.149	1.045	1.040	1.089	1.096	1.041
8808	1.022	1.055	1.035	1.049	1.058	1.041
8810	1.012	1.010	1.038	1.056	1.078	1.041
8811	1.026	1.066	1.040	1.057	1.070	1.041
8812	1.012	1.010	1.038	1.056	1.078	1.041
8813	1.016	1.038	1.014	1.031	1.036	1.041
8818	1.148	1.042	1.039	1.087	1.093	1.041
8820	1.108	1.117	1.074	1.086	1.098	1.041
8821	1.109	1.121	1.076	1.089	1.103	1.041
8822	1.019	1.044	1.029	1.040	1.045	1.041
8823	1.015	1.076	1.034	1.047	1.081	1.041
8827	1.020	1.090	1.041	1.058	1.097	1.041
8829	1.017	1.082	1.038	1.052	1.088	1.041
8830	1.017	1.080	1.037	1.050	1.086	1.041
8831	1.113	1.131	1.081	1.097	1.113	1.041
8834	1.017	1.081	1.037	1.051	1.087	1.041
8838	1.023	1.062	1.038	1.048	1.095	1.041
8839	1.016	1.078	1.036	1.049	1.084	1.041
8840	1.054	1.025	1.025	1.033	1.047	1.041
8846	1.016	1.040	1.015	1.032	1.037	1.041
8847	1.003	1.009	1.009	1.018	1.033	1.041
8850	1.022	1.055	1.035	1.048	1.057	1.041
8851	1.018	1.086	1.040	1.055	1.093	1.041
8852	1.018	1.085	1.039	1.054	1.092	1.041
8859	1.112	1.128	1.080	1.095	1.110	1.041
8868	1.005	1.093	1.032	1.043	1.064	1.041
8870	1.005	1.093	1.032	1.043	1.064	1.041
8871	1.012	1.010	1.038	1.056	1.078	1.041
8874	1.111	1.127	1.079	1.094	1.109	1.041
8875	1.005	1.092	1.031	1.042	1.062	1.041
9007	1.005	1.015	1.023	1.030	1.048	1.041
9008	1.004	1.004	1.007	1.018	1.032	1.041
9009	1.002	1.007	1.019	1.024	1.039	1.041
9010	1.003	1.009	1.020	1.025	1.041	1.041
9011	1.002	1.008	1.020	1.025	1.040	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2017

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9015	1.001	1.005	1.018	1.022	1.037	1.041
9016	1.024	1.068	1.041	1.052	1.101	1.041
9031	1.008	1.016	1.014	1.027	1.045	1.041
9033	1.015	1.019	1.043	1.064	1.089	1.041
9043	1.018	1.085	1.039	1.054	1.091	1.041
9048	1.006	1.008	1.012	1.024	1.044	1.041
9050	1.007	1.010	1.013	1.026	1.046	1.041
9053	1.023	1.064	1.039	1.049	1.097	1.041
9054	1.053	1.021	1.023	1.030	1.042	1.041
9059	1.015	1.077	1.035	1.048	1.083	1.041
9060	1.023	1.064	1.039	1.049	1.097	1.041
9061	1.025	1.071	1.043	1.055	1.105	1.041
9066	1.054	1.026	1.025	1.034	1.048	1.041
9067	1.025	1.068	1.041	1.052	1.102	1.041
9069	1.025	1.070	1.042	1.053	1.103	1.041
9070	1.019	1.088	1.041	1.056	1.095	1.041
9079	1.013	1.029	1.023	1.041	1.067	1.041
9085	1.021	1.096	1.044	1.062	1.103	1.041
9092	1.026	1.072	1.043	1.055	1.106	1.041
9095	1.022	1.061	1.038	1.046	1.094	1.041
9096	1.005	1.008	1.009	1.021	1.036	1.041
9097	1.005	1.006	1.009	1.019	1.034	1.041
9101	1.006	1.094	1.033	1.043	1.065	1.041
9151	1.022	1.059	1.037	1.045	1.092	1.041
9154	1.024	1.066	1.040	1.051	1.100	1.041
9155	1.156	1.064	1.050	1.104	1.117	1.041
9156	1.024	1.068	1.041	1.052	1.102	1.041
9180	1.025	1.070	1.042	1.054	1.104	1.041
9181	1.023	1.064	1.039	1.049	1.097	1.041
9182	1.023	1.063	1.039	1.048	1.096	1.041
9184	1.021	1.058	1.036	1.044	1.091	1.041
9185	1.026	1.072	1.043	1.055	1.106	1.041
9220	1.049	1.011	1.017	1.021	1.031	1.041
9402	1.006	1.010	1.011	1.023	1.038	1.041
9403	1.006	1.011	1.011	1.023	1.039	1.041
9410	1.015	1.019	1.043	1.064	1.090	1.041
9420	1.015	1.019	1.043	1.064	1.089	1.041
9422	1.015	1.019	1.043	1.063	1.089	1.041
9424	1.006	1.010	1.011	1.023	1.039	1.041
9426	1.006	1.008	1.010	1.021	1.037	1.041
9501	1.051	1.016	1.020	1.025	1.037	1.041
9507	1.111	1.126	1.079	1.093	1.108	1.041
9516	1.016	1.044	1.031	1.041	1.052	1.041
9519	1.053	1.021	1.023	1.030	1.043	1.041
9521	1.016	1.044	1.031	1.041	1.052	1.041
9522	1.053	1.022	1.023	1.030	1.043	1.041
9529	1.015	1.040	1.029	1.038	1.048	1.041
9531	1.016	1.044	1.031	1.041	1.052	1.041
9549	1.112	1.129	1.080	1.095	1.111	1.041
9552	1.015	1.041	1.030	1.039	1.049	1.041
9586	1.057	1.034	1.029	1.040	1.057	1.041
9610	1.149	1.045	1.040	1.089	1.096	1.041
9620	1.048	1.009	1.016	1.020	1.029	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]
Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.014	1.132	1.010	1.013	1.025	1.041
0016	1.015	1.135	1.012	1.016	1.028	1.041
0034	1.013	1.130	1.009	1.012	1.023	1.041
0035	1.014	1.132	1.010	1.013	1.025	1.041
0036	1.014	1.134	1.011	1.015	1.027	1.041
0038	1.015	1.137	1.012	1.017	1.030	1.041
0040	1.015	1.134	1.011	1.015	1.027	1.041
0041	1.014	1.134	1.011	1.015	1.027	1.041
0042	1.005	1.009	1.010	1.022	1.039	1.041
0045	1.015	1.134	1.011	1.015	1.027	1.041
0050	1.015	1.135	1.012	1.015	1.028	1.041
0079	1.015	1.134	1.011	1.015	1.027	1.041
0096	1.015	1.135	1.012	1.015	1.028	1.041
0106	1.005	1.009	1.011	1.023	1.039	1.041
0171	1.017	1.142	1.015	1.020	1.034	1.041
0172	1.015	1.135	1.012	1.016	1.028	1.041
0251	1.011	1.036	1.027	1.036	1.047	1.041
0400	1.002	1.006	1.008	1.016	1.031	1.041
0401	1.015	1.136	1.012	1.017	1.029	1.041
1122	1.011	1.123	1.006	1.007	1.016	1.041
1320	1.013	1.127	1.008	1.010	1.021	1.041
1322	1.012	1.127	1.008	1.009	1.020	1.041
1330	1.011	1.035	1.027	1.035	1.046	1.041
1438	1.012	1.033	1.013	1.029	1.034	1.041
1452	1.012	1.126	1.008	1.009	1.019	1.041
1463	1.012	1.033	1.013	1.029	1.034	1.041
1624	1.013	1.128	1.009	1.011	1.022	1.041
1699	1.012	1.035	1.014	1.030	1.036	1.041
1701	1.012	1.035	1.014	1.030	1.036	1.041
1710	1.012	1.127	1.008	1.010	1.020	1.041
1741	1.013	1.128	1.008	1.010	1.021	1.041
1803	1.013	1.036	1.014	1.031	1.037	1.041
1925	1.012	1.034	1.013	1.029	1.035	1.041
2002	1.014	1.039	1.016	1.033	1.040	1.041
2003	1.014	1.040	1.016	1.034	1.041	1.041
2014	1.014	1.039	1.015	1.033	1.040	1.041
2030	1.013	1.037	1.014	1.031	1.038	1.041
2063	1.013	1.036	1.014	1.031	1.037	1.041
2081	1.013	1.036	1.014	1.031	1.037	1.041
2095	1.013	1.037	1.014	1.031	1.038	1.041
2102	1.014	1.040	1.016	1.034	1.041	1.041
2107	1.014	1.040	1.016	1.034	1.041	1.041
2108	1.014	1.040	1.016	1.034	1.042	1.041
2109	1.014	1.041	1.016	1.034	1.042	1.041
2111	1.013	1.039	1.015	1.033	1.040	1.041
2113	1.013	1.037	1.014	1.031	1.038	1.041
2116	1.014	1.039	1.016	1.033	1.040	1.041
2117	1.013	1.038	1.015	1.032	1.039	1.041
2121	1.013	1.038	1.015	1.032	1.039	1.041
2123	1.014	1.041	1.016	1.034	1.042	1.041
2142	1.013	1.038	1.015	1.032	1.039	1.041
2163	1.013	1.037	1.014	1.032	1.038	1.041
2222	1.014	1.039	1.016	1.033	1.041	1.041
2362	1.014	1.040	1.016	1.034	1.041	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]
Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2402	1.014	1.040	1.016	1.034	1.042	1.041
2413	1.012	1.033	1.013	1.029	1.034	1.041
2501	1.013	1.037	1.015	1.032	1.038	1.041
2570	1.013	1.039	1.015	1.033	1.040	1.041
2571	1.013	1.037	1.015	1.032	1.038	1.041
2576	1.014	1.039	1.016	1.033	1.041	1.041
2584	1.005	1.007	1.010	1.021	1.037	1.041
2585	1.047	1.018	1.024	1.031	1.046	1.041
2589	1.047	1.018	1.024	1.031	1.046	1.041
2660	1.013	1.039	1.015	1.033	1.040	1.041
2683	1.012	1.036	1.014	1.031	1.037	1.041
2688	1.014	1.039	1.016	1.033	1.041	1.041
2702	1.015	1.135	1.012	1.015	1.028	1.041
2710	1.013	1.038	1.015	1.032	1.039	1.041
2727	1.014	1.134	1.011	1.014	1.027	1.041
2731	1.013	1.037	1.014	1.032	1.038	1.041
2757	1.013	1.036	1.014	1.031	1.037	1.041
2759	1.013	1.036	1.014	1.031	1.037	1.041
2790	1.012	1.035	1.014	1.030	1.036	1.041
2797	1.012	1.036	1.014	1.030	1.037	1.041
2806	1.013	1.037	1.014	1.031	1.038	1.041
2812	1.013	1.036	1.014	1.031	1.037	1.041
2819	1.013	1.037	1.014	1.031	1.038	1.041
2840	1.014	1.039	1.016	1.033	1.040	1.041
2842	1.013	1.036	1.014	1.031	1.037	1.041
2852	1.013	1.038	1.015	1.032	1.039	1.041
2881	1.013	1.038	1.015	1.032	1.039	1.041
2883	1.013	1.037	1.015	1.032	1.038	1.041
2915	1.013	1.036	1.014	1.031	1.037	1.041
2923	1.013	1.038	1.015	1.032	1.039	1.041
3018	1.012	1.033	1.013	1.029	1.034	1.041
3022	1.012	1.034	1.013	1.029	1.034	1.041
3030	1.012	1.036	1.014	1.031	1.037	1.041
3039	1.012	1.036	1.014	1.031	1.037	1.041
3040	1.012	1.034	1.013	1.029	1.035	1.041
3060	1.012	1.035	1.014	1.030	1.036	1.041
3066	1.012	1.036	1.014	1.031	1.037	1.041
3070	1.013	1.036	1.014	1.031	1.037	1.041
3076	1.013	1.037	1.014	1.031	1.038	1.041
3081	1.012	1.034	1.013	1.029	1.035	1.041
3082	1.012	1.035	1.014	1.030	1.036	1.041
3085	1.012	1.035	1.014	1.030	1.036	1.041
3099	1.012	1.034	1.013	1.029	1.035	1.041
3110	1.012	1.033	1.013	1.029	1.034	1.041
3131	1.012	1.035	1.014	1.030	1.036	1.041
3146	1.012	1.034	1.013	1.029	1.035	1.041
3152	1.012	1.034	1.013	1.029	1.034	1.041
3165	1.012	1.035	1.014	1.030	1.036	1.041
3169	1.013	1.036	1.014	1.031	1.037	1.041
3175	1.013	1.036	1.014	1.031	1.037	1.041
3178	1.013	1.036	1.014	1.031	1.037	1.041
3179	1.013	1.037	1.014	1.031	1.038	1.041
3180	1.013	1.036	1.014	1.031	1.037	1.041
3220	1.013	1.036	1.014	1.031	1.037	1.041
3241	1.012	1.034	1.013	1.029	1.035	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3257	1.012	1.035	1.014	1.030	1.036	1.041
3339	1.012	1.034	1.013	1.029	1.035	1.041
3365	1.012	1.035	1.013	1.030	1.035	1.041
3372	1.012	1.036	1.014	1.030	1.036	1.041
3383	1.013	1.037	1.014	1.032	1.038	1.041
3400	1.012	1.035	1.014	1.030	1.036	1.041
3401	1.012	1.035	1.014	1.030	1.036	1.041
3501	1.012	1.035	1.014	1.030	1.036	1.041
3507	1.012	1.035	1.013	1.030	1.036	1.041
3560	1.012	1.034	1.013	1.029	1.035	1.041
3568	1.013	1.037	1.015	1.032	1.038	1.041
3569	1.012	1.035	1.013	1.030	1.036	1.041
3570	1.012	1.035	1.014	1.030	1.036	1.041
3572	1.013	1.036	1.014	1.031	1.037	1.041
3573	1.013	1.036	1.014	1.031	1.037	1.041
3574	1.013	1.036	1.014	1.031	1.037	1.041
3577	1.012	1.034	1.013	1.030	1.035	1.041
3612	1.012	1.034	1.013	1.029	1.035	1.041
3620	1.013	1.036	1.014	1.031	1.037	1.041
3632	1.012	1.034	1.013	1.029	1.034	1.041
3634	1.012	1.035	1.014	1.030	1.036	1.041
3643	1.012	1.035	1.013	1.030	1.035	1.041
3647	1.012	1.034	1.013	1.029	1.035	1.041
3651	1.013	1.037	1.014	1.032	1.038	1.041
3681	1.013	1.036	1.014	1.031	1.037	1.041
3682	1.013	1.037	1.015	1.032	1.038	1.041
3683	1.013	1.036	1.014	1.031	1.037	1.041
3719	1.010	1.030	1.024	1.031	1.041	1.041
3724	1.011	1.034	1.026	1.034	1.045	1.041
3726	1.044	1.009	1.019	1.024	1.037	1.041
3805	1.012	1.033	1.013	1.028	1.034	1.041
3808	1.013	1.036	1.014	1.031	1.037	1.041
3815	1.013	1.036	1.014	1.031	1.037	1.041
3821	1.001	1.002	1.006	1.013	1.027	1.041
3828	1.012	1.035	1.013	1.030	1.036	1.041
3830	1.011	1.032	1.012	1.028	1.033	1.041
3831	1.011	1.032	1.012	1.028	1.033	1.041
3840	1.012	1.036	1.014	1.031	1.037	1.041
4000	1.013	1.129	1.009	1.011	1.022	1.041
4034	1.012	1.035	1.014	1.030	1.036	1.041
4036	1.012	1.036	1.014	1.030	1.036	1.041
4038	1.012	1.035	1.013	1.030	1.036	1.041
4041	1.012	1.036	1.014	1.030	1.037	1.041
4049	1.012	1.035	1.014	1.030	1.036	1.041
4111	1.013	1.037	1.014	1.031	1.038	1.041
4112	1.012	1.036	1.014	1.030	1.037	1.041
4114	1.013	1.036	1.014	1.031	1.037	1.041
4130	1.001	1.004	1.007	1.014	1.029	1.041
4150	1.012	1.035	1.014	1.030	1.036	1.041
4239	1.013	1.036	1.014	1.031	1.037	1.041
4240	1.012	1.036	1.014	1.031	1.037	1.041
4243	1.012	1.035	1.014	1.030	1.036	1.041
4244	1.012	1.035	1.013	1.030	1.036	1.041
4250	1.012	1.035	1.013	1.030	1.036	1.041
4251	1.012	1.035	1.013	1.030	1.036	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]
Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4279	1.012	1.035	1.013	1.030	1.036	1.041
4283	1.012	1.035	1.013	1.030	1.036	1.041
4286	1.012	1.035	1.013	1.030	1.035	1.041
4295	1.013	1.036	1.014	1.031	1.037	1.041
4297	1.012	1.036	1.014	1.030	1.037	1.041
4299	1.012	1.034	1.013	1.029	1.035	1.041
4304	1.139	1.041	1.035	1.081	1.088	1.041
4312	1.031	1.010	1.019	1.045	1.044	1.041
4351	1.012	1.035	1.014	1.030	1.036	1.041
4354	1.012	1.033	1.013	1.029	1.034	1.041
4361	1.097	1.110	1.074	1.087	1.103	1.041
4362	1.141	1.046	1.038	1.086	1.095	1.041
4410	1.012	1.035	1.013	1.030	1.036	1.041
4420	1.012	1.034	1.013	1.029	1.035	1.041
4432	1.012	1.034	1.013	1.029	1.035	1.041
4470	1.012	1.034	1.013	1.029	1.035	1.041
4478	1.012	1.035	1.014	1.030	1.036	1.041
4492	1.012	1.035	1.013	1.030	1.036	1.041
4494	1.012	1.035	1.014	1.030	1.036	1.041
4495	1.012	1.035	1.013	1.030	1.035	1.041
4496	1.012	1.035	1.014	1.030	1.036	1.041
4497	1.012	1.035	1.013	1.030	1.036	1.041
4498	1.012	1.035	1.014	1.030	1.036	1.041
4499	1.012	1.035	1.013	1.030	1.036	1.041
4511	1.097	1.111	1.075	1.088	1.104	1.041
4512	1.097	1.113	1.075	1.089	1.106	1.041
4557	1.013	1.036	1.014	1.031	1.037	1.041
4558	1.012	1.035	1.013	1.030	1.036	1.041
4611	1.013	1.036	1.014	1.031	1.037	1.041
4623	1.013	1.036	1.014	1.031	1.037	1.041
4635	1.011	1.033	1.012	1.028	1.033	1.041
4665	1.013	1.037	1.014	1.031	1.038	1.041
4683	1.013	1.037	1.014	1.031	1.038	1.041
4691	1.014	1.040	1.016	1.034	1.042	1.041
4692	1.012	1.034	1.013	1.029	1.035	1.041
4717	1.012	1.035	1.014	1.030	1.036	1.041
4720	1.012	1.035	1.014	1.030	1.036	1.041
4740	1.013	1.037	1.014	1.031	1.038	1.041
4771	1.012	1.033	1.012	1.028	1.034	1.041
4828	1.012	1.034	1.013	1.029	1.035	1.041
4829	1.012	1.036	1.014	1.031	1.037	1.041
4831	1.012	1.035	1.013	1.030	1.036	1.041
4983	1.012	1.035	1.014	1.030	1.036	1.041
5020	1.006	1.020	1.019	1.023	1.030	1.041
5027	1.011	1.034	1.026	1.035	1.046	1.041
5028	1.011	1.035	1.027	1.035	1.046	1.041
5029	1.011	1.035	1.027	1.035	1.046	1.041
5040	1.011	1.035	1.027	1.035	1.046	1.041
5102	1.011	1.034	1.026	1.034	1.045	1.041
5107	1.011	1.036	1.027	1.036	1.047	1.041
5108	1.012	1.037	1.028	1.037	1.048	1.041
5128	1.044	1.009	1.019	1.024	1.036	1.041
5129	1.044	1.009	1.019	1.024	1.036	1.041
5130	1.011	1.036	1.027	1.036	1.047	1.041
5140	1.010	1.032	1.025	1.033	1.043	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5146	1.011	1.036	1.027	1.036	1.047	1.041
5160	1.007	1.023	1.021	1.026	1.033	1.041
5183	1.012	1.036	1.027	1.036	1.047	1.041
5184	1.008	1.024	1.021	1.026	1.034	1.041
5185	1.011	1.036	1.027	1.036	1.047	1.041
5186	1.010	1.031	1.025	1.032	1.042	1.041
5187	1.011	1.036	1.027	1.036	1.047	1.041
5190	1.010	1.032	1.025	1.033	1.043	1.041
5191	1.044	1.010	1.019	1.025	1.037	1.041
5192	1.005	1.036	1.022	1.029	1.048	1.041
5193	1.011	1.036	1.027	1.036	1.047	1.041
5195	1.011	1.033	1.026	1.034	1.044	1.041
5201	1.011	1.035	1.027	1.035	1.046	1.041
5205	1.011	1.034	1.026	1.035	1.045	1.041
5212	1.011	1.034	1.026	1.034	1.045	1.041
5213	1.011	1.035	1.026	1.035	1.046	1.041
5214	1.011	1.035	1.027	1.035	1.046	1.041
5222	1.011	1.035	1.027	1.035	1.046	1.041
5225	1.012	1.036	1.027	1.036	1.048	1.041
5348	1.012	1.036	1.027	1.036	1.048	1.041
5403	1.012	1.036	1.027	1.036	1.048	1.041
5432	1.011	1.035	1.027	1.035	1.046	1.041
5436	1.012	1.039	1.028	1.038	1.050	1.041
5443	1.006	1.020	1.019	1.024	1.030	1.041
5446	1.008	1.024	1.021	1.027	1.035	1.041
5447	1.007	1.022	1.020	1.025	1.032	1.041
5467	1.013	1.039	1.029	1.039	1.051	1.041
5470	1.012	1.038	1.028	1.038	1.050	1.041
5473	1.003	1.003	1.007	1.017	1.032	1.041
5474	1.011	1.035	1.027	1.035	1.046	1.041
5479	1.006	1.020	1.019	1.023	1.029	1.041
5482	1.011	1.035	1.027	1.035	1.046	1.041
5484	1.007	1.022	1.020	1.024	1.032	1.041
5485	1.007	1.022	1.020	1.025	1.032	1.041
5506	1.010	1.033	1.026	1.033	1.044	1.041
5507	1.011	1.033	1.026	1.034	1.044	1.041
5538	1.012	1.036	1.027	1.036	1.048	1.041
5542	1.011	1.036	1.027	1.036	1.047	1.041
5552	1.014	1.045	1.032	1.043	1.057	1.041
5553	1.014	1.045	1.032	1.043	1.057	1.041
5606	1.011	1.035	1.027	1.035	1.046	1.041
5610	1.012	1.037	1.028	1.037	1.049	1.041
5632	1.009	1.030	1.024	1.031	1.040	1.041
5633	1.008	1.024	1.021	1.026	1.034	1.041
5650	1.006	1.013	1.013	1.026	1.043	1.041
5951	1.013	1.038	1.015	1.033	1.040	1.041
6003	1.011	1.035	1.027	1.035	1.047	1.041
6011	1.010	1.032	1.025	1.033	1.043	1.041
6204	1.013	1.129	1.009	1.011	1.022	1.041
6206	1.013	1.130	1.009	1.012	1.023	1.041
6213	1.013	1.129	1.009	1.011	1.022	1.041
6216	1.013	1.129	1.009	1.011	1.022	1.041
6218	1.011	1.036	1.027	1.036	1.047	1.041
6220	1.011	1.035	1.027	1.035	1.046	1.041
6233	1.011	1.034	1.026	1.034	1.045	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]
Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6235	1.012	1.127	1.008	1.010	1.020	1.041
6237	1.013	1.129	1.009	1.011	1.022	1.041
6251	1.011	1.035	1.027	1.036	1.047	1.041
6258	1.011	1.035	1.027	1.035	1.046	1.041
6307	1.011	1.035	1.026	1.035	1.046	1.041
6308	1.011	1.035	1.027	1.035	1.046	1.041
6315	1.011	1.035	1.027	1.035	1.046	1.041
6316	1.011	1.035	1.026	1.035	1.046	1.041
6325	1.011	1.035	1.026	1.035	1.046	1.041
6361	1.011	1.035	1.027	1.035	1.046	1.041
6364	1.012	1.036	1.027	1.036	1.048	1.041
6400	1.011	1.036	1.027	1.036	1.047	1.041
6504	1.013	1.037	1.014	1.031	1.038	1.041
6834	1.013	1.036	1.014	1.031	1.037	1.041
7133	1.032	1.013	1.021	1.048	1.047	1.041
7198	1.031	1.011	1.020	1.046	1.045	1.041
7207	1.015	1.052	1.037	1.046	1.094	1.041
7219	1.032	1.012	1.020	1.047	1.046	1.041
7227	1.032	1.013	1.021	1.048	1.047	1.041
7232	1.032	1.013	1.021	1.048	1.047	1.041
7248	1.095	1.106	1.072	1.084	1.099	1.041
7272	1.015	1.047	1.033	1.045	1.059	1.041
7332	1.013	1.078	1.038	1.052	1.089	1.041
7360	1.031	1.012	1.020	1.047	1.046	1.041
7365	1.043	1.044	1.037	1.074	1.082	1.041
7382	1.033	1.015	1.022	1.050	1.050	1.041
7392	1.001	1.003	1.006	1.014	1.028	1.041
7403	1.032	1.014	1.021	1.049	1.049	1.041
7405	1.032	1.014	1.021	1.049	1.048	1.041
7409	1.015	1.136	1.012	1.016	1.029	1.041
7410	1.015	1.136	1.012	1.016	1.029	1.041
7421	1.031	1.009	1.019	1.045	1.043	1.041
7424	1.032	1.014	1.021	1.049	1.048	1.041
7428	1.031	1.010	1.019	1.045	1.044	1.041
7429	1.031	1.010	1.019	1.045	1.044	1.041
7500	1.012	1.038	1.028	1.038	1.050	1.041
7515	1.031	1.009	1.019	1.045	1.043	1.041
7520	1.011	1.035	1.027	1.035	1.047	1.041
7538	1.011	1.035	1.027	1.036	1.047	1.041
7539	1.012	1.036	1.027	1.036	1.047	1.041
7580	1.012	1.037	1.027	1.036	1.048	1.041
7600	1.139	1.042	1.035	1.082	1.089	1.041
7601	1.012	1.036	1.027	1.036	1.047	1.041
7605	1.010	1.032	1.025	1.033	1.043	1.041
7607	1.141	1.048	1.039	1.087	1.096	1.041
7610	1.142	1.049	1.039	1.088	1.097	1.041
7706	1.009	1.006	1.036	1.053	1.076	1.041
7707	1.004	0.992	1.028	1.040	1.059	1.041
7720	1.009	1.007	1.036	1.053	1.077	1.041
7721	1.003	1.002	1.007	1.017	1.031	1.041
7722	1.004	0.992	1.028	1.040	1.059	1.041
7855	1.011	1.035	1.027	1.035	1.047	1.041
8001	1.002	1.004	1.007	1.015	1.029	1.041
8004	1.003	1.007	1.009	1.017	1.033	1.041
8006	1.006	1.041	1.024	1.033	1.053	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8008	1.006	1.041	1.024	1.033	1.053	1.041
8010	1.006	1.041	1.024	1.033	1.053	1.041
8013	1.006	1.039	1.023	1.031	1.051	1.041
8015	1.006	1.039	1.023	1.031	1.051	1.041
8017	1.006	1.039	1.023	1.031	1.051	1.041
8018	1.002	1.005	1.007	1.015	1.030	1.041
8019	1.012	1.035	1.013	1.030	1.035	1.041
8021	1.002	1.006	1.008	1.016	1.031	1.041
8028	1.001	1.004	1.016	1.020	1.035	1.041
8031	1.006	1.040	1.024	1.033	1.053	1.041
8032	1.002	1.005	1.007	1.015	1.030	1.041
8039	1.006	1.039	1.023	1.031	1.051	1.041
8041	1.002	1.005	1.007	1.016	1.030	1.041
8042	1.002	1.006	1.008	1.016	1.031	1.041
8046	1.005	1.036	1.022	1.029	1.048	1.041
8057	1.005	1.038	1.023	1.031	1.050	1.041
8059	1.002	1.006	1.008	1.016	1.031	1.041
8060	1.006	1.041	1.024	1.033	1.053	1.041
8061	1.007	1.042	1.025	1.034	1.054	1.041
8062	1.005	1.036	1.022	1.029	1.048	1.041
8063	1.002	1.005	1.007	1.016	1.030	1.041
8064	1.003	1.007	1.008	1.017	1.032	1.041
8065	1.006	1.038	1.023	1.031	1.051	1.041
8066	1.006	1.041	1.025	1.033	1.054	1.041
8071	1.006	1.041	1.024	1.033	1.053	1.041
8078	1.006	1.013	1.016	1.030	1.052	1.041
8102	1.004	1.011	1.011	1.020	1.037	1.041
8106	1.001	1.003	1.006	1.014	1.028	1.041
8107	1.001	1.003	1.006	1.014	1.028	1.041
8116	1.002	1.004	1.007	1.015	1.029	1.041
8117	1.003	1.007	1.009	1.017	1.033	1.041
8209	1.015	1.135	1.011	1.015	1.028	1.041
8215	1.002	1.006	1.008	1.016	1.031	1.041
8227	1.011	1.034	1.026	1.034	1.045	1.041
8232	1.002	1.005	1.008	1.016	1.030	1.041
8267	1.002	1.004	1.007	1.015	1.029	1.041
8278	1.008	1.033	1.028	1.031	1.072	1.041
8286	1.003	1.007	1.008	1.017	1.032	1.041
8290	1.002	1.006	1.017	1.022	1.037	1.041
8291	1.032	1.014	1.021	1.049	1.048	1.041
8292	1.032	1.013	1.021	1.048	1.047	1.041
8293	1.031	1.011	1.020	1.046	1.045	1.041
8304	1.033	1.016	1.022	1.050	1.050	1.041
8324	1.008	1.045	1.026	1.036	1.058	1.041
8350	1.002	1.005	1.007	1.015	1.030	1.041
8370	1.044	1.010	1.020	1.025	1.038	1.041
8387	1.047	1.017	1.023	1.031	1.046	1.041
8388	1.005	1.037	1.022	1.030	1.049	1.041
8389	1.044	1.009	1.019	1.024	1.037	1.041
8390	1.047	1.019	1.024	1.032	1.047	1.041
8391	1.006	1.038	1.023	1.031	1.051	1.041
8392	1.047	1.018	1.023	1.031	1.046	1.041
8393	1.045	1.013	1.021	1.027	1.041	1.041
8397	1.044	1.008	1.018	1.024	1.035	1.041
8400	1.006	1.039	1.023	1.031	1.051	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8500	1.002	1.005	1.007	1.015	1.030	1.041
8601	1.095	1.106	1.072	1.084	1.099	1.041
8631	1.008	1.033	1.028	1.031	1.072	1.041
8720	1.017	1.052	1.035	1.051	1.063	1.041
8729	1.007	1.022	1.020	1.025	1.032	1.041
8740	1.002	1.005	1.017	1.021	1.036	1.041
8741	1.002	1.005	1.017	1.021	1.036	1.041
8742	1.042	1.099	1.063	1.070	1.087	1.041
8743	1.016	1.047	1.033	1.047	1.058	1.041
8744	1.001	1.003	1.016	1.019	1.034	1.041
8745	1.002	1.005	1.007	1.015	1.030	1.041
8746	1.042	1.099	1.063	1.070	1.087	1.041
8748	1.005	1.037	1.023	1.030	1.050	1.041
8749	1.016	1.048	1.034	1.048	1.059	1.041
8755	1.043	1.008	1.018	1.023	1.035	1.041
8800	1.140	1.044	1.037	1.083	1.091	1.041
8801	1.017	1.050	1.034	1.049	1.060	1.041
8803	1.094	1.104	1.071	1.082	1.096	1.041
8804	1.009	1.065	1.031	1.042	1.075	1.041
8806	1.012	1.074	1.036	1.048	1.084	1.041
8807	1.139	1.042	1.036	1.082	1.090	1.041
8808	1.016	1.049	1.034	1.049	1.060	1.041
8810	1.008	1.004	1.035	1.051	1.074	1.041
8811	1.018	1.054	1.036	1.052	1.065	1.041
8812	1.008	1.004	1.035	1.051	1.074	1.041
8813	1.012	1.035	1.013	1.030	1.036	1.041
8818	1.139	1.041	1.035	1.081	1.088	1.041
8820	1.094	1.104	1.071	1.082	1.096	1.041
8821	1.095	1.105	1.072	1.084	1.098	1.041
8822	1.015	1.043	1.031	1.044	1.053	1.041
8823	1.009	1.065	1.031	1.042	1.075	1.041
8827	1.011	1.072	1.035	1.047	1.082	1.041
8829	1.010	1.067	1.032	1.043	1.077	1.041
8830	1.009	1.066	1.032	1.043	1.077	1.041
8831	1.097	1.110	1.074	1.087	1.103	1.041
8834	1.009	1.066	1.032	1.043	1.077	1.041
8838	1.013	1.048	1.035	1.043	1.089	1.041
8839	1.009	1.066	1.032	1.043	1.077	1.041
8840	1.046	1.014	1.022	1.029	1.042	1.041
8846	1.012	1.036	1.014	1.030	1.036	1.041
8847	1.002	1.006	1.008	1.016	1.031	1.041
8850	1.017	1.050	1.034	1.049	1.060	1.041
8851	1.010	1.069	1.033	1.045	1.080	1.041
8852	1.010	1.069	1.033	1.045	1.079	1.041
8859	1.096	1.108	1.073	1.086	1.101	1.041
8868	1.005	1.092	1.030	1.039	1.059	1.041
8870	1.005	1.092	1.030	1.039	1.059	1.041
8871	1.008	1.004	1.035	1.051	1.074	1.041
8874	1.095	1.107	1.072	1.085	1.099	1.041
8875	1.005	1.092	1.030	1.038	1.059	1.041
9007	1.003	1.009	1.019	1.024	1.041	1.041
9008	1.003	1.003	1.007	1.017	1.032	1.041
9009	1.002	1.005	1.017	1.021	1.036	1.041
9010	1.002	1.006	1.017	1.021	1.037	1.041
9011	1.002	1.006	1.017	1.021	1.037	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]
Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9015	1.002	1.005	1.017	1.021	1.036	1.041
9016	1.014	1.050	1.036	1.044	1.092	1.041
9031	1.007	1.013	1.013	1.026	1.044	1.041
9033	1.010	1.008	1.037	1.054	1.079	1.041
9043	1.010	1.069	1.033	1.045	1.079	1.041
9048	1.004	1.005	1.012	1.023	1.043	1.041
9050	1.004	1.006	1.012	1.024	1.045	1.041
9053	1.014	1.049	1.036	1.043	1.090	1.041
9054	1.045	1.012	1.020	1.026	1.039	1.041
9059	1.009	1.065	1.032	1.042	1.076	1.041
9060	1.014	1.049	1.036	1.044	1.091	1.041
9061	1.015	1.052	1.038	1.046	1.095	1.041
9066	1.046	1.014	1.021	1.028	1.042	1.041
9067	1.014	1.051	1.037	1.045	1.093	1.041
9069	1.015	1.052	1.037	1.046	1.094	1.041
9070	1.011	1.071	1.034	1.046	1.081	1.041
9079	1.007	1.016	1.017	1.032	1.055	1.041
9085	1.012	1.076	1.037	1.050	1.087	1.041
9092	1.015	1.053	1.038	1.047	1.095	1.041
9095	1.013	1.048	1.035	1.043	1.089	1.041
9096	1.004	1.005	1.008	1.019	1.035	1.041
9097	1.003	1.004	1.008	1.018	1.033	1.041
9101	1.005	1.093	1.030	1.039	1.060	1.041
9151	1.013	1.047	1.035	1.042	1.088	1.041
9154	1.014	1.050	1.037	1.045	1.092	1.041
9155	1.142	1.051	1.040	1.089	1.099	1.041
9156	1.014	1.051	1.037	1.045	1.093	1.041
9180	1.014	1.051	1.037	1.046	1.094	1.041
9181	1.013	1.048	1.036	1.043	1.090	1.041
9182	1.013	1.048	1.035	1.043	1.090	1.041
9184	1.013	1.046	1.034	1.041	1.087	1.041
9185	1.015	1.052	1.037	1.046	1.094	1.041
9220	1.044	1.008	1.019	1.024	1.036	1.041
9402	1.004	1.006	1.009	1.020	1.036	1.041
9403	1.004	1.007	1.009	1.020	1.036	1.041
9410	1.010	1.010	1.038	1.055	1.080	1.041
9420	1.010	1.009	1.037	1.055	1.080	1.041
9422	1.010	1.008	1.037	1.054	1.079	1.041
9424	1.004	1.006	1.009	1.020	1.036	1.041
9426	1.004	1.005	1.009	1.020	1.035	1.041
9501	1.044	1.009	1.019	1.024	1.036	1.041
9507	1.096	1.107	1.073	1.085	1.100	1.041
9516	1.012	1.037	1.028	1.037	1.048	1.041
9519	1.045	1.012	1.020	1.027	1.040	1.041
9521	1.012	1.038	1.028	1.038	1.050	1.041
9522	1.045	1.012	1.020	1.027	1.040	1.041
9529	1.011	1.034	1.026	1.034	1.045	1.041
9531	1.012	1.037	1.028	1.037	1.048	1.041
9549	1.096	1.109	1.073	1.086	1.102	1.041
9552	1.011	1.035	1.027	1.035	1.047	1.041
9586	1.047	1.018	1.024	1.032	1.046	1.041
9610	1.139	1.041	1.035	1.081	1.089	1.041
9620	1.043	1.007	1.018	1.023	1.035	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]
Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.012	1.130	1.008	1.011	1.023	1.041
0016	1.012	1.130	1.008	1.011	1.023	1.041
0034	1.012	1.130	1.008	1.010	1.023	1.041
0035	1.012	1.130	1.008	1.011	1.023	1.041
0036	1.012	1.130	1.008	1.011	1.023	1.041
0038	1.012	1.130	1.008	1.011	1.023	1.041
0040	1.012	1.130	1.008	1.011	1.023	1.041
0041	1.012	1.130	1.008	1.011	1.023	1.041
0042	1.001	1.004	1.006	1.016	1.032	1.041
0045	1.012	1.130	1.008	1.011	1.023	1.041
0050	1.012	1.130	1.008	1.011	1.023	1.041
0079	1.012	1.130	1.008	1.011	1.023	1.041
0096	1.012	1.130	1.008	1.011	1.023	1.041
0106	1.001	1.004	1.006	1.016	1.032	1.041
0171	1.012	1.130	1.008	1.011	1.023	1.041
0172	1.012	1.130	1.008	1.011	1.023	1.041
0251	1.005	1.031	1.023	1.031	1.044	1.041
0400	1.000	1.004	1.005	1.013	1.027	1.041
0401	1.012	1.130	1.008	1.011	1.023	1.041
1122	1.012	1.130	1.008	1.010	1.023	1.041
1320	1.012	1.130	1.008	1.010	1.023	1.041
1322	1.012	1.130	1.008	1.010	1.023	1.041
1330	1.005	1.031	1.023	1.031	1.044	1.041
1438	1.007	1.035	1.011	1.027	1.034	1.041
1452	1.012	1.130	1.008	1.010	1.023	1.041
1463	1.007	1.035	1.011	1.027	1.034	1.041
1624	1.012	1.130	1.008	1.010	1.023	1.041
1699	1.007	1.035	1.011	1.027	1.034	1.041
1701	1.007	1.035	1.011	1.027	1.034	1.041
1710	1.012	1.130	1.008	1.010	1.023	1.041
1741	1.012	1.130	1.008	1.010	1.023	1.041
1803	1.007	1.035	1.011	1.027	1.034	1.041
1925	1.007	1.035	1.011	1.027	1.034	1.041
2002	1.007	1.035	1.011	1.027	1.034	1.041
2003	1.007	1.035	1.011	1.027	1.034	1.041
2014	1.007	1.035	1.011	1.027	1.034	1.041
2030	1.007	1.035	1.011	1.027	1.034	1.041
2063	1.007	1.035	1.011	1.027	1.034	1.041
2081	1.007	1.035	1.011	1.027	1.034	1.041
2095	1.007	1.035	1.011	1.027	1.034	1.041
2102	1.007	1.035	1.011	1.027	1.034	1.041
2107	1.007	1.035	1.011	1.027	1.034	1.041
2108	1.007	1.035	1.011	1.027	1.034	1.041
2109	1.007	1.035	1.011	1.027	1.034	1.041
2111	1.007	1.035	1.011	1.027	1.034	1.041
2113	1.007	1.035	1.011	1.027	1.034	1.041
2116	1.007	1.035	1.011	1.027	1.034	1.041
2117	1.007	1.035	1.011	1.027	1.034	1.041
2121	1.007	1.035	1.011	1.027	1.034	1.041
2123	1.007	1.035	1.011	1.027	1.034	1.041
2142	1.007	1.035	1.011	1.027	1.034	1.041
2163	1.007	1.035	1.011	1.027	1.034	1.041
2222	1.007	1.035	1.011	1.027	1.034	1.041
2362	1.007	1.035	1.011	1.027	1.034	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2402	1.007	1.035	1.011	1.027	1.034	1.041
2413	1.007	1.035	1.011	1.027	1.034	1.041
2501	1.007	1.035	1.011	1.027	1.034	1.041
2570	1.007	1.035	1.011	1.027	1.034	1.041
2571	1.007	1.035	1.011	1.027	1.034	1.041
2576	1.007	1.035	1.011	1.027	1.034	1.041
2584	1.001	1.004	1.006	1.016	1.032	1.041
2585	1.034	1.009	1.017	1.022	1.035	1.041
2589	1.034	1.009	1.017	1.022	1.035	1.041
2660	1.007	1.035	1.011	1.027	1.034	1.041
2683	1.007	1.035	1.011	1.027	1.034	1.041
2688	1.007	1.035	1.011	1.027	1.034	1.041
2702	1.012	1.130	1.008	1.011	1.023	1.041
2710	1.007	1.035	1.011	1.027	1.034	1.041
2727	1.012	1.130	1.008	1.011	1.023	1.041
2731	1.007	1.035	1.011	1.027	1.034	1.041
2757	1.007	1.035	1.011	1.027	1.034	1.041
2759	1.007	1.035	1.011	1.027	1.034	1.041
2790	1.007	1.035	1.011	1.027	1.034	1.041
2797	1.007	1.035	1.011	1.027	1.034	1.041
2806	1.007	1.035	1.011	1.027	1.034	1.041
2812	1.007	1.035	1.011	1.027	1.034	1.041
2819	1.007	1.035	1.011	1.027	1.034	1.041
2840	1.007	1.035	1.011	1.027	1.034	1.041
2842	1.007	1.035	1.011	1.027	1.034	1.041
2852	1.007	1.035	1.011	1.027	1.034	1.041
2881	1.007	1.035	1.011	1.027	1.034	1.041
2883	1.007	1.035	1.011	1.027	1.034	1.041
2915	1.007	1.035	1.011	1.027	1.034	1.041
2923	1.007	1.035	1.011	1.027	1.034	1.041
3018	1.007	1.035	1.011	1.027	1.034	1.041
3022	1.007	1.035	1.011	1.027	1.034	1.041
3030	1.007	1.035	1.011	1.027	1.034	1.041
3039	1.007	1.035	1.011	1.027	1.034	1.041
3040	1.007	1.035	1.011	1.027	1.034	1.041
3060	1.007	1.035	1.011	1.027	1.034	1.041
3066	1.007	1.035	1.011	1.027	1.034	1.041
3070	1.007	1.035	1.011	1.027	1.034	1.041
3076	1.007	1.035	1.011	1.027	1.034	1.041
3081	1.007	1.035	1.011	1.027	1.034	1.041
3082	1.007	1.035	1.011	1.027	1.034	1.041
3085	1.007	1.035	1.011	1.027	1.034	1.041
3099	1.007	1.035	1.011	1.027	1.034	1.041
3110	1.007	1.035	1.011	1.027	1.034	1.041
3131	1.007	1.035	1.011	1.027	1.034	1.041
3146	1.007	1.035	1.011	1.027	1.034	1.041
3152	1.007	1.035	1.011	1.027	1.034	1.041
3165	1.007	1.035	1.011	1.027	1.034	1.041
3169	1.007	1.035	1.011	1.027	1.034	1.041
3175	1.007	1.035	1.011	1.027	1.034	1.041
3178	1.007	1.035	1.011	1.027	1.034	1.041
3179	1.007	1.035	1.011	1.027	1.034	1.041
3180	1.007	1.035	1.011	1.027	1.034	1.041
3220	1.007	1.035	1.011	1.027	1.034	1.041
3241	1.007	1.035	1.011	1.027	1.034	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3257	1.007	1.035	1.011	1.027	1.034	1.041
3339	1.007	1.035	1.011	1.027	1.034	1.041
3365	1.007	1.035	1.011	1.027	1.034	1.041
3372	1.007	1.035	1.011	1.027	1.034	1.041
3383	1.007	1.035	1.011	1.027	1.034	1.041
3400	1.007	1.035	1.011	1.027	1.034	1.041
3401	1.007	1.035	1.011	1.027	1.034	1.041
3501	1.007	1.035	1.011	1.027	1.034	1.041
3507	1.007	1.035	1.011	1.027	1.034	1.041
3560	1.007	1.035	1.011	1.027	1.034	1.041
3568	1.007	1.035	1.011	1.027	1.034	1.041
3569	1.007	1.035	1.011	1.027	1.034	1.041
3570	1.007	1.035	1.011	1.027	1.034	1.041
3572	1.007	1.035	1.011	1.027	1.034	1.041
3573	1.007	1.035	1.011	1.027	1.034	1.041
3574	1.007	1.035	1.011	1.027	1.034	1.041
3577	1.007	1.035	1.011	1.027	1.034	1.041
3612	1.007	1.035	1.011	1.027	1.034	1.041
3620	1.007	1.035	1.011	1.027	1.034	1.041
3632	1.007	1.035	1.011	1.027	1.034	1.041
3634	1.007	1.035	1.011	1.027	1.034	1.041
3643	1.007	1.035	1.011	1.027	1.034	1.041
3647	1.007	1.035	1.011	1.027	1.034	1.041
3651	1.007	1.035	1.011	1.027	1.034	1.041
3681	1.007	1.035	1.011	1.027	1.034	1.041
3682	1.007	1.035	1.011	1.027	1.034	1.041
3683	1.007	1.035	1.011	1.027	1.034	1.041
3719	1.005	1.031	1.023	1.031	1.044	1.041
3724	1.005	1.031	1.023	1.031	1.044	1.041
3726	1.034	1.009	1.017	1.022	1.035	1.041
3805	1.007	1.035	1.011	1.027	1.034	1.041
3808	1.007	1.035	1.011	1.027	1.034	1.041
3815	1.007	1.035	1.011	1.027	1.034	1.041
3821	1.000	1.004	1.005	1.012	1.027	1.041
3828	1.007	1.035	1.011	1.027	1.034	1.041
3830	1.007	1.035	1.011	1.027	1.034	1.041
3831	1.007	1.035	1.011	1.027	1.034	1.041
3840	1.007	1.035	1.011	1.027	1.034	1.041
4000	1.012	1.130	1.008	1.010	1.023	1.041
4034	1.007	1.035	1.011	1.027	1.034	1.041
4036	1.007	1.035	1.011	1.027	1.034	1.041
4038	1.007	1.035	1.011	1.027	1.034	1.041
4041	1.007	1.035	1.011	1.027	1.034	1.041
4049	1.007	1.035	1.011	1.027	1.034	1.041
4111	1.007	1.035	1.011	1.027	1.034	1.041
4112	1.007	1.035	1.011	1.027	1.034	1.041
4114	1.007	1.035	1.011	1.027	1.034	1.041
4130	1.000	1.004	1.005	1.012	1.027	1.041
4150	1.007	1.035	1.011	1.027	1.034	1.041
4239	1.007	1.035	1.011	1.027	1.034	1.041
4240	1.007	1.035	1.011	1.027	1.034	1.041
4243	1.007	1.035	1.011	1.027	1.034	1.041
4244	1.007	1.035	1.011	1.027	1.034	1.041
4250	1.007	1.035	1.011	1.027	1.034	1.041
4251	1.007	1.035	1.011	1.027	1.034	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]
Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4279	1.007	1.035	1.011	1.027	1.034	1.041
4283	1.007	1.035	1.011	1.027	1.034	1.041
4286	1.007	1.035	1.011	1.027	1.034	1.041
4295	1.007	1.035	1.011	1.027	1.034	1.041
4297	1.007	1.035	1.011	1.027	1.034	1.041
4299	1.007	1.035	1.011	1.027	1.034	1.041
4304	1.128	1.033	1.030	1.072	1.081	1.041
4312	1.022	1.010	1.017	1.040	1.041	1.041
4351	1.007	1.035	1.011	1.027	1.034	1.041
4354	1.007	1.035	1.011	1.027	1.034	1.041
4361	1.072	1.101	1.064	1.074	1.091	1.041
4362	1.128	1.033	1.030	1.073	1.082	1.041
4410	1.007	1.035	1.011	1.027	1.034	1.041
4420	1.007	1.035	1.011	1.027	1.034	1.041
4432	1.007	1.035	1.011	1.027	1.034	1.041
4470	1.007	1.035	1.011	1.027	1.034	1.041
4478	1.007	1.035	1.011	1.027	1.034	1.041
4492	1.007	1.035	1.011	1.027	1.034	1.041
4494	1.007	1.035	1.011	1.027	1.034	1.041
4495	1.007	1.035	1.011	1.027	1.034	1.041
4496	1.007	1.035	1.011	1.027	1.034	1.041
4497	1.007	1.035	1.011	1.027	1.034	1.041
4498	1.007	1.035	1.011	1.027	1.034	1.041
4499	1.007	1.035	1.011	1.027	1.034	1.041
4511	1.072	1.101	1.064	1.074	1.091	1.041
4512	1.072	1.101	1.064	1.074	1.091	1.041
4557	1.007	1.035	1.011	1.027	1.034	1.041
4558	1.007	1.035	1.011	1.027	1.034	1.041
4611	1.007	1.035	1.011	1.027	1.034	1.041
4623	1.007	1.035	1.011	1.027	1.034	1.041
4635	1.007	1.035	1.011	1.027	1.034	1.041
4665	1.007	1.035	1.011	1.027	1.034	1.041
4683	1.007	1.035	1.011	1.027	1.034	1.041
4691	1.007	1.035	1.011	1.027	1.034	1.041
4692	1.007	1.035	1.011	1.027	1.034	1.041
4717	1.007	1.035	1.011	1.027	1.034	1.041
4720	1.007	1.035	1.011	1.027	1.034	1.041
4740	1.007	1.035	1.011	1.027	1.034	1.041
4771	1.007	1.035	1.011	1.027	1.034	1.041
4828	1.007	1.035	1.011	1.027	1.034	1.041
4829	1.007	1.035	1.011	1.027	1.034	1.041
4831	1.007	1.035	1.011	1.027	1.034	1.041
4983	1.007	1.035	1.011	1.027	1.034	1.041
5020	1.005	1.031	1.023	1.031	1.044	1.041
5027	1.005	1.031	1.023	1.031	1.044	1.041
5028	1.005	1.031	1.023	1.031	1.044	1.041
5029	1.005	1.031	1.023	1.031	1.044	1.041
5040	1.005	1.031	1.023	1.031	1.044	1.041
5102	1.005	1.031	1.023	1.031	1.044	1.041
5107	1.005	1.031	1.023	1.031	1.044	1.041
5108	1.005	1.031	1.023	1.031	1.044	1.041
5128	1.034	1.009	1.017	1.022	1.035	1.041
5129	1.034	1.009	1.017	1.022	1.035	1.041
5130	1.005	1.031	1.023	1.031	1.044	1.041
5140	1.005	1.031	1.023	1.031	1.044	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5146	1.005	1.031	1.023	1.031	1.044	1.041
5160	1.005	1.031	1.023	1.031	1.044	1.041
5183	1.005	1.031	1.023	1.031	1.044	1.041
5184	1.005	1.031	1.023	1.031	1.044	1.041
5185	1.005	1.031	1.023	1.031	1.044	1.041
5186	1.005	1.031	1.023	1.031	1.044	1.041
5187	1.005	1.031	1.023	1.031	1.044	1.041
5190	1.005	1.031	1.023	1.031	1.044	1.041
5191	1.034	1.009	1.017	1.022	1.035	1.041
5192	1.001	1.030	1.020	1.026	1.046	1.041
5193	1.005	1.031	1.023	1.031	1.044	1.041
5195	1.005	1.031	1.023	1.031	1.044	1.041
5201	1.005	1.031	1.023	1.031	1.044	1.041
5205	1.005	1.031	1.023	1.031	1.044	1.041
5212	1.005	1.031	1.023	1.031	1.044	1.041
5213	1.005	1.031	1.023	1.031	1.044	1.041
5214	1.005	1.031	1.023	1.031	1.044	1.041
5222	1.005	1.031	1.023	1.031	1.044	1.041
5225	1.005	1.031	1.023	1.031	1.044	1.041
5348	1.005	1.031	1.023	1.031	1.044	1.041
5403	1.005	1.031	1.023	1.031	1.044	1.041
5432	1.005	1.031	1.023	1.031	1.044	1.041
5436	1.005	1.031	1.023	1.031	1.044	1.041
5443	1.005	1.031	1.023	1.031	1.044	1.041
5446	1.005	1.031	1.023	1.031	1.044	1.041
5447	1.005	1.031	1.023	1.031	1.044	1.041
5467	1.005	1.031	1.023	1.031	1.044	1.041
5470	1.005	1.031	1.023	1.031	1.044	1.041
5473	1.001	1.004	1.006	1.016	1.032	1.041
5474	1.005	1.031	1.023	1.031	1.044	1.041
5479	1.005	1.031	1.023	1.031	1.044	1.041
5482	1.005	1.031	1.023	1.031	1.044	1.041
5484	1.005	1.031	1.023	1.031	1.044	1.041
5485	1.005	1.031	1.023	1.031	1.044	1.041
5506	1.005	1.031	1.023	1.031	1.044	1.041
5507	1.005	1.031	1.023	1.031	1.044	1.041
5538	1.005	1.031	1.023	1.031	1.044	1.041
5542	1.005	1.031	1.023	1.031	1.044	1.041
5552	1.005	1.031	1.023	1.031	1.044	1.041
5553	1.005	1.031	1.023	1.031	1.044	1.041
5606	1.005	1.031	1.023	1.031	1.044	1.041
5610	1.005	1.031	1.023	1.031	1.044	1.041
5632	1.005	1.031	1.023	1.031	1.044	1.041
5633	1.005	1.031	1.023	1.031	1.044	1.041
5650	1.001	1.004	1.006	1.016	1.032	1.041
5951	1.007	1.035	1.011	1.027	1.034	1.041
6003	1.005	1.031	1.023	1.031	1.044	1.041
6011	1.005	1.031	1.023	1.031	1.044	1.041
6204	1.012	1.130	1.008	1.010	1.023	1.041
6206	1.012	1.130	1.008	1.010	1.023	1.041
6213	1.012	1.130	1.008	1.010	1.023	1.041
6216	1.012	1.130	1.008	1.010	1.023	1.041
6218	1.005	1.031	1.023	1.031	1.044	1.041
6220	1.005	1.031	1.023	1.031	1.044	1.041
6233	1.005	1.031	1.023	1.031	1.044	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]
Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6235	1.012	1.130	1.008	1.010	1.023	1.041
6237	1.012	1.130	1.008	1.010	1.023	1.041
6251	1.005	1.031	1.023	1.031	1.044	1.041
6258	1.005	1.031	1.023	1.031	1.044	1.041
6307	1.005	1.031	1.023	1.031	1.044	1.041
6308	1.005	1.031	1.023	1.031	1.044	1.041
6315	1.005	1.031	1.023	1.031	1.044	1.041
6316	1.005	1.031	1.023	1.031	1.044	1.041
6325	1.005	1.031	1.023	1.031	1.044	1.041
6361	1.005	1.031	1.023	1.031	1.044	1.041
6364	1.005	1.031	1.023	1.031	1.044	1.041
6400	1.005	1.031	1.023	1.031	1.044	1.041
6504	1.007	1.035	1.011	1.027	1.034	1.041
6834	1.007	1.035	1.011	1.027	1.034	1.041
7133	1.022	1.010	1.017	1.040	1.041	1.041
7198	1.022	1.010	1.017	1.040	1.041	1.041
7207	1.000	1.046	1.031	1.036	1.082	1.041
7219	1.022	1.010	1.017	1.040	1.041	1.041
7227	1.022	1.010	1.017	1.040	1.041	1.041
7232	1.022	1.010	1.017	1.040	1.041	1.041
7248	1.072	1.101	1.064	1.074	1.090	1.041
7272	1.005	1.031	1.023	1.031	1.044	1.041
7332	1.000	1.051	1.027	1.034	1.067	1.041
7360	1.022	1.010	1.017	1.040	1.041	1.041
7365	1.022	1.010	1.017	1.040	1.042	1.041
7382	1.022	1.010	1.017	1.040	1.041	1.041
7392	1.000	1.004	1.005	1.012	1.027	1.041
7403	1.022	1.010	1.017	1.040	1.041	1.041
7405	1.022	1.010	1.017	1.040	1.041	1.041
7409	1.012	1.130	1.008	1.011	1.023	1.041
7410	1.012	1.130	1.008	1.011	1.023	1.041
7421	1.022	1.010	1.017	1.040	1.041	1.041
7424	1.022	1.010	1.017	1.040	1.041	1.041
7428	1.022	1.010	1.017	1.040	1.041	1.041
7429	1.022	1.010	1.017	1.040	1.041	1.041
7500	1.005	1.031	1.023	1.031	1.044	1.041
7515	1.022	1.010	1.017	1.040	1.041	1.041
7520	1.005	1.031	1.023	1.031	1.044	1.041
7538	1.005	1.031	1.023	1.031	1.044	1.041
7539	1.005	1.031	1.023	1.031	1.044	1.041
7580	1.005	1.031	1.023	1.031	1.044	1.041
7600	1.128	1.033	1.030	1.072	1.081	1.041
7601	1.005	1.031	1.023	1.031	1.044	1.041
7605	1.005	1.031	1.023	1.031	1.044	1.041
7607	1.128	1.033	1.030	1.073	1.082	1.041
7610	1.128	1.033	1.030	1.073	1.082	1.041
7706	1.003	1.004	1.030	1.045	1.069	1.041
7707	1.003	1.004	1.030	1.045	1.069	1.041
7720	1.003	1.004	1.030	1.045	1.069	1.041
7721	1.001	1.004	1.006	1.016	1.032	1.041
7722	1.003	1.004	1.030	1.045	1.069	1.041
7855	1.005	1.031	1.023	1.031	1.044	1.041
8001	1.000	1.004	1.005	1.013	1.027	1.041
8004	1.000	1.004	1.005	1.013	1.027	1.041
8006	1.001	1.030	1.020	1.026	1.046	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8008	1.001	1.030	1.020	1.026	1.046	1.041
8010	1.001	1.030	1.020	1.026	1.046	1.041
8013	1.001	1.030	1.020	1.026	1.046	1.041
8015	1.001	1.030	1.020	1.026	1.046	1.041
8017	1.001	1.030	1.020	1.026	1.046	1.041
8018	1.000	1.004	1.005	1.013	1.027	1.041
8019	1.007	1.035	1.011	1.027	1.034	1.041
8021	1.000	1.004	1.005	1.013	1.027	1.041
8028	1.001	1.004	1.014	1.017	1.033	1.041
8031	1.001	1.030	1.020	1.026	1.046	1.041
8032	1.000	1.004	1.005	1.013	1.027	1.041
8039	1.001	1.030	1.020	1.026	1.046	1.041
8041	1.000	1.004	1.005	1.013	1.027	1.041
8042	1.000	1.004	1.005	1.013	1.027	1.041
8046	1.001	1.030	1.020	1.026	1.046	1.041
8057	1.001	1.030	1.020	1.026	1.046	1.041
8059	1.000	1.004	1.005	1.013	1.027	1.041
8060	1.001	1.030	1.020	1.026	1.046	1.041
8061	1.001	1.030	1.020	1.026	1.046	1.041
8062	1.001	1.030	1.020	1.026	1.046	1.041
8063	1.000	1.004	1.005	1.013	1.027	1.041
8064	1.000	1.004	1.005	1.013	1.027	1.041
8065	1.001	1.030	1.020	1.026	1.046	1.041
8066	1.001	1.030	1.020	1.026	1.046	1.041
8071	1.001	1.030	1.020	1.026	1.046	1.041
8078	1.000	1.006	1.011	1.021	1.042	1.041
8102	1.000	1.004	1.005	1.013	1.027	1.041
8106	1.000	1.004	1.005	1.012	1.027	1.041
8107	1.000	1.004	1.005	1.012	1.027	1.041
8116	1.000	1.004	1.005	1.012	1.027	1.041
8117	1.000	1.004	1.005	1.013	1.027	1.041
8209	1.012	1.130	1.008	1.011	1.023	1.041
8215	1.000	1.004	1.005	1.013	1.027	1.041
8227	1.005	1.031	1.023	1.031	1.044	1.041
8232	1.000	1.004	1.005	1.013	1.027	1.041
8267	1.000	1.004	1.005	1.012	1.027	1.041
8278	1.000	1.046	1.031	1.036	1.082	1.041
8286	1.000	1.004	1.005	1.013	1.027	1.041
8290	1.001	1.004	1.014	1.017	1.033	1.041
8291	1.022	1.010	1.017	1.040	1.041	1.041
8292	1.022	1.010	1.017	1.040	1.041	1.041
8293	1.022	1.010	1.017	1.040	1.041	1.041
8304	1.022	1.010	1.017	1.040	1.041	1.041
8324	1.001	1.030	1.020	1.026	1.046	1.041
8350	1.000	1.004	1.005	1.013	1.027	1.041
8370	1.034	1.009	1.017	1.022	1.035	1.041
8387	1.034	1.009	1.017	1.022	1.035	1.041
8388	1.001	1.030	1.020	1.026	1.046	1.041
8389	1.034	1.009	1.017	1.022	1.035	1.041
8390	1.034	1.009	1.017	1.022	1.035	1.041
8391	1.001	1.030	1.020	1.026	1.046	1.041
8392	1.034	1.009	1.017	1.022	1.035	1.041
8393	1.034	1.009	1.017	1.022	1.035	1.041
8397	1.034	1.009	1.017	1.022	1.035	1.041
8400	1.001	1.030	1.020	1.026	1.046	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through
the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8500	1.000	1.004	1.005	1.013	1.027	1.041
8601	1.072	1.101	1.064	1.074	1.090	1.041
8631	1.000	1.046	1.031	1.036	1.082	1.041
8720	1.007	1.041	1.032	1.046	1.060	1.041
8729	1.005	1.031	1.023	1.031	1.044	1.041
8740	1.001	1.004	1.014	1.017	1.033	1.041
8741	1.001	1.004	1.014	1.017	1.033	1.041
8742	1.029	1.094	1.057	1.062	1.080	1.041
8743	1.007	1.041	1.032	1.046	1.060	1.041
8744	1.001	1.004	1.014	1.017	1.033	1.041
8745	1.000	1.004	1.005	1.013	1.027	1.041
8746	1.029	1.094	1.057	1.062	1.080	1.041
8748	1.001	1.030	1.020	1.026	1.046	1.041
8749	1.007	1.041	1.032	1.046	1.060	1.041
8755	1.034	1.009	1.017	1.022	1.035	1.041
8800	1.128	1.033	1.030	1.072	1.081	1.041
8801	1.007	1.041	1.032	1.046	1.060	1.041
8803	1.072	1.101	1.064	1.074	1.090	1.041
8804	1.000	1.051	1.027	1.034	1.067	1.041
8806	1.000	1.051	1.027	1.034	1.067	1.041
8807	1.128	1.033	1.030	1.072	1.081	1.041
8808	1.007	1.041	1.032	1.046	1.060	1.041
8810	1.003	1.004	1.030	1.045	1.069	1.041
8811	1.007	1.041	1.032	1.046	1.060	1.041
8812	1.003	1.004	1.030	1.045	1.069	1.041
8813	1.007	1.035	1.011	1.027	1.034	1.041
8818	1.128	1.033	1.030	1.072	1.081	1.041
8820	1.072	1.101	1.064	1.074	1.090	1.041
8821	1.072	1.101	1.064	1.074	1.090	1.041
8822	1.007	1.041	1.032	1.046	1.060	1.041
8823	1.000	1.051	1.027	1.034	1.067	1.041
8827	1.000	1.051	1.027	1.034	1.067	1.041
8829	1.000	1.051	1.027	1.034	1.067	1.041
8830	1.000	1.051	1.027	1.034	1.067	1.041
8831	1.072	1.101	1.064	1.074	1.091	1.041
8834	1.000	1.051	1.027	1.034	1.067	1.041
8838	1.000	1.046	1.031	1.036	1.082	1.041
8839	1.000	1.051	1.027	1.034	1.067	1.041
8840	1.034	1.009	1.017	1.022	1.035	1.041
8846	1.007	1.035	1.011	1.027	1.034	1.041
8847	1.000	1.004	1.005	1.013	1.027	1.041
8850	1.007	1.041	1.032	1.046	1.060	1.041
8851	1.000	1.051	1.027	1.034	1.067	1.041
8852	1.000	1.051	1.027	1.034	1.067	1.041
8859	1.072	1.101	1.064	1.074	1.090	1.041
8868	1.004	1.091	1.026	1.033	1.054	1.041
8870	1.004	1.091	1.026	1.033	1.054	1.041
8871	1.003	1.004	1.030	1.045	1.069	1.041
8874	1.072	1.101	1.064	1.074	1.090	1.041
8875	1.004	1.091	1.026	1.033	1.054	1.041
9007	1.001	1.004	1.014	1.017	1.033	1.041
9008	1.001	1.004	1.006	1.016	1.032	1.041
9009	1.001	1.004	1.014	1.017	1.033	1.041
9010	1.001	1.004	1.014	1.017	1.033	1.041
9011	1.001	1.004	1.014	1.017	1.033	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2019

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9015	1.001	1.004	1.014	1.017	1.033	1.041
9016	1.000	1.046	1.031	1.036	1.082	1.041
9031	1.001	1.004	1.006	1.016	1.032	1.041
9033	1.003	1.004	1.030	1.045	1.069	1.041
9043	1.000	1.051	1.027	1.034	1.067	1.041
9048	1.000	1.006	1.011	1.021	1.042	1.041
9050	1.000	1.006	1.011	1.021	1.042	1.041
9053	1.000	1.046	1.031	1.036	1.082	1.041
9054	1.034	1.009	1.017	1.022	1.035	1.041
9059	1.000	1.051	1.027	1.034	1.067	1.041
9060	1.000	1.046	1.031	1.036	1.082	1.041
9061	1.000	1.046	1.031	1.036	1.082	1.041
9066	1.034	1.009	1.017	1.022	1.035	1.041
9067	1.000	1.046	1.031	1.036	1.082	1.041
9069	1.000	1.046	1.031	1.036	1.082	1.041
9070	1.000	1.051	1.027	1.034	1.067	1.041
9079	1.000	1.006	1.011	1.021	1.042	1.041
9085	1.000	1.051	1.027	1.034	1.067	1.041
9092	1.000	1.046	1.031	1.036	1.082	1.041
9095	1.000	1.046	1.031	1.036	1.082	1.041
9096	1.001	1.004	1.006	1.016	1.032	1.041
9097	1.001	1.004	1.006	1.016	1.032	1.041
9101	1.004	1.091	1.026	1.033	1.054	1.041
9151	1.000	1.046	1.031	1.036	1.082	1.041
9154	1.000	1.046	1.031	1.036	1.082	1.041
9155	1.128	1.033	1.030	1.073	1.082	1.041
9156	1.000	1.046	1.031	1.036	1.082	1.041
9180	1.000	1.046	1.031	1.036	1.082	1.041
9181	1.000	1.046	1.031	1.036	1.082	1.041
9182	1.000	1.046	1.031	1.036	1.082	1.041
9184	1.000	1.046	1.031	1.036	1.082	1.041
9185	1.000	1.046	1.031	1.036	1.082	1.041
9220	1.034	1.009	1.017	1.022	1.035	1.041
9402	1.001	1.004	1.006	1.016	1.032	1.041
9403	1.001	1.004	1.006	1.016	1.032	1.041
9410	1.003	1.004	1.030	1.045	1.069	1.041
9420	1.003	1.004	1.030	1.045	1.069	1.041
9422	1.003	1.004	1.030	1.045	1.069	1.041
9424	1.001	1.004	1.006	1.016	1.032	1.041
9426	1.001	1.004	1.006	1.016	1.032	1.041
9501	1.034	1.009	1.017	1.022	1.035	1.041
9507	1.072	1.101	1.064	1.074	1.090	1.041
9516	1.005	1.031	1.023	1.031	1.044	1.041
9519	1.034	1.009	1.017	1.022	1.035	1.041
9521	1.005	1.031	1.023	1.031	1.044	1.041
9522	1.034	1.009	1.017	1.022	1.035	1.041
9529	1.005	1.031	1.023	1.031	1.044	1.041
9531	1.005	1.031	1.023	1.031	1.044	1.041
9549	1.072	1.101	1.064	1.074	1.090	1.041
9552	1.005	1.031	1.023	1.031	1.044	1.041
9586	1.034	1.009	1.017	1.022	1.035	1.041
9610	1.128	1.033	1.030	1.072	1.081	1.041
9620	1.034	1.009	1.017	1.022	1.035	1.041

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.010	1.128	1.007	1.009	1.019	1.023
0016	1.010	1.128	1.007	1.009	1.019	1.023
0034	1.010	1.128	1.007	1.009	1.019	1.023
0035	1.010	1.128	1.007	1.009	1.019	1.023
0036	1.010	1.128	1.007	1.009	1.019	1.023
0038	1.010	1.128	1.007	1.009	1.019	1.023
0040	1.010	1.128	1.007	1.009	1.019	1.023
0041	1.010	1.128	1.007	1.009	1.019	1.023
0042	1.001	1.002	1.005	1.013	1.026	1.023
0045	1.010	1.128	1.007	1.009	1.019	1.023
0050	1.010	1.128	1.007	1.009	1.019	1.023
0079	1.010	1.128	1.007	1.009	1.019	1.023
0096	1.010	1.128	1.007	1.009	1.019	1.023
0106	1.001	1.002	1.005	1.013	1.026	1.023
0171	1.010	1.128	1.007	1.009	1.019	1.023
0172	1.010	1.128	1.007	1.009	1.019	1.023
0251	1.004	1.020	1.020	1.026	1.037	1.023
0400	1.000	1.002	1.004	1.010	1.023	1.023
0401	1.010	1.128	1.007	1.009	1.019	1.023
1122	1.010	1.128	1.007	1.009	1.019	1.023
1320	1.010	1.128	1.007	1.009	1.019	1.023
1322	1.010	1.128	1.007	1.009	1.019	1.023
1330	1.004	1.020	1.020	1.026	1.037	1.023
1438	1.005	1.034	1.010	1.024	1.028	1.023
1452	1.010	1.128	1.007	1.009	1.019	1.023
1463	1.005	1.034	1.010	1.024	1.028	1.023
1624	1.010	1.128	1.007	1.009	1.019	1.023
1699	1.005	1.034	1.010	1.024	1.028	1.023
1701	1.005	1.034	1.010	1.024	1.028	1.023
1710	1.010	1.128	1.007	1.009	1.019	1.023
1741	1.010	1.128	1.007	1.009	1.019	1.023
1803	1.005	1.034	1.010	1.024	1.028	1.023
1925	1.005	1.034	1.010	1.024	1.028	1.023
2002	1.005	1.034	1.010	1.024	1.028	1.023
2003	1.005	1.034	1.010	1.024	1.028	1.023
2014	1.005	1.034	1.010	1.024	1.028	1.023
2030	1.005	1.034	1.010	1.024	1.028	1.023
2063	1.005	1.034	1.010	1.024	1.028	1.023
2081	1.005	1.034	1.010	1.024	1.028	1.023
2095	1.005	1.034	1.010	1.024	1.028	1.023
2102	1.005	1.034	1.010	1.024	1.028	1.023
2107	1.005	1.034	1.010	1.024	1.028	1.023
2108	1.005	1.034	1.010	1.024	1.028	1.023
2109	1.005	1.034	1.010	1.024	1.028	1.023
2111	1.005	1.034	1.010	1.024	1.028	1.023
2113	1.005	1.034	1.010	1.024	1.028	1.023
2116	1.005	1.034	1.010	1.024	1.028	1.023
2117	1.005	1.034	1.010	1.024	1.028	1.023
2121	1.005	1.034	1.010	1.024	1.028	1.023
2123	1.005	1.034	1.010	1.024	1.028	1.023
2142	1.005	1.034	1.010	1.024	1.028	1.023
2163	1.005	1.034	1.010	1.024	1.028	1.023
2222	1.005	1.034	1.010	1.024	1.028	1.023
2362	1.005	1.034	1.010	1.024	1.028	1.023

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]
Policy Year 2020

| Classification | Indemnity Benefit | | | | | Medical |
Code	Death	PT	Major	Minor	Temporary	Benefit
2402	1.005	1.034	1.010	1.024	1.028	1.023
2413	1.005	1.034	1.010	1.024	1.028	1.023
2501	1.005	1.034	1.010	1.024	1.028	1.023
2570	1.005	1.034	1.010	1.024	1.028	1.023
2571	1.005	1.034	1.010	1.024	1.028	1.023
2576	1.005	1.034	1.010	1.024	1.028	1.023
2584	1.001	1.002	1.005	1.013	1.026	1.023
2585	1.030	1.008	1.014	1.019	1.030	1.023
2589	1.030	1.008	1.014	1.019	1.030	1.023
2660	1.005	1.034	1.010	1.024	1.028	1.023
2683	1.005	1.034	1.010	1.024	1.028	1.023
2688	1.005	1.034	1.010	1.024	1.028	1.023
2702	1.010	1.128	1.007	1.009	1.019	1.023
2710	1.005	1.034	1.010	1.024	1.028	1.023
2727	1.010	1.128	1.007	1.009	1.019	1.023
2731	1.005	1.034	1.010	1.024	1.028	1.023
2757	1.005	1.034	1.010	1.024	1.028	1.023
2759	1.005	1.034	1.010	1.024	1.028	1.023
2790	1.005	1.034	1.010	1.024	1.028	1.023
2797	1.005	1.034	1.010	1.024	1.028	1.023
2806	1.005	1.034	1.010	1.024	1.028	1.023
2812	1.005	1.034	1.010	1.024	1.028	1.023
2819	1.005	1.034	1.010	1.024	1.028	1.023
2840	1.005	1.034	1.010	1.024	1.028	1.023
2842	1.005	1.034	1.010	1.024	1.028	1.023
2852	1.005	1.034	1.010	1.024	1.028	1.023
2881	1.005	1.034	1.010	1.024	1.028	1.023
2883	1.005	1.034	1.010	1.024	1.028	1.023
2915	1.005	1.034	1.010	1.024	1.028	1.023
2923	1.005	1.034	1.010	1.024	1.028	1.023
3018	1.005	1.034	1.010	1.024	1.028	1.023
3022	1.005	1.034	1.010	1.024	1.028	1.023
3030	1.005	1.034	1.010	1.024	1.028	1.023
3039	1.005	1.034	1.010	1.024	1.028	1.023
3040	1.005	1.034	1.010	1.024	1.028	1.023
3060	1.005	1.034	1.010	1.024	1.028	1.023
3066	1.005	1.034	1.010	1.024	1.028	1.023
3070	1.005	1.034	1.010	1.024	1.028	1.023
3076	1.005	1.034	1.010	1.024	1.028	1.023
3081	1.005	1.034	1.010	1.024	1.028	1.023
3082	1.005	1.034	1.010	1.024	1.028	1.023
3085	1.005	1.034	1.010	1.024	1.028	1.023
3099	1.005	1.034	1.010	1.024	1.028	1.023
3110	1.005	1.034	1.010	1.024	1.028	1.023
3131	1.005	1.034	1.010	1.024	1.028	1.023
3146	1.005	1.034	1.010	1.024	1.028	1.023
3152	1.005	1.034	1.010	1.024	1.028	1.023
3165	1.005	1.034	1.010	1.024	1.028	1.023
3169	1.005	1.034	1.010	1.024	1.028	1.023
3175	1.005	1.034	1.010	1.024	1.028	1.023
3178	1.005	1.034	1.010	1.024	1.028	1.023
3179	1.005	1.034	1.010	1.024	1.028	1.023
3180	1.005	1.034	1.010	1.024	1.028	1.023
3220	1.005	1.034	1.010	1.024	1.028	1.023
3241	1.005	1.034	1.010	1.024	1.028	1.023

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through
the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]
Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3257	1.005	1.034	1.010	1.024	1.028	1.023
3339	1.005	1.034	1.010	1.024	1.028	1.023
3365	1.005	1.034	1.010	1.024	1.028	1.023
3372	1.005	1.034	1.010	1.024	1.028	1.023
3383	1.005	1.034	1.010	1.024	1.028	1.023
3400	1.005	1.034	1.010	1.024	1.028	1.023
3401	1.005	1.034	1.010	1.024	1.028	1.023
3501	1.005	1.034	1.010	1.024	1.028	1.023
3507	1.005	1.034	1.010	1.024	1.028	1.023
3560	1.005	1.034	1.010	1.024	1.028	1.023
3568	1.005	1.034	1.010	1.024	1.028	1.023
3569	1.005	1.034	1.010	1.024	1.028	1.023
3570	1.005	1.034	1.010	1.024	1.028	1.023
3572	1.005	1.034	1.010	1.024	1.028	1.023
3573	1.005	1.034	1.010	1.024	1.028	1.023
3574	1.005	1.034	1.010	1.024	1.028	1.023
3577	1.005	1.034	1.010	1.024	1.028	1.023
3612	1.005	1.034	1.010	1.024	1.028	1.023
3620	1.005	1.034	1.010	1.024	1.028	1.023
3632	1.005	1.034	1.010	1.024	1.028	1.023
3634	1.005	1.034	1.010	1.024	1.028	1.023
3643	1.005	1.034	1.010	1.024	1.028	1.023
3647	1.005	1.034	1.010	1.024	1.028	1.023
3651	1.005	1.034	1.010	1.024	1.028	1.023
3681	1.005	1.034	1.010	1.024	1.028	1.023
3682	1.005	1.034	1.010	1.024	1.028	1.023
3683	1.005	1.034	1.010	1.024	1.028	1.023
3719	1.004	1.020	1.020	1.026	1.037	1.023
3724	1.004	1.020	1.020	1.026	1.037	1.023
3726	1.030	1.008	1.014	1.019	1.030	1.023
3805	1.005	1.034	1.010	1.024	1.028	1.023
3808	1.005	1.034	1.010	1.024	1.028	1.023
3815	1.005	1.034	1.010	1.024	1.028	1.023
3821	1.000	1.002	1.004	1.010	1.023	1.023
3828	1.005	1.034	1.010	1.024	1.028	1.023
3830	1.005	1.034	1.010	1.024	1.028	1.023
3831	1.005	1.034	1.010	1.024	1.028	1.023
3840	1.005	1.034	1.010	1.024	1.028	1.023
4000	1.010	1.128	1.007	1.009	1.019	1.023
4034	1.005	1.034	1.010	1.024	1.028	1.023
4036	1.005	1.034	1.010	1.024	1.028	1.023
4038	1.005	1.034	1.010	1.024	1.028	1.023
4041	1.005	1.034	1.010	1.024	1.028	1.023
4049	1.005	1.034	1.010	1.024	1.028	1.023
4111	1.005	1.034	1.010	1.024	1.028	1.023
4112	1.005	1.034	1.010	1.024	1.028	1.023
4114	1.005	1.034	1.010	1.024	1.028	1.023
4130	1.000	1.002	1.004	1.010	1.023	1.023
4150	1.005	1.034	1.010	1.024	1.028	1.023
4239	1.005	1.034	1.010	1.024	1.028	1.023
4240	1.005	1.034	1.010	1.024	1.028	1.023
4243	1.005	1.034	1.010	1.024	1.028	1.023
4244	1.005	1.034	1.010	1.024	1.028	1.023
4250	1.005	1.034	1.010	1.024	1.028	1.023
4251	1.005	1.034	1.010	1.024	1.028	1.023

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4279	1.005	1.034	1.010	1.024	1.028	1.023
4283	1.005	1.034	1.010	1.024	1.028	1.023
4286	1.005	1.034	1.010	1.024	1.028	1.023
4295	1.005	1.034	1.010	1.024	1.028	1.023
4297	1.005	1.034	1.010	1.024	1.028	1.023
4299	1.005	1.034	1.010	1.024	1.028	1.023
4304	1.112	1.013	1.027	1.062	1.068	1.023
4312	1.018	1.008	1.014	1.033	1.035	1.023
4351	1.005	1.034	1.010	1.024	1.028	1.023
4354	1.005	1.034	1.010	1.024	1.028	1.023
4361	1.060	1.091	1.056	1.064	1.077	1.023
4362	1.112	1.013	1.027	1.062	1.068	1.023
4410	1.005	1.034	1.010	1.024	1.028	1.023
4420	1.005	1.034	1.010	1.024	1.028	1.023
4432	1.005	1.034	1.010	1.024	1.028	1.023
4470	1.005	1.034	1.010	1.024	1.028	1.023
4478	1.005	1.034	1.010	1.024	1.028	1.023
4492	1.005	1.034	1.010	1.024	1.028	1.023
4494	1.005	1.034	1.010	1.024	1.028	1.023
4495	1.005	1.034	1.010	1.024	1.028	1.023
4496	1.005	1.034	1.010	1.024	1.028	1.023
4497	1.005	1.034	1.010	1.024	1.028	1.023
4498	1.005	1.034	1.010	1.024	1.028	1.023
4499	1.005	1.034	1.010	1.024	1.028	1.023
4511	1.060	1.091	1.056	1.064	1.077	1.023
4512	1.060	1.091	1.056	1.064	1.077	1.023
4557	1.005	1.034	1.010	1.024	1.028	1.023
4558	1.005	1.034	1.010	1.024	1.028	1.023
4611	1.005	1.034	1.010	1.024	1.028	1.023
4623	1.005	1.034	1.010	1.024	1.028	1.023
4635	1.005	1.034	1.010	1.024	1.028	1.023
4665	1.005	1.034	1.010	1.024	1.028	1.023
4683	1.005	1.034	1.010	1.024	1.028	1.023
4691	1.005	1.034	1.010	1.024	1.028	1.023
4692	1.005	1.034	1.010	1.024	1.028	1.023
4717	1.005	1.034	1.010	1.024	1.028	1.023
4720	1.005	1.034	1.010	1.024	1.028	1.023
4740	1.005	1.034	1.010	1.024	1.028	1.023
4771	1.005	1.034	1.010	1.024	1.028	1.023
4828	1.005	1.034	1.010	1.024	1.028	1.023
4829	1.005	1.034	1.010	1.024	1.028	1.023
4831	1.005	1.034	1.010	1.024	1.028	1.023
4983	1.005	1.034	1.010	1.024	1.028	1.023
5020	1.004	1.020	1.020	1.026	1.037	1.023
5027	1.004	1.020	1.020	1.026	1.037	1.023
5028	1.004	1.020	1.020	1.026	1.037	1.023
5029	1.004	1.020	1.020	1.026	1.037	1.023
5040	1.004	1.020	1.020	1.026	1.037	1.023
5102	1.004	1.020	1.020	1.026	1.037	1.023
5107	1.004	1.020	1.020	1.026	1.037	1.023
5108	1.004	1.020	1.020	1.026	1.037	1.023
5128	1.030	1.008	1.014	1.019	1.030	1.023
5129	1.030	1.008	1.014	1.019	1.030	1.023
5130	1.004	1.020	1.020	1.026	1.037	1.023
5140	1.004	1.020	1.020	1.026	1.037	1.023

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5146	1.004	1.020	1.020	1.026	1.037	1.023
5160	1.004	1.020	1.020	1.026	1.037	1.023
5183	1.004	1.020	1.020	1.026	1.037	1.023
5184	1.004	1.020	1.020	1.026	1.037	1.023
5185	1.004	1.020	1.020	1.026	1.037	1.023
5186	1.004	1.020	1.020	1.026	1.037	1.023
5187	1.004	1.020	1.020	1.026	1.037	1.023
5190	1.004	1.020	1.020	1.026	1.037	1.023
5191	1.030	1.008	1.014	1.019	1.030	1.023
5192	1.000	1.015	1.018	1.023	1.039	1.023
5193	1.004	1.020	1.020	1.026	1.037	1.023
5195	1.004	1.020	1.020	1.026	1.037	1.023
5201	1.004	1.020	1.020	1.026	1.037	1.023
5205	1.004	1.020	1.020	1.026	1.037	1.023
5212	1.004	1.020	1.020	1.026	1.037	1.023
5213	1.004	1.020	1.020	1.026	1.037	1.023
5214	1.004	1.020	1.020	1.026	1.037	1.023
5222	1.004	1.020	1.020	1.026	1.037	1.023
5225	1.004	1.020	1.020	1.026	1.037	1.023
5348	1.004	1.020	1.020	1.026	1.037	1.023
5403	1.004	1.020	1.020	1.026	1.037	1.023
5432	1.004	1.020	1.020	1.026	1.037	1.023
5436	1.004	1.020	1.020	1.026	1.037	1.023
5443	1.004	1.020	1.020	1.026	1.037	1.023
5446	1.004	1.020	1.020	1.026	1.037	1.023
5447	1.004	1.020	1.020	1.026	1.037	1.023
5467	1.004	1.020	1.020	1.026	1.037	1.023
5470	1.004	1.020	1.020	1.026	1.037	1.023
5473	1.001	1.002	1.005	1.013	1.026	1.023
5474	1.004	1.020	1.020	1.026	1.037	1.023
5479	1.004	1.020	1.020	1.026	1.037	1.023
5482	1.004	1.020	1.020	1.026	1.037	1.023
5484	1.004	1.020	1.020	1.026	1.037	1.023
5485	1.004	1.020	1.020	1.026	1.037	1.023
5506	1.004	1.020	1.020	1.026	1.037	1.023
5507	1.004	1.020	1.020	1.026	1.037	1.023
5538	1.004	1.020	1.020	1.026	1.037	1.023
5542	1.004	1.020	1.020	1.026	1.037	1.023
5552	1.004	1.020	1.020	1.026	1.037	1.023
5553	1.004	1.020	1.020	1.026	1.037	1.023
5606	1.004	1.020	1.020	1.026	1.037	1.023
5610	1.004	1.020	1.020	1.026	1.037	1.023
5632	1.004	1.020	1.020	1.026	1.037	1.023
5633	1.004	1.020	1.020	1.026	1.037	1.023
5650	1.001	1.002	1.005	1.013	1.026	1.023
5951	1.005	1.034	1.010	1.024	1.028	1.023
6003	1.004	1.020	1.020	1.026	1.037	1.023
6011	1.004	1.020	1.020	1.026	1.037	1.023
6204	1.010	1.128	1.007	1.009	1.019	1.023
6206	1.010	1.128	1.007	1.009	1.019	1.023
6213	1.010	1.128	1.007	1.009	1.019	1.023
6216	1.010	1.128	1.007	1.009	1.019	1.023
6218	1.004	1.020	1.020	1.026	1.037	1.023
6220	1.004	1.020	1.020	1.026	1.037	1.023
6233	1.004	1.020	1.020	1.026	1.037	1.023

