

June 26, 2019

Hand Delivered

The Honorable Ricardo Lara
Insurance Commissioner
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Bill Mudge
President &
Chief Executive Officer

RE: California Workers' Compensation Insurance Regulatory Filing
Effective January 1, 2020
CDI File No REG-2019-00019

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 in the Regulatory and Pure Premium Rate Filings page in the Filings and Plans section of the WCIRB website (wcirb.com).

Proposed Regulatory Changes Effective January 1, 2020

Amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (USRP) contained in Section A are proposed to become effective January 1, 2020 and applied to a policy with an effective date on or after January 1, 2020. These proposed amendments include changes to the Standard Classification System, including changes to increase the hourly wage thresholds for most dual wage classifications to reflect wage inflation since the thresholds were last amended, and changes for clarity and consistency in the administration of the USRP.

Amendments to the *Miscellaneous Regulations for the Recording and Reporting of Data—1995* (Miscellaneous Regulations) contained in Section B are proposed to become effective January 1, 2020 and applied to a policy with an effective date on or after January 1, 2020. These proposed amendments include changes to revise the submission requirements for group insurance policies as well as for clarity and consistency in the administration of the Miscellaneous Regulations.

Amendments to the *California Workers' Compensation Experience Rating Plan—1995* (ERP) contained in Section C are proposed to become effective January 1, 2020 and applied as of the first rating effective date of a risk on or after January 1, 2020. These proposed amendments include changes to the physical audit threshold, experience rating threshold, Expected Loss Rates and D-Ratios as well as for clarity and consistency in the administration of the ERP.

The Honorable Ricardo Lara
California Department of Insurance
June 26, 2019

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

Sincerely,



Bill Mudge
President & CEO

BM:smd
Enclosures

Workers' Compensation Insurance
Rating Bureau of California

January 1, 2020 Regulatory Filing
REG-2019-00019

Submitted: June 26, 2019

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WCIRB January 1, 2020 Regulatory Filing

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WCIRB January 1, 2020 Regulatory Filing

Proposed Regulatory Changes Effective January 1, 2020

The WCIRB is recommending:

1. Amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (Title 10, California Code of Regulations, Section 2318.6), to be effective January 1, 2020 and applied to a policy with an effective date on or after January 1, 2020 (Section A);
2. Amendments to the *Miscellaneous Regulations for the Recording and Reporting of Data—1995* (Title 10, California Code of Regulations, Section 2354), to be effective January 1, 2020 and applied to a policy with an effective date on or after January 1, 2020 (Section B); and
3. Amendments to the *California Workers' Compensation Experience Rating Plan—1995* (Title 10, California Code of Regulations, Section 2353.1), to be effective January 1, 2020 and applied as of the first rating effective date of a risk on or after January 1, 2020 (Section C).

Section A

Recommended Amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995*
Title 10, California Code of Regulations, Section 2318.6
Effective January 1, 2020

The WCIRB recommends that the following amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (USRP) be approved effective January 1, 2020 and applied to a policy with an effective date on or after January 1, 2020.

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 USRP is 12:01 AM, January 1, 2020.

PROPOSED**Section I — Introduction**

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3. Effective Date

The provisions of this Plan are effective at 12:01 AM, January 1, ~~2019~~2020. 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 1, *Purpose and Time Limitation*, for consistency with the *California Workers' Compensation Experience Rating Plan—1995*.

PROPOSED

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

1. Purpose and Time Limitation

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

An insured employer's initial request for review must be received by the WCIRB within twelve (12) months after the expiration date of the policy to which the request for review pertains, except if the request for review involves the application of the Revision of Losses rule found at Section VI, Rule 43Z, of the Experience Rating Plan.

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Part 3 — Standard Classification System

Amend Part 3, *Standard Classification System*, Section III, *General Classification Procedures*, Rule 2, *Single Enterprise*, for consistency with other proposed changes.

PROPOSED

Section III – General Classification Procedures

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2. Single Enterprise

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Example

The employer operates a restaurant. Employees are retained as chefs, bakers, dishwashers, wait staff, hosts and hostesses, wine stewards, bartenders, janitors, car parking valets, coat check clerks, manager and assistant manager. In addition, a storage facility is operated at an additional location where restaurant supplies are stored pending use in the restaurant. The activities, duties, hazards and pay scales vary among positions. Classifications such as 2003, *Bakeries ~~and/or~~ Cracker Mfg.*, 9008, *Janitorial Services – by contractors*, and 8392, *Automobile or Truck Storage Garages or Parking Stations or Lots*, describe some of the employees' activities. However, the restaurant bakery only produces goods served in the restaurant; the janitors only clean the restaurant; the parking valets only park the vehicles of restaurant customers; and the storage facility only stores materials used in the restaurant. All of these operations normally prevail in the operation of a restaurant and, therefore, Classification 9079(1), *Restaurants or Taverns*, applies to all of the employees.

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Amend Section III, Rule 6, *General Exclusions*, to direct that new construction, remodeling, erection or installation operations shall be separately classified.

PROPOSED

Section III – General Classification Procedures

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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.

- a. Aircraft operation – all members of the flying crew.
- b. New construction, remodeling, erection or installation work, whether done by the insured's employees or by contractors.
- ~~b.c. Maintenance or repair work if performed by contractors, and all new construction or alteration work whether done by the employer's employees or by contractors.~~
- ~~c.d. Foundry operations.~~
- ~~d.e. Asbestos abatement.~~
- ~~e.f. Day care services if provided by the employer primarily for the use of its employees' dependents.~~
- f.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 an office location with no exposure outside of the clerical office shall be classified as 8810, *Clerical Office Employees*, subject to the Standard Exceptions rule.

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Amend Section IV, *Special Industry Classification Procedures*, Rule 2, *Construction or Erection Work*, to cross-reference the *Wrecking or Demolition and Building Raising or Moving* Special Industry Procedures and for clarity and consistency with other citations within the USRP.

PROPOSED

Section IV – Special Industry Classification Procedures

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2. Construction or Erection Work

This Rule applies to the construction and erection classifications listed in Appendix I, *Construction and Erection Classifications*. Division of payroll shall be made for each separate and distinct type of construction or erection operation that is specifically described by a classification, provided separate records of payroll are maintained and provided the use of any such classification in connection with a separate job or location is not restricted by classification phraseology or footnotes. When the operations at a job or location are classified on a divided payroll basis, the remuneration of any one employee may be divided between two or more classifications provided the employer has maintained complete and accurate records supported by original time cards or time book entries which show separately, both by individual employee and in summary by operations performed, the remuneration earned by such employee. Operations for which separate records of payroll are not maintained shall be assigned to the highest rated classification applicable to the job or location if payrolls are kept separately by job within the policy period; otherwise, the highest rated classification shall be assigned based on the entire policy period. Operations that nor-

mally prevail in connection with a classification shall not be subject to division of payroll, but shall be assigned to such classification, whether or not separate records of payroll are kept.

Wrecking or demolition work where a building or structure is razed or where a floor or exterior wall is removed, the raising or moving of buildings or structures, and the deconstruction or removal of existing construction materials, including but not limited to wallboard, floor coverings, wall framing, electrical work or plumbing fixtures in connection with reconstruction, repair or remodeling operations shall be assigned in accordance with Section IV, Rule 7, *Wrecking or Demolition and Building Raising or Moving*.

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d. Executive Level Supervisors

Executive level supervisors oversee the insured's construction operations through second level (or higher) supervisors. In addition, on job sites where the insured subcontracts all operations to licensed subcontractors, executive level supervisors may oversee operations through subcontractors. Notwithstanding any other provisions contained herein, it is not permissible to divide a single employee's payroll, within a single policy period, between Classification 5606, *Contractors – construction or erection – executive level supervisors*, and any other classification.

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Amend Section IV, Rule 3, *Electronic Products Design and Manufacturing*, to clarify the intended application.

PROPOSED

Section IV – Special Industry Classification Procedures

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3. Electronic Products Design and Manufacturing

The *Electronics* Industry Group includes a list of classifications that apply to employers engaged in the manufacture of electronic and electrical products. These classifications contemplate manufacturing operations whether performed in connection with the employer's proprietary products or performed on a contract basis for other concerns.

Employers that design the proprietary product, ~~but and subcontract the manufacturing to other concerns,~~ shall be assigned to the appropriate *Electronics* Industry Group manufacturing classification provided the ~~following functions are performed~~ employer also:

1. ~~Product design;~~
- 2.1. ~~Manufactures of the prototype, or subcontracts the manufacture of the prototype; or~~
- 3.2. ~~Receipt of~~ Receives the manufactured product and ~~performance of~~ performs quality control operations prior to shipment.

Employers that neither design nor manufacture the product, but purchase products from manufacturers for resale purposes, shall be assigned to the ~~appropriate~~applicable Stores Industry Group classification notwithstanding that they may engage in some product preparation or quality control operations.

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Amend Section IV, Rule 6, *Stores*, for clarity and consistency with previously approved changes.

PROPOSED

Section IV – Special Industry Classification Procedures

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6. Stores

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- b. The applicable store classification is determined based upon the type of merchandise sold, leased, consigned or auctioned and whether the operations are wholesale or retail. In the absence of specific instructions found in the classification phraseology or footnote, the following definitions apply when determining the applicable store classification.

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(2) Wholesale vs. Retail

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A store that sells merchandise on both a wholesale and a retail basis shall be assigned to the appropriate store classification, depending upon whether the gross receipts are ~~principally~~primarily (more than 50%) from wholesale or retail sales.

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Amend Section IV, Rule 7, *Wrecking or Demolition and Building Raising or Moving*, to clarify the procedures for the assignment of Classifications 5606, *Contractors – construction or erection – executive level supervisors*, 5610, *Contractors – construction or erection – all construction subcontracted*, and 8227, *Construction or Erection Permanent Yards or Shops*, and the procedure for determining the applicable classification for soft demolition operations.

PROPOSED

Section IV – Special Industry Classification Procedures

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7. Wrecking or Demolition and Building Raising or Moving

- a. In classifying wrecking or demolition work where a building or structure is razed or where a floor or exterior wall is removed, ~~the entire~~ all operations performed at the wrecking or demolition site, including ~~the removal and loading of debris~~ welding or cutting, breaking up concrete foundations, sidewalks, or floor slabs, and ~~the welding and cutting operations conducted in connection with the wrecking or demolition work~~ removing or loading debris, shall be assigned to one of the classifications listed in (1) through (5), below.

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- b. The deconstruction or removal of existing construction materials, including but not limited to wall-board, floor coverings, wall framing, electrical work or plumbing fixtures in connection with reconstruction, repair or remodeling operations where a building or structure is not razed or where a floor or exterior wall is not removed shall be assigned to the *Construction and Erection* classification applicable to the installation of the same materials.

- ~~b-c.~~ In classifying the raising or moving of buildings or structures, all operations involved in the raising or moving of such buildings or structures, including incidental shoring and the removal of walls, foundations, columns, piers or other structural members, shall be assigned to one of the classifications listed in 7a(1) through 7a(5), ~~above~~.

- ~~c-d.~~ All wrecking, demolition, raising or moving work not specifically described in the classifications listed in 7a(1) through 7a(5), ~~above~~, shall be assigned by analogy to one of those classifications. No other classification is applicable.

~~d-e.~~ Exceptions

- (1) If executive level supervisors oversee the operations described in 7a through 7d, and no less than two levels of supervision are retained, or all actual wrecking, demolition, raising or moving operations, including equipment operation and debris removal, are subcontracted to licensed subcontractors, such executive level supervisors shall be assigned to Classification 5606, *Contractors – construction or erection – executive level supervisors*, in accordance with Section IV, Rule 2d, *Executive Level Supervisors*.
- (2) If all work described in 7a through 7d, including equipment operation and debris removal, is performed by licensed subcontractors, employees who perform job site cleaning, security, traffic control or similar support operations shall be assigned to Classification 5610, *Contractors – construction or erection – all construction subcontracted*.

(3) Shop, yard or storage operations maintained by wrecking, demolition, raising or moving contractors assigned to one or more construction or erection classification shall be assigned in accordance with Section IV, Rule 2f, *Shop, Yard or Storage Operations*.

~~(4)~~(4) With respect to the raising or moving of buildings or structures, the rebuilding of walls, foundations, columns, piers or other structural members shall be assigned to the appropriate construction classification.

~~(2)~~(5) If a subcontractor is engaged to conduct mobile crane operations in connection with a wrecking, demolition, raising or moving job, and performs no other type of work on the job, the mobile crane operations of said subcontractor shall be assigned to Classification 7219(3), *Mobile Crane and Hoisting Service Contractors—N.O.C.*

~~(3)~~(6) If a subcontractor is engaged for the hauling of debris from a wrecking, demolition, raising or moving site, and performs no other type of work on the job, such hauling operations shall be assigned to Classification 7219(1), *Trucking Firms*.

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Amend Section IV, Rule 9, *Property Management/Operation*, for consistency with other proposed changes.

PROPOSED

Section IV – Special Industry Classification Procedures

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9. Property Management/Operation

Property management firms engage in managing their own real property or properties owned by others. The *Property Management/Operation* Industry Group includes seven pairs of companion classifications. Each pair of companion classifications consists of one narrowly described, restricted classification applicable only to property management supervisors, and a related classification that broadly applies to all other employees.

The operation of residential housing where more than 75% of units are rented for longer than 30 consecutive days shall be assigned to the applicable *Property Management/Operation* Industry Group classification. The operation or management of hotels, motels or short-term residential housing where 25% or more of the housing units are rented for 30 consecutive days or less, including but not limited to vacation rentals and timeshare properties, shall be classified as 9050, *Hotels, Motels or Short-Term Residential Housing*, a classification that is not in the *Property Management/Operation* Industry Group.

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g. Homeowners Associations

Homeowners associations are comprised of property owners who form a legal entity with a board of directors elected from the membership for the specific purpose of operating and maintaining the common areas of the premises owned by association members. Homeowners associations perform or contract with separate concerns to perform property operations, including but not limited to the maintenance of common grounds, operation of swimming pools, tennis courts, saunas, weight rooms and recreational clubhouse facilities and functions performed by security personnel. Homeowners associations shall be classified as 9066, *Homeowners Associations and Housing Cooperatives*, and are not eligible for assignment to Classification 8740.

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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 2019.

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 ~~\$52,000~~\$54,600 per annum and a maximum remuneration of ~~\$133,900~~\$139,100 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 minimum remuneration of ~~\$52,000~~\$54,600 per annum and a maximum remuneration of ~~\$133,900~~\$139,100 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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I. 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 ~~\$52,000~~\$54,600 per annum and a maximum remuneration of ~~\$133,900~~\$139,100 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 ~~\$52,000~~\$54,600 per annum and a maximum remuneration of ~~\$133,900~~\$139,100 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 (~~\$52,000~~\$54,600 ÷ 52 x 26 = ~~\$26,000~~\$27,300). The reportable payroll for this partner must therefore be increased by ~~\$45,600~~\$16,900 to equal the prorated minimum remuneration for this person's 26 weeks as partner (\$10,400 + ~~\$45,600~~\$16,900 = ~~\$26,000~~\$27,300).

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 (~~\$133,900~~\$139,100 ÷ 52 x 13 = ~~\$33,475~~\$34,775). The total reportable payroll for this individual is \$112,500 + ~~\$33,475~~\$34,775 = ~~\$145,975~~\$147,275.

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Amend Section VI, *Administration of Classification System*, Rule 4, *Audit of Payroll*, to decrease the physical audit threshold from \$13,000 to \$10,500.

PROPOSED

Section VI – Administration of Classification System

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4. Audit of Payroll

The audit and assignment of payroll shall be governed by the rules and classifications contained herein and the approved pure premium rates, subject to the following specific requirements:

- a. The insurer shall audit the employer's records for the purpose of determining the payroll in accordance with the following (See Part 1, Section II, *General Definitions*, for the definition of "Physical Audit" and "Voluntary Audit" and Part 4, Section II, *Definitions*, for the definition of "Final Premium(s)"):
 - (1) Each policy producing a final premium of ~~\$13,000~~10,500 or more shall be subject to a physical audit at least once a year. On policies subject to monthly, quarterly, or semi-annual interim audits, voluntary audits may be accepted in lieu of interim physical audits. The last audit of the policy shall be a physical audit of the complete policy period.
 - (2) Each policy producing a final premium of less than ~~\$13,000~~10,500 shall be physically audited at sufficient intervals to ensure determination of proper payrolls. For each policy that is not physically audited, a voluntary audit shall be performed.
 - (3) Each policy producing a final premium of less than ~~\$13,000~~10,500 and developing exposure in a dual wage construction or erection classification that requires the regular hourly wage to equal or exceed a specified amount shall be physically audited, unless the policy is a renewal and the insurer physically audited one of the two immediately preceding policy periods.

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

Amend Classification 9549, *Advertising Companies*, to clarify its intended application and for consistency with other proposed changes.

PROPOSED

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

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

The application of painted or adhesive lettering ~~and/or~~ graphics onto surfaces ~~at customer locations on a fee basis~~ or onto customer vehicles by employers engaged in sign painting or lettering shall be classified as 9507(4), *Sign Painting or Lettering and Quick Sign Shops*.

The display of hand-held advertisement signs and walking billboards (human sign holders) at locations, including but not limited to sidewalks and street corners shall be classified as 8742, *Salespersons – Outside*.

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Amend Classification 7601, *Aerial Line Construction*, for clarity and consistency with previously approved changes.

PROPOSED

AERIAL LINE CONSTRUCTION – by contractor – not power lines **7601**

This classification applies to the construction, maintenance or repair of aerial lines for telephone, television, communication, data, fire alarm or similar low voltage or fiber optic networks. Such operations include but are not limited to erecting poles, stringing wires, installing transmission equipment on poles and making service connections. This classification also applies to splicing overhead telephone or cable television lines.

The construction, maintenance or repair of aerial lines by electric power companies, or Federal Communications Commission licensed telephone or cable television companies in connection with their own operations shall be classified as 7539, *Electric Power Companies*, or 7600, *Communication Service Providers*.

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

Underground line construction for other concerns on a fee basis shall be classified as 6325, *Conduit Construction or Underground Wiring*.

The construction of high voltage aerial power lines for other concerns on a fee basis shall be separately classified as 7538, *Electric Power Line Construction*.

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Amend Classification 3165(1), *Air Conditioning or Refrigeration Equipment Mfg.*, to provide direction as to how related operations should be classified.

PROPOSED

AIR CONDITIONING OR REFRIGERATION EQUIPMENT MFG.

3165(1)

This classification applies to the manufacture or shop repair of commercial refrigeration equipment, air conditioners, air conditioning coils, evaporative coolers, ice vending machines, automobile air conditioning units or laminar clean air systems.

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 – not household units*.

The manufacture or shop repair of self-contained metal refrigerators or freezers, refrigerated drink dispensing machines, refrigerated drinking fountains or refrigerated ice cream cabinets shall be classified as 3165(2), *Refrigerator Mfg.*

The installation, service or repair of heating or air conditioning equipment, when any portion of these operations is performed away from the shop, shall be classified as 5183(3)/5187(3), *Heating or Air Conditioning Equipment*, provided no ductwork installation is performed by the employer 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 installation, service or repair of household refrigerators, freezers, dehumidifiers, or portable air conditioning units shall be classified as 9519(1), Household Appliances.

The installation or repair of automobile air conditioning systems or truck refrigeration units involving work directly on automobiles or trucks shall be classified as 8389, *Automobile or Truck Repair Facilities*.

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Amend Classification 7428(2), *Aircraft Operation – flight schools and pilot training – not members of the flying crew*, which is part of the *Aircraft Operation* Industry Group, to remove the footnote assigning ticket sellers and information clerks to Classification 8810, *Clerical Office Employees*, and clarify the definition of ground operations.

PROPOSED

AIRCRAFT OPERATION

AIRCRAFT OPERATION – flight schools and pilot training – not members of the flying crew – including gate and ticket counter personnel at airports **7428(2)**

This classification applies to the ground operations of employers that provide flight instruction or training. 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 and/or repair.

~~Ticket sellers or information clerks shall be separately classified as 8810, Clerical Office Employees.~~

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.*

Also refer to companion Classification 7424(2), *Aircraft Operation – flight schools and pilot training – members of the 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, to remove the footnote assigning ticket sellers and information clerks to Classification 8810, *Clerical Office Employees*, and clarify the definition of ground operations.

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 ~~and~~ 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 ~~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 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 an office location with no exposure outside of the clerical office shall be classified as 8810, *Clerical Office Employees*, subject to the Standard Exceptions rule. See Section III, Rule 4, *Standard Exceptions*.

~~Ticket sellers or information clerks shall be separately classified as 8810, *Clerical Office Employees*.~~ 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 7403, *Aircraft Operation – scheduled passenger or cargo air carriers – not members of the flying crew*, which is part of the *Aircraft Operation* Industry Group, to remove the footnote assigning ticket sellers and information clerks to Classification 8810, *Clerical Office Employees*, and clarify the definition of ground operations.

PROPOSED

AIRCRAFT OPERATION

AIRCRAFT OPERATION – scheduled passenger or cargo air carriers – not members of the flying crew – including gate and ticket counter personnel at airports 7403

This classification applies to the ground operations of commercial airlines engaged in the air transport of passengers or cargo on a scheduled basis. Ground operations include but are not limited to loading ~~and/or~~ unloading baggage ~~and/or~~ freight; assisting passengers with boarding ~~and/or~~ disembarking the aircraft; assisting passengers with ticket information or checking baggage; and aircraft fueling, service ~~and/or~~ repair. This classification also applies to ground operations in support of airlines or aircraft operators that operate scheduled air routes on a contract basis.

Ground operations in support of passenger or cargo air transport on a charter basis shall be classified as 7428(1), *Aircraft Operation – other than agricultural or scheduled air carriers – not members of the flying crew*.

~~Ticket sellers or information clerks shall be separately classified as 8810, *Clerical Office Employees*.~~

Also refer to companion Classification 7405, *Aircraft Operation – scheduled passenger or cargo air carriers – members of the flying crew*.

* * * * *

Amend Classification 3830(1), *Aircraft or Spacecraft Mfg.*, for clarity and consistency with other footnotes within the classification.

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 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 ~~Part 3~~, 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 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, shall be classified as 3831, *Machine Shops – aircraft components*.

The repair and rebuilding of aircraft components and parts, when such operations are performed directly on the aircraft or in connection with components that are removed from and later reinstalled on the aircraft by the 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 7429, *Airport Operators*, to remove the footnote assigning ticket sellers and information clerks to Classification 8810, *Clerical Office Employees*, and clarify the definition of ground operations.

PROPOSED

AIRPORT OPERATORS — ~~all employees — including field or hangar instructors~~ gate and ticket counter personnel at airports 7429

This classification applies to ~~all the ground~~ operations of airport operators, including but not limited to tower communications; facility or grounds maintenance; loading or unloading baggage or freight; assisting passengers with boarding or disembarking the aircraft; assisting customers with flight information or scheduling; completing sales transactions; aircraft fueling, service or repair; and airport parking; and/or airport security.

~~Ticket sellers or information clerks shall be separately classified as 8810, *Clerical Office Employees*.~~

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*.

In-flight instructors or other members of the flying crew shall be separately classified.

* * * * *

Amend Classification 9016(1), *Amusement or Recreational Facilities — N.O.C. — all employees other than those engaged in the operation of maintenance of amusement devices, restaurants or retail stores*, to provide direction as to how related operations should be classified.

PROPOSED

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

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

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

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

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

Restaurants or retail stores shall be separately classified.

~~Employers that operate boat marinas and/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*.

* * * * *

Amend Classification 4511, *Analytical or Testing Laboratories*, for consistency with other citations within the USRP.

PROPOSED

ANALYTICAL OR TESTING LABORATORIES – including outside operations and sample collection – N.O.C. 4511

This classification applies to the provision of testing or research services for other concerns on a fee basis, including but not limited to the testing of air, water, soil, metal, concrete and other building materials and agricultural products. This classification also applies to fee-based assaying; quality control examination; testing of products such as electronic components; or determining the chemical composition of customer-submitted samples.

This classification also applies to motor vehicle emissions testing (smog tests) at locations where the employer performs no automotive service or repair operations. Motor vehicle emissions testing at locations where the employer performs automotive service or repair operations shall be assigned to the applicable *Automotive Industry Group* classification.

Classification 4511 applies to in-house research and development when such operations are not performed in connection with, or in support of, any other operation of the employer. Research and development that is performed in connection with other operations of the employer are a General Inclusion. See Section III, ~~General Classification Procedures~~, Rule 5, *General Inclusions*.

The testing of construction building materials, when conducted in connection with consulting engineering performed by the same employer, shall be classified as 8601(1), *Engineers*.

The research of biomedical products shall be classified as 4512, *Biomedical Research Laboratories*.

The diagnostic testing of blood, human tissues or other biologic specimens on a fee basis shall be classified as 8834, *Physicians' Practices and Outpatient Clinics*.

* * * * *

Amend Classification 5473, *Asbestos Abatement*, to clarify its intended application.

PROPOSED

ASBESTOS ABATEMENT – all operations – including shop, yard or storage operations **5473**

This classification applies to shop or outside operations involving the encapsulation or removal of asbestos or asbestos-laden building materials from interior or exterior building surfaces, including but not limited to ceilings, walls, floors, structural steel, ducts, boilers, steam pipes and hot water pipes.

Roof removal operations shall be separately classified as 5552/5553, *Roofing*.

Lead paint abatement shall be classified as 5474(1)/5482(1), *Painting or Wallpaper Installation*.

Mold abatement shall be classified as 9008, *Janitorial Services*.

New construction or remodeling operations performed subsequent to the completion of asbestos abatement operations shall be separately classified.

* * * * *

Amend Classification 9181, *Athletic Teams or Athletic Facilities – players, umpires, referees and game officials*, to increase the payroll limitation for players from \$133,900 to \$139,100 per player per season to reflect wage inflation since the payroll limitation was last amended in 2019.

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 ~~\$133,900~~\$139,100 per season. When a player works for two or more teams in the same sport during the season, the ~~\$133,900~~\$139,100 per player maximum shall be prorated.

This classification applies to the players, playing managers, and umpires, referees or 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.*

* * * * *

Amend Classification 7607(2), *Audio Post-Production*, to clarify its intended application, provide direction as to how related operations should be classified, direct that the maximum payroll amount shall be prorated based upon the number of weeks in the policy period when the policy is in force for less than a 12-month period and to limit an employee's annual payroll to \$139,100.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~XXX,XXX~~139,100 per year. When such employees do not work the entire year, the policy is in force for less than a 12-month period, the maximum payroll limitation amount shall be prorated based upon the number of weeks in which such employees worked during the policy period.

This classification applies to ~~those~~ employers engaged exclusively in computerized or electronic audio post-production ~~activities~~ operations for other concerns in connection with audio or music recording or mixing; or scoring of motion pictures, television features, commercials or similar productions ~~on a contract basis. Such operations include~~ dubbing type work and incidental studio recording, in connection with motion pictures when performed 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 ~~of motion pictures, television or advertising commercials; or contract audio duplication by the same employer.~~

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

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

* * * * *

Amend Classification 8803, *Auditing, Accounting or Management Consulting Services*, to direct that the maximum payroll amount shall be prorated based upon the number of weeks in the policy period when the policy is in force for less than a 12-month period and to limit an employee's annual payroll to \$139,100.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~XXX,XXX~~139,100 per year. When such employees do not work the entire year the policy is in force for less than a 12-month period, the maximum payroll limitation amount shall be prorated based upon the number of weeks in which such employees worked during the policy period.

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

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

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

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

* * * * *

Amend Classifications 5185/5186, *Automatic Sprinkler Installation*, to clarify its intended application and increase the hourly wage threshold from \$27.00 to \$29.00 per hour to reflect wage inflation since the threshold was last amended in 2009.

PROPOSED

AUTOMATIC SPRINKLER INSTALLATION – within buildings – including shop, yard or storage and yard employees operations – employees whose regular hourly wage does not equal or exceed ~~\$27~~29.00 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 and yard employees operations – employees whose regular hourly wage equals or exceeds \$~~27~~29.00 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 \$~~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 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*.

* * * * *

Amend Classification 8370, *Automobile or Truck Radio, Alarm or Electronic Equipment Installation, Service or Repair*, which is part of the *Automotive Industry Group*, for consistency with other proposed changes.

PROPOSED

AUTOMOTIVE INDUSTRY

AUTOMOBILE OR TRUCK RADIO, ALARM OR ELECTRONIC EQUIPMENT INSTALLATION, SERVICE OR REPAIR – shop or outside 8370

This classification applies to 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. This classification also applies to the installation of electronic systems, including but not limited to marine communication and navigation equipment on boats.

Mechanical repair or modification operations and the installation of bolt-on accessories shall be classified as 8389, *Automobile or Truck Repair Facilities*.

Automobile or truck service or repair locations at which the sale of rubber tires exceeds 10% of the total gross receipts shall be classified as 8388, *Rubber Tire Dealers*.

The application of window film, glass tinting, vehicle wraps ~~and/or~~ adhesive graphics shall be classified as 9507(4), *Sign Painting or Lettering and Quick Sign Shops*.

The installation, modification or repair of automobile, truck or van upholstery shall be classified as 9522(3), *Automobile Upholstering*.

Employers engaged in the conversion or customizing of automobiles, trucks or vans by performing a combination of mechanical, chassis, body, paint, upholstery, electronic system or accessory installation work shall be classified as 8390, *Automobile, Truck or Van Conversion or Customizing*.

The manufacture of automobile sound systems shall be classified as 3681(4), *Audio/Video Electronic Products Mfg.*

Store operations shall be separately classified.

* * * * *

Amend Classification 9501(3), *Painting – automobile or truck bodies*, which is part of the *Automotive Industry Group*, for consistency with other proposed changes.

PROPOSED

AUTOMOTIVE INDUSTRY

PAINTING – automobile or truck bodies – including incidental sanding – no body repairing – including estimators, service writers and customer service representatives who inspect vehicles **9501(3)**

This classification applies to painting, repainting or undercoating customers' automobiles, trucks or buses.

This classification does not apply to automobile or truck repair facilities at which the operations include body repairing and related painting operations; such operations shall be classified as 8393, *Automobile or Truck Body Repairing and Painting*.

Employers that apply painted or adhesive lettering, signage, striping, adhesive wraps ~~and~~ window tint film onto automobiles, trucks or buses and do not engage in automobile or truck painting or body repairing shall be classified as 9507(4), *Sign Painting or Lettering and Quick Sign Shops*.

* * * * *

Amend Classification 7392, *Beer Dealers*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

BEER DEALERS – ~~wholesale~~ – all operations **7392**

This classification applies to ~~employers operating under "off-sale" licenses issued by the California Department of Alcoholic Beverage Control and developing~~ dealers engaged primarily (over 50% or more of the gross receipts) from the sale of beer or similarly brewed beverages to retailers and/or commercial users.

The production and ~~bottling or canning of beer~~ the sale ~~and/or~~ distribution of beer or similarly brewed beverages manufactured by the employer shall be classified as 2121, *Breweries*.

Stores engaged in the sale of wine or liquor on a wholesale basis shall be classified as 8041, *Stores – wine or spirits – wholesale*.

Each store location that primarily (~~in excess of~~ over 50% of gross receipts) engages in the sale of alcoholic beverages to walk-in trade for consumption away from the store premises shall be classified as 8060, *Stores – wine, beer or spirits – retail*.

* * * * *

Amend Classification 4512, *Biomedical Research Laboratories*, for consistency with other proposed changes.

PROPOSED

BIOMEDICAL RESEARCH LABORATORIES – including outside operations

4512

This classification applies to biomedical research 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 ~~and/or~~ procedures to treat ~~and/or~~ cure diseases ~~and/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, ~~General Classification Procedures~~, Rule 5, *General Inclusions*.

The ~~production (compounding, manufacturing, blending or packaging)~~ of drugs, medicines, ~~or~~ pharmaceutical preparations ~~and devices~~ 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 ~~and/or~~ medical diagnostic test kits shall be classified as 5951, *Serum, Antitoxin or Virus Mfg.*

The diagnostic testing of human tissues, blood or other biologic specimens on a fee basis shall be classified as 8834, *Physicians' Practices and Outpatient Clinics*.

* * * * *

Amend Classification 8057, *Boat Dealers*, to include boat display and parts departments and the demonstration of boats on the water.

PROPOSED

BOAT DEALERS —all operations

8057

This classification applies to the sale of new or used boats, including but not limited to yachts, motorboats, sailboats and rowboats. This classification ~~also applies to~~ includes boat display and parts departments, the demonstration of boats on the water and the service or repair of boats in connection with dealer operations, including but not limited to cleaning, detailing, inspecting, servicing, and performing get-ready, tune-ups and mechanical and hull repairs.

Boat marina ~~and/or~~ boat rental operators shall be classified as 9016(4), *Boat Marina and Boat Rental Operation*.

Boat repair facilities that are not boat dealers shall be classified as 6834, *Boat Building or Repairing*.

The sale of personal watercraft shall be classified as 8400, *Motorcycle Dealers or Repair Facilities*. Personal watercraft are motorized vessels, including waterbikes, designed to carry one to three riders.

~~Display and parts departments that are physically separated from the repair shop and boat salespersons, including salespersons demonstrating boats on the water, shall be separately classified as 8017(7), *Stores — hardware*.~~

* * * * *

Amend Classification 5130(2), *Building Automation or Energy Management Control Systems Installation, Service or Repair*, to clarify its intended application.

PROPOSED

BUILDING AUTOMATION OR ENERGY MANAGEMENT CONTROL SYSTEMS INSTALLATION, SERVICE OR REPAIR — including shop, yard or storage operations

5130(2)

This classification applies to the installation, service or repair of programmable building automation or energy management control systems, including but not limited to those that monitor, control or automate heating, ventilation, air conditioning, blinds, lighting or other environmental factors within buildings. This classification also applies to the installation, service or repair of card activated or electronic access controls that are not integrated with security alarm, fire alarm or life safety systems. This classification includes the installation of low voltage cabling that is performed in connection with system installation, service or repair operations by the same employer.

The installation, service or repair of card activated or electronic access control systems that are integrated with security systems shall be classified as 7605, *Security Alarm, Fire Alarm or Life Safety Systems Installation, Service or Repair*.

The manufacture of building automation or programmable energy management control systems or shop repair by the manufacturer shall be classified as 3681(1), *Instrument Mfg. — electronic*.

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

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

The installation, service or repair of fire suppression systems shall be classified as 5185/5186, *Automatic Sprinkler Installation*.

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 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*.

* * * * *

Amend Classification 8232(2), *Building Material Dealers*, to include delivery and provide direction as to how related store operations should be classified.

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, paneling, decorative stone, and foundation piers, pipe and button board. This classification includes 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 ~~retail store~~ for the sale of ~~various products, including but not limited to hardware, tools, electrical appliances, housewares, and paint or plumbing supplies~~ shall be separately classified as ~~8017(7)~~8010, *Stores – hardware, electrical or plumbing supplies*, ~~in accordance with the provisions of the Multiple Enterprises rule. For purposes of applying the Multiple Enterprises rule, the receipt of the payment for building material merchandise shall not be considered interchange of labor with the building material dealer. Cashiers who work in support of hardware, electrical or plumbing supplies sales in addition to building material sales shall be classified as 8010.~~

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Amend Classification 5146(1), *Cabinet or Fixtures*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

CABINET OR FIXTURES – portable; interior trim – installation – N.O.C.

5146(1)

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

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

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

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

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

* * * * *

Amend Classifications 5403/5432, *Carpentry*, to increase the hourly wage threshold from \$32.00 to \$35.00 per hour to reflect wage inflation since the threshold was last amended in 2018.

PROPOSED

CARPENTRY – including the installation of interior trim, builders finish, doors and cabinet work in connection therewith – employees whose regular hourly wage does not equal or exceed ~~\$32~~35.00 per hour – N.O.C.

5403

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

This classification applies to the installation of shingle roofing and the installation or application of insulation materials in buildings or within building walls, but only if installed by the same employer who 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, interior trim and builders finish shall be classified as 5146(1), *Cabinet or Fixtures*, only if the employer performs no rough carpentry operations at the same job or location.

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

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

CARPENTRY – including the installation of interior trim, builders finish, doors and cabinet work in connection therewith – employees whose regular hourly wage equals or exceeds \$3235.00 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 \$3235.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed \$3235.00 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 applies to the installation of shingle roofing and the installation or application of insulation materials in buildings or within building walls, but only if installed by the same employer who 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, interior trim and builders finish shall be classified as 5146(1), *Cabinet or Fixtures*, only if the employer performs no rough carpentry operations at the same job or location.

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

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

* * * * *

Amend Classification 9060, *Clubs – country or golf*, to provide direction as to how related operations should be classified and for clarity and consistency with other proposed changes.

PROPOSED

CLUBS – country or golf – all employees – including front desk employees and restaurant or tavern employees 9060

This classification applies to the operation of private golf or country clubs or public golf courses. This classification includes golf instruction, tournament operations, all course, club facility and

golf cart maintenance, ~~golf instruction, tournament operations~~ and the operation of pro shops, driving ranges, and restaurant, tavern and event facilities at the club location. This classification also includes additional fitness and recreational facilities that may be operated in connection with the golf course.

Hotel operations shall be separately classified as 9050(4), *Hotels, Motels or Short-Term Residential Housing*.

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

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

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

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

* * * * *

Amend Classification 5195, *Communications Cabling*, to clarify its intended application.

PROPOSED

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

This classification applies to the installation 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 in connection with the installation 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 of computer or telephone systems or equipment shall be classified as 5193, *Computer or Telephone System or Equipment Installation, Service or Repair.*

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

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

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

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

* * * * *

Amend Classification 5193, *Computer or Telephone System or Equipment Installation, Service or Repair*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

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

This classification applies to the installation, service or repair of computer or telephone systems or equipment, including but not limited to phone speakers, cellular telephones, Voice Over Internet Protocol equipment and desktop, laptop, tablet and computer peripheral equipment, such as monitors, terminals, computer mouse devices, keyboards and computer modems. This classification includes the installation of communications cabling performed in connection with computer or telephone system installation, service or repair operations by the same employer. This classification includes the installation, service or repair of audio or video teleconferencing equipment that is connected to telephone or computer networks. Repair operations may be performed at the shop or at customers' locations.

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

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

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

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

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

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

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

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

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

* * * * *

Amend Classification 8859(1), *Computer Programming or Software Development*, to direct that the maximum payroll amount shall be prorated based upon the number of weeks in the policy period when the policy is in force for less than a 12-month period and to limit an employee's annual payroll to \$139,100.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~XXX,XXX~~139,100 per year. When such employees do not work the entire year, the policy is in force for less than a 12-month period, the maximum payroll limitation amount shall be prorated based upon the number of weeks in which such employees worked during the policy period.

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

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

* * * * *

Amend 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 \$25.00 to \$28.00 per hour to reflect wage inflation since the threshold was last amended in 2018.

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 \$2528.00 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 \$2528.00 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 \$2528.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed \$2528.00 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.*

* * * * *

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 \$25.00 to \$28.00 per hour to reflect wage inflation since the threshold was last amended in 2018.

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 ~~\$25~~28.00 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 ~~\$25~~28.00 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 ~~\$25~~28.00 per hour. The payroll of an employee whose hourly wage is not shown to equal or exceed ~~\$25~~28.00 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.*

* * * * *

Amend Classification 4623, *Cosmetic, Personal Care or Perfumery Products Mfg.*, to provide direction as to how related operations should be classified.

PROPOSED

COSMETIC, PERSONAL CARE OR PERFUMERY PRODUCTS MFG. – production or packaging 4623 – not manufacturing ingredients

This classification applies to the manufacturing or packaging of products intended to be rubbed, poured, sprinkled or sprayed on, or otherwise applied to, the human body or any part thereof for cleansing, beautifying, promoting attractiveness or altering appearance. Such products include but are not limited to facial and eye makeup, skin lotions, moisturizers and creams, hair and body shampoos, hair preparations, toothpaste, mouthwash, deodorant, perfumes and colognes. This classification also applies to the manufacture of incense or potpourri.

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 candles shall be classified as 4557, *Ink, Adhesive, Polish or Wax Products Mfg.*

The manufacture of ~~bar or liquid~~ soap or detergents products for household or industrial cleaning, pet shampoo or bar soap shall be classified as 4720, *Soap or Synthetic Detergent Mfg.*

* * * * *

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

PROPOSED

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

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

The contract storage of baled cotton or purchase and sale of cotton, including cotton compressing, ~~with~~when no ginning operations are performed, shall be classified as 0400(1), ~~Cotton Merchants~~Warehouses – cotton.

~~The contract storage of baled cotton, including cotton compressing, shall be classified as 0400(2), Warehouses – cotton.~~

Cotton batting manufacturing shall be classified as 2211(1), *Cotton Batting, Wadding or Waste Mfg.*

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

* * * * *

Eliminate Classification 0400(1), *Cotton Merchants*, and reassign the operations described by this classification to Classification 0400, *Warehouses – cotton – including cotton compressing*.

PROPOSED

~~COTTON MERCHANTS – including cotton compressing~~ **~~0400(1)~~**

~~This classification applies to dealers of cotton and includes incidental cotton compressing. This classification also applies to cotton compressing that is performed for other concerns on a fee basis.~~

~~This classification does not apply to cotton gin operations; all operations, including the sale and distribution of cotton in connection with cotton gin operations, shall be classified as 0401, Cotton Gin Operation.~~

~~The contract storage of baled cotton, including cotton compressing, shall be classified as 0400(2), Warehouses – cotton.~~

~~Cotton batting manufacturing shall be classified as 2211(1), Cotton Batting, Wadding or Waste Mfg.~~

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

* * * * *

Amend the cross-reference for Classification 2063, *Creameries and Dairy Products Mfg.*, which is part of the *Food Packaging and Processing* Industry Group, for consistency with other proposed changes.

PROPOSED

~~CREAMERIES AND DAIRY PRODUCTS~~ OR ICE MFG.

See Food Packaging and Processing.

* * * * *

Amend Classification 1925, *Die Casting Mfg.*, to clarify its intended application.

PROPOSED

DIE CASTING MFG.

1925

This classification applies to die casting using automated equipment to inject molten metal into a mold cavity to produce castings. This classification also applies to ~~incidental~~ the finishing of metal castings ~~and/or~~ manufacturing of dies ~~that are used in connection with~~ die casting operations by the same employer.

The machining ~~and/or~~ assembly of castings to produce finished parts or components shall be separately classified.

* * * * *

Amend Classification 3060(2), *Door or Window Frame Mfg. – metal or plastic*, for consistency with other proposed changes and to provide direction as to how related operations should be classified.

PROPOSED

DOOR OR WINDOW FRAME MFG. – metal or plastic

3060(2)

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

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

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

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

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

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

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

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

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

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

~~The sheet metal cladding of wood doors shall be separately classified as 3066(1), *Sheet Metal Products Mfg.*~~

* * * * *

Amend Classification 3060(1), *Door or Window Mfg. – metal or plastic*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

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

3060(1)

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

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

~~The sheet metal cladding of wood doors~~installation of tub or shower enclosures, mirrored wardrobe doors, screen doors or window screens shall be separately classified as ~~3066(1), *Sheet Metal Products Mfg.*~~5146(1), *Cabinet or Fixtures*.

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

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

The installation of prefabricated doors, door frames ~~and/or~~ pre-glazed windows shall be classified as 5107, *Door, Door Frame or Pre-Glazed Window Installation*, provided such operations are not performed in connection with structures framed by the employer at the same job or location. If the employer is engaged in wood or light gauge steel framing at the same job or location, the installation of prefabricated doors, door frames ~~and/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 and shower enclosures, mirrors, mirrored wardrobe doors and screen doors shall be classified as 5146(1), *Cabinet or Fixtures*.~~

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

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

* * * * *

Amend Classification 2806(1), *Door, Sash or Window Mfg.*, to provide direction as to how related operations should be classified.

PROPOSED

DOOR, SASH OR WINDOW MFG. – wood

2806(1)

This classification applies to the manufacture of wood doors ~~and/or~~ windows, including but not limited to prehung doors, garage doors, door cores, door ~~and/or~~ window frame assemblies and window sash.

This classification also applies to the manufacture of stair components, including but not limited to wood handrails, balusters, treads, bottoms, risers and steps.

When an employer deals in any lumber, ~~or~~ building materials or ~~in any solid combustible fuel and~~ materials in addition to products it manufactures, yard operations, including drivers and their helpers, shall be separately classified as 8232(1), *Lumberyards*, 8232(2), *Building Material Dealers*, or 8232(3), *Fuel and Material Dealers*, depending on the products sold.

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

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

The installation of ~~wood~~ doors ~~and/or~~ windows shall be separately classified.

The manufacture of wood or plastic shutters shall be classified as 2806(2), *Shutter Mfg. – wood or plastic*.

* * * * *

Amend Classification 4611, *Drug, Medicine or Pharmaceutical Preparations Mfg.*, to clarify its intended application.

PROPOSED

DRUG, MEDICINE OR PHARMACEUTICAL PREPARATIONS MFG. – compounding, blending or packaging only – not manufacturing ingredients – N.O.C. 4611

This classification ~~includes, but is not limited to,~~ applies to, the production (~~compounding, manufacturing, blending or packaging~~) of drugs, medicines, or pharmaceutical preparations ~~and devices~~ that are intended for use in the diagnosis, cure, mitigation, treatment, or prevention of disease. This classification ~~includes also~~ applies to the manufacture of reagents, ~~and~~ testing solutions, enzymes, ~~and~~ peptides, culture media, dental preparations (impression compounds, denture adhesives, ~~and~~ or tooth restoration materials), contact lens solutions ~~and~~ or orthopedics' coating materials.

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 manufacture of cosmetics or personal care products, such as makeup, lotions, perfumes and colognes, as well as products such as fluoride toothpaste, antidandruff shampoo, sun block and antiperspirant that possess characteristics of drugs or medicinal preparations shall be classified as 4623, *Cosmetic, Personal Care or Perfumery Products Mfg.*

The manufacture of vitamins ~~and~~ or food supplements shall be classified as 4831, *Vitamin or Dietary Supplement Mfg.*

The manufacture of test kits utilized for the diagnosis of medical conditions shall be classified as 5951, *Serum, Antitoxin or Virus Mfg.*

* * * * *

Amend Classification 3570, *Electric Appliance Mfg.*, to remove the footnote directing that display and parts departments be separately classified.

PROPOSED

ELECTRIC APPLIANCE MFG. – N.O.C. 3570

This classification applies to the manufacture or repair of electric appliances, including but not limited to lighting apparatus, flashlights, heating elements, battery chargers, battery pack assemblies and domestic appliances such as vacuum cleaners, food processors and hair dryers.

~~Display and parts departments that are physically separated from the repair shop and sell parts commercially shall be separately classified as 8017(7), *Stores – hardware*.~~

* * * * *

Amend Classification 3569, *Electric Motor Mfg. or Repair*, for consistency with other proposed changes.

PROPOSED

ELECTRIC MOTOR MFG. OR REPAIR

3569

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

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

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

* * * * *

Amend Classification 3724(2), *Electrical Machinery or Auxiliary Apparatus*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

ELECTRICAL MACHINERY OR AUXILIARY APPARATUS – installation, service or repair – including incidental wiring

3724(2)

This classification applies to the outside installation, service or repair of electrical machinery or auxiliary apparatus that convert, regulate, store or create electrical power, including but not limited to ~~automated security gates~~, transformers, generators, control panels, temporary power poles at construction sites, industrial fans or blowers, photovoltaic solar panels; and wind powered generators ~~and industrial X-ray machines~~.

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

~~Shop manufacturing or repair operations shall be separately classified.~~

Operations performed in connection with the installation of aerial power lines, including erecting ~~of~~ poles, stringing ~~of~~ wires, installation of making service connections or installing service transformers on poles or on the outside of buildings; or the making of service connections shall be classified as 7538, *Electric Power Line Construction*.

Shop manufacturing or repair operations shall be separately classified.

* * * * *

Amend Classifications 5190/5140, *Electrical Wiring*, to clarify its intended application.

PROPOSED

ELECTRICAL WIRING – within buildings – including installation or repair of fixtures or appliances – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed \$32.00 per hour **5190**

This classification also applies to the installation of lighting fixtures onto exterior building surfaces or the maintenance of interior or exterior lighting.

The installation of electrical machinery or auxiliary apparatus shall be separately classified.

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

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

The installation 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 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 fixtures or appliances – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds \$32.00 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 \$32.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed \$32.00 per hour shall be classified as 5190, *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 of electrical machinery or auxiliary apparatus shall be separately classified.

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

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

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

* * * * *

Amend Classification 3178, *Electronic Element Mfg.*, which is part of the *Electronics* Industry Group, to clarify its intended application.

PROPOSED

ELECTRONICS INDUSTRY

ELECTRONIC ELEMENT MFG. – N.O.C.

3178

This classification applies to the manufacture of electronic elements with a power rating of less than 746 watts (one horsepower) used to receive, store, govern or direct the flow of current within an electrical circuit. Electronic elements assigned to this classification include but are not limited to transistors, resistors, capacitors, diodes, light emitting diodes (LED), coils, transformers, filters, magnetic recording heads, potentiometers and transducers ~~with a power rating of less than 746 watts (one horsepower)~~.

The manufacture of electronic elements used to receive, store, govern or direct the flow of current within an electrical circuit with a power rating of 746 watts or more shall be classified as 3643(1), *Electric Power or Transmission Equipment Mfg.*, or 3643(2), *Electric Control Panel or Switchgear Mfg.* The manufacture of electronic elements that are rated both at less than 746 watts and at 746 watts and above shall be classified based on the primary (over 50% of shop time) operation.

The manufacture of electronic elements for inclusion in an electrical or electronic product manufactured by the employer shall be assigned to the applicable electrical or electronic product manufacturing classification.

The manufacture of electronic integrated circuit chips or semiconductor wafers shall be classified as 4112, *Integrated Circuit and Semiconductor Wafer Mfg.*

* * * * *

Amend Classifications 6218(1)/6220(1), *Excavation*, to increase the hourly wage threshold from \$31.00 to \$34.00 per hour to reflect wage inflation since the threshold was last amended in 2018.

PROPOSED

EXCAVATION – N.O.C. – including borrowing, filling or backfilling – employees whose regular hourly wage does not equal or exceed ~~\$31~~\$34.00 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 and 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.

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 \$34.00 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 \$34.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed \$34.00 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 and 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.

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.

* * * * *

Amend Classification 8116, *Farm Machinery Dealers or Repair Facilities*, to include the display and sale of machines, equipment or parts.

PROPOSED

FARM MACHINERY DEALERS OR REPAIR FACILITIES – shop or outside – including demonstration 8116

This classification applies to dealers engaged in the sale or repair of new farm machinery or equipment, including but not limited to tractors, balers, combines and implements including such as plows, discs and cultivators. This classification also applies to independent farm machinery repair facilities that are not dealers. Repair operations can be performed at the shop or at customers' locations on a job or warranty basis. This classification includes the display and sale of machines, equipment or parts and the operation of farm machinery for demonstration purposes. This classification also includes the incidental sale of used machinery received as trade-in merchandise.

Dealers whose sales of used machinery exceed 25% of gross receipts shall be classified as 8267, *Machinery and Equipment Dealers – secondhand.*

The sale of non-agricultural machinery shall be classified as 8107, *Machinery and Equipment Dealers.*

~~Departments for the display and sale of machines or parts that are physically separated from the repair shop and do not engage in machine demonstration shall be separately classified as 8017(7), Stores—hardware.~~

* * * * *

Amend Classification 0044, *Cotton Farms*, which is part of the *Farms* Industry Group, to provide direction as to how related operations should be classified and for consistency with other proposed changes.

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(1), ~~*Cotton Merchants Warehouses – cotton.*~~

~~The contract storage of baled cotton, including cotton compressing, shall be classified as 0400(2), *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 0036, *Dairy Farms*, which is part of the *Farms* Industry Group, to clarify its intended application and for consistency with other proposed changes.

PROPOSED

FARMS

DAIRY FARMS

0036

This classification applies to all acreage devoted to the raising of cows for the production of milk or cream, or the raising of replacement dairy heifers. This classification also includes acreage devoted to the raising of goats for milk, cream or meat production. This classification includes the slaughtering of animals when performed by the employer.

This classification includes growing feed, hay or grain crops when more than 50% of such crops are used by the employer. Cultivation ~~and/or~~ harvesting of crops that are primarily sold to others shall be assigned to the appropriate *Farms* Industry Group classification.

Milk pasteurization, processing or bottling; dairy products manufacturing; or route drivers who deliver bottled milk to customers and perform no other duties on the farm premises shall be separately classified as 2063, ~~Creameries and Dairy Products~~ or Ice Mfg.

The raising of beef cattle shall be classified as 0038(1), *Stock Farms*.

The raising of calves for others shall be classified as 0034(2), *Sheep, Hog or Calf Farms*.

* * * * *

Amend Classification 0172, *Truck Farms*, which is part of the *Farms* Industry Group, to clarify its intended application and provide direction as to how related operations should be classified.

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 ~~or flower or vegetable seeds~~.

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 shall be classified as 0171, *Field Crops*.

* * * * *

Amend Classification 6400, *Fence Construction*, for clarity and consistency with other proposed changes.

PROPOSED

FENCE CONSTRUCTION – metal or wood

6400

This classification applies to the construction of metal or wood fences, including but not limited to chain link, corral-type and wrought iron fences. This classification also applies to the installation of fences constructed from synthetic materials. This classification also applies to the construction of street or road guardrails when performed by specialty contractors not engaged in street or road construction.

The construction of street or road fences ~~and/or~~ guardrails by employers engaged in street or road construction shall be classified as 5506, *Street or Road Construction – paving or repaving, surfacing or resurfacing or scraping*.

The installation of automatic gate openers shall be separately classified as 3724(42), ~~Millwright Work~~ *Electrical Machinery or Auxiliary Apparatus*.

The construction of stone, brick or concrete block fences or walls shall be classified as 5027/5028, *Masonry*.

The rental, delivery ~~and/or~~ set up of temporary chain-link fences shall be classified as 8028, *Equipment or Machinery Rental Yards*.

* * * * *

Amend Classification 2003, *Bakeries and Cracker Mfg.*, which is part of the *Food Packaging and Processing Industry Group*, for consistency with other proposed changes.

PROPOSED

FOOD PACKAGING AND PROCESSING

BAKERIES ~~AND/OR~~ CRACKER MFG.

2003

This classification applies to the manufacture of baked goods, including but not limited to bread, bagels, cakes, pastries, pies, cookies, crackers and tortillas by commercial ~~and/or~~ retail bakeries. This classification also applies to the manufacture of doughnuts (baked or fried); vegetable ~~and/or~~ corn chips; ~~and/or~~ filled pasta, including but not limited to ravioli and tortellini.

The manufacture of unfilled pasta, including but not limited to spaghetti, penne, rigatoni, rotini, linguini, and egg or rice noodles, shall be classified as 2002, *Macaroni Mfg.*

The manufacture of baked goods, doughnuts (baked or fried) or filled pasta, including but not limited to ravioli and tortellini by restaurants to be used or sold at restaurant locations operated by the same employer shall be classified as 9079(1), *Restaurants or Taverns*.

Doughnut shops that prepare and serve doughnuts and beverages for consumption on the premises shall be classified as 9079(1), *Restaurants or Taverns*.

Retail store operations shall be separately classified.

* * * * *

Amend Classification 2163, *Bottling*, which is part of the *Food Packaging and Processing* Industry Group, to clarify its intended application and for consistency with other proposed changes.

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 concentrates with water and flavorings to produce fruit-flavored drinks. ~~This classification also includes the manufacture of containers, including but not limited to cans, bottles and paperboard boxes when performed in support of the employer's bottling or packaging operations.~~

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 production and bottling or canning of non-alcoholic fruit or vegetable juice, cider or juice concentrate shall be classified as 2116, *Fruit or Vegetable Juice or 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, ~~*Creameries and Dairy Products*~~ or Ice Mfg.

* * * * *

Amend Classification 2121, *Breweries*, which is part of the *Food Packaging and Processing* Industry Group, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

FOOD PACKAGING AND PROCESSING

BREWERIES – ~~including bottling or canning~~

2121

This classification applies to the production ~~and bottling or canning~~ of beer or similarly brewed beverages, including but not limited to ale, lager, porter, stout and malt liquor. ~~This classification includes product storage facilities and distribution stations and the manufacture of containers, including but not limited to cans and bottles in support of the employer's production operations.~~ This classification ~~also~~ includes the production ~~and bottling or canning~~ of sake, and 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 ~~brewery~~ 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*.

~~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 sold to restaurant customers for on-site consumption shall be classified as 9079(1), Restaurants or Taverns.~~

Retail stores shall be separately classified.

* * * * *

Amend Classification 4717, *Butter Substitutes Mfg.*, which is part of the *Food Packaging and Processing* Industry Group, for consistency with other proposed changes.

PROPOSED

FOOD PACKAGING AND PROCESSING

BUTTER SUBSTITUTES MFG.

4717

This classification applies to the manufacture of butter substitutes, including but not limited to margarine, shortening and lard.

The manufacture of butter shall be classified as 2063, ~~Creameries and Dairy Products~~ or Ice Mfg.

* * * * *

Amend Classification 2063, *Creameries and Dairy Products Mfg.*, which is part of the *Food Packaging and Processing* Industry Group, to include ice dealers, the manufacture of ice and the manufacture of nondairy frozen novelty treats, and provide direction as to how related operations should be classified.

PROPOSED

FOOD PACKAGING AND PROCESSING

~~CREAMERIES AND 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, metal and paper cans, boxes, and 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 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*, which is part of the *Food Packaging and Processing* Industry Group, to clarify its intended application, provide direction as to how related operations should be classified and for consistency with other proposed changes.

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 ~~sakes~~ 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*.

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

Bottle manufacturing shall be separately classified.

Retail stores shall be separately classified.

* * * * *

Amend Classification 6504, *Food Products Mfg. or Processing*, which is part of the *Food Packaging and Processing* Industry Group, for consistency with other proposed changes.

PROPOSED

FOOD PACKAGING AND PROCESSING

FOOD PRODUCTS MFG. OR PROCESSING – N.O.C.

6504

This classification applies to the manufacture of food products that are not described by another *Food Packaging and Processing* Industry Group classification, including but not limited to candy, chocolate, cocoa, condiments, ~~and~~ sauces, seasoning, barbecue sauce, breakfast cereals, energy and nutrition bars, food extracts, flavored cooking oil (not oil extraction or refining), food

coloring, glucose, milk powder, ~~peanut butter~~, frozen pizza, unbaked dough and pies, salad dressing, potato, fruit and pasta salads, bean cakes, bouillon cubes, burritos and enchiladas, pudding, edible cake decoration, food grade starch, syrup, tofu, yeast, chewing gum and fish food. This classification also includes but is not limited to coconut shredding; coffee bean cleaning, roasting ~~and/or~~ grinding; bean sorting; tea blending ~~and/or~~ packaging; flour mixing, sifting ~~and/or~~ packaging; baking powder mixing; spice milling; cake mix (dry ingredients) blending; flavored cooking oil processing; gelatin mixing, blending ~~and/or~~ grinding; honey processing; and egg dehydrating or freezing. This classification includes incidental packaging in containers, including but not limited to bottles, ~~metal and paper cans, boxes, and plastic containers~~ and metal or paper cans.

Nut processing, including but not limited to hulling, shelling, cleaning, drying, sorting, roasting, flavoring, grinding and packaging, or the manufacture of peanut butter or other nut butters shall be classified as 0096, *Nut Hulling, Shelling or Processing.*

The production or packaging of vitamins ~~and/or~~ dietary supplements shall be classified as 4831, *Vitamin or Dietary Supplement Mfg.*

* * * * *

Amend Classification 2116, *Fruit or Vegetable Juice or Concentrate Mfg.*, which is part of the *Food Packaging and Processing* Industry Group, to clarify its intended application, provide direction as to how related operations should be classified, for consistency with other proposed changes and to remote the reference to incidental packaging.

PROPOSED

FOOD PACKAGING AND PROCESSING

FRUIT OR VEGETABLE JUICE OR CONCENTRATE MFG.

2116

This classification applies to the manufacture of non-alcoholic fruit or vegetable juice, cider or juice concentrate from fresh fruit or vegetables ~~and incidental packaging in containers, including but not limited to bottles, metal and paper cans, and plastic containers.~~

~~Employers that only b~~ Blending purchased fruit concentrates with water and flavorings to produce non-alcoholic fruit-flavored drinks 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.

* * * * *

Amend Classification 2002, *Macaroni Mfg.*, which is part of the *Food Packaging and Processing* Industry Group, for consistency with other proposed changes.

PROPOSED

FOOD PACKAGING AND PROCESSING

MACARONI MFG.

2002

This classification applies to the manufacture and packaging of unfilled pasta products, including but not limited to macaroni, spaghetti, penne, rigatoni, rotini, linguini and egg or rice noodles.

The manufacture of filled pasta, including but not limited to ravioli and tortellini, shall be classified as 2003, *Bakeries and/or Cracker Mfg.*

* * * * *

Amend Classification 0096, *Nut Hulling, Shelling or Processing*, which is part of the *Food Packaging and Processing* Industry Group, to clarify its intended application.

PROPOSED

FOOD PACKAGING AND PROCESSING

NUT HULLING, SHELLING OR PROCESSING

0096

This classification applies to the hulling, shelling, cleaning, drying, sorting ~~and/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 flavoring; ~~and the manufacture of peanut butter or other nut butters; or~~ grinding nuts to produce meal or pastes for baking.

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

* * * * *

Amend Classification 2142(3), *Vinegar Mfg.*, which is part of the *Food Packaging and Processing Industry Group*, to clarify its intended application, provide direction as to how related operations should be classified and for consistency with other proposed changes.

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 ~~white distilled~~, cider, malt, balsamic, rice and ~~red~~-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*, for clarity and consistency with other proposed changes.

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 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 ~~incidental~~ 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 ~~production (compounding, manufacturing, blending or packaging)~~ of drugs, medicines, or pharmaceutical preparations ~~or devices~~ 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 direct that it applies to the production of alcoholic cider, clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

FOOD PACKAGING AND PROCESSING

WINERIES

2142(1)

This classification applies to the production of wine, ~~or champagne~~ sparkling wine or alcoholic cider.

This classification includes employees who provide tours of the ~~winery~~ winery 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 of nonalcoholic fruit juice or cider shall be classified as 2116, *Fruit or Vegetable Juice or Concentrate Mfg.*

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

~~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*.~~

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 provide direction as to how related operations should be classified.

PROPOSED

FOREST ENGINEERS – including Outside Salespersons and Clerical Office Employees

8601(4)

This classification includes timber cruising.

Commercial timber harvesting shall be separately classified as 2702(1), *Logging*.

* * * * *

Amend Classification 3175, *Furnace or Heater Mfg.*, to provide direction as to how related operations should be classified and to remove redundant instructions regarding *General Exclusion* foundry operations.

PROPOSED

FURNACE OR HEATER MFG.

3175

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

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

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

The manufacture of portable electric space heaters shall be classified as 3570, *Electric Appliance Mfg.*

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

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

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

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

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

~~Foundry operations shall be separately classified.~~

* * * * *

Amend Classifications 6315(2)/6316(2), *Gas Mains or Connections Construction*, to increase the hourly wage threshold from \$31.00 to \$34.00 per hour to reflect wage inflation since the threshold was last amended in 2018.

PROPOSED

GAS MAINS OR CONNECTIONS CONSTRUCTION – including tunneling at street crossings – employees whose regular hourly wage does not equal or exceed ~~\$31~~\$34.00 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 ~~\$31~~\$34.00 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 ~~\$31~~\$34.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$31~~\$34.00 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.

* * * * *

Amend Classification 7500, *Gas Works*, for clarity and consistency with previously approved changes.

PROPOSED

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

7500

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

~~Employees engaged exclusively in meter reading activities (or in combination with clerical office activities) shall be separately classified as 8742, *Salespersons – Outside*, subject to the Standard Exceptions rule. See Part 3, Section III, Rule 4, *Standard Exceptions*.~~

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

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

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

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

* * * * *

Amend Classifications 5467/5470, *Glaziers*, to increase the hourly wage threshold from \$32.00 to \$33.00 per hour to reflect wage inflation since the threshold was last amended in 2019 and for consistency with other proposed changes.

PROPOSED

GLAZIERS – away from shop – employees whose regular hourly wage does not equal or exceed ~~\$32~~\$33.00 per hour

5467

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

The installation of doors, door frames ~~and/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 ~~and/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 ~~and/or~~ shower enclosures, mirrors, mirrored wardrobe doors ~~and/or~~ window screens shall be separately classified as 5146(1), *Cabinet or Fixtures*.

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

The application of window film ~~and~~ or glass tinting shall be classified as 9507(4), *Sign Painting or Lettering and Quick Sign Shops*.

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

GLAZIERS – away from shop – employees whose regular hourly wage equals or exceeds ~~\$3233.00~~ 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 ~~\$3233.00~~ per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$3233.00~~ 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 doors, door frames ~~and~~ 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 ~~and~~ 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 ~~and~~ or shower enclosures, mirrors, mirrored wardrobe doors ~~and~~ or window screens shall be separately classified as 5146(1), *Cabinet or Fixtures*.

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

The application of window film ~~and~~ or glass tinting shall be classified as 9507(4), *Sign Painting or Lettering and Quick Sign Shops*.

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

* * * * *

Amend Classifications 6218(2)/6220(2), *Grading Land*, to increase the hourly wage threshold from \$31.00 to \$34.00 per hour to reflect wage inflation since the threshold was last amended in 2018.

PROPOSED

GRADING LAND – N.O.C. – including borrowing, filling or backfilling – employees whose regular hourly wage does not equal or exceed ~~\$3434.00~~ 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 \$34.00 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 \$34.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed \$34.00 per hour shall be classified as 6218(2), *Grading Land*.

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

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

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

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

* * * * *

Amend Classification 3146(1), *Hardware Mfg.*, to provide direction as to how related operations should be classified and for consistency with previously approved changes.

PROPOSED

HARDWARE MFG. – N.O.C. **3146(1)**

This classification applies to the manufacture of various metal hardware items, including but not limited to builders' hardware; electrical outlet ~~and~~ switch boxes; hinges; locks; pipe or cable hangers; brackets, latches, ~~and~~ casters; door, window ~~and~~ cabinet hardware; and drawer slides. This classification does not apply to the manufacture of computer hardware ~~is not contemplated by this classification~~.

~~The m~~Manufacture~~ing~~ of machine metal parts, including hardware items, to customer specification shall be classified as 3632, *Machine Shops – N.O.C.*

~~The m~~Manufacture~~ing~~ of hand-forged hardware items shall be classified as 3110(3), *Blacksmithing*.

