WCIRB California™
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Bill Mudge
President
& Chief Executive Officer

February 28, 2022

By Email Only

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, 2022
CDI File No REG-2022-00006

Dear Commissioner Lara:

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

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

Proposed Regulatory Changes Effective September 1, 2022
Amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (USRP) contained in Section A are proposed to become effective September 1, 2022 and applied to a policy with an effective date on or after September 1, 2022. These proposed amendments include changes to 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 Section B is proposed to become effective September 1, 2022 and applied to a policy with an effective date on or after September 1, 2022. This proposed amendment is for consistency in the administration of the Plans.

Amendments to the *California Workers' Compensation Experience Rating Plan—1995* (ERP) contained in Section C are proposed to become effective September 1, 2022 and applied as of the first rating effective

date of a risk on or after September 1, 2022. These proposed amendments include a revision to limit the exclusion of COVID-19 claims to those with an accident date on or after December 1, 2019 up to August 31, 2022, 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.

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, 2022 Regulatory Filing REG-2022-00006

Submitted: February 28, 2022

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WCIRB September 1, 2022 Regulatory Filing

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Proposed Regulatory Changes Effective September 1, 2022

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, 2022 and applied to a policy with an effective date on or after September 1, 2022 (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, 2022 and applied to a policy with an effective date on or after September 1, 2022 (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, 2022 and applied as of the first rating effective date of a risk on or after September 1, 2022 (Section C).

Section A
Recommended Amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995*
Title 10, California Code of Regulations, Section 2318.6
Effective September 1, 2022

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, 2022 and applied to a policy with an effective date on or after September 1, 2022.

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, 2022.

PROPOSED

Section I – Introduction

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3. Effective Date

The provisions of this Plan are effective at 12:01 AM, September 1, ~~2021~~2022. 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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Amend Section V, *Inquiries, Complaints and Requests for Action, Reconsideration and Appeals,* Rule 3*, Complaints and Requests for Action,* to update the WCIRB's mailing address.

PROPOSED

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

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3. Complaints and Requests for Action

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

WCIRB
~~1221 Broadway, Suite 900~~1901 Harrison Street, 17th Floor
Oakland, CA 94612
Attention: Complaints and Reconsideration
Fax 415.371.5204
customerservice@wcirb.com

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

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Part 2 — Policy Reporting Requirements

Amend Part 2, *Policy Reporting Requirements*, Section III, *Reporting Requirements*, Rule 1, *Header Record (Record 01)*, Subrule a, *Legal Nature of Insured Code,* for consistency with the Workers Compensation Insurance Organizations' (WCIO) Workers Compensation Policy Reporting Specifications (WCPOLS).

PROPOSED

Section III – Reporting Requirements

1. Header Record (Record 01)

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

a. Legal Nature of Insured Code

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

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

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Part 3 — Standard Classification System

Amend Part 3, *Standard Classification System*, Section III, *General Classification Procedures*, Rule 4, *Standard Exceptions*, Subrule c, *Standard Exception Classification Procedures,* for consistency with previously approved changes.

PROPOSED

Section III – General Classification Procedures

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4. Standard Exceptions

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c. Standard Exception Classification Procedures

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(2) Where a classification phraseology specifically includes Clerical Office Employees, Clerical Telecommuter Employees or Outside Salespersons~~, or both~~, such employees shall be assigned to that classification regardless of whether their work is conducted at the same or at a separate location.

A list of classifications that include Clerical Office Employees, Clerical Telecommuter Employees or Outside Salespersons~~, or both,~~ can be found in Appendix IV.

Example

An employer operates as a physicians' practice at 1534 Elm Street, employing doctors, nurses and receptionists. All operations at this location are assignable to Classification 8834, *Physicians' Practices and Outpatient Clinics – all employees – including Clerical Office Employees and Clerical Telecommuter Employees*. At a separate location, 3415 Oak Street, the employer maintains a clerical office staff who conduct all of the billing and scheduling in support of the Elm Street operations. Since the Oak Street operations support the employer's Elm Street medical office (assigned to Classification 8834), the operations at the separate Oak Street location are also assignable to Classification 8834.

(3) When an employer's clerical office staff meet the definition of Clerical Office Employees, are engaged in operations in connection with other operations performed by the employer and such other operations are assigned to two or more classifications, one or more of which includes Clerical Office Employees and one or more of which does not include Clerical Office Employees, the payroll of the clerical office staff shall be assigned in accordance with the following:

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(d) The procedure~~s~~ stated above for classifying an employer's clerical office staff shall also apply when classifying an employer's clerical telecommuter staff, as well as its outside salespersons ~~staff~~ (see example below).

Example

At location 1, an employer operates an outpatient clinic assigned to Classification 8834, *Physicians' Practices and Outpatient Clinics – all employees – including Clerical Office Employees and Clerical Telecommuter Employees*. At location 2, the same employer operates a convalescent nursing facility – assigned to Classification 8829(2), *Convalescent Nursing Facilities – including supervisors and receptionists*. In an area that is separate from all other work-places, the employer maintains clerical and administrative office staff who work exclusively at the office to conduct payroll and billing activities in support of both the outpatient clinic and the convalescent nursing facility. Under Scenario A (below), the convalescent nursing facility assigned to Classification 8829 (which does not specifically include Clerical Office Employees/Clerical Telecommuter Employees) generates more payroll than the outpatient clinic and, therefore, the clerical office staff working in support of both operations are assignable to Classification 8810. Under Scenario B, since the outpatient clinic generates more payroll than the convalescent nursing facility, the clerical office staff working in support of both operations are assignable to Classification 8834. In both scenarios, regardless of which operation generates more payroll, the clerical office staff working exclusively in support of the convalescent nursing facility are assignable to Classification 8810, and the clerical office staff working exclusively in support of the outpatient clinic are assignable to Classification 8834.

Scenario	Location 1: Outpatient Clinic Payroll	Location 2: Convalescent Nursing Facility Payroll	Clerical Employees Working in Support of Both the Outpatient Clinic and the Convalescent Nursing Facility
A	$200,000	$655,000	8810, *Clerical Office Employees*
B	$750,000	$655,000	8834, *Physicians' Practices and Outpatient Clinics – all employees – including Clerical Office Employees and Clerical Telecommuter Employees*

Example

An employer operates an automobile and truck parts store, assignable to Classification 8046, *Stores – automobile or truck parts or accessories – wholesale or retail – including ~~Inside Salespersons or~~ Outside Salespersons.* This employer also maintains a department for the repair of automobiles or trucks on a fee basis, and employees engaged in these operations are assignable to Classification 8389, *Automobile or Truck Repair Facilities.* The employer maintains outside sales staff to conduct marketing and outside sales operations in support of the automobile and truck parts store and promote the service and repair operations. Under Scenario C (below), the vehicle repair operations assigned to Classification 8389 (which do not specifically include Outside Salespersons) generate more payroll than the auto parts store operations assigned to Classification 8046 and, therefore, the outside sales staff working in support of both operations are assignable to Classification 8742. Under Scenario D, since the auto parts store operations generate more payroll than the vehicle repair operations, the outside sales staff working in support of both operations are assignable to Classification 8046. In both scenarios, regardless of which operation generates more payroll, outside sales staff working exclusively in support of the repair operations are assignable to Classification 8742, and outside sales staff working exclusively in support of the auto parts store operations are assignable to Classification 8046.

Scenario	Auto Parts Store Payroll	Vehicle Repair Payroll	Assigned Classification for Outside Salespersons Working in Support of Both the Auto Parts Store and Vehicle Repair
C	$200,000	$655,000	8742, *Salespersons – Outside*
D	$750,000	$655,000	8046, *Stores – automobile or truck parts or accessories – wholesale or retail – including ~~Inside Salespersons or~~ Outside Salespersons*

* * * * * * *

Amend Section III, Rule 5, *General Inclusions*, Subrule k, and Rule 6, *General Exclusions,* Subrule g, for consistency with previously approved changes, and eliminate Rule 7, *Coronavirus Disease 2019 (COVID-19)* as the rule is no longer necessary.

PROPOSED

Section III – General Classification Procedures

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5. General Inclusions

The operations listed below are included in all classifications other than Standard Exception classifications. Except as provided in Section VII, *Standard Classifications*, general inclusions shall not be separately classified, all other provisions contained herein notwithstanding. Any operation described by a general inclusion shall nevertheless be subject to division of payroll if conducted as a separate and distinct enterprise and having no relation to the operations described by any other classification.

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k. Unmanned Aircraft System (aerial drone) operation – aircraft system and payload total combined weight of less than 55 pounds – all members of the operating crew. Operations performed in support of the employer's Construction or Erection operations shall be classified in accordance with Part 3, Section IV, Rule 2, *Construction or Erection Work*. Operating crew members working remotely from a~~n~~ home or office location with no exposure outside of the clerical office shall be classified as 8810, *Clerical Office Employees*, or 8871, *Clerical Telecommuter Employees,* subject to the Standard Exceptions rule.

6. General Exclusions

Subject to division of payroll rules, the following operations are excluded from all classifications, including Standard Exceptions, unless specifically included in the language of the classification. Operations described by general exclusions shall require division of payroll, notwithstanding that the classification wording may include the term *all* as in such phrases as *all employees, all operations*, etc.

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g. Unmanned Aircraft System (aerial drone) operation – aircraft system and payload total combined weight of 55 pounds or heavier – all members of the operating crew. Operating crew members working remotely from a~~n~~ home or office location with no exposure outside of the clerical office shall be classified as 8810, *Clerical Office Employees*, or 8871, *Clerical Telecommuter Employees,* subject to the Standard Exceptions rule.

~~**7. Coronavirus Disease 2019 (COVID-19)**~~

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

~~A single employee's payroll may be divided between Classification 8810 and another classification only once during this time period. Once the employee's duties are no longer exclusively clerical in nature, Classification 8810 shall not be assigned.~~

~~b. Effective as of the date of a California statewide stay-at-home order and concluding thirty (30) days after the order is lifted, payments made to an employee, including but not limited to sick or family leave payments, while the employee is performing no duties of any kind in service of the employer shall be excluded from remuneration; however, the excluded amounts shall be no greater than the employee's regular rate of pay.~~

~~c. Employers must maintain records that document the change in duties and that segregate such payments during the timeframes specified above.~~

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Amend Section IV, *Special Industry Classification Procedures*, to (1) revise Rule 2, *Construction or Erection Work*, and Rule 8, *Labor Contractors*, for clarity and consistency with previously approved changes and (2) eliminate Rule 5, *Mining,* as these procedures are no longer necessary because the rules specific to mining are either no longer relevant or are redundant with general rules contained in the USRP.

PROPOSED

Section IV – Special Industry Classification Procedures

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2. Construction or Erection Work

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When an employer retains one or more employees as members of a crew that operates Unmanned Aircraft Systems (aerial drones) with an aircraft system and payload total combined weight of less than 55 pounds in connection with its construction or erection operations, such members of the Unmanned Aircraft System (aerial drone) operating crew shall be classified as 8720(4), *Unmanned Aircraft System Operation,* provided they are engaged exclusively in such operations, or are engaged in such work for any

portion of their time and devote the balance of their time to clerical office duties or outside sales. Employees who are members of an Unmanned Aircraft System (aerial drone) operating crew and also perform or supervise construction or erection operations shall be classified based on the construction or erection operations they supervise or perform. Operating crew members working remotely from a~~n~~ home or office location with no exposure outside of the clerical office shall be classified as 8810, *Clerical Office Employees*, or 8871, *Clerical Telecommuter Employees*, subject to the Standard Exceptions rule.

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~~**5. Mining**~~

~~a. Payroll Basis~~

~~No reduction in payroll shall be made on account of powder, explosives, detonator, blacksmithing tools, care of lamps or other materials or services furnished by the operators. Where employees work on the basis of a share in the future profits, their earnings must be included upon a definite agreed wage basis, which wage basis in no event shall be less than $12.00 per shift of eight (8) hours per employee. Where the actual remuneration is less than $12.00 per shift of eight (8) hours per employee, a wage of not less than $12.00 per shift of eight (8) hours per employee must be used.~~

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

~~b. Standard Exceptions~~

~~Draftspersons engaged exclusively within the office of such work and Clerical Office Employees engaged exclusively in keeping the books and records shall be treated as Standard Exceptions, and their payroll shall be assigned to Classification 8810, *Clerical Office Employees*.~~

~~c. Definition of "Surface Employees" as used in Classification 1124, *Mining – underground – surface employees*~~

~~Only those employees of underground mines whose work is exclusively on the surface shall be assigned to Classification 1124. These employees include, but are not limited to, hoist engineers, top persons, blacksmiths, compressor persons, and employees engaged in land clearing and the construction and maintenance of all buildings, roads, ditches and flumes.~~

~~d. Shops~~

~~Machine shop, blacksmith shop, sawmill or mine car repair shop shall be assigned to Classification 1122, *Mining – surface*, or Classification 1124, *Mining – underground – surface employees*, depending upon the type of mine.~~

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8. Labor Contractors

The classification of workers provided to a client under any type of employee leasing arrangement (temporary or otherwise) shall be determined as though the workers are employees of the client. The limitations and conditions of the classification(s) so assigned and all Standard Classification System rules pertaining thereto shall be applicable.

Clerical office staff retained by the labor contractor to conduct its ~~internal office~~own clerical functions shall be assigned to Classification 8810, *Clerical Office Employees*, or 8871, *Clerical Telecommuter Employees,* subject to the Standard Exceptions rule, notwithstanding that temporary or leased workers are

assigned to classifications that specifically include Clerical Office Employees or Clerical Telecommuter Employees.

Examples

A labor contractor provides a shipping clerk to a client that operates a woodworking shop that produces furniture and cabinets. The woodworking shop operations are assigned to Classifications 2883, *Furniture Mfg. – wood*, and 2812, *Cabinet Mfg. – wood*. The shipping clerk works exclusively in the cabinet department (2812) preparing cabinets for shipment. The shipping clerk is assigned to Classification 2812.

A labor contractor staffs an administrative office for a client operating a hospital. The hospital operations are assigned to Classification 9043, *Hospitals – all employees – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons*. Normally, an administrative office would be assigned to Classification 8810, *Clerical Office Employees*; however, the phraseology of Classification 9043 includes Clerical Office Employees. Therefore, the administrative office staff provided to the hospital is assigned to Classification 9043.

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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 2021.

PROPOSED

Section V – Payroll – Remuneration

1. Payroll – Remuneration

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j. Executive Officers

The entire remuneration earned by each executive officer during the policy period shall be used as the payroll, subject to a minimum remuneration of $~~55,900~~57,200 per annum and a maximum remuneration of $~~144,300~~149,500 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 $~~55,900~~57,200 per annum and a maximum remuneration of $~~144,300~~149,500 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 $~~55,900~~57,200 per annum and a maximum remuneration of $~~144,300~~149,500 per annum for such person.

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m. Members of a Limited Liability Company

If the policy covers one or more members as employee(s) during the policy period, the entire remuneration earned by such member(s) during such coverage (including the annual amount of wages, salary, emoluments or profits of each such member) shall be included in the payroll, subject to a minimum remuneration of $~~55,900~~57,200 per annum and a maximum remuneration of $~~144,300~~149,500 per annum for each member so included. This provision also applies to managers of a limited liability company when the limited liability company is manager-managed.

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Examples – for subrules j, k, l and m

A person joined a partnership as a partner effective week 27 of a 52-week policy period. The person did not work as an employee prior to becoming partner. The partner drew only $400 per week as partner and no other earnings were distributed to the partner. ($400 x 26, or $10,400, was drawn during the policy period.) The prorated weekly minimum payroll for partners based upon Subrule k, above, is more than $10,400 ($~~55,900~~57,200 ÷ 52 x 26 = $~~27,950~~28,600). The reportable payroll for this partner must therefore be increased by $~~17,550~~18,200 to equal the prorated minimum remuneration for this person's 26 weeks as partner ($10,400 + $~~17,550~~18,200 = $~~27,950~~28,600).

An employee is promoted to an executive officer position effective week 40 during a 52-week policy period. The individual was paid an annual salary of $150,000 for the policy period. Payroll for weeks 1 through 39 is $112,500. The earnings for the 13-week period as executive officer are reduced to the prorated executive officer maximum remuneration based upon Subrule j above ($~~144,300~~149,500 ÷ 52 x 13 = $~~36,075~~37,375). The total reportable payroll for this individual is $112,500 + $~~36,075~~37,375 = $~~148,575~~149,875.

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Amend Section VI, *Administration of Classification System,* Rule 1*, Inspection of Employer's Premises,* to update the WCIRB's mailing address.

PROPOSED

Section VI – Administration of Classification System

9. Inspection of Employer's Premises

a. The WCIRB has authority to inspect the premises of any employer for classification assignment purposes.

b. The WCIRB shall be responsible for conducting a comprehensive inspection program to ensure that insurers use the proper classifications in reporting payroll and losses.

c. Questions concerning the WCIRB's inspection program may be directed to:

WCIRB Customer Service
~~1221 Broadway, Suite 900~~1901 Harrison Street, 17th Floor
Oakland, CA 94612
888.229.2472 (CAWCIRB)
Fax 415.778.7272
customerservice@wcirb.com

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Amend Section VII, *Standard Classifications*, Rule 1, *Classification Section,* subrule a, *Industry Groups*, for consistency with other industry group naming conventions and to eliminate Mining from the list of industry groups as it is no longer necessary with the elimination of Classifications 1123 and 1124, resulting in some mining operations falling outside of this industry grouping, and leaving only two mining classifications remaining.

PROPOSED

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

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(3) Electronics ~~Industry~~

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~~(8) Mining~~

(~~9~~8) Municipal, State or Other Public Agencies

(~~10~~9) Petroleum Industry

(~~11~~10) Plastic Products Manufacturing

(~~12~~11) Printing, Publishing and Duplicating

(~~13~~12) Property Management/Operation

(~~14~~13) Recycling and Refuse Management

(~~15~~14) Sign Industry

(~~16~~15) Stores

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

Amend Classification 3805(1), *Aircraft Engine Mfg. or Rebuilding,* to clarify the intended application and provide direction as to how related operations should be classified.

PROPOSED

AIRCRAFT ENGINE MFG. OR REBUILDING **3805(1)**

This classification applies to manufacturing or rebuilding aircraft engines when such operations are not performed in connection with aircraft manufacturing.

~~Employers that remove or install engines or otherwise work~~The repair, rebuilding or modification of aircraft engines, when performed directly on the aircraft or in connection with the removal and reinstallation of engines, components or accessories by the same employer shall be classified as 7428(3), *Aircraft Remanufacture, Conversion, Modification and Repair Companies.*

The manufacture or repair of machined aircraft components ~~and~~or accessories (not aircraft engines) by employers approved by the Federal Aviation Administration, when such operations are not performed directly on the aircraft or in connection with the removal and reinstallation of engines, components or accessories by the same employer, shall be classified as 3831, *Machine Shops – aircraft components~~, in accordance with the provisions of the Multiple Enterprises rule~~*.

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Amend Classification 7410, *Aircraft Operation – agricultural – dusting, spraying or seeding – not members of the flying crew*, which is part of the Aircraft Operation Industry Group, for consistency with previously approved changes.

PROPOSED

AIRCRAFT OPERATION

AIRCRAFT OPERATION – agricultural – dusting, spraying or seeding – not members of the flying crew **7410**

This classification applies to the ground operations of employers engaged in the aerial application of materials, including but not limited to pesticides, insecticides, fungicides, fertilizers, herbicides and seeds onto farmlands. This classification also includes the ground operations of employers engaged in the aerial application of insecticides for mosquito control purposes. Ground operations include but are not limited to mixing and loading materials onto the aircraft, directing pilots during application of materials and aircraft fueling, service and repair.

This classification also applies to the operating crew of Unmanned Aircraft Systems (aerial drones) with an aircraft system and payload total combined weight of 55 pounds or heavier used for agricultural operations, including but not limited to dusting, spraying and seeding, in accordance with the General Exclusions rule. See Section III, Rule 6, *General Exclusions*.

The operating crew of Unmanned Aircraft Systems (aerial drones) with a total combined weight of 55 pounds or heavier used for other than agricultural operations shall be separately classified as 7428(1), *Aircraft Operation – other than agricultural or scheduled air carriers – not members of the flying crew*, in accordance with the General Exclusions rule. See Section III, Rule 6, *General Exclusions*.

The operating crew of Unmanned Aircraft Systems (aerial drones) with a total combined weight of less than 55 pounds shall be classified in accordance with Section III, Rule 5, *General Inclusions.*

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

The repair of Unmanned Aircraft Systems (aerial drones) with a total combined weight of 55 pounds or heavier on a fee basis, or repair work performed by the manufacturer away from shop shall be classified as 7428(3), *Aircraft Remanufacture, Conversion, Modification and Repair Companies*.

Unmanned Aircraft Systems (aerial drones) operating crew members working remotely from a~~n~~ home or office location with no exposure outside of the clerical office 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*.

Also refer to companion Classification 7409, *Aircraft Operation – agricultural – dusting, spraying or seeding – members of flying crew.*

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Amend Classification 7428(1), *Aircraft Operation – other than agricultural or scheduled air carriers – not members of the flying crew*, which is part of the Aircraft Operation Industry Group, for consistency with previously approved changes.

PROPOSED

AIRCRAFT OPERATION

AIRCRAFT OPERATION – other than agricultural or scheduled air carriers – not members of the flying crew – including gate and ticket counter personnel at airports – N.O.C. **7428(1)**

This classification applies to the ground operations of employers engaged in aircraft operations not more specifically described by another *Aircraft Operation* Industry Group classification, including but not limited to charter passenger or cargo air transport; air ambulance services; air freight services (nonscheduled); aerial firefighting; aerial exhibitions; aerial patrol; aerial advertising, skywriting, sightseeing or survey work; aerial log lifting and transport; and aerial news reporting. Ground operations include but are not limited to loading or unloading baggage or freight; assisting passengers with boarding or disembarking the aircraft; assisting passengers with ticket information or checking baggage; and aircraft fueling, service or repair.

This classification also applies to the operating crew of Unmanned Aircraft Systems (aerial drones) with an aircraft system and payload total combined weight of 55 pounds or heavier used for other than agricultural operations, in accordance with the General Exclusions rule. See Section III, Rule 6, *General Exclusions*.

The operating crew of Unmanned Aircraft Systems (aerial drones) with a total combined weight of 55 pounds or heavier used for agricultural operations, including but not limited to dusting, spraying or seeding, shall be separately classified as 7410, *Aircraft Operation – agricultural – dusting, spraying or seeding – not members of the flying crew,* in accordance with the General Exclusions rule. See Section III, Rule 6, *General Exclusions.*

The operating crew of Unmanned Aircraft Systems (aerial drones) with a total combined weight of less than 55 pounds shall be classified in accordance with Section III, Rule 5, *General Inclusions.*

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

The repair of Unmanned Aircraft Systems (aerial drones) with a total combined weight of 55 pounds or heavier on a fee basis, or repair work performed by the manufacturer away from shop shall be classified as 7428(3), *Aircraft Remanufacture, Conversion, Modification and Repair Companies*.

Unmanned Aircraft Systems (aerial drones) operating crew members working remotely from a~~n~~ home or office location with no exposure outside of the clerical office 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*.

Instructors who are not members of the flying crew shall be separately classified as 8868, *Colleges or Schools – private – not automobile schools – professors, teachers or academic professional employees*, and ground photographic laboratory employees shall be separately classified as 4361(1), *Photographers*.

Also refer to companion Classification 7424(1), *Aircraft Operation – other than agricultural or scheduled air carriers – members of the flying crew.*

* * * * * * *

Amend Classification 3830(1), *Aircraft or Spacecraft Mfg.*, to provide direction as to how related operations should be classified.

PROPOSED

AIRCRAFT OR SPACECRAFT MFG. – including foundry operations **3830(1)**

This classification applies to the manufacture of aircraft, including but not limited to fixed wing airplanes and helicopters. This classification also applies to the manufacture of aerospace products, including but not limited to missiles, rockets and other spacecraft. This classification also applies to the manufacture of light sport aircraft ~~and~~or hang gliders.

This classification includes foundry operations performed in connection with the aircraft or spacecraft manufacturing operations.

All members of the flying crew for aircraft operations, including but not limited to test flight operations performed by the manufacturer shall be classified in accordance with Section III, Rule 6, *General Exclusions*.

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

The manufacture of Unmanned Aircraft Systems (aerial drones) with a total combined weight of less than 55 pounds shall be classified as 3681(1), *Instrument Mfg. – electronic.*

The manufacture of communication satellites shall be classified as 3681(3), *Telecommunications Equipment Mfg.*

Aircraft engine manufacturing or rebuilding not in connection with aircraft manufacturing by the same employer shall be classified as 3805(1), *Aircraft Engine Mfg. or Rebuilding*.

~~The~~Employers that are approved by the Federal Aviation Administration and manufacture or repair ~~of~~ machined aircraft components ~~performed by employers that are approved by the Federal Aviation Administration, when such operations are not performed directly on the aircraft or in connection with components that are removed from and later reinstalled on the aircraft,~~or accessories (not aircraft engines) shall be classified as 3831, *Machine Shops – aircraft components*, provided the employer does not perform such operations directly on the aircraft or remove and reinstall the components or accessories.

The repair, ~~and~~ rebuilding or modification of aircraft components ~~and parts~~or accessories, including aircraft engines, when ~~such operations are~~ performed directly on the aircraft or in connection with the removal and reinstallation of components ~~that are removed from and later reinstalled on the aircraft~~or accessories by the same employer~~,~~ shall be classified as 7428(3), *Aircraft Remanufacture, Conversion, Modification and Repair Companies.*

Aircraft operation, demonstration or flight testing shall be separately classified.

* * * * * * *

Amend Classification 7428(3), *Aircraft Remanufacture, Conversion, Modification and Repair Companies*, to clarify the intended application and provide direction as to how related operations should be classified.

PROPOSED

AIRCRAFT REMANUFACTURE, CONVERSION, MODIFICATION AND REPAIR COMPANIES – not engaged in the original manufacturing of aircraft **7428(3)**

This classification applies to the repair, ~~and~~ rebuilding or modification of aircraft. This classification includes the manufacture or repair of machined aircraft components ~~and parts~~, accessories or engines when ~~such operations are~~ performed directly on the aircraft or in connection with the removal and reinstallation of engines, components ~~that are removed from and later reinstalled on the aircraft~~or accessories by the same employer. This classification also includes but is not limited to aircraft cleaning, ~~and~~ detailing and ~~aircraft~~ fueling on a fee basis.

Employers that are approved by the Federal Aviation Administration and ~~engage in the~~ manufacture or repair ~~of~~ machined aircraft components ~~and~~or accessories (not aircraft engines) shall be classified as 3831, *Machine Shops – aircraft components*, provided the employer does not ~~remove or install parts or otherwise work directly on the aircraft~~perform such operations directly on the aircraft or remove and reinstall the components or accessories.

Aircraft engine manufacturing or rebuilding not in connection with aircraft manufacturing by the same employer shall be classified as 3805(1), *Aircraft Engine Mfg. or Rebuilding.*

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

Also refer to companion Classification 7424(1), *Aircraft Operation – other than agricultural or scheduled air carriers – members of the flying crew.*

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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.

PROPOSED

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

This classification applies to the operation of amusement or recreational facilities, including but not limited to amusement parks, 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 race-track 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 or country clubs shall be classified as 9060, *Clubs – country or golf*.

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

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

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

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

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

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

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

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

Restaurants, retail stores or hotels shall be separately classified.

* * * * * * *

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

PROPOSED

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

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

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

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

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

Employers that operate boat marinas and 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, 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 $144,300 to $149,500 per player per season to reflect wage inflation since the payroll limitation was last amended in 2021.

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 ~~$144,300~~149,500 per season. When a player works for two or more teams in the same sport during the season, the $~~144,300~~149,500 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 $144,300 to $149,500 per person to reflect wage inflation since the payroll limitation was last amended in 2021.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~$144,300~~149,500 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 the cross-reference for Classification 3681(4), *Audio/Video Electronic Products Mfg.,* which is part of the Electronics Industry Group, for consistency with other proposed changes.

PROPOSED

AUDIO/VIDEO ELECTRONIC PRODUCTS MFG. – all other employees

See Electronics ~~Industry~~.

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Establish a new cross-reference for Classification 8874(4), *Audio/Video Electronic Products Mfg. – hardware or software design or development,* which is part of the Electronics Industry Group, for consistency with other proposed changes.

PROPOSED

AUDIO/VIDEO ELECTRONIC PRODUCTS MFG. – hardware or software design or development

See Electronics.

* * * * * * *

Amend Classification 8803, *Auditing, Accounting or Management Consulting Services*, to increase the annual payroll limitation from $144,300 to $149,500 per person to reflect wage inflation since the payroll limitation was last amended in 2021.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~$144,300~~149,500 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 Classifications 5185/5186, *Automatic Sprinkler Installation*, to increase the hourly wage threshold from $29.00 to $32.00 per hour to reflect wage inflation since the threshold was last amended in 2020.

PROPOSED

AUTOMATIC SPRINKLER INSTALLATION – within buildings – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed $~~29~~32.00 per hour **5185**

This classification applies to the installation, service and repair of automatic fire suppression sprinkler systems that disperse water or fire suppressant powder, gas or liquid chemicals within commercial and residential buildings.

The inspection and certification of automatic sprinkler systems on a job basis shall be classified as 8720(1), *Inspection for Insurance, Safety or Valuation Purposes*, provided the employer performs no service or repair work at the same job or location. If the employer performs sprinkler system inspection and certification and also performs service or repair work at the same job or location, all operations shall be assigned to Classifications 5185/5186.

The sale and service of portable fire extinguishers shall be classified as 8018, *Stores – wholesale.*

AUTOMATIC SPRINKLER INSTALLATION – within buildings – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds $~~29~~32.00 per hour **5186**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~29~~32.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~29~~32.00 per hour shall be classified as 5185, *Automatic Sprinkler Installation*.

This classification applies to the installation, service and repair of automatic fire suppression sprinkler systems that disperse water or fire suppressant powder, gas or liquid chemicals within commercial and residential buildings.

The inspection and certification of automatic sprinkler systems on a job basis shall be classified as 8720(1), *Inspection for Insurance, Safety or Valuation Purposes*, provided the employer performs no service or repair work at the same job or location. If the employer performs sprinkler system inspection and certification and also performs service or repair work at the same job or location, all operations shall be assigned to Classifications 5185/5186.

The sale and service of portable fire extinguishers shall be classified as 8018, *Stores – wholesale.*

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Amend Classification 3828, *Automobile or Truck Parts Rebuilding,* which is part of the Automotive Industry Group, to provide direction as to how related operations should be classified.

PROPOSED

AUTOMOTIVE INDUSTRY

AUTOMOBILE OR TRUCK PARTS REBUILDING – including incidental machining **3828**

This classification applies to employers engaged in the machining and rebuilding of automobile, truck or motorcycle parts. The operations include but are not limited to engine rebuilding, cylinder reboring, valve grinding, turning down brake drums or rotors, rebabbitting, carburetor ~~and~~or alternator rebuilding, and fuel ~~and~~or water pump rebuilding. This classification does not apply to employers that remove or install parts or otherwise perform repair work directly upon automobiles, trucks or motorcycles on a fee basis. Automobile or truck service or repair facilities shall be assigned to the applicable *Automotive* Industry Group classification.

This classification does not apply to automobile or truck parts machining and rebuilding operations that are performed in connection with the service or repair of automobiles or trucks by the employer; such operations shall be assigned to the applicable *Automotive* Industry Group classification.

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

Payroll of a parts department, when more than 50% of the parts are sold commercially and are not machined or rebuilt by the employer nor used in the employer's machining or rebuilding operations, shall be separately classified as 8046, *Stores – automobile or truck parts or accessories*.

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

The manufacture of automobile parts shall be classified as 3840, *Automobile, Truck or Motorcycle Parts Mfg.*

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Amend Classification 8388, *Rubber Tire Dealers,* which is part of the Automotive Industry Group, to clarify the intended application and provide direction as to how related operations should be classified.

PROPOSED

AUTOMOTIVE INDUSTRY

RUBBER TIRE DEALERS ~~– wholesale or retail, or combined wholesale and retail~~ – including ~~inside salespersons,~~ estimators, service writers, customer service representatives ~~and~~, cashiers~~; repairing and adjusting tires away from the premises;~~, and accessories and spare parts departments **8388**

This classification applies to dealers that sell rubber tires to commercial customers or the general public. This classification also applies to automobile, truck or bus service or repair facilities at which the sale of rubber tires exceeds 10% of the total gross receipts. Automobile, truck or bus service or repair facilities at which the sale of rubber tires does not exceed 10% of the total gross receipts shall be assigned to the applicable Automotive Industry Group classification.

Recapping or retreading ~~of~~used tires shall be separately classified as 4420, *Rubber Tire Recapping or Retreading*.

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Amend Classification 8808, *Banks*, to limit an employee's annual payroll to $149,500.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~$XXX,XXX~~$149,500 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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Amend Classification 4512, *Biomedical Research Laboratories,* to include Clerical Office Employees and Clerical Telecommuter Employees.

PROPOSED

BIOMEDICAL RESEARCH LABORATORIES – all employees – including ~~outside operations~~ Clerical Office Employees and Clerical Telecommuter Employees **4512**

This classification applies to biomedical research, including outside operations, in fields such as medicine, pharmacology, pathology, toxicology and microbiology. The research may be performed 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 support of, the commercial production of products or medications by the employer. Biomedical research in connection with other operations of the same employer is a General Inclusion. See Section III, Rule 5, *General Inclusions.*

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.*

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Amend Classification 8232(2), *Building Material Dealers,* to (1) include the sale of stone materials, stone slabs or fabricated stone products, and the sale of countertops, (2) provide direction to separately classify employees engaged in cashiering operations or selling, stocking, handling or delivering store merchandise when the sale of store merchandise at a single location exceeds 25% of gross receipts, (3) provide direction as to how related operations should be classified, and (4) for clarity.

PROPOSED

BUILDING MATERIAL DEALERS – commercial – including counterpersons **8232(2)**

This classification applies to the sale of building materials, including but not limited to sand, gravel, cement, drilling mud, brick, fencing wire, wallboard, doors, roofing ~~paper~~materials,

paneling, ~~decorative stone and~~ foundation piers, stone slabs and fabricated stone products. This classification also applies to the sale of countertops, including but not limited to granite, marble, limestone or other natural stone, quartz, engineered stone, laminate or solid surface countertops. This classification includes handling, stocking or delivery of building materials.

This classification also applies to the sale of used building materials, including incidental cleaning, trimming or cutting operations to prepare items for sale.

~~The operation of a store for~~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 ~~as 8010, *Stores – hardware, electrical or plumbing supplies*~~to the applicable Stores Industry Group classification; refer to Section IV, *Special Industry Classification Procedures*, Rule 6, *Stores*. Cashiers who ~~work in support of hardware, electrical or plumbing supplies~~process store merchandise sales in addition to building material sales shall also be ~~classified as 8010~~assigned to the applicable Stores Industry Group classification.

The cutting or fabrication of stone materials, stone slabs or fabricated stone products shall be separately classified as 1803, *Stone Cutting or Fabrication.*

* * * * * * *

Amend Classification 9185, *Carnivals or Circuses,* to reassign circus operations to Classifications 9154, *Theaters – not motion picture*, and 9156, *Theaters – dance, opera or theater companies.*

PROPOSED

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

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

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

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

The production of live dance, opera, dramatic, comedic, circus or other theatrical presentations before a live audience shall be assigned to companion Classifications 9156, *Theaters – dance, opera and theater companies*, or 9154, *Theaters – not motion picture – all employees other than performers and directors of performers.*

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*.

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Amend Classifications 5403/5432, *Carpentry*, to increase the hourly wage threshold from $35.00 to $39.00 per hour to reflect wage inflation since the threshold was last amended in 2020.

PROPOSED

CARPENTRY – including the installation of interior trim, doors and cabinet work in connection therewith – employees whose regular hourly wage does not equal or exceed $~~35~~39.00 per hour – N.O.C. **5403**

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

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

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

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

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

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

CARPENTRY – including the installation of interior trim, doors and cabinet work in connection therewith – employees whose regular hourly wage equals or exceeds $~~35~~39.00 per hour – N.O.C. **5432**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~35~~39.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~35~~39.00 per hour shall be classified as 5403, *Carpentry*.

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

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

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

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

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

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

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Amend Classification 8850, *Check Cashers*, for consistency with previously approved changes.

PROPOSED

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

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

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

Banks shall be classified as 8808, *Banks*.

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

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

PROPOSED

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

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

Employees assigned to this classification provide spiritual leadership, teaching, counseling, guidance ~~and~~or support for their congregations. Employees include but are not limited to clergy,

organists, choir directors ~~and~~or members, audio/video technicians, youth directors, Sunday school teachers, religious studies instructors~~ for religious studies~~, pastoral counselors, and clerical office ~~employees~~or clerical telecommuter staff.

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

Overnight camps operated by the employer shall be separately classified as 9048(1), *Camps.* The operation of child day care centers where~~by~~ 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.

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.

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Amend the cross-reference for Classification 9011(2), *Commercial and Residential Mixed-Use Building Operation – not Homeowners Associations – all other employees*, for consistency with previously approved changes.

PROPOSED

COMMERCIAL AND RESIDENTIAL MIXED-USE BUILDING OPERATION – not Homeowners Associations – all other employees – including resident employees~~ and~~, resident Clerical Office Employees and resident Clerical Telecommuter Employees

See Property Management/Operation.

* * * * * * *

Amend Classifications 5195, *Communications Cabling,* to clarify the intended application and provide direction as to how related operations should be classified.

PROPOSED

COMMUNICATIONS CABLING – within buildings – including shop, yard or storage operations 5195

This classification applies to the installation or repair of low voltage cable for voice or data transmission or the splicing of fiber optic cable or low voltage wire within buildings, utility vaults or boxes. This classification also applies to splicing fiber optic cables at ground level for other concerns on a fee basis.

Classification 5195 does not apply when the low voltage cable is installed or repaired in connection with the installation or repair of equipment or systems, including but not limited to instruments, controls, telecommunication antennas, computers or telephone systems, cable or satellite television systems, building automation or energy management control systems and sound or alarm systems by the same employer. In such cases, all operations shall be assigned to the appropriate installation classification.

The installation or repair of computer or telephone systems or equipment shall be classified as 5193, *Computer or Telephone System or Equipment Installation, Service or Repair.*

The installation or repair of television, video, audio or radio equipment shall be classified as 9516, *Television, Video, Audio or Radio Equipment Installation, Service or Repair.*

The installation or repair of security alarm, fire alarm or life safety systems shall be classified as 7605, *Security Alarm, Fire Alarm or Life Safety Systems Installation, Service or Repair.*

The installation or repair of programmable industrial controls shall be classified as 5130(1), *Programmable Industrial Controls Installation, Service or Repair.*

The installation or repair of building automation or energy management control systems shall be classified as 5130(2), *Building Automation or Energy Management Control Systems Installation, Service or Repair.*

The installation 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.*

The installation or repair of satellite or non-satellite antennas or antenna equipment for television or internet connectivity shall be classified as 9531(2), *Satellite Television or Internet Antenna Equipment Installation, Service or Repair.*

The installation or repair of underground cabling shall be classified as 6325, *Conduit Construction or Underground Wiring.*

The installation or repair of aerial cabling shall be classified as 7601, *Aerial Line Construction.*

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Amend the cross-reference for Classification 3070, *Computer Memory Disk Mfg.,* which is part of the Electronics Industry Group, for consistency with other proposed changes.

PROPOSED

COMPUTER MEMORY DISK MFG. – rigid

See Electronics ~~Industry~~.

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Amend the cross-reference for Classification 3681(2), *Computer or Computer Peripheral Equipment Mfg.,* which is part of the Electronics Industry Group, for consistency with other proposed changes.

PROPOSED

COMPUTER OR COMPUTER PERIPHERAL EQUIPMENT MFG. – all other employees

See Electronics ~~Industry~~.

* * * * * * *

Establish a new cross-reference for Classification 8874(2), *Computer or Computer Peripheral Equipment Mfg. – hardware or software design or development,* which is part of the Electronics Industry Group, for consistency with other proposed changes.

PROPOSED

COMPUTER OR COMPUTER PERIPHERAL EQUIPMENT MFG. – hardware or software design or development

See Electronics.

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Amend Classification 8859(1), *Computer Programming or Software Development,* to increase the annual payroll limitation from $144,300 to $149,500 per person to reflect wage inflation since the payroll limitation was last amended in 2021.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~$144,300~~149,500 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 Classifications 5201(2)/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*, to increase the hourly wage threshold from $28.00 to $32.00 per hour to reflect wage inflation since the threshold was last amended in 2020.

PROPOSED

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 does not equal or exceed ~~$28~~32.00 per hour **5201(2)**

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.*

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 $~~28~~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 $~~28~~32.00 per hour. The payroll of an employee whose hourly wage is not shown to equal or exceed $~~28~~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 Classifications 5201(1)/5205(1), *Concrete or Cement Work – pouring or finishing of concrete sidewalks, driveways, patios, curbs or gutters*, to increase the hourly wage threshold from $28.00 to $32.00 per hour to reflect wage inflation since the threshold was last amended in 2020.

PROPOSED

CONCRETE OR CEMENT WORK – pouring or finishing of concrete sidewalks, driveways, patios, curbs or gutters – including the making or stripping of forms – employees whose regular hourly wage does not equal or exceed $~~28~~32.00 per hour **5201(1)**

This classification applies to the pouring or finishing of concrete flatwork, including but not limited to sidewalks, driveways, patios, curbs and gutters. This classification includes the incidental installation of reinforcing steel by the employer engaged in the pouring or finishing of concrete.

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 concrete slabs, islands and driveways for gasoline service stations; the application of self-leveling cementitious polymer subflooring material; the repair of concrete flatwork using epoxy and resin materials that restore the structural integrity of the concrete; and the construction of concrete drainage gutters or concrete lined ditches for erosion control purposes.

This classification also applies to the application of plaster in swimming pools.

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.*

CONCRETE OR CEMENT WORK – pouring or finishing of concrete sidewalks, driveways, patios, curbs or gutters – including the making or stripping of forms – employees whose regular hourly wage equals or exceeds $~~28~~32.00 per hour **5205(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 $~~28~~32.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~28~~32.00 per hour shall be classified as 5201(1), *Concrete or Cement Work*.

This classification applies to the pouring or finishing of concrete flatwork, including but not limited to sidewalks, driveways, patios, curbs and gutters. This classification includes the incidental installation of reinforcing steel by the employer engaged in the pouring or finishing of concrete.

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 concrete slabs, islands and driveways for gasoline service stations; the application of self-leveling cementitious polymer subflooring material; the repair of concrete flatwork using epoxy and resin materials that restore the structural integrity of the concrete; and the construction of concrete drainage gutters or concrete lined ditches for erosion control purposes.

This classification also applies to the application of plaster in swimming pools.

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 6325, *Conduit Construction or Underground Wiring,* to clarify the intended application and provide direction as to how related operations should be classified.

PROPOSED

CONDUIT CONSTRUCTION OR UNDERGROUND WIRING – including tunneling at street crossings **6325**

This classification applies to the construction or repair of conduit for underground electric power cables or wires, or for low voltage or fiber optic networks for telephone, television, communication, data, fire alarm or similar networks. This classification also applies to the installation or repair of underground cabling within existing conduit, the installation or repair of underground cabling without conduit or the splicing of underground cabling. This classification also applies to the installation or repair of street lighting systems, traffic signal systems or commercial parking lot lighting systems. This classification includes excavation operations performed by the same employer in support of its conduit construction, repair or underground wiring operations.

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

~~Splicing fiber optic cables at ground level for other concerns on a fee basis shall be classified as 5195, *Communications Cabling.*~~

Aerial line construction or repair for telephone, television, communication, data, fire alarm or similar low voltage or fiber optic networks shall be separately classified as 7601, *Aerial Line Construction.*

Aerial electric power line construction or repair shall be separately classified as 7538, *Electric Power Line Construction.*

Splicing fiber optic cables at ground level for other concerns on a fee basis shall be classified as 5195, *Communications Cabling.*

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Amend Classification 0401, *Cotton Gin Operation – during both active and dormant seasons,* for consistency with other proposed changes.

PROPOSED

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

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

The cultivation and harvesting of cotton shall be separately classified as 0171, *Field Crops*.

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

Cotton batting manufacturing shall be classified as 2222, *Spinning, Weaving or Fiber Processing.*

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

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Amend Classification 8801, *Credit Unions*, to limit an employee's annual payroll to $149,500.

PROPOSED

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

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

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

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

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

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

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

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

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Amend Classification 6011, *Dam Construction*, for consistency with other proposed changes.

PROPOSED

DAM CONSTRUCTION – all operations – including dam repair, alteration, seismic retrofitting and demolition **6011**

This classification applies to the construction ~~and~~or repair of dams, including but not limited to concrete ~~and~~or earth filled dams.

This classification includes the construction of access roads in connection with dam construction.

Tunneling shall be separately classified as 6251, *Tunneling or Underground Mining*.

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Amend Classification 4692, *Dental Laboratories*, for consistency with other proposed changes.

PROPOSED

DENTAL LABORATORIES – including foundry or casting operations **4692**

This classification applies to the manufacture of dental appliances or devices, including but not limited to crowns, dentures, inlays, bridges, braces and retainers in accordance with orders placed by dentists or orthodontists for individual patients.

~~Dentists, orthodontists and d~~Dental ~~surgeons~~, orthodontia, periodontal and oral surgery practices shall be separately classified as 8839, ~~*Dentists and*~~ *Dental* ~~*Surgeons*~~*or Orthodontia Practices*.

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Amend the cross-reference for Classification 8839, *Dentists and Dental Surgeons*, for consistency with other proposed changes.

PROPOSED

~~DENTISTS AND~~ DENTAL ~~SURGEONS~~OR ORTHODONTIA PRACTICES – including Clerical Office Employees and Clerical Telecommuter Employees

See Health and Human Services.

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Amend Classification 7721(1), *Detective or Private Investigative Agencies,* to provide direction as to how related operations should be classified.

PROPOSED

DETECTIVE OR PRIVATE INVESTIGATIVE AGENCIES **7721(1)**

This classification applies to private investigators or detectives who are retained by clients to conduct investigations of matters, including but not limited to individuals' backgrounds, personal ~~and~~or business disputes, theft, embezzlement and fraud. These operations involve surveillance of persons without their knowledge.

This classification also applies to ~~employers engaged on a contract basis in~~ asset repossession or airport baggage inspection on a contract basis.

Insurance claims investigation shall be separately classified as 8720(1), *Inspection for Insurance, Safety or Valuation Purposes.*

Employees who solely conduct investigations by researching documents ~~and~~or conducting interviews at locations away from the employer's premises shall be classified as 8742, *Salespersons – Outside*, subject to the Standard Exceptions rule. See Part 3, Section III, Rule 4, *Standard Exceptions.*

~~Insurance claims investigation shall be classified as 8720(1), *Inspection for Insurance, Safety or Valuation Purposes.*~~

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Amend Classification 2589(2), *Dry Cleaning – N.O.C.,* to clarify the intended application and provide direction as to how related operations should be classified.

PROPOSED

DRY CLEANING – ~~N.O.C.~~commercial – including repairing or pressing, and cash and carry departments on plant premises **2589(2)**

This classification applies to locations at which 50% or more of gross receipts are derived from the dry cleaning of garments, linens or other household items that are owned by commercial customers rather than the general public.

Locations at which more than 50% of gross receipts are derived from the dry cleaning or laundering of garments, linens or other household items that are owned by the general public shall be classified as 2589(1), *Dry Cleaning or Laundry.*

Commercial laundry operations, including the rental and laundering of clothing, towels, linens, diapers ~~and~~or similar items shall be classified as 2585(1), *Laundries.*

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Amend Classification 2589(1), *Dry Cleaning or Laundry*, to clarify the intended application and provide direction as to how related operations should be classified.

PROPOSED

DRY CLEANING OR LAUNDRY – retail – including alterations, repairing or pressing, and cash and carry departments on premises **2589(1)**

This classification applies to locations at which more than 50% of gross receipts are derived from the dry cleaning or laundering of garments, linens ~~and~~or other household items that are owned by the general public. This classification also applies to self-service laundries that retain attendants to perform ~~"fluff~~wash and fold~~"~~ activities.

Locations at which 50% or more of gross receipts are derived from the dry cleaning of garments, linens or other household items that are owned by commercial customers rather than the general public shall be classified as 2589(2), *Dry Cleaning – commercial.*

Self-service laundries that do not retain attendants to perform ~~"fluff~~wash and fold~~"~~ activities shall be classified 8017(1), *Stores – retail*.

Cash and carry facilities, situated away from the dry cleaning or laundry location, that solely engage in the receipt and distribution of items to be cleaned shall be classified as 8017(1), *Stores – retail.*

~~Diaper service companies and uniform and linen rental or service companies~~Commercial laundry operations, including but not limited to the washing and pressing of fabric items, clothing, uniforms, draperies, diapers or linens for commercial customers on a fee basis or the rental and laundering of towels, linens, diapers or similar items shall be classified as 2585(1), *Laundries*.

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Amend Classification 2585(2), *Dyeing*, to clarify the intended application and provide direction as to how related operations should be classified.

PROPOSED

DYEING – including yarn or thread dyeing or finishing – no yarn or thread manufacturing **2585(2)**

This classification ~~shall not be used for division of payroll in connection with any other classification (other than the Standard Exceptions or General Exclusions) unless the operations described by Classification 2585(2) constitute a separate and distinct enterprise having no connection with the operations covered by any other applicable classification~~applies to dyeing finished garments or other finished fabric products or dyeing or finishing yarn or thread. This classification also applies to stone washing, bleaching, sanding or dyeing clothing when performed for other concerns on a fee basis and not in connection with clothing manufacturing operations by the same employer.

Dyeing ~~of textile~~, bleaching, mercerizing or finishing fabric~~s~~ raw materials, not finished garments or other finished fabric products, shall be classified as 2413, *Textiles.*

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Amend the cross-reference for Classification 3643(2), *Electric Control Panel or Switchgear Mfg.,* which is part of the Electronics Industry Group, for consistency with other proposed changes.

PROPOSED

ELECTRIC CONTROL PANEL OR SWITCHGEAR MFG.

See Electronics ~~Industry~~.

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Amend the cross-reference for Classification 3643(1), *Electric Power or Transmission Equipment Mfg.,* which is part of the Electronics Industry Group, for consistency with other proposed changes.

PROPOSED

ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG.

See Electronics ~~Industry~~.

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Amend the cross-reference for Classification 3179, *Electrical Apparatus Mfg.,* which is part of the Electronics Industry Group, for consistency with other proposed changes.

PROPOSED

ELECTRICAL APPARATUS MFG.

See Electronics ~~Industry~~.

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Amend the cross-reference for Classification 3568, *Electrical Connector Mfg.,* which is part of the Electronics Industry Group, for consistency with other proposed changes.

PROPOSED

ELECTRICAL CONNECTOR MFG.

See Electronics ~~Industry~~.

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Amend the cross-reference for Classification 3651, *Electrical Wire Harness Mfg.,* which is part of the Electronics Industry Group, for consistency with other proposed changes.

PROPOSED

ELECTRICAL WIRE HARNESS MFG.

See Electronics ~~Industry~~.

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Amend Classifications 5190/5140, *Electrical Wiring,* to clarify the intended application, provide direction as to how related operations should be classified and increase the hourly wage threshold from $32.00 to $34.00 per hour to reflect wage inflation since the threshold was last amended in 2018.

PROPOSED

ELECTRICAL WIRING – within buildings – including installation or repair of electrical fixtures ~~or appliances~~ – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed $~~32~~34.00 per hour **5190**

This classification applies to the installation or repair of electrical wiring, circuit breaker panels, switches, outlets, lighting fixtures or related electrical wiring system components within buildings. This classification includes the installation and connection of electrical appliances when performed in connection with electrical wiring. This classification also applies to the installation of lighting fixtures onto exterior building surfaces or the maintenance of interior or exterior lighting.

The installation or repair of photovoltaic solar panels, electrical machinery or auxiliary apparatus shall be separately classified as 3724(2), *Electrical Machinery or Auxiliary Apparatus*.

The installation or repair of aerial electric power lines shall be classified as 7538, *Electric Power Line Construction.*

The installation or repair of electrical wiring underground, including trenching and the placement of conduit, shall be classified as 6325, *Conduit Construction or Underground Wiring.*

The installation or repair of exterior pole mounted lighting, including but not limited to street lights and traffic signals, shall be classified as 6325, *Conduit Construction or Underground Wiring.*

The installation or repair of low voltage communications cabling within buildings for voice or data transmission shall be classified as 5195, *Communications Cabling.*

ELECTRICAL WIRING – within buildings – including installation or repair of electrical fixtures ~~or appliances~~ – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds $~~32~~34.00 per hour **5140**

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~~34.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~32~~34.00 per hour shall be classified as 5190, *Electrical Wiring*.

This classification applies to the installation or repair of electrical wiring, circuit breaker panels, switches, outlets, lighting fixtures or related electrical wiring system components within buildings. This classification includes the installation and connection of electrical appliances when performed in connection with electrical wiring. This classification also applies to the installation of lighting fixtures onto exterior building surfaces or the maintenance of interior or exterior lighting.

The installation or repair of photovoltaic solar panels, electrical machinery or auxiliary apparatus shall be separately classified as 3724(2), *Electrical Machinery or Auxiliary Apparatus*.

The installation or repair of aerial electric power lines shall be classified as 7538, *Electric Power Line Construction.*

The installation or repair of electrical wiring underground, including trenching and the placement of conduit, shall be classified as 6325, *Conduit Construction or Underground Wiring.*

The installation or repair of exterior pole mounted lighting, including but not limited to street lights and traffic signals, shall be classified as 6325, *Conduit Construction or Underground Wiring.*

The installation or repair of low voltage communications cabling within buildings for voice or data transmission shall be classified as 5195, *Communications Cabling.*

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Amend the cross-reference for Classification 3178, *Electronic Element Mfg.,* which is part of the Electronics Industry Group, for consistency with other proposed changes.

PROPOSED

ELECTRONIC ELEMENT MFG.

See Electronics ~~Industry~~.

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Amend Classification 3681(4), *Audio/Video Electronic Products Mfg.,* which is part of the Electronics Industry Group, to reference the corresponding proposed companion Classification 8874(4), *Audio/Video Electronic Products Mfg. – hardware or software design or development,* and for consistency with other proposed changes.

PROPOSED

ELECTRONICS ~~INDUSTRY~~

AUDIO/VIDEO ELECTRONIC PRODUCTS MFG. – all other employees **3681(4)**

This classification applies to the manufacture of consumer ~~and~~or professional electronic audio ~~and~~or video equipment, including but not limited to audio ~~and~~or video recording, playback ~~and~~or editing equipment, sound amplifiers, intercoms, televisions and closed~~-~~-circuit television equipment, automobile sound systems, motion picture ~~and~~or still picture cameras, electronic musical instruments including keyboards and synthesizers, and coin-operated video games. This classification includes the shop repair of audio/video equipment by the manufacturer.

The manufacture of speakers shall be classified as 3683, *Speaker Mfg.*

The installation, service or repair of portable, freestanding or built-in audio/video equipment away from the shop shall be classified as 9516, *Television, Video, Audio or Radio Equipment Installation, Service or Repair.*

The installation, service or repair of electronic equipment, including but not limited to audio systems, alarms, ignition interlock devices, vehicle locating systems, navigation systems and entertainment systems in automobiles, trucks or vans shall be classified as 8370, *Automobile or Truck Radio, Alarm or Electronic Equipment Installation, Service or Repair*.

Also refer to companion Classification 8874(4), *Audio/Video Electronic Products Mfg. – hardware or software design or development*.

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Establish Classification 8874(4), *Audio/Video Electronic Products Mfg. – hardware or software design or development*, as a companion classification in the Electronics Industry Group to apply to hardware or software design or development and clerical office or outside sales operations performed in connection with manufacturing operations assigned to Classification 3681(4), *Audio/Video Electronic Products Mfg.,* direct that the maximum payroll amount 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 and limit an employee's annual payroll to $149,500.

PROPOSED

ELECTRONICS

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

The entire remuneration of each employee shall be included, subject to a maximum of $149,500 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*.

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Amend Classification 3681(2), *Computer or Computer Peripheral Equipment Mfg.,* which is part of the Electronics Industry Group, to reference the corresponding proposed companion Classification 8874(2), *Computer or Computer Peripheral Equipment Mfg. – hardware or software design or development,* and for consistency with other proposed changes.

PROPOSED

ELECTRONICS ~~INDUSTRY~~

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 ~~and~~or mainframe computers ~~and~~or servers. This classification also applies to the manufacture of electronic computer peripheral equipment, including but not limited to monitors, terminals, printers, computer mouse devices, keyboards, disk drives, logic boards, motherboards and computer modems. This classification includes shop repair of computer or computer peripheral equipment by the manufacturer.

The repair or installation of computer or computer peripheral equipment away from the shop 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.*

* * * * * * *

Establish Classification 8874(2), *Computer or Computer Peripheral Equipment Mfg. – hardware or software design or development*, as a companion classification in the Electronics Industry Group to apply to hardware or software design or development and clerical office or outside sales operations performed in connection with manufacturing operations assigned to Classification 3681(2*), Computer or Computer Peripheral Equipment Mfg.,* direct that the maximum payroll amount 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 and limit an employee's annual payroll to $149,500.

PROPOSED

ELECTRONICS

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

The entire remuneration of each employee shall be included, subject to a maximum of $149,500 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.*

* * * * * * *

Amend Classification 3643(1), *Electric Power or Transmission Equipment Mfg.,* which is part of the Electronics Industry Group, to provide direction as to how related operations should be classified.

PROPOSED

ELECTRONICS ~~INDUSTRY~~

ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG. – N.O.C. **3643(1)**

This classification applies to the manufacture or shop repair of electric power or transmission equipment, including but not limited to generators, converters, electromagnetic components, solenoids, turbines, transformers and power supplies with a power rating of 746 watts (one horsepower) or more that is not specifically described by another classification.

The manufacture or shop repair of generators, converters~~,~~ or transformers ~~and power supplies~~ rated at less than 746 watts shall be classified as 3179, *Electrical Apparatus Mfg.* The manufacture or repair of electric or power transmission equipment that is 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 power supplies rated at less than 746 watts shall be classified as 3573, *Power Supply Mfg.*

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

The installation or repair of generators, converters, transformers ~~and~~or power supplies away from the shop shall be classified as 3724(2), *Electrical Machinery or Auxiliary Apparatus*.

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Amend Classification 3681(1), *Instrument Mfg.,* which is part of the Electronics Industry Group, to reference the corresponding proposed companion Classification 8874(1), *Instrument Mfg. – electronic – professional or scientific – hardware or software design or development,* and for consistency with other proposed changes.

PROPOSED

ELECTRONICS ~~INDUSTRY~~

INSTRUMENT MFG. – electronic – professional or scientific – all other employees – N.O.C. **3681(1)**

This classification applies to the manufacture or shop repair of electronic instruments that are not specifically described by another classification, including but not limited to electronic altimeters, air speed indicators and telemetry instruments, electronic centrifuges, cell sequencers, biosensor equipment, mass spectrometers, electronic scales, programmable electronic control systems, electronic point of sale (POS) systems, calculators, electron ~~and~~or laser microscopes, electron accelerators ~~and~~or fraction collectors, electronic toxic gas or vapor detection systems, radiation monitoring equipment, ohm meters, frequency synthesizers and printed circuit board test equipment. This classification also applies to the manufacture of electronic or electronically controlled manufacturing equipment for the semiconductor industry, including but not limited to vapor ovens, wafer inspection stations, wafer probe systems, wet processing equipment, photo mask inspection equipment, diffusion etching machines, wafer cleaning equipment, wafer dicing saws and plasma etching machines.

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

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

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

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

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

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

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

Also refer to companion Classification 8874(1), *Instrument Mfg. – electronic – professional or scientific – hardware or software design or development.*

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Establish Classification 8874(1), *Instrument Mfg. – electronic – professional or scientific – hardware or software design or development*, as a companion classification in the Electronics Industry Group to apply to hardware or software design or development and clerical office or outside sales operations performed in connection with manufacturing operations assigned to Classification 3681(1), *Instrument Mfg. – electronic – professional or scientific,* direct that the maximum payroll amount 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 and limit an employee's annual payroll to $149,500.

PROPOSED

ELECTRONICS

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

The entire remuneration of each employee shall be included, subject to a maximum of $149,500 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 4112, *Integrated Circuit and Semiconductor Wafer Mfg.,* which is part of the Electronics Industry Group, to reference the corresponding proposed companion Classification 8874(5), *Integrated Circuit and Semiconductor Wafer Mfg. – hardware or software design or development,* and for consistency with other proposed changes.

PROPOSED

ELECTRONICS ~~INDUSTRY~~

INTEGRATED CIRCUIT AND SEMICONDUCTOR WAFER MFG. – all other employees **4112**

This classification applies to the manufacture of integrated circuits using semiconductor processing methods, including but not limited to thin film deposition, high temperature oxidation and diffusion, micron-range photo-lithography, and wet ~~and~~or dry etching. Each integrated circuit or wafer may contain tens of thousands of miniaturized electronic components, including but not limited to transistors, resistors, capacitors and diodes. This classification also applies to the manufacture of semiconductor wafers ~~and~~or chipsets consisting of grouped microchips.

This classification also applies to the hermetic packaging of integrated circuits within pin grid arrays.

The manufacture of transistors, resistors, capacitors, diodes ~~and~~or similar electronic components that are not contained on an integrated circuit chip or semiconductor wafer shall be classified as 3178, *Electronic Element Mfg*.

Also refer to companion Classification 8874(5), *Integrated Circuit and Semiconductor Wafer Mfg. – hardware or software design or development.*

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Establish Classification 8874(5), *Integrated Circuit and Semiconductor Wafer Mfg. – hardware or software design or development*, as a companion classification in the Electronics Industry Group to apply to hardware or software design or development and clerical office or outside sales operations performed in connection with manufacturing operations assigned to Classification 4112, *Integrated Circuit and Semiconductor Wafer Mfg.,* direct that the maximum payroll amount 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 and limit an employee's annual payroll to $149,500.

PROPOSED

ELECTRONICS

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

The entire remuneration of each employee shall be included, subject to a maximum of $149,500 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 3681(3), *Telecommunications Equipment Mfg.,* which is part of the Electronics Industry Group, to reference the corresponding proposed companion Classification 8874(3), *Telecommunications Equipment Mfg.– hardware or software design or development,* and for consistency with other proposed changes.

PROPOSED

ELECTRONICS ~~INDUSTRY~~

TELECOMMUNICATIONS EQUIPMENT MFG. – all other employees **3681(3)**

This classification applies to the manufacture of electronic telecommunications equipment, including but not limited to telephones, cellular telephones, telephone equipment, telephone answering systems, military communication equipment, professional broadcasting/receiving equipment, wireless communication equipment, and related equipment used to transmit, receive, route or amplify data. This classification includes the shop repair of telecommunications equipment by the manufacturer.

The installation or repair of telecommunications equipment away from the shop shall be separately classified as 5193, *Computer or Telephone System or Equipment Installation, Service or Repair*.

The manufacture of consumer ~~and~~or professional audio ~~and~~or video equipment shall be classified as 3681(4), *Audio/Video Electronic Products Mfg.*

Also refer to companion Classification 8874(3), *Telecommunications Equipment Mfg.– hardware or software design or development*.

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Establish Classification 8874(3), *Telecommunications Equipment Mfg. – hardware or software design or development*, as a companion classification in the Electronics Industry Group to apply to hardware or software design or development and clerical office or outside sales operations performed in connection with manufacturing operations assigned to Classification 3681(3), *Telecommunications Equipment Mfg.,* direct that the maximum payroll amount 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 and limit an employee's annual payroll to $149,500.

PROPOSED

ELECTRONICS

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

The entire remuneration of each employee shall be included, subject to a maximum of $149,500 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*.

* * * * * * *

Amend Classification 8601(1), *Engineers,* to limit an employee's annual payroll to $149,500.

PROPOSED

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

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

This classification applies to engineering or architectural consultants who provide technical advice to construction companies, land development companies, building contractors or similar concerns on a fee basis, or to the testing of construction building materials in connection with

consulting engineering performed by the same employer. This classification also applies to land surveying prior to or during construction for separate concerns on a fee basis.

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

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

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

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

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

* * * * * * *

Amend Classification 9095, *Event Market, Festival or Trade Show Operation,* for clarity and consistency with other proposed changes.

PROPOSED

EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION – all employees – N.O.C. **9095**

This classification applies to employers that organize and operate events or rent spaces to vendors that sell products or provide information to customers. Such events include but are not limited to farmers' markets, flea markets, street fairs, swap meets, art or antique festivals and trade shows (public or private). This classification also applies to the operation of events, including but not limited to fun runs, foot races, cycling events, marathons, triathlons and athletic charity events.

Employers that promote or market events but do not operate events shall be separately classified.

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

The rental, delivery ~~and~~or set up of temporary chain link fences or road traffic safety barricades when performed by separate concerns shall be classified as 8028, *Equipment or Machinery Rental Yards.*

The rental, service or repair of portable toilets when performed by separate concerns shall be classified as 9426, *Septic or Portable Toilet Services.*

Vendors, performers, entertainers, retail stores and the preparation and sale of food shall be separately classified.

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Amend Classifications 6218(1)/6220(1), *Excavation – N.O.C.*, to increase the hourly wage threshold from $34.00 to $39.00 per hour to reflect wage inflation since the threshold was last amended in 2020.

PROPOSED

EXCAVATION – N.O.C. – including borrowing, filling or backfilling – employees whose regular hourly wage does not equal or exceed $~~34~~39.00 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 $~~34~~39.00 per hour **6220(1)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~34~~39.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~34~~39.00 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 systems, cross-country water pipelines, oil or gas pipelines or sewers shall be assigned to the applicable construction classification.

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

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Amend Classification 1624(2), *Excavation – rock*, for consistency with other proposed changes.

PROPOSED

EXCAVATION – rock – no tunneling **1624(2)**

This classification applies to rock excavation in connection with construction projects.

Crushing operations shall be separately classified.

Tunneling shall be classified as 6251, *Tunneling or Underground Mining*.

Rock quarrying operations shall be classified as 1624(1), *Quarries.*

* * * * * * *

Consistent with the recommendations of the WCIRB's 2019 study of cotton farms and batting, eliminate Classification 0044, *Cotton Farms,* which is part of the Farms Industry Group, as its advisory pure premium rate has reached alignment with that of Classification 0171, *Field Crops*, after combining for ratemaking purposes due to low statistical credibility, and reassign the operations to Classification 0171.

PROPOSED

FARMS

~~**COTTON FARMS**~~ ~~**0044**~~

~~This classification applies to all acreage devoted to the cultivation and harvesting of cotton.~~

~~Cotton gin operations, including cotton compressing, shall be separately classified as 0401, *Cotton Gin Operation.*~~

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

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

* * * * * * *

Amend Classification 0171, *Field Crops,* which is part of the Farms Industry Group, to clarify that it includes the cultivation and harvesting of cotton as Classification 0044, *Cotton Farms,* is being eliminated, and provide direction as to how related operations should be classified.

PROPOSED

FARMS

FIELD CROPS **0171**

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

Cotton gin operations, including cotton compressing, shall be separately classified as 0401, *Cotton Gin Operation.*

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

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

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

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

* * * * * * *

Amend Classification 0172, *Truck Farms,* which is part of the Farms Industry Group, for consistency with other proposed changes.

PROPOSED

FARMS

TRUCK FARMS **0172**

This classification applies to all acreage devoted to the cultivation and harvesting, including field packing, of garden vegetables, including but not limited to tomatoes, lettuce, carrots, onions, peas and sweet corn. This classification also applies to growing plants for the purpose of obtaining seeds, or the cultivation and harvesting of melons, dry peas, dry beans, soybeans, mushrooms or bean sprouts.

This classification also applies to the cultivation of garden vegetables using hydroponic farming methods or the raising of earthworms or snails.

The washing, sorting, sizing, grading, packing, precooling or otherwise preparing of vegetables for shipment (not field packing) shall be separately classified as 8209, *Vegetables*.

The growing of vegetable plants for sale to others for outdoor planting or decorative purposes shall be classified as 0005, *Nurseries.*

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

The cultivation and harvesting of hay; alfalfa; flax; safflower; maize; all sorghums; ~~or~~ all the cereal grains, including but not limited to wheat, barley, rice, field corn and oats; or cotton shall be classified as 0171, *Field Crops.*

* * * * * * *

Amend Classification 2163, *Bottling,* which is part of the Food Packaging and Processing Industry Group, to remove the reference to the General Inclusions rule, clarify the intended application and provide direction as to how related operations should be classified.

PROPOSED

FOOD PACKAGING AND PROCESSING

BOTTLING – beverages – no spirituous liquors, wine or beer **2163**

This classification applies to the bottling or packaging of non-alcoholic beverages, including but not limited to soft drinks, sports drinks, coffee, tea and water. This classification includes the blending of purchased ~~fruit~~juice or juice concentrates with water ~~and~~or flavorings to produce ~~fruit flavored drinks~~beverages.

~~The manufacture of containers, including but not limited to cans, bottles and boxes in connection with the employer's beverage bottling or packaging operations shall be classified in accordance with Section III, Rule 5, *General Inclusions*.~~The manufacturing or processing, including pasteurization, of dairy products shall be separately classified as 2063, *Dairy Products or Ice Mfg.*

The ~~production and bottling or canning~~manufacture of non-alcoholic ~~fruit or vegetable~~ juice~~, cider~~ or juice concentrates from fruit, vegetables, nuts or seeds shall be classified as 2116, ~~*Fruit or Vegetable*~~ *Juice or Juice Concentrate Mfg.*

The production and bottling of wine, sparkling wine or alcoholic cider shall be classified as 2142(1), *Wineries.*

The production and bottling of distilled spirits shall be classified as 2142(2), *Distilling*.

The production and bottling or canning of beer or similarly brewed beverages shall be classified as 2121, *Breweries.*

~~The production and bottling or canning of milk or dairy products shall be classified as 2063, *Dairy Products or Ice Mfg.*~~

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Amend Classification 2121, *Breweries,* which is part of the Food Packaging and Processing Industry Group, to remove the reference to the General Inclusions rule.

PROPOSED

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 or tavern operations.

~~The manufacture of containers, including but not limited to cans and bottles in connection with the employer's production operations shall be classified in accordance with Section III, Rule 5, *General Inclusions.*~~

Taprooms, tasting rooms, restaurants, taverns or the preparation and serving of hot food, shall be separately classified as 9079(1), *Restaurants 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.

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Amend Classification 2063, *Dairy Products or Ice Mfg.,* which is part of the Food Packaging and Processing Industry Group, to remove the reference that can manufacturing should be separately classified and provide direction as to how related operations should be classified.

PROPOSED

FOOD PACKAGING AND PROCESSING

DAIRY PRODUCTS OR ICE MFG. **2063**

This classification applies to the manufacturing or processing, including pasteurization, of dairy products, including but not limited to milk, evaporated milk, dairy beverages, powdered milk, cheese, ice cream, yogurt, whipped cream and butter, and includes the incidental packaging of products in containers, including but not limited to bottles, boxes, plastic containers and metal or paper cans. This classification also applies to route drivers who deliver bottled milk to customers and perform no other duties on the farm premises.

This classification also applies to the manufacture of ice or the purchase and resale of ice.

This classification also applies to the manufacture of sorbet, gelato or sherbet, as well as frozen dairy or nondairy novelty treats, including but not limited to ice pops, fruit juice bars, ice cream bars and ice cream sandwiches.

The manufacture of non-alcoholic juice or juice concentrates from fruit, vegetables, nuts or seeds shall be separately classified as 2116, *Juice or Juice Concentrate Mfg.*

The sale of individual servings of ice cream or frozen yogurt for consumption by the walk-in trade on or away from the premises, including the incidental sale of hand packed ice cream or prepackaged ice cream confections sold as such, shall be classified as 8078(3), *Ice Cream or Frozen Yogurt Shops*, at 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.

The manufacture of dry ice shall be classified as 4635, *Oxygen or Hydrogen Mfg.*

The mixing or packaging of artificial (blue) ice shall be classified as 4828, *Chemical Mixing or Repackaging*.

The manufacture of butter substitutes shall be classified as 4717, *Butter Substitutes Mfg*.

The bottling or packaging of nondairy, nonalcoholic beverages shall be classified as 2163, *Bottling*.

~~Can manufacturing shall be separately classified.~~

* * * * * * *

Amend Classification 2142(2), *Distilling – N.O.C.,* which is part of the Food Packaging and Processing Industry Group, to remove the reference that bottle manufacturing should be separately 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 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.*

~~Bottle manufacturing shall be separately classified.~~

Retail stores shall be separately classified.

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Amend Classification 2113, *Fish or Seafood Products Mfg. – including packaging.,* which is part of the Food Packaging and Processing Industry Group, to remove the references that can manufacturing and rendering of fish oil should be separately classified.

PROPOSED

FOOD PACKAGING AND PROCESSING

FISH OR SEAFOOD PRODUCTS MFG. – including packaging **2113**

This classification applies to the processing and packaging of fish ~~and~~or seafood, including but not limited to tuna, salmon, cod, halibut, herring, white fish, mackerel, eel, shrimp, abalone, crab, scallops, caviar and oysters. Processing operations include but are not limited to steaming, smoking, curing, blending, mixing, breading, cooking and canning. This classification also applies to the manufacture of fish ~~and~~or seafood products, including but not limited to fish sticks, fish cakes, crab cakes, breaded fish fillets and imitation crab meat.

Employers engaged in the purchase, cutting, trimming, deboning and resale of fish shall be classified as 8021, *Stores – meat, fish or poultry – wholesale*, or 8031, *Stores – meat, fish or poultry – retail*.

~~Can manufacturing and the rendering of fish oil shall be separately classified.~~

* * * * * * *

Amend Classification 2116, *Fruit or Vegetable Juice or Concentrate Mfg.,* which is part of the Food Packaging and Processing Industry Group, to remove the reference that bottle or can manufacturing should be separately classified, clarify the intended application and provide direction as to how related operations should be classified.

PROPOSED

FOOD PACKAGING AND PROCESSING

~~FRUIT OR VEGETABLE~~ JUICE OR JUICE CONCENTRATE MFG. **2116**

This classification applies to the manufacture of non-alcoholic ~~fruit or vegetable~~ juice~~,~~ ~~cider~~ or juice concentrates from ~~fresh~~ fruit, ~~or~~ vegetables, nuts or seeds.

The manufacturing or processing, including pasteurization, of dairy products shall be separately classified as 2063, *Dairy Products or Ice Mfg.*

Blending ~~purchased fruit~~juice or juice concentrates with water ~~and~~or flavorings to produce non-alcoholic ~~fruit flavored drinks~~beverages shall be classified as 2163, *Bottling.*

The production of wine, sparkling wine or alcoholic cider shall be classified as 2142(1), *Wineries.*

~~Bottle or can manufacturing shall be separately classified.~~

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Amend Classification 2111(3), *Fruit or Vegetable Pickling,* which is part of the Food Packaging and Processing Industry Group, to clarify the intended application, provide direction as to how related operations should be classified and for consistency with other proposed changes.

PROPOSED

FOOD PACKAGING AND PROCESSING

FRUIT OR VEGETABLE PICKLING **2111(3)**

This classification applies to the curing or~~,~~ pickling ~~and canning~~ of vegetables ~~and~~or fruits, including but not limited to cucumbers, onions, garlic, cabbage, chilies, peppers, beets and apples.

The washing, sorting, grading, curing ~~and~~or canning of olives shall be classified as 2111(2), *Olive Handling.*

The preserving ~~and~~or canning of fruits ~~and~~or vegetables that are not cured or pickled shall be classified as 2111(1), *Fruit or Vegetable Preserving*.

Growing or harvesting, including field packing, of crops~~,~~ shall be assigned to the applicable *Farms* Industry Group classification.

* * * * * * *

Amend Classification 2111(1), *Fruit or Vegetable Preserving,* which is part of the Food Packaging and Processing Industry Group, to remove the reference that can manufacturing should be separately classified, provide direction as to how related operations should be classified and for consistency with other proposed changes.

PROPOSED

FOOD PACKAGING AND PROCESSING

FRUIT OR VEGETABLE PRESERVING – including canning **2111(1)**

This classification applies to the preserving or canning of fruits ~~and~~or vegetables, including but not limited to oranges, apples, peaches, cherries, blackberries, strawberries, plums, prunes, figs, tomatoes and beans. This classification also applies to the production of jams, jellies, applesauce, tomato sauce ~~and~~or tomato paste.

The processing of "ready-to-eat" fruits ~~and~~or vegetables that are packaged as "ready-to-eat" or "pre-washed" and sold for immediate consumption without need for further peeling, trimming, washing or cooking shall be classified as 2123, *Fruit or Vegetable Processing – fresh – ready-to-eat*.

The processing ~~and~~or canning of olives shall be classified as 2111(2), *Olive Handling*.

The curing or~~,~~ pickling ~~and canning~~ of vegetables ~~and~~or fruits shall be classified as 2111(3), *Fruit or Vegetable Pickling.*

Frozen fruit or vegetable processing shall be classified as 2117, *Fruit or Vegetable Processing – frozen*.

The drying of fruit or vegetables shall be classified as 2102, *Fruit or Vegetable Evaporation or Dehydrating.*

~~Fruit or vegetable~~The manufacture of non-alcoholic juice or juice concentrates ~~manufacturing~~ from fruit, vegetables, nuts or seeds shall be classified as 2116, ~~*Fruit or Vegetable*~~ *Juice or Juice Concentrate Mfg.*

~~Can manufacturing shall be separately classified.~~

Growing or harvesting, including field packing, of crops~~,~~ shall be assigned to the applicable *Farms* Industry Group classification.

* * * * * * *

Amend Classification 2117, *Fruit or Vegetable Processing – frozen,* which is part of the Food Packaging and Processing Industry Group, to remove the reference that can manufacturing should be separately classified and for consistency with other proposed changes.

PROPOSED

FOOD PACKAGING AND PROCESSING

FRUIT OR VEGETABLE PROCESSING – frozen **2117**

This classification applies to the freezing and processing of fresh produce, including but not limited to the steaming, blanching, cooking, cutting, slicing and packaging of fresh frozen produce, including but not limited to broccoli, cauliflower, zucchini, squash, carrots, bell peppers, potatoes, peas, lima beans, peaches, apricots and berries.

The preserving and canning of fruits ~~and~~or vegetables shall be separately classified as 2111(1), *Fruit or Vegetable Preserving*.

The drying of fruit or vegetables shall be separately classified as 2102, *Fruit or Vegetable Evaporation or Dehydrating*.

~~Can manufacturing shall be separately classified.~~

Growing or harvesting, including field packing, of crops~~,~~ shall be assigned to the applicable *Farms* Industry Group classification.

* * * * * * *

Amend Classification 2095, *Meat Products Mfg.,* which is part of the Food Packaging and Processing Industry Group, to remove the reference that can manufacturing should be separately classified and for consistency with other proposed changes.

PROPOSED

FOOD PACKAGING AND PROCESSING

MEAT PRODUCTS MFG. **2095**

This classification applies to the manufacture of meat products, including but not limited to sausage; bacon; hot dogs; hamburger patties; ground meat; bologna; jerky and cured, smoked, dried or canned meats. This classification also applies to the manufacture of pet food from meat products.

Employers engaged in the cutting of sides or quarters of beef to produce steaks, roasts, chops ~~and~~or other meat portions, including ground meat in connection therewith, for sale to others shall be classified as 8021, *Stores – meat, fish or poultry – wholesale*, or 8031, *Stores – meat, fish or poultry – retail*.

~~Can manufacturing shall be separately classified~~.

* * * * * * *

Amend Classification 0096, *Nut Hulling, Shelling or Processing,* which is part of the Food Packaging and Processing Industry Group, to provide direction as to how related operations should be classified.

PROPOSED

FOOD PACKAGING AND PROCESSING

NUT HULLING, SHELLING OR PROCESSING **0096**

This classification applies to the hulling, shelling, cleaning, drying, sorting or packaging of nuts, including but not limited to peanuts, almonds, walnuts, pecans, pistachios and cashews. This classification also applies to nut processing, including but not limited to roasting, smoking, salting ~~and~~or flavoring; the manufacture of peanut butter or other nut butters; or grinding nuts to produce meal or pastes for baking.

The manufacture of non-alcoholic juice or juice concentrates from fruit, vegetables, nuts or seeds shall be separately classified as 2116, *Juice or Juice Concentrate Mfg.*

The manufacture of food products shall be separately classified as 6504, *Food Products Mfg. or Processing,* unless the operations are more specifically described by another *Food Packaging and Processing* Industry Group classification.

Growing or harvesting, including field packing, of crops~~,~~ shall be assigned to the applicable *Farms* Industry Group classification.

* * * * * * *

Amend Classification 2111(2), *Olive Handling – sorting, curing and canning,* which is part of the Food Packaging and Processing Industry Group, to clarify the intended application, remove the reference that can manufacturing should be separately classified and for consistency with other proposed changes.

PROPOSED

FOOD PACKAGING AND PROCESSING

OLIVE HANDLING – sorting, curing ~~and~~or canning **2111(2)**

This classification applies to the processing of olives, including but not limited to washing, sorting, grading, pitting, stuffing, curing~~,~~ ~~and~~or canning ~~or bottling of olives~~.

The preserving ~~and~~or canning~~,~~ of fruits ~~and~~or vegetables shall be classified as 2111(1), *Fruit or Vegetable Preserving*.

The curing or~~,~~ pickling ~~and canning~~ of vegetables ~~and~~or fruits shall be classified as 2111(3), *Fruit or Vegetable Pickling.*

The extraction and refining of olive oil shall be classified as 4683(1), *Vegetable Oil Mfg. or Refining.*

~~Can manufacturing shall be separately classified.~~

Growing or harvesting of olives shall be classified as 0016, *Orchards – citrus or deciduous fruits*.

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Amend Classification 2142(3), *Vinegar Mfg.,* which is part of the Food Packaging and Processing Industry Group, to remove the reference that bottle manufacturing should be separately classified.

PROPOSED

FOOD PACKAGING AND PROCESSING

VINEGAR MFG. **2142(3)**

This classification applies to the manufacture of various types of vinegar, including but not limited to distilled, cider, malt, balsamic, rice and wine vinegar.

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*.

~~Bottle manufacturing shall be separately classified.~~

* * * * * * *

Amend Classification 4831, *Vitamin or Dietary Supplement Mfg.,* which is part of the Food Packaging and Processing Industry Group, to remove the reference that container manufacturing is included in the classification and for clarity.

PROPOSED

FOOD PACKAGING AND PROCESSING

VITAMIN OR DIETARY SUPPLEMENT MFG. – compounding, blending or packaging only – not manufacturing ingredients **4831**

This classification applies to the production or packaging of vitamins or dietary supplements involving mixing, blending, forming or packaging purchased dietary ingredients, including but not limited to vitamins, minerals, herbs or other botanicals, enzymes and amino acids. Vitamins and dietary supplements have only negligible caloric value and are not a substitute for food. Vitamins or dietary supplements may be produced in various forms, including but not limited to tablet, caplet, capsule, powder or liquid form. ~~Vitamins and dietary supplements have only negligible caloric value and are not a substitute for food. This classification includes the manufacture of containers that are used in the employer's production operations.~~

This classification also applies to the growing, harvesting and processing of algae to produce algae-based dietary supplements.

The manufacture or processing of food products shall be classified as 6504, *Food Products Mfg. or Processing,* unless the operations are more specifically described by another *Food Packaging and Processing* Industry Group classification.

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*.

Compounding pharmacies that combine, mix or alter ingredients in response to a prescription to create a medication tailored to the medical needs of an individual patient shall be classified as 8017(1), *Stores – retail*.

The production or packaging of products intended to be rubbed, poured, sprinkled or sprayed on, or otherwise applied to, the human body for cleansing, beautifying, promoting attractiveness or altering appearance shall be classified as 4623, *Cosmetic, Personal Care or Perfumery Products Mfg.*

* * * * * * *

Amend Classification 2142(1), *Wineries,* which is part of the Food Packaging and Processing Industry Group, to remove the reference that bottle manufacturing should be separately classified and for consistency with other proposed changes.

PROPOSED

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 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 ~~production~~manufacture of nonalcoholic ~~fruit~~ juice or ~~cider~~juice concentrates from fruit, vegetables, nuts or seeds shall be classified as 2116, ~~*Fruit or Vegetable*~~ *Juice or Juice Concentrate Mfg*.

Blending and bottling purchased wine or distilled spirits shall be classified as 8041, *Stores – wine or spirits – wholesale.*

~~Bottle manufacturing shall be separately classified.~~

Retail stores shall be separately classified.

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 limit an employee's annual payroll to $149,500 and clarify the intended application.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of $~~XXX,XXX~~149,500 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*.

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Amend Classifications 6315(2)/6316(2), *Gas Mains or Connections Construction*, to increase the hourly wage threshold from $34.00 to $39.00 per hour to reflect wage inflation since the threshold was last amended in 2020.

PROPOSED

GAS MAINS OR CONNECTIONS CONSTRUCTION – including tunneling at street crossings – employees whose regular hourly wage does not equal or exceed $~~34~~39.00 per hour **6315(2)**

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 $~~34~~39.00 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 $~~34~~39.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~34~~39.00 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.

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Amend Classifications 5467/5470, *Glaziers*, to increase the hourly wage threshold from $33.00 to $36.00 per hour to reflect wage inflation since the threshold was last amended in 2020.

PROPOSED

GLAZIERS – away from shop – employees whose regular hourly wage does not equal or exceed $~~33~~36.00 per hour **5467**

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

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

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

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

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

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

GLAZIERS – away from shop – employees whose regular hourly wage equals or exceeds $~~33~~36.00 per hour **5470**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~33~~36.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~33~~36.00 per hour shall be classified as 5467, *Glaziers.*

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

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

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

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

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

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

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Amend Classifications 6218(2)/6220(2), *Grading Land*, to increase the hourly wage threshold from $34.00 to $39.00 per hour to reflect wage inflation since the threshold was last amended in 2020.

PROPOSED

GRADING LAND – N.O.C. – including borrowing, filling or backfilling – employees whose regular hourly wage does not equal or exceed $~~34~~39.00 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 $~~34~~39.00 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 $~~34~~39.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~34~~39.00 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.

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Amend Classification 8839, *Dentists and Dental Surgeons,* which is part of the Health and Human Services Industry Group, to clarify the intended application and provide direction as to how related operations should be classified.

PROPOSED

HEALTH AND HUMAN SERVICES

~~DENTISTS AND~~ DENTAL ~~SURGEONS~~OR ORTHODONTIA PRACTICES – ~~all employees –~~ including Clerical Office Employees and Clerical Telecommuter Employees **8839**

This classification applies to dental practices or clinics that provide general, restorative or cosmetic dental services or teeth whitening or straightening procedures. This classification also applies to ~~orthodontists and periodontists~~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.

~~This classification includes the manufacture or customization of dental products, including but not limited to crowns, dentures, inlays and bridges when such operations are primarily in support of the dental services provided~~Physicians' practices or clinics that provide outpatient medical services shall be classified as 8834, *Physicians' Practices and Outpatient Clinics*.

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

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Amend Classification 8827(2), *Nursing Care*, to clarify the intended application.

PROPOSED

HEALTH AND HUMAN SERVICES

NURSING CARE – in private residences – all employees **8827(2)**

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

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

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

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

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Amend Classifications 5538(2)/5542(2), *Heating or Air Conditioning Ductwork*, to increase the hourly wage threshold from $27.00 to $29.00 per hour to reflect wage inflation since the threshold was last amended in 2014.

PROPOSED

HEATING OR AIR CONDITIONING DUCTWORK – installation or repair – including shop, yard or storage operations – including installation of furnaces or air conditioning equipment – employees whose regular hourly wage does not equal or exceed $~~27~~29.00 per hour – N.O.C. **5538(2)**

This classification applies to the installation or repair of sheet metal or nonmetallic, rigid or flexible ductwork for heating or air conditioning systems.

This classification also applies to the installation or repair of heating or air conditioning equipment provided the same employer engages in the installation of ductwork at the same job or location. The installation or repair of heating or air conditioning equipment where no ductwork installation is performed by the employer at the same job or location shall be classified as 5183(3)/5187(3), *Heating or Air Conditioning Equipment.*

This classification includes the shop fabrication of ductwork or duct fittings when the employer installs any portion of the fabricated items.

The installation of pipe or pipe fittings shall be separately classified.

HEATING OR AIR CONDITIONING DUCTWORK – installation or repair – including shop, yard or storage operations – including installation of furnaces or air conditioning equipment – employees whose regular hourly wage equals or exceeds $~~27~~29.00 per hour – N.O.C. **5542(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 $~~27~~29.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~27~~29.00 per hour shall be classified as 5538(2), *Heating or Air Conditioning Ductwork*.

This classification applies to the installation or repair of sheet metal or nonmetallic, rigid or flexible ductwork for heating or air conditioning systems.

This classification also applies to the installation or repair of heating or air conditioning equipment provided the same employer engages in the installation of ductwork at the same job or location. The installation or repair of heating or air conditioning equipment where no ductwork installation is performed by the employer at the same job or location shall be classified as 5183(3)/5187(3), *Heating or Air Conditioning Equipment.*

This classification includes the shop fabrication of ductwork or duct fittings when the employer installs any portion of the fabricated items.

The installation of pipe or pipe fittings shall be separately classified.

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Amend Classifications 5183(3)/5187(3), *Heating or Air Conditioning Equipment*, to increase the hourly wage threshold from $28.00 to $31.00 per hour to reflect wage inflation since the threshold was last amended in 2020.

PROPOSED

HEATING OR AIR CONDITIONING EQUIPMENT – installation, service or repair – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed $~~28~~31.00 per hour – N.O.C. **5183(3)**

This classification applies to the installation, service or repair of warm air or hydronic heating or air conditioning equipment within commercial or residential buildings provided the same employer does not engage in the installation of ductwork at the same job or location. The installation or repair of heating or air conditioning equipment where ductwork installation is performed by the employer at the same job or location shall be classified as 5538(2)/5542(2), *Heating or Air Conditioning Ductwork*.

The manufacture of air conditioning systems or equipment, or the shop repair of air conditioning systems or equipment by employers that do not perform installation, service or repair at customers' locations shall be classified as 3165(1), *Air Conditioning or Refrigeration Equipment Mfg.*

The manufacture of commercial or household furnaces or gas or propane heaters, or the shop repair of commercial or household furnaces or gas or propane heaters by employers that do not perform installation, service or repair at customers' locations shall be classified as 3175, *Furnace or Heater Mfg*.

The installation, service or repair of commercial refrigeration equipment, when any portion of these operations is performed away from the shop, shall be classified as 5183(2)/5187(2), *Refrigeration Equipment.*

The installation, service or repair of household refrigerators, freezers, dehumidifiers, or portable air conditioning units shall be classified as 9519(1), *Household Appliances.*

The installation of plate steel boilers shall be separately classified as 3726, *Boiler Installation, Service or Repair*.

HEATING OR AIR CONDITIONING EQUIPMENT – installation, service or repair – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds $~~28~~31.00 per hour – N.O.C. **5187(3)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~28~~31.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~28~~31.00 per hour shall be classified as 5183(3), *Heating or Air Conditioning Equipment*.

This classification applies to the installation, service or repair of warm air or hydronic heating or air conditioning equipment within commercial or residential buildings provided the same employer does not engage in the installation of ductwork at the same job or location. The installation or repair of heating or air conditioning equipment where ductwork installation is performed by the employer at the same job or location shall be classified as 5538(2)/5542(2), *Heating or Air Conditioning Ductwork*.

The manufacture of air conditioning systems or equipment, or the shop repair of air conditioning systems or equipment by employers that do not perform installation, service or repair at customers' locations shall be classified as 3165(1), *Air Conditioning or Refrigeration Equipment Mfg.*

The manufacture of commercial or household furnaces or gas or propane heaters, or the shop repair of commercial or household furnaces or gas or propane heaters by employers that do not perform installation, service or repair at customers' locations shall be classified as 3175, *Furnace or Heater Mfg*.

The installation, service or repair of commercial refrigeration equipment, when any portion of these operations is performed away from the shop, shall be classified as 5183(2)/5187(2), *Refrigeration Equipment.*

The installation, service or repair of household refrigerators, freezers, dehumidifiers, or portable air conditioning units shall be classified as 9519(1), *Household Appliances.*

The installation of plate steel boilers shall be separately classified as 3726, *Boiler Installation, Service or Repair*.

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Amend Classification 8720(1), *Inspection for Insurance, Safety or Valuation Purposes*, to provide direction as to how related operations should be classified and for consistency with previously approved changes.

PROPOSED

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

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

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

Insurance claims or insurance fraud investigation companies that exclusively perform investigations that do not require surveillance of persons without their knowledge shall be classified as 8742, *Salespersons – Outside*, ~~or~~ 8810, *Clerical Office Employees*, or 8871, *Clerical Telecommuter Employees*, subject to the Standard Exceptions rule. See Section III, Rule 4, *Standard Exceptions.* Insurance claims investigations performed by insurance companies shall be classified as 8822, *Insurance Companies*.

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

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

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

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

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

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

* * * * * * *

Establish a new cross-reference for Classification 8874(1), *Instrument mfg. – electronic – professional or scientific – hardware or software design or development,* which is part of the Electronics Industry Group, for consistency with other proposed changes.

PROPOSED

INSTRUMENT MFG. – electronic – professional or scientific – hardware or software design or development

See Electronics.

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Amend the cross-reference for Classification 3681(1), *Instrument Mfg.,* which is part of the Electronics Industry Group, for consistency with other proposed changes.

PROPOSED

INSTRUMENT MFG. – electronic – professional or scientific – N.O.C.

See Electronics ~~Industry~~.

* * * * * * *

Amend Classification 8822, *Insurance Companies*, to limit an employee's annual payroll to $149,500.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~$XXX,XXX~~149,500 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.

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Amend the cross-reference for Classification 4112, *Integrated Circuit and Semiconductor Wafer Mfg.,* which is part of the Electronics Industry Group, for consistency with other proposed changes.

PROPOSED

INTEGRATED CIRCUIT AND SEMICONDUCTOR WAFER MFG. – all other employees

See Electronics ~~Industry~~.

* * * * * * *

Establish a new cross-reference for Classification 8874(5), *Integrated Circuit and Semiconductor Wafer Mfg. – hardware or software design or development,* which is part of the Electronics Industry Group, for consistency with other proposed changes.

PROPOSED

INTEGRATED CIRCUIT AND SEMICONDUCTOR WAFER MFG. – hardware or software design or development

See Electronics.

* * * * * * *

Amend Classification 8859(2), *Internet or Web-Based Application Development or Operation,* to increase the annual payroll limitation from $144,300 to $149,500 per person to reflect wage inflation since the payroll limitation was last amended in 2021.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~$144,300~~149,500 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.

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Amend Classification 5102, *Iron, Steel, Brass, Bronze or Aluminum Erection – non-structural*, for clarity.

PROPOSED

IRON, STEEL, BRASS, BRONZE OR ALUMINUM ERECTION – non-structural **5102**

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

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

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

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

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

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

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

The installation of pre-glazed windows shall be classified as 5107, *Door, Door Frame or Pre-Glazed Window Installation*, provided such operations are not performed in connection with structures framed by the employer at the same job or location.

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

* * * * * * *

Amend Classifications 6218(3)/6220(3), *Land Leveling*, to increase the hourly wage threshold from $34.00 to $39.00 per hour to reflect wage inflation since the threshold was last amended in 2020.

PROPOSED

LAND LEVELING – grading farm lands – employees whose regular hourly wage does not equal or exceed $~~34~~39.00 per hour **6218(3)**

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 exceeds $~~34~~39.00 per hour **6220(3)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~34~~39.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~34~~39.00 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*.

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Amend Classification 2585(1), *Laundries*, to clarify the intended application and provide direction as to how related operations should be classified.

PROPOSED

LAUNDRIES – ~~N.O.C.~~commercial – all employees ~~– including cash and carry departments on the premises~~ **2585(1)**

This classification applies to the washing and pressing of fabric items, including but not limited to clothing, uniforms, draperies, diapers and linens for commercial customers on a fee basis. ~~This classification also applies to specialty processing by stone washing, bleaching or hand sanding and dyeing of clothing items.~~ This classification also applies to the rental and laundering of clothing, towels, linens, diapers ~~and clothing~~or similar items.

This classification also applies to the commercial processing of cow hide.

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

The rental of fabric items, including but not limited to towels, linens, gowns, scrubs and lab coats shall be classified as 8017(8), *Linen Rental or Restroom Supply Services*, provided no laundry operations are performed by the employer.

Locations at which more than 50% of gross receipts are derived from the dry cleaning or laundering of garments, linens ~~and~~or other household items that are owned by the general public shall be classified as 2589(1), *Dry Cleaning or Laundry.*

Self-service laundries that retain attendants to perform wash and fold activities shall be classified as 2589(1), *Dry Cleaning or Laundry.*

~~Cash and carry facilities, situated away from the dry cleaning or laundry location, that solely engage in the receipt and distribution of items to be cleaned shall be classified as 8017(1), *Stores – retail*~~Locations at which 50% or more of gross receipts are derived from the dry cleaning of garments, linens or other household items that are owned by commercial customers rather than the general public shall be classified as 2589(2), *Dry Cleaning – commercial.*

~~Self-service laundries that retain attendants to perform "fluff and fold" activities shall be classified as 2589(1), *Dry Cleaning or Laundry*~~Cash and carry facilities, situated away from the dry cleaning or laundry location, that solely engage in the receipt and distribution of items to be cleaned shall be classified as 8017(1), *Stores – retail*.

Self-service laundries that do not retain attendants to perform ~~"fluff~~wash and fold~~"~~ activities shall be classified 8017(1), *Stores – retail*.

Dyeing~~ of textile~~, bleaching, mercerizing or finishing fabric~~s~~ raw materials, not finished garments or other finished fabric products, shall be classified as 2413, *Textiles.*

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Amend Classification 8821, *Law Firm Support Services*, to provide direction as to how related operations should be classified and for clarity.

PROPOSED

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

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

The video recording of depositions or courtroom proceedings shall be separately classified as 9610, *Motion Pictures – production.*

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

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

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Amend Classification 8820, *Law Firms*, to increase the annual payroll limitation from $144,300 to $149,500 per person to reflect wage inflation since the payroll limitation was last amended in 2021.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~$144,300~~149,500 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*.

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Amend Classification 9015(5), *Libraries – private – all employees other than librarians, professional assistants, Clerical Office Employees or Clerical Telecommuter Employees*, for consistency with previously approved changes.

PROPOSED

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

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

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

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Amend Classification 8811, *Libraries – private – librarians or professional assistants*, for consistency with previously approved changes.

PROPOSED

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

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

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

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

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

* * * * * * *

Amend Classification 8232(1), *Lumberyards*, to separately classify employees engaged in cashiering operations or selling, stocking, handling or delivering store merchandise when the sale of store merchandise at a single location exceeds 25% of gross receipts.

PROPOSED

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.

~~The operation of a store for~~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 ~~as 8010, *Stores – hardware, electrical or plumbing* supplies~~to

the applicable *Stores* Industry Group classification; refer to Section IV, *Special Industry Classification Procedures*, Rule 6, *Stores*. Cashiers who ~~work in support of hardware, electrical or plumbing supplies~~process store merchandise sales in addition to ~~lumber~~building material sales shall also be ~~classified as 8010~~assigned to the applicable *Stores* Industry Group classification.

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*.

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Amend Classification 3831, *Machine Shops – aircraft components*, to clarify the intended application and provide direction as to how related operations should be classified.

PROPOSED

MACHINE SHOPS – aircraft components **3831**

This classification applies to employers that are approved by the Federal Aviation Administration and ~~engage in the~~ manufacture or repair ~~of~~ machined aircraft components ~~and~~or accessories ~~provided the employer does not remove or install parts or otherwise work directly on the aircraft~~(not aircraft engines) when such operations are not performed directly on the aircraft or in connection with the removal and reinstallation of components or accessories by the same employer.

Aircraft engine manufacturing or rebuilding not in connection with aircraft manufacturing by the same employer shall be classified as 3805(1), *Aircraft Engine Mfg. or Rebuilding*.

~~Employers that remove or install parts or otherwise work directly on the aircraft~~The repair, rebuilding or modification of aircraft components or accessories, including engines, when performed directly on the aircraft or in connection with the removal and reinstallation of components or accessories by the same employer, shall be classified as 7428(3), *Aircraft Remanufacture, Conversion, Modification and Repair Companies*.

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Amend Classification 3632, *Machine Shops – N.O.C.*, to provide direction as to how related operations should be classified.

PROPOSED

MACHINE SHOPS – N.O.C. **3632**

This classification applies to machining operations performed on a contract or proprietary basis when such operations are not specifically described by another machining, manufacturing or assembly classification. This classification includes the drilling of printed circuit boards on a contract basis.

Manufacturing screw machine products, including but not limited to connectors, fittings, spacers, pins and bushings, on a fee basis or as proprietary products using fully automatic screw machines for some or all of the machining operations shall be classified as 3152(3), *Screw Machine Products Mfg.*

Manufacturing nuts, bolts, screws or similar threaded fasteners shall be classified as 3152(2), *Nut, Bolt or Screw Mfg.*

~~The~~Employers that are approved by the Federal Aviation Administration and manufacture ~~of~~for repair machined aircraft ~~parts by employers that are approved by the Federal Aviation Administration~~components or accessories (not aircraft engines) shall be classified as 3831, *Machine Shops – aircraft components*, provided the employer does not perform such operations directly on the aircraft or remove and reinstall the components or accessories.

Manufacturing new automobile, truck or motorcycle parts shall be classified as 3840, *Automobile, Truck or Motorcycle Parts Mfg.*

The ~~machining or~~ rebuilding of ~~used automotive~~automobile, truck or motorcycle parts shall be classified as 3828, *Automobile or Truck Parts Rebuilding.*

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Amend Classifications 5027/5028, *Masonry*, to increase the hourly wage threshold from $28.00 to $32.00 per hour to reflect wage inflation since the threshold was last amended in 2020.

PROPOSED

MASONRY – employees whose regular hourly wage does not equal or exceed $~~28~~32.00 per hour – N.O.C. **5027**

This classification applies to the construction of structures, load bearing or non-load bearing walls, fences, fireplaces, walkways, retaining walls, barbecues, enclosures or similar items using masonry materials, including but not limited to brick, natural or manufactured stone, concrete block and glass block. This classification also applies to the installation of swimming pool coping, fireproofing tile or cemetery monuments.

The installation of adhered or bonded lightweight architectural non-load bearing stone or brick veneer products shall be classified as 5348, *Tile, Stone, Mosaic or Terrazzo Work*.

Masonry work performed in connection with sewer construction shall be classified as 6307/6308, *Sewer Construction*.

MASONRY – employees whose regular hourly wage equals or exceeds $~~28~~32.00 per hour – N.O.C. **5028**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~28~~32.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~28~~32.00 per hour shall be classified as 5027, *Masonry*.

This classification applies to the construction of structures, load bearing or non-load bearing walls, fences, fireplaces, walkways, retaining walls, barbecues, enclosures or similar items using masonry materials, including but not limited to brick, natural or manufactured stone, concrete block and glass block. This classification also applies to the installation of swimming pool coping, fireproofing tile or cemetery monuments.

The installation of adhered or bonded lightweight architectural non-load bearing stone or brick veneer products shall be classified as 5348, *Tile, Stone, Mosaic or Terrazzo Work.*

Masonry work performed in connection with sewer construction shall be classified as 6307/6308, *Sewer Construction*.

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Amend the cross-reference for Classification 3572, *Medical Instrument Mfg.,* which is part of the Electronics Industry Group, for consistency with other proposed changes.

PROPOSED

MEDICAL INSTRUMENT MFG.

See Electronics ~~Industry~~.

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Amend Classification 3030, *Iron or Steel Works – structural*, which is part of the Metal Working Classifications Industry Group, for clarity.

PROPOSED

METAL WORKING CLASSIFICATIONS

IRON OR STEEL WORKS – structural – shop – fabricating or assembling girders, beams, columns, trusses, stringers or other structural iron or steel **3030**

This classification applies to the fabrication of structural iron or steel components, including but not limited to girders, beams, columns, trusses, communications towers, light standards and stringers from materials such as "I", "H" ~~and~~or "C" beams; channel, angle ~~and~~or bar stock; pipe; tubing; and sheet plate.

The erection of structural steel shall be separately classified.

Employers engaged in the fabrication of both structural and non-structural iron or steel products shall be classified as 3030 if 50% or more of the shop time is devoted to the fabrication of structural iron or steel products. If more than 50% of the shop time is devoted to the fabrication of non-structural iron or steel products, the operations shall be classified as 3040, *Iron or Steel Works – non-structural*.

The fabrication of miscellaneous non-structural metal products shall be classified as 3620(2), *Plate Steel Products Fabrication,* if more than 50% of the metal used is #9 gauge or heavier.

The cutting, bending, forming ~~and~~or assembly of reinforcing steel at a permanent shop or yard shall be classified as 3039, *Reinforcing Steel Fabrication.*

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Amend Classification 3647(2), *Lead Mfg., Reclaiming or Alloying*, which is part of the Metal Working Classifications Industry Group, to clarify the intended application.

PROPOSED

METAL WORKING CLASSIFICATIONS

LEAD ~~MFG.,~~ RECLAIMING OR ALLOYING – including litharge and lead oxide manufacturing **3647(2)**

This classification applies to the extraction and processing of lead or the reclaiming of lead from used lead-based batteries or other scrap materials.

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Amend Classification 3039, *Reinforcing Steel Fabrication*, which is part of the Metal Working Classifications Industry Group, for clarity.

PROPOSED

METAL WORKING CLASSIFICATIONS

REINFORCING STEEL FABRICATION – at permanent shop or yard location **3039**

This classification applies to the cutting, bending, forming ~~and~~or assembly of reinforcing steel at a permanent shop or yard location.

The fabrication of reinforcing steel at job sites shall be assigned to the appropriate construction classification.

* * * * * * *

Amend Classification 1452, *Mining – ore milling,* to provide direction as to how related operations should be classified.

PROPOSED

~~**MINING**~~

MINING – ore milling – including sample analysis, crushing, concentration and separation **1452**

This classification applies to the processing of ore for the purpose of recovering metals ~~and~~or minerals, including but not limited to gold, silver, nickel, graphite, coke, zinc and iron.

Surface mining (open pit method) of ores or minerals shall be separately classified as 1122, *Mining – surface*.

Underground mining operations shall be separately classified as 6251, *Tunneling or Underground Mining.*

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

* * * * * * *

Amend Classification 1122, *Mining – surface*, for consistency with other proposed changes.

PROPOSED

~~**MINING**~~

MINING – surface – no shafts, tunnels~~,~~ or drifts – all employees **1122**

This classification applies to surface mining (open pit method) of ores ~~and~~or minerals, including but not limited to gold, borax, graphite, gypsum and perlite. This classification includes all activities involved in the construction or operation of the mine, including but not limited to the construction of buildings, roads, water systems, power lines or tramways; the installation, operation or maintenance of machinery or equipment; the operation of commissaries; and blasting when performed by the mine operator. This classification includes mining engineers engaged in geophysical exploration, surveying ~~and~~or mapping of sites.

~~Subsequent o~~Ore milling operations shall be separately classified as 1452, *Mining – ore milling.*

Underground mining operations shall be classified as ~~1123, *Mining – underground – with shafts, tunnels or drifts; all employees with exposure to underground mining operations*, and 1124, *Mining – underground – surface employees*~~6251, *Tunneling or Underground Mining*.

Rock quarrying operations shall be classified as 1624(1), *Quarries.*

Blasting operations performed on a fee basis ~~are~~shall be classified as 1330, *Blasting*.

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Eliminate Classification 1124, *Mining – underground – surface employees*, due to its low statistical credibility and reassign the operations to Classification 6251, *Tunneling or Underground Mining*.

PROPOSED

~~**MINING**~~

~~**MINING – underground – surface employees**~~ ~~**1124**~~

~~This classification applies to surface employees, including mining engineers engaged in geophysical exploration, surveying and mapping of sites, of employers engaged in the underground extraction of ore and minerals, including but not limited to gold, borax, graphite, gypsum and perlite. This classification includes but is not limited to the following aboveground operations: installation, operation or maintenance of surface machinery or equipment; operation of commissaries and preparation of explosives.~~

~~This classification does not apply to any employee who is required to go underground at any time. Employees with exposure to underground mining operations shall be classified as 1123, *Mining – underground – with shafts, tunnels or drifts; all employees with exposure to underground mining operations.*~~

~~Surface mining operations shall be classified as 1122, *Mining – surface*.~~

~~Ore milling shall be separately classified as 1452, *Mining – ore milling.*~~

~~Also refer to companion Classification 1123, *Mining – underground – with shafts, tunnels or drifts; all employees with exposure to underground mining operations*.~~

* * * * * * *

Eliminate Classification 1123, *Mining – underground – with shafts, tunnels or drifts; all employees with exposure to underground mining operations*, due to its low statistical credibility, and reassign the operations to Classification 6251, *Tunneling or Underground Mining*.

PROPOSED

~~**MINING**~~

~~**MINING – underground – with shafts, tunnels or drifts; all employees with exposure to underground mining operations**~~ ~~**1123**~~

~~This classification applies to employers engaged in the underground extraction of ores and minerals, including but not limited to gold, borax, graphite, gypsum and perlite. This classification includes all underground operations, including but not limited to the drilling of shafts, tunnels or drifts; the erection of shoring and supports; the construction of underground tramways; and the~~

~~installation, operation and maintenance of underground equipment or machinery. This classification includes all employees, including mining engineers engaged in geophysical exploration, surveying and mapping of sites, who are required to go underground at any time.~~

~~Also refer to companion Classification 1124, *Mining – underground – surface employees.*~~

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Amend Classification 8749, *Mortgage Bankers*, to limit an employee's annual payroll to $149,500.

PROPOSED

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 ~~$XXX,XXX~~149,500 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

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

* * * * * * *

Amend Classification 8743, *Mortgage Brokers*, to increase the annual payroll limitation from $144,300 to $149,500 per person to reflect wage inflation since the payroll limitation was last amended in 2021.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~$144,300~~149,500 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.*

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Amend Classification 9610, *Motion Pictures – production*, to increase the annual payroll limitation for actors, musicians, producers and the motion picture director from $144,300 to $149,500 per person to reflect wage inflation since the payroll limitation was last amended in 2021 and for consistency with previously approved changes.

PROPOSED

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

The entire remuneration of actors, musicians, producers and the motion picture director shall be included subject to a maximum of $~~144,300~~149,500 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.

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Amend Classification 8812, *Libraries – public – librarians or professional assistants*, which is part of the Municipal, State or Other Public Agencies Industry Group, to clarify the intended application and for consistency with previously approved changes.

PROPOSED

MUNICIPAL, STATE OR OTHER PUBLIC AGENCIES

LIBRARIES – public – librarians or professional assistants – including Clerical Office Employees and Clerical Telecommuter Employees **8812**

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

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

Employees other than librarians, professional assistants, and clerical office ~~employees~~or clerical telecommuter staff, including but not limited to janitorial, maintenance, delivery and security personnel, shall be classified as 9420, *Municipal, State or Other Public Agency Employees – all other employees*.

Private libraries shall be classified as 8811, *Libraries – private – librarians or professional assistants*.

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Amend Classification 8875(1), *Public Colleges or Schools – all employees,* which is part of the Municipal, State or Other Public Agencies Industry Group, for consistency with previously approved changes.

PROPOSED

MUNICIPAL, STATE OR OTHER PUBLIC AGENCIES

PUBLIC COLLEGES OR SCHOOLS – all employees – including cafeteria, Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons **8875(1)**

This classification applies to all operations of public colleges or schools, including but not limited to instruction, dormitories, cafeterias, book stores, transportation services, counseling, building ~~and~~or landscape maintenance, janitorial, libraries, athletic programs, parking, security~~,~~ and administration~~, clerical office employees and outside salespersons~~. This classification includes day care, preschools and before or after school programs operated by public colleges or schools.

This classification also applies to the operation of charter schools.

This classification also applies to state or county vocational schools or training programs and to school counselors who are provided to public schools by separate concerns under contract.

Private college or school operations shall be classified as 8868, *Colleges or Schools – private – not automobile schools – professors, teachers or academic professional employees,* and 9101, *Colleges or Schools – private – not automobile schools – all employees other than professors, teachers or academic professional employees.*

Day care, preschools or before or after school programs operated by separate employers at public school locations shall be classified as 9059, *Day Care Centers*.

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Eliminate the cross reference to Classification 1452, *Mining – ore milling*, for consistency with other proposed changes.

PROPOSED

~~**ORE MILLING**~~

~~See Mining.~~

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Amend Classifications 5474(1)/5482(1), *Painting or Wallpaper Installation*, to increase the hourly wage threshold from $28.00 to $31.00 per hour to reflect wage inflation since the threshold was last amended in 2020.

PROPOSED

PAINTING OR WALLPAPER INSTALLATION – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed $~~28~~31.00 per hour – N.O.C. **5474(1)**

This classification applies to interior or exterior painting at customers' locations by application of decorative or protective coatings, including but not limited to paint, stain or varnish. This classification also applies to wallpaper installation, lead paint abatement operations, or graffiti abatement by painting.

This classification includes cleaning, stripping, patching and surface preparation in connection with painting or wallpaper installation.

This classification also includes shop operations, including but not limited to mixing or blending paints, maintaining painting equipment and shop painting performed in connection with painting or wallpaper installation at customers' locations.

Shop painting operations performed on a fee basis that have no connection to any painting operations performed at customers' locations shall be classified as 9501(1), *Painting – shop only*.

Wallboard taping, finishing or texturing shall be classified as 5446/5447, *Wallboard Installation*.

Applying plaster, including veneer plaster, shall be classified as 5484/5485, *Plastering or Stucco Work*.

Painting steel structures or bridges shall be classified as 5040, *Iron or Steel Erection – structural.* Painting water, oil or gasoline storage tanks shall be classified as 5474(3)/5482(3), *Painting – water, oil or gasoline storage tanks.*

Applying water repellent coatings, membranes or caulking to interior or exterior building surfaces (not roofs) shall be classified as 5474(2)/5482(2), *Waterproofing*.

Applying or installing paved surface improvements, including but not limited to thermoplastic or painted lines or traffic markings; truncated domes; and wheel stop bumpers to paved surfaces such as streets, roads or parking lots shall be classified as 5506, *Street or Road Construction – paving or repaving, surfacing or resurfacing or scraping*.

PAINTING OR WALLPAPER INSTALLATION – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds $~~28~~31.00 per hour – N.O.C. **5482(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 $~~28~~31.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~28~~31.00 per hour shall be classified as 5474(1), *Painting or Wallpaper Installation*.

This classification applies to interior or exterior painting at customers' locations by application of decorative or protective coatings, including but not limited to paint, stain or varnish. This classification also applies to wallpaper installation, lead paint abatement operations, or graffiti abatement by painting.

This classification includes cleaning, stripping, patching and surface preparation in connection with painting or wallpaper installation.

This classification also includes shop operations, including but not limited to mixing or blending paints, maintaining painting equipment and shop painting performed in connection with painting or wallpaper hanging at customers' locations.

Shop painting operations performed on a fee basis that have no connection to any painting operations performed at customers' locations shall be classified as 9501(1), *Painting – shop only*.

Wallboard taping, finishing or texturing shall be classified as 5446/5447, *Wallboard Installation*.

Applying plaster, including veneer plaster, shall be classified as 5484/5485, *Plastering or Stucco Work.*

Painting steel structures or bridges shall be classified as 5040, *Iron or Steel Erection – structural.* Painting water, oil or gasoline storage tanks shall be classified as 5474(3)/5482(3), *Painting – water, oil or gasoline storage tanks.*

Applying water repellent coatings, membranes or caulking to interior or exterior building surfaces (not roofs) shall be classified as 5474(2)/5482(2), *Waterproofing*.

Applying or installing paved surface improvements, including but not limited to thermoplastic or painted lines or traffic markings; truncated domes; and wheel stop bumpers to paved surfaces such as streets, roads or parking lots shall be classified as 5506, *Street or Road Construction – paving or repaving, surfacing or resurfacing or scraping*.

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Amend Classifications 5474(3)/5482(3), *Painting – water, oil or gasoline storage tanks*, to increase the hourly wage threshold from $28.00 to $31.00 per hour to reflect wage inflation since the threshold was last amended in 2020.

PROPOSED

PAINTING – water, oil or gasoline storage tanks – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed $~~28~~31.00 per hour **5474(3)**

This classification applies to the painting of water, oil and gasoline storage tanks. This classification includes incidental cleaning, abrasive blasting and surface preparation.

This classification applies to shop operations, including but not limited to mixing and blending paints, maintaining painting equipment and shop painting in connection with painting at the customers' locations.

The painting of steel structures or bridges shall be classified as 5040, *Iron or Steel Erection – structural.*

PAINTING – water, oil or gasoline storage tanks – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds $~~28~~31.00 per hour **5482(3)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~28~~31.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~28~~31.00 per hour shall be classified as 5474(3), *Painting*.

This classification applies to the painting of water, oil and gasoline storage tanks. This classification includes incidental cleaning, abrasive blasting and surface preparation.

This classification applies to shop operations, including but not limited to mixing and blending paints, maintaining painting equipment and shop painting in connection with painting at the customers' locations.

The painting of steel structures or bridges shall be classified as 5040, *Iron or Steel Erection – structural.*

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Amend Classification 8601(2), *Oil or Gas Geologists or Scouts,* which is part of the Petroleum Industry Group, to limit an employee's annual payroll to $149,500.

PROPOSED

PETROLEUM INDUSTRY

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

The entire remuneration of each employee shall be included, subject to a maximum of $~~XXX,XXX~~149,500 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 Classifications 5484/5485, *Plastering or Stucco Work*, to increase the hourly wage threshold from $32.00 to $36.00 per hour to reflect wage inflation since the threshold was last amended in 2020.

PROPOSED

PLASTERING OR STUCCO WORK – employees whose regular hourly wage does not equal or exceed $~~32~~36.00 per hour **5484**

This classification applies to the application of plaster, including veneer plaster, or stucco onto interior and exterior building surfaces.

This classification also applies to the application of fireproofing materials onto structural steel members and the application of cement-based pigmented coatings (fog coat) to stucco surfaces.

Lathing operations shall be separately classified as 5443, *Lathing*.

Swimming pool plastering shall be classified as 5201(1)/5205(1), *Concrete or Cement Work*.

PLASTERING OR STUCCO WORK – employees whose regular hourly wage equals or exceeds $~~32~~36.00 per hour **5485**

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~~36.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~32~~36.00 per hour shall be classified as 5484, *Plastering or Stucco Work*.

This classification applies to the application of plaster, including veneer plaster, or stucco onto interior and exterior building surfaces.

This classification also applies to the application of fireproofing materials onto structural steel members and the application of cement-based pigmented coatings (fog coat) to stucco surfaces.

Lathing operations shall be separately classified as 5443, *Lathing*.

Swimming pool plastering shall be classified as 5201(1)/5205(1), *Concrete or Cement Work*.

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Amend Classifications 5183(1)/5187(1), *Plumbing*, to increase the hourly wage threshold from $28.00 to $31.00 per hour to reflect wage inflation since the threshold was last amended in 2020.

PROPOSED

PLUMBING – including shop, yard or storage operations – gas, steam, hot water or other pipe fittings installation, including house connections installation – employees whose regular hourly wage does not equal or exceed $~~28~~31.00 per hour – N.O.C. **5183(1)**

This classification applies to the installation, service or repair of plumbing systems, including but not limited to piping, valves, faucets, toilets, sinks, showers, bathtubs, water heaters and water heating systems within the property line of commercial or residential properties. This classification also applies to drain clearing operations for pipe that does not exceed 6” in diameter. This classification includes excavation operations performed by the same employer in support of its plumbing operations.

This classification also applies to the installation or repair of solar water heating systems, swimming pool plumbing, water meters or central vacuum systems. This classification also applies to the installation or repair of radiators used for heating, oil or gas burners, burner dampers, air diffusers or burner rings.

This classification also applies to the installation or repair of outdoor sprinkler systems provided the employer is not primarily engaged in landscape gardening operations at the same job or location. If the employer is primarily engaged in landscape gardening at a particular job or location, sprinkler installation or repair at such job or location shall be classified as 0042, *Landscape Gardening*.

The installation of underground water, gas or sewer lines along streets or roads shall be classified as 6315(1)/6316(1), *Water Mains or Connections Construction*, 6315(2)/6316(2), *Gas Mains or Connections Construction,* or 6307/6308, *Sewer Construction,* respectively.

The installation of sewer lines within property lines where the sewer pipe exceeds 6” in diameter shall be classified as 6307/6308, *Sewer Construction*.

The cleaning of sewer lines within property lines where the sewer pipe exceeds 6” in diameter shall be classified as 9402, *Sewer, Tank or Hazardous Spill Cleaning*.

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

Automatic fire suppression sprinkler system installation within buildings shall be classified as 5185/5186, *Automatic Sprinkler Installation*.

PLUMBING – including shop, yard or storage operations – gas, steam, hot water or other pipe fittings installation, including house connections installation – employees whose regular hourly wage equals or exceeds $~~28~~31.00 per hour – N.O.C. **5187(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 $~~28~~31.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~28~~31.00 per hour shall be classified as 5183(1), *Plumbing*.

This classification applies to the installation, service or repair of plumbing systems, including but not limited to piping, valves, faucets, toilets, sinks, showers, bathtubs, water heaters and water heating systems within the property line of commercial or residential properties. This classification also applies to drain clearing operations for pipe that does not exceed 6" in diameter. This classification includes excavation operations performed by the same employer in support of its plumbing operations.

This classification also applies to the installation or repair of solar water heating systems, swimming pool plumbing, water meters or central vacuum systems. This classification also applies to the installation or repair of radiators used for heating, oil or gas burners, burner dampers, air diffusers or burner rings.

This classification also applies to the installation or repair of outdoor sprinkler systems provided the employer is not primarily engaged in landscape gardening operations at the same job or location. If the employer is primarily engaged in landscape gardening at a particular job or location, sprinkler installation or repair at such job or location shall be classified as 0042, *Landscape Gardening*.

The installation of underground water, gas or sewer lines along streets or roads shall be classified as 6315(1)/6316(1), *Water Mains or Connections Construction*, 6315(2)/6316(2), *Gas Mains or Connections Construction,* or 6307/6308, *Sewer Construction,* respectively.

The installation of sewer lines within property lines where the sewer pipe exceeds 6" in diameter shall be classified as 6307/6308, *Sewer Construction*.

The cleaning of sewer lines within property lines where the sewer pipe exceeds 6" in diameter shall be classified as 9402, *Sewer, Tank or Hazardous Spill Cleaning*.

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

Automatic fire suppression sprinkler system installation within buildings shall be classified as 5185/5186, *Automatic Sprinkler Installation*.

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Amend the cross-reference for Classification 3573, *Power Supply Mfg.,* which is part of the Electronics Industry Group, for consistency with other proposed changes.

PROPOSED

POWER SUPPLY MFG.

See Electronics ~~Industry~~.

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Amend the cross-reference for Classification 3577, *Printed Circuit Board Assembling,* which is part of the Electronics Industry Group, for consistency with other proposed changes.

PROPOSED

PRINTED CIRCUIT BOARD ASSEMBLING – by contractor

See Electronics ~~Industry~~.

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Amend the cross-reference for Classification 4354, *Printed Circuit Board Mfg.,* which is part of the Electronics Industry Group, for consistency with other proposed changes.

PROPOSED

PRINTED CIRCUIT BOARD MFG.

See Electronics ~~Industry~~.

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Amend Classification 8813(2), *Bookbinding Operation – editing, designing, proofreading and photographic composing,* which is part of the Printing, Publishing and Duplicating Industry Group, for consistency with previously approved changes and for clarity.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

BOOKBINDING OPERATION – editing, designing, proofreading ~~and~~or photographic composing – including Clerical Office Employees and Clerical Telecommuter Employees **8813(2)**

This classification applies to pre-bindery activities ~~and Clerical Office Employees~~ of employers engaged in bookbinding or binder manufacturing operations. Pre-bindery activities include but are not limited to editing, designing, proofreading, and photographic composition, including negative stripping and plate making.

Also refer to companion Classification 4299(2), *Bookbinding Operation – all other employees.*

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Amend Classification 8807, *Newspaper, Magazine or Book Publishing,* which is part of the Printing, Publishing and Duplicating Industry Group, for consistency with previously approved changes and for clarity.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

NEWSPAPER, MAGAZINE OR BOOK PUBLISHING – no printing or distribution – editing, designing, proofreading~~, and~~ or photographic composing – including Clerical Office Employees and Clerical Telecommuter Employees **8807**

This classification applies to pre-press activities ~~and Clerical Office Employees~~ of employers engaged in publishing printed newspapers, magazines or books where all printing and distribution is conducted by separate concerns. Pre-press activities include editing, designing, proofreading, and photographic composing, including negative stripping and plate making.

Newspaper reporters, photographers and advertising or circulation solicitors employed by newspaper publishers or printers shall be separately classified as 8746, *Newspaper Publishing or Printing – reporters or photographers – including Outside Salespersons*.

Newspaper printing operations shall be classified as 4304, *Newspaper Publishing or Printing – all other employees*, or 8818, *Newspaper Publishing or Printing – editing, designing, proofreading and photographic composing*.

Magazine or book printing operations shall be classified as 4299(1), *Printing Operation – all other employees,* or 8813(1), *Printing Operation – editing, designing, proofreading and photographic composing*.

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Amend Classification 8818, *Newspaper Publishing or Printing – editing, designing, proofreading and photographic composing,* which is part of the Printing, Publishing and Duplicating Industry Group, for consistency with previously approved changes and for clarity.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

NEWSPAPER PUBLISHING OR PRINTING – editing, designing, proofreading ~~and~~or photographic composing – including Clerical Office Employees and Clerical Telecommuter Employees **8818**

This classification applies to pre-press activities ~~and Clerical Office Employees~~ of employers engaged in publishing or printing newspapers. Pre-press activities include editing, designing, proofreading, and photographic composition, including negative stripping and plate making.

Newspaper reporters, advertising or circulation solicitors shall be separately classified as 8746, *Newspaper Publishing or Printing – reporters or photographers*.

Also refer to companion Classification 4304, *Newspaper Publishing or Printing – all other employees.*

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Amend Classification 8813(1), *Printing Operation – editing, designing, proofreading and photographic composing,* which is part of the Printing, Publishing and Duplicating Industry Group, for consistency with previously approved changes and for clarity.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

PRINTING OPERATION – editing, designing, proofreading ~~and~~or photographic composing – including Clerical Office Employees and Clerical Telecommuter Employees **8813(1)**

This classification includes pre-press activities ~~and clerical office employees~~ of employers engaged in commercial off-set printing. Pre-press activities include but are not limited to editing, designing, proofreading, and photographic composition, including negative stripping and plate making.

Also refer to companion Classification 4299(1), *Printing Operation – all other employees.*

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Amend Classification 8846(1), *Printing Operation – screen printing – editing, designing, proofreading and photographic composing,* which is part of the Printing, Publishing and Duplicating Industry Group, for consistency with previously approved changes and for clarity.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

PRINTING OPERATION – screen printing – editing, designing, proofreading ~~and~~or photographic composing – including Clerical Office Employees and Clerical Telecommuter Employees **8846(1)**

This classification applies to pre-press activities ~~and clerical office employees~~ of employers engaged in fee-based screen printing. Pre-press activities include but are not limited to the design ~~and~~or development of artwork and the preparation of screens. This classification also includes the post-printing cleaning of screens.

Also refer to companion Classification 4295(1), *Printing Operation – screen printing – all other employees.*

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Amend Classification 8846(2), *Screen Printed Merchandise Dealers,* which is part of the Printing, Publishing and Duplicating Industry Group, for consistency with previously approved changes and for clarity.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

SCREEN PRINTED MERCHANDISE DEALERS – editing, designing, proofreading ~~and~~or photographic composing – including Clerical Office Employees and Clerical Telecommuter Employees **8846(2)**

This classification applies to the pre-press operations ~~and clerical office employees~~ of screen printed merchandise dealers. Pre-press activities include but are not limited to the design ~~and~~or development of artwork and the preparation of screens. This classification also includes the post-printing cleaning of screens.

Also refer to companion Classification 4295(2), *Screen Printed Merchandise Dealers – all other employees.*

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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, for consistency with previously approved changes.

PROPOSED

PROPERTY MANAGEMENT/OPERATION

APARTMENT OR CONDOMINIUM COMPLEX OPERATION – N.O.C. – not Homeowners Associations – all other employees – including resident employees, ~~and~~ 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*.

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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, for consistency with previously approved changes.

PROPOSED

PROPERTY MANAGEMENT/OPERATION

APARTMENT OR CONDOMINIUM COMPLEX OPERATION FOR SENIORS – age restricted – not Congregate Living Facilities or Homeowners Associations – all other employees – including resident employees, ~~and~~ resident Clerical Office Employees and resident Clerical Telecommuter Employees **9007**

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.*

* * * * * * *

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, for consistency with previously approved changes.

PROPOSED

PROPERTY MANAGEMENT/OPERATION

COMMERCIAL AND RESIDENTIAL MIXED-USE BUILDING OPERATION – not Homeowners Associations – all other employees – including resident employees ~~and~~, 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*.

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Amend Classification 9010, *Mobile Home Park Operation – all other employees,* which is part of the Property Management/Operation Industry Group, for consistency with previously approved changes.

PROPOSED

PROPERTY MANAGEMENT/OPERATION

MOBILE HOME PARK OPERATION – all other employees – including resident employees ~~and~~, 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.

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 recreational vehicle parks and campgrounds shall be classified as 9015(1), *Building Operation – N.O.C. – all other employees.*

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Amend Classification 8741, *Real Estate Agencies,* which is part of the Property Management/Operation Industry Group, to limit an employee's annual payroll to $149,500.

PROPOSED

PROPERTY MANAGEMENT/OPERATION

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~$XXX,XXX~~149,500 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.*

* * * * * * *

Amend Classification 8290, *Warehouses – self-storage – all other employees*, which is part of the Property Management/Operation Industry Group, for consistency with previously approved changes.

PROPOSED

PROPERTY MANAGEMENT/OPERATION

WAREHOUSES – self-storage – all other employees – including resident employees, ~~and~~ resident Clerical Office Employees and resident Clerical Telecommuter Employees **8290**

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 operation of self-storage warehouses. This classification includes self-service warehouse managers engaged in the direct supervision of employees engaged in the operation, maintenance and care of self-storage warehouses. Such operations include but are not limited to opening and closing access gates, directing customers to storage spaces, maintaining common areas and landscaping, security and repairing or maintaining storage units, and working at the front counter to rent or sell supplies, including but not limited to storage, shipping and moving boxes, packaging tape, security locks, rope, dollies and moving tools.

Also refer to companion Classification 8740(5), *Warehouses – self-storage – property management supervisors*. Classification 8740(5) 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 self-storage warehouses. Classification 8740(5) also applies to non-residing property management supervisors who oversee self-storage warehouses at which all operation, maintenance and care activities are conducted by separate concerns and no payroll is assignable to Classification 8290. Self-storage warehouse property managers not meeting the above conditions shall be classified as 8290.

* * * * * * *

Amend Classification 1624(1), *Quarries*, for consistency with other proposed changes.

PROPOSED

QUARRIES – including all employees engaged in installation of machinery and construction, repair and maintenance of all buildings, structures or equipment **1624(1)**

This classification applies to open quarries for the removal of rock, including but not limited to granite, limestone, sandstone and soapstone.

This classification includes stone cutting in quarries or hauling material from the quarry to a stone crusher operated by the quarry.

Drilling or blasting performed in connection with the employer's quarry operations shall be classified in accordance with Section III, Rule 5, *General Inclusions*.

Crushing operations shall be separately classified.

Rock excavation in connection with construction projects shall be classified as 1624(2) *Excavation – rock.*

Surface mining (open pit method) of ores or minerals shall be classified as 1122, *Mining – surface.*

Underground mining shall be classified as ~~1123, *Mining – underground – with shafts, tunnels or drifts; all employees with exposure to underground mining operations,* and 1124, *Mining – underground – surface employees*~~6251, *Tunneling or Underground Mining*.

* * * * * * *

Amend Classification 7610, *Radio, Television or Commercial Broadcasting Stations,* to increase the annual payroll limitation for on-air personalities, entertainers and musicians from $144,300 to $149,500 per person to reflect wage inflation since the payroll limitation was last amended in 2021.

PROPOSED

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

The entire remuneration of on-air personalities, entertainers and musicians shall be included subject to a maximum of $~~144,300~~149,500 per year per person. When such employees do not work the entire year, the payroll limitation shall be prorated based upon the number of weeks in which such employees worked during the policy period.

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

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

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

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

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

* * * * * * *

Amend Classifications 5183(2)/5187(2), *Refrigeration Equipment*, to increase the hourly wage threshold from $28.00 to $31.00 per hour to reflect wage inflation since the threshold was last amended in 2020.

PROPOSED

REFRIGERATION EQUIPMENT – not household units – installation, service or repair – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed $~~28~~31.00 per hour – N.O.C. **5183(2)**

This classification applies to the installation, service or repair of commercial refrigeration systems or equipment, including but not limited to walk-in refrigerators, commercial refrigerators or freezers, refrigerated display cases, refrigerated drinking fountains and ice makers.

The manufacture of commercial refrigeration systems or equipment, or shop repair of commercial refrigeration systems or equipment by employers that do not perform installation, service or repair at customers' locations shall be classified as 3165(1), *Air Conditioning or Refrigeration Equipment Mfg*.

The installation, service or repair of self-contained metal refrigerators or freezers, refrigerated drink dispensing machines or refrigerated ice cream cabinets, other than shop repair by the manufacturer, shall be classified as 9519(1), *Household Appliances.*

The shop repair of self-contained metal refrigerators or freezers, refrigerated drink dispensing machines or refrigerated ice cream cabinets by the manufacturer shall be classified as 3165(2), *Refrigerator Mfg.*

REFRIGERATION EQUIPMENT – not household units – installation, service or repair – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds $~~28~~31.00 per hour – N.O.C. **5187(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 $~~28~~31.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~28~~31.00 per hour shall be classified as 5183(2), *Refrigeration Equipment.*

This classification applies to the installation, service or repair of commercial refrigeration systems or equipment, including but not limited to walk-in refrigerators, commercial refrigerators or freezers, refrigerated display cases, refrigerated drinking fountains and ice makers.

The manufacture of commercial refrigeration systems or equipment, or shop repair of commercial refrigeration systems or equipment by employers that do not perform installation, service or repair at customers' locations shall be classified as 3165(1), *Air Conditioning or Refrigeration Equipment Mfg.*

The installation, service or repair of self-contained metal refrigerators or freezers, refrigerated drink dispensing machines or refrigerated ice cream cabinets, other than shop repair by the manufacturer, shall be classified as 9519(1), *Household Appliances.*

The shop repair of self-contained metal refrigerators or freezers, refrigerated drink dispensing machines or refrigerated ice cream cabinets by the manufacturer shall be classified as 3165(2), *Refrigerator Mfg.*

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Amend Classification 5225, *Reinforcing Steel Installation,* to clarify the intended application and provide direction as to how related operations should be classified.

PROPOSED

REINFORCING STEEL INSTALLATION – placing for concrete construction **5225**

This classification applies to the installation of reinforcing steel, including but not limited to rebar, welded wire mesh and post tension cables in connection with concrete construction operations, except when performed by the same employer in connection with operations assigned to Classifications 5201(1)/5205(1), *Concrete or Cement Work – pouring or finishing of concrete sidewalks, driveways, patios, curbs or gutters*; 5201(2)/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;* or 5222(2), *Chimney Construction*. Reinforcing steel installation is included in these classifications.

Reinforcing steel installation performed by specialty contractors in connection with ~~the~~canal construction ~~of canal, irrigation or drainage systems,~~ or cross-country water pipeline~~s, sewers, tunnels, caissons and dams or with operations assigned to Classification 5201(1)/5205(1), *Concrete or Cement Work,* and 5201(2)/5205(2), *Concrete or Cement Work,* shall be assigned to the classification describing the~~ construction ~~with which such reinforcing steel installation is connected~~shall be classified as 6361(1), *Canal Construction* or 6361(2), *Cross-Country Water Pipeline Construction*.

The cutting, bending, forming ~~and~~or assembly of reinforcing steel at a permanent shop or yard location shall be classified as 3039, *Reinforcing Steel Fabrication.*

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Amend Classifications 5552/5553, *Roofing*, to increase the hourly wage threshold from $27.00 to $29.00 per hour to reflect wage inflation since the threshold was last amended in 2020.

PROPOSED

ROOFING – all kinds – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed $~~27~~29.00 per hour **5552**

This classification applies to the installation, repair, removal or waterproofing of all types of roofs or roofing systems to prevent water or other substances from penetrating or damaging the structure. This classification includes but is not limited to preparing surfaces and applying torchdown or adhesive modified bitumen, hot or cold tar, felt glass, fabric, urethane foam, shakes, shingles, tile, slat, sheet metal, and other roofing, waterproofing, weatherproofing or membrane material onto rooftops.

A physical audit shall be conducted on the complete policy period of each policy insuring the holder of a C-39 Roofing Contractor license from the Contractors State License Board. See Section VI, Rule 4, *Audit of Payroll*.

The installation of shingle roofing when performed by the same employer that performs carpentry work in constructing new buildings or additions to existing buildings at the same job or location shall be classified as 5403/5432, *Carpentry*.

The installation of sheet metal roofing when installed by the same employer that performs sheet metal skinning in constructing new buildings or additions to existing buildings at the same job or location shall be classified as 5538(1)/5542(1), *Sheet Metal Work*.

The installation of photovoltaic solar panels shall be separately classified as 3724(2), *Electrical Machinery or Auxiliary Apparatus*.

ROOFING – all kinds – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds $~~27~~29.00 per hour **5553**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~27~~29.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~27~~29.00 per hour shall be classified as 5552, *Roofing*.

This classification applies to the installation, repair, removal or waterproofing of all types of roofs or roofing systems to prevent water or other substances from penetrating or damaging the structure. This classification includes but is not limited to preparing surfaces and applying of torchdown or adhesive modified bitumen, hot or cold tar, felt, glass, fabric, urethane foam, shakes, shingles, tile, slat, sheet metal, and other roofing, waterproofing, weatherproofing or membrane material onto rooftops.

A physical audit shall be conducted on the complete policy period of each policy insuring the holder of a C-39 Roofing Contractor license from the Contractors State License Board. See Section VI, Rule 4, *Audit of Payroll*.

The installation of shingle roofing when performed by the same employer that performs carpentry work in constructing new buildings or additions to existing buildings at the same job or location shall be classified as 5403/5432, *Carpentry*.

The installation of sheet metal roofing when installed by the same employer that performs sheet metal skinning in constructing new buildings or additions to existing buildings at the same job or location shall be classified as 5538(1)/5542(1), *Sheet Metal Work*.

The installation of photovoltaic solar panels shall be separately classified as 3724(2), *Electrical Machinery or Auxiliary Apparatus.*

* * * * * * *

Amend Classifications 6307/6308, *Sewer Construction*, to increase the hourly wage threshold from $34.00 to $39.00 per hour to reflect wage inflation since the threshold was last amended in 2020.

PROPOSED

SEWER CONSTRUCTION – all operations – including construction of laterals and tunneling at street crossings – employees whose regular hourly wage does not equal or exceed $~~34~~39.00 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 $~~34~~39.00 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 $~~34~~39.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~34~~39.00 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*.

* * * * * * *

Amend Classifications 5538(1)/5542(1), *Sheet Metal Work*, to increase the hourly wage threshold from $27.00 to $29.00 per hour to reflect wage inflation since the threshold was last amended in 2014.

PROPOSED

SHEET METAL WORK – erection, installation or repair – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed $~~27~~29.00 per hour – N.O.C. **5538(1)**

This classification applies to the installation of sheet metal items that are not more specifically described by another classification, including but not limited to gutters, downspouts, flashings, siding, flues, commercial kitchen vent hoods, counters, wall lining, expansion joint covers, decorative metal ceilings and corrugated metal decking.

This classification includes the shop fabrication of sheet metal items when the employer installs any portion of the fabricated items.

This classification applies to the installation of sheet metal roofing when installed by the same employer who performs the sheet metal skinning in constructing new buildings or additions to existing buildings at the same job or location. All other roofing shall be separately classified.

This classification also applies to the installation of vinyl siding.

The installation of ductwork for heating or air conditioning systems shall be classified as 5538(2)/5542(2), *Heating or Air Conditioning Ductwork.*

The installation of pipe and pipe fittings shall be separately classified.

SHEET METAL WORK – erection, installation or repair – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds $~~27~~29.00 per hour – N.O.C. **5542(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 $~~27~~29.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~27~~29.00 per hour shall be classified as 5538(1), *Sheet Metal Work*.

This classification applies to the installation of sheet metal items that are not more specifically described by another classification, including but not limited to gutters, downspouts, flashings, siding, flues, commercial kitchen vent hoods, counters, wall lining, expansion joint covers, decorative metal ceilings and corrugated metal decking.

This classification includes the shop fabrication of sheet metal items when the employer installs any portion of the fabricated items.

This classification applies to the installation of sheet metal roofing when installed by the same employer who performs the sheet metal skinning in constructing new buildings or additions to existing buildings at the same job or location. All other roofing shall be separately classified.

This classification also applies to the installation of vinyl siding.

The installation of ductwork for heating or air conditioning systems shall be classified as 5538(2)/5542(2), *Heating or Air Conditioning Ductwork*.

The installation of pipe and pipe fittings shall be separately classified.

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Amend Classification 4492, *Sign Mfg.,* which is part of the Sign Industry Group, for consistency with previously approved changes.

PROPOSED

SIGN INDUSTRY

SIGN MFG. – metal, plastic or wood – N.O.C. **4492**

This classification applies to the manufacture of metal, plastic or wood signs, including but not limited to cabinet signs or sign backings, channel letter signs, two-dimensional signs and three-dimensional signs, involving the fabrication and assembly of sign parts. This classification includes sign painting or the application of painted, printed or adhesive lettering or graphics onto signs manufactured by the employer.

Employees engaged exclusively in the design or production of adhesive lettering or graphics using office type computers or plotters/printers 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*.

Employers engaged in the fee-based production of signs, banners and related products by application of painted, printed or adhesive lettering or graphics onto surfaces, including but not limited to purchased sign blanks shall be classified as 9507, *Sign Painting or Lettering and Quick Sign Shops*.

Neon tube fabrication shall be separately classified as 4111(2), *Incandescent Lamp and Fluorescent Tube Mfg.*

Sign erection, installation or repair away from the shop shall be separately classified.

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Amend Classification 9507, *Sign Painting or Lettering and Quick Sign Shops,* which is part of the Sign Industry Group, for consistency with previously approved changes.

PROPOSED

SIGN INDUSTRY

SIGN PAINTING OR LETTERING AND QUICK SIGN SHOPS – shop or outside – including counterpersons **9507**

This classification applies to employers that apply painted, printed or adhesive lettering or graphics onto surfaces on a fee basis, including but not limited to customers' buildings, structures, windows, banners and purchased sign blanks. This classification includes the application of painted, printed or adhesive lettering, signage, striping, adhesive wraps or window tint film onto automobiles, trucks or buses by employers not engaged in automobile, truck or bus painting or body repairing.

Employees engaged exclusively in the design or production of painted, printed or adhesive lettering or graphics using office type computers or plotters/printers 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.* The application of painted, printed or adhesive lettering or graphics onto a surface shall be classified as 9507.

The manufacture of metal, plastic or wood signs involving the fabrication and assembly of sign parts and associated sign painting or application of painted, printed or adhesive lettering or graphics onto signs manufactured by the employer shall be classified as 4492, *Sign Mfg. – metal, plastic or wood.*

The production of signs, banners and related products or the application of painted, printed or adhesive lettering or graphics onto surfaces at customers' locations or onto customers' vehicles by advertising companies shall be classified as 9549, *Advertising Companies*.

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Amend Classification 1438, *Smelting, Sintering, Refining or Alloying,* for consistency with other proposed changes.

PROPOSED

SMELTING, SINTERING, REFINING OR ALLOYING – metal – not lead – N.O.C. **1438**

This classification applies to the extraction, purification, refining or alloying of metal, including but not limited to gold, silver, tin, zinc, aluminum, calcium carbide, brass, bronze and copper (not lead) using metallurgical processes~~,~~ such as heating, cooling, exposure to chemicals or electrolytes and compression. This classification includes the pouring of molten metal to produce ingots.

~~The manufacture, a~~Alloying, sintering, refining or recovery of lead shall be classified as 3647(2), *Lead ~~Mfg.,~~ Reclaiming or Alloying.*

* * * * * * *

Amend Classifications 5632/5633, *Steel Framing*, to increase the hourly wage threshold from $35.00 to $39.00 per hour to reflect wage inflation since the threshold was last amended in 2020.

PROPOSED

STEEL FRAMING – light gauge – including the incidental installation of interior trim, doors and cabinet work – employees whose regular hourly wage does not equal or exceed ~~$35~~39.00 per hour **5632**

This classification applies to the structural framing of buildings using cold formed, light gauge steel studs and joists that are #15 gauge or lighter.

This classification also applies to incidental carpentry operations, including but not limited to the installation of interior trim, doors or cabinets; the installation of shingle roofing; and the installation or application of insulation materials in buildings or within building walls, but only if such work is performed by the same employer that performs light gauge steel framing in constructing

new buildings or additions to existing buildings at the same job or location. All other roofing shall be separately classified.

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

The assembly of light gauge steel building components, including but not limited to wall panels and trusses at a permanent shop or yard location shall be classified as 3066(1), *Sheet Metal Products Mfg.*

The erection of steel structures constructed from steel beams shall be classified as 5040, *Iron or Steel Erection – structural.*

STEEL FRAMING – light gauge – including the incidental installation of interior trim, doors and cabinet work – employees whose regular hourly wage equals or exceeds $~~35~~39.00 per hour **5633**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~35~~39.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~35~~39.00 per hour shall be classified as 5632, *Steel Framing.*

This classification applies to the structural framing of buildings using cold formed, light gauge steel studs and joists that are #15 gauge or lighter.

This classification also applies to incidental carpentry operations, including but not limited to the installation of interior trim, doors or cabinets; the installation of shingle roofing; and the installation or application of insulation materials in buildings or within building walls, but only if such work is performed by the same employer that performs light gauge steel framing in constructing new buildings or additions to existing buildings at the same job or location. All other roofing shall be separately classified.

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

The assembly of light gauge steel building components, including but not limited to wall panels and trusses at a permanent shop or yard location shall be classified as 3066(1), *Sheet Metal Products Mfg.*

The erection of steel structures constructed from steel beams shall be classified as 5040, *Iron or Steel Erection – structural.*

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Amend Classification 1803, *Stone Cutting or Fabrication*, for consistency with previously approved changes.

PROPOSED

STONE CUTTING OR FABRICATION – shop **1803**

This classification applies to the cutting or fabrication of stone slabs, including but not limited to granite, marble, travertine, quartz, limestone and onyx to produce products such as countertops,

backsplashes, cemetery monuments, ceiling and wall veneer, mantels, floor tile, tabletops and exterior building panels or components.

Employees engaged exclusively in the design or production of stencils using office type computers or plotters/printers shall be classified as 8810, *Clerical Office Employees*, or 8871, *Clerical Telecommuter Employees,* subject to the Standard Exceptions rule. See Section III, *General Classification Procedures*, Rule 4, *Standard Exceptions.*

The installation of architectural non-load bearing stone products, such as countertops, backsplashes, ceiling and wall veneer, mantels, and tile, including stone cutting or fabrication at the installation site, shall be classified as 5348, *Tile, Stone, Mosaic or Terrazzo Work*.

The installation of cemetery monuments, including stone cutting or fabrication at the installation site, shall be classified as 5027/5028, *Masonry*.

Quarrying or stone cutting in quarries shall be classified as 1624(1), *Quarries*.

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Amend Classification 8042, *Stores – floor covering,* which is part of the Stores Industry Group, for consistency with other proposed changes.

PROPOSED

STORES

STORES – floor covering – wholesale or retail – carpet, rugs, vinyl or linoleum – including showroom sales **8042**

This classification applies to stores engaged in the sale of floor coverings, including but not limited to carpet ~~and~~or rugs; vinyl, linoleum, asphalt ~~and~~or rubber sheets, planks ~~and~~or tile; prefinished hardwood ~~and~~or bamboo strips ~~and~~or planks; and laminate ~~and~~or cork planks ~~and~~or tiles. This classification also applies to floor covering auctioneers.

The installation of linoleum, vinyl, laminate, carpet, rugs or asphalt or rubber tile shall be separately classified as 9521(2), *Floor Covering – installation.*

The installation or refinishing of hardwood or bamboo flooring shall be separately classified as 5436, *Hardwood Floor Laying.*

Dealers of building materials, including unfinished hardwood flooring, shall be classified as 8232(2), *Building Material Dealers*.

Stores engaged in the sale of ceramic ~~floor~~, stone, porcelain or glass tile shall be classified as 8059, *Stores – tile or cabinets – wholesale or retail*.

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Amend Classification 8015, *Stores – furniture,* which is part of the Stores Industry Group, for consistency with other proposed changes.

PROPOSED

STORES

STORES – furniture – wholesale or retail **8015**

This classification applies to stores engaged in the sale or rental of furniture, including but not limited to couches, chairs, tables, dressers, bed frames, desks and bookcases. This classification also applies to furniture auctioneers.

This classification also applies to the operation of furniture galleries or showrooms that display samples of furniture for viewing and direct sale to customers. Such operations include but are not limited to the sale of furniture by salespersons, interior decorators or designers retained by the employer, and furniture shipping, receiving and delivery. This classification includes travel to customers' locations by salespersons, interior decorators or designers to gather information or provide advice in support of furniture sales.

This classification does not apply to the operation of furniture galleries or showrooms that sell exclusively from samples to buyers for stores (no direct sales) and where no inventory (exclusive of showroom samples) is maintained at the gallery or showroom location. Such gallery or showroom salespersons shall be classified as 8742, *Salespersons – Outside,* provided they have no other duties of any kind in the service of the employer except clerical work or outside sales. See Part 3, Section IV, Rule 6, *Stores*.

Stores engaged only in the sale of mattresses or box springs shall be classified as 8017(1), *Stores – retail.*

Stores engaged in the sale of tile or cabinets, including but not limited to kitchen or bath cabinets shall be classified as 8059, *Stores – tile or cabinets – wholesale or retail.*

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

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

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

The installation of window coverings, including associated hardware, within buildings shall be separately classified as 9521(3), *Window Covering.*

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Amend Classification 8010, *Stores – hardware, electrical or plumbing supplies,* which is part of the Stores Industry Group, for consistency with other proposed changes.

PROPOSED

STORES

STORES – hardware, electrical or plumbing supplies – wholesale or retail **8010**

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

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

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

When lumber or building material sales exceed 10% of gross receipts, employees, other than store salespersons or cashiers, engaged in handling, stocking or delivering lumber or building materials shall be separately classified as 8232(1), *Lumberyards*, or 8232(2), *Building Material Dealers*. When lumber or building material sales do not exceed 10% of gross receipts, such employees are included in Classification 8010.

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

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

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Amend Classification 8059, *Stores – tile,* which is part of the Stores Industry Group, to (1) include the sale of cabinets, (2) provide direction to separately classify employees engaged in handling, stocking or delivering lumber or building materials when lumber or building material sales exceed 10% of gross receipts, and (3) provide direction as to how related operations should be classified.

PROPOSED

STORES

STORES – tile or cabinets – wholesale or retail **8059**

This classification applies to stores engaged in the sale of ~~decorative~~ tile, including but not limited to ceramic, stone, porcelain and glass tile. This classification also applies to stores engaged

in the sale of cabinets that are designed to be affixed to building walls or floors, including but not limited to kitchen or bath cabinets.

~~Dealers in stone slabs or countertops~~When lumber or building material sales, including but not limited to ~~marble, granite, quartz and lime~~stone countertop or stone slab materials exceed 10% of gross receipts, employees, other than store salespersons or cashiers, engaged in handling, stocking or delivering lumber or building materials shall be separately classified as 8232(1), *Lumberyards*, or 8232(2), *Building Material Dealers.* When lumber or building material sales do not exceed 10% of gross receipts, such employees are included in Classification 8059.

Stores engaged in the sale of hardware, electrical or plumbing supplies shall be classified as 8010, *Stores – hardware, electrical or plumbing supplies – wholesale or retail.*

Stores engaged in the sale of furniture, including but not limited to couches, chairs, tables, dressers, bed frames, desks and bookcases shall be classified as 8015, *Stores – furniture – wholesale or retail.*

Stores engaged in the sale of vinyl, linoleum, asphalt, laminate or rubber tile floor coverings shall be classified as 8042, *Stores – floor covering.*

The installation of tile shall be separately classified as 5348, *Tile, Stone, Mosaic or Terrazzo Work.*

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

* * * * * * *

Amend Classification 7365, *Taxicab Operations*, to increase the minimum annual payroll per taxicab from $39,700 to $41,000 to reflect wage inflation since the threshold was last amended in 2021 and for consistency with previously approved changes.

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 ~~$39,700~~41,000 per annum per taxicab dispatched by or operated under the auspices of the insured. The minimum payroll amount is in consideration of taxicab downtime, vacation time or other periods during which the taxicab is not in operation, as well as the use of a single taxicab by multiple drivers. The per annum payroll amount shall be prorated only when the taxicab is not dispatched by or under the auspices of the insured or registered for the full policy period or when the policy period is less than one year.

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

Dispatchers engaged in clerical activities shall be separately classified as 8810, *Clerical Office Employees*, 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*.

* * * * * * *

Amend the cross-reference for Classification 3681(3), *Telecommunications Equipment Mfg.,* which is part of the Electronics Industry Group, for consistency with other proposed changes.

PROPOSED

TELECOMMUNICATIONS EQUIPMENT MFG. – all other employees

See Electronics ~~Industry~~.

* * * * * * *

Establish a new cross-reference for Classification 8874(3), *Telecommunications Equipment Mfg.– hardware or software design or development,* which is part of the Electronics Industry Group, for consistency with other proposed changes.

PROPOSED

TELECOMMUNICATIONS EQUIPMENT MFG.– hardware or software design or development

See Electronics.

* * * * * * *

Amend Classification 9529(3), *Tent – erection, removal or repair,* to clarify the intended application.

PROPOSED

TENT – erection, removal or repair – away from shop **9529(3)**

This classification applies to the installation, removal or repair of tents at customer locations. This classification also applies to the covering of silage piles on a fee basis.

~~The~~Tent manufactur~~e~~ing ~~of tents~~ shall be classified as 2576, *Awning, Tarp or Canvas Goods Mfg.*

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

~~The operations of a s~~Stores ~~for the purpose of the sale~~that sell or rent~~al~~ ~~of~~ tents shall be classified in accordance with Section IV, *Special Industry Classification Procedures*, Rule 6, *Stores.*

* * * * * * *

Amend Classification 5650, *Termite Control Work*, to provide direction as to how related operations should be classified.

PROPOSED

TERMITE CONTROL WORK – all operations – including shop, yard or storage operations, Outside Salespersons and estimators **5650**

This classification applies to the control ~~and~~or extermination of termites ~~and~~or other wood-destroying pests ~~and~~or organisms by any method, including but not limited to fumigation, spraying insecticides and applying orange oil ~~and~~or hot or cold thermal treatments. This classification also applies to structural repair operations that are conducted incidental to termite control work. This classification also applies to the application of insecticides onto soil ~~and~~or structures to control termites in connection with new construction.

The control ~~and~~or extermination of pests, including but not limited to rodents and insects other than termites or other wood-destroying pests shall be separately classified as 9031, *Pest or Nuisance Wildlife Control*.

The structural repair of wood framed buildings that is not incidental to termite control work at a particular job or location shall be classified as 5403/5432, *Carpentry.*

* * * * * * *

Amend Classification 9156, *Theaters – dance, opera or theater companies,* to (1) increase the annual payroll limitation for performers and directors of performers from $144,300 to $149,500 per person to reflect wage inflation since the payroll limitation was last amended in 2021, (2) include circus employees who are performers or directors of performers, as these operations are more properly assignable to Classification 9156, and (3) clarify the intended application.

PROPOSED

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

The entire remuneration of performers and directors of performers shall be included, subject to a maximum of $~~144,300~~149,500 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 ~~stage~~ performers, directors and musicians in connection ~~therewith~~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 9155, *Theaters – motion picture,* for clarity and consistency with other proposed changes.

PROPOSED

THEATERS – motion picture – all employees other than employees exclusively engaged in restaurant 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(2), *Concessionaires.*

~~Theater stage~~Theatrical performers, directors ~~and~~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 ~~and~~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 ~~stage~~ performers, directors ~~and~~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 or tavern operations shall be separately classified as 9079(1), *Restaurants or Taverns*.

* * * * * * *

Amend Classification 9151, *Theaters – musical entertainment,* to increase the annual payroll limitation for performers and directors of performers from $144,300 to $149,500 per person to reflect wage inflation since the payroll limitation was last amended in 2021 and for clarity and consistency with other proposed changes.

PROPOSED

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

The entire remuneration of performers and directors of performers shall be included subject to a maximum of $~~144,300~~149,500 per year per person. When such employees do not work the entire year, the payroll limitation shall be prorated based upon the number of weeks in which such employees worked during the policy period.

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

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

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

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

* * * * * * *

Amend Classification 9154, *Theaters – not motion picture,* to include circus employees who are not performers, such as managers, stage technicians, box office employees or ushers, as these operations are more properly assignable to 9154, and to clarify the intended application.

PROPOSED

THEATERS – not motion picture – all employees other than performers and directors of performers – including managers, stage ~~hands~~technicians, box office employees or ushers **9154**

This classification applies to the production of live musical, dance, opera, dramatic, comedic, circus or other theatrical presentations before a live audience or the operation of venues used for such live entertainment. This classification includes all theater employees other than performers and directors of performers, including managers, stage technicians, box office employees or ushers.

Also refer to companion Classification 9156, *Theaters – dance, opera or theater companies – all performers and directors of performers – N.O.C.,* and to companion Classification 9151, *Theaters – musical entertainment – live performances.*

If an employee who performs duties described by Classification 9154 also performs duties described by Classifications 9151 or 9156, the payroll of that employee may be divided between Classifications 9154 and 9156, or between Classifications 9151 and 9154 provided the employer maintains accurate records supported by time cards or time book entries that show such division. Refer to Section V, Rule 3.

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Amend Classification 6251, *Tunneling*, to include underground mining operations, to provide direction as to how related operations should be classified and for consistency with other proposed changes.

PROPOSED

TUNNELING OR UNDERGROUND MINING – all ~~work to completion~~employees ~~– including lining~~ **6251**

This classification applies to the construction of tunnels ~~and~~or caves and includes the ~~incidental~~ installation of concrete lining, electrical wiring ~~and~~or plumbing. This classification also applies to tunneling in connection with dam construction or street or road construction, including tunneling underneath roadways or railroads by hydraulic jacking pipe exceeding 6' in diameter through the earth. ~~This classification also applies to tunneling in connection with dam construction and street or road construction.~~

~~Hydraulic jacking pipe not exceeding 6' in diameter through the earth to produce sewer, gas or water lines shall be separately classified.~~This classification also applies to the operation of underground mines for the extraction of ores or minerals, including but not limited to gold, borax, graphite, gypsum and perlite. This classification includes all underground and aboveground operations, including but not limited to the drilling of shafts, tunnels or drifts; the erection of shoring or supports; the construction of underground tramways; and the installation, operation or maintenance of underground or above-ground equipment or machinery. This classification includes mining engineers engaged in surveying, mapping or geophysical exploration of sites.

Ore milling operations shall be separately classified as 1452, *Mining – ore milling.*

Surface mining (open pit method) operations shall be classified as 1122, *Mining – surface*.

* * * * * * *

Amend Classification 8720(4), *Unmanned Aircraft System Operation – aircraft system and payload total combined weight of less than 55 pounds*, for consistency with previously approved changes.

PROPOSED

UNMANNED AIRCRAFT SYSTEM OPERATION – aircraft system and payload total combined weight of less than 55 pounds – including Outside Salespersons **8720(4)**

This classification applies to the operating crew of Unmanned Aircraft Systems (aerial drones) with an aircraft system and payload total combined weight of less than 55 pounds that are operated on a fee basis. This classification includes shop or field repair of Unmanned Aircraft Systems (aerial drones) in connection with such operations.

This classification also applies to the operating crew of Unmanned Aircraft Systems (aerial drones) with a total combined weight of less than 55 pounds that are operated in support of the employer's construction or erection operations, provided the operating crew members are engaged exclusively in such operations, or are engaged in such work for any portion of their time and devote the balance of their time to clerical office duties or outside sales. Employees who are members of an Unmanned Aircraft Systems (aerial drone) operating crew and also perform or supervise construction or erection operations shall be classified based on the construction or erection operations they supervise or perform. See Section IV, Rule 2, *Construction or Erection Work*.

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

Operation of Unmanned Aircraft Systems (aerial drones) with a total combined weight of 55 pounds or heavier shall be classified in accordance with Section III, Rule 6, *General Exclusions*. The operating crew of Unmanned Aircraft Systems (aerial drones) with a total combined weight of 55 pounds or heavier used for other than agricultural operations shall be separately classified as 7428(1), *Aircraft Operation – other than agricultural or scheduled air carriers – not members of the flying crew.* The operating crew of Unmanned Aircraft Systems (aerial drones) with a total combined weight of 55 pounds or heavier used for agricultural operations, including but not limited to dusting, spraying and seeding, shall be separately classified as 7410, *Aircraft Operation – agricultural – dusting, spraying or seeding – not members of the flying crew.*

Unmanned Aircraft Systems (aerial drones) operating crew members working remotely from a~~n~~ home or office location with no exposure outside of the clerical office 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.*

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

* * * * * * *

Amend Classification 7607(1), *Video Post-Production*, to increase the annual payroll limitation from $144,300 to $149,500 per person to reflect wage inflation since the payroll limitation was last amended in 2021 and for consistency with previously approved changes.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~$144,300~~149,500 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 5446/5447, *Wallboard Installation*, to increase the hourly wage threshold from $36.00 to $38.00 per hour to reflect wage inflation since the threshold was last amended in 2020.