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6235	1.010	1.128	1.007	1.009	1.019	1.023
6237	1.010	1.128	1.007	1.009	1.019	1.023
6251	1.004	1.020	1.020	1.026	1.037	1.023
6258	1.004	1.020	1.020	1.026	1.037	1.023
6307	1.004	1.020	1.020	1.026	1.037	1.023
6308	1.004	1.020	1.020	1.026	1.037	1.023
6315	1.004	1.020	1.020	1.026	1.037	1.023
6316	1.004	1.020	1.020	1.026	1.037	1.023
6325	1.004	1.020	1.020	1.026	1.037	1.023
6361	1.004	1.020	1.020	1.026	1.037	1.023
6364	1.004	1.020	1.020	1.026	1.037	1.023
6400	1.004	1.020	1.020	1.026	1.037	1.023
6504	1.005	1.034	1.010	1.024	1.028	1.023
6834	1.005	1.034	1.010	1.024	1.028	1.023
7133	1.018	1.008	1.014	1.033	1.035	1.023
7198	1.018	1.008	1.014	1.033	1.035	1.023
7207	1.000	1.044	1.027	1.032	1.072	1.023
7219	1.018	1.008	1.014	1.033	1.035	1.023
7227	1.018	1.008	1.014	1.033	1.035	1.023
7232	1.018	1.008	1.014	1.033	1.035	1.023
7248	1.060	1.091	1.056	1.064	1.077	1.023
7272	1.004	1.020	1.020	1.026	1.037	1.023
7332	1.000	1.026	1.023	1.029	1.057	1.023
7360	1.018	1.008	1.014	1.033	1.035	1.023
7365	1.018	1.008	1.014	1.033	1.035	1.023
7382	1.018	1.008	1.014	1.033	1.035	1.023
7392	1.000	1.002	1.004	1.010	1.023	1.023
7403	1.018	1.008	1.014	1.033	1.035	1.023
7405	1.018	1.008	1.014	1.033	1.035	1.023
7409	1.010	1.128	1.007	1.009	1.019	1.023
7410	1.010	1.128	1.007	1.009	1.019	1.023
7421	1.018	1.008	1.014	1.033	1.035	1.023
7424	1.018	1.008	1.014	1.033	1.035	1.023
7428	1.018	1.008	1.014	1.033	1.035	1.023
7429	1.018	1.008	1.014	1.033	1.035	1.023
7500	1.004	1.020	1.020	1.026	1.037	1.023
7515	1.018	1.008	1.014	1.033	1.035	1.023
7520	1.004	1.020	1.020	1.026	1.037	1.023
7538	1.004	1.020	1.020	1.026	1.037	1.023
7539	1.004	1.020	1.020	1.026	1.037	1.023
7580	1.004	1.020	1.020	1.026	1.037	1.023
7600	1.112	1.013	1.027	1.062	1.068	1.023
7601	1.004	1.020	1.020	1.026	1.037	1.023
7605	1.004	1.020	1.020	1.026	1.037	1.023
7607	1.112	1.013	1.027	1.062	1.068	1.023
7610	1.112	1.013	1.027	1.062	1.068	1.023
7706	1.003	1.002	1.026	1.038	1.059	1.023
7707	1.003	1.002	1.026	1.038	1.059	1.023
7720	1.003	1.002	1.026	1.038	1.059	1.023
7721	1.001	1.002	1.005	1.013	1.026	1.023
7722	1.003	1.002	1.026	1.038	1.059	1.023
7855	1.004	1.020	1.020	1.026	1.037	1.023
8001	1.000	1.002	1.004	1.010	1.023	1.023
8004	1.000	1.002	1.004	1.010	1.023	1.023
8006	1.000	1.015	1.018	1.023	1.039	1.023

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]
Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8008	1.000	1.015	1.018	1.023	1.039	1.023
8010	1.000	1.015	1.018	1.023	1.039	1.023
8013	1.000	1.015	1.018	1.023	1.039	1.023
8015	1.000	1.015	1.018	1.023	1.039	1.023
8017	1.000	1.015	1.018	1.023	1.039	1.023
8018	1.000	1.002	1.004	1.010	1.023	1.023
8019	1.005	1.034	1.010	1.024	1.028	1.023
8021	1.000	1.002	1.004	1.010	1.023	1.023
8028	1.001	1.002	1.011	1.015	1.028	1.023
8031	1.000	1.015	1.018	1.023	1.039	1.023
8032	1.000	1.002	1.004	1.010	1.023	1.023
8039	1.000	1.015	1.018	1.023	1.039	1.023
8041	1.000	1.002	1.004	1.010	1.023	1.023
8042	1.000	1.002	1.004	1.010	1.023	1.023
8046	1.000	1.015	1.018	1.023	1.039	1.023
8057	1.000	1.015	1.018	1.023	1.039	1.023
8059	1.000	1.002	1.004	1.010	1.023	1.023
8060	1.000	1.015	1.018	1.023	1.039	1.023
8061	1.000	1.015	1.018	1.023	1.039	1.023
8062	1.000	1.015	1.018	1.023	1.039	1.023
8063	1.000	1.002	1.004	1.010	1.023	1.023
8064	1.000	1.002	1.004	1.010	1.023	1.023
8065	1.000	1.015	1.018	1.023	1.039	1.023
8066	1.000	1.015	1.018	1.023	1.039	1.023
8071	1.000	1.015	1.018	1.023	1.039	1.023
8078	1.000	1.004	1.010	1.019	1.036	1.023
8102	1.000	1.002	1.004	1.010	1.023	1.023
8106	1.000	1.002	1.004	1.010	1.023	1.023
8107	1.000	1.002	1.004	1.010	1.023	1.023
8116	1.000	1.002	1.004	1.010	1.023	1.023
8117	1.000	1.002	1.004	1.010	1.023	1.023
8209	1.010	1.128	1.007	1.009	1.019	1.023
8215	1.000	1.002	1.004	1.010	1.023	1.023
8227	1.004	1.020	1.020	1.026	1.037	1.023
8232	1.000	1.002	1.004	1.010	1.023	1.023
8267	1.000	1.002	1.004	1.010	1.023	1.023
8278	1.000	1.044	1.027	1.032	1.072	1.023
8286	1.000	1.002	1.004	1.010	1.023	1.023
8290	1.001	1.002	1.011	1.015	1.028	1.023
8291	1.018	1.008	1.014	1.033	1.035	1.023
8292	1.018	1.008	1.014	1.033	1.035	1.023
8293	1.018	1.008	1.014	1.033	1.035	1.023
8304	1.018	1.008	1.014	1.033	1.035	1.023
8324	1.000	1.015	1.018	1.023	1.039	1.023
8350	1.000	1.002	1.004	1.010	1.023	1.023
8370	1.030	1.008	1.014	1.019	1.030	1.023
8387	1.030	1.008	1.014	1.019	1.030	1.023
8388	1.000	1.015	1.018	1.023	1.039	1.023
8389	1.030	1.008	1.014	1.019	1.030	1.023
8390	1.030	1.008	1.014	1.019	1.030	1.023
8391	1.000	1.015	1.018	1.023	1.039	1.023
8392	1.030	1.008	1.014	1.019	1.030	1.023
8393	1.030	1.008	1.014	1.019	1.030	1.023
8397	1.030	1.008	1.014	1.019	1.030	1.023
8400	1.000	1.015	1.018	1.023	1.039	1.023

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]

Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8500	1.000	1.002	1.004	1.010	1.023	1.023
8601	1.060	1.091	1.056	1.064	1.077	1.023
8631	1.000	1.044	1.027	1.032	1.072	1.023
8720	1.006	1.016	1.027	1.039	1.051	1.023
8729	1.004	1.020	1.020	1.026	1.037	1.023
8740	1.001	1.002	1.011	1.015	1.028	1.023
8741	1.001	1.002	1.011	1.015	1.028	1.023
8742	1.024	1.088	1.050	1.053	1.068	1.023
8743	1.006	1.016	1.027	1.039	1.051	1.023
8744	1.001	1.002	1.011	1.015	1.028	1.023
8745	1.000	1.002	1.004	1.010	1.023	1.023
8746	1.024	1.088	1.050	1.053	1.068	1.023
8748	1.000	1.015	1.018	1.023	1.039	1.023
8749	1.006	1.016	1.027	1.039	1.051	1.023
8755	1.030	1.008	1.014	1.019	1.030	1.023
8800	1.112	1.013	1.027	1.062	1.068	1.023
8801	1.006	1.016	1.027	1.039	1.051	1.023
8803	1.060	1.091	1.056	1.064	1.077	1.023
8804	1.000	1.026	1.023	1.029	1.057	1.023
8806	1.000	1.026	1.023	1.029	1.057	1.023
8807	1.112	1.013	1.027	1.062	1.068	1.023
8808	1.006	1.016	1.027	1.039	1.051	1.023
8810	1.003	1.002	1.026	1.038	1.059	1.023
8811	1.006	1.016	1.027	1.039	1.051	1.023
8812	1.003	1.002	1.026	1.038	1.059	1.023
8813	1.005	1.034	1.010	1.024	1.028	1.023
8818	1.112	1.013	1.027	1.062	1.068	1.023
8820	1.060	1.091	1.056	1.064	1.077	1.023
8821	1.060	1.091	1.056	1.064	1.077	1.023
8822	1.006	1.016	1.027	1.039	1.051	1.023
8823	1.000	1.026	1.023	1.029	1.057	1.023
8827	1.000	1.026	1.023	1.029	1.057	1.023
8829	1.000	1.026	1.023	1.029	1.057	1.023
8830	1.000	1.026	1.023	1.029	1.057	1.023
8831	1.060	1.091	1.056	1.064	1.077	1.023
8834	1.000	1.026	1.023	1.029	1.057	1.023
8838	1.000	1.044	1.027	1.032	1.072	1.023
8839	1.000	1.026	1.023	1.029	1.057	1.023
8840	1.030	1.008	1.014	1.019	1.030	1.023
8846	1.005	1.034	1.010	1.024	1.028	1.023
8847	1.000	1.002	1.004	1.010	1.023	1.023
8850	1.006	1.016	1.027	1.039	1.051	1.023
8851	1.000	1.026	1.023	1.029	1.057	1.023
8852	1.000	1.026	1.023	1.029	1.057	1.023
8859	1.060	1.091	1.056	1.064	1.077	1.023
8868	1.004	1.089	1.022	1.028	1.047	1.023
8870	1.004	1.089	1.022	1.028	1.047	1.023
8871	1.003	1.002	1.026	1.038	1.059	1.023
8874	1.060	1.091	1.056	1.064	1.077	1.023
8875	1.004	1.089	1.022	1.028	1.047	1.023
9007	1.001	1.002	1.011	1.015	1.028	1.023
9008	1.001	1.002	1.005	1.013	1.026	1.023
9009	1.001	1.002	1.011	1.015	1.028	1.023
9010	1.001	1.002	1.011	1.015	1.028	1.023
9011	1.001	1.002	1.011	1.015	1.028	1.023

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to September 1, 2023 Benefit Level [1]
Policy Year 2020

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9015	1.001	1.002	1.011	1.015	1.028	1.023
9016	1.000	1.044	1.027	1.032	1.072	1.023
9031	1.001	1.002	1.005	1.013	1.026	1.023
9033	1.003	1.002	1.026	1.038	1.059	1.023
9043	1.000	1.026	1.023	1.029	1.057	1.023
9048	1.000	1.004	1.010	1.019	1.036	1.023
9050	1.000	1.004	1.010	1.019	1.036	1.023
9053	1.000	1.044	1.027	1.032	1.072	1.023
9054	1.030	1.008	1.014	1.019	1.030	1.023
9059	1.000	1.026	1.023	1.029	1.057	1.023
9060	1.000	1.044	1.027	1.032	1.072	1.023
9061	1.000	1.044	1.027	1.032	1.072	1.023
9066	1.030	1.008	1.014	1.019	1.030	1.023
9067	1.000	1.044	1.027	1.032	1.072	1.023
9069	1.000	1.044	1.027	1.032	1.072	1.023
9070	1.000	1.026	1.023	1.029	1.057	1.023
9079	1.000	1.004	1.010	1.019	1.036	1.023
9085	1.000	1.026	1.023	1.029	1.057	1.023
9092	1.000	1.044	1.027	1.032	1.072	1.023
9095	1.000	1.044	1.027	1.032	1.072	1.023
9096	1.001	1.002	1.005	1.013	1.026	1.023
9097	1.001	1.002	1.005	1.013	1.026	1.023
9101	1.004	1.089	1.022	1.028	1.047	1.023
9151	1.000	1.044	1.027	1.032	1.072	1.023
9154	1.000	1.044	1.027	1.032	1.072	1.023
9155	1.112	1.013	1.027	1.062	1.068	1.023
9156	1.000	1.044	1.027	1.032	1.072	1.023
9180	1.000	1.044	1.027	1.032	1.072	1.023
9181	1.000	1.044	1.027	1.032	1.072	1.023
9182	1.000	1.044	1.027	1.032	1.072	1.023
9184	1.000	1.044	1.027	1.032	1.072	1.023
9185	1.000	1.044	1.027	1.032	1.072	1.023
9220	1.030	1.008	1.014	1.019	1.030	1.023
9402	1.001	1.002	1.005	1.013	1.026	1.023
9403	1.001	1.002	1.005	1.013	1.026	1.023
9410	1.003	1.002	1.026	1.038	1.059	1.023
9420	1.003	1.002	1.026	1.038	1.059	1.023
9422	1.003	1.002	1.026	1.038	1.059	1.023
9424	1.001	1.002	1.005	1.013	1.026	1.023
9426	1.001	1.002	1.005	1.013	1.026	1.023
9501	1.030	1.008	1.014	1.019	1.030	1.023
9507	1.060	1.091	1.056	1.064	1.077	1.023
9516	1.004	1.020	1.020	1.026	1.037	1.023
9519	1.030	1.008	1.014	1.019	1.030	1.023
9521	1.004	1.020	1.020	1.026	1.037	1.023
9522	1.030	1.008	1.014	1.019	1.030	1.023
9529	1.004	1.020	1.020	1.026	1.037	1.023
9531	1.004	1.020	1.020	1.026	1.037	1.023
9549	1.060	1.091	1.056	1.064	1.077	1.023
9552	1.004	1.020	1.020	1.026	1.037	1.023
9586	1.030	1.008	1.014	1.019	1.030	1.023
9610	1.112	1.013	1.027	1.062	1.068	1.023
9620	1.030	1.008	1.014	1.019	1.030	1.023

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Detrended Loss Limitations by Policy Year
Based on $500,000 at a Policy Year 2020 Level

Policy Year	Loss Limit (a)
2010	516,550
2011	506,877
2012	493,626
2013	485,867
2014	484,216
2015	477,295
2016	466,178
2017	468,577
2018	481,838
2019	496,454
2020	500,000

(a) Each loss limit is detrended to the equivalent of $500,000 at a policy year 2020 level based on the WCIRB's projected changes in on-level average indemnity and medical costs included in Exhibits 6.2 and 6.4 of Item AC22-12-06 of the December 6, 2022 Actuarial Committee Agenda.

Indemnity Loss Development Factors

Selected Age-to-Age Loss Development Factors for Policy Year 2020 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 1st				Claims Closed at 1st
	1	2	3	4	
1st to 2nd	1.325	1.421	1.485	1.598	1.072
2nd to 3rd	1.099	1.130	1.153	1.184	1.047
3rd to 4th	1.042	1.054	1.061	1.084	1.031
4th to 5th	1.020	1.027	1.033	1.042	1.019
5th to 6th	1.014	1.017	1.020	1.020	1.009
6th to 7th	1.008	1.009	1.012	1.016	1.009
7th to 8th	1.005	1.008	1.009	1.010	1.006
8th to 9th	1.005	1.006	1.005	1.009	1.004
9th to 10th	1.001	1.004	1.004	1.007	1.003
10th to Ult	1.045	1.045	1.045	1.045	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2019 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 2nd				Claims Closed at 2nd
	1	2	3	4	
2nd to 3rd	1.135	1.175	1.204	1.254	1.017
3rd to 4th	1.053	1.068	1.077	1.107	1.012
4th to 5th	1.025	1.033	1.039	1.050	1.008
5th to 6th	1.017	1.020	1.023	1.022	1.005
6th to 7th	1.010	1.011	1.014	1.018	1.004
7th to 8th	1.006	1.008	1.011	1.012	1.002
8th to 9th	1.006	1.006	1.006	1.010	1.001
9th to 10th	1.001	1.004	1.004	1.007	1.001
10th to Ult	1.053	1.053	1.053	1.053	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2018 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 3rd				Claims Closed at 3rd
	1	2	3	4	
3rd to 4th	1.079	1.100	1.109	1.161	1.008
4th to 5th	1.036	1.046	1.054	1.069	1.005
5th to 6th	1.022	1.027	1.030	1.029	1.003
6th to 7th	1.012	1.014	1.018	1.023	1.002
7th to 8th	1.008	1.010	1.014	1.014	1.001
8th to 9th	1.007	1.008	1.007	1.012	1.001
9th to 10th	1.002	1.005	1.006	1.009	1.001
10th to Ult	1.072	1.072	1.072	1.072	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2017 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 4th				Claims Closed at 4th
	1	2	3	4	
4th to 5th	1.052	1.066	1.079	1.099	1.004
5th to 6th	1.031	1.038	1.042	1.040	1.002
6th to 7th	1.017	1.019	1.023	1.031	1.002
7th to 8th	1.010	1.014	1.018	1.018	1.001
8th to 9th	1.010	1.010	1.009	1.015	1.000
9th to 10th	1.002	1.005	1.006	1.010	1.001
10th to Ult	1.098	1.098	1.098	1.098	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2016 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 5th				Claims Closed at 5th
	1	2	3	4	
5th to 6th	1.042	1.052	1.059	1.057	1.003
6th to 7th	1.023	1.026	1.032	1.043	1.001
7th to 8th	1.015	1.018	1.024	1.024	1.000
8th to 9th	1.011	1.013	1.011	1.018	1.001
9th to 10th	1.003	1.007	1.008	1.012	1.001
10th to Ult	1.133	1.133	1.133	1.133	1.000

Notes:
(a) Selected factors are calculated as the average of current and prior year age-to-age
development factors based on policy year data from unit statistical reports.

Exhibit 7.2

Medical Loss Development Factors

Selected Age-to-Age Loss Development Factors for Policy Year 2020 (a)

Report Level	Medical Loss Development Group (MLDG) Claims Open at 1st				Claims Closed at 1st
	1	2	3	4	
1st to 2nd	1.145	1.202	1.251	1.282	1.072
2nd to 3rd	1.046	1.067	1.091	1.110	1.028
3rd to 4th	1.036	1.035	1.044	1.066	1.017
4th to 5th	1.020	1.022	1.024	1.038	1.011
5th to 6th	1.009	1.013	1.013	1.021	1.007
6th to 7th	1.003	1.007	1.008	1.008	1.003
7th to 8th	1.003	1.003	1.004	1.007	1.003
8th to 9th	0.999	1.001	1.002	1.008	1.001
9th to 10th	1.000	0.999	1.000	0.998	0.999
10th to Ult	0.994	0.994	0.994	0.994	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2019 (a)

Report Level	Medical Loss Development Group (MLDG) Claims Open at 2nd				Claims Closed at 2nd
	1	2	3	4	
2nd to 3rd	1.053	1.082	1.111	1.129	1.027
3rd to 4th	1.043	1.043	1.052	1.077	1.014
4th to 5th	1.022	1.026	1.029	1.044	1.008
5th to 6th	1.010	1.014	1.014	1.024	1.006
6th to 7th	1.003	1.007	1.009	1.008	1.003
7th to 8th	1.003	1.003	1.004	1.008	1.003
8th to 9th	0.999	1.001	1.002	1.008	1.002
9th to 10th	1.000	0.999	1.000	0.998	1.001
10th to Ult	0.993	0.993	0.993	0.993	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2018 (a)

Report Level	Medical Loss Development Group (MLDG) Claims Open at 3rd				Claims Closed at 3rd
	1	2	3	4	
3rd to 4th	1.050	1.052	1.064	1.095	1.017
4th to 5th	1.029	1.033	1.035	1.055	1.008
5th to 6th	1.012	1.017	1.018	1.028	1.005
6th to 7th	1.003	1.009	1.011	1.009	1.003
7th to 8th	1.004	1.003	1.005	1.009	1.003
8th to 9th	0.999	1.001	1.002	1.009	1.002
9th to 10th	1.000	0.998	1.000	0.997	1.001
10th to Ult	0.991	0.991	0.991	0.991	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2017 (a)

Report Level	Medical Loss Development Group (MLDG) Claims Open at 4th				Claims Closed at 4th
	1	2	3	4	
4th to 5th	1.028	1.039	1.041	1.066	1.011
5th to 6th	1.014	1.020	1.022	1.034	1.005
6th to 7th	1.002	1.011	1.013	1.009	1.003
7th to 8th	1.005	1.003	1.005	1.012	1.002
8th to 9th	0.997	1.001	1.002	1.010	1.002
9th to 10th	1.000	0.997	1.000	0.997	1.001
10th to Ult	0.988	0.988	0.988	0.988	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2016 (a)

Report Level	Medical Loss Development Group (MLDG) Claims Open at 5th				Claims Closed at 5th
	1	2	3	4	
5th to 6th	1.013	1.021	1.022	1.040	1.008
6th to 7th	1.002	1.013	1.015	1.011	1.003
7th to 8th	1.005	1.004	1.007	1.013	1.002
8th to 9th	0.996	1.000	1.002	1.013	1.002
9th to 10th	0.999	0.996	0.999	0.996	1.002
10th to Ult	0.985	0.985	0.985	0.985	1.000

Notes:
(a) Selected factors are calculated as the average of current and prior year age-to-age
development factors based on policy year data from unit statistical reports.

Cumulative Loss Development Factors

Indemnity Loss Development Factors to Ultimate Level (a)

Policy Year	Report Level	Indemnity Loss Development Group (ILDG)				
		1	2	3	4	Closed
2020	1st	1.673	1.896	2.061	2.376	1.215
2019	2nd	1.342	1.434	1.503	1.645	1.051
2018	3rd	1.261	1.314	1.349	1.448	1.020
2017	4th	1.237	1.275	1.304	1.350	1.011
2016	5th	1.243	1.270	1.291	1.319	1.006

Medical Loss Development Factors to Ultimate Level (a)

Policy Year	Report Level	Medical Loss Development Group (MLDG)				
		1	2	3	4	Closed
2020	1st	1.276	1.382	1.491	1.633	1.150
2019	2nd	1.131	1.177	1.230	1.320	1.065
2018	3rd	1.090	1.107	1.130	1.205	1.038
2017	4th	1.035	1.062	1.073	1.120	1.024
2016	5th	1.000	1.019	1.029	1.057	1.016

Notes:

(a) Factors based on successive multiplication of age-to-age factors from Exhibits 7.1 and 7.2.

Indemnity Loss Development Groups (ILDG)
Classification Assignments

ILDG 1 — Classifications

0016	3569	7232	8806
0034	4041	7272	8807
0036	4114	7332	8821
0038	4432	7403	8823
0040	4683	7405	8847
0041	4717	7409	9033
0045	4720	7421	9067
0050	5140	7424	9095
0079	5185	7500	9097
0096	5187	7520	9151
0171	5190	7538	9154
0251	5432	7600	9155
0400	5443	8004	9156
0401	5446	8041	9185
1122	5470	8057	9410
1330	5485	8059	9420
1699	5507	8078	9422
1710	5538	8116	9426
1741	5552	8215	9501
2002	5553	8278	9519
2102	5633	8286	9549
2108	6011	8304	9552
2117	6325	8324	
2222	6361	8387	
2702	6364	8390	
2915	7133	8631	
3081	7198	8729	
3241	7227	8804	

ILDG 2 — Classifications

0005	2759	4283	5107
0042	2812	4286	5108
0106	2842	4297	5146
0172	2881	4351	5183
2003	3040	4354	5186
2014	3401	4470	5195
2063	3560	4511	5205
2107	3573	4512	5212
2142	3632	4558	5214
2163	3724	5020	5222
2589	3821	5027	5225
2683	4000	5028	5348
2731	4034	5040	5403
2757	4250	5102	5436

ILDG 2 — Classifications (Continued)

5447	7607	8389	9016
5467	7610	8392	9053
5474	7720	8400	9054
5482	7721	8500	9059
5484	8001	8601	9061
5506	8010	8742	9066
5542	8031	8748	9079
5632	8046	8749	9085
6003	8060	8820	9096
6206	8062	8827	9101
6218	8065	8831	9182
6220	8066	8838	9184
6308	8106	8840	9403
6315	8107	8850	9424
6316	8227	8852	9516
6400	8232	8859	9521
7219	8267	8868	9522
7360	8290	8870	9529
7365	8291	8875	9531
7539	8350	9009	9586
7601	8370	9010	9620
7605	8388	9015	

ILDG 3 — Classifications

0035	3099	4036	4829
1320	3110	4112	4831
1463	3146	4244	4983
1624	3178	4279	5029
1803	3180	4295	5128
2095	3400	4299	5184
2116	3507	4312	5191
2584	3577	4361	5201
2660	3612	4410	5213
2727	3620	4420	5479
2806	3634	4478	5606
2819	3643	4492	5610
2840	3647	4495	5650
2883	3681	4497	5951
2923	3682	4499	6204
3030	3683	4665	6213
3039	3805	4692	6216
3066	3815	4740	6251
3076	3828	4771	6258
3085	3840	4828	6834

ILDG 3 — Classifications (Continued)

7382	8032	8803	9031
7392	8042	8810	9043
7515	8061	8818	9048
7706	8064	8822	9050
7707	8071	8829	9060
7722	8209	8830	9070
7855	8391	8834	9092
8006	8393	8839	9180
8013	8397	8846	9507
8015	8741	8874	9610
8018	8755	9007	
8021	8800	9008	
8028	8801	9011	

ILDG 4 — Classifications

1322	3082	4239	7429
1438	3131	4240	7580
1452	3152	4243	8008
1701	3165	4251	8017
1925	3169	4304	8019
2030	3175	4362	8039
2081	3179	4494	8063
2109	3220	4496	8102
2111	3257	4498	8117
2113	3339	4557	8292
2121	3365	4611	8293
2123	3372	4623	8720
2362	3383	4635	8740
2402	3501	4691	8743
2413	3568	5129	8744
2501	3570	5130	8745
2570	3572	5160	8746
2571	3574	5192	8808
2576	3651	5193	8811
2585	3719	5473	8812
2688	3726	6233	8813
2710	3808	6235	8851
2790	3830	6237	8871
2797	3831	6307	9069
2852	4038	6504	9181
3018	4049	7207	9220
3022	4111	7248	9402
3060	4130	7410	
3070	4150	7428	

Medical Loss Development Groups (MLDG)
Classification Assignments

MLDG 1			
Classifications			
0016	4049	7232	8821
0036	4114	7272	8838
0038	4420	7405	8840
0041	4432	7409	8847
0050	4512	7421	8852
0079	4558	7424	8859
0106	4691	7500	9010
0171	4717	7515	9048
0251	5020	7520	9061
0400	5108	7538	9067
0401	5128	7600	9092
1122	5186	7601	9095
1330	5187	7610	9097
1463	5190	8046	9154
1699	5443	8057	9155
1741	5467	8059	9156
2014	5470	8060	9180
2107	5538	8066	9184
2121	5552	8107	9185
2702	5553	8116	9403
2727	6011	8215	9410
2757	6204	8278	9422
2759	6216	8286	9507
2881	6361	8290	9549
2915	7133	8304	
2923	7198	8400	
3081	7207	8729	
3220	7227	8807	

MLDG 2			
Classifications			
0005	2710	3815	5129
0034	2806	3821	5130
0035	2812	4000	5140
0040	2819	4034	5146
0042	3030	4240	5160
0045	3040	4243	5183
0096	3131	4244	5184
0172	3241	4283	5185
1624	3365	4286	5195
1710	3400	4297	5212
2063	3507	4470	5225
2108	3569	4495	5348
2109	3634	4511	5403
2116	3682	4720	5432
2660	3724	5027	5446

MLDG 2			
Classifications (Continued)			
5474	7605	8500	9059
5482	7607	8601	9085
5484	7706	8720	9096
5485	7707	8741	9101
5506	7720	8742	9424
5507	8010	8755	9426
5542	8042	8801	9516
5632	8065	8804	9519
5633	8106	8806	9522
6218	8227	8820	9531
6220	8232	8823	9620
6307	8267	8831	
6400	8324	8868	
6834	8350	8870	
7219	8370	8875	
7248	8387	9007	
7332	8388	9015	
7392	8389	9016	
7410	8392	9033	
7539	8397	9053	

MLDG 3			
Classifications			
1701	3070	4295	5201
1803	3076	4299	5205
2002	3099	4312	5213
2003	3146	4354	5222
2081	3169	4361	5436
2095	3175	4410	5447
2102	3178	4492	5479
2111	3180	4496	5610
2117	3372	4497	5650
2142	3401	4499	6258
2163	3560	4665	6308
2222	3574	4683	6315
2576	3612	4692	6316
2584	3620	4740	6325
2589	3632	4828	6364
2688	3643	4831	7360
2840	3647	5028	7365
2842	3681	5029	7403
2883	3726	5040	7428
3022	3840	5102	7721
3039	4041	5107	7722
3060	4130	5191	7855
3066	4150	5193	8001

MLDG 3			
Classifications (Continued)			
8004	8209	8827	9066
8006	8291	8829	9070
8013	8293	8830	9079
8015	8391	8834	9151
8017	8393	8839	9182
8018	8631	8851	9220
8021	8740	8871	9402
8028	8744	8874	9420
8031	8745	9008	9501
8032	8746	9009	9521
8041	8748	9011	9529
8061	8803	9031	9586
8062	8810	9043	
8071	8811	9050	
8078	8812	9054	
8117	8822	9060	

MLDG 4			
Classifications			
1320	3257	4362	8008
1322	3339	4478	8019
1438	3383	4494	8039
1452	3501	4498	8063
1925	3568	4557	8064
2030	3570	4611	8102
2113	3572	4623	8292
2123	3573	4635	8390
2362	3577	4771	8743
2402	3651	4829	8749
2413	3683	4983	8800
2501	3719	5192	8808
2570	3805	5214	8813
2571	3808	5473	8818
2585	3828	5606	8846
2683	3830	5951	8850
2731	3831	6003	9069
2790	4036	6206	9181
2797	4038	6213	9552
2852	4111	6233	9610
3018	4112	6235	
3082	4239	6237	
3085	4250	6251	
3110	4251	6504	
3152	4279	7382	
3165	4304	7429	
3179	4351	7580	

Factors to Adjust Earlier Year Losses
To Current Years' (2018 to 2020) Average Losses [1]

Indemnity

		Policy Year										
		2018-2020	2020		2019		2018		2017		2016	
NAICS Sector(s)	Sector Name(s)	Loss to Payroll Ratio	Loss to Payroll Ratio	Adjustment Factor (1)/(2)	Loss to Payroll Ratio	Adjustment Factor (1)/(4)	Loss to Payroll Ratio	Adjustment Factor (1)/(6)	Loss to Payroll Ratio	Adjustment Factor (1)/(8)	Loss to Payroll Ratio	Adjustment Factor (1)/(10)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
11 & 21	Agriculture & Mining	1.295	1.297	0.999	1.334	0.971	1.253	1.034	1.262	1.026	1.313	0.987
22 & 23	Utilities & Construction	1.268	1.234	1.027	1.276	0.994	1.295	0.979	1.312	0.966	1.314	0.965
31	Manufacturing	0.960	0.896	1.072	0.983	0.977	1.007	0.954	1.074	0.894	1.082	0.887
42	Wholesale	1.715	1.562	1.098	1.904	0.901	1.706	1.005	1.676	1.023	1.679	1.021
44	Retail	0.859	0.794	1.083	0.906	0.948	0.880	0.977	0.838	1.026	0.876	0.981
48	Transportation & Warehousing	2.216	2.231	0.993	2.276	0.974	2.136	1.038	2.126	1.042	2.162	1.025
51	Information	0.734	0.695	1.056	0.746	0.984	0.758	0.968	0.735	0.998	0.677	1.083
52	Finance & Insurance	0.141	0.098	1.437	0.149	0.952	0.187	0.754	0.215	0.658	0.223	0.634
53	Real Estate	0.524	0.487	1.077	0.543	0.966	0.547	0.958	0.530	0.989	0.543	0.966
54	Professional Services	0.038	0.029	1.295	0.039	0.974	0.047	0.808	0.051	0.739	0.054	0.698
56	Administrative	1.812	1.772	1.023	1.805	1.004	1.867	0.971	1.914	0.947	2.014	0.900
61	Education	0.225	0.183	1.234	0.240	0.937	0.254	0.888	0.252	0.895	0.270	0.834
62	Health	0.480	0.462	1.039	0.476	1.008	0.504	0.952	0.507	0.947	0.545	0.880
71	Arts & Entertainment	0.760	0.810	0.938	0.755	1.006	0.730	1.041	0.822	0.924	0.869	0.874
72	Hospitality	0.913	0.827	1.104	0.980	0.932	0.916	0.996	0.897	1.018	0.943	0.968
81	Other	0.793	0.701	1.131	0.820	0.968	0.854	0.929	0.863	0.919	0.868	0.913
8742	Outside Sales	0.094	0.071	1.310	0.093	1.008	0.116	0.809	0.114	0.822	0.108	0.864
8810 & 92	Clerical & Public Admin	0.072	0.057	1.260	0.073	0.987	0.088	0.826	0.092	0.788	0.094	0.773

[1]Each factor is determined based on the loss to payroll ratio for each NAICS sector and policy year divided by the average loss to payroll ratio for the three most recent policy years.

Factors to Adjust Earlier Year Losses
To Current Years' (2018 to 2020) Average Losses [1]

Medical

		Policy Year									
		2018-2020	2020		2019		2018		2017		2016	
NAICS Sector(s)	Sector Name(s)	Loss to Payroll Ratio (1)	Loss to Payroll Ratio (2)	Adjustment Factor (1)/(2) (3)	Loss to Payroll Ratio (4)	Adjustment Factor (1)/(4) (5)	Loss to Payroll Ratio (6)	Adjustment Factor (1)/(6) (7)	Loss to Payroll Ratio (8)	Adjustment Factor (1)/(8) (9)	Loss to Payroll Ratio (10)	Adjustment Factor (1)/(10) (11)
11 & 21	Agriculture & Mining	1.561	1.459	1.070	1.605	0.972	1.623	0.962	1.583	0.986	1.576	0.991
22 & 23	Utilities & Construction	1.138	1.088	1.046	1.151	0.989	1.180	0.965	1.196	0.952	1.140	0.998
31	Manufacturing	0.960	0.879	1.092	0.978	0.982	1.031	0.932	1.082	0.888	1.064	0.903
42	Wholesale	1.672	1.492	1.121	1.824	0.917	1.735	0.964	1.743	0.960	1.655	1.010
44	Retail	0.882	0.808	1.091	0.908	0.971	0.932	0.946	0.904	0.976	0.914	0.965
48	Transportation & Warehousing	1.760	1.767	0.996	1.792	0.982	1.719	1.024	1.742	1.010	1.711	1.029
51	Information	0.497	0.434	1.144	0.538	0.922	0.512	0.969	0.497	0.999	0.451	1.100
52	Finance & Insurance	0.142	0.093	1.524	0.147	0.961	0.197	0.721	0.210	0.674	0.204	0.696
53	Real Estate	0.524	0.452	1.157	0.540	0.969	0.586	0.894	0.538	0.973	0.535	0.979
54	Professional Services	0.038	0.030	1.262	0.038	1.002	0.048	0.802	0.055	0.691	0.054	0.710
56	Administrative	1.796	1.672	1.075	1.819	0.988	1.915	0.938	1.954	0.919	2.003	0.897
61	Education	0.254	0.181	1.407	0.267	0.951	0.317	0.803	0.317	0.803	0.314	0.810
62	Health	0.464	0.416	1.115	0.468	0.992	0.514	0.904	0.521	0.891	0.541	0.858
71	Arts & Entertainment	0.865	0.880	0.983	0.813	1.064	0.905	0.956	0.977	0.886	0.987	0.877
72	Hospitality	1.105	0.981	1.126	1.161	0.952	1.148	0.963	1.143	0.967	1.163	0.950
81	Other	0.785	0.697	1.126	0.786	0.998	0.867	0.905	0.862	0.911	0.846	0.928
8742	Outside Sales	0.091	0.069	1.309	0.090	1.012	0.113	0.807	0.109	0.832	0.104	0.878
8810 & 92	Clerical & Public Admin	0.073	0.055	1.322	0.076	0.960	0.089	0.818	0.092	0.791	0.093	0.787

[1]Each factor is determined based on the loss to payroll ratio for each NAICS sector and policy year divided by the average loss to payroll ratio for the three most recent policy years.

Exhibit 9.1

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

Limit Factors Underlying September 1, 2023
Classification Relativities (a)

RHG	Indemnity	Medical
1	1.058	1.152
2	1.066	1.170
3	1.078	1.210
4	1.096	1.267
5	1.118	1.348
6	1.129	1.416
7	1.196	1.619

(a) The limit loadings by indemnity and medical component are based on the pure loss total incurred loss elimination ratios at a September 1, 2023 cost level for the $500,000 per accident limit (Exhibit 9.2).

Exhibit 9.2

Policy Year September 1, 2023 Table of Ultimate Incurred
Loss Elimination Ratios by California Hazard Group

Accident Limit	California Hazard Group							All
	1	2	3	4	5	6	7	
25,000	0.626	0.640	0.670	0.705	0.731	0.763	0.806	0.676
35,000	0.539	0.556	0.590	0.631	0.662	0.699	0.752	0.597
50,000	0.439	0.460	0.496	0.543	0.581	0.622	0.686	0.506
75,000	0.332	0.355	0.391	0.441	0.485	0.526	0.602	0.403
100,000	0.268	0.292	0.326	0.374	0.421	0.459	0.542	0.339
150,000	0.202	0.224	0.254	0.297	0.343	0.375	0.465	0.266
200,000	0.168	0.188	0.215	0.254	0.299	0.328	0.418	0.227
250,000	0.148	0.165	0.190	0.227	0.269	0.297	0.385	0.202
300,000	0.134	0.149	0.173	0.207	0.248	0.274	0.360	0.184
400,000	0.115	0.128	0.149	0.180	0.218	0.242	0.324	0.160
500,000	**0.103**	**0.114**	**0.133**	**0.161**	**0.197**	**0.220**	**0.297**	**0.143**
600,000	0.094	0.103	0.122	0.147	0.181	0.203	0.276	0.131
700,000	0.086	0.095	0.112	0.136	0.169	0.190	0.259	0.121
800,000	0.081	0.088	0.104	0.127	0.158	0.178	0.245	0.113
900,000	0.076	0.083	0.098	0.119	0.149	0.168	0.234	0.106
1,000,000	0.071	0.078	0.092	0.112	0.141	0.159	0.223	0.100
2,000,000	0.047	0.051	0.060	0.073	0.093	0.106	0.153	0.066
3,000,000	0.034	0.037	0.044	0.054	0.068	0.078	0.112	0.048
4,000,000	0.026	0.028	0.033	0.040	0.051	0.059	0.084	0.036
5,000,000	0.020	0.021	0.025	0.031	0.040	0.045	0.065	0.028
6,000,000	0.015	0.017	0.020	0.024	0.031	0.035	0.051	0.022
7,000,000	0.012	0.013	0.016	0.019	0.025	0.028	0.040	0.017
8,000,000	0.010	0.011	0.013	0.015	0.020	0.022	0.032	0.014
9,000,000	0.008	0.009	0.010	0.012	0.016	0.018	0.026	0.011
10,000,000	0.006	0.007	0.008	0.010	0.013	0.015	0.021	0.009
15,000,000	0.003	0.003	0.003	0.004	0.005	0.006	0.008	0.004
20,000,000	0.001	0.001	0.001	0.002	0.002	0.003	0.004	0.002

Note: Loss elimination ratios have been brought to a policy year Sept. 1, 2023 cost level using the latest indemnity and medical trend factors (1.0% and 1.5%; see the 12/6/2022 Actuarial Committee Agenda), and the latest benefit on-level factors. The cost of medical cost containment programs (MCCP) was implicitly removed in the derivation of the medical trend factor.

Exhibit 9.3

Retrospective Rating Hazard Group (RHG)

Classification Assignments

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

RHG 2 Classifications			
0016	3572	7429	8821
0036	3577	8006	8823
0040	3634	8010	8834
0079	3651	8017	8839
1438	3683	8031	8847
2002	3828	8039	8850
2003	3831	8059	8859
2109	4112	8063	8868
2117	4240	8065	8870
2121	4251	8066	8871
2222	4286	8102	8874
2660	4420	8107	9008
2683	4492	8290	9050
2731	4494	8292	9059
2797	4498	8350	9069
2819	4558	8390	9070
2852	4720	8397	9079
2881	5348	8740	9092
3081	5436	8807	9184
3152	7360	8808	9422
3165	7403	8810	9507
3365	7410	8811	9586
3560	7421	8812	9610
3569	7428	8818	

RHG 3 Classifications			
0034	2413	3082	3647
0042	2570	3085	3805
0172	2571	3131	3815
0400	2589	3169	3821
1699	2757	3175	3840
2063	2759	3220	4038
2095	2806	3383	4041
2111	2842	3501	4150
2113	3060	3573	4239
2142	3070	3612	4279
2402	3076	3632	4283

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

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

RHG 5 Classifications			
0038	1624	3400	4130
0041	2014	3401	4499
0050	2030	3574	4557
0171	2081	3724	4635
0251	2923	3726	4740
0401	3180	3830	4829
1122	3339	4034	4983

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

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

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

Exhibit 10.1

Classifications Affected by Limitation Rule

Class Code	Class Description	Indicated Relativity Change
	Limited to a 25% Increase	
0400	WAREHOUSES – COTTON – INCLUDING COTTON COMPRESSING	99.5%
2727	LOG HAULING	32.6%
2881	FURNITURE ASSEMBLING; COFFIN/CASKET MFG OR ASSEMBLING	32.6%
4312	NEWSPAPER DELIVERY	47.9%
7410	AIRCRAFT OPERATION – AGRICULTURAL – ALL OTHERS	28.5%
8066	STORES – BICYCLES AND BICYCLE ACCESSORIES	25.3%
8278	RACING STABLES – JOCKEYS/HARNESS DRIVERS	25.4%
8631	RACING STABLES – ALL OTHER EMPLOYEES	37.4%
9069	CLUBS – GAMING	27.8%
9620	FUNERAL DIRECTORS	26.3%

Exhibit 10.2

Classifications Affected by Limitation Rule

Class Code	Class Description	Indicated Relativity Change
	Limited to a 25% Decrease	
6011	DAM CONSTRUCTION	-25.6%
8749	MORTGAGE BANKERS	-45.7%
8874	INSTRUMENT MFG–ELECTRONIC–DESIGN; COMPUTER MFG-DESIGN; TELECOMMUNICATIONS EQUIP MFG-DESIGN; AUDIO/VIDEO PRODUCTS MFG-DESIGN; INTEGRATED CIRCUIT MFG-DESIGN	-68.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 0005　RHG: 1　NAICS: 11　ILDG: 2　MLDG: 2　CLASS: NURSERIES – PROPAGATION AND CULTIVATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	772,439,108	32	496	1,095	11,693,145	11,943,823	23,636,968	3.060
2019	856,364,529	24	563	1,109	12,867,874	13,596,475	26,464,349	3.090
2020	855,670,475	11	506	1,056	11,662,752	13,017,175	24,679,927	2.884
	2,484,474,112	67	1,565	3,260	36,223,770	38,557,473	74,781,243	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.458	1.552	3.010	
Expected Unlimited Loss to Payroll Ratio:	1.492	1.789	3.281	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.440	1.599	3.039	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.458	1.552	3.010	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**1.543**	**1.788**	**3.331**	
Indicated Relativity Change:				1.5%
Relativity to Statewide Average Loss to Payroll Ratio:				320.7%

Code: 0016　RHG: 2　NAICS: 11　ILDG: 1　MLDG: 1　CLASS: ORCHARDS – CITRUS OR DECIDUOUS FRUITS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	950,659,824	73	886	1,214	18,047,756	20,514,456	38,562,212	4.056
2019	1,015,674,833	57	912	1,254	19,581,869	23,129,924	42,711,793	4.205
2020	1,055,683,713	23	827	1,143	17,490,075	23,239,022	40,729,097	3.858
	3,022,018,370	153	2,625	3,611	55,119,701	66,883,402	122,003,103	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.824	2.213	4.037	
Expected Unlimited Loss to Payroll Ratio:	1.953	2.480	4.433	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.871	2.184	4.055	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.824	2.213	4.037	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**1.944**	**2.589**	**4.533**	
Indicated Relativity Change:				2.3%
Relativity to Statewide Average Loss to Payroll Ratio:				436.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 0034   RHG: 3   NAICS: 11   ILDG: 1 MLDG: 2 CLASS: POULTRY RAISING; SHEEP, HOG OR CALF FARMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	138,479,898	9	139	248	2,372,207	2,303,289	4,675,496	3.376
2017	144,085,416	8	119	254	1,994,703	2,011,090	4,005,793	2.780
2018	172,591,325	15	169	288	4,184,937	4,106,802	8,291,739	4.804
2019	199,504,014	6	191	319	4,088,868	4,223,467	8,312,335	4.167
2020	207,770,213	0	219	355	4,367,968	4,929,900	9,297,868	4.475
	862,430,866	38	837	1,464	17,008,682	17,574,549	34,583,232	

Adjusted Loss to Payroll Ratio:	1.972	2.038	4.010
Expected Unlimited Loss to Payroll Ratio:	1.934	2.361	4.295
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.832	2.009	3.841
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	1.972	2.038	4.010
Limit Factor:	1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:	**2.125**	**2.465**	**4.591**
Indicated Relativity Change:			6.9%
Relativity to Statewide Average Loss to Payroll Ratio:			442.0%

Code: 0035   RHG: 1   NAICS: 11   ILDG: 3 MLDG: 2 CLASS: FLORISTS – CULTIVATING OR GARDENING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	371,425,696	16	255	445	6,147,830	5,599,500	11,747,330	3.163
2019	445,263,893	8	308	519	6,874,994	5,658,503	12,533,497	2.815
2020	534,089,727	3	331	599	8,388,286	7,923,586	16,311,872	3.054
	1,350,779,316	27	894	1,563	21,411,110	19,181,589	40,592,699	

Adjusted Loss to Payroll Ratio:	1.585	1.420	3.005
Expected Unlimited Loss to Payroll Ratio:	1.634	1.607	3.241
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.578	1.436	3.014
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	1.585	1.420	3.005
Limit Factor:	1.058	1.152	
Selected (Unlimited) Loss to Payroll Ratio:	**1.677**	**1.636**	**3.314**
Indicated Relativity Change:			2.2%
Relativity to Statewide Average Loss to Payroll Ratio:			319.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 0036   RHG: 2   NAICS: 11   ILDG: 1   MLDG: 1   CLASS: DAIRY FARMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	634,909,515	41	731	1,113	14,655,642	13,805,937	28,461,579	4.483
2019	638,941,716	28	717	1,065	14,247,872	13,705,640	27,953,512	4.375
2020	664,730,621	17	700	906	16,455,460	15,554,603	32,010,063	4.815
	1,938,581,852	86	2,148	3,084	45,358,975	43,066,180	88,425,154	

Adjusted Loss to Payroll Ratio:		2.340	2.222	4.561
Expected Unlimited Loss to Payroll Ratio:		2.578	2.481	5.059
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		2.471	2.185	4.655
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		2.340	2.222	4.561
Limit Factor:		1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:		**2.494**	**2.599**	**5.093**
Indicated Relativity Change:					0.7%
Relativity to Statewide Average Loss to Payroll Ratio:					490.3%

Code: 0038   RHG: 5   NAICS: 11   ILDG: 1   MLDG: 1   CLASS: STOCK FARMS; LIVESTOCK FEED YARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	88,694,587	5	59	117	1,037,789	1,087,379	2,125,168	2.396
2017	93,019,847	10	78	154	2,358,990	2,620,601	4,979,591	5.353
2018	92,267,833	11	107	99	3,014,830	2,668,449	5,683,279	6.160
2019	96,879,179	10	74	110	2,340,918	3,139,642	5,480,560	5.657
2020	104,165,222	6	68	76	2,585,822	3,072,483	5,658,305	5.432
	475,026,668	42	386	556	11,338,349	12,588,554	23,926,903	

Adjusted Loss to Payroll Ratio:		2.387	2.650	5.037
Expected Unlimited Loss to Payroll Ratio:		2.647	3.358	6.005
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		2.414	2.557	4.972
Credibility:		1.00	0.98	
Indicated Limited Loss to Payroll Ratio:		2.387	2.648	5.035
Limit Factor:		1.118	1.348	
Selected (Unlimited) Loss to Payroll Ratio:		**2.669**	**3.570**	**6.238**
Indicated Relativity Change:					3.9%
Relativity to Statewide Average Loss to Payroll Ratio:					600.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 0040   RHG: 2   NAICS: 11   ILDG: 1 MLDG: 2 CLASS: VINEYARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,419,171,408	87	1,538	2,202	27,131,675	31,073,887	58,205,562	2.406
2019	2,396,577,032	65	1,287	2,169	27,801,633	31,864,335	59,665,968	2.490
2020	2,285,132,745	33	1,127	1,544	24,032,094	27,795,889	51,827,983	2.268
	7,100,881,185	185	3,952	5,915	78,965,403	90,734,111	169,699,514	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.112	1.278	2.390	
Expected Unlimited Loss to Payroll Ratio:	1.193	1.544	2.737	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.143	1.360	2.503	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.112	1.278	2.390	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**1.185**	**1.495**	**2.680**	
Indicated Relativity Change:				-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:				258.0%

Code: 0041   RHG: 5   NAICS: 11   ILDG: 1 MLDG: 1 CLASS: POTATO CROPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	70,411,839	8	47	71	713,014	852,847	1,565,861	2.224
2017	73,682,226	2	50	66	736,860	844,816	1,581,676	2.147
2018	70,789,508	2	40	56	737,098	743,785	1,480,883	2.092
2019	69,676,917	3	43	60	922,080	991,542	1,913,622	2.746
2020	79,316,276	3	30	61	1,069,136	1,055,148	2,124,284	2.678
	363,876,767	18	210	314	4,178,189	4,488,138	8,666,327	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.148	1.233	2.382	
Expected Unlimited Loss to Payroll Ratio:	1.269	1.691	2.960	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.157	1.288	2.445	
Credibility:	0.67	0.67		
Indicated Limited Loss to Payroll Ratio:	1.151	1.251	2.403	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**1.287**	**1.687**	**2.974**	
Indicated Relativity Change:				0.5%
Relativity to Statewide Average Loss to Payroll Ratio:				286.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 0042　RHG: 3　NAICS: 56　　ILDG: 2　MLDG: 2　CLASS: LANDSCAPE GARDENING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,695,958,557	112	1,834	2,950	43,751,352	38,453,645	82,204,997	3.049
2019	2,831,420,511	82	1,939	2,738	50,066,661	45,321,559	95,388,220	3.369
2020	2,952,983,229	52	1,828	2,520	53,032,133	49,109,260	102,141,393	3.459
	8,480,362,297	246	5,601	8,208	146,850,146	132,884,465	279,734,610	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.732	1.567	3.299	
Expected Unlimited Loss to Payroll Ratio:	1.823	1.815	3.638	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.689	1.508	3.197	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.732	1.567	3.299	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.866**	**1.896**	**3.762**	
Indicated Relativity Change:				3.4%
Relativity to Statewide Average Loss to Payroll Ratio:				362.2%

Code: 0045　RHG: 4　NAICS: 11　　ILDG: 1　MLDG: 2　CLASS: ORCHARDS – NUT CROPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	882,841,306	49	357	760	8,756,049	10,410,566	19,166,615	2.171
2019	942,094,788	37	455	715	12,651,056	11,942,214	24,593,270	2.610
2020	991,497,181	17	423	668	11,658,271	11,842,756	23,501,027	2.370
	2,816,433,275	103	1,235	2,143	33,065,376	34,195,535	67,260,911	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.174	1.214	2.388	
Expected Unlimited Loss to Payroll Ratio:	1.303	1.631	2.934	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.215	1.324	2.539	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.174	1.214	2.388	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.286**	**1.539**	**2.825**	
Indicated Relativity Change:				-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:				272.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 0050　RHG: 5　NAICS: 11　　ILDG: 1　MLDG: 1　CLASS: FARM MACHINERY OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	289,180,428	12	158	256	3,473,014	3,915,559	7,388,573	2.555
2018	274,842,133	15	165	296	3,846,622	4,862,092	8,708,714	3.169
2019	290,824,224	9	141	295	3,691,318	3,826,547	7,517,865	2.585
2020	311,031,396	10	143	241	6,501,845	5,270,959	11,772,804	3.785
	1,165,878,181	46	607	1,088	17,512,800	17,875,158	35,387,957	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.502	1.533	3.035	
Expected Unlimited Loss to Payroll Ratio:	1.382	1.885	3.267	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.261	1.436	2.696	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.502	1.533	3.035	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**1.679**	**2.067**	**3.746**	
Indicated Relativity Change:				14.7%
Relativity to Statewide Average Loss to Payroll Ratio:				360.7%

Code: 0079　RHG: 2　NAICS: 11　　ILDG: 1　MLDG: 1　CLASS: STRAWBERRY CROPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,311,726,480	36	521	1,539	11,175,173	13,066,545	24,241,718	1.848
2019	1,365,903,343	31	472	1,590	9,307,536	12,139,103	21,446,639	1.570
2020	1,498,036,784	14	512	1,410	10,976,098	13,235,136	24,211,234	1.616
	4,175,666,607	81	1,505	4,539	31,458,807	38,440,783	69,899,591	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.753	0.921	1.674	
Expected Unlimited Loss to Payroll Ratio:	0.732	0.976	1.708	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.702	0.859	1.561	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.753	0.921	1.674	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**0.803**	**1.077**	**1.880**	
Indicated Relativity Change:				10.1%
Relativity to Statewide Average Loss to Payroll Ratio:				181.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 0096   RHG: 4   NAICS: 11   ILDG: 1 MLDG: 2   CLASS: NUT HULLING, SHELLING OR PROCESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	446,457,894	16	212	523	5,040,332	5,402,390	10,442,722	2.339
2019	477,228,462	7	228	467	5,273,067	5,288,030	10,561,097	2.213
2020	523,176,820	9	259	496	5,815,257	6,973,096	12,788,353	2.444
	1,446,863,176	32	699	1,486	16,128,656	17,663,516	33,792,171	

Adjusted Loss to Payroll Ratio:	1.115	1.221	2.336
Expected Unlimited Loss to Payroll Ratio:	1.186	1.621	2.808
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.106	1.317	2.422
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	1.115	1.221	2.336
Limit Factor:	1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:	**1.221**	**1.547**	**2.769**
Indicated Relativity Change:			-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:			266.5%

Code: 0106   RHG: 7   NAICS: 56   ILDG: 2 MLDG: 1   CLASS: TREE PRUNING, REPAIRING OR TRIMMING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	430,420,656	50	317	611	13,608,032	12,100,942	25,708,974	5.973
2019	596,044,716	43	352	675	16,777,450	15,190,481	31,967,931	5.363
2020	787,248,723	27	407	655	17,020,728	15,821,009	32,841,737	4.172
	1,813,714,095	120	1,076	1,941	47,406,210	43,112,432	90,518,642	

Adjusted Loss to Payroll Ratio:	2.614	2.377	4.991
Expected Unlimited Loss to Payroll Ratio:	3.862	4.420	8.282
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	3.215	2.730	5.946
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	2.614	2.377	4.991
Limit Factor:	1.196	1.619	
Selected (Unlimited) Loss to Payroll Ratio:	**3.125**	**3.849**	**6.974**
Indicated Relativity Change:			-15.8%
Relativity to Statewide Average Loss to Payroll Ratio:			671.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 0171   RHG: 5   NAICS: 11   ILDG: 1 MLDG: 1 CLASS: FIELD CROPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	250,905,757	20	157	270	3,759,663	4,377,293	8,136,956	3.243
2017	247,099,633	21	155	264	4,557,543	3,754,773	8,312,316	3.364
2018	246,206,000	14	165	262	3,392,164	3,696,241	7,088,405	2.879
2019	263,226,293	9	147	256	4,047,740	4,095,818	8,143,558	3.094
2020	262,953,746	10	165	226	5,275,088	4,720,917	9,996,005	3.801
	1,270,391,428	74	789	1,278	21,032,198	20,645,042	41,677,240	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.656	1.625	3.281	
Expected Unlimited Loss to Payroll Ratio:	1.727	2.087	3.814	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.575	1.589	3.164	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.656	1.625	3.281	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**1.851**	**2.191**	**4.042**	
Indicated Relativity Change:				6.0%
Relativity to Statewide Average Loss to Payroll Ratio:				389.1%

INCLUDES 0044 D 9-1-22

Code: 0172   RHG: 3   NAICS: 11   ILDG: 2 MLDG: 2 CLASS: TRUCK FARMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,042,315,546	72	1,262	2,602	23,971,579	26,749,613	50,721,192	2.484
2019	2,112,540,130	56	1,247	2,398	25,603,845	25,814,017	51,417,862	2.434
2020	2,139,927,123	29	1,122	1,998	26,568,067	25,864,791	52,432,858	2.450
	6,294,782,799	157	3,631	6,998	76,143,491	78,428,420	154,571,911	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.210	1.246	2.456	
Expected Unlimited Loss to Payroll Ratio:	1.323	1.534	2.857	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.253	1.305	2.559	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.210	1.246	2.456	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.304**	**1.507**	**2.811**	
Indicated Relativity Change:				-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:				270.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 0251   RHG: 5   NAICS: 22   ILDG: 1 MLDG: 1 CLASS: IRRIGATION, DRAINAGE OR RECLAMATION WORKS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	30,175,273	2	11	18	344,784	238,943	583,727	1.934
2017	25,295,553	1	11	22	302,220	136,542	438,762	1.735
2018	21,667,118	2	8	20	591,861	223,616	815,477	3.764
2019	20,240,792	0	7	9	196,921	263,150	460,071	2.273
2020	23,770,992	0	10	15	269,077	156,637	425,714	1.791
	121,149,728	5	47	84	1,704,863	1,018,887	2,723,751	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.407	0.841	2.248	
Expected Unlimited Loss to Payroll Ratio:	1.379	1.326	2.705	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.213	0.895	2.108	
Credibility:	0.45	0.39		
Indicated Limited Loss to Payroll Ratio:	1.300	0.874	2.174	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**1.454**	**1.178**	**2.631**	
Indicated Relativity Change:				-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:				253.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 0401   RHG: 5   NAICS: 11   ILDG: 1 MLDG: 1 CLASS: COTTON GIN OPERATION
Code: 0400   RHG: 3   NAICS: 42   ILDG: 1 MLDG: 1 CLASS: WAREHOUSES – COTTON – INCLUDING COTTON COMPRESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	10,812,581	2	11	15	287,543	235,540	523,083	4.838
2017	11,267,868	2	11	28	246,748	513,889	760,637	6.750
2018	11,359,895	0	4	15	79,976	115,093	195,069	1.717
2019	12,697,118	3	15	12	595,002	710,543	1,305,545	10.282
2020	11,783,599	0	5	8	118,036	81,890	199,926	1.697
	57,921,061	7	46	78	1,327,306	1,656,955	2,984,261	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.292	2.861	5.152	
Expected Unlimited Loss to Payroll Ratio:	2.492	3.332	5.824	
Expected Unlimited Loss to Payroll Ratio (Class 0400 Only)*:	1.320	1.765	3.085	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.273	2.538	4.810	
Credibility:	0.42	0.42		
Indicated Limited Loss to Payroll Ratio:	2.281	2.674	4.954	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**2.550**	**3.604**	**6.154**	
Indicated Relativity Change:				5.7%
Indicated Relativity Change (Class 0400 Only)*:				99.5%
Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 0400 Only):	**1.598**	**2.258**	**3.856**	
Relativity to Statewide Average Loss to Payroll Ratio:				592.5%

*CLASS RELATIVITY CHANGE FOR CLASS 0400 EXPECTED UNLIMITED LOSS TO PAYROLL RATIOS

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 1122   RHG: 5   NAICS: 21   ILDG: 1   MLDG: 1   CLASS: MINING – SURFACE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	32,985,138	0	6	20	244,738	141,353	386,091	1.171
2017	46,424,249	0	9	34	246,720	309,269	555,989	1.198
2018	54,007,370	0	5	26	125,160	118,500	243,660	0.451
2019	45,644,439	0	9	28	456,068	494,562	950,630	2.083
2020	51,499,435	0	9	26	338,419	246,561	584,980	1.136
	230,560,631	0	38	134	1,411,106	1,310,246	2,721,352	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.612	0.568	1.180	
Expected Unlimited Loss to Payroll Ratio:	0.665	0.836	1.501	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.606	0.637	1.243	
Credibility:	0.43	0.42		
Indicated Limited Loss to Payroll Ratio:	0.609	0.608	1.217	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**0.680**	**0.820**	**1.500**	
Indicated Relativity Change:				0.0%
Relativity to Statewide Average Loss to Payroll Ratio:				144.4%

Code: 1320   RHG: 7   NAICS: 21   ILDG: 3   MLDG: 4   CLASS: OIL/GAS LEASE OPERATORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	253,749,886	1	20	50	877,190	822,024	1,699,214	0.670
2017	240,881,785	2	23	40	819,260	695,972	1,515,232	0.629
2018	269,207,981	3	21	59	593,513	614,314	1,207,827	0.449
2019	259,190,655	2	19	48	1,767,482	834,641	2,602,123	1.004
2020	238,882,086	0	18	34	702,777	549,572	1,252,349	0.524
	1,261,912,393	8	101	231	4,760,222	3,516,522	8,276,745	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.377	0.279	0.656	
Expected Unlimited Loss to Payroll Ratio:	0.517	0.523	1.040	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.440	0.331	0.771	
Credibility:	0.75	0.64		
Indicated Limited Loss to Payroll Ratio:	0.393	0.298	0.690	
Limit Factor:	1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:	**0.470**	**0.482**	**0.952**	
Indicated Relativity Change:				-8.5%
Relativity to Statewide Average Loss to Payroll Ratio:				91.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 1322   RHG: 7   NAICS: 21   ILDG: 4 MLDG: 4   CLASS: OIL/GAS WELL SERVICING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	99,376,243	5	28	44	1,645,485	815,784	2,461,269	2.477
2017	146,602,721	5	15	51	1,777,734	1,037,425	2,815,159	1.920
2018	148,020,010	1	35	41	2,351,590	1,844,254	4,195,844	2.835
2019	151,923,614	0	30	38	1,920,378	918,566	2,838,944	1.869
2020	91,888,332	0	11	18	353,147	351,984	705,131	0.767
	637,810,920	11	119	192	8,048,335	4,968,013	13,016,348	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.262	0.779	2.041	
Expected Unlimited Loss to Payroll Ratio:	1.637	1.539	3.176	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.394	0.974	2.367	
Credibility:	0.91	0.75		
Indicated Limited Loss to Payroll Ratio:	1.274	0.828	2.102	
Limit Factor:	1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:	**1.523**	**1.340**	**2.864**	
Indicated Relativity Change:				-9.8%
Relativity to Statewide Average Loss to Payroll Ratio:				275.7%

Code: 1330   RHG: 4   NAICS: 23   ILDG: 1 MLDG: 1   CLASS: BLASTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	7,618,762	0	2	3	11,141	7,511	18,652	0.245
2017	8,401,220	1	2	1	137,547	126,779	264,326	3.146
2018	8,585,921	0	0	1	0	1,086	1,086	0.013
2019	8,177,133	0	1	3	3,604	10,595	14,199	0.174
2020	9,936,322	0	1	2	119,380	65,385	184,765	1.859
	42,719,358	1	6	10	271,672	211,355	483,027	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.636	0.495	1.131	
Expected Unlimited Loss to Payroll Ratio:	0.686	0.727	1.413	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.617	0.523	1.139	
Credibility:	0.23	0.21		
Indicated Limited Loss to Payroll Ratio:	0.621	0.517	1.138	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**0.680**	**0.655**	**1.336**	
Indicated Relativity Change:				-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:				128.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 1438 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: SMELTING, SINTERING, REFINING OR ALLOYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	47,590,990	4	27	71	915,585	909,843	1,825,428	3.836
2017	58,705,093	7	28	56	1,408,082	911,645	2,319,727	3.951
2018	57,125,147	1	40	66	907,630	804,344	1,711,974	2.997
2019	57,460,610	1	20	59	1,221,949	648,943	1,870,892	3.256
2020	53,372,775	0	35	56	1,020,911	796,677	1,817,588	3.405
	274,254,615	13	150	308	5,474,157	4,071,452	9,545,609	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.996	1.485	3.481	
Expected Unlimited Loss to Payroll Ratio:	2.119	1.761	3.881	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.022	1.547	3.569	
Credibility:	0.75	0.64		
Indicated Limited Loss to Payroll Ratio:	2.002	1.507	3.509	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**2.134**	**1.763**	**3.897**	
Indicated Relativity Change:				0.4%
Relativity to Statewide Average Loss to Payroll Ratio:				375.2%

Code: 1452 RHG: 4 NAICS: 21 ILDG: 4 MLDG: 4 CLASS: MINING – ORE MILLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	26,432,770	0	3	10	47,243	41,229	88,472	0.335
2017	27,044,562	1	2	20	403,338	100,026	503,364	1.861
2018	37,700,965	2	6	12	780,989	432,583	1,213,572	3.219
2019	38,644,213	0	5	17	240,034	183,460	423,494	1.096
2020	51,347,347	0	4	25	150,932	172,826	323,758	0.631
	181,169,857	3	20	84	1,622,536	930,125	2,552,661	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.896	0.513	1.409	
Expected Unlimited Loss to Payroll Ratio:	1.079	0.840	1.919	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.006	0.682	1.688	
Credibility:	0.48	0.39		
Indicated Limited Loss to Payroll Ratio:	0.953	0.616	1.568	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.044**	**0.781**	**1.824**	
Indicated Relativity Change:				-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:				175.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 1463   RHG: 6   NAICS: 31   ILDG: 3   MLDG: 1   CLASS: ASPHALT WORKS; BRIQUETTE MFG; COKE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	78,077,060	1	25	27	775,358	614,541	1,389,899	1.780
2017	90,327,372	9	24	35	1,080,738	855,258	1,935,996	2.143
2018	92,360,943	4	18	28	1,162,963	1,004,699	2,167,662	2.347
2019	97,835,055	1	20	28	552,084	373,805	925,889	0.946
2020	102,421,732	0	24	24	1,330,077	779,404	2,109,481	2.060
	461,022,163	15	111	142	4,901,221	3,627,707	8,528,928	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.063	0.787	1.850	
Expected Unlimited Loss to Payroll Ratio:	1.091	1.157	2.248	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.981	0.839	1.820	
Credibility:	0.69	0.62		
Indicated Limited Loss to Payroll Ratio:	1.038	0.807	1.845	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**1.171**	**1.142**	**2.314**	
Indicated Relativity Change:				2.9%
Relativity to Statewide Average Loss to Payroll Ratio:				222.7%

Code: 1624   RHG: 5   NAICS: 21   ILDG: 3   MLDG: 2   CLASS: QUARRIES; EXCAVATION – ROCK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	55,449,075	4	10	27	904,987	322,111	1,227,098	2.213
2017	61,673,849	2	8	12	406,361	231,541	637,902	1.034
2018	69,373,610	2	9	23	318,962	279,203	598,165	0.862
2019	66,526,020	3	15	30	958,339	849,013	1,807,352	2.717
2020	82,598,758	1	20	17	858,929	582,182	1,441,111	1.745
	335,621,312	12	62	109	3,447,578	2,264,050	5,711,628	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.027	0.675	1.702	
Expected Unlimited Loss to Payroll Ratio:	1.199	1.146	2.345	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.093	0.873	1.966	
Credibility:	0.64	0.55		
Indicated Limited Loss to Payroll Ratio:	1.051	0.763	1.814	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**1.175**	**1.028**	**2.204**	
Indicated Relativity Change:				-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:				212.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 1699 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: ROCK, MINERAL OR GLASS WOOL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	18,869,931	0	0	2	0	753	753	0.004
2017	23,665,506	0	3	6	42,613	31,110	73,723	0.312
2018	21,937,858	0	5	3	76,658	28,785	105,443	0.481
2019	19,358,017	1	1	8	116,033	68,530	184,563	0.953
2020	30,762,978	0	5	9	381,416	496,109	877,525	2.853
	114,594,289	1	14	28	616,720	625,287	1,242,007	

Adjusted Loss to Payroll Ratio:	0.538	0.546	1.084
Expected Unlimited Loss to Payroll Ratio:	0.520	0.411	0.931
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.490	0.349	0.839
Credibility:	0.30	0.25	
Indicated Limited Loss to Payroll Ratio:	0.505	0.398	0.903
Limit Factor:	1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:	**0.544**	**0.482**	**1.026**
Indicated Relativity Change:			10.2%
Relativity to Statewide Average Loss to Payroll Ratio:			98.7%

Code: 1701 RHG: 6 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: CEMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	91,947,341	4	20	42	1,208,338	677,184	1,885,522	2.051
2017	94,844,266	3	21	55	883,337	492,121	1,375,458	1.450
2018	105,923,097	3	15	38	515,413	789,397	1,304,810	1.232
2019	108,777,917	0	14	42	546,315	616,135	1,162,450	1.069
2020	105,317,845	1	24	34	811,780	1,117,281	1,929,061	1.832
	506,810,466	11	94	211	3,965,183	3,692,118	7,657,301	

Adjusted Loss to Payroll Ratio:	0.782	0.729	1.511
Expected Unlimited Loss to Payroll Ratio:	1.018	1.004	2.022
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.915	0.728	1.643
Credibility:	0.70	0.61	
Indicated Limited Loss to Payroll Ratio:	0.822	0.728	1.551
Limit Factor:	1.129	1.416	
Selected (Unlimited) Loss to Payroll Ratio:	**0.928**	**1.031**	**1.959**
Indicated Relativity Change:			-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:			188.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 1710   RHG: 6   NAICS: 21   ILDG: 1   MLDG: 2   CLASS: STONE CRUSHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	77,745,526	4	26	44	1,362,390	819,941	2,182,331	2.807
2017	89,850,992	1	18	49	520,276	869,009	1,389,285	1.546
2018	88,812,057	4	12	36	669,052	678,377	1,347,429	1.517
2019	90,845,814	2	18	34	766,132	787,513	1,553,645	1.710
2020	87,551,000	1	19	31	1,177,170	851,255	2,028,425	2.317
	434,805,389	12	93	194	4,495,020	4,006,095	8,501,115	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.034	0.921	1.955	
Expected Unlimited Loss to Payroll Ratio:	1.007	1.264	2.271	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.909	0.920	1.829	
Credibility:	0.66	0.63		
Indicated Limited Loss to Payroll Ratio:	0.991	0.921	1.912	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**1.118**	**1.304**	**2.422**	
Indicated Relativity Change:				6.6%
Relativity to Statewide Average Loss to Payroll Ratio:				233.2%

Code: 1741   RHG: 6   NAICS: 21   ILDG: 1   MLDG: 1   CLASS: SILICA GRINDING; PLASTER MILLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	19,959,340	0	8	7	323,549	514,976	838,525	4.201
2017	19,491,295	1	1	6	103,532	116,228	219,760	1.127
2018	21,296,057	0	8	14	168,723	131,430	300,153	1.409
2019	23,379,537	0	5	12	17,289	18,992	36,281	0.155
2020	21,605,941	0	7	14	207,211	302,318	509,529	2.358
	105,732,170	1	29	53	820,305	1,083,945	1,904,249	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.776	1.025	1.801	
Expected Unlimited Loss to Payroll Ratio:	0.958	1.334	2.292	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.865	0.970	1.835	
Credibility:	0.37	0.36		
Indicated Limited Loss to Payroll Ratio:	0.832	0.990	1.823	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**0.939**	**1.402**	**2.342**	
Indicated Relativity Change:				2.2%
Relativity to Statewide Average Loss to Payroll Ratio:				225.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 1803   RHG: 4   NAICS: 31   ILDG: 3   MLDG: 3   CLASS: STONE CUTTING OR FABRICATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	98,976,327	4	78	152	1,516,993	1,528,318	3,045,311	3.077
2017	103,634,204	8	57	154	2,701,056	2,695,289	5,396,345	5.207
2018	118,080,668	10	93	141	3,412,688	3,551,828	6,964,516	5.898
2019	116,644,309	6	93	176	3,367,945	2,876,949	6,244,894	5.354
2020	110,396,832	1	73	149	2,080,473	1,958,407	4,038,880	3.659
	547,732,340	29	394	772	13,079,156	12,610,792	25,689,948	

	INDEMNITY	MEDICAL	TOTAL
Adjusted Loss to Payroll Ratio:	2.388	2.302	4.690
Expected Unlimited Loss to Payroll Ratio:	2.637	2.884	5.521
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.446	2.336	4.782
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	2.388	2.302	4.690
Limit Factor:	1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:	**2.616**	**2.918**	**5.534**
Indicated Relativity Change:			0.2%
Relativity to Statewide Average Loss to Payroll Ratio:			532.8%

Code: 1925   RHG: 4   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: DIE CASTING MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	29,089,967	4	31	47	727,578	1,039,709	1,767,287	6.075
2017	24,965,936	1	27	41	367,759	440,330	808,089	3.237
2018	27,920,631	3	25	60	739,280	997,745	1,737,025	6.221
2019	24,268,289	2	31	66	627,405	1,120,055	1,747,460	7.201
2020	21,933,986	1	34	53	1,083,465	779,944	1,863,409	8.496
	128,178,809	11	148	267	3,545,487	4,377,783	7,923,270	

	INDEMNITY	MEDICAL	TOTAL
Adjusted Loss to Payroll Ratio:	2.766	3.415	6.181
Expected Unlimited Loss to Payroll Ratio:	2.916	3.833	6.748
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.705	3.105	5.810
Credibility:	0.62	0.63	
Indicated Limited Loss to Payroll Ratio:	2.743	3.300	6.043
Limit Factor:	1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:	**3.005**	**4.182**	**7.187**
Indicated Relativity Change:			6.5%
Relativity to Statewide Average Loss to Payroll Ratio:			692.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2002   RHG: 2   NAICS: 31   ILDG: 1   MLDG: 3   CLASS: MACARONI MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	56,223,000	6	64	49	1,255,049	1,183,856	2,438,905	4.338
2017	83,422,123	6	93	88	1,615,889	1,434,694	3,050,583	3.657
2018	107,511,197	4	112	147	2,569,950	1,824,952	4,394,902	4.088
2019	111,717,713	3	155	175	3,398,466	2,583,746	5,982,212	5.355
2020	119,138,985	0	173	149	3,630,812	2,987,144	6,617,956	5.555
	478,013,018	19	597	608	12,470,167	10,014,392	22,484,559	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.609	2.095	4.704	
Expected Unlimited Loss to Payroll Ratio:	2.315	2.134	4.449	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.209	1.874	4.083	
Credibility:	0.97	0.87		
Indicated Limited Loss to Payroll Ratio:	2.598	2.066	4.664	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**2.769**	**2.417**	**5.186**	
Indicated Relativity Change:				16.6%
Relativity to Statewide Average Loss to Payroll Ratio:				499.3%

Code: 2003   RHG: 2   NAICS: 31   ILDG: 2   MLDG: 3   CLASS: BAKERIES AND CRACKER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,985,839,044	94	1,508	2,211	42,143,539	34,565,088	76,708,627	3.863
2019	2,042,567,335	50	1,398	2,052	37,075,079	31,426,466	68,501,545	3.354
2020	2,082,479,428	16	1,416	1,836	42,742,711	35,428,231	78,170,942	3.754
	6,110,885,807	160	4,322	6,099	121,961,329	101,419,785	223,381,113	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.996	1.660	3.655	
Expected Unlimited Loss to Payroll Ratio:	2.138	1.975	4.114	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.040	1.735	3.775	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.996	1.660	3.655	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**2.127**	**1.941**	**4.069**	
Indicated Relativity Change:				-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:				391.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2014   RHG: 5   NAICS: 31   ILDG: 2 MLDG: 1   CLASS: GRAIN OR RICE MILLING; FEED MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	152,039,718	6	73	195	1,855,533	1,774,203	3,629,736	2.387
2017	154,931,796	13	95	192	2,760,525	2,102,632	4,863,157	3.139
2018	163,338,301	7	74	171	2,535,910	1,681,802	4,217,712	2.582
2019	150,250,854	4	65	132	1,982,531	1,859,574	3,842,105	2.557
2020	159,203,527	5	87	169	3,614,709	3,215,019	6,829,728	4.290
	779,764,195	35	394	859	12,749,208	10,633,230	23,382,438	

Adjusted Loss to Payroll Ratio:	1.635	1.364	2.999
Expected Unlimited Loss to Payroll Ratio:	1.533	1.545	3.078
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.392	1.173	2.565
Credibility:	0.98	0.88	
Indicated Limited Loss to Payroll Ratio:	1.631	1.340	2.971
Limit Factor:	1.118	1.348	
Selected (Unlimited) Loss to Payroll Ratio:	**1.824**	**1.806**	**3.630**
Indicated Relativity Change:			18.0%
Relativity to Statewide Average Loss to Payroll Ratio:			349.5%

Code: 2030   RHG: 5   NAICS: 31   ILDG: 4 MLDG: 4   CLASS: SUGAR MFG OR REFINING – BEET OR CANE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	42,791,010	1	16	61	510,270	607,616	1,117,886	2.612
2017	46,090,025	0	12	29	318,575	215,715	534,290	1.159
2018	46,649,297	0	12	23	314,787	373,970	688,757	1.476
2019	50,355,263	0	16	33	954,162	557,391	1,511,553	3.002
2020	53,903,186	0	20	21	853,058	1,136,045	1,989,103	3.690
	239,788,781	1	76	167	2,950,852	2,890,737	5,841,589	

Adjusted Loss to Payroll Ratio:	1.231	1.206	2.436
Expected Unlimited Loss to Payroll Ratio:	1.150	1.410	2.561
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.045	1.071	2.116
Credibility:	0.55	0.53	
Indicated Limited Loss to Payroll Ratio:	1.146	1.142	2.288
Limit Factor:	1.118	1.348	
Selected (Unlimited) Loss to Payroll Ratio:	**1.282**	**1.539**	**2.821**
Indicated Relativity Change:			10.2%
Relativity to Statewide Average Loss to Payroll Ratio:			271.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2063   RHG: 3   NAICS: 31   ILDG: 2   MLDG: 2   CLASS: DAIRY PRODUCTS OR ICE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	788,291,651	21	363	755	8,701,574	7,588,504	16,290,078	2.067
2019	821,951,636	18	329	699	9,361,248	7,514,953	16,876,201	2.053
2020	879,767,049	6	371	728	12,300,572	9,398,364	21,698,936	2.466
	2,490,010,336	45	1,063	2,182	30,363,394	24,501,822	54,865,215	
Adjusted Loss to Payroll Ratio:					1.219	0.984	2.203	
Expected Unlimited Loss to Payroll Ratio:					1.223	1.154	2.378	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.154	0.980	2.134	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.219	0.984	2.203	
Limit Factor:					1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:					**1.314**	**1.191**	**2.505**	
Indicated Relativity Change:								5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								241.1%

INCLUDES EXPERIENCE OF 2150 D1-1-20

Code: 2081   RHG: 5   NAICS: 31   ILDG: 4   MLDG: 3   CLASS: BUTCHERING; STOCKYARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	121,426,385	19	149	415	3,329,995	3,950,882	7,280,877	5.996
2018	136,973,924	11	91	403	2,528,716	2,971,858	5,500,574	4.016
2019	161,537,228	11	114	394	4,000,409	3,547,356	7,547,765	4.672
2020	157,141,333	4	101	366	4,479,620	3,993,601	8,473,221	5.392
	577,078,870	45	455	1,578	14,338,740	14,463,697	28,802,437	
Adjusted Loss to Payroll Ratio:					2.485	2.506	4.991	
Expected Unlimited Loss to Payroll Ratio:					2.589	3.300	5.889	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.351	2.507	4.857	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.485	2.506	4.991	
Limit Factor:					1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:					**2.778**	**3.379**	**6.157**	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								592.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2095   RHG: 3   NAICS: 31   ILDG: 3   MLDG: 3   CLASS: MEAT PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	259,011,610	16	275	454	6,166,566	5,744,602	11,911,168	4.599
2019	308,145,470	13	365	520	6,686,554	6,937,969	13,624,523	4.421
2020	390,948,306	7	315	548	6,453,962	6,453,179	12,907,141	3.301
	958,105,386	36	955	1,522	19,307,083	19,135,750	38,442,833	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.015	1.997	4.012	
Expected Unlimited Loss to Payroll Ratio:	2.376	2.411	4.786	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.241	2.046	4.287	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.015	1.997	4.012	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**2.172**	**2.416**	**4.588**	
Indicated Relativity Change:				-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:				441.7%

Code: 2102   RHG: 4   NAICS: 31   ILDG: 1   MLDG: 3   CLASS: FRUIT/VEGETABLE EVAPORATION/DEHYDRATING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	48,536,113	4	53	82	1,176,165	1,237,867	2,414,032	4.974
2017	48,131,863	1	35	106	729,829	725,302	1,455,131	3.023
2018	52,852,989	4	30	81	655,661	726,631	1,382,292	2.615
2019	99,468,647	1	57	157	1,104,662	1,729,285	2,833,947	2.849
2020	92,272,333	2	40	115	1,503,096	1,412,083	2,915,179	3.159
	341,261,945	12	215	541	5,169,414	5,831,168	11,000,582	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.515	1.709	3.224	
Expected Unlimited Loss to Payroll Ratio:	1.515	2.223	3.738	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.406	1.801	3.206	
Credibility:	0.71	0.75		
Indicated Limited Loss to Payroll Ratio:	1.483	1.732	3.215	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.625**	**2.195**	**3.820**	
Indicated Relativity Change:				2.2%
Relativity to Statewide Average Loss to Payroll Ratio:				367.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2107   RHG: 1   NAICS: 31   ILDG: 2 MLDG: 1   CLASS: FRUIT – FRESH FRUIT PACKING AND HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	278,945,146	11	235	541	3,703,370	3,936,548	7,639,918	2.739
2018	292,792,599	10	248	561	3,822,551	4,096,093	7,918,644	2.705
2019	311,270,757	9	222	477	3,898,337	4,595,881	8,494,218	2.729
2020	318,737,250	2	254	465	4,413,654	4,913,868	9,327,522	2.926
	1,201,745,753	32	959	2,044	15,837,913	17,542,390	33,380,303	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.318	1.460	2.778	
Expected Unlimited Loss to Payroll Ratio:	1.312	1.596	2.907	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.260	1.423	2.683	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.318	1.460	2.778	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**1.395**	**1.682**	**3.077**	
Indicated Relativity Change:				5.8%
Relativity to Statewide Average Loss to Payroll Ratio:				296.2%

Code: 2108   RHG: 1   NAICS: 31   ILDG: 1 MLDG: 2   CLASS: FRUIT – CITRUS FRUIT PACKING AND HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	231,665,106	10	200	380	3,759,703	3,037,743	6,797,446	2.934
2018	242,877,246	12	201	417	4,142,982	4,028,063	8,171,045	3.364
2019	272,425,546	7	229	379	4,482,966	4,553,523	9,036,489	3.317
2020	299,925,278	6	231	372	4,482,690	4,307,530	8,790,220	2.931
	1,046,893,176	35	861	1,548	16,868,340	15,926,859	32,795,199	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.611	1.521	3.133	
Expected Unlimited Loss to Payroll Ratio:	1.682	1.750	3.432	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.617	1.560	3.177	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.611	1.521	3.133	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**1.705**	**1.753**	**3.458**	
Indicated Relativity Change:				0.8%
Relativity to Statewide Average Loss to Payroll Ratio:				332.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2109　RHG: 2　NAICS: 31　ILDG: 4　MLDG: 2　CLASS: FRUIT – DRIED FRUIT PACKING AND HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	122,701,261	4	99	150	1,596,760	1,373,748	2,970,508	2.421
2017	130,797,412	10	98	211	2,789,965	1,656,913	4,446,878	3.400
2018	126,496,899	4	91	173	2,288,041	1,971,880	4,259,921	3.368
2019	122,190,025	7	100	165	2,581,608	1,782,667	4,364,275	3.572
2020	132,464,532	3	93	179	3,702,955	2,788,123	6,491,078	4.900
	634,650,129	28	481	878	12,959,330	9,573,331	22,532,661	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.042	1.508	3.550	
Expected Unlimited Loss to Payroll Ratio:	1.907	1.595	3.502	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.819	1.401	3.220	
Credibility:	1.00	0.87		
Indicated Limited Loss to Payroll Ratio:	2.042	1.494	3.536	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**2.177**	**1.748**	**3.924**	
Indicated Relativity Change:				12.1%
Relativity to Statewide Average Loss to Payroll Ratio:				377.8%

Code: 2111　RHG: 3　NAICS: 31　ILDG: 4　MLDG: 3　CLASS: FRUIT/VEGETABLE PRESERVING/PICKLING; OLIVE HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	479,692,622	18	273	486	6,337,180	5,877,622	12,214,802	2.546
2019	459,528,749	9	267	443	5,551,397	6,259,328	11,810,725	2.570
2020	442,287,715	6	301	484	8,264,944	7,656,889	15,921,833	3.600
	1,381,509,086	33	841	1,413	20,153,521	19,793,839	39,947,360	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.459	1.433	2.892	
Expected Unlimited Loss to Payroll Ratio:	1.454	1.554	3.008	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.371	1.319	2.690	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.459	1.433	2.892	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.572**	**1.733**	**3.306**	
Indicated Relativity Change:				9.9%
Relativity to Statewide Average Loss to Payroll Ratio:				318.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2113   RHG: 3   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: FISH OR SEAFOOD PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	37,917,319	3	42	74	832,603	945,136	1,777,739	4.688
2017	45,659,828	2	57	93	806,938	874,726	1,681,664	3.683
2018	43,455,478	4	51	82	1,087,226	1,055,282	2,142,508	4.930
2019	46,939,336	2	54	59	1,508,906	1,270,654	2,779,560	5.922
2020	50,208,824	0	62	54	1,764,594	1,625,436	3,390,030	6.752
	224,180,785	11	266	362	6,000,268	5,771,234	11,771,502	

		INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:		2.677	2.574	5.251	
Expected Unlimited Loss to Payroll Ratio:		2.941	2.772	5.713	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		2.774	2.353	5.127	
Credibility:		0.79	0.70		
Indicated Limited Loss to Payroll Ratio:		2.697	2.508	5.206	
Limit Factor:		1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:		**2.907**	**3.035**	**5.942**	
Indicated Relativity Change:					4.0%
Relativity to Statewide Average Loss to Payroll Ratio:					572.0%

Code: 2116   RHG: 1   NAICS: 31   ILDG: 3   MLDG: 2   CLASS: JUICE OR JUICE CONCENTRATE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	100,308,613	5	89	147	1,416,527	1,582,582	2,999,109	2.990
2017	130,358,023	3	83	226	1,692,380	1,940,753	3,633,133	2.787
2018	136,665,505	3	95	196	1,799,234	1,937,642	3,736,876	2.734
2019	114,895,511	1	75	142	1,345,959	1,638,186	2,984,145	2.597
2020	127,938,812	2	88	136	2,895,581	2,255,267	5,150,848	4.026
	610,166,464	14	430	847	9,149,680	9,354,430	18,504,110	

		INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:		1.500	1.533	3.033	
Expected Unlimited Loss to Payroll Ratio:		1.489	1.781	3.270	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.431	1.588	3.019	
Credibility:		0.90	0.90		
Indicated Limited Loss to Payroll Ratio:		1.493	1.539	3.032	
Limit Factor:		1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:		**1.580**	**1.773**	**3.353**	
Indicated Relativity Change:					2.5%
Relativity to Statewide Average Loss to Payroll Ratio:					322.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2117   RHG: 2   NAICS: 31   ILDG: 1   MLDG: 3   CLASS: FRUIT/VEGETABLE PROCESSING – FROZEN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	85,569,782	7	71	141	2,019,865	1,845,747	3,865,612	4.517
2017	86,689,493	5	66	122	2,083,982	2,294,530	4,378,512	5.051
2018	81,287,589	5	64	107	1,709,694	1,833,920	3,543,614	4.359
2019	74,017,208	1	88	101	1,229,962	1,436,760	2,666,722	3.603
2020	81,054,518	1	68	95	1,884,843	1,741,113	3,625,956	4.473
	408,618,590	19	357	566	8,928,345	9,152,070	18,080,415	

Adjusted Loss to Payroll Ratio:	2.185	2.240	4.425
Expected Unlimited Loss to Payroll Ratio:	2.149	2.661	4.810
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.050	2.338	4.388
Credibility:	0.89	0.89	
Indicated Limited Loss to Payroll Ratio:	2.170	2.250	4.420
Limit Factor:	1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:	**2.313**	**2.632**	**4.945**
Indicated Relativity Change:			2.8%
Relativity to Statewide Average Loss to Payroll Ratio:			476.1%

Code: 2121   RHG: 2   NAICS: 31   ILDG: 4   MLDG: 1   CLASS: BREWERIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	316,259,907	9	107	277	2,637,979	1,944,933	4,582,912	1.449
2017	344,924,376	2	111	299	2,984,541	1,580,857	4,565,398	1.324
2018	347,995,550	4	138	247	3,679,280	2,834,786	6,514,066	1.872
2019	349,614,236	8	148	283	5,680,121	2,884,205	8,564,326	2.450
2020	326,363,979	2	133	236	4,031,932	3,039,979	7,071,911	2.167
	1,685,158,048	25	637	1,342	19,013,854	12,284,760	31,298,614	

Adjusted Loss to Payroll Ratio:	1.128	0.729	1.857
Expected Unlimited Loss to Payroll Ratio:	1.282	0.786	2.069
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.223	0.691	1.914
Credibility:	1.00	0.96	
Indicated Limited Loss to Payroll Ratio:	1.128	0.728	1.856
Limit Factor:	1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:	**1.203**	**0.851**	**2.054**
Indicated Relativity Change:			-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:			197.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2123   RHG: 1   NAICS: 31   ILDG: 4 MLDG: 4   CLASS: FRUIT/VEGETABLE PROCESSING – FRESH – READY-TO-EAT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	423,004,680	19	324	667	9,309,267	8,697,680	18,006,947	4.257
2019	518,924,482	15	434	700	10,288,547	9,374,510	19,663,057	3.789
2020	541,650,638	3	332	760	8,029,979	7,995,314	16,025,293	2.959
	1,483,579,800	37	1,090	2,127	27,627,793	26,067,504	53,695,297	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.862	1.757	3.619	
Expected Unlimited Loss to Payroll Ratio:	2.039	2.057	4.097	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.960	1.834	3.794	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.862	1.757	3.619	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**1.971**	**2.025**	**3.996**	
Indicated Relativity Change:				-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:				384.7%

Code: 2142   RHG: 3   NAICS: 31   ILDG: 2 MLDG: 3   CLASS: WINERIES; DISTILLING; VINEGAR MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	897,249,621	16	304	813	6,907,946	6,836,306	13,744,252	1.532
2019	923,268,872	12	301	760	7,796,405	6,951,905	14,748,310	1.597
2020	897,103,355	6	315	624	9,075,118	8,052,839	17,127,957	1.909
	2,717,621,848	34	920	2,197	23,779,469	21,841,050	45,620,519	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.875	0.804	1.679	
Expected Unlimited Loss to Payroll Ratio:	0.852	0.980	1.832	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.804	0.832	1.636	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.875	0.804	1.679	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.943**	**0.972**	**1.915**	
Indicated Relativity Change:				4.5%
Relativity to Statewide Average Loss to Payroll Ratio:				184.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2163   RHG: 4   NAICS: 31   ILDG: 2   MLDG: 3   CLASS: BOTTLING – BEVERAGES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	979,271,264	42	604	1,664	20,610,972	18,724,763	39,335,735	4.017
2019	974,245,099	13	686	1,485	21,810,074	18,098,178	39,908,252	4.096
2020	1,097,251,588	4	726	1,619	26,848,603	21,101,359	47,949,962	4.370
	3,050,767,951	59	2,016	4,768	69,269,649	57,924,300	127,193,949	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.271	1.899	4.169	
Expected Unlimited Loss to Payroll Ratio:	2.395	2.391	4.786	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.222	1.937	4.158	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.271	1.899	4.169	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**2.488**	**2.406**	**4.894**	
Indicated Relativity Change:				2.3%
Relativity to Statewide Average Loss to Payroll Ratio:				471.2%

Code: 2222   RHG: 2   NAICS: 31   ILDG: 1   MLDG: 3   CLASS: SPINNING, WEAVING, OR FIBER PROCESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	38,811,235	2	27	31	614,154	515,749	1,129,903	2.911
2017	38,759,834	3	15	35	607,295	548,408	1,155,703	2.982
2018	36,854,747	3	25	33	566,097	443,698	1,009,795	2.740
2019	35,825,731	0	20	45	429,044	429,500	858,544	2.396
2020	34,868,291	0	15	35	727,384	677,490	1,404,874	4.029
	185,119,838	8	102	179	2,943,975	2,614,845	5,558,820	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.590	1.413	3.003	
Expected Unlimited Loss to Payroll Ratio:	1.408	1.511	2.918	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.343	1.327	2.670	
Credibility:	0.55	0.52		
Indicated Limited Loss to Payroll Ratio:	1.478	1.371	2.849	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**1.575**	**1.604**	**3.179**	
Indicated Relativity Change:				9.0%
Relativity to Statewide Average Loss to Payroll Ratio:				306.1%

INCLUDES EXPERIENCE OF 2211 D-1-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2362　RHG: 6　NAICS: 31　　ILDG: 4　MLDG: 4　CLASS: KNITTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	45,648,998	236	496	50	3,102,138	2,424,434	5,526,572	12.107
2017	30,408,505	1	50	27	1,093,372	850,619	1,943,991	6.393
2018	24,139,936	6	44	13	1,188,291	839,125	2,027,416	8.399
2019	20,147,080	1	34	9	639,657	696,662	1,336,319	6.633
2020	18,598,034	0	12	6	555,309	636,872	1,192,181	6.410
	138,942,553	244	636	105	6,578,767	5,447,712	12,026,479	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	4.735	3.921	8.656	
Expected Unlimited Loss to Payroll Ratio:	5.205	5.029	10.234	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	4.678	3.648	8.326	
Credibility:	0.80	0.69		
Indicated Limited Loss to Payroll Ratio:	4.724	3.837	8.560	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**5.331**	**5.432**	**10.763**	
Indicated Relativity Change:				5.2%
Relativity to Statewide Average Loss to Payroll Ratio:				1036.2%

Code: 2402　RHG: 3　NAICS: 31　　ILDG: 4　MLDG: 4　CLASS: CARPET OR RUG MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	25,579,300	38	20	36	960,335	630,152	1,590,487	6.218
2017	19,612,502	1	19	25	815,129	663,272	1,478,401	7.538
2018	26,013,516	1	17	35	305,619	309,785	615,404	2.366
2019	17,352,622	1	14	15	595,682	333,313	928,995	5.354
2020	33,176,692	0	24	44	715,616	576,364	1,291,980	3.894
	121,734,632	41	94	155	3,392,381	2,512,886	5,905,267	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.787	2.064	4.851	
Expected Unlimited Loss to Payroll Ratio:	3.798	3.007	6.805	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	3.583	2.552	6.135	
Credibility:	0.68	0.57		
Indicated Limited Loss to Payroll Ratio:	3.039	2.275	5.313	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**3.274**	**2.752**	**6.027**	
Indicated Relativity Change:				-11.4%
Relativity to Statewide Average Loss to Payroll Ratio:				580.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2413   RHG: 3   NAICS: 31   ILDG: 4 MLDG: 4 CLASS: TEXTILES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	107,477,596	6	76	87	1,719,041	1,448,386	3,167,427	2.947
2017	105,182,637	7	70	79	1,803,870	1,401,281	3,205,151	3.047
2018	125,388,630	6	69	67	1,920,506	1,385,913	3,306,419	2.637
2019	116,456,953	0	70	67	1,779,691	1,252,394	3,032,085	2.604
2020	105,037,374	2	46	63	1,621,065	1,085,894	2,706,959	2.577
	559,543,190	21	331	363	8,844,173	6,573,867	15,418,041	

Adjusted Loss to Payroll Ratio:	1.581	1.175	2.755
Expected Unlimited Loss to Payroll Ratio:	1.848	1.606	3.454
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.744	1.363	3.107
Credibility:	0.94	0.81	
Indicated Limited Loss to Payroll Ratio:	1.590	1.210	2.800
Limit Factor:	1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:	**1.713**	**1.464**	**3.177**
Indicated Relativity Change:			-8.0%
Relativity to Statewide Average Loss to Payroll Ratio:			305.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code:　2501　RHG:　1　NAICS:　31　ILDG:　4　MLDG:　4　CLASS:　CLOTHING MFG; HAT MFG; TAILORING; LAMPSHADE MFG; FLOWER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,187,032,324	68	945	939	24,131,021	21,884,138	46,015,159	3.876
2019	1,057,313,445	27	1,027	736	23,259,222	22,248,681	45,507,903	4.304
2020	987,504,673	15	647	662	19,171,827	17,955,559	37,127,386	3.760
	3,231,850,442	110	2,619	2,337	66,562,071	62,088,378	128,650,450	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.060	1.921	3.981	
Expected Unlimited Loss to Payroll Ratio:	2.090	2.140	4.230	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.008	1.908	3.916	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.060	1.921	3.981	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**2.180**	**2.214**	**4.393**	
Indicated Relativity Change:				3.9%
Relativity to Statewide Average Loss to Payroll Ratio:				423.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2570   RHG: 3   NAICS: 31   ILDG: 4 MLDG: 4   CLASS: MATTRESS OR BOX SPRINGS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	77,819,847	10	65	69	2,417,476	1,606,556	4,024,032	5.171
2017	72,443,531	4	78	119	1,905,502	1,565,638	3,471,140	4.792
2018	68,929,448	0	82	128	2,370,024	2,188,378	4,558,402	6.613
2019	65,431,953	1	47	92	1,297,750	1,233,833	2,531,583	3.869
2020	76,703,447	0	70	119	1,767,187	1,787,216	3,554,403	4.634
	361,328,226	15	342	527	9,757,939	8,381,621	18,139,560	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.701	2.320	5.020	
Expected Unlimited Loss to Payroll Ratio:	3.162	2.834	5.996	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.983	2.405	5.388	
Credibility:	0.98	0.86		
Indicated Limited Loss to Payroll Ratio:	2.706	2.332	5.038	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**2.916**	**2.821**	**5.737**	
Indicated Relativity Change:				-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:				552.3%

Code: 2571   RHG: 3   NAICS: 31   ILDG: 4 MLDG: 4   CLASS: PILLOW, QUILT, COMFORTER OR CUSHION MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	63,352,393	4	69	124	1,424,452	1,353,204	2,777,656	4.384
2017	67,852,370	4	70	96	1,804,676	1,473,563	3,278,239	4.831
2018	68,613,176	10	77	130	2,108,601	1,601,585	3,710,186	5.407
2019	75,106,308	0	106	131	3,012,521	2,060,325	5,072,846	6.754
2020	72,455,438	1	53	99	1,487,714	1,315,757	2,803,471	3.869
	347,379,685	19	375	580	9,837,964	7,804,434	17,642,398	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.832	2.247	5.079	
Expected Unlimited Loss to Payroll Ratio:	3.011	2.806	5.817	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.841	2.381	5.222	
Credibility:	0.95	0.84		
Indicated Limited Loss to Payroll Ratio:	2.833	2.268	5.101	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**3.052**	**2.744**	**5.796**	
Indicated Relativity Change:				-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:				558.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2576   RHG: 4   NAICS: 31   ILDG: 4 MLDG: 3 CLASS: AWNING, TARP OR CANVAS GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	97,148,862	7	67	95	1,341,729	1,620,604	2,962,333	3.049
2017	94,349,400	7	60	112	2,322,120	2,181,118	4,503,238	4.773
2018	100,195,580	4	64	152	2,051,596	2,146,437	4,198,033	4.190
2019	102,340,214	5	67	110	1,780,705	1,678,323	3,459,028	3.380
2020	105,916,650	0	74	97	2,657,050	2,050,321	4,707,371	4.444
	499,950,706	23	332	566	10,153,201	9,676,803	19,830,004	

Adjusted Loss to Payroll Ratio:	2.031	1.936	3.966
Expected Unlimited Loss to Payroll Ratio:	1.888	2.174	4.062
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.752	1.761	3.513
Credibility:	0.90	0.86	
Indicated Limited Loss to Payroll Ratio:	2.004	1.912	3.915
Limit Factor:	1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:	**2.195**	**2.423**	**4.618**
Indicated Relativity Change:			13.7%
Relativity to Statewide Average Loss to Payroll Ratio:			444.6%

Code: 2584   RHG: 1   NAICS: 56   ILDG: 3 MLDG: 3 CLASS: CARPET, RUG OR UPHOLSTERY CLEANING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	87,388,506	5	91	110	1,449,147	1,472,551	2,921,698	3.343
2017	89,784,554	3	83	80	1,608,970	1,343,870	2,952,840	3.289
2018	86,364,930	3	69	67	1,269,419	907,681	2,177,100	2.521
2019	86,853,304	1	75	78	1,619,306	1,605,901	3,225,207	3.713
2020	85,112,577	1	62	38	1,872,788	1,208,501	3,081,289	3.620
	435,503,870	13	380	373	7,819,629	6,538,503	14,358,133	

Adjusted Loss to Payroll Ratio:	1.796	1.501	3.297
Expected Unlimited Loss to Payroll Ratio:	1.812	1.753	3.566
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.710	1.530	3.241
Credibility:	0.85	0.78	
Indicated Limited Loss to Payroll Ratio:	1.783	1.508	3.291
Limit Factor:	1.058	1.152	
Selected (Unlimited) Loss to Payroll Ratio:	**1.887**	**1.738**	**3.624**
Indicated Relativity Change:			1.7%
Relativity to Statewide Average Loss to Payroll Ratio:			348.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2585   RHG: 1   NAICS: 81   ILDG: 4   MLDG: 4   CLASS: LAUNDRIES; DYEING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	626,312,893	24	588	1,055	14,779,974	12,977,049	27,757,023	4.432
2019	606,552,396	17	667	834	15,954,352	13,785,322	29,739,674	4.903
2020	525,542,120	0	343	542	10,846,859	8,938,921	19,785,780	3.765
	1,758,407,409	41	1,598	2,431	41,581,186	35,701,292	77,282,478	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.365	2.030	4.395	
Expected Unlimited Loss to Payroll Ratio:	2.662	2.482	5.144	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.538	2.239	4.776	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.365	2.030	4.395	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**2.502**	**2.340**	**4.842**	
Indicated Relativity Change:				-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:				466.2%

Code: 2589   RHG: 3   NAICS: 81   ILDG: 2   MLDG: 3   CLASS: DRY CLEANING OR LAUNDRY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	223,389,650	13	158	83	3,060,435	3,476,603	6,537,038	2.926
2017	218,039,336	12	143	91	2,815,187	2,521,342	5,336,529	2.448
2018	220,941,455	6	164	81	3,389,605	3,457,234	6,846,839	3.099
2019	201,240,121	4	147	73	3,146,462	3,247,699	6,394,161	3.177
2020	143,403,271	2	78	48	1,756,578	2,280,723	4,037,301	2.815
	1,007,013,834	37	690	376	14,168,267	14,983,603	29,151,870	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.407	1.488	2.895	
Expected Unlimited Loss to Payroll Ratio:	1.542	1.670	3.212	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.443	1.434	2.877	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.407	1.488	2.895	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.516**	**1.800**	**3.316**	
Indicated Relativity Change:				3.2%
Relativity to Statewide Average Loss to Payroll Ratio:				319.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2660   RHG: 2   NAICS: 31   ILDG: 3 MLDG: 2 CLASS: BOOT OR SHOE MFG OR REPAIRING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	13,770,161	0	7	1	120,572	79,680	200,252	1.454
2017	12,624,671	0	15	18	278,343	267,677	546,020	4.325
2018	11,971,112	5	14	6	702,845	475,830	1,178,675	9.846
2019	10,986,805	2	10	7	450,016	272,764	722,780	6.579
2020	7,927,482	0	4	2	153,760	97,840	251,600	3.174
	57,280,231	7	50	34	1,705,536	1,193,792	2,899,328	

Adjusted Loss to Payroll Ratio:	2.978	2.084	5.062
Expected Unlimited Loss to Payroll Ratio:	2.956	2.839	5.795
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.820	2.494	5.314
Credibility:	0.46	0.42	
Indicated Limited Loss to Payroll Ratio:	2.892	2.323	5.216
Limit Factor:	1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:	**3.083**	**2.718**	**5.801**
Indicated Relativity Change:			0.1%
Relativity to Statewide Average Loss to Payroll Ratio:			558.4%

Code: 2683   RHG: 2   NAICS: 31   ILDG: 2 MLDG: 4 CLASS: LUGGAGE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	12,399,370	1	8	19	117,976	171,599	289,575	2.335
2017	12,843,352	0	10	28	136,327	78,873	215,200	1.676
2018	12,172,919	1	6	17	223,523	202,299	425,822	3.498
2019	9,930,825	0	6	10	74,557	192,473	267,030	2.689
2020	8,546,896	0	2	7	130,788	79,071	209,859	2.455
	55,893,363	2	32	81	683,172	724,315	1,407,487	

Adjusted Loss to Payroll Ratio:	1.222	1.296	2.518
Expected Unlimited Loss to Payroll Ratio:	1.619	1.714	3.333
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.545	1.505	3.050
Credibility:	0.36	0.34	
Indicated Limited Loss to Payroll Ratio:	1.429	1.435	2.864
Limit Factor:	1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:	**1.524**	**1.678**	**3.202**
Indicated Relativity Change:			-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:			308.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2688   RHG: 1   NAICS: 31   ILDG: 4 MLDG: 3 CLASS: LEATHER GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	54,490,921	2	44	55	690,897	764,929	1,455,826	2.672
2017	52,663,745	1	40	66	691,622	643,124	1,334,746	2.534
2018	53,158,548	1	43	58	1,485,742	1,206,947	2,692,689	5.065
2019	38,306,967	3	54	30	1,731,162	1,263,863	2,995,025	7.818
2020	38,455,347	0	18	24	426,262	380,564	806,826	2.098
	237,075,528	7	199	233	5,025,686	4,259,427	9,285,113	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.120	1.797	3.917	
Expected Unlimited Loss to Payroll Ratio:	2.204	2.053	4.257	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.118	1.831	3.949	
Credibility:	0.72	0.65		
Indicated Limited Loss to Payroll Ratio:	2.119	1.809	3.928	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**2.243**	**2.084**	**4.327**	
Indicated Relativity Change:				1.6%
Relativity to Statewide Average Loss to Payroll Ratio:				416.6%

Code: 2702   RHG: 7   NAICS: 11   ILDG: 1 MLDG: 1 CLASS: LOGGING; LAND CLEARING; WOOD CHOPPING/TIE MAKING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	54,567,309	13	69	46	3,545,073	3,244,428	6,789,501	12.442
2017	64,625,795	10	64	63	3,134,153	2,456,856	5,591,009	8.651
2018	65,090,829	6	55	46	1,816,805	1,649,517	3,466,322	5.325
2019	70,728,454	7	61	75	2,463,790	3,642,775	6,106,565	8.634
2020	81,958,792	10	47	48	3,473,905	3,835,194	7,309,099	8.918
	336,971,180	46	296	278	14,433,726	14,828,769	29,262,495	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	4.283	4.401	8.684	
Expected Unlimited Loss to Payroll Ratio:	5.383	6.779	12.162	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	4.584	4.288	8.873	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	4.283	4.401	8.684	
Limit Factor:	1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:	**5.121**	**7.126**	**12.248**	
Indicated Relativity Change:				0.7%
Relativity to Statewide Average Loss to Payroll Ratio:				1179.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2710   RHG: 1   NAICS: 31   ILDG: 4 MLDG: 2   CLASS: SAWMILLS OR SHINGLE MILLS; LOG CHIPPING; WOOD TREATING/PRESERVING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	68,107,566	10	53	112	1,885,807	1,820,628	3,706,435	5.442
2017	73,618,335	1	59	99	1,030,053	1,253,692	2,283,745	3.102
2018	74,844,425	3	55	91	1,815,430	1,352,208	3,167,638	4.232
2019	73,007,259	2	51	90	1,966,379	1,409,096	3,375,475	4.623
2020	80,202,142	1	53	94	1,705,135	2,584,658	4,289,793	5.349
	369,779,727	17	271	486	8,402,804	8,420,282	16,823,086	

Adjusted Loss to Payroll Ratio:		2.272	2.277	4.549
Expected Unlimited Loss to Payroll Ratio:		2.391	2.196	4.586
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		2.297	1.958	4.255
Credibility:		0.89	0.80	
Indicated Limited Loss to Payroll Ratio:		2.275	2.212	4.488
Limit Factor:		1.058	1.152	
Selected (Unlimited) Loss to Payroll Ratio:		**2.408**	**2.550**	**4.957**
Indicated Relativity Change:				8.1%
Relativity to Statewide Average Loss to Payroll Ratio:				477.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2727   RHG: 7   NAICS: 11   ILDG: 3   MLDG: 1   CLASS: LOG HAULING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	13,269,902	1	9	7	337,567	367,698	705,265	5.315
2017	14,889,024	4	13	10	1,389,503	556,686	1,946,189	13.071
2018	14,570,643	2	10	9	545,436	336,365	881,801	6.052
2019	15,010,529	4	13	8	1,401,489	1,735,421	3,136,910	20.898
2020	17,593,415	1	3	2	463,252	994,497	1,457,749	8.286
	75,333,512	12	48	36	4,137,247	3,990,668	8,127,915	

Adjusted Loss to Payroll Ratio:	5.492	5.297	10.789
Expected Unlimited Loss to Payroll Ratio:	5.072	4.305	9.377
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	4.319	2.723	7.043
Credibility:	0.61	0.48	
Indicated Limited Loss to Payroll Ratio:	5.031	3.962	8.993
Limit Factor:	1.196	1.619	
Indicated (Unlimited) Loss to Payroll Ratio:	6.015	6.416	12.431
Indicated Relativity Change:			32.6%
Selected Loss to Payroll Ratio (Restricted to 25% Change):	**5.672**	**6.049**	**11.721**
Relativity to Statewide Average Loss to Payroll Ratio:			1128.4%

Code: 2731   RHG: 2   NAICS: 31   ILDG: 2   MLDG: 4   CLASS: PLANING OR MOULDING MILLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	77,988,640	1	52	95	1,096,186	920,105	2,016,291	2.585
2017	82,691,933	5	56	118	1,524,887	1,371,337	2,896,224	3.502
2018	94,909,156	4	54	125	1,630,693	1,821,280	3,451,973	3.637
2019	92,554,580	8	56	142	2,112,853	1,805,752	3,918,605	4.234
2020	88,226,948	0	45	111	1,115,080	1,060,853	2,175,933	2.466
	436,371,257	18	263	591	7,479,700	6,979,327	14,459,026	

Adjusted Loss to Payroll Ratio:	1.714	1.599	3.313
Expected Unlimited Loss to Payroll Ratio:	1.596	1.818	3.414
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.523	1.597	3.120
Credibility:	0.81	0.79	
Indicated Limited Loss to Payroll Ratio:	1.677	1.599	3.276
Limit Factor:	1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:	**1.788**	**1.870**	**3.658**
Indicated Relativity Change:			7.2%
Relativity to Statewide Average Loss to Payroll Ratio:			352.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2757　RHG: 3　NAICS: 31　ILDG: 2　MLDG: 1　CLASS: PALLET MFG, REPAIR OR RECONDITIONING; PALLET DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	119,459,736	11	182	271	2,678,496	2,639,841	5,318,337	4.452
2017	117,454,896	8	174	326	2,327,369	2,775,470	5,102,839	4.345
2018	130,485,353	4	170	286	2,595,237	2,731,581	5,326,818	4.082
2019	131,578,439	8	136	224	3,037,858	2,987,453	6,025,311	4.579
2020	145,706,011	3	152	243	4,921,873	4,087,337	9,009,210	6.183
	644,684,434	34	814	1,350	15,560,833	15,221,681	30,782,515	

Adjusted Loss to Payroll Ratio:	2.414	2.361	4.775
Expected Unlimited Loss to Payroll Ratio:	2.293	2.636	4.929
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.164	2.237	4.400
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	2.414	2.361	4.775
Limit Factor:	1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:	**2.601**	**2.857**	**5.458**
Indicated Relativity Change:			10.7%
Relativity to Statewide Average Loss to Payroll Ratio:			525.4%

Code: 2759　RHG: 3　NAICS: 31　ILDG: 2　MLDG: 1　CLASS: WOODEN BOX OR CONTAINER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	51,715,395	5	57	76	1,144,407	791,463	1,935,870	3.743
2017	58,212,300	5	67	134	1,157,597	1,602,122	2,759,719	4.741
2018	58,469,487	2	57	103	1,034,559	1,131,818	2,166,377	3.705
2019	68,196,619	0	54	144	786,795	722,418	1,509,213	2.213
2020	61,878,478	2	61	60	1,629,014	1,595,382	3,224,396	5.211
	298,472,280	14	296	517	5,752,372	5,843,203	11,595,575	

Adjusted Loss to Payroll Ratio:	1.927	1.958	3.885
Expected Unlimited Loss to Payroll Ratio:	2.007	2.479	4.486
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.893	2.104	3.997
Credibility:	0.76	0.75	
Indicated Limited Loss to Payroll Ratio:	1.919	1.994	3.913
Limit Factor:	1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:	**2.068**	**2.412**	**4.480**
Indicated Relativity Change:			-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:			431.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2790　RHG: 1　NAICS: 31　ILDG: 4　MLDG: 4　CLASS: PATTERN OR MODEL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	121,504,492	1	23	92	641,013	515,342	1,156,355	0.952
2017	130,920,474	2	41	103	1,009,864	950,325	1,960,189	1.497
2018	140,364,084	6	31	102	1,130,799	921,469	2,052,268	1.462
2019	151,801,349	0	29	80	437,782	537,601	975,383	0.643
2020	131,038,075	1	25	52	969,756	753,285	1,723,041	1.315
	675,628,474	10	149	429	4,189,213	3,678,022	7,867,235	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.620	0.544	1.164	
Expected Unlimited Loss to Payroll Ratio:	0.644	0.623	1.267	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.619	0.555	1.174	
Credibility:	0.67	0.61		
Indicated Limited Loss to Payroll Ratio:	0.620	0.549	1.168	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**0.656**	**0.632**	**1.288**	
Indicated Relativity Change:				1.7%
Relativity to Statewide Average Loss to Payroll Ratio:				124.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2797   RHG: 2   NAICS: 31   ILDG: 4 MLDG: 4   CLASS: MOBILE HOME MFG; AUTOMOBILE BODY MFG; RECREATION VEHICLE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	113,880,669	9	113	443	2,118,351	2,158,964	4,277,315	3.756
2017	121,164,603	9	152	487	2,898,383	2,580,891	5,479,274	4.522
2018	164,233,835	6	164	505	3,340,277	3,281,318	6,621,595	4.032
2019	178,555,412	7	174	425	4,738,275	5,091,000	9,829,275	5.505
2020	184,257,158	2	219	558	6,700,882	6,056,089	12,756,971	6.923
	762,091,677	33	822	2,418	19,796,168	19,168,263	38,964,431	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.598	2.515	5.113	
Expected Unlimited Loss to Payroll Ratio:	2.468	2.686	5.154	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.354	2.360	4.714	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.598	2.515	5.113	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**2.769**	**2.942**	**5.711**	
Indicated Relativity Change:				10.8%
Relativity to Statewide Average Loss to Payroll Ratio:				549.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2806   RHG: 3   NAICS: 31   ILDG: 3 MLDG: 2 CLASS: DOOR, SASH OR WINDOW MFG – WOOD; SHUTTER MFG – WOOD/PLASTIC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	127,239,631	7	86	206	1,924,937	1,658,540	3,583,477	2.816
2017	133,098,729	5	100	253	1,688,498	1,817,302	3,505,800	2.634
2018	144,012,047	12	113	278	3,473,292	3,081,124	6,554,416	4.551
2019	153,936,988	6	114	251	3,252,538	2,748,685	6,001,223	3.898
2020	159,996,089	4	107	225	2,929,238	2,762,602	5,691,840	3.557
	718,283,484	34	520	1,213	13,268,503	12,068,254	25,336,756	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.847	1.680	3.527	
Expected Unlimited Loss to Payroll Ratio:	1.922	1.927	3.850	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.813	1.636	3.449	
Credibility:	1.00	0.97		
Indicated Limited Loss to Payroll Ratio:	1.847	1.679	3.526	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.991**	**2.031**	**4.022**	
Indicated Relativity Change:				4.5%
Relativity to Statewide Average Loss to Payroll Ratio:				387.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2812　RHG: 4　NAICS: 31　ILDG: 2　MLDG: 2　CLASS: CABINET MFG – WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	586,486,157	28	371	542	9,732,427	9,323,555	19,055,982	3.249
2019	564,214,004	16	369	496	8,676,053	7,308,741	15,984,794	2.833
2020	510,613,840	7	301	454	9,974,641	8,778,882	18,753,523	3.673
	1,661,314,001	51	1,041	1,492	28,383,121	25,411,177	53,794,298	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.708	1.530	3.238	
Expected Unlimited Loss to Payroll Ratio:	1.758	1.801	3.559	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.631	1.459	3.090	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.708	1.530	3.238	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.872**	**1.939**	**3.810**	
Indicated Relativity Change:				7.1%
Relativity to Statewide Average Loss to Payroll Ratio:				366.8%

Code: 2819　RHG: 2　NAICS: 31　ILDG: 3　MLDG: 2　CLASS: TRUSS OR BUILDING COMPONENTS MFG – WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	72,031,513	5	71	205	1,525,206	1,588,815	3,114,021	4.323
2017	81,760,524	4	81	250	1,901,793	2,054,515	3,956,308	4.839
2018	105,776,890	3	98	253	1,879,221	1,656,948	3,536,169	3.343
2019	112,085,726	6	95	219	2,869,878	2,772,977	5,642,855	5.034
2020	131,363,711	2	70	226	1,416,079	1,702,699	3,118,778	2.374
	503,018,364	20	415	1,153	9,592,178	9,775,954	19,368,132	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.907	1.943	3.850	
Expected Unlimited Loss to Payroll Ratio:	2.202	2.682	4.885	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.101	2.356	4.457	
Credibility:	0.97	0.97		
Indicated Limited Loss to Payroll Ratio:	1.912	1.955	3.867	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**2.038**	**2.287**	**4.325**	
Indicated Relativity Change:				-11.5%
Relativity to Statewide Average Loss to Payroll Ratio:				416.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2840   RHG: 1   NAICS: 31   ILDG: 3   MLDG: 3   CLASS: PICTURE FRAME ASSEMBLY; PICTURE OR ARTWORK FRAMING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	32,390,625	1	22	30	272,577	432,565	705,142	2.177
2017	45,517,930	0	40	67	503,177	523,760	1,026,937	2.256
2018	49,973,720	1	25	61	511,071	526,716	1,037,787	2.077
2019	47,270,012	0	31	53	426,893	515,606	942,499	1.994
2020	44,517,462	0	15	46	324,744	357,509	682,253	1.533
	219,669,749	2	133	257	2,038,461	2,356,156	4,394,617	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.928	1.073	2.001	
Expected Unlimited Loss to Payroll Ratio:	1.186	1.288	2.474	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.140	1.148	2.288	
Credibility:	0.55	0.52		
Indicated Limited Loss to Payroll Ratio:	1.024	1.109	2.133	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**1.084**	**1.278**	**2.361**	
Indicated Relativity Change:				-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:				227.3%

Code: 2842   RHG: 3   NAICS: 31   ILDG: 2   MLDG: 3   CLASS: WOOD PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	89,522,409	1	70	153	1,085,348	1,309,213	2,394,561	2.675
2017	92,789,970	2	74	168	1,325,995	1,306,879	2,632,874	2.837
2018	100,023,502	5	82	164	2,232,323	2,128,318	4,360,641	4.360
2019	91,911,478	0	77	147	1,337,366	1,388,905	2,726,271	2.966
2020	88,576,439	1	53	144	1,433,886	1,298,460	2,732,346	3.085
	462,823,798	9	356	776	7,414,918	7,431,776	14,846,695	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.602	1.606	3.208	
Expected Unlimited Loss to Payroll Ratio:	1.887	2.041	3.928	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.780	1.732	3.513	
Credibility:	0.88	0.83		
Indicated Limited Loss to Payroll Ratio:	1.623	1.627	3.250	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.749**	**1.969**	**3.718**	
Indicated Relativity Change:				-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:				357.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2852   RHG: 2   NAICS: 31   ILDG: 4 MLDG: 4 CLASS: WINDOW BLIND MFG OR ASSEMBLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	39,027,889	6	21	71	1,002,569	703,435	1,706,004	4.371
2017	39,368,167	1	30	113	732,961	798,810	1,531,771	3.891
2018	37,647,402	2	44	91	1,141,709	1,214,835	2,356,544	6.260
2019	37,721,088	1	50	56	669,289	835,685	1,504,974	3.990
2020	32,837,823	0	44	52	1,437,302	1,344,250	2,781,552	8.471
	186,602,368	10	189	383	4,983,829	4,897,015	9,880,844	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.671	2.624	5.295	
Expected Unlimited Loss to Payroll Ratio:	2.698	2.784	5.482	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.574	2.446	5.020	
Credibility:	0.71	0.66		
Indicated Limited Loss to Payroll Ratio:	2.643	2.564	5.207	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**2.817**	**2.999**	**5.816**	
Indicated Relativity Change:				6.1%
Relativity to Statewide Average Loss to Payroll Ratio:				560.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2881　RHG: 2　NAICS: 31　　ILDG: 2　MLDG: 1　CLASS: FURNITURE ASSEMBLING; COFFIN/CASKET MFG OR ASSEMBLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	11,298,227	2	9	11	158,230	167,446	325,676	2.883
2017	11,622,827	2	9	16	150,034	194,697	344,731	2.966
2018	12,368,284	2	15	31	481,291	314,922	796,213	6.438
2019	13,742,061	0	14	23	359,332	223,237	582,569	4.239
2020	13,426,744	1	22	20	1,007,147	965,604	1,972,751	14.693
	62,458,144	7	69	101	2,156,034	1,865,908	4,021,942	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	3.452	2.987	6.439	
Expected Unlimited Loss to Payroll Ratio:	2.035	1.956	3.991	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.941	1.718	3.660	
Credibility:	0.41	0.37		
Indicated Limited Loss to Payroll Ratio:	2.560	2.190	4.750	
Limit Factor:	1.066	1.170		
Indicated (Unlimited) Loss to Payroll Ratio:	2.729	2.562	5.291	
Indicated Relativity Change:				32.6%
Selected Loss to Payroll Ratio (Restricted to 25% Change):	**2.573**	**2.416**	**4.989**	
Relativity to Statewide Average Loss to Payroll Ratio:				480.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2883   RHG: 4   NAICS: 31   ILDG: 3 MLDG: 3   CLASS: FURNITURE MFG – WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	118,456,629	57	282	258	4,744,965	5,202,026	9,946,991	8.397
2017	103,085,744	18	202	254	4,074,413	3,626,057	7,700,470	7.470
2018	83,174,358	10	107	218	2,573,093	2,515,701	5,088,794	6.118
2019	77,364,056	3	109	151	2,454,221	2,328,659	4,782,880	6.182
2020	72,560,799	0	73	137	1,855,810	1,603,726	3,459,536	4.768
	454,641,586	88	773	1,018	15,702,502	15,276,168	30,978,670	

Adjusted Loss to Payroll Ratio:	3.454	3.360	6.814
Expected Unlimited Loss to Payroll Ratio:	4.043	4.636	8.678
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	3.751	3.755	7.506
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	3.454	3.360	6.814
Limit Factor:	1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:	**3.784**	**4.259**	**8.043**
Indicated Relativity Change:			-7.3%
Relativity to Statewide Average Loss to Payroll Ratio:			774.3%

Code: 2915   RHG: 4   NAICS: 31   ILDG: 1 MLDG: 1   CLASS: VENEER OR VENEER PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	15,262,559	2	4	15	240,726	203,521	444,247	2.911
2017	14,080,908	1	14	13	295,840	280,061	575,901	4.090
2018	14,699,314	1	7	25	102,050	153,198	255,248	1.736
2019	15,854,199	0	3	14	26,510	44,860	71,370	0.450
2020	15,237,581	1	8	21	380,889	303,321	684,210	4.490
	75,134,560	5	36	88	1,046,014	984,960	2,030,974	

Adjusted Loss to Payroll Ratio:	1.392	1.311	2.703
Expected Unlimited Loss to Payroll Ratio:	1.442	1.796	3.238
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.338	1.455	2.792
Credibility:	0.38	0.37	
Indicated Limited Loss to Payroll Ratio:	1.358	1.401	2.759
Limit Factor:	1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:	**1.488**	**1.775**	**3.264**
Indicated Relativity Change:			0.8%
Relativity to Statewide Average Loss to Payroll Ratio:			314.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 2923   RHG: 5   NAICS: 31   ILDG: 3   MLDG: 1   CLASS: MUSICAL INSTRUMENT MFG – NOT METAL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	68,666,030	1	39	45	724,477	630,845	1,355,322	1.974
2017	74,454,658	1	37	74	589,734	695,999	1,285,733	1.727
2018	78,537,471	1	43	97	1,077,553	982,693	2,060,246	2.623
2019	81,759,471	1	40	80	996,909	1,050,532	2,047,441	2.504
2020	78,614,748	0	27	74	565,348	696,714	1,262,062	1.605
	382,032,378	4	186	370	3,954,021	4,056,782	8,010,803	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.035	1.062	2.097	
Expected Unlimited Loss to Payroll Ratio:	1.099	1.361	2.460	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.998	1.034	2.032	
Credibility:	0.65	0.63		
Indicated Limited Loss to Payroll Ratio:	1.022	1.052	2.073	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**1.143**	**1.417**	**2.560**	
Indicated Relativity Change:				4.0%
Relativity to Statewide Average Loss to Payroll Ratio:				246.5%

Code: 3018   RHG: 1   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: STEEL MAKING OR PROCESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	113,818,908	6	28	45	2,168,198	748,059	2,916,257	2.562
2017	111,597,134	4	25	71	1,110,229	696,656	1,806,885	1.619
2018	110,736,272	1	18	45	713,728	321,643	1,035,371	0.935
2019	84,431,774	1	23	39	816,946	555,728	1,372,674	1.626
2020	96,355,296	1	20	34	699,526	386,376	1,085,902	1.127
	516,939,384	13	114	234	5,508,626	2,708,462	8,217,088	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.066	0.524	1.590	
Expected Unlimited Loss to Payroll Ratio:	1.227	0.781	2.008	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.179	0.697	1.876	
Credibility:	0.78	0.60		
Indicated Limited Loss to Payroll Ratio:	1.090	0.593	1.683	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**1.154**	**0.683**	**1.837**	
Indicated Relativity Change:				-8.5%
Relativity to Statewide Average Loss to Payroll Ratio:				176.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code:　3022　RHG:　1　NAICS: 31　　ILDG:　4　MLDG: 3　CLASS:　PIPE, TUBE OR EXTRUSION MFG – NOT IRON OR STEEL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	69,179,561	2	56	107	1,442,027	1,324,472	2,766,499	3.999
2017	81,237,877	6	73	132	1,674,096	1,294,807	2,968,903	3.655
2018	76,034,027	2	45	94	1,178,471	680,126	1,858,597	2.444
2019	95,072,358	4	58	71	1,756,132	1,343,724	3,099,856	3.261
2020	90,667,068	1	75	87	2,027,235	2,085,855	4,113,090	4.536
	412,190,891	15	307	491	8,077,961	6,728,984	14,806,944	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.960	1.632	3.592	
Expected Unlimited Loss to Payroll Ratio:	1.924	1.663	3.587	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.849	1.483	3.332	
Credibility:	0.85	0.75		
Indicated Limited Loss to Payroll Ratio:	1.944	1.594	3.538	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**2.057**	**1.837**	**3.894**	
Indicated Relativity Change:				8.6%
Relativity to Statewide Average Loss to Payroll Ratio:				374.9%

Code:　3030　RHG:　6　NAICS: 31　　ILDG:　3　MLDG: 2　CLASS:　IRON OR STEEL WORKS – STRUCTURAL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	126,978,315	9	80	179	2,796,597	2,551,392	5,347,989	4.212
2017	143,868,371	9	105	199	3,011,159	2,605,616	5,616,775	3.904
2018	143,615,001	6	94	196	2,799,628	2,642,729	5,442,357	3.790
2019	146,872,456	3	95	181	2,557,665	2,864,963	5,422,628	3.692
2020	144,339,883	3	82	162	3,779,096	2,971,854	6,750,950	4.677
	705,674,025	30	456	917	14,944,144	13,636,555	28,580,699	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.118	1.932	4.050	
Expected Unlimited Loss to Payroll Ratio:	2.419	2.639	5.058	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.174	1.915	4.089	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.118	1.932	4.050	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**2.390**	**2.736**	**5.126**	
Indicated Relativity Change:				1.3%
Relativity to Statewide Average Loss to Payroll Ratio:				493.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3039   RHG: 4   NAICS: 31   ILDG: 3 MLDG: 3 CLASS: REINFORCING STEEL FABRICATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	66,001,823	4	23	49	835,097	864,925	1,700,022	2.576
2017	69,491,713	7	56	99	1,947,155	1,653,904	3,601,059	5.182
2018	111,651,534	5	78	115	3,347,267	2,378,892	5,726,159	5.129
2019	90,906,631	6	55	97	2,505,304	2,063,521	4,568,825	5.026
2020	86,864,692	0	41	56	1,751,781	1,297,598	3,049,379	3.510
	424,916,393	22	253	416	10,386,605	8,258,840	18,645,445	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.444	1.944	4.388	
Expected Unlimited Loss to Payroll Ratio:	2.295	2.234	4.529	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.129	1.810	3.939	
Credibility:	0.92	0.82		
Indicated Limited Loss to Payroll Ratio:	2.418	1.919	4.337	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**2.649**	**2.432**	**5.081**	
Indicated Relativity Change:				12.2%
Relativity to Statewide Average Loss to Payroll Ratio:				489.2%

Code: 3040   RHG: 1   NAICS: 31   ILDG: 2 MLDG: 2 CLASS: IRON OR STEEL WORKS – NON–STRUCTURAL – SHOP

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	184,153,507	10	156	284	3,793,049	3,503,615	7,296,664	3.962
2018	206,038,823	8	150	271	3,643,026	3,654,733	7,297,759	3.542
2019	228,804,624	10	127	257	4,416,154	4,073,194	8,489,348	3.710
2020	225,418,136	5	137	265	5,676,381	4,640,214	10,316,595	4.577
	844,415,090	33	570	1,077	17,528,610	15,871,756	33,400,366	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.076	1.880	3.955	
Expected Unlimited Loss to Payroll Ratio:	2.044	2.162	4.206	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.964	1.928	3.892	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.076	1.880	3.955	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**2.197**	**2.166**	**4.363**	
Indicated Relativity Change:				3.7%
Relativity to Statewide Average Loss to Payroll Ratio:				420.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3060   RHG: 3   NAICS: 31   ILDG: 4 MLDG: 3 CLASS: DOOR/WINDOW MFG – METAL OR PLASTIC; DOOR/WINDOW FRAME/SCREEN MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	402,859,536	37	256	520	8,552,405	7,725,744	16,278,149	4.041
2019	409,010,306	14	350	568	9,921,287	9,110,939	19,032,226	4.653
2020	406,800,092	9	277	527	9,870,502	7,985,239	17,855,741	4.389
	1,218,669,934	60	883	1,615	28,344,193	24,821,921	53,166,114	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.326	2.037	4.363	
Expected Unlimited Loss to Payroll Ratio:	2.546	2.275	4.821	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.402	1.931	4.332	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.326	2.037	4.363	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**2.506**	**2.464**	**4.971**	
Indicated Relativity Change:				3.1%
Relativity to Statewide Average Loss to Payroll Ratio:				478.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3066   RHG: 4   NAICS: 31   ILDG: 3 MLDG: 3 CLASS: SHEET METAL PRODUCTS MFG; ALUMINUM WARE MFG; COPPERSMITHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	776,594,421	14	406	975	9,385,164	9,240,591	18,625,755	2.398
2019	778,218,067	13	418	879	9,820,469	9,540,414	19,360,883	2.488
2020	774,694,058	8	401	727	11,589,203	11,359,075	22,948,278	2.962
	2,329,506,546	35	1,225	2,581	30,794,837	30,140,081	60,934,918	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.322	1.294	2.616	
Expected Unlimited Loss to Payroll Ratio:	1.476	1.559	3.035	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.369	1.263	2.632	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.322	1.294	2.616	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.448**	**1.640**	**3.088**	
Indicated Relativity Change:				1.7%
Relativity to Statewide Average Loss to Payroll Ratio:				297.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3070   RHG: 3   NAICS: 31   ILDG: 4   MLDG: 3   CLASS: COMPUTER MEMORY DISK MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	21,051,928	0	2	6	2,703	18,563	21,266	0.101
2017	18,543,207	0	1	6	9,634	4,884	14,518	0.078
2018	67,365,742	0	1	5	133	12,452	12,585	0.019
2019	84,431,907	0	2	0	25,981	35,504	61,485	0.073
2020	79,546,819	0	2	1	64,703	42,848	107,551	0.135
	270,939,602	0	8	18	103,153	114,251	217,404	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.038	0.042	0.080	
Expected Unlimited Loss to Payroll Ratio:	0.099	0.108	0.207	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.094	0.092	0.186	
Credibility:	0.22	0.21		
Indicated Limited Loss to Payroll Ratio:	0.082	0.082	0.163	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.088**	**0.099**	**0.186**	
Indicated Relativity Change:				-10.1%
Relativity to Statewide Average Loss to Payroll Ratio:				18.0%

Code: 3076   RHG: 3   NAICS: 31   ILDG: 3   MLDG: 3   CLASS: FURNITURE MFG – METAL; WHEELCHAIR MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	214,059,834	15	137	325	3,575,708	2,702,929	6,278,637	2.933
2017	217,560,301	15	150	300	3,750,026	2,825,163	6,575,189	3.022
2018	229,799,039	3	140	303	2,941,451	3,122,963	6,064,414	2.639
2019	235,886,411	7	154	289	4,314,887	4,132,526	8,447,413	3.581
2020	226,943,703	3	149	219	3,889,910	3,616,636	7,506,546	3.308
	1,124,249,288	43	730	1,436	18,471,981	16,400,216	34,872,197	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.643	1.459	3.102	
Expected Unlimited Loss to Payroll Ratio:	1.714	1.671	3.384	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.617	1.418	3.034	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.643	1.459	3.102	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.771**	**1.765**	**3.536**	
Indicated Relativity Change:				4.5%
Relativity to Statewide Average Loss to Payroll Ratio:				340.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3081   RHG: 2   NAICS: 31   ILDG: 1   MLDG: 1   CLASS: FOUNDRIES – IRON

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	17,205,600	1	12	22	264,579	158,828	423,407	2.461
2017	19,864,014	6	15	39	751,075	999,771	1,750,846	8.814
2018	18,773,392	2	15	51	1,209,003	637,050	1,846,053	9.833
2019	19,850,515	2	18	29	866,314	569,344	1,435,658	7.232
2020	12,892,975	0	22	18	731,834	455,424	1,187,258	9.209
	88,586,496	11	82	159	3,822,806	2,820,416	6,643,223	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	4.315	3.184	7.499	
Expected Unlimited Loss to Payroll Ratio:	3.268	3.183	6.451	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	3.118	2.796	5.914	
Credibility:	0.57	0.52		
Indicated Limited Loss to Payroll Ratio:	3.800	2.997	6.797	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**4.050**	**3.506**	**7.556**	
Indicated Relativity Change:				17.1%
Relativity to Statewide Average Loss to Payroll Ratio:				727.5%

Code: 3082   RHG: 3   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: FOUNDRIES – STEEL CASTINGS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	25,955,734	3	24	43	714,371	471,037	1,185,408	4.567
2017	20,798,558	2	21	48	733,953	574,944	1,308,897	6.293
2018	14,030,525	2	16	25	457,236	363,959	821,195	5.853
2019	29,050,610	1	22	39	787,144	641,284	1,428,428	4.917
2020	16,546,630	0	14	16	495,705	511,641	1,007,346	6.088
	106,382,057	8	97	171	3,188,409	2,562,864	5,751,273	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.997	2.409	5.406	
Expected Unlimited Loss to Payroll Ratio:	4.270	4.228	8.498	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	4.028	3.588	7.617	
Credibility:	0.68	0.62		
Indicated Limited Loss to Payroll Ratio:	3.328	2.860	6.189	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**3.587**	**3.460**	**7.047**	
Indicated Relativity Change:				-17.1%
Relativity to Statewide Average Loss to Payroll Ratio:				678.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3085　RHG: 3　NAICS: 31　ILDG: 3　MLDG: 4　CLASS: FOUNDRIES – NONFERROUS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	37,053,186	4	41	75	1,112,809	1,031,374	2,144,183	5.787
2017	42,599,029	5	62	88	1,422,708	1,257,267	2,679,975	6.291
2018	45,679,816	3	77	93	1,091,044	1,036,443	2,127,487	4.657
2019	42,025,407	2	90	74	1,637,402	1,395,909	3,033,311	7.218
2020	38,956,289	3	35	72	2,314,625	2,195,766	4,510,391	11.578
	206,313,727	17	305	402	7,578,587	6,916,759	14,495,346	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	3.673	3.353	7.026	
Expected Unlimited Loss to Payroll Ratio:	3.250	3.182	6.432	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	3.066	2.701	5.766	
Credibility:	0.79	0.72		
Indicated Limited Loss to Payroll Ratio:	3.548	3.169	6.716	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**3.823**	**3.834**	**7.657**	
Indicated Relativity Change:				19.1%
Relativity to Statewide Average Loss to Payroll Ratio:				737.2%

Code: 3099　RHG: 4　NAICS: 31　ILDG: 3　MLDG: 3　CLASS: TOOL MFG – NOC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	303,265,320	16	125	250	3,778,092	3,213,847	6,991,939	2.306
2017	318,803,746	14	130	251	3,262,681	2,955,690	6,218,371	1.951
2018	309,552,398	5	152	223	3,678,052	3,286,019	6,964,071	2.250
2019	294,630,161	6	128	221	3,158,601	2,996,367	6,154,968	2.089
2020	280,018,223	1	132	257	3,911,489	3,277,966	7,189,455	2.567
	1,506,269,848	42	667	1,202	17,788,915	15,729,889	33,518,803	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.181	1.044	2.225	
Expected Unlimited Loss to Payroll Ratio:	1.260	1.267	2.528	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.169	1.027	2.196	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.181	1.044	2.225	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.294**	**1.324**	**2.617**	
Indicated Relativity Change:				3.6%
Relativity to Statewide Average Loss to Payroll Ratio:				252.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3110   RHG: 6   NAICS: 31   ILDG: 3 MLDG: 4 CLASS: FORGING WORKS; BLACKSMITHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	125,826,957	7	85	171	2,225,031	1,852,027	4,077,058	3.240
2017	129,414,570	2	70	190	1,918,405	1,628,189	3,546,594	2.740
2018	149,080,905	6	79	219	2,123,030	2,127,697	4,250,727	2.851
2019	152,065,914	3	95	230	2,899,548	2,630,474	5,530,022	3.637
2020	117,900,536	3	73	98	3,113,908	3,069,938	6,183,846	5.245
	674,288,883	21	402	908	12,279,922	11,308,325	23,588,247	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.821	1.677	3.498	
Expected Unlimited Loss to Payroll Ratio:	1.961	2.192	4.152	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.762	1.590	3.352	
Credibility:	1.00	0.93		
Indicated Limited Loss to Payroll Ratio:	1.821	1.671	3.492	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**2.055**	**2.366**	**4.422**	
Indicated Relativity Change:				6.5%
Relativity to Statewide Average Loss to Payroll Ratio:				425.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3131   RHG: 3   NAICS: 31   ILDG: 4 MLDG: 2 CLASS: CLOTHING BUTTON/FASTENER MFG; ENGRAVING; WINE
BOTTLE CORK MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	41,912,655	5	26	34	713,794	743,932	1,457,726	3.478
2017	47,544,373	4	28	47	751,397	614,668	1,366,065	2.873
2018	47,639,381	1	24	43	636,528	466,140	1,102,668	2.315
2019	47,917,560	0	24	43	909,631	833,086	1,742,717	3.637
2020	45,373,226	0	11	28	308,478	297,996	606,474	1.337
	230,387,195	10	113	195	3,319,827	2,955,821	6,275,648	

Adjusted Loss to Payroll Ratio:	1.441	1.283	2.724
Expected Unlimited Loss to Payroll Ratio:	1.552	1.688	3.241
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.465	1.433	2.897
Credibility:	0.62	0.58	
Indicated Limited Loss to Payroll Ratio:	1.450	1.345	2.796
Limit Factor:	1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:	**1.563**	**1.628**	**3.190**
Indicated Relativity Change:			-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:			307.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3146   RHG: 1   NAICS: 31   ILDG: 3 MLDG: 3 CLASS: HARDWARE MFG; HEAT TREATING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	273,464,255	11	99	220	2,419,452	2,306,576	4,726,028	1.728
2017	297,985,872	4	98	248	2,109,125	1,941,546	4,050,671	1.359
2018	296,836,013	11	121	244	2,944,650	2,919,370	5,864,020	1.976
2019	314,221,816	10	110	189	2,735,506	2,655,267	5,390,773	1.716
2020	284,823,161	5	104	163	3,277,110	3,128,247	6,405,357	2.249
	1,467,331,117	41	532	1,064	13,485,842	12,951,005	26,436,847	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.919	0.883	1.802	
Expected Unlimited Loss to Payroll Ratio:	0.874	0.911	1.785	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.840	0.812	1.652	
Credibility:	1.00	0.97		
Indicated Limited Loss to Payroll Ratio:	0.919	0.881	1.800	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**0.973**	**1.015**	**1.988**	
Indicated Relativity Change:				11.4%
Relativity to Statewide Average Loss to Payroll Ratio:				191.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3152   RHG: 2   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: NAIL/TACK/RIVET MFG; NUT/BOLT/SCREW MFG; SCREW MACHINE PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	434,751,909	18	152	306	5,988,647	4,489,455	10,478,102	2.410
2017	470,640,493	16	152	302	4,568,617	3,930,402	8,499,019	1.806
2018	485,700,412	11	133	263	5,283,083	3,866,721	9,149,804	1.884
2019	361,178,342	12	142	201	5,304,723	3,916,637	9,221,360	2.553
2020	389,272,964	3	125	133	6,786,071	4,580,395	11,366,466	2.920
	2,141,544,119	60	704	1,205	27,931,141	20,783,609	48,714,750	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.304	0.970	2.275	
Expected Unlimited Loss to Payroll Ratio:	1.232	1.045	2.277	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.175	0.918	2.094	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.304	0.970	2.275	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**1.390**	**1.135**	**2.525**	
Indicated Relativity Change:				10.9%
Relativity to Statewide Average Loss to Payroll Ratio:				243.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3165   RHG: 2   NAICS: 31   ILDG: 4 MLDG: 4 CLASS: AIR COND/REFRIGERATION EQUIP MFG; REFRIGERATOR MFG; SOLAR PANEL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	91,512,670	1	41	94	963,279	874,022	1,837,301	2.008
2017	91,514,424	3	42	80	1,337,452	1,073,043	2,410,495	2.634
2018	100,063,321	2	31	87	700,778	713,339	1,414,117	1.413
2019	95,099,167	1	40	60	1,386,177	1,503,043	2,889,220	3.038
2020	94,977,912	0	36	70	1,693,206	1,410,424	3,103,630	3.268
	473,167,494	7	190	391	6,080,892	5,573,871	11,654,762	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.285	1.178	2.463	
Expected Unlimited Loss to Payroll Ratio:	1.293	1.380	2.673	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.234	1.212	2.446	
Credibility:	0.77	0.73		
Indicated Limited Loss to Payroll Ratio:	1.273	1.187	2.461	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**1.357**	**1.389**	**2.746**	
Indicated Relativity Change:				2.7%
Relativity to Statewide Average Loss to Payroll Ratio:				264.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3169   RHG: 3   NAICS: 31   ILDG: 4 MLDG: 3 CLASS: STOVE OR OVEN MFG; WATER HEATER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	81,157,843	0	48	109	809,909	713,802	1,523,711	1.877
2017	76,420,040	1	40	85	710,564	605,118	1,315,682	1.722
2018	84,164,710	4	50	78	1,387,194	1,163,474	2,550,668	3.031
2019	84,373,497	0	42	71	1,635,215	978,982	2,614,197	3.098
2020	77,326,635	0	20	67	804,705	556,073	1,360,778	1.760
	403,442,724	5	200	410	5,347,586	4,017,449	9,365,035	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.325	0.996	2.321	
Expected Unlimited Loss to Payroll Ratio:	1.516	1.338	2.854	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.430	1.135	2.566	
Credibility:	0.76	0.66		
Indicated Limited Loss to Payroll Ratio:	1.350	1.043	2.393	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.455**	**1.262**	**2.717**	
Indicated Relativity Change:				-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:				261.5%

Code: 3175   RHG: 3   NAICS: 31   ILDG: 4 MLDG: 3 CLASS: FURNACE OR HEATER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	23,984,074	1	19	23	341,029	209,358	550,387	2.295
2017	25,357,281	2	17	32	367,960	337,432	705,392	2.782
2018	22,197,172	1	11	21	425,030	368,170	793,200	3.573
2019	22,155,380	1	15	29	250,498	238,972	489,470	2.209
2020	24,480,674	0	7	13	270,807	227,184	497,991	2.034
	118,174,581	5	69	118	1,655,324	1,381,116	3,036,440	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.401	1.169	2.569	
Expected Unlimited Loss to Payroll Ratio:	1.437	1.019	2.455	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.355	0.864	2.220	
Credibility:	0.46	0.36		
Indicated Limited Loss to Payroll Ratio:	1.376	0.975	2.351	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.483**	**1.180**	**2.663**	
Indicated Relativity Change:				8.5%
Relativity to Statewide Average Loss to Payroll Ratio:				256.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3178   RHG: 1   NAICS: 31   ILDG: 3   MLDG: 3   CLASS: ELECTRONIC ELEMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	235,951,783	4	59	134	1,060,692	1,021,067	2,081,759	0.882
2017	231,186,184	5	60	175	1,336,381	1,327,630	2,664,011	1.152
2018	263,011,637	3	74	153	2,232,949	1,863,424	4,096,373	1.557
2019	228,311,618	5	60	111	1,902,555	1,757,082	3,659,637	1.603
2020	246,107,867	1	47	106	1,223,630	1,401,519	2,625,149	1.067
	1,204,569,088	18	300	679	7,756,207	7,370,722	15,126,929	

Adjusted Loss to Payroll Ratio:		0.644	0.612	1.256
Expected Unlimited Loss to Payroll Ratio:		0.689	0.683	1.371
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.662	0.609	1.270
Credibility:		0.87	0.80	
Indicated Limited Loss to Payroll Ratio:		0.646	0.611	1.257
Limit Factor:		1.058	1.152	
Selected (Unlimited) Loss to Payroll Ratio:		**0.684**	**0.704**	**1.388**
Indicated Relativity Change:				1.2%
Relativity to Statewide Average Loss to Payroll Ratio:				133.7%

Code: 3179   RHG: 1   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: ELECTRICAL APPARATUS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	345,256,053	12	78	237	2,622,953	1,830,992	4,453,945	1.290
2017	373,087,631	7	122	242	2,869,292	2,083,571	4,952,863	1.328
2018	348,893,114	7	81	177	2,608,550	2,180,811	4,789,361	1.373
2019	332,052,704	5	80	126	2,600,070	2,234,894	4,834,964	1.456
2020	401,653,149	3	92	175	3,667,822	2,999,299	6,667,121	1.660
	1,800,942,650	34	453	957	14,368,687	11,329,567	25,698,254	

Adjusted Loss to Payroll Ratio:		0.798	0.629	1.427
Expected Unlimited Loss to Payroll Ratio:		0.912	0.767	1.679
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.876	0.684	1.560
Credibility:		1.00	0.99	
Indicated Limited Loss to Payroll Ratio:		0.798	0.630	1.428
Limit Factor:		1.058	1.152	
Selected (Unlimited) Loss to Payroll Ratio:		**0.844**	**0.726**	**1.570**
Indicated Relativity Change:				-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:				151.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3180   RHG: 5   NAICS: 31   ILDG: 3 MLDG: 3 CLASS: LIGHT FIXTURE OR LAMP MFG OR ASSEMBLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	151,358,484	10	88	148	2,011,838	2,020,302	4,032,140	2.664
2017	166,079,832	9	95	179	2,426,273	2,273,802	4,700,075	2.830
2018	142,750,463	4	86	162	2,632,351	2,389,738	5,022,089	3.518
2019	140,385,677	2	65	129	1,215,725	1,471,138	2,686,863	1.914
2020	120,493,440	0	46	106	1,216,732	1,184,793	2,401,525	1.993
	721,067,896	25	380	724	9,502,918	9,339,773	18,842,692	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.318	1.295	2.613	
Expected Unlimited Loss to Payroll Ratio:	1.646	1.806	3.452	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.495	1.372	2.867	
Credibility:	0.98	0.90		
Indicated Limited Loss to Payroll Ratio:	1.321	1.303	2.624	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**1.477**	**1.756**	**3.233**	
Indicated Relativity Change:				-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:				311.3%

Code: 3220   RHG: 3   NAICS: 31   ILDG: 4 MLDG: 1 CLASS: CAN MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	76,150,264	0	13	38	318,314	178,802	497,116	0.653
2017	53,354,008	1	12	40	451,431	279,351	730,782	1.370
2018	56,811,765	0	20	60	567,055	596,412	1,163,467	2.048
2019	52,993,024	0	7	16	263,936	190,845	454,781	0.858
2020	55,936,591	0	8	13	264,892	274,593	539,485	0.964
	295,245,652	1	60	167	1,865,628	1,520,003	3,385,631	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.632	0.515	1.147	
Expected Unlimited Loss to Payroll Ratio:	0.827	0.627	1.454	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.781	0.532	1.313	
Credibility:	0.53	0.43		
Indicated Limited Loss to Payroll Ratio:	0.702	0.525	1.226	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.756**	**0.635**	**1.391**	
Indicated Relativity Change:				-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:				133.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3241   RHG: 1   NAICS: 31   ILDG: 1 MLDG: 2 CLASS: WIRE, WIRE ROPE OR WIRE CABLE MFG – WIRE DRAWING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	30,742,656	0	11	30	187,211	259,388	446,599	1.453
2017	29,402,998	2	6	27	393,506	548,250	941,756	3.203
2018	31,158,772	1	9	34	391,655	295,782	687,437	2.206
2019	33,043,059	0	11	35	417,046	371,026	788,072	2.385
2020	31,125,222	1	16	35	495,987	432,962	928,949	2.985
	155,472,707	4	53	161	1,885,405	1,907,408	3,792,813	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.213	1.227	2.440	
Expected Unlimited Loss to Payroll Ratio:	1.085	1.443	2.527	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.042	1.286	2.329	
Credibility:	0.46	0.48		
Indicated Limited Loss to Payroll Ratio:	1.121	1.258	2.379	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**1.186**	**1.450**	**2.636**	
Indicated Relativity Change:				4.3%
Relativity to Statewide Average Loss to Payroll Ratio:				253.7%

Code: 3257   RHG: 1   NAICS: 31   ILDG: 4 MLDG: 4 CLASS: WIRE GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	90,184,263	2	77	134	1,294,593	1,396,831	2,691,424	2.984
2017	100,690,560	3	70	154	1,265,691	1,422,804	2,688,495	2.670
2018	109,468,306	5	64	166	1,798,686	1,644,930	3,443,616	3.146
2019	107,514,106	3	71	121	1,489,092	1,456,183	2,945,275	2.739
2020	101,569,085	0	44	110	1,413,317	1,153,435	2,566,752	2.527
	509,426,320	13	326	685	7,261,380	7,074,182	14,335,562	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.425	1.389	2.814	
Expected Unlimited Loss to Payroll Ratio:	1.609	1.776	3.385	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.546	1.583	3.130	
Credibility:	0.87	0.83		
Indicated Limited Loss to Payroll Ratio:	1.442	1.421	2.863	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**1.526**	**1.638**	**3.163**	
Indicated Relativity Change:				-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:				304.5%

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Code: 3339　RHG: 5　NAICS: 31　　ILDG: 4　MLDG: 4　CLASS: FOUNDRIES – INVESTMENT CASTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	64,888,992	3	33	82	771,075	785,870	1,556,945	2.399
2017	71,464,663	2	34	90	603,949	802,193	1,406,142	1.968
2018	80,001,744	3	40	104	827,846	904,046	1,731,892	2.165
2019	74,284,221	24	53	92	1,935,556	1,354,622	3,290,178	4.429
2020	69,820,612	0	40	66	1,805,781	1,392,012	3,197,793	4.580
	360,460,232	32	200	434	5,944,207	5,238,744	11,182,951	

Adjusted Loss to Payroll Ratio:		1.649	1.453	3.102
Expected Unlimited Loss to Payroll Ratio:		1.982	2.359	4.341
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.799	1.792	3.591
Credibility:		0.80	0.76	
Indicated Limited Loss to Payroll Ratio:		1.679	1.534	3.213
Limit Factor:		1.118	1.348	
Selected (Unlimited) Loss to Payroll Ratio:		**1.877**	**2.068**	**3.945**
Indicated Relativity Change:				-9.1%
Relativity to Statewide Average Loss to Payroll Ratio:				379.8%

Code: 3365　RHG: 2　NAICS: 31　　ILDG: 4　MLDG: 2　CLASS: WELDING OR CUTTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	75,845,485	4	33	72	917,739	799,542	1,717,281	2.264
2017	74,913,805	5	39	83	1,090,027	1,116,726	2,206,753	2.946
2018	81,873,706	3	48	83	1,309,548	1,432,184	2,741,732	3.349
2019	80,743,281	1	37	74	964,823	778,515	1,743,338	2.159
2020	78,241,676	1	35	59	2,088,129	1,520,787	3,608,916	4.613
	391,617,954	14	192	371	6,370,267	5,647,755	12,018,021	

Adjusted Loss to Payroll Ratio:		1.627	1.442	3.069
Expected Unlimited Loss to Payroll Ratio:		1.711	1.705	3.416
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.633	1.497	3.130
Credibility:		0.80	0.73	
Indicated Limited Loss to Payroll Ratio:		1.628	1.457	3.085
Limit Factor:		1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:		**1.735**	**1.704**	**3.439**
Indicated Relativity Change:				0.7%
Relativity to Statewide Average Loss to Payroll Ratio:				331.1%

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Code: 3372   RHG: 4   NAICS: 31   ILDG: 4 MLDG: 3 CLASS: ELECTROPLATING; BUFFING/POLISHING METAL; GALVANIZING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	295,769,438	14	166	284	3,968,972	4,247,833	8,216,805	2.778
2018	303,080,069	12	141	289	4,963,014	3,975,082	8,938,096	2.949
2019	302,913,433	14	153	250	5,871,833	3,957,009	9,828,842	3.245
2020	297,351,994	2	188	209	7,732,966	5,036,723	12,769,689	4.294
	1,199,114,934	42	648	1,032	22,536,786	17,216,647	39,753,432	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.879	1.436	3.315	
Expected Unlimited Loss to Payroll Ratio:	1.828	1.709	3.537	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.696	1.384	3.080	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.879	1.436	3.315	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**2.059**	**1.820**	**3.879**	
Indicated Relativity Change:				9.7%
Relativity to Statewide Average Loss to Payroll Ratio:				373.4%

Code: 3383   RHG: 3   NAICS: 31   ILDG: 4 MLDG: 4 CLASS: JEWELRY MFG; CLOCK MFG; WATCH MFG; TROPHY MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	97,341,544	3	57	25	1,224,091	1,160,125	2,384,216	2.449
2017	101,517,534	1	47	32	973,724	773,830	1,747,554	1.721
2018	97,984,531	2	22	16	547,219	432,051	979,270	0.999
2019	89,050,810	0	29	37	775,814	680,236	1,456,050	1.635
2020	78,076,717	0	34	23	1,148,756	770,939	1,919,695	2.459
	463,971,136	6	189	133	4,669,604	3,817,181	8,486,785	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.006	0.823	1.829	
Expected Unlimited Loss to Payroll Ratio:	1.123	1.055	2.179	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.060	0.896	1.956	
Credibility:	0.72	0.64		
Indicated Limited Loss to Payroll Ratio:	1.022	0.849	1.871	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.101**	**1.027**	**2.128**	
Indicated Relativity Change:				-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:				204.9%

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Code: 3400   RHG: 5   NAICS: 31   ILDG: 3 MLDG: 2 CLASS: METAL GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	232,381,660	16	146	347	4,843,588	3,412,447	8,256,035	3.553
2018	232,323,040	9	124	282	3,325,017	2,973,356	6,298,373	2.711
2019	229,136,450	8	107	251	3,124,845	3,411,571	6,536,416	2.853
2020	220,926,884	5	139	244	4,877,194	3,880,998	8,758,192	3.964
	914,768,033	38	516	1,124	16,170,644	13,678,371	29,849,015	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.768	1.495	3.263	
Expected Unlimited Loss to Payroll Ratio:	1.962	1.994	3.957	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.782	1.515	3.297	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.768	1.495	3.263	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**1.976**	**2.016**	**3.992**	
Indicated Relativity Change:				0.9%
Relativity to Statewide Average Loss to Payroll Ratio:				384.3%

Code: 3401   RHG: 5   NAICS: 31   ILDG: 2 MLDG: 3 CLASS: TUBE OR PIPE PRODUCTS MFG; GATE OR CORRAL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	135,433,475	7	89	171	1,760,527	1,644,584	3,405,111	2.514
2017	138,533,076	3	76	177	1,022,295	1,060,147	2,082,442	1.503
2018	138,411,867	7	86	169	1,901,898	1,717,132	3,619,030	2.615
2019	132,361,414	3	73	138	1,232,425	1,552,537	2,784,962	2.104
2020	140,730,242	1	66	155	1,739,306	2,134,467	3,873,773	2.753
	685,470,074	21	390	810	7,656,452	8,108,868	15,765,320	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.117	1.183	2.300	
Expected Unlimited Loss to Payroll Ratio:	1.352	1.630	2.982	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.227	1.238	2.466	
Credibility:	0.89	0.85		
Indicated Limited Loss to Payroll Ratio:	1.129	1.191	2.320	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**1.263**	**1.606**	**2.868**	
Indicated Relativity Change:				-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:				276.1%

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Code: 3501　RHG: 3　NAICS: 31　　ILDG: 4　MLDG: 4　CLASS: MACHINERY MFG – PORTABLE TOOLS; MACHINERY MFG – SWIMMING POOL/SPA

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	67,720,287	6	34	60	937,702	1,288,637	2,226,339	3.288
2017	63,848,769	5	43	87	1,480,737	1,126,903	2,607,640	4.084
2018	78,198,960	4	45	65	1,605,386	1,482,743	3,088,129	3.949
2019	76,216,275	1	48	92	1,340,956	1,387,824	2,728,780	3.580
2020	86,876,175	1	35	88	1,378,933	1,017,307	2,396,240	2.758
	372,860,465	17	205	392	6,743,714	6,303,413	13,047,128	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.809	1.691	3.499	
Expected Unlimited Loss to Payroll Ratio:	1.937	2.260	4.197	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.827	1.918	3.745	
Credibility:	0.82	0.79		
Indicated Limited Loss to Payroll Ratio:	1.812	1.737	3.549	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.953**	**2.102**	**4.055**	
Indicated Relativity Change:				-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:				390.4%

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Code: 3507   RHG: 4   NAICS: 31   ILDG: 3 MLDG: 2 CLASS: MACHINERY OR EQUIPMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	229,523,506	14	140	355	3,767,213	3,204,711	6,971,924	3.038
2017	233,993,920	7	138	499	3,492,125	3,193,608	6,685,733	2.857
2018	219,142,639	5	126	335	2,843,150	2,493,214	5,336,364	2.435
2019	229,182,752	6	133	329	3,983,799	2,756,114	6,739,913	2.941
2020	261,526,683	0	108	320	2,303,958	2,089,682	4,393,640	1.680
	1,173,369,500	32	645	1,838	16,390,246	13,737,329	30,127,574	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.397	1.171	2.568	
Expected Unlimited Loss to Payroll Ratio:	1.710	1.595	3.305	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.587	1.292	2.878	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.397	1.171	2.568	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.530**	**1.484**	**3.014**	
Indicated Relativity Change:				-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:				290.2%

Code: 3560   RHG: 2   NAICS: 31   ILDG: 2 MLDG: 3 CLASS: MACHINERY MFG – COMMERCIAL AND INDUSTRIAL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	505,716,935	8	215	560	4,285,017	4,287,166	8,572,183	1.695
2018	549,028,158	8	196	526	5,123,488	4,280,535	9,404,023	1.713
2019	556,028,469	8	186	466	4,847,338	4,981,092	9,828,430	1.768
2020	558,540,566	3	169	443	4,406,287	4,356,641	8,762,928	1.569
	2,169,314,127	27	766	1,995	18,662,130	17,905,434	36,567,564	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.860	0.825	1.686	
Expected Unlimited Loss to Payroll Ratio:	0.908	0.996	1.904	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.866	0.874	1.741	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.860	0.825	1.686	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**0.917**	**0.966**	**1.882**	
Indicated Relativity Change:				-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:				181.2%

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Code: 3568   RHG: 1   NAICS: 31   ILDG: 4 MLDG: 4   CLASS: ELECTRICAL CONNECTOR MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	102,998,819	0	23	29	359,076	422,335	781,411	0.759
2017	108,352,771	1	27	42	708,462	535,934	1,244,396	1.148
2018	122,386,344	3	21	46	836,112	586,329	1,422,441	1.162
2019	123,475,058	6	37	34	1,705,505	1,383,224	3,088,729	2.502
2020	123,339,083	0	19	33	899,699	659,585	1,559,284	1.264
	580,552,075	10	127	184	4,508,854	3,587,407	8,096,261	

Adjusted Loss to Payroll Ratio:		0.777	0.618	1.395
Expected Unlimited Loss to Payroll Ratio:		1.006	0.858	1.864
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.967	0.765	1.732
Credibility:		0.76	0.66	
Indicated Limited Loss to Payroll Ratio:		0.823	0.668	1.491
Limit Factor:		1.058	1.152	
Selected (Unlimited) Loss to Payroll Ratio:		**0.871**	**0.770**	**1.641**
Indicated Relativity Change:				-11.9%
Relativity to Statewide Average Loss to Payroll Ratio:				158.0%

Code: 3569   RHG: 2   NAICS: 31   ILDG: 1 MLDG: 2   CLASS: ELECTRIC MOTOR MFG OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	72,296,674	1	23	41	358,651	319,673	678,324	0.938
2017	79,596,935	1	18	53	351,320	292,605	643,925	0.809
2018	79,446,924	2	17	39	437,392	353,506	790,898	0.996
2019	74,693,099	1	19	38	760,512	556,409	1,316,921	1.763
2020	69,395,672	0	16	23	329,626	413,745	743,371	1.071
	375,429,304	5	93	194	2,237,501	1,935,939	4,173,440	

Adjusted Loss to Payroll Ratio:		0.596	0.516	1.112
Expected Unlimited Loss to Payroll Ratio:		0.674	0.539	1.214
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.643	0.474	1.117
Credibility:		0.54	0.45	
Indicated Limited Loss to Payroll Ratio:		0.618	0.493	1.111
Limit Factor:		1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:		**0.658**	**0.577**	**1.235**
Indicated Relativity Change:				1.8%
Relativity to Statewide Average Loss to Payroll Ratio:				118.9%

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Code: 3570   RHG: 4   NAICS: 31   ILDG: 4 MLDG: 4 CLASS: ELECTRIC APPLIANCE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	85,431,113	2	32	72	846,436	935,459	1,781,895	2.086
2017	104,883,662	6	25	61	975,254	882,864	1,858,118	1.772
2018	105,181,501	2	29	50	992,556	1,118,429	2,110,985	2.007
2019	116,829,281	1	25	38	613,995	547,935	1,161,930	0.995
2020	91,498,299	3	29	38	1,919,613	1,286,083	3,205,696	3.504
	503,823,855	14	140	259	5,347,855	4,770,769	10,118,624	

Adjusted Loss to Payroll Ratio:		1.061	0.947	2.008
Expected Unlimited Loss to Payroll Ratio:		0.964	1.215	2.178
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.894	0.984	1.878
Credibility:		0.69	0.69	
Indicated Limited Loss to Payroll Ratio:		1.010	0.959	1.968
Limit Factor:		1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:		**1.107**	**1.215**	**2.321**
Indicated Relativity Change:				6.6%
Relativity to Statewide Average Loss to Payroll Ratio:				223.5%

Code: 3572   RHG: 2   NAICS: 31   ILDG: 4 MLDG: 4 CLASS: MEDICAL INSTRUMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,418,982,991	14	150	476	4,636,696	3,719,534	8,356,230	0.589
2018	1,541,716,287	4	135	508	3,779,747	3,559,355	7,339,102	0.476
2019	1,691,412,156	7	149	450	5,043,714	4,523,281	9,566,995	0.566
2020	2,013,551,749	0	150	390	4,745,049	4,568,391	9,313,440	0.463
	6,665,663,184	25	584	1,824	18,205,206	16,370,561	34,575,766	

Adjusted Loss to Payroll Ratio:		0.273	0.246	0.519
Expected Unlimited Loss to Payroll Ratio:		0.332	0.301	0.633
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.316	0.265	0.581
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.273	0.246	0.519
Limit Factor:		1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:		**0.291**	**0.287**	**0.578**
Indicated Relativity Change:				-8.6%
Relativity to Statewide Average Loss to Payroll Ratio:				55.7%

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Code: 3573   RHG: 3   NAICS: 31   ILDG: 2 MLDG: 4 CLASS: POWER SUPPLY MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	58,884,827	0	11	23	150,825	184,328	335,153	0.569
2017	56,927,149	1	7	26	246,612	398,746	645,358	1.134
2018	56,793,914	0	10	20	137,253	126,256	263,509	0.464
2019	54,980,301	2	10	13	299,464	195,404	494,868	0.900
2020	80,913,999	0	12	13	365,189	426,177	791,366	0.978
	308,500,189	3	50	95	1,199,343	1,330,912	2,530,255	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.389	0.431	0.820	
Expected Unlimited Loss to Payroll Ratio:	0.435	0.434	0.869	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.411	0.369	0.779	
Credibility:	0.42	0.38		
Indicated Limited Loss to Payroll Ratio:	0.401	0.392	0.794	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.433**	**0.475**	**0.907**	
Indicated Relativity Change:				4.4%
Relativity to Statewide Average Loss to Payroll Ratio:				87.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3574   RHG: 5   NAICS: 31   ILDG: 4   MLDG: 3   CLASS: MACHINE MFG; GOLF CLUB/FISHING ROD MFG, REPAIR OR ASSEMBLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	247,285,301	7	101	200	2,201,076	2,069,209	4,270,285	1.727
2017	235,677,232	9	84	175	2,135,452	1,546,386	3,681,838	1.562
2018	230,817,361	3	85	188	1,541,399	1,567,344	3,108,743	1.347
2019	265,025,270	5	95	195	3,558,323	2,451,271	6,009,594	2.268
2020	249,370,494	1	67	125	1,665,397	1,405,910	3,071,307	1.232
	1,228,175,658	25	432	883	11,101,646	9,040,121	20,141,766	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.904	0.736	1.640	
Expected Unlimited Loss to Payroll Ratio:	1.194	1.071	2.265	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.084	0.814	1.898	
Credibility:	1.00	0.91		
Indicated Limited Loss to Payroll Ratio:	0.904	0.743	1.647	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**1.011**	**1.002**	**2.013**	
Indicated Relativity Change:				-11.1%
Relativity to Statewide Average Loss to Payroll Ratio:				193.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3577   RHG: 2   NAICS: 31   ILDG: 3 MLDG: 4   CLASS: PRINTED CIRCUIT BOARD ASSEMBLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	406,287,389	7	66	123	1,623,019	1,502,951	3,125,970	0.769
2017	411,202,250	4	53	112	1,373,687	1,244,629	2,618,316	0.637
2018	437,069,991	4	46	123	1,250,673	1,171,638	2,422,311	0.554
2019	431,676,612	2	46	119	1,098,535	1,247,149	2,345,684	0.543
2020	456,142,558	0	33	77	1,168,290	1,325,717	2,494,007	0.547
	2,142,378,800	17	244	554	6,514,204	6,492,084	13,006,288	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.304	0.303	0.607	
Expected Unlimited Loss to Payroll Ratio:	0.379	0.370	0.749	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.362	0.325	0.687	
Credibility:	0.86	0.79		
Indicated Limited Loss to Payroll Ratio:	0.312	0.308	0.620	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**0.333**	**0.360**	**0.693**	
Indicated Relativity Change:				-7.6%
Relativity to Statewide Average Loss to Payroll Ratio:				66.7%

Code: 3612   RHG: 3   NAICS: 31   ILDG: 3 MLDG: 3   CLASS: PUMP/HYDRAULIC APPARATUS MFG OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	193,251,418	6	62	144	1,811,307	1,367,731	3,179,038	1.645
2017	191,227,893	3	45	156	1,478,827	1,348,389	2,827,216	1.478
2018	204,145,003	3	54	124	1,504,222	1,380,417	2,884,639	1.413
2019	208,530,113	5	59	144	2,141,519	1,992,053	4,133,572	1.982
2020	204,235,185	2	45	111	1,494,905	1,218,787	2,713,692	1.329
	1,001,389,612	19	265	679	8,430,780	7,307,375	15,738,155	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.842	0.730	1.572	
Expected Unlimited Loss to Payroll Ratio:	1.026	0.979	2.005	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.967	0.831	1.798	
Credibility:	0.94	0.84		
Indicated Limited Loss to Payroll Ratio:	0.849	0.746	1.595	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.915**	**0.902**	**1.817**	
Indicated Relativity Change:				-9.3%
Relativity to Statewide Average Loss to Payroll Ratio:				175.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3620　RHG: 4　NAICS: 31　ILDG: 3　MLDG: 3　CLASS: BOILER MFG; PLATE STEEL PRODUCTS FABRICATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	60,325,469	2	51	80	911,064	731,944	1,643,008	2.724
2017	58,689,915	0	41	100	714,223	885,297	1,599,520	2.725
2018	59,729,481	3	36	89	1,127,840	1,382,142	2,509,982	4.202
2019	50,350,825	2	39	80	1,296,676	1,108,192	2,404,868	4.776
2020	48,869,871	1	33	53	742,282	623,653	1,365,935	2.795
	277,965,562	8	200	402	4,792,085	4,731,228	9,523,314	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.724	1.702	3.426	
Expected Unlimited Loss to Payroll Ratio:	1.884	2.176	4.060	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.748	1.762	3.510	
Credibility:	0.71	0.68		
Indicated Limited Loss to Payroll Ratio:	1.731	1.721	3.452	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.896**	**2.182**	**4.078**	
Indicated Relativity Change:				0.4%
Relativity to Statewide Average Loss to Payroll Ratio:				392.6%