~~The m~~Manufacture~~ing~~ of nails, tacks, rivets, staples, pins ~~and~~ sewing needles shall be classified as 3152(1), *Nail, Tack or Rivet Mfg.*

~~The m~~Manufacture~~ing~~ of nuts, bolts, screws ~~and~~ similar threaded fasteners shall be classified as 3152(2), *Nut, Bolt or Screw Mfg.*

~~The manufacturing of~~ 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.*

* * * * *

Amend Classification 5436, *Hardwood Floor Laying*, to clarify its intended application.

PROPOSED

HARDWOOD FLOOR LAYING – including finishing

5436

This classification applies to the installation of unfinished ~~or~~, prefinished or engineered hard-wood or bamboo flooring ~~and~~ or the refinishing of hardwood or bamboo floors. This classification ~~also includes incidental~~ the installation of baseboard molding performed in connection with floor installation or refinishing.

The installation of laminate floor covering (not hardwood flooring) shall be classified as 9521(2), *Floor Covering – installation.*

* * * * *

Amend Classification 9085, *Residential Care Facilities for the Developmentally Disabled*, which is part of the *Health and Human Services* Industry Group, for clarity and consistency with other citations within the USRP.

PROPOSED

HEALTH AND HUMAN SERVICES

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

9085

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

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

This classification also applies to intermediate care facilities that may retain nursing staff to provide intermittent skilled nursing services (not continuous skilled nursing care) for developmentally disabled children or adults. Facilities that provide 24-hour continuous skilled nursing care for residents shall be classified as 8829(1), *Skilled Nursing Facilities.*

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

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

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

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

* * * * *

Amend Classifications 5538(2)/5542(2), *Heating or Air Conditioning Ductwork*, to clarify its intended application.

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 \$27.00 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 \$27.00 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 \$27.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed \$27.00 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.

* * * * *

Amend Classifications 5183(3)/5187(3), *Heating or Air Conditioning Equipment*, to clarify its intended application, increase the hourly wage threshold from \$26.00 to \$28.00 per hour to reflect wage inflation since the threshold was last amended in 2014 and for consistency with other proposed changes.

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 ~~\$26~~\$28.00 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 \$2628.00 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 \$2628.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed \$2628.00 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*.

* * * * *

Amend Classification 9050(1), *Hotels*, to include motel and short-term rental housing operations and provide direction as to how related operations should be classified.

PROPOSED

HOTELS, MOTELS OR SHORT-TERM RESIDENTIAL HOUSING – all employees other than employees exclusively engaged in restaurant or tavern operations 9050(4)

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

This classification applies to the operation of hotels, motels or short-term residential housing. This classification includes "front desk" all employees; including but not limited to, other than employees exclusively engaged in restaurant or tavern operations. Front desk, cashiers, or information and reservation clerks; employees who perform concierge services; or and the operation-retail stores operations, and facility tours, including but not limited to, newsstands, gift shops and clothing stores; tours for marketing or inspection purposes, are included in this classification.

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

The payroll of employees engaged exclusively in connection with restaurant or tavern operations shall be separately classified as 9079(1), *Restaurants or Taverns*. This includes employees who work in food or beverage departments, prepare and/or serve hot food in connection with complimentary breakfasts, or provide room service, work in food and beverage departments, and room service employees who including delivering food or restocking in-room refrigerators, provided such employees perform no hotel duties. Employees who perform both hotel, motel or short-term residential housing operations and restaurant or tavern activities and hotel activities operations shall be assigned to Classification 9050(4).

Golf course operations shall be separately classified as 9060, *Clubs – country or golf*.

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

* * * * *

Amend Classification 9519(1), *Household Appliances*, for clarity and consistency with other proposed changes.

PROPOSED

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

9519(1)

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

This classification also applies to the installation, service or repair of beer coils or soft drink dispensing machines, the repair of motorized wheelchairs or mobility scooters, or the installation, service or repair of countertop appliances used in commercial kitchens.

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

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

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

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

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

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

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

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

Electrical wiring shall be separately classified.

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

* * * * *

Eliminate Classification 2150, *Ice Mfg. or Ice Dealers*, and reassign the operations described by this classification to Classification 2063, *Creameries and Dairy Products Mfg.*

PROPOSED

~~ICE MFG. OR ICE DEALERS~~

~~2150~~

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

~~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*.~~

* * * * *

Amend Classification 4111(2), *Incandescent Lamp and Fluorescent Tube Mfg.*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

INCANDESCENT LAMP AND FLUORESCENT TUBE MFG.

4111(2)

This classification applies to the manufacture of glass lamps or tubes, including but not limited to incandescent lamps, fluorescent tubes, neon tubes, cathode ray tubes, electronic tubes and arc lamps. This classification also applies to the manufacture or assembly of glass hermetically sealed electrical connectors.

The manufacture of metal or plastic cabinets and signs or sign backings for neon signs shall be separately classified as 4492, *Sign Mfg. – metal, plastic or wood*.

The manufacture of light emitting diodes (LED) shall be separately classified as 3178, *Electronic Element Mfg.*

The manufacture or assembly of metal light fixtures or lamps shall be classified as 3180, *Light Fixture or Lamp Mfg. or Assembly – metal*.

* * * * *

Amend Classification 3682, *Instrument Mfg. – non-electronic*, to specify the classification procedures for employers that design proprietary non-electronic instruments and subcontract the manufacturing operations.

PROPOSED

INSTRUMENT MFG. – non-electronic – scientific or medical – N.O.C.

3682

This classification applies to the manufacture ~~and/or~~ shop repair of non-electronic instruments, including but not limited to micrometers, surveying levels, sighting rods, hypodermic syringes, scalpels and microscopes. This classification also applies to the manufacture of catheters, binoculars, compasses, telescopes, implantable medical devices, orthodontic components, medical hand tools, ~~binoculars, compasses~~, non-electronic scales, measuring tapes, or rifle scopes and telescopes.

This classification also applies to employers that design proprietary, non-electronic instruments and subcontract manufacturing to other concerns provided the employer also:

1. Manufactures the prototype or subcontracts the manufacture of the prototype; or
2. Receives the manufactured product and performs quality control operations prior to shipment.

Employers that neither design nor manufacture the product, but purchase products from manufacturers for resale purposes, shall be assigned to the applicable Stores Industry Group classification notwithstanding that they may engage in some product preparation or quality control operations.

The manufacture of electronic medical instruments shall be classified as 3572, *Medical Instrument Mfg.*

The manufacture of electronic professional ~~and/or~~ scientific instruments shall be classified as 3681(1), *Instrument Mfg. – electronic*.

The repair of instruments away from the shop shall be separately classified.

* * * * *

Amend Classification 8859(2), *Internet or Web-Based Application Development or Operation*, to direct that the maximum payroll amount shall be prorated based upon the number of weeks in the policy period when the policy is in force for less than a 12-month period and to limit an employee's annual payroll to \$139,100.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~XXX,XXX~~139,100 per year. When such employees do not work the entire year, the policy is in force for less than a 12-month period, the maximum payroll limitation amount shall be prorated based upon the number of weeks in which such employees worked during the policy period.

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

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

* * * * *

Amend Classification 5102(1), *Iron, Steel, Brass, Bronze or Aluminum Erection*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

IRON, STEEL, BRASS, BRONZE OR ALUMINUM ERECTION – non-structural **5102(1)**

This classification applies to the installation of non-structural or decorative metal work, including but not limited to hand rails, grille work, bumper rails, curtain walls and trim work. This classification also applies to the installation of non-structural metal work, including but not limited to awnings, window guards, walkway railings and balcony rails, on to building exteriors.

This classification also applies to the erection of commercial or residential greenhouse or solarium metal framing. It also applies to 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 also applies to the installation of unglazed metal window frames.

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

The installation of 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*.

The erection of staircases shall be separately classified.

* * * * *

Amend Classification 9008, *Janitorial Services*, to clarify its intended application and for consistency with other proposed changes.

PROPOSED

JANITORIAL SERVICES – by contractors

9008

This classification applies to employers that provide contract janitorial services at commercial ~~and/or~~ industrial buildings ~~and/or~~ facilities, and includes ~~incidental maintenance operations, such as restocking restroom supplies, carpet cleaning, changing light bulbs and/or touch-up painting~~ when performed in connection with the janitorial services.

This classification also applies to specialty cleaning operations performed at commercial or industrial facilities or at residential locations, including but not limited to window cleaning; mold abatement; exterior post-construction clean-up; fire, smoke and/or water damage clean-up; or window cleaning when performed as a specialty operation metal, glass or stone buffing or polishing.

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

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

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

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

* * * * *

Amend Classifications 6218(3)/6220(3), *Land Leveling*, to increase the hourly wage threshold from \$31.00 to \$34.00 per hour to reflect wage inflation since the threshold was last amended in 2018.

PROPOSED

LAND LEVELING – grading farm lands – employees whose regular hourly wage does not equal or exceed ~~\$31~~\$34.00 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 \$34.00 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 \$34.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed \$34.00 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*.

* * * * *

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

PROPOSED

LANDSCAPE GARDENING – ~~all operations~~—including maintenance of gardens 0042

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

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

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

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

~~The excavating, transporting and transplanting of mature trees using mobile cranes shall be separately classified as 7219(43), ~~Trucking Firms~~ Mobile Crane and Hoisting Service Contractors.~~

* * * * *

Amend Classification 8820, *Law Firms*, to direct that the maximum payroll amount shall be prorated based upon the number of weeks in the policy period when the policy is in force for less than a 12-month period and to limit an employee's annual payroll to \$139,100.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$\$\$~~\$139,100 per year. When ~~such employees do not work the entire year~~the policy is in force for less than a 12-month period, the ~~maximum payroll limitation amount~~shall be prorated based upon the number of weeks in which such employees worked during the policy period.

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

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

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

* * * * *

Amend Classification 3180, *Light Fixture or Lamp Mfg. or Assembly*, to provide direction as to how related operations should be classified.

PROPOSED

LIGHT FIXTURE OR LAMP MFG. OR ASSEMBLY – metal – electric

3180

This classification applies to the manufacture or assembly of metal light fixtures, including but not limited to incandescent, fluorescent and LED fixtures. This classification also applies to the manufacture of traffic signal lights or metal lamps, including but not limited to floor and table lamps.

The manufacture of light emitting diodes (LED) shall be separately classified as 3178, *Electronic Element Mfg.*

The manufacture of wood, plastic or glass components used in the manufacture of light fixtures or lamps shall be separately classified.

The manufacture of glass lamps or tubes, including but not limited to incandescent lamps, fluorescent tubes and arc lamps shall be separately classified as 4111(2), *Incandescent Lamp and Fluorescent Tube Mfg.*

~~The manufacture of wood, plastic or glass components used in the manufacture of light fixtures or lamps shall be separately classified.~~

* * * * *

Amend Classification 2710(2), *Log Chipping*, to clarify its intended application.

PROPOSED

LOG CHIPPING

2710(2)

This classification applies to ~~the chipping of logs, limbs and/or slash at logging sites, and includes log chipping that is performed in connection with trees felled by the employer.~~ This classification also includes the subsequent transport of chips by the employer.

Commercial timber harvesting shall be separately classified as 2702(1), *Logging*.

~~Log chipping conducted in connection with land clearing or tree trimming or pruning by the same employer shall not be separately classified.~~

* * * * *

Amend Classification 2727, *Log Hauling*, to provide direction as to how related operations should be classified.

PROPOSED

LOG HAULING – including terminal, garage and repair employees

2727

This classification applies to the transport of logs from felling areas to mills, including the hauling of logs in connection with trees felled by the employer.

When employees furnish the vehicles utilized in these operations, the determination of reportable remuneration shall be made in accordance with Section V, Rule 4, *Drivers' and Their Helpers' Payroll*.

Commercial timber harvesting shall be separately classified as 2702(1), *Logging*.

* * * * *

Amend Classification 2702(1), *Logging*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

LOGGING – all kinds – including construction, operation, maintenance or extension of logging roads

2702(1)

This classification applies to commercial timber harvesting, including but not limited to the cutting, skidding, on-site processing and loading of trees or logs onto trucks for transport to saw mills. This classification also applies to the construction and maintenance of temporary logging roads in connection with logging operations.

~~The hauling of logs to sawmills shall be separately classified as 2727, *Log Hauling*. This classification also applies to reforestation operations to plant new trees or timber growth management operations to control or remove brush or overgrowth when performed in connection with logging operations by the same employer.~~

When bucking, felling or limbing is performed by persons who furnish their own power equipment, including but not limited to chain saws under an agreement in which the rental value of such equipment is included in the contract price for such operations, not less than 80% of the total amount paid to such persons shall be included as remuneration.

Hauling logs to sawmills shall be separately classified as 2727, *Log Hauling*.

The ~~construction~~ grading of permanent roads, including permanent ~~unpaved~~ roads that are used for logging operations, shall be separately classified as 5507, *Street or Road Construction – grading*.

Log chipping, ~~and including~~ the subsequent transport of the chips, shall be separately classified as 2710(2), *Log Chipping*.

Mill operations shall be separately classified.

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

The removal of trees that retain no timber value when not performed in connection with logging operations by the same employer shall be classified as 0106, *Tree Pruning, Repairing or Trimming*.

Reforestation ~~and~~operations to plant new trees or timber growth management operations to control or remove brush or overgrowth when performed for other concerns on a fee basis and not in connection with logging operations performed by the same employer shall be classified as 0042, *Landscape Gardening*.

Land clearing operations, including the removal of trees in connection therewith, shall be classified as 2702(2), *Land Clearing*.

* * * * *

Amend Classification 8232(1), *Lumberyards*, to include the delivery of lumber and provide direction as to how related store operations should be classified.

PROPOSED

LUMBERYARDS – commercial – including counterpersons

8232(1)

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

~~The operation of a retail store for the sale of various products, including but not limited to hardware, tools, housewares, paint and electrical appliances or plumbing supplies shall be separately classified as 8047(7)8010, *Stores – hardware, electrical or plumbing supplies* in accordance with the Multiple Enterprises rule. For purposes of applying the Multiple Enterprises rule, the receipt of payment for lumberyard merchandise shall not be considered interchange of labor with the lumberyard, and drivers shall be classified as 8232(1). Cashiers who work in support of hardware, electrical or plumbing supplies sales in addition to lumber sales shall be classified as 8010.~~

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

Dealers of solid combustible fuel materials ~~and~~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*.

* * * * *

Amend Classification 3632, *Machine Shops*, 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.

~~Manufacturers~~ Manufacturers ~~primarily (over 50% of shop time) engaged in the production of 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.*

~~Manufacturers~~ Manufacturers ~~of nuts, bolts, or screws and/or similar threaded fasteners~~ shall be classified as 3152(2), *Nut, Bolt or Screw Mfg.*

~~The Manufacturers of that produce machined aircraft parts pursuant to approval granted by employers that are approved by the Federal Aviation Administration as a Parts Manufacturer~~ shall be classified as 3831, *Machine Shops – aircraft components.*

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

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

* * * * *

Amend Classification 8107, *Machinery Dealers*, to include the sale of oil or gas well equipment and parts and display departments, and provide direction as to how related operations should be classified.

PROPOSED

MACHINERY AND EQUIPMENT DEALERS – N.O.C. – ~~including demonstration and repair~~

8107

This classification applies to dealers of new machinery or equipment, including but not limited to excavators, loaders, graders, conveyors, pumps, generators, mobile cranes, bulldozers, machine tools, welding equipment, industrial motors ~~and/or engines, oil or gas well equipment~~, food processing equipment and mining ~~and/or ore milling equipment, that are not more specifically described by another classification.~~ This classification ~~also applies to~~ includes the display and sale of machines, equipment or parts and the demonstration, get-ready or shop repair of machinery or equipment when performed by a machinery dealer. This classification also includes the incidental sale of used machinery received as trade-in merchandise.

Dealers whose sales of used machinery exceed 25% of gross receipts shall be classified as 8267, *Machinery and Equipment Dealers – secondhand.*

The sale of farm equipment shall be classified as 8116, *Farm Machinery Dealers or Repair Facilities.*

~~The sale of new or used oil or gas well supplies or equipment shall be classified as 8111(2), *Oil or Gas Well Supplies or Equipment Dealers*.~~

Installation, service or repair operations away from the employer's premises shall be separately classified as 3724(1), *Millwright Work*.

~~Departments for the display and sale of machines or parts that are physically separated from the repair shop and do not engage in machine demonstration shall be separately classified as 8017(7), *Stores – hardware*.~~

* * * * *

Amend Classification 8267, *Machinery and Equipment Dealers*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

MACHINERY AND EQUIPMENT DEALERS – secondhand – including incidental reconditioning or repairing 8267

This classification applies to dealers of secondhand machinery ~~and~~or equipment, including but not limited to excavators, loaders, graders, conveyors, bull-dozer, mobile cranes, machine tools, farm machinery ~~and~~or equipment, and welding, mining, food processing, ~~mining and well drilling or~~ ore milling equipment.

Dealers whose sales of new machinery ~~and~~or equipment, other than farm machinery ~~and~~or equipment, equal or exceed 75% of gross receipts shall be classified as 8107, *Machinery and Equipment Dealers*.

Dealers whose sales of new farm machinery ~~and~~or equipment equal or exceed 75% of gross receipts shall be classified as 8116, *Farm Machinery Dealers or Repair Facilities*.

~~The sale of new or used oil, or gas or water well supplies or equipment shall be classified as 8111(2), *Oil or Gas Well Supplies or*~~8107, *Machinery and Equipment Dealers*.

The sale of pipe, tubing, flanges, fittings or valves for oil, gas or water wells, and the sale of used pipe, including incidental cleaning operations to prepare the pipe for sale, shall be classified as 8010, *Stores – hardware, electrical or plumbing supplies*.

Installation or repair operations away from the employer's premises shall be separately classified as 3724(1), *Millwright Work*.

* * * * *

Amend Classifications 5027/5028, *Masonry*, to increase the hourly wage threshold from \$27.00 to \$28.00 per hour to reflect wage inflation since the threshold was last amended in 2013.

PROPOSED

MASONRY – employees whose regular hourly wage does not equal or exceed \$2728.00 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 \$2728.00 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 \$2728.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed \$2728.00 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*.

* * * * *

Amend Classification 3724(1), *Millwright Work*, to clarify its intended application.

PROPOSED

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

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

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

Shop manufacturing or repair operations shall be separately classified.

* * * * *

Amend Classification 7219(3), *Mobile Crane and Hoisting Service Contractors*, to clarify its intended application.

PROPOSED

MOBILE CRANE AND HOISTING SERVICE CONTRACTORS – N.O.C. – all operations – including yard employees 7219(3)

This classification applies to hoisting or lifting operations requiring the use of mobile hoisting equipment, including but not limited to cranes, block and fall, jacks, shoring timbers, rollers, ropes and cables. This classification includes rigging operations performed by employees of the mobile crane and hoisting contractor and the transportation of equipment to and from work sites.

This classification also applies to excavating, transporting and transplanting trees using mobile cranes or mobile hoisting equipment.

This classification also applies to the provision of mobile crane and hoisting equipment with operators on a rental basis, including subcontractors engaged in connection with wrecking, demolition, or raising or moving buildings or structures who perform no other type of work at the job or location.

Rigging operations performed for other concerns on a fee basis by an employer not engaged in hoisting or lifting operations at a particular job or location shall be classified as 3724(1), *Millwright Work*.

Hoisting and lifting operations performed by an employer in connection with the employer's other classifiable operations shall not be separately classified.

* * * * *

Amend Classification 8743, *Mortgage Brokers*, to direct that the maximum payroll amount shall be prorated based upon the number of weeks in the policy period when the policy is in force for less than a 12-month period and to limit an employee's annual payroll to \$139,100.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~XXX,XXX~~ 139,100 per year. ~~When such employees do not work the entire year the policy is in force for less than a 12-month period, the maximum payroll limitation amount shall be prorated based upon the number of weeks in which such employees worked during 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*.

* * * * *

Eliminate Classification 9050(2), *Motels*, and reassign the operations described by this classification to Classification 9050(1), *Hotels*.

PROPOSED

~~MOTELS—all employees other than employees exclusively engaged in restaurant or tavern operations~~ 9050(2)

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

~~This classification includes "front desk" employees, including but not limited to, cashiers or information and reservation clerks; employees who perform concierge services; and the operation of retail stores, including but not limited to, newsstands, gift shops and clothing stores.~~

~~The payroll of employees engaged exclusively in connection with restaurant or tavern operations shall be separately classified as 9079(1), *Restaurants or Taverns*. This includes employees who prepare and serve hot food in connection with complimentary breakfasts, work in food and beverage departments, and room service employees who deliver food or restock in-room refrigerators, provided such employees perform no motel duties. Employees who perform both restaurant or tavern activities and motel activities shall be assigned to Classification 9050(2).~~

* * * * *

Amend Classification 9610, *Motion Pictures – production*, to increase the annual payroll limitation for actors, musicians, producers and the motion picture director from \$133,900 to \$139,100 per person to reflect wage inflation since the payroll limitation was last amended in 2019.

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 ~~\$133,900~~\$139,100 per year per person. When such employees do not work the entire year, the payroll limitation shall be prorated based upon the number of weeks in which such employees worked during the policy period.

This classification applies to 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*, 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*, subject to the Standard Exceptions rule. See Section III, Rule 4, *Standard Exceptions*.

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

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

* * * * *

Amend Classification 3152(1), *Nail, Tack or Rivet Mfg.*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

NAIL, TACK OR RIVET MFG. – cold or hot work

3152(1)

This classification ~~also~~ applies to the manufacture of ~~products such as~~ nails, tacks, rivets, staples, pins and sewing needles.

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.*

Steel making or rolling mills shall be separately classified.

* * * * *

Amend Classification 0005, *Nurseries*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

NURSERIES – propagation and cultivation of nursery stock

0005

This classification applies to the propagation and cultivation of nursery stock, bedding plants, vegetable plants, bulbs ~~and~~ trees that are sold for outdoor planting or decorative purposes. This classification also applies to the cultivation and harvesting of grass sod for sale to separate concerns.

This classification also applies to the raising of bees for sale, honey production ~~and~~ rental to other concerns for pollinating crops. The processing of honey shall be separately classified as 6504, *Food Products Mfg. or Processing*.

The cultivation of flowers, potted flower plants, ferns ~~and~~ similar potted plants that are sold for indoor decorative purposes, as well as herbs, edible flowers ~~and~~ marijuana shall be classified as 0035, *Florists*.

~~The display and sale of nursery stock~~ operation of a garden supply store shall be separately classified as 8004, *Stores – garden supplies*.

* * * * *

Amend Classification 3152(2), *Nut, Bolt or Screw Mfg.*, to provide direction as to how related operations should be classified.

PROPOSED

NUT, BOLT OR SCREW MFG. – cold or hot work

3152(2)

This classification applies to the manufacture of threaded fasteners, including but not limited to nuts, bolts and screws, on a fee basis or as proprietary products.

Steel making or rolling mills shall be separately classified.

Employers that do not specialize in nut, bolt or screw manufacturing but manufacture individual threaded fasteners for other concerns on a contract basis shall be classified as 3632, *Machine Shops – N.O.C.*

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.*

The manufacture of threaded aircraft fasteners by employers that are approved by the Federal Aviation Administration ~~as a Parts Manufacturer~~ shall be classified as 3831, *Machine Shops – aircraft components*.

Steel making or rolling mills shall be separately classified.

* * * * *

Amend Classifications 5474(1)/5482(1), *Painting or Wallpaper Installation*, to clarify its intended application and increase the hourly wage threshold from \$26.00 to \$28.00 per hour to reflect wage inflation since the threshold was last amended in 2018.

PROPOSED

PAINTING OR WALLPAPER INSTALLATION – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed ~~\$26.00~~ \$28.00 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(3), *Painting – steel structures or bridges*. 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 – 5482(1)
employees whose regular hourly wage equals or exceeds ~~\$26~~28.00 per hour – N.O.C.**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$26~~28.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$26~~28.00 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(3), *Painting – steel structures or bridges*. 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*.

* * * * *

Amend Classifications 9501(1), *Painting – shop only*, for consistency with other proposed changes.

PROPOSED

PAINTING – shop only – N.O.C.

9501(1)

This classification applies to the shop painting of various objects, including but not limited to wood, metal and plastic parts, automotive components, bicycle parts, computer housings, electrical boxes and wheels for separate concerns on a fee basis. This classification includes the application of coatings by electrostatic powder coating and vapor deposition.

This classification also applies to furniture refinishing operations including incidental disassembly and reassembly.

This classification does not apply to painting or finishing that is performed in connection with manufacture or repair operations performed by the employer; such operations shall be assigned to the appropriate manufacturing or repair classification.

The application of coatings by electroplating, electrogalvanizing or anodizing shall be classified as 3372(1), *Electroplating, Electrogalvanizing or Anodizing*.

The application of zinc coatings by hot dip galvanizing shall be classified as 3372(4), *Galvanizing*.

Automobile or truck service facilities at which the operations solely include painting automobile or truck bodies and no body repair is performed shall be classified as 9501(3), *Painting – automobile or truck bodies*.

The painting or lettering of signs shall be classified as 9507(4), *Sign Painting or Lettering and Quick Sign Shops*.

* * * * *

Amend Classifications 5474(3)/5482(3), *Painting – water, oil or gasoline storage tanks*, to clarify its intended application and increase the hourly wage threshold from \$26.00 to \$28.00 per hour to reflect wage inflation since the threshold was last amended in 2018.

PROPOSED

PAINTING – water, oil or gasoline storage tanks – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed ~~\$26~~28.00 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(3), *Painting – steel structures or bridges*.

PAINTING – water, oil or gasoline storage tanks – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds \$2628.00 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 \$2628.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed \$2628.00 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(3), *Painting – steel structures or bridges*.

* * * * *

Amend Classification 9031, *Pest Control*, to clarify its intended application.

PROPOSED

PEST OR NUISANCE WILDLIFE CONTROL – ~~all operations~~—including yard employees, Outside Salespersons and estimators 9031

This classification applies to operations involving the lethal or non-lethal control or extermination ~~exclusion~~ of pests or nuisance wildlife ~~by the use of repellents, pesticides, rodenticides, fumigants, traps or mechanical devices.~~ This classification includes minor property repairs or alterations to exclude pests or nuisance wildlife from buildings.

Termite control work shall be separately classified as 5650, *Termite Control Work*.

The spraying of orchards or farm crops (not aerial) on a fee basis shall be classified as 0050, *Farm Machinery Operation*.

The aerial spraying of orchards or farm crops shall be classified as 7409, *Aircraft Operation – agricultural – dusting, spraying or seeding – members of flying crew*.

The spraying or spreading of lawn fertilizers or herbicides shall be classified as 0042, *Landscape Gardening*.

* * * * *

Eliminate Classification 8111(2), *Oil or Gas Well Supplies or Equipment Dealers*, which is part of the *Petroleum* Industry Group, and reassign the operations described by this classification to Classifications 8010, *Stores – hardware, electrical or plumbing supplies*, 8107, *Machinery Dealers*, 8267, *Machinery and Equipment Dealers*, or 8232(2), *Building Material Dealers*, depending on the operations performed.

PROPOSED

~~OIL OR GAS WELL SUPPLIES OR EQUIPMENT DEALERS – store or yard only~~

8111(2)

~~This classification applies to dealers of oil or gas well supplies or equipment, including but not limited to drill collars, drill bits, bushings, casings, drill pipe, sucker rods, pipe tongs, blowout preventers, compressors, subsurface oil well pump parts, vacuum pumps, tubing, valves, gasoline engines, generators, gaskets, lubricants, drilling fluids, well cleaning chemicals, sand, cement, belting stock, hand tools, chain, wire rope and pipe fittings. This classification also applies to dealers of water well supplies or equipment.~~

~~This classification also applies to the sale of used oil or gas well supplies or equipment, including incidental cleaning operations to prepare items for sale.~~

~~Installation and erection operations shall be separately classified.~~

~~Dealers of plumbers' supplies shall be classified as 8111(1), *Plumbers' Supplies Dealers*.~~

* * * * *

Amend Classification 6213, *Oil or Gas Wells – specialty tool companies*, which is part of the *Petroleum* Industry Group, to clarify its intended application.

PROPOSED

PETROLEUM INDUSTRY

OIL OR GAS WELLS – specialty tool companies – N.O.C. – all employees – including shop, yard or storage operations and outside supervisors and shop or yard employees

6213

This classification applies to oil or gas well specialty tool companies who lease, without operating crews, special equipment, including but not limited to drilling, fishing or casing-cutting tools. This classification includes outside supervisors who provide advice to the customer as to the function and proper operation of the tool.

Specialty oil or gas well tool companies that furnish operating crews with such equipment shall be separately classified.

* * * * *

Amend Classification 1741(2), *Plaster Mills*, to direct that employees engaged exclusively in delivery of the finished product shall be separately classified as 8232(2), *Building Material Dealers*.

PROPOSED

PLASTER MILLS

1741(2)

This classification applies to the crushing ~~and/or~~ grinding of materials, including but not limited to clay, limestone and gypsum, to powder form.

Mining, quarrying, or Ssand, gravel or clay digging, and mining or quarrying shall be separately classified.

Employees engaged exclusively in delivery of the finished product shall be separately classified as 8232(2), *Building Material Dealers*.

* * * * *

Amend Classifications 5484/5485, *Plastering or Stucco Work*, 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 2018.

PROPOSED

PLASTERING OR STUCCO WORK – employees whose regular hourly wage does not equal or exceed \$2932.00 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 \$2932.00 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 \$2932.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed \$2932.00 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*.

* * * * *

Amend Classification 4498, *Plastics – injection molded products mfg.*, which is part of the *Plastic Products Manufacturing Industry Group*, to clarify its intended application.

PROPOSED

PLASTIC PRODUCTS MANUFACTURING

PLASTICS – injection molded products mfg. – N.O.C.

4498

This classification applies to the manufacture of injection molded plastic products, including but not limited to fittings, knobs, O-rings, valve bodies, housings, plastic wheels, nozzles, handles, and bottle caps or closures.

The entire payroll of a tool and die department shall be classified as follows:

- If 50% or more of the department's total time is devoted to the maintenance or repair (not manufacture or modification) of molds and/or dies used in the employer's production operations, the department shall be classified as 4498; otherwise, the department shall be separately classified as 3099, *Tool Mfg.*
- If more than 50% of the department's total time is devoted to the manufacture or modification (not maintenance or repair) of molds or dies (irrespective of the end user) or the maintenance or repair of customers' molds and/or dies that are not used in the employer's production operations, the department shall be separately classified as 3099, *Tool Mfg.*; otherwise, the department shall be classified as 4498.

* * * * *

Eliminate Classification 8111(1), *Plumbers' Supplies Dealers*, and reassign the operations described by this classification to Classification 8010, *Stores – hardware, electrical or plumbing supplies*.

PROPOSED

~~PLUMBERS' SUPPLIES DEALERS – wholesale or retail – gas, steam or hot water equipment – no manufacturing~~ 8111(1)

~~This classification applies to dealers of plumbing supplies, including but not limited to steel, black iron, plastic, copper or transite pipe, pipefittings, valves, pipe putty or sealants, water filters, bathroom fixtures, bathtubs, washbasins, drinking fountains, water heaters, pumps, boilers, insulation, ventilating ducts and hand tools.~~

~~This classification also applies to the sale of used pipe, including incidental cleaning operations to prepare pipe for sale.~~

~~Dealers of oil or gas well supplies or equipment shall be classified as 8111(2), *Oil or Gas Well Supplies or Equipment Dealers*.~~

* * * * *

Amend Classifications 5183(1)/5187(1), *Plumbing*, to clarify its intended application and increase the hourly wage threshold from \$26.00 to \$28.00 per hour to reflect wage inflation since the threshold was last amended in 2014.

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 ~~\$26~~28.00 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 ~~\$26~~28.00 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 ~~\$26~~28.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$26~~28.00 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*.

* * * * *

Amend Classifications 8019(1), *Printing – quick printing*, which is part of the *Printing, Publishing and Duplicating* Industry Group, for consistency with other proposed changes.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

PRINTING – quick printing – all employees – including Clerical Office Employees and Outside Salespersons 8019(1)

This classification applies to job printing at locations where the operations are performed using sheet-fed offset printing presses on paper not exceeding 18" x 24". This classification includes incidental bindery activities in support of the printing operations.

Printing operations that use roll-fed presses or where the paper fed to the presses exceeds 18" x 24" shall be classified as 4299(1), *Printing Operation – all other employees*.

Document duplication or photocopying by use of equipment other than offset printing presses, including but not limited to electrostatic copiers, scanners, and ink jet and laser printers shall be classified as 8019(2), *Document Duplication or Photocopying Service*.

Employers that provide legal support services, including document duplication or scanning in connection therewith, on a fee basis shall be classified as 8821, *Law Firm Support Services*.

Employers engaged in the printing of signs, banners and related commercial advertising products shall be classified as 9507(2), *Sign Mfg. — Painting or Lettering and Quick Sign Shops*.

* * * * *

Amend Classifications 4299(1), *Printing Operation – all other employees*, which is part of the *Printing, Publishing and Duplicating* Industry Group, for consistency with other proposed changes.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

PRINTING OPERATION – all other employees – including counterpersons and drivers and their helpers – N.O.C. 4299(1)

This classification applies to employers engaged in commercial offset printing using methods, including but not limited to lithography, flexography, rotogravure, hot stamp or letterpress to produce printed matter such as business forms, stationery, greeting cards, labels, bumper stickers, bar codes, playing cards, bank checks, books and magazines. This classification includes incidental bindery and die cutting activities in support of the printing operations.

This classification does not apply when printing operations are performed by an employer in connection with its own operations. Such operations shall be assigned to the applicable classification of the employer.

Employees engaged in sales, collection or public relations work in support of commercial printing operations shall be separately classified as 8742, *Salespersons – Outside*, subject to the Standard Exceptions rule. See Part 3, Section III, Rule 4, *Standard Exceptions*.

Locations at which job printing is exclusively performed with sheet-fed offset printing presses on paper not exceeding 18" x 24" shall be classified as 8019(1), *Printing – quick printing*.

Publishing or printing of newspapers, tabloids or advertising newspapers or newspaper inserts shall be classified as 4304, *Newspaper Publishing or Printing – all other employees*, or 8818, *Newspaper Publishing or Printing – editing, designing, proofreading and photographic composing*.

Screen printing shall be classified as 4295(1), *Printing Operation – screen printing – all other employees*, or 8846(1), *Printing Operation – screen printing – editing, designing, proofreading and photographic composing*.

Document duplication or photocopying by use of equipment, including but not limited to electrostatic copiers, scanners, and ink jet and laser printers shall be classified as 8019(2), *Document Duplication or Photocopying Service*.

Employers engaged in the printing of signs, banners and related commercial advertising products shall be classified as 9507(2), *Sign Mfg. — Painting or Lettering and Quick Sign Shops*.

Also refer to companion Classification 8813(1), *Printing Operation – editing, designing, proofreading and photographic composing*.

* * * * *

Amend Classification 8017(9), *Product Demonstrators or Sample Distributors*, for consistency with other citations within the USRP.

PROPOSED

PRODUCT DEMONSTRATORS OR SAMPLE DISTRIBUTORS – by contractors – in stores **8017(9)**

This classification applies to employers that provide product demonstrators or sample distributors to promote products or services in stores, including but not limited to grocery, department and retail warehouse stores. Operations include demonstrating products, distributing samples or offering promotional materials to store patrons. Food product demonstrators may set up display tables and operate appliances to prepare food product samples that are distributed to store patrons.

This classification does not apply to store employees engaged in in-store product demonstration or sample distribution. Such operations shall be assigned to the applicable *Stores Industry Group* classification.

This classification does not apply to employees of manufacturers or distributors engaged in product demonstration or sample distribution. Such operations shall be classified as 8742, *Salespersons – Outside*, subject to the Standards Exception rule (see Section III, ~~General Classification Procedures~~, Rule 4, *Standard Exceptions*) or the applicable manufacturing, store or dealer classification.

* * * * *

Amend Classification 5130(1), *Programmable Industrial Controls Installation, Service or Repair*, to clarify its intended application.

PROPOSED

PROGRAMMABLE INDUSTRIAL CONTROLS INSTALLATION, SERVICE OR REPAIR – including shop, yard or storage operations **5130(1)**

This classification applies to the installation, service or repair of programmable industrial controls, including but not limited to programmable logic controllers, human machine interfaces used to operate or automate industrial processes and data acquisition systems used in the automation of manufacturing or processing equipment. This classification includes the installation of low voltage cabling that is performed in connection with controls installation, service or repair operations by the same employer.

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

The installation, service 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, service or repair of medical, professional or scientific instruments shall be classified as 5128, *Instrument Installation, Service or Repair*.

The installation, service or repair of machinery, equipment or instruments used in the manufacturing or processing of integrated circuit chips or semiconductor wafers shall be classified as 5129, *Integrated Circuit or Semiconductor Processing Equipment Installation, Service or Repair*.

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

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

The manufacture of programmable industrial controls or shop repair by the manufacturer shall be classified as 3681(1), *Instrument Mfg. – electronic*.

The manufacture or shop repair of non-programmable electrical control panels, switchboards or circuit breaker apparatus with a power rating of 746 watts (one horsepower) or more shall be separately classified as 3643(2), *Electric Control Panel or Switchgear Mfg.*

* * * * *

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 other proposed 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 **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*.

* * * * *

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 other proposed 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 **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*.

* * * * *

Amend Classification 9009, *Commercial Properties – N.O.C. – all other employees*, which is part of the *Property Management/Operation* Industry Group, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

PROPERTY MANAGEMENT/OPERATION

COMMERCIAL PROPERTIES – N.O.C. – all other employees

9009

This classification applies to employers engaged in the management and operation of commercial properties, including but not limited to office buildings, office complexes, shopping malls and centers, and industrial buildings. This classification includes property managers engaged in the direct supervision of employees engaged in the operation, maintenance and care of properties. Such operations include but are not limited to cleaning and maintaining restrooms, lobbies and common areas, maintaining ventilation and heating systems, changing door locks and office directories, interior remodeling, exterior landscape maintenance, security and the operation of parking facilities.

This classification also applies to the management and operation of commercial properties as data center colocation facilities where business customers rent space for their servers and other computing hardware or rent space on the facility's servers. The installation, service or repair of computer or telephone systems or equipment in connection with the operation of data center colocation facilities on a fee basis shall be separately classified as 5193, *Computer or Telephone System or Equipment Installation, Service or Repair*.

Also refer to companion Classification 8740(2), *Commercial Properties – N.O.C. – property management supervisors*. Classification 8740(2) applies to property management supervisors who exercise direction through maintenance or operations supervisors who directly supervise employees engaged in the operation, maintenance and care of commercial properties. Classification 8740(2) also applies to non-residing property management supervisors who oversee commercial properties at which all operation, maintenance and care activities are conducted by separate concerns and no payroll is assignable to 9009. Property managers not meeting the above conditions shall be classified as 9009.

Non-residing employees engaged exclusively in the rental or leasing of property to clients and who have no other duties of any kind in the service of the employer except clerical office work shall be separately classified as 8741, *Real Estate Agencies*, provided separate employees are retained to manage the property.

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 combined commercial and residential mixed-use buildings shall be classified as 9011(2), *Commercial and Residential Mixed-Use Building Operation – not Homeowners Associations – all other employees*.

* * * * *

Amend Classification 8740(2), *Commercial Properties – N.O.C. – property management supervisors*, which is part of the *Property Management/Operation Industry Group*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

PROPERTY MANAGEMENT/OPERATION

COMMERCIAL PROPERTIES – N.O.C. – property management supervisors

8740(2)

This classification applies to non-residing commercial property management supervisors who exercise direction through maintenance or operations supervisors who directly supervise employees engaged in the operation, maintenance and care of commercial properties, including but not limited to office buildings, office complexes, shopping malls and centers, and industrial buildings. This classification also applies to non-residing property management supervisors who oversee commercial properties at which all operation, maintenance and care activities are conducted by separate concerns and no payroll is assignable to 9009, *Commercial Properties – N.O.C. – all other employees*.

This classification also applies to the management and operation of commercial properties as data center colocation facilities where business customers rent space for their servers and other computing hardware or rent space on the facility's servers. The installation, service or repair of computer or telephone systems or equipment in connection with the operation of data center colocation facilities on a fee basis shall be separately classified as 5193, *Computer or Telephone System or Equipment Installation, Service or Repair*.

Commercial property management supervisors not meeting the above conditions shall be classified as 9009, *Commercial Properties – N.O.C. – all other employees*.

Also refer to companion Classification 9009, *Commercial Properties – N.O.C. – all other employees*.

Property management supervisors of combined commercial and residential mixed-use buildings shall be classified as 8740(7), *Commercial and Residential Mixed-Use Building Operation – not Homeowners Associations – property management supervisors*.

* * * * *

Amend Classification 9066, *Homeowners Associations*, which is part of the *Property Management/Operation* Industry Group, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

PROPERTY MANAGEMENT/OPERATION

HOMEOWNERS ASSOCIATIONS – ~~not Building Operation~~ AND HOUSING COOPERATIVES – 9066 **N.O.C.**

This classification applies to ~~entities with the specific purpose of~~ homeowners associations (HOAs) or housing cooperatives (Co-ops) operating ~~and~~ maintaining the premises owned ~~and occupied by association~~ HOA or Co-op members. Such operations include but are not limited to the maintenance of common grounds; ~~the~~ operation of swimming pools, tennis courts, saunas, weight rooms and recreational clubhouse facilities; ~~the~~ functions performed by security personnel; and front desk operations such as receptionists and lobby attendants.

~~Timeshare operations where the majority of payroll is developed in hotel type operations and rooms are rented by the day, week or longer shall be classified as 9050(1), Hotels.~~

Property management firms, including firms that manage HOA or Co-op properties, shall be ~~separately classified~~ assigned to the applicable *Property Management/Operation* Industry Group classification.

~~Operations, including but not limited to~~ Golf courses, stables, restaurants, outpatient clinics, boat marinas, day nurseries, water works, fire departments or new construction, alteration or demolition work and fire departments shall be separately classified.

The operation or management of hotels, motels or short-term residential housing where 25% or more of the housing units are rented for 30 consecutive days or less, including but not limited to vacation rentals and timeshare properties shall be classified as 9050, *Hotels, Motels or Short-Term Residential Housing*.

* * * * *

Amend Classification 1624(1), *Quarries*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

QUARRIES – including all employees engaged in the installation of machinery and construction, repair and maintenance of all buildings, structures or equipment and installation of machinery **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 ~~the~~ stone cutting in quarries or hauling of 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 ~~and/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*.

* * * * *

Amend Classification 7610, *Radio, Television or Commercial Broadcasting Stations*, to increase the annual payroll limitation for on-air personalities, entertainers and musicians from \$133,900 to \$139,100 per person to reflect wage inflation since the payroll limitation was last amended in 2019, clarify its intended application and for consistency with other proposed changes.

PROPOSED

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

The entire remuneration of on-air personalities, entertainers and musicians shall be included subject to a maximum of ~~\$133,900~~ \$139,100 per year per person. When such employees do not work the entire year, the payroll limitation shall be prorated based upon the number of weeks in which such employees worked during the policy period.

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

Computerized or electronic video or audio post-production for other concerns on a ~~fee~~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 clarify its intended application and increase the hourly wage threshold from \$26.00 to \$28.00 per hour to reflect wage inflation since the threshold was last amended in 2014.

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 ~~\$26~~28.00 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 household refrigeration equipment shall be classified as 9519(1), *Household Appliances*.

REFRIGERATION EQUIPMENT – not household units – installation, service or repair – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds ~~\$26~~28.00 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 ~~\$26~~28.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$26~~28.00 per hour shall be classified as 5183(2), *Refrigeration Equipment*.

This classification applies to the installation, service or repair of commercial refrigeration systems or equipment, including but not limited to walk-in refrigerators, commercial refrigerators or freezers, refrigerated display cases, refrigerated drinking fountains and ice makers.

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

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

* * * * *

Amend Classification 9096, *Residential Cleaning Services*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

RESIDENTIAL CLEANING SERVICES – by contractors

9096

This classification ~~shall apply~~ applies to the interior general cleaning of occupied or vacant residences. Painting, remodeling, or repair operations shall be separately classified.

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

Contract janitorial services performed at commercial ~~and/or~~ industrial buildings ~~and/or~~ facilities; or specialty cleaning operations (such as window cleaning; mold abatement; exterior post-construction clean-up; fire, smoke, and/or water damage clean-up; or window cleaning metal, glass or stone buffing or polishing) as a specialty operation performed at commercial or industrial facilities or residential locations shall be separately classified as 9008, *Janitorial Services*.

* * * * *

Amend Classification 9079(1), *Restaurants or Taverns*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

RESTAURANTS OR TAVERNS – all employees – including musicians and entertainers

9079(1)

This classification applies to the preparation and serving of hot ~~or~~ and cold food ~~items~~ for consumption on or away from the premises or the preparation, pouring and serving of alcoholic beverages for consumption on the premises.

This classification also applies to mobile food vending operations involving the use of food trucks, trailers, carts or temporary booths wherein hot food is prepared for sale to customers.

This classification also applies to taprooms at breweries, including product tasting in connection therewith.

This classification also applies to restaurants that engage in on-site beer brewing operations where the beer brewed on-site is primarily sold to the general public for consumption on the premises. If 50% or more of the beer brewed on-site is sold for off-site consumption, the brewing operations shall be separately classified as 2121, *Breweries*.

Hot foods items are foods that are cooked to order and served hot to customers or foods that are cooked in advance and served from a warming tray or similar device.

This classification also applies to doughnut shops that prepare and serve doughnuts and beverages for consumption on the premises.

This classification includes ~~doughnut shops that prepare and serve~~ the manufacture of baked goods, doughnuts and beverages for consumption on the premises (baked or fried) or filled pasta, including but not limited to ravioli and tortellini, by restaurants to be used or sold at restaurant locations operated by the same employer. If the baked goods, doughnuts or filled pasta are not used or sold at the employer's restaurants, the manufacturing operations shall be classified as 2003, Bakeries or Cracker Mfg.

Mobile food vending operations that do not include the preparation of hot food shall be classified as 8017(1), *Stores – retail*, 8078(1), *Sandwich Shops*, 8078(2), *Beverage Preparation Shops*, or 8078(3), *Ice Cream or Frozen Yogurt Shops*, depending on the products sold.

Employers that operate under concessionary agreements to sell prepared or prepackaged hot or cold food ~~items or beverages~~, including but not limited to hot dogs, hamburgers, pretzels, french fries, popcorn, nachos, ice cream, candy, funnel cakes, soft drinks and alcoholic beverages at ball parks, race tracks, theaters, concert venues or amusement ~~and~~ recreational facilities shall be classified as 9079(2), *Concessionaires*.

* * * * *

Amend Classification 1699, *Rock, Mineral or Glass Wool Mfg.*, for clarity.

PROPOSED

ROCK, MINERAL OR GLASS WOOL MFG.

1699

~~Sand, gravel or clay digging, mining or quarrying shall be separately classified.~~

This classification applies to the production of fiberglass insulation or fire resistant fiber from rock, slag or glass.

Mining, quarrying, or sand, gravel or clay digging shall be separately classified.

* * * * *

Amend Classifications 5552/5553, *Roofing*, to clarify its intended application and increase the hourly wage threshold from \$25.00 to \$27.00 per hour to reflect wage inflation since the threshold was last amended in 2018.

PROPOSED

ROOFING – all kinds – including shop, yard employees or storage operations – employees whose regular hourly wage does not equal or exceed \$2527.00 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 ~~application of apply-~~

ing 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*.

ROOFING – all kinds – including shop, yard employees or storage operations – employees whose regular hourly wage equals or exceeds \$2527.00 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 \$2527.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed \$2527.00 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 ~~application of~~ 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 Classification 9531(2), *Satellite Television or Internet Antenna Equipment Installation, Service or Repair*, to clarify its intended application.

PROPOSED

SATELLITE TELEVISION OR INTERNET ANTENNA EQUIPMENT INSTALLATION, SERVICE OR REPAIR – including shop, yard or storage operations **9531(2)**

This classification applies to the installation, service or repair of satellite or non-satellite antenna-based television or internet connectivity equipment, including but not limited to exterior dish or other antenna components, and switchers, routers, converter boxes, modems and other system components that may be installed indoors or outdoors in connection therewith. This classification includes low voltage cable installation and the connection of television, computer, router and similar connectivity equipment when performed in connection with antenna-based television or internet systems installation, service or repair by the same employer.

The installation of low voltage cabling within buildings that is not performed in connection with the installation, service or repair of antenna-based satellite television or internet connectivity equipment by the same employer shall be classified as 5195, *Communications Cabling*.

The installation, service or repair of cable television equipment for television or internet connectivity that does not include antennas, including but not limited to cable converter boxes, modems, high definition digital video recorders, coaxial cables, connectors and similar items, shall be classified as 9516, *Television, Video, Audio or Radio Equipment Installation, Service or Repair*.

Operations performed by Federal Communications Commission licensed telecommunications companies shall be classified as 7600, *Communication Service Providers*.

Store operations shall be separately classified.

* * * * *

Amend Classification 3152(3), *Screw Machine Products Mfg.*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

SCREW MACHINE PRODUCTS MFG. – N.O.C. **3152(3)**

This classification applies to the manufacture of screw machine products, ~~such as~~ 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.

Employers that engage in the machining of metal parts on a fee basis or as proprietary products and do not use fully automatic screw machines for some or all of the machining operations shall be classified as 3632, *Machine Shops – N.O.C.*

* * * * *

Amend Classification 7605, *Security Alarm, Fire Alarm or Life Safety Systems Installation, Service or Repair*, to clarify its intended application.

PROPOSED

SECURITY ALARM, FIRE ALARM OR LIFE SAFETY SYSTEMS INSTALLATION, SERVICE OR REPAIR – including shop, and yard employees or storage operations **7605**

This classification applies to the installation, service or repair of security or fire alarm systems at residential, commercial or public locations for other concerns. Such operations include but are not limited to the installation, service or repair of security cameras and monitors, video surveillance systems (CCTV), motion sensors, smoke detectors, heat sensors, central control units, transformers, alarms and emergency lighting. This classification also applies to the installation, service or repair of life safety systems, including but not limited to mass notification or public address systems, emergency call towers, call boxes or panic buttons used within buildings or at public venues, including but not limited to stadiums, school campuses, parking lots and healthcare facilities. This classification also applies to the installation, service or repair of nurse call or patient intercom systems at residential, commercial or public locations, including but not limited to residential care and healthcare facilities. This classification includes the installation of low voltage cabling that is performed in connection with system installation, service or repair operations by the same employer.

This classification also applies to the installation, service or repair of access control systems that are integrated with security alarm, fire alarm or life safety systems.

The installation, service or repair of access control systems that are not integrated with security alarm, fire alarm or life safety systems shall be classified as 5130(2), *Building Automation or Energy Management Control Systems Installation, Service or Repair*.

The installation, service or repair of televisions, stereo systems, home theater systems or similar electronic entertainment devices, including the installation of home security equipment in connection therewith, shall be classified as 9516, *Television, Video, Audio or Radio Equipment Installation, Service or Repair*.

Employees responding to alarms shall be separately classified as 7721(1), *Detective or Private Investigative Agencies*.

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

The installation, service, repair or testing of fire suppression systems shall be classified as 5185/5186, *Automatic Sprinkler Installation*.

The testing of fire detection or alarm systems that is performed for certification or insurance purposes and is not performed in connection with installation, service or repair operations shall be separately classified as 8720(1), *Inspection for Insurance, Safety or Valuation Purposes*.

* * * * *

Amend Classifications 6307/6308, *Sewer Construction*, to increase the hourly wage threshold from \$31.00 to \$34.00 per hour to reflect wage inflation since the threshold was last amended in 2018.

PROPOSED

SEWER CONSTRUCTION – all operations – including construction of laterals and tunneling at street crossings – employees whose regular hourly wage does not equal or exceed \$31.34.00 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 \$34.34.00 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 \$34.34.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed \$34.34.00 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 Classification 9402, *Sewer, Tank or Hazardous Spill Cleaning*, to provide direction as to how related operations should be classified.

PROPOSED

SEWER, TANK OR HAZARDOUS SPILL CLEANING – N.O.C. **9402**

This classification applies to the fee-based cleaning of main sewer lines or storm drains by employers that are not public agencies. This classification also applies to fee-based tank cleaning services or onshore clean-up operations in connection with oil or hazardous chemical spills. This classification also applies to the collection, removal and/or hauling of waste materials incidental to the contracted sewer, tank or hazardous spill cleaning operations.

Cleaning of main sewer lines ~~and/or~~ storm drains by public agencies shall be classified as 7580, *Sanitary or Sanitation Districts Operation*.

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

Vacuum truck cleaning of septic tanks or cesspools; rental, service or repair of portable toilets; ~~and/or~~ removal of effluent ~~and/or~~ cooking grease from tanks using vacuum trucks when no actual tank cleaning is performed shall be classified as 9426, *Septic or Portable Toilet Services*.

The removal of petroleum or petroleum-contaminated materials from tanks using vacuum trucks shall be classified as 6206(3), *Oil or Gas Wells – vacuum truck service companies*.

The transportation and disposal of hazardous materials that have been collected and placed in ~~barrels~~ debris boxes, bins or containers by other concerns shall be classified as ~~7219(1), Trucking Firms~~ 9403(1), *Garbage or Refuse Collecting*.

Construction of sewer lines ~~and/or~~ septic systems shall be separately classified.

* * * * *

Amend Classifications 5538(1)/5542(1), *Sheet Metal Work*, to clarify its intended application.

PROPOSED

SHEET METAL WORK – erection, installation or repair – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed \$27.00 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 \$27.00 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 \$27.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed \$27.00 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.

* * * * *

Amend Classification 4492, *Sign Mfg. – metal, plastic or wood*, which is part of the *Sign Industry Group*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

SIGN INDUSTRY

SIGN MFG. – metal, plastic or wood – N.O.C.

4492

This classification applies to the manufacture of metal, plastic ~~and/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 painting and application of pressure sensitive vinyl painted, printed or adhesive lettering and/or graphics onto signs manufactured by the employer.

Employees engaged exclusively in the design ~~and/or~~ production of vinyl adhesive lettering and/or graphics using office type computers and/or plotters/printers shall be classified as 8810, Clerical Office Employees, provided such operations are separated from sign manufacturing activities subject to the Standard Exceptions rule. See Section III, Rule 4, Standard Exceptions.

Employers engaged ~~exclusively~~ in the fee-based production of signs, banners and related products by application of painted, screen-printed ~~and pressure sensitive vinyl~~ or adhesive lettering ~~and/or~~ graphics onto ~~substratesurfaces~~, including but not limited to plastic, canvas, wood, foam, acrylic and magnetic materials purchased sign blanks shall be classified as 9507(2), *Sign Mfg. – Painting or Lettering and Quick Sign Shops*. ~~Such operations may involve trimming substrates to size.~~

Neon tube fabrication ~~and charging~~ 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.

* * * * *

Eliminate Classification 9507(2), *Sign Mfg. – quick sign shops*, which is part of the *Sign Industry Group*, and reassign the operations described by this classification to Classification 9507(1), *Sign Painting or Lettering*.

PROPOSED

SIGN MFG. — quick sign shops — including outside operations — including counterpersons **9507(2)**

This classification applies to employers engaged exclusively in the production of signs, banners and related products by application of painted, screen printed or pressure sensitive vinyl letters and graphics onto substrates, including but not limited to plastic, canvas, wood, foam, acrylic and magnetic materials. Such operations may involve trimming substrates to size.

Employees engaged exclusively in the design and production of vinyl letters and graphics using office type computers and plotters/printers shall be classified as 8810, *Clerical Office Employees*, provided such operations are separated from sign painting and lettering activities. The application of painted, screen printed or vinyl letters and graphics to a sign or banner surface shall be classified as 9507(2).

The manufacture of metal, plastic and wood signs, including but not limited to cabinet signs, channel letter signs, two-dimensional signs and three-dimensional signs involving the fabrication and assembly of sign parts and associated sign painting and lettering shall be classified as 4492, *Sign Mfg. — metal, plastic or wood*.

The production of signs, banners and related products by advertising companies shall be classified as 9549, *Advertising Companies*.

* * * * *

Amend Classification 9507(1), *Sign Painting or Lettering*, which is part of the *Sign Industry Group*, to include quick sign shop operations, clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

SIGN INDUSTRY

SIGN PAINTING OR LETTERING AND QUICK SIGN SHOPS – shop or outside – including counterpersons **9507(4)**

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, signs and banners and purchased sign blanks. This classification ~~also~~ 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 ~~vinyl~~ painted, printed or adhesive lettering or graphics using office type computers or plotters/printers shall be classified as 8810, *Clerical Office Employees*, subject to the Standard Exceptions rule. See Section III, ~~General Classification Procedures~~, Rule 4, *Standard Exceptions*. The application of painted, printed or ~~vinyl~~ adhesive lettering or graphics onto a surface shall be classified as 9507(4).

The manufacture of metal, plastic or wood signs, ~~including but not limited to cabinet signs, channel letter signs, two dimensional signs and three dimensional signs~~ involving the fabrication and assembly of sign parts and associated sign painting or ~~lettering~~ 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*.

* * * * *

Amend Classification 1741(1), *Silica Grinding*, to direct that employees engaged exclusively in delivery of the finished product shall be separately classified as 8232(2), *Building Material Dealers*.

PROPOSED

SILICA GRINDING

1741(1)

This classification applies to the crushing or grinding of excavated or quarried materials to produce products that will pass through an 8-mesh screen. If the crushed or ground material is retained on an 8-mesh screen, the crushing or grinding operations shall be classified as 1710, *Stone Crushing*.

Silica grinding that is performed in connection with sand, gravel or clay digging shall be classified as 4000(1), *Sand or Gravel Digging*, if 25% or less of the excavated material is crushed or ground. If more than 25% of the excavated material is crushed or ground, all crushing and grinding activities shall be classified as 1741(1) or 1710, *Stone Crushing*.

Mining or quarrying operations shall be separately classified.

Employees engaged exclusively in delivery of the finished product shall be separately classified as 8232(2), *Building Material Dealers*.

* * * * *

Amend Classification 4720, *Soap or Synthetic Detergent Mfg.*, to clarify its intended application.

PROPOSED

SOAP OR SYNTHETIC DETERGENT MFG.

4720

This classification applies to the manufacture of soap or detergent products for household or industrial cleaning, including but not limited to granulated, powdered and sprayed soaps, soap chips and flakes, liquid soap, dishwasher or laundry detergent pods, synthetic detergents, carpet shampoo and household cleaning products that have characteristics and uses similar to soap. This classification also applies to the manufacture of bar soap ~~and/or~~ pet shampoo.

The manufacturing or packaging of products other than bar soap 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.*

The mixing or repackaging of bleach involving no chemical reaction shall be classified as 4828, *Chemical Mixing or Repackaging.*

The packaging of cleaning products in aerosol cans shall be classified as 4828, *Chemical Mixing or Repackaging.*

* * * * *

Amend Classification 3165(3), *Solar Panel Mfg.*, for consistency with other proposed changes.

PROPOSED

SOLAR PANEL MFG.

3165(3)

This classification applies to the manufacture or shop repair of photovoltaic solar panels that are used to generate electricity or solar collection panels that are used to heat water.

The manufacture of photovoltaic cells shall be classified as 4112, *Integrated Circuit and Semiconductor Wafer Mfg.*

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

The installation or repair of solar collection panels, when any portion of these operations is performed away from the shop, shall be classified as 5183(1)/5187(1), *Plumbing.*

* * * * *

Amend Classification 5184, *Steam Pipe or Boiler Insulation*, to clarify its intended application.

PROPOSED

STEAM PIPE OR BOILER INSULATION – applying non-conducting materials – including shop, yard or storage operations

5184

This classification applies to the application of insulating material, including but not limited to fiberglass, polystyrene, aluminum and calcium silicate, onto steam pipes, boilers, vessels, duct work and similar apparatus to conserve heat and cold and to prevent condensation.

This classification also includes the removal of insulating material, including but not limited to fiberglass, polystyrene, aluminum and calcium silicate, from steam pipes, boilers, vessels, duct work and similar apparatus. Removal operations that include asbestos abatement shall be classified as 5473, *Asbestos Abatement.*

The application of insulating material to ductwork when 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 installation of temperature or sound control insulating materials within buildings or building walls shall be classified as 5479, *Insulation Work*.

* * * * *

Amend Classifications 5632/5633, *Steel Framing*, to increase the hourly wage threshold from \$32.00 to \$35.00 per hour to reflect wage inflation since the threshold was last amended in 2018.

PROPOSED

STEEL FRAMING – light gauge – including the incidental installation of interior trim, builders finish, doors and cabinet work – employees whose regular hourly wage does not equal or exceed ~~\$32~~35.00 per hour **5632**

This classification applies to the structural framing of buildings using cold formed, light gauge steel studs and joists that are #15 gauge or lighter.

This classification also applies to incidental carpentry operations, including but not limited to the installation of interior trim, builders finish, doors and cabinets; the installation of shingle roofing; and the installation or application of insulation materials in buildings or within building walls, but only if such work is performed by the same employer who performs light gauge steel framing in constructing new buildings or additions to existing buildings at the same job or location. All other roofing shall be separately classified.

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

The assembly of light gauge steel building components, including but not limited to wall panels and trusses at a permanent shop or yard location shall be classified as 3066(1), *Sheet Metal Products Mfg.*

The erection of steel structures constructed from steel beams shall be classified as 5040(1), *Iron or Steel Erection – structural and exterior installation*, or 5059, *Iron or Steel Erection – structural – in the construction of buildings not over two stories in height*.

STEEL FRAMING – light gauge – including the incidental installation of interior trim, builders finish, doors and cabinet work – employees whose regular hourly wage equals or exceeds ~~\$32~~35.00 per hour **5633**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$32~~35.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$32~~35.00 per hour shall be classified as 5632, *Steel Framing*.

This classification applies to the structural framing of buildings using cold formed, light gauge steel studs and joists that are #15 gauge or lighter.

This classification also applies to incidental carpentry operations, including but not limited to the installation of interior trim, builders finish, doors and cabinets; the installation of shingle roofing;

and the installation or application of insulation materials in buildings or within building walls, but only if such work is performed by the same employer who performs light gauge steel framing in constructing new buildings or additions to existing buildings at the same job or location. All other roofing shall be separately classified.

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

The assembly of light gauge steel building components, including but not limited to wall panels and trusses at a permanent shop or yard location shall be classified as 3066(1), *Sheet Metal Products Mfg.*

The erection of steel structures constructed from steel beams shall be classified as 5040(1), *Iron or Steel Erection – structural and exterior installation*, or 5059, *Iron or Steel Erection – structural – in the construction of buildings not over two stories in height*.

* * * * *

Amend Classification 8061, *Stores – convenience*, which is part of the *Stores* Industry Group, for consistency with other citations within the USRP.

PROPOSED

STORES

STORES – convenience – retail

8061

This classification applies to each separate store location open after 11:00 PM any night of the week; having less than 5,000 square feet devoted to the display and sale of merchandise; and selling a variety of grocery, snack and convenience items, including but not limited to bread, processed packaged food items, canned foods, snack foods, prepackaged sandwiches, canned or bottled beverages, coffee, tea, dairy products, flour, sugar, condiments, soap, toiletries, pet food, charcoal, cigarettes, magazines and sundries.

Stores engaged primarily (over 50% of gross receipts) in the sale of grocery items that do not meet the operating hours or size qualifications described above shall be classified as 8006(1), *Stores – groceries – retail*.

Stores meeting the qualifications contained in the footnote under Classification 8060, *Stores – wine, beer or spirits*, shall be assigned to 8060.

Stores engaged in the sale of gasoline or automobile services shall be classified in accordance with Section IV, Rule 6, *Stores*.

For purposes of determining gross receipts, only the portion of lottery ticket sales identified by the California State Lottery as commission shall be included in the calculation. Refer to Section IV, ~~*Special Industry Classification Procedures*~~, Rule 6, *Stores*.

* * * * *

Amend Classification 8001, *Stores – florists*, which is part of the *Stores* Industry Group, to clarify its intended application.

PROPOSED

STORES

STORES – florists – wholesale or retail – including delivery, set up and service away from premises 8001

This classification applies to stores engaged in the sale of fresh cut flowers, floral arrangements, indoor plants, or terrariums and includes the incidental sale of floral supplies and giftware.

This classification also applies to employers that rent and care for indoor, containerized plants on a fee basis.

This classification also applies to employers that decorate parade floats with cut flowers on a fee basis.

Stores engaged in the sale of nursery stock and garden supplies shall be classified as 8004, *Stores – garden supplies*.

~~The Cultivating or gardening~~ of flowers, potted flower plants, ferns and similar potted plants that are sold for indoor decorative purposes, as well as herbs, edible flowers and marijuana shall be ~~separately~~ classified as 0035, *Florists*.

The manufacture of artificial flowers or flower arrangements shall be classified as 2501(6), *Flower or Flower Arrangement Mfg.*

* * * * *

Amend Classification 8006(2), *Stores – fruit or vegetables*, which is part of the *Stores* Industry Group, for consistency with other citations within the USRP.

PROPOSED

STORES

STORES – fruit or vegetables – retail 8006(2)

This classification applies to stores primarily (over 50% of gross receipts) engaged in the sale of fresh produce.

The following departments shall be separately classified:

- Fresh meat (cutting or wrapping)
- Bakery
- Hot food (preparation or serving)

For purposes of determining gross receipts, only the portion of lottery ticket sales identified by the California State Lottery as commission shall be included in the calculation. Refer to Section IV, ~~*Special Industry Classification Procedures*~~, Rule 6, *Stores*.

Stores primarily (over 50% of gross receipts) engaged in the sale of grocery items shall be classified as 8006(1), *Stores – groceries – retail*.

* * * * *

Amend Classification 8004, *Stores – garden supplies*, which is part of the *Stores* Industry Group, to clarify its intended application, provide direction as to how related operations should be classified and for consistency with other *Stores* Industry Group classifications.

PROPOSED

STORES

STORES – garden supplies – wholesale or retail – N.O.C.

8004

This classification applies to stores engaged in the sale of nursery stock, including but not limited to sod, bedding plants, vegetable plants, ~~sod~~, ornamental trees and ground cover. In addition, garden supply stores typically engage in the sale of other items, including but not limited to fertilizers, insecticides, lawn mowers and garden tools, barbecue supplies, ~~cut or arranged flowers~~, statuary, fountains and patio furniture.

Stores engaged in the sale of fresh cut flowers, floral arrangements, indoor plants, or terrariums, ~~and including the sale of~~ incidental floral supplies ~~and/or~~ giftware, shall be classified as 8001, *Stores – florists*.

The ~~propagation and~~ cultivation of nursery stock shall be separately classified as 0005, *Nurseries*.

The cultivation of flowers, potted flower plants, ferns or similar potted plants that are sold for indoor decorative purposes, as well as herbs, edible flowers or marijuana shall be classified as 0035, Florists.