PROPOSED

WALLBOARD INSTALLATION – within buildings – including finishing and preparation prior to painting – employees whose regular hourly wage does not equal or exceed $~~36~~38.00 per hour – N.O.C. **5446**

This classification applies to the installation of gypsum wallboard within buildings, and includes non-structural metal stud wall framing and the installation or application of insulating materials

within building walls if installed or applied by the same employer that performs the wallboard installation at the same job or location.

This classification includes wallboard taping and texturing whether or not it is performed by the same employer that performs the wallboard installation.

The framing of interior, non-structural walls using light gauge steel studs by an employer that performs no structural steel framing or wallboard installation operations at the same job or location shall be classified as 5443, *Lathing*.

When an employer engages in the structural framing of buildings using cold formed, light gauge steel studs and joists, all metal framing operations performed by the same employer at the same job or location shall be classified as 5632/5633, *Steel Framing*.

The application of veneer plaster over installed wallboard shall be separately classified as 5484/5485, *Plastering or Stucco Work*.

WALLBOARD INSTALLATION – within buildings – including finishing and preparation prior to painting – employees whose regular hourly wage equals or exceeds $~~36~~38.00 per hour – N.O.C. **5447**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~36~~38.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~36~~38.00 per hour shall be classified as 5446, *Wallboard Installation.*

This classification applies to the installation of gypsum wallboard within buildings, and includes non-structural metal stud wall framing and the installation or application of insulating materials within building walls if installed or applied by the same employer that performs the wallboard installation at the same job or location.

This classification includes wallboard taping and texturing whether or not it is performed by the same employer that performs the wallboard installation.

The framing of interior, non-structural walls using light gauge steel studs by an employer that performs no structural steel framing or wallboard installation operations at the same job or location shall be classified as 5443, *Lathing*.

When an employer engages in the structural framing of buildings using cold formed, light gauge steel studs and joists, all metal framing operations performed by the same employer at the same job or location shall be classified as 5632/5633, *Steel Framing.*

The application of veneer plaster over installed wallboard shall be separately classified as 5484/5485, *Plastering or Stucco Work.*

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Amend Classification 0400, *Warehouses – cotton – including cotton compressing,* for consistency with other proposed changes.

PROPOSED

WAREHOUSES – cotton – including cotton compressing **0400**

This classification applies to the storage of cotton for other concerns on a fee basis and includes incidental cotton compressing. This classification also applies to cotton dealers or merchants.

The cultivation and harvesting of cotton shall be separately classified as 0171, *Field Crops*.

This classification does not apply to cotton gin operations; all operations, including the storage, compressing, sale and distribution of cotton in connection with cotton gin operations shall be classified as 0401, *Cotton Gin Operation*.

Cotton batting manufacturing shall be classified as 2222, *Spinning, Weaving or Fiber Processing.*

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

* * * * * * *

Amend Classifications 6315(1)/6316(1), *Water Mains or Connections Construction*, to increase the hourly wage threshold from $34.00 to $39.00 per hour to reflect wage inflation since the threshold was last amended in 2020.

PROPOSED

WATER MAINS OR CONNECTIONS CONSTRUCTION – including tunneling at street crossings – employees whose regular hourly wage does not equal or exceed ~~$34~~39.00 per hour **6315(1)**

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 – employees whose regular hourly wage equals or exceeds $~~34~~39.00 per hour **6316(1)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds $~~34~~39.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed $~~34~~39.00 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 Classifications 5474(2)/5482(2), *Waterproofing*, to increase the hourly wage threshold from $28.00 to $31.00 per hour to reflect wage inflation since the threshold was last amended in 2020.

PROPOSED

WATERPROOFING – other than roofing or subaqueous work – performed as a separate operation not a part of or incidental to any other operation – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed $~~28~~31.00 per hour **5474(2)**

This classification applies to the application of water repellent coatings, membranes or caulking to interior or exterior building surfaces. This classification also applies to the application of fire-stop caulking.

This classification includes shop operations, including but not limited to mixing and blending waterproofing materials and equipment maintenance.

The application of water repellent coatings, membranes or caulking to roof surfaces shall be classified as 5552/5553, *Roofing*.

Waterproofing operations in connection with the employer's other classifiable operations shall not be separately classified.

WATERPROOFING – other than roofing or subaqueous work – performed as a separate operation not a part of or incidental to any other operation – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds $~~28~~31.00 per hour **5482(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 $~~28~~31.00 per hour. The payroll of

an employee whose regular hourly wage is not shown to equal or exceed $~~28~~31.00 per hour shall be classified as 5474(2), *Waterproofing.*

This classification applies to the application of water repellent coatings, membranes or caulking to interior or exterior building surfaces. This classification also applies to the application of fire-stop caulking.

This classification includes shop operations, including but not limited to mixing and blending waterproofing materials and equipment maintenance.

The application of water repellent coatings, membranes or caulking to roof surfaces shall be classified as 5552/5553, *Roofing*.

Waterproofing operations in connection with the employer's other classifiable operations shall not be separately classified.

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

PROPOSED

Section VIII – Abbreviated Classifications – Numeric Listing

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~~0044~~ ~~Cotton Farms~~
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~~1123~~ ~~Mining–underground~~
~~1124~~ ~~Mining–underground–surface employees~~
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2116 ~~Fruit/Vegetable~~ Juice/Juice Concentrate Mfg
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•
2589(2) Dry Cleaning ~~N.O.C.~~commercial
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3647(2) Lead ~~Mfg/~~Reclaiming/Alloying
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3681(1) Instrument Mfg–electronic–all other employees
3681(2) Computer~~/Computer Peripheral Equip~~ Mfg–all other employees

3681(3) Telecommunications Equip Mfg–all other employees
3681(4) Audio/Video ~~Electronic~~ Products Mfg–all other employees
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•
4112 Integrated Circuit Mfg–all other employees
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•
6251 Tunneling/Underground Mining
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8059 Stores–tile/cabinets
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•
8839 ~~Dentists/~~Dental ~~Surgeons~~/Orthodontia Practices
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8874(1) Instrument Mfg–electronic–design
8874(2) Computer Mfg–design
8874(3) Telecommunications Equip Mfg–design
8874(4) Audio/Video Products Mfg–design
8874(5) Integrated Circuit Mfg–design
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9185 Carnivals~~/Circuses~~
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Part 4 — Unit Statistical Report Filing Requirements

Amend Part 4, *Unit Statistical Report Filing Requirements*, Section II, *Definitions,* Rule 12, *Final Premium(s)*, Subrule h*,* for consistency with the California Department of Industrial Relations' Fiscal Year Assessments*.*

PROPOSED

Section II – Definitions

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12. Final Premium(s)

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

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•

h. Policy assessments, including but not limited to California Insurance Guarantee Association (CIGA) assessments, California Workers' Compensation Administration Revolving Fund assessments, California ~~w~~Workers' ~~c~~Compensation ~~f~~Fraud ~~surcharges~~Account assessments, Uninsured Employers Benefits Trust Fund assessments, Occupational Safety and Health Fund assessments, Labor Enforcement and Compliance Fund assessments, and Subsequent Injuries Benefits Trust Fund assessments.

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Amend Section IV, *Exposure Information*, Rule 1, *Classification Code,* and Rule 4, *Exposure Amount,* to remove references to Part 3, *Standard Classification System*, Section III, *General Classification Procedures*, Rule 7, *Coronavirus Disease 2019 (COVID-19)*, as the references are no longer necessary*.*

PROPOSED

1. Classification Code

Report the appropriate 4-digit California standard classification code. ~~Report code 0012 for payments excluded from remuneration pursuant to Part 3, *Standard Classification System,* Section III, *General Classification Procedures*, Rule 7, *Coronavirus Disease 2019 (COVID-19),* subrule b.~~ All records containing "Exposure Amount" must be assigned to a standard classification code developed in accordance with the provisions of this Plan ~~or code 0012~~.

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4. Exposure Amount

Report the total audited exposure for each standard classification code. (See the definition of "Audited Exposure" as applicable to this Plan.) ~~Report payments excluded from remuneration pursuant to Part 3, *Standard Classification System,* Section III, *General Classification Procedures*, Rule 7, *Coronavirus Disease 2019 (COVID-19),* subrule b.~~ Report payroll dollars rounded to the nearest whole dollar amount. Report non-payroll exposures to the nearest tenth of a unit. Payrolls or other applicable exposure amounts reported shall be obtained in accordance with the provisions of this Plan.

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Amend Section V, *Loss Information*, Subsection B, *Loss Data Elements*, Rule 6*, Type of Settlement,* for consistency with Workers Compensation Policy Reporting Specifications (WCPOLS).

PROPOSED

Section V – Loss Information

B. Loss Data Elements

All loss-related fields shall be reported on all claims as required for California in WCSTAT except as indicated below.

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6. Type of Settlement Code

Report the code that identifies the certain settlement situation for the claim.

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

PROPOSED

Appendix I

Construction and Erection Classifications

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6251 Tunneling/Underground Mining
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Amend Appendix II, *Payroll/Remuneration Table*, to remove a reference to Part 3, *Standard Classification System,* Section III, *General Classification Procedures*, Rule 7, *Coronavirus Disease 2019 (COVID-19)*, as the rule is no longer necessary.

PROPOSED

Appendix II

Payroll/Remuneration Table

Type of Compensation	Is Payment Included as Payroll?	Exception or Comment
• • •		
~~**Coronavirus Disease 2019 (COVID-19): Payments Made During a Statewide California Stay-at-Home Order**~~		~~See USRP, Part 3, Section III, Rule 7~~
• • •		

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Amend Appendix III, *Injury Description Codes*, Section B, *Nature of Injury (Positions 3-4)*, and Section C, *Cause of Injury (Positions 5-6),* to add a Nature of Injury code to address any adverse reaction to any vaccination and update the wording for the related Cause of Injury Code and the Pandemic Cause of Injury Code.

PROPOSED

Appendix III

Injury Description Codes

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B. Nature of Injury (Positions 3-4)

Code	Narrative Description
I. Specific Injury	
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38. Adverse Reaction to a Vaccination or Inoculation	
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C. Cause of Injury (Positions 5-6)	
X. Miscellaneous Causes	
82. Absorption, Ingestion or Inhalation, NOC	Not Otherwise Classified in Any Other Code. Applies Only to Non-Impact Cases in Which the Injury Resulted from Inhalation, Absorption (Skin Contact), ~~or~~ Ingestion of Harmful Substances, or Vaccinations
83. Pandemic	~~A Disease Outbreak Affecting Large Populations or a Whole Region, Country or Continent~~Includes Disease Epidemic That Has Spread Across a Large Region
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Amend Appendix IV, *Classifications Including Clerical Office Employees, Clerical Telecommuter Employees or Outside Salespersons*, for consistency with other proposed changes.

PROPOSED

Appendix IV

Classifications Including Clerical Office Employees, Clerical Telecommuter Employees or Outside Salespersons

See Section III, *General Classification Procedures*, Rule 4, *Standard Exceptions*, Subrule c, *Standard Exception Classification Procedures*.

Code	Name	Including Clerical Office Employees / Clerical Telecommuter Employees	Including Outside Salespersons
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4512	Biomedical Research Laboratories	X	
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8839	~~Dentists/~~Dental ~~Surgeons~~/Orthodontia Practices	X	
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•			
•			
8874(1)	Instrument Mfg–electronic–design	X	X
8874(2)	Computer Mfg–design	X	X
8874(3)	Telecommunications Equip Mfg–design	X	X
8874(4)	Audio/Video Products Mfg–design	X	X
8874(5)	Integrated Circuit Mfg–design	X	X
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9185	Carnivals~~/Circuses~~	X	X
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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, 2022

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, 2022 and applied to a policy with an effective date on or after September 1, 2022.

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, 2022.

PROPOSED

Section I — Introduction

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2. Effective Date

This regulation is effective at 12:01 AM, September 1, ~~2021~~2022. When an amendment to this regulation is approved, a notice summarizing the amendment and its effective date, as specified by the Insurance Commissioner, will be published by the WCIRB.

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

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Section C
Recommended Amendments to the *California Workers' Compensation Experience Rating Plan—1995*
Title 10, California Code of Regulations, Section 2353.1
Effective September 1, 2022

The WCIRB recommends that the following amendments to the *California Workers' Compensation Experience Rating Plan—1995* (Experience Rating Plan) be approved effective September 1, 2022 with respect to new and renewal policies as of the first rating effective date of a risk on or after September 1, 2022.

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, 2022.

PROPOSED

Section I – General Provisions

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2. Effective Date

The rules and rating values of this Plan are effective at 12:01 AM, September 1, ~~2021~~2022. When an amendment to this Plan is approved, a notice summarizing the amendment and its effective date, as specified by the Insurance Commissioner, will be published by the WCIRB.

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Section II – Definitions

Amend Section II, *Definitions*, Rule 5, *Immediate Family*, to update the language with gender-neutral terms.

PROPOSED

Section II – Definitions

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

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5. Immediate Family

For the purpose of experience rating, immediate family shall mean ~~father, mother, husband, wife,~~parent, spouse, registered domestic partner, ~~son, daughter, stepson, stepdaughter, grandson, granddaughter, grandfather or grandmother~~child, stepchild, grandchild and grandparent.

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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 $9,500 to $9,200 to reflect wage inflation and the proposed September 1, 2022 expected loss rates.

PROPOSED

Section III – Eligibility and Experience Period

1. Eligibility Requirements for California Workers' Compensation Insurance.

A risk shall qualify for experience rating of its California workers' compensation insurance premium under this Plan if the amount produced by applying the approved expected loss rates shown in Table I of this Plan to the total remuneration that would be used in the experience rating calculation for the risk is greater than or equal to the eligibility threshold of $~~9,500~~9,200. 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 VI — Rating Procedure

Amend Section VI, *Rating Procedure,* Rule 2, *Actual Losses and Actual Primary (Ap) Losses,* to exclude COVID-19 claims with accident dates from December 1, 2019 through August 31, 2022 from the computation of experience modifications.

PROPOSED

Section VI – Rating Procedure

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2. Actual Losses and Actual Primary (Ap) Losses

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

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j. Claims directly arising from a diagnosis of Coronavirus disease 2019 (COVID-19), reported with a Catastrophe Number 12 pursuant to the Uniform Statistical Reporting Plan and an accident date on or after December 1, 2019 up to August 31, 2022, shall not be reflected in the computation of the experience modification.

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

Amend Section VII, *Inquiries, Complaints and Requests for Action, Reconsideration and Appeals,* Rule 3*, Complaints and Requests for Action,* to update the WCIRB's mailing address.

PROPOSED

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

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3. Complaints and Requests for Action

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WCIRB
~~1221 Broadway, Suite 900~~1901 Harrison Street, 17th Floor
Oakland, CA 94612
Attention: Complaints and Reconsideration
Fax: 415.371.5204
customerservice@wcirb.com

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

PROPOSED

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
0005	2.25	0.152	0.164	0.176	0.187	0.199	0.210	0.220	0.231	0.241	0.251	0.261	0.271	0.280
0016	3.01	0.127	0.138	0.149	0.159	0.169	0.179	0.189	0.199	0.208	0.217	0.227	0.236	0.244
0034	2.84	0.139	0.150	0.161	0.172	0.182	0.192	0.202	0.211	0.221	0.230	0.239	0.248	0.256
0035	2.20	0.146	0.159	0.171	0.182	0.194	0.205	0.216	0.226	0.237	0.247	0.257	0.267	0.277
0036	3.40	0.141	0.153	0.164	0.174	0.185	0.195	0.204	0.214	0.223	0.233	0.242	0.250	0.259
0038	3.67	0.105	0.113	0.122	0.130	0.137	0.145	0.153	0.160	0.168	0.175	0.182	0.189	0.196
0040	1.81	0.143	0.156	0.168	0.179	0.190	0.201	0.211	0.222	0.232	0.242	0.252	0.261	0.271
0041	1.81	0.138	0.151	0.163	0.176	0.187	0.199	0.211	0.222	0.233	0.244	0.255	0.265	0.276
0042	2.37	0.134	0.145	0.157	0.168	0.178	0.189	0.199	0.210	0.220	0.229	0.239	0.249	0.258
0045	1.87	0.122	0.132	0.142	0.151	0.161	0.170	0.179	0.188	0.197	0.205	0.213	0.222	0.230
0050	2.25	0.124	0.134	0.143	0.153	0.162	0.170	0.179	0.187	0.195	0.204	0.212	0.219	0.227
0079	1.16	0.146	0.157	0.168	0.179	0.190	0.200	0.210	0.220	0.230	0.239	0.249	0.258	0.268
0096	1.80	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.231	0.240	0.249	0.259
0106	4.40	0.104	0.113	0.122	0.130	0.139	0.147	0.155	0.163	0.170	0.178	0.185	0.193	0.200
0171	2.33	0.122	0.132	0.142	0.152	0.161	0.170	0.179	0.188	0.196	0.204	0.213	0.221	0.228
0172	1.88	0.144	0.156	0.167	0.178	0.188	0.199	0.209	0.219	0.229	0.238	0.248	0.257	0.266
0251	1.53	0.113	0.122	0.131	0.139	0.148	0.156	0.165	0.173	0.181	0.189	0.196	0.203	0.210
0400	1.42	0.126	0.136	0.146	0.155	0.164	0.172	0.181	0.190	0.198	0.206	0.214	0.222	0.230
0401	3.26	0.113	0.122	0.132	0.141	0.149	0.158	0.166	0.175	0.183	0.191	0.199	0.206	0.214
1122	0.92	0.121	0.131	0.141	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.216	0.224	0.233
1320	0.56	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
1322	1.56	0.090	0.098	0.106	0.113	0.121	0.128	0.135	0.142	0.150	0.157	0.163	0.170	0.177
1330	0.83	0.121	0.131	0.140	0.149	0.158	0.166	0.175	0.183	0.191	0.199	0.206	0.214	0.221
1438	2.38	0.126	0.136	0.147	0.157	0.167	0.176	0.185	0.194	0.203	0.212	0.221	0.229	0.237
1452	1.21	0.111	0.119	0.128	0.135	0.143	0.151	0.158	0.165	0.172	0.180	0.186	0.194	0.200
1463	1.22	0.102	0.111	0.120	0.129	0.138	0.146	0.153	0.161	0.168	0.176	0.183	0.190	0.197
1624	1.43	0.108	0.117	0.126	0.135	0.143	0.151	0.159	0.167	0.175	0.183	0.190	0.197	0.204
1699	0.58	0.150	0.163	0.175	0.187	0.198	0.210	0.221	0.232	0.243	0.252	0.262	0.272	0.281
1701	1.10	0.105	0.114	0.122	0.130	0.138	0.146	0.154	0.162	0.169	0.177	0.185	0.192	0.200
1710	1.34	0.112	0.121	0.131	0.140	0.149	0.158	0.166	0.175	0.183	0.190	0.198	0.205	0.212
1741	1.36	0.117	0.128	0.138	0.149	0.159	0.170	0.180	0.191	0.202	0.211	0.222	0.232	0.243
1803	3.22	0.107	0.116	0.125	0.133	0.142	0.150	0.158	0.166	0.174	0.182	0.190	0.197	0.205
1925	3.95	0.139	0.151	0.163	0.175	0.186	0.197	0.207	0.217	0.227	0.236	0.245	0.253	0.262
2002	2.73	0.166	0.182	0.196	0.210	0.224	0.238	0.251	0.264	0.277	0.290	0.302	0.315	0.327
2003	2.53	0.132	0.143	0.154	0.165	0.175	0.185	0.195	0.205	0.215	0.224	0.234	0.243	0.252
2014	1.72	0.127	0.137	0.147	0.157	0.166	0.176	0.185	0.194	0.202	0.211	0.220	0.228	0.236
2030	1.43	0.126	0.137	0.148	0.159	0.169	0.180	0.189	0.199	0.207	0.215	0.224	0.231	0.239
2063	1.43	0.132	0.142	0.152	0.162	0.172	0.181	0.191	0.200	0.209	0.218	0.226	0.235	0.243
2081	3.48	0.149	0.161	0.172	0.184	0.195	0.205	0.216	0.226	0.236	0.246	0.255	0.265	0.274
2095	2.88	0.165	0.179	0.193	0.207	0.220	0.233	0.246	0.259	0.271	0.283	0.295	0.306	0.317
2102	2.19	0.160	0.173	0.185	0.197	0.209	0.220	0.232	0.243	0.254	0.264	0.275	0.285	0.295
2107	1.82	0.163	0.176	0.189	0.201	0.214	0.226	0.237	0.249	0.260	0.272	0.283	0.293	0.304
2108	2.14	0.150	0.163	0.176	0.188	0.200	0.212	0.224	0.235	0.247	0.258	0.269	0.280	0.290
2109	2.14	0.150	0.162	0.174	0.185	0.196	0.207	0.217	0.228	0.238	0.247	0.257	0.266	0.276
2111	1.81	0.152	0.165	0.177	0.188	0.200	0.211	0.221	0.232	0.242	0.252	0.261	0.271	0.280
2113	3.43	0.148	0.161	0.173	0.186	0.197	0.209	0.220	0.231	0.241	0.252	0.262	0.272	0.281
2116	2.05	0.145	0.157	0.168	0.179	0.190	0.201	0.212	0.222	0.233	0.243	0.252	0.262	0.272
2117	2.98	0.132	0.144	0.156	0.167	0.178	0.188	0.199	0.209	0.219	0.229	0.239	0.249	0.259
2121	1.25	0.143	0.153	0.164	0.174	0.184	0.193	0.202	0.211	0.221	0.229	0.238	0.247	0.255
2123	2.55	0.151	0.164	0.176	0.188	0.200	0.211	0.222	0.232	0.243	0.253	0.263	0.273	0.282
2142	1.11	0.145	0.156	0.166	0.176	0.186	0.196	0.205	0.214	0.223	0.232	0.240	0.248	0.257
2163	2.76	0.141	0.152	0.162	0.172	0.182	0.191	0.201	0.210	0.219	0.227	0.236	0.244	0.253
2222	1.80	0.145	0.157	0.169	0.179	0.190	0.200	0.210	0.220	0.229	0.239	0.248	0.258	0.267
2362	5.55	0.115	0.127	0.139	0.151	0.163	0.175	0.186	0.198	0.210	0.221	0.233	0.244	0.255
2402	4.07	0.135	0.146	0.157	0.167	0.177	0.187	0.197	0.206	0.216	0.225	0.235	0.244	0.254

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	0.290	0.299	0.308	0.317	0.325	0.334	0.342	0.350	0.358	0.366	0.374	0.381	0.388	0.396
0016	0.253	0.262	0.270	0.278	0.287	0.295	0.303	0.311	0.318	0.326	0.334	0.341	0.348	0.356
0034	0.265	0.273	0.281	0.289	0.297	0.305	0.312	0.320	0.328	0.335	0.342	0.349	0.356	0.363
0035	0.287	0.296	0.306	0.315	0.324	0.333	0.341	0.350	0.358	0.366	0.374	0.382	0.390	0.398
0036	0.268	0.276	0.284	0.292	0.300	0.308	0.315	0.323	0.330	0.338	0.345	0.352	0.359	0.366
0038	0.203	0.210	0.217	0.224	0.230	0.237	0.243	0.250	0.256	0.262	0.268	0.274	0.280	0.286
0040	0.280	0.289	0.298	0.307	0.315	0.324	0.332	0.340	0.348	0.356	0.364	0.372	0.379	0.387
0041	0.286	0.296	0.305	0.315	0.324	0.333	0.343	0.352	0.360	0.369	0.378	0.386	0.395	0.403
0042	0.267	0.276	0.285	0.294	0.302	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.373
0045	0.237	0.245	0.253	0.260	0.268	0.275	0.282	0.289	0.296	0.303	0.310	0.317	0.323	0.330
0050	0.235	0.242	0.250	0.257	0.265	0.272	0.279	0.285	0.292	0.298	0.305	0.311	0.318	0.324
0079	0.277	0.286	0.294	0.303	0.311	0.319	0.328	0.336	0.344	0.352	0.360	0.368	0.375	0.383
0096	0.267	0.276	0.285	0.293	0.302	0.310	0.318	0.326	0.334	0.341	0.349	0.356	0.364	0.371
0106	0.207	0.214	0.221	0.227	0.234	0.240	0.247	0.253	0.259	0.265	0.271	0.277	0.283	0.289
0171	0.236	0.244	0.251	0.258	0.266	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320	0.326
0172	0.275	0.284	0.293	0.301	0.310	0.318	0.326	0.334	0.342	0.350	0.357	0.365	0.372	0.379
0251	0.217	0.224	0.231	0.237	0.244	0.251	0.257	0.264	0.270	0.277	0.283	0.289	0.296	0.302
0400	0.238	0.244	0.252	0.259	0.266	0.274	0.280	0.287	0.294	0.301	0.307	0.313	0.319	0.325
0401	0.221	0.229	0.236	0.243	0.250	0.257	0.264	0.271	0.278	0.284	0.290	0.297	0.303	0.309
1122	0.241	0.249	0.256	0.265	0.272	0.279	0.287	0.294	0.301	0.308	0.316	0.323	0.329	0.336
1320	0.199	0.206	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.269	0.275	0.281
1322	0.184	0.190	0.196	0.203	0.209	0.216	0.222	0.228	0.234	0.240	0.245	0.251	0.257	0.263
1330	0.229	0.235	0.242	0.247	0.254	0.261	0.266	0.272	0.278	0.285	0.289	0.295	0.301	0.307
1438	0.246	0.253	0.261	0.268	0.276	0.284	0.291	0.298	0.306	0.313	0.320	0.327	0.334	0.341
1452	0.207	0.213	0.220	0.225	0.232	0.238	0.243	0.249	0.255	0.261	0.265	0.271	0.277	0.282
1463	0.204	0.211	0.217	0.224	0.230	0.237	0.243	0.249	0.256	0.262	0.268	0.274	0.280	0.287
1624	0.211	0.218	0.224	0.231	0.238	0.244	0.250	0.257	0.263	0.270	0.275	0.281	0.287	0.293
1699	0.290	0.300	0.309	0.319	0.327	0.336	0.345	0.354	0.362	0.370	0.380	0.388	0.396	0.404
1701	0.207	0.215	0.222	0.229	0.236	0.243	0.250	0.256	0.262	0.268	0.274	0.280	0.286	0.291
1710	0.219	0.226	0.232	0.239	0.245	0.251	0.258	0.264	0.270	0.275	0.281	0.286	0.292	0.297
1741	0.251	0.262	0.270	0.280	0.289	0.297	0.307	0.315	0.323	0.331	0.341	0.348	0.356	0.362
1803	0.212	0.219	0.226	0.233	0.240	0.247	0.253	0.260	0.266	0.273	0.279	0.285	0.291	0.297
1925	0.270	0.278	0.286	0.294	0.302	0.309	0.317	0.324	0.332	0.339	0.347	0.354	0.362	0.369
2002	0.339	0.350	0.361	0.373	0.383	0.394	0.405	0.415	0.425	0.435	0.444	0.453	0.463	0.471
2003	0.260	0.269	0.278	0.286	0.294	0.302	0.310	0.318	0.326	0.333	0.341	0.348	0.355	0.363
2014	0.244	0.252	0.260	0.267	0.275	0.282	0.289	0.295	0.302	0.308	0.315	0.321	0.327	0.333
2030	0.247	0.254	0.261	0.269	0.276	0.283	0.290	0.297	0.304	0.311	0.318	0.324	0.331	0.337
2063	0.252	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
2081	0.283	0.293	0.301	0.310	0.319	0.327	0.336	0.344	0.352	0.360	0.368	0.375	0.383	0.391
2095	0.328	0.338	0.348	0.358	0.367	0.376	0.385	0.394	0.403	0.412	0.420	0.428	0.436	0.444
2102	0.305	0.314	0.323	0.333	0.341	0.350	0.359	0.367	0.375	0.383	0.392	0.400	0.408	0.416
2107	0.314	0.324	0.334	0.343	0.353	0.362	0.371	0.380	0.389	0.397	0.405	0.414	0.422	0.430
2108	0.300	0.310	0.320	0.329	0.339	0.348	0.357	0.366	0.374	0.383	0.391	0.400	0.408	0.416
2109	0.285	0.293	0.302	0.310	0.319	0.327	0.335	0.343	0.350	0.358	0.366	0.373	0.380	0.387
2111	0.289	0.298	0.307	0.316	0.324	0.333	0.341	0.349	0.356	0.364	0.372	0.379	0.387	0.394
2113	0.291	0.300	0.309	0.318	0.327	0.335	0.344	0.352	0.360	0.368	0.375	0.383	0.390	0.398
2116	0.281	0.290	0.299	0.308	0.317	0.325	0.334	0.342	0.350	0.358	0.365	0.373	0.380	0.388
2117	0.268	0.278	0.287	0.296	0.305	0.314	0.322	0.331	0.339	0.348	0.356	0.364	0.372	0.379
2121	0.264	0.272	0.280	0.288	0.296	0.304	0.312	0.319	0.327	0.334	0.341	0.348	0.354	0.361
2123	0.292	0.301	0.310	0.319	0.328	0.337	0.345	0.353	0.361	0.369	0.377	0.384	0.392	0.399
2142	0.264	0.272	0.280	0.288	0.295	0.303	0.310	0.317	0.324	0.331	0.338	0.345	0.352	0.359
2163	0.261	0.269	0.277	0.284	0.292	0.300	0.307	0.314	0.322	0.329	0.336	0.343	0.349	0.356
2222	0.276	0.284	0.293	0.300	0.308	0.315	0.321	0.328	0.335	0.341	0.347	0.354	0.360	0.367
2362	0.266	0.277	0.288	0.299	0.309	0.319	0.330	0.340	0.349	0.358	0.368	0.377	0.385	0.393
2402	0.263	0.272	0.281	0.289	0.298	0.306	0.314	0.322	0.330	0.338	0.346	0.354	0.361	0.369

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	0.403	0.410	0.416	0.423	0.430	0.436	0.443	0.449	0.456	0.462	0.468	0.474	0.480	0.486
0016	0.363	0.370	0.377	0.384	0.391	0.398	0.404	0.411	0.418	0.424	0.431	0.437	0.443	0.449
0034	0.370	0.377	0.384	0.390	0.397	0.403	0.410	0.416	0.422	0.428	0.434	0.440	0.446	0.451
0035	0.406	0.413	0.421	0.428	0.435	0.442	0.449	0.456	0.463	0.469	0.476	0.482	0.489	0.495
0036	0.373	0.379	0.386	0.393	0.399	0.406	0.412	0.418	0.424	0.430	0.436	0.442	0.448	0.454
0038	0.292	0.297	0.303	0.309	0.315	0.320	0.326	0.332	0.337	0.343	0.348	0.354	0.359	0.365
0040	0.394	0.401	0.408	0.415	0.422	0.429	0.436	0.443	0.449	0.456	0.462	0.468	0.475	0.481
0041	0.411	0.420	0.427	0.435	0.442	0.450	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502
0042	0.380	0.387	0.394	0.401	0.408	0.415	0.421	0.428	0.434	0.441	0.447	0.453	0.459	0.465
0045	0.336	0.343	0.349	0.355	0.362	0.368	0.374	0.380	0.386	0.391	0.397	0.403	0.408	0.414
0050	0.330	0.336	0.342	0.348	0.354	0.360	0.366	0.371	0.377	0.382	0.387	0.393	0.398	0.403
0079	0.390	0.398	0.405	0.412	0.419	0.427	0.434	0.440	0.447	0.454	0.460	0.467	0.473	0.480
0096	0.378	0.385	0.392	0.399	0.405	0.412	0.419	0.425	0.431	0.438	0.444	0.450	0.456	0.462
0106	0.294	0.300	0.305	0.311	0.316	0.322	0.327	0.332	0.337	0.343	0.348	0.353	0.358	0.363
0171	0.332	0.338	0.344	0.350	0.356	0.362	0.368	0.373	0.379	0.385	0.390	0.395	0.401	0.406
0172	0.386	0.393	0.400	0.407	0.414	0.420	0.427	0.433	0.440	0.446	0.452	0.458	0.464	0.470
0251	0.309	0.315	0.321	0.327	0.333	0.339	0.345	0.351	0.357	0.363	0.369	0.375	0.381	0.387
0400	0.332	0.337	0.343	0.349	0.355	0.361	0.367	0.373	0.377	0.383	0.389	0.394	0.400	0.405
0401	0.314	0.320	0.326	0.332	0.338	0.344	0.350	0.355	0.361	0.367	0.372	0.378	0.383	0.388
1122	0.343	0.350	0.357	0.363	0.370	0.376	0.383	0.389	0.397	0.403	0.409	0.416	0.422	0.428
1320	0.286	0.292	0.298	0.304	0.309	0.315	0.320	0.326	0.332	0.337	0.342	0.348	0.353	0.358
1322	0.268	0.274	0.279	0.284	0.289	0.295	0.300	0.304	0.309	0.314	0.319	0.324	0.328	0.333
1330	0.312	0.316	0.321	0.327	0.332	0.338	0.343	0.348	0.351	0.356	0.361	0.366	0.371	0.376
1438	0.347	0.353	0.360	0.366	0.373	0.379	0.386	0.392	0.397	0.404	0.410	0.416	0.421	0.427
1452	0.288	0.291	0.296	0.301	0.306	0.311	0.316	0.321	0.323	0.328	0.333	0.337	0.342	0.347
1463	0.292	0.298	0.304	0.309	0.315	0.320	0.325	0.331	0.336	0.341	0.346	0.351	0.357	0.361
1624	0.299	0.304	0.310	0.315	0.321	0.326	0.332	0.337	0.342	0.347	0.352	0.357	0.362	0.368
1699	0.412	0.422	0.430	0.438	0.446	0.454	0.461	0.469	0.479	0.487	0.493	0.500	0.507	0.514
1701	0.297	0.302	0.308	0.313	0.319	0.324	0.329	0.335	0.340	0.345	0.350	0.356	0.361	0.366
1710	0.303	0.308	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348	0.353	0.357	0.362	0.367
1741	0.369	0.378	0.385	0.391	0.397	0.403	0.408	0.413	0.421	0.427	0.432	0.437	0.442	0.447
1803	0.303	0.309	0.315	0.321	0.326	0.332	0.338	0.343	0.349	0.354	0.360	0.365	0.370	0.376
1925	0.376	0.383	0.390	0.397	0.404	0.411	0.417	0.424	0.430	0.436	0.442	0.448	0.454	0.459
2002	0.480	0.489	0.497	0.505	0.513	0.521	0.528	0.536	0.544	0.551	0.559	0.566	0.573	0.580
2003	0.370	0.376	0.383	0.390	0.397	0.403	0.410	0.416	0.422	0.428	0.435	0.441	0.447	0.452
2014	0.339	0.345	0.350	0.356	0.362	0.367	0.373	0.378	0.384	0.389	0.394	0.399	0.404	0.410
2030	0.343	0.350	0.356	0.362	0.367	0.373	0.379	0.384	0.391	0.396	0.401	0.406	0.411	0.415
2063	0.355	0.362	0.368	0.375	0.381	0.387	0.393	0.399	0.405	0.411	0.417	0.423	0.429	0.434
2081	0.398	0.406	0.413	0.420	0.428	0.435	0.442	0.448	0.455	0.462	0.469	0.476	0.482	0.489
2095	0.452	0.460	0.467	0.475	0.482	0.489	0.496	0.503	0.510	0.517	0.523	0.530	0.536	0.542
2102	0.424	0.432	0.440	0.447	0.455	0.462	0.469	0.475	0.483	0.490	0.496	0.503	0.509	0.516
2107	0.438	0.446	0.453	0.461	0.468	0.476	0.483	0.490	0.497	0.504	0.511	0.518	0.524	0.531
2108	0.424	0.431	0.439	0.447	0.454	0.462	0.469	0.476	0.483	0.490	0.497	0.504	0.511	0.517
2109	0.393	0.400	0.407	0.413	0.420	0.426	0.433	0.439	0.445	0.451	0.457	0.463	0.469	0.475
2111	0.402	0.409	0.416	0.423	0.430	0.437	0.443	0.450	0.456	0.463	0.469	0.475	0.481	0.487
2113	0.405	0.412	0.419	0.426	0.432	0.439	0.445	0.451	0.457	0.463	0.469	0.474	0.480	0.486
2116	0.395	0.402	0.410	0.417	0.424	0.431	0.438	0.445	0.451	0.458	0.465	0.471	0.478	0.484
2117	0.387	0.394	0.400	0.407	0.414	0.420	0.427	0.433	0.439	0.445	0.451	0.457	0.463	0.469
2121	0.367	0.374	0.380	0.386	0.392	0.398	0.404	0.410	0.416	0.422	0.427	0.433	0.438	0.444
2123	0.406	0.413	0.420	0.427	0.434	0.441	0.447	0.454	0.460	0.467	0.473	0.479	0.486	0.492
2142	0.365	0.371	0.378	0.384	0.390	0.396	0.402	0.408	0.414	0.420	0.426	0.431	0.437	0.443
2163	0.363	0.369	0.376	0.382	0.388	0.394	0.400	0.406	0.412	0.418	0.424	0.430	0.435	0.441
2222	0.373	0.379	0.385	0.391	0.397	0.403	0.409	0.415	0.420	0.426	0.432	0.437	0.443	0.449
2362	0.402	0.411	0.419	0.426	0.434	0.441	0.449	0.456	0.463	0.470	0.476	0.482	0.489	0.495
2402	0.376	0.383	0.390	0.398	0.405	0.411	0.418	0.425	0.431	0.438	0.444	0.450	0.456	0.462

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	0.491	0.503	0.514	0.525	0.536	0.546	0.556	0.566	0.576	0.585	0.595	0.604	0.612	0.621
0016	0.456	0.468	0.479	0.490	0.501	0.512	0.523	0.533	0.543	0.553	0.562	0.572	0.581	0.589
0034	0.457	0.468	0.479	0.490	0.500	0.511	0.521	0.531	0.540	0.550	0.559	0.568	0.576	0.585
0035	0.501	0.513	0.524	0.535	0.546	0.556	0.567	0.577	0.586	0.596	0.605	0.614	0.623	0.632
0036	0.459	0.471	0.482	0.492	0.503	0.513	0.524	0.534	0.543	0.553	0.562	0.571	0.580	0.589
0038	0.370	0.381	0.391	0.401	0.411	0.421	0.430	0.439	0.448	0.457	0.465	0.473	0.481	0.489
0040	0.487	0.499	0.510	0.522	0.533	0.543	0.554	0.565	0.575	0.585	0.594	0.604	0.613	0.622
0041	0.509	0.521	0.533	0.545	0.556	0.567	0.577	0.587	0.597	0.608	0.617	0.626	0.634	0.643
0042	0.471	0.483	0.494	0.505	0.516	0.526	0.536	0.546	0.556	0.565	0.575	0.584	0.592	0.601
0045	0.419	0.430	0.441	0.451	0.462	0.471	0.481	0.491	0.500	0.509	0.518	0.527	0.535	0.543
0050	0.408	0.418	0.428	0.438	0.447	0.456	0.466	0.475	0.483	0.492	0.500	0.509	0.517	0.525
0079	0.486	0.499	0.511	0.523	0.534	0.546	0.557	0.568	0.578	0.589	0.599	0.609	0.618	0.628
0096	0.468	0.479	0.490	0.502	0.512	0.523	0.533	0.543	0.553	0.562	0.571	0.581	0.590	0.599
0106	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	0.480
0171	0.411	0.421	0.431	0.441	0.450	0.459	0.469	0.478	0.486	0.495	0.504	0.512	0.520	0.528
0172	0.476	0.488	0.499	0.510	0.521	0.532	0.542	0.552	0.562	0.572	0.581	0.590	0.599	0.608
0251	0.392	0.403	0.414	0.424	0.434	0.444	0.455	0.463	0.472	0.481	0.488	0.495	0.503	0.510
0400	0.410	0.421	0.429	0.439	0.449	0.458	0.468	0.477	0.486	0.494	0.503	0.512	0.521	0.530
0401	0.393	0.403	0.413	0.423	0.433	0.442	0.451	0.460	0.469	0.478	0.487	0.496	0.505	0.514
1122	0.434	0.446	0.459	0.470	0.481	0.493	0.504	0.515	0.526	0.538	0.548	0.558	0.567	0.577
1320	0.363	0.373	0.383	0.392	0.401	0.410	0.418	0.427	0.435	0.444	0.452	0.461	0.468	0.475
1322	0.338	0.347	0.357	0.366	0.375	0.385	0.394	0.403	0.412	0.420	0.429	0.437	0.445	0.454
1330	0.381	0.391	0.396	0.406	0.415	0.424	0.433	0.441	0.450	0.454	0.462	0.470	0.478	0.486
1438	0.432	0.444	0.454	0.465	0.476	0.487	0.498	0.508	0.518	0.527	0.536	0.545	0.554	0.563
1452	0.352	0.361	0.367	0.376	0.385	0.394	0.402	0.411	0.420	0.424	0.433	0.441	0.450	0.458
1463	0.366	0.376	0.385	0.394	0.403	0.412	0.420	0.429	0.437	0.446	0.454	0.461	0.468	0.476
1624	0.373	0.383	0.393	0.403	0.413	0.422	0.431	0.441	0.450	0.459	0.468	0.476	0.485	0.493
1699	0.521	0.534	0.550	0.563	0.574	0.586	0.597	0.608	0.619	0.634	0.645	0.656	0.666	0.677
1701	0.371	0.380	0.389	0.399	0.408	0.416	0.425	0.434	0.442	0.450	0.458	0.466	0.473	0.480
1710	0.371	0.380	0.389	0.398	0.406	0.413	0.421	0.428	0.435	0.442	0.450	0.457	0.464	0.471
1741	0.452	0.461	0.473	0.482	0.491	0.499	0.507	0.516	0.524	0.534	0.541	0.548	0.555	0.562
1803	0.381	0.391	0.401	0.411	0.420	0.430	0.439	0.449	0.458	0.467	0.475	0.484	0.492	0.501
1925	0.465	0.476	0.487	0.498	0.509	0.519	0.530	0.539	0.548	0.558	0.566	0.575	0.584	0.593
2002	0.586	0.600	0.613	0.626	0.638	0.650	0.662	0.673	0.684	0.696	0.707	0.717	0.728	0.738
2003	0.458	0.470	0.481	0.492	0.502	0.513	0.523	0.532	0.542	0.551	0.560	0.569	0.578	0.586
2014	0.415	0.425	0.435	0.444	0.453	0.462	0.471	0.480	0.488	0.497	0.505	0.513	0.521	0.528
2030	0.420	0.430	0.439	0.448	0.457	0.466	0.474	0.483	0.491	0.499	0.507	0.515	0.522	0.530
2063	0.440	0.450	0.461	0.471	0.481	0.491	0.501	0.511	0.520	0.529	0.538	0.547	0.556	0.564
2081	0.495	0.508	0.521	0.533	0.545	0.556	0.568	0.579	0.589	0.600	0.609	0.619	0.628	0.637
2095	0.549	0.561	0.573	0.584	0.595	0.605	0.615	0.625	0.634	0.644	0.653	0.661	0.670	0.678
2102	0.522	0.535	0.548	0.560	0.572	0.584	0.595	0.606	0.617	0.628	0.639	0.649	0.659	0.668
2107	0.537	0.550	0.563	0.575	0.587	0.598	0.610	0.620	0.631	0.641	0.651	0.661	0.670	0.679
2108	0.524	0.536	0.548	0.560	0.571	0.582	0.593	0.604	0.614	0.624	0.634	0.643	0.653	0.662
2109	0.480	0.491	0.502	0.513	0.524	0.534	0.544	0.553	0.563	0.572	0.581	0.589	0.597	0.606
2111	0.493	0.505	0.516	0.527	0.538	0.548	0.558	0.568	0.578	0.588	0.597	0.607	0.616	0.625
2113	0.491	0.502	0.513	0.523	0.533	0.544	0.554	0.564	0.573	0.583	0.593	0.602	0.611	0.620
2116	0.490	0.503	0.514	0.526	0.537	0.548	0.559	0.569	0.579	0.588	0.598	0.607	0.617	0.626
2117	0.475	0.486	0.497	0.507	0.517	0.528	0.537	0.547	0.557	0.566	0.575	0.583	0.592	0.601
2121	0.449	0.460	0.470	0.480	0.490	0.500	0.509	0.518	0.528	0.537	0.546	0.555	0.563	0.572
2123	0.498	0.510	0.521	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.605	0.614	0.623	0.632
2142	0.448	0.459	0.469	0.480	0.490	0.500	0.509	0.519	0.528	0.537	0.547	0.556	0.565	0.573
2163	0.446	0.457	0.468	0.478	0.488	0.498	0.508	0.517	0.526	0.536	0.545	0.553	0.562	0.570
2222	0.454	0.464	0.474	0.484	0.494	0.504	0.514	0.523	0.532	0.540	0.548	0.556	0.564	0.571
2362	0.501	0.513	0.526	0.537	0.548	0.559	0.569	0.580	0.590	0.601	0.610	0.619	0.627	0.635
2402	0.467	0.479	0.489	0.499	0.509	0.519	0.528	0.537	0.545	0.554	0.562	0.571	0.579	0.587

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
0005	0.629	0.637	0.645	0.652	0.660	0.667	0.674	0.680	0.687	0.693	0.700	0.706	0.712	0.718
0016	0.598	0.606	0.615	0.623	0.631	0.638	0.646	0.653	0.660	0.667	0.674	0.681	0.687	0.694
0034	0.594	0.602	0.610	0.618	0.626	0.634	0.641	0.648	0.655	0.662	0.669	0.675	0.682	0.688
0035	0.640	0.648	0.656	0.664	0.672	0.679	0.687	0.694	0.701	0.708	0.715	0.722	0.728	0.735
0036	0.597	0.606	0.614	0.622	0.630	0.637	0.645	0.652	0.660	0.667	0.674	0.680	0.687	0.693
0038	0.497	0.505	0.513	0.521	0.529	0.536	0.544	0.551	0.558	0.566	0.572	0.579	0.586	0.593
0040	0.631	0.640	0.648	0.656	0.664	0.672	0.680	0.687	0.694	0.701	0.708	0.715	0.721	0.728
0041	0.651	0.658	0.666	0.673	0.680	0.687	0.694	0.701	0.708	0.715	0.721	0.727	0.733	0.739
0042	0.609	0.618	0.626	0.634	0.641	0.649	0.656	0.664	0.671	0.678	0.684	0.691	0.698	0.704
0045	0.551	0.559	0.567	0.575	0.582	0.590	0.597	0.605	0.612	0.619	0.626	0.633	0.639	0.646
0050	0.532	0.540	0.548	0.555	0.562	0.570	0.577	0.584	0.590	0.597	0.603	0.610	0.616	0.623
0079	0.637	0.646	0.655	0.663	0.672	0.680	0.687	0.695	0.702	0.709	0.716	0.723	0.730	0.737
0096	0.607	0.616	0.624	0.632	0.640	0.648	0.656	0.664	0.671	0.678	0.685	0.692	0.699	0.705
0106	0.487	0.495	0.502	0.509	0.516	0.523	0.530	0.537	0.544	0.551	0.557	0.564	0.570	0.577
0171	0.536	0.544	0.551	0.559	0.566	0.573	0.581	0.588	0.595	0.601	0.608	0.615	0.621	0.628
0172	0.616	0.624	0.632	0.640	0.648	0.655	0.662	0.669	0.676	0.683	0.690	0.696	0.703	0.709
0251	0.517	0.524	0.531	0.538	0.546	0.553	0.560	0.567	0.574	0.581	0.587	0.594	0.601	0.608
0400	0.539	0.548	0.556	0.564	0.573	0.581	0.589	0.597	0.604	0.612	0.620	0.627	0.634	0.640
0401	0.523	0.532	0.540	0.549	0.557	0.565	0.573	0.581	0.589	0.596	0.604	0.611	0.619	0.626
1122	0.585	0.593	0.601	0.609	0.616	0.624	0.630	0.637	0.643	0.649	0.655	0.661	0.666	0.674
1320	0.483	0.490	0.497	0.504	0.511	0.518	0.524	0.531	0.537	0.543	0.549	0.555	0.561	0.568
1322	0.462	0.470	0.478	0.485	0.493	0.501	0.509	0.517	0.524	0.531	0.539	0.546	0.554	0.561
1330	0.494	0.502	0.510	0.517	0.525	0.532	0.540	0.547	0.554	0.561	0.568	0.575	0.582	0.583
1438	0.571	0.580	0.588	0.596	0.604	0.612	0.620	0.628	0.636	0.643	0.651	0.658	0.666	0.673
1452	0.466	0.473	0.481	0.488	0.496	0.503	0.511	0.518	0.525	0.533	0.540	0.547	0.553	0.556
1463	0.483	0.490	0.496	0.503	0.510	0.516	0.523	0.529	0.536	0.542	0.548	0.554	0.561	0.567
1624	0.501	0.508	0.515	0.523	0.530	0.537	0.545	0.552	0.559	0.566	0.573	0.580	0.588	0.594
1699	0.688	0.698	0.707	0.715	0.724	0.731	0.737	0.744	0.751	0.757	0.763	0.770	0.776	0.785
1701	0.488	0.495	0.502	0.510	0.517	0.524	0.531	0.537	0.543	0.549	0.555	0.561	0.567	0.573
1710	0.478	0.485	0.492	0.498	0.504	0.511	0.517	0.523	0.529	0.535	0.541	0.546	0.552	0.557
1741	0.568	0.575	0.582	0.588	0.594	0.599	0.604	0.609	0.614	0.619	0.624	0.629	0.634	0.642
1803	0.509	0.517	0.525	0.534	0.542	0.549	0.557	0.565	0.573	0.580	0.588	0.595	0.602	0.609
1925	0.601	0.609	0.618	0.626	0.634	0.642	0.650	0.657	0.664	0.671	0.677	0.684	0.690	0.697
2002	0.748	0.757	0.767	0.776	0.785	0.793	0.801	0.809	0.817	0.824	0.830	0.837	0.843	0.849
2003	0.595	0.603	0.611	0.618	0.626	0.633	0.641	0.648	0.655	0.662	0.668	0.675	0.681	0.688
2014	0.536	0.543	0.551	0.558	0.565	0.572	0.579	0.586	0.593	0.600	0.607	0.614	0.621	0.628
2030	0.537	0.545	0.552	0.560	0.567	0.574	0.582	0.589	0.597	0.604	0.611	0.619	0.626	0.634
2063	0.572	0.581	0.589	0.596	0.604	0.612	0.619	0.626	0.634	0.641	0.648	0.654	0.661	0.668
2081	0.646	0.655	0.664	0.672	0.681	0.689	0.697	0.705	0.713	0.721	0.728	0.736	0.743	0.751
2095	0.686	0.694	0.701	0.708	0.716	0.723	0.730	0.737	0.744	0.750	0.757	0.763	0.769	0.776
2102	0.677	0.685	0.694	0.701	0.709	0.716	0.723	0.730	0.737	0.744	0.750	0.757	0.764	0.771
2107	0.688	0.696	0.705	0.713	0.720	0.728	0.735	0.742	0.749	0.755	0.762	0.768	0.774	0.780
2108	0.670	0.679	0.687	0.696	0.704	0.711	0.719	0.726	0.734	0.741	0.748	0.754	0.761	0.767
2109	0.614	0.622	0.629	0.637	0.644	0.652	0.659	0.666	0.674	0.681	0.687	0.694	0.701	0.707
2111	0.633	0.642	0.650	0.658	0.666	0.674	0.681	0.688	0.695	0.702	0.709	0.715	0.721	0.728
2113	0.628	0.636	0.643	0.650	0.657	0.664	0.671	0.678	0.685	0.691	0.698	0.704	0.710	0.717
2116	0.635	0.643	0.652	0.660	0.669	0.677	0.685	0.692	0.700	0.707	0.714	0.721	0.727	0.734
2117	0.609	0.617	0.625	0.633	0.640	0.648	0.655	0.662	0.669	0.676	0.683	0.689	0.696	0.702
2121	0.580	0.588	0.596	0.604	0.611	0.618	0.625	0.632	0.639	0.645	0.652	0.658	0.664	0.670
2123	0.641	0.649	0.657	0.665	0.673	0.680	0.687	0.695	0.701	0.708	0.715	0.722	0.728	0.734
2142	0.582	0.590	0.599	0.607	0.615	0.622	0.630	0.638	0.646	0.653	0.660	0.667	0.674	0.682
2163	0.578	0.586	0.594	0.602	0.609	0.617	0.624	0.631	0.639	0.646	0.652	0.659	0.666	0.672
2222	0.578	0.586	0.593	0.600	0.607	0.614	0.621	0.627	0.633	0.640	0.646	0.651	0.656	0.660
2362	0.643	0.651	0.659	0.666	0.674	0.681	0.688	0.696	0.703	0.709	0.716	0.722	0.728	0.736
2402	0.596	0.604	0.612	0.619	0.626	0.633	0.640	0.646	0.653	0.659	0.666	0.672	0.679	0.685

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	0.724	0.730	0.735	0.741	0.746	0.751	0.756	0.761	0.766	0.771	0.775	0.780	0.784	0.789
0016	0.700	0.707	0.713	0.719	0.724	0.730	0.736	0.741	0.747	0.752	0.757	0.762	0.767	0.772
0034	0.695	0.701	0.707	0.713	0.719	0.724	0.730	0.735	0.741	0.746	0.751	0.756	0.761	0.766
0035	0.741	0.747	0.753	0.759	0.765	0.770	0.775	0.781	0.786	0.791	0.796	0.800	0.805	0.810
0036	0.700	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
0038	0.599	0.606	0.612	0.619	0.625	0.632	0.638	0.644	0.650	0.657	0.663	0.669	0.675	0.681
0040	0.734	0.740	0.746	0.752	0.758	0.763	0.769	0.774	0.779	0.784	0.789	0.794	0.798	0.803
0041	0.745	0.750	0.756	0.761	0.766	0.771	0.776	0.781	0.786	0.790	0.795	0.800	0.805	0.809
0042	0.710	0.716	0.723	0.728	0.734	0.740	0.746	0.751	0.756	0.762	0.767	0.772	0.777	0.781
0045	0.652	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
0050	0.629	0.635	0.641	0.647	0.652	0.658	0.664	0.669	0.675	0.680	0.685	0.691	0.696	0.701
0079	0.743	0.749	0.756	0.762	0.768	0.774	0.780	0.785	0.791	0.796	0.801	0.807	0.812	0.817
0096	0.711	0.718	0.724	0.729	0.735	0.741	0.746	0.751	0.756	0.761	0.766	0.771	0.776	0.780
0106	0.583	0.589	0.595	0.601	0.607	0.613	0.619	0.625	0.631	0.637	0.642	0.648	0.653	0.659
0171	0.634	0.640	0.646	0.652	0.658	0.663	0.669	0.674	0.680	0.685	0.690	0.696	0.701	0.706
0172	0.715	0.721	0.727	0.733	0.738	0.744	0.749	0.754	0.759	0.764	0.769	0.774	0.778	0.783
0251	0.615	0.622	0.628	0.635	0.642	0.648	0.654	0.660	0.666	0.672	0.678	0.683	0.688	0.693
0400	0.647	0.654	0.661	0.668	0.675	0.681	0.688	0.694	0.700	0.706	0.712	0.717	0.722	0.727
0401	0.633	0.640	0.647	0.654	0.661	0.668	0.674	0.681	0.687	0.692	0.698	0.704	0.709	0.714
1122	0.679	0.685	0.690	0.695	0.701	0.706	0.710	0.715	0.720	0.724	0.729	0.734	0.738	0.743
1320	0.574	0.580	0.586	0.592	0.598	0.604	0.610	0.615	0.621	0.627	0.632	0.638	0.643	0.649
1322	0.568	0.575	0.582	0.589	0.596	0.602	0.609	0.615	0.622	0.628	0.634	0.641	0.647	0.653
1330	0.590	0.597	0.603	0.610	0.617	0.623	0.629	0.636	0.642	0.648	0.655	0.661	0.667	0.673
1438	0.680	0.687	0.694	0.701	0.707	0.713	0.719	0.725	0.730	0.736	0.741	0.747	0.751	0.756
1452	0.562	0.569	0.575	0.582	0.588	0.594	0.601	0.607	0.613	0.620	0.626	0.632	0.638	0.644
1463	0.573	0.579	0.585	0.591	0.597	0.603	0.609	0.614	0.620	0.626	0.632	0.638	0.644	0.649
1624	0.601	0.608	0.616	0.623	0.630	0.637	0.644	0.651	0.658	0.665	0.672	0.678	0.685	0.691
1699	0.790	0.794	0.798	0.803	0.807	0.811	0.815	0.819	0.823	0.827	0.831	0.835	0.839	0.843
1701	0.579	0.585	0.591	0.596	0.602	0.608	0.614	0.620	0.625	0.631	0.637	0.643	0.648	0.654
1710	0.563	0.568	0.574	0.580	0.585	0.591	0.596	0.601	0.606	0.611	0.616	0.620	0.625	0.629
1741	0.647	0.651	0.656	0.661	0.666	0.670	0.675	0.680	0.684	0.689	0.693	0.698	0.703	0.707
1803	0.616	0.623	0.629	0.636	0.642	0.647	0.653	0.659	0.664	0.669	0.674	0.680	0.685	0.690
1925	0.704	0.710	0.717	0.723	0.729	0.734	0.739	0.744	0.749	0.754	0.759	0.764	0.768	0.772
2002	0.854	0.860	0.865	0.870	0.875	0.880	0.885	0.889	0.894	0.898	0.903	0.906	0.910	0.914
2003	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	0.764
2014	0.634	0.641	0.647	0.653	0.659	0.665	0.670	0.676	0.681	0.686	0.692	0.697	0.702	0.707
2030	0.641	0.647	0.654	0.661	0.667	0.673	0.680	0.686	0.692	0.698	0.703	0.709	0.715	0.721
2063	0.674	0.680	0.687	0.693	0.699	0.705	0.710	0.716	0.722	0.727	0.733	0.738	0.743	0.749
2081	0.757	0.764	0.770	0.777	0.783	0.789	0.795	0.800	0.806	0.812	0.817	0.822	0.828	0.833
2095	0.782	0.788	0.793	0.799	0.805	0.810	0.815	0.820	0.825	0.830	0.835	0.840	0.844	0.848
2102	0.778	0.785	0.791	0.798	0.805	0.811	0.817	0.823	0.829	0.835	0.840	0.846	0.851	0.855
2107	0.785	0.791	0.796	0.801	0.807	0.812	0.816	0.821	0.826	0.830	0.834	0.839	0.843	0.847
2108	0.773	0.779	0.785	0.791	0.797	0.802	0.807	0.812	0.817	0.822	0.827	0.832	0.836	0.841
2109	0.713	0.719	0.725	0.730	0.736	0.742	0.747	0.753	0.758	0.763	0.769	0.774	0.779	0.784
2111	0.734	0.739	0.745	0.751	0.757	0.762	0.767	0.772	0.777	0.782	0.787	0.792	0.797	0.801
2113	0.722	0.728	0.733	0.738	0.743	0.748	0.753	0.758	0.762	0.767	0.771	0.775	0.779	0.783
2116	0.740	0.746	0.752	0.758	0.764	0.769	0.774	0.780	0.785	0.790	0.795	0.800	0.805	0.810
2117	0.708	0.714	0.720	0.726	0.731	0.737	0.742	0.747	0.752	0.758	0.763	0.767	0.772	0.777
2121	0.676	0.682	0.688	0.694	0.699	0.705	0.711	0.716	0.721	0.727	0.732	0.737	0.742	0.746
2123	0.741	0.747	0.753	0.759	0.764	0.770	0.776	0.781	0.786	0.792	0.797	0.802	0.806	0.811
2142	0.688	0.695	0.702	0.708	0.715	0.721	0.727	0.733	0.739	0.745	0.750	0.756	0.761	0.766
2163	0.679	0.685	0.691	0.697	0.703	0.709	0.715	0.721	0.727	0.732	0.738	0.743	0.748	0.754
2222	0.665	0.670	0.675	0.680	0.685	0.689	0.694	0.698	0.703	0.708	0.712	0.717	0.721	0.726
2362	0.742	0.748	0.754	0.760	0.766	0.772	0.778	0.783	0.789	0.795	0.800	0.806	0.811	0.817
2402	0.691	0.698	0.704	0.710	0.717	0.723	0.729	0.734	0.740	0.745	0.751	0.756	0.761	0.766

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	0.793	0.797	0.802	0.806	0.810	0.814	0.817	0.821	0.825
0016	0.777	0.781	0.786	0.790	0.794	0.799	0.803	0.807	0.810
0034	0.771	0.775	0.779	0.784	0.788	0.792	0.796	0.800	0.804
0035	0.814	0.819	0.823	0.827	0.831	0.835	0.839	0.843	0.846
0036	0.776	0.780	0.785	0.789	0.793	0.797	0.801	0.805	0.809
0038	0.686	0.692	0.698	0.703	0.709	0.714	0.720	0.725	0.730
0040	0.808	0.812	0.816	0.820	0.824	0.828	0.832	0.836	0.839
0041	0.813	0.818	0.822	0.826	0.830	0.833	0.837	0.840	0.843
0042	0.786	0.791	0.795	0.800	0.804	0.808	0.812	0.816	0.820
0045	0.733	0.738	0.743	0.748	0.752	0.757	0.761	0.766	0.770
0050	0.706	0.711	0.716	0.721	0.725	0.729	0.734	0.738	0.743
0079	0.822	0.826	0.831	0.836	0.840	0.844	0.849	0.853	0.857
0096	0.785	0.789	0.794	0.798	0.802	0.806	0.810	0.814	0.818
0106	0.664	0.669	0.674	0.679	0.684	0.689	0.694	0.699	0.704
0171	0.711	0.716	0.721	0.725	0.730	0.735	0.739	0.744	0.748
0172	0.787	0.792	0.796	0.800	0.804	0.808	0.812	0.816	0.820
0251	0.698	0.702	0.707	0.711	0.716	0.720	0.725	0.729	0.733
0400	0.731	0.736	0.741	0.745	0.750	0.754	0.759	0.763	0.768
0401	0.719	0.723	0.728	0.733	0.737	0.742	0.747	0.751	0.756
1122	0.747	0.752	0.756	0.761	0.765	0.770	0.774	0.779	0.783
1320	0.654	0.660	0.665	0.670	0.676	0.681	0.686	0.692	0.697
1322	0.659	0.665	0.671	0.676	0.682	0.687	0.693	0.698	0.703
1330	0.679	0.685	0.691	0.695	0.699	0.703	0.708	0.712	0.716
1438	0.760	0.764	0.768	0.772	0.776	0.780	0.784	0.788	0.792
1452	0.649	0.655	0.660	0.666	0.671	0.677	0.682	0.687	0.693
1463	0.655	0.660	0.666	0.671	0.677	0.682	0.688	0.693	0.698
1624	0.698	0.704	0.711	0.717	0.723	0.729	0.734	0.739	0.745
1699	0.846	0.850	0.854	0.857	0.861	0.865	0.868	0.872	0.875
1701	0.660	0.666	0.671	0.677	0.683	0.688	0.694	0.699	0.704
1710	0.634	0.638	0.643	0.647	0.652	0.656	0.661	0.665	0.670
1741	0.712	0.716	0.720	0.725	0.729	0.734	0.738	0.742	0.747
1803	0.695	0.700	0.705	0.710	0.715	0.719	0.724	0.729	0.734
1925	0.777	0.781	0.785	0.789	0.794	0.798	0.802	0.806	0.811
2002	0.917	0.920	0.924	0.927	0.930	0.933	0.935	0.938	0.941
2003	0.769	0.773	0.778	0.782	0.787	0.791	0.796	0.800	0.804
2014	0.712	0.717	0.722	0.727	0.732	0.736	0.741	0.746	0.750
2030	0.727	0.733	0.739	0.744	0.750	0.755	0.761	0.766	0.771
2063	0.754	0.759	0.764	0.768	0.773	0.778	0.782	0.787	0.792
2081	0.838	0.843	0.848	0.852	0.857	0.861	0.865	0.870	0.874
2095	0.853	0.857	0.861	0.865	0.869	0.873	0.876	0.880	0.883
2102	0.860	0.864	0.869	0.873	0.877	0.881	0.884	0.887	0.890
2107	0.851	0.855	0.859	0.863	0.866	0.870	0.873	0.877	0.880
2108	0.846	0.850	0.854	0.858	0.862	0.866	0.870	0.874	0.877
2109	0.788	0.793	0.798	0.802	0.807	0.811	0.815	0.819	0.823
2111	0.806	0.810	0.815	0.819	0.823	0.827	0.831	0.835	0.839
2113	0.787	0.791	0.794	0.798	0.801	0.805	0.808	0.812	0.815
2116	0.814	0.818	0.823	0.827	0.831	0.835	0.839	0.842	0.846
2117	0.782	0.786	0.791	0.795	0.800	0.804	0.809	0.813	0.817
2121	0.751	0.755	0.760	0.764	0.769	0.773	0.777	0.781	0.786
2123	0.816	0.820	0.825	0.829	0.834	0.838	0.842	0.846	0.850
2142	0.772	0.777	0.782	0.787	0.791	0.796	0.800	0.805	0.809
2163	0.759	0.764	0.769	0.774	0.778	0.783	0.788	0.793	0.797
2222	0.730	0.734	0.738	0.742	0.746	0.750	0.753	0.757	0.761
2362	0.822	0.827	0.832	0.838	0.843	0.848	0.853	0.857	0.862
2402	0.771	0.775	0.780	0.784	0.788	0.791	0.795	0.798	0.802

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
2413	2.07	0.136	0.149	0.161	0.173	0.184	0.196	0.208	0.219	0.230	0.241	0.251	0.262	0.272
2501	2.63	0.146	0.160	0.174	0.188	0.202	0.215	0.228	0.241	0.254	0.267	0.279	0.291	0.303
2570	3.60	0.145	0.158	0.170	0.181	0.193	0.204	0.215	0.225	0.236	0.246	0.256	0.266	0.276
2571	3.49	0.149	0.162	0.175	0.187	0.200	0.212	0.224	0.236	0.248	0.259	0.270	0.281	0.292
2576	2.37	0.135	0.146	0.157	0.167	0.177	0.187	0.196	0.206	0.215	0.224	0.232	0.241	0.249
2584	2.41	0.157	0.172	0.186	0.199	0.212	0.225	0.237	0.249	0.261	0.272	0.283	0.294	0.305
2585	3.34	0.152	0.165	0.178	0.190	0.202	0.214	0.225	0.236	0.247	0.258	0.269	0.279	0.289
2589	2.06	0.139	0.153	0.167	0.180	0.193	0.206	0.219	0.232	0.244	0.256	0.268	0.280	0.292
2660	3.56	0.124	0.135	0.146	0.157	0.167	0.178	0.188	0.199	0.209	0.220	0.230	0.240	0.250
2683	2.06	0.163	0.177	0.190	0.204	0.216	0.228	0.240	0.252	0.264	0.275	0.286	0.297	0.308
2688	2.65	0.141	0.153	0.165	0.177	0.188	0.199	0.210	0.221	0.231	0.242	0.252	0.262	0.271
2702	6.49	0.088	0.096	0.103	0.110	0.117	0.124	0.131	0.137	0.144	0.150	0.157	0.163	0.169
2710	2.85	0.134	0.145	0.155	0.165	0.175	0.185	0.194	0.204	0.213	0.222	0.231	0.240	0.248
2727	4.57	0.073	0.079	0.084	0.090	0.095	0.101	0.106	0.111	0.116	0.121	0.126	0.131	0.136
2731	2.11	0.143	0.154	0.166	0.176	0.186	0.197	0.207	0.216	0.226	0.235	0.244	0.253	0.261
2757	2.98	0.161	0.174	0.187	0.200	0.212	0.224	0.236	0.247	0.258	0.269	0.280	0.290	0.300
2759	2.71	0.159	0.172	0.183	0.195	0.206	0.217	0.228	0.238	0.247	0.257	0.266	0.276	0.285
2790	0.79	0.145	0.156	0.167	0.178	0.188	0.197	0.207	0.216	0.225	0.234	0.243	0.252	0.260
2797	3.18	0.165	0.178	0.191	0.203	0.215	0.227	0.238	0.249	0.260	0.271	0.281	0.292	0.302
2806	2.32	0.149	0.160	0.172	0.183	0.193	0.203	0.214	0.224	0.233	0.243	0.253	0.262	0.271
2812	2.07	0.133	0.145	0.156	0.167	0.177	0.188	0.198	0.208	0.218	0.228	0.237	0.246	0.256
2819	3.03	0.152	0.164	0.176	0.187	0.198	0.209	0.220	0.230	0.240	0.250	0.260	0.269	0.278
2840	1.55	0.168	0.183	0.197	0.210	0.224	0.236	0.249	0.261	0.273	0.285	0.297	0.308	0.319
2842	2.37	0.149	0.161	0.173	0.184	0.195	0.205	0.215	0.225	0.235	0.244	0.254	0.263	0.272
2852	3.18	0.142	0.154	0.166	0.177	0.188	0.199	0.210	0.221	0.232	0.243	0.253	0.264	0.274
2881	2.46	0.144	0.157	0.169	0.181	0.192	0.204	0.215	0.225	0.236	0.247	0.258	0.269	0.280
2883	5.07	0.137	0.149	0.161	0.174	0.185	0.197	0.209	0.220	0.232	0.243	0.254	0.264	0.275
2915	1.89	0.139	0.151	0.163	0.175	0.186	0.198	0.209	0.219	0.229	0.239	0.249	0.259	0.268
2923	1.37	0.161	0.174	0.187	0.200	0.211	0.223	0.235	0.247	0.258	0.268	0.278	0.288	0.299
3018	1.23	0.132	0.141	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.211	0.219	0.227	0.235
3022	2.22	0.147	0.159	0.172	0.183	0.195	0.207	0.218	0.230	0.241	0.251	0.262	0.273	0.283
3030	2.74	0.115	0.125	0.135	0.145	0.154	0.164	0.173	0.182	0.191	0.200	0.209	0.217	0.225
3039	2.64	0.112	0.122	0.132	0.142	0.151	0.160	0.169	0.178	0.187	0.196	0.204	0.213	0.222
3040	2.63	0.127	0.137	0.148	0.158	0.168	0.178	0.188	0.197	0.207	0.216	0.225	0.234	0.243
3060	2.69	0.134	0.145	0.157	0.167	0.178	0.189	0.199	0.210	0.220	0.230	0.240	0.250	0.259
3066	1.77	0.140	0.151	0.162	0.172	0.182	0.192	0.202	0.212	0.221	0.231	0.240	0.248	0.257
3070	0.13	0.167	0.183	0.197	0.212	0.226	0.239	0.253	0.267	0.281	0.292	0.306	0.317	0.332
3076	2.03	0.143	0.156	0.168	0.180	0.191	0.203	0.214	0.225	0.236	0.246	0.257	0.267	0.278
3081	3.97	0.108	0.116	0.124	0.131	0.138	0.145	0.152	0.158	0.165	0.172	0.178	0.185	0.191
3082	5.11	0.123	0.132	0.141	0.149	0.158	0.166	0.173	0.181	0.188	0.196	0.203	0.210	0.216
3085	3.87	0.166	0.181	0.197	0.212	0.227	0.242	0.256	0.271	0.285	0.298	0.311	0.324	0.337
3099	1.47	0.142	0.155	0.166	0.178	0.189	0.200	0.211	0.222	0.232	0.243	0.253	0.263	0.273
3110	2.25	0.138	0.149	0.160	0.171	0.181	0.192	0.202	0.211	0.221	0.230	0.239	0.248	0.257
3131	1.95	0.128	0.139	0.150	0.161	0.171	0.182	0.192	0.202	0.211	0.221	0.230	0.240	0.249
3146	1.11	0.162	0.176	0.190	0.203	0.215	0.228	0.239	0.251	0.263	0.274	0.285	0.296	0.307
3152	1.39	0.123	0.134	0.145	0.155	0.166	0.176	0.186	0.195	0.205	0.214	0.223	0.232	0.241
3165	1.65	0.132	0.142	0.153	0.162	0.172	0.181	0.190	0.199	0.208	0.217	0.226	0.235	0.243
3169	1.71	0.153	0.166	0.179	0.193	0.206	0.218	0.231	0.243	0.255	0.267	0.278	0.289	0.300
3175	1.46	0.139	0.150	0.160	0.171	0.181	0.192	0.202	0.212	0.222	0.232	0.242	0.251	0.261
3178	0.85	0.143	0.155	0.166	0.176	0.187	0.197	0.207	0.217	0.227	0.237	0.246	0.255	0.264
3179	1.18	0.134	0.144	0.155	0.166	0.176	0.186	0.196	0.206	0.216	0.225	0.235	0.244	0.253
3180	1.93	0.142	0.155	0.167	0.180	0.191	0.203	0.214	0.225	0.236	0.246	0.257	0.267	0.277
3220	0.87	0.139	0.151	0.162	0.173	0.183	0.194	0.204	0.214	0.224	0.234	0.243	0.252	0.261
3241	1.59	0.139	0.149	0.159	0.168	0.177	0.186	0.195	0.203	0.211	0.220	0.227	0.235	0.242
3257	2.12	0.165	0.179	0.192	0.205	0.218	0.231	0.243	0.255	0.267	0.278	0.289	0.300	0.311

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
2413	0.282	0.291	0.301	0.310	0.319	0.328	0.336	0.345	0.353	0.362	0.370	0.378	0.386	0.393
2501	0.315	0.326	0.338	0.349	0.359	0.370	0.380	0.390	0.400	0.410	0.419	0.428	0.437	0.446
2570	0.286	0.296	0.305	0.314	0.323	0.332	0.341	0.349	0.358	0.366	0.374	0.382	0.390	0.398
2571	0.302	0.313	0.322	0.332	0.341	0.350	0.359	0.368	0.377	0.386	0.394	0.403	0.411	0.419
2576	0.258	0.266	0.274	0.282	0.290	0.298	0.305	0.313	0.320	0.327	0.334	0.342	0.349	0.355
2584	0.315	0.326	0.336	0.346	0.355	0.365	0.374	0.383	0.392	0.401	0.409	0.418	0.426	0.434
2585	0.299	0.309	0.319	0.329	0.338	0.347	0.357	0.365	0.374	0.383	0.391	0.400	0.408	0.416
2589	0.303	0.314	0.325	0.336	0.347	0.357	0.367	0.377	0.387	0.397	0.406	0.415	0.424	0.433
2660	0.260	0.270	0.280	0.289	0.299	0.308	0.317	0.326	0.335	0.344	0.352	0.361	0.369	0.378
2683	0.318	0.329	0.339	0.349	0.357	0.366	0.376	0.385	0.393	0.401	0.409	0.417	0.424	0.431
2688	0.281	0.290	0.300	0.309	0.318	0.327	0.335	0.344	0.352	0.361	0.369	0.377	0.385	0.392
2702	0.175	0.181	0.186	0.192	0.197	0.203	0.208	0.213	0.218	0.224	0.229	0.234	0.239	0.244
2710	0.257	0.265	0.273	0.281	0.289	0.296	0.304	0.311	0.318	0.325	0.332	0.339	0.346	0.352
2727	0.141	0.145	0.150	0.154	0.159	0.164	0.167	0.172	0.176	0.181	0.184	0.188	0.193	0.197
2731	0.270	0.278	0.286	0.294	0.301	0.309	0.316	0.323	0.329	0.336	0.343	0.350	0.356	0.363
2757	0.310	0.319	0.328	0.337	0.346	0.355	0.364	0.372	0.380	0.388	0.396	0.403	0.410	0.417
2759	0.294	0.303	0.312	0.320	0.328	0.336	0.344	0.352	0.360	0.367	0.375	0.383	0.390	0.397
2790	0.268	0.276	0.284	0.291	0.299	0.307	0.314	0.321	0.329	0.336	0.343	0.351	0.358	0.365
2797	0.312	0.321	0.331	0.341	0.350	0.359	0.368	0.377	0.385	0.394	0.402	0.410	0.418	0.425
2806	0.280	0.289	0.298	0.307	0.315	0.324	0.332	0.340	0.348	0.356	0.363	0.371	0.379	0.386
2812	0.265	0.274	0.282	0.291	0.299	0.308	0.316	0.324	0.332	0.340	0.347	0.355	0.362	0.369
2819	0.287	0.296	0.304	0.312	0.320	0.328	0.336	0.344	0.351	0.358	0.366	0.373	0.380	0.387
2840	0.330	0.341	0.351	0.361	0.371	0.381	0.390	0.400	0.409	0.418	0.427	0.435	0.443	0.451
2842	0.281	0.290	0.298	0.307	0.315	0.323	0.331	0.339	0.347	0.355	0.363	0.371	0.378	0.386
2852	0.284	0.294	0.304	0.313	0.323	0.332	0.341	0.350	0.359	0.368	0.376	0.385	0.393	0.401
2881	0.290	0.301	0.311	0.321	0.331	0.340	0.350	0.360	0.369	0.378	0.387	0.396	0.406	0.415
2883	0.286	0.296	0.306	0.316	0.326	0.336	0.346	0.355	0.365	0.374	0.383	0.392	0.401	0.409
2915	0.277	0.287	0.296	0.305	0.313	0.321	0.329	0.336	0.343	0.350	0.358	0.364	0.370	0.377
2923	0.308	0.318	0.328	0.338	0.347	0.356	0.365	0.374	0.383	0.391	0.401	0.409	0.417	0.425
3018	0.243	0.250	0.257	0.264	0.271	0.278	0.284	0.291	0.297	0.304	0.309	0.316	0.322	0.329
3022	0.293	0.302	0.312	0.321	0.331	0.340	0.349	0.358	0.367	0.375	0.384	0.392	0.400	0.408
3030	0.234	0.242	0.250	0.257	0.265	0.272	0.280	0.287	0.294	0.301	0.308	0.315	0.322	0.328
3039	0.230	0.238	0.246	0.254	0.262	0.269	0.276	0.284	0.291	0.298	0.304	0.311	0.318	0.325
3040	0.252	0.260	0.268	0.276	0.284	0.292	0.300	0.307	0.315	0.322	0.329	0.336	0.342	0.349
3060	0.269	0.278	0.287	0.296	0.305	0.314	0.322	0.331	0.339	0.347	0.355	0.363	0.370	0.378
3066	0.266	0.274	0.283	0.291	0.299	0.307	0.314	0.322	0.329	0.336	0.344	0.351	0.358	0.364
3070	0.343	0.358	0.369	0.384	0.394	0.403	0.418	0.427	0.435	0.442	0.455	0.462	0.469	0.476
3076	0.288	0.298	0.307	0.317	0.326	0.336	0.345	0.353	0.362	0.370	0.378	0.387	0.395	0.403
3081	0.198	0.203	0.210	0.215	0.222	0.229	0.234	0.240	0.246	0.252	0.257	0.263	0.269	0.275
3082	0.223	0.229	0.236	0.242	0.249	0.256	0.262	0.268	0.275	0.281	0.287	0.293	0.299	0.305
3085	0.349	0.362	0.374	0.386	0.398	0.409	0.421	0.432	0.443	0.454	0.465	0.475	0.485	0.495
3099	0.282	0.291	0.300	0.309	0.318	0.326	0.334	0.343	0.351	0.359	0.366	0.374	0.381	0.389
3110	0.266	0.274	0.283	0.291	0.299	0.306	0.314	0.322	0.329	0.336	0.343	0.350	0.357	0.363
3131	0.258	0.267	0.276	0.284	0.293	0.301	0.310	0.317	0.325	0.333	0.341	0.349	0.356	0.364
3146	0.317	0.327	0.337	0.347	0.356	0.366	0.375	0.384	0.393	0.401	0.409	0.418	0.426	0.434
3152	0.249	0.258	0.266	0.275	0.283	0.291	0.299	0.307	0.314	0.322	0.329	0.337	0.344	0.351
3165	0.252	0.260	0.268	0.276	0.283	0.291	0.298	0.306	0.313	0.320	0.327	0.334	0.341	0.348
3169	0.310	0.320	0.330	0.340	0.349	0.358	0.367	0.376	0.385	0.393	0.401	0.409	0.416	0.424
3175	0.270	0.279	0.288	0.297	0.306	0.315	0.324	0.332	0.340	0.348	0.356	0.364	0.372	0.380
3178	0.273	0.282	0.290	0.299	0.307	0.315	0.324	0.332	0.340	0.348	0.355	0.363	0.371	0.378
3179	0.262	0.271	0.280	0.288	0.297	0.306	0.314	0.322	0.330	0.338	0.346	0.354	0.361	0.369
3180	0.287	0.297	0.307	0.316	0.326	0.334	0.344	0.352	0.361	0.369	0.378	0.386	0.394	0.402
3220	0.269	0.278	0.286	0.294	0.302	0.310	0.318	0.326	0.333	0.341	0.349	0.356	0.364	0.371
3241	0.250	0.257	0.265	0.271	0.278	0.286	0.291	0.298	0.304	0.311	0.316	0.322	0.328	0.335
3257	0.322	0.332	0.343	0.353	0.363	0.373	0.382	0.392	0.401	0.410	0.418	0.427	0.435	0.444

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	0.401	0.409	0.416	0.423	0.430	0.436	0.443	0.450	0.456	0.463	0.469	0.475	0.481	0.487
2501	0.454	0.463	0.471	0.479	0.487	0.495	0.502	0.510	0.517	0.524	0.531	0.538	0.545	0.552
2570	0.405	0.413	0.420	0.427	0.434	0.441	0.448	0.455	0.462	0.469	0.475	0.481	0.488	0.494
2571	0.427	0.435	0.442	0.450	0.457	0.464	0.471	0.478	0.485	0.492	0.498	0.505	0.511	0.517
2576	0.362	0.369	0.376	0.382	0.389	0.395	0.401	0.407	0.413	0.419	0.425	0.431	0.436	0.442
2584	0.442	0.449	0.456	0.463	0.470	0.477	0.484	0.491	0.498	0.505	0.511	0.518	0.524	0.531
2585	0.424	0.432	0.439	0.447	0.454	0.462	0.469	0.476	0.483	0.490	0.496	0.503	0.509	0.516
2589	0.442	0.451	0.459	0.468	0.476	0.483	0.491	0.499	0.506	0.513	0.520	0.527	0.534	0.540
2660	0.386	0.394	0.403	0.411	0.419	0.427	0.435	0.443	0.451	0.458	0.466	0.473	0.480	0.486
2683	0.437	0.445	0.451	0.457	0.463	0.469	0.476	0.482	0.488	0.494	0.500	0.506	0.512	0.518
2688	0.400	0.407	0.415	0.422	0.429	0.436	0.443	0.449	0.456	0.463	0.469	0.476	0.482	0.489
2702	0.249	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.292	0.297	0.302	0.307	0.312
2710	0.359	0.366	0.372	0.379	0.385	0.392	0.398	0.404	0.410	0.416	0.422	0.428	0.434	0.440
2727	0.201	0.204	0.209	0.213	0.217	0.221	0.225	0.229	0.232	0.236	0.240	0.244	0.248	0.252
2731	0.369	0.375	0.382	0.388	0.394	0.400	0.405	0.411	0.416	0.422	0.427	0.432	0.437	0.442
2757	0.424	0.431	0.438	0.445	0.451	0.458	0.464	0.470	0.476	0.482	0.488	0.494	0.500	0.506
2759	0.404	0.410	0.417	0.423	0.430	0.436	0.442	0.447	0.453	0.459	0.465	0.471	0.477	0.482
2790	0.373	0.380	0.387	0.394	0.401	0.408	0.415	0.422	0.428	0.434	0.441	0.447	0.453	0.459
2797	0.433	0.441	0.448	0.456	0.463	0.470	0.477	0.484	0.491	0.498	0.504	0.511	0.517	0.523
2806	0.393	0.401	0.408	0.415	0.422	0.428	0.435	0.442	0.448	0.454	0.461	0.467	0.473	0.479
2812	0.377	0.384	0.391	0.398	0.404	0.411	0.418	0.424	0.430	0.437	0.443	0.449	0.455	0.461
2819	0.393	0.400	0.407	0.413	0.420	0.426	0.432	0.438	0.444	0.449	0.455	0.461	0.467	0.472
2840	0.459	0.467	0.475	0.482	0.489	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.545	0.552
2842	0.393	0.400	0.407	0.414	0.421	0.428	0.435	0.441	0.448	0.454	0.461	0.467	0.473	0.479
2852	0.409	0.417	0.425	0.433	0.440	0.447	0.455	0.462	0.468	0.475	0.482	0.488	0.495	0.501
2881	0.423	0.432	0.441	0.449	0.457	0.465	0.473	0.480	0.488	0.495	0.503	0.510	0.517	0.524
2883	0.418	0.427	0.435	0.443	0.451	0.459	0.467	0.474	0.482	0.489	0.497	0.504	0.511	0.518
2915	0.383	0.390	0.396	0.402	0.408	0.414	0.420	0.426	0.433	0.439	0.445	0.451	0.457	0.462
2923	0.433	0.442	0.450	0.458	0.466	0.474	0.482	0.490	0.498	0.506	0.513	0.520	0.527	0.534
3018	0.335	0.340	0.347	0.352	0.358	0.364	0.370	0.376	0.380	0.386	0.392	0.397	0.403	0.409
3022	0.416	0.423	0.431	0.438	0.445	0.452	0.459	0.466	0.473	0.479	0.486	0.492	0.499	0.505
3030	0.335	0.342	0.348	0.354	0.360	0.366	0.372	0.378	0.384	0.390	0.396	0.401	0.407	0.412
3039	0.331	0.338	0.344	0.351	0.357	0.363	0.369	0.375	0.381	0.387	0.393	0.398	0.404	0.409
3040	0.356	0.362	0.368	0.374	0.381	0.387	0.393	0.399	0.404	0.410	0.416	0.421	0.427	0.433
3060	0.385	0.392	0.400	0.407	0.413	0.420	0.427	0.433	0.440	0.446	0.452	0.459	0.465	0.471
3066	0.371	0.378	0.384	0.391	0.397	0.403	0.410	0.416	0.422	0.428	0.434	0.440	0.445	0.451
3070	0.483	0.497	0.504	0.510	0.517	0.524	0.530	0.536	0.551	0.557	0.563	0.569	0.575	0.581
3076	0.411	0.418	0.426	0.433	0.441	0.448	0.455	0.461	0.468	0.475	0.481	0.488	0.494	0.500
3081	0.280	0.284	0.290	0.296	0.301	0.307	0.312	0.318	0.321	0.326	0.331	0.336	0.341	0.346
3082	0.312	0.317	0.323	0.329	0.335	0.341	0.347	0.353	0.358	0.364	0.370	0.375	0.381	0.387
3085	0.505	0.515	0.525	0.534	0.542	0.550	0.558	0.566	0.574	0.581	0.588	0.596	0.602	0.609
3099	0.395	0.402	0.409	0.416	0.423	0.429	0.436	0.442	0.449	0.455	0.461	0.467	0.473	0.479
3110	0.370	0.376	0.383	0.389	0.395	0.401	0.407	0.413	0.419	0.425	0.430	0.436	0.441	0.446
3131	0.371	0.378	0.386	0.393	0.400	0.406	0.413	0.420	0.427	0.434	0.440	0.447	0.454	0.460
3146	0.441	0.449	0.457	0.464	0.471	0.478	0.485	0.491	0.498	0.504	0.510	0.517	0.523	0.529
3152	0.358	0.365	0.372	0.379	0.386	0.392	0.399	0.405	0.412	0.418	0.425	0.431	0.437	0.443
3165	0.354	0.361	0.367	0.374	0.380	0.386	0.393	0.399	0.405	0.411	0.417	0.423	0.430	0.435
3169	0.431	0.438	0.445	0.452	0.459	0.466	0.472	0.479	0.486	0.492	0.498	0.504	0.510	0.516
3175	0.387	0.394	0.402	0.409	0.415	0.422	0.429	0.435	0.442	0.448	0.454	0.460	0.466	0.472
3178	0.385	0.392	0.400	0.407	0.413	0.420	0.427	0.434	0.440	0.446	0.453	0.459	0.465	0.471
3179	0.376	0.384	0.391	0.398	0.405	0.412	0.418	0.425	0.431	0.438	0.444	0.450	0.456	0.462
3180	0.410	0.417	0.424	0.431	0.438	0.445	0.452	0.458	0.465	0.471	0.478	0.484	0.490	0.496
3220	0.378	0.385	0.393	0.399	0.406	0.412	0.418	0.424	0.430	0.436	0.442	0.448	0.454	0.459
3241	0.341	0.344	0.350	0.356	0.361	0.367	0.372	0.378	0.381	0.386	0.391	0.397	0.402	0.407
3257	0.452	0.460	0.468	0.476	0.483	0.491	0.498	0.505	0.512	0.519	0.525	0.532	0.538	0.544

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	0.493	0.505	0.516	0.527	0.538	0.549	0.560	0.570	0.580	0.590	0.599	0.608	0.617	0.626
2501	0.558	0.571	0.583	0.595	0.607	0.618	0.628	0.639	0.649	0.658	0.667	0.676	0.685	0.693
2570	0.499	0.511	0.522	0.533	0.543	0.554	0.563	0.573	0.582	0.591	0.600	0.609	0.617	0.626
2571	0.523	0.536	0.548	0.559	0.570	0.580	0.591	0.601	0.610	0.620	0.629	0.638	0.647	0.655
2576	0.447	0.457	0.468	0.479	0.489	0.499	0.508	0.518	0.527	0.536	0.545	0.554	0.563	0.571
2584	0.537	0.549	0.560	0.571	0.582	0.593	0.603	0.612	0.622	0.631	0.640	0.648	0.656	0.664
2585	0.522	0.535	0.547	0.558	0.569	0.580	0.591	0.601	0.611	0.621	0.630	0.640	0.649	0.657
2589	0.547	0.559	0.571	0.582	0.593	0.603	0.613	0.623	0.631	0.640	0.649	0.657	0.665	0.673
2660	0.493	0.506	0.518	0.529	0.540	0.551	0.561	0.572	0.582	0.592	0.602	0.612	0.621	0.631
2683	0.524	0.535	0.548	0.559	0.569	0.580	0.590	0.599	0.607	0.616	0.624	0.632	0.640	0.648
2688	0.495	0.507	0.519	0.530	0.541	0.553	0.564	0.574	0.585	0.595	0.605	0.614	0.623	0.632
2702	0.316	0.326	0.335	0.344	0.353	0.361	0.370	0.379	0.388	0.396	0.405	0.413	0.421	0.430
2710	0.446	0.457	0.468	0.479	0.490	0.500	0.511	0.521	0.530	0.539	0.549	0.558	0.566	0.575
2727	0.256	0.263	0.270	0.277	0.285	0.293	0.300	0.308	0.315	0.320	0.327	0.333	0.340	0.347
2731	0.447	0.457	0.466	0.476	0.485	0.494	0.503	0.512	0.520	0.529	0.537	0.545	0.552	0.560
2757	0.512	0.523	0.533	0.543	0.553	0.563	0.572	0.581	0.590	0.599	0.607	0.615	0.623	0.631
2759	0.487	0.498	0.508	0.518	0.528	0.537	0.547	0.556	0.565	0.574	0.583	0.591	0.599	0.607
2790	0.465	0.477	0.488	0.499	0.510	0.521	0.531	0.542	0.552	0.561	0.571	0.580	0.590	0.598
2797	0.530	0.542	0.553	0.565	0.576	0.587	0.598	0.608	0.618	0.628	0.637	0.647	0.656	0.665
2806	0.486	0.497	0.509	0.520	0.531	0.542	0.552	0.562	0.572	0.582	0.591	0.601	0.610	0.619
2812	0.467	0.479	0.490	0.501	0.512	0.522	0.532	0.542	0.551	0.561	0.570	0.579	0.587	0.596
2819	0.478	0.489	0.499	0.510	0.520	0.530	0.539	0.548	0.558	0.566	0.575	0.584	0.592	0.600
2840	0.558	0.571	0.585	0.597	0.608	0.620	0.631	0.642	0.652	0.663	0.672	0.680	0.689	0.697
2842	0.484	0.496	0.507	0.518	0.528	0.539	0.549	0.558	0.567	0.576	0.584	0.593	0.602	0.610
2852	0.507	0.520	0.533	0.546	0.557	0.569	0.580	0.591	0.602	0.612	0.622	0.632	0.641	0.650
2881	0.531	0.545	0.560	0.573	0.586	0.598	0.610	0.621	0.632	0.643	0.653	0.662	0.672	0.681
2883	0.524	0.537	0.550	0.562	0.573	0.584	0.595	0.605	0.615	0.625	0.634	0.643	0.652	0.660
2915	0.468	0.479	0.491	0.501	0.512	0.523	0.533	0.544	0.554	0.566	0.576	0.586	0.596	0.605
2923	0.541	0.555	0.570	0.583	0.596	0.608	0.620	0.631	0.643	0.654	0.665	0.675	0.685	0.695
3018	0.414	0.425	0.434	0.443	0.453	0.462	0.472	0.481	0.490	0.498	0.507	0.516	0.525	0.534
3022	0.511	0.524	0.536	0.547	0.558	0.570	0.581	0.592	0.602	0.612	0.622	0.632	0.642	0.651
3030	0.417	0.428	0.438	0.448	0.458	0.467	0.476	0.485	0.494	0.502	0.511	0.519	0.527	0.535
3039	0.415	0.425	0.436	0.446	0.456	0.466	0.476	0.485	0.495	0.504	0.513	0.522	0.531	0.540
3040	0.438	0.449	0.459	0.469	0.479	0.488	0.498	0.507	0.516	0.524	0.533	0.542	0.550	0.559
3060	0.476	0.488	0.499	0.510	0.521	0.531	0.541	0.551	0.560	0.570	0.579	0.587	0.596	0.604
3066	0.457	0.468	0.478	0.489	0.499	0.508	0.518	0.527	0.536	0.545	0.554	0.562	0.570	0.579
3070	0.587	0.599	0.620	0.632	0.643	0.654	0.665	0.676	0.687	0.706	0.713	0.718	0.724	0.730
3076	0.506	0.518	0.530	0.541	0.553	0.563	0.574	0.584	0.593	0.603	0.613	0.622	0.631	0.639
3081	0.351	0.361	0.368	0.377	0.386	0.395	0.404	0.413	0.422	0.429	0.437	0.446	0.454	0.461
3082	0.393	0.404	0.414	0.425	0.435	0.445	0.455	0.465	0.475	0.483	0.493	0.502	0.510	0.519
3085	0.615	0.628	0.641	0.652	0.663	0.674	0.684	0.695	0.704	0.715	0.724	0.734	0.742	0.751
3099	0.485	0.496	0.507	0.517	0.528	0.537	0.547	0.557	0.566	0.575	0.583	0.592	0.600	0.608
3110	0.452	0.462	0.472	0.482	0.492	0.501	0.510	0.519	0.527	0.536	0.545	0.553	0.561	0.569
3131	0.467	0.480	0.492	0.505	0.517	0.528	0.540	0.551	0.561	0.572	0.582	0.593	0.603	0.614
3146	0.534	0.546	0.557	0.567	0.577	0.586	0.595	0.604	0.613	0.622	0.630	0.638	0.646	0.654
3152	0.449	0.461	0.472	0.484	0.495	0.505	0.516	0.526	0.536	0.545	0.555	0.564	0.573	0.582
3165	0.441	0.452	0.463	0.473	0.484	0.494	0.504	0.514	0.524	0.533	0.542	0.551	0.559	0.568
3169	0.521	0.532	0.543	0.554	0.564	0.574	0.583	0.593	0.602	0.611	0.620	0.628	0.636	0.644
3175	0.478	0.489	0.501	0.512	0.523	0.534	0.545	0.555	0.565	0.575	0.585	0.594	0.604	0.613
3178	0.477	0.488	0.500	0.511	0.522	0.533	0.543	0.554	0.564	0.574	0.583	0.593	0.602	0.611
3179	0.468	0.480	0.491	0.502	0.513	0.523	0.534	0.544	0.554	0.563	0.573	0.582	0.591	0.600
3180	0.501	0.513	0.524	0.535	0.546	0.557	0.567	0.577	0.587	0.597	0.607	0.615	0.624	0.632
3220	0.465	0.475	0.486	0.496	0.507	0.517	0.526	0.535	0.543	0.551	0.559	0.567	0.575	0.583
3241	0.412	0.423	0.430	0.441	0.451	0.460	0.470	0.479	0.489	0.495	0.504	0.514	0.523	0.532
3257	0.551	0.562	0.574	0.585	0.596	0.607	0.617	0.627	0.636	0.645	0.653	0.661	0.669	0.677

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
2413	0.635	0.643	0.651	0.659	0.667	0.675	0.682	0.690	0.697	0.704	0.711	0.717	0.723	0.729
2501	0.702	0.710	0.717	0.725	0.732	0.739	0.746	0.753	0.760	0.766	0.772	0.778	0.784	0.790
2570	0.634	0.642	0.650	0.657	0.664	0.672	0.678	0.685	0.692	0.699	0.706	0.713	0.719	0.726
2571	0.664	0.672	0.680	0.688	0.696	0.703	0.711	0.718	0.725	0.732	0.739	0.746	0.753	0.760
2576	0.580	0.588	0.596	0.604	0.612	0.620	0.627	0.635	0.642	0.650	0.657	0.665	0.672	0.679
2584	0.671	0.679	0.686	0.694	0.701	0.707	0.714	0.721	0.727	0.734	0.740	0.746	0.752	0.758
2585	0.666	0.674	0.682	0.689	0.697	0.704	0.711	0.718	0.724	0.731	0.737	0.743	0.749	0.756
2589	0.680	0.688	0.695	0.702	0.708	0.715	0.721	0.728	0.734	0.740	0.745	0.751	0.756	0.762
2660	0.641	0.650	0.660	0.669	0.677	0.686	0.694	0.702	0.710	0.718	0.726	0.733	0.740	0.747
2683	0.656	0.664	0.671	0.679	0.687	0.694	0.702	0.709	0.717	0.723	0.729	0.734	0.740	0.746
2688	0.640	0.649	0.657	0.665	0.673	0.681	0.688	0.696	0.703	0.710	0.717	0.724	0.730	0.736
2702	0.438	0.446	0.454	0.462	0.469	0.477	0.485	0.492	0.500	0.507	0.514	0.521	0.527	0.534
2710	0.584	0.592	0.600	0.609	0.617	0.625	0.633	0.640	0.648	0.655	0.662	0.669	0.675	0.682
2727	0.353	0.360	0.367	0.373	0.380	0.387	0.393	0.400	0.406	0.413	0.419	0.426	0.432	0.437
2731	0.567	0.574	0.581	0.588	0.595	0.602	0.609	0.615	0.622	0.629	0.635	0.641	0.648	0.654
2757	0.639	0.646	0.653	0.660	0.667	0.674	0.680	0.686	0.692	0.698	0.704	0.710	0.716	0.722
2759	0.615	0.623	0.631	0.638	0.646	0.653	0.661	0.668	0.675	0.682	0.689	0.695	0.701	0.707
2790	0.607	0.615	0.623	0.631	0.638	0.646	0.654	0.661	0.668	0.675	0.682	0.689	0.696	0.702
2797	0.673	0.682	0.690	0.698	0.706	0.714	0.722	0.729	0.736	0.743	0.749	0.756	0.762	0.768
2806	0.627	0.635	0.643	0.651	0.659	0.666	0.673	0.680	0.688	0.694	0.701	0.707	0.714	0.720
2812	0.604	0.613	0.620	0.628	0.636	0.644	0.651	0.658	0.665	0.672	0.679	0.686	0.692	0.699
2819	0.608	0.616	0.623	0.630	0.637	0.644	0.651	0.658	0.665	0.671	0.678	0.685	0.691	0.697
2840	0.705	0.713	0.721	0.729	0.737	0.744	0.751	0.758	0.765	0.772	0.779	0.785	0.792	0.799
2842	0.618	0.626	0.634	0.642	0.650	0.657	0.665	0.672	0.680	0.687	0.694	0.701	0.707	0.714
2852	0.659	0.668	0.676	0.685	0.693	0.701	0.708	0.716	0.723	0.730	0.737	0.744	0.751	0.757
2881	0.690	0.698	0.706	0.714	0.721	0.728	0.735	0.742	0.748	0.755	0.761	0.767	0.774	0.781
2883	0.667	0.675	0.682	0.690	0.697	0.704	0.711	0.717	0.724	0.730	0.736	0.742	0.747	0.753
2915	0.614	0.624	0.633	0.641	0.650	0.658	0.666	0.674	0.682	0.689	0.697	0.704	0.711	0.720
2923	0.705	0.715	0.724	0.733	0.742	0.751	0.759	0.768	0.776	0.783	0.791	0.799	0.805	0.813
3018	0.543	0.552	0.560	0.569	0.577	0.585	0.593	0.601	0.609	0.616	0.624	0.632	0.640	0.647
3022	0.660	0.670	0.679	0.687	0.696	0.704	0.712	0.719	0.727	0.734	0.741	0.748	0.754	0.761
3030	0.543	0.551	0.559	0.566	0.574	0.581	0.588	0.596	0.603	0.610	0.617	0.623	0.630	0.636
3039	0.549	0.557	0.566	0.574	0.582	0.589	0.597	0.604	0.611	0.618	0.625	0.632	0.639	0.645
3040	0.567	0.575	0.583	0.591	0.599	0.607	0.615	0.623	0.630	0.637	0.645	0.652	0.659	0.666
3060	0.613	0.621	0.629	0.637	0.644	0.652	0.659	0.667	0.674	0.681	0.687	0.694	0.700	0.707
3066	0.587	0.594	0.602	0.610	0.617	0.624	0.631	0.638	0.645	0.652	0.658	0.664	0.670	0.676
3070	0.735	0.741	0.746	0.751	0.756	0.761	0.766	0.771	0.776	0.780	0.785	0.789	0.793	0.807
3076	0.648	0.656	0.664	0.672	0.680	0.688	0.695	0.702	0.710	0.717	0.724	0.730	0.737	0.743
3081	0.469	0.476	0.484	0.491	0.498	0.505	0.513	0.520	0.527	0.534	0.541	0.548	0.554	0.558
3082	0.528	0.536	0.544	0.551	0.559	0.566	0.572	0.579	0.585	0.591	0.597	0.603	0.609	0.614
3085	0.759	0.767	0.775	0.783	0.790	0.797	0.804	0.811	0.818	0.825	0.831	0.837	0.843	0.849
3099	0.616	0.624	0.632	0.639	0.646	0.654	0.661	0.668	0.675	0.681	0.688	0.694	0.700	0.706
3110	0.577	0.584	0.592	0.600	0.607	0.614	0.621	0.628	0.635	0.642	0.649	0.656	0.662	0.669
3131	0.624	0.634	0.645	0.655	0.664	0.673	0.683	0.692	0.701	0.710	0.718	0.727	0.735	0.744
3146	0.661	0.668	0.676	0.683	0.689	0.696	0.702	0.709	0.714	0.720	0.725	0.731	0.736	0.741
3152	0.590	0.599	0.607	0.615	0.623	0.631	0.638	0.646	0.653	0.661	0.668	0.675	0.682	0.688
3165	0.576	0.584	0.592	0.600	0.607	0.615	0.622	0.629	0.635	0.642	0.649	0.655	0.662	0.668
3169	0.652	0.660	0.667	0.674	0.682	0.689	0.696	0.703	0.710	0.717	0.724	0.731	0.738	0.745
3175	0.622	0.631	0.640	0.649	0.658	0.666	0.674	0.683	0.691	0.699	0.707	0.714	0.722	0.729
3178	0.620	0.629	0.638	0.646	0.654	0.663	0.671	0.679	0.687	0.695	0.702	0.710	0.717	0.724
3179	0.609	0.617	0.626	0.634	0.641	0.648	0.656	0.663	0.670	0.677	0.684	0.691	0.697	0.704
3180	0.639	0.647	0.655	0.662	0.670	0.677	0.683	0.690	0.696	0.703	0.709	0.715	0.721	0.727
3220	0.591	0.599	0.607	0.614	0.620	0.627	0.634	0.641	0.648	0.654	0.660	0.667	0.673	0.679
3241	0.541	0.550	0.559	0.567	0.576	0.583	0.591	0.598	0.606	0.613	0.621	0.628	0.635	0.639
3257	0.685	0.692	0.700	0.707	0.714	0.720	0.727	0.734	0.741	0.747	0.754	0.760	0.766	0.773

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
2413	0.735	0.741	0.746	0.752	0.757	0.762	0.767	0.772	0.777	0.782	0.787	0.791	0.796	0.800
2501	0.796	0.801	0.807	0.812	0.817	0.822	0.827	0.832	0.837	0.841	0.845	0.850	0.854	0.857
2570	0.732	0.737	0.743	0.749	0.754	0.760	0.766	0.771	0.776	0.782	0.787	0.793	0.798	0.802
2571	0.766	0.773	0.779	0.785	0.791	0.797	0.803	0.808	0.814	0.819	0.824	0.830	0.835	0.840
2576	0.686	0.693	0.699	0.705	0.711	0.717	0.723	0.729	0.735	0.741	0.747	0.752	0.758	0.763
2584	0.763	0.769	0.775	0.780	0.786	0.792	0.797	0.802	0.807	0.812	0.816	0.821	0.825	0.829
2585	0.761	0.767	0.773	0.779	0.784	0.789	0.795	0.800	0.805	0.810	0.815	0.819	0.824	0.828
2589	0.767	0.772	0.778	0.783	0.788	0.793	0.798	0.802	0.807	0.812	0.816	0.821	0.825	0.829
2660	0.754	0.761	0.767	0.773	0.779	0.785	0.790	0.796	0.801	0.806	0.810	0.815	0.819	0.824
2683	0.751	0.756	0.762	0.767	0.772	0.777	0.782	0.788	0.793	0.798	0.802	0.805	0.808	0.811
2688	0.742	0.748	0.754	0.760	0.765	0.770	0.776	0.781	0.786	0.791	0.796	0.801	0.805	0.810
2702	0.540	0.547	0.553	0.559	0.566	0.572	0.578	0.584	0.590	0.596	0.602	0.608	0.614	0.619
2710	0.688	0.695	0.701	0.708	0.714	0.720	0.726	0.732	0.739	0.744	0.750	0.756	0.762	0.767
2727	0.443	0.449	0.455	0.461	0.467	0.473	0.479	0.485	0.491	0.496	0.502	0.507	0.513	0.519
2731	0.660	0.666	0.672	0.677	0.683	0.689	0.695	0.700	0.706	0.711	0.717	0.722	0.727	0.733
2757	0.727	0.733	0.739	0.744	0.750	0.755	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.794
2759	0.713	0.719	0.725	0.730	0.735	0.740	0.745	0.750	0.755	0.760	0.764	0.769	0.773	0.778
2790	0.708	0.714	0.720	0.726	0.731	0.736	0.741	0.746	0.750	0.755	0.759	0.763	0.768	0.772
2797	0.773	0.779	0.784	0.789	0.794	0.799	0.804	0.808	0.813	0.817	0.821	0.825	0.829	0.833
2806	0.726	0.732	0.739	0.744	0.750	0.755	0.760	0.765	0.770	0.774	0.779	0.783	0.787	0.791
2812	0.705	0.711	0.717	0.723	0.729	0.734	0.740	0.745	0.751	0.756	0.761	0.766	0.771	0.776
2819	0.702	0.708	0.713	0.718	0.724	0.729	0.734	0.739	0.744	0.749	0.754	0.758	0.763	0.767
2840	0.805	0.811	0.817	0.823	0.830	0.836	0.842	0.848	0.854	0.860	0.865	0.871	0.876	0.881
2842	0.721	0.727	0.733	0.739	0.745	0.751	0.757	0.762	0.768	0.773	0.778	0.783	0.787	0.792
2852	0.764	0.770	0.776	0.781	0.787	0.792	0.797	0.802	0.807	0.812	0.816	0.820	0.824	0.828
2881	0.787	0.792	0.797	0.801	0.806	0.810	0.814	0.819	0.823	0.827	0.831	0.834	0.837	0.841
2883	0.759	0.764	0.769	0.774	0.779	0.784	0.789	0.794	0.798	0.803	0.807	0.812	0.816	0.820
2915	0.728	0.735	0.742	0.750	0.756	0.763	0.769	0.775	0.781	0.787	0.792	0.796	0.801	0.805
2923	0.820	0.826	0.831	0.836	0.841	0.846	0.851	0.855	0.860	0.864	0.868	0.872	0.876	0.879
3018	0.654	0.662	0.669	0.675	0.682	0.689	0.695	0.701	0.707	0.713	0.719	0.724	0.730	0.736
3022	0.767	0.773	0.779	0.786	0.792	0.797	0.803	0.808	0.813	0.818	0.823	0.828	0.833	0.837
3030	0.643	0.649	0.655	0.661	0.667	0.673	0.679	0.684	0.690	0.696	0.701	0.706	0.712	0.717
3039	0.652	0.658	0.664	0.671	0.677	0.683	0.689	0.695	0.701	0.706	0.712	0.717	0.722	0.728
3040	0.673	0.679	0.686	0.692	0.698	0.704	0.710	0.716	0.722	0.727	0.733	0.738	0.744	0.749
3060	0.713	0.719	0.725	0.730	0.736	0.742	0.747	0.752	0.757	0.763	0.768	0.773	0.777	0.782
3066	0.682	0.688	0.694	0.700	0.705	0.711	0.716	0.722	0.727	0.732	0.737	0.742	0.747	0.752
3070	0.811	0.815	0.818	0.822	0.826	0.829	0.833	0.836	0.840	0.843	0.846	0.849	0.853	0.856
3076	0.749	0.756	0.762	0.767	0.773	0.779	0.784	0.789	0.795	0.800	0.805	0.810	0.814	0.819
3081	0.565	0.571	0.578	0.584	0.590	0.596	0.602	0.608	0.614	0.619	0.625	0.630	0.635	0.640
3082	0.620	0.625	0.631	0.637	0.642	0.648	0.654	0.659	0.665	0.670	0.676	0.681	0.685	0.690
3085	0.854	0.859	0.864	0.868	0.873	0.877	0.882	0.886	0.890	0.893	0.897	0.901	0.904	0.908
3099	0.712	0.718	0.723	0.728	0.734	0.738	0.743	0.748	0.752	0.757	0.761	0.765	0.770	0.774
3110	0.675	0.681	0.687	0.693	0.699	0.704	0.709	0.715	0.720	0.725	0.731	0.736	0.741	0.745
3131	0.752	0.760	0.768	0.776	0.783	0.791	0.798	0.805	0.812	0.819	0.825	0.831	0.837	0.842
3146	0.746	0.751	0.755	0.760	0.765	0.769	0.774	0.778	0.783	0.787	0.791	0.795	0.799	0.803
3152	0.695	0.702	0.708	0.715	0.721	0.727	0.734	0.740	0.746	0.751	0.757	0.763	0.768	0.773
3165	0.674	0.680	0.686	0.692	0.697	0.703	0.708	0.714	0.719	0.725	0.730	0.735	0.739	0.744
3169	0.751	0.757	0.763	0.769	0.775	0.780	0.786	0.791	0.796	0.801	0.807	0.811	0.816	0.821
3175	0.736	0.743	0.750	0.757	0.763	0.770	0.776	0.782	0.788	0.795	0.800	0.806	0.812	0.817
3178	0.731	0.738	0.745	0.751	0.757	0.764	0.770	0.776	0.782	0.789	0.795	0.801	0.807	0.812
3179	0.710	0.716	0.722	0.728	0.734	0.739	0.745	0.751	0.756	0.761	0.766	0.771	0.776	0.781
3180	0.733	0.739	0.744	0.750	0.754	0.759	0.764	0.769	0.774	0.778	0.783	0.787	0.791	0.795
3220	0.685	0.691	0.697	0.703	0.708	0.714	0.720	0.726	0.731	0.737	0.742	0.747	0.753	0.758
3241	0.645	0.652	0.658	0.665	0.671	0.677	0.684	0.690	0.695	0.701	0.706	0.711	0.716	0.721
3257	0.778	0.784	0.790	0.795	0.801	0.806	0.811	0.815	0.820	0.825	0.829	0.833	0.837	0.842

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	0.804	0.808	0.812	0.816	0.820	0.824	0.827	0.831	0.834
2501	0.861	0.865	0.868	0.872	0.875	0.879	0.882	0.885	0.888
2570	0.807	0.811	0.816	0.820	0.825	0.829	0.833	0.837	0.841
2571	0.844	0.849	0.854	0.859	0.863	0.868	0.872	0.876	0.879
2576	0.768	0.774	0.779	0.784	0.788	0.793	0.798	0.803	0.807
2584	0.833	0.837	0.841	0.845	0.848	0.852	0.855	0.859	0.862
2585	0.832	0.836	0.841	0.845	0.849	0.852	0.856	0.860	0.863
2589	0.833	0.837	0.841	0.844	0.848	0.851	0.854	0.858	0.861
2660	0.828	0.832	0.836	0.840	0.843	0.847	0.850	0.854	0.857
2683	0.814	0.817	0.820	0.823	0.826	0.829	0.831	0.834	0.837
2688	0.815	0.819	0.824	0.828	0.832	0.836	0.840	0.844	0.848
2702	0.625	0.630	0.636	0.641	0.647	0.652	0.658	0.663	0.668
2710	0.773	0.778	0.784	0.789	0.794	0.799	0.804	0.809	0.814
2727	0.524	0.530	0.535	0.541	0.546	0.552	0.557	0.563	0.568
2731	0.738	0.743	0.748	0.753	0.758	0.762	0.767	0.771	0.775
2757	0.799	0.803	0.808	0.812	0.816	0.820	0.825	0.829	0.833
2759	0.782	0.786	0.790	0.793	0.797	0.800	0.804	0.807	0.811
2790	0.776	0.780	0.785	0.789	0.793	0.797	0.801	0.804	0.808
2797	0.837	0.841	0.844	0.848	0.851	0.855	0.858	0.861	0.864
2806	0.795	0.799	0.803	0.806	0.810	0.813	0.817	0.820	0.824
2812	0.780	0.785	0.789	0.794	0.798	0.802	0.807	0.811	0.815
2819	0.772	0.776	0.780	0.784	0.788	0.792	0.796	0.800	0.804
2840	0.885	0.889	0.892	0.896	0.899	0.902	0.906	0.909	0.912
2842	0.796	0.800	0.804	0.808	0.812	0.816	0.820	0.824	0.828
2852	0.832	0.835	0.839	0.842	0.846	0.849	0.853	0.856	0.859
2881	0.844	0.847	0.850	0.853	0.856	0.859	0.862	0.865	0.868
2883	0.824	0.828	0.832	0.836	0.839	0.843	0.847	0.850	0.854
2915	0.810	0.814	0.819	0.823	0.828	0.832	0.837	0.841	0.845
2923	0.883	0.886	0.889	0.892	0.895	0.897	0.900	0.902	0.904
3018	0.741	0.747	0.753	0.758	0.764	0.770	0.775	0.781	0.786
3022	0.842	0.847	0.851	0.856	0.860	0.865	0.869	0.873	0.877
3030	0.722	0.727	0.732	0.737	0.742	0.746	0.751	0.756	0.760
3039	0.733	0.738	0.743	0.748	0.753	0.759	0.764	0.769	0.773
3040	0.754	0.758	0.763	0.768	0.772	0.776	0.780	0.785	0.789
3060	0.787	0.792	0.796	0.800	0.805	0.809	0.813	0.817	0.821
3066	0.756	0.761	0.765	0.770	0.774	0.778	0.783	0.787	0.791
3070	0.859	0.862	0.865	0.867	0.870	0.873	0.876	0.878	0.881
3076	0.824	0.829	0.833	0.838	0.842	0.847	0.851	0.855	0.859
3081	0.645	0.650	0.655	0.659	0.664	0.669	0.674	0.678	0.683
3082	0.695	0.700	0.705	0.710	0.715	0.719	0.724	0.729	0.734
3085	0.911	0.914	0.917	0.919	0.922	0.924	0.927	0.930	0.932
3099	0.778	0.782	0.786	0.790	0.793	0.797	0.801	0.804	0.808
3110	0.750	0.755	0.759	0.764	0.768	0.773	0.777	0.781	0.786
3131	0.848	0.853	0.858	0.863	0.867	0.871	0.875	0.878	0.882
3146	0.807	0.811	0.814	0.818	0.821	0.824	0.827	0.830	0.834
3152	0.779	0.784	0.789	0.794	0.798	0.803	0.807	0.812	0.816
3165	0.749	0.754	0.758	0.763	0.767	0.772	0.776	0.781	0.785
3169	0.826	0.830	0.834	0.838	0.841	0.845	0.849	0.853	0.856
3175	0.822	0.827	0.831	0.835	0.839	0.843	0.847	0.851	0.855
3178	0.818	0.824	0.829	0.834	0.839	0.843	0.848	0.852	0.857
3179	0.786	0.790	0.795	0.799	0.804	0.808	0.812	0.816	0.821
3180	0.799	0.803	0.807	0.811	0.815	0.818	0.822	0.825	0.829
3220	0.762	0.767	0.772	0.776	0.780	0.783	0.787	0.790	0.793
3241	0.726	0.731	0.735	0.738	0.742	0.746	0.750	0.754	0.758
3257	0.846	0.850	0.853	0.857	0.861	0.864	0.867	0.871	0.874

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
3339	2.42	0.144	0.156	0.168	0.179	0.190	0.202	0.212	0.223	0.234	0.244	0.255	0.265	0.275
3365	2.10	0.117	0.127	0.137	0.146	0.155	0.164	0.173	0.182	0.190	0.199	0.207	0.215	0.222
3372	2.06	0.132	0.143	0.154	0.166	0.176	0.187	0.198	0.208	0.218	0.228	0.237	0.247	0.256
3383	1.31	0.139	0.151	0.164	0.177	0.189	0.201	0.212	0.224	0.236	0.247	0.258	0.270	0.281
3400	2.21	0.130	0.140	0.150	0.160	0.170	0.179	0.189	0.198	0.207	0.215	0.224	0.232	0.240
3401	1.67	0.148	0.160	0.172	0.184	0.195	0.206	0.216	0.227	0.237	0.247	0.257	0.267	0.277
3501	2.54	0.121	0.131	0.142	0.152	0.162	0.171	0.181	0.190	0.199	0.208	0.217	0.225	0.234
3507	1.92	0.142	0.153	0.163	0.174	0.184	0.194	0.204	0.214	0.223	0.232	0.241	0.250	0.259
3560	1.18	0.146	0.157	0.168	0.179	0.190	0.200	0.211	0.221	0.230	0.240	0.250	0.259	0.268
3568	1.15	0.117	0.126	0.136	0.144	0.153	0.162	0.170	0.178	0.186	0.195	0.203	0.211	0.219
3569	0.74	0.154	0.166	0.177	0.187	0.198	0.207	0.217	0.226	0.236	0.245	0.254	0.263	0.272
3570	1.27	0.120	0.130	0.140	0.149	0.159	0.168	0.177	0.186	0.195	0.204	0.213	0.222	0.230
3572	0.39	0.174	0.186	0.198	0.210	0.221	0.231	0.242	0.252	0.261	0.271	0.280	0.290	0.299
3573	0.52	0.169	0.183	0.196	0.208	0.220	0.232	0.243	0.254	0.265	0.274	0.285	0.294	0.305
3574	1.26	0.157	0.170	0.182	0.195	0.206	0.218	0.229	0.240	0.250	0.261	0.271	0.281	0.291
3577	0.46	0.144	0.156	0.168	0.179	0.190	0.200	0.210	0.220	0.230	0.240	0.250	0.259	0.269
3612	1.20	0.138	0.149	0.159	0.170	0.180	0.189	0.199	0.208	0.218	0.227	0.236	0.245	0.254
3620	2.37	0.124	0.134	0.144	0.153	0.163	0.172	0.181	0.190	0.199	0.207	0.215	0.223	0.231
3632	1.06	0.134	0.145	0.156	0.166	0.176	0.186	0.196	0.205	0.215	0.224	0.233	0.242	0.251
3634	1.29	0.127	0.138	0.148	0.157	0.167	0.177	0.186	0.195	0.204	0.213	0.221	0.229	0.237
3643	0.92	0.142	0.154	0.165	0.175	0.186	0.196	0.206	0.216	0.225	0.234	0.243	0.252	0.261
3647	1.84	0.158	0.172	0.184	0.196	0.208	0.219	0.231	0.242	0.252	0.263	0.273	0.283	0.293
3651	1.17	0.142	0.155	0.167	0.179	0.190	0.201	0.213	0.224	0.234	0.245	0.255	0.266	0.276
3681	0.25	0.146	0.157	0.168	0.179	0.189	0.199	0.208	0.218	0.227	0.236	0.245	0.254	0.262
3682	0.52	0.138	0.150	0.161	0.172	0.182	0.192	0.201	0.211	0.220	0.229	0.238	0.247	0.256
3683	0.79	0.205	0.227	0.246	0.267	0.285	0.304	0.323	0.340	0.356	0.369	0.385	0.397	0.413
3719	0.69	0.077	0.085	0.092	0.099	0.106	0.113	0.120	0.127	0.134	0.140	0.147	0.153	0.160
3724	1.52	0.110	0.119	0.128	0.137	0.146	0.154	0.162	0.171	0.179	0.186	0.194	0.202	0.209
3726	0.83	0.101	0.109	0.118	0.126	0.134	0.143	0.151	0.158	0.165	0.173	0.180	0.188	0.195
3805	0.42	0.123	0.133	0.143	0.153	0.162	0.171	0.180	0.189	0.198	0.208	0.216	0.225	0.234
3808	1.86	0.164	0.177	0.189	0.201	0.213	0.225	0.237	0.248	0.259	0.269	0.280	0.290	0.301
3815	2.07	0.145	0.156	0.167	0.178	0.189	0.199	0.209	0.219	0.229	0.239	0.249	0.258	0.268
3821	2.87	0.155	0.168	0.181	0.193	0.205	0.216	0.227	0.238	0.248	0.258	0.268	0.278	0.288
3828	1.74	0.140	0.152	0.164	0.175	0.186	0.197	0.207	0.218	0.228	0.238	0.249	0.258	0.268
3830	0.73	0.122	0.132	0.141	0.150	0.159	0.168	0.177	0.185	0.193	0.201	0.209	0.217	0.224
3831	1.33	0.124	0.134	0.144	0.154	0.163	0.173	0.182	0.191	0.200	0.208	0.217	0.225	0.234
3840	1.97	0.171	0.185	0.200	0.214	0.228	0.241	0.254	0.267	0.279	0.292	0.304	0.315	0.327
4000	1.27	0.109	0.118	0.126	0.135	0.143	0.151	0.159	0.167	0.175	0.183	0.191	0.199	0.206
4034	1.88	0.137	0.148	0.159	0.170	0.180	0.190	0.200	0.210	0.220	0.230	0.239	0.248	0.257
4036	1.62	0.136	0.148	0.160	0.172	0.184	0.195	0.207	0.218	0.228	0.238	0.247	0.257	0.266
4038	2.79	0.116	0.126	0.135	0.143	0.152	0.160	0.167	0.175	0.182	0.189	0.196	0.203	0.210
4041	1.34	0.138	0.148	0.159	0.169	0.179	0.189	0.199	0.208	0.217	0.226	0.235	0.244	0.252
4049	1.46	0.135	0.146	0.157	0.168	0.178	0.188	0.198	0.208	0.218	0.228	0.238	0.247	0.257
4111	1.15	0.134	0.146	0.157	0.169	0.179	0.190	0.200	0.210	0.220	0.229	0.238	0.247	0.256
4112	0.17	0.163	0.176	0.188	0.201	0.212	0.224	0.234	0.245	0.255	0.265	0.274	0.283	0.292
4114	1.01	0.140	0.151	0.162	0.173	0.183	0.194	0.204	0.214	0.223	0.232	0.242	0.250	0.259
4130	2.54	0.152	0.164	0.176	0.188	0.199	0.210	0.221	0.231	0.242	0.251	0.261	0.270	0.280
4150	1.17	0.141	0.153	0.165	0.177	0.188	0.199	0.210	0.221	0.232	0.242	0.252	0.262	0.272
4239	1.27	0.116	0.125	0.135	0.144	0.153	0.162	0.171	0.180	0.188	0.198	0.206	0.215	0.223
4240	3.76	0.137	0.149	0.160	0.171	0.182	0.193	0.204	0.214	0.225	0.236	0.246	0.256	0.266
4243	1.36	0.143	0.155	0.166	0.178	0.189	0.200	0.211	0.221	0.232	0.242	0.252	0.261	0.271
4244	1.63	0.130	0.141	0.152	0.162	0.172	0.182	0.192	0.201	0.210	0.220	0.229	0.237	0.246
4250	1.41	0.173	0.188	0.203	0.217	0.231	0.244	0.257	0.269	0.282	0.293	0.305	0.316	0.328
4251	1.47	0.149	0.161	0.173	0.185	0.196	0.207	0.217	0.228	0.238	0.248	0.258	0.268	0.276
4279	2.14	0.148	0.161	0.173	0.186	0.197	0.209	0.221	0.232	0.244	0.255	0.265	0.276	0.286

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	0.284	0.294	0.303	0.312	0.320	0.328	0.336	0.344	0.352	0.359	0.367	0.375	0.382	0.389
3365	0.230	0.237	0.245	0.252	0.259	0.267	0.273	0.280	0.287	0.294	0.300	0.306	0.312	0.318
3372	0.266	0.275	0.283	0.292	0.301	0.309	0.317	0.326	0.334	0.342	0.350	0.358	0.365	0.373
3383	0.292	0.303	0.313	0.324	0.334	0.344	0.354	0.363	0.372	0.382	0.391	0.400	0.409	0.418
3400	0.248	0.256	0.264	0.272	0.279	0.287	0.294	0.301	0.308	0.315	0.322	0.329	0.336	0.342
3401	0.286	0.296	0.305	0.314	0.323	0.332	0.341	0.349	0.357	0.365	0.374	0.381	0.389	0.396
3501	0.242	0.250	0.259	0.267	0.275	0.283	0.291	0.299	0.306	0.314	0.321	0.329	0.336	0.343
3507	0.268	0.276	0.285	0.293	0.301	0.309	0.317	0.324	0.332	0.339	0.347	0.354	0.361	0.369
3560	0.277	0.286	0.294	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372	0.379
3568	0.227	0.234	0.242	0.249	0.257	0.265	0.271	0.279	0.286	0.294	0.300	0.307	0.314	0.321
3569	0.280	0.289	0.298	0.306	0.315	0.323	0.332	0.340	0.348	0.356	0.364	0.371	0.379	0.387
3570	0.239	0.247	0.255	0.263	0.272	0.279	0.287	0.295	0.303	0.310	0.318	0.325	0.332	0.339
3572	0.307	0.316	0.324	0.333	0.341	0.349	0.357	0.364	0.372	0.379	0.387	0.394	0.401	0.408
3573	0.314	0.324	0.333	0.344	0.353	0.362	0.372	0.381	0.390	0.399	0.410	0.418	0.427	0.435
3574	0.300	0.309	0.318	0.328	0.336	0.345	0.354	0.362	0.370	0.377	0.385	0.393	0.400	0.407
3577	0.278	0.287	0.296	0.305	0.313	0.322	0.330	0.339	0.347	0.355	0.363	0.371	0.379	0.387
3612	0.262	0.270	0.278	0.286	0.293	0.300	0.307	0.314	0.321	0.328	0.335	0.341	0.348	0.354
3620	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	0.335
3632	0.259	0.268	0.276	0.284	0.292	0.300	0.308	0.316	0.323	0.331	0.338	0.345	0.352	0.360
3634	0.245	0.253	0.261	0.268	0.276	0.283	0.290	0.297	0.304	0.311	0.317	0.324	0.331	0.337
3643	0.270	0.279	0.287	0.296	0.304	0.312	0.320	0.328	0.336	0.344	0.351	0.358	0.365	0.373
3647	0.303	0.313	0.323	0.333	0.342	0.352	0.361	0.370	0.380	0.389	0.398	0.406	0.414	0.421
3651	0.285	0.295	0.305	0.314	0.324	0.333	0.342	0.351	0.359	0.368	0.376	0.384	0.393	0.401
3681	0.271	0.279	0.287	0.295	0.303	0.310	0.318	0.325	0.333	0.340	0.347	0.354	0.361	0.368
3682	0.264	0.273	0.281	0.289	0.296	0.304	0.311	0.319	0.326	0.333	0.340	0.347	0.354	0.360
3683	0.426	0.442	0.453	0.469	0.480	0.491	0.506	0.516	0.526	0.535	0.550	0.558	0.567	0.575
3719	0.166	0.172	0.178	0.184	0.190	0.196	0.202	0.208	0.214	0.219	0.225	0.230	0.236	0.241
3724	0.216	0.224	0.231	0.238	0.244	0.251	0.258	0.264	0.271	0.277	0.283	0.290	0.296	0.302
3726	0.202	0.209	0.216	0.223	0.230	0.237	0.243	0.250	0.257	0.263	0.270	0.276	0.283	0.290
3805	0.242	0.250	0.259	0.267	0.275	0.283	0.291	0.299	0.307	0.315	0.322	0.330	0.338	0.346
3808	0.311	0.321	0.330	0.340	0.349	0.359	0.368	0.377	0.386	0.395	0.403	0.412	0.420	0.428
3815	0.277	0.286	0.295	0.303	0.312	0.320	0.328	0.336	0.344	0.352	0.360	0.367	0.374	0.382
3821	0.297	0.306	0.315	0.324	0.333	0.342	0.350	0.358	0.366	0.373	0.381	0.388	0.395	0.402
3828	0.278	0.287	0.296	0.305	0.314	0.323	0.332	0.340	0.348	0.356	0.363	0.371	0.378	0.385
3830	0.231	0.239	0.246	0.253	0.260	0.266	0.273	0.280	0.286	0.292	0.299	0.305	0.311	0.317
3831	0.242	0.249	0.257	0.265	0.272	0.280	0.287	0.294	0.301	0.308	0.315	0.322	0.328	0.335
3840	0.338	0.349	0.360	0.371	0.381	0.391	0.401	0.411	0.420	0.429	0.439	0.447	0.456	0.465
4000	0.214	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
4034	0.266	0.275	0.284	0.292	0.300	0.308	0.316	0.324	0.332	0.340	0.347	0.355	0.362	0.370
4036	0.275	0.284	0.293	0.303	0.311	0.319	0.328	0.336	0.343	0.351	0.359	0.367	0.374	0.382
4038	0.217	0.223	0.230	0.236	0.243	0.249	0.255	0.262	0.268	0.275	0.280	0.287	0.293	0.299
4041	0.260	0.268	0.277	0.284	0.293	0.300	0.308	0.316	0.323	0.331	0.338	0.346	0.353	0.360
4049	0.265	0.275	0.283	0.292	0.301	0.310	0.318	0.327	0.335	0.343	0.352	0.359	0.367	0.375
4111	0.264	0.272	0.280	0.287	0.295	0.302	0.309	0.316	0.323	0.330	0.337	0.343	0.349	0.355
4112	0.301	0.309	0.317	0.326	0.334	0.342	0.349	0.357	0.364	0.371	0.378	0.385	0.392	0.399
4114	0.268	0.276	0.284	0.293	0.300	0.308	0.316	0.323	0.330	0.337	0.344	0.351	0.358	0.364
4130	0.289	0.298	0.307	0.315	0.324	0.332	0.340	0.348	0.356	0.363	0.371	0.378	0.385	0.392
4150	0.282	0.291	0.301	0.311	0.320	0.329	0.338	0.346	0.355	0.363	0.371	0.380	0.387	0.395
4239	0.231	0.239	0.247	0.254	0.262	0.269	0.276	0.283	0.290	0.298	0.304	0.311	0.317	0.324
4240	0.275	0.285	0.294	0.303	0.312	0.322	0.330	0.339	0.347	0.356	0.364	0.373	0.381	0.389
4243	0.280	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
4244	0.255	0.263	0.271	0.280	0.287	0.295	0.303	0.310	0.318	0.325	0.332	0.339	0.346	0.353
4250	0.338	0.350	0.360	0.372	0.382	0.392	0.402	0.412	0.421	0.430	0.441	0.450	0.459	0.467
4251	0.285	0.294	0.302	0.311	0.319	0.327	0.335	0.342	0.349	0.356	0.363	0.370	0.377	0.383
4279	0.297	0.307	0.316	0.326	0.335	0.344	0.354	0.363	0.371	0.380	0.388	0.396	0.404	0.412

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	0.397	0.404	0.412	0.419	0.426	0.433	0.439	0.446	0.454	0.461	0.467	0.474	0.481	0.488
3365	0.324	0.330	0.336	0.341	0.347	0.353	0.359	0.364	0.370	0.375	0.381	0.387	0.392	0.398
3372	0.380	0.388	0.395	0.402	0.409	0.416	0.423	0.430	0.436	0.443	0.449	0.455	0.461	0.467
3383	0.426	0.435	0.444	0.452	0.460	0.468	0.476	0.483	0.491	0.498	0.505	0.512	0.519	0.526
3400	0.349	0.355	0.362	0.368	0.374	0.380	0.386	0.392	0.398	0.404	0.410	0.416	0.421	0.427
3401	0.404	0.411	0.418	0.425	0.432	0.439	0.445	0.451	0.458	0.464	0.470	0.476	0.481	0.487
3501	0.350	0.357	0.363	0.370	0.377	0.383	0.389	0.395	0.401	0.407	0.412	0.418	0.424	0.429
3507	0.376	0.382	0.389	0.396	0.403	0.409	0.416	0.422	0.429	0.435	0.441	0.447	0.453	0.458
3560	0.386	0.393	0.399	0.406	0.412	0.419	0.425	0.431	0.437	0.443	0.449	0.455	0.461	0.466
3568	0.328	0.334	0.341	0.348	0.354	0.361	0.367	0.373	0.379	0.385	0.391	0.397	0.403	0.409
3569	0.394	0.401	0.408	0.416	0.423	0.430	0.437	0.444	0.451	0.458	0.465	0.471	0.477	0.483
3570	0.346	0.353	0.360	0.367	0.373	0.380	0.386	0.393	0.400	0.406	0.412	0.418	0.425	0.431
3572	0.415	0.421	0.428	0.434	0.440	0.447	0.453	0.458	0.464	0.470	0.475	0.481	0.486	0.492
3573	0.443	0.452	0.460	0.467	0.474	0.481	0.488	0.495	0.504	0.511	0.518	0.525	0.532	0.538
3574	0.414	0.422	0.429	0.435	0.442	0.448	0.455	0.461	0.468	0.474	0.480	0.486	0.492	0.498
3577	0.394	0.402	0.409	0.416	0.423	0.430	0.437	0.443	0.450	0.456	0.463	0.469	0.475	0.481
3612	0.361	0.367	0.373	0.380	0.386	0.392	0.398	0.404	0.410	0.416	0.421	0.427	0.433	0.438
3620	0.342	0.348	0.354	0.361	0.367	0.374	0.380	0.386	0.392	0.398	0.404	0.409	0.415	0.421
3632	0.366	0.373	0.380	0.387	0.394	0.400	0.407	0.413	0.419	0.425	0.432	0.438	0.444	0.449
3634	0.344	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
3643	0.380	0.387	0.394	0.401	0.408	0.414	0.421	0.427	0.433	0.439	0.445	0.451	0.457	0.463
3647	0.429	0.437	0.445	0.452	0.459	0.466	0.473	0.479	0.486	0.492	0.497	0.503	0.509	0.514
3651	0.409	0.417	0.424	0.432	0.440	0.448	0.455	0.463	0.470	0.477	0.485	0.492	0.499	0.506
3681	0.375	0.381	0.388	0.395	0.401	0.407	0.413	0.420	0.426	0.432	0.438	0.443	0.449	0.455
3682	0.367	0.373	0.380	0.386	0.393	0.399	0.405	0.411	0.417	0.423	0.429	0.435	0.440	0.446
3683	0.584	0.599	0.606	0.614	0.621	0.628	0.635	0.642	0.657	0.663	0.669	0.675	0.681	0.686
3719	0.247	0.252	0.257	0.262	0.267	0.272	0.277	0.282	0.287	0.292	0.297	0.301	0.306	0.311
3724	0.308	0.314	0.319	0.325	0.331	0.337	0.342	0.348	0.353	0.358	0.364	0.369	0.374	0.379
3726	0.296	0.302	0.308	0.315	0.321	0.327	0.333	0.339	0.344	0.350	0.355	0.360	0.365	0.370
3805	0.353	0.360	0.368	0.375	0.383	0.390	0.397	0.404	0.410	0.417	0.424	0.431	0.437	0.443
3808	0.436	0.444	0.452	0.460	0.467	0.474	0.481	0.489	0.496	0.502	0.509	0.515	0.522	0.528
3815	0.389	0.396	0.402	0.409	0.415	0.422	0.428	0.434	0.440	0.446	0.452	0.458	0.464	0.469
3821	0.409	0.416	0.423	0.430	0.437	0.444	0.451	0.457	0.464	0.470	0.476	0.482	0.489	0.495
3828	0.393	0.400	0.407	0.414	0.421	0.428	0.434	0.441	0.447	0.454	0.460	0.466	0.472	0.478
3830	0.323	0.329	0.335	0.340	0.346	0.352	0.357	0.362	0.368	0.373	0.378	0.383	0.388	0.393
3831	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.390	0.396	0.402	0.408	0.413	0.419
3840	0.473	0.481	0.489	0.497	0.503	0.510	0.516	0.522	0.529	0.534	0.540	0.546	0.551	0.557
4000	0.304	0.310	0.316	0.322	0.328	0.333	0.339	0.345	0.350	0.356	0.361	0.367	0.373	0.378
4034	0.377	0.384	0.391	0.398	0.405	0.412	0.418	0.425	0.431	0.438	0.444	0.450	0.456	0.462
4036	0.389	0.397	0.404	0.411	0.417	0.424	0.430	0.437	0.444	0.450	0.457	0.463	0.468	0.474
4038	0.306	0.311	0.317	0.323	0.329	0.335	0.340	0.346	0.351	0.357	0.362	0.368	0.374	0.379
4041	0.368	0.374	0.381	0.388	0.395	0.402	0.408	0.415	0.421	0.427	0.433	0.439	0.444	0.449
4049	0.382	0.390	0.397	0.404	0.411	0.419	0.426	0.433	0.440	0.447	0.453	0.460	0.467	0.473
4111	0.361	0.367	0.373	0.379	0.385	0.391	0.397	0.403	0.409	0.415	0.421	0.426	0.432	0.437
4112	0.405	0.412	0.418	0.425	0.431	0.437	0.443	0.449	0.455	0.460	0.466	0.471	0.476	0.482
4114	0.371	0.377	0.384	0.390	0.396	0.401	0.406	0.412	0.417	0.423	0.428	0.433	0.439	0.444
4130	0.399	0.406	0.412	0.419	0.425	0.431	0.438	0.444	0.451	0.457	0.463	0.469	0.474	0.480
4150	0.403	0.411	0.419	0.426	0.433	0.441	0.448	0.455	0.462	0.469	0.476	0.483	0.489	0.496
4239	0.331	0.337	0.343	0.350	0.356	0.362	0.368	0.374	0.380	0.385	0.391	0.397	0.402	0.408
4240	0.397	0.405	0.413	0.420	0.428	0.435	0.443	0.450	0.457	0.464	0.471	0.478	0.485	0.492
4243	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	0.476
4244	0.359	0.366	0.373	0.379	0.385	0.392	0.398	0.404	0.410	0.416	0.422	0.428	0.434	0.440
4250	0.476	0.486	0.494	0.502	0.510	0.518	0.526	0.533	0.542	0.549	0.556	0.562	0.569	0.575
4251	0.390	0.396	0.403	0.409	0.415	0.422	0.428	0.434	0.439	0.445	0.450	0.455	0.461	0.466
4279	0.420	0.428	0.435	0.443	0.450	0.458	0.465	0.472	0.480	0.487	0.494	0.501	0.508	0.514

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	0.494	0.507	0.521	0.533	0.545	0.556	0.568	0.578	0.589	0.600	0.610	0.620	0.629	0.637
3365	0.403	0.413	0.423	0.433	0.442	0.452	0.461	0.470	0.478	0.486	0.495	0.503	0.510	0.518
3372	0.473	0.484	0.495	0.506	0.516	0.526	0.536	0.546	0.555	0.565	0.574	0.583	0.591	0.600
3383	0.533	0.546	0.559	0.571	0.583	0.595	0.606	0.617	0.628	0.640	0.651	0.660	0.670	0.678
3400	0.432	0.443	0.454	0.464	0.474	0.484	0.494	0.503	0.512	0.521	0.529	0.537	0.546	0.554
3401	0.493	0.504	0.515	0.525	0.536	0.546	0.555	0.565	0.574	0.584	0.593	0.601	0.610	0.619
3501	0.435	0.446	0.456	0.466	0.476	0.486	0.496	0.505	0.515	0.524	0.533	0.541	0.550	0.558
3507	0.464	0.475	0.486	0.497	0.507	0.517	0.526	0.535	0.545	0.554	0.562	0.571	0.579	0.587
3560	0.472	0.483	0.494	0.504	0.514	0.524	0.534	0.543	0.552	0.561	0.569	0.578	0.586	0.594
3568	0.414	0.425	0.434	0.445	0.455	0.466	0.476	0.487	0.497	0.506	0.516	0.526	0.535	0.545
3569	0.489	0.501	0.512	0.524	0.535	0.546	0.556	0.565	0.573	0.581	0.590	0.597	0.605	0.612
3570	0.437	0.449	0.461	0.472	0.484	0.495	0.506	0.517	0.528	0.539	0.549	0.559	0.569	0.579
3572	0.497	0.508	0.518	0.528	0.538	0.548	0.557	0.566	0.575	0.584	0.593	0.601	0.609	0.617
3573	0.545	0.559	0.573	0.585	0.597	0.608	0.620	0.630	0.641	0.653	0.663	0.672	0.681	0.690
3574	0.504	0.515	0.527	0.538	0.549	0.559	0.569	0.579	0.589	0.599	0.608	0.617	0.626	0.635
3577	0.487	0.498	0.510	0.521	0.532	0.542	0.552	0.561	0.570	0.579	0.588	0.596	0.605	0.613
3612	0.444	0.454	0.464	0.474	0.484	0.493	0.503	0.512	0.520	0.529	0.538	0.547	0.555	0.563
3620	0.426	0.437	0.448	0.459	0.469	0.479	0.489	0.499	0.508	0.517	0.526	0.534	0.543	0.552
3632	0.455	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.540	0.549	0.558	0.567	0.575	0.584
3634	0.425	0.435	0.445	0.455	0.465	0.474	0.484	0.492	0.501	0.510	0.518	0.527	0.535	0.544
3643	0.469	0.480	0.490	0.501	0.511	0.521	0.531	0.541	0.550	0.559	0.568	0.576	0.584	0.592
3647	0.520	0.530	0.541	0.550	0.560	0.569	0.578	0.587	0.596	0.606	0.615	0.623	0.630	0.638
3651	0.512	0.526	0.539	0.551	0.563	0.575	0.587	0.598	0.609	0.619	0.630	0.640	0.650	0.660
3681	0.460	0.471	0.481	0.491	0.501	0.511	0.521	0.530	0.539	0.548	0.556	0.565	0.573	0.581
3682	0.452	0.463	0.473	0.483	0.493	0.503	0.513	0.522	0.532	0.540	0.549	0.558	0.566	0.574
3683	0.692	0.704	0.723	0.734	0.745	0.756	0.767	0.778	0.788	0.805	0.813	0.821	0.829	0.837
3719	0.315	0.324	0.333	0.341	0.350	0.358	0.366	0.373	0.381	0.388	0.395	0.403	0.410	0.417
3724	0.385	0.395	0.405	0.414	0.424	0.433	0.442	0.451	0.460	0.469	0.477	0.486	0.494	0.502
3726	0.375	0.385	0.394	0.402	0.410	0.418	0.426	0.434	0.442	0.449	0.457	0.465	0.473	0.481
3805	0.449	0.461	0.472	0.482	0.493	0.503	0.513	0.523	0.532	0.541	0.550	0.560	0.568	0.577
3808	0.534	0.546	0.559	0.570	0.581	0.592	0.603	0.614	0.624	0.634	0.644	0.654	0.663	0.672
3815	0.475	0.485	0.496	0.506	0.516	0.526	0.535	0.544	0.553	0.562	0.571	0.579	0.587	0.595
3821	0.500	0.512	0.523	0.533	0.543	0.553	0.563	0.573	0.582	0.592	0.601	0.610	0.619	0.627
3828	0.484	0.495	0.506	0.516	0.526	0.536	0.545	0.554	0.563	0.571	0.580	0.588	0.596	0.604
3830	0.398	0.408	0.418	0.428	0.437	0.446	0.455	0.463	0.472	0.480	0.489	0.497	0.505	0.513
3831	0.424	0.435	0.446	0.456	0.466	0.476	0.485	0.495	0.504	0.513	0.521	0.530	0.538	0.546
3840	0.562	0.572	0.583	0.592	0.602	0.610	0.619	0.628	0.636	0.645	0.653	0.660	0.668	0.676
4000	0.384	0.394	0.404	0.414	0.425	0.435	0.445	0.454	0.464	0.473	0.482	0.491	0.500	0.508
4034	0.468	0.480	0.491	0.502	0.513	0.524	0.534	0.544	0.555	0.565	0.574	0.584	0.593	0.602
4036	0.480	0.491	0.504	0.515	0.526	0.536	0.546	0.556	0.566	0.577	0.587	0.597	0.606	0.615
4038	0.385	0.396	0.405	0.416	0.426	0.436	0.446	0.456	0.466	0.474	0.483	0.492	0.501	0.510
4041	0.455	0.465	0.475	0.485	0.495	0.504	0.514	0.523	0.532	0.540	0.549	0.557	0.565	0.573
4049	0.479	0.492	0.504	0.516	0.527	0.538	0.550	0.561	0.571	0.582	0.592	0.602	0.611	0.621
4111	0.443	0.453	0.464	0.474	0.484	0.494	0.504	0.513	0.523	0.532	0.541	0.550	0.558	0.566
4112	0.487	0.497	0.506	0.515	0.524	0.533	0.541	0.549	0.558	0.565	0.573	0.581	0.589	0.596
4114	0.449	0.459	0.470	0.480	0.489	0.497	0.506	0.513	0.521	0.529	0.536	0.544	0.551	0.559
4130	0.486	0.496	0.507	0.517	0.527	0.536	0.546	0.555	0.564	0.574	0.582	0.591	0.599	0.607
4150	0.502	0.515	0.527	0.539	0.550	0.561	0.571	0.581	0.591	0.601	0.610	0.618	0.627	0.636
4239	0.413	0.424	0.433	0.443	0.453	0.462	0.472	0.481	0.490	0.498	0.507	0.515	0.523	0.532
4240	0.498	0.511	0.523	0.535	0.546	0.557	0.567	0.578	0.588	0.599	0.609	0.619	0.629	0.638
4243	0.482	0.493	0.504	0.515	0.526	0.536	0.546	0.556	0.565	0.574	0.583	0.592	0.601	0.610
4244	0.445	0.457	0.467	0.478	0.488	0.498	0.508	0.518	0.527	0.536	0.546	0.555	0.563	0.572
4250	0.581	0.593	0.607	0.619	0.631	0.642	0.653	0.664	0.674	0.687	0.698	0.708	0.717	0.726
4251	0.472	0.482	0.492	0.503	0.513	0.522	0.531	0.541	0.550	0.558	0.567	0.576	0.584	0.593
4279	0.521	0.534	0.546	0.558	0.570	0.581	0.592	0.603	0.613	0.623	0.632	0.641	0.650	0.659

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	0.645	0.653	0.661	0.669	0.676	0.683	0.690	0.697	0.704	0.711	0.717	0.724	0.730	0.737
3365	0.526	0.533	0.541	0.548	0.555	0.562	0.569	0.576	0.583	0.590	0.596	0.603	0.610	0.615
3372	0.608	0.617	0.625	0.633	0.641	0.649	0.656	0.664	0.671	0.678	0.685	0.692	0.699	0.706
3383	0.687	0.695	0.703	0.711	0.718	0.725	0.732	0.739	0.745	0.751	0.757	0.763	0.769	0.776
3400	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.614	0.621	0.627	0.634	0.641	0.647	0.654
3401	0.627	0.635	0.642	0.650	0.657	0.664	0.671	0.679	0.686	0.692	0.698	0.705	0.711	0.717
3501	0.566	0.574	0.582	0.590	0.597	0.605	0.612	0.619	0.626	0.633	0.640	0.646	0.653	0.659
3507	0.595	0.603	0.611	0.618	0.626	0.633	0.640	0.647	0.653	0.660	0.666	0.673	0.679	0.685
3560	0.602	0.610	0.618	0.625	0.632	0.640	0.647	0.654	0.660	0.667	0.674	0.680	0.686	0.692
3568	0.554	0.564	0.573	0.582	0.591	0.600	0.609	0.618	0.627	0.635	0.644	0.652	0.660	0.667
3569	0.619	0.626	0.633	0.639	0.645	0.652	0.658	0.664	0.671	0.677	0.683	0.689	0.695	0.700
3570	0.588	0.598	0.606	0.615	0.623	0.630	0.638	0.645	0.653	0.659	0.666	0.672	0.679	0.685
3572	0.625	0.633	0.640	0.648	0.655	0.662	0.668	0.675	0.681	0.687	0.693	0.699	0.705	0.711
3573	0.698	0.706	0.715	0.723	0.731	0.739	0.748	0.756	0.764	0.770	0.777	0.783	0.788	0.796
3574	0.644	0.652	0.660	0.668	0.676	0.684	0.691	0.698	0.705	0.712	0.719	0.725	0.732	0.738
3577	0.621	0.629	0.637	0.645	0.652	0.660	0.667	0.674	0.681	0.688	0.694	0.700	0.706	0.712
3612	0.571	0.579	0.587	0.595	0.602	0.609	0.616	0.623	0.630	0.637	0.644	0.651	0.658	0.664
3620	0.560	0.568	0.577	0.585	0.592	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.659
3632	0.592	0.600	0.608	0.615	0.623	0.630	0.637	0.644	0.651	0.658	0.665	0.671	0.678	0.684
3634	0.552	0.560	0.569	0.577	0.584	0.592	0.600	0.607	0.615	0.622	0.629	0.636	0.643	0.649
3643	0.600	0.608	0.615	0.623	0.630	0.637	0.644	0.650	0.657	0.664	0.670	0.677	0.683	0.689
3647	0.645	0.652	0.658	0.665	0.671	0.678	0.684	0.689	0.695	0.700	0.706	0.711	0.716	0.721
3651	0.669	0.678	0.687	0.696	0.704	0.711	0.719	0.726	0.733	0.740	0.747	0.754	0.760	0.767
3681	0.589	0.597	0.604	0.612	0.619	0.626	0.633	0.640	0.647	0.654	0.660	0.666	0.672	0.679
3682	0.582	0.589	0.597	0.604	0.612	0.619	0.626	0.633	0.640	0.646	0.653	0.660	0.666	0.672
3683	0.843	0.849	0.854	0.859	0.864	0.869	0.874	0.879	0.884	0.888	0.893	0.898	0.902	0.914
3719	0.424	0.431	0.438	0.444	0.451	0.458	0.464	0.471	0.477	0.484	0.490	0.496	0.502	0.508
3724	0.511	0.519	0.526	0.534	0.542	0.550	0.557	0.565	0.572	0.579	0.586	0.593	0.600	0.607
3726	0.488	0.496	0.504	0.511	0.519	0.526	0.533	0.540	0.547	0.554	0.561	0.568	0.575	0.581
3805	0.585	0.593	0.600	0.608	0.616	0.624	0.632	0.639	0.647	0.654	0.661	0.669	0.676	0.682
3808	0.682	0.690	0.699	0.707	0.714	0.721	0.728	0.735	0.742	0.748	0.754	0.760	0.766	0.771
3815	0.602	0.610	0.616	0.623	0.630	0.637	0.643	0.650	0.656	0.662	0.668	0.674	0.680	0.686
3821	0.635	0.643	0.651	0.658	0.665	0.673	0.680	0.687	0.693	0.700	0.706	0.712	0.718	0.724
3828	0.612	0.620	0.627	0.634	0.641	0.648	0.655	0.662	0.668	0.675	0.681	0.688	0.694	0.700
3830	0.521	0.528	0.536	0.544	0.551	0.558	0.565	0.572	0.579	0.585	0.592	0.598	0.605	0.611
3831	0.554	0.562	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.627	0.633	0.639	0.646
3840	0.683	0.690	0.698	0.704	0.711	0.718	0.724	0.730	0.736	0.742	0.748	0.754	0.759	0.765
4000	0.517	0.525	0.533	0.541	0.549	0.557	0.564	0.572	0.579	0.587	0.594	0.601	0.607	0.613
4034	0.611	0.620	0.629	0.638	0.647	0.655	0.663	0.671	0.679	0.687	0.694	0.701	0.707	0.714
4036	0.624	0.633	0.642	0.650	0.658	0.666	0.674	0.681	0.689	0.696	0.703	0.710	0.716	0.724
4038	0.518	0.527	0.535	0.544	0.552	0.560	0.568	0.576	0.584	0.592	0.599	0.607	0.615	0.621
4041	0.582	0.590	0.598	0.604	0.611	0.618	0.624	0.631	0.637	0.643	0.649	0.655	0.660	0.665
4049	0.630	0.639	0.648	0.656	0.664	0.673	0.681	0.688	0.696	0.704	0.711	0.719	0.726	0.734
4111	0.573	0.581	0.588	0.595	0.602	0.609	0.615	0.622	0.628	0.635	0.641	0.648	0.654	0.660
4112	0.604	0.611	0.618	0.625	0.632	0.638	0.645	0.652	0.658	0.665	0.671	0.678	0.684	0.690
4114	0.566	0.572	0.579	0.585	0.591	0.597	0.602	0.608	0.614	0.619	0.625	0.631	0.636	0.642
4130	0.615	0.623	0.630	0.638	0.645	0.652	0.659	0.666	0.673	0.680	0.686	0.692	0.699	0.705
4150	0.644	0.652	0.660	0.668	0.675	0.683	0.690	0.696	0.703	0.710	0.716	0.722	0.729	0.735
4239	0.540	0.548	0.556	0.564	0.572	0.580	0.588	0.595	0.603	0.611	0.618	0.625	0.633	0.639
4240	0.646	0.654	0.663	0.671	0.679	0.687	0.695	0.703	0.711	0.718	0.724	0.730	0.737	0.743
4243	0.618	0.626	0.634	0.642	0.650	0.657	0.665	0.672	0.679	0.686	0.692	0.699	0.705	0.712
4244	0.581	0.589	0.597	0.605	0.612	0.620	0.627	0.634	0.641	0.648	0.654	0.661	0.667	0.674
4250	0.735	0.744	0.753	0.762	0.771	0.780	0.788	0.795	0.803	0.810	0.816	0.823	0.828	0.836
4251	0.601	0.609	0.617	0.624	0.632	0.640	0.648	0.655	0.662	0.669	0.676	0.683	0.689	0.694
4279	0.667	0.674	0.682	0.689	0.697	0.704	0.711	0.718	0.724	0.730	0.736	0.742	0.748	0.753

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	0.743	0.749	0.755	0.761	0.767	0.773	0.778	0.783	0.789	0.794	0.799	0.804	0.809	0.813
3365	0.622	0.628	0.635	0.641	0.647	0.653	0.659	0.665	0.671	0.677	0.682	0.688	0.693	0.698
3372	0.712	0.719	0.725	0.731	0.737	0.743	0.748	0.754	0.760	0.765	0.771	0.776	0.781	0.786
3383	0.781	0.787	0.792	0.797	0.803	0.808	0.813	0.818	0.822	0.826	0.831	0.835	0.839	0.843
3400	0.660	0.666	0.672	0.679	0.685	0.691	0.697	0.703	0.708	0.714	0.720	0.726	0.731	0.737
3401	0.722	0.728	0.734	0.739	0.745	0.750	0.755	0.760	0.766	0.771	0.776	0.781	0.785	0.790
3501	0.666	0.672	0.678	0.684	0.690	0.696	0.702	0.708	0.714	0.719	0.724	0.730	0.735	0.740
3507	0.691	0.696	0.702	0.708	0.713	0.719	0.724	0.729	0.735	0.740	0.745	0.750	0.754	0.759
3560	0.698	0.704	0.710	0.715	0.720	0.726	0.731	0.736	0.741	0.746	0.751	0.756	0.760	0.765
3568	0.674	0.682	0.689	0.697	0.704	0.711	0.718	0.724	0.731	0.737	0.743	0.749	0.754	0.760
3569	0.705	0.710	0.716	0.721	0.726	0.732	0.737	0.742	0.747	0.753	0.758	0.763	0.767	0.772
3570	0.691	0.697	0.703	0.709	0.715	0.721	0.727	0.732	0.738	0.743	0.749	0.754	0.759	0.764
3572	0.717	0.723	0.728	0.734	0.739	0.745	0.750	0.755	0.760	0.765	0.770	0.775	0.779	0.784
3573	0.801	0.805	0.809	0.813	0.816	0.819	0.822	0.826	0.829	0.832	0.834	0.837	0.840	0.843
3574	0.744	0.750	0.756	0.762	0.767	0.772	0.777	0.782	0.787	0.791	0.796	0.800	0.804	0.808
3577	0.718	0.724	0.729	0.735	0.740	0.746	0.751	0.756	0.761	0.766	0.771	0.776	0.781	0.786
3612	0.671	0.677	0.684	0.690	0.697	0.703	0.709	0.715	0.720	0.726	0.732	0.737	0.742	0.747
3620	0.666	0.673	0.679	0.686	0.693	0.699	0.706	0.712	0.718	0.724	0.730	0.735	0.741	0.746
3632	0.690	0.696	0.702	0.708	0.714	0.719	0.725	0.730	0.736	0.741	0.746	0.751	0.756	0.761
3634	0.656	0.662	0.668	0.675	0.681	0.686	0.692	0.697	0.703	0.708	0.713	0.718	0.722	0.727
3643	0.695	0.701	0.707	0.713	0.718	0.724	0.729	0.734	0.739	0.745	0.750	0.755	0.760	0.765
3647	0.726	0.731	0.735	0.740	0.744	0.748	0.752	0.756	0.761	0.764	0.768	0.772	0.776	0.780
3651	0.773	0.779	0.784	0.790	0.796	0.801	0.807	0.812	0.818	0.823	0.828	0.832	0.837	0.841
3681	0.685	0.691	0.696	0.702	0.708	0.713	0.719	0.724	0.729	0.735	0.740	0.745	0.750	0.754
3682	0.678	0.685	0.691	0.697	0.702	0.708	0.714	0.720	0.725	0.731	0.737	0.742	0.747	0.753
3683	0.916	0.917	0.919	0.921	0.923	0.924	0.926	0.928	0.929	0.931	0.932	0.934	0.935	0.937
3719	0.514	0.520	0.526	0.532	0.538	0.544	0.550	0.556	0.561	0.567	0.573	0.579	0.584	0.590
3724	0.613	0.620	0.626	0.633	0.639	0.645	0.651	0.657	0.663	0.668	0.674	0.679	0.685	0.690
3726	0.588	0.595	0.602	0.609	0.616	0.623	0.629	0.635	0.641	0.647	0.653	0.659	0.664	0.670
3805	0.689	0.696	0.703	0.709	0.716	0.722	0.729	0.735	0.741	0.747	0.753	0.758	0.763	0.768
3808	0.777	0.782	0.787	0.793	0.798	0.803	0.808	0.812	0.817	0.821	0.826	0.830	0.834	0.838
3815	0.692	0.698	0.703	0.709	0.714	0.720	0.725	0.730	0.735	0.741	0.746	0.751	0.756	0.761
3821	0.730	0.736	0.741	0.747	0.752	0.758	0.763	0.768	0.773	0.778	0.783	0.788	0.793	0.798
3828	0.706	0.712	0.719	0.725	0.731	0.736	0.741	0.747	0.752	0.757	0.762	0.767	0.771	0.776
3830	0.617	0.623	0.629	0.635	0.641	0.647	0.652	0.658	0.663	0.669	0.674	0.679	0.684	0.689
3831	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.715	0.720	0.725
3840	0.770	0.775	0.780	0.786	0.791	0.796	0.800	0.805	0.809	0.813	0.817	0.821	0.825	0.829
4000	0.619	0.625	0.631	0.637	0.643	0.649	0.654	0.660	0.665	0.670	0.675	0.680	0.684	0.689
4034	0.721	0.728	0.734	0.741	0.747	0.753	0.758	0.764	0.769	0.775	0.780	0.785	0.791	0.795
4036	0.730	0.736	0.742	0.747	0.753	0.758	0.763	0.768	0.772	0.777	0.781	0.786	0.790	0.794
4038	0.629	0.636	0.643	0.651	0.658	0.666	0.673	0.680	0.688	0.695	0.702	0.708	0.715	0.722
4041	0.671	0.677	0.682	0.688	0.694	0.699	0.705	0.711	0.716	0.722	0.727	0.733	0.738	0.743
4049	0.740	0.747	0.753	0.759	0.765	0.771	0.777	0.782	0.787	0.792	0.798	0.803	0.808	0.813
4111	0.667	0.673	0.680	0.686	0.692	0.698	0.704	0.710	0.716	0.722	0.728	0.733	0.739	0.744
4112	0.696	0.702	0.708	0.714	0.719	0.725	0.730	0.735	0.740	0.744	0.749	0.754	0.759	0.764
4114	0.647	0.652	0.657	0.662	0.667	0.672	0.677	0.682	0.687	0.692	0.696	0.701	0.705	0.709
4130	0.712	0.718	0.724	0.729	0.735	0.741	0.746	0.752	0.757	0.762	0.768	0.773	0.778	0.783
4150	0.741	0.747	0.753	0.758	0.764	0.769	0.775	0.780	0.785	0.791	0.796	0.801	0.806	0.811
4239	0.646	0.653	0.660	0.667	0.674	0.680	0.686	0.692	0.698	0.704	0.709	0.715	0.719	0.724
4240	0.749	0.755	0.761	0.767	0.772	0.777	0.782	0.786	0.790	0.793	0.797	0.801	0.805	0.809
4243	0.718	0.724	0.731	0.737	0.743	0.748	0.754	0.759	0.764	0.770	0.775	0.779	0.784	0.789
4244	0.680	0.686	0.692	0.698	0.704	0.710	0.715	0.721	0.726	0.731	0.737	0.742	0.747	0.752
4250	0.841	0.846	0.851	0.856	0.861	0.866	0.870	0.875	0.879	0.883	0.887	0.891	0.895	0.899
4251	0.700	0.706	0.712	0.717	0.722	0.727	0.731	0.735	0.739	0.743	0.746	0.750	0.753	0.756
4279	0.758	0.763	0.769	0.773	0.778	0.783	0.787	0.792	0.797	0.801	0.805	0.809	0.813	0.817