Code: 3632　RHG: 3　NAICS: 31　ILDG: 2　MLDG: 3　CLASS: MACHINE SHOPS – NOC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,280,639,561	37	644	1,489	18,533,942	15,846,179	34,380,121	1.507
2019	2,386,545,484	32	696	1,370	21,516,826	18,069,346	39,586,172	1.659
2020	2,226,260,931	17	646	1,053	18,379,083	16,431,485	34,810,568	1.564
	6,893,445,976	86	1,986	3,912	58,429,851	50,347,010	108,776,861	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.848	0.730	1.578	
Expected Unlimited Loss to Payroll Ratio:	0.871	0.888	1.759	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.822	0.754	1.575	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.848	0.730	1.578	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.913**	**0.884**	**1.797**	
Indicated Relativity Change:				2.2%
Relativity to Statewide Average Loss to Payroll Ratio:				173.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3634   RHG: 2   NAICS: 31   ILDG: 3   MLDG: 2   CLASS: VALVE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	98,375,759	3	40	68	991,840	840,804	1,832,644	1.863
2017	116,017,404	8	48	100	1,670,853	1,728,986	3,399,839	2.930
2018	119,247,064	2	30	97	807,965	742,083	1,550,048	1.300
2019	136,488,863	3	42	88	1,613,710	1,282,198	2,895,908	2.122
2020	142,403,189	1	34	80	920,572	877,567	1,798,139	1.263
	612,532,279	17	194	433	6,004,940	5,471,639	11,476,578	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.980	0.893	1.874	
Expected Unlimited Loss to Payroll Ratio:	1.030	1.060	2.090	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.983	0.931	1.914	
Credibility:	0.78	0.73		
Indicated Limited Loss to Payroll Ratio:	0.981	0.904	1.885	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**1.046**	**1.057**	**2.103**	
Indicated Relativity Change:				0.6%
Relativity to Statewide Average Loss to Payroll Ratio:				202.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3643   RHG: 1   NAICS: 31   ILDG: 3 MLDG: 3 CLASS: ELECTRIC POWER/TRANS EQUIP MFG; ELECTRIC CONTROL PANEL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	315,519,762	8	74	219	2,613,427	1,833,322	4,446,749	1.409
2017	376,692,057	12	115	257	2,668,703	2,342,936	5,011,639	1.330
2018	407,386,096	8	98	245	2,657,948	2,718,569	5,376,517	1.320
2019	454,072,900	4	88	226	3,010,840	2,177,892	5,188,732	1.143
2020	448,669,269	0	75	197	2,273,538	2,109,872	4,383,410	0.977
	2,002,340,084	32	450	1,144	13,224,455	11,182,592	24,407,048	

Adjusted Loss to Payroll Ratio:	0.660	0.558	1.219
Expected Unlimited Loss to Payroll Ratio:	0.758	0.721	1.479
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.729	0.643	1.371
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.660	0.558	1.219
Limit Factor:	1.058	1.152	
Selected (Unlimited) Loss to Payroll Ratio:	**0.699**	**0.644**	**1.343**
Indicated Relativity Change:			-9.2%
Relativity to Statewide Average Loss to Payroll Ratio:			129.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3647   RHG: 3   NAICS: 31   ILDG: 3 MLDG: 3 CLASS: BATTERY MFG; LEAD, RECLAIMING OR ALLOYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	60,386,592	3	25	64	948,342	696,855	1,645,197	2.724
2017	65,350,076	1	31	50	728,212	575,625	1,303,837	1.995
2018	62,942,584	0	35	54	681,973	507,977	1,189,950	1.891
2019	56,288,557	1	23	46	927,197	576,588	1,503,785	2.672
2020	65,418,111	0	26	48	1,078,127	781,878	1,860,005	2.843
	310,385,921	5	140	262	4,363,851	3,138,923	7,502,774	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.406	1.011	2.417	
Expected Unlimited Loss to Payroll Ratio:	1.623	1.380	3.002	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.531	1.171	2.702	
Credibility:	0.71	0.61		
Indicated Limited Loss to Payroll Ratio:	1.442	1.074	2.517	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.554**	**1.300**	**2.854**	
Indicated Relativity Change:				-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:				274.8%

Code: 3651   RHG: 2   NAICS: 31   ILDG: 4 MLDG: 4 CLASS: ELECTRICAL WIRE HARNESS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	240,535,989	10	83	129	2,030,650	1,793,471	3,824,121	1.590
2017	248,100,895	7	77	140	1,986,826	1,748,734	3,735,560	1.506
2018	260,594,841	4	94	130	2,388,887	2,414,058	4,802,945	1.843
2019	287,663,716	5	118	156	2,652,467	2,787,232	5,439,699	1.891
2020	269,258,894	3	81	118	2,600,726	2,299,154	4,899,880	1.820
	1,306,154,336	29	453	673	11,659,556	11,042,649	22,702,205	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.893	0.845	1.738	
Expected Unlimited Loss to Payroll Ratio:	0.933	0.960	1.893	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.890	0.844	1.733	
Credibility:	1.00	0.94		
Indicated Limited Loss to Payroll Ratio:	0.893	0.845	1.738	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**0.951**	**0.989**	**1.940**	
Indicated Relativity Change:				2.5%
Relativity to Statewide Average Loss to Payroll Ratio:				186.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 3681   RHG: 4   NAICS: 31   ILDG: 3 MLDG: 3 CLASS: INSTRUMENT MFG; COMPUTER MFG; TELECOM EQUIP MFG;
A/V PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	9,289,867,141	40	540	1,620	16,888,197	14,459,747	31,347,944	0.337
2019	9,504,253,815	17	517	1,314	16,734,780	13,507,224	30,242,004	0.318
2020	12,162,826,707	4	427	1,123	14,049,582	14,305,552	28,355,134	0.233
	30,956,947,663	61	1,484	4,057	47,672,559	42,272,524	89,945,083	

Adjusted Loss to Payroll Ratio:	0.154	0.137	0.291
Expected Unlimited Loss to Payroll Ratio:	0.198	0.194	0.393
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.184	0.157	0.341
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.154	0.137	0.291
Limit Factor:	1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:	**0.169**	**0.173**	**0.342**
Indicated Relativity Change:			-12.9%
Relativity to Statewide Average Loss to Payroll Ratio:			32.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3682   RHG: 1   NAICS: 31   ILDG: 3   MLDG: 2   CLASS: INSTRUMENT MFG – NON-ELECTRONIC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,276,756,358	2	195	407	5,710,833	4,661,691	10,372,524	0.812
2018	1,368,997,380	9	190	419	6,226,258	4,687,109	10,913,367	0.797
2019	1,509,443,391	4	166	347	5,362,033	3,933,214	9,295,247	0.616
2020	1,640,280,729	2	189	283	5,999,775	5,189,503	11,189,278	0.682
	5,795,477,858	17	740	1,456	23,298,899	18,471,516	41,770,415	
Adjusted Loss to Payroll Ratio:					0.402	0.319	0.721	
Expected Unlimited Loss to Payroll Ratio:					0.458	0.380	0.838	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.440	0.339	0.779	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.402	0.319	0.721	
Limit Factor:					1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:					**0.425**	**0.367**	**0.793**	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								76.3%

Code: 3683   RHG: 2   NAICS: 31   ILDG: 3   MLDG: 4   CLASS: SPEAKER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	47,933,909	1	3	11	180,617	101,077	281,694	0.588
2017	71,408,605	0	7	3	72,629	64,048	136,677	0.191
2018	48,329,178	0	3	14	7,435	20,890	28,325	0.059
2019	44,599,805	1	3	9	95,654	50,225	145,879	0.327
2020	41,506,468	0	2	4	8,778	18,611	27,389	0.066
	253,777,966	2	18	41	365,113	254,851	619,963	
Adjusted Loss to Payroll Ratio:					0.144	0.100	0.244	
Expected Unlimited Loss to Payroll Ratio:					0.283	0.275	0.558	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.270	0.241	0.512	
Credibility:					0.33	0.30		
Indicated Limited Loss to Payroll Ratio:					0.229	0.200	0.429	
Limit Factor:					1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:					**0.244**	**0.233**	**0.478**	
Indicated Relativity Change:								-14.4%
Relativity to Statewide Average Loss to Payroll Ratio:								46.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3719   RHG: 7   NAICS: 23   ILDG: 4 MLDG: 4 CLASS: OIL OR GAS REFINERIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	204,030,720	3	22	25	1,043,546	762,249	1,805,795	0.885
2017	298,116,803	3	32	31	2,023,545	1,441,140	3,464,685	1.162
2018	470,001,101	3	34	53	3,654,806	1,875,321	5,530,127	1.177
2019	294,950,101	2	19	26	1,818,576	1,167,054	2,985,630	1.012
2020	268,449,487	0	14	29	442,077	357,864	799,941	0.298
	1,535,548,212	11	121	164	8,982,550	5,603,629	14,586,179	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.585	0.365	0.950	
Expected Unlimited Loss to Payroll Ratio:	0.836	0.664	1.500	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.686	0.372	1.058	
Credibility:	0.99	0.76		
Indicated Limited Loss to Payroll Ratio:	0.586	0.367	0.953	
Limit Factor:	1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:	**0.701**	**0.594**	**1.295**	
Indicated Relativity Change:				-13.7%
Relativity to Statewide Average Loss to Payroll Ratio:				124.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 3724   RHG: 5   NAICS: 23   ILDG: 2 MLDG: 2 CLASS: MILLWRIGHT WORK; ELECTRICAL MACHINERY/AUXILIARY APPARATUS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,855,446,168	42	593	1,181	20,203,726	17,240,198	37,443,924	2.018
2019	2,068,701,919	43	656	1,178	26,210,818	21,496,149	47,706,967	2.306
2020	2,274,987,398	25	728	1,186	34,845,110	25,454,415	60,299,525	2.651
	6,199,135,485	110	1,977	3,545	81,259,654	64,190,763	145,450,417	

Adjusted Loss to Payroll Ratio:	1.311	1.035	2.346
Expected Unlimited Loss to Payroll Ratio:	1.354	1.346	2.700
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.191	0.908	2.099
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	1.311	1.035	2.346
Limit Factor:	1.118	1.348	
Selected (Unlimited) Loss to Payroll Ratio:	**1.466**	**1.396**	**2.861**
Indicated Relativity Change:			6.0%
Relativity to Statewide Average Loss to Payroll Ratio:			275.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 3726   RHG: 5   NAICS: 81   ILDG: 4 MLDG: 3 CLASS: BOILER INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	49,525,972	1	7	7	387,665	330,063	717,728	1.449
2017	42,244,519	2	8	9	461,566	236,095	697,661	1.651
2018	70,737,348	1	6	13	585,508	314,060	899,568	1.272
2019	68,598,750	0	11	28	483,833	336,033	819,866	1.195
2020	82,092,554	0	11	14	738,987	311,761	1,050,748	1.280
	313,199,143	4	43	71	2,657,559	1,528,012	4,185,571	

Adjusted Loss to Payroll Ratio:	0.849	0.488	1.336
Expected Unlimited Loss to Payroll Ratio:	0.902	0.656	1.558
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.812	0.504	1.316
Credibility:	0.55	0.43	
Indicated Limited Loss to Payroll Ratio:	0.832	0.497	1.329
Limit Factor:	1.118	1.348	
Selected (Unlimited) Loss to Payroll Ratio:	**0.931**	**0.670**	**1.600**
Indicated Relativity Change:			2.8%
Relativity to Statewide Average Loss to Payroll Ratio:			154.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3805   RHG: 3   NAICS: 31   ILDG: 3 MLDG: 4 CLASS: AIRCRAFT ENGINE MFG OR REBUILDING; AUTO/TRUCK ENGINE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	191,580,273	1	21	44	408,874	353,033	761,907	0.398
2017	127,313,702	2	14	33	472,512	411,189	883,701	0.694
2018	127,163,781	3	18	40	1,024,538	491,337	1,515,875	1.192
2019	104,966,553	1	12	28	655,810	399,752	1,055,562	1.006
2020	89,019,657	2	6	11	849,457	351,813	1,201,270	1.349
	640,043,967	9	71	156	3,411,192	2,007,124	5,418,316	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.533	0.314	0.847	
Expected Unlimited Loss to Payroll Ratio:	0.418	0.292	0.710	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.395	0.248	0.643	
Credibility:	0.55	0.43		
Indicated Limited Loss to Payroll Ratio:	0.471	0.276	0.747	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.507**	**0.334**	**0.842**	
Indicated Relativity Change:				18.5%
Relativity to Statewide Average Loss to Payroll Ratio:				81.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3808   RHG: 1   NAICS: 31   ILDG: 4 MLDG: 4 CLASS: AUTO OR MOTORCYCLE MFG OR ASSEMBLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	159,940,461	10	93	328	3,015,329	1,945,127	4,960,456	3.101
2017	118,329,202	2	79	197	1,577,512	1,131,952	2,709,464	2.290
2018	174,709,271	4	127	525	2,452,587	2,049,931	4,502,518	2.577
2019	145,520,603	0	110	228	2,913,892	2,134,623	5,048,515	3.469
2020	155,559,579	1	160	250	4,951,588	3,261,073	8,212,661	5.279
	754,059,115	17	569	1,528	14,910,908	10,522,705	25,433,613	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.977	1.395	3.373	
Expected Unlimited Loss to Payroll Ratio:	1.604	1.397	3.001	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.542	1.246	2.787	
Credibility:	1.00	0.89		
Indicated Limited Loss to Payroll Ratio:	1.977	1.378	3.356	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**2.093**	**1.588**	**3.681**	
Indicated Relativity Change:				22.6%
Relativity to Statewide Average Loss to Payroll Ratio:				354.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3815   RHG: 3   NAICS: 31   ILDG: 3 MLDG: 2 CLASS: TRUCK, TRUCK TRAILER OR BUS MFG/ASSEMBLING; TRUCK BODY MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	175,215,544	10	120	306	2,561,315	2,210,768	4,772,083	2.724
2017	185,091,770	13	136	391	3,204,573	3,199,483	6,404,056	3.460
2018	214,012,060	6	146	359	3,174,198	2,467,446	5,641,644	2.636
2019	216,876,848	3	129	333	2,864,871	2,855,767	5,720,638	2.638
2020	239,773,040	2	125	382	2,896,519	3,470,116	6,366,635	2.655
	1,030,969,262	34	656	1,771	14,701,477	14,203,580	28,905,057	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.426	1.378	2.804	
Expected Unlimited Loss to Payroll Ratio:	1.755	1.696	3.451	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.656	1.440	3.095	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.426	1.378	2.804	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.537**	**1.667**	**3.204**	
Indicated Relativity Change:				-7.2%
Relativity to Statewide Average Loss to Payroll Ratio:				308.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3821   RHG: 3   NAICS: 42   ILDG: 2 MLDG: 2   CLASS: AUTO OR AUTO TRUCK PARTS DISMANTLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	77,174,749	9	61	163	1,514,420	1,321,500	2,835,920	3.675
2017	81,549,532	5	78	156	2,232,349	1,618,608	3,850,957	4.722
2018	84,951,349	0	71	165	1,327,221	1,244,713	2,571,934	3.028
2019	88,313,331	3	83	152	1,731,329	1,617,194	3,348,523	3.792
2020	85,545,626	0	62	125	1,131,711	1,070,415	2,202,126	2.574
	417,534,587	17	355	761	7,937,030	6,872,429	14,809,459	

Adjusted Loss to Payroll Ratio:	1.901	1.646	3.547
Expected Unlimited Loss to Payroll Ratio:	2.409	2.381	4.790
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.190	1.970	4.159
Credibility:	0.93	0.85	
Indicated Limited Loss to Payroll Ratio:	1.920	1.695	3.616
Limit Factor:	1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:	**2.069**	**2.051**	**4.120**
Indicated Relativity Change:			-14.0%
Relativity to Statewide Average Loss to Payroll Ratio:			396.7%

Code: 3828   RHG: 2   NAICS: 31   ILDG: 3 MLDG: 4   CLASS: AUTO OR TRUCK PARTS REBUILDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	84,146,621	3	51	99	975,371	941,653	1,917,024	2.278
2017	92,682,026	3	40	93	1,117,195	725,266	1,842,461	1.988
2018	82,942,953	6	62	71	2,028,032	1,299,124	3,327,156	4.011
2019	83,727,816	1	59	54	1,434,295	1,474,489	2,908,784	3.474
2020	75,391,345	0	21	46	392,507	507,072	899,579	1.193
	418,890,761	13	233	363	5,947,400	4,947,604	10,895,004	

Adjusted Loss to Payroll Ratio:	1.420	1.181	2.601
Expected Unlimited Loss to Payroll Ratio:	1.414	1.418	2.831
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.349	1.245	2.594
Credibility:	0.76	0.70	
Indicated Limited Loss to Payroll Ratio:	1.403	1.200	2.603
Limit Factor:	1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:	**1.495**	**1.404**	**2.899**
Indicated Relativity Change:			2.4%
Relativity to Statewide Average Loss to Payroll Ratio:			279.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3830   RHG: 5   NAICS: 31   ILDG: 4 MLDG: 4 CLASS: AIRCRAFT/SPACECRAFT MFG; UNMANNED AIRCRAFT SYSTEM MFG – 55 POUNDS OR HEAVIER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,661,333,385	34	210	397	8,432,595	5,964,242	14,396,837	0.867
2017	641,780,598	15	161	391	6,371,977	4,137,463	10,509,440	1.638
2018	751,078,243	9	178	492	6,267,700	4,452,208	10,719,908	1.427
2019	828,488,043	2	130	396	3,651,950	3,009,378	6,661,328	0.804
2020	918,975,842	0	182	391	7,641,364	4,341,363	11,982,727	1.304
	4,801,656,111	60	861	2,067	32,365,586	21,904,654	54,270,240	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.674	0.456	1.130	
Expected Unlimited Loss to Payroll Ratio:	0.778	0.634	1.412	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.706	0.482	1.188	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.674	0.456	1.130	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**0.754**	**0.615**	**1.369**	
Indicated Relativity Change:				-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:				131.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 3831   RHG: 2   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: MACHINE SHOPS – AIRCRAFT COMPONENTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,320,101,461	39	371	789	13,631,455	11,140,403	24,771,858	1.877
2019	1,296,048,999	24	346	689	14,204,919	11,384,758	25,589,677	1.974
2020	1,117,685,356	5	258	431	11,557,702	9,273,822	20,831,524	1.864
	3,733,835,816	68	975	1,909	39,394,075	31,798,983	71,193,059	

Adjusted Loss to Payroll Ratio:	1.055	0.852	1.907
Expected Unlimited Loss to Payroll Ratio:	1.178	1.048	2.226
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.124	0.921	2.045
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	1.055	0.852	1.907
Limit Factor:	1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:	**1.125**	**0.996**	**2.121**
Indicated Relativity Change:			-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:			204.2%

Code: 3840   RHG: 3   NAICS: 31   ILDG: 3   MLDG: 3   CLASS: AUTO, TRUCK OR MOTORCYCLE PARTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	371,500,474	15	200	476	4,172,426	4,249,116	8,421,542	2.267
2018	395,193,921	24	418	480	5,721,716	5,334,603	11,056,319	2.798
2019	391,121,836	8	376	443	7,417,434	5,520,199	12,937,633	3.308
2020	380,239,097	1	212	387	5,337,714	4,674,742	10,012,456	2.633
	1,538,055,328	48	1,206	1,786	22,649,290	19,778,660	42,427,950	

Adjusted Loss to Payroll Ratio:	1.473	1.286	2.759
Expected Unlimited Loss to Payroll Ratio:	1.867	1.580	3.447
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.761	1.341	3.102
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	1.473	1.286	2.759
Limit Factor:	1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:	**1.587**	**1.556**	**3.143**
Indicated Relativity Change:			-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:			302.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4000   RHG: 4   NAICS: 21   ILDG: 2 MLDG: 2 CLASS: SAND OR GRAVEL DIGGING; CLAY DIGGING; SALT
PRODUCTION; DREDGING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	117,759,275	5	21	41	1,367,731	1,011,410	2,379,141	2.020
2017	114,535,326	5	25	42	1,296,187	791,150	2,087,337	1.822
2018	123,089,730	1	36	45	1,726,502	956,625	2,683,127	2.180
2019	122,619,758	4	29	44	1,199,604	711,647	1,911,251	1.559
2020	125,258,198	2	19	63	855,310	766,932	1,622,242	1.295
	603,262,287	17	130	235	6,445,334	4,237,763	10,683,097	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.068	0.702	1.771	
Expected Unlimited Loss to Payroll Ratio:	1.066	0.965	2.031	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.993	0.784	1.777	
Credibility:	0.77	0.67		
Indicated Limited Loss to Payroll Ratio:	1.051	0.729	1.781	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.152**	**0.924**	**2.076**	
Indicated Relativity Change:				2.2%
Relativity to Statewide Average Loss to Payroll Ratio:				199.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4034   RHG: 5   NAICS: 31   ILDG: 2 MLDG: 2   CLASS: CONCRETE PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	221,162,976	8	150	251	2,852,059	2,692,368	5,544,427	2.507
2017	228,094,956	12	130	307	3,438,253	3,050,571	6,488,824	2.845
2018	254,863,294	9	130	387	3,126,332	3,134,065	6,260,397	2.456
2019	251,343,346	6	140	325	3,769,179	3,469,788	7,238,967	2.880
2020	259,045,214	3	136	265	3,643,559	4,401,728	8,045,287	3.106
	1,214,509,785	38	686	1,535	16,829,382	16,748,519	33,577,901	

Adjusted Loss to Payroll Ratio:	1.386	1.379	2.765
Expected Unlimited Loss to Payroll Ratio:	1.574	1.797	3.371
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.429	1.365	2.794
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	1.386	1.379	2.765
Limit Factor:	1.118	1.348	
Selected (Unlimited) Loss to Payroll Ratio:	**1.549**	**1.859**	**3.408**
Indicated Relativity Change:			1.1%
Relativity to Statewide Average Loss to Payroll Ratio:			328.1%

Code: 4036   RHG: 4   NAICS: 31   ILDG: 3 MLDG: 4   CLASS: PLASTER BOARD MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	26,063,458	3	8	10	525,713	514,442	1,040,155	3.991
2017	34,372,629	2	13	16	433,465	372,654	806,119	2.345
2018	37,350,510	0	14	18	390,780	324,667	715,447	1.915
2019	43,401,790	0	10	31	231,734	307,474	539,208	1.242
2020	41,019,810	2	10	21	738,152	680,336	1,418,488	3.458
	182,208,197	7	55	96	2,319,844	2,199,572	4,519,416	

Adjusted Loss to Payroll Ratio:	1.273	1.207	2.480
Expected Unlimited Loss to Payroll Ratio:	1.367	1.412	2.780
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.269	1.144	2.413
Credibility:	0.53	0.48	
Indicated Limited Loss to Payroll Ratio:	1.271	1.175	2.446
Limit Factor:	1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:	**1.393**	**1.489**	**2.881**
Indicated Relativity Change:			3.7%
Relativity to Statewide Average Loss to Payroll Ratio:			277.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4038　RHG: 3　NAICS: 31　　ILDG: 4　MLDG: 4　CLASS: PLASTER OR CONCRETE STATUARY OR ORNAMENT MFG; TAXIDERMIST

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	27,599,056	3	23	33	440,342	485,727	926,069	3.355
2017	25,042,341	4	17	19	587,097	442,965	1,030,062	4.113
2018	23,021,769	1	20	27	465,902	688,308	1,154,210	5.014
2019	22,559,980	0	15	19	423,363	342,248	765,611	3.394
2020	24,697,833	0	15	16	758,850	494,374	1,253,224	5.074
	122,920,979	8	90	114	2,675,553	2,453,622	5,129,175	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.177	1.996	4.173	
Expected Unlimited Loss to Payroll Ratio:	2.188	2.434	4.623	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.065	2.066	4.131	
Credibility:	0.55	0.52		
Indicated Limited Loss to Payroll Ratio:	2.126	2.029	4.156	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**2.291**	**2.455**	**4.747**	
Indicated Relativity Change:				2.7%
Relativity to Statewide Average Loss to Payroll Ratio:				457.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4041   RHG: 3   NAICS: 31   ILDG: 1   MLDG: 3   CLASS: BRICK OR CLAY BUILDING PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	20,878,552	0	19	24	143,076	164,561	307,637	1.473
2017	22,031,574	0	16	34	180,093	212,748	392,841	1.783
2018	20,078,169	1	5	27	388,489	139,245	527,734	2.628
2019	21,694,634	0	12	21	237,613	318,140	555,753	2.562
2020	20,149,835	0	7	21	130,992	172,093	303,085	1.504
	104,832,764	1	59	127	1,080,263	1,006,788	2,087,050	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.030	0.960	1.991	
Expected Unlimited Loss to Payroll Ratio:	1.084	1.134	2.218	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.023	0.962	1.985	
Credibility:	0.39	0.36		
Indicated Limited Loss to Payroll Ratio:	1.026	0.962	1.988	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.106**	**1.163**	**2.269**	
Indicated Relativity Change:				2.3%
Relativity to Statewide Average Loss to Payroll Ratio:				218.4%

Code: 4049   RHG: 4   NAICS: 31   ILDG: 4   MLDG: 1   CLASS: POTTERY PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	58,958,908	3	24	34	578,393	472,598	1,050,991	1.783
2017	58,426,518	1	21	51	417,883	445,962	863,845	1.479
2018	63,580,039	2	35	56	1,131,201	766,567	1,897,768	2.985
2019	60,881,532	1	32	45	906,685	673,701	1,580,386	2.596
2020	54,886,924	0	35	29	1,164,439	732,543	1,896,982	3.456
	296,733,921	7	147	215	4,198,602	3,091,372	7,289,974	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.415	1.042	2.457	
Expected Unlimited Loss to Payroll Ratio:	1.407	1.106	2.513	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.305	0.896	2.201	
Credibility:	0.65	0.53		
Indicated Limited Loss to Payroll Ratio:	1.377	0.974	2.351	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.508**	**1.234**	**2.743**	
Indicated Relativity Change:				9.1%
Relativity to Statewide Average Loss to Payroll Ratio:				264.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4111   RHG: 4   NAICS: 31   ILDG: 4 MLDG: 4 CLASS: GLASSWARE MFG; INCANDESCENT LAMP MFG;
CATHEDRAL/ART GLASS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	86,672,785	3	30	52	599,634	622,385	1,222,019	1.410
2017	83,510,754	1	28	58	717,179	494,811	1,211,990	1.451
2018	83,313,509	0	29	44	604,332	504,093	1,108,425	1.330
2019	77,290,351	3	17	40	861,586	1,074,838	1,936,424	2.505
2020	70,904,704	0	19	36	391,666	409,277	800,943	1.130
	401,692,102	7	123	230	3,174,398	3,105,404	6,279,801	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.790	0.773	1.563	
Expected Unlimited Loss to Payroll Ratio:	1.008	0.963	1.971	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.935	0.780	1.716	
Credibility:	0.64	0.57		
Indicated Limited Loss to Payroll Ratio:	0.842	0.776	1.618	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**0.922**	**0.984**	**1.906**	
Indicated Relativity Change:				-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:				183.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4112　RHG: 2　NAICS: 31　ILDG: 3　MLDG: 4　CLASS: INTEGRATED CIRCUIT AND SEMICONDUCTOR WAFER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,850,073,409	5	85	234	2,215,009	2,176,812	4,391,821	0.237
2017	1,882,766,905	4	85	212	2,409,272	2,392,988	4,802,260	0.255
2018	1,899,159,735	4	62	227	1,580,931	1,545,903	3,126,834	0.165
2019	1,902,205,052	3	64	185	1,585,356	1,637,155	3,222,511	0.169
2020	2,123,459,021	1	62	127	2,049,544	2,175,964	4,225,508	0.199
	9,657,664,122	17	358	985	9,840,113	9,928,823	19,768,936	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.102	0.103	0.205	
Expected Unlimited Loss to Payroll Ratio:	0.133	0.136	0.269	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.127	0.120	0.247	
Credibility:	1.00	0.96		
Indicated Limited Loss to Payroll Ratio:	0.102	0.103	0.205	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**0.109**	**0.121**	**0.230**	
Indicated Relativity Change:				-14.7%
Relativity to Statewide Average Loss to Payroll Ratio:				22.1%

Code: 4114　RHG: 4　NAICS: 31　ILDG: 1　MLDG: 1　CLASS: GLASSWARE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	35,594,214	2	14	28	381,834	284,784	666,618	1.873
2017	43,330,726	1	7	37	151,906	253,313	405,219	0.935
2018	58,534,993	3	15	51	497,823	389,908	887,731	1.517
2019	66,210,586	1	13	38	419,055	381,715	800,770	1.209
2020	57,508,605	0	18	46	785,785	673,043	1,458,828	2.537
	261,179,124	7	67	200	2,236,403	1,982,763	4,219,166	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.856	0.759	1.615	
Expected Unlimited Loss to Payroll Ratio:	0.856	0.878	1.734	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.794	0.711	1.505	
Credibility:	0.51	0.46		
Indicated Limited Loss to Payroll Ratio:	0.826	0.733	1.559	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**0.905**	**0.930**	**1.834**	
Indicated Relativity Change:				5.8%
Relativity to Statewide Average Loss to Payroll Ratio:				176.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4130   RHG: 5   NAICS: 42   ILDG: 4   MLDG: 3   CLASS: GLASS MERCHANTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	125,501,712	5	102	205	2,373,776	2,172,061	4,545,837	3.622
2017	125,913,131	9	123	191	2,549,405	2,090,644	4,640,049	3.685
2018	132,823,648	7	133	232	3,347,936	2,890,437	6,238,373	4.697
2019	142,420,171	3	72	189	1,821,137	1,709,005	3,530,142	2.479
2020	138,787,350	2	88	166	2,382,879	2,285,891	4,668,770	3.364
	665,446,012	26	518	983	12,475,134	11,148,039	23,623,173	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.875	1.675	3.550	
Expected Unlimited Loss to Payroll Ratio:	2.414	2.464	4.878	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.112	1.825	3.937	
Credibility:	1.00	0.99		
Indicated Limited Loss to Payroll Ratio:	1.875	1.677	3.551	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**2.096**	**2.260**	**4.356**	
Indicated Relativity Change:				-10.7%
Relativity to Statewide Average Loss to Payroll Ratio:				419.4%

Code: 4150   RHG: 3   NAICS: 31   ILDG: 4   MLDG: 3   CLASS: OPTICAL GOODS MFG; LENS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	271,290,241	5	73	255	1,639,108	1,574,038	3,213,146	1.184
2017	260,010,927	5	104	200	2,982,227	2,214,317	5,196,544	1.999
2018	280,325,906	5	88	189	2,273,112	1,821,070	4,094,182	1.461
2019	307,920,142	4	111	141	3,009,536	2,379,036	5,388,572	1.750
2020	329,297,679	2	78	140	2,771,353	2,604,407	5,375,760	1.632
	1,448,844,895	21	454	925	12,675,336	10,592,868	23,268,204	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.875	0.731	1.606	
Expected Unlimited Loss to Payroll Ratio:	0.971	0.971	1.942	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.916	0.824	1.740	
Credibility:	1.00	0.97		
Indicated Limited Loss to Payroll Ratio:	0.875	0.734	1.608	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.943**	**0.887**	**1.830**	
Indicated Relativity Change:				-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:				176.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code:　4239　RHG:　3　NAICS:　31　　ILDG:　4　MLDG:　4　CLASS:　PAPER OR CARDBOARD STOCK MFG; FIBER PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	67,170,120	3	27	40	862,423	462,459	1,324,882	1.972
2017	69,595,322	2	23	47	649,415	636,687	1,286,102	1.848
2018	63,630,232	0	21	39	1,062,175	840,615	1,902,790	2.990
2019	71,933,932	1	22	23	637,274	473,258	1,110,532	1.544
2020	67,672,564	1	18	39	457,528	402,399	859,927	1.271
	340,002,169	7	111	188	3,668,815	2,815,417	6,484,232	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.079	0.828	1.907	
Expected Unlimited Loss to Payroll Ratio:	1.125	1.001	2.126	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.062	0.849	1.911	
Credibility:	0.63	0.55		
Indicated Limited Loss to Payroll Ratio:	1.073	0.837	1.910	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.156**	**1.013**	**2.169**	
Indicated Relativity Change:				2.0%
Relativity to Statewide Average Loss to Payroll Ratio:				208.8%

Code:　4240　RHG:　2　NAICS:　31　　ILDG:　4　MLDG:　2　CLASS:　BOX MFG – PAPER OR CARDBOARD – RIGID

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	7,916,885	3	4	4	324,772	178,921	503,693	6.362
2017	8,043,579	3	10	8	471,496	246,525	718,021	8.927
2018	7,116,051	0	3	2	55,852	26,222	82,074	1.153
2019	6,202,327	0	5	1	263,745	92,863	356,608	5.750
2020	4,974,865	0	1	2	2,902	5,173	8,075	0.162
	34,253,707	6	23	17	1,118,766	549,704	1,668,470	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	3.266	1.605	4.871	
Expected Unlimited Loss to Payroll Ratio:	3.510	2.653	6.163	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	3.349	2.330	5.679	
Credibility:	0.40	0.33		
Indicated Limited Loss to Payroll Ratio:	3.316	2.091	5.406	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**3.534**	**2.446**	**5.980**	
Indicated Relativity Change:				-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:				575.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4243   RHG: 1   NAICS: 31   ILDG: 4   MLDG: 2   CLASS: BOX MFG – PAPER OR CARDBOARD – FOLDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	114,594,512	5	52	74	1,013,363	1,013,379	2,026,742	1.769
2017	124,877,738	9	71	94	2,286,311	2,080,880	4,367,191	3.497
2018	134,929,053	2	59	124	1,145,097	1,075,386	2,220,483	1.646
2019	139,864,903	1	40	90	1,273,436	970,758	2,244,194	1.605
2020	143,083,667	0	68	102	1,873,110	1,743,544	3,616,654	2.528
	657,349,873	17	290	484	7,591,316	6,883,946	14,475,262	

Adjusted Loss to Payroll Ratio:	1.155	1.047	2.202
Expected Unlimited Loss to Payroll Ratio:	1.096	1.090	2.185
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.053	0.972	2.025
Credibility:	0.82	0.76	
Indicated Limited Loss to Payroll Ratio:	1.137	1.029	2.166
Limit Factor:	1.058	1.152	
Selected (Unlimited) Loss to Payroll Ratio:	**1.203**	**1.186**	**2.389**
Indicated Relativity Change:			9.3%
Relativity to Statewide Average Loss to Payroll Ratio:			230.0%

Code: 4244   RHG: 4   NAICS: 31   ILDG: 3   MLDG: 2   CLASS: CORRUGATED OR FIBER BOARD CONTAINER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	496,574,866	29	175	367	7,001,304	5,752,357	12,753,661	2.568
2019	497,948,931	14	180	375	5,470,147	4,959,123	10,429,270	2.094
2020	530,052,572	6	199	386	6,497,441	5,272,226	11,769,667	2.220
	1,524,576,369	49	554	1,128	18,968,892	15,983,706	34,952,598	

Adjusted Loss to Payroll Ratio:	1.244	1.048	2.293
Expected Unlimited Loss to Payroll Ratio:	1.431	1.374	2.805
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.327	1.113	2.440
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	1.244	1.048	2.293
Limit Factor:	1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:	**1.363**	**1.329**	**2.692**
Indicated Relativity Change:			-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:			259.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4250   RHG: 4   NAICS: 31   ILDG: 2 MLDG: 4 CLASS: PAPER COATING/LAMINATING; COMPUTER
PRINTING/TYPEWRITER RIBBON MFG/REFURBISHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	56,077,320	0	26	58	529,509	577,158	1,106,667	1.973
2017	60,195,193	0	28	44	431,024	319,413	750,437	1.247
2018	49,793,111	1	20	38	566,429	561,271	1,127,700	2.265
2019	54,076,496	1	21	35	501,381	537,629	1,039,010	1.921
2020	52,173,487	0	15	59	333,858	743,489	1,077,347	2.065
	272,315,607	2	110	234	2,362,201	2,738,960	5,101,160	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.867	1.006	1.873	
Expected Unlimited Loss to Payroll Ratio:	1.130	1.279	2.408	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.048	1.036	2.084	
Credibility:	0.58	0.55		
Indicated Limited Loss to Payroll Ratio:	0.944	1.019	1.963	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.034**	**1.292**	**2.326**	
Indicated Relativity Change:				-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:				223.9%

INCLUDES 4922 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code:　4251　RHG:　2　NAICS:　31　　ILDG:　4　MLDG:　4　CLASS:　ENVELOPE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	21,012,401	0	13	8	204,780	138,627	343,407	1.634
2017	25,604,806	4	13	15	477,355	391,826	869,181	3.395
2018	28,591,949	0	14	22	161,421	105,103	266,524	0.932
2019	31,480,873	1	18	25	466,655	371,404	838,059	2.662
2020	26,906,580	1	12	13	293,141	297,051	590,192	2.193
	133,596,609	6	70	83	1,603,351	1,304,011	2,907,362	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.200	0.976	2.176	
Expected Unlimited Loss to Payroll Ratio:	1.265	1.133	2.398	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.207	0.995	2.202	
Credibility:	0.46	0.40		
Indicated Limited Loss to Payroll Ratio:	1.204	0.988	2.191	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**1.283**	**1.155**	**2.438**	
Indicated Relativity Change:				1.7%
Relativity to Statewide Average Loss to Payroll Ratio:				234.7%

Code:　4279　RHG:　3　NAICS:　31　　ILDG:　3　MLDG:　4　CLASS:　PAPER GOODS MFG; BAG MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	160,657,396	9	110	154	2,348,343	2,072,072	4,420,415	2.751
2017	160,855,772	4	81	135	1,417,786	1,320,304	2,738,090	1.702
2018	141,621,979	7	101	174	2,850,868	2,576,413	5,427,281	3.832
2019	174,934,606	2	98	121	2,981,307	2,389,637	5,370,944	3.070
2020	146,789,935	0	79	113	2,122,040	2,120,563	4,242,603	2.890
	784,859,687	22	469	697	11,720,344	10,478,988	22,199,332	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.493	1.335	2.828	
Expected Unlimited Loss to Payroll Ratio:	1.688	1.856	3.543	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.592	1.575	3.167	
Credibility:	1.00	0.99		
Indicated Limited Loss to Payroll Ratio:	1.493	1.338	2.831	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.609**	**1.619**	**3.228**	
Indicated Relativity Change:				-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:				310.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4283   RHG: 3   NAICS: 31   ILDG: 2 MLDG: 2   CLASS: BUILDING OR ROOFING PAPER OR FELT ASPHALT SATURATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	29,658,064	1	8	11	205,435	203,186	408,621	1.378
2017	30,128,526	1	3	9	146,996	128,255	275,251	0.914
2018	35,309,159	1	10	21	317,458	192,979	510,437	1.446
2019	30,687,492	1	12	10	299,629	261,209	560,838	1.828
2020	47,184,175	1	21	25	534,993	543,088	1,078,081	2.285
	172,967,416	5	54	76	1,504,511	1,328,716	2,833,227	

Adjusted Loss to Payroll Ratio:		0.870	0.768	1.638
Expected Unlimited Loss to Payroll Ratio:		0.939	0.865	1.804
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.885	0.734	1.620
Credibility:		0.45	0.40	
Indicated Limited Loss to Payroll Ratio:		0.878	0.748	1.626
Limit Factor:		1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:		**0.947**	**0.905**	**1.851**
Indicated Relativity Change:				2.6%
Relativity to Statewide Average Loss to Payroll Ratio:				178.2%

Code: 4286   RHG: 2   NAICS: 31   ILDG: 2 MLDG: 2   CLASS: BAG MFG – PLASTIC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	137,860,655	20	103	196	2,606,643	2,067,567	4,674,210	3.391
2017	141,458,078	11	117	177	2,834,029	2,349,431	5,183,460	3.664
2018	151,347,230	14	127	177	4,219,440	2,790,268	7,009,708	4.632
2019	156,287,293	8	136	179	3,546,735	2,485,583	6,032,318	3.860
2020	154,458,674	6	106	125	2,087,032	1,682,273	3,769,305	2.440
	741,411,930	59	589	854	15,293,878	11,375,121	26,668,999	

Adjusted Loss to Payroll Ratio:		2.063	1.534	3.597
Expected Unlimited Loss to Payroll Ratio:		2.256	2.048	4.304
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		2.153	1.799	3.951
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		2.063	1.534	3.597
Limit Factor:		1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:		**2.199**	**1.795**	**3.993**
Indicated Relativity Change:				-7.2%
Relativity to Statewide Average Loss to Payroll Ratio:				384.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4295　RHG: 4　NAICS: 31　ILDG: 3　MLDG: 3　CLASS: PRINTING OPERATION – SCREEN PRINTING; SCREEN PRINTED MERCHANDISE DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	204,307,978	8	199	189	2,963,805	3,022,396	5,986,201	2.930
2017	212,263,622	14	202	191	4,694,445	4,444,197	9,138,642	4.305
2018	212,069,539	18	142	153	3,407,076	3,173,528	6,580,604	3.103
2019	199,256,016	4	130	115	2,957,871	2,686,932	5,644,803	2.833
2020	194,507,020	3	128	135	3,594,329	3,660,815	7,255,144	3.730
	1,022,404,175	47	801	783	17,617,526	16,987,868	34,605,394	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.723	1.662	3.385	
Expected Unlimited Loss to Payroll Ratio:	1.884	2.011	3.895	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.748	1.629	3.377	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.723	1.662	3.385	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.888**	**2.106**	**3.994**	
Indicated Relativity Change:				2.5%
Relativity to Statewide Average Loss to Payroll Ratio:				384.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4297   RHG: 3   NAICS: 31   ILDG: 2 MLDG: 2 CLASS: ELECTRONIC PRE-PRESS; GRAPHIC DESIGN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	372,055,236	0	10	15	119,632	189,547	309,179	0.083
2017	384,255,561	0	5	16	47,542	108,978	156,520	0.041
2018	399,833,962	1	5	21	286,425	338,483	624,908	0.156
2019	405,994,693	1	5	13	325,328	185,160	510,488	0.126
2020	388,685,261	0	9	8	244,668	164,363	409,031	0.105
	1,950,824,713	2	34	73	1,023,594	986,531	2,010,125	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.052	0.051	0.103	
Expected Unlimited Loss to Payroll Ratio:	0.073	0.077	0.150	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.069	0.065	0.135	
Credibility:	0.43	0.40		
Indicated Limited Loss to Payroll Ratio:	0.062	0.059	0.122	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.067**	**0.072**	**0.139**	
Indicated Relativity Change:				-7.7%
Relativity to Statewide Average Loss to Payroll Ratio:				13.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4299   RHG: 3   NAICS: 31   ILDG: 3 MLDG: 3 CLASS: PRINTING OPERATION / BOOKBINDING OPERATION – ALL OTHER EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	663,981,264	19	308	518	8,354,241	6,111,675	14,465,916	2.179
2019	647,883,686	19	316	446	10,824,321	8,550,689	19,375,010	2.991
2020	577,416,060	2	307	366	9,489,761	7,379,879	16,869,640	2.922
	1,889,281,010	40	931	1,330	28,668,323	22,042,243	50,710,566	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.517	1.167	2.684	
Expected Unlimited Loss to Payroll Ratio:	1.491	1.367	2.858	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.407	1.160	2.567	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.517	1.167	2.684	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.635**	**1.412**	**3.047**	
Indicated Relativity Change:				6.6%
Relativity to Statewide Average Loss to Payroll Ratio:				293.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4304　 RHG: 3　 NAICS: 51　　 ILDG: 4 MLDG: 4 CLASS: NEWSPAPER PUBLISHING OR PRINTING – ALL OTHER EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	84,047,790	4	70	100	2,387,660	1,947,954	4,335,614	5.159
2017	75,359,433	1	60	91	1,519,646	1,554,943	3,074,589	4.080
2018	67,304,671	2	47	74	1,386,804	1,068,423	2,455,227	3.648
2019	68,230,466	0	35	68	747,937	668,737	1,416,674	2.076
2020	108,908,473	2	33	46	2,042,549	978,721	3,021,270	2.774
	403,850,833	9	245	379	8,084,596	6,218,779	14,303,375	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.002	1.540	3.542	
Expected Unlimited Loss to Payroll Ratio:	2.782	2.591	5.372	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.410	2.010	4.420	
Credibility:	0.97	0.87		
Indicated Limited Loss to Payroll Ratio:	2.012	1.603	3.615	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**2.168**	**1.940**	**4.108**	
Indicated Relativity Change:				-23.5%
Relativity to Statewide Average Loss to Payroll Ratio:				395.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4351　RHG: 3　NAICS: 31　ILDG: 2　MLDG: 4　CLASS: PHOTO ENGRAVING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	20,382,406	0	5	10	141,741	167,529	309,270	1.517
2017	22,741,433	1	4	13	149,782	63,227	213,009	0.937
2018	21,545,391	0	5	7	109,955	99,101	209,056	0.970
2019	21,028,432	1	8	9	418,750	308,203	726,953	3.457
2020	20,264,696	0	2	13	162,076	295,945	458,021	2.260
	105,962,359	2	24	52	982,304	934,006	1,916,309	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.927	0.881	1.808	
Expected Unlimited Loss to Payroll Ratio:	0.940	0.944	1.884	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.887	0.802	1.688	
Credibility:	0.37	0.34		
Indicated Limited Loss to Payroll Ratio:	0.902	0.829	1.730	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.972**	**1.002**	**1.974**	
Indicated Relativity Change:				4.8%
Relativity to Statewide Average Loss to Payroll Ratio:				190.1%

Code: 4354　RHG: 1　NAICS: 31　ILDG: 2　MLDG: 3　CLASS: PRINTED CIRCUIT BOARD MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	209,554,520	6	84	191	1,729,340	1,771,003	3,500,343	1.670
2017	218,527,199	6	57	146	1,759,944	1,970,481	3,730,425	1.707
2018	253,042,152	3	60	142	1,908,738	1,772,115	3,680,853	1.455
2019	269,774,349	6	46	123	1,863,979	1,504,304	3,368,283	1.249
2020	272,302,393	2	59	123	1,796,739	1,707,621	3,504,360	1.287
	1,223,200,613	23	306	725	9,058,741	8,725,523	17,784,264	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.741	0.713	1.454	
Expected Unlimited Loss to Payroll Ratio:	0.800	0.873	1.673	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.769	0.778	1.547	
Credibility:	0.93	0.89		
Indicated Limited Loss to Payroll Ratio:	0.743	0.720	1.463	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**0.786**	**0.830**	**1.616**	
Indicated Relativity Change:				-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:				155.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4361   RHG: 1   NAICS: 54   ILDG: 3 MLDG: 3 CLASS: PHOTOGRAPHERS; PHOTOFINISHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	182,025,701	2	56	95	810,232	778,624	1,588,856	0.873
2017	181,291,977	1	49	110	446,170	753,947	1,200,117	0.662
2018	178,855,011	1	45	121	734,906	1,116,962	1,851,868	1.035
2019	161,324,304	2	28	67	336,561	448,601	785,162	0.487
2020	132,149,477	1	28	42	968,627	954,244	1,922,871	1.455
	835,646,470	7	206	435	3,296,495	4,052,378	7,348,873	

Adjusted Loss to Payroll Ratio:		0.394	0.485	0.879
Expected Unlimited Loss to Payroll Ratio:		0.429	0.492	0.921
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.336	0.373	0.709
Credibility:		0.62	0.61	
Indicated Limited Loss to Payroll Ratio:		0.372	0.441	0.813
Limit Factor:		1.058	1.152	
Selected (Unlimited) Loss to Payroll Ratio:		**0.394**	**0.508**	**0.902**
Indicated Relativity Change:				-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:				86.9%

Code: 4362   RHG: 3   NAICS: 51   ILDG: 4 MLDG: 4 CLASS: MOTION PICTURES – NEGATIVE AND PRINT PROCESSORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	47,268,855	0	6	7	88,273	64,694	152,967	0.324
2017	16,685,148	0	1	7	28,141	57,946	86,087	0.516
2018	21,516,987	0	1	5	5,163	15,803	20,966	0.097
2019	20,982,929	0	3	3	167,839	50,791	218,630	1.042
2020	10,354,196	0	0	2	0	1,535	1,535	0.015
	116,808,115	0	11	24	289,415	190,770	480,185	

Adjusted Loss to Payroll Ratio:		0.248	0.163	0.411
Expected Unlimited Loss to Payroll Ratio:		0.621	0.522	1.142
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.538	0.405	0.943
Credibility:		0.33	0.28	
Indicated Limited Loss to Payroll Ratio:		0.443	0.338	0.781
Limit Factor:		1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:		**0.478**	**0.409**	**0.886**
Indicated Relativity Change:				-22.4%
Relativity to Statewide Average Loss to Payroll Ratio:				85.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4410   RHG: 3   NAICS: 31   ILDG: 3 MLDG: 3 CLASS: RUBBER GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	149,570,333	18	115	214	3,901,081	2,858,491	6,759,572	4.519
2017	156,216,692	10	117	257	3,430,437	3,177,495	6,607,932	4.230
2018	170,323,447	9	105	256	3,349,528	2,958,974	6,308,502	3.704
2019	175,416,147	2	112	173	2,137,533	2,300,840	4,438,373	2.530
2020	158,423,512	0	118	217	2,815,075	2,605,750	5,420,825	3.422
	809,950,131	39	567	1,117	15,633,654	13,901,549	29,535,203	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.930	1.716	3.647	
Expected Unlimited Loss to Payroll Ratio:	2.112	2.108	4.220	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.993	1.789	3.781	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.930	1.716	3.647	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**2.080**	**2.077**	**4.157**	
Indicated Relativity Change:				-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:				400.2%

Code: 4420   RHG: 2   NAICS: 31   ILDG: 3 MLDG: 1 CLASS: RUBBER TIRE RECAPPING OR RETREADING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	17,215,802	2	21	20	321,669	433,097	754,766	4.384
2017	18,667,068	1	35	46	620,368	663,908	1,284,276	6.880
2018	17,320,001	2	40	32	788,435	724,346	1,512,781	8.734
2019	20,418,589	1	34	20	577,705	474,552	1,052,257	5.153
2020	20,360,785	3	14	23	403,653	225,904	629,557	3.092
	93,982,246	9	144	141	2,711,831	2,521,806	5,233,637	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.885	2.683	5.569	
Expected Unlimited Loss to Payroll Ratio:	3.015	3.152	6.167	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.876	2.769	5.645	
Credibility:	0.56	0.53		
Indicated Limited Loss to Payroll Ratio:	2.882	2.724	5.605	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**3.071**	**3.186**	**6.257**	
Indicated Relativity Change:				1.5%
Relativity to Statewide Average Loss to Payroll Ratio:				602.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4432   RHG: 4   NAICS: 31   ILDG: 1 MLDG: 1 CLASS: PEN OR MECHANICAL PENCIL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	18,074,266	1	12	29	189,455	218,401	407,856	2.257
2017	17,246,040	1	6	31	232,604	231,740	464,344	2.692
2018	17,776,491	1	13	16	229,321	128,640	357,961	2.014
2019	46,613,129	0	16	38	365,706	393,693	759,399	1.629
2020	19,284,984	1	8	6	443,849	622,189	1,066,038	5.528
	118,994,910	4	55	120	1,460,934	1,594,662	3,055,597	

Adjusted Loss to Payroll Ratio:	1.228	1.340	2.568
Expected Unlimited Loss to Payroll Ratio:	0.993	1.259	2.252
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.921	1.020	1.941
Credibility:	0.39	0.39	
Indicated Limited Loss to Payroll Ratio:	1.042	1.145	2.187
Limit Factor:	1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:	**1.141**	**1.451**	**2.593**
Indicated Relativity Change:			15.1%
Relativity to Statewide Average Loss to Payroll Ratio:			249.6%

Code: 4470   RHG: 4   NAICS: 31   ILDG: 2 MLDG: 2 CLASS: WIRE, WIRE ROPE OR WIRE CABLE MFG – NO WIRE DRAWING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	42,084,245	2	7	23	322,436	227,235	549,671	1.306
2017	51,905,370	0	17	59	369,027	333,029	702,056	1.353
2018	55,560,973	2	19	41	872,217	590,082	1,462,299	2.632
2019	66,208,684	1	18	43	438,709	336,594	775,303	1.171
2020	64,518,957	0	14	27	301,447	310,246	611,693	0.948
	280,278,228	5	75	193	2,303,836	1,797,186	4,101,021	

Adjusted Loss to Payroll Ratio:	0.822	0.641	1.463
Expected Unlimited Loss to Payroll Ratio:	0.822	0.773	1.596
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.763	0.627	1.389
Credibility:	0.51	0.45	
Indicated Limited Loss to Payroll Ratio:	0.793	0.633	1.426
Limit Factor:	1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:	**0.869**	**0.802**	**1.671**
Indicated Relativity Change:			4.8%
Relativity to Statewide Average Loss to Payroll Ratio:			160.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4478   RHG: 4   NAICS: 31   ILDG: 3 MLDG: 4 CLASS: PLASTIC GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	283,864,883	16	167	295	4,021,409	3,654,312	7,675,721	2.704
2018	278,170,815	13	193	350	5,554,769	4,904,547	10,459,316	3.760
2019	290,058,130	4	174	237	4,711,123	4,056,588	8,767,711	3.023
2020	297,742,948	1	172	314	4,748,359	4,485,811	9,234,170	3.101
	1,149,836,776	34	706	1,196	19,035,661	17,101,258	36,136,919	

Adjusted Loss to Payroll Ratio:		1.656	1.487	3.143
Expected Unlimited Loss to Payroll Ratio:		1.773	1.933	3.705
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.644	1.566	3.210
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		1.656	1.487	3.143
Limit Factor:		1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:		**1.814**	**1.885**	**3.699**
Indicated Relativity Change:				-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:				356.1%

Code: 4492   RHG: 2   NAICS: 31   ILDG: 3 MLDG: 3 CLASS: SIGN MFG – METAL, PLASTIC OR WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	79,948,801	7	53	120	1,758,888	1,671,347	3,430,235	4.291
2017	80,358,365	5	38	108	924,655	1,094,313	2,018,968	2.512
2018	87,778,780	10	55	98	1,776,241	1,582,471	3,358,712	3.826
2019	86,060,081	3	62	96	1,446,525	1,547,112	2,993,637	3.479
2020	82,498,675	0	47	56	1,263,483	1,056,044	2,319,527	2.812
	416,644,702	25	255	478	7,169,793	6,951,288	14,121,081	

Adjusted Loss to Payroll Ratio:		1.721	1.668	3.389
Expected Unlimited Loss to Payroll Ratio:		1.809	2.040	3.849
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.726	1.792	3.518
Credibility:		0.83	0.81	
Indicated Limited Loss to Payroll Ratio:		1.722	1.692	3.414
Limit Factor:		1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:		**1.835**	**1.979**	**3.815**
Indicated Relativity Change:				-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:				367.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4494   RHG: 2   NAICS: 31   ILDG: 4 MLDG: 4   CLASS: PLASTICS – BLOW MOLDED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	130,826,740	11	78	120	2,537,903	1,592,495	4,130,398	3.157
2017	134,458,532	8	77	118	2,912,314	2,324,464	5,236,778	3.895
2018	137,040,824	3	92	145	2,844,605	1,710,241	4,554,846	3.324
2019	157,513,859	5	109	130	3,279,251	3,365,413	6,644,664	4.218
2020	159,185,613	1	65	114	2,519,069	2,004,310	4,523,379	2.842
	719,025,568	28	421	627	14,093,143	10,996,922	25,090,065	

Adjusted Loss to Payroll Ratio:		1.960	1.529	3.489
Expected Unlimited Loss to Payroll Ratio:		2.083	1.866	3.949
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.987	1.639	3.626
Credibility:		1.00	0.97	
Indicated Limited Loss to Payroll Ratio:		1.960	1.533	3.493
Limit Factor:		1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:		**2.089**	**1.793**	**3.882**
Indicated Relativity Change:				-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:				373.8%

Code: 4495   RHG: 1   NAICS: 31   ILDG: 3 MLDG: 2   CLASS: PLASTICS – EXTRUSION MOLDED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	210,643,743	11	104	204	2,655,626	2,264,024	4,919,650	2.336
2017	224,067,494	13	99	211	2,392,711	2,135,803	4,528,514	2.021
2018	251,249,300	9	86	224	2,371,090	1,931,378	4,302,468	1.712
2019	249,004,025	1	119	192	2,265,541	2,457,466	4,723,007	1.897
2020	274,300,664	4	92	185	3,931,876	3,603,373	7,535,249	2.747
	1,209,265,226	38	500	1,016	13,616,844	12,392,045	26,008,889	

Adjusted Loss to Payroll Ratio:		1.126	1.025	2.151
Expected Unlimited Loss to Payroll Ratio:		1.125	1.067	2.192
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.081	0.951	2.032
Credibility:		1.00	0.96	
Indicated Limited Loss to Payroll Ratio:		1.126	1.022	2.148
Limit Factor:		1.058	1.152	
Selected (Unlimited) Loss to Payroll Ratio:		**1.192**	**1.178**	**2.369**
Indicated Relativity Change:				8.1%
Relativity to Statewide Average Loss to Payroll Ratio:				228.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4496   RHG: 3   NAICS: 31   ILDG: 4   MLDG: 3   CLASS: PLASTICS – FABRICATED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	120,066,165	6	79	139	1,962,272	1,635,582	3,597,854	2.997
2017	120,993,469	5	71	144	1,445,404	1,597,231	3,042,635	2.515
2018	122,222,398	2	71	148	1,308,482	1,321,222	2,629,704	2.152
2019	124,428,192	5	95	133	3,102,379	2,250,722	5,353,101	4.302
2020	124,051,222	2	76	101	2,323,710	2,158,053	4,481,763	3.613
	611,761,446	20	392	665	10,142,247	8,962,810	19,105,057	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.658	1.465	3.123	
Expected Unlimited Loss to Payroll Ratio:	1.833	1.748	3.581	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.729	1.484	3.213	
Credibility:	0.97	0.87		
Indicated Limited Loss to Payroll Ratio:	1.660	1.467	3.127	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.789**	**1.775**	**3.564**	
Indicated Relativity Change:				-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:				343.1%

Code: 4497   RHG: 3   NAICS: 31   ILDG: 3   MLDG: 3   CLASS: PLASTICS – FIBER REINFORCED PLASTIC PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	248,777,288	8	129	258	2,918,109	2,605,958	5,524,067	2.220
2017	247,830,707	4	129	245	2,583,578	2,507,878	5,091,456	2.054
2018	248,181,508	4	130	315	3,335,612	3,002,387	6,337,999	2.554
2019	231,564,260	1	107	261	2,017,059	2,297,983	4,315,042	1.863
2020	240,504,121	6	151	255	5,888,382	5,239,085	11,127,467	4.627
	1,216,857,884	23	646	1,334	16,742,740	15,653,291	32,396,031	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.376	1.286	2.662	
Expected Unlimited Loss to Payroll Ratio:	1.203	1.290	2.493	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.135	1.095	2.229	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.376	1.286	2.662	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.483**	**1.556**	**3.039**	
Indicated Relativity Change:				21.9%
Relativity to Statewide Average Loss to Payroll Ratio:				292.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4498　RHG: 2　NAICS: 31　ILDG: 4　MLDG: 4　CLASS: PLASTICS – INJECTION MOLDED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	524,043,062	15	315	456	8,043,158	7,072,807	15,115,965	2.884
2019	554,017,210	14	333	504	9,379,125	9,021,326	18,400,451	3.321
2020	634,519,250	4	312	506	9,420,763	8,542,161	17,962,924	2.831
	1,712,579,522	33	960	1,466	26,843,046	24,636,295	51,479,341	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.567	1.439	3.006	
Expected Unlimited Loss to Payroll Ratio:	1.719	1.661	3.380	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.640	1.459	3.099	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.567	1.439	3.006	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**1.671**	**1.683**	**3.353**	
Indicated Relativity Change:				-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:				322.8%

Code: 4499　RHG: 5　NAICS: 31　ILDG: 3　MLDG: 3　CLASS: PLASTICS – THERMOFORMED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	158,364,917	15	151	220	4,070,301	3,782,710	7,853,011	4.959
2017	152,906,641	5	84	173	2,048,168	1,904,812	3,952,980	2.585
2018	137,229,943	4	79	163	1,976,240	1,896,544	3,872,784	2.822
2019	201,881,028	2	96	198	2,903,588	2,691,944	5,595,532	2.772
2020	178,943,962	6	104	122	3,708,649	3,829,083	7,537,732	4.212
	829,326,491	32	514	876	14,706,947	14,105,093	28,812,040	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.773	1.701	3.474	
Expected Unlimited Loss to Payroll Ratio:	1.686	1.926	3.612	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.531	1.463	2.994	
Credibility:	1.00	0.98		
Indicated Limited Loss to Payroll Ratio:	1.773	1.696	3.470	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**1.983**	**2.286**	**4.269**	
Indicated Relativity Change:				18.2%
Relativity to Statewide Average Loss to Payroll Ratio:				411.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4511　RHG: 3　NAICS: 54　ILDG: 2　MLDG: 2　CLASS: ANALYTICAL OR TESTING LABORATORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	3,774,041,112	11	229	691	6,243,445	4,673,754	10,917,199	0.289
2019	5,278,523,945	10	253	756	8,876,163	7,446,515	16,322,678	0.309
2020	4,952,257,676	3	204	455	7,818,787	6,696,509	14,515,296	0.293
	14,004,822,733	24	686	1,902	22,938,395	18,816,779	41,755,174	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.164	0.134	0.298	
Expected Unlimited Loss to Payroll Ratio:	0.179	0.166	0.345	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.138	0.119	0.257	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.164	0.134	0.298	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.177**	**0.163**	**0.339**	
Indicated Relativity Change:				-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:				32.6%

Code: 4512　RHG: 3　NAICS: 54　ILDG: 2　MLDG: 1　CLASS: BIOMEDICAL RESEARCH LABORATORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	15,816,106,650	9	326	1,064	6,290,597	5,840,770	12,131,367	0.077
2019	17,354,975,390	9	358	979	9,957,226	8,004,915	17,962,141	0.103
2020	19,127,890,424	4	196	683	7,761,991	6,598,978	14,360,969	0.075
	52,298,972,464	22	880	2,726	24,009,814	20,444,663	44,454,477	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.046	0.039	0.085	
Expected Unlimited Loss to Payroll Ratio:	0.059	0.057	0.116	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.046	0.041	0.086	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.046	0.039	0.085	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.049**	**0.047**	**0.097**	
Indicated Relativity Change:				-16.6%
Relativity to Statewide Average Loss to Payroll Ratio:				9.3%

INCLUDES 8810 EXPERIENCE OF EMPLOYERS ASSIGNED TO 4512 9-1-22

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4557   RHG: 5   NAICS: 31   ILDG: 4   MLDG: 4   CLASS: INK, ADHESIVE, POLISH OR WAX PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	83,771,562	4	34	56	923,017	633,865	1,556,882	1.858
2017	101,147,559	1	56	80	1,114,776	811,995	1,926,771	1.905
2018	95,997,109	2	50	62	1,180,905	986,581	2,167,486	2.258
2019	102,342,690	1	46	72	990,939	864,906	1,855,845	1.813
2020	100,981,787	0	51	65	1,326,108	1,178,438	2,504,546	2.480
	484,240,707	8	237	335	5,535,745	4,475,786	10,011,531	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.143	0.924	2.067	
Expected Unlimited Loss to Payroll Ratio:	1.311	1.216	2.527	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.191	0.923	2.114	
Credibility:	0.76	0.66		
Indicated Limited Loss to Payroll Ratio:	1.154	0.924	2.078	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**1.291**	**1.246**	**2.536**	
Indicated Relativity Change:				0.4%
Relativity to Statewide Average Loss to Payroll Ratio:				244.2%

Code: 4558   RHG: 2   NAICS: 31   ILDG: 2   MLDG: 1   CLASS: PAINT, VARNISH OR LACQUER MFG; RESIN MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	162,590,674	10	63	106	2,153,672	2,114,866	4,268,538	2.625
2017	174,913,712	13	48	101	2,539,411	1,924,241	4,463,652	2.552
2018	183,892,572	6	40	117	1,039,454	916,488	1,955,942	1.064
2019	192,645,712	3	45	89	1,148,873	1,181,267	2,330,140	1.210
2020	196,803,072	0	53	97	1,362,755	1,154,106	2,516,861	1.279
	910,845,743	32	249	510	8,244,165	7,290,968	15,535,133	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.905	0.800	1.706	
Expected Unlimited Loss to Payroll Ratio:	1.059	0.988	2.048	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.011	0.868	1.879	
Credibility:	0.92	0.83		
Indicated Limited Loss to Payroll Ratio:	0.913	0.812	1.726	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**0.974**	**0.950**	**1.924**	
Indicated Relativity Change:				-6.1%
Relativity to Statewide Average Loss to Payroll Ratio:				185.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4611   RHG: 3   NAICS: 31   ILDG: 4 MLDG: 4   CLASS: DRUG, MEDICINE OR PHARMACEUTICAL PREPARATIONS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,129,643,657	11	223	451	6,457,956	5,199,646	11,657,602	1.032
2019	1,448,213,528	9	195	458	5,432,337	5,044,304	10,476,641	0.723
2020	1,555,641,539	6	213	485	7,787,826	7,822,261	15,610,087	1.003
	4,133,498,724	26	631	1,394	19,678,119	18,066,211	37,744,330	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.476	0.437	0.913	
Expected Unlimited Loss to Payroll Ratio:	0.521	0.512	1.033	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.491	0.435	0.926	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.476	0.437	0.913	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.513**	**0.529**	**1.042**	
Indicated Relativity Change:				0.8%
Relativity to Statewide Average Loss to Payroll Ratio:				100.3%

Code: 4623   RHG: 4   NAICS: 31   ILDG: 4 MLDG: 4   CLASS: COSMETIC, PERSONAL CARE OR PERFUMERY PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	336,895,592	9	217	319	5,049,556	5,107,673	10,157,229	3.015
2019	363,618,851	75	255	344	7,463,828	6,826,894	14,290,722	3.930
2020	397,841,317	5	265	312	7,990,427	7,074,520	15,064,947	3.787
	1,098,355,760	89	737	975	20,503,811	19,009,086	39,512,898	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.867	1.731	3.597	
Expected Unlimited Loss to Payroll Ratio:	2.164	2.171	4.335	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.008	1.758	3.766	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.867	1.731	3.597	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**2.045**	**2.194**	**4.239**	
Indicated Relativity Change:				-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:				408.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4635　RHG: 5　NAICS: 31　　ILDG: 4　MLDG: 4　CLASS: OXYGEN OR HYDROGEN MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	191,542,460	8	32	62	1,841,801	1,186,287	3,028,088	1.581
2017	166,068,515	5	31	44	1,350,924	1,161,063	2,511,987	1.513
2018	181,386,563	7	21	45	1,510,186	732,717	2,242,903	1.237
2019	213,742,255	8	42	53	2,365,837	1,242,734	3,608,571	1.688
2020	203,259,302	0	41	62	1,819,892	1,417,889	3,237,781	1.593
	955,999,095	28	167	266	8,888,640	5,740,690	14,629,330	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.930	0.600	1.530	
Expected Unlimited Loss to Payroll Ratio:	1.025	0.811	1.835	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.930	0.616	1.546	
Credibility:	0.91	0.73		
Indicated Limited Loss to Payroll Ratio:	0.930	0.605	1.534	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**1.040**	**0.815**	**1.855**	
Indicated Relativity Change:				1.1%
Relativity to Statewide Average Loss to Payroll Ratio:				178.5%

Code: 4665　RHG: 3　NAICS: 31　　ILDG: 3　MLDG: 3　CLASS: RENDERING OR FERTILIZER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	63,460,974	4	53	76	1,467,628	976,472	2,444,100	3.851
2017	66,718,635	4	59	80	1,144,203	1,340,718	2,484,921	3.724
2018	65,314,314	3	64	82	1,625,479	890,253	2,515,732	3.852
2019	73,878,243	3	55	73	2,148,807	2,009,810	4,158,617	5.629
2020	78,432,889	0	67	101	2,578,794	1,643,287	4,222,081	5.383
	347,805,055	14	298	412	8,964,910	6,860,541	15,825,451	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.578	1.973	4.550	
Expected Unlimited Loss to Payroll Ratio:	2.676	2.418	5.094	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.525	2.052	4.576	
Credibility:	0.90	0.79		
Indicated Limited Loss to Payroll Ratio:	2.573	1.989	4.561	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**2.772**	**2.406**	**5.179**	
Indicated Relativity Change:				1.7%
Relativity to Statewide Average Loss to Payroll Ratio:				498.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code:　4683　RHG:　3　NAICS: 31　　ILDG:　1　MLDG:　3　CLASS:　VEGETABLE OIL MFG OR REFINING; COTTONSEED OIL MFG OR REFINING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	43,504,835	1	20	36	278,158	201,788	479,946	1.103
2017	44,717,305	2	16	39	326,753	333,071	659,824	1.476
2018	49,425,050	2	11	46	280,531	386,706	667,237	1.350
2019	32,849,235	1	19	16	750,578	570,230	1,320,808	4.021
2020	38,344,193	0	15	28	172,611	355,148	527,759	1.376
	208,840,618	6	81	165	1,808,631	1,846,942	3,655,573	

Adjusted Loss to Payroll Ratio:	0.866	0.884	1.750
Expected Unlimited Loss to Payroll Ratio:	1.036	1.129	2.166
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.978	0.959	1.936
Credibility:	0.50	0.48	
Indicated Limited Loss to Payroll Ratio:	0.921	0.923	1.844
Limit Factor:	1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:	**0.993**	**1.117**	**2.110**
Indicated Relativity Change:			-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:			203.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4691 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 1 CLASS: ORTHOTIC OR PROSTHETIC DEVICE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	99,722,323	3	16	53	576,004	354,832	930,836	0.933
2017	111,185,146	1	12	50	279,688	244,275	523,963	0.471
2018	102,249,719	0	13	45	313,729	269,061	582,790	0.570
2019	105,891,216	2	23	51	1,178,901	703,367	1,882,268	1.778
2020	101,232,796	0	10	53	385,396	306,330	691,726	0.683
	520,281,200	6	74	252	2,733,719	1,877,865	4,611,584	

Adjusted Loss to Payroll Ratio:		0.525	0.361	0.886
Expected Unlimited Loss to Payroll Ratio:		0.466	0.397	0.864
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.440	0.337	0.777
Credibility:		0.53	0.45	
Indicated Limited Loss to Payroll Ratio:		0.485	0.348	0.833
Limit Factor:		1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:		**0.523**	**0.421**	**0.944**
Indicated Relativity Change:				9.3%
Relativity to Statewide Average Loss to Payroll Ratio:				90.9%

Code: 4692 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: DENTAL LABORATORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	332,850,405	7	80	186	1,937,879	1,757,808	3,695,687	1.110
2017	336,060,253	8	59	211	1,392,154	1,625,710	3,017,864	0.898
2018	337,995,228	5	49	187	1,547,841	1,905,339	3,453,180	1.022
2019	308,561,088	1	53	159	1,486,438	1,309,999	2,796,437	0.906
2020	340,789,638	4	33	141	1,222,379	1,280,199	2,502,578	0.734
	1,656,256,612	25	274	884	7,586,692	7,879,055	15,465,747	

Adjusted Loss to Payroll Ratio:		0.458	0.476	0.934
Expected Unlimited Loss to Payroll Ratio:		0.526	0.593	1.118
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.496	0.503	0.999
Credibility:		0.88	0.84	
Indicated Limited Loss to Payroll Ratio:		0.463	0.480	0.943
Limit Factor:		1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:		**0.499**	**0.581**	**1.079**
Indicated Relativity Change:				-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:				103.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4717   RHG: 3   NAICS: 31   ILDG: 1 MLDG: 1 CLASS: BUTTER SUBSTITUTES MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	19,070,307	1	4	11	216,645	247,513	464,158	2.434
2017	23,644,769	0	19	41	483,753	474,916	958,669	4.054
2018	23,787,509	0	9	30	283,094	261,054	544,148	2.288
2019	22,304,742	0	6	12	162,345	202,307	364,652	1.635
2020	22,144,814	0	6	14	382,322	267,292	649,614	2.933
	110,952,141	1	44	108	1,528,159	1,453,083	2,981,242	

Adjusted Loss to Payroll Ratio:	1.377	1.310	2.687
Expected Unlimited Loss to Payroll Ratio:	1.378	1.448	2.825
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.300	1.228	2.528
Credibility:	0.44	0.41	
Indicated Limited Loss to Payroll Ratio:	1.334	1.262	2.596
Limit Factor:	1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:	**1.437**	**1.526**	**2.964**
Indicated Relativity Change:			4.9%
Relativity to Statewide Average Loss to Payroll Ratio:			285.3%

Code: 4720   RHG: 2   NAICS: 31   ILDG: 1 MLDG: 2 CLASS: SOAP OR SYNTHETIC DETERGENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	64,202,337	1	29	54	312,184	336,060	648,244	1.010
2017	75,350,909	6	34	101	861,958	548,586	1,410,544	1.872
2018	78,169,115	2	44	102	897,666	757,712	1,655,378	2.118
2019	63,451,805	0	32	78	610,198	589,598	1,199,796	1.891
2020	74,936,279	0	43	54	819,980	967,473	1,787,453	2.385
	356,110,445	9	182	389	3,501,986	3,199,429	6,701,415	

Adjusted Loss to Payroll Ratio:	0.983	0.898	1.882
Expected Unlimited Loss to Payroll Ratio:	1.109	1.120	2.229
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.058	0.984	2.042
Credibility:	0.64	0.60	
Indicated Limited Loss to Payroll Ratio:	1.010	0.933	1.943
Limit Factor:	1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:	**1.076**	**1.091**	**2.168**
Indicated Relativity Change:			-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:			208.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4740　RHG: 5　NAICS: 31　　ILDG: 3　MLDG: 3　CLASS: OIL REFINING – PETROLEUM; ASPHALT/TAR
DISTILLING/REFINING; GASOLINE RECOVERY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	700,023,174	5	53	97	2,308,269	1,207,253	3,515,522	0.502
2017	730,583,499	5	41	79	1,951,190	1,016,040	2,967,230	0.406
2018	808,028,838	9	44	82	2,847,691	1,536,111	4,383,802	0.543
2019	861,593,898	3	41	71	2,146,199	1,082,901	3,229,100	0.375
2020	888,254,540	1	51	100	2,366,276	2,132,109	4,498,385	0.506
	3,988,483,949	23	230	429	11,619,625	6,974,415	18,594,039	

Adjusted Loss to Payroll Ratio:		0.291	0.175	0.466
Expected Unlimited Loss to Payroll Ratio:		0.361	0.243	0.604
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.328	0.185	0.512
Credibility:		1.00	0.80	
Indicated Limited Loss to Payroll Ratio:		0.291	0.177	0.468
Limit Factor:		1.118	1.348	
Selected (Unlimited) Loss to Payroll Ratio:		**0.326**	**0.238**	**0.564**
Indicated Relativity Change:				-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:				54.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4771   RHG: 3   NAICS: 31   ILDG: 3 MLDG: 4 CLASS: EXPLOSIVE MFG; ROCKET PROPELLANT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	84,962,847	3	17	21	677,950	579,120	1,257,070	1.480
2017	78,796,758	0	14	29	252,871	259,387	512,258	0.650
2018	78,546,239	0	11	33	260,840	325,857	586,697	0.747
2019	91,056,931	0	6	26	29,579	123,670	153,249	0.168
2020	86,617,365	0	4	19	55,964	109,854	165,818	0.191
	419,980,140	3	52	128	1,277,204	1,397,888	2,675,092	

Adjusted Loss to Payroll Ratio:	0.304	0.333	0.637	
Expected Unlimited Loss to Payroll Ratio:	0.424	0.500	0.924	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.400	0.424	0.825	
Credibility:	0.47	0.46		
Indicated Limited Loss to Payroll Ratio:	0.355	0.383	0.738	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.383**	**0.463**	**0.846**	
Indicated Relativity Change:				-8.5%
Relativity to Statewide Average Loss to Payroll Ratio:				81.4%

Code: 4828   RHG: 3   NAICS: 31   ILDG: 3 MLDG: 3 CLASS: CHEMICAL MIXING OR REPACKAGING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	282,736,388	9	72	190	2,704,193	2,060,654	4,764,847	1.685
2017	342,972,954	11	77	186	2,345,165	1,936,463	4,281,628	1.248
2018	318,670,829	9	87	230	3,059,238	2,707,179	5,766,417	1.810
2019	333,627,567	1	96	202	2,567,318	2,108,910	4,676,228	1.402
2020	338,924,527	1	103	164	3,559,469	3,040,541	6,600,010	1.947
	1,616,932,265	31	435	972	14,235,383	11,853,748	26,089,131	

Adjusted Loss to Payroll Ratio:	0.880	0.733	1.613	
Expected Unlimited Loss to Payroll Ratio:	0.870	0.786	1.657	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.821	0.667	1.488	
Credibility:	1.00	0.94		
Indicated Limited Loss to Payroll Ratio:	0.880	0.729	1.609	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.949**	**0.882**	**1.831**	
Indicated Relativity Change:				10.5%
Relativity to Statewide Average Loss to Payroll Ratio:				176.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4829　RHG: 5　NAICS: 31　ILDG: 3　MLDG: 4　CLASS: CHEMICAL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	255,066,932	3	21	99	1,040,181	609,013	1,649,194	0.647
2017	259,855,505	3	56	98	1,459,471	983,994	2,443,465	0.940
2018	282,253,286	4	46	124	1,478,789	1,158,374	2,637,163	0.934
2019	267,797,483	2	32	115	1,233,453	890,707	2,124,160	0.793
2020	272,031,594	0	32	99	762,352	716,663	1,479,015	0.544
	1,337,004,799	12	187	535	5,974,246	4,358,751	10,332,997	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.447	0.326	0.773	
Expected Unlimited Loss to Payroll Ratio:	0.574	0.479	1.053	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.521	0.364	0.885	
Credibility:	0.82	0.68		
Indicated Limited Loss to Payroll Ratio:	0.460	0.338	0.798	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**0.514**	**0.456**	**0.970**	
Indicated Relativity Change:				-7.9%
Relativity to Statewide Average Loss to Payroll Ratio:				93.4%

Code: 4831　RHG: 4　NAICS: 31　ILDG: 3　MLDG: 3　CLASS: VITAMIN OR DIETARY SUPPLEMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	334,820,189	14	183	393	4,296,405	4,367,225	8,663,630	2.588
2018	353,521,683	4	213	387	5,071,298	4,780,266	9,851,564	2.787
2019	399,853,534	3	242	389	6,124,613	5,809,493	11,934,106	2.985
2020	421,564,317	4	215	415	5,975,870	5,775,231	11,751,101	2.787
	1,509,759,723	25	853	1,584	21,468,186	20,732,216	42,200,402	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.422	1.373	2.795	
Expected Unlimited Loss to Payroll Ratio:	1.444	1.634	3.078	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.340	1.323	2.663	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.422	1.373	2.795	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.558**	**1.740**	**3.298**	
Indicated Relativity Change:				7.2%
Relativity to Statewide Average Loss to Payroll Ratio:				317.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 4983　RHG: 5　NAICS: 31　ILDG: 3　MLDG: 4　CLASS: GASKET MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	26,440,190	1	12	17	151,854	221,908	373,762	1.414
2017	38,138,537	1	15	33	263,837	266,925	530,762	1.392
2018	40,815,111	0	17	18	305,903	283,730	589,633	1.445
2019	46,301,583	1	18	22	476,931	541,742	1,018,673	2.200
2020	35,862,816	2	15	26	679,348	1,141,063	1,820,411	5.076
	187,558,237	5	77	116	1,877,873	2,455,368	4,333,242	

Adjusted Loss to Payroll Ratio:	1.001	1.309	2.310
Expected Unlimited Loss to Payroll Ratio:	0.869	1.096	1.965
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.789	0.833	1.622
Credibility:	0.44	0.43	
Indicated Limited Loss to Payroll Ratio:	0.883	1.038	1.922
Limit Factor:	1.118	1.348	
Selected (Unlimited) Loss to Payroll Ratio:	**0.987**	**1.400**	**2.387**
Indicated Relativity Change:			21.5%
Relativity to Statewide Average Loss to Payroll Ratio:			229.8%

Code: 5020　RHG: 5　NAICS: 23　ILDG: 2　MLDG: 1　CLASS: CEILING INSTALLATION – SUSPENDED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	135,681,749	10	38	49	1,796,618	1,191,030	2,987,648	2.202
2017	144,394,413	9	39	57	1,943,049	1,478,241	3,421,290	2.369
2018	152,742,790	4	53	58	2,236,786	1,600,934	3,837,720	2.513
2019	158,029,561	5	34	34	1,868,526	1,187,992	3,056,518	1.934
2020	159,363,995	3	24	32	1,557,495	1,041,974	2,599,469	1.631
	750,212,508	31	188	230	9,402,474	6,500,171	15,902,645	

Adjusted Loss to Payroll Ratio:	1.253	0.866	2.120
Expected Unlimited Loss to Payroll Ratio:	1.336	1.070	2.406
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.175	0.722	1.897
Credibility:	0.92	0.74	
Indicated Limited Loss to Payroll Ratio:	1.247	0.830	2.076
Limit Factor:	1.118	1.348	
Selected (Unlimited) Loss to Payroll Ratio:	**1.394**	**1.118**	**2.512**
Indicated Relativity Change:			4.4%
Relativity to Statewide Average Loss to Payroll Ratio:			241.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5027　RHG: 6　NAICS: 23　　ILDG: 2　MLDG: 2　CLASS: MASONRY – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	141,722,567	11	153	151	3,712,576	3,201,224	6,913,800	4.878
2017	153,469,550	11	109	164	3,729,305	3,170,872	6,900,177	4.496
2018	155,863,107	8	141	139	4,067,614	3,111,770	7,179,384	4.606
2019	146,648,633	1	117	140	3,225,873	2,372,945	5,598,818	3.818
2020	155,611,085	4	108	131	4,107,915	3,903,339	8,011,254	5.148
	753,314,942	35	628	725	18,843,283	15,760,151	34,603,433	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.501	2.092	4.593	
Expected Unlimited Loss to Payroll Ratio:	2.754	2.707	5.461	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.398	1.744	4.142	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.501	2.092	4.593	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**2.823**	**2.962**	**5.785**	
Indicated Relativity Change:				5.9%
Relativity to Statewide Average Loss to Payroll Ratio:				556.9%

Code: 5028　RHG: 5　NAICS: 23　　ILDG: 2　MLDG: 3　CLASS: MASONRY – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	179,463,771	5	68	60	2,316,820	1,740,782	4,057,602	2.261
2017	200,117,205	5	66	109	2,167,475	1,726,759	3,894,234	1.946
2018	197,007,779	9	70	85	3,160,377	2,528,437	5,688,814	2.888
2019	216,062,863	5	70	60	3,941,224	2,203,215	6,144,439	2.844
2020	222,763,115	1	74	81	2,814,517	2,136,241	4,950,758	2.222
	1,015,414,733	25	348	395	14,400,412	10,335,434	24,735,846	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.418	1.018	2.436	
Expected Unlimited Loss to Payroll Ratio:	1.622	1.410	3.032	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.426	0.951	2.378	
Credibility:	1.00	0.94		
Indicated Limited Loss to Payroll Ratio:	1.418	1.014	2.432	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**1.586**	**1.367**	**2.952**	
Indicated Relativity Change:				-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:				284.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5029   RHG: 5   NAICS: 23   ILDG: 3 MLDG: 3 CLASS: CONCRETE OR ASPHALT SAWING OR DRILLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	67,213,621	4	29	24	986,042	699,163	1,685,205	2.507
2017	78,404,030	4	28	45	729,713	659,739	1,389,452	1.772
2018	87,371,861	2	38	35	1,668,756	1,332,823	3,001,579	3.435
2019	88,061,985	3	24	35	1,676,049	1,316,851	2,992,900	3.399
2020	77,639,788	2	26	24	1,126,750	734,255	1,861,005	2.397
	398,691,285	15	145	163	6,187,310	4,742,831	10,930,141	

Adjusted Loss to Payroll Ratio:	1.552	1.190	2.742
Expected Unlimited Loss to Payroll Ratio:	1.944	1.743	3.687
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.710	1.176	2.886
Credibility:	0.83	0.70	
Indicated Limited Loss to Payroll Ratio:	1.579	1.186	2.765
Limit Factor:	1.118	1.348	
Selected (Unlimited) Loss to Payroll Ratio:	**1.765**	**1.598**	**3.364**
Indicated Relativity Change:			-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:			323.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5040   RHG: 7   NAICS: 23   ILDG: 2 MLDG: 3   CLASS: IRON OR STEEL ERECTION – STRUCTURAL; BRIDGE BUILDING; PAINTING – STEEL STRUCTURES OR BRIDGES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	208,780,830	18	92	171	5,676,094	3,779,828	9,455,922	4.529
2018	238,042,688	17	101	261	5,148,081	3,846,156	8,994,237	3.778
2019	246,101,976	9	81	139	5,644,144	4,244,845	9,888,989	4.018
2020	291,796,851	7	94	166	6,281,748	4,895,024	11,176,772	3.830
	984,722,344	51	368	737	22,750,066	16,765,852	39,515,919	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.310	1.703	4.013	
Expected Unlimited Loss to Payroll Ratio:	2.982	2.776	5.758	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.449	1.556	4.005	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.310	1.703	4.013	
Limit Factor:	1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:	**2.762**	**2.757**	**5.519**	
Indicated Relativity Change:				-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:				531.4%

INCLUDES EXPERIENCE OF 5059 D9-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5102   RHG: 5   NAICS: 23   ILDG: 2 MLDG: 3 CLASS: IRON/STEEL/BRASS/BRONZE/ALUMINUM ERECTION; FLOOR INSTALLATION – ELEVATED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	385,258,059	16	154	263	6,295,384	5,187,869	11,483,253	2.981
2019	423,307,497	12	144	218	7,592,848	5,248,105	12,840,953	3.033
2020	413,433,199	10	157	226	6,913,695	6,315,169	13,228,864	3.200
	1,221,998,755	38	455	707	20,801,927	16,751,142	37,553,069	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.702	1.371	3.073	
Expected Unlimited Loss to Payroll Ratio:	2.009	1.854	3.863	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.767	1.251	3.018	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.702	1.371	3.073	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**1.903**	**1.848**	**3.751**	
Indicated Relativity Change:				-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:				361.1%

INCLUDES EXPERIENCE OF 5057 D9-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5107　RHG: 3　NAICS: 23　ILDG: 2　MLDG: 3　CLASS: DOOR, DOOR FRAME/PRE-GLAZED WINDOW INSTALLATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	399,973,248	22	244	340	8,431,299	5,950,077	14,381,376	3.596
2019	404,358,197	19	205	328	7,182,419	6,081,650	13,264,069	3.280
2020	416,763,532	5	224	297	7,590,228	4,852,427	12,442,655	2.986
	1,221,094,977	46	673	965	23,203,946	16,884,154	40,088,100	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.900	1.383	3.283	
Expected Unlimited Loss to Payroll Ratio:	1.985	1.866	3.852	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.814	1.407	3.221	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.900	1.383	3.283	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**2.048**	**1.673**	**3.721**	
Indicated Relativity Change:				-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:				358.2%