Lumberyards, building materials dealers ~~and/or~~ retail hardware stores shall be separately classified.

* * * * *

Establish Classification 8010, *Stores – hardware, electrical or plumbing supplies*, as part of the *Stores* Industry Group, to apply to the sale of hardware, electrical and plumbing supplies to wholesale and retail customers.

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 threaded fasteners; hand or power tools; door or lock hardware; electrical wire, conduit, switches, outlets and circuit breakers; new or used gas or water fittings, pipe, valves, faucets and filters; bathroom fixtures, water heaters, 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 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 building material sales exceed 10% of gross receipts, employees, other than store cashiers, engaged in handling or delivering building materials shall be separately classified as 8232(2), Building Material Dealers.

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.

* * * * *

Eliminate Classification 8017(7), *Stores – hardware*, and reassign the operations described by this classification to Classifications 8010, *Stores – hardware, electrical or plumbing supplies*, 8107, *Machinery Dealers*, 8116, *Farm Machinery Dealers or Repair Facilities*, or 8057, *Boat Dealers*, depending on the operations performed.

PROPOSED

~~STORES – hardware – retail~~

~~8017(7)~~

~~This classification applies to stores engaged in the sale of hardware items, including but not limited to nails, nuts, bolts, screws, washers, clips, hooks, brackets and fasteners; door locks, hinges and knobs; gas and water fittings, valves and faucets; electric circuit breakers, switches and plugs; and hand and power tools.~~

~~In accordance with the provisions of the Multiple Enterprises rule, this classification shall be assigned to hardware stores operated in connection with lumberyards and building material dealers. For purposes of applying the Multiple Enterprises rule, the receipt of the payment for building material merchandise shall not be considered an interchange of labor with the building material dealer.~~

~~This classification also applies to locksmith operations performed at fixed or outside locations.~~

* * * * *

Amend Classification 8013(1), *Stores – jewelry*, which is part of the *Stores Industry Group*, for consistency with previously approved changes.

PROPOSED

STORES

STORES – jewelry – wholesale or retail

8013(1)

This classification applies to stores ~~principally~~ primarily ~~(in excess of over 50% of gross receipts)~~ engaged in the sale of jewelry items, including but not limited to rings, earrings, bracelets, necklaces, watches and costume jewelry that are intended for personal adornment. This classification includes repairing, polishing or engraving jewelry when performed by a retail jewelry store for individual customers.

This classification also applies to stores engaged in the sale of gems and precious and semiprecious stones; hearing aids; coins; and trophies, badges and medals.

* * * * *

Amend Classification 8064, *Stores – office supplies*, which is part of the *Stores* Industry Group, for consistency with other citations within the USRP.

PROPOSED

STORES

STORES – office supplies – wholesale or retail

8064

This classification applies to stores engaged in the sale of office supplies, including but not limited to printer paper, pens, pencils, note pads, drafting and engineering supplies, binders, report covers, paper clips, envelopes and desk blotters.

The sale of office machines or office furniture shall be assigned to the applicable *Stores* classification in accordance with Section IV, ~~*Special Industry Classification Procedures*~~, Rule 6, *Stores*.

Computer stores shall be classified as 8062, *Stores – computer*.

* * * * *

Amend Classification 8060, *Stores – wine, beer or spirits*, which is part of the *Stores* Industry Group, for consistency with other proposed changes.

PROPOSED

STORES

STORES – wine, beer or spirits – retail

8060

This classification applies to retail stores operating under “off-sale” licenses issued by the California Department of Alcoholic Beverage Control and primarily (over 50% of gross receipts) engaged in the sale of alcoholic beverages to the general public for consumption away from the store premises, including product tastings in connection therewith.

For purposes of determining gross receipts, only the portion of lottery ticket sales identified by the California State Lottery as commission shall be included in the calculation. See Section IV, Rule 6, *Stores*.

This classification also applies to ~~winery~~ winery-tasting rooms in connection with wine or alcoholic cider production.

* * * * *

Amend Classification 8041, *Stores – wine or spirits*, which is part of the *Stores* Industry Group, to clarify its intended application, provide direction as to how related operations should be classified and for consistency with other proposed changes.

PROPOSED

STORES

STORES – wine or spirits – wholesale – including blending, rectifying or bottling 8041

This classification applies to stores engaged in the sale of wine or liquor on a wholesale basis. This classification also applies to employers engaged in blending and bottling purchased wine or distilled spirits, including but not limited to vodka, rum, whiskey, brandy, tequila and liqueurs.

The production of ~~spirituous liquors, including but not limited to rum, gin, vodka, brandy and whiskey, using distillation processes~~ distilled spirits shall be classified as 2142(2), *Distilling*.

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

The production of beer, ~~ale, malt liquor and/or~~ similarly brewed beverages shall be classified as 2121, *Breweries*.

The bottling or packaging of non-alcoholic beverages, including but not limited to soft drinks, sports drinks, coffee, tea and water shall be classified as 2163, Bottling.

The ~~wholesale~~ distribution of beer, ~~ale, malt liquor and/or~~ similarly brewed beverages that were not produced by the employer to retailers or commercial users shall be classified as 7392, *Beer Dealers*.

* * * * *

Amend Classification 5507, *Street or Road Construction – grading*, to clarify its intended application.

PROPOSED

STREET OR ROAD CONSTRUCTION – grading – all operations of bringing roadbed to grade, including clearing and grubbing right-of-way and temporary surfacing 5507

This classification applies to grading when performed in connection with the construction of streets, roads, highways or airport runways in preparation for asphalt or concrete paving, and includes cutting, filling and spreading base rock to bring the roadbed to grade. This classification also applies to the grading of all other areas in preparation for asphalt paving or the grading of permanent unpaved roads, including logging roads.

Paving streets, roads, highways or airport runways using asphalt or concrete, or paving all other surfaces using asphalt, shall be classified as 5506, *Street or Road Construction – paving or re-paving, surfacing or resurfacing or scraping.*

Grading that is not performed in connection with the construction of streets, roads, highways or airport runways, or not in preparation for asphalt paving, shall be classified as 6218(2)/6220(2), *Grading Land*, or 6218(3)/6220(3), *Land Leveling*.

Tunneling, quarrying, sewer construction, stone crushing, sand or gravel digging, or bridge or culvert building where clearance exceeds 10 feet at any point or the entire distance between terminal abutments exceeds 20 feet shall be separately classified.

* * * * *

Amend Classification 7365, *Taxicab Operations*, to increase the minimum annual payroll per taxicab from \$37,000 to \$38,400 to reflect wage inflation since the threshold was last amended in 2019.

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 ~~\$37,000~~\$38,400** per annum per taxicab dispatched by or operated under the auspices of the insured. The minimum payroll amount is in consideration of taxicab downtime, vacation time or other periods during which the taxicab is not in operation, as well as the use of a single taxicab by multiple drivers. The per annum payroll amount shall be 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*, 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 Classification 9531(1), *Telecommunication Antenna Equipment Installation, Service or Repair*, to clarify its intended application.

PROPOSED

TELECOMMUNICATION ANTENNA EQUIPMENT INSTALLATION, SERVICE OR REPAIR – including shop, yard or storage operations

9531(1)

This classification applies to the installation, service or repair of telecommunication antenna equipment located on towers, roofs or balconies of commercial or residential buildings and other exterior locations. This classification includes the installation, service or repair of switching equipment, repeaters, radios and similar electronic equipment and low voltage coaxial cable in-

stallation within buildings when performed in connection with telecommunication antenna installation by the same employer. This classification also applies to deployment of temporary, portable cellular antennas.

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

Erection of structural steel cellular towers shall be classified as 5040(1), *Iron or Steel Erection – structural and exterior installation*.

Operations performed by Federal Communications Commission licensed telecommunications companies shall be classified as 7600, *Communication Service Providers*.

Telecommunication equipment installation within buildings shall be separately classified as 5193, *Computer or Telephone System or Equipment Installation, Service or Repair*.

Store operations shall be separately classified.

* * * * *

Amend Classification 5650, *Termite Control Work*, to clarify its intended application.

PROPOSED

TERMITE CONTROL WORK – all operations – including shop, yard employees or storage operations, Outside Salespersons and estimators **5650**

This classification applies to the control and extermination of termites and other wood-destroying pests and organisms by any method, including but not limited to fumigation, spraying insecticides and applying orange oil and 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 structures to control termites in connection with new construction.

The control and extermination of pests, including but not limited to rodents and insects other than termites or other wood-destroying pests shall be 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 and theater companies*, to increase the annual payroll limitation for performers and directors of performers from \$133,900 to \$139,100 per person to reflect wage inflation since the payroll limitation was last amended in 2019.

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 ~~\$133,900~~ \$139,100 per year per person. When such employees do not work the entire year, the payroll limitation shall be prorated based upon the number of weeks in which such employees worked during the policy period.

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

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

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

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

If an employee who performs duties described by Classification 9156 also performs duties described by Classification 9154, the payroll of that employee may be divided between Classifications 9154 and 9156, provided the employer maintains accurate records supported by time cards or time book entries that show such division. See Section V, Rule 3, *Division of Single Employee's Payroll*.

* * * * *

Amend Classification 9151, *Theaters – musical entertainment*, to increase the annual payroll limitation for performers and directors of performers from \$133,900 to \$139,100 per person to reflect wage inflation since the payroll limitation was last amended in 2019.

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 ~~\$133,900~~ \$139,100 per year per person. When such employees do not work the entire year, the payroll limitation shall be prorated based upon the number of weeks in which such employees worked during the policy period.

This classification applies to employers that provide musical entertainment for a live audience. This classification includes but is not limited to orchestras, touring bands, casual or steady en-

gagement music groups and event disc jockeys. This classification also applies to stage performers and dancers incidental to the musical performance.

Dance, opera, ballet or 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 0106, *Tree Pruning, Repairing or Trimming*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

TREE PRUNING, REPAIRING OR TRIMMING – N.O.C. – hand or mechanical power – including 0106 ground crews and shop, yard employees or storage operations

This classification applies to ~~specialty contractors engaged in pruning, trimming or repairing large, mature or trimming trees or hedges, where~~ when any portion of the operations requires elevation, including but not limited to using ladders, lifts or by climbing, and includes clean-up, chipping and removal of debris. This classification includes clean-up, chipping or removal of debris; stump grinding or removal operations; and tree spraying or fumigating that ~~is~~ are performed in connection with tree pruning, repairing or trimming. This classification also applies to the removal of trees that retain no timber value.

Commercial timber harvesting ~~operations~~ shall be classified as 2702(1), *Logging*.

Land clearing ~~operations~~, including the removal of trees in connection therewith, shall be classified as 2702(2), *Land Clearing*.

Stump grinding ~~or removal operations~~ performed for other concerns on a fee basis and not in connection with tree pruning, repairing or trimming at a particular job or location shall be classified as 3724(1), *Millwright Work*.

~~Tree p~~Pruning, repairing or trimming activities that are performed when none of the operations at a particular job or location ~~exclusively from the ground using pole cutters or hand tools~~ require elevation, including but not limited to using ladders, lifts or by climbing shall be separately classified as 0042, *Landscape Gardening*.

* * * * *

Amend Classification 7219(1), *Trucking Firms*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

TRUCKING FIRMS – N.O.C. – including terminal employees and mechanics

7219(1)

This classification applies to hauling customers' goods under contract, whether for one or more individuals or concerns, when such operations are not more specifically described by another classification. This classification includes hauling of gasoline or oil under contract.

When employees furnish the vehicles utilized in these operations, the determination of reportable remuneration shall be made in accordance with Section V, Rule 4, *Drivers' and Their Helpers' Payroll*.

This classification also applies to ~~the rental of~~renting trucks or forklift trucks with operators, ~~and the excavation, transportation and transplanting of mature trees~~or transporting furniture under contract for furniture manufacturers or stores.

This classification also applies to truck pick-up or delivery of stored merchandise or freight in connection with operations classified as 8292, *Warehouses – general merchandise*, or 7133, *Railroad Operation*, when performed by the same employer.

The transport of the United States mail under contract to the United States Postal Service shall be classified as 7232, *Mail Delivery Service Companies*.

The contract delivery of parcels shall be classified as 7198(1), *Parcel Delivery and Messenger Service Companies*, if (1) less than 10% of the individual parcels and packages delivered weigh in excess of one hundred pounds, and (2) less than 10% of all deliveries have a total combined weight of all items delivered at any one stop exceeding two hundred pounds.

The hauling of logs under contract shall be classified as 2727, *Log Hauling*.

The contract hauling and disposal of waste shall be classified as 9403(1), *Garbage or Refuse Collecting*.

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

* * * * *

Amend Classification 9522(2), *Upholstering – furniture*, for clarity.

PROPOSED

UPHOLSTERING – furniture

9522(2)

This classification applies to ~~the~~upholstering of furniture in connection with new furniture manufacturing operations or ~~the~~reupholstering of existing furniture, including ~~the~~manufactureing of pillows or cushions in connection with upholstery operations. This classification also applies to refelting pool tables or ~~the~~upholstering of modular office partition panels.

Wall padding ~~and~~ upholstery shall be classified as 9521(1), *House Furnishings*.

~~The m~~Manufacturing of pillows or cushions not in connection with upholstery operations shall be classified as 2571, *Pillow, Quilt, Comforter or Cushion Mfg.*

~~The m~~Manufacturing of wood furniture frames shall be separately classified as 2883, *Furniture Mfg. – wood*.

~~The a~~Assembling of wood furniture frames exclusively from parts fabricated by others with no furniture parts fabrication shall be separately classified as 2881(1), *Furniture Assembling*.

~~The u~~Upholstering of coffins or caskets shall be classified as 9522(4), *Upholstering – coffin or casket*.

~~The u~~Upholstering of wheelchairs shall be classified as 9522(5), *Upholstering – wheelchair*.

~~The m~~Manufacturing of metal furniture frames shall be separately classified as 3076(1), *Furniture Mfg. – metal*.

* * * * *

Amend Classification 9522(1), *Upholstering – N.O.C.*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

UPHOLSTERING – N.O.C.

9522(1)

This classification applies to upholstery when there is no other classification that more accurately describes the operations. This classification includes manufacturing pillows or cushions in connection with upholstery operations. This classification also applies to upholstery operations in connection with cabinet manufacturing or to binding the edges of carpet material to produce area rugs or mats.

This classification does not apply to Upholstering, when performed in connection with by an employer's own in connection with manufacturing or repair operations; other than such operations assigned to Classification 2812, *Cabinet Mfg.*, shall be assigned to the applicable manufacturing or repair classification unless division of payroll is specifically directed by the phraseology of a classification.

~~The u~~Upholstering of furniture, including manufacturing pillows or cushions in connection with upholstery operations, shall be classified as 9522(2), *Upholstering – furniture*.

~~The m~~Manufacturing of pillows or cushions not in connection with upholstery operations shall be classified as 2571, *Pillow, Quilt, Comforter or Cushion Mfg.*

~~The u~~Upholstering of automobile interiors ~~and the~~ installing or replacing of vinyl ~~and~~ convertible tops shall be classified as 9522(3), *Automobile Upholstering*.

~~The u~~Upholstering of coffins or caskets shall be classified as 9522(4), *Upholstering – coffin or casket*.

~~The u~~Upholstering of wheelchairs shall be classified as 9522(5), *Upholstering – wheelchair*.

Wall padding ~~and~~ upholstery shall be classified as 9521(1), *House Furnishings*.

Cabinet manufacturing shall be separately classified as 2812, *Cabinet Mfg.*

* * * * *

Amend Classification 7607(1), *Video Post-Production*, to clarify its intended application, provide direction as to how related operations should be classified, direct that the maximum payroll amount shall be prorated based upon the number of weeks in the policy period when the policy is in force for less than a 12-month period and to limit an employee's annual payroll to \$139,100.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$\$\$~~ \$139,100 per year. When ~~such employees do not work the entire year~~ the policy is in force for less than a 12-month period, the ~~maximum payroll limitation~~ amount shall be prorated based upon the number of weeks in which such employees worked during the policy period.

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

This classification does not apply to computer or electronic video post-production operations ~~that are performed in connection with television or motion pictures, television features, commercials or similar productions by the same employer; such operations shall be classified as 8810, Clerical Office Employees, subject to the Standard Exceptions rule. See Part 3, Section III, Rule 4, Standard Exceptions.~~

~~This classification does not apply to 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 of film prints by cutting or splicing or contract video duplication; such operations shall be assigned to the applicable classification as 4362, Motion Pictures – negative and print processors, distributors and film exchanges.~~

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

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

* * * * *

Amend Classifications 5446/5447, *Wallboard Installation*, to increase the hourly wage threshold from \$34.00 to \$36.00 per hour to reflect wage inflation since the threshold was last amended in 2018.

PROPOSED

WALLBOARD INSTALLATION – within buildings – including finishing and preparation prior to painting – employees whose regular hourly wage does not equal or exceed \$3436.00 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 \$3436.00 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 \$3436.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed \$3436.00 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*.

* * * * *

Amend Classification 0400(2), *Warehouses – cotton*, to include cotton dealers or merchants.

PROPOSED

WAREHOUSES – cotton – including cotton compressing

0400(2)

This classification applies to the storage of cotton for other concerns on a fee basis and includes incidental cotton compressing. This classification also applies to cotton dealers or merchants.

This classification does not apply to cotton gin operations; all operations, including the storage, compressing, sale and distribution of cotton in connection with cotton gin operations shall be classified as 0401, *Cotton Gin Operation*.

~~The purchase and sale of cotton, including cotton compressing, shall be classified as 0400(1), *Cotton Merchants*.~~

Cotton batting manufacturing shall be classified as 2211(1), *Cotton Batting, Wadding or Waste Mfg.*

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

* * * * *

Amend Classification 8292, *Warehouses – general merchandise*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

WAREHOUSES – general merchandise – N.O.C.

8292

This classification applies to the storage of general merchandise, including new furniture, for separate concerns on a fee basis when no other classification more specifically describes the operations. This classification also ~~includes~~ applies to document storage and the crating of merchandise on a fee basis.

~~Drivers and their helpers~~ Truck pick up or delivery of freight or stored merchandise shall be separately classified as 7219(1), *Trucking Firms*.

The storage of household goods ~~and~~ or furniture (not new furniture for furniture stores or manufacturers) for separate concerns on a fee basis shall be classified as 8293(1), *Warehouses – furniture*.

Warehouses that provide climate controlled storage maintaining below ambient temperatures to prevent spoilage ~~and~~ or preserve the integrity of the stored merchandise shall be classified as 8291(1), *Warehouses – cold storage*, or 8291(2), *Warehouses – climate controlled storage*.

The operation of self-storage warehouses ~~and~~ or facilities shall be classified as 8290, *Warehouses – self-storage – all other employees*.

* * * * *

Amend Classification 3169(2), *Water Heater Mfg.*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

WATER HEATER MFG.

3169(2)

This classification applies to the manufacture or shop repair of commercial or household water heaters if 50% or more of the metal used is lighter than #9 gauge. If more than 50% of the metal used is #9 gauge or heavier, the manufacture or shop repair of commercial or household water heaters shall be classified as 3620(1), *Boiler Mfg.*

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

The manufacture of portable electric appliances that heat drinking water shall be classified as 3570, *Electric Appliance Mfg.*

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

* * * * *

Amend Classifications 6315(1)/6316(1), *Water Mains or Connections Construction*, to increase the hourly wage threshold from \$31.00 to \$34.00 per hour to reflect wage inflation since the threshold was last amended in 2018.

PROPOSED

WATER MAINS OR CONNECTIONS CONSTRUCTION – including tunneling at street crossings – employees whose regular hourly wage does not equal or exceed ~~\$31~~\$34.00 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 ~~\$31~~\$34.00 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 ~~\$31~~\$34.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$31~~\$34.00 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 clarify its intended application and increase the hourly wage threshold from \$26.00 to \$28.00 per hour to reflect wage inflation since the threshold was last amended in 2018.

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 ~~\$26~~28.00 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 ~~\$26~~28.00 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 ~~\$26~~28.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$26~~28.00 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.

* * * * *

Amend Classification 9519(4), *Water Softening, Conditioning or Filtration Systems*, to provide direction as to how related operations should be classified.

PROPOSED

WATER SOFTENING, CONDITIONING OR FILTRATION SYSTEMS – household – installation, service or repair – shop or outside 9519(4)

This classification applies to the installation, service or repair of household water softening, conditioning or filtration systems or the recharging of used water conditioning canisters at shop or outside locations. This classification also applies to the installation of reverse osmosis water purification systems using membrane filters when installed on household systems.

This classification does not apply to the installation, service or repair of equipment for the treatment of sewage or wastewater.

The installation, service or repair of spa or pool equipment shall be separately classified.

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

The installation of ~~swimming pool filters or~~ industrial water treatment systems shall be classified as 3724(1), *Millwright Work*.

* * * * *

Amend Classification 3365, *Welding or Cutting*, to provide direction as to how related operations should be classified.

PROPOSED

WELDING OR CUTTING – N.O.C. – shop or outside – including incidental machining operations 3365

This classification applies to welding or cutting performed for other concerns on a fee basis that is not in connection with manufacturing, demolition, wrecking, salvaging or construction operations. This classification includes incidental metal fabrication or machining performed by the employer in connection with job welding. This classification also applies to the repair of customer supplied items or equipment when repairs are primarily performed by welding; hardfacing (welding to build up a hard metal surface); ~~and~~ or metallizing metal items using thermal spray methods.

Laser welding operations shall be classified as 3131(2), *Engraving, Laser Cutting or Laser Welding*.

Welding or cutting operations shall only be separately classified when conducted as a separate and distinct operation and not in connection with the employer's other classifiable operations.

Welding or cutting performed in connection with manufacturing, demolition, wrecking, salvaging or construction operations shall be assigned to the applicable classification for such operations.

* * * * *

Amend Classification 3131(3), *Wine Bottle Cork, Cap, Capsule or Wire Cork Retainer Mfg.*, to provide direction as to how related operations should be classified and for clarity.

PROPOSED

WINE BOTTLE CORK, CAP, CAPSULE OR WIRE CORK RETAINER MFG.

3131(3)

This classification applies to the manufacturing or processing of wine bottle corks, caps, capsules, wire cork retainers ~~and/or~~ similar bottle closure products. This classification includes the processing of purchased corks, including but not limited to cleaning, tumbling, printing and branding. ~~This classification includes, and~~ the manufacturing or processing of bottle closure products made from materials, including but not limited to natural cork, synthetic cork, metal and plastic. This classification also applies to the manufacture of similar bottle closures for other bottled products.

The manufacture of glass bottles shall be classified as 4114, *Glassware Mfg. – N.O.C.*

The manufacture of plastic injection molded bottle closures shall be separately classified as 4498, *Plastics – injection molded products mfg.*

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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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- 0400(1) ~~Cotton Merchants~~
- 0400(2) Warehouses–cotton–incl cotton compressing
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2003	Bakeries and <u>or</u> Cracker Mfg
•	
•	
•	
2063	Creameries /Dairy Products/ <u>Ice</u> Mfg
•	
•	
•	
2450	Ice Mfg/Ice Dealers
•	
•	
•	
5059	Iron/Steel Erection—buildings ← <u>less than</u> 3 stories
•	
•	
•	
5212	Concrete Pumping— foundations
•	
•	
•	
<u>8010</u>	<u>Stores—hardware/electrical/plumbing</u>
•	
•	
•	
8017(7)	Stores—hardware—retail
•	
•	
•	
8107	Machinery/ <u>Equipment</u> Dealers
•	
•	
•	
8111(1)	Plumbers' Supplies Dealers
8111(2)	Oil/Gas Well Supplies/Equip Dealers
•	
•	
•	
9050(1)	Hotels/Motels/Short-Term Housing
9050(2)	Motels
•	
•	
•	
9066	Homeowners Associations/ <u>Housing Co-ops</u>
•	
•	
•	
9507(4)	Sign Painting/Lettering/ <u>Quick Sign Shops</u>
9507(2)	Sign Mfg—quick sign shops
•	
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Part 4 — Unit Statistical Report Filing Requirements

Amend Section V, *Loss Information*, Rule B, *Loss Data Elements*, Subrule 6, *Type of Settlement*, to correct a cross-reference.

PROPOSED**Section V – Loss Information**

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B. Loss Data Elements

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6. Type of Settlement

Report the code that identifies the certain settlement situation for the claim.

Code	Description
00	Claim Not Subject to Settlement
03	Stipulated Award*
04	Findings and Award*
05	Non-Compensable**
06	Compromise and Release*
09	All Other Settlements

* See Section II, *Definitions*, for definitions as applicable to this Plan.

** See Section II, *Definitions*, Rule 2627, *Non-Compensable Claim(s)*, for definition of a non-compensable claim. The insurer shall submit a statement to the WCIRB when a non-compensable claim meets the requirements of California Labor Code Section 3761 (d).

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Amend Appendix I, *Construction and Erection Classifications*, to remove Classification 3365, *Welding or Cutting*, as a *Construction or Erection* classification and for clarity and consistency with current classification phraseology.

PROPOSED

Appendix I

Construction and Erection Classifications

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•	
3365	Welding/Cutting
•	
•	
•	
5059	Iron/Steel Erection—buildings less than 3 stories
•	
•	
•	
5212	Concrete Pumping—foundations
•	
•	
•	
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Amend Appendix IV, *Classifications Including Clerical Office Employees or Outside Salespersons*, for consistency with previously approved changes.

PROPOSED

Appendix IV

Classifications Including Clerical Office Employees or Outside Salespersons

Code	Name	Including Clerical Office Employees	Including Outside Salespersons
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•			
•			
8720(4)	Unmanned Aircraft System Operation		X
•			
•			
•			
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Section B

Recommended Amendments to the *Miscellaneous Regulations for the Recording and Reporting of Data—1995*

Title 10, California Code of Regulations, Section 2354

Effective January 1, 2020

The WCIRB recommends that the following amendments to the *Miscellaneous Regulations for the Recording and Reporting of Data—1995* (Miscellaneous Regulations) be approved effective January 1, 2020 and applied to a policy with an effective date on or after January 1, 2020.

Part 1 – General Provisions

Amend Part 1, *General Provisions*, Section I, *Introduction*, Rule 2, *Effective Date*, to show that the effective date of the amended Miscellaneous Regulations is 12:01 AM, January 1, 2020.

PROPOSED**Section I – Introduction**

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2. Effective Date

This regulation is effective at 12:01 AM, January 1, ~~2019~~2020. 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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Amend Section III, *Inquiries, Complaints and Requests for Action, Reconsideration and Appeals*, Rule 1, *Purpose and Time Limitation*, for consistency with the *California Workers' Compensation Experience Rating Plan—1995*.

PROPOSED**Section III – Inquiries, Complaints and Requests for Action, Reconsideration and Appeals****1. Purpose and Time Limitation**

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An insured employer's initial request for review must be received by the WCIRB within twelve (12) months after the expiration date of the policy to which the request for review pertains, except if the

request for review involves the application of the Revision of Losses rule found at Section VI, Rule ~~13~~7, of the Experience Rating Plan.

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Amend Section III, Rule 5, *Revisions*, for clarity.

PROPOSED

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5. Revisions

Any change resulting from a decision upon an Inquiry, Complaint and Request for Action, request for reconsideration, or appeal shall be applied in accordance with this regulation or other applicable statutes or regulations. If a loss correction is required pursuant to the Revision of Losses rule ~~found at Section VI, Rule 13 of the Experience Rating Plan~~, the current experience rating for purposes of the application of that rule shall be the experience modification in effect on the day the initial request for review was received by the WCIRB.

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Part 3 – Group Workers’ Compensation Insurance

Amend Part 3, *Group Workers’ Compensation Insurance*, Section II, *Procedure for Obtaining Approval of Group Workers’ Compensation Insurance*, to remove the non-statutorily required insurer submissions for group insurance policies and for clarity.

PROPOSED**Section II – ~~Procedure for Obtaining Approval of~~ Requirements for Issuing Group Workers’ Compensation Insurance**

1. Before any insurer may issue a new group workers’ compensation policy, is issued as defined in California Insurance Code Section 11656.7, the insurer shall, not less than thirty (30) days prior to the effective date of the proposed group policy, file with the WCIRB:
 - a. All documents and statements required of the organization or association of employers by the provisions of California Insurance Code Section 11656.6 and California Code of Regulations, Title 10, Section 2508.
 - (1) A copy of the articles of incorporation and bylaws (or agreement of association and rules and regulations), all certified by the custodian of the originals;
 - (2) If the association has agreed to pay past due premium of individual group members, an agreement stating that if the insurer notifies the association of the nonpayment of a premium by an individual group member within 60 days after the premium was due the association will be responsible for past due premiums and that the association and insurer agree to use dividends due for nonpayment of past due premiums, that the association will be responsible for past due premiums and as well as a resolution of the governing board of the association authorizing the execution of the agreement;
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 - ~~b. A statement from the association designating the insurer providing the group insurance and the policy dates requested for group approval.~~
 - ~~c. A membership list.~~
 - ~~d. A request from the insurer for approval to provide group insurance that identifies the association and the policy period for which approval is being sought.~~
 - ~~e. Verification from the insurer of all statements made by the association.~~
 - ~~f. A detailed explanation from the insurer of the nature of the trade or business engaged in by prospective participants in the group policy and the insurer classifications to be used in the policy.~~
 - ~~g. A statement from the insurer that it will promptly notify the WCIRB concerning any member that discontinues membership or does not maintain good standing in the association.~~
 - ~~h. A statement from the insurer that it will not deliver the proposed group policy until it receives approval from the WCIRB.~~
2. ~~Before any renewal group policy is issued~~No less frequently than once every five years, the insurer shall, not less than thirty (30) days prior to the effective date of the ~~proposed group policy renewal~~, file with the WCIRB:
 - ~~a. A statement from the association setting forth the name of the insurer providing group coverage and the policy dates requested for approval.~~
 - ~~b. A statement from the association confirming that the safety committee is being maintained.~~

- ~~c.~~ An updated membership list.
- ~~d.~~ If the association has agreed to pay past due premium of individual group members, a new agreement stating that the association and insurer agree to use dividends due for nonpayment of past due premiums, that the association will be responsible for past due premiums and a new resolution of the governing board authorizing the execution of the agreement or a copy of the original resolution duly certified by the custodian of the originals indicating the current date.
- ~~e.~~ A request from the insurer for approval to provide group insurance identifying the association and the policy period for which approval is sought.
- ~~f.~~ Verification from the insurer of all statements made by the association.
- ~~g.~~ A detailed explanation from the insurer of the nature of the trade or business engaged in by prospective participants in the group policy, and the insurer classifications to be used in the policy.
- ~~h.~~ A statement from the insurer that it will promptly notify the WCIRB concerning any member that discontinues membership or does not maintain good standing in the association.
- ~~i.~~ A statement from the insurer that it will not deliver the proposed group policy until it receives approval from the WCIRB.
- ~~j.~~ No less frequently than once every five years, copies of the following:
 - ~~k.a.~~ (1) Articles of incorporation and bylaws (or agreement of association and rules and regulations), all certified by the custodian of the originals;
 - ~~l.b.~~ (2) A new agreement guaranteeing premium payment and the resolution of the governing board of the association authorizing the execution of the guarantee agreement; and If the association has agreed to pay past due premium of individual group members, a new agreement stating that if the insurer notifies the association of the nonpayment of premium by an individual group member within 60 days after the premium was due the association will be responsible for past due premiums and that the association and insurer agree to use dividends due for nonpayment of past due premiums as well as a resolution of the governing board of the association authorizing the execution of the agreement;
 - ~~c.~~ (3) An agreement that all employers insured are engaged in a common trade and are members in good standing, and that the association shall immediately notify the insurer of any change in such status for purposes of immediate elimination from participation in the group plan; and
 - ~~m.d.~~ A statement from the association confirming that the group is being maintained.

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Section C

Recommended Amendments to the *California Workers' Compensation Experience Rating Plan—1995*

Title 10, California Code of Regulations, Section 2353.1

Effective January 1, 2020

The WCIRB recommends that the following amendments to the *California Workers' Compensation Experience Rating Plan—1995* (Experience Rating Plan) be approved effective January 1, 2020 with respect to new and renewal policies as of the first rating effective date of a risk on or after January 1, 2020.

Section I — General Provisions

Amend Section I, *General Provisions*, Rule 2, *Effective Date*, to show that the effective date of the amended Experience Rating Plan is 12:01 AM, January 1, 2020.

PROPOSED**Section I – General Provisions**

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2. Effective Date

The rules and rating values of this Plan are effective at 12:01 AM, January 1, ~~2019~~2020. When an amendment to this Plan is approved, a notice summarizing the amendment and its effective date, as specified by the Insurance Commissioner, will be published by the WCIRB.

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Section III — Eligibility and Experience Period

Amend Section III, *Eligibility and Experience Period*, Rule 1, *Eligibility Requirements for California Workers' Compensation Insurance*, to adjust the eligibility threshold from \$10,000 to \$9,700 to reflect wage inflation and the proposed January 1, 2020 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 ~~\$10,000~~ \$9,700. Only completed policy periods shall be used in determining eligibility. Any risk eligible for experience rating shall be experience rated.

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

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Amend Section VII, *Inquiries, Complaints and Requests for Action, Reconsideration and Appeals*, Rule 3, *Complaints and Requests for Action*, for consistency with other regulatory plans.

PROPOSED

Section VII – 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 regulations of the Insurance Commissioner governing the calculation and application of an experience modification, has been applied in connection with its workers' compensation insurance shall serve the WCIRB with a written Complaint and Request for Action pursuant to the regulations found at Title 10, California Code of Regulations, Sections 2509.40 *et seq.* Complaints and Requests for Action must be served on the WCIRB at the following address:

WCIRB
1221 Broadway, Suite 900
Oakland, CA 94612
Attention: Complaints and Reconsideration
~~or at the following fax number:~~
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	2.96	0.156	0.169	0.181	0.193	0.205	0.217	0.228	0.239	0.250	0.261	0.272	0.282	0.292
0016	3.23	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
0034	3.28	0.145	0.156	0.167	0.178	0.189	0.199	0.209	0.219	0.228	0.238	0.247	0.256	0.265
0035	2.86	0.151	0.164	0.176	0.187	0.199	0.210	0.221	0.232	0.243	0.253	0.263	0.273	0.283
0036	3.90	0.151	0.163	0.175	0.187	0.198	0.209	0.220	0.230	0.240	0.250	0.260	0.269	0.278
0038	3.40	0.129	0.139	0.149	0.158	0.168	0.177	0.186	0.195	0.204	0.213	0.222	0.230	0.239
0040	2.03	0.139	0.151	0.162	0.174	0.185	0.196	0.207	0.217	0.227	0.237	0.247	0.257	0.267
0041	2.56	0.131	0.142	0.153	0.164	0.175	0.185	0.195	0.205	0.215	0.225	0.235	0.244	0.253
0042	2.59	0.138	0.150	0.162	0.173	0.185	0.196	0.207	0.217	0.228	0.238	0.248	0.258	0.267
0044	1.61	0.156	0.168	0.180	0.191	0.202	0.212	0.222	0.233	0.243	0.253	0.263	0.272	0.282
0045	1.89	0.132	0.143	0.154	0.164	0.175	0.185	0.195	0.205	0.214	0.223	0.233	0.242	0.251
0050	2.76	0.120	0.130	0.139	0.149	0.158	0.167	0.176	0.184	0.193	0.201	0.210	0.218	0.226
0079	1.92	0.142	0.154	0.166	0.177	0.188	0.198	0.209	0.219	0.230	0.240	0.250	0.260	0.269
0096	2.54	0.146	0.158	0.169	0.180	0.191	0.201	0.212	0.222	0.232	0.242	0.251	0.260	0.269
0106	3.91	0.112	0.122	0.131	0.140	0.149	0.158	0.167	0.175	0.184	0.192	0.200	0.208	0.215
0171	2.86	0.123	0.134	0.144	0.154	0.163	0.172	0.182	0.190	0.199	0.208	0.216	0.225	0.233
0172	2.20	0.146	0.158	0.169	0.181	0.192	0.203	0.213	0.224	0.234	0.244	0.254	0.264	0.274
0251	1.91	0.116	0.126	0.136	0.146	0.155	0.165	0.174	0.182	0.191	0.200	0.208	0.216	0.224
0400	1.14	0.141	0.153	0.164	0.175	0.185	0.196	0.206	0.216	0.226	0.235	0.245	0.254	0.263
0401	3.17	0.121	0.131	0.141	0.151	0.160	0.169	0.178	0.187	0.195	0.204	0.212	0.220	0.228
1122	1.72	0.111	0.120	0.130	0.139	0.148	0.156	0.165	0.174	0.182	0.190	0.198	0.206	0.214
1123	10.39	0.126	0.137	0.148	0.158	0.168	0.178	0.188	0.198	0.207	0.216	0.225	0.234	0.243
1124	2.71	0.130	0.141	0.152	0.162	0.173	0.183	0.193	0.202	0.212	0.221	0.230	0.239	0.248
1320	0.62	0.096	0.104	0.113	0.121	0.130	0.138	0.146	0.154	0.162	0.170	0.177	0.185	0.192
1322	1.25	0.082	0.090	0.098	0.106	0.114	0.121	0.128	0.136	0.143	0.150	0.157	0.163	0.170
1330	1.64	0.132	0.143	0.154	0.164	0.175	0.185	0.195	0.204	0.214	0.223	0.232	0.241	0.250
1438	2.23	0.149	0.162	0.174	0.186	0.198	0.209	0.220	0.231	0.242	0.253	0.263	0.274	0.284
1452	1.11	0.121	0.131	0.142	0.152	0.162	0.172	0.181	0.190	0.200	0.208	0.217	0.226	0.234
1463	1.30	0.109	0.119	0.128	0.137	0.146	0.155	0.163	0.171	0.179	0.187	0.195	0.203	0.210
1624	2.59	0.112	0.122	0.131	0.140	0.149	0.158	0.166	0.175	0.183	0.191	0.199	0.207	0.215
1699	1.16	0.136	0.147	0.158	0.169	0.180	0.190	0.200	0.210	0.220	0.230	0.239	0.249	0.258
1701	1.67	0.108	0.117	0.126	0.135	0.144	0.152	0.161	0.169	0.177	0.185	0.193	0.201	0.208
1710	2.05	0.108	0.117	0.126	0.135	0.143	0.152	0.160	0.168	0.176	0.184	0.191	0.199	0.206
1741	1.65	0.104	0.113	0.121	0.130	0.138	0.147	0.155	0.163	0.171	0.178	0.186	0.193	0.200
1803	4.05	0.118	0.128	0.138	0.149	0.158	0.168	0.177	0.187	0.196	0.205	0.214	0.223	0.231
1925	4.38	0.125	0.137	0.147	0.158	0.168	0.178	0.188	0.198	0.208	0.217	0.226	0.235	0.244
2002	4.66	0.141	0.154	0.167	0.179	0.191	0.202	0.214	0.225	0.235	0.246	0.256	0.267	0.276
2003	3.09	0.134	0.145	0.157	0.168	0.179	0.189	0.200	0.210	0.220	0.230	0.239	0.249	0.258
2014	1.93	0.125	0.136	0.146	0.155	0.165	0.174	0.183	0.192	0.201	0.209	0.218	0.226	0.235
2030	1.69	0.116	0.126	0.135	0.145	0.154	0.163	0.171	0.180	0.188	0.195	0.203	0.211	0.218
2063	1.95	0.135	0.146	0.157	0.167	0.178	0.188	0.198	0.208	0.217	0.227	0.236	0.245	0.254
2081	4.73	0.164	0.176	0.188	0.200	0.211	0.223	0.234	0.244	0.255	0.265	0.276	0.285	0.295
2095	3.62	0.167	0.182	0.196	0.211	0.225	0.238	0.251	0.264	0.276	0.289	0.300	0.312	0.323
2102	2.29	0.138	0.150	0.161	0.172	0.183	0.193	0.203	0.213	0.223	0.233	0.242	0.252	0.261
2107	2.03	0.172	0.187	0.201	0.215	0.228	0.242	0.255	0.268	0.280	0.293	0.305	0.317	0.328
2108	2.93	0.154	0.167	0.180	0.193	0.205	0.218	0.230	0.241	0.253	0.264	0.274	0.285	0.295
2109	2.14	0.162	0.175	0.188	0.201	0.213	0.225	0.236	0.247	0.258	0.269	0.280	0.290	0.301
2111	2.15	0.152	0.165	0.177	0.189	0.200	0.211	0.223	0.233	0.244	0.255	0.265	0.275	0.285
2113	3.85	0.151	0.164	0.176	0.188	0.200	0.211	0.223	0.234	0.244	0.255	0.265	0.275	0.284
2116	2.50	0.153	0.165	0.177	0.189	0.201	0.213	0.224	0.235	0.246	0.256	0.267	0.277	0.287
2117	3.29	0.146	0.159	0.172	0.184	0.196	0.207	0.219	0.230	0.241	0.252	0.262	0.272	0.282
2121	1.47	0.151	0.162	0.174	0.184	0.195	0.205	0.215	0.225	0.235	0.245	0.254	0.264	0.273
2123	3.23	0.145	0.157	0.169	0.180	0.191	0.202	0.213	0.223	0.234	0.244	0.254	0.263	0.273
2142	1.07	0.151	0.163	0.174	0.185	0.195	0.205	0.215	0.224	0.233	0.242	0.251	0.260	0.269
2163	2.81	0.137	0.147	0.157	0.167	0.177	0.186	0.196	0.205	0.214	0.223	0.231	0.240	0.248

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
0005	0.302	0.312	0.321	0.331	0.340	0.349	0.358	0.367	0.375	0.384	0.392	0.400	0.409	0.416
0016	0.281	0.291	0.300	0.309	0.318	0.327	0.336	0.344	0.353	0.361	0.369	0.377	0.385	0.393
0034	0.273	0.282	0.290	0.299	0.307	0.314	0.322	0.330	0.337	0.345	0.352	0.359	0.366	0.373
0035	0.293	0.302	0.312	0.321	0.330	0.339	0.348	0.357	0.365	0.374	0.382	0.390	0.398	0.406
0036	0.287	0.296	0.305	0.313	0.322	0.330	0.338	0.346	0.354	0.362	0.369	0.377	0.384	0.391
0038	0.247	0.255	0.263	0.271	0.279	0.286	0.294	0.302	0.309	0.316	0.324	0.331	0.338	0.345
0040	0.276	0.285	0.294	0.303	0.312	0.320	0.329	0.337	0.346	0.354	0.362	0.369	0.377	0.385
0041	0.263	0.272	0.281	0.289	0.298	0.306	0.314	0.322	0.330	0.338	0.346	0.353	0.361	0.368
0042	0.277	0.286	0.295	0.304	0.312	0.321	0.329	0.338	0.346	0.354	0.362	0.369	0.377	0.384
0044	0.291	0.300	0.309	0.317	0.326	0.334	0.342	0.350	0.358	0.366	0.374	0.381	0.388	0.396
0045	0.259	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
0050	0.233	0.241	0.248	0.255	0.263	0.270	0.277	0.284	0.291	0.298	0.305	0.311	0.318	0.324
0079	0.279	0.288	0.298	0.307	0.316	0.325	0.334	0.343	0.352	0.361	0.369	0.378	0.386	0.394
0096	0.278	0.287	0.296	0.304	0.313	0.321	0.329	0.338	0.346	0.354	0.362	0.370	0.377	0.385
0106	0.223	0.230	0.238	0.245	0.252	0.259	0.266	0.272	0.279	0.285	0.292	0.298	0.305	0.311
0171	0.241	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.300	0.307	0.314	0.321	0.328	0.335
0172	0.283	0.292	0.301	0.310	0.319	0.328	0.337	0.345	0.353	0.361	0.369	0.377	0.385	0.393
0251	0.232	0.240	0.248	0.256	0.263	0.270	0.278	0.285	0.292	0.299	0.305	0.312	0.319	0.325
0400	0.272	0.281	0.290	0.299	0.307	0.316	0.324	0.332	0.340	0.348	0.355	0.363	0.370	0.377
0401	0.236	0.244	0.252	0.260	0.267	0.275	0.282	0.289	0.297	0.303	0.310	0.317	0.324	0.330
1122	0.221	0.229	0.236	0.243	0.251	0.257	0.264	0.271	0.278	0.284	0.291	0.297	0.304	0.310
1123	0.252	0.260	0.268	0.277	0.285	0.293	0.300	0.308	0.316	0.323	0.331	0.338	0.345	0.352
1124	0.256	0.265	0.273	0.281	0.289	0.297	0.305	0.312	0.320	0.327	0.335	0.342	0.349	0.356
1320	0.199	0.206	0.213	0.220	0.227	0.233	0.240	0.247	0.253	0.259	0.265	0.272	0.278	0.284
1322	0.177	0.183	0.189	0.196	0.202	0.208	0.214	0.220	0.226	0.232	0.237	0.243	0.249	0.254
1330	0.259	0.268	0.276	0.285	0.293	0.301	0.308	0.316	0.324	0.331	0.339	0.346	0.353	0.360
1438	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	0.409
1452	0.243	0.251	0.259	0.267	0.275	0.282	0.290	0.297	0.304	0.311	0.319	0.326	0.332	0.339
1463	0.217	0.225	0.232	0.239	0.245	0.252	0.259	0.265	0.272	0.278	0.285	0.291	0.297	0.303
1624	0.223	0.230	0.238	0.245	0.252	0.259	0.266	0.273	0.279	0.286	0.292	0.298	0.304	0.311
1699	0.267	0.275	0.284	0.292	0.301	0.309	0.317	0.325	0.333	0.341	0.348	0.356	0.363	0.370
1701	0.216	0.223	0.230	0.237	0.244	0.251	0.258	0.265	0.271	0.278	0.284	0.291	0.297	0.303
1710	0.214	0.221	0.228	0.235	0.242	0.248	0.255	0.262	0.268	0.275	0.281	0.288	0.294	0.300
1741	0.207	0.214	0.221	0.228	0.234	0.241	0.247	0.253	0.260	0.266	0.272	0.278	0.284	0.290
1803	0.240	0.248	0.256	0.264	0.272	0.279	0.287	0.295	0.302	0.309	0.316	0.323	0.330	0.337
1925	0.253	0.261	0.270	0.278	0.286	0.294	0.302	0.310	0.317	0.325	0.332	0.340	0.347	0.354
2002	0.286	0.296	0.305	0.315	0.324	0.332	0.341	0.350	0.358	0.366	0.374	0.382	0.390	0.398
2003	0.267	0.276	0.285	0.293	0.302	0.310	0.318	0.326	0.334	0.342	0.350	0.357	0.365	0.372
2014	0.243	0.250	0.258	0.265	0.273	0.280	0.287	0.295	0.302	0.309	0.316	0.323	0.330	0.336
2030	0.226	0.233	0.240	0.247	0.254	0.261	0.267	0.274	0.281	0.287	0.294	0.300	0.306	0.312
2063	0.262	0.271	0.279	0.288	0.296	0.304	0.312	0.320	0.327	0.335	0.342	0.350	0.357	0.364
2081	0.305	0.314	0.323	0.332	0.341	0.350	0.359	0.368	0.376	0.384	0.392	0.400	0.408	0.416
2095	0.334	0.345	0.356	0.367	0.377	0.387	0.396	0.406	0.415	0.423	0.432	0.440	0.449	0.457
2102	0.270	0.279	0.288	0.296	0.304	0.313	0.320	0.328	0.336	0.344	0.351	0.359	0.366	0.373
2107	0.340	0.351	0.362	0.372	0.383	0.393	0.403	0.413	0.423	0.432	0.441	0.450	0.459	0.468
2108	0.305	0.315	0.325	0.334	0.343	0.352	0.361	0.370	0.379	0.387	0.395	0.403	0.411	0.419
2109	0.311	0.320	0.330	0.340	0.349	0.358	0.367	0.376	0.384	0.393	0.401	0.409	0.417	0.425
2111	0.295	0.304	0.314	0.323	0.333	0.342	0.350	0.359	0.368	0.376	0.385	0.393	0.402	0.410
2113	0.294	0.303	0.312	0.321	0.330	0.339	0.348	0.356	0.364	0.372	0.380	0.388	0.396	0.404
2116	0.297	0.307	0.316	0.325	0.334	0.343	0.352	0.361	0.369	0.377	0.386	0.394	0.402	0.409
2117	0.292	0.302	0.311	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.382	0.389	0.397	0.405
2121	0.282	0.290	0.299	0.308	0.316	0.324	0.332	0.340	0.347	0.355	0.362	0.369	0.376	0.383
2123	0.283	0.292	0.301	0.310	0.319	0.328	0.337	0.345	0.353	0.362	0.370	0.378	0.386	0.393
2142	0.277	0.285	0.293	0.301	0.309	0.316	0.324	0.331	0.338	0.345	0.352	0.359	0.366	0.373
2163	0.257	0.265	0.273	0.280	0.288	0.296	0.303	0.311	0.318	0.325	0.332	0.339	0.346	0.353

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	0.424	0.432	0.439	0.446	0.454	0.461	0.468	0.475	0.482	0.488	0.495	0.502	0.508	0.515
0016	0.401	0.408	0.416	0.423	0.430	0.438	0.445	0.452	0.458	0.465	0.472	0.478	0.485	0.491
0034	0.379	0.386	0.393	0.399	0.406	0.412	0.418	0.425	0.431	0.437	0.443	0.449	0.455	0.461
0035	0.414	0.421	0.429	0.436	0.443	0.450	0.458	0.465	0.472	0.479	0.486	0.492	0.499	0.506
0036	0.398	0.405	0.412	0.419	0.426	0.432	0.439	0.445	0.451	0.458	0.464	0.470	0.476	0.482
0038	0.353	0.360	0.366	0.373	0.380	0.387	0.393	0.400	0.406	0.412	0.419	0.425	0.431	0.437
0040	0.392	0.400	0.407	0.415	0.422	0.429	0.436	0.443	0.450	0.456	0.463	0.469	0.476	0.482
0041	0.376	0.383	0.390	0.397	0.404	0.411	0.418	0.425	0.431	0.438	0.445	0.451	0.458	0.464
0042	0.392	0.399	0.406	0.413	0.420	0.427	0.434	0.441	0.447	0.454	0.460	0.467	0.473	0.479
0044	0.403	0.410	0.417	0.424	0.431	0.438	0.445	0.451	0.458	0.464	0.471	0.477	0.483	0.489
0045	0.369	0.376	0.383	0.389	0.396	0.403	0.409	0.416	0.422	0.428	0.434	0.441	0.447	0.453
0050	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
0079	0.403	0.411	0.419	0.427	0.435	0.442	0.450	0.457	0.465	0.472	0.479	0.486	0.494	0.500
0096	0.392	0.400	0.407	0.414	0.421	0.428	0.435	0.442	0.449	0.456	0.463	0.469	0.476	0.482
0106	0.317	0.323	0.329	0.335	0.341	0.347	0.353	0.359	0.364	0.370	0.376	0.381	0.387	0.392
0171	0.342	0.348	0.355	0.361	0.367	0.374	0.380	0.386	0.393	0.399	0.405	0.411	0.417	0.423
0172	0.400	0.408	0.415	0.422	0.429	0.436	0.443	0.450	0.457	0.463	0.470	0.476	0.482	0.489
0251	0.332	0.338	0.345	0.351	0.357	0.363	0.369	0.375	0.381	0.387	0.393	0.398	0.404	0.410
0400	0.385	0.392	0.399	0.406	0.412	0.419	0.426	0.432	0.438	0.445	0.451	0.457	0.463	0.469
0401	0.337	0.343	0.350	0.356	0.362	0.369	0.375	0.381	0.387	0.392	0.398	0.404	0.410	0.416
1122	0.316	0.322	0.329	0.335	0.341	0.346	0.352	0.358	0.364	0.370	0.375	0.381	0.386	0.392
1123	0.359	0.366	0.372	0.379	0.385	0.392	0.398	0.404	0.411	0.417	0.423	0.429	0.434	0.440
1124	0.363	0.369	0.376	0.383	0.389	0.396	0.402	0.408	0.415	0.421	0.427	0.433	0.439	0.444
1320	0.289	0.295	0.301	0.307	0.313	0.318	0.324	0.329	0.335	0.341	0.346	0.351	0.357	0.362
1322	0.260	0.265	0.271	0.276	0.282	0.287	0.292	0.297	0.302	0.307	0.312	0.317	0.322	0.327
1330	0.367	0.373	0.380	0.386	0.393	0.399	0.406	0.412	0.418	0.424	0.430	0.436	0.442	0.447
1438	0.417	0.425	0.432	0.440	0.447	0.455	0.462	0.469	0.476	0.483	0.490	0.497	0.504	0.510
1452	0.346	0.353	0.359	0.366	0.372	0.378	0.385	0.391	0.397	0.403	0.409	0.415	0.421	0.426
1463	0.309	0.315	0.321	0.327	0.332	0.338	0.343	0.349	0.354	0.360	0.365	0.370	0.376	0.381
1624	0.317	0.322	0.328	0.334	0.340	0.345	0.351	0.356	0.362	0.367	0.372	0.378	0.383	0.388
1699	0.377	0.384	0.391	0.398	0.405	0.411	0.418	0.424	0.430	0.437	0.443	0.449	0.455	0.461
1701	0.310	0.316	0.322	0.328	0.334	0.340	0.346	0.352	0.357	0.363	0.369	0.374	0.380	0.385
1710	0.306	0.312	0.318	0.324	0.330	0.336	0.342	0.347	0.353	0.359	0.364	0.369	0.375	0.380
1741	0.296	0.301	0.307	0.312	0.318	0.323	0.329	0.334	0.340	0.345	0.350	0.355	0.360	0.365
1803	0.344	0.351	0.357	0.364	0.370	0.377	0.383	0.389	0.396	0.402	0.408	0.414	0.420	0.425
1925	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	0.442
2002	0.405	0.412	0.419	0.426	0.433	0.440	0.447	0.453	0.460	0.466	0.472	0.479	0.485	0.491
2003	0.380	0.387	0.394	0.401	0.408	0.414	0.421	0.428	0.434	0.441	0.447	0.453	0.459	0.465
2014	0.343	0.349	0.356	0.362	0.369	0.375	0.381	0.387	0.393	0.399	0.405	0.411	0.417	0.423
2030	0.318	0.324	0.330	0.336	0.342	0.348	0.353	0.359	0.364	0.370	0.375	0.381	0.386	0.391
2063	0.371	0.378	0.385	0.392	0.398	0.405	0.411	0.418	0.424	0.430	0.436	0.442	0.448	0.454
2081	0.424	0.432	0.439	0.447	0.454	0.462	0.469	0.476	0.483	0.490	0.497	0.504	0.511	0.518
2095	0.465	0.473	0.481	0.488	0.496	0.503	0.510	0.518	0.525	0.531	0.538	0.545	0.551	0.557
2102	0.380	0.387	0.395	0.402	0.409	0.415	0.422	0.429	0.436	0.442	0.449	0.455	0.462	0.468
2107	0.477	0.485	0.494	0.502	0.510	0.518	0.526	0.534	0.541	0.549	0.556	0.564	0.571	0.578
2108	0.427	0.435	0.442	0.450	0.457	0.464	0.471	0.478	0.485	0.492	0.499	0.506	0.512	0.519
2109	0.433	0.440	0.448	0.455	0.462	0.470	0.477	0.484	0.490	0.497	0.504	0.511	0.517	0.524
2111	0.418	0.426	0.433	0.441	0.448	0.456	0.463	0.470	0.477	0.484	0.490	0.497	0.504	0.510
2113	0.411	0.419	0.426	0.433	0.440	0.447	0.454	0.461	0.467	0.474	0.480	0.487	0.493	0.499
2116	0.417	0.425	0.432	0.440	0.447	0.454	0.462	0.469	0.476	0.483	0.489	0.496	0.503	0.510
2117	0.412	0.420	0.427	0.435	0.442	0.449	0.456	0.463	0.469	0.476	0.483	0.489	0.496	0.502
2121	0.390	0.397	0.403	0.410	0.416	0.422	0.429	0.435	0.440	0.446	0.452	0.458	0.464	0.470
2123	0.401	0.409	0.416	0.423	0.431	0.438	0.445	0.452	0.459	0.466	0.472	0.479	0.485	0.492
2142	0.379	0.386	0.392	0.399	0.405	0.411	0.418	0.424	0.430	0.436	0.442	0.448	0.454	0.460
2163	0.360	0.367	0.373	0.380	0.387	0.393	0.399	0.406	0.412	0.418	0.424	0.430	0.436	0.442

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	0.521	0.533	0.545	0.557	0.569	0.580	0.591	0.602	0.612	0.623	0.633	0.643	0.652	0.661
0016	0.498	0.510	0.523	0.534	0.546	0.557	0.568	0.578	0.589	0.599	0.608	0.618	0.627	0.636
0034	0.467	0.478	0.489	0.499	0.510	0.520	0.530	0.540	0.549	0.558	0.568	0.577	0.586	0.594
0035	0.512	0.525	0.538	0.550	0.563	0.574	0.586	0.598	0.609	0.620	0.630	0.640	0.650	0.660
0036	0.488	0.500	0.512	0.523	0.534	0.545	0.555	0.566	0.576	0.585	0.595	0.604	0.614	0.623
0038	0.443	0.455	0.467	0.478	0.489	0.499	0.510	0.520	0.530	0.539	0.549	0.558	0.567	0.576
0040	0.489	0.501	0.513	0.525	0.536	0.547	0.558	0.569	0.579	0.589	0.599	0.608	0.618	0.627
0041	0.470	0.482	0.494	0.505	0.516	0.527	0.537	0.547	0.557	0.567	0.577	0.586	0.595	0.604
0042	0.485	0.497	0.508	0.519	0.530	0.541	0.551	0.561	0.571	0.581	0.590	0.599	0.608	0.617
0044	0.495	0.507	0.519	0.530	0.542	0.553	0.564	0.574	0.585	0.595	0.605	0.614	0.623	0.632
0045	0.458	0.470	0.481	0.492	0.503	0.514	0.524	0.534	0.544	0.553	0.562	0.571	0.580	0.589
0050	0.413	0.424	0.434	0.445	0.455	0.465	0.475	0.485	0.495	0.504	0.513	0.522	0.531	0.540
0079	0.507	0.520	0.533	0.546	0.558	0.571	0.583	0.594	0.605	0.616	0.627	0.637	0.647	0.657
0096	0.488	0.501	0.513	0.525	0.536	0.548	0.559	0.570	0.580	0.591	0.601	0.611	0.621	0.631
0106	0.397	0.408	0.418	0.429	0.439	0.449	0.458	0.468	0.477	0.486	0.496	0.505	0.513	0.522
0171	0.428	0.440	0.451	0.462	0.472	0.483	0.493	0.503	0.512	0.522	0.532	0.541	0.550	0.559
0172	0.495	0.507	0.518	0.530	0.541	0.551	0.562	0.572	0.582	0.592	0.602	0.611	0.621	0.630
0251	0.415	0.426	0.437	0.448	0.458	0.468	0.478	0.488	0.498	0.507	0.517	0.526	0.535	0.543
0400	0.475	0.487	0.498	0.510	0.520	0.531	0.541	0.551	0.561	0.571	0.581	0.590	0.599	0.609
0401	0.421	0.432	0.443	0.454	0.464	0.474	0.484	0.494	0.504	0.513	0.523	0.532	0.541	0.550
1122	0.397	0.408	0.419	0.429	0.439	0.449	0.459	0.468	0.478	0.487	0.496	0.505	0.513	0.522
1123	0.446	0.457	0.468	0.479	0.490	0.500	0.510	0.520	0.529	0.539	0.548	0.557	0.566	0.575
1124	0.450	0.461	0.472	0.483	0.494	0.504	0.514	0.524	0.533	0.543	0.552	0.561	0.570	0.578
1320	0.368	0.378	0.389	0.399	0.408	0.418	0.428	0.437	0.446	0.455	0.464	0.472	0.481	0.490
1322	0.332	0.341	0.351	0.360	0.369	0.378	0.387	0.395	0.404	0.412	0.421	0.429	0.437	0.445
1330	0.453	0.464	0.475	0.486	0.497	0.507	0.517	0.527	0.537	0.546	0.555	0.565	0.574	0.582
1438	0.517	0.529	0.541	0.553	0.564	0.576	0.586	0.597	0.607	0.617	0.627	0.636	0.646	0.655
1452	0.432	0.443	0.454	0.464	0.475	0.485	0.495	0.505	0.514	0.523	0.532	0.541	0.550	0.559
1463	0.386	0.396	0.406	0.416	0.426	0.435	0.445	0.454	0.463	0.472	0.480	0.489	0.497	0.506
1624	0.393	0.403	0.413	0.423	0.433	0.442	0.452	0.461	0.470	0.479	0.487	0.496	0.504	0.512
1699	0.466	0.478	0.489	0.500	0.511	0.521	0.531	0.541	0.551	0.560	0.570	0.579	0.588	0.596
1701	0.390	0.401	0.411	0.421	0.431	0.441	0.451	0.461	0.470	0.479	0.489	0.498	0.506	0.515
1710	0.385	0.396	0.406	0.416	0.425	0.435	0.444	0.453	0.462	0.471	0.480	0.489	0.497	0.506
1741	0.370	0.380	0.390	0.399	0.409	0.418	0.427	0.436	0.445	0.454	0.462	0.471	0.479	0.487
1803	0.431	0.442	0.453	0.464	0.475	0.485	0.495	0.505	0.514	0.524	0.533	0.542	0.551	0.559
1925	0.448	0.459	0.470	0.481	0.491	0.502	0.512	0.522	0.531	0.540	0.550	0.558	0.567	0.576
2002	0.497	0.509	0.520	0.532	0.543	0.554	0.564	0.574	0.584	0.594	0.604	0.613	0.622	0.631
2003	0.471	0.483	0.494	0.506	0.517	0.527	0.538	0.548	0.558	0.567	0.577	0.586	0.595	0.603
2014	0.428	0.440	0.451	0.462	0.472	0.483	0.493	0.503	0.513	0.523	0.532	0.541	0.550	0.559
2030	0.397	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.493	0.501	0.510	0.518
2063	0.460	0.472	0.483	0.494	0.505	0.516	0.526	0.537	0.547	0.557	0.567	0.576	0.585	0.594
2081	0.524	0.537	0.550	0.563	0.575	0.586	0.597	0.608	0.619	0.629	0.639	0.649	0.658	0.668
2095	0.563	0.576	0.587	0.599	0.610	0.620	0.631	0.641	0.650	0.660	0.669	0.678	0.686	0.694
2102	0.474	0.486	0.498	0.509	0.521	0.531	0.542	0.552	0.563	0.573	0.582	0.592	0.601	0.610
2107	0.585	0.598	0.611	0.623	0.636	0.647	0.659	0.670	0.680	0.690	0.700	0.709	0.718	0.727
2108	0.525	0.538	0.550	0.562	0.573	0.584	0.595	0.606	0.617	0.627	0.637	0.647	0.657	0.666
2109	0.530	0.542	0.554	0.566	0.578	0.589	0.599	0.610	0.620	0.630	0.639	0.649	0.658	0.667
2111	0.517	0.529	0.542	0.554	0.566	0.578	0.589	0.600	0.611	0.622	0.632	0.642	0.652	0.661
2113	0.506	0.518	0.530	0.542	0.554	0.565	0.577	0.588	0.599	0.610	0.621	0.631	0.641	0.651
2116	0.516	0.529	0.541	0.553	0.565	0.577	0.588	0.599	0.609	0.619	0.629	0.639	0.648	0.657
2117	0.508	0.520	0.532	0.543	0.554	0.565	0.576	0.586	0.596	0.605	0.615	0.624	0.633	0.642
2121	0.475	0.486	0.497	0.507	0.517	0.527	0.537	0.546	0.555	0.563	0.572	0.580	0.589	0.597
2123	0.498	0.510	0.522	0.533	0.545	0.555	0.566	0.576	0.586	0.596	0.605	0.615	0.624	0.633
2142	0.465	0.476	0.488	0.498	0.509	0.519	0.529	0.539	0.549	0.559	0.568	0.578	0.587	0.596
2163	0.448	0.459	0.470	0.481	0.492	0.502	0.512	0.522	0.532	0.542	0.551	0.560	0.569	0.578