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	0.818	0.822	0.826	0.830	0.834	0.838	0.842	0.846	0.850
3365	0.703	0.708	0.713	0.718	0.723	0.728	0.732	0.737	0.742
3372	0.791	0.796	0.800	0.805	0.809	0.814	0.818	0.822	0.826
3383	0.846	0.850	0.853	0.856	0.859	0.861	0.863	0.866	0.868
3400	0.742	0.748	0.753	0.758	0.763	0.768	0.773	0.778	0.783
3401	0.795	0.799	0.804	0.808	0.812	0.816	0.820	0.824	0.828
3501	0.744	0.749	0.754	0.759	0.764	0.769	0.773	0.778	0.783
3507	0.764	0.768	0.773	0.777	0.782	0.786	0.791	0.795	0.799
3560	0.769	0.774	0.778	0.783	0.787	0.791	0.795	0.800	0.804
3568	0.766	0.771	0.776	0.781	0.786	0.791	0.796	0.800	0.804
3569	0.777	0.781	0.786	0.790	0.794	0.798	0.803	0.807	0.811
3570	0.769	0.774	0.779	0.783	0.788	0.792	0.797	0.801	0.805
3572	0.788	0.793	0.797	0.801	0.805	0.809	0.813	0.817	0.820
3573	0.846	0.849	0.852	0.855	0.858	0.860	0.862	0.864	0.865
3574	0.812	0.816	0.820	0.823	0.827	0.831	0.834	0.838	0.841
3577	0.791	0.795	0.800	0.804	0.809	0.813	0.818	0.822	0.826
3612	0.752	0.757	0.761	0.766	0.770	0.775	0.779	0.784	0.788
3620	0.751	0.756	0.761	0.765	0.770	0.775	0.779	0.783	0.788
3632	0.765	0.770	0.774	0.779	0.783	0.787	0.791	0.796	0.800
3634	0.732	0.737	0.741	0.746	0.750	0.754	0.759	0.763	0.767
3643	0.770	0.775	0.780	0.785	0.789	0.794	0.799	0.803	0.807
3647	0.783	0.787	0.791	0.795	0.799	0.802	0.806	0.809	0.813
3651	0.846	0.850	0.854	0.858	0.862	0.866	0.870	0.874	0.877
3681	0.759	0.764	0.769	0.773	0.778	0.782	0.787	0.791	0.795
3682	0.758	0.763	0.768	0.772	0.777	0.782	0.786	0.791	0.795
3683	0.938	0.939	0.941	0.942	0.943	0.945	0.946	0.947	0.948
3719	0.595	0.601	0.606	0.611	0.616	0.621	0.626	0.631	0.635
3724	0.695	0.701	0.706	0.711	0.716	0.721	0.725	0.730	0.735
3726	0.676	0.682	0.687	0.693	0.698	0.703	0.707	0.712	0.717
3805	0.773	0.778	0.783	0.787	0.791	0.796	0.800	0.803	0.807
3808	0.842	0.846	0.849	0.853	0.857	0.860	0.863	0.867	0.870
3815	0.766	0.770	0.775	0.780	0.784	0.789	0.793	0.798	0.802
3821	0.803	0.807	0.812	0.816	0.821	0.825	0.829	0.834	0.838
3828	0.780	0.784	0.788	0.792	0.796	0.800	0.804	0.808	0.812
3830	0.694	0.699	0.704	0.709	0.713	0.718	0.723	0.727	0.731
3831	0.730	0.735	0.740	0.744	0.749	0.754	0.759	0.763	0.768
3840	0.833	0.837	0.840	0.844	0.847	0.850	0.853	0.857	0.860
4000	0.693	0.698	0.702	0.706	0.710	0.714	0.718	0.722	0.726
4034	0.800	0.805	0.809	0.814	0.818	0.822	0.827	0.831	0.835
4036	0.799	0.803	0.807	0.811	0.816	0.820	0.824	0.828	0.833
4038	0.729	0.735	0.742	0.748	0.754	0.760	0.766	0.772	0.778
4041	0.748	0.753	0.757	0.761	0.764	0.767	0.771	0.774	0.777
4049	0.819	0.824	0.828	0.833	0.837	0.841	0.845	0.849	0.853
4111	0.749	0.755	0.760	0.765	0.771	0.776	0.781	0.787	0.792
4112	0.768	0.773	0.777	0.782	0.786	0.790	0.795	0.799	0.803
4114	0.714	0.718	0.722	0.727	0.731	0.735	0.740	0.744	0.748
4130	0.787	0.792	0.797	0.801	0.806	0.810	0.814	0.819	0.822
4150	0.816	0.820	0.825	0.829	0.833	0.838	0.842	0.845	0.849
4239	0.729	0.734	0.739	0.744	0.749	0.754	0.758	0.763	0.767
4240	0.813	0.816	0.820	0.824	0.828	0.831	0.835	0.839	0.842
4243	0.793	0.798	0.802	0.807	0.811	0.815	0.818	0.822	0.826
4244	0.756	0.761	0.766	0.770	0.775	0.779	0.783	0.788	0.792
4250	0.903	0.907	0.910	0.914	0.917	0.920	0.923	0.925	0.928
4251	0.760	0.763	0.766	0.769	0.771	0.774	0.777	0.780	0.782
4279	0.821	0.825	0.829	0.832	0.836	0.839	0.843	0.846	0.849

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	1.08	0.132	0.143	0.153	0.163	0.172	0.181	0.190	0.199	0.207	0.215	0.223	0.232	0.240
4286	2.64	0.145	0.158	0.169	0.181	0.192	0.203	0.214	0.225	0.235	0.245	0.255	0.265	0.274
4295	2.27	0.131	0.144	0.156	0.168	0.180	0.192	0.204	0.215	0.227	0.238	0.249	0.260	0.271
4297	0.09	0.124	0.133	0.142	0.151	0.159	0.168	0.176	0.184	0.191	0.199	0.206	0.214	0.221
4299	1.72	0.134	0.146	0.157	0.168	0.179	0.190	0.200	0.211	0.221	0.231	0.240	0.250	0.259
4304	2.80	0.147	0.159	0.171	0.183	0.194	0.205	0.216	0.227	0.237	0.248	0.257	0.267	0.276
4312	2.18	0.109	0.118	0.127	0.136	0.144	0.153	0.161	0.170	0.178	0.187	0.195	0.204	0.212
4351	1.13	0.138	0.150	0.161	0.172	0.183	0.193	0.203	0.213	0.223	0.233	0.243	0.252	0.261
4354	1.05	0.127	0.137	0.146	0.155	0.164	0.173	0.181	0.190	0.198	0.206	0.214	0.223	0.231
4361	0.65	0.185	0.198	0.212	0.225	0.237	0.249	0.261	0.273	0.284	0.295	0.305	0.315	0.325
4362	0.68	0.152	0.165	0.177	0.190	0.202	0.215	0.227	0.239	0.251	0.262	0.274	0.285	0.297
4410	2.54	0.139	0.151	0.162	0.173	0.184	0.195	0.205	0.216	0.226	0.235	0.245	0.254	0.264
4420	3.80	0.141	0.153	0.165	0.176	0.188	0.199	0.211	0.222	0.233	0.244	0.255	0.266	0.277
4432	1.32	0.150	0.164	0.177	0.190	0.203	0.215	0.228	0.241	0.254	0.265	0.278	0.290	0.302
4470	0.93	0.137	0.148	0.158	0.168	0.178	0.188	0.197	0.206	0.216	0.225	0.234	0.243	0.252
4478	2.16	0.142	0.154	0.167	0.178	0.190	0.201	0.213	0.224	0.234	0.245	0.256	0.266	0.276
4492	2.38	0.144	0.157	0.169	0.181	0.192	0.203	0.215	0.226	0.237	0.247	0.258	0.269	0.279
4494	2.42	0.138	0.150	0.162	0.173	0.184	0.195	0.206	0.217	0.228	0.238	0.248	0.258	0.267
4495	1.36	0.157	0.170	0.182	0.194	0.205	0.217	0.228	0.238	0.249	0.259	0.270	0.280	0.290
4496	2.15	0.148	0.161	0.174	0.186	0.199	0.211	0.223	0.234	0.246	0.257	0.268	0.279	0.290
4497	1.50	0.145	0.158	0.170	0.181	0.192	0.203	0.213	0.223	0.233	0.243	0.253	0.262	0.272
4498	1.93	0.147	0.159	0.172	0.183	0.195	0.206	0.217	0.228	0.239	0.249	0.260	0.270	0.280
4499	2.02	0.141	0.153	0.165	0.177	0.188	0.199	0.210	0.221	0.232	0.242	0.252	0.262	0.272
4511	0.16	0.150	0.162	0.173	0.184	0.195	0.206	0.216	0.226	0.236	0.246	0.256	0.265	0.275
4512	0.08	0.188	0.202	0.215	0.227	0.239	0.250	0.261	0.272	0.283	0.293	0.303	0.312	0.322
4557	1.38	0.148	0.161	0.174	0.187	0.200	0.212	0.225	0.237	0.249	0.261	0.273	0.284	0.295
4558	1.26	0.113	0.122	0.131	0.139	0.148	0.156	0.164	0.172	0.179	0.187	0.195	0.202	0.209
4611	0.62	0.149	0.162	0.174	0.186	0.197	0.208	0.219	0.229	0.240	0.250	0.260	0.269	0.279
4623	2.52	0.152	0.166	0.179	0.193	0.206	0.218	0.231	0.243	0.255	0.266	0.277	0.288	0.299
4635	1.02	0.107	0.117	0.126	0.135	0.143	0.152	0.161	0.170	0.179	0.188	0.196	0.204	0.213
4665	3.06	0.120	0.130	0.139	0.148	0.157	0.165	0.174	0.182	0.190	0.198	0.206	0.214	0.221
4683	1.31	0.123	0.133	0.142	0.152	0.161	0.171	0.180	0.188	0.197	0.206	0.214	0.223	0.231
4691	0.52	0.161	0.175	0.189	0.202	0.215	0.228	0.240	0.252	0.265	0.276	0.288	0.298	0.310
4692	0.68	0.150	0.162	0.174	0.186	0.198	0.209	0.219	0.230	0.240	0.250	0.260	0.270	0.280
4717	1.70	0.136	0.147	0.158	0.168	0.178	0.187	0.197	0.206	0.215	0.224	0.232	0.240	0.248
4720	1.37	0.156	0.170	0.183	0.196	0.209	0.221	0.233	0.245	0.257	0.268	0.279	0.290	0.301
4740	0.34	0.107	0.116	0.125	0.134	0.143	0.152	0.161	0.170	0.178	0.187	0.195	0.203	0.211
4771	0.56	0.156	0.169	0.181	0.194	0.205	0.216	0.227	0.238	0.248	0.258	0.268	0.278	0.287
4828	0.99	0.134	0.145	0.155	0.165	0.175	0.184	0.193	0.202	0.211	0.220	0.228	0.237	0.245
4829	0.59	0.131	0.142	0.152	0.162	0.171	0.181	0.190	0.199	0.208	0.217	0.225	0.234	0.242
4831	1.80	0.147	0.160	0.172	0.183	0.194	0.206	0.217	0.227	0.238	0.248	0.258	0.268	0.278
4983	1.10	0.123	0.134	0.145	0.156	0.166	0.176	0.186	0.196	0.206	0.216	0.226	0.235	0.245
5020	1.36	0.089	0.098	0.106	0.114	0.122	0.130	0.138	0.146	0.153	0.161	0.168	0.175	0.182
5027	3.00	0.115	0.125	0.135	0.145	0.155	0.164	0.173	0.182	0.190	0.199	0.207	0.215	0.223
5028	1.71	0.097	0.106	0.115	0.123	0.131	0.139	0.147	0.155	0.163	0.170	0.178	0.185	0.192
5029	2.08	0.095	0.103	0.111	0.118	0.126	0.134	0.141	0.148	0.155	0.163	0.170	0.177	0.183
5040	2.87	0.091	0.100	0.108	0.116	0.123	0.131	0.139	0.146	0.153	0.160	0.167	0.173	0.180
5102	2.18	0.092	0.100	0.109	0.116	0.124	0.132	0.140	0.147	0.155	0.162	0.169	0.177	0.184
5107	2.06	0.115	0.124	0.134	0.143	0.152	0.161	0.170	0.178	0.187	0.195	0.203	0.212	0.219
5108	2.97	0.112	0.122	0.132	0.141	0.149	0.158	0.167	0.176	0.184	0.192	0.201	0.209	0.217
5128	0.52	0.129	0.140	0.150	0.160	0.169	0.178	0.187	0.195	0.204	0.212	0.220	0.228	0.236
5129	0.17	0.131	0.143	0.154	0.166	0.176	0.186	0.197	0.207	0.217	0.226	0.236	0.244	0.254
5130	0.43	0.097	0.106	0.114	0.121	0.129	0.136	0.144	0.151	0.158	0.165	0.171	0.178	0.184
5140	0.65	0.101	0.110	0.119	0.127	0.135	0.143	0.151	0.159	0.167	0.175	0.182	0.190	0.197
5146	1.88	0.116	0.126	0.136	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	0.248	0.255	0.263	0.270	0.278	0.285	0.292	0.300	0.307	0.315	0.321	0.329	0.336	0.343
4286	0.283	0.292	0.301	0.309	0.317	0.325	0.333	0.341	0.349	0.357	0.364	0.372	0.379	0.386
4295	0.281	0.292	0.302	0.312	0.322	0.331	0.341	0.350	0.359	0.368	0.377	0.386	0.394	0.402
4297	0.228	0.234	0.241	0.246	0.253	0.260	0.264	0.271	0.278	0.284	0.288	0.294	0.300	0.306
4299	0.269	0.278	0.286	0.295	0.304	0.312	0.320	0.328	0.336	0.344	0.351	0.358	0.366	0.373
4304	0.286	0.295	0.304	0.312	0.321	0.329	0.338	0.346	0.354	0.362	0.370	0.378	0.385	0.393
4312	0.220	0.228	0.236	0.244	0.252	0.261	0.268	0.276	0.284	0.292	0.299	0.306	0.314	0.322
4351	0.270	0.279	0.287	0.296	0.304	0.312	0.320	0.328	0.336	0.344	0.352	0.359	0.366	0.373
4354	0.239	0.246	0.254	0.261	0.268	0.276	0.283	0.290	0.296	0.303	0.309	0.316	0.323	0.329
4361	0.335	0.344	0.353	0.362	0.370	0.378	0.386	0.394	0.402	0.410	0.417	0.425	0.432	0.439
4362	0.308	0.320	0.331	0.343	0.354	0.364	0.377	0.387	0.398	0.408	0.421	0.431	0.440	0.449
4410	0.272	0.281	0.290	0.298	0.306	0.315	0.322	0.330	0.338	0.345	0.352	0.359	0.367	0.374
4420	0.287	0.298	0.308	0.318	0.328	0.338	0.348	0.357	0.367	0.376	0.385	0.394	0.403	0.412
4432	0.313	0.324	0.334	0.345	0.355	0.364	0.375	0.384	0.393	0.402	0.413	0.422	0.431	0.439
4470	0.261	0.270	0.278	0.287	0.295	0.303	0.311	0.318	0.325	0.333	0.340	0.346	0.353	0.359
4478	0.286	0.296	0.305	0.314	0.323	0.332	0.340	0.349	0.357	0.365	0.373	0.381	0.389	0.397
4492	0.290	0.300	0.310	0.319	0.329	0.338	0.347	0.356	0.365	0.374	0.382	0.391	0.399	0.407
4494	0.277	0.286	0.295	0.303	0.312	0.320	0.329	0.337	0.345	0.353	0.361	0.369	0.376	0.383
4495	0.299	0.308	0.318	0.327	0.335	0.344	0.353	0.361	0.370	0.378	0.386	0.394	0.402	0.410
4496	0.300	0.311	0.321	0.330	0.340	0.349	0.358	0.367	0.376	0.384	0.392	0.401	0.409	0.417
4497	0.281	0.290	0.299	0.307	0.316	0.324	0.332	0.340	0.348	0.356	0.363	0.371	0.378	0.385
4498	0.290	0.299	0.308	0.318	0.327	0.335	0.344	0.352	0.361	0.369	0.377	0.385	0.393	0.400
4499	0.281	0.290	0.299	0.308	0.317	0.326	0.335	0.343	0.351	0.360	0.368	0.376	0.383	0.391
4511	0.284	0.293	0.301	0.310	0.318	0.326	0.334	0.342	0.350	0.357	0.364	0.371	0.378	0.385
4512	0.331	0.339	0.348	0.356	0.364	0.372	0.380	0.387	0.395	0.402	0.409	0.416	0.423	0.430
4557	0.306	0.317	0.327	0.337	0.347	0.356	0.365	0.373	0.382	0.390	0.398	0.406	0.413	0.421
4558	0.217	0.223	0.231	0.237	0.244	0.251	0.257	0.264	0.270	0.276	0.282	0.288	0.295	0.301
4611	0.289	0.298	0.307	0.316	0.325	0.334	0.342	0.351	0.359	0.367	0.375	0.383	0.391	0.399
4623	0.310	0.320	0.330	0.340	0.349	0.359	0.368	0.377	0.386	0.394	0.403	0.411	0.419	0.427
4635	0.221	0.229	0.236	0.244	0.251	0.259	0.266	0.273	0.280	0.287	0.293	0.300	0.306	0.313
4665	0.229	0.236	0.243	0.250	0.257	0.264	0.270	0.277	0.284	0.290	0.296	0.303	0.309	0.315
4683	0.240	0.247	0.255	0.263	0.271	0.278	0.285	0.293	0.300	0.307	0.314	0.321	0.328	0.335
4691	0.320	0.331	0.340	0.351	0.361	0.370	0.380	0.390	0.399	0.408	0.418	0.427	0.436	0.444
4692	0.290	0.299	0.309	0.318	0.326	0.335	0.343	0.351	0.359	0.366	0.374	0.382	0.389	0.396
4717	0.256	0.264	0.272	0.280	0.287	0.295	0.302	0.309	0.317	0.324	0.331	0.338	0.345	0.352
4720	0.312	0.322	0.332	0.342	0.351	0.360	0.369	0.378	0.386	0.395	0.403	0.411	0.418	0.426
4740	0.219	0.226	0.233	0.240	0.247	0.253	0.260	0.266	0.273	0.279	0.285	0.291	0.297	0.303
4771	0.296	0.306	0.314	0.324	0.332	0.340	0.349	0.356	0.364	0.372	0.381	0.388	0.396	0.404
4828	0.253	0.261	0.269	0.277	0.285	0.293	0.300	0.307	0.315	0.322	0.329	0.335	0.342	0.349
4829	0.251	0.259	0.267	0.275	0.283	0.290	0.298	0.306	0.313	0.320	0.328	0.335	0.342	0.348
4831	0.287	0.296	0.305	0.314	0.323	0.332	0.340	0.349	0.357	0.365	0.373	0.381	0.389	0.396
4983	0.254	0.264	0.272	0.281	0.289	0.297	0.306	0.314	0.321	0.328	0.336	0.343	0.350	0.357
5020	0.189	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
5027	0.230	0.238	0.245	0.253	0.260	0.267	0.274	0.281	0.288	0.294	0.301	0.307	0.313	0.319
5028	0.200	0.207	0.214	0.220	0.227	0.234	0.240	0.247	0.253	0.260	0.266	0.273	0.279	0.285
5029	0.190	0.196	0.203	0.209	0.215	0.221	0.227	0.233	0.239	0.245	0.250	0.256	0.262	0.268
5040	0.186	0.192	0.199	0.205	0.211	0.217	0.223	0.228	0.234	0.240	0.246	0.251	0.257	0.262
5102	0.191	0.197	0.204	0.211	0.218	0.224	0.230	0.237	0.243	0.249	0.255	0.261	0.267	0.272
5107	0.227	0.235	0.242	0.249	0.257	0.264	0.271	0.278	0.285	0.291	0.298	0.305	0.311	0.317
5108	0.225	0.233	0.240	0.248	0.256	0.263	0.270	0.277	0.284	0.291	0.298	0.305	0.312	0.318
5128	0.243	0.251	0.258	0.266	0.273	0.280	0.287	0.294	0.301	0.307	0.314	0.320	0.327	0.333
5129	0.261	0.272	0.279	0.289	0.297	0.304	0.315	0.322	0.329	0.336	0.346	0.353	0.360	0.365
5130	0.191	0.197	0.203	0.209	0.215	0.221	0.227	0.232	0.238	0.244	0.249	0.255	0.260	0.266
5140	0.204	0.211	0.218	0.225	0.231	0.238	0.244	0.251	0.257	0.263	0.270	0.276	0.282	0.288
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	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
4283	0.350	0.357	0.363	0.370	0.377	0.384	0.390	0.397	0.402	0.409	0.415	0.421	0.427	0.433
4286	0.393	0.400	0.407	0.414	0.421	0.427	0.434	0.441	0.447	0.454	0.460	0.466	0.472	0.478
4295	0.410	0.418	0.426	0.433	0.441	0.448	0.455	0.462	0.469	0.476	0.482	0.489	0.495	0.501
4297	0.312	0.315	0.321	0.326	0.332	0.337	0.343	0.348	0.350	0.356	0.361	0.366	0.371	0.376
4299	0.380	0.387	0.394	0.401	0.407	0.414	0.420	0.427	0.433	0.439	0.445	0.451	0.457	0.463
4304	0.401	0.408	0.416	0.423	0.430	0.437	0.444	0.451	0.458	0.465	0.471	0.478	0.484	0.490
4312	0.330	0.337	0.344	0.351	0.358	0.365	0.372	0.379	0.384	0.391	0.397	0.403	0.410	0.416
4351	0.380	0.386	0.393	0.400	0.407	0.413	0.420	0.427	0.433	0.439	0.445	0.452	0.458	0.464
4354	0.335	0.341	0.347	0.353	0.359	0.365	0.371	0.376	0.382	0.387	0.393	0.398	0.404	0.409
4361	0.446	0.454	0.461	0.468	0.474	0.481	0.488	0.494	0.501	0.507	0.514	0.520	0.525	0.531
4362	0.458	0.471	0.480	0.488	0.497	0.506	0.514	0.522	0.535	0.542	0.550	0.557	0.564	0.571
4410	0.380	0.387	0.394	0.401	0.407	0.414	0.420	0.427	0.433	0.439	0.445	0.451	0.457	0.463
4420	0.420	0.429	0.437	0.445	0.452	0.460	0.468	0.475	0.483	0.490	0.497	0.504	0.510	0.517
4432	0.448	0.458	0.466	0.474	0.481	0.489	0.496	0.503	0.512	0.518	0.525	0.531	0.538	0.544
4470	0.365	0.371	0.377	0.383	0.389	0.395	0.401	0.406	0.412	0.418	0.423	0.429	0.434	0.439
4478	0.405	0.412	0.420	0.427	0.435	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496
4492	0.415	0.423	0.431	0.439	0.446	0.453	0.461	0.468	0.475	0.481	0.488	0.495	0.501	0.507
4494	0.390	0.397	0.404	0.411	0.418	0.424	0.430	0.437	0.443	0.449	0.455	0.461	0.467	0.473
4495	0.417	0.425	0.432	0.439	0.446	0.452	0.459	0.465	0.471	0.478	0.484	0.490	0.496	0.502
4496	0.425	0.433	0.441	0.449	0.456	0.464	0.471	0.478	0.485	0.492	0.499	0.506	0.512	0.519
4497	0.393	0.400	0.407	0.414	0.421	0.427	0.434	0.440	0.447	0.453	0.459	0.465	0.471	0.477
4498	0.408	0.415	0.423	0.430	0.437	0.444	0.451	0.458	0.465	0.471	0.478	0.484	0.491	0.497
4499	0.398	0.406	0.413	0.421	0.428	0.435	0.441	0.448	0.455	0.461	0.468	0.474	0.481	0.487
4511	0.392	0.399	0.405	0.412	0.418	0.424	0.430	0.436	0.442	0.448	0.453	0.459	0.465	0.470
4512	0.437	0.443	0.450	0.456	0.463	0.469	0.475	0.481	0.487	0.493	0.498	0.504	0.510	0.515
4557	0.428	0.437	0.444	0.451	0.458	0.465	0.472	0.479	0.486	0.493	0.500	0.506	0.512	0.518
4558	0.307	0.312	0.318	0.323	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.372	0.377
4611	0.406	0.414	0.421	0.428	0.435	0.442	0.448	0.455	0.461	0.467	0.473	0.479	0.485	0.491
4623	0.435	0.443	0.451	0.458	0.465	0.473	0.480	0.487	0.494	0.501	0.507	0.514	0.520	0.527
4635	0.319	0.325	0.331	0.337	0.343	0.349	0.355	0.361	0.367	0.373	0.378	0.384	0.390	0.395
4665	0.321	0.327	0.333	0.338	0.344	0.350	0.355	0.361	0.366	0.372	0.377	0.382	0.388	0.393
4683	0.341	0.347	0.353	0.360	0.366	0.372	0.378	0.385	0.390	0.396	0.402	0.407	0.413	0.419
4691	0.453	0.462	0.471	0.479	0.488	0.496	0.503	0.510	0.518	0.525	0.531	0.538	0.544	0.550
4692	0.403	0.410	0.416	0.423	0.430	0.436	0.442	0.448	0.454	0.460	0.466	0.472	0.478	0.484
4717	0.359	0.365	0.372	0.379	0.385	0.392	0.398	0.404	0.410	0.416	0.422	0.428	0.433	0.439
4720	0.433	0.441	0.448	0.456	0.463	0.470	0.477	0.484	0.490	0.497	0.503	0.510	0.516	0.523
4740	0.308	0.314	0.319	0.325	0.330	0.336	0.341	0.346	0.351	0.356	0.361	0.366	0.371	0.376
4771	0.412	0.420	0.427	0.434	0.441	0.447	0.453	0.460	0.467	0.473	0.479	0.486	0.492	0.497
4828	0.355	0.362	0.368	0.374	0.381	0.387	0.393	0.400	0.405	0.411	0.417	0.423	0.428	0.434
4829	0.355	0.362	0.369	0.375	0.382	0.388	0.394	0.401	0.407	0.413	0.419	0.425	0.431	0.436
4831	0.404	0.411	0.419	0.426	0.433	0.440	0.447	0.454	0.461	0.468	0.474	0.481	0.487	0.494
4983	0.364	0.371	0.378	0.385	0.391	0.398	0.405	0.411	0.419	0.425	0.432	0.438	0.445	0.451
5020	0.278	0.283	0.289	0.295	0.300	0.306	0.311	0.316	0.321	0.326	0.332	0.337	0.342	0.347
5027	0.326	0.332	0.338	0.344	0.350	0.355	0.361	0.367	0.373	0.378	0.384	0.390	0.395	0.401
5028	0.291	0.297	0.303	0.309	0.315	0.320	0.326	0.331	0.337	0.342	0.347	0.353	0.358	0.363
5029	0.273	0.278	0.284	0.289	0.295	0.300	0.306	0.311	0.316	0.322	0.327	0.332	0.338	0.343
5040	0.268	0.273	0.278	0.284	0.289	0.294	0.299	0.304	0.309	0.314	0.319	0.324	0.329	0.334
5102	0.278	0.284	0.289	0.295	0.300	0.306	0.311	0.316	0.321	0.327	0.332	0.337	0.342	0.347
5107	0.324	0.330	0.336	0.342	0.348	0.354	0.360	0.366	0.372	0.378	0.383	0.389	0.395	0.400
5108	0.325	0.331	0.337	0.343	0.349	0.355	0.361	0.366	0.372	0.378	0.383	0.388	0.394	0.399
5128	0.339	0.346	0.352	0.358	0.364	0.370	0.376	0.382	0.389	0.394	0.400	0.406	0.411	0.417
5129	0.371	0.380	0.386	0.392	0.397	0.403	0.408	0.413	0.421	0.426	0.431	0.436	0.440	0.445
5130	0.271	0.276	0.282	0.287	0.293	0.298	0.303	0.309	0.313	0.318	0.323	0.328	0.333	0.337
5140	0.294	0.299	0.305	0.311	0.317	0.322	0.327	0.333	0.338	0.343	0.349	0.354	0.359	0.364
5146	0.330	0.336	0.342	0.349	0.355	0.361	0.367	0.373	0.379	0.385	0.390	0.396	0.401	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	0.439	0.451	0.461	0.472	0.483	0.494	0.504	0.514	0.524	0.534	0.543	0.553	0.563	0.573
4286	0.484	0.496	0.507	0.518	0.529	0.539	0.549	0.559	0.569	0.579	0.588	0.597	0.606	0.615
4295	0.507	0.519	0.531	0.542	0.554	0.565	0.575	0.585	0.595	0.605	0.615	0.624	0.633	0.642
4297	0.381	0.391	0.396	0.405	0.413	0.422	0.430	0.439	0.447	0.451	0.459	0.467	0.475	0.482
4299	0.468	0.480	0.491	0.502	0.512	0.523	0.533	0.543	0.552	0.562	0.571	0.581	0.590	0.598
4304	0.497	0.509	0.521	0.533	0.544	0.555	0.565	0.576	0.586	0.597	0.607	0.617	0.627	0.636
4312	0.422	0.435	0.446	0.458	0.468	0.478	0.488	0.497	0.506	0.514	0.522	0.530	0.538	0.546
4351	0.470	0.481	0.492	0.503	0.513	0.523	0.533	0.543	0.553	0.562	0.572	0.582	0.590	0.598
4354	0.414	0.425	0.434	0.444	0.454	0.463	0.472	0.482	0.490	0.499	0.507	0.516	0.524	0.532
4361	0.537	0.548	0.560	0.571	0.581	0.592	0.602	0.612	0.621	0.630	0.639	0.647	0.654	0.662
4362	0.578	0.592	0.614	0.628	0.639	0.648	0.656	0.665	0.673	0.689	0.697	0.705	0.713	0.720
4410	0.469	0.480	0.492	0.503	0.513	0.524	0.534	0.544	0.554	0.563	0.572	0.581	0.590	0.599
4420	0.524	0.537	0.549	0.562	0.574	0.585	0.597	0.608	0.619	0.630	0.641	0.651	0.661	0.671
4432	0.550	0.560	0.573	0.583	0.592	0.600	0.608	0.616	0.623	0.632	0.638	0.643	0.649	0.654
4470	0.444	0.455	0.465	0.474	0.484	0.493	0.502	0.511	0.520	0.529	0.537	0.546	0.554	0.563
4478	0.502	0.514	0.526	0.538	0.549	0.559	0.570	0.580	0.590	0.599	0.609	0.618	0.627	0.635
4492	0.514	0.526	0.537	0.549	0.560	0.570	0.580	0.591	0.600	0.610	0.619	0.629	0.638	0.647
4494	0.478	0.490	0.500	0.511	0.521	0.531	0.540	0.549	0.558	0.567	0.576	0.584	0.592	0.600
4495	0.508	0.519	0.529	0.539	0.549	0.559	0.569	0.578	0.587	0.596	0.605	0.614	0.622	0.630
4496	0.525	0.538	0.550	0.562	0.572	0.583	0.593	0.603	0.612	0.622	0.630	0.639	0.647	0.654
4497	0.483	0.495	0.506	0.517	0.528	0.539	0.550	0.561	0.571	0.581	0.591	0.601	0.611	0.620
4498	0.503	0.516	0.527	0.539	0.550	0.560	0.570	0.580	0.590	0.600	0.609	0.619	0.628	0.636
4499	0.493	0.506	0.518	0.529	0.540	0.550	0.561	0.570	0.580	0.590	0.599	0.608	0.617	0.626
4511	0.475	0.486	0.496	0.506	0.516	0.526	0.536	0.545	0.554	0.563	0.572	0.580	0.588	0.596
4512	0.520	0.531	0.541	0.551	0.560	0.570	0.579	0.587	0.596	0.604	0.612	0.620	0.627	0.635
4557	0.524	0.536	0.548	0.558	0.568	0.578	0.588	0.598	0.607	0.617	0.627	0.635	0.644	0.652
4558	0.382	0.391	0.400	0.410	0.419	0.429	0.438	0.447	0.456	0.464	0.472	0.481	0.489	0.497
4611	0.497	0.508	0.519	0.530	0.540	0.550	0.560	0.570	0.579	0.588	0.597	0.606	0.614	0.623
4623	0.533	0.545	0.557	0.569	0.580	0.590	0.601	0.611	0.621	0.631	0.640	0.649	0.658	0.666
4635	0.401	0.412	0.423	0.433	0.443	0.452	0.462	0.471	0.480	0.489	0.498	0.507	0.515	0.524
4665	0.399	0.410	0.420	0.431	0.441	0.451	0.461	0.470	0.480	0.489	0.498	0.507	0.516	0.525
4683	0.425	0.436	0.446	0.457	0.468	0.479	0.490	0.500	0.510	0.520	0.530	0.541	0.550	0.558
4691	0.556	0.568	0.582	0.593	0.603	0.613	0.621	0.630	0.638	0.648	0.656	0.664	0.672	0.679
4692	0.489	0.500	0.511	0.521	0.531	0.541	0.551	0.560	0.570	0.578	0.587	0.596	0.604	0.613
4717	0.445	0.457	0.468	0.480	0.492	0.503	0.514	0.525	0.535	0.544	0.553	0.562	0.571	0.580
4720	0.529	0.541	0.553	0.564	0.575	0.585	0.595	0.606	0.616	0.625	0.635	0.644	0.654	0.663
4740	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	0.494
4771	0.503	0.515	0.527	0.539	0.550	0.561	0.572	0.583	0.593	0.605	0.616	0.626	0.637	0.647
4828	0.440	0.451	0.462	0.472	0.483	0.493	0.503	0.513	0.523	0.532	0.541	0.550	0.558	0.566
4829	0.442	0.453	0.463	0.474	0.484	0.494	0.503	0.513	0.522	0.532	0.541	0.551	0.560	0.569
4831	0.500	0.512	0.524	0.535	0.546	0.557	0.568	0.578	0.589	0.599	0.608	0.618	0.627	0.636
4983	0.457	0.470	0.484	0.496	0.509	0.520	0.531	0.543	0.554	0.566	0.577	0.587	0.598	0.608
5020	0.352	0.362	0.371	0.380	0.390	0.399	0.408	0.416	0.425	0.433	0.441	0.449	0.457	0.465
5027	0.406	0.417	0.428	0.439	0.449	0.459	0.469	0.479	0.489	0.498	0.508	0.517	0.526	0.535
5028	0.368	0.378	0.388	0.398	0.407	0.416	0.426	0.434	0.443	0.451	0.460	0.468	0.476	0.485
5029	0.348	0.359	0.368	0.378	0.388	0.398	0.408	0.418	0.427	0.436	0.445	0.454	0.464	0.472
5040	0.339	0.348	0.357	0.366	0.375	0.383	0.392	0.400	0.409	0.417	0.425	0.433	0.440	0.448
5102	0.352	0.361	0.371	0.380	0.389	0.398	0.407	0.416	0.425	0.433	0.441	0.450	0.458	0.465
5107	0.406	0.416	0.427	0.437	0.446	0.456	0.465	0.474	0.483	0.492	0.500	0.509	0.517	0.525
5108	0.404	0.414	0.423	0.433	0.442	0.452	0.461	0.470	0.479	0.488	0.497	0.505	0.514	0.522
5128	0.422	0.432	0.442	0.451	0.461	0.469	0.478	0.487	0.495	0.503	0.511	0.519	0.526	0.534
5129	0.450	0.459	0.472	0.481	0.490	0.498	0.506	0.513	0.521	0.532	0.540	0.547	0.554	0.560
5130	0.342	0.351	0.360	0.368	0.377	0.386	0.394	0.403	0.411	0.419	0.427	0.435	0.443	0.451
5140	0.369	0.379	0.388	0.397	0.407	0.416	0.425	0.434	0.442	0.451	0.459	0.468	0.476	0.484
5146	0.412	0.423	0.433	0.443	0.453	0.463	0.473	0.482	0.491	0.500	0.509	0.518	0.526	0.534

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	0.583	0.592	0.601	0.610	0.618	0.625	0.633	0.640	0.647	0.655	0.662	0.669	0.676	0.683
4286	0.623	0.631	0.640	0.648	0.656	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.713	0.720
4295	0.651	0.659	0.667	0.675	0.683	0.690	0.697	0.704	0.711	0.718	0.724	0.731	0.737	0.743
4297	0.489	0.496	0.502	0.509	0.515	0.522	0.528	0.535	0.541	0.547	0.554	0.560	0.566	0.567
4299	0.607	0.615	0.623	0.631	0.639	0.646	0.654	0.661	0.668	0.675	0.682	0.688	0.695	0.701
4304	0.645	0.654	0.663	0.671	0.679	0.687	0.694	0.702	0.709	0.716	0.723	0.730	0.736	0.743
4312	0.554	0.562	0.570	0.577	0.585	0.592	0.599	0.607	0.614	0.621	0.628	0.636	0.643	0.649
4351	0.606	0.613	0.621	0.628	0.636	0.643	0.649	0.656	0.662	0.669	0.675	0.681	0.686	0.691
4354	0.541	0.549	0.557	0.564	0.572	0.579	0.587	0.594	0.601	0.608	0.615	0.622	0.629	0.635
4361	0.669	0.676	0.683	0.690	0.697	0.704	0.710	0.717	0.724	0.730	0.736	0.742	0.748	0.754
4362	0.728	0.735	0.742	0.749	0.756	0.763	0.770	0.777	0.783	0.790	0.797	0.803	0.809	0.825
4410	0.607	0.615	0.623	0.630	0.638	0.645	0.652	0.659	0.666	0.673	0.680	0.686	0.692	0.699
4420	0.681	0.690	0.699	0.708	0.717	0.726	0.735	0.744	0.752	0.760	0.767	0.774	0.781	0.788
4432	0.658	0.662	0.666	0.670	0.675	0.679	0.683	0.687	0.691	0.695	0.699	0.703	0.706	0.712
4470	0.571	0.579	0.586	0.593	0.601	0.608	0.615	0.623	0.630	0.637	0.644	0.651	0.658	0.665
4478	0.644	0.652	0.660	0.668	0.676	0.684	0.692	0.699	0.706	0.713	0.719	0.726	0.732	0.738
4492	0.655	0.664	0.672	0.681	0.689	0.697	0.704	0.712	0.719	0.725	0.732	0.738	0.744	0.750
4494	0.608	0.615	0.623	0.630	0.637	0.644	0.651	0.657	0.664	0.670	0.676	0.682	0.688	0.693
4495	0.638	0.647	0.655	0.663	0.670	0.678	0.686	0.693	0.700	0.707	0.714	0.721	0.727	0.733
4496	0.662	0.669	0.676	0.683	0.690	0.696	0.703	0.709	0.715	0.721	0.727	0.733	0.739	0.744
4497	0.629	0.638	0.647	0.655	0.664	0.672	0.680	0.688	0.695	0.703	0.710	0.717	0.724	0.731
4498	0.645	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
4499	0.634	0.641	0.649	0.657	0.664	0.671	0.678	0.685	0.691	0.698	0.704	0.710	0.716	0.722
4511	0.604	0.612	0.619	0.626	0.633	0.640	0.647	0.654	0.661	0.667	0.674	0.680	0.687	0.693
4512	0.642	0.649	0.656	0.662	0.669	0.675	0.682	0.688	0.693	0.699	0.705	0.710	0.716	0.721
4557	0.660	0.668	0.676	0.683	0.690	0.697	0.704	0.710	0.716	0.722	0.727	0.732	0.737	0.742
4558	0.505	0.513	0.521	0.529	0.536	0.544	0.552	0.559	0.566	0.573	0.580	0.587	0.593	0.598
4611	0.631	0.638	0.646	0.653	0.661	0.668	0.674	0.681	0.688	0.694	0.700	0.706	0.712	0.717
4623	0.675	0.683	0.691	0.698	0.706	0.713	0.720	0.727	0.734	0.740	0.746	0.753	0.758	0.764
4635	0.533	0.542	0.550	0.559	0.567	0.574	0.582	0.589	0.596	0.604	0.611	0.618	0.625	0.633
4665	0.534	0.543	0.551	0.560	0.568	0.576	0.585	0.593	0.601	0.609	0.618	0.625	0.633	0.640
4683	0.567	0.575	0.583	0.591	0.599	0.607	0.615	0.623	0.631	0.638	0.645	0.652	0.660	0.666
4691	0.687	0.694	0.701	0.709	0.716	0.723	0.730	0.737	0.744	0.751	0.758	0.765	0.772	0.781
4692	0.621	0.628	0.636	0.644	0.652	0.659	0.667	0.674	0.681	0.688	0.695	0.702	0.708	0.715
4717	0.589	0.598	0.607	0.615	0.624	0.632	0.640	0.648	0.656	0.663	0.670	0.677	0.685	0.692
4720	0.671	0.679	0.687	0.695	0.703	0.710	0.718	0.725	0.733	0.740	0.747	0.754	0.761	0.768
4740	0.502	0.510	0.517	0.525	0.532	0.539	0.546	0.553	0.560	0.567	0.573	0.580	0.586	0.592
4771	0.657	0.666	0.675	0.684	0.692	0.700	0.709	0.717	0.725	0.733	0.741	0.748	0.756	0.765
4828	0.574	0.582	0.590	0.598	0.605	0.612	0.619	0.625	0.632	0.639	0.645	0.652	0.659	0.665
4829	0.578	0.587	0.595	0.604	0.612	0.620	0.627	0.635	0.643	0.650	0.657	0.664	0.670	0.677
4831	0.645	0.654	0.662	0.671	0.679	0.687	0.695	0.702	0.710	0.717	0.724	0.731	0.737	0.744
4983	0.618	0.628	0.638	0.647	0.657	0.666	0.675	0.685	0.694	0.703	0.713	0.722	0.730	0.740
5020	0.473	0.481	0.489	0.496	0.504	0.512	0.519	0.526	0.534	0.541	0.548	0.555	0.562	0.569
5027	0.543	0.552	0.560	0.568	0.575	0.583	0.590	0.598	0.605	0.612	0.619	0.626	0.633	0.640
5028	0.493	0.501	0.509	0.517	0.525	0.533	0.540	0.548	0.555	0.562	0.570	0.577	0.584	0.590
5029	0.481	0.489	0.498	0.506	0.514	0.522	0.530	0.538	0.545	0.552	0.559	0.567	0.573	0.580
5040	0.456	0.463	0.471	0.478	0.485	0.492	0.499	0.505	0.512	0.519	0.525	0.532	0.538	0.545
5102	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.545	0.552	0.559	0.565
5107	0.533	0.541	0.548	0.555	0.562	0.569	0.576	0.583	0.590	0.596	0.603	0.609	0.616	0.622
5108	0.529	0.537	0.545	0.552	0.560	0.567	0.574	0.581	0.588	0.594	0.601	0.607	0.613	0.620
5128	0.541	0.548	0.556	0.563	0.570	0.577	0.584	0.590	0.597	0.604	0.611	0.617	0.624	0.630
5129	0.565	0.571	0.577	0.583	0.589	0.594	0.600	0.605	0.611	0.616	0.622	0.627	0.633	0.641
5130	0.460	0.468	0.476	0.484	0.491	0.499	0.507	0.515	0.522	0.530	0.538	0.545	0.553	0.560
5140	0.492	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.584
5146	0.542	0.550	0.558	0.566	0.574	0.581	0.588	0.596	0.603	0.610	0.617	0.624	0.631	0.637

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	0.690	0.697	0.704	0.711	0.719	0.726	0.733	0.740	0.746	0.753	0.759	0.765	0.772	0.777
4286	0.726	0.733	0.739	0.745	0.751	0.756	0.762	0.768	0.773	0.779	0.784	0.789	0.794	0.799
4295	0.749	0.755	0.761	0.766	0.772	0.777	0.783	0.788	0.793	0.798	0.803	0.808	0.812	0.817
4297	0.573	0.579	0.585	0.591	0.596	0.602	0.608	0.614	0.620	0.626	0.631	0.637	0.643	0.648
4299	0.707	0.713	0.719	0.725	0.731	0.736	0.742	0.747	0.753	0.758	0.763	0.768	0.773	0.778
4304	0.750	0.756	0.762	0.768	0.774	0.780	0.786	0.791	0.796	0.802	0.807	0.812	0.816	0.821
4312	0.656	0.663	0.670	0.677	0.683	0.689	0.695	0.701	0.707	0.712	0.718	0.723	0.728	0.732
4351	0.696	0.702	0.707	0.712	0.717	0.722	0.727	0.733	0.738	0.743	0.748	0.752	0.757	0.762
4354	0.641	0.647	0.653	0.659	0.665	0.670	0.676	0.681	0.687	0.692	0.697	0.702	0.707	0.712
4361	0.760	0.766	0.771	0.777	0.782	0.787	0.792	0.797	0.802	0.806	0.811	0.816	0.820	0.825
4362	0.831	0.837	0.843	0.849	0.853	0.856	0.859	0.862	0.864	0.867	0.870	0.873	0.875	0.878
4410	0.705	0.711	0.716	0.722	0.728	0.733	0.739	0.744	0.749	0.754	0.759	0.764	0.769	0.773
4420	0.794	0.800	0.805	0.810	0.816	0.821	0.826	0.830	0.835	0.839	0.843	0.847	0.851	0.854
4432	0.715	0.719	0.723	0.727	0.730	0.734	0.738	0.742	0.745	0.749	0.753	0.756	0.760	0.764
4470	0.671	0.677	0.684	0.690	0.697	0.702	0.708	0.714	0.720	0.726	0.732	0.737	0.742	0.747
4478	0.744	0.750	0.755	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.794	0.799	0.803	0.808
4492	0.756	0.761	0.767	0.773	0.778	0.783	0.788	0.793	0.797	0.802	0.806	0.811	0.815	0.820
4494	0.699	0.705	0.710	0.715	0.721	0.726	0.731	0.735	0.740	0.745	0.749	0.754	0.758	0.763
4495	0.740	0.746	0.752	0.758	0.763	0.769	0.774	0.780	0.785	0.790	0.795	0.800	0.805	0.810
4496	0.750	0.755	0.761	0.766	0.771	0.776	0.782	0.786	0.791	0.796	0.801	0.805	0.810	0.814
4497	0.738	0.744	0.751	0.757	0.763	0.769	0.775	0.780	0.786	0.791	0.796	0.801	0.806	0.811
4498	0.745	0.751	0.757	0.763	0.769	0.774	0.780	0.785	0.790	0.795	0.799	0.804	0.809	0.813
4499	0.728	0.733	0.738	0.744	0.749	0.754	0.759	0.764	0.768	0.773	0.777	0.782	0.786	0.791
4511	0.699	0.705	0.710	0.716	0.722	0.727	0.732	0.738	0.743	0.748	0.753	0.758	0.763	0.768
4512	0.726	0.731	0.736	0.741	0.746	0.751	0.755	0.760	0.764	0.769	0.773	0.777	0.781	0.785
4557	0.747	0.752	0.757	0.761	0.766	0.771	0.775	0.779	0.783	0.788	0.792	0.796	0.800	0.804
4558	0.604	0.610	0.616	0.622	0.628	0.634	0.640	0.646	0.652	0.657	0.663	0.669	0.675	0.680
4611	0.723	0.728	0.734	0.739	0.744	0.749	0.754	0.759	0.763	0.768	0.772	0.777	0.781	0.785
4623	0.770	0.776	0.781	0.787	0.792	0.797	0.802	0.806	0.811	0.815	0.819	0.823	0.827	0.831
4635	0.639	0.646	0.652	0.658	0.665	0.671	0.677	0.683	0.689	0.694	0.700	0.706	0.711	0.717
4665	0.648	0.655	0.662	0.669	0.675	0.682	0.689	0.696	0.703	0.709	0.716	0.722	0.728	0.734
4683	0.673	0.680	0.687	0.694	0.700	0.706	0.712	0.717	0.723	0.728	0.733	0.738	0.743	0.747
4691	0.788	0.794	0.801	0.807	0.813	0.819	0.825	0.831	0.836	0.841	0.845	0.850	0.853	0.857
4692	0.721	0.727	0.734	0.740	0.746	0.751	0.757	0.762	0.767	0.772	0.777	0.782	0.786	0.791
4717	0.699	0.705	0.712	0.719	0.725	0.732	0.739	0.745	0.752	0.758	0.765	0.771	0.777	0.783
4720	0.775	0.781	0.787	0.793	0.799	0.805	0.811	0.816	0.821	0.826	0.831	0.835	0.840	0.844
4740	0.599	0.605	0.611	0.617	0.623	0.629	0.635	0.641	0.647	0.653	0.659	0.665	0.670	0.676
4771	0.772	0.779	0.785	0.792	0.797	0.803	0.809	0.814	0.819	0.824	0.829	0.834	0.838	0.841
4828	0.671	0.678	0.684	0.690	0.696	0.702	0.707	0.713	0.718	0.724	0.729	0.734	0.739	0.744
4829	0.683	0.690	0.696	0.702	0.708	0.713	0.719	0.725	0.730	0.735	0.740	0.745	0.750	0.755
4831	0.751	0.757	0.763	0.769	0.775	0.780	0.786	0.791	0.796	0.801	0.806	0.811	0.815	0.820
4983	0.748	0.756	0.763	0.770	0.777	0.785	0.792	0.799	0.805	0.811	0.816	0.822	0.828	0.833
5020	0.576	0.583	0.590	0.596	0.603	0.610	0.617	0.623	0.630	0.636	0.643	0.649	0.655	0.661
5027	0.647	0.654	0.660	0.667	0.673	0.679	0.685	0.691	0.697	0.703	0.708	0.714	0.719	0.725
5028	0.597	0.604	0.610	0.617	0.623	0.630	0.636	0.643	0.650	0.656	0.663	0.669	0.675	0.681
5029	0.586	0.593	0.600	0.606	0.613	0.619	0.625	0.631	0.637	0.643	0.649	0.655	0.660	0.666
5040	0.551	0.557	0.564	0.570	0.576	0.582	0.588	0.595	0.601	0.607	0.613	0.619	0.625	0.630
5102	0.572	0.579	0.585	0.592	0.598	0.604	0.610	0.616	0.623	0.629	0.634	0.640	0.646	0.652
5107	0.628	0.634	0.640	0.646	0.652	0.658	0.664	0.669	0.675	0.681	0.686	0.692	0.697	0.702
5108	0.626	0.632	0.638	0.644	0.650	0.657	0.663	0.668	0.674	0.679	0.685	0.690	0.695	0.701
5128	0.636	0.642	0.649	0.654	0.660	0.666	0.671	0.677	0.682	0.688	0.693	0.698	0.703	0.709
5129	0.646	0.651	0.656	0.662	0.667	0.672	0.677	0.682	0.687	0.692	0.697	0.701	0.706	0.711
5130	0.567	0.574	0.582	0.589	0.596	0.604	0.611	0.617	0.624	0.631	0.638	0.644	0.651	0.657
5140	0.591	0.597	0.603	0.610	0.616	0.622	0.628	0.634	0.639	0.645	0.651	0.656	0.662	0.667
5146	0.644	0.651	0.657	0.663	0.670	0.676	0.682	0.687	0.693	0.699	0.704	0.710	0.715	0.721

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	0.783	0.788	0.793	0.799	0.804	0.809	0.814	0.820	0.825
4286	0.803	0.807	0.812	0.816	0.820	0.824	0.828	0.832	0.836
4295	0.822	0.826	0.831	0.835	0.840	0.844	0.849	0.853	0.857
4297	0.654	0.659	0.665	0.670	0.676	0.681	0.687	0.692	0.698
4299	0.782	0.787	0.791	0.796	0.800	0.805	0.809	0.813	0.817
4304	0.825	0.830	0.834	0.838	0.841	0.845	0.849	0.852	0.856
4312	0.736	0.740	0.744	0.748	0.752	0.756	0.760	0.764	0.768
4351	0.767	0.772	0.777	0.782	0.786	0.791	0.796	0.801	0.805
4354	0.717	0.722	0.727	0.731	0.736	0.740	0.745	0.749	0.753
4361	0.829	0.833	0.838	0.842	0.846	0.850	0.854	0.858	0.861
4362	0.880	0.883	0.885	0.888	0.890	0.892	0.895	0.897	0.899
4410	0.778	0.782	0.786	0.790	0.794	0.798	0.801	0.805	0.808
4420	0.858	0.861	0.864	0.867	0.871	0.874	0.877	0.880	0.883
4432	0.767	0.771	0.774	0.778	0.781	0.785	0.788	0.792	0.795
4470	0.751	0.756	0.761	0.766	0.770	0.775	0.780	0.784	0.789
4478	0.812	0.816	0.820	0.824	0.828	0.832	0.836	0.840	0.844
4492	0.824	0.828	0.832	0.836	0.840	0.843	0.846	0.849	0.852
4494	0.767	0.771	0.775	0.779	0.783	0.787	0.790	0.794	0.797
4495	0.815	0.819	0.824	0.828	0.833	0.837	0.840	0.844	0.847
4496	0.819	0.823	0.828	0.832	0.836	0.840	0.844	0.848	0.851
4497	0.816	0.821	0.825	0.830	0.834	0.838	0.842	0.845	0.849
4498	0.817	0.821	0.825	0.829	0.833	0.837	0.841	0.844	0.848
4499	0.795	0.799	0.803	0.807	0.811	0.815	0.819	0.823	0.826
4511	0.772	0.777	0.782	0.786	0.791	0.795	0.799	0.803	0.807
4512	0.789	0.793	0.796	0.800	0.804	0.807	0.811	0.814	0.818
4557	0.808	0.812	0.815	0.819	0.823	0.826	0.830	0.833	0.836
4558	0.686	0.691	0.697	0.702	0.707	0.712	0.717	0.722	0.727
4611	0.789	0.793	0.797	0.801	0.805	0.808	0.812	0.816	0.819
4623	0.835	0.839	0.842	0.846	0.850	0.853	0.856	0.860	0.863
4635	0.722	0.727	0.732	0.737	0.741	0.746	0.751	0.755	0.760
4665	0.739	0.745	0.751	0.756	0.762	0.767	0.772	0.778	0.783
4683	0.752	0.757	0.762	0.766	0.770	0.775	0.779	0.783	0.788
4691	0.861	0.865	0.868	0.872	0.875	0.879	0.883	0.886	0.889
4692	0.796	0.801	0.805	0.810	0.814	0.819	0.823	0.827	0.831
4717	0.789	0.794	0.799	0.804	0.809	0.814	0.819	0.823	0.828
4720	0.848	0.852	0.856	0.860	0.864	0.867	0.871	0.874	0.877
4740	0.682	0.687	0.693	0.698	0.703	0.709	0.714	0.719	0.723
4771	0.845	0.849	0.852	0.856	0.859	0.863	0.865	0.868	0.871
4828	0.749	0.754	0.758	0.763	0.767	0.772	0.776	0.781	0.785
4829	0.759	0.764	0.768	0.772	0.776	0.780	0.784	0.788	0.792
4831	0.824	0.828	0.832	0.836	0.840	0.844	0.848	0.851	0.855
4983	0.839	0.844	0.849	0.854	0.859	0.864	0.868	0.873	0.877
5020	0.667	0.673	0.679	0.685	0.691	0.696	0.701	0.707	0.712
5027	0.730	0.735	0.740	0.745	0.750	0.755	0.759	0.764	0.768
5028	0.688	0.693	0.699	0.705	0.710	0.716	0.721	0.726	0.731
5029	0.671	0.677	0.683	0.688	0.694	0.699	0.704	0.709	0.715
5040	0.636	0.642	0.647	0.653	0.659	0.664	0.670	0.675	0.680
5102	0.657	0.663	0.668	0.673	0.679	0.684	0.689	0.694	0.699
5107	0.707	0.712	0.717	0.722	0.727	0.731	0.736	0.740	0.745
5108	0.706	0.711	0.716	0.721	0.726	0.730	0.735	0.740	0.744
5128	0.714	0.719	0.724	0.729	0.734	0.738	0.743	0.748	0.752
5129	0.716	0.721	0.725	0.730	0.735	0.739	0.744	0.749	0.753
5130	0.664	0.670	0.676	0.682	0.688	0.695	0.701	0.707	0.713
5140	0.673	0.678	0.683	0.689	0.694	0.699	0.704	0.709	0.714
5146	0.726	0.731	0.736	0.741	0.746	0.751	0.756	0.760	0.765

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
5160	0.58	0.107	0.116	0.124	0.132	0.140	0.147	0.154	0.161	0.168	0.175	0.182	0.188	0.195
5183	2.35	0.121	0.131	0.141	0.150	0.159	0.168	0.177	0.186	0.194	0.203	0.211	0.219	0.227
5184	0.71	0.101	0.110	0.119	0.127	0.135	0.144	0.152	0.160	0.167	0.175	0.183	0.191	0.198
5185	1.71	0.129	0.140	0.150	0.161	0.171	0.180	0.190	0.199	0.208	0.217	0.225	0.234	0.242
5186	0.81	0.107	0.116	0.125	0.134	0.142	0.150	0.158	0.166	0.173	0.181	0.188	0.195	0.202
5187	0.97	0.099	0.108	0.116	0.125	0.133	0.141	0.149	0.156	0.164	0.172	0.179	0.186	0.193
5190	1.35	0.111	0.120	0.129	0.139	0.148	0.156	0.165	0.173	0.182	0.190	0.198	0.206	0.213
5191	0.85	0.125	0.135	0.146	0.156	0.165	0.175	0.184	0.193	0.202	0.211	0.220	0.228	0.237
5192	1.73	0.142	0.153	0.163	0.174	0.184	0.194	0.204	0.213	0.223	0.232	0.241	0.250	0.258
5193	0.40	0.130	0.141	0.151	0.161	0.171	0.181	0.191	0.200	0.209	0.218	0.227	0.235	0.244
5195	1.15	0.120	0.129	0.139	0.148	0.157	0.166	0.175	0.184	0.192	0.201	0.209	0.217	0.224
5201	3.21	0.114	0.124	0.134	0.144	0.153	0.162	0.172	0.180	0.189	0.198	0.206	0.214	0.222
5205	1.54	0.092	0.100	0.108	0.115	0.123	0.130	0.138	0.145	0.152	0.159	0.166	0.173	0.180
5212	1.94	0.100	0.108	0.116	0.124	0.132	0.140	0.148	0.155	0.163	0.170	0.178	0.185	0.192
5213	1.77	0.092	0.100	0.108	0.116	0.123	0.131	0.139	0.146	0.153	0.161	0.168	0.175	0.181
5214	1.94	0.111	0.121	0.131	0.140	0.150	0.159	0.168	0.177	0.185	0.194	0.202	0.210	0.218
5222	2.04	0.079	0.086	0.092	0.098	0.104	0.109	0.115	0.120	0.125	0.131	0.136	0.142	0.147
5225	2.03	0.093	0.102	0.110	0.118	0.125	0.133	0.141	0.148	0.155	0.162	0.170	0.177	0.183
5348	2.05	0.110	0.119	0.129	0.138	0.147	0.156	0.165	0.174	0.182	0.191	0.199	0.207	0.215
5403	4.37	0.099	0.108	0.116	0.124	0.133	0.141	0.148	0.156	0.164	0.171	0.179	0.186	0.193
5432	1.77	0.087	0.095	0.102	0.110	0.117	0.124	0.131	0.138	0.145	0.152	0.159	0.165	0.172
5436	1.94	0.113	0.123	0.133	0.142	0.151	0.160	0.168	0.177	0.185	0.194	0.202	0.210	0.218
5443	2.11	0.116	0.126	0.135	0.144	0.153	0.162	0.170	0.179	0.187	0.195	0.203	0.210	0.218
5446	2.44	0.104	0.113	0.122	0.131	0.140	0.148	0.157	0.165	0.173	0.181	0.189	0.197	0.205
5447	1.01	0.086	0.094	0.102	0.110	0.117	0.125	0.133	0.140	0.147	0.155	0.162	0.168	0.175
5467	2.94	0.107	0.116	0.125	0.134	0.142	0.151	0.159	0.167	0.175	0.183	0.191	0.199	0.206
5470	1.18	0.093	0.101	0.110	0.117	0.125	0.132	0.139	0.146	0.153	0.161	0.167	0.175	0.181
5473	4.10	0.095	0.104	0.112	0.120	0.128	0.136	0.144	0.151	0.159	0.166	0.173	0.180	0.187
5474	3.09	0.100	0.110	0.119	0.128	0.136	0.145	0.153	0.162	0.170	0.178	0.186	0.194	0.202
5479	2.24	0.116	0.126	0.135	0.143	0.152	0.160	0.168	0.176	0.184	0.191	0.199	0.206	0.213
5482	1.66	0.082	0.089	0.097	0.104	0.112	0.119	0.126	0.133	0.140	0.147	0.153	0.160	0.166
5484	4.79	0.109	0.118	0.127	0.136	0.144	0.152	0.161	0.169	0.177	0.185	0.192	0.200	0.208
5485	1.96	0.084	0.092	0.099	0.107	0.114	0.121	0.128	0.134	0.141	0.148	0.154	0.160	0.167
5506	1.52	0.095	0.103	0.112	0.120	0.128	0.136	0.144	0.152	0.160	0.168	0.175	0.183	0.190
5507	1.16	0.092	0.100	0.108	0.116	0.123	0.131	0.138	0.145	0.152	0.159	0.166	0.172	0.179
5538	2.27	0.114	0.123	0.132	0.141	0.150	0.158	0.166	0.174	0.182	0.190	0.197	0.205	0.212
5542	1.07	0.097	0.106	0.114	0.122	0.130	0.138	0.146	0.153	0.160	0.168	0.175	0.182	0.189
5552	7.35	0.090	0.098	0.106	0.113	0.121	0.128	0.135	0.142	0.149	0.156	0.163	0.169	0.176
5553	3.55	0.081	0.089	0.096	0.103	0.110	0.116	0.123	0.129	0.136	0.142	0.148	0.154	0.160
5606	0.29	0.107	0.117	0.126	0.134	0.143	0.151	0.160	0.168	0.176	0.184	0.192	0.199	0.207
5610	1.44	0.122	0.132	0.141	0.151	0.160	0.170	0.178	0.187	0.195	0.203	0.212	0.220	0.227
5632	4.37	0.099	0.108	0.116	0.124	0.133	0.141	0.148	0.156	0.164	0.171	0.179	0.186	0.193
5633	1.77	0.087	0.095	0.102	0.110	0.117	0.124	0.131	0.138	0.145	0.152	0.159	0.165	0.172
5650	2.83	0.120	0.130	0.139	0.149	0.158	0.167	0.176	0.185	0.194	0.202	0.211	0.219	0.227
5951	0.21	0.171	0.184	0.196	0.207	0.217	0.228	0.238	0.248	0.257	0.266	0.275	0.284	0.293
6003	3.80	0.079	0.086	0.092	0.099	0.105	0.111	0.117	0.123	0.129	0.135	0.141	0.147	0.153
6011	1.74	0.086	0.094	0.101	0.108	0.115	0.122	0.128	0.135	0.141	0.148	0.154	0.161	0.167
6204	2.28	0.096	0.105	0.114	0.122	0.130	0.138	0.146	0.154	0.162	0.169	0.177	0.184	0.191
6206	1.23	0.086	0.094	0.101	0.109	0.116	0.123	0.131	0.137	0.144	0.151	0.157	0.164	0.170
6213	0.65	0.094	0.102	0.109	0.117	0.124	0.131	0.138	0.145	0.152	0.159	0.165	0.172	0.178
6216	1.24	0.078	0.085	0.092	0.098	0.104	0.110	0.116	0.122	0.128	0.134	0.140	0.146	0.151
6218	1.99	0.095	0.103	0.111	0.119	0.127	0.135	0.142	0.150	0.157	0.165	0.172	0.179	0.186
6220	0.90	0.078	0.085	0.093	0.100	0.107	0.114	0.120	0.127	0.134	0.140	0.146	0.153	0.159
6233	0.60	0.098	0.107	0.116	0.125	0.133	0.141	0.149	0.157	0.165	0.172	0.180	0.188	0.195
6235	1.48	0.087	0.095	0.104	0.112	0.120	0.128	0.135	0.143	0.151	0.159	0.166	0.174	0.181

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	0.202	0.208	0.215	0.221	0.228	0.234	0.240	0.247	0.253	0.259	0.265	0.271	0.277	0.282
5183	0.235	0.243	0.250	0.258	0.266	0.273	0.280	0.287	0.294	0.301	0.308	0.315	0.322	0.328
5184	0.206	0.213	0.220	0.227	0.234	0.241	0.248	0.255	0.261	0.268	0.275	0.281	0.288	0.294
5185	0.250	0.258	0.266	0.273	0.281	0.288	0.295	0.302	0.309	0.316	0.323	0.329	0.336	0.343
5186	0.209	0.216	0.223	0.229	0.236	0.243	0.249	0.255	0.262	0.268	0.274	0.280	0.287	0.293
5187	0.200	0.207	0.214	0.221	0.227	0.234	0.241	0.247	0.253	0.260	0.266	0.272	0.278	0.284
5190	0.221	0.228	0.236	0.243	0.250	0.257	0.264	0.270	0.277	0.284	0.290	0.297	0.303	0.310
5191	0.245	0.253	0.260	0.268	0.275	0.282	0.289	0.296	0.303	0.310	0.316	0.323	0.329	0.335
5192	0.267	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
5193	0.252	0.260	0.267	0.275	0.283	0.290	0.297	0.304	0.311	0.318	0.325	0.331	0.338	0.344
5195	0.232	0.239	0.247	0.254	0.261	0.268	0.275	0.283	0.290	0.296	0.303	0.310	0.316	0.323
5201	0.230	0.238	0.245	0.253	0.260	0.267	0.275	0.282	0.289	0.296	0.302	0.309	0.316	0.322
5205	0.187	0.193	0.200	0.207	0.213	0.219	0.226	0.232	0.238	0.244	0.250	0.256	0.262	0.268
5212	0.199	0.206	0.213	0.220	0.226	0.233	0.239	0.245	0.251	0.257	0.263	0.269	0.274	0.280
5213	0.188	0.195	0.201	0.208	0.214	0.220	0.227	0.233	0.239	0.244	0.250	0.256	0.262	0.267
5214	0.226	0.234	0.241	0.248	0.256	0.263	0.270	0.277	0.284	0.291	0.297	0.303	0.310	0.316
5222	0.152	0.157	0.163	0.168	0.173	0.178	0.182	0.187	0.192	0.197	0.202	0.206	0.211	0.216
5225	0.190	0.197	0.203	0.210	0.216	0.223	0.229	0.235	0.241	0.248	0.253	0.259	0.265	0.270
5348	0.223	0.231	0.238	0.245	0.253	0.260	0.267	0.274	0.281	0.287	0.294	0.300	0.307	0.313
5403	0.200	0.207	0.214	0.221	0.228	0.234	0.241	0.247	0.254	0.260	0.266	0.272	0.278	0.284
5432	0.178	0.185	0.191	0.197	0.203	0.209	0.215	0.221	0.226	0.232	0.238	0.243	0.249	0.254
5436	0.226	0.233	0.241	0.248	0.255	0.262	0.269	0.276	0.283	0.289	0.295	0.301	0.307	0.313
5443	0.226	0.233	0.240	0.248	0.255	0.262	0.269	0.276	0.283	0.289	0.296	0.303	0.309	0.315
5446	0.212	0.219	0.227	0.234	0.241	0.248	0.254	0.261	0.268	0.274	0.281	0.287	0.294	0.300
5447	0.182	0.189	0.195	0.202	0.208	0.214	0.221	0.227	0.233	0.239	0.245	0.251	0.257	0.263
5467	0.214	0.221	0.228	0.235	0.242	0.249	0.255	0.262	0.268	0.275	0.281	0.287	0.294	0.300
5470	0.188	0.194	0.201	0.207	0.213	0.220	0.225	0.231	0.237	0.243	0.249	0.255	0.260	0.266
5473	0.194	0.201	0.208	0.214	0.221	0.227	0.234	0.240	0.247	0.253	0.259	0.265	0.271	0.277
5474	0.209	0.217	0.225	0.232	0.239	0.246	0.253	0.260	0.267	0.274	0.280	0.287	0.293	0.300
5479	0.220	0.227	0.234	0.241	0.247	0.254	0.260	0.267	0.273	0.279	0.286	0.292	0.298	0.304
5482	0.173	0.179	0.186	0.192	0.198	0.204	0.210	0.217	0.222	0.228	0.234	0.240	0.245	0.251
5484	0.215	0.222	0.229	0.236	0.243	0.250	0.257	0.264	0.270	0.277	0.283	0.289	0.296	0.302
5485	0.173	0.179	0.185	0.191	0.197	0.202	0.208	0.214	0.220	0.225	0.231	0.236	0.241	0.247
5506	0.197	0.204	0.212	0.218	0.225	0.232	0.239	0.245	0.252	0.258	0.264	0.270	0.277	0.283
5507	0.185	0.191	0.198	0.204	0.210	0.215	0.221	0.227	0.232	0.238	0.243	0.249	0.254	0.259
5538	0.220	0.227	0.234	0.241	0.248	0.254	0.261	0.268	0.274	0.281	0.287	0.293	0.299	0.306
5542	0.196	0.203	0.209	0.216	0.222	0.228	0.235	0.241	0.247	0.253	0.259	0.265	0.271	0.277
5552	0.182	0.189	0.195	0.202	0.208	0.214	0.220	0.226	0.232	0.238	0.244	0.249	0.255	0.261
5553	0.166	0.172	0.177	0.183	0.189	0.194	0.200	0.205	0.211	0.216	0.221	0.227	0.232	0.237
5606	0.214	0.222	0.229	0.236	0.243	0.250	0.256	0.263	0.270	0.276	0.283	0.289	0.295	0.301
5610	0.235	0.243	0.250	0.258	0.265	0.272	0.279	0.286	0.293	0.300	0.307	0.314	0.320	0.327
5632	0.200	0.207	0.214	0.221	0.228	0.234	0.241	0.247	0.254	0.260	0.266	0.272	0.278	0.284
5633	0.178	0.185	0.191	0.197	0.203	0.209	0.215	0.221	0.226	0.232	0.238	0.243	0.249	0.254
5650	0.234	0.242	0.250	0.257	0.264	0.271	0.278	0.285	0.292	0.298	0.305	0.311	0.318	0.324
5951	0.301	0.309	0.318	0.326	0.334	0.341	0.349	0.356	0.364	0.371	0.378	0.385	0.392	0.398
6003	0.159	0.164	0.170	0.175	0.181	0.187	0.192	0.198	0.203	0.209	0.213	0.218	0.223	0.229
6011	0.173	0.179	0.185	0.191	0.197	0.203	0.208	0.214	0.220	0.226	0.231	0.236	0.241	0.247
6204	0.198	0.205	0.211	0.218	0.225	0.231	0.238	0.245	0.251	0.257	0.264	0.270	0.276	0.282
6206	0.177	0.183	0.189	0.195	0.201	0.207	0.212	0.218	0.224	0.230	0.235	0.241	0.246	0.252
6213	0.184	0.190	0.196	0.202	0.208	0.214	0.219	0.225	0.231	0.237	0.241	0.247	0.252	0.258
6216	0.157	0.162	0.168	0.173	0.178	0.184	0.188	0.194	0.199	0.204	0.208	0.213	0.218	0.223
6218	0.193	0.200	0.206	0.213	0.219	0.226	0.232	0.238	0.245	0.251	0.257	0.263	0.269	0.275
6220	0.165	0.171	0.178	0.184	0.190	0.196	0.201	0.207	0.213	0.219	0.225	0.230	0.236	0.241
6233	0.202	0.210	0.216	0.223	0.230	0.236	0.243	0.249	0.255	0.262	0.268	0.274	0.280	0.286
6235	0.188	0.195	0.202	0.209	0.216	0.223	0.230	0.236	0.242	0.248	0.255	0.261	0.267	0.273

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	0.288	0.294	0.300	0.305	0.311	0.316	0.321	0.327	0.332	0.337	0.343	0.348	0.353	0.358
5183	0.335	0.341	0.347	0.354	0.360	0.366	0.372	0.378	0.383	0.389	0.395	0.400	0.406	0.412
5184	0.300	0.306	0.311	0.316	0.321	0.326	0.331	0.336	0.341	0.345	0.350	0.354	0.359	0.363
5185	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	0.427
5186	0.299	0.304	0.310	0.316	0.322	0.328	0.333	0.339	0.344	0.349	0.355	0.360	0.365	0.371
5187	0.290	0.296	0.302	0.307	0.313	0.319	0.324	0.330	0.335	0.340	0.346	0.351	0.356	0.361
5190	0.316	0.322	0.328	0.334	0.340	0.346	0.352	0.358	0.363	0.369	0.374	0.380	0.385	0.391
5191	0.342	0.348	0.354	0.360	0.366	0.372	0.377	0.383	0.389	0.394	0.400	0.405	0.411	0.416
5192	0.373	0.380	0.387	0.394	0.400	0.407	0.413	0.420	0.426	0.432	0.438	0.443	0.449	0.455
5193	0.351	0.357	0.363	0.370	0.376	0.382	0.388	0.394	0.399	0.405	0.411	0.417	0.422	0.428
5195	0.329	0.335	0.341	0.348	0.354	0.360	0.365	0.371	0.377	0.383	0.388	0.394	0.399	0.404
5201	0.328	0.335	0.341	0.347	0.353	0.359	0.365	0.371	0.377	0.382	0.388	0.394	0.399	0.405
5205	0.274	0.279	0.285	0.291	0.296	0.301	0.307	0.312	0.317	0.323	0.328	0.333	0.338	0.343
5212	0.286	0.291	0.296	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.342	0.347	0.351
5213	0.273	0.278	0.283	0.289	0.294	0.299	0.304	0.309	0.314	0.319	0.324	0.329	0.334	0.339
5214	0.323	0.329	0.335	0.341	0.347	0.353	0.358	0.364	0.369	0.375	0.380	0.385	0.391	0.396
5222	0.221	0.225	0.230	0.234	0.239	0.244	0.249	0.253	0.257	0.262	0.266	0.271	0.275	0.280
5225	0.276	0.281	0.287	0.292	0.297	0.302	0.308	0.313	0.317	0.322	0.327	0.332	0.337	0.341
5348	0.320	0.326	0.332	0.338	0.344	0.350	0.355	0.361	0.367	0.372	0.378	0.383	0.389	0.394
5403	0.290	0.296	0.302	0.308	0.313	0.319	0.324	0.330	0.335	0.340	0.346	0.351	0.356	0.361
5432	0.260	0.265	0.270	0.275	0.281	0.286	0.291	0.296	0.301	0.305	0.310	0.315	0.320	0.325
5436	0.319	0.324	0.330	0.336	0.341	0.347	0.352	0.357	0.362	0.367	0.372	0.377	0.383	0.388
5443	0.322	0.328	0.334	0.340	0.346	0.352	0.358	0.364	0.369	0.375	0.381	0.386	0.391	0.397
5446	0.306	0.312	0.318	0.324	0.329	0.335	0.341	0.346	0.352	0.357	0.363	0.368	0.373	0.379
5447	0.269	0.274	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338
5467	0.306	0.312	0.318	0.324	0.330	0.336	0.341	0.347	0.352	0.358	0.363	0.368	0.374	0.379
5470	0.271	0.276	0.282	0.287	0.293	0.298	0.304	0.309	0.314	0.319	0.324	0.330	0.335	0.340
5473	0.282	0.288	0.293	0.299	0.304	0.309	0.315	0.320	0.325	0.330	0.335	0.340	0.345	0.350
5474	0.306	0.313	0.319	0.325	0.331	0.337	0.343	0.349	0.355	0.361	0.366	0.372	0.378	0.383
5479	0.310	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
5482	0.256	0.262	0.267	0.273	0.278	0.283	0.288	0.293	0.298	0.304	0.308	0.313	0.318	0.323
5484	0.308	0.314	0.320	0.325	0.331	0.337	0.343	0.348	0.354	0.359	0.365	0.371	0.376	0.382
5485	0.252	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
5506	0.289	0.294	0.300	0.306	0.312	0.317	0.323	0.328	0.334	0.339	0.345	0.350	0.355	0.360
5507	0.265	0.270	0.275	0.280	0.285	0.290	0.295	0.300	0.305	0.309	0.314	0.319	0.323	0.328
5538	0.312	0.318	0.324	0.329	0.335	0.341	0.347	0.352	0.358	0.364	0.369	0.375	0.380	0.385
5542	0.282	0.288	0.294	0.300	0.305	0.311	0.316	0.321	0.327	0.332	0.337	0.342	0.347	0.352
5552	0.267	0.272	0.278	0.284	0.289	0.295	0.300	0.306	0.311	0.316	0.321	0.327	0.332	0.337
5553	0.242	0.247	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.287	0.292	0.297	0.302	0.306
5606	0.307	0.313	0.319	0.325	0.330	0.336	0.342	0.347	0.352	0.358	0.363	0.368	0.373	0.378
5610	0.333	0.340	0.346	0.352	0.358	0.363	0.369	0.375	0.380	0.386	0.392	0.397	0.402	0.408
5632	0.290	0.296	0.302	0.308	0.313	0.319	0.324	0.330	0.335	0.340	0.346	0.351	0.356	0.361
5633	0.260	0.265	0.270	0.275	0.281	0.286	0.291	0.296	0.301	0.305	0.310	0.315	0.320	0.325
5650	0.330	0.337	0.343	0.349	0.355	0.361	0.367	0.373	0.378	0.384	0.389	0.395	0.400	0.405
5951	0.405	0.411	0.418	0.424	0.430	0.436	0.442	0.448	0.454	0.460	0.466	0.471	0.477	0.482
6003	0.234	0.238	0.243	0.248	0.254	0.259	0.264	0.269	0.273	0.278	0.282	0.287	0.292	0.297
6011	0.252	0.256	0.262	0.267	0.272	0.277	0.282	0.287	0.291	0.296	0.301	0.305	0.310	0.315
6204	0.288	0.294	0.300	0.306	0.311	0.317	0.323	0.328	0.334	0.340	0.345	0.351	0.356	0.362
6206	0.258	0.263	0.268	0.273	0.279	0.284	0.289	0.295	0.299	0.305	0.309	0.314	0.319	0.324
6213	0.263	0.267	0.272	0.277	0.282	0.287	0.292	0.297	0.300	0.305	0.310	0.315	0.320	0.325
6216	0.228	0.232	0.237	0.242	0.247	0.252	0.257	0.262	0.266	0.271	0.276	0.281	0.286	0.290
6218	0.281	0.287	0.292	0.298	0.304	0.309	0.315	0.320	0.326	0.331	0.336	0.342	0.347	0.352
6220	0.246	0.252	0.257	0.262	0.267	0.273	0.278	0.283	0.288	0.293	0.298	0.303	0.308	0.313
6233	0.292	0.298	0.304	0.309	0.315	0.321	0.327	0.332	0.338	0.344	0.349	0.354	0.360	0.365
6235	0.279	0.286	0.292	0.298	0.304	0.310	0.316	0.322	0.328	0.334	0.340	0.346	0.351	0.357

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	0.363	0.372	0.382	0.391	0.400	0.409	0.418	0.427	0.436	0.445	0.454	0.462	0.471	0.479
5183	0.417	0.428	0.438	0.448	0.458	0.468	0.478	0.487	0.497	0.506	0.514	0.523	0.531	0.539
5184	0.368	0.376	0.385	0.393	0.401	0.409	0.417	0.425	0.432	0.439	0.446	0.453	0.459	0.466
5185	0.432	0.443	0.453	0.463	0.473	0.483	0.492	0.501	0.509	0.518	0.526	0.534	0.542	0.550
5186	0.376	0.386	0.396	0.406	0.416	0.425	0.435	0.444	0.453	0.461	0.470	0.478	0.487	0.495
5187	0.367	0.377	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484
5190	0.396	0.406	0.416	0.426	0.436	0.445	0.455	0.464	0.473	0.481	0.490	0.498	0.507	0.515
5191	0.421	0.432	0.442	0.451	0.461	0.470	0.479	0.489	0.498	0.506	0.515	0.523	0.532	0.540
5192	0.460	0.471	0.481	0.491	0.500	0.510	0.520	0.529	0.538	0.547	0.556	0.564	0.572	0.581
5193	0.434	0.445	0.456	0.467	0.477	0.488	0.498	0.508	0.518	0.527	0.537	0.546	0.555	0.563
5195	0.410	0.420	0.430	0.440	0.450	0.460	0.470	0.479	0.488	0.497	0.505	0.514	0.522	0.530
5201	0.410	0.421	0.431	0.442	0.452	0.462	0.471	0.481	0.490	0.499	0.508	0.517	0.526	0.534
5205	0.348	0.357	0.367	0.376	0.386	0.395	0.404	0.413	0.421	0.430	0.439	0.447	0.455	0.463
5212	0.356	0.364	0.373	0.381	0.389	0.398	0.406	0.415	0.423	0.431	0.439	0.447	0.455	0.463
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	0.401	0.411	0.420	0.430	0.439	0.449	0.458	0.467	0.475	0.483	0.492	0.500	0.509	0.516
5222	0.284	0.293	0.301	0.309	0.318	0.326	0.334	0.342	0.351	0.357	0.365	0.373	0.381	0.388
5225	0.346	0.355	0.364	0.373	0.381	0.390	0.398	0.407	0.415	0.422	0.430	0.438	0.446	0.453
5348	0.399	0.409	0.419	0.429	0.439	0.448	0.457	0.466	0.475	0.484	0.492	0.500	0.509	0.517
5403	0.366	0.376	0.386	0.395	0.405	0.414	0.423	0.432	0.441	0.450	0.459	0.467	0.476	0.484
5432	0.329	0.338	0.348	0.357	0.365	0.374	0.383	0.392	0.400	0.408	0.417	0.425	0.433	0.441
5436	0.393	0.402	0.412	0.421	0.430	0.439	0.448	0.457	0.465	0.473	0.481	0.488	0.496	0.503
5443	0.402	0.412	0.423	0.433	0.443	0.453	0.463	0.472	0.482	0.491	0.500	0.509	0.518	0.527
5446	0.384	0.394	0.404	0.414	0.424	0.433	0.443	0.452	0.461	0.470	0.479	0.488	0.496	0.505
5447	0.343	0.353	0.363	0.373	0.382	0.391	0.401	0.410	0.419	0.427	0.436	0.444	0.453	0.461
5467	0.384	0.394	0.404	0.413	0.423	0.431	0.440	0.448	0.456	0.464	0.472	0.480	0.487	0.495
5470	0.345	0.355	0.364	0.374	0.383	0.393	0.402	0.411	0.420	0.428	0.437	0.445	0.453	0.462
5473	0.355	0.364	0.373	0.382	0.391	0.400	0.408	0.416	0.425	0.433	0.441	0.448	0.456	0.464
5474	0.389	0.399	0.410	0.420	0.430	0.440	0.450	0.460	0.469	0.478	0.487	0.496	0.505	0.514
5479	0.386	0.396	0.405	0.415	0.424	0.433	0.441	0.450	0.459	0.467	0.475	0.484	0.492	0.499
5482	0.328	0.338	0.347	0.356	0.366	0.375	0.384	0.393	0.402	0.410	0.419	0.428	0.436	0.444
5484	0.387	0.398	0.408	0.419	0.429	0.439	0.449	0.459	0.469	0.478	0.488	0.497	0.506	0.515
5485	0.322	0.332	0.341	0.350	0.359	0.367	0.376	0.384	0.393	0.401	0.409	0.418	0.426	0.434
5506	0.365	0.376	0.386	0.395	0.405	0.414	0.423	0.432	0.441	0.450	0.458	0.466	0.474	0.482
5507	0.333	0.342	0.351	0.360	0.369	0.377	0.386	0.394	0.402	0.409	0.417	0.424	0.432	0.439
5538	0.391	0.401	0.411	0.421	0.431	0.441	0.450	0.459	0.468	0.477	0.486	0.495	0.504	0.512
5542	0.357	0.367	0.377	0.386	0.395	0.404	0.413	0.422	0.431	0.440	0.448	0.457	0.465	0.474
5552	0.342	0.352	0.362	0.371	0.381	0.390	0.399	0.408	0.417	0.426	0.435	0.443	0.452	0.460
5553	0.311	0.320	0.329	0.338	0.347	0.355	0.364	0.372	0.381	0.389	0.397	0.405	0.414	0.421
5606	0.383	0.393	0.402	0.412	0.421	0.430	0.439	0.448	0.456	0.465	0.473	0.481	0.489	0.497
5610	0.413	0.423	0.434	0.443	0.453	0.462	0.472	0.481	0.490	0.499	0.508	0.517	0.525	0.534
5632	0.366	0.376	0.386	0.395	0.405	0.414	0.423	0.432	0.441	0.450	0.459	0.467	0.476	0.484
5633	0.329	0.338	0.348	0.357	0.365	0.374	0.383	0.392	0.400	0.408	0.417	0.425	0.433	0.441
5650	0.410	0.420	0.430	0.439	0.449	0.458	0.467	0.476	0.485	0.494	0.503	0.511	0.520	0.528
5951	0.487	0.498	0.508	0.518	0.528	0.537	0.546	0.555	0.563	0.572	0.580	0.588	0.596	0.603
6003	0.301	0.310	0.318	0.327	0.335	0.343	0.352	0.360	0.368	0.375	0.383	0.391	0.399	0.407
6011	0.320	0.329	0.337	0.347	0.356	0.365	0.372	0.379	0.387	0.392	0.398	0.405	0.412	0.419
6204	0.367	0.377	0.388	0.398	0.408	0.418	0.427	0.436	0.445	0.454	0.462	0.471	0.479	0.487
6206	0.329	0.338	0.347	0.356	0.365	0.374	0.383	0.392	0.401	0.408	0.416	0.424	0.432	0.440
6213	0.329	0.339	0.346	0.355	0.365	0.374	0.383	0.392	0.401	0.407	0.415	0.423	0.431	0.438
6216	0.295	0.304	0.312	0.321	0.329	0.338	0.346	0.355	0.363	0.370	0.378	0.386	0.394	0.402
6218	0.357	0.367	0.377	0.387	0.397	0.406	0.416	0.425	0.433	0.442	0.451	0.459	0.467	0.475
6220	0.317	0.327	0.337	0.346	0.355	0.363	0.372	0.380	0.389	0.397	0.405	0.413	0.421	0.429
6233	0.370	0.379	0.389	0.399	0.408	0.417	0.425	0.434	0.443	0.452	0.460	0.469	0.477	0.485
6235	0.363	0.374	0.385	0.395	0.406	0.416	0.426	0.436	0.446	0.456	0.465	0.474	0.483	0.492

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	0.488	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
5183	0.547	0.555	0.563	0.570	0.578	0.585	0.593	0.600	0.607	0.614	0.621	0.627	0.634	0.641
5184	0.472	0.479	0.485	0.491	0.498	0.504	0.510	0.517	0.523	0.529	0.535	0.542	0.548	0.554
5185	0.557	0.565	0.572	0.580	0.587	0.594	0.601	0.608	0.615	0.621	0.628	0.634	0.641	0.647
5186	0.504	0.512	0.520	0.527	0.535	0.542	0.549	0.556	0.562	0.569	0.575	0.582	0.588	0.593
5187	0.492	0.500	0.508	0.516	0.524	0.531	0.539	0.546	0.553	0.561	0.568	0.575	0.582	0.589
5190	0.523	0.530	0.538	0.546	0.553	0.560	0.568	0.575	0.582	0.589	0.596	0.602	0.609	0.616
5191	0.548	0.556	0.564	0.572	0.579	0.587	0.594	0.602	0.609	0.616	0.623	0.630	0.637	0.644
5192	0.589	0.596	0.604	0.612	0.619	0.627	0.634	0.641	0.649	0.656	0.662	0.669	0.676	0.683
5193	0.572	0.580	0.588	0.596	0.604	0.611	0.619	0.626	0.633	0.640	0.647	0.654	0.660	0.667
5195	0.537	0.545	0.552	0.559	0.566	0.572	0.579	0.586	0.593	0.599	0.606	0.612	0.618	0.624
5201	0.543	0.551	0.559	0.567	0.575	0.583	0.590	0.598	0.605	0.613	0.620	0.627	0.633	0.640
5205	0.471	0.479	0.487	0.495	0.502	0.510	0.517	0.525	0.532	0.539	0.546	0.553	0.560	0.567
5212	0.471	0.479	0.486	0.494	0.501	0.509	0.516	0.524	0.531	0.538	0.545	0.551	0.558	0.564
5213	0.461	0.469	0.476	0.483	0.490	0.497	0.504	0.511	0.518	0.525	0.532	0.538	0.545	0.552
5214	0.524	0.532	0.539	0.547	0.554	0.561	0.568	0.575	0.582	0.589	0.596	0.603	0.609	0.615
5222	0.396	0.403	0.410	0.418	0.425	0.432	0.439	0.446	0.454	0.461	0.467	0.474	0.481	0.486
5225	0.461	0.468	0.475	0.482	0.489	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.545	0.551
5348	0.524	0.532	0.540	0.548	0.555	0.562	0.569	0.577	0.584	0.590	0.597	0.604	0.610	0.616
5403	0.492	0.500	0.508	0.516	0.524	0.531	0.539	0.546	0.553	0.560	0.568	0.574	0.581	0.588
5432	0.449	0.456	0.464	0.472	0.479	0.487	0.494	0.501	0.508	0.515	0.522	0.529	0.536	0.543
5436	0.511	0.518	0.525	0.532	0.539	0.546	0.553	0.560	0.567	0.573	0.580	0.586	0.592	0.597
5443	0.535	0.544	0.552	0.561	0.569	0.577	0.584	0.592	0.600	0.607	0.614	0.622	0.629	0.635
5446	0.513	0.521	0.529	0.537	0.545	0.553	0.561	0.568	0.575	0.583	0.590	0.597	0.604	0.610
5447	0.468	0.476	0.484	0.491	0.498	0.505	0.512	0.519	0.526	0.533	0.540	0.547	0.553	0.560
5467	0.502	0.510	0.517	0.524	0.531	0.538	0.545	0.552	0.559	0.565	0.572	0.578	0.584	0.590
5470	0.470	0.478	0.487	0.495	0.503	0.511	0.519	0.526	0.534	0.542	0.550	0.558	0.565	0.572
5473	0.471	0.479	0.486	0.493	0.500	0.507	0.514	0.521	0.529	0.535	0.542	0.549	0.556	0.563
5474	0.522	0.531	0.539	0.547	0.555	0.562	0.570	0.577	0.584	0.591	0.598	0.605	0.612	0.619
5479	0.507	0.514	0.521	0.528	0.535	0.542	0.548	0.555	0.562	0.569	0.575	0.581	0.588	0.594
5482	0.453	0.461	0.469	0.477	0.484	0.492	0.500	0.507	0.515	0.522	0.530	0.537	0.544	0.551
5484	0.524	0.533	0.542	0.550	0.558	0.567	0.575	0.583	0.591	0.599	0.607	0.615	0.623	0.630
5485	0.442	0.450	0.457	0.465	0.473	0.480	0.487	0.495	0.502	0.509	0.516	0.522	0.529	0.535
5506	0.490	0.498	0.506	0.513	0.521	0.528	0.535	0.542	0.549	0.556	0.563	0.569	0.576	0.582
5507	0.447	0.454	0.461	0.468	0.475	0.482	0.489	0.496	0.503	0.510	0.517	0.523	0.530	0.536
5538	0.521	0.529	0.537	0.545	0.553	0.560	0.568	0.576	0.583	0.590	0.597	0.605	0.612	0.619
5542	0.482	0.490	0.498	0.505	0.513	0.521	0.528	0.536	0.543	0.550	0.557	0.564	0.571	0.577
5552	0.468	0.476	0.484	0.491	0.499	0.507	0.514	0.522	0.529	0.536	0.543	0.550	0.557	0.564
5553	0.429	0.437	0.445	0.452	0.460	0.467	0.474	0.481	0.489	0.496	0.503	0.510	0.516	0.523
5606	0.505	0.513	0.521	0.528	0.535	0.542	0.549	0.556	0.563	0.569	0.576	0.582	0.589	0.595
5610	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	0.637
5632	0.492	0.500	0.508	0.516	0.524	0.531	0.539	0.546	0.553	0.560	0.568	0.574	0.581	0.588
5633	0.449	0.456	0.464	0.472	0.479	0.487	0.494	0.501	0.508	0.515	0.522	0.529	0.536	0.543
5650	0.536	0.544	0.552	0.560	0.568	0.575	0.583	0.590	0.598	0.605	0.612	0.619	0.626	0.632
5951	0.611	0.618	0.626	0.633	0.640	0.646	0.653	0.660	0.666	0.672	0.679	0.685	0.691	0.697
6003	0.414	0.422	0.429	0.437	0.444	0.452	0.459	0.466	0.474	0.481	0.487	0.494	0.501	0.506
6011	0.425	0.432	0.438	0.445	0.451	0.458	0.464	0.470	0.476	0.482	0.488	0.494	0.500	0.502
6204	0.495	0.503	0.511	0.519	0.526	0.534	0.541	0.548	0.556	0.563	0.570	0.577	0.584	0.591
6206	0.447	0.455	0.462	0.470	0.477	0.485	0.492	0.499	0.506	0.513	0.520	0.527	0.534	0.541
6213	0.445	0.452	0.460	0.467	0.474	0.481	0.488	0.495	0.502	0.509	0.515	0.521	0.527	0.530
6216	0.410	0.418	0.426	0.434	0.442	0.449	0.457	0.465	0.472	0.479	0.486	0.493	0.499	0.505
6218	0.483	0.491	0.499	0.507	0.514	0.522	0.529	0.536	0.543	0.550	0.557	0.564	0.571	0.577
6220	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.494	0.500	0.507	0.514	0.520	0.526
6233	0.493	0.501	0.508	0.516	0.524	0.531	0.539	0.546	0.553	0.561	0.567	0.574	0.580	0.587
6235	0.500	0.509	0.517	0.525	0.534	0.542	0.550	0.558	0.565	0.573	0.580	0.587	0.594	0.602

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	0.585	0.592	0.598	0.604	0.610	0.616	0.622	0.628	0.634	0.640	0.645	0.651	0.657	0.662
5183	0.647	0.653	0.659	0.665	0.671	0.677	0.683	0.689	0.694	0.700	0.705	0.711	0.716	0.721
5184	0.560	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.606	0.611	0.617	0.623	0.628	0.633
5185	0.654	0.660	0.666	0.672	0.678	0.684	0.690	0.696	0.702	0.708	0.713	0.718	0.723	0.728
5186	0.600	0.606	0.612	0.618	0.624	0.630	0.636	0.642	0.648	0.654	0.660	0.665	0.671	0.677
5187	0.596	0.602	0.609	0.615	0.622	0.628	0.634	0.641	0.647	0.653	0.659	0.665	0.670	0.676
5190	0.622	0.629	0.635	0.641	0.647	0.653	0.659	0.665	0.670	0.676	0.681	0.687	0.692	0.697
5191	0.650	0.657	0.663	0.669	0.675	0.682	0.688	0.693	0.699	0.705	0.710	0.716	0.721	0.726
5192	0.689	0.696	0.703	0.709	0.716	0.722	0.728	0.735	0.741	0.747	0.753	0.758	0.764	0.769
5193	0.673	0.679	0.685	0.691	0.697	0.703	0.709	0.714	0.719	0.725	0.730	0.735	0.740	0.745
5195	0.630	0.636	0.642	0.648	0.654	0.659	0.665	0.670	0.676	0.681	0.686	0.691	0.696	0.701
5201	0.647	0.653	0.659	0.666	0.672	0.678	0.684	0.689	0.695	0.701	0.707	0.712	0.718	0.723
5205	0.574	0.580	0.587	0.594	0.600	0.607	0.613	0.619	0.625	0.631	0.638	0.643	0.649	0.655
5212	0.571	0.577	0.584	0.591	0.597	0.604	0.610	0.617	0.623	0.629	0.635	0.641	0.647	0.652
5213	0.558	0.565	0.571	0.577	0.583	0.590	0.596	0.602	0.608	0.613	0.619	0.625	0.631	0.636
5214	0.622	0.628	0.635	0.641	0.648	0.654	0.660	0.666	0.671	0.677	0.682	0.687	0.692	0.698
5222	0.493	0.500	0.506	0.513	0.519	0.525	0.532	0.538	0.544	0.550	0.556	0.562	0.568	0.574
5225	0.558	0.565	0.571	0.578	0.584	0.591	0.597	0.603	0.609	0.615	0.621	0.627	0.633	0.639
5348	0.623	0.629	0.635	0.641	0.647	0.653	0.659	0.665	0.670	0.676	0.681	0.687	0.692	0.697
5403	0.595	0.601	0.608	0.614	0.620	0.627	0.633	0.639	0.644	0.650	0.656	0.662	0.667	0.673
5432	0.549	0.556	0.562	0.569	0.575	0.582	0.588	0.594	0.600	0.606	0.612	0.618	0.624	0.630
5436	0.603	0.609	0.614	0.620	0.626	0.632	0.637	0.643	0.648	0.654	0.660	0.665	0.671	0.676
5443	0.642	0.649	0.655	0.661	0.668	0.673	0.679	0.685	0.690	0.696	0.701	0.707	0.712	0.717
5446	0.617	0.623	0.630	0.636	0.643	0.649	0.655	0.661	0.667	0.673	0.678	0.684	0.690	0.695
5447	0.566	0.573	0.579	0.586	0.592	0.598	0.604	0.610	0.616	0.622	0.628	0.634	0.640	0.645
5467	0.596	0.602	0.608	0.614	0.620	0.626	0.631	0.637	0.642	0.647	0.652	0.658	0.663	0.668
5470	0.580	0.587	0.594	0.602	0.609	0.616	0.623	0.630	0.637	0.644	0.650	0.656	0.662	0.668
5473	0.569	0.576	0.582	0.589	0.595	0.601	0.607	0.613	0.619	0.625	0.631	0.637	0.643	0.648
5474	0.625	0.632	0.638	0.644	0.650	0.656	0.663	0.669	0.675	0.680	0.686	0.692	0.698	0.703
5479	0.600	0.606	0.612	0.618	0.624	0.630	0.636	0.642	0.648	0.654	0.660	0.665	0.671	0.676
5482	0.558	0.565	0.572	0.578	0.585	0.592	0.599	0.605	0.612	0.618	0.625	0.631	0.637	0.644
5484	0.637	0.644	0.651	0.658	0.665	0.671	0.678	0.684	0.690	0.696	0.702	0.708	0.714	0.720
5485	0.542	0.548	0.554	0.560	0.567	0.573	0.579	0.585	0.591	0.596	0.602	0.608	0.614	0.620
5506	0.588	0.595	0.601	0.607	0.614	0.620	0.626	0.632	0.638	0.643	0.649	0.655	0.660	0.666
5507	0.542	0.549	0.555	0.561	0.567	0.574	0.580	0.586	0.592	0.598	0.604	0.610	0.615	0.621
5538	0.626	0.632	0.639	0.646	0.652	0.659	0.665	0.671	0.677	0.683	0.689	0.695	0.701	0.706
5542	0.584	0.590	0.597	0.604	0.610	0.616	0.623	0.629	0.635	0.641	0.647	0.653	0.659	0.665
5552	0.571	0.578	0.585	0.591	0.598	0.604	0.610	0.616	0.622	0.628	0.634	0.640	0.646	0.652
5553	0.530	0.537	0.543	0.550	0.556	0.562	0.569	0.575	0.581	0.588	0.594	0.600	0.606	0.612
5606	0.601	0.607	0.613	0.619	0.625	0.631	0.637	0.642	0.648	0.653	0.659	0.664	0.670	0.675
5610	0.643	0.649	0.655	0.660	0.666	0.672	0.678	0.683	0.689	0.695	0.700	0.706	0.711	0.717
5632	0.595	0.601	0.608	0.614	0.620	0.627	0.633	0.639	0.644	0.650	0.656	0.662	0.667	0.673
5633	0.549	0.556	0.562	0.569	0.575	0.582	0.588	0.594	0.600	0.606	0.612	0.618	0.624	0.630
5650	0.639	0.645	0.652	0.658	0.664	0.670	0.676	0.682	0.688	0.694	0.700	0.706	0.712	0.717
5951	0.703	0.709	0.715	0.720	0.726	0.732	0.737	0.743	0.748	0.753	0.758	0.763	0.768	0.773
6003	0.512	0.519	0.525	0.531	0.537	0.544	0.550	0.556	0.562	0.568	0.574	0.580	0.586	0.592
6011	0.508	0.514	0.519	0.525	0.531	0.536	0.542	0.547	0.553	0.558	0.564	0.569	0.574	0.580
6204	0.598	0.605	0.611	0.618	0.624	0.631	0.637	0.643	0.649	0.655	0.661	0.667	0.673	0.679
6206	0.548	0.555	0.561	0.568	0.575	0.581	0.588	0.595	0.601	0.607	0.614	0.620	0.626	0.632
6213	0.537	0.542	0.548	0.554	0.560	0.566	0.572	0.578	0.583	0.589	0.595	0.601	0.606	0.612
6216	0.511	0.518	0.525	0.531	0.538	0.544	0.551	0.557	0.563	0.570	0.576	0.583	0.589	0.595
6218	0.584	0.591	0.597	0.603	0.610	0.616	0.622	0.628	0.634	0.640	0.646	0.651	0.657	0.663
6220	0.533	0.539	0.545	0.551	0.558	0.564	0.570	0.575	0.581	0.587	0.593	0.598	0.604	0.610
6233	0.593	0.599	0.605	0.611	0.616	0.622	0.627	0.633	0.638	0.644	0.649	0.654	0.660	0.665
6235	0.609	0.616	0.622	0.629	0.636	0.643	0.649	0.656	0.663	0.669	0.676	0.682	0.688	0.694

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	0.668	0.673	0.679	0.684	0.690	0.695	0.700	0.705	0.710
5183	0.726	0.731	0.736	0.741	0.746	0.751	0.755	0.760	0.764
5184	0.638	0.644	0.649	0.654	0.660	0.665	0.670	0.675	0.680
5185	0.734	0.738	0.743	0.748	0.752	0.757	0.761	0.766	0.770
5186	0.682	0.687	0.692	0.697	0.702	0.707	0.712	0.716	0.720
5187	0.681	0.687	0.692	0.697	0.703	0.708	0.713	0.718	0.723
5190	0.703	0.708	0.713	0.718	0.723	0.728	0.733	0.737	0.742
5191	0.732	0.737	0.742	0.747	0.752	0.756	0.761	0.766	0.771
5192	0.775	0.781	0.786	0.791	0.796	0.801	0.805	0.809	0.814
5193	0.750	0.755	0.759	0.764	0.768	0.772	0.777	0.781	0.785
5195	0.706	0.711	0.715	0.720	0.725	0.729	0.734	0.738	0.742
5201	0.728	0.733	0.738	0.743	0.748	0.752	0.757	0.762	0.766
5205	0.661	0.667	0.672	0.678	0.683	0.689	0.694	0.700	0.705
5212	0.658	0.664	0.669	0.674	0.680	0.685	0.690	0.695	0.699
5213	0.642	0.647	0.653	0.658	0.663	0.668	0.673	0.678	0.684
5214	0.703	0.708	0.712	0.717	0.722	0.727	0.731	0.735	0.740
5222	0.580	0.586	0.591	0.597	0.602	0.608	0.613	0.619	0.624
5225	0.645	0.651	0.657	0.663	0.669	0.674	0.680	0.686	0.691
5348	0.703	0.708	0.713	0.718	0.723	0.727	0.732	0.737	0.741
5403	0.678	0.683	0.689	0.694	0.699	0.704	0.709	0.714	0.719
5432	0.636	0.641	0.647	0.653	0.658	0.664	0.669	0.674	0.680
5436	0.681	0.686	0.691	0.696	0.700	0.705	0.710	0.715	0.720
5443	0.723	0.728	0.733	0.738	0.743	0.747	0.752	0.757	0.761
5446	0.701	0.706	0.711	0.716	0.722	0.727	0.731	0.736	0.741
5447	0.651	0.657	0.662	0.667	0.673	0.678	0.683	0.689	0.694
5467	0.673	0.678	0.683	0.688	0.693	0.698	0.703	0.707	0.712
5470	0.674	0.680	0.686	0.691	0.697	0.703	0.708	0.714	0.719
5473	0.654	0.660	0.665	0.671	0.676	0.682	0.687	0.692	0.697
5474	0.709	0.714	0.720	0.725	0.730	0.735	0.740	0.745	0.750
5479	0.682	0.687	0.692	0.697	0.703	0.708	0.713	0.718	0.723
5482	0.650	0.656	0.662	0.667	0.673	0.679	0.685	0.691	0.696
5484	0.726	0.731	0.737	0.742	0.747	0.752	0.757	0.762	0.766
5485	0.625	0.631	0.636	0.641	0.647	0.652	0.657	0.663	0.668
5506	0.671	0.676	0.681	0.686	0.691	0.696	0.701	0.706	0.711
5507	0.627	0.632	0.638	0.643	0.649	0.654	0.659	0.664	0.669
5538	0.712	0.717	0.723	0.728	0.733	0.738	0.743	0.748	0.753
5542	0.670	0.676	0.681	0.687	0.692	0.698	0.703	0.708	0.713
5552	0.658	0.663	0.669	0.674	0.680	0.685	0.690	0.696	0.701
5553	0.618	0.624	0.629	0.635	0.641	0.646	0.652	0.657	0.663
5606	0.680	0.686	0.691	0.696	0.701	0.706	0.711	0.716	0.720
5610	0.722	0.727	0.732	0.737	0.742	0.747	0.752	0.757	0.761
5632	0.678	0.683	0.689	0.694	0.699	0.704	0.709	0.714	0.719
5633	0.636	0.641	0.647	0.653	0.658	0.664	0.669	0.674	0.680
5650	0.723	0.729	0.734	0.740	0.745	0.750	0.755	0.760	0.765
5951	0.778	0.782	0.787	0.791	0.796	0.800	0.804	0.808	0.813
6003	0.598	0.604	0.610	0.615	0.621	0.627	0.633	0.639	0.645
6011	0.585	0.590	0.595	0.600	0.605	0.610	0.615	0.620	0.625
6204	0.685	0.691	0.696	0.702	0.707	0.712	0.717	0.721	0.726
6206	0.639	0.645	0.651	0.658	0.664	0.670	0.676	0.682	0.687
6213	0.617	0.623	0.628	0.634	0.639	0.645	0.650	0.656	0.661
6216	0.602	0.608	0.614	0.620	0.627	0.633	0.639	0.645	0.651
6218	0.668	0.674	0.679	0.684	0.690	0.695	0.700	0.705	0.710
6220	0.615	0.621	0.626	0.632	0.637	0.642	0.648	0.653	0.658
6233	0.670	0.676	0.681	0.687	0.692	0.697	0.703	0.708	0.713
6235	0.700	0.706	0.711	0.717	0.722	0.727	0.732	0.737	0.742

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
6237	0.78	0.095	0.103	0.111	0.119	0.127	0.135	0.142	0.150	0.158	0.165	0.172	0.180	0.187
6251	1.45	0.108	0.117	0.125	0.132	0.139	0.146	0.153	0.159	0.166	0.173	0.178	0.185	0.190
6258	2.19	0.094	0.102	0.110	0.117	0.124	0.132	0.139	0.146	0.153	0.160	0.167	0.174	0.181
6307	2.72	0.108	0.117	0.127	0.136	0.145	0.153	0.162	0.170	0.178	0.186	0.194	0.202	0.209
6308	1.19	0.086	0.094	0.102	0.109	0.117	0.124	0.131	0.138	0.145	0.152	0.159	0.166	0.172
6315	1.57	0.107	0.116	0.125	0.134	0.143	0.151	0.160	0.168	0.176	0.184	0.192	0.200	0.207
6316	1.08	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
6325	1.22	0.105	0.114	0.123	0.132	0.140	0.148	0.156	0.164	0.172	0.179	0.187	0.194	0.202
6361	1.18	0.113	0.123	0.132	0.140	0.149	0.157	0.165	0.172	0.180	0.187	0.194	0.202	0.209
6364	1.86	0.147	0.159	0.170	0.180	0.191	0.201	0.210	0.220	0.229	0.239	0.248	0.257	0.265
6400	1.96	0.127	0.137	0.147	0.157	0.167	0.176	0.186	0.195	0.204	0.212	0.221	0.229	0.237
6504	2.78	0.150	0.162	0.175	0.187	0.198	0.210	0.221	0.232	0.242	0.253	0.263	0.273	0.283
6834	2.26	0.134	0.145	0.156	0.166	0.176	0.185	0.194	0.204	0.213	0.221	0.230	0.239	0.247
7133	0.82	0.137	0.149	0.160	0.172	0.183	0.193	0.203	0.213	0.224	0.232	0.243	0.251	0.261
7198	3.75	0.114	0.123	0.133	0.142	0.151	0.159	0.168	0.176	0.184	0.193	0.201	0.209	0.216
7207	3.51	0.106	0.116	0.125	0.133	0.142	0.151	0.159	0.167	0.175	0.183	0.190	0.198	0.205
7219	3.05	0.103	0.112	0.122	0.130	0.139	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
7227	2.82	0.109	0.119	0.129	0.138	0.147	0.156	0.165	0.174	0.183	0.191	0.199	0.207	0.215
7232	3.20	0.088	0.096	0.103	0.111	0.118	0.125	0.132	0.140	0.147	0.154	0.161	0.168	0.174
7248	0.48	0.101	0.110	0.119	0.127	0.135	0.143	0.151	0.159	0.167	0.175	0.182	0.189	0.197
7272	3.04	0.088	0.095	0.102	0.108	0.115	0.121	0.128	0.134	0.139	0.146	0.151	0.158	0.163
7332	1.24	0.184	0.195	0.205	0.216	0.225	0.235	0.244	0.253	0.262	0.271	0.279	0.287	0.295
7360	2.73	0.145	0.157	0.169	0.181	0.192	0.204	0.215	0.226	0.236	0.247	0.257	0.268	0.278
7365	2.47	0.113	0.122	0.130	0.138	0.146	0.154	0.162	0.169	0.176	0.183	0.189	0.196	0.202
7382	3.22	0.121	0.131	0.141	0.151	0.161	0.170	0.179	0.188	0.197	0.206	0.215	0.223	0.232
7392	2.40	0.158	0.169	0.179	0.189	0.199	0.209	0.218	0.227	0.236	0.245	0.253	0.261	0.269
7403	2.63	0.143	0.154	0.165	0.175	0.185	0.195	0.204	0.213	0.222	0.231	0.239	0.248	0.256
7405	0.81	0.131	0.143	0.154	0.165	0.175	0.186	0.195	0.205	0.214	0.223	0.232	0.240	0.249
7409	2.59	0.083	0.090	0.097	0.103	0.110	0.116	0.122	0.128	0.134	0.141	0.146	0.153	0.158
7410	2.20	0.120	0.128	0.137	0.144	0.152	0.159	0.165	0.171	0.177	0.184	0.190	0.197	0.202
7421	0.62	0.149	0.161	0.173	0.185	0.197	0.208	0.219	0.230	0.240	0.250	0.260	0.270	0.280
7424	0.69	0.098	0.107	0.115	0.123	0.131	0.139	0.146	0.153	0.160	0.167	0.173	0.180	0.186
7428	1.33	0.151	0.163	0.174	0.185	0.196	0.207	0.217	0.227	0.236	0.246	0.255	0.264	0.273
7429	0.88	0.158	0.170	0.182	0.193	0.204	0.215	0.225	0.236	0.246	0.255	0.264	0.273	0.282
7500	1.08	0.126	0.137	0.146	0.156	0.166	0.175	0.184	0.193	0.201	0.210	0.218	0.226	0.234
7515	0.44	0.107	0.117	0.127	0.137	0.146	0.156	0.166	0.175	0.185	0.193	0.202	0.210	0.218
7520	1.08	0.126	0.137	0.146	0.156	0.166	0.175	0.184	0.193	0.201	0.210	0.218	0.226	0.234
7538	0.77	0.081	0.088	0.095	0.102	0.109	0.115	0.122	0.128	0.135	0.141	0.147	0.154	0.160
7539	0.56	0.096	0.104	0.112	0.120	0.128	0.136	0.143	0.151	0.158	0.165	0.173	0.179	0.186
7580	1.13	0.116	0.126	0.137	0.147	0.157	0.167	0.177	0.187	0.196	0.205	0.215	0.224	0.233
7600	3.04	0.093	0.101	0.109	0.118	0.126	0.134	0.141	0.149	0.157	0.164	0.171	0.178	0.185
7601	1.20	0.137	0.148	0.158	0.168	0.178	0.187	0.196	0.205	0.214	0.222	0.230	0.238	0.245
7605	0.92	0.132	0.143	0.153	0.163	0.173	0.182	0.191	0.200	0.209	0.218	0.226	0.235	0.243
7607	0.08	0.190	0.205	0.218	0.233	0.245	0.258	0.271	0.283	0.296	0.307	0.319	0.330	0.341
7610	0.19	0.123	0.133	0.143	0.152	0.162	0.171	0.179	0.188	0.196	0.205	0.213	0.221	0.228
7706	2.26	0.106	0.115	0.123	0.131	0.139	0.147	0.154	0.161	0.168	0.175	0.182	0.189	0.195
7707*	95.25	0.091	0.100	0.107	0.115	0.122	0.129	0.137	0.143	0.150	0.157	0.164	0.170	0.176
7720	1.08	0.127	0.137	0.147	0.156	0.165	0.174	0.183	0.191	0.200	0.208	0.216	0.223	0.231
7721	1.40	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
7722*	49.74	0.112	0.122	0.131	0.140	0.149	0.157	0.166	0.174	0.182	0.191	0.198	0.206	0.214
7855	1.02	0.093	0.101	0.109	0.117	0.125	0.132	0.140	0.147	0.154	0.161	0.168	0.175	0.182
8001	1.99	0.153	0.165	0.178	0.189	0.201	0.213	0.224	0.235	0.246	0.257	0.268	0.278	0.289
8004	1.34	0.165	0.178	0.190	0.202	0.213	0.224	0.235	0.245	0.255	0.265	0.274	0.284	0.293
8006	1.70	0.184	0.198	0.211	0.224	0.236	0.248	0.260	0.271	0.282	0.293	0.304	0.314	0.324
8008	1.16	0.178	0.192	0.205	0.219	0.232	0.244	0.256	0.269	0.280	0.292	0.303	0.314	0.325

* 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	0.194	0.201	0.208	0.215	0.222	0.229	0.236	0.242	0.249	0.255	0.262	0.268	0.274	0.280
6251	0.197	0.202	0.208	0.212	0.219	0.225	0.228	0.234	0.240	0.246	0.249	0.255	0.260	0.266
6258	0.188	0.194	0.201	0.207	0.214	0.220	0.226	0.232	0.239	0.245	0.250	0.256	0.262	0.268
6307	0.217	0.224	0.232	0.239	0.246	0.253	0.260	0.267	0.274	0.281	0.287	0.294	0.300	0.307
6308	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.221	0.227	0.233	0.239	0.244	0.250	0.255
6315	0.215	0.222	0.229	0.237	0.244	0.251	0.258	0.264	0.271	0.278	0.284	0.291	0.297	0.303
6316	0.178	0.184	0.190	0.196	0.202	0.208	0.214	0.220	0.226	0.232	0.237	0.243	0.248	0.254
6325	0.209	0.216	0.223	0.230	0.237	0.244	0.250	0.257	0.264	0.270	0.276	0.283	0.289	0.295
6361	0.216	0.222	0.229	0.235	0.242	0.249	0.254	0.261	0.267	0.274	0.279	0.285	0.292	0.298
6364	0.274	0.282	0.290	0.298	0.305	0.312	0.319	0.327	0.334	0.340	0.347	0.354	0.360	0.367
6400	0.245	0.253	0.260	0.268	0.275	0.283	0.290	0.297	0.304	0.311	0.317	0.324	0.331	0.337
6504	0.293	0.302	0.312	0.321	0.330	0.339	0.347	0.356	0.364	0.372	0.380	0.388	0.396	0.403
6834	0.256	0.264	0.272	0.280	0.288	0.295	0.303	0.310	0.317	0.324	0.331	0.338	0.345	0.352
7133	0.269	0.280	0.287	0.297	0.304	0.311	0.321	0.328	0.335	0.341	0.351	0.357	0.364	0.370
7198	0.224	0.232	0.239	0.246	0.254	0.261	0.268	0.275	0.282	0.289	0.296	0.303	0.309	0.316
7207	0.212	0.219	0.226	0.233	0.240	0.246	0.253	0.259	0.265	0.272	0.278	0.284	0.290	0.296
7219	0.210	0.217	0.224	0.231	0.238	0.245	0.252	0.258	0.265	0.271	0.278	0.284	0.290	0.296
7227	0.223	0.231	0.239	0.246	0.253	0.261	0.268	0.275	0.282	0.289	0.296	0.303	0.310	0.316
7232	0.181	0.188	0.195	0.201	0.208	0.215	0.221	0.227	0.234	0.240	0.246	0.253	0.259	0.265
7248	0.204	0.211	0.218	0.225	0.232	0.239	0.246	0.253	0.259	0.266	0.272	0.279	0.285	0.291
7272	0.169	0.173	0.179	0.184	0.189	0.195	0.199	0.205	0.210	0.216	0.219	0.225	0.230	0.235
7332	0.303	0.311	0.319	0.326	0.334	0.341	0.348	0.355	0.362	0.369	0.375	0.382	0.388	0.395
7360	0.288	0.297	0.307	0.316	0.326	0.335	0.344	0.352	0.361	0.370	0.378	0.386	0.394	0.402
7365	0.208	0.214	0.220	0.225	0.231	0.237	0.241	0.247	0.252	0.258	0.262	0.267	0.272	0.277
7382	0.240	0.248	0.256	0.264	0.272	0.279	0.287	0.294	0.302	0.309	0.316	0.323	0.330	0.337
7392	0.277	0.284	0.292	0.299	0.307	0.314	0.321	0.328	0.335	0.341	0.348	0.355	0.361	0.367
7403	0.264	0.272	0.280	0.288	0.295	0.303	0.310	0.317	0.325	0.332	0.339	0.345	0.352	0.359
7405	0.257	0.265	0.272	0.280	0.288	0.295	0.302	0.310	0.317	0.324	0.330	0.337	0.344	0.350
7409	0.164	0.169	0.175	0.179	0.185	0.190	0.194	0.200	0.205	0.210	0.214	0.219	0.224	0.230
7410	0.208	0.212	0.218	0.222	0.228	0.233	0.236	0.242	0.247	0.252	0.254	0.259	0.264	0.269
7421	0.289	0.299	0.308	0.317	0.326	0.334	0.342	0.350	0.358	0.365	0.373	0.380	0.388	0.395
7424	0.193	0.199	0.205	0.211	0.217	0.223	0.229	0.234	0.240	0.245	0.250	0.256	0.261	0.266
7428	0.282	0.290	0.298	0.306	0.315	0.322	0.330	0.338	0.345	0.353	0.360	0.367	0.375	0.382
7429	0.290	0.298	0.306	0.314	0.322	0.330	0.337	0.344	0.351	0.358	0.364	0.370	0.376	0.382
7500	0.242	0.250	0.257	0.264	0.271	0.278	0.285	0.291	0.297	0.304	0.310	0.316	0.322	0.328
7515	0.225	0.233	0.240	0.248	0.255	0.262	0.270	0.276	0.283	0.289	0.297	0.303	0.308	0.314
7520	0.242	0.250	0.257	0.264	0.271	0.278	0.285	0.291	0.297	0.304	0.310	0.316	0.322	0.328
7538	0.166	0.172	0.178	0.183	0.189	0.195	0.200	0.206	0.211	0.217	0.222	0.228	0.233	0.238
7539	0.193	0.200	0.206	0.213	0.219	0.225	0.232	0.238	0.244	0.250	0.257	0.263	0.268	0.274
7580	0.242	0.251	0.260	0.269	0.277	0.285	0.293	0.301	0.308	0.316	0.325	0.332	0.338	0.345
7600	0.192	0.199	0.206	0.213	0.219	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.269	0.275
7601	0.253	0.261	0.268	0.276	0.283	0.290	0.297	0.304	0.311	0.318	0.324	0.331	0.337	0.344
7605	0.251	0.259	0.267	0.275	0.283	0.290	0.297	0.305	0.312	0.319	0.326	0.333	0.339	0.346
7607	0.351	0.362	0.372	0.383	0.392	0.401	0.412	0.421	0.431	0.439	0.449	0.458	0.466	0.474
7610	0.236	0.244	0.251	0.258	0.265	0.272	0.279	0.286	0.292	0.299	0.305	0.311	0.318	0.324
7706	0.202	0.208	0.215	0.221	0.227	0.233	0.239	0.245	0.251	0.256	0.262	0.268	0.273	0.279
7707*	0.183	0.189	0.195	0.201	0.207	0.213	0.219	0.225	0.231	0.237	0.242	0.248	0.254	0.259
7720	0.239	0.246	0.254	0.261	0.268	0.276	0.283	0.290	0.296	0.303	0.310	0.316	0.323	0.329
7721	0.261	0.270	0.279	0.288	0.297	0.305	0.313	0.321	0.329	0.337	0.345	0.353	0.360	0.368
7722*	0.221	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
7855	0.188	0.195	0.201	0.207	0.214	0.220	0.226	0.232	0.239	0.245	0.251	0.256	0.262	0.267
8001	0.299	0.309	0.318	0.328	0.337	0.347	0.356	0.365	0.374	0.382	0.391	0.399	0.407	0.414
8004	0.302	0.311	0.320	0.329	0.337	0.346	0.354	0.362	0.370	0.378	0.387	0.394	0.402	0.409
8006	0.334	0.343	0.353	0.362	0.371	0.380	0.389	0.397	0.405	0.414	0.422	0.430	0.438	0.445
8008	0.335	0.346	0.356	0.366	0.376	0.385	0.395	0.404	0.413	0.422	0.430	0.439	0.447	0.456

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	0.286	0.293	0.299	0.305	0.311	0.317	0.323	0.329	0.336	0.341	0.347	0.352	0.358	0.364
6251	0.272	0.273	0.279	0.284	0.290	0.295	0.300	0.305	0.306	0.311	0.317	0.322	0.327	0.332
6258	0.274	0.279	0.285	0.290	0.296	0.301	0.307	0.312	0.317	0.322	0.327	0.332	0.337	0.343
6307	0.313	0.319	0.325	0.331	0.337	0.343	0.349	0.355	0.361	0.366	0.372	0.378	0.384	0.389
6308	0.261	0.266	0.271	0.276	0.281	0.287	0.292	0.297	0.301	0.306	0.311	0.316	0.321	0.326
6315	0.309	0.315	0.321	0.327	0.333	0.339	0.345	0.350	0.356	0.361	0.367	0.372	0.378	0.383
6316	0.259	0.264	0.270	0.275	0.280	0.285	0.290	0.295	0.300	0.305	0.310	0.315	0.320	0.325
6325	0.301	0.307	0.313	0.319	0.324	0.330	0.336	0.341	0.347	0.352	0.358	0.363	0.368	0.374
6361	0.304	0.309	0.315	0.321	0.327	0.333	0.339	0.345	0.350	0.355	0.361	0.367	0.373	0.379
6364	0.373	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
6400	0.343	0.349	0.356	0.362	0.368	0.374	0.380	0.386	0.391	0.397	0.403	0.408	0.414	0.420
6504	0.411	0.418	0.426	0.433	0.440	0.446	0.453	0.460	0.467	0.473	0.480	0.486	0.492	0.498
6834	0.359	0.365	0.372	0.379	0.385	0.392	0.398	0.404	0.410	0.417	0.423	0.429	0.435	0.441
7133	0.376	0.385	0.391	0.397	0.403	0.408	0.414	0.420	0.429	0.435	0.440	0.445	0.450	0.455
7198	0.322	0.329	0.335	0.341	0.348	0.354	0.360	0.366	0.372	0.378	0.384	0.390	0.396	0.401
7207	0.302	0.307	0.313	0.319	0.325	0.331	0.337	0.342	0.348	0.354	0.359	0.365	0.371	0.376
7219	0.302	0.308	0.314	0.320	0.326	0.331	0.337	0.343	0.348	0.354	0.359	0.364	0.370	0.375
7227	0.323	0.329	0.335	0.342	0.348	0.354	0.360	0.366	0.372	0.378	0.384	0.390	0.396	0.402
7232	0.271	0.277	0.283	0.289	0.295	0.301	0.307	0.313	0.319	0.325	0.331	0.336	0.342	0.348
7248	0.298	0.303	0.310	0.316	0.322	0.328	0.334	0.340	0.345	0.351	0.357	0.362	0.368	0.373
7272	0.241	0.244	0.249	0.254	0.259	0.264	0.268	0.273	0.275	0.280	0.285	0.289	0.294	0.298
7332	0.401	0.407	0.413	0.419	0.425	0.431	0.437	0.443	0.448	0.454	0.459	0.465	0.470	0.476
7360	0.410	0.417	0.425	0.432	0.439	0.446	0.453	0.460	0.467	0.473	0.480	0.486	0.492	0.498
7365	0.282	0.285	0.290	0.295	0.299	0.304	0.309	0.313	0.316	0.320	0.325	0.329	0.334	0.338
7382	0.344	0.351	0.358	0.364	0.371	0.377	0.384	0.390	0.396	0.403	0.409	0.415	0.421	0.427
7392	0.374	0.380	0.386	0.392	0.398	0.403	0.409	0.415	0.420	0.426	0.431	0.436	0.441	0.446
7403	0.365	0.372	0.378	0.384	0.390	0.396	0.402	0.408	0.414	0.420	0.426	0.432	0.437	0.443
7405	0.357	0.363	0.369	0.375	0.381	0.387	0.393	0.399	0.404	0.410	0.415	0.421	0.426	0.431
7409	0.235	0.238	0.243	0.248	0.253	0.258	0.262	0.267	0.270	0.275	0.279	0.284	0.289	0.293
7410	0.274	0.274	0.279	0.284	0.288	0.293	0.298	0.302	0.302	0.306	0.311	0.315	0.319	0.324
7421	0.402	0.409	0.416	0.422	0.429	0.435	0.442	0.448	0.453	0.459	0.465	0.471	0.476	0.482
7424	0.272	0.277	0.282	0.287	0.292	0.297	0.302	0.306	0.311	0.316	0.320	0.325	0.329	0.334
7428	0.389	0.396	0.403	0.409	0.416	0.422	0.429	0.435	0.441	0.448	0.454	0.460	0.466	0.472
7429	0.388	0.394	0.400	0.406	0.412	0.418	0.423	0.429	0.434	0.439	0.445	0.450	0.456	0.461
7500	0.334	0.340	0.346	0.352	0.357	0.363	0.369	0.374	0.380	0.385	0.390	0.395	0.400	0.405
7515	0.320	0.326	0.332	0.337	0.343	0.348	0.353	0.358	0.364	0.369	0.375	0.380	0.384	0.389
7520	0.334	0.340	0.346	0.352	0.357	0.363	0.369	0.374	0.380	0.385	0.390	0.395	0.400	0.405
7538	0.244	0.249	0.254	0.259	0.264	0.268	0.273	0.278	0.282	0.287	0.292	0.296	0.301	0.305
7539	0.280	0.286	0.292	0.297	0.303	0.308	0.313	0.319	0.324	0.329	0.334	0.339	0.345	0.350
7580	0.352	0.359	0.366	0.372	0.378	0.384	0.391	0.397	0.404	0.410	0.416	0.422	0.428	0.433
7600	0.281	0.287	0.292	0.298	0.304	0.309	0.315	0.320	0.325	0.331	0.336	0.341	0.346	0.351
7601	0.350	0.356	0.362	0.368	0.375	0.381	0.386	0.392	0.397	0.403	0.409	0.414	0.420	0.426
7605	0.353	0.359	0.365	0.372	0.378	0.384	0.390	0.396	0.402	0.408	0.414	0.420	0.426	0.431
7607	0.482	0.491	0.499	0.506	0.514	0.521	0.528	0.535	0.544	0.551	0.558	0.565	0.571	0.578
7610	0.330	0.336	0.342	0.348	0.354	0.359	0.365	0.371	0.376	0.382	0.387	0.393	0.398	0.404
7706	0.284	0.289	0.294	0.299	0.304	0.309	0.314	0.319	0.324	0.329	0.334	0.339	0.343	0.348
7707*	0.265	0.270	0.276	0.281	0.286	0.292	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333
7720	0.335	0.341	0.347	0.353	0.359	0.365	0.371	0.377	0.382	0.388	0.393	0.399	0.404	0.410
7721	0.375	0.382	0.389	0.396	0.403	0.409	0.416	0.422	0.428	0.434	0.441	0.447	0.452	0.458
7722*	0.315	0.321	0.327	0.333	0.339	0.345	0.351	0.356	0.362	0.367	0.373	0.378	0.384	0.389
7855	0.273	0.279	0.284	0.290	0.295	0.300	0.306	0.311	0.316	0.321	0.326	0.332	0.337	0.342
8001	0.422	0.430	0.437	0.445	0.452	0.459	0.466	0.473	0.480	0.486	0.493	0.500	0.506	0.512
8004	0.417	0.425	0.432	0.439	0.446	0.453	0.460	0.466	0.473	0.480	0.486	0.492	0.498	0.504
8006	0.453	0.460	0.468	0.475	0.482	0.489	0.496	0.503	0.509	0.516	0.522	0.529	0.535	0.541
8008	0.464	0.472	0.479	0.487	0.494	0.502	0.509	0.516	0.523	0.530	0.537	0.544	0.550	0.557

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
6237	0.369	0.380	0.392	0.403	0.414	0.425	0.436	0.446	0.457	0.470	0.480	0.490	0.500	0.510
6251	0.337	0.346	0.351	0.361	0.370	0.379	0.388	0.397	0.406	0.410	0.419	0.427	0.436	0.444
6258	0.348	0.358	0.368	0.378	0.387	0.397	0.406	0.415	0.424	0.433	0.442	0.450	0.459	0.467
6307	0.395	0.406	0.417	0.427	0.437	0.447	0.457	0.467	0.477	0.486	0.495	0.504	0.513	0.522
6308	0.330	0.340	0.348	0.357	0.366	0.374	0.382	0.390	0.398	0.405	0.413	0.421	0.428	0.436
6315	0.388	0.398	0.409	0.419	0.428	0.438	0.448	0.457	0.466	0.475	0.484	0.493	0.501	0.509
6316	0.330	0.339	0.348	0.358	0.366	0.375	0.384	0.393	0.401	0.409	0.417	0.425	0.433	0.441
6325	0.379	0.389	0.399	0.409	0.419	0.429	0.438	0.447	0.456	0.465	0.474	0.483	0.491	0.500
6361	0.385	0.396	0.404	0.414	0.424	0.434	0.443	0.453	0.463	0.470	0.480	0.489	0.498	0.508
6364	0.454	0.464	0.474	0.483	0.493	0.502	0.512	0.521	0.530	0.539	0.548	0.557	0.565	0.574
6400	0.425	0.436	0.446	0.457	0.467	0.476	0.486	0.495	0.504	0.513	0.522	0.531	0.539	0.547
6504	0.504	0.516	0.528	0.539	0.550	0.561	0.572	0.582	0.592	0.601	0.611	0.620	0.629	0.638
6834	0.447	0.458	0.469	0.480	0.490	0.501	0.511	0.521	0.531	0.540	0.549	0.559	0.568	0.577
7133	0.461	0.471	0.484	0.494	0.503	0.512	0.521	0.530	0.538	0.550	0.558	0.566	0.574	0.582
7198	0.407	0.418	0.429	0.440	0.450	0.461	0.471	0.481	0.491	0.500	0.510	0.519	0.528	0.537
7207	0.382	0.393	0.403	0.413	0.423	0.433	0.443	0.452	0.461	0.470	0.479	0.487	0.495	0.504
7219	0.380	0.391	0.401	0.411	0.420	0.430	0.439	0.449	0.458	0.467	0.475	0.484	0.493	0.501
7227	0.408	0.419	0.430	0.441	0.451	0.461	0.471	0.480	0.489	0.499	0.508	0.516	0.525	0.534
7232	0.354	0.365	0.376	0.387	0.398	0.408	0.419	0.429	0.439	0.449	0.458	0.467	0.477	0.486
7248	0.379	0.389	0.399	0.409	0.418	0.428	0.438	0.447	0.456	0.465	0.474	0.482	0.491	0.499
7272	0.303	0.312	0.318	0.327	0.335	0.344	0.353	0.361	0.370	0.375	0.383	0.392	0.399	0.406
7332	0.481	0.491	0.501	0.511	0.521	0.530	0.540	0.549	0.558	0.567	0.576	0.585	0.593	0.602
7360	0.504	0.516	0.527	0.538	0.549	0.559	0.569	0.579	0.588	0.597	0.606	0.615	0.624	0.632
7365	0.343	0.351	0.357	0.366	0.374	0.383	0.391	0.399	0.407	0.412	0.420	0.428	0.435	0.442
7382	0.433	0.444	0.455	0.466	0.477	0.488	0.498	0.508	0.518	0.528	0.537	0.546	0.555	0.564
7392	0.451	0.461	0.471	0.481	0.490	0.500	0.509	0.518	0.527	0.535	0.544	0.552	0.561	0.569
7403	0.448	0.459	0.470	0.480	0.490	0.500	0.509	0.519	0.528	0.537	0.546	0.555	0.564	0.573
7405	0.436	0.447	0.457	0.467	0.476	0.486	0.495	0.504	0.513	0.522	0.530	0.539	0.547	0.555
7409	0.298	0.306	0.312	0.320	0.328	0.336	0.344	0.352	0.360	0.364	0.372	0.380	0.387	0.395
7410	0.328	0.336	0.339	0.347	0.355	0.363	0.370	0.377	0.384	0.385	0.392	0.398	0.405	0.412
7421	0.488	0.499	0.510	0.521	0.532	0.543	0.554	0.564	0.574	0.583	0.592	0.602	0.611	0.620
7424	0.338	0.347	0.355	0.364	0.373	0.381	0.390	0.398	0.407	0.415	0.423	0.431	0.439	0.447
7428	0.477	0.489	0.500	0.511	0.521	0.532	0.542	0.551	0.561	0.570	0.579	0.588	0.597	0.606
7429	0.466	0.476	0.484	0.494	0.503	0.512	0.521	0.530	0.539	0.546	0.554	0.562	0.570	0.577
7500	0.410	0.420	0.430	0.439	0.449	0.458	0.467	0.476	0.485	0.494	0.502	0.511	0.520	0.528
7515	0.393	0.401	0.410	0.418	0.426	0.434	0.441	0.447	0.454	0.461	0.467	0.473	0.480	0.486
7520	0.410	0.420	0.430	0.439	0.449	0.458	0.467	0.476	0.485	0.494	0.502	0.511	0.520	0.528
7538	0.310	0.319	0.328	0.337	0.345	0.354	0.362	0.371	0.379	0.387	0.395	0.403	0.410	0.418
7539	0.355	0.365	0.375	0.384	0.394	0.403	0.413	0.422	0.431	0.440	0.449	0.458	0.467	0.476
7580	0.439	0.451	0.463	0.473	0.483	0.493	0.503	0.512	0.521	0.532	0.541	0.549	0.557	0.566
7600	0.357	0.366	0.376	0.386	0.395	0.405	0.414	0.423	0.432	0.441	0.449	0.458	0.466	0.475
7601	0.431	0.443	0.453	0.465	0.475	0.486	0.496	0.505	0.514	0.523	0.531	0.540	0.549	0.558
7605	0.437	0.448	0.459	0.469	0.480	0.490	0.500	0.510	0.519	0.529	0.538	0.546	0.555	0.563
7607	0.584	0.597	0.612	0.625	0.637	0.648	0.658	0.667	0.676	0.687	0.696	0.704	0.712	0.719
7610	0.409	0.419	0.429	0.439	0.449	0.458	0.467	0.476	0.485	0.494	0.502	0.510	0.519	0.527
7706	0.353	0.362	0.371	0.380	0.389	0.398	0.407	0.415	0.423	0.432	0.439	0.447	0.455	0.463
7707*	0.338	0.348	0.358	0.368	0.378	0.387	0.397	0.406	0.415	0.423	0.431	0.439	0.447	0.454
7720	0.415	0.426	0.436	0.446	0.456	0.466	0.476	0.485	0.494	0.503	0.512	0.521	0.530	0.539
7721	0.464	0.475	0.486	0.497	0.507	0.517	0.527	0.537	0.547	0.556	0.565	0.574	0.582	0.591
7722*	0.394	0.404	0.414	0.424	0.434	0.443	0.453	0.462	0.471	0.480	0.489	0.497	0.506	0.514
7855	0.346	0.356	0.366	0.375	0.384	0.393	0.401	0.410	0.418	0.426	0.434	0.442	0.450	0.458
8001	0.518	0.531	0.542	0.554	0.564	0.575	0.585	0.595	0.605	0.615	0.624	0.633	0.642	0.651
8004	0.510	0.522	0.535	0.546	0.556	0.567	0.577	0.586	0.596	0.606	0.614	0.623	0.631	0.640
8006	0.547	0.559	0.570	0.581	0.592	0.602	0.613	0.623	0.632	0.642	0.651	0.660	0.668	0.677
8008	0.563	0.575	0.587	0.598	0.609	0.620	0.630	0.641	0.650	0.660	0.669	0.679	0.687	0.696

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
6237	0.519	0.528	0.536	0.544	0.552	0.560	0.568	0.576	0.584	0.592	0.600	0.608	0.615	0.625
6251	0.452	0.460	0.468	0.476	0.484	0.491	0.499	0.507	0.514	0.522	0.529	0.537	0.544	0.545
6258	0.475	0.483	0.492	0.500	0.508	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.564	0.571
6307	0.530	0.538	0.547	0.555	0.564	0.572	0.580	0.587	0.595	0.602	0.609	0.616	0.623	0.629
6308	0.443	0.451	0.458	0.465	0.472	0.479	0.486	0.493	0.500	0.507	0.514	0.521	0.528	0.534
6315	0.517	0.525	0.532	0.539	0.546	0.553	0.560	0.566	0.573	0.579	0.586	0.592	0.598	0.605
6316	0.448	0.456	0.463	0.470	0.478	0.485	0.492	0.499	0.506	0.513	0.520	0.527	0.534	0.541
6325	0.508	0.515	0.523	0.531	0.538	0.545	0.553	0.560	0.567	0.574	0.581	0.587	0.594	0.600
6361	0.517	0.526	0.535	0.544	0.551	0.559	0.566	0.574	0.581	0.589	0.596	0.603	0.611	0.616
6364	0.583	0.592	0.600	0.608	0.616	0.624	0.633	0.641	0.649	0.657	0.665	0.672	0.680	0.687
6400	0.556	0.564	0.572	0.580	0.587	0.595	0.602	0.609	0.616	0.623	0.630	0.636	0.643	0.649
6504	0.646	0.655	0.663	0.671	0.678	0.686	0.693	0.700	0.708	0.714	0.721	0.727	0.734	0.740
6834	0.586	0.594	0.603	0.612	0.620	0.629	0.637	0.645	0.653	0.661	0.669	0.677	0.684	0.692
7133	0.590	0.598	0.605	0.613	0.621	0.629	0.636	0.643	0.650	0.656	0.663	0.668	0.674	0.684
7198	0.546	0.554	0.563	0.571	0.579	0.587	0.595	0.603	0.610	0.618	0.625	0.632	0.639	0.646
7207	0.512	0.519	0.527	0.535	0.542	0.549	0.557	0.564	0.570	0.577	0.584	0.590	0.596	0.602
7219	0.509	0.518	0.526	0.534	0.541	0.549	0.557	0.564	0.571	0.579	0.586	0.593	0.600	0.606
7227	0.542	0.550	0.558	0.566	0.574	0.582	0.590	0.597	0.605	0.612	0.619	0.626	0.632	0.639
7232	0.495	0.504	0.512	0.521	0.529	0.537	0.545	0.553	0.560	0.567	0.574	0.581	0.588	0.595
7248	0.507	0.515	0.523	0.531	0.539	0.547	0.555	0.562	0.570	0.578	0.585	0.592	0.599	0.606
7272	0.413	0.420	0.427	0.434	0.441	0.447	0.454	0.461	0.467	0.474	0.480	0.487	0.493	0.495
7332	0.610	0.618	0.626	0.634	0.641	0.648	0.656	0.662	0.669	0.676	0.682	0.689	0.695	0.701
7360	0.640	0.648	0.656	0.664	0.671	0.678	0.686	0.693	0.699	0.706	0.712	0.719	0.725	0.731
7365	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.497	0.503	0.510	0.516	0.523	0.529	0.531
7382	0.573	0.581	0.589	0.597	0.605	0.613	0.621	0.628	0.635	0.642	0.649	0.656	0.663	0.669
7392	0.577	0.586	0.594	0.602	0.610	0.617	0.625	0.632	0.639	0.646	0.653	0.660	0.667	0.673
7403	0.581	0.589	0.597	0.605	0.613	0.620	0.628	0.635	0.642	0.649	0.655	0.662	0.669	0.675
7405	0.563	0.571	0.579	0.587	0.594	0.601	0.609	0.616	0.622	0.629	0.635	0.642	0.648	0.654
7409	0.402	0.409	0.417	0.424	0.431	0.438	0.445	0.452	0.460	0.466	0.473	0.480	0.487	0.490
7410	0.419	0.426	0.432	0.439	0.445	0.452	0.458	0.465	0.471	0.477	0.483	0.490	0.496	0.494
7421	0.629	0.638	0.646	0.654	0.662	0.670	0.678	0.686	0.693	0.700	0.707	0.715	0.722	0.729
7424	0.455	0.462	0.470	0.478	0.486	0.493	0.501	0.508	0.515	0.522	0.529	0.536	0.542	0.549
7428	0.614	0.623	0.631	0.639	0.647	0.655	0.663	0.670	0.677	0.684	0.691	0.698	0.704	0.711
7429	0.585	0.593	0.600	0.607	0.613	0.620	0.627	0.634	0.640	0.647	0.654	0.660	0.666	0.670
7500	0.535	0.543	0.550	0.557	0.565	0.572	0.579	0.586	0.593	0.600	0.607	0.613	0.620	0.627
7515	0.492	0.498	0.505	0.511	0.517	0.523	0.529	0.535	0.541	0.547	0.553	0.559	0.564	0.570
7520	0.535	0.543	0.550	0.557	0.565	0.572	0.579	0.586	0.593	0.600	0.607	0.613	0.620	0.627
7538	0.426	0.434	0.441	0.449	0.456	0.463	0.470	0.477	0.484	0.491	0.497	0.504	0.511	0.517
7539	0.485	0.494	0.502	0.511	0.519	0.527	0.535	0.542	0.550	0.558	0.566	0.573	0.581	0.588
7580	0.574	0.582	0.590	0.597	0.604	0.610	0.616	0.622	0.628	0.634	0.640	0.645	0.651	0.658
7600	0.483	0.491	0.499	0.507	0.515	0.523	0.530	0.538	0.545	0.553	0.560	0.567	0.574	0.581
7601	0.566	0.574	0.582	0.590	0.598	0.606	0.614	0.621	0.629	0.636	0.643	0.650	0.658	0.665
7605	0.571	0.579	0.587	0.595	0.603	0.610	0.618	0.625	0.632	0.639	0.646	0.652	0.659	0.665
7607	0.726	0.733	0.739	0.746	0.752	0.757	0.763	0.768	0.773	0.777	0.782	0.786	0.791	0.797
7610	0.535	0.542	0.550	0.558	0.565	0.572	0.579	0.586	0.593	0.600	0.606	0.613	0.620	0.626
7706	0.470	0.477	0.484	0.490	0.497	0.504	0.511	0.518	0.524	0.531	0.537	0.543	0.550	0.555
7707*	0.462	0.470	0.477	0.485	0.492	0.500	0.507	0.514	0.521	0.529	0.535	0.540	0.546	0.552
7720	0.547	0.556	0.564	0.572	0.580	0.588	0.596	0.603	0.610	0.617	0.624	0.631	0.638	0.645
7721	0.599	0.606	0.614	0.622	0.629	0.636	0.643	0.650	0.657	0.663	0.670	0.676	0.682	0.688
7722*	0.522	0.530	0.538	0.546	0.553	0.561	0.568	0.575	0.582	0.589	0.596	0.603	0.610	0.616
7855	0.466	0.474	0.482	0.489	0.496	0.504	0.511	0.518	0.525	0.531	0.538	0.544	0.550	0.556
8001	0.660	0.668	0.676	0.684	0.691	0.699	0.706	0.713	0.720	0.727	0.734	0.741	0.748	0.754
8004	0.648	0.656	0.665	0.673	0.680	0.688	0.695	0.702	0.709	0.716	0.722	0.729	0.735	0.741
8006	0.685	0.693	0.701	0.709	0.716	0.723	0.730	0.737	0.744	0.751	0.757	0.763	0.769	0.775
8008	0.704	0.712	0.720	0.728	0.735	0.742	0.749	0.756	0.763	0.769	0.776	0.782	0.788	0.794

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	0.632	0.639	0.646	0.653	0.660	0.666	0.672	0.678	0.684	0.690	0.696	0.702	0.708	0.714
6251	0.553	0.560	0.567	0.574	0.581	0.588	0.594	0.601	0.607	0.614	0.620	0.626	0.633	0.639
6258	0.577	0.584	0.590	0.597	0.603	0.609	0.616	0.622	0.628	0.634	0.640	0.646	0.652	0.658
6307	0.636	0.643	0.649	0.656	0.662	0.669	0.675	0.681	0.687	0.693	0.699	0.705	0.710	0.716
6308	0.541	0.547	0.554	0.560	0.566	0.573	0.579	0.585	0.591	0.597	0.603	0.609	0.614	0.620
6315	0.611	0.617	0.623	0.629	0.635	0.641	0.646	0.651	0.657	0.662	0.667	0.672	0.677	0.682
6316	0.547	0.554	0.560	0.566	0.572	0.578	0.584	0.590	0.596	0.601	0.607	0.613	0.618	0.623
6325	0.607	0.613	0.619	0.625	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.671	0.676	0.682
6361	0.623	0.630	0.637	0.645	0.652	0.659	0.666	0.673	0.680	0.687	0.694	0.700	0.706	0.712
6364	0.694	0.701	0.708	0.715	0.721	0.728	0.734	0.740	0.746	0.752	0.758	0.764	0.770	0.775
6400	0.656	0.662	0.668	0.674	0.680	0.686	0.692	0.697	0.702	0.708	0.713	0.718	0.723	0.728
6504	0.746	0.752	0.758	0.763	0.769	0.774	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.813
6834	0.699	0.706	0.713	0.720	0.727	0.734	0.741	0.748	0.755	0.761	0.768	0.774	0.780	0.786
7133	0.689	0.695	0.700	0.706	0.711	0.717	0.722	0.728	0.733	0.739	0.744	0.750	0.755	0.760
7198	0.653	0.660	0.666	0.673	0.679	0.685	0.692	0.698	0.704	0.709	0.715	0.721	0.727	0.732
7207	0.609	0.615	0.621	0.626	0.632	0.638	0.644	0.649	0.654	0.660	0.665	0.670	0.675	0.680
7219	0.613	0.620	0.626	0.633	0.639	0.646	0.652	0.658	0.664	0.670	0.676	0.682	0.688	0.693
7227	0.646	0.652	0.659	0.665	0.671	0.677	0.683	0.689	0.695	0.700	0.706	0.711	0.717	0.722
7232	0.601	0.607	0.614	0.620	0.626	0.632	0.639	0.644	0.650	0.656	0.662	0.668	0.673	0.679
7248	0.612	0.618	0.625	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.671	0.677	0.682	0.687
7272	0.502	0.508	0.514	0.520	0.527	0.533	0.539	0.545	0.551	0.557	0.563	0.569	0.576	0.581
7332	0.707	0.713	0.719	0.724	0.730	0.736	0.741	0.746	0.752	0.757	0.762	0.767	0.772	0.777
7360	0.737	0.742	0.748	0.753	0.758	0.764	0.769	0.774	0.778	0.783	0.788	0.792	0.797	0.801
7365	0.538	0.544	0.550	0.557	0.563	0.569	0.575	0.581	0.587	0.593	0.599	0.605	0.611	0.617
7382	0.676	0.682	0.688	0.695	0.701	0.706	0.712	0.718	0.723	0.729	0.734	0.740	0.745	0.750
7392	0.680	0.686	0.692	0.699	0.705	0.711	0.717	0.723	0.729	0.734	0.740	0.745	0.750	0.756
7403	0.681	0.688	0.694	0.700	0.706	0.711	0.717	0.723	0.728	0.734	0.739	0.744	0.749	0.754
7405	0.661	0.667	0.673	0.679	0.684	0.690	0.696	0.702	0.707	0.713	0.718	0.724	0.729	0.734
7409	0.497	0.503	0.510	0.517	0.523	0.530	0.537	0.543	0.550	0.556	0.563	0.569	0.576	0.582
7410	0.500	0.506	0.512	0.518	0.524	0.530	0.536	0.542	0.548	0.553	0.559	0.565	0.571	0.576
7421	0.736	0.743	0.749	0.756	0.762	0.768	0.774	0.780	0.786	0.793	0.799	0.805	0.811	0.817
7424	0.556	0.562	0.568	0.575	0.581	0.587	0.593	0.599	0.605	0.611	0.617	0.622	0.628	0.633
7428	0.717	0.723	0.729	0.735	0.740	0.746	0.752	0.757	0.762	0.767	0.772	0.777	0.782	0.787
7429	0.676	0.682	0.688	0.693	0.699	0.705	0.711	0.717	0.722	0.728	0.734	0.740	0.745	0.751
7500	0.633	0.639	0.645	0.651	0.657	0.663	0.668	0.673	0.678	0.684	0.689	0.693	0.698	0.703
7515	0.575	0.580	0.585	0.590	0.595	0.600	0.605	0.610	0.615	0.620	0.625	0.630	0.634	0.639
7520	0.633	0.639	0.645	0.651	0.657	0.663	0.668	0.673	0.678	0.684	0.689	0.693	0.698	0.703
7538	0.523	0.530	0.536	0.542	0.548	0.554	0.560	0.567	0.573	0.579	0.585	0.591	0.597	0.602
7539	0.596	0.603	0.609	0.616	0.623	0.630	0.636	0.642	0.648	0.654	0.660	0.666	0.672	0.677
7580	0.663	0.668	0.673	0.679	0.684	0.689	0.694	0.698	0.703	0.708	0.712	0.717	0.721	0.724
7600	0.588	0.595	0.602	0.609	0.615	0.622	0.628	0.635	0.641	0.647	0.653	0.660	0.665	0.671
7601	0.672	0.679	0.686	0.693	0.699	0.706	0.713	0.719	0.725	0.732	0.738	0.744	0.750	0.756
7605	0.671	0.677	0.684	0.689	0.695	0.701	0.707	0.712	0.718	0.723	0.728	0.733	0.738	0.743
7607	0.800	0.803	0.807	0.810	0.813	0.817	0.820	0.823	0.827	0.830	0.833	0.836	0.840	0.843
7610	0.632	0.638	0.645	0.651	0.657	0.663	0.669	0.674	0.680	0.686	0.691	0.697	0.702	0.707
7706	0.562	0.568	0.574	0.580	0.586	0.591	0.596	0.601	0.606	0.612	0.617	0.622	0.627	0.632
7707*	0.557	0.563	0.568	0.573	0.579	0.584	0.589	0.595	0.600	0.605	0.610	0.615	0.620	0.625
7720	0.652	0.659	0.666	0.672	0.679	0.685	0.692	0.698	0.704	0.710	0.715	0.721	0.726	0.732
7721	0.694	0.700	0.705	0.711	0.716	0.721	0.727	0.732	0.737	0.742	0.747	0.752	0.756	0.761
7722*	0.623	0.629	0.636	0.642	0.648	0.654	0.660	0.666	0.672	0.677	0.683	0.688	0.694	0.699
7855	0.562	0.567	0.573	0.578	0.584	0.589	0.595	0.600	0.606	0.611	0.617	0.622	0.628	0.633
8001	0.760	0.765	0.771	0.776	0.781	0.786	0.792	0.797	0.802	0.806	0.811	0.816	0.820	0.825
8004	0.747	0.753	0.759	0.765	0.770	0.776	0.781	0.786	0.792	0.797	0.802	0.806	0.811	0.816
8006	0.781	0.787	0.792	0.797	0.803	0.808	0.813	0.818	0.822	0.827	0.831	0.835	0.839	0.844
8008	0.800	0.805	0.811	0.816	0.821	0.826	0.831	0.835	0.840	0.844	0.849	0.853	0.857	0.861

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold								
	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
6237	0.719	0.725	0.731	0.737	0.743	0.749	0.754	0.760	0.766
6251	0.645	0.651	0.658	0.664	0.670	0.675	0.681	0.686	0.691
6258	0.663	0.668	0.674	0.679	0.684	0.689	0.694	0.698	0.703
6307	0.721	0.726	0.731	0.736	0.741	0.745	0.750	0.754	0.759
6308	0.626	0.631	0.637	0.642	0.648	0.653	0.659	0.664	0.669
6315	0.687	0.692	0.697	0.702	0.707	0.712	0.717	0.721	0.726
6316	0.629	0.634	0.639	0.644	0.649	0.654	0.659	0.664	0.669
6325	0.687	0.693	0.698	0.703	0.708	0.713	0.718	0.723	0.728
6361	0.718	0.725	0.730	0.736	0.742	0.747	0.752	0.757	0.762
6364	0.780	0.785	0.790	0.795	0.800	0.805	0.810	0.815	0.819
6400	0.733	0.738	0.743	0.748	0.752	0.757	0.762	0.766	0.770
6504	0.817	0.821	0.826	0.830	0.834	0.837	0.841	0.845	0.848
6834	0.792	0.798	0.804	0.810	0.815	0.821	0.826	0.831	0.836
7133	0.766	0.771	0.777	0.782	0.786	0.791	0.795	0.799	0.803
7198	0.738	0.743	0.748	0.753	0.758	0.763	0.768	0.773	0.778
7207	0.686	0.691	0.696	0.701	0.706	0.710	0.715	0.720	0.725
7219	0.699	0.704	0.709	0.715	0.720	0.725	0.730	0.735	0.740
7227	0.727	0.732	0.737	0.742	0.747	0.751	0.756	0.760	0.765
7232	0.685	0.690	0.696	0.702	0.707	0.713	0.719	0.724	0.729
7248	0.692	0.697	0.702	0.707	0.712	0.716	0.721	0.725	0.729
7272	0.587	0.593	0.599	0.605	0.610	0.615	0.620	0.626	0.631
7332	0.781	0.786	0.790	0.795	0.799	0.803	0.807	0.811	0.815
7360	0.805	0.809	0.813	0.817	0.821	0.825	0.829	0.832	0.836
7365	0.623	0.629	0.635	0.641	0.646	0.651	0.656	0.661	0.665
7382	0.755	0.760	0.764	0.769	0.774	0.778	0.782	0.787	0.791
7392	0.761	0.766	0.771	0.776	0.780	0.785	0.790	0.794	0.799
7403	0.759	0.764	0.768	0.773	0.777	0.782	0.786	0.790	0.794
7405	0.740	0.745	0.750	0.755	0.760	0.764	0.769	0.774	0.778
7409	0.588	0.595	0.601	0.607	0.613	0.620	0.626	0.632	0.638
7410	0.582	0.588	0.594	0.599	0.605	0.610	0.616	0.622	0.627
7421	0.823	0.829	0.835	0.840	0.845	0.850	0.854	0.859	0.863
7424	0.639	0.644	0.649	0.655	0.659	0.664	0.669	0.674	0.679
7428	0.791	0.796	0.800	0.804	0.808	0.812	0.816	0.820	0.824
7429	0.756	0.762	0.767	0.772	0.776	0.781	0.785	0.789	0.794
7500	0.708	0.713	0.717	0.722	0.727	0.732	0.736	0.741	0.745
7515	0.644	0.648	0.653	0.657	0.661	0.665	0.669	0.673	0.677
7520	0.708	0.713	0.717	0.722	0.727	0.732	0.736	0.741	0.745
7538	0.608	0.614	0.620	0.626	0.631	0.637	0.643	0.648	0.653
7539	0.683	0.688	0.694	0.699	0.704	0.710	0.715	0.720	0.725
7580	0.728	0.731	0.735	0.738	0.742	0.745	0.749	0.752	0.755
7600	0.677	0.683	0.689	0.694	0.700	0.705	0.711	0.716	0.721
7601	0.761	0.767	0.773	0.778	0.783	0.789	0.793	0.798	0.803
7605	0.748	0.753	0.758	0.763	0.767	0.772	0.776	0.781	0.785
7607	0.846	0.849	0.852	0.856	0.858	0.860	0.862	0.865	0.867
7610	0.713	0.718	0.723	0.728	0.733	0.738	0.743	0.747	0.752
7706	0.637	0.641	0.646	0.650	0.655	0.659	0.664	0.669	0.673
7707*	0.630	0.635	0.640	0.645	0.650	0.654	0.659	0.664	0.668
7720	0.737	0.742	0.747	0.752	0.757	0.762	0.766	0.771	0.775
7721	0.766	0.770	0.774	0.779	0.783	0.787	0.791	0.795	0.799
7722*	0.705	0.710	0.715	0.720	0.725	0.730	0.735	0.740	0.744
7855	0.638	0.643	0.648	0.653	0.658	0.663	0.668	0.673	0.678
8001	0.829	0.833	0.836	0.840	0.844	0.848	0.851	0.855	0.859
8004	0.820	0.825	0.829	0.834	0.838	0.842	0.846	0.850	0.854
8006	0.847	0.851	0.855	0.859	0.862	0.866	0.869	0.873	0.876
8008	0.865	0.869	0.873	0.876	0.880	0.883	0.886	0.889	0.893