Code: 5108　RHG: 5　NAICS: 23　ILDG: 2　MLDG: 1　CLASS: DOOR INSTALLATION – OVERHEAD DOORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	56,837,412	8	58	67	1,750,297	1,285,335	3,035,632	5.341
2017	63,004,196	8	53	75	1,499,559	1,053,983	2,553,542	4.053
2018	64,705,804	6	59	70	1,783,222	1,256,005	3,039,227	4.697
2019	73,773,408	1	54	61	1,691,742	1,315,969	3,007,711	4.077
2020	80,030,618	2	50	73	2,682,772	1,951,511	4,634,283	5.791
	338,351,438	25	274	346	9,407,591	6,862,802	16,270,394	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.780	2.028	4.809	
Expected Unlimited Loss to Payroll Ratio:	2.830	2.429	5.259	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.488	1.639	4.128	
Credibility:	0.90	0.75		
Indicated Limited Loss to Payroll Ratio:	2.751	1.932	4.683	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**3.076**	**2.604**	**5.680**	
Indicated Relativity Change:				8.0%
Relativity to Statewide Average Loss to Payroll Ratio:				546.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5128   RHG: 6   NAICS: 81   ILDG: 3 MLDG: 1 CLASS: INSTRUMENT INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	404,701,127	5	61	140	1,771,168	1,140,229	2,911,397	0.719
2017	393,836,756	5	46	114	1,261,035	1,107,594	2,368,629	0.601
2018	414,848,683	3	48	98	1,998,486	1,046,042	3,044,528	0.734
2019	415,102,652	0	59	121	1,720,849	1,440,975	3,161,824	0.762
2020	624,611,520	0	40	101	1,212,468	910,836	2,123,304	0.340
	2,253,100,738	13	254	574	7,964,005	5,645,676	13,609,681	

Adjusted Loss to Payroll Ratio:		0.353	0.251	0.604
Expected Unlimited Loss to Payroll Ratio:		0.472	0.409	0.881
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.421	0.300	0.721
Credibility:		0.94	0.77	
Indicated Limited Loss to Payroll Ratio:		0.358	0.262	0.620
Limit Factor:		1.129	1.416	
Selected (Unlimited) Loss to Payroll Ratio:		**0.404**	**0.371**	**0.775**
Indicated Relativity Change:				-12.1%
Relativity to Statewide Average Loss to Payroll Ratio:				74.6%

EXPERIENCE RELATED TO CIRCUIT OR SEMICONDUCTOR EQUIPMENT INSTALLATION OR REPAIR TRANSFERRED TO CODE 5129.
EXPERIENCE RELATED TO PROGRAMMABLE CONTROLS INSTALLATION OR REPAIR TRANSFERRED TO CODE 5130. 5129, 5130 E1-1-18.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5129   RHG: 6   NAICS: 81   ILDG: 4 MLDG: 2 CLASS: INTEGRATED CIRCUIT/SEMICONDUCTOR PROCESSING EQUIP
INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	110,457,308	2	6	14	248,738	209,372	458,110	0.415
2017	117,226,849	0	1	25	4,625	43,902	48,527	0.041
2018	135,463,379	1	7	24	124,662	113,217	237,879	0.176
2019	199,174,932	0	2	5	12,687	80,226	92,913	0.047
2020	189,966,235	0	4	24	329,196	658,370	987,566	0.520
	752,288,703	3	20	92	719,907	1,105,087	1,824,995	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.096	0.147	0.243	
Expected Unlimited Loss to Payroll Ratio:	0.135	0.151	0.286	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.120	0.111	0.231	
Credibility:	0.37	0.33		
Indicated Limited Loss to Payroll Ratio:	0.111	0.123	0.234	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**0.125**	**0.174**	**0.300**	
Indicated Relativity Change:				4.8%
Relativity to Statewide Average Loss to Payroll Ratio:				28.8%

E1-1-18 INCLUDES EXPERIENCE OF 5128

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5130   RHG: 6   NAICS: 23   ILDG: 4 MLDG: 2 CLASS: PROGRAMMABLE CONTROLS/BLDG AUTOMATION/ENERGY MGMT INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	169,775,983	2	10	36	380,706	319,599	700,305	0.412
2017	175,186,939	3	10	38	486,748	469,676	956,424	0.546
2018	221,630,858	5	15	36	1,206,215	1,119,501	2,325,716	1.049
2019	207,200,828	1	19	40	955,041	493,911	1,448,952	0.699
2020	202,621,774	1	18	32	1,193,413	846,833	2,040,246	1.007
	976,416,382	12	72	182	4,222,123	3,249,520	7,471,643	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.432	0.333	0.765	
Expected Unlimited Loss to Payroll Ratio:	0.431	0.358	0.789	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.376	0.231	0.606	
Credibility:	0.65	0.52		
Indicated Limited Loss to Payroll Ratio:	0.412	0.284	0.696	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**0.465**	**0.402**	**0.868**	
Indicated Relativity Change:				9.9%
Relativity to Statewide Average Loss to Payroll Ratio:				83.5%

E1-1-18 INCLUDES EXPERIENCE OF 5128

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5140   RHG: 5   NAICS: 23   ILDG: 1   MLDG: 2   CLASS: ELECTRICAL WIRING – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,599,212,336	29	365	540	15,337,999	10,175,260	25,513,259	0.982
2019	2,939,837,591	32	375	506	19,681,330	13,571,516	33,252,846	1.131
2020	2,967,085,650	14	383	479	18,333,925	13,486,308	31,820,233	1.072
	8,506,135,577	75	1,123	1,525	53,353,254	37,233,084	90,586,339	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.627	0.438	1.065	
Expected Unlimited Loss to Payroll Ratio:	0.610	0.541	1.151	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.537	0.365	0.901	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.627	0.438	1.065	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**0.701**	**0.590**	**1.291**	
Indicated Relativity Change:				12.2%
Relativity to Statewide Average Loss to Payroll Ratio:				124.3%

Code: 5146   RHG: 4   NAICS: 23   ILDG: 2   MLDG: 2   CLASS: CABINET OR FIXTURES; SIGN INSTALLATION OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,020,371,071	41	490	802	16,021,239	12,679,324	28,700,563	2.813
2019	1,002,143,045	18	517	584	16,192,077	11,701,140	27,893,217	2.783
2020	942,947,246	8	486	564	17,214,225	11,700,552	28,914,777	3.066
	2,965,461,362	67	1,493	1,950	49,427,540	36,081,016	85,508,557	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.667	1.217	2.883	
Expected Unlimited Loss to Payroll Ratio:	1.755	1.439	3.194	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.577	1.035	2.612	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.667	1.217	2.883	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.826**	**1.542**	**3.368**	
Indicated Relativity Change:				5.5%
Relativity to Statewide Average Loss to Payroll Ratio:				324.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5160   RHG: 7   NAICS: 23   ILDG: 4 MLDG: 2 CLASS: ELEVATOR ERECTION OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	354,173,158	10	42	63	2,731,436	1,744,205	4,475,641	1.264
2017	369,663,538	4	37	69	1,064,857	802,542	1,867,399	0.505
2018	392,978,295	2	37	51	2,060,123	836,313	2,896,436	0.737
2019	356,299,803	3	33	53	1,250,205	921,137	2,171,342	0.609
2020	391,977,525	2	27	54	2,779,299	1,435,296	4,214,595	1.075
	1,865,092,318	21	176	290	9,885,921	5,739,493	15,625,414	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.530	0.308	0.838	
Expected Unlimited Loss to Payroll Ratio:	0.662	0.496	1.159	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.544	0.278	0.822	
Credibility:	0.97	0.73		
Indicated Limited Loss to Payroll Ratio:	0.530	0.300	0.830	
Limit Factor:	1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:	**0.634**	**0.486**	**1.120**	
Indicated Relativity Change:				-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:				107.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5183   RHG: 4   NAICS: 23   ILDG: 2   MLDG: 2   CLASS: PLUMBING/REFRIGERATION EQUIP/HEATING OR A/C
EQUIPMENT – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,268,174,694	66	812	1,247	23,555,072	19,054,065	42,609,137	3.360
2019	1,221,235,532	33	778	1,103	23,103,588	18,657,239	41,760,827	3.420
2020	1,294,514,724	9	844	1,156	26,790,078	19,429,312	46,219,390	3.570
	3,783,924,950	108	2,434	3,506	73,448,738	57,140,616	130,589,354	

Adjusted Loss to Payroll Ratio:	1.941	1.510	3.451
Expected Unlimited Loss to Payroll Ratio:	2.071	1.921	3.992
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.861	1.382	3.243
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	1.941	1.510	3.451
Limit Factor:	1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:	**2.127**	**1.914**	**4.041**
Indicated Relativity Change:			1.2%
Relativity to Statewide Average Loss to Payroll Ratio:			389.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5184   RHG: 6   NAICS: 23   ILDG: 3 MLDG: 2 CLASS: STEAM PIPE OR BOILER INSULATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	93,395,139	3	11	26	922,175	290,790	1,212,965	1.299
2017	117,018,677	1	17	24	747,249	399,721	1,146,970	0.980
2018	124,239,824	0	15	13	709,237	329,192	1,038,429	0.836
2019	111,617,873	0	13	23	593,649	399,739	993,388	0.890
2020	108,048,759	0	11	22	934,573	504,815	1,439,388	1.332
	554,320,272	4	67	108	3,906,884	1,924,257	5,831,141	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.705	0.347	1.052	
Expected Unlimited Loss to Payroll Ratio:	0.765	0.524	1.289	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.666	0.338	1.004	
Credibility:	0.65	0.49		
Indicated Limited Loss to Payroll Ratio:	0.691	0.342	1.034	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**0.780**	**0.485**	**1.265**	
Indicated Relativity Change:				-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:				121.8%

Code: 5185   RHG: 5   NAICS: 23   ILDG: 1 MLDG: 2 CLASS: AUTOMATIC SPRINKLER INSTALLATION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	158,517,343	9	80	149	1,738,204	1,423,728	3,161,932	1.995
2017	153,319,530	4	70	139	1,861,476	1,519,163	3,380,639	2.205
2018	148,165,383	5	80	133	2,271,036	1,602,335	3,873,371	2.614
2019	158,268,177	5	90	127	2,462,491	1,905,236	4,367,727	2.760
2020	171,104,967	4	73	119	2,124,066	1,790,779	3,914,845	2.288
	789,375,400	27	393	667	10,457,274	8,241,243	18,698,516	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.325	1.044	2.369	
Expected Unlimited Loss to Payroll Ratio:	1.550	1.477	3.027	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.363	0.997	2.360	
Credibility:	0.99	0.86		
Indicated Limited Loss to Payroll Ratio:	1.325	1.038	2.363	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**1.481**	**1.399**	**2.880**	
Indicated Relativity Change:				-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:				277.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5186   RHG: 3   NAICS: 23   ILDG: 2   MLDG: 1   CLASS: AUTOMATIC SPRINKLER INSTALLATION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	218,937,606	8	48	60	2,585,707	1,586,585	4,172,292	1.906
2017	256,702,290	4	32	66	1,691,296	917,734	2,609,030	1.016
2018	283,741,581	3	33	59	1,137,561	687,771	1,825,332	0.643
2019	308,697,556	4	47	74	2,966,291	1,747,213	4,713,504	1.527
2020	278,745,800	0	52	69	1,429,133	761,118	2,190,251	0.786
	1,346,824,833	19	212	328	9,809,988	5,700,421	15,510,409	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.728	0.423	1.152	
Expected Unlimited Loss to Payroll Ratio:	0.818	0.519	1.337	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.747	0.391	1.139	
Credibility:	0.97	0.74		
Indicated Limited Loss to Payroll Ratio:	0.729	0.415	1.144	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.786**	**0.502**	**1.288**	
Indicated Relativity Change:				-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:				124.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5187   RHG: 6   NAICS: 23   ILDG: 1 MLDG: 1   CLASS: PLUMBING/REFRIGERATION EQUIP/HEATING OR A/C
EQUIPMENT – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,436,238,662	57	510	722	21,942,697	14,253,412	36,196,109	1.486
2019	2,683,428,170	41	554	744	25,411,319	16,145,523	41,556,842	1.549
2020	2,674,315,771	21	593	692	24,839,205	16,101,364	40,940,569	1.531
	7,793,982,603	119	1,657	2,158	72,193,222	46,500,298	118,693,520	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.926	0.597	1.523	
Expected Unlimited Loss to Payroll Ratio:	0.989	0.768	1.757	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.861	0.495	1.356	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.926	0.597	1.523	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**1.045**	**0.845**	**1.890**	
Indicated Relativity Change:				7.6%
Relativity to Statewide Average Loss to Payroll Ratio:				182.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5190   RHG: 6   NAICS: 23   ILDG: 1 MLDG: 1 CLASS: ELECTRICAL WIRING – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,483,934,657	37	506	779	17,489,853	14,734,243	32,224,096	2.172
2019	1,487,590,032	34	460	702	17,224,191	13,846,486	31,070,677	2.089
2020	1,435,836,987	10	494	603	17,160,517	12,067,575	29,228,092	2.036
	4,407,361,676	81	1,460	2,084	51,874,562	40,648,303	92,522,865	

Adjusted Loss to Payroll Ratio:	1.177	0.922	2.099
Expected Unlimited Loss to Payroll Ratio:	1.218	1.239	2.457
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.060	0.798	1.858
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	1.177	0.922	2.099
Limit Factor:	1.129	1.416	
Selected (Unlimited) Loss to Payroll Ratio:	**1.328**	**1.306**	**2.634**
Indicated Relativity Change:			7.2%
Relativity to Statewide Average Loss to Payroll Ratio:			253.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5191   RHG: 5   NAICS: 81   ILDG: 3 MLDG: 3 CLASS: OFFICE MACHINE OR POS EQUIPMENT INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	897,467,589	18	185	300	4,746,705	4,579,599	9,326,304	1.039
2018	879,456,828	8	178	242	4,932,714	3,965,118	8,897,832	1.012
2019	763,956,141	6	167	232	6,556,141	4,297,703	10,853,844	1.421
2020	713,693,816	4	110	155	5,586,784	5,205,898	10,792,682	1.512
	3,254,574,375	36	640	929	21,822,344	18,048,317	39,870,662	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.671	0.555	1.225	
Expected Unlimited Loss to Payroll Ratio:	0.710	0.677	1.387	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.639	0.520	1.160	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.671	0.555	1.225	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**0.750**	**0.748**	**1.497**	
Indicated Relativity Change:				8.0%
Relativity to Statewide Average Loss to Payroll Ratio:				144.1%

EXPERIENCE RELATED TO CIRCUIT OR COMPUTER OR TELEPHONE INSTALLATION OR REPAIR TRANSFERRED TO CODE 5193; 5193 E1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5192   RHG: 3   NAICS: 44   ILDG: 4 MLDG: 4 CLASS: VENDING OR COIN-OPERATED MACHINES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	153,999,803	12	56	220	2,756,815	1,869,309	4,626,124	3.004
2017	177,067,904	4	75	184	1,455,155	1,425,288	2,880,443	1.627
2018	218,165,991	10	98	250	3,192,764	2,873,743	6,066,507	2.781
2019	218,390,628	3	81	121	2,694,001	2,333,296	5,027,297	2.302
2020	181,157,996	2	51	101	2,077,415	1,646,069	3,723,484	2.055
	948,782,322	31	361	876	12,176,151	10,147,705	22,323,856	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.283	1.070	2.353	
Expected Unlimited Loss to Payroll Ratio:	1.420	1.388	2.808	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.320	1.181	2.501	
Credibility:	1.00	0.95		
Indicated Limited Loss to Payroll Ratio:	1.283	1.075	2.359	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.383**	**1.301**	**2.684**	
Indicated Relativity Change:				-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:				258.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5193   RHG: 5   NAICS: 23   ILDG: 4   MLDG: 3   CLASS: COMPUTER/TELEPHONE SYSTEM/EQUIPMENT INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,051,174,141	8	120	220	3,057,574	2,458,243	5,515,817	0.525
2017	985,272,568	5	102	183	2,916,319	2,791,551	5,707,870	0.579
2018	1,050,214,499	3	89	183	2,854,686	2,261,395	5,116,081	0.487
2019	1,162,375,668	4	97	217	2,841,339	3,229,025	6,070,364	0.522
2020	1,239,189,421	2	98	141	4,404,786	2,648,457	7,053,243	0.569
	5,488,226,297	22	506	944	16,074,704	13,388,672	29,463,375	

Adjusted Loss to Payroll Ratio:	0.293	0.244	0.537
Expected Unlimited Loss to Payroll Ratio:	0.340	0.360	0.700
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.299	0.243	0.542
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.293	0.244	0.537
Limit Factor:	1.118	1.348	
Selected (Unlimited) Loss to Payroll Ratio:	**0.327**	**0.329**	**0.656**
Indicated Relativity Change:			-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:			63.2%

E1-1-18 INCLUDES EXPERIENCE OF 5191

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5195   RHG: 3   NAICS: 23   ILDG: 2 MLDG: 2 CLASS: COMMUNICATIONS CABLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	294,707,195	6	121	137	2,518,216	2,431,234	4,949,450	1.679
2017	318,673,184	7	121	151	3,001,004	2,443,567	5,444,571	1.709
2018	346,459,460	12	93	115	3,696,577	3,026,750	6,723,327	1.941
2019	347,492,833	5	72	108	2,575,155	2,118,058	4,693,213	1.351
2020	316,388,047	0	84	89	2,967,518	1,924,635	4,892,153	1.546
	1,623,720,719	30	491	600	14,758,470	11,944,244	26,702,714	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.909	0.736	1.645	
Expected Unlimited Loss to Payroll Ratio:	0.977	0.914	1.891	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.892	0.689	1.582	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.909	0.735	1.644	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.979**	**0.890**	**1.869**	
Indicated Relativity Change:				-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:				180.0%

Code: 5201   RHG: 3   NAICS: 23   ILDG: 3 MLDG: 3 CLASS: CONCRETE OR CEMENT WORK – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	653,321,939	44	538	644	15,188,061	13,753,782	28,941,843	4.430
2019	661,909,362	35	525	556	19,273,325	14,933,988	34,207,313	5.168
2020	783,601,867	19	539	588	22,286,264	16,753,822	39,040,086	4.982
	2,098,833,168	98	1,602	1,788	56,747,650	45,441,592	102,189,242	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.704	2.165	4.869	
Expected Unlimited Loss to Payroll Ratio:	2.931	2.667	5.599	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.679	2.011	4.689	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.704	2.165	4.869	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**2.914**	**2.619**	**5.533**	
Indicated Relativity Change:				-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:				532.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5205   RHG: 7   NAICS: 23   ILDG: 2 MLDG: 3 CLASS: CONCRETE OR CEMENT WORK – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,290,669,884	39	363	492	17,529,554	14,023,902	31,553,456	2.445
2019	1,441,538,126	34	380	496	20,001,823	12,824,155	32,825,978	2.277
2020	1,360,404,626	17	338	353	17,405,423	11,571,241	28,976,664	2.130
	4,092,612,636	90	1,081	1,341	54,936,800	38,419,297	93,356,097	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.342	0.939	2.281	
Expected Unlimited Loss to Payroll Ratio:	1.555	1.545	3.100	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.277	0.866	2.143	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.342	0.939	2.281	
Limit Factor:	1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:	**1.605**	**1.520**	**3.125**	
Indicated Relativity Change:				0.8%
Relativity to Statewide Average Loss to Payroll Ratio:				300.9%

Code: 5212   RHG: 6   NAICS: 23   ILDG: 2 MLDG: 2 CLASS: CONCRETE PUMPING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	42,956,334	5	18	19	738,668	521,260	1,259,928	2.933
2017	47,127,807	1	14	20	377,557	384,782	762,339	1.618
2018	51,271,750	3	18	18	1,126,990	1,131,481	2,258,471	4.405
2019	53,660,646	1	9	26	407,289	229,508	636,797	1.187
2020	53,483,139	0	23	14	1,803,315	857,638	2,660,953	4.975
	248,499,676	10	82	97	4,453,820	3,124,669	7,578,488	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.792	1.257	3.050	
Expected Unlimited Loss to Payroll Ratio:	1.674	1.867	3.541	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.457	1.203	2.660	
Credibility:	0.64	0.59		
Indicated Limited Loss to Payroll Ratio:	1.673	1.235	2.908	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**1.888**	**1.749**	**3.636**	
Indicated Relativity Change:				2.7%
Relativity to Statewide Average Loss to Payroll Ratio:				350.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5213   RHG: 6   NAICS: 23   ILDG: 3 MLDG: 3 CLASS: CONCRETE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,368,923,817	50	421	691	23,962,587	15,814,991	39,777,578	2.906
2019	1,457,164,985	31	350	623	20,168,264	14,311,658	34,479,922	2.366
2020	1,327,822,181	10	334	454	17,778,692	13,395,224	31,173,916	2.348
	4,153,910,983	91	1,105	1,768	61,909,543	43,521,873	105,431,417	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.490	1.048	2.538	
Expected Unlimited Loss to Payroll Ratio:	1.726	1.495	3.221	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.502	0.963	2.465	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.490	1.048	2.538	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**1.682**	**1.483**	**3.165**	
Indicated Relativity Change:				-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:				304.7%

Code: 5214   RHG: 3   NAICS: 23   ILDG: 2 MLDG: 4 CLASS: CONCRETE OR CEMENT WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	116,474,791	5	56	80	1,767,928	1,760,944	3,528,872	3.030
2017	148,233,607	9	64	81	2,787,477	2,413,769	5,201,246	3.509
2018	145,486,613	2	60	73	1,729,741	1,647,016	3,376,757	2.321
2019	144,704,171	5	52	64	2,304,738	1,640,296	3,945,034	2.726
2020	143,486,790	0	41	44	2,216,651	1,328,809	3,545,460	2.471
	698,385,971	21	273	342	10,806,536	8,790,833	19,597,369	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.547	1.259	2.806	
Expected Unlimited Loss to Payroll Ratio:	1.642	1.553	3.194	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.500	1.170	2.671	
Credibility:	0.98	0.88		
Indicated Limited Loss to Payroll Ratio:	1.547	1.248	2.795	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.667**	**1.510**	**3.177**	
Indicated Relativity Change:				-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:				305.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5222   RHG: 6   NAICS: 23   ILDG: 2 MLDG: 3 CLASS: CONCRETE CONSTRUCTION – BRIDGES; CHIMNEY CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	169,328,582	4	21	53	1,697,044	1,132,056	2,829,100	1.671
2017	124,014,220	7	30	38	2,388,827	1,754,234	4,143,061	3.341
2018	121,545,381	2	15	41	1,631,618	988,413	2,620,031	2.156
2019	145,041,211	2	33	55	2,152,818	1,733,604	3,886,422	2.680
2020	173,390,289	1	36	45	2,218,304	1,491,981	3,710,285	2.140
	733,319,683	16	135	232	10,088,611	7,100,287	17,188,898	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.376	0.968	2.344	
Expected Unlimited Loss to Payroll Ratio:	1.878	1.841	3.719	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.635	1.186	2.821	
Credibility:	1.00	0.90		
Indicated Limited Loss to Payroll Ratio:	1.376	0.990	2.366	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**1.553**	**1.402**	**2.954**	
Indicated Relativity Change:				-20.6%
Relativity to Statewide Average Loss to Payroll Ratio:				284.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5225   RHG: 6   NAICS: 23   ILDG: 2 MLDG: 2 CLASS: REINFORCING STEEL INSTALLATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	227,547,940	12	69	115	3,331,277	1,892,269	5,223,546	2.296
2017	291,181,340	21	123	213	6,919,911	5,324,905	12,244,816	4.205
2018	312,192,243	18	118	166	6,289,754	3,977,851	10,267,605	3.289
2019	311,299,245	6	100	132	4,815,094	2,271,846	7,086,940	2.277
2020	312,809,470	4	91	147	4,008,883	3,468,767	7,477,650	2.390
	1,455,030,238	61	501	773	25,364,920	16,935,637	42,300,556	

Adjusted Loss to Payroll Ratio:		1.743	1.164	2.907
Expected Unlimited Loss to Payroll Ratio:		2.107	1.582	3.689
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.835	1.019	2.854
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		1.743	1.164	2.907
Limit Factor:		1.129	1.416	
Selected (Unlimited) Loss to Payroll Ratio:		**1.967**	**1.648**	**3.615**
Indicated Relativity Change:				-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:				348.1%

Code: 5348   RHG: 2   NAICS: 23   ILDG: 2 MLDG: 2 CLASS: TILE, STONE, MOSAIC OR TERRAZZO WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	650,804,337	31	367	403	12,258,531	9,701,804	21,960,335	3.374
2019	685,652,684	21	333	382	11,498,750	9,114,556	20,613,306	3.006
2020	687,703,572	8	320	327	10,688,646	8,165,382	18,854,028	2.742
	2,024,160,593	60	1,020	1,112	34,445,928	26,981,742	61,427,670	

Adjusted Loss to Payroll Ratio:		1.702	1.333	3.035
Expected Unlimited Loss to Payroll Ratio:		1.781	1.517	3.298
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.646	1.184	2.830
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		1.702	1.333	3.035
Limit Factor:		1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:		**1.814**	**1.559**	**3.373**
Indicated Relativity Change:				2.3%
Relativity to Statewide Average Loss to Payroll Ratio:				324.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5403   RHG: 6   NAICS: 23   ILDG: 2   MLDG: 2   CLASS: CARPENTRY – NOC – LOW WAGE
Code: 5632   RHG: 6   NAICS: 23   ILDG: 2   MLDG: 2   CLASS: STEEL FRAMING – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,641,414,377	158	1,487	2,144	57,171,281	47,816,954	104,988,235	6.396
2019	1,549,016,770	123	1,320	1,725	55,145,507	49,202,598	104,348,105	6.736
2020	1,732,788,750	69	1,452	1,637	56,377,748	49,907,721	106,285,469	6.134
	4,923,219,897	350	4,259	5,506	168,694,535	146,927,273	315,621,808	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	3.427	2.984	6.411	
Expected Unlimited Loss to Payroll Ratio:	3.918	4.373	8.291	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	3.411	2.818	6.228	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	3.427	2.984	6.411	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**3.867**	**4.225**	**8.092**	
Indicated Relativity Change:				-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:				779.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5432   RHG: 5   NAICS: 23   ILDG: 1   MLDG: 2   CLASS: CARPENTRY – NOC – HIGH WAGE
Code: 5633   RHG: 5   NAICS: 23   ILDG: 1   MLDG: 2   CLASS: STEEL FRAMING – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,394,829,488	93	767	973	33,353,343	27,848,452	61,201,795	2.556
2019	2,573,921,415	82	774	964	39,001,929	29,980,055	68,981,984	2.680
2020	2,445,438,544	41	680	774	34,712,341	28,082,464	62,794,805	2.568
	7,414,189,447	216	2,221	2,711	107,067,612	85,910,970	192,978,583	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.444	1.159	2.603	
Expected Unlimited Loss to Payroll Ratio:	1.560	1.581	3.141	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.372	1.067	2.438	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.444	1.159	2.603	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**1.615**	**1.562**	**3.177**	
Indicated Relativity Change:				1.1%
Relativity to Statewide Average Loss to Payroll Ratio:				305.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5436   RHG: 2   NAICS: 23   ILDG: 2 MLDG: 3   CLASS: HARDWOOD FLOOR LAYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	119,382,692	5	71	58	1,505,372	1,353,351	2,858,723	2.395
2017	115,526,793	9	51	56	1,859,438	1,437,198	3,296,636	2.854
2018	134,226,133	8	84	71	3,064,271	1,811,944	4,876,215	3.633
2019	128,071,040	1	45	48	1,784,602	1,483,401	3,268,003	2.552
2020	133,929,685	1	68	47	2,550,354	2,001,278	4,551,632	3.399
	631,136,343	24	319	280	10,764,037	8,087,172	18,851,208	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.706	1.281	2.987	
Expected Unlimited Loss to Payroll Ratio:	1.780	1.356	3.135	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.645	1.058	2.702	
Credibility:	0.98	0.81		
Indicated Limited Loss to Payroll Ratio:	1.704	1.239	2.943	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**1.817**	**1.449**	**3.266**	
Indicated Relativity Change:				4.2%
Relativity to Statewide Average Loss to Payroll Ratio:				314.4%

Code: 5443   RHG: 4   NAICS: 23   ILDG: 1 MLDG: 1   CLASS: LATHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	179,979,903	3	112	123	1,783,196	2,007,724	3,790,920	2.106
2017	192,453,553	10	112	189	3,015,484	2,502,825	5,518,309	2.867
2018	227,130,088	13	148	253	3,991,695	3,438,439	7,430,134	3.271
2019	239,677,613	9	134	205	3,880,564	4,102,757	7,983,321	3.331
2020	230,365,374	1	117	139	4,699,230	2,912,063	7,611,293	3.304
	1,069,606,531	36	623	909	17,370,167	14,963,808	32,333,975	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.624	1.399	3.023	
Expected Unlimited Loss to Payroll Ratio:	1.689	1.887	3.576	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.518	1.358	2.876	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.624	1.399	3.023	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.779**	**1.773**	**3.552**	
Indicated Relativity Change:				-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:				342.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5446　RHG: 3　NAICS: 23　　ILDG: 1　MLDG: 2　CLASS: WALLBOARD INSTALLATION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	965,792,519	42	588	682	17,762,058	13,925,972	31,688,030	3.281
2019	990,921,198	38	618	661	22,069,543	16,683,647	38,753,190	3.911
2020	1,053,013,515	15	583	557	21,030,570	18,017,787	39,048,357	3.708
	3,009,727,232	95	1,789	1,900	60,862,170	48,627,406	109,489,576	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.022	1.616	3.638	
Expected Unlimited Loss to Payroll Ratio:	2.094	1.921	4.015	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.913	1.448	3.361	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.022	1.616	3.638	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**2.179**	**1.955**	**4.134**	
Indicated Relativity Change:				3.0%
Relativity to Statewide Average Loss to Payroll Ratio:				398.0%

Code: 5447　RHG: 6　NAICS: 23　　ILDG: 2　MLDG: 3　CLASS: WALLBOARD INSTALLATION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,197,974,313	33	208	278	11,776,025	8,232,942	20,008,967	1.670
2019	1,450,982,612	26	239	261	13,360,956	8,080,827	21,441,783	1.478
2020	1,260,881,276	14	233	271	16,001,876	8,552,874	24,554,750	1.947
	3,909,838,201	73	680	810	41,138,857	24,866,643	66,005,501	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.052	0.636	1.688	
Expected Unlimited Loss to Payroll Ratio:	1.024	0.808	1.833	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.891	0.521	1.412	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.052	0.636	1.688	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**1.187**	**0.900**	**2.088**	
Indicated Relativity Change:				13.9%
Relativity to Statewide Average Loss to Payroll Ratio:				201.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5467 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 1 CLASS: GLAZIERS – AWAY FROM SHOP – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	94,834,402	8	84	104	2,731,689	2,109,228	4,840,917	5.105
2017	106,897,846	10	67	115	2,664,976	2,023,093	4,688,069	4.386
2018	106,994,280	7	73	90	3,275,767	2,189,452	5,465,219	5.108
2019	110,077,734	2	73	110	2,153,631	1,886,122	4,039,753	3.670
2020	127,332,419	3	74	81	2,794,635	1,988,332	4,782,967	3.756
	546,136,680	30	371	500	13,620,698	10,196,226	23,816,924	

Adjusted Loss to Payroll Ratio:		2.494	1.867	4.361
Expected Unlimited Loss to Payroll Ratio:		2.722	2.280	5.002
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		2.446	1.641	4.086
Credibility:		1.00	0.91	
Indicated Limited Loss to Payroll Ratio:		2.494	1.847	4.341
Limit Factor:		1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:		**2.732**	**2.341**	**5.073**
Indicated Relativity Change:				1.4%
Relativity to Statewide Average Loss to Payroll Ratio:				488.4%

Code: 5470 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: GLAZIERS – AWAY FROM SHOP – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	160,718,981	8	34	68	2,056,423	1,262,007	3,318,430	2.065
2017	177,545,183	5	44	55	2,745,296	1,612,466	4,357,762	2.454
2018	182,294,812	2	34	49	1,230,758	695,317	1,926,075	1.057
2019	204,804,776	7	42	52	2,371,796	1,301,434	3,673,230	1.794
2020	217,696,939	3	45	51	2,070,118	1,107,496	3,177,614	1.460
	943,060,692	25	199	275	10,474,391	5,978,719	16,453,110	

Adjusted Loss to Payroll Ratio:		1.111	0.634	1.745
Expected Unlimited Loss to Payroll Ratio:		1.189	0.823	2.011
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.068	0.592	1.660
Credibility:		0.97	0.75	
Indicated Limited Loss to Payroll Ratio:		1.109	0.624	1.733
Limit Factor:		1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:		**1.215**	**0.790**	**2.006**
Indicated Relativity Change:				-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:				193.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5473   RHG: 6   NAICS: 56   ILDG: 4   MLDG: 4   CLASS: ASBESTOS ABATEMENT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	151,549,027	19	78	146	4,360,850	2,901,361	7,262,211	4.792
2018	174,249,904	15	89	173	4,088,858	3,654,977	7,743,835	4.444
2019	191,795,152	15	99	183	6,220,724	5,492,339	11,713,063	6.107
2020	184,625,399	6	112	133	5,725,849	5,542,981	11,268,830	6.104
	702,219,482	55	378	635	20,396,281	17,591,658	37,987,938	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.905	2.505	5.410	
Expected Unlimited Loss to Payroll Ratio:	3.445	3.533	6.978	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	3.041	2.509	5.550	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.905	2.505	5.410	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**3.278**	**3.547**	**6.825**	
Indicated Relativity Change:				-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:				657.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5474   RHG: 5   NAICS: 23   ILDG: 2 MLDG: 2 CLASS: PAINTING; WATERPROOFING; PAINTING/WALLPAPER
INSTALLATION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	943,385,309	78	633	667	22,714,969	21,435,290	44,150,259	4.680
2019	946,271,125	49	594	622	21,378,330	19,549,824	40,928,154	4.325
2020	988,993,258	29	626	527	26,195,274	24,209,587	50,404,861	5.097
	2,878,649,692	156	1,853	1,816	70,288,573	65,194,701	135,483,273	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.442	2.265	4.706	
Expected Unlimited Loss to Payroll Ratio:	2.582	2.892	5.474	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.271	1.951	4.222	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.442	2.265	4.706	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**2.730**	**3.053**	**5.783**	
Indicated Relativity Change:				5.6%
Relativity to Statewide Average Loss to Payroll Ratio:				556.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5479   RHG: 4   NAICS: 23   ILDG: 3 MLDG: 3 CLASS: INSULATION WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	141,600,224	5	95	164	2,706,473	2,097,961	4,804,434	3.393
2017	150,058,194	11	94	172	3,765,616	3,388,992	7,154,608	4.768
2018	176,666,108	6	85	184	2,989,398	2,160,838	5,150,236	2.915
2019	196,411,741	5	86	170	1,576,142	2,095,346	3,671,488	1.869
2020	214,098,968	1	71	147	2,484,581	2,045,154	4,529,735	2.116
	878,835,235	28	431	837	13,522,210	11,788,291	25,310,501	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.539	1.341	2.880	
Expected Unlimited Loss to Payroll Ratio:	1.904	1.896	3.800	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.711	1.364	3.075	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.539	1.341	2.880	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.686**	**1.700**	**3.386**	
Indicated Relativity Change:				-10.9%
Relativity to Statewide Average Loss to Payroll Ratio:				326.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code:　5482　RHG:　7　NAICS: 23　　ILDG:　2　MLDG: 2　CLASS:　PAINTING; WATERPROOFING; PAINTING/WALLPAPER
INSTALLATION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	861,271,822	27	246	260	12,163,954	7,793,827	19,957,781	2.317
2019	954,341,037	25	277	250	15,007,631	10,384,593	25,392,224	2.661
2020	885,578,119	10	192	206	11,312,544	7,874,589	19,187,133	2.167
	2,701,190,978	62	715	716	38,484,129	26,053,009	64,537,138	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.425	0.965	2.389	
Expected Unlimited Loss to Payroll Ratio:	1.776	1.548	3.324	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.458	0.868	2.326	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.425	0.965	2.389	
Limit Factor:	1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:	**1.703**	**1.562**	**3.265**	
Indicated Relativity Change:				-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:				314.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5484　RHG: 3　NAICS: 23　ILDG: 2　MLDG: 2　CLASS: PLASTERING OR STUCCO WORK – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	213,547,927	22	239	314	7,571,460	7,378,190	14,949,650	7.001
2019	216,802,236	9	241	241	7,450,162	7,567,276	15,017,438	6.927
2020	232,008,569	10	228	195	7,698,172	6,990,857	14,689,029	6.331
	662,358,732	41	708	750	22,719,794	21,936,324	44,656,118	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	3.430	3.312	6.742	
Expected Unlimited Loss to Payroll Ratio:	3.747	4.109	7.856	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	3.424	3.097	6.521	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	3.430	3.312	6.742	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**3.696**	**4.007**	**7.703**	
Indicated Relativity Change:				-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:				741.6%

Code: 5485　RHG: 7　NAICS: 23　ILDG: 1　MLDG: 2　CLASS: PLASTERING OR STUCCO WORK – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	116,127,880	11	46	72	2,148,056	1,382,830	3,530,886	3.041
2017	129,692,990	9	53	70	2,067,972	1,989,335	4,057,307	3.128
2018	148,112,635	12	42	59	2,306,250	1,684,492	3,990,742	2.694
2019	172,665,624	4	51	57	3,334,197	2,032,708	5,366,905	3.108
2020	169,911,361	0	56	65	2,299,131	2,001,970	4,301,101	2.531
	736,510,489	36	248	323	12,155,605	9,091,335	21,246,939	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.650	1.234	2.885	
Expected Unlimited Loss to Payroll Ratio:	1.933	2.006	3.939	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.588	1.124	2.712	
Credibility:	1.00	0.88		
Indicated Limited Loss to Payroll Ratio:	1.650	1.221	2.872	
Limit Factor:	1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:	**1.973**	**1.978**	**3.951**	
Indicated Relativity Change:				0.3%
Relativity to Statewide Average Loss to Payroll Ratio:				380.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5506   RHG: 6   NAICS: 23   ILDG: 2 MLDG: 2   CLASS: STREET OR ROAD CONSTRUCTION – PAVING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	499,412,407	16	138	182	5,214,245	3,808,456	9,022,701	1.807
2018	513,403,097	13	153	177	8,218,811	4,627,734	12,846,545	2.502
2019	593,915,346	6	169	164	8,273,928	6,217,255	14,491,183	2.440
2020	646,995,688	7	166	186	7,364,311	5,431,685	12,795,996	1.978
	2,253,726,538	42	626	709	29,071,295	20,085,130	49,156,424	

	INDEMNITY	MEDICAL	TOTAL
Adjusted Loss to Payroll Ratio:	1.290	0.891	2.181
Expected Unlimited Loss to Payroll Ratio:	1.517	1.251	2.768
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.321	0.806	2.127
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	1.290	0.891	2.181
Limit Factor:	1.129	1.416	
Selected (Unlimited) Loss to Payroll Ratio:	**1.456**	**1.262**	**2.718**
Indicated Relativity Change:			-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:			261.6%

Code: 5507   RHG: 7   NAICS: 23   ILDG: 1 MLDG: 2   CLASS: STREET OR ROAD CONSTRUCTION – GRADING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	465,859,730	7	114	152	4,869,722	3,708,186	8,577,908	1.841
2018	500,960,345	12	83	149	4,657,958	3,141,903	7,799,861	1.557
2019	566,584,808	12	124	157	6,474,393	4,870,414	11,344,807	2.002
2020	540,705,895	2	76	130	3,954,393	3,965,351	7,919,744	1.465
	2,074,110,779	33	397	588	19,956,466	15,685,854	35,642,320	

	INDEMNITY	MEDICAL	TOTAL
Adjusted Loss to Payroll Ratio:	0.962	0.756	1.718
Expected Unlimited Loss to Payroll Ratio:	1.127	1.217	2.344
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.925	0.682	1.608
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.962	0.756	1.718
Limit Factor:	1.196	1.619	
Selected (Unlimited) Loss to Payroll Ratio:	**1.150**	**1.225**	**2.375**
Indicated Relativity Change:			1.3%
Relativity to Statewide Average Loss to Payroll Ratio:			228.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5538　RHG: 5　NAICS: 23　　ILDG: 1　MLDG: 1　CLASS: SHEET METAL WORK; HEATING OR A/C DUCTWORK – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	679,149,071	32	447	673	11,577,055	10,909,787	22,486,842	3.311
2019	639,230,900	28	408	657	12,207,006	11,493,026	23,700,032	3.708
2020	600,943,766	12	362	579	10,916,147	11,176,236	22,092,383	3.676
	1,919,323,737	72	1,217	1,909	34,700,208	33,579,049	68,279,256	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.808	1.750	3.557	
Expected Unlimited Loss to Payroll Ratio:	1.960	2.183	4.143	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.724	1.473	3.197	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.808	1.750	3.557	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**2.021**	**2.358**	**4.380**	
Indicated Relativity Change:				5.7%
Relativity to Statewide Average Loss to Payroll Ratio:				421.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5542   RHG: 6   NAICS: 23   ILDG: 2 MLDG: 2 CLASS: SHEET METAL WORK; HEATING OR A/C DUCTWORK – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,059,671,050	19	195	342	8,414,808	6,018,396	14,433,204	1.362
2019	1,192,724,705	20	224	374	12,174,258	8,987,668	21,161,926	1.774
2020	1,268,967,979	10	218	352	9,909,245	6,518,656	16,427,901	1.295
	3,521,363,734	49	637	1,068	30,498,311	21,524,719	52,023,030	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.866	0.611	1.477	
Expected Unlimited Loss to Payroll Ratio:	1.015	0.939	1.954	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.884	0.605	1.489	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.866	0.611	1.477	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**0.977**	**0.865**	**1.843**	
Indicated Relativity Change:				-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:				177.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5552   RHG: 7   NAICS: 23   ILDG: 1 MLDG: 1 CLASS: ROOFING – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	182,909,159	34	267	298	9,594,668	8,938,849	18,533,517	10.133
2019	202,303,640	28	270	287	11,395,014	12,243,744	23,638,758	11.685
2020	229,852,830	28	298	303	12,737,485	16,225,949	28,963,434	12.601
	615,065,629	90	835	888	33,727,166	37,408,542	71,135,708	

Adjusted Loss to Payroll Ratio:	5.484	6.082	11.566
Expected Unlimited Loss to Payroll Ratio:	6.586	8.262	14.848
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	5.408	4.631	10.039
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	5.484	6.082	11.566
Limit Factor:	1.196	1.619	
Selected (Unlimited) Loss to Payroll Ratio:	**6.556**	**9.849**	**16.405**
Indicated Relativity Change:			10.5%
Relativity to Statewide Average Loss to Payroll Ratio:			1579.4%

Code: 5553   RHG: 6   NAICS: 23   ILDG: 1 MLDG: 1 CLASS: ROOFING – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	580,764,979	63	309	358	14,432,549	14,335,436	28,767,985	4.953
2019	650,605,808	63	418	389	20,344,156	19,190,099	39,534,255	6.077
2020	679,977,362	35	440	374	22,976,279	20,680,523	43,656,802	6.420
	1,911,348,149	161	1,167	1,121	57,752,984	54,206,057	111,959,041	

Adjusted Loss to Payroll Ratio:	3.022	2.836	5.858
Expected Unlimited Loss to Payroll Ratio:	3.257	3.825	7.083
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.835	2.465	5.300
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	3.022	2.836	5.858
Limit Factor:	1.129	1.416	
Selected (Unlimited) Loss to Payroll Ratio:	**3.410**	**4.015**	**7.425**
Indicated Relativity Change:			4.8%
Relativity to Statewide Average Loss to Payroll Ratio:			714.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5606   RHG: 4   NAICS: 23   ILDG: 3 MLDG: 4   CLASS: CONTRACTORS – EXECUTIVE LEVEL SUPERVISORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	3,400,220,833	13	187	313	8,927,964	7,539,661	16,467,625	0.484
2019	3,803,261,242	9	184	373	8,132,951	6,567,680	14,700,631	0.387
2020	3,949,544,860	5	168	295	8,526,558	6,535,393	15,061,951	0.381
	11,153,026,935	27	539	981	25,587,473	20,642,734	46,230,207	
Adjusted Loss to Payroll Ratio:					0.229	0.185	0.415	
Expected Unlimited Loss to Payroll Ratio:					0.245	0.251	0.496	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.221	0.180	0.401	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.229	0.185	0.415	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					**0.251**	**0.235**	**0.486**	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								46.8%

Code: 5610   RHG: 4   NAICS: 23   ILDG: 3 MLDG: 3   CLASS: CONTRACTORS – ALL CONSTRUCTION SUBCONTRACTED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	191,484,460	12	44	101	2,523,792	2,709,868	5,233,660	2.733
2017	233,807,188	9	66	110	2,529,680	1,845,324	4,375,004	1.871
2018	267,798,253	6	92	153	2,795,653	2,817,426	5,613,079	2.096
2019	278,673,366	5	78	147	2,491,973	2,186,751	4,678,724	1.679
2020	286,814,669	5	84	102	3,370,701	2,562,178	5,932,879	2.069
	1,258,577,936	37	364	613	13,711,800	12,121,546	25,833,345	
Adjusted Loss to Payroll Ratio:					1.089	0.963	2.053	
Expected Unlimited Loss to Payroll Ratio:					1.218	1.227	2.446	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.095	0.883	1.978	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					1.089	0.963	2.052	
Limit Factor:					1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:					**1.194**	**1.220**	**2.414**	
Indicated Relativity Change:								-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								232.4%

E1-1-17 EXPERIENCE OF SUPPORT OPERATIONS FOR SUBCONTRACTED CONSTRUCTION TRANSFERRED FROM CODE 9015

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 5650   RHG: 3   NAICS: 56   ILDG: 3   MLDG: 3   CLASS: TERMITE CONTROL WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	179,875,090	14	99	159	4,340,697	3,606,495	7,947,192	4.418
2017	191,082,255	9	110	155	3,578,977	2,554,810	6,133,787	3.210
2018	188,766,579	8	123	199	3,612,747	3,284,957	6,897,704	3.654
2019	186,824,000	7	107	164	4,032,772	3,555,085	7,587,857	4.062
2020	199,549,496	6	123	127	4,821,262	3,431,547	8,252,809	4.136
	946,097,420	44	562	804	20,386,456	16,432,894	36,819,349	

Adjusted Loss to Payroll Ratio:		2.155	1.737	3.892
Expected Unlimited Loss to Payroll Ratio:		2.197	2.136	4.333
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		2.036	1.774	3.810
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		2.155	1.737	3.892
Limit Factor:		1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:		**2.322**	**2.101**	**4.424**
Indicated Relativity Change:				2.1%
Relativity to Statewide Average Loss to Payroll Ratio:				425.9%

Code: 5951   RHG: 3   NAICS: 31   ILDG: 3   MLDG: 4   CLASS: SERUM, ANTITOXIN OR VIRUS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,942,523,975	9	116	483	3,224,085	3,356,838	6,580,923	0.339
2017	2,172,417,300	13	130	403	4,566,956	3,284,177	7,851,133	0.361
2018	2,254,748,810	4	130	459	3,215,584	2,890,655	6,106,239	0.271
2019	2,303,234,319	1	111	387	1,867,286	2,957,197	4,824,483	0.209
2020	2,170,320,815	2	95	328	2,756,408	3,558,754	6,315,162	0.291
	10,843,245,220	29	582	2,060	15,630,318	16,047,621	31,677,939	

Adjusted Loss to Payroll Ratio:		0.144	0.148	0.292
Expected Unlimited Loss to Payroll Ratio:		0.158	0.183	0.341
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.149	0.155	0.305
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.144	0.148	0.292
Limit Factor:		1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:		**0.155**	**0.179**	**0.334**
Indicated Relativity Change:				-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:				32.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 6003   RHG: 7   NAICS: 23   ILDG: 2 MLDG: 4 CLASS: PILE DRIVING; WHARF BUILDING; BRIDGE/TRESTLE
CONSTRUCTION – WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	16,528,828	2	4	9	366,531	169,039	535,570	3.240
2017	18,496,144	2	5	1	698,504	346,672	1,045,176	5.651
2018	20,161,922	0	3	9	66,138	84,544	150,682	0.747
2019	24,716,110	2	8	10	928,583	1,039,352	1,967,935	7.962
2020	30,695,442	0	4	8	218,119	150,917	369,036	1.202
	110,598,445	6	24	37	2,277,874	1,790,525	4,068,399	

Adjusted Loss to Payroll Ratio:	2.060	1.619	3.679
Expected Unlimited Loss to Payroll Ratio:	4.082	3.529	7.611
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	3.352	1.978	5.330
Credibility:	0.65	0.52	
Indicated Limited Loss to Payroll Ratio:	2.514	1.792	4.305
Limit Factor:	1.196	1.619	
Selected (Unlimited) Loss to Payroll Ratio:	**3.005**	**2.902**	**5.907**

Indicated Relativity Change: -22.4%

Relativity to Statewide Average Loss to Payroll Ratio: 568.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 6011　RHG: 7　NAICS: 23　ILDG: 1　MLDG: 1　CLASS: DAM CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	10,978,189	0	0	4	0	2,919	2,919	0.027
2017	14,780,750	1	3	4	347,912	165,424	513,336	3.473
2018	13,330,753	0	1	1	4,336	24,516	28,852	0.216
2019	24,359,462	1	0	2	162,105	77,403	239,508	0.983
2020	23,069,255	0	1	1	54,867	15,648	70,515	0.306
	86,518,409	2	5	12	569,220	285,911	855,131	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.658	0.330	0.988	
Expected Unlimited Loss to Payroll Ratio:	1.847	1.345	3.192	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.516	0.754	2.270	
Credibility:	0.43	0.32		
Indicated Limited Loss to Payroll Ratio:	1.149	0.619	1.768	
Limit Factor:	1.196	1.619		
Indicated (Unlimited) Loss to Payroll Ratio:	1.374	1.002	2.376	
Indicated Relativity Change:				-25.6%
Selected Loss to Payroll Ratio (Restricted to 25% Change):	**1.384**	**1.010**	**2.394**	
Relativity to Statewide Average Loss to Payroll Ratio:				230.5%

Code: 6204　RHG: 7　NAICS: 21　ILDG: 3　MLDG: 1　CLASS: DRILLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	103,194,440	1	60	75	1,299,025	1,074,437	2,373,462	2.300
2017	82,904,316	7	41	52	2,144,710	1,439,744	3,584,454	4.324
2018	93,052,228	4	43	59	2,154,860	1,678,342	3,833,202	4.119
2019	101,815,895	2	35	40	1,529,231	1,332,037	2,861,268	2.810
2020	97,314,830	1	45	41	2,264,751	1,697,490	3,962,241	4.072
	478,281,709	15	224	267	9,392,577	7,222,050	16,614,627	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.964	1.510	3.474	
Expected Unlimited Loss to Payroll Ratio:	2.066	2.184	4.250	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.760	1.381	3.141	
Credibility:	0.89	0.77		
Indicated Limited Loss to Payroll Ratio:	1.941	1.480	3.421	
Limit Factor:	1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:	**2.321**	**2.397**	**4.718**	
Indicated Relativity Change:				11.0%
Relativity to Statewide Average Loss to Payroll Ratio:				454.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 6206　RHG: 6　NAICS: 21　ILDG: 2　MLDG: 4　CLASS: OIL/GAS WELLS – CEMENTING/ACIDIZING/FRACTURING;
VACUUM TRUCK SVC/GRAVEL PACKING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	85,805,813	1	17	10	632,627	581,432	1,214,059	1.415
2017	95,153,822	4	24	19	1,624,435	1,142,889	2,767,324	2.908
2018	120,416,322	0	32	17	1,150,226	834,676	1,984,902	1.648
2019	126,111,589	0	16	29	516,922	439,571	956,493	0.758
2020	74,065,190	0	8	11	388,790	262,509	651,299	0.879
	501,552,736	5	97	86	4,313,001	3,261,078	7,574,078	

Adjusted Loss to Payroll Ratio:		0.860	0.650	1.510
Expected Unlimited Loss to Payroll Ratio:		0.977	1.107	2.084
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.882	0.805	1.687
Credibility:		0.69	0.63	
Indicated Limited Loss to Payroll Ratio:		0.867	0.707	1.574
Limit Factor:		1.129	1.416	
Selected (Unlimited) Loss to Payroll Ratio:		**0.978**	**1.002**	**1.980**
Indicated Relativity Change:				-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:				190.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 6213　RHG: 6　NAICS: 21　　ILDG: 3　MLDG: 4　CLASS: OIL/GAS WELLS – SPECIALTY TOOL COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	43,437,256	1	5	24	308,396	93,262	401,658	0.925
2017	62,212,165	0	4	11	171,075	200,775	371,850	0.598
2018	50,118,437	1	2	13	295,965	124,713	420,678	0.839
2019	67,075,909	0	4	4	357,517	300,871	658,388	0.982
2020	40,124,979	0	2	4	122,113	819,717	941,830	2.347
	262,968,745	2	17	56	1,255,067	1,539,338	2,794,404	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.477	0.585	1.063	
Expected Unlimited Loss to Payroll Ratio:	0.538	0.558	1.096	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.486	0.406	0.892	
Credibility:	0.42	0.37		
Indicated Limited Loss to Payroll Ratio:	0.482	0.472	0.955	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**0.544**	**0.669**	**1.213**	
Indicated Relativity Change:				10.7%
Relativity to Statewide Average Loss to Payroll Ratio:				116.8%

Code: 6216　RHG: 6　NAICS: 21　　ILDG: 3　MLDG: 1　CLASS: OIL/GAS LEASE WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	55,871,463	0	8	17	388,070	297,637	685,707	1.227
2017	66,307,232	2	17	17	1,016,123	826,505	1,842,628	2.779
2018	75,034,660	2	12	31	1,226,846	766,339	1,993,185	2.656
2019	71,821,629	1	9	8	420,759	711,550	1,132,309	1.577
2020	55,540,903	0	9	13	693,750	250,544	944,294	1.700
	324,575,887	5	55	86	3,745,548	2,852,576	6,598,124	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.154	0.879	2.033	
Expected Unlimited Loss to Payroll Ratio:	1.072	1.018	2.090	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.968	0.741	1.708	
Credibility:	0.60	0.51		
Indicated Limited Loss to Payroll Ratio:	1.079	0.811	1.891	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**1.218**	**1.149**	**2.367**	
Indicated Relativity Change:				13.2%
Relativity to Statewide Average Loss to Payroll Ratio:				227.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 6218   RHG: 6   NAICS: 23   ILDG: 2 MLDG: 2 CLASS: EXCAVATION/GRADING LAND/LAND LEVELING – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	496,269,359	23	188	266	6,770,864	6,500,883	13,271,747	2.674
2019	510,006,021	17	186	233	8,698,760	6,977,573	15,676,333	3.074
2020	590,849,737	8	191	233	9,414,026	6,078,988	15,493,014	2.622
	1,597,125,117	48	565	732	24,883,650	19,557,444	44,441,094	

Adjusted Loss to Payroll Ratio:		1.558	1.225	2.783
Expected Unlimited Loss to Payroll Ratio:		1.707	1.930	3.637
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.486	1.244	2.730
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		1.558	1.225	2.783
Limit Factor:		1.129	1.416	
Selected (Unlimited) Loss to Payroll Ratio:		**1.758**	**1.734**	**3.492**
Indicated Relativity Change:				-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:				336.2%

Code: 6220   RHG: 7   NAICS: 23   ILDG: 2 MLDG: 2 CLASS: EXCAVATION/GRADING LAND/LAND LEVELING – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,035,779,112	25	145	172	10,439,400	6,673,419	17,112,819	1.652
2019	1,087,397,813	13	129	146	7,999,566	4,724,339	12,723,905	1.170
2020	1,057,439,074	14	127	145	9,500,566	7,489,864	16,990,430	1.607
	3,180,615,999	52	401	463	27,939,533	18,887,621	46,827,154	

Adjusted Loss to Payroll Ratio:		0.878	0.594	1.472
Expected Unlimited Loss to Payroll Ratio:		0.985	0.819	1.804
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.809	0.459	1.268
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.878	0.594	1.472
Limit Factor:		1.196	1.619	
Selected (Unlimited) Loss to Payroll Ratio:		**1.050**	**0.962**	**2.012**
Indicated Relativity Change:				11.5%
Relativity to Statewide Average Loss to Payroll Ratio:				193.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 6233   RHG: 7   NAICS: 23   ILDG: 4 MLDG: 4 CLASS: OIL/GAS PIPE LINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	136,293,504	1	9	17	329,538	336,823	666,361	0.489
2017	159,428,070	3	17	27	715,491	836,040	1,551,531	0.973
2018	224,836,971	4	19	32	1,456,035	652,693	2,108,728	0.938
2019	182,845,762	2	20	32	1,019,006	765,316	1,784,322	0.976
2020	169,811,113	0	13	20	924,064	1,176,886	2,100,950	1.237
	873,215,419	10	78	128	4,444,135	3,767,758	8,211,893	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.509	0.431	0.940	
Expected Unlimited Loss to Payroll Ratio:	0.554	0.649	1.203	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.455	0.364	0.819	
Credibility:	0.67	0.60		
Indicated Limited Loss to Payroll Ratio:	0.491	0.405	0.896	
Limit Factor:	1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:	**0.587**	**0.655**	**1.242**	
Indicated Relativity Change:				3.2%
Relativity to Statewide Average Loss to Payroll Ratio:				119.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 6235　RHG: 7　NAICS: 21　　ILDG: 4　MLDG: 4　CLASS: OIL/GAS WELLS – DRILLING OR
REDRILLING/INSTALL/RECOVERY OF CASING; DRILLING
GEOTHERMAL WELLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	47,096,155	2	3	9	645,809	424,626	1,070,435	2.273
2017	68,260,721	0	10	16	421,696	262,650	684,346	1.003
2018	80,984,218	1	16	17	975,509	722,044	1,697,553	2.096
2019	68,603,196	1	17	14	1,169,991	1,214,856	2,384,847	3.476
2020	42,694,496	0	6	10	492,560	175,107	667,667	1.564
	307,638,786	4	52	66	3,705,566	2,799,283	6,504,849	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.205	0.910	2.114	
Expected Unlimited Loss to Payroll Ratio:	1.626	1.437	3.063	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.384	0.909	2.294	
Credibility:	0.68	0.54		
Indicated Limited Loss to Payroll Ratio:	1.263	0.910	2.172	
Limit Factor:	1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:	**1.510**	**1.473**	**2.983**	
Indicated Relativity Change:				-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:				287.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 6237   RHG: 7   NAICS: 21   ILDG: 4   MLDG: 4   CLASS: OIL/GAS WELLS – WIRELINE SERVICE/PERFORATING OF CASING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	34,829,862	1	1	3	47,923	44,555	92,478	0.266
2017	39,432,349	0	4	8	124,155	194,297	318,452	0.808
2018	42,998,029	0	4	9	451,818	246,541	698,359	1.624
2019	45,033,675	0	5	8	114,589	112,140	226,729	0.503
2020	38,666,376	0	6	9	432,937	317,113	750,050	1.940
	200,960,291	1	20	37	1,171,422	914,646	2,086,068	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.583	0.455	1.038	
Expected Unlimited Loss to Payroll Ratio:	0.894	0.819	1.713	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.761	0.518	1.279	
Credibility:	0.45	0.37		
Indicated Limited Loss to Payroll Ratio:	0.681	0.495	1.176	
Limit Factor:	1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:	**0.815**	**0.802**	**1.616**	
Indicated Relativity Change:				-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:				155.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 6251   RHG: 4   NAICS: 23   ILDG: 3 MLDG: 4   CLASS: TUNNELING OR UNDERGROUND MINING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	27,462,452	1	5	5	161,482	171,141	332,623	1.211
2017	23,957,336	0	3	10	253,513	447,674	701,187	2.927
2018	34,412,491	0	4	5	247,320	127,571	374,891	1.089
2019	76,494,934	0	12	12	822,721	641,145	1,463,866	1.914
2020	42,053,369	0	3	10	44,618	35,063	79,681	0.189
	204,380,582	1	27	42	1,529,654	1,422,594	2,952,249	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.748	0.696	1.444	
Expected Unlimited Loss to Payroll Ratio:	1.358	1.109	2.466	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.220	0.798	2.018	
Credibility:	0.55	0.46		
Indicated Limited Loss to Payroll Ratio:	0.959	0.751	1.710	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.051**	**0.952**	**2.002**	
Indicated Relativity Change:				-18.8%
Relativity to Statewide Average Loss to Payroll Ratio:				192.8%

INCLUDES 1123 & 1124 D-9-1-22

Code: 6258   RHG: 6   NAICS: 23   ILDG: 3 MLDG: 3   CLASS: FOUNDATION PREPARATION WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	95,613,011	9	25	52	1,668,161	1,080,947	2,749,108	2.875
2017	117,155,066	4	42	65	2,053,644	1,708,331	3,761,975	3.211
2018	118,234,542	4	45	67	1,787,497	1,308,918	3,096,415	2.619
2019	123,010,432	1	39	62	2,252,940	1,858,579	4,111,519	3.342
2020	122,015,735	1	30	49	1,575,699	1,496,301	3,072,000	2.518
	576,028,786	19	181	295	9,337,940	7,453,076	16,791,016	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.621	1.294	2.915	
Expected Unlimited Loss to Payroll Ratio:	2.130	1.859	3.989	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.854	1.198	3.052	
Credibility:	0.99	0.82		
Indicated Limited Loss to Payroll Ratio:	1.623	1.277	2.900	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**1.832**	**1.808**	**3.640**	
Indicated Relativity Change:				-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:				350.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 6307　RHG: 5　NAICS: 23　　ILDG: 4　MLDG: 2　CLASS: SEWER CONSTRUCTION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	65,400,302	8	43	41	2,533,949	1,460,574	3,994,523	6.108
2017	75,335,904	3	40	57	1,686,471	1,099,787	2,786,258	3.698
2018	62,457,063	3	31	41	951,676	865,205	1,816,881	2.909
2019	75,594,023	0	43	34	1,774,601	1,055,351	2,829,952	3.744
2020	77,299,308	2	32	38	1,730,519	701,123	2,431,642	3.146
	356,086,599	16	189	211	8,677,216	5,182,041	13,859,256	

Adjusted Loss to Payroll Ratio:	2.437	1.455	3.892
Expected Unlimited Loss to Payroll Ratio:	2.698	2.132	4.830
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.373	1.438	3.811
Credibility:	0.90	0.73	
Indicated Limited Loss to Payroll Ratio:	2.431	1.451	3.881
Limit Factor:	1.118	1.348	
Selected (Unlimited) Loss to Payroll Ratio:	**2.717**	**1.956**	**4.673**
Indicated Relativity Change:			-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:			449.9%

Code: 6308　RHG: 6　NAICS: 23　　ILDG: 2　MLDG: 3　CLASS: SEWER CONSTRUCTION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	175,094,802	5	19	55	1,153,845	875,924	2,029,769	1.159
2017	209,547,537	6	40	52	1,733,615	1,274,925	3,008,540	1.436
2018	223,240,486	9	49	45	3,108,498	2,458,303	5,566,801	2.494
2019	227,935,626	5	41	55	3,095,472	2,108,520	5,203,992	2.283
2020	246,570,660	2	32	40	2,288,810	1,659,959	3,948,769	1.601
	1,082,389,110	27	181	247	11,380,239	8,377,631	19,757,871	

Adjusted Loss to Payroll Ratio:	1.051	0.774	1.825
Expected Unlimited Loss to Payroll Ratio:	1.153	1.016	2.169
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.003	0.655	1.658
Credibility:	1.00	0.83	
Indicated Limited Loss to Payroll Ratio:	1.051	0.754	1.805
Limit Factor:	1.129	1.416	
Selected (Unlimited) Loss to Payroll Ratio:	**1.186**	**1.067**	**2.254**
Indicated Relativity Change:			3.9%
Relativity to Statewide Average Loss to Payroll Ratio:			217.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 6315   RHG: 6   NAICS: 23   ILDG: 2 MLDG: 3 CLASS: WATER/GAS MAINS CONSTRUCTION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	141,578,541	4	37	78	1,333,337	1,315,571	2,648,908	1.871
2017	165,773,377	5	68	88	1,794,343	2,045,887	3,840,230	2.317
2018	160,708,282	4	66	77	2,378,492	2,006,008	4,384,500	2.728
2019	161,414,113	2	59	74	1,940,235	1,543,910	3,484,145	2.159
2020	199,593,996	3	49	77	2,275,416	2,511,289	4,786,705	2.398
	829,068,309	18	279	394	9,721,822	9,422,665	19,144,487	

Adjusted Loss to Payroll Ratio:	1.173	1.137	2.309
Expected Unlimited Loss to Payroll Ratio:	1.360	1.507	2.868
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.184	0.971	2.156
Credibility:	0.96	0.87	
Indicated Limited Loss to Payroll Ratio:	1.173	1.116	2.289
Limit Factor:	1.129	1.416	
Selected (Unlimited) Loss to Payroll Ratio:	**1.324**	**1.579**	**2.903**
Indicated Relativity Change:			1.2%
Relativity to Statewide Average Loss to Payroll Ratio:			279.5%

Code: 6316   RHG: 7   NAICS: 23   ILDG: 2 MLDG: 3 CLASS: WATER/GAS MAINS CONSTRUCTION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	290,840,503	11	55	79	3,483,758	1,988,769	5,472,527	1.882
2017	336,647,183	11	55	76	3,240,919	2,660,841	5,901,760	1.753
2018	366,493,997	12	62	70	3,815,979	2,679,490	6,495,469	1.772
2019	402,325,654	3	58	77	2,679,810	1,904,968	4,584,778	1.140
2020	404,495,643	2	42	63	2,842,632	1,600,726	4,443,358	1.098
	1,800,802,981	39	272	365	16,063,097	10,834,794	26,897,891	

Adjusted Loss to Payroll Ratio:	0.892	0.602	1.494
Expected Unlimited Loss to Payroll Ratio:	1.113	1.049	2.161
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.914	0.588	1.501
Credibility:	1.00	0.97	
Indicated Limited Loss to Payroll Ratio:	0.892	0.601	1.493
Limit Factor:	1.196	1.619	
Selected (Unlimited) Loss to Payroll Ratio:	**1.067**	**0.974**	**2.040**
Indicated Relativity Change:			-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:			196.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code:　6325　RHG:　5　NAICS:　23　ILDG:　1　MLDG:　3　CLASS:　CONDUIT CONSTRUCTION OR UNDERGROUND WIRING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	685,718,398	9	179	301	5,572,917	4,620,486	10,193,403	1.487
2019	767,297,862	11	205	280	7,773,856	6,389,693	14,163,549	1.846
2020	818,375,209	6	182	265	7,515,287	6,566,546	14,081,833	1.721
	2,271,391,469	26	566	846	20,862,059	17,576,725	38,438,784	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.918	0.774	1.692	
Expected Unlimited Loss to Payroll Ratio:	1.087	1.069	2.156	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.956	0.721	1.677	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.918	0.774	1.692	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**1.027**	**1.043**	**2.070**	
Indicated Relativity Change:				-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:				199.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 6361　RHG: 4　NAICS: 23　ILDG: 1　MLDG: 1　CLASS: CANAL/JETTY/BREAKWATER CONSTRUCTION; CROSS-COUNTRY WATER PIPELINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	19,482,727	0	3	2	118,026	84,043	202,069	1.037
2017	25,007,764	1	1	7	40,579	80,444	121,023	0.484
2018	40,849,849	0	5	10	312,099	210,493	522,592	1.279
2019	23,163,608	0	9	13	671,043	227,336	898,379	3.878
2020	26,422,235	0	5	8	286,833	125,248	412,081	1.560
	134,926,183	1	23	40	1,428,580	727,564	2,156,144	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.059	0.539	1.598	
Expected Unlimited Loss to Payroll Ratio:	0.982	0.869	1.851	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.882	0.625	1.507	
Credibility:	0.41	0.35		
Indicated Limited Loss to Payroll Ratio:	0.955	0.595	1.550	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.046**	**0.754**	**1.800**	
Indicated Relativity Change:				-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:				173.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 6364   RHG: 3   NAICS: 23   ILDG: 1 MLDG: 3   CLASS: IRRIGATION PIPE INSTALLATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	43,137,929	3	17	68	433,453	396,260	829,713	1.923
2017	49,606,428	1	28	75	411,789	484,923	896,712	1.808
2018	53,424,604	5	38	91	1,288,926	1,173,182	2,462,108	4.609
2019	57,516,733	1	43	75	715,544	769,970	1,485,514	2.583
2020	62,208,258	2	55	70	1,236,144	1,319,120	2,555,264	4.108
	265,893,952	12	181	379	4,085,855	4,143,454	8,229,310	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.537	1.558	3.095	
Expected Unlimited Loss to Payroll Ratio:	1.361	1.681	3.041	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.243	1.267	2.510	
Credibility:	0.62	0.62		
Indicated Limited Loss to Payroll Ratio:	1.425	1.446	2.872	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.536**	**1.750**	**3.286**	
Indicated Relativity Change:				8.0%
Relativity to Statewide Average Loss to Payroll Ratio:				316.3%

Code: 6400   RHG: 1   NAICS: 23   ILDG: 2 MLDG: 2   CLASS: FENCE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	180,153,893	7	103	221	2,973,927	2,312,223	5,286,150	2.934
2017	206,930,733	5	135	226	3,512,083	2,526,093	6,038,176	2.918
2018	215,794,731	6	127	209	3,383,731	2,753,456	6,137,187	2.844
2019	231,873,065	6	121	202	3,092,404	2,855,755	5,948,159	2.565
2020	263,372,779	5	151	200	5,689,310	4,149,669	9,838,979	3.736
	1,098,125,201	29	637	1,058	18,651,454	14,597,195	33,248,649	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.698	1.329	3.028	
Expected Unlimited Loss to Payroll Ratio:	1.611	1.506	3.117	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.500	1.193	2.692	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.698	1.329	3.028	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**1.797**	**1.532**	**3.329**	
Indicated Relativity Change:				6.8%
Relativity to Statewide Average Loss to Payroll Ratio:				320.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 6504   RHG: 3   NAICS: 31   ILDG: 4 MLDG: 4   CLASS: FOOD PRODUCTS MFG OR PROCESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,813,584,372	79	1,653	2,770	40,350,343	34,713,603	75,063,946	4.139
2019	1,970,340,365	49	1,541	2,507	40,499,092	35,349,928	75,849,020	3.850
2020	2,091,125,204	14	1,470	2,449	45,806,249	38,167,378	83,973,627	4.016
	5,875,049,941	142	4,664	7,726	126,655,684	108,230,910	234,886,594	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.156	1.842	3.998	
Expected Unlimited Loss to Payroll Ratio:	2.347	2.276	4.623	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.214	1.932	4.146	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.156	1.842	3.998	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**2.323**	**2.229**	**4.552**	
Indicated Relativity Change:				-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:				438.2%

Code: 6834   RHG: 3   NAICS: 31   ILDG: 3 MLDG: 2   CLASS: BOAT BUILDING OR REPAIRING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	56,650,537	3	39	77	936,025	922,388	1,858,413	3.280
2017	65,932,718	4	56	92	2,019,005	1,301,765	3,320,770	5.037
2018	64,343,313	2	36	68	582,909	815,157	1,398,066	2.173
2019	76,568,209	1	52	69	1,178,033	941,621	2,119,654	2.768
2020	86,266,268	2	48	69	1,379,280	1,093,530	2,472,810	2.866
	349,761,044	12	231	375	6,095,253	5,074,462	11,169,715	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.743	1.451	3.194	
Expected Unlimited Loss to Payroll Ratio:	1.928	1.829	3.757	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.819	1.552	3.371	
Credibility:	0.80	0.71		
Indicated Limited Loss to Payroll Ratio:	1.758	1.480	3.239	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.895**	**1.791**	**3.686**	
Indicated Relativity Change:				-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:				354.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 7133   RHG: 7   NAICS: 48   ILDG: 1 MLDG: 1 CLASS: RAILROAD OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	39,912,131	2	8	19	200,129	375,694	575,823	1.443
2017	49,441,423	0	4	33	10,046	43,101	53,147	0.107
2018	52,584,665	0	13	33	172,049	202,218	374,267	0.712
2019	75,470,556	1	8	31	241,024	392,809	633,833	0.840
2020	57,648,688	0	14	20	335,577	219,777	555,354	0.963
	275,057,464	3	47	136	958,825	1,233,598	2,192,424	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.349	0.448	0.797	
Expected Unlimited Loss to Payroll Ratio:	0.605	0.936	1.541	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.515	0.611	1.126	
Credibility:	0.44	0.44		
Indicated Limited Loss to Payroll Ratio:	0.442	0.540	0.982	
Limit Factor:	1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:	**0.529**	**0.874**	**1.403**	
Indicated Relativity Change:				-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:				135.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 7198   RHG: 3   NAICS: 48   ILDG: 1   MLDG: 1   CLASS: PARCEL DELIVERY COMPANIES; ARMORED TRANSPORT SERVICES
Code: 4312   RHG: 3   NAICS: 48   ILDG: 3   MLDG: 3   CLASS: NEWSPAPER DELIVERY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,515,841,421	161	2,137	3,152	83,759,852	51,623,020	135,382,872	5.381
2019	2,929,202,848	164	2,915	3,743	102,219,358	64,884,067	167,103,425	5.705
2020	3,787,295,939	100	4,529	4,785	140,368,215	89,399,544	229,767,759	6.067
	9,232,340,208	425	9,581	11,680	326,347,425	205,906,632	532,254,056	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	3.535	2.230	5.765	
Expected Unlimited Loss to Payroll Ratio:	3.534	2.221	5.754	
Expected Unlimited Loss to Payroll Ratio (Class 4312 Only)*:	1.935	2.465	4.400	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	3.347	1.950	5.297	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	3.535	2.230	5.765	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**3.809**	**2.698**	**6.508**	
Indicated Relativity Change:				13.1%
Indicated Relativity Change (Class 4312 Only)*:				47.9%
Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 4312 Only):	**3.220**	**2.281**	**5.500**	
Relativity to Statewide Average Loss to Payroll Ratio:				626.5%

*CLASS RELATIVITY CHANGE FOR CLASS 4312 EXPECTED UNLIMITED LOSS TO PAYROLL RATIOS

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 7207   RHG: 4   NAICS: 71   ILDG: 4   MLDG: 1   CLASS: STABLES; CLUBS – RIDING; HORSE SHOWS/RODEOS/PACK TRAINS; RACING STABLES – HARNESS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	80,520,640	12	79	98	1,683,927	1,942,767	3,626,694	4.504
2017	79,593,430	6	49	90	1,559,606	1,492,746	3,052,352	3.835
2018	85,040,072	9	71	105	3,155,457	2,521,589	5,677,046	6.676
2019	89,586,305	8	82	96	2,725,419	2,811,961	5,537,380	6.181
2020	95,964,609	5	59	70	2,124,605	1,911,126	4,035,731	4.205
	430,705,056	40	340	459	11,249,015	10,680,189	21,929,203	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.612	2.480	5.091	
Expected Unlimited Loss to Payroll Ratio:	3.016	3.043	6.058	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	3.074	2.605	5.679	
Credibility:	1.00	0.93		
Indicated Limited Loss to Payroll Ratio:	2.612	2.489	5.100	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**2.861**	**3.154**	**6.015**	
Indicated Relativity Change:				-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:				579.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 7219   RHG: 4   NAICS: 48   ILDG: 2 MLDG: 2 CLASS: TRUCKING FIRMS; EXPRESS COMPANIES; MOBILE CRANE/HOISTING SERVICE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	3,764,553,910	238	2,587	2,574	97,126,504	63,482,084	160,608,588	4.266
2019	3,961,333,352	188	2,563	2,415	105,955,048	67,211,848	173,166,896	4.371
2020	4,272,292,513	115	2,624	2,229	105,435,281	70,422,739	175,858,020	4.116
	11,998,179,775	541	7,774	7,218	308,516,833	201,116,672	509,633,505	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.571	1.676	4.248	
Expected Unlimited Loss to Payroll Ratio:	2.761	2.035	4.796	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.572	1.705	4.277	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.571	1.676	4.248	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**2.817**	**2.124**	**4.942**	
Indicated Relativity Change:				3.0%
Relativity to Statewide Average Loss to Payroll Ratio:				475.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 7227　RHG: 4　NAICS: 48　　ILDG: 1　MLDG: 1　CLASS: AUTO/TRUCK TOWING, ROADSIDE ASSISTANCE OR FREEWAY SERVICE PATROL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	333,231,698	10	207	257	5,219,789	4,577,714	9,797,503	2.940
2019	344,175,460	19	245	211	8,133,355	7,446,072	15,579,427	4.527
2020	338,320,198	12	200	190	9,253,937	7,000,953	16,254,890	4.805
	1,015,727,356	41	652	658	22,607,081	19,024,740	41,631,821	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.226	1.873	4.099	
Expected Unlimited Loss to Payroll Ratio:	2.215	2.193	4.408	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.064	1.838	3.902	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.226	1.873	4.099	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**2.438**	**2.374**	**4.812**	
Indicated Relativity Change:				9.2%
Relativity to Statewide Average Loss to Payroll Ratio:				463.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 7232   RHG: 6   NAICS: 48   ILDG: 1 MLDG: 1   CLASS: MAIL DELIVERY SERVICE COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	52,505,711	3	34	26	1,261,617	907,246	2,168,863	4.131
2017	48,512,911	7	36	20	2,501,544	1,476,356	3,977,900	8.200
2018	60,469,351	2	25	35	1,826,510	733,179	2,559,689	4.233
2019	76,867,601	1	40	61	1,399,422	892,052	2,291,474	2.981
2020	89,864,766	1	43	47	1,252,144	1,011,078	2,263,222	2.518
	328,220,340	14	178	189	8,241,237	5,019,910	13,261,147	

Adjusted Loss to Payroll Ratio:	2.511	1.529	4.040
Expected Unlimited Loss to Payroll Ratio:	3.096	2.276	5.372
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.794	1.709	4.503
Credibility:	0.92	0.71	
Indicated Limited Loss to Payroll Ratio:	2.534	1.581	4.115
Limit Factor:	1.129	1.416	
Selected (Unlimited) Loss to Payroll Ratio:	**2.860**	**2.239**	**5.099**
Indicated Relativity Change:			-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:			490.9%

Code: 7272   RHG: 6   NAICS: 23   ILDG: 1 MLDG: 1   CLASS: WATER TRUCK SERVICE COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	8,350,678	1	2	3	269,396	322,670	592,066	7.090
2017	9,530,448	0	3	4	157,300	131,461	288,761	3.030
2018	10,837,262	2	5	2	561,569	526,914	1,088,483	10.044
2019	11,278,552	1	1	2	358,020	8,084	366,104	3.246
2020	17,950,372	1	5	4	430,583	704,866	1,135,449	6.325
	57,947,312	5	16	15	1,776,868	1,693,995	3,470,863	

Adjusted Loss to Payroll Ratio:	3.066	2.923	5.990
Expected Unlimited Loss to Payroll Ratio:	3.550	2.091	5.641
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	3.090	1.348	4.438
Credibility:	0.48	0.34	
Indicated Limited Loss to Payroll Ratio:	3.079	1.888	4.967
Limit Factor:	1.129	1.416	
Selected (Unlimited) Loss to Payroll Ratio:	**3.475**	**2.674**	**6.148**
Indicated Relativity Change:			9.0%
Relativity to Statewide Average Loss to Payroll Ratio:			591.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 7332 RHG: 1 NAICS: 62 ILDG: 1 MLDG: 2 CLASS: AMBULANCE SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	633,564,389	12	447	962	5,539,319	4,507,723	10,047,042	1.586
2018	682,864,334	19	448	946	7,331,144	4,930,271	12,261,415	1.796
2019	726,033,036	8	513	924	8,574,285	6,491,952	15,066,237	2.075
2020	706,035,279	6	569	740	9,510,246	7,167,268	16,677,514	2.362
	2,748,497,039	45	1,977	3,572	30,954,995	23,097,215	54,052,210	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.126	0.840	1.967	
Expected Unlimited Loss to Payroll Ratio:	1.052	0.900	1.953	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.058	0.821	1.880	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.126	0.840	1.967	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**1.192**	**0.968**	**2.160**	
Indicated Relativity Change:				10.6%
Relativity to Statewide Average Loss to Payroll Ratio:				208.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 7360   RHG: 2   NAICS: 48   ILDG: 2   MLDG: 3   CLASS: FREIGHT HANDLERS; FREIGHT FORWARDERS OR CONSOLIDATORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	546,457,485	36	480	820	11,111,736	9,391,931	20,503,667	3.752
2019	565,363,388	25	455	664	12,946,133	10,002,564	22,948,697	4.059
2020	669,243,849	4	508	689	11,603,426	9,639,772	21,243,198	3.174
	1,781,064,722	65	1,443	2,173	35,661,296	29,034,266	64,695,562	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.002	1.630	3.632	
Expected Unlimited Loss to Payroll Ratio:	2.100	2.136	4.236	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.012	1.942	3.953	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.002	1.630	3.632	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**2.134**	**1.907**	**4.041**	
Indicated Relativity Change:				-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:				389.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 7365   RHG: 5   NAICS: 48   ILDG: 2 MLDG: 3 CLASS: TAXICAB OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	15,127,384	1	6	4	222,804	329,348	552,152	3.650
2017	8,062,674	2	3	4	305,619	381,679	687,298	8.524
2018	13,668,538	1	5	34	89,732	116,906	206,638	1.512
2019	10,696,223	0	2	8	81,204	69,848	151,052	1.412
2020	4,118,728	1	1	2	121,435	597,252	718,687	17.449
	51,673,547	5	17	52	820,793	1,495,033	2,315,826	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.588	2.893	4.482	
Expected Unlimited Loss to Payroll Ratio:	2.105	1.937	4.042	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.919	1.523	3.442	
Credibility:	0.38	0.32		
Indicated Limited Loss to Payroll Ratio:	1.794	1.967	3.761	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**2.006**	**2.651**	**4.657**	
Indicated Relativity Change:				15.2%
Relativity to Statewide Average Loss to Payroll Ratio:				448.3%

Code: 7382   RHG: 3   NAICS: 48   ILDG: 3 MLDG: 4 CLASS: BUS, SHUTTLE VAN OR LIMOUSINE OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,122,661,321	101	834	1,104	31,020,727	24,609,041	55,629,768	4.955
2019	1,187,363,260	64	772	1,030	25,695,468	20,583,598	46,279,066	3.898
2020	780,824,329	23	506	551	17,295,517	13,007,120	30,302,637	3.881
	3,090,848,910	188	2,112	2,685	74,011,712	58,199,759	132,211,470	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.395	1.883	4.278	
Expected Unlimited Loss to Payroll Ratio:	2.607	2.289	4.896	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.469	2.011	4.480	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.395	1.883	4.278	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**2.580**	**2.278**	**4.859**	
Indicated Relativity Change:				-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:				467.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 7392   RHG: 1   NAICS: 42   ILDG: 3 MLDG: 2 CLASS: BEER DEALERS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	269,829,192	12	284	598	5,371,505	4,390,271	9,761,776	3.618
2018	290,339,213	8	331	604	6,112,744	5,451,541	11,564,285	3.983
2019	308,713,429	4	374	530	8,030,090	5,950,497	13,980,587	4.529
2020	358,642,495	5	305	538	11,209,306	7,913,698	19,123,004	5.332
	1,227,524,329	29	1,294	2,270	30,723,645	23,706,006	54,429,651	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.503	1.931	4.434	
Expected Unlimited Loss to Payroll Ratio:	2.479	2.033	4.511	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.295	1.767	4.062	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.503	1.931	4.434	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**2.649**	**2.225**	**4.874**	
Indicated Relativity Change:				8.0%
Relativity to Statewide Average Loss to Payroll Ratio:				469.3%

Code: 7403   RHG: 2   NAICS: 48   ILDG: 1 MLDG: 3 CLASS: AIRCRAFT OPERATION – SCHEDULED – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,048,203,462	34	830	1,629	24,514,392	17,198,577	41,712,969	3.979
2019	1,152,838,858	33	844	1,404	24,163,813	17,580,385	41,744,198	3.621
2020	1,015,722,679	4	566	1,041	15,690,576	12,274,763	27,965,339	2.753
	3,216,764,999	71	2,240	4,074	64,368,782	47,053,725	111,422,507	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.001	1.463	3.464	
Expected Unlimited Loss to Payroll Ratio:	2.127	1.786	3.913	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.038	1.623	3.661	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.001	1.463	3.464	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**2.133**	**1.711**	**3.844**	
Indicated Relativity Change:				-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:				370.1%

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Effective September 1, 2023 (Proposed)

Code: 7405   RHG: 1   NAICS: 48   ILDG: 1   MLDG: 1   CLASS: AIRCRAFT OPERATION – SCHEDULED – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,067,970,795	14	608	562	14,977,401	8,346,954	23,324,355	1.128
2019	2,129,249,022	10	579	521	16,972,229	8,946,046	25,918,275	1.217
2020	1,813,368,201	1	223	167	7,897,852	3,448,179	11,346,031	0.626
	6,010,588,018	25	1,410	1,250	39,847,482	20,741,179	60,588,661	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.663	0.345	1.008	
Expected Unlimited Loss to Payroll Ratio:	0.803	0.406	1.209	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.775	0.374	1.150	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.663	0.345	1.008	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**0.702**	**0.398**	**1.099**	
Indicated Relativity Change:				-9.1%
Relativity to Statewide Average Loss to Payroll Ratio:				105.8%

Code: 7409   RHG: 7   NAICS: 11   ILDG: 1   MLDG: 1   CLASS: AIRCRAFT OPERATION – AGRICULTURAL – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	19,110,527	2	3	3	799,764	349,665	1,149,429	6.015
2017	18,470,384	2	1	2	852,029	89,176	941,205	5.096
2018	18,191,121	0	2	1	5,078	15,980	21,058	0.116
2019	18,588,341	0	4	0	65,240	247,060	312,300	1.680
2020	17,995,320	0	0	1	0	313	313	0.002
	92,355,692	4	10	7	1,722,111	702,195	2,424,306	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.865	0.760	2.625	
Expected Unlimited Loss to Payroll Ratio:	2.959	1.833	4.792	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.520	1.160	3.680	
Credibility:	0.53	0.37		
Indicated Limited Loss to Payroll Ratio:	2.172	1.012	3.184	
Limit Factor:	1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:	**2.597**	**1.638**	**4.235**	
Indicated Relativity Change:				-11.6%
Relativity to Statewide Average Loss to Payroll Ratio:				407.7%

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Effective September 1, 2023 (Proposed)