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	0.670	0.679	0.688	0.696	0.704	0.712	0.719	0.726	0.733	0.740	0.747	0.753	0.759	0.765
0016	0.645	0.654	0.662	0.670	0.678	0.685	0.692	0.699	0.706	0.713	0.719	0.726	0.732	0.738
0034	0.603	0.611	0.619	0.627	0.635	0.642	0.650	0.657	0.664	0.670	0.677	0.683	0.690	0.696
0035	0.669	0.677	0.686	0.694	0.702	0.710	0.717	0.724	0.731	0.738	0.744	0.750	0.757	0.763
0036	0.631	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
0038	0.584	0.592	0.600	0.608	0.616	0.623	0.631	0.638	0.645	0.652	0.659	0.666	0.673	0.679
0040	0.636	0.645	0.653	0.661	0.669	0.677	0.685	0.692	0.700	0.707	0.713	0.720	0.727	0.733
0041	0.613	0.621	0.630	0.638	0.646	0.654	0.661	0.669	0.676	0.682	0.689	0.696	0.703	0.709
0042	0.625	0.634	0.642	0.650	0.658	0.666	0.673	0.681	0.688	0.695	0.702	0.708	0.715	0.721
0044	0.640	0.648	0.656	0.664	0.671	0.678	0.685	0.691	0.698	0.704	0.711	0.717	0.723	0.729
0045	0.597	0.605	0.613	0.620	0.628	0.635	0.642	0.649	0.656	0.663	0.670	0.676	0.682	0.688
0050	0.549	0.557	0.566	0.574	0.581	0.589	0.596	0.603	0.611	0.618	0.625	0.631	0.638	0.645
0079	0.667	0.676	0.685	0.694	0.702	0.710	0.718	0.726	0.734	0.741	0.748	0.755	0.762	0.769
0096	0.640	0.649	0.658	0.667	0.675	0.683	0.691	0.699	0.706	0.714	0.721	0.728	0.734	0.741
0106	0.531	0.539	0.547	0.555	0.563	0.571	0.578	0.586	0.593	0.600	0.607	0.614	0.620	0.627
0171	0.568	0.577	0.585	0.594	0.602	0.610	0.617	0.625	0.632	0.639	0.646	0.653	0.660	0.666
0172	0.638	0.647	0.655	0.663	0.671	0.679	0.687	0.694	0.701	0.708	0.715	0.722	0.728	0.734
0251	0.552	0.561	0.569	0.577	0.586	0.593	0.601	0.609	0.617	0.624	0.632	0.639	0.646	0.653
0400	0.618	0.626	0.635	0.644	0.652	0.660	0.668	0.675	0.683	0.690	0.697	0.704	0.711	0.718
0401	0.559	0.568	0.576	0.585	0.594	0.602	0.610	0.617	0.625	0.632	0.640	0.647	0.654	0.661
1122	0.530	0.538	0.546	0.554	0.562	0.570	0.577	0.585	0.592	0.600	0.607	0.614	0.621	0.628
1123	0.584	0.592	0.600	0.609	0.617	0.625	0.632	0.640	0.647	0.655	0.662	0.669	0.676	0.683
1124	0.587	0.595	0.603	0.611	0.619	0.626	0.634	0.641	0.648	0.656	0.663	0.669	0.676	0.683
1320	0.498	0.506	0.515	0.523	0.531	0.539	0.547	0.554	0.562	0.569	0.577	0.584	0.591	0.598
1322	0.453	0.460	0.468	0.476	0.483	0.491	0.498	0.505	0.512	0.519	0.526	0.532	0.539	0.545
1330	0.591	0.600	0.608	0.616	0.624	0.632	0.640	0.648	0.655	0.663	0.670	0.677	0.684	0.691
1438	0.664	0.673	0.682	0.690	0.699	0.707	0.714	0.722	0.730	0.737	0.744	0.751	0.757	0.764
1452	0.567	0.576	0.584	0.592	0.600	0.607	0.615	0.623	0.630	0.637	0.644	0.652	0.658	0.665
1463	0.514	0.522	0.530	0.538	0.546	0.553	0.561	0.568	0.576	0.583	0.590	0.597	0.604	0.611
1624	0.520	0.528	0.535	0.543	0.550	0.557	0.565	0.572	0.578	0.585	0.592	0.598	0.604	0.611
1699	0.605	0.613	0.621	0.630	0.637	0.645	0.653	0.660	0.667	0.674	0.681	0.688	0.695	0.702
1701	0.524	0.532	0.540	0.548	0.556	0.564	0.572	0.580	0.587	0.594	0.601	0.608	0.615	0.622
1710	0.514	0.522	0.530	0.538	0.546	0.553	0.561	0.568	0.576	0.583	0.590	0.597	0.604	0.611
1741	0.496	0.504	0.511	0.519	0.527	0.535	0.542	0.549	0.556	0.563	0.570	0.577	0.584	0.590
1803	0.568	0.576	0.584	0.593	0.601	0.609	0.616	0.624	0.632	0.639	0.646	0.653	0.660	0.666
1925	0.584	0.592	0.600	0.608	0.616	0.624	0.631	0.639	0.646	0.653	0.659	0.666	0.673	0.679
2002	0.639	0.648	0.656	0.664	0.672	0.680	0.688	0.695	0.703	0.710	0.717	0.724	0.731	0.738
2003	0.612	0.620	0.629	0.637	0.644	0.652	0.659	0.666	0.674	0.681	0.687	0.694	0.700	0.707
2014	0.567	0.576	0.584	0.592	0.600	0.608	0.615	0.623	0.630	0.637	0.644	0.651	0.658	0.665
2030	0.526	0.534	0.542	0.550	0.558	0.566	0.573	0.580	0.588	0.595	0.602	0.609	0.616	0.623
2063	0.603	0.612	0.620	0.629	0.637	0.644	0.652	0.659	0.667	0.674	0.681	0.687	0.694	0.701
2081	0.677	0.686	0.695	0.703	0.712	0.720	0.729	0.737	0.744	0.752	0.759	0.766	0.773	0.780
2095	0.702	0.710	0.717	0.725	0.732	0.740	0.746	0.753	0.760	0.766	0.773	0.779	0.785	0.791
2102	0.619	0.628	0.637	0.646	0.655	0.663	0.671	0.679	0.686	0.693	0.701	0.708	0.715	0.721
2107	0.736	0.744	0.752	0.760	0.767	0.775	0.781	0.788	0.794	0.800	0.806	0.812	0.817	0.822
2108	0.676	0.685	0.694	0.703	0.711	0.719	0.727	0.735	0.742	0.750	0.757	0.764	0.770	0.777
2109	0.675	0.684	0.692	0.700	0.707	0.714	0.721	0.728	0.735	0.742	0.749	0.756	0.762	0.768
2111	0.670	0.679	0.688	0.697	0.705	0.713	0.720	0.728	0.735	0.742	0.749	0.755	0.762	0.768
2113	0.661	0.670	0.680	0.689	0.698	0.707	0.716	0.724	0.732	0.740	0.748	0.756	0.763	0.770
2116	0.666	0.674	0.683	0.691	0.699	0.707	0.715	0.722	0.729	0.736	0.743	0.750	0.756	0.762
2117	0.651	0.659	0.667	0.675	0.683	0.690	0.698	0.705	0.712	0.719	0.726	0.732	0.739	0.745
2121	0.605	0.613	0.621	0.628	0.636	0.643	0.651	0.658	0.665	0.672	0.679	0.686	0.692	0.698
2123	0.642	0.650	0.658	0.666	0.674	0.682	0.689	0.697	0.704	0.711	0.719	0.726	0.732	0.739
2142	0.604	0.613	0.621	0.630	0.638	0.646	0.653	0.661	0.668	0.676	0.683	0.690	0.697	0.704
2163	0.587	0.595	0.603	0.612	0.620	0.628	0.635	0.643	0.650	0.658	0.665	0.672	0.679	0.686

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
0005	0.771	0.777	0.782	0.788	0.793	0.798	0.803	0.808	0.813	0.818	0.822	0.826	0.831	0.835
0016	0.744	0.750	0.755	0.761	0.766	0.771	0.777	0.782	0.787	0.791	0.796	0.800	0.805	0.809
0034	0.702	0.708	0.714	0.720	0.726	0.731	0.737	0.743	0.748	0.753	0.758	0.764	0.769	0.774
0035	0.769	0.774	0.780	0.786	0.791	0.796	0.801	0.806	0.811	0.816	0.820	0.825	0.829	0.833
0036	0.734	0.741	0.747	0.753	0.759	0.764	0.770	0.775	0.780	0.786	0.791	0.795	0.800	0.805
0038	0.686	0.692	0.698	0.704	0.710	0.715	0.721	0.727	0.732	0.738	0.743	0.748	0.753	0.758
0040	0.739	0.746	0.752	0.757	0.763	0.769	0.774	0.780	0.785	0.790	0.795	0.800	0.804	0.809
0041	0.716	0.722	0.728	0.734	0.740	0.746	0.752	0.758	0.764	0.769	0.774	0.780	0.785	0.790
0042	0.728	0.734	0.740	0.746	0.752	0.757	0.763	0.768	0.773	0.778	0.783	0.788	0.793	0.798
0044	0.735	0.741	0.746	0.752	0.757	0.762	0.767	0.772	0.777	0.781	0.786	0.791	0.795	0.800
0045	0.694	0.700	0.706	0.712	0.718	0.723	0.729	0.734	0.739	0.744	0.749	0.754	0.758	0.763
0050	0.651	0.657	0.664	0.670	0.676	0.682	0.687	0.693	0.699	0.704	0.709	0.714	0.720	0.725
0079	0.775	0.781	0.788	0.793	0.799	0.805	0.810	0.816	0.821	0.826	0.831	0.836	0.840	0.845
0096	0.747	0.754	0.760	0.766	0.772	0.777	0.783	0.789	0.794	0.799	0.804	0.809	0.814	0.818
0106	0.633	0.640	0.646	0.652	0.658	0.664	0.670	0.676	0.681	0.687	0.692	0.698	0.703	0.708
0171	0.673	0.679	0.686	0.692	0.698	0.704	0.710	0.716	0.721	0.727	0.732	0.737	0.742	0.747
0172	0.741	0.747	0.753	0.758	0.764	0.769	0.775	0.780	0.785	0.790	0.795	0.800	0.804	0.809
0251	0.660	0.667	0.674	0.681	0.687	0.693	0.699	0.705	0.711	0.717	0.723	0.729	0.735	0.740
0400	0.724	0.730	0.737	0.742	0.748	0.753	0.759	0.764	0.770	0.775	0.780	0.785	0.790	0.795
0401	0.668	0.675	0.681	0.687	0.693	0.699	0.705	0.711	0.717	0.722	0.728	0.733	0.739	0.744
1122	0.635	0.642	0.648	0.655	0.661	0.668	0.674	0.680	0.686	0.692	0.698	0.704	0.710	0.715
1123	0.690	0.696	0.703	0.709	0.716	0.722	0.728	0.734	0.740	0.746	0.752	0.757	0.763	0.768
1124	0.689	0.695	0.701	0.707	0.713	0.719	0.725	0.731	0.736	0.741	0.747	0.752	0.757	0.762
1320	0.604	0.611	0.618	0.624	0.630	0.637	0.643	0.649	0.655	0.660	0.666	0.672	0.677	0.682
1322	0.552	0.558	0.564	0.570	0.577	0.583	0.588	0.594	0.600	0.606	0.611	0.617	0.622	0.628
1330	0.698	0.705	0.712	0.718	0.725	0.731	0.737	0.743	0.749	0.755	0.761	0.767	0.773	0.778
1438	0.770	0.776	0.781	0.787	0.792	0.797	0.802	0.807	0.811	0.815	0.820	0.824	0.828	0.832
1452	0.672	0.678	0.685	0.691	0.697	0.703	0.709	0.715	0.720	0.726	0.732	0.737	0.742	0.747
1463	0.617	0.624	0.630	0.637	0.643	0.649	0.655	0.661	0.667	0.673	0.679	0.685	0.691	0.697
1624	0.617	0.623	0.629	0.634	0.640	0.646	0.651	0.657	0.662	0.668	0.673	0.678	0.683	0.688
1699	0.708	0.714	0.721	0.727	0.733	0.738	0.744	0.749	0.755	0.760	0.765	0.770	0.774	0.779
1701	0.629	0.635	0.642	0.648	0.654	0.660	0.666	0.672	0.678	0.683	0.689	0.695	0.700	0.706
1710	0.617	0.624	0.631	0.637	0.644	0.650	0.657	0.663	0.669	0.675	0.681	0.687	0.693	0.699
1741	0.597	0.604	0.610	0.616	0.623	0.629	0.635	0.641	0.647	0.653	0.658	0.664	0.670	0.675
1803	0.673	0.679	0.685	0.691	0.697	0.703	0.708	0.714	0.719	0.724	0.729	0.734	0.739	0.744
1925	0.685	0.691	0.698	0.704	0.709	0.715	0.721	0.726	0.732	0.737	0.743	0.748	0.753	0.758
2002	0.745	0.751	0.757	0.763	0.769	0.775	0.780	0.786	0.791	0.796	0.800	0.805	0.809	0.814
2003	0.713	0.719	0.725	0.731	0.737	0.742	0.748	0.753	0.758	0.764	0.769	0.774	0.778	0.783
2014	0.671	0.678	0.684	0.691	0.697	0.703	0.708	0.714	0.720	0.725	0.730	0.735	0.741	0.746
2030	0.630	0.637	0.643	0.650	0.656	0.662	0.668	0.674	0.680	0.686	0.692	0.698	0.703	0.709
2063	0.707	0.713	0.720	0.725	0.731	0.737	0.743	0.748	0.754	0.759	0.765	0.770	0.775	0.780
2081	0.786	0.793	0.799	0.805	0.811	0.817	0.822	0.828	0.833	0.838	0.843	0.848	0.852	0.857
2095	0.797	0.803	0.808	0.814	0.819	0.824	0.829	0.834	0.838	0.843	0.847	0.851	0.856	0.860
2102	0.728	0.734	0.741	0.747	0.752	0.758	0.764	0.769	0.774	0.779	0.784	0.789	0.794	0.799
2107	0.827	0.832	0.837	0.842	0.847	0.851	0.855	0.859	0.863	0.867	0.871	0.875	0.878	0.882
2108	0.783	0.789	0.795	0.800	0.806	0.811	0.816	0.821	0.825	0.830	0.834	0.839	0.843	0.847
2109	0.774	0.780	0.785	0.791	0.796	0.801	0.806	0.811	0.816	0.821	0.825	0.830	0.834	0.839
2111	0.774	0.780	0.786	0.791	0.797	0.802	0.808	0.813	0.818	0.823	0.828	0.833	0.837	0.842
2113	0.777	0.783	0.790	0.797	0.803	0.809	0.816	0.821	0.827	0.832	0.838	0.843	0.848	0.853
2116	0.768	0.774	0.780	0.785	0.791	0.796	0.801	0.806	0.811	0.816	0.820	0.824	0.829	0.833
2117	0.752	0.758	0.764	0.770	0.776	0.782	0.788	0.793	0.798	0.803	0.808	0.813	0.818	0.822
2121	0.705	0.711	0.716	0.722	0.727	0.733	0.738	0.744	0.749	0.754	0.759	0.764	0.769	0.773
2123	0.746	0.752	0.758	0.764	0.770	0.776	0.781	0.787	0.792	0.797	0.802	0.807	0.812	0.817
2142	0.711	0.717	0.724	0.730	0.737	0.743	0.749	0.755	0.761	0.767	0.772	0.778	0.783	0.789
2163	0.692	0.699	0.705	0.711	0.717	0.723	0.729	0.735	0.741	0.746	0.752	0.757	0.762	0.767

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	0.839	0.843	0.847	0.850	0.854	0.858	0.861	0.865	0.868
0016	0.813	0.817	0.821	0.825	0.828	0.832	0.836	0.839	0.843
0034	0.779	0.784	0.789	0.793	0.798	0.802	0.807	0.811	0.815
0035	0.837	0.841	0.845	0.849	0.853	0.856	0.860	0.863	0.867
0036	0.809	0.814	0.818	0.822	0.827	0.831	0.835	0.838	0.842
0038	0.763	0.767	0.772	0.776	0.781	0.785	0.790	0.794	0.798
0040	0.813	0.818	0.822	0.826	0.830	0.834	0.838	0.842	0.846
0041	0.795	0.799	0.804	0.809	0.813	0.818	0.822	0.826	0.830
0042	0.802	0.807	0.811	0.815	0.819	0.823	0.827	0.831	0.835
0044	0.804	0.808	0.813	0.817	0.821	0.825	0.829	0.833	0.837
0045	0.768	0.772	0.776	0.781	0.785	0.789	0.793	0.797	0.800
0050	0.730	0.735	0.739	0.744	0.749	0.754	0.758	0.763	0.767
0079	0.849	0.853	0.857	0.861	0.865	0.869	0.872	0.876	0.880
0096	0.823	0.827	0.832	0.836	0.840	0.844	0.848	0.852	0.856
0106	0.713	0.719	0.724	0.729	0.733	0.738	0.743	0.748	0.752
0171	0.751	0.756	0.761	0.766	0.770	0.775	0.779	0.783	0.788
0172	0.813	0.817	0.821	0.826	0.830	0.833	0.837	0.841	0.845
0251	0.746	0.751	0.757	0.762	0.767	0.772	0.777	0.783	0.787
0400	0.800	0.804	0.809	0.813	0.818	0.822	0.827	0.831	0.835
0401	0.750	0.755	0.760	0.765	0.770	0.775	0.780	0.784	0.789
1122	0.721	0.727	0.732	0.737	0.743	0.748	0.753	0.758	0.763
1123	0.774	0.779	0.784	0.789	0.794	0.799	0.804	0.809	0.814
1124	0.767	0.772	0.776	0.781	0.785	0.790	0.794	0.798	0.803
1320	0.688	0.693	0.698	0.702	0.707	0.712	0.716	0.720	0.725
1322	0.633	0.638	0.644	0.649	0.654	0.659	0.664	0.669	0.674
1330	0.784	0.789	0.794	0.799	0.803	0.808	0.812	0.817	0.821
1438	0.836	0.840	0.844	0.848	0.852	0.856	0.860	0.863	0.867
1452	0.753	0.758	0.763	0.768	0.773	0.777	0.782	0.787	0.791
1463	0.702	0.708	0.713	0.718	0.724	0.729	0.734	0.738	0.743
1624	0.694	0.699	0.704	0.709	0.713	0.718	0.723	0.728	0.732
1699	0.783	0.788	0.792	0.796	0.800	0.804	0.808	0.812	0.816
1701	0.711	0.716	0.722	0.727	0.732	0.737	0.742	0.747	0.751
1710	0.705	0.710	0.716	0.721	0.727	0.732	0.737	0.742	0.747
1741	0.681	0.686	0.692	0.697	0.703	0.708	0.713	0.718	0.723
1803	0.749	0.753	0.758	0.762	0.766	0.771	0.775	0.779	0.783
1925	0.763	0.767	0.772	0.777	0.782	0.786	0.790	0.795	0.799
2002	0.818	0.822	0.826	0.831	0.835	0.839	0.842	0.846	0.850
2003	0.788	0.792	0.797	0.801	0.805	0.809	0.814	0.818	0.821
2014	0.751	0.756	0.761	0.765	0.770	0.775	0.779	0.784	0.788
2030	0.714	0.720	0.725	0.730	0.736	0.741	0.746	0.751	0.756
2063	0.785	0.790	0.794	0.799	0.803	0.808	0.812	0.816	0.820
2081	0.861	0.865	0.869	0.873	0.877	0.881	0.884	0.888	0.891
2095	0.863	0.867	0.871	0.874	0.878	0.881	0.885	0.888	0.891
2102	0.804	0.808	0.813	0.817	0.821	0.825	0.829	0.832	0.836
2107	0.885	0.888	0.891	0.894	0.897	0.900	0.903	0.906	0.909
2108	0.851	0.855	0.859	0.863	0.867	0.870	0.874	0.877	0.880
2109	0.842	0.846	0.850	0.854	0.857	0.861	0.864	0.867	0.870
2111	0.846	0.851	0.855	0.859	0.863	0.867	0.870	0.874	0.878
2113	0.858	0.863	0.867	0.872	0.876	0.880	0.884	0.888	0.891
2116	0.837	0.841	0.845	0.849	0.853	0.856	0.860	0.864	0.867
2117	0.826	0.831	0.835	0.839	0.843	0.846	0.850	0.854	0.857
2121	0.778	0.782	0.786	0.790	0.795	0.799	0.803	0.807	0.811
2123	0.821	0.826	0.830	0.834	0.838	0.842	0.846	0.849	0.853
2142	0.794	0.799	0.804	0.809	0.814	0.819	0.823	0.828	0.832
2163	0.772	0.777	0.782	0.787	0.792	0.796	0.801	0.805	0.810

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
2211	5.15	0.141	0.153	0.165	0.176	0.188	0.198	0.209	0.220	0.230	0.240	0.250	0.259	0.269
2222	2.62	0.156	0.169	0.181	0.193	0.205	0.217	0.229	0.240	0.251	0.261	0.272	0.282	0.292
2362	7.18	0.179	0.195	0.209	0.223	0.237	0.249	0.262	0.273	0.284	0.295	0.305	0.315	0.324
2402	3.40	0.126	0.138	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.231	0.241	0.250
2413	2.29	0.144	0.156	0.168	0.180	0.192	0.203	0.214	0.224	0.235	0.245	0.255	0.265	0.274
2501	3.83	0.166	0.183	0.199	0.215	0.231	0.247	0.262	0.277	0.292	0.306	0.320	0.334	0.347
2570	5.24	0.123	0.135	0.146	0.157	0.168	0.178	0.189	0.199	0.208	0.218	0.227	0.237	0.246
2571	4.17	0.144	0.156	0.168	0.180	0.191	0.203	0.214	0.225	0.235	0.246	0.256	0.266	0.276
2576	2.56	0.144	0.156	0.168	0.180	0.191	0.202	0.213	0.224	0.234	0.245	0.255	0.265	0.274
2584	2.90	0.147	0.160	0.172	0.185	0.197	0.208	0.220	0.231	0.241	0.252	0.262	0.272	0.282
2585	3.37	0.146	0.159	0.171	0.183	0.195	0.206	0.217	0.228	0.239	0.250	0.260	0.271	0.281
2589	1.90	0.149	0.163	0.178	0.192	0.206	0.219	0.232	0.245	0.258	0.270	0.282	0.294	0.305
2660	3.41	0.162	0.176	0.190	0.204	0.217	0.230	0.242	0.255	0.267	0.278	0.290	0.301	0.312
2683	2.69	0.161	0.174	0.188	0.201	0.213	0.226	0.238	0.249	0.261	0.272	0.283	0.294	0.304
2688	2.79	0.146	0.159	0.172	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285
2702	8.45	0.089	0.097	0.105	0.113	0.121	0.129	0.136	0.144	0.151	0.158	0.165	0.172	0.179
2710	3.21	0.160	0.172	0.184	0.196	0.207	0.219	0.230	0.241	0.252	0.262	0.273	0.283	0.293
2727	4.17	0.092	0.100	0.109	0.117	0.125	0.133	0.140	0.148	0.156	0.163	0.170	0.178	0.185
2731	2.28	0.156	0.168	0.180	0.192	0.204	0.215	0.226	0.237	0.247	0.257	0.266	0.276	0.285
2757	4.28	0.161	0.174	0.187	0.199	0.211	0.223	0.234	0.246	0.257	0.267	0.277	0.287	0.297
2759	3.44	0.149	0.161	0.173	0.185	0.196	0.207	0.218	0.229	0.240	0.250	0.260	0.270	0.279
2790	0.99	0.157	0.170	0.182	0.195	0.207	0.218	0.230	0.241	0.251	0.262	0.272	0.282	0.292
2797	3.97	0.154	0.167	0.179	0.191	0.202	0.213	0.224	0.235	0.246	0.256	0.266	0.276	0.286
2806	2.83	0.152	0.164	0.176	0.188	0.200	0.211	0.222	0.233	0.243	0.254	0.264	0.273	0.283
2812	2.67	0.136	0.148	0.159	0.170	0.182	0.192	0.203	0.213	0.223	0.233	0.243	0.253	0.262
2819	4.11	0.144	0.156	0.168	0.179	0.191	0.202	0.213	0.223	0.233	0.244	0.254	0.263	0.273
2840	2.25	0.150	0.163	0.176	0.188	0.200	0.212	0.223	0.235	0.245	0.256	0.267	0.277	0.287
2842	3.44	0.139	0.151	0.163	0.174	0.185	0.196	0.206	0.216	0.226	0.236	0.246	0.256	0.265
2852	3.01	0.148	0.160	0.173	0.184	0.196	0.207	0.218	0.229	0.239	0.249	0.259	0.269	0.279
2881	3.57	0.167	0.181	0.195	0.208	0.222	0.234	0.247	0.259	0.271	0.282	0.293	0.304	0.314
2883	6.15	0.149	0.163	0.177	0.190	0.203	0.216	0.229	0.242	0.254	0.266	0.278	0.289	0.300
2915	2.81	0.141	0.153	0.164	0.175	0.186	0.196	0.206	0.216	0.226	0.235	0.244	0.253	0.262
2923	1.76	0.137	0.148	0.159	0.169	0.179	0.189	0.199	0.209	0.218	0.227	0.236	0.246	0.255
3018	1.39	0.141	0.154	0.166	0.178	0.190	0.201	0.212	0.222	0.233	0.243	0.253	0.263	0.272
3022	2.41	0.159	0.172	0.184	0.197	0.209	0.220	0.232	0.243	0.254	0.265	0.276	0.286	0.296
3030	3.18	0.124	0.134	0.143	0.152	0.161	0.170	0.179	0.187	0.195	0.203	0.211	0.219	0.227
3039	2.65	0.127	0.138	0.149	0.159	0.169	0.179	0.188	0.198	0.207	0.216	0.225	0.233	0.242
3040	3.59	0.121	0.132	0.144	0.155	0.166	0.177	0.187	0.197	0.207	0.217	0.227	0.236	0.246
3060	3.12	0.150	0.163	0.175	0.187	0.199	0.210	0.222	0.233	0.244	0.255	0.265	0.276	0.286
3066	1.94	0.153	0.165	0.177	0.189	0.200	0.211	0.222	0.233	0.243	0.254	0.264	0.273	0.283
3070	0.15	0.142	0.154	0.166	0.177	0.188	0.198	0.209	0.219	0.229	0.238	0.248	0.257	0.266
3076	2.46	0.150	0.162	0.174	0.186	0.197	0.208	0.219	0.230	0.240	0.250	0.260	0.270	0.280
3081	4.02	0.147	0.160	0.172	0.184	0.195	0.207	0.218	0.229	0.239	0.249	0.259	0.269	0.279
3082	7.12	0.120	0.130	0.141	0.151	0.161	0.171	0.181	0.190	0.200	0.209	0.218	0.226	0.235
3085	3.97	0.145	0.157	0.169	0.181	0.192	0.204	0.215	0.225	0.236	0.246	0.256	0.266	0.275
3099	1.70	0.138	0.149	0.161	0.171	0.182	0.192	0.202	0.213	0.222	0.232	0.242	0.251	0.260
3110	2.61	0.129	0.139	0.149	0.158	0.168	0.177	0.186	0.195	0.204	0.212	0.221	0.229	0.237
3131	2.09	0.137	0.148	0.160	0.171	0.182	0.192	0.203	0.213	0.223	0.232	0.242	0.251	0.260
3146	1.58	0.151	0.164	0.177	0.189	0.201	0.213	0.224	0.236	0.247	0.257	0.268	0.278	0.288
3152	1.68	0.127	0.139	0.151	0.162	0.173	0.184	0.195	0.205	0.215	0.225	0.235	0.244	0.253
3165	2.00	0.140	0.152	0.164	0.176	0.188	0.199	0.210	0.221	0.231	0.242	0.252	0.261	0.271
3169	1.85	0.153	0.166	0.178	0.190	0.201	0.213	0.224	0.234	0.245	0.255	0.266	0.275	0.285
3175	1.70	0.151	0.163	0.175	0.186	0.197	0.208	0.219	0.229	0.240	0.249	0.259	0.269	0.278
3178	1.11	0.152	0.165	0.178	0.190	0.202	0.214	0.226	0.237	0.248	0.259	0.270	0.280	0.290
3179	1.63	0.132	0.144	0.155	0.167	0.178	0.188	0.199	0.209	0.219	0.229	0.239	0.248	0.257

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
2211	0.278	0.287	0.296	0.304	0.313	0.322	0.330	0.338	0.346	0.354	0.362	0.370	0.378	0.385
2222	0.302	0.312	0.321	0.331	0.340	0.349	0.358	0.367	0.376	0.384	0.392	0.400	0.408	0.416
2362	0.334	0.342	0.351	0.359	0.367	0.375	0.383	0.390	0.398	0.405	0.413	0.420	0.427	0.434
2402	0.259	0.268	0.277	0.285	0.294	0.302	0.311	0.319	0.326	0.334	0.341	0.349	0.356	0.363
2413	0.284	0.293	0.302	0.310	0.319	0.328	0.336	0.344	0.353	0.361	0.368	0.376	0.383	0.390
2501	0.360	0.373	0.385	0.397	0.409	0.420	0.432	0.443	0.453	0.464	0.474	0.483	0.493	0.502
2570	0.255	0.264	0.272	0.281	0.289	0.298	0.306	0.314	0.322	0.330	0.337	0.345	0.352	0.360
2571	0.286	0.295	0.304	0.313	0.322	0.331	0.339	0.347	0.356	0.364	0.372	0.380	0.387	0.395
2576	0.284	0.293	0.302	0.310	0.319	0.327	0.336	0.344	0.352	0.360	0.368	0.375	0.383	0.391
2584	0.292	0.301	0.310	0.319	0.328	0.336	0.345	0.353	0.361	0.370	0.377	0.385	0.393	0.400
2585	0.291	0.300	0.310	0.319	0.329	0.338	0.347	0.356	0.364	0.373	0.381	0.389	0.397	0.405
2589	0.316	0.328	0.338	0.349	0.360	0.370	0.380	0.390	0.399	0.409	0.418	0.427	0.436	0.444
2660	0.323	0.333	0.344	0.354	0.364	0.374	0.384	0.393	0.402	0.411	0.420	0.429	0.438	0.446
2683	0.315	0.325	0.334	0.344	0.353	0.363	0.372	0.381	0.390	0.398	0.407	0.415	0.423	0.432
2688	0.295	0.305	0.315	0.325	0.335	0.344	0.353	0.363	0.371	0.380	0.389	0.398	0.406	0.414
2702	0.186	0.192	0.199	0.205	0.212	0.218	0.224	0.230	0.236	0.242	0.248	0.254	0.260	0.265
2710	0.302	0.312	0.321	0.330	0.339	0.347	0.356	0.364	0.373	0.381	0.389	0.397	0.404	0.412
2727	0.192	0.199	0.206	0.213	0.219	0.226	0.233	0.239	0.245	0.252	0.258	0.264	0.270	0.276
2731	0.295	0.304	0.313	0.321	0.330	0.339	0.347	0.355	0.363	0.371	0.379	0.387	0.394	0.402
2757	0.307	0.317	0.326	0.336	0.345	0.354	0.363	0.372	0.380	0.389	0.397	0.405	0.413	0.420
2759	0.289	0.298	0.307	0.317	0.326	0.334	0.343	0.351	0.360	0.368	0.377	0.385	0.393	0.400
2790	0.301	0.311	0.320	0.329	0.338	0.347	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.412
2797	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	0.404
2806	0.292	0.301	0.310	0.319	0.328	0.336	0.345	0.353	0.361	0.369	0.377	0.384	0.392	0.399
2812	0.272	0.281	0.290	0.298	0.307	0.315	0.324	0.332	0.339	0.347	0.354	0.362	0.369	0.376
2819	0.283	0.292	0.301	0.310	0.318	0.327	0.335	0.343	0.351	0.359	0.367	0.374	0.382	0.389
2840	0.298	0.307	0.317	0.327	0.336	0.345	0.354	0.362	0.371	0.379	0.387	0.395	0.403	0.411
2842	0.274	0.283	0.292	0.300	0.309	0.318	0.326	0.334	0.342	0.350	0.358	0.366	0.373	0.381
2852	0.288	0.298	0.307	0.316	0.325	0.333	0.342	0.350	0.358	0.366	0.374	0.382	0.390	0.397
2881	0.325	0.335	0.344	0.354	0.364	0.373	0.382	0.391	0.400	0.408	0.417	0.425	0.433	0.442
2883	0.311	0.321	0.332	0.342	0.352	0.362	0.372	0.381	0.391	0.400	0.409	0.419	0.427	0.436
2915	0.271	0.279	0.287	0.296	0.304	0.312	0.320	0.327	0.335	0.343	0.350	0.357	0.364	0.371
2923	0.263	0.272	0.280	0.289	0.297	0.305	0.313	0.321	0.328	0.336	0.343	0.351	0.358	0.365
3018	0.282	0.291	0.300	0.309	0.317	0.326	0.334	0.342	0.351	0.359	0.366	0.374	0.381	0.389
3022	0.306	0.316	0.326	0.335	0.345	0.354	0.363	0.371	0.380	0.388	0.397	0.405	0.412	0.420
3030	0.234	0.242	0.249	0.256	0.263	0.270	0.277	0.284	0.290	0.297	0.304	0.310	0.317	0.323
3039	0.250	0.258	0.266	0.274	0.282	0.290	0.297	0.305	0.312	0.319	0.326	0.333	0.340	0.347
3040	0.255	0.264	0.273	0.281	0.290	0.298	0.306	0.314	0.322	0.330	0.337	0.344	0.352	0.359
3060	0.296	0.306	0.315	0.325	0.334	0.343	0.352	0.361	0.369	0.378	0.386	0.394	0.403	0.411
3066	0.293	0.302	0.311	0.320	0.329	0.337	0.345	0.354	0.362	0.369	0.377	0.385	0.392	0.400
3070	0.275	0.284	0.293	0.301	0.310	0.318	0.327	0.335	0.343	0.351	0.358	0.366	0.373	0.381
3076	0.290	0.299	0.308	0.317	0.326	0.335	0.344	0.352	0.360	0.368	0.376	0.384	0.392	0.399
3081	0.289	0.298	0.307	0.317	0.326	0.334	0.343	0.352	0.360	0.368	0.376	0.384	0.392	0.400
3082	0.243	0.251	0.260	0.267	0.275	0.283	0.291	0.298	0.305	0.312	0.319	0.326	0.333	0.339
3085	0.284	0.294	0.302	0.311	0.320	0.328	0.337	0.345	0.353	0.361	0.369	0.376	0.384	0.392
3099	0.269	0.278	0.287	0.296	0.304	0.312	0.320	0.328	0.336	0.344	0.351	0.359	0.366	0.373
3110	0.244	0.252	0.259	0.266	0.274	0.281	0.288	0.294	0.301	0.308	0.314	0.321	0.327	0.333
3131	0.269	0.278	0.286	0.295	0.304	0.312	0.320	0.328	0.336	0.344	0.352	0.359	0.367	0.374
3146	0.297	0.307	0.317	0.326	0.335	0.344	0.353	0.361	0.370	0.378	0.386	0.395	0.403	0.410
3152	0.263	0.271	0.280	0.289	0.297	0.306	0.314	0.322	0.330	0.338	0.345	0.353	0.360	0.367
3165	0.280	0.290	0.299	0.308	0.316	0.325	0.334	0.342	0.350	0.358	0.366	0.374	0.381	0.389
3169	0.295	0.304	0.313	0.322	0.331	0.340	0.349	0.357	0.366	0.374	0.382	0.390	0.397	0.405
3175	0.287	0.296	0.305	0.314	0.322	0.331	0.339	0.348	0.356	0.363	0.371	0.379	0.386	0.394
3178	0.300	0.310	0.320	0.329	0.338	0.347	0.356	0.365	0.374	0.382	0.391	0.399	0.406	0.414
3179	0.266	0.275	0.283	0.292	0.300	0.309	0.317	0.325	0.333	0.341	0.349	0.356	0.364	0.371

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
2211	0.392	0.400	0.407	0.414	0.421	0.427	0.434	0.441	0.447	0.453	0.460	0.466	0.472	0.478
2222	0.424	0.432	0.439	0.447	0.454	0.461	0.468	0.475	0.482	0.488	0.495	0.502	0.508	0.514
2362	0.441	0.448	0.455	0.461	0.468	0.475	0.481	0.487	0.494	0.500	0.506	0.512	0.518	0.524
2402	0.370	0.377	0.384	0.391	0.397	0.404	0.410	0.417	0.423	0.429	0.436	0.442	0.448	0.454
2413	0.398	0.405	0.412	0.419	0.426	0.432	0.439	0.446	0.452	0.459	0.465	0.471	0.477	0.483
2501	0.511	0.520	0.529	0.537	0.546	0.554	0.562	0.569	0.577	0.584	0.591	0.598	0.605	0.612
2570	0.367	0.374	0.381	0.388	0.395	0.401	0.408	0.415	0.421	0.428	0.434	0.440	0.447	0.453
2571	0.402	0.410	0.417	0.425	0.432	0.439	0.446	0.453	0.460	0.466	0.473	0.480	0.486	0.493
2576	0.398	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
2584	0.408	0.415	0.422	0.430	0.437	0.444	0.450	0.457	0.464	0.471	0.477	0.484	0.490	0.497
2585	0.413	0.421	0.429	0.436	0.444	0.451	0.459	0.466	0.473	0.480	0.487	0.494	0.501	0.507
2589	0.453	0.461	0.469	0.477	0.485	0.493	0.500	0.508	0.515	0.522	0.529	0.536	0.543	0.549
2660	0.455	0.463	0.471	0.480	0.487	0.495	0.503	0.510	0.518	0.525	0.532	0.539	0.546	0.553
2683	0.440	0.447	0.455	0.463	0.471	0.478	0.486	0.493	0.500	0.507	0.514	0.520	0.527	0.534
2688	0.423	0.431	0.438	0.446	0.454	0.461	0.468	0.475	0.483	0.489	0.496	0.503	0.510	0.516
2702	0.271	0.276	0.282	0.288	0.293	0.298	0.304	0.309	0.314	0.320	0.325	0.330	0.335	0.340
2710	0.420	0.427	0.434	0.441	0.448	0.455	0.462	0.469	0.476	0.482	0.489	0.495	0.501	0.507
2727	0.282	0.288	0.294	0.300	0.305	0.311	0.316	0.322	0.327	0.332	0.338	0.343	0.348	0.353
2731	0.409	0.417	0.424	0.431	0.437	0.444	0.451	0.457	0.464	0.470	0.477	0.483	0.489	0.495
2757	0.428	0.435	0.443	0.450	0.457	0.464	0.472	0.478	0.485	0.492	0.499	0.505	0.512	0.518
2759	0.408	0.416	0.423	0.431	0.438	0.445	0.452	0.459	0.466	0.472	0.479	0.485	0.492	0.498
2790	0.420	0.428	0.435	0.442	0.450	0.457	0.463	0.470	0.477	0.484	0.490	0.497	0.503	0.509
2797	0.411	0.418	0.425	0.432	0.439	0.446	0.452	0.458	0.465	0.471	0.477	0.483	0.489	0.495
2806	0.406	0.413	0.420	0.427	0.434	0.441	0.448	0.454	0.461	0.467	0.473	0.480	0.486	0.492
2812	0.383	0.390	0.397	0.403	0.410	0.416	0.423	0.429	0.436	0.442	0.448	0.454	0.460	0.466
2819	0.396	0.403	0.410	0.417	0.424	0.431	0.437	0.444	0.450	0.456	0.463	0.469	0.474	0.480
2840	0.419	0.426	0.434	0.441	0.448	0.455	0.462	0.469	0.476	0.482	0.489	0.495	0.501	0.507
2842	0.388	0.396	0.403	0.410	0.417	0.424	0.431	0.438	0.445	0.452	0.458	0.465	0.471	0.477
2852	0.405	0.412	0.419	0.426	0.433	0.440	0.447	0.453	0.460	0.466	0.472	0.478	0.484	0.491
2881	0.449	0.457	0.464	0.472	0.479	0.486	0.493	0.500	0.507	0.514	0.520	0.527	0.534	0.540
2883	0.445	0.454	0.462	0.471	0.479	0.487	0.495	0.503	0.511	0.519	0.526	0.534	0.541	0.548
2915	0.378	0.384	0.391	0.397	0.403	0.409	0.416	0.422	0.428	0.433	0.439	0.445	0.451	0.457
2923	0.372	0.379	0.386	0.393	0.400	0.407	0.413	0.420	0.426	0.432	0.439	0.445	0.451	0.457
3018	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	0.480
3022	0.428	0.435	0.443	0.450	0.457	0.464	0.471	0.478	0.485	0.491	0.498	0.504	0.511	0.517
3030	0.329	0.335	0.341	0.347	0.353	0.358	0.364	0.370	0.375	0.381	0.386	0.391	0.397	0.402
3039	0.353	0.360	0.366	0.372	0.379	0.385	0.391	0.397	0.403	0.409	0.415	0.421	0.426	0.432
3040	0.366	0.373	0.380	0.386	0.393	0.399	0.406	0.412	0.418	0.425	0.431	0.437	0.442	0.448
3060	0.418	0.426	0.434	0.441	0.448	0.456	0.463	0.470	0.477	0.484	0.491	0.497	0.504	0.510
3066	0.407	0.414	0.421	0.428	0.435	0.441	0.448	0.454	0.461	0.467	0.473	0.480	0.486	0.492
3070	0.388	0.395	0.402	0.409	0.416	0.423	0.430	0.437	0.443	0.450	0.456	0.463	0.469	0.475
3076	0.407	0.414	0.421	0.428	0.435	0.442	0.449	0.456	0.463	0.469	0.476	0.482	0.489	0.495
3081	0.407	0.414	0.422	0.429	0.436	0.443	0.450	0.456	0.463	0.470	0.476	0.482	0.489	0.495
3082	0.346	0.352	0.359	0.365	0.371	0.377	0.383	0.389	0.395	0.401	0.407	0.412	0.418	0.423
3085	0.399	0.407	0.414	0.421	0.428	0.435	0.442	0.449	0.456	0.463	0.470	0.476	0.483	0.489
3099	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
3110	0.339	0.345	0.351	0.357	0.363	0.369	0.374	0.380	0.385	0.391	0.396	0.401	0.407	0.412
3131	0.381	0.388	0.395	0.402	0.409	0.416	0.423	0.429	0.436	0.442	0.449	0.455	0.461	0.468
3146	0.418	0.426	0.433	0.440	0.447	0.454	0.461	0.468	0.474	0.481	0.487	0.494	0.500	0.506
3152	0.375	0.382	0.389	0.395	0.402	0.409	0.416	0.422	0.428	0.435	0.441	0.447	0.453	0.459
3165	0.396	0.403	0.410	0.417	0.424	0.431	0.438	0.444	0.451	0.457	0.463	0.469	0.475	0.482
3169	0.412	0.420	0.427	0.435	0.442	0.449	0.455	0.462	0.469	0.475	0.482	0.488	0.494	0.500
3175	0.401	0.409	0.416	0.423	0.430	0.437	0.444	0.451	0.458	0.465	0.472	0.478	0.485	0.491
3178	0.422	0.430	0.437	0.444	0.451	0.459	0.466	0.472	0.479	0.486	0.493	0.499	0.506	0.512
3179	0.378	0.385	0.392	0.399	0.406	0.413	0.419	0.426	0.432	0.439	0.445	0.451	0.458	0.464

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
2211	0.484	0.495	0.506	0.518	0.528	0.539	0.549	0.560	0.570	0.579	0.589	0.598	0.608	0.617
2222	0.520	0.533	0.545	0.556	0.568	0.579	0.590	0.600	0.611	0.621	0.631	0.640	0.650	0.659
2362	0.530	0.541	0.553	0.563	0.573	0.583	0.592	0.602	0.611	0.620	0.629	0.637	0.646	0.654
2402	0.460	0.471	0.483	0.494	0.505	0.515	0.526	0.536	0.546	0.556	0.566	0.575	0.584	0.594
2413	0.489	0.500	0.510	0.521	0.531	0.540	0.550	0.559	0.568	0.577	0.586	0.594	0.603	0.611
2501	0.618	0.631	0.643	0.655	0.666	0.677	0.688	0.698	0.707	0.717	0.726	0.734	0.743	0.751
2570	0.459	0.471	0.482	0.493	0.504	0.515	0.525	0.536	0.546	0.556	0.566	0.575	0.585	0.594
2571	0.499	0.512	0.524	0.536	0.548	0.559	0.571	0.582	0.593	0.603	0.613	0.623	0.632	0.642
2576	0.494	0.506	0.518	0.530	0.541	0.552	0.563	0.574	0.584	0.594	0.604	0.614	0.624	0.633
2584	0.503	0.515	0.527	0.539	0.551	0.562	0.573	0.583	0.594	0.604	0.614	0.623	0.633	0.642
2585	0.514	0.527	0.540	0.552	0.564	0.576	0.587	0.598	0.609	0.619	0.629	0.639	0.649	0.658
2589	0.556	0.569	0.581	0.593	0.605	0.616	0.626	0.637	0.647	0.657	0.666	0.675	0.684	0.693
2660	0.560	0.574	0.587	0.599	0.611	0.623	0.635	0.646	0.657	0.668	0.679	0.689	0.699	0.709
2683	0.540	0.553	0.565	0.576	0.588	0.599	0.610	0.620	0.630	0.640	0.649	0.658	0.667	0.676
2688	0.523	0.535	0.548	0.559	0.571	0.582	0.592	0.603	0.613	0.623	0.632	0.642	0.651	0.660
2702	0.345	0.355	0.365	0.374	0.384	0.393	0.402	0.411	0.420	0.429	0.438	0.447	0.455	0.464
2710	0.513	0.525	0.536	0.547	0.558	0.568	0.578	0.588	0.597	0.606	0.615	0.624	0.633	0.641
2727	0.359	0.369	0.379	0.389	0.399	0.409	0.419	0.428	0.438	0.447	0.456	0.465	0.474	0.482
2731	0.501	0.513	0.525	0.536	0.547	0.557	0.568	0.578	0.588	0.597	0.607	0.616	0.625	0.633
2757	0.524	0.536	0.548	0.559	0.570	0.581	0.591	0.602	0.611	0.621	0.631	0.640	0.649	0.657
2759	0.504	0.516	0.528	0.539	0.550	0.561	0.571	0.581	0.591	0.600	0.609	0.618	0.627	0.636
2790	0.516	0.528	0.540	0.551	0.562	0.573	0.584	0.594	0.604	0.614	0.623	0.633	0.642	0.651
2797	0.501	0.513	0.524	0.535	0.546	0.557	0.567	0.577	0.587	0.597	0.606	0.615	0.624	0.633
2806	0.498	0.510	0.521	0.533	0.544	0.555	0.566	0.577	0.587	0.597	0.607	0.617	0.626	0.635
2812	0.471	0.483	0.494	0.504	0.515	0.525	0.535	0.544	0.554	0.563	0.572	0.581	0.590	0.598
2819	0.486	0.497	0.508	0.518	0.528	0.538	0.548	0.558	0.567	0.576	0.585	0.593	0.602	0.610
2840	0.514	0.526	0.537	0.549	0.560	0.571	0.581	0.592	0.602	0.612	0.622	0.631	0.640	0.649
2842	0.484	0.496	0.507	0.519	0.530	0.541	0.551	0.561	0.571	0.581	0.590	0.599	0.608	0.616
2852	0.496	0.508	0.519	0.530	0.541	0.551	0.561	0.571	0.581	0.591	0.600	0.609	0.618	0.627
2881	0.546	0.558	0.569	0.581	0.591	0.601	0.611	0.621	0.630	0.639	0.648	0.657	0.665	0.673
2883	0.555	0.569	0.582	0.595	0.605	0.615	0.625	0.634	0.642	0.651	0.659	0.667	0.675	0.682
2915	0.462	0.473	0.484	0.495	0.505	0.516	0.526	0.535	0.545	0.554	0.563	0.572	0.581	0.589
2923	0.464	0.476	0.487	0.499	0.509	0.520	0.531	0.542	0.552	0.562	0.573	0.582	0.592	0.602
3018	0.486	0.498	0.509	0.520	0.531	0.541	0.551	0.561	0.570	0.580	0.589	0.598	0.606	0.615
3022	0.523	0.535	0.547	0.558	0.569	0.579	0.589	0.599	0.608	0.618	0.627	0.636	0.644	0.653
3030	0.407	0.418	0.428	0.438	0.448	0.457	0.467	0.476	0.485	0.494	0.502	0.511	0.520	0.528
3039	0.438	0.448	0.459	0.469	0.479	0.489	0.499	0.509	0.518	0.527	0.537	0.545	0.554	0.563
3040	0.454	0.465	0.476	0.486	0.497	0.507	0.517	0.526	0.536	0.545	0.554	0.563	0.571	0.580
3060	0.517	0.530	0.542	0.554	0.566	0.577	0.588	0.598	0.609	0.619	0.629	0.639	0.648	0.657
3066	0.498	0.509	0.520	0.531	0.541	0.552	0.562	0.571	0.581	0.590	0.600	0.609	0.617	0.626
3070	0.481	0.493	0.505	0.517	0.528	0.539	0.549	0.560	0.570	0.580	0.590	0.599	0.608	0.617
3076	0.501	0.514	0.526	0.538	0.549	0.560	0.571	0.582	0.592	0.603	0.613	0.623	0.632	0.641
3081	0.501	0.514	0.525	0.537	0.549	0.560	0.571	0.581	0.591	0.601	0.611	0.620	0.629	0.638
3082	0.429	0.439	0.450	0.460	0.470	0.479	0.488	0.498	0.507	0.515	0.524	0.533	0.541	0.549
3085	0.495	0.508	0.520	0.532	0.543	0.555	0.566	0.577	0.587	0.598	0.608	0.618	0.628	0.637
3099	0.469	0.481	0.492	0.503	0.513	0.523	0.533	0.543	0.553	0.562	0.571	0.580	0.588	0.597
3110	0.417	0.427	0.437	0.447	0.457	0.466	0.476	0.485	0.494	0.503	0.512	0.520	0.529	0.537
3131	0.474	0.486	0.497	0.509	0.520	0.531	0.541	0.552	0.562	0.572	0.581	0.590	0.599	0.607
3146	0.512	0.524	0.536	0.548	0.559	0.570	0.581	0.591	0.602	0.612	0.621	0.631	0.641	0.650
3152	0.465	0.477	0.488	0.499	0.510	0.521	0.532	0.542	0.552	0.562	0.571	0.581	0.590	0.599
3165	0.487	0.499	0.510	0.522	0.532	0.543	0.553	0.563	0.573	0.583	0.592	0.601	0.611	0.620
3169	0.506	0.518	0.530	0.541	0.552	0.563	0.573	0.583	0.593	0.602	0.612	0.621	0.630	0.638
3175	0.498	0.511	0.522	0.534	0.545	0.555	0.566	0.576	0.585	0.595	0.604	0.614	0.623	0.632
3178	0.518	0.531	0.543	0.554	0.566	0.577	0.588	0.598	0.609	0.619	0.628	0.638	0.647	0.656
3179	0.470	0.482	0.494	0.505	0.517	0.528	0.538	0.549	0.559	0.569	0.578	0.588	0.597	0.606

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
2211	0.625	0.634	0.643	0.651	0.659	0.667	0.675	0.683	0.690	0.697	0.704	0.711	0.718	0.724
2222	0.667	0.676	0.684	0.692	0.699	0.707	0.714	0.721	0.729	0.736	0.743	0.749	0.755	0.762
2362	0.662	0.670	0.678	0.685	0.693	0.700	0.707	0.714	0.720	0.727	0.734	0.740	0.746	0.752
2402	0.603	0.611	0.620	0.628	0.636	0.643	0.651	0.658	0.665	0.672	0.679	0.686	0.693	0.699
2413	0.619	0.627	0.634	0.642	0.649	0.657	0.664	0.671	0.678	0.685	0.692	0.698	0.705	0.712
2501	0.759	0.766	0.773	0.780	0.786	0.793	0.799	0.805	0.811	0.816	0.822	0.827	0.832	0.837
2570	0.602	0.611	0.620	0.628	0.636	0.645	0.653	0.661	0.669	0.677	0.684	0.692	0.700	0.707
2571	0.650	0.659	0.667	0.675	0.683	0.691	0.698	0.706	0.713	0.720	0.727	0.733	0.740	0.746
2576	0.643	0.652	0.661	0.669	0.678	0.686	0.694	0.702	0.710	0.717	0.725	0.732	0.739	0.745
2584	0.651	0.659	0.668	0.676	0.683	0.690	0.697	0.704	0.711	0.718	0.724	0.730	0.737	0.743
2585	0.667	0.676	0.685	0.694	0.702	0.710	0.718	0.725	0.733	0.740	0.747	0.754	0.760	0.767
2589	0.701	0.710	0.718	0.726	0.734	0.741	0.749	0.756	0.763	0.770	0.777	0.783	0.790	0.796
2660	0.718	0.727	0.736	0.745	0.753	0.761	0.769	0.776	0.783	0.790	0.797	0.803	0.809	0.815
2683	0.684	0.693	0.701	0.708	0.716	0.723	0.730	0.737	0.744	0.750	0.757	0.763	0.770	0.776
2688	0.668	0.676	0.685	0.693	0.701	0.708	0.716	0.723	0.730	0.737	0.743	0.750	0.756	0.763
2702	0.472	0.480	0.488	0.496	0.504	0.511	0.519	0.526	0.533	0.540	0.547	0.554	0.561	0.568
2710	0.649	0.657	0.665	0.673	0.680	0.687	0.695	0.702	0.709	0.715	0.722	0.728	0.735	0.741
2727	0.491	0.499	0.508	0.516	0.524	0.532	0.539	0.547	0.554	0.561	0.569	0.576	0.582	0.589
2731	0.642	0.650	0.658	0.666	0.674	0.682	0.689	0.696	0.703	0.710	0.717	0.723	0.730	0.736
2757	0.665	0.673	0.681	0.689	0.696	0.703	0.710	0.717	0.724	0.730	0.737	0.743	0.749	0.755
2759	0.644	0.652	0.660	0.668	0.675	0.682	0.690	0.696	0.703	0.710	0.716	0.722	0.728	0.734
2790	0.659	0.668	0.676	0.684	0.692	0.699	0.707	0.714	0.721	0.728	0.734	0.741	0.747	0.754
2797	0.641	0.650	0.658	0.666	0.674	0.682	0.689	0.697	0.704	0.711	0.718	0.725	0.731	0.738
2806	0.644	0.653	0.661	0.670	0.678	0.685	0.693	0.700	0.707	0.714	0.721	0.728	0.734	0.740
2812	0.606	0.615	0.623	0.630	0.638	0.646	0.653	0.660	0.667	0.674	0.681	0.687	0.694	0.700
2819	0.618	0.626	0.634	0.642	0.649	0.656	0.664	0.671	0.678	0.684	0.691	0.697	0.704	0.710
2840	0.658	0.667	0.676	0.684	0.692	0.700	0.708	0.716	0.723	0.730	0.738	0.745	0.752	0.758
2842	0.624	0.633	0.641	0.649	0.656	0.664	0.671	0.678	0.686	0.692	0.699	0.705	0.712	0.718
2852	0.636	0.644	0.652	0.660	0.668	0.675	0.682	0.690	0.697	0.704	0.710	0.717	0.724	0.730
2881	0.681	0.689	0.696	0.704	0.711	0.718	0.725	0.732	0.738	0.744	0.750	0.756	0.762	0.767
2883	0.689	0.696	0.703	0.710	0.716	0.723	0.729	0.735	0.741	0.748	0.754	0.759	0.765	0.771
2915	0.598	0.606	0.614	0.622	0.630	0.637	0.645	0.652	0.660	0.667	0.674	0.681	0.688	0.694
2923	0.611	0.620	0.629	0.638	0.647	0.655	0.663	0.671	0.679	0.687	0.694	0.702	0.709	0.716
3018	0.623	0.631	0.639	0.647	0.655	0.662	0.669	0.676	0.683	0.690	0.697	0.703	0.710	0.716
3022	0.661	0.670	0.677	0.685	0.693	0.700	0.707	0.714	0.721	0.727	0.733	0.740	0.746	0.752
3030	0.537	0.545	0.553	0.562	0.570	0.578	0.585	0.593	0.601	0.608	0.616	0.623	0.630	0.637
3039	0.571	0.579	0.587	0.595	0.603	0.611	0.618	0.626	0.633	0.640	0.647	0.654	0.661	0.667
3040	0.588	0.596	0.603	0.611	0.619	0.626	0.633	0.640	0.646	0.653	0.659	0.665	0.671	0.676
3060	0.666	0.674	0.683	0.691	0.698	0.706	0.713	0.721	0.728	0.734	0.741	0.747	0.754	0.760
3066	0.634	0.642	0.650	0.658	0.666	0.673	0.681	0.688	0.695	0.702	0.709	0.716	0.723	0.729
3070	0.626	0.635	0.643	0.652	0.660	0.668	0.675	0.683	0.690	0.697	0.704	0.711	0.717	0.724
3076	0.650	0.659	0.668	0.676	0.684	0.692	0.699	0.707	0.714	0.721	0.727	0.734	0.740	0.746
3081	0.647	0.655	0.664	0.672	0.680	0.688	0.696	0.703	0.711	0.718	0.725	0.733	0.739	0.746
3082	0.557	0.565	0.573	0.580	0.588	0.595	0.602	0.609	0.616	0.622	0.629	0.635	0.641	0.647
3085	0.646	0.655	0.664	0.672	0.680	0.689	0.696	0.704	0.712	0.719	0.726	0.733	0.740	0.746
3099	0.605	0.613	0.621	0.629	0.636	0.644	0.651	0.658	0.665	0.672	0.679	0.685	0.692	0.698
3110	0.545	0.553	0.562	0.569	0.577	0.585	0.592	0.600	0.607	0.614	0.622	0.629	0.635	0.642
3131	0.615	0.623	0.631	0.638	0.646	0.653	0.661	0.668	0.674	0.681	0.688	0.695	0.701	0.707
3146	0.659	0.668	0.676	0.685	0.693	0.701	0.709	0.716	0.723	0.729	0.736	0.742	0.748	0.754
3152	0.608	0.616	0.625	0.633	0.642	0.650	0.657	0.665	0.673	0.680	0.687	0.694	0.701	0.708
3165	0.628	0.637	0.645	0.653	0.661	0.669	0.677	0.685	0.692	0.700	0.707	0.714	0.721	0.728
3169	0.646	0.654	0.662	0.669	0.676	0.683	0.690	0.697	0.704	0.710	0.716	0.722	0.728	0.734
3175	0.640	0.649	0.657	0.666	0.674	0.682	0.689	0.696	0.703	0.710	0.717	0.723	0.729	0.736
3178	0.665	0.674	0.683	0.691	0.699	0.707	0.715	0.722	0.729	0.736	0.743	0.750	0.757	0.763
3179	0.614	0.622	0.630	0.638	0.646	0.653	0.661	0.668	0.675	0.682	0.688	0.695	0.702	0.708

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
2211	0.730	0.736	0.742	0.748	0.754	0.759	0.765	0.770	0.776	0.781	0.786	0.791	0.796	0.801
2222	0.768	0.773	0.779	0.785	0.790	0.795	0.800	0.805	0.810	0.815	0.820	0.824	0.829	0.833
2362	0.758	0.764	0.770	0.776	0.781	0.787	0.792	0.797	0.803	0.807	0.812	0.817	0.821	0.825
2402	0.706	0.712	0.718	0.724	0.730	0.736	0.742	0.747	0.753	0.758	0.763	0.769	0.774	0.779
2413	0.718	0.724	0.730	0.736	0.741	0.747	0.752	0.757	0.763	0.768	0.773	0.778	0.783	0.788
2501	0.841	0.846	0.850	0.855	0.859	0.863	0.867	0.871	0.874	0.878	0.881	0.885	0.888	0.891
2570	0.714	0.721	0.728	0.735	0.742	0.749	0.755	0.762	0.768	0.774	0.780	0.786	0.792	0.797
2571	0.753	0.759	0.765	0.771	0.777	0.783	0.789	0.794	0.800	0.805	0.810	0.815	0.819	0.824
2576	0.752	0.758	0.765	0.771	0.777	0.783	0.788	0.794	0.799	0.804	0.809	0.814	0.818	0.822
2584	0.749	0.754	0.760	0.766	0.771	0.777	0.782	0.787	0.792	0.797	0.801	0.806	0.810	0.815
2585	0.773	0.779	0.785	0.791	0.797	0.802	0.807	0.812	0.817	0.822	0.827	0.831	0.836	0.840
2589	0.802	0.808	0.814	0.820	0.826	0.831	0.836	0.842	0.847	0.851	0.856	0.860	0.864	0.869
2660	0.821	0.827	0.832	0.837	0.842	0.847	0.852	0.857	0.861	0.865	0.870	0.874	0.878	0.881
2683	0.782	0.788	0.793	0.798	0.803	0.809	0.814	0.818	0.823	0.828	0.832	0.837	0.841	0.844
2688	0.769	0.775	0.781	0.787	0.793	0.798	0.804	0.809	0.814	0.819	0.824	0.829	0.834	0.838
2702	0.574	0.581	0.587	0.593	0.600	0.606	0.612	0.618	0.623	0.629	0.635	0.640	0.646	0.651
2710	0.747	0.752	0.758	0.763	0.768	0.773	0.778	0.783	0.788	0.792	0.797	0.801	0.806	0.810
2727	0.596	0.603	0.609	0.616	0.622	0.628	0.635	0.641	0.646	0.652	0.658	0.663	0.669	0.674
2731	0.742	0.748	0.754	0.760	0.766	0.772	0.777	0.782	0.788	0.793	0.798	0.803	0.808	0.812
2757	0.761	0.767	0.773	0.778	0.784	0.789	0.794	0.799	0.804	0.809	0.813	0.818	0.822	0.826
2759	0.740	0.746	0.752	0.757	0.762	0.768	0.773	0.778	0.783	0.787	0.792	0.796	0.801	0.805
2790	0.760	0.766	0.772	0.777	0.783	0.788	0.794	0.799	0.804	0.809	0.813	0.818	0.822	0.827
2797	0.744	0.751	0.757	0.763	0.768	0.774	0.780	0.785	0.791	0.796	0.801	0.806	0.811	0.815
2806	0.747	0.753	0.759	0.764	0.770	0.775	0.781	0.786	0.791	0.796	0.801	0.806	0.810	0.815
2812	0.706	0.712	0.718	0.724	0.730	0.736	0.741	0.747	0.752	0.757	0.762	0.767	0.772	0.777
2819	0.716	0.722	0.728	0.734	0.740	0.746	0.751	0.757	0.762	0.767	0.772	0.777	0.781	0.786
2840	0.765	0.771	0.777	0.783	0.789	0.795	0.800	0.806	0.811	0.816	0.821	0.825	0.830	0.835
2842	0.724	0.730	0.735	0.741	0.746	0.751	0.756	0.761	0.766	0.770	0.775	0.780	0.784	0.789
2852	0.737	0.743	0.749	0.755	0.761	0.767	0.773	0.779	0.784	0.789	0.794	0.799	0.804	0.808
2881	0.773	0.778	0.783	0.788	0.793	0.797	0.801	0.806	0.810	0.814	0.818	0.822	0.825	0.829
2883	0.776	0.781	0.787	0.792	0.797	0.801	0.806	0.810	0.815	0.819	0.823	0.827	0.831	0.835
2915	0.701	0.707	0.713	0.719	0.725	0.731	0.736	0.742	0.747	0.753	0.758	0.763	0.768	0.773
2923	0.723	0.730	0.737	0.744	0.750	0.756	0.762	0.768	0.774	0.780	0.786	0.791	0.797	0.802
3018	0.722	0.728	0.734	0.739	0.745	0.750	0.756	0.761	0.766	0.771	0.776	0.781	0.786	0.790
3022	0.758	0.763	0.769	0.774	0.780	0.785	0.790	0.795	0.800	0.805	0.810	0.815	0.819	0.823
3030	0.643	0.650	0.656	0.663	0.669	0.675	0.681	0.687	0.692	0.698	0.704	0.710	0.715	0.721
3039	0.674	0.680	0.686	0.692	0.698	0.704	0.710	0.716	0.721	0.727	0.732	0.737	0.742	0.747
3040	0.682	0.688	0.693	0.698	0.704	0.709	0.714	0.719	0.724	0.729	0.734	0.738	0.743	0.747
3060	0.765	0.771	0.777	0.782	0.787	0.792	0.797	0.802	0.807	0.811	0.816	0.820	0.824	0.828
3066	0.736	0.742	0.748	0.754	0.759	0.765	0.770	0.776	0.781	0.786	0.791	0.795	0.800	0.804
3070	0.730	0.736	0.742	0.748	0.754	0.760	0.765	0.771	0.776	0.781	0.786	0.791	0.795	0.800
3076	0.753	0.759	0.765	0.770	0.776	0.782	0.787	0.792	0.797	0.802	0.807	0.812	0.816	0.821
3081	0.753	0.759	0.764	0.770	0.776	0.781	0.787	0.792	0.797	0.802	0.807	0.812	0.816	0.821
3082	0.653	0.659	0.665	0.670	0.676	0.681	0.687	0.692	0.697	0.703	0.708	0.713	0.718	0.723
3085	0.752	0.759	0.765	0.771	0.777	0.783	0.788	0.794	0.799	0.805	0.810	0.815	0.820	0.825
3099	0.705	0.711	0.717	0.722	0.728	0.733	0.739	0.744	0.749	0.754	0.759	0.764	0.769	0.774
3110	0.648	0.655	0.661	0.667	0.673	0.679	0.685	0.691	0.697	0.702	0.707	0.713	0.718	0.723
3131	0.714	0.720	0.726	0.732	0.738	0.743	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785
3146	0.760	0.766	0.771	0.777	0.782	0.787	0.792	0.797	0.802	0.807	0.811	0.816	0.820	0.824
3152	0.715	0.721	0.727	0.733	0.739	0.745	0.750	0.755	0.760	0.765	0.770	0.775	0.780	0.785
3165	0.735	0.741	0.747	0.753	0.759	0.765	0.771	0.776	0.782	0.787	0.792	0.797	0.802	0.806
3169	0.739	0.745	0.750	0.755	0.760	0.764	0.769	0.774	0.778	0.783	0.787	0.791	0.796	0.800
3175	0.742	0.748	0.753	0.759	0.764	0.770	0.775	0.780	0.785	0.790	0.794	0.799	0.804	0.808
3178	0.770	0.776	0.782	0.788	0.793	0.799	0.804	0.809	0.814	0.819	0.824	0.828	0.832	0.837
3179	0.715	0.721	0.727	0.733	0.738	0.744	0.749	0.754	0.759	0.764	0.768	0.773	0.778	0.782

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
2211	0.806	0.810	0.815	0.819	0.824	0.828	0.833	0.837	0.841
2222	0.837	0.841	0.846	0.850	0.854	0.858	0.862	0.866	0.869
2362	0.830	0.834	0.838	0.842	0.846	0.850	0.853	0.857	0.861
2402	0.784	0.789	0.793	0.798	0.802	0.807	0.811	0.815	0.819
2413	0.792	0.797	0.802	0.807	0.811	0.815	0.819	0.823	0.827
2501	0.894	0.897	0.900	0.903	0.906	0.908	0.911	0.913	0.916
2570	0.803	0.808	0.813	0.818	0.823	0.828	0.833	0.838	0.842
2571	0.829	0.833	0.837	0.842	0.846	0.850	0.853	0.857	0.861
2576	0.827	0.831	0.835	0.839	0.843	0.847	0.851	0.855	0.858
2584	0.819	0.823	0.826	0.830	0.834	0.838	0.841	0.845	0.848
2585	0.845	0.849	0.853	0.857	0.861	0.864	0.868	0.872	0.875
2589	0.873	0.877	0.881	0.884	0.888	0.891	0.895	0.898	0.901
2660	0.885	0.888	0.892	0.895	0.898	0.901	0.904	0.907	0.909
2683	0.848	0.851	0.855	0.858	0.861	0.865	0.868	0.871	0.874
2688	0.843	0.847	0.852	0.856	0.860	0.864	0.868	0.872	0.876
2702	0.657	0.662	0.667	0.672	0.677	0.682	0.687	0.691	0.696
2710	0.814	0.818	0.822	0.826	0.830	0.834	0.838	0.841	0.845
2727	0.680	0.685	0.691	0.696	0.701	0.706	0.711	0.716	0.721
2731	0.817	0.821	0.826	0.830	0.834	0.838	0.842	0.846	0.850
2757	0.830	0.834	0.837	0.841	0.845	0.848	0.852	0.855	0.858
2759	0.809	0.812	0.816	0.820	0.823	0.827	0.830	0.834	0.837
2790	0.831	0.835	0.840	0.844	0.848	0.851	0.855	0.858	0.862
2797	0.820	0.825	0.829	0.834	0.838	0.842	0.847	0.851	0.855
2806	0.819	0.823	0.828	0.832	0.836	0.840	0.843	0.847	0.851
2812	0.781	0.786	0.790	0.795	0.799	0.803	0.807	0.811	0.815
2819	0.790	0.794	0.799	0.803	0.807	0.810	0.814	0.818	0.822
2840	0.839	0.843	0.848	0.852	0.855	0.859	0.863	0.866	0.870
2842	0.793	0.797	0.801	0.805	0.808	0.812	0.816	0.819	0.823
2852	0.813	0.817	0.821	0.826	0.830	0.834	0.837	0.841	0.845
2881	0.833	0.836	0.840	0.843	0.846	0.850	0.853	0.856	0.859
2883	0.839	0.843	0.847	0.850	0.854	0.857	0.861	0.864	0.867
2915	0.778	0.783	0.787	0.792	0.796	0.800	0.804	0.808	0.812
2923	0.807	0.812	0.818	0.823	0.827	0.832	0.837	0.842	0.846
3018	0.794	0.799	0.803	0.807	0.811	0.814	0.818	0.822	0.825
3022	0.828	0.832	0.836	0.839	0.843	0.847	0.850	0.854	0.858
3030	0.726	0.731	0.736	0.741	0.746	0.751	0.756	0.760	0.765
3039	0.752	0.756	0.761	0.766	0.770	0.774	0.779	0.783	0.787
3040	0.751	0.756	0.760	0.764	0.768	0.772	0.776	0.780	0.784
3060	0.832	0.836	0.840	0.843	0.847	0.851	0.854	0.858	0.861
3066	0.809	0.813	0.817	0.822	0.826	0.830	0.834	0.838	0.841
3070	0.804	0.808	0.812	0.816	0.820	0.824	0.828	0.831	0.835
3076	0.825	0.830	0.834	0.839	0.843	0.847	0.851	0.855	0.859
3081	0.825	0.830	0.834	0.838	0.842	0.846	0.850	0.853	0.857
3082	0.727	0.732	0.737	0.741	0.746	0.750	0.755	0.759	0.763
3085	0.829	0.834	0.838	0.842	0.847	0.851	0.855	0.859	0.862
3099	0.778	0.783	0.787	0.791	0.795	0.799	0.803	0.807	0.811
3110	0.727	0.732	0.737	0.742	0.746	0.751	0.755	0.759	0.763
3131	0.789	0.794	0.798	0.803	0.807	0.811	0.815	0.820	0.824
3146	0.828	0.832	0.836	0.839	0.843	0.847	0.850	0.854	0.857
3152	0.789	0.794	0.798	0.802	0.807	0.811	0.815	0.819	0.823
3165	0.811	0.815	0.819	0.823	0.827	0.831	0.835	0.839	0.843
3169	0.804	0.807	0.811	0.815	0.819	0.822	0.826	0.830	0.833
3175	0.812	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843
3178	0.841	0.845	0.848	0.852	0.855	0.859	0.862	0.865	0.869
3179	0.786	0.791	0.795	0.799	0.803	0.807	0.811	0.815	0.819