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
8010	1.11	0.156	0.168	0.180	0.191	0.202	0.212	0.223	0.233	0.243	0.253	0.263	0.272	0.281
8013	0.46	0.142	0.155	0.168	0.180	0.192	0.204	0.216	0.228	0.239	0.250	0.261	0.272	0.283
8015	1.90	0.157	0.170	0.182	0.194	0.206	0.217	0.228	0.239	0.250	0.260	0.271	0.281	0.291
8017	1.20	0.161	0.174	0.186	0.198	0.209	0.221	0.232	0.242	0.253	0.263	0.273	0.283	0.293
8018	2.41	0.158	0.171	0.184	0.196	0.207	0.219	0.230	0.241	0.252	0.262	0.273	0.283	0.293
8019	0.64	0.165	0.178	0.190	0.202	0.213	0.224	0.234	0.244	0.254	0.263	0.272	0.282	0.291
8021	2.84	0.144	0.157	0.169	0.181	0.193	0.205	0.216	0.227	0.238	0.248	0.259	0.269	0.279
8028	1.71	0.112	0.121	0.129	0.138	0.146	0.154	0.162	0.171	0.178	0.186	0.193	0.201	0.208
8031	2.06	0.162	0.174	0.187	0.199	0.210	0.221	0.233	0.243	0.254	0.265	0.275	0.285	0.295
8032	2.24	0.146	0.160	0.173	0.186	0.199	0.211	0.223	0.235	0.247	0.259	0.271	0.282	0.293
8039	1.30	0.162	0.174	0.185	0.196	0.207	0.218	0.228	0.238	0.248	0.258	0.268	0.278	0.287
8041	2.50	0.142	0.155	0.167	0.179	0.191	0.202	0.212	0.223	0.233	0.242	0.252	0.261	0.270
8042	1.39	0.122	0.132	0.142	0.151	0.161	0.170	0.179	0.188	0.197	0.206	0.214	0.223	0.231
8046	1.18	0.171	0.184	0.197	0.209	0.221	0.232	0.244	0.255	0.266	0.277	0.288	0.298	0.308
8057	1.47	0.127	0.138	0.149	0.159	0.169	0.180	0.190	0.199	0.209	0.219	0.228	0.237	0.246
8059	1.29	0.142	0.153	0.162	0.172	0.181	0.191	0.199	0.208	0.216	0.224	0.232	0.241	0.248
8060	0.75	0.146	0.158	0.169	0.179	0.190	0.200	0.210	0.220	0.229	0.238	0.247	0.256	0.265
8061	1.29	0.126	0.137	0.148	0.159	0.169	0.179	0.190	0.200	0.210	0.220	0.229	0.239	0.248
8062	0.50	0.160	0.174	0.188	0.201	0.214	0.226	0.238	0.250	0.261	0.272	0.283	0.294	0.304
8063	1.54	0.148	0.160	0.173	0.185	0.197	0.209	0.220	0.231	0.242	0.253	0.264	0.274	0.285
8064	1.36	0.165	0.179	0.192	0.205	0.218	0.230	0.242	0.254	0.265	0.276	0.286	0.296	0.306
8065	1.14	0.151	0.162	0.173	0.184	0.194	0.204	0.214	0.223	0.232	0.241	0.250	0.258	0.267
8066	0.62	0.182	0.197	0.211	0.225	0.239	0.251	0.264	0.276	0.287	0.299	0.310	0.321	0.332
8071	0.43	0.189	0.203	0.217	0.230	0.243	0.255	0.267	0.278	0.289	0.300	0.311	0.322	0.332
8078	0.61	0.193	0.208	0.222	0.236	0.249	0.262	0.274	0.286	0.298	0.310	0.321	0.332	0.343
8102	0.65	0.153	0.165	0.176	0.186	0.197	0.207	0.216	0.225	0.234	0.243	0.252	0.260	0.268
8106	2.09	0.151	0.163	0.174	0.185	0.196	0.207	0.217	0.227	0.237	0.247	0.256	0.266	0.275
8107	0.91	0.133	0.143	0.153	0.163	0.172	0.182	0.191	0.200	0.208	0.217	0.226	0.235	0.243
8116	1.09	0.162	0.173	0.184	0.194	0.204	0.214	0.224	0.233	0.243	0.252	0.260	0.269	0.278
8117	1.57	0.179	0.192	0.204	0.216	0.227	0.238	0.249	0.259	0.270	0.280	0.290	0.300	0.309
8209	2.88	0.149	0.161	0.173	0.185	0.197	0.208	0.219	0.231	0.241	0.252	0.262	0.273	0.283
8215	3.00	0.112	0.121	0.130	0.139	0.148	0.157	0.166	0.174	0.183	0.191	0.199	0.207	0.214
8227	1.35	0.116	0.126	0.135	0.145	0.154	0.162	0.171	0.179	0.187	0.195	0.203	0.211	0.218
8232	2.01	0.126	0.136	0.146	0.155	0.165	0.174	0.183	0.191	0.200	0.208	0.216	0.224	0.232
8267	2.66	0.124	0.135	0.145	0.155	0.165	0.174	0.183	0.191	0.200	0.208	0.216	0.225	0.233
8278*	59.17	0.096	0.104	0.113	0.120	0.128	0.136	0.143	0.150	0.157	0.164	0.171	0.178	0.184
8286	2.91	0.123	0.133	0.142	0.151	0.159	0.168	0.177	0.185	0.193	0.201	0.209	0.217	0.224
8290	1.23	0.142	0.153	0.164	0.175	0.186	0.196	0.207	0.217	0.226	0.236	0.245	0.255	0.264
8291	2.04	0.150	0.163	0.175	0.186	0.198	0.209	0.220	0.230	0.241	0.251	0.260	0.270	0.280
8292	4.10	0.163	0.177	0.191	0.205	0.218	0.230	0.243	0.255	0.267	0.279	0.290	0.301	0.312
8293	4.89	0.131	0.142	0.153	0.164	0.174	0.184	0.194	0.204	0.214	0.223	0.232	0.241	0.250
8304	2.71	0.099	0.108	0.116	0.124	0.132	0.139	0.147	0.154	0.162	0.169	0.176	0.183	0.190
8324	1.31	0.137	0.150	0.163	0.176	0.188	0.200	0.212	0.224	0.235	0.246	0.257	0.268	0.279
8350	2.02	0.108	0.117	0.126	0.135	0.143	0.151	0.160	0.167	0.175	0.183	0.191	0.198	0.206
8370	0.89	0.152	0.165	0.177	0.189	0.201	0.212	0.223	0.234	0.245	0.254	0.264	0.273	0.282
8387	1.51	0.154	0.168	0.182	0.195	0.208	0.221	0.233	0.246	0.258	0.269	0.281	0.292	0.304
8388	1.87	0.141	0.152	0.163	0.173	0.183	0.193	0.202	0.211	0.221	0.229	0.238	0.247	0.255
8389	1.26	0.121	0.132	0.142	0.151	0.161	0.170	0.179	0.188	0.197	0.206	0.214	0.223	0.231
8390	1.44	0.144	0.156	0.169	0.181	0.192	0.204	0.216	0.227	0.239	0.250	0.261	0.272	0.282
8391	1.14	0.144	0.156	0.166	0.177	0.187	0.197	0.206	0.216	0.225	0.234	0.243	0.252	0.260
8392	1.28	0.153	0.167	0.179	0.192	0.204	0.216	0.227	0.239	0.250	0.261	0.272	0.283	0.293
8393	1.13	0.118	0.129	0.139	0.150	0.161	0.171	0.181	0.191	0.200	0.210	0.220	0.229	0.238
8397	1.39	0.107	0.116	0.125	0.133	0.141	0.149	0.157	0.165	0.172	0.180	0.188	0.195	0.202
8400	0.95	0.121	0.132	0.142	0.152	0.162	0.171	0.181	0.190	0.199	0.208	0.217	0.226	0.234
8500	2.46	0.123	0.134	0.145	0.155	0.166	0.176	0.185	0.195	0.205	0.214	0.223	0.232	0.241

* 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
8010	0.290	0.299	0.307	0.316	0.324	0.333	0.341	0.349	0.357	0.364	0.372	0.380	0.387	0.394
8013	0.293	0.303	0.313	0.322	0.331	0.341	0.349	0.358	0.367	0.375	0.383	0.391	0.399	0.407
8015	0.301	0.310	0.320	0.329	0.338	0.347	0.356	0.365	0.373	0.382	0.390	0.398	0.406	0.414
8017	0.303	0.312	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.412
8018	0.302	0.312	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.412
8019	0.300	0.309	0.317	0.326	0.334	0.343	0.351	0.359	0.367	0.374	0.382	0.390	0.397	0.404
8021	0.289	0.298	0.308	0.317	0.326	0.335	0.344	0.352	0.361	0.369	0.377	0.385	0.393	0.401
8028	0.215	0.221	0.228	0.235	0.241	0.248	0.254	0.260	0.267	0.273	0.279	0.285	0.291	0.296
8031	0.304	0.314	0.323	0.333	0.342	0.351	0.359	0.368	0.376	0.385	0.393	0.401	0.409	0.417
8032	0.304	0.314	0.325	0.335	0.345	0.355	0.365	0.374	0.383	0.393	0.402	0.411	0.419	0.428
8039	0.296	0.306	0.315	0.324	0.332	0.341	0.350	0.358	0.366	0.374	0.382	0.390	0.398	0.405
8041	0.279	0.287	0.296	0.304	0.312	0.319	0.327	0.334	0.342	0.349	0.356	0.363	0.370	0.377
8042	0.239	0.247	0.255	0.262	0.270	0.277	0.284	0.291	0.298	0.305	0.312	0.319	0.326	0.333
8046	0.318	0.328	0.337	0.347	0.356	0.365	0.374	0.382	0.391	0.399	0.407	0.416	0.423	0.431
8057	0.255	0.264	0.273	0.281	0.289	0.297	0.305	0.313	0.321	0.328	0.335	0.343	0.350	0.357
8059	0.256	0.264	0.271	0.279	0.286	0.293	0.300	0.307	0.314	0.321	0.328	0.334	0.341	0.347
8060	0.273	0.281	0.290	0.298	0.306	0.314	0.322	0.329	0.337	0.344	0.352	0.359	0.366	0.374
8061	0.258	0.267	0.276	0.285	0.294	0.303	0.311	0.319	0.328	0.336	0.344	0.352	0.360	0.368
8062	0.314	0.324	0.334	0.344	0.353	0.362	0.371	0.379	0.387	0.394	0.402	0.410	0.417	0.424
8063	0.296	0.306	0.316	0.326	0.336	0.345	0.355	0.364	0.372	0.380	0.388	0.396	0.403	0.411
8064	0.315	0.325	0.334	0.343	0.351	0.360	0.368	0.376	0.384	0.392	0.399	0.407	0.414	0.421
8065	0.275	0.283	0.292	0.300	0.308	0.316	0.323	0.331	0.338	0.345	0.352	0.359	0.365	0.372
8066	0.343	0.353	0.364	0.374	0.384	0.394	0.404	0.413	0.422	0.431	0.440	0.449	0.457	0.465
8071	0.342	0.353	0.363	0.373	0.383	0.392	0.402	0.412	0.421	0.430	0.439	0.447	0.454	0.462
8078	0.353	0.364	0.374	0.384	0.393	0.403	0.412	0.421	0.430	0.438	0.447	0.455	0.463	0.471
8102	0.276	0.284	0.292	0.300	0.307	0.315	0.321	0.328	0.336	0.342	0.349	0.356	0.362	0.368
8106	0.284	0.293	0.301	0.310	0.318	0.326	0.334	0.342	0.350	0.357	0.365	0.372	0.379	0.386
8107	0.251	0.258	0.266	0.273	0.280	0.287	0.294	0.301	0.308	0.314	0.321	0.327	0.334	0.340
8116	0.286	0.294	0.302	0.310	0.319	0.326	0.334	0.341	0.348	0.356	0.362	0.369	0.376	0.383
8117	0.318	0.327	0.335	0.344	0.352	0.360	0.368	0.376	0.384	0.391	0.399	0.406	0.413	0.420
8209	0.293	0.302	0.312	0.321	0.331	0.340	0.348	0.357	0.366	0.374	0.383	0.391	0.399	0.407
8215	0.222	0.230	0.237	0.245	0.252	0.259	0.267	0.274	0.280	0.287	0.294	0.300	0.307	0.313
8227	0.226	0.233	0.241	0.248	0.255	0.262	0.269	0.276	0.282	0.289	0.295	0.301	0.308	0.314
8232	0.240	0.248	0.255	0.263	0.270	0.277	0.285	0.292	0.299	0.305	0.312	0.319	0.325	0.332
8267	0.241	0.249	0.257	0.265	0.273	0.281	0.289	0.297	0.305	0.313	0.320	0.328	0.335	0.342
8278*	0.191	0.197	0.204	0.210	0.216	0.223	0.228	0.234	0.241	0.247	0.252	0.258	0.263	0.269
8286	0.232	0.238	0.245	0.251	0.258	0.264	0.269	0.275	0.281	0.287	0.291	0.296	0.302	0.307
8290	0.273	0.282	0.290	0.299	0.307	0.315	0.322	0.330	0.337	0.344	0.351	0.358	0.365	0.372
8291	0.289	0.298	0.306	0.315	0.323	0.331	0.339	0.347	0.355	0.362	0.370	0.377	0.384	0.392
8292	0.323	0.333	0.344	0.354	0.363	0.373	0.382	0.392	0.401	0.410	0.418	0.427	0.435	0.444
8293	0.259	0.267	0.276	0.284	0.292	0.300	0.308	0.315	0.323	0.330	0.337	0.344	0.351	0.358
8304	0.197	0.204	0.210	0.217	0.223	0.230	0.236	0.243	0.249	0.255	0.261	0.268	0.274	0.280
8324	0.290	0.300	0.310	0.320	0.330	0.340	0.350	0.359	0.368	0.377	0.386	0.395	0.404	0.412
8350	0.213	0.220	0.227	0.234	0.240	0.247	0.253	0.260	0.266	0.272	0.278	0.284	0.290	0.296
8370	0.291	0.300	0.309	0.318	0.327	0.335	0.344	0.353	0.361	0.369	0.379	0.387	0.395	0.402
8387	0.314	0.325	0.335	0.346	0.356	0.365	0.375	0.384	0.393	0.402	0.411	0.419	0.427	0.436
8388	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	0.362
8389	0.240	0.248	0.256	0.263	0.271	0.279	0.286	0.294	0.301	0.308	0.315	0.322	0.329	0.335
8390	0.293	0.303	0.313	0.323	0.332	0.341	0.350	0.359	0.367	0.375	0.383	0.391	0.398	0.406
8391	0.269	0.277	0.285	0.293	0.301	0.308	0.316	0.323	0.330	0.338	0.345	0.352	0.358	0.365
8392	0.304	0.314	0.324	0.333	0.343	0.352	0.361	0.370	0.379	0.388	0.396	0.404	0.413	0.421
8393	0.247	0.256	0.264	0.273	0.281	0.289	0.298	0.306	0.313	0.321	0.329	0.336	0.343	0.350
8397	0.210	0.217	0.224	0.230	0.237	0.244	0.250	0.257	0.264	0.270	0.275	0.281	0.287	0.293
8400	0.243	0.251	0.259	0.267	0.275	0.283	0.291	0.299	0.306	0.314	0.321	0.329	0.336	0.343
8500	0.250	0.258	0.267	0.275	0.283	0.291	0.299	0.307	0.314	0.321	0.329	0.336	0.343	0.350

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	0.401	0.408	0.415	0.422	0.429	0.436	0.442	0.449	0.455	0.461	0.468	0.474	0.480	0.486
8013	0.414	0.422	0.429	0.436	0.443	0.449	0.456	0.462	0.469	0.475	0.481	0.487	0.493	0.499
8015	0.422	0.429	0.437	0.444	0.451	0.458	0.466	0.472	0.479	0.486	0.493	0.499	0.505	0.512
8017	0.420	0.427	0.434	0.441	0.448	0.455	0.462	0.469	0.475	0.482	0.488	0.495	0.501	0.507
8018	0.420	0.427	0.434	0.442	0.449	0.455	0.462	0.469	0.476	0.482	0.488	0.495	0.501	0.507
8019	0.411	0.418	0.425	0.432	0.439	0.445	0.452	0.459	0.465	0.471	0.478	0.484	0.490	0.496
8021	0.408	0.416	0.423	0.430	0.438	0.445	0.451	0.458	0.465	0.472	0.478	0.484	0.491	0.497
8028	0.302	0.308	0.314	0.319	0.325	0.330	0.336	0.341	0.347	0.352	0.357	0.363	0.368	0.373
8031	0.424	0.432	0.439	0.446	0.453	0.460	0.466	0.473	0.480	0.486	0.492	0.498	0.504	0.510
8032	0.436	0.444	0.452	0.460	0.468	0.475	0.482	0.490	0.497	0.503	0.510	0.517	0.523	0.530
8039	0.412	0.420	0.427	0.434	0.441	0.448	0.455	0.462	0.468	0.475	0.481	0.487	0.494	0.500
8041	0.384	0.390	0.397	0.403	0.409	0.415	0.421	0.427	0.434	0.440	0.445	0.451	0.457	0.463
8042	0.339	0.346	0.352	0.358	0.365	0.371	0.377	0.384	0.390	0.396	0.402	0.408	0.414	0.419
8046	0.439	0.446	0.454	0.461	0.468	0.475	0.482	0.488	0.495	0.501	0.508	0.514	0.520	0.526
8057	0.364	0.371	0.377	0.384	0.391	0.397	0.404	0.411	0.417	0.424	0.431	0.437	0.443	0.449
8059	0.354	0.360	0.366	0.373	0.379	0.385	0.391	0.397	0.402	0.408	0.414	0.419	0.424	0.430
8060	0.381	0.387	0.394	0.401	0.408	0.414	0.421	0.427	0.434	0.440	0.446	0.452	0.458	0.464
8061	0.375	0.383	0.391	0.398	0.406	0.413	0.421	0.428	0.435	0.442	0.449	0.456	0.463	0.470
8062	0.431	0.439	0.446	0.452	0.459	0.465	0.471	0.478	0.485	0.491	0.496	0.502	0.508	0.514
8063	0.418	0.425	0.432	0.438	0.445	0.451	0.458	0.464	0.470	0.476	0.482	0.488	0.494	0.500
8064	0.428	0.435	0.442	0.448	0.455	0.461	0.467	0.473	0.479	0.485	0.491	0.497	0.503	0.508
8065	0.378	0.384	0.390	0.397	0.403	0.409	0.414	0.420	0.425	0.431	0.436	0.441	0.446	0.451
8066	0.473	0.481	0.489	0.496	0.504	0.511	0.518	0.526	0.533	0.540	0.547	0.554	0.561	0.567
8071	0.469	0.477	0.484	0.492	0.499	0.506	0.513	0.520	0.527	0.534	0.540	0.546	0.553	0.559
8078	0.479	0.486	0.494	0.501	0.509	0.516	0.523	0.529	0.536	0.543	0.549	0.555	0.561	0.567
8102	0.374	0.380	0.386	0.392	0.398	0.404	0.410	0.416	0.421	0.427	0.432	0.438	0.443	0.448
8106	0.393	0.400	0.407	0.413	0.420	0.426	0.433	0.439	0.446	0.452	0.458	0.464	0.469	0.475
8107	0.346	0.352	0.358	0.364	0.370	0.376	0.382	0.388	0.393	0.399	0.404	0.410	0.416	0.421
8116	0.389	0.395	0.401	0.408	0.413	0.419	0.425	0.431	0.436	0.441	0.447	0.452	0.457	0.462
8117	0.427	0.434	0.440	0.447	0.453	0.460	0.466	0.472	0.478	0.484	0.490	0.496	0.501	0.507
8209	0.415	0.422	0.430	0.438	0.445	0.453	0.460	0.467	0.474	0.481	0.488	0.495	0.501	0.508
8215	0.320	0.326	0.333	0.339	0.345	0.352	0.358	0.364	0.370	0.376	0.382	0.388	0.394	0.399
8227	0.320	0.326	0.332	0.338	0.343	0.349	0.354	0.360	0.365	0.370	0.375	0.381	0.386	0.391
8232	0.338	0.344	0.350	0.356	0.362	0.368	0.374	0.380	0.386	0.392	0.398	0.403	0.409	0.414
8267	0.349	0.356	0.362	0.369	0.375	0.381	0.387	0.393	0.399	0.405	0.411	0.417	0.423	0.428
8278*	0.275	0.280	0.285	0.291	0.296	0.302	0.307	0.312	0.316	0.322	0.327	0.332	0.337	0.342
8286	0.312	0.315	0.320	0.325	0.330	0.335	0.340	0.345	0.347	0.351	0.356	0.360	0.365	0.369
8290	0.379	0.385	0.392	0.398	0.405	0.411	0.417	0.423	0.429	0.435	0.441	0.447	0.453	0.459
8291	0.399	0.406	0.412	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.462	0.468	0.473	0.479
8292	0.452	0.460	0.468	0.475	0.483	0.490	0.497	0.504	0.511	0.518	0.524	0.531	0.537	0.544
8293	0.365	0.371	0.378	0.385	0.391	0.398	0.404	0.410	0.417	0.423	0.429	0.435	0.440	0.446
8304	0.286	0.292	0.298	0.304	0.310	0.315	0.321	0.326	0.331	0.337	0.342	0.348	0.353	0.359
8324	0.420	0.428	0.436	0.444	0.451	0.459	0.466	0.473	0.480	0.487	0.494	0.501	0.507	0.514
8350	0.302	0.307	0.313	0.319	0.324	0.330	0.335	0.341	0.346	0.351	0.356	0.362	0.367	0.372
8370	0.410	0.418	0.426	0.433	0.441	0.448	0.455	0.463	0.471	0.478	0.485	0.492	0.499	0.505
8387	0.444	0.451	0.459	0.467	0.474	0.482	0.489	0.496	0.503	0.510	0.516	0.523	0.529	0.535
8388	0.369	0.376	0.383	0.389	0.396	0.402	0.408	0.414	0.420	0.426	0.432	0.438	0.444	0.450
8389	0.342	0.349	0.355	0.361	0.368	0.374	0.380	0.386	0.392	0.398	0.404	0.410	0.415	0.421
8390	0.413	0.421	0.428	0.435	0.442	0.449	0.455	0.462	0.468	0.475	0.481	0.487	0.494	0.500
8391	0.372	0.378	0.385	0.391	0.397	0.403	0.410	0.416	0.422	0.427	0.433	0.439	0.445	0.450
8392	0.429	0.437	0.444	0.452	0.459	0.466	0.474	0.481	0.488	0.494	0.501	0.508	0.514	0.520
8393	0.357	0.364	0.371	0.378	0.384	0.391	0.397	0.403	0.409	0.415	0.421	0.427	0.433	0.439
8397	0.299	0.304	0.309	0.315	0.321	0.326	0.332	0.337	0.341	0.346	0.352	0.357	0.362	0.367
8400	0.351	0.358	0.366	0.373	0.380	0.387	0.393	0.400	0.407	0.414	0.420	0.427	0.434	0.440
8500	0.356	0.363	0.370	0.376	0.383	0.389	0.395	0.401	0.407	0.413	0.419	0.425	0.431	0.436

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	0.503	0.514	0.525	0.536	0.547	0.557	0.568	0.578	0.587	0.597	0.606	0.615	0.623
8013	0.504	0.515	0.526	0.537	0.547	0.557	0.567	0.576	0.585	0.594	0.603	0.611	0.620	0.628
8015	0.518	0.530	0.542	0.553	0.564	0.575	0.586	0.596	0.606	0.615	0.625	0.634	0.643	0.652
8017	0.513	0.525	0.537	0.548	0.559	0.570	0.581	0.591	0.601	0.611	0.620	0.629	0.638	0.647
8018	0.513	0.525	0.536	0.547	0.558	0.569	0.579	0.589	0.599	0.608	0.618	0.627	0.635	0.644
8019	0.502	0.513	0.524	0.535	0.545	0.556	0.566	0.575	0.585	0.594	0.603	0.612	0.620	0.628
8021	0.503	0.514	0.525	0.536	0.547	0.557	0.567	0.576	0.585	0.594	0.603	0.612	0.620	0.628
8028	0.378	0.388	0.398	0.408	0.418	0.427	0.436	0.445	0.454	0.463	0.471	0.480	0.488	0.496
8031	0.516	0.527	0.538	0.549	0.559	0.569	0.578	0.588	0.597	0.606	0.614	0.623	0.631	0.640
8032	0.536	0.549	0.561	0.572	0.583	0.594	0.604	0.614	0.623	0.633	0.642	0.650	0.659	0.668
8039	0.506	0.518	0.529	0.540	0.551	0.562	0.573	0.583	0.593	0.603	0.613	0.622	0.631	0.640
8041	0.468	0.480	0.491	0.501	0.511	0.521	0.531	0.541	0.551	0.560	0.569	0.578	0.587	0.595
8042	0.425	0.437	0.447	0.458	0.469	0.479	0.488	0.498	0.507	0.516	0.525	0.534	0.543	0.551
8046	0.532	0.544	0.555	0.566	0.577	0.588	0.598	0.608	0.618	0.627	0.637	0.646	0.654	0.662
8057	0.455	0.467	0.479	0.490	0.501	0.511	0.521	0.531	0.542	0.552	0.561	0.570	0.579	0.588
8059	0.435	0.446	0.455	0.464	0.474	0.483	0.493	0.502	0.511	0.519	0.528	0.536	0.545	0.553
8060	0.470	0.482	0.493	0.504	0.515	0.526	0.536	0.546	0.556	0.565	0.575	0.584	0.593	0.602
8061	0.476	0.489	0.501	0.513	0.525	0.536	0.547	0.558	0.568	0.578	0.587	0.597	0.606	0.614
8062	0.520	0.531	0.542	0.552	0.561	0.571	0.580	0.590	0.599	0.608	0.617	0.625	0.633	0.641
8063	0.506	0.517	0.528	0.539	0.549	0.560	0.569	0.578	0.587	0.596	0.604	0.612	0.619	0.627
8064	0.513	0.524	0.535	0.545	0.555	0.565	0.575	0.584	0.594	0.603	0.612	0.621	0.629	0.638
8065	0.456	0.466	0.476	0.485	0.495	0.504	0.513	0.521	0.530	0.538	0.547	0.555	0.563	0.572
8066	0.574	0.587	0.600	0.612	0.624	0.635	0.646	0.657	0.668	0.679	0.690	0.700	0.710	0.720
8071	0.565	0.578	0.591	0.603	0.616	0.627	0.639	0.651	0.661	0.673	0.682	0.691	0.699	0.708
8078	0.573	0.584	0.595	0.605	0.616	0.625	0.635	0.644	0.653	0.662	0.670	0.678	0.686	0.694
8102	0.453	0.464	0.474	0.484	0.495	0.505	0.515	0.524	0.533	0.541	0.549	0.557	0.565	0.572
8106	0.480	0.491	0.502	0.512	0.522	0.532	0.541	0.550	0.559	0.568	0.577	0.585	0.593	0.601
8107	0.426	0.437	0.446	0.456	0.465	0.474	0.483	0.492	0.501	0.509	0.518	0.526	0.534	0.542
8116	0.467	0.476	0.486	0.495	0.504	0.513	0.522	0.531	0.539	0.547	0.555	0.562	0.569	0.577
8117	0.512	0.524	0.534	0.544	0.554	0.563	0.573	0.581	0.590	0.598	0.606	0.613	0.621	0.629
8209	0.514	0.527	0.539	0.551	0.563	0.574	0.585	0.596	0.606	0.617	0.627	0.637	0.646	0.655
8215	0.405	0.417	0.428	0.439	0.450	0.460	0.470	0.480	0.489	0.499	0.508	0.516	0.525	0.533
8227	0.395	0.405	0.415	0.425	0.434	0.443	0.452	0.461	0.470	0.478	0.486	0.494	0.503	0.510
8232	0.420	0.430	0.441	0.451	0.461	0.471	0.481	0.490	0.499	0.509	0.517	0.526	0.535	0.543
8267	0.434	0.446	0.457	0.468	0.479	0.490	0.501	0.511	0.521	0.531	0.540	0.549	0.557	0.565
8278*	0.346	0.355	0.362	0.371	0.380	0.388	0.396	0.405	0.413	0.418	0.425	0.433	0.441	0.448
8286	0.373	0.382	0.387	0.394	0.402	0.409	0.417	0.424	0.432	0.434	0.441	0.447	0.454	0.460
8290	0.465	0.476	0.486	0.497	0.507	0.518	0.528	0.537	0.546	0.555	0.564	0.573	0.582	0.590
8291	0.485	0.495	0.506	0.517	0.527	0.537	0.547	0.557	0.566	0.575	0.584	0.593	0.601	0.610
8292	0.550	0.562	0.574	0.586	0.597	0.608	0.618	0.629	0.639	0.648	0.658	0.667	0.676	0.684
8293	0.452	0.463	0.474	0.484	0.494	0.504	0.514	0.523	0.533	0.542	0.551	0.560	0.568	0.577
8304	0.364	0.375	0.385	0.396	0.406	0.415	0.425	0.434	0.443	0.452	0.460	0.469	0.478	0.486
8324	0.520	0.532	0.544	0.555	0.565	0.576	0.586	0.596	0.605	0.615	0.624	0.632	0.641	0.649
8350	0.377	0.387	0.397	0.406	0.416	0.426	0.435	0.445	0.454	0.463	0.472	0.481	0.490	0.499
8370	0.511	0.524	0.539	0.551	0.564	0.577	0.589	0.600	0.612	0.625	0.636	0.648	0.658	0.669
8387	0.541	0.553	0.565	0.576	0.587	0.597	0.607	0.616	0.625	0.634	0.643	0.652	0.660	0.668
8388	0.455	0.466	0.477	0.487	0.498	0.508	0.518	0.528	0.538	0.548	0.557	0.566	0.575	0.584
8389	0.427	0.438	0.449	0.459	0.470	0.480	0.490	0.499	0.509	0.518	0.527	0.536	0.544	0.553
8390	0.506	0.518	0.529	0.541	0.553	0.564	0.576	0.586	0.596	0.606	0.615	0.624	0.633	0.642
8391	0.456	0.467	0.477	0.488	0.498	0.508	0.518	0.527	0.537	0.546	0.554	0.563	0.572	0.580
8392	0.527	0.539	0.551	0.562	0.573	0.583	0.593	0.603	0.613	0.622	0.631	0.640	0.649	0.658
8393	0.444	0.456	0.467	0.477	0.487	0.497	0.507	0.517	0.526	0.535	0.544	0.553	0.561	0.569
8397	0.372	0.381	0.389	0.398	0.408	0.417	0.426	0.435	0.444	0.452	0.460	0.468	0.477	0.485
8400	0.447	0.460	0.472	0.484	0.496	0.507	0.518	0.529	0.539	0.550	0.560	0.570	0.580	0.590
8500	0.442	0.453	0.464	0.475	0.485	0.495	0.505	0.515	0.525	0.534	0.544	0.553	0.561	0.570

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	0.632	0.640	0.648	0.656	0.664	0.672	0.679	0.687	0.694	0.700	0.707	0.713	0.720	0.726
8013	0.637	0.645	0.653	0.661	0.668	0.675	0.683	0.690	0.697	0.704	0.711	0.718	0.724	0.731
8015	0.661	0.669	0.677	0.686	0.694	0.701	0.709	0.716	0.723	0.730	0.737	0.743	0.750	0.756
8017	0.656	0.664	0.672	0.680	0.688	0.695	0.702	0.709	0.716	0.723	0.730	0.736	0.742	0.748
8018	0.652	0.660	0.668	0.676	0.684	0.691	0.699	0.706	0.713	0.719	0.726	0.732	0.739	0.745
8019	0.636	0.644	0.652	0.660	0.667	0.675	0.682	0.689	0.696	0.703	0.710	0.716	0.723	0.729
8021	0.636	0.644	0.651	0.658	0.666	0.672	0.679	0.686	0.693	0.699	0.706	0.712	0.718	0.724
8028	0.504	0.512	0.520	0.528	0.535	0.543	0.550	0.558	0.565	0.572	0.579	0.586	0.592	0.599
8031	0.648	0.656	0.663	0.670	0.678	0.685	0.692	0.698	0.705	0.711	0.718	0.724	0.730	0.736
8032	0.676	0.683	0.691	0.699	0.706	0.713	0.720	0.727	0.733	0.739	0.745	0.752	0.757	0.763
8039	0.649	0.657	0.665	0.674	0.682	0.689	0.697	0.704	0.711	0.718	0.725	0.732	0.738	0.745
8041	0.603	0.611	0.619	0.627	0.635	0.643	0.651	0.658	0.666	0.673	0.680	0.687	0.694	0.701
8042	0.560	0.568	0.577	0.585	0.594	0.602	0.610	0.617	0.625	0.632	0.639	0.646	0.653	0.659
8046	0.670	0.678	0.685	0.692	0.699	0.706	0.713	0.720	0.726	0.733	0.739	0.745	0.751	0.756
8057	0.598	0.606	0.615	0.624	0.632	0.639	0.647	0.654	0.662	0.669	0.676	0.682	0.689	0.697
8059	0.561	0.569	0.577	0.584	0.592	0.599	0.607	0.614	0.621	0.628	0.635	0.642	0.649	0.655
8060	0.610	0.618	0.626	0.634	0.642	0.649	0.657	0.664	0.671	0.678	0.685	0.691	0.698	0.704
8061	0.623	0.631	0.640	0.648	0.656	0.664	0.672	0.679	0.687	0.694	0.701	0.708	0.714	0.721
8062	0.649	0.656	0.664	0.672	0.679	0.686	0.693	0.700	0.707	0.713	0.720	0.727	0.733	0.740
8063	0.634	0.641	0.648	0.655	0.661	0.668	0.674	0.680	0.686	0.691	0.696	0.702	0.707	0.712
8064	0.646	0.654	0.662	0.670	0.677	0.685	0.692	0.698	0.705	0.711	0.717	0.724	0.729	0.735
8065	0.580	0.588	0.595	0.603	0.610	0.617	0.624	0.630	0.637	0.643	0.649	0.655	0.661	0.667
8066	0.729	0.738	0.747	0.756	0.764	0.772	0.780	0.787	0.795	0.802	0.808	0.814	0.819	0.825
8071	0.715	0.723	0.731	0.738	0.745	0.752	0.758	0.765	0.771	0.778	0.784	0.789	0.795	0.801
8078	0.702	0.709	0.716	0.722	0.729	0.735	0.741	0.747	0.753	0.759	0.765	0.771	0.776	0.782
8102	0.580	0.587	0.594	0.602	0.609	0.615	0.622	0.629	0.635	0.642	0.649	0.655	0.662	0.667
8106	0.609	0.617	0.624	0.631	0.639	0.645	0.652	0.659	0.665	0.672	0.678	0.684	0.691	0.697
8107	0.550	0.558	0.566	0.573	0.581	0.588	0.595	0.602	0.609	0.616	0.622	0.629	0.635	0.641
8116	0.584	0.591	0.598	0.606	0.613	0.620	0.627	0.634	0.641	0.648	0.655	0.662	0.668	0.674
8117	0.637	0.644	0.652	0.659	0.667	0.674	0.681	0.688	0.694	0.701	0.707	0.714	0.720	0.726
8209	0.664	0.672	0.680	0.688	0.696	0.703	0.711	0.718	0.724	0.731	0.738	0.744	0.750	0.756
8215	0.542	0.550	0.558	0.566	0.574	0.582	0.590	0.597	0.604	0.611	0.618	0.624	0.631	0.637
8227	0.518	0.526	0.534	0.541	0.548	0.556	0.563	0.570	0.576	0.583	0.590	0.596	0.603	0.609
8232	0.551	0.559	0.567	0.575	0.583	0.590	0.597	0.604	0.611	0.618	0.625	0.632	0.639	0.645
8267	0.573	0.581	0.588	0.596	0.603	0.611	0.618	0.626	0.632	0.639	0.646	0.652	0.659	0.665
8278*	0.456	0.463	0.470	0.477	0.484	0.491	0.498	0.505	0.511	0.518	0.525	0.531	0.537	0.539
8286	0.466	0.472	0.478	0.485	0.491	0.497	0.503	0.508	0.514	0.520	0.526	0.532	0.537	0.538
8290	0.598	0.607	0.614	0.622	0.630	0.637	0.644	0.651	0.658	0.664	0.671	0.678	0.684	0.690
8291	0.618	0.626	0.634	0.642	0.649	0.657	0.664	0.671	0.678	0.685	0.691	0.698	0.704	0.710
8292	0.693	0.701	0.709	0.716	0.724	0.731	0.739	0.746	0.752	0.759	0.766	0.772	0.778	0.784
8293	0.585	0.593	0.601	0.609	0.617	0.624	0.631	0.638	0.645	0.652	0.658	0.665	0.671	0.677
8304	0.495	0.503	0.511	0.519	0.527	0.535	0.543	0.551	0.558	0.565	0.572	0.580	0.587	0.593
8324	0.657	0.665	0.673	0.681	0.688	0.695	0.702	0.709	0.716	0.722	0.729	0.735	0.741	0.747
8350	0.507	0.516	0.524	0.532	0.541	0.549	0.557	0.565	0.572	0.580	0.588	0.595	0.602	0.609
8370	0.680	0.691	0.700	0.709	0.717	0.726	0.734	0.742	0.750	0.758	0.766	0.774	0.783	0.793
8387	0.676	0.683	0.691	0.698	0.705	0.712	0.718	0.725	0.731	0.737	0.743	0.749	0.755	0.761
8388	0.592	0.600	0.609	0.617	0.625	0.632	0.640	0.647	0.654	0.661	0.668	0.675	0.682	0.688
8389	0.561	0.569	0.577	0.585	0.593	0.600	0.608	0.615	0.622	0.629	0.636	0.643	0.650	0.657
8390	0.649	0.656	0.663	0.670	0.676	0.682	0.688	0.694	0.700	0.706	0.712	0.718	0.724	0.730
8391	0.588	0.596	0.604	0.612	0.620	0.627	0.634	0.641	0.648	0.655	0.662	0.669	0.675	0.682
8392	0.666	0.674	0.682	0.690	0.697	0.705	0.712	0.719	0.725	0.732	0.738	0.744	0.751	0.757
8393	0.577	0.585	0.593	0.601	0.608	0.615	0.623	0.630	0.636	0.643	0.650	0.656	0.662	0.669
8397	0.492	0.500	0.507	0.515	0.523	0.530	0.538	0.545	0.553	0.560	0.567	0.574	0.581	0.587
8400	0.600	0.609	0.618	0.627	0.635	0.644	0.652	0.661	0.669	0.677	0.685	0.692	0.699	0.707
8500	0.578	0.586	0.594	0.601	0.609	0.616	0.623	0.630	0.637	0.644	0.651	0.658	0.664	0.671

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
8010	0.732	0.738	0.743	0.749	0.755	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799
8013	0.737	0.743	0.749	0.755	0.761	0.766	0.772	0.777	0.783	0.788	0.793	0.798	0.802	0.807
8015	0.762	0.768	0.774	0.780	0.786	0.791	0.796	0.802	0.807	0.812	0.816	0.821	0.826	0.830
8017	0.754	0.760	0.766	0.772	0.777	0.782	0.787	0.792	0.797	0.802	0.807	0.811	0.816	0.820
8018	0.751	0.757	0.762	0.768	0.773	0.779	0.784	0.789	0.794	0.799	0.804	0.809	0.813	0.818
8019	0.735	0.741	0.747	0.754	0.759	0.765	0.771	0.777	0.782	0.788	0.793	0.798	0.803	0.808
8021	0.730	0.735	0.741	0.746	0.752	0.757	0.762	0.767	0.772	0.777	0.782	0.787	0.792	0.796
8028	0.605	0.612	0.618	0.625	0.631	0.637	0.643	0.649	0.655	0.661	0.667	0.672	0.678	0.684
8031	0.742	0.748	0.754	0.760	0.765	0.771	0.776	0.781	0.786	0.791	0.796	0.801	0.805	0.810
8032	0.769	0.774	0.780	0.785	0.790	0.794	0.799	0.804	0.808	0.813	0.817	0.821	0.825	0.829
8039	0.751	0.757	0.763	0.769	0.775	0.781	0.786	0.792	0.797	0.802	0.807	0.812	0.817	0.821
8041	0.708	0.714	0.721	0.727	0.733	0.739	0.745	0.751	0.757	0.762	0.768	0.773	0.778	0.783
8042	0.666	0.672	0.678	0.684	0.691	0.696	0.702	0.708	0.714	0.720	0.725	0.730	0.735	0.740
8046	0.762	0.767	0.773	0.778	0.783	0.788	0.792	0.797	0.802	0.806	0.810	0.815	0.819	0.823
8057	0.704	0.711	0.717	0.723	0.728	0.733	0.738	0.743	0.748	0.752	0.757	0.762	0.766	0.771
8059	0.661	0.667	0.674	0.680	0.686	0.692	0.698	0.703	0.709	0.714	0.720	0.725	0.730	0.735
8060	0.710	0.716	0.722	0.728	0.734	0.740	0.746	0.751	0.757	0.762	0.767	0.772	0.777	0.782
8061	0.727	0.733	0.739	0.745	0.751	0.757	0.762	0.767	0.772	0.777	0.782	0.787	0.791	0.796
8062	0.747	0.753	0.759	0.766	0.772	0.778	0.784	0.790	0.795	0.801	0.806	0.812	0.817	0.822
8063	0.717	0.721	0.726	0.731	0.735	0.739	0.744	0.748	0.752	0.756	0.760	0.763	0.767	0.771
8064	0.741	0.747	0.753	0.759	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.800	0.805	0.809
8065	0.672	0.678	0.683	0.689	0.695	0.700	0.705	0.711	0.716	0.721	0.727	0.732	0.737	0.742
8066	0.830	0.835	0.840	0.844	0.849	0.853	0.857	0.861	0.866	0.870	0.873	0.877	0.880	0.883
8071	0.806	0.812	0.817	0.821	0.826	0.831	0.835	0.840	0.845	0.849	0.854	0.858	0.863	0.867
8078	0.787	0.792	0.797	0.802	0.807	0.812	0.816	0.821	0.825	0.829	0.833	0.837	0.841	0.845
8102	0.674	0.680	0.685	0.690	0.695	0.699	0.704	0.709	0.713	0.718	0.722	0.727	0.731	0.736
8106	0.703	0.709	0.715	0.721	0.727	0.732	0.738	0.743	0.748	0.754	0.759	0.764	0.768	0.773
8107	0.647	0.653	0.658	0.664	0.670	0.675	0.681	0.686	0.692	0.697	0.702	0.708	0.713	0.718
8116	0.680	0.686	0.692	0.698	0.703	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.743	0.748
8117	0.732	0.738	0.744	0.749	0.755	0.761	0.766	0.771	0.777	0.782	0.788	0.793	0.798	0.803
8209	0.762	0.768	0.773	0.778	0.783	0.788	0.793	0.798	0.802	0.807	0.811	0.815	0.819	0.823
8215	0.644	0.650	0.657	0.663	0.669	0.675	0.681	0.687	0.693	0.699	0.704	0.710	0.715	0.720
8227	0.616	0.622	0.628	0.634	0.641	0.647	0.653	0.658	0.664	0.670	0.675	0.681	0.686	0.691
8232	0.652	0.658	0.664	0.670	0.676	0.682	0.688	0.694	0.700	0.705	0.711	0.716	0.721	0.727
8267	0.671	0.677	0.683	0.689	0.695	0.701	0.706	0.712	0.718	0.724	0.730	0.736	0.742	0.747
8278*	0.546	0.552	0.558	0.564	0.570	0.576	0.581	0.587	0.593	0.599	0.604	0.610	0.615	0.621
8286	0.543	0.549	0.555	0.560	0.566	0.571	0.577	0.582	0.588	0.593	0.598	0.604	0.609	0.614
8290	0.696	0.702	0.708	0.714	0.720	0.725	0.731	0.736	0.742	0.747	0.752	0.757	0.763	0.768
8291	0.717	0.723	0.728	0.734	0.740	0.745	0.751	0.756	0.761	0.766	0.771	0.776	0.781	0.785
8292	0.790	0.796	0.801	0.807	0.812	0.817	0.822	0.826	0.831	0.836	0.840	0.844	0.848	0.852
8293	0.683	0.689	0.695	0.701	0.707	0.712	0.718	0.723	0.729	0.734	0.739	0.744	0.749	0.754
8304	0.599	0.606	0.613	0.619	0.626	0.632	0.638	0.645	0.651	0.657	0.663	0.670	0.676	0.682
8324	0.753	0.758	0.764	0.769	0.775	0.780	0.785	0.791	0.796	0.801	0.805	0.810	0.815	0.819
8350	0.616	0.622	0.629	0.635	0.642	0.648	0.654	0.660	0.666	0.672	0.678	0.684	0.689	0.695
8370	0.801	0.808	0.816	0.822	0.828	0.834	0.839	0.844	0.849	0.853	0.857	0.862	0.866	0.870
8387	0.766	0.771	0.776	0.782	0.786	0.791	0.796	0.800	0.805	0.809	0.813	0.818	0.822	0.826
8388	0.695	0.702	0.708	0.714	0.720	0.726	0.732	0.737	0.743	0.748	0.754	0.759	0.764	0.769
8389	0.663	0.670	0.676	0.682	0.689	0.695	0.700	0.706	0.712	0.718	0.723	0.729	0.734	0.739
8390	0.735	0.740	0.745	0.750	0.754	0.757	0.761	0.764	0.768	0.771	0.774	0.778	0.781	0.785
8391	0.688	0.694	0.700	0.706	0.712	0.717	0.723	0.728	0.733	0.739	0.744	0.749	0.754	0.759
8392	0.763	0.768	0.774	0.779	0.785	0.790	0.795	0.800	0.805	0.810	0.814	0.819	0.823	0.827
8393	0.675	0.681	0.687	0.692	0.698	0.704	0.709	0.715	0.720	0.725	0.731	0.736	0.741	0.746
8397	0.594	0.601	0.608	0.615	0.622	0.629	0.636	0.643	0.650	0.656	0.663	0.670	0.677	0.684
8400	0.714	0.720	0.727	0.733	0.739	0.744	0.750	0.755	0.761	0.766	0.771	0.776	0.781	0.786
8500	0.677	0.684	0.690	0.696	0.702	0.707	0.713	0.719	0.724	0.729	0.734	0.739	0.744	0.749

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	0.804	0.808	0.812	0.816	0.820	0.824	0.828	0.832	0.836
8013	0.811	0.815	0.820	0.824	0.827	0.831	0.835	0.839	0.843
8015	0.835	0.839	0.843	0.848	0.852	0.856	0.860	0.864	0.867
8017	0.825	0.829	0.833	0.837	0.841	0.844	0.848	0.852	0.855
8018	0.822	0.827	0.831	0.835	0.839	0.843	0.847	0.850	0.854
8019	0.812	0.816	0.821	0.825	0.829	0.833	0.837	0.841	0.844
8021	0.801	0.805	0.810	0.814	0.818	0.822	0.826	0.830	0.833
8028	0.689	0.694	0.700	0.705	0.710	0.715	0.721	0.726	0.731
8031	0.814	0.818	0.822	0.826	0.830	0.834	0.838	0.842	0.845
8032	0.833	0.837	0.841	0.844	0.848	0.852	0.855	0.858	0.862
8039	0.825	0.830	0.834	0.838	0.842	0.845	0.849	0.853	0.856
8041	0.788	0.792	0.797	0.801	0.805	0.809	0.814	0.818	0.822
8042	0.745	0.750	0.755	0.759	0.764	0.768	0.773	0.778	0.782
8046	0.827	0.831	0.834	0.838	0.842	0.845	0.849	0.852	0.855
8057	0.776	0.780	0.784	0.787	0.791	0.794	0.797	0.801	0.804
8059	0.740	0.744	0.749	0.753	0.758	0.762	0.767	0.771	0.775
8060	0.787	0.791	0.796	0.801	0.805	0.810	0.814	0.818	0.822
8061	0.800	0.804	0.808	0.812	0.816	0.820	0.824	0.828	0.831
8062	0.827	0.832	0.837	0.842	0.846	0.850	0.855	0.859	0.863
8063	0.775	0.778	0.782	0.786	0.789	0.793	0.796	0.799	0.802
8064	0.814	0.818	0.822	0.827	0.831	0.835	0.839	0.842	0.846
8065	0.747	0.752	0.757	0.762	0.766	0.771	0.775	0.779	0.784
8066	0.886	0.889	0.892	0.896	0.899	0.902	0.904	0.907	0.910
8071	0.872	0.876	0.880	0.884	0.887	0.891	0.894	0.897	0.900
8078	0.849	0.853	0.857	0.860	0.864	0.867	0.870	0.874	0.877
8102	0.741	0.745	0.750	0.754	0.757	0.761	0.765	0.769	0.772
8106	0.778	0.782	0.786	0.790	0.795	0.799	0.803	0.807	0.811
8107	0.723	0.729	0.734	0.739	0.743	0.747	0.752	0.756	0.760
8116	0.753	0.758	0.762	0.767	0.772	0.777	0.782	0.787	0.791
8117	0.808	0.813	0.818	0.823	0.828	0.832	0.837	0.842	0.846
8209	0.827	0.831	0.835	0.839	0.842	0.846	0.849	0.853	0.856
8215	0.726	0.731	0.736	0.741	0.746	0.751	0.755	0.760	0.765
8227	0.697	0.702	0.707	0.712	0.717	0.721	0.726	0.731	0.735
8232	0.732	0.737	0.742	0.746	0.751	0.756	0.760	0.764	0.769
8267	0.753	0.759	0.764	0.769	0.773	0.777	0.781	0.785	0.789
8278*	0.626	0.631	0.636	0.642	0.647	0.652	0.657	0.662	0.667
8286	0.620	0.625	0.630	0.635	0.640	0.646	0.651	0.656	0.661
8290	0.773	0.778	0.782	0.787	0.792	0.796	0.801	0.805	0.810
8291	0.789	0.794	0.798	0.802	0.806	0.810	0.815	0.819	0.823
8292	0.856	0.860	0.864	0.867	0.871	0.874	0.877	0.881	0.883
8293	0.759	0.764	0.769	0.774	0.779	0.783	0.788	0.792	0.797
8304	0.688	0.695	0.701	0.707	0.712	0.718	0.723	0.728	0.733
8324	0.823	0.827	0.831	0.835	0.838	0.842	0.845	0.849	0.852
8350	0.701	0.706	0.712	0.717	0.722	0.727	0.732	0.737	0.742
8370	0.875	0.878	0.882	0.885	0.888	0.890	0.892	0.895	0.897
8387	0.830	0.833	0.837	0.841	0.845	0.848	0.852	0.855	0.858
8388	0.774	0.779	0.784	0.788	0.793	0.797	0.802	0.806	0.810
8389	0.744	0.749	0.754	0.759	0.763	0.768	0.772	0.777	0.781
8390	0.788	0.791	0.795	0.798	0.801	0.804	0.808	0.811	0.814
8391	0.763	0.768	0.773	0.777	0.782	0.786	0.790	0.794	0.799
8392	0.831	0.835	0.839	0.843	0.846	0.850	0.854	0.857	0.860
8393	0.750	0.755	0.760	0.765	0.769	0.774	0.778	0.782	0.787
8397	0.690	0.697	0.703	0.710	0.716	0.722	0.729	0.735	0.741
8400	0.791	0.796	0.800	0.805	0.809	0.814	0.818	0.822	0.827
8500	0.754	0.759	0.764	0.768	0.773	0.777	0.781	0.785	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
8601	0.09	0.118	0.128	0.138	0.147	0.156	0.165	0.173	0.182	0.190	0.198	0.206	0.214	0.222
8631*	1.86	0.086	0.094	0.101	0.108	0.115	0.122	0.128	0.135	0.141	0.148	0.154	0.160	0.166
8720	0.51	0.101	0.110	0.119	0.127	0.135	0.143	0.151	0.159	0.167	0.175	0.182	0.189	0.197
8729	0.34	0.131	0.142	0.152	0.162	0.171	0.181	0.190	0.199	0.208	0.218	0.226	0.235	0.243
8740	0.37	0.141	0.152	0.164	0.175	0.186	0.196	0.206	0.217	0.227	0.237	0.247	0.256	0.266
8741	0.04	0.122	0.132	0.143	0.153	0.163	0.172	0.182	0.191	0.200	0.209	0.218	0.226	0.234
8742	0.11	0.124	0.134	0.145	0.155	0.164	0.174	0.183	0.192	0.201	0.210	0.219	0.227	0.235
8743	0.04	0.113	0.124	0.135	0.146	0.157	0.168	0.179	0.190	0.201	0.211	0.222	0.232	0.242
8744	0.15	0.124	0.134	0.145	0.155	0.164	0.174	0.183	0.192	0.201	0.210	0.219	0.227	0.235
8745	2.92	0.143	0.155	0.166	0.176	0.186	0.196	0.205	0.214	0.223	0.232	0.241	0.250	0.259
8746	0.13	0.124	0.134	0.145	0.155	0.164	0.174	0.183	0.192	0.201	0.210	0.219	0.227	0.235
8748	0.41	0.116	0.127	0.137	0.147	0.156	0.166	0.175	0.185	0.194	0.203	0.212	0.221	0.229
8749	0.09	0.137	0.149	0.160	0.170	0.180	0.191	0.201	0.211	0.220	0.230	0.239	0.249	0.258
8755	0.31	0.115	0.126	0.136	0.146	0.155	0.165	0.174	0.183	0.193	0.201	0.210	0.219	0.228
8800	1.14	0.142	0.154	0.166	0.177	0.188	0.199	0.210	0.220	0.230	0.240	0.250	0.260	0.269
8801	0.24	0.160	0.172	0.184	0.196	0.207	0.217	0.228	0.238	0.248	0.258	0.267	0.277	0.286
8803	0.04	0.135	0.147	0.158	0.169	0.180	0.190	0.201	0.211	0.221	0.231	0.241	0.250	0.260
8804	1.05	0.147	0.158	0.170	0.181	0.192	0.202	0.212	0.222	0.232	0.242	0.252	0.261	0.270
8806	1.28	0.161	0.173	0.185	0.196	0.207	0.218	0.228	0.239	0.249	0.259	0.270	0.280	0.289
8807	0.11	0.138	0.149	0.159	0.169	0.179	0.188	0.197	0.206	0.215	0.224	0.233	0.241	0.249
8808	0.16	0.125	0.136	0.146	0.156	0.166	0.176	0.185	0.195	0.204	0.213	0.221	0.230	0.239
8810	0.09	0.146	0.158	0.170	0.181	0.192	0.203	0.214	0.225	0.235	0.245	0.255	0.265	0.274
8811	0.09	0.146	0.158	0.170	0.181	0.192	0.203	0.214	0.225	0.235	0.245	0.255	0.265	0.274
8812	0.09	0.146	0.158	0.170	0.181	0.192	0.203	0.214	0.225	0.235	0.245	0.255	0.265	0.274
8813	0.23	0.157	0.170	0.183	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.274	0.284	0.293
8818	0.25	0.176	0.192	0.206	0.219	0.232	0.245	0.258	0.271	0.283	0.295	0.307	0.318	0.330
8820	0.10	0.117	0.128	0.138	0.148	0.157	0.167	0.176	0.185	0.194	0.203	0.212	0.221	0.230
8821	0.32	0.130	0.142	0.153	0.164	0.174	0.185	0.195	0.205	0.215	0.225	0.234	0.244	0.253
8822	0.19	0.135	0.147	0.158	0.169	0.180	0.191	0.201	0.211	0.221	0.231	0.240	0.249	0.258
8823	1.46	0.158	0.170	0.181	0.191	0.202	0.212	0.221	0.231	0.240	0.249	0.258	0.267	0.275
8827	1.22	0.142	0.153	0.164	0.175	0.185	0.195	0.205	0.215	0.225	0.234	0.243	0.252	0.261
8829	1.23	0.170	0.182	0.194	0.205	0.216	0.227	0.237	0.247	0.257	0.267	0.277	0.286	0.295
8830	0.58	0.147	0.159	0.170	0.180	0.190	0.200	0.210	0.219	0.229	0.238	0.246	0.255	0.264
8831	0.56	0.224	0.238	0.250	0.262	0.274	0.285	0.296	0.307	0.317	0.327	0.337	0.347	0.357
8834	0.28	0.155	0.167	0.178	0.189	0.200	0.210	0.221	0.231	0.240	0.250	0.259	0.268	0.277
8838	0.40	0.171	0.183	0.194	0.205	0.216	0.226	0.236	0.246	0.255	0.265	0.274	0.283	0.292
8839	0.30	0.148	0.159	0.170	0.180	0.190	0.200	0.210	0.220	0.229	0.238	0.248	0.257	0.265
8840	0.14	0.149	0.161	0.172	0.183	0.193	0.204	0.214	0.224	0.233	0.242	0.252	0.260	0.269
8846	0.54	0.159	0.175	0.190	0.204	0.219	0.232	0.246	0.260	0.273	0.286	0.299	0.311	0.323
8847	3.33	0.151	0.163	0.175	0.187	0.198	0.209	0.220	0.231	0.241	0.252	0.262	0.272	0.282
8850	0.71	0.154	0.168	0.182	0.196	0.209	0.223	0.236	0.248	0.261	0.273	0.285	0.297	0.309
8851	1.34	0.156	0.168	0.178	0.189	0.199	0.209	0.219	0.229	0.238	0.247	0.257	0.265	0.274
8852	0.62	0.118	0.128	0.138	0.147	0.156	0.165	0.174	0.183	0.192	0.201	0.209	0.218	0.227
8859	0.02	0.176	0.189	0.203	0.215	0.226	0.237	0.247	0.257	0.267	0.277	0.287	0.296	0.305
8868	0.25	0.180	0.193	0.205	0.217	0.228	0.239	0.250	0.260	0.270	0.280	0.290	0.299	0.309
8870	0.32	0.167	0.180	0.192	0.203	0.214	0.225	0.235	0.245	0.255	0.264	0.273	0.282	0.291
8871	0.09	0.146	0.158	0.170	0.181	0.192	0.203	0.214	0.225	0.235	0.245	0.255	0.265	0.274
8874	0.02	0.162	0.175	0.187	0.199	0.210	0.222	0.233	0.243	0.254	0.264	0.274	0.284	0.293
8875	0.26	0.174	0.186	0.198	0.210	0.221	0.232	0.243	0.253	0.263	0.273	0.283	0.292	0.302
9007	1.30	0.143	0.155	0.166	0.178	0.189	0.200	0.210	0.221	0.231	0.241	0.251	0.261	0.270
9008	3.33	0.142	0.155	0.167	0.179	0.191	0.203	0.214	0.225	0.236	0.247	0.257	0.268	0.278
9009	1.18	0.124	0.134	0.145	0.155	0.164	0.174	0.183	0.192	0.201	0.210	0.218	0.227	0.235
9010	1.79	0.124	0.134	0.144	0.153	0.162	0.171	0.180	0.189	0.198	0.206	0.215	0.223	0.232
9011	1.55	0.134	0.145	0.155	0.166	0.176	0.186	0.196	0.205	0.215	0.224	0.233	0.242	0.251
9015	1.82	0.129	0.140	0.151	0.161	0.171	0.181	0.191	0.200	0.209	0.218	0.227	0.236	0.245

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

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
8601	0.229	0.237	0.244	0.251	0.258	0.265	0.272	0.278	0.285	0.291	0.297	0.304	0.310	0.316
8631*	0.172	0.177	0.183	0.188	0.194	0.200	0.205	0.210	0.216	0.221	0.226	0.231	0.236	0.241
8720	0.204	0.211	0.218	0.225	0.232	0.239	0.246	0.253	0.259	0.266	0.272	0.279	0.285	0.291
8729	0.252	0.259	0.268	0.275	0.283	0.290	0.297	0.304	0.311	0.319	0.325	0.331	0.338	0.344
8740	0.275	0.284	0.293	0.302	0.311	0.319	0.328	0.336	0.344	0.352	0.360	0.367	0.375	0.382
8741	0.242	0.250	0.257	0.265	0.272	0.280	0.287	0.294	0.301	0.308	0.315	0.322	0.328	0.335
8742	0.244	0.251	0.259	0.267	0.275	0.282	0.290	0.297	0.304	0.311	0.318	0.325	0.332	0.338
8743	0.252	0.263	0.272	0.283	0.292	0.300	0.311	0.319	0.327	0.336	0.346	0.354	0.362	0.370
8744	0.244	0.251	0.259	0.267	0.275	0.282	0.290	0.297	0.304	0.311	0.318	0.325	0.332	0.338
8745	0.267	0.276	0.285	0.294	0.302	0.311	0.319	0.328	0.336	0.344	0.353	0.361	0.369	0.377
8746	0.244	0.251	0.259	0.267	0.275	0.282	0.290	0.297	0.304	0.311	0.318	0.325	0.332	0.338
8748	0.238	0.246	0.255	0.263	0.271	0.279	0.286	0.294	0.301	0.309	0.316	0.323	0.330	0.337
8749	0.267	0.276	0.285	0.293	0.302	0.310	0.318	0.327	0.335	0.343	0.350	0.358	0.365	0.373
8755	0.236	0.245	0.253	0.262	0.270	0.278	0.287	0.295	0.302	0.310	0.318	0.326	0.333	0.340
8800	0.279	0.288	0.297	0.306	0.314	0.323	0.331	0.340	0.348	0.356	0.364	0.371	0.379	0.386
8801	0.295	0.304	0.312	0.321	0.329	0.338	0.346	0.354	0.362	0.370	0.377	0.385	0.392	0.399
8803	0.269	0.278	0.287	0.295	0.304	0.312	0.321	0.329	0.337	0.345	0.352	0.360	0.367	0.375
8804	0.279	0.288	0.297	0.306	0.315	0.323	0.331	0.340	0.348	0.355	0.363	0.371	0.378	0.386
8806	0.298	0.308	0.316	0.325	0.334	0.342	0.351	0.359	0.367	0.374	0.382	0.390	0.398	0.405
8807	0.258	0.266	0.274	0.282	0.290	0.298	0.305	0.313	0.321	0.329	0.336	0.343	0.350	0.357
8808	0.247	0.255	0.263	0.271	0.279	0.286	0.294	0.301	0.308	0.315	0.322	0.329	0.336	0.343
8810	0.283	0.293	0.302	0.310	0.319	0.327	0.336	0.344	0.352	0.360	0.367	0.375	0.382	0.390
8811	0.283	0.293	0.302	0.310	0.319	0.327	0.336	0.344	0.352	0.360	0.367	0.375	0.382	0.390
8812	0.283	0.293	0.302	0.310	0.319	0.327	0.336	0.344	0.352	0.360	0.367	0.375	0.382	0.390
8813	0.303	0.312	0.321	0.330	0.339	0.348	0.357	0.366	0.375	0.383	0.391	0.399	0.407	0.415
8818	0.340	0.351	0.361	0.373	0.383	0.392	0.402	0.411	0.419	0.427	0.435	0.442	0.449	0.456
8820	0.238	0.246	0.255	0.263	0.271	0.278	0.286	0.294	0.302	0.309	0.317	0.324	0.331	0.338
8821	0.262	0.271	0.280	0.288	0.297	0.306	0.313	0.322	0.330	0.337	0.345	0.352	0.359	0.366
8822	0.267	0.276	0.284	0.293	0.301	0.309	0.317	0.325	0.333	0.340	0.348	0.355	0.363	0.370
8823	0.284	0.292	0.300	0.307	0.315	0.323	0.330	0.337	0.344	0.351	0.358	0.365	0.371	0.378
8827	0.270	0.278	0.287	0.295	0.303	0.311	0.319	0.326	0.334	0.341	0.349	0.356	0.363	0.370
8829	0.305	0.313	0.322	0.331	0.339	0.348	0.356	0.364	0.371	0.379	0.387	0.394	0.401	0.409
8830	0.272	0.280	0.288	0.296	0.303	0.311	0.318	0.326	0.333	0.340	0.347	0.354	0.361	0.367
8831	0.366	0.375	0.384	0.392	0.401	0.409	0.417	0.425	0.433	0.440	0.448	0.455	0.462	0.469
8834	0.286	0.295	0.303	0.312	0.320	0.328	0.336	0.344	0.352	0.359	0.367	0.374	0.381	0.389
8838	0.300	0.309	0.317	0.326	0.334	0.341	0.349	0.357	0.364	0.372	0.379	0.386	0.393	0.399
8839	0.274	0.282	0.291	0.299	0.307	0.315	0.322	0.330	0.337	0.345	0.352	0.359	0.366	0.373
8840	0.278	0.286	0.294	0.302	0.310	0.318	0.326	0.333	0.340	0.348	0.355	0.362	0.369	0.376
8846	0.335	0.347	0.358	0.369	0.380	0.391	0.402	0.412	0.422	0.432	0.442	0.451	0.460	0.469
8847	0.291	0.301	0.310	0.319	0.328	0.336	0.345	0.353	0.362	0.370	0.378	0.386	0.394	0.402
8850	0.321	0.332	0.343	0.354	0.365	0.376	0.386	0.397	0.407	0.416	0.426	0.436	0.445	0.454
8851	0.283	0.291	0.299	0.307	0.315	0.323	0.330	0.338	0.346	0.353	0.360	0.367	0.374	0.381
8852	0.235	0.244	0.252	0.260	0.268	0.276	0.285	0.293	0.300	0.308	0.316	0.323	0.330	0.337
8859	0.314	0.323	0.332	0.340	0.348	0.356	0.364	0.372	0.379	0.387	0.394	0.401	0.408	0.415
8868	0.318	0.327	0.335	0.344	0.352	0.361	0.369	0.377	0.385	0.392	0.400	0.407	0.415	0.422
8870	0.299	0.307	0.315	0.323	0.331	0.339	0.346	0.354	0.361	0.369	0.376	0.384	0.391	0.399
8871	0.283	0.293	0.302	0.310	0.319	0.327	0.336	0.344	0.352	0.360	0.367	0.375	0.382	0.390
8874	0.303	0.312	0.321	0.330	0.338	0.347	0.355	0.363	0.371	0.379	0.386	0.393	0.401	0.408
8875	0.311	0.320	0.328	0.337	0.345	0.353	0.362	0.370	0.378	0.385	0.393	0.401	0.408	0.415
9007	0.280	0.289	0.298	0.307	0.316	0.325	0.334	0.342	0.350	0.359	0.367	0.375	0.382	0.390
9008	0.288	0.298	0.308	0.317	0.326	0.336	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.403
9009	0.243	0.251	0.258	0.266	0.274	0.281	0.288	0.295	0.303	0.310	0.316	0.323	0.330	0.336
9010	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.294	0.301	0.308	0.315	0.322	0.329	0.335
9011	0.260	0.268	0.277	0.285	0.293	0.301	0.309	0.317	0.324	0.332	0.339	0.347	0.354	0.361
9015	0.253	0.261	0.270	0.278	0.285	0.293	0.301	0.308	0.316	0.323	0.330	0.337	0.344	0.351

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	0.345	0.351	0.356	0.362	0.367	0.373	0.378	0.383	0.388	0.393
8631*	0.247	0.250	0.255	0.260	0.265	0.270	0.275	0.280	0.283	0.288	0.292	0.297	0.302	0.306
8720	0.298	0.303	0.310	0.316	0.322	0.328	0.334	0.340	0.345	0.351	0.357	0.362	0.368	0.373
8729	0.351	0.356	0.362	0.368	0.374	0.380	0.387	0.393	0.397	0.403	0.409	0.414	0.420	0.426
8740	0.389	0.396	0.403	0.410	0.417	0.424	0.431	0.437	0.444	0.450	0.456	0.462	0.468	0.474
8741	0.341	0.348	0.354	0.360	0.366	0.372	0.378	0.384	0.390	0.396	0.401	0.407	0.412	0.418
8742	0.345	0.351	0.358	0.364	0.370	0.376	0.382	0.388	0.394	0.400	0.405	0.411	0.416	0.422
8743	0.377	0.387	0.394	0.401	0.407	0.414	0.420	0.426	0.435	0.441	0.447	0.453	0.459	0.465
8744	0.345	0.351	0.358	0.364	0.370	0.376	0.382	0.388	0.394	0.400	0.405	0.411	0.416	0.422
8745	0.384	0.392	0.399	0.407	0.414	0.422	0.429	0.436	0.444	0.451	0.458	0.465	0.472	0.479
8746	0.345	0.351	0.358	0.364	0.370	0.376	0.382	0.388	0.394	0.400	0.405	0.411	0.416	0.422
8748	0.343	0.350	0.356	0.363	0.369	0.375	0.381	0.387	0.393	0.399	0.405	0.410	0.416	0.422
8749	0.380	0.386	0.393	0.400	0.407	0.414	0.420	0.426	0.432	0.438	0.444	0.450	0.455	0.461
8755	0.347	0.354	0.361	0.368	0.374	0.380	0.386	0.392	0.398	0.404	0.410	0.416	0.422	0.427
8800	0.394	0.401	0.408	0.415	0.422	0.429	0.436	0.443	0.450	0.456	0.463	0.470	0.476	0.483
8801	0.406	0.413	0.420	0.426	0.433	0.439	0.446	0.452	0.459	0.465	0.471	0.477	0.483	0.489
8803	0.382	0.389	0.396	0.403	0.410	0.417	0.423	0.430	0.437	0.443	0.450	0.456	0.462	0.468
8804	0.393	0.400	0.407	0.414	0.421	0.428	0.435	0.441	0.448	0.454	0.461	0.467	0.473	0.480
8806	0.413	0.420	0.427	0.435	0.442	0.449	0.456	0.463	0.470	0.476	0.482	0.489	0.495	0.501
8807	0.364	0.370	0.376	0.383	0.389	0.395	0.401	0.407	0.412	0.418	0.424	0.429	0.435	0.440
8808	0.350	0.356	0.363	0.369	0.375	0.382	0.388	0.394	0.400	0.406	0.412	0.417	0.423	0.429
8810	0.397	0.404	0.411	0.418	0.425	0.432	0.438	0.445	0.451	0.457	0.463	0.470	0.476	0.481
8811	0.397	0.404	0.411	0.418	0.425	0.432	0.438	0.445	0.451	0.457	0.463	0.470	0.476	0.481
8812	0.397	0.404	0.411	0.418	0.425	0.432	0.438	0.445	0.451	0.457	0.463	0.470	0.476	0.481
8813	0.423	0.431	0.438	0.446	0.453	0.460	0.467	0.474	0.481	0.488	0.494	0.501	0.507	0.513
8818	0.463	0.470	0.476	0.483	0.489	0.495	0.501	0.507	0.514	0.520	0.526	0.532	0.538	0.543
8820	0.345	0.352	0.358	0.365	0.372	0.378	0.385	0.391	0.398	0.404	0.410	0.416	0.422	0.428
8821	0.373	0.380	0.387	0.393	0.400	0.406	0.412	0.418	0.424	0.430	0.436	0.442	0.447	0.453
8822	0.377	0.384	0.391	0.397	0.404	0.410	0.417	0.423	0.429	0.435	0.441	0.447	0.453	0.459
8823	0.384	0.391	0.397	0.403	0.409	0.415	0.421	0.427	0.433	0.438	0.444	0.450	0.455	0.461
8827	0.377	0.384	0.391	0.397	0.404	0.410	0.417	0.423	0.429	0.435	0.442	0.448	0.454	0.460
8829	0.416	0.423	0.430	0.437	0.443	0.450	0.457	0.463	0.470	0.476	0.482	0.488	0.494	0.500
8830	0.374	0.380	0.387	0.393	0.399	0.406	0.412	0.418	0.424	0.430	0.435	0.441	0.447	0.452
8831	0.476	0.483	0.490	0.496	0.503	0.509	0.515	0.521	0.527	0.533	0.539	0.544	0.550	0.555
8834	0.396	0.402	0.409	0.416	0.422	0.429	0.435	0.442	0.448	0.454	0.460	0.466	0.472	0.478
8838	0.405	0.412	0.418	0.424	0.430	0.436	0.442	0.448	0.454	0.459	0.465	0.470	0.476	0.481
8839	0.380	0.386	0.393	0.399	0.405	0.411	0.418	0.423	0.429	0.435	0.441	0.447	0.452	0.458
8840	0.383	0.390	0.397	0.404	0.410	0.417	0.423	0.430	0.437	0.443	0.449	0.455	0.461	0.467
8846	0.478	0.487	0.496	0.505	0.513	0.522	0.530	0.539	0.548	0.556	0.564	0.571	0.578	0.586
8847	0.410	0.418	0.425	0.432	0.440	0.447	0.453	0.460	0.467	0.474	0.480	0.487	0.493	0.499
8850	0.463	0.472	0.481	0.489	0.497	0.506	0.513	0.521	0.529	0.537	0.544	0.552	0.559	0.566
8851	0.388	0.395	0.401	0.408	0.415	0.421	0.428	0.434	0.440	0.446	0.452	0.458	0.464	0.470
8852	0.343	0.351	0.358	0.364	0.371	0.377	0.384	0.390	0.398	0.404	0.410	0.417	0.423	0.430
8859	0.422	0.429	0.435	0.442	0.448	0.454	0.460	0.466	0.472	0.478	0.484	0.490	0.496	0.501
8868	0.429	0.436	0.443	0.450	0.457	0.463	0.470	0.476	0.482	0.488	0.494	0.500	0.506	0.512
8870	0.406	0.413	0.420	0.427	0.434	0.440	0.447	0.454	0.460	0.466	0.472	0.479	0.485	0.491
8871	0.397	0.404	0.411	0.418	0.425	0.432	0.438	0.445	0.451	0.457	0.463	0.470	0.476	0.481
8874	0.414	0.421	0.428	0.434	0.441	0.447	0.453	0.459	0.465	0.471	0.477	0.482	0.488	0.493
8875	0.422	0.429	0.436	0.443	0.450	0.456	0.463	0.469	0.476	0.482	0.488	0.494	0.500	0.506
9007	0.398	0.405	0.413	0.420	0.427	0.435	0.441	0.448	0.455	0.462	0.468	0.475	0.481	0.487
9008	0.411	0.419	0.426	0.434	0.441	0.448	0.455	0.462	0.469	0.476	0.483	0.489	0.496	0.502
9009	0.342	0.349	0.355	0.361	0.367	0.373	0.379	0.385	0.390	0.396	0.402	0.408	0.413	0.419
9010	0.342	0.348	0.354	0.361	0.367	0.373	0.379	0.384	0.390	0.395	0.400	0.406	0.411	0.416
9011	0.368	0.374	0.381	0.388	0.394	0.401	0.407	0.413	0.419	0.425	0.431	0.437	0.443	0.449
9015	0.358	0.365	0.371	0.378	0.384	0.391	0.397	0.403	0.410	0.416	0.422	0.427	0.433	0.439

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	0.398	0.408	0.418	0.427	0.436	0.445	0.454	0.462	0.471	0.479	0.487	0.495	0.503	0.511
8631*	0.311	0.320	0.326	0.335	0.344	0.352	0.360	0.369	0.377	0.381	0.389	0.397	0.405	0.413
8720	0.379	0.389	0.399	0.409	0.418	0.428	0.438	0.447	0.456	0.465	0.474	0.482	0.491	0.499
8729	0.432	0.443	0.452	0.461	0.470	0.478	0.487	0.495	0.503	0.508	0.516	0.524	0.532	0.539
8740	0.480	0.491	0.502	0.512	0.523	0.532	0.542	0.552	0.561	0.570	0.579	0.587	0.595	0.604
8741	0.423	0.434	0.444	0.454	0.464	0.474	0.483	0.493	0.502	0.511	0.519	0.528	0.536	0.544
8742	0.427	0.438	0.448	0.458	0.468	0.478	0.487	0.497	0.505	0.514	0.523	0.531	0.540	0.548
8743	0.471	0.483	0.497	0.508	0.518	0.528	0.537	0.547	0.556	0.568	0.576	0.583	0.590	0.598
8744	0.427	0.438	0.448	0.458	0.468	0.478	0.487	0.497	0.505	0.514	0.523	0.531	0.540	0.548
8745	0.486	0.500	0.513	0.526	0.539	0.551	0.564	0.576	0.587	0.599	0.610	0.620	0.631	0.641
8746	0.427	0.438	0.448	0.458	0.468	0.478	0.487	0.497	0.505	0.514	0.523	0.531	0.540	0.548
8748	0.427	0.438	0.449	0.459	0.470	0.480	0.489	0.499	0.508	0.518	0.526	0.535	0.544	0.552
8749	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	0.583
8755	0.433	0.444	0.456	0.467	0.478	0.488	0.498	0.507	0.517	0.526	0.535	0.544	0.553	0.561
8800	0.489	0.501	0.513	0.525	0.537	0.548	0.559	0.570	0.580	0.591	0.601	0.611	0.620	0.630
8801	0.495	0.507	0.519	0.530	0.541	0.551	0.561	0.571	0.580	0.589	0.598	0.606	0.615	0.623
8803	0.474	0.486	0.497	0.508	0.518	0.529	0.539	0.548	0.557	0.567	0.576	0.584	0.593	0.602
8804	0.486	0.498	0.510	0.521	0.533	0.544	0.555	0.566	0.576	0.586	0.596	0.605	0.615	0.624
8806	0.507	0.519	0.531	0.541	0.552	0.562	0.572	0.582	0.591	0.600	0.609	0.618	0.627	0.635
8807	0.446	0.457	0.466	0.475	0.485	0.494	0.503	0.512	0.521	0.528	0.537	0.545	0.554	0.561
8808	0.434	0.445	0.455	0.466	0.476	0.486	0.496	0.505	0.515	0.524	0.533	0.541	0.550	0.558
8810	0.487	0.499	0.510	0.521	0.531	0.541	0.551	0.561	0.570	0.579	0.588	0.597	0.606	0.614
8811	0.487	0.499	0.510	0.521	0.531	0.541	0.551	0.561	0.570	0.579	0.588	0.597	0.606	0.614
8812	0.487	0.499	0.510	0.521	0.531	0.541	0.551	0.561	0.570	0.579	0.588	0.597	0.606	0.614
8813	0.519	0.531	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.630	0.639	0.647
8818	0.548	0.558	0.569	0.579	0.588	0.596	0.605	0.613	0.621	0.629	0.637	0.643	0.650	0.656
8820	0.434	0.446	0.457	0.468	0.478	0.488	0.498	0.508	0.517	0.527	0.536	0.545	0.554	0.563
8821	0.458	0.468	0.478	0.488	0.497	0.506	0.515	0.524	0.532	0.540	0.548	0.556	0.564	0.572
8822	0.464	0.476	0.486	0.497	0.508	0.518	0.528	0.537	0.546	0.555	0.564	0.573	0.581	0.589
8823	0.466	0.477	0.487	0.498	0.508	0.518	0.528	0.537	0.547	0.556	0.566	0.575	0.584	0.592
8827	0.465	0.477	0.488	0.499	0.510	0.520	0.530	0.540	0.550	0.560	0.569	0.578	0.587	0.596
8829	0.506	0.518	0.529	0.541	0.551	0.562	0.573	0.583	0.593	0.602	0.612	0.621	0.630	0.639
8830	0.458	0.469	0.479	0.489	0.500	0.509	0.519	0.529	0.538	0.547	0.556	0.564	0.573	0.581
8831	0.561	0.572	0.582	0.592	0.602	0.612	0.621	0.631	0.640	0.649	0.657	0.665	0.674	0.681
8834	0.483	0.495	0.505	0.516	0.526	0.536	0.546	0.556	0.565	0.574	0.583	0.592	0.601	0.609
8838	0.487	0.498	0.508	0.519	0.529	0.538	0.548	0.557	0.566	0.575	0.584	0.592	0.600	0.608
8839	0.463	0.474	0.485	0.495	0.505	0.515	0.525	0.534	0.543	0.552	0.561	0.570	0.578	0.587
8840	0.473	0.485	0.496	0.507	0.518	0.528	0.538	0.548	0.557	0.567	0.577	0.586	0.595	0.603
8846	0.592	0.604	0.616	0.626	0.635	0.644	0.653	0.661	0.669	0.678	0.686	0.694	0.701	0.709
8847	0.505	0.517	0.528	0.539	0.549	0.559	0.569	0.579	0.588	0.597	0.606	0.615	0.623	0.632
8850	0.573	0.586	0.599	0.611	0.624	0.635	0.646	0.657	0.667	0.678	0.688	0.697	0.707	0.716
8851	0.476	0.487	0.499	0.509	0.519	0.529	0.539	0.548	0.557	0.566	0.575	0.583	0.591	0.598
8852	0.436	0.447	0.459	0.470	0.481	0.491	0.500	0.509	0.519	0.530	0.539	0.548	0.557	0.566
8859	0.507	0.518	0.528	0.538	0.548	0.558	0.567	0.576	0.584	0.593	0.601	0.609	0.616	0.624
8868	0.518	0.529	0.540	0.550	0.561	0.571	0.580	0.590	0.599	0.608	0.617	0.626	0.634	0.642
8870	0.497	0.508	0.519	0.529	0.540	0.550	0.561	0.571	0.580	0.589	0.598	0.607	0.615	0.624
8871	0.487	0.499	0.510	0.521	0.531	0.541	0.551	0.561	0.570	0.579	0.588	0.597	0.606	0.614
8874	0.499	0.509	0.519	0.529	0.538	0.547	0.556	0.565	0.573	0.582	0.590	0.598	0.605	0.613
8875	0.512	0.524	0.536	0.547	0.559	0.569	0.580	0.590	0.600	0.610	0.619	0.628	0.638	0.647
9007	0.493	0.505	0.517	0.528	0.538	0.549	0.559	0.569	0.578	0.588	0.597	0.606	0.615	0.624
9008	0.508	0.521	0.533	0.545	0.556	0.567	0.578	0.589	0.599	0.609	0.619	0.628	0.637	0.646
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	0.421	0.431	0.441	0.451	0.460	0.470	0.479	0.488	0.496	0.505	0.513	0.522	0.530	0.538
9011	0.454	0.466	0.477	0.487	0.497	0.507	0.517	0.527	0.536	0.546	0.555	0.563	0.572	0.580
9015	0.445	0.456	0.467	0.477	0.487	0.497	0.507	0.517	0.526	0.536	0.545	0.553	0.562	0.571

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	0.519	0.526	0.533	0.541	0.548	0.555	0.562	0.568	0.575	0.582	0.588	0.595	0.601	0.607
8631*	0.420	0.428	0.435	0.442	0.450	0.457	0.464	0.471	0.478	0.485	0.492	0.498	0.505	0.507
8720	0.507	0.515	0.523	0.531	0.539	0.547	0.555	0.562	0.570	0.578	0.585	0.592	0.599	0.606
8729	0.547	0.554	0.561	0.569	0.576	0.583	0.590	0.597	0.604	0.611	0.618	0.624	0.631	0.634
8740	0.612	0.620	0.627	0.635	0.642	0.648	0.655	0.661	0.668	0.674	0.680	0.686	0.692	0.697
8741	0.552	0.559	0.567	0.574	0.582	0.589	0.596	0.603	0.610	0.617	0.624	0.631	0.637	0.644
8742	0.556	0.564	0.571	0.579	0.586	0.593	0.600	0.607	0.614	0.621	0.628	0.634	0.640	0.647
8743	0.604	0.610	0.616	0.621	0.627	0.632	0.637	0.642	0.647	0.652	0.657	0.662	0.666	0.674
8744	0.556	0.564	0.571	0.579	0.586	0.593	0.600	0.607	0.614	0.621	0.628	0.634	0.640	0.647
8745	0.650	0.660	0.668	0.676	0.685	0.693	0.701	0.709	0.717	0.724	0.732	0.739	0.746	0.754
8746	0.556	0.564	0.571	0.579	0.586	0.593	0.600	0.607	0.614	0.621	0.628	0.634	0.640	0.647
8748	0.560	0.568	0.576	0.584	0.592	0.599	0.607	0.614	0.621	0.628	0.634	0.641	0.647	0.654
8749	0.591	0.598	0.605	0.612	0.619	0.626	0.633	0.640	0.646	0.652	0.658	0.664	0.670	0.676
8755	0.570	0.578	0.587	0.595	0.603	0.611	0.619	0.627	0.634	0.641	0.648	0.655	0.662	0.669
8800	0.639	0.648	0.657	0.666	0.674	0.682	0.690	0.698	0.705	0.713	0.720	0.727	0.734	0.741
8801	0.630	0.637	0.644	0.651	0.658	0.665	0.672	0.679	0.685	0.692	0.698	0.704	0.710	0.717
8803	0.610	0.618	0.627	0.634	0.642	0.650	0.657	0.665	0.672	0.679	0.686	0.692	0.699	0.705
8804	0.632	0.641	0.649	0.657	0.665	0.673	0.681	0.688	0.695	0.702	0.709	0.716	0.722	0.729
8806	0.643	0.650	0.658	0.665	0.672	0.679	0.686	0.693	0.699	0.706	0.712	0.718	0.725	0.731
8807	0.569	0.576	0.584	0.591	0.599	0.606	0.613	0.620	0.626	0.632	0.637	0.643	0.648	0.652
8808	0.566	0.574	0.582	0.589	0.597	0.604	0.611	0.618	0.625	0.631	0.638	0.644	0.650	0.656
8810	0.622	0.630	0.638	0.645	0.653	0.660	0.667	0.674	0.681	0.687	0.694	0.700	0.706	0.712
8811	0.622	0.630	0.638	0.645	0.653	0.660	0.667	0.674	0.681	0.687	0.694	0.700	0.706	0.712
8812	0.622	0.630	0.638	0.645	0.653	0.660	0.667	0.674	0.681	0.687	0.694	0.700	0.706	0.712
8813	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.705	0.712	0.719	0.726	0.732	0.739	0.746
8818	0.662	0.669	0.675	0.681	0.687	0.692	0.698	0.703	0.708	0.714	0.719	0.724	0.729	0.734
8820	0.571	0.579	0.588	0.596	0.604	0.611	0.619	0.627	0.634	0.641	0.648	0.655	0.662	0.669
8821	0.579	0.587	0.594	0.601	0.608	0.615	0.622	0.629	0.635	0.642	0.649	0.655	0.661	0.667
8822	0.598	0.605	0.613	0.621	0.628	0.636	0.643	0.650	0.656	0.663	0.670	0.676	0.682	0.689
8823	0.601	0.609	0.618	0.626	0.634	0.641	0.649	0.656	0.664	0.671	0.678	0.685	0.692	0.699
8827	0.604	0.613	0.621	0.629	0.637	0.645	0.653	0.660	0.667	0.674	0.681	0.688	0.695	0.701
8829	0.647	0.656	0.664	0.671	0.679	0.687	0.694	0.701	0.708	0.715	0.721	0.728	0.734	0.741
8830	0.589	0.597	0.605	0.613	0.620	0.627	0.634	0.641	0.648	0.655	0.661	0.668	0.674	0.680
8831	0.689	0.696	0.704	0.711	0.718	0.725	0.732	0.738	0.745	0.751	0.757	0.763	0.769	0.775
8834	0.618	0.626	0.633	0.641	0.649	0.656	0.663	0.670	0.677	0.684	0.691	0.697	0.704	0.710
8838	0.616	0.624	0.632	0.639	0.647	0.654	0.661	0.667	0.674	0.680	0.687	0.693	0.699	0.705
8839	0.595	0.603	0.611	0.618	0.626	0.633	0.640	0.648	0.654	0.661	0.668	0.675	0.681	0.687
8840	0.612	0.620	0.629	0.637	0.645	0.653	0.661	0.668	0.676	0.683	0.689	0.696	0.702	0.709
8846	0.716	0.723	0.729	0.735	0.741	0.746	0.752	0.757	0.763	0.768	0.773	0.777	0.782	0.787
8847	0.640	0.648	0.655	0.663	0.670	0.677	0.685	0.691	0.698	0.705	0.711	0.717	0.723	0.729
8850	0.724	0.733	0.742	0.750	0.759	0.767	0.774	0.782	0.789	0.797	0.804	0.810	0.817	0.823
8851	0.605	0.612	0.619	0.626	0.633	0.640	0.647	0.653	0.660	0.666	0.672	0.678	0.685	0.690
8852	0.575	0.584	0.593	0.601	0.610	0.618	0.626	0.635	0.642	0.648	0.654	0.661	0.667	0.675
8859	0.631	0.638	0.645	0.652	0.659	0.666	0.672	0.679	0.685	0.691	0.697	0.703	0.708	0.714
8868	0.650	0.658	0.666	0.673	0.681	0.688	0.694	0.701	0.708	0.714	0.721	0.727	0.733	0.739
8870	0.632	0.639	0.647	0.655	0.663	0.671	0.678	0.686	0.693	0.700	0.707	0.714	0.721	0.727
8871	0.622	0.630	0.638	0.645	0.653	0.660	0.667	0.674	0.681	0.687	0.694	0.700	0.706	0.712
8874	0.620	0.628	0.635	0.642	0.648	0.655	0.661	0.668	0.674	0.680	0.686	0.692	0.698	0.703
8875	0.655	0.664	0.672	0.680	0.688	0.695	0.703	0.710	0.717	0.724	0.731	0.738	0.744	0.751
9007	0.632	0.641	0.649	0.657	0.665	0.672	0.680	0.688	0.695	0.702	0.709	0.715	0.722	0.728
9008	0.655	0.664	0.672	0.680	0.688	0.696	0.704	0.711	0.718	0.725	0.732	0.739	0.745	0.752
9009	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	0.655
9010	0.546	0.553	0.561	0.568	0.575	0.582	0.588	0.595	0.601	0.608	0.614	0.620	0.626	0.632
9011	0.589	0.597	0.605	0.612	0.620	0.627	0.635	0.642	0.649	0.656	0.663	0.669	0.676	0.682
9015	0.579	0.587	0.595	0.603	0.610	0.618	0.625	0.632	0.639	0.646	0.653	0.660	0.667	0.674

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	0.614	0.620	0.626	0.631	0.637	0.643	0.649	0.654	0.660	0.665	0.670	0.676	0.681	0.686
8631*	0.514	0.520	0.527	0.533	0.539	0.546	0.552	0.558	0.564	0.570	0.576	0.582	0.588	0.594
8720	0.612	0.618	0.625	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.671	0.677	0.682	0.687
8729	0.641	0.647	0.654	0.660	0.667	0.673	0.678	0.683	0.687	0.692	0.697	0.702	0.706	0.711
8740	0.703	0.708	0.714	0.719	0.725	0.730	0.735	0.740	0.745	0.750	0.755	0.760	0.765	0.770
8741	0.650	0.656	0.662	0.668	0.674	0.680	0.686	0.692	0.697	0.703	0.708	0.714	0.719	0.724
8742	0.653	0.659	0.665	0.671	0.676	0.682	0.688	0.693	0.699	0.704	0.709	0.714	0.719	0.724
8743	0.678	0.683	0.688	0.692	0.697	0.702	0.706	0.711	0.715	0.719	0.722	0.726	0.730	0.734
8744	0.653	0.659	0.665	0.671	0.676	0.682	0.688	0.693	0.699	0.704	0.709	0.714	0.719	0.724
8745	0.760	0.767	0.773	0.778	0.784	0.788	0.793	0.798	0.802	0.807	0.811	0.815	0.820	0.824
8746	0.653	0.659	0.665	0.671	0.676	0.682	0.688	0.693	0.699	0.704	0.709	0.714	0.719	0.724
8748	0.660	0.666	0.672	0.678	0.684	0.690	0.696	0.701	0.707	0.712	0.718	0.723	0.728	0.733
8749	0.681	0.687	0.693	0.698	0.704	0.709	0.714	0.720	0.725	0.730	0.735	0.740	0.745	0.750
8755	0.676	0.682	0.689	0.695	0.702	0.708	0.714	0.720	0.726	0.732	0.738	0.743	0.749	0.755
8800	0.748	0.754	0.761	0.767	0.773	0.779	0.784	0.790	0.795	0.801	0.806	0.811	0.816	0.821
8801	0.723	0.729	0.735	0.741	0.747	0.753	0.758	0.764	0.769	0.775	0.780	0.785	0.790	0.795
8803	0.712	0.718	0.724	0.730	0.736	0.742	0.748	0.754	0.760	0.765	0.771	0.776	0.781	0.786
8804	0.735	0.741	0.747	0.752	0.758	0.763	0.769	0.774	0.779	0.784	0.789	0.794	0.798	0.803
8806	0.737	0.743	0.750	0.756	0.761	0.767	0.773	0.778	0.784	0.789	0.795	0.800	0.805	0.810
8807	0.657	0.662	0.667	0.672	0.677	0.682	0.687	0.692	0.697	0.701	0.706	0.710	0.715	0.719
8808	0.662	0.668	0.674	0.680	0.685	0.691	0.696	0.702	0.707	0.712	0.717	0.722	0.727	0.732
8810	0.718	0.724	0.730	0.735	0.741	0.746	0.751	0.756	0.761	0.766	0.771	0.776	0.780	0.785
8811	0.718	0.724	0.730	0.735	0.741	0.746	0.751	0.756	0.761	0.766	0.771	0.776	0.780	0.785
8812	0.718	0.724	0.730	0.735	0.741	0.746	0.751	0.756	0.761	0.766	0.771	0.776	0.780	0.785
8813	0.752	0.759	0.765	0.771	0.777	0.782	0.788	0.794	0.799	0.804	0.809	0.814	0.819	0.824
8818	0.740	0.745	0.750	0.755	0.760	0.765	0.770	0.775	0.779	0.784	0.789	0.794	0.799	0.804
8820	0.675	0.682	0.688	0.694	0.701	0.706	0.712	0.718	0.723	0.729	0.734	0.740	0.745	0.750
8821	0.673	0.679	0.685	0.691	0.697	0.702	0.707	0.712	0.717	0.721	0.726	0.730	0.735	0.740
8822	0.695	0.701	0.707	0.713	0.718	0.724	0.729	0.734	0.740	0.745	0.750	0.755	0.760	0.765
8823	0.705	0.712	0.718	0.724	0.729	0.735	0.740	0.746	0.751	0.756	0.761	0.766	0.770	0.775
8827	0.708	0.714	0.720	0.726	0.732	0.738	0.743	0.749	0.754	0.759	0.765	0.770	0.775	0.779
8829	0.747	0.753	0.759	0.764	0.770	0.775	0.781	0.786	0.791	0.796	0.801	0.805	0.810	0.815
8830	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	0.756
8831	0.780	0.786	0.791	0.796	0.801	0.806	0.811	0.816	0.820	0.825	0.829	0.833	0.837	0.841
8834	0.716	0.722	0.728	0.734	0.739	0.745	0.750	0.756	0.761	0.766	0.771	0.775	0.780	0.785
8838	0.711	0.717	0.722	0.728	0.734	0.740	0.745	0.750	0.756	0.761	0.766	0.771	0.776	0.781
8839	0.694	0.700	0.706	0.711	0.717	0.723	0.729	0.734	0.739	0.745	0.750	0.755	0.760	0.765
8840	0.716	0.722	0.727	0.733	0.739	0.744	0.749	0.755	0.759	0.764	0.769	0.773	0.778	0.782
8846	0.791	0.795	0.799	0.803	0.807	0.811	0.815	0.819	0.822	0.825	0.827	0.830	0.833	0.836
8847	0.735	0.740	0.746	0.751	0.756	0.761	0.765	0.770	0.775	0.779	0.784	0.788	0.793	0.797
8850	0.829	0.835	0.840	0.845	0.850	0.855	0.860	0.864	0.868	0.873	0.877	0.881	0.885	0.888
8851	0.696	0.702	0.708	0.713	0.719	0.724	0.729	0.734	0.740	0.745	0.749	0.754	0.759	0.764
8852	0.681	0.687	0.693	0.699	0.705	0.710	0.715	0.721	0.726	0.730	0.735	0.739	0.744	0.749
8859	0.719	0.725	0.730	0.735	0.740	0.746	0.751	0.755	0.760	0.765	0.769	0.774	0.778	0.782
8868	0.744	0.750	0.755	0.761	0.766	0.771	0.776	0.781	0.785	0.790	0.795	0.799	0.803	0.808
8870	0.734	0.740	0.747	0.753	0.760	0.766	0.771	0.776	0.781	0.786	0.790	0.795	0.799	0.803
8871	0.718	0.724	0.730	0.735	0.741	0.746	0.751	0.756	0.761	0.766	0.771	0.776	0.780	0.785
8874	0.709	0.714	0.719	0.724	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767	0.771
8875	0.757	0.763	0.769	0.775	0.781	0.787	0.792	0.798	0.803	0.808	0.813	0.818	0.823	0.827
9007	0.733	0.739	0.744	0.750	0.755	0.761	0.766	0.771	0.776	0.780	0.785	0.789	0.794	0.798
9008	0.758	0.764	0.770	0.775	0.781	0.786	0.792	0.797	0.802	0.807	0.812	0.816	0.821	0.825
9009	0.662	0.668	0.675	0.681	0.687	0.693	0.699	0.705	0.711	0.717	0.723	0.728	0.734	0.739
9010	0.638	0.643	0.649	0.654	0.659	0.664	0.670	0.675	0.679	0.684	0.689	0.694	0.698	0.703
9011	0.688	0.695	0.700	0.706	0.712	0.717	0.723	0.728	0.734	0.739	0.744	0.749	0.754	0.759
9015	0.680	0.687	0.693	0.699	0.705	0.711	0.717	0.723	0.729	0.735	0.740	0.746	0.751	0.757

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	0.691	0.696	0.702	0.707	0.712	0.717	0.722	0.726	0.731
8631*	0.600	0.606	0.611	0.617	0.623	0.628	0.634	0.639	0.645
8720	0.692	0.697	0.702	0.707	0.712	0.716	0.721	0.725	0.729
8729	0.716	0.720	0.725	0.729	0.734	0.738	0.743	0.747	0.752
8740	0.774	0.779	0.783	0.788	0.792	0.796	0.800	0.804	0.808
8741	0.729	0.734	0.740	0.744	0.749	0.754	0.759	0.764	0.768
8742	0.729	0.734	0.739	0.743	0.748	0.753	0.757	0.761	0.766
8743	0.738	0.741	0.745	0.749	0.753	0.756	0.760	0.764	0.768
8744	0.729	0.734	0.739	0.743	0.748	0.753	0.757	0.761	0.766
8745	0.828	0.832	0.835	0.839	0.842	0.846	0.849	0.853	0.856
8746	0.729	0.734	0.739	0.743	0.748	0.753	0.757	0.761	0.766
8748	0.739	0.744	0.748	0.753	0.758	0.763	0.768	0.773	0.777
8749	0.755	0.759	0.764	0.768	0.773	0.777	0.780	0.784	0.788
8755	0.760	0.766	0.771	0.776	0.781	0.786	0.791	0.796	0.800
8800	0.826	0.831	0.835	0.840	0.844	0.848	0.852	0.856	0.860
8801	0.799	0.804	0.808	0.812	0.816	0.820	0.824	0.828	0.831
8803	0.791	0.796	0.801	0.806	0.810	0.815	0.819	0.824	0.828
8804	0.807	0.812	0.816	0.820	0.824	0.828	0.832	0.836	0.840
8806	0.815	0.820	0.824	0.829	0.834	0.838	0.842	0.847	0.851
8807	0.723	0.727	0.732	0.736	0.740	0.744	0.749	0.753	0.757
8808	0.737	0.741	0.746	0.751	0.755	0.759	0.764	0.768	0.772
8810	0.790	0.794	0.798	0.803	0.807	0.811	0.815	0.819	0.822
8811	0.790	0.794	0.798	0.803	0.807	0.811	0.815	0.819	0.822
8812	0.790	0.794	0.798	0.803	0.807	0.811	0.815	0.819	0.822
8813	0.829	0.833	0.838	0.842	0.847	0.851	0.855	0.859	0.863
8818	0.809	0.813	0.818	0.823	0.828	0.832	0.837	0.842	0.847
8820	0.755	0.760	0.765	0.770	0.774	0.778	0.783	0.787	0.791
8821	0.744	0.749	0.753	0.757	0.762	0.766	0.770	0.774	0.778
8822	0.769	0.774	0.778	0.783	0.787	0.792	0.796	0.800	0.804
8823	0.780	0.785	0.789	0.793	0.797	0.801	0.805	0.809	0.813
8827	0.784	0.789	0.793	0.798	0.802	0.807	0.811	0.815	0.819
8829	0.819	0.823	0.827	0.832	0.836	0.840	0.843	0.847	0.851
8830	0.761	0.765	0.770	0.774	0.779	0.783	0.787	0.792	0.796
8831	0.845	0.849	0.853	0.856	0.859	0.863	0.866	0.869	0.872
8834	0.789	0.794	0.798	0.803	0.807	0.811	0.815	0.819	0.823
8838	0.786	0.790	0.795	0.800	0.804	0.809	0.813	0.817	0.821
8839	0.770	0.775	0.779	0.784	0.789	0.793	0.797	0.801	0.805
8840	0.786	0.790	0.795	0.799	0.803	0.806	0.810	0.814	0.818
8846	0.839	0.841	0.843	0.846	0.848	0.851	0.853	0.855	0.857
8847	0.801	0.806	0.810	0.814	0.818	0.823	0.827	0.831	0.835
8850	0.892	0.896	0.899	0.902	0.906	0.909	0.912	0.915	0.918
8851	0.768	0.773	0.777	0.781	0.786	0.790	0.794	0.798	0.802
8852	0.753	0.758	0.762	0.767	0.771	0.775	0.779	0.782	0.786
8859	0.787	0.791	0.795	0.799	0.803	0.806	0.810	0.814	0.817
8868	0.812	0.816	0.820	0.824	0.828	0.832	0.835	0.839	0.842
8870	0.807	0.811	0.815	0.818	0.822	0.826	0.830	0.833	0.836
8871	0.790	0.794	0.798	0.803	0.807	0.811	0.815	0.819	0.822
8874	0.776	0.780	0.784	0.788	0.792	0.796	0.800	0.804	0.807
8875	0.832	0.836	0.840	0.845	0.849	0.853	0.857	0.860	0.864
9007	0.803	0.807	0.811	0.815	0.819	0.823	0.827	0.831	0.835
9008	0.830	0.834	0.838	0.842	0.846	0.850	0.854	0.857	0.861
9009	0.745	0.750	0.755	0.760	0.765	0.769	0.774	0.779	0.783
9010	0.707	0.712	0.716	0.721	0.725	0.729	0.733	0.738	0.742
9011	0.764	0.768	0.773	0.778	0.782	0.786	0.791	0.795	0.799
9015	0.762	0.767	0.772	0.777	0.782	0.787	0.791	0.796	0.800

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
9016	1.10	0.175	0.188	0.200	0.211	0.222	0.233	0.244	0.254	0.264	0.274	0.284	0.293	0.303
9031	1.92	0.121	0.131	0.140	0.149	0.158	0.167	0.175	0.183	0.191	0.199	0.207	0.215	0.223
9033	1.62	0.149	0.161	0.173	0.185	0.196	0.208	0.219	0.230	0.241	0.252	0.263	0.273	0.283
9043	0.58	0.147	0.159	0.170	0.180	0.190	0.200	0.210	0.219	0.229	0.238	0.246	0.255	0.264
9048	1.44	0.174	0.186	0.197	0.208	0.218	0.229	0.239	0.248	0.257	0.266	0.275	0.283	0.291
9050	2.89	0.153	0.165	0.178	0.190	0.201	0.212	0.224	0.234	0.245	0.256	0.266	0.276	0.286
9053	0.59	0.167	0.180	0.192	0.204	0.216	0.227	0.239	0.250	0.260	0.271	0.281	0.291	0.301
9054	1.83	0.145	0.157	0.170	0.181	0.193	0.204	0.216	0.227	0.237	0.248	0.258	0.268	0.278
9059	0.85	0.173	0.185	0.197	0.208	0.219	0.230	0.240	0.250	0.260	0.270	0.279	0.288	0.297
9060	1.33	0.149	0.161	0.172	0.183	0.193	0.204	0.214	0.224	0.234	0.243	0.253	0.262	0.271
9061	1.47	0.130	0.140	0.151	0.161	0.171	0.180	0.190	0.199	0.208	0.217	0.226	0.235	0.243
9066	1.40	0.138	0.149	0.160	0.171	0.181	0.192	0.202	0.212	0.221	0.231	0.240	0.250	0.259
9067	0.58	0.185	0.199	0.211	0.223	0.235	0.247	0.258	0.269	0.280	0.290	0.300	0.311	0.321
9069	1.66	0.129	0.141	0.152	0.162	0.173	0.183	0.193	0.203	0.213	0.223	0.233	0.242	0.252
9070	1.98	0.187	0.200	0.212	0.224	0.236	0.247	0.258	0.269	0.280	0.290	0.300	0.310	0.320
9079	1.28	0.174	0.188	0.202	0.215	0.228	0.241	0.253	0.266	0.278	0.289	0.301	0.312	0.323
9085	1.12	0.162	0.174	0.185	0.197	0.208	0.218	0.229	0.239	0.249	0.259	0.268	0.278	0.287
9092	0.81	0.169	0.182	0.194	0.206	0.217	0.228	0.239	0.250	0.260	0.271	0.281	0.291	0.301
9095	1.22	0.149	0.161	0.172	0.184	0.194	0.205	0.215	0.225	0.235	0.244	0.254	0.263	0.272
9096	4.26	0.140	0.152	0.164	0.176	0.188	0.200	0.211	0.222	0.233	0.243	0.254	0.264	0.274
9097	1.44	0.129	0.140	0.150	0.161	0.171	0.181	0.191	0.201	0.210	0.219	0.228	0.238	0.246
9101	1.36	0.147	0.159	0.170	0.181	0.192	0.202	0.212	0.222	0.231	0.241	0.250	0.259	0.268
9151	0.26	0.154	0.167	0.179	0.191	0.203	0.214	0.224	0.235	0.246	0.256	0.266	0.276	0.286
9154	0.91	0.138	0.148	0.158	0.168	0.177	0.187	0.196	0.205	0.213	0.222	0.230	0.239	0.247
9155	0.44	0.215	0.230	0.243	0.257	0.270	0.282	0.295	0.307	0.318	0.329	0.341	0.351	0.362
9156	1.52	0.163	0.176	0.189	0.201	0.214	0.225	0.237	0.248	0.259	0.270	0.281	0.291	0.301
9180	1.03	0.168	0.179	0.190	0.201	0.211	0.221	0.230	0.239	0.248	0.257	0.266	0.274	0.283
9181	4.03	0.257	0.280	0.301	0.322	0.343	0.362	0.381	0.398	0.416	0.432	0.448	0.462	0.477
9182	0.47	0.153	0.165	0.176	0.187	0.198	0.208	0.218	0.228	0.238	0.247	0.256	0.265	0.274
9184	3.55	0.160	0.171	0.182	0.193	0.203	0.213	0.223	0.233	0.242	0.252	0.261	0.270	0.279
9185	4.08	0.116	0.125	0.135	0.144	0.153	0.161	0.170	0.178	0.187	0.195	0.203	0.210	0.218
9220	2.45	0.141	0.152	0.163	0.174	0.185	0.195	0.205	0.215	0.225	0.235	0.245	0.254	0.263
9402	1.43	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
9403	2.69	0.110	0.119	0.128	0.137	0.145	0.153	0.161	0.169	0.177	0.185	0.192	0.199	0.207
9410	0.41	0.182	0.197	0.211	0.225	0.239	0.252	0.264	0.277	0.289	0.300	0.311	0.322	0.333
9420	3.49	0.116	0.125	0.134	0.143	0.151	0.159	0.167	0.174	0.181	0.189	0.196	0.203	0.210
9422	0.78	0.171	0.186	0.200	0.215	0.229	0.241	0.254	0.266	0.279	0.289	0.302	0.312	0.324
9424	2.61	0.138	0.149	0.160	0.170	0.180	0.190	0.200	0.210	0.219	0.228	0.237	0.246	0.255
9426	2.08	0.115	0.124	0.133	0.141	0.150	0.158	0.167	0.174	0.182	0.190	0.198	0.205	0.212
9501	2.13	0.124	0.135	0.146	0.156	0.166	0.176	0.186	0.195	0.205	0.214	0.223	0.232	0.241
9507	1.02	0.125	0.135	0.146	0.156	0.166	0.176	0.186	0.195	0.204	0.214	0.223	0.232	0.241
9516	1.00	0.109	0.119	0.128	0.136	0.145	0.153	0.162	0.170	0.178	0.185	0.193	0.201	0.208
9519	2.61	0.121	0.130	0.140	0.149	0.159	0.167	0.176	0.185	0.193	0.201	0.209	0.216	0.224
9521	1.71	0.102	0.111	0.120	0.129	0.137	0.145	0.154	0.162	0.169	0.177	0.185	0.192	0.200
9522	3.16	0.177	0.196	0.213	0.230	0.246	0.263	0.279	0.294	0.309	0.323	0.337	0.352	0.365
9529	1.94	0.099	0.108	0.117	0.125	0.133	0.141	0.149	0.157	0.164	0.172	0.179	0.186	0.194
9531	1.19	0.104	0.113	0.121	0.129	0.136	0.143	0.150	0.157	0.164	0.171	0.177	0.183	0.189
9549	3.25	0.101	0.109	0.117	0.125	0.133	0.140	0.148	0.155	0.162	0.170	0.177	0.184	0.191
9552	3.17	0.098	0.107	0.115	0.123	0.131	0.138	0.146	0.154	0.161	0.168	0.175	0.182	0.189
9586	0.66	0.150	0.163	0.176	0.189	0.201	0.212	0.224	0.236	0.247	0.258	0.269	0.280	0.291
9610	0.64	0.112	0.121	0.130	0.139	0.148	0.156	0.165	0.173	0.181	0.189	0.196	0.204	0.211
9620	1.04	0.152	0.164	0.175	0.186	0.197	0.208	0.218	0.228	0.238	0.248	0.257	0.266	0.275

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	0.312	0.321	0.330	0.338	0.347	0.355	0.363	0.371	0.379	0.387	0.394	0.401	0.409	0.416
9031	0.231	0.238	0.245	0.252	0.259	0.266	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.319
9033	0.293	0.303	0.313	0.323	0.332	0.341	0.350	0.359	0.368	0.377	0.387	0.395	0.404	0.412
9043	0.272	0.280	0.288	0.296	0.303	0.311	0.318	0.326	0.333	0.340	0.347	0.354	0.361	0.367
9048	0.299	0.307	0.315	0.323	0.331	0.338	0.345	0.352	0.359	0.365	0.372	0.379	0.386	0.392
9050	0.296	0.305	0.315	0.324	0.333	0.341	0.350	0.359	0.367	0.375	0.383	0.391	0.399	0.407
9053	0.310	0.320	0.329	0.338	0.347	0.356	0.364	0.373	0.381	0.389	0.397	0.405	0.413	0.421
9054	0.287	0.297	0.306	0.315	0.324	0.333	0.342	0.351	0.359	0.368	0.377	0.385	0.394	0.402
9059	0.306	0.315	0.323	0.331	0.340	0.348	0.356	0.364	0.371	0.379	0.387	0.394	0.401	0.409
9060	0.280	0.289	0.298	0.306	0.314	0.322	0.330	0.338	0.346	0.354	0.361	0.369	0.376	0.383
9061	0.252	0.260	0.268	0.277	0.285	0.293	0.301	0.308	0.316	0.324	0.331	0.338	0.346	0.353
9066	0.269	0.278	0.287	0.296	0.304	0.313	0.321	0.329	0.337	0.345	0.353	0.361	0.368	0.376
9067	0.330	0.340	0.350	0.359	0.369	0.377	0.386	0.395	0.403	0.412	0.420	0.428	0.436	0.443
9069	0.261	0.270	0.279	0.287	0.296	0.305	0.313	0.321	0.329	0.337	0.345	0.353	0.360	0.368
9070	0.330	0.339	0.349	0.358	0.367	0.376	0.384	0.393	0.401	0.410	0.418	0.426	0.434	0.442
9079	0.334	0.344	0.354	0.364	0.374	0.384	0.393	0.402	0.411	0.420	0.429	0.437	0.446	0.454
9085	0.296	0.305	0.313	0.322	0.330	0.339	0.347	0.355	0.363	0.371	0.379	0.386	0.394	0.401
9092	0.311	0.321	0.330	0.340	0.349	0.358	0.367	0.377	0.385	0.394	0.403	0.411	0.419	0.427
9095	0.281	0.290	0.299	0.308	0.317	0.325	0.334	0.342	0.350	0.358	0.367	0.375	0.383	0.390
9096	0.284	0.293	0.303	0.312	0.322	0.330	0.339	0.348	0.356	0.364	0.372	0.380	0.388	0.395
9097	0.255	0.263	0.271	0.279	0.287	0.294	0.302	0.309	0.316	0.323	0.330	0.337	0.344	0.351
9101	0.276	0.285	0.293	0.301	0.309	0.317	0.325	0.333	0.341	0.348	0.356	0.363	0.370	0.377
9151	0.295	0.304	0.313	0.321	0.329	0.338	0.345	0.354	0.362	0.369	0.376	0.384	0.391	0.398
9154	0.255	0.263	0.270	0.277	0.285	0.292	0.299	0.306	0.313	0.320	0.327	0.333	0.340	0.347
9155	0.372	0.383	0.392	0.402	0.411	0.420	0.428	0.436	0.445	0.452	0.461	0.468	0.476	0.483
9156	0.311	0.321	0.330	0.340	0.348	0.357	0.366	0.374	0.383	0.391	0.399	0.407	0.415	0.423
9180	0.291	0.299	0.307	0.315	0.322	0.329	0.337	0.344	0.350	0.357	0.364	0.370	0.376	0.382
9181	0.491	0.505	0.518	0.531	0.543	0.555	0.567	0.578	0.589	0.599	0.610	0.620	0.629	0.639
9182	0.282	0.290	0.299	0.307	0.314	0.322	0.330	0.337	0.344	0.351	0.359	0.366	0.372	0.379
9184	0.288	0.296	0.305	0.314	0.322	0.330	0.339	0.347	0.355	0.363	0.371	0.378	0.386	0.393
9185	0.225	0.233	0.240	0.247	0.253	0.260	0.266	0.273	0.279	0.285	0.292	0.298	0.304	0.310
9220	0.272	0.281	0.289	0.298	0.306	0.314	0.323	0.331	0.339	0.346	0.354	0.362	0.369	0.376
9402	0.197	0.204	0.211	0.217	0.224	0.231	0.237	0.243	0.249	0.255	0.261	0.267	0.273	0.279
9403	0.214	0.221	0.227	0.234	0.241	0.247	0.254	0.260	0.266	0.273	0.279	0.285	0.291	0.296
9410	0.343	0.354	0.364	0.374	0.384	0.394	0.404	0.413	0.422	0.431	0.441	0.450	0.458	0.467
9420	0.217	0.224	0.231	0.237	0.244	0.250	0.256	0.263	0.269	0.276	0.282	0.288	0.294	0.300
9422	0.334	0.346	0.356	0.368	0.378	0.387	0.399	0.408	0.417	0.426	0.438	0.447	0.456	0.464
9424	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
9426	0.220	0.226	0.233	0.240	0.247	0.254	0.260	0.267	0.273	0.280	0.285	0.291	0.297	0.303
9501	0.249	0.258	0.266	0.274	0.282	0.290	0.298	0.306	0.313	0.320	0.327	0.334	0.341	0.348
9507	0.250	0.258	0.267	0.275	0.283	0.292	0.300	0.308	0.316	0.323	0.331	0.338	0.345	0.352
9516	0.216	0.223	0.230	0.237	0.244	0.251	0.257	0.264	0.270	0.276	0.282	0.288	0.295	0.301
9519	0.231	0.239	0.246	0.253	0.260	0.267	0.274	0.280	0.287	0.294	0.300	0.306	0.313	0.319
9521	0.207	0.214	0.221	0.228	0.235	0.242	0.248	0.255	0.261	0.268	0.274	0.280	0.286	0.292
9522	0.379	0.393	0.406	0.418	0.429	0.439	0.449	0.459	0.468	0.477	0.485	0.494	0.502	0.510
9529	0.201	0.207	0.214	0.221	0.228	0.234	0.240	0.247	0.253	0.259	0.265	0.271	0.277	0.283
9531	0.196	0.201	0.207	0.213	0.219	0.225	0.230	0.236	0.242	0.247	0.252	0.257	0.263	0.268
9549	0.198	0.204	0.211	0.217	0.224	0.230	0.236	0.242	0.249	0.255	0.261	0.267	0.273	0.279
9552	0.196	0.202	0.209	0.215	0.222	0.228	0.234	0.240	0.246	0.252	0.257	0.263	0.269	0.274
9586	0.301	0.311	0.321	0.331	0.341	0.350	0.360	0.369	0.377	0.386	0.394	0.403	0.411	0.419
9610	0.219	0.226	0.233	0.240	0.246	0.253	0.260	0.266	0.273	0.279	0.285	0.292	0.298	0.304
9620	0.284	0.293	0.301	0.310	0.318	0.326	0.334	0.342	0.349	0.357	0.364	0.371	0.377	0.384

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	0.423	0.430	0.436	0.443	0.450	0.456	0.463	0.469	0.475	0.482	0.488	0.494	0.500	0.505
9031	0.325	0.331	0.337	0.343	0.349	0.355	0.361	0.367	0.372	0.378	0.383	0.389	0.394	0.399
9033	0.421	0.431	0.439	0.448	0.456	0.464	0.473	0.481	0.491	0.500	0.508	0.515	0.523	0.530
9043	0.374	0.380	0.387	0.393	0.399	0.406	0.412	0.418	0.424	0.430	0.435	0.441	0.447	0.452
9048	0.399	0.405	0.411	0.418	0.424	0.430	0.436	0.441	0.447	0.453	0.458	0.464	0.469	0.474
9050	0.414	0.422	0.429	0.436	0.444	0.451	0.458	0.464	0.471	0.478	0.484	0.491	0.497	0.503
9053	0.428	0.436	0.443	0.451	0.458	0.465	0.471	0.478	0.485	0.491	0.498	0.504	0.510	0.516
9054	0.410	0.418	0.425	0.433	0.440	0.448	0.455	0.462	0.468	0.475	0.482	0.488	0.495	0.501
9059	0.416	0.423	0.429	0.436	0.443	0.450	0.456	0.463	0.469	0.476	0.482	0.488	0.494	0.500
9060	0.390	0.397	0.404	0.411	0.418	0.424	0.431	0.437	0.443	0.450	0.456	0.462	0.468	0.474
9061	0.360	0.367	0.374	0.381	0.388	0.394	0.401	0.408	0.414	0.420	0.426	0.432	0.438	0.444
9066	0.383	0.390	0.397	0.404	0.411	0.418	0.425	0.432	0.438	0.444	0.451	0.457	0.463	0.468
9067	0.451	0.459	0.466	0.474	0.481	0.488	0.495	0.503	0.510	0.516	0.523	0.530	0.536	0.542
9069	0.375	0.382	0.389	0.396	0.402	0.409	0.415	0.422	0.428	0.434	0.440	0.446	0.453	0.458
9070	0.449	0.457	0.464	0.471	0.479	0.486	0.493	0.500	0.506	0.513	0.520	0.526	0.533	0.539
9079	0.462	0.470	0.477	0.485	0.492	0.500	0.507	0.514	0.521	0.527	0.534	0.540	0.547	0.553
9085	0.409	0.416	0.423	0.430	0.437	0.444	0.450	0.457	0.464	0.470	0.477	0.483	0.490	0.496
9092	0.435	0.443	0.450	0.458	0.465	0.472	0.479	0.486	0.493	0.500	0.507	0.513	0.520	0.527
9095	0.398	0.406	0.413	0.420	0.428	0.435	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.489
9096	0.403	0.410	0.418	0.425	0.432	0.439	0.446	0.452	0.459	0.465	0.471	0.478	0.484	0.490
9097	0.357	0.364	0.370	0.377	0.383	0.390	0.396	0.402	0.408	0.415	0.421	0.427	0.433	0.439
9101	0.384	0.390	0.397	0.403	0.410	0.416	0.422	0.428	0.435	0.441	0.446	0.452	0.458	0.464
9151	0.405	0.412	0.418	0.425	0.432	0.438	0.445	0.451	0.458	0.464	0.470	0.477	0.483	0.490
9154	0.353	0.359	0.366	0.372	0.378	0.384	0.390	0.396	0.402	0.408	0.414	0.420	0.426	0.431
9155	0.490	0.498	0.505	0.511	0.518	0.524	0.530	0.537	0.543	0.549	0.555	0.561	0.567	0.573
9156	0.430	0.438	0.445	0.452	0.459	0.465	0.472	0.479	0.485	0.492	0.498	0.505	0.511	0.517
9180	0.388	0.394	0.400	0.406	0.411	0.417	0.422	0.428	0.433	0.438	0.443	0.448	0.453	0.458
9181	0.648	0.657	0.666	0.674	0.682	0.689	0.697	0.704	0.712	0.718	0.725	0.731	0.737	0.743
9182	0.386	0.393	0.399	0.406	0.412	0.418	0.424	0.431	0.437	0.443	0.449	0.455	0.461	0.466
9184	0.401	0.408	0.415	0.422	0.429	0.436	0.443	0.450	0.456	0.463	0.470	0.476	0.482	0.489
9185	0.316	0.322	0.328	0.333	0.339	0.344	0.349	0.355	0.360	0.365	0.370	0.375	0.380	0.385
9220	0.384	0.391	0.398	0.405	0.413	0.420	0.427	0.434	0.441	0.448	0.454	0.461	0.467	0.473
9402	0.284	0.290	0.295	0.301	0.306	0.312	0.317	0.322	0.327	0.332	0.337	0.342	0.347	0.352
9403	0.302	0.308	0.314	0.319	0.325	0.330	0.335	0.341	0.346	0.351	0.356	0.361	0.366	0.371
9410	0.475	0.485	0.493	0.500	0.508	0.516	0.523	0.531	0.539	0.546	0.553	0.560	0.567	0.574
9420	0.306	0.312	0.318	0.324	0.330	0.336	0.342	0.348	0.353	0.358	0.364	0.370	0.375	0.381
9422	0.472	0.485	0.493	0.501	0.509	0.517	0.525	0.532	0.546	0.554	0.561	0.569	0.574	0.579
9424	0.367	0.373	0.380	0.386	0.393	0.399	0.405	0.411	0.417	0.423	0.429	0.435	0.440	0.446
9426	0.309	0.314	0.320	0.325	0.331	0.336	0.341	0.346	0.351	0.356	0.361	0.366	0.371	0.376
9501	0.354	0.361	0.367	0.374	0.380	0.387	0.393	0.400	0.406	0.412	0.418	0.424	0.430	0.436
9507	0.359	0.366	0.373	0.380	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444
9516	0.307	0.312	0.318	0.324	0.330	0.335	0.341	0.346	0.351	0.357	0.362	0.367	0.372	0.377
9519	0.325	0.331	0.337	0.343	0.349	0.355	0.361	0.367	0.372	0.378	0.383	0.389	0.394	0.400
9521	0.298	0.304	0.310	0.316	0.322	0.327	0.333	0.338	0.344	0.349	0.354	0.360	0.365	0.370
9522	0.518	0.526	0.533	0.540	0.547	0.554	0.561	0.567	0.574	0.580	0.586	0.592	0.598	0.604
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	0.273	0.278	0.283	0.288	0.294	0.299	0.304	0.309	0.313	0.318	0.323	0.328	0.333	0.338
9549	0.285	0.290	0.296	0.302	0.308	0.314	0.319	0.325	0.330	0.335	0.341	0.346	0.351	0.357
9552	0.280	0.285	0.291	0.297	0.302	0.308	0.313	0.319	0.324	0.329	0.335	0.340	0.345	0.351
9586	0.427	0.435	0.442	0.450	0.457	0.464	0.472	0.479	0.486	0.493	0.499	0.506	0.513	0.520
9610	0.310	0.316	0.322	0.328	0.333	0.339	0.345	0.350	0.356	0.361	0.367	0.372	0.377	0.382
9620	0.391	0.398	0.404	0.411	0.417	0.424	0.430	0.436	0.442	0.448	0.454	0.460	0.465	0.471

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
9016	0.511	0.522	0.533	0.544	0.554	0.564	0.574	0.583	0.593	0.602	0.610	0.619	0.627	0.635
9031	0.404	0.414	0.424	0.434	0.444	0.453	0.463	0.472	0.481	0.489	0.497	0.506	0.514	0.522
9033	0.538	0.551	0.565	0.574	0.583	0.592	0.601	0.610	0.619	0.631	0.640	0.649	0.657	0.666
9043	0.458	0.469	0.479	0.489	0.500	0.509	0.519	0.529	0.538	0.547	0.556	0.564	0.573	0.581
9048	0.479	0.489	0.498	0.508	0.518	0.527	0.536	0.545	0.554	0.563	0.571	0.579	0.587	0.595
9050	0.509	0.522	0.533	0.545	0.556	0.567	0.578	0.588	0.598	0.608	0.618	0.627	0.636	0.645
9053	0.522	0.534	0.545	0.556	0.566	0.577	0.586	0.596	0.605	0.614	0.623	0.632	0.641	0.649
9054	0.507	0.520	0.532	0.543	0.555	0.567	0.578	0.589	0.599	0.610	0.620	0.630	0.640	0.649
9059	0.506	0.518	0.530	0.540	0.551	0.561	0.571	0.581	0.591	0.601	0.610	0.619	0.628	0.636
9060	0.479	0.491	0.502	0.512	0.523	0.533	0.543	0.553	0.563	0.572	0.581	0.591	0.600	0.609
9061	0.450	0.461	0.472	0.483	0.493	0.503	0.513	0.522	0.532	0.541	0.550	0.558	0.567	0.575
9066	0.474	0.485	0.496	0.506	0.516	0.526	0.536	0.545	0.554	0.563	0.572	0.580	0.589	0.597
9067	0.548	0.560	0.572	0.584	0.594	0.605	0.615	0.624	0.634	0.644	0.653	0.661	0.670	0.678
9069	0.464	0.476	0.487	0.499	0.510	0.520	0.531	0.542	0.552	0.562	0.572	0.581	0.591	0.599
9070	0.545	0.557	0.569	0.580	0.592	0.602	0.613	0.623	0.633	0.643	0.652	0.661	0.670	0.678
9079	0.559	0.571	0.583	0.594	0.604	0.615	0.625	0.635	0.644	0.653	0.662	0.671	0.679	0.687
9085	0.502	0.514	0.525	0.537	0.547	0.558	0.569	0.579	0.589	0.599	0.609	0.618	0.627	0.636
9092	0.533	0.545	0.557	0.569	0.580	0.591	0.602	0.612	0.621	0.631	0.639	0.648	0.656	0.664
9095	0.495	0.507	0.520	0.531	0.543	0.554	0.565	0.576	0.586	0.596	0.606	0.615	0.625	0.633
9096	0.496	0.507	0.519	0.530	0.540	0.551	0.561	0.572	0.582	0.592	0.602	0.611	0.620	0.629
9097	0.445	0.457	0.468	0.479	0.490	0.500	0.511	0.521	0.531	0.540	0.550	0.560	0.569	0.578
9101	0.469	0.480	0.491	0.502	0.512	0.522	0.532	0.541	0.551	0.560	0.569	0.578	0.587	0.595
9151	0.496	0.509	0.521	0.532	0.544	0.554	0.565	0.575	0.585	0.594	0.604	0.614	0.623	0.632
9154	0.437	0.448	0.458	0.469	0.479	0.488	0.498	0.507	0.516	0.524	0.533	0.541	0.549	0.558
9155	0.578	0.590	0.600	0.611	0.620	0.630	0.639	0.648	0.657	0.666	0.674	0.682	0.690	0.697
9156	0.523	0.534	0.546	0.557	0.567	0.578	0.588	0.598	0.607	0.617	0.626	0.634	0.643	0.652
9180	0.463	0.472	0.481	0.490	0.498	0.507	0.515	0.523	0.532	0.540	0.548	0.556	0.563	0.571
9181	0.749	0.760	0.771	0.781	0.791	0.800	0.809	0.817	0.825	0.834	0.842	0.849	0.856	0.863
9182	0.472	0.483	0.495	0.505	0.516	0.526	0.537	0.546	0.556	0.565	0.574	0.583	0.592	0.600
9184	0.495	0.507	0.519	0.530	0.541	0.552	0.563	0.574	0.584	0.594	0.603	0.612	0.621	0.629
9185	0.390	0.400	0.410	0.419	0.429	0.438	0.447	0.455	0.464	0.471	0.479	0.487	0.495	0.501
9220	0.480	0.492	0.504	0.516	0.527	0.538	0.549	0.560	0.571	0.581	0.591	0.600	0.610	0.619
9402	0.356	0.366	0.375	0.384	0.393	0.402	0.411	0.420	0.428	0.437	0.445	0.453	0.462	0.470
9403	0.376	0.386	0.396	0.405	0.414	0.423	0.432	0.441	0.450	0.459	0.467	0.476	0.484	0.492
9410	0.581	0.595	0.609	0.620	0.630	0.641	0.652	0.662	0.673	0.685	0.695	0.705	0.715	0.724
9420	0.386	0.397	0.407	0.418	0.428	0.438	0.448	0.458	0.468	0.477	0.486	0.495	0.504	0.513
9422	0.584	0.594	0.610	0.619	0.628	0.637	0.645	0.653	0.661	0.676	0.683	0.690	0.697	0.704
9424	0.452	0.463	0.473	0.484	0.494	0.504	0.514	0.524	0.533	0.542	0.551	0.560	0.569	0.577
9426	0.381	0.390	0.399	0.408	0.417	0.426	0.435	0.443	0.452	0.460	0.469	0.477	0.485	0.493
9501	0.442	0.453	0.464	0.475	0.486	0.496	0.507	0.517	0.526	0.536	0.545	0.555	0.564	0.573
9507	0.450	0.462	0.473	0.484	0.495	0.505	0.516	0.526	0.536	0.546	0.555	0.565	0.574	0.583
9516	0.382	0.391	0.401	0.410	0.420	0.429	0.438	0.447	0.456	0.464	0.472	0.481	0.489	0.497
9519	0.405	0.416	0.426	0.436	0.446	0.456	0.465	0.475	0.484	0.493	0.502	0.511	0.520	0.529
9521	0.375	0.385	0.395	0.404	0.414	0.423	0.432	0.441	0.449	0.458	0.466	0.474	0.482	0.490
9522	0.610	0.621	0.632	0.643	0.653	0.663	0.672	0.682	0.691	0.700	0.708	0.716	0.724	0.732
9529	0.364	0.374	0.384	0.393	0.403	0.412	0.421	0.429	0.438	0.447	0.455	0.464	0.472	0.480
9531	0.343	0.352	0.360	0.369	0.378	0.387	0.395	0.404	0.413	0.420	0.429	0.437	0.445	0.453
9549	0.362	0.372	0.380	0.390	0.399	0.408	0.417	0.426	0.436	0.443	0.452	0.461	0.471	0.480
9552	0.356	0.366	0.375	0.384	0.393	0.401	0.409	0.416	0.424	0.431	0.438	0.446	0.453	0.460
9586	0.526	0.539	0.551	0.564	0.576	0.587	0.598	0.609	0.620	0.630	0.640	0.650	0.660	0.669
9610	0.387	0.398	0.407	0.417	0.427	0.436	0.445	0.455	0.463	0.472	0.481	0.489	0.498	0.506
9620	0.477	0.488	0.499	0.510	0.519	0.529	0.539	0.548	0.557	0.566	0.575	0.583	0.591	0.599

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
9016	0.643	0.651	0.659	0.666	0.674	0.681	0.687	0.694	0.700	0.706	0.713	0.719	0.724	0.730
9031	0.530	0.537	0.545	0.552	0.560	0.567	0.574	0.581	0.588	0.595	0.601	0.608	0.615	0.621
9033	0.674	0.683	0.691	0.699	0.708	0.716	0.724	0.732	0.740	0.748	0.756	0.764	0.772	0.783
9043	0.589	0.597	0.605	0.613	0.620	0.627	0.634	0.641	0.648	0.655	0.661	0.668	0.674	0.680
9048	0.602	0.610	0.617	0.625	0.632	0.639	0.646	0.653	0.660	0.666	0.673	0.679	0.685	0.691
9050	0.654	0.663	0.671	0.679	0.687	0.695	0.702	0.710	0.717	0.724	0.731	0.738	0.744	0.750
9053	0.657	0.665	0.673	0.681	0.688	0.695	0.702	0.709	0.716	0.722	0.729	0.735	0.741	0.747
9054	0.658	0.667	0.676	0.685	0.693	0.701	0.710	0.718	0.726	0.733	0.740	0.748	0.755	0.762
9059	0.644	0.653	0.660	0.668	0.676	0.683	0.690	0.697	0.704	0.711	0.717	0.724	0.730	0.736
9060	0.617	0.626	0.634	0.642	0.649	0.657	0.664	0.672	0.678	0.685	0.692	0.698	0.705	0.711
9061	0.583	0.591	0.599	0.607	0.615	0.622	0.630	0.637	0.644	0.651	0.658	0.665	0.671	0.677
9066	0.605	0.613	0.620	0.628	0.636	0.644	0.651	0.658	0.665	0.671	0.678	0.684	0.691	0.697
9067	0.687	0.695	0.703	0.711	0.718	0.726	0.734	0.741	0.749	0.756	0.763	0.769	0.776	0.782
9069	0.608	0.617	0.625	0.633	0.641	0.649	0.657	0.665	0.672	0.679	0.687	0.694	0.701	0.707
9070	0.687	0.695	0.702	0.710	0.718	0.725	0.732	0.739	0.745	0.752	0.758	0.764	0.770	0.776
9079	0.695	0.703	0.710	0.717	0.724	0.731	0.738	0.744	0.751	0.757	0.763	0.769	0.774	0.780
9085	0.644	0.652	0.661	0.669	0.677	0.684	0.692	0.699	0.707	0.714	0.721	0.728	0.734	0.741
9092	0.672	0.679	0.685	0.692	0.698	0.704	0.711	0.717	0.723	0.728	0.734	0.739	0.744	0.749
9095	0.642	0.650	0.657	0.665	0.672	0.680	0.687	0.695	0.702	0.709	0.716	0.723	0.730	0.737
9096	0.638	0.647	0.655	0.663	0.671	0.679	0.687	0.694	0.701	0.708	0.715	0.721	0.727	0.734
9097	0.587	0.596	0.604	0.613	0.621	0.629	0.637	0.644	0.652	0.659	0.666	0.673	0.680	0.687
9101	0.604	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
9151	0.641	0.650	0.658	0.665	0.673	0.680	0.687	0.694	0.701	0.708	0.715	0.722	0.728	0.735
9154	0.566	0.573	0.581	0.589	0.597	0.604	0.612	0.619	0.627	0.634	0.641	0.648	0.655	0.661
9155	0.704	0.711	0.718	0.725	0.732	0.739	0.745	0.752	0.758	0.765	0.771	0.777	0.782	0.788
9156	0.660	0.669	0.677	0.685	0.693	0.700	0.707	0.715	0.721	0.728	0.735	0.742	0.749	0.756
9180	0.578	0.585	0.593	0.600	0.607	0.613	0.620	0.626	0.633	0.639	0.645	0.651	0.656	0.662
9181	0.869	0.874	0.879	0.883	0.887	0.891	0.895	0.899	0.903	0.906	0.910	0.913	0.916	0.920
9182	0.608	0.616	0.624	0.631	0.638	0.645	0.652	0.658	0.665	0.671	0.677	0.683	0.689	0.695
9184	0.638	0.646	0.654	0.662	0.670	0.678	0.685	0.692	0.699	0.706	0.713	0.719	0.726	0.732
9185	0.508	0.514	0.521	0.527	0.533	0.539	0.545	0.551	0.557	0.563	0.569	0.575	0.581	0.584
9220	0.628	0.637	0.646	0.655	0.663	0.672	0.680	0.687	0.695	0.702	0.709	0.715	0.722	0.729
9402	0.478	0.487	0.495	0.503	0.511	0.518	0.526	0.533	0.540	0.548	0.555	0.562	0.568	0.575
9403	0.500	0.508	0.516	0.524	0.531	0.539	0.546	0.553	0.560	0.567	0.574	0.581	0.587	0.594
9410	0.733	0.742	0.750	0.758	0.767	0.774	0.782	0.790	0.797	0.804	0.811	0.818	0.824	0.832
9420	0.522	0.531	0.540	0.549	0.557	0.566	0.574	0.582	0.590	0.598	0.606	0.614	0.622	0.629
9422	0.710	0.717	0.723	0.729	0.735	0.741	0.747	0.752	0.758	0.763	0.768	0.773	0.778	0.789
9424	0.586	0.594	0.602	0.610	0.617	0.625	0.632	0.639	0.646	0.653	0.660	0.667	0.673	0.679
9426	0.500	0.508	0.516	0.523	0.530	0.538	0.545	0.552	0.558	0.565	0.571	0.578	0.585	0.591
9501	0.582	0.591	0.599	0.608	0.616	0.624	0.631	0.639	0.646	0.654	0.661	0.668	0.675	0.682
9507	0.592	0.601	0.609	0.618	0.626	0.634	0.642	0.650	0.657	0.665	0.672	0.679	0.686	0.692
9516	0.505	0.513	0.521	0.529	0.536	0.543	0.551	0.558	0.565	0.572	0.579	0.585	0.592	0.599
9519	0.538	0.546	0.555	0.563	0.571	0.580	0.588	0.596	0.604	0.612	0.619	0.627	0.634	0.641
9521	0.498	0.506	0.513	0.520	0.528	0.535	0.542	0.549	0.555	0.562	0.569	0.575	0.582	0.588
9522	0.739	0.747	0.754	0.760	0.767	0.773	0.779	0.785	0.790	0.796	0.801	0.807	0.812	0.817
9529	0.488	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
9531	0.461	0.469	0.477	0.485	0.492	0.499	0.507	0.514	0.521	0.528	0.535	0.541	0.548	0.553
9549	0.489	0.498	0.507	0.516	0.525	0.533	0.542	0.551	0.560	0.568	0.576	0.584	0.591	0.598
9552	0.467	0.474	0.480	0.487	0.494	0.500	0.507	0.513	0.520	0.526	0.533	0.539	0.544	0.549
9586	0.678	0.686	0.695	0.702	0.710	0.717	0.724	0.731	0.737	0.744	0.750	0.756	0.762	0.767
9610	0.514	0.522	0.530	0.538	0.545	0.553	0.560	0.568	0.575	0.582	0.589	0.596	0.603	0.609
9620	0.607	0.615	0.623	0.630	0.638	0.645	0.652	0.659	0.666	0.672	0.679	0.685	0.691	0.698

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
9016	0.736	0.741	0.747	0.752	0.757	0.762	0.767	0.772	0.777	0.781	0.786	0.790	0.794	0.799
9031	0.627	0.634	0.640	0.646	0.652	0.658	0.664	0.669	0.675	0.681	0.686	0.692	0.697	0.702
9033	0.791	0.799	0.807	0.813	0.819	0.825	0.832	0.838	0.844	0.850	0.856	0.862	0.868	0.874
9043	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	0.756
9048	0.696	0.702	0.708	0.713	0.718	0.724	0.729	0.734	0.740	0.745	0.750	0.755	0.759	0.764
9050	0.757	0.763	0.769	0.775	0.780	0.786	0.791	0.797	0.802	0.807	0.812	0.817	0.822	0.826
9053	0.753	0.758	0.764	0.769	0.775	0.780	0.785	0.790	0.795	0.800	0.804	0.809	0.813	0.817
9054	0.769	0.775	0.782	0.788	0.794	0.799	0.805	0.811	0.816	0.822	0.827	0.832	0.838	0.842
9059	0.742	0.748	0.754	0.760	0.765	0.770	0.776	0.781	0.786	0.791	0.795	0.800	0.804	0.809
9060	0.717	0.723	0.729	0.735	0.741	0.746	0.752	0.757	0.762	0.767	0.772	0.776	0.781	0.786
9061	0.683	0.689	0.695	0.701	0.706	0.712	0.717	0.722	0.727	0.732	0.737	0.742	0.746	0.751
9066	0.703	0.710	0.716	0.722	0.728	0.734	0.739	0.744	0.750	0.755	0.760	0.765	0.769	0.774
9067	0.788	0.794	0.799	0.805	0.810	0.815	0.821	0.826	0.831	0.836	0.841	0.846	0.851	0.856
9069	0.714	0.721	0.727	0.734	0.740	0.746	0.752	0.758	0.763	0.769	0.774	0.780	0.785	0.790
9070	0.782	0.787	0.793	0.798	0.803	0.808	0.813	0.818	0.823	0.827	0.832	0.836	0.840	0.844
9079	0.785	0.790	0.796	0.801	0.805	0.810	0.815	0.819	0.824	0.828	0.832	0.836	0.840	0.844
9085	0.747	0.753	0.759	0.765	0.770	0.776	0.781	0.786	0.791	0.797	0.801	0.806	0.811	0.815
9092	0.754	0.759	0.764	0.769	0.774	0.778	0.783	0.786	0.790	0.794	0.798	0.801	0.804	0.808
9095	0.744	0.750	0.756	0.762	0.768	0.774	0.779	0.785	0.790	0.796	0.800	0.805	0.809	0.813
9096	0.740	0.746	0.752	0.758	0.763	0.769	0.775	0.780	0.786	0.791	0.796	0.802	0.807	0.812
9097	0.693	0.700	0.706	0.713	0.719	0.725	0.731	0.736	0.742	0.747	0.752	0.758	0.763	0.768
9101	0.706	0.712	0.718	0.724	0.730	0.736	0.742	0.747	0.752	0.758	0.763	0.768	0.773	0.778
9151	0.741	0.747	0.754	0.760	0.766	0.772	0.779	0.785	0.791	0.796	0.802	0.807	0.812	0.816
9154	0.668	0.674	0.680	0.687	0.693	0.699	0.704	0.710	0.716	0.721	0.727	0.732	0.737	0.741
9155	0.794	0.799	0.804	0.809	0.814	0.818	0.822	0.826	0.830	0.834	0.838	0.842	0.846	0.849
9156	0.762	0.768	0.774	0.779	0.785	0.790	0.795	0.800	0.805	0.810	0.814	0.819	0.824	0.828
9180	0.667	0.673	0.678	0.683	0.688	0.693	0.698	0.703	0.707	0.712	0.716	0.721	0.725	0.729
9181	0.923	0.926	0.928	0.931	0.934	0.936	0.938	0.940	0.942	0.944	0.946	0.948	0.950	0.952
9182	0.700	0.706	0.711	0.716	0.721	0.726	0.731	0.735	0.740	0.744	0.749	0.753	0.758	0.762
9184	0.738	0.744	0.749	0.755	0.761	0.766	0.771	0.776	0.781	0.786	0.791	0.796	0.801	0.806
9185	0.590	0.596	0.601	0.607	0.612	0.617	0.623	0.628	0.633	0.638	0.643	0.649	0.654	0.659
9220	0.735	0.741	0.748	0.753	0.759	0.765	0.770	0.776	0.781	0.787	0.792	0.798	0.803	0.808
9402	0.581	0.588	0.594	0.600	0.607	0.613	0.619	0.625	0.632	0.638	0.644	0.650	0.656	0.662
9403	0.600	0.607	0.613	0.619	0.626	0.632	0.638	0.644	0.650	0.656	0.661	0.667	0.673	0.678
9410	0.838	0.844	0.849	0.855	0.861	0.867	0.872	0.877	0.882	0.886	0.891	0.896	0.900	0.904
9420	0.636	0.644	0.651	0.658	0.665	0.671	0.678	0.684	0.690	0.696	0.703	0.709	0.715	0.721
9422	0.794	0.798	0.803	0.807	0.811	0.815	0.819	0.823	0.827	0.831	0.835	0.838	0.842	0.845
9424	0.686	0.692	0.698	0.704	0.709	0.715	0.721	0.726	0.732	0.737	0.742	0.748	0.753	0.758
9426	0.597	0.604	0.610	0.616	0.623	0.629	0.635	0.641	0.647	0.653	0.659	0.665	0.671	0.676
9501	0.688	0.695	0.701	0.708	0.714	0.720	0.725	0.731	0.737	0.742	0.747	0.752	0.756	0.761
9507	0.698	0.705	0.711	0.717	0.723	0.728	0.734	0.739	0.744	0.749	0.754	0.759	0.763	0.768
9516	0.605	0.611	0.618	0.624	0.630	0.636	0.642	0.648	0.654	0.659	0.665	0.670	0.675	0.680
9519	0.648	0.655	0.662	0.669	0.676	0.682	0.689	0.695	0.701	0.707	0.713	0.719	0.725	0.730
9521	0.594	0.601	0.607	0.613	0.620	0.626	0.632	0.638	0.644	0.650	0.656	0.661	0.667	0.673
9522	0.822	0.827	0.831	0.836	0.840	0.845	0.849	0.853	0.857	0.861	0.865	0.869	0.873	0.877
9529	0.585	0.591	0.598	0.604	0.610	0.616	0.622	0.628	0.634	0.639	0.645	0.650	0.656	0.662
9531	0.560	0.565	0.571	0.577	0.583	0.589	0.595	0.601	0.606	0.612	0.617	0.623	0.629	0.634
9549	0.605	0.613	0.620	0.627	0.634	0.642	0.649	0.656	0.662	0.669	0.675	0.682	0.688	0.694
9552	0.554	0.559	0.565	0.570	0.575	0.581	0.586	0.591	0.596	0.602	0.607	0.612	0.617	0.622
9586	0.773	0.778	0.783	0.788	0.793	0.797	0.802	0.806	0.810	0.815	0.819	0.823	0.827	0.831
9610	0.616	0.622	0.629	0.635	0.641	0.647	0.653	0.659	0.665	0.671	0.676	0.682	0.687	0.692
9620	0.703	0.709	0.715	0.720	0.726	0.731	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	D-Ratio by Primary Threshold								
	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
9016	0.803	0.807	0.811	0.815	0.818	0.822	0.826	0.830	0.833
9031	0.707	0.712	0.718	0.723	0.727	0.732	0.737	0.741	0.746
9033	0.880	0.885	0.891	0.897	0.903	0.907	0.912	0.916	0.920
9043	0.761	0.765	0.770	0.774	0.779	0.783	0.787	0.792	0.796
9048	0.768	0.772	0.776	0.780	0.784	0.788	0.792	0.795	0.799
9050	0.831	0.835	0.840	0.844	0.848	0.852	0.856	0.859	0.863
9053	0.821	0.825	0.829	0.833	0.837	0.841	0.844	0.848	0.851
9054	0.847	0.852	0.856	0.860	0.864	0.868	0.873	0.876	0.880
9059	0.813	0.817	0.821	0.825	0.829	0.833	0.837	0.841	0.845
9060	0.790	0.794	0.798	0.803	0.807	0.811	0.814	0.818	0.822
9061	0.755	0.760	0.764	0.769	0.773	0.778	0.782	0.786	0.791
9066	0.779	0.784	0.788	0.793	0.797	0.801	0.806	0.810	0.814
9067	0.860	0.864	0.868	0.872	0.875	0.879	0.882	0.886	0.889
9069	0.795	0.800	0.805	0.809	0.814	0.818	0.823	0.827	0.831
9070	0.848	0.852	0.856	0.860	0.864	0.867	0.871	0.874	0.877
9079	0.848	0.852	0.855	0.859	0.862	0.866	0.869	0.872	0.875
9085	0.819	0.824	0.828	0.832	0.836	0.840	0.843	0.847	0.851
9092	0.811	0.814	0.817	0.819	0.822	0.824	0.827	0.829	0.832
9095	0.817	0.821	0.825	0.829	0.833	0.837	0.841	0.844	0.848
9096	0.817	0.822	0.827	0.832	0.836	0.841	0.846	0.850	0.854
9097	0.773	0.778	0.783	0.787	0.792	0.796	0.801	0.806	0.810
9101	0.783	0.788	0.792	0.797	0.802	0.806	0.811	0.815	0.819
9151	0.821	0.824	0.828	0.832	0.835	0.838	0.841	0.844	0.847
9154	0.746	0.751	0.756	0.760	0.765	0.769	0.774	0.778	0.782
9155	0.852	0.856	0.859	0.862	0.865	0.869	0.872	0.875	0.878
9156	0.833	0.837	0.841	0.846	0.850	0.854	0.857	0.861	0.864
9180	0.733	0.737	0.741	0.745	0.749	0.752	0.756	0.759	0.763
9181	0.954	0.955	0.957	0.958	0.959	0.961	0.962	0.963	0.964
9182	0.766	0.771	0.775	0.779	0.783	0.787	0.790	0.794	0.798
9184	0.810	0.814	0.818	0.823	0.826	0.830	0.834	0.838	0.841
9185	0.664	0.669	0.674	0.678	0.683	0.688	0.693	0.697	0.702
9220	0.813	0.818	0.822	0.827	0.831	0.835	0.840	0.844	0.848
9402	0.668	0.673	0.679	0.685	0.690	0.696	0.701	0.706	0.711
9403	0.683	0.689	0.694	0.699	0.704	0.709	0.714	0.719	0.724
9410	0.907	0.911	0.915	0.918	0.922	0.926	0.929	0.933	0.937
9420	0.727	0.733	0.739	0.745	0.751	0.756	0.762	0.767	0.773
9422	0.849	0.852	0.855	0.858	0.862	0.865	0.868	0.870	0.873
9424	0.763	0.767	0.772	0.777	0.782	0.786	0.791	0.795	0.799
9426	0.682	0.688	0.693	0.699	0.704	0.709	0.714	0.719	0.724
9501	0.766	0.770	0.775	0.779	0.784	0.788	0.793	0.797	0.801
9507	0.772	0.776	0.780	0.784	0.788	0.792	0.795	0.799	0.803
9516	0.686	0.691	0.696	0.702	0.707	0.712	0.717	0.722	0.727
9519	0.736	0.742	0.747	0.752	0.757	0.763	0.768	0.773	0.777
9521	0.678	0.684	0.689	0.695	0.700	0.705	0.711	0.716	0.721
9522	0.880	0.883	0.887	0.890	0.893	0.896	0.899	0.901	0.904
9529	0.667	0.672	0.678	0.683	0.688	0.693	0.698	0.703	0.708
9531	0.639	0.645	0.650	0.655	0.661	0.666	0.671	0.676	0.681
9549	0.699	0.705	0.711	0.716	0.722	0.727	0.732	0.737	0.742
9552	0.627	0.632	0.638	0.643	0.648	0.653	0.658	0.663	0.668
9586	0.835	0.838	0.842	0.846	0.850	0.853	0.857	0.860	0.863
9610	0.698	0.703	0.708	0.713	0.718	0.723	0.728	0.733	0.738
9620	0.774	0.779	0.783	0.787	0.791	0.795	0.799	0.803	0.806

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

PROPOSED

Table II - Primary Thresholds

Maximum Loss Value $175,000

Average Death Value $175,000

Expected Losses			Primary Threshold	Expected Losses			Primary Threshold
Below	-	8,042	4,500	285,494	-	308,946	30,000
8,043	-	9,535	5,000	308,947	-	333,718	31,000
9,536	-	11,150	5,500	333,719	-	359,859	32,000
11,151	-	12,888	6,000	359,860	-	387,423	33,000
12,889	-	14,753	6,500	387,424	-	416,464	34,000
14,754	-	16,744	7,000	416,465	-	447,040	35,000
16,745	-	18,866	7,500	447,041	-	479,209	36,000
18,867	-	21,120	8,000	479,210	-	513,032	37,000
21,121	-	23,509	8,500	513,033	-	548,572	38,000
23,510	-	26,035	9,000	548,573	-	585,894	39,000
26,036	-	28,701	9,500	585,895	-	625,066	40,000
28,702	-	31,510	10,000	625,067	-	666,156	41,000
31,511	-	34,465	10,500	666,157	-	709,237	42,000
34,466	-	37,569	11,000	709,238	-	754,382	43,000
37,570	-	40,825	11,500	754,383	-	801,669	44,000
40,826	-	44,236	12,000	801,670	-	851,176	45,000
44,237	-	47,805	12,500	851,177	-	902,986	46,000
47,806	-	51,535	13,000	902,987	-	957,182	47,000
51,536	-	55,430	13,500	957,183	-	1,013,853	48,000
55,431	-	59,494	14,000	1,013,854	-	1,073,089	49,000
59,495	-	63,729	14,500	1,073,090	-	1,134,983	50,000
63,730	-	68,140	15,000	1,134,984	-	1,199,632	51,000
68,141	-	72,730	15,500	1,199,633	-	1,267,136	52,000
72,731	-	77,503	16,000	1,267,137	-	1,337,597	53,000
77,504	-	82,462	16,500	1,337,598	-	1,411,122	54,000
82,463	-	87,612	17,000	1,411,123	-	1,487,821	55,000
87,613	-	92,957	17,500	1,487,822	-	1,567,808	56,000
92,958	-	98,500	18,000	1,567,809	-	1,651,201	57,000
98,501	-	104,245	18,500	1,651,202	-	1,738,121	58,000
104,246	-	110,198	19,000	1,738,122	-	1,828,693	59,000
110,199	-	116,361	19,500	1,828,694	-	1,923,047	60,000
116,362	-	122,740	20,000	1,923,048	-	2,021,318	61,000
122,741	-	129,339	20,500	2,021,319	-	2,123,643	62,000
129,340	-	136,162	21,000	2,123,644	-	2,230,167	63,000
136,163	-	143,214	21,500	2,230,168	-	2,341,036	64,000
143,215	-	150,499	22,000	2,341,037	-	2,456,404	65,000
150,500	-	158,023	22,500	2,456,405	-	2,576,429	66,000
158,024	-	165,790	23,000	2,576,430	-	2,701,274	67,000
165,791	-	173,805	23,500	2,701,275	-	2,831,108	68,000
173,806	-	182,073	24,000	2,831,109	-	2,966,105	69,000
182,074	-	190,599	24,500	2,966,106	-	3,106,446	70,000
190,600	-	203,883	25,000	3,106,447	-	3,252,317	71,000
203,884	-	222,548	26,000	3,252,318	-	3,403,910	72,000
222,549	-	242,340	27,000	3,403,911	-	3,561,425	73,000
242,341	-	263,307	28,000	3,561,426	-	3,725,068	74,000
263,308	-	285,493	29,000	3,725,069	-	& Over	75,000

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, 2022 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, 2022 to August 31, 2023 expected losses and the average of the September 1, 2022 expected loss rates proposed in Section C, the WCIRB is recommending that the eligibility threshold be revised from $9,500 to $9,200.

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, 2022 and August 31, 2023. 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, 2022 to August 31, 2023 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, 2022 and August 31, 2023, (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, 2022 classification relativities computed and discussed in Appendix C for each classification to produce the expected loss rates to be used in September 1, 2022 to August 31, 2023 experience modifications.

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

[1] These experience modifications will typically reflect the first unit statistical report level evaluation of experience from September 1, 2020 to August 31, 2021 policies, the second unit statistical report level evaluation of experience from September 1, 2019 to August 31, 2020 policies, and the third unit statistical report level evaluation of experience from September 1, 2018 to August 31, 2019 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.

2019 (the most recent two years used in the classification relativities computed as discussed in Appendix C) and the indicated limited loss to payroll ratios for each classification, segregated between the indemnity and medical components. These loss to payroll ratios are discussed in detail in Appendix C.[3]

Line 4 of Exhibit 1 shows the computation of the estimated average ratio of losses to $100 of payroll for the time period and maturity level to be reflected in September 1, 2022 to August 31, 2023 experience modifications (September 1, 2018 to August 31, 2019 policies at third unit statistical report level, September 1, 2019 to August 31, 2020 policies at second unit statistical report level, and September 1, 2020 to August 31, 2021 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, 2018 to August 31, 2019 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, 2018 to August 31, 2019 policy period.[5]

- The average expected ratios of indemnity and medical losses per $100 of payroll for September 1, 2019 to August 31, 2020 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, 2019 to August 31, 2020 policies, experience from policies incepting between April 1, 2019 and March 31, 2020 are used and trended forward five months to reflect the period of experience underlying September 1, 2019 to August 31, 2020 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, 2019 to August 31, 2020 policy period.[8]

- The average expected ratios of indemnity and medical losses per $100 of payroll for September 1, 2020 to August 31, 2021 policies are estimated from the prior year's ratios (ratios for September 1, 2019 to August 31, 2020 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, 2022 to August 31, 2023 experience modifications.

[5] For development from 18 to 21 months, a weighted average based on 25% weight applied to accident year 2019 development and 75% weight applied to accident year 2020 development is used. For development from 21 to 33 months, accident year 2019 development is used. For development from 33 to 42 months, accident year 2018 development is used. See Exhibits 9.1 and 9.2 of Item AC21-12-01 of the December 7, 2021 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, 2022 to August 31, 2023 experience modifications.

[7] The trend factors used are based on changes in accident year indemnity and medical loss ratios reflected in Item AC21-12-01 of the December 7, 2021 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 2020 development is used. For development from 21 to 30 months, accident year 2019 development is used. See Exhibits 9.1 and 9.2 of Item AC21-12-01 of the December 7, 2021 WCIRB Actuarial Committee Agenda for the development factors used.

[9] See Exhibits 3.1 and 3.2 of Item AC21-12-01 of the December 7, 2021 WCIRB Actuarial Committee Agenda.

Line 5 of Exhibit 1 shows the selected experience rating off-balance correction factor of 1.030 (see Appendix B) to be reflected in the September 1, 2022 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 0.656 for indemnity and 0.753 for medical, which are the average adjustments across all NAICS Sector groupings to produce the average indicated September 1, 2022 expected loss rates when applied to the statewide indicated limited loss to payroll ratios from the September 1, 2022 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, 2018 to August 31, 2019 policies and September 1, 2019 to August 31, 2020 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, 2020 to August 31, 2021 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, 2019 to August 31, 2020 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.[12]

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 +1.2%.) 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, 2022 and August 31, 2023. These factors are applied to the indicated limited loss to payroll ratios for indemnity and medical that are included in the classification relativity

[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, 2022 to August 31, 2023 experience modifications to the average level of the latest available unit statistical data.

[11] April 1, 2018 to March 31, 2019 policies compared to April 1, 2019 to March 31, 2020 policies.

[12] A number of classifications assigned to NAICS Sectors 51, 52, 54, or 92 and 8810 combined have recently become subject to maximum payroll limitations creating challenges in determining the loss to payroll trend for those sectors. As a result, the statewide average trend was used in lieu of the individual NAICS Sector trend for those sectors.

review sheets provided in Appendix C.[13] Each indemnity and medical loss to payroll ratio is adjusted by the appropriate factor from Exhibits 2 through 19 based on the NAICS Sector grouping to which that classification is assigned. The adjusted indemnity and medical loss ratios for each classification are then summed together to generate the expected loss rate for that classification proposed to be effective September 1, 2022 with each classification's expected loss rate change in relativity limited to a 15% change from the classification's relativity underlying the September 1, 2021 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 being 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 the proposed 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[14]	Factor to Apply to Expected Loss Rate[15]
7607	1/1/2020	20%	55.6%	0.91
8743	1/1/2020	29%	55.6%	0.87
8803	1/1/2020	19%	55.6%	0.92
8820	1/1/2020	33%	55.6%	0.85
8859	1/1/2020	27%	55.6%	0.88
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, 2022 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.

[13] For each classification that is restricted to a 25% classification relativity change on its classification relativity review sheet in Appendix C, the factors on line 11 are applied to the "Selected Loss to Payroll Ratio (Restricted to 25% Change)" line on its classification relativity review sheet divided by the limit factor segregated between the indemnity and medical components, rather than applied to the indicated limited loss to payroll ratios.

[14] For classifications with maximum payroll limitations effective January 1, 2020, the payroll limitations apply to 20 out of 36 months of the experience period. For classifications with maximum payroll limitations effective September 1, 2022, the payroll limitations apply to 0 out of 36 months of the experience period.

[15] Equal to [Full Adjustment] * (1.0 - [Proportion of Limited Payroll in Experience Period]) +1.0. 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, 2022 to August 31, 2023 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, 2022 to August 31, 2023 policies, which is primary.[16] The D-ratios proposed for September 1, 2022 are shown in the proposed Table I, *Expected Loss Rates and D-Ratios,* of the Experience Rating Plan included in Section C.[17]

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.

[16] 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.