Code: 7410   RHG: 2   NAICS: 11   ILDG: 4 MLDG: 2 CLASS: AIRCRAFT OPERATION – AGRICULTURAL – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	19,494,255	1	9	17	442,341	466,321	908,662	4.661
2017	19,231,493	3	7	8	535,026	532,949	1,067,975	5.553
2018	20,025,936	1	7	13	238,746	192,114	430,860	2.152
2019	20,424,672	1	3	13	223,533	391,540	615,073	3.011
2020	19,629,987	2	4	9	1,446,757	244,267	1,691,024	8.614
	98,806,344	8	30	60	2,886,403	1,827,190	4,713,594	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.921	1.849	4.771	
Expected Unlimited Loss to Payroll Ratio:	1.721	1.559	3.279	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.649	1.373	3.022	
Credibility:	0.46	0.41		
Indicated Limited Loss to Payroll Ratio:	2.235	1.567	3.801	
Limit Factor:	1.066	1.170		
Indicated (Unlimited) Loss to Payroll Ratio:	2.382	1.833	4.215	
Indicated Relativity Change:				28.5%
Selected Loss to Payroll Ratio (Restricted to 25% Change):	**2.317**	**1.783**	**4.099**	
Relativity to Statewide Average Loss to Payroll Ratio:				394.6%

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Effective September 1, 2023 (Proposed)

Code: 7421　RHG: 2　NAICS: 48　ILDG: 1　MLDG: 1　CLASS: AIRCRAFT OPERATION – PERSONNEL TRANSPORT – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	89,059,256	0	11	21	471,924	427,138	899,062	1.010
2017	95,837,802	0	5	25	164,045	176,067	340,112	0.355
2018	105,425,057	1	7	11	237,906	147,002	384,908	0.365
2019	113,812,401	0	12	28	358,288	297,905	656,193	0.577
2020	115,100,300	0	11	14	133,399	130,105	263,504	0.229
	519,234,816	1	46	99	1,365,562	1,178,217	2,543,779	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.263	0.227	0.490	
Expected Unlimited Loss to Payroll Ratio:	0.458	0.462	0.920	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.439	0.420	0.859	
Credibility:	0.53	0.49		
Indicated Limited Loss to Payroll Ratio:	0.346	0.326	0.672	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**0.369**	**0.381**	**0.750**	
Indicated Relativity Change:				-18.4%
Relativity to Statewide Average Loss to Payroll Ratio:				72.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 7424   RHG: 6   NAICS: 48   ILDG: 1 MLDG: 1 CLASS: AIRCRAFT OPERATION – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	370,815,211	10	34	44	3,907,637	906,752	4,814,389	1.298
2017	361,975,643	6	25	56	1,495,263	535,789	2,031,052	0.561
2018	384,436,676	2	38	60	1,120,104	1,069,322	2,189,426	0.570
2019	442,445,124	8	38	68	3,675,097	1,337,828	5,012,925	1.133
2020	457,866,581	4	46	60	3,164,904	1,806,395	4,971,299	1.086
	2,017,539,234	30	181	288	13,363,005	5,656,086	19,019,091	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.662	0.280	0.943	
Expected Unlimited Loss to Payroll Ratio:	0.787	0.370	1.157	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.710	0.278	0.988	
Credibility:	1.00	0.71		
Indicated Limited Loss to Payroll Ratio:	0.662	0.280	0.942	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**0.747**	**0.396**	**1.143**	
Indicated Relativity Change:				-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:				110.1%

Code: 7428   RHG: 2   NAICS: 48   ILDG: 4 MLDG: 3 CLASS: AIRCRAFT OPERATION – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	751,439,274	18	283	669	10,064,837	6,539,181	16,604,018	2.210
2019	766,111,103	6	262	588	6,685,899	4,913,157	11,599,056	1.514
2020	743,195,655	3	170	340	7,656,913	5,042,258	12,699,171	1.709
	2,260,746,032	27	715	1,597	24,407,649	16,494,596	40,902,246	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.080	0.730	1.809	
Expected Unlimited Loss to Payroll Ratio:	1.173	0.820	1.993	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.123	0.746	1.869	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.080	0.730	1.809	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**1.151**	**0.853**	**2.004**	
Indicated Relativity Change:				0.6%
Relativity to Statewide Average Loss to Payroll Ratio:				193.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 7429　RHG: 2　NAICS: 48　　ILDG: 4　MLDG: 4　CLASS: AIRPORT OPERATORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	71,153,937	2	17	43	767,596	451,179	1,218,775	1.713
2017	70,227,636	1	12	65	248,144	336,967	585,111	0.833
2018	86,061,774	1	9	39	355,279	309,216	664,495	0.772
2019	91,076,734	0	10	34	291,502	209,331	500,833	0.550
2020	137,438,095	3	33	57	1,154,032	931,277	2,085,309	1.517
	455,958,175	7	81	238	2,816,554	2,237,969	5,054,523	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.618	0.491	1.109	
Expected Unlimited Loss to Payroll Ratio:	0.695	0.612	1.307	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.666	0.556	1.222	
Credibility:	0.59	0.52		
Indicated Limited Loss to Payroll Ratio:	0.637	0.522	1.160	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**0.679**	**0.611**	**1.290**	
Indicated Relativity Change:				-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:				124.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 7500   RHG: 5   NAICS: 22   ILDG: 1   MLDG: 1   CLASS: GAS WORKS
Code: 7520   RHG: 5   NAICS: 22   ILDG: 1   MLDG: 1   CLASS: WATER COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	117,027,382	3	55	100	1,391,307	1,034,869	2,426,176	2.073
2017	111,360,339	2	33	90	703,772	459,969	1,163,741	1.045
2018	121,951,941	4	36	88	1,186,040	1,264,317	2,450,357	2.009
2019	133,064,142	0	37	80	779,984	728,759	1,508,743	1.134
2020	140,095,604	1	42	61	1,277,649	1,270,518	2,548,167	1.819
	623,499,408	10	203	419	5,338,752	4,758,432	10,097,184	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.856	0.763	1.619	
Expected Unlimited Loss to Payroll Ratio:	0.973	0.936	1.909	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.855	0.632	1.487	
Credibility:	0.75	0.66		
Indicated Limited Loss to Payroll Ratio:	0.856	0.718	1.574	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**0.957**	**0.968**	**1.925**	
Indicated Relativity Change:				0.8%
Relativity to Statewide Average Loss to Payroll Ratio:				185.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 7515   RHG: 6   NAICS: 48   ILDG: 3 MLDG: 1   CLASS: OIL OR GAS PIPELINE OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	62,759,579	1	7	14	274,847	210,376	485,223	0.773
2017	71,905,952	1	9	8	362,514	237,208	599,722	0.834
2018	74,252,820	0	7	10	253,517	165,828	419,345	0.565
2019	78,362,560	1	4	13	207,142	255,980	463,122	0.591
2020	87,696,447	1	12	8	483,379	259,526	742,905	0.847
	374,977,357	4	39	53	1,581,398	1,128,917	2,710,315	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.422	0.301	0.723	
Expected Unlimited Loss to Payroll Ratio:	0.396	0.336	0.731	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.357	0.252	0.609	
Credibility:	0.43	0.35		
Indicated Limited Loss to Payroll Ratio:	0.385	0.269	0.654	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**0.434**	**0.381**	**0.815**	
Indicated Relativity Change:				11.4%
Relativity to Statewide Average Loss to Payroll Ratio:				78.5%

Code: 7538   RHG: 7   NAICS: 23   ILDG: 1 MLDG: 1   CLASS: ELECTRIC POWER LINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	236,734,062	5	26	50	2,053,851	1,522,723	3,576,574	1.511
2017	295,907,067	7	27	56	1,272,441	855,533	2,127,974	0.719
2018	487,884,457	10	45	86	4,034,017	3,433,133	7,467,150	1.531
2019	619,043,811	9	39	84	3,327,013	2,940,260	6,267,273	1.012
2020	733,898,667	6	53	93	3,943,448	3,791,247	7,734,695	1.054
	2,373,468,064	37	190	369	14,630,770	12,542,896	27,173,666	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.616	0.528	1.145	
Expected Unlimited Loss to Payroll Ratio:	0.738	0.816	1.553	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.606	0.457	1.063	
Credibility:	1.00	0.98		
Indicated Limited Loss to Payroll Ratio:	0.616	0.527	1.144	
Limit Factor:	1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:	**0.737**	**0.854**	**1.591**	
Indicated Relativity Change:				2.4%
Relativity to Statewide Average Loss to Payroll Ratio:				153.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 7539　RHG: 7　NAICS: 22　ILDG: 2　MLDG: 2　CLASS: ELECTRIC POWER COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	452,045,460	8	47	90	2,270,888	1,696,259	3,967,147	0.878
2017	432,930,744	7	41	93	2,015,083	1,647,228	3,662,311	0.846
2018	515,408,517	4	52	107	2,341,565	1,860,344	4,201,909	0.815
2019	530,914,215	2	37	81	2,763,948	1,439,270	4,203,218	0.792
2020	417,023,396	0	36	64	1,575,371	1,523,394	3,098,765	0.743
	2,348,322,333	21	213	435	10,966,855	8,166,495	19,133,350	

Adjusted Loss to Payroll Ratio:		0.467	0.348	0.815
Expected Unlimited Loss to Payroll Ratio:		0.559	0.557	1.116
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.459	0.312	0.771
Credibility:		0.99	0.84	
Indicated Limited Loss to Payroll Ratio:		0.467	0.342	0.809
Limit Factor:		1.196	1.619	
Selected (Unlimited) Loss to Payroll Ratio:		**0.558**	**0.554**	**1.112**
Indicated Relativity Change:				-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:				107.1%

Code: 7580　RHG: 6　NAICS: 22　ILDG: 4　MLDG: 4　CLASS: SANITARY OR SANITATION DISTRICTS OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	48,902,894	1	7	24	281,328	224,907	506,235	1.035
2017	59,911,845	1	8	27	246,614	404,862	651,476	1.087
2018	55,525,430	1	19	23	576,139	423,589	999,728	1.800
2019	48,200,311	1	9	23	323,703	335,138	658,841	1.367
2020	47,020,025	0	15	13	485,939	322,827	808,766	1.720
	259,560,505	4	58	110	1,913,723	1,711,324	3,625,047	

Adjusted Loss to Payroll Ratio:		0.737	0.659	1.397
Expected Unlimited Loss to Payroll Ratio:		1.070	0.984	2.053
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.931	0.634	1.565
Credibility:		0.55	0.46	
Indicated Limited Loss to Payroll Ratio:		0.825	0.646	1.471
Limit Factor:		1.129	1.416	
Selected (Unlimited) Loss to Payroll Ratio:		**0.931**	**0.914**	**1.845**
Indicated Relativity Change:				-10.1%
Relativity to Statewide Average Loss to Payroll Ratio:				177.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 7600   RHG: 3   NAICS: 51   ILDG: 1   MLDG: 1   CLASS: COMMUNICATION SERVICE PROVIDERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,803,421,027	165	1,371	1,072	58,826,329	29,691,857	88,518,186	4.908
2019	1,660,907,471	149	1,153	1,182	52,912,883	27,725,426	80,638,309	4.855
2020	1,712,625,235	83	961	742	56,548,895	30,519,147	87,068,042	5.084
	5,176,953,733	397	3,485	2,996	168,288,107	87,936,430	256,224,537	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	3.251	1.699	4.949	
Expected Unlimited Loss to Payroll Ratio:	3.593	2.080	5.673	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	3.113	1.613	4.727	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	3.251	1.699	4.949	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**3.503**	**2.055**	**5.558**	
Indicated Relativity Change:				-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:				535.1%

INCLUDES EXPERIENCE OF 7606 D1-1-19

Code: 7601   RHG: 3   NAICS: 23   ILDG: 2   MLDG: 1   CLASS: AERIAL LINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	58,078,806	0	28	44	493,484	394,851	888,335	1.530
2017	47,379,459	3	5	28	544,125	193,947	738,072	1.558
2018	99,966,487	0	22	61	867,659	729,017	1,596,676	1.597
2019	99,976,850	2	48	122	1,032,595	1,341,440	2,374,035	2.375
2020	91,475,494	0	30	53	942,054	1,251,079	2,193,133	2.398
	396,877,096	5	133	308	3,879,918	3,910,334	7,790,252	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.978	0.985	1.963	
Expected Unlimited Loss to Payroll Ratio:	1.124	0.852	1.977	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.027	0.643	1.670	
Credibility:	0.67	0.55		
Indicated Limited Loss to Payroll Ratio:	0.994	0.831	1.825	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.071**	**1.006**	**2.077**	
Indicated Relativity Change:				5.1%
Relativity to Statewide Average Loss to Payroll Ratio:				200.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 7605   RHG: 4   NAICS: 23   ILDG: 2   MLDG: 2   CLASS: SECURITY OR FIRE ALARM INSTALLATION OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	601,481,324	15	165	316	4,972,368	4,313,751	9,286,119	1.544
2018	644,787,698	18	168	325	5,174,375	3,509,858	8,684,233	1.347
2019	675,096,749	11	170	250	6,282,402	4,575,429	10,857,831	1.608
2020	685,676,219	3	173	256	5,534,330	3,612,121	9,146,451	1.334
	2,607,041,990	47	676	1,147	21,963,474	16,011,159	37,974,633	

Adjusted Loss to Payroll Ratio:		0.842	0.614	1.457
Expected Unlimited Loss to Payroll Ratio:		0.823	0.747	1.570
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.740	0.537	1.277
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.842	0.614	1.457
Limit Factor:		1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:		**0.923**	**0.778**	**1.701**
Indicated Relativity Change:				8.4%
Relativity to Statewide Average Loss to Payroll Ratio:				163.8%

EXPERIENCE OF TELEVISION, VIDEO, AUDIO AND RADIO EQUIPMENT - INSTALLATION, SERVICE OR REPAIR TRANSFERRED TO CODE 9516 1-1-18

Code: 7607   RHG: 4   NAICS: 51   ILDG: 2   MLDG: 2   CLASS: VIDEO POST-PRODUCTION; AUDIO POST-PRODUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,150,236,920	2	32	77	1,211,272	899,365	2,110,637	0.183
2017	1,186,141,783	2	23	66	524,822	400,140	924,962	0.078
2018	1,240,704,654	1	17	52	292,104	252,374	544,478	0.044
2019	1,207,445,908	0	22	37	171,527	224,331	395,858	0.033
2020	1,276,302,287	0	12	19	368,615	323,966	692,581	0.054
	6,060,831,552	5	106	251	2,568,340	2,100,176	4,668,515	

Adjusted Loss to Payroll Ratio:		0.042	0.035	0.077
Expected Unlimited Loss to Payroll Ratio:		0.073	0.066	0.138
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.062	0.049	0.111
Credibility:		0.67	0.58	
Indicated Limited Loss to Payroll Ratio:		0.049	0.041	0.089
Limit Factor:		1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:		**0.054**	**0.051**	**0.105**
Indicated Relativity Change:				-24.1%
Relativity to Statewide Average Loss to Payroll Ratio:				10.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 7610   RHG: 4   NAICS: 51   ILDG: 2   MLDG: 1   CLASS: RADIO, TELEVISION OR COMMERCIAL BROADCASTING STATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	3,500,475,043	13	144	343	5,203,666	3,839,375	9,043,041	0.258
2018	3,175,546,360	14	129	350	5,418,988	3,475,261	8,894,249	0.280
2019	3,354,331,743	9	166	371	6,959,244	4,550,654	11,509,898	0.343
2020	3,364,842,249	3	121	201	6,103,604	3,830,992	9,934,596	0.295
	13,395,195,395	39	560	1,265	23,685,503	15,696,281	39,381,784	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.177	0.117	0.294	
Expected Unlimited Loss to Payroll Ratio:	0.209	0.157	0.366	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.178	0.116	0.294	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.177	0.117	0.294	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**0.194**	**0.149**	**0.342**	
Indicated Relativity Change:				-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:				32.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 7706　RHG: 6　NAICS: 92　ILDG: 3　MLDG: 2　CLASS: FIREFIGHTING OPERATIONS – NOT VOLUNTEERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	37,285,011	2	22	52	665,224	818,647	1,483,871	3.980
2017	43,229,214	2	25	33	454,656	441,777	896,433	2.074
2018	49,513,091	0	23	72	372,365	430,812	803,177	1.622
2019	49,519,659	4	19	102	1,774,766	1,408,334	3,183,100	6.428
2020	66,979,707	1	33	52	1,845,371	1,472,747	3,318,118	4.954
	246,526,682	9	122	311	5,112,382	4,572,317	9,684,700	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.074	1.855	3.928	
Expected Unlimited Loss to Payroll Ratio:	2.192	2.205	4.397	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.884	1.496	3.380	
Credibility:	0.71	0.63		
Indicated Limited Loss to Payroll Ratio:	2.019	1.720	3.740	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**2.279**	**2.436**	**4.715**	
Indicated Relativity Change:				7.2%
Relativity to Statewide Average Loss to Payroll Ratio:				453.9%

Code: 7707　RHG: 7　NAICS: 92　ILDG: 3　MLDG: 2　CLASS: FIREFIGHTING OPERATIONS – VOLUNTEERS

POLICY YEAR	PER CAPITA	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER CAPITA
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	783.2	0	5	7	65,006	110,968	175,974	224.686
2017	750.4	0	1	5	88	4,285	4,373	5.828
2018	697.0	1	2	7	89,673	132,696	222,369	319.038
2019	631.9	0	0	2	0	187	187	0.296
2020	624.2	1	2	5	401,816	183,335	585,151	937.442
	3,486.7	2	10	26	556,583	431,472	988,055	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	159.630	123.748	283.378	
Expected Unlimited Loss to Payroll Ratio:	80.024	125.955	205.979	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	64.873	74.340	139.214	
Credibility:	0.21	0.22		
Indicated Limited Loss to Payroll Ratio:	85.062	85.025	170.087	
Limit Factor:	1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:	**101.705**	**137.685**	**239.389**	
Indicated Relativity Change:				16.2%
Relativity to Statewide Average Loss to Payroll Ratio:				N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 7720　RHG: 4　NAICS: 92　　ILDG: 2　MLDG: 2　CLASS: POLICE AND OTHER LAW ENFORCEMENT OFFICERS – NOT VOLUNTEERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	243,184,782	7	81	229	1,834,072	1,503,944	3,338,016	1.373
2017	273,037,440	8	71	234	2,450,567	1,854,852	4,305,419	1.577
2018	296,208,673	6	113	212	3,995,610	2,466,670	6,462,280	2.182
2019	306,895,462	5	76	188	3,409,573	2,800,013	6,209,586	2.023
2020	328,393,016	0	68	149	2,567,014	2,671,313	5,238,327	1.595
	1,447,719,372	26	409	1,012	14,256,836	11,296,792	25,553,628	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.985	0.780	1.765	
Expected Unlimited Loss to Payroll Ratio:	1.020	0.942	1.962	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.905	0.713	1.618	
Credibility:	1.00	0.94		
Indicated Limited Loss to Payroll Ratio:	0.985	0.777	1.761	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.079**	**0.984**	**2.063**	
Indicated Relativity Change:				5.2%
Relativity to Statewide Average Loss to Payroll Ratio:				198.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 7721　RHG: 3　NAICS: 56　　ILDG: 2　MLDG: 3　CLASS: DETECTIVE OR PRIVATE INVESTIGATIVE AGENCIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,006,163,427	58	781	914	21,112,678	18,512,619	39,625,297	1.975
2019	2,130,911,128	48	779	842	21,518,346	18,958,993	40,477,339	1.900
2020	2,199,203,321	40	722	769	25,413,930	27,099,872	52,513,802	2.388
	6,336,277,876	146	2,282	2,525	68,044,953	64,571,485	132,616,438	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.074	1.019	2.093	
Expected Unlimited Loss to Payroll Ratio:	1.039	1.105	2.144	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.963	0.918	1.881	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.074	1.019	2.093	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.157**	**1.233**	**2.390**	
Indicated Relativity Change:				11.5%
Relativity to Statewide Average Loss to Payroll Ratio:				230.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 7722   RHG: 5   NAICS: 92   ILDG: 3 MLDG: 3 CLASS: POLICE AND OTHER LAW ENFORCEMENT OFFICERS –
VOLUNTEERS

POLICY YEAR	PER CAPITA	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER CAPITA
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	.1	0	0	0	0	0	0	0.000
2017	.0	0	0	1	0	424	424	0.000
2018	.0	0	0	0	0	0	0	0.000
2019	.0	0	0	0	0	0	0	0.000
2020	.0	0	0	0	0	0	0	0.000
	.1	0	0	1	0	424	424	

Adjusted Loss to Payroll Ratio:	0.000	4,238.373	4,238.373
Expected Unlimited Loss to Payroll Ratio:	39.624	54.046	93.670
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	34.400	38.401	72.801
Credibility:	0.00	0.00	
Indicated Limited Loss to Payroll Ratio:	34.313	49.030	83.344
Limit Factor:	1.118	1.348	
Selected (Unlimited) Loss to Payroll Ratio:	**38.364**	**66.093**	**104.457**
Indicated Relativity Change:			11.5%
Relativity to Statewide Average Loss to Payroll Ratio:			N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 7855   RHG: 7   NAICS: 23   ILDG: 3 MLDG: 3   CLASS: RAILROAD CONSTRUCTION – ALL OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	70,792,905	1	7	15	356,888	195,009	551,897	0.780
2017	66,942,938	2	13	14	418,110	350,985	769,095	1.149
2018	68,421,146	1	12	19	727,725	497,340	1,225,065	1.790
2019	78,994,861	0	9	14	461,659	777,380	1,239,039	1.569
2020	67,093,758	1	9	10	256,302	208,899	465,201	0.693
	352,245,607	5	50	72	2,220,684	2,029,613	4,250,297	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.630	0.576	1.207	
Expected Unlimited Loss to Payroll Ratio:	0.984	1.059	2.043	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.808	0.593	1.402	
Credibility:	0.58	0.51		
Indicated Limited Loss to Payroll Ratio:	0.704	0.585	1.289	
Limit Factor:	1.196	1.619		
Selected (Unlimited) Loss to Payroll Ratio:	**0.842**	**0.947**	**1.789**	
Indicated Relativity Change:				-12.4%
Relativity to Statewide Average Loss to Payroll Ratio:				172.2%

Code: 8001   RHG: 1   NAICS: 42   ILDG: 2 MLDG: 3   CLASS: STORES – FLORISTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	179,309,621	10	111	190	2,755,258	3,121,553	5,876,811	3.277
2017	190,291,649	12	120	209	2,395,002	2,514,792	4,909,794	2.580
2018	202,183,402	7	124	209	2,379,068	2,605,354	4,984,422	2.465
2019	205,055,028	6	160	195	2,923,098	3,191,957	6,115,055	2.982
2020	184,185,602	4	132	112	3,355,600	4,058,294	7,413,894	4.025
	961,025,301	39	647	915	13,808,026	15,491,950	29,299,976	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.437	1.612	3.049	
Expected Unlimited Loss to Payroll Ratio:	1.487	1.711	3.198	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.377	1.487	2.864	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.437	1.612	3.049	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**1.521**	**1.858**	**3.378**	
Indicated Relativity Change:				5.6%
Relativity to Statewide Average Loss to Payroll Ratio:				325.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8004   RHG: 6   NAICS: 42   ILDG: 1   MLDG: 3   CLASS: STORES – GARDEN SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	127,763,360	1	64	134	617,178	895,809	1,512,987	1.184
2017	132,809,717	3	78	172	1,366,486	1,753,735	3,120,221	2.349
2018	130,305,372	5	69	191	1,397,901	1,648,918	3,046,819	2.338
2019	137,229,258	1	58	182	1,063,823	1,206,866	2,270,689	1.655
2020	162,965,698	0	54	141	1,055,484	1,743,416	2,798,900	1.717
	691,073,405	10	323	820	5,500,871	7,248,744	12,749,615	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.796	1.049	1.845	
Expected Unlimited Loss to Payroll Ratio:	1.009	1.473	2.483	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.874	1.042	1.916	
Credibility:	0.79	0.80		
Indicated Limited Loss to Payroll Ratio:	0.812	1.048	1.860	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**0.917**	**1.483**	**2.400**	
Indicated Relativity Change:				-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:				231.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8006　RHG: 2　NAICS: 44　　ILDG: 3　MLDG: 3　CLASS: STORES – GROCERIES – RETAIL; STORES – FRUIT OR VEGETABLES – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	3,670,657,848	134	2,704	5,095	45,586,623	44,626,849	90,213,472	2.458
2019	4,395,818,491	111	2,874	5,425	50,407,457	51,627,194	102,034,651	2.321
2020	5,138,394,734	18	3,099	5,167	64,456,782	58,989,997	123,446,779	2.402
	13,204,871,073	263	8,677	15,687	160,450,862	155,244,040	315,694,902	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.215	1.176	2.391	
Expected Unlimited Loss to Payroll Ratio:	1.272	1.410	2.682	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.196	1.242	2.438	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.215	1.176	2.391	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**1.295**	**1.375**	**2.670**	
Indicated Relativity Change:				-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:				257.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8008   RHG: 1   NAICS: 44   ILDG: 4 MLDG: 4 CLASS: STORES – CLOTHING, SHOES, LINENS OR FABRIC PRODUCTS – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	4,297,787,340	45	1,794	3,580	35,835,252	32,376,333	68,211,585	1.587
2019	4,210,246,967	32	2,123	3,010	39,792,583	33,712,788	73,505,371	1.746
2020	3,619,458,582	5	1,131	2,164	24,817,092	22,694,217	47,511,309	1.313
	12,127,492,889	82	5,048	8,754	100,444,927	88,783,338	189,228,264	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.828	0.732	1.560	
Expected Unlimited Loss to Payroll Ratio:	0.930	0.893	1.822	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.880	0.798	1.678	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.828	0.732	1.560	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**0.877**	**0.844**	**1.720**	
Indicated Relativity Change:				-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:				165.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8010   RHG: 2   NAICS: 44   ILDG: 2 MLDG: 2 CLASS: STORES – HARDWARE, ELECTIRCAL OR PLUMBING SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,266,599,628	19	429	1,107	10,427,338	8,541,739	18,969,077	1.498
2019	1,305,739,106	14	497	995	10,838,308	9,398,795	20,237,103	1.550
2020	1,435,766,201	4	508	1,030	10,586,281	10,159,955	20,746,236	1.445
	4,008,104,935	37	1,434	3,132	31,851,927	28,100,489	59,952,416	

Adjusted Loss to Payroll Ratio:		0.795	0.701	1.496
Expected Unlimited Loss to Payroll Ratio:		0.886	0.848	1.734
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.833	0.747	1.580
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.795	0.701	1.496
Limit Factor:		1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:		**0.847**	**0.820**	**1.667**
Indicated Relativity Change:				-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:				160.5%

8010 E1-1-20 INCLUDES EXPERIENCE OF 8017 AND 8018; INCLUDES 8111 D1-1-20; INCLUDES 8110 D9-1-21

Code: 8013   RHG: 4   NAICS: 44   ILDG: 3 MLDG: 3 CLASS: STORES – JEWELRY; STORES – EYEWEAR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	904,486,408	8	140	156	3,610,004	2,660,952	6,270,956	0.693
2017	905,007,103	7	119	163	3,162,551	2,583,345	5,745,896	0.635
2018	936,065,729	2	153	214	4,166,992	3,164,388	7,331,380	0.783
2019	904,813,554	2	112	172	3,529,732	2,478,653	6,008,385	0.664
2020	876,623,207	1	99	118	2,603,301	3,056,061	5,659,362	0.646
	4,526,996,001	20	623	823	17,072,579	13,943,398	31,015,977	

Adjusted Loss to Payroll Ratio:		0.377	0.308	0.685
Expected Unlimited Loss to Payroll Ratio:		0.398	0.371	0.769
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.363	0.302	0.665
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.377	0.308	0.685
Limit Factor:		1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:		**0.413**	**0.390**	**0.804**
Indicated Relativity Change:				4.5%
Relativity to Statewide Average Loss to Payroll Ratio:				77.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code:　8015　RHG:　4　NAICS: 44　　ILDG:　3　MLDG:　3　CLASS:　STORES – FURNITURE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	971,182,426	25	615	1,087	12,728,880	10,776,275	23,505,155	2.420
2019	961,082,875	13	777	1,004	17,214,663	13,824,314	31,038,977	3.230
2020	1,006,966,403	5	612	969	15,724,172	13,599,310	29,323,482	2.912
	2,939,231,704	43	2,004	3,060	45,667,715	38,199,899	83,867,614	

Adjusted Loss to Payroll Ratio:	1.554	1.300	2.853
Expected Unlimited Loss to Payroll Ratio:	1.640	1.622	3.262
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.500	1.317	2.817
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	1.554	1.300	2.853
Limit Factor:	1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:	**1.702**	**1.647**	**3.349**
Indicated Relativity Change:			2.7%
Relativity to Statewide Average Loss to Payroll Ratio:			322.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8017   RHG: 2   NAICS: 44   ILDG: 4 MLDG: 3 CLASS: STORES – RETAIL – NOC; STORES – HARDWARE; LINEN RENTAL/RESTROOM SUPPLY SVCS; PRODUCT DEMONSTRATORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	13,086,617,574	194	4,755	11,244	112,929,377	100,625,968	213,555,345	1.632
2019	13,312,105,171	124	4,789	10,596	117,172,733	107,565,483	224,738,216	1.688
2020	13,372,366,231	48	4,119	10,510	121,592,088	114,090,803	235,682,891	1.762
	39,771,088,976	366	13,663	32,350	351,694,198	322,282,255	673,976,453	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.884	0.810	1.695	
Expected Unlimited Loss to Payroll Ratio:	0.956	0.937	1.893	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.899	0.825	1.724	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.884	0.810	1.695	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**0.943**	**0.948**	**1.890**	
Indicated Relativity Change:				-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:				182.0%

EXPERIENCE OF STORES - BOOKS, VIDEO OR AUDIO - RETAIL TRANSFERRED TO CODE 8071 1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8018   RHG: 3   NAICS: 42   ILDG: 3 MLDG: 3 CLASS: STORES – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	7,886,078,184	263	7,186	9,349	145,347,951	123,587,451	268,935,402	3.410
2019	7,996,590,029	199	7,914	9,990	153,062,597	133,331,595	286,394,192	3.581
2020	10,313,265,652	74	7,888	10,847	182,054,618	156,089,662	338,144,280	3.279
	26,195,933,865	536	22,988	30,186	480,465,167	413,008,709	893,473,876	

Adjusted Loss to Payroll Ratio:		1.834	1.577	3.411
Expected Unlimited Loss to Payroll Ratio:		2.076	1.953	4.029
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.887	1.616	3.503
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		1.834	1.577	3.411
Limit Factor:		1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:		**1.977**	**1.907**	**3.884**
Indicated Relativity Change:				-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:				373.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8019 RHG: 3 NAICS: 31   ILDG: 4 MLDG: 4 CLASS: PRINTING – QUICK PRINTING; DOCUMENT DUPLICATION/PHOTOCOPYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	379,796,529	9	84	225	1,860,172	1,677,499	3,537,671	0.931
2017	384,449,138	8	78	189	1,946,268	1,819,206	3,765,474	0.979
2018	378,622,348	5	68	151	1,469,435	1,396,906	2,866,341	0.757
2019	336,286,600	1	54	128	1,800,145	1,434,052	3,234,197	0.962
2020	319,812,950	1	80	132	2,717,148	1,939,390	4,656,538	1.456
	1,798,967,565	24	364	825	9,793,168	8,267,051	18,060,219	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.544	0.460	1.004	
Expected Unlimited Loss to Payroll Ratio:	0.497	0.559	1.056	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.469	0.475	0.944	
Credibility:	0.89	0.85		
Indicated Limited Loss to Payroll Ratio:	0.536	0.462	0.998	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.578**	**0.559**	**1.136**	
Indicated Relativity Change:				7.6%
Relativity to Statewide Average Loss to Payroll Ratio:				109.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8021　RHG: 3　NAICS: 42　ILDG: 3　MLDG: 3　CLASS: STORES – MEAT/FISH/POULTRY – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	299,986,381	14	308	418	7,124,082	6,898,861	14,022,943	4.675
2019	340,517,696	7	315	377	6,680,403	5,874,829	12,555,232	3.687
2020	333,253,581	6	330	392	10,809,913	8,908,685	19,718,598	5.917
	973,757,658	27	953	1,187	24,614,398	21,682,374	46,296,772	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.528	2.227	4.754	
Expected Unlimited Loss to Payroll Ratio:	2.340	2.404	4.744	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.127	1.989	4.116	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.528	2.227	4.754	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**2.724**	**2.694**	**5.418**	
Indicated Relativity Change:				14.2%
Relativity to Statewide Average Loss to Payroll Ratio:				521.6%

Code: 8028　RHG: 4　NAICS: 53　ILDG: 3　MLDG: 3　CLASS: EQUIPMENT OR MACHINERY RENTAL YARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	540,689,731	19	194	318	8,676,890	6,525,364	15,202,254	2.812
2019	557,240,490	10	191	345	6,274,522	5,044,993	11,319,515	2.031
2020	549,311,251	8	144	226	8,086,432	7,743,944	15,830,376	2.882
	1,647,241,472	37	529	889	23,037,843	19,314,300	42,352,144	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.399	1.173	2.571	
Expected Unlimited Loss to Payroll Ratio:	1.362	1.318	2.679	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.240	1.025	2.264	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.399	1.173	2.571	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.532**	**1.486**	**3.018**	
Indicated Relativity Change:				12.7%
Relativity to Statewide Average Loss to Payroll Ratio:				290.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8031   RHG: 2   NAICS: 44   ILDG: 2 MLDG: 3 CLASS: STORES – MEAT, FISH OR POULTRY – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	660,336,359	44	534	976	10,718,953	10,700,631	21,419,584	3.244
2019	732,362,217	23	491	903	8,921,893	9,530,012	18,451,905	2.520
2020	719,444,066	5	467	811	10,328,953	10,796,123	21,125,076	2.936
	2,112,142,642	72	1,492	2,690	29,969,799	31,026,766	60,996,565	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.419	1.469	2.888	
Expected Unlimited Loss to Payroll Ratio:	1.501	1.740	3.241	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.411	1.533	2.944	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.419	1.469	2.888	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**1.512**	**1.718**	**3.231**	
Indicated Relativity Change:				-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:				311.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8032   RHG: 3   NAICS: 42   ILDG: 3 MLDG: 3 CLASS: STORES – CLOTHING, SHOES, LINENS OR FABRIC PRODUCTS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	529,621,625	24	386	531	9,791,239	8,693,396	18,484,635	3.490
2019	533,143,097	9	397	459	8,317,326	8,061,902	16,379,228	3.072
2020	541,034,687	4	355	415	10,057,185	8,752,155	18,809,340	3.477
	1,603,799,409	37	1,138	1,405	28,165,751	25,507,453	53,673,204	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.756	1.590	3.347	
Expected Unlimited Loss to Payroll Ratio:	1.788	1.949	3.737	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.626	1.612	3.238	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.756	1.590	3.347	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.893**	**1.924**	**3.817**	
Indicated Relativity Change:				2.1%
Relativity to Statewide Average Loss to Payroll Ratio:				367.5%

INCLUDES EXPERIENCE OF 8264 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8039　RHG: 2　NAICS: 44　ILDG: 4　MLDG: 4　CLASS: STORES – DEPARTMENT STORES – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	788,324,629	10	308	969	5,938,830	7,913,411	13,852,241	1.757
2019	800,573,930	11	263	771	6,470,043	7,535,636	14,005,679	1.749
2020	783,939,968	1	242	704	6,797,843	8,375,363	15,173,206	1.936
	2,372,838,527	22	813	2,444	19,206,716	23,824,409	43,031,125	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.809	1.004	1.813	
Expected Unlimited Loss to Payroll Ratio:	0.879	1.200	2.079	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.826	1.057	1.883	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.809	1.004	1.813	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**0.863**	**1.174**	**2.037**	
Indicated Relativity Change:				-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:				196.1%

Code: 8041　RHG: 4　NAICS: 42　ILDG: 1　MLDG: 3　CLASS: STORES – WINE OR SPIRITS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	119,919,248	19	92	145	2,964,816	1,938,759	4,903,575	4.089
2017	122,984,424	13	79	143	2,218,410	1,486,645	3,705,055	3.013
2018	129,735,425	14	109	157	2,314,076	1,348,832	3,662,908	2.823
2019	156,704,304	16	133	128	3,617,510	2,510,921	6,128,431	3.911
2020	230,009,490	1	177	157	4,254,663	2,761,395	7,016,058	3.050
	759,352,891	63	590	730	15,369,475	10,046,552	25,416,027	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.024	1.323	3.347	
Expected Unlimited Loss to Payroll Ratio:	2.465	1.873	4.338	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.204	1.479	3.683	
Credibility:	1.00	0.96		
Indicated Limited Loss to Payroll Ratio:	2.024	1.329	3.353	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**2.218**	**1.685**	**3.902**	
Indicated Relativity Change:				-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:				375.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8042　RHG: 3　NAICS: 42　ILDG: 3　MLDG: 2　CLASS: STORES – FLOOR COVERING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	222,942,299	9	75	145	2,256,959	2,048,653	4,305,612	1.931
2017	234,790,751	7	87	142	2,615,372	2,214,244	4,829,616	2.057
2018	231,817,320	7	119	142	3,307,424	2,652,117	5,959,541	2.571
2019	235,746,339	0	81	137	1,853,985	1,240,863	3,094,848	1.313
2020	224,923,689	1	77	121	2,401,850	1,644,346	4,046,196	1.799
	1,150,220,398	24	439	687	12,435,589	9,800,221	22,235,810	

Adjusted Loss to Payroll Ratio:		1.081	0.852	1.933
Expected Unlimited Loss to Payroll Ratio:		1.232	1.094	2.326
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.120	0.905	2.025
Credibility:		1.00	0.93	
Indicated Limited Loss to Payroll Ratio:		1.081	0.856	1.937
Limit Factor:		1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:		**1.165**	**1.035**	**2.200**
Indicated Relativity Change:				-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:				211.8%

Code: 8046　RHG: 3　NAICS: 44　ILDG: 2　MLDG: 1　CLASS: STORES – AUTO/TRUCK PARTS OR ACCESSORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,320,157,062	15	604	1,325	11,642,474	11,397,809	23,040,283	1.745
2019	1,281,007,835	16	549	1,177	11,127,224	10,336,496	21,463,720	1.676
2020	1,343,859,618	8	552	1,130	12,676,424	12,202,505	24,878,929	1.851
	3,945,024,515	39	1,705	3,632	35,446,122	33,936,811	69,382,933	

Adjusted Loss to Payroll Ratio:		0.899	0.860	1.759
Expected Unlimited Loss to Payroll Ratio:		0.965	0.954	1.919
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.897	0.811	1.709
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.899	0.860	1.759
Limit Factor:		1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:		**0.968**	**1.041**	**2.009**
Indicated Relativity Change:				4.7%
Relativity to Statewide Average Loss to Payroll Ratio:				193.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8057   RHG: 4   NAICS: 44   ILDG: 1   MLDG: 1   CLASS: BOAT DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	43,943,711	1	13	30	388,821	357,266	746,087	1.698
2017	44,231,674	2	19	33	545,566	322,558	868,124	1.963
2018	43,697,569	1	23	48	475,728	349,502	825,230	1.889
2019	46,278,303	0	21	25	415,609	649,540	1,065,149	2.302
2020	51,941,981	0	15	34	373,192	269,436	642,628	1.237
	230,093,238	4	91	170	2,198,916	1,948,301	4,147,217	

Adjusted Loss to Payroll Ratio:		0.956	0.847	1.802
Expected Unlimited Loss to Payroll Ratio:		1.239	1.216	2.455
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.133	0.988	2.120
Credibility:		0.56	0.50	
Indicated Limited Loss to Payroll Ratio:		1.034	0.917	1.951
Limit Factor:		1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:		**1.132**	**1.162**	**2.295**
Indicated Relativity Change:				-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:				220.9%

Code: 8059   RHG: 2   NAICS: 42   ILDG: 1   MLDG: 1   CLASS: STORES – TILE OR CABINETS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	131,861,823	0	65	102	901,885	1,092,545	1,994,430	1.513
2017	123,847,821	3	60	137	1,205,750	1,271,366	2,477,116	2.000
2018	121,406,449	2	48	139	1,325,626	1,463,180	2,788,806	2.297
2019	105,748,777	2	42	97	664,897	891,005	1,555,902	1.471
2020	113,923,845	1	46	95	1,546,787	1,297,193	2,843,980	2.496
	596,788,715	8	261	570	5,644,945	6,015,289	11,660,234	

Adjusted Loss to Payroll Ratio:		0.946	1.008	1.954
Expected Unlimited Loss to Payroll Ratio:		0.985	1.115	2.100
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.905	0.955	1.860
Credibility:		0.76	0.73	
Indicated Limited Loss to Payroll Ratio:		0.936	0.994	1.930
Limit Factor:		1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:		**0.998**	**1.162**	**2.160**
Indicated Relativity Change:				2.9%
Relativity to Statewide Average Loss to Payroll Ratio:				208.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8060   RHG: 3   NAICS: 44   ILDG: 2 MLDG: 1   CLASS: STORES – WINE, BEER OR SPIRITS – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	475,295,699	8	106	265	2,095,323	2,034,561	4,129,884	0.869
2017	518,857,046	11	130	307	2,886,406	3,163,255	6,049,661	1.166
2018	521,658,436	6	124	275	2,949,036	3,266,379	6,215,415	1.191
2019	557,536,072	5	140	279	3,239,055	2,957,531	6,196,586	1.111
2020	560,383,440	2	113	233	2,895,449	2,939,152	5,834,601	1.041
	2,633,730,692	32	613	1,359	14,065,269	14,360,878	28,426,147	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.534	0.545	1.079	
Expected Unlimited Loss to Payroll Ratio:	0.596	0.623	1.219	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.554	0.530	1.084	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.534	0.545	1.079	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.576**	**0.660**	**1.235**	
Indicated Relativity Change:				1.3%
Relativity to Statewide Average Loss to Payroll Ratio:				118.9%

Code: 8061   RHG: 3   NAICS: 44   ILDG: 3 MLDG: 3   CLASS: STORES – CONVENIENCE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	420,290,085	7	169	226	3,913,833	3,780,383	7,694,216	1.831
2018	428,974,028	8	166	199	4,116,501	4,264,884	8,381,385	1.954
2019	460,626,765	4	175	177	3,649,275	3,492,869	7,142,144	1.551
2020	565,611,867	11	221	196	9,436,441	7,622,642	17,059,083	3.016
	1,875,502,744	30	731	798	21,116,050	19,160,778	40,276,829	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.126	1.022	2.148	
Expected Unlimited Loss to Payroll Ratio:	0.999	1.092	2.091	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.928	0.929	1.858	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.126	1.022	2.148	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.213**	**1.236**	**2.449**	
Indicated Relativity Change:				17.1%
Relativity to Statewide Average Loss to Payroll Ratio:				235.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code:　8062　RHG:　4　NAICS:　44　ILDG:　2　MLDG: 3　CLASS:　STORES – COMPUTER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	226,020,503	0	47	111	659,448	851,081	1,510,529	0.668
2017	238,203,648	3	47	94	1,219,529	745,575	1,965,104	0.825
2018	232,710,363	1	33	94	480,017	698,470	1,178,487	0.506
2019	257,846,404	1	37	94	1,173,392	1,004,152	2,177,544	0.845
2020	263,839,770	0	35	95	954,525	1,007,001	1,961,526	0.743
	1,218,620,688	5	199	488	4,486,911	4,306,278	8,793,190	

Adjusted Loss to Payroll Ratio:	0.368	0.353	0.722
Expected Unlimited Loss to Payroll Ratio:	0.391	0.445	0.837
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.358	0.362	0.719
Credibility:	0.69	0.65	
Indicated Limited Loss to Payroll Ratio:	0.365	0.356	0.721
Limit Factor:	1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:	**0.400**	**0.452**	**0.851**
Indicated Relativity Change:			1.7%
Relativity to Statewide Average Loss to Payroll Ratio:			82.0%

Code:　8063　RHG:　2　NAICS:　42　ILDG:　4　MLDG: 4　CLASS:　STORES – LIGHTING FIXTURES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	108,112,399	5	39	78	1,036,164	896,615	1,932,779	1.788
2017	116,903,864	5	44	97	1,468,522	1,441,384	2,909,906	2.489
2018	114,947,474	3	69	90	1,523,094	1,981,071	3,504,165	3.048
2019	119,260,294	3	48	96	1,167,760	1,160,095	2,327,855	1.952
2020	124,148,177	1	57	89	1,618,229	1,549,041	3,167,270	2.551
	583,372,208	17	257	450	6,813,770	7,028,206	13,841,976	

Adjusted Loss to Payroll Ratio:	1.168	1.205	2.373
Expected Unlimited Loss to Payroll Ratio:	1.354	1.324	2.678
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.245	1.134	2.378
Credibility:	0.85	0.78	
Indicated Limited Loss to Payroll Ratio:	1.179	1.189	2.368
Limit Factor:	1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:	**1.257**	**1.391**	**2.648**
Indicated Relativity Change:			-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:			254.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8064　RHG: 3　NAICS: 42　ILDG: 3　MLDG: 4　CLASS: STORES – OFFICE SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	324,033,051	11	165	273	4,035,464	4,008,049	8,043,513	2.482
2017	417,029,564	6	220	328	3,727,831	3,761,460	7,489,291	1.796
2018	302,889,950	4	124	195	2,691,025	2,212,166	4,903,191	1.619
2019	197,347,523	2	69	114	935,093	1,007,453	1,942,546	0.984
2020	245,894,442	3	96	132	3,112,007	2,596,201	5,708,208	2.321
	1,487,194,531	26	674	1,042	14,501,420	13,585,329	28,086,749	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.975	0.913	1.889	
Expected Unlimited Loss to Payroll Ratio:	1.108	1.165	2.273	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.007	0.964	1.971	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.975	0.913	1.889	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.051**	**1.105**	**2.156**	
Indicated Relativity Change:				-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:				207.6%

Code: 8065　RHG: 2　NAICS: 44　ILDG: 2　MLDG: 2　CLASS: STORES – PAINT OR PAINT SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	133,275,831	2	45	98	863,975	716,046	1,580,021	1.186
2017	157,023,974	4	83	170	2,042,415	1,882,185	3,924,600	2.499
2018	143,332,319	5	70	125	1,904,021	1,530,138	3,434,159	2.396
2019	146,646,586	3	44	120	777,400	943,364	1,720,764	1.173
2020	152,570,475	1	75	86	1,338,044	1,094,760	2,432,804	1.595
	732,849,185	15	317	599	6,925,855	6,166,493	13,092,348	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.945	0.841	1.786	
Expected Unlimited Loss to Payroll Ratio:	0.930	0.883	1.813	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.874	0.778	1.652	
Credibility:	0.80	0.72		
Indicated Limited Loss to Payroll Ratio:	0.931	0.824	1.755	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**0.992**	**0.964**	**1.956**	
Indicated Relativity Change:				7.9%
Relativity to Statewide Average Loss to Payroll Ratio:				188.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8066   RHG: 2   NAICS: 44   ILDG: 2 MLDG: 1 CLASS: STORES – BICYCLES AND BICYCLE ACCESSORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	133,630,903	2	30	69	429,168	771,318	1,200,486	0.898
2017	147,531,351	0	27	62	216,965	270,873	487,838	0.331
2018	170,409,343	3	51	83	1,032,329	886,840	1,919,169	1.126
2019	163,185,521	2	90	97	2,072,289	1,670,849	3,743,138	2.294
2020	184,517,589	1	73	78	1,686,984	1,143,027	2,830,011	1.534
	799,274,707	8	271	389	5,437,734	4,742,906	10,180,640	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.680	0.593	1.274	
Expected Unlimited Loss to Payroll Ratio:	0.494	0.526	1.020	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.464	0.463	0.928	
Credibility:	0.64	0.61		
Indicated Limited Loss to Payroll Ratio:	0.603	0.543	1.146	
Limit Factor:	1.066	1.170		
Indicated (Unlimited) Loss to Payroll Ratio:	0.643	0.635	1.278	
Indicated Relativity Change:				25.3%
Selected Loss to Payroll Ratio (Restricted to 25% Change):	**0.642**	**0.633**	**1.275**	
Relativity to Statewide Average Loss to Payroll Ratio:				122.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8071   RHG: 3   NAICS: 44   ILDG: 3 MLDG: 3 CLASS: STORES – BOOKS, VIDEO MEDIA OR RECORDED AUDIO MEDIA – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	258,786,484	5	40	137	718,091	956,061	1,674,152	0.647
2017	261,730,947	4	50	130	1,243,149	872,275	2,115,424	0.808
2018	255,552,538	1	45	146	532,362	701,561	1,233,923	0.483
2019	211,340,820	1	18	91	397,471	394,574	792,045	0.375
2020	158,187,842	0	24	52	754,969	566,556	1,321,525	0.835
	1,145,598,631	11	177	556	3,646,043	3,491,027	7,137,070	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.318	0.305	0.623	
Expected Unlimited Loss to Payroll Ratio:	0.327	0.374	0.702	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.304	0.318	0.623	
Credibility:	0.63	0.61		
Indicated Limited Loss to Payroll Ratio:	0.313	0.310	0.623	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.337**	**0.375**	**0.713**	
Indicated Relativity Change:				1.6%
Relativity to Statewide Average Loss to Payroll Ratio:				68.6%

EXPERIENCE OF AUDIO MEDIA STORES TRANSFERRED FROM CODE 8017 1-1-18. INCLUDES EXPERIENCE OF 8070; 8070 D1-1-18.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8078   RHG: 1   NAICS: 72   ILDG: 1 MLDG: 3 CLASS: SANDWICH SHOPS; BEVERAGE PREPARATION SHOPS; ICE
CREAM/FROZEN YOGURT SHOPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,849,903,158	19	557	1,273	6,521,309	7,877,382	14,398,691	0.778
2019	1,781,445,657	8	543	1,087	6,671,936	8,261,468	14,933,404	0.838
2020	1,649,978,914	4	460	745	6,223,158	8,061,142	14,284,300	0.866
	5,281,327,729	31	1,560	3,105	19,416,403	24,199,992	43,616,394	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.368	0.458	0.826	
Expected Unlimited Loss to Payroll Ratio:	0.363	0.542	0.905	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.352	0.501	0.853	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.368	0.458	0.826	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**0.389**	**0.528**	**0.917**	
Indicated Relativity Change:				1.3%
Relativity to Statewide Average Loss to Payroll Ratio:				88.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8102   RHG: 2   NAICS: 42   ILDG: 4 MLDG: 4 CLASS: SEED MERCHANTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	111,782,335	2	19	74	1,427,037	639,186	2,066,223	1.848
2017	114,364,761	2	24	81	648,023	575,837	1,223,860	1.070
2018	120,461,800	1	17	60	592,103	315,574	907,677	0.753
2019	124,825,779	1	23	66	688,845	774,752	1,463,597	1.173
2020	117,003,789	0	24	79	734,449	1,404,320	2,138,769	1.828
	588,438,464	6	107	360	4,090,458	3,709,669	7,800,126	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.695	0.630	1.326	
Expected Unlimited Loss to Payroll Ratio:	0.604	0.555	1.160	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.556	0.475	1.031	
Credibility:	0.62	0.55		
Indicated Limited Loss to Payroll Ratio:	0.642	0.561	1.203	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**0.684**	**0.656**	**1.340**	
Indicated Relativity Change:				15.6%
Relativity to Statewide Average Loss to Payroll Ratio:				129.0%

Code: 8106   RHG: 4   NAICS: 42   ILDG: 2 MLDG: 2 CLASS: METAL STOCK DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	247,229,495	6	170	364	2,977,100	2,739,630	5,716,730	2.312
2018	264,229,127	11	154	341	4,312,075	3,473,265	7,785,340	2.946
2019	262,415,476	14	173	339	5,323,160	4,116,672	9,439,832	3.597
2020	259,870,724	5	138	291	4,767,307	3,615,621	8,382,928	3.226
	1,033,744,821	36	635	1,335	17,379,642	13,945,188	31,324,829	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.681	1.349	3.030	
Expected Unlimited Loss to Payroll Ratio:	1.825	1.779	3.604	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.632	1.405	3.036	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.681	1.349	3.030	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.842**	**1.710**	**3.552**	
Indicated Relativity Change:				-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:				341.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8107　RHG: 2　NAICS: 42　ILDG: 2　MLDG: 1　CLASS: MACHINERY AND EQUIPMENT DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	367,783,287	5	108	300	2,744,213	2,117,202	4,861,415	1.322
2017	276,227,573	10	51	194	2,015,282	2,179,185	4,194,467	1.518
2018	294,038,230	3	56	176	1,847,356	1,508,995	3,356,351	1.141
2019	304,039,409	6	67	162	2,981,783	2,351,827	5,333,610	1.754
2020	301,468,605	3	61	163	2,003,439	2,095,914	4,099,353	1.360
	1,543,557,104	27	343	995	11,592,072	10,253,123	21,845,195	

Adjusted Loss to Payroll Ratio:		0.751	0.664	1.415
Expected Unlimited Loss to Payroll Ratio:		0.797	0.691	1.488
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.733	0.592	1.324
Credibility:		1.00	0.88	
Indicated Limited Loss to Payroll Ratio:		0.751	0.656	1.407
Limit Factor:		1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:		**0.800**	**0.767**	**1.568**
Indicated Relativity Change:				5.4%
Relativity to Statewide Average Loss to Payroll Ratio:				150.9%

Code: 8116　RHG: 1　NAICS: 42　ILDG: 1　MLDG: 1　CLASS: FARM MACHINERY DEALERS OR REPAIR FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	109,500,325	3	57	134	1,308,375	1,081,192	2,389,567	2.182
2017	102,954,960	3	34	124	996,482	865,216	1,861,698	1.808
2018	107,041,147	1	27	105	456,663	572,506	1,029,169	0.961
2019	112,371,981	0	27	105	442,086	540,423	982,509	0.874
2020	120,008,919	1	42	103	872,035	1,063,838	1,935,873	1.613
	551,877,333	8	187	571	4,075,641	4,123,175	8,198,815	

Adjusted Loss to Payroll Ratio:		0.739	0.747	1.486
Expected Unlimited Loss to Payroll Ratio:		0.921	0.838	1.759
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.853	0.728	1.581
Credibility:		0.72	0.64	
Indicated Limited Loss to Payroll Ratio:		0.771	0.740	1.511
Limit Factor:		1.058	1.152	
Selected (Unlimited) Loss to Payroll Ratio:		**0.816**	**0.853**	**1.669**
Indicated Relativity Change:				-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:				160.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8117   RHG: 3   NAICS: 42   ILDG: 4   MLDG: 3   CLASS: STORES – FEED/TACK/FARM SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	72,006,690	2	42	106	640,078	645,410	1,285,488	1.785
2017	77,099,187	0	33	131	213,007	318,776	531,783	0.690
2018	76,015,940	1	66	107	739,761	774,001	1,513,762	1.991
2019	82,542,072	3	63	161	1,417,294	1,816,301	3,233,595	3.918
2020	97,203,917	0	69	118	1,734,026	1,628,781	3,362,807	3.460
	404,867,805	6	273	623	4,744,166	5,183,269	9,927,435	

Adjusted Loss to Payroll Ratio:	1.172	1.280	2.452
Expected Unlimited Loss to Payroll Ratio:	1.237	1.408	2.645
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.124	1.165	2.289
Credibility:	0.71	0.68	
Indicated Limited Loss to Payroll Ratio:	1.158	1.243	2.401
Limit Factor:	1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:	**1.248**	**1.504**	**2.752**
Indicated Relativity Change:			4.0%
Relativity to Statewide Average Loss to Payroll Ratio:			264.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8209　RHG: 1　NAICS: 11　　ILDG: 3　MLDG: 3　CLASS: VEGETABLES – FRESH VEGETABLES OR TOMATO PACKING
AND HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	333,907,350	22	342	479	7,561,468	8,029,922	15,591,390	4.669
2019	363,039,829	7	333	565	6,618,062	6,774,074	13,392,136	3.689
2020	390,973,036	4	343	537	7,268,326	7,577,849	14,846,175	3.797
	1,087,920,215	33	1,018	1,581	21,447,856	22,381,845	43,829,701	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.971	2.057	4.029	
Expected Unlimited Loss to Payroll Ratio:	1.947	2.430	4.377	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.879	2.172	4.051	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.971	2.057	4.029	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**2.086**	**2.371**	**4.457**	
Indicated Relativity Change:				1.8%
Relativity to Statewide Average Loss to Payroll Ratio:				429.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8215   RHG: 5   NAICS: 42   ILDG: 1 MLDG: 1 CLASS: HAY, GRAIN OR FEED DEALERS; WAREHOUSES – GRAIN OR BEAN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	81,437,722	4	71	137	1,356,435	1,460,764	2,817,199	3.459
2017	75,926,237	5	52	106	1,468,628	1,287,759	2,756,387	3.630
2018	68,081,232	6	58	74	2,238,455	1,673,518	3,911,973	5.746
2019	63,867,202	4	57	78	1,384,038	1,065,410	2,449,448	3.835
2020	63,388,714	2	30	69	1,485,398	1,560,194	3,045,592	4.805
	352,701,107	21	268	464	7,932,954	7,047,647	14,980,601	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.249	1.998	4.247	
Expected Unlimited Loss to Payroll Ratio:	2.625	2.774	5.399	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.297	2.054	4.351	
Credibility:	0.89	0.81		
Indicated Limited Loss to Payroll Ratio:	2.254	2.009	4.263	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**2.521**	**2.708**	**5.229**	
Indicated Relativity Change:				-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:				503.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8227   RHG: 6   NAICS: 23   ILDG: 2 MLDG: 2   CLASS: CONSTRUCTION OR ERECTION PERMANENT YARDS OR SHOPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	439,523,341	17	152	304	5,549,798	3,745,422	9,295,220	2.115
2018	476,673,547	12	134	275	4,251,101	4,135,779	8,386,880	1.759
2019	516,977,118	11	156	242	5,404,829	4,390,793	9,795,622	1.895
2020	536,229,705	3	153	291	5,060,217	5,694,840	10,755,057	2.006
	1,969,403,711	43	595	1,112	20,265,945	17,966,834	38,232,780	

Adjusted Loss to Payroll Ratio:	1.029	0.912	1.941
Expected Unlimited Loss to Payroll Ratio:	1.228	1.229	2.457
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.069	0.792	1.861
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	1.029	0.912	1.941
Limit Factor:	1.129	1.416	
Selected (Unlimited) Loss to Payroll Ratio:	**1.161**	**1.292**	**2.453**
Indicated Relativity Change:			-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:			236.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8232　RHG: 5　NAICS: 42　ILDG: 2　MLDG: 2　CLASS: LUMBERYARDS; BUILDING MATERIAL DEALERS; FUEL AND MATERIAL DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,297,256,612	64	712	1,502	23,545,030	19,558,474	43,103,504	3.323
2019	1,353,745,999	33	673	1,356	20,239,632	16,203,790	36,443,422	2.692
2020	1,387,098,525	16	679	1,216	22,665,458	18,594,225	41,259,683	2.975
	4,038,101,136	113	2,064	4,074	66,450,119	54,356,489	120,806,609	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.646	1.346	2.992	
Expected Unlimited Loss to Payroll Ratio:	1.796	1.830	3.626	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.571	1.355	2.926	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.646	1.346	2.992	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**1.840**	**1.815**	**3.654**	
Indicated Relativity Change:				0.8%
Relativity to Statewide Average Loss to Payroll Ratio:				351.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8267   RHG: 4   NAICS: 42   ILDG: 2 MLDG: 2   CLASS: MACHINERY OR EQUIPMENT DEALERS – SECONDHAND

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	11,692,046	1	4	15	210,099	122,173	332,272	2.842
2017	13,399,916	3	12	20	388,345	295,666	684,011	5.105
2018	13,812,401	0	9	20	228,786	151,759	380,545	2.755
2019	17,718,080	0	7	17	203,034	191,005	394,039	2.224
2020	17,541,842	0	7	17	283,771	216,010	499,781	2.849
	74,164,284	4	39	89	1,314,035	976,613	2,290,648	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.772	1.317	3.089	
Expected Unlimited Loss to Payroll Ratio:	2.310	2.277	4.587	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.065	1.798	3.863	
Credibility:	0.46	0.41		
Indicated Limited Loss to Payroll Ratio:	1.931	1.601	3.532	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**2.116**	**2.029**	**4.145**	
Indicated Relativity Change:				-9.6%
Relativity to Statewide Average Loss to Payroll Ratio:				399.1%

Code: 8278   RHG: 6   NAICS: 71   ILDG: 1 MLDG: 1   CLASS: RACING STABLES – JOCKEYS/HARNESS DRIVERS

POLICY YEAR	PER RACE	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER RACE
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	208.0	0	1	0	2,069	283	2,352	11.306
2017	282.3	1	0	0	153,637	63,855	217,492	770.430
2018	303.2	0	1	0	11,152	11,889	23,041	75.992
2019	250.0	0	0	0	0	0	0	0.000
2020	139.0	0	1	0	41,056	62,805	103,861	747.201
	1,182.5	1	3	0	207,914	138,832	346,746	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	175.826	117.405	293.231	
Expected Unlimited Loss to Payroll Ratio:	105.663	55.407	161.070	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	104.332	42.486	146.818	
Credibility:	0.16	0.11		
Indicated Limited Loss to Payroll Ratio:	115.639	50.489	166.128	
Limit Factor:	1.129	1.416		
Indicated (Unlimited) Loss to Payroll Ratio:	130.507	71.486	201.992	
Indicated Relativity Change:				25.4%
Selected Loss to Payroll Ratio (Restricted to 25% Change):	**130.084**	**71.254**	**201.338**	
Relativity to Statewide Average Loss to Payroll Ratio:				N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8286   RHG: 3   NAICS: 42   ILDG: 1 MLDG: 1 CLASS: LIVESTOCK DEALERS/AUCTION YARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	7,254,209	1	10	19	148,376	388,572	536,948	7.402
2017	7,694,044	2	7	18	300,011	262,123	562,134	7.306
2018	7,863,572	1	6	11	243,236	435,723	678,959	8.634
2019	7,903,100	0	6	13	35,624	111,607	147,231	1.863
2020	8,089,769	0	4	13	139,262	184,198	323,460	3.998
	38,804,693	4	33	74	866,508	1,382,222	2,248,730	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.233	3.562	5.795	
Expected Unlimited Loss to Payroll Ratio:	2.101	3.049	5.150	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.910	2.522	4.432	
Credibility:	0.34	0.36		
Indicated Limited Loss to Payroll Ratio:	2.020	2.899	4.919	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**2.177**	**3.507**	**5.684**	
Indicated Relativity Change:				10.4%
Relativity to Statewide Average Loss to Payroll Ratio:				547.2%

Code: 8290   RHG: 2   NAICS: 53   ILDG: 2 MLDG: 1 CLASS: WAREHOUSES – SELF STORAGE – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	223,942,810	11	92	195	2,644,602	2,060,779	4,705,381	2.101
2017	227,575,639	7	88	215	2,334,272	1,722,047	4,056,319	1.782
2018	242,576,004	13	128	296	3,379,608	3,825,285	7,204,893	2.970
2019	252,085,443	4	103	217	2,274,107	2,329,460	4,603,567	1.826
2020	240,740,692	4	85	161	2,268,543	2,241,852	4,510,395	1.874
	1,186,920,588	39	496	1,084	12,901,132	12,179,423	25,080,554	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.087	1.026	2.113	
Expected Unlimited Loss to Payroll Ratio:	1.170	1.213	2.384	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.096	1.023	2.119	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.087	1.026	2.113	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**1.159**	**1.200**	**2.359**	
Indicated Relativity Change:				-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:				227.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8291   RHG: 5   NAICS: 48   ILDG: 2 MLDG: 3 CLASS: WAREHOUSES – COLD STORAGE; WAREHOUSES – CLIMATE CONTROLLED STORAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	376,726,345	18	223	454	5,388,533	5,603,956	10,992,489	2.918
2018	395,123,693	13	223	444	5,703,162	5,081,146	10,784,308	2.729
2019	425,604,022	6	229	489	5,613,589	6,572,829	12,186,418	2.863
2020	460,436,095	1	271	508	5,321,508	5,268,533	10,590,041	2.300
	1,657,890,154	38	946	1,895	22,026,792	22,526,463	44,553,256	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.329	1.359	2.687	
Expected Unlimited Loss to Payroll Ratio:	1.517	1.816	3.333	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.383	1.428	2.811	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.329	1.359	2.687	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**1.485**	**1.832**	**3.317**	
Indicated Relativity Change:				-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:				319.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8292   RHG: 2   NAICS: 48   ILDG: 4 MLDG: 4 CLASS: WAREHOUSES – GENERAL MERCHANDISE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,380,399,838	105	1,724	2,564	43,606,141	36,396,150	80,002,291	5.796
2019	1,385,618,287	53	1,744	2,370	39,065,660	34,358,327	73,423,987	5.299
2020	1,458,307,435	26	1,521	2,367	37,793,954	32,622,152	70,416,106	4.829
	4,224,325,560	184	4,989	7,301	120,465,755	103,376,628	223,842,383	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.852	2.447	5.299	
Expected Unlimited Loss to Payroll Ratio:	3.097	2.982	6.080	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.967	2.711	5.678	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.852	2.447	5.299	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**3.040**	**2.863**	**5.902**	
Indicated Relativity Change:				-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:				568.2%

Code: 8293   RHG: 4   NAICS: 48   ILDG: 4 MLDG: 3 CLASS: WAREHOUSES – FURNITURE; FURNITURE MOVING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	214,047,881	21	302	299	7,590,984	5,929,576	13,520,560	6.317
2019	212,326,374	13	299	309	8,933,425	6,481,360	15,414,785	7.260
2020	227,873,428	9	307	311	10,019,136	7,383,909	17,403,045	7.637
	654,247,683	43	908	919	26,543,544	19,794,846	46,338,390	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	4.057	3.026	7.083	
Expected Unlimited Loss to Payroll Ratio:	4.414	3.685	8.099	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	4.112	3.089	7.200	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	4.057	3.026	7.083	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**4.445**	**3.835**	**8.280**	
Indicated Relativity Change:				2.2%
Relativity to Statewide Average Loss to Payroll Ratio:				797.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8304   RHG: 5   NAICS: 48   ILDG: 1   MLDG: 1   CLASS: GRAIN ELEVATORS OR STORAGE WAREHOUSES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	26,548,478	0	23	26	199,033	337,868	536,901	2.022
2017	28,822,858	4	15	35	616,683	469,411	1,086,094	3.768
2018	31,193,268	3	24	28	922,224	707,648	1,629,872	5.225
2019	29,572,152	1	16	41	406,512	465,853	872,365	2.950
2020	30,007,166	3	22	26	1,017,562	1,467,114	2,484,676	8.280
	146,143,922	11	100	156	3,162,014	3,447,894	6,609,908	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.164	2.359	4.523	
Expected Unlimited Loss to Payroll Ratio:	2.004	2.416	4.421	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.827	1.899	3.727	
Credibility:	0.56	0.54		
Indicated Limited Loss to Payroll Ratio:	2.016	2.146	4.162	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**2.254**	**2.893**	**5.147**	
Indicated Relativity Change:				16.4%
Relativity to Statewide Average Loss to Payroll Ratio:				495.5%

Code: 8324   RHG: 4   NAICS: 44   ILDG: 1   MLDG: 2   CLASS: GASOLINE STATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	684,824,755	19	305	307	7,392,124	7,048,615	14,440,739	2.109
2019	682,382,036	12	275	259	5,676,926	5,677,922	11,354,848	1.664
2020	727,793,686	4	251	235	5,157,674	5,760,143	10,917,817	1.500
	2,095,000,477	35	831	801	18,226,724	18,486,679	36,713,403	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.870	0.882	1.752	
Expected Unlimited Loss to Payroll Ratio:	1.044	1.144	2.189	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.955	0.929	1.884	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.870	0.882	1.752	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**0.953**	**1.118**	**2.072**	
Indicated Relativity Change:				-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:				199.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8350   RHG: 2   NAICS: 42   ILDG: 2 MLDG: 2 CLASS: GASOLINE OR OIL DEALERS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	359,856,281	17	184	251	6,546,868	4,853,840	11,400,708	3.168
2018	411,493,863	11	191	303	6,657,386	4,539,606	11,196,992	2.721
2019	440,710,343	16	205	269	8,014,456	4,678,883	12,693,339	2.880
2020	427,987,089	6	210	246	8,166,168	6,116,241	14,282,409	3.337
	1,640,047,577	50	790	1,069	29,384,879	20,188,570	49,573,449	

Adjusted Loss to Payroll Ratio:	1.792	1.231	3.023
Expected Unlimited Loss to Payroll Ratio:	1.988	1.348	3.336
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.828	1.154	2.982
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	1.792	1.231	3.023
Limit Factor:	1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:	**1.910**	**1.440**	**3.350**
Indicated Relativity Change:			0.4%
Relativity to Statewide Average Loss to Payroll Ratio:			322.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8370   RHG: 4   NAICS: 81   ILDG: 2 MLDG: 2 CLASS: AUTOMOBILE OR TRUCK RADIO OR ALARM INSTALLATION OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	33,133,952	0	14	10	272,986	154,725	427,711	1.291
2017	32,652,415	0	8	20	51,379	94,545	145,924	0.447
2018	41,556,673	1	12	21	205,368	216,114	421,482	1.014
2019	50,326,572	1	11	18	484,917	353,755	838,672	1.666
2020	54,383,141	0	8	15	63,695	78,427	142,122	0.261
	212,052,753	2	53	84	1,078,344	897,565	1,975,910	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.509	0.423	0.932	
Expected Unlimited Loss to Payroll Ratio:	0.680	0.702	1.382	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.626	0.575	1.201	
Credibility:	0.43	0.39		
Indicated Limited Loss to Payroll Ratio:	0.576	0.516	1.092	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**0.631**	**0.654**	**1.285**	
Indicated Relativity Change:				-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:				123.7%

E1-1-18 INCLUDES EXPERIENCE OF 9516

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8387   RHG: 3   NAICS: 81   ILDG: 1   MLDG: 2   CLASS: AUTO/TRUCK GASOLINE SERVICE STATIONS; AUTO/TRUCK OIL/FLUID SERVICE FACILITIES; AUTO/TRUCK WASHING FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,123,359,831	27	708	827	12,167,430	11,706,675	23,874,105	2.125
2019	1,112,306,619	25	643	811	11,207,284	11,951,901	23,159,185	2.082
2020	1,100,577,207	10	511	627	11,234,550	13,983,921	25,218,471	2.291
	3,336,243,657	62	1,862	2,265	34,609,265	37,642,498	72,251,762	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.037	1.128	2.166	
Expected Unlimited Loss to Payroll Ratio:	1.088	1.297	2.385	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.018	1.113	2.132	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.037	1.128	2.166	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.118**	**1.365**	**2.483**	
Indicated Relativity Change:				4.1%
Relativity to Statewide Average Loss to Payroll Ratio:				239.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8388　RHG: 3　NAICS: 44　ILDG: 2　MLDG: 2　CLASS: RUBBER TIRE DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	710,624,489	32	407	833	10,360,811	9,161,450	19,522,261	2.747
2019	719,346,141	26	414	775	10,470,742	8,439,499	18,910,241	2.629
2020	804,224,697	12	426	829	13,494,774	9,816,746	23,311,520	2.899
	2,234,195,327	70	1,247	2,437	34,326,328	27,417,694	61,744,023	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.536	1.227	2.764	
Expected Unlimited Loss to Payroll Ratio:	1.548	1.478	3.027	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.439	1.258	2.697	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.536	1.227	2.764	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.656**	**1.485**	**3.140**	
Indicated Relativity Change:				3.8%
Relativity to Statewide Average Loss to Payroll Ratio:				302.3%

Code: 8389　RHG: 4　NAICS: 81　ILDG: 2　MLDG: 2　CLASS: AUTO OR TRUCK REPAIR FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,542,311,379	32	525	888	14,783,789	12,542,557	27,326,346	1.772
2019	1,954,401,112	28	549	821	17,856,113	13,358,164	31,214,277	1.597
2020	2,033,169,842	14	483	798	18,216,477	14,324,545	32,541,022	1.601
	5,529,882,333	74	1,557	2,507	50,856,378	40,225,266	91,081,644	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.920	0.727	1.647	
Expected Unlimited Loss to Payroll Ratio:	1.048	0.918	1.966	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.964	0.752	1.717	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.920	0.727	1.647	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.008**	**0.922**	**1.930**	
Indicated Relativity Change:				-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:				185.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8390   RHG: 2   NAICS: 81   ILDG: 1 MLDG: 4   CLASS: AUTO, TRUCK OR VAN CONVERSION OR CUSTOMIZING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	23,489,106	0	5	28	60,269	64,332	124,601	0.530
2017	30,458,631	1	17	38	511,619	424,860	936,479	3.075
2018	30,871,059	0	18	24	295,871	269,987	565,858	1.833
2019	34,317,345	1	15	27	285,954	296,462	582,416	1.697
2020	42,189,079	0	19	39	426,634	447,017	873,651	2.071
	161,325,221	2	74	156	1,580,346	1,502,658	3,083,004	

Adjusted Loss to Payroll Ratio:		0.980	0.931	1.911
Expected Unlimited Loss to Payroll Ratio:		1.074	1.101	2.176
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.017	0.979	1.995
Credibility:		0.46	0.43	
Indicated Limited Loss to Payroll Ratio:		0.999	0.958	1.958
Limit Factor:		1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:		**1.065**	**1.121**	**2.186**
Indicated Relativity Change:					0.5%
Relativity to Statewide Average Loss to Payroll Ratio:					210.5%

Code: 8391   RHG: 3   NAICS: 44   ILDG: 3 MLDG: 3   CLASS: AUTO OR TRUCK DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	5,700,532,600	130	2,072	4,562	54,509,271	43,165,063	97,674,334	1.713
2019	6,092,742,937	69	1,877	3,912	51,065,444	39,239,979	90,305,423	1.482
2020	5,847,219,036	21	1,657	3,076	49,925,040	37,627,672	87,552,712	1.497
	17,640,494,573	220	5,606	11,550	155,499,754	120,032,713	275,532,468	

Adjusted Loss to Payroll Ratio:		0.881	0.680	1.562
Expected Unlimited Loss to Payroll Ratio:		0.987	0.860	1.847
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.918	0.732	1.649
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.881	0.680	1.562
Limit Factor:		1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:		**0.950**	**0.823**	**1.773**
Indicated Relativity Change:					-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:					170.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8392　RHG: 4　NAICS: 81　　ILDG: 2　MLDG: 2　CLASS: AUTO OR TRUCK STORAGE GARAGES OR PARKING LOTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	552,586,219	12	268	388	5,424,499	5,484,757	10,909,256	1.974
2018	553,130,108	14	265	411	5,572,236	5,437,858	11,010,094	1.991
2019	532,174,757	4	233	338	4,060,857	4,304,680	8,365,537	1.572
2020	352,102,326	1	135	180	3,198,522	4,055,674	7,254,196	2.060
	1,989,993,410	31	901	1,317	18,256,114	19,282,968	37,539,083	

Adjusted Loss to Payroll Ratio:		0.917	0.969	1.886
Expected Unlimited Loss to Payroll Ratio:		0.996	1.144	2.139
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.916	0.937	1.853
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.917	0.969	1.886
Limit Factor:		1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:		**1.005**	**1.228**	**2.233**
Indicated Relativity Change:				4.4%
Relativity to Statewide Average Loss to Payroll Ratio:				215.0%

Code: 8393　RHG: 4　NAICS: 81　　ILDG: 3　MLDG: 3　CLASS: AUTO OR TRUCK BODY REPAIRING AND PAINTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,523,019,014	25	461	634	12,509,572	9,622,802	22,132,374	1.453
2019	1,376,780,633	12	408	446	12,570,262	9,898,480	22,468,742	1.632
2020	1,251,533,199	8	353	364	13,772,176	9,190,771	22,962,947	1.835
	4,151,332,846	45	1,222	1,444	38,852,011	28,712,053	67,564,064	

Adjusted Loss to Payroll Ratio:		0.936	0.692	1.628
Expected Unlimited Loss to Payroll Ratio:		0.969	0.800	1.769
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.892	0.655	1.547
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.936	0.692	1.628
Limit Factor:		1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:		**1.025**	**0.877**	**1.902**
Indicated Relativity Change:				7.5%
Relativity to Statewide Average Loss to Payroll Ratio:				183.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8397   RHG: 2   NAICS: 81   ILDG: 3   MLDG: 2   CLASS: AUTO OR TRUCK TRANSMISSION REPAIRING AND REBUILDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	50,094,648	1	15	31	241,391	417,472	658,863	1.315
2017	48,002,837	4	21	33	704,938	553,185	1,258,123	2.621
2018	47,289,476	5	23	19	961,149	777,418	1,738,567	3.676
2019	49,170,007	3	25	30	1,090,429	683,539	1,773,968	3.608
2020	47,960,281	0	9	18	615,661	291,889	907,550	1.892
	242,517,249	13	93	131	3,613,568	2,723,503	6,337,072	

Adjusted Loss to Payroll Ratio:		1.490	1.123	2.613
Expected Unlimited Loss to Payroll Ratio:		1.290	1.142	2.432
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.221	1.015	2.236
Credibility:		0.59	0.52	
Indicated Limited Loss to Payroll Ratio:		1.379	1.071	2.450
Limit Factor:		1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:		**1.470**	**1.252**	**2.722**
Indicated Relativity Change:				11.9%
Relativity to Statewide Average Loss to Payroll Ratio:				262.1%

Code: 8400   RHG: 5   NAICS: 44   ILDG: 2   MLDG: 1   CLASS: MOTORCYCLE DEALERS OR REPAIR FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	213,724,347	3	70	88	1,571,852	1,622,240	3,194,092	1.494
2017	213,271,096	4	40	93	998,937	833,047	1,831,984	0.859
2018	221,360,197	2	52	74	1,045,404	800,887	1,846,291	0.834
2019	224,079,240	3	102	86	2,841,143	2,361,306	5,202,449	2.322
2020	238,917,765	1	46	69	1,792,345	1,439,399	3,231,744	1.353
	1,111,352,645	13	310	410	8,249,681	7,056,878	15,306,559	

Adjusted Loss to Payroll Ratio:		0.742	0.635	1.377
Expected Unlimited Loss to Payroll Ratio:		0.827	0.842	1.668
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.740	0.641	1.381
Credibility:		0.89	0.79	
Indicated Limited Loss to Payroll Ratio:		0.742	0.636	1.378
Limit Factor:		1.118	1.348	
Selected (Unlimited) Loss to Payroll Ratio:		**0.830**	**0.858**	**1.687**
Indicated Relativity Change:				1.1%
Relativity to Statewide Average Loss to Payroll Ratio:				162.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8500   RHG: 5   NAICS: 42   ILDG: 2 MLDG: 2 CLASS: METAL SCRAP DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	182,760,637	10	102	224	3,961,229	2,891,390	6,852,619	3.750
2017	179,623,488	21	112	284	3,827,604	3,373,431	7,201,035	4.009
2018	192,766,470	10	118	187	3,514,910	3,397,677	6,912,587	3.586
2019	197,485,330	10	104	174	3,471,849	2,689,940	6,161,789	3.120
2020	199,757,561	3	97	181	4,536,785	3,475,148	8,011,933	4.011
	952,393,486	54	533	1,050	19,312,377	15,827,585	35,139,962	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.028	1.662	3.690	
Expected Unlimited Loss to Payroll Ratio:	2.207	2.247	4.454	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.931	1.664	3.595	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.028	1.662	3.690	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**2.267**	**2.240**	**4.507**	
Indicated Relativity Change:				1.2%
Relativity to Statewide Average Loss to Payroll Ratio:				433.9%

INCLUDES EXPERIENCE OF 8265 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8601   RHG: 6   NAICS: 54   ILDG: 2 MLDG: 2 CLASS: ENGINEERS – CONSULTING; OIL OR GAS
GEOLOGISTS/SCOUTS; FOREST ENGINEERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	10,560,853,537	10	301	682	8,974,589	7,451,115	16,425,704	0.156
2019	11,582,556,342	11	269	633	10,983,282	8,693,494	19,676,776	0.170
2020	11,449,622,381	7	261	456	14,039,351	11,600,712	25,640,063	0.224
	33,593,032,260	28	831	1,771	33,997,221	27,745,320	61,742,541	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.101	0.083	0.184	
Expected Unlimited Loss to Payroll Ratio:	0.114	0.117	0.231	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.083	0.072	0.155	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.101	0.083	0.184	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**0.114**	**0.117**	**0.231**	
Indicated Relativity Change:				0.3%
Relativity to Statewide Average Loss to Payroll Ratio:				22.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code:　8631　RHG:　7　NAICS:　71　　ILDG:　1　MLDG:　3　CLASS:　RACING STABLES – ALL OTHER EMPLOYEES

POLICY YEAR	PER OCCUPIED STALL DAYS	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	8,392	0	0	1	0	216	216	0.026
2017	5,537	1	0	0	177,441	230,886	408,327	73.747
2018	10,984	0	0	1	0	158	158	0.014
2019	2,049	1	0	1	76,277	113,192	189,469	92.469
2020	2,842	0	0	0	0	0	0	0.000
	29,804	2	0	3	253,718	344,451	598,169	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	8.513	11.557	20.070	
Expected Unlimited Loss to Payroll Ratio:	1.312	2.230	3.543	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.222	1.488	2.710	
Credibility:	0.04	0.04		
Indicated Limited Loss to Payroll Ratio:	1.504	1.895	3.399	
Limit Factor:	1.196	1.619		
Indicated (Unlimited) Loss to Payroll Ratio:	1.798	3.069	4.867	
Indicated Relativity Change:				37.4%
Selected Loss to Payroll Ratio (Restricted to 25% Change):	**1.636**	**2.792**	**4.428**	
Relativity to Statewide Average Loss to Payroll Ratio:				N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8720　RHG: 4　NAICS: 52　ILDG: 4　MLDG: 2　CLASS: INSPECTION FOR INSURANCE/SAFETY/VALUATION; ELEVATOR INSPECTING; WEIGHERS/SAMPLERS/INSPECTORS ON DOCKS/RAIL STATIONS/WAREHOUSES; UNMANNED AIRCRAFT SYSTEM OPERATION – LESS THAN 55 POUNDS

Code: 7248　RHG: 4　NAICS: 54　ILDG: 4　MLDG: 2　CLASS: MARINE APPRAISERS OR SURVEYORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	321,732,124	9	67	85	1,509,049	932,659	2,441,708	0.759
2017	339,797,227	6	58	81	1,854,400	1,137,658	2,992,058	0.881
2018	354,180,386	1	67	75	2,201,209	1,139,816	3,341,025	0.943
2019	382,440,248	1	48	71	1,853,980	1,369,184	3,223,164	0.843
2020	423,422,397	3	53	54	5,735,545	2,645,230	8,380,775	1.979
	1,821,572,382	20	293	366	13,154,183	7,224,547	20,378,730	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.722	0.397	1.119	
Expected Unlimited Loss to Payroll Ratio:	0.656	0.461	1.117	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.527	0.329	0.856	
Credibility:	0.99	0.78		
Indicated Limited Loss to Payroll Ratio:	0.721	0.381	1.102	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**0.790**	**0.483**	**1.273**	
Indicated Relativity Change:				14.0%
Relativity to Statewide Average Loss to Payroll Ratio:				122.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8729   RHG: 3   NAICS: 23   ILDG: 1 MLDG: 1 CLASS: ELEVATOR SERVICE INSPECTIONS/OILING/ADJUSTING – NO REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	37,430,903	1	4	3	143,539	113,477	257,016	0.687
2017	44,013,351	0	2	3	9,632	12,760	22,392	0.051
2018	43,894,379	1	3	1	52,987	21,990	74,977	0.171
2019	52,022,426	1	3	1	220,596	365,747	586,343	1.127
2020	53,718,896	0	0	1	0	661	661	0.001
	231,079,955	3	12	9	426,754	514,635	941,388	

Adjusted Loss to Payroll Ratio:	0.185	0.223	0.407
Expected Unlimited Loss to Payroll Ratio:	0.352	0.219	0.571
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.322	0.165	0.487
Credibility:	0.34	0.26	
Indicated Limited Loss to Payroll Ratio:	0.275	0.180	0.455
Limit Factor:	1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:	**0.296**	**0.218**	**0.514**
Indicated Relativity Change:			-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:			49.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8740   RHG: 2   NAICS: 53   ILDG: 4 MLDG: 3 CLASS: APT/CONDO COMPLEX / BLDG / WAREHOUSES / COMM & RES MIXED-USE BLDG OPERATION – PROPERTY MGMT SUPERVISORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,518,475,950	14	154	248	3,811,802	3,288,728	7,100,530	0.468
2018	1,616,780,306	11	166	273	4,339,342	3,461,178	7,800,520	0.482
2019	1,715,614,472	9	198	283	6,348,849	4,398,370	10,747,219	0.626
2020	1,549,780,489	3	162	225	6,025,116	4,624,109	10,649,225	0.687
	6,400,651,216	37	680	1,029	20,525,108	15,772,386	36,297,494	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.321	0.246	0.567	
Expected Unlimited Loss to Payroll Ratio:	0.352	0.287	0.639	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.330	0.242	0.572	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.321	0.246	0.567	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**0.342**	**0.288**	**0.630**	
Indicated Relativity Change:				-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:				60.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8741　RHG: 4　NAICS: 53　ILDG: 3　MLDG: 2　CLASS: REAL ESTATE AGENCIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	6,171,217,903	6	107	206	2,509,899	2,606,435	5,116,334	0.083
2017	6,723,133,532	13	87	214	2,921,038	2,509,509	5,430,547	0.081
2018	6,710,166,869	12	120	181	3,357,607	3,176,661	6,534,268	0.097
2019	6,748,192,511	4	95	184	2,697,201	3,096,969	5,794,170	0.086
2020	7,926,747,639	2	77	82	2,468,611	2,002,027	4,470,638	0.056
	34,279,458,454	37	486	867	13,954,357	13,391,601	27,345,957	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.041	0.039	0.080	
Expected Unlimited Loss to Payroll Ratio:	0.058	0.056	0.115	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.053	0.044	0.097	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.041	0.039	0.080	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**0.045**	**0.050**	**0.094**	
Indicated Relativity Change:				-17.9%
Relativity to Statewide Average Loss to Payroll Ratio:				9.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8742   RHG: 4   NAICS: 8742   ILDG: 2   MLDG: 2   CLASS: SALESPERSONS – OUTSIDE
Code: 8744   RHG: 4   NAICS: 81   ILDG: 4   MLDG: 3   CLASS: BOY/GIRL SCOUT COUNCILS – DISTRICT EXECS
Code: 8746   RHG: 4   NAICS: 71   ILDG: 4   MLDG: 3   CLASS: NEWSPAPER PUBLISHING –
REPORTERS/PHOTOGRAPHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	51,536,383,256	124	1,819	3,444	49,689,228	42,503,762	92,192,990	0.179
2019	52,216,206,892	70	1,486	2,870	50,348,669	42,890,333	93,239,002	0.179
2020	49,471,456,466	23	1,044	1,687	47,544,966	40,620,734	88,165,700	0.178
	153,224,046,614	217	4,349	8,001	147,582,863	126,014,829	273,597,692	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.096	0.082	0.179	
Expected Unlimited Loss to Payroll Ratio:	0.115	0.116	0.231	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.095	0.080	0.174	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.096	0.082	0.179	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**0.106**	**0.104**	**0.210**	
Indicated Relativity Change:				-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:				20.2%