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
3180	2.62	0.137	0.148	0.159	0.170	0.181	0.192	0.202	0.212	0.221	0.231	0.240	0.250	0.259
3220	1.24	0.146	0.158	0.170	0.181	0.192	0.203	0.214	0.224	0.235	0.245	0.254	0.264	0.274
3241	1.73	0.153	0.166	0.178	0.191	0.203	0.215	0.226	0.237	0.248	0.259	0.269	0.280	0.290
3257	2.42	0.160	0.174	0.187	0.200	0.212	0.224	0.236	0.248	0.259	0.270	0.281	0.291	0.302
3339	3.02	0.118	0.128	0.137	0.147	0.156	0.165	0.174	0.182	0.191	0.200	0.208	0.217	0.225
3365	2.07	0.141	0.153	0.165	0.177	0.188	0.199	0.209	0.220	0.230	0.240	0.250	0.260	0.269
3372	2.27	0.145	0.157	0.169	0.181	0.193	0.204	0.215	0.226	0.236	0.247	0.257	0.267	0.277
3383	1.56	0.130	0.143	0.155	0.167	0.179	0.190	0.201	0.212	0.223	0.234	0.244	0.254	0.264
3400	3.00	0.144	0.156	0.167	0.177	0.188	0.198	0.208	0.218	0.228	0.237	0.246	0.255	0.264
3401	1.98	0.144	0.155	0.166	0.176	0.186	0.196	0.206	0.215	0.225	0.234	0.243	0.252	0.261
3501	2.83	0.139	0.151	0.163	0.174	0.185	0.195	0.205	0.216	0.225	0.235	0.244	0.253	0.262
3507	1.94	0.154	0.166	0.177	0.188	0.199	0.209	0.220	0.230	0.239	0.249	0.259	0.268	0.277
3560	1.56	0.146	0.158	0.169	0.181	0.192	0.203	0.214	0.224	0.235	0.245	0.254	0.264	0.273
3568	1.39	0.135	0.148	0.159	0.171	0.182	0.193	0.204	0.215	0.225	0.235	0.245	0.255	0.265
3569	0.91	0.162	0.175	0.187	0.199	0.211	0.223	0.234	0.245	0.256	0.267	0.277	0.287	0.297
3570	1.88	0.126	0.137	0.147	0.157	0.167	0.177	0.187	0.197	0.206	0.215	0.224	0.233	0.242
3572	0.47	0.175	0.188	0.200	0.211	0.222	0.233	0.244	0.254	0.265	0.275	0.284	0.294	0.303
3573	0.64	0.145	0.157	0.168	0.179	0.190	0.201	0.211	0.221	0.231	0.240	0.250	0.259	0.268
3574	1.71	0.143	0.154	0.165	0.176	0.186	0.196	0.205	0.215	0.224	0.233	0.243	0.251	0.260
3577	0.65	0.143	0.156	0.168	0.180	0.191	0.203	0.214	0.225	0.236	0.246	0.256	0.266	0.276
3612	1.44	0.138	0.149	0.160	0.170	0.181	0.191	0.201	0.210	0.220	0.229	0.239	0.248	0.257
3620	3.00	0.127	0.138	0.148	0.159	0.169	0.178	0.188	0.197	0.207	0.216	0.225	0.234	0.242
3632	1.42	0.136	0.147	0.158	0.169	0.179	0.190	0.200	0.210	0.219	0.229	0.238	0.247	0.256
3634	1.47	0.147	0.159	0.171	0.183	0.194	0.205	0.216	0.227	0.237	0.247	0.257	0.267	0.276
3643	1.40	0.143	0.155	0.167	0.178	0.190	0.201	0.212	0.222	0.233	0.243	0.253	0.263	0.273
3647	2.72	0.122	0.133	0.144	0.154	0.164	0.175	0.185	0.195	0.204	0.214	0.223	0.232	0.241
3651	1.28	0.159	0.172	0.185	0.197	0.210	0.222	0.234	0.245	0.256	0.267	0.278	0.289	0.299
3681	0.36	0.155	0.167	0.179	0.190	0.201	0.212	0.222	0.232	0.242	0.252	0.262	0.271	0.281
3682	0.62	0.149	0.162	0.174	0.185	0.197	0.208	0.219	0.230	0.240	0.251	0.261	0.271	0.280
3683	1.56	0.153	0.166	0.178	0.190	0.202	0.214	0.225	0.236	0.247	0.258	0.268	0.279	0.289
3719	0.68	0.094	0.102	0.111	0.120	0.128	0.136	0.144	0.151	0.159	0.167	0.174	0.181	0.189
3724	1.74	0.120	0.130	0.139	0.148	0.158	0.166	0.175	0.184	0.192	0.200	0.208	0.216	0.224
3726	1.16	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.186	0.194	0.203	0.211	0.219
3805	0.45	0.150	0.162	0.173	0.185	0.196	0.207	0.218	0.228	0.239	0.249	0.259	0.269	0.279
3808	2.11	0.141	0.152	0.162	0.173	0.182	0.192	0.201	0.210	0.220	0.228	0.237	0.245	0.254
3815	2.46	0.160	0.172	0.184	0.196	0.208	0.219	0.230	0.241	0.251	0.262	0.272	0.282	0.292
3821	4.05	0.142	0.154	0.165	0.176	0.187	0.197	0.208	0.218	0.228	0.238	0.247	0.257	0.266
3828	1.59	0.167	0.180	0.193	0.206	0.218	0.230	0.241	0.253	0.264	0.275	0.286	0.296	0.307
3830	0.93	0.094	0.102	0.111	0.119	0.127	0.135	0.143	0.151	0.158	0.166	0.173	0.181	0.188
3831	1.53	0.124	0.134	0.144	0.154	0.164	0.173	0.182	0.191	0.200	0.209	0.217	0.226	0.234
3840	2.04	0.167	0.180	0.193	0.206	0.218	0.230	0.242	0.253	0.264	0.275	0.286	0.297	0.307
4000	1.31	0.118	0.129	0.139	0.149	0.158	0.168	0.177	0.185	0.194	0.203	0.211	0.219	0.227
4034	2.48	0.143	0.154	0.165	0.175	0.185	0.195	0.205	0.214	0.224	0.233	0.242	0.250	0.259
4036	2.24	0.119	0.130	0.140	0.150	0.160	0.170	0.179	0.188	0.198	0.207	0.215	0.224	0.233
4038	2.77	0.141	0.153	0.165	0.176	0.187	0.198	0.209	0.219	0.229	0.239	0.249	0.259	0.268
4041	1.88	0.156	0.169	0.182	0.193	0.205	0.217	0.228	0.239	0.249	0.260	0.270	0.280	0.289
4049	1.62	0.143	0.154	0.165	0.176	0.187	0.198	0.208	0.218	0.228	0.238	0.247	0.257	0.266
4111	1.22	0.141	0.152	0.164	0.175	0.186	0.196	0.207	0.217	0.227	0.236	0.246	0.255	0.264
4112	0.25	0.146	0.158	0.169	0.180	0.190	0.200	0.210	0.220	0.230	0.239	0.248	0.257	0.266
4114	1.40	0.136	0.147	0.158	0.168	0.178	0.188	0.198	0.208	0.217	0.226	0.235	0.244	0.253
4130	2.67	0.153	0.165	0.176	0.187	0.197	0.208	0.218	0.228	0.238	0.247	0.257	0.266	0.275
4150	1.40	0.158	0.170	0.182	0.194	0.205	0.216	0.228	0.239	0.249	0.260	0.270	0.280	0.289
4239	1.64	0.136	0.148	0.160	0.171	0.182	0.192	0.203	0.213	0.223	0.233	0.243	0.252	0.262
4240	4.12	0.152	0.165	0.177	0.189	0.201	0.213	0.224	0.235	0.246	0.256	0.267	0.277	0.287
4243	1.80	0.156	0.169	0.182	0.195	0.207	0.219	0.231	0.242	0.254	0.265	0.275	0.286	0.296

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
3180	0.268	0.276	0.285	0.294	0.302	0.310	0.318	0.326	0.334	0.342	0.349	0.357	0.365	0.372
3220	0.283	0.292	0.301	0.310	0.318	0.327	0.335	0.343	0.352	0.360	0.368	0.375	0.383	0.391
3241	0.300	0.309	0.319	0.328	0.337	0.346	0.355	0.364	0.372	0.380	0.388	0.396	0.404	0.412
3257	0.312	0.322	0.331	0.341	0.350	0.359	0.368	0.376	0.385	0.393	0.401	0.409	0.417	0.425
3339	0.233	0.241	0.249	0.257	0.264	0.272	0.279	0.287	0.294	0.301	0.308	0.315	0.322	0.329
3365	0.279	0.288	0.297	0.306	0.314	0.323	0.331	0.339	0.347	0.355	0.363	0.370	0.377	0.385
3372	0.287	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
3383	0.274	0.284	0.293	0.302	0.311	0.320	0.329	0.338	0.346	0.355	0.363	0.371	0.379	0.386
3400	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	0.373
3401	0.270	0.278	0.287	0.295	0.303	0.311	0.319	0.327	0.335	0.342	0.350	0.358	0.365	0.372
3501	0.271	0.279	0.288	0.296	0.304	0.312	0.320	0.328	0.336	0.343	0.351	0.358	0.365	0.372
3507	0.286	0.294	0.303	0.311	0.320	0.328	0.336	0.344	0.352	0.359	0.367	0.374	0.382	0.389
3560	0.283	0.292	0.300	0.309	0.318	0.326	0.334	0.342	0.350	0.358	0.366	0.373	0.380	0.387
3568	0.274	0.284	0.293	0.301	0.310	0.319	0.327	0.335	0.343	0.351	0.359	0.366	0.374	0.381
3569	0.307	0.317	0.326	0.336	0.345	0.354	0.363	0.372	0.381	0.389	0.397	0.406	0.414	0.422
3570	0.250	0.259	0.267	0.275	0.283	0.291	0.299	0.307	0.314	0.321	0.329	0.336	0.343	0.350
3572	0.312	0.321	0.330	0.338	0.346	0.355	0.362	0.370	0.378	0.385	0.393	0.400	0.407	0.414
3573	0.277	0.286	0.295	0.304	0.312	0.321	0.329	0.337	0.345	0.353	0.361	0.369	0.376	0.384
3574	0.268	0.277	0.285	0.293	0.301	0.309	0.317	0.324	0.332	0.339	0.346	0.353	0.360	0.367
3577	0.285	0.294	0.304	0.312	0.321	0.330	0.338	0.347	0.355	0.363	0.371	0.378	0.386	0.393
3612	0.265	0.274	0.282	0.290	0.298	0.306	0.314	0.322	0.329	0.336	0.344	0.351	0.358	0.364
3620	0.250	0.259	0.267	0.275	0.283	0.290	0.298	0.305	0.313	0.320	0.327	0.334	0.341	0.348
3632	0.265	0.273	0.282	0.290	0.298	0.306	0.314	0.322	0.330	0.337	0.345	0.352	0.359	0.366
3634	0.286	0.295	0.304	0.312	0.321	0.329	0.337	0.346	0.354	0.361	0.369	0.377	0.384	0.392
3643	0.282	0.291	0.300	0.309	0.317	0.325	0.334	0.342	0.350	0.357	0.365	0.372	0.379	0.387
3647	0.249	0.258	0.266	0.274	0.283	0.290	0.298	0.306	0.314	0.321	0.328	0.336	0.343	0.350
3651	0.309	0.319	0.329	0.339	0.348	0.357	0.366	0.375	0.384	0.393	0.401	0.409	0.418	0.426
3681	0.290	0.299	0.308	0.316	0.325	0.333	0.341	0.349	0.357	0.365	0.373	0.380	0.388	0.395
3682	0.290	0.299	0.308	0.317	0.326	0.334	0.343	0.351	0.359	0.367	0.374	0.382	0.389	0.396
3683	0.298	0.308	0.318	0.327	0.336	0.344	0.353	0.361	0.370	0.378	0.386	0.394	0.402	0.409
3719	0.196	0.203	0.210	0.217	0.224	0.231	0.237	0.244	0.250	0.257	0.263	0.269	0.275	0.281
3724	0.232	0.239	0.246	0.254	0.261	0.268	0.275	0.282	0.288	0.295	0.301	0.308	0.314	0.320
3726	0.226	0.234	0.242	0.249	0.256	0.263	0.270	0.277	0.284	0.291	0.297	0.304	0.310	0.317
3805	0.288	0.298	0.307	0.316	0.325	0.334	0.343	0.351	0.360	0.368	0.376	0.384	0.392	0.400
3808	0.262	0.270	0.278	0.285	0.293	0.300	0.307	0.314	0.321	0.328	0.334	0.341	0.347	0.353
3815	0.301	0.310	0.319	0.328	0.337	0.346	0.354	0.362	0.370	0.379	0.386	0.394	0.402	0.410
3821	0.275	0.284	0.293	0.302	0.310	0.318	0.326	0.334	0.342	0.350	0.358	0.365	0.373	0.380
3828	0.317	0.327	0.336	0.346	0.355	0.365	0.374	0.383	0.392	0.400	0.409	0.417	0.425	0.433
3830	0.195	0.203	0.210	0.217	0.224	0.231	0.238	0.245	0.251	0.258	0.265	0.271	0.278	0.284
3831	0.242	0.250	0.257	0.265	0.273	0.280	0.287	0.295	0.302	0.309	0.316	0.322	0.329	0.336
3840	0.317	0.327	0.337	0.346	0.356	0.365	0.374	0.383	0.392	0.401	0.409	0.417	0.426	0.434
4000	0.235	0.243	0.251	0.258	0.266	0.273	0.281	0.288	0.295	0.301	0.308	0.315	0.321	0.328
4034	0.267	0.275	0.284	0.291	0.299	0.307	0.314	0.322	0.329	0.336	0.343	0.350	0.357	0.364
4036	0.241	0.249	0.257	0.265	0.273	0.280	0.287	0.295	0.302	0.309	0.316	0.323	0.330	0.337
4038	0.278	0.287	0.296	0.305	0.314	0.322	0.331	0.339	0.347	0.355	0.363	0.371	0.378	0.386
4041	0.299	0.308	0.317	0.326	0.335	0.343	0.352	0.360	0.368	0.376	0.385	0.392	0.400	0.408
4049	0.275	0.284	0.292	0.301	0.309	0.317	0.325	0.333	0.340	0.348	0.355	0.363	0.370	0.377
4111	0.273	0.282	0.291	0.300	0.308	0.317	0.325	0.333	0.341	0.349	0.357	0.364	0.372	0.379
4112	0.275	0.283	0.292	0.300	0.308	0.316	0.324	0.331	0.339	0.346	0.353	0.360	0.367	0.374
4114	0.262	0.270	0.279	0.287	0.295	0.303	0.311	0.319	0.327	0.334	0.342	0.349	0.356	0.363
4130	0.284	0.293	0.302	0.310	0.319	0.327	0.335	0.343	0.351	0.359	0.367	0.374	0.381	0.389
4150	0.299	0.308	0.317	0.326	0.334	0.343	0.351	0.359	0.368	0.375	0.383	0.391	0.398	0.406
4239	0.271	0.280	0.289	0.297	0.306	0.314	0.322	0.330	0.338	0.346	0.354	0.361	0.368	0.376
4240	0.296	0.306	0.315	0.325	0.334	0.343	0.351	0.360	0.369	0.377	0.385	0.393	0.401	0.409
4243	0.306	0.316	0.326	0.335	0.345	0.354	0.362	0.371	0.380	0.388	0.396	0.404	0.412	0.420

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
3180	0.380	0.387	0.394	0.401	0.409	0.415	0.422	0.429	0.436	0.442	0.449	0.456	0.462	0.469
3220	0.398	0.405	0.413	0.420	0.427	0.434	0.441	0.447	0.454	0.460	0.467	0.473	0.479	0.485
3241	0.419	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.476	0.483	0.490	0.496	0.502	0.509
3257	0.433	0.441	0.448	0.455	0.462	0.469	0.476	0.483	0.490	0.497	0.503	0.510	0.516	0.523
3339	0.336	0.342	0.349	0.356	0.362	0.368	0.375	0.381	0.387	0.393	0.399	0.405	0.411	0.417
3365	0.392	0.399	0.406	0.413	0.419	0.426	0.433	0.439	0.445	0.452	0.458	0.464	0.470	0.476
3372	0.405	0.413	0.420	0.427	0.434	0.441	0.448	0.455	0.462	0.469	0.475	0.482	0.488	0.494
3383	0.394	0.401	0.409	0.416	0.423	0.430	0.436	0.443	0.450	0.456	0.462	0.469	0.475	0.481
3400	0.380	0.387	0.394	0.400	0.407	0.414	0.420	0.426	0.433	0.439	0.445	0.452	0.458	0.464
3401	0.379	0.386	0.393	0.400	0.407	0.414	0.421	0.427	0.434	0.440	0.446	0.453	0.459	0.465
3501	0.379	0.386	0.393	0.399	0.406	0.413	0.419	0.425	0.431	0.438	0.444	0.450	0.456	0.461
3507	0.396	0.403	0.410	0.416	0.423	0.430	0.437	0.443	0.450	0.456	0.463	0.469	0.475	0.482
3560	0.394	0.401	0.408	0.415	0.421	0.428	0.434	0.440	0.447	0.453	0.458	0.464	0.470	0.476
3568	0.388	0.395	0.402	0.409	0.416	0.422	0.429	0.435	0.442	0.448	0.454	0.460	0.466	0.472
3569	0.429	0.437	0.445	0.452	0.459	0.466	0.473	0.480	0.487	0.493	0.500	0.506	0.513	0.519
3570	0.357	0.363	0.370	0.377	0.383	0.390	0.396	0.402	0.409	0.415	0.421	0.427	0.433	0.439
3572	0.421	0.428	0.435	0.442	0.448	0.455	0.461	0.468	0.474	0.480	0.486	0.492	0.498	0.503
3573	0.391	0.398	0.405	0.412	0.419	0.426	0.433	0.439	0.446	0.452	0.458	0.464	0.471	0.477
3574	0.374	0.381	0.388	0.395	0.401	0.408	0.414	0.421	0.427	0.433	0.439	0.446	0.452	0.458
3577	0.400	0.408	0.415	0.422	0.428	0.435	0.442	0.448	0.455	0.461	0.467	0.474	0.480	0.486
3612	0.371	0.378	0.384	0.391	0.397	0.404	0.410	0.416	0.422	0.428	0.434	0.440	0.446	0.452
3620	0.354	0.361	0.367	0.374	0.380	0.386	0.393	0.399	0.405	0.411	0.417	0.423	0.428	0.434
3632	0.373	0.380	0.387	0.393	0.400	0.406	0.413	0.419	0.425	0.431	0.437	0.443	0.449	0.455
3634	0.399	0.406	0.413	0.420	0.427	0.433	0.440	0.446	0.453	0.459	0.465	0.471	0.477	0.482
3643	0.394	0.401	0.407	0.414	0.421	0.427	0.434	0.440	0.446	0.452	0.458	0.464	0.470	0.476
3647	0.357	0.363	0.370	0.377	0.383	0.390	0.396	0.402	0.408	0.415	0.421	0.427	0.433	0.438
3651	0.434	0.442	0.449	0.457	0.465	0.472	0.479	0.486	0.494	0.501	0.508	0.514	0.521	0.528
3681	0.402	0.409	0.416	0.423	0.430	0.437	0.443	0.450	0.456	0.463	0.469	0.475	0.482	0.488
3682	0.403	0.410	0.417	0.424	0.431	0.437	0.444	0.450	0.456	0.463	0.469	0.475	0.481	0.486
3683	0.417	0.424	0.431	0.439	0.446	0.453	0.459	0.466	0.472	0.479	0.485	0.491	0.497	0.504
3719	0.287	0.293	0.298	0.304	0.310	0.315	0.321	0.326	0.331	0.337	0.342	0.347	0.352	0.358
3724	0.326	0.332	0.338	0.344	0.350	0.356	0.362	0.367	0.373	0.379	0.384	0.389	0.395	0.400
3726	0.323	0.329	0.335	0.341	0.347	0.353	0.359	0.365	0.370	0.376	0.381	0.387	0.392	0.398
3805	0.408	0.415	0.423	0.430	0.438	0.445	0.451	0.458	0.465	0.472	0.478	0.484	0.491	0.497
3808	0.359	0.365	0.372	0.378	0.384	0.389	0.395	0.401	0.406	0.412	0.418	0.423	0.428	0.434
3815	0.418	0.425	0.433	0.440	0.447	0.454	0.461	0.468	0.475	0.481	0.488	0.495	0.501	0.508
3821	0.387	0.395	0.402	0.408	0.415	0.422	0.429	0.435	0.441	0.448	0.454	0.460	0.466	0.472
3828	0.441	0.449	0.457	0.465	0.472	0.480	0.487	0.494	0.501	0.508	0.515	0.521	0.528	0.535
3830	0.290	0.296	0.303	0.309	0.315	0.321	0.327	0.333	0.338	0.344	0.350	0.356	0.361	0.367
3831	0.342	0.349	0.355	0.362	0.368	0.374	0.380	0.387	0.393	0.399	0.405	0.410	0.416	0.422
3840	0.442	0.449	0.457	0.464	0.472	0.479	0.486	0.494	0.501	0.508	0.515	0.521	0.528	0.534
4000	0.334	0.341	0.347	0.353	0.359	0.365	0.371	0.377	0.383	0.388	0.394	0.399	0.405	0.410
4034	0.370	0.377	0.383	0.390	0.396	0.403	0.409	0.415	0.421	0.427	0.434	0.440	0.445	0.451
4036	0.343	0.350	0.357	0.363	0.369	0.376	0.382	0.388	0.394	0.400	0.406	0.412	0.417	0.423
4038	0.393	0.400	0.407	0.414	0.421	0.427	0.434	0.440	0.447	0.453	0.460	0.466	0.472	0.478
4041	0.415	0.423	0.430	0.437	0.444	0.451	0.457	0.464	0.471	0.477	0.483	0.490	0.496	0.502
4049	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	0.469
4111	0.386	0.393	0.400	0.407	0.414	0.421	0.427	0.434	0.440	0.446	0.453	0.459	0.465	0.471
4112	0.380	0.387	0.393	0.400	0.406	0.412	0.419	0.425	0.431	0.437	0.442	0.448	0.454	0.459
4114	0.371	0.378	0.385	0.391	0.398	0.404	0.411	0.417	0.424	0.430	0.436	0.442	0.448	0.454
4130	0.396	0.403	0.410	0.417	0.424	0.431	0.438	0.444	0.451	0.458	0.464	0.471	0.477	0.483
4150	0.413	0.420	0.427	0.434	0.441	0.448	0.455	0.461	0.468	0.474	0.481	0.487	0.493	0.499
4239	0.383	0.390	0.397	0.403	0.410	0.416	0.423	0.429	0.436	0.442	0.448	0.454	0.460	0.466
4240	0.416	0.424	0.431	0.438	0.444	0.451	0.458	0.464	0.471	0.477	0.483	0.490	0.496	0.502
4243	0.428	0.435	0.442	0.450	0.457	0.464	0.471	0.477	0.484	0.491	0.497	0.504	0.510	0.516

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
3180	0.475	0.488	0.500	0.512	0.524	0.535	0.546	0.557	0.568	0.579	0.589	0.599	0.609	0.619
3220	0.490	0.502	0.513	0.523	0.534	0.544	0.554	0.563	0.573	0.582	0.591	0.600	0.608	0.616
3241	0.515	0.527	0.539	0.550	0.562	0.572	0.583	0.594	0.604	0.614	0.624	0.633	0.642	0.651
3257	0.529	0.542	0.554	0.566	0.577	0.589	0.600	0.610	0.621	0.631	0.640	0.650	0.659	0.668
3339	0.422	0.434	0.445	0.455	0.466	0.476	0.486	0.496	0.506	0.515	0.524	0.533	0.541	0.550
3365	0.482	0.494	0.505	0.516	0.527	0.537	0.547	0.557	0.567	0.577	0.586	0.595	0.604	0.612
3372	0.500	0.513	0.524	0.535	0.546	0.556	0.566	0.576	0.586	0.595	0.604	0.613	0.621	0.630
3383	0.487	0.499	0.510	0.521	0.532	0.542	0.552	0.562	0.571	0.580	0.589	0.598	0.606	0.615
3400	0.470	0.481	0.492	0.503	0.514	0.524	0.535	0.544	0.554	0.564	0.573	0.582	0.591	0.600
3401	0.471	0.483	0.494	0.505	0.516	0.527	0.538	0.548	0.558	0.569	0.579	0.588	0.598	0.607
3501	0.467	0.479	0.490	0.500	0.511	0.521	0.531	0.541	0.551	0.561	0.570	0.580	0.589	0.598
3507	0.488	0.500	0.512	0.523	0.535	0.546	0.557	0.568	0.578	0.588	0.598	0.608	0.617	0.626
3560	0.481	0.492	0.503	0.514	0.524	0.535	0.544	0.554	0.563	0.573	0.581	0.590	0.599	0.607
3568	0.477	0.488	0.499	0.510	0.520	0.530	0.540	0.549	0.558	0.567	0.576	0.584	0.593	0.601
3569	0.525	0.537	0.549	0.561	0.572	0.583	0.594	0.604	0.614	0.624	0.634	0.643	0.652	0.661
3570	0.445	0.456	0.468	0.478	0.489	0.499	0.509	0.519	0.529	0.538	0.547	0.557	0.565	0.574
3572	0.509	0.520	0.531	0.541	0.551	0.561	0.571	0.580	0.590	0.599	0.608	0.616	0.625	0.633
3573	0.483	0.495	0.506	0.518	0.529	0.540	0.551	0.561	0.572	0.582	0.591	0.601	0.610	0.619
3574	0.464	0.476	0.487	0.498	0.510	0.520	0.531	0.541	0.552	0.562	0.572	0.582	0.591	0.601
3577	0.492	0.503	0.515	0.526	0.537	0.547	0.557	0.567	0.577	0.586	0.595	0.603	0.611	0.619
3612	0.457	0.468	0.479	0.489	0.500	0.510	0.519	0.529	0.538	0.547	0.556	0.565	0.573	0.582
3620	0.440	0.451	0.462	0.473	0.483	0.494	0.504	0.513	0.523	0.532	0.541	0.550	0.558	0.567
3632	0.461	0.472	0.483	0.493	0.504	0.514	0.524	0.534	0.544	0.553	0.562	0.571	0.580	0.588
3634	0.488	0.499	0.510	0.521	0.532	0.542	0.552	0.561	0.570	0.579	0.588	0.596	0.604	0.612
3643	0.482	0.494	0.505	0.516	0.526	0.537	0.547	0.557	0.566	0.576	0.585	0.593	0.602	0.610
3647	0.444	0.456	0.467	0.478	0.488	0.498	0.509	0.518	0.528	0.538	0.547	0.556	0.565	0.574
3651	0.534	0.547	0.560	0.572	0.584	0.595	0.607	0.618	0.628	0.639	0.649	0.659	0.668	0.677
3681	0.494	0.505	0.517	0.528	0.539	0.550	0.561	0.571	0.581	0.591	0.601	0.610	0.619	0.628
3682	0.492	0.504	0.515	0.525	0.536	0.546	0.556	0.565	0.575	0.584	0.594	0.602	0.611	0.619
3683	0.510	0.521	0.533	0.544	0.555	0.566	0.576	0.586	0.596	0.606	0.615	0.625	0.634	0.642
3719	0.363	0.373	0.383	0.392	0.402	0.411	0.420	0.429	0.438	0.446	0.455	0.463	0.471	0.479
3724	0.405	0.416	0.426	0.436	0.446	0.455	0.465	0.474	0.484	0.493	0.502	0.510	0.519	0.527
3726	0.403	0.413	0.423	0.433	0.443	0.452	0.462	0.471	0.480	0.489	0.498	0.506	0.515	0.523
3805	0.503	0.515	0.526	0.537	0.548	0.558	0.568	0.577	0.587	0.596	0.605	0.614	0.622	0.630
3808	0.439	0.450	0.460	0.470	0.480	0.490	0.500	0.510	0.520	0.530	0.539	0.548	0.558	0.567
3815	0.514	0.526	0.538	0.550	0.562	0.573	0.584	0.595	0.605	0.615	0.625	0.634	0.643	0.652
3821	0.478	0.490	0.501	0.513	0.523	0.534	0.544	0.554	0.564	0.574	0.583	0.592	0.602	0.611
3828	0.541	0.554	0.567	0.579	0.591	0.602	0.613	0.623	0.634	0.644	0.653	0.663	0.672	0.681
3830	0.372	0.383	0.394	0.404	0.415	0.424	0.434	0.443	0.453	0.462	0.470	0.479	0.488	0.496
3831	0.427	0.438	0.449	0.459	0.469	0.479	0.489	0.499	0.508	0.517	0.526	0.535	0.544	0.552
3840	0.541	0.554	0.566	0.578	0.589	0.600	0.611	0.622	0.632	0.642	0.651	0.661	0.670	0.679
4000	0.416	0.426	0.436	0.446	0.456	0.466	0.475	0.484	0.493	0.501	0.510	0.518	0.527	0.535
4034	0.457	0.469	0.480	0.491	0.502	0.513	0.523	0.534	0.544	0.554	0.563	0.572	0.581	0.590
4036	0.429	0.440	0.450	0.461	0.471	0.481	0.491	0.501	0.510	0.519	0.529	0.538	0.546	0.555
4038	0.484	0.495	0.506	0.517	0.528	0.538	0.548	0.558	0.567	0.577	0.586	0.596	0.605	0.613
4041	0.508	0.518	0.529	0.539	0.549	0.558	0.568	0.577	0.586	0.595	0.604	0.612	0.620	0.628
4049	0.474	0.486	0.497	0.507	0.518	0.527	0.537	0.546	0.555	0.563	0.572	0.581	0.589	0.597
4111	0.477	0.488	0.500	0.511	0.522	0.533	0.544	0.554	0.564	0.573	0.583	0.593	0.602	0.611
4112	0.465	0.476	0.486	0.496	0.506	0.516	0.526	0.535	0.544	0.553	0.562	0.570	0.579	0.587
4114	0.460	0.471	0.482	0.493	0.503	0.514	0.524	0.533	0.543	0.553	0.562	0.571	0.580	0.589
4130	0.489	0.501	0.513	0.524	0.535	0.546	0.556	0.566	0.576	0.586	0.595	0.604	0.613	0.622
4150	0.505	0.517	0.528	0.540	0.551	0.562	0.572	0.582	0.592	0.602	0.612	0.621	0.630	0.638
4239	0.471	0.483	0.494	0.505	0.516	0.526	0.537	0.547	0.557	0.566	0.575	0.585	0.594	0.602
4240	0.508	0.519	0.531	0.542	0.553	0.564	0.574	0.584	0.594	0.604	0.613	0.622	0.630	0.639
4243	0.523	0.535	0.546	0.558	0.569	0.579	0.589	0.599	0.609	0.618	0.627	0.635	0.644	0.652

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
3180	0.628	0.638	0.647	0.656	0.664	0.673	0.681	0.689	0.697	0.704	0.712	0.719	0.726	0.732
3220	0.624	0.632	0.640	0.647	0.654	0.662	0.669	0.676	0.682	0.689	0.696	0.702	0.708	0.714
3241	0.659	0.667	0.675	0.683	0.690	0.698	0.705	0.712	0.718	0.725	0.731	0.737	0.743	0.749
3257	0.677	0.685	0.694	0.702	0.710	0.718	0.725	0.732	0.739	0.746	0.752	0.758	0.764	0.770
3339	0.558	0.566	0.575	0.582	0.590	0.598	0.605	0.613	0.620	0.627	0.634	0.641	0.648	0.655
3365	0.621	0.629	0.637	0.645	0.652	0.660	0.667	0.674	0.681	0.688	0.695	0.702	0.708	0.715
3372	0.638	0.646	0.654	0.662	0.669	0.677	0.684	0.691	0.698	0.704	0.711	0.717	0.724	0.730
3383	0.623	0.631	0.638	0.646	0.654	0.661	0.668	0.675	0.682	0.689	0.695	0.702	0.708	0.714
3400	0.608	0.616	0.624	0.632	0.640	0.648	0.655	0.663	0.670	0.677	0.684	0.691	0.698	0.705
3401	0.616	0.626	0.635	0.643	0.652	0.660	0.668	0.676	0.684	0.691	0.699	0.705	0.712	0.719
3501	0.607	0.616	0.625	0.633	0.641	0.650	0.658	0.666	0.674	0.682	0.689	0.697	0.704	0.711
3507	0.635	0.644	0.653	0.661	0.670	0.678	0.686	0.694	0.701	0.709	0.716	0.723	0.730	0.736
3560	0.615	0.623	0.631	0.638	0.646	0.653	0.660	0.667	0.674	0.681	0.688	0.694	0.700	0.707
3568	0.609	0.617	0.625	0.632	0.640	0.647	0.654	0.660	0.667	0.674	0.680	0.687	0.693	0.699
3569	0.670	0.678	0.686	0.694	0.702	0.710	0.718	0.725	0.733	0.740	0.747	0.753	0.760	0.766
3570	0.583	0.591	0.600	0.608	0.616	0.624	0.631	0.638	0.646	0.653	0.660	0.666	0.673	0.679
3572	0.641	0.649	0.657	0.664	0.671	0.679	0.686	0.692	0.699	0.705	0.712	0.718	0.724	0.730
3573	0.628	0.636	0.645	0.653	0.661	0.668	0.676	0.683	0.691	0.698	0.705	0.712	0.719	0.725
3574	0.610	0.619	0.628	0.637	0.645	0.654	0.662	0.670	0.678	0.685	0.693	0.700	0.707	0.713
3577	0.627	0.635	0.642	0.650	0.657	0.664	0.670	0.677	0.683	0.689	0.695	0.701	0.706	0.712
3612	0.590	0.597	0.605	0.613	0.620	0.627	0.634	0.641	0.648	0.654	0.661	0.667	0.673	0.679
3620	0.575	0.584	0.592	0.600	0.608	0.616	0.623	0.631	0.638	0.645	0.653	0.660	0.666	0.673
3632	0.596	0.604	0.612	0.620	0.627	0.635	0.642	0.649	0.655	0.662	0.669	0.675	0.681	0.688
3634	0.619	0.626	0.633	0.640	0.646	0.653	0.659	0.666	0.672	0.678	0.684	0.689	0.695	0.700
3643	0.618	0.626	0.634	0.641	0.648	0.656	0.662	0.669	0.676	0.683	0.689	0.695	0.701	0.708
3647	0.583	0.592	0.600	0.608	0.616	0.624	0.632	0.640	0.647	0.655	0.662	0.669	0.675	0.682
3651	0.686	0.695	0.704	0.712	0.720	0.728	0.736	0.744	0.751	0.759	0.766	0.773	0.780	0.786
3681	0.637	0.646	0.654	0.663	0.671	0.678	0.686	0.693	0.701	0.708	0.715	0.722	0.728	0.735
3682	0.627	0.635	0.643	0.651	0.658	0.666	0.673	0.680	0.687	0.694	0.701	0.708	0.714	0.721
3683	0.651	0.659	0.667	0.675	0.682	0.690	0.697	0.705	0.712	0.718	0.725	0.731	0.738	0.744
3719	0.487	0.495	0.503	0.510	0.518	0.525	0.533	0.540	0.547	0.553	0.560	0.567	0.573	0.580
3724	0.535	0.544	0.551	0.559	0.567	0.575	0.582	0.590	0.597	0.604	0.611	0.618	0.625	0.632
3726	0.531	0.539	0.547	0.555	0.562	0.570	0.577	0.584	0.591	0.598	0.604	0.611	0.618	0.624
3805	0.638	0.646	0.654	0.661	0.668	0.676	0.683	0.690	0.697	0.704	0.710	0.717	0.723	0.730
3808	0.576	0.584	0.593	0.601	0.610	0.618	0.626	0.633	0.641	0.648	0.656	0.663	0.670	0.676
3815	0.661	0.669	0.678	0.686	0.693	0.701	0.708	0.715	0.722	0.729	0.736	0.742	0.749	0.755
3821	0.619	0.628	0.636	0.645	0.653	0.661	0.668	0.676	0.683	0.690	0.697	0.704	0.710	0.717
3828	0.689	0.698	0.706	0.713	0.721	0.729	0.736	0.743	0.750	0.757	0.763	0.770	0.776	0.782
3830	0.504	0.512	0.520	0.528	0.536	0.543	0.550	0.558	0.565	0.572	0.579	0.585	0.592	0.599
3831	0.561	0.569	0.577	0.585	0.593	0.601	0.608	0.615	0.622	0.630	0.636	0.643	0.650	0.656
3840	0.688	0.696	0.704	0.712	0.719	0.726	0.733	0.740	0.747	0.753	0.760	0.766	0.772	0.779
4000	0.543	0.551	0.558	0.566	0.574	0.581	0.588	0.595	0.602	0.609	0.616	0.623	0.629	0.636
4034	0.599	0.607	0.616	0.624	0.632	0.640	0.648	0.656	0.663	0.670	0.678	0.685	0.692	0.699
4036	0.563	0.572	0.580	0.588	0.596	0.603	0.611	0.618	0.626	0.633	0.640	0.647	0.654	0.660
4038	0.622	0.630	0.638	0.646	0.654	0.661	0.668	0.675	0.682	0.689	0.695	0.702	0.708	0.714
4041	0.636	0.644	0.651	0.658	0.666	0.673	0.680	0.686	0.693	0.699	0.705	0.711	0.717	0.723
4049	0.605	0.613	0.620	0.628	0.635	0.642	0.649	0.656	0.663	0.669	0.676	0.682	0.688	0.694
4111	0.620	0.629	0.637	0.646	0.654	0.662	0.670	0.678	0.686	0.693	0.701	0.708	0.715	0.722
4112	0.595	0.603	0.611	0.618	0.626	0.633	0.640	0.647	0.654	0.660	0.667	0.673	0.679	0.686
4114	0.598	0.606	0.615	0.623	0.631	0.640	0.648	0.656	0.663	0.671	0.679	0.686	0.694	0.701
4130	0.630	0.639	0.647	0.655	0.663	0.670	0.678	0.685	0.692	0.700	0.707	0.713	0.720	0.726
4150	0.647	0.655	0.663	0.671	0.679	0.687	0.694	0.702	0.709	0.716	0.723	0.730	0.736	0.742
4239	0.611	0.619	0.627	0.634	0.642	0.649	0.657	0.663	0.670	0.676	0.683	0.689	0.695	0.700
4240	0.647	0.655	0.663	0.671	0.678	0.686	0.693	0.700	0.707	0.714	0.720	0.727	0.733	0.739
4243	0.660	0.668	0.676	0.683	0.690	0.698	0.705	0.711	0.718	0.725	0.731	0.737	0.743	0.749

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
3180	0.739	0.746	0.752	0.759	0.765	0.771	0.778	0.784	0.790	0.795	0.801	0.806	0.811	0.816
3220	0.720	0.726	0.732	0.737	0.743	0.748	0.754	0.759	0.764	0.769	0.774	0.778	0.783	0.788
3241	0.755	0.761	0.767	0.772	0.777	0.782	0.787	0.791	0.796	0.800	0.805	0.809	0.813	0.817
3257	0.776	0.782	0.787	0.792	0.797	0.802	0.807	0.812	0.817	0.821	0.825	0.829	0.833	0.837
3339	0.662	0.668	0.675	0.681	0.688	0.694	0.700	0.706	0.712	0.718	0.724	0.729	0.735	0.740
3365	0.721	0.728	0.734	0.740	0.745	0.751	0.757	0.762	0.768	0.773	0.778	0.783	0.788	0.793
3372	0.735	0.741	0.747	0.752	0.757	0.762	0.767	0.772	0.777	0.782	0.787	0.792	0.796	0.801
3383	0.720	0.726	0.732	0.738	0.743	0.749	0.754	0.759	0.764	0.770	0.775	0.779	0.784	0.789
3400	0.711	0.718	0.725	0.731	0.737	0.743	0.749	0.755	0.761	0.767	0.773	0.778	0.783	0.788
3401	0.725	0.732	0.738	0.744	0.750	0.756	0.762	0.768	0.773	0.779	0.784	0.788	0.793	0.798
3501	0.718	0.725	0.732	0.739	0.745	0.752	0.758	0.764	0.770	0.776	0.781	0.787	0.792	0.797
3507	0.743	0.749	0.755	0.761	0.767	0.773	0.778	0.783	0.788	0.793	0.798	0.803	0.807	0.811
3560	0.713	0.719	0.725	0.731	0.736	0.742	0.748	0.753	0.759	0.764	0.769	0.775	0.780	0.785
3568	0.705	0.711	0.717	0.722	0.728	0.733	0.739	0.744	0.749	0.754	0.759	0.764	0.768	0.773
3569	0.772	0.779	0.785	0.790	0.796	0.802	0.807	0.812	0.818	0.823	0.828	0.832	0.837	0.841
3570	0.686	0.692	0.698	0.704	0.710	0.716	0.721	0.727	0.732	0.738	0.743	0.748	0.753	0.758
3572	0.736	0.742	0.747	0.753	0.758	0.763	0.768	0.772	0.777	0.782	0.786	0.790	0.795	0.799
3573	0.732	0.738	0.744	0.750	0.756	0.762	0.767	0.773	0.778	0.783	0.789	0.794	0.798	0.803
3574	0.720	0.726	0.733	0.739	0.745	0.751	0.757	0.763	0.768	0.774	0.779	0.784	0.789	0.794
3577	0.718	0.723	0.728	0.734	0.739	0.744	0.749	0.754	0.759	0.763	0.768	0.773	0.777	0.782
3612	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
3620	0.680	0.687	0.693	0.700	0.706	0.712	0.718	0.725	0.730	0.736	0.742	0.748	0.753	0.759
3632	0.694	0.699	0.705	0.711	0.717	0.722	0.728	0.733	0.738	0.743	0.748	0.753	0.758	0.763
3634	0.706	0.711	0.716	0.721	0.727	0.732	0.736	0.741	0.746	0.751	0.756	0.760	0.765	0.769
3643	0.713	0.719	0.725	0.731	0.736	0.741	0.747	0.752	0.757	0.762	0.766	0.771	0.775	0.780
3647	0.689	0.695	0.702	0.708	0.714	0.720	0.726	0.732	0.738	0.743	0.749	0.754	0.759	0.764
3651	0.793	0.799	0.805	0.811	0.816	0.822	0.827	0.832	0.837	0.842	0.847	0.852	0.856	0.861
3681	0.741	0.747	0.753	0.759	0.765	0.771	0.776	0.782	0.787	0.792	0.797	0.802	0.807	0.812
3682	0.727	0.733	0.739	0.745	0.751	0.757	0.762	0.767	0.773	0.778	0.783	0.788	0.792	0.797
3683	0.750	0.755	0.761	0.767	0.772	0.777	0.782	0.787	0.792	0.797	0.802	0.807	0.811	0.815
3719	0.586	0.593	0.599	0.605	0.611	0.617	0.623	0.629	0.635	0.641	0.646	0.652	0.657	0.663
3724	0.638	0.645	0.651	0.657	0.664	0.670	0.675	0.681	0.687	0.693	0.698	0.703	0.709	0.714
3726	0.630	0.636	0.642	0.648	0.654	0.660	0.666	0.671	0.677	0.682	0.688	0.693	0.698	0.704
3805	0.736	0.742	0.748	0.754	0.760	0.766	0.771	0.776	0.782	0.787	0.792	0.797	0.802	0.807
3808	0.683	0.690	0.696	0.702	0.708	0.715	0.720	0.726	0.732	0.738	0.743	0.749	0.754	0.759
3815	0.761	0.767	0.773	0.778	0.783	0.789	0.794	0.799	0.804	0.809	0.813	0.818	0.823	0.827
3821	0.723	0.729	0.735	0.741	0.747	0.752	0.757	0.762	0.767	0.772	0.777	0.781	0.786	0.790
3828	0.787	0.793	0.798	0.804	0.809	0.814	0.818	0.823	0.827	0.832	0.836	0.840	0.844	0.848
3830	0.605	0.611	0.618	0.624	0.630	0.636	0.642	0.648	0.653	0.659	0.664	0.670	0.675	0.681
3831	0.663	0.669	0.676	0.682	0.688	0.694	0.700	0.706	0.712	0.717	0.723	0.729	0.734	0.739
3840	0.785	0.790	0.796	0.802	0.808	0.813	0.819	0.824	0.829	0.834	0.839	0.844	0.848	0.853
4000	0.642	0.649	0.655	0.661	0.667	0.673	0.679	0.685	0.691	0.697	0.702	0.707	0.713	0.718
4034	0.705	0.711	0.718	0.724	0.730	0.736	0.741	0.747	0.752	0.757	0.762	0.767	0.772	0.777
4036	0.667	0.673	0.679	0.685	0.692	0.698	0.704	0.709	0.715	0.721	0.726	0.732	0.737	0.743
4038	0.719	0.725	0.731	0.736	0.742	0.747	0.752	0.757	0.762	0.767	0.772	0.777	0.782	0.787
4041	0.729	0.734	0.740	0.745	0.750	0.755	0.760	0.765	0.770	0.775	0.780	0.785	0.789	0.794
4049	0.699	0.705	0.711	0.716	0.722	0.727	0.732	0.737	0.742	0.747	0.752	0.757	0.762	0.766
4111	0.730	0.737	0.744	0.750	0.757	0.763	0.769	0.775	0.781	0.786	0.792	0.797	0.802	0.808
4112	0.692	0.698	0.703	0.709	0.714	0.720	0.725	0.730	0.734	0.739	0.744	0.749	0.753	0.758
4114	0.708	0.715	0.722	0.729	0.736	0.742	0.748	0.754	0.760	0.766	0.771	0.777	0.782	0.787
4130	0.733	0.739	0.745	0.751	0.757	0.762	0.768	0.773	0.778	0.783	0.788	0.793	0.797	0.802
4150	0.749	0.755	0.761	0.766	0.772	0.778	0.784	0.789	0.795	0.800	0.805	0.810	0.815	0.820
4239	0.706	0.712	0.717	0.722	0.728	0.733	0.738	0.743	0.748	0.753	0.758	0.762	0.767	0.771
4240	0.745	0.751	0.757	0.763	0.769	0.774	0.780	0.785	0.790	0.795	0.800	0.805	0.809	0.814
4243	0.755	0.760	0.765	0.770	0.776	0.781	0.786	0.791	0.795	0.800	0.804	0.808	0.812	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
3180	0.820	0.825	0.829	0.834	0.838	0.842	0.846	0.850	0.853
3220	0.792	0.796	0.801	0.805	0.809	0.813	0.816	0.820	0.824
3241	0.821	0.825	0.829	0.833	0.837	0.840	0.844	0.847	0.851
3257	0.841	0.844	0.848	0.851	0.855	0.858	0.862	0.865	0.868
3339	0.746	0.751	0.757	0.762	0.767	0.772	0.778	0.783	0.788
3365	0.798	0.802	0.807	0.811	0.815	0.820	0.824	0.828	0.831
3372	0.805	0.810	0.814	0.818	0.822	0.826	0.830	0.834	0.837
3383	0.794	0.798	0.803	0.807	0.811	0.816	0.820	0.824	0.828
3400	0.793	0.798	0.803	0.807	0.812	0.816	0.821	0.825	0.829
3401	0.803	0.807	0.812	0.816	0.820	0.825	0.829	0.833	0.838
3501	0.803	0.808	0.813	0.818	0.823	0.828	0.832	0.837	0.842
3507	0.816	0.820	0.824	0.829	0.833	0.837	0.840	0.844	0.848
3560	0.790	0.795	0.799	0.804	0.809	0.813	0.817	0.822	0.826
3568	0.777	0.782	0.786	0.790	0.794	0.798	0.802	0.806	0.810
3569	0.846	0.850	0.854	0.859	0.863	0.867	0.870	0.874	0.877
3570	0.763	0.768	0.773	0.777	0.782	0.787	0.791	0.795	0.800
3572	0.803	0.807	0.811	0.815	0.819	0.823	0.826	0.830	0.833
3573	0.808	0.812	0.816	0.821	0.825	0.829	0.833	0.837	0.841
3574	0.799	0.804	0.808	0.813	0.817	0.822	0.826	0.830	0.835
3577	0.786	0.790	0.794	0.798	0.802	0.806	0.810	0.814	0.817
3612	0.761	0.765	0.770	0.774	0.779	0.783	0.787	0.792	0.796
3620	0.764	0.769	0.775	0.780	0.785	0.790	0.795	0.799	0.804
3632	0.767	0.772	0.776	0.781	0.785	0.789	0.793	0.797	0.801
3634	0.773	0.778	0.782	0.786	0.790	0.794	0.798	0.802	0.805
3643	0.784	0.788	0.792	0.797	0.801	0.804	0.808	0.812	0.816
3647	0.769	0.773	0.778	0.782	0.787	0.791	0.795	0.799	0.803
3651	0.865	0.869	0.873	0.877	0.881	0.884	0.888	0.891	0.895
3681	0.816	0.821	0.825	0.830	0.834	0.838	0.842	0.846	0.850
3682	0.802	0.806	0.810	0.815	0.819	0.823	0.827	0.831	0.834
3683	0.820	0.824	0.828	0.832	0.835	0.839	0.843	0.847	0.850
3719	0.668	0.673	0.678	0.684	0.689	0.694	0.699	0.704	0.709
3724	0.719	0.724	0.729	0.734	0.739	0.744	0.748	0.753	0.757
3726	0.709	0.714	0.719	0.724	0.728	0.733	0.738	0.743	0.747
3805	0.812	0.817	0.821	0.826	0.831	0.835	0.840	0.844	0.848
3808	0.764	0.769	0.774	0.779	0.784	0.789	0.793	0.798	0.802
3815	0.832	0.836	0.840	0.844	0.848	0.852	0.855	0.859	0.862
3821	0.794	0.799	0.803	0.807	0.811	0.815	0.818	0.822	0.826
3828	0.852	0.856	0.860	0.864	0.868	0.872	0.875	0.879	0.882
3830	0.686	0.691	0.696	0.701	0.706	0.711	0.716	0.721	0.725
3831	0.745	0.750	0.755	0.760	0.765	0.770	0.775	0.780	0.784
3840	0.857	0.861	0.865	0.869	0.873	0.877	0.880	0.884	0.887
4000	0.723	0.728	0.733	0.738	0.743	0.748	0.753	0.757	0.762
4034	0.782	0.786	0.791	0.796	0.800	0.804	0.809	0.813	0.817
4036	0.748	0.753	0.758	0.763	0.767	0.772	0.777	0.781	0.786
4038	0.791	0.796	0.800	0.805	0.809	0.813	0.817	0.821	0.825
4041	0.798	0.802	0.806	0.810	0.813	0.817	0.821	0.824	0.828
4049	0.771	0.775	0.779	0.784	0.788	0.792	0.796	0.800	0.804
4111	0.813	0.818	0.823	0.828	0.833	0.837	0.842	0.847	0.851
4112	0.762	0.767	0.771	0.775	0.780	0.784	0.788	0.792	0.796
4114	0.792	0.797	0.802	0.807	0.811	0.816	0.821	0.825	0.830
4130	0.806	0.810	0.815	0.819	0.823	0.827	0.831	0.834	0.838
4150	0.825	0.829	0.834	0.838	0.842	0.847	0.850	0.854	0.858
4239	0.776	0.780	0.784	0.788	0.792	0.796	0.800	0.804	0.808
4240	0.818	0.823	0.827	0.832	0.836	0.840	0.844	0.848	0.852
4243	0.821	0.825	0.829	0.832	0.836	0.840	0.844	0.848	0.851

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
4244	2.34	0.125	0.136	0.146	0.156	0.166	0.176	0.185	0.195	0.204	0.213	0.222	0.230	0.239
4250	1.92	0.130	0.141	0.152	0.163	0.173	0.183	0.193	0.203	0.213	0.222	0.231	0.241	0.250
4251	2.19	0.157	0.170	0.183	0.195	0.207	0.219	0.230	0.241	0.253	0.263	0.274	0.284	0.294
4279	2.64	0.149	0.162	0.175	0.187	0.199	0.211	0.223	0.235	0.246	0.257	0.268	0.278	0.289
4283	1.62	0.143	0.154	0.166	0.177	0.188	0.199	0.210	0.220	0.230	0.240	0.249	0.258	0.268
4286	3.19	0.155	0.168	0.181	0.194	0.206	0.218	0.230	0.241	0.252	0.263	0.274	0.285	0.295
4295	2.83	0.160	0.176	0.191	0.205	0.219	0.232	0.245	0.258	0.270	0.283	0.295	0.307	0.318
4297	0.11	0.138	0.150	0.161	0.172	0.183	0.194	0.204	0.215	0.225	0.235	0.244	0.254	0.263
4299	1.86	0.150	0.163	0.176	0.189	0.201	0.213	0.224	0.236	0.247	0.258	0.269	0.279	0.290
4304	3.43	0.140	0.153	0.164	0.176	0.187	0.198	0.208	0.219	0.229	0.239	0.249	0.258	0.268
4312	1.74	0.132	0.143	0.154	0.165	0.176	0.186	0.196	0.206	0.216	0.226	0.235	0.245	0.254
4351	1.35	0.137	0.148	0.160	0.170	0.181	0.191	0.202	0.211	0.221	0.231	0.240	0.249	0.258
4354	1.24	0.161	0.174	0.186	0.198	0.210	0.222	0.233	0.244	0.255	0.266	0.276	0.286	0.296
4361	1.10	0.157	0.170	0.183	0.195	0.206	0.218	0.229	0.239	0.250	0.260	0.270	0.279	0.289
4362	0.85	0.141	0.152	0.164	0.175	0.186	0.196	0.206	0.216	0.226	0.235	0.244	0.253	0.262
4410	3.29	0.138	0.150	0.162	0.174	0.186	0.197	0.208	0.219	0.229	0.240	0.249	0.259	0.269
4420	3.97	0.168	0.181	0.195	0.208	0.220	0.232	0.244	0.256	0.268	0.279	0.290	0.301	0.311
4432	1.21	0.134	0.145	0.156	0.167	0.177	0.188	0.197	0.207	0.216	0.226	0.235	0.244	0.252
4470	1.04	0.133	0.144	0.155	0.165	0.175	0.185	0.195	0.205	0.214	0.224	0.233	0.242	0.251
4478	2.62	0.167	0.181	0.195	0.208	0.220	0.231	0.243	0.254	0.264	0.275	0.285	0.295	0.305
4492	2.85	0.144	0.156	0.168	0.180	0.192	0.203	0.214	0.225	0.236	0.246	0.256	0.266	0.276
4494	3.15	0.135	0.148	0.160	0.172	0.184	0.196	0.207	0.218	0.229	0.239	0.249	0.259	0.269
4495	2.12	0.145	0.158	0.170	0.182	0.193	0.204	0.215	0.226	0.237	0.247	0.257	0.267	0.277
4496	3.05	0.140	0.152	0.163	0.175	0.186	0.197	0.208	0.218	0.228	0.239	0.248	0.258	0.268
4497	2.24	0.148	0.160	0.172	0.184	0.195	0.206	0.217	0.227	0.238	0.248	0.258	0.268	0.277
4498	2.23	0.146	0.159	0.172	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285
4499	3.19	0.141	0.153	0.164	0.175	0.186	0.196	0.206	0.216	0.226	0.236	0.246	0.255	0.265
4511	0.25	0.151	0.163	0.175	0.185	0.196	0.206	0.216	0.226	0.235	0.245	0.254	0.263	0.271
4512	0.12	0.179	0.190	0.201	0.212	0.222	0.232	0.242	0.252	0.261	0.271	0.281	0.290	0.299
4557	1.45	0.130	0.140	0.151	0.160	0.170	0.180	0.189	0.199	0.208	0.217	0.225	0.234	0.242
4558	1.52	0.146	0.158	0.170	0.181	0.193	0.204	0.215	0.226	0.236	0.246	0.256	0.266	0.276
4611	0.60	0.159	0.171	0.183	0.194	0.205	0.216	0.226	0.236	0.246	0.256	0.266	0.275	0.285
4623	3.15	0.152	0.167	0.181	0.194	0.208	0.221	0.234	0.247	0.260	0.272	0.284	0.296	0.308
4635	1.20	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.186	0.195	0.203	0.211	0.219
4665	2.99	0.130	0.140	0.151	0.161	0.170	0.180	0.189	0.198	0.207	0.216	0.225	0.233	0.242
4683	2.27	0.134	0.145	0.156	0.167	0.177	0.188	0.198	0.207	0.217	0.226	0.236	0.245	0.254
4691	0.94	0.145	0.157	0.168	0.180	0.191	0.202	0.212	0.223	0.233	0.243	0.253	0.263	0.272
4692	0.73	0.177	0.190	0.203	0.216	0.228	0.240	0.252	0.263	0.274	0.285	0.295	0.305	0.315
4717	1.72	0.133	0.144	0.156	0.166	0.177	0.187	0.197	0.207	0.217	0.226	0.235	0.244	0.253
4720	1.71	0.159	0.172	0.185	0.197	0.209	0.220	0.232	0.243	0.253	0.264	0.274	0.284	0.294
4740	0.49	0.096	0.105	0.115	0.124	0.133	0.141	0.150	0.158	0.166	0.174	0.182	0.190	0.198
4771	0.73	0.138	0.150	0.161	0.172	0.183	0.194	0.205	0.215	0.225	0.235	0.245	0.255	0.264
4828	1.45	0.139	0.150	0.161	0.172	0.182	0.192	0.202	0.212	0.221	0.231	0.240	0.249	0.257
4829	0.79	0.112	0.121	0.131	0.140	0.149	0.158	0.166	0.174	0.183	0.191	0.199	0.206	0.214
4831	2.14	0.141	0.153	0.164	0.175	0.186	0.197	0.207	0.218	0.228	0.237	0.247	0.257	0.266
4983	1.60	0.134	0.144	0.155	0.165	0.175	0.185	0.194	0.203	0.213	0.222	0.231	0.240	0.248
5020	1.76	0.102	0.112	0.121	0.130	0.139	0.148	0.156	0.165	0.173	0.181	0.189	0.196	0.204
5027	4.73	0.110	0.120	0.129	0.138	0.147	0.156	0.165	0.173	0.182	0.190	0.198	0.206	0.214
5028	2.17	0.103	0.112	0.121	0.131	0.139	0.148	0.157	0.165	0.173	0.182	0.190	0.197	0.205
5029	2.25	0.109	0.119	0.128	0.138	0.147	0.156	0.165	0.174	0.182	0.191	0.199	0.207	0.215
5040	3.82	0.084	0.092	0.100	0.108	0.115	0.123	0.130	0.138	0.145	0.152	0.159	0.166	0.172
5057	2.64	0.097	0.106	0.115	0.123	0.132	0.140	0.148	0.156	0.164	0.172	0.179	0.186	0.194
5059	3.81	0.091	0.099	0.107	0.116	0.123	0.131	0.139	0.146	0.154	0.161	0.168	0.175	0.182
5102	3.29	0.096	0.106	0.115	0.125	0.134	0.143	0.151	0.160	0.168	0.176	0.184	0.192	0.200
5107	2.26	0.121	0.131	0.141	0.150	0.159	0.169	0.178	0.187	0.196	0.204	0.213	0.221	0.229

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
4244	0.247	0.255	0.263	0.271	0.279	0.287	0.294	0.302	0.309	0.317	0.324	0.331	0.338	0.345
4250	0.259	0.267	0.276	0.284	0.293	0.301	0.309	0.317	0.325	0.332	0.340	0.347	0.355	0.362
4251	0.304	0.314	0.324	0.333	0.342	0.351	0.360	0.369	0.377	0.386	0.394	0.402	0.410	0.418
4279	0.299	0.309	0.318	0.328	0.337	0.347	0.356	0.365	0.374	0.382	0.391	0.399	0.408	0.416
4283	0.277	0.285	0.294	0.303	0.311	0.319	0.327	0.335	0.343	0.351	0.358	0.366	0.373	0.381
4286	0.305	0.315	0.324	0.334	0.343	0.353	0.362	0.371	0.379	0.388	0.396	0.405	0.413	0.421
4295	0.330	0.341	0.352	0.363	0.373	0.383	0.394	0.403	0.413	0.423	0.432	0.441	0.450	0.459
4297	0.272	0.281	0.290	0.299	0.307	0.316	0.324	0.332	0.340	0.348	0.356	0.364	0.371	0.379
4299	0.300	0.309	0.319	0.329	0.338	0.348	0.357	0.366	0.374	0.383	0.391	0.400	0.408	0.415
4304	0.277	0.287	0.296	0.305	0.314	0.322	0.331	0.339	0.347	0.355	0.363	0.371	0.378	0.386
4312	0.262	0.271	0.280	0.288	0.296	0.305	0.313	0.320	0.328	0.336	0.343	0.350	0.358	0.365
4351	0.267	0.276	0.284	0.293	0.301	0.309	0.317	0.325	0.332	0.340	0.347	0.355	0.362	0.369
4354	0.306	0.316	0.325	0.335	0.344	0.353	0.362	0.370	0.379	0.388	0.396	0.404	0.412	0.420
4361	0.298	0.307	0.316	0.324	0.333	0.341	0.350	0.358	0.366	0.374	0.381	0.389	0.396	0.404
4362	0.271	0.279	0.287	0.295	0.303	0.311	0.319	0.326	0.333	0.340	0.348	0.355	0.361	0.368
4410	0.278	0.287	0.296	0.305	0.314	0.322	0.330	0.339	0.347	0.355	0.363	0.370	0.378	0.385
4420	0.321	0.331	0.341	0.351	0.360	0.369	0.378	0.386	0.395	0.403	0.411	0.419	0.427	0.435
4432	0.261	0.270	0.278	0.286	0.294	0.302	0.310	0.318	0.325	0.333	0.340	0.347	0.354	0.361
4470	0.259	0.268	0.276	0.284	0.292	0.299	0.307	0.315	0.322	0.329	0.336	0.343	0.350	0.357
4478	0.315	0.325	0.334	0.344	0.353	0.362	0.371	0.379	0.388	0.396	0.404	0.413	0.420	0.428
4492	0.286	0.295	0.304	0.313	0.322	0.331	0.340	0.348	0.357	0.365	0.373	0.381	0.389	0.396
4494	0.279	0.288	0.297	0.306	0.315	0.324	0.332	0.340	0.349	0.357	0.364	0.372	0.380	0.387
4495	0.287	0.296	0.305	0.315	0.323	0.332	0.341	0.349	0.357	0.366	0.374	0.382	0.389	0.397
4496	0.277	0.286	0.295	0.304	0.312	0.321	0.329	0.337	0.346	0.354	0.361	0.369	0.377	0.384
4497	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
4498	0.295	0.305	0.315	0.325	0.334	0.343	0.352	0.361	0.370	0.378	0.387	0.395	0.403	0.411
4499	0.273	0.282	0.291	0.299	0.307	0.315	0.324	0.331	0.339	0.347	0.354	0.362	0.369	0.377
4511	0.280	0.288	0.297	0.305	0.313	0.320	0.328	0.336	0.343	0.351	0.358	0.365	0.372	0.379
4512	0.308	0.317	0.326	0.334	0.343	0.351	0.359	0.367	0.374	0.382	0.390	0.397	0.405	0.412
4557	0.250	0.258	0.267	0.274	0.282	0.290	0.297	0.305	0.312	0.319	0.326	0.333	0.340	0.347
4558	0.285	0.295	0.304	0.313	0.321	0.329	0.338	0.346	0.353	0.361	0.369	0.376	0.384	0.391
4611	0.294	0.303	0.311	0.320	0.329	0.337	0.345	0.353	0.360	0.368	0.376	0.383	0.390	0.398
4623	0.319	0.330	0.341	0.351	0.362	0.372	0.382	0.391	0.400	0.410	0.419	0.427	0.436	0.445
4635	0.227	0.234	0.242	0.249	0.257	0.264	0.271	0.278	0.285	0.292	0.298	0.305	0.312	0.318
4665	0.250	0.258	0.266	0.273	0.281	0.288	0.296	0.303	0.310	0.317	0.324	0.331	0.337	0.344
4683	0.262	0.271	0.279	0.287	0.295	0.303	0.311	0.319	0.327	0.334	0.342	0.349	0.356	0.363
4691	0.282	0.291	0.300	0.308	0.317	0.325	0.333	0.342	0.350	0.358	0.366	0.374	0.381	0.388
4692	0.324	0.334	0.343	0.352	0.361	0.369	0.378	0.386	0.395	0.403	0.410	0.418	0.426	0.433
4717	0.262	0.270	0.279	0.287	0.295	0.303	0.311	0.319	0.326	0.334	0.341	0.349	0.356	0.363
4720	0.304	0.313	0.322	0.331	0.340	0.349	0.357	0.366	0.374	0.382	0.390	0.397	0.405	0.412
4740	0.205	0.212	0.220	0.227	0.234	0.240	0.247	0.254	0.260	0.267	0.273	0.279	0.285	0.292
4771	0.273	0.282	0.291	0.299	0.308	0.316	0.324	0.332	0.340	0.348	0.355	0.363	0.370	0.377
4828	0.266	0.275	0.283	0.291	0.299	0.307	0.315	0.322	0.330	0.337	0.344	0.351	0.358	0.364
4829	0.222	0.229	0.236	0.243	0.250	0.257	0.264	0.270	0.277	0.283	0.290	0.296	0.303	0.309
4831	0.275	0.284	0.293	0.302	0.310	0.319	0.327	0.335	0.343	0.351	0.359	0.367	0.374	0.382
4983	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
5020	0.212	0.219	0.226	0.233	0.240	0.247	0.254	0.261	0.267	0.274	0.280	0.286	0.292	0.299
5027	0.221	0.229	0.236	0.243	0.251	0.258	0.265	0.272	0.279	0.286	0.292	0.299	0.305	0.312
5028	0.213	0.220	0.227	0.234	0.241	0.248	0.255	0.262	0.268	0.275	0.281	0.288	0.294	0.300
5029	0.222	0.230	0.237	0.245	0.252	0.259	0.266	0.273	0.280	0.286	0.293	0.299	0.305	0.312
5040	0.179	0.186	0.192	0.199	0.205	0.211	0.217	0.223	0.229	0.235	0.241	0.246	0.252	0.257
5057	0.201	0.208	0.215	0.222	0.228	0.235	0.241	0.248	0.254	0.260	0.266	0.273	0.279	0.285
5059	0.188	0.195	0.202	0.208	0.215	0.221	0.227	0.234	0.240	0.246	0.252	0.257	0.263	0.269
5102	0.207	0.215	0.222	0.229	0.237	0.244	0.251	0.257	0.264	0.271	0.277	0.284	0.290	0.296
5107	0.237	0.245	0.253	0.260	0.268	0.276	0.283	0.290	0.297	0.304	0.311	0.318	0.324	0.331