[17] 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, 2022 to August 31, 2023 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
All NAICS Sectors Combined

Classification Relativity Average Indicated Loss to Payroll Ratios

		Indemnity	Medical
1. Total payroll 2018 and 2019 (in 00s)	$15,022,064,569		
2. Total payroll 2018 and 2019 x indicated limited loss to payroll ratios		$6,980,353,049	$6,512,626,855
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.465	0.434

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	9/1/18 to 8/31/19	0.255	1.585	0.405
	9/1/19 to 8/31/20	0.247	1.399	0.345
	9/1/20 to 8/31/21	0.265	1.000	0.265
Medical	9/1/18 to 8/31/19	0.344	1.291	0.444
	9/1/19 to 8/31/20	0.322	1.215	0.391
	9/1/20 to 8/31/21	0.344	1.000	0.344

	Indemnity	Medical
Average:	0.338	0.393
5. Selected experience rating off-balance	1.030	1.030
6. Factor to reflect loss limitation	0.882	0.813
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.305	0.327

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) / (3)	0.656	0.753

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, 2018 to August 31, 2019 and September 1, 2019 to August 31, 2020 (preliminary) and projected for September 1, 2020 to August 31, 2021 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, 2022 to August 31, 2023 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

		Indemnity	Medical
1. Total payroll 2018 and 2019 (in 00s)	$253,801,579		
2. Total payroll 2018 and 2019 x indicated limited loss to payroll ratios		$314,562,601	$359,719,169
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		1.239	1.417

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	9/1/18 to 8/31/19	0.853	1.364	1.164
	9/1/19 to 8/31/20	0.831	1.256	1.044
	9/1/20 to 8/31/21	0.890	1.000	0.890
Medical	9/1/18 to 8/31/19	1.339	1.257	1.684
	9/1/19 to 8/31/20	1.289	1.156	1.490
	9/1/20 to 8/31/21	1.387	1.000	1.387

		Indemnity	Medical
	Average:	1.032	1.520
5. Selected experience rating off-balance		1.030	1.030
6. Factor to reflect loss limitation		0.861	0.785
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)		0.908	1.219

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)	0.733	0.860
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	0.949	0.953
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.695	0.820

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2019 and 2020 (preliminary) and projected for 2021 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, 2022 to August 31, 2023 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

		Indemnity	Medical
1. Total payroll 2018 and 2019 (in 00s)	$908,171,757		
2. Total payroll 2018 and 2019 x indicated limited loss to payroll ratios		$1,099,409,844	$940,416,624
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		1.211	1.036

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	9/1/18 to 8/31/19	0.842	1.518	1.278
	9/1/19 to 8/31/20	0.839	1.332	1.117
	9/1/20 to 8/31/21	0.894	1.000	0.894
Medical	9/1/18 to 8/31/19	1.113	1.237	1.377
	9/1/19 to 8/31/20	1.067	1.165	1.243
	9/1/20 to 8/31/21	1.174	1.000	1.174
			Average:	1.096	1.264

	Indemnity	Medical
5. Selected experience rating off-balance	1.030	1.030
6. Factor to reflect loss limitation	0.751	0.626
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)	0.841	0.809

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.695	0.781
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	0.949	0.953
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.660	0.744

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 2019 and 2020 (preliminary) and projected for 2021 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, 2022 to August 31, 2023 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 31 (Manufacturing)

Classification Relativity Average Indicated Loss to Payroll Ratios

		Indemnity	Medical
1. Total payroll 2018 and 2019 (in 00s)	$1,108,639,693		
2. Total payroll 2018 and 2019 x indicated limited loss to payroll ratios		$1,040,932,793	$987,352,966
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.939	0.891

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	9/1/18 to 8/31/19	0.491	1.642	0.806
	9/1/19 to 8/31/20	0.489	1.430	0.700
	9/1/20 to 8/31/21	0.530	1.000	0.530
Medical	9/1/18 to 8/31/19	0.687	1.305	0.896
	9/1/19 to 8/31/20	0.642	1.224	0.786
	9/1/20 to 8/31/21	0.688	1.000	0.688

	Indemnity	Medical
Average:	0.678	0.790
5. Selected experience rating off-balance	1.030	1.030
6. Factor to reflect loss limitation	0.917	0.864
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)	0.636	0.697

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)	0.677	0.782
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	0.949	0.953
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.642	0.746

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 2019 and 2020 (preliminary) and projected for 2021 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, 2022 to August 31, 2023 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 42 (Wholesale)

Classification Relativity Average Indicated Loss to Payroll Ratios

		Indemnity	Medical
1. Total payroll 2018 and 2019 (in 00s)	$270,155,882		
2. Total payroll 2018 and 2019 x indicated limited loss to payroll ratios		$460,055,911	$418,847,314
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		1.703	1.550

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	9/1/18 to 8/31/19	0.986	1.558	1.535
	9/1/19 to 8/31/20	0.895	1.391	1.244
	9/1/20 to 8/31/21	0.929	1.000	0.929
Medical	9/1/18 to 8/31/19	1.227	1.366	1.675
	9/1/19 to 8/31/20	1.058	1.211	1.281
	9/1/20 to 8/31/21	1.064	1.000	1.064

	Indemnity	Medical
Average:	1.236	1.340
5. Selected experience rating off-balance	1.030	1.030
6. Factor to reflect loss limitation	0.912	0.879
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)	1.152	1.204

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)	0.676	0.776
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	0.949	0.953
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.642	0.740

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 2019 and 2020 (preliminary) and projected for 2021 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, 2022 to August 31, 2023 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 44 (Retail)

Classification Relativity Average Indicated Loss to Payroll Ratios

		Indemnity	Medical
1. Total payroll 2018 and 2019 (in 00s)	$798,228,798		
2. Total payroll 2018 and 2019 x indicated limited loss to payroll ratios		$674,002,216	$655,505,057
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.844	0.821

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	9/1/18 to 8/31/19	0.459	1.655	0.760
	9/1/19 to 8/31/20	0.434	1.451	0.630
	9/1/20 to 8/31/21	0.441	1.000	0.441
Medical	9/1/18 to 8/31/19	0.646	1.248	0.806
	9/1/19 to 8/31/20	0.625	1.166	0.729
	9/1/20 to 8/31/21	0.639	1.000	0.639

	Indemnity	Medical
Average:	0.611	0.725
5. Selected experience rating off-balance	1.030	1.030
6. Factor to reflect loss limitation	0.946	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)	0.590	0.656

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)	0.699	0.799
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	0.949	0.953
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.663	0.761

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2019 and 2020 (preliminary) and projected for 2021 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, 2022 to August 31, 2023 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 48 (Transportation & Warehousing)

Classification Relativity Average Indicated Loss to Payroll Ratios

		Indemnity	Medical
1. Total payroll 2018 and 2019 (in 00s)	$309,428,937		
2. Total payroll 2018 and 2019 x indicated limited loss to payroll ratios		$646,591,287	$474,470,284
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		2.090	1.533

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	9/1/18 to 8/31/19	1.296	1.551	2.010
	9/1/19 to 8/31/20	1.279	1.392	1.781
	9/1/20 to 8/31/21	1.443	1.000	1.443
Medical	9/1/18 to 8/31/19	1.318	1.262	1.664
	9/1/19 to 8/31/20	1.345	1.238	1.666
	9/1/20 to 8/31/21	1.548	1.000	1.548
			Average:	1.745	1.626

	Indemnity	Medical
5. Selected experience rating off-balance	1.030	1.030
6. Factor to reflect loss limitation	0.873	0.791
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)	1.556	1.314

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.744	0.857
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	0.949	0.953
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.706	0.817

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 2019 and 2020 (preliminary) and projected for 2021 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, 2022 to August 31, 2023 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 51 (Information)

Classification Relativity Average Indicated Loss to Payroll Ratios

		Indemnity	Medical
1. Total payroll 2018 and 2019 (in 00s)	$262,685,250		
2. Total payroll 2018 and 2019 x indicated limited loss to payroll ratios		$204,468,577	$133,616,052
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.778	0.509

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	9/1/18 to 8/31/19	0.421	1.254	0.528
	9/1/19 to 8/31/20	0.406	1.169	0.474
	9/1/20 to 8/31/21	0.421	1.000	0.421
Medical	9/1/18 to 8/31/19	0.435	1.105	0.481
	9/1/19 to 8/31/20	0.362	1.062	0.384
	9/1/20 to 8/31/21	0.374	1.000	0.374

	Indemnity	Medical
Average:	0.475	0.413
5. Selected experience rating off-balance	1.030	1.030
6. Factor to reflect loss limitation	0.908	0.847
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)	0.440	0.358

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)	0.566	0.703
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	0.949	0.953
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.537	0.670

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 2019 and 2020 (preliminary) and projected for 2021 based on the underlying aggregate accident year loss trend. 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, 2022 to August 31, 2023 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 52 (Finance & Insurance)

Classification Relativity Average Indicated Loss to Payroll Ratios

		Indemnity	Medical
1. Total payroll 2018 and 2019 (in 00s)	$451,706,746		
2. Total payroll 2018 and 2019 x indicated limited loss to payroll ratios		$73,088,519	$69,639,520
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.162	0.154

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	9/1/18 to 8/31/19	0.055	1.592	0.087
	9/1/19 to 8/31/20	0.046	1.424	0.066
	9/1/20 to 8/31/21	0.048	1.000	0.048
Medical	9/1/18 to 8/31/19	0.077	1.246	0.096
	9/1/19 to 8/31/20	0.064	1.177	0.075
	9/1/20 to 8/31/21	0.066	1.000	0.066

		Indemnity	Medical
	Average:	0.067	0.079
5. Selected experience rating off-balance		1.030	1.030
6. Factor to reflect loss limitation		0.922	0.919
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)		0.063	0.074

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)	0.391	0.480
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	0.949	0.953
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.371	0.458

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 2019 and 2020 (preliminary) and projected for 2021 based on the underlying aggregate accident year loss trend. 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, 2022 to August 31, 2023 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 53 (Real Estate)

Classification Relativity Average Indicated Loss to Payroll Ratios

		Indemnity	Medical
1. Total payroll 2018 and 2019 (in 00s)	$285,259,766		
2. Total payroll 2018 and 2019 x indicated limited loss to payroll ratios		$145,602,666	$137,399,031
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.510	0.482

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	9/1/18 to 8/31/19	0.252	1.523	0.383
	9/1/19 to 8/31/20	0.218	1.318	0.288
	9/1/20 to 8/31/21	0.204	1.000	0.204
Medical	9/1/18 to 8/31/19	0.380	1.150	0.438
	9/1/19 to 8/31/20	0.274	1.074	0.294
	9/1/20 to 8/31/21	0.252	1.000	0.252
			Average:	0.292	0.328

	Indemnity	Medical
5. Selected experience rating off-balance	1.030	1.030
6. Factor to reflect loss limitation	0.890	0.807
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.265	0.270

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.519	0.561
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	0.949	0.953
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.493	0.535

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 2019 and 2020 (preliminary) and projected for 2021 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, 2022 to August 31, 2023 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 54 (Professional Services)

Classification Relativity Average Indicated Loss to Payroll Ratios

		Indemnity	Medical
1. Total payroll 2018 and 2019 (in 00s)	$3,502,200,662		
2. Total payroll 2018 and 2019 x indicated limited loss to payroll ratios		$180,450,790	$160,238,739
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.052	0.046

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	9/1/18 to 8/31/19	0.019	1.570	0.030
	9/1/19 to 8/31/20	0.016	1.347	0.022
	9/1/20 to 8/31/21	0.018	1.000	0.018
Medical	9/1/18 to 8/31/19	0.028	1.228	0.034
	9/1/19 to 8/31/20	0.028	1.149	0.032
	9/1/20 to 8/31/21	0.031	1.000	0.031

	Indemnity	Medical
Average:	0.023	0.032
5. Selected experience rating off-balance	1.030	1.030
6. Factor to reflect loss limitation	0.875	0.782
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.021	0.026

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.405	0.564
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	0.949	0.953
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.384	0.538

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 2019 and 2020 (preliminary) and projected for 2021 based on the underlying aggregate accident year loss trend. 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, 2022 to August 31, 2023 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 56 (Administrative)

Classification Relativity Average Indicated Loss to Payroll Ratios

		Indemnity	Medical
1. Total payroll 2018 and 2019 (in 00s)	$217,657,903		
2. Total payroll 2018 and 2019 x indicated limited loss to payroll ratios		$380,493,582	$352,781,049
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		1.748	1.621

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	9/1/18 to 8/31/19	1.108	1.583	1.755
	9/1/19 to 8/31/20	1.061	1.357	1.441
	9/1/20 to 8/31/21	1.075	1.000	1.075
Medical	9/1/18 to 8/31/19	1.512	1.259	1.903
	9/1/19 to 8/31/20	1.513	1.159	1.754
	9/1/20 to 8/31/21	1.561	1.000	1.561
			Average:	1.423	1.739

	Indemnity	Medical
5. Selected experience rating off-balance	1.030	1.030
6. Factor to reflect loss limitation	0.862	0.791
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)	1.253	1.405

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.717	0.867
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	0.949	0.953
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.680	0.826

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 2019 and 2020 (preliminary) and projected for 2021 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, 2022 to August 31, 2023 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 61 (Education)

Classification Relativity Average Indicated Loss to Payroll Ratios

		Indemnity	Medical
1. Total payroll 2018 and 2019 (in 00s)	$302,902,551		
2. Total payroll 2018 and 2019 x indicated limited loss to payroll ratios		$70,596,945	$80,882,612
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.233	0.267

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	9/1/18 to 8/31/19	0.140	1.359	0.191
	9/1/19 to 8/31/20	0.123	1.200	0.147
	9/1/20 to 8/31/21	0.107	1.000	0.107
Medical	9/1/18 to 8/31/19	0.234	1.208	0.283
	9/1/19 to 8/31/20	0.173	1.128	0.195
	9/1/20 to 8/31/21	0.138	1.000	0.138

	Indemnity	Medical
Average:	0.148	0.205
5. Selected experience rating off-balance	1.030	1.030
6. Factor to reflect loss limitation	0.910	0.845
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)	0.138	0.177

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)	0.591	0.664
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	0.949	0.953
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.561	0.633

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 2019 and 2020 (preliminary) and projected for 2021 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, 2022 to August 31, 2023 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 62 (Health)

Classification Relativity Average Indicated Loss to Payroll Ratios

		Indemnity	Medical
1. Total payroll 2018 and 2019 (in 00s)	$1,074,403,848		
2. Total payroll 2018 and 2019 x indicated limited loss to payroll ratios		$475,326,185	$451,496,999
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.442	0.420

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	9/1/18 to 8/31/19	0.245	1.568	0.383
	9/1/19 to 8/31/20	0.240	1.403	0.337
	9/1/20 to 8/31/21	0.246	1.000	0.246
Medical	9/1/18 to 8/31/19	0.319	1.347	0.430
	9/1/19 to 8/31/20	0.297	1.232	0.366
	9/1/20 to 8/31/21	0.299	1.000	0.299
			Average:	0.322	0.365

	Indemnity	Medical
5. Selected experience rating off-balance	1.030	1.030
6. Factor to reflect loss limitation	0.944	0.886
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)	0.311	0.330

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.702	0.786
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	0.949	0.953
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.667	0.749

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 2019 and 2020 (preliminary) and projected for 2021 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, 2022 to August 31, 2023 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 71 (Arts & Entertainment)

Classification Relativity Average Indicated Loss to Payroll Ratios

		Indemnity	Medical
1. Total payroll 2018 and 2019 (in 00s)	$155,488,398		
2. Total payroll 2018 and 2019 x indicated limited loss to payroll ratios		$104,944,324	$117,758,032
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.675	0.757

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	9/1/18 to 8/31/19	0.455	1.518	0.690
	9/1/19 to 8/31/20	0.402	1.294	0.520
	9/1/20 to 8/31/21	0.426	1.000	0.426
Medical	9/1/18 to 8/31/19	0.677	1.151	0.779
	9/1/19 to 8/31/20	0.563	1.094	0.616
	9/1/20 to 8/31/21	0.537	1.000	0.537
			Average:	0.545	0.644

	Indemnity	Medical
5. Selected experience rating off-balance	1.030	1.030
6. Factor to reflect loss limitation	0.871	0.842
7. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
8. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7)	0.485	0.554

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)	0.719	0.731
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	0.949	0.953
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.682	0.697

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 2019 and 2020 (preliminary) and projected for 2021 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, 2022 to August 31, 2023 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 72 (Hospitality)

Classification Relativity Average Indicated Loss to Payroll Ratios

		Indemnity	Medical
1. Total payroll 2018 and 2019 (in 00s)	$644,101,041		
2. Total payroll 2018 and 2019 x indicated limited loss to payroll ratios		$572,239,480	$656,353,541
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.888	1.019

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	9/1/18 to 8/31/19	0.516	1.571	0.810
	9/1/19 to 8/31/20	0.510	1.394	0.712
	9/1/20 to 8/31/21	0.557	1.000	0.557
Medical	9/1/18 to 8/31/19	0.792	1.292	1.024
	9/1/19 to 8/31/20	0.723	1.211	0.875
	9/1/20 to 8/31/21	0.750	1.000	0.750

		Indemnity	Medical
	Average:	0.693	0.883
5. Selected experience rating off-balance		1.030	1.030
6. Factor to reflect loss limitation		0.956	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)		0.677	0.833

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)	0.762	0.818
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	0.949	0.953
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.723	0.779

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2019 and 2020 (preliminary) and projected for 2021 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, 2022 to August 31, 2023 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 81 (Other)

Classification Relativity Average Indicated Loss to Payroll Ratios

		Indemnity	Medical
1. Total payroll 2018 and 2019 (in 00s)	$260,693,615		
2. Total payroll 2018 and 2019 x indicated limited loss to payroll ratios		$200,835,007	$183,684,533
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.770	0.705

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	9/1/18 to 8/31/19	0.444	1.612	0.716
	9/1/19 to 8/31/20	0.418	1.457	0.609
	9/1/20 to 8/31/21	0.435	1.000	0.435
Medical	9/1/18 to 8/31/19	0.574	1.323	0.759
	9/1/19 to 8/31/20	0.554	1.234	0.684
	9/1/20 to 8/31/21	0.586	1.000	0.586
			Average:	0.587	0.676

	Indemnity	Medical
5. Selected experience rating off-balance	1.030	1.030
6. Factor to reflect loss limitation	0.935	0.898
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)	0.560	0.621

Expected Loss Rate Factors

9. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (8) ÷ (3)	0.728	0.881
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	0.949	0.953
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.690	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 2019 and 2020 (preliminary) and projected for 2021 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, 2022 to August 31, 2023 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 8742 (Outside Sales)

Classification Relativity Average Indicated Loss to Payroll Ratios

		Indemnity	Medical
1. Total payroll 2018 and 2019 (in 00s)	$1,001,439,943		
2. Total payroll 2018 and 2019 x indicated limited loss to payroll ratios		$99,498,239	$94,161,878
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.099	0.094

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	9/1/18 to 8/31/19	0.052	1.581	0.083
	9/1/19 to 8/31/20	0.045	1.426	0.065
	9/1/20 to 8/31/21	0.040	1.000	0.040
Medical	9/1/18 to 8/31/19	0.071	1.308	0.093
	9/1/19 to 8/31/20	0.062	1.249	0.077
	9/1/20 to 8/31/21	0.058	1.000	0.058
			Average:	0.062	0.076

	Indemnity	Medical
5. Selected experience rating off-balance	1.030	1.030
6. Factor to reflect loss limitation	0.857	0.703
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)	0.055	0.055

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)	0.550	0.581
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	0.949	0.953
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.522	0.554

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 2019 and 2020 (preliminary) and projected for 2021 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, 2022 to August 31, 2023 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 and 2019 (in 00s)	$3,215,098,199		
2. Total payroll 2018 and 2019 x indicated limited loss to payroll ratios		$237,254,085	$238,303,456
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.074	0.074

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	9/1/18 to 8/31/19	0.040	1.712	0.068
	9/1/19 to 8/31/20	0.034	1.449	0.049
	9/1/20 to 8/31/21	0.035	1.000	0.035
Medical	9/1/18 to 8/31/19	0.061	1.345	0.081
	9/1/19 to 8/31/20	0.048	1.182	0.057
	9/1/20 to 8/31/21	0.049	1.000	0.049
			Average:	0.051	0.062

	Indemnity	Medical
5. Selected experience rating off-balance	1.030	1.030
6. Factor to reflect loss limitation	0.914	0.864
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)	0.047	0.055

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)	0.641	0.744
10. Factors to balance NAICS Sectors to statewide expected loss rate factors	0.949	0.953
11. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)	0.609	0.709

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 2019 and 2020 (preliminary) and projected for 2021 based on the underlying aggregate accident year loss trend. 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	
0050	FARM MACHINERY OPERATION	-24.7%
1699	ROCK, MINERAL OR GLASS WOOL MFG	-19.1%
2081	BUTCHERING; STOCKYARDS	-19.5%
3179	ELECTRICAL APPARATUS MFG	-25.4%
3647	BATTERY MFG; LEAD, RECLAIMING OR ALLOYING	-16.9%
3681	INSTRUMENT MFG; COMPUTER MFG; TELECOM EQUIP MFG; A/V PRODUCTS MFG	-22.1%
3683	SPEAKER MFG	-63.3%
4361	PHOTOGRAPHERS; PHOTOFINISHING	-49.4%
4362	MOTION PICTURES – NEGATIVE AND PRINT PROCESSORS	-25.7%
4511	ANALYTICAL OR TESTING LABORATORIES	-28.9%
4512	BIOMEDICAL RESEARCH LABORATORIES	-49.7%
6011	DAM CONSTRUCTION	-21.6%
6361	CANAL/JETTY/BREAKWATER CONSTRUCTION; CROSS-COUNTRY WATER PIPELINE CONSTRUCTI	-21.9%
7248	MARINE APPRAISERS OR SURVEYORS	-24.8%
7600	COMMUNICATION SERVICE PROVIDERS	-19.1%
7607	VIDEO POST-PRODUCTION; AUDIO POST-PRODUCTION	-35.4%
7610	RADIO, TELEVISION OR COMMERCIAL BROADCASTING STATIONS	-16.9%
8010	STORES – HARDWARE, ELECTIRCAL OR PLUMBING SUPPLIES	-15.9%
8028	EQUIPMENT OR MACHINERY RENTAL YARDS	-42.7%
8290	WAREHOUSES – SELF STORAGE – ALL OTHERS	-24.9%
8601	ENGINEERS – CONSULTING; OIL OR GAS GEOLOGISTS/SCOUTS; FOREST ENGINEERS	-35.5%
8720	INSPECTION FOR INSURANCE/SAFETY/VALUATION; ELEVATOR INSPECTING; WEIGHERS/SAMPLE	-36.7%
8740	APT/CONDO COMPLEX / BLDG / WAREHOUSES / COMM & RES MIXED-USE BLDG OPERATION – PF	-32.5%
8741	REAL ESTATE AGENCIES	-24.5%
8742	SALESPERSONS – OUTSIDE	-18.8%
8743	MORTGAGE BROKERS	-34.5%
8749	MORTGAGE BANKERS	-56.8%
8801	CREDIT UNIONS	-53.9%
8803	AUDITING, ACCOUNTING OR MANAGEMENT CONSULTING	-31.3%
8804	SUBSTANCE USE DISORDER RECOVERY HOMES; SOCIAL REHAB FACILITIES FOR ADULTS	-22.4%
8807	NEWSPAPER, MAGAZINE OR BOOK PUBLISHING	-26.9%
8808	BANKS	-45.6%
8818	NEWSPAPER PUBLISHING OR PRINTING – EDITING AND DESIGNING	-30.8%
8820	LAW FIRMS	-34.1%
8821	LAW FIRM SUPPORT SERVICES	-44.5%
8822	INSURANCE COMPANIES	-51.3%
8831	HOSPITALS – VETERINARY; KENNELS	-27.3%
8838	MUSEUMS	-16.6%
8850	CHECK CASHERS	-47.8%
8859	COMPUTER PROGRAMMING/SOFTWARE DEVELOPMENT; INTERNET/WEB-BASED APPLICATION D	-58.4%
8868	COLLEGES OR SCHOOLS – PRIVATE – PROFESSIONALS	-17.4%
9007	APT/CONDO OPERATION FOR SENIORS	-26.8%
9009	COMMERCIAL PROPERTIES – N.O.C. – OTHER	-33.5%
9010	MOBILE HOME PARK OPERATION – OTHER	-38.4%
9011	APT/CONDO COMPLEX OPERATION – N.O.C. – OTHER; COMM/RES MIXED-USE – OTHER	-38.2%
9015	BUILDING OPERATION – N.O.C. – OTHER; CHURCH/TEMPLE/MOSQUE/SYNAGOGUE – OTHER; LIBI	-42.1%
9016	AMUSEMENT/REC FACILITIES; DOG SHOWS; HORSE SHOWS/RODEOS – NOT STABLE EMPLOYEE	-20.0%
9092	BOWLING CENTERS; BILLIARD HALLS; SKATING CENTERS	-20.0%
9095	EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION	-22.0%
9096	RESIDENTIAL CLEANING SERVICES	-16.3%
9101	COLLEGES OR SCHOOLS – PRIVATE – ALL OTHERS	-17.5%
9151	THEATERS – MUSICAL ENTERTAINMENT	-23.4%
9154	THEATERS – NOT MOTION PICTURE	-22.8%
9155	THEATERS – MOTION PICTURE	-21.6%
9184	SKI RESORTS – ALPINE	-19.8%
9185	CARNIVALS	-23.0%
9410	MUNICIPAL/STATE/PUBLIC AGENCY	-21.7%
9426	SEPTIC/PORTABLE TOILET SERVICES	-18.3%
9507	SIGN PAINTING OR LETTERING	-25.0%
9549	ADVERTISING COMPANIES	-29.7%

Classifications Affected by ELR Limitation Rule

Class Code	Class Description	Indicated Relativity Change
	Limited to a 15% Increase	
0040	VINEYARDS	17.8%
0400	WAREHOUSES – COTTON – INCLUDING COTTON COMPRESSING	38.7%
0401	COTTON GIN OPERATION	25.5%
1322	OIL/GAS WELL SERVICING	25.5%
2163	BOTTLING – BEVERAGES	16.0%
2501	CLOTHING MFG; HAT MFG; TAILORING; LAMPSHADE MFG; FLOWER MFG	15.5%
2585	LAUNDRIES; DYEING	21.1%
2589	DRY CLEANING OR LAUNDRY	19.5%
2727	LOG HAULING	26.9%
2852	WINDOW BLIND MFG OR ASSEMBLY	22.1%
3060	DOOR/WINDOW MFG – METAL OR PLASTIC; DOOR/WINDOW FRAME/SCREEN MFG	23.6%
3719	OIL OR GAS REFINERIES	26.0%
3726	BOILER INSTALLATION, SERVICE OR REPAIR	31.1%
3830	AIRCRAFT/SPACECRAFT MFG; UNMANNED AIRCRAFT SYSTEM MFG – 55 POUNDS OR HEA	24.2%
3831	MACHINE SHOPS – AIRCRAFT COMPONENTS	18.2%
3840	AUTO, TRUCK OR MOTORCYCLE PARTS MFG	20.4%
4000	SAND OR GRAVEL DIGGING; CLAY DIGGING; SALT PRODUCTION; DREDGING	17.0%
4130	GLASS MERCHANTS	22.6%
4312	NEWSPAPER DELIVERY	54.0%
4498	PLASTICS – INJECTION MOLDED PRODUCTS MFG	23.9%
4557	INK, ADHESIVE, POLISH OR WAX PRODUCTS MFG	17.2%
5107	DOOR, DOOR FRAME/PRE-GLAZED WINDOW INSTALLATION	30.9%
5201	CONCRETE OR CEMENT WORK – LOW WAGE	22.0%
5403	CARPENTRY – NOC – LOW WAGE	19.8%
5538	SHEET METAL WORK; HEATING OR A/C DUCTWORK – LOW WAGE	18.7%
5553	ROOFING – HIGH WAGE	25.7%
5632	STEEL FRAMING – LOW WAGE	19.8%
6235	OIL/GAS WELLS – DRILLING OR REDRILLING/INSTALL/RECOVERY OF CASING; DRILLING GE	28.1%
6237	OIL/GAS WELLS – WIRELINE SERVICE/PERFORATING OF CASING	35.5%
7272	WATER TRUCK SERVICE COMPANIES	17.6%
7360	FREIGHT HANDLERS; FREIGHT FORWARDERS OR CONSOLIDATORS	20.6%
7392	BEER DEALERS – WHOLESALE	32.9%
8015	STORES – FURNITURE	18.1%
8039	STORES – DEPARTMENT STORES – RETAIL	17.6%
8063	STORES – LIGHTING FIXTURES	22.6%
8066	STORES – BICYCLES AND BICYCLE ACCESSORIES	19.4%
8102	SEED MERCHANTS	24.7%
8117	STORES – FEED/TACK/FARM SUPPLIES	16.4%
8209	VEGETABLES – FRESH VEGETABLES OR TOMATO PACKING AND HANDLING	19.9%
8278	RACING STABLES – JOCKEYS/HARNESS DRIVERS	45.6%
8286	LIVESTOCK DEALERS/AUCTION YARDS	23.1%
8293	WAREHOUSES – FURNITURE; FURNITURE MOVING	21.3%
8387	AUTO/TRUCK GASOLINE SERVICE STATIONS; AUTO/TRUCK OIL/FLUID SERVICE FACILITIES	21.4%
8390	AUTO, TRUCK OR VAN CONVERSION OR CUSTOMIZING	17.7%
8392	AUTO OR TRUCK STORAGE GARAGES OR PARKING LOTS	24.2%
8397	AUTO OR TRUCK TRANSMISSION REPAIRING AND REBUILDING	35.7%
8400	MOTORCYCLE DEALERS OR REPAIR FACILITIES	15.8%
8500	METAL SCRAP DEALERS	15.8%
8631	RACING STABLES – ALL OTHER EMPLOYEES	22.7%
9066	HOMEOWNERS ASSOCIATIONS	22.6%
9220	CEMETERY OPERATION; CREMATORY OPERATION	30.2%
9501	PAINTING – SHOP ONLY; PAINTING – AUTO/TRUCK BODIES	15.4%
9516	TELEVISION/VIDEO/AUDIO/RADIO EQUIPMENT – INSTALLATION, SERVICE OR REPAIR	18.1%
9522	UPHOLSTERING – FURNITURE; AUTO UPHOLSTERING; UPHOLSTERING – COFFIN/CASKET	15.8%
9620	FUNERAL DIRECTORS	23.5%

Section C
Appendix B
Experience Rating Off-Balance Correction Factor

Experience rating is designed to be premium-neutral in that the total statewide pure premium, after application of experience rating, should be the same as if there were no experience rating. However, the collective experience of large employers, to which experience rating assigns greater weight, has been better than average, and the collective experience of small employers, many of which are not rated, has been worse than average. As a result, if no adjustment was made, the statewide average experience modification would be below 100% and pure premium rates would be insufficient to provide for losses and loss adjustment expenses after application of experience rating.

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, 2022 and August 31, 2023, the indicated off-balance factor is 1.030, which is 1.5% higher than the off-balance factor reflected in the approved pure premium rates and expected loss rates for policies incepting between September 1, 2021 and August 31, 2022.

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, 2019 to December 31, 2019; January 1, 2020 to December 31, 2020; January 1, 2021 to August 31, 2021; and September 1, 2021 to August 31, 2022 (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 its related adjustment—if any—and the adjustment to reflect the impact of California Insurance Code Section 11751.9 rerates) to the hindsight weighted average statewide ratio of losses (limited to $175,000) to payroll for the policy periods and report levels reflected in that period's experience modifications.

[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.

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 2019 and 2020, 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, 2021 to August 31, 2022.[2] Line 10 of Exhibit 1 is the projected average credibility for experience rated employers, which has been selected as the average credibility for policy year 2020 (the most recent complete annual policy period).

Exhibit 2 shows the computation of the indicated off-balance factor for policies incepting between September 1, 2022 and August 31, 2023. 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 1.030 for policies incepting between September 1, 2022 and August 31, 2023. The computation is based on the information on lines 1, 2 and 3 of Exhibit 2. The indicated off-balance factor is 1.5% higher than the off-balance factor in advisory pure premium rates and expected loss rates for policies incepting between September 1, 2021 and August 31, 2022 (1.015).

[2] The September 1, 2021 to August 31, 2022 period is preliminary and partial in that it only reflects experience modifications for policies incepting through May 2022.

Projection of Actual to Expected Losses
For September 1, 2022 to August 31, 2023 Experience Rated Risks

	2019	2020	1/1/2021-8/31/2021 2021	Prelim 9/1/2021-8/31/2022 2021/22
1. Average Modification for Rated Risks	0.933	0.940	0.940	0.960
2. Average Credibility for Rated Risks	0.591	0.597	0.597	0.595
3. Average Actual to Expected Ratio for Rated Risks (unadjusted) [(1) - 1.0 + (2)] / (2)	0.887	0.900	0.899	0.932
Factors Applied to Expected Loss Rates in 2019 Through 2021				
4. Off-Balance Factor in Expected Loss Rates	1.017	1.014	1.019	1.015
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)	1.009	1.006	1.011	1.007
7. Hindsight Correction to Average Expected Losses	1.093	1.084	1.070	1.011
8. Average Actual to Expected Ratio for Rated Risks (adjusted) (3) x (6) x (7)	0.978	0.982	0.972	0.949
9. Projected Ratio of Actual to Expected Losses for Rated Risks for September 1, 2022 to August 31, 2023 Policies				0.973
10. Projected Average Credibility for Rated Risks for September 1, 2022 to August 31, 2023 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, 2022 to August 31, 2023 rated risks based on a weighted average of the latest four policy periods. The complete annual policy periods of 2019 and 2020 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 9/1/2021 to 8/31/2022, which only reflects modifications issued through February 2022 is given 50% weight.

Line (10) is the projected average credibility for September 1, 2022 to August 31, 2023 rated risks based on the average credibility for the latest annual full policy period (2020).

Experience Rating Off-Balance Correction Factor Calculation
For September 1, 2022 to August 31, 2023 Policies

1. Projected Ratio of Actual to Expected Losses for Rated Risks	0.973
2. Projected Average Credibility for Rated Risks	0.597
3. Ratio of Experience-Rated Premium to Total Premium	0.883
4. Indicated Off-Balance in 9/1/2022 Pure Premium Rates {1.0 -[(1) x (2) x (3)]} / {[[1.0 - (2)] x (3)] + [1.0 - (3)]}	1.030
5. Selected Off-Balance in 9/1/2021 Pure Premium Rates	1.015
6. Indicated Change in Off-Balance (4)/(5)-1.0	1.5%

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)].

Section C
Appendix C
Computation of Classification Relativities

Derivation of Rates Based on Classification Relativity Review Sheets
The specific advisory pure premium rate or 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 two, three, four or five years, depending on the size of the classification. For certain classifications, five years of loss and payroll experience is not, by itself, sufficiently large or "credible" to establish the relativity for the classification. For each of these classifications, selected relativities are determined as the weighted average of the adjusted loss to payroll ratio based on that classification's five-year loss experience and the loss to payroll ratio expected to emerge based on the current (i.e., September 1, 2021) 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, 2022 are discussed below.

Expected Loss to Payroll Ratios
For each standard classification, the expected limited loss to payroll ratio underlying the September 1, 2022 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 procedures used to compute expected limited loss to payroll ratios for other classifications are identical.

Line 1 of Exhibit 1 shows the September 1, 2021 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, 2021 Regulatory Filing.[2] The ratios shown on line 1 of Exhibit 1 do not reflect the impact of the average September 1, 2021 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, 2021 advisory pure premium rate change. Line 3 of Exhibit 1 shows the expected unlimited loss to payroll ratio underlying the September 1, 2021 relativity for Classification 4496, adjusted for the impact of the September 1, 2021 pure premium rate change on losses. (To obtain the September 1, 2021 advisory pure premium rate for the classification, the expected unlimited loss to payroll ratio is multiplied by the factor to reflect the projected impact of the 2021 changes to medical fee schedules of 1.038 on the medical component, the September 1, 2021 loss adjustment expense provision of 1.345, and the September 1, 2021 experience rating off-balance correction factor of 1.015.)

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 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

[1] As discussed later in this Appendix, COVID-19 claims are excluded from the computation of the September 1, 2022 classification relativities.
[2] Based on Part A, Section C, Appendix C of the WCIRB's September 1, 2021 Regulatory Filing.

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 two-year period for each NAICS Sector. Thus, a factor less than 1.000 indicates that the experience in a particular NAICS Sector's loss component is improving relative to the statewide average, while a factor greater than 1.000 indicates that the experience in a particular NAICS Sector's loss component is deteriorating relative to the statewide average. The factors from Exhibit 2.1 for the Manufacturing NAICS Sector grouping (Sector 31) are shown for Classification 4496 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 Loss Elimination Ratios and Retro Hazard Groups* based on the average level for policies incepting between September 1, 2021 and August 31, 2022.[3] 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, 2022 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" 2019 reflects data from policies incepting between December 1, 2018 and November 30, 2019.)

Thousands of COVID-19 workers' compensation claims were filed in 2020, many of which occurred on policies incepting in 2019. 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. However, given that the accident year 2020 COVID-19 claim data from policies incepting in 2019 is from the initial pandemic period, is prior to the rollout of the vaccines in 2021, and is impacted by the stay-at-home orders in effect for many workers in 2020, the WCIRB does not believe the relative differences in COVID-19 claim costs by classification from this experience is appropriate to project in pure premium rates and expected loss rates for policies incepting September 1, 2022 and later. As a result, the WCIRB excluded COVID-19 claims from the experience underlying the computation of the September 1, 2022 classification

[3] The limit factors were included in Part A, Section C, Appendix C, Exhibit 8.1 of the WCIRB's September 1, 2021 Regulatory Filing.

relativities.[4] The WCIRB will be reviewing COVID-19 claim cost information in the context of the proposed September 1, 2022 advisory pure premium rates in April to determine if adjustments to advisory pure premium rates by classification for projected COVID-19 claim costs are appropriate.

For illustrative purposes, Exhibit 3 shows the September 1, 2022 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, 2022 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.[5] 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 wage level changes by classification did not increase the accuracy of the projections inasmuch as there is significant uncertainty around how future wage level changes will impact individual classifications.[6] As a result, the WCIRB is only adjusting the payroll amounts to the level underlying the latest available historical data (policy year 2019).

   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 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, 2022 and August 31, 2023 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.

3. Limitation of Large Losses. 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 two-, three-, four-, or five-year period used in that classification's relativity

[4] This resulted in approximately 6,600 claims with $62 million incurred losses being excluded from policy year 2019.

[5] See Item AC16-12-02 of the December 6, 2016 WCIRB Actuarial Committee Agenda.

[6] See Item AC21-12-09 of the December 9, 2021 WCIRB Actuarial Committee Agenda.

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 2019 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 2015 through 2018 are determined by detrending the $500,000 per claim limit at a policy year 2019 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.[7] 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.[8] 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.[9]

4. Loss Development. 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.[10] 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,[11] 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 in for indemnity losses in Exhibit 7.1, medical losses in Exhibit 7.2, and on a cumulative basis for both 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.

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[7] See Exhibits 6.2 and 6.3 of Item AC21-12-01 of the December 7, 2021 WCIRB Actuarial Committee Agenda which is based on September 30, 2021 experience.

[8] See Item AC20-12-03 of the December 11, 2020 WCIRB Actuarial Committee Agenda.

[9] 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.

[10] See Item AC20-12-03 of the December 11, 2020 WCIRB Actuarial Committee Agenda.

[11] These factors are based on Exhibits 2.1 and 2.2 of Item AC21-09-02 of the September 14, 2021 WCIRB Actuarial Committee Agenda which is based on June 30, 2021 experience.

5. Adjustment to Earlier Years. Classifications may use two, 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 two most recent policy years of experience (2018 and 2019) to the comparable loss per $100 of payroll for each of the 2015 through 2019 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 advisory pure premium rates. This adjustment is applied separately to indemnity and medical losses. For the September 1, 2022 classification relativities, a factor of 0.942 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, 2021 advisory pure premium rates. Similarly, a factor of 0.881 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, 2021 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 2016 for Classification 4496, reported unadjusted payroll is multiplied by a factor of 1.017 to reflect the projected relative wage level change from policy year 2016 to policy year 2019 (Exhibit 4.4). To calculate the medical losses shown in Exhibit 3 for policy year 2016 for Classification 4496, the reported unadjusted medical losses for this classification are (a) multiplied by a benefit adjustment factor of 1.009 for policy year 2016 (Exhibit 5.13), (b) limited to be no more than $477,805 for each individual loss for policy year 2016 (Exhibit 6), (c) multiplied by the development factor of 1.103 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 1.027 for closed claims (Exhibit 7.3), (d) multiplied by a factor of 0.941 to adjust policy year 2016 NAICS Sector 31 medical losses to the level of the 2018 and 2019 experience (Exhibit 8.2), and (e) multiplied by the overall medical adjustment factor of 0.881.

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 being 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*; and 8822, *Insurance Companies.* Finally, as included in Section A, the WCIRB is proposing that 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., be established September 1, 2022 and also be subject to an employee maximum payroll limitation. In order to reflect the new payroll limitation in the proposed advisory pure premium rate and expected loss rate for these classifications, the reported payroll for these classifications is adjusted to a limited basis in the classification relativities analysis. The factors used to adjust the payroll for these classifications are 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, 2022 classification relativity on a limited payroll basis.[12]

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[13]	0.80

At least two years of experience are used for each classification to determine the adjusted loss to payroll ratio. For smaller classifications, three, four or five years of experience are used, depending on the amount of expected losses needed to meet the full credibility requirement (see discussion of selected loss to payroll ratios below). For classifications with two, three, four or five years of experience, adjusted loss to payroll ratios are derived by dividing the total losses, adjusted as described above, for the experience period by the total adjusted payroll (in hundreds) for the same period.[14]

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 (two, three, four, or five years) by the expected limited loss to payroll ratio (line 3 of Exhibit 1 divided by line 6 of Exhibit 1 in the illustrative example for Classification 4496). These expected limited losses are then compared to the full credibility standard to determine 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

[12] 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.

[13] Classification 8874 is proposed in Section A of this filing to become effective September 1, 2022 and be subject to an employee maximum payroll limitation.

[14] For Classification 8631, *Racing Stables – all other employees*, the basis of exposure was changed in 2016 from payroll to per occupied stall per day. Inasmuch as policy year 2015 and prior experience was reported under the payroll basis of exposure, only the policy year 2016 through 2019 data was used to compute the relativity for Classification 8631.

claim. For the September 1, 2022 classification relativities, these full credibility standards are equal to $9,846,469 for the indemnity component and $11,284,325 for the medical component.

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 95% 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 1.489 for the medical component is calculated by combining 95% of 1.475 and 5% of 1.749 (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 1.622 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*. Exhibit 9.1 shows the September 1, 2022 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, 2022 and August 31, 2023, 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 1.209 for medical, based on RHG 3, to which Classification 4496 is assigned.

As in the past, the WCIRB has restricted the annual change in any particular classification's relativity to 25%. The selected loss to payroll ratios for classifications subject and not subject to this restriction are shown on the classification relativity review sheets as the "Selected Loss to Payroll Ratio (Restricted to 25% Change)" and "Selected (Unlimited) Loss to Payroll Ratio", respectively. The net impact of application of these 25% limitations is spread to other classifications' relativities as part of the "Adjustment to Overall Level of Experience" described above. Exhibit 10 shows a list of classifications impacted by the restriction and their unrestricted indicated changes in relativities.

For informational purposes, each classification relativity review sheet also provides the indicated relativity change (prior to application of the 25% restriction where applicable). This is determined by comparing the selected or indicated (unlimited) loss to payroll ratio to the expected unlimited loss to payroll ratio. Also, for informational purposes, the last line of each classification's relativity review sheet shows the relativity of the selected loss to payroll ratio for the particular classification to the statewide average for all classifications. The statewide average loss to payroll ratio for the September 1, 2022 classification relativities is 1.037 (with the indemnity component of the ratio at 0.504 and the medical component at 0.533).

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. Elimination of Classification 0044, *Cotton Farms*. The experience of employers assigned to this classification is included with the experience of Classification 0171, *Field Crops*, for the purposes of computing the classification relativities for this classification.

2. 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.

3. Elimination of Classifications 1123, *Mining – underground – with shafts, tunnels or drifts; all employees with exposure to underground mining operations*, and 1124, *Mining – underground – surface employees*. The experience of employers assigned to these classifications are included with the experience of Classification 6251, *Tunneling*, for purposes of computing the classification relativities for this classification.

4. Amendment of Classification 4512, *Biomedical Research Laboratories*, to include Clerical Office Employees. The Classification 8810 experience of employers assigned to Classification 4512 was included in Classification 4512 for purposes of computing the classification relativities for these classifications.

5. Establishment of 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.* The Classification 8810 and Classification 8742 experience of employers assigned to Classifications 3681 or 4112 was included in Classification 8874 for purposes of computing the classification relativities for these classifications.

6. Amendment of Classification 9185, *Carnivals*, to remove circus operations. The experience of circus employers assigned to Classification 9185 was included in Classification 9156, *Theaters – dance, opera or theater companies*, for purposes of computing the classification relativities for these classifications.

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, 2021	1.685	2.252	3.937
2 Adjustment to Reflect Distribution of Losses in September 1, 2021 Pure Premium Rates	1.005	0.920	
3 Expected Unlimited Loss to Payroll Ratio (1) x (2)	1.694	2.071	3.765
4 Adjustment for NAICS Sector Differential (for NAICS Sector 31)	1.020	1.024	
5 Expected Unlimited Loss to Payroll Ratio Adjusted for NAICS Sector Differential (3) x (4)	1.728	2.120	3.848
6 Limit Factor - September 1, 2021 (for RHG 3)	1.078	1.213	
7 Expected Limited Loss to Payroll Ratio Adjusted for NAICS Sector Differential (5) / (6)	1.603	1.749	3.352

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	0.985	1.108
22 & 23	Utilities & Construction	0.958	0.900
31	Manufacturing	1.020	1.024
42	Wholesale	1.071	1.027
44	Retail	1.084	1.036
48	Transportation & Warehousing	1.029	1.032
51	Information	0.901	1.038
52	Finance & Insurance	1.090	1.120
53	Real Estate	1.052	0.983
54	Professional Services	0.840	0.762
56	Administrative	0.952	0.988
61	Education	0.952	0.967
62	Health	0.959	0.975
71	Arts & Entertainment	0.971	0.905
72	Hospitality	1.022	1.068
81	Other	1.010	1.016
8742	Outside Sales	0.916	0.924
8810 & 92	Clerical & Public Admin	1.041	1.112

Note:
These factors represent the ratio of actual to expected 2018 and 2019 policy year losses

Exhibit 2.2

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	7539	7580
7500			

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	9009	9011
8290	9007	9010	9015
8740			

NAICS Sector 54 (Professional Services) Classifications			
4361	8601	8831	8874
4511	8803	8859	
4512	8820	9507	
7248	8821	9549	

NAICS Sector 56 (Administrative) Classifications			
0042	5650	9096	9424
0106	7721	9097	9426
2584	9008	9402	
5473	9031	9403	

NAICS Sector 61 (Education) Classifications			
8868	8870	8875	9101

NAICS Sector 62 (Health) Classifications			
7332	8827	8839	9059
8804	8829	8851	9070
8806	8830	8852	9085
8823	8834	9043	

NAICS Sector 71 (Arts & Entertainment) Classifications			
7207	9060	9151	9184
8278	9061	9154	9185
8631	9067	9156	9053
8746	9069	9180	
8838	9092	9181	
9016	9095	9182	

NAICS Sector 72 (Hospitality) Classifications			
8078	9048	9050	9079

NAICS Sector 81 (Other) Classifications			
2585	8387	8755	9522
2589	8389	8840	9586
3726	8390	9054	9620
5128	8392	9066	
5129	8393	9220	
5191	8397	9501	
8370	8744	9519	

NAICS Sector 92 (Public Administration) Classifications			
7706	7720	9033	9420
7707	7722	9410	9422

NAICS Sector 8742 (Outside Sales) Classifications
8742

NAICS Sector 8810 (Clerical) Classifications	
8810	8871

Exhibit 3

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	104,876,408	5	95	162	1,869,642	1,719,109	3,588,751	3.422
2016	120,159,165	6	80	139	1,902,522	1,644,901	3,547,423	2.952
2017	121,040,586	5	73	144	1,516,789	1,753,040	3,269,829	2.701
2018	122,275,918	2	73	145	1,136,307	1,439,677	2,575,984	2.107
2019	114,681,085	5	77	117	3,034,305	2,045,604	5,079,909	4.430
	583,033,162	23	398	707	9,459,564	8,602,331	18,061,895	
Adjusted Loss to Payroll Ratio:					1.622	1.475	3.098	
Expected Unlimited Loss to Payroll Ratio:					1.694	2.071	3.765	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.603	1.749	3.352	
Credibility:					0.97	0.95		
Indicated Limited Loss to Payroll Ratio:					1.622	1.489	3.111	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.748**	**1.800**	**3.547**	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								342.1%

Exhibit 4.1

Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year 2015	2016	2017	2018	2019
0005	1.042	1.027	1.013	1.003	1.000
0016	1.085	1.046	1.021	1.009	1.000
0034	1.007	1.002	0.999	0.999	1.000
0035	1.025	1.023	1.014	1.003	1.000
0036	1.066	1.040	1.019	1.007	1.000
0038	1.070	1.042	1.025	1.012	1.000
0040	1.071	1.039	1.018	1.007	1.000
0041	1.068	1.040	1.018	1.007	1.000
0042	1.102	1.066	1.031	1.010	1.000
0045	1.074	1.040	1.018	1.008	1.000
0050	1.079	1.044	1.020	1.008	1.000
0079	1.076	1.042	1.019	1.008	1.000
0096	1.078	1.044	1.020	1.008	1.000
0106	1.115	1.074	1.035	1.011	1.000
0171	1.082	1.048	1.035	1.021	1.000
0172	1.084	1.046	1.021	1.009	1.000
0251	1.001	0.994	0.995	0.997	1.000
0400	1.058	1.039	1.017	1.005	1.000
0401	1.097	1.050	1.023	1.011	1.000
1122	0.975	0.972	0.970	0.985	1.000
1320	0.988	0.994	0.993	0.994	1.000
1322	0.979	0.985	0.988	0.992	1.000
1330	1.016	1.012	0.999	0.995	1.000
1438	1.000	0.998	0.995	0.995	1.000
1452	0.984	0.987	0.987	0.991	1.000
1463	1.017	1.007	0.996	0.995	1.000
1624	1.015	1.008	0.998	0.996	1.000
1699	1.031	1.022	1.008	1.000	1.000
1701	1.034	1.025	1.009	0.999	1.000
1710	1.012	1.004	0.993	0.993	1.000
1741	1.010	1.004	0.995	0.995	1.000
1803	1.030	1.023	1.010	1.000	1.000
1925	1.020	1.009	0.999	0.997	1.000
2002	1.065	1.047	1.024	1.007	1.000
2003	1.061	1.045	1.026	1.009	1.000
2014	1.064	1.040	1.019	1.007	1.000
2030	1.056	1.039	1.016	1.002	1.000
2063	1.050	1.034	1.012	1.001	1.000
2081	1.067	1.045	1.018	1.002	1.000
2095	1.068	1.046	1.019	1.002	1.000
2102	1.070	1.045	1.024	1.009	1.000
2107	1.081	1.045	1.021	1.009	1.000
2108	1.085	1.047	1.022	1.010	1.000
2109	1.084	1.049	1.024	1.010	1.000
2111	1.064	1.046	1.023	1.006	1.000
2113	1.076	1.051	1.022	1.003	1.000
2116	1.058	1.040	1.022	1.007	1.000
2117	1.059	1.042	1.019	1.005	1.000
2121	1.025	1.014	1.011	1.005	1.000
2123	1.089	1.048	1.023	1.011	1.000
2142	1.053	1.033	1.016	1.005	1.000
2163	1.046	1.031	1.014	1.003	1.000
2222	1.036	1.031	1.022	1.008	1.000
2362	1.061	1.052	1.031	1.009	1.000
2402	1.076	1.053	1.028	1.010	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.

Exhibit 4.2

Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year 2015	2016	2017	2018	2019
2413	1.015	1.009	0.998	0.995	1.000
2501	1.031	1.024	1.014	1.003	1.000
2570	1.052	1.040	1.023	1.006	1.000
2571	1.042	1.030	1.016	1.004	1.000
2576	1.068	1.046	1.024	1.008	1.000
2584	1.035	1.025	1.017	1.007	1.000
2585	1.087	1.065	1.040	1.016	1.000
2589	1.087	1.065	1.040	1.016	1.000
2660	1.051	1.040	1.023	1.006	1.000
2683	1.027	1.021	1.009	1.000	1.000
2688	1.066	1.045	1.024	1.008	1.000
2702	1.076	1.059	1.030	1.008	1.000
2710	1.051	1.041	1.021	1.005	1.000
2727	1.062	1.049	1.025	1.006	1.000
2731	1.041	1.033	1.017	1.003	1.000
2757	1.038	1.028	1.012	1.001	1.000
2759	1.044	1.032	1.013	1.001	1.000
2790	1.002	1.003	1.001	0.999	1.000
2797	1.035	1.026	1.010	1.000	1.000
2806	1.036	1.028	1.013	1.002	1.000
2812	1.040	1.029	1.012	1.001	1.000
2819	1.034	1.027	1.013	1.002	1.000
2840	1.047	1.039	1.025	1.007	1.000
2842	1.032	1.025	1.010	1.000	1.000
2852	1.050	1.036	1.019	1.005	1.000
2881	1.048	1.035	1.018	1.004	1.000
2883	1.044	1.032	1.016	1.003	1.000
2915	1.034	1.025	1.010	1.001	1.000
2923	1.046	1.035	1.017	1.004	1.000
3018	0.989	0.994	0.994	0.995	1.000
3022	1.002	1.000	0.996	0.996	1.000
3030	1.018	1.015	1.007	1.000	1.000
3039	1.020	1.016	1.007	1.000	1.000
3040	1.013	1.009	1.000	0.997	1.000
3060	1.019	1.014	1.005	0.999	1.000
3066	1.014	1.012	1.005	1.000	1.000
3070	1.001	1.007	1.005	1.001	1.000
3076	1.029	1.022	1.012	1.003	1.000
3081	1.023	1.012	1.001	0.997	1.000
3082	1.017	1.015	1.006	0.999	1.000
3085	1.027	1.016	1.004	0.999	1.000
3099	1.003	1.001	0.997	0.996	1.000
3110	0.997	0.996	0.994	0.995	1.000
3131	1.012	1.006	1.001	0.999	1.000
3146	1.002	1.002	0.998	0.997	1.000
3152	1.008	1.004	0.997	0.996	1.000
3165	1.016	1.012	1.004	1.000	1.000
3169	1.033	1.026	1.011	1.001	1.000
3175	1.028	1.021	1.010	1.001	1.000
3178	1.022	1.018	1.009	1.002	1.000
3179	1.026	1.020	1.010	1.002	1.000
3180	1.026	1.020	1.008	1.000	1.000
3220	1.026	1.020	1.009	1.001	1.000
3241	1.007	1.004	0.999	0.997	1.000
3257	1.021	1.017	1.007	1.000	1.000
3339	1.020	1.010	1.001	0.997	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.

Exhibit 4.3

Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year 2015	2016	2017	2018	2019
3365	1.014	1.010	1.000	0.998	1.000
3372	1.018	1.016	1.007	1.000	1.000
3383	1.055	1.053	1.028	1.003	1.000
3400	1.015	1.011	1.004	0.999	1.000
3401	1.025	1.018	1.006	0.999	1.000
3501	1.009	1.006	1.002	1.000	1.000
3507	1.012	1.008	1.001	0.998	1.000
3560	1.005	1.002	0.998	0.997	1.000
3568	1.027	1.028	1.016	1.003	1.000
3569	1.005	1.004	1.000	0.998	1.000
3570	1.022	1.016	1.006	1.000	1.000
3572	1.013	1.012	1.007	1.001	1.000
3573	1.022	1.017	1.007	1.001	1.000
3574	1.025	1.019	1.009	1.001	1.000
3577	0.995	0.998	0.997	0.998	1.000
3612	1.006	1.004	0.999	0.997	1.000
3620	1.019	1.016	1.007	1.001	1.000
3632	1.007	1.003	0.996	0.996	1.000
3634	1.020	1.014	1.004	0.999	1.000
3643	1.008	1.006	0.999	0.998	1.000
3647	1.006	1.003	0.998	0.997	1.000
3651	1.031	1.023	1.011	1.003	1.000
3681	1.004	1.006	1.004	1.001	1.000
3682	1.006	1.005	1.006	1.003	1.000
3683	1.003	1.007	1.004	1.001	1.000
3719	0.963	0.965	0.967	0.985	1.000
3724	0.992	0.993	0.989	0.993	1.000
3726	1.005	1.005	0.999	0.998	1.000
3805	0.990	0.991	0.991	0.995	1.000
3808	1.045	1.033	1.014	1.002	1.000
3815	1.026	1.019	1.008	1.001	1.000
3821	1.001	1.004	1.002	0.997	1.000
3828	1.025	1.017	1.006	0.999	1.000
3830	0.974	0.979	0.984	0.993	1.000
3831	0.986	0.988	0.987	0.993	1.000
3840	1.033	1.023	1.009	1.000	1.000
4000	1.016	1.009	0.999	0.996	1.000
4034	1.035	1.026	1.009	0.999	1.000
4036	1.033	1.025	1.010	1.000	1.000
4038	1.036	1.024	1.006	0.998	1.000
4041	1.038	1.026	1.009	1.000	1.000
4049	1.033	1.025	1.010	1.000	1.000
4111	1.038	1.030	1.015	1.002	1.000
4112	1.002	1.005	1.003	1.000	1.000
4114	1.036	1.028	1.013	1.002	1.000
4130	1.013	1.011	1.005	0.999	1.000
4150	1.005	1.006	1.003	0.999	1.000
4239	1.029	1.025	1.011	1.001	1.000
4240	1.033	1.023	1.009	1.000	1.000
4243	1.025	1.018	1.006	0.999	1.000
4244	1.027	1.020	1.007	0.999	1.000
4250	1.029	1.021	1.007	0.999	1.000
4251	1.022	1.018	1.006	0.998	1.000
4279	1.024	1.017	1.005	0.999	1.000
4283	1.023	1.017	1.005	0.999	1.000
4286	1.026	1.018	1.005	0.998	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.

Exhibit 4.4

Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year 2015	2016	2017	2018	2019
4295	1.023	1.021	1.011	1.001	1.000
4297	0.989	1.000	1.004	1.000	1.000
4299	1.005	1.008	1.003	0.997	1.000
4304	0.987	0.993	0.994	0.995	1.000
4312	1.001	1.004	1.000	0.996	1.000
4351	1.018	1.015	1.006	0.999	1.000
4354	0.982	0.986	0.990	0.995	1.000
4361	1.052	1.062	1.033	1.003	1.000
4362	1.010	1.011	1.011	1.006	1.000
4410	1.025	1.017	1.005	0.998	1.000
4420	0.997	0.997	0.995	0.996	1.000
4432	1.046	1.028	1.005	0.997	1.000
4470	1.010	1.004	0.996	0.996	1.000
4478	1.029	1.020	1.007	0.999	1.000
4492	1.014	1.012	1.004	0.998	1.000
4494	1.029	1.021	1.007	0.999	1.000
4495	1.019	1.013	1.002	0.998	1.000
4496	1.024	1.018	1.006	0.999	1.000
4497	1.014	1.011	1.002	0.998	1.000
4498	1.026	1.018	1.006	0.999	1.000
4499	1.019	1.013	1.004	0.999	1.000
4511	1.009	1.013	1.013	1.005	1.000
4512	1.017	1.021	1.019	1.009	1.000
4557	1.029	1.019	1.008	1.001	1.000
4558	1.016	1.012	1.003	0.998	1.000
4611	1.017	1.015	1.008	1.001	1.000
4623	1.026	1.019	1.009	1.001	1.000
4635	1.004	1.000	0.993	0.994	1.000
4665	1.066	1.045	1.018	1.002	1.000
4683	1.046	1.029	1.012	1.003	1.000
4691	1.044	1.037	1.028	1.010	1.000
4692	1.013	1.009	1.001	0.996	1.000
4717	1.045	1.031	1.010	1.000	1.000
4720	1.032	1.022	1.007	1.000	1.000
4740	1.025	1.017	1.009	1.002	1.000
4771	0.993	0.992	0.990	0.994	1.000
4828	1.017	1.009	0.998	0.996	1.000
4829	1.027	1.018	1.007	1.000	1.000
4831	1.003	1.003	1.000	0.998	1.000
4983	1.034	1.024	1.009	1.000	1.000
5020	0.993	0.963	0.933	0.964	1.000
5027	1.040	1.023	1.000	0.994	1.000
5028	1.038	1.023	1.002	0.995	1.000
5029	1.025	1.019	1.003	0.995	1.000
5040	1.014	1.009	0.998	0.995	1.000
5102	1.018	1.009	0.994	0.993	1.000
5107	1.024	1.016	1.002	0.997	1.000
5108	1.023	1.018	1.006	0.999	1.000
5128	0.989	0.993	0.995	0.997	1.000
5129	0.989	0.993	0.995	0.997	1.000
5130	0.989	0.993	0.995	0.997	1.000
5140	0.955	0.962	0.973	0.988	1.000
5146	1.025	1.018	1.004	0.997	1.000
5160	0.948	0.944	0.939	0.970	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.

Exhibit 4.5

Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year 2015	2016	2017	2018	2019
5183	0.998	1.007	1.002	0.998	1.000
5184	0.999	0.975	0.948	0.972	1.000
5185	0.996	1.004	1.001	0.997	1.000
5186	0.980	0.985	0.980	0.988	1.000
5187	0.995	1.005	1.001	0.997	1.000
5190	0.962	0.969	0.977	0.990	1.000
5191	0.987	0.993	0.997	0.998	1.000
5192	1.026	1.015	1.003	0.999	1.000
5193	0.987	0.993	0.997	0.998	1.000
5195	0.963	0.971	0.980	0.992	1.000
5201	1.026	1.018	1.001	0.995	1.000
5205	1.021	1.014	0.999	0.994	1.000
5212	1.017	1.014	1.000	0.993	1.000
5213	1.019	1.013	0.999	0.995	1.000
5214	1.023	1.018	1.002	0.995	1.000
5222	1.023	1.016	1.000	0.995	1.000
5225	1.019	1.015	1.004	0.998	1.000
5348	1.030	1.021	1.006	0.998	1.000
5403	1.030	1.021	1.006	0.998	1.000
5432	1.024	1.016	1.001	0.996	1.000
5436	1.033	1.027	1.016	1.003	1.000
5443	0.993	0.963	0.934	0.965	1.000
5446	1.000	0.977	0.951	0.973	1.000
5447	0.995	0.969	0.942	0.968	1.000
5467	1.033	1.030	1.019	1.005	1.000
5470	1.031	1.026	1.014	1.003	1.000
5473	1.017	1.012	1.001	0.997	1.000
5474	1.017	1.011	0.998	0.995	1.000
5479	0.992	0.961	0.930	0.963	1.000
5482	1.022	1.014	0.999	0.996	1.000
5484	0.993	0.966	0.938	0.967	1.000
5485	0.994	0.967	0.940	0.967	1.000
5506	1.017	1.007	0.990	0.991	1.000
5507	1.016	1.008	0.992	0.992	1.000
5538	0.996	1.006	1.003	0.998	1.000
5542	0.995	1.004	1.000	0.997	1.000
5552	0.996	1.013	1.026	1.015	1.000
5553	0.996	1.014	1.026	1.016	1.000
5606	1.012	1.009	0.998	0.995	1.000
5610	1.026	1.022	1.010	1.000	1.000
5632	1.013	0.996	0.975	0.984	1.000
5633	0.998	0.974	0.948	0.971	1.000
5650	1.090	1.054	1.032	1.019	1.000
5951	1.019	1.020	1.016	1.006	1.000
6003	1.015	1.011	1.000	0.996	1.000
6011	1.019	1.006	0.988	0.989	1.000
6204	1.028	1.018	1.002	0.997	1.000
6206	1.005	1.005	1.002	0.999	1.000
6213	1.006	1.003	0.998	0.996	1.000
6216	1.012	1.009	1.001	0.998	1.000
6218	1.015	1.011	1.000	0.997	1.000
6220	1.017	1.011	0.998	0.995	1.000
6233	0.996	0.996	0.991	0.993	1.000
6235	0.977	0.984	0.989	0.993	1.000
6237	1.001	1.003	0.999	0.997	1.000
6251	1.019	1.012	1.000	0.996	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.

Exhibit 4.6

Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year 2015	2016	2017	2018	2019
6258	1.026	1.017	1.000	0.995	1.000
6307	1.011	1.008	0.997	0.995	1.000
6308	1.004	1.001	0.994	0.995	1.000
6315	1.010	1.005	0.996	0.995	1.000
6316	1.006	1.002	0.994	0.995	1.000
6325	0.975	0.980	0.986	0.995	1.000
6361	1.016	1.009	0.997	0.995	1.000
6364	1.016	1.011	1.001	0.998	1.000
6400	1.028	1.020	1.004	0.997	1.000
6504	1.032	1.023	1.010	1.002	1.000
6834	1.017	1.015	1.007	1.000	1.000
7133	1.065	1.030	1.007	1.004	1.000
7198	1.013	1.008	1.002	0.998	1.000
7207	1.061	1.042	1.024	1.009	1.000
7219	1.033	1.024	1.010	1.001	1.000
7227	1.038	1.028	1.015	1.003	1.000
7232	1.041	1.030	1.014	1.003	1.000
7248	0.982	0.986	0.990	0.996	1.000
7272	1.099	1.085	1.059	1.021	1.000
7332	1.035	1.066	1.076	1.030	1.000
7360	1.019	1.015	1.004	1.000	1.000
7365	1.331	1.278	1.202	1.071	1.000
7382	1.091	1.070	1.031	1.008	1.000
7392	1.005	1.005	1.002	0.998	1.000
7403	1.097	1.039	1.013	1.006	1.000
7405	1.084	1.034	1.010	1.005	1.000
7409	1.089	1.045	1.020	1.010	1.000
7410	1.092	1.046	1.020	1.010	1.000
7421	0.982	0.987	0.990	0.995	1.000
7424	1.049	1.024	1.011	1.005	1.000
7428	1.000	0.997	0.993	0.997	1.000
7429	0.994	0.998	0.992	0.996	1.000
7500	1.013	1.012	1.008	1.003	1.000
7515	0.981	0.986	0.989	0.995	1.000
7520	0.992	0.990	0.993	0.996	1.000
7538	0.996	0.993	0.992	0.996	1.000
7539	0.962	0.976	0.990	0.997	1.000
7580	1.002	1.000	0.999	0.999	1.000
7600	0.975	0.982	0.989	0.996	1.000
7601	0.992	0.993	0.994	0.998	1.000
7605	0.966	0.969	0.976	0.990	1.000
7607	0.990	1.000	1.013	1.009	1.000
7610	0.988	0.999	1.013	1.010	1.000
7706	1.011	1.007	1.006	1.001	1.000
7707	1.000	1.000	1.000	1.000	1.000
7720	1.007	1.011	1.009	1.002	1.000
7721	1.076	1.036	1.003	0.996	1.000
7722	1.000	1.000	1.000	1.000	1.000
7855	0.998	1.000	0.998	0.996	1.000
8001	0.998	1.010	1.011	1.001	1.000
8004	1.062	1.042	1.022	1.007	1.000
8006	1.055	1.042	1.026	1.009	1.000
8008	1.058	1.049	1.031	1.009	1.000
8010	1.058	1.049	1.031	1.009	1.000
8013	1.040	1.043	1.027	1.005	1.000
8015	1.030	1.028	1.018	1.005	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.

Exhibit 4.7

Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year 2015	2016	2017	2018	2019
8017	1.030	1.025	1.016	1.005	1.000
8018	1.039	1.022	1.008	1.002	1.000
8019	1.008	1.009	1.002	0.998	1.000
8021	1.059	1.040	1.018	1.004	1.000
8028	1.014	1.012	1.004	0.999	1.000
8031	1.050	1.039	1.024	1.009	1.000
8032	1.022	1.021	1.012	1.002	1.000
8039	1.052	1.039	1.022	1.005	1.000
8041	1.022	1.018	1.011	1.003	1.000
8042	1.031	1.026	1.017	1.004	1.000
8046	1.020	1.015	1.006	0.999	1.000
8057	1.025	1.022	1.013	1.004	1.000
8059	1.029	1.025	1.017	1.004	1.000
8060	1.051	1.037	1.025	1.009	1.000
8061	1.065	1.048	1.031	1.011	1.000
8062	0.996	1.001	1.001	0.998	1.000
8063	1.024	1.018	1.011	1.003	1.000
8064	1.037	1.035	1.023	1.007	1.000
8065	1.037	1.030	1.017	1.004	1.000
8066	1.054	1.048	1.032	1.010	1.000
8071	1.049	1.043	1.029	1.009	1.000
8078	1.049	1.032	1.026	1.014	1.000
8102	1.051	1.038	1.024	1.009	1.000
8106	1.016	1.011	1.003	0.998	1.000
8107	1.016	1.011	1.002	0.998	1.000
8116	1.026	1.017	1.005	1.000	1.000
8117	1.055	1.041	1.024	1.007	1.000
8209	1.074	1.042	1.019	1.008	1.000
8215	1.053	1.033	1.014	1.004	1.000
8227	1.012	1.006	0.994	0.993	1.000
8232	1.033	1.027	1.015	1.003	1.000
8267	1.020	1.017	1.008	1.000	1.000
8278	1.000	1.000	1.000	1.000	1.000
8286	1.070	1.042	1.019	1.006	1.000
8290	1.038	1.037	1.020	1.004	1.000
8291	1.053	1.038	1.017	1.005	1.000
8292	1.034	1.028	1.014	1.003	1.000
8293	1.013	1.009	1.002	0.999	1.000
8304	1.072	1.047	1.024	1.009	1.000
8324	1.092	1.066	1.043	1.017	1.000
8350	1.026	1.020	1.010	1.002	1.000
8370	0.999	1.002	1.002	0.999	1.000
8387	1.089	1.063	1.039	1.015	1.000
8388	1.032	1.022	1.010	1.001	1.000
8389	1.019	1.013	1.005	0.997	1.000
8390	1.102	1.084	1.053	1.017	1.000
8391	1.036	1.029	1.019	1.004	1.000
8392	1.086	1.066	1.043	1.015	1.000
8393	1.029	1.025	1.020	1.005	1.000
8397	1.010	1.006	1.001	0.995	1.000
8400	1.036	1.029	1.018	1.005	1.000
8500	1.031	1.026	1.013	1.002	1.000
8601	0.977	0.983	0.989	0.996	1.000
8631	1.000	1.000	1.000	1.000	1.000
8720	0.991	0.989	0.987	0.993	1.000
8729	0.944	0.939	0.935	0.968	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.

Exhibit 4.8

Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year 2015	2016	2017	2018	2019
8740	1.022	1.028	1.017	1.002	1.000
8741	1.013	1.022	1.015	1.001	1.000
8742	0.988	0.988	0.990	0.997	1.000
8743	0.925	0.943	0.962	0.984	1.000
8744	0.988	0.988	0.990	0.997	1.000
8745	0.997	0.999	1.004	1.002	1.000
8746	0.988	0.988	0.990	0.997	1.000
8748	1.030	1.025	1.016	1.002	1.000
8749	0.918	0.940	0.964	0.986	1.000
8755	0.949	0.957	0.976	0.993	1.000
8800	0.997	1.003	1.004	1.000	1.000
8801	0.944	0.957	0.973	0.989	1.000
8803	0.961	0.966	0.977	0.991	1.000
8804	1.024	1.018	1.011	1.004	1.000
8806	1.093	1.078	1.058	1.021	1.000
8807	0.997	1.001	0.999	0.997	1.000
8808	0.940	0.953	0.969	0.987	1.000
8810	0.984	0.986	0.990	0.997	1.000
8811	0.984	0.986	0.990	0.997	1.000
8812	0.984	0.986	0.990	0.997	1.000
8813	1.009	1.013	1.006	0.998	1.000
8818	0.984	0.990	0.993	0.994	1.000
8820	0.978	0.983	0.984	0.991	1.000
8821	0.992	0.996	0.993	0.995	1.000
8822	0.910	0.916	0.939	0.975	1.000
8823	1.033	1.024	1.013	1.004	1.000
8827	1.054	1.051	1.040	1.017	1.000
8829	1.031	1.027	1.016	1.007	1.000
8830	1.054	1.041	1.021	1.006	1.000
8831	1.020	1.014	1.007	1.003	1.000
8834	0.994	0.997	1.007	1.007	1.000
8838	1.010	1.007	1.004	1.000	1.000
8839	0.954	0.982	1.009	1.007	1.000
8840	1.045	1.048	1.029	1.009	1.000
8846	1.014	1.015	1.008	1.000	1.000
8847	1.038	1.028	1.016	1.005	1.000
8850	0.933	0.951	0.970	0.989	1.000
8851	1.052	1.048	1.033	1.013	1.000
8852	1.037	1.036	1.025	1.012	1.000
8859	0.984	0.992	0.998	0.999	1.000
8868	1.033	1.023	1.011	1.002	1.000
8870	1.033	1.023	1.011	1.002	1.000
8871	0.984	0.986	0.990	0.997	1.000
8874	0.984	0.986	0.990	0.997	1.000
8875	1.030	1.020	1.007	1.001	1.000
9007	1.047	1.051	1.036	1.010	1.000
9008	0.998	0.998	0.996	0.997	1.000
9009	1.023	1.023	1.013	1.002	1.000
9010	1.036	1.037	1.022	1.003	1.000
9011	1.026	1.031	1.019	1.002	1.000
9015	1.026	1.022	1.010	1.000	1.000
9016	1.051	1.031	1.016	1.004	1.000
9031	1.100	1.059	1.034	1.020	1.000
9033	1.036	1.043	1.029	1.006	1.000
9043	1.008	1.017	1.020	1.011	1.000
9048	1.051	1.029	1.007	0.998	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.

Exhibit 4.9

Factor to Adjust Payroll to Policy Year 2019 Wage Level [1]

Classification Code	Adjustment Factor by Policy Year 2015	2016	2017	2018	2019
9050	1.011	1.006	1.003	1.000	1.000
9053	1.038	1.026	1.012	1.002	1.000
9054	1.038	1.026	1.012	1.002	1.000
9059	1.018	1.016	1.011	1.005	1.000
9060	1.034	1.025	1.012	1.003	1.000
9061	1.055	1.036	1.025	1.010	1.000
9066	1.039	1.036	1.024	1.007	1.000
9067	1.039	1.026	1.017	1.007	1.000
9069	1.031	1.007	1.006	1.009	1.000
9070	1.062	1.054	1.038	1.015	1.000
9079	1.060	1.037	1.035	1.021	1.000
9085	1.098	1.085	1.066	1.025	1.000
9092	1.037	1.024	1.021	1.011	1.000
9095	1.040	1.035	1.017	1.001	1.000
9096	1.031	1.024	1.012	1.002	1.000
9097	1.037	1.027	1.009	0.999	1.000
9101	1.035	1.026	1.013	1.003	1.000
9151	1.003	1.002	1.001	0.999	1.000
9154	0.998	0.999	1.008	1.006	1.000
9155	1.062	1.047	1.034	1.015	1.000
9156	0.993	0.993	1.006	1.006	1.000
9180	1.057	1.036	1.021	1.008	1.000
9181	1.036	1.025	1.011	1.001	1.000
9182	1.034	1.023	1.009	1.001	1.000
9184	1.024	1.018	1.004	0.997	1.000
9185	1.050	1.032	1.020	1.009	1.000
9220	1.019	1.018	1.008	0.995	1.000
9402	1.034	1.024	1.014	1.005	1.000
9403	1.037	1.026	1.015	1.005	1.000
9410	1.055	1.043	1.026	1.008	1.000
9420	1.045	1.035	1.024	1.008	1.000
9422	1.053	1.038	1.020	1.006	1.000
9424	1.038	1.026	1.014	1.005	1.000
9426	1.027	1.020	1.011	1.003	1.000
9501	1.001	1.001	0.997	0.997	1.000
9507	1.003	1.007	1.004	0.998	1.000
9516	0.999	1.002	1.002	0.999	1.000
9519	1.042	1.031	1.017	1.003	1.000
9521	1.028	1.023	1.014	1.002	1.000
9522	1.040	1.030	1.015	1.003	1.000
9529	1.020	1.011	0.995	0.993	1.000
9531	0.999	1.002	1.002	0.999	1.000
9549	0.986	0.993	1.001	1.001	1.000
9552	0.996	0.996	0.995	0.996	1.000
9586	1.038	1.029	1.035	1.016	1.000
9610	0.969	0.972	0.984	0.995	1.000
9620	1.022	1.018	1.007	0.993	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, 2022 Benefit Level [1]

Policy Year 2015

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
0005	1.014	1.022	1.016	1.016	1.016	0.989
0016	1.024	1.052	1.031	1.039	1.048	0.989
0034	1.010	1.010	1.009	1.006	1.003	0.989
0035	1.011	1.013	1.011	1.009	1.007	0.989
0036	1.017	1.032	1.021	1.024	1.027	0.989
0038	1.020	1.040	1.025	1.030	1.035	0.989
0040	1.021	1.043	1.026	1.033	1.039	0.989
0041	1.020	1.040	1.025	1.030	1.035	0.989
0042	1.018	1.045	1.024	1.033	1.042	0.989
0045	1.022	1.046	1.028	1.034	1.041	0.989
0050	1.022	1.047	1.028	1.035	1.043	0.989
0079	1.022	1.045	1.027	1.034	1.041	0.989
0096	1.022	1.044	1.027	1.033	1.040	0.989
0106	1.019	1.051	1.027	1.037	1.047	0.989
0171	1.024	1.053	1.031	1.040	1.049	0.989
0172	1.024	1.051	1.031	1.039	1.048	0.989
0251	1.015	1.013	1.014	1.010	1.006	0.989
0400	1.007	1.020	1.010	1.012	1.015	0.989
0401	1.027	1.061	1.036	1.047	1.058	0.989
1122	1.007	1.001	1.005	0.999	0.994	0.989
1320	1.008	1.002	1.005	1.000	0.995	0.989
1322	1.006	0.998	1.003	0.996	0.990	0.989
1330	1.014	1.010	1.013	1.008	1.003	0.989
1438	1.016	1.013	1.015	1.010	1.005	0.989
1452	1.007	1.001	1.005	0.999	0.994	0.989
1463	1.018	1.019	1.018	1.015	1.012	0.989
1624	1.011	1.013	1.011	1.009	1.007	0.989
1699	1.019	1.021	1.019	1.017	1.015	0.989
1701	1.020	1.024	1.020	1.018	1.017	0.989
1710	1.010	1.010	1.009	1.006	1.003	0.989
1741	1.010	1.011	1.010	1.007	1.004	0.989
1803	1.019	1.022	1.019	1.017	1.015	0.989
1925	1.019	1.021	1.019	1.016	1.014	0.989
2002	1.025	1.037	1.027	1.029	1.032	0.989
2003	1.025	1.038	1.027	1.030	1.032	0.989
2014	1.026	1.042	1.029	1.033	1.036	0.989
2030	1.023	1.033	1.025	1.026	1.027	0.989
2063	1.022	1.029	1.023	1.023	1.023	0.989
2081	1.022	1.030	1.024	1.024	1.024	0.989
2095	1.022	1.030	1.024	1.024	1.025	0.989
2102	1.027	1.043	1.030	1.034	1.038	0.989
2107	1.031	1.057	1.037	1.045	1.053	0.989
2108	1.032	1.059	1.038	1.046	1.055	0.989
2109	1.031	1.056	1.037	1.044	1.052	0.989
2111	1.024	1.035	1.026	1.028	1.030	0.989
2113	1.023	1.032	1.025	1.025	1.027	0.989
2116	1.024	1.036	1.026	1.028	1.030	0.989
2117	1.024	1.036	1.026	1.028	1.030	0.989
2121	1.020	1.023	1.020	1.018	1.017	0.989
2123	1.033	1.062	1.040	1.049	1.059	0.989
2142	1.024	1.036	1.027	1.029	1.031	0.989
2163	1.022	1.029	1.023	1.023	1.023	0.989
2211	1.025	1.040	1.028	1.031	1.034	0.989
2222	1.022	1.031	1.024	1.024	1.025	0.989
2362	1.023	1.033	1.025	1.026	1.027	0.989

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Exhibit 5.2

Factor to Adjust Losses to September 1, 2022 Benefit Level [1]

Policy Year 2015

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
2402	1.028	1.049	1.033	1.038	1.044	0.989
2413	1.019	1.020	1.018	1.016	1.013	0.989
2501	1.020	1.025	1.021	1.020	1.019	0.989
2570	1.022	1.030	1.023	1.023	1.024	0.989
2571	1.022	1.029	1.023	1.023	1.023	0.989
2576	1.027	1.044	1.031	1.034	1.039	0.989
2584	1.007	1.014	1.008	1.008	1.008	0.989
2585	1.054	1.076	1.059	1.065	1.071	0.989
2589	1.054	1.076	1.059	1.065	1.071	0.989
2660	1.022	1.030	1.023	1.023	1.024	0.989
2683	1.020	1.024	1.021	1.019	1.018	0.989
2688	1.027	1.045	1.031	1.036	1.041	0.989
2702	1.016	1.028	1.019	1.020	1.023	0.989
2710	1.022	1.031	1.024	1.025	1.025	0.989
2727	1.015	1.023	1.016	1.016	1.017	0.989
2731	1.021	1.027	1.022	1.021	1.021	0.989
2757	1.021	1.027	1.022	1.021	1.021	0.989
2759	1.022	1.031	1.024	1.024	1.025	0.989
2790	1.017	1.014	1.015	1.011	1.007	0.989
2797	1.020	1.023	1.020	1.018	1.017	0.989
2806	1.021	1.026	1.021	1.020	1.020	0.989
2812	1.021	1.028	1.022	1.022	1.022	0.989
2819	1.021	1.028	1.022	1.022	1.021	0.989
2840	1.021	1.027	1.022	1.021	1.021	0.989
2842	1.020	1.025	1.021	1.020	1.019	0.989
2852	1.023	1.032	1.025	1.025	1.027	0.989
2881	1.023	1.032	1.024	1.025	1.026	0.989
2883	1.022	1.030	1.024	1.024	1.024	0.989
2915	1.021	1.027	1.022	1.021	1.021	0.989
2923	1.022	1.030	1.024	1.024	1.024	0.989
3018	1.014	1.007	1.012	1.005	1.000	0.989
3022	1.017	1.014	1.015	1.010	1.006	0.989
3030	1.018	1.017	1.017	1.013	1.010	0.989
3039	1.018	1.017	1.017	1.013	1.010	0.989
3040	1.017	1.016	1.016	1.012	1.009	0.989
3060	1.018	1.018	1.017	1.014	1.011	0.989
3066	1.018	1.017	1.017	1.013	1.010	0.989
3070	1.017	1.016	1.016	1.012	1.009	0.989
3076	1.020	1.025	1.021	1.019	1.018	0.989
3081	1.019	1.021	1.019	1.016	1.014	0.989
3082	1.018	1.016	1.016	1.013	1.010	0.989
3085	1.020	1.023	1.020	1.018	1.017	0.989
3099	1.016	1.013	1.015	1.010	1.006	0.989
3110	1.016	1.011	1.014	1.008	1.003	0.989
3131	1.017	1.016	1.016	1.012	1.009	0.989
3146	1.017	1.014	1.015	1.011	1.007	0.989
3152	1.017	1.014	1.015	1.011	1.007	0.989
3165	1.018	1.019	1.018	1.015	1.012	0.989
3169	1.020	1.024	1.020	1.018	1.017	0.989
3175	1.019	1.022	1.019	1.017	1.015	0.989
3178	1.019	1.021	1.019	1.017	1.015	0.989
3179	1.020	1.024	1.021	1.019	1.018	0.989
3180	1.019	1.021	1.019	1.016	1.014	0.989
3220	1.019	1.020	1.018	1.016	1.013	0.989
3241	1.017	1.015	1.016	1.011	1.008	0.989

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Exhibit 5.3

Factor to Adjust Losses to September 1, 2022 Benefit Level [1]

Policy Year 2015

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
3257	1.019	1.020	1.018	1.015	1.013	0.989
3339	1.019	1.020	1.018	1.016	1.013	0.989
3365	1.017	1.016	1.016	1.013	1.009	0.989
3372	1.019	1.019	1.018	1.015	1.013	0.989
3383	1.021	1.028	1.022	1.022	1.022	0.989
3400	1.018	1.017	1.017	1.013	1.010	0.989
3401	1.019	1.021	1.019	1.016	1.014	0.989
3501	1.018	1.017	1.017	1.013	1.010	0.989
3507	1.017	1.015	1.016	1.012	1.008	0.989
3560	1.017	1.014	1.015	1.011	1.007	0.989
3568	1.019	1.021	1.019	1.016	1.014	0.989
3569	1.016	1.012	1.014	1.009	1.004	0.989
3570	1.019	1.020	1.018	1.016	1.013	0.989
3572	1.018	1.018	1.017	1.014	1.011	0.989
3573	1.019	1.022	1.019	1.017	1.015	0.989
3574	1.020	1.023	1.020	1.018	1.016	0.989
3577	1.016	1.013	1.014	1.010	1.005	0.989
3612	1.017	1.014	1.015	1.010	1.006	0.989
3620	1.018	1.018	1.017	1.014	1.011	0.989
3632	1.017	1.014	1.015	1.011	1.007	0.989
3634	1.019	1.020	1.018	1.015	1.013	0.989
3643	1.017	1.015	1.016	1.012	1.008	0.989
3647	1.016	1.013	1.015	1.010	1.006	0.989
3651	1.021	1.028	1.022	1.022	1.022	0.989
3681	1.017	1.014	1.015	1.011	1.007	0.989
3682	1.020	1.023	1.020	1.018	1.017	0.989
3683	1.018	1.017	1.017	1.013	1.010	0.989
3719	1.011	1.001	1.007	1.000	0.993	0.989
3724	1.013	1.006	1.010	1.004	0.999	0.989
3726	1.040	1.035	1.038	1.033	1.028	0.989
3805	1.015	1.008	1.012	1.006	1.000	0.989
3808	1.021	1.028	1.022	1.022	1.022	0.989
3815	1.019	1.021	1.019	1.017	1.015	0.989
3821	0.996	0.989	0.994	0.987	0.981	0.989
3828	1.018	1.019	1.018	1.015	1.012	0.989
3830	1.013	1.004	1.010	1.003	0.996	0.989
3831	1.014	1.007	1.012	1.005	1.000	0.989
3840	1.020	1.024	1.020	1.019	1.018	0.989
4000	1.011	1.013	1.011	1.008	1.006	0.989
4034	1.020	1.024	1.020	1.019	1.018	0.989
4036	1.020	1.024	1.020	1.019	1.018	0.989
4038	1.020	1.024	1.020	1.019	1.017	0.989
4041	1.021	1.027	1.022	1.021	1.020	0.989
4049	1.019	1.022	1.020	1.017	1.016	0.989
4111	1.021	1.026	1.021	1.020	1.020	0.989
4112	1.017	1.015	1.016	1.012	1.008	0.989
4114	1.020	1.025	1.021	1.019	1.018	0.989
4130	1.000	0.999	0.999	0.995	0.992	0.989
4150	1.017	1.014	1.015	1.011	1.007	0.989
4239	1.019	1.022	1.019	1.017	1.015	0.989
4240	1.020	1.025	1.021	1.020	1.019	0.989
4243	1.019	1.021	1.019	1.016	1.015	0.989
4244	1.019	1.022	1.019	1.017	1.015	0.989
4250	1.019	1.022	1.019	1.017	1.016	0.989
4251	1.018	1.019	1.018	1.015	1.013	0.989

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Exhibit 5.4

Factor to Adjust Losses to September 1, 2022 Benefit Level [1]

Policy Year 2015

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
4279	1.019	1.021	1.019	1.016	1.014	0.989
4283	1.019	1.022	1.019	1.017	1.015	0.989
4286	1.020	1.023	1.020	1.018	1.017	0.989
4295	1.019	1.020	1.019	1.016	1.014	0.989
4297	1.016	1.011	1.014	1.008	1.003	0.989
4299	1.015	1.010	1.013	1.008	1.003	0.989
4304	1.116	1.106	1.113	1.105	1.098	0.989
4312	1.034	1.029	1.032	1.026	1.021	0.989
4351	1.018	1.017	1.017	1.013	1.010	0.989
4354	1.014	1.007	1.011	1.005	0.999	0.989
4361	1.100	1.112	1.103	1.104	1.107	0.989
4362	1.127	1.141	1.130	1.132	1.135	0.989
4410	1.019	1.022	1.019	1.017	1.015	0.989
4420	1.016	1.011	1.014	1.009	1.004	0.989
4432	1.022	1.030	1.023	1.023	1.024	0.989
4470	1.017	1.016	1.016	1.012	1.009	0.989
4478	1.020	1.024	1.020	1.018	1.017	0.989
4492	1.018	1.018	1.017	1.014	1.011	0.989
4494	1.020	1.024	1.020	1.019	1.018	0.989
4495	1.019	1.020	1.018	1.016	1.014	0.989
4496	1.019	1.021	1.019	1.016	1.015	0.989
4497	1.018	1.019	1.018	1.015	1.012	0.989
4498	1.020	1.024	1.020	1.018	1.017	0.989
4499	1.020	1.022	1.020	1.017	1.016	0.989
4511	1.094	1.093	1.093	1.089	1.086	0.989
4512	1.095	1.098	1.095	1.093	1.091	0.989
4557	1.021	1.026	1.021	1.020	1.020	0.989
4558	1.018	1.019	1.018	1.015	1.012	0.989
4611	1.019	1.022	1.019	1.017	1.015	0.989
4623	1.021	1.026	1.021	1.020	1.020	0.989
4635	1.016	1.012	1.014	1.009	1.005	0.989
4665	1.022	1.030	1.024	1.024	1.025	0.989
4683	1.023	1.032	1.024	1.025	1.026	0.989
4691	1.022	1.031	1.024	1.024	1.025	0.989
4692	1.018	1.018	1.017	1.014	1.011	0.989
4717	1.021	1.026	1.022	1.021	1.020	0.989
4720	1.020	1.025	1.021	1.020	1.019	0.989
4740	1.020	1.024	1.020	1.018	1.017	0.989
4771	1.016	1.012	1.014	1.009	1.004	0.989
4828	1.019	1.020	1.018	1.016	1.013	0.989
4829	1.020	1.024	1.020	1.019	1.018	0.989
4831	1.017	1.015	1.016	1.012	1.008	0.989
4983	1.020	1.025	1.021	1.019	1.018	0.989
5020	1.011	1.000	1.007	0.999	0.992	0.989
5027	1.018	1.023	1.019	1.017	1.016	0.989
5028	1.018	1.022	1.019	1.017	1.016	0.989
5029	1.016	1.015	1.015	1.011	1.008	0.989
5040	1.015	1.013	1.014	1.010	1.006	0.989
5102	1.016	1.015	1.015	1.011	1.008	0.989
5107	1.016	1.016	1.015	1.012	1.009	0.989
5108	1.016	1.016	1.015	1.012	1.009	0.989
5128	1.039	1.031	1.036	1.030	1.024	0.989
5129	1.039	1.031	1.036	1.030	1.024	0.989
5130	1.012	1.005	1.010	1.003	0.997	0.989
5140	1.008	0.991	1.002	0.992	0.982	0.989

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Exhibit 5.5

Factor to Adjust Losses to September 1, 2022 Benefit Level [1]

Policy Year 2015

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
5146	1.017	1.018	1.016	1.013	1.011	0.989
5160	1.010	0.999	1.006	0.998	0.990	0.989
5183	1.011	1.001	1.008	1.000	0.993	0.989
5184	1.011	1.002	1.008	1.001	0.994	0.989
5185	1.011	1.001	1.008	1.000	0.993	0.989
5186	1.009	0.996	1.005	0.996	0.988	0.989
5187	1.010	0.998	1.006	0.998	0.990	0.989
5190	1.009	0.994	1.004	0.995	0.986	0.989
5191	1.040	1.033	1.037	1.031	1.025	0.989
5192	1.007	1.009	1.007	1.005	1.003	0.989
5193	1.013	1.007	1.011	1.005	0.999	0.989
5195	1.010	0.998	1.006	0.997	0.990	0.989
5201	1.016	1.015	1.015	1.011	1.008	0.989
5205	1.015	1.013	1.014	1.010	1.006	0.989
5212	1.014	1.010	1.012	1.007	1.003	0.989
5213	1.015	1.013	1.014	1.010	1.006	0.989
5214	1.015	1.013	1.014	1.009	1.006	0.989
5222	1.016	1.017	1.016	1.013	1.010	0.989
5225	1.015	1.014	1.014	1.010	1.007	0.989
5348	1.017	1.018	1.016	1.013	1.011	0.989
5403	1.017	1.018	1.016	1.014	1.011	0.989
5432	1.016	1.014	1.015	1.011	1.008	0.989
5436	1.016	1.016	1.015	1.012	1.009	0.989
5443	1.011	1.001	1.008	1.000	0.993	0.989
5446	1.012	1.004	1.009	1.002	0.996	0.989
5447	1.011	1.001	1.008	1.000	0.993	0.989
5467	1.017	1.020	1.017	1.015	1.013	0.989
5470	1.017	1.019	1.017	1.014	1.012	0.989
5473	1.003	1.002	1.002	0.998	0.995	0.989
5474	1.017	1.018	1.017	1.014	1.012	0.989
5479	1.011	1.000	1.007	0.999	0.992	0.989
5482	1.017	1.019	1.017	1.015	1.013	0.989
5484	1.011	1.001	1.008	1.000	0.993	0.989
5485	1.011	1.001	1.008	1.000	0.993	0.989
5506	1.016	1.015	1.015	1.011	1.008	0.989
5507	1.016	1.015	1.015	1.011	1.008	0.989
5538	1.011	1.001	1.007	1.000	0.993	0.989
5542	1.010	0.999	1.007	0.999	0.991	0.989
5552	1.015	1.012	1.013	1.009	1.005	0.989
5553	1.015	1.012	1.014	1.009	1.005	0.989
5606	1.014	1.011	1.013	1.008	1.004	0.989
5610	1.018	1.021	1.018	1.016	1.015	0.989
5632	1.014	1.009	1.012	1.006	1.002	0.989
5633	1.011	1.002	1.008	1.001	0.994	0.989
5650	1.013	1.033	1.018	1.023	1.028	0.989
5951	1.020	1.023	1.020	1.018	1.016	0.989
6003	1.015	1.012	1.013	1.008	1.004	0.989
6011	1.016	1.015	1.015	1.012	1.009	0.989
6204	1.012	1.015	1.012	1.010	1.009	0.989
6206	1.009	1.007	1.008	1.003	1.000	0.989
6213	1.009	1.005	1.007	1.002	0.998	0.989
6216	1.010	1.009	1.009	1.005	1.002	0.989
6218	1.016	1.016	1.015	1.012	1.009	0.989
6220	1.016	1.016	1.015	1.012	1.009	0.989
6233	1.013	1.006	1.010	1.004	0.998	0.989

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Exhibit 5.6

Factor to Adjust Losses to September 1, 2022 Benefit Level [1]

Policy Year 2015

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
6235	1.006	0.997	1.003	0.996	0.990	0.989
6237	1.009	1.006	1.007	1.003	0.998	0.989
6251	1.016	1.015	1.015	1.012	1.009	0.989
6258	1.017	1.018	1.016	1.014	1.011	0.989
6307	1.014	1.010	1.012	1.008	1.003	0.989
6308	1.015	1.011	1.013	1.008	1.004	0.989
6315	1.015	1.013	1.014	1.010	1.006	0.989
6316	1.015	1.011	1.013	1.008	1.004	0.989
6325	1.012	1.003	1.009	1.002	0.995	0.989
6361	1.016	1.014	1.015	1.011	1.008	0.989
6364	1.016	1.016	1.015	1.012	1.009	0.989
6400	1.017	1.020	1.017	1.015	1.013	0.989
6504	1.021	1.026	1.021	1.020	1.019	0.989
6834	1.017	1.014	1.015	1.011	1.007	0.989
7133	1.042	1.051	1.043	1.044	1.045	0.989
7198	1.037	1.036	1.036	1.032	1.029	0.989
7207	1.027	1.040	1.030	1.032	1.035	0.989
7219	1.039	1.041	1.039	1.036	1.035	0.989
7227	1.038	1.039	1.037	1.035	1.032	0.989
7232	1.040	1.045	1.041	1.039	1.039	0.989
7248	1.090	1.081	1.086	1.079	1.073	0.989
7272	1.024	1.040	1.028	1.031	1.035	0.989
7332	1.013	1.014	1.013	1.010	1.007	0.989
7360	1.038	1.039	1.037	1.034	1.032	0.989
7365	1.072	1.143	1.090	1.117	1.144	0.989
7382	1.047	1.066	1.051	1.056	1.061	0.989
7392	0.997	0.990	0.994	0.988	0.982	0.989
7403	1.052	1.082	1.059	1.069	1.078	0.989
7405	1.050	1.077	1.057	1.065	1.073	0.989
7409	1.026	1.056	1.033	1.043	1.053	0.989
7410	1.026	1.058	1.034	1.044	1.055	0.989
7421	1.034	1.027	1.031	1.025	1.019	0.989
7424	1.044	1.059	1.047	1.050	1.053	0.989
7428	1.037	1.036	1.036	1.032	1.029	0.989
7429	1.037	1.036	1.036	1.032	1.029	0.989
7500	1.015	1.014	1.014	1.010	1.007	0.989
7515	1.033	1.025	1.030	1.023	1.017	0.989
7520	1.014	1.009	1.012	1.006	1.002	0.989
7538	1.015	1.013	1.014	1.010	1.006	0.989
7539	1.010	0.998	1.006	0.998	0.990	0.989
7580	1.015	1.011	1.013	1.008	1.004	0.989
7600	1.115	1.102	1.110	1.102	1.093	0.989
7601	1.014	1.011	1.013	1.008	1.004	0.989
7605	1.010	0.998	1.006	0.997	0.990	0.989
7607	1.129	1.146	1.133	1.136	1.140	0.989
7610	1.130	1.149	1.134	1.139	1.144	0.989
7706	1.011	1.010	1.010	1.007	1.004	0.989
7707	0.984	0.933	0.969	0.944	0.920	0.989
7720	1.011	1.010	1.010	1.006	1.003	0.989
7721	1.015	1.037	1.020	1.026	1.032	0.989
7722	0.984	0.933	0.969	0.944	0.920	0.989
7855	1.012	1.005	1.009	1.003	0.997	0.989
8001	0.997	0.989	0.994	0.987	0.981	0.989
8004	1.007	1.021	1.010	1.013	1.016	0.989
8006	1.012	1.023	1.014	1.015	1.017	0.989

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Exhibit 5.7

Factor to Adjust Losses to September 1, 2022 Benefit Level [1]

Policy Year 2015

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
8008	1.010	1.018	1.012	1.012	1.012	0.989
8010	1.008	1.012	1.009	1.007	1.006	0.989
8013	1.007	1.008	1.007	1.004	1.002	0.989
8015	1.007	1.009	1.007	1.005	1.003	0.989
8017	1.008	1.012	1.009	1.007	1.006	0.989
8018	1.002	1.004	1.002	1.000	0.998	0.989
8019	1.016	1.012	1.014	1.009	1.005	0.989
8021	1.006	1.016	1.008	1.009	1.011	0.989
8028	0.999	0.997	0.997	0.993	0.990	0.989
8031	1.011	1.021	1.013	1.014	1.016	0.989
8032	1.001	1.002	1.000	0.997	0.995	0.989
8039	1.010	1.018	1.012	1.012	1.012	0.989
8041	1.000	0.998	0.999	0.995	0.991	0.989
8042	1.001	1.001	1.000	0.997	0.994	0.989
8046	1.005	1.003	1.004	1.000	0.996	0.989
8057	1.006	1.006	1.005	1.002	0.999	0.989
8059	1.001	1.001	1.000	0.997	0.995	0.989
8060	1.011	1.021	1.013	1.014	1.016	0.989
8061	1.013	1.027	1.016	1.019	1.022	0.989
8062	1.003	0.995	1.000	0.993	0.988	0.989
8063	1.000	0.999	0.999	0.995	0.992	0.989
8064	1.002	1.004	1.002	1.000	0.998	0.989
8065	1.009	1.014	1.009	1.008	1.008	0.989
8066	1.011	1.019	1.012	1.012	1.013	0.989
8071	1.010	1.018	1.011	1.011	1.012	0.989
8078	1.012	1.027	1.015	1.018	1.022	0.989
8102	1.007	1.020	1.010	1.012	1.014	0.989
8106	0.999	0.996	0.998	0.993	0.990	0.989
8107	1.000	0.999	0.999	0.995	0.992	0.989
8116	1.002	1.004	1.002	0.999	0.998	0.989
8117	1.006	1.016	1.008	1.009	1.010	0.989
8209	1.021	1.043	1.026	1.032	1.038	0.989
8215	1.006	1.017	1.008	1.010	1.012	0.989
8227	1.015	1.013	1.014	1.009	1.006	0.989
8232	1.002	1.005	1.002	1.000	0.998	0.989
8267	1.000	0.998	0.999	0.995	0.991	0.989
8278	0.994	0.942	0.979	0.953	0.929	0.989
8286	1.008	1.023	1.011	1.015	1.018	0.989
8290	1.006	1.017	1.008	1.009	1.012	0.989
8291	1.045	1.061	1.049	1.052	1.056	0.989
8292	1.040	1.047	1.041	1.041	1.041	0.989
8293	1.037	1.038	1.037	1.034	1.031	0.989
8304	1.046	1.064	1.050	1.054	1.059	0.989
8324	1.019	1.044	1.025	1.032	1.040	0.989
8350	1.002	1.005	1.002	1.000	0.999	0.989
8370	1.042	1.041	1.041	1.037	1.034	0.989
8387	1.055	1.078	1.060	1.067	1.074	0.989
8388	1.008	1.010	1.007	1.005	1.003	0.989
8389	1.042	1.040	1.041	1.037	1.033	0.989
8390	1.052	1.071	1.057	1.061	1.067	0.989
8391	1.007	1.008	1.006	1.003	1.001	0.989
8392	1.053	1.075	1.058	1.064	1.070	0.989
8393	1.044	1.047	1.044	1.042	1.041	0.989
8397	1.041	1.037	1.039	1.034	1.030	0.989
8400	1.009	1.013	1.009	1.008	1.007	0.989

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Exhibit 5.8

Factor to Adjust Losses to September 1, 2022 Benefit Level [1]

Policy Year 2015

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
8500	1.002	1.006	1.003	1.001	1.000	0.989
8601	1.090	1.083	1.088	1.081	1.075	0.989
8631	0.994	0.942	0.979	0.953	0.929	0.989
8720	1.023	1.019	1.021	1.016	1.012	0.989
8729	1.013	1.008	1.011	1.006	1.000	0.989
8740	1.004	1.013	1.006	1.006	1.007	0.989
8741	1.003	1.010	1.005	1.004	1.004	0.989
8742	1.048	1.045	1.046	1.042	1.038	0.989
8743	1.014	0.992	1.007	0.995	0.983	0.989
8744	0.999	0.996	0.997	0.993	0.989	0.989
8745	1.002	1.005	1.002	1.000	0.999	0.989
8746	1.048	1.045	1.046	1.042	1.038	0.989
8748	1.007	1.007	1.006	1.003	1.001	0.989
8749	1.012	0.987	1.004	0.991	0.978	0.989
8755	1.039	1.032	1.037	1.030	1.025	0.989
8800	1.121	1.123	1.121	1.118	1.115	0.989
8801	1.017	1.002	1.012	1.002	0.993	0.989
8803	1.089	1.080	1.086	1.078	1.072	0.989
8804	1.016	1.023	1.017	1.016	1.017	0.989
8806	1.022	1.040	1.026	1.031	1.035	0.989
8807	1.121	1.120	1.120	1.116	1.113	0.989
8808	1.016	0.999	1.011	1.000	0.990	0.989
8810	1.010	1.008	1.009	1.005	1.002	0.989
8811	1.024	1.022	1.022	1.018	1.015	0.989
8812	1.010	1.008	1.009	1.005	1.002	0.989
8813	1.018	1.019	1.018	1.015	1.012	0.989
8818	1.118	1.111	1.115	1.109	1.103	0.989
8820	1.084	1.064	1.078	1.066	1.055	0.989
8821	1.088	1.077	1.084	1.076	1.069	0.989
8822	1.012	0.987	1.004	0.990	0.977	0.989
8823	1.015	1.019	1.015	1.014	1.013	0.989
8827	1.022	1.041	1.026	1.031	1.036	0.989
8829	1.020	1.035	1.023	1.027	1.030	0.989
8830	1.019	1.033	1.022	1.025	1.027	0.989
8831	1.093	1.093	1.093	1.089	1.086	0.989
8834	1.017	1.027	1.019	1.020	1.022	0.989
8838	1.022	1.024	1.022	1.019	1.018	0.989
8839	1.010	1.006	1.008	1.003	0.999	0.989
8840	1.045	1.048	1.045	1.043	1.041	0.989
8846	1.019	1.021	1.019	1.016	1.014	0.989
8847	1.003	1.007	1.003	1.002	1.001	0.989
8850	1.014	0.993	1.008	0.995	0.984	0.989
8851	1.022	1.040	1.026	1.031	1.036	0.989
8852	1.021	1.037	1.024	1.028	1.032	0.989
8859	1.092	1.090	1.091	1.086	1.082	0.989
8868	1.006	1.011	1.007	1.006	1.005	0.989
8870	1.006	1.011	1.007	1.006	1.005	0.989
8871	1.010	1.008	1.009	1.005	1.002	0.989
8874	1.010	1.008	1.009	1.005	1.002	0.989
8875	1.003	1.003	1.002	0.999	0.996	0.989
9007	1.008	1.023	1.011	1.014	1.018	0.989
9008	1.003	1.001	1.002	0.998	0.994	0.989
9009	1.003	1.009	1.004	1.003	1.003	0.989
9010	1.006	1.020	1.009	1.012	1.014	0.989
9011	1.005	1.015	1.007	1.008	1.010	0.989

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Exhibit 5.9

Factor to Adjust Losses to September 1, 2022 Benefit Level [1]

Policy Year 2015

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
9015	1.001	1.005	1.002	1.000	0.998	0.989
9016	1.026	1.037	1.028	1.029	1.031	0.989
9031	1.004	1.006	1.004	1.001	0.999	0.989
9033	1.018	1.034	1.022	1.025	1.028	0.989
9043	1.018	1.030	1.021	1.022	1.024	0.989
9048	1.010	1.020	1.012	1.013	1.014	0.989
9050	1.006	1.009	1.006	1.004	1.003	0.989
9053	1.025	1.032	1.026	1.026	1.026	0.989
9054	1.047	1.054	1.048	1.048	1.048	0.989
9059	1.015	1.019	1.015	1.014	1.013	0.989
9060	1.025	1.032	1.026	1.026	1.026	0.989
9061	1.028	1.043	1.031	1.034	1.038	0.989
9066	1.049	1.062	1.052	1.054	1.056	0.989
9067	1.025	1.032	1.026	1.026	1.026	0.989
9069	1.025	1.032	1.026	1.026	1.026	0.989
9070	1.022	1.041	1.027	1.031	1.037	0.989
9079	1.017	1.042	1.023	1.031	1.038	0.989
9085	1.024	1.046	1.029	1.035	1.041	0.989
9092	1.027	1.039	1.029	1.031	1.033	0.989
9095	1.022	1.025	1.022	1.020	1.019	0.989
9096	1.006	1.011	1.007	1.005	1.005	0.989
9097	1.007	1.012	1.007	1.007	1.006	0.989
9101	1.006	1.012	1.007	1.006	1.006	0.989
9151	1.020	1.018	1.019	1.014	1.011	0.989
9154	1.019	1.015	1.017	1.012	1.008	0.989
9155	1.133	1.157	1.138	1.145	1.152	0.989
9156	1.019	1.014	1.017	1.012	1.007	0.989
9180	1.027	1.038	1.029	1.030	1.032	0.989
9181	1.025	1.035	1.027	1.028	1.029	0.989
9182	1.025	1.033	1.027	1.027	1.028	0.989
9184	1.022	1.023	1.021	1.019	1.016	0.989
9185	1.028	1.042	1.031	1.034	1.037	0.989
9220	1.039	1.030	1.035	1.028	1.022	0.989
9402	1.006	1.012	1.007	1.006	1.005	0.989
9403	1.007	1.013	1.008	1.007	1.007	0.989
9410	1.016	1.027	1.018	1.019	1.021	0.989
9420	1.016	1.027	1.019	1.020	1.022	0.989
9422	1.017	1.030	1.020	1.022	1.025	0.989
9424	1.007	1.013	1.008	1.007	1.007	0.989
9426	1.005	1.007	1.005	1.003	1.001	0.989
9501	1.042	1.040	1.041	1.036	1.033	0.989
9507	1.094	1.094	1.093	1.090	1.087	0.989
9516	1.016	1.014	1.014	1.011	1.007	0.989
9519	1.046	1.053	1.047	1.047	1.047	0.989
9521	1.017	1.017	1.016	1.013	1.011	0.989
9522	1.047	1.055	1.049	1.049	1.049	0.989
9529	1.017	1.020	1.017	1.015	1.013	0.989
9531	1.016	1.014	1.014	1.011	1.007	0.989
9549	1.094	1.095	1.094	1.090	1.088	0.989
9552	1.016	1.015	1.015	1.011	1.008	0.989
9586	1.052	1.070	1.056	1.060	1.065	0.989
9610	1.119	1.115	1.117	1.111	1.107	0.989
9620	1.037	1.027	1.034	1.026	1.019	0.989

[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, 2022 Benefit Level [1]

Policy Year 2016

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
0005	1.012	1.017	1.013	1.013	1.013	1.009
0016	1.017	1.030	1.020	1.023	1.027	1.009
0034	1.010	1.009	1.009	1.006	1.004	1.009
0035	1.011	1.013	1.011	1.009	1.009	1.009
0036	1.014	1.022	1.015	1.016	1.018	1.009
0038	1.016	1.028	1.018	1.021	1.024	1.009
0040	1.015	1.026	1.018	1.020	1.023	1.009
0041	1.015	1.025	1.017	1.019	1.021	1.009
0042	1.014	1.033	1.018	1.024	1.030	1.009
0045	1.016	1.027	1.018	1.021	1.024	1.009
0050	1.016	1.029	1.019	1.022	1.025	1.009
0079	1.016	1.027	1.018	1.021	1.024	1.009
0096	1.016	1.029	1.019	1.022	1.025	1.009
0106	1.015	1.036	1.020	1.027	1.034	1.009
0171	1.019	1.036	1.023	1.028	1.034	1.009
0172	1.017	1.030	1.020	1.023	1.027	1.009
0251	1.015	1.012	1.013	1.010	1.007	1.009
0400	1.006	1.016	1.008	1.010	1.013	1.009
0401	1.018	1.034	1.022	1.026	1.031	1.009
1122	1.007	1.002	1.005	1.000	0.996	1.009
1320	1.009	1.007	1.008	1.004	1.002	1.009
1322	1.008	1.003	1.006	1.001	0.997	1.009
1330	1.016	1.015	1.015	1.012	1.010	1.009
1438	1.017	1.015	1.016	1.013	1.010	1.009
1452	1.008	1.004	1.006	1.002	0.999	1.009
1463	1.018	1.019	1.018	1.016	1.014	1.009
1624	1.011	1.013	1.011	1.009	1.008	1.009
1699	1.019	1.022	1.019	1.018	1.017	1.009
1701	1.020	1.024	1.020	1.020	1.020	1.009
1710	1.010	1.011	1.010	1.008	1.006	1.009
1741	1.010	1.011	1.010	1.008	1.006	1.009
1803	1.019	1.022	1.019	1.018	1.017	1.009
1925	1.018	1.020	1.018	1.016	1.015	1.009
2002	1.023	1.033	1.025	1.027	1.030	1.009
2003	1.023	1.033	1.025	1.027	1.029	1.009
2014	1.023	1.034	1.025	1.027	1.030	1.009
2030	1.022	1.030	1.023	1.024	1.026	1.009
2063	1.021	1.028	1.022	1.022	1.023	1.009
2081	1.021	1.029	1.023	1.023	1.025	1.009
2095	1.021	1.028	1.023	1.023	1.024	1.009
2102	1.023	1.035	1.026	1.028	1.031	1.009
2107	1.024	1.037	1.027	1.030	1.034	1.009
2108	1.025	1.039	1.028	1.031	1.035	1.009
2109	1.024	1.038	1.027	1.031	1.035	1.009
2111	1.022	1.032	1.024	1.026	1.028	1.009
2113	1.022	1.030	1.023	1.025	1.026	1.009
2116	1.022	1.031	1.024	1.025	1.027	1.009
2117	1.022	1.031	1.024	1.026	1.028	1.009
2121	1.018	1.020	1.018	1.017	1.016	1.009
2123	1.025	1.039	1.028	1.032	1.036	1.009
2142	1.021	1.029	1.023	1.023	1.025	1.009
2163	1.021	1.027	1.022	1.022	1.023	1.009
2211	1.023	1.033	1.025	1.027	1.029	1.009
2222	1.021	1.028	1.022	1.023	1.024	1.009
2362	1.022	1.030	1.024	1.025	1.027	1.009

[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, 2022 Benefit Level [1]

Policy Year 2016

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
2402	1.024	1.038	1.028	1.031	1.035	1.009
2413	1.018	1.019	1.018	1.016	1.015	1.009
2501	1.019	1.022	1.019	1.018	1.018	1.009
2570	1.021	1.027	1.022	1.022	1.023	1.009
2571	1.020	1.025	1.021	1.020	1.020	1.009
2576	1.023	1.034	1.025	1.028	1.030	1.009
2584	1.006	1.010	1.007	1.006	1.006	1.009
2585	1.050	1.067	1.054	1.059	1.064	1.009
2589	1.050	1.067	1.054	1.059	1.064	1.009
2660	1.021	1.028	1.023	1.023	1.024	1.009
2683	1.020	1.024	1.020	1.019	1.019	1.009
2688	1.023	1.035	1.026	1.028	1.032	1.009
2702	1.016	1.029	1.019	1.022	1.026	1.009
2710	1.022	1.031	1.024	1.025	1.027	1.009
2727	1.015	1.024	1.017	1.019	1.021	1.009
2731	1.021	1.027	1.022	1.022	1.023	1.009
2757	1.020	1.026	1.021	1.021	1.021	1.009
2759	1.021	1.028	1.022	1.023	1.024	1.009
2790	1.017	1.015	1.016	1.013	1.010	1.009
2797	1.020	1.024	1.020	1.019	1.019	1.009
2806	1.020	1.025	1.021	1.020	1.021	1.009
2812	1.020	1.026	1.021	1.021	1.022	1.009
2819	1.021	1.027	1.022	1.022	1.023	1.009
2840	1.021	1.027	1.022	1.022	1.023	1.009
2842	1.020	1.025	1.021	1.020	1.020	1.009
2852	1.021	1.028	1.022	1.023	1.024	1.009
2881	1.021	1.029	1.023	1.023	1.025	1.009
2883	1.021	1.027	1.022	1.022	1.023	1.009
2915	1.020	1.026	1.021	1.021	1.022	1.009
2923	1.022	1.030	1.023	1.024	1.026	1.009
3018	1.016	1.012	1.014	1.010	1.007	1.009
3022	1.017	1.016	1.016	1.013	1.011	1.009
3030	1.018	1.019	1.018	1.016	1.014	1.009
3039	1.018	1.019	1.018	1.016	1.015	1.009
3040	1.018	1.018	1.017	1.015	1.013	1.009
3060	1.018	1.019	1.018	1.016	1.014	1.009
3066	1.018	1.018	1.017	1.015	1.014	1.009
3070	1.018	1.019	1.017	1.015	1.014	1.009
3076	1.020	1.024	1.020	1.019	1.019	1.009
3081	1.019	1.021	1.019	1.017	1.017	1.009
3082	1.018	1.018	1.017	1.015	1.013	1.009
3085	1.019	1.022	1.019	1.018	1.018	1.009
3099	1.016	1.014	1.015	1.012	1.009	1.009
3110	1.016	1.013	1.015	1.011	1.008	1.009
3131	1.017	1.016	1.016	1.013	1.011	1.009
3146	1.017	1.016	1.016	1.013	1.011	1.009
3152	1.017	1.015	1.016	1.013	1.010	1.009
3165	1.018	1.020	1.018	1.016	1.015	1.009
3169	1.020	1.024	1.020	1.020	1.020	1.009
3175	1.019	1.023	1.019	1.018	1.018	1.009
3178	1.019	1.022	1.019	1.018	1.018	1.009
3179	1.020	1.024	1.020	1.020	1.020	1.009
3180	1.019	1.021	1.019	1.017	1.016	1.009
3220	1.019	1.021	1.019	1.017	1.016	1.009
3241	1.017	1.017	1.017	1.014	1.012	1.009

[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, 2022 Benefit Level [1]

Policy Year 2016

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
3257	1.019	1.022	1.019	1.018	1.017	1.009
3339	1.018	1.019	1.018	1.016	1.014	1.009
3365	1.018	1.019	1.018	1.016	1.014	1.009
3372	1.019	1.023	1.020	1.019	1.018	1.009
3383	1.021	1.029	1.023	1.023	1.025	1.009
3400	1.018	1.018	1.017	1.015	1.014	1.009
3401	1.019	1.021	1.019	1.017	1.016	1.009
3501	1.017	1.017	1.017	1.014	1.013	1.009
3507	1.017	1.017	1.017	1.014	1.012	1.009
3560	1.017	1.015	1.016	1.013	1.010	1.009
3568	1.020	1.024	1.020	1.020	1.020	1.009
3569	1.016	1.014	1.015	1.012	1.009	1.009
3570	1.018	1.020	1.018	1.017	1.016	1.009
3572	1.018	1.019	1.018	1.016	1.014	1.009
3573	1.019	1.023	1.019	1.018	1.018	1.009
3574	1.019	1.022	1.019	1.018	1.018	1.009
3577	1.017	1.015	1.016	1.013	1.010	1.009
3612	1.017	1.016	1.016	1.013	1.011	1.009
3620	1.018	1.019	1.018	1.016	1.015	1.009
3632	1.017	1.015	1.016	1.012	1.010	1.009
3634	1.018	1.020	1.018	1.016	1.015	1.009
3643	1.017	1.017	1.017	1.014	1.012	1.009
3647	1.017	1.015	1.016	1.013	1.010	1.009
3651	1.020	1.025	1.021	1.021	1.021	1.009
3681	1.017	1.016	1.016	1.014	1.011	1.009
3682	1.019	1.022	1.019	1.018	1.018	1.009
3683	1.018	1.019	1.017	1.015	1.014	1.009
3719	1.012	1.004	1.009	1.003	0.998	1.009
3724	1.014	1.011	1.013	1.009	1.005	1.009
3726	1.040	1.039	1.039	1.036	1.034	1.009
3805	1.015	1.011	1.014	1.009	1.006	1.009
3808	1.021	1.028	1.022	1.023	1.024	1.009
3815	1.019	1.021	1.019	1.017	1.017	1.009
3821	0.999	0.994	0.997	0.992	0.988	1.009
3828	1.018	1.019	1.018	1.016	1.014	1.009
3830	1.014	1.007	1.011	1.006	1.001	1.009
3831	1.015	1.010	1.013	1.008	1.004	1.009
3840	1.019	1.023	1.020	1.019	1.019	1.009
4000	1.011	1.012	1.011	1.009	1.008	1.009
4034	1.020	1.024	1.020	1.019	1.019	1.009
4036	1.020	1.024	1.020	1.020	1.020	1.009
4038	1.019	1.023	1.020	1.019	1.019	1.009
4041	1.020	1.025	1.021	1.021	1.021	1.009
4049	1.019	1.023	1.020	1.019	1.018	1.009
4111	1.020	1.026	1.021	1.021	1.022	1.009
4112	1.018	1.018	1.017	1.015	1.013	1.009
4114	1.020	1.025	1.021	1.020	1.021	1.009
4130	1.001	1.002	1.001	0.999	0.997	1.009
4150	1.017	1.016	1.016	1.013	1.011	1.009
4239	1.019	1.023	1.020	1.019	1.019	1.009
4240	1.020	1.024	1.020	1.020	1.020	1.009
4243	1.019	1.021	1.019	1.018	1.017	1.009
4244	1.019	1.022	1.019	1.018	1.017	1.009
4250	1.019	1.022	1.019	1.018	1.017	1.009
4251	1.019	1.021	1.018	1.017	1.016	1.009

[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, 2022 Benefit Level [1]

Policy Year 2016

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
4279	1.019	1.021	1.019	1.017	1.016	1.009
4283	1.019	1.022	1.019	1.018	1.018	1.009
4286	1.019	1.023	1.020	1.019	1.018	1.009
4295	1.019	1.021	1.018	1.017	1.016	1.009
4297	1.016	1.013	1.015	1.011	1.008	1.009
4299	1.016	1.014	1.015	1.012	1.009	1.009
4304	1.109	1.102	1.106	1.101	1.097	1.009
4312	1.034	1.030	1.032	1.028	1.025	1.009
4351	1.018	1.020	1.018	1.016	1.015	1.009
4354	1.015	1.010	1.013	1.008	1.005	1.009
4361	1.098	1.111	1.101	1.104	1.107	1.009
4362	1.116	1.124	1.118	1.119	1.120	1.009
4410	1.019	1.021	1.019	1.018	1.017	1.009
4420	1.016	1.013	1.015	1.011	1.008	1.009
4432	1.021	1.027	1.022	1.022	1.023	1.009
4470	1.017	1.017	1.017	1.014	1.012	1.009
4478	1.019	1.023	1.020	1.019	1.018	1.009
4492	1.018	1.018	1.017	1.015	1.014	1.009
4494	1.020	1.023	1.020	1.019	1.019	1.009
4495	1.018	1.020	1.018	1.017	1.016	1.009
4496	1.019	1.021	1.019	1.017	1.017	1.009
4497	1.018	1.019	1.018	1.016	1.015	1.009
4498	1.019	1.023	1.020	1.019	1.018	1.009
4499	1.019	1.022	1.019	1.018	1.017	1.009
4511	1.093	1.094	1.092	1.090	1.089	1.009
4512	1.094	1.098	1.094	1.094	1.094	1.009
4557	1.020	1.024	1.020	1.019	1.019	1.009
4558	1.018	1.020	1.018	1.016	1.015	1.009
4611	1.019	1.022	1.019	1.018	1.017	1.009
4623	1.020	1.024	1.020	1.020	1.020	1.009
4635	1.017	1.015	1.015	1.012	1.010	1.009
4665	1.021	1.028	1.022	1.023	1.024	1.009
4683	1.021	1.027	1.022	1.022	1.023	1.009
4691	1.022	1.030	1.023	1.024	1.026	1.009
4692	1.018	1.018	1.017	1.015	1.014	1.009
4717	1.021	1.027	1.022	1.022	1.022	1.009
4720	1.020	1.025	1.020	1.020	1.020	1.009
4740	1.019	1.022	1.019	1.018	1.018	1.009
4771	1.016	1.013	1.015	1.011	1.008	1.009
4828	1.018	1.020	1.018	1.016	1.015	1.009
4829	1.019	1.023	1.020	1.019	1.018	1.009
4831	1.017	1.017	1.016	1.014	1.012	1.009
4983	1.020	1.024	1.020	1.020	1.020	1.009
5020	1.011	1.000	1.007	1.000	0.994	1.009
5027	1.018	1.022	1.018	1.017	1.017	1.009
5028	1.018	1.021	1.018	1.017	1.017	1.009
5029	1.017	1.019	1.017	1.015	1.014	1.009
5040	1.016	1.015	1.015	1.012	1.010	1.009
5102	1.016	1.016	1.016	1.013	1.011	1.009
5107	1.017	1.017	1.016	1.014	1.012	1.009
5108	1.017	1.018	1.016	1.014	1.013	1.009
5128	1.039	1.034	1.037	1.032	1.028	1.009
5129	1.039	1.034	1.037	1.032	1.028	1.009
5130	1.014	1.009	1.012	1.007	1.004	1.009
5140	1.010	0.997	1.006	0.998	0.991	1.009

[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, 2022 Benefit Level [1]

Policy Year 2016

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
5146	1.017	1.018	1.017	1.015	1.014	1.009
5160	1.011	1.000	1.007	1.001	0.994	1.009
5183	1.015	1.012	1.013	1.010	1.007	1.009
5184	1.012	1.004	1.009	1.003	0.998	1.009
5185	1.014	1.010	1.013	1.008	1.005	1.009
5186	1.013	1.006	1.010	1.005	1.000	1.009
5187	1.014	1.011	1.013	1.009	1.005	1.009
5190	1.011	1.000	1.007	1.000	0.994	1.009
5191	1.039	1.035	1.037	1.033	1.030	1.009
5192	1.008	1.009	1.007	1.006	1.004	1.009
5193	1.014	1.010	1.013	1.009	1.005	1.009
5195	1.011	1.002	1.008	1.002	0.996	1.009
5201	1.017	1.018	1.016	1.014	1.013	1.009
5205	1.016	1.017	1.016	1.014	1.012	1.009
5212	1.016	1.016	1.015	1.013	1.011	1.009
5213	1.016	1.017	1.016	1.013	1.012	1.009
5214	1.017	1.017	1.016	1.014	1.013	1.009
5222	1.017	1.019	1.017	1.016	1.015	1.009
5225	1.017	1.017	1.016	1.014	1.012	1.009
5348	1.017	1.019	1.017	1.015	1.014	1.009
5403	1.017	1.019	1.017	1.015	1.014	1.009
5432	1.016	1.017	1.016	1.014	1.012	1.009
5436	1.016	1.016	1.015	1.013	1.011	1.009
5443	1.011	1.001	1.008	1.001	0.995	1.009
5446	1.012	1.004	1.009	1.004	0.999	1.009
5447	1.011	1.002	1.008	1.002	0.996	1.009
5467	1.018	1.021	1.018	1.017	1.017	1.009
5470	1.018	1.020	1.018	1.016	1.016	1.009
5473	1.005	1.005	1.004	1.002	1.000	1.009
5474	1.016	1.016	1.016	1.013	1.012	1.009
5479	1.011	1.000	1.007	1.000	0.994	1.009
5482	1.017	1.017	1.016	1.014	1.013	1.009
5484	1.011	1.001	1.008	1.001	0.995	1.009
5485	1.011	1.001	1.008	1.001	0.996	1.009
5506	1.016	1.017	1.016	1.014	1.012	1.009
5507	1.016	1.017	1.016	1.014	1.012	1.009
5538	1.015	1.011	1.013	1.009	1.006	1.009
5542	1.014	1.011	1.013	1.009	1.006	1.009
5552	1.017	1.019	1.017	1.016	1.015	1.009
5553	1.017	1.019	1.017	1.016	1.015	1.009
5606	1.016	1.015	1.015	1.012	1.010	1.009
5610	1.017	1.020	1.017	1.016	1.015	1.009
5632	1.014	1.011	1.013	1.009	1.005	1.009
5633	1.012	1.003	1.009	1.003	0.997	1.009
5650	1.010	1.021	1.013	1.015	1.018	1.009
5951	1.019	1.023	1.020	1.019	1.019	1.009
6003	1.016	1.015	1.015	1.013	1.011	1.009
6011	1.016	1.017	1.016	1.014	1.012	1.009
6204	1.012	1.015	1.012	1.011	1.010	1.009
6206	1.010	1.009	1.009	1.007	1.005	1.009
6213	1.009	1.008	1.008	1.005	1.003	1.009
6216	1.010	1.011	1.010	1.008	1.006	1.009
6218	1.017	1.018	1.016	1.014	1.013	1.009
6220	1.017	1.018	1.016	1.014	1.013	1.009
6233	1.014	1.010	1.012	1.008	1.005	1.009

[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, 2022 Benefit Level [1]

Policy Year 2016

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
6235	1.007	1.002	1.005	1.001	0.997	1.009
6237	1.010	1.009	1.009	1.007	1.005	1.009
6251	1.017	1.018	1.017	1.015	1.014	1.009
6258	1.017	1.019	1.017	1.016	1.015	1.009
6307	1.016	1.015	1.015	1.012	1.010	1.009
6308	1.016	1.014	1.015	1.012	1.009	1.009
6315	1.016	1.015	1.015	1.012	1.010	1.009
6316	1.016	1.014	1.015	1.012	1.009	1.009
6325	1.013	1.007	1.011	1.006	1.001	1.009
6361	1.016	1.017	1.016	1.014	1.012	1.009
6364	1.016	1.017	1.016	1.013	1.012	1.009
6400	1.018	1.021	1.018	1.017	1.017	1.009
6504	1.020	1.024	1.020	1.019	1.019	1.009
6834	1.018	1.019	1.017	1.015	1.014	1.009
7133	1.039	1.046	1.040	1.041	1.042	1.009
7198	1.035	1.033	1.034	1.030	1.028	1.009
7207	1.026	1.035	1.028	1.029	1.031	1.009
7219	1.037	1.040	1.037	1.036	1.035	1.009
7227	1.036	1.037	1.035	1.033	1.032	1.009
7232	1.038	1.043	1.039	1.038	1.038	1.009
7248	1.089	1.083	1.086	1.081	1.077	1.009
7272	1.025	1.042	1.029	1.034	1.039	1.009
7332	1.016	1.022	1.017	1.017	1.018	1.009
7360	1.037	1.040	1.037	1.036	1.036	1.009
7365	1.066	1.129	1.082	1.106	1.131	1.009
7382	1.044	1.062	1.048	1.053	1.059	1.009
7392	0.998	0.993	0.996	0.992	0.987	1.009
7403	1.043	1.057	1.046	1.050	1.054	1.009
7405	1.042	1.055	1.045	1.048	1.051	1.009
7409	1.017	1.031	1.020	1.024	1.028	1.009
7410	1.017	1.032	1.021	1.025	1.029	1.009
7421	1.033	1.028	1.031	1.027	1.023	1.009
7424	1.039	1.046	1.040	1.041	1.042	1.009
7428	1.035	1.035	1.035	1.032	1.030	1.009
7429	1.036	1.037	1.036	1.033	1.032	1.009
7500	1.016	1.016	1.015	1.013	1.011	1.009
7515	1.033	1.029	1.031	1.027	1.023	1.009
7520	1.014	1.010	1.012	1.008	1.004	1.009
7538	1.015	1.014	1.014	1.011	1.009	1.009
7539	1.012	1.005	1.010	1.004	0.999	1.009
7580	1.015	1.013	1.014	1.011	1.008	1.009
7600	1.107	1.098	1.104	1.097	1.092	1.009
7601	1.015	1.013	1.014	1.011	1.008	1.009
7605	1.011	1.002	1.008	1.001	0.996	1.009
7607	1.116	1.125	1.118	1.119	1.121	1.009
7610	1.117	1.128	1.119	1.121	1.123	1.009
7706	1.011	1.009	1.009	1.006	1.004	1.009
7707	0.991	0.952	0.980	0.961	0.943	1.009
7720	1.012	1.013	1.011	1.010	1.008	1.009
7721	1.010	1.022	1.013	1.015	1.018	1.009
7722	0.991	0.952	0.980	0.961	0.943	1.009
7855	1.014	1.009	1.012	1.008	1.004	1.009
8001	0.999	0.995	0.998	0.994	0.990	1.009
8004	1.006	1.016	1.008	1.010	1.012	1.009
8006	1.011	1.020	1.013	1.014	1.016	1.009

[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, 2022 Benefit Level [1]

Policy Year 2016

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
8008	1.011	1.018	1.012	1.013	1.015	1.009
8010	1.009	1.012	1.009	1.008	1.008	1.009
8013	1.009	1.012	1.009	1.008	1.008	1.009
8015	1.008	1.011	1.009	1.007	1.007	1.009
8017	1.009	1.012	1.009	1.008	1.008	1.009
8018	1.003	1.005	1.003	1.002	1.001	1.009
8019	1.017	1.015	1.016	1.012	1.010	1.009
8021	1.005	1.013	1.007	1.008	1.009	1.009
8028	1.000	0.999	0.999	0.997	0.995	1.009
8031	1.011	1.019	1.012	1.013	1.015	1.009
8032	1.002	1.003	1.002	1.000	0.999	1.009
8039	1.010	1.017	1.011	1.012	1.013	1.009
8041	1.001	1.000	1.000	0.997	0.995	1.009
8042	1.001	1.001	1.001	0.998	0.996	1.009
8046	1.006	1.005	1.005	1.002	1.000	1.009
8057	1.008	1.010	1.008	1.006	1.005	1.009
8059	1.002	1.003	1.002	1.000	0.999	1.009
8060	1.010	1.017	1.012	1.012	1.013	1.009
8061	1.012	1.023	1.014	1.016	1.019	1.009
8062	1.005	1.000	1.003	0.998	0.994	1.009
8063	1.001	0.999	1.000	0.997	0.994	1.009
8064	1.003	1.007	1.003	1.003	1.002	1.009
8065	1.009	1.014	1.010	1.010	1.010	1.009
8066	1.011	1.019	1.013	1.014	1.015	1.009
8071	1.010	1.017	1.012	1.012	1.013	1.009
8078	1.010	1.017	1.011	1.012	1.014	1.009
8102	1.006	1.015	1.008	1.009	1.011	1.009
8106	1.000	0.999	0.999	0.996	0.994	1.009
8107	1.001	1.001	1.000	0.998	0.996	1.009
8116	1.002	1.005	1.002	1.001	1.000	1.009
8117	1.005	1.014	1.007	1.008	1.010	1.009
8209	1.016	1.027	1.018	1.020	1.023	1.009
8215	1.005	1.013	1.007	1.007	1.009	1.009
8227	1.016	1.015	1.015	1.013	1.011	1.009
8232	1.003	1.006	1.003	1.002	1.002	1.009
8267	1.001	1.000	1.000	0.998	0.996	1.009
8278	1.001	0.962	0.990	0.971	0.953	1.009
8286	1.006	1.015	1.008	1.009	1.012	1.009
8290	1.005	1.014	1.007	1.008	1.010	1.009
8291	1.041	1.051	1.043	1.045	1.047	1.009
8292	1.038	1.044	1.039	1.039	1.040	1.009
8293	1.035	1.035	1.035	1.032	1.030	1.009
8304	1.042	1.055	1.045	1.048	1.051	1.009
8324	1.015	1.031	1.019	1.023	1.029	1.009
8350	1.002	1.005	1.003	1.001	1.000	1.009
8370	1.041	1.041	1.040	1.038	1.036	1.009
8387	1.049	1.064	1.052	1.056	1.060	1.009
8388	1.007	1.008	1.007	1.004	1.003	1.009
8389	1.040	1.037	1.038	1.035	1.032	1.009
8390	1.049	1.064	1.052	1.057	1.061	1.009
8391	1.007	1.008	1.007	1.005	1.003	1.009
8392	1.049	1.064	1.052	1.056	1.061	1.009
8393	1.042	1.043	1.041	1.039	1.038	1.009
8397	1.039	1.034	1.037	1.032	1.028	1.009
8400	1.009	1.012	1.009	1.008	1.008	1.009

[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, 2022 Benefit Level [1]

Policy Year 2016

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
8500	1.003	1.006	1.003	1.002	1.002	1.009
8601	1.090	1.086	1.088	1.084	1.080	1.009
8631	1.001	0.962	0.990	0.971	0.953	1.009
8720	1.023	1.019	1.021	1.017	1.014	1.009
8729	1.012	1.003	1.009	1.003	0.997	1.009
8740	1.004	1.011	1.005	1.006	1.007	1.009
8741	1.004	1.010	1.005	1.005	1.006	1.009
8742	1.046	1.045	1.045	1.042	1.040	1.009
8743	1.016	1.001	1.011	1.002	0.994	1.009
8744	1.000	0.998	0.999	0.996	0.994	1.009
8745	1.002	1.002	1.001	0.999	0.997	1.009
8746	1.046	1.045	1.045	1.042	1.040	1.009
8748	1.007	1.007	1.006	1.004	1.002	1.009
8749	1.016	1.000	1.011	1.002	0.993	1.009
8755	1.039	1.034	1.037	1.032	1.028	1.009
8800	1.112	1.112	1.111	1.109	1.107	1.009
8801	1.019	1.009	1.016	1.009	1.003	1.009
8803	1.089	1.082	1.086	1.081	1.076	1.009
8804	1.016	1.020	1.016	1.016	1.016	1.009
8806	1.021	1.036	1.024	1.028	1.032	1.009
8807	1.111	1.109	1.110	1.107	1.104	1.009
8808	1.019	1.007	1.015	1.008	1.001	1.009
8810	1.011	1.010	1.010	1.008	1.006	1.009
8811	1.024	1.024	1.023	1.021	1.019	1.009
8812	1.011	1.010	1.010	1.008	1.006	1.009
8813	1.018	1.018	1.017	1.015	1.013	1.009
8818	1.109	1.105	1.107	1.103	1.099	1.009
8820	1.086	1.073	1.082	1.074	1.067	1.009
8821	1.088	1.081	1.086	1.080	1.075	1.009
8822	1.014	0.992	1.007	0.995	0.985	1.009
8823	1.015	1.019	1.015	1.014	1.014	1.009
8827	1.021	1.036	1.025	1.029	1.033	1.009
8829	1.019	1.031	1.021	1.024	1.027	1.009
8830	1.019	1.029	1.021	1.023	1.025	1.009
8831	1.092	1.093	1.092	1.089	1.087	1.009
8834	1.017	1.025	1.019	1.020	1.021	1.009
8838	1.022	1.024	1.022	1.020	1.019	1.009
8839	1.015	1.018	1.015	1.014	1.013	1.009
8840	1.044	1.051	1.045	1.046	1.047	1.009
8846	1.018	1.019	1.018	1.016	1.014	1.009
8847	1.003	1.007	1.004	1.003	1.003	1.009
8850	1.018	1.004	1.013	1.005	0.997	1.009
8851	1.020	1.035	1.024	1.027	1.032	1.009
8852	1.020	1.033	1.023	1.026	1.030	1.009
8859	1.091	1.091	1.091	1.088	1.085	1.009
8868	1.005	1.008	1.005	1.004	1.004	1.009
8870	1.005	1.008	1.005	1.004	1.004	1.009
8871	1.011	1.010	1.010	1.008	1.006	1.009
8874	1.011	1.010	1.010	1.008	1.006	1.009
8875	1.003	1.004	1.003	1.001	0.999	1.009
9007	1.007	1.020	1.010	1.013	1.016	1.009
9008	1.004	1.003	1.003	1.000	0.998	1.009
9009	1.003	1.009	1.004	1.004	1.004	1.009
9010	1.005	1.014	1.007	1.008	1.010	1.009
9011	1.004	1.012	1.006	1.007	1.008	1.009

[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, 2022 Benefit Level [1]

Policy Year 2016

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
9015	1.001	1.004	1.002	1.000	0.999	1.009
9016	1.025	1.033	1.027	1.028	1.029	1.009
9031	1.004	1.005	1.004	1.002	1.000	1.009
9033	1.017	1.030	1.020	1.023	1.026	1.009
9043	1.019	1.029	1.021	1.023	1.026	1.009
9048	1.007	1.009	1.007	1.005	1.004	1.009
9050	1.006	1.008	1.006	1.005	1.003	1.009
9053	1.024	1.028	1.024	1.024	1.024	1.009
9054	1.043	1.048	1.044	1.043	1.043	1.009
9059	1.015	1.019	1.016	1.015	1.015	1.009
9060	1.024	1.028	1.024	1.024	1.024	1.009
9061	1.026	1.034	1.027	1.028	1.030	1.009
9066	1.046	1.055	1.048	1.049	1.051	1.009
9067	1.024	1.029	1.025	1.025	1.025	1.009
9069	1.024	1.028	1.024	1.024	1.024	1.009
9070	1.021	1.036	1.024	1.028	1.033	1.009
9079	1.013	1.027	1.016	1.019	1.024	1.009
9085	1.022	1.040	1.026	1.032	1.037	1.009
9092	1.025	1.033	1.027	1.028	1.029	1.009
9095	1.022	1.024	1.022	1.020	1.019	1.009
9096	1.006	1.009	1.006	1.005	1.005	1.009
9097	1.006	1.010	1.006	1.006	1.005	1.009
9101	1.005	1.009	1.006	1.005	1.005	1.009
9151	1.021	1.019	1.020	1.016	1.014	1.009
9154	1.023	1.027	1.024	1.023	1.022	1.009
9155	1.120	1.136	1.123	1.128	1.132	1.009
9156	1.024	1.029	1.025	1.024	1.024	1.009
9180	1.026	1.035	1.028	1.029	1.031	1.009
9181	1.024	1.030	1.025	1.025	1.026	1.009
9182	1.024	1.029	1.025	1.024	1.024	1.009
9184	1.022	1.023	1.021	1.019	1.018	1.009
9185	1.027	1.038	1.029	1.032	1.034	1.009
9220	1.037	1.029	1.034	1.029	1.023	1.009
9402	1.006	1.010	1.007	1.006	1.006	1.009
9403	1.007	1.011	1.007	1.007	1.007	1.009
9410	1.015	1.024	1.017	1.018	1.020	1.009
9420	1.015	1.023	1.017	1.018	1.020	1.009
9422	1.016	1.026	1.018	1.020	1.022	1.009
9424	1.007	1.011	1.007	1.007	1.007	1.009
9426	1.006	1.008	1.006	1.004	1.004	1.009
9501	1.041	1.040	1.040	1.037	1.035	1.009
9507	1.092	1.091	1.091	1.088	1.086	1.009
9516	1.016	1.016	1.015	1.013	1.011	1.009
9519	1.043	1.048	1.044	1.043	1.043	1.009
9521	1.016	1.015	1.015	1.012	1.010	1.009
9522	1.044	1.049	1.045	1.044	1.045	1.009
9529	1.017	1.017	1.016	1.014	1.013	1.009
9531	1.016	1.016	1.015	1.013	1.011	1.009
9549	1.092	1.091	1.091	1.088	1.086	1.009
9552	1.015	1.014	1.014	1.011	1.009	1.009
9586	1.047	1.058	1.049	1.052	1.054	1.009
9610	1.110	1.108	1.109	1.105	1.102	1.009
9620	1.036	1.026	1.033	1.026	1.020	1.009

[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, 2022 Benefit Level [1]

Policy Year 2017

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
0005	1.012	1.014	1.012	1.012	1.012	1.038
0016	1.014	1.020	1.015	1.017	1.019	1.038
0034	1.009	1.008	1.009	1.007	1.005	1.038
0035	1.011	1.013	1.011	1.011	1.011	1.038
0036	1.012	1.015	1.013	1.013	1.013	1.038
0038	1.014	1.020	1.015	1.017	1.019	1.038
0040	1.013	1.018	1.014	1.015	1.017	1.038
0041	1.013	1.018	1.014	1.015	1.016	1.038
0042	1.010	1.019	1.012	1.015	1.018	1.038
0045	1.013	1.019	1.014	1.015	1.017	1.038
0050	1.013	1.020	1.015	1.016	1.018	1.038
0079	1.013	1.019	1.014	1.016	1.017	1.038
0096	1.013	1.020	1.015	1.016	1.018	1.038
0106	1.011	1.021	1.013	1.017	1.020	1.038
0171	1.016	1.027	1.019	1.022	1.026	1.038
0172	1.014	1.021	1.015	1.017	1.019	1.038
0251	1.015	1.013	1.014	1.012	1.010	1.038
0400	1.005	1.010	1.006	1.007	1.008	1.038
0401	1.014	1.023	1.017	1.019	1.021	1.038
1122	1.006	0.999	1.004	1.000	0.995	1.038
1320	1.009	1.006	1.008	1.006	1.004	1.038
1322	1.008	1.005	1.007	1.004	1.002	1.038
1330	1.016	1.014	1.015	1.013	1.011	1.038
1438	1.016	1.013	1.015	1.012	1.010	1.038
1452	1.008	1.004	1.007	1.004	1.001	1.038
1463	1.017	1.015	1.016	1.014	1.013	1.038
1624	1.010	1.009	1.009	1.008	1.006	1.038
1699	1.017	1.018	1.017	1.016	1.016	1.038
1701	1.018	1.019	1.018	1.017	1.017	1.038
1710	1.009	1.007	1.008	1.006	1.004	1.038
1741	1.009	1.007	1.008	1.006	1.005	1.038
1803	1.018	1.019	1.018	1.017	1.016	1.038
1925	1.016	1.015	1.016	1.014	1.012	1.038
2002	1.020	1.026	1.022	1.023	1.025	1.038
2003	1.020	1.027	1.022	1.023	1.025	1.038
2014	1.020	1.026	1.021	1.022	1.024	1.038
2030	1.019	1.022	1.020	1.020	1.020	1.038
2063	1.018	1.021	1.019	1.019	1.019	1.038
2081	1.019	1.021	1.019	1.019	1.019	1.038
2095	1.019	1.021	1.019	1.019	1.019	1.038
2102	1.021	1.027	1.022	1.024	1.025	1.038
2107	1.021	1.027	1.022	1.024	1.026	1.038
2108	1.021	1.028	1.023	1.025	1.027	1.038
2109	1.021	1.029	1.023	1.025	1.027	1.038
2111	1.020	1.025	1.021	1.022	1.023	1.038
2113	1.019	1.022	1.020	1.020	1.020	1.038
2116	1.020	1.025	1.021	1.022	1.023	1.038
2117	1.020	1.024	1.021	1.021	1.023	1.038
2121	1.018	1.020	1.018	1.018	1.017	1.038
2123	1.021	1.029	1.023	1.025	1.028	1.038
2142	1.019	1.023	1.020	1.020	1.021	1.038
2163	1.019	1.021	1.019	1.019	1.019	1.038
2211	1.020	1.025	1.021	1.022	1.023	1.038
2222	1.019	1.023	1.020	1.021	1.021	1.038
2362	1.020	1.026	1.022	1.023	1.025	1.038

[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, 2022 Benefit Level [1]

Policy Year 2017

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
2402	1.021	1.028	1.023	1.025	1.027	1.038
2413	1.016	1.014	1.016	1.013	1.012	1.038
2501	1.018	1.020	1.019	1.018	1.018	1.038
2570	1.019	1.024	1.021	1.021	1.022	1.038
2571	1.018	1.021	1.019	1.019	1.019	1.038
2576	1.020	1.026	1.022	1.023	1.024	1.038
2584	1.007	1.010	1.007	1.007	1.008	1.038
2585	1.045	1.056	1.048	1.051	1.055	1.038
2589	1.045	1.056	1.048	1.051	1.055	1.038
2660	1.020	1.024	1.021	1.021	1.022	1.038
2683	1.018	1.019	1.018	1.017	1.016	1.038
2688	1.020	1.026	1.022	1.023	1.025	1.038
2702	1.013	1.019	1.015	1.016	1.018	1.038
2710	1.019	1.024	1.021	1.021	1.022	1.038
2727	1.012	1.017	1.013	1.014	1.015	1.038
2731	1.019	1.022	1.019	1.019	1.020	1.038
2757	1.018	1.020	1.018	1.018	1.018	1.038
2759	1.018	1.020	1.019	1.018	1.018	1.038
2790	1.016	1.015	1.016	1.014	1.012	1.038
2797	1.018	1.019	1.018	1.017	1.017	1.038
2806	1.018	1.020	1.019	1.018	1.018	1.038
2812	1.018	1.020	1.018	1.018	1.018	1.038
2819	1.019	1.021	1.019	1.019	1.019	1.038
2840	1.020	1.024	1.021	1.021	1.023	1.038
2842	1.018	1.019	1.018	1.018	1.017	1.038
2852	1.019	1.023	1.020	1.020	1.021	1.038
2881	1.019	1.023	1.020	1.020	1.021	1.038
2883	1.019	1.022	1.020	1.020	1.020	1.038
2915	1.018	1.020	1.018	1.018	1.017	1.038
2923	1.019	1.023	1.020	1.021	1.022	1.038
3018	1.015	1.012	1.014	1.012	1.009	1.038
3022	1.016	1.013	1.015	1.012	1.010	1.038
3030	1.017	1.017	1.017	1.016	1.015	1.038
3039	1.017	1.017	1.017	1.016	1.015	1.038
3040	1.017	1.016	1.016	1.015	1.013	1.038
3060	1.017	1.017	1.017	1.016	1.015	1.038
3066	1.017	1.017	1.017	1.016	1.015	1.038
3070	1.017	1.018	1.017	1.016	1.015	1.038
3076	1.018	1.020	1.018	1.018	1.018	1.038
3081	1.017	1.016	1.016	1.015	1.014	1.038
3082	1.017	1.016	1.016	1.015	1.014	1.038
3085	1.017	1.017	1.017	1.016	1.015	1.038
3099	1.016	1.013	1.015	1.013	1.011	1.038
3110	1.016	1.012	1.015	1.012	1.010	1.038
3131	1.016	1.015	1.016	1.014	1.012	1.038
3146	1.016	1.014	1.015	1.013	1.012	1.038
3152	1.016	1.014	1.015	1.013	1.011	1.038
3165	1.017	1.017	1.017	1.016	1.015	1.038
3169	1.018	1.020	1.019	1.018	1.018	1.038
3175	1.018	1.019	1.018	1.017	1.017	1.038
3178	1.018	1.019	1.018	1.017	1.017	1.038
3179	1.018	1.020	1.018	1.018	1.018	1.038
3180	1.017	1.018	1.017	1.016	1.015	1.038
3220	1.018	1.018	1.018	1.017	1.016	1.038
3241	1.016	1.014	1.016	1.014	1.012	1.038

[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, 2022 Benefit Level [1]

Policy Year 2017

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
3257	1.017	1.018	1.017	1.016	1.016	1.038
3339	1.016	1.015	1.016	1.014	1.012	1.038
3365	1.017	1.016	1.016	1.015	1.014	1.038
3372	1.018	1.019	1.018	1.017	1.016	1.038
3383	1.019	1.023	1.020	1.021	1.021	1.038
3400	1.017	1.016	1.017	1.015	1.014	1.038
3401	1.017	1.017	1.017	1.016	1.015	1.038
3501	1.017	1.016	1.016	1.015	1.014	1.038
3507	1.017	1.015	1.016	1.014	1.013	1.038
3560	1.016	1.014	1.015	1.013	1.011	1.038
3568	1.018	1.020	1.019	1.018	1.018	1.038
3569	1.016	1.014	1.015	1.013	1.011	1.038
3570	1.017	1.017	1.017	1.016	1.015	1.038
3572	1.017	1.017	1.017	1.016	1.015	1.038
3573	1.018	1.019	1.018	1.017	1.017	1.038
3574	1.018	1.019	1.018	1.017	1.017	1.038
3577	1.016	1.014	1.015	1.013	1.011	1.038
3612	1.016	1.014	1.016	1.014	1.012	1.038
3620	1.017	1.017	1.017	1.016	1.015	1.038
3632	1.016	1.013	1.015	1.013	1.011	1.038
3634	1.017	1.017	1.017	1.015	1.015	1.038
3643	1.016	1.015	1.016	1.014	1.013	1.038
3647	1.016	1.013	1.015	1.013	1.011	1.038
3651	1.018	1.020	1.019	1.018	1.018	1.038
3681	1.017	1.016	1.016	1.015	1.013	1.038
3682	1.018	1.020	1.019	1.018	1.018	1.038
3683	1.017	1.017	1.017	1.016	1.015	1.038
3719	1.012	1.004	1.010	1.005	1.001	1.038
3724	1.015	1.011	1.013	1.011	1.008	1.038
3726	1.039	1.037	1.038	1.036	1.034	1.038
3805	1.015	1.011	1.014	1.011	1.008	1.038
3808	1.019	1.022	1.019	1.019	1.020	1.038
3815	1.018	1.018	1.018	1.017	1.016	1.038
3821	1.001	0.999	1.000	0.998	0.996	1.038
3828	1.017	1.016	1.017	1.015	1.014	1.038
3830	1.014	1.008	1.012	1.008	1.005	1.038
3831	1.015	1.009	1.013	1.009	1.006	1.038
3840	1.018	1.019	1.018	1.017	1.017	1.038
4000	1.010	1.009	1.009	1.008	1.006	1.038
4034	1.018	1.019	1.018	1.017	1.017	1.038
4036	1.018	1.019	1.018	1.017	1.017	1.038
4038	1.017	1.018	1.017	1.016	1.016	1.038
4041	1.018	1.019	1.018	1.018	1.017	1.038
4049	1.018	1.018	1.018	1.017	1.016	1.038
4111	1.019	1.021	1.019	1.019	1.019	1.038
4112	1.017	1.016	1.016	1.015	1.013	1.038
4114	1.018	1.020	1.019	1.018	1.018	1.038
4130	1.002	1.002	1.002	1.000	0.999	1.038
4150	1.017	1.016	1.016	1.014	1.013	1.038
4239	1.018	1.019	1.018	1.017	1.017	1.038
4240	1.018	1.019	1.018	1.017	1.017	1.038
4243	1.017	1.017	1.017	1.016	1.015	1.038
4244	1.017	1.018	1.017	1.016	1.015	1.038
4250	1.017	1.018	1.017	1.016	1.015	1.038
4251	1.017	1.017	1.017	1.016	1.015	1.038

[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, 2022 Benefit Level [1]

Policy Year 2017

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
4279	1.017	1.017	1.017	1.016	1.015	1.038
4283	1.017	1.017	1.017	1.016	1.015	1.038
4286	1.017	1.017	1.017	1.016	1.015	1.038
4295	1.018	1.019	1.018	1.017	1.016	1.038
4297	1.017	1.015	1.016	1.014	1.013	1.038
4299	1.016	1.015	1.016	1.014	1.012	1.038
4304	1.099	1.095	1.098	1.095	1.092	1.038
4312	1.033	1.030	1.032	1.029	1.027	1.038
4351	1.017	1.017	1.017	1.016	1.015	1.038
4354	1.015	1.011	1.014	1.010	1.008	1.038
4361	1.093	1.103	1.096	1.099	1.102	1.038
4362	1.104	1.108	1.105	1.105	1.106	1.038
4410	1.017	1.017	1.017	1.015	1.014	1.038
4420	1.016	1.013	1.015	1.012	1.010	1.038
4432	1.018	1.019	1.018	1.017	1.017	1.038
4470	1.016	1.014	1.015	1.013	1.011	1.038
4478	1.017	1.018	1.017	1.016	1.016	1.038
4492	1.017	1.016	1.017	1.015	1.014	1.038
4494	1.018	1.018	1.018	1.017	1.016	1.038
4495	1.017	1.016	1.017	1.015	1.014	1.038
4496	1.017	1.018	1.017	1.016	1.015	1.038
4497	1.017	1.016	1.017	1.015	1.014	1.038
4498	1.017	1.018	1.017	1.016	1.016	1.038
4499	1.017	1.017	1.017	1.016	1.015	1.038
4511	1.089	1.090	1.089	1.088	1.088	1.038
4512	1.090	1.093	1.091	1.091	1.091	1.038
4557	1.018	1.019	1.018	1.017	1.017	1.038
4558	1.017	1.016	1.017	1.015	1.014	1.038
4611	1.018	1.019	1.018	1.017	1.017	1.038
4623	1.018	1.020	1.018	1.018	1.018	1.038
4635	1.016	1.012	1.014	1.012	1.009	1.038
4665	1.019	1.021	1.019	1.019	1.019	1.038
4683	1.019	1.021	1.019	1.019	1.019	1.038
4691	1.020	1.026	1.022	1.023	1.025	1.038
4692	1.017	1.015	1.016	1.014	1.013	1.038
4717	1.018	1.020	1.018	1.018	1.018	1.038
4720	1.018	1.019	1.018	1.017	1.017	1.038
4740	1.018	1.019	1.018	1.017	1.016	1.038
4771	1.015	1.011	1.014	1.011	1.008	1.038
4828	1.017	1.015	1.016	1.014	1.013	1.038
4829	1.018	1.018	1.018	1.016	1.016	1.038
4831	1.016	1.015	1.016	1.014	1.012	1.038
4983	1.018	1.019	1.018	1.017	1.016	1.038
5020	1.009	0.994	1.005	0.997	0.990	1.038
5027	1.016	1.016	1.016	1.014	1.013	1.038
5028	1.016	1.016	1.016	1.015	1.014	1.038
5029	1.017	1.016	1.016	1.015	1.014	1.038
5040	1.016	1.013	1.015	1.013	1.011	1.038
5102	1.015	1.013	1.015	1.012	1.010	1.038
5107	1.016	1.015	1.016	1.014	1.013	1.038
5108	1.017	1.017	1.017	1.015	1.015	1.038
5128	1.038	1.034	1.036	1.033	1.031	1.038
5129	1.038	1.034	1.036	1.033	1.031	1.038
5130	1.015	1.011	1.014	1.011	1.008	1.038
5140	1.012	1.002	1.009	1.003	0.998	1.038

[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, 2022 Benefit Level [1]

Policy Year 2017

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
5146	1.016	1.016	1.016	1.014	1.013	1.038
5160	1.010	0.997	1.006	1.000	0.993	1.038
5183	1.016	1.014	1.015	1.013	1.012	1.038
5184	1.011	0.999	1.007	1.001	0.995	1.038
5185	1.015	1.013	1.015	1.012	1.011	1.038
5186	1.013	1.007	1.012	1.008	1.004	1.038
5187	1.016	1.014	1.015	1.013	1.011	1.038
5190	1.012	1.004	1.010	1.005	1.001	1.038
5191	1.038	1.035	1.037	1.035	1.033	1.038
5192	1.008	1.008	1.008	1.007	1.006	1.038
5193	1.015	1.013	1.014	1.012	1.010	1.038
5195	1.013	1.005	1.011	1.006	1.002	1.038
5201	1.016	1.015	1.016	1.014	1.013	1.038
5205	1.016	1.015	1.015	1.014	1.012	1.038
5212	1.016	1.015	1.016	1.014	1.013	1.038
5213	1.016	1.014	1.015	1.013	1.012	1.038
5214	1.016	1.016	1.016	1.014	1.013	1.038
5222	1.016	1.015	1.016	1.014	1.013	1.038
5225	1.016	1.016	1.016	1.015	1.013	1.038
5348	1.016	1.016	1.016	1.015	1.014	1.038
5403	1.016	1.016	1.016	1.015	1.014	1.038
5432	1.016	1.014	1.015	1.013	1.012	1.038
5436	1.017	1.017	1.017	1.015	1.015	1.038
5443	1.009	0.994	1.005	0.997	0.990	1.038
5446	1.011	0.999	1.008	1.001	0.996	1.038
5447	1.010	0.996	1.006	0.999	0.993	1.038
5467	1.018	1.021	1.019	1.019	1.019	1.038
5470	1.018	1.019	1.018	1.017	1.017	1.038
5473	1.005	1.004	1.005	1.003	1.002	1.038
5474	1.016	1.014	1.015	1.013	1.011	1.038
5479	1.009	0.993	1.004	0.996	0.989	1.038
5482	1.016	1.014	1.015	1.013	1.012	1.038
5484	1.010	0.996	1.006	0.998	0.992	1.038
5485	1.010	0.996	1.006	0.999	0.992	1.038
5506	1.015	1.012	1.014	1.012	1.010	1.038
5507	1.015	1.013	1.015	1.012	1.010	1.038
5538	1.016	1.015	1.015	1.014	1.012	1.038
5542	1.016	1.014	1.015	1.013	1.011	1.038
5552	1.020	1.026	1.021	1.022	1.024	1.038
5553	1.020	1.026	1.021	1.022	1.024	1.038
5606	1.016	1.013	1.015	1.013	1.011	1.038
5610	1.016	1.016	1.016	1.014	1.013	1.038
5632	1.013	1.007	1.011	1.007	1.004	1.038
5633	1.010	0.998	1.007	1.001	0.995	1.038
5650	1.008	1.013	1.009	1.010	1.012	1.038
5951	1.018	1.021	1.019	1.018	1.019	1.038
6003	1.016	1.014	1.015	1.013	1.012	1.038
6011	1.015	1.012	1.014	1.011	1.009	1.038
6204	1.010	1.010	1.010	1.009	1.008	1.038
6206	1.010	1.009	1.010	1.008	1.007	1.038
6213	1.009	1.007	1.008	1.006	1.005	1.038
6216	1.010	1.009	1.009	1.008	1.006	1.038
6218	1.016	1.015	1.016	1.014	1.013	1.038
6220	1.016	1.015	1.016	1.014	1.012	1.038
6233	1.014	1.010	1.013	1.010	1.007	1.038

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Exhibit 5.24

Factor to Adjust Losses to September 1, 2022 Benefit Level [1]

Policy Year 2017

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
6235	1.008	1.004	1.007	1.004	1.002	1.038
6237	1.010	1.008	1.009	1.007	1.006	1.038
6251	1.016	1.016	1.016	1.014	1.013	1.038
6258	1.016	1.016	1.016	1.014	1.013	1.038
6307	1.015	1.013	1.015	1.012	1.011	1.038
6308	1.015	1.013	1.014	1.012	1.010	1.038
6315	1.015	1.013	1.014	1.012	1.010	1.038
6316	1.015	1.013	1.014	1.012	1.010	1.038
6325	1.014	1.008	1.012	1.009	1.005	1.038
6361	1.016	1.014	1.015	1.013	1.012	1.038
6364	1.016	1.015	1.016	1.014	1.013	1.038
6400	1.017	1.017	1.017	1.016	1.015	1.038
6504	1.018	1.020	1.018	1.018	1.018	1.038
6834	1.017	1.017	1.017	1.016	1.015	1.038
7133	1.036	1.039	1.037	1.037	1.037	1.038
7198	1.033	1.032	1.033	1.031	1.029	1.038
7207	1.025	1.030	1.027	1.027	1.029	1.038
7219	1.035	1.036	1.035	1.034	1.034	1.038
7227	1.034	1.035	1.034	1.033	1.033	1.038
7232	1.035	1.038	1.036	1.036	1.036	1.038
7248	1.086	1.081	1.084	1.081	1.078	1.038
7272	1.023	1.035	1.026	1.029	1.034	1.038
7332	1.021	1.035	1.025	1.029	1.034	1.038
7360	1.035	1.035	1.035	1.034	1.033	1.038
7365	1.056	1.101	1.068	1.086	1.104	1.038
7382	1.039	1.048	1.041	1.043	1.046	1.038
7392	1.001	0.997	1.000	0.997	0.995	1.038
7403	1.036	1.039	1.036	1.037	1.037	1.038
7405	1.035	1.038	1.036	1.036	1.036	1.038
7409	1.014	1.021	1.015	1.017	1.019	1.038
7410	1.014	1.021	1.016	1.017	1.020	1.038
7421	1.032	1.028	1.031	1.028	1.025	1.038
7424	1.035	1.037	1.036	1.035	1.035	1.038
7428	1.033	1.031	1.032	1.030	1.028	1.038
7429	1.034	1.033	1.033	1.032	1.030	1.038
7500	1.017	1.017	1.017	1.015	1.014	1.038
7515	1.032	1.028	1.031	1.028	1.025	1.038
7520	1.015	1.011	1.014	1.011	1.009	1.038
7538	1.015	1.012	1.014	1.012	1.009	1.038
7539	1.014	1.010	1.013	1.010	1.007	1.038
7580	1.016	1.014	1.015	1.013	1.011	1.038
7600	1.099	1.092	1.097	1.093	1.089	1.038
7601	1.015	1.012	1.014	1.012	1.010	1.038
7605	1.013	1.004	1.010	1.005	1.001	1.038
7607	1.104	1.109	1.105	1.106	1.108	1.038
7610	1.105	1.111	1.106	1.107	1.109	1.038
7706	1.011	1.010	1.011	1.009	1.008	1.038
7707	0.999	0.973	0.992	0.979	0.968	1.038
7720	1.013	1.014	1.013	1.012	1.012	1.038
7721	1.007	1.009	1.007	1.007	1.008	1.038
7722	0.999	0.973	0.992	0.979	0.968	1.038
7855	1.015	1.012	1.014	1.012	1.010	1.038
8001	1.002	1.001	1.002	1.000	0.999	1.038
8004	1.005	1.010	1.006	1.007	1.009	1.038
8006	1.011	1.017	1.013	1.014	1.015	1.038

[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, 2022 Benefit Level [1]

Policy Year 2017

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
8008	1.011	1.017	1.013	1.014	1.016	1.038
8010	1.009	1.012	1.010	1.010	1.010	1.038
8013	1.010	1.013	1.011	1.011	1.011	1.038
8015	1.009	1.012	1.010	1.010	1.010	1.038
8017	1.009	1.012	1.010	1.010	1.010	1.038
8018	1.003	1.005	1.003	1.003	1.002	1.038
8019	1.016	1.015	1.016	1.014	1.012	1.038
8021	1.004	1.008	1.005	1.006	1.006	1.038
8028	1.001	1.000	1.000	0.999	0.998	1.038
8031	1.011	1.016	1.012	1.013	1.015	1.038
8032	1.003	1.004	1.003	1.002	1.002	1.038
8039	1.010	1.014	1.011	1.012	1.013	1.038
8041	1.002	1.002	1.002	1.001	1.000	1.038
8042	1.003	1.003	1.003	1.002	1.001	1.038
8046	1.008	1.006	1.007	1.005	1.004	1.038
8057	1.009	1.010	1.009	1.008	1.008	1.038
8059	1.003	1.005	1.004	1.003	1.003	1.038
8060	1.011	1.016	1.012	1.013	1.014	1.038
8061	1.012	1.019	1.013	1.015	1.017	1.038
8062	1.007	1.004	1.006	1.003	1.001	1.038
8063	1.002	1.002	1.002	1.000	0.999	1.038
8064	1.004	1.008	1.005	1.006	1.006	1.038
8065	1.010	1.013	1.010	1.010	1.011	1.038
8066	1.011	1.018	1.013	1.015	1.017	1.038
8071	1.011	1.017	1.012	1.014	1.015	1.038
8078	1.010	1.017	1.012	1.013	1.015	1.038
8102	1.005	1.010	1.006	1.007	1.009	1.038
8106	1.001	1.000	1.001	0.999	0.997	1.038
8107	1.002	1.001	1.001	1.000	0.998	1.038
8116	1.003	1.003	1.002	1.001	1.001	1.038
8117	1.005	1.010	1.006	1.007	1.009	1.038
8209	1.013	1.019	1.014	1.016	1.017	1.038
8215	1.004	1.008	1.005	1.005	1.006	1.038
8227	1.015	1.013	1.015	1.012	1.010	1.038
8232	1.004	1.006	1.004	1.004	1.004	1.038
8267	1.002	1.002	1.002	1.000	0.999	1.038
8278	1.010	0.984	1.002	0.990	0.978	1.038
8286	1.005	1.009	1.006	1.006	1.007	1.038
8290	1.003	1.005	1.003	1.003	1.003	1.038
8291	1.036	1.040	1.037	1.037	1.038	1.038
8292	1.035	1.036	1.035	1.034	1.034	1.038
8293	1.033	1.031	1.032	1.030	1.028	1.038
8304	1.037	1.044	1.039	1.040	1.042	1.038
8324	1.013	1.024	1.016	1.019	1.023	1.038
8350	1.002	1.003	1.002	1.001	1.000	1.038
8370	1.039	1.037	1.038	1.036	1.035	1.038
8387	1.044	1.053	1.046	1.049	1.052	1.038
8388	1.007	1.006	1.007	1.005	1.003	1.038
8389	1.038	1.034	1.036	1.034	1.031	1.038
8390	1.044	1.054	1.047	1.049	1.052	1.038
8391	1.008	1.008	1.008	1.007	1.006	1.038
8392	1.044	1.053	1.046	1.049	1.052	1.038
8393	1.040	1.040	1.040	1.039	1.038	1.038
8397	1.037	1.032	1.035	1.032	1.029	1.038
8400	1.009	1.010	1.009	1.008	1.008	1.038