CLASSES 8744 AND 8746 ADDED; 8744, 8746 E1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8743   RHG: 6   NAICS: 52   ILDG: 4   MLDG: 4   CLASS: MORTGAGE BROKERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	622,234,144	0	12	12	195,479	166,876	362,355	0.058
2017	634,416,635	0	7	8	140,905	100,793	241,698	0.038
2018	720,450,829	0	8	16	90,344	123,561	213,905	0.030
2019	1,011,658,753	0	13	5	615,903	527,181	1,143,084	0.113
2020	1,343,022,716	0	6	5	284,092	242,376	526,468	0.039
	4,331,783,077	0	46	46	1,326,723	1,160,787	2,487,510	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.031	0.027	0.057	
Expected Unlimited Loss to Payroll Ratio:	0.054	0.064	0.118	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.042	0.041	0.083	
Credibility:	0.51	0.48		
Indicated Limited Loss to Payroll Ratio:	0.036	0.034	0.070	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**0.041**	**0.048**	**0.089**	
Indicated Relativity Change:				-24.3%
Relativity to Statewide Average Loss to Payroll Ratio:				8.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8745　RHG: 3　NAICS: 42　ILDG: 4　MLDG: 3　CLASS: NEWS AGENTS OR DISTRIBUTORS OF MAGAZINES/PERIODICALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	24,528,572	2	17	15	482,350	359,803	842,153	3.433
2017	23,885,295	3	31	17	669,117	505,476	1,174,593	4.918
2018	21,447,709	2	39	26	564,488	381,013	945,501	4.408
2019	19,007,158	1	31	22	678,793	806,278	1,485,071	7.813
2020	17,954,087	0	25	10	519,554	504,536	1,024,090	5.704
	106,822,821	8	143	90	2,914,302	2,557,106	5,471,408	

		INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:		2.728	2.394	5.122	
Expected Unlimited Loss to Payroll Ratio:		2.552	2.339	4.891	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		2.320	1.935	4.255	
Credibility:		0.55	0.49		
Indicated Limited Loss to Payroll Ratio:		2.546	2.159	4.705	
Limit Factor:		1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:		**2.743**	**2.612**	**5.355**	
Indicated Relativity Change:					9.5%
Relativity to Statewide Average Loss to Payroll Ratio:					515.6%

A:C-429
Workers' Compensation Insurance Rating Bureau of California®

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8748   RHG: 3   NAICS: 44   ILDG: 2 MLDG: 3   CLASS: AUTO OR TRUCK DEALERS – SALESPERSONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	3,094,319,995	23	270	465	9,368,475	7,816,558	17,185,033	0.555
2019	3,126,405,951	9	308	517	9,609,031	8,482,166	18,091,197	0.579
2020	3,501,636,073	3	192	313	6,435,526	4,492,118	10,927,644	0.312
	9,722,362,019	35	770	1,295	25,413,032	20,790,842	46,203,874	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.261	0.214	0.475	
Expected Unlimited Loss to Payroll Ratio:	0.332	0.336	0.668	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.309	0.286	0.594	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.261	0.214	0.475	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.282**	**0.259**	**0.540**	
Indicated Relativity Change:				-19.1%
Relativity to Statewide Average Loss to Payroll Ratio:				52.0%

Code: 8749   RHG: 1   NAICS: 52   ILDG: 2 MLDG: 4   CLASS: MORTGAGE BANKERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	2,567,173,353	3	60	115	1,412,497	1,083,343	2,495,840	0.097
2017	2,526,966,388	4	58	112	1,312,128	1,067,222	2,379,350	0.094
2018	2,318,428,450	3	50	96	1,338,962	1,416,430	2,755,392	0.119
2019	2,990,575,809	0	36	65	1,102,796	926,566	2,029,362	0.068
2020	5,015,750,515	0	33	28	1,389,935	920,243	2,310,178	0.046
	15,418,894,516	10	237	416	6,556,318	5,413,805	11,970,123	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.043	0.035	0.078	
Expected Unlimited Loss to Payroll Ratio:	0.085	0.077	0.161	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.071	0.060	0.131	
Credibility:	1.00	0.93		
Indicated Limited Loss to Payroll Ratio:	0.043	0.037	0.079	
Limit Factor:	1.058	1.152		
Indicated (Unlimited) Loss to Payroll Ratio:	0.045	0.043	0.088	
Indicated Relativity Change:				-45.7%
Selected Loss to Payroll Ratio (Restricted to 25% Change):	**0.062**	**0.059**	**0.121**	
Relativity to Statewide Average Loss to Payroll Ratio:				11.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8755   RHG: 6   NAICS: 81   ILDG: 3   MLDG: 2   CLASS: LABOR UNIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	520,663,947	7	33	46	1,165,522	911,717	2,077,239	0.399
2017	566,740,593	2	40	68	1,189,666	1,240,712	2,430,378	0.429
2018	600,281,032	2	42	57	1,170,525	696,650	1,867,175	0.311
2019	618,144,810	0	33	41	1,488,129	1,450,583	2,938,712	0.475
2020	610,204,288	1	18	12	1,364,396	455,581	1,819,977	0.298
	2,916,034,670	12	166	224	6,378,238	4,755,243	11,133,481	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.219	0.163	0.382	
Expected Unlimited Loss to Payroll Ratio:	0.267	0.253	0.519	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.238	0.185	0.423	
Credibility:	0.83	0.71		
Indicated Limited Loss to Payroll Ratio:	0.222	0.170	0.392	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**0.251**	**0.240**	**0.491**	
Indicated Relativity Change:				-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:				47.2%

Code: 8800   RHG: 1   NAICS: 51   ILDG: 3   MLDG: 4   CLASS: MAILING OR ADDRESSING COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	311,566,594	9	95	164	2,939,657	2,398,307	5,337,964	1.713
2017	260,945,997	4	96	160	2,472,503	2,044,927	4,517,430	1.731
2018	290,006,033	3	110	193	3,079,763	2,857,068	5,936,831	2.047
2019	318,597,181	2	110	176	2,837,729	2,292,552	5,130,281	1.610
2020	319,449,102	2	116	222	2,857,337	3,061,390	5,918,727	1.853
	1,500,564,907	20	527	915	14,186,989	12,654,244	26,841,233	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.945	0.843	1.789	
Expected Unlimited Loss to Payroll Ratio:	1.084	1.022	2.106	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.956	0.833	1.789	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.945	0.843	1.789	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**1.001**	**0.972**	**1.972**	
Indicated Relativity Change:				-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:				189.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code:　8801　RHG:　1　NAICS:　52　　ILDG:　3　MLDG: 2　CLASS:　CREDIT UNIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	1,073,478,900	9	95	322	1,886,041	1,722,449	3,608,490	0.336
2017	1,134,448,246	12	104	316	2,135,546	1,921,453	4,056,999	0.358
2018	1,207,860,005	4	106	332	2,372,339	2,147,416	4,519,755	0.374
2019	1,374,460,063	0	104	245	2,501,431	2,195,558	4,696,989	0.342
2020	1,509,594,137	0	58	150	1,901,395	1,987,966	3,889,361	0.258
	6,299,841,350	25	467	1,365	10,796,752	9,974,843	20,771,596	

Adjusted Loss to Payroll Ratio:	0.171	0.158	0.330
Expected Unlimited Loss to Payroll Ratio:	0.229	0.224	0.453
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.191	0.176	0.366
Credibility:	1.00	0.99	
Indicated Limited Loss to Payroll Ratio:	0.171	0.158	0.330
Limit Factor:	1.058	1.152	
Selected (Unlimited) Loss to Payroll Ratio:	**0.181**	**0.183**	**0.364**
Indicated Relativity Change:			-19.6%
Relativity to Statewide Average Loss to Payroll Ratio:			35.0%

Code:　8803　RHG:　3　NAICS:　54　　ILDG:　3　MLDG: 3　CLASS:　AUDITING, ACCOUNTING OR MANAGEMENT CONSULTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	7,232,738,412	12	116	248	3,119,363	2,431,629	5,550,992	0.077
2017	7,746,645,327	6	126	205	2,963,301	2,630,892	5,594,193	0.072
2018	8,510,458,230	8	110	236	3,355,140	2,850,501	6,205,641	0.073
2019	9,174,763,618	4	105	192	3,736,632	3,044,241	6,780,873	0.074
2020	10,569,281,288	0	60	103	3,070,884	2,059,277	5,130,161	0.049
	43,233,886,875	30	517	984	16,245,319	13,016,540	29,261,858	

Adjusted Loss to Payroll Ratio:	0.038	0.030	0.068
Expected Unlimited Loss to Payroll Ratio:	0.050	0.043	0.093
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.039	0.031	0.070
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.038	0.030	0.068
Limit Factor:	1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:	**0.040**	**0.036**	**0.077**
Indicated Relativity Change:			-17.4%
Relativity to Statewide Average Loss to Payroll Ratio:			7.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8804   RHG: 3   NAICS: 62   ILDG: 1   MLDG: 2   CLASS: SUBSTANCE USE DISORDER RECOVERY HOMES; SOCIAL REHAB FACILITIES FOR ADULTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,062,462,386	28	345	798	7,678,279	7,161,597	14,839,876	1.397
2019	1,105,312,897	16	377	765	8,255,457	8,543,367	16,798,824	1.520
2020	1,282,921,291	12	387	661	10,719,864	10,688,823	21,408,687	1.669
	3,450,696,574	56	1,109	2,224	26,653,600	26,393,787	53,047,387	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.772	0.765	1.537	
Expected Unlimited Loss to Payroll Ratio:	0.736	0.824	1.560	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.727	0.715	1.443	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.772	0.765	1.537	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.832**	**0.925**	**1.758**	
Indicated Relativity Change:				12.7%
Relativity to Statewide Average Loss to Payroll Ratio:				169.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8806   RHG: 1   NAICS: 62   ILDG: 1 MLDG: 2 CLASS: SHELTERED WORKSHOPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	118,502,790	2	75	198	539,276	725,256	1,264,532	1.067
2017	116,706,795	2	71	205	726,571	1,401,412	2,127,983	1.823
2018	119,328,975	3	79	209	1,118,605	1,623,318	2,741,923	2.298
2019	104,741,829	3	61	177	1,068,309	824,417	1,892,726	1.807
2020	91,080,713	0	36	65	402,063	547,114	949,177	1.042
	550,361,102	10	322	854	3,854,824	5,121,517	8,976,341	

Adjusted Loss to Payroll Ratio:	0.700	0.931	1.631	
Expected Unlimited Loss to Payroll Ratio:	0.803	1.194	1.997	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.807	1.089	1.896	
Credibility:	0.68	0.73		
Indicated Limited Loss to Payroll Ratio:	0.735	0.973	1.708	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**0.778**	**1.121**	**1.899**	
Indicated Relativity Change:				-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:				182.8%

Code: 8807   RHG: 2   NAICS: 51   ILDG: 1 MLDG: 1 CLASS: NEWSPAPER, MAGAZINE OR BOOK PUBLISHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	585,904,017	0	9	35	162,804	262,897	425,701	0.073
2017	581,296,768	3	11	30	852,393	517,855	1,370,248	0.236
2018	553,620,621	0	7	26	112,055	92,135	204,190	0.037
2019	627,152,079	0	13	12	313,358	235,525	548,883	0.088
2020	576,979,310	0	3	4	140,158	111,619	251,777	0.044
	2,924,952,795	3	43	107	1,580,767	1,220,031	2,800,798	

Adjusted Loss to Payroll Ratio:	0.054	0.042	0.096	
Expected Unlimited Loss to Payroll Ratio:	0.093	0.083	0.176	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.082	0.067	0.148	
Credibility:	0.56	0.49		
Indicated Limited Loss to Payroll Ratio:	0.066	0.055	0.121	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**0.071**	**0.064**	**0.134**	
Indicated Relativity Change:				-23.8%
Relativity to Statewide Average Loss to Payroll Ratio:				12.9%

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Code: 8808   RHG: 2   NAICS: 52   ILDG: 4   MLDG: 4   CLASS: BANKS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	10,541,017,280	51	505	1,021	15,210,722	14,120,985	29,331,707	0.278
2019	11,267,399,332	28	446	866	14,737,463	13,884,572	28,622,035	0.254
2020	11,648,165,087	13	296	600	17,008,939	16,638,237	33,647,176	0.289
	33,456,581,699	92	1,247	2,487	46,957,124	44,643,794	91,600,918	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.140	0.133	0.274	
Expected Unlimited Loss to Payroll Ratio:	0.181	0.184	0.365	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.150	0.142	0.292	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.140	0.133	0.274	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**0.150**	**0.156**	**0.306**	
Indicated Relativity Change:				-16.3%
Relativity to Statewide Average Loss to Payroll Ratio:				29.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8810   RHG: 2   NAICS: 8810   ILDG: 3   MLDG: 3   CLASS: CLERICAL OFFICE EMPLOYEES
Code: 8811   RHG: 2   NAICS: 51   ILDG: 4   MLDG: 3   CLASS: LIBRARIES – PRIVATE – PROFESSIONAL EMPLOYEES
Code: 8812   RHG: 2   NAICS: 51   ILDG: 4   MLDG: 3   CLASS: LIBRARIES – PUBLIC
Code: 8871   RHG: 2   NAICS: 8810   ILDG: 4   MLDG: 3   CLASS: CLERICAL TELECOMMUTER EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	168,270,720,200	279	4,866	9,661	119,540,743	106,935,548	226,476,291	0.135
2019	170,915,149,527	176	4,108	7,866	120,840,829	107,395,133	228,235,962	0.134
2020	183,144,403,887	66	3,275	5,263	130,224,285	114,479,251	244,703,536	0.134
	522,330,273,614	521	12,249	22,790	370,605,857	328,809,933	699,415,789	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.071	0.063	0.134	
Expected Unlimited Loss to Payroll Ratio:	0.080	0.081	0.161	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.073	0.067	0.140	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.071	0.063	0.134	
Limit Factor:	1.066	1.170		
Indicated (Unlimited) Loss to Payroll Ratio:	0.076	0.074	0.149	
Indicated Relativity Change (before Adjustments):				-7.4%
Selected Loss to Payroll Ratio (Class 8871 Only)*:	**0.061**	**0.060**	**0.121**	
Indicated Relativity Change (Class 8871 Only):				-25.0%
Adjustment to Offset Class 8871 Selected:				+2.5%
Indicated Loss to Payroll Ratio (Class 8810, 8811, 8812):	**0.078**	**0.075**	**0.153**	
Relativity to Statewide Average Loss to Payroll Ratio:				14.4%

CLASSES 8811, 8812, AND 8871 INCLUDED; 8811 AND 8812 E1-1-18; 8871 E1-1-21
*CLASS 8871 LOSS TO PAYROLL RATIO ADJUSTED BASED ON PRELIMINARY EMERGING EXPERIENCE

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8813   RHG: 1   NAICS: 31   ILDG: 4 MLDG: 4 CLASS: PRINTING OPERATION – EDITING AND DESIGNING;
BOOKBINDING OPERATION – EDITING AND DESIGNING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	621,018,719	3	47	73	796,949	705,074	1,502,023	0.242
2017	629,575,656	1	45	94	903,322	958,082	1,861,404	0.296
2018	559,188,081	4	40	71	1,042,495	1,043,918	2,086,413	0.373
2019	558,747,235	0	30	72	693,140	606,025	1,299,165	0.233
2020	510,045,402	0	31	34	1,021,850	1,131,231	2,153,081	0.422
	2,878,575,092	8	193	344	4,457,756	4,444,330	8,902,085	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.155	0.154	0.309	
Expected Unlimited Loss to Payroll Ratio:	0.184	0.183	0.367	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.177	0.163	0.340	
Credibility:	0.73	0.67		
Indicated Limited Loss to Payroll Ratio:	0.161	0.157	0.318	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**0.170**	**0.181**	**0.351**	
Indicated Relativity Change:				-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:				33.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8818   RHG: 2   NAICS: 51   ILDG: 3 MLDG: 4 CLASS: NEWSPAPER PUBLISHING OR PRINTING – EDITING AND DESIGNING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	278,969,598	0	14	28	618,780	640,027	1,258,807	0.451
2017	250,567,133	0	11	31	292,862	247,866	540,728	0.216
2018	266,319,274	1	14	24	357,022	195,326	552,348	0.207
2019	258,610,352	0	7	19	45,811	113,951	159,762	0.062
2020	225,323,484	0	3	12	10,864	37,357	48,221	0.021
	1,279,789,841	1	49	114	1,325,339	1,234,527	2,559,866	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.104	0.096	0.200	
Expected Unlimited Loss to Payroll Ratio:	0.188	0.191	0.379	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.165	0.153	0.318	
Credibility:	0.53	0.49		
Indicated Limited Loss to Payroll Ratio:	0.133	0.125	0.258	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**0.141**	**0.147**	**0.288**	
Indicated Relativity Change:				-24.1%
Relativity to Statewide Average Loss to Payroll Ratio:				27.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8820   RHG: 4   NAICS: 54   ILDG: 2 MLDG: 2 CLASS: LAW FIRMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	8,876,389,350	22	295	467	9,489,042	7,180,088	16,669,130	0.188
2019	9,386,248,826	15	249	379	10,027,610	8,938,729	18,966,339	0.202
2020	11,933,743,263	4	176	183	7,718,910	6,878,120	14,597,030	0.122
	30,196,381,439	41	720	1,029	27,235,561	22,996,937	50,232,498	

Adjusted Loss to Payroll Ratio:		0.090	0.076	0.166
Expected Unlimited Loss to Payroll Ratio:		0.122	0.107	0.229
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.092	0.073	0.166
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.090	0.076	0.166
Limit Factor:		1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:		**0.099**	**0.097**	**0.195**
Indicated Relativity Change:				-14.6%
Relativity to Statewide Average Loss to Payroll Ratio:				18.8%

Code: 8821   RHG: 2   NAICS: 54   ILDG: 1 MLDG: 1 CLASS: LAW FIRM SUPPORT SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	247,315,734	1	28	26	241,259	315,009	556,268	0.225
2017	255,316,579	2	30	47	740,449	530,969	1,271,418	0.498
2018	249,614,733	3	26	38	751,626	1,005,278	1,756,904	0.704
2019	234,253,219	0	22	46	222,821	445,435	668,256	0.285
2020	221,703,983	0	14	15	394,991	509,414	904,405	0.408
	1,208,204,248	6	120	172	2,351,146	2,806,105	5,157,251	

Adjusted Loss to Payroll Ratio:		0.195	0.232	0.427
Expected Unlimited Loss to Payroll Ratio:		0.255	0.255	0.510
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.198	0.191	0.389
Credibility:		0.58	0.54	
Indicated Limited Loss to Payroll Ratio:		0.196	0.213	0.409
Limit Factor:		1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:		**0.209**	**0.249**	**0.458**
Indicated Relativity Change:				-10.2%
Relativity to Statewide Average Loss to Payroll Ratio:				44.1%

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Code: 8822   RHG: 3   NAICS: 52   ILDG: 3 MLDG: 3 CLASS: INSURANCE COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	6,091,231,974	24	350	637	9,259,177	7,404,841	16,664,018	0.274
2019	6,457,928,188	16	337	555	12,043,736	9,693,944	21,737,680	0.337
2020	6,813,876,702	7	205	314	11,382,857	10,180,939	21,563,796	0.316
	19,363,036,864	47	892	1,506	32,685,771	27,279,724	59,965,495	

	INDEMNITY	MEDICAL	TOTAL
Adjusted Loss to Payroll Ratio:	0.169	0.141	0.310
Expected Unlimited Loss to Payroll Ratio:	0.190	0.180	0.370
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.155	0.135	0.290
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.169	0.141	0.310
Limit Factor:	1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:	**0.182**	**0.170**	**0.352**
Indicated Relativity Change:			-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:			33.9%

Code: 8823   RHG: 2   NAICS: 62   ILDG: 1 MLDG: 2 CLASS: RESIDENTIAL CARE FACILITIES FOR CHILDREN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	282,970,637	8	170	446	2,758,715	2,721,933	5,480,648	1.937
2017	267,037,481	4	146	445	1,994,559	2,212,363	4,206,922	1.575
2018	280,345,949	13	167	428	4,214,279	3,466,452	7,680,731	2.740
2019	271,010,870	4	169	375	2,761,122	2,944,303	5,705,425	2.105
2020	314,838,195	2	161	300	3,668,070	3,499,816	7,167,886	2.277
	1,416,203,132	31	813	1,994	15,396,746	14,844,866	30,241,612	

	INDEMNITY	MEDICAL	TOTAL
Adjusted Loss to Payroll Ratio:	1.087	1.048	2.135
Expected Unlimited Loss to Payroll Ratio:	1.083	1.231	2.314
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.082	1.106	2.188
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	1.087	1.048	2.135
Limit Factor:	1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:	**1.159**	**1.226**	**2.385**
Indicated Relativity Change:			3.1%
Relativity to Statewide Average Loss to Payroll Ratio:			229.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8827   RHG: 4   NAICS: 62   ILDG: 2   MLDG: 3   CLASS: HOME CARE SERVICES; NURSING CARE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	3,096,968,679	73	1,256	2,042	29,162,620	25,043,998	54,206,618	1.750
2019	3,355,911,801	53	1,364	1,728	33,263,593	27,977,937	61,241,530	1.825
2020	3,951,470,203	25	1,416	1,549	38,416,376	30,320,095	68,736,471	1.740
	10,404,350,683	151	4,036	5,319	100,842,590	83,342,030	184,184,620	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.969	0.801	1.770	
Expected Unlimited Loss to Payroll Ratio:	1.032	1.024	2.056	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.003	0.848	1.851	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.969	0.801	1.770	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.062**	**1.015**	**2.077**	
Indicated Relativity Change:				1.0%
Relativity to Statewide Average Loss to Payroll Ratio:				200.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8829   RHG: 3   NAICS: 62   ILDG: 3 MLDG: 3 CLASS: SKILLED NURSING FACILITIES; CONVALESCENT NURSING FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	4,361,746,322	90	1,909	5,322	43,152,300	38,421,341	81,573,641	1.870
2019	4,458,740,912	58	1,799	5,022	44,074,931	39,974,113	84,049,044	1.885
2020	4,636,704,241	10	1,876	3,958	43,712,936	42,320,805	86,033,741	1.855
	13,457,191,475	158	5,584	14,302	130,940,167	120,716,259	251,656,426	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.973	0.897	1.870	
Expected Unlimited Loss to Payroll Ratio:	0.973	1.030	2.002	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.961	0.894	1.855	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.973	0.897	1.870	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.049**	**1.085**	**2.134**	
Indicated Relativity Change:				6.6%
Relativity to Statewide Average Loss to Payroll Ratio:				205.4%

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Code: 8831   RHG: 1   NAICS: 54   ILDG: 2   MLDG: 2   CLASS: HOSPITALS – VETERINARY; KENNELS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,122,174,453	36	699	4,795	8,581,214	10,033,551	18,614,765	0.877
2019	2,027,993,906	10	618	4,170	8,403,120	11,443,096	19,846,216	0.979
2020	2,555,415,396	2	741	4,569	15,541,854	17,660,009	33,201,863	1.299
	6,705,583,755	48	2,058	13,534	32,526,188	39,136,656	71,662,844	

Adjusted Loss to Payroll Ratio:	0.485	0.584	1.069
Expected Unlimited Loss to Payroll Ratio:	0.482	0.651	1.133
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.377	0.493	0.871
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.485	0.584	1.069
Limit Factor:	1.058	1.152	
Selected (Unlimited) Loss to Payroll Ratio:	**0.513**	**0.673**	**1.186**
Indicated Relativity Change:			4.7%
Relativity to Statewide Average Loss to Payroll Ratio:			114.2%

Code: 8834   RHG: 2   NAICS: 62   ILDG: 3   MLDG: 3   CLASS: PHYSICIANS' PRACTICES/OUTPATIENT CLINICS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	21,775,006,410	77	1,815	5,931	50,217,943	39,438,039	89,655,982	0.412
2019	23,966,015,712	52	1,683	5,566	53,616,300	42,973,049	96,589,349	0.403
2020	25,509,195,862	17	1,583	4,532	51,178,035	43,525,889	94,703,924	0.371
	71,250,217,984	146	5,081	16,029	155,012,279	125,936,977	280,949,256	

Adjusted Loss to Payroll Ratio:	0.218	0.177	0.394
Expected Unlimited Loss to Payroll Ratio:	0.230	0.213	0.443
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.229	0.191	0.421
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.218	0.177	0.394
Limit Factor:	1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:	**0.232**	**0.207**	**0.439**
Indicated Relativity Change:			-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:			42.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8838   RHG: 4   NAICS: 71   ILDG: 2 MLDG: 1 CLASS: MUSEUMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	595,754,733	7	79	262	1,710,362	2,272,483	3,982,845	0.669
2017	635,403,429	4	85	291	1,602,831	1,884,890	3,487,721	0.549
2018	671,253,762	6	90	346	2,301,234	2,488,341	4,789,575	0.714
2019	690,734,860	3	65	277	1,896,282	1,740,600	3,636,882	0.527
2020	617,358,667	1	57	120	1,319,139	1,116,529	2,435,668	0.395
	3,210,505,451	21	376	1,296	8,829,848	9,502,844	18,332,692	

Adjusted Loss to Payroll Ratio:		0.275	0.296	0.571
Expected Unlimited Loss to Payroll Ratio:		0.293	0.382	0.675
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.299	0.327	0.625
Credibility:		0.90	0.91	
Indicated Limited Loss to Payroll Ratio:		0.277	0.299	0.576
Limit Factor:		1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:		**0.304**	**0.379**	**0.683**
Indicated Relativity Change:				1.2%
Relativity to Statewide Average Loss to Payroll Ratio:				65.7%

Code: 8839   RHG: 2   NAICS: 62   ILDG: 3 MLDG: 3 CLASS: DENTAL OR ORTHODONTIA PRACTICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	5,114,408,191	22	421	2,050	12,228,722	9,843,222	22,071,944	0.432
2019	5,084,786,501	11	399	1,975	12,079,785	10,361,004	22,440,789	0.441
2020	5,065,617,509	7	369	1,477	12,262,688	10,289,373	22,552,061	0.445
	15,264,812,201	40	1,189	5,502	36,571,195	30,493,599	67,064,794	

Adjusted Loss to Payroll Ratio:		0.240	0.200	0.439
Expected Unlimited Loss to Payroll Ratio:		0.251	0.233	0.485
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.251	0.210	0.461
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.240	0.200	0.439
Limit Factor:		1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:		**0.255**	**0.234**	**0.489**
Indicated Relativity Change:				0.9%
Relativity to Statewide Average Loss to Payroll Ratio:				47.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8840   RHG: 6   NAICS: 81   ILDG: 2   MLDG: 1   CLASS: CHURCHES, TEMPLES, MOSQUES AND SYNAGOGUES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	2,344,838,235	10	85	245	2,703,632	3,550,714	6,254,346	0.267
2017	2,393,124,072	6	57	223	1,796,954	1,919,193	3,716,147	0.155
2018	2,407,237,208	5	71	228	1,718,439	2,166,135	3,884,574	0.161
2019	2,392,033,149	2	59	174	1,424,652	1,848,647	3,273,299	0.137
2020	2,377,259,113	0	50	127	1,057,716	1,937,989	2,995,705	0.126
	11,914,491,778	23	322	997	8,701,392	11,422,678	20,124,070	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.073	0.096	0.169	
Expected Unlimited Loss to Payroll Ratio:	0.090	0.136	0.226	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.080	0.100	0.180	
Credibility:	0.94	0.97		
Indicated Limited Loss to Payroll Ratio:	0.073	0.096	0.169	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**0.083**	**0.136**	**0.219**	
Indicated Relativity Change:				-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:				21.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8846   RHG: 1   NAICS: 31   ILDG: 3 MLDG: 4 CLASS: PRINTING OPERATION – SCREEN PRINTING – EDITING AND DESIGNING; SCREEN PRINTED MERCHANDISE DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	139,767,483	2	36	27	783,790	600,465	1,384,255	0.990
2017	141,706,809	0	22	15	225,946	220,177	446,123	0.315
2018	152,873,691	4	30	23	1,008,149	841,706	1,849,855	1.210
2019	143,240,208	0	22	24	417,624	322,151	739,775	0.516
2020	126,649,507	0	21	18	526,864	402,500	929,364	0.734
	704,237,697	6	131	107	2,962,372	2,386,998	5,349,371	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.421	0.339	0.760	
Expected Unlimited Loss to Payroll Ratio:	0.429	0.440	0.870	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.413	0.393	0.805	
Credibility:	0.58	0.54		
Indicated Limited Loss to Payroll Ratio:	0.417	0.363	0.781	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**0.442**	**0.419**	**0.861**	
Indicated Relativity Change:				-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:				82.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8847   RHG: 2   NAICS: 42   ILDG: 1   MLDG: 1   CLASS: BEVERAGE CONTAINER COLLECTION OR REDEMPTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	70,247,334	7	84	202	1,423,363	2,047,727	3,471,090	4.941
2017	66,398,126	4	94	207	1,403,430	1,683,970	3,087,400	4.650
2018	68,724,598	8	71	170	1,681,543	1,587,683	3,269,226	4.757
2019	61,520,243	5	82	118	1,894,057	1,407,293	3,301,350	5.366
2020	46,163,318	2	25	43	708,736	1,418,604	2,127,340	4.608
	313,053,619	26	356	740	7,111,130	8,145,276	15,256,407	

Adjusted Loss to Payroll Ratio:		2.272	2.602	4.873
Expected Unlimited Loss to Payroll Ratio:		2.473	2.933	5.406
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		2.274	2.511	4.785
Credibility:		0.84	0.83	
Indicated Limited Loss to Payroll Ratio:		2.272	2.587	4.859
Limit Factor:		1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:		**2.422**	**3.026**	**5.447**
Indicated Relativity Change:				0.8%
Relativity to Statewide Average Loss to Payroll Ratio:				524.4%

Code: 8850   RHG: 2   NAICS: 52   ILDG: 2   MLDG: 4   CLASS: CHECK CASHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	258,749,019	8	87	101	1,189,090	1,281,081	2,470,171	0.955
2017	267,624,960	2	53	81	673,489	824,984	1,498,473	0.560
2018	275,894,688	1	55	77	1,011,442	1,119,359	2,130,801	0.772
2019	271,439,375	2	64	71	1,577,763	1,665,624	3,243,387	1.195
2020	231,410,480	1	34	33	1,410,232	1,760,500	3,170,732	1.370
	1,305,118,523	14	293	363	5,862,015	6,651,547	12,513,562	

Adjusted Loss to Payroll Ratio:		0.449	0.510	0.959
Expected Unlimited Loss to Payroll Ratio:		0.545	0.631	1.176
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.451	0.488	0.939
Credibility:		0.82	0.80	
Indicated Limited Loss to Payroll Ratio:		0.449	0.505	0.955
Limit Factor:		1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:		**0.479**	**0.591**	**1.070**
Indicated Relativity Change:				-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:				103.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8851   RHG: 3   NAICS: 62   ILDG: 4 MLDG: 3   CLASS: CONGREGATE LIVING FACILITIES – ELDERLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	196,128,783	5	82	199	1,631,077	1,317,968	2,949,045	1.504
2017	217,887,804	10	94	290	2,291,294	2,208,025	4,499,319	2.065
2018	237,396,378	6	105	225	2,004,785	2,331,719	4,336,504	1.827
2019	280,795,417	5	125	370	2,380,738	2,974,153	5,354,891	1.907
2020	297,551,562	0	100	225	1,932,088	2,086,511	4,018,599	1.351
	1,229,759,943	26	506	1,309	10,239,982	10,918,376	21,158,358	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.833	0.888	1.721	
Expected Unlimited Loss to Payroll Ratio:	1.052	1.133	2.185	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.039	0.984	2.023	
Credibility:	1.00	0.97		
Indicated Limited Loss to Payroll Ratio:	0.833	0.891	1.723	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.897**	**1.078**	**1.975**	
Indicated Relativity Change:				-9.6%
Relativity to Statewide Average Loss to Payroll Ratio:				190.1%

Code: 8852   RHG: 5   NAICS: 62   ILDG: 2 MLDG: 1   CLASS: HOME INFUSION THERAPISTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	57,727,441	1	12	25	239,282	231,575	470,857	0.816
2017	47,163,755	0	8	20	184,339	220,246	404,585	0.858
2018	48,582,934	0	6	14	79,621	68,358	147,979	0.305
2019	44,818,916	0	8	6	285,992	173,652	459,644	1.026
2020	46,320,131	0	12	16	288,535	161,638	450,173	0.972
	244,613,177	1	46	81	1,077,769	855,469	1,933,238	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.441	0.350	0.790	
Expected Unlimited Loss to Payroll Ratio:	0.581	0.515	1.096	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.553	0.400	0.952	
Credibility:	0.42	0.35		
Indicated Limited Loss to Payroll Ratio:	0.506	0.382	0.888	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**0.565**	**0.515**	**1.080**	
Indicated Relativity Change:				-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:				104.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8859   RHG: 2   NAICS: 54   ILDG: 2 MLDG: 1 CLASS: COMPUTER PROGRAMMING/SOFTWARE DEVELOPMENT;
INTERNET/WEB-BASED APPLICATION DEVELOPMENT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	79,948,481,490	20	360	1,085	9,588,774	7,982,740	17,571,514	0.022
2019	95,193,204,266	11	320	850	8,659,685	7,402,520	16,062,205	0.017
2020	80,536,478,616	1	199	320	7,188,733	4,903,809	12,092,542	0.015
	255,678,164,372	32	879	2,255	25,437,193	20,289,069	45,726,262	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.010	0.008	0.018	
Expected Unlimited Loss to Payroll Ratio:	0.012	0.011	0.023	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.009	0.008	0.018	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.010	0.008	0.018	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**0.011**	**0.009**	**0.020**	
Indicated Relativity Change:				-15.2%
Relativity to Statewide Average Loss to Payroll Ratio:				1.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8868   RHG: 2   NAICS: 61   ILDG: 2   MLDG: 2   CLASS: COLLEGES OR SCHOOLS – PRIVATE – PROFESSIONALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	12,093,421,589	54	1,450	4,181	21,092,877	22,248,101	43,340,978	0.358
2019	12,366,419,460	28	1,157	3,343	20,790,740	22,752,933	43,543,673	0.352
2020	12,240,079,556	20	714	1,648	21,444,566	22,512,217	43,956,783	0.359
	36,699,920,605	102	3,321	9,172	63,328,183	67,513,252	130,841,435	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.173	0.184	0.357	
Expected Unlimited Loss to Payroll Ratio:	0.201	0.254	0.455	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.180	0.196	0.376	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.173	0.184	0.357	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**0.184**	**0.215**	**0.399**	
Indicated Relativity Change:				-12.2%
Relativity to Statewide Average Loss to Payroll Ratio:				38.4%

EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870 E1-1-18

Code: 8870   RHG: 2   NAICS: 61   ILDG: 2   MLDG: 2   CLASS: FITNESS INSTRUCTION PROGRAMS OR STUDIOS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	134,563,689	0	24	45	90,812	104,620	195,432	0.145
2017	134,384,941	2	22	63	473,719	407,402	881,121	0.656
2018	278,408,121	0	55	96	586,238	732,769	1,319,007	0.474
2019	386,945,152	3	54	93	877,908	1,082,628	1,960,536	0.507
2020	320,039,059	0	45	39	975,161	1,108,475	2,083,636	0.651
	1,254,340,962	5	200	336	3,003,837	3,435,894	6,439,731	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.239	0.274	0.513	
Expected Unlimited Loss to Payroll Ratio:	0.253	0.343	0.596	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.226	0.266	0.492	
Credibility:	0.59	0.62		
Indicated Limited Loss to Payroll Ratio:	0.234	0.271	0.505	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**0.250**	**0.317**	**0.566**	
Indicated Relativity Change:				-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:				54.5%

E1-1-18 INCLUDES EXPERIENCE OF 8868, 9101, AND 9053

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8874   RHG: 2   NAICS: 54   ILDG: 3 MLDG: 3   CLASS: INSTRUMENT MFG–ELECTRONIC–DESIGN; COMPUTER MFG-DESIGN; TELECOMMUNICATIONS EQUIP MFG-DESIGN; AUDIO/VIDEO PRODUCTS MFG-DESIGN; INTEGRATED CIRCUIT MFG-DESIGN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	24,584,413,745	6	134	473	3,549,428	3,539,244	7,088,672	0.029
2019	28,375,478,178	8	96	327	3,818,416	3,397,057	7,215,473	0.025
2020	40,815,011,890	2	67	186	3,351,590	2,728,573	6,080,163	0.015
	93,774,903,813	16	297	986	10,719,434	9,664,874	20,384,308	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.011	0.010	0.022	
Expected Unlimited Loss to Payroll Ratio:	0.043	0.034	0.077	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.033	0.025	0.059	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.011	0.010	0.022	
Limit Factor:	1.066	1.170		
Indicated (Unlimited) Loss to Payroll Ratio:	0.012	0.012	0.024	
Indicated Relativity Change:				-68.5%
Selected Loss to Payroll Ratio (Restricted to 25% Change):	**0.029**	**0.029**	**0.058**	
Relativity to Statewide Average Loss to Payroll Ratio:				5.6%

E9-1-22 INCLUDES EXPERIENCE OF 8810 AND 8742

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 8875   RHG: 3   NAICS: 61   ILDG: 2 MLDG: 2 CLASS: PUBLIC COLLEGES OR SCHOOLS; SUPERINTENDENT OF PUBLIC SCHOOLS OFFICE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,536,426,522	5	172	505	2,071,127	2,691,118	4,762,245	0.310
2018	1,694,439,653	7	206	631	3,955,235	3,886,092	7,841,327	0.463
2019	1,951,769,582	6	187	518	4,219,893	4,072,423	8,292,316	0.425
2020	2,099,984,880	2	114	231	3,290,241	3,269,813	6,560,054	0.312
	7,282,620,638	20	679	1,885	13,536,496	13,919,445	27,455,941	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.186	0.191	0.377	
Expected Unlimited Loss to Payroll Ratio:	0.225	0.282	0.507	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.200	0.211	0.410	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.186	0.191	0.377	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.200**	**0.231**	**0.432**	
Indicated Relativity Change:				-14.9%
Relativity to Statewide Average Loss to Payroll Ratio:				41.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9007　RHG: 3　NAICS: 53　ILDG: 3　MLDG: 2　CLASS: APT/CONDO OPERATION FOR SENIORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	202,453,792	11	111	160	2,739,192	2,499,144	5,238,336	2.587
2017	216,718,720	8	108	184	2,329,167	1,997,464	4,326,631	1.996
2018	215,700,456	5	108	171	2,328,213	2,248,797	4,577,010	2.122
2019	217,676,325	1	98	141	2,650,335	1,869,517	4,519,852	2.076
2020	226,461,212	2	99	134	4,174,272	2,590,385	6,764,657	2.987
	1,079,010,506	27	524	790	14,221,179	11,205,307	25,426,486	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.318	1.038	2.356	
Expected Unlimited Loss to Payroll Ratio:	1.326	1.192	2.519	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.228	0.971	2.199	
Credibility:	1.00	0.94		
Indicated Limited Loss to Payroll Ratio:	1.318	1.034	2.352	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.420**	**1.252**	**2.672**	
Indicated Relativity Change:				6.1%
Relativity to Statewide Average Loss to Payroll Ratio:				257.2%

Code: 9008　RHG: 2　NAICS: 56　ILDG: 3　MLDG: 3　CLASS: JANITORIAL SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,311,033,634	131	2,529	3,096	53,830,827	53,834,775	107,665,602	4.659
2019	2,462,887,001	79	2,396	2,737	56,212,971	53,787,491	110,000,462	4.466
2020	2,660,705,706	38	2,078	2,294	54,972,837	53,436,992	108,409,829	4.074
	7,434,626,341	248	7,003	8,127	165,016,636	161,059,258	326,075,894	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.220	2.166	4.386	
Expected Unlimited Loss to Payroll Ratio:	2.415	2.556	4.971	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.263	2.198	4.460	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.220	2.166	4.386	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**2.366**	**2.534**	**4.900**	
Indicated Relativity Change:				-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:				471.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9009   RHG: 5   NAICS: 53   ILDG: 2 MLDG: 3   CLASS: COMMERCIAL PROPERTIES – N.O.C. – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	797,258,081	27	271	464	6,751,433	5,341,248	12,092,681	1.517
2019	805,526,462	14	250	386	8,204,352	8,014,882	16,219,234	2.013
2020	903,618,757	5	219	285	7,690,162	7,092,204	14,782,366	1.636
	2,506,403,300	46	740	1,135	22,645,947	20,448,333	43,094,280	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.904	0.816	1.719	
Expected Unlimited Loss to Payroll Ratio:	1.121	1.121	2.242	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.999	0.817	1.816	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.904	0.816	1.719	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**1.010**	**1.100**	**2.110**	
Indicated Relativity Change:				-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:				203.1%

Code: 9010   RHG: 3   NAICS: 53   ILDG: 2 MLDG: 1   CLASS: MOBILE HOME PARK OPERATION – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	174,510,632	16	89	137	2,892,127	2,618,701	5,510,828	3.158
2017	181,980,526	12	73	140	2,378,711	2,593,004	4,971,715	2.732
2018	183,008,129	12	96	153	2,739,391	3,176,627	5,916,018	3.233
2019	189,298,515	6	81	125	1,853,281	1,759,411	3,612,692	1.908
2020	195,841,321	4	96	127	3,518,377	3,089,999	6,608,376	3.374
	924,639,124	50	435	682	13,381,887	13,237,742	26,619,629	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.447	1.432	2.879	
Expected Unlimited Loss to Payroll Ratio:	1.359	1.554	2.912	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.258	1.266	2.524	
Credibility:	1.00	0.98		
Indicated Limited Loss to Payroll Ratio:	1.447	1.429	2.876	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.560**	**1.729**	**3.288**	
Indicated Relativity Change:				12.9%
Relativity to Statewide Average Loss to Payroll Ratio:				316.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9011　RHG: 4　NAICS: 53　ILDG: 3　MLDG: 3　CLASS: APT/CONDO COMPLEX OPERATION – N.O.C. – OTHER;
COMM/RES MIXED-USE – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,741,357,514	97	1,252	2,239	32,482,300	27,447,563	59,929,863	2.186
2019	2,860,423,621	68	1,187	1,967	34,176,281	29,935,814	64,112,095	2.241
2020	2,945,099,697	19	1,242	1,724	37,025,276	33,271,390	70,296,666	2.387
	8,546,880,832	184	3,681	5,930	103,683,856	90,654,766	194,338,623	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.213	1.061	2.274	
Expected Unlimited Loss to Payroll Ratio:	1.307	1.304	2.612	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.190	1.014	2.205	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.213	1.061	2.274	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.329**	**1.344**	**2.673**	
Indicated Relativity Change:				2.4%
Relativity to Statewide Average Loss to Payroll Ratio:				257.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9015   RHG: 4   NAICS: 53   ILDG: 2 MLDG: 2 CLASS: BUILDING OPERATION – N.O.C. – OTHER;
CHURCH/TEMPLE/MOSQUE/SYNAGOGUE – OTHER; LIBRARIES –
PRIVATE – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	845,976,308	31	483	696	10,652,329	10,207,608	20,859,937	2.466
2019	1,033,991,936	22	436	663	12,844,351	11,251,519	24,095,870	2.330
2020	1,080,675,308	8	385	487	12,724,585	10,874,565	23,599,150	2.184
	2,960,643,552	61	1,304	1,846	36,221,265	32,333,693	68,554,957	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.223	1.092	2.316	
Expected Unlimited Loss to Payroll Ratio:	1.332	1.544	2.876	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.212	1.201	2.413	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.223	1.092	2.316	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.340**	**1.384**	**2.725**	
Indicated Relativity Change:				-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:				262.3%

E1-1-17 EXPERIENCE OF SUPPORT OPERATIONS FOR SUBCONTRACTED CONSTRUCTION TRANSFERRED TO CODE 5610

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9016   RHG: 3   NAICS: 71   ILDG: 2 MLDG: 2 CLASS: AMUSEMENT/REC FACILITIES; DOG SHOWS; HORSE
SHOWS/RODEOS – NOT STABLE EMPLOYEES; BOAT
MARINA/RENTAL OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	887,276,914	18	338	1,029	6,955,073	8,212,409	15,167,482	1.709
2019	911,313,474	7	316	877	5,923,346	6,208,156	12,131,502	1.331
2020	614,611,929	5	219	444	5,667,654	5,039,585	10,707,239	1.742
	2,413,202,317	30	873	2,350	18,546,073	19,460,150	38,006,223	

Adjusted Loss to Payroll Ratio:	0.769	0.806	1.575
Expected Unlimited Loss to Payroll Ratio:	0.754	0.977	1.731
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.781	0.876	1.658
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.769	0.806	1.575
Limit Factor:	1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:	**0.828**	**0.976**	**1.804**
Indicated Relativity Change:			4.2%
Relativity to Statewide Average Loss to Payroll Ratio:			173.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9031   RHG: 3   NAICS: 56   ILDG: 3 MLDG: 3   CLASS: PEST CONTROL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	411,211,707	21	196	438	6,757,460	4,659,433	11,416,893	2.776
2018	436,877,829	17	177	421	5,493,123	5,654,993	11,148,116	2.552
2019	464,601,954	12	205	409	5,670,919	5,137,985	10,808,904	2.326
2020	500,426,000	6	237	360	7,696,102	5,914,878	13,610,980	2.720
	1,813,117,490	56	815	1,628	25,617,604	21,367,290	46,984,894	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.413	1.178	2.591	
Expected Unlimited Loss to Payroll Ratio:	1.526	1.425	2.951	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.414	1.184	2.598	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.413	1.178	2.591	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.523**	**1.426**	**2.948**	
Indicated Relativity Change:				-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:				283.9%

Code: 9033   RHG: 3   NAICS: 92   ILDG: 1 MLDG: 2   CLASS: HOUSING AUTHORITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	9,211,670	2	3	12	148,404	165,441	313,845	3.407
2017	11,047,969	1	3	15	57,849	46,099	103,948	0.941
2018	10,799,428	0	3	20	19,820	21,279	41,099	0.381
2019	14,041,047	0	8	15	217,004	187,747	404,751	2.883
2020	15,221,841	2	4	14	228,991	116,810	345,801	2.272
	60,321,955	5	21	76	672,069	537,376	1,209,445	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.114	0.891	2.005	
Expected Unlimited Loss to Payroll Ratio:	1.328	1.502	2.830	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.198	1.192	2.391	
Credibility:	0.34	0.33		
Indicated Limited Loss to Payroll Ratio:	1.170	1.094	2.264	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**1.261**	**1.324**	**2.584**	
Indicated Relativity Change:				-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:				248.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9043   RHG: 3   NAICS: 62   ILDG: 3   MLDG: 3   CLASS: HOSPITALS
Code: 8830   RHG: 3   NAICS: 62   ILDG: 3   MLDG: 3   CLASS: INSTITUTIONAL EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	10,695,188,732	81	1,822	4,940	51,536,591	35,752,478	87,289,069	0.816
2019	10,771,231,599	46	1,808	4,705	55,920,977	36,956,684	92,877,661	0.862
2020	11,675,557,195	19	2,068	4,175	69,995,719	45,121,699	115,117,418	0.986
	33,141,977,526	146	5,698	13,820	177,453,287	117,830,861	295,284,148	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.535	0.356	0.891	
Expected Unlimited Loss to Payroll Ratio:	0.532	0.424	0.956	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.525	0.368	0.893	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.535	0.356	0.891	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.577**	**0.430**	**1.007**	
Indicated Relativity Change:				5.4%
Relativity to Statewide Average Loss to Payroll Ratio:				97.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9048   RHG: 1   NAICS: 72   ILDG: 3 MLDG: 1   CLASS: CAMPS; BOY/GIRL SCOUT COUNCILS – CAMP OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	228,557,195	3	98	451	1,366,402	2,032,482	3,398,884	1.487
2017	237,893,782	6	78	380	2,391,059	2,924,080	5,315,139	2.234
2018	251,444,311	6	84	363	1,516,188	1,872,894	3,389,082	1.348
2019	245,193,684	1	71	332	1,009,343	1,486,699	2,496,042	1.018
2020	170,123,862	0	42	119	783,488	1,246,945	2,030,433	1.194
	1,133,212,834	16	373	1,645	7,066,481	9,563,099	16,629,580	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.624	0.844	1.467	
Expected Unlimited Loss to Payroll Ratio:	0.882	1.235	2.117	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.856	1.141	1.997	
Credibility:	0.94	0.99		
Indicated Limited Loss to Payroll Ratio:	0.638	0.846	1.485	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**0.675**	**0.975**	**1.651**	
Indicated Relativity Change:				-22.0%
Relativity to Statewide Average Loss to Payroll Ratio:				158.9%

Code: 9050   RHG: 2   NAICS: 72   ILDG: 3 MLDG: 3   CLASS: HOTELS, MOTELS OR SHORT-TERM RESIDENTIAL HOUSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	3,996,902,768	180	3,656	6,380	81,713,705	76,900,293	158,613,998	3.968
2019	3,876,295,052	115	3,640	5,332	78,387,185	74,670,949	153,058,134	3.949
2020	2,672,507,832	26	2,186	2,681	57,003,687	52,204,117	109,207,804	4.086
	10,545,705,652	321	9,482	14,393	217,104,576	203,775,359	420,879,935	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.059	1.932	3.991	
Expected Unlimited Loss to Payroll Ratio:	2.141	2.198	4.339	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.063	2.000	4.064	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.059	1.932	3.991	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**2.194**	**2.260**	**4.455**	
Indicated Relativity Change:				2.7%
Relativity to Statewide Average Loss to Payroll Ratio:				428.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9053   RHG: 1   NAICS: 71   ILDG: 2 MLDG: 2 CLASS: HEALTH CLUBS OR GYMS; SWIMMING POOLS/CLUBS; CLUBS – RACQUET SPORTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,595,177,451	11	426	722	7,112,301	7,663,822	14,776,123	0.926
2019	1,367,090,935	8	343	628	6,435,585	7,294,323	13,729,908	1.004
2020	777,289,875	1	171	285	2,902,863	3,268,898	6,171,761	0.794
	3,739,558,261	20	940	1,635	16,450,749	18,227,043	34,677,793	

Adjusted Loss to Payroll Ratio:	0.440	0.487	0.927
Expected Unlimited Loss to Payroll Ratio:	0.435	0.510	0.945
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.459	0.481	0.940
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.440	0.487	0.927
Limit Factor:	1.058	1.152	
Selected (Unlimited) Loss to Payroll Ratio:	**0.466**	**0.562**	**1.027**
Indicated Relativity Change:			8.7%
Relativity to Statewide Average Loss to Payroll Ratio:			98.9%

EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870. EXPERIENCE RELATED TO SPAS OR BATHS TRANSFERRED TO CODE 9054; 8870, 9054 E1-1-18.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9054   RHG: 1   NAICS: 81   ILDG: 2 MLDG: 3 CLASS: SPAS OR BATHS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	90,291,333	1	95	140	1,339,245	1,229,593	2,568,838	2.845
2017	107,009,980	2	82	94	1,859,956	1,177,858	3,037,814	2.839
2018	137,152,736	1	65	100	945,072	975,424	1,920,496	1.400
2019	161,768,457	3	95	105	2,403,922	2,177,159	4,581,081	2.832
2020	61,759,282	0	19	26	458,479	440,196	898,675	1.455
	557,981,789	7	356	465	7,006,675	6,000,230	13,006,905	

Adjusted Loss to Payroll Ratio:		1.256	1.075	2.331
Expected Unlimited Loss to Payroll Ratio:		1.415	1.271	2.686
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.348	1.147	2.495
Credibility:		0.85	0.76	
Indicated Limited Loss to Payroll Ratio:		1.269	1.093	2.362
Limit Factor:		1.058	1.152	
Selected (Unlimited) Loss to Payroll Ratio:		**1.343**	**1.259**	**2.603**
Indicated Relativity Change:				-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:				250.6%

E1-1-18 INCLUDES EXPERIENCE OF 9053

Code: 9059   RHG: 2   NAICS: 62   ILDG: 2 MLDG: 2 CLASS: DAY CARE CENTERS – CHILD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,267,696,350	44	772	1,860	14,496,897	15,807,054	30,303,951	1.336
2019	2,180,653,713	21	643	1,399	13,465,264	13,512,735	26,977,999	1.237
2020	1,944,584,889	3	475	873	9,887,412	10,874,124	20,761,536	1.068
	6,392,934,952	68	1,890	4,132	37,849,573	40,193,913	78,043,485	

Adjusted Loss to Payroll Ratio:		0.592	0.629	1.221
Expected Unlimited Loss to Payroll Ratio:		0.604	0.736	1.341
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.603	0.662	1.265
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.592	0.629	1.221
Limit Factor:		1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:		**0.631**	**0.735**	**1.367**
Indicated Relativity Change:				1.9%
Relativity to Statewide Average Loss to Payroll Ratio:				131.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9060   RHG: 3   NAICS: 71   ILDG: 3 MLDG: 3 CLASS: CLUBS – COUNTRY OR GOLF

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,020,918,551	20	466	1,083	10,431,333	9,413,269	19,844,602	1.944
2019	1,053,498,395	16	501	986	12,419,717	11,485,620	23,905,337	2.269
2020	1,037,407,365	8	434	797	10,488,968	9,466,498	19,955,466	1.924
	3,111,824,311	44	1,401	2,866	33,340,018	30,365,388	63,705,406	

Adjusted Loss to Payroll Ratio:		1.071	0.976	2.047
Expected Unlimited Loss to Payroll Ratio:		1.082	1.136	2.218
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.121	1.019	2.140
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		1.071	0.976	2.047
Limit Factor:		1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:		**1.155**	**1.181**	**2.335**
Indicated Relativity Change:				5.3%
Relativity to Statewide Average Loss to Payroll Ratio:				224.8%

Code: 9061   RHG: 1   NAICS: 71   ILDG: 2 MLDG: 1 CLASS: CLUBS – N.O.C.

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	199,798,271	5	115	153	1,501,417	1,614,593	3,116,010	1.560
2017	210,787,441	7	113	164	2,827,262	2,975,564	5,802,826	2.753
2018	217,036,472	9	127	243	3,254,973	2,888,175	6,143,148	2.830
2019	199,809,452	6	106	153	3,255,992	2,158,962	5,414,954	2.710
2020	134,502,746	1	61	77	1,443,048	1,115,566	2,558,614	1.902
	961,934,382	28	522	790	12,282,692	10,752,860	23,035,552	

Adjusted Loss to Payroll Ratio:		1.277	1.118	2.395
Expected Unlimited Loss to Payroll Ratio:		1.222	1.150	2.372
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.290	1.084	2.374
Credibility:		1.00	0.90	
Indicated Limited Loss to Payroll Ratio:		1.277	1.115	2.391
Limit Factor:		1.058	1.152	
Selected (Unlimited) Loss to Payroll Ratio:		**1.351**	**1.284**	**2.636**
Indicated Relativity Change:				11.1%
Relativity to Statewide Average Loss to Payroll Ratio:				253.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9066　RHG: 1　NAICS: 81　ILDG: 2　MLDG: 3　CLASS: HOMEOWNERS ASSOCIATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	255,241,879	12	124	216	2,607,457	2,541,704	5,149,161	2.017
2017	259,423,610	12	110	182	2,134,915	1,955,691	4,090,606	1.577
2018	267,741,106	14	119	193	3,219,482	2,979,513	6,198,995	2.315
2019	271,612,619	4	112	181	2,113,759	2,477,276	4,591,035	1.690
2020	268,501,671	3	87	129	2,826,066	2,813,894	5,639,960	2.101
	1,322,520,885	45	552	901	12,901,679	12,768,078	25,669,757	

Adjusted Loss to Payroll Ratio:		0.976	0.965	1.941
Expected Unlimited Loss to Payroll Ratio:		1.098	1.082	2.180
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.047	0.976	2.022
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		0.976	0.965	1.941
Limit Factor:		1.058	1.152	
Selected (Unlimited) Loss to Payroll Ratio:		**1.032**	**1.113**	**2.145**
Indicated Relativity Change:				-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:				206.5%

Code: 9067　RHG: 3　NAICS: 71　ILDG: 1　MLDG: 1　CLASS: CLUBS – BOYS AND GIRLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	281,627,226	5	83	297	1,256,476	1,083,312	2,339,788	0.831
2017	272,960,274	4	88	267	1,099,137	1,472,196	2,571,333	0.942
2018	281,902,419	4	79	298	1,117,529	1,483,037	2,600,566	0.923
2019	282,257,386	2	67	197	1,333,225	1,510,982	2,844,207	1.008
2020	217,843,010	6	37	107	1,800,977	1,446,969	3,247,946	1.491
	1,336,590,315	21	354	1,166	6,607,344	6,996,495	13,603,839	

Adjusted Loss to Payroll Ratio:		0.494	0.523	1.018
Expected Unlimited Loss to Payroll Ratio:		0.419	0.557	0.976
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.435	0.499	0.934
Credibility:		0.74	0.76	
Indicated Limited Loss to Payroll Ratio:		0.479	0.518	0.996
Limit Factor:		1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:		**0.516**	**0.626**	**1.142**
Indicated Relativity Change:				17.0%
Relativity to Statewide Average Loss to Payroll Ratio:				110.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9069   RHG: 2   NAICS: 71   ILDG: 4   MLDG: 4   CLASS: CLUBS – GAMING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	535,988,558	9	295	338	6,985,924	5,989,195	12,975,119	2.421
2019	497,219,197	5	295	264	7,554,633	6,765,962	14,320,595	2.880
2020	257,155,967	0	357	99	6,841,461	5,921,019	12,762,480	4.963
	1,290,363,722	14	947	701	21,382,018	18,676,177	40,058,195	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.657	1.447	3.104	
Expected Unlimited Loss to Payroll Ratio:	1.357	1.349	2.707	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.423	1.253	2.676	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.657	1.447	3.104	
Limit Factor:	1.066	1.170		
Indicated (Unlimited) Loss to Payroll Ratio:	1.766	1.693	3.459	
Indicated Relativity Change:				27.8%
Selected Loss to Payroll Ratio (Restricted to 25% Change):	**1.728**	**1.656**	**3.384**	
Relativity to Statewide Average Loss to Payroll Ratio:				325.7%

Code: 9070   RHG: 2   NAICS: 62   ILDG: 3   MLDG: 3   CLASS: RESIDENTIAL CARE FACILITIES – ELDERLY/ADULTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,825,078,458	53	1,310	3,937	26,661,895	28,200,770	54,862,665	3.006
2019	1,971,120,983	30	1,392	3,526	29,462,441	30,284,937	59,747,378	3.031
2020	2,074,479,873	15	1,259	3,204	28,162,833	30,869,041	59,031,874	2.846
	5,870,679,314	98	3,961	10,667	84,287,169	89,354,748	173,641,917	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.436	1.522	2.958	
Expected Unlimited Loss to Payroll Ratio:	1.453	1.689	3.142	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.451	1.518	2.969	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.436	1.522	2.958	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**1.530**	**1.780**	**3.311**	
Indicated Relativity Change:				5.4%
Relativity to Statewide Average Loss to Payroll Ratio:				318.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9079   RHG: 2   NAICS: 72   ILDG: 2   MLDG: 3   CLASS: RESTAURANTS OR TAVERNS; CONCESSIONAIRES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	26,849,818,994	448	14,279	26,806	218,715,133	240,690,686	459,405,819	1.711
2019	25,708,219,781	315	13,409	22,631	209,881,408	229,639,800	439,521,208	1.710
2020	21,220,633,584	94	9,689	14,575	176,722,141	193,950,584	370,672,725	1.747
	73,778,672,359	857	37,377	64,012	605,318,682	664,281,070	1,269,599,752	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.820	0.900	1.721	
Expected Unlimited Loss to Payroll Ratio:	0.869	1.046	1.915	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.838	0.952	1.789	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.820	0.900	1.721	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**0.875**	**1.053**	**1.928**	
Indicated Relativity Change:				0.7%
Relativity to Statewide Average Loss to Payroll Ratio:				185.6%

Code: 9085   RHG: 3   NAICS: 62   ILDG: 2   MLDG: 2   CLASS: RESIDENT CARE – DEVELOPMENTALLY DISABLED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	712,298,264	18	359	620	7,411,558	6,143,213	13,554,771	1.903
2019	827,322,539	9	359	601	6,206,567	6,216,229	12,422,796	1.502
2020	992,882,342	7	375	495	8,212,662	7,099,161	15,311,823	1.542
	2,532,503,145	34	1,093	1,716	21,830,787	19,458,603	41,289,390	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.862	0.768	1.630	
Expected Unlimited Loss to Payroll Ratio:	0.912	0.909	1.821	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.900	0.789	1.690	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.862	0.768	1.630	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.929**	**0.930**	**1.859**	
Indicated Relativity Change:				2.1%
Relativity to Statewide Average Loss to Payroll Ratio:				178.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9092   RHG: 2   NAICS: 71   ILDG: 3 MLDG: 1 CLASS: BOWLING CENTERS; BILLIARD HALLS; SKATING CENTERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	156,662,639	1	55	139	583,899	680,591	1,264,490	0.807
2017	164,421,184	4	58	136	718,343	1,086,471	1,804,814	1.098
2018	185,862,329	4	57	157	1,701,437	1,140,433	2,841,870	1.529
2019	157,378,268	1	39	117	508,403	564,794	1,073,197	0.682
2020	70,203,735	0	21	38	306,668	398,801	705,469	1.005
	734,528,155	10	230	587	3,818,749	3,871,090	7,689,839	

Adjusted Loss to Payroll Ratio:		0.520	0.527	1.047
Expected Unlimited Loss to Payroll Ratio:		0.549	0.697	1.246
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.576	0.647	1.222
Credibility:		0.65	0.66	
Indicated Limited Loss to Payroll Ratio:		0.539	0.568	1.107
Limit Factor:		1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:		**0.575**	**0.664**	**1.239**
Indicated Relativity Change:				-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:				119.3%

Code: 9095   RHG: 4   NAICS: 71   ILDG: 1 MLDG: 1 CLASS: EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	63,852,408	3	29	69	492,601	598,080	1,090,681	1.708
2017	64,576,269	1	27	63	412,348	353,897	766,245	1.187
2018	61,612,074	3	28	71	499,509	816,571	1,316,080	2.136
2019	61,806,709	1	14	43	620,140	495,766	1,115,906	1.805
2020	48,236,584	0	14	21	379,687	282,309	661,996	1.372
	300,084,044	8	112	267	2,404,285	2,546,622	4,950,908	

Adjusted Loss to Payroll Ratio:		0.801	0.849	1.650
Expected Unlimited Loss to Payroll Ratio:		0.830	1.101	1.931
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.846	0.943	1.789
Credibility:		0.53	0.54	
Indicated Limited Loss to Payroll Ratio:		0.822	0.892	1.715
Limit Factor:		1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:		**0.901**	**1.131**	**2.032**
Indicated Relativity Change:				5.2%
Relativity to Statewide Average Loss to Payroll Ratio:				195.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9096   RHG: 1   NAICS: 56   ILDG: 2   MLDG: 2   CLASS: RESIDENTIAL CLEANING SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	74,999,523	12	104	123	2,260,826	2,608,001	4,868,827	6.492
2017	80,986,874	5	119	136	2,145,932	2,402,741	4,548,673	5.617
2018	91,311,205	8	109	122	2,557,236	2,484,709	5,041,945	5.522
2019	88,278,112	2	110	109	2,350,324	2,288,172	4,638,496	5.254
2020	93,199,563	2	80	97	1,948,790	2,216,319	4,165,109	4.469
	428,775,277	29	522	587	11,263,108	11,999,941	23,263,049	

		INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:		2.627	2.799	5.425	
Expected Unlimited Loss to Payroll Ratio:		2.851	3.301	6.152	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		2.691	2.881	5.572	
Credibility:		1.00	1.00		
Indicated Limited Loss to Payroll Ratio:		2.627	2.799	5.426	
Limit Factor:		1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:		**2.780**	**3.225**	**6.005**	
Indicated Relativity Change:					-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:					578.2%

Code: 9097   RHG: 3   NAICS: 56   ILDG: 1   MLDG: 1   CLASS: SWIMMING POOL CLEANING AND SERVICING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	134,798,042	7	71	96	1,328,052	1,280,279	2,608,331	1.935
2017	141,799,968	3	72	101	1,777,847	952,187	2,730,034	1.925
2018	152,055,292	6	68	114	1,421,116	1,554,540	2,975,656	1.957
2019	165,777,154	4	86	97	2,154,111	1,609,383	3,763,494	2.270
2020	183,969,816	1	80	82	1,735,072	1,516,160	3,251,232	1.767
	778,400,272	21	377	490	8,416,197	6,912,548	15,328,746	

		INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:		1.081	0.888	1.969	
Expected Unlimited Loss to Payroll Ratio:		1.215	1.013	2.228	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.125	0.842	1.967	
Credibility:		0.91	0.77		
Indicated Limited Loss to Payroll Ratio:		1.085	0.878	1.963	
Limit Factor:		1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:		**1.169**	**1.062**	**2.231**	
Indicated Relativity Change:					0.2%
Relativity to Statewide Average Loss to Payroll Ratio:					214.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9101   RHG: 5   NAICS: 61   ILDG: 2 MLDG: 2 CLASS: COLLEGES OR SCHOOLS – PRIVATE – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	765,584,138	30	431	783	8,623,872	7,037,089	15,660,961	2.046
2019	744,078,518	18	404	733	9,795,641	7,407,284	17,202,925	2.312
2020	666,254,065	2	288	412	9,690,445	8,143,930	17,834,375	2.677
	2,175,916,721	50	1,123	1,928	28,109,958	22,588,304	50,698,262	

Adjusted Loss to Payroll Ratio:		1.292	1.038	2.330
Expected Unlimited Loss to Payroll Ratio:		1.400	1.359	2.759
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.193	0.909	2.102
Credibility:		1.00	1.00	
Indicated Limited Loss to Payroll Ratio:		1.292	1.038	2.330
Limit Factor:		1.118	1.348	
Selected (Unlimited) Loss to Payroll Ratio:		**1.444**	**1.399**	**2.844**
Indicated Relativity Change:				3.1%
Relativity to Statewide Average Loss to Payroll Ratio:				273.8%

E1-1-18 EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870; 8870 E1-1-18

Code: 9151   RHG: 1   NAICS: 71   ILDG: 1 MLDG: 3 CLASS: THEATERS – MUSICAL ENTERTAINMENT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	215,805,258	0	15	17	268,146	196,920	465,066	0.216
2017	233,631,677	1	13	35	226,086	206,895	432,981	0.185
2018	268,306,480	1	11	19	459,206	301,584	760,790	0.284
2019	247,427,896	0	3	16	177,096	172,248	349,344	0.141
2020	128,946,306	0	2	5	53,820	68,280	122,100	0.095
	1,094,117,617	2	44	92	1,184,355	945,927	2,130,282	

Adjusted Loss to Payroll Ratio:		0.108	0.086	0.195
Expected Unlimited Loss to Payroll Ratio:		0.198	0.177	0.375
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.209	0.166	0.375
Credibility:		0.51	0.45	
Indicated Limited Loss to Payroll Ratio:		0.158	0.130	0.288
Limit Factor:		1.058	1.152	
Selected (Unlimited) Loss to Payroll Ratio:		**0.167**	**0.150**	**0.317**
Indicated Relativity Change:				-15.3%
Relativity to Statewide Average Loss to Payroll Ratio:				30.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9154   RHG: 3   NAICS: 71   ILDG: 1 MLDG: 1   CLASS: THEATERS – NOT MOTION PICTURE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,071,601,012	16	275	654	7,326,913	7,559,324	14,886,237	1.389
2019	948,473,456	11	201	440	6,910,567	5,038,116	11,948,683	1.260
2020	408,962,995	1	58	83	1,754,458	1,266,975	3,021,433	0.739
	2,429,037,463	28	534	1,177	15,991,937	13,864,414	29,856,351	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.658	0.571	1.229	
Expected Unlimited Loss to Payroll Ratio:	0.673	0.710	1.384	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.698	0.637	1.335	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.658	0.571	1.229	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.709**	**0.691**	**1.400**	
Indicated Relativity Change:				1.2%
Relativity to Statewide Average Loss to Payroll Ratio:				134.8%

Code: 9155   RHG: 3   NAICS: 51   ILDG: 1 MLDG: 1   CLASS: THEATERS – MOTION PICTURE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	306,270,207	5	63	268	927,209	1,045,475	1,972,684	0.644
2017	315,412,808	3	81	303	1,222,792	1,616,258	2,839,050	0.900
2018	366,578,861	2	79	323	1,052,497	1,007,607	2,060,104	0.562
2019	315,731,436	0	71	250	600,283	636,339	1,236,622	0.392
2020	85,681,641	0	9	43	51,025	124,744	175,769	0.205
	1,389,674,953	10	303	1,187	3,853,806	4,430,423	8,284,229	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.277	0.319	0.596	
Expected Unlimited Loss to Payroll Ratio:	0.327	0.445	0.773	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.284	0.346	0.629	
Credibility:	0.68	0.70		
Indicated Limited Loss to Payroll Ratio:	0.279	0.327	0.606	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**0.301**	**0.395**	**0.696**	
Indicated Relativity Change:				-9.9%
Relativity to Statewide Average Loss to Payroll Ratio:				67.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9156   RHG: 1   NAICS: 71   ILDG: 1 MLDG: 1   CLASS: THEATERS – DANCE/OPERA/THEATER COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	100,584,462	3	79	150	1,658,830	1,105,549	2,764,379	2.748
2017	109,363,163	2	70	157	1,292,705	1,002,912	2,295,617	2.099
2018	116,049,551	1	61	159	1,301,475	912,231	2,213,706	1.908
2019	104,338,857	0	60	109	1,069,545	1,045,887	2,115,432	2.027
2020	44,947,074	1	23	38	422,679	409,958	832,637	1.852
	475,283,107	7	293	613	5,745,233	4,476,537	10,221,770	

Adjusted Loss to Payroll Ratio:	1.209	0.942	2.151
Expected Unlimited Loss to Payroll Ratio:	1.329	1.123	2.452
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.403	1.059	2.462
Credibility:	0.78	0.67	
Indicated Limited Loss to Payroll Ratio:	1.251	0.980	2.231
Limit Factor:	1.058	1.152	
Selected (Unlimited) Loss to Payroll Ratio:	**1.324**	**1.129**	**2.454**
Indicated Relativity Change:			0.1%
Relativity to Statewide Average Loss to Payroll Ratio:			236.2%

INCLUDES EXPERIENCE OF CIRCUS EMPLOYERS FROM 9185 9-1-22

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9180   RHG: 5   NAICS: 71   ILDG: 3 MLDG: 1 CLASS: AMUSEMENT/REC FACILITIES – DEVICE OPERATIONS;
SHOOTING CLUBS/RANGES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	192,038,331	6	76	259	1,046,516	1,763,172	2,809,688	1.463
2017	177,728,941	7	65	231	1,329,556	1,528,330	2,857,886	1.608
2018	199,119,776	4	91	283	1,749,309	2,221,496	3,970,805	1.994
2019	185,740,326	2	57	223	1,382,118	1,474,123	2,856,241	1.538
2020	140,632,495	1	56	108	1,906,940	1,451,958	3,358,898	2.388
	895,259,869	20	345	1,104	7,414,439	8,439,080	15,853,519	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.828	0.943	1.771	
Expected Unlimited Loss to Payroll Ratio:	0.760	1.104	1.864	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.758	0.887	1.645	
Credibility:	0.79	0.81		
Indicated Limited Loss to Payroll Ratio:	0.813	0.932	1.745	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**0.909**	**1.256**	**2.165**	
Indicated Relativity Change:				16.2%
Relativity to Statewide Average Loss to Payroll Ratio:				208.5%

EXPERIENCE OF EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION TRANSFERRED TO CODE 9095 1-1-14

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9181   RHG: 3   NAICS: 71   ILDG: 4 MLDG: 4   CLASS: ATHLETIC TEAM/FACILITY – PLAYERS AND OFFICIALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	132,964,721	44	188	632	7,003,758	5,743,473	12,747,231	9.587
2017	126,248,733	12	137	618	3,880,284	3,381,212	7,261,496	5.752
2018	136,244,210	15	132	733	4,747,870	4,675,616	9,423,486	6.917
2019	153,437,706	9	118	826	4,641,003	5,808,512	10,449,515	6.810
2020	136,849,450	2	61	480	2,180,912	4,286,914	6,467,826	4.726
	685,744,820	82	636	3,289	22,453,826	23,895,727	46,349,554	

Adjusted Loss to Payroll Ratio:	3.274	3.485	6.759
Expected Unlimited Loss to Payroll Ratio:	2.768	3.984	6.752
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.868	3.574	6.442
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	3.274	3.485	6.759
Limit Factor:	1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:	**3.529**	**4.216**	**7.745**
Indicated Relativity Change:			14.7%
Relativity to Statewide Average Loss to Payroll Ratio:			745.6%

Code: 9182   RHG: 4   NAICS: 71   ILDG: 2 MLDG: 3   CLASS: ATHLETIC TEAM / FACILITY – MAINTENANCE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	430,372,659	4	79	154	1,578,815	1,570,432	3,149,247	0.732
2017	455,371,015	2	51	166	920,440	1,263,497	2,183,937	0.480
2018	482,951,422	5	84	185	2,486,259	2,401,215	4,887,474	1.012
2019	544,023,252	5	69	174	1,959,601	2,480,940	4,440,541	0.816
2020	453,478,176	0	34	50	729,611	764,486	1,494,097	0.329
	2,366,196,524	16	317	729	7,674,726	8,480,571	16,155,297	

Adjusted Loss to Payroll Ratio:	0.324	0.358	0.683
Expected Unlimited Loss to Payroll Ratio:	0.337	0.469	0.806
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.344	0.402	0.745
Credibility:	0.84	0.87	
Indicated Limited Loss to Payroll Ratio:	0.327	0.364	0.691
Limit Factor:	1.096	1.267	
Selected (Unlimited) Loss to Payroll Ratio:	**0.359**	**0.461**	**0.820**
Indicated Relativity Change:			1.7%
Relativity to Statewide Average Loss to Payroll Ratio:			78.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9184   RHG: 2   NAICS: 71   ILDG: 2 MLDG: 1 CLASS: SKI RESORTS – ALPINE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	81,193,654	4	139	238	2,597,715	2,889,836	5,487,551	6.759
2017	90,619,771	6	80	227	1,604,339	3,075,534	4,679,873	5.164
2018	87,981,719	0	79	271	1,221,338	2,095,915	3,317,253	3.770
2019	75,481,994	0	81	168	721,516	2,396,447	3,117,963	4.131
2020	87,713,825	0	100	215	1,501,678	3,512,751	5,014,429	5.717
	422,990,963	10	479	1,119	7,646,586	13,970,482	21,617,068	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.808	3.303	5.111	
Expected Unlimited Loss to Payroll Ratio:	1.847	3.627	5.474	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.936	3.367	5.303	
Credibility:	0.85	1.00		
Indicated Limited Loss to Payroll Ratio:	1.827	3.303	5.130	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**1.948**	**3.863**	**5.811**	
Indicated Relativity Change:				6.2%
Relativity to Statewide Average Loss to Payroll Ratio:				559.5%

Code: 9185   RHG: 5   NAICS: 71   ILDG: 1 MLDG: 1 CLASS: CARNIVALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	5,162,445	1	9	4	91,826	92,667	184,493	3.574
2017	5,602,719	1	3	9	347,940	183,583	531,523	9.487
2018	6,136,451	0	2	2	273	6,863	7,136	0.116
2019	5,546,516	0	1	7	27,444	119,165	146,609	2.643
2020	939,240	0	0	1	0	318	318	0.034
	23,387,371	2	15	23	467,482	402,595	870,078	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.999	1.721	3.720	
Expected Unlimited Loss to Payroll Ratio:	2.496	4.218	6.714	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.490	3.387	5.877	
Credibility:	0.29	0.32		
Indicated Limited Loss to Payroll Ratio:	2.346	2.851	5.196	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**2.623**	**3.843**	**6.465**	
Indicated Relativity Change:				-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:				622.4%

EXPERIENCE OF CIRCUS EMPLOYERS TRANSFERRED TO 9156 9-1-22

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9220   RHG: 4   NAICS: 81   ILDG: 4 MLDG: 3 CLASS: CEMETERY OPERATION; CREMATORY OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	83,789,392	7	73	127	1,272,718	1,232,349	2,505,067	2.990
2017	84,342,467	11	74	138	1,985,881	1,643,513	3,629,394	4.303
2018	89,633,539	5	53	123	1,431,204	1,275,532	2,706,736	3.020
2019	98,134,442	5	95	136	2,574,198	2,081,487	4,655,685	4.744
2020	97,579,938	1	89	90	3,155,046	2,165,845	5,320,891	5.453
	453,479,779	29	384	614	10,419,047	8,398,726	18,817,773	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.298	1.852	4.150	
Expected Unlimited Loss to Payroll Ratio:	2.292	2.043	4.334	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.109	1.674	3.782	
Credibility:	0.94	0.81		
Indicated Limited Loss to Payroll Ratio:	2.286	1.818	4.104	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**2.505**	**2.304**	**4.809**	
Indicated Relativity Change:				11.0%
Relativity to Statewide Average Loss to Payroll Ratio:				463.0%

Code: 9402   RHG: 5   NAICS: 56   ILDG: 4 MLDG: 3 CLASS: SEWER, TANK OR HAZARDOUS SPILL CLEANING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	192,248,506	10	48	73	2,402,081	1,455,303	3,857,384	2.006
2017	203,367,224	6	47	86	2,285,944	1,645,832	3,931,776	1.933
2018	215,406,092	5	64	96	3,390,466	1,987,306	5,377,772	2.497
2019	216,581,059	3	43	105	2,277,146	2,096,465	4,373,611	2.019
2020	205,148,118	1	48	79	3,155,166	1,804,341	4,959,507	2.418
	1,032,751,000	25	250	439	13,510,802	8,989,246	22,500,049	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.308	0.870	2.179	
Expected Unlimited Loss to Payroll Ratio:	1.356	1.019	2.375	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.209	0.758	1.967	
Credibility:	1.00	0.83		
Indicated Limited Loss to Payroll Ratio:	1.308	0.851	2.160	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**1.463**	**1.148**	**2.610**	
Indicated Relativity Change:				9.9%
Relativity to Statewide Average Loss to Payroll Ratio:				251.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9403   RHG: 4   NAICS: 56   ILDG: 2   MLDG: 1   CLASS: GARBAGE OR REFUSE COLLECTING; STREET SWEEPING
SERVICE COMPANIES; DOCUMENT DESTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,093,289,412	50	626	1,179	28,972,044	17,349,512	46,321,556	4.237
2019	1,184,873,920	35	649	1,220	27,442,630	16,672,544	44,115,174	3.723
2020	1,241,572,600	10	836	1,143	33,601,780	17,478,097	51,079,877	4.114
	3,519,735,932	95	2,111	3,542	90,016,455	51,500,154	141,516,609	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.557	1.463	4.021	
Expected Unlimited Loss to Payroll Ratio:	2.597	1.720	4.316	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.366	1.364	3.729	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.557	1.463	4.021	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**2.802**	**1.854**	**4.656**	
Indicated Relativity Change:				7.9%
Relativity to Statewide Average Loss to Payroll Ratio:				448.3%

INCLUDES EXPERIENCE OF 8264 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9410   RHG: 3   NAICS: 92   ILDG: 1   MLDG: 1   CLASS: MUNICIPAL/STATE/PUBLIC AGENCY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	123,028,174	3	28	46	294,580	290,716	585,296	0.476
2017	122,663,973	1	22	70	231,594	289,868	521,462	0.425
2018	126,960,492	0	23	46	309,270	250,683	559,953	0.441
2019	136,244,966	0	22	33	350,091	489,964	840,055	0.617
2020	156,190,782	1	12	30	358,781	568,395	927,176	0.594
	665,088,386	5	107	225	1,544,316	1,889,626	3,433,942	

Adjusted Loss to Payroll Ratio:	0.232	0.284	0.516
Expected Unlimited Loss to Payroll Ratio:	0.282	0.367	0.649
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.255	0.291	0.546
Credibility:	0.48	0.48	
Indicated Limited Loss to Payroll Ratio:	0.244	0.288	0.532
Limit Factor:	1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:	**0.263**	**0.348**	**0.611**
Indicated Relativity Change:			-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:			58.8%

Code: 9420   RHG: 3   NAICS: 92   ILDG: 1   MLDG: 3   CLASS: MUNICIPAL/STATE/PUBLIC AGENCY – OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	25,390,891	3	46	81	727,048	660,648	1,387,696	5.465
2017	31,523,746	2	44	98	776,887	1,044,262	1,821,149	5.777
2018	31,833,350	4	42	91	997,049	949,493	1,946,542	6.115
2019	23,705,314	1	42	123	660,606	553,139	1,213,745	5.120
2020	29,146,259	3	18	39	887,536	1,556,089	2,443,625	8.384
	141,599,560	13	192	432	4,049,128	4,763,632	8,812,759	

Adjusted Loss to Payroll Ratio:	2.860	3.364	6.224
Expected Unlimited Loss to Payroll Ratio:	2.557	3.504	6.061
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.307	2.782	5.088
Credibility:	0.62	0.64	
Indicated Limited Loss to Payroll Ratio:	2.649	3.156	5.805
Limit Factor:	1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:	**2.855**	**3.818**	**6.673**
Indicated Relativity Change:			10.1%
Relativity to Statewide Average Loss to Payroll Ratio:			642.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9422   RHG: 2   NAICS: 92   ILDG: 1 MLDG: 1 CLASS: ROAD DISTRICTS OR DEPARTMENTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	489,150	0	2	1	1,176	1,474	2,650	0.542
2017	1,151,040	0	2	15	20,680	10,326	31,006	2.694
2018	745,302	0	0	5	0	1,771	1,771	0.238
2019	77,766	0	0	0	0	0	0	0.000
2020	50,024	0	0	0	0	0	0	0.000
	2,513,282	0	4	21	21,856	13,572	35,428	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.870	0.540	1.410	
Expected Unlimited Loss to Payroll Ratio:	0.620	0.702	1.322	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.566	0.577	1.143	
Credibility:	0.07	0.07		
Indicated Limited Loss to Payroll Ratio:	0.587	0.574	1.161	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**0.626**	**0.672**	**1.298**	
Indicated Relativity Change:				-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:				124.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9424   RHG: 4   NAICS: 56   ILDG: 2 MLDG: 2 CLASS: GARBAGE/TRANSFER STATION/MATERIAL RECOVERY;
RECYCLED MATERIAL DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	483,112,544	22	338	778	9,816,602	7,871,036	17,687,638	3.661
2019	548,943,764	17	322	732	11,454,117	8,677,201	20,131,318	3.667
2020	555,827,642	9	280	621	9,264,916	7,080,528	16,345,444	2.941
	1,587,883,950	48	940	2,131	30,535,634	23,628,765	54,164,400	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.923	1.488	3.411	
Expected Unlimited Loss to Payroll Ratio:	2.143	1.990	4.133	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.953	1.578	3.531	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.923	1.488	3.411	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**2.107**	**1.886**	**3.993**	
Indicated Relativity Change:				-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:				384.4%

INCLUDES EXPERIENCE OF 8264 AND 8265 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9426   RHG: 4   NAICS: 56   ILDG: 1   MLDG: 2   CLASS: SEPTIC/PORTABLE TOILET SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	106,482,609	1	69	119	940,336	822,111	1,762,447	1.655
2017	117,578,363	9	75	86	2,234,501	1,922,611	4,157,112	3.536
2018	130,372,222	7	73	134	2,126,366	1,887,259	4,013,625	3.079
2019	139,795,047	4	53	129	2,124,748	2,071,592	4,196,340	3.002
2020	152,573,517	2	72	86	2,791,876	2,218,224	5,010,100	3.284
	646,801,758	23	342	554	10,217,827	8,921,796	19,139,623	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.580	1.379	2.959	
Expected Unlimited Loss to Payroll Ratio:	1.497	1.659	3.156	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.364	1.316	2.679	
Credibility:	0.91	0.86		
Indicated Limited Loss to Payroll Ratio:	1.561	1.370	2.931	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.710**	**1.737**	**3.447**	
Indicated Relativity Change:				9.2%
Relativity to Statewide Average Loss to Payroll Ratio:				331.8%

Code: 9501   RHG: 1   NAICS: 81   ILDG: 1   MLDG: 3   CLASS: PAINTING – SHOP ONLY; PAINTING – AUTO/TRUCK BODIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	172,722,372	11	127	184	2,026,311	1,922,021	3,948,332	2.286
2017	185,815,346	9	108	224	2,965,895	2,769,238	5,735,133	3.086
2018	193,511,392	10	113	165	3,252,179	2,999,463	6,251,642	3.231
2019	217,360,124	4	109	151	2,760,499	2,993,111	5,753,610	2.647
2020	188,018,074	3	92	126	2,389,307	2,043,325	4,432,632	2.358
	957,427,307	37	549	850	13,394,191	12,727,157	26,121,349	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.399	1.329	2.728	
Expected Unlimited Loss to Payroll Ratio:	1.529	1.579	3.108	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.457	1.424	2.882	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.399	1.329	2.728	
Limit Factor:	1.058	1.152		
Selected (Unlimited) Loss to Payroll Ratio:	**1.480**	**1.532**	**3.012**	
Indicated Relativity Change:				-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:				290.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9507　RHG: 2　NAICS: 54　　ILDG: 3　MLDG: 1　CLASS: SIGN PAINTING OR LETTERING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	116,382,637	6	46	79	912,772	588,261	1,501,033	1.290
2017	139,043,484	4	51	113	1,088,944	1,037,313	2,126,257	1.529
2018	148,057,806	3	64	85	1,833,875	1,234,323	3,068,198	2.072
2019	140,402,873	4	60	60	2,747,489	1,568,473	4,315,962	3.074
2020	124,970,284	4	31	53	1,689,538	1,460,296	3,149,834	2.520
	668,857,084	21	252	390	8,272,618	5,888,666	14,161,284	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.237	0.880	2.117	
Expected Unlimited Loss to Payroll Ratio:	1.270	0.980	2.249	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.987	0.731	1.718	
Credibility:	0.88	0.73		
Indicated Limited Loss to Payroll Ratio:	1.206	0.840	2.046	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**1.285**	**0.982**	**2.268**	
Indicated Relativity Change:				0.8%
Relativity to Statewide Average Loss to Payroll Ratio:				218.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9516   RHG: 4   NAICS: 23   ILDG: 2 MLDG: 2 CLASS: TELEVISION/VIDEO/AUDIO/RADIO EQUIPMENT – INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	487,790,594	11	124	242	3,659,257	2,687,018	6,346,275	1.301
2017	514,547,063	14	128	221	4,078,881	2,825,503	6,904,384	1.342
2018	517,694,642	4	139	241	4,462,038	3,437,323	7,899,361	1.526
2019	497,444,921	12	101	191	4,760,461	4,985,312	9,745,773	1.959
2020	444,185,459	1	82	118	2,551,886	2,020,445	4,572,331	1.029
	2,461,662,679	42	574	1,013	19,512,523	15,955,601	35,468,124	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.793	0.648	1.441	
Expected Unlimited Loss to Payroll Ratio:	0.899	0.848	1.747	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.808	0.610	1.418	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.793	0.648	1.441	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**0.868**	**0.821**	**1.690**	
Indicated Relativity Change:				-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:				162.7%

EXPERIENCE OF AUTOMOBILE OR TRUCK RADIO OR ALARM INSTALLATION OR REPAIR TRANSFERRED TO CODE 8370; 8730 E1-1-18. EXPERIENCE OF TELECOMMUNICATION ANTENNA EQUIPMENT INSTALLATION OR REPAIR TRANSFERRED TO CODE 9531; 9531 E1-1-18.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9519   RHG: 3   NAICS: 81   ILDG: 1 MLDG: 2 CLASS: HOUSEHOLD APPLIANCES; WATER
SOFTEN/CONDITION/FILTRATION SYSTEM

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	353,720,130	15	252	303	6,670,988	5,521,849	12,192,837	3.447
2019	405,587,313	14	299	377	8,442,208	6,543,067	14,985,275	3.695
2020	436,145,092	9	403	387	12,533,873	8,684,396	21,218,269	4.865
	1,195,452,535	38	954	1,067	27,647,069	20,749,312	48,396,381	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.313	1.736	4.048	
Expected Unlimited Loss to Payroll Ratio:	2.105	1.846	3.952	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.970	1.585	3.555	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.313	1.736	4.048	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**2.492**	**2.100**	**4.592**	
Indicated Relativity Change:				16.2%
Relativity to Statewide Average Loss to Payroll Ratio:				442.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9521   RHG: 3   NAICS: 23   ILDG: 2   MLDG: 3   CLASS: HOUSE FURNISHINGS; FLOOR COVERING; WINDOW COVERING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	481,026,319	18	206	282	6,809,835	4,778,484	11,588,319	2.409
2019	497,141,463	6	204	227	7,184,679	5,418,750	12,603,429	2.535
2020	519,521,710	5	204	193	6,429,885	4,684,899	11,114,784	2.139
	1,497,689,492	29	614	702	20,424,399	14,882,133	35,306,533	

Adjusted Loss to Payroll Ratio:	1.364	0.994	2.357
Expected Unlimited Loss to Payroll Ratio:	1.568	1.260	2.828
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.433	0.950	2.382
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	1.364	0.994	2.357
Limit Factor:	1.078	1.210	
Selected (Unlimited) Loss to Payroll Ratio:	**1.470**	**1.202**	**2.672**
Indicated Relativity Change:			-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:			257.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9522   RHG: 3   NAICS: 81   ILDG: 2 MLDG: 2 CLASS: UPHOLSTERING – FURNITURE; AUTO UPHOLSTERING;
UPHOLSTERING – COFFIN/CASKET; UPHOLSTERING –
WHEELCHAIR; UPHOLSTERING – NOC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	217,383,654	8	264	232	4,919,420	3,882,821	8,802,241	4.049
2018	205,155,424	13	511	213	7,352,397	5,125,794	12,478,191	6.082
2019	188,295,425	9	132	161	3,074,526	2,834,498	5,909,024	3.138
2020	178,293,220	0	131	185	3,176,980	3,142,079	6,319,059	3.544
	789,127,723	30	1,038	791	18,523,323	14,985,192	33,508,515	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	2.347	1.899	4.246	
Expected Unlimited Loss to Payroll Ratio:	2.657	2.188	4.844	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.486	1.878	4.364	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	2.347	1.899	4.246	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**2.530**	**2.297**	**4.827**	
Indicated Relativity Change:				-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:				464.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9529   RHG: 5   NAICS: 23   ILDG: 2 MLDG: 3 CLASS: SCAFFOLDS/CONSTRUCTION ELEVATORS; DECORATING; TENT ERECTION/REMOVAL/REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	215,948,462	12	91	155	4,100,727	3,201,640	7,302,367	3.382
2017	248,650,059	15	80	129	4,019,623	2,650,344	6,669,967	2.682
2018	271,036,054	11	90	147	3,549,767	2,658,679	6,208,446	2.291
2019	228,345,568	6	85	109	3,863,654	3,437,604	7,301,258	3.197
2020	207,311,379	3	73	77	3,046,323	3,008,553	6,054,876	2.921
	1,171,291,522	47	419	617	18,580,093	14,956,820	33,536,913	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.586	1.277	2.863	
Expected Unlimited Loss to Payroll Ratio:	1.783	1.650	3.433	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.568	1.114	2.681	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.586	1.277	2.863	
Limit Factor:	1.118	1.348		
Selected (Unlimited) Loss to Payroll Ratio:	**1.774**	**1.721**	**3.495**	
Indicated Relativity Change:				1.8%
Relativity to Statewide Average Loss to Payroll Ratio:				336.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9531   RHG: 4   NAICS: 23   ILDG: 2 MLDG: 2   CLASS: TELECOMM ANTENNA EQUIP INSTALL/SERVICE/REPAIR;
SATELLITE TV/INTERNET EQUIP INSTALL/SERVICE/REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	126,934,739	4	50	96	1,878,190	1,084,036	2,962,226	2.334
2017	114,052,244	4	42	51	1,504,703	1,302,713	2,807,416	2.462
2018	154,565,884	3	42	78	1,882,986	957,472	2,840,458	1.838
2019	179,123,572	1	50	62	1,578,014	1,022,651	2,600,665	1.452
2020	187,592,148	3	55	75	2,387,586	2,163,900	4,551,486	2.426
	762,268,587	15	239	362	9,231,480	6,530,771	15,762,252	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.211	0.857	2.068	
Expected Unlimited Loss to Payroll Ratio:	1.115	0.915	2.030	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.001	0.658	1.660	
Credibility:	0.87	0.72		
Indicated Limited Loss to Payroll Ratio:	1.183	0.802	1.985	
Limit Factor:	1.096	1.267		
Selected (Unlimited) Loss to Payroll Ratio:	**1.296**	**1.016**	**2.312**	
Indicated Relativity Change:				13.9%
Relativity to Statewide Average Loss to Payroll Ratio:				222.6%

E1-1-18 INCLUDES EXPERIENCE OF 9516

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9549　RHG: 3　NAICS: 54　ILDG: 1　MLDG: 1　CLASS: ADVERTISING COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	23,334,134	2	20	38	709,838	347,674	1,057,512	4.532
2017	23,853,770	3	28	26	1,050,846	543,762	1,594,608	6.685
2018	21,246,867	0	7	22	194,631	124,915	319,546	1.504
2019	24,677,478	1	30	26	1,469,431	556,368	2,025,799	8.209
2020	20,056,585	1	19	22	1,049,561	542,338	1,591,899	7.937
	113,168,834	7	104	134	4,474,306	2,115,057	6,589,363	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	3.954	1.869	5.823	
Expected Unlimited Loss to Payroll Ratio:	5.039	2.127	7.166	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	3.873	1.534	5.407	
Credibility:	0.74	0.48		
Indicated Limited Loss to Payroll Ratio:	3.933	1.695	5.628	
Limit Factor:	1.078	1.210		
Selected (Unlimited) Loss to Payroll Ratio:	**4.238**	**2.051**	**6.289**	
Indicated Relativity Change:				-12.2%
Relativity to Statewide Average Loss to Payroll Ratio:				605.5%

Code: 9552　RHG: 6　NAICS: 23　ILDG: 1　MLDG: 4　CLASS: SIGN ERECTION OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	14,801,749	0	11	17	128,285	121,045	249,330	1.684
2017	15,901,029	2	11	8	638,464	498,724	1,137,188	7.152
2018	16,982,738	3	16	22	2,110,911	458,047	2,568,958	15.127
2019	17,347,330	1	6	12	310,143	210,222	520,365	3.000
2020	18,619,704	0	11	13	188,816	150,364	339,180	1.822
	83,652,549	6	55	72	3,376,619	1,438,402	4,815,021	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	4.036	1.719	5.756	
Expected Unlimited Loss to Payroll Ratio:	3.093	2.673	5.766	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.692	1.722	4.415	
Credibility:	0.53	0.44		
Indicated Limited Loss to Payroll Ratio:	3.407	1.721	5.128	
Limit Factor:	1.129	1.416		
Selected (Unlimited) Loss to Payroll Ratio:	**3.845**	**2.437**	**6.282**	
Indicated Relativity Change:				8.9%
Relativity to Statewide Average Loss to Payroll Ratio:				604.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9586   RHG: 2   NAICS: 81   ILDG: 2   MLDG: 3   CLASS: BARBER SHOPS, HAIR STYLING SALONS AND PERSONAL APPEARANCE SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	1,291,567,128	23	328	371	6,389,143	5,561,022	11,950,165	0.925
2018	1,351,660,165	16	345	329	5,662,727	5,347,908	11,010,635	0.815
2019	1,255,838,648	9	290	254	5,766,073	5,158,175	10,924,248	0.870
2020	854,897,033	2	123	120	3,092,646	2,768,510	5,861,156	0.686
	4,753,962,974	50	1,086	1,074	20,910,589	18,835,616	39,746,205	

Adjusted Loss to Payroll Ratio:	0.440	0.396	0.836
Expected Unlimited Loss to Payroll Ratio:	0.496	0.480	0.976
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.469	0.426	0.896
Credibility:	1.00	1.00	
Indicated Limited Loss to Payroll Ratio:	0.440	0.396	0.836
Limit Factor:	1.066	1.170	
Selected (Unlimited) Loss to Payroll Ratio:	**0.469**	**0.463**	**0.932**
Indicated Relativity Change:			-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:			89.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2023 (Proposed)

Code: 9610   RHG: 2   NAICS: 51   ILDG: 3 MLDG: 4   CLASS: MOTION PICTURES – PRODUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	5,497,036,233	83	705	1,615	29,578,173	20,670,858	50,249,031	0.914
2019	5,333,109,436	84	642	1,514	34,538,913	22,422,278	56,961,191	1.068
2020	4,529,159,198	29	367	766	23,944,967	15,595,728	39,540,695	0.873
	15,359,304,867	196	1,714	3,895	88,062,053	58,688,864	146,750,917	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	0.573	0.382	0.955	
Expected Unlimited Loss to Payroll Ratio:	0.696	0.519	1.215	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.610	0.417	1.026	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.573	0.382	0.955	
Limit Factor:	1.066	1.170		
Selected (Unlimited) Loss to Payroll Ratio:	**0.611**	**0.447**	**1.058**	
Indicated Relativity Change:				-12.9%
Relativity to Statewide Average Loss to Payroll Ratio:				101.9%

Code: 9620   RHG: 4   NAICS: 81   ILDG: 2 MLDG: 2   CLASS: FUNERAL DIRECTORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	153,696,594	8	41	128	1,080,956	962,141	2,043,097	1.329
2017	156,297,702	7	56	144	1,200,064	983,916	2,183,980	1.397
2018	146,756,812	11	61	139	1,689,919	1,828,670	3,518,589	2.398
2019	153,433,497	7	50	131	1,407,271	1,170,872	2,578,143	1.680
2020	163,542,139	2	82	136	2,730,377	2,311,948	5,042,325	3.083
	773,726,744	35	290	678	8,108,587	7,257,547	15,366,134	

	INDEMNITY	MEDICAL	TOTAL	
Adjusted Loss to Payroll Ratio:	1.048	0.938	1.986	
Expected Unlimited Loss to Payroll Ratio:	0.830	0.912	1.742	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.764	0.747	1.511	
Credibility:	0.77	0.73		
Indicated Limited Loss to Payroll Ratio:	0.984	0.886	1.870	
Limit Factor:	1.096	1.267		
Indicated (Unlimited) Loss to Payroll Ratio:	1.078	1.122	2.200	
Indicated Relativity Change:				26.3%
Selected Loss to Payroll Ratio (Restricted to 25% Change):	**1.067**	**1.111**	**2.177**	
Relativity to Statewide Average Loss to Payroll Ratio:				209.6%

Part B
Proposed Regulatory Changes Effective September 1, 2024

The WCIRB is recommending:

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

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

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

Part 3 — Standard Classification System

Amend Part 3, *Standard Classification System*, Section III, *General Classification Procedures*, Rule 2, *Single Enterprise,* for clarity and consistency with other proposed changes.