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
4244	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	0.434
4250	0.370	0.377	0.384	0.391	0.398	0.405	0.412	0.419	0.426	0.432	0.439	0.446	0.452	0.458
4251	0.426	0.434	0.441	0.449	0.456	0.463	0.471	0.478	0.484	0.491	0.498	0.504	0.511	0.517
4279	0.424	0.432	0.440	0.447	0.455	0.462	0.470	0.477	0.484	0.491	0.498	0.504	0.511	0.517
4283	0.388	0.395	0.402	0.409	0.416	0.423	0.430	0.436	0.443	0.449	0.456	0.462	0.468	0.474
4286	0.429	0.437	0.445	0.452	0.460	0.467	0.474	0.481	0.488	0.495	0.502	0.508	0.515	0.522
4295	0.468	0.477	0.485	0.494	0.502	0.510	0.518	0.525	0.533	0.540	0.547	0.554	0.561	0.568
4297	0.386	0.393	0.400	0.407	0.414	0.421	0.428	0.434	0.441	0.447	0.454	0.460	0.466	0.472
4299	0.423	0.431	0.438	0.446	0.453	0.460	0.467	0.474	0.481	0.488	0.494	0.500	0.507	0.513
4304	0.393	0.400	0.408	0.415	0.422	0.428	0.435	0.442	0.449	0.455	0.462	0.468	0.475	0.481
4312	0.372	0.378	0.385	0.392	0.398	0.405	0.411	0.417	0.424	0.430	0.436	0.442	0.448	0.453
4351	0.376	0.383	0.390	0.396	0.403	0.409	0.416	0.422	0.428	0.435	0.441	0.447	0.453	0.459
4354	0.428	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.486	0.493	0.500	0.506	0.513	0.519
4361	0.411	0.418	0.425	0.432	0.438	0.445	0.452	0.458	0.464	0.471	0.477	0.483	0.489	0.495
4362	0.375	0.381	0.388	0.394	0.401	0.407	0.413	0.419	0.425	0.431	0.437	0.443	0.448	0.454
4410	0.393	0.400	0.407	0.414	0.420	0.427	0.434	0.440	0.447	0.453	0.460	0.466	0.472	0.478
4420	0.442	0.450	0.457	0.464	0.471	0.478	0.485	0.491	0.498	0.504	0.511	0.517	0.523	0.530
4432	0.368	0.375	0.382	0.389	0.395	0.401	0.408	0.414	0.420	0.426	0.432	0.438	0.444	0.450
4470	0.364	0.370	0.377	0.383	0.390	0.396	0.402	0.408	0.414	0.420	0.426	0.432	0.438	0.444
4478	0.436	0.443	0.450	0.457	0.465	0.472	0.479	0.486	0.492	0.499	0.506	0.512	0.519	0.525
4492	0.404	0.411	0.419	0.426	0.433	0.440	0.447	0.453	0.460	0.466	0.473	0.479	0.485	0.491
4494	0.394	0.402	0.409	0.416	0.422	0.429	0.436	0.442	0.449	0.455	0.462	0.468	0.474	0.481
4495	0.405	0.412	0.420	0.427	0.434	0.441	0.448	0.455	0.462	0.469	0.475	0.482	0.488	0.494
4496	0.391	0.398	0.405	0.412	0.418	0.425	0.432	0.438	0.444	0.451	0.457	0.463	0.469	0.475
4497	0.403	0.411	0.418	0.425	0.432	0.439	0.446	0.452	0.459	0.465	0.472	0.478	0.485	0.491
4498	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	0.509
4499	0.384	0.391	0.398	0.405	0.412	0.419	0.426	0.432	0.439	0.446	0.452	0.458	0.465	0.471
4511	0.386	0.393	0.400	0.406	0.413	0.419	0.426	0.432	0.438	0.444	0.450	0.456	0.462	0.468
4512	0.419	0.426	0.433	0.440	0.447	0.454	0.460	0.467	0.473	0.479	0.485	0.491	0.497	0.503
4557	0.354	0.360	0.367	0.374	0.380	0.387	0.393	0.400	0.406	0.412	0.418	0.424	0.430	0.436
4558	0.398	0.405	0.412	0.419	0.425	0.432	0.439	0.445	0.452	0.458	0.464	0.470	0.476	0.482
4611	0.405	0.412	0.419	0.426	0.433	0.439	0.446	0.452	0.459	0.465	0.471	0.477	0.483	0.489
4623	0.453	0.461	0.469	0.477	0.484	0.492	0.499	0.507	0.514	0.521	0.528	0.535	0.542	0.549
4635	0.324	0.331	0.337	0.343	0.349	0.355	0.361	0.367	0.373	0.379	0.384	0.390	0.396	0.401
4665	0.351	0.357	0.363	0.370	0.376	0.382	0.388	0.394	0.400	0.405	0.411	0.417	0.422	0.428
4683	0.370	0.377	0.384	0.391	0.397	0.404	0.410	0.416	0.423	0.429	0.435	0.441	0.447	0.453
4691	0.396	0.403	0.410	0.417	0.424	0.431	0.437	0.444	0.451	0.457	0.464	0.470	0.476	0.482
4692	0.441	0.448	0.455	0.462	0.469	0.476	0.483	0.490	0.497	0.503	0.510	0.516	0.523	0.529
4717	0.370	0.377	0.384	0.390	0.397	0.404	0.410	0.416	0.423	0.429	0.435	0.441	0.447	0.452
4720	0.419	0.426	0.433	0.440	0.447	0.454	0.460	0.467	0.473	0.479	0.486	0.492	0.498	0.504
4740	0.298	0.303	0.309	0.315	0.321	0.326	0.332	0.337	0.343	0.348	0.353	0.358	0.363	0.368
4771	0.384	0.391	0.398	0.405	0.411	0.418	0.424	0.431	0.437	0.443	0.449	0.455	0.461	0.467
4828	0.371	0.378	0.384	0.391	0.397	0.403	0.409	0.415	0.421	0.427	0.433	0.439	0.445	0.450
4829	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
4831	0.389	0.396	0.404	0.411	0.418	0.425	0.431	0.438	0.445	0.451	0.458	0.464	0.470	0.476
4983	0.359	0.365	0.372	0.378	0.385	0.391	0.397	0.403	0.409	0.415	0.421	0.427	0.433	0.438
5020	0.305	0.311	0.317	0.322	0.328	0.334	0.340	0.345	0.351	0.356	0.361	0.366	0.372	0.377
5027	0.318	0.324	0.330	0.336	0.342	0.348	0.354	0.360	0.366	0.371	0.377	0.382	0.388	0.393
5028	0.306	0.312	0.318	0.324	0.330	0.336	0.341	0.347	0.353	0.358	0.364	0.369	0.374	0.380
5029	0.318	0.324	0.330	0.336	0.342	0.348	0.354	0.360	0.366	0.371	0.377	0.383	0.388	0.394
5040	0.263	0.268	0.273	0.279	0.284	0.289	0.294	0.299	0.304	0.309	0.313	0.318	0.323	0.328
5057	0.290	0.296	0.302	0.308	0.313	0.319	0.324	0.330	0.335	0.340	0.345	0.351	0.356	0.361
5059	0.274	0.280	0.285	0.291	0.296	0.302	0.307	0.312	0.317	0.323	0.328	0.333	0.338	0.343
5102	0.303	0.309	0.315	0.321	0.327	0.333	0.338	0.344	0.350	0.355	0.361	0.366	0.371	0.377
5107	0.337	0.344	0.350	0.356	0.363	0.369	0.375	0.381	0.387	0.392	0.398	0.404	0.409	0.415

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
4244	0.440	0.451	0.462	0.472	0.483	0.493	0.503	0.513	0.523	0.532	0.541	0.551	0.559	0.568
4250	0.465	0.477	0.489	0.501	0.513	0.523	0.534	0.545	0.555	0.565	0.575	0.584	0.594	0.603
4251	0.524	0.536	0.548	0.560	0.571	0.583	0.594	0.604	0.615	0.625	0.635	0.644	0.653	0.662
4279	0.523	0.536	0.547	0.559	0.570	0.581	0.591	0.601	0.611	0.621	0.630	0.639	0.648	0.656
4283	0.480	0.492	0.503	0.513	0.524	0.534	0.543	0.553	0.562	0.572	0.581	0.589	0.598	0.606
4286	0.528	0.541	0.553	0.564	0.576	0.587	0.598	0.608	0.619	0.628	0.638	0.648	0.657	0.666
4295	0.575	0.588	0.601	0.613	0.626	0.638	0.649	0.661	0.672	0.683	0.693	0.704	0.713	0.723
4297	0.477	0.489	0.500	0.511	0.521	0.531	0.541	0.551	0.561	0.570	0.579	0.588	0.597	0.606
4299	0.519	0.531	0.543	0.554	0.565	0.576	0.586	0.596	0.605	0.615	0.624	0.633	0.642	0.650
4304	0.487	0.499	0.511	0.523	0.534	0.545	0.556	0.566	0.577	0.587	0.597	0.606	0.616	0.625
4312	0.459	0.470	0.481	0.492	0.502	0.512	0.522	0.532	0.542	0.551	0.560	0.569	0.578	0.586
4351	0.465	0.476	0.487	0.498	0.509	0.519	0.529	0.539	0.549	0.559	0.568	0.577	0.586	0.595
4354	0.525	0.537	0.549	0.560	0.571	0.582	0.593	0.603	0.612	0.622	0.631	0.640	0.649	0.658
4361	0.501	0.513	0.524	0.535	0.546	0.556	0.567	0.577	0.587	0.597	0.606	0.615	0.625	0.633
4362	0.460	0.471	0.481	0.492	0.502	0.512	0.522	0.531	0.541	0.550	0.559	0.568	0.576	0.585
4410	0.484	0.496	0.508	0.519	0.531	0.542	0.553	0.563	0.573	0.583	0.593	0.602	0.611	0.620
4420	0.536	0.548	0.560	0.571	0.582	0.593	0.604	0.614	0.624	0.633	0.643	0.652	0.661	0.669
4432	0.455	0.467	0.477	0.488	0.498	0.508	0.518	0.528	0.537	0.547	0.555	0.564	0.572	0.581
4470	0.450	0.461	0.472	0.483	0.493	0.503	0.513	0.523	0.533	0.542	0.551	0.560	0.569	0.577
4478	0.531	0.543	0.555	0.566	0.577	0.588	0.599	0.609	0.620	0.630	0.639	0.649	0.658	0.667
4492	0.497	0.509	0.520	0.531	0.542	0.553	0.564	0.574	0.584	0.593	0.603	0.612	0.621	0.630
4494	0.487	0.499	0.510	0.521	0.533	0.544	0.554	0.565	0.575	0.586	0.596	0.605	0.615	0.624
4495	0.500	0.513	0.524	0.536	0.548	0.558	0.569	0.580	0.590	0.600	0.609	0.619	0.628	0.637
4496	0.480	0.491	0.502	0.513	0.523	0.533	0.543	0.552	0.562	0.571	0.580	0.589	0.597	0.606
4497	0.497	0.509	0.521	0.532	0.544	0.554	0.565	0.575	0.585	0.595	0.605	0.614	0.624	0.632
4498	0.515	0.527	0.539	0.550	0.561	0.572	0.583	0.594	0.604	0.614	0.623	0.632	0.641	0.650
4499	0.477	0.489	0.501	0.513	0.524	0.535	0.546	0.557	0.567	0.577	0.587	0.597	0.606	0.615
4511	0.474	0.485	0.496	0.507	0.517	0.527	0.537	0.547	0.556	0.565	0.575	0.584	0.592	0.601
4512	0.509	0.520	0.531	0.541	0.552	0.562	0.572	0.582	0.591	0.601	0.610	0.619	0.628	0.637
4557	0.441	0.453	0.464	0.475	0.485	0.496	0.506	0.516	0.525	0.535	0.544	0.553	0.562	0.571
4558	0.487	0.498	0.509	0.520	0.530	0.540	0.549	0.559	0.568	0.577	0.586	0.594	0.603	0.611
4611	0.495	0.506	0.518	0.528	0.539	0.549	0.559	0.569	0.579	0.588	0.597	0.606	0.614	0.623
4623	0.555	0.568	0.580	0.592	0.603	0.614	0.624	0.634	0.644	0.654	0.663	0.672	0.681	0.689
4635	0.407	0.417	0.428	0.438	0.448	0.458	0.467	0.476	0.485	0.494	0.503	0.512	0.520	0.529
4665	0.433	0.444	0.454	0.464	0.474	0.484	0.493	0.502	0.511	0.519	0.528	0.536	0.544	0.552
4683	0.458	0.470	0.481	0.491	0.502	0.512	0.522	0.531	0.540	0.549	0.558	0.566	0.575	0.583
4691	0.488	0.500	0.512	0.523	0.534	0.545	0.555	0.565	0.575	0.584	0.594	0.603	0.612	0.621
4692	0.535	0.547	0.559	0.570	0.581	0.591	0.601	0.611	0.620	0.630	0.639	0.648	0.657	0.666
4717	0.458	0.470	0.481	0.491	0.502	0.512	0.522	0.532	0.541	0.550	0.559	0.568	0.576	0.584
4720	0.510	0.521	0.533	0.544	0.554	0.565	0.575	0.585	0.594	0.603	0.613	0.622	0.630	0.639
4740	0.373	0.383	0.393	0.402	0.411	0.420	0.429	0.438	0.446	0.455	0.463	0.471	0.479	0.487
4771	0.473	0.484	0.495	0.505	0.515	0.526	0.535	0.545	0.555	0.564	0.573	0.582	0.591	0.600
4828	0.456	0.467	0.477	0.488	0.498	0.508	0.518	0.527	0.536	0.545	0.554	0.563	0.572	0.580
4829	0.394	0.405	0.415	0.425	0.434	0.444	0.453	0.463	0.472	0.481	0.490	0.498	0.507	0.515
4831	0.482	0.494	0.506	0.517	0.528	0.539	0.549	0.559	0.570	0.579	0.589	0.599	0.608	0.617
4983	0.444	0.455	0.465	0.476	0.486	0.496	0.505	0.515	0.524	0.534	0.543	0.551	0.560	0.568
5020	0.382	0.392	0.402	0.411	0.421	0.430	0.439	0.448	0.457	0.466	0.475	0.483	0.492	0.500
5027	0.398	0.409	0.419	0.429	0.439	0.448	0.458	0.467	0.476	0.485	0.494	0.502	0.511	0.519
5028	0.385	0.395	0.405	0.414	0.424	0.433	0.442	0.451	0.460	0.469	0.478	0.486	0.495	0.503
5029	0.399	0.410	0.421	0.431	0.441	0.451	0.461	0.470	0.480	0.488	0.497	0.505	0.514	0.522
5040	0.332	0.342	0.351	0.360	0.369	0.377	0.386	0.394	0.403	0.411	0.419	0.427	0.435	0.443
5057	0.366	0.376	0.385	0.395	0.404	0.413	0.422	0.431	0.440	0.449	0.457	0.466	0.474	0.482
5059	0.348	0.358	0.368	0.378	0.388	0.397	0.407	0.416	0.425	0.434	0.443	0.451	0.460	0.468
5102	0.382	0.392	0.401	0.411	0.420	0.430	0.439	0.447	0.456	0.465	0.473	0.481	0.489	0.497
5107	0.420	0.431	0.441	0.451	0.461	0.471	0.481	0.490	0.499	0.508	0.517	0.526	0.534	0.542

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
4244	0.577	0.585	0.594	0.602	0.610	0.617	0.625	0.633	0.640	0.648	0.655	0.662	0.669	0.676
4250	0.612	0.621	0.630	0.639	0.647	0.655	0.663	0.671	0.679	0.686	0.694	0.701	0.708	0.715
4251	0.671	0.679	0.688	0.696	0.704	0.712	0.719	0.726	0.733	0.740	0.746	0.752	0.758	0.764
4279	0.665	0.673	0.681	0.689	0.697	0.705	0.713	0.720	0.727	0.733	0.740	0.746	0.752	0.759
4283	0.614	0.622	0.630	0.637	0.645	0.652	0.659	0.666	0.673	0.680	0.686	0.693	0.699	0.705
4286	0.675	0.683	0.691	0.699	0.707	0.714	0.721	0.728	0.734	0.741	0.747	0.754	0.760	0.766
4295	0.732	0.741	0.750	0.759	0.767	0.775	0.783	0.791	0.798	0.805	0.812	0.819	0.826	0.832
4297	0.614	0.623	0.631	0.639	0.647	0.654	0.661	0.669	0.675	0.682	0.689	0.695	0.702	0.708
4299	0.658	0.666	0.674	0.682	0.689	0.697	0.704	0.711	0.717	0.724	0.730	0.737	0.743	0.749
4304	0.634	0.642	0.651	0.659	0.667	0.675	0.683	0.691	0.698	0.706	0.713	0.719	0.726	0.732
4312	0.595	0.603	0.611	0.619	0.627	0.634	0.642	0.649	0.656	0.664	0.671	0.678	0.684	0.691
4351	0.604	0.612	0.620	0.629	0.637	0.645	0.652	0.660	0.667	0.675	0.682	0.689	0.696	0.703
4354	0.667	0.675	0.684	0.692	0.700	0.707	0.715	0.722	0.729	0.736	0.743	0.750	0.756	0.763
4361	0.642	0.650	0.658	0.666	0.674	0.681	0.688	0.695	0.702	0.708	0.715	0.721	0.727	0.733
4362	0.593	0.601	0.609	0.617	0.624	0.632	0.639	0.646	0.653	0.660	0.666	0.673	0.679	0.685
4410	0.628	0.637	0.645	0.653	0.661	0.668	0.676	0.683	0.690	0.697	0.704	0.710	0.717	0.723
4420	0.678	0.686	0.694	0.701	0.709	0.716	0.723	0.730	0.737	0.744	0.750	0.757	0.763	0.769
4432	0.589	0.597	0.604	0.612	0.619	0.626	0.633	0.640	0.646	0.653	0.659	0.665	0.672	0.678
4470	0.585	0.594	0.602	0.610	0.617	0.625	0.633	0.640	0.647	0.655	0.662	0.668	0.675	0.682
4478	0.676	0.684	0.692	0.700	0.708	0.716	0.723	0.731	0.738	0.745	0.751	0.758	0.765	0.771
4492	0.639	0.647	0.656	0.664	0.671	0.679	0.687	0.694	0.701	0.708	0.715	0.722	0.729	0.735
4494	0.633	0.642	0.651	0.659	0.668	0.676	0.684	0.692	0.699	0.706	0.714	0.721	0.727	0.734
4495	0.645	0.654	0.662	0.670	0.678	0.686	0.693	0.701	0.708	0.714	0.721	0.727	0.734	0.740
4496	0.614	0.622	0.630	0.638	0.646	0.654	0.661	0.668	0.675	0.682	0.689	0.695	0.702	0.708
4497	0.641	0.649	0.658	0.666	0.674	0.681	0.689	0.696	0.704	0.711	0.718	0.725	0.732	0.738
4498	0.659	0.667	0.675	0.683	0.691	0.699	0.707	0.714	0.722	0.729	0.736	0.742	0.749	0.755
4499	0.624	0.633	0.641	0.650	0.658	0.666	0.673	0.681	0.688	0.695	0.702	0.709	0.716	0.722
4511	0.609	0.617	0.625	0.633	0.641	0.648	0.656	0.663	0.670	0.677	0.684	0.690	0.696	0.702
4512	0.645	0.653	0.661	0.669	0.676	0.684	0.691	0.698	0.704	0.711	0.717	0.723	0.729	0.735
4557	0.579	0.588	0.597	0.605	0.613	0.622	0.630	0.638	0.646	0.653	0.661	0.668	0.676	0.683
4558	0.619	0.627	0.635	0.642	0.650	0.657	0.664	0.671	0.678	0.685	0.692	0.699	0.705	0.711
4611	0.631	0.639	0.646	0.654	0.661	0.669	0.676	0.683	0.689	0.696	0.703	0.709	0.715	0.722
4623	0.697	0.705	0.713	0.720	0.727	0.734	0.741	0.747	0.754	0.760	0.766	0.772	0.778	0.783
4635	0.537	0.545	0.553	0.561	0.568	0.576	0.583	0.590	0.597	0.604	0.611	0.617	0.624	0.630
4665	0.560	0.568	0.575	0.583	0.590	0.597	0.604	0.611	0.617	0.624	0.631	0.637	0.643	0.649
4683	0.591	0.599	0.607	0.614	0.622	0.629	0.636	0.643	0.650	0.657	0.664	0.670	0.676	0.683
4691	0.629	0.637	0.646	0.654	0.662	0.669	0.677	0.684	0.692	0.699	0.706	0.712	0.719	0.725
4692	0.674	0.682	0.690	0.699	0.707	0.714	0.722	0.729	0.736	0.743	0.750	0.756	0.763	0.769
4717	0.592	0.600	0.608	0.615	0.622	0.629	0.636	0.643	0.650	0.656	0.662	0.669	0.675	0.681
4720	0.647	0.655	0.662	0.670	0.677	0.684	0.691	0.698	0.705	0.711	0.717	0.724	0.730	0.736
4740	0.494	0.502	0.510	0.517	0.524	0.532	0.539	0.546	0.553	0.560	0.567	0.574	0.581	0.588
4771	0.608	0.616	0.624	0.632	0.640	0.647	0.654	0.661	0.668	0.675	0.682	0.688	0.695	0.701
4828	0.589	0.597	0.605	0.613	0.621	0.628	0.636	0.643	0.650	0.657	0.663	0.670	0.676	0.683
4829	0.523	0.531	0.539	0.547	0.554	0.561	0.569	0.576	0.583	0.590	0.597	0.603	0.610	0.617
4831	0.626	0.634	0.642	0.651	0.659	0.667	0.674	0.682	0.689	0.697	0.704	0.711	0.718	0.725
4983	0.576	0.584	0.592	0.600	0.607	0.615	0.622	0.629	0.636	0.644	0.651	0.657	0.664	0.671
5020	0.508	0.516	0.524	0.532	0.540	0.547	0.555	0.562	0.569	0.577	0.584	0.591	0.598	0.605
5027	0.527	0.535	0.543	0.551	0.558	0.566	0.574	0.581	0.588	0.596	0.603	0.610	0.617	0.624
5028	0.511	0.519	0.527	0.534	0.542	0.549	0.557	0.564	0.571	0.578	0.585	0.591	0.598	0.605
5029	0.530	0.538	0.546	0.553	0.561	0.569	0.576	0.583	0.590	0.598	0.604	0.611	0.618	0.624
5040	0.451	0.458	0.466	0.473	0.481	0.488	0.495	0.502	0.509	0.516	0.522	0.529	0.536	0.542
5057	0.490	0.498	0.506	0.513	0.521	0.528	0.536	0.543	0.550	0.557	0.563	0.570	0.577	0.583
5059	0.476	0.484	0.492	0.500	0.508	0.516	0.523	0.530	0.538	0.545	0.552	0.559	0.566	0.572
5102	0.505	0.513	0.520	0.528	0.535	0.542	0.549	0.556	0.563	0.570	0.576	0.583	0.589	0.596
5107	0.551	0.559	0.567	0.575	0.582	0.590	0.598	0.605	0.613	0.620	0.627	0.634	0.640	0.647

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
4244	0.682	0.689	0.695	0.701	0.707	0.713	0.719	0.725	0.730	0.735	0.741	0.746	0.751	0.756
4250	0.722	0.729	0.735	0.742	0.748	0.754	0.760	0.766	0.771	0.777	0.782	0.787	0.792	0.797
4251	0.769	0.775	0.780	0.786	0.791	0.796	0.801	0.806	0.810	0.815	0.820	0.824	0.829	0.833
4279	0.765	0.771	0.776	0.782	0.788	0.793	0.798	0.803	0.808	0.813	0.817	0.822	0.826	0.831
4283	0.710	0.716	0.722	0.727	0.732	0.738	0.743	0.748	0.753	0.758	0.763	0.768	0.772	0.777
4286	0.772	0.777	0.783	0.789	0.794	0.799	0.805	0.810	0.815	0.820	0.825	0.830	0.834	0.839
4295	0.838	0.844	0.850	0.855	0.861	0.866	0.871	0.876	0.881	0.886	0.890	0.895	0.899	0.903
4297	0.714	0.720	0.726	0.732	0.738	0.744	0.749	0.755	0.760	0.765	0.770	0.775	0.779	0.784
4299	0.754	0.760	0.765	0.771	0.776	0.781	0.786	0.790	0.795	0.800	0.804	0.808	0.813	0.817
4304	0.739	0.745	0.750	0.756	0.761	0.766	0.771	0.776	0.781	0.786	0.791	0.796	0.800	0.805
4312	0.698	0.704	0.710	0.716	0.722	0.728	0.734	0.740	0.746	0.751	0.757	0.762	0.768	0.773
4351	0.710	0.716	0.722	0.729	0.735	0.741	0.746	0.752	0.758	0.764	0.769	0.774	0.780	0.785
4354	0.769	0.775	0.780	0.786	0.791	0.797	0.802	0.807	0.812	0.817	0.822	0.827	0.831	0.836
4361	0.739	0.745	0.751	0.756	0.762	0.767	0.772	0.777	0.782	0.787	0.792	0.796	0.800	0.805
4362	0.692	0.698	0.704	0.710	0.715	0.721	0.727	0.732	0.738	0.743	0.748	0.753	0.758	0.763
4410	0.729	0.735	0.741	0.746	0.752	0.758	0.763	0.768	0.773	0.778	0.783	0.788	0.792	0.797
4420	0.774	0.780	0.785	0.790	0.795	0.800	0.804	0.809	0.813	0.818	0.822	0.826	0.830	0.834
4432	0.684	0.689	0.695	0.701	0.706	0.712	0.717	0.722	0.728	0.733	0.738	0.743	0.748	0.752
4470	0.688	0.695	0.701	0.707	0.713	0.719	0.725	0.731	0.737	0.743	0.749	0.754	0.760	0.765
4478	0.777	0.783	0.788	0.794	0.799	0.804	0.809	0.813	0.818	0.822	0.827	0.830	0.834	0.838
4492	0.741	0.747	0.753	0.759	0.765	0.770	0.776	0.781	0.786	0.791	0.796	0.801	0.805	0.810
4494	0.740	0.747	0.753	0.758	0.764	0.770	0.775	0.780	0.786	0.791	0.796	0.800	0.805	0.810
4495	0.746	0.752	0.758	0.764	0.769	0.775	0.781	0.786	0.791	0.796	0.801	0.806	0.811	0.816
4496	0.714	0.721	0.727	0.732	0.738	0.744	0.750	0.755	0.761	0.766	0.771	0.776	0.781	0.786
4497	0.744	0.750	0.756	0.762	0.767	0.773	0.778	0.784	0.789	0.794	0.799	0.804	0.809	0.813
4498	0.762	0.768	0.774	0.779	0.785	0.791	0.796	0.801	0.806	0.811	0.816	0.820	0.825	0.829
4499	0.729	0.735	0.741	0.747	0.753	0.759	0.765	0.770	0.776	0.781	0.787	0.792	0.797	0.801
4511	0.708	0.714	0.720	0.725	0.730	0.735	0.740	0.745	0.750	0.755	0.759	0.764	0.768	0.773
4512	0.741	0.747	0.752	0.758	0.763	0.768	0.773	0.778	0.783	0.788	0.793	0.798	0.802	0.807
4557	0.690	0.697	0.704	0.711	0.717	0.724	0.730	0.737	0.743	0.749	0.754	0.760	0.766	0.771
4558	0.718	0.724	0.730	0.736	0.742	0.747	0.753	0.758	0.763	0.768	0.773	0.778	0.783	0.787
4611	0.728	0.734	0.740	0.745	0.751	0.757	0.762	0.767	0.772	0.777	0.782	0.786	0.791	0.795
4623	0.789	0.795	0.800	0.805	0.810	0.815	0.820	0.825	0.830	0.834	0.839	0.843	0.847	0.851
4635	0.637	0.643	0.649	0.655	0.661	0.667	0.673	0.679	0.685	0.690	0.696	0.702	0.707	0.712
4665	0.656	0.662	0.667	0.673	0.679	0.684	0.690	0.695	0.701	0.706	0.711	0.716	0.721	0.726
4683	0.689	0.695	0.701	0.707	0.713	0.718	0.724	0.729	0.735	0.740	0.745	0.750	0.755	0.760
4691	0.731	0.737	0.743	0.749	0.755	0.760	0.766	0.771	0.776	0.782	0.787	0.791	0.796	0.801
4692	0.775	0.781	0.787	0.793	0.799	0.804	0.809	0.815	0.820	0.825	0.829	0.834	0.839	0.843
4717	0.686	0.692	0.698	0.704	0.709	0.714	0.720	0.725	0.730	0.735	0.740	0.745	0.750	0.755
4720	0.742	0.748	0.754	0.760	0.765	0.771	0.777	0.782	0.787	0.793	0.798	0.803	0.808	0.812
4740	0.594	0.600	0.607	0.613	0.619	0.625	0.631	0.637	0.642	0.648	0.654	0.659	0.665	0.670
4771	0.708	0.714	0.720	0.726	0.731	0.737	0.742	0.747	0.752	0.757	0.762	0.767	0.771	0.776
4828	0.689	0.695	0.701	0.707	0.712	0.718	0.723	0.728	0.733	0.738	0.743	0.748	0.753	0.757
4829	0.623	0.630	0.636	0.642	0.649	0.654	0.660	0.666	0.672	0.677	0.683	0.688	0.694	0.699
4831	0.732	0.739	0.746	0.753	0.759	0.765	0.771	0.777	0.783	0.789	0.795	0.800	0.805	0.810
4983	0.677	0.684	0.690	0.696	0.702	0.708	0.714	0.719	0.725	0.730	0.735	0.741	0.746	0.751
5020	0.611	0.618	0.625	0.631	0.638	0.644	0.650	0.656	0.662	0.668	0.673	0.679	0.685	0.690
5027	0.631	0.638	0.645	0.651	0.658	0.665	0.671	0.678	0.684	0.690	0.696	0.703	0.709	0.715
5028	0.611	0.618	0.624	0.631	0.637	0.643	0.650	0.656	0.662	0.668	0.674	0.680	0.686	0.691
5029	0.631	0.637	0.644	0.650	0.656	0.662	0.668	0.674	0.680	0.686	0.691	0.697	0.703	0.708
5040	0.548	0.555	0.561	0.567	0.573	0.579	0.585	0.590	0.596	0.602	0.607	0.613	0.618	0.624
5057	0.590	0.596	0.603	0.609	0.615	0.621	0.628	0.634	0.640	0.645	0.651	0.657	0.663	0.669
5059	0.579	0.586	0.592	0.598	0.604	0.611	0.616	0.622	0.628	0.634	0.639	0.645	0.650	0.656
5102	0.602	0.608	0.614	0.620	0.625	0.631	0.637	0.642	0.648	0.653	0.658	0.664	0.669	0.674
5107	0.653	0.659	0.665	0.672	0.678	0.684	0.690	0.695	0.701	0.707	0.712	0.717	0.723	0.728

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
4244	0.761	0.766	0.771	0.775	0.780	0.784	0.788	0.793	0.797
4250	0.802	0.807	0.812	0.816	0.820	0.824	0.828	0.832	0.836
4251	0.837	0.841	0.845	0.849	0.853	0.857	0.860	0.864	0.867
4279	0.835	0.839	0.843	0.846	0.850	0.853	0.857	0.860	0.863
4283	0.781	0.786	0.790	0.794	0.798	0.803	0.807	0.811	0.815
4286	0.843	0.847	0.851	0.855	0.859	0.863	0.867	0.870	0.873
4295	0.907	0.910	0.913	0.916	0.919	0.922	0.925	0.927	0.930
4297	0.789	0.793	0.798	0.802	0.806	0.811	0.815	0.819	0.823
4299	0.821	0.825	0.829	0.833	0.836	0.840	0.844	0.847	0.850
4304	0.809	0.813	0.818	0.822	0.826	0.830	0.834	0.837	0.841
4312	0.778	0.783	0.788	0.793	0.798	0.802	0.807	0.811	0.816
4351	0.790	0.794	0.799	0.803	0.807	0.811	0.815	0.819	0.823
4354	0.840	0.844	0.848	0.852	0.856	0.860	0.863	0.867	0.870
4361	0.809	0.813	0.817	0.821	0.825	0.829	0.832	0.836	0.839
4362	0.768	0.772	0.777	0.781	0.786	0.790	0.794	0.799	0.803
4410	0.801	0.806	0.810	0.814	0.818	0.821	0.825	0.828	0.832
4420	0.838	0.841	0.845	0.848	0.852	0.855	0.858	0.862	0.865
4432	0.757	0.762	0.766	0.771	0.775	0.779	0.784	0.788	0.792
4470	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808
4478	0.842	0.845	0.849	0.852	0.856	0.859	0.862	0.865	0.869
4492	0.815	0.819	0.823	0.828	0.832	0.836	0.840	0.844	0.848
4494	0.814	0.818	0.823	0.827	0.831	0.835	0.839	0.843	0.847
4495	0.820	0.825	0.829	0.834	0.838	0.842	0.846	0.850	0.853
4496	0.791	0.796	0.801	0.806	0.810	0.815	0.820	0.824	0.828
4497	0.817	0.822	0.826	0.830	0.834	0.838	0.842	0.845	0.849
4498	0.833	0.838	0.842	0.846	0.849	0.853	0.857	0.861	0.864
4499	0.806	0.811	0.815	0.819	0.823	0.827	0.831	0.835	0.839
4511	0.777	0.781	0.785	0.789	0.793	0.797	0.800	0.804	0.808
4512	0.811	0.815	0.819	0.823	0.827	0.830	0.834	0.837	0.841
4557	0.776	0.782	0.787	0.792	0.797	0.802	0.807	0.812	0.816
4558	0.791	0.795	0.799	0.803	0.807	0.811	0.814	0.818	0.822
4611	0.800	0.804	0.808	0.812	0.816	0.820	0.823	0.827	0.830
4623	0.855	0.859	0.863	0.867	0.871	0.874	0.877	0.881	0.884
4635	0.718	0.723	0.728	0.732	0.737	0.742	0.746	0.750	0.755
4665	0.731	0.736	0.741	0.745	0.750	0.754	0.758	0.762	0.766
4683	0.765	0.770	0.774	0.779	0.784	0.788	0.792	0.796	0.800
4691	0.806	0.810	0.815	0.819	0.823	0.827	0.831	0.835	0.839
4692	0.848	0.852	0.857	0.861	0.865	0.869	0.873	0.877	0.881
4717	0.759	0.764	0.768	0.773	0.777	0.781	0.786	0.790	0.793
4720	0.817	0.822	0.826	0.830	0.835	0.839	0.842	0.846	0.850
4740	0.675	0.681	0.686	0.691	0.697	0.702	0.707	0.712	0.717
4771	0.780	0.784	0.789	0.793	0.796	0.800	0.804	0.807	0.811
4828	0.762	0.766	0.771	0.775	0.779	0.784	0.788	0.792	0.796
4829	0.705	0.710	0.715	0.720	0.725	0.730	0.735	0.739	0.744
4831	0.815	0.820	0.825	0.830	0.834	0.839	0.843	0.847	0.851
4983	0.756	0.761	0.766	0.771	0.776	0.780	0.785	0.789	0.794
5020	0.695	0.700	0.705	0.710	0.715	0.720	0.724	0.729	0.733
5027	0.720	0.726	0.732	0.738	0.743	0.749	0.754	0.760	0.765
5028	0.697	0.703	0.708	0.713	0.719	0.724	0.729	0.734	0.738
5029	0.714	0.719	0.724	0.729	0.734	0.739	0.744	0.749	0.754
5040	0.629	0.634	0.639	0.644	0.649	0.654	0.659	0.664	0.668
5057	0.674	0.680	0.685	0.690	0.696	0.701	0.706	0.711	0.716
5059	0.661	0.667	0.672	0.677	0.683	0.688	0.693	0.698	0.702
5102	0.679	0.684	0.689	0.694	0.699	0.704	0.709	0.714	0.718
5107	0.733	0.738	0.743	0.748	0.753	0.758	0.762	0.767	0.772

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
5108	4.27	0.113	0.123	0.132	0.142	0.151	0.160	0.169	0.178	0.186	0.195	0.203	0.211	0.219
5128	0.53	0.120	0.130	0.139	0.149	0.158	0.166	0.175	0.184	0.192	0.200	0.208	0.216	0.224
5129	0.32	0.117	0.127	0.136	0.145	0.154	0.163	0.171	0.179	0.188	0.195	0.203	0.211	0.218
5130	0.43	0.117	0.126	0.135	0.144	0.153	0.162	0.170	0.178	0.186	0.194	0.202	0.210	0.217
5140	0.81	0.100	0.110	0.119	0.127	0.136	0.144	0.153	0.161	0.169	0.177	0.185	0.193	0.200
5146	2.26	0.120	0.131	0.141	0.151	0.160	0.170	0.179	0.188	0.197	0.206	0.214	0.223	0.231
5160	0.78	0.089	0.097	0.105	0.113	0.120	0.127	0.135	0.142	0.148	0.155	0.162	0.169	0.175
5183	2.62	0.119	0.130	0.139	0.149	0.158	0.168	0.177	0.185	0.194	0.203	0.211	0.219	0.227
5184	1.13	0.105	0.114	0.123	0.132	0.141	0.150	0.158	0.167	0.175	0.183	0.191	0.199	0.206
5185	2.45	0.121	0.131	0.140	0.150	0.159	0.168	0.177	0.185	0.194	0.202	0.210	0.218	0.226
5186	1.11	0.119	0.130	0.141	0.151	0.161	0.171	0.180	0.190	0.199	0.208	0.217	0.226	0.235
5187	1.18	0.108	0.117	0.126	0.135	0.143	0.152	0.160	0.168	0.176	0.184	0.192	0.199	0.207
5190	1.89	0.111	0.121	0.131	0.140	0.149	0.158	0.166	0.175	0.183	0.191	0.199	0.207	0.215
5191	0.98	0.124	0.135	0.144	0.154	0.163	0.172	0.181	0.190	0.198	0.207	0.215	0.223	0.231
5192	1.87	0.155	0.167	0.178	0.189	0.200	0.211	0.221	0.231	0.241	0.251	0.261	0.271	0.280
5193	0.66	0.127	0.137	0.147	0.156	0.165	0.174	0.183	0.192	0.200	0.209	0.217	0.225	0.233
5195	1.63	0.131	0.143	0.153	0.164	0.174	0.184	0.194	0.204	0.213	0.222	0.231	0.240	0.248
5201	3.53	0.120	0.131	0.141	0.151	0.161	0.171	0.180	0.190	0.199	0.208	0.217	0.225	0.234
5205	1.95	0.090	0.098	0.106	0.114	0.122	0.129	0.136	0.144	0.151	0.158	0.165	0.172	0.178
5212	2.87	0.100	0.108	0.117	0.126	0.134	0.142	0.151	0.158	0.166	0.174	0.181	0.189	0.196
5213	2.02	0.098	0.107	0.116	0.124	0.132	0.140	0.148	0.156	0.163	0.171	0.178	0.185	0.192
5214	2.24	0.125	0.136	0.147	0.158	0.168	0.178	0.188	0.198	0.207	0.217	0.226	0.235	0.244
5222	2.26	0.088	0.097	0.105	0.113	0.121	0.129	0.136	0.144	0.151	0.159	0.166	0.173	0.179
5225	2.25	0.100	0.109	0.118	0.127	0.135	0.144	0.152	0.160	0.168	0.176	0.183	0.191	0.198
5348	2.29	0.122	0.134	0.145	0.155	0.166	0.176	0.186	0.195	0.205	0.214	0.223	0.232	0.241
5403	5.27	0.103	0.112	0.121	0.130	0.138	0.147	0.155	0.163	0.171	0.179	0.187	0.195	0.202
5432	2.01	0.092	0.101	0.109	0.117	0.125	0.133	0.141	0.148	0.156	0.163	0.170	0.177	0.184
5436	2.03	0.138	0.150	0.163	0.175	0.186	0.198	0.209	0.220	0.231	0.241	0.251	0.261	0.271
5443	2.37	0.123	0.134	0.144	0.155	0.165	0.174	0.184	0.193	0.203	0.212	0.221	0.229	0.238
5446	2.76	0.107	0.117	0.126	0.135	0.144	0.153	0.162	0.170	0.179	0.187	0.195	0.203	0.211
5447	1.34	0.080	0.087	0.094	0.102	0.109	0.117	0.124	0.131	0.138	0.145	0.152	0.159	0.166
5467	4.30	0.111	0.121	0.131	0.141	0.151	0.160	0.169	0.178	0.187	0.196	0.204	0.213	0.221
5470	1.63	0.104	0.114	0.124	0.133	0.143	0.152	0.161	0.169	0.178	0.186	0.194	0.202	0.210
5473	4.45	0.096	0.106	0.115	0.123	0.132	0.141	0.149	0.157	0.165	0.174	0.181	0.189	0.197
5474	3.68	0.107	0.118	0.128	0.137	0.147	0.156	0.166	0.175	0.184	0.192	0.201	0.209	0.218
5479	2.47	0.132	0.143	0.153	0.163	0.173	0.182	0.192	0.201	0.210	0.219	0.228	0.237	0.245
5482	1.42	0.098	0.107	0.116	0.124	0.133	0.141	0.149	0.157	0.165	0.173	0.180	0.187	0.195
5484	4.78	0.106	0.116	0.125	0.134	0.142	0.151	0.159	0.167	0.176	0.184	0.192	0.199	0.207
5485	2.66	0.090	0.098	0.106	0.115	0.122	0.130	0.138	0.145	0.153	0.160	0.167	0.174	0.181
5506	2.15	0.095	0.104	0.113	0.122	0.130	0.138	0.146	0.153	0.161	0.168	0.176	0.183	0.190
5507	1.89	0.085	0.094	0.101	0.109	0.117	0.124	0.131	0.139	0.146	0.153	0.160	0.166	0.173
5538	2.30	0.116	0.126	0.135	0.144	0.153	0.162	0.170	0.178	0.187	0.194	0.202	0.210	0.217
5542	1.40	0.090	0.098	0.107	0.115	0.123	0.131	0.139	0.146	0.154	0.161	0.169	0.176	0.183
5552	9.85	0.093	0.102	0.110	0.118	0.126	0.134	0.142	0.150	0.157	0.165	0.172	0.179	0.186
5553	3.90	0.088	0.096	0.104	0.112	0.120	0.127	0.134	0.141	0.149	0.156	0.162	0.169	0.176
5606	0.37	0.112	0.122	0.131	0.141	0.151	0.160	0.169	0.178	0.187	0.195	0.204	0.212	0.220
5610	1.72	0.112	0.122	0.131	0.141	0.150	0.160	0.169	0.178	0.186	0.195	0.203	0.211	0.219
5632	5.27	0.103	0.112	0.121	0.130	0.138	0.147	0.155	0.163	0.171	0.179	0.187	0.195	0.202
5633	2.01	0.092	0.101	0.109	0.117	0.125	0.133	0.141	0.148	0.156	0.163	0.170	0.177	0.184
5650	2.70	0.118	0.129	0.139	0.150	0.160	0.169	0.179	0.188	0.197	0.206	0.215	0.223	0.232
5951	0.31	0.171	0.183	0.195	0.206	0.216	0.227	0.237	0.247	0.256	0.266	0.275	0.285	0.294
6003	5.33	0.085	0.093	0.101	0.109	0.116	0.123	0.131	0.138	0.145	0.152	0.158	0.165	0.172
6011	2.57	0.089	0.097	0.105	0.113	0.121	0.128	0.136	0.143	0.150	0.157	0.164	0.171	0.178
6204	3.26	0.107	0.117	0.126	0.136	0.144	0.153	0.162	0.170	0.179	0.187	0.195	0.203	0.211
6206	1.04	0.094	0.103	0.111	0.120	0.128	0.136	0.144	0.152	0.159	0.167	0.174	0.182	0.189

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
5108	0.227	0.234	0.242	0.249	0.257	0.264	0.271	0.278	0.285	0.292	0.299	0.305	0.312	0.318
5128	0.231	0.238	0.245	0.253	0.260	0.266	0.273	0.280	0.287	0.293	0.300	0.306	0.313	0.319
5129	0.225	0.233	0.240	0.247	0.254	0.261	0.268	0.275	0.282	0.288	0.295	0.302	0.308	0.315
5130	0.225	0.232	0.239	0.246	0.253	0.260	0.267	0.274	0.280	0.287	0.293	0.300	0.306	0.312
5140	0.208	0.215	0.222	0.230	0.237	0.244	0.251	0.258	0.265	0.272	0.278	0.285	0.291	0.298
5146	0.239	0.247	0.255	0.263	0.271	0.278	0.285	0.293	0.300	0.307	0.313	0.320	0.327	0.334
5160	0.181	0.188	0.194	0.200	0.206	0.212	0.218	0.224	0.230	0.235	0.241	0.247	0.252	0.258
5183	0.235	0.243	0.250	0.258	0.265	0.272	0.280	0.287	0.294	0.301	0.307	0.314	0.321	0.327
5184	0.214	0.221	0.229	0.236	0.243	0.250	0.257	0.264	0.271	0.278	0.284	0.291	0.297	0.304
5185	0.234	0.242	0.249	0.257	0.264	0.271	0.279	0.286	0.292	0.299	0.306	0.313	0.319	0.326
5186	0.243	0.251	0.259	0.267	0.275	0.283	0.291	0.298	0.306	0.313	0.320	0.328	0.335	0.342
5187	0.214	0.222	0.229	0.236	0.243	0.249	0.256	0.263	0.270	0.276	0.282	0.289	0.295	0.301
5190	0.223	0.230	0.238	0.245	0.252	0.259	0.266	0.273	0.280	0.287	0.293	0.300	0.306	0.313
5191	0.238	0.246	0.253	0.261	0.268	0.275	0.282	0.289	0.296	0.302	0.309	0.316	0.322	0.329
5192	0.290	0.299	0.308	0.317	0.326	0.334	0.343	0.351	0.359	0.367	0.375	0.383	0.391	0.398
5193	0.240	0.248	0.256	0.263	0.270	0.277	0.284	0.291	0.298	0.305	0.312	0.318	0.325	0.331
5195	0.257	0.265	0.273	0.281	0.289	0.296	0.304	0.311	0.319	0.326	0.333	0.340	0.347	0.354
5201	0.242	0.250	0.258	0.266	0.274	0.281	0.289	0.296	0.303	0.311	0.318	0.324	0.331	0.338
5205	0.185	0.191	0.198	0.204	0.210	0.216	0.222	0.228	0.234	0.240	0.246	0.251	0.257	0.262
5212	0.203	0.210	0.217	0.224	0.231	0.237	0.244	0.251	0.257	0.263	0.270	0.276	0.282	0.288
5213	0.199	0.206	0.213	0.219	0.226	0.232	0.239	0.245	0.251	0.258	0.264	0.270	0.275	0.281
5214	0.253	0.261	0.270	0.278	0.286	0.293	0.301	0.309	0.316	0.324	0.331	0.338	0.345	0.352
5222	0.186	0.193	0.199	0.206	0.212	0.218	0.224	0.231	0.237	0.243	0.248	0.254	0.260	0.265
5225	0.206	0.213	0.220	0.227	0.234	0.241	0.247	0.254	0.261	0.267	0.273	0.279	0.286	0.292
5348	0.250	0.258	0.267	0.275	0.283	0.291	0.299	0.306	0.314	0.321	0.329	0.336	0.343	0.350
5403	0.210	0.217	0.224	0.231	0.238	0.245	0.252	0.259	0.265	0.272	0.278	0.285	0.291	0.297
5432	0.191	0.198	0.205	0.211	0.218	0.224	0.230	0.236	0.242	0.248	0.254	0.260	0.266	0.271
5436	0.280	0.290	0.299	0.307	0.316	0.325	0.333	0.342	0.350	0.358	0.366	0.373	0.381	0.389
5443	0.246	0.255	0.263	0.271	0.278	0.286	0.293	0.301	0.308	0.315	0.322	0.329	0.336	0.343
5446	0.219	0.226	0.234	0.241	0.248	0.256	0.263	0.270	0.277	0.284	0.291	0.297	0.304	0.311
5447	0.172	0.179	0.185	0.191	0.197	0.204	0.210	0.216	0.222	0.227	0.233	0.239	0.244	0.250
5467	0.229	0.237	0.244	0.252	0.260	0.267	0.274	0.281	0.288	0.295	0.302	0.309	0.316	0.323
5470	0.218	0.226	0.234	0.241	0.248	0.256	0.263	0.270	0.276	0.283	0.290	0.296	0.303	0.309
5473	0.204	0.212	0.219	0.226	0.234	0.240	0.247	0.254	0.261	0.267	0.274	0.280	0.287	0.293
5474	0.226	0.234	0.242	0.250	0.257	0.265	0.272	0.279	0.287	0.294	0.301	0.307	0.314	0.321
5479	0.253	0.262	0.270	0.278	0.286	0.294	0.301	0.309	0.316	0.323	0.330	0.337	0.344	0.351
5482	0.202	0.209	0.216	0.223	0.230	0.236	0.243	0.249	0.256	0.262	0.268	0.274	0.280	0.286
5484	0.215	0.222	0.229	0.237	0.244	0.251	0.258	0.265	0.272	0.279	0.285	0.292	0.298	0.305
5485	0.188	0.195	0.202	0.208	0.215	0.221	0.227	0.234	0.240	0.246	0.252	0.258	0.264	0.269
5506	0.197	0.204	0.211	0.217	0.224	0.231	0.237	0.243	0.250	0.256	0.262	0.268	0.274	0.280
5507	0.180	0.186	0.193	0.199	0.205	0.211	0.217	0.223	0.229	0.235	0.241	0.247	0.252	0.258
5538	0.225	0.232	0.239	0.246	0.253	0.260	0.266	0.273	0.280	0.286	0.293	0.299	0.305	0.311
5542	0.190	0.197	0.203	0.210	0.216	0.223	0.229	0.236	0.242	0.248	0.254	0.260	0.266	0.272
5552	0.192	0.199	0.206	0.212	0.219	0.225	0.232	0.238	0.244	0.250	0.256	0.262	0.268	0.274
5553	0.183	0.189	0.196	0.202	0.209	0.215	0.221	0.227	0.233	0.239	0.245	0.251	0.257	0.263
5606	0.228	0.236	0.244	0.251	0.259	0.266	0.273	0.280	0.287	0.294	0.301	0.307	0.314	0.320
5610	0.227	0.235	0.243	0.250	0.258	0.265	0.272	0.279	0.286	0.293	0.300	0.307	0.313	0.320
5632	0.210	0.217	0.224	0.231	0.238	0.245	0.252	0.259	0.265	0.272	0.278	0.285	0.291	0.297
5633	0.191	0.198	0.205	0.211	0.218	0.224	0.230	0.236	0.242	0.248	0.254	0.260	0.266	0.271
5650	0.240	0.248	0.256	0.263	0.271	0.278	0.285	0.292	0.299	0.306	0.313	0.320	0.326	0.332
5951	0.303	0.311	0.320	0.328	0.336	0.345	0.352	0.360	0.368	0.375	0.382	0.389	0.396	0.403
6003	0.178	0.185	0.191	0.197	0.204	0.210	0.216	0.222	0.228	0.234	0.239	0.245	0.251	0.256
6011	0.185	0.192	0.198	0.204	0.211	0.217	0.223	0.229	0.235	0.241	0.247	0.253	0.258	0.264
6204	0.219	0.227	0.234	0.242	0.249	0.256	0.264	0.270	0.277	0.284	0.291	0.297	0.303	0.310
6206	0.196	0.203	0.210	0.216	0.223	0.230	0.236	0.242	0.249	0.255	0.261	0.267	0.273	0.279

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
5108	0.325	0.331	0.338	0.344	0.351	0.357	0.363	0.369	0.375	0.381	0.387	0.393	0.399	0.405
5128	0.325	0.331	0.338	0.344	0.350	0.356	0.362	0.367	0.373	0.379	0.384	0.390	0.395	0.400
5129	0.321	0.327	0.334	0.340	0.346	0.352	0.358	0.364	0.370	0.376	0.382	0.387	0.393	0.399
5130	0.318	0.324	0.330	0.336	0.342	0.348	0.353	0.359	0.365	0.370	0.376	0.381	0.387	0.392
5140	0.304	0.311	0.317	0.323	0.329	0.335	0.341	0.347	0.353	0.359	0.365	0.370	0.376	0.381
5146	0.340	0.347	0.353	0.359	0.365	0.371	0.377	0.383	0.389	0.395	0.401	0.407	0.412	0.418
5160	0.263	0.269	0.274	0.279	0.284	0.290	0.295	0.300	0.305	0.310	0.315	0.320	0.325	0.329
5183	0.334	0.340	0.346	0.352	0.359	0.365	0.371	0.377	0.383	0.388	0.394	0.400	0.405	0.411
5184	0.310	0.316	0.322	0.329	0.335	0.341	0.347	0.353	0.358	0.364	0.370	0.376	0.381	0.387
5185	0.332	0.338	0.344	0.351	0.357	0.362	0.368	0.374	0.380	0.385	0.391	0.397	0.402	0.408
5186	0.348	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
5187	0.307	0.313	0.319	0.325	0.331	0.337	0.343	0.349	0.354	0.360	0.365	0.371	0.376	0.381
5190	0.319	0.326	0.332	0.338	0.344	0.350	0.356	0.361	0.367	0.373	0.378	0.384	0.389	0.395
5191	0.335	0.341	0.347	0.353	0.359	0.365	0.371	0.377	0.383	0.389	0.394	0.400	0.406	0.411
5192	0.406	0.413	0.420	0.427	0.434	0.441	0.448	0.455	0.462	0.468	0.475	0.481	0.487	0.494
5193	0.337	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
5195	0.360	0.367	0.374	0.380	0.386	0.393	0.399	0.405	0.411	0.417	0.423	0.429	0.434	0.440
5201	0.344	0.351	0.357	0.363	0.370	0.376	0.382	0.388	0.394	0.400	0.405	0.411	0.417	0.422
5205	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
5212	0.294	0.300	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.357	0.362	0.368
5213	0.287	0.293	0.298	0.304	0.310	0.315	0.321	0.326	0.331	0.337	0.342	0.347	0.352	0.357
5214	0.359	0.366	0.373	0.379	0.386	0.392	0.399	0.405	0.411	0.417	0.423	0.429	0.435	0.441
5222	0.271	0.276	0.282	0.287	0.292	0.297	0.303	0.308	0.313	0.318	0.322	0.327	0.332	0.337
5225	0.298	0.304	0.310	0.316	0.321	0.327	0.333	0.338	0.344	0.349	0.355	0.360	0.365	0.370
5348	0.357	0.364	0.371	0.377	0.384	0.391	0.397	0.404	0.410	0.416	0.422	0.428	0.434	0.440
5403	0.304	0.310	0.316	0.322	0.328	0.334	0.339	0.345	0.351	0.356	0.362	0.368	0.373	0.378
5432	0.277	0.283	0.288	0.294	0.299	0.305	0.310	0.315	0.320	0.326	0.331	0.336	0.341	0.346
5436	0.396	0.403	0.410	0.417	0.424	0.431	0.438	0.444	0.451	0.457	0.464	0.470	0.476	0.482
5443	0.350	0.357	0.364	0.370	0.377	0.383	0.389	0.396	0.402	0.408	0.414	0.420	0.426	0.432
5446	0.317	0.324	0.330	0.336	0.343	0.349	0.355	0.361	0.367	0.373	0.379	0.385	0.390	0.396
5447	0.255	0.261	0.266	0.272	0.277	0.282	0.287	0.292	0.297	0.302	0.307	0.312	0.317	0.322
5467	0.329	0.335	0.342	0.348	0.354	0.360	0.366	0.372	0.378	0.384	0.390	0.396	0.401	0.407
5470	0.315	0.322	0.328	0.334	0.340	0.345	0.351	0.357	0.363	0.368	0.374	0.379	0.385	0.390
5473	0.299	0.306	0.312	0.318	0.324	0.330	0.336	0.342	0.348	0.354	0.359	0.365	0.371	0.376
5474	0.327	0.334	0.340	0.347	0.353	0.359	0.365	0.371	0.377	0.383	0.389	0.395	0.401	0.407
5479	0.358	0.364	0.370	0.377	0.383	0.389	0.395	0.401	0.407	0.413	0.419	0.424	0.430	0.436
5482	0.292	0.298	0.304	0.310	0.315	0.321	0.327	0.332	0.338	0.343	0.349	0.354	0.359	0.365
5484	0.311	0.317	0.323	0.329	0.335	0.341	0.347	0.353	0.359	0.364	0.370	0.375	0.381	0.386
5485	0.275	0.281	0.286	0.292	0.297	0.302	0.308	0.313	0.318	0.324	0.329	0.334	0.339	0.344
5506	0.285	0.291	0.297	0.302	0.308	0.314	0.319	0.324	0.330	0.335	0.340	0.345	0.350	0.355
5507	0.263	0.269	0.274	0.279	0.285	0.290	0.295	0.300	0.306	0.311	0.316	0.321	0.326	0.331
5538	0.317	0.324	0.330	0.335	0.341	0.347	0.353	0.358	0.364	0.370	0.375	0.380	0.386	0.391
5542	0.278	0.283	0.289	0.295	0.300	0.306	0.312	0.317	0.323	0.328	0.333	0.339	0.344	0.349
5552	0.280	0.286	0.292	0.297	0.303	0.308	0.314	0.320	0.325	0.331	0.336	0.341	0.347	0.352
5553	0.268	0.274	0.280	0.285	0.291	0.296	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338
5606	0.326	0.332	0.338	0.344	0.350	0.356	0.362	0.367	0.373	0.378	0.383	0.388	0.394	0.399
5610	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	0.405
5632	0.304	0.310	0.316	0.322	0.328	0.334	0.339	0.345	0.351	0.356	0.362	0.368	0.373	0.378
5633	0.277	0.283	0.288	0.294	0.299	0.305	0.310	0.315	0.320	0.326	0.331	0.336	0.341	0.346
5650	0.339	0.345	0.351	0.357	0.363	0.369	0.375	0.380	0.386	0.391	0.397	0.402	0.408	0.413
5951	0.410	0.417	0.424	0.430	0.437	0.443	0.449	0.456	0.462	0.468	0.474	0.480	0.486	0.492
6003	0.262	0.267	0.273	0.278	0.284	0.289	0.294	0.299	0.305	0.310	0.315	0.320	0.325	0.330
6011	0.270	0.275	0.281	0.286	0.292	0.297	0.302	0.308	0.313	0.318	0.323	0.328	0.333	0.338
6204	0.316	0.322	0.328	0.335	0.341	0.347	0.353	0.358	0.364	0.370	0.376	0.381	0.387	0.392
6206	0.285	0.291	0.297	0.303	0.308	0.314	0.320	0.325	0.331	0.336	0.341	0.347	0.352	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
5108	0.410	0.421	0.432	0.443	0.454	0.464	0.474	0.484	0.494	0.503	0.513	0.522	0.531	0.540
5128	0.406	0.416	0.427	0.437	0.447	0.457	0.466	0.476	0.485	0.494	0.503	0.512	0.521	0.530
5129	0.404	0.415	0.426	0.437	0.447	0.458	0.468	0.478	0.488	0.497	0.507	0.516	0.525	0.534
5130	0.397	0.407	0.417	0.427	0.436	0.446	0.455	0.464	0.473	0.482	0.491	0.499	0.507	0.516
5140	0.387	0.398	0.408	0.418	0.428	0.438	0.447	0.457	0.466	0.475	0.484	0.492	0.501	0.509
5146	0.424	0.434	0.445	0.456	0.466	0.476	0.486	0.495	0.505	0.514	0.523	0.532	0.541	0.549
5160	0.334	0.344	0.353	0.362	0.371	0.380	0.388	0.397	0.406	0.414	0.422	0.431	0.439	0.447
5183	0.417	0.427	0.438	0.448	0.459	0.469	0.478	0.488	0.498	0.507	0.516	0.525	0.533	0.542
5184	0.392	0.402	0.413	0.423	0.433	0.442	0.452	0.461	0.470	0.479	0.488	0.496	0.505	0.513
5185	0.413	0.424	0.435	0.445	0.456	0.466	0.476	0.486	0.496	0.506	0.515	0.524	0.533	0.542
5186	0.436	0.447	0.458	0.469	0.479	0.489	0.499	0.508	0.518	0.527	0.536	0.545	0.554	0.562
5187	0.386	0.397	0.407	0.417	0.427	0.436	0.446	0.455	0.464	0.473	0.482	0.490	0.499	0.507
5190	0.400	0.411	0.421	0.431	0.441	0.450	0.460	0.469	0.479	0.488	0.496	0.505	0.514	0.522
5191	0.417	0.427	0.438	0.448	0.458	0.468	0.477	0.487	0.496	0.505	0.514	0.523	0.532	0.540
5192	0.500	0.512	0.524	0.535	0.546	0.558	0.568	0.579	0.589	0.599	0.608	0.618	0.627	0.636
5193	0.420	0.431	0.442	0.452	0.463	0.473	0.483	0.492	0.502	0.511	0.520	0.529	0.538	0.546
5195	0.446	0.457	0.468	0.479	0.489	0.500	0.510	0.520	0.530	0.539	0.548	0.557	0.566	0.575
5201	0.428	0.439	0.450	0.460	0.471	0.481	0.490	0.500	0.509	0.519	0.528	0.536	0.545	0.553
5205	0.339	0.349	0.358	0.368	0.377	0.386	0.395	0.404	0.413	0.422	0.430	0.439	0.447	0.456
5212	0.373	0.384	0.394	0.404	0.414	0.424	0.433	0.443	0.452	0.461	0.470	0.479	0.487	0.496
5213	0.362	0.372	0.382	0.392	0.401	0.410	0.419	0.428	0.437	0.446	0.454	0.463	0.471	0.479
5214	0.446	0.458	0.468	0.479	0.490	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.567	0.576
5222	0.342	0.351	0.360	0.369	0.378	0.387	0.395	0.404	0.412	0.420	0.428	0.436	0.444	0.452
5225	0.376	0.386	0.396	0.406	0.415	0.425	0.434	0.443	0.452	0.461	0.469	0.478	0.486	0.494
5348	0.446	0.458	0.469	0.480	0.491	0.501	0.511	0.521	0.531	0.540	0.550	0.559	0.567	0.576
5403	0.384	0.394	0.405	0.415	0.425	0.435	0.445	0.454	0.464	0.473	0.482	0.491	0.500	0.509
5432	0.351	0.361	0.370	0.380	0.389	0.398	0.407	0.416	0.425	0.434	0.442	0.451	0.459	0.468
5436	0.488	0.500	0.512	0.523	0.534	0.545	0.555	0.566	0.576	0.586	0.595	0.605	0.614	0.622
5443	0.437	0.449	0.460	0.470	0.481	0.491	0.501	0.511	0.521	0.530	0.540	0.549	0.559	0.568
5446	0.402	0.413	0.424	0.435	0.446	0.457	0.467	0.477	0.487	0.497	0.506	0.516	0.525	0.534
5447	0.327	0.336	0.346	0.355	0.364	0.373	0.382	0.391	0.399	0.408	0.416	0.424	0.432	0.440
5467	0.412	0.423	0.434	0.445	0.455	0.465	0.474	0.484	0.493	0.502	0.511	0.519	0.528	0.536
5470	0.395	0.406	0.416	0.426	0.435	0.445	0.454	0.463	0.472	0.481	0.490	0.498	0.506	0.515
5473	0.382	0.393	0.404	0.415	0.425	0.436	0.446	0.457	0.467	0.477	0.487	0.496	0.506	0.515
5474	0.412	0.424	0.435	0.446	0.457	0.467	0.478	0.488	0.498	0.507	0.517	0.526	0.536	0.545
5479	0.441	0.452	0.463	0.474	0.485	0.495	0.506	0.516	0.525	0.535	0.544	0.553	0.562	0.571
5482	0.370	0.381	0.391	0.401	0.411	0.421	0.431	0.441	0.450	0.460	0.469	0.478	0.487	0.496
5484	0.392	0.402	0.413	0.423	0.433	0.443	0.452	0.462	0.472	0.482	0.491	0.501	0.510	0.519
5485	0.349	0.359	0.369	0.378	0.388	0.397	0.406	0.415	0.424	0.433	0.441	0.450	0.458	0.466
5506	0.360	0.370	0.380	0.390	0.399	0.409	0.418	0.427	0.436	0.445	0.453	0.462	0.470	0.478
5507	0.336	0.345	0.355	0.364	0.374	0.383	0.392	0.401	0.409	0.418	0.426	0.435	0.443	0.451
5538	0.396	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.493	0.502	0.510	0.519
5542	0.354	0.364	0.374	0.384	0.393	0.403	0.412	0.421	0.430	0.439	0.448	0.457	0.466	0.474
5552	0.357	0.368	0.378	0.388	0.398	0.408	0.418	0.427	0.436	0.446	0.455	0.464	0.472	0.481
5553	0.343	0.353	0.363	0.373	0.382	0.392	0.401	0.411	0.420	0.429	0.438	0.447	0.455	0.464
5606	0.404	0.413	0.423	0.432	0.441	0.450	0.459	0.468	0.476	0.485	0.493	0.501	0.509	0.517
5610	0.411	0.422	0.432	0.443	0.453	0.463	0.473	0.483	0.492	0.502	0.511	0.520	0.528	0.537
5632	0.384	0.394	0.405	0.415	0.425	0.435	0.445	0.454	0.464	0.473	0.482	0.491	0.500	0.509
5633	0.351	0.361	0.370	0.380	0.389	0.398	0.407	0.416	0.425	0.434	0.442	0.451	0.459	0.468
5650	0.418	0.428	0.438	0.448	0.457	0.466	0.475	0.483	0.492	0.500	0.508	0.516	0.524	0.531
5951	0.498	0.509	0.520	0.531	0.542	0.552	0.562	0.572	0.582	0.591	0.600	0.609	0.618	0.627
6003	0.335	0.345	0.355	0.364	0.374	0.383	0.392	0.401	0.409	0.418	0.427	0.435	0.443	0.451
6011	0.343	0.352	0.362	0.371	0.380	0.389	0.398	0.407	0.416	0.425	0.433	0.441	0.450	0.458
6204	0.398	0.408	0.419	0.429	0.439	0.449	0.458	0.468	0.478	0.487	0.496	0.506	0.515	0.523
6206	0.362	0.373	0.383	0.393	0.403	0.412	0.422	0.431	0.440	0.449	0.458	0.467	0.476	0.484