[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, 2022 Benefit Level [1]

Policy Year 2017

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
8500	1.003	1.003	1.002	1.001	1.000	1.038
8601	1.087	1.083	1.086	1.083	1.080	1.038
8631	1.010	0.984	1.002	0.990	0.978	1.038
8720	1.022	1.018	1.021	1.018	1.015	1.038
8729	1.009	0.993	1.004	0.996	0.989	1.038
8740	1.002	1.003	1.002	1.001	1.001	1.038
8741	1.002	1.003	1.002	1.001	1.001	1.038
8742	1.044	1.041	1.043	1.041	1.039	1.038
8743	1.019	1.007	1.015	1.009	1.003	1.038
8744	1.000	0.998	0.999	0.997	0.995	1.038
8745	1.002	1.002	1.002	1.001	0.999	1.038
8746	1.044	1.041	1.043	1.041	1.039	1.038
8748	1.008	1.007	1.007	1.006	1.005	1.038
8749	1.019	1.008	1.016	1.010	1.005	1.038
8755	1.037	1.033	1.036	1.033	1.030	1.038
8800	1.101	1.099	1.100	1.098	1.097	1.038
8801	1.021	1.013	1.018	1.014	1.010	1.038
8803	1.086	1.080	1.084	1.080	1.076	1.038
8804	1.015	1.017	1.015	1.015	1.015	1.038
8806	1.020	1.031	1.023	1.026	1.030	1.038
8807	1.100	1.097	1.099	1.096	1.094	1.038
8808	1.020	1.011	1.018	1.013	1.008	1.038
8810	1.011	1.009	1.010	1.008	1.006	1.038
8811	1.024	1.022	1.023	1.021	1.019	1.038
8812	1.011	1.009	1.010	1.008	1.006	1.038
8813	1.016	1.014	1.015	1.013	1.011	1.038
8818	1.099	1.094	1.097	1.094	1.091	1.038
8820	1.084	1.075	1.081	1.076	1.071	1.038
8821	1.086	1.080	1.084	1.080	1.076	1.038
8822	1.017	1.000	1.012	1.004	0.996	1.038
8823	1.015	1.016	1.015	1.015	1.014	1.038
8827	1.020	1.030	1.022	1.025	1.029	1.038
8829	1.017	1.022	1.018	1.019	1.021	1.038
8830	1.017	1.021	1.018	1.018	1.019	1.038
8831	1.089	1.089	1.089	1.087	1.086	1.038
8834	1.017	1.021	1.018	1.018	1.019	1.038
8838	1.023	1.022	1.022	1.021	1.020	1.038
8839	1.016	1.019	1.016	1.016	1.017	1.038
8840	1.041	1.045	1.042	1.042	1.043	1.038
8846	1.017	1.015	1.016	1.014	1.013	1.038
8847	1.003	1.005	1.004	1.003	1.003	1.038
8850	1.020	1.011	1.018	1.012	1.008	1.038
8851	1.018	1.026	1.020	1.022	1.025	1.038
8852	1.018	1.025	1.020	1.022	1.024	1.038
8859	1.088	1.086	1.087	1.085	1.084	1.038
8868	1.004	1.004	1.004	1.003	1.002	1.038
8870	1.004	1.004	1.004	1.003	1.002	1.038
8871	1.011	1.009	1.010	1.008	1.006	1.038
8874	1.011	1.009	1.010	1.008	1.006	1.038
8875	1.004	1.003	1.003	1.002	1.001	1.038
9007	1.004	1.010	1.006	1.007	1.009	1.038
9008	1.004	1.002	1.003	1.001	0.999	1.038
9009	1.002	1.002	1.002	1.001	1.000	1.038
9010	1.002	1.004	1.003	1.002	1.002	1.038
9011	1.002	1.004	1.002	1.002	1.002	1.038

[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, 2022 Benefit Level [1]

Policy Year 2017

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
9015	1.001	1.000	1.001	0.999	0.998	1.038
9016	1.024	1.027	1.025	1.025	1.025	1.038
9031	1.008	1.013	1.009	1.010	1.012	1.038
9033	1.014	1.018	1.015	1.015	1.016	1.038
9043	1.018	1.025	1.020	1.021	1.023	1.038
9048	1.006	1.004	1.005	1.003	1.001	1.038
9050	1.007	1.006	1.006	1.005	1.004	1.038
9053	1.023	1.024	1.023	1.022	1.022	1.038
9054	1.040	1.040	1.040	1.039	1.038	1.038
9059	1.016	1.018	1.016	1.016	1.016	1.038
9060	1.023	1.024	1.023	1.022	1.022	1.038
9061	1.025	1.031	1.027	1.028	1.029	1.038
9066	1.041	1.045	1.042	1.043	1.044	1.038
9067	1.025	1.028	1.025	1.025	1.026	1.038
9069	1.025	1.029	1.026	1.026	1.027	1.038
9070	1.019	1.028	1.021	1.024	1.027	1.038
9079	1.013	1.025	1.016	1.020	1.024	1.038
9085	1.021	1.035	1.025	1.029	1.034	1.038
9092	1.026	1.031	1.027	1.028	1.029	1.038
9095	1.022	1.021	1.022	1.020	1.018	1.038
9096	1.005	1.006	1.005	1.004	1.003	1.038
9097	1.005	1.004	1.004	1.003	1.001	1.038
9101	1.004	1.005	1.004	1.004	1.003	1.038
9151	1.022	1.019	1.021	1.019	1.017	1.038
9154	1.024	1.026	1.024	1.024	1.024	1.038
9155	1.107	1.116	1.109	1.112	1.115	1.038
9156	1.024	1.028	1.025	1.025	1.026	1.038
9180	1.025	1.030	1.026	1.027	1.028	1.038
9181	1.023	1.023	1.023	1.022	1.021	1.038
9182	1.023	1.023	1.023	1.021	1.020	1.038
9184	1.021	1.018	1.020	1.018	1.016	1.038
9185	1.026	1.031	1.027	1.028	1.030	1.038
9220	1.036	1.030	1.034	1.030	1.027	1.038
9402	1.006	1.008	1.006	1.006	1.006	1.038
9403	1.006	1.008	1.007	1.006	1.006	1.038
9410	1.014	1.018	1.015	1.016	1.017	1.038
9420	1.014	1.018	1.015	1.016	1.017	1.038
9422	1.014	1.018	1.015	1.015	1.016	1.038
9424	1.006	1.008	1.007	1.006	1.006	1.038
9426	1.006	1.006	1.006	1.004	1.004	1.038
9501	1.038	1.035	1.037	1.035	1.033	1.038
9507	1.087	1.084	1.086	1.084	1.082	1.038
9516	1.016	1.014	1.015	1.013	1.012	1.038
9519	1.040	1.041	1.040	1.039	1.039	1.038
9521	1.016	1.015	1.016	1.014	1.013	1.038
9522	1.040	1.041	1.040	1.039	1.039	1.038
9529	1.015	1.011	1.013	1.010	1.008	1.038
9531	1.016	1.014	1.015	1.013	1.012	1.038
9549	1.088	1.087	1.088	1.086	1.084	1.038
9552	1.015	1.012	1.014	1.011	1.009	1.038
9586	1.044	1.054	1.047	1.049	1.052	1.038
9610	1.100	1.096	1.099	1.096	1.094	1.038
9620	1.036	1.028	1.033	1.029	1.025	1.038

[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, 2022 Benefit Level [1]

Policy Year 2018

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
0005	1.010	1.010	1.010	1.010	1.010	1.038
0016	1.011	1.013	1.012	1.012	1.013	1.038
0034	1.009	1.008	1.009	1.008	1.008	1.038
0035	1.010	1.010	1.010	1.010	1.010	1.038
0036	1.011	1.012	1.011	1.011	1.011	1.038
0038	1.011	1.014	1.012	1.013	1.014	1.038
0040	1.011	1.012	1.011	1.012	1.012	1.038
0041	1.011	1.012	1.011	1.011	1.012	1.038
0042	1.005	1.007	1.006	1.006	1.007	1.038
0045	1.011	1.012	1.011	1.012	1.012	1.038
0050	1.011	1.012	1.012	1.012	1.012	1.038
0079	1.011	1.012	1.011	1.012	1.012	1.038
0096	1.011	1.012	1.011	1.012	1.012	1.038
0106	1.005	1.008	1.006	1.007	1.008	1.038
0171	1.013	1.018	1.015	1.017	1.019	1.038
0172	1.011	1.013	1.012	1.012	1.013	1.038
0251	1.011	1.009	1.011	1.010	1.009	1.038
0400	1.002	1.003	1.003	1.003	1.003	1.038
0401	1.011	1.014	1.012	1.013	1.014	1.038
1122	1.007	1.002	1.006	1.003	1.001	1.038
1320	1.009	1.006	1.008	1.007	1.005	1.038
1322	1.008	1.005	1.008	1.006	1.004	1.038
1330	1.011	1.008	1.010	1.009	1.008	1.038
1438	1.012	1.010	1.012	1.010	1.009	1.038
1452	1.008	1.005	1.007	1.006	1.004	1.038
1463	1.012	1.010	1.012	1.010	1.009	1.038
1624	1.009	1.007	1.009	1.007	1.006	1.038
1699	1.013	1.012	1.013	1.012	1.011	1.038
1701	1.013	1.012	1.013	1.012	1.011	1.038
1710	1.008	1.005	1.008	1.006	1.005	1.038
1741	1.009	1.006	1.008	1.007	1.006	1.038
1803	1.013	1.012	1.013	1.012	1.012	1.038
1925	1.012	1.010	1.012	1.011	1.010	1.038
2002	1.014	1.015	1.015	1.015	1.015	1.038
2003	1.014	1.016	1.015	1.015	1.016	1.038
2014	1.014	1.015	1.015	1.015	1.015	1.038
2030	1.013	1.013	1.013	1.013	1.013	1.038
2063	1.013	1.012	1.013	1.013	1.012	1.038
2081	1.013	1.013	1.013	1.013	1.012	1.038
2095	1.013	1.013	1.013	1.013	1.013	1.038
2102	1.014	1.016	1.015	1.015	1.016	1.038
2107	1.014	1.016	1.015	1.016	1.016	1.038
2108	1.014	1.016	1.015	1.016	1.016	1.038
2109	1.015	1.017	1.015	1.016	1.017	1.038
2111	1.014	1.015	1.014	1.015	1.015	1.038
2113	1.013	1.013	1.014	1.013	1.013	1.038
2116	1.014	1.015	1.015	1.015	1.015	1.038
2117	1.014	1.014	1.014	1.014	1.014	1.038
2121	1.014	1.014	1.014	1.014	1.014	1.038
2123	1.015	1.017	1.015	1.016	1.017	1.038
2142	1.014	1.014	1.014	1.014	1.014	1.038
2163	1.013	1.013	1.014	1.013	1.013	1.038
2211	1.014	1.015	1.014	1.014	1.015	1.038
2222	1.014	1.016	1.015	1.015	1.016	1.038
2362	1.014	1.016	1.015	1.015	1.016	1.038

[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, 2022 Benefit Level [1]

Policy Year 2018

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
2402	1.014	1.016	1.015	1.016	1.016	1.038
2413	1.012	1.010	1.012	1.010	1.009	1.038
2501	1.013	1.013	1.014	1.013	1.013	1.038
2570	1.014	1.015	1.014	1.015	1.015	1.038
2571	1.013	1.014	1.014	1.014	1.013	1.038
2576	1.014	1.015	1.015	1.015	1.015	1.038
2584	1.005	1.006	1.005	1.005	1.006	1.038
2585	1.034	1.038	1.036	1.037	1.039	1.038
2589	1.034	1.038	1.036	1.037	1.039	1.038
2660	1.014	1.015	1.014	1.014	1.015	1.038
2683	1.013	1.012	1.013	1.012	1.012	1.038
2688	1.014	1.016	1.015	1.015	1.016	1.038
2702	1.011	1.012	1.011	1.012	1.012	1.038
2710	1.014	1.014	1.014	1.014	1.014	1.038
2727	1.010	1.011	1.011	1.011	1.011	1.038
2731	1.013	1.013	1.014	1.013	1.013	1.038
2757	1.013	1.012	1.013	1.013	1.012	1.038
2759	1.013	1.012	1.013	1.013	1.012	1.038
2790	1.013	1.011	1.013	1.012	1.011	1.038
2797	1.013	1.012	1.013	1.012	1.012	1.038
2806	1.013	1.013	1.013	1.013	1.013	1.038
2812	1.013	1.012	1.013	1.013	1.012	1.038
2819	1.013	1.013	1.013	1.013	1.013	1.038
2840	1.014	1.015	1.015	1.015	1.015	1.038
2842	1.013	1.012	1.013	1.012	1.012	1.038
2852	1.014	1.014	1.014	1.014	1.014	1.038
2881	1.014	1.014	1.014	1.014	1.014	1.038
2883	1.013	1.014	1.014	1.013	1.013	1.038
2915	1.013	1.012	1.013	1.012	1.012	1.038
2923	1.014	1.014	1.014	1.014	1.014	1.038
3018	1.012	1.010	1.012	1.010	1.009	1.038
3022	1.012	1.010	1.012	1.011	1.010	1.038
3030	1.013	1.012	1.013	1.012	1.012	1.038
3039	1.013	1.012	1.013	1.012	1.012	1.038
3040	1.012	1.011	1.012	1.011	1.010	1.038
3060	1.013	1.012	1.013	1.012	1.011	1.038
3066	1.013	1.012	1.013	1.012	1.012	1.038
3070	1.013	1.012	1.013	1.013	1.012	1.038
3076	1.013	1.013	1.014	1.013	1.013	1.038
3081	1.012	1.011	1.012	1.011	1.010	1.038
3082	1.013	1.011	1.013	1.012	1.011	1.038
3085	1.013	1.011	1.013	1.012	1.011	1.038
3099	1.012	1.010	1.012	1.011	1.010	1.038
3110	1.012	1.010	1.012	1.010	1.009	1.038
3131	1.013	1.011	1.013	1.012	1.011	1.038
3146	1.012	1.011	1.012	1.011	1.010	1.038
3152	1.012	1.010	1.012	1.011	1.009	1.038
3165	1.013	1.012	1.013	1.012	1.011	1.038
3169	1.013	1.013	1.013	1.013	1.012	1.038
3175	1.013	1.012	1.013	1.013	1.012	1.038
3178	1.013	1.013	1.013	1.013	1.012	1.038
3179	1.013	1.013	1.013	1.013	1.013	1.038
3180	1.013	1.012	1.013	1.012	1.012	1.038
3220	1.013	1.012	1.013	1.013	1.012	1.038
3241	1.012	1.010	1.012	1.011	1.010	1.038

[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, 2022 Benefit Level [1]

Policy Year 2018

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
3257	1.013	1.012	1.013	1.012	1.011	1.038
3339	1.012	1.011	1.012	1.011	1.010	1.038
3365	1.013	1.011	1.012	1.011	1.010	1.038
3372	1.013	1.012	1.013	1.012	1.011	1.038
3383	1.013	1.013	1.014	1.013	1.013	1.038
3400	1.013	1.011	1.013	1.012	1.011	1.038
3401	1.013	1.011	1.013	1.012	1.011	1.038
3501	1.013	1.012	1.013	1.012	1.011	1.038
3507	1.013	1.011	1.012	1.011	1.011	1.038
3560	1.012	1.010	1.012	1.011	1.010	1.038
3568	1.013	1.013	1.014	1.013	1.013	1.038
3569	1.013	1.011	1.012	1.012	1.011	1.038
3570	1.013	1.012	1.013	1.012	1.011	1.038
3572	1.013	1.012	1.013	1.012	1.012	1.038
3573	1.013	1.012	1.013	1.013	1.012	1.038
3574	1.013	1.013	1.013	1.013	1.012	1.038
3577	1.013	1.011	1.012	1.011	1.010	1.038
3612	1.013	1.011	1.012	1.011	1.010	1.038
3620	1.013	1.012	1.013	1.012	1.012	1.038
3632	1.012	1.010	1.012	1.011	1.009	1.038
3634	1.013	1.012	1.013	1.012	1.011	1.038
3643	1.013	1.011	1.012	1.011	1.010	1.038
3647	1.012	1.010	1.012	1.011	1.010	1.038
3651	1.013	1.013	1.014	1.013	1.013	1.038
3681	1.013	1.012	1.013	1.012	1.012	1.038
3682	1.013	1.013	1.014	1.013	1.013	1.038
3683	1.013	1.012	1.013	1.013	1.012	1.038
3719	1.009	1.004	1.008	1.005	1.003	1.038
3724	1.011	1.007	1.010	1.008	1.007	1.038
3726	1.031	1.030	1.031	1.030	1.029	1.038
3805	1.012	1.009	1.012	1.010	1.009	1.038
3808	1.013	1.013	1.013	1.013	1.012	1.038
3815	1.013	1.012	1.013	1.012	1.012	1.038
3821	1.001	0.999	1.001	1.000	0.999	1.038
3828	1.013	1.011	1.013	1.012	1.011	1.038
3830	1.012	1.009	1.011	1.010	1.008	1.038
3831	1.012	1.009	1.011	1.010	1.008	1.038
3840	1.013	1.012	1.013	1.012	1.012	1.038
4000	1.009	1.007	1.009	1.007	1.006	1.038
4034	1.013	1.012	1.013	1.012	1.011	1.038
4036	1.013	1.012	1.013	1.012	1.011	1.038
4038	1.013	1.011	1.012	1.011	1.011	1.038
4041	1.013	1.012	1.013	1.012	1.012	1.038
4049	1.013	1.012	1.013	1.012	1.011	1.038
4111	1.013	1.013	1.013	1.013	1.013	1.038
4112	1.013	1.012	1.013	1.012	1.012	1.038
4114	1.013	1.013	1.013	1.013	1.012	1.038
4130	1.001	1.000	1.001	1.001	1.000	1.038
4150	1.013	1.011	1.013	1.012	1.011	1.038
4239	1.013	1.012	1.013	1.013	1.012	1.038
4240	1.013	1.012	1.013	1.012	1.012	1.038
4243	1.013	1.011	1.013	1.012	1.011	1.038
4244	1.013	1.011	1.013	1.012	1.011	1.038
4250	1.013	1.011	1.013	1.012	1.011	1.038
4251	1.013	1.011	1.012	1.012	1.011	1.038

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Exhibit 5.31

Factor to Adjust Losses to September 1, 2022 Benefit Level [1]

Policy Year 2018

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4279	1.013	1.011	1.013	1.012	1.011	1.038
4283	1.013	1.011	1.013	1.012	1.011	1.038
4286	1.013	1.011	1.012	1.011	1.011	1.038
4295	1.013	1.012	1.013	1.013	1.012	1.038
4297	1.013	1.012	1.013	1.012	1.012	1.038
4299	1.012	1.011	1.012	1.011	1.010	1.038
4304	1.091	1.088	1.090	1.089	1.087	1.038
4312	1.026	1.024	1.026	1.025	1.024	1.038
4351	1.013	1.011	1.013	1.012	1.011	1.038
4354	1.012	1.010	1.012	1.010	1.009	1.038
4361	1.073	1.073	1.073	1.073	1.073	1.038
4362	1.093	1.093	1.093	1.093	1.093	1.038
4410	1.013	1.011	1.012	1.011	1.011	1.038
4420	1.012	1.010	1.012	1.011	1.010	1.038
4432	1.012	1.011	1.012	1.011	1.010	1.038
4470	1.012	1.010	1.012	1.011	1.010	1.038
4478	1.013	1.012	1.013	1.012	1.011	1.038
4492	1.013	1.011	1.012	1.012	1.011	1.038
4494	1.013	1.011	1.013	1.012	1.011	1.038
4495	1.013	1.011	1.012	1.011	1.010	1.038
4496	1.013	1.012	1.013	1.012	1.011	1.038
4497	1.013	1.011	1.012	1.012	1.011	1.038
4498	1.013	1.012	1.013	1.012	1.011	1.038
4499	1.013	1.011	1.013	1.012	1.011	1.038
4511	1.073	1.074	1.074	1.074	1.074	1.038
4512	1.074	1.076	1.075	1.075	1.076	1.038
4557	1.013	1.012	1.013	1.013	1.012	1.038
4558	1.013	1.011	1.012	1.011	1.011	1.038
4611	1.013	1.013	1.013	1.013	1.012	1.038
4623	1.013	1.013	1.013	1.013	1.012	1.038
4635	1.012	1.009	1.011	1.010	1.008	1.038
4665	1.013	1.013	1.013	1.013	1.013	1.038
4683	1.013	1.013	1.014	1.013	1.013	1.038
4691	1.015	1.017	1.015	1.016	1.017	1.038
4692	1.012	1.010	1.012	1.011	1.010	1.038
4717	1.013	1.012	1.013	1.012	1.011	1.038
4720	1.013	1.012	1.013	1.012	1.011	1.038
4740	1.013	1.013	1.013	1.013	1.013	1.038
4771	1.012	1.009	1.011	1.010	1.009	1.038
4828	1.012	1.010	1.012	1.011	1.010	1.038
4829	1.013	1.012	1.013	1.012	1.012	1.038
4831	1.013	1.011	1.012	1.012	1.011	1.038
4983	1.013	1.012	1.013	1.012	1.011	1.038
5020	1.006	0.994	1.003	0.998	0.992	1.038
5027	1.011	1.008	1.010	1.009	1.007	1.038
5028	1.011	1.008	1.010	1.009	1.008	1.038
5029	1.011	1.008	1.010	1.009	1.008	1.038
5040	1.011	1.008	1.010	1.009	1.008	1.038
5102	1.011	1.007	1.010	1.008	1.007	1.038
5107	1.011	1.009	1.011	1.010	1.009	1.038
5108	1.011	1.010	1.011	1.011	1.010	1.038
5128	1.031	1.029	1.031	1.030	1.029	1.038
5129	1.031	1.029	1.031	1.030	1.029	1.038
5130	1.011	1.009	1.011	1.010	1.009	1.038
5140	1.010	1.005	1.009	1.007	1.004	1.038

[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, 2022 Benefit Level [1]

Policy Year 2018

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
5146	1.011	1.009	1.011	1.010	1.009	1.038
5160	1.007	0.997	1.005	1.000	0.995	1.038
5183	1.011	1.009	1.011	1.010	1.009	1.038
5184	1.007	0.997	1.005	1.000	0.996	1.038
5185	1.011	1.009	1.011	1.010	1.009	1.038
5186	1.010	1.005	1.009	1.006	1.004	1.038
5187	1.011	1.009	1.011	1.010	1.009	1.038
5190	1.010	1.006	1.009	1.007	1.005	1.038
5191	1.032	1.030	1.031	1.030	1.030	1.038
5192	1.005	1.003	1.005	1.004	1.003	1.038
5193	1.011	1.010	1.011	1.010	1.009	1.038
5195	1.010	1.007	1.010	1.008	1.006	1.038
5201	1.011	1.008	1.010	1.009	1.008	1.038
5205	1.011	1.008	1.010	1.009	1.007	1.038
5212	1.011	1.008	1.010	1.008	1.007	1.038
5213	1.011	1.008	1.010	1.009	1.008	1.038
5214	1.011	1.008	1.010	1.009	1.008	1.038
5222	1.011	1.008	1.010	1.009	1.008	1.038
5225	1.011	1.010	1.011	1.010	1.009	1.038
5348	1.011	1.010	1.011	1.010	1.009	1.038
5403	1.011	1.010	1.011	1.010	1.009	1.038
5432	1.011	1.009	1.011	1.009	1.008	1.038
5436	1.012	1.012	1.012	1.012	1.012	1.038
5443	1.006	0.994	1.003	0.998	0.993	1.038
5446	1.007	0.998	1.005	1.001	0.997	1.038
5447	1.007	0.996	1.004	0.999	0.994	1.038
5467	1.012	1.013	1.013	1.013	1.013	1.038
5470	1.012	1.012	1.012	1.012	1.012	1.038
5473	1.003	1.001	1.003	1.002	1.001	1.038
5474	1.011	1.008	1.010	1.009	1.008	1.038
5479	1.006	0.993	1.003	0.997	0.992	1.038
5482	1.011	1.009	1.011	1.009	1.008	1.038
5484	1.007	0.995	1.004	0.999	0.994	1.038
5485	1.007	0.995	1.004	0.999	0.994	1.038
5506	1.010	1.006	1.009	1.007	1.006	1.038
5507	1.010	1.007	1.010	1.008	1.006	1.038
5538	1.011	1.010	1.011	1.010	1.009	1.038
5542	1.011	1.009	1.011	1.010	1.009	1.038
5552	1.014	1.018	1.015	1.017	1.018	1.038
5553	1.014	1.018	1.015	1.017	1.018	1.038
5606	1.011	1.008	1.010	1.009	1.008	1.038
5610	1.012	1.011	1.012	1.011	1.011	1.038
5632	1.009	1.003	1.008	1.005	1.002	1.038
5633	1.007	0.997	1.005	1.000	0.996	1.038
5650	1.006	1.011	1.008	1.010	1.012	1.038
5951	1.014	1.015	1.014	1.014	1.015	1.038
6003	1.011	1.009	1.011	1.009	1.008	1.038
6011	1.010	1.006	1.009	1.007	1.005	1.038
6204	1.009	1.007	1.009	1.008	1.007	1.038
6206	1.009	1.008	1.009	1.008	1.008	1.038
6213	1.009	1.007	1.009	1.007	1.006	1.038
6216	1.009	1.007	1.009	1.008	1.007	1.038
6218	1.011	1.009	1.011	1.010	1.009	1.038
6220	1.011	1.008	1.010	1.009	1.008	1.038
6233	1.011	1.007	1.010	1.008	1.007	1.038

[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, 2022 Benefit Level [1]

Policy Year 2018

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
6235	1.009	1.005	1.008	1.006	1.005	1.038
6237	1.009	1.007	1.009	1.008	1.007	1.038
6251	1.011	1.009	1.011	1.010	1.008	1.038
6258	1.011	1.008	1.010	1.009	1.008	1.038
6307	1.011	1.008	1.010	1.009	1.008	1.038
6308	1.011	1.008	1.010	1.009	1.008	1.038
6315	1.011	1.008	1.010	1.009	1.008	1.038
6316	1.011	1.008	1.010	1.009	1.008	1.038
6325	1.011	1.008	1.010	1.009	1.008	1.038
6361	1.011	1.008	1.010	1.009	1.008	1.038
6364	1.011	1.010	1.011	1.010	1.009	1.038
6400	1.011	1.009	1.011	1.010	1.009	1.038
6504	1.013	1.013	1.013	1.013	1.013	1.038
6834	1.013	1.012	1.013	1.012	1.012	1.038
7133	1.028	1.028	1.028	1.028	1.028	1.038
7198	1.027	1.025	1.027	1.026	1.025	1.038
7207	1.015	1.016	1.015	1.016	1.016	1.038
7219	1.027	1.027	1.027	1.027	1.026	1.038
7227	1.028	1.028	1.028	1.028	1.027	1.038
7232	1.027	1.027	1.028	1.027	1.027	1.038
7248	1.072	1.070	1.071	1.070	1.069	1.038
7272	1.015	1.020	1.017	1.019	1.021	1.038
7332	1.013	1.021	1.015	1.019	1.022	1.038
7360	1.027	1.026	1.027	1.026	1.026	1.038
7365	1.038	1.059	1.044	1.053	1.062	1.038
7382	1.028	1.030	1.029	1.029	1.030	1.038
7392	1.001	1.000	1.001	1.000	0.999	1.038
7403	1.028	1.029	1.028	1.029	1.029	1.038
7405	1.028	1.028	1.028	1.028	1.028	1.038
7409	1.011	1.013	1.012	1.012	1.013	1.038
7410	1.011	1.013	1.012	1.013	1.013	1.038
7421	1.026	1.024	1.026	1.025	1.023	1.038
7424	1.028	1.028	1.028	1.028	1.028	1.038
7428	1.027	1.024	1.026	1.025	1.024	1.038
7429	1.026	1.024	1.026	1.025	1.024	1.038
7500	1.012	1.012	1.012	1.012	1.012	1.038
7515	1.026	1.024	1.026	1.024	1.023	1.038
7520	1.011	1.009	1.011	1.009	1.008	1.038
7538	1.011	1.009	1.011	1.010	1.008	1.038
7539	1.011	1.009	1.011	1.010	1.009	1.038
7580	1.011	1.010	1.011	1.010	1.010	1.038
7600	1.091	1.088	1.090	1.089	1.088	1.038
7601	1.011	1.009	1.011	1.010	1.009	1.038
7605	1.010	1.006	1.009	1.007	1.005	1.038
7607	1.093	1.095	1.094	1.094	1.095	1.038
7610	1.093	1.096	1.094	1.095	1.096	1.038
7706	1.008	1.008	1.008	1.008	1.007	1.038
7707	1.003	0.993	1.001	0.996	0.991	1.038
7720	1.008	1.008	1.008	1.008	1.008	1.038
7721	1.003	1.000	1.002	1.001	1.000	1.038
7722	1.003	0.993	1.001	0.996	0.991	1.038
7855	1.011	1.009	1.011	1.009	1.008	1.038
8001	1.002	1.001	1.002	1.001	1.001	1.038
8004	1.003	1.004	1.003	1.003	1.004	1.038
8006	1.006	1.008	1.007	1.008	1.008	1.038

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Exhibit 5.34

Factor to Adjust Losses to September 1, 2022 Benefit Level [1]

Policy Year 2018

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
8008	1.006	1.008	1.007	1.008	1.008	1.038
8010	1.006	1.006	1.006	1.006	1.006	1.038
8013	1.006	1.006	1.006	1.006	1.006	1.038
8015	1.006	1.006	1.006	1.006	1.006	1.038
8017	1.006	1.006	1.006	1.006	1.006	1.038
8018	1.002	1.001	1.002	1.001	1.001	1.038
8019	1.013	1.011	1.012	1.011	1.010	1.038
8021	1.002	1.002	1.002	1.002	1.002	1.038
8028	1.001	1.000	1.001	1.000	0.999	1.038
8031	1.006	1.008	1.007	1.007	1.008	1.038
8032	1.002	1.002	1.002	1.002	1.001	1.038
8039	1.006	1.006	1.006	1.006	1.006	1.038
8041	1.002	1.002	1.002	1.002	1.001	1.038
8042	1.002	1.002	1.002	1.002	1.002	1.038
8046	1.005	1.003	1.005	1.004	1.003	1.038
8057	1.005	1.006	1.006	1.006	1.005	1.038
8059	1.002	1.002	1.002	1.002	1.002	1.038
8060	1.006	1.008	1.007	1.008	1.008	1.038
8061	1.007	1.009	1.008	1.008	1.009	1.038
8062	1.005	1.003	1.004	1.004	1.003	1.038
8063	1.002	1.002	1.002	1.002	1.001	1.038
8064	1.003	1.004	1.003	1.003	1.003	1.038
8065	1.006	1.006	1.006	1.006	1.006	1.038
8066	1.006	1.009	1.007	1.008	1.009	1.038
8071	1.006	1.008	1.007	1.008	1.008	1.038
8078	1.006	1.009	1.007	1.009	1.010	1.038
8102	1.003	1.005	1.004	1.004	1.005	1.038
8106	1.001	1.000	1.001	1.000	0.999	1.038
8107	1.001	1.000	1.001	1.000	0.999	1.038
8116	1.002	1.001	1.001	1.001	1.000	1.038
8117	1.003	1.004	1.003	1.004	1.004	1.038
8209	1.011	1.012	1.011	1.012	1.012	1.038
8215	1.002	1.002	1.002	1.002	1.002	1.038
8227	1.011	1.007	1.010	1.008	1.007	1.038
8232	1.002	1.002	1.002	1.002	1.002	1.038
8267	1.002	1.001	1.002	1.001	1.000	1.038
8278	1.008	0.998	1.006	1.001	0.996	1.038
8286	1.003	1.003	1.003	1.003	1.003	1.038
8290	1.002	1.002	1.002	1.002	1.002	1.038
8291	1.028	1.028	1.028	1.028	1.028	1.038
8292	1.028	1.028	1.028	1.028	1.027	1.038
8293	1.027	1.025	1.027	1.026	1.025	1.038
8304	1.028	1.030	1.029	1.030	1.030	1.038
8324	1.008	1.012	1.009	1.011	1.012	1.038
8350	1.002	1.001	1.002	1.002	1.001	1.038
8370	1.032	1.031	1.032	1.031	1.030	1.038
8387	1.034	1.038	1.035	1.037	1.038	1.038
8388	1.005	1.004	1.005	1.004	1.004	1.038
8389	1.031	1.030	1.031	1.030	1.029	1.038
8390	1.035	1.039	1.036	1.038	1.039	1.038
8391	1.006	1.006	1.006	1.006	1.006	1.038
8392	1.034	1.038	1.036	1.037	1.038	1.038
8393	1.033	1.033	1.033	1.033	1.033	1.038
8397	1.031	1.028	1.031	1.029	1.028	1.038
8400	1.006	1.006	1.006	1.006	1.006	1.038

[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, 2022 Benefit Level [1]

Policy Year 2018

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
8500	1.002	1.001	1.002	1.002	1.001	1.038
8601	1.072	1.069	1.071	1.070	1.069	1.038
8631	1.008	0.998	1.006	1.001	0.996	1.038
8720	1.015	1.012	1.015	1.013	1.012	1.038
8729	1.007	0.996	1.004	0.999	0.994	1.038
8740	1.002	1.001	1.002	1.001	1.001	1.038
8741	1.001	1.001	1.001	1.001	1.001	1.038
8742	1.034	1.032	1.034	1.033	1.032	1.038
8743	1.014	1.008	1.012	1.010	1.007	1.038
8744	1.001	0.999	1.000	0.999	0.998	1.038
8745	1.002	1.001	1.002	1.002	1.001	1.038
8746	1.034	1.032	1.034	1.033	1.032	1.038
8748	1.005	1.005	1.005	1.005	1.005	1.038
8749	1.014	1.009	1.013	1.011	1.008	1.038
8755	1.031	1.028	1.030	1.029	1.027	1.038
8800	1.092	1.090	1.092	1.091	1.090	1.038
8801	1.015	1.010	1.014	1.012	1.010	1.038
8803	1.071	1.067	1.070	1.068	1.066	1.038
8804	1.009	1.009	1.009	1.009	1.009	1.038
8806	1.012	1.017	1.013	1.016	1.018	1.038
8807	1.091	1.089	1.091	1.090	1.089	1.038
8808	1.014	1.010	1.013	1.011	1.009	1.038
8810	1.007	1.005	1.007	1.006	1.005	1.038
8811	1.016	1.014	1.016	1.014	1.013	1.038
8812	1.007	1.005	1.007	1.006	1.005	1.038
8813	1.013	1.011	1.012	1.011	1.011	1.038
8818	1.091	1.088	1.090	1.089	1.087	1.038
8820	1.071	1.067	1.070	1.068	1.066	1.038
8821	1.072	1.069	1.071	1.070	1.068	1.038
8822	1.013	1.004	1.010	1.007	1.003	1.038
8823	1.009	1.009	1.009	1.009	1.009	1.038
8827	1.011	1.015	1.013	1.014	1.016	1.038
8829	1.010	1.011	1.010	1.010	1.011	1.038
8830	1.009	1.010	1.010	1.010	1.010	1.038
8831	1.073	1.073	1.073	1.073	1.073	1.038
8834	1.009	1.011	1.010	1.010	1.010	1.038
8838	1.013	1.012	1.013	1.013	1.012	1.038
8839	1.009	1.010	1.010	1.010	1.010	1.038
8840	1.033	1.035	1.034	1.034	1.035	1.038
8846	1.013	1.012	1.013	1.012	1.012	1.038
8847	1.002	1.003	1.003	1.003	1.003	1.038
8850	1.015	1.010	1.014	1.011	1.009	1.038
8851	1.010	1.013	1.011	1.012	1.013	1.038
8852	1.010	1.013	1.011	1.012	1.013	1.038
8859	1.072	1.071	1.072	1.071	1.071	1.038
8868	1.004	1.003	1.004	1.003	1.003	1.038
8870	1.004	1.003	1.004	1.003	1.003	1.038
8871	1.007	1.005	1.007	1.006	1.005	1.038
8874	1.007	1.005	1.007	1.006	1.005	1.038
8875	1.004	1.003	1.004	1.003	1.003	1.038
9007	1.003	1.005	1.004	1.004	1.005	1.038
9008	1.003	1.001	1.003	1.002	1.001	1.038
9009	1.001	1.001	1.002	1.001	1.001	1.038
9010	1.002	1.002	1.002	1.002	1.001	1.038
9011	1.002	1.001	1.002	1.001	1.001	1.038

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Exhibit 5.36

Factor to Adjust Losses to September 1, 2022 Benefit Level [1]

Policy Year 2018

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
9015	1.001	1.000	1.001	1.001	1.000	1.038
9016	1.014	1.014	1.014	1.014	1.014	1.038
9031	1.007	1.012	1.008	1.010	1.012	1.038
9033	1.009	1.010	1.009	1.009	1.010	1.038
9043	1.010	1.013	1.011	1.012	1.013	1.038
9048	1.004	1.002	1.004	1.003	1.002	1.038
9050	1.004	1.003	1.004	1.004	1.003	1.038
9053	1.014	1.013	1.014	1.013	1.013	1.038
9054	1.032	1.032	1.032	1.032	1.032	1.038
9059	1.009	1.010	1.010	1.009	1.009	1.038
9060	1.014	1.013	1.014	1.013	1.013	1.038
9061	1.015	1.017	1.016	1.016	1.017	1.038
9066	1.033	1.034	1.033	1.034	1.034	1.038
9067	1.014	1.016	1.015	1.015	1.016	1.038
9069	1.015	1.016	1.015	1.016	1.016	1.038
9070	1.011	1.014	1.012	1.013	1.015	1.038
9079	1.007	1.013	1.009	1.011	1.013	1.038
9085	1.012	1.019	1.014	1.017	1.020	1.038
9092	1.015	1.017	1.016	1.017	1.017	1.038
9095	1.013	1.012	1.013	1.013	1.012	1.038
9096	1.004	1.003	1.004	1.003	1.003	1.038
9097	1.003	1.002	1.003	1.002	1.002	1.038
9101	1.004	1.004	1.004	1.004	1.004	1.038
9151	1.013	1.012	1.013	1.012	1.011	1.038
9154	1.014	1.015	1.015	1.015	1.015	1.038
9155	1.094	1.098	1.095	1.097	1.098	1.038
9156	1.014	1.015	1.015	1.015	1.015	1.038
9180	1.014	1.016	1.015	1.015	1.016	1.038
9181	1.013	1.013	1.014	1.013	1.013	1.038
9182	1.013	1.013	1.013	1.013	1.012	1.038
9184	1.013	1.011	1.012	1.011	1.010	1.038
9185	1.015	1.016	1.015	1.016	1.016	1.038
9220	1.031	1.029	1.031	1.029	1.028	1.038
9402	1.004	1.005	1.005	1.004	1.004	1.038
9403	1.004	1.005	1.005	1.005	1.005	1.038
9410	1.009	1.011	1.010	1.010	1.011	1.038
9420	1.009	1.011	1.010	1.010	1.011	1.038
9422	1.009	1.010	1.009	1.009	1.010	1.038
9424	1.004	1.005	1.005	1.005	1.005	1.038
9426	1.004	1.004	1.004	1.004	1.004	1.038
9501	1.031	1.029	1.031	1.030	1.029	1.038
9507	1.072	1.070	1.072	1.071	1.070	1.038
9516	1.012	1.010	1.011	1.011	1.010	1.038
9519	1.032	1.032	1.033	1.032	1.032	1.038
9521	1.012	1.012	1.012	1.012	1.011	1.038
9522	1.032	1.032	1.033	1.032	1.032	1.038
9529	1.011	1.007	1.010	1.008	1.007	1.038
9531	1.012	1.010	1.011	1.011	1.010	1.038
9549	1.073	1.072	1.073	1.072	1.072	1.038
9552	1.011	1.009	1.011	1.009	1.008	1.038
9586	1.034	1.039	1.036	1.037	1.039	1.038
9610	1.091	1.088	1.090	1.089	1.087	1.038
9620	1.031	1.028	1.030	1.029	1.027	1.038

[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, 2022 Benefit Level [1]

Policy Year 2019

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
0005	1.009	1.009	1.009	1.009	1.009	1.038
0016	1.009	1.009	1.009	1.009	1.009	1.038
0034	1.009	1.009	1.009	1.009	1.009	1.038
0035	1.009	1.009	1.009	1.009	1.009	1.038
0036	1.009	1.009	1.009	1.009	1.009	1.038
0038	1.009	1.009	1.009	1.009	1.009	1.038
0040	1.009	1.009	1.009	1.009	1.009	1.038
0041	1.009	1.009	1.009	1.009	1.009	1.038
0042	1.001	1.001	1.001	1.001	1.001	1.038
0045	1.009	1.009	1.009	1.009	1.009	1.038
0050	1.009	1.009	1.009	1.009	1.009	1.038
0079	1.009	1.009	1.009	1.009	1.009	1.038
0096	1.009	1.009	1.009	1.009	1.009	1.038
0106	1.001	1.001	1.001	1.001	1.001	1.038
0171	1.009	1.009	1.009	1.009	1.009	1.038
0172	1.009	1.009	1.009	1.009	1.009	1.038
0251	1.005	1.005	1.005	1.005	1.005	1.038
0400	1.000	1.000	1.000	1.000	1.000	1.038
0401	1.009	1.009	1.009	1.009	1.009	1.038
1122	1.009	1.008	1.009	1.008	1.008	1.038
1320	1.009	1.009	1.009	1.009	1.008	1.038
1322	1.009	1.009	1.009	1.009	1.008	1.038
1330	1.005	1.005	1.005	1.005	1.005	1.038
1438	1.007	1.007	1.007	1.007	1.007	1.038
1452	1.009	1.008	1.009	1.009	1.008	1.038
1463	1.007	1.007	1.007	1.007	1.007	1.038
1624	1.009	1.009	1.009	1.009	1.009	1.038
1699	1.007	1.007	1.007	1.007	1.007	1.038
1701	1.007	1.007	1.007	1.007	1.007	1.038
1710	1.009	1.009	1.009	1.009	1.008	1.038
1741	1.009	1.009	1.009	1.009	1.009	1.038
1803	1.007	1.007	1.007	1.007	1.007	1.038
1925	1.007	1.007	1.007	1.007	1.007	1.038
2002	1.007	1.007	1.007	1.007	1.007	1.038
2003	1.007	1.007	1.007	1.007	1.007	1.038
2014	1.007	1.007	1.007	1.007	1.007	1.038
2030	1.007	1.007	1.007	1.007	1.007	1.038
2063	1.007	1.007	1.007	1.007	1.007	1.038
2081	1.007	1.007	1.007	1.007	1.007	1.038
2095	1.007	1.007	1.007	1.007	1.007	1.038
2102	1.007	1.007	1.007	1.007	1.007	1.038
2107	1.007	1.007	1.007	1.007	1.007	1.038
2108	1.007	1.007	1.007	1.007	1.007	1.038
2109	1.007	1.007	1.007	1.007	1.007	1.038
2111	1.007	1.007	1.007	1.007	1.007	1.038
2113	1.007	1.007	1.007	1.007	1.007	1.038
2116	1.007	1.007	1.007	1.007	1.007	1.038
2117	1.007	1.007	1.007	1.007	1.007	1.038
2121	1.007	1.007	1.007	1.007	1.007	1.038
2123	1.007	1.007	1.007	1.007	1.007	1.038
2142	1.007	1.007	1.007	1.007	1.007	1.038
2163	1.007	1.007	1.007	1.007	1.007	1.038
2211	1.007	1.007	1.007	1.007	1.007	1.038
2222	1.007	1.007	1.007	1.007	1.007	1.038
2362	1.007	1.007	1.007	1.007	1.007	1.038

[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, 2022 Benefit Level [1]

Policy Year 2019

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
2402	1.007	1.007	1.007	1.007	1.007	1.038
2413	1.007	1.007	1.007	1.007	1.007	1.038
2501	1.007	1.007	1.007	1.007	1.007	1.038
2570	1.007	1.007	1.007	1.007	1.007	1.038
2571	1.007	1.007	1.007	1.007	1.007	1.038
2576	1.007	1.007	1.007	1.007	1.007	1.038
2584	1.001	1.001	1.001	1.001	1.001	1.038
2585	1.022	1.022	1.022	1.022	1.022	1.038
2589	1.022	1.022	1.022	1.022	1.022	1.038
2660	1.007	1.007	1.007	1.007	1.007	1.038
2683	1.007	1.007	1.007	1.007	1.007	1.038
2688	1.007	1.007	1.007	1.007	1.007	1.038
2702	1.009	1.009	1.009	1.009	1.009	1.038
2710	1.007	1.007	1.007	1.007	1.007	1.038
2727	1.009	1.009	1.009	1.009	1.009	1.038
2731	1.007	1.007	1.007	1.007	1.007	1.038
2757	1.007	1.007	1.007	1.007	1.007	1.038
2759	1.007	1.007	1.007	1.007	1.007	1.038
2790	1.007	1.007	1.007	1.007	1.007	1.038
2797	1.007	1.007	1.007	1.007	1.007	1.038
2806	1.007	1.007	1.007	1.007	1.007	1.038
2812	1.007	1.007	1.007	1.007	1.007	1.038
2819	1.007	1.007	1.007	1.007	1.007	1.038
2840	1.007	1.007	1.007	1.007	1.007	1.038
2842	1.007	1.007	1.007	1.007	1.007	1.038
2852	1.007	1.007	1.007	1.007	1.007	1.038
2881	1.007	1.007	1.007	1.007	1.007	1.038
2883	1.007	1.007	1.007	1.007	1.007	1.038
2915	1.007	1.007	1.007	1.007	1.007	1.038
2923	1.007	1.007	1.007	1.007	1.007	1.038
3018	1.007	1.007	1.007	1.007	1.007	1.038
3022	1.007	1.007	1.007	1.007	1.007	1.038
3030	1.007	1.007	1.007	1.007	1.007	1.038
3039	1.007	1.007	1.007	1.007	1.007	1.038
3040	1.007	1.007	1.007	1.007	1.007	1.038
3060	1.007	1.007	1.007	1.007	1.007	1.038
3066	1.007	1.007	1.007	1.007	1.007	1.038
3070	1.007	1.007	1.007	1.007	1.007	1.038
3076	1.007	1.007	1.007	1.007	1.007	1.038
3081	1.007	1.007	1.007	1.007	1.007	1.038
3082	1.007	1.007	1.007	1.007	1.007	1.038
3085	1.007	1.007	1.007	1.007	1.007	1.038
3099	1.007	1.007	1.007	1.007	1.007	1.038
3110	1.007	1.007	1.007	1.007	1.007	1.038
3131	1.007	1.007	1.007	1.007	1.007	1.038
3146	1.007	1.007	1.007	1.007	1.007	1.038
3152	1.007	1.007	1.007	1.007	1.007	1.038
3165	1.007	1.007	1.007	1.007	1.007	1.038
3169	1.007	1.007	1.007	1.007	1.007	1.038
3175	1.007	1.007	1.007	1.007	1.007	1.038
3178	1.007	1.007	1.007	1.007	1.007	1.038
3179	1.007	1.007	1.007	1.007	1.007	1.038
3180	1.007	1.007	1.007	1.007	1.007	1.038
3220	1.007	1.007	1.007	1.007	1.007	1.038
3241	1.007	1.007	1.007	1.007	1.007	1.038

[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, 2022 Benefit Level [1]

Policy Year 2019

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
3257	1.007	1.007	1.007	1.007	1.007	1.038
3339	1.007	1.007	1.007	1.007	1.007	1.038
3365	1.007	1.007	1.007	1.007	1.007	1.038
3372	1.007	1.007	1.007	1.007	1.007	1.038
3383	1.007	1.007	1.007	1.007	1.007	1.038
3400	1.007	1.007	1.007	1.007	1.007	1.038
3401	1.007	1.007	1.007	1.007	1.007	1.038
3501	1.007	1.007	1.007	1.007	1.007	1.038
3507	1.007	1.007	1.007	1.007	1.007	1.038
3560	1.007	1.007	1.007	1.007	1.007	1.038
3568	1.007	1.007	1.007	1.007	1.007	1.038
3569	1.007	1.007	1.007	1.007	1.007	1.038
3570	1.007	1.007	1.007	1.007	1.007	1.038
3572	1.007	1.007	1.007	1.007	1.007	1.038
3573	1.007	1.007	1.007	1.007	1.007	1.038
3574	1.007	1.007	1.007	1.007	1.007	1.038
3577	1.007	1.007	1.007	1.007	1.007	1.038
3612	1.007	1.007	1.007	1.007	1.007	1.038
3620	1.007	1.007	1.007	1.007	1.007	1.038
3632	1.007	1.007	1.007	1.007	1.007	1.038
3634	1.007	1.007	1.007	1.007	1.007	1.038
3643	1.007	1.007	1.007	1.007	1.007	1.038
3647	1.007	1.007	1.007	1.007	1.007	1.038
3651	1.007	1.007	1.007	1.007	1.007	1.038
3681	1.007	1.007	1.007	1.007	1.007	1.038
3682	1.007	1.007	1.007	1.007	1.007	1.038
3683	1.007	1.007	1.007	1.007	1.007	1.038
3719	1.005	1.005	1.005	1.005	1.005	1.038
3724	1.005	1.005	1.005	1.005	1.005	1.038
3726	1.022	1.022	1.022	1.022	1.022	1.038
3805	1.007	1.007	1.007	1.007	1.007	1.038
3808	1.007	1.007	1.007	1.007	1.007	1.038
3815	1.007	1.007	1.007	1.007	1.007	1.038
3821	1.000	1.000	1.000	1.000	1.000	1.038
3828	1.007	1.007	1.007	1.007	1.007	1.038
3830	1.007	1.007	1.007	1.007	1.007	1.038
3831	1.007	1.007	1.007	1.007	1.007	1.038
3840	1.007	1.007	1.007	1.007	1.007	1.038
4000	1.009	1.009	1.009	1.009	1.009	1.038
4034	1.007	1.007	1.007	1.007	1.007	1.038
4036	1.007	1.007	1.007	1.007	1.007	1.038
4038	1.007	1.007	1.007	1.007	1.007	1.038
4041	1.007	1.007	1.007	1.007	1.007	1.038
4049	1.007	1.007	1.007	1.007	1.007	1.038
4111	1.007	1.007	1.007	1.007	1.007	1.038
4112	1.007	1.007	1.007	1.007	1.007	1.038
4114	1.007	1.007	1.007	1.007	1.007	1.038
4130	1.000	1.000	1.000	1.000	1.000	1.038
4150	1.007	1.007	1.007	1.007	1.007	1.038
4239	1.007	1.007	1.007	1.007	1.007	1.038
4240	1.007	1.007	1.007	1.007	1.007	1.038
4243	1.007	1.007	1.007	1.007	1.007	1.038
4244	1.007	1.007	1.007	1.007	1.007	1.038
4250	1.007	1.007	1.007	1.007	1.007	1.038
4251	1.007	1.007	1.007	1.007	1.007	1.038

[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, 2022 Benefit Level [1]

Policy Year 2019

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
4279	1.007	1.007	1.007	1.007	1.007	1.038
4283	1.007	1.007	1.007	1.007	1.007	1.038
4286	1.007	1.007	1.007	1.007	1.007	1.038
4295	1.007	1.007	1.007	1.007	1.007	1.038
4297	1.007	1.007	1.007	1.007	1.007	1.038
4299	1.007	1.007	1.007	1.007	1.007	1.038
4304	1.080	1.080	1.080	1.080	1.080	1.038
4312	1.018	1.018	1.018	1.018	1.018	1.038
4351	1.007	1.007	1.007	1.007	1.007	1.038
4354	1.007	1.007	1.007	1.007	1.007	1.038
4361	1.049	1.049	1.049	1.049	1.049	1.038
4362	1.080	1.080	1.080	1.080	1.080	1.038
4410	1.007	1.007	1.007	1.007	1.007	1.038
4420	1.007	1.007	1.007	1.007	1.007	1.038
4432	1.007	1.007	1.007	1.007	1.007	1.038
4470	1.007	1.007	1.007	1.007	1.007	1.038
4478	1.007	1.007	1.007	1.007	1.007	1.038
4492	1.007	1.007	1.007	1.007	1.007	1.038
4494	1.007	1.007	1.007	1.007	1.007	1.038
4495	1.007	1.007	1.007	1.007	1.007	1.038
4496	1.007	1.007	1.007	1.007	1.007	1.038
4497	1.007	1.007	1.007	1.007	1.007	1.038
4498	1.007	1.007	1.007	1.007	1.007	1.038
4499	1.007	1.007	1.007	1.007	1.007	1.038
4511	1.049	1.049	1.049	1.049	1.049	1.038
4512	1.049	1.049	1.049	1.049	1.049	1.038
4557	1.007	1.007	1.007	1.007	1.007	1.038
4558	1.007	1.007	1.007	1.007	1.007	1.038
4611	1.007	1.007	1.007	1.007	1.007	1.038
4623	1.007	1.007	1.007	1.007	1.007	1.038
4635	1.007	1.007	1.007	1.007	1.007	1.038
4665	1.007	1.007	1.007	1.007	1.007	1.038
4683	1.007	1.007	1.007	1.007	1.007	1.038
4691	1.007	1.007	1.007	1.007	1.007	1.038
4692	1.007	1.007	1.007	1.007	1.007	1.038
4717	1.007	1.007	1.007	1.007	1.007	1.038
4720	1.007	1.007	1.007	1.007	1.007	1.038
4740	1.007	1.007	1.007	1.007	1.007	1.038
4771	1.007	1.007	1.007	1.007	1.007	1.038
4828	1.007	1.007	1.007	1.007	1.007	1.038
4829	1.007	1.007	1.007	1.007	1.007	1.038
4831	1.007	1.007	1.007	1.007	1.007	1.038
4983	1.007	1.007	1.007	1.007	1.007	1.038
5020	1.005	1.005	1.005	1.005	1.005	1.038
5027	1.005	1.005	1.005	1.005	1.005	1.038
5028	1.005	1.005	1.005	1.005	1.005	1.038
5029	1.005	1.005	1.005	1.005	1.005	1.038
5040	1.005	1.005	1.005	1.005	1.005	1.038
5102	1.005	1.005	1.005	1.005	1.005	1.038
5107	1.005	1.005	1.005	1.005	1.005	1.038
5108	1.005	1.005	1.005	1.005	1.005	1.038
5128	1.022	1.022	1.022	1.022	1.022	1.038
5129	1.022	1.022	1.022	1.022	1.022	1.038
5130	1.005	1.005	1.005	1.005	1.005	1.038
5140	1.005	1.005	1.005	1.005	1.005	1.038

[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, 2022 Benefit Level [1]

Policy Year 2019

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
5146	1.005	1.005	1.005	1.005	1.005	1.038
5160	1.005	1.005	1.005	1.005	1.005	1.038
5183	1.005	1.005	1.005	1.005	1.005	1.038
5184	1.005	1.005	1.005	1.005	1.005	1.038
5185	1.005	1.005	1.005	1.005	1.005	1.038
5186	1.005	1.005	1.005	1.005	1.005	1.038
5187	1.005	1.005	1.005	1.005	1.005	1.038
5190	1.005	1.005	1.005	1.005	1.005	1.038
5191	1.022	1.022	1.022	1.022	1.022	1.038
5192	1.001	1.001	1.001	1.001	1.001	1.038
5193	1.005	1.005	1.005	1.005	1.005	1.038
5195	1.005	1.005	1.005	1.005	1.005	1.038
5201	1.005	1.005	1.005	1.005	1.005	1.038
5205	1.005	1.005	1.005	1.005	1.005	1.038
5212	1.005	1.005	1.005	1.005	1.005	1.038
5213	1.005	1.005	1.005	1.005	1.005	1.038
5214	1.005	1.005	1.005	1.005	1.005	1.038
5222	1.005	1.005	1.005	1.005	1.005	1.038
5225	1.005	1.005	1.005	1.005	1.005	1.038
5348	1.005	1.005	1.005	1.005	1.005	1.038
5403	1.005	1.005	1.005	1.005	1.005	1.038
5432	1.005	1.005	1.005	1.005	1.005	1.038
5436	1.005	1.005	1.005	1.005	1.005	1.038
5443	1.005	1.005	1.005	1.005	1.005	1.038
5446	1.005	1.005	1.005	1.005	1.005	1.038
5447	1.005	1.005	1.005	1.005	1.005	1.038
5467	1.005	1.005	1.005	1.005	1.005	1.038
5470	1.005	1.005	1.005	1.005	1.005	1.038
5473	1.001	1.001	1.001	1.001	1.001	1.038
5474	1.005	1.005	1.005	1.005	1.005	1.038
5479	1.005	1.005	1.005	1.005	1.005	1.038
5482	1.005	1.005	1.005	1.005	1.005	1.038
5484	1.005	1.005	1.005	1.005	1.005	1.038
5485	1.005	1.005	1.005	1.005	1.005	1.038
5506	1.005	1.005	1.005	1.005	1.005	1.038
5507	1.005	1.005	1.005	1.005	1.005	1.038
5538	1.005	1.005	1.005	1.005	1.005	1.038
5542	1.005	1.005	1.005	1.005	1.005	1.038
5552	1.005	1.005	1.005	1.005	1.005	1.038
5553	1.005	1.005	1.005	1.005	1.005	1.038
5606	1.005	1.005	1.005	1.005	1.005	1.038
5610	1.005	1.005	1.005	1.005	1.005	1.038
5632	1.005	1.005	1.005	1.005	1.005	1.038
5633	1.005	1.005	1.005	1.005	1.005	1.038
5650	1.001	1.001	1.001	1.001	1.001	1.038
5951	1.007	1.007	1.007	1.007	1.007	1.038
6003	1.005	1.005	1.005	1.005	1.005	1.038
6011	1.005	1.005	1.005	1.005	1.005	1.038
6204	1.009	1.009	1.009	1.009	1.009	1.038
6206	1.009	1.009	1.009	1.009	1.009	1.038
6213	1.009	1.009	1.009	1.009	1.009	1.038
6216	1.009	1.009	1.009	1.009	1.009	1.038
6218	1.005	1.005	1.005	1.005	1.005	1.038
6220	1.005	1.005	1.005	1.005	1.005	1.038
6233	1.005	1.005	1.005	1.005	1.005	1.038

[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, 2022 Benefit Level [1]

Policy Year 2019

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
6235	1.009	1.009	1.009	1.009	1.008	1.038
6237	1.009	1.009	1.009	1.009	1.009	1.038
6251	1.005	1.005	1.005	1.005	1.005	1.038
6258	1.005	1.005	1.005	1.005	1.005	1.038
6307	1.005	1.005	1.005	1.005	1.005	1.038
6308	1.005	1.005	1.005	1.005	1.005	1.038
6315	1.005	1.005	1.005	1.005	1.005	1.038
6316	1.005	1.005	1.005	1.005	1.005	1.038
6325	1.005	1.005	1.005	1.005	1.005	1.038
6361	1.005	1.005	1.005	1.005	1.005	1.038
6364	1.005	1.005	1.005	1.005	1.005	1.038
6400	1.005	1.005	1.005	1.005	1.005	1.038
6504	1.007	1.007	1.007	1.007	1.007	1.038
6834	1.007	1.007	1.007	1.007	1.007	1.038
7133	1.018	1.018	1.018	1.018	1.018	1.038
7198	1.018	1.018	1.018	1.018	1.018	1.038
7207	1.000	1.000	1.000	1.000	1.000	1.038
7219	1.018	1.018	1.018	1.018	1.018	1.038
7227	1.018	1.018	1.018	1.018	1.018	1.038
7232	1.018	1.018	1.018	1.018	1.018	1.038
7248	1.049	1.049	1.049	1.049	1.049	1.038
7272	1.005	1.005	1.005	1.005	1.005	1.038
7332	1.000	1.000	1.000	1.000	1.000	1.038
7360	1.018	1.018	1.018	1.018	1.018	1.038
7365	1.018	1.018	1.018	1.018	1.018	1.038
7382	1.018	1.018	1.018	1.018	1.018	1.038
7392	1.000	1.000	1.000	1.000	1.000	1.038
7403	1.018	1.018	1.018	1.018	1.018	1.038
7405	1.018	1.018	1.018	1.018	1.018	1.038
7409	1.009	1.009	1.009	1.009	1.009	1.038
7410	1.009	1.009	1.009	1.009	1.009	1.038
7421	1.018	1.018	1.018	1.018	1.018	1.038
7424	1.018	1.018	1.018	1.018	1.018	1.038
7428	1.018	1.018	1.018	1.018	1.018	1.038
7429	1.018	1.018	1.018	1.018	1.018	1.038
7500	1.005	1.005	1.005	1.005	1.005	1.038
7515	1.018	1.018	1.018	1.018	1.018	1.038
7520	1.005	1.005	1.005	1.005	1.005	1.038
7538	1.005	1.005	1.005	1.005	1.005	1.038
7539	1.005	1.005	1.005	1.005	1.005	1.038
7580	1.005	1.005	1.005	1.005	1.005	1.038
7600	1.080	1.080	1.080	1.080	1.080	1.038
7601	1.005	1.005	1.005	1.005	1.005	1.038
7605	1.005	1.005	1.005	1.005	1.005	1.038
7607	1.080	1.080	1.080	1.080	1.080	1.038
7610	1.080	1.080	1.080	1.080	1.080	1.038
7706	1.002	1.002	1.002	1.002	1.002	1.038
7707	1.002	1.002	1.002	1.002	1.002	1.038
7720	1.002	1.002	1.002	1.002	1.002	1.038
7721	1.001	1.001	1.001	1.001	1.001	1.038
7722	1.002	1.002	1.002	1.002	1.002	1.038
7855	1.005	1.005	1.005	1.005	1.005	1.038
8001	1.000	1.000	1.000	1.000	1.000	1.038
8004	1.000	1.000	1.000	1.000	1.000	1.038
8006	1.001	1.001	1.001	1.001	1.001	1.038

[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, 2022 Benefit Level [1]

Policy Year 2019

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
8008	1.001	1.001	1.001	1.001	1.001	1.038
8010	1.001	1.001	1.001	1.001	1.001	1.038
8013	1.001	1.001	1.001	1.001	1.001	1.038
8015	1.001	1.001	1.001	1.001	1.001	1.038
8017	1.001	1.001	1.001	1.001	1.001	1.038
8018	1.000	1.000	1.000	1.000	1.000	1.038
8019	1.007	1.007	1.007	1.007	1.007	1.038
8021	1.000	1.000	1.000	1.000	1.000	1.038
8028	1.001	1.001	1.001	1.001	1.001	1.038
8031	1.001	1.001	1.001	1.001	1.001	1.038
8032	1.000	1.000	1.000	1.000	1.000	1.038
8039	1.001	1.001	1.001	1.001	1.001	1.038
8041	1.000	1.000	1.000	1.000	1.000	1.038
8042	1.000	1.000	1.000	1.000	1.000	1.038
8046	1.001	1.001	1.001	1.001	1.001	1.038
8057	1.001	1.001	1.001	1.001	1.001	1.038
8059	1.000	1.000	1.000	1.000	1.000	1.038
8060	1.001	1.001	1.001	1.001	1.001	1.038
8061	1.001	1.001	1.001	1.001	1.001	1.038
8062	1.001	1.001	1.001	1.001	1.001	1.038
8063	1.000	1.000	1.000	1.000	1.000	1.038
8064	1.000	1.000	1.000	1.000	1.000	1.038
8065	1.001	1.001	1.001	1.001	1.001	1.038
8066	1.001	1.001	1.001	1.001	1.001	1.038
8071	1.001	1.001	1.001	1.001	1.001	1.038
8078	1.000	1.000	1.000	1.000	1.000	1.038
8102	1.000	1.000	1.000	1.000	1.000	1.038
8106	1.000	1.000	1.000	1.000	1.000	1.038
8107	1.000	1.000	1.000	1.000	1.000	1.038
8116	1.000	1.000	1.000	1.000	1.000	1.038
8117	1.000	1.000	1.000	1.000	1.000	1.038
8209	1.009	1.009	1.009	1.009	1.009	1.038
8215	1.000	1.000	1.000	1.000	1.000	1.038
8227	1.005	1.005	1.005	1.005	1.005	1.038
8232	1.000	1.000	1.000	1.000	1.000	1.038
8267	1.000	1.000	1.000	1.000	1.000	1.038
8278	1.000	1.000	1.000	1.000	1.000	1.038
8286	1.000	1.000	1.000	1.000	1.000	1.038
8290	1.001	1.001	1.001	1.001	1.001	1.038
8291	1.018	1.018	1.018	1.018	1.018	1.038
8292	1.018	1.018	1.018	1.018	1.018	1.038
8293	1.018	1.018	1.018	1.018	1.018	1.038
8304	1.018	1.018	1.018	1.018	1.018	1.038
8324	1.001	1.001	1.001	1.001	1.001	1.038
8350	1.000	1.000	1.000	1.000	1.000	1.038
8370	1.022	1.022	1.022	1.022	1.022	1.038
8387	1.022	1.022	1.022	1.022	1.022	1.038
8388	1.001	1.001	1.001	1.001	1.001	1.038
8389	1.022	1.022	1.022	1.022	1.022	1.038
8390	1.022	1.022	1.022	1.022	1.022	1.038
8391	1.001	1.001	1.001	1.001	1.001	1.038
8392	1.022	1.022	1.022	1.022	1.022	1.038
8393	1.022	1.022	1.022	1.022	1.022	1.038
8397	1.022	1.022	1.022	1.022	1.022	1.038
8400	1.001	1.001	1.001	1.001	1.001	1.038

[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, 2022 Benefit Level [1]

Policy Year 2019

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
8500	1.000	1.000	1.000	1.000	1.000	1.038
8601	1.049	1.049	1.049	1.049	1.049	1.038
8631	1.000	1.000	1.000	1.000	1.000	1.038
8720	1.005	1.005	1.005	1.005	1.005	1.038
8729	1.005	1.005	1.005	1.005	1.005	1.038
8740	1.001	1.001	1.001	1.001	1.001	1.038
8741	1.001	1.001	1.001	1.001	1.001	1.038
8742	1.021	1.021	1.021	1.021	1.021	1.038
8743	1.005	1.005	1.005	1.005	1.005	1.038
8744	1.001	1.001	1.001	1.001	1.001	1.038
8745	1.000	1.000	1.000	1.000	1.000	1.038
8746	1.021	1.021	1.021	1.021	1.021	1.038
8748	1.001	1.001	1.001	1.001	1.001	1.038
8749	1.005	1.005	1.005	1.005	1.005	1.038
8755	1.022	1.022	1.022	1.022	1.022	1.038
8800	1.080	1.080	1.080	1.080	1.080	1.038
8801	1.005	1.005	1.005	1.005	1.005	1.038
8803	1.049	1.049	1.049	1.049	1.049	1.038
8804	1.000	1.000	1.000	1.000	1.000	1.038
8806	1.000	1.000	1.000	1.000	1.000	1.038
8807	1.080	1.080	1.080	1.080	1.080	1.038
8808	1.005	1.005	1.005	1.005	1.005	1.038
8810	1.002	1.002	1.002	1.002	1.002	1.038
8811	1.005	1.005	1.005	1.005	1.005	1.038
8812	1.002	1.002	1.002	1.002	1.002	1.038
8813	1.007	1.007	1.007	1.007	1.007	1.038
8818	1.080	1.080	1.080	1.080	1.080	1.038
8820	1.049	1.049	1.049	1.049	1.049	1.038
8821	1.049	1.049	1.049	1.049	1.049	1.038
8822	1.005	1.005	1.005	1.005	1.005	1.038
8823	1.000	1.000	1.000	1.000	1.000	1.038
8827	1.000	1.000	1.000	1.000	1.000	1.038
8829	1.000	1.000	1.000	1.000	1.000	1.038
8830	1.000	1.000	1.000	1.000	1.000	1.038
8831	1.049	1.049	1.049	1.049	1.049	1.038
8834	1.000	1.000	1.000	1.000	1.000	1.038
8838	1.000	1.000	1.000	1.000	1.000	1.038
8839	1.000	1.000	1.000	1.000	1.000	1.038
8840	1.022	1.022	1.022	1.022	1.022	1.038
8846	1.007	1.007	1.007	1.007	1.007	1.038
8847	1.000	1.000	1.000	1.000	1.000	1.038
8850	1.005	1.005	1.005	1.005	1.005	1.038
8851	1.000	1.000	1.000	1.000	1.000	1.038
8852	1.000	1.000	1.000	1.000	1.000	1.038
8859	1.049	1.049	1.049	1.049	1.049	1.038
8868	1.003	1.003	1.003	1.003	1.003	1.038
8870	1.003	1.003	1.003	1.003	1.003	1.038
8871	1.002	1.002	1.002	1.002	1.002	1.038
8874	1.002	1.002	1.002	1.002	1.002	1.038
8875	1.003	1.003	1.003	1.003	1.003	1.038
9007	1.001	1.001	1.001	1.001	1.001	1.038
9008	1.001	1.001	1.001	1.001	1.001	1.038
9009	1.001	1.001	1.001	1.001	1.001	1.038
9010	1.001	1.001	1.001	1.001	1.001	1.038
9011	1.001	1.001	1.001	1.001	1.001	1.038

[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, 2022 Benefit Level [1]

Policy Year 2019

Classification	Indemnity Benefit					Medical
Code	Death	PT	Major	Minor	Temporary	Benefit
9015	1.001	1.001	1.001	1.001	1.001	1.038
9016	1.000	1.000	1.000	1.000	1.000	1.038
9031	1.001	1.001	1.001	1.001	1.001	1.038
9033	1.002	1.003	1.003	1.003	1.003	1.038
9043	1.000	1.000	1.000	1.000	1.000	1.038
9048	1.000	1.000	1.000	1.000	1.000	1.038
9050	1.000	1.000	1.000	1.000	1.000	1.038
9053	1.000	1.000	1.000	1.000	1.000	1.038
9054	1.022	1.022	1.022	1.022	1.022	1.038
9059	1.000	1.000	1.000	1.000	1.000	1.038
9060	1.000	1.000	1.000	1.000	1.000	1.038
9061	1.000	1.000	1.000	1.000	1.000	1.038
9066	1.022	1.022	1.022	1.022	1.022	1.038
9067	1.000	1.000	1.000	1.000	1.000	1.038
9069	1.000	1.000	1.000	1.000	1.000	1.038
9070	1.000	1.000	1.000	1.000	1.000	1.038
9079	1.000	1.000	1.000	1.000	1.000	1.038
9085	1.000	1.000	1.000	1.000	1.000	1.038
9092	1.000	1.000	1.000	1.000	1.000	1.038
9095	1.000	1.000	1.000	1.000	1.000	1.038
9096	1.001	1.001	1.001	1.001	1.001	1.038
9097	1.001	1.001	1.001	1.001	1.001	1.038
9101	1.003	1.003	1.003	1.003	1.003	1.038
9151	1.000	1.000	1.000	1.000	1.000	1.038
9154	1.000	1.000	1.000	1.000	1.000	1.038
9155	1.080	1.080	1.080	1.080	1.080	1.038
9156	1.000	1.000	1.000	1.000	1.000	1.038
9180	1.000	1.000	1.000	1.000	1.000	1.038
9181	1.000	1.000	1.000	1.000	1.000	1.038
9182	1.000	1.000	1.000	1.000	1.000	1.038
9184	1.000	1.000	1.000	1.000	1.000	1.038
9185	1.000	1.000	1.000	1.000	1.000	1.038
9220	1.022	1.022	1.022	1.022	1.022	1.038
9402	1.001	1.001	1.001	1.001	1.001	1.038
9403	1.001	1.001	1.001	1.001	1.001	1.038
9410	1.002	1.003	1.003	1.003	1.003	1.038
9420	1.002	1.003	1.003	1.003	1.003	1.038
9422	1.002	1.003	1.003	1.003	1.003	1.038
9424	2.002	2.002	2.002	2.002	2.002	2.077
9426	2.002	2.002	2.002	2.002	2.002	2.077
9501	2.044	2.044	2.044	2.044	2.044	2.077
9507	2.099	2.099	2.099	2.099	2.099	2.077
9516	1.005	1.005	1.005	1.005	1.005	1.038
9519	2.044	2.044	2.044	2.044	2.044	2.077
9521	2.010	2.010	2.010	2.010	2.010	2.077
9522	2.044	2.044	2.044	2.044	2.044	2.077
9529	2.010	2.010	2.010	2.010	2.009	2.077
9531	1.005	1.005	1.005	1.005	1.005	1.038
9549	2.099	2.099	2.099	2.099	2.099	2.077
9552	2.010	2.010	2.010	2.010	2.010	2.077
9586	2.044	2.044	2.044	2.044	2.044	2.077
9610	2.160	2.160	2.160	2.160	2.160	2.077
9620	2.044	2.044	2.044	2.044	2.044	2.077

[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Exhibit 6

Detrended Loss Limitations by Policy Year
Based on $500,000 at a Policy Year 2019 Level

Policy Year	Loss Limit (a)
2009	537,456
2010	527,821
2011	519,195
2012	507,089
2013	500,692
2014	500,143
2015	491,354
2016	477,805
2017	480,321
2018	491,381
2019	500,000

(a) Each loss limit is detrended to the equivalent of $500,000 at a policy year 2019 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 AC21-12-01 of the December 7, 2021 Actuarial Committee Agenda.

Exhibit 7.1

Indemnity Loss Development Factors

Selected Age-to-Age Loss Development Factors for Policy Year 2019 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 1st				Claims Closed at 1st
	1	2	3	4	
1st to 2nd	1.308	1.418	1.488	1.624	1.075
2nd to 3rd	1.092	1.134	1.160	1.206	1.052
3rd to 4th	1.048	1.059	1.069	1.100	1.036
4th to 5th	1.023	1.030	1.038	1.052	1.022
5th to 6th	1.016	1.020	1.023	1.027	1.011
6th to 7th	1.011	1.012	1.016	1.020	1.010
7th to 8th	1.005	1.008	1.011	1.013	1.008
8th to 9th	1.008	1.007	1.007	1.008	1.006
9th to 10th	1.002	1.006	1.003	1.004	1.004
10th to Ult	1.043	1.043	1.043	1.043	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2018 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 2nd				Claims Closed at 2nd
	1	2	3	4	
2nd to 3rd	1.124	1.177	1.209	1.278	1.018
3rd to 4th	1.060	1.073	1.085	1.120	1.014
4th to 5th	1.028	1.036	1.045	1.060	1.009
5th to 6th	1.019	1.024	1.026	1.032	1.005
6th to 7th	1.013	1.013	1.018	1.022	1.005
7th to 8th	1.006	1.009	1.012	1.015	1.002
8th to 9th	1.008	1.007	1.008	1.009	1.002
9th to 10th	1.003	1.006	1.003	1.005	1.003
10th to Ult	1.053	1.053	1.053	1.053	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2017 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 3rd				Claims Closed at 3rd
	1	2	3	4	
3rd to 4th	1.085	1.103	1.120	1.175	1.009
4th to 5th	1.038	1.049	1.060	1.080	1.005
5th to 6th	1.025	1.031	1.034	1.040	1.003
6th to 7th	1.016	1.017	1.023	1.027	1.003
7th to 8th	1.007	1.011	1.015	1.017	1.001
8th to 9th	1.009	1.008	1.009	1.010	1.002
9th to 10th	1.003	1.008	1.003	1.005	1.001
10th to Ult	1.071	1.071	1.071	1.071	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2016 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 4th				Claims Closed at 4th
	1	2	3	4	
4th to 5th	1.051	1.070	1.085	1.113	1.005
5th to 6th	1.033	1.042	1.046	1.054	1.002
6th to 7th	1.021	1.022	1.029	1.036	1.002
7th to 8th	1.010	1.014	1.018	1.022	1.001
8th to 9th	1.012	1.011	1.011	1.013	1.001
9th to 10th	1.004	1.010	1.004	1.006	1.001
10th to Ult	1.097	1.097	1.097	1.097	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2015 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 5th				Claims Closed at 5th
	1	2	3	4	
5th to 6th	1.043	1.058	1.062	1.075	1.003
6th to 7th	1.027	1.029	1.039	1.048	1.002
7th to 8th	1.014	1.019	1.023	1.028	1.001
8th to 9th	1.015	1.014	1.014	1.015	1.001
9th to 10th	1.005	1.012	1.005	1.007	1.001
10th to Ult	1.126	1.126	1.126	1.126	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 2019 (a)

Report Level	Medical Loss Development Group (MLDG) Claims Open at 1st				Claims Closed at 1st
	1	2	3	4	
1st to 2nd	1.137	1.196	1.246	1.314	1.077
2nd to 3rd	1.038	1.070	1.093	1.129	1.031
3rd to 4th	1.025	1.034	1.049	1.070	1.018
4th to 5th	1.012	1.025	1.026	1.043	1.012
5th to 6th	1.004	1.013	1.014	1.022	1.008
6th to 7th	1.002	1.010	1.011	1.019	1.006
7th to 8th	1.001	1.004	1.005	1.010	1.005
8th to 9th	0.997	1.005	1.002	1.007	1.002
9th to 10th	1.000	0.997	1.002	1.000	1.002
10th to Ult	1.002	1.002	1.002	1.002	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2018 (a)

Report Level	Medical Loss Development Group (MLDG) Claims Open at 2nd				Claims Closed at 2nd
	1	2	3	4	
2nd to 3rd	1.043	1.082	1.110	1.148	1.031
3rd to 4th	1.030	1.040	1.057	1.079	1.016
4th to 5th	1.014	1.028	1.030	1.049	1.008
5th to 6th	1.005	1.015	1.016	1.024	1.006
6th to 7th	1.000	1.011	1.012	1.021	1.004
7th to 8th	1.002	1.004	1.006	1.011	1.003
8th to 9th	0.996	1.005	1.002	1.007	1.003
9th to 10th	1.000	0.997	1.002	0.999	1.002
10th to Ult	1.003	1.003	1.003	1.003	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2017 (a)

Report Level	Medical Loss Development Group (MLDG) Claims Open at 3rd				Claims Closed at 3rd
	1	2	3	4	
3rd to 4th	1.031	1.046	1.067	1.096	1.019
4th to 5th	1.016	1.035	1.037	1.059	1.008
5th to 6th	1.004	1.018	1.020	1.029	1.005
6th to 7th	1.001	1.013	1.015	1.025	1.003
7th to 8th	1.001	1.005	1.006	1.013	1.002
8th to 9th	0.995	1.005	1.002	1.008	1.003
9th to 10th	0.998	0.996	1.002	0.999	1.002
10th to Ult	1.004	1.004	1.004	1.004	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2016 (a)

Report Level	Medical Loss Development Group (MLDG) Claims Open at 4th				Claims Closed at 4th
	1	2	3	4	
4th to 5th	1.012	1.041	1.042	1.069	1.012
5th to 6th	1.002	1.022	1.024	1.034	1.005
6th to 7th	0.999	1.016	1.017	1.029	1.003
7th to 8th	1.002	1.006	1.008	1.016	1.002
8th to 9th	0.992	1.006	1.002	1.009	1.003
9th to 10th	0.998	0.995	1.002	0.997	1.002
10th to Ult	1.005	1.005	1.005	1.005	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2015 (a)

Report Level	Medical Loss Development Group (MLDG) Claims Open at 5th				Claims Closed at 5th
	1	2	3	4	
5th to 6th	0.995	1.021	1.026	1.037	1.008
6th to 7th	0.999	1.019	1.020	1.035	1.004
7th to 8th	1.002	1.007	1.009	1.019	1.002
8th to 9th	0.990	1.007	1.003	1.011	1.002
9th to 10th	0.996	0.994	1.002	0.999	1.002
10th to Ult	1.006	1.006	1.006	1.006	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 7.3

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
2019	1st	1.668	1.928	2.121	2.539	1.245
2018	2nd	1.355	1.462	1.544	1.734	1.060
2017	3rd	1.281	1.336	1.381	1.499	1.024
2016	4th	1.248	1.293	1.324	1.387	1.012
2015	5th	1.248	1.282	1.297	1.334	1.006

Medical Loss Development Factors to Ultimate Level (a)

Policy Year	Report Level	Medical Loss Development Group (MLDG)				
		1	2	3	4	Closed
2019	1st	1.232	1.398	1.521	1.758	1.172
2018	2nd	1.095	1.198	1.258	1.387	1.075
2017	3rd	1.052	1.128	1.160	1.253	1.043
2016	4th	1.010	1.094	1.103	1.168	1.027
2015	5th	0.988	1.056	1.066	1.111	1.018

Notes:

(a) Factors based on successive multiplication of age-to-age factors from Exhibits 7.1 and 7.2.

Exhibit 7.4

Indemnity Loss Development Groups (ILDG)
Classification Assignments

ILDG 1 Classifications			
0016	3569	7227	8806
0034	4041	7232	8807
0036	4114	7272	8821
0038	4432	7332	8823
0040	4683	7403	8847
0041	4717	7405	9033
0045	4720	7409	9067
0050	5140	7421	9095
0079	5185	7424	9097
0096	5187	7500	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	5632	8286	9549
2108	5633	8304	9552
2117	6011	8324	
2222	6325	8387	
2702	6361	8390	
2915	6364	8631	
3081	7133	8729	
3241	7198	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	9015
5467	7610	8392	9016
5474	7720	8400	9053
5482	7721	8500	9054
5484	8001	8601	9059
5506	8010	8742	9061
5542	8031	8748	9066
6003	8046	8749	9079
6206	8060	8820	9085
6218	8062	8827	9096
6220	8065	8830	9101
6308	8066	8831	9182
6315	8106	8838	9184
6316	8107	8840	9403
6400	8227	8850	9424
7219	8232	8852	9516
7360	8267	8859	9521
7365	8290	8868	9522
7520	8291	8870	9529
7539	8350	8875	9531
7601	8370	9009	9586
7605	8388	9010	9620

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)			
7248	8028	8801	9043
7382	8032	8803	9048
7392	8042	8810	9050
7515	8061	8818	9060
7706	8064	8822	9070
7707	8071	8829	9092
7722	8209	8834	9180
7855	8391	8839	9507
8006	8393	8846	9610
8013	8397	9007	
8015	8741	9008	
8018	8755	9011	
8021	8800	9031	

ILDG 4 Classifications			
1322	3082	4239	7580
1438	3131	4240	8008
1452	3152	4243	8017
1701	3165	4251	8019
1925	3169	4304	8039
2030	3175	4362	8063
2081	3179	4494	8102
2109	3220	4496	8117
2111	3257	4498	8292
2113	3339	4557	8293
2121	3365	4611	8720
2123	3372	4623	8740
2362	3383	4635	8743
2402	3501	4691	8744
2413	3568	5129	8745
2501	3570	5130	8746
2570	3572	5160	8808
2571	3574	5192	8811
2576	3651	5193	8812
2585	3719	5473	8813
2688	3726	6233	8851
2710	3808	6235	8871
2790	3830	6237	8874
2797	3831	6307	9069
2852	4038	6504	9181
3018	4049	7207	9220
3022	4111	7410	9402
3060	4130	7428	
3070	4150	7429	

Exhibit 7.5

Medical Loss Development Groups (MLDG)
Classification Assignments

MLDG 1 Classifications			
0016	4114	7232	8838
0036	4420	7272	8840
0038	4432	7405	8847
0041	4512	7409	8852
0050	4558	7421	8859
0079	4691	7424	9010
0106	4717	7500	9048
0171	5020	7515	9061
0251	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	5632	8215	9410
2757	6011	8278	9422
2759	6204	8286	9507
2881	6216	8290	9549
2915	6361	8304	
2923	7133	8400	
3081	7198	8729	
3220	7207	8807	
4049	7227	8821	

MLDG 2 Classifications			
0005	2660	3724	5027
0034	2710	3815	5129
0035	2806	3821	5130
0040	2812	4000	5140
0042	2819	4034	5146
0045	3030	4240	5160
0096	3040	4243	5183
0172	3131	4244	5184
0400	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

MLDG 2 Classifications (Continued)			
5446	7605	8500	9053
5474	7607	8601	9059
5482	7706	8720	9085
5484	7707	8741	9096
5485	7720	8742	9101
5506	8010	8755	9424
5507	8042	8801	9426
5542	8065	8804	9516
5633	8106	8806	9519
6218	8227	8820	9522
6220	8232	8823	9531
6307	8267	8830	9620
6400	8324	8831	
6834	8350	8868	
7219	8370	8870	
7332	8387	8875	
7392	8388	9007	
7410	8389	9015	
7520	8392	9016	
7539	8397	9033	

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	7248
2840	3647	5028	7360
2842	3681	5029	7365
2883	3726	5040	7403
3022	3840	5102	7428
3039	4041	5107	7721
3060	4130	5191	7722
3066	4150	5193	7855

MLDG 3 Classifications (Continued)			
8001	8117	8822	9066
8004	8209	8827	9070
8006	8291	8829	9079
8013	8293	8834	9151
8015	8391	8839	9182
8017	8393	8851	9220
8018	8631	8871	9402
8021	8740	8874	9420
8028	8744	9008	9501
8031	8745	9009	9521
8032	8746	9011	9529
8041	8748	9031	9586
8061	8803	9043	
8062	8810	9050	
8071	8811	9054	
8078	8812	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	

Exhibit 8.1

Factors to Adjust Earlier Year Losses
To Current Years' (2018 and 2019) Average Losses [1]

Indemnity

		Policy Year										
		2018-2019	2019		2018		2017		2016		2015	
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	1.322	1.354	0.976	1.288	1.026	1.264	1.046	1.325	0.997	1.372	0.964
22 & 23	Utilities & Construction	1.289	1.280	1.007	1.299	0.992	1.313	0.982	1.293	0.997	1.470	0.877
31	Manufacturing	1.009	0.994	1.015	1.024	0.985	1.058	0.953	1.075	0.938	1.130	0.892
42	Wholesale	1.818	1.898	0.958	1.737	1.047	1.664	1.093	1.658	1.097	1.725	1.054
44	Retail	0.902	0.925	0.975	0.878	1.027	0.826	1.092	0.854	1.056	0.923	0.977
48	Transportation & Warehousing	2.214	2.262	0.979	2.163	1.024	2.132	1.039	2.167	1.022	2.219	0.998
51	Information	0.814	0.814	1.000	0.814	1.000	0.770	1.057	0.695	1.171	0.739	1.102
52	Finance & Insurance	0.171	0.145	1.178	0.199	0.858	0.218	0.782	0.226	0.755	0.216	0.792
53	Real Estate	0.551	0.557	0.988	0.544	1.013	0.522	1.055	0.534	1.032	0.580	0.950
54	Professional Services	0.045	0.040	1.124	0.051	0.887	0.051	0.883	0.053	0.845	0.059	0.758
56	Administrative	1.858	1.826	1.017	1.892	0.982	1.928	0.964	2.001	0.929	1.984	0.937
61	Education	0.251	0.245	1.022	0.256	0.978	0.245	1.024	0.259	0.968	0.263	0.953
62	Health	0.474	0.456	1.039	0.493	0.961	0.494	0.959	0.530	0.895	0.563	0.841
71	Arts & Entertainment	0.724	0.758	0.955	0.692	1.046	0.793	0.913	0.812	0.891	0.911	0.795
72	Hospitality	0.946	0.974	0.971	0.919	1.029	0.881	1.073	0.929	1.018	0.987	0.958
81	Other	0.831	0.807	1.029	0.854	0.973	0.869	0.956	0.878	0.946	0.976	0.851
8742	Outside Sales	0.105	0.098	1.076	0.113	0.933	0.115	0.919	0.109	0.966	0.126	0.836
8810 & 92	Clerical & Public Admin	0.079	0.072	1.107	0.087	0.911	0.091	0.867	0.093	0.854	0.105	0.756

[1]Each factor is determined based on the loss to payroll ratio for each NAICS sector and policy year divided by the average loss to payroll ratio for the two most recent policy years.

Exhibit 8.2

Factors to Adjust Earlier Year Losses
To Current Years' (2018 and 2019) Average Losses [1]

Medical

		Policy Year										
		2018-2019	2019		2018		2017		2016		2015	
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	1.628	1.613	1.009	1.643	0.991	1.597	1.019	1.597	1.019	1.670	0.975
22 & 23	Utilities & Construction	1.178	1.178	1.000	1.178	1.000	1.213	0.971	1.159	1.016	1.287	0.915
31	Manufacturing	1.017	0.994	1.023	1.041	0.977	1.081	0.941	1.081	0.941	1.143	0.889
42	Wholesale	1.761	1.785	0.987	1.737	1.014	1.745	1.009	1.660	1.061	1.748	1.008
44	Retail	0.937	0.924	1.014	0.950	0.986	0.919	1.020	0.930	1.007	0.975	0.961
48	Transportation & Warehousing	1.741	1.762	0.988	1.719	1.013	1.755	0.992	1.734	1.004	1.788	0.974
51	Information	0.564	0.594	0.950	0.535	1.055	0.508	1.110	0.460	1.225	0.486	1.160
52	Finance & Insurance	0.175	0.149	1.171	0.203	0.862	0.217	0.805	0.216	0.811	0.226	0.775
53	Real Estate	0.554	0.527	1.050	0.581	0.952	0.541	1.024	0.542	1.022	0.588	0.942
54	Professional Services	0.044	0.039	1.122	0.049	0.889	0.055	0.789	0.054	0.803	0.056	0.778
56	Administrative	1.852	1.805	1.026	1.902	0.974	1.975	0.938	2.028	0.913	1.976	0.937
61	Education	0.306	0.283	1.081	0.330	0.927	0.325	0.941	0.316	0.968	0.315	0.972
62	Health	0.480	0.455	1.056	0.508	0.947	0.525	0.916	0.550	0.873	0.584	0.823
71	Arts & Entertainment	0.862	0.835	1.032	0.888	0.971	0.977	0.882	0.983	0.877	1.010	0.854
72	Hospitality	1.158	1.153	1.005	1.164	0.995	1.144	1.013	1.178	0.983	1.249	0.927
81	Other	0.809	0.779	1.038	0.838	0.965	0.863	0.937	0.853	0.949	0.928	0.871
8742	Outside Sales	0.107	0.097	1.098	0.116	0.917	0.115	0.930	0.110	0.969	0.118	0.902
8810 & 92	Clerical & Public Admin	0.085	0.077	1.102	0.093	0.915	0.096	0.887	0.098	0.867	0.110	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 two 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, 2022
Classification Relativities (a)

RHG	Indemnity	Medical
1	1.058	1.150
2	1.066	1.168
3	1.078	1.209
4	1.096	1.266
5	1.120	1.350
6	1.131	1.414
7	1.199	1.626

(a) The limit loadings by indemnity and medical component are based on the pure loss total incurred loss elimination ratios at a September 1, 2022 cost level for the $500,000 per accident limit (Exhibit 9.2).

Exhibit 9.2

Policy Year September 1, 2022 Table of Ultimate Incurred Loss Elimination Ratios by California Hazard Group

Accident Limit	California Hazard Group 1	2	3	4	5	6	7	All
25,000	0.622	0.636	0.667	0.703	0.730	0.761	0.806	0.673
35,000	0.536	0.553	0.588	0.630	0.662	0.699	0.753	0.596
50,000	0.437	0.458	0.495	0.543	0.582	0.622	0.688	0.505
75,000	0.330	0.354	0.390	0.441	0.486	0.526	0.604	0.403
100,000	0.266	0.290	0.325	0.374	0.422	0.458	0.543	0.338
150,000	0.199	0.221	0.251	0.295	0.343	0.373	0.465	0.264
200,000	0.165	0.185	0.212	0.252	0.297	0.325	0.417	0.225
250,000	0.144	0.162	0.188	0.223	0.267	0.293	0.383	0.199
300,000	0.130	0.146	0.170	0.204	0.246	0.270	0.358	0.181
400,000	0.112	0.125	0.147	0.176	0.216	0.238	0.322	0.157
500,000	**0.100**	**0.111**	**0.131**	**0.158**	**0.195**	**0.216**	**0.295**	**0.141**
600,000	0.091	0.101	0.119	0.144	0.179	0.199	0.274	0.128
700,000	0.084	0.092	0.109	0.133	0.167	0.186	0.257	0.118
800,000	0.078	0.086	0.102	0.124	0.156	0.174	0.243	0.110
900,000	0.073	0.080	0.095	0.116	0.147	0.164	0.231	0.104
1,000,000	0.069	0.076	0.090	0.109	0.139	0.155	0.220	0.098
2,000,000	0.045	0.048	0.058	0.071	0.091	0.102	0.150	0.063
3,000,000	0.032	0.035	0.042	0.051	0.066	0.074	0.109	0.046
4,000,000	0.024	0.026	0.031	0.038	0.049	0.055	0.081	0.034
5,000,000	0.018	0.020	0.024	0.029	0.037	0.042	0.062	0.026
6,000,000	0.014	0.015	0.018	0.022	0.029	0.032	0.048	0.020
7,000,000	0.011	0.012	0.014	0.017	0.023	0.025	0.037	0.016
8,000,000	0.009	0.009	0.011	0.014	0.018	0.020	0.029	0.012
9,000,000	0.007	0.008	0.009	0.011	0.014	0.016	0.023	0.010
10,000,000	0.006	0.006	0.007	0.009	0.011	0.013	0.019	0.008
15,000,000	0.002	0.002	0.003	0.003	0.004	0.005	0.007	0.003
20,000,000	0.001	0.001	0.001	0.001	0.002	0.002	0.003	0.001

Note: Loss elimination ratios have been brought to a policy year September 1, 2022 cost level using the latest indemnity and medical trend factors (1.0% and 1.0%; see the 12/7/2021 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	2570	3085	3805
0042	2571	3131	3815
0172	2589	3169	3821
1699	2757	3175	3840
2063	2759	3220	4038
2095	2806	3383	4041
2111	2842	3501	4150
2113	3060	3573	4239
2142	3070	3612	4279
2402	3076	3632	
2413	3082	3647	

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

RHG 4 Classifications			
0045	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	9620
3570	5606	8370	9531
3620	5610	8389	
3681	6251	8392	
4000	6361	8393	
4036	7207	8720	

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

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

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

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

Classifications Affected by Limitation Rule

Class Code	Class Description	Indicated Relativity Change
	Limited to a 25% Increase	
0401	COTTON GIN OPERATION	28.3%
0400	WAREHOUSES – COTTON – INCLUDING COTTON COMPRESSING	142.3%
2727	LOG HAULING	61.8%
3060	DOOR/WINDOW MFG – METAL OR PLASTIC; DOOR/WINDOW FRAME/SCREEN MFG	27.5%
3830	AIRCRAFT/SPACECRAFT MFG; UNMANNED AIRCRAFT SYSTEM MFG – 55 POUNDS OR HEAVIER	28.6%
4312	NEWSPAPER DELIVERY	38.0%
4498	PLASTICS – INJECTION MOLDED PRODUCTS MFG	28.7%
6235	OIL/GAS WELLS – DRILLING OR REDRILLING/INSTALL/RECOVERY OF CASING; DRILLING GEOTHERMALWELLS	28.8%
7392	BEER DEALERS – WHOLESALE	31.5%
7706	FIREFIGHTING OPERATIONS – NOT VOLUNTEERS	25.9%
7722	POLICE AND OTHER LAW ENFORCEMENT OFFICERS – VOLUNTEERS	26.5%
8631	RACING STABLES – ALL OTHER EMPLOYEES	72.1%

Limited to a 25% Decrease

0050	FARM MACHINERY OPERATION	-25.0%
3179	ELECTRICAL APPARATUS MFG	-29.0%
4512	BIOMEDICAL RESEARCH LABORATORIES	-45.9%
6011	DAM CONSTRUCTION	-32.5%
6361	CANAL/JETTY/BREAKWATER CONSTRUCTION; CROSSCOUNTRY WATER PIPELINE CONSTRUCTION	-25.8%
7607	VIDEO POST-PRODUCTION; AUDIO POST-PRODUCTION	-26.9%
8749	MORTGAGE BANKERS	-41.1%
9154	THEATERS – NOT MOTION PICTURE	-26.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	772,529,723	19	504	1,089	10,753,668	12,440,568	23,194,236	3.002
2019	856,346,805	13	557	1,119	11,144,121	13,638,082	24,782,203	2.894
	1,628,876,528	32	1,061	2,208	21,897,789	26,078,651	47,976,440	
Adjusted Loss to Payroll Ratio:					1.344	1.601	2.945	
Expected Unlimited Loss to Payroll Ratio:					1.296	1.786	3.082	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.207	1.717	2.924	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.344	1.601	2.945	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**1.422**	**1.842**	**3.264**	
Indicated Relativity Change:								5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								314.7%

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	950,778,276	52	889	1,209	16,191,710	19,781,423	35,973,133	3.784
2019	1,014,805,171	40	919	1,254	18,147,606	23,190,321	41,337,927	4.073
	1,965,583,447	92	1,808	2,463	34,339,316	42,971,744	77,311,060	
Adjusted Loss to Payroll Ratio:					1.747	2.186	3.933	
Expected Unlimited Loss to Payroll Ratio:					1.961	2.383	4.343	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.812	2.254	4.066	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.747	2.186	3.933	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.862**	**2.553**	**4.415**	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								425.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	138,587,155	7	142	248	2,290,180	2,485,332	4,775,512	3.446
2017	144,141,514	6	121	253	1,632,977	1,957,773	3,590,750	2.491
2018	172,611,580	13	170	287	3,632,040	4,713,985	8,346,025	4.835
2019	199,446,414	4	191	312	3,645,978	4,008,715	7,654,693	3.838
	654,786,663	30	624	1,100	11,201,175	13,165,805	24,366,980	
Adjusted Loss to Payroll Ratio:					1.711	2.011	3.721	
Expected Unlimited Loss to Payroll Ratio:					1.723	2.239	3.962	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.575	2.046	3.621	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.711	2.011	3.721	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.843**	**2.430**	**4.274**	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								412.1%

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	371,469,271	11	262	447	6,017,099	5,883,358	11,900,457	3.204
2019	446,934,233	2	292	526	6,036,941	5,884,043	11,920,984	2.667
	818,403,504	13	554	973	12,054,040	11,767,402	23,821,442	
Adjusted Loss to Payroll Ratio:					1.473	1.438	2.911	
Expected Unlimited Loss to Payroll Ratio:					1.544	1.697	3.241	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.439	1.631	3.069	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.473	1.438	2.911	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**1.558**	**1.654**	**3.212**	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								309.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	634,984,010	34	741	1,105	14,779,631	14,110,939	28,890,570	4.550
2019	638,940,457	17	712	1,060	14,606,464	13,745,968	28,352,432	4.437
	1,273,924,467	51	1,453	2,165	29,386,095	27,856,907	57,243,002	
Adjusted Loss to Payroll Ratio:					2.307	2.187	4.493	
Expected Unlimited Loss to Payroll Ratio:					2.441	2.363	4.804	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.256	2.236	4.492	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.307	2.187	4.493	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**2.458**	**2.554**	**5.012**	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								483.3%

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	
2015	92,080,621	9	102	124	1,825,306	2,124,591	3,949,897	4.290
2016	88,763,281	5	59	117	963,864	1,097,167	2,061,031	2.322
2017	93,056,079	10	77	154	2,221,835	2,699,567	4,921,402	5.289
2018	92,278,656	6	112	97	2,664,173	2,712,614	5,376,787	5.827
2019	96,859,769	8	75	111	2,761,363	3,257,316	6,018,679	6.214
	463,038,406	38	425	603	10,436,542	11,891,255	22,327,797	
Adjusted Loss to Payroll Ratio:					2.254	2.568	4.822	
Expected Unlimited Loss to Payroll Ratio:					2.482	2.933	5.416	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.181	2.394	4.575	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					2.254	2.560	4.814	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**2.524**	**3.457**	**5.980**	
Indicated Relativity Change:								10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								576.7%

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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	2,420,988,028	56	1,564	2,197	25,932,909	32,960,846	58,893,755	2.433
2019	2,397,209,842	40	1,289	2,146	25,505,933	32,606,946	58,112,879	2.424
	4,818,197,870	96	2,853	4,343	51,438,842	65,567,792	117,006,634	
Adjusted Loss to Payroll Ratio:					1.068	1.361	2.428	
Expected Unlimited Loss to Payroll Ratio:					1.101	1.231	2.332	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.017	1.165	2.183	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.068	1.361	2.428	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.138**	**1.589**	**2.727**	
Indicated Relativity Change:								16.9%
Relativity to Statewide Average Loss to Payroll Ratio:								262.9%

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	
2015	66,671,466	4	56	80	699,696	841,998	1,541,694	2.312
2016	70,466,386	7	49	70	723,562	896,872	1,620,434	2.300
2017	73,710,913	2	50	65	695,665	869,663	1,565,328	2.124
2018	70,797,811	3	39	55	807,408	673,990	1,481,398	2.092
2019	69,676,917	2	47	57	791,589	933,756	1,725,345	2.476
	351,323,493	18	241	327	3,717,920	4,216,280	7,934,200	
Adjusted Loss to Payroll Ratio:					1.058	1.200	2.258	
Expected Unlimited Loss to Payroll Ratio:					1.288	1.846	3.134	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.132	1.507	2.638	
Credibility:					0.70	0.71		
Indicated Limited Loss to Payroll Ratio:					1.080	1.289	2.370	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**1.210**	**1.741**	**2.951**	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								284.5%

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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	2,696,354,290	88	1,836	2,945	42,398,148	39,211,501	81,609,649	3.027
2019	2,829,173,719	43	1,913	2,698	46,727,439	46,206,849	92,934,288	3.285
	5,525,528,009	131	3,749	5,643	89,125,587	85,418,350	174,543,937	
Adjusted Loss to Payroll Ratio:					1.613	1.546	3.159	
Expected Unlimited Loss to Payroll Ratio:					1.668	1.636	3.304	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.473	1.333	2.806	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.613	1.546	3.159	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.738**	**1.869**	**3.607**	
Indicated Relativity Change:								9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								347.8%

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	882,944,894	37	363	757	8,769,442	11,358,851	20,128,293	2.280
2019	942,142,129	19	458	730	11,927,487	12,832,635	24,760,122	2.628
	1,825,087,023	56	821	1,487	20,696,929	24,191,487	44,888,416	
Adjusted Loss to Payroll Ratio:					1.134	1.325	2.460	
Expected Unlimited Loss to Payroll Ratio:					1.245	1.487	2.732	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.118	1.295	2.413	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.134	1.325	2.460	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.243**	**1.679**	**2.921**	
Indicated Relativity Change:								6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								281.7%

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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	289,293,035	13	156	257	3,530,452	3,909,463	7,439,915	2.572
2018	274,874,366	14	165	295	3,587,304	4,719,573	8,306,877	3.022
2019	290,838,305	6	142	295	2,942,635	3,652,764	6,595,399	2.268
	855,005,706	33	463	847	10,060,391	12,281,801	22,342,192	
Adjusted Loss to Payroll Ratio:					1.177	1.436	2.613	
Expected Unlimited Loss to Payroll Ratio:					1.694	2.650	4.344	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.488	2.163	3.651	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.177	1.436	2.613	
Limit Factor:					1.120	1.350		
Indicated (Unlimited) Loss to Payroll Ratio:					1.317	1.940	3.257	
Indicated Relativity Change:								-25.0%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					**1.318**	**1.940**	**3.258**	
Relativity to Statewide Average Loss to Payroll Ratio:								314.2%

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	1,311,858,756	24	529	1,546	9,003,731	11,895,509	20,899,240	1.593
2019	1,367,078,154	9	464	1,599	8,542,687	11,146,190	19,688,877	1.440
	2,678,936,910	33	993	3,145	17,546,418	23,041,699	40,588,117	
Adjusted Loss to Payroll Ratio:					0.655	0.860	1.515	
Expected Unlimited Loss to Payroll Ratio:					0.861	1.104	1.965	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.795	1.045	1.840	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.655	0.860	1.515	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.698**	**1.004**	**1.702**	
Indicated Relativity Change:								-13.4%
Relativity to Statewide Average Loss to Payroll Ratio:								164.2%

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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	446,510,274	13	212	518	4,598,454	6,132,554	10,731,008	2.403
2019	477,004,092	4	228	446	4,934,650	6,038,274	10,972,924	2.300
	923,514,366	17	440	964	9,533,104	12,170,828	21,703,932	
Adjusted Loss to Payroll Ratio:					1.032	1.318	2.350	
Expected Unlimited Loss to Payroll Ratio:					1.360	1.890	3.250	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.222	1.646	2.868	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.032	1.318	2.350	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.131**	**1.669**	**2.800**	
Indicated Relativity Change:								-13.8%
Relativity to Statewide Average Loss to Payroll Ratio:								270.0%

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	430,471,151	41	325	606	13,174,669	12,494,670	25,669,339	5.963
2019	594,421,408	25	348	671	18,297,096	16,189,410	34,486,506	5.802
	1,024,892,559	66	673	1,277	31,471,765	28,684,080	60,155,845	
Adjusted Loss to Payroll Ratio:					3.071	2.799	5.869	
Expected Unlimited Loss to Payroll Ratio:					3.484	4.012	7.496	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.763	2.424	5.188	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.071	2.799	5.869	
Limit Factor:					1.199	1.626		
Selected (Unlimited) Loss to Payroll Ratio:					**3.682**	**4.550**	**8.232**	
Indicated Relativity Change:								9.8%
Relativity to Statewide Average Loss to Payroll Ratio:								793.8%

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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	251,100,063	21	155	270	3,546,579	4,558,924	8,105,503	3.228
2017	247,195,832	18	162	262	4,139,768	3,675,840	7,815,608	3.162
2018	246,234,871	12	163	265	3,112,220	3,684,628	6,796,848	2.760
2019	262,513,976	9	150	243	4,011,445	4,100,368	8,111,813	3.090
	1,007,044,742	60	630	1,040	14,810,014	16,019,759	30,829,773	
Adjusted Loss to Payroll Ratio:					1.471	1.591	3.061	
Expected Unlimited Loss to Payroll Ratio:					1.721	1.990	3.711	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.512	1.624	3.136	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.471	1.591	3.061	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**1.647**	**2.148**	**3.795**	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								365.9%

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	2,042,555,156	54	1,264	2,600	22,696,065	26,984,720	49,680,785	2.432
2019	2,114,366,543	35	1,246	2,401	25,951,316	27,319,899	53,271,215	2.519
	4,156,921,699	89	2,510	5,001	48,647,381	54,304,620	102,952,001	
Adjusted Loss to Payroll Ratio:					1.170	1.306	2.477	
Expected Unlimited Loss to Payroll Ratio:					1.224	1.353	2.576	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.118	1.236	2.354	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.170	1.306	2.477	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.261**	**1.579**	**2.840**	
Indicated Relativity Change:								10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								273.9%

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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	
2015	30,980,682	2	11	31	308,666	391,410	700,076	2.260
2016	30,198,645	2	11	18	345,388	262,392	607,780	2.013
2017	25,305,403	1	11	22	223,755	157,317	381,072	1.506
2018	21,669,659	2	8	20	399,480	165,743	565,223	2.608
2019	20,240,792	0	7	9	203,780	150,414	354,194	1.750
	128,395,181	7	48	100	1,481,070	1,127,276	2,608,346	

Adjusted Loss to Payroll Ratio:		1.154	0.878	2.031	
Expected Unlimited Loss to Payroll Ratio:		1.398	1.695	3.092	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		1.194	1.123	2.317	
Credibility:		0.48	0.46		
Indicated Limited Loss to Payroll Ratio:		1.175	1.011	2.185	
Limit Factor:		1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:		**1.315**	**1.365**	**2.680**	
Indicated Relativity Change:					-13.3%
Relativity to Statewide Average Loss to Payroll Ratio:					258.4%

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Code: 0401 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: COTTON GIN OPERATION
Code: 0400 RHG: 5 NAICS: 42 ILDG: 1 MLDG: 2 CLASS: WAREHOUSES – COTTON – INCLUDING COTTON COMPRESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	9,683,756	0	6	7	75,552	143,013	218,565	2.257
2016	10,820,956	1	11	16	307,278	273,382	580,660	5.366
2017	11,272,254	2	11	28	244,696	505,272	749,968	6.653
2018	11,361,229	0	5	14	98,051	137,007	235,058	2.069
2019	12,697,118	3	12	12	936,738	703,038	1,639,776	12.915
	55,835,313	6	45	77	1,662,315	1,761,712	3,423,819	

Adjusted Loss to Payroll Ratio:	2.977	3.155	6.132	
Expected Unlimited Loss to Payroll Ratio:	1.894	2.750	4.645	
Expected Unlimited Loss to Payroll Ratio (Class 0400 Only):	1.003	1.457	2.460	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.664	2.244	3.909	
Credibility:	0.39	0.40		
Indicated Limited Loss to Payroll Ratio:	2.178	2.607	4.785	
Limit Factor:	1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:	2.439	3.521	5.960	
Indicated Relativity Change:				28.3%
Selected Loss to Payroll Ratio (Restricted to 25% Change):	**2.376**	**3.430**	**5.806**	
Indicated Relativity Change (Class 0400 Only)*:				142.3%
Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 0400 Only):	**1.258**	**1.817**	**3.075**	
Relativity to Statewide Average Loss to Payroll Ratio:				574.5%

*CLASS RELATIVITY CHANGE FOR CLASS 0400 EXPECTED UNLIMITED LOSS TO PAYROLL RATIO

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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	
2015	37,951,168	0	9	14	212,678	147,895	360,573	0.950
2016	33,010,686	0	6	20	149,307	108,883	258,190	0.782
2017	46,442,324	0	8	34	197,233	285,341	482,574	1.039
2018	54,013,705	0	5	24	63,683	118,335	182,018	0.337
2019	46,046,001	1	8	28	275,585	593,158	868,743	1.887
	217,463,884	1	36	120	898,486	1,253,612	2,152,098	
Adjusted Loss to Payroll Ratio:					0.413	0.576	0.990	
Expected Unlimited Loss to Payroll Ratio:					0.803	0.837	1.640	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.706	0.683	1.389	
Credibility:					0.48	0.43		
Indicated Limited Loss to Payroll Ratio:					0.566	0.637	1.203	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**0.634**	**0.861**	**1.494**	
Indicated Relativity Change:								-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								144.1%

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	
2015	294,571,607	3	31	66	1,568,586	987,633	2,556,219	0.868
2016	253,946,439	1	21	49	829,077	851,441	1,680,518	0.662
2017	240,975,579	1	24	40	754,185	652,396	1,406,581	0.584
2018	269,239,563	2	21	60	999,160	680,325	1,679,485	0.624
2019	258,947,060	0	19	44	1,104,316	1,040,066	2,144,382	0.828
	1,317,680,248	7	116	259	5,255,323	4,211,861	9,467,184	
Adjusted Loss to Payroll Ratio:					0.399	0.320	0.718	
Expected Unlimited Loss to Payroll Ratio:					0.576	0.525	1.101	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.473	0.356	0.829	
Credibility:					0.84	0.68		
Indicated Limited Loss to Payroll Ratio:					0.411	0.331	0.742	
Limit Factor:					1.199	1.626		
Selected (Unlimited) Loss to Payroll Ratio:					**0.493**	**0.539**	**1.031**	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								99.4%

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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	
2015	138,228,985	8	21	39	2,248,782	1,442,917	3,691,699	2.671
2016	99,453,217	4	29	44	1,448,458	893,154	2,341,612	2.354
2017	146,659,803	5	15	51	1,611,568	1,348,039	2,959,607	2.018
2018	148,037,379	0	34	43	2,351,610	2,109,558	4,461,168	3.014
2019	151,871,837	0	26	40	1,236,697	820,533	2,057,230	1.355
	684,251,221	17	125	217	8,897,115	6,614,202	15,511,317	
Adjusted Loss to Payroll Ratio:					1.300	0.967	2.267	
Expected Unlimited Loss to Payroll Ratio:					1.669	1.481	3.150	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.370	1.004	2.374	
Credibility:					0.99	0.79		
Indicated Limited Loss to Payroll Ratio:					1.301	0.975	2.276	
Limit Factor:					1.199	1.626		
Selected (Unlimited) Loss to Payroll Ratio:					**1.560**	**1.584**	**3.144**	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								303.2%

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	
2015	8,132,568	0	1	2	8,329	6,912	15,241	0.187
2016	7,624,664	0	2	3	10,167	7,552	17,719	0.232
2017	8,404,490	1	3	1	174,349	119,422	293,771	3.495
2018	8,586,927	0	0	1	0	1,139	1,139	0.013
2019	8,177,133	0	1	3	3,826	11,283	15,109	0.185
	40,925,782	1	7	10	196,671	146,309	342,980	
Adjusted Loss to Payroll Ratio:					0.481	0.357	0.838	
Expected Unlimited Loss to Payroll Ratio:					0.725	0.936	1.661	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.633	0.662	1.295	
Credibility:					0.24	0.23		
Indicated Limited Loss to Payroll Ratio:					0.597	0.591	1.188	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**0.654**	**0.748**	**1.402**	
Indicated Relativity Change:								-15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								135.2%

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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	
2015	50,362,235	1	31	68	903,995	806,876	1,710,871	3.397
2016	47,627,854	4	26	72	857,171	804,623	1,661,794	3.489
2017	58,727,950	6	29	56	1,487,194	1,046,443	2,533,637	4.314
2018	57,131,850	1	36	67	877,255	871,683	1,748,938	3.061
2019	56,131,134	1	23	53	1,073,183	644,808	1,717,991	3.061
	269,981,023	13	145	316	5,198,797	4,174,432	9,373,229	
Adjusted Loss to Payroll Ratio:					1.926	1.546	3.472	
Expected Unlimited Loss to Payroll Ratio:					1.889	1.790	3.680	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.808	1.565	3.373	
Credibility:					0.75	0.67		
Indicated Limited Loss to Payroll Ratio:					1.896	1.553	3.449	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**2.020**	**1.813**	**3.834**	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								369.6%

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	
2015	46,365,963	3	8	18	403,785	468,348	872,133	1.881
2016	26,453,245	0	3	10	45,690	43,714	89,404	0.338
2017	27,055,093	1	2	20	528,554	84,479	613,033	2.266
2018	37,705,387	1	7	12	719,171	401,759	1,120,930	2.973
2019	38,415,835	0	4	17	80,648	133,439	214,087	0.557
	175,995,523	5	24	77	1,777,848	1,131,738	2,909,586	
Adjusted Loss to Payroll Ratio:					1.010	0.643	1.653	
Expected Unlimited Loss to Payroll Ratio:					0.972	0.814	1.786	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.873	0.709	1.582	
Credibility:					0.48	0.40		
Indicated Limited Loss to Payroll Ratio:					0.939	0.683	1.622	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.029**	**0.865**	**1.893**	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								182.6%

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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	
2015	71,965,571	4	16	41	683,215	553,421	1,236,636	1.718
2016	78,137,539	1	26	28	774,208	646,504	1,420,712	1.818
2017	90,362,537	9	23	35	1,052,137	932,599	1,984,736	2.196
2018	92,371,776	4	15	28	993,674	1,224,781	2,218,455	2.402
2019	97,373,463	0	18	28	370,448	305,030	675,478	0.694
	430,210,886	18	98	160	3,873,683	3,662,335	7,536,018	

Adjusted Loss to Payroll Ratio:	0.900	0.851	1.752	
Expected Unlimited Loss to Payroll Ratio:	1.073	1.147	2.219	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.966	0.826	1.793	
Credibility:	0.70	0.62		
Indicated Limited Loss to Payroll Ratio:	0.920	0.842	1.762	
Limit Factor:	1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:	**1.041**	**1.191**	**2.231**	
Indicated Relativity Change:				0.5%
Relativity to Statewide Average Loss to Payroll Ratio:				215.1%

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	
2015	59,554,297	4	14	24	808,481	713,482	1,521,963	2.556
2016	55,492,028	3	11	27	779,897	424,315	1,204,212	2.170
2017	61,697,864	2	8	12	365,142	206,248	571,390	0.926
2018	69,381,750	2	10	23	291,247	294,078	585,325	0.844
2019	66,526,020	1	17	31	902,034	855,873	1,757,907	2.642
	312,651,959	12	60	117	3,146,801	2,493,996	5,640,797	

Adjusted Loss to Payroll Ratio:	1.006	0.798	1.804	
Expected Unlimited Loss to Payroll Ratio:	1.191	1.193	2.384	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.047	0.973	2.020	
Credibility:	0.65	0.57		
Indicated Limited Loss to Payroll Ratio:	1.021	0.874	1.894	
Limit Factor:	1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:	**1.143**	**1.180**	**2.322**	
Indicated Relativity Change:				-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:				223.9%

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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	
2015	16,004,335	0	3	2	18,239	20,454	38,693	0.242
2016	18,884,547	0	0	2	0	775	775	0.004
2017	23,674,721	0	3	6	41,468	32,851	74,319	0.314
2018	21,940,432	0	5	3	74,239	30,587	104,826	0.478
2019	19,358,017	1	1	8	92,236	75,911	168,147	0.869
	99,862,052	1	12	21	226,182	160,578	386,760	
Adjusted Loss to Payroll Ratio:					0.226	0.161	0.387	
Expected Unlimited Loss to Payroll Ratio:					0.600	0.496	1.096	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.568	0.418	0.986	
Credibility:					0.32	0.27		
Indicated Limited Loss to Payroll Ratio:					0.460	0.350	0.810	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.495**	**0.423**	**0.919**	
Indicated Relativity Change:								-16.2%
Relativity to Statewide Average Loss to Payroll Ratio:								88.6%

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	
2015	99,877,376	4	34	52	990,123	1,080,450	2,070,573	2.073
2016	92,018,564	4	17	42	1,178,115	697,984	1,876,099	2.039
2017	94,881,194	3	21	55	962,757	529,830	1,492,587	1.573
2018	105,935,524	2	15	38	587,558	763,253	1,350,811	1.275
2019	108,624,263	1	10	39	540,074	612,446	1,152,520	1.061
	501,336,921	14	97	226	4,258,627	3,683,964	7,942,591	
Adjusted Loss to Payroll Ratio:					0.849	0.735	1.584	
Expected Unlimited Loss to Payroll Ratio:					0.978	1.004	1.982	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.881	0.724	1.605	
Credibility:					0.72	0.63		
Indicated Limited Loss to Payroll Ratio:					0.858	0.731	1.589	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**0.971**	**1.033**	**2.004**	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								193.2%

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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	
2015	81,051,344	0	20	46	291,343	347,429	638,772	0.788
2016	77,805,750	3	27	44	1,253,821	840,136	2,093,957	2.691
2017	89,885,980	1	19	48	492,320	840,458	1,332,778	1.483
2018	88,822,476	2	14	36	651,375	778,359	1,429,734	1.610
2019	90,845,814	1	19	31	635,161	884,448	1,519,609	1.673
	428,411,364	7	99	205	3,324,020	3,690,829	7,014,849	
Adjusted Loss to Payroll Ratio:					0.776	0.862	1.637	
Expected Unlimited Loss to Payroll Ratio:					1.210	1.327	2.536	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.052	1.035	2.087	
Credibility:					0.74	0.66		
Indicated Limited Loss to Payroll Ratio:					0.849	0.920	1.769	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**0.960**	**1.301**	**2.262**	
Indicated Relativity Change:								-10.8%
Relativity to Statewide Average Loss to Payroll Ratio:								218.1%

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	
2015	22,801,405	2	3	8	228,527	135,557	364,084	1.597
2016	19,974,800	0	8	7	303,030	525,350	828,380	4.147
2017	19,498,886	1	1	6	80,415	112,037	192,452	0.987
2018	21,298,554	0	8	14	130,823	108,444	239,267	1.123
2019	23,379,537	0	5	11	48,707	36,695	85,402	0.365
	106,953,182	3	25	46	791,502	918,084	1,709,586	
Adjusted Loss to Payroll Ratio:					0.740	0.858	1.598	
Expected Unlimited Loss to Payroll Ratio:					0.977	1.334	2.312	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.850	1.041	1.891	
Credibility:					0.39	0.38		
Indicated Limited Loss to Payroll Ratio:					0.807	0.971	1.779	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**0.913**	**1.374**	**2.287**	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								220.5%

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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	
2015	89,041,610	11	62	123	2,132,573	1,778,073	3,910,646	4.392
2016	99,052,992	4	76	152	1,246,982	1,507,365	2,754,347	2.781
2017	103,674,560	5	60	154	2,405,906	2,641,402	5,047,308	4.868
2018	118,111,428	5	95	143	3,036,093	3,555,264	6,591,357	5.581
2019	116,756,992	2	92	177	3,258,943	2,865,299	6,124,242	5.245
	526,637,582	27	385	749	12,080,497	12,347,403	24,427,900	
Adjusted Loss to Payroll Ratio:					2.294	2.345	4.638	
Expected Unlimited Loss to Payroll Ratio:					2.192	2.709	4.901	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.039	2.181	4.219	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.294	2.344	4.638	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**2.514**	**2.969**	**5.482**	
Indicated Relativity Change:								11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								528.6%

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	
2015	28,489,676	3	30	46	763,267	784,930	1,548,197	5.434
2016	29,112,499	4	30	47	698,734	1,068,869	1,767,603	6.072
2017	24,975,657	1	26	41	403,634	468,370	872,004	3.491
2018	27,923,909	2	24	60	663,186	869,618	1,532,804	5.489
2019	24,268,289	1	26	69	669,923	961,320	1,631,243	6.722
	134,770,030	11	136	263	3,198,744	4,153,108	7,351,852	
Adjusted Loss to Payroll Ratio:					2.373	3.082	5.455	
Expected Unlimited Loss to Payroll Ratio:					3.109	3.956	7.065	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.891	3.185	6.076	
Credibility:					0.68	0.67		
Indicated Limited Loss to Payroll Ratio:					2.537	3.115	5.652	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**2.780**	**3.945**	**6.725**	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								648.5%

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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	
2015	49,173,263	3	58	46	848,069	878,653	1,726,722	3.512
2016	56,266,552	5	65	49	1,182,715	1,190,195	2,372,910	4.217
2017	83,454,606	5	95	84	1,440,843	1,375,868	2,816,711	3.375
2018	107,523,812	3	110	142	2,214,682	1,730,302	3,944,984	3.669
2019	111,369,473	1	157	174	2,759,857	2,361,525	5,121,382	4.599
	407,787,706	17	485	495	8,446,166	7,536,544	15,982,710	
Adjusted Loss to Payroll Ratio:					2.071	1.848	3.919	
Expected Unlimited Loss to Payroll Ratio:					2.576	2.484	5.060	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.465	2.172	4.637	
Credibility:					1.00	0.90		
Indicated Limited Loss to Payroll Ratio:					2.071	1.881	3.952	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**2.207**	**2.197**	**4.403**	
Indicated Relativity Change:								-13.0%
Relativity to Statewide Average Loss to Payroll Ratio:								424.6%

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	1,986,205,898	62	1,515	2,195	41,332,167	36,409,568	77,741,735	3.914
2019	2,036,665,239	23	1,347	2,057	35,630,462	33,632,560	69,263,022	3.401
	4,022,871,137	85	2,862	4,252	76,962,629	70,042,128	147,004,757	
Adjusted Loss to Payroll Ratio:					1.913	1.741	3.654	
Expected Unlimited Loss to Payroll Ratio:					2.226	2.160	4.386	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.130	1.889	4.019	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.913	1.741	3.654	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**2.039**	**2.033**	**4.072**	
Indicated Relativity Change:								-7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								392.6%

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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	
2015	134,530,785	5	72	155	1,571,813	1,369,249	2,941,062	2.186
2016	152,157,491	6	72	196	1,812,216	1,847,026	3,659,242	2.405
2017	154,992,119	9	100	192	2,379,082	2,224,624	4,603,706	2.970
2018	163,357,468	5	73	173	2,147,305	1,688,034	3,835,339	2.348
2019	149,958,385	3	64	132	1,945,111	1,746,760	3,691,871	2.462
	754,996,248	28	381	848	9,855,527	8,875,692	18,731,219	
Adjusted Loss to Payroll Ratio:					1.305	1.176	2.481	
Expected Unlimited Loss to Payroll Ratio:					1.548	1.584	3.133	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.409	1.195	2.603	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					1.305	1.177	2.483	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**1.462**	**1.590**	**3.052**	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								294.2%

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	
2015	43,281,468	1	6	41	251,677	546,332	798,009	1.844
2016	42,824,156	1	16	61	517,978	619,032	1,137,010	2.655
2017	46,107,970	1	11	29	318,059	277,015	595,074	1.291
2018	46,654,770	0	13	22	317,890	421,687	739,577	1.585
2019	50,355,263	0	18	31	918,100	746,200	1,664,300	3.305
	229,223,627	3	64	184	2,323,705	2,610,267	4,933,972	
Adjusted Loss to Payroll Ratio:					1.014	1.139	2.152	
Expected Unlimited Loss to Payroll Ratio:					1.033	1.332	2.365	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.939	1.005	1.944	
Credibility:					0.54	0.52		
Indicated Limited Loss to Payroll Ratio:					0.980	1.075	2.055	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**1.097**	**1.452**	**2.548**	
Indicated Relativity Change:								7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								245.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	788,384,139	16	368	755	8,688,134	7,947,292	16,635,426	2.110
2019	820,248,421	5	324	692	8,721,928	7,865,980	16,587,908	2.022
	1,608,632,560	21	692	1,447	17,410,063	15,813,272	33,223,335	
Adjusted Loss to Payroll Ratio:					1.082	0.983	2.065	
Expected Unlimited Loss to Payroll Ratio:					1.387	1.376	2.762	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.312	1.162	2.474	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.082	0.983	2.065	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.166**	**1.188**	**2.355**	
Indicated Relativity Change:								-14.8%
Relativity to Statewide Average Loss to Payroll Ratio:								227.0%

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	121,473,664	18	150	412	3,157,996	4,125,585	7,283,581	5.996
2018	136,989,988	6	92	401	2,369,714	2,879,776	5,249,490	3.832
2019	160,966,233	5	107	387	3,718,291	3,544,352	7,262,643	4.512
	419,429,885	29	349	1,200	9,246,002	10,549,714	19,795,716	
Adjusted Loss to Payroll Ratio:					2.204	2.515	4.720	
Expected Unlimited Loss to Payroll Ratio:					2.999	4.239	7.238	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.729	3.197	5.925	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.204	2.515	4.720	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**2.468**	**3.397**	**5.865**	
Indicated Relativity Change:								-19.0%
Relativity to Statewide Average Loss to Payroll Ratio:								565.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2017	268,538,133	9	258	494	4,596,012	4,601,452	9,197,464	3.425
2018	259,042,002	9	282	445	5,419,226	5,461,709	10,880,935	4.200
2019	308,011,574	5	356	513	7,547,370	7,090,597	14,637,967	4.752
	835,591,709	23	896	1,452	17,562,608	17,153,757	34,716,365	
Adjusted Loss to Payroll Ratio:					2.102	2.053	4.155	
Expected Unlimited Loss to Payroll Ratio:					1.969	2.285	4.254	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.863	1.929	3.792	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.102	2.053	4.155	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**2.265**	**2.481**	**4.746**	
Indicated Relativity Change:								11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								457.7%

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	
2015	53,708,118	3	50	72	747,131	917,869	1,665,000	3.100
2016	48,573,711	4	53	82	1,109,984	1,283,445	2,393,429	4.927
2017	48,150,607	0	36	106	633,484	698,695	1,332,179	2.767
2018	52,859,186	3	33	77	678,592	817,794	1,496,386	2.831
2019	99,459,065	0	53	156	740,046	1,763,621	2,503,667	2.517
	302,750,687	10	225	493	3,909,237	5,481,423	9,390,660	
Adjusted Loss to Payroll Ratio:					1.291	1.811	3.102	
Expected Unlimited Loss to Payroll Ratio:					1.487	2.232	3.719	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.383	1.797	3.180	
Credibility:					0.70	0.74		
Indicated Limited Loss to Payroll Ratio:					1.318	1.807	3.125	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.445**	**2.288**	**3.733**	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								359.9%

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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	
2016	275,246,386	12	204	432	2,607,605	3,171,633	5,779,238	2.100
2017	279,053,749	12	236	542	3,410,129	4,652,469	8,062,598	2.889
2018	292,826,943	5	243	566	3,215,583	3,966,318	7,181,901	2.453
2019	311,270,757	7	224	474	4,458,623	4,750,249	9,208,872	2.958
	1,158,397,835	36	907	2,014	13,691,941	16,540,668	30,232,609	
Adjusted Loss to Payroll Ratio:					1.182	1.428	2.610	
Expected Unlimited Loss to Payroll Ratio:					1.232	1.454	2.685	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.188	1.291	2.479	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.182	1.428	2.610	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**1.250**	**1.643**	**2.893**	
Indicated Relativity Change:								7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								279.0%

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	232,068,782	10	204	377	3,907,176	3,456,656	7,363,832	3.173
2018	242,905,733	7	206	421	3,455,602	3,816,005	7,271,607	2.994
2019	272,436,198	5	227	375	3,967,918	4,427,053	8,394,971	3.081
	747,410,713	22	637	1,173	11,330,696	11,699,714	23,030,410	
Adjusted Loss to Payroll Ratio:					1.516	1.565	3.081	
Expected Unlimited Loss to Payroll Ratio:					1.806	1.921	3.727	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.742	1.706	3.448	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.516	1.565	3.081	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**1.604**	**1.801**	**3.405**	
Indicated Relativity Change:								-8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								328.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	112,442,523	3	80	159	1,296,266	1,414,635	2,710,901	2.411
2016	122,796,304	4	99	150	1,547,595	1,390,178	2,937,773	2.392
2017	130,848,334	10	99	211	2,888,980	1,785,892	4,674,872	3.573
2018	126,531,829	3	90	174	2,363,966	2,004,228	4,368,194	3.452
2019	121,994,624	1	105	167	2,534,849	2,101,340	4,636,189	3.800
	614,613,614	21	473	861	10,631,656	8,696,274	19,327,930	
Adjusted Loss to Payroll Ratio:					1.730	1.415	3.145	
Expected Unlimited Loss to Payroll Ratio:					1.438	1.535	2.973	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.376	1.342	2.718	
Credibility:					0.93	0.87		
Indicated Limited Loss to Payroll Ratio:					1.706	1.406	3.112	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.818**	**1.642**	**3.460**	
Indicated Relativity Change:								16.4%
Relativity to Statewide Average Loss to Payroll Ratio:								333.6%

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	479,748,893	15	275	486	6,334,669	6,059,823	12,394,492	2.584
2019	454,349,870	4	258	445	5,677,459	6,302,621	11,980,080	2.637
	934,098,763	19	533	931	12,012,128	12,362,444	24,374,572	
Adjusted Loss to Payroll Ratio:					1.286	1.323	2.609	
Expected Unlimited Loss to Payroll Ratio:					1.195	1.504	2.700	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.131	1.270	2.401	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.286	1.323	2.609	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.386**	**1.600**	**2.986**	
Indicated Relativity Change:								10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								287.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	
2015	37,664,887	4	51	54	1,046,766	720,467	1,767,233	4.692
2016	37,946,689	3	42	73	823,539	854,380	1,677,919	4.422
2017	45,677,604	2	58	91	826,779	960,015	1,786,794	3.912
2018	43,460,576	3	50	83	1,214,119	1,109,094	2,323,213	5.346
2019	46,891,685	1	49	62	1,571,545	1,485,084	3,056,629	6.518
	211,641,441	13	250	363	5,482,748	5,129,039	10,611,787	
Adjusted Loss to Payroll Ratio:					2.591	2.423	5.014	
Expected Unlimited Loss to Payroll Ratio:					2.794	2.625	5.419	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.644	2.217	4.861	
Credibility:					0.79	0.70		
Indicated Limited Loss to Payroll Ratio:					2.602	2.361	4.963	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**2.804**	**2.854**	**5.657**	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								545.5%

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	
2015	111,314,477	7	73	206	1,467,042	1,704,713	3,171,755	2.849
2016	100,386,311	5	89	147	1,438,579	1,703,090	3,141,669	3.130
2017	130,408,783	2	83	226	1,372,687	1,834,560	3,207,247	2.459
2018	136,681,540	2	102	195	2,163,581	2,469,821	4,633,402	3.390
2019	114,840,853	0	70	141	1,506,498	1,736,427	3,242,925	2.824
	593,631,964	16	417	915	7,948,387	9,448,611	17,396,998	
Adjusted Loss to Payroll Ratio:					1.339	1.592	2.931	
Expected Unlimited Loss to Payroll Ratio:					1.433	1.819	3.252	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.382	1.616	2.997	
Credibility:					0.92	0.93		
Indicated Limited Loss to Payroll Ratio:					1.342	1.593	2.936	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**1.420**	**1.833**	**3.253**	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								313.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	79,771,488	3	64	94	921,909	1,372,888	2,294,797	2.877
2016	85,636,065	7	72	141	2,035,482	1,996,451	4,031,933	4.708
2017	86,723,245	5	65	123	1,976,228	2,338,547	4,314,775	4.975
2018	81,297,125	5	70	107	1,827,581	2,234,555	4,062,136	4.997
2019	74,017,208	0	89	100	1,065,096	1,610,756	2,675,852	3.615
	407,445,131	20	360	565	7,826,295	9,553,197	17,379,492	
Adjusted Loss to Payroll Ratio:					1.921	2.345	4.265	
Expected Unlimited Loss to Payroll Ratio:					2.026	2.700	4.726	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.939	2.360	4.299	
Credibility:					0.91	0.93		
Indicated Limited Loss to Payroll Ratio:					1.922	2.346	4.268	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**2.048**	**2.740**	**4.788**	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								461.7%

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	
2015	273,858,656	13	115	262	2,865,682	2,223,318	5,089,000	1.858
2016	316,504,886	9	108	276	2,649,079	1,869,279	4,518,358	1.428
2017	345,058,685	2	111	299	3,065,059	1,704,916	4,769,975	1.382
2018	348,108,940	4	133	247	3,180,003	2,616,736	5,796,739	1.665
2019	349,789,803	6	150	278	6,978,285	2,906,937	9,885,222	2.826
	1,633,320,970	34	617	1,362	18,738,109	11,321,185	30,059,294	
Adjusted Loss to Payroll Ratio:					1.147	0.693	1.840	
Expected Unlimited Loss to Payroll Ratio:					0.921	0.909	1.829	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.881	0.794	1.676	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.147	0.693	1.840	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.222**	**0.809**	**2.032**	
Indicated Relativity Change:								11.1%
Relativity to Statewide Average Loss to Payroll Ratio:								195.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	423,054,310	16	328	663	9,040,397	8,844,155	17,884,552	4.227
2019	542,570,316	3	365	711	8,706,829	8,930,330	17,637,159	3.251
	965,624,626	19	693	1,374	17,747,227	17,774,485	35,521,712	
Adjusted Loss to Payroll Ratio:					1.838	1.841	3.679	
Expected Unlimited Loss to Payroll Ratio:					1.768	1.984	3.752	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.705	1.763	3.467	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.838	1.841	3.679	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**1.944**	**2.118**	**4.062**	
Indicated Relativity Change:								8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								391.7%

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	897,393,033	11	307	816	6,502,178	6,997,524	13,499,702	1.504
2019	922,256,883	8	300	762	7,220,482	8,189,414	15,409,896	1.671
	1,819,649,916	19	607	1,578	13,722,660	15,186,939	28,909,599	
Adjusted Loss to Payroll Ratio:					0.754	0.835	1.589	
Expected Unlimited Loss to Payroll Ratio:					0.783	0.825	1.608	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.741	0.696	1.438	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.754	0.835	1.589	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.813**	**1.009**	**1.822**	
Indicated Relativity Change:								13.3%
Relativity to Statewide Average Loss to Payroll Ratio:								175.6%

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Effective September 1, 2022 (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	979,386,150	27	610	1,669	20,706,805	19,480,712	40,187,517	4.103
2019	973,904,998	3	658	1,497	19,986,990	18,481,763	38,468,753	3.950
	1,953,291,148	30	1,268	3,166	40,693,795	37,962,475	78,656,270	
Adjusted Loss to Payroll Ratio:					2.083	1.944	4.027	
Expected Unlimited Loss to Payroll Ratio:					1.940	2.131	4.071	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.805	1.715	3.520	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.083	1.944	4.027	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**2.283**	**2.461**	**4.744**	
Indicated Relativity Change:								16.5%
Relativity to Statewide Average Loss to Payroll Ratio:								457.5%

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	
2015	38,352,893	0	15	34	317,670	411,904	729,574	1.902
2016	38,841,298	2	27	31	449,402	439,857	889,259	2.289
2017	38,774,919	3	15	35	593,044	669,101	1,262,145	3.255
2018	36,830,935	2	26	33	513,857	393,241	907,098	2.463
2019	35,440,038	0	18	41	284,366	451,999	736,365	2.078
	188,240,083	7	101	174	2,158,338	2,366,101	4,524,439	
Adjusted Loss to Payroll Ratio:					1.147	1.257	2.404	
Expected Unlimited Loss to Payroll Ratio:					1.485	1.630	3.115	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.421	1.425	2.847	
Credibility:					0.59	0.56		
Indicated Limited Loss to Payroll Ratio:					1.259	1.331	2.591	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.342**	**1.555**	**2.897**	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								279.3%

INCLUDES EXPERIENCE OF 2211 D-1-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	48,846,434	9	60	55	1,247,769	1,280,588	2,528,357	5.176
2016	45,684,355	234	496	51	3,023,366	2,429,361	5,452,727	11.936
2017	30,420,342	0	50	26	993,778	930,827	1,924,605	6.327
2018	24,142,774	8	40	12	1,371,504	962,287	2,333,791	9.667
2019	19,936,755	0	27	9	749,023	627,190	1,376,213	6.903
	169,030,660	251	673	153	7,385,439	6,230,253	13,615,692	
Adjusted Loss to Payroll Ratio:					4.369	3.686	8.055	
Expected Unlimited Loss to Payroll Ratio:					5.045	4.962	10.007	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.544	3.576	8.120	
Credibility:					0.90	0.77		
Indicated Limited Loss to Payroll Ratio:					4.387	3.661	8.048	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**4.962**	**5.177**	**10.139**	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								977.6%

Code: 2402 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: CARPET OR RUG MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	27,093,171	5	19	29	1,440,831	1,128,959	2,569,790	9.485
2016	25,599,117	38	19	37	969,194	705,475	1,674,669	6.542
2017	19,575,659	1	20	25	878,094	775,428	1,653,522	8.447
2018	26,016,566	1	17	33	312,500	299,424	611,924	2.352
2019	16,581,073	1	9	16	297,909	220,269	518,178	3.125
	114,865,586	46	84	140	3,898,529	3,129,555	7,028,084	
Adjusted Loss to Payroll Ratio:					3.394	2.725	6.119	
Expected Unlimited Loss to Payroll Ratio:					3.475	2.787	6.262	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.288	2.353	5.641	
Credibility:					0.68	0.56		
Indicated Limited Loss to Payroll Ratio:					3.360	2.561	5.921	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**3.620**	**3.096**	**6.716**	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								647.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	96,571,749	4	83	68	1,761,356	1,457,820	3,219,176	3.333
2016	107,560,846	6	76	87	1,811,176	1,668,929	3,480,105	3.235
2017	105,223,594	6	71	79	1,880,622	1,591,258	3,471,880	3.300
2018	125,403,343	4	69	69	2,028,922	1,562,177	3,591,099	2.864
2019	116,341,373	0	63	69	1,544,207	1,185,344	2,729,551	2.346
	551,100,905	20	362	372	9,026,281	7,465,529	16,491,810	
Adjusted Loss to Payroll Ratio:					1.638	1.355	2.993	
Expected Unlimited Loss to Payroll Ratio:					1.678	1.718	3.396	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.588	1.450	3.038	
Credibility:					0.95	0.86		
Indicated Limited Loss to Payroll Ratio:					1.635	1.368	3.003	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.762**	**1.653**	**3.415**	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								329.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	1,186,704,082	47	927	926	21,592,926	21,798,132	43,391,058	3.656
2019	1,057,510,026	11	860	746	20,669,001	21,175,232	41,844,233	3.957
	2,244,214,108	58	1,787	1,672	42,261,927	42,973,364	85,235,291	
Adjusted Loss to Payroll Ratio:					1.883	1.915	3.798	
Expected Unlimited Loss to Payroll Ratio:					1.778	1.830	3.608	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.715	1.625	3.340	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.883	1.915	3.798	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**1.992**	**2.203**	**4.195**	
Indicated Relativity Change:								16.3%
Relativity to Statewide Average Loss to Payroll Ratio:								404.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	77,173,981	7	100	91	2,141,168	2,120,060	4,261,228	5.522
2016	77,880,124	8	67	69	2,420,720	1,669,316	4,090,036	5.252
2017	72,592,625	3	81	122	1,895,373	1,640,488	3,535,861	4.871
2018	68,937,532	0	79	127	2,176,651	1,976,645	4,153,296	6.025
2019	65,417,507	1	45	84	1,493,533	1,256,204	2,749,737	4.203
	362,001,769	19	372	493	10,127,445	8,662,714	18,790,159	
Adjusted Loss to Payroll Ratio:					2.798	2.393	5.191	
Expected Unlimited Loss to Payroll Ratio:					3.268	3.361	6.629	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.092	2.838	5.930	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					2.798	2.413	5.211	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**3.015**	**2.917**	**5.932**	
Indicated Relativity Change:								-10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								572.0%

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	
2015	61,659,824	3	62	97	1,070,022	1,076,053	2,146,075	3.481
2016	63,401,467	5	68	123	1,436,354	1,409,028	2,845,382	4.488
2017	67,758,823	4	66	94	1,702,789	1,605,334	3,308,123	4.882
2018	68,817,717	7	66	133	1,983,959	1,478,702	3,462,661	5.032
2019	75,135,896	0	98	141	2,842,871	2,455,596	5,298,467	7.052
	336,773,727	19	360	588	9,035,996	8,024,713	17,060,709	
Adjusted Loss to Payroll Ratio:					2.683	2.383	5.066	
Expected Unlimited Loss to Payroll Ratio:					2.576	2.886	5.461	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.438	2.436	4.874	
Credibility:					0.92	0.87		
Indicated Limited Loss to Payroll Ratio:					2.664	2.390	5.054	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**2.871**	**2.889**	**5.759**	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								555.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	98,591,816	2	45	101	1,440,072	1,273,607	2,713,679	2.752
2016	97,224,117	7	67	95	1,349,968	1,772,728	3,122,696	3.212
2017	94,386,137	8	57	113	2,107,031	2,163,376	4,270,407	4.524
2018	100,207,338	2	67	152	1,955,561	2,108,428	4,063,989	4.056
2019	102,291,889	0	61	114	1,332,960	1,422,965	2,755,925	2.694
	492,701,297	19	297	575	8,185,591	8,741,104	16,926,695	
Adjusted Loss to Payroll Ratio:					1.661	1.774	3.435	
Expected Unlimited Loss to Payroll Ratio:					1.612	2.132	3.743	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.499	1.716	3.215	
Credibility:					0.88	0.88		
Indicated Limited Loss to Payroll Ratio:					1.643	1.767	3.410	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.800**	**2.238**	**4.038**	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								389.4%

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	
2015	90,613,553	11	84	99	2,152,687	1,715,254	3,867,941	4.269
2016	87,456,198	5	90	110	1,374,114	1,490,028	2,864,142	3.275
2017	89,819,508	2	84	81	1,436,742	1,465,176	2,901,918	3.231
2018	86,358,719	1	70	65	990,713	850,682	1,841,395	2.132
2019	86,909,702	0	68	85	1,207,913	1,337,790	2,545,703	2.929
	441,157,680	19	396	440	7,162,170	6,858,930	14,021,100	
Adjusted Loss to Payroll Ratio:					1.623	1.555	3.178	
Expected Unlimited Loss to Payroll Ratio:					1.953	1.916	3.869	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.757	1.643	3.400	
Credibility:					0.93	0.84		
Indicated Limited Loss to Payroll Ratio:					1.633	1.569	3.202	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**1.728**	**1.805**	**3.533**	
Indicated Relativity Change:								-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								340.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	626,386,372	8	575	1,065	14,446,216	13,139,976	27,586,192	4.404
2019	606,688,961	7	574	854	15,140,092	14,241,894	29,381,986	4.843
	1,233,075,333	15	1,149	1,919	29,586,307	27,381,871	56,968,178	
Adjusted Loss to Payroll Ratio:					2.399	2.221	4.620	
Expected Unlimited Loss to Payroll Ratio:					2.229	2.424	4.653	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.130	2.137	4.267	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.399	2.221	4.620	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**2.538**	**2.555**	**5.093**	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								491.1%

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	
2015	217,375,036	10	168	104	2,765,216	2,526,530	5,291,746	2.434
2016	223,562,688	14	157	81	2,940,142	3,459,019	6,399,161	2.862
2017	218,124,217	12	140	88	2,718,512	2,560,705	5,279,217	2.420
2018	221,038,302	5	164	76	3,411,783	3,593,793	7,005,576	3.169
2019	201,342,211	2	136	66	2,918,305	3,243,340	6,161,645	3.060
	1,081,442,454	43	765	415	14,753,957	15,383,387	30,137,344	
Adjusted Loss to Payroll Ratio:					1.364	1.422	2.787	
Expected Unlimited Loss to Payroll Ratio:					1.423	1.541	2.964	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.334	1.292	2.626	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.364	1.422	2.787	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.470**	**1.719**	**3.190**	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								307.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	19,206,430	4	43	29	739,971	763,382	1,503,353	7.827
2016	13,780,831	0	8	1	119,729	87,917	207,646	1.507
2017	12,629,586	0	16	18	289,474	316,932	606,406	4.801
2018	11,972,515	3	16	7	516,712	477,909	994,621	8.308
2019	10,986,805	0	13	6	303,336	299,228	602,564	5.484
	68,576,167	7	96	61	1,969,221	1,945,368	3,914,589	
Adjusted Loss to Payroll Ratio:					2.872	2.837	5.708	
Expected Unlimited Loss to Payroll Ratio:					2.538	2.555	5.093	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.428	2.234	4.663	
Credibility:					0.49	0.45		
Indicated Limited Loss to Payroll Ratio:					2.644	2.503	5.147	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**2.818**	**2.923**	**5.741**	
Indicated Relativity Change:								12.7%
Relativity to Statewide Average Loss to Payroll Ratio:								553.5%

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	
2015	12,205,102	1	12	11	151,406	171,559	322,965	2.646
2016	12,408,972	2	9	18	158,465	176,974	335,439	2.703
2017	12,848,351	0	10	28	137,459	95,342	232,801	1.812
2018	12,174,345	1	5	19	238,806	258,171	496,977	4.082
2019	9,930,825	0	5	10	87,336	213,674	301,010	3.031
	59,567,595	4	41	86	773,472	915,721	1,689,193	
Adjusted Loss to Payroll Ratio:					1.298	1.537	2.836	
Expected Unlimited Loss to Payroll Ratio:					1.612	1.710	3.322	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.542	1.495	3.038	
Credibility:					0.38	0.36		
Indicated Limited Loss to Payroll Ratio:					1.449	1.510	2.959	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.544**	**1.764**	**3.308**	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								318.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	61,715,613	7	45	57	1,465,749	1,167,226	2,632,975	4.266
2016	54,533,130	2	43	55	645,683	796,087	1,441,770	2.644
2017	52,684,250	1	38	67	622,987	696,888	1,319,875	2.505
2018	53,164,786	0	40	61	1,303,844	1,222,391	2,526,235	4.752
2019	38,306,967	1	46	28	1,543,913	1,008,193	2,552,106	6.662
	260,404,746	11	212	268	5,582,176	4,890,785	10,472,961	
Adjusted Loss to Payroll Ratio:					2.144	1.878	4.022	
Expected Unlimited Loss to Payroll Ratio:					1.669	1.966	3.635	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.610	1.746	3.356	
Credibility:					0.71	0.69		
Indicated Limited Loss to Payroll Ratio:					1.986	1.837	3.823	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**2.101**	**2.114**	**4.215**	
Indicated Relativity Change:								15.9%
Relativity to Statewide Average Loss to Payroll Ratio:								406.4%

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	
2015	53,847,226	10	66	60	2,801,568	2,021,933	4,823,501	8.958
2016	54,609,573	13	68	47	3,307,671	3,116,765	6,424,436	11.764
2017	64,650,956	10	63	63	2,793,209	2,752,215	5,545,424	8.577
2018	65,098,466	6	55	46	1,931,631	1,726,458	3,658,089	5.619
2019	70,931,206	3	65	72	2,397,437	3,671,028	6,068,465	8.555
	309,137,427	42	317	288	13,231,517	13,288,400	26,519,917	
Adjusted Loss to Payroll Ratio:					4.280	4.299	8.579	
Expected Unlimited Loss to Payroll Ratio:					5.678	5.751	11.429	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.662	3.896	8.558	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					4.280	4.293	8.573	
Limit Factor:					1.199	1.626		
Selected (Unlimited) Loss to Payroll Ratio:					**5.132**	**6.978**	**12.110**	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								1167.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	61,858,744	2	49	103	439,393	571,934	1,011,327	1.635
2016	68,160,322	11	52	113	1,790,383	2,017,730	3,808,113	5.587
2017	73,646,998	1	60	98	1,188,494	1,460,086	2,648,580	3.596
2018	74,853,205	2	56	93	1,869,707	1,560,797	3,430,504	4.583
2019	72,368,232	1	56	86	2,502,523	1,389,083	3,891,606	5.378
	350,887,501	17	273	493	7,790,500	6,999,629	14,790,129	
Adjusted Loss to Payroll Ratio:					2.220	1.995	4.215	
Expected Unlimited Loss to Payroll Ratio:					1.889	2.081	3.970	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.822	1.848	3.671	
Credibility:					0.83	0.79		
Indicated Limited Loss to Payroll Ratio:					2.154	1.965	4.119	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**2.279**	**2.260**	**4.539**	
Indicated Relativity Change:								14.3%
Relativity to Statewide Average Loss to Payroll Ratio:								437.7%

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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	
2015	13,612,364	0	8	10	74,036	170,668	244,704	1.798
2016	13,280,179	1	9	7	377,793	409,638	787,431	5.929
2017	14,894,822	3	14	10	1,305,570	522,892	1,828,462	12.276
2018	14,572,355	2	11	8	1,245,320	259,592	1,504,912	10.327
2019	15,068,658	4	13	9	1,838,707	2,171,113	4,009,820	26.610
	71,428,378	10	55	44	4,841,427	3,533,903	8,375,330	
Adjusted Loss to Payroll Ratio:					6.778	4.947	11.725	
Expected Unlimited Loss to Payroll Ratio:					3.917	3.496	7.413	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.216	2.369	5.585	
Credibility:					0.56	0.45		
Indicated Limited Loss to Payroll Ratio:					5.218	3.527	8.746	
Limit Factor:					1.199	1.626		
Indicated (Unlimited) Loss to Payroll Ratio:					6.257	5.734	11.991	
Indicated Relativity Change:								61.8%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					**4.835**	**4.431**	**9.267**	
Relativity to Statewide Average Loss to Payroll Ratio:								893.5%

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	
2015	72,309,208	2	51	106	758,493	1,106,717	1,865,210	2.579
2016	78,049,046	1	53	95	1,036,002	1,025,395	2,061,397	2.641
2017	82,724,131	5	56	119	1,469,558	1,546,743	3,016,301	3.646
2018	94,920,289	2	56	123	1,429,577	1,484,143	2,913,720	3.070
2019	92,055,057	0	56	140	1,284,362	1,590,913	2,875,275	3.123
	420,057,731	10	272	583	5,977,992	6,753,912	12,731,904	
Adjusted Loss to Payroll Ratio:					1.423	1.608	3.031	
Expected Unlimited Loss to Payroll Ratio:					1.514	1.810	3.324	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.449	1.582	3.031	
Credibility:					0.82	0.80		
Indicated Limited Loss to Payroll Ratio:					1.428	1.603	3.031	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.521**	**1.872**	**3.393**	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								327.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	119,552,274	11	181	271	2,505,475	2,564,536	5,070,011	4.241
2017	120,642,156	8	179	334	2,390,349	3,367,138	5,757,487	4.772
2018	135,043,059	1	173	298	2,480,074	2,697,481	5,177,555	3.834
2019	135,744,480	3	144	228	2,992,101	2,839,505	5,831,606	4.296
	510,981,969	23	677	1,131	10,367,999	11,468,660	21,836,659	
Adjusted Loss to Payroll Ratio:					2.029	2.244	4.273	
Expected Unlimited Loss to Payroll Ratio:					2.341	2.794	5.134	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.215	2.359	4.574	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.029	2.244	4.273	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**2.186**	**2.713**	**4.899**	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								472.4%

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	
2015	45,723,952	4	62	117	1,006,232	1,322,395	2,328,627	5.093
2016	51,755,454	5	58	76	1,127,758	819,594	1,947,352	3.763
2017	58,234,966	4	70	132	972,239	1,660,692	2,632,931	4.521
2018	58,476,349	1	59	102	937,759	1,273,488	2,211,247	3.781
2019	67,807,310	0	53	135	738,027	693,781	1,431,808	2.112
	281,998,031	14	302	562	4,782,015	5,769,949	10,551,964	
Adjusted Loss to Payroll Ratio:					1.696	2.046	3.742	
Expected Unlimited Loss to Payroll Ratio:					2.243	2.819	5.062	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.123	2.381	4.503	
Credibility:					0.81	0.80		
Indicated Limited Loss to Payroll Ratio:					1.776	2.111	3.887	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.913**	**2.552**	**4.466**	
Indicated Relativity Change:								-11.8%
Relativity to Statewide Average Loss to Payroll Ratio:								430.6%

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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	
2015	115,070,254	4	30	94	743,187	643,232	1,386,419	1.205
2016	121,598,615	1	23	92	665,132	568,592	1,233,724	1.015
2017	130,971,450	1	41	103	945,263	890,291	1,835,554	1.401
2018	140,380,551	3	34	103	1,131,555	1,038,786	2,170,341	1.546
2019	151,859,315	0	25	84	464,775	530,247	995,022	0.655
	659,880,185	9	153	476	3,949,912	3,671,149	7,621,061	
Adjusted Loss to Payroll Ratio:					0.599	0.556	1.155	
Expected Unlimited Loss to Payroll Ratio:					0.565	0.629	1.194	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.545	0.559	1.104	
Credibility:					0.66	0.63		
Indicated Limited Loss to Payroll Ratio:					0.581	0.557	1.138	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**0.614**	**0.641**	**1.255**	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								121.0%

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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	113,968,883	9	114	443	2,031,569	2,246,808	4,278,377	3.754
2017	121,211,778	8	153	487	3,008,016	2,767,339	5,775,355	4.765
2018	164,253,103	6	163	503	3,379,256	3,478,384	6,857,640	4.175
2019	179,453,235	2	148	428	4,361,745	5,214,006	9,575,751	5.336
	578,886,999	25	578	1,861	12,780,586	13,706,537	26,487,123	
Adjusted Loss to Payroll Ratio:					2.208	2.368	4.576	
Expected Unlimited Loss to Payroll Ratio:					2.507	2.697	5.204	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.399	2.358	4.757	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.208	2.368	4.576	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**2.353**	**2.765**	**5.118**	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								493.5%

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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	
2015	124,885,660	7	113	180	1,811,521	1,626,260	3,437,781	2.753
2016	127,338,194	7	86	205	1,828,767	1,671,687	3,500,454	2.749
2017	133,150,552	6	99	251	1,618,666	1,859,011	3,477,677	2.612
2018	144,028,933	8	116	275	3,153,853	3,286,496	6,440,349	4.472
2019	153,083,262	5	117	244	3,193,767	2,793,138	5,986,905	3.911
	682,486,601	33	531	1,155	11,606,574	11,236,591	22,843,165	
Adjusted Loss to Payroll Ratio:					1.701	1.646	3.347	
Expected Unlimited Loss to Payroll Ratio:					1.669	1.806	3.475	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.579	1.525	3.104	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.701	1.641	3.342	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.833**	**1.984**	**3.817**	
Indicated Relativity Change:								9.8%
Relativity to Statewide Average Loss to Payroll Ratio:								368.0%

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	586,669,163	28	368	543	9,957,009	9,532,937	19,489,946	3.322
2019	565,205,244	6	349	501	7,663,171	7,329,332	14,992,503	2.653
	1,151,874,407	34	717	1,044	17,620,180	16,862,269	34,482,449	
Adjusted Loss to Payroll Ratio:					1.530	1.464	2.994	
Expected Unlimited Loss to Payroll Ratio:					1.741	1.919	3.661	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.620	1.545	3.165	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.530	1.464	2.994	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.676**	**1.854**	**3.530**	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								340.4%

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	
2015	68,274,597	1	76	163	1,207,385	1,669,542	2,876,927	4.214
2016	72,087,310	7	69	205	1,576,883	1,650,696	3,227,579	4.477
2017	81,792,361	4	81	250	1,903,884	2,142,762	4,046,646	4.947
2018	105,789,304	2	97	251	1,307,677	1,731,012	3,038,689	2.872
2019	112,085,726	3	99	217	2,655,375	3,238,077	5,893,452	5.258
	440,029,298	17	422	1,086	8,651,204	10,432,089	19,083,293	
Adjusted Loss to Payroll Ratio:					1.966	2.371	4.337	
Expected Unlimited Loss to Payroll Ratio:					2.187	2.585	4.772	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.093	2.260	4.353	
Credibility:					0.97	0.94		
Indicated Limited Loss to Payroll Ratio:					1.970	2.364	4.335	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**2.100**	**2.761**	**4.861**	
Indicated Relativity Change:								1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								468.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	
2015	44,809,672	2	22	48	555,414	434,847	990,261	2.210
2016	32,415,719	1	22	30	287,036	437,902	724,938	2.236
2017	45,535,656	0	39	68	485,058	534,450	1,019,508	2.239
2018	49,979,584	0	25	59	536,316	575,677	1,111,993	2.225
2019	47,242,487	0	26	49	509,076	520,838	1,029,914	2.180
	219,983,118	3	134	254	2,372,899	2,503,714	4,876,613	

Adjusted Loss to Payroll Ratio:	1.079	1.138	2.217	
Expected Unlimited Loss to Payroll Ratio:	1.096	1.317	2.413	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.057	1.170	2.227	
Credibility:	0.56	0.55		
Indicated Limited Loss to Payroll Ratio:	1.069	1.152	2.221	
Limit Factor:	1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:	**1.131**	**1.326**	**2.457**	
Indicated Relativity Change:				1.8%
Relativity to Statewide Average Loss to Payroll Ratio:				236.9%

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	
2015	87,165,948	4	72	140	1,891,296	1,483,323	3,374,619	3.871
2016	89,591,753	0	71	153	1,004,800	1,196,226	2,201,026	2.457
2017	92,826,093	2	74	167	1,325,922	1,404,341	2,730,263	2.941
2018	100,035,236	3	81	166	2,004,825	2,257,295	4,262,120	4.261
2019	92,260,219	0	75	144	1,426,217	1,567,484	2,993,701	3.245
	461,879,249	9	373	770	7,653,059	7,908,668	15,561,727	

Adjusted Loss to Payroll Ratio:	1.657	1.712	3.369	
Expected Unlimited Loss to Payroll Ratio:	1.993	2.432	4.425	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.886	2.054	3.939	
Credibility:	0.94	0.92		
Indicated Limited Loss to Payroll Ratio:	1.670	1.738	3.408	
Limit Factor:	1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:	**1.799**	**2.101**	**3.900**	
Indicated Relativity Change:				-11.9%
Relativity to Statewide Average Loss to Payroll Ratio:				376.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	37,573,669	6	33	59	1,245,908	1,296,303	2,542,211	6.766
2016	39,058,121	6	21	71	900,797	708,176	1,608,973	4.119
2017	39,383,495	1	31	112	877,507	830,123	1,707,630	4.336
2018	37,651,816	2	43	91	1,176,962	1,252,026	2,428,988	6.451
2019	37,698,313	1	31	54	893,153	855,972	1,749,125	4.640
	191,365,414	16	159	387	5,094,327	4,942,600	10,036,927	
Adjusted Loss to Payroll Ratio:					2.662	2.583	5.245	
Expected Unlimited Loss to Payroll Ratio:					2.000	2.512	4.512	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.914	2.196	4.110	
Credibility:					0.67	0.67		
Indicated Limited Loss to Payroll Ratio:					2.414	2.454	4.868	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**2.572**	**2.866**	**5.438**	
Indicated Relativity Change:								20.5%
Relativity to Statewide Average Loss to Payroll Ratio:								524.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	
2015	10,583,070	0	15	10	154,172	189,355	343,527	3.246
2016	11,306,977	2	9	11	153,518	172,512	326,030	2.883
2017	11,627,353	2	9	16	163,252	191,609	354,861	3.052
2018	12,369,736	1	16	31	342,658	308,724	651,382	5.266
2019	13,699,609	0	11	24	315,910	254,953	570,863	4.167
	59,586,745	5	60	92	1,129,511	1,117,153	2,246,664	