<u>PROPOSED</u>

2. Single Enterprise

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Example

The employer operates a <u>full service</u> restaurant. Employees are retained as chefs, bakers, dishwashers, wait staff, hosts and hostesses, wine stewards, bartenders, janitors, car parking valets, coat check clerks, manager and assistant manager. In addition, a storage facility is operated at an additional location where restaurant supplies are stored pending use in the restaurant. The activities, duties, hazards and pay scales vary among positions. Classifications such as 2003, *Bakeries or Cracker Mfg.*, 9008, *Janitorial Services – by contractors*, and 8392, *Automobile or Truck Storage Garages or Parking Stations or Lots*, describe some of the employees' activities. However, the restaurant bakery only produces goods served in the restaurant; the janitors only clean the restaurant; the parking valets only park the vehicles of restaurant customers; and the storage facility only stores materials used in the restaurant. All of these operations normally prevail in the operation of a <u>full service</u> restaurant and, therefore, Classification ~~9079(1)~~9080, *Restaurants ~~or Taverns~~ – full service*, applies to all of the employees.

* * * * * * *

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

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PROPOSED

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Section IV – Special Industry Classification Procedures

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5. Stores

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    e. If a store maintains a department for the preparation and sale of hot foods, such operations shall be <u>separately</u> classified ~~as 9079(1), *Restaurants or Taverns*~~. <u>Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages.</u> The payroll of employees ~~that~~<u>who</u> interchange between store operations and the department engaged in the preparation and sale of hot foods shall be assigned in accordance with Section V, Rule 3, *Division of Single Employee's Payroll*.

    f. ~~Employers that engage in m~~<u>M</u>obile food ~~vending for~~<u>vendors engaged in</u> the retail sale of <u>beverages or</u> packaged ~~and~~<u>or</u> cold foods ~~and beverages~~ from food trucks, trailers, carts or temporary booths, including the incidental storage of such merchandise, shall be classified as 8017(1), *Stores – retail,* 8078(1), *Sandwich Shops,* 8078(2), *Beverage Preparation Shops,* or 8078(3), *Ice Cream or Frozen Yogurt Shops,* depending on the products sold*.* The operation of mobile food trucks, trailers, carts or temporary booths wherein hot food is prepared for sale to customers shall be classified as ~~9079~~<u>9081</u>(1), *Restaurants ~~or Taverns~~<u>– N.O.C</u>*.

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Amend Section VII, *Standard Classifications*, Rule 1, *Classification Section*, subrule a, *Industry Groups*, to reflect the proposed establishment of Food and Beverage Service as an industry group and to renumber the subsequent listings in the Rule.

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PROPOSED

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Section VII – Standard Classifications

1. Classification Section

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

    a. Industry Groups

Some classifications are grouped alphabetically under industry groupings to assist users in identifying and assigning classifications within similar industries. Construction-related classifications are listed in

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Appendix I, *Construction and Erection Classifications*. The following other industry groups are incorporated into the classifications listed in Rule 2, *Standard Classifications*, below:

(1)   Aircraft Operation

(2)   Automotive Industry

(3)   Electronics

(4)   Farms

(4)(5)   Food and Beverage Service

(5)(6)   Food Packaging and Processing

(6)(7)   Health and Human Services

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* * * * * * *

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

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

<u>PROPOSED</u>

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

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

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

This classification also applies to automobile or horse racetrack operations by employers that are not public agencies.

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

<u>The preparation and serving of food or beverages shall be separately classified as Classification 9081(1), *Restaurants – N.O.C.*</u>

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

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

Traveling carnivals shall be classified as 9185, *Carnivals*.

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

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

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

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

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

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

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

~~Restaurants, r~~Retail stores or hotels shall be separately classified.

* The changes to this footnote are proposed to be effective September 1, 2023 as part of Part A, Section A of this Filing.

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Amend Classification 9180(1), *Amusement or Recreational Facilities – N.O.C. – operation or maintenance of amusement devices,* to provide direction as to how related operations should be classified and for consistency with other proposed changes.

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PROPOSED

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

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

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

This classification also applies to guided wilderness expeditions; motorsports operations; or ski instructors, ski patrol personnel or employees engaged in ski trail grooming at ski resort

locations that exclusively provide Nordic (cross-country) skiing activities. This classification also applies to the detonation of fireworks for pyrotechnic displays.

The preparation and serving of food or beverages shall be separately classified as Classification 9081(1), *Restaurants – N.O.C.*

Traveling carnivals shall be classified as 9185, *Carnivals.*

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

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

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

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

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

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

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

~~Restaurants, r~~Retail stores or hotels shall be separately classified.

*   *   *   *   *   *   *

Amend Classification 9182, *Athletic Teams or Athletic Facilities – all employees other than players, umpires, referees and game officials,* to provide direction as to how related operations should be classified and for consistency with other proposed changes*.*

<u>PROPOSED</u>

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

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

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

The preparation and serving of food or beverages shall be separately classified as Classification 9081(1), *Restaurants – N.O.C.*

The operation of a concession stand or snack bar by separate concerns shall be classified as 9081(2), *Concessionaires.*

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

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

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

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

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

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

~~Restaurants, r~~Retail stores ~~and~~or vendors shall be separately classified.

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Establish a new cross-reference for Classification 9084, *Bars or Taverns,* to be part of the proposed Food and Beverage Service Industry Group, for consistency with other proposed changes*.*

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

BARS OR TAVERNS – not restaurants

See Food and Beverage Service.

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

Amend Classification 8078(2), *Beverage Preparation Shops,* to be included as part of the proposed Food and Beverage Service Industry Group and to provide direction as to how related operations should be classified*.*

<u>PROPOSED</u>

<u>FOOD AND BEVERAGE SERVICE</u>

BEVERAGE PREPARATION SHOPS – not bars or taverns   **8078(2)**

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

~~Beverage preparation shops that pour and serve alcoholic beverages for consumption on the premises or that prepare and serve hot food for consumption on or away from the premises shall be assigned to Classification 9079(1), *Restaurants or Taverns*.~~

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

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

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Establish a new cross-reference for Classification 8078(2), *Beverage Preparation Shops,* to be part of the proposed Food and Beverage Service Industry Group, for consistency with other proposed changes*.*

<u>PROPOSED</u>

<u>BEVERAGE PREPARATION SHOPS – not bars or taverns</u>

<u>See Food and Beverage Service.</u>

*   *   *   *   *   *   *

Amend Classification 9092(2), *Billiard Halls,* to include bar employees and provide direction as to how related operations should be classified*.*

<u>PROPOSED</u>

BILLIARD HALLS – including restaurant<u>, bar</u> or tavern employees, retail store employees and   9092(2) counterpersons

This classification applies to billiard halls that specialize in the hourly rental of billiard tables to the general public. This classification includes the operation of arcades, pro shops, restaurants<u>, bars</u> or taverns in connection with billiard halls where 50% or more of gross receipts are gener- ated by billiard operations.

~~Restaurants or taverns with billiard tables where the primary (over 50% of gross receipts) opera- tions are restaurant or tavern operations shall be classified as 9079(1), *Restaurants or Taverns*.~~

Gaming arcades that are not operated in connection with billiard halls shall be classified as 8017(1), *Stores – retail.*

<u>Restaurants, bars or taverns with billiard tables where the primary (over 50% of gross receipts) operations are restaurant, bar or tavern operations shall be assigned to the applicable *Food and Beverage Service* Industry Group classification.</u>

*   *   *   *   *   *   *

Amend Classification 4512, *Biomedical Research Laboratories,* to limit an employee's annual payroll to $XXX,XXX and direct that the maximum payroll amount shall be prorated based upon the number of weeks in the policy period when the policy is in force for less than a 12-month period*.*

<u>PROPOSED</u>

BIOMEDICAL RESEARCH LABORATORIES – all employees – including Clerical Office Em-   4512 ployees and Clerical Telecommuter Employees

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

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

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

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

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

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

*   *   *   *   *   *   *

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

<u>PROPOSED</u>

BOAT MARINA AND BOAT RENTAL OPERATION   **9016(4)**

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

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

<u>The preparation and serving of food or beverages shall be separately classified as Classification 9081(1), *Restaurants – N.O.C.*</u>

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

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

Yacht clubs shall be classified as ~~9061~~<u>9060</u>, *Clubs – ~~N.O.C.~~<u>county, golf or yacht</u>.**

~~Restaurants, r~~<u>R</u>etail stores or hotels shall be separately classified.

* The changes to this footnote are proposed to be effective September 1, 2023 as part of Part A, Section A of this Filing.

*   *   *   *   *   *   *

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Amend Classification 9092(1), *Bowling Centers,* to include bar employees and provide direction as to how related operations should be classified*.*

PROPOSED

BOWLING CENTERS – with or without billiard halls – including restaurant, bar or tavern em-   9092(1)
ployees, retail store employees and counterpersons

This classification applies to all operations of bowling centers open to the general public. This classification includes the operation of arcades, pro shops, billiard tables, restaurants, bars or taverns in connection with bowling centers where 50% or more of gross receipts are generated by bowling operations.

~~Restaurants or taverns with bowling lanes where the primary (over 50% of gross receipts) operations are restaurant or tavern operations shall be classified as 9079(1), *Restaurants or Taverns.*~~

Gaming arcades that are not operated in connection with bowling centers shall be classified as 8017(1), *Stores – retail.*

Restaurants, bars or taverns with bowling lanes where the primary (over 50% of gross receipts) operations are restaurant, bar or tavern operations shall be assigned to the applicable *Food and Beverage Service* Industry Group classification.

*   *   *   *   *   *   *

Establish a new cross-reference for Classification 9082, *Caterers,* to be part of the proposed Food and Beverage Service Industry Group, for consistency with other proposed changes*.*

PROPOSED

CATERERS – not restaurants

See Food and Beverage Service.

*   *   *   *   *   *   *

Amend Classification 9060, *Clubs – country or golf,* to include bar employees and for consistency with other proposed changes*.*

PROPOSED

CLUBS – country, ~~or~~ golf or yacht* – including front desk employees and restaurant, bar or   9060
tavern employees

This classification applies to the operation of private golf or country clubs, ~~or~~ public golf courses or yacht clubs, including restaurant, bar, tavern or event facilities at the club location and

additional fitness or recreational facilities that may be operated in connection with the club. This classification includes the maintenance of golf courses or equipment, including golf carts; golf instruction; tournament operations; ~~all course, club facility or golf cart maintenance;~~ and the operation of pro shops or~~,~~ driving ranges~~, or restaurant, tavern or event facilities at the club location~~. ~~This classification also includes additional fitness or recreational facilities that may be operated in connection with the golf course.~~**

Hotel operations shall be separately classified as 9050, *Hotels, Motels or Short-Term Residential Housing – all employees other than employees engaged exclusively in food or beverage operations*.

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

Boat marina or boat rental facilities that are not operated by a yacht club shall be classified as 9016(4), *Boat Marina and Boat Rental Operation.***

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

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

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

* The changes to the classification phraseology are proposed to be effective September 1, 2023 as part of Part A, Section A of this Filing.

** The changes to this footnote are proposed to be effective September 1, 2023 as part of Part A, Section A of this Filing.

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Amend Classification 9069, *Clubs – gaming,* to include bar employees for consistency with other proposed changes*.*

PROPOSED

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

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

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

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

Hotel operations shall be separately classified as 9050, *Hotels, Motels or Short-Term Residential Housing – all employees other than employees engaged exclusively in food or beverage operations*.

*   *   *   *   *   *   *

Amend Classification 9061, *Clubs – N.O.C.,* to include bar employees for consistency with other proposed changes*.*

<u>PROPOSED</u>

CLUBS – N.O.C. – all employees – including front desk employees and restaurant<u>, bar</u> or tav-   **9061**
ern employees

This classification applies to the operation of membership clubs that are not specifically de-scribed by another classification, including but not limited to ~~business~~<u>social</u> clubs, <u>cultural clubs,</u> <u>professional clubs, community service clubs,</u> fraternal orders~~, yacht clubs, faculty clubs, profes-~~ ~~sional clubs and employer-sponsored clubs. This classification also applies to the operation of~~ ~~retreat facilities that provide meeting space, food and lodging to participants~~ <u>or fraternity or so-</u> <u>rority houses and includes overnight lodging provided to members in connection with club oper-</u> <u>ations</u>.*

<u>Overnight camps or retreat facilities shall be classified as 9048(1)</u>, *Camps or Retreat Facilities.**

Non-profit community health and wellness clubs shall be classified as 9067(1), *Clubs – commu-nity health and wellness.*

Boys and girls clubs shall be classified as 9067(2), *Clubs – boys and girls.*

Country clubs<u>,</u> ~~and~~ golf clubs <u>or yacht clubs</u> shall be classified as 9060, *Clubs – country, ~~or~~golf <u>or yacht</u>.**

Casinos ~~and~~<u>or</u> gaming clubs shall be classified as 9069, *Clubs – gaming.**

Equestrian clubs shall be classified as 7207(2), *Clubs – riding.*

Shooting clubs shall be classified as 9180(2), *Shooting Clubs or Shooting Ranges.*

Swimming clubs shall be classified as 9053(3), *Swimming Pools or Swimming Clubs.*

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

* The changes to this footnote are proposed to be effective September 1, 2023 as part of Part A, Section A of this Filing.

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Amend Classification 9053(5), *Clubs – racquet sports,* to include bar or tavern employees for consistency with other proposed changes.

<u>PROPOSED</u>

CLUBS – racquet sports – including restaurant<u>, bar or tavern</u> employees, retail store   **9053(5)**
employees and receptionists

This classification applies to racquet clubs that provide membership and access to court facili-ties for playing racquet sports, including but not limited to tennis, racquetball, badminton and squash, as a primary benefit of membership. This classification includes additional fitness and recreational facilities that may be operated in connection with the racquet court facilities. This

classification includes coaching teams and instructing, supervising and operating competitive leagues or events.

This classification also applies to the operation of clubs or facilities for handball, pickleball, table tennis or similar racquet or paddle sports.

~~Golf or c~~Country clubs<u>, golf clubs or yacht clubs</u> shall be classified as 9060, *Clubs – country, ~~or~~ golf <u>or yacht</u>.**

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

Non-profit community health and wellness clubs shall be classified as 9067(1), *Clubs – community health and wellness.*

Health clubs or gyms engaged in operating facilities that provide space and exercise equipment, including but not limited to cardiovascular equipment, weight machines and free weights available for at-will use by clients for the majority of operating hours, including tennis, racquetball, handball or squash operations provided in connection therewith, shall be classified as 9053(2), *Health Clubs or Gyms.*

The operation of fitness studios or fitness training programs primarily offering scheduled fitness classes where space and exercise equipment is not available for use by clients at-will during the majority of operating hours shall be classified as 8870, *Fitness Instruction Programs or Studios*.

* The changes to this footnote are proposed to be effective September 1, 2023 as part of Part A, Section A of this Filing.

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Amend Classification 7207(2), *Clubs – riding,* to provide direction as to how related operations should be classified*.*

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

CLUBS – riding – all employees – including front desk employees   **7207(2)**

This classification applies to riding clubs that provide board, feeding and care for members' horses. This classification includes horse riding instruction, horse training, cleaning of stalls and the maintenance of riding areas.

Racing stables shall be classified as 8631, *Racing Stables – all other employees,* or 8278, *Racing Stables – jockeys or harness racing drivers.*

~~Restaurant or tavern operations~~<u>The preparation or serving of food or beverages</u> shall be separately classified ~~as 9079(1), *Restaurants or Taverns*~~. <u>Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages</u>.

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

Amend Classification 9079(2), *Concessionaires,* to be included as part of the proposed Food and Beverage Service Industry Group, to establish a unique classification for these operations to eliminate confusion and for consistency with other proposed changes.

<u>PROPOSED</u>

FOOD AND BEVERAGE SERVICE

CONCESSIONAIRES – dispensing food ~~and~~<u>or</u> beverage items at ball parks, racetracks, thea- **~~9079(2)~~**
ters, concert venues ~~and~~<u>or</u> amusement ~~and~~<u>or</u> recreational facilities **<u>9081(2)</u>**

This classification applies to employers that operate under concessionary agreements to sell prepared or prepackaged hot ~~and~~<u>or</u> cold food items, including but not limited to hot dogs, hamburgers, pretzels, french fries, popcorn, nachos, ice cream, candy, funnel cakes, soft drinks and alcoholic beverages at ball parks, racetracks, theaters, concert venues ~~and~~<u>or</u> amusement ~~and~~<u>or</u> recreational facilities.

~~Employers that operate under concessionary agreements to sell items other than food and beverage products shall be classified depending on the products sold.~~

This classification does not apply to food ~~and~~<u>or</u> beverage vendors selling at locations other than those specified. Mobile food vendors engaged in the retail sale of <u>beverages or</u> packaged ~~and~~<u>or</u> cold foods ~~and beverages~~ from food trucks, trailers, carts or temporary booths, including the incidental storage of such merchandise, shall be classified as 8017(1), *Stores – retail*, 8078(1), *Sandwich Shops*, 8078(2), *Beverage Preparation Shops*, or 8078(3), *Ice Cream or Frozen Yogurt Shops*, depending on the products sold. The operation of mobile food trucks, trailers, carts or temporary booths wherein hot food is prepared for sale to customers shall be classified as ~~9079~~<u>9081</u>(1), *Restaurants ~~or Taverns~~ – N.O.C*.

<u>Employers that operate under concessionary agreements to sell items other than food or beverage products shall be classified depending on the products sold.</u>

*   *   *   *   *   *   *

Establish a new cross-reference for Classification 9081(2), *Concessionaires,* to be part of the proposed Food and Beverage Service Industry Group, for consistency with other proposed changes*.*

<u>PROPOSED</u>

<u>CONCESSIONAIRES – dispensing food or beverage items at ball parks, racetracks, theaters, concert venues or amusement or recreational facilities</u>

<u>See Food and Beverage Service.</u>

*   *   *   *   *   *   *

Amend Classification 9016(2), *Dog Shows,* for consistency with other proposed changes*.*

<u>PROPOSED</u>

DOG SHOWS – all employees other than kennel employees and employees engaged in the   **9016(2)**
operation or maintenance of amusement devices, restaurants or retail stores

This classification applies to all employees of dog shows other than kennel employees and employees engaged in the operation or maintenance of amusement devices, restaurants or retail stores.

Kennel employees shall be separately classified as 8831(3), *Kennels*.

~~The operation or maintenance of amusement devices, restaurants and retail stores~~<u>The preparation and serving of food or beverages</u> shall be separately classified <u>as Classification 9081(1), *Restaurants – N.O.C*</u>.

<u>The operation or maintenance of amusement devices or retail stores shall be separately classified.</u>

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Establish Classification 9084, *Bars or Taverns,* to be included as part of the proposed Food and Beverage Service Industry Group, to apply to each separate and distinct bar, tavern, lounge or nightclub that operates under license types 42, 48 or 61, and to beer tasting or taproom locations*.*

<u>PROPOSED</u>

<u>FOOD AND BEVERAGE SERVICE</u>

<u>BARS OR TAVERNS – not restaurants</u>   **<u>9084</u>**

<u>This classification applies to each separate and distinct bar, tavern, lounge or nightclub that operates under license types 42, 48 or 61 issued by the California Department of Alcoholic Beverage Control and that prepares, pours and serves alcoholic beverages, including wine, beer and spirits. Based on licensing specifications, employers may but are not required to prepare or serve food, and minors are not allowed to enter or remain on the premises.</u>

<u>This classification also applies to each beer tasting room or taproom location that operates under a license issued by the California Department of Alcoholic Beverage Control.</u>

<u>This classification includes musicians and entertainers employed by the bar or tavern.</u>

<u>The production of beer or similarly brewed beverages, including but not limited to ale, lager, porter, stout and malt liquor shall be separately classified as 2121, *Breweries.*</u>

<u>The production of distilled spirits, including but not limited to vodka, rum, whiskey, brandy, tequila and liqueurs shall be separately classified as 2142(2), *Distilling.*</u>

<u>Tasting rooms in connection with wine, sparkling wine or alcoholic cider production shall be classified as 8060, *Stores – wine, beer or spirits – retail.*</u>

Restaurants shall be assigned to the applicable *Food and Beverage Service* Industry Group classification.

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Establish Classification 9082, *Caterers,* to be included as part of the proposed Food and Beverage Service Industry Group, to apply to employers engaged in the preparation, delivery and set-up or service of hot and cold food at customer-specified locations for weddings, conferences, parties, meetings or similar events*.*

PROPOSED

FOOD AND BEVERAGE SERVICE

CATERERS – not restaurants   9082

This classification applies to employers engaged exclusively in the preparation, delivery and set-up or service of hot and cold food at customer-specified locations for weddings, conferences, parties, meetings or similar events and includes the pouring and serving of beverages in connection with the employer's catering operations. Employers typically prepare large quantities of food in advance that are kept warm and served from a warming tray or similar device or reheated and served hot. Employers do not maintain a location for customers to dine-in or consume beverages, or for the preparation of individually ordered meals for consumption away from the premises.

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

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

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

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

*   *   *   *   *   *   *

Establish Classification 9083, *Restaurants – fast food or fast casual,* to be included as part of the proposed Food and Beverage Service Industry Group, to apply to each separate and distinct restaurant with limited table service that prepares hot and cold food and may pour and serve alcoholic beverages for consumption by the walk-in trade on or away from the premises*.*

<u>PROPOSED</u>

FOOD AND BEVERAGE SERVICE

RESTAURANTS – fast food or fast casual　　　　　　　　　　　　　　　　　**9083**

This classification applies to each separate and distinct restaurant that prepares hot and cold food and may pour and serve alcoholic beverages for consumption by the walk-in trade on or away from the premises with limited table service, such that customers are required to:

- order food at a counter or through a drive through window, kiosk or web-based application;
- pay at the time of order; and
- seat themselves if dining on-site.

Fast food or fast casual restaurants may conduct limited table service including bringing paid orders to tables, refilling beverages or clearing tables.

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

This classification also applies to restaurants that engage in on-site beer brewing operations where the beer brewed is primarily (over 50% of gross receipts) sold at restaurant locations operated by the same employer for on-site consumption. If 50% or more of the beer brewed on-site is sold for off-site consumption, the brewing operations shall be separately classified as 2121, *Breweries.*

The manufacture of baked goods, doughnuts or filled pasta that are not used or sold at restaurant locations operated by the same employer shall be classified as 2003, *Bakeries or Cracker Mfg.*

Restaurants providing full table service shall be classified as 9080, *Restaurants – full service.* Full table service includes but is not limited to greeting customers upon arrival, managing reservations, seating customers, taking orders, serving food or beverages, clearing tables and collecting payment upon completion of meal service.

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

The preparation, serving or sale of cold food items such as sandwiches, salads and side dishes that are prepared for consumption by the walk-in trade shall be classified as 8078(1), *Sandwich Shops.*

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

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

Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages.

*   *   *   *   *   *   *

Establish Classification 9080, *Restaurants – full service,* to be included as part of the proposed Food and Beverage Service Industry Group, to apply to each separate and distinct restaurant that has full table service, prepares and serves hot and cold food and may pour and serve alcoholic beverages for consumption by the walk-in trade on or away from the premises*.*

PROPOSED

FOOD AND BEVERAGE SERVICE

RESTAURANTS – full service   **9080**

This classification applies to each separate and distinct restaurant with full table service that prepares and serves hot and cold food and may pour and serve alcoholic beverages for consumption by the walk-in trade on or away from the premises.

Full table service includes but is not limited to:

- greeting customers and managing reservations;
- seating customers at tables;
- taking or receiving orders at tables;
- serving food or beverages**;**
- clearing tables; and
- collecting payment upon completion of meal service.

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

This classification includes musicians and entertainers employed by the restaurant.

This classification also applies to restaurants that engage in on-site beer brewing operations where the beer brewed is primarily (over 50% of gross receipts) sold at restaurant locations operated by the same employer for on-site consumption. If 50% or more of the beer brewed on-site is sold for off-site consumption, the brewing operations shall be separately classified as 2121, *Breweries.*

The manufacture of baked goods, doughnuts or filled pasta that are not used or sold at restaurant locations operated by the same employer shall be classified as 2003, *Bakeries or Cracker Mfg.*

Fast food or fast casual restaurants with limited table service shall be classified as 9083, *Restaurants – fast food or fast casual.*

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

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

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

Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages.

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

Establish Classification 9081(1), *Restaurants – N.O.C.,* to be included as part of the proposed Food and Beverage Service Industry Group, to apply to restaurants that are not more specifically described by another Food and Beverage Service Industry Group classification*.*

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

FOOD AND BEVERAGE SERVICE

RESTAURANTS – N.O.C.   **9081(1)**

This classification applies to restaurants that prepare and serve hot and cold food and may pour and serve alcoholic beverages for consumption by the walk-in trade on or away from the premises, and that are not more specifically described by another *Food and Beverage Service* Industry Group classification.

This classification includes but is not limited to:

- hot food departments within grocery stores;
- mobile food vending operations involving the use of food trucks, trailers, carts or temporary booths wherein hot food is prepared for sale to customers;
- doughnut shops that prepare and serve doughnuts and beverages or food for consumption on the premises; and
- food or beverage operations conducted by amusement, recreational or athletic facilities.

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

This classification includes musicians and entertainers employed by the restaurant.

The manufacture of baked goods, doughnuts or filled pasta that are not used or sold at restaurant locations operated by the same employer shall be classified as 2003, *Bakeries or Cracker Mfg.*

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

Mobile food vendors, including food trucks, trailers, carts or temporary booths, that do not pre-pare hot food shall be classified as 8017(1), *Stores – retail*, 8078(1), *Sandwich Shops*, 8078(2), *Beverage Preparation Shops*, or 8078(3), *Ice Cream or Frozen Yogurt Shops,* depending on the products sold.

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

Employers that operate under concessionary agreements to sell prepared or prepackaged hot or cold food or beverages, including but not limited to hot dogs, hamburgers, pretzels, french fries, popcorn, nachos, ice cream, candy, funnel cakes, soft drinks and alcoholic beverages at ball parks, racetracks, theaters, concert venues or amusement or recreational facilities shall be clas-sified as 9081(2), *Concessionaires.*

Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications ap-plicable to the preparation or serving of food or beverages.

* * * * * * *

Amend Classification 2003, *Bakeries or Cracker Mfg.,* which is part of the Food Packaging and Processing Industry Group, for consistency with other proposed changes, to clarify the intended application and provide direction as to how related operations should be classified.

PROPOSED

FOOD PACKAGING AND PROCESSING

BAKERIES OR CRACKER MFG. **2003**

This classification applies to the manufacture of baked goods, including but not limited to bread, bagels, cakes, pastries, pies, empanadas, cookies, crackers and tortillas by commercial or retail bakeries. This classification also applies to the manufacture of doughnuts (baked or fried); vege-table or corn chips; or filled pasta, including but not limited to ravioli and tortellini.

The manufacture of unfilled pasta, including but not limited to spaghetti, penne, rigatoni, rotini, linguini, and egg or rice noodles, shall be classified as 2002, *Macaroni Mfg.*

The manufacture of baked goods, doughnuts (baked or fried) or filled pasta, including but not limited to ravioli and tortellini by restaurants to be used or sold at restaurant locations operated by the same employer shall be classified as 9079(1), *Restaurants or Taverns.*

Doughnut shops that prepare and serve doughnuts and beverages or food for consumption on the premises shall be classified as 90799081(1), *Restaurants or Taverns— N.O.C.*

Retail store operations shall be separately classified.

The manufacture of baked goods, doughnuts (baked or fried) or filled pasta, including but not limited to ravioli and tortellini by restaurants, to be used or sold at restaurant locations operated by the same employer shall be assigned to the applicable *Food and Beverage Service* Industry Group classification.

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Amend Classification 2121, *Breweries,* which is part of the Food Packaging and Processing Industry Group*,* for clarity and consistency with other proposed changes and to provide direction as to how related operations should be classified*.*

<u>PROPOSED</u>

FOOD PACKAGING AND PROCESSING

BREWERIES   **2121**

This classification applies to the production of beer or similarly brewed beverages, including but not limited to ale, lager, porter, stout and malt liquor. This classification includes the production of sake, the sale of brewing by-products, including but not limited to wet or dry feed grains and brewer's yeast, and the distribution of beer or similarly brewed beverages in connection with the employer's production operations.

This classification also includes employees who provide tours of the production operations, including tours where product tasting samples are provided to customers not in connection with taproom, tasting room, retail store, ~~or~~ restaurant<u>, bar</u> or tavern operations.

Taprooms, tasting rooms, ~~restaurants,~~<u>bars or</u> taverns ~~or the preparation~~<u>that may also prepare</u> and ~~serving~~<u>of</u><u>serve</u> hot food~~,~~ shall be separately classified as ~~9079(1)~~<u>9084</u>, *~~Restaurants~~<u>Bars</u> or Taverns.*

~~Beer brewing operations at restaurants where the beer brewed on-site is primarily (over 50% of gross receipts) sold to restaurant customers for on-site consumption shall be classified as 9079(1), *Restaurants or Taverns.*~~

The distribution of beer or similarly brewed beverages that were not produced by the employer to retailers or commercial users shall be classified as 7392, *Beer Dealers*.

The production of wine, sparkling wine or alcoholic cider shall be classified as 2142(1), *Wineries.*

The production of distilled spirits shall be classified as 2142(2), *Distilling*.

Retail stores shall be separately classified.

<u>Beer brewing operations where the beer brewed on-site is primarily (over 50% of gross receipts) sold at restaurant locations operated by the same employer for on-site consumption shall be assigned to the applicable *Food and Beverage Service* Industry Group classification.</u>

*   *   *   *   *   *   *

Amend Classification 2142(2), *Distilling,* which is part of the Food Packaging and Processing Industry Group, for consistency with other proposed changes and to provide direction as to how related operations should be classified*.*

PROPOSED

FOOD PACKAGING AND PROCESSING

DISTILLING – N.O.C. 2142(2)

This classification applies to the production of distilled spirits, including but not limited to vodka, rum, whiskey, brandy, tequila and liqueurs.

This classification includes employees who provide tours of the production operations, including tours where product tasting samples are provided to customers not in connection with tasting room, retail store, or restaurant, bar or tavern operations.

~~Tasting rooms, restaurants, taverns or the preparation and serving of hot food shall be separately classified as 9079(1), *Restaurants or Taverns.*~~

The production of wine, sparkling wine or alcoholic cider shall be classified as 2142(1), *Wineries.*

The production of vinegar shall be classified as 2142(3), *Vinegar Mfg.*

The production of beer or similarly brewed beverages shall be classified as 2121, *Breweries.*

Blending and bottling purchased wine or distilled spirits shall be classified as 8041, *Stores – wine or spirits – wholesale.*

Retail stores shall be separately classified.

Tasting rooms or the preparation or serving of food or beverages shall be separately classified. Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages.

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

PROPOSED

FOOD PACKAGING AND PROCESSING

FOOD PRODUCTS MFG. OR PROCESSING – N.O.C. 6504

This classification applies to the manufacture of food products that are not described by another *Food Packaging and Processing* Industry Group classification, including but not limited to candy, chocolate, cocoa, condiments, sauces, seasoning, barbecue sauce, breakfast cereals, energy ~~and~~or nutrition bars, food extracts, flavored cooking oil (not oil extraction or refining), food

coloring, glucose, frozen pizza, unbaked dough ~~and~~or pies, salad dressing, potato, fruit, ~~and~~ pasta or other salads, bean cakes, bouillon cubes, burritos and enchiladas, dumplings, pudding, edible cake decoration, food grade starch, syrup, tofu, yeast, chewing gum and fish food. This classification also includes but is not limited to coconut shredding; coffee bean cleaning, roasting or grinding; bean sorting; tea blending or packaging; flour mixing, sifting or packaging; baking powder mixing; spice milling; cake mix (dry ingredients) blending; flavored cooking oil processing; gelatin mixing, blending or grinding; honey processing; and egg dehydrating or freezing. This classification includes ~~incidental~~the processing or packaging of food products or individual meals in containers, including but not limited to bottles, boxes, plastic containers and metal or paper cans that are not cooked to order, kept warm or served hot to the walk-in trade.

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

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

The preparation or serving of hot or cold food items or the pouring and serving of alcoholic beverages for consumption by the walk-in trade on or away from the premises shall be assigned to the applicable *Food and Beverage Service* Industry Group classification.

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Amend Classification 2142(1), *Wineries,* which is part of the Food Packaging and Processing Industry Group, for consistency with other proposed changes and to provide direction as to how related operations should be classified*.*

<u>PROPOSED</u>

FOOD PACKAGING AND PROCESSING

WINERIES   **2142(1)**

This classification applies to the production of wine, sparkling wine or alcoholic cider.

This classification includes employees who provide tours of the production operations, including tours where product tasting samples are provided to customers not in connection with tasting room, retail store, or restaurant, bar or tavern operations.

Tasting rooms shall be separately classified as 8060, *Stores – wine, beer or spirits – retail.*

~~Restaurants, taverns or the preparation and serving of hot food shall be separately classified as 9079(1), *Restaurants or Taverns*.~~

The production of beer or similarly brewed beverages shall be classified as 2121, *Breweries.*

The production of distilled spirits shall be classified as 2142(2), *Distilling.*

The manufacture of vinegar shall be classified as 2142(3), *Vinegar Mfg.*

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

Blending and bottling purchased wine or distilled spirits shall be classified as 8041, *Stores – wine or spirits – wholesale.*

Retail stores shall be separately classified.

Growing or harvesting, including field packing, of crops shall be assigned to the applicable *Farms* Industry Group classification.

The preparation or serving of food or beverages shall be separately classified. Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to the prep-aration or serving of food or beverages.

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

Amend Classification 8839, *Dental or Orthodontia Practices,* which is part of the Health and Human Services Industry Group, to limit an employee's annual payroll and direct that the maximum payroll amount shall be prorated based upon the number of weeks in the policy period when the policy is in force for less than a 12-month period*.*

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

HEALTH AND HUMAN SERVICES

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

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

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

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

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

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

Amend Classification 9043, *Hospitals,* which is part of Health and Human Services Industry Group, to limit an employee's annual payroll and direct that the maximum payroll amount shall be prorated based upon the number of weeks in the policy period when the policy is in force for less than a 12-month period.

<u>PROPOSED</u>

HEALTH AND HUMAN SERVICES

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

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

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

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

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

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

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

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

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Amend Classification 8834, *Physician's Practices and Outpatient Clinics,* which is part of Health and Human Services Industry Group, to limit an employee's annual payroll and direct that the maximum payroll amount shall be prorated based upon the number of weeks in the policy period when the policy is in force for less than a 12-month period*.*

<u>PROPOSED</u>

HEALTH AND HUMAN SERVICES

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

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

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

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

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

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Amend Classification 9053(2), *Health Clubs or Gyms,* to include bar or tavern employees for consistency with other proposed changes*.*

<u>PROPOSED</u>

**HEALTH CLUBS OR GYMS – including restaurant<u>, bar or tavern</u> employees, retail store   9053(2)
employees and receptionists**

This classification applies to health clubs or gyms operating facilities that provide space and exercise equipment, including but not limited to cardiovascular equipment, weight machines and free weights available for use by clients on an at-will basis for the majority of operating hours. This classification includes facilities and services provided in connection with health club or gym operations, including but not limited to swimming pools, tennis courts, child care and spa, massage and personal appearance services. This classification includes fitness class instruction when provided in connection with health club or gym operations. This classification also applies to facilities that provide climbing walls or trampolines available for use by clients on an at-will basis or for fitness programs or instruction.

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The operation of fitness studios or fitness training programs primarily offering scheduled fitness classes where space and exercise equipment is not available for use by clients at-will during the majority of operating hours shall be classified as 8870, *Fitness Instruction Programs or Studios*.

The operation of spa or bath facilities that include saunas, steam baths, hydrotherapy baths or soaking tubs, including massage or personal appearance services that are not provided in connection with a health club or gym, shall be classified as 9054, *Spas or Baths*.

Hair cutting, massage services, nail salons and other personal appearance services that are not performed in connection with health clubs, gyms, spas or baths shall be classified as 9586, *Barber Shops, Hair Styling Salons and Personal Appearance Services.*

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

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

Non-profit community health and wellness clubs shall be classified as 9067(1), *Clubs – community health and wellness.*

*   *   *   *   *   *   *

Amend Classification 9016(3), *Horse Shows or Rodeos – all employees other than stable employees and employees engaged in the operation or maintenance of amusement devices, restaurants or retail stores,* for consistency with other proposed changes*.*

PROPOSED

**HORSE SHOWS OR RODEOS – all employees other than stable employees and employees   9016(3)
engaged in the operation or maintenance of amusement devices, restaurants or retail stores**

This classification applies to all employees of horse shows or rodeos other than stable employees and employees engaged in the operation or maintenance of amusement devices, restaurants or retail stores.

~~Also refer to companion Classification 7207(3), *Horse Shows or Rodeos – stable employees*~~The preparation and serving of food or beverages shall be separately classified as 9081(1), *Restaurants – N.O.C*.

Horse dealers or auctions shall be classified as 8286, *Livestock Dealers or Auction Yards.*

The operation or maintenance of amusement devices~~, restaurants and~~or retail stores shall be separately classified.

Also refer to companion Classification 7207(3), *Horse Shows or Rodeos – stable employees*.

*   *   *   *   *   *   *

Amend Classification 9050, *Hotels, Motels or Short-Term Residential Housing,* for clarity and consistency with other proposed changes and to reference the corresponding proposed companion Classification 9058, *Hotels, Motels or Short-Term Residential housing – food or beverage employees.*

PROPOSED

HOTELS, MOTELS OR SHORT-TERM RESIDENTIAL HOUSING <u>– all employees other than employees engaged exclusively in food or beverage operations</u>   **9050**

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

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

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

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

Recreation, leisure or resort operations, including but not limited to country clubs, golf courses, <u>yacht clubs,</u> casinos, gaming clubs, spas, baths, health clubs, gyms, barber shops or hair salons shall be separately classified.*

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

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

<u>Overnight retreat facilities that specialize in providing instruction or guidance through a scheduled program of activities or workshops structured to promote wellness or personal, spiritual or professional growth for participants shall be classified as 9048(1), *Camps or Retreat Facilities.**</u>

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

<u>Also refer to companion Classification 9058, *Hotels, Motels or Short-Term Residential housing – food or beverage employees*.</u>

* The changes to this footnote are proposed to be effective September 1, 2023 as part of Part A, Section A of this Filing.

*   *   *   *   *   *   *

Establish Classification 9058, *Hotels, Motels or Short-Term Residential Housing – food or beverage employees,* as a companion classification to apply to employees engaged exclusively in food or beverage operations in connection with hotel, motel or short-term residential housing operations assigned to Classification 9050, *Hotel, Motel or Short-term Residential Housing.*

<u>PROPOSED</u>

<u>HOTELS, MOTELS OR SHORT-TERM RESIDENTIAL HOUSING – food or beverage employees</u>   **<u>9058</u>**

<u>This classification applies to employees engaged exclusively in the following food or beverage operations in connection with the employer's hotel, motel or short-term residential housing operations:</u>

- <u>prepare or serve food or beverages in connection with restaurants, bars or taverns;</u>
- <u>set-up food or beverages in connection with the provision of continental breakfasts;</u>
- <u>prepare or serve sandwiches, beverages or ice cream;</u>
- <u>provide room service;</u>
- <u>restock in-room refrigerators; or</u>
- <u>on-site catering.</u>

<u>Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to restaurant, bar or tavern operations that are not in connection with hotel, motel or short-term residential housing operations.</u>

<u>Also refer to companion Classification 9050, *Hotels, Motels or Short-Term Residential Housing – all employees other than employees engaged exclusively in food or beverage operations.*</u>

*   *   *   *   *   *   *

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

<u>PROPOSED</u>

<u>FOOD AND BEVERAGE SERVICE</u>

ICE CREAM OR FROZEN YOGURT SHOPS   **8078(3)**

This classification applies to the sale of individual servings of ice cream or frozen yogurt for consumption by the walk-in trade on or away from the premises. This classification shall apply to each separate location at which the sale of individual servings of ice cream or frozen yogurt for consumption on or away from the premises equals or exceeds 50% of gross receipts. This classification includes the incidental sale of hand packed ice cream or prepackaged ice cream confections sold as such.

~~Ice cream or frozen yogurt shops~~<u>This classification does not apply to locations</u> that<u>: (1) prepare and serve hot food or (2)</u> pour and serve alcoholic beverages ~~for consumption on the premises~~

~~or prepare and serve hot food~~ for consumption <u>by the walk-in trade</u> ~~on or away from the premises shall be assigned to Classification 9079(1), *Restaurants or Taverns*~~<u>. Such operations shall be assigned to the applicable *Food and Beverage Service* Industry Group classification</u>.

*   *   *   *   *   *   *

Establish a new cross-reference for Classification 8078(3), *Ice Cream or Frozen Yogurt Shops,* to be part of the proposed Food and Beverage Service Industry Group, for consistency with other proposed changes*.*

<u>PROPOSED</u>

<u>ICE CREAM OR FROZEN YOGURT SHOPS</u>

> <u>See Food and Beverage Service.</u>

*   *   *   *   *   *   *

Amend Classification 9033, *Housing Authorities,* which is part of the Municipal, State or Other Public Agencies Industry Group, to remove a footnote that is no longer necessary*.*

<u>PROPOSED</u>

MUNICIPAL, STATE OR OTHER PUBLIC AGENCIES

HOUSING AUTHORITIES – including resident or on-site managers   **9033**

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

> This classification applies to public agencies that provide housing or housing assistance to individuals in need. The housing authority may own and operate the housing or provide financial assistance in the form of housing vouchers, which allow clients to reside in approved housing operated by other concerns. This classification includes but is not limited to resident or on-site property managers and property maintenance or repair staff.

> On-site property managers are those employees whose base of operations is at any property location that they are employed to manage. The term "resident" shall refer to any employee who resides at a property managed by the employer.

> Employees engaged in property inspections to determine the eligibility of properties owned and operated by separate parties for rental subsidies shall be separately classified as 9410, *Municipal, State or Other Public Agency Employees – not engaged in manual labor, or direct supervision of construction or erection work.*

> ~~The preparation or serving of hot foods shall be separately classified as 9079(1), *Restaurants or Taverns.*~~

Day care centers operated by housing authorities shall be separately classified as 9059, *Day Care Centers.*

New construction, alteration or demolition work shall be separately classified.

<center>*   *   *   *   *   *   *</center>

Amend Classification 8838, *Museums,* to include the operation of bars or taverns for consistency with other proposed changes*.*

<center>PROPOSED</center>

**MUSEUMS – all employees other than those engaged in the operation of <u>retail stores,</u> restau-   8838
rants ~~or retail stores~~<u>, bars or taverns</u> – including Clerical Office Employees and Clerical
Telecommuter Employees**

This classification applies to employers that display art objects, natural science exhibits, antiquities or objects of historical or cultural significance for viewing by the general public. This classification also applies to botanical gardens, planetariums or public aquariums and includes veterinarians employed by public aquariums.

~~Retail store or restaurant operations shall be separately classified.~~

Art galleries that display art objects for sale to the walk-in trade shall be classified as 8017(1), *Stores – retail*.

Zoos shall be classified as 9180(1), *Amusement or Recreational Facilities – N.O.C. – operation or maintenance of amusement devices*, and 9016(1), *Amusement or Recreational Facilities – N.O.C. – all employees other than those engaged in the operation or maintenance of amusement devices, restaurants or retail stores*.

<u>Retail store or restaurant, bar or tavern operations shall be separately classified. Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages.</u>

<center>*   *   *   *   *   *   *</center>

Amend Classification 4297(1), *Electronic Pre-Press,* which is part of the Printing, Publishing and Duplicating Industry Group, to limit an employee's annual payroll and direct that the maximum payroll amount shall be prorated based upon the number of weeks in the policy period when the policy is in force for less than a 12-month period*.*

<u>PROPOSED</u>

PRINTING, PUBLISHING AND DUPLICATING

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

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

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

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

*   *   *   *   *   *   *

Amend Classification 4297(2), *Graphic Design,* which is part of the Printing, Publishing and Duplicating Industry Group, to limit an employee's annual payroll and direct that the maximum payroll amount shall be prorated based upon the number of weeks in the policy period when the policy is in force for less than a 12-month period*.*

<u>PROPOSED</u>

PRINTING, PUBLISHING AND DUPLICATING

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

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

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

Workers' Compensation Insurance Rating Bureau of California®

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

*   *   *   *   *   *   *

Amend Classification 8807, *Newspaper, Magazine or Book Publishing,* which is part of the Printing, Publishing and Duplicating Industry Group, to limit an employee's annual payroll and direct that the maximum payroll amount shall be prorated based upon the number of weeks in the policy period when the policy is in force for less than a 12-month period.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

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

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

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

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

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

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

*   *   *   *   *   *   *

Workers' Compensation Insurance Rating Bureau of California®

Amend Classification 9011(1), *Apartment or Condominium Complex Operation – N.O.C. – not Homeowners Associations – all other employees,* which is part of the Property Management/Operation Industry Group, to provide direction as to how related operations should be classified*.*

<u>PROPOSED</u>

PROPERTY MANAGEMENT/OPERATION

APARTMENT OR CONDOMINIUM COMPLEX OPERATION – N.O.C. – not Homeowners Associations – all other employees – including resident employees, resident Clerical Office Employees and resident Clerical Telecommuter Employees   **9011(1)**

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

This classification applies to employers engaged in the management and operation of residential apartment or condominium complexes comprised of one or more multi-unit buildings with four or more units per building. This classification includes property managers engaged in the direct supervision of employees engaged in the operation, maintenance and care of properties. Such operations include but are not limited to cleaning and maintaining lobbies and common areas, maintaining ventilation and heating systems, changing door locks and directories, interior remodeling, exterior landscape maintenance, swimming pool maintenance, security and the operation of parking facilities.

Also refer to companion Classification 8740(1), *Apartment or Condominium Complex Operation – N.O.C. – not Homeowners Associations – property management supervisors.* Classification 8740(1) applies to non-residing property management supervisors who exercise direction through maintenance or operations supervisors who directly supervise employees engaged in the operation, maintenance and care of properties. Classification 8740(1) also applies to non-residing property management supervisors who oversee apartment or condominium complexes at which all operation, maintenance and care activities are conducted by separate concerns and no payroll is assignable to 9011(1)*.* Property managers not meeting the above conditions shall be classified as 9011(1).

Non-residing employees engaged exclusively in the rental or leasing of property to clients and who have no other duties of any kind in the service of the employer except clerical office work shall be separately classified as 8741, *Real Estate Agencies,* provided separate employees are retained to manage the property.

~~New construction, alteration or demolition work shall be separately classified.~~

~~The preparation or serving of hot foods shall be separately classified as 9079(1),~~ *~~Restaurants or Taverns.~~*

The management and operation of individual apartment or condominium units (not apartment or condominium complexes), single-family residences, duplexes, triplexes and other residential properties consisting of not more than three units per building shall be classified as 9015(1), *Building Operation – N.O.C. – all other employees.*

The management and operation of properties, including but not limited to residential homes and apartment or condominium complexes, by homeowners associations shall be classified as 9066, *Homeowners Associations and Housing Cooperatives.*

<u>New construction, alteration or demolition work shall be separately classified.</u>

The preparation or serving of food or beverages shall be separately classified. Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages.

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

Amend Classification 9007, *Apartment or Condominium Complex Operation for Seniors – age restricted – not Congregate Living Facilities or Homeowners Associations – all other employees,* which is part of the Property Management/Operation Industry Group, to provide direction as to how related operations should be classified*.*

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

PROPERTY MANAGEMENT/OPERATION

APARTMENT OR CONDOMINIUM COMPLEX OPERATION FOR SENIORS – age restricted – not   **9007**
Congregate Living Facilities or Homeowners Associations – all other employees – including resident employees, resident Clerical Office Employees and resident Clerical Telecommuter Employees

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

This classification applies to employers engaged in the management and operation of apartment or condominium complexes comprised of one or more multi-unit buildings with four or more units per building that, in compliance with state or federal housing laws, restrict tenancy to persons who have reached a minimum age (typically either 55 or 62 depending on the type of facility). This classification includes property managers engaged in the direct supervision of employees engaged in the operation, maintenance and care of properties. Such operations include but are not limited to cleaning and maintaining lobbies and common areas, maintaining ventilation and heating systems, changing door locks and directories, interior remodeling, exterior landscape maintenance, swimming pool maintenance, security and the operation of parking facilities.

Also refer to companion Classification 8740(6), *Apartment or Condominium Complex Operation for Seniors – age-restricted – not Congregate Living Facilities or Homeowners Associations – property management supervisors*. Classification 8740(6) applies to non-residing property management supervisors who exercise direction through maintenance or operations supervisors who directly supervise employees engaged in the operation, maintenance and care of properties. Classification 8740(6) also applies to non-residing property management supervisors who oversee such apartment or condominium complexes for seniors at which all operation, maintenance and care activities are conducted by separate concerns and no payroll is assignable to 9007. Property managers not meeting the above conditions shall be classified as 9007.

Non-residing employees engaged exclusively in the rental or leasing of property to clients and who have no other duties of any kind in the service of the employer except clerical office work shall be separately classified as 8741, *Real Estate Agencies*, provided separate employees are retained to manage the property.

~~New construction, alteration or demolition work shall be separately classified.~~

~~The preparation or serving of hot foods shall be separately classified as 9079(1), *Restaurants or Taverns.*~~

Those facilities that, for a single monthly fee, provide a service package that typically includes a living unit, one to three meals a day, in-unit housekeeping and personal laundry service shall be classified as 8851, *Congregate Living Facilities for the Elderly*.

The management and operation of individual apartment or condominium units (not apartment or condominium complexes), single-family residences, duplexes, triplexes and other residential properties consisting of not more than three units per building shall be classified as 9015(1), *Building Operation – N.O.C. – all other employees.*

New construction, alteration or demolition work shall be separately classified.

The preparation or serving of food or beverages shall be separately classified. Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages.

*   *   *   *   *   *   *

Amend Classification 9015(1), *Building Operation – N.O.C. – all other employees,* which is part of the Property Management/Operation Industry Group, to provide direction as to how related operations should be classified.

<u>PROPOSED</u>

PROPERTY MANAGEMENT/OPERATION

BUILDING OPERATION – N.O.C. – all other employees – including resident employees   **9015(1)**

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

This classification applies to the management or operation of properties such as individual apartment or condominium units (not apartment or condominium complexes), single-family residences, duplexes, triplexes and other residential properties consisting of not more than three units per building, undeveloped land, recreational vehicle parks and campgrounds that are not described by another *Property Management/Operation* classification. This classification includes property managers engaged in the direct supervision of employees engaged in the operation, maintenance and care of properties. Such operations include but are not limited to cleaning and maintaining property grounds and structures, maintaining ventilation and heating systems, changing door locks and directories, interior remodeling, exterior landscape maintenance, swimming pool maintenance, restroom maintenance, security and the operation of parking facilities.

Also refer to companion Classification 8740(3), *Building Operation – N.O.C. – property management supervisors*. Classification 8740(3) applies to non-residing property management supervisors who exercise direction through maintenance or operations supervisors who directly supervise employees engaged in the operation, maintenance and care of properties. Classification 8740(3) also applies to non-residing property management supervisors who oversee properties at which all operation, maintenance and care activities are conducted by separate concerns and no payroll is assignable to 9015(1). Property managers not meeting the above conditions shall be classified as 9015(1).

Classification 9015(1) also applies to employers that perform a variety of minor property repairs for other concerns on a fee basis for which no contractor's license is required. Such repairs

include but are not limited to patching walls, touch-up painting, faucet repair, door hardware repair and replacement of electrical switches.

Non-residing employees engaged exclusively in the rental or leasing of property to clients and who have no other duties of any kind in the service of the employer except clerical office work shall be separately classified as 8741, *Real Estate Agencies*, provided separate employees are retained to manage the property.

New construction, alteration or demolition work shall be separately classified.

The preparation or serving of ~~hot~~ food~~s~~ or beverages shall be separately classified ~~as 9079(1),~~ ~~*Restaurants or Taverns*~~. Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages.

<center>*   *   *   *   *   *   *</center>

Amend Classification 9011(2), *Commercial and Residential Mixed-Use Building Operation – not Homeowners Associations – all other employees,* which is part of the Property Management/Operation Industry Group, to provide direction as to how related operations should be classified*.*

<center><u>PROPOSED</u></center>

PROPERTY MANAGEMENT/OPERATION

COMMERCIAL AND RESIDENTIAL MIXED-USE BUILDING OPERATION – not Homeowners Associations – all other employees – including resident employees, resident Clerical Office Employees and resident Clerical Telecommuter Employees   **9011(2)**

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

This classification applies to employers engaged in the management and operation of combined commercial and residential mixed-use multi-unit properties comprised of one or more mixed-use multi-unit buildings with four or more units per building. This classification includes property managers engaged in the direct supervision of employees engaged in the operation, maintenance and care of properties. Such operations include but are not limited to cleaning and maintaining lobbies and common areas, maintaining ventilation and heating systems, changing door locks and directories, interior remodeling, exterior landscape maintenance, swimming pool maintenance, security and the operation of parking facilities.

Also refer to companion Classification 8740(7), *Commercial and Residential Mixed-Use Building Operation – not Homeowners Associations – property management supervisors*. Classification 8740(7) applies to property management supervisors who exercise direction through maintenance or operations supervisors who directly supervise employees engaged in the operation, maintenance and care of commercial and residential mixed-use buildings. Classification 8740(7) also applies to non-residing property management supervisors who oversee commercial and residential mixed-use buildings at which all operation, maintenance and care activities are conducted by separate concerns and no payroll is assignable to 9011(2). Property managers not meeting the above conditions shall be classified as 9011(2).

Non-residing employees engaged exclusively in the rental or leasing of property to clients and who have no other duties of any kind in the service of the employer except clerical office work shall be separately classified as 8741, *Real Estate Agencies*, provided separate employees are retained to manage the property.

~~New construction, alteration or demolition work shall be separately classified.~~

~~The preparation or serving of hot foods shall be separately classified as 9079(1),~~ *~~Restaurants or Taverns.~~*

The management and operation of only the residential portion of a commercial and residential mixed-use building where a separate concern manages the commercial portion shall be classified as 9011(1), *Apartment or Condominium Complex Operation – N.O.C. – not Homeowners Associations – all other employees.*

The management and operation of only the commercial portion of a commercial and residential mixed-use building where a separate concern manages the residential portion shall be classified as 9009, *Commercial Properties – N.O.C. – all other employees*.

The management and operation of individual apartment or condominium units (not apartment or condominium complexes), single-family residences, duplexes, triplexes and other residential properties consisting of not more than three units per building shall be classified as 9015(1), *Building Operation – N.O.C. – all other employees.*

The management and operation of properties, including but not limited to residential homes and apartment or condominium complexes by homeowners associations shall be classified as 9066, *Homeowners Associations and Housing Cooperatives*.

<u>New construction, alteration or demolition work shall be separately classified.</u>

<u>The preparation or serving of food or beverages shall be separately classified. Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages.</u>

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

Amend Classification 9009, *Commercial Properties – N.O.C. – all other employees,* which is part of the Property Management/Operation Industry Group, to provide direction as to how related operations should be classified*.*

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

PROPERTY MANAGEMENT/OPERATION

COMMERCIAL PROPERTIES – N.O.C. – all other employees   **9009**

This classification applies to employers engaged in the management and operation of commercial properties, including but not limited to office buildings, office complexes, shopping malls and centers, and industrial buildings. This classification includes property managers engaged in the direct supervision of employees engaged in the operation, maintenance and care of properties. Such operations include but are not limited to cleaning and maintaining restrooms, lobbies and common areas, maintaining ventilation and heating systems, changing door locks and office directories, interior remodeling, exterior landscape maintenance, security and the operation of parking facilities.

This classification also applies to the management and operation of commercial properties as data center colocation facilities where business customers rent space for their servers and other computing hardware or rent space on the facility's servers. The installation, service or repair of computer or telephone systems or equipment in connection with the operation of data center

colocation facilities on a fee basis shall be separately classified as 5193, *Computer or Telephone System or Equipment Installation, Service or Repair*.

Also refer to companion Classification 8740(2), *Commercial Properties – N.O.C. – property management supervisors*. Classification 8740(2) applies to property management supervisors who exercise direction through maintenance or operations supervisors who directly supervise employees engaged in the operation, maintenance and care of commercial properties. Classification 8740(2) also applies to non-residing property management supervisors who oversee commercial properties at which all operation, maintenance and care activities are conducted by separate concerns and no payroll is assignable to 9009. Property managers not meeting the above conditions shall be classified as 9009.

Non-residing employees engaged exclusively in the rental or leasing of property to clients and who have no other duties of any kind in the service of the employer except clerical office work shall be separately classified as 8741, *Real Estate Agencies,* provided separate employees are retained to manage the property.

<u>The management and operation of combined commercial and residential mixed-use buildings shall be classified as 9011(2), *Commercial and Residential Mixed-Use Building Operation – not Homeowners Associations – all other employees.*</u>

New construction, alteration or demolition work shall be separately classified.

The preparation or serving of ~~hot~~ foods <u>or beverages</u> shall be separately classified ~~as 9079(1), *Restaurants or Taverns*~~<u>. Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages</u>.

~~The management and operation of combined commercial and residential mixed-use buildings shall be classified as 9011(2), *Commercial and Residential Mixed-Use Building Operation – not Homeowners Associations – all other employees.*~~

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

Amend Classification 9010, *Mobile Home Park Operation – all other employees,* which is part of the Property Management/Operation Industry Group, to provide direction as to how related operations should be classified.

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

PROPERTY MANAGEMENT/OPERATION

MOBILE HOME PARK OPERATION – all other employees – including resident employees, resident Clerical Office Employees and resident Clerical Telecommuter Employees   **9010**

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

This classification applies to employers engaged in the management and operation of mobile home parks where tenants are provided with a space for the placement of the mobile home and utility services. The mobile home unit may be owned by the tenant or the mobile home may be owned by the park owner and rented or leased to the resident. Spaces are rented on a month-to-month or extended lease basis. This classification includes property managers engaged in the direct supervision of employees engaged in the operation, maintenance and care of mobile home parks. Such operations include but are not limited to cleaning and maintaining restrooms,

lobbies, swimming pools and common areas, general property repairs, exterior landscape maintenance and security.

Also refer to companion Classification 8740(4), *Mobile Home Park Operation – property management supervisors*. Classification 8740(4) applies to non-residing property management supervisors who exercise direction through maintenance or operations supervisors who directly supervise employees engaged in the operation, maintenance and care of mobile home parks. Classification 8740(4) also applies to non-residing property management supervisors who oversee mobile home parks at which all operation, maintenance and care activities are conducted by separate concerns and no payroll is assignable to 9010. Mobile home park property managers not meeting the above conditions shall be classified as 9010.

Non-residing employees engaged exclusively in the rental or leasing of property to clients and who have no other duties of any kind in the service of the employer except clerical office work shall be separately classified as 8741, *Real Estate Agencies*, provided separate employees are retained to manage the property.

<u>The management and operation of recreational vehicle parks and campgrounds shall be classified as 9015(1), *Building Operation – N.O.C. – all other employees.*</u>

New construction, alteration or demolition work shall be separately classified.

The preparation or serving of ~~hot~~ foods <u>or beverages</u> shall be separately classified ~~as 9079(1), *Restaurants or Taverns*~~. <u>Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages.</u>

~~The management and operation of recreational vehicle parks and campgrounds shall be classified as 9015(1), *Building Operation – N.O.C. – all other employees.*~~

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

Amend Classification 9066, *Homeowners Associations and Housing Cooperatives,* which is part of the Property Management/Operation Industry Group, for clarity and consistency with other proposed changes*.*

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

PROPERTY MANAGEMENT/OPERATION

HOMEOWNERS ASSOCIATIONS AND HOUSING COOPERATIVES – N.O.C. **9066**

This classification applies to homeowners associations (HOAs) or housing cooperatives (Co-ops) operating or maintaining the premises owned by HOA or Co-op members. Such operations include but are not limited to the maintenance of common grounds; operation of swimming pools, tennis courts, saunas, weight rooms ~~and~~<u>or</u> recreational clubhouse facilities; functions performed by security personnel; and front desk operations such as receptionists and lobby attendants.

~~Property management firms, including firms that manage HOA or Co-op properties, shall be assigned to the applicable *Property Management/Operation* Industry Group classification.~~<u>The operation or management of hotels, motels or short-term residential housing where 25% or more of the housing units are rented for 30 consecutive days or less, including but not limited to vacation rentals and timeshare properties shall be classified as 9050, *Hotels, Motels or Short-Term*</u>

Residential Housing – all employees other than employees engaged exclusively in food or beverage operations.

Golf courses, stables, ~~restaurants,~~ outpatient clinics, boat marinas, day nurseries, water works, fire departments or new construction, alteration or demolition work shall be separately classified.

The preparation or serving of food shall be separately classified. Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages.

~~The operation or management of hotels, motels or short-term residential housing where 25% or more of the housing units are rented for 30 consecutive days or less, including but not limited to vacation rentals and timeshare properties shall be classified as 9050, *Hotels, Motels or Short-Term Residential Housing.*~~ Property management firms, including firms that manage HOA or Co-op properties, shall be assigned to the applicable *Property Management/Operation* Industry Group classification.

<center>*   *   *   *   *   *   *</center>

Establish a new cross-reference for Classification 9083, *Restaurants – fast food or fast casual,* to be part of the proposed Food and Beverage Service Industry Group, for consistency with other proposed changes*.*

<center>PROPOSED</center>

RESTAURANTS – fast food or fast casual

See Food and Beverage Service.

<center>*   *   *   *   *   *   *</center>

Establish a new cross-reference for Classification 9080, *Restaurants – full service,* to be part of the proposed Food and Beverage Service Industry Group, for consistency with other proposed changes*.*

<center>PROPOSED</center>

RESTAURANTS – full service

See Food and Beverage Service.

<center>*   *   *   *   *   *   *</center>

Establish a new cross-reference for Classification 9081(1), *Restaurants – N.O.C.,* to be part of the proposed Food and Beverage Service Industry Group, for consistency with other proposed changes*.*

<u>PROPOSED</u>

<u>RESTAURANTS – N.O.C.</u>

<u>See Food and Beverage Service.</u>

* * * * * * *

Eliminate Classification 9079(1), *Restaurants or Taverns,* and reassign the operations described by this classification to Classifications 9081(1), *Restaurants – N.O.C.,* 9058, *Hotels, Motels or Short-Term Residential Housing – food or beverage employees,* 9084, *Bars or Taverns,* 9083*, Restaurants – fast food or fast casual,* 9080*, Restaurants – full service,* or 9082, *Caterers*, based on the operations performed.

<u>PROPOSED</u>

~~**RESTAURANTS OR TAVERNS – all employees – including musicians and entertainers**~~   ~~**9079(1)**~~

~~This classification applies to the preparation and serving of hot and cold food for consumption on or away from the premises or the preparation, pouring and serving of alcoholic beverages for consumption on the premises.~~

~~This classification also applies to mobile food vending operations involving the use of food trucks, trailers, carts or temporary booths wherein hot food is prepared for sale to customers.~~

~~This classification also applies to taprooms at breweries, including product tasting in connection therewith.~~

~~This classification also applies to restaurants that engage in on-site beer brewing operations where the beer brewed on-site is primarily sold to the general public for consumption on the premises. If 50% or more of the beer brewed on-site is sold for off-site consumption, the brewing operations shall be separately classified as 2121, *Breweries.*~~

~~Hot foods items are foods that are cooked to order and served hot to customers or foods that are cooked in advance and served from a warming tray or similar device.~~

~~This classification also applies to doughnut shops that prepare and serve doughnuts and beverages for consumption on the premises.~~

~~This classification includes the manufacture of baked goods, doughnuts (baked or fried) or filled pasta, including but not limited to ravioli and tortellini, by restaurants to be used or sold at restaurant locations operated by the same employer. If the baked goods, doughnuts or filled pasta are not used or sold at theemployer's restaurants, the manufacturing operations shall be classified as 2003, *Bakeries or Cracker Mfg.*~~

~~Mobile food vending operations that do not include the preparation of hot food shall be classified as 8017(1), *Stores – retail,* 8078(1), *Sandwich Shops*, 8078(2), *Beverage Preparation Shops*, or 8078(3), *Ice Cream or Frozen Yogurt Shops,* depending on the products sold.~~

~~Employers that operate under concessionary agreements to sell prepared or prepackaged hot or cold food or beverages, including but not limited to hot dogs, hamburgers, pretzels, french fries, popcorn, nachos, ice cream, candy, funnel cakes, soft drinks and alcoholic beverages at ball parks, racetracks, theaters, concert venues or amusement or recreational facilities shall be classified as 9079(2), *Concessionaires*.~~

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

Amend Classification 8078(1), *Sandwich Shops,* to be included as part of the proposed Food and Beverage Service Industry Group, for clarity and consistency with other proposed changes and to provide direction as to how related operations should be classified*.*

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

FOOD AND BEVERAGE SERVICE

SANDWICH SHOPS~~— not restaurants~~ – N.O.C. – not restaurants   **8078(1)**

This classification applies to the preparation, serving or sale of cold food items such as sandwiches, salads and side dishes that are prepared for consumption by the walk-in trade. This classification shall apply to each separate location at which the sale of prepared cold food items for consumption on or away from the premises equals or exceeds 50% of gross receipts.

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

This ~~C~~classification ~~8078(1)~~ also applies to ~~stores that prepare~~the preparation and ~~sell~~sale of fresh, unbaked pizzas.

~~Sandwich shops that~~This classification does not apply to locations that: (1) prepare and serve hot food or (2) pour and serve alcoholic beverages for consumption ~~on the premises or prepare and serve hot food for consumption on or away from the premises~~by the walk-in trade. Such operations shall be assigned to ~~Classification 9079(1), *Restaurants or Taverns*~~the applicable *Food and Beverage Service* Industry Group classification.

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

Establish a new cross-reference for Classification 8078(1), *Sandwich Shops~~— N.O.C. — not restaurants~~,* to be part of the proposed Food and Beverage Service Industry Group, for consistency with other proposed changes*.*

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

SANDWICH SHOPS – N.O.C. – not restaurants

See Food and Beverage Service.

<p style="text-align:center">Workers' Compensation Insurance Rating Bureau of California®</p>

*   *   *   *   *   *   *

Amend Classification 9180(2), *Shooting Clubs or Shooting Ranges,* to provide direction as to how related operations should be classified*.*

<u>PROPOSED</u>

SHOOTING CLUBS OR SHOOTING RANGES   **9180(2)**

This classification applies to the operation of facilities for game hunting or sport shooting. This classification also applies to indoor or outdoor shooting ranges. This classification includes gun rental and ammunition sales in connection with gun club or range operations.

The preparation ~~or~~<u>and</u> serving of ~~hot~~ food~~s~~ <u>or beverages</u> shall be separately classified as ~~9079~~<u>9081</u>(1), *Restaurants ~~or Taverns~~ <u>– N.O.C</u>*.

*   *   *   *   *   *   *

Amend Classification 9092(3), *Skating Centers,* to include bar employees and provide direction as to how related operations should be classified*.*

<u>PROPOSED</u>

SKATING CENTERS – ice or roller – including restaurant<u>, bar</u> or tavern employees, retail store   **9092(3)**
employees and counterpersons

This classification applies to the operation of indoor or outdoor ice or roller skating centers or skate parks, including the operation of arcades, snack bars, restaurants, <u>bars,</u> taverns and retail stores for the sale of equipment or clothing in connection with skating centers where 50% or more of gross receipts are generated by skating operations. This classification also applies to instructors when on the payroll of skating centers or skate parks.

~~Restaurants or taverns with skating center operations where the primary (over 50% of gross re-~~ ~~ceipts) operations are restaurant or tavern operations shall be classified as 9079(1),~~ *~~Restau-~~* *~~rants or Taverns.~~*

The operation of skating centers or skate parks by public agencies shall be classified as 9410/9420, *Municipal, State or Other Public Agency Employees*.

Non-profit community health and wellness clubs shall be classified as 9067(1), *Clubs – community health and wellness.*

<u>Restaurants, bars or taverns with skating center operations where the primary (over 50% of gross receipts) operations are restaurant, bar or tavern operations shall be assigned to the applicable *Food and Beverage Service* Industry Group classification.</u>

*   *   *   *   *   *   *

Workers' Compensation Insurance Rating Bureau of California®

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

<u>PROPOSED</u>

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

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

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

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

<u>Retail store, hotel or R</u>~~R~~restaurants, ~~retail stores or hotels~~<u>bar or tavern operations</u> shall be separately classified. <u>Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages.</u>

*   *   *   *   *   *   *

Amend Classification 9054, *Spas or Baths,* to include bar or tavern employees for consistency with other proposed changes*.*

<u>PROPOSED</u>

SPAS OR BATHS – including restaurant<u>, bar or tavern</u> employees, retail store employees and receptionists   **9054**

This classification applies to the operation of spa or bath facilities, including but not limited to saunas, steam baths, hydrotherapy baths, cryotherapy, natural springs, mud baths and soaking tubs. This classification also applies to massage or personal appearance services provided in connection with spa or bath operations.

Health clubs or gyms operating facilities that provide space and exercise equipment, including but not limited to cardiovascular equipment, weight machines and free weights available for at-will use by clients for the majority of operating hours shall be classified as 9053(2), *Health Clubs or Gyms.*

The operation of fitness studios or fitness training programs primarily offering scheduled fitness classes where space and exercise equipment is not available for use by clients at-will during the majority of operating hours shall be classified as 8870, *Fitness Instruction Programs or Studios*.

Hair cutting, massage services, nail salons and other personal appearance services that are not performed in connection with spas or baths shall be classified as 9586, *Barber Shops, Hair Styling Salons and Personal Appearance Services.*

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

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

Non-profit community health and wellness clubs shall be classified as 9067(1), *Clubs – community health and wellness.*

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

Amend Classification 8017(1), *Stores – retail,* which is part of the Stores Industry Group, to remove the reference that preparation or serving of hot foods shall be separately classified as the direction is already included in the Special Industry Classification Procedures for Stores*.*

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

STORES

STORES – retail – N.O.C.   **8017(1)**

This classification applies to retail stores engaged in the sale of items not more specifically described by another store classification, including but not limited to appliances, artwork, baked goods, cellular telephones, cosmetics or beauty supplies, prescription and non-prescription pharmaceuticals, party supplies, craft supplies, disposable medical supplies, mattresses and box springs, domestic pets, firearms, games or gaming devices, home electronics, musical instruments, sporting goods, toys, vitamins or food supplements, cut Christmas trees and wheelchairs.

This classification also applies to self-serve laundromats, dry cleaning or laundry drop-off and pick up facilities (no cleaning on the premises), mail service stores and gaming arcades.

~~The preparation or serving of hot foods shall be separately classified as 9079(1)~~, *~~Restaurants or Taverns.~~*

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

Amend Classification 9053(3)*, Swimming Pools or Swimming Clubs* to include bar or tavern employees for consistency with other proposed changes*.*

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

SWIMMING POOLS OR SWIMMING CLUBS – including restaurant<u>, bar or tavern</u> employees,   **9053(3)**
retail store employees and receptionists

This classification applies to the operation of public swimming pools. This classification also applies to swim clubs that operate pool facilities. This classification also applies to swimming, diving, scuba diving and water safety instruction performed in swimming pools.

Competitive swim clubs or teams that do not operate pool facilities shall be classified as 9182, *Athletic Teams or Athletic Facilities – all employees other than players, umpires, referees and game officials.*

Health clubs or gyms operating facilities that provide space and exercise equipment, including but not limited to cardiovascular equipment, weight machines and free weights available for at-will use by clients for the majority of operating hours, including swimming pool operations provided in connection therewith, shall be classified as 9053(2), *Health Clubs or Gyms.*

Tennis or racquetball clubs, including swimming pool operations provided in connection therewith, shall be classified as 9053(5), *Clubs – racquet sports.*

Non-profit community health and wellness clubs shall be classified as 9067(1), *Clubs – community health and wellness.*

The operation of water parks shall be classified as 9016(1)/9180(1), *Amusement or Recreational Facilities – N.O.C.*

Water-based athletic or fitness instructional programs at locations other than swimming pools, including but not limited to surfing, scuba, kayaking, paddle boarding, and kite surfing lessons and tours on lakes, bays, rivers or oceans, shall be classified as 9180(1), *Amusement or Recreational Facilities – N.O.C. – operation or maintenance of amusement devices.*

* * * * * * *

Amend Classification 9155, *Theaters – motion picture,* to include bar operations and provide direction as to how related operations should be classified*.*

PROPOSED

THEATERS – motion picture – all employees other than employees exclusively engaged in restaurant, bar or tavern operations 9155

This classification applies to all employees engaged in the operation of "walk-in" or "drive-in" motion picture theaters, including but not limited to ushers, motion picture projection and sound equipment operators, box office and snack bar cashiers, security staff and parking lot attendants.

The operation of a concession stand or snack bar by separate concerns shall be classified as ~~9079~~9081(2), *Concessionaires.*

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

Orchestras, touring bands, casual or steady engagement music groups or event disc jockeys engaged in the provision of musical entertainment before a live audience shall be classified as 9151, *Theaters – musical entertainment.*

Employees other than performers, directors or musicians engaged in the operation of live performance theaters shall be classified as 9154, *Theaters – not motion picture.*

The payroll of employees engaged exclusively in restaurant, bar or tavern operations shall be separately classified as 9079(1), *Restaurants or Taverns*. Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages.

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

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

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

Abbreviated Classifications – Numeric Listing

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-
-

9050   Hotels/Motels/Short-Term Housing–other

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-
-

9058   Hotels/Motels/Short-Term Housing–food/beverage

-
-
-

9079(1) Restaurants/Taverns
9079(2) Concessionaires

-
-
-

9080   Restaurants–full service
9081(1) Restaurants–N.O.C.
9081(2) Concessionaires
9082   Caterers
9083   Restaurants–fast food/casual
9084   Bars/Taverns

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