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
5108	0.549	0.557	0.566	0.574	0.582	0.591	0.599	0.606	0.614	0.622	0.629	0.637	0.644	0.651
5128	0.538	0.546	0.555	0.563	0.571	0.579	0.586	0.594	0.601	0.608	0.615	0.622	0.629	0.636
5129	0.543	0.552	0.560	0.569	0.577	0.585	0.592	0.600	0.607	0.615	0.622	0.629	0.635	0.642
5130	0.524	0.532	0.540	0.547	0.555	0.563	0.570	0.578	0.585	0.592	0.599	0.606	0.613	0.619
5140	0.518	0.526	0.534	0.542	0.549	0.557	0.564	0.572	0.579	0.586	0.593	0.600	0.607	0.614
5146	0.558	0.566	0.574	0.582	0.590	0.598	0.605	0.613	0.620	0.627	0.634	0.641	0.648	0.654
5160	0.455	0.463	0.471	0.478	0.485	0.493	0.500	0.507	0.514	0.521	0.527	0.534	0.541	0.547
5183	0.550	0.558	0.566	0.574	0.582	0.590	0.597	0.604	0.612	0.619	0.626	0.633	0.639	0.646
5184	0.521	0.529	0.537	0.544	0.552	0.559	0.566	0.574	0.581	0.588	0.595	0.602	0.608	0.615
5185	0.551	0.560	0.568	0.576	0.585	0.593	0.601	0.609	0.616	0.624	0.632	0.639	0.646	0.653
5186	0.571	0.579	0.587	0.594	0.602	0.609	0.616	0.623	0.630	0.637	0.644	0.650	0.657	0.664
5187	0.515	0.523	0.531	0.538	0.546	0.553	0.561	0.568	0.575	0.582	0.589	0.595	0.602	0.608
5190	0.531	0.539	0.547	0.555	0.563	0.570	0.578	0.585	0.592	0.599	0.606	0.613	0.620	0.627
5191	0.549	0.557	0.565	0.573	0.581	0.588	0.596	0.603	0.610	0.617	0.624	0.631	0.638	0.645
5192	0.645	0.654	0.662	0.670	0.678	0.686	0.694	0.701	0.709	0.716	0.722	0.729	0.735	0.742
5193	0.555	0.563	0.571	0.578	0.586	0.594	0.601	0.608	0.615	0.622	0.629	0.635	0.642	0.648
5195	0.583	0.592	0.600	0.608	0.616	0.623	0.631	0.639	0.646	0.653	0.660	0.667	0.674	0.681
5201	0.561	0.570	0.577	0.585	0.593	0.600	0.607	0.614	0.621	0.628	0.635	0.642	0.648	0.655
5205	0.464	0.472	0.480	0.488	0.495	0.503	0.511	0.518	0.525	0.533	0.540	0.547	0.554	0.561
5212	0.505	0.513	0.522	0.530	0.538	0.546	0.555	0.563	0.570	0.578	0.586	0.593	0.601	0.608
5213	0.487	0.495	0.503	0.510	0.518	0.525	0.532	0.540	0.547	0.554	0.561	0.568	0.574	0.581
5214	0.584	0.593	0.601	0.609	0.617	0.625	0.633	0.641	0.648	0.655	0.662	0.669	0.676	0.682
5222	0.459	0.467	0.474	0.482	0.489	0.496	0.503	0.510	0.517	0.524	0.530	0.537	0.543	0.550
5225	0.502	0.510	0.518	0.526	0.534	0.541	0.549	0.556	0.564	0.571	0.578	0.585	0.592	0.599
5348	0.585	0.593	0.601	0.609	0.617	0.624	0.632	0.639	0.646	0.653	0.659	0.666	0.672	0.678
5403	0.517	0.526	0.534	0.542	0.550	0.558	0.566	0.574	0.582	0.589	0.597	0.604	0.611	0.618
5432	0.476	0.484	0.492	0.500	0.508	0.515	0.523	0.530	0.538	0.545	0.552	0.559	0.566	0.573
5436	0.631	0.639	0.648	0.656	0.664	0.672	0.679	0.687	0.694	0.702	0.709	0.715	0.722	0.729
5443	0.576	0.585	0.593	0.601	0.609	0.617	0.625	0.632	0.639	0.646	0.653	0.659	0.666	0.672
5446	0.543	0.552	0.561	0.569	0.578	0.586	0.594	0.602	0.610	0.618	0.625	0.633	0.640	0.647
5447	0.448	0.456	0.464	0.471	0.479	0.486	0.493	0.501	0.508	0.515	0.522	0.529	0.535	0.542
5467	0.545	0.553	0.561	0.569	0.576	0.584	0.591	0.599	0.606	0.613	0.620	0.627	0.633	0.640
5470	0.523	0.531	0.538	0.546	0.553	0.561	0.568	0.575	0.582	0.589	0.596	0.602	0.609	0.615
5473	0.524	0.533	0.542	0.551	0.560	0.568	0.576	0.584	0.592	0.600	0.608	0.616	0.623	0.631
5474	0.554	0.563	0.571	0.580	0.588	0.596	0.604	0.612	0.620	0.628	0.635	0.642	0.649	0.656
5479	0.580	0.588	0.597	0.605	0.613	0.621	0.629	0.637	0.644	0.652	0.659	0.666	0.673	0.680
5482	0.505	0.513	0.522	0.530	0.538	0.546	0.554	0.561	0.569	0.576	0.584	0.591	0.599	0.606
5484	0.528	0.537	0.545	0.553	0.561	0.569	0.577	0.585	0.592	0.599	0.607	0.614	0.621	0.628
5485	0.474	0.482	0.490	0.498	0.505	0.513	0.521	0.528	0.535	0.542	0.549	0.556	0.563	0.570
5506	0.486	0.495	0.502	0.510	0.518	0.525	0.533	0.540	0.547	0.554	0.561	0.568	0.575	0.581
5507	0.458	0.466	0.474	0.482	0.489	0.496	0.504	0.510	0.517	0.524	0.531	0.537	0.544	0.550
5538	0.527	0.535	0.543	0.551	0.559	0.567	0.575	0.582	0.589	0.597	0.604	0.611	0.618	0.625
5542	0.482	0.491	0.499	0.507	0.515	0.523	0.530	0.538	0.545	0.553	0.560	0.567	0.574	0.580
5552	0.490	0.498	0.507	0.515	0.523	0.531	0.539	0.547	0.555	0.562	0.570	0.578	0.585	0.592
5553	0.472	0.481	0.489	0.497	0.505	0.513	0.520	0.528	0.536	0.543	0.550	0.558	0.565	0.572
5606	0.525	0.532	0.540	0.547	0.555	0.562	0.569	0.576	0.583	0.590	0.596	0.603	0.610	0.616
5610	0.546	0.554	0.562	0.570	0.578	0.585	0.593	0.600	0.607	0.615	0.622	0.629	0.635	0.642
5632	0.517	0.526	0.534	0.542	0.550	0.558	0.566	0.574	0.582	0.589	0.597	0.604	0.611	0.618
5633	0.476	0.484	0.492	0.500	0.508	0.515	0.523	0.530	0.538	0.545	0.552	0.559	0.566	0.573
5650	0.539	0.546	0.553	0.560	0.567	0.574	0.580	0.587	0.593	0.600	0.606	0.612	0.618	0.625
5951	0.636	0.644	0.652	0.660	0.667	0.675	0.682	0.689	0.696	0.703	0.709	0.715	0.721	0.727
6003	0.459	0.467	0.475	0.482	0.490	0.497	0.504	0.511	0.518	0.525	0.532	0.539	0.545	0.552
6011	0.466	0.474	0.482	0.489	0.497	0.505	0.512	0.519	0.527	0.534	0.541	0.547	0.554	0.561
6204	0.532	0.540	0.549	0.557	0.565	0.573	0.581	0.588	0.596	0.603	0.610	0.617	0.624	0.631
6206	0.493	0.501	0.509	0.517	0.525	0.533	0.541	0.548	0.556	0.563	0.570	0.577	0.584	0.591

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
5108	0.658	0.664	0.671	0.677	0.684	0.690	0.697	0.703	0.709	0.715	0.721	0.727	0.733	0.738
5128	0.642	0.649	0.655	0.662	0.668	0.674	0.681	0.687	0.692	0.698	0.704	0.710	0.715	0.721
5129	0.649	0.656	0.662	0.668	0.674	0.680	0.686	0.692	0.698	0.704	0.710	0.715	0.721	0.726
5130	0.626	0.633	0.639	0.646	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.699	0.704
5140	0.620	0.627	0.633	0.639	0.645	0.652	0.658	0.663	0.669	0.675	0.681	0.686	0.692	0.697
5146	0.661	0.668	0.674	0.681	0.687	0.693	0.699	0.705	0.711	0.717	0.723	0.729	0.734	0.740
5160	0.554	0.560	0.567	0.573	0.579	0.585	0.591	0.596	0.602	0.608	0.613	0.619	0.624	0.630
5183	0.653	0.659	0.665	0.671	0.678	0.684	0.689	0.695	0.701	0.706	0.712	0.717	0.723	0.728
5184	0.622	0.628	0.634	0.641	0.647	0.652	0.658	0.664	0.670	0.675	0.681	0.687	0.692	0.697
5185	0.660	0.667	0.673	0.680	0.686	0.692	0.698	0.704	0.710	0.716	0.722	0.728	0.734	0.740
5186	0.670	0.676	0.682	0.688	0.694	0.700	0.706	0.711	0.717	0.723	0.728	0.734	0.739	0.744
5187	0.615	0.621	0.627	0.634	0.640	0.646	0.651	0.657	0.663	0.669	0.674	0.680	0.685	0.690
5190	0.633	0.640	0.646	0.652	0.659	0.665	0.671	0.677	0.683	0.689	0.694	0.700	0.705	0.711
5191	0.652	0.658	0.665	0.671	0.678	0.684	0.690	0.696	0.702	0.708	0.714	0.720	0.726	0.731
5192	0.748	0.754	0.760	0.766	0.771	0.776	0.782	0.787	0.792	0.797	0.802	0.806	0.811	0.815
5193	0.654	0.660	0.666	0.672	0.677	0.683	0.688	0.693	0.699	0.704	0.709	0.713	0.718	0.723
5195	0.688	0.694	0.700	0.706	0.713	0.719	0.724	0.730	0.736	0.742	0.747	0.753	0.758	0.764
5201	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	0.736
5205	0.568	0.575	0.581	0.588	0.594	0.601	0.607	0.613	0.619	0.625	0.631	0.637	0.642	0.648
5212	0.615	0.622	0.628	0.635	0.642	0.648	0.655	0.661	0.667	0.673	0.679	0.685	0.691	0.696
5213	0.588	0.594	0.601	0.607	0.614	0.620	0.626	0.632	0.638	0.644	0.650	0.656	0.662	0.668
5214	0.688	0.695	0.701	0.707	0.713	0.718	0.724	0.729	0.735	0.740	0.745	0.751	0.756	0.761
5222	0.556	0.562	0.569	0.575	0.581	0.587	0.593	0.599	0.604	0.610	0.615	0.621	0.626	0.631
5225	0.605	0.612	0.618	0.624	0.631	0.637	0.643	0.649	0.655	0.660	0.666	0.672	0.677	0.683
5348	0.684	0.690	0.696	0.702	0.708	0.713	0.719	0.724	0.729	0.734	0.740	0.745	0.749	0.754
5403	0.625	0.632	0.639	0.646	0.652	0.659	0.665	0.671	0.678	0.684	0.690	0.696	0.701	0.707
5432	0.580	0.587	0.594	0.600	0.607	0.613	0.619	0.626	0.632	0.638	0.644	0.650	0.656	0.662
5436	0.735	0.741	0.748	0.754	0.760	0.766	0.771	0.777	0.783	0.788	0.794	0.799	0.804	0.808
5443	0.679	0.685	0.691	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751
5446	0.654	0.661	0.668	0.675	0.681	0.688	0.694	0.701	0.707	0.713	0.719	0.725	0.731	0.736
5447	0.549	0.555	0.562	0.568	0.575	0.581	0.587	0.594	0.600	0.606	0.612	0.618	0.624	0.630
5467	0.646	0.653	0.659	0.665	0.672	0.677	0.683	0.689	0.695	0.701	0.707	0.712	0.718	0.723
5470	0.622	0.628	0.635	0.641	0.647	0.653	0.659	0.664	0.670	0.676	0.681	0.687	0.692	0.697
5473	0.638	0.645	0.652	0.659	0.666	0.673	0.680	0.687	0.693	0.700	0.707	0.713	0.719	0.725
5474	0.663	0.669	0.676	0.682	0.688	0.695	0.701	0.707	0.712	0.718	0.724	0.729	0.735	0.740
5479	0.687	0.693	0.700	0.707	0.713	0.720	0.726	0.732	0.738	0.744	0.750	0.756	0.761	0.766
5482	0.613	0.620	0.627	0.634	0.641	0.647	0.653	0.660	0.666	0.672	0.678	0.684	0.690	0.695
5484	0.635	0.642	0.648	0.655	0.661	0.668	0.674	0.680	0.686	0.691	0.697	0.703	0.708	0.714
5485	0.577	0.583	0.590	0.596	0.602	0.609	0.615	0.621	0.627	0.633	0.638	0.644	0.650	0.655
5506	0.588	0.594	0.601	0.607	0.613	0.619	0.625	0.630	0.636	0.642	0.647	0.652	0.658	0.663
5507	0.556	0.563	0.569	0.575	0.581	0.587	0.593	0.598	0.604	0.610	0.615	0.621	0.626	0.631
5538	0.632	0.639	0.645	0.652	0.658	0.664	0.671	0.677	0.683	0.689	0.695	0.701	0.706	0.712
5542	0.587	0.594	0.600	0.607	0.613	0.619	0.625	0.631	0.637	0.643	0.648	0.654	0.659	0.665
5552	0.600	0.607	0.614	0.621	0.628	0.635	0.641	0.648	0.654	0.660	0.666	0.673	0.679	0.685
5553	0.579	0.586	0.593	0.599	0.606	0.612	0.619	0.625	0.631	0.637	0.643	0.649	0.655	0.661
5606	0.622	0.628	0.635	0.641	0.646	0.652	0.658	0.664	0.669	0.675	0.680	0.685	0.691	0.696
5610	0.649	0.655	0.662	0.668	0.674	0.680	0.686	0.692	0.698	0.703	0.709	0.714	0.720	0.725
5632	0.625	0.632	0.639	0.646	0.652	0.659	0.665	0.671	0.678	0.684	0.690	0.696	0.701	0.707
5633	0.580	0.587	0.594	0.600	0.607	0.613	0.619	0.626	0.632	0.638	0.644	0.650	0.656	0.662
5650	0.630	0.636	0.642	0.648	0.653	0.659	0.664	0.670	0.675	0.680	0.685	0.690	0.695	0.700
5951	0.733	0.738	0.744	0.749	0.754	0.759	0.764	0.769	0.774	0.779	0.784	0.789	0.793	0.798
6003	0.558	0.565	0.571	0.577	0.583	0.589	0.595	0.600	0.606	0.611	0.617	0.622	0.628	0.633
6011	0.567	0.574	0.580	0.586	0.592	0.598	0.604	0.610	0.616	0.622	0.628	0.633	0.639	0.644
6204	0.637	0.643	0.650	0.656	0.661	0.667	0.673	0.679	0.684	0.690	0.695	0.701	0.706	0.711
6206	0.598	0.605	0.612	0.618	0.625	0.632	0.638	0.644	0.651	0.657	0.663	0.669	0.675	0.681

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold								
	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
5108	0.744	0.749	0.754	0.759	0.764	0.769	0.773	0.778	0.782
5128	0.726	0.732	0.737	0.742	0.747	0.752	0.757	0.762	0.766
5129	0.731	0.737	0.742	0.747	0.752	0.757	0.762	0.766	0.771
5130	0.710	0.715	0.720	0.726	0.731	0.736	0.741	0.746	0.751
5140	0.702	0.707	0.713	0.718	0.723	0.727	0.732	0.737	0.742
5146	0.745	0.750	0.755	0.760	0.765	0.770	0.775	0.780	0.784
5160	0.635	0.641	0.646	0.651	0.656	0.661	0.666	0.670	0.675
5183	0.733	0.738	0.743	0.748	0.753	0.758	0.762	0.767	0.772
5184	0.702	0.707	0.712	0.717	0.722	0.727	0.731	0.736	0.741
5185	0.745	0.751	0.756	0.761	0.766	0.771	0.776	0.781	0.786
5186	0.750	0.755	0.760	0.764	0.769	0.774	0.778	0.783	0.787
5187	0.696	0.701	0.706	0.711	0.716	0.721	0.726	0.731	0.735
5190	0.716	0.722	0.727	0.732	0.737	0.742	0.747	0.752	0.757
5191	0.737	0.742	0.747	0.753	0.758	0.763	0.768	0.772	0.777
5192	0.820	0.824	0.828	0.832	0.835	0.839	0.843	0.846	0.849
5193	0.728	0.733	0.737	0.742	0.747	0.751	0.755	0.760	0.764
5195	0.769	0.774	0.778	0.783	0.788	0.792	0.796	0.801	0.805
5201	0.741	0.745	0.750	0.755	0.760	0.765	0.769	0.774	0.778
5205	0.653	0.659	0.664	0.670	0.675	0.680	0.685	0.691	0.696
5212	0.702	0.707	0.713	0.718	0.723	0.728	0.733	0.737	0.742
5213	0.673	0.679	0.684	0.690	0.695	0.700	0.706	0.711	0.716
5214	0.766	0.771	0.776	0.780	0.785	0.790	0.795	0.799	0.804
5222	0.636	0.642	0.647	0.652	0.657	0.661	0.666	0.671	0.676
5225	0.688	0.693	0.698	0.704	0.709	0.714	0.719	0.724	0.729
5348	0.759	0.764	0.768	0.773	0.777	0.781	0.786	0.790	0.794
5403	0.713	0.718	0.724	0.729	0.735	0.740	0.745	0.750	0.755
5432	0.667	0.673	0.679	0.684	0.690	0.695	0.700	0.706	0.711
5436	0.813	0.818	0.822	0.827	0.831	0.836	0.840	0.844	0.849
5443	0.756	0.761	0.766	0.770	0.775	0.779	0.783	0.787	0.791
5446	0.742	0.747	0.752	0.757	0.762	0.767	0.772	0.777	0.782
5447	0.636	0.642	0.648	0.654	0.660	0.665	0.671	0.677	0.682
5467	0.728	0.734	0.739	0.744	0.749	0.754	0.759	0.763	0.768
5470	0.703	0.708	0.713	0.718	0.723	0.728	0.732	0.737	0.742
5473	0.732	0.738	0.743	0.749	0.755	0.761	0.766	0.771	0.777
5474	0.745	0.750	0.755	0.760	0.765	0.770	0.775	0.780	0.784
5479	0.772	0.776	0.781	0.786	0.791	0.795	0.800	0.804	0.808
5482	0.701	0.706	0.712	0.717	0.722	0.727	0.732	0.737	0.741
5484	0.719	0.725	0.730	0.735	0.740	0.745	0.750	0.755	0.760
5485	0.661	0.666	0.671	0.677	0.682	0.687	0.692	0.697	0.702
5506	0.668	0.673	0.678	0.683	0.688	0.692	0.697	0.702	0.706
5507	0.637	0.642	0.647	0.652	0.657	0.662	0.667	0.672	0.677
5538	0.717	0.723	0.728	0.733	0.739	0.744	0.749	0.754	0.758
5542	0.670	0.676	0.681	0.687	0.692	0.697	0.702	0.707	0.713
5552	0.691	0.697	0.703	0.709	0.714	0.720	0.726	0.731	0.736
5553	0.667	0.673	0.678	0.684	0.689	0.695	0.700	0.705	0.710
5606	0.701	0.706	0.710	0.715	0.720	0.724	0.729	0.733	0.738
5610	0.730	0.735	0.740	0.745	0.750	0.754	0.759	0.763	0.768
5632	0.713	0.718	0.724	0.729	0.735	0.740	0.745	0.750	0.755
5633	0.667	0.673	0.679	0.684	0.690	0.695	0.700	0.706	0.711
5650	0.704	0.709	0.714	0.718	0.723	0.727	0.732	0.737	0.741
5951	0.802	0.806	0.810	0.814	0.818	0.822	0.826	0.830	0.833
6003	0.638	0.643	0.648	0.653	0.658	0.663	0.668	0.673	0.677
6011	0.650	0.655	0.661	0.666	0.671	0.676	0.681	0.686	0.691
6204	0.716	0.721	0.726	0.731	0.736	0.741	0.746	0.750	0.755
6206	0.686	0.692	0.697	0.703	0.708	0.713	0.718	0.723	0.728

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
6213	0.85	0.107	0.116	0.125	0.134	0.143	0.151	0.160	0.168	0.176	0.184	0.192	0.199	0.207
6216	1.34	0.107	0.117	0.126	0.136	0.144	0.153	0.162	0.170	0.178	0.186	0.194	0.202	0.209
6218	2.34	0.107	0.117	0.126	0.136	0.145	0.154	0.163	0.171	0.180	0.188	0.196	0.204	0.212
6220	1.24	0.079	0.087	0.095	0.102	0.110	0.117	0.124	0.131	0.138	0.145	0.152	0.158	0.165
6233	0.80	0.087	0.095	0.104	0.112	0.120	0.128	0.135	0.143	0.150	0.158	0.165	0.172	0.179
6235	1.36	0.087	0.095	0.103	0.111	0.119	0.127	0.134	0.142	0.149	0.156	0.163	0.170	0.177
6237	0.64	0.091	0.100	0.108	0.116	0.124	0.132	0.140	0.147	0.155	0.162	0.169	0.176	0.183
6251	2.44	0.121	0.132	0.142	0.152	0.162	0.172	0.181	0.190	0.199	0.208	0.217	0.226	0.234
6258	2.65	0.094	0.103	0.112	0.120	0.128	0.136	0.144	0.152	0.160	0.167	0.175	0.182	0.189
6307	3.64	0.111	0.121	0.131	0.140	0.149	0.159	0.167	0.176	0.185	0.193	0.201	0.209	0.217
6308	1.76	0.092	0.101	0.109	0.118	0.126	0.134	0.142	0.149	0.157	0.164	0.171	0.179	0.185
6315	1.91	0.108	0.117	0.126	0.135	0.143	0.152	0.160	0.169	0.177	0.185	0.192	0.200	0.207
6316	1.95	0.077	0.085	0.092	0.100	0.107	0.115	0.122	0.129	0.136	0.142	0.149	0.156	0.162
6325	1.39	0.115	0.125	0.134	0.143	0.152	0.161	0.170	0.178	0.186	0.194	0.202	0.210	0.218
6361	2.16	0.123	0.134	0.145	0.155	0.165	0.175	0.185	0.194	0.204	0.213	0.222	0.231	0.239
6364	2.70	0.155	0.167	0.179	0.191	0.202	0.213	0.224	0.234	0.245	0.255	0.265	0.274	0.284
6400	2.84	0.128	0.139	0.151	0.162	0.173	0.184	0.194	0.204	0.214	0.224	0.233	0.242	0.251
6504	3.02	0.142	0.155	0.167	0.179	0.190	0.202	0.213	0.224	0.235	0.245	0.256	0.266	0.276
6834	2.26	0.142	0.153	0.164	0.175	0.185	0.195	0.205	0.215	0.224	0.234	0.243	0.252	0.260
7133	1.38	0.100	0.108	0.117	0.125	0.133	0.141	0.149	0.157	0.165	0.172	0.180	0.187	0.195
7198	3.31	0.112	0.122	0.131	0.140	0.148	0.157	0.166	0.174	0.183	0.191	0.199	0.207	0.215
7207	3.71	0.123	0.134	0.144	0.155	0.165	0.175	0.185	0.195	0.204	0.213	0.222	0.231	0.240
7219	3.58	0.103	0.112	0.121	0.130	0.139	0.147	0.156	0.164	0.172	0.180	0.188	0.195	0.203
7227	3.49	0.112	0.122	0.132	0.141	0.151	0.160	0.169	0.178	0.187	0.195	0.204	0.212	0.221
7232	4.35	0.099	0.108	0.117	0.126	0.135	0.143	0.152	0.160	0.168	0.176	0.183	0.191	0.199
7248	0.59	0.117	0.128	0.138	0.148	0.157	0.167	0.176	0.185	0.194	0.203	0.212	0.221	0.229
7272	2.70	0.101	0.110	0.119	0.128	0.136	0.144	0.153	0.160	0.168	0.176	0.183	0.191	0.198
7332	1.60	0.171	0.182	0.193	0.203	0.213	0.223	0.232	0.241	0.250	0.259	0.267	0.275	0.284
7360	2.96	0.144	0.156	0.168	0.179	0.190	0.200	0.211	0.221	0.231	0.240	0.250	0.259	0.268
7365	2.70	0.107	0.116	0.126	0.136	0.145	0.154	0.163	0.172	0.180	0.188	0.197	0.205	0.213
7382	3.48	0.131	0.142	0.153	0.164	0.175	0.185	0.195	0.205	0.214	0.224	0.233	0.242	0.251
7392	2.48	0.180	0.192	0.204	0.216	0.227	0.237	0.248	0.258	0.268	0.277	0.286	0.295	0.304
7403	3.14	0.156	0.168	0.180	0.191	0.202	0.212	0.222	0.232	0.242	0.251	0.260	0.269	0.278
7405	0.89	0.148	0.161	0.174	0.186	0.197	0.208	0.219	0.229	0.239	0.249	0.259	0.268	0.278
7409	2.87	0.085	0.093	0.101	0.108	0.116	0.124	0.131	0.138	0.145	0.152	0.159	0.166	0.173
7410	2.30	0.143	0.155	0.167	0.178	0.190	0.201	0.212	0.222	0.233	0.243	0.253	0.263	0.272
7421	0.62	0.136	0.148	0.160	0.171	0.182	0.193	0.204	0.214	0.224	0.234	0.244	0.254	0.263
7424	0.78	0.089	0.097	0.105	0.113	0.121	0.129	0.137	0.144	0.152	0.159	0.166	0.173	0.180
7428	1.76	0.167	0.179	0.191	0.202	0.213	0.223	0.234	0.244	0.254	0.263	0.273	0.282	0.291
7429	1.23	0.147	0.160	0.172	0.183	0.195	0.206	0.217	0.227	0.238	0.248	0.258	0.267	0.277
7500	1.28	0.129	0.139	0.149	0.159	0.168	0.177	0.186	0.194	0.203	0.211	0.220	0.228	0.236
7515	0.42	0.109	0.119	0.129	0.138	0.147	0.156	0.165	0.173	0.181	0.189	0.197	0.205	0.213
7520	1.28	0.129	0.139	0.149	0.159	0.168	0.177	0.186	0.194	0.203	0.211	0.220	0.228	0.236
7538	1.33	0.088	0.096	0.104	0.112	0.120	0.127	0.135	0.142	0.149	0.157	0.164	0.171	0.177
7539	0.58	0.098	0.107	0.115	0.124	0.132	0.139	0.147	0.155	0.162	0.170	0.177	0.184	0.191
7580	1.23	0.111	0.121	0.130	0.139	0.148	0.157	0.165	0.174	0.182	0.190	0.197	0.205	0.213
7600	3.28	0.102	0.111	0.120	0.129	0.137	0.146	0.154	0.162	0.170	0.178	0.185	0.193	0.200
7601	2.07	0.141	0.153	0.164	0.175	0.185	0.196	0.206	0.216	0.226	0.236	0.246	0.255	0.264
7605	1.41	0.115	0.124	0.134	0.143	0.153	0.162	0.171	0.179	0.188	0.196	0.204	0.212	0.220
7607	0.12	0.127	0.138	0.149	0.159	0.169	0.179	0.189	0.198	0.208	0.217	0.226	0.235	0.244
7610	0.20	0.138	0.149	0.160	0.170	0.180	0.190	0.199	0.208	0.217	0.226	0.235	0.243	0.251
7706	2.00	0.108	0.117	0.126	0.135	0.143	0.151	0.160	0.168	0.175	0.183	0.191	0.198	0.206
7707*	93.06	0.097	0.105	0.113	0.122	0.130	0.137	0.145	0.153	0.160	0.168	0.175	0.182	0.189
7720	1.14	0.151	0.163	0.174	0.185	0.195	0.206	0.216	0.226	0.236	0.246	0.255	0.264	0.273
7721	1.51	0.134	0.146	0.158	0.170	0.181	0.192	0.203	0.214	0.225	0.235	0.245	0.255	0.265

* 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
6213	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	0.302
6216	0.217	0.224	0.231	0.238	0.245	0.252	0.259	0.265	0.272	0.278	0.285	0.291	0.297	0.303
6218	0.220	0.227	0.235	0.242	0.249	0.256	0.263	0.270	0.277	0.284	0.291	0.297	0.304	0.310
6220	0.171	0.177	0.184	0.190	0.196	0.202	0.207	0.213	0.219	0.224	0.230	0.235	0.241	0.246
6233	0.186	0.193	0.200	0.206	0.213	0.219	0.225	0.232	0.238	0.244	0.250	0.256	0.261	0.267
6235	0.184	0.190	0.197	0.203	0.210	0.216	0.222	0.228	0.234	0.240	0.246	0.252	0.258	0.263
6237	0.190	0.197	0.203	0.210	0.217	0.223	0.229	0.236	0.242	0.248	0.254	0.260	0.266	0.272
6251	0.242	0.250	0.258	0.266	0.274	0.281	0.288	0.296	0.303	0.310	0.317	0.324	0.330	0.337
6258	0.196	0.203	0.210	0.217	0.224	0.230	0.236	0.243	0.249	0.255	0.261	0.267	0.274	0.280
6307	0.224	0.232	0.239	0.247	0.254	0.261	0.268	0.275	0.282	0.288	0.295	0.301	0.308	0.314
6308	0.192	0.199	0.206	0.212	0.219	0.225	0.231	0.237	0.243	0.249	0.255	0.261	0.267	0.273
6315	0.215	0.222	0.229	0.236	0.243	0.249	0.256	0.263	0.269	0.276	0.282	0.288	0.295	0.301
6316	0.169	0.175	0.181	0.187	0.193	0.199	0.205	0.211	0.217	0.223	0.229	0.234	0.240	0.245
6325	0.225	0.233	0.240	0.248	0.255	0.261	0.268	0.275	0.282	0.288	0.294	0.301	0.307	0.313
6361	0.248	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
6364	0.293	0.302	0.311	0.320	0.328	0.337	0.345	0.353	0.361	0.369	0.376	0.384	0.391	0.399
6400	0.260	0.269	0.277	0.286	0.294	0.302	0.310	0.318	0.326	0.333	0.341	0.348	0.355	0.362
6504	0.286	0.295	0.305	0.314	0.323	0.332	0.341	0.350	0.358	0.367	0.375	0.383	0.391	0.399
6834	0.269	0.278	0.286	0.294	0.302	0.310	0.318	0.326	0.334	0.341	0.349	0.356	0.363	0.370
7133	0.202	0.209	0.216	0.222	0.229	0.236	0.242	0.248	0.255	0.261	0.267	0.273	0.279	0.285
7198	0.223	0.230	0.238	0.245	0.253	0.260	0.268	0.275	0.282	0.289	0.296	0.303	0.309	0.316
7207	0.248	0.257	0.265	0.273	0.281	0.289	0.296	0.304	0.311	0.319	0.326	0.333	0.340	0.347
7219	0.210	0.218	0.225	0.232	0.239	0.246	0.253	0.259	0.266	0.273	0.279	0.286	0.292	0.298
7227	0.229	0.237	0.245	0.253	0.260	0.268	0.275	0.283	0.290	0.297	0.304	0.311	0.318	0.325
7232	0.206	0.213	0.220	0.227	0.234	0.241	0.248	0.254	0.261	0.267	0.274	0.280	0.286	0.292
7248	0.237	0.245	0.253	0.261	0.269	0.276	0.284	0.291	0.298	0.305	0.312	0.319	0.326	0.332
7272	0.205	0.212	0.219	0.226	0.233	0.239	0.246	0.253	0.259	0.265	0.271	0.278	0.284	0.290
7332	0.292	0.299	0.307	0.315	0.322	0.329	0.336	0.343	0.350	0.357	0.364	0.370	0.377	0.383
7360	0.277	0.286	0.295	0.303	0.312	0.320	0.328	0.336	0.344	0.352	0.359	0.367	0.374	0.382
7365	0.220	0.228	0.236	0.243	0.250	0.257	0.265	0.272	0.278	0.285	0.292	0.298	0.305	0.311
7382	0.260	0.268	0.277	0.285	0.294	0.302	0.310	0.318	0.326	0.334	0.341	0.349	0.356	0.364
7392	0.313	0.321	0.330	0.338	0.346	0.354	0.362	0.370	0.378	0.385	0.392	0.400	0.407	0.414
7403	0.287	0.295	0.304	0.312	0.320	0.328	0.336	0.344	0.351	0.359	0.366	0.374	0.381	0.388
7405	0.287	0.295	0.304	0.312	0.321	0.329	0.336	0.344	0.352	0.359	0.367	0.374	0.381	0.388
7409	0.179	0.186	0.192	0.199	0.205	0.211	0.217	0.223	0.229	0.235	0.241	0.247	0.252	0.258
7410	0.282	0.291	0.300	0.309	0.318	0.326	0.335	0.343	0.351	0.359	0.367	0.375	0.382	0.390
7421	0.272	0.282	0.290	0.299	0.308	0.316	0.324	0.333	0.341	0.348	0.356	0.364	0.371	0.379
7424	0.186	0.193	0.199	0.206	0.212	0.218	0.224	0.230	0.236	0.242	0.247	0.253	0.259	0.264
7428	0.300	0.308	0.317	0.325	0.334	0.342	0.350	0.358	0.365	0.372	0.379	0.387	0.393	0.400
7429	0.286	0.296	0.305	0.313	0.322	0.331	0.339	0.347	0.355	0.363	0.371	0.379	0.387	0.394
7500	0.244	0.251	0.259	0.267	0.274	0.281	0.288	0.295	0.302	0.309	0.316	0.323	0.330	0.336
7515	0.220	0.228	0.235	0.242	0.249	0.256	0.263	0.270	0.277	0.284	0.290	0.297	0.304	0.310
7520	0.244	0.251	0.259	0.267	0.274	0.281	0.288	0.295	0.302	0.309	0.316	0.323	0.330	0.336
7538	0.184	0.191	0.197	0.204	0.210	0.216	0.223	0.229	0.235	0.241	0.246	0.252	0.258	0.263
7539	0.198	0.205	0.211	0.218	0.224	0.231	0.237	0.244	0.250	0.256	0.263	0.269	0.275	0.280
7580	0.220	0.228	0.235	0.242	0.249	0.256	0.263	0.269	0.276	0.283	0.289	0.296	0.302	0.308
7600	0.207	0.215	0.222	0.229	0.236	0.242	0.249	0.256	0.262	0.269	0.275	0.281	0.288	0.294
7601	0.273	0.282	0.291	0.300	0.308	0.316	0.325	0.333	0.341	0.348	0.356	0.363	0.371	0.378
7605	0.228	0.236	0.243	0.251	0.258	0.265	0.272	0.279	0.285	0.292	0.299	0.305	0.312	0.318
7607	0.252	0.261	0.269	0.277	0.285	0.293	0.301	0.309	0.316	0.324	0.331	0.338	0.345	0.352
7610	0.259	0.267	0.275	0.283	0.291	0.298	0.306	0.313	0.320	0.327	0.334	0.341	0.347	0.354
7706	0.213	0.220	0.227	0.234	0.241	0.248	0.254	0.261	0.267	0.274	0.280	0.286	0.292	0.298
7707*	0.196	0.203	0.209	0.216	0.223	0.229	0.235	0.241	0.248	0.254	0.259	0.265	0.271	0.277
7720	0.281	0.290	0.298	0.306	0.314	0.322	0.330	0.337	0.345	0.352	0.360	0.367	0.374	0.381
7721	0.275	0.284	0.293	0.302	0.311	0.320	0.329	0.337	0.345	0.353	0.361	0.369	0.377	0.384

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
6213	0.308	0.314	0.320	0.326	0.332	0.337	0.343	0.349	0.354	0.360	0.365	0.371	0.376	0.381
6216	0.309	0.315	0.321	0.327	0.332	0.338	0.344	0.349	0.355	0.360	0.365	0.371	0.376	0.381
6218	0.316	0.323	0.329	0.335	0.341	0.347	0.353	0.358	0.364	0.370	0.376	0.381	0.387	0.392
6220	0.251	0.256	0.261	0.267	0.272	0.277	0.282	0.287	0.291	0.296	0.301	0.306	0.311	0.315
6233	0.273	0.279	0.284	0.290	0.295	0.301	0.306	0.311	0.317	0.322	0.327	0.333	0.338	0.343
6235	0.269	0.275	0.280	0.286	0.291	0.296	0.302	0.307	0.312	0.318	0.323	0.328	0.333	0.338
6237	0.278	0.283	0.289	0.295	0.300	0.306	0.311	0.317	0.322	0.327	0.333	0.338	0.343	0.349
6251	0.344	0.350	0.357	0.363	0.369	0.375	0.381	0.387	0.393	0.399	0.405	0.411	0.417	0.422
6258	0.285	0.291	0.297	0.303	0.309	0.314	0.320	0.325	0.331	0.336	0.342	0.347	0.352	0.357
6307	0.320	0.326	0.332	0.338	0.344	0.350	0.356	0.362	0.367	0.373	0.379	0.384	0.390	0.395
6308	0.279	0.284	0.290	0.296	0.301	0.307	0.312	0.317	0.323	0.328	0.333	0.338	0.343	0.349
6315	0.307	0.313	0.318	0.324	0.330	0.336	0.341	0.347	0.353	0.358	0.363	0.369	0.374	0.379
6316	0.251	0.256	0.261	0.267	0.272	0.277	0.282	0.287	0.292	0.297	0.302	0.307	0.312	0.317
6325	0.319	0.325	0.331	0.337	0.342	0.348	0.354	0.359	0.365	0.370	0.376	0.381	0.386	0.392
6361	0.352	0.358	0.365	0.371	0.378	0.384	0.390	0.396	0.402	0.408	0.414	0.420	0.425	0.431
6364	0.406	0.413	0.420	0.427	0.434	0.441	0.448	0.454	0.461	0.467	0.473	0.479	0.486	0.492
6400	0.369	0.376	0.383	0.389	0.396	0.402	0.409	0.415	0.421	0.427	0.433	0.440	0.446	0.451
6504	0.407	0.414	0.422	0.429	0.436	0.443	0.451	0.458	0.464	0.471	0.478	0.485	0.491	0.498
6834	0.377	0.384	0.391	0.398	0.405	0.411	0.418	0.424	0.431	0.437	0.443	0.450	0.456	0.462
7133	0.291	0.297	0.303	0.309	0.315	0.321	0.326	0.332	0.337	0.343	0.348	0.353	0.359	0.364
7198	0.323	0.329	0.336	0.342	0.349	0.355	0.361	0.367	0.374	0.380	0.386	0.392	0.397	0.403
7207	0.353	0.360	0.367	0.373	0.379	0.386	0.392	0.398	0.404	0.410	0.416	0.422	0.427	0.433
7219	0.304	0.310	0.316	0.322	0.328	0.334	0.340	0.346	0.351	0.357	0.362	0.368	0.373	0.379
7227	0.332	0.339	0.345	0.352	0.358	0.364	0.371	0.377	0.383	0.389	0.395	0.400	0.406	0.412
7232	0.299	0.305	0.311	0.317	0.323	0.329	0.334	0.340	0.346	0.351	0.357	0.363	0.368	0.373
7248	0.339	0.345	0.352	0.358	0.364	0.371	0.377	0.383	0.389	0.395	0.401	0.407	0.412	0.418
7272	0.296	0.302	0.307	0.313	0.319	0.325	0.330	0.336	0.341	0.347	0.352	0.357	0.363	0.368
7332	0.389	0.396	0.402	0.408	0.414	0.420	0.426	0.431	0.437	0.443	0.448	0.454	0.459	0.465
7360	0.389	0.396	0.403	0.409	0.416	0.423	0.430	0.436	0.443	0.449	0.455	0.462	0.468	0.474
7365	0.318	0.324	0.330	0.336	0.343	0.349	0.355	0.360	0.366	0.372	0.378	0.383	0.389	0.395
7382	0.371	0.378	0.385	0.392	0.399	0.406	0.413	0.419	0.426	0.433	0.439	0.445	0.452	0.458
7392	0.421	0.427	0.434	0.441	0.447	0.453	0.460	0.466	0.472	0.478	0.484	0.490	0.496	0.501
7403	0.395	0.402	0.409	0.415	0.422	0.428	0.435	0.441	0.447	0.453	0.459	0.465	0.471	0.477
7405	0.395	0.401	0.408	0.415	0.421	0.428	0.434	0.440	0.447	0.453	0.459	0.465	0.471	0.477
7409	0.264	0.269	0.274	0.280	0.285	0.290	0.296	0.301	0.306	0.311	0.316	0.321	0.326	0.331
7410	0.397	0.404	0.411	0.418	0.425	0.432	0.439	0.445	0.452	0.458	0.465	0.471	0.477	0.483
7421	0.386	0.393	0.400	0.407	0.413	0.420	0.427	0.433	0.440	0.446	0.452	0.458	0.464	0.470
7424	0.270	0.275	0.281	0.286	0.291	0.297	0.302	0.307	0.312	0.317	0.322	0.327	0.332	0.337
7428	0.407	0.414	0.420	0.427	0.433	0.440	0.446	0.452	0.458	0.464	0.470	0.476	0.482	0.488
7429	0.402	0.409	0.416	0.423	0.430	0.437	0.443	0.450	0.456	0.462	0.469	0.475	0.481	0.487
7500	0.343	0.349	0.356	0.362	0.368	0.374	0.380	0.386	0.392	0.398	0.404	0.409	0.415	0.420
7515	0.317	0.323	0.329	0.336	0.342	0.348	0.354	0.360	0.366	0.372	0.377	0.383	0.389	0.394
7520	0.343	0.349	0.356	0.362	0.368	0.374	0.380	0.386	0.392	0.398	0.404	0.409	0.415	0.420
7538	0.269	0.274	0.280	0.285	0.290	0.295	0.301	0.306	0.311	0.316	0.321	0.326	0.331	0.336
7539	0.286	0.292	0.298	0.303	0.309	0.314	0.320	0.325	0.330	0.336	0.341	0.346	0.351	0.357
7580	0.314	0.320	0.326	0.332	0.338	0.344	0.350	0.355	0.361	0.366	0.372	0.377	0.383	0.388
7600	0.300	0.306	0.312	0.318	0.323	0.329	0.335	0.340	0.346	0.351	0.357	0.362	0.368	0.373
7601	0.385	0.391	0.398	0.405	0.411	0.418	0.424	0.430	0.437	0.443	0.449	0.455	0.461	0.467
7605	0.324	0.330	0.337	0.343	0.349	0.355	0.360	0.366	0.372	0.377	0.383	0.389	0.394	0.399
7607	0.359	0.366	0.373	0.379	0.386	0.392	0.399	0.405	0.411	0.417	0.423	0.429	0.434	0.440
7610	0.360	0.367	0.373	0.379	0.386	0.392	0.398	0.403	0.409	0.415	0.421	0.426	0.432	0.438
7706	0.305	0.311	0.316	0.322	0.328	0.334	0.340	0.346	0.351	0.357	0.362	0.368	0.373	0.379
7707*	0.282	0.288	0.293	0.299	0.304	0.310	0.315	0.320	0.325	0.330	0.336	0.341	0.346	0.351
7720	0.388	0.394	0.401	0.408	0.414	0.420	0.427	0.433	0.439	0.445	0.451	0.457	0.462	0.468
7721	0.392	0.399	0.406	0.413	0.420	0.427	0.434	0.440	0.447	0.453	0.459	0.466	0.472	0.478

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
6213	0.386	0.397	0.407	0.417	0.427	0.436	0.446	0.455	0.464	0.473	0.482	0.491	0.500	0.508
6216	0.387	0.397	0.407	0.418	0.428	0.437	0.447	0.456	0.466	0.475	0.484	0.493	0.501	0.510
6218	0.397	0.408	0.418	0.428	0.438	0.448	0.458	0.467	0.477	0.486	0.495	0.504	0.513	0.521
6220	0.320	0.330	0.339	0.348	0.357	0.365	0.374	0.383	0.391	0.399	0.408	0.416	0.424	0.432
6233	0.348	0.359	0.369	0.379	0.388	0.398	0.407	0.417	0.426	0.435	0.444	0.453	0.462	0.470
6235	0.343	0.354	0.363	0.373	0.383	0.392	0.401	0.410	0.419	0.428	0.436	0.444	0.453	0.461
6237	0.354	0.364	0.374	0.384	0.394	0.404	0.413	0.423	0.432	0.441	0.450	0.459	0.468	0.476
6251	0.428	0.439	0.449	0.460	0.470	0.480	0.490	0.499	0.509	0.518	0.527	0.536	0.544	0.553
6258	0.363	0.373	0.383	0.393	0.403	0.412	0.421	0.431	0.440	0.449	0.458	0.466	0.475	0.484
6307	0.401	0.411	0.422	0.432	0.442	0.451	0.461	0.470	0.479	0.488	0.497	0.505	0.513	0.522
6308	0.354	0.364	0.373	0.383	0.392	0.401	0.410	0.419	0.427	0.436	0.444	0.452	0.460	0.468
6315	0.384	0.395	0.405	0.415	0.424	0.434	0.443	0.453	0.462	0.471	0.479	0.488	0.497	0.505
6316	0.321	0.331	0.340	0.350	0.359	0.368	0.377	0.386	0.394	0.403	0.411	0.420	0.428	0.436
6325	0.397	0.407	0.417	0.427	0.437	0.446	0.456	0.465	0.474	0.483	0.492	0.501	0.509	0.518
6361	0.437	0.448	0.459	0.469	0.479	0.489	0.499	0.509	0.518	0.527	0.535	0.544	0.552	0.561
6364	0.498	0.509	0.521	0.532	0.544	0.554	0.565	0.575	0.585	0.595	0.605	0.614	0.623	0.632
6400	0.457	0.468	0.479	0.490	0.501	0.511	0.520	0.530	0.539	0.548	0.557	0.566	0.574	0.582
6504	0.504	0.516	0.528	0.540	0.551	0.563	0.574	0.584	0.595	0.605	0.615	0.624	0.634	0.643
6834	0.467	0.479	0.490	0.501	0.512	0.522	0.532	0.543	0.552	0.562	0.572	0.581	0.590	0.599
7133	0.369	0.380	0.390	0.400	0.410	0.419	0.429	0.438	0.447	0.456	0.465	0.474	0.483	0.492
7198	0.409	0.420	0.432	0.442	0.453	0.464	0.474	0.484	0.494	0.504	0.514	0.523	0.533	0.542
7207	0.439	0.450	0.461	0.471	0.482	0.492	0.503	0.513	0.523	0.532	0.542	0.551	0.561	0.570
7219	0.384	0.394	0.405	0.415	0.425	0.435	0.445	0.454	0.463	0.473	0.482	0.491	0.500	0.508
7227	0.417	0.428	0.439	0.449	0.459	0.469	0.479	0.489	0.498	0.507	0.517	0.525	0.534	0.543
7232	0.379	0.389	0.400	0.410	0.420	0.430	0.440	0.450	0.459	0.469	0.478	0.487	0.496	0.505
7248	0.424	0.435	0.445	0.456	0.466	0.476	0.486	0.496	0.506	0.516	0.525	0.534	0.542	0.551
7272	0.373	0.383	0.393	0.403	0.412	0.422	0.431	0.440	0.449	0.458	0.467	0.475	0.484	0.492
7332	0.470	0.481	0.491	0.502	0.512	0.522	0.532	0.542	0.551	0.560	0.570	0.579	0.587	0.596
7360	0.480	0.492	0.504	0.515	0.526	0.537	0.547	0.557	0.567	0.577	0.586	0.596	0.605	0.614
7365	0.400	0.411	0.422	0.432	0.443	0.453	0.462	0.472	0.481	0.490	0.499	0.508	0.517	0.526
7382	0.464	0.476	0.488	0.500	0.511	0.522	0.533	0.544	0.554	0.564	0.574	0.584	0.593	0.603
7392	0.507	0.518	0.529	0.539	0.549	0.559	0.568	0.577	0.586	0.595	0.603	0.612	0.620	0.628
7403	0.483	0.494	0.505	0.515	0.526	0.536	0.546	0.556	0.565	0.574	0.583	0.592	0.600	0.608
7405	0.482	0.494	0.505	0.516	0.527	0.537	0.548	0.558	0.567	0.576	0.586	0.595	0.603	0.612
7409	0.336	0.345	0.355	0.364	0.373	0.382	0.391	0.400	0.409	0.417	0.426	0.434	0.443	0.451
7410	0.489	0.501	0.513	0.524	0.535	0.545	0.556	0.566	0.576	0.585	0.595	0.604	0.613	0.622
7421	0.476	0.488	0.499	0.510	0.521	0.532	0.542	0.552	0.562	0.572	0.581	0.591	0.600	0.609
7424	0.342	0.351	0.360	0.370	0.378	0.387	0.396	0.404	0.413	0.421	0.429	0.437	0.445	0.453
7428	0.493	0.504	0.515	0.526	0.537	0.547	0.557	0.567	0.576	0.586	0.595	0.604	0.613	0.621
7429	0.493	0.504	0.515	0.526	0.536	0.547	0.556	0.566	0.576	0.585	0.594	0.603	0.611	0.619
7500	0.426	0.437	0.448	0.458	0.468	0.478	0.488	0.498	0.507	0.517	0.526	0.534	0.543	0.551
7515	0.399	0.410	0.420	0.431	0.441	0.451	0.461	0.471	0.480	0.489	0.498	0.507	0.516	0.525
7520	0.426	0.437	0.448	0.458	0.468	0.478	0.488	0.498	0.507	0.517	0.526	0.534	0.543	0.551
7538	0.340	0.350	0.360	0.369	0.378	0.387	0.396	0.405	0.414	0.422	0.431	0.439	0.447	0.455
7539	0.362	0.372	0.382	0.392	0.401	0.411	0.420	0.429	0.438	0.447	0.456	0.465	0.473	0.482
7580	0.393	0.404	0.414	0.424	0.434	0.444	0.454	0.464	0.473	0.482	0.491	0.500	0.509	0.518
7600	0.378	0.388	0.398	0.408	0.418	0.428	0.437	0.447	0.456	0.465	0.474	0.483	0.492	0.500
7601	0.473	0.485	0.495	0.506	0.516	0.526	0.535	0.545	0.554	0.563	0.572	0.581	0.589	0.598
7605	0.405	0.415	0.426	0.436	0.445	0.455	0.464	0.474	0.483	0.492	0.500	0.509	0.517	0.526
7607	0.446	0.457	0.468	0.478	0.489	0.499	0.509	0.518	0.528	0.537	0.546	0.555	0.564	0.572
7610	0.443	0.454	0.464	0.475	0.485	0.494	0.504	0.513	0.523	0.532	0.541	0.549	0.558	0.566
7706	0.384	0.395	0.405	0.415	0.425	0.434	0.444	0.453	0.463	0.472	0.481	0.489	0.498	0.507
7707*	0.356	0.366	0.376	0.385	0.395	0.404	0.414	0.423	0.432	0.441	0.449	0.458	0.466	0.474
7720	0.474	0.485	0.496	0.507	0.518	0.528	0.539	0.549	0.559	0.568	0.577	0.587	0.596	0.605
7721	0.484	0.495	0.507	0.518	0.529	0.539	0.549	0.559	0.569	0.578	0.587	0.596	0.605	0.613

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
6213	0.516	0.525	0.533	0.541	0.549	0.556	0.564	0.572	0.579	0.587	0.594	0.601	0.608	0.615
6216	0.518	0.527	0.535	0.543	0.551	0.559	0.566	0.574	0.582	0.589	0.596	0.603	0.610	0.618
6218	0.530	0.538	0.546	0.554	0.562	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.619	0.626
6220	0.439	0.447	0.455	0.462	0.469	0.477	0.484	0.491	0.498	0.505	0.512	0.518	0.525	0.532
6233	0.479	0.487	0.495	0.503	0.511	0.518	0.526	0.533	0.541	0.548	0.555	0.562	0.569	0.575
6235	0.468	0.476	0.484	0.492	0.499	0.506	0.514	0.521	0.528	0.535	0.542	0.549	0.555	0.562
6237	0.485	0.493	0.501	0.509	0.517	0.525	0.533	0.540	0.548	0.555	0.562	0.569	0.576	0.583
6251	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	0.656
6258	0.492	0.500	0.509	0.517	0.525	0.532	0.540	0.547	0.555	0.562	0.569	0.576	0.583	0.591
6307	0.530	0.538	0.546	0.553	0.561	0.568	0.575	0.582	0.589	0.596	0.602	0.609	0.615	0.621
6308	0.476	0.484	0.492	0.499	0.507	0.514	0.521	0.529	0.536	0.543	0.550	0.557	0.564	0.570
6315	0.513	0.521	0.529	0.537	0.545	0.553	0.560	0.568	0.575	0.583	0.590	0.597	0.604	0.610
6316	0.444	0.452	0.460	0.468	0.475	0.483	0.490	0.498	0.505	0.512	0.519	0.526	0.533	0.539
6325	0.526	0.534	0.542	0.550	0.558	0.566	0.573	0.581	0.588	0.595	0.602	0.609	0.616	0.623
6361	0.569	0.577	0.584	0.592	0.599	0.606	0.614	0.620	0.627	0.634	0.641	0.647	0.653	0.660
6364	0.641	0.649	0.657	0.665	0.673	0.681	0.688	0.695	0.703	0.709	0.716	0.723	0.729	0.735
6400	0.590	0.598	0.605	0.613	0.620	0.627	0.634	0.641	0.648	0.654	0.661	0.667	0.673	0.679
6504	0.652	0.660	0.669	0.677	0.685	0.693	0.701	0.709	0.716	0.723	0.730	0.736	0.743	0.749
6834	0.608	0.617	0.625	0.633	0.641	0.648	0.655	0.663	0.670	0.677	0.684	0.690	0.697	0.704
7133	0.500	0.509	0.517	0.525	0.533	0.541	0.548	0.556	0.563	0.570	0.577	0.584	0.591	0.597
7198	0.551	0.560	0.568	0.577	0.585	0.593	0.601	0.609	0.617	0.625	0.632	0.640	0.647	0.654
7207	0.579	0.587	0.596	0.604	0.612	0.620	0.628	0.635	0.643	0.650	0.657	0.664	0.671	0.678
7219	0.517	0.525	0.534	0.542	0.550	0.558	0.566	0.573	0.581	0.588	0.596	0.603	0.610	0.617
7227	0.551	0.560	0.568	0.576	0.584	0.592	0.599	0.607	0.614	0.622	0.629	0.636	0.643	0.650
7232	0.514	0.522	0.531	0.539	0.547	0.555	0.563	0.571	0.578	0.585	0.593	0.600	0.607	0.613
7248	0.559	0.567	0.576	0.584	0.591	0.599	0.607	0.614	0.621	0.628	0.635	0.642	0.649	0.656
7272	0.500	0.508	0.516	0.524	0.532	0.539	0.546	0.554	0.561	0.568	0.575	0.582	0.589	0.596
7332	0.605	0.613	0.621	0.629	0.637	0.645	0.653	0.660	0.667	0.675	0.682	0.689	0.695	0.702
7360	0.622	0.631	0.639	0.648	0.656	0.664	0.671	0.679	0.686	0.693	0.700	0.707	0.713	0.720
7365	0.534	0.542	0.550	0.558	0.566	0.574	0.582	0.589	0.597	0.604	0.611	0.618	0.625	0.632
7382	0.612	0.621	0.630	0.639	0.647	0.655	0.663	0.671	0.679	0.686	0.693	0.701	0.708	0.714
7392	0.636	0.644	0.652	0.659	0.667	0.674	0.681	0.689	0.696	0.702	0.709	0.716	0.723	0.729
7403	0.617	0.624	0.632	0.640	0.647	0.655	0.662	0.669	0.676	0.683	0.689	0.696	0.702	0.708
7405	0.620	0.628	0.636	0.644	0.652	0.659	0.666	0.673	0.680	0.687	0.693	0.700	0.706	0.713
7409	0.459	0.467	0.474	0.482	0.490	0.497	0.505	0.512	0.519	0.526	0.533	0.540	0.546	0.553
7410	0.630	0.639	0.647	0.655	0.663	0.671	0.678	0.686	0.693	0.700	0.707	0.713	0.720	0.726
7421	0.617	0.626	0.634	0.643	0.651	0.658	0.666	0.673	0.680	0.687	0.694	0.700	0.707	0.713
7424	0.460	0.467	0.475	0.482	0.489	0.496	0.503	0.510	0.516	0.523	0.529	0.536	0.542	0.548
7428	0.630	0.638	0.646	0.654	0.662	0.669	0.676	0.683	0.691	0.697	0.704	0.711	0.717	0.724
7429	0.627	0.635	0.643	0.650	0.658	0.665	0.672	0.679	0.686	0.693	0.699	0.705	0.712	0.717
7500	0.560	0.568	0.576	0.584	0.592	0.600	0.607	0.615	0.622	0.629	0.636	0.643	0.650	0.657
7515	0.533	0.541	0.549	0.557	0.565	0.572	0.579	0.586	0.594	0.601	0.608	0.614	0.621	0.628
7520	0.560	0.568	0.576	0.584	0.592	0.600	0.607	0.615	0.622	0.629	0.636	0.643	0.650	0.657
7538	0.463	0.471	0.479	0.487	0.494	0.502	0.509	0.517	0.524	0.531	0.538	0.544	0.551	0.558
7539	0.490	0.498	0.506	0.514	0.522	0.529	0.537	0.544	0.551	0.559	0.565	0.572	0.579	0.585
7580	0.526	0.534	0.542	0.550	0.558	0.565	0.573	0.580	0.587	0.594	0.601	0.607	0.614	0.620
7600	0.509	0.517	0.526	0.534	0.542	0.550	0.558	0.565	0.573	0.581	0.588	0.596	0.603	0.610
7601	0.606	0.614	0.622	0.629	0.637	0.644	0.652	0.659	0.665	0.672	0.679	0.685	0.691	0.696
7605	0.534	0.542	0.550	0.558	0.566	0.573	0.581	0.589	0.596	0.603	0.610	0.617	0.624	0.630
7607	0.581	0.589	0.597	0.605	0.613	0.620	0.628	0.636	0.643	0.650	0.657	0.664	0.671	0.677
7610	0.574	0.582	0.590	0.598	0.605	0.613	0.620	0.627	0.634	0.642	0.648	0.655	0.661	0.668
7706	0.515	0.524	0.532	0.540	0.548	0.556	0.564	0.571	0.579	0.586	0.593	0.601	0.608	0.615
7707*	0.482	0.490	0.498	0.506	0.514	0.521	0.529	0.536	0.543	0.550	0.557	0.563	0.570	0.577
7720	0.613	0.622	0.630	0.639	0.647	0.655	0.662	0.670	0.677	0.684	0.691	0.698	0.705	0.712
7721	0.621	0.629	0.637	0.645	0.653	0.660	0.667	0.674	0.681	0.688	0.694	0.701	0.707	0.714

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
6213	0.622	0.629	0.636	0.642	0.649	0.656	0.662	0.668	0.674	0.681	0.687	0.692	0.698	0.704
6216	0.625	0.631	0.638	0.645	0.652	0.658	0.664	0.670	0.676	0.682	0.688	0.694	0.700	0.705
6218	0.632	0.639	0.645	0.651	0.658	0.664	0.670	0.676	0.682	0.688	0.694	0.699	0.705	0.710
6220	0.538	0.545	0.551	0.558	0.564	0.570	0.576	0.582	0.588	0.594	0.599	0.605	0.611	0.616
6233	0.582	0.588	0.595	0.601	0.608	0.614	0.620	0.626	0.632	0.638	0.644	0.649	0.655	0.660
6235	0.569	0.575	0.581	0.587	0.593	0.599	0.605	0.611	0.617	0.623	0.628	0.634	0.639	0.645
6237	0.590	0.596	0.603	0.609	0.616	0.622	0.628	0.634	0.640	0.645	0.651	0.657	0.662	0.668
6251	0.663	0.669	0.675	0.681	0.687	0.693	0.699	0.705	0.710	0.715	0.720	0.725	0.730	0.735
6258	0.597	0.604	0.611	0.618	0.624	0.630	0.637	0.643	0.649	0.655	0.661	0.667	0.672	0.678
6307	0.627	0.633	0.639	0.645	0.651	0.657	0.662	0.668	0.673	0.678	0.684	0.689	0.694	0.699
6308	0.576	0.583	0.589	0.595	0.602	0.608	0.614	0.620	0.626	0.632	0.638	0.643	0.649	0.655
6315	0.617	0.624	0.630	0.636	0.642	0.648	0.654	0.660	0.666	0.671	0.677	0.682	0.688	0.693
6316	0.546	0.552	0.559	0.565	0.571	0.577	0.583	0.589	0.595	0.600	0.606	0.612	0.618	0.623
6325	0.630	0.637	0.643	0.650	0.656	0.662	0.668	0.674	0.680	0.686	0.692	0.697	0.703	0.708
6361	0.666	0.672	0.678	0.683	0.689	0.695	0.700	0.705	0.711	0.716	0.721	0.726	0.731	0.736
6364	0.740	0.746	0.752	0.757	0.763	0.768	0.773	0.778	0.783	0.788	0.793	0.798	0.802	0.807
6400	0.685	0.691	0.697	0.702	0.707	0.713	0.718	0.723	0.728	0.733	0.738	0.743	0.748	0.753
6504	0.755	0.761	0.767	0.773	0.778	0.784	0.789	0.794	0.799	0.804	0.809	0.814	0.818	0.823
6834	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
7133	0.604	0.610	0.616	0.622	0.628	0.634	0.639	0.645	0.651	0.656	0.662	0.667	0.672	0.678
7198	0.661	0.668	0.675	0.682	0.688	0.695	0.701	0.707	0.713	0.720	0.725	0.731	0.737	0.743
7207	0.685	0.691	0.697	0.704	0.710	0.716	0.722	0.728	0.734	0.740	0.745	0.751	0.756	0.762
7219	0.624	0.631	0.638	0.645	0.651	0.657	0.664	0.670	0.676	0.682	0.688	0.694	0.700	0.706
7227	0.656	0.663	0.669	0.676	0.682	0.688	0.694	0.700	0.706	0.712	0.718	0.723	0.728	0.734
7232	0.620	0.627	0.634	0.640	0.647	0.653	0.659	0.666	0.672	0.677	0.683	0.689	0.695	0.701
7248	0.662	0.668	0.675	0.681	0.687	0.693	0.699	0.704	0.710	0.715	0.721	0.726	0.731	0.736
7272	0.602	0.609	0.615	0.622	0.628	0.634	0.640	0.646	0.652	0.657	0.663	0.669	0.674	0.680
7332	0.708	0.715	0.721	0.727	0.733	0.739	0.744	0.750	0.755	0.760	0.766	0.771	0.776	0.780
7360	0.726	0.732	0.739	0.745	0.751	0.756	0.762	0.767	0.773	0.778	0.783	0.788	0.794	0.798
7365	0.638	0.645	0.651	0.658	0.664	0.670	0.676	0.682	0.688	0.694	0.700	0.705	0.711	0.716
7382	0.721	0.728	0.734	0.740	0.746	0.752	0.758	0.763	0.769	0.774	0.779	0.784	0.789	0.794
7392	0.736	0.742	0.748	0.754	0.760	0.766	0.771	0.777	0.782	0.787	0.792	0.796	0.801	0.805
7403	0.714	0.720	0.726	0.732	0.738	0.743	0.749	0.754	0.759	0.764	0.770	0.775	0.779	0.784
7405	0.719	0.725	0.731	0.736	0.742	0.747	0.753	0.758	0.763	0.768	0.773	0.778	0.783	0.788
7409	0.560	0.566	0.573	0.579	0.585	0.591	0.597	0.603	0.609	0.614	0.620	0.626	0.631	0.637
7410	0.732	0.738	0.744	0.750	0.755	0.761	0.766	0.771	0.776	0.781	0.786	0.790	0.795	0.799
7421	0.719	0.724	0.730	0.736	0.741	0.747	0.752	0.758	0.763	0.768	0.773	0.777	0.782	0.786
7424	0.555	0.561	0.567	0.573	0.579	0.584	0.590	0.596	0.601	0.607	0.612	0.617	0.623	0.628
7428	0.730	0.736	0.742	0.748	0.754	0.760	0.765	0.771	0.776	0.781	0.786	0.792	0.797	0.801
7429	0.723	0.729	0.735	0.740	0.746	0.751	0.756	0.762	0.766	0.771	0.776	0.781	0.786	0.790
7500	0.663	0.670	0.676	0.682	0.689	0.695	0.700	0.706	0.712	0.717	0.723	0.728	0.733	0.739
7515	0.634	0.641	0.647	0.653	0.659	0.665	0.671	0.676	0.682	0.688	0.693	0.699	0.704	0.710
7520	0.663	0.670	0.676	0.682	0.689	0.695	0.700	0.706	0.712	0.717	0.723	0.728	0.733	0.739
7538	0.564	0.570	0.577	0.583	0.588	0.594	0.600	0.606	0.612	0.617	0.623	0.628	0.634	0.639
7539	0.592	0.598	0.604	0.611	0.617	0.623	0.628	0.634	0.640	0.646	0.652	0.657	0.663	0.668
7580	0.627	0.633	0.640	0.646	0.652	0.658	0.664	0.670	0.675	0.681	0.687	0.692	0.698	0.703
7600	0.617	0.624	0.631	0.638	0.645	0.651	0.658	0.664	0.671	0.677	0.683	0.689	0.695	0.701
7601	0.702	0.708	0.713	0.719	0.724	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
7605	0.637	0.644	0.650	0.657	0.664	0.670	0.677	0.683	0.689	0.695	0.701	0.707	0.713	0.718
7607	0.684	0.690	0.696	0.702	0.708	0.714	0.719	0.725	0.730	0.736	0.741	0.746	0.751	0.756
7610	0.674	0.680	0.686	0.691	0.697	0.702	0.708	0.713	0.718	0.723	0.728	0.733	0.738	0.742
7706	0.622	0.628	0.635	0.642	0.648	0.655	0.661	0.667	0.674	0.680	0.686	0.692	0.698	0.703
7707*	0.583	0.589	0.596	0.602	0.608	0.614	0.620	0.626	0.632	0.637	0.643	0.649	0.654	0.660
7720	0.718	0.724	0.731	0.737	0.743	0.749	0.755	0.761	0.766	0.771	0.777	0.781	0.786	0.791
7721	0.720	0.726	0.731	0.737	0.743	0.748	0.753	0.759	0.764	0.769	0.774	0.778	0.783	0.787