Adjusted Loss to Payroll Ratio:	1.896	1.875	3.770	
Expected Unlimited Loss to Payroll Ratio:	1.849	1.870	3.719	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.769	1.635	3.405	
Credibility:	0.41	0.37		
Indicated Limited Loss to Payroll Ratio:	1.821	1.724	3.545	
Limit Factor:	1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:	**1.940**	**2.014**	**3.954**	
Indicated Relativity Change:				6.3%
Relativity to Statewide Average Loss to Payroll Ratio:				381.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	118,548,383	56	281	259	4,620,602	5,443,905	10,064,507	8.490
2017	103,125,877	16	210	244	4,196,094	3,885,120	8,081,214	7.836
2018	83,580,797	7	106	218	2,433,661	2,613,679	5,047,340	6.039
2019	77,391,140	2	100	144	2,208,560	2,475,186	4,683,746	6.052
	382,646,197	81	697	865	13,458,917	14,417,890	27,876,807	
Adjusted Loss to Payroll Ratio:					3.517	3.768	7.285	
Expected Unlimited Loss to Payroll Ratio:					4.101	5.088	9.189	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.814	4.096	7.910	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.517	3.768	7.285	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**3.854**	**4.772**	**8.626**	
Indicated Relativity Change:								-6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								831.8%

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	
2015	12,304,918	0	13	16	96,892	228,565	325,457	2.645
2016	15,274,382	2	4	15	235,408	206,305	441,713	2.892
2017	14,086,389	1	13	12	286,319	223,886	510,205	3.622
2018	14,701,036	1	7	25	153,236	199,517	352,753	2.400
2019	15,854,199	0	2	14	10,806	36,172	46,978	0.296
	72,220,924	4	39	82	782,661	894,445	1,677,106	
Adjusted Loss to Payroll Ratio:					1.084	1.238	2.322	
Expected Unlimited Loss to Payroll Ratio:					1.469	1.995	3.464	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.366	1.606	2.973	
Credibility:					0.40	0.40		
Indicated Limited Loss to Payroll Ratio:					1.255	1.460	2.714	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.375**	**1.849**	**3.223**	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								310.8%

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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	
2015	68,927,653	1	31	62	775,396	831,118	1,606,514	2.331
2016	68,719,215	1	39	45	684,935	587,340	1,272,275	1.851
2017	74,483,649	1	38	73	506,216	678,182	1,184,398	1.590
2018	78,546,686	1	42	96	785,622	995,057	1,780,679	2.267
2019	81,757,059	1	34	82	689,442	905,017	1,594,459	1.950
	372,434,262	5	184	358	3,441,610	3,996,713	7,438,323	

Adjusted Loss to Payroll Ratio:	0.924	1.073	1.997	
Expected Unlimited Loss to Payroll Ratio:	1.054	1.297	2.350	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.959	0.978	1.936	
Credibility:	0.66	0.63		
Indicated Limited Loss to Payroll Ratio:	0.936	1.038	1.974	
Limit Factor:	1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:	**1.048**	**1.401**	**2.449**	
Indicated Relativity Change:				4.2%
Relativity to Statewide Average Loss to Payroll Ratio:				236.2%

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	
2015	95,300,542	3	44	40	888,290	725,897	1,614,187	1.694
2016	113,789,962	5	28	44	2,091,495	889,932	2,981,427	2.620
2017	111,640,584	4	24	71	1,120,866	716,757	1,837,623	1.646
2018	110,749,266	1	17	45	775,981	361,966	1,137,947	1.027
2019	84,348,681	0	21	40	865,863	677,810	1,543,673	1.830
	515,829,035	13	134	240	5,742,496	3,372,362	9,114,858	

Adjusted Loss to Payroll Ratio:	1.113	0.654	1.767	
Expected Unlimited Loss to Payroll Ratio:	1.117	0.886	2.003	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.077	0.787	1.864	
Credibility:	0.79	0.66		
Indicated Limited Loss to Payroll Ratio:	1.106	0.699	1.805	
Limit Factor:	1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:	**1.170**	**0.804**	**1.974**	
Indicated Relativity Change:				-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:				190.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	73,099,177	3	51	115	1,424,081	1,215,709	2,639,790	3.611
2016	69,233,150	1	57	107	1,275,181	1,413,397	2,688,578	3.883
2017	81,269,509	4	75	131	1,660,979	1,354,215	3,015,194	3.710
2018	76,042,948	1	45	94	1,041,595	701,171	1,742,766	2.292
2019	94,035,068	1	51	71	1,603,159	1,274,235	2,877,394	3.060
	393,679,852	10	279	518	7,004,995	5,958,727	12,963,722	
Adjusted Loss to Payroll Ratio:					1.779	1.514	3.293	
Expected Unlimited Loss to Payroll Ratio:					1.589	1.590	3.178	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.532	1.412	2.944	
Credibility:					0.82	0.75		
Indicated Limited Loss to Payroll Ratio:					1.734	1.488	3.222	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**1.834**	**1.712**	**3.546**	
Indicated Relativity Change:								11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								341.9%

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	
2015	123,571,160	13	90	227	2,328,497	1,782,577	4,111,074	3.327
2016	127,076,677	8	82	178	2,807,424	2,737,767	5,545,191	4.364
2017	143,924,390	7	104	200	2,864,824	2,772,359	5,637,183	3.917
2018	143,631,838	5	91	194	2,508,791	2,151,577	4,660,368	3.245
2019	140,520,772	2	94	172	3,327,988	3,596,019	6,924,007	4.927
	678,724,837	35	461	971	13,837,524	13,040,299	26,877,823	
Adjusted Loss to Payroll Ratio:					2.039	1.921	3.960	
Expected Unlimited Loss to Payroll Ratio:					2.237	2.578	4.816	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.015	1.858	3.873	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.039	1.921	3.960	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**2.306**	**2.717**	**5.023**	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								484.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	
2015	60,018,044	5	43	84	1,118,439	868,544	1,986,983	3.311
2016	66,052,946	4	21	49	787,581	858,170	1,645,751	2.492
2017	69,518,771	5	57	99	1,900,957	1,667,766	3,568,723	5.133
2018	111,664,635	4	80	115	2,656,639	2,355,946	5,012,585	4.489
2019	90,606,136	2	52	98	1,548,411	1,626,969	3,175,380	3.505
	397,860,532	20	253	445	8,012,027	7,377,396	15,389,423	
Adjusted Loss to Payroll Ratio:					2.014	1.854	3.868	
Expected Unlimited Loss to Payroll Ratio:					2.004	2.064	4.068	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.864	1.662	3.526	
Credibility:					0.89	0.80		
Indicated Limited Loss to Payroll Ratio:					1.997	1.816	3.812	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**2.188**	**2.300**	**4.487**	
Indicated Relativity Change:								10.3%
Relativity to Statewide Average Loss to Payroll Ratio:								432.7%

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	184,277,076	8	156	285	3,519,895	3,645,527	7,165,422	3.888
2018	206,062,998	5	150	273	3,561,599	3,671,230	7,232,829	3.510
2019	229,032,662	6	124	258	4,327,065	4,667,000	8,994,065	3.927
	619,372,736	19	430	816	11,408,560	11,983,757	23,392,317	
Adjusted Loss to Payroll Ratio:					1.842	1.935	3.777	
Expected Unlimited Loss to Payroll Ratio:					2.134	2.293	4.427	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.058	2.037	4.095	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.842	1.935	3.777	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**1.949**	**2.226**	**4.175**	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								402.5%

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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	402,906,806	32	258	523	8,581,219	7,734,333	16,315,552	4.049
2019	407,515,612	8	289	531	10,028,788	8,274,354	18,303,142	4.491
	810,422,418	40	547	1,054	18,610,006	16,008,688	34,618,694	
Adjusted Loss to Payroll Ratio:					2.296	1.975	4.272	
Expected Unlimited Loss to Payroll Ratio:					1.687	2.128	3.815	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.596	1.797	3.393	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.296	1.975	4.272	
Limit Factor:					1.078	1.209		
Indicated (Unlimited) Loss to Payroll Ratio:					2.475	2.388	4.862	
Indicated Relativity Change:								27.5%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					**2.427**	**2.342**	**4.769**	
Relativity to Statewide Average Loss to Payroll Ratio:								459.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	776,845,179	10	405	967	9,544,000	9,389,461	18,933,461	2.437
2019	767,661,522	11	393	871	10,289,771	10,186,553	20,476,324	2.667
	1,544,506,701	21	798	1,838	19,833,772	19,576,013	39,409,785	
Adjusted Loss to Payroll Ratio:					1.284	1.267	2.552	
Expected Unlimited Loss to Payroll Ratio:					1.525	1.636	3.161	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.419	1.317	2.736	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.284	1.267	2.552	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.407**	**1.605**	**3.012**	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								290.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	288,261,449	0	10	28	301,159	457,633	758,792	0.263
2016	21,068,236	0	2	6	2,569	19,124	21,693	0.103
2017	18,550,427	0	1	6	9,339	5,157	14,496	0.078
2018	67,373,644	0	1	5	129	13,232	13,361	0.020
2019	84,431,907	0	2	0	33,737	37,098	70,835	0.084
	479,685,663	0	16	45	346,933	532,244	879,177	

Adjusted Loss to Payroll Ratio:	0.072	0.111	0.183	
Expected Unlimited Loss to Payroll Ratio:	0.100	0.101	0.201	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.094	0.085	0.180	
Credibility:	0.29	0.26		
Indicated Limited Loss to Payroll Ratio:	0.088	0.092	0.180	
Limit Factor:	1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:	**0.095**	**0.111**	**0.206**	
Indicated Relativity Change:				2.7%
Relativity to Statewide Average Loss to Payroll Ratio:				19.9%

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	214,225,640	15	131	327	3,538,923	2,757,527	6,296,450	2.939
2017	222,322,025	16	158	313	4,110,390	3,330,525	7,440,915	3.347
2018	227,558,994	3	132	288	2,724,586	3,195,729	5,920,315	2.602
2019	231,413,481	5	128	263	3,203,166	3,455,888	6,659,054	2.878
	895,520,140	39	549	1,191	13,577,065	12,739,669	26,316,734	

Adjusted Loss to Payroll Ratio:	1.516	1.423	2.939	
Expected Unlimited Loss to Payroll Ratio:	1.735	1.851	3.586	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.642	1.563	3.205	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.516	1.423	2.939	
Limit Factor:	1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:	**1.634**	**1.720**	**3.353**	
Indicated Relativity Change:				-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:				323.3%

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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	
2015	17,420,111	2	12	24	339,048	318,962	658,010	3.777
2016	17,218,927	1	11	22	154,818	157,250	312,068	1.812
2017	19,871,748	6	15	39	774,175	1,035,396	1,809,571	9.106
2018	18,775,597	1	15	52	934,744	538,841	1,473,585	7.848
2019	19,935,952	1	16	27	871,425	602,567	1,473,992	7.394
	93,222,335	11	69	164	3,074,211	2,653,016	5,727,227	
Adjusted Loss to Payroll Ratio:					3.298	2.846	6.144	
Expected Unlimited Loss to Payroll Ratio:					2.570	3.153	5.723	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.459	2.757	5.216	
Credibility:					0.55	0.55		
Indicated Limited Loss to Payroll Ratio:					2.924	2.806	5.729	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**3.115**	**3.277**	**6.392**	
Indicated Relativity Change:								11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								616.3%

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	
2015	25,742,772	3	30	42	1,208,966	1,335,408	2,544,374	9.884
2016	18,498,026	2	18	33	555,381	375,357	930,738	5.032
2017	27,498,725	3	34	74	1,504,730	1,294,466	2,799,196	10.179
2018	14,032,171	0	16	27	418,795	483,334	902,129	6.429
2019	28,792,657	0	18	41	510,050	557,505	1,067,555	3.708
	114,564,351	8	116	217	4,197,923	4,046,070	8,243,993	
Adjusted Loss to Payroll Ratio:					3.664	3.532	7.196	
Expected Unlimited Loss to Payroll Ratio:					4.329	4.432	8.762	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.097	3.742	7.839	
Credibility:					0.74	0.67		
Indicated Limited Loss to Payroll Ratio:					3.778	3.601	7.378	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**4.071**	**4.352**	**8.423**	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								812.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	46,080,368	5	63	90	1,292,060	1,463,023	2,755,083	5.979
2016	44,567,297	4	46	87	1,245,089	1,202,226	2,447,315	5.491
2017	35,937,746	3	48	63	770,326	664,251	1,434,577	3.992
2018	45,685,176	2	71	92	1,266,801	1,280,048	2,546,849	5.575
2019	41,365,773	1	87	77	1,686,157	1,451,573	3,137,730	7.585
	213,636,360	15	315	409	6,260,433	6,061,121	12,321,554	
Adjusted Loss to Payroll Ratio:					2.930	2.837	5.768	
Expected Unlimited Loss to Payroll Ratio:					2.809	2.821	5.630	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.658	2.382	5.040	
Credibility:					0.80	0.72		
Indicated Limited Loss to Payroll Ratio:					2.875	2.710	5.585	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**3.098**	**3.276**	**6.374**	
Indicated Relativity Change:								13.2%
Relativity to Statewide Average Loss to Payroll Ratio:								614.6%

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	304,916,783	16	124	246	3,712,517	3,338,189	7,050,706	2.312
2017	318,927,871	12	130	252	3,190,832	3,048,926	6,239,758	1.956
2018	309,588,720	2	151	224	3,554,982	3,390,742	6,945,724	2.244
2019	294,959,196	3	116	220	3,010,314	2,877,580	5,887,894	1.996
	1,228,392,570	33	521	942	13,468,646	12,655,438	26,124,084	
Adjusted Loss to Payroll Ratio:					1.096	1.030	2.127	
Expected Unlimited Loss to Payroll Ratio:					1.159	1.281	2.440	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.078	1.031	2.109	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.096	1.030	2.127	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.201**	**1.305**	**2.506**	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								241.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	133,122,379	7	96	172	2,986,747	2,395,303	5,382,050	4.043
2016	125,924,423	6	83	174	1,946,435	2,005,495	3,951,930	3.138
2017	129,464,957	2	70	189	1,966,365	1,672,919	3,639,284	2.811
2018	149,098,398	6	77	219	2,151,945	2,289,280	4,441,225	2.979
2019	146,723,482	2	87	220	2,258,266	2,570,400	4,828,666	3.291
	684,333,639	23	413	974	11,309,758	10,933,396	22,243,154	
Adjusted Loss to Payroll Ratio:					1.653	1.598	3.250	
Expected Unlimited Loss to Payroll Ratio:					1.821	2.133	3.954	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.640	1.537	3.177	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.653	1.595	3.248	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**1.869**	**2.256**	**4.125**	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								397.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	47,221,571	3	28	50	610,409	721,891	1,332,300	2.821
2016	41,945,120	5	26	34	689,478	723,304	1,412,782	3.368
2017	47,562,889	4	28	47	720,051	691,067	1,411,118	2.967
2018	47,644,968	0	24	42	591,299	489,741	1,081,040	2.269
2019	47,446,053	0	22	41	770,963	761,216	1,532,179	3.229
	231,820,601	12	128	214	3,382,201	3,387,219	6,769,420	
Adjusted Loss to Payroll Ratio:					1.459	1.461	2.920	
Expected Unlimited Loss to Payroll Ratio:					1.312	1.661	2.973	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.242	1.402	2.644	
Credibility:					0.61	0.60		
Indicated Limited Loss to Payroll Ratio:					1.373	1.438	2.811	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.480**	**1.738**	**3.218**	
Indicated Relativity Change:								8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								310.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	256,992,190	8	78	236	1,626,206	1,567,004	3,193,210	1.243
2016	273,676,076	10	98	222	2,401,090	2,346,762	4,747,852	1.735
2017	298,101,897	2	97	247	1,797,299	1,978,076	3,775,375	1.266
2018	296,870,837	8	118	240	2,650,861	3,023,212	5,674,073	1.911
2019	313,097,640	6	102	179	2,857,773	2,810,681	5,668,454	1.810
	1,438,738,640	34	493	1,124	11,333,229	11,725,735	23,058,964	
Adjusted Loss to Payroll Ratio:					0.788	0.815	1.603	
Expected Unlimited Loss to Payroll Ratio:					0.850	0.920	1.769	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.819	0.817	1.636	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.788	0.815	1.603	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**0.833**	**0.938**	**1.771**	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								170.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	435,088,668	16	151	308	5,306,192	4,387,686	9,693,878	2.228
2017	470,823,747	13	155	301	4,287,855	3,903,715	8,191,570	1.740
2018	485,757,396	9	129	262	5,217,429	3,993,152	9,210,581	1.896
2019	361,813,525	4	129	210	4,515,439	3,871,824	8,387,263	2.318
	1,753,483,336	42	564	1,081	19,326,915	16,156,376	35,483,291	
Adjusted Loss to Payroll Ratio:					1.102	0.921	2.024	
Expected Unlimited Loss to Payroll Ratio:					1.072	0.972	2.044	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.026	0.850	1.875	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.102	0.921	2.024	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.174**	**1.076**	**2.251**	
Indicated Relativity Change:								10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								217.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	90,546,427	5	36	75	939,982	1,133,393	2,073,375	2.290
2016	91,583,554	1	40	95	743,242	854,786	1,598,028	1.745
2017	91,550,055	3	42	79	1,306,541	1,262,500	2,569,041	2.806
2018	100,075,061	3	30	85	721,041	815,959	1,537,000	1.536
2019	82,740,544	0	38	59	1,598,976	1,646,548	3,245,524	3.923
	456,495,641	12	186	393	5,309,782	5,713,185	11,022,967	
Adjusted Loss to Payroll Ratio:					1.163	1.252	2.415	
Expected Unlimited Loss to Payroll Ratio:					1.188	1.286	2.474	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.137	1.124	2.261	
Credibility:					0.77	0.72		
Indicated Limited Loss to Payroll Ratio:					1.157	1.216	2.373	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.233**	**1.420**	**2.653**	
Indicated Relativity Change:								7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								255.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	69,142,816	5	37	62	817,201	1,043,592	1,860,793	2.691
2016	81,220,706	0	47	110	756,669	685,541	1,442,210	1.776
2017	76,397,343	1	40	86	712,558	669,563	1,382,121	1.809
2018	84,174,581	4	45	81	1,618,220	1,258,420	2,876,640	3.417
2019	84,191,365	0	41	72	1,848,517	891,718	2,740,235	3.255
	395,126,811	10	210	411	5,753,165	4,548,834	10,301,999	
Adjusted Loss to Payroll Ratio:					1.456	1.151	2.607	
Expected Unlimited Loss to Payroll Ratio:					1.126	1.320	2.446	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.066	1.114	2.180	
Credibility:					0.71	0.68		
Indicated Limited Loss to Payroll Ratio:					1.341	1.139	2.481	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.445**	**1.377**	**2.823**	
Indicated Relativity Change:								15.4%
Relativity to Statewide Average Loss to Payroll Ratio:								272.2%

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	
2015	25,129,306	0	13	23	218,369	128,762	347,131	1.381
2016	24,002,654	1	19	23	290,318	192,267	482,585	2.011
2017	25,367,154	2	16	32	414,119	337,724	751,843	2.964
2018	22,144,138	0	11	21	470,896	294,209	765,105	3.455
2019	22,119,796	0	14	27	325,559	290,787	616,346	2.786
	118,763,048	3	73	126	1,719,260	1,243,748	2,963,008	
Adjusted Loss to Payroll Ratio:					1.448	1.047	2.495	
Expected Unlimited Loss to Payroll Ratio:					1.192	0.907	2.099	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.128	0.766	1.894	
Credibility:					0.45	0.36		
Indicated Limited Loss to Payroll Ratio:					1.271	0.867	2.138	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.370**	**1.049**	**2.418**	
Indicated Relativity Change:								15.2%
Relativity to Statewide Average Loss to Payroll Ratio:								233.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	226,649,484	7	60	119	1,235,216	1,211,235	2,446,451	1.079
2016	236,134,545	3	60	134	1,021,805	1,055,919	2,077,724	0.880
2017	231,276,202	1	63	175	1,336,757	1,324,371	2,661,128	1.151
2018	263,062,923	2	72	155	2,268,791	1,942,527	4,211,318	1.601
2019	225,448,865	2	55	107	1,563,699	1,626,587	3,190,286	1.415
	1,182,572,019	15	310	690	7,426,267	7,160,638	14,586,905	
Adjusted Loss to Payroll Ratio:					0.628	0.606	1.233	
Expected Unlimited Loss to Payroll Ratio:					0.597	0.721	1.318	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.576	0.640	1.216	
Credibility:					0.86	0.84		
Indicated Limited Loss to Payroll Ratio:					0.621	0.611	1.231	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**0.656**	**0.703**	**1.359**	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								131.1%

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	345,523,480	11	81	235	2,598,066	1,953,598	4,551,664	1.317
2017	373,232,895	7	120	245	2,831,497	2,318,058	5,149,555	1.380
2018	348,564,833	7	81	174	2,738,233	2,417,225	5,155,458	1.479
2019	330,560,022	2	72	110	2,704,833	2,397,814	5,102,647	1.544
	1,397,881,230	27	354	764	10,872,630	9,086,695	19,959,325	
Adjusted Loss to Payroll Ratio:					0.778	0.650	1.428	
Expected Unlimited Loss to Payroll Ratio:					1.160	1.052	2.212	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.119	0.934	2.054	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.778	0.650	1.428	
Limit Factor:					1.058	1.150		
Indicated (Unlimited) Loss to Payroll Ratio:					0.823	0.748	1.571	
Indicated Relativity Change:								-29.0%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					**0.869**	**0.790**	**1.659**	
Relativity to Statewide Average Loss to Payroll Ratio:								160.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	146,646,145	14	106	162	2,717,093	2,343,455	5,060,548	3.451
2016	151,475,726	7	91	148	1,979,042	2,075,608	4,054,650	2.677
2017	166,144,500	5	97	180	2,195,219	2,097,432	4,292,651	2.584
2018	142,782,715	2	83	161	2,242,632	2,279,385	4,522,017	3.167
2019	137,006,238	0	61	130	1,295,936	1,432,647	2,728,583	1.992
	744,055,324	28	438	781	10,429,922	10,228,528	20,658,450	
Adjusted Loss to Payroll Ratio:					1.402	1.375	2.776	
Expected Unlimited Loss to Payroll Ratio:					1.657	1.976	3.633	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.507	1.490	2.998	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					1.402	1.377	2.778	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**1.569**	**1.859**	**3.428**	
Indicated Relativity Change:								-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								330.6%

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	
2015	62,356,840	3	14	38	582,141	383,604	965,745	1.549
2016	76,209,249	0	13	38	313,421	184,156	497,577	0.653
2017	53,374,783	1	13	39	436,535	292,029	728,564	1.365
2018	56,818,429	0	20	60	676,819	636,006	1,312,825	2.311
2019	52,993,024	0	5	18	205,563	195,567	401,130	0.757
	301,752,325	4	65	193	2,214,477	1,691,362	3,905,839	
Adjusted Loss to Payroll Ratio:					0.734	0.561	1.294	
Expected Unlimited Loss to Payroll Ratio:					0.771	0.607	1.378	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.730	0.512	1.242	
Credibility:					0.55	0.45		
Indicated Limited Loss to Payroll Ratio:					0.732	0.534	1.266	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.789**	**0.645**	**1.434**	
Indicated Relativity Change:								4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								138.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	29,515,526	2	15	34	241,162	498,591	739,753	2.506
2016	30,766,466	0	11	30	156,552	257,768	414,320	1.347
2017	29,414,447	2	5	27	330,667	551,773	882,440	3.000
2018	31,162,425	1	8	36	336,171	375,730	711,901	2.284
2019	33,043,059	0	11	36	353,017	382,615	735,632	2.226
	153,901,923	5	50	163	1,417,569	2,066,477	3,484,046	
Adjusted Loss to Payroll Ratio:					0.921	1.343	2.264	
Expected Unlimited Loss to Payroll Ratio:					1.067	1.398	2.464	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.029	1.241	2.270	
Credibility:					0.48	0.49		
Indicated Limited Loss to Payroll Ratio:					0.977	1.291	2.268	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**1.034**	**1.485**	**2.519**	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								242.9%

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	
2015	87,445,769	2	70	135	1,465,889	1,620,365	3,086,254	3.529
2016	90,254,114	1	77	133	1,308,867	1,530,799	2,839,666	3.146
2017	100,729,763	3	70	154	1,253,158	1,458,881	2,712,039	2.692
2018	109,481,151	3	67	162	1,796,673	1,817,727	3,614,400	3.301
2019	106,828,609	3	64	119	1,364,483	1,377,248	2,741,731	2.566
	494,739,406	12	348	703	7,189,069	7,805,020	14,994,089	
Adjusted Loss to Payroll Ratio:					1.453	1.578	3.031	
Expected Unlimited Loss to Payroll Ratio:					1.482	1.877	3.359	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.429	1.667	3.096	
Credibility:					0.87	0.87		
Indicated Limited Loss to Payroll Ratio:					1.450	1.589	3.039	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**1.534**	**1.828**	**3.362**	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								324.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (Proposed)

Code: 3339 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: FOUNDRIES – INVESTMENT CASTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	61,887,617	2	36	89	1,211,305	1,843,610	3,054,915	4.936
2016	64,939,255	2	34	82	758,863	820,070	1,578,933	2.431
2017	71,492,487	2	35	89	617,252	874,015	1,491,267	2.086
2018	80,011,130	2	39	105	776,077	982,965	1,759,042	2.198
2019	74,284,221	1	67	94	2,665,154	1,774,926	4,440,080	5.977
	352,614,710	9	211	459	6,028,651	6,295,586	12,324,237	
Adjusted Loss to Payroll Ratio:					1.710	1.785	3.495	
Expected Unlimited Loss to Payroll Ratio:					1.760	2.452	4.212	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.601	1.849	3.450	
Credibility:					0.79	0.80		
Indicated Limited Loss to Payroll Ratio:					1.687	1.798	3.486	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**1.889**	**2.429**	**4.318**	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								416.3%

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	
2015	53,425,796	6	40	66	1,032,168	1,067,556	2,099,724	3.930
2016	75,904,231	4	35	70	977,213	1,092,273	2,069,486	2.726
2017	74,942,974	5	37	83	1,150,255	1,175,081	2,325,336	3.103
2018	81,891,573	3	46	83	1,491,527	1,455,878	2,947,405	3.599
2019	80,598,562	0	40	72	1,045,861	923,766	1,969,627	2.444
	366,763,136	18	198	374	5,697,025	5,714,554	11,411,579	
Adjusted Loss to Payroll Ratio:					1.553	1.558	3.111	
Expected Unlimited Loss to Payroll Ratio:					1.520	1.559	3.079	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.455	1.363	2.818	
Credibility:					0.78	0.72		
Indicated Limited Loss to Payroll Ratio:					1.531	1.502	3.034	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.632**	**1.755**	**3.386**	
Indicated Relativity Change:								10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								326.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (Proposed)

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	295,884,600	14	159	286	3,881,800	4,383,864	8,265,664	2.794
2018	303,115,629	8	138	295	4,427,579	3,928,444	8,356,023	2.757
2019	303,905,746	4	147	245	6,051,726	4,229,596	10,281,322	3.383
	902,905,975	26	444	826	14,361,104	12,541,904	26,903,008	
Adjusted Loss to Payroll Ratio:					1.591	1.389	2.980	
Expected Unlimited Loss to Payroll Ratio:					1.542	1.804	3.347	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.434	1.452	2.887	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.591	1.389	2.980	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.743**	**1.759**	**3.502**	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								337.7%

Code: 3383 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: JEWELRY MFG; CLOCK MFG; WATCH MFG; TROPHY MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	101,232,096	6	46	33	1,089,949	1,205,288	2,295,237	2.267
2016	97,416,929	3	56	25	1,311,133	1,244,677	2,555,810	2.624
2017	101,557,065	1	46	32	933,954	796,685	1,730,639	1.704
2018	98,173,428	2	22	15	594,736	530,160	1,124,896	1.146
2019	89,050,162	0	25	37	795,487	572,321	1,367,808	1.536
	487,429,680	12	195	142	4,725,259	4,349,131	9,074,390	
Adjusted Loss to Payroll Ratio:					0.969	0.892	1.862	
Expected Unlimited Loss to Payroll Ratio:					1.137	1.081	2.219	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.076	0.913	1.989	
Credibility:					0.77	0.68		
Indicated Limited Loss to Payroll Ratio:					0.994	0.899	1.893	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.071**	**1.087**	**2.157**	
Indicated Relativity Change:								-2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								208.0%

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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	232,472,138	17	149	343	4,941,753	3,883,702	8,825,455	3.796
2018	232,350,290	9	126	276	3,285,518	3,184,826	6,470,344	2.785
2019	227,865,830	6	101	246	3,347,490	3,460,618	6,808,108	2.988
	692,688,258	32	376	865	11,574,761	10,529,146	22,103,907	
Adjusted Loss to Payroll Ratio:					1.671	1.520	3.191	
Expected Unlimited Loss to Payroll Ratio:					2.114	2.429	4.544	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.924	1.832	3.756	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.671	1.520	3.191	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**1.871**	**2.053**	**3.924**	
Indicated Relativity Change:								-13.7%
Relativity to Statewide Average Loss to Payroll Ratio:								378.3%

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	
2015	135,256,937	15	68	190	1,917,391	1,798,308	3,715,699	2.747
2016	135,538,367	7	90	170	1,645,033	1,694,592	3,339,625	2.464
2017	138,587,013	3	78	175	1,112,129	1,179,008	2,291,137	1.653
2018	138,428,114	7	80	171	1,943,958	1,939,036	3,882,994	2.805
2019	132,020,305	1	79	132	1,181,072	1,840,995	3,022,067	2.289
	679,830,736	33	395	838	7,799,583	8,451,938	16,251,521	
Adjusted Loss to Payroll Ratio:					1.147	1.243	2.391	
Expected Unlimited Loss to Payroll Ratio:					1.311	1.642	2.953	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.193	1.238	2.431	
Credibility:					0.92	0.88		
Indicated Limited Loss to Payroll Ratio:					1.151	1.243	2.394	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**1.289**	**1.678**	**2.967**	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								286.1%

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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	
2015	67,310,129	5	41	76	1,025,288	871,659	1,896,947	2.818
2016	67,772,736	5	35	60	893,412	1,286,960	2,180,372	3.217
2017	63,873,629	5	43	85	1,586,486	1,385,390	2,971,876	4.653
2018	78,208,138	5	45	66	1,714,867	1,976,597	3,691,464	4.720
2019	75,794,902	0	46	93	944,548	1,276,140	2,220,688	2.930
	352,959,534	20	210	380	6,164,601	6,796,746	12,961,347	
Adjusted Loss to Payroll Ratio:					1.747	1.926	3.672	
Expected Unlimited Loss to Payroll Ratio:					1.679	2.272	3.951	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.589	1.919	3.507	
Credibility:					0.79	0.81		
Indicated Limited Loss to Payroll Ratio:					1.714	1.924	3.638	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.847**	**2.326**	**4.173**	
Indicated Relativity Change:								5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								402.4%

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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	
2015	229,335,528	11	155	428	2,897,533	2,825,804	5,723,337	2.496
2016	229,701,293	14	137	356	3,654,371	3,161,495	6,815,866	2.967
2017	234,085,034	5	133	503	3,321,783	3,276,150	6,597,933	2.819
2018	219,168,344	4	124	331	2,819,227	2,567,339	5,386,566	2.458
2019	225,605,515	3	127	324	4,237,909	2,917,320	7,155,229	3.172
	1,137,895,714	37	676	1,942	16,930,824	14,748,108	31,678,932	
Adjusted Loss to Payroll Ratio:					1.488	1.296	2.784	
Expected Unlimited Loss to Payroll Ratio:					1.396	1.457	2.852	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.298	1.173	2.471	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.488	1.296	2.784	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.630**	**1.641**	**3.272**	
Indicated Relativity Change:								14.7%
Relativity to Statewide Average Loss to Payroll Ratio:								315.5%

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	505,913,848	9	211	560	3,982,171	4,314,875	8,297,046	1.640
2018	549,092,564	4	196	528	4,391,239	4,398,130	8,789,369	1.601
2019	549,160,994	5	176	454	4,662,103	5,363,857	10,025,960	1.826
	1,604,167,406	18	583	1,542	13,035,513	14,076,861	27,112,374	
Adjusted Loss to Payroll Ratio:					0.813	0.878	1.690	
Expected Unlimited Loss to Payroll Ratio:					0.928	1.014	1.942	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.888	0.887	1.775	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.813	0.878	1.690	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.866**	**1.025**	**1.891**	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								182.3%

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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	
2015	92,013,378	3	22	43	767,074	713,948	1,481,022	1.610
2016	103,078,599	0	23	29	430,940	502,084	933,024	0.905
2017	108,394,957	1	27	42	805,460	705,268	1,510,728	1.394
2018	122,400,704	3	20	48	1,071,536	860,970	1,932,506	1.579
2019	122,456,024	5	29	34	2,150,219	1,505,127	3,655,346	2.985
	548,343,662	12	121	196	5,225,228	4,287,397	9,512,625	
Adjusted Loss to Payroll Ratio:					0.953	0.782	1.735	
Expected Unlimited Loss to Payroll Ratio:					0.820	0.832	1.653	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.791	0.739	1.531	
Credibility:					0.71	0.66		
Indicated Limited Loss to Payroll Ratio:					0.907	0.767	1.674	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**0.959**	**0.883**	**1.842**	
Indicated Relativity Change:								11.5%
Relativity to Statewide Average Loss to Payroll Ratio:								177.6%

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	
2015	77,485,220	4	21	74	740,477	456,059	1,196,536	1.544
2016	72,352,677	1	23	40	329,943	343,879	673,822	0.931
2017	79,627,927	1	18	53	355,496	304,746	660,242	0.829
2018	79,456,244	2	17	39	431,444	369,646	801,090	1.008
2019	74,693,099	0	17	36	525,923	354,543	880,466	1.179
	383,615,167	8	96	242	2,383,283	1,828,873	4,212,156	
Adjusted Loss to Payroll Ratio:					0.621	0.477	1.098	
Expected Unlimited Loss to Payroll Ratio:					0.607	0.543	1.150	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.581	0.474	1.055	
Credibility:					0.55	0.48		
Indicated Limited Loss to Payroll Ratio:					0.603	0.475	1.079	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.643**	**0.555**	**1.198**	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								115.5%

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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	
2015	85,963,531	5	33	60	784,233	962,882	1,747,115	2.032
2016	85,497,284	3	30	72	876,928	1,068,697	1,945,625	2.276
2017	104,924,502	5	26	62	952,585	949,735	1,902,320	1.813
2018	105,193,843	1	27	51	820,428	1,128,014	1,948,442	1.852
2019	116,829,281	0	22	38	541,712	580,402	1,122,114	0.960
	498,408,441	14	138	283	3,975,887	4,689,730	8,665,617	
Adjusted Loss to Payroll Ratio:					0.798	0.941	1.739	
Expected Unlimited Loss to Payroll Ratio:					1.028	1.398	2.425	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.956	1.125	2.081	
Credibility:					0.74	0.75		
Indicated Limited Loss to Payroll Ratio:					0.838	0.987	1.826	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**0.919**	**1.250**	**2.169**	
Indicated Relativity Change:								-10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								209.1%

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	1,419,535,479	12	152	476	5,127,293	4,035,519	9,162,812	0.645
2018	1,541,897,847	1	137	507	3,560,608	3,652,911	7,213,519	0.468
2019	1,675,147,469	3	131	432	5,072,311	4,618,356	9,690,667	0.578
	4,636,580,795	16	420	1,415	13,760,212	12,306,785	26,066,997	
Adjusted Loss to Payroll Ratio:					0.297	0.265	0.562	
Expected Unlimited Loss to Payroll Ratio:					0.290	0.321	0.610	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.277	0.281	0.558	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.297	0.265	0.562	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.316**	**0.310**	**0.626**	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								60.4%

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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	
2015	60,551,244	0	7	19	506,404	294,486	800,890	1.323
2016	58,930,438	0	11	23	185,334	195,065	380,399	0.646
2017	56,949,315	0	7	27	151,759	261,044	412,803	0.725
2018	56,800,577	0	10	20	148,671	147,855	296,526	0.522
2019	54,814,002	0	10	14	158,690	153,617	312,307	0.570
	288,045,576	0	45	103	1,150,858	1,052,068	2,202,926	
Adjusted Loss to Payroll Ratio:					0.400	0.365	0.765	
Expected Unlimited Loss to Payroll Ratio:					0.396	0.441	0.838	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.375	0.373	0.748	
Credibility:					0.41	0.39		
Indicated Limited Loss to Payroll Ratio:					0.385	0.370	0.755	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.415**	**0.447**	**0.862**	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								83.1%

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Code: 3574 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: MACHINE MFG; GOLF CLUB/FISHING ROD MFG, REPAIR OR ASSEMBLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	254,507,791	11	116	318	3,120,927	2,738,789	5,859,716	2.302
2016	247,476,847	7	101	199	2,190,906	2,158,064	4,348,970	1.757
2017	235,797,070	6	88	173	2,149,794	1,720,278	3,870,072	1.641
2018	230,820,154	1	85	189	1,407,150	1,511,713	2,918,863	1.265
2019	258,364,620	2	78	192	3,601,779	1,872,492	5,474,271	2.119
	1,226,966,482	27	468	1,071	12,470,555	10,001,336	22,471,891	
Adjusted Loss to Payroll Ratio:					1.016	0.815	1.831	
Expected Unlimited Loss to Payroll Ratio:					1.079	1.199	2.278	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.981	0.904	1.886	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					1.016	0.817	1.833	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**1.138**	**1.103**	**2.241**	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								216.1%

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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	
2015	372,333,730	4	46	93	1,553,924	1,238,190	2,792,114	0.750
2016	395,019,162	6	67	123	1,500,547	1,523,203	3,023,750	0.765
2017	411,362,357	3	54	113	1,474,000	1,399,691	2,873,691	0.699
2018	436,330,650	3	45	124	1,341,717	1,158,446	2,500,163	0.573
2019	418,956,954	1	44	114	927,268	1,089,146	2,016,414	0.481
	2,034,002,853	17	256	567	6,797,456	6,408,676	13,206,132	
Adjusted Loss to Payroll Ratio:					0.334	0.315	0.649	
Expected Unlimited Loss to Payroll Ratio:					0.419	0.452	0.872	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.401	0.396	0.797	
Credibility:					0.92	0.87		
Indicated Limited Loss to Payroll Ratio:					0.340	0.326	0.665	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.362**	**0.381**	**0.742**	
Indicated Relativity Change:								-14.8%
Relativity to Statewide Average Loss to Payroll Ratio:								71.6%

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	
2015	191,143,303	7	64	158	2,127,315	1,691,170	3,818,485	1.998
2016	193,401,107	6	63	144	1,847,192	1,457,349	3,304,541	1.709
2017	191,302,351	4	43	158	1,506,951	1,311,037	2,817,988	1.473
2018	204,168,954	3	53	124	1,380,371	1,610,540	2,990,911	1.465
2019	206,093,749	3	60	143	2,076,542	2,209,766	4,286,308	2.080
	986,109,464	23	283	727	8,938,371	8,279,863	17,218,234	
Adjusted Loss to Payroll Ratio:					0.906	0.840	1.746	
Expected Unlimited Loss to Payroll Ratio:					0.983	0.946	1.930	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.930	0.799	1.729	
Credibility:					0.96	0.86		
Indicated Limited Loss to Payroll Ratio:					0.907	0.834	1.741	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.978**	**1.008**	**1.986**	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								191.5%

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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	
2015	61,198,854	4	52	90	883,090	1,050,463	1,933,553	3.159
2016	60,504,816	2	51	80	872,680	813,522	1,686,202	2.787
2017	58,712,765	0	41	100	748,467	973,379	1,721,846	2.933
2018	59,736,491	2	39	87	846,858	1,402,153	2,249,011	3.765
2019	50,347,675	2	34	81	1,187,236	1,026,265	2,213,501	4.396
	290,500,601	10	217	438	4,538,330	5,265,782	9,804,112	
Adjusted Loss to Payroll Ratio:					1.562	1.813	3.375	
Expected Unlimited Loss to Payroll Ratio:					2.078	2.065	4.144	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.933	1.663	3.596	
Credibility:					0.79	0.71		
Indicated Limited Loss to Payroll Ratio:					1.639	1.768	3.408	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.796**	**2.240**	**4.036**	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								389.2%

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	2,280,878,823	29	643	1,495	16,994,133	16,288,851	33,282,984	1.459
2019	2,380,921,536	17	660	1,339	18,929,127	18,964,007	37,893,134	1.592
	4,661,800,359	46	1,303	2,834	35,923,260	35,252,859	71,176,119	
Adjusted Loss to Payroll Ratio:					0.771	0.756	1.527	
Expected Unlimited Loss to Payroll Ratio:					0.898	0.891	1.789	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.850	0.752	1.602	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.771	0.756	1.527	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.830**	**0.914**	**1.744**	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								168.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	101,037,615	2	40	81	677,266	630,934	1,308,200	1.295
2016	98,451,961	3	40	68	988,883	874,912	1,863,795	1.893
2017	116,062,573	7	49	99	1,589,954	1,737,625	3,327,579	2.867
2018	119,261,050	1	31	96	798,212	909,370	1,707,582	1.432
2019	136,286,387	1	32	91	1,289,545	1,194,209	2,483,754	1.822
	571,099,586	14	192	435	5,343,860	5,347,050	10,690,910	
Adjusted Loss to Payroll Ratio:					0.936	0.936	1.872	
Expected Unlimited Loss to Payroll Ratio:					0.918	1.063	1.981	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.878	0.929	1.808	
Credibility:					0.76	0.73		
Indicated Limited Loss to Payroll Ratio:					0.922	0.934	1.856	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.982**	**1.091**	**2.074**	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								199.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	284,824,867	7	80	214	1,929,702	1,870,182	3,799,884	1.334
2016	315,764,167	7	75	219	2,438,943	1,972,396	4,411,339	1.397
2017	376,838,726	8	115	257	2,494,285	2,552,810	5,047,095	1.339
2018	407,433,898	6	99	260	2,604,496	2,886,564	5,491,060	1.348
2019	451,346,029	2	85	225	3,079,184	2,560,471	5,639,655	1.250
	1,836,207,687	30	454	1,175	12,546,609	11,842,423	24,389,032	
Adjusted Loss to Payroll Ratio:					0.683	0.645	1.328	
Expected Unlimited Loss to Payroll Ratio:					0.735	0.755	1.490	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.709	0.671	1.379	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.683	0.645	1.328	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**0.723**	**0.742**	**1.465**	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								141.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	55,338,781	3	33	45	1,134,301	958,291	2,092,592	3.781
2016	60,433,368	2	26	64	763,413	719,732	1,483,145	2.454
2017	65,375,519	1	31	50	732,296	611,967	1,344,263	2.056
2018	62,949,970	0	34	54	623,136	477,664	1,100,800	1.749
2019	55,885,730	0	22	47	692,864	540,281	1,233,145	2.207
	299,983,368	6	146	260	3,946,010	3,307,936	7,253,946	
Adjusted Loss to Payroll Ratio:					1.315	1.103	2.418	
Expected Unlimited Loss to Payroll Ratio:					2.025	1.549	3.574	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.916	1.308	3.224	
Credibility:					0.80	0.65		
Indicated Limited Loss to Payroll Ratio:					1.436	1.175	2.610	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.547**	**1.420**	**2.967**	
Indicated Relativity Change:								-17.0%
Relativity to Statewide Average Loss to Payroll Ratio:								286.1%

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	
2015	213,747,375	5	64	145	1,309,742	1,347,526	2,657,268	1.243
2016	229,517,949	10	84	127	1,901,006	1,808,435	3,709,441	1.616
2017	248,197,499	6	79	138	2,014,356	1,916,819	3,931,175	1.584
2018	260,625,409	2	94	128	2,386,784	2,526,428	4,913,212	1.885
2019	275,576,345	2	105	161	2,660,049	2,903,369	5,563,418	2.019
	1,227,664,577	25	426	699	10,271,937	10,502,577	20,774,514	
Adjusted Loss to Payroll Ratio:					0.837	0.855	1.692	
Expected Unlimited Loss to Payroll Ratio:					0.792	0.860	1.652	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.758	0.752	1.510	
Credibility:					0.97	0.91		
Indicated Limited Loss to Payroll Ratio:					0.834	0.847	1.681	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.889**	**0.989**	**1.878**	
Indicated Relativity Change:								13.7%
Relativity to Statewide Average Loss to Payroll Ratio:								181.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (Proposed)

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	9,294,559,584	28	542	1,618	17,245,590	15,694,655	32,940,245	0.354
2019	9,493,151,221	7	470	1,286	15,185,950	13,947,442	29,133,392	0.307
	18,787,710,805	35	1,012	2,904	32,431,541	29,642,097	62,073,638	
Adjusted Loss to Payroll Ratio:					0.173	0.158	0.330	
Expected Unlimited Loss to Payroll Ratio:					0.241	0.253	0.494	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.224	0.204	0.428	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.173	0.158	0.330	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**0.189**	**0.200**	**0.389**	
Indicated Relativity Change:								-21.3%
Relativity to Statewide Average Loss to Payroll Ratio:								37.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	1,255,187,839	3	196	405	5,189,281	4,622,761	9,812,042	0.782
2018	1,344,934,650	6	184	409	5,426,856	4,346,354	9,773,210	0.727
2019	1,354,564,686	5	155	353	5,704,129	4,469,964	10,174,093	0.751
	3,954,687,175	14	535	1,167	16,320,266	13,439,080	29,759,346	
Adjusted Loss to Payroll Ratio:					0.413	0.340	0.753	
Expected Unlimited Loss to Payroll Ratio:					0.442	0.417	0.860	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.427	0.371	0.798	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.413	0.340	0.753	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**0.437**	**0.391**	**0.828**	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								79.8%

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	
2015	46,613,466	0	8	11	20,723	60,671	81,394	0.175
2016	47,971,037	1	3	11	176,363	104,135	280,498	0.585
2017	71,436,409	0	7	3	76,633	69,517	146,150	0.205
2018	48,334,851	0	3	13	7,160	21,368	28,528	0.059
2019	44,599,805	0	5	8	71,351	67,343	138,694	0.311
	258,955,568	1	26	46	352,230	323,034	675,264	
Adjusted Loss to Payroll Ratio:					0.136	0.125	0.261	
Expected Unlimited Loss to Payroll Ratio:					0.337	0.347	0.683	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.322	0.303	0.625	
Credibility:					0.37	0.34		
Indicated Limited Loss to Payroll Ratio:					0.253	0.242	0.496	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.270**	**0.283**	**0.553**	
Indicated Relativity Change:								-19.1%
Relativity to Statewide Average Loss to Payroll Ratio:								53.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	
2015	286,903,904	5	34	26	1,551,347	1,116,886	2,668,233	0.930
2016	204,188,760	3	21	25	1,138,915	818,514	1,957,429	0.959
2017	298,232,881	3	34	30	1,992,656	1,365,863	3,358,519	1.126
2018	468,130,135	2	34	55	3,564,281	2,026,644	5,590,925	1.194
2019	294,727,388	2	22	26	2,341,622	1,482,126	3,823,748	1.297
	1,552,183,068	15	145	162	10,588,821	6,810,033	17,398,854	
Adjusted Loss to Payroll Ratio:					0.682	0.439	1.121	
Expected Unlimited Loss to Payroll Ratio:					0.603	0.646	1.249	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.482	0.355	0.837	
Credibility:					0.91	0.78		
Indicated Limited Loss to Payroll Ratio:					0.664	0.421	1.085	
Limit Factor:					1.199	1.626		
Selected (Unlimited) Loss to Payroll Ratio:					**0.797**	**0.684**	**1.480**	
Indicated Relativity Change:								18.5%
Relativity to Statewide Average Loss to Payroll Ratio:								142.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (Proposed)

Code: 3724 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: MILLWRIGHT WORK; ELECTRICAL MACHINERY/AUXILIARY APPARATUS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,853,234,309	36	589	1,178	19,452,413	17,110,443	36,562,856	1.973
2019	2,068,233,245	29	651	1,170	25,768,441	23,113,746	48,882,187	2.363
	3,921,467,554	65	1,240	2,348	45,220,853	40,224,189	85,445,042	
Adjusted Loss to Payroll Ratio:					1.153	1.026	2.179	
Expected Unlimited Loss to Payroll Ratio:					1.345	1.364	2.709	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.150	0.903	2.053	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.153	1.026	2.179	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**1.291**	**1.385**	**2.676**	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								258.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (Proposed)

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	
2015	47,751,997	3	6	9	434,827	245,349	680,176	1.424
2016	49,564,333	1	7	7	432,723	359,381	792,104	1.598
2017	42,260,967	2	8	7	511,351	252,974	764,325	1.809
2018	70,745,645	1	6	12	599,508	430,152	1,029,660	1.455
2019	68,666,250	0	12	28	482,864	398,067	880,931	1.283
	278,989,192	7	39	63	2,461,272	1,685,922	4,147,194	

Adjusted Loss to Payroll Ratio:		0.882	0.604	1.487	
Expected Unlimited Loss to Payroll Ratio:		0.722	0.573	1.295	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.651	0.429	1.079	
Credibility:		0.51	0.40		
Indicated Limited Loss to Payroll Ratio:		0.768	0.500	1.268	
Limit Factor:		1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:		**0.860**	**0.675**	**1.535**	
Indicated Relativity Change:					18.5%
Relativity to Statewide Average Loss to Payroll Ratio:					148.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	
2015	218,553,507	2	18	40	349,560	266,131	615,691	0.282
2016	191,728,672	1	20	44	416,009	369,061	785,070	0.409
2017	127,363,274	2	14	32	499,071	422,968	922,039	0.724
2018	127,178,703	2	18	40	1,003,235	558,461	1,561,696	1.228
2019	103,989,838	0	13	27	545,551	361,500	907,051	0.872
	768,813,994	7	83	183	2,813,425	1,978,121	4,791,546	
Adjusted Loss to Payroll Ratio:					0.366	0.257	0.623	
Expected Unlimited Loss to Payroll Ratio:					0.398	0.285	0.683	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.377	0.241	0.617	
Credibility:					0.61	0.48		
Indicated Limited Loss to Payroll Ratio:					0.370	0.249	0.619	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.399**	**0.301**	**0.699**	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								67.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	64,327,895	1	66	136	685,363	768,162	1,453,525	2.260
2016	160,064,353	6	94	326	2,488,179	1,861,948	4,350,127	2.718
2017	118,375,279	1	78	199	1,460,032	1,240,600	2,700,632	2.281
2018	174,729,763	4	129	524	3,095,965	2,741,115	5,837,080	3.341
2019	142,977,571	0	79	206	1,916,626	1,826,636	3,743,262	2.618
	660,474,861	12	446	1,391	9,646,165	8,438,462	18,084,627	

Adjusted Loss to Payroll Ratio:	1.460	1.278	2.738	
Expected Unlimited Loss to Payroll Ratio:	1.305	1.252	2.557	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.259	1.112	2.370	
Credibility:	0.93	0.83		
Indicated Limited Loss to Payroll Ratio:	1.446	1.250	2.696	
Limit Factor:	1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:	**1.529**	**1.438**	**2.968**	
Indicated Relativity Change:				16.1%
Relativity to Statewide Average Loss to Payroll Ratio:				286.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	175,351,264	11	125	307	2,928,046	2,458,461	5,386,507	3.072
2017	185,163,831	10	138	392	3,122,433	3,192,264	6,314,697	3.410
2018	214,037,170	5	145	358	3,401,836	2,851,452	6,253,288	2.922
2019	212,535,673	2	116	333	2,767,942	2,867,850	5,635,792	2.652
	787,087,938	28	524	1,390	12,220,257	11,370,027	23,590,284	
Adjusted Loss to Payroll Ratio:					1.553	1.445	2.997	
Expected Unlimited Loss to Payroll Ratio:					1.668	1.749	3.417	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.578	1.477	3.055	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.553	1.445	2.997	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.673**	**1.746**	**3.419**	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								329.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	84,780,461	11	84	221	2,757,410	2,246,550	5,003,960	5.902
2016	77,234,536	8	62	164	1,528,647	1,384,225	2,912,872	3.771
2017	81,581,271	5	78	156	2,082,480	1,741,662	3,824,142	4.688
2018	84,734,014	0	70	165	1,194,150	1,302,719	2,496,869	2.947
2019	88,365,681	0	83	148	1,289,512	1,729,760	3,019,272	3.417
	416,695,963	24	377	854	8,852,198	8,404,917	17,257,115	
Adjusted Loss to Payroll Ratio:					2.124	2.017	4.141	
Expected Unlimited Loss to Payroll Ratio:					2.323	2.504	4.827	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.309	2.121	4.430	
Credibility:					0.96	0.90		
Indicated Limited Loss to Payroll Ratio:					2.131	2.028	4.159	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**2.296**	**2.451**	**4.748**	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								457.8%

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	
2015	87,247,801	3	63	117	911,829	1,123,794	2,035,623	2.333
2016	84,211,802	2	49	99	917,945	990,104	1,908,049	2.266
2017	92,718,118	2	42	92	1,047,010	815,242	1,862,252	2.009
2018	82,952,678	3	65	70	1,695,914	1,409,761	3,105,675	3.744
2019	83,176,538	1	54	55	1,181,987	1,143,240	2,325,227	2.796
	430,306,937	11	273	433	5,754,685	5,482,141	11,236,826	
Adjusted Loss to Payroll Ratio:					1.337	1.274	2.611	
Expected Unlimited Loss to Payroll Ratio:					1.116	1.356	2.472	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.068	1.186	2.254	
Credibility:					0.73	0.72		
Indicated Limited Loss to Payroll Ratio:					1.265	1.249	2.514	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.348**	**1.459**	**2.807**	
Indicated Relativity Change:								13.5%
Relativity to Statewide Average Loss to Payroll Ratio:								270.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	1,662,620,233	30	214	394	8,291,482	6,200,590	14,492,072	0.872
2017	642,030,482	13	161	393	6,645,861	4,407,499	11,053,360	1.722
2018	751,166,357	6	175	484	6,945,926	4,994,561	11,940,487	1.590
2019	825,884,398	1	122	394	4,560,629	3,707,312	8,267,941	1.001
	3,881,701,470	50	672	1,665	26,443,898	19,309,961	45,753,859	
Adjusted Loss to Payroll Ratio:					0.681	0.497	1.179	
Expected Unlimited Loss to Payroll Ratio:					0.563	0.553	1.116	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.512	0.417	0.929	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.681	0.497	1.179	
Limit Factor:					1.120	1.350		
Indicated (Unlimited) Loss to Payroll Ratio:					0.763	0.672	1.435	
Indicated Relativity Change:								28.6%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					**0.742**	**0.653**	**1.395**	
Relativity to Statewide Average Loss to Payroll Ratio:								134.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	1,320,256,330	27	375	788	14,266,181	12,115,140	26,381,321	1.998
2019	1,268,326,417	6	340	690	13,026,026	11,796,442	24,822,468	1.957
	2,588,582,747	33	715	1,478	27,292,207	23,911,581	51,203,788	
Adjusted Loss to Payroll Ratio:					1.054	0.924	1.978	
Expected Unlimited Loss to Payroll Ratio:					0.985	0.876	1.862	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.943	0.766	1.709	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.054	0.924	1.978	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.123**	**1.079**	**2.202**	
Indicated Relativity Change:								18.3%
Relativity to Statewide Average Loss to Payroll Ratio:								212.4%

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	371,645,123	11	201	477	4,300,210	4,246,865	8,547,075	2.300
2018	395,240,286	12	352	476	5,499,292	5,414,248	10,913,540	2.761
2019	388,640,144	4	346	445	9,287,548	5,887,247	15,174,795	3.905
	1,155,525,553	27	899	1,398	19,087,050	15,548,359	34,635,409	
Adjusted Loss to Payroll Ratio:					1.652	1.346	2.997	
Expected Unlimited Loss to Payroll Ratio:					1.328	1.475	2.803	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.257	1.245	2.502	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.652	1.346	2.997	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.780**	**1.626**	**3.406**	
Indicated Relativity Change:								21.5%
Relativity to Statewide Average Loss to Payroll Ratio:								328.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	111,516,919	8	17	56	957,729	881,229	1,838,958	1.649
2016	117,850,488	5	21	41	1,064,633	976,097	2,040,730	1.732
2017	114,579,927	5	27	42	1,221,209	1,100,430	2,321,639	2.026
2018	123,104,170	1	36	47	1,368,487	927,415	2,295,902	1.865
2019	121,698,766	2	31	44	1,241,179	744,633	1,985,812	1.632
	588,750,270	21	132	230	5,853,238	4,629,803	10,483,041	
Adjusted Loss to Payroll Ratio:					0.994	0.786	1.781	
Expected Unlimited Loss to Payroll Ratio:					0.831	0.896	1.727	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.747	0.780	1.527	
Credibility:					0.73	0.67		
Indicated Limited Loss to Payroll Ratio:					0.927	0.784	1.711	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.016**	**0.993**	**2.009**	
Indicated Relativity Change:								16.3%
Relativity to Statewide Average Loss to Payroll Ratio:								193.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	221,334,293	8	149	252	2,746,040	2,806,469	5,552,509	2.509
2017	228,183,771	13	129	306	3,384,855	3,159,438	6,544,293	2.868
2018	254,893,195	6	128	387	3,036,705	3,215,587	6,252,292	2.453
2019	250,630,523	2	147	310	3,633,819	3,898,683	7,532,502	3.005
	955,041,782	29	553	1,255	12,801,419	13,080,176	25,881,595	
Adjusted Loss to Payroll Ratio:					1.340	1.370	2.710	
Expected Unlimited Loss to Payroll Ratio:					1.528	1.853	3.381	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.390	1.397	2.788	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.340	1.370	2.710	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**1.501**	**1.849**	**3.350**	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								323.1%

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	
2015	23,607,781	3	7	17	279,424	194,143	473,567	2.006
2016	26,083,648	3	8	12	506,378	583,755	1,090,133	4.179
2017	34,386,015	1	13	16	431,047	400,328	831,375	2.418
2018	37,354,892	0	13	19	297,882	265,304	563,186	1.508
2019	43,401,790	0	6	35	174,214	314,848	489,062	1.127
	164,834,126	7	47	99	1,688,945	1,758,378	3,447,323	
Adjusted Loss to Payroll Ratio:					1.025	1.067	2.091	
Expected Unlimited Loss to Payroll Ratio:					1.500	1.526	3.027	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.395	1.229	2.624	
Credibility:					0.55	0.50		
Indicated Limited Loss to Payroll Ratio:					1.190	1.148	2.338	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.304**	**1.454**	**2.758**	
Indicated Relativity Change:								-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								265.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	27,354,556	2	32	37	524,366	587,847	1,112,213	4.066
2016	27,620,430	2	24	33	424,963	525,336	950,299	3.441
2017	25,052,090	3	17	20	656,700	484,330	1,141,030	4.555
2018	23,024,472	1	22	25	539,663	816,420	1,356,083	5.890
2019	22,627,021	0	13	19	516,895	437,380	954,275	4.217
	125,678,569	8	108	134	2,662,587	2,851,313	5,513,900	
Adjusted Loss to Payroll Ratio:					2.119	2.269	4.387	
Expected Unlimited Loss to Payroll Ratio:					1.819	2.197	4.016	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.721	1.855	3.576	
Credibility:					0.54	0.53		
Indicated Limited Loss to Payroll Ratio:					1.936	2.073	4.009	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**2.086**	**2.506**	**4.592**	
Indicated Relativity Change:								14.4%
Relativity to Statewide Average Loss to Payroll Ratio:								442.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	18,435,299	0	8	17	36,649	68,919	105,568	0.573
2016	20,894,725	0	19	24	144,978	177,196	322,174	1.542
2017	22,040,154	0	16	34	194,950	223,203	418,153	1.897
2018	20,080,523	1	5	27	284,511	190,444	474,955	2.365
2019	21,662,409	0	12	25	286,118	309,338	595,456	2.749
	103,113,110	1	60	127	947,207	969,099	1,916,306	

Adjusted Loss to Payroll Ratio:	0.919	0.940	1.858	
Expected Unlimited Loss to Payroll Ratio:	1.043	1.162	2.205	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.987	0.981	1.968	
Credibility:	0.40	0.38		
Indicated Limited Loss to Payroll Ratio:	0.959	0.966	1.925	
Limit Factor:	1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:	**1.034**	**1.167**	**2.201**	
Indicated Relativity Change:				-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:				212.2%

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	
2015	56,093,366	2	30	51	673,544	485,312	1,158,856	2.066
2016	59,004,581	3	23	35	509,571	440,714	950,285	1.611
2017	58,449,265	1	21	51	411,023	444,599	855,622	1.464
2018	63,595,008	2	33	56	1,180,066	799,518	1,979,584	3.113
2019	60,881,532	1	32	41	1,110,312	538,909	1,649,221	2.709
	298,023,752	9	139	234	3,884,517	2,709,053	6,593,570	

Adjusted Loss to Payroll Ratio:	1.303	0.909	2.212	
Expected Unlimited Loss to Payroll Ratio:	1.167	1.102	2.269	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.086	0.887	1.973	
Credibility:	0.64	0.55		
Indicated Limited Loss to Payroll Ratio:	1.224	0.899	2.123	
Limit Factor:	1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:	**1.341**	**1.139**	**2.480**	
Indicated Relativity Change:				9.3%
Relativity to Statewide Average Loss to Payroll Ratio:				239.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	81,010,241	5	19	50	609,051	586,801	1,195,852	1.476
2016	86,739,917	3	31	51	665,019	722,930	1,387,949	1.600
2017	83,543,277	1	27	59	704,435	469,102	1,173,537	1.405
2018	83,376,962	0	28	44	651,072	535,264	1,186,336	1.423
2019	76,891,301	3	15	39	1,164,448	1,183,936	2,348,384	3.054
	411,561,698	12	120	243	3,794,025	3,498,034	7,292,059	
Adjusted Loss to Payroll Ratio:					0.922	0.850	1.772	
Expected Unlimited Loss to Payroll Ratio:					0.858	0.862	1.719	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.798	0.694	1.491	
Credibility:					0.64	0.57		
Indicated Limited Loss to Payroll Ratio:					0.877	0.783	1.660	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**0.961**	**0.992**	**1.953**	
Indicated Relativity Change:								13.6%
Relativity to Statewide Average Loss to Payroll Ratio:								188.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	1,701,816,741	5	95	230	2,678,687	2,414,472	5,093,159	0.299
2016	1,851,506,464	5	86	234	2,486,645	2,492,851	4,979,496	0.269
2017	1,883,499,970	4	83	214	2,324,631	2,382,467	4,707,098	0.250
2018	1,899,382,545	4	59	229	1,599,147	1,699,241	3,298,388	0.174
2019	1,900,457,957	1	62	178	1,909,885	2,100,358	4,010,243	0.211
	9,236,663,677	19	385	1,085	10,998,996	11,089,390	22,088,386	
Adjusted Loss to Payroll Ratio:					0.119	0.120	0.239	
Expected Unlimited Loss to Payroll Ratio:					0.139	0.143	0.282	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.133	0.125	0.258	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.119	0.120	0.239	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.127**	**0.140**	**0.267**	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								25.8%

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	
2015	30,363,768	1	11	23	269,162	275,638	544,800	1.794
2016	35,621,784	2	14	28	371,766	293,304	665,070	1.867
2017	43,347,595	1	8	36	155,017	287,208	442,225	1.020
2018	58,541,863	2	16	51	509,503	376,385	885,888	1.513
2019	66,107,712	1	11	39	236,477	286,784	523,261	0.792
	233,982,722	7	60	177	1,541,926	1,519,319	3,061,245	
Adjusted Loss to Payroll Ratio:					0.659	0.649	1.308	
Expected Unlimited Loss to Payroll Ratio:					0.901	0.959	1.860	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.838	0.772	1.610	
Credibility:					0.52	0.48		
Indicated Limited Loss to Payroll Ratio:					0.745	0.714	1.458	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**0.816**	**0.904**	**1.720**	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								165.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	114,622,808	7	113	232	2,380,467	2,668,318	5,048,785	4.405
2016	125,598,927	5	102	205	2,376,826	2,282,504	4,659,330	3.710
2017	125,962,159	7	125	191	2,728,652	2,119,380	4,848,032	3.849
2018	132,839,238	4	138	230	3,639,407	3,031,045	6,670,452	5.021
2019	142,492,019	1	71	186	2,060,082	1,956,767	4,016,849	2.819
	641,515,151	24	549	1,044	13,185,434	12,058,014	25,243,448	
Adjusted Loss to Payroll Ratio:					2.055	1.880	3.935	
Expected Unlimited Loss to Payroll Ratio:					1.918	2.335	4.253	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.833	1.767	3.600	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					2.055	1.879	3.934	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**2.301**	**2.537**	**4.838**	
Indicated Relativity Change:								13.8%
Relativity to Statewide Average Loss to Payroll Ratio:								466.5%

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	
2015	272,904,089	5	98	209	2,301,427	2,608,886	4,910,313	1.799
2016	271,500,385	5	73	255	1,609,245	1,633,339	3,242,584	1.194
2017	260,112,166	3	108	199	2,746,954	2,551,825	5,298,779	2.037
2018	280,358,787	1	93	187	2,349,914	2,096,055	4,445,969	1.586
2019	304,824,084	1	96	152	2,936,602	2,601,247	5,537,849	1.817
	1,389,699,511	15	468	1,002	11,944,143	11,491,352	23,435,495	
Adjusted Loss to Payroll Ratio:					0.859	0.827	1.686	
Expected Unlimited Loss to Payroll Ratio:					0.804	0.968	1.773	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.761	0.818	1.579	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					0.859	0.827	1.686	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.926**	**0.999**	**1.926**	
Indicated Relativity Change:								8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								185.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	70,191,502	2	23	36	419,237	465,973	885,210	1.261
2016	66,825,509	4	26	40	827,915	504,866	1,332,781	1.994
2017	69,622,419	2	23	47	683,072	688,999	1,372,071	1.971
2018	63,637,694	0	19	40	917,579	662,116	1,579,695	2.482
2019	71,273,127	1	21	29	774,447	667,850	1,442,297	2.024
	341,550,251	9	112	192	3,622,249	2,989,804	6,612,053	
Adjusted Loss to Payroll Ratio:					1.061	0.875	1.936	
Expected Unlimited Loss to Payroll Ratio:					0.940	0.973	1.913	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.890	0.821	1.711	
Credibility:					0.62	0.57		
Indicated Limited Loss to Payroll Ratio:					0.996	0.852	1.848	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.073**	**1.030**	**2.103**	
Indicated Relativity Change:								9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								202.8%

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	
2015	7,414,157	0	11	12	287,082	179,602	466,684	6.294
2016	7,923,018	2	5	4	296,136	176,963	473,099	5.971
2017	8,046,711	2	11	8	331,886	255,085	586,971	7.295
2018	7,116,885	0	3	2	60,208	27,298	87,506	1.230
2019	6,202,327	0	5	1	236,108	107,200	343,308	5.535
	36,703,098	4	35	27	1,211,420	746,149	1,957,569	
Adjusted Loss to Payroll Ratio:					3.301	2.033	5.334	
Expected Unlimited Loss to Payroll Ratio:					3.163	2.875	6.038	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.027	2.513	5.540	
Credibility:					0.41	0.36		
Indicated Limited Loss to Payroll Ratio:					3.140	2.339	5.479	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**3.346**	**2.731**	**6.077**	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								586.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	111,400,110	3	45	94	588,236	703,059	1,291,295	1.159
2016	114,683,278	5	50	73	981,727	1,020,879	2,002,606	1.746
2017	124,926,358	8	71	92	2,036,520	2,138,776	4,175,296	3.342
2018	134,944,885	2	54	126	1,303,333	1,185,282	2,488,615	1.844
2019	139,834,521	0	30	90	1,179,179	879,430	2,058,609	1.472
	625,789,152	18	250	475	6,088,995	5,927,426	12,016,421	
Adjusted Loss to Payroll Ratio:					0.973	0.947	1.920	
Expected Unlimited Loss to Payroll Ratio:					1.109	1.232	2.341	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.070	1.094	2.164	
Credibility:					0.85	0.81		
Indicated Limited Loss to Payroll Ratio:					0.987	0.975	1.962	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**1.045**	**1.122**	**2.166**	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								208.9%

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	496,633,125	24	174	367	6,933,699	5,976,478	12,910,177	2.600
2019	498,789,646	8	170	376	5,457,149	5,140,585	10,597,734	2.125
	995,422,771	32	344	743	12,390,848	11,117,063	23,507,911	
Adjusted Loss to Payroll Ratio:					1.245	1.117	2.362	
Expected Unlimited Loss to Payroll Ratio:					1.418	1.564	2.982	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.318	1.259	2.578	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.245	1.117	2.362	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.364**	**1.414**	**2.778**	
Indicated Relativity Change:								-6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								267.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	73,390,882	6	39	47	999,336	1,016,001	2,015,337	2.746
2016	56,120,754	0	25	59	492,697	559,553	1,052,250	1.875
2017	60,218,631	0	28	44	416,122	341,023	757,145	1.257
2018	49,798,954	0	19	39	235,731	344,502	580,233	1.165
2019	54,067,296	0	20	33	456,706	543,319	1,000,025	1.850
	293,596,517	6	131	222	2,600,592	2,804,397	5,404,989	
Adjusted Loss to Payroll Ratio:					0.886	0.955	1.841	
Expected Unlimited Loss to Payroll Ratio:					1.250	1.459	2.709	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.162	1.175	2.337	
Credibility:					0.65	0.62		
Indicated Limited Loss to Payroll Ratio:					0.983	1.039	2.022	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.077**	**1.316**	**2.393**	
Indicated Relativity Change:								-11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								230.8%

INCLUDES 4922 D1-1-19

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Effective September 1, 2022 (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	
2015	29,831,562	0	7	19	163,169	138,466	301,635	1.011
2016	21,028,677	0	13	8	195,383	142,821	338,204	1.608
2017	25,614,776	2	15	15	473,708	463,156	936,864	3.658
2018	28,595,304	0	14	22	186,398	127,242	313,640	1.097
2019	31,480,873	0	14	27	519,045	424,587	943,632	2.997
	136,551,192	2	63	91	1,537,703	1,296,272	2,833,975	

Adjusted Loss to Payroll Ratio:	1.126	0.949	2.075	
Expected Unlimited Loss to Payroll Ratio:	1.187	1.185	2.373	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.136	1.036	2.173	
Credibility:	0.47	0.43		
Indicated Limited Loss to Payroll Ratio:	1.131	0.999	2.130	
Limit Factor:	1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:	**1.206**	**1.166**	**2.372**	
Indicated Relativity Change:				0.0%
Relativity to Statewide Average Loss to Payroll Ratio:				228.7%

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	
2015	158,108,700	12	140	195	2,846,818	2,844,224	5,691,042	3.599
2016	160,781,837	8	111	153	2,160,867	2,140,469	4,301,336	2.675
2017	160,918,402	4	79	135	1,340,020	1,377,581	2,717,601	1.689
2018	141,638,591	5	102	174	2,712,516	3,383,019	6,095,535	4.304
2019	174,377,204	0	90	124	2,823,096	2,830,508	5,653,604	3.242
	795,824,734	29	522	781	11,883,318	12,575,801	24,459,119	

Adjusted Loss to Payroll Ratio:	1.493	1.580	3.073	
Expected Unlimited Loss to Payroll Ratio:	1.566	1.874	3.441	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.482	1.582	3.065	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.493	1.580	3.073	
Limit Factor:	1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:	**1.609**	**1.910**	**3.519**	
Indicated Relativity Change:				2.3%
Relativity to Statewide Average Loss to Payroll Ratio:				339.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	29,368,515	0	7	8	225,621	208,415	434,036	1.478
2016	29,681,038	1	8	11	201,662	224,981	426,643	1.437
2017	30,140,256	1	3	9	146,061	137,350	283,411	0.940
2018	35,313,300	1	11	20	305,753	192,691	498,444	1.411
2019	30,675,445	0	12	10	249,878	203,666	453,544	1.479
	155,178,554	3	41	58	1,128,975	967,103	2,096,078	
Adjusted Loss to Payroll Ratio:					0.728	0.623	1.351	
Expected Unlimited Loss to Payroll Ratio:					0.969	0.967	1.937	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.917	0.817	1.734	
Credibility:					0.46	0.41		
Indicated Limited Loss to Payroll Ratio:					0.830	0.737	1.567	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.895**	**0.891**	**1.785**	
Indicated Relativity Change:								-7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								172.2%

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	
2015	127,671,964	24	141	158	3,252,699	2,886,095	6,138,794	4.808
2016	137,967,440	20	101	198	2,348,144	2,196,827	4,544,971	3.294
2017	141,513,154	10	118	178	2,713,754	2,546,103	5,259,857	3.717
2018	151,364,991	7	131	175	3,417,881	2,666,798	6,084,679	4.020
2019	156,138,814	1	132	179	2,694,564	2,603,506	5,298,070	3.393
	714,656,363	62	623	888	14,427,042	12,899,328	27,326,370	
Adjusted Loss to Payroll Ratio:					2.019	1.805	3.824	
Expected Unlimited Loss to Payroll Ratio:					2.035	2.097	4.133	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.947	1.834	3.781	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.019	1.805	3.824	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**2.151**	**2.108**	**4.259**	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								410.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	204,466,218	8	199	188	2,889,670	3,212,262	6,101,932	2.984
2017	212,346,267	13	205	189	4,328,568	4,587,766	8,916,334	4.199
2018	212,135,990	15	142	153	3,469,916	3,283,144	6,753,060	3.183
2019	199,387,466	1	124	113	2,892,268	2,454,004	5,346,272	2.681
	828,335,941	37	670	643	13,580,422	13,537,175	27,117,597	
Adjusted Loss to Payroll Ratio:					1.639	1.634	3.274	
Expected Unlimited Loss to Payroll Ratio:					1.930	2.298	4.228	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.795	1.850	3.645	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.639	1.634	3.274	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.797**	**2.070**	**3.866**	
Indicated Relativity Change:								-8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								372.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	338,667,338	3	6	19	334,431	261,019	595,450	0.176
2016	372,343,428	0	10	15	114,577	195,288	309,865	0.083
2017	384,405,191	0	5	16	28,786	115,531	144,317	0.038
2018	399,880,876	1	5	21	480,098	528,085	1,008,183	0.252
2019	405,982,196	0	5	13	307,156	180,702	487,858	0.120
	1,901,279,029	4	31	84	1,265,048	1,280,624	2,545,672	

Adjusted Loss to Payroll Ratio:	0.067	0.067	0.134	
Expected Unlimited Loss to Payroll Ratio:	0.067	0.076	0.144	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.064	0.064	0.128	
Credibility:	0.43	0.41		
Indicated Limited Loss to Payroll Ratio:	0.065	0.066	0.131	
Limit Factor:	1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:	**0.070**	**0.079**	**0.149**	
Indicated Relativity Change:				3.9%
Relativity to Statewide Average Loss to Payroll Ratio:				14.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	664,015,989	7	312	521	7,565,795	6,566,484	14,132,279	2.128
2019	648,112,754	7	280	455	9,745,949	8,706,458	18,452,407	2.847
	1,312,128,743	14	592	976	17,311,743	15,272,942	32,584,685	
Adjusted Loss to Payroll Ratio:					1.319	1.164	2.483	
Expected Unlimited Loss to Payroll Ratio:					1.492	1.517	3.009	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.412	1.281	2.693	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.319	1.164	2.483	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.422**	**1.407**	**2.829**	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								272.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	81,341,588	11	78	107	2,907,734	2,305,067	5,212,801	6.409
2016	82,080,981	4	68	98	2,383,276	2,035,422	4,418,698	5.383
2017	74,355,010	1	60	92	1,383,625	1,759,023	3,142,648	4.227
2018	66,477,336	2	49	71	1,630,590	1,271,335	2,901,925	4.365
2019	66,563,267	0	32	67	829,103	796,830	1,625,933	2.443
	370,818,182	18	287	435	9,134,328	8,167,677	17,302,005	
Adjusted Loss to Payroll Ratio:					2.463	2.203	4.666	
Expected Unlimited Loss to Payroll Ratio:					2.755	2.608	5.363	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.304	2.231	4.535	
Credibility:					0.98	0.87		
Indicated Limited Loss to Payroll Ratio:					2.461	2.206	4.667	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**2.652**	**2.667**	**5.319**	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								512.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (Proposed)

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	
2015	15,623,837	0	8	9	179,798	213,611	393,409	2.518
2016	15,647,222	4	9	7	746,704	673,000	1,419,704	9.073
2017	14,114,123	2	13	1	409,021	544,937	953,958	6.759
2018	13,447,506	1	9	1	330,935	503,014	833,949	6.202
2019	12,953,923	1	8	10	231,690	324,850	556,540	4.296
	71,786,611	8	47	28	1,898,146	2,259,411	4,157,557	
Adjusted Loss to Payroll Ratio:					2.644	3.147	5.792	
Expected Unlimited Loss to Payroll Ratio:					1.461	2.045	3.506	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.394	1.741	3.135	
Credibility:					0.40	0.41		
Indicated Limited Loss to Payroll Ratio:					1.890	2.317	4.206	
Limit Factor:					1.078	1.209		
Indicated (Unlimited) Loss to Payroll Ratio:					2.036	2.800	4.837	
Indicated Relativity Change:								38.0%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					**1.845**	**2.537**	**4.382**	
Relativity to Statewide Average Loss to Payroll Ratio:								422.6%

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	
2015	21,635,527	1	6	12	206,522	188,556	395,078	1.826
2016	20,398,199	0	6	9	181,385	216,366	397,751	1.950
2017	22,750,286	1	4	13	109,468	79,413	188,881	0.830
2018	21,547,916	0	5	7	113,498	114,831	228,329	1.060
2019	21,028,432	1	7	9	237,935	357,131	595,066	2.830
	107,360,360	3	28	50	848,808	956,298	1,805,106	
Adjusted Loss to Payroll Ratio:					0.791	0.891	1.681	
Expected Unlimited Loss to Payroll Ratio:					0.906	0.898	1.804	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.857	0.759	1.616	
Credibility:					0.38	0.35		
Indicated Limited Loss to Payroll Ratio:					0.832	0.804	1.636	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.896**	**0.972**	**1.868**	
Indicated Relativity Change:								3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								180.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (Proposed)

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	
2015	196,842,068	3	73	162	1,079,789	1,461,977	2,541,766	1.291
2016	209,716,845	5	84	191	1,713,671	1,906,162	3,619,833	1.726
2017	218,612,287	5	59	146	1,791,136	2,078,055	3,869,191	1.770
2018	253,071,838	5	58	141	1,854,408	1,799,615	3,654,023	1.444
2019	257,717,925	2	47	113	1,754,991	1,680,857	3,435,848	1.333
	1,135,960,963	20	321	753	8,193,995	8,926,666	17,120,661	
Adjusted Loss to Payroll Ratio:					0.721	0.786	1.507	
Expected Unlimited Loss to Payroll Ratio:					0.742	0.840	1.582	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.716	0.746	1.461	
Credibility:					0.92	0.88		
Indicated Limited Loss to Payroll Ratio:					0.721	0.781	1.502	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**0.763**	**0.899**	**1.661**	
Indicated Relativity Change:								5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								160.2%

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	
2015	172,820,691	7	36	101	690,238	548,631	1,238,869	0.717
2016	182,166,684	2	58	95	857,322	820,787	1,678,109	0.921
2017	181,381,751	0	49	110	469,264	760,210	1,229,474	0.678
2018	178,875,947	1	45	121	887,008	1,316,200	2,203,208	1.232
2019	161,667,993	1	32	65	427,024	500,609	927,633	0.574
	876,913,066	11	220	492	3,330,856	3,946,437	7,277,293	
Adjusted Loss to Payroll Ratio:					0.380	0.450	0.830	
Expected Unlimited Loss to Payroll Ratio:					0.510	0.629	1.139	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.405	0.416	0.821	
Credibility:					0.71	0.71		
Indicated Limited Loss to Payroll Ratio:					0.387	0.440	0.827	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**0.409**	**0.506**	**0.916**	
Indicated Relativity Change:								-19.6%
Relativity to Statewide Average Loss to Payroll Ratio:								88.3%

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Effective September 1, 2022 (Proposed)

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	
2015	34,713,009	1	4	11	382,496	357,914	740,410	2.133
2016	47,305,467	0	6	7	99,168	72,416	171,584	0.363
2017	16,691,639	0	1	7	27,677	64,125	91,802	0.550
2018	21,519,512	0	2	4	18,009	14,106	32,115	0.149
2019	20,992,995	0	3	3	56,271	21,750	78,021	0.372
	141,222,622	1	16	32	583,622	530,311	1,113,933	
Adjusted Loss to Payroll Ratio:					0.413	0.376	0.789	
Expected Unlimited Loss to Payroll Ratio:					0.765	0.557	1.322	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.640	0.477	1.117	
Credibility:					0.40	0.32		
Indicated Limited Loss to Payroll Ratio:					0.549	0.444	0.993	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.592**	**0.537**	**1.129**	
Indicated Relativity Change:								-14.6%
Relativity to Statewide Average Loss to Payroll Ratio:								108.9%

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	149,686,197	17	116	214	3,738,170	3,146,863	6,885,033	4.600
2017	156,277,514	10	117	256	3,399,192	3,173,164	6,572,356	4.206
2018	170,343,430	7	105	256	3,075,537	3,132,769	6,208,306	3.645
2019	174,955,588	2	97	166	1,956,975	2,237,689	4,194,664	2.398
	651,262,729	36	435	892	12,169,873	11,690,486	23,860,359	
Adjusted Loss to Payroll Ratio:					1.869	1.795	3.664	
Expected Unlimited Loss to Payroll Ratio:					2.021	2.191	4.212	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.912	1.850	3.763	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.869	1.795	3.664	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**2.014**	**2.170**	**4.183**	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								403.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	
2015	18,544,921	0	25	54	343,631	323,412	667,043	3.597
2016	17,229,137	2	22	20	279,196	460,861	740,057	4.295
2017	18,674,339	0	36	46	610,335	681,107	1,291,442	6.916
2018	17,322,034	1	39	34	838,082	713,181	1,551,263	8.955
2019	20,375,063	0	31	24	469,380	469,280	938,660	4.607
	92,145,494	3	153	178	2,540,624	2,647,840	5,188,464	
Adjusted Loss to Payroll Ratio:					2.757	2.874	5.631	
Expected Unlimited Loss to Payroll Ratio:					2.738	3.051	5.789	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.620	2.668	5.288	
Credibility:					0.57	0.54		
Indicated Limited Loss to Payroll Ratio:					2.698	2.778	5.476	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**2.874**	**3.245**	**6.119**	
Indicated Relativity Change:								5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								590.1%

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	
2015	11,002,326	0	5	17	76,830	104,858	181,688	1.651
2016	18,088,266	1	12	29	182,001	225,008	407,009	2.250
2017	17,252,755	1	7	31	239,496	261,629	501,125	2.905
2018	17,778,577	0	14	15	203,951	130,119	334,070	1.879
2019	46,712,981	0	14	39	210,488	354,719	565,207	1.210
	110,834,905	2	52	131	912,766	1,076,334	1,989,100	
Adjusted Loss to Payroll Ratio:					0.824	0.971	1.795	
Expected Unlimited Loss to Payroll Ratio:					0.957	1.315	2.272	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.890	1.059	1.949	
Credibility:					0.40	0.40		
Indicated Limited Loss to Payroll Ratio:					0.864	1.024	1.887	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**0.947**	**1.296**	**2.243**	
Indicated Relativity Change:								-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								216.3%

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Effective September 1, 2022 (Proposed)

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	
2015	47,668,838	1	15	22	382,623	383,586	766,209	1.607
2016	42,116,842	2	7	23	315,466	236,296	551,762	1.310
2017	51,925,582	0	17	59	337,678	285,845	623,523	1.201
2018	55,567,493	2	21	41	710,764	560,929	1,271,693	2.289
2019	66,112,207	1	19	40	429,313	350,229	779,542	1.179
	263,390,962	6	79	185	2,175,845	1,816,885	3,992,730	
Adjusted Loss to Payroll Ratio:					0.826	0.690	1.516	
Expected Unlimited Loss to Payroll Ratio:					0.659	0.720	1.379	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.612	0.580	1.192	
Credibility:					0.48	0.45		
Indicated Limited Loss to Payroll Ratio:					0.715	0.629	1.344	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**0.784**	**0.796**	**1.580**	
Indicated Relativity Change:								14.6%
Relativity to Statewide Average Loss to Payroll Ratio:								152.3%

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	283,975,405	16	165	296	3,926,816	3,908,508	7,835,324	2.759
2018	278,203,449	9	202	345	4,968,202	5,007,755	9,975,957	3.586
2019	272,935,297	1	162	234	3,983,903	4,204,690	8,188,593	3.000
	835,114,151	26	529	875	12,878,921	13,120,953	25,999,874	
Adjusted Loss to Payroll Ratio:					1.542	1.571	3.113	
Expected Unlimited Loss to Payroll Ratio:					1.556	1.823	3.380	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.448	1.468	2.916	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.542	1.571	3.113	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.690**	**1.990**	**3.680**	
Indicated Relativity Change:								8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								354.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	
2015	77,742,501	3	67	104	1,246,751	1,376,057	2,622,808	3.374
2016	80,039,877	6	54	120	1,790,457	1,747,436	3,537,893	4.420
2017	80,389,655	5	37	108	835,035	1,155,678	1,990,713	2.476
2018	87,789,076	6	58	95	1,546,523	1,563,601	3,110,124	3.543
2019	86,020,567	2	48	97	1,332,414	1,602,123	2,934,537	3.411
	411,981,676	22	264	524	6,751,180	7,444,895	14,196,075	
Adjusted Loss to Payroll Ratio:					1.639	1.807	3.446	
Expected Unlimited Loss to Payroll Ratio:					1.589	2.006	3.595	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.520	1.754	3.274	
Credibility:					0.83	0.83		
Indicated Limited Loss to Payroll Ratio:					1.618	1.798	3.416	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.724**	**2.100**	**3.824**	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								368.8%

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	
2015	141,376,902	4	107	127	2,396,256	2,051,710	4,447,966	3.146
2016	130,928,073	10	80	119	2,182,134	1,748,006	3,930,140	3.002
2017	134,510,883	6	80	116	2,748,765	2,328,170	5,076,935	3.774
2018	137,056,895	3	92	145	2,749,127	1,819,769	4,568,896	3.334
2019	157,221,659	3	103	125	2,987,571	3,597,258	6,584,829	4.188
	701,094,412	26	462	632	13,063,853	11,544,914	24,608,767	
Adjusted Loss to Payroll Ratio:					1.863	1.647	3.510	
Expected Unlimited Loss to Payroll Ratio:					2.008	1.780	3.788	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.921	1.557	3.478	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					1.863	1.645	3.508	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.985**	**1.921**	**3.906**	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								376.7%

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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	
2015	208,855,398	13	86	180	2,245,423	2,117,662	4,363,085	2.089
2016	210,806,906	9	107	204	2,284,377	2,371,781	4,656,158	2.209
2017	224,154,736	12	94	210	2,140,408	2,063,862	4,204,270	1.876
2018	251,278,782	3	95	221	2,401,411	1,905,803	4,307,214	1.714
2019	248,954,518	2	110	194	2,522,512	2,464,100	4,986,612	2.003
	1,144,050,340	39	492	1,009	11,594,131	10,923,208	22,517,339	
Adjusted Loss to Payroll Ratio:					1.013	0.955	1.968	
Expected Unlimited Loss to Payroll Ratio:					1.096	1.162	2.258	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.057	1.032	2.089	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.013	0.955	1.968	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**1.072**	**1.098**	**2.171**	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								209.3%

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	
2015	104,876,408	5	95	162	1,869,642	1,719,109	3,588,751	3.422
2016	120,159,165	6	80	139	1,902,522	1,644,901	3,547,423	2.952
2017	121,040,586	5	73	144	1,516,789	1,753,040	3,269,829	2.701
2018	122,275,918	2	73	145	1,136,307	1,439,677	2,575,984	2.107
2019	114,681,085	5	77	117	3,034,305	2,045,604	5,079,909	4.430
	583,033,162	23	398	707	9,459,564	8,602,331	18,061,895	
Adjusted Loss to Payroll Ratio:					1.622	1.475	3.098	
Expected Unlimited Loss to Payroll Ratio:					1.694	2.071	3.765	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.603	1.749	3.352	
Credibility:					0.97	0.95		
Indicated Limited Loss to Payroll Ratio:					1.622	1.489	3.111	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.748**	**1.800**	**3.547**	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								342.1%

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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	248,969,986	8	132	255	2,765,762	2,819,544	5,585,306	2.243
2017	247,927,202	4	129	246	2,529,830	2,640,037	5,169,867	2.085
2018	248,210,618	3	127	314	3,111,694	3,078,073	6,189,767	2.494
2019	229,079,183	0	103	253	1,961,067	2,161,863	4,122,930	1.800
	974,186,989	15	491	1,068	10,368,353	10,699,517	21,067,870	
Adjusted Loss to Payroll Ratio:					1.064	1.098	2.163	
Expected Unlimited Loss to Payroll Ratio:					1.265	1.434	2.698	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.197	1.210	2.407	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.064	1.098	2.163	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.147**	**1.328**	**2.474**	
Indicated Relativity Change:								-8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								238.6%

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	524,104,542	10	312	457	7,742,571	7,244,169	14,986,740	2.859
2019	556,093,995	7	318	496	9,360,552	9,037,125	18,397,677	3.308
	1,080,198,537	17	630	953	17,103,123	16,281,294	33,384,417	
Adjusted Loss to Payroll Ratio:					1.583	1.507	3.091	
Expected Unlimited Loss to Payroll Ratio:					1.310	1.369	2.679	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.254	1.197	2.451	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.583	1.507	3.091	
Limit Factor:					1.066	1.168		
Indicated (Unlimited) Loss to Payroll Ratio:					1.687	1.760	3.447	
Indicated Relativity Change:								28.7%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					**1.639**	**1.710**	**3.349**	
Relativity to Statewide Average Loss to Payroll Ratio:								322.9%

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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	
2015	171,712,790	6	85	220	1,572,903	1,761,282	3,334,185	1.942
2016	158,409,235	15	151	220	3,919,431	3,846,566	7,765,997	4.902
2017	152,966,173	3	85	173	1,827,274	2,000,778	3,828,052	2.503
2018	137,246,049	3	80	161	1,944,392	2,077,840	4,022,232	2.931
2019	204,116,425	1	85	206	2,573,265	2,415,303	4,988,568	2.444
	824,450,672	28	486	980	11,837,265	12,101,768	23,939,033	
Adjusted Loss to Payroll Ratio:					1.436	1.468	2.904	
Expected Unlimited Loss to Payroll Ratio:					1.698	2.256	3.954	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.545	1.701	3.246	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.436	1.468	2.904	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**1.608**	**1.982**	**3.590**	
Indicated Relativity Change:								-9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								346.1%

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	3,778,886,421	6	237	686	6,214,111	5,216,808	11,430,919	0.302
2019	5,409,051,187	5	229	755	8,354,688	7,744,550	16,099,238	0.298
	9,187,937,608	11	466	1,441	14,568,799	12,961,358	27,530,157	
Adjusted Loss to Payroll Ratio:					0.159	0.141	0.300	
Expected Unlimited Loss to Payroll Ratio:					0.158	0.170	0.328	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.123	0.107	0.230	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.159	0.141	0.300	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.171**	**0.171**	**0.341**	
Indicated Relativity Change:								4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								32.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (Proposed)

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	11,775,132,068	3	189	762	4,089,727	4,143,247	8,232,974	0.070
2019	13,423,773,763	2	189	625	5,437,760	4,647,744	10,085,504	0.075
	25,198,905,831	5	378	1,387	9,527,487	8,790,992	18,318,479	
Adjusted Loss to Payroll Ratio:					0.038	0.035	0.073	
Expected Unlimited Loss to Payroll Ratio:					0.071	0.082	0.153	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.056	0.051	0.107	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.038	0.035	0.073	
Limit Factor:					1.078	1.209		
Indicated (Unlimited) Loss to Payroll Ratio:					0.041	0.042	0.083	
Indicated Relativity Change:								-45.9%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					**0.056**	**0.058**	**0.115**	
Relativity to Statewide Average Loss to Payroll Ratio:								11.1%

INCLUDES 8810 EXPERIENCE OF EMPLOYERS ASSIGNED TO 4512 9-1-22

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	
2015	95,144,670	7	38	67	997,455	979,835	1,977,290	2.078
2016	83,836,448	3	35	56	844,008	708,956	1,552,964	1.852
2017	101,186,946	1	57	81	1,313,257	949,683	2,262,940	2.236
2018	96,008,465	2	50	62	1,333,919	1,146,965	2,480,884	2.584
2019	101,874,326	0	50	67	1,086,071	983,035	2,069,106	2.031
	478,050,855	13	230	333	5,574,709	4,768,474	10,343,183	
Adjusted Loss to Payroll Ratio:					1.166	0.997	2.164	
Expected Unlimited Loss to Payroll Ratio:					1.075	1.060	2.135	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.978	0.799	1.777	
Credibility:					0.74	0.64		
Indicated Limited Loss to Payroll Ratio:					1.117	0.927	2.043	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**1.250**	**1.251**	**2.501**	
Indicated Relativity Change:								17.2%
Relativity to Statewide Average Loss to Payroll Ratio:								241.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (Proposed)

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	
2015	152,426,515	7	59	121	1,346,106	1,204,857	2,550,963	1.674
2016	162,716,616	9	64	106	2,131,991	2,184,001	4,315,992	2.652
2017	174,981,817	10	50	100	2,389,669	1,823,924	4,213,593	2.408
2018	183,914,142	5	41	116	1,261,643	1,064,346	2,325,989	1.265
2019	190,934,086	2	44	86	1,098,188	1,207,368	2,305,556	1.208
	864,973,176	33	258	529	8,227,596	7,484,497	15,712,093	
Adjusted Loss to Payroll Ratio:					0.951	0.865	1.816	
Expected Unlimited Loss to Payroll Ratio:					0.955	1.035	1.991	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.914	0.905	1.819	
Credibility:					0.91	0.86		
Indicated Limited Loss to Payroll Ratio:					0.948	0.871	1.819	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.010**	**1.017**	**2.027**	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								195.5%

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	
2017	1,078,567,397	9	155	320	5,043,726	4,051,104	9,094,830	0.843
2018	1,129,776,195	7	232	449	6,167,038	5,730,686	11,897,724	1.053
2019	1,480,043,855	5	196	487	5,783,185	6,314,251	12,097,436	0.817
	3,688,387,447	21	583	1,256	16,993,949	16,096,040	33,089,989	
Adjusted Loss to Payroll Ratio:					0.461	0.436	0.897	
Expected Unlimited Loss to Payroll Ratio:					0.498	0.461	0.958	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.471	0.389	0.860	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.461	0.436	0.897	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.496**	**0.528**	**1.024**	
Indicated Relativity Change:								6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								98.7%

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Code: 4623 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: COSMETIC, PERSONAL CARE OR PERFUMERY PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2017	297,972,630	15	253	368	5,258,378	4,882,190	10,140,568	3.403
2018	336,935,119	2	220	317	5,033,775	5,090,237	10,124,012	3.005
2019	362,366,011	71	228	324	8,483,761	7,622,721	16,106,482	4.445
	997,273,760	88	701	1,009	18,775,914	17,595,148	36,371,062	
Adjusted Loss to Payroll Ratio:					1.883	1.764	3.647	
Expected Unlimited Loss to Payroll Ratio:					1.851	1.903	3.754	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.722	1.532	3.253	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.883	1.764	3.647	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**2.063**	**2.234**	**4.297**	
Indicated Relativity Change:								14.5%
Relativity to Statewide Average Loss to Payroll Ratio:								414.4%

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	
2015	172,385,198	6	32	67	1,211,543	1,070,795	2,282,338	1.324
2016	191,690,824	8	32	62	2,035,008	1,346,676	3,381,684	1.764
2017	166,133,179	4	31	44	1,470,212	1,301,368	2,771,580	1.668
2018	181,407,844	5	21	48	1,290,268	755,240	2,045,508	1.128
2019	213,720,762	5	42	51	2,237,596	1,314,489	3,552,085	1.662
	925,337,807	28	158	272	8,244,627	5,788,568	14,033,195	
Adjusted Loss to Payroll Ratio:					0.891	0.626	1.517	
Expected Unlimited Loss to Payroll Ratio:					0.828	0.790	1.618	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.754	0.596	1.349	
Credibility:					0.86	0.74		
Indicated Limited Loss to Payroll Ratio:					0.872	0.618	1.490	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**0.977**	**0.834**	**1.811**	
Indicated Relativity Change:								11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								174.6%

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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	
2015	58,850,956	3	58	61	1,384,461	1,142,379	2,526,840	4.294
2016	63,510,132	3	54	76	1,371,685	1,032,615	2,404,300	3.786
2017	66,744,617	3	59	80	1,191,967	1,449,554	2,641,521	3.958
2018	65,321,976	3	66	80	1,543,421	1,102,956	2,646,377	4.051
2019	74,182,337	4	53	74	2,388,126	2,108,252	4,496,378	6.061
	328,610,018	16	290	371	7,879,659	6,835,755	14,715,414	

Adjusted Loss to Payroll Ratio:	2.398	2.080	4.478	
Expected Unlimited Loss to Payroll Ratio:	2.286	2.340	4.627	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.164	1.976	4.140	
Credibility:	0.87	0.79		
Indicated Limited Loss to Payroll Ratio:	2.368	2.059	4.426	
Limit Factor:	1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:	**2.551**	**2.489**	**5.040**	
Indicated Relativity Change:				8.9%
Relativity to Statewide Average Loss to Payroll Ratio:				486.0%

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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	
2015	38,529,091	1	13	37	243,017	280,846	523,863	1.360
2016	43,538,532	1	20	36	282,694	210,749	493,443	1.133
2017	44,734,715	2	16	39	393,440	374,164	767,604	1.716
2018	49,430,849	2	10	47	331,705	403,810	735,515	1.488
2019	32,849,235	0	16	19	558,472	367,864	926,336	2.820
	209,082,422	6	75	178	1,809,327	1,637,433	3,446,760	
Adjusted Loss to Payroll Ratio:					0.865	0.783	1.649	
Expected Unlimited Loss to Payroll Ratio:					1.030	1.385	2.414	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.974	1.169	2.144	
Credibility:					0.53	0.54		
Indicated Limited Loss to Payroll Ratio:					0.917	0.962	1.879	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.988**	**1.163**	**2.150**	
Indicated Relativity Change:								-10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								207.4%

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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	
2015	96,349,430	1	15	35	197,822	219,151	416,973	0.433
2016	99,799,565	2	17	53	523,194	338,022	861,216	0.863
2017	111,228,437	1	12	50	246,843	255,398	502,241	0.452
2018	102,261,713	0	14	45	149,035	211,954	360,989	0.353
2019	104,781,295	0	20	42	996,727	470,670	1,467,397	1.400
	514,420,440	4	78	225	2,113,621	1,495,195	3,608,816	
Adjusted Loss to Payroll Ratio:					0.411	0.291	0.702	
Expected Unlimited Loss to Payroll Ratio:					0.438	0.456	0.894	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.415	0.385	0.800	
Credibility:					0.54	0.49		
Indicated Limited Loss to Payroll Ratio:					0.413	0.338	0.751	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.445**	**0.409**	**0.854**	
Indicated Relativity Change:								-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								82.3%

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	
2015	318,467,575	5	63	151	1,204,096	1,348,997	2,553,093	0.802
2016	333,108,220	5	83	185	1,881,615	1,737,722	3,619,337	1.087
2017	336,191,105	4	62	212	1,180,956	1,640,973	2,821,929	0.839
2018	338,034,884	4	51	186	1,776,953	2,207,251	3,984,204	1.179
2019	308,546,950	1	53	153	1,701,232	1,386,399	3,087,631	1.001
	1,634,348,734	19	312	887	7,744,851	8,321,342	16,066,193	
Adjusted Loss to Payroll Ratio:					0.474	0.509	0.983	
Expected Unlimited Loss to Payroll Ratio:					0.437	0.567	1.005	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.414	0.479	0.893	
Credibility:					0.85	0.86		
Indicated Limited Loss to Payroll Ratio:					0.465	0.505	0.970	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.501**	**0.610**	**1.111**	
Indicated Relativity Change:								10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								107.2%

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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	
2015	28,492,002	0	14	29	286,665	208,362	495,027	1.737
2016	19,085,079	1	4	11	208,391	254,911	463,302	2.428
2017	23,653,975	0	19	41	515,204	508,178	1,023,382	4.326
2018	23,790,302	0	9	30	221,839	294,714	516,553	2.171
2019	22,187,422	0	7	11	102,271	156,141	258,412	1.165
	117,208,780	1	53	122	1,334,369	1,422,306	2,756,675	
Adjusted Loss to Payroll Ratio:					1.138	1.213	2.352	
Expected Unlimited Loss to Payroll Ratio:					1.363	1.478	2.841	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.290	1.248	2.538	
Credibility:					0.47	0.44		
Indicated Limited Loss to Payroll Ratio:					1.219	1.233	2.452	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.314**	**1.490**	**2.804**	
Indicated Relativity Change:								-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								270.3%

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	
2015	70,949,039	2	22	74	501,398	771,309	1,272,707	1.794
2016	64,252,069	1	28	53	297,650	344,833	642,483	1.000
2017	75,380,252	6	35	100	867,097	620,122	1,487,219	1.973
2018	78,178,282	2	46	100	977,637	850,586	1,828,223	2.339
2019	63,407,298	0	47	77	732,393	945,892	1,678,285	2.647
	352,166,940	11	178	404	3,376,175	3,532,742	6,908,917	
Adjusted Loss to Payroll Ratio:					0.959	1.003	1.962	
Expected Unlimited Loss to Payroll Ratio:					1.108	1.101	2.209	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.060	0.962	2.023	
Credibility:					0.67	0.61		
Indicated Limited Loss to Payroll Ratio:					0.992	0.987	1.979	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.057**	**1.153**	**2.210**	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								213.1%

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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	
2015	754,913,940	14	67	93	3,527,201	2,330,324	5,857,525	0.776
2016	700,565,399	3	51	97	2,108,931	1,246,588	3,355,519	0.479
2017	730,867,959	4	43	78	1,986,700	1,052,192	3,038,892	0.416
2018	808,569,388	5	40	84	2,809,858	1,409,023	4,218,881	0.522
2019	861,888,675	0	36	72	1,416,870	920,744	2,337,614	0.271
	3,856,805,361	26	237	424	11,849,560	6,958,872	18,808,432	
Adjusted Loss to Payroll Ratio:					0.307	0.180	0.488	
Expected Unlimited Loss to Payroll Ratio:					0.400	0.314	0.715	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.364	0.237	0.601	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					0.307	0.185	0.493	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**0.344**	**0.250**	**0.594**	
Indicated Relativity Change:								-16.8%
Relativity to Statewide Average Loss to Payroll Ratio:								57.3%

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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	
2015	85,065,348	1	12	19	218,308	364,218	582,526	0.685
2016	85,028,659	4	15	22	686,389	621,669	1,308,058	1.538
2017	78,827,438	0	14	29	243,041	269,269	512,310	0.650
2018	78,555,455	0	11	33	240,282	311,030	551,312	0.702
2019	91,056,704	0	5	27	52,816	218,128	270,944	0.298
	418,533,604	5	57	130	1,440,835	1,784,313	3,225,148	
Adjusted Loss to Payroll Ratio:					0.344	0.426	0.771	
Expected Unlimited Loss to Payroll Ratio:					0.428	0.504	0.932	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.405	0.425	0.831	
Credibility:					0.49	0.47		
Indicated Limited Loss to Payroll Ratio:					0.375	0.426	0.801	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.404**	**0.515**	**0.919**	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								88.6%

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	
2015	293,462,700	10	78	174	1,880,653	1,513,167	3,393,820	1.156
2016	282,955,392	7	73	192	2,475,863	2,182,923	4,658,786	1.646
2017	343,106,493	10	79	186	2,503,261	2,207,677	4,710,938	1.373
2018	318,781,167	6	86	231	2,873,144	2,734,956	5,608,100	1.759
2019	337,227,599	0	90	205	2,399,914	1,908,682	4,308,596	1.278
	1,575,533,351	33	406	988	12,132,835	10,547,405	22,680,240	
Adjusted Loss to Payroll Ratio:					0.770	0.669	1.440	
Expected Unlimited Loss to Payroll Ratio:					0.793	0.895	1.688	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.751	0.755	1.506	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.770	0.669	1.440	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.830**	**0.809**	**1.639**	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								158.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	232,220,299	5	29	84	1,147,165	667,266	1,814,431	0.781
2016	255,264,504	3	20	100	983,584	660,055	1,643,639	0.644
2017	259,956,681	3	54	99	1,431,288	1,134,195	2,565,483	0.987
2018	282,213,140	2	47	125	1,621,342	1,164,586	2,785,928	0.987
2019	269,769,081	1	31	108	1,175,644	990,037	2,165,681	0.803
	1,299,423,705	14	181	516	6,359,022	4,616,140	10,975,162	
Adjusted Loss to Payroll Ratio:					0.489	0.355	0.845	
Expected Unlimited Loss to Payroll Ratio:					0.533	0.517	1.050	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.485	0.390	0.874	
Credibility:					0.83	0.72		
Indicated Limited Loss to Payroll Ratio:					0.489	0.365	0.854	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**0.547**	**0.493**	**1.040**	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								100.3%

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	334,950,554	14	180	391	3,911,642	4,164,061	8,075,703	2.411
2018	353,563,152	2	212	385	4,906,149	4,950,216	9,856,365	2.788
2019	396,673,403	0	211	390	4,814,417	5,296,700	10,111,117	2.549
	1,085,187,109	16	603	1,166	13,632,207	14,410,977	28,043,184	
Adjusted Loss to Payroll Ratio:					1.256	1.328	2.584	
Expected Unlimited Loss to Payroll Ratio:					1.371	1.581	2.952	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.275	1.273	2.548	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.256	1.328	2.584	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.377**	**1.682**	**3.058**	
Indicated Relativity Change:								3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								294.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	27,301,486	0	10	10	64,613	74,704	139,317	0.510
2016	26,460,676	1	12	17	140,721	244,714	385,435	1.457
2017	38,153,388	1	16	33	270,613	321,584	592,197	1.552
2018	40,819,901	0	13	16	270,182	329,098	599,280	1.468
2019	46,176,246	0	17	21	476,405	523,272	999,677	2.165
	178,911,697	2	68	97	1,222,533	1,493,372	2,715,905	
Adjusted Loss to Payroll Ratio:					0.683	0.835	1.518	
Expected Unlimited Loss to Payroll Ratio:					0.866	1.109	1.975	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.788	0.836	1.624	
Credibility:					0.46	0.44		
Indicated Limited Loss to Payroll Ratio:					0.740	0.836	1.576	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**0.829**	**1.128**	**1.957**	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								188.7%

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	
2015	123,912,049	4	29	25	971,886	573,469	1,545,355	1.247
2016	135,786,839	9	38	49	1,727,608	1,122,129	2,849,737	2.099
2017	144,450,632	7	41	56	1,646,650	1,307,055	2,953,705	2.045
2018	152,761,493	3	55	57	2,196,067	1,496,763	3,692,830	2.417
2019	157,648,363	4	31	32	1,640,001	1,380,566	3,020,567	1.916
	714,559,376	27	194	219	8,182,211	5,879,983	14,062,194	
Adjusted Loss to Payroll Ratio:					1.145	0.823	1.968	
Expected Unlimited Loss to Payroll Ratio:					1.236	1.193	2.428	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.056	0.790	1.846	
Credibility:					0.91	0.79		
Indicated Limited Loss to Payroll Ratio:					1.137	0.816	1.953	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**1.274**	**1.102**	**2.376**	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								229.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	141,832,346	8	156	149	3,353,936	3,086,054	6,439,990	4.541
2017	153,529,277	12	108	166	3,462,188	3,165,674	6,627,862	4.317
2018	155,847,797	5	140	142	4,092,497	3,025,119	7,117,616	4.567
2019	146,601,839	0	108	138	2,970,441	2,502,528	5,472,969	3.733
	597,811,259	25	512	595	13,879,063	11,779,376	25,658,439	
Adjusted Loss to Payroll Ratio:					2.322	1.970	4.292	
Expected Unlimited Loss to Payroll Ratio:					2.815	3.091	5.906	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.382	1.957	4.339	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.322	1.970	4.292	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**2.626**	**2.786**	**5.412**	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								521.9%

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	
2015	149,171,201	9	52	66	2,283,571	1,543,466	3,827,037	2.566
2016	179,602,760	5	70	57	2,347,261	1,840,789	4,188,050	2.332
2017	200,195,114	5	65	108	2,071,594	1,758,623	3,830,217	1.913
2018	197,038,321	2	76	85	2,952,899	2,921,645	5,874,544	2.981
2019	216,025,219	3	63	63	3,352,436	2,093,107	5,445,543	2.521
	942,032,615	24	326	379	13,007,763	10,157,631	23,165,394	
Adjusted Loss to Payroll Ratio:					1.381	1.078	2.459	
Expected Unlimited Loss to Payroll Ratio:					1.556	1.484	3.041	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.330	0.983	2.313	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.381	1.075	2.456	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**1.546**	**1.451**	**2.998**	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								289.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	67,437,162	3	43	40	1,220,181	1,170,741	2,390,922	3.545
2016	67,265,684	4	30	23	983,261	776,378	1,759,639	2.616
2017	78,605,853	4	29	45	667,865	715,847	1,383,712	1.760
2018	87,256,179	2	38	35	2,009,886	1,232,026	3,241,912	3.715
2019	87,818,147	1	24	35	1,717,922	1,498,813	3,216,735	3.663
	388,383,025	14	164	178	6,599,115	5,393,804	11,992,919	
Adjusted Loss to Payroll Ratio:					1.699	1.389	3.088	
Expected Unlimited Loss to Payroll Ratio:					1.709	1.767	3.477	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.461	1.171	2.631	
Credibility:					0.82	0.73		
Indicated Limited Loss to Payroll Ratio:					1.655	1.329	2.984	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**1.853**	**1.795**	**3.648**	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								351.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	208,862,130	17	92	171	5,047,261	4,016,006	9,063,267	4.339
2018	237,753,839	14	102	258	5,186,473	3,897,312	9,083,785	3.821
2019	251,549,833	4	94	145	6,321,898	4,356,808	10,678,706	4.245
	698,165,802	35	288	574	16,555,632	12,270,126	28,825,758	
Adjusted Loss to Payroll Ratio:					2.371	1.757	4.129	
Expected Unlimited Loss to Payroll Ratio:					3.061	3.240	6.301	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.444	1.782	4.226	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.371	1.757	4.129	
Limit Factor:					1.199	1.626		
Selected (Unlimited) Loss to Payroll Ratio:					**2.843**	**2.857**	**5.700**	
Indicated Relativity Change:								-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								549.7%

INCLUDES EXPERIENCE OF 5059 D9-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	385,025,049	13	152	262	5,914,656	5,680,530	11,595,186	3.012
2019	423,176,650	4	149	211	7,911,391	5,743,656	13,655,047	3.227
	808,201,699	17	301	473	13,826,047	11,424,185	25,250,232	
Adjusted Loss to Payroll Ratio:					1.711	1.414	3.124	
Expected Unlimited Loss to Payroll Ratio:					1.832	2.120	3.952	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.565	1.405	2.970	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.711	1.414	3.124	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**1.915**	**1.909**	**3.824**	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								368.8%

INCLUDES EXPERIENCE OF 5057 D9-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2017	381,508,030	20	210	336	5,847,677	5,411,018	11,258,695	2.951
2018	400,017,039	15	253	339	7,585,059	6,142,976	13,728,035	3.432
2019	404,730,028	11	205	323	7,404,514	7,301,244	14,705,758	3.633
	1,186,255,097	46	668	998	20,837,250	18,855,237	39,692,487	
Adjusted Loss to Payroll Ratio:					1.757	1.589	3.346	
Expected Unlimited Loss to Payroll Ratio:					1.490	1.585	3.075	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.324	1.176	2.500	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.757	1.589	3.346	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.893**	**1.921**	**3.814**	
Indicated Relativity Change:								24.0%
Relativity to Statewide Average Loss to Payroll Ratio:								367.8%

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	
2015	50,436,746	5	47	62	1,002,975	964,514	1,967,489	3.901
2016	56,881,437	6	60	67	1,785,755	1,281,174	3,066,929	5.392
2017	63,028,723	6	56	75	1,564,285	1,144,882	2,709,167	4.298
2018	64,713,398	3	62	70	1,530,380	1,159,230	2,689,610	4.156
2019	73,889,069	1	50	59	1,586,462	1,149,634	2,736,096	3.703
	308,949,373	21	275	333	7,469,856	5,699,433	13,169,289	
Adjusted Loss to Payroll Ratio:					2.418	1.845	4.263	
Expected Unlimited Loss to Payroll Ratio:					2.733	2.837	5.570	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.335	1.879	4.215	
Credibility:					0.90	0.80		
Indicated Limited Loss to Payroll Ratio:					2.409	1.852	4.261	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**2.698**	**2.501**	**5.198**	
Indicated Relativity Change:								-6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								501.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	364,361,061	3	51	139	1,455,673	1,126,751	2,582,424	0.709
2016	405,014,606	3	64	142	1,670,964	1,209,804	2,880,768	0.711
2017	393,842,936	5	46	114	1,289,631	1,118,311	2,407,942	0.611
2018	414,897,349	2	50	98	1,352,674	937,250	2,289,924	0.552
2019	412,236,259	0	56	116	2,110,518	1,475,710	3,586,228	0.870
	1,990,352,211	13	267	609	7,879,459	5,867,826	13,747,285	
Adjusted Loss to Payroll Ratio:					0.396	0.295	0.691	
Expected Unlimited Loss to Payroll Ratio:					0.496	0.429	0.925	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.442	0.307	0.750	
Credibility:					0.95	0.78		
Indicated Limited Loss to Payroll Ratio:					0.398	0.298	0.696	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**0.450**	**0.421**	**0.871**	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								84.0%

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, 2022 (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	
2015	133,230,213	2	5	23	117,142	88,340	205,482	0.154
2016	110,542,866	2	6	14	243,978	184,782	428,760	0.388
2017	117,412,678	0	1	25	4,460	45,025	49,485	0.042
2018	135,479,267	1	7	24	131,086	104,386	235,472	0.174
2019	199,174,932	0	2	5	18,922	96,054	114,976	0.058
	695,839,956	5	21	91	515,589	518,586	1,034,175	
Adjusted Loss to Payroll Ratio:					0.074	0.075	0.149	
Expected Unlimited Loss to Payroll Ratio:					0.156	0.182	0.338	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.139	0.130	0.269	
Credibility:					0.39	0.36		
Indicated Limited Loss to Payroll Ratio:					0.113	0.110	0.224	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**0.128**	**0.156**	**0.284**	
Indicated Relativity Change:								-16.0%
Relativity to Statewide Average Loss to Payroll Ratio:								27.4%

E1-1-18 INCLUDES EXPERIENCE OF 5128

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	173,010,586	1	19	44	393,922	357,062	750,984	0.434
2016	169,907,491	2	10	36	373,302	295,440	668,742	0.394
2017	175,262,131	3	10	38	445,073	401,769	846,842	0.483
2018	221,656,856	4	16	36	1,250,440	1,122,231	2,372,671	1.070
2019	207,629,272	1	21	37	1,259,485	636,328	1,895,813	0.913
	947,466,336	11	76	191	3,722,221	2,812,829	6,535,050	
Adjusted Loss to Payroll Ratio:					0.393	0.297	0.690	
Expected Unlimited Loss to Payroll Ratio:					0.371	0.347	0.718	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.314	0.219	0.533	
Credibility:					0.63	0.53		
Indicated Limited Loss to Payroll Ratio:					0.364	0.261	0.624	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**0.411**	**0.368**	**0.780**	
Indicated Relativity Change:								8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								75.2%

E1-1-18 INCLUDES EXPERIENCE OF 5128

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	2,595,571,881	21	366	539	12,726,248	9,930,314	22,656,562	0.873
2019	2,943,056,569	11	373	518	16,046,568	12,891,222	28,937,790	0.983
	5,538,628,450	32	739	1,057	28,772,817	22,821,536	51,594,353	
Adjusted Loss to Payroll Ratio:					0.519	0.412	0.932	
Expected Unlimited Loss to Payroll Ratio:					0.558	0.489	1.047	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.477	0.324	0.801	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.519	0.412	0.932	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**0.582**	**0.556**	**1.138**	
Indicated Relativity Change:								8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								109.7%

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	1,020,722,576	31	491	796	15,409,442	12,560,410	27,969,852	2.740
2019	999,840,371	12	502	574	15,441,242	11,073,723	26,514,965	2.652
	2,020,562,947	43	993	1,370	30,850,684	23,634,133	54,484,817	
Adjusted Loss to Payroll Ratio:					1.527	1.170	2.697	
Expected Unlimited Loss to Payroll Ratio:					1.614	1.543	3.157	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.410	1.091	2.501	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.527	1.170	2.697	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.673**	**1.481**	**3.154**	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								304.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	308,799,964	9	24	51	1,455,482	808,678	2,264,160	0.733
2016	354,447,498	10	43	62	2,735,120	1,902,395	4,637,515	1.308
2017	369,807,472	2	38	69	958,443	746,913	1,705,356	0.461
2018	393,024,394	2	38	51	2,225,110	888,407	3,113,517	0.792
2019	354,941,784	4	33	51	2,109,853	1,260,827	3,370,680	0.950
	1,781,021,112	27	176	284	9,484,007	5,607,221	15,091,228	

Adjusted Loss to Payroll Ratio:	0.533	0.315	0.847	
Expected Unlimited Loss to Payroll Ratio:	0.556	0.568	1.124	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.444	0.313	0.757	
Credibility:	0.93	0.79		
Indicated Limited Loss to Payroll Ratio:	0.526	0.314	0.841	
Limit Factor:	1.199	1.626		
Selected (Unlimited) Loss to Payroll Ratio:	**0.631**	**0.511**	**1.142**	
Indicated Relativity Change:				1.6%
Relativity to Statewide Average Loss to Payroll Ratio:				110.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	1,267,826,041	47	830	1,236	22,598,395	19,513,378	42,111,773	3.322
2019	1,226,761,663	16	764	1,114	22,349,804	19,446,146	41,795,950	3.407
	2,494,587,704	63	1,594	2,350	44,948,199	38,959,524	83,907,723	
Adjusted Loss to Payroll Ratio:					1.802	1.562	3.364	
Expected Unlimited Loss to Payroll Ratio:					1.890	1.947	3.837	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.651	1.377	3.028	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.802	1.562	3.364	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.974**	**1.978**	**3.952**	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								381.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	87,060,152	2	11	26	692,986	325,004	1,017,990	1.169
2016	93,467,478	3	8	27	888,145	297,739	1,185,884	1.269
2017	117,031,499	0	17	24	578,214	370,406	948,620	0.811
2018	124,181,653	0	15	13	660,747	283,442	944,189	0.760
2019	111,563,520	0	13	24	452,332	459,105	911,437	0.817
	533,304,302	5	64	114	3,272,424	1,735,695	5,008,119	
Adjusted Loss to Payroll Ratio:					0.614	0.325	0.939	
Expected Unlimited Loss to Payroll Ratio:					0.847	0.718	1.565	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.716	0.455	1.171	
Credibility:					0.70	0.56		
Indicated Limited Loss to Payroll Ratio:					0.645	0.382	1.027	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**0.729**	**0.540**	**1.269**	
Indicated Relativity Change:								-18.9%
Relativity to Statewide Average Loss to Payroll Ratio:								122.4%

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	
2015	143,945,625	10	96	124	2,360,299	1,963,040	4,323,339	3.003
2016	158,640,128	8	80	149	1,591,762	1,511,711	3,103,473	1.956
2017	153,344,969	2	72	139	1,771,152	1,459,172	3,230,324	2.107
2018	148,277,485	3	79	134	1,930,389	1,684,067	3,614,456	2.438
2019	158,421,052	2	86	126	2,413,935	1,951,811	4,365,746	2.756
	762,629,259	25	413	672	10,067,536	8,569,801	18,637,337	
Adjusted Loss to Payroll Ratio:					1.320	1.124	2.444	
Expected Unlimited Loss to Payroll Ratio:					1.535	1.761	3.296	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.312	1.167	2.479	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					1.320	1.126	2.446	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**1.478**	**1.520**	**2.998**	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								289.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	195,072,568	6	27	62	1,419,673	874,636	2,294,309	1.176
2016	219,107,184	8	49	59	2,402,827	1,625,644	4,028,471	1.839
2017	256,802,237	5	31	65	1,528,562	903,539	2,432,101	0.947
2018	283,792,388	3	33	58	1,041,374	679,115	1,720,489	0.606
2019	308,451,611	4	45	65	2,754,432	1,450,347	4,204,779	1.363
	1,263,225,988	26	185	309	9,146,868	5,533,281	14,680,149	
Adjusted Loss to Payroll Ratio:					0.724	0.438	1.162	
Expected Unlimited Loss to Payroll Ratio:					0.795	0.618	1.413	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.707	0.458	1.165	
Credibility:					0.98	0.80		
Indicated Limited Loss to Payroll Ratio:					0.724	0.442	1.166	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.780**	**0.534**	**1.314**	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								126.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	2,434,307,168	45	510	719	19,821,432	12,954,607	32,776,039	1.346
2019	2,679,845,673	23	547	722	22,814,540	15,647,375	38,461,915	1.435
	5,114,152,841	68	1,057	1,441	42,635,972	28,601,982	71,237,954	
Adjusted Loss to Payroll Ratio:					0.834	0.559	1.393	
Expected Unlimited Loss to Payroll Ratio:					0.883	0.819	1.702	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.747	0.519	1.266	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.834	0.559	1.393	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**0.943**	**0.791**	**1.734**	
Indicated Relativity Change:								1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								167.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	1,485,011,657	26	513	776	15,361,521	14,175,078	29,536,599	1.989
2019	1,491,233,374	19	474	696	15,195,473	12,658,604	27,854,077	1.868
	2,976,245,031	45	987	1,472	30,556,995	26,833,682	57,390,677	
Adjusted Loss to Payroll Ratio:					1.027	0.902	1.928	
Expected Unlimited Loss to Payroll Ratio:					1.244	1.467	2.710	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.052	0.929	1.981	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.027	0.902	1.928	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**1.161**	**1.275**	**2.436**	
Indicated Relativity Change:								-10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								234.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	898,071,142	17	184	301	4,747,827	4,590,126	9,337,953	1.040
2018	850,413,594	5	179	246	4,931,420	4,256,042	9,187,462	1.080
2019	759,944,519	4	157	233	5,481,363	4,100,713	9,582,076	1.261
	2,508,429,255	26	520	780	15,160,611	12,946,880	28,107,491	
Adjusted Loss to Payroll Ratio:					0.604	0.516	1.121	
Expected Unlimited Loss to Payroll Ratio:					0.657	0.716	1.373	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.592	0.536	1.128	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.604	0.516	1.121	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**0.677**	**0.697**	**1.374**	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								132.5%

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, 2022 (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	
2015	155,118,303	5	67	128	1,717,005	1,896,615	3,613,620	2.330
2016	154,119,093	8	60	220	2,568,307	1,951,288	4,519,595	2.933
2017	177,136,842	4	75	183	1,568,798	1,562,814	3,131,612	1.768
2018	218,191,581	4	99	253	3,105,049	3,035,571	6,140,620	2.814
2019	218,332,109	0	75	126	2,640,870	2,464,069	5,104,939	2.338
	922,897,928	21	376	910	11,600,029	10,910,356	22,510,385	
Adjusted Loss to Payroll Ratio:					1.257	1.182	2.439	
Expected Unlimited Loss to Payroll Ratio:					1.126	1.389	2.516	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.132	1.187	2.319	
Credibility:					0.99	0.97		
Indicated Limited Loss to Payroll Ratio:					1.256	1.182	2.438	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.353**	**1.429**	**2.782**	
Indicated Relativity Change:								10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								268.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (Proposed)

Code: 5193 RHG: 5 NAICS: 23 ILDG: 4 MLDG: 3 CLASS: COMPUTER/TELEPHONE SYSTEM/EQUIPMENT INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	961,959,295	16	114	223	3,306,542	3,071,759	6,378,301	0.663
2016	1,052,972,595	7	121	220	2,844,942	2,373,237	5,218,179	0.496
2017	985,354,251	4	103	182	2,901,051	3,043,495	5,944,546	0.603
2018	1,050,540,499	2	89	184	2,874,196	2,649,893	5,524,089	0.526
2019	1,166,220,716	2	88	223	3,169,212	3,174,589	6,343,801	0.544
	5,217,047,356	31	515	1,032	15,095,942	14,312,973	29,408,915	
Adjusted Loss to Payroll Ratio:					0.289	0.274	0.564	
Expected Unlimited Loss to Payroll Ratio:					0.345	0.352	0.697	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.295	0.233	0.528	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.289	0.274	0.564	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**0.324**	**0.370**	**0.694**	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								67.0%

E1-1-18 INCLUDES EXPERIENCE OF 5191

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	294,935,475	6	121	136	2,389,426	2,501,684	4,891,110	1.658
2017	318,797,274	6	121	151	2,758,798	2,487,031	5,245,829	1.646
2018	347,085,156	8	99	118	3,639,476	3,265,440	6,904,916	1.989
2019	347,371,898	2	72	106	2,514,662	1,931,721	4,446,383	1.280
	1,308,189,803	22	413	511	11,302,362	10,185,876	21,488,238	
Adjusted Loss to Payroll Ratio:					0.864	0.779	1.643	
Expected Unlimited Loss to Payroll Ratio:					1.054	1.078	2.131	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.937	0.799	1.736	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.864	0.779	1.643	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.931**	**0.941**	**1.872**	
Indicated Relativity Change:								-12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								180.5%

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	653,834,714	31	549	643	15,101,807	14,345,720	29,447,527	4.504
2019	665,138,150	18	523	538	19,105,571	15,615,767	34,721,338	5.220
	1,318,972,864	49	1,072	1,181	34,207,378	29,961,488	64,168,866	
Adjusted Loss to Payroll Ratio:					2.593	2.272	4.865	
Expected Unlimited Loss to Payroll Ratio:					2.347	2.448	4.795	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.086	1.816	3.902	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.593	2.272	4.865	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**2.795**	**2.746**	**5.541**	
Indicated Relativity Change:								15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								534.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	1,292,150,596	28	373	493	16,256,330	14,217,845	30,474,175	2.358
2019	1,439,416,984	18	373	494	17,519,836	12,497,588	30,017,424	2.085
	2,731,567,580	46	746	987	33,776,167	26,715,432	60,491,599	
Adjusted Loss to Payroll Ratio:					1.237	0.978	2.215	
Expected Unlimited Loss to Payroll Ratio:					1.509	1.546	3.055	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.205	0.850	2.055	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.237	0.978	2.215	
Limit Factor:					1.199	1.626		
Selected (Unlimited) Loss to Payroll Ratio:					**1.483**	**1.590**	**3.073**	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								296.3%

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	
2015	40,416,785	3	17	20	742,932	780,586	1,523,518	3.770
2016	42,989,608	2	21	19	679,825	507,764	1,187,589	2.763
2017	47,146,147	1	14	20	371,832	441,649	813,481	1.725
2018	51,299,625	3	19	18	903,589	1,086,220	1,989,809	3.879
2019	53,562,897	1	8	26	433,344	268,708	702,052	1.311
	235,415,062	10	79	103	3,131,522	3,084,927	6,216,449	
Adjusted Loss to Payroll Ratio:					1.330	1.310	2.641	
Expected Unlimited Loss to Payroll Ratio:					1.881	2.288	4.169	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.592	1.449	3.040	
Credibility:					0.69	0.65		
Indicated Limited Loss to Payroll Ratio:					1.411	1.359	2.770	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**1.596**	**1.922**	**3.518**	
Indicated Relativity Change:								-15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								339.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	1,350,006,915	28	425	690	21,861,576	15,776,618	37,638,194	2.788
2019	1,424,573,682	15	349	587	18,493,547	14,418,189	32,911,736	2.310
	2,774,580,597	43	774	1,277	40,355,124	30,194,807	70,549,931	
Adjusted Loss to Payroll Ratio:					1.454	1.088	2.543	
Expected Unlimited Loss to Payroll Ratio:					1.600	1.607	3.207	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.353	1.018	2.371	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.454	1.088	2.543	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**1.645**	**1.539**	**3.184**	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								307.0%

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	
2015	121,871,352	10	45	52	1,494,045	1,332,517	2,826,562	2.319
2016	116,565,007	5	57	80	1,673,460	1,778,081	3,451,541	2.961
2017	148,291,325	9	64	81	2,631,522	2,459,585	5,091,107	3.433
2018	145,942,786	3	59	71	1,723,821	1,578,326	3,302,147	2.263
2019	146,064,900	3	52	64	2,336,418	1,889,058	4,225,476	2.893
	678,735,370	30	277	348	9,859,266	9,037,568	18,896,834	
Adjusted Loss to Payroll Ratio:					1.453	1.332	2.784	
Expected Unlimited Loss to Payroll Ratio:					1.555	1.639	3.194	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.383	1.216	2.598	
Credibility:					1.00	0.92		
Indicated Limited Loss to Payroll Ratio:					1.452	1.322	2.775	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.565**	**1.598**	**3.164**	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								305.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	182,466,137	16	38	63	4,022,229	3,789,073	7,811,302	4.281
2016	169,459,739	4	22	53	1,771,424	1,396,802	3,168,226	1.870
2017	124,062,503	7	29	38	2,226,899	1,784,597	4,011,496	3.233
2018	121,559,632	2	15	41	1,672,728	1,097,429	2,770,157	2.279
2019	145,041,211	2	26	57	2,059,036	1,884,527	3,943,563	2.719
	742,589,222	31	130	252	11,752,316	9,952,427	21,704,743	
Adjusted Loss to Payroll Ratio:					1.583	1.340	2.923	
Expected Unlimited Loss to Payroll Ratio:					1.918	2.129	4.047	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.623	1.348	2.971	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					1.583	1.340	2.923	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**1.790**	**1.895**	**3.685**	
Indicated Relativity Change:								-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								355.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	227,724,193	12	69	114	3,353,821	2,034,004	5,387,825	2.366
2017	291,490,569	19	128	210	6,817,512	5,421,304	12,238,816	4.199
2018	312,219,744	15	119	166	5,443,878	3,605,048	9,048,926	2.898
2019	310,362,521	4	90	133	4,667,255	2,086,413	6,753,668	2.176
	1,141,797,027	50	406	623	20,282,466	13,146,769	33,429,235	
Adjusted Loss to Payroll Ratio:					1.776	1.151	2.928	
Expected Unlimited Loss to Payroll Ratio:					1.779	1.735	3.514	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.505	1.099	2.603	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.776	1.151	2.928	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**2.009**	**1.628**	**3.637**	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								350.7%

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	650,836,624	19	376	398	10,626,656	9,240,222	19,866,878	3.053
2019	681,252,366	10	331	370	10,602,517	8,571,379	19,173,896	2.815
	1,332,088,990	29	707	768	21,229,173	17,811,601	39,040,774	
Adjusted Loss to Payroll Ratio:					1.594	1.337	2.931	
Expected Unlimited Loss to Payroll Ratio:					1.569	1.703	3.272	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.411	1.308	2.719	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.594	1.337	2.931	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.698**	**1.562**	**3.260**	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								314.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 5403 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: CARPENTRY – NOC – LOW WAGE
Code: 5632 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: STEEL FRAMING – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	1,640,268,946	130	1,504	2,129	52,590,552	49,271,123	101,861,675	6.210
2019	1,550,611,276	65	1,324	1,698	52,783,147	52,300,162	105,083,309	6.777
	3,190,880,222	195	2,828	3,827	105,373,699	101,571,285	206,944,984	

Adjusted Loss to Payroll Ratio:	3.302	3.183	6.486	
Expected Unlimited Loss to Payroll Ratio:	3.444	3.791	7.235	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	2.914	2.400	5.314	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	3.302	3.183	6.486	
Limit Factor:	1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:	**3.735**	**4.501**	**8.236**	
Indicated Relativity Change:				13.8%
Relativity to Statewide Average Loss to Payroll Ratio:				794.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	2,397,398,158	72	788	966	30,887,354	29,276,553	60,163,907	2.510
2019	2,572,710,421	45	796	948	35,114,507	30,621,813	65,736,320	2.555
	4,970,108,579	117	1,584	1,914	66,001,860	59,898,366	125,900,226	
Adjusted Loss to Payroll Ratio:					1.328	1.205	2.533	
Expected Unlimited Loss to Payroll Ratio:					1.612	1.636	3.248	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.377	1.084	2.461	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.328	1.205	2.533	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**1.487**	**1.627**	**3.114**	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								300.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	110,590,970	9	66	73	1,713,044	1,441,947	3,154,991	2.853
2016	119,475,149	4	71	58	1,591,692	1,512,381	3,104,073	2.598
2017	115,571,756	10	51	55	2,043,310	1,756,038	3,799,348	3.287
2018	134,164,935	7	83	71	2,979,473	1,643,087	4,622,560	3.445
2019	128,298,606	1	43	47	1,444,815	1,086,926	2,531,741	1.973
	608,101,416	31	314	304	9,772,334	7,440,380	17,212,714	
Adjusted Loss to Payroll Ratio:					1.607	1.224	2.831	
Expected Unlimited Loss to Payroll Ratio:					1.496	1.371	2.867	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.345	1.053	2.398	
Credibility:					0.94	0.83		
Indicated Limited Loss to Payroll Ratio:					1.592	1.195	2.787	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.697**	**1.395**	**3.092**	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								298.2%

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	180,119,315	3	110	123	1,711,807	2,097,139	3,808,946	2.115
2017	192,528,480	10	111	189	2,843,226	2,668,193	5,511,419	2.863
2018	227,156,337	9	148	252	3,651,825	3,507,997	7,159,822	3.152
2019	239,682,337	6	134	208	4,128,879	4,604,896	8,733,775	3.644
	839,486,469	28	503	772	12,335,737	12,878,225	25,213,962	
Adjusted Loss to Payroll Ratio:					1.469	1.534	3.003	
Expected Unlimited Loss to Payroll Ratio:					1.817	1.800	3.616	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.587	1.273	2.860	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.469	1.534	3.003	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.610**	**1.943**	**3.553**	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								342.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	966,679,619	30	587	683	16,717,751	14,800,219	31,517,970	3.260
2019	987,946,763	18	601	656	19,489,447	17,182,523	36,671,970	3.712
	1,954,626,382	48	1,188	1,339	36,207,199	31,982,742	68,189,941	
Adjusted Loss to Payroll Ratio:					1.852	1.636	3.489	
Expected Unlimited Loss to Payroll Ratio:					2.136	1.787	3.922	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.898	1.325	3.224	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.852	1.636	3.489	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.996**	**1.978**	**3.974**	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								383.2%

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	1,205,574,574	24	209	268	11,134,422	8,136,573	19,270,995	1.598
2019	1,469,419,547	8	240	249	11,955,432	7,606,358	19,561,790	1.331
	2,674,994,121	32	449	517	23,089,854	15,742,932	38,832,786	
Adjusted Loss to Payroll Ratio:					0.863	0.589	1.452	
Expected Unlimited Loss to Payroll Ratio:					0.997	0.918	1.915	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.844	0.581	1.425	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.863	0.589	1.452	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**0.976**	**0.832**	**1.809**	
Indicated Relativity Change:								-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								174.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	81,320,580	13	66	95	2,115,052	1,621,172	3,736,224	4.594
2016	94,907,858	7	84	105	2,315,953	2,077,291	4,393,244	4.629
2017	106,939,455	5	72	115	2,565,939	1,991,836	4,557,775	4.262
2018	107,209,338	5	72	89	2,819,545	2,040,879	4,860,424	4.534
2019	109,802,381	1	67	109	2,027,582	1,532,261	3,559,843	3.242
	500,179,612	31	361	513	11,844,071	9,263,439	21,107,510	
Adjusted Loss to Payroll Ratio:					2.368	1.852	4.220	
Expected Unlimited Loss to Payroll Ratio:					2.774	2.726	5.500	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.423	1.928	4.352	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					2.368	1.854	4.222	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**2.595**	**2.347**	**4.942**	
Indicated Relativity Change:								-10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								476.5%

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	
2015	142,359,388	6	31	56	1,329,249	1,129,028	2,458,277	1.727
2016	160,843,471	7	35	67	1,901,221	1,210,443	3,111,664	1.935
2017	177,614,307	5	43	55	2,537,158	1,568,721	4,105,879	2.312
2018	182,276,524	1	36	48	1,079,835	624,258	1,704,093	0.935
2019	206,753,626	2	42	54	2,145,856	1,195,578	3,341,434	1.616
	869,847,316	21	187	280	8,993,319	5,728,028	14,721,347	
Adjusted Loss to Payroll Ratio:					1.034	0.659	1.692	
Expected Unlimited Loss to Payroll Ratio:					1.229	1.014	2.243	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.073	0.717	1.791	
Credibility:					1.00	0.82		
Indicated Limited Loss to Payroll Ratio:					1.034	0.669	1.703	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.133**	**0.847**	**1.980**	
Indicated Relativity Change:								-11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								190.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2016	150,313,760	22	95	118	4,448,152	3,526,563	7,974,715	5.305
2017	151,608,025	17	82	146	4,221,504	2,874,724	7,096,228	4.681
2018	174,270,348	7	100	169	4,165,346	4,283,865	8,449,211	4.848
2019	190,914,013	7	105	180	6,537,604	6,470,879	13,008,483	6.814
	667,106,146	53	382	613	19,372,606	17,156,030	36,528,636	
Adjusted Loss to Payroll Ratio:					2.904	2.572	5.476	
Expected Unlimited Loss to Payroll Ratio:					3.063	2.925	5.988	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.574	2.035	4.608	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.904	2.572	5.476	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**3.285**	**3.637**	**6.921**	
Indicated Relativity Change:								15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								667.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	943,637,506	58	654	660	21,479,899	22,755,112	44,235,011	4.688
2019	947,109,206	22	595	605	20,089,783	18,920,636	39,010,419	4.119
	1,890,746,712	80	1,249	1,265	41,569,682	41,675,748	83,245,430	
Adjusted Loss to Payroll Ratio:					2.199	2.204	4.403	
Expected Unlimited Loss to Payroll Ratio:					2.702	3.137	5.838	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.309	2.078	4.387	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.199	2.204	4.403	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**2.462**	**2.977**	**5.438**	
Indicated Relativity Change:								-6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								524.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	140,758,303	5	90	171	2,243,614	1,558,201	3,801,815	2.701
2016	141,709,893	5	94	165	2,311,770	2,259,632	4,571,402	3.226
2017	150,116,633	9	97	172	3,522,379	3,663,063	7,185,442	4.787
2018	176,679,093	5	89	178	3,175,203	2,451,419	5,626,622	3.185
2019	196,085,733	5	82	173	2,090,592	2,476,938	4,567,530	2.329
	805,349,655	29	452	859	13,343,559	12,409,253	25,752,812	

Adjusted Loss to Payroll Ratio:	1.657	1.541	3.198	
Expected Unlimited Loss to Payroll Ratio:	2.039	1.834	3.873	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.781	1.297	3.078	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.657	1.541	3.198	
Limit Factor:	1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:	**1.816**	**1.951**	**3.767**	
Indicated Relativity Change:				-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:				363.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	861,408,357	12	255	259	11,318,283	7,967,770	19,286,053	2.239
2019	953,636,848	18	266	242	14,306,218	9,827,523	24,133,741	2.531
	1,815,045,205	30	521	501	25,624,501	17,795,293	43,419,794	
Adjusted Loss to Payroll Ratio:					1.412	0.980	2.392	
Expected Unlimited Loss to Payroll Ratio:					1.510	1.619	3.129	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.206	0.891	2.097	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.412	0.980	2.392	
Limit Factor:					1.199	1.626		
Selected (Unlimited) Loss to Payroll Ratio:					**1.693**	**1.594**	**3.287**	
Indicated Relativity Change:								5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								316.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	213,556,902	16	243	312	7,564,075	7,866,932	15,431,007	7.226
2019	216,905,369	4	236	229	6,707,614	7,195,526	13,903,140	6.410
	430,462,271	20	479	541	14,271,689	15,062,458	29,334,147	
Adjusted Loss to Payroll Ratio:					3.315	3.499	6.815	
Expected Unlimited Loss to Payroll Ratio:					3.406	3.795	7.201	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.028	2.815	5.843	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.315	3.499	6.815	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**3.573**	**4.230**	**7.802**	
Indicated Relativity Change:								8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								752.3%

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	
2015	104,735,392	9	48	61	2,110,460	1,494,029	3,604,489	3.442
2016	116,217,834	10	46	73	1,928,999	1,441,862	3,370,861	2.900
2017	129,743,461	9	53	70	2,004,902	2,182,170	4,187,072	3.227
2018	148,020,097	7	46	59	2,042,375	1,709,973	3,752,348	2.535
2019	172,887,436	0	50	57	2,237,747	1,682,005	3,919,752	2.267
	671,604,220	35	243	320	10,324,483	8,510,040	18,834,523	
Adjusted Loss to Payroll Ratio:					1.537	1.267	2.804	
Expected Unlimited Loss to Payroll Ratio:					2.097	2.411	4.508	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.675	1.326	3.001	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					1.537	1.270	2.807	
Limit Factor:					1.199	1.626		
Selected (Unlimited) Loss to Payroll Ratio:					**1.843**	**2.065**	**3.908**	
Indicated Relativity Change:								-13.3%
Relativity to Statewide Average Loss to Payroll Ratio:								376.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	499,606,868	14	136	181	5,143,642	3,848,052	8,991,694	1.800
2018	513,450,135	11	152	178	8,263,547	4,630,111	12,893,658	2.511
2019	590,850,290	6	155	167	7,102,815	6,131,915	13,234,730	2.240
	1,603,907,293	31	443	526	20,510,003	14,610,079	35,120,082	
Adjusted Loss to Payroll Ratio:					1.279	0.911	2.190	
Expected Unlimited Loss to Payroll Ratio:					1.552	1.426	2.979	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.313	0.903	2.216	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.279	0.911	2.190	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**1.446**	**1.288**	**2.734**	
Indicated Relativity Change:								-8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								263.7%

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	466,041,125	6	112	150	4,492,630	3,644,507	8,137,137	1.746
2018	501,039,895	10	84	149	4,431,681	3,161,075	7,592,756	1.515
2019	566,747,639	7	120	160	4,817,252	5,018,041	9,835,293	1.735
	1,533,828,659	23	316	459	13,741,563	11,823,622	25,565,185	
Adjusted Loss to Payroll Ratio:					0.896	0.771	1.667	
Expected Unlimited Loss to Payroll Ratio:					1.240	1.253	2.493	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.990	0.689	1.679	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.896	0.771	1.667	
Limit Factor:					1.199	1.626		
Selected (Unlimited) Loss to Payroll Ratio:					**1.074**	**1.253**	**2.327**	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								224.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	679,001,733	26	455	670	10,942,944	10,868,695	21,811,639	3.212
2019	638,261,750	18	414	641	11,041,021	11,052,922	22,093,943	3.462
	1,317,263,483	44	869	1,311	21,983,965	21,921,617	43,905,582	
Adjusted Loss to Payroll Ratio:					1.669	1.664	3.333	
Expected Unlimited Loss to Payroll Ratio:					1.726	1.934	3.660	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.475	1.281	2.756	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.669	1.664	3.333	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**1.869**	**2.247**	**4.116**	
Indicated Relativity Change:								12.5%
Relativity to Statewide Average Loss to Payroll Ratio:								396.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	1,059,111,606	17	194	342	7,753,067	5,935,007	13,688,074	1.292
2019	1,188,839,907	10	220	370	11,477,977	9,430,082	20,908,059	1.759
	2,247,951,513	27	414	712	19,231,044	15,365,089	34,596,133	
Adjusted Loss to Payroll Ratio:					0.855	0.684	1.539	
Expected Unlimited Loss to Payroll Ratio:					0.931	0.886	1.817	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.788	0.561	1.349	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.855	0.684	1.539	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**0.968**	**0.967**	**1.934**	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								186.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	183,147,310	32	264	297	8,922,454	8,826,784	17,749,238	9.691
2019	205,941,991	20	265	280	11,452,903	11,528,718	22,981,621	11.159
	389,089,301	52	529	577	20,375,357	20,355,501	40,730,858	
Adjusted Loss to Payroll Ratio:					5.237	5.232	10.468	
Expected Unlimited Loss to Payroll Ratio:					6.218	8.946	15.164	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.966	4.920	9.886	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					5.237	5.232	10.468	
Limit Factor:					1.199	1.626		
Selected (Unlimited) Loss to Payroll Ratio:					**6.279**	**8.505**	**14.784**	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								1425.5%

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	580,726,836	52	314	356	14,446,630	13,886,622	28,333,252	4.879
2019	650,701,953	41	428	384	19,359,956	20,406,279	39,766,235	6.111
	1,231,428,789	93	742	740	33,806,587	34,292,900	68,099,487	
Adjusted Loss to Payroll Ratio:					2.745	2.785	5.530	
Expected Unlimited Loss to Payroll Ratio:					2.938	2.937	5.875	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.486	1.860	4.345	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.745	2.785	5.530	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**3.105**	**3.938**	**7.043**	
Indicated Relativity Change:								19.9%
Relativity to Statewide Average Loss to Payroll Ratio:								679.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	3,394,784,174	11	190	315	8,606,165	7,954,898	16,561,063	0.488
2019	3,794,105,626	4	163	377	6,744,874	6,695,355	13,440,229	0.354
	7,188,889,800	15	353	692	15,351,039	14,650,253	30,001,292	
Adjusted Loss to Payroll Ratio:					0.214	0.204	0.417	
Expected Unlimited Loss to Payroll Ratio:					0.288	0.289	0.576	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.251	0.204	0.455	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.214	0.204	0.417	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**0.234**	**0.258**	**0.492**	
Indicated Relativity Change:								-14.6%
Relativity to Statewide Average Loss to Payroll Ratio:								47.4%

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	
2015	186,505,644	10	57	96	2,501,700	1,735,496	4,237,196	2.272
2016	191,857,182	11	46	101	2,484,835	2,671,334	5,156,169	2.688
2017	233,898,227	7	68	109	2,390,120	1,818,412	4,208,532	1.799
2018	267,856,136	5	90	154	2,619,277	3,020,239	5,639,516	2.105
2019	280,424,115	2	81	156	2,304,630	2,332,928	4,637,558	1.654
	1,160,541,304	35	342	616	12,300,562	11,578,409	23,878,971	
Adjusted Loss to Payroll Ratio:					1.060	0.998	2.058	
Expected Unlimited Loss to Payroll Ratio:					1.262	1.253	2.515	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.102	0.886	1.989	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.060	0.998	2.058	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.161**	**1.263**	**2.425**	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								233.8%

E1-1-17 EXPERIENCE OF SUPPORT OPERATIONS FOR SUBCONTRACTED CONSTRUCTION TRANSFERRED FROM CODE 9015

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	180,014,419	14	97	161	3,778,106	3,639,901	7,418,007	4.121
2017	191,156,660	8	111	157	3,295,874	2,835,484	6,131,358	3.208
2018	188,788,716	8	121	199	3,585,799	3,442,090	7,027,889	3.723
2019	186,762,934	3	100	165	3,856,015	3,665,295	7,521,310	4.027
	746,722,729	33	429	682	14,515,794	13,582,770	28,098,564	
Adjusted Loss to Payroll Ratio:					1.944	1.819	3.763	
Expected Unlimited Loss to Payroll Ratio:					2.070	1.848	3.918	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.828	1.506	3.334	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.944	1.819	3.763	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**2.095**	**2.199**	**4.294**	
Indicated Relativity Change:								9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								414.0%

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	1,944,028,635	9	112	483	3,151,202	3,525,808	6,677,010	0.343
2017	2,173,596,338	8	135	403	3,941,290	3,586,855	7,528,145	0.346
2018	2,254,669,322	3	114	427	2,690,858	2,848,028	5,538,886	0.246
2019	2,128,646,951	1	86	356	2,120,593	3,276,970	5,397,563	0.254
	8,500,941,246	21	447	1,669	11,903,944	13,237,661	25,141,605	
Adjusted Loss to Payroll Ratio:					0.140	0.156	0.296	
Expected Unlimited Loss to Payroll Ratio:					0.177	0.189	0.366	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.167	0.160	0.327	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.140	0.156	0.296	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.151**	**0.188**	**0.339**	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								32.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	22,335,546	4	9	13	1,318,110	900,960	2,219,070	9.935
2016	16,541,629	2	4	9	336,066	173,560	509,626	3.081
2017	18,510,211	1	4	1	583,488	335,927	919,415	4.967
2018	20,164,288	0	3	9	61,711	88,580	150,291	0.745
2019	24,716,110	1	9	10	878,343	1,005,884	1,884,227	7.623
	102,267,784	8	29	42	3,177,719	2,504,911	5,682,630	
Adjusted Loss to Payroll Ratio:					3.107	2.449	5.557	
Expected Unlimited Loss to Payroll Ratio:					4.436	3.629	8.065	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.543	1.996	5.538	
Credibility:					0.68	0.53		
Indicated Limited Loss to Payroll Ratio:					3.246	2.234	5.480	
Limit Factor:					1.199	1.626		
Selected (Unlimited) Loss to Payroll Ratio:					**3.892**	**3.633**	**7.524**	
Indicated Relativity Change:								-6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								725.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	10,501,298	0	0	3	0	2,452	2,452	0.023
2016	10,986,692	0	0	4	0	2,935	2,935	0.027
2017	14,786,505	1	3	4	322,108	166,728	488,836	3.306
2018	11,876,332	0	1	1	4,046	25,978	30,024	0.253
2019	13,132,406	0	0	2	0	2,148	2,148	0.016
	61,283,233	1	4	14	326,154	200,241	526,395	
Adjusted Loss to Payroll Ratio:					0.532	0.327	0.859	
Expected Unlimited Loss to Payroll Ratio:					2.419	1.775	4.194	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.932	0.976	2.908	
Credibility:					0.44	0.32		
Indicated Limited Loss to Payroll Ratio:					1.322	0.767	2.089	
Limit Factor:					1.199	1.626		
Indicated (Unlimited) Loss to Payroll Ratio:					1.585	1.247	2.831	
Indicated Relativity Change:								-32.5%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					**1.760**	**1.385**	**3.145**	
Relativity to Statewide Average Loss to Payroll Ratio:								303.3%

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	
2015	107,024,404	8	71	87	1,657,107	1,224,750	2,881,857	2.693
2016	103,274,375	1	61	77	1,301,283	1,048,004	2,349,287	2.275
2017	82,948,995	7	41	52	1,964,098	1,254,818	3,218,916	3.881
2018	91,833,320	3	43	59	1,476,785	1,720,520	3,197,305	3.482
2019	101,446,002	1	34	41	1,567,740	1,246,611	2,814,351	2.774
	486,527,096	20	250	316	7,967,012	6,494,702	14,461,714	
Adjusted Loss to Payroll Ratio:					1.638	1.335	2.972	
Expected Unlimited Loss to Payroll Ratio:					2.112	2.388	4.501	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.735	1.618	3.352	
Credibility:					0.95	0.83		
Indicated Limited Loss to Payroll Ratio:					1.643	1.383	3.026	
Limit Factor:					1.199	1.626		
Selected (Unlimited) Loss to Payroll Ratio:					**1.970**	**2.248**	**4.218**	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								406.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	114,354,168	5	9	21	921,277	778,348	1,699,625	1.486
2016	85,872,276	1	17	10	564,745	593,667	1,158,412	1.349
2017	95,190,871	4	22	19	1,584,765	1,347,579	2,932,344	3.080
2018	120,430,448	0	33	17	919,124	954,940	1,874,064	1.556
2019	126,111,589	0	12	32	403,438	402,806	806,244	0.639
	541,959,352	10	93	99	4,393,349	4,077,340	8,470,689	
Adjusted Loss to Payroll Ratio:					0.811	0.752	1.563	
Expected Unlimited Loss to Payroll Ratio:					0.988	1.191	2.179	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.860	0.929	1.788	
Credibility:					0.75	0.69		
Indicated Limited Loss to Payroll Ratio:					0.823	0.806	1.629	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**0.931**	**1.140**	**2.071**	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								199.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	65,241,503	0	10	15	309,360	326,266	635,626	0.974
2016	43,470,900	1	4	24	284,628	85,127	369,755	0.851
2017	62,236,386	0	4	11	162,228	219,557	381,785	0.613
2018	50,124,317	1	2	13	308,097	158,012	466,109	0.930
2019	67,075,883	0	4	4	233,008	238,465	471,473	0.703
	288,148,989	2	24	67	1,297,322	1,027,427	2,324,749	
Adjusted Loss to Payroll Ratio:					0.450	0.357	0.807	
Expected Unlimited Loss to Payroll Ratio:					0.525	0.563	1.088	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.457	0.439	0.895	
Credibility:					0.45	0.40		
Indicated Limited Loss to Payroll Ratio:					0.454	0.406	0.860	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**0.513**	**0.574**	**1.087**	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								104.8%

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	
2015	62,499,306	0	13	12	143,583	110,890	254,473	0.407
2016	55,914,743	0	8	18	442,534	316,652	759,186	1.358
2017	66,333,051	2	17	17	982,694	795,049	1,777,743	2.680
2018	75,043,466	2	12	31	1,095,987	635,315	1,731,302	2.307
2019	71,821,629	1	9	9	480,627	607,712	1,088,339	1.515
	331,612,195	5	59	87	3,145,425	2,465,618	5,611,043	
Adjusted Loss to Payroll Ratio:					0.949	0.744	1.692	
Expected Unlimited Loss to Payroll Ratio:					0.959	0.947	1.906	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.834	0.739	1.573	
Credibility:					0.61	0.52		
Indicated Limited Loss to Payroll Ratio:					0.903	0.741	1.645	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**1.022**	**1.048**	**2.070**	
Indicated Relativity Change:								8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								199.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	496,175,509	15	192	265	6,231,212	6,398,210	12,629,422	2.545
2019	510,371,772	10	175	235	8,247,700	7,746,304	15,994,004	3.134
	1,006,547,281	25	367	500	14,478,911	14,144,514	28,623,425	
Adjusted Loss to Payroll Ratio:					1.438	1.405	2.844	
Expected Unlimited Loss to Payroll Ratio:					1.632	2.043	3.675	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.381	1.294	2.674	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.438	1.405	2.844	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**1.627**	**1.987**	**3.614**	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								348.5%

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	1,035,767,509	22	137	171	9,755,287	6,585,499	16,340,786	1.578
2019	1,093,432,219	9	118	149	6,920,809	4,452,461	11,373,270	1.040
	2,129,199,728	31	255	320	16,676,096	11,037,960	27,714,056	
Adjusted Loss to Payroll Ratio:					0.783	0.518	1.302	
Expected Unlimited Loss to Payroll Ratio:					1.083	1.032	2.115	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.865	0.567	1.432	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.783	0.518	1.302	
Limit Factor:					1.199	1.626		
Selected (Unlimited) Loss to Payroll Ratio:					**0.939**	**0.843**	**1.782**	
Indicated Relativity Change:								-15.7%
Relativity to Statewide Average Loss to Payroll Ratio:								171.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	155,240,279	3	16	15	903,567	738,515	1,642,082	1.058
2016	136,399,073	1	8	15	311,660	332,420	644,080	0.472
2017	159,490,146	2	17	27	601,921	920,627	1,522,548	0.955
2018	224,863,348	4	18	32	1,043,033	683,379	1,726,412	0.768
2019	182,845,762	1	20	34	1,016,361	878,174	1,894,535	1.036
	858,838,608	11	79	123	3,876,541	3,553,115	7,429,656	
Adjusted Loss to Payroll Ratio:					0.451	0.414	0.865	
Expected Unlimited Loss to Payroll Ratio:					0.523	0.738	1.261	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.418	0.406	0.824	
Credibility:					0.68	0.65		
Indicated Limited Loss to Payroll Ratio:					0.441	0.411	0.852	
Limit Factor:					1.199	1.626		
Selected (Unlimited) Loss to Payroll Ratio:					**0.528**	**0.668**	**1.196**	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								115.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	94,533,246	3	26	24	1,942,867	650,538	2,593,405	2.743
2016	47,132,633	2	3	9	627,558	464,350	1,091,908	2.317
2017	68,287,329	0	10	16	411,811	264,614	676,425	0.991
2018	80,993,718	1	15	18	1,001,519	730,399	1,731,918	2.138
2019	68,603,196	1	16	14	1,355,567	1,639,642	2,995,209	4.366
	359,550,122	7	70	81	5,339,323	3,749,543	9,088,866	
Adjusted Loss to Payroll Ratio:					1.485	1.043	2.528	
Expected Unlimited Loss to Payroll Ratio:					1.234	1.190	2.424	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.013	0.806	1.819	
Credibility:					0.68	0.56		
Indicated Limited Loss to Payroll Ratio:					1.332	0.938	2.270	
Limit Factor:					1.199	1.626		
Indicated (Unlimited) Loss to Payroll Ratio:					1.597	1.525	3.122	
Indicated Relativity Change:								28.8%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					**1.550**	**1.480**	**3.029**	
Relativity to Statewide Average Loss to Payroll Ratio:								292.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	47,496,919	3	7	6	1,124,660	711,890	1,836,550	3.867
2016	34,856,841	1	1	3	44,769	45,296	90,065	0.258
2017	39,447,701	0	4	8	108,184	131,119	239,303	0.607
2018	43,003,074	0	4	9	381,369	229,078	610,447	1.420
2019	45,033,675	0	6	7	215,283	237,739	453,022	1.006
	209,838,210	4	22	33	1,874,265	1,355,122	3,229,387	
Adjusted Loss to Payroll Ratio:					0.893	0.646	1.539	
Expected Unlimited Loss to Payroll Ratio:					0.696	0.662	1.358	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.571	0.449	1.020	
Credibility:					0.43	0.36		
Indicated Limited Loss to Payroll Ratio:					0.711	0.519	1.229	
Limit Factor:					1.199	1.626		
Selected (Unlimited) Loss to Payroll Ratio:					**0.852**	**0.843**	**1.695**	
Indicated Relativity Change:								24.9%
Relativity to Statewide Average Loss to Payroll Ratio:								163.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	23,701,229	2	5	11	545,404	136,268	681,672	2.876
2016	27,483,723	1	5	5	183,068	191,532	374,600	1.363
2017	23,966,663	0	3	10	238,145	462,368	700,513	2.923
2018	34,416,530	0	4	5	202,372	130,068	332,440	0.966
2019	34,628,087	0	4	6	387,036	366,893	753,929	2.177
	144,196,232	3	21	37	1,556,024	1,287,130	2,843,154	
Adjusted Loss to Payroll Ratio:					1.079	0.893	1.972	
Expected Unlimited Loss to Payroll Ratio:					1.480	1.284	2.764	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.293	0.908	2.201	
Credibility:					0.52	0.44		
Indicated Limited Loss to Payroll Ratio:					1.181	0.901	2.082	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.294**	**1.141**	**2.436**	
Indicated Relativity Change:								-11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								234.8%

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	
2015	85,884,987	4	35	47	1,717,460	1,218,457	2,935,917	3.418
2016	95,687,067	9	25	52	1,511,815	1,204,847	2,716,662	2.839
2017	117,200,683	4	42	65	2,139,100	1,649,694	3,788,794	3.233
2018	114,584,255	4	44	66	1,889,289	1,413,291	3,302,580	2.882
2019	122,016,600	1	40	59	2,357,257	2,005,768	4,363,025	3.576
	535,373,592	22	186	289	9,614,921	7,492,057	17,106,978	
Adjusted Loss to Payroll Ratio:					1.796	1.399	3.195	
Expected Unlimited Loss to Payroll Ratio:					2.037	1.812	3.849	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.723	1.147	2.870	
Credibility:					0.99	0.82		
Indicated Limited Loss to Payroll Ratio:					1.795	1.353	3.149	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**2.031**	**1.914**	**3.944**	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								380.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	64,905,570	8	32	64	1,530,490	1,063,879	2,594,369	3.997
2016	65,450,952	8	43	41	2,453,987	1,560,748	4,014,735	6.134
2017	75,384,785	3	40	57	1,450,393	1,205,299	2,655,692	3.523
2018	62,464,387	1	35	40	923,269	846,061	1,769,330	2.833
2019	75,875,146	0	40	33	1,608,037	858,504	2,466,541	3.251
	344,080,840	20	190	235	7,966,175	5,534,491	13,500,666	
Adjusted Loss to Payroll Ratio:					2.315	1.608	3.924	
Expected Unlimited Loss to Payroll Ratio:					2.490	2.553	5.043	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.128	1.691	3.819	
Credibility:					0.90	0.80		
Indicated Limited Loss to Payroll Ratio:					2.297	1.625	3.922	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**2.572**	**2.194**	**4.766**	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								459.6%

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	
2015	163,349,745	8	36	39	1,844,541	1,127,512	2,972,053	1.819
2016	175,230,429	5	18	55	1,061,044	880,462	1,941,506	1.108
2017	209,783,679	5	40	52	1,547,068	1,279,956	2,827,024	1.348
2018	223,266,660	8	50	44	3,118,300	2,528,595	5,646,895	2.529
2019	227,967,473	3	41	57	2,192,425	1,717,212	3,909,637	1.715
	999,597,986	29	185	247	9,763,379	7,533,737	17,297,116	
Adjusted Loss to Payroll Ratio:					0.977	0.754	1.730	
Expected Unlimited Loss to Payroll Ratio:					1.003	1.050	2.054	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.849	0.665	1.514	
Credibility:					0.96	0.84		
Indicated Limited Loss to Payroll Ratio:					0.971	0.740	1.711	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**1.099**	**1.046**	**2.145**	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								206.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	135,935,919	8	41	87	1,515,236	1,564,986	3,080,222	2.266
2016	141,688,208	4	37	78	1,280,700	1,376,313	2,657,013	1.875
2017	165,837,909	4	68	89	1,785,477	2,056,965	3,842,442	2.317
2018	160,727,131	4	64	78	2,473,679	1,960,538	4,434,217	2.759
2019	161,437,780	2	58	75	1,719,907	1,497,075	3,216,982	1.993
	765,626,947	22	268	407	8,775,000	8,455,877	17,230,877	
Adjusted Loss to Payroll Ratio:					1.146	1.104	2.251	
Expected Unlimited Loss to Payroll Ratio:					1.390	1.628	3.017	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.176	1.031	2.206	
Credibility:					0.98	0.90		
Indicated Limited Loss to Payroll Ratio:					1.147	1.097	2.244	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**1.297**	**1.552**	**2.849**	
Indicated Relativity Change:								-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								274.7%

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	291,065,791	10	56	79	3,295,548	2,101,261	5,396,809	1.854
2017	336,778,260	9	58	73	3,098,370	2,664,675	5,763,045	1.711
2018	366,537,006	11	62	69	3,909,222	2,933,054	6,842,276	1.867
2019	402,368,671	1	57	70	2,052,064	1,574,806	3,626,870	0.901
	1,396,749,728	31	233	291	12,355,204	9,273,796	21,629,000	
Adjusted Loss to Payroll Ratio:					0.885	0.664	1.549	
Expected Unlimited Loss to Payroll Ratio:					1.261	1.407	2.668	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.007	0.774	1.781	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.885	0.664	1.549	
Limit Factor:					1.199	1.626		
Selected (Unlimited) Loss to Payroll Ratio:					**1.061**	**1.079**	**2.140**	
Indicated Relativity Change:								-19.8%
Relativity to Statewide Average Loss to Payroll Ratio:								206.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2017	655,513,941	17	173	286	7,660,611	5,741,349	13,401,960	2.044
2018	685,799,366	6	181	304	5,109,695	4,722,056	9,831,751	1.434
2019	767,312,395	6	202	279	6,747,904	6,719,709	13,467,613	1.755
	2,108,625,702	29	556	869	19,518,210	17,183,114	36,701,324	
Adjusted Loss to Payroll Ratio:					0.926	0.815	1.741	
Expected Unlimited Loss to Payroll Ratio:					1.071	1.010	2.080	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.915	0.669	1.584	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.926	0.815	1.741	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**1.036**	**1.100**	**2.137**	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								206.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	20,029,725	0	1	5	15,586	13,675	29,261	0.146
2016	19,497,820	0	3	2	117,161	103,226	220,387	1.130
2017	25,017,500	1	1	7	37,706	81,721	119,427	0.477
2018	40,854,641	0	5	10	180,254	158,611	338,865	0.829
2019	23,162,872	0	8	13	469,329	177,673	647,002	2.793
	128,562,558	1	18	37	820,038	534,905	1,354,943	
Adjusted Loss to Payroll Ratio:					0.638	0.416	1.054	
Expected Unlimited Loss to Payroll Ratio:					1.164	1.276	2.441	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.017	0.903	1.920	
Credibility:					0.45	0.42		
Indicated Limited Loss to Payroll Ratio:					0.845	0.698	1.543	
Limit Factor:					1.096	1.266		
Indicated (Unlimited) Loss to Payroll Ratio:					0.926	0.884	1.810	
Indicated Relativity Change:								-25.8%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					**0.936**	**0.894**	**1.830**	
Relativity to Statewide Average Loss to Payroll Ratio:								176.5%

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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	
2015	38,403,432	2	29	62	449,793	533,644	983,437	2.561
2016	43,171,343	3	17	68	399,272	395,405	794,677	1.841
2017	49,625,747	0	30	74	307,156	480,472	787,628	1.587
2018	53,430,870	3	40	91	891,958	1,114,099	2,006,057	3.754
2019	55,490,321	0	42	74	745,127	910,867	1,655,994	2.984
	240,121,713	8	158	369	2,793,306	3,434,487	6,227,793	
Adjusted Loss to Payroll Ratio:					1.163	1.430	2.594	
Expected Unlimited Loss to Payroll Ratio:					1.435	1.932	3.367	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.275	1.433	2.708	
Credibility:					0.64	0.65		
Indicated Limited Loss to Payroll Ratio:					1.204	1.431	2.635	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.297**	**1.730**	**3.027**	
Indicated Relativity Change:								-10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								291.9%

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	180,293,439	7	104	220	2,747,457	2,555,784	5,303,241	2.941
2017	207,011,307	5	135	226	3,313,761	2,761,811	6,075,572	2.935
2018	215,704,052	4	130	204	3,110,791	2,946,980	6,057,771	2.808
2019	232,004,263	3	116	202	2,951,764	2,985,463	5,937,227	2.559
	835,013,061	19	485	852	12,123,773	11,250,037	23,373,810	
Adjusted Loss to Payroll Ratio:					1.452	1.347	2.799	
Expected Unlimited Loss to Payroll Ratio:					1.746	1.736	3.483	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.582	1.355	2.937	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.452	1.347	2.799	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**1.536**	**1.550**	**3.086**	
Indicated Relativity Change:								-11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								297.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	1,811,876,154	65	1,625	2,759	39,853,411	35,536,102	75,389,513	4.161
2019	1,965,558,553	20	1,401	2,474	38,575,944	37,679,030	76,254,974	3.880
	3,777,434,707	85	3,026	5,233	78,429,355	73,215,132	151,644,487	
Adjusted Loss to Payroll Ratio:					2.076	1.938	4.014	
Expected Unlimited Loss to Payroll Ratio:					2.188	2.210	4.398	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.070	1.866	3.936	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.076	1.938	4.014	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**2.237**	**2.343**	**4.580**	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								441.6%

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	
2015	57,446,985	4	27	101	1,169,037	1,142,382	2,311,419	4.024
2016	56,694,418	3	40	76	919,486	976,627	1,896,113	3.344
2017	65,958,391	4	53	95	1,720,075	1,254,608	2,974,683	4.510
2018	64,350,859	1	35	69	598,564	885,917	1,484,481	2.307
2019	76,568,209	0	50	71	1,181,472	808,274	1,989,746	2.599
	321,018,862	12	205	412	5,588,634	5,067,808	10,656,442	
Adjusted Loss to Payroll Ratio:					1.741	1.579	3.320	
Expected Unlimited Loss to Payroll Ratio:					1.684	1.785	3.469	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.594	1.507	3.101	
Credibility:					0.76	0.71		
Indicated Limited Loss to Payroll Ratio:					1.706	1.558	3.264	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.838**	**1.883**	**3.721**	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								358.8%

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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	
2015	23,215,722	1	5	19	193,202	430,886	624,088	2.688
2016	39,943,045	2	8	19	183,990	360,952	544,942	1.364
2017	49,460,675	0	4	33	9,149	42,152	51,301	0.104
2018	52,590,831	0	13	33	169,432	208,200	377,632	0.718
2019	75,470,556	1	7	26	262,324	364,702	627,026	0.831
	240,680,829	4	37	130	818,097	1,406,893	2,224,990	

Adjusted Loss to Payroll Ratio:		0.340	0.585	0.924	
Expected Unlimited Loss to Payroll Ratio:		0.700	0.949	1.649	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.600	0.599	1.199	
Credibility:		0.46	0.43		
Indicated Limited Loss to Payroll Ratio:		0.481	0.593	1.073	
Limit Factor:		1.199	1.626		
Selected (Unlimited) Loss to Payroll Ratio:		**0.576**	**0.964**	**1.540**	
Indicated Relativity Change:					-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:					148.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (Proposed)

Code: 7198 RHG: 3 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: PARCEL DELIVERY COMPANIES; ARMORED TRANSPORT SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	2,503,537,412	129	2,138	3,152	76,014,424	46,116,914	122,131,338	4.878
2019	2,917,018,012	65	2,943	3,695	93,440,982	56,397,664	149,838,646	5.137
	5,420,555,424	194	5,081	6,847	169,455,406	102,514,577	271,969,983	
Adjusted Loss to Payroll Ratio:					3.126	1.891	5.017	
Expected Unlimited Loss to Payroll Ratio:					3.225	2.300	5.525	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.079	1.958	5.037	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.126	1.891	5.017	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**3.369**	**2.286**	**5.655**	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								545.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	77,833,867	8	56	86	936,797	1,217,062	2,153,859	2.767
2016	80,583,012	10	82	97	1,692,525	2,102,220	3,794,745	4.709
2017	79,624,420	6	47	92	1,404,949	1,461,554	2,866,503	3.600
2018	85,050,053	7	75	105	3,220,154	2,411,750	5,631,904	6.622
2019	89,569,178	7	85	92	3,716,905	3,047,860	6,764,765	7.553
	412,660,530	38	345	472	10,971,329	10,240,446	21,211,775	
Adjusted Loss to Payroll Ratio:					2.659	2.482	5.140	
Expected Unlimited Loss to Payroll Ratio:					2.276	3.165	5.441	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.016	2.252	4.267	
Credibility:					0.95	0.96		
Indicated Limited Loss to Payroll Ratio:					2.624	2.473	5.097	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**2.875**	**3.132**	**6.007**	
Indicated Relativity Change:								10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								579.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	3,766,058,653	185	2,594	2,581	88,540,537	61,720,581	150,261,118	3.990
2019	3,985,259,599	123	2,543	2,421	97,673,261	66,464,651	164,137,912	4.119
	7,751,318,252	308	5,137	5,002	186,213,798	128,185,232	314,399,030	
Adjusted Loss to Payroll Ratio:					2.402	1.654	4.056	
Expected Unlimited Loss to Payroll Ratio:					2.492	2.118	4.610	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.338	1.719	4.057	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.402	1.654	4.056	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**2.632**	**2.094**	**4.727**	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								455.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	333,375,130	7	208	258	5,137,888	4,953,964	10,091,852	3.027
2019	343,754,869	11	239	213	7,913,191	7,116,502	15,029,693	4.372
	677,129,999	18	447	471	13,051,079	12,070,466	25,121,545	
Adjusted Loss to Payroll Ratio:					1.927	1.783	3.710	
Expected Unlimited Loss to Payroll Ratio:					2.374	2.687	5.061	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.227	2.181	4.408	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.927	1.783	3.710	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**2.112**	**2.258**	**4.370**	
Indicated Relativity Change:								-13.7%
Relativity to Statewide Average Loss to Payroll Ratio:								421.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	52,982,139	4	42	26	1,386,150	847,925	2,234,075	4.217
2016	52,546,376	3	34	26	1,150,925	824,159	1,975,084	3.759
2017	48,531,803	6	35	22	2,326,028	1,424,272	3,750,300	7.728
2018	60,476,446	2	26	34	1,651,623	693,735	2,345,358	3.878
2019	76,867,601	1	39	61	1,020,289	754,793	1,775,082	2.309
	291,404,365	16	176	169	7,535,015	4,544,883	12,079,898	
Adjusted Loss to Payroll Ratio:					2.586	1.560	4.145	
Expected Unlimited Loss to Payroll Ratio:					3.289	2.683	5.972	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.988	1.950	4.938	
Credibility:					0.94	0.75		
Indicated Limited Loss to Payroll Ratio:					2.609	1.657	4.266	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**2.951**	**2.343**	**5.295**	
Indicated Relativity Change:								-11.3%
Relativity to Statewide Average Loss to Payroll Ratio:								510.5%

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	
2015	7,954,576	1	3	2	250,214	15,854	266,068	3.345
2016	8,357,146	1	2	3	264,929	327,445	592,374	7.088
2017	9,534,161	0	3	4	146,186	133,374	279,560	2.932
2018	10,838,529	2	5	2	690,494	492,887	1,183,381	10.918
2019	11,292,329	1	1	2	403,828	8,347	412,175	3.650
	47,976,741	5	14	13	1,755,650	977,908	2,733,558	
Adjusted Loss to Payroll Ratio:					3.659	2.038	5.698	
Expected Unlimited Loss to Payroll Ratio:					2.926	2.012	4.938	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.475	1.274	3.749	
Credibility:					0.44	0.32		
Indicated Limited Loss to Payroll Ratio:					2.992	1.522	4.515	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**3.384**	**2.153**	**5.537**	
Indicated Relativity Change:								12.1%
Relativity to Statewide Average Loss to Payroll Ratio:								533.9%

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	633,811,073	10	450	958	5,335,138	4,686,851	10,021,989	1.581
2018	682,944,449	18	446	943	6,717,513	5,070,436	11,787,949	1.726
2019	726,043,499	5	516	929	7,317,238	6,699,835	14,017,073	1.931
	2,042,799,021	33	1,412	2,830	19,369,889	16,457,122	35,827,011	
Adjusted Loss to Payroll Ratio:					0.948	0.806	1.754	
Expected Unlimited Loss to Payroll Ratio:					1.034	0.800	1.834	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.937	0.677	1.614	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.948	0.806	1.754	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**1.003**	**0.927**	**1.930**	
Indicated Relativity Change:								5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								186.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	546,521,607	31	494	825	10,392,023	9,848,166	20,240,189	3.703
2019	565,360,313	15	445	658	10,498,452	11,085,817	21,584,269	3.818
	1,111,881,920	46	939	1,483	20,890,475	20,933,983	41,824,458	
Adjusted Loss to Payroll Ratio:					1.879	1.883	3.762	
Expected Unlimited Loss to Payroll Ratio:					1.872	1.701	3.573	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.807	1.500	3.307	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.879	1.883	3.762	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**2.002**	**2.199**	**4.201**	
Indicated Relativity Change:								17.6%
Relativity to Statewide Average Loss to Payroll Ratio:								405.1%

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	
2015	33,238,174	5	13	8	734,244	414,353	1,148,597	3.456
2016	15,139,104	1	5	5	159,695	320,216	479,911	3.170
2017	8,252,828	2	3	4	307,792	343,943	651,735	7.897
2018	13,670,143	0	6	33	77,121	88,618	165,739	1.212
2019	10,696,223	0	2	8	140,137	105,468	245,605	2.296
	80,996,472	8	29	58	1,418,989	1,272,597	2,691,586	
Adjusted Loss to Payroll Ratio:					1.752	1.571	3.323	
Expected Unlimited Loss to Payroll Ratio:					1.991	1.861	3.852	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.827	1.415	3.242	
Credibility:					0.46	0.40		
Indicated Limited Loss to Payroll Ratio:					1.792	1.477	3.269	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**2.007**	**1.994**	**4.001**	
Indicated Relativity Change:								3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								385.8%

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	1,123,179,405	83	842	1,112	29,014,964	24,376,731	53,391,695	4.754
2019	1,193,085,954	35	761	1,044	24,406,001	20,780,155	45,186,156	3.787
	2,316,265,359	118	1,603	2,156	53,420,965	45,156,887	98,577,852	
Adjusted Loss to Payroll Ratio:					2.306	1.950	4.256	
Expected Unlimited Loss to Payroll Ratio:					2.311	2.177	4.487	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.205	1.853	4.058	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.306	1.950	4.256	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**2.485**	**2.357**	**4.842**	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								466.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (Proposed)

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	269,934,251	11	285	598	5,047,251	4,765,420	9,812,671	3.635
2018	290,373,277	5	335	607	6,661,138	5,654,287	12,315,425	4.241
2019	308,713,428	1	359	526	8,715,202	6,210,927	14,926,129	4.835
	869,020,956	17	979	1,731	20,423,591	16,630,634	37,054,225	
Adjusted Loss to Payroll Ratio:					2.350	1.914	4.264	
Expected Unlimited Loss to Payroll Ratio:					1.843	1.721	3.564	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.867	1.534	3.402	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.350	1.914	4.264	
Limit Factor:					1.058	1.150		
Indicated (Unlimited) Loss to Payroll Ratio:					2.486	2.202	4.688	
Indicated Relativity Change:								31.5%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					**2.363**	**2.093**	**4.455**	
Relativity to Statewide Average Loss to Payroll Ratio:								429.6%

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	1,030,695,604	16	850	1,639	21,935,147	17,179,791	39,114,938	3.795
2019	1,152,838,858	13	834	1,412	19,622,111	17,185,431	36,807,542	3.193
	2,183,534,462	29	1,684	3,051	41,557,258	34,365,222	75,922,480	
Adjusted Loss to Payroll Ratio:					1.903	1.574	3.477	
Expected Unlimited Loss to Payroll Ratio:					2.209	1.660	3.869	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.132	1.463	3.595	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.903	1.574	3.477	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**2.028**	**1.838**	**3.866**	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								372.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	2,066,505,875	8	610	553	14,448,336	7,706,344	22,154,680	1.072
2019	2,128,609,505	0	568	530	15,927,779	7,518,758	23,446,537	1.101
	4,195,115,380	8	1,178	1,083	30,376,115	15,225,102	45,601,217	
Adjusted Loss to Payroll Ratio:					0.724	0.363	1.087	
Expected Unlimited Loss to Payroll Ratio:					0.786	0.427	1.213	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.765	0.382	1.147	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.724	0.363	1.087	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**0.766**	**0.418**	**1.184**	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								114.1%

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	
2015	19,275,793	1	2	4	320,739	64,772	385,511	2.000
2016	19,125,331	2	3	3	759,344	355,494	1,114,838	5.829
2017	18,477,577	2	1	2	947,747	91,825	1,039,572	5.626
2018	18,193,252	0	1	2	903	3,545	4,448	0.024
2019	18,588,341	0	4	0	42,777	100,967	143,744	0.773
	93,660,294	5	11	11	2,071,510	616,603	2,688,113	
Adjusted Loss to Payroll Ratio:					2.212	0.658	2.870	
Expected Unlimited Loss to Payroll Ratio:					3.093	2.250	5.343	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.539	1.524	4.064	
Credibility:					0.57	0.42		
Indicated Limited Loss to Payroll Ratio:					2.353	1.161	3.514	
Limit Factor:					1.199	1.626		
Selected (Unlimited) Loss to Payroll Ratio:					**2.821**	**1.887**	**4.708**	
Indicated Relativity Change:								-11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								454.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	18,085,442	0	3	8	20,433	64,297	84,730	0.468
2016	19,509,353	1	9	17	419,024	431,490	850,514	4.360
2017	19,238,979	2	7	8	427,762	659,767	1,087,529	5.653
2018	20,028,281	1	7	13	320,238	197,233	517,471	2.584
2019	20,424,672	1	3	13	170,225	161,836	332,061	1.626
	97,286,727	5	29	59	1,357,681	1,514,623	2,872,304	
Adjusted Loss to Payroll Ratio:					1.396	1.557	2.952	
Expected Unlimited Loss to Payroll Ratio:					1.816	1.326	3.142	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.678	1.255	2.933	
Credibility:					0.49	0.39		
Indicated Limited Loss to Payroll Ratio:					1.540	1.374	2.913	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.641**	**1.604**	**3.245**	
Indicated Relativity Change:								3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								312.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	86,344,391	2	14	27	572,002	722,952	1,294,954	1.500
2016	89,128,241	0	11	21	467,492	391,975	859,467	0.964
2017	95,875,115	0	5	25	91,592	152,781	244,373	0.255
2018	105,437,428	1	8	11	229,527	143,118	372,645	0.353
2019	112,759,907	0	8	29	299,471	277,453	576,924	0.512
	489,545,082	3	46	113	1,660,084	1,688,280	3,348,364	
Adjusted Loss to Payroll Ratio:					0.339	0.345	0.684	
Expected Unlimited Loss to Payroll Ratio:					0.521	0.540	1.061	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.503	0.476	0.979	
Credibility:					0.57	0.53		
Indicated Limited Loss to Payroll Ratio:					0.410	0.407	0.817	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.437**	**0.475**	**0.912**	
Indicated Relativity Change:								-14.0%
Relativity to Statewide Average Loss to Payroll Ratio:								87.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	297,226,049	8	34	58	2,319,875	665,426	2,985,301	1.004
2016	372,050,453	9	34	44	3,871,459	866,665	4,738,124	1.274
2017	363,408,593	6	25	56	1,396,674	523,959	1,920,633	0.529
2018	386,110,418	3	39	59	1,034,530	1,512,150	2,546,680	0.660
2019	442,514,838	7	42	70	3,722,172	1,396,360	5,118,532	1.157
	1,861,310,351	33	174	287	12,344,710	4,964,561	17,309,271	
Adjusted Loss to Payroll Ratio:					0.663	0.267	0.930	
Expected Unlimited Loss to Payroll Ratio:					0.713	0.380	1.093	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.648	0.276	0.924	
Credibility:					1.00	0.72		
Indicated Limited Loss to Payroll Ratio:					0.663	0.269	0.933	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**0.750**	**0.381**	**1.131**	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								109.1%

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	751,849,476	12	285	656	8,980,362	6,122,992	15,103,354	2.009
2019	765,129,577	1	246	586	6,938,065	4,847,184	11,785,249	1.540
	1,516,979,053	13	531	1,242	15,918,427	10,970,176	26,888,603	
Adjusted Loss to Payroll Ratio:					1.049	0.723	1.773	
Expected Unlimited Loss to Payroll Ratio:					1.057	0.985	2.042	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.020	0.868	1.888	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.049	0.723	1.773	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.118**	**0.845**	**1.963**	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								189.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	62,008,749	1	11	38	608,895	359,393	968,288	1.562
2016	71,209,054	2	17	43	752,624	508,176	1,260,800	1.771
2017	70,254,980	1	11	66	250,143	350,053	600,196	0.854
2018	86,071,872	0	9	39	318,523	274,515	593,038	0.689
2019	91,076,734	0	10	34	335,990	255,626	591,616	0.650
	380,621,389	4	58	220	2,266,175	1,747,764	4,013,939	
Adjusted Loss to Payroll Ratio:					0.595	0.459	1.055	
Expected Unlimited Loss to Payroll Ratio:					0.681	0.714	1.395	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.657	0.630	1.287	
Credibility:					0.57	0.53		
Indicated Limited Loss to Payroll Ratio:					0.622	0.539	1.161	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.663**	**0.630**	**1.292**	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								124.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (Proposed)

Code: 7500 RHG: 5 NAICS: 22 ILDG: 1 MLDG: 1 CLASS: GAS WORKS
Code: 7520 RHG: 5 NAICS: 22 ILDG: 2 MLDG: 2 CLASS: WATER COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	119,116,447	4	36	100	587,238	762,753	1,349,991	1.133
2016	117,118,032	3	55	100	1,319,171	954,487	2,273,658	1.941
2017	111,403,713	2	33	90	673,478	487,948	1,161,426	1.043
2018	121,966,249	4	36	88	1,212,691	1,310,472	2,523,163	2.069
2019	132,375,684	0	36	77	1,197,492	861,546	2,059,038	1.555
	601,980,125	13	196	455	4,990,069	4,377,206	9,367,275	
Adjusted Loss to Payroll Ratio:					0.829	0.727	1.556	
Expected Unlimited Loss to Payroll Ratio:					0.966	1.030	1.996	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.826	0.682	1.508	
Credibility:					0.77	0.70		
Indicated Limited Loss to Payroll Ratio:					0.828	0.714	1.542	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**0.927**	**0.964**	**1.891**	
Indicated Relativity Change:								-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								182.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	58,243,138	0	4	19	55,030	69,738	124,768	0.214
2016	62,808,190	1	6	13	234,141	157,666	391,807	0.624
2017	71,933,950	1	8	7	351,246	211,004	562,250	0.782
2018	74,261,529	0	5	12	225,232	157,665	382,897	0.516
2019	78,352,190	1	3	13	258,996	187,685	446,681	0.570
	345,598,997	3	26	64	1,124,645	783,758	1,908,403	
Adjusted Loss to Payroll Ratio:					0.325	0.227	0.552	
Expected Unlimited Loss to Payroll Ratio:					0.374	0.349	0.723	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.340	0.254	0.594	
Credibility:					0.42	0.36		
Indicated Limited Loss to Payroll Ratio:					0.334	0.244	0.578	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**0.377**	**0.345**	**0.723**	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								69.7%

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	
2015	256,911,956	2	30	64	847,439	647,003	1,494,442	0.582
2016	236,917,437	4	27	50	1,719,771	1,528,659	3,248,430	1.371
2017	296,022,282	7	27	56	1,194,875	801,016	1,995,891	0.674
2018	487,941,692	9	48	84	3,843,374	3,629,491	7,472,865	1.532
2019	619,014,198	7	38	83	3,520,843	3,233,457	6,754,300	1.091
	1,896,807,565	29	170	337	11,126,302	9,839,625	20,965,927	
Adjusted Loss to Payroll Ratio:					0.587	0.519	1.105	
Expected Unlimited Loss to Payroll Ratio:					0.802	0.857	1.659	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.641	0.471	1.112	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					0.587	0.516	1.103	
Limit Factor:					1.199	1.626		
Selected (Unlimited) Loss to Payroll Ratio:					**0.703**	**0.840**	**1.543**	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								148.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	437,248,925	5	46	114	1,449,513	1,097,070	2,546,583	0.582
2016	452,395,614	8	46	91	2,085,404	1,884,833	3,970,237	0.878
2017	433,099,309	4	44	94	2,025,606	1,652,897	3,678,503	0.849
2018	515,468,985	1	56	105	2,500,413	2,183,874	4,684,287	0.909
2019	530,230,786	1	36	80	2,457,577	1,567,033	4,024,610	0.759
	2,368,443,619	19	228	484	10,518,514	8,385,706	18,904,220	
Adjusted Loss to Payroll Ratio:					0.444	0.354	0.798	
Expected Unlimited Loss to Payroll Ratio:					0.521	0.616	1.137	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.416	0.339	0.755	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					0.444	0.353	0.797	
Limit Factor:					1.199	1.626		
Selected (Unlimited) Loss to Payroll Ratio:					**0.533**	**0.573**	**1.106**	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								106.6%

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	
2015	52,910,225	7	16	20	1,385,156	608,492	1,993,648	3.768
2016	48,940,774	1	7	24	256,569	240,577	497,146	1.016
2017	59,935,171	1	7	27	246,145	454,417	700,562	1.169
2018	55,531,942	0	20	23	630,560	439,660	1,070,220	1.927
2019	48,200,311	1	8	25	158,547	272,310	430,857	0.894
	265,518,423	10	58	119	2,676,977	2,015,457	4,692,434	
Adjusted Loss to Payroll Ratio:					1.008	0.759	1.767	
Expected Unlimited Loss to Payroll Ratio:					0.916	1.063	1.979	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.775	0.673	1.448	
Credibility:					0.54	0.50		
Indicated Limited Loss to Payroll Ratio:					0.902	0.716	1.618	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**1.020**	**1.012**	**2.032**	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								196.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	1,826,769,961	153	1,388	1,096	60,267,762	32,611,441	92,879,203	5.084
2019	1,678,299,058	77	1,220	1,194	51,163,719	29,460,628	80,624,347	4.804
	3,505,069,019	230	2,608	2,290	111,431,481	62,072,069	173,503,550	
Adjusted Loss to Payroll Ratio:					3.179	1.771	4.950	
Expected Unlimited Loss to Payroll Ratio:					4.336	2.208	6.544	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.626	1.889	5.515	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.179	1.771	4.950	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**3.426**	**2.141**	**5.566**	
Indicated Relativity Change:								-14.9%
Relativity to Statewide Average Loss to Payroll Ratio:								536.7%

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	
2015	45,429,369	0	21	38	544,619	230,624	775,243	1.706
2016	58,123,792	0	27	45	456,070	412,397	868,467	1.494
2017	47,397,906	2	7	27	365,514	174,492	540,006	1.139
2018	99,978,216	1	20	61	842,537	608,561	1,451,098	1.451
2019	95,486,823	4	41	124	1,251,543	1,132,745	2,384,288	2.497
	346,416,106	7	116	295	3,460,282	2,558,819	6,019,101	
Adjusted Loss to Payroll Ratio:					0.999	0.739	1.738	
Expected Unlimited Loss to Payroll Ratio:					1.110	0.956	2.066	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.987	0.709	1.696	
Credibility:					0.67	0.57		
Indicated Limited Loss to Payroll Ratio:					0.995	0.726	1.721	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.072**	**0.878**	**1.950**	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								188.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	601,400,684	16	162	317	4,534,315	4,322,888	8,857,203	1.473
2018	647,748,888	10	174	323	4,209,251	3,402,534	7,611,785	1.175
2019	669,219,831	3	171	252	4,993,338	3,918,280	8,911,618	1.332
	1,918,369,403	29	507	892	13,736,904	11,643,703	25,380,607	
Adjusted Loss to Payroll Ratio:					0.716	0.607	1.323	
Expected Unlimited Loss to Payroll Ratio:					0.850	0.867	1.717	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.742	0.613	1.356	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.716	0.607	1.323	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**0.785**	**0.769**	**1.553**	
Indicated Relativity Change:								-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								149.8%

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	
2015	1,011,835,279	3	20	52	1,053,312	567,844	1,621,156	0.160
2016	1,151,127,865	3	30	77	1,093,962	1,008,298	2,102,260	0.183
2017	1,186,603,611	2	21	67	642,548	505,731	1,148,279	0.097
2018	1,240,865,755	1	16	52	269,514	279,236	548,750	0.044
2019	1,207,055,830	0	19	33	161,788	197,975	359,763	0.030
	5,797,488,340	9	106	281	3,221,125	2,559,085	5,780,210	
Adjusted Loss to Payroll Ratio:					0.056	0.044	0.100	
Expected Unlimited Loss to Payroll Ratio:					0.102	0.081	0.182	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.083	0.066	0.149	
Credibility:					0.78	0.64		
Indicated Limited Loss to Payroll Ratio:					0.062	0.052	0.114	
Limit Factor:					1.096	1.266		
Indicated (Unlimited) Loss to Payroll Ratio:					0.067	0.066	0.133	
Indicated Relativity Change:								-26.9%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					**0.069**	**0.068**	**0.137**	
Relativity to Statewide Average Loss to Payroll Ratio:								13.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	3,501,838,000	11	147	341	5,581,223	4,080,973	9,662,196	0.276
2018	3,175,918,902	7	134	333	5,570,867	3,886,076	9,456,943	0.298
2019	3,147,439,474	4	156	357	6,701,580	4,554,625	11,256,205	0.358
	9,825,196,376	22	437	1,031	17,853,670	12,521,675	30,375,345	
Adjusted Loss to Payroll Ratio:					0.182	0.127	0.309	
Expected Unlimited Loss to Payroll Ratio:					0.202	0.180	0.382	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.166	0.147	0.313	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.182	0.127	0.309	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**0.199**	**0.161**	**0.361**	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								34.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	48,541,972	3	24	57	576,247	452,489	1,028,736	2.119
2016	37,313,888	2	22	52	610,555	940,117	1,550,672	4.156
2017	43,246,048	1	25	33	519,722	437,566	957,288	2.214
2018	49,518,897	0	23	72	509,790	632,951	1,142,741	2.308
2019	49,554,443	5	19	100	2,343,228	1,632,721	3,975,949	8.023
	228,175,248	11	113	314	4,559,541	4,095,844	8,655,385	
Adjusted Loss to Payroll Ratio:					1.998	1.795	3.793	
Expected Unlimited Loss to Payroll Ratio:					1.730	1.757	3.488	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.591	1.375	2.966	
Credibility:					0.66	0.57		
Indicated Limited Loss to Payroll Ratio:					1.860	1.616	3.476	
Limit Factor:					1.131	1.414		
Indicated (Unlimited) Loss to Payroll Ratio:					2.104	2.285	4.389	
Indicated Relativity Change:								25.9%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					**2.090**	**2.270**	**4.360**	
Relativity to Statewide Average Loss to Payroll Ratio:								420.4%

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	
2015	914.3	1	1	11	47,008	50,679	97,687	106.843
2016	783.2	0	5	7	62,970	120,780	183,750	234.614
2017	750.4	0	1	5	84	4,784	4,868	6.487
2018	697.0	1	2	7	90,066	150,344	240,410	344.921
2019	631.9	0	0	2	0	232	232	0.367
	3,776.8	2	9	32	200,129	326,819	526,948	
Adjusted Loss to Payroll Ratio:					52.989	86.533	139.522	
Expected Unlimited Loss to Payroll Ratio:					76.892	114.500	191.392	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					66.754	77.811	144.566	
Credibility:					0.23	0.22		
Indicated Limited Loss to Payroll Ratio:					63.628	79.755	143.382	
Limit Factor:					1.199	1.626		
Selected (Unlimited) Loss to Payroll Ratio:					**76.292**	**129.657**	**205.949**	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	258,291,728	8	82	196	1,699,129	1,694,290	3,393,419	1.314
2016	243,373,150	6	79	232	1,818,728	1,496,579	3,315,307	1.362
2017	273,143,747	7	73	233	2,451,014	1,836,055	4,287,069	1.570
2018	296,243,426	2	114	215	3,378,220	2,642,820	6,021,040	2.032
2019	306,895,462	2	70	193	2,884,370	2,845,519	5,729,889	1.867
	1,377,947,513	25	418	1,069	12,231,461	10,515,264	22,746,725	

Adjusted Loss to Payroll Ratio:	0.888	0.763	1.651	
Expected Unlimited Loss to Payroll Ratio:	0.915	0.978	1.893	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.869	0.855	1.724	
Credibility:	1.00	0.98		
Indicated Limited Loss to Payroll Ratio:	0.888	0.765	1.653	
Limit Factor:	1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:	**0.973**	**0.969**	**1.942**	
Indicated Relativity Change:				2.6%
Relativity to Statewide Average Loss to Payroll Ratio:				187.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	1,996,857,540	40	781	926	18,954,462	18,489,923	37,444,385	1.875
2019	2,121,027,998	23	753	803	18,897,260	20,260,885	39,158,145	1.846
	4,117,885,538	63	1,534	1,729	37,851,722	38,750,808	76,602,530	
Adjusted Loss to Payroll Ratio:					0.919	0.941	1.860	
Expected Unlimited Loss to Payroll Ratio:					1.078	1.112	2.190	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.952	0.906	1.858	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.919	0.941	1.860	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.991**	**1.137**	**2.128**	
Indicated Relativity Change:								-2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								205.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	473	473	0.000
2018	.0	0	0	0	0	0	0	0.000
2019	.0	0	0	0	0	0	0	0.000
	.1	0	0	1	0	473	473	

Adjusted Loss to Payroll Ratio:	0.000	4,730.000	4,730.000	
Expected Unlimited Loss to Payroll Ratio:	36.854	37.874	74.728	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	34.236	31.002	65.238	
Credibility:	0.00	0.00		
Indicated Limited Loss to Payroll Ratio:	34.148	41.698	75.846	
Limit Factor:	1.120	1.350		
Indicated (Unlimited) Loss to Payroll Ratio:	38.234	56.309	94.543	
Indicated Relativity Change:				26.5%
Selected Loss to Payroll Ratio (Restricted to 25% Change):	**37.776**	**55.634**	**93.410**	
Relativity to Statewide Average Loss to Payroll Ratio:				N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	55,138,603	3	12	22	710,885	520,066	1,230,951	2.232
2016	70,847,736	1	7	15	321,885	192,990	514,875	0.727
2017	66,969,002	2	12	15	397,699	331,291	728,990	1.089
2018	68,429,176	1	12	20	787,672	483,177	1,270,849	1.857
2019	78,994,861	0	9	14	438,237	921,688	1,359,925	1.722
	340,379,378	7	52	86	2,656,378	2,449,211	5,105,589	
Adjusted Loss to Payroll Ratio:					0.780	0.720	1.500	
Expected Unlimited Loss to Payroll Ratio:					0.984	1.117	2.102	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.786	0.614	1.401	
Credibility:					0.60	0.53		
Indicated Limited Loss to Payroll Ratio:					0.783	0.670	1.453	
Limit Factor:					1.199	1.626		
Selected (Unlimited) Loss to Payroll Ratio:					**0.938**	**1.090**	**2.028**	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								195.6%

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	
2015	176,298,593	12	123	174	2,380,235	2,525,520	4,905,755	2.783
2016	179,448,527	10	108	191	2,677,107	3,136,357	5,813,464	3.240
2017	190,365,729	11	122	209	2,390,189	2,676,063	5,066,252	2.661
2018	202,256,284	3	127	202	2,321,429	2,882,503	5,203,932	2.573
2019	204,418,974	2	142	195	3,003,501	3,364,243	6,367,744	3.115
	952,788,107	38	622	971	12,772,461	14,584,686	27,357,147	
Adjusted Loss to Payroll Ratio:					1.341	1.531	2.871	
Expected Unlimited Loss to Payroll Ratio:					1.259	1.685	2.943	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.276	1.501	2.777	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.341	1.531	2.871	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**1.418**	**1.761**	**3.179**	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								306.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	117,636,551	8	55	151	1,489,129	1,483,116	2,972,245	2.527
2016	127,862,319	1	64	134	612,145	950,307	1,562,452	1.222
2017	132,861,434	3	80	172	1,108,799	1,702,688	2,811,487	2.116
2018	130,271,505	4	69	191	1,366,571	1,568,160	2,934,731	2.253
2019	137,434,558	0	55	181	793,414	1,289,668	2,083,082	1.516
	646,066,367	16	323	829	5,370,059	6,993,941	12,364,000	
Adjusted Loss to Payroll Ratio:					0.831	1.083	1.914	
Expected Unlimited Loss to Payroll Ratio:					0.980	1.428	2.408	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.928	1.033	1.960	
Credibility:					0.80	0.80		
Indicated Limited Loss to Payroll Ratio:					0.851	1.073	1.923	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**0.962**	**1.517**	**2.479**	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								239.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	3,671,073,531	102	2,714	5,142	44,605,768	46,682,293	91,288,061	2.487
2019	4,394,470,405	66	2,741	5,172	47,181,409	53,564,472	100,745,881	2.293
	8,065,543,936	168	5,455	10,314	91,787,177	100,246,764	192,033,941	
Adjusted Loss to Payroll Ratio:					1.138	1.243	2.381	
Expected Unlimited Loss to Payroll Ratio:					1.192	1.412	2.605	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.213	1.249	2.462	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.138	1.243	2.381	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.213**	**1.452**	**2.664**	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								256.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	4,298,562,441	29	1,797	3,589	34,266,383	33,211,364	67,477,747	1.570
2019	4,207,323,629	16	1,877	3,014	37,005,012	34,719,616	71,724,628	1.705
	8,505,886,070	45	3,674	6,603	71,271,395	67,930,980	139,202,375	
Adjusted Loss to Payroll Ratio:					0.838	0.799	1.637	
Expected Unlimited Loss to Payroll Ratio:					0.720	0.810	1.530	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.738	0.728	1.466	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.838	0.799	1.637	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**0.886**	**0.919**	**1.805**	
Indicated Relativity Change:								18.0%
Relativity to Statewide Average Loss to Payroll Ratio:								174.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	1,278,441,817	13	429	1,124	9,607,867	9,194,450	18,802,317	1.471
2019	1,277,319,011	5	498	993	10,643,083	9,916,479	20,559,562	1.610
	2,555,760,828	18	927	2,117	20,250,950	19,110,929	39,361,879	
Adjusted Loss to Payroll Ratio:					0.792	0.748	1.540	
Expected Unlimited Loss to Payroll Ratio:					0.985	0.993	1.978	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.002	0.878	1.880	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.792	0.748	1.540	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.844**	**0.873**	**1.718**	
Indicated Relativity Change:								-13.2%
Relativity to Statewide Average Loss to Payroll Ratio:								165.6%

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	905,186,978	8	140	156	3,499,160	2,822,207	6,321,367	0.698
2017	905,430,988	6	118	162	2,973,474	2,668,416	5,641,890	0.623
2018	936,220,336	2	154	208	3,682,351	3,252,804	6,935,155	0.741
2019	905,591,188	1	103	172	2,477,248	2,280,867	4,758,115	0.525
	3,652,429,490	17	515	698	12,632,232	11,024,293	23,656,525	
Adjusted Loss to Payroll Ratio:					0.346	0.302	0.648	
Expected Unlimited Loss to Payroll Ratio:					0.376	0.436	0.812	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.372	0.355	0.727	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.346	0.302	0.648	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**0.379**	**0.382**	**0.761**	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								73.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	971,224,497	16	611	1,088	11,586,130	11,036,679	22,622,809	2.329
2019	959,575,371	7	751	995	15,969,105	14,414,521	30,383,626	3.166
	1,930,799,868	23	1,362	2,083	27,555,235	25,451,200	53,006,435	
Adjusted Loss to Payroll Ratio:					1.427	1.318	2.745	
Expected Unlimited Loss to Payroll Ratio:					1.223	1.429	2.652	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.208	1.164	2.372	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.427	1.318	2.745	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.564**	**1.669**	**3.233**	
Indicated Relativity Change:								21.9%
Relativity to Statewide Average Loss to Payroll Ratio:								311.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	13,088,085,649	140	4,723	11,318	110,049,365	106,802,705	216,852,070	1.657
2019	13,327,527,657	60	4,467	10,721	115,838,900	111,363,379	227,202,279	1.705
	26,415,613,306	200	9,190	22,039	225,888,265	218,166,084	444,054,349	
Adjusted Loss to Payroll Ratio:					0.855	0.826	1.681	
Expected Unlimited Loss to Payroll Ratio:					0.812	0.986	1.798	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.826	0.872	1.698	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.855	0.826	1.681	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.911**	**0.965**	**1.876**	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								180.9%

EXPERIENCE OF STORES - BOOKS, VIDEO OR AUDIO - RETAIL TRANSFERRED TO CODE 8071 1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	7,887,466,196	192	7,165	9,346	141,914,421	127,799,752	269,714,173	3.420
2019	7,974,705,689	109	7,625	9,864	149,418,714	136,007,762	285,426,476	3.579
	15,862,171,885	301	14,790	19,210	291,333,134	263,807,514	555,140,648	

Adjusted Loss to Payroll Ratio:	1.837	1.663	3.500	
Expected Unlimited Loss to Payroll Ratio:	1.820	1.923	3.743	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.809	1.629	3.438	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.837	1.663	3.500	
Limit Factor:	1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:	**1.979**	**2.010**	**3.989**	
Indicated Relativity Change:				6.6%
Relativity to Statewide Average Loss to Payroll Ratio:				384.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	379,708,163	6	91	215	1,605,673	2,008,636	3,614,309	0.952
2016	380,090,704	7	86	225	1,700,861	1,738,307	3,439,168	0.905
2017	384,598,820	5	81	188	1,793,952	2,007,737	3,801,689	0.988
2018	378,654,929	2	70	154	1,216,245	1,498,376	2,714,621	0.717
2019	336,363,168	0	51	129	1,824,546	1,534,886	3,359,432	0.999
	1,859,415,784	20	379	911	8,141,277	8,787,942	16,929,219	
Adjusted Loss to Payroll Ratio:					0.438	0.473	0.910	
Expected Unlimited Loss to Payroll Ratio:					0.521	0.659	1.180	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.493	0.557	1.050	
Credibility:					0.96	0.96		
Indicated Limited Loss to Payroll Ratio:					0.440	0.476	0.916	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.474**	**0.576**	**1.050**	
Indicated Relativity Change:								-11.1%
Relativity to Statewide Average Loss to Payroll Ratio:								101.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	300,021,582	11	309	410	6,737,397	6,872,338	13,609,735	4.536
2019	339,873,665	3	289	382	6,510,895	6,228,548	12,739,443	3.748
	639,895,247	14	598	792	13,248,293	13,100,885	26,349,178	
Adjusted Loss to Payroll Ratio:					2.070	2.047	4.118	
Expected Unlimited Loss to Payroll Ratio:					2.079	2.408	4.488	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.067	2.040	4.107	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.070	2.047	4.118	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**2.231**	**2.475**	**4.706**	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								453.8%

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	539,683,341	11	195	321	7,313,427	6,335,368	13,648,795	2.529
2019	555,958,080	5	185	337	5,666,367	5,399,496	11,065,863	1.990
	1,095,641,421	16	380	658	12,979,794	11,734,864	24,714,658	
Adjusted Loss to Payroll Ratio:					1.185	1.071	2.256	
Expected Unlimited Loss to Payroll Ratio:					1.303	1.620	2.923	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.250	1.252	2.502	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.185	1.071	2.256	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.298**	**1.356**	**2.655**	
Indicated Relativity Change:								-9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								256.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	660,413,826	34	540	971	10,085,792	10,986,750	21,072,542	3.191
2019	732,088,743	14	478	882	8,616,773	10,373,676	18,990,449	2.594
	1,392,502,569	48	1,018	1,853	18,702,564	21,360,426	40,062,990	
Adjusted Loss to Payroll Ratio:					1.343	1.534	2.877	
Expected Unlimited Loss to Payroll Ratio:					1.569	1.880	3.450	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.596	1.663	3.259	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.343	1.534	2.877	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.431**	**1.791**	**3.223**	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								310.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	531,615,001	13	397	530	9,182,294	9,477,568	18,659,862	3.510
2019	532,615,507	4	354	451	7,655,784	8,186,893	15,842,677	2.975
	1,064,230,508	17	751	981	16,838,078	17,664,461	34,502,539	
Adjusted Loss to Payroll Ratio:					1.582	1.660	3.242	
Expected Unlimited Loss to Payroll Ratio:					1.534	1.940	3.475	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.525	1.644	3.169	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.582	1.660	3.242	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.705**	**2.006**	**3.711**	
Indicated Relativity Change:								6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								357.9%

INCLUDES EXPERIENCE OF 8264 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2017	876,016,973	16	321	1,075	6,319,871	8,850,745	15,170,616	1.732
2018	788,417,112	8	311	967	6,036,994	8,267,638	14,304,632	1.814
2019	782,928,415	6	263	763	6,888,405	8,761,170	15,649,575	1.999
	2,447,362,500	30	895	2,805	19,245,270	25,879,552	45,124,822	
Adjusted Loss to Payroll Ratio:					0.786	1.057	1.844	
Expected Unlimited Loss to Payroll Ratio:					0.594	1.115	1.710	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.604	0.986	1.591	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.786	1.057	1.844	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.838**	**1.235**	**2.073**	
Indicated Relativity Change:								21.2%
Relativity to Statewide Average Loss to Payroll Ratio:								199.9%

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	
2015	107,827,847	16	96	157	2,961,488	2,154,407	5,115,895	4.745
2016	120,012,140	17	93	145	2,875,809	1,931,330	4,807,139	4.006
2017	123,032,310	13	80	142	2,265,493	1,613,465	3,878,958	3.153
2018	129,750,643	13	109	157	2,304,385	1,455,397	3,759,782	2.898
2019	156,201,159	8	128	132	3,251,811	2,506,892	5,758,703	3.687
	636,824,099	67	506	733	13,658,987	9,661,492	23,320,479	
Adjusted Loss to Payroll Ratio:					2.145	1.517	3.662	
Expected Unlimited Loss to Payroll Ratio:					2.526	2.050	4.575	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.468	1.656	4.123	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					2.145	1.522	3.667	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**2.350**	**1.928**	**4.278**	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								412.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	196,586,476	7	70	120	1,957,340	1,909,664	3,867,004	1.967
2016	223,400,203	9	76	144	2,297,674	2,118,733	4,416,407	1.977
2017	235,203,807	8	87	140	2,764,656	2,237,437	5,002,093	2.127
2018	232,120,622	6	119	143	3,416,850	2,921,097	6,337,947	2.730
2019	235,468,047	0	73	139	1,798,324	1,274,992	3,073,316	1.305
	1,122,779,155	30	425	686	12,234,844	10,461,923	22,696,767	
Adjusted Loss to Payroll Ratio:					1.090	0.932	2.021	
Expected Unlimited Loss to Payroll Ratio:					1.059	1.226	2.284	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.052	1.038	2.091	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.090	0.932	2.021	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.174**	**1.126**	**2.301**	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								221.8%

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	1,320,899,625	10	594	1,323	11,142,888	10,834,860	21,977,748	1.664
2019	1,277,310,016	9	517	1,179	11,040,459	10,267,592	21,308,051	1.668
	2,598,209,641	19	1,111	2,502	22,183,347	21,102,452	43,285,799	
Adjusted Loss to Payroll Ratio:					0.854	0.812	1.666	
Expected Unlimited Loss to Payroll Ratio:					0.915	1.124	2.039	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.920	0.960	1.880	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.854	0.812	1.666	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.920**	**0.982**	**1.902**	
Indicated Relativity Change:								-6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								183.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	41,990,261	4	19	50	817,391	587,892	1,405,283	3.347
2016	43,977,750	1	13	30	359,929	375,366	735,295	1.672
2017	44,248,900	1	20	33	452,392	337,840	790,232	1.786
2018	43,702,697	1	23	48	480,978	452,270	933,248	2.135
2019	46,235,325	0	20	25	387,484	464,475	851,959	1.843
	220,154,933	7	95	186	2,498,173	2,217,843	4,716,016	
Adjusted Loss to Payroll Ratio:					1.135	1.007	2.142	
Expected Unlimited Loss to Payroll Ratio:					1.025	1.190	2.214	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.013	0.969	1.982	
Credibility:					0.53	0.51		
Indicated Limited Loss to Payroll Ratio:					1.078	0.988	2.066	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.181**	**1.252**	**2.433**	
Indicated Relativity Change:								9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								234.6%

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	
2015	131,975,799	10	41	100	1,351,884	1,293,740	2,645,624	2.005
2016	129,668,992	1	64	102	887,193	1,083,221	1,970,414	1.520
2017	120,994,164	2	60	137	1,092,937	1,197,094	2,290,031	1.893
2018	118,097,592	1	47	141	1,240,596	1,507,407	2,748,003	2.327
2019	105,562,704	2	41	97	742,189	907,106	1,649,295	1.562
	606,299,251	16	253	577	5,314,799	5,988,569	11,303,368	
Adjusted Loss to Payroll Ratio:					0.877	0.988	1.864	
Expected Unlimited Loss to Payroll Ratio:					0.891	1.103	1.993	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.896	0.967	1.863	
Credibility:					0.77	0.76		
Indicated Limited Loss to Payroll Ratio:					0.881	0.983	1.864	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.939**	**1.148**	**2.087**	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								201.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	475,663,879	8	107	265	2,180,925	2,163,221	4,344,146	0.913
2017	518,946,866	9	130	305	2,598,543	3,056,243	5,654,786	1.090
2018	521,659,244	5	128	275	3,010,730	3,193,770	6,204,500	1.189
2019	557,342,506	3	127	279	3,151,791	2,583,278	5,735,069	1.029
	2,073,612,495	25	492	1,124	10,941,991	10,996,513	21,938,504	
Adjusted Loss to Payroll Ratio:					0.528	0.530	1.058	
Expected Unlimited Loss to Payroll Ratio:					0.558	0.677	1.235	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.561	0.578	1.139	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.528	0.530	1.058	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.569**	**0.641**	**1.210**	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								116.6%

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	420,453,744	4	163	226	3,536,255	3,723,506	7,259,761	1.727
2018	429,045,482	3	159	196	4,099,282	4,511,302	8,610,584	2.007
2019	460,356,881	3	170	175	3,936,285	3,949,020	7,885,305	1.713
	1,309,856,107	10	492	597	11,571,822	12,183,828	23,755,650	
Adjusted Loss to Payroll Ratio:					0.883	0.930	1.814	
Expected Unlimited Loss to Payroll Ratio:					0.913	1.271	2.184	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.918	1.085	2.003	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.883	0.930	1.814	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.952**	**1.124**	**2.076**	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								200.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	210,032,249	0	59	86	782,706	847,362	1,630,068	0.776
2016	226,195,574	0	47	111	602,533	783,602	1,386,135	0.613
2017	238,296,391	2	46	96	1,160,375	771,364	1,931,739	0.811
2018	232,737,673	1	33	94	532,964	767,549	1,300,513	0.559
2019	257,117,389	0	35	92	789,667	880,814	1,670,481	0.650
	1,164,379,276	3	220	479	3,868,244	4,050,692	7,918,936	
Adjusted Loss to Payroll Ratio:					0.332	0.348	0.680	
Expected Unlimited Loss to Payroll Ratio:					0.363	0.483	0.846	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.359	0.393	0.752	
Credibility:					0.69	0.69		
Indicated Limited Loss to Payroll Ratio:					0.341	0.362	0.703	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**0.373**	**0.458**	**0.832**	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								80.2%

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	
2015	98,354,413	7	42	89	1,119,375	1,026,943	2,146,318	2.182
2016	108,196,143	5	39	78	1,145,717	854,254	1,999,971	1.848
2017	116,949,381	4	47	94	1,437,916	1,518,295	2,956,211	2.528
2018	114,429,513	3	72	86	1,797,389	2,084,708	3,882,097	3.393
2019	117,361,987	1	48	93	1,347,229	1,170,963	2,518,192	2.146
	555,291,437	20	248	440	6,847,625	6,655,163	13,502,788	
Adjusted Loss to Payroll Ratio:					1.233	1.198	2.432	
Expected Unlimited Loss to Payroll Ratio:					1.113	1.215	2.328	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.119	1.066	2.185	
Credibility:					0.81	0.76		
Indicated Limited Loss to Payroll Ratio:					1.211	1.167	2.379	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.291**	**1.363**	**2.654**	
Indicated Relativity Change:								14.0%
Relativity to Statewide Average Loss to Payroll Ratio:								255.9%

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Effective September 1, 2022 (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	
2015	380,968,811	19	195	283	4,555,365	4,648,244	9,203,609	2.416
2016	324,284,036	12	163	273	3,766,417	3,921,696	7,688,113	2.371
2017	417,191,946	7	219	328	3,874,105	4,069,560	7,943,665	1.904
2018	302,898,464	1	127	194	2,581,365	2,293,442	4,874,807	1.609
2019	197,204,381	0	68	118	1,124,465	1,165,475	2,289,940	1.161
	1,622,547,638	39	772	1,196	15,901,718	16,098,417	32,000,135	
Adjusted Loss to Payroll Ratio:					0.980	0.992	1.972	
Expected Unlimited Loss to Payroll Ratio:					0.900	1.086	1.986	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.895	0.920	1.815	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.980	0.992	1.972	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.056**	**1.199**	**2.255**	
Indicated Relativity Change:								13.6%
Relativity to Statewide Average Loss to Payroll Ratio:								217.5%

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	
2015	130,454,606	5	41	102	904,576	796,467	1,701,043	1.304
2016	133,379,069	2	44	97	767,211	757,750	1,524,961	1.143
2017	157,085,112	3	86	168	1,931,276	1,753,173	3,684,449	2.346
2018	143,349,136	3	70	126	1,838,337	1,613,839	3,452,176	2.408
2019	146,729,734	1	47	119	620,210	976,497	1,596,707	1.088
	710,997,657	14	288	612	6,061,610	5,897,726	11,959,336	
Adjusted Loss to Payroll Ratio:					0.853	0.830	1.682	
Expected Unlimited Loss to Payroll Ratio:					0.752	0.749	1.501	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.765	0.662	1.427	
Credibility:					0.76	0.70		
Indicated Limited Loss to Payroll Ratio:					0.832	0.778	1.610	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.886**	**0.909**	**1.795**	
Indicated Relativity Change:								19.6%
Relativity to Statewide Average Loss to Payroll Ratio:								173.1%

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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	
2015	125,177,963	1	41	62	521,114	443,414	964,528	0.771
2016	133,734,400	2	30	69	416,642	806,015	1,222,657	0.914
2017	147,588,809	0	27	61	238,600	291,012	529,612	0.359
2018	170,459,803	2	49	82	669,543	596,265	1,265,808	0.743
2019	162,753,503	1	86	99	1,856,868	1,566,318	3,423,186	2.103
	739,714,478	6	233	373	3,702,766	3,703,026	7,405,792	
Adjusted Loss to Payroll Ratio:					0.501	0.501	1.001	
Expected Unlimited Loss to Payroll Ratio:					0.356	0.466	0.822	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.362	0.412	0.774	
Credibility:					0.58	0.58		
Indicated Limited Loss to Payroll Ratio:					0.442	0.464	0.906	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.471**	**0.542**	**1.012**	
Indicated Relativity Change:								23.1%
Relativity to Statewide Average Loss to Payroll Ratio:								97.6%

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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	
2015	250,757,165	0	54	170	790,658	733,084	1,523,742	0.608
2016	259,101,914	5	40	138	797,727	1,061,898	1,859,625	0.718
2017	261,911,134	4	50	131	1,152,604	919,730	2,072,334	0.791
2018	255,582,518	1	42	148	452,648	651,508	1,104,156	0.432
2019	211,195,035	0	15	92	273,384	293,736	567,120	0.269
	1,238,547,766	10	201	679	3,467,021	3,659,955	7,126,976	
Adjusted Loss to Payroll Ratio:					0.280	0.296	0.575	
Expected Unlimited Loss to Payroll Ratio:					0.307	0.433	0.740	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.308	0.370	0.678	
Credibility:					0.66	0.69		
Indicated Limited Loss to Payroll Ratio:					0.290	0.319	0.608	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.312**	**0.385**	**0.697**	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								67.2%

EXPERIENCE OF AUDIO MEDIA STORES TRANSFERRED FROM CODE 8017 1-1-18. INCLUDES EXPERIENCE OF 8070; 8070 D1-1-18.

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	1,848,227,093	11	568	1,259	6,258,299	8,836,458	15,094,757	0.817
2019	1,782,152,618	6	501	1,067	5,609,290	8,779,488	14,388,778	0.807
	3,630,379,711	17	1,069	2,326	11,867,589	17,615,947	29,483,536	
Adjusted Loss to Payroll Ratio:					0.327	0.485	0.812	
Expected Unlimited Loss to Payroll Ratio:					0.383	0.543	0.927	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.370	0.504	0.874	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.327	0.485	0.812	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**0.346**	**0.558**	**0.904**	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								87.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	110,789,142	3	21	66	374,667	500,154	874,821	0.790
2016	111,868,924	2	18	74	1,280,716	653,918	1,934,634	1.729
2017	114,409,295	2	24	81	462,048	661,613	1,123,661	0.982
2018	120,475,924	0	18	58	477,002	341,689	818,691	0.680
2019	124,274,998	1	21	67	821,885	847,109	1,668,994	1.343
	581,818,283	8	102	346	3,416,318	3,004,483	6,420,801	
Adjusted Loss to Payroll Ratio:					0.587	0.516	1.104	
Expected Unlimited Loss to Payroll Ratio:					0.473	0.520	0.992	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.475	0.456	0.931	
Credibility:					0.59	0.55		
Indicated Limited Loss to Payroll Ratio:					0.541	0.489	1.030	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.576**	**0.572**	**1.148**	
Indicated Relativity Change:								15.7%
Relativity to Statewide Average Loss to Payroll Ratio:								110.7%

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	247,325,771	5	169	364	3,147,988	2,936,750	6,084,738	2.460
2018	264,260,128	11	154	341	4,131,911	3,814,762	7,946,673	3.007
2019	262,397,341	6	171	337	5,009,573	4,441,333	9,450,906	3.602
	773,983,240	22	494	1,042	12,289,472	11,192,845	23,482,317	
Adjusted Loss to Payroll Ratio:					1.588	1.446	3.034	
Expected Unlimited Loss to Payroll Ratio:					1.698	1.918	3.616	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.659	1.549	3.209	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.588	1.446	3.034	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.740**	**1.831**	**3.571**	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								344.4%

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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	
2015	236,009,849	4	61	195	1,494,760	1,056,865	2,551,625	1.081
2016	368,327,749	5	109	307	2,729,276	2,278,720	5,007,996	1.360
2017	279,024,322	8	51	203	1,900,380	2,159,564	4,059,944	1.455
2018	297,709,979	2	61	185	1,616,523	1,442,376	3,058,899	1.027
2019	305,159,203	6	63	166	2,857,128	2,064,703	4,921,831	1.613
	1,486,231,102	25	345	1,056	10,598,066	9,002,229	19,600,295	

Adjusted Loss to Payroll Ratio:	0.713	0.606	1.319	
Expected Unlimited Loss to Payroll Ratio:	0.715	0.746	1.461	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.719	0.654	1.373	
Credibility:	1.00	0.93		
Indicated Limited Loss to Payroll Ratio:	0.713	0.609	1.322	
Limit Factor:	1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:	**0.760**	**0.711**	**1.471**	
Indicated Relativity Change:				0.7%
Relativity to Statewide Average Loss to Payroll Ratio:				141.8%

Code: 8116 RHG: 1 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: FARM MACHINERY DEALERS OR REPAIR FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	98,607,383	5	39	102	1,009,449	829,748	1,839,197	1.865
2016	109,585,144	3	55	133	1,384,891	1,195,718	2,580,609	2.355
2017	102,995,044	1	36	124	956,614	822,462	1,779,076	1.727
2018	107,053,703	0	27	106	380,237	499,133	879,370	0.821
2019	112,297,404	0	26	104	404,945	409,656	814,601	0.725
	530,538,678	9	183	569	4,136,135	3,756,716	7,892,851	

Adjusted Loss to Payroll Ratio:	0.780	0.708	1.488	
Expected Unlimited Loss to Payroll Ratio:	0.971	0.942	1.913	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.984	0.839	1.823	
Credibility:	0.75	0.68		
Indicated Limited Loss to Payroll Ratio:	0.830	0.750	1.580	
Limit Factor:	1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:	**0.878**	**0.863**	**1.740**	
Indicated Relativity Change:				-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:				167.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	64,120,940	3	51	109	832,514	743,427	1,575,941	2.458
2016	72,062,472	2	42	106	624,246	669,393	1,293,639	1.795
2017	77,129,205	0	33	131	216,462	337,517	553,979	0.718
2018	76,024,861	1	66	106	781,205	761,451	1,542,656	2.029
2019	82,395,764	3	62	160	1,613,167	2,139,742	3,752,909	4.555
	371,733,242	9	254	612	4,067,595	4,651,530	8,719,125	
Adjusted Loss to Payroll Ratio:					1.094	1.251	2.346	
Expected Unlimited Loss to Payroll Ratio:					1.100	1.297	2.397	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.093	1.099	2.193	
Credibility:					0.68	0.66		
Indicated Limited Loss to Payroll Ratio:					1.094	1.199	2.293	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.179**	**1.450**	**2.629**	
Indicated Relativity Change:								9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								253.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	333,946,534	14	336	481	6,902,804	8,004,450	14,907,254	4.464
2019	362,815,104	4	309	559	5,322,855	7,144,191	12,467,046	3.436
	696,761,638	18	645	1,040	12,225,659	15,148,641	27,374,300	
Adjusted Loss to Payroll Ratio:					1.755	2.174	3.929	
Expected Unlimited Loss to Payroll Ratio:					1.717	1.946	3.663	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.600	1.870	3.470	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.755	2.174	3.929	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**1.856**	**2.501**	**4.358**	
Indicated Relativity Change:								19.0%
Relativity to Statewide Average Loss to Payroll Ratio:								420.2%

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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	
2015	80,227,024	10	54	117	1,922,778	1,923,603	3,846,381	4.794
2016	81,500,803	4	71	137	1,335,616	1,574,087	2,909,703	3.570
2017	75,955,799	5	52	106	1,541,498	1,342,443	2,883,941	3.797
2018	68,089,216	6	58	73	2,207,970	1,818,951	4,026,921	5.914
2019	64,082,081	4	57	79	1,233,775	1,075,180	2,308,955	3.603
	369,854,923	29	292	512	8,241,636	7,734,266	15,975,902	
Adjusted Loss to Payroll Ratio:					2.228	2.091	4.320	
Expected Unlimited Loss to Payroll Ratio:					2.420	3.023	5.444	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.313	2.288	4.600	
Credibility:					0.92	0.88		
Indicated Limited Loss to Payroll Ratio:					2.235	2.114	4.350	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**2.503**	**2.855**	**5.358**	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								516.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	439,694,495	15	156	301	5,019,678	3,574,376	8,594,054	1.955
2018	476,756,550	9	135	274	4,136,623	4,432,620	8,569,243	1.797
2019	516,614,606	6	156	243	5,677,463	4,812,957	10,490,420	2.031
	1,433,065,651	30	447	818	14,833,765	12,819,953	27,653,718	
Adjusted Loss to Payroll Ratio:					1.035	0.895	1.930	
Expected Unlimited Loss to Payroll Ratio:					1.197	1.394	2.592	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.013	0.883	1.896	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.035	0.895	1.930	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**1.171**	**1.265**	**2.436**	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								234.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	1,297,471,938	37	729	1,495	22,232,487	19,727,951	41,960,438	3.234
2019	1,353,579,558	18	674	1,351	18,306,010	17,249,516	35,555,526	2.627
	2,651,051,496	55	1,403	2,846	40,538,497	36,977,467	77,515,964	
Adjusted Loss to Payroll Ratio:					1.529	1.395	2.924	
Expected Unlimited Loss to Payroll Ratio:					1.823	2.029	3.851	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.742	1.535	3.277	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.529	1.395	2.924	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**1.712**	**1.884**	**3.596**	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								346.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	11,753,765	0	8	15	182,973	190,525	373,498	3.178
2016	11,879,958	1	4	15	205,203	127,707	332,910	2.802
2017	13,535,767	3	12	20	405,723	341,046	746,769	5.517
2018	13,967,243	0	9	21	218,998	167,410	386,408	2.767
2019	17,718,077	0	8	15	215,555	215,063	430,618	2.430
	68,854,810	4	41	86	1,228,453	1,041,750	2,270,203	
Adjusted Loss to Payroll Ratio:					1.784	1.513	3.297	
Expected Unlimited Loss to Payroll Ratio:					2.254	2.615	4.869	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.202	2.113	4.315	
Credibility:					0.46	0.44		
Indicated Limited Loss to Payroll Ratio:					2.010	1.851	3.861	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**2.202**	**2.344**	**4.547**	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								438.4%

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	
2015	344.3	0	0	1	0	223	223	0.648
2016	208.0	0	1	0	1,797	279	2,076	9.981
2017	282.3	1	0	0	181,257	71,084	252,341	893.875
2018	303.2	0	1	0	10,405	12,233	22,638	74.664
2019	250.0	0	0	0	0	0	0	0.000
	1,387.8	1	2	1	193,459	83,820	277,279	
Adjusted Loss to Payroll Ratio:					139.400	60.398	199.798	
Expected Unlimited Loss to Payroll Ratio:					62.324	63.892	126.216	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					53.443	40.687	94.131	
Credibility:					0.14	0.13		
Indicated Limited Loss to Payroll Ratio:					65.751	43.152	108.903	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**74.369**	**61.020**	**135.389**	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	7,981,075	0	3	10	13,913	35,645	49,558	0.621
2016	7,259,829	1	10	19	140,936	348,470	489,406	6.741
2017	7,697,037	3	6	18	321,451	225,569	547,020	7.107
2018	7,864,492	1	6	11	244,953	476,371	721,324	9.172
2019	7,929,706	0	5	14	40,417	125,016	165,433	2.086
	38,732,139	5	30	72	761,671	1,211,071	1,972,742	
Adjusted Loss to Payroll Ratio:					1.967	3.127	5.093	
Expected Unlimited Loss to Payroll Ratio:					1.815	2.715	4.530	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.804	2.301	4.105	
Credibility:					0.34	0.36		
Indicated Limited Loss to Payroll Ratio:					1.859	2.597	4.455	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**2.003**	**3.139**	**5.142**	
Indicated Relativity Change:								13.5%
Relativity to Statewide Average Loss to Payroll Ratio:								495.8%

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	
2015	205,767,932	11	92	178	1,744,282	2,145,912	3,890,194	1.891
2016	224,116,271	8	99	192	2,424,401	1,966,511	4,390,912	1.959
2017	227,664,252	7	77	215	2,151,388	1,830,137	3,981,525	1.749
2018	242,604,468	11	130	296	3,174,136	3,632,765	6,806,901	2.806
2019	251,811,737	1	103	219	2,569,485	2,746,177	5,315,662	2.111
	1,151,964,660	38	501	1,100	12,063,693	12,321,503	24,385,196	
Adjusted Loss to Payroll Ratio:					1.047	1.070	2.117	
Expected Unlimited Loss to Payroll Ratio:					0.971	1.172	2.143	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.959	0.983	1.942	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.047	1.070	2.117	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.116**	**1.249**	**2.365**	
Indicated Relativity Change:								10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								228.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	376,560,982	17	222	457	5,352,008	5,176,112	10,528,120	2.796
2018	395,170,048	9	227	447	5,048,898	4,741,352	9,790,250	2.477
2019	425,089,988	4	208	491	5,060,283	6,649,432	11,709,715	2.755
	1,196,821,018	30	657	1,395	15,461,189	16,566,896	32,028,085	
Adjusted Loss to Payroll Ratio:					1.292	1.384	2.676	
Expected Unlimited Loss to Payroll Ratio:					1.346	1.667	3.013	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.235	1.267	2.503	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.292	1.384	2.676	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**1.446**	**1.869**	**3.316**	
Indicated Relativity Change:								10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								319.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	1,380,564,324	80	1,722	2,566	40,086,018	36,219,073	76,305,091	5.527
2019	1,388,903,908	18	1,703	2,396	36,665,791	36,575,764	73,241,555	5.273
	2,769,468,232	98	3,425	4,962	76,751,808	72,794,837	149,546,645	
Adjusted Loss to Payroll Ratio:					2.771	2.628	5.400	
Expected Unlimited Loss to Payroll Ratio:					2.811	2.680	5.491	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.714	2.362	5.076	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.771	2.628	5.400	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**2.953**	**3.070**	**6.023**	
Indicated Relativity Change:								9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								580.7%

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	214,070,958	15	308	299	7,227,439	6,012,722	13,240,161	6.185
2019	212,787,441	10	289	303	9,165,784	6,772,235	15,938,019	7.490
	426,858,399	25	597	602	16,393,223	12,784,957	29,178,180	
Adjusted Loss to Payroll Ratio:					3.840	2.995	6.836	
Expected Unlimited Loss to Payroll Ratio:					3.324	3.443	6.767	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.118	2.794	5.913	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.840	2.995	6.836	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**4.208**	**3.793**	**8.001**	
Indicated Relativity Change:								18.2%
Relativity to Statewide Average Loss to Payroll Ratio:								771.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	29,015,649	2	23	44	360,679	388,017	748,696	2.580
2016	26,569,040	0	23	26	179,386	325,848	505,234	1.902
2017	28,834,081	3	17	34	555,103	537,118	1,092,221	3.788
2018	31,196,926	3	24	28	786,954	587,168	1,374,122	4.405
2019	29,572,152	1	16	39	464,323	575,690	1,040,013	3.517
	145,187,848	9	103	171	2,346,445	2,413,840	4,760,285	
Adjusted Loss to Payroll Ratio:					1.616	1.663	3.279	
Expected Unlimited Loss to Payroll Ratio:					2.000	2.754	4.754	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.835	2.094	3.929	
Credibility:					0.59	0.58		
Indicated Limited Loss to Payroll Ratio:					1.707	1.842	3.549	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**1.911**	**2.487**	**4.398**	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								424.1%

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	684,905,085	15	313	294	7,221,404	7,329,316	14,550,720	2.124
2019	681,430,946	9	262	257	5,193,264	5,378,729	10,571,993	1.551
	1,366,336,031	24	575	551	12,414,668	12,708,045	25,122,713	
Adjusted Loss to Payroll Ratio:					0.909	0.930	1.839	
Expected Unlimited Loss to Payroll Ratio:					1.068	1.146	2.214	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.055	0.933	1.988	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.909	0.930	1.839	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**0.996**	**1.178**	**2.174**	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								209.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	359,996,394	15	185	250	6,492,861	5,045,001	11,537,862	3.205
2018	411,542,141	10	191	300	6,507,738	4,393,973	10,901,711	2.649
2019	439,337,882	9	198	271	8,538,131	4,947,910	13,486,041	3.070
	1,210,876,417	34	574	821	21,538,730	14,386,884	35,925,614	
Adjusted Loss to Payroll Ratio:					1.779	1.188	2.967	
Expected Unlimited Loss to Payroll Ratio:					1.705	1.460	3.165	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.714	1.281	2.995	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.779	1.188	2.967	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.895**	**1.388**	**3.283**	
Indicated Relativity Change:								3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								316.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	43,546,451	0	14	23	112,889	143,806	256,695	0.589
2016	43,254,558	0	22	25	387,376	316,920	704,296	1.628
2017	42,370,034	0	14	30	60,157	168,774	228,931	0.540
2018	51,325,921	0	20	31	290,625	367,814	658,439	1.283
2019	50,401,006	0	11	21	494,838	333,321	828,159	1.643
	230,897,970	0	81	130	1,345,884	1,330,636	2,676,520	
Adjusted Loss to Payroll Ratio:					0.583	0.576	1.159	
Expected Unlimited Loss to Payroll Ratio:					0.651	0.708	1.359	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.599	0.566	1.165	
Credibility:					0.45	0.42		
Indicated Limited Loss to Payroll Ratio:					0.592	0.570	1.162	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**0.649**	**0.722**	**1.371**	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								132.2%

E1-1-18 INCLUDES EXPERIENCE OF 9516

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	1,123,343,832	22	690	819	11,017,911	11,950,976	22,968,887	2.045
2019	1,112,725,101	12	618	794	10,515,354	12,743,351	23,258,705	2.090
	2,236,068,933	34	1,308	1,613	21,533,265	24,694,327	46,227,592	
Adjusted Loss to Payroll Ratio:					0.963	1.104	2.067	
Expected Unlimited Loss to Payroll Ratio:					1.108	1.071	2.179	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.039	0.898	1.937	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.963	1.104	2.067	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.038**	**1.335**	**2.373**	
Indicated Relativity Change:								8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								228.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	710,687,965	30	400	833	10,115,264	9,644,154	19,759,418	2.780
2019	719,671,674	7	419	768	9,478,537	8,361,081	17,839,618	2.479
	1,430,359,639	37	819	1,601	19,593,801	18,005,235	37,599,036	
Adjusted Loss to Payroll Ratio:					1.370	1.259	2.629	
Expected Unlimited Loss to Payroll Ratio:					1.454	1.646	3.100	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.462	1.406	2.868	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.370	1.259	2.629	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.476**	**1.522**	**2.998**	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								289.1%

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	1,542,506,240	23	538	880	14,953,038	12,412,328	27,365,366	1.774
2019	1,955,360,964	13	542	807	16,943,666	13,689,938	30,633,604	1.567
	3,497,867,204	36	1,080	1,687	31,896,704	26,102,266	57,998,970	
Adjusted Loss to Payroll Ratio:					0.912	0.746	1.658	
Expected Unlimited Loss to Payroll Ratio:					1.041	1.108	2.149	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.959	0.885	1.844	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.912	0.746	1.658	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**0.999**	**0.945**	**1.944**	
Indicated Relativity Change:								-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								187.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	26,052,702	1	24	32	359,210	368,438	727,648	2.793
2016	23,507,297	0	5	28	55,629	64,713	120,342	0.512
2017	30,470,492	1	17	38	495,610	441,822	937,432	3.077
2018	30,874,678	0	19	23	227,592	269,014	496,606	1.608
2019	34,332,062	1	16	25	246,997	436,997	683,994	1.992
	145,237,231	3	81	146	1,385,039	1,580,983	2,966,022	
Adjusted Loss to Payroll Ratio:					0.954	1.089	2.042	
Expected Unlimited Loss to Payroll Ratio:					1.021	1.022	2.042	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.968	0.887	1.854	
Credibility:					0.46	0.42		
Indicated Limited Loss to Payroll Ratio:					0.961	0.971	1.932	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.024**	**1.134**	**2.158**	
Indicated Relativity Change:								5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								208.1%

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	5,701,573,246	94	2,086	4,556	52,571,467	44,155,365	96,726,832	1.696
2019	5,709,005,091	26	1,828	3,919	47,085,935	39,387,948	86,473,883	1.515
	11,410,578,337	120	3,914	8,475	99,657,402	83,543,314	183,200,716	
Adjusted Loss to Payroll Ratio:					0.873	0.732	1.606	
Expected Unlimited Loss to Payroll Ratio:					0.933	0.917	1.850	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.938	0.783	1.721	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.873	0.732	1.606	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.941**	**0.885**	**1.826**	
Indicated Relativity Change:								-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								176.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	552,801,363	9	275	384	5,174,651	5,328,542	10,503,193	1.900
2018	553,222,983	8	264	417	4,937,500	5,773,903	10,711,403	1.936
2019	533,614,644	0	229	326	4,090,474	4,140,084	8,230,558	1.542
	1,639,638,990	17	768	1,127	14,202,625	15,242,530	29,445,155	
Adjusted Loss to Payroll Ratio:					0.866	0.930	1.796	
Expected Unlimited Loss to Payroll Ratio:					0.845	1.069	1.913	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.778	0.854	1.632	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.866	0.930	1.796	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**0.949**	**1.177**	**2.126**	
Indicated Relativity Change:								11.2%
Relativity to Statewide Average Loss to Payroll Ratio:								205.0%

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	1,523,505,941	16	459	628	11,980,760	9,363,727	21,344,487	1.401
2019	1,378,665,219	3	396	432	12,488,965	9,499,346	21,988,311	1.595
	2,902,171,160	19	855	1,060	24,469,726	18,863,073	43,332,799	
Adjusted Loss to Payroll Ratio:					0.843	0.650	1.493	
Expected Unlimited Loss to Payroll Ratio:					0.973	0.864	1.838	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.897	0.691	1.588	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.843	0.650	1.493	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**0.924**	**0.823**	**1.747**	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								168.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	50,702,449	4	18	37	431,302	348,002	779,304	1.537
2016	50,133,447	1	15	31	233,451	421,765	655,216	1.307
2017	48,021,532	3	23	32	668,603	562,553	1,231,156	2.564
2018	47,295,021	2	26	19	835,424	736,632	1,572,056	3.324
2019	49,038,343	1	26	29	910,721	830,926	1,741,647	3.552
	245,190,792	11	108	148	3,079,500	2,899,879	5,979,379	
Adjusted Loss to Payroll Ratio:					1.256	1.183	2.439	
Expected Unlimited Loss to Payroll Ratio:					1.073	0.956	2.029	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.017	0.830	1.847	
Credibility:					0.57	0.50		
Indicated Limited Loss to Payroll Ratio:					1.154	1.007	2.161	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.230**	**1.176**	**2.406**	
Indicated Relativity Change:								18.6%
Relativity to Statewide Average Loss to Payroll Ratio:								232.0%

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	
2015	206,671,992	3	65	98	1,358,293	1,301,337	2,659,630	1.287
2016	213,889,902	2	71	88	1,572,384	1,577,377	3,149,761	1.473
2017	213,354,134	3	40	95	936,176	933,755	1,869,931	0.876
2018	221,386,170	1	52	74	1,114,120	893,143	2,007,263	0.907
2019	221,500,435	1	102	87	2,804,060	2,416,525	5,220,585	2.357
	1,076,802,633	10	330	442	7,785,033	7,122,137	14,907,170	
Adjusted Loss to Payroll Ratio:					0.723	0.661	1.384	
Expected Unlimited Loss to Payroll Ratio:					0.635	0.751	1.387	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.614	0.573	1.187	
Credibility:					0.83	0.77		
Indicated Limited Loss to Payroll Ratio:					0.704	0.641	1.346	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**0.788**	**0.866**	**1.655**	
Indicated Relativity Change:								19.3%
Relativity to Statewide Average Loss to Payroll Ratio:								159.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	167,850,421	8	164	256	2,857,745	2,804,362	5,662,107	3.373
2016	192,399,354	10	111	258	3,921,188	3,048,814	6,970,002	3.623
2017	184,269,964	18	119	293	3,801,568	3,648,645	7,450,213	4.043
2018	198,281,393	8	119	198	3,240,625	3,528,776	6,769,401	3.414
2019	196,776,282	7	117	194	3,834,804	3,065,129	6,899,933	3.506
	939,577,414	51	630	1,199	17,655,931	16,095,726	33,751,657	
Adjusted Loss to Payroll Ratio:					1.879	1.713	3.592	
Expected Unlimited Loss to Payroll Ratio:					2.108	1.949	4.057	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.015	1.474	3.489	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.879	1.713	3.592	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**2.104**	**2.313**	**4.417**	
Indicated Relativity Change:								8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								425.9%

INCLUDES EXPERIENCE OF 8265 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	10,413,860,987	9	299	682	8,860,571	8,039,105	16,899,676	0.162
2019	11,444,828,744	6	270	619	12,108,400	10,535,378	22,643,778	0.198
	21,858,689,731	15	569	1,301	20,968,971	18,574,483	39,543,454	
Adjusted Loss to Payroll Ratio:					0.096	0.085	0.181	
Expected Unlimited Loss to Payroll Ratio*:					0.113	0.133	0.246	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.084	0.071	0.155	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.096	0.085	0.181	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**0.109**	**0.120**	**0.229**	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								22.0%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.86 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-22.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	9,150	0	0	1	0	213	213	0.023
2017	5,884	1	0	0	163,843	238,741	402,584	68.420
2018	11,332	0	0	1	0	162	162	0.014
2019	2,049	0	1	1	65,136	123,953	189,089	92.284
	28,415	1	1	3	228,979	363,069	592,048	

Adjusted Loss to Payroll Ratio:	8.058	12.777	20.836	
Expected Unlimited Loss to Payroll Ratio:	0.990	2.379	3.369	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.802	1.316	2.118	
Credibility:	0.09	0.10		
Indicated Limited Loss to Payroll Ratio:	1.437	2.508	3.945	
Limit Factor:	1.199	1.626		
Indicated (Unlimited) Loss to Payroll Ratio:	1.723	4.077	5.800	
Indicated Relativity Change:				72.1%
Selected Loss to Payroll Ratio (Restricted to 25% Change):	**1.251**	**2.960**	**4.212**	
Relativity to Statewide Average Loss to Payroll Ratio:				N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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: 3 MLDG: 3 CLASS: MARINE APPRAISERS OR SURVEYORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	324,390,764	4	42	86	888,967	516,425	1,405,392	0.433
2016	321,981,349	7	69	85	1,605,429	1,092,482	2,697,911	0.838
2017	339,929,526	5	60	81	2,082,620	1,428,070	3,510,690	1.033
2018	354,222,102	1	67	76	2,341,821	1,408,194	3,750,015	1.059
2019	376,738,329	1	50	67	2,884,219	1,867,470	4,751,689	1.261
	1,717,262,070	18	288	395	9,803,056	6,312,641	16,115,697	

Adjusted Loss to Payroll Ratio:	0.571	0.368	0.938	
Expected Unlimited Loss to Payroll Ratio:	0.576	0.452	1.029	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.572	0.399	0.971	
Credibility:	0.97	0.78		
Indicated Limited Loss to Payroll Ratio:	0.571	0.374	0.945	
Limit Factor:	1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:	**0.626**	**0.474**	**1.100**	
Indicated Relativity Change:				6.9%
Relativity to Statewide Average Loss to Payroll Ratio:				106.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	30,795,342	0	0	1	0	254	254	0.001
2016	37,459,894	1	4	3	149,104	105,682	254,786	0.680
2017	44,030,488	0	2	4	13,695	24,464	38,159	0.087
2018	43,899,530	1	3	1	50,219	23,080	73,299	0.167
2019	52,022,426	1	3	1	478,111	363,684	841,795	1.618
	208,207,680	3	12	10	691,129	517,166	1,208,295	
Adjusted Loss to Payroll Ratio:					0.332	0.248	0.580	
Expected Unlimited Loss to Payroll Ratio:					0.339	0.223	0.561	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.301	0.165	0.466	
Credibility:					0.34	0.26		
Indicated Limited Loss to Payroll Ratio:					0.312	0.187	0.498	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.336**	**0.226**	**0.561**	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								54.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	1,519,070,259	13	152	250	3,889,594	3,625,744	7,515,338	0.495
2018	1,616,994,208	8	166	272	3,971,457	3,309,831	7,281,288	0.450
2019	1,715,478,251	5	191	305	7,417,442	5,357,749	12,775,191	0.745
	4,851,542,718	26	509	827	15,278,493	12,293,324	27,571,817	
Adjusted Loss to Payroll Ratio:					0.315	0.253	0.568	
Expected Unlimited Loss to Payroll Ratio:					0.254	0.281	0.536	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.251	0.236	0.487	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.315	0.253	0.568	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.336**	**0.296**	**0.631**	
Indicated Relativity Change:								17.9%
Relativity to Statewide Average Loss to Payroll Ratio:								60.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	6,175,997,988	5	109	203	2,539,943	2,579,078	5,119,021	0.083
2017	6,726,065,075	10	93	212	3,289,813	2,857,258	6,147,071	0.091
2018	6,710,765,126	11	121	180	3,802,474	3,721,241	7,523,715	0.112
2019	6,994,430,512	3	90	181	3,904,305	2,978,119	6,882,424	0.098
	26,607,258,701	29	413	776	13,536,535	12,135,696	25,672,231	
Adjusted Loss to Payroll Ratio:					0.051	0.046	0.096	
Expected Unlimited Loss to Payroll Ratio*:					0.049	0.055	0.104	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.047	0.043	0.089	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.051	0.046	0.096	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**0.056**	**0.058**	**0.114**	
Indicated Relativity Change:								9.1%
Relativity to Statewide Average Loss to Payroll Ratio:								10.9%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.70 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-22.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	49,704,677,390	89	1,731	3,298	49,614,468	46,961,913	96,576,381	0.194
2019	50,439,316,882	40	1,409	2,771	50,222,972	47,488,286	97,711,258	0.194
	100,143,994,272	129	3,140	6,069	99,837,440	94,450,198	194,287,638	

Adjusted Loss to Payroll Ratio:	0.100	0.094	0.194	
Expected Unlimited Loss to Payroll Ratio:	0.117	0.124	0.241	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.097	0.090	0.188	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.100	0.094	0.194	
Limit Factor:	1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:	**0.109**	**0.119**	**0.229**	
Indicated Relativity Change:				-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:				22.1%

CLASSES 8744 AND 8746 ADDED; 8744, 8746 E1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	590,683,912	3	16	15	366,971	389,507	756,478	0.128
2016	637,992,815	0	13	12	211,514	195,123	406,637	0.064
2017	634,663,650	0	8	7	164,725	119,979	284,704	0.045
2018	720,535,466	0	7	16	105,508	157,079	262,587	0.036
2019	995,984,695	0	13	5	727,422	611,201	1,338,623	0.134
	3,579,860,538	3	57	55	1,576,140	1,472,889	3,049,029	
Adjusted Loss to Payroll Ratio:					0.044	0.041	0.085	
Expected Unlimited Loss to Payroll Ratio:					0.048	0.065	0.114	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.046	0.051	0.098	
Credibility:					0.47	0.46		
Indicated Limited Loss to Payroll Ratio:					0.045	0.047	0.092	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**0.051**	**0.066**	**0.117**	
Indicated Relativity Change:								3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								11.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	28,037,168	2	27	32	670,611	663,872	1,334,483	4.760
2016	24,547,569	2	14	12	404,943	305,734	710,677	2.895
2017	23,894,596	3	30	18	634,010	520,438	1,154,448	4.831
2018	21,450,222	1	39	27	561,844	364,394	926,238	4.318
2019	37,860,607	1	32	22	883,839	991,909	1,875,748	4.954
	135,790,162	9	142	111	3,155,247	2,846,347	6,001,594	
Adjusted Loss to Payroll Ratio:					2.324	2.096	4.420	
Expected Unlimited Loss to Payroll Ratio:					2.172	2.204	4.376	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.159	1.867	4.026	
Credibility:					0.60	0.54		
Indicated Limited Loss to Payroll Ratio:					2.258	1.992	4.250	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**2.433**	**2.408**	**4.841**	
Indicated Relativity Change:								10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								466.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	3,094,574,634	19	271	465	8,891,835	8,617,149	17,508,984	0.566
2019	3,125,880,682	7	296	511	9,378,987	9,177,980	18,556,967	0.594
	6,220,455,316	26	567	976	18,270,822	17,795,130	36,065,952	
Adjusted Loss to Payroll Ratio:					0.294	0.286	0.580	
Expected Unlimited Loss to Payroll Ratio:					0.313	0.309	0.622	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.314	0.264	0.578	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.294	0.286	0.580	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.317**	**0.346**	**0.662**	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								63.9%

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	
2015	2,224,740,242	6	70	111	1,950,042	1,702,651	3,652,693	0.164
2016	2,553,497,862	3	59	114	1,495,078	1,101,282	2,596,360	0.102
2017	2,527,950,289	4	60	126	1,554,358	1,240,112	2,794,470	0.111
2018	2,318,700,437	3	52	96	1,436,817	1,505,795	2,942,612	0.127
2019	3,007,653,455	0	28	60	1,134,549	1,116,131	2,250,680	0.075
	12,632,542,285	16	269	507	7,570,844	6,665,971	14,236,815	
Adjusted Loss to Payroll Ratio:					0.060	0.053	0.113	
Expected Unlimited Loss to Payroll Ratio*:					0.116	0.097	0.213	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.119	0.094	0.213	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					0.060	0.054	0.114	
Limit Factor:					1.058	1.150		
Indicated (Unlimited) Loss to Payroll Ratio:					0.063	0.062	0.125	
Indicated Relativity Change:								-41.1%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					**0.081**	**0.079**	**0.160**	
Relativity to Statewide Average Loss to Payroll Ratio:								15.4%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.73 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-22.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	512,052,830	10	27	49	1,491,425	959,137	2,450,562	0.479
2016	521,067,242	7	34	45	1,120,323	941,421	2,061,744	0.396
2017	566,961,267	2	41	65	954,697	1,167,337	2,122,034	0.374
2018	600,351,461	2	41	56	1,191,708	845,617	2,037,325	0.339
2019	617,943,966	0	28	44	1,494,348	1,166,783	2,661,131	0.431
	2,818,376,766	21	171	259	6,252,500	5,080,294	11,332,794	
Adjusted Loss to Payroll Ratio:					0.222	0.180	0.402	
Expected Unlimited Loss to Payroll Ratio:					0.272	0.272	0.545	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.243	0.195	0.438	
Credibility:					0.86	0.74		
Indicated Limited Loss to Payroll Ratio:					0.225	0.184	0.409	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**0.254**	**0.260**	**0.514**	
Indicated Relativity Change:								-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								49.6%

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	
2015	242,747,612	7	90	132	2,593,497	2,505,377	5,098,874	2.100
2016	311,807,928	8	97	162	3,071,281	2,614,152	5,685,433	1.823
2017	261,047,595	4	93	161	2,406,087	2,119,194	4,525,281	1.734
2018	290,040,054	3	109	191	2,989,525	3,227,286	6,216,811	2.143
2019	319,053,339	1	102	173	2,855,691	2,559,737	5,415,428	1.697
	1,424,696,528	23	491	819	13,916,081	13,025,745	26,941,826	
Adjusted Loss to Payroll Ratio:					0.977	0.914	1.891	
Expected Unlimited Loss to Payroll Ratio:					1.102	1.008	2.110	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.939	0.907	1.846	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.977	0.914	1.891	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**1.033**	**1.052**	**2.085**	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								201.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	1,074,310,403	10	92	322	1,981,036	1,949,340	3,930,376	0.366
2017	1,134,889,953	13	106	313	2,473,609	2,312,170	4,785,779	0.422
2018	1,207,625,068	3	106	330	2,579,861	2,468,909	5,048,770	0.418
2019	1,374,460,063	0	97	244	2,856,830	2,857,965	5,714,795	0.416
	4,791,285,487	26	401	1,209	9,891,336	9,588,385	19,479,721	
Adjusted Loss to Payroll Ratio:					0.206	0.200	0.407	
Expected Unlimited Loss to Payroll Ratio*:					0.266	0.299	0.565	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.274	0.291	0.565	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.206	0.200	0.407	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**0.218**	**0.230**	**0.449**	
Indicated Relativity Change:								-20.6%
Relativity to Statewide Average Loss to Payroll Ratio:								43.3%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.78 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-22.

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	7,238,340,822	12	116	248	3,596,250	2,652,579	6,248,829	0.086
2017	7,749,711,916	5	124	205	3,427,546	2,737,772	6,165,318	0.080
2018	8,510,946,908	5	111	228	3,701,161	3,072,615	6,773,776	0.080
2019	9,178,059,150	1	103	182	3,848,349	3,426,525	7,274,874	0.079
	32,677,058,796	23	454	863	14,573,305	11,889,492	26,462,797	
Adjusted Loss to Payroll Ratio:					0.045	0.036	0.081	
Expected Unlimited Loss to Payroll Ratio:					0.044	0.050	0.094	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.034	0.031	0.066	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.045	0.036	0.081	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.048**	**0.044**	**0.092**	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								8.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	1,061,670,998	17	349	796	6,829,627	7,284,218	14,113,845	1.329
2019	1,105,116,756	7	350	742	7,287,855	7,918,448	15,206,303	1.376
	2,166,787,754	24	699	1,538	14,117,482	15,202,666	29,320,148	
Adjusted Loss to Payroll Ratio:					0.652	0.702	1.353	
Expected Unlimited Loss to Payroll Ratio:					0.971	1.010	1.981	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.864	0.812	1.676	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.652	0.702	1.353	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.702**	**0.848**	**1.550**	
Indicated Relativity Change:								-21.7%
Relativity to Statewide Average Loss to Payroll Ratio:								149.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	130,561,649	2	98	248	805,991	1,252,419	2,058,410	1.577
2016	118,594,580	2	75	198	476,810	764,908	1,241,718	1.047
2017	116,752,236	2	71	205	665,684	1,350,887	2,016,571	1.727
2018	119,342,976	3	83	208	1,156,807	1,870,432	3,027,239	2.537
2019	104,741,829	3	61	181	1,237,502	972,764	2,210,266	2.110
	589,993,270	12	388	1,040	4,342,794	6,211,410	10,554,204	
Adjusted Loss to Payroll Ratio:					0.736	1.053	1.789	
Expected Unlimited Loss to Payroll Ratio:					0.762	1.348	2.110	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.691	1.140	1.831	
Credibility:					0.71	0.82		
Indicated Limited Loss to Payroll Ratio:					0.723	1.068	1.792	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**0.765**	**1.229**	**1.994**	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								192.3%

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	
2015	563,738,793	3	18	38	825,920	770,455	1,596,375	0.283
2016	586,357,856	0	9	35	190,109	280,466	470,575	0.080
2017	581,523,094	3	11	30	819,523	569,294	1,388,817	0.239
2018	553,685,564	0	9	24	106,554	117,968	224,522	0.041
2019	625,364,061	1	11	12	279,662	245,605	525,267	0.084
	2,910,669,368	7	58	139	2,221,768	1,983,788	4,205,556	
Adjusted Loss to Payroll Ratio:					0.076	0.068	0.144	
Expected Unlimited Loss to Payroll Ratio:					0.113	0.089	0.202	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.095	0.079	0.174	
Credibility:					0.63	0.52		
Indicated Limited Loss to Payroll Ratio:					0.083	0.073	0.157	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.089**	**0.086**	**0.175**	
Indicated Relativity Change:								-13.5%
Relativity to Statewide Average Loss to Payroll Ratio:								16.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (Proposed)

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	10,542,253,947	42	502	1,027	17,893,607	17,531,803	35,425,410	0.336
2019	11,174,363,398	9	438	869	17,331,404	17,644,536	34,975,940	0.313
	21,716,617,345	51	940	1,896	35,225,011	35,176,339	70,401,350	
Adjusted Loss to Payroll Ratio:					0.162	0.162	0.324	
Expected Unlimited Loss to Payroll Ratio*:					0.187	0.210	0.397	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.191	0.201	0.392	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.162	0.162	0.324	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.173**	**0.189**	**0.362**	
Indicated Relativity Change:								-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								34.9%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.78 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-22.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (Proposed)

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	159,729,453,059	193	4,703	9,286	114,334,949	115,160,667	229,495,616	0.144
2019	160,734,385,188	89	3,664	7,488	114,304,088	114,830,769	229,134,857	0.143
	320,463,838,247	282	8,367	16,774	228,639,038	229,991,436	458,630,474	
Adjusted Loss to Payroll Ratio:					0.071	0.072	0.143	
Expected Unlimited Loss to Payroll Ratio:					0.074	0.079	0.153	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.073	0.075	0.148	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.071	0.072	0.143	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.076**	**0.084**	**0.160**	
Indicated Relativity Change:								4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								15.4%

CLASSES 8811, 8812, AND 8871 INCLUDED; 8811 AND 8812 E1-1-18; 8871 E1-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (Proposed)

Code: 8810 RHG: 2 NAICS: 8810 ILDG: 3 MLDG: 3 CLASS: CLERICAL OFFICE EMPLOYEES
Code: 8811 RHG: NAICS: 51 ILDG: 4 MLDG: 3 CLASS: LIBRARIES – PRIVATE – PROFESSIONAL EMPLOYEES
Code: 8812 RHG: NAICS: 51 ILDG: 4 MLDG: 3 CLASS: LIBRARIES – PUBLIC
Code: 8871 RHG: 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	159,729,453,059	193	4,703	9,286	114,334,949	115,160,667	229,495,616	0.144
2019	160,734,385,188	89	3,664	7,488	114,304,088	114,830,769	229,134,857	0.143
	320,463,838,247	282	8,367	16,774	228,639,038	229,991,436	458,630,474	
Adjusted Loss to Payroll Ratio:					0.071	0.072	0.143	
Expected Unlimited Loss to Payroll Ratio:					0.074	0.079	0.153	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.073	0.075	0.148	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.071	0.072	0.143	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.076**	**0.084**	**0.160**	
Indicated Relativity Change:								4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								15.4%

CLASSES 8811, 8812, AND 8871 INCLUDED; 8811 AND 8812 E1-1-18; 8871 E1-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (Proposed)

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	
2015	590,977,760	5	44	80	1,383,208	1,279,525	2,662,733	0.451
2016	621,124,574	3	46	74	851,726	743,925	1,595,651	0.257
2017	629,820,791	1	46	89	784,462	974,191	1,758,653	0.279
2018	559,037,864	4	39	73	1,157,926	1,036,958	2,194,884	0.393
2019	557,976,166	0	32	68	710,536	762,932	1,473,468	0.264
	2,958,937,155	13	207	384	4,887,858	4,797,531	9,685,389	
Adjusted Loss to Payroll Ratio:					0.165	0.162	0.327	
Expected Unlimited Loss to Payroll Ratio:					0.175	0.188	0.363	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.169	0.167	0.335	
Credibility:					0.76	0.71		
Indicated Limited Loss to Payroll Ratio:					0.166	0.163	0.329	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**0.176**	**0.188**	**0.364**	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								35.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (Proposed)

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	
2015	239,116,955	2	14	18	608,143	528,626	1,136,769	0.475
2016	279,185,690	0	14	28	655,842	744,938	1,400,780	0.502
2017	250,664,695	0	12	31	293,859	287,499	581,358	0.232
2018	266,350,515	1	14	24	219,618	211,356	430,974	0.162
2019	258,610,352	0	6	18	48,620	100,604	149,224	0.058
	1,293,928,207	3	60	119	1,826,083	1,873,023	3,699,106	
Adjusted Loss to Payroll Ratio:					0.141	0.145	0.286	
Expected Unlimited Loss to Payroll Ratio:					0.254	0.221	0.475	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.215	0.196	0.411	
Credibility:					0.63	0.54		
Indicated Limited Loss to Payroll Ratio:					0.169	0.168	0.337	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.180**	**0.196**	**0.376**	
Indicated Relativity Change:								-20.9%
Relativity to Statewide Average Loss to Payroll Ratio:								36.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (Proposed)

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	8,878,075,891	16	299	458	9,434,926	7,356,622	16,791,548	0.189
2019	9,377,599,709	7	228	383	9,943,858	8,483,541	18,427,399	0.197
	18,255,675,600	23	527	841	19,378,783	15,840,163	35,218,946	
Adjusted Loss to Payroll Ratio:					0.106	0.087	0.193	
Expected Unlimited Loss to Payroll Ratio:					0.121	0.122	0.243	
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:					0.106	0.087	0.193	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**0.116**	**0.110**	**0.226**	
Indicated Relativity Change:								-6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								21.8%

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	
2015	244,931,903	2	31	50	533,761	566,957	1,100,718	0.449
2016	247,507,307	1	28	26	268,084	355,784	623,868	0.252
2017	255,449,538	2	30	47	754,398	583,388	1,337,786	0.524
2018	247,012,052	2	29	35	864,079	969,881	1,833,960	0.742
2019	234,166,871	0	18	46	302,906	350,227	653,133	0.279
	1,229,067,671	7	136	204	2,723,227	2,826,238	5,549,465	
Adjusted Loss to Payroll Ratio:					0.222	0.230	0.452	
Expected Unlimited Loss to Payroll Ratio:					0.306	0.334	0.639	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.241	0.217	0.458	
Credibility:					0.66	0.63		
Indicated Limited Loss to Payroll Ratio:					0.228	0.225	0.453	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.243**	**0.263**	**0.506**	
Indicated Relativity Change:								-20.9%
Relativity to Statewide Average Loss to Payroll Ratio:								48.8%

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Effective September 1, 2022 (Proposed)

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	6,092,332,495	17	337	644	9,388,704	8,818,892	18,207,596	0.299
2019	6,458,438,755	4	329	560	11,661,954	10,436,962	22,098,916	0.342
	12,550,771,250	21	666	1,204	21,050,659	19,255,854	40,306,513	

Adjusted Loss to Payroll Ratio:	0.168	0.153	0.321	
Expected Unlimited Loss to Payroll Ratio*:	0.216	0.219	0.435	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.218	0.202	0.421	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.168	0.153	0.321	
Limit Factor:	1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:	**0.181**	**0.185**	**0.366**	
Indicated Relativity Change:				-15.8%
Relativity to Statewide Average Loss to Payroll Ratio:				35.3%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.81 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-22.

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	283,189,822	8	169	448	2,450,050	2,801,707	5,251,757	1.855
2017	267,141,456	5	148	443	1,959,215	2,454,443	4,413,658	1.652
2018	280,378,832	7	170	429	3,444,021	3,419,446	6,863,467	2.448
2019	270,995,267	4	165	378	2,826,632	3,276,644	6,103,276	2.252
	1,101,705,377	24	652	1,698	10,679,918	11,952,240	22,632,158	

Adjusted Loss to Payroll Ratio:	0.969	1.085	2.054	
Expected Unlimited Loss to Payroll Ratio:	1.040	1.221	2.261	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.935	1.017	1.952	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.969	1.085	2.054	
Limit Factor:	1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:	**1.033**	**1.267**	**2.300**	
Indicated Relativity Change:				1.7%
Relativity to Statewide Average Loss to Payroll Ratio:				221.8%

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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	3,098,014,220	45	1,278	2,030	27,242,141	25,200,994	52,443,135	1.693
2019	3,356,752,182	23	1,375	1,736	30,729,436	28,518,676	59,248,112	1.765
	6,454,766,402	68	2,653	3,766	57,971,577	53,719,669	111,691,246	

Adjusted Loss to Payroll Ratio:	0.898	0.832	1.730	
Expected Unlimited Loss to Payroll Ratio:	1.092	1.074	2.166	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.955	0.823	1.778	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	0.898	0.832	1.730	
Limit Factor:	1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:	**0.984**	**1.054**	**2.038**	
Indicated Relativity Change:				-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:				196.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	4,362,258,034	54	1,914	5,317	38,451,321	38,683,964	77,135,285	1.768
2019	4,446,732,247	18	1,732	5,013	37,369,042	38,551,504	75,920,546	1.707
	8,808,990,281	72	3,646	10,330	75,820,363	77,235,467	153,055,830	
Adjusted Loss to Payroll Ratio:					0.861	0.877	1.737	
Expected Unlimited Loss to Payroll Ratio:					1.039	1.194	2.232	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.924	0.960	1.884	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.861	0.877	1.737	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.928**	**1.060**	**1.987**	
Indicated Relativity Change:								-11.0%
Relativity to Statewide Average Loss to Payroll Ratio:								191.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (Proposed)

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	2,122,423,405	28	697	4,797	8,799,644	11,182,475	19,982,119	0.941
2019	2,023,096,795	6	605	4,149	9,200,966	12,967,749	22,168,715	1.096
	4,145,520,200	34	1,302	8,946	18,000,611	24,150,224	42,150,835	
Adjusted Loss to Payroll Ratio:					0.434	0.583	1.017	
Expected Unlimited Loss to Payroll Ratio:					0.418	0.681	1.100	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.332	0.450	0.783	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.434	0.583	1.017	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**0.459**	**0.670**	**1.130**	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								108.9%

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	21,779,225,841	51	1,817	5,958	45,298,604	40,536,322	85,834,926	0.394
2019	24,155,080,360	21	1,608	5,493	49,137,451	45,744,491	94,881,942	0.393
	45,934,306,201	72	3,425	11,451	94,436,055	86,280,813	180,716,868	
Adjusted Loss to Payroll Ratio:					0.206	0.188	0.393	
Expected Unlimited Loss to Payroll Ratio:					0.222	0.235	0.458	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.200	0.196	0.396	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.206	0.188	0.393	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.219**	**0.219**	**0.438**	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								42.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	574,425,866	9	81	280	1,542,330	2,012,150	3,554,480	0.619
2016	596,216,200	7	78	262	1,639,569	2,159,323	3,798,892	0.637
2017	635,650,837	3	85	289	1,370,400	1,731,926	3,102,326	0.488
2018	671,332,503	3	93	345	2,163,265	2,389,775	4,553,040	0.678
2019	690,380,194	3	65	275	1,391,052	1,537,789	2,928,841	0.424
	3,168,005,600	25	402	1,451	8,106,617	9,830,963	17,937,580	
Adjusted Loss to Payroll Ratio:					0.256	0.310	0.566	
Expected Unlimited Loss to Payroll Ratio:					0.275	0.509	0.785	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.244	0.362	0.606	
Credibility:					0.92	1.00		
Indicated Limited Loss to Payroll Ratio:					0.255	0.310	0.565	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**0.279**	**0.393**	**0.672**	
Indicated Relativity Change:								-14.3%
Relativity to Statewide Average Loss to Payroll Ratio:								64.8%

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	5,113,057,770	16	424	2,042	11,478,191	10,193,284	21,671,475	0.424
2019	5,084,370,671	6	383	1,969	11,436,886	10,784,032	22,220,918	0.437
	10,197,428,441	22	807	4,011	22,915,077	20,977,316	43,892,393	
Adjusted Loss to Payroll Ratio:					0.225	0.206	0.430	
Expected Unlimited Loss to Payroll Ratio:					0.253	0.231	0.484	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.228	0.192	0.420	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.225	0.206	0.430	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.239**	**0.240**	**0.480**	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								46.3%

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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	
2015	2,294,205,305	8	90	229	1,557,439	2,063,429	3,620,868	0.158
2016	2,346,654,551	7	87	247	2,498,579	3,440,921	5,939,500	0.253
2017	2,394,055,827	5	57	224	1,592,790	1,777,419	3,370,209	0.141
2018	2,407,519,625	4	72	226	1,784,741	2,091,432	3,876,173	0.161
2019	2,392,208,024	0	56	178	1,528,419	2,361,449	3,889,868	0.163
	11,834,643,332	24	362	1,104	8,961,967	11,734,650	20,696,617	

Adjusted Loss to Payroll Ratio:		0.076	0.099	0.175
Expected Unlimited Loss to Payroll Ratio:		0.080	0.140	0.220
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.072	0.100	0.172
Credibility:		0.94	1.00	
Indicated Limited Loss to Payroll Ratio:		0.075	0.099	0.175
Limit Factor:		1.131	1.414	
Selected (Unlimited) Loss to Payroll Ratio:		**0.085**	**0.140**	**0.226**
Indicated Relativity Change:				2.4%
Relativity to Statewide Average Loss to Payroll Ratio:				21.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	123,816,515	1	43	22	531,863	614,888	1,146,751	0.926
2016	139,875,741	1	37	27	639,655	625,768	1,265,423	0.905
2017	141,761,994	0	21	15	193,163	250,841	444,004	0.313
2018	152,891,634	3	33	22	909,886	738,758	1,648,644	1.078
2019	143,221,703	0	19	24	377,893	363,397	741,290	0.518
	701,567,587	5	153	110	2,652,460	2,593,652	5,246,112	

Adjusted Loss to Payroll Ratio:	0.378	0.370	0.748	
Expected Unlimited Loss to Payroll Ratio:	0.415	0.482	0.897	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.401	0.428	0.829	
Credibility:	0.60	0.58		
Indicated Limited Loss to Payroll Ratio:	0.387	0.394	0.781	
Limit Factor:	1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:	**0.409**	**0.453**	**0.863**	
Indicated Relativity Change:				-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:				83.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	71,676,906	6	96	256	1,486,087	1,665,646	3,151,733	4.397
2016	70,301,754	6	85	202	1,316,458	2,140,973	3,457,431	4.918
2017	66,423,978	4	95	206	1,334,960	1,761,944	3,096,904	4.662
2018	68,732,671	5	75	168	1,615,369	1,606,084	3,221,453	4.687
2019	61,563,615	2	86	117	1,742,096	1,679,421	3,421,517	5.558
	338,698,924	23	437	949	7,494,970	8,854,068	16,349,038	
Adjusted Loss to Payroll Ratio:					2.213	2.614	4.827	
Expected Unlimited Loss to Payroll Ratio:					2.201	2.732	4.933	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.213	2.397	4.609	
Credibility:					0.87	0.87		
Indicated Limited Loss to Payroll Ratio:					2.213	2.585	4.798	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**2.358**	**3.019**	**5.377**	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								518.5%

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	
2015	248,284,960	10	83	100	1,697,690	1,498,158	3,195,848	1.287
2016	258,949,440	7	88	100	1,268,506	1,447,206	2,715,712	1.049
2017	267,729,163	1	52	81	719,555	895,723	1,615,278	0.603
2018	275,927,053	0	55	77	1,068,813	1,318,097	2,386,910	0.865
2019	271,439,375	0	60	70	1,497,245	1,948,723	3,445,968	1.270
	1,322,329,991	18	338	428	6,251,810	7,107,907	13,359,717	
Adjusted Loss to Payroll Ratio:					0.473	0.538	1.010	
Expected Unlimited Loss to Payroll Ratio:					0.612	0.715	1.328	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.626	0.684	1.310	
Credibility:					0.90	0.87		
Indicated Limited Loss to Payroll Ratio:					0.488	0.556	1.044	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.520**	**0.649**	**1.169**	
Indicated Relativity Change:								-11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								112.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	189,372,291	10	99	261	1,642,863	1,640,622	3,283,485	1.734
2016	196,280,704	4	83	199	1,487,813	1,428,305	2,916,118	1.486
2017	217,972,644	8	97	290	2,235,878	2,239,287	4,475,165	2.053
2018	237,447,609	5	106	221	2,420,757	2,500,564	4,921,321	2.073
2019	280,795,417	2	126	363	2,655,198	3,017,611	5,672,809	2.020
	1,121,868,665	29	511	1,334	10,442,508	10,826,389	21,268,897	
Adjusted Loss to Payroll Ratio:					0.931	0.965	1.896	
Expected Unlimited Loss to Payroll Ratio:					1.050	1.224	2.274	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.934	0.984	1.918	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.931	0.965	1.896	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.003**	**1.167**	**2.170**	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								209.2%

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	
2015	54,312,988	1	5	23	145,858	95,026	240,884	0.444
2016	57,772,157	1	12	25	216,356	232,726	449,082	0.777
2017	47,182,120	0	8	20	198,431	252,344	450,775	0.955
2018	48,588,633	0	6	15	73,724	78,062	151,786	0.312
2019	44,818,916	0	8	6	612,243	222,988	835,231	1.864
	252,674,814	2	39	89	1,246,612	881,146	2,127,758	
Adjusted Loss to Payroll Ratio:					0.493	0.349	0.842	
Expected Unlimited Loss to Payroll Ratio:					0.580	0.586	1.166	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.496	0.421	0.917	
Credibility:					0.45	0.39		
Indicated Limited Loss to Payroll Ratio:					0.495	0.392	0.887	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**0.554**	**0.530**	**1.084**	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								104.5%

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	79,957,333,207	17	362	1,087	9,940,915	8,359,971	18,300,886	0.023
2019	95,480,807,146	8	349	1,067	9,237,994	9,026,902	18,264,896	0.019
	175,438,140,353	25	711	2,154	19,178,909	17,386,873	36,565,782	
Adjusted Loss to Payroll Ratio:					0.011	0.010	0.021	
Expected Unlimited Loss to Payroll Ratio:					0.013	0.015	0.028	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.010	0.010	0.020	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.011	0.010	0.021	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.012**	**0.012**	**0.023**	
Indicated Relativity Change:								-16.4%
Relativity to Statewide Average Loss to Payroll Ratio:								2.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	12,091,563,173	41	1,458	4,182	21,676,771	26,518,177	48,194,948	0.399
2019	12,375,123,686	18	1,188	3,387	22,351,517	28,189,595	50,541,112	0.408
	24,466,686,859	59	2,646	7,569	44,028,288	54,707,772	98,736,060	
Adjusted Loss to Payroll Ratio:					0.180	0.224	0.404	
Expected Unlimited Loss to Payroll Ratio:					0.204	0.274	0.478	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.182	0.226	0.409	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.180	0.224	0.404	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.192**	**0.261**	**0.453**	
Indicated Relativity Change:								-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								43.7%

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	
2015	122,883,532	3	20	37	349,553	488,755	838,308	0.682
2016	134,667,921	0	24	45	91,700	123,518	215,218	0.160
2017	134,437,262	2	22	63	468,026	502,779	970,805	0.722
2018	277,524,501	0	54	97	586,718	902,142	1,488,860	0.536
2019	387,198,571	0	56	89	847,383	1,211,755	2,059,138	0.532
	1,056,711,787	5	176	331	2,343,380	3,228,950	5,572,330	
Adjusted Loss to Payroll Ratio:					0.222	0.306	0.527	
Expected Unlimited Loss to Payroll Ratio:					0.260	0.361	0.622	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.233	0.298	0.531	
Credibility:					0.59	0.61		
Indicated Limited Loss to Payroll Ratio:					0.226	0.303	0.529	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.241**	**0.354**	**0.595**	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								57.3%

E1-1-18 INCLUDES EXPERIENCE OF 8868, 9101, AND 9053

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (Proposed)

Code: 8874 RHG: 2 NAICS: 54 ILDG: 4 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	36,308,948,204	16	500	1,258	12,765,745	10,969,045	23,734,790	0.065
2019	40,980,503,281	10	376	1,139	16,816,691	12,295,909	29,112,600	0.071
	77,289,451,485	26	876	2,397	29,582,436	23,264,954	52,847,390	
Adjusted Loss to Payroll Ratio:					0.038	0.030	0.068	
Expected Unlimited Loss to Payroll Ratio*:					0.099	0.106	0.205	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.078	0.069	0.147	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.038	0.030	0.068	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.041**	**0.035**	**0.076**	
Indicated Relativity Change:								-62.9%
Relativity to Statewide Average Loss to Payroll Ratio:								7.3%

E9-1-22 INCLUDES EXPERIENCE OF 8810 AND 8742; REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.80 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-22.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	1,537,024,749	5	171	504	2,246,139	3,165,447	5,411,586	0.352
2018	1,694,638,436	7	201	629	4,140,715	4,510,976	8,651,691	0.511
2019	1,952,039,768	3	183	511	3,952,918	4,762,252	8,715,170	0.446
	5,183,702,953	15	555	1,644	10,339,773	12,438,675	22,778,448	
Adjusted Loss to Payroll Ratio:					0.199	0.240	0.439	
Expected Unlimited Loss to Payroll Ratio:					0.227	0.297	0.524	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.201	0.237	0.438	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.199	0.240	0.439	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.215**	**0.290**	**0.505**	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								48.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	194,163,991	10	91	163	2,227,532	1,813,138	4,040,670	2.081
2016	202,610,607	11	110	160	2,588,001	2,466,872	5,054,873	2.495
2017	216,803,108	6	111	183	2,235,800	2,118,804	4,354,604	2.009
2018	215,725,758	2	111	173	2,191,670	2,213,042	4,404,712	2.042
2019	217,747,426	1	99	142	3,043,277	2,040,888	5,084,165	2.335
	1,047,050,890	30	522	821	12,286,280	10,652,744	22,939,024	
Adjusted Loss to Payroll Ratio:					1.173	1.017	2.191	
Expected Unlimited Loss to Payroll Ratio:					1.126	1.186	2.312	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.099	0.962	2.061	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.173	1.015	2.189	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.264**	**1.227**	**2.492**	
Indicated Relativity Change:								7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								240.3%

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	2,311,200,669	90	2,539	3,071	50,160,342	54,351,488	104,511,830	4.522
2019	2,459,365,948	38	2,267	2,703	52,923,446	53,110,890	106,034,336	4.311
	4,770,566,617	128	4,806	5,774	103,083,788	107,462,379	210,546,167	
Adjusted Loss to Payroll Ratio:					2.161	2.253	4.413	
Expected Unlimited Loss to Payroll Ratio:					2.662	2.993	5.656	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.377	2.526	4.903	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.161	2.253	4.413	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**2.302**	**2.631**	**4.933**	
Indicated Relativity Change:								-12.8%
Relativity to Statewide Average Loss to Payroll Ratio:								475.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	800,377,761	21	275	464	7,021,205	5,778,525	12,799,730	1.599
2019	808,479,946	5	242	384	8,336,495	7,967,644	16,304,139	2.017
	1,608,857,707	26	517	848	15,357,700	13,746,169	29,103,869	
Adjusted Loss to Payroll Ratio:					0.955	0.854	1.809	
Expected Unlimited Loss to Payroll Ratio:					0.915	1.000	1.915	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.859	0.724	1.583	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.955	0.854	1.809	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**1.069**	**1.154**	**2.223**	
Indicated Relativity Change:								16.0%
Relativity to Statewide Average Loss to Payroll Ratio:								214.3%

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	
2015	166,430,318	8	95	128	1,623,166	1,557,479	3,180,645	1.911
2016	174,645,818	14	89	137	2,710,820	3,015,477	5,726,297	3.279
2017	182,051,369	11	74	140	2,287,915	2,566,483	4,854,398	2.666
2018	182,842,044	10	100	149	2,643,137	3,181,441	5,824,578	3.186
2019	189,956,504	2	76	120	1,504,666	1,531,969	3,036,635	1.599
	895,926,053	45	434	674	10,769,705	11,852,848	22,622,553	
Adjusted Loss to Payroll Ratio:					1.202	1.323	2.525	
Expected Unlimited Loss to Payroll Ratio:					1.351	1.647	2.998	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.319	1.335	2.654	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.202	1.323	2.525	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.295**	**1.599**	**2.895**	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								279.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	2,741,800,424	72	1,276	2,222	31,573,149	28,512,862	60,086,011	2.191
2019	2,863,195,435	33	1,147	1,921	32,182,605	30,910,327	63,092,932	2.204
	5,604,995,859	105	2,423	4,143	63,755,755	59,423,189	123,178,944	
Adjusted Loss to Payroll Ratio:					1.137	1.060	2.198	
Expected Unlimited Loss to Payroll Ratio:					1.184	1.321	2.506	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.136	1.021	2.158	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.137	1.060	2.198	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.246**	**1.343**	**2.589**	
Indicated Relativity Change:								3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								249.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	846,604,232	24	490	686	10,448,218	11,125,363	21,573,581	2.548
2019	1,031,521,352	9	429	660	11,309,665	12,445,771	23,755,436	2.303
	1,878,125,584	33	919	1,346	21,757,883	23,571,134	45,329,017	
Adjusted Loss to Payroll Ratio:					1.158	1.255	2.414	
Expected Unlimited Loss to Payroll Ratio:					1.497	1.771	3.268	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.436	1.369	2.805	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.158	1.255	2.414	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.269**	**1.589**	**2.859**	
Indicated Relativity Change:								-12.5%
Relativity to Statewide Average Loss to Payroll Ratio:								275.7%

E1-1-17 EXPERIENCE OF SUPPORT OPERATIONS FOR SUBCONTRACTED CONSTRUCTION TRANSFERRED TO CODE 5610

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	887,389,363	9	343	1,025	6,514,820	8,167,101	14,681,921	1.655
2019	905,590,637	3	300	877	5,445,803	6,748,428	12,194,231	1.347
	1,792,980,000	12	643	1,902	11,960,623	14,915,529	26,876,152	
Adjusted Loss to Payroll Ratio:					0.667	0.832	1.499	
Expected Unlimited Loss to Payroll Ratio:					0.888	1.198	2.086	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.800	0.894	1.694	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.667	0.832	1.499	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.719**	**1.006**	**1.724**	
Indicated Relativity Change:								-17.3%
Relativity to Statewide Average Loss to Payroll Ratio:								166.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	411,371,803	19	201	439	6,058,331	4,691,498	10,749,829	2.613
2018	436,931,460	14	178	427	5,423,844	5,673,518	11,097,362	2.540
2019	464,221,592	8	209	406	6,239,111	5,561,640	11,800,751	2.542
	1,312,524,855	41	588	1,272	17,721,286	15,926,657	33,647,943	
Adjusted Loss to Payroll Ratio:					1.350	1.213	2.564	
Expected Unlimited Loss to Payroll Ratio:					1.469	1.452	2.921	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.297	1.183	2.480	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.350	1.213	2.564	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.455**	**1.467**	**2.922**	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								281.7%

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	
2015	8,185,729	0	8	11	156,188	207,510	363,698	4.443
2016	9,218,807	2	3	12	146,690	184,337	331,027	3.591
2017	11,052,273	1	3	15	57,045	51,462	108,507	0.982
2018	10,800,695	0	3	18	20,510	23,735	44,245	0.410
2019	14,041,047	0	8	15	209,094	220,115	429,209	3.057
	53,298,551	3	25	71	589,527	687,159	1,276,686	
Adjusted Loss to Payroll Ratio:					1.106	1.289	2.395	
Expected Unlimited Loss to Payroll Ratio:					1.252	1.390	2.642	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.210	1.274	2.484	
Credibility:					0.33	0.31		
Indicated Limited Loss to Payroll Ratio:					1.175	1.279	2.454	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.267**	**1.546**	**2.813**	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								271.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (Proposed)

Code: 9043 RHG: 3 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: HOSPITALS
Code: 8830 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: INSTITUTIONAL EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2018	10,696,517,149	49	1,809	4,976	47,371,436	37,414,937	84,786,373	0.793
2019	10,589,524,037	16	1,717	4,735	52,746,665	39,454,317	92,200,982	0.871
	21,286,041,186	65	3,526	9,711	100,118,101	76,869,254	176,987,355	
Adjusted Loss to Payroll Ratio:					0.470	0.361	0.831	
Expected Unlimited Loss to Payroll Ratio:					0.486	0.419	0.905	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.432	0.337	0.769	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.470	0.361	0.831	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.507**	**0.437**	**0.943**	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								91.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	141,079,768	4	57	355	802,559	1,581,942	2,384,501	1.690
2016	152,620,748	3	76	398	933,021	1,647,573	2,580,594	1.691
2017	160,246,198	5	63	346	2,163,175	2,663,151	4,826,326	3.012
2018	167,402,488	3	70	321	1,365,337	1,483,261	2,848,598	1.702
2019	158,147,181	0	58	287	1,065,410	1,241,275	2,306,685	1.459
	779,496,383	15	324	1,707	6,329,502	8,617,201	14,946,703	

Adjusted Loss to Payroll Ratio:	0.812	1.105	1.917	
Expected Unlimited Loss to Payroll Ratio:	0.754	1.189	1.943	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.729	1.102	1.831	
Credibility:	0.80	0.87		
Indicated Limited Loss to Payroll Ratio:	0.795	1.105	1.900	
Limit Factor:	1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:	**0.841**	**1.271**	**2.112**	
Indicated Relativity Change:				8.7%
Relativity to Statewide Average Loss to Payroll Ratio:				203.7%

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	3,996,645,980	125	3,650	6,388	76,587,788	78,466,888	155,054,676	3.880
2019	3,875,385,934	47	3,430	5,267	74,189,608	74,049,695	148,239,303	3.825
	7,872,031,914	172	7,080	11,655	150,777,396	152,516,583	303,293,979	

Adjusted Loss to Payroll Ratio:	1.915	1.937	3.853	
Expected Unlimited Loss to Payroll Ratio:	2.045	2.326	4.371	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.962	2.121	4.083	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.915	1.937	3.853	
Limit Factor:	1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:	**2.041**	**2.263**	**4.304**	
Indicated Relativity Change:				-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:				415.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	1,596,577,421	4	424	725	6,369,877	6,880,934	13,250,811	0.830
2019	1,373,390,161	2	341	634	5,266,287	6,672,706	11,938,993	0.869
	2,969,967,582	6	765	1,359	11,636,164	13,553,640	25,189,804	
Adjusted Loss to Payroll Ratio:					0.392	0.456	0.848	
Expected Unlimited Loss to Payroll Ratio:					0.459	0.626	1.086	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.422	0.491	0.913	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.392	0.456	0.848	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**0.414**	**0.525**	**0.940**	
Indicated Relativity Change:								-13.5%
Relativity to Statewide Average Loss to Payroll Ratio:								90.6%

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, 2022 (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	
2015	88,935,987	2	77	88	1,049,967	1,266,404	2,316,371	2.605
2016	91,927,523	1	93	139	1,199,753	1,136,372	2,336,125	2.541
2017	107,594,866	2	83	95	1,829,254	1,127,442	2,956,696	2.748
2018	137,168,825	1	64	99	1,019,395	973,554	1,992,949	1.453
2019	162,299,016	3	91	98	2,362,751	2,113,598	4,476,349	2.758
	587,926,217	9	408	519	7,461,120	6,617,370	14,078,490	
Adjusted Loss to Payroll Ratio:					1.269	1.126	2.395	
Expected Unlimited Loss to Payroll Ratio:					1.394	1.351	2.744	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.332	1.191	2.523	
Credibility:					0.91	0.82		
Indicated Limited Loss to Payroll Ratio:					1.275	1.137	2.412	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**1.349**	**1.308**	**2.657**	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								256.2%

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	2,267,942,008	35	773	1,860	12,798,667	16,016,579	28,815,246	1.271
2019	2,180,920,074	7	611	1,414	11,247,733	12,863,242	24,110,975	1.106
	4,448,862,082	42	1,384	3,274	24,046,400	28,879,821	52,926,221	
Adjusted Loss to Payroll Ratio:					0.541	0.649	1.190	
Expected Unlimited Loss to Payroll Ratio:					0.632	0.860	1.492	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.569	0.716	1.285	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.541	0.649	1.190	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.576**	**0.758**	**1.334**	
Indicated Relativity Change:								-10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								128.6%

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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	977,599,616	12	449	1,033	8,330,660	8,423,284	16,753,944	1.714
2019	1,013,464,194	9	452	950	10,726,526	10,836,708	21,563,234	2.128
	1,991,063,810	21	901	1,983	19,057,186	19,259,992	38,317,178	
Adjusted Loss to Payroll Ratio:					0.957	0.967	1.924	
Expected Unlimited Loss to Payroll Ratio:					0.995	1.256	2.251	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.897	0.937	1.834	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.957	0.967	1.924	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.031**	**1.169**	**2.201**	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								212.2%

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	261,572,320	6	138	228	1,701,606	1,995,082	3,696,688	1.413
2017	274,629,724	7	151	221	2,804,491	3,212,999	6,017,490	2.191
2018	288,369,879	11	160	325	3,723,247	3,495,806	7,219,053	2.503
2019	270,831,896	6	137	214	3,832,643	2,571,894	6,404,537	2.365
	1,095,403,819	30	586	988	12,061,987	11,275,780	23,337,767	
Adjusted Loss to Payroll Ratio:					1.101	1.029	2.131	
Expected Unlimited Loss to Payroll Ratio:					1.073	1.308	2.380	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.985	1.026	2.011	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.101	1.029	2.131	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**1.165**	**1.184**	**2.349**	
Indicated Relativity Change:								-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								226.5%

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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	
2015	251,947,950	16	105	181	2,377,533	2,343,093	4,720,626	1.874
2016	255,438,965	11	125	207	2,611,302	2,544,551	5,155,853	2.018
2017	259,523,657	10	111	182	2,137,479	2,183,841	4,321,320	1.665
2018	267,801,221	9	120	193	3,138,819	2,916,030	6,054,849	2.261
2019	271,502,427	3	112	174	2,659,970	2,654,535	5,314,505	1.957
	1,306,214,220	49	573	937	12,925,103	12,642,050	25,567,153	
Adjusted Loss to Payroll Ratio:					0.990	0.968	1.957	
Expected Unlimited Loss to Payroll Ratio:					0.931	1.027	1.958	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.890	0.906	1.795	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.990	0.968	1.957	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**1.047**	**1.113**	**2.160**	
Indicated Relativity Change:								10.3%
Relativity to Statewide Average Loss to Payroll Ratio:								208.3%

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	
2015	268,586,724	6	95	254	982,648	1,411,353	2,394,001	0.891
2016	281,845,368	5	82	297	1,192,832	1,070,907	2,263,739	0.803
2017	273,066,551	3	89	266	977,425	1,377,983	2,355,408	0.863
2018	282,311,291	2	79	300	833,287	1,468,101	2,301,388	0.815
2019	282,972,264	2	65	196	1,101,369	1,232,831	2,334,200	0.825
	1,388,782,198	18	410	1,313	5,087,561	6,561,175	11,648,736	
Adjusted Loss to Payroll Ratio:					0.366	0.472	0.839	
Expected Unlimited Loss to Payroll Ratio:					0.432	0.648	1.081	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.390	0.484	0.873	
Credibility:					0.80	0.85		
Indicated Limited Loss to Payroll Ratio:					0.371	0.474	0.845	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.400**	**0.573**	**0.973**	
Indicated Relativity Change:								-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								93.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	536,051,440	5	286	340	6,167,886	5,904,476	12,072,362	2.252
2019	497,219,197	2	276	259	6,380,759	6,386,172	12,766,931	2.568
	1,033,270,637	7	562	599	12,548,645	12,290,649	24,839,294	
Adjusted Loss to Payroll Ratio:					1.214	1.189	2.404	
Expected Unlimited Loss to Payroll Ratio:					1.281	1.448	2.729	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.167	1.119	2.286	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.214	1.189	2.404	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.294**	**1.389**	**2.683**	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								258.7%

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	1,825,318,380	31	1,307	3,937	23,674,518	27,221,687	50,896,205	2.788
2019	1,982,154,660	11	1,375	3,558	25,810,736	29,464,834	55,275,570	2.789
	3,807,473,040	42	2,682	7,495	49,485,253	56,686,522	106,171,775	
Adjusted Loss to Payroll Ratio:					1.300	1.489	2.789	
Expected Unlimited Loss to Payroll Ratio:					1.389	1.810	3.198	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.249	1.506	2.756	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.300	1.489	2.789	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.385**	**1.739**	**3.124**	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								301.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	26,859,706,599	311	14,266	26,652	208,750,004	246,768,463	455,518,467	1.696
2019	25,722,436,247	129	12,740	22,359	200,209,503	237,868,652	438,078,155	1.703
	52,582,142,846	440	27,006	49,011	408,959,507	484,637,115	893,596,622	

Adjusted Loss to Payroll Ratio:		0.778	0.922	1.699	
Expected Unlimited Loss to Payroll Ratio:		0.811	1.036	1.848	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.778	0.945	1.724	
Credibility:		1.00	1.00		
Indicated Limited Loss to Payroll Ratio:		0.778	0.922	1.699	
Limit Factor:		1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:		**0.829**	**1.076**	**1.905**	
Indicated Relativity Change:					3.1%
Relativity to Statewide Average Loss to Payroll Ratio:					183.7%

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	712,313,853	13	361	616	6,529,681	5,883,853	12,413,534	1.743
2019	827,318,128	6	342	607	5,890,363	6,038,424	11,928,787	1.442
	1,539,631,981	19	703	1,223	12,420,044	11,922,278	24,342,322	

Adjusted Loss to Payroll Ratio:		0.807	0.774	1.581	
Expected Unlimited Loss to Payroll Ratio:		0.973	1.143	2.116	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):		0.866	0.919	1.785	
Credibility:		1.00	1.00		
Indicated Limited Loss to Payroll Ratio:		0.807	0.774	1.581	
Limit Factor:		1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:		**0.869**	**0.936**	**1.805**	
Indicated Relativity Change:					-14.7%
Relativity to Statewide Average Loss to Payroll Ratio:					174.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	
2015	149,264,839	7	72	115	966,990	1,486,146	2,453,136	1.643
2016	156,783,990	1	56	139	549,007	685,508	1,234,515	0.787
2017	164,485,202	4	57	136	632,635	1,003,535	1,636,170	0.995
2018	185,884,140	2	60	157	1,087,582	982,848	2,070,430	1.114
2019	157,375,558	0	40	116	551,377	697,587	1,248,964	0.794
	813,793,729	14	285	663	3,787,592	4,855,624	8,643,216	

Adjusted Loss to Payroll Ratio:	0.465	0.597	1.062	
Expected Unlimited Loss to Payroll Ratio:	0.624	0.874	1.499	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.569	0.676	1.244	
Credibility:	0.75	0.78		
Indicated Limited Loss to Payroll Ratio:	0.491	0.614	1.105	
Limit Factor:	1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:	**0.524**	**0.717**	**1.241**	
Indicated Relativity Change:				-17.2%
Relativity to Statewide Average Loss to Payroll Ratio:				119.6%

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	
2015	61,719,764	0	16	50	88,034	187,485	275,519	0.446
2016	63,901,872	3	29	68	430,851	593,160	1,024,011	1.602
2017	66,719,434	0	26	65	314,891	416,332	731,223	1.096
2018	61,619,301	3	35	70	685,859	982,266	1,668,125	2.707
2019	62,556,805	1	17	44	550,161	390,233	940,394	1.503
	316,517,176	7	123	297	2,069,795	2,569,477	4,639,272	

Adjusted Loss to Payroll Ratio:	0.654	0.812	1.466	
Expected Unlimited Loss to Payroll Ratio:	0.928	1.463	2.391	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.822	1.041	1.862	
Credibility:	0.59	0.64		
Indicated Limited Loss to Payroll Ratio:	0.722	0.895	1.617	
Limit Factor:	1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:	**0.791**	**1.134**	**1.925**	
Indicated Relativity Change:				-19.5%
Relativity to Statewide Average Loss to Payroll Ratio:				185.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	75,158,775	12	102	123	2,272,607	2,687,249	4,959,856	6.599
2017	81,018,405	5	118	138	2,096,638	2,469,285	4,565,923	5.636
2018	91,342,536	4	110	124	2,232,981	2,511,222	4,744,203	5.194
2019	88,366,984	1	98	112	2,028,965	2,251,553	4,280,518	4.844
	335,886,700	22	428	497	8,631,191	9,919,309	18,550,500	
Adjusted Loss to Payroll Ratio:					2.570	2.953	5.523	
Expected Unlimited Loss to Payroll Ratio:					3.201	3.945	7.146	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.881	3.382	6.263	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.570	2.953	5.523	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**2.718**	**3.398**	**6.116**	
Indicated Relativity Change:								-14.4%
Relativity to Statewide Average Loss to Payroll Ratio:								589.7%

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	
2015	123,074,446	5	68	89	1,352,819	1,151,839	2,504,658	2.035
2016	134,902,451	7	70	96	1,207,195	1,166,192	2,373,387	1.759
2017	141,855,165	3	71	101	1,700,372	957,273	2,657,645	1.873
2018	152,150,306	4	70	110	1,541,382	1,682,660	3,224,042	2.119
2019	165,782,119	2	84	95	1,879,575	1,240,521	3,120,096	1.882
	717,764,487	21	363	491	7,681,343	6,198,484	13,879,827	
Adjusted Loss to Payroll Ratio:					1.070	0.864	1.934	
Expected Unlimited Loss to Payroll Ratio:					1.350	1.055	2.405	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.192	0.860	2.052	
Credibility:					0.96	0.79		
Indicated Limited Loss to Payroll Ratio:					1.075	0.863	1.937	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.158**	**1.043**	**2.201**	
Indicated Relativity Change:								-8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								212.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	766,831,056	21	441	786	8,645,544	8,097,729	16,743,273	2.183
2019	745,335,866	6	374	723	9,384,808	7,563,530	16,948,338	2.274
	1,512,166,922	27	815	1,509	18,030,352	15,661,259	33,691,611	
Adjusted Loss to Payroll Ratio:					1.192	1.036	2.228	
Expected Unlimited Loss to Payroll Ratio:					1.382	1.520	2.902	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.174	1.082	2.257	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.192	1.036	2.228	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**1.335**	**1.399**	**2.734**	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								263.6%

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	
2015	195,556,351	2	15	26	734,278	546,583	1,280,861	0.655
2016	215,972,465	0	15	17	236,829	195,481	432,310	0.200
2017	233,722,706	1	13	35	200,615	220,285	420,900	0.180
2018	268,075,811	1	11	19	430,712	309,450	740,162	0.276
2019	248,424,644	0	4	16	187,509	232,264	419,773	0.169
	1,161,751,977	4	58	113	1,789,943	1,504,062	3,294,005	
Adjusted Loss to Payroll Ratio:					0.154	0.129	0.284	
Expected Unlimited Loss to Payroll Ratio:					0.231	0.245	0.476	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.212	0.192	0.404	
Credibility:					0.58	0.54		
Indicated Limited Loss to Payroll Ratio:					0.178	0.158	0.336	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**0.189**	**0.182**	**0.371**	
Indicated Relativity Change:								-22.1%
Relativity to Statewide Average Loss to Payroll Ratio:								35.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	1,071,389,497	14	280	651	6,677,615	7,553,687	14,231,302	1.328
2019	948,288,075	4	196	436	5,069,612	4,378,224	9,447,836	0.996
	2,019,677,572	18	476	1,087	11,747,228	11,931,911	23,679,139	
Adjusted Loss to Payroll Ratio:					0.582	0.591	1.172	
Expected Unlimited Loss to Payroll Ratio:					0.842	0.989	1.831	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.758	0.738	1.496	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.582	0.591	1.172	
Limit Factor:					1.078	1.209		
Indicated (Unlimited) Loss to Payroll Ratio:					0.627	0.714	1.341	
Indicated Relativity Change:								-26.8%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					**0.642**	**0.731**	**1.373**	
Relativity to Statewide Average Loss to Payroll Ratio:								132.4%

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	
2015	270,351,903	3	60	305	955,547	1,161,260	2,116,807	0.783
2016	306,507,444	2	66	268	913,086	1,138,827	2,051,913	0.669
2017	315,535,613	2	82	302	1,235,428	1,741,282	2,976,710	0.943
2018	366,621,868	2	79	321	859,238	1,041,898	1,901,136	0.519
2019	315,462,789	0	69	248	632,509	691,681	1,324,190	0.420
	1,574,479,617	9	356	1,444	4,595,808	5,774,948	10,370,756	
Adjusted Loss to Payroll Ratio:					0.292	0.367	0.659	
Expected Unlimited Loss to Payroll Ratio:					0.338	0.503	0.841	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.283	0.430	0.713	
Credibility:					0.76	0.80		
Indicated Limited Loss to Payroll Ratio:					0.290	0.379	0.669	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.312**	**0.458**	**0.771**	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								74.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	93,926,799	4	68	174	1,196,132	976,439	2,172,571	2.313
2016	102,246,963	2	83	150	1,476,916	1,126,862	2,603,778	2.547
2017	110,970,010	3	70	157	1,288,765	990,507	2,279,272	2.054
2018	116,181,595	0	64	156	1,389,868	1,187,900	2,577,768	2.219
2019	104,460,290	1	57	110	953,308	991,498	1,944,806	1.862
	527,785,657	10	342	747	6,304,987	5,273,206	11,578,193	

Adjusted Loss to Payroll Ratio:	1.195	0.999	2.194	
Expected Unlimited Loss to Payroll Ratio:	1.323	1.308	2.631	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.215	1.026	2.241	
Credibility:	0.85	0.78		
Indicated Limited Loss to Payroll Ratio:	1.198	1.005	2.203	
Limit Factor:	1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:	**1.267**	**1.156**	**2.423**	
Indicated Relativity Change:				-7.9%
Relativity to Statewide Average Loss to Payroll Ratio:				233.7%

INCLUDES EXPERIENCE OF CIRCUS EMPLOYERS FROM 9185 9-1-22

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	175,086,444	3	73	223	488,090	849,977	1,338,067	0.764
2016	192,187,067	6	76	259	954,044	1,717,925	2,671,969	1.390
2017	177,798,135	7	64	232	1,269,827	1,479,264	2,749,091	1.546
2018	199,182,540	4	88	281	1,723,704	2,223,649	3,947,353	1.982
2019	185,442,182	1	56	221	1,618,077	1,570,403	3,188,480	1.719
	929,696,368	21	357	1,216	6,053,743	7,841,219	13,894,962	
Adjusted Loss to Payroll Ratio:					0.651	0.843	1.495	
Expected Unlimited Loss to Payroll Ratio:					0.725	1.244	1.969	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.628	0.829	1.457	
Credibility:					0.82	0.89		
Indicated Limited Loss to Payroll Ratio:					0.647	0.842	1.489	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**0.724**	**1.137**	**1.861**	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								179.5%

EXPERIENCE OF EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION TRANSFERRED TO CODE 9095 1-1-14

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	133,067,710	25	181	628	4,747,418	4,970,399	9,717,817	7.303
2017	126,297,889	10	118	619	2,606,266	3,077,254	5,683,520	4.500
2018	136,260,195	6	113	736	2,981,799	4,489,234	7,471,033	5.483
2019	153,437,706	6	99	824	3,108,050	6,091,779	9,199,829	5.996
	549,063,500	47	511	2,807	13,443,533	18,628,666	32,072,199	
Adjusted Loss to Payroll Ratio:					2.448	3.393	5.841	
Expected Unlimited Loss to Payroll Ratio:					2.355	4.234	6.588	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.121	3.159	5.280	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.448	3.393	5.841	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**2.638**	**4.101**	**6.740**	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								649.9%

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	
2015	363,341,215	5	52	130	634,238	1,030,356	1,664,594	0.458
2016	430,706,016	4	78	153	1,460,916	1,558,092	3,019,008	0.701
2017	455,548,317	2	52	164	837,047	1,258,042	2,095,089	0.460
2018	483,008,085	4	79	185	2,002,720	2,521,354	4,524,074	0.937
2019	544,333,587	1	73	172	1,798,739	2,311,081	4,109,820	0.755
	2,276,937,220	16	334	804	6,733,660	8,678,925	15,412,585	
Adjusted Loss to Payroll Ratio:					0.296	0.381	0.677	
Expected Unlimited Loss to Payroll Ratio:					0.317	0.537	0.854	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.280	0.382	0.662	
Credibility:					0.85	0.94		
Indicated Limited Loss to Payroll Ratio:					0.293	0.381	0.675	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**0.322**	**0.483**	**0.804**	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								77.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	76,012,781	4	116	182	1,336,091	2,450,581	3,786,672	4.982
2016	81,256,545	4	139	238	2,345,959	2,857,352	5,203,311	6.404
2017	90,655,055	3	83	227	1,364,740	3,077,235	4,441,975	4.900
2018	87,992,037	0	81	269	895,219	2,144,471	3,039,690	3.455
2019	75,481,994	0	83	168	770,097	2,621,825	3,391,922	4.494
	411,398,412	11	502	1,084	6,712,107	13,151,463	19,863,570	
Adjusted Loss to Payroll Ratio:					1.632	3.197	4.828	
Expected Unlimited Loss to Payroll Ratio:					2.227	4.320	6.547	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.029	3.338	5.367	
Credibility:					0.95	1.00		
Indicated Limited Loss to Payroll Ratio:					1.653	3.197	4.849	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.761**	**3.733**	**5.494**	
Indicated Relativity Change:								-16.1%
Relativity to Statewide Average Loss to Payroll Ratio:								529.8%

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	
2015	4,436,607	0	6	10	109,454	151,552	261,006	5.883
2016	5,166,444	1	9	4	83,384	90,046	173,430	3.357
2017	5,604,900	1	3	9	321,576	188,134	509,710	9.094
2018	6,137,170	0	2	2	243	7,061	7,304	0.119
2019	5,190,751	0	1	7	28,742	123,183	151,925	2.927
	26,535,872	2	21	32	543,399	559,977	1,103,376	
Adjusted Loss to Payroll Ratio:					2.048	2.110	4.158	
Expected Unlimited Loss to Payroll Ratio:					2.498	5.944	8.441	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.163	3.960	6.124	
Credibility:					0.32	0.40		
Indicated Limited Loss to Payroll Ratio:					2.126	3.215	5.341	
Limit Factor:					1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:					**2.380**	**4.342**	**6.722**	
Indicated Relativity Change:								-20.4%
Relativity to Statewide Average Loss to Payroll Ratio:								648.2%

EXPERIENCE OF CIRCUS EMPLOYERS TRANSFERRED TO 9156 9-1-22

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	87,653,015	4	72	149	1,593,405	1,240,855	2,834,260	3.233
2016	83,854,289	6	72	128	1,205,256	1,223,710	2,428,966	2.897
2017	84,631,586	7	77	138	1,754,537	1,596,335	3,350,872	3.959
2018	89,644,051	4	54	122	1,603,725	1,376,291	2,980,016	3.324
2019	98,134,442	2	93	135	2,903,532	2,101,567	5,005,099	5.100
	443,917,383	23	368	672	9,060,455	7,538,758	16,599,213	

Adjusted Loss to Payroll Ratio:	2.041	1.698	3.739	
Expected Unlimited Loss to Payroll Ratio:	1.779	1.881	3.660	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.639	1.503	3.142	
Credibility:	0.88	0.81		
Indicated Limited Loss to Payroll Ratio:	1.994	1.660	3.654	
Limit Factor:	1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:	**2.185**	**2.103**	**4.287**	
Indicated Relativity Change:				17.1%
Relativity to Statewide Average Loss to Payroll Ratio:				413.4%

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	
2015	195,110,014	10	49	74	1,693,390	1,375,391	3,068,781	1.573
2016	192,397,420	10	46	71	2,200,076	1,636,425	3,836,501	1.994
2017	203,446,398	5	48	85	2,290,175	1,749,507	4,039,682	1.986
2018	215,431,995	4	62	92	3,562,692	1,685,665	5,248,357	2.436
2019	216,010,422	1	42	106	2,058,115	1,519,229	3,577,344	1.656
	1,022,396,249	30	247	428	11,804,447	7,966,217	19,770,664	

Adjusted Loss to Payroll Ratio:	1.155	0.779	1.934	
Expected Unlimited Loss to Payroll Ratio:	1.237	1.047	2.284	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.050	0.762	1.812	
Credibility:	1.00	0.87		
Indicated Limited Loss to Payroll Ratio:	1.155	0.777	1.931	
Limit Factor:	1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:	**1.293**	**1.049**	**2.342**	
Indicated Relativity Change:				2.5%
Relativity to Statewide Average Loss to Payroll Ratio:				225.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	1,093,427,667	33	626	1,185	26,269,664	16,497,601	42,767,265	3.911
2019	1,187,157,063	13	638	1,189	25,253,671	15,380,650	40,634,321	3.423
	2,280,584,730	46	1,264	2,374	51,523,335	31,878,251	83,401,586	
Adjusted Loss to Payroll Ratio:					2.259	1.398	3.657	
Expected Unlimited Loss to Payroll Ratio:					2.420	1.986	4.406	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.100	1.543	3.643	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.259	1.398	3.657	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**2.476**	**1.770**	**4.246**	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								409.4%

INCLUDES EXPERIENCE OF 8264 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	126,045,365	1	26	60	231,219	341,484	572,703	0.454
2016	123,123,469	1	30	46	254,660	290,453	545,113	0.443
2017	122,711,728	0	23	70	193,853	304,403	498,256	0.406
2018	126,975,387	0	23	46	251,695	231,639	483,334	0.381
2019	135,573,475	0	21	33	292,006	464,619	756,625	0.558
	634,429,424	2	123	255	1,223,434	1,632,598	2,856,032	
Adjusted Loss to Payroll Ratio:					0.193	0.257	0.450	
Expected Unlimited Loss to Payroll Ratio:					0.322	0.404	0.725	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.311	0.370	0.681	
Credibility:					0.52	0.51		
Indicated Limited Loss to Payroll Ratio:					0.250	0.312	0.562	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**0.269**	**0.378**	**0.647**	
Indicated Relativity Change:								-10.8%
Relativity to Statewide Average Loss to Payroll Ratio:								62.4%

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	
2015	36,448,277	2	35	89	191,754	393,461	585,215	1.606
2016	25,410,558	3	46	81	656,005	684,017	1,340,022	5.273
2017	31,536,025	3	43	98	769,069	1,195,695	1,964,764	6.230
2018	31,837,078	4	42	90	1,204,010	1,246,034	2,450,044	7.696
2019	23,705,314	0	41	122	498,039	760,524	1,258,563	5.309
	148,937,252	12	207	480	3,318,876	4,279,732	7,598,608	
Adjusted Loss to Payroll Ratio:					2.228	2.874	5.102	
Expected Unlimited Loss to Payroll Ratio:					2.406	3.514	5.920	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.325	3.221	5.545	
Credibility:					0.65	0.68		
Indicated Limited Loss to Payroll Ratio:					2.262	2.984	5.247	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**2.438**	**3.607**	**6.045**	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								582.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	380,483	0	0	0	0	0	0	0.000
2016	489,528	0	2	1	1,111	1,605	2,716	0.555
2017	1,151,489	0	2	15	19,758	11,527	31,285	2.717
2018	745,390	0	0	5	0	2,006	2,006	0.269
2019	77,766	0	0	0	0	0	0	0.000
	2,844,656	0	4	21	20,869	15,138	36,007	

Adjusted Loss to Payroll Ratio:	0.734	0.532	1.266	
Expected Unlimited Loss to Payroll Ratio:	0.553	0.659	1.212	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	0.540	0.626	1.166	
Credibility:	0.07	0.07		
Indicated Limited Loss to Payroll Ratio:	0.555	0.619	1.174	
Limit Factor:	1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:	**0.591**	**0.723**	**1.314**	
Indicated Relativity Change:				8.4%
Relativity to Statewide Average Loss to Payroll Ratio:				126.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	481,256,219	19	340	782	9,192,428	7,892,781	17,085,209	3.550
2019	550,324,948	6	323	734	10,045,193	8,791,398	18,836,591	3.423
	1,031,581,167	25	663	1,516	19,237,621	16,684,179	35,921,800	
Adjusted Loss to Payroll Ratio:					1.865	1.617	3.482	
Expected Unlimited Loss to Payroll Ratio:					1.934	1.926	3.860	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.679	1.496	3.175	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.865	1.617	3.482	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**2.043**	**2.048**	**4.092**	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								394.5%

INCLUDES EXPERIENCE OF 8264 AND 8265 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	90,937,433	4	45	92	1,106,363	975,184	2,081,547	2.289
2016	106,565,092	1	69	119	881,859	802,964	1,684,823	1.581
2017	117,624,148	8	76	85	2,084,274	1,962,022	4,046,296	3.440
2018	130,605,738	8	71	135	1,966,680	2,050,341	4,017,021	3.076
2019	139,904,133	2	51	123	1,587,807	2,103,374	3,691,181	2.638
	585,636,544	23	312	554	7,626,983	7,893,885	15,520,868	
Adjusted Loss to Payroll Ratio:					1.302	1.348	2.650	
Expected Unlimited Loss to Payroll Ratio:					2.029	1.743	3.772	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.761	1.354	3.115	
Credibility:					1.00	0.87		
Indicated Limited Loss to Payroll Ratio:					1.302	1.349	2.651	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.427**	**1.708**	**3.135**	
Indicated Relativity Change:								-16.9%
Relativity to Statewide Average Loss to Payroll Ratio:								302.3%

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	
2015	166,849,167	14	146	144	3,090,912	3,018,367	6,109,279	3.662
2016	172,856,171	10	127	183	1,931,296	1,916,669	3,847,965	2.226
2017	185,887,698	9	108	223	2,763,344	2,763,801	5,527,145	2.973
2018	193,534,097	7	110	161	2,722,091	2,748,720	5,470,811	2.827
2019	216,746,468	2	90	151	2,387,968	2,773,812	5,161,780	2.381
	935,873,601	42	581	862	12,895,610	13,221,370	26,116,980	
Adjusted Loss to Payroll Ratio:					1.378	1.413	2.791	
Expected Unlimited Loss to Payroll Ratio:					1.424	1.542	2.966	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.361	1.360	2.720	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.378	1.413	2.791	
Limit Factor:					1.058	1.150		
Selected (Unlimited) Loss to Payroll Ratio:					**1.458**	**1.625**	**3.083**	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								297.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	105,516,337	10	36	73	1,246,417	1,171,908	2,418,325	2.292
2016	116,443,770	5	45	79	1,035,218	637,911	1,673,129	1.437
2017	139,097,603	4	51	113	1,122,727	1,254,619	2,377,346	1.709
2018	148,075,168	3	63	84	2,070,167	1,424,515	3,494,682	2.360
2019	140,490,705	2	57	60	2,336,675	1,494,224	3,830,899	2.727
	649,623,583	24	252	409	7,811,204	5,983,177	13,794,381	
Adjusted Loss to Payroll Ratio:					1.202	0.921	2.123	
Expected Unlimited Loss to Payroll Ratio:					1.022	1.041	2.062	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.805	0.677	1.482	
Credibility:					0.83	0.76		
Indicated Limited Loss to Payroll Ratio:					1.136	0.864	2.000	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**1.210**	**1.009**	**2.219**	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								214.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	490,247,502	8	119	255	3,292,305	2,538,766	5,831,071	1.189
2017	516,858,415	12	124	217	4,141,006	2,903,465	7,044,471	1.363
2018	520,565,038	3	136	227	3,749,417	3,307,651	7,057,068	1.356
2019	523,423,921	9	102	187	4,861,532	5,381,807	10,243,339	1.957
	2,051,094,876	32	481	886	16,044,260	14,131,689	30,175,949	
Adjusted Loss to Payroll Ratio:					0.782	0.689	1.471	
Expected Unlimited Loss to Payroll Ratio:					0.782	0.757	1.539	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.683	0.535	1.219	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.782	0.689	1.471	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**0.857**	**0.873**	**1.730**	
Indicated Relativity Change:								12.4%
Relativity to Statewide Average Loss to Payroll Ratio:								166.8%

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, 2022 (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	353,761,718	14	253	306	6,465,943	5,597,510	12,063,453	3.410
2019	405,674,877	8	294	365	7,679,275	6,344,428	14,023,703	3.457
	759,436,595	22	547	671	14,145,218	11,941,938	26,087,156	
Adjusted Loss to Payroll Ratio:					1.863	1.572	3.435	
Expected Unlimited Loss to Payroll Ratio:					2.187	1.970	4.157	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.050	1.651	3.701	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.863	1.572	3.435	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**2.007**	**1.901**	**3.908**	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								376.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	481,212,948	11	212	282	6,304,584	4,659,755	10,964,339	2.278
2019	496,953,475	3	198	216	7,263,752	5,836,173	13,099,925	2.636
	978,166,423	14	410	498	13,568,336	10,495,929	24,064,265	
Adjusted Loss to Payroll Ratio:					1.387	1.073	2.460	
Expected Unlimited Loss to Payroll Ratio:					1.774	1.571	3.344	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.577	1.165	2.742	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.387	1.073	2.460	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**1.495**	**1.297**	**2.792**	
Indicated Relativity Change:								-16.5%
Relativity to Statewide Average Loss to Payroll Ratio:								269.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	217,468,308	8	261	232	4,486,753	3,810,409	8,297,162	3.815
2018	205,911,309	10	520	212	7,060,835	4,952,385	12,013,220	5.834
2019	186,336,331	4	130	156	2,783,972	2,596,207	5,380,179	2.887
	609,715,948	22	911	600	14,331,560	11,359,001	25,690,561	
Adjusted Loss to Payroll Ratio:					2.351	1.863	4.214	
Expected Unlimited Loss to Payroll Ratio:					2.647	2.264	4.911	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.482	1.897	4.379	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.351	1.863	4.214	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**2.533**	**2.252**	**4.785**	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								461.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	208,897,735	7	91	156	2,538,773	2,086,141	4,624,914	2.214
2016	216,115,733	11	92	154	3,893,407	3,307,950	7,201,357	3.332
2017	248,775,535	14	81	128	3,520,592	2,654,206	6,174,798	2.482
2018	271,360,054	6	91	148	3,179,130	2,692,540	5,871,670	2.164
2019	227,442,631	4	89	102	4,668,753	4,010,267	8,679,020	3.816
	1,172,591,688	42	444	688	17,800,655	14,751,104	32,551,759	

Adjusted Loss to Payroll Ratio:	1.518	1.258	2.776	
Expected Unlimited Loss to Payroll Ratio:	1.738	1.583	3.321	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):	1.486	1.048	2.534	
Credibility:	1.00	1.00		
Indicated Limited Loss to Payroll Ratio:	1.518	1.258	2.776	
Limit Factor:	1.120	1.350		
Selected (Unlimited) Loss to Payroll Ratio:	**1.700**	**1.699**	**3.398**	
Indicated Relativity Change:				2.3%
Relativity to Statewide Average Loss to Payroll Ratio:				327.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	91,430,453	1	22	36	593,871	577,163	1,171,034	1.281
2016	86,745,679	3	23	34	1,179,672	670,786	1,850,458	2.133
2017	76,980,040	3	14	23	787,039	860,320	1,647,359	2.140
2018	117,238,306	1	26	47	1,599,415	920,769	2,520,184	2.150
2019	142,920,400	0	26	44	863,834	738,499	1,602,333	1.121
	515,314,878	8	111	184	5,023,831	3,767,536	8,791,367	
Adjusted Loss to Payroll Ratio:					0.975	0.731	1.706	
Expected Unlimited Loss to Payroll Ratio:					1.090	1.092	2.181	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.952	0.772	1.724	
Credibility:					0.77	0.69		
Indicated Limited Loss to Payroll Ratio:					0.970	0.744	1.714	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**1.063**	**0.942**	**2.005**	
Indicated Relativity Change:								-8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								193.3%

E1-1-18 INCLUDES EXPERIENCE OF 9516

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	
2015	22,564,227	2	33	29	850,395	391,219	1,241,614	5.503
2016	23,352,212	2	20	38	765,284	383,087	1,148,371	4.918
2017	23,863,058	3	28	25	1,314,151	565,154	1,879,305	7.875
2018	21,272,403	1	17	25	924,792	230,064	1,154,856	5.429
2019	25,178,212	0	30	26	1,530,420	649,100	2,179,520	8.656
	116,230,112	8	128	143	5,385,042	2,218,623	7,603,665	
Adjusted Loss to Payroll Ratio:					4.633	1.909	6.542	
Expected Unlimited Loss to Payroll Ratio:					4.920	2.691	7.610	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.834	1.691	5.525	
Credibility:					0.78	0.55		
Indicated Limited Loss to Payroll Ratio:					4.458	1.812	6.270	
Limit Factor:					1.078	1.209		
Selected (Unlimited) Loss to Payroll Ratio:					**4.804**	**2.190**	**6.994**	
Indicated Relativity Change:								-8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								674.4%

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	
2015	12,892,955	3	10	14	443,482	646,192	1,089,674	8.452
2016	14,813,214	0	11	17	118,267	126,131	244,398	1.650
2017	15,907,221	1	12	8	404,139	384,898	789,037	4.960
2018	16,984,730	2	6	21	1,178,532	244,203	1,422,735	8.377
2019	17,347,330	0	6	11	22,259	85,028	107,287	0.618
	77,945,450	6	45	71	2,166,679	1,486,452	3,653,131	
Adjusted Loss to Payroll Ratio:					2.780	1.907	4.687	
Expected Unlimited Loss to Payroll Ratio:					2.855	3.127	5.983	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.416	1.980	4.396	
Credibility:					0.52	0.47		
Indicated Limited Loss to Payroll Ratio:					2.607	1.946	4.553	
Limit Factor:					1.131	1.414		
Selected (Unlimited) Loss to Payroll Ratio:					**2.949**	**2.751**	**5.700**	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								549.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	1,292,189,673	19	328	370	5,745,035	5,663,621	11,408,656	0.883
2018	1,352,385,378	9	345	328	5,567,570	5,643,913	11,211,483	0.829
2019	1,256,671,191	2	288	246	6,004,919	5,188,647	11,193,566	0.891
	3,901,246,242	30	961	944	17,317,524	16,496,181	33,813,705	
Adjusted Loss to Payroll Ratio:					0.444	0.423	0.867	
Expected Unlimited Loss to Payroll Ratio:					0.474	0.499	0.973	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.449	0.433	0.882	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.444	0.423	0.867	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.473**	**0.494**	**0.967**	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								93.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2022 (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	5,497,706,054	67	711	1,606	30,372,297	23,541,933	53,914,230	0.981
2019	5,323,728,320	50	647	1,502	36,983,618	25,978,340	62,961,958	1.183
	10,821,434,374	117	1,358	3,108	67,355,914	49,520,272	116,876,186	
Adjusted Loss to Payroll Ratio:					0.622	0.458	1.080	
Expected Unlimited Loss to Payroll Ratio:					0.539	0.443	0.982	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.456	0.393	0.848	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.622	0.458	1.080	
Limit Factor:					1.066	1.168		
Selected (Unlimited) Loss to Payroll Ratio:					**0.663**	**0.534**	**1.198**	
Indicated Relativity Change:								21.9%
Relativity to Statewide Average Loss to Payroll Ratio:								115.5%

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	
2015	151,863,238	6	44	135	774,499	961,315	1,735,814	1.143
2016	153,815,656	7	42	128	971,342	927,004	1,898,346	1.234
2017	156,358,561	6	55	145	1,146,022	1,049,868	2,195,890	1.404
2018	146,774,030	6	65	140	1,673,954	1,682,863	3,356,817	2.287
2019	153,767,456	3	54	127	1,212,680	1,113,475	2,326,155	1.513
	762,578,941	28	260	675	5,778,496	5,734,525	11,513,021	
Adjusted Loss to Payroll Ratio:					0.758	0.752	1.510	
Expected Unlimited Loss to Payroll Ratio:					0.673	0.888	1.561	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.620	0.710	1.330	
Credibility:					0.74	0.74		
Indicated Limited Loss to Payroll Ratio:					0.722	0.741	1.463	
Limit Factor:					1.096	1.266		
Selected (Unlimited) Loss to Payroll Ratio:					**0.791**	**0.938**	**1.730**	
Indicated Relativity Change:								10.8%
Relativity to Statewide Average Loss to Payroll Ratio:								166.8%