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
6213	0.710	0.716	0.721	0.727	0.732	0.737	0.743	0.748	0.753
6216	0.711	0.716	0.722	0.727	0.733	0.738	0.743	0.748	0.753
6218	0.716	0.721	0.727	0.732	0.737	0.742	0.747	0.752	0.757
6220	0.622	0.627	0.632	0.638	0.643	0.648	0.653	0.658	0.663
6233	0.666	0.671	0.677	0.682	0.687	0.692	0.698	0.703	0.708
6235	0.650	0.655	0.661	0.666	0.671	0.676	0.681	0.686	0.690
6237	0.673	0.678	0.683	0.688	0.693	0.698	0.702	0.707	0.712
6251	0.740	0.745	0.749	0.754	0.759	0.763	0.767	0.772	0.776
6258	0.684	0.689	0.694	0.700	0.705	0.710	0.715	0.720	0.725
6307	0.704	0.709	0.714	0.719	0.723	0.728	0.732	0.737	0.741
6308	0.660	0.666	0.671	0.677	0.682	0.688	0.693	0.698	0.703
6315	0.699	0.704	0.709	0.714	0.719	0.724	0.729	0.734	0.739
6316	0.629	0.634	0.640	0.645	0.650	0.655	0.660	0.665	0.670
6325	0.714	0.719	0.724	0.729	0.734	0.738	0.743	0.747	0.752
6361	0.741	0.745	0.750	0.754	0.759	0.763	0.768	0.772	0.776
6364	0.811	0.816	0.820	0.824	0.828	0.832	0.836	0.840	0.844
6400	0.758	0.763	0.767	0.771	0.776	0.780	0.784	0.788	0.792
6504	0.827	0.832	0.836	0.840	0.844	0.848	0.851	0.855	0.858
6834	0.787	0.792	0.796	0.801	0.805	0.809	0.813	0.818	0.822
7133	0.683	0.688	0.693	0.698	0.703	0.708	0.713	0.718	0.722
7198	0.748	0.754	0.759	0.764	0.769	0.774	0.779	0.784	0.789
7207	0.767	0.772	0.777	0.782	0.787	0.791	0.796	0.800	0.805
7219	0.711	0.717	0.722	0.727	0.733	0.738	0.743	0.748	0.753
7227	0.739	0.744	0.749	0.754	0.759	0.764	0.768	0.773	0.777
7232	0.706	0.712	0.717	0.723	0.728	0.733	0.738	0.744	0.749
7248	0.741	0.746	0.751	0.756	0.761	0.765	0.770	0.775	0.779
7272	0.685	0.690	0.695	0.701	0.706	0.711	0.716	0.721	0.725
7332	0.785	0.790	0.795	0.800	0.804	0.809	0.813	0.817	0.822
7360	0.803	0.808	0.813	0.817	0.822	0.826	0.830	0.834	0.838
7365	0.722	0.727	0.733	0.738	0.743	0.748	0.753	0.757	0.762
7382	0.799	0.804	0.808	0.813	0.817	0.821	0.825	0.829	0.833
7392	0.810	0.814	0.819	0.823	0.827	0.831	0.835	0.839	0.843
7403	0.789	0.794	0.798	0.803	0.807	0.811	0.816	0.820	0.824
7405	0.793	0.797	0.802	0.806	0.810	0.815	0.819	0.823	0.827
7409	0.642	0.648	0.653	0.658	0.664	0.669	0.674	0.679	0.684
7410	0.804	0.808	0.812	0.816	0.820	0.824	0.828	0.832	0.836
7421	0.791	0.795	0.800	0.804	0.808	0.812	0.816	0.820	0.824
7424	0.633	0.638	0.643	0.648	0.653	0.658	0.663	0.668	0.672
7428	0.806	0.811	0.815	0.820	0.824	0.828	0.832	0.836	0.840
7429	0.795	0.799	0.803	0.807	0.811	0.815	0.819	0.822	0.826
7500	0.744	0.749	0.754	0.759	0.764	0.768	0.773	0.778	0.782
7515	0.715	0.720	0.724	0.729	0.734	0.739	0.744	0.748	0.753
7520	0.744	0.749	0.754	0.759	0.764	0.768	0.773	0.778	0.782
7538	0.645	0.650	0.655	0.661	0.666	0.671	0.676	0.680	0.685
7539	0.674	0.679	0.685	0.690	0.695	0.700	0.706	0.711	0.715
7580	0.708	0.713	0.718	0.723	0.728	0.733	0.738	0.743	0.747
7600	0.707	0.713	0.718	0.724	0.729	0.735	0.740	0.746	0.751
7601	0.771	0.775	0.779	0.783	0.787	0.791	0.795	0.799	0.803
7605	0.724	0.730	0.735	0.740	0.746	0.751	0.756	0.761	0.766
7607	0.761	0.766	0.771	0.776	0.780	0.785	0.790	0.794	0.798
7610	0.747	0.752	0.756	0.760	0.764	0.769	0.773	0.777	0.782
7706	0.709	0.714	0.720	0.725	0.730	0.735	0.740	0.745	0.750
7707*	0.665	0.670	0.676	0.681	0.686	0.691	0.696	0.701	0.706
7720	0.796	0.800	0.805	0.810	0.814	0.818	0.822	0.827	0.831
7721	0.792	0.796	0.800	0.804	0.808	0.812	0.816	0.820	0.823

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
7722*	50.06	0.117	0.127	0.137	0.146	0.156	0.165	0.174	0.182	0.191	0.199	0.208	0.216	0.224
7855	1.34	0.093	0.101	0.110	0.118	0.126	0.134	0.142	0.149	0.157	0.164	0.171	0.179	0.186
8001	2.44	0.151	0.164	0.177	0.189	0.201	0.213	0.225	0.236	0.247	0.258	0.269	0.279	0.290
8004	1.63	0.131	0.141	0.150	0.159	0.168	0.176	0.185	0.193	0.202	0.210	0.218	0.226	0.234
8006	1.77	0.181	0.195	0.208	0.221	0.234	0.246	0.258	0.270	0.281	0.292	0.303	0.313	0.324
8008	1.14	0.175	0.189	0.203	0.216	0.229	0.241	0.254	0.266	0.277	0.288	0.299	0.310	0.321
8010	1.46	0.157	0.168	0.180	0.191	0.201	0.212	0.222	0.232	0.242	0.252	0.261	0.270	0.279
8013	0.60	0.140	0.152	0.165	0.176	0.188	0.200	0.211	0.221	0.232	0.242	0.252	0.262	0.272
8015	1.72	0.162	0.175	0.187	0.199	0.211	0.223	0.234	0.244	0.255	0.265	0.275	0.285	0.295
8017	1.47	0.158	0.171	0.183	0.195	0.207	0.218	0.230	0.241	0.251	0.262	0.272	0.282	0.292
8018	2.67	0.157	0.170	0.183	0.195	0.207	0.219	0.230	0.242	0.253	0.264	0.274	0.284	0.295
8019	0.96	0.152	0.164	0.175	0.186	0.197	0.208	0.219	0.229	0.239	0.249	0.258	0.268	0.277
8021	3.91	0.140	0.153	0.164	0.176	0.187	0.198	0.209	0.219	0.230	0.240	0.250	0.260	0.269
8028	1.85	0.132	0.143	0.153	0.163	0.173	0.183	0.193	0.202	0.211	0.220	0.229	0.238	0.246
8031	2.35	0.176	0.190	0.204	0.217	0.230	0.243	0.256	0.268	0.280	0.292	0.303	0.314	0.325
8032	2.61	0.159	0.173	0.188	0.202	0.215	0.229	0.242	0.256	0.269	0.281	0.294	0.306	0.318
8039	1.06	0.194	0.209	0.223	0.236	0.249	0.261	0.274	0.286	0.297	0.308	0.320	0.330	0.341
8041	3.55	0.123	0.134	0.144	0.154	0.164	0.174	0.184	0.193	0.203	0.212	0.221	0.230	0.238
8042	1.52	0.134	0.145	0.156	0.167	0.177	0.187	0.197	0.207	0.216	0.226	0.235	0.244	0.253
8046	1.70	0.164	0.177	0.190	0.202	0.214	0.226	0.237	0.249	0.260	0.271	0.281	0.292	0.302
8057	2.15	0.123	0.134	0.144	0.154	0.164	0.174	0.183	0.192	0.202	0.211	0.219	0.228	0.237
8059	1.69	0.167	0.180	0.193	0.206	0.218	0.230	0.242	0.254	0.265	0.276	0.286	0.297	0.307
8060	0.84	0.140	0.152	0.163	0.174	0.185	0.195	0.206	0.216	0.225	0.235	0.245	0.254	0.263
8061	1.47	0.145	0.158	0.170	0.182	0.194	0.205	0.217	0.227	0.238	0.248	0.259	0.269	0.278
8062	0.53	0.170	0.182	0.194	0.205	0.216	0.228	0.238	0.249	0.260	0.270	0.280	0.290	0.300
8063	1.67	0.158	0.171	0.184	0.197	0.209	0.221	0.233	0.245	0.256	0.267	0.278	0.289	0.299
8064	1.91	0.140	0.151	0.162	0.173	0.184	0.194	0.205	0.215	0.224	0.234	0.244	0.253	0.262
8065	1.03	0.165	0.178	0.190	0.202	0.214	0.225	0.236	0.246	0.257	0.267	0.277	0.287	0.296
8066	0.56	0.176	0.190	0.203	0.216	0.228	0.241	0.253	0.264	0.275	0.287	0.298	0.308	0.319
8071	0.60	0.166	0.178	0.189	0.200	0.211	0.221	0.232	0.242	0.252	0.262	0.272	0.282	0.291
8078	0.86	0.192	0.207	0.221	0.235	0.249	0.262	0.275	0.287	0.300	0.312	0.324	0.335	0.346
8102	0.69	0.158	0.171	0.184	0.196	0.207	0.219	0.230	0.241	0.251	0.262	0.272	0.282	0.292
8106	2.91	0.139	0.150	0.160	0.171	0.181	0.191	0.201	0.210	0.220	0.229	0.238	0.247	0.256
8107	1.21	0.157	0.170	0.182	0.194	0.206	0.217	0.229	0.240	0.250	0.261	0.271	0.281	0.291
8110	0.98	0.158	0.171	0.184	0.196	0.208	0.219	0.231	0.242	0.253	0.263	0.274	0.284	0.294
8116	1.60	0.145	0.157	0.168	0.180	0.190	0.201	0.211	0.222	0.232	0.241	0.251	0.260	0.270
8117	2.06	0.165	0.177	0.189	0.201	0.212	0.223	0.234	0.244	0.254	0.264	0.274	0.284	0.293
8209	3.11	0.164	0.177	0.190	0.202	0.214	0.226	0.238	0.249	0.260	0.271	0.282	0.293	0.303
8215	3.33	0.110	0.119	0.128	0.137	0.146	0.154	0.163	0.171	0.179	0.187	0.195	0.202	0.210
8227	2.02	0.118	0.127	0.137	0.146	0.154	0.163	0.171	0.180	0.188	0.196	0.204	0.211	0.219
8232	2.85	0.130	0.141	0.151	0.161	0.171	0.180	0.190	0.199	0.207	0.216	0.225	0.233	0.241
8267	3.21	0.128	0.139	0.149	0.160	0.170	0.180	0.189	0.199	0.208	0.217	0.226	0.235	0.244
8278*	47.11	0.145	0.153	0.161	0.168	0.176	0.184	0.191	0.198	0.206	0.213	0.220	0.227	0.234
8286	2.69	0.145	0.157	0.168	0.179	0.190	0.201	0.212	0.222	0.232	0.242	0.252	0.262	0.271
8290	1.33	0.145	0.157	0.169	0.181	0.192	0.204	0.215	0.226	0.237	0.247	0.257	0.267	0.277
8291	2.00	0.163	0.176	0.189	0.201	0.213	0.225	0.236	0.246	0.257	0.266	0.276	0.285	0.295
8292	4.32	0.157	0.171	0.185	0.199	0.212	0.225	0.238	0.251	0.263	0.275	0.287	0.298	0.310
8293	4.68	0.129	0.140	0.151	0.162	0.172	0.182	0.192	0.202	0.211	0.221	0.230	0.238	0.247
8304	3.31	0.117	0.128	0.138	0.148	0.157	0.167	0.176	0.185	0.194	0.202	0.211	0.219	0.228
8324	1.53	0.136	0.149	0.162	0.174	0.186	0.197	0.209	0.220	0.231	0.242	0.253	0.264	0.274
8350	2.41	0.119	0.129	0.139	0.148	0.158	0.168	0.177	0.187	0.196	0.205	0.214	0.223	0.231
8370	1.13	0.142	0.153	0.164	0.175	0.185	0.195	0.205	0.214	0.224	0.233	0.243	0.252	0.261
8387	1.54	0.155	0.170	0.184	0.197	0.211	0.224	0.237	0.250	0.262	0.274	0.286	0.297	0.309
8388	2.29	0.139	0.151	0.162	0.172	0.183	0.193	0.203	0.213	0.223	0.232	0.241	0.250	0.259
8389	1.40	0.127	0.138	0.149	0.159	0.169	0.179	0.189	0.199	0.208	0.217	0.226	0.235	0.244

* 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
7722*	0.232	0.240	0.247	0.255	0.262	0.269	0.276	0.283	0.290	0.297	0.304	0.311	0.317	0.324
7855	0.193	0.199	0.206	0.213	0.219	0.226	0.232	0.238	0.244	0.250	0.256	0.262	0.268	0.273
8001	0.299	0.309	0.319	0.328	0.337	0.345	0.354	0.362	0.371	0.379	0.387	0.394	0.402	0.410
8004	0.241	0.248	0.256	0.263	0.270	0.277	0.284	0.291	0.298	0.305	0.311	0.318	0.324	0.331
8006	0.334	0.344	0.354	0.363	0.373	0.382	0.391	0.400	0.408	0.417	0.425	0.433	0.441	0.449
8008	0.331	0.341	0.351	0.360	0.370	0.379	0.388	0.397	0.405	0.414	0.422	0.430	0.438	0.446
8010	0.288	0.297	0.306	0.315	0.323	0.331	0.340	0.348	0.356	0.363	0.371	0.379	0.386	0.393
8013	0.281	0.290	0.299	0.308	0.317	0.325	0.334	0.342	0.350	0.358	0.366	0.374	0.381	0.389
8015	0.305	0.314	0.323	0.332	0.341	0.350	0.359	0.368	0.376	0.384	0.393	0.401	0.409	0.416
8017	0.302	0.311	0.320	0.329	0.338	0.347	0.356	0.364	0.373	0.381	0.389	0.397	0.405	0.413
8018	0.304	0.314	0.324	0.333	0.342	0.351	0.360	0.369	0.377	0.386	0.394	0.402	0.410	0.417
8019	0.287	0.296	0.305	0.313	0.322	0.331	0.339	0.347	0.356	0.364	0.372	0.380	0.387	0.395
8021	0.279	0.288	0.297	0.306	0.315	0.324	0.332	0.341	0.349	0.357	0.365	0.373	0.380	0.388
8028	0.254	0.262	0.270	0.278	0.285	0.293	0.300	0.307	0.314	0.321	0.328	0.335	0.341	0.348
8031	0.336	0.346	0.357	0.367	0.377	0.387	0.396	0.405	0.414	0.423	0.432	0.441	0.449	0.457
8032	0.330	0.341	0.353	0.364	0.375	0.385	0.396	0.406	0.416	0.425	0.435	0.444	0.453	0.462
8039	0.351	0.361	0.371	0.381	0.390	0.400	0.409	0.418	0.427	0.436	0.445	0.453	0.461	0.470
8041	0.247	0.255	0.263	0.271	0.279	0.287	0.295	0.302	0.310	0.317	0.325	0.332	0.339	0.346
8042	0.262	0.271	0.279	0.288	0.296	0.304	0.312	0.320	0.328	0.335	0.342	0.350	0.357	0.364
8046	0.312	0.322	0.332	0.341	0.351	0.360	0.369	0.378	0.387	0.396	0.404	0.412	0.421	0.429
8057	0.245	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
8059	0.317	0.327	0.337	0.346	0.356	0.365	0.374	0.383	0.392	0.400	0.409	0.417	0.425	0.433
8060	0.272	0.281	0.290	0.298	0.307	0.315	0.324	0.332	0.340	0.348	0.356	0.363	0.371	0.379
8061	0.288	0.297	0.306	0.315	0.324	0.332	0.341	0.349	0.357	0.365	0.374	0.382	0.389	0.397
8062	0.309	0.318	0.328	0.336	0.345	0.354	0.362	0.371	0.379	0.387	0.396	0.404	0.412	0.419
8063	0.310	0.320	0.329	0.339	0.348	0.357	0.366	0.375	0.384	0.393	0.401	0.410	0.418	0.426
8064	0.271	0.280	0.288	0.297	0.305	0.313	0.321	0.329	0.336	0.344	0.351	0.359	0.366	0.373
8065	0.305	0.315	0.324	0.333	0.342	0.350	0.359	0.367	0.376	0.384	0.392	0.399	0.407	0.414
8066	0.329	0.339	0.349	0.358	0.368	0.377	0.386	0.395	0.403	0.412	0.420	0.428	0.436	0.443
8071	0.301	0.310	0.319	0.328	0.336	0.345	0.353	0.362	0.370	0.378	0.386	0.393	0.401	0.409
8078	0.356	0.367	0.377	0.387	0.397	0.407	0.416	0.426	0.435	0.444	0.452	0.461	0.469	0.477
8102	0.302	0.311	0.320	0.329	0.338	0.347	0.355	0.363	0.372	0.380	0.388	0.396	0.403	0.411
8106	0.265	0.273	0.282	0.290	0.298	0.306	0.314	0.322	0.330	0.337	0.345	0.352	0.359	0.367
8107	0.301	0.310	0.319	0.328	0.337	0.345	0.354	0.362	0.370	0.377	0.385	0.392	0.400	0.407
8110	0.304	0.313	0.323	0.332	0.341	0.350	0.359	0.367	0.376	0.384	0.392	0.400	0.408	0.416
8116	0.279	0.288	0.296	0.305	0.313	0.322	0.330	0.338	0.346	0.353	0.361	0.368	0.376	0.383
8117	0.303	0.312	0.321	0.330	0.339	0.347	0.356	0.364	0.372	0.380	0.388	0.396	0.404	0.412
8209	0.313	0.323	0.333	0.342	0.352	0.361	0.370	0.379	0.387	0.396	0.404	0.413	0.421	0.428
8215	0.218	0.225	0.232	0.239	0.246	0.253	0.260	0.267	0.273	0.280	0.286	0.293	0.299	0.305
8227	0.226	0.233	0.241	0.248	0.255	0.262	0.269	0.275	0.282	0.289	0.295	0.301	0.308	0.314
8232	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	0.342
8267	0.252	0.260	0.269	0.277	0.285	0.292	0.300	0.308	0.315	0.322	0.329	0.336	0.343	0.350
8278*	0.241	0.248	0.254	0.261	0.268	0.274	0.281	0.287	0.293	0.299	0.305	0.312	0.318	0.323
8286	0.281	0.290	0.299	0.308	0.317	0.325	0.334	0.342	0.350	0.358	0.366	0.373	0.381	0.389
8290	0.286	0.296	0.305	0.314	0.323	0.331	0.340	0.348	0.356	0.364	0.372	0.380	0.387	0.395
8291	0.304	0.313	0.322	0.331	0.339	0.348	0.356	0.364	0.372	0.380	0.388	0.396	0.403	0.411
8292	0.321	0.332	0.342	0.353	0.363	0.373	0.382	0.391	0.401	0.409	0.418	0.427	0.435	0.443
8293	0.256	0.264	0.272	0.281	0.288	0.296	0.304	0.312	0.319	0.326	0.334	0.341	0.348	0.355
8304	0.236	0.244	0.252	0.259	0.267	0.275	0.282	0.289	0.297	0.304	0.311	0.318	0.325	0.332
8324	0.284	0.294	0.304	0.314	0.323	0.333	0.342	0.351	0.360	0.369	0.378	0.386	0.395	0.403
8350	0.240	0.248	0.256	0.264	0.272	0.279	0.286	0.293	0.301	0.307	0.314	0.321	0.328	0.334
8370	0.270	0.278	0.287	0.295	0.304	0.312	0.320	0.328	0.335	0.343	0.351	0.358	0.365	0.373
8387	0.320	0.331	0.341	0.352	0.362	0.372	0.382	0.392	0.401	0.410	0.420	0.428	0.437	0.446
8388	0.268	0.277	0.285	0.294	0.302	0.310	0.318	0.326	0.334	0.341	0.349	0.356	0.364	0.371
8389	0.252	0.261	0.269	0.277	0.285	0.293	0.301	0.308	0.316	0.323	0.330	0.338	0.345	0.352

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
7722*	0.330	0.336	0.343	0.349	0.355	0.361	0.367	0.373	0.379	0.384	0.390	0.396	0.401	0.407
7855	0.279	0.284	0.290	0.295	0.301	0.306	0.311	0.316	0.322	0.327	0.332	0.337	0.342	0.347
8001	0.417	0.424	0.431	0.438	0.445	0.452	0.459	0.466	0.473	0.479	0.485	0.492	0.498	0.504
8004	0.337	0.343	0.350	0.356	0.362	0.368	0.374	0.379	0.385	0.391	0.397	0.402	0.408	0.414
8006	0.457	0.465	0.473	0.480	0.487	0.495	0.502	0.509	0.515	0.522	0.529	0.535	0.542	0.548
8008	0.454	0.461	0.469	0.476	0.483	0.490	0.497	0.504	0.511	0.518	0.524	0.531	0.537	0.543
8010	0.400	0.408	0.414	0.421	0.428	0.435	0.442	0.448	0.455	0.461	0.467	0.474	0.480	0.486
8013	0.397	0.404	0.411	0.418	0.425	0.432	0.439	0.445	0.452	0.458	0.464	0.471	0.477	0.483
8015	0.424	0.432	0.439	0.446	0.453	0.461	0.468	0.474	0.481	0.488	0.495	0.501	0.508	0.514
8017	0.420	0.428	0.435	0.442	0.449	0.457	0.463	0.470	0.477	0.484	0.490	0.497	0.503	0.509
8018	0.425	0.433	0.440	0.447	0.454	0.461	0.468	0.475	0.482	0.488	0.495	0.501	0.507	0.513
8019	0.402	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
8021	0.395	0.403	0.410	0.417	0.424	0.431	0.438	0.445	0.452	0.458	0.465	0.471	0.477	0.484
8028	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419	0.424	0.430
8031	0.466	0.474	0.481	0.489	0.497	0.504	0.512	0.519	0.526	0.534	0.540	0.547	0.554	0.561
8032	0.471	0.479	0.488	0.496	0.504	0.512	0.519	0.527	0.534	0.541	0.548	0.555	0.562	0.568
8039	0.478	0.485	0.493	0.501	0.508	0.516	0.523	0.530	0.537	0.543	0.550	0.557	0.563	0.570
8041	0.353	0.360	0.367	0.374	0.380	0.387	0.393	0.399	0.406	0.412	0.418	0.424	0.430	0.436
8042	0.371	0.377	0.384	0.391	0.397	0.404	0.410	0.416	0.422	0.428	0.433	0.439	0.445	0.450
8046	0.437	0.444	0.452	0.460	0.467	0.475	0.482	0.489	0.496	0.503	0.510	0.516	0.523	0.529
8057	0.349	0.355	0.362	0.368	0.375	0.381	0.387	0.394	0.400	0.406	0.412	0.417	0.423	0.429
8059	0.441	0.448	0.456	0.463	0.471	0.478	0.485	0.492	0.498	0.505	0.511	0.518	0.524	0.530
8060	0.386	0.394	0.401	0.408	0.415	0.422	0.429	0.436	0.442	0.449	0.455	0.462	0.468	0.474
8061	0.405	0.412	0.419	0.427	0.434	0.441	0.448	0.455	0.461	0.468	0.475	0.481	0.488	0.494
8062	0.427	0.435	0.442	0.450	0.457	0.464	0.471	0.478	0.485	0.492	0.499	0.505	0.512	0.518
8063	0.433	0.441	0.449	0.456	0.463	0.470	0.477	0.484	0.491	0.498	0.505	0.511	0.518	0.524
8064	0.380	0.387	0.393	0.400	0.407	0.413	0.419	0.426	0.432	0.438	0.444	0.450	0.456	0.461
8065	0.422	0.429	0.436	0.443	0.450	0.457	0.464	0.470	0.477	0.483	0.489	0.496	0.502	0.508
8066	0.451	0.458	0.465	0.472	0.479	0.486	0.493	0.499	0.506	0.512	0.518	0.525	0.531	0.537
8071	0.416	0.424	0.431	0.438	0.445	0.452	0.459	0.466	0.473	0.480	0.486	0.493	0.499	0.505
8078	0.485	0.493	0.501	0.508	0.515	0.523	0.529	0.536	0.543	0.549	0.555	0.562	0.568	0.574
8102	0.418	0.426	0.433	0.440	0.447	0.454	0.461	0.468	0.475	0.481	0.488	0.494	0.500	0.506
8106	0.374	0.381	0.388	0.395	0.401	0.408	0.414	0.421	0.427	0.433	0.439	0.445	0.451	0.457
8107	0.414	0.421	0.428	0.434	0.441	0.447	0.454	0.460	0.466	0.472	0.478	0.484	0.490	0.495
8110	0.423	0.431	0.438	0.445	0.452	0.459	0.466	0.473	0.480	0.486	0.493	0.499	0.505	0.512
8116	0.390	0.397	0.404	0.410	0.417	0.424	0.430	0.436	0.443	0.449	0.455	0.461	0.467	0.472
8117	0.419	0.427	0.434	0.441	0.449	0.456	0.463	0.470	0.477	0.484	0.490	0.497	0.504	0.510
8209	0.436	0.444	0.451	0.459	0.466	0.473	0.480	0.487	0.494	0.501	0.508	0.515	0.521	0.528
8215	0.311	0.318	0.324	0.330	0.336	0.342	0.348	0.353	0.359	0.365	0.371	0.376	0.382	0.387
8227	0.320	0.326	0.332	0.338	0.344	0.349	0.355	0.360	0.366	0.371	0.377	0.382	0.387	0.392
8232	0.348	0.354	0.361	0.367	0.373	0.379	0.385	0.391	0.397	0.402	0.408	0.414	0.420	0.425
8267	0.357	0.363	0.370	0.376	0.382	0.388	0.394	0.400	0.406	0.412	0.418	0.423	0.429	0.434
8278*	0.329	0.335	0.341	0.347	0.352	0.358	0.363	0.369	0.374	0.379	0.385	0.390	0.395	0.400
8286	0.396	0.403	0.410	0.417	0.424	0.431	0.437	0.444	0.451	0.457	0.463	0.469	0.475	0.481
8290	0.402	0.409	0.416	0.423	0.429	0.436	0.443	0.449	0.455	0.462	0.468	0.474	0.480	0.486
8291	0.418	0.426	0.433	0.440	0.447	0.453	0.460	0.466	0.473	0.479	0.485	0.491	0.498	0.504
8292	0.451	0.459	0.467	0.475	0.482	0.489	0.497	0.504	0.510	0.517	0.524	0.531	0.537	0.543
8293	0.362	0.368	0.375	0.381	0.388	0.394	0.400	0.406	0.413	0.419	0.425	0.430	0.436	0.442
8304	0.339	0.345	0.352	0.358	0.364	0.371	0.377	0.383	0.389	0.395	0.401	0.407	0.413	0.418
8324	0.411	0.419	0.428	0.436	0.443	0.451	0.459	0.466	0.473	0.481	0.488	0.495	0.502	0.508
8350	0.340	0.347	0.353	0.359	0.365	0.371	0.377	0.382	0.388	0.394	0.399	0.405	0.410	0.415
8370	0.380	0.387	0.394	0.401	0.408	0.414	0.421	0.427	0.433	0.439	0.446	0.452	0.457	0.463
8387	0.454	0.462	0.470	0.478	0.486	0.494	0.501	0.509	0.516	0.523	0.530	0.537	0.543	0.550
8388	0.378	0.385	0.392	0.399	0.405	0.412	0.418	0.425	0.431	0.437	0.444	0.450	0.456	0.462
8389	0.358	0.365	0.372	0.378	0.385	0.391	0.398	0.404	0.410	0.416	0.422	0.428	0.434	0.440

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
7722*	0.412	0.423	0.434	0.444	0.454	0.464	0.474	0.484	0.493	0.502	0.511	0.520	0.529	0.537
7855	0.351	0.361	0.371	0.380	0.389	0.398	0.407	0.416	0.424	0.433	0.441	0.449	0.457	0.465
8001	0.510	0.522	0.533	0.544	0.555	0.566	0.576	0.586	0.596	0.605	0.614	0.623	0.632	0.640
8004	0.419	0.430	0.441	0.452	0.462	0.472	0.482	0.492	0.502	0.511	0.520	0.530	0.539	0.548
8006	0.554	0.567	0.578	0.590	0.601	0.612	0.623	0.633	0.643	0.653	0.662	0.671	0.680	0.689
8008	0.549	0.561	0.573	0.584	0.595	0.606	0.616	0.626	0.636	0.646	0.655	0.664	0.673	0.681
8010	0.492	0.503	0.515	0.526	0.537	0.548	0.558	0.568	0.578	0.587	0.596	0.605	0.614	0.623
8013	0.489	0.501	0.512	0.523	0.534	0.544	0.555	0.565	0.575	0.584	0.594	0.603	0.612	0.621
8015	0.520	0.532	0.544	0.555	0.567	0.577	0.588	0.598	0.608	0.617	0.626	0.635	0.644	0.652
8017	0.515	0.528	0.539	0.551	0.562	0.573	0.584	0.594	0.604	0.614	0.624	0.633	0.642	0.651
8018	0.519	0.531	0.543	0.554	0.565	0.576	0.586	0.596	0.606	0.615	0.625	0.634	0.642	0.651
8019	0.497	0.509	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.614	0.623	0.632
8021	0.490	0.502	0.513	0.525	0.536	0.546	0.556	0.566	0.576	0.586	0.595	0.604	0.614	0.622
8028	0.435	0.446	0.456	0.467	0.477	0.487	0.497	0.507	0.516	0.526	0.535	0.545	0.554	0.563
8031	0.567	0.580	0.593	0.605	0.616	0.628	0.639	0.649	0.660	0.669	0.679	0.688	0.697	0.706
8032	0.575	0.588	0.600	0.611	0.623	0.633	0.644	0.654	0.663	0.673	0.682	0.690	0.699	0.707
8039	0.576	0.589	0.601	0.612	0.623	0.634	0.645	0.655	0.665	0.674	0.683	0.692	0.700	0.708
8041	0.442	0.453	0.464	0.475	0.486	0.497	0.507	0.517	0.526	0.535	0.545	0.553	0.562	0.571
8042	0.456	0.467	0.477	0.488	0.498	0.508	0.517	0.526	0.535	0.544	0.553	0.562	0.570	0.578
8046	0.536	0.548	0.560	0.572	0.583	0.594	0.604	0.615	0.625	0.635	0.644	0.653	0.662	0.671
8057	0.435	0.446	0.457	0.467	0.478	0.488	0.499	0.509	0.518	0.528	0.537	0.546	0.555	0.564
8059	0.536	0.548	0.559	0.570	0.581	0.591	0.601	0.611	0.620	0.629	0.638	0.647	0.655	0.663
8060	0.480	0.492	0.504	0.515	0.526	0.537	0.548	0.558	0.568	0.578	0.588	0.598	0.607	0.616
8061	0.500	0.512	0.524	0.536	0.548	0.559	0.570	0.581	0.591	0.601	0.611	0.620	0.630	0.639
8062	0.525	0.537	0.549	0.561	0.572	0.583	0.594	0.604	0.614	0.625	0.635	0.644	0.654	0.663
8063	0.531	0.543	0.555	0.567	0.578	0.590	0.600	0.611	0.621	0.631	0.641	0.650	0.659	0.668
8064	0.467	0.478	0.489	0.500	0.511	0.521	0.532	0.542	0.551	0.561	0.570	0.579	0.588	0.597
8065	0.514	0.525	0.536	0.547	0.557	0.567	0.577	0.587	0.596	0.606	0.615	0.624	0.632	0.641
8066	0.542	0.554	0.565	0.576	0.587	0.598	0.608	0.618	0.628	0.637	0.646	0.655	0.664	0.672
8071	0.512	0.524	0.535	0.547	0.558	0.570	0.580	0.591	0.601	0.612	0.621	0.631	0.641	0.650
8078	0.580	0.591	0.602	0.613	0.624	0.634	0.644	0.653	0.662	0.671	0.679	0.688	0.696	0.704
8102	0.513	0.524	0.536	0.547	0.559	0.569	0.580	0.590	0.600	0.610	0.620	0.629	0.639	0.648
8106	0.462	0.473	0.484	0.495	0.506	0.516	0.526	0.536	0.545	0.555	0.564	0.573	0.582	0.591
8107	0.501	0.512	0.522	0.532	0.541	0.551	0.560	0.569	0.577	0.586	0.594	0.602	0.610	0.618
8110	0.518	0.530	0.541	0.553	0.564	0.574	0.585	0.595	0.605	0.614	0.624	0.633	0.642	0.650
8116	0.478	0.489	0.500	0.511	0.521	0.531	0.541	0.551	0.560	0.569	0.578	0.586	0.594	0.602
8117	0.516	0.529	0.541	0.553	0.564	0.575	0.587	0.597	0.608	0.619	0.629	0.639	0.648	0.657
8209	0.534	0.547	0.560	0.572	0.584	0.596	0.607	0.618	0.628	0.639	0.649	0.659	0.668	0.677
8215	0.393	0.403	0.414	0.424	0.434	0.443	0.453	0.462	0.472	0.480	0.489	0.498	0.506	0.515
8227	0.398	0.408	0.418	0.427	0.437	0.446	0.456	0.465	0.474	0.483	0.491	0.500	0.509	0.517
8232	0.431	0.441	0.452	0.462	0.473	0.483	0.492	0.502	0.511	0.520	0.529	0.538	0.547	0.555
8267	0.440	0.450	0.461	0.471	0.481	0.491	0.500	0.510	0.519	0.528	0.537	0.546	0.554	0.563
8278*	0.405	0.415	0.425	0.435	0.444	0.454	0.463	0.472	0.481	0.490	0.498	0.507	0.515	0.523
8286	0.487	0.499	0.510	0.521	0.532	0.543	0.553	0.563	0.573	0.583	0.593	0.602	0.611	0.620
8290	0.492	0.503	0.515	0.526	0.536	0.546	0.556	0.566	0.575	0.585	0.593	0.602	0.610	0.618
8291	0.509	0.521	0.532	0.544	0.555	0.565	0.576	0.586	0.596	0.607	0.616	0.626	0.635	0.645
8292	0.550	0.562	0.574	0.585	0.597	0.608	0.618	0.628	0.638	0.648	0.658	0.667	0.676	0.685
8293	0.448	0.459	0.470	0.480	0.491	0.501	0.511	0.521	0.531	0.541	0.550	0.559	0.568	0.577
8304	0.424	0.435	0.446	0.456	0.467	0.477	0.487	0.497	0.507	0.517	0.526	0.535	0.544	0.552
8324	0.515	0.528	0.540	0.551	0.563	0.574	0.585	0.595	0.605	0.614	0.624	0.633	0.641	0.650
8350	0.420	0.431	0.441	0.450	0.460	0.469	0.478	0.487	0.496	0.504	0.513	0.521	0.530	0.538
8370	0.469	0.480	0.491	0.502	0.512	0.522	0.533	0.543	0.552	0.562	0.571	0.580	0.589	0.598
8387	0.556	0.568	0.580	0.592	0.603	0.613	0.623	0.633	0.642	0.652	0.661	0.669	0.678	0.686
8388	0.468	0.479	0.490	0.501	0.512	0.522	0.532	0.542	0.552	0.562	0.571	0.580	0.589	0.598
8389	0.446	0.458	0.469	0.480	0.490	0.500	0.511	0.520	0.530	0.540	0.549	0.558	0.567	0.575

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
7722*	0.546	0.554	0.562	0.570	0.578	0.585	0.593	0.600	0.608	0.615	0.622	0.629	0.636	0.642
7855	0.472	0.480	0.488	0.495	0.502	0.510	0.517	0.524	0.531	0.538	0.545	0.551	0.558	0.565
8001	0.648	0.656	0.664	0.672	0.679	0.687	0.694	0.701	0.707	0.714	0.720	0.727	0.733	0.739
8004	0.557	0.565	0.574	0.583	0.591	0.599	0.607	0.615	0.622	0.630	0.637	0.644	0.651	0.658
8006	0.698	0.706	0.714	0.722	0.729	0.737	0.744	0.751	0.758	0.765	0.771	0.778	0.784	0.790
8008	0.689	0.697	0.705	0.712	0.720	0.727	0.734	0.740	0.747	0.753	0.759	0.765	0.771	0.777
8010	0.631	0.639	0.648	0.656	0.664	0.671	0.679	0.686	0.694	0.701	0.708	0.715	0.721	0.728
8013	0.629	0.637	0.645	0.653	0.661	0.668	0.675	0.682	0.689	0.696	0.702	0.709	0.715	0.721
8015	0.660	0.668	0.676	0.683	0.691	0.698	0.705	0.712	0.719	0.726	0.733	0.739	0.746	0.752
8017	0.660	0.669	0.677	0.685	0.693	0.701	0.708	0.715	0.722	0.729	0.736	0.743	0.749	0.755
8018	0.659	0.668	0.675	0.683	0.691	0.698	0.705	0.712	0.719	0.726	0.733	0.739	0.745	0.751
8019	0.640	0.649	0.657	0.665	0.673	0.681	0.688	0.696	0.703	0.710	0.716	0.723	0.729	0.736
8021	0.631	0.639	0.648	0.656	0.664	0.671	0.679	0.686	0.694	0.701	0.709	0.715	0.722	0.729
8028	0.571	0.580	0.588	0.596	0.604	0.612	0.620	0.627	0.634	0.641	0.648	0.655	0.662	0.668
8031	0.715	0.723	0.731	0.739	0.746	0.754	0.761	0.768	0.775	0.781	0.787	0.794	0.799	0.805
8032	0.715	0.722	0.730	0.737	0.744	0.750	0.756	0.762	0.768	0.774	0.779	0.785	0.790	0.795
8039	0.716	0.724	0.731	0.739	0.746	0.752	0.759	0.765	0.771	0.777	0.783	0.788	0.794	0.799
8041	0.579	0.588	0.596	0.604	0.613	0.621	0.629	0.637	0.645	0.652	0.660	0.667	0.675	0.682
8042	0.587	0.594	0.602	0.610	0.617	0.625	0.632	0.639	0.646	0.652	0.659	0.665	0.671	0.677
8046	0.679	0.688	0.696	0.704	0.711	0.719	0.726	0.733	0.739	0.745	0.751	0.757	0.763	0.769
8057	0.573	0.581	0.589	0.597	0.605	0.613	0.620	0.627	0.634	0.641	0.648	0.655	0.662	0.669
8059	0.671	0.679	0.687	0.694	0.701	0.708	0.715	0.722	0.728	0.735	0.741	0.747	0.753	0.758
8060	0.625	0.633	0.642	0.650	0.659	0.667	0.675	0.683	0.690	0.698	0.705	0.712	0.719	0.726
8061	0.648	0.656	0.664	0.672	0.680	0.687	0.694	0.701	0.708	0.715	0.722	0.728	0.734	0.739
8062	0.673	0.682	0.691	0.700	0.709	0.718	0.726	0.735	0.743	0.750	0.758	0.765	0.772	0.779
8063	0.677	0.685	0.693	0.701	0.709	0.716	0.724	0.731	0.738	0.745	0.752	0.758	0.765	0.771
8064	0.605	0.614	0.622	0.630	0.637	0.645	0.652	0.660	0.667	0.674	0.681	0.687	0.694	0.700
8065	0.649	0.657	0.665	0.672	0.680	0.687	0.694	0.701	0.707	0.714	0.720	0.726	0.733	0.738
8066	0.681	0.689	0.696	0.704	0.711	0.718	0.725	0.732	0.739	0.745	0.751	0.757	0.763	0.769
8071	0.660	0.669	0.677	0.686	0.695	0.703	0.711	0.719	0.726	0.733	0.740	0.747	0.753	0.759
8078	0.712	0.719	0.727	0.734	0.741	0.747	0.754	0.760	0.766	0.772	0.778	0.784	0.790	0.795
8102	0.657	0.665	0.674	0.682	0.690	0.698	0.706	0.713	0.721	0.728	0.735	0.742	0.749	0.755
8106	0.599	0.608	0.616	0.624	0.632	0.639	0.647	0.654	0.661	0.669	0.676	0.683	0.689	0.696
8107	0.625	0.632	0.639	0.646	0.653	0.660	0.666	0.672	0.679	0.685	0.691	0.697	0.702	0.708
8110	0.659	0.667	0.675	0.683	0.690	0.698	0.705	0.712	0.719	0.726	0.732	0.739	0.745	0.751
8116	0.610	0.617	0.625	0.632	0.639	0.646	0.653	0.659	0.666	0.672	0.678	0.684	0.690	0.696
8117	0.666	0.675	0.683	0.691	0.700	0.707	0.715	0.723	0.730	0.737	0.744	0.751	0.758	0.764
8209	0.686	0.694	0.703	0.711	0.719	0.726	0.734	0.741	0.748	0.755	0.761	0.768	0.774	0.780
8215	0.523	0.531	0.539	0.546	0.554	0.561	0.568	0.575	0.582	0.589	0.596	0.602	0.609	0.615
8227	0.525	0.533	0.541	0.549	0.557	0.565	0.572	0.580	0.587	0.594	0.602	0.609	0.616	0.623
8232	0.564	0.572	0.580	0.588	0.596	0.603	0.611	0.618	0.625	0.632	0.639	0.646	0.653	0.660
8267	0.571	0.579	0.587	0.594	0.602	0.609	0.616	0.624	0.631	0.638	0.644	0.651	0.658	0.664
8278*	0.531	0.539	0.547	0.555	0.563	0.570	0.577	0.585	0.592	0.599	0.606	0.613	0.619	0.626
8286	0.628	0.636	0.644	0.652	0.660	0.668	0.675	0.683	0.690	0.697	0.704	0.711	0.718	0.724
8290	0.626	0.633	0.641	0.648	0.655	0.662	0.668	0.675	0.681	0.688	0.694	0.700	0.707	0.713
8291	0.654	0.663	0.672	0.680	0.688	0.696	0.704	0.711	0.718	0.725	0.731	0.737	0.743	0.749
8292	0.693	0.701	0.710	0.718	0.725	0.733	0.740	0.747	0.754	0.761	0.767	0.774	0.780	0.786
8293	0.585	0.594	0.602	0.610	0.617	0.625	0.633	0.641	0.648	0.655	0.662	0.669	0.676	0.682
8304	0.561	0.569	0.578	0.586	0.593	0.601	0.608	0.615	0.622	0.629	0.635	0.642	0.648	0.654
8324	0.658	0.666	0.674	0.681	0.688	0.695	0.702	0.709	0.715	0.722	0.728	0.733	0.739	0.745
8350	0.545	0.553	0.560	0.567	0.574	0.581	0.588	0.595	0.602	0.608	0.614	0.621	0.627	0.633
8370	0.607	0.616	0.624	0.632	0.640	0.647	0.655	0.663	0.670	0.677	0.684	0.691	0.698	0.705
8387	0.694	0.702	0.709	0.716	0.724	0.731	0.737	0.744	0.750	0.757	0.763	0.769	0.774	0.780
8388	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
8389	0.584	0.592	0.600	0.609	0.616	0.624	0.631	0.639	0.646	0.653	0.660	0.666	0.673	0.679

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
7722*	0.649	0.655	0.662	0.668	0.674	0.680	0.686	0.692	0.697	0.703	0.709	0.714	0.719	0.725
7855	0.571	0.577	0.584	0.590	0.596	0.602	0.608	0.614	0.620	0.625	0.631	0.636	0.641	0.647
8001	0.745	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
8004	0.665	0.671	0.677	0.684	0.690	0.696	0.701	0.707	0.713	0.719	0.724	0.730	0.735	0.740
8006	0.795	0.801	0.806	0.812	0.817	0.822	0.827	0.831	0.836	0.840	0.845	0.849	0.853	0.857
8008	0.783	0.788	0.793	0.799	0.804	0.809	0.813	0.818	0.823	0.827	0.831	0.836	0.840	0.844
8010	0.734	0.741	0.747	0.753	0.759	0.765	0.771	0.776	0.782	0.787	0.792	0.797	0.802	0.807
8013	0.727	0.733	0.738	0.744	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.784	0.789	0.794
8015	0.758	0.764	0.770	0.776	0.781	0.787	0.792	0.797	0.802	0.807	0.812	0.817	0.822	0.826
8017	0.761	0.767	0.773	0.779	0.784	0.790	0.795	0.800	0.805	0.810	0.815	0.819	0.824	0.828
8018	0.757	0.763	0.768	0.774	0.779	0.784	0.790	0.795	0.799	0.804	0.809	0.813	0.818	0.822
8019	0.742	0.748	0.754	0.760	0.766	0.771	0.777	0.782	0.787	0.793	0.798	0.802	0.807	0.812
8021	0.735	0.742	0.748	0.754	0.759	0.765	0.771	0.776	0.782	0.787	0.792	0.797	0.802	0.807
8028	0.674	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
8031	0.811	0.817	0.822	0.827	0.832	0.837	0.842	0.847	0.851	0.856	0.860	0.864	0.868	0.872
8032	0.800	0.805	0.810	0.815	0.820	0.824	0.829	0.833	0.837	0.841	0.845	0.849	0.853	0.857
8039	0.804	0.809	0.813	0.818	0.822	0.827	0.831	0.835	0.839	0.843	0.847	0.850	0.854	0.858
8041	0.689	0.695	0.702	0.708	0.715	0.721	0.727	0.733	0.739	0.745	0.751	0.757	0.762	0.768
8042	0.683	0.689	0.694	0.700	0.706	0.711	0.716	0.721	0.726	0.731	0.736	0.740	0.745	0.750
8046	0.774	0.780	0.785	0.790	0.795	0.800	0.804	0.809	0.813	0.818	0.822	0.826	0.831	0.835
8057	0.675	0.682	0.688	0.694	0.700	0.706	0.712	0.718	0.723	0.729	0.734	0.740	0.745	0.750
8059	0.764	0.769	0.775	0.780	0.785	0.790	0.795	0.800	0.804	0.809	0.813	0.817	0.821	0.825
8060	0.732	0.739	0.745	0.751	0.756	0.762	0.767	0.773	0.778	0.783	0.788	0.793	0.798	0.803
8061	0.745	0.751	0.756	0.761	0.766	0.771	0.776	0.781	0.786	0.791	0.795	0.799	0.803	0.807
8062	0.785	0.792	0.798	0.804	0.810	0.815	0.821	0.826	0.832	0.837	0.842	0.847	0.851	0.856
8063	0.777	0.783	0.789	0.794	0.800	0.805	0.810	0.815	0.819	0.824	0.828	0.833	0.837	0.841
8064	0.706	0.711	0.717	0.723	0.728	0.734	0.739	0.745	0.750	0.755	0.760	0.765	0.770	0.775
8065	0.744	0.749	0.755	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.794	0.799	0.803	0.807
8066	0.774	0.779	0.784	0.790	0.795	0.799	0.804	0.809	0.814	0.818	0.823	0.827	0.831	0.835
8071	0.765	0.771	0.776	0.782	0.788	0.793	0.798	0.803	0.808	0.813	0.818	0.822	0.827	0.831
8078	0.801	0.806	0.811	0.816	0.820	0.825	0.829	0.834	0.838	0.842	0.846	0.850	0.854	0.858
8102	0.762	0.767	0.773	0.779	0.784	0.789	0.795	0.800	0.805	0.810	0.815	0.819	0.824	0.829
8106	0.703	0.709	0.716	0.722	0.728	0.734	0.740	0.745	0.751	0.757	0.762	0.767	0.773	0.778
8107	0.714	0.719	0.724	0.729	0.734	0.739	0.744	0.748	0.753	0.757	0.762	0.766	0.770	0.774
8110	0.757	0.763	0.768	0.774	0.779	0.785	0.790	0.795	0.800	0.804	0.809	0.814	0.818	0.822
8116	0.701	0.707	0.712	0.718	0.723	0.728	0.733	0.739	0.744	0.749	0.754	0.759	0.763	0.768
8117	0.771	0.777	0.783	0.789	0.795	0.801	0.807	0.813	0.819	0.825	0.830	0.836	0.841	0.847
8209	0.786	0.792	0.798	0.804	0.809	0.815	0.820	0.825	0.830	0.835	0.840	0.844	0.848	0.853
8215	0.622	0.628	0.634	0.641	0.647	0.653	0.659	0.665	0.670	0.676	0.681	0.687	0.692	0.697
8227	0.629	0.636	0.643	0.649	0.655	0.661	0.667	0.673	0.679	0.685	0.691	0.696	0.702	0.708
8232	0.666	0.673	0.679	0.685	0.692	0.698	0.704	0.710	0.715	0.721	0.727	0.732	0.738	0.743
8267	0.671	0.677	0.683	0.689	0.695	0.701	0.707	0.713	0.719	0.724	0.730	0.735	0.740	0.746
8278*	0.633	0.639	0.645	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709
8286	0.731	0.737	0.743	0.749	0.755	0.760	0.766	0.771	0.776	0.781	0.786	0.791	0.796	0.801
8290	0.719	0.724	0.730	0.736	0.741	0.746	0.751	0.755	0.760	0.765	0.769	0.774	0.778	0.782
8291	0.755	0.760	0.766	0.771	0.776	0.781	0.785	0.790	0.794	0.799	0.803	0.807	0.811	0.815
8292	0.792	0.797	0.803	0.808	0.813	0.819	0.824	0.828	0.833	0.838	0.842	0.847	0.851	0.855
8293	0.689	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
8304	0.660	0.666	0.672	0.678	0.684	0.690	0.695	0.701	0.706	0.712	0.717	0.722	0.727	0.732
8324	0.750	0.755	0.760	0.765	0.770	0.775	0.779	0.784	0.788	0.793	0.797	0.801	0.805	0.809
8350	0.639	0.646	0.652	0.657	0.663	0.669	0.675	0.681	0.687	0.692	0.698	0.703	0.709	0.714
8370	0.712	0.718	0.724	0.731	0.737	0.743	0.749	0.755	0.760	0.766	0.771	0.776	0.781	0.786
8387	0.786	0.791	0.796	0.802	0.807	0.812	0.817	0.821	0.826	0.830	0.835	0.839	0.843	0.847
8388	0.711	0.718	0.724	0.729	0.735	0.741	0.746	0.751	0.757	0.762	0.767	0.772	0.777	0.781
8389	0.685	0.691	0.697	0.703	0.709	0.715	0.720	0.726	0.731	0.737	0.742	0.747	0.752	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
7722*	0.730	0.735	0.740	0.745	0.750	0.754	0.759	0.764	0.768
7855	0.652	0.657	0.662	0.667	0.672	0.677	0.682	0.687	0.691
8001	0.818	0.823	0.827	0.831	0.836	0.840	0.844	0.848	0.851
8004	0.745	0.750	0.755	0.759	0.763	0.768	0.772	0.776	0.781
8006	0.861	0.865	0.868	0.872	0.875	0.879	0.882	0.885	0.888
8008	0.848	0.851	0.855	0.858	0.862	0.865	0.869	0.872	0.875
8010	0.811	0.816	0.820	0.825	0.829	0.833	0.837	0.840	0.844
8013	0.798	0.802	0.807	0.811	0.815	0.819	0.823	0.827	0.831
8015	0.830	0.835	0.839	0.843	0.847	0.850	0.854	0.858	0.861
8017	0.833	0.837	0.841	0.845	0.849	0.852	0.856	0.860	0.863
8018	0.826	0.830	0.834	0.838	0.842	0.846	0.850	0.853	0.857
8019	0.816	0.821	0.825	0.829	0.833	0.837	0.841	0.844	0.848
8021	0.811	0.816	0.820	0.825	0.829	0.833	0.837	0.841	0.844
8028	0.752	0.756	0.761	0.766	0.771	0.775	0.779	0.783	0.787
8031	0.876	0.880	0.883	0.886	0.890	0.893	0.896	0.899	0.902
8032	0.860	0.864	0.867	0.870	0.873	0.877	0.880	0.883	0.885
8039	0.861	0.864	0.868	0.871	0.874	0.877	0.880	0.883	0.886
8041	0.773	0.778	0.784	0.789	0.793	0.798	0.803	0.807	0.812
8042	0.754	0.758	0.763	0.767	0.771	0.775	0.779	0.782	0.786
8046	0.838	0.842	0.846	0.849	0.853	0.856	0.860	0.863	0.866
8057	0.755	0.760	0.765	0.769	0.774	0.778	0.782	0.786	0.791
8059	0.829	0.833	0.837	0.840	0.844	0.847	0.850	0.854	0.857
8060	0.807	0.812	0.816	0.820	0.824	0.828	0.831	0.835	0.838
8061	0.811	0.815	0.819	0.822	0.826	0.830	0.833	0.836	0.840
8062	0.860	0.864	0.868	0.872	0.876	0.879	0.883	0.886	0.889
8063	0.845	0.849	0.853	0.856	0.860	0.864	0.867	0.870	0.874
8064	0.780	0.785	0.790	0.794	0.799	0.804	0.808	0.813	0.817
8065	0.811	0.815	0.819	0.822	0.826	0.830	0.833	0.837	0.840
8066	0.839	0.843	0.847	0.850	0.854	0.857	0.861	0.864	0.867
8071	0.836	0.840	0.845	0.849	0.853	0.857	0.861	0.865	0.869
8078	0.861	0.865	0.868	0.871	0.874	0.877	0.881	0.883	0.886
8102	0.833	0.837	0.842	0.845	0.849	0.853	0.856	0.860	0.864
8106	0.783	0.788	0.793	0.798	0.802	0.807	0.811	0.815	0.819
8107	0.778	0.782	0.785	0.789	0.792	0.796	0.799	0.802	0.806
8110	0.827	0.831	0.835	0.839	0.843	0.846	0.850	0.854	0.857
8116	0.773	0.778	0.782	0.787	0.791	0.796	0.800	0.804	0.808
8117	0.852	0.856	0.861	0.865	0.869	0.873	0.877	0.881	0.884
8209	0.857	0.860	0.864	0.868	0.872	0.875	0.879	0.882	0.885
8215	0.702	0.707	0.712	0.716	0.721	0.726	0.731	0.735	0.739
8227	0.713	0.719	0.724	0.729	0.735	0.740	0.745	0.750	0.755
8232	0.749	0.754	0.759	0.764	0.769	0.774	0.779	0.784	0.789
8267	0.751	0.756	0.760	0.765	0.769	0.774	0.778	0.782	0.787
8278*	0.715	0.720	0.725	0.730	0.735	0.740	0.745	0.750	0.755
8286	0.805	0.810	0.814	0.819	0.823	0.828	0.832	0.836	0.840
8290	0.787	0.791	0.795	0.800	0.804	0.808	0.812	0.816	0.819
8291	0.819	0.823	0.827	0.830	0.834	0.837	0.840	0.844	0.847
8292	0.859	0.863	0.867	0.871	0.874	0.878	0.881	0.884	0.888
8293	0.769	0.774	0.779	0.784	0.788	0.793	0.797	0.802	0.806
8304	0.737	0.742	0.747	0.751	0.756	0.760	0.765	0.769	0.773
8324	0.813	0.817	0.821	0.825	0.828	0.832	0.835	0.838	0.841
8350	0.719	0.725	0.730	0.735	0.740	0.745	0.750	0.754	0.759
8370	0.791	0.796	0.801	0.806	0.810	0.815	0.819	0.824	0.828
8387	0.851	0.855	0.859	0.862	0.866	0.869	0.873	0.876	0.879
8388	0.786	0.791	0.795	0.800	0.804	0.808	0.812	0.816	0.821
8389	0.762	0.767	0.772	0.776	0.781	0.786	0.790	0.794	0.799

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
8390	1.57	0.188	0.202	0.215	0.229	0.242	0.254	0.267	0.278	0.290	0.302	0.313	0.324	0.335
8391	1.34	0.144	0.155	0.166	0.176	0.187	0.197	0.207	0.216	0.226	0.235	0.244	0.253	0.262
8392	1.27	0.177	0.192	0.207	0.222	0.236	0.250	0.263	0.276	0.289	0.302	0.314	0.326	0.338
8393	1.03	0.129	0.141	0.152	0.164	0.175	0.186	0.197	0.208	0.218	0.229	0.239	0.249	0.258
8397	1.36	0.156	0.169	0.182	0.194	0.206	0.218	0.230	0.241	0.252	0.262	0.273	0.283	0.294
8400	0.91	0.123	0.134	0.144	0.154	0.164	0.173	0.183	0.192	0.201	0.210	0.218	0.226	0.234
8500	3.06	0.143	0.154	0.165	0.175	0.186	0.196	0.206	0.215	0.225	0.234	0.243	0.252	0.261
8601	0.12	0.133	0.143	0.154	0.164	0.173	0.183	0.192	0.201	0.210	0.219	0.228	0.236	0.244
8631*	1.48	0.091	0.100	0.108	0.116	0.124	0.132	0.139	0.147	0.154	0.161	0.168	0.175	0.182
8720	0.57	0.117	0.128	0.138	0.148	0.157	0.167	0.176	0.185	0.194	0.203	0.212	0.221	0.229
8729	0.51	0.139	0.151	0.162	0.174	0.185	0.196	0.206	0.216	0.226	0.236	0.245	0.254	0.264
8740	0.50	0.140	0.152	0.165	0.177	0.188	0.200	0.211	0.222	0.232	0.243	0.253	0.263	0.273
8741	0.05	0.137	0.149	0.160	0.171	0.182	0.193	0.203	0.214	0.224	0.234	0.243	0.253	0.262
8742	0.16	0.135	0.146	0.157	0.168	0.179	0.189	0.199	0.209	0.219	0.228	0.238	0.247	0.256
8743	0.05	0.114	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.186	0.194	0.202	0.210	0.218
8744	0.13	0.135	0.146	0.157	0.168	0.179	0.189	0.199	0.209	0.219	0.228	0.238	0.247	0.256
8745	3.73	0.140	0.153	0.165	0.177	0.188	0.199	0.210	0.221	0.231	0.242	0.252	0.262	0.272
8746	0.17	0.135	0.146	0.157	0.168	0.179	0.189	0.199	0.209	0.219	0.228	0.238	0.247	0.256
8748	0.39	0.127	0.138	0.148	0.159	0.169	0.180	0.190	0.200	0.209	0.219	0.229	0.238	0.247
8749	0.11	0.135	0.147	0.159	0.170	0.182	0.193	0.203	0.214	0.224	0.235	0.244	0.254	0.264
8755	0.32	0.102	0.112	0.121	0.130	0.138	0.147	0.155	0.164	0.172	0.180	0.188	0.195	0.203
8800	1.65	0.141	0.154	0.166	0.178	0.190	0.201	0.213	0.224	0.235	0.245	0.256	0.266	0.277
8801	0.29	0.169	0.181	0.193	0.205	0.216	0.227	0.238	0.249	0.259	0.269	0.279	0.288	0.298
8803	0.05	0.156	0.169	0.181	0.194	0.205	0.217	0.228	0.239	0.249	0.260	0.270	0.280	0.290
8804	1.25	0.147	0.158	0.170	0.181	0.191	0.202	0.212	0.222	0.231	0.241	0.250	0.259	0.268
8806	2.05	0.172	0.185	0.197	0.209	0.220	0.231	0.242	0.253	0.263	0.274	0.284	0.294	0.304
8807	0.16	0.151	0.164	0.177	0.189	0.201	0.212	0.223	0.234	0.245	0.255	0.264	0.274	0.284
8808	0.19	0.151	0.163	0.176	0.188	0.199	0.211	0.222	0.233	0.244	0.254	0.265	0.275	0.285
8810	0.11	0.153	0.166	0.178	0.190	0.202	0.213	0.224	0.235	0.246	0.256	0.266	0.276	0.286
8811	0.13	0.153	0.166	0.178	0.190	0.202	0.213	0.224	0.235	0.246	0.256	0.266	0.276	0.286
8812	0.13	0.153	0.166	0.178	0.190	0.202	0.213	0.224	0.235	0.246	0.256	0.266	0.276	0.286
8813	0.28	0.148	0.161	0.173	0.185	0.197	0.208	0.220	0.231	0.242	0.253	0.263	0.274	0.284
8818	0.36	0.148	0.161	0.173	0.185	0.197	0.209	0.220	0.231	0.242	0.253	0.263	0.274	0.284
8820	0.13	0.123	0.133	0.144	0.154	0.164	0.174	0.183	0.193	0.202	0.211	0.220	0.229	0.238
8821	0.47	0.161	0.175	0.188	0.201	0.214	0.226	0.238	0.250	0.261	0.272	0.283	0.294	0.304
8822	0.24	0.159	0.173	0.185	0.198	0.210	0.221	0.232	0.243	0.254	0.265	0.275	0.285	0.295
8823	1.71	0.169	0.182	0.194	0.205	0.216	0.227	0.237	0.248	0.258	0.268	0.277	0.287	0.296
8827	1.72	0.139	0.151	0.162	0.173	0.184	0.194	0.204	0.214	0.223	0.233	0.242	0.252	0.261
8829	1.66	0.162	0.174	0.185	0.196	0.207	0.218	0.229	0.239	0.249	0.259	0.269	0.279	0.288
8830	0.61	0.154	0.166	0.178	0.189	0.199	0.210	0.220	0.230	0.240	0.249	0.259	0.268	0.277
8831	0.77	0.231	0.245	0.258	0.271	0.283	0.295	0.306	0.317	0.328	0.339	0.349	0.359	0.368
8834	0.34	0.159	0.171	0.183	0.194	0.205	0.216	0.227	0.237	0.247	0.257	0.267	0.276	0.286
8838	0.51	0.160	0.170	0.180	0.190	0.200	0.210	0.219	0.228	0.237	0.246	0.255	0.264	0.272
8839	0.36	0.147	0.158	0.169	0.180	0.190	0.200	0.210	0.220	0.230	0.239	0.249	0.258	0.267
8840	0.14	0.143	0.153	0.163	0.172	0.182	0.191	0.199	0.208	0.216	0.225	0.233	0.241	0.249
8846	0.86	0.156	0.170	0.184	0.198	0.211	0.224	0.237	0.249	0.261	0.273	0.285	0.296	0.308
8847	4.28	0.175	0.188	0.201	0.213	0.225	0.236	0.247	0.258	0.269	0.280	0.290	0.300	0.310
8850	1.26	0.142	0.155	0.168	0.180	0.193	0.205	0.216	0.228	0.239	0.250	0.261	0.272	0.282
8851	1.45	0.146	0.157	0.168	0.179	0.189	0.199	0.209	0.219	0.228	0.238	0.247	0.256	0.265
8852	0.97	0.119	0.129	0.138	0.148	0.157	0.166	0.175	0.184	0.192	0.201	0.209	0.217	0.225
8859	0.02	0.168	0.180	0.192	0.204	0.215	0.226	0.237	0.247	0.257	0.266	0.276	0.285	0.294
8868	0.36	0.176	0.188	0.201	0.212	0.224	0.235	0.246	0.256	0.267	0.277	0.287	0.297	0.306
8870	0.56	0.168	0.180	0.192	0.204	0.216	0.227	0.238	0.248	0.259	0.269	0.279	0.288	0.298
8875	0.43	0.171	0.182	0.193	0.204	0.215	0.225	0.235	0.245	0.255	0.265	0.274	0.284	0.293
9007	1.40	0.141	0.153	0.164	0.175	0.185	0.195	0.205	0.215	0.225	0.234	0.243	0.252	0.261

* 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
8390	0.346	0.357	0.367	0.377	0.386	0.396	0.405	0.414	0.423	0.431	0.440	0.448	0.457	0.465
8391	0.271	0.279	0.287	0.295	0.303	0.311	0.319	0.327	0.334	0.341	0.349	0.356	0.363	0.370
8392	0.349	0.360	0.371	0.382	0.393	0.403	0.413	0.423	0.433	0.442	0.452	0.461	0.470	0.479
8393	0.268	0.277	0.286	0.295	0.304	0.312	0.321	0.329	0.337	0.345	0.353	0.361	0.369	0.376
8397	0.304	0.314	0.323	0.333	0.342	0.351	0.360	0.368	0.377	0.385	0.393	0.401	0.409	0.416
8400	0.242	0.250	0.258	0.266	0.273	0.281	0.288	0.295	0.302	0.309	0.316	0.323	0.330	0.336
8500	0.270	0.278	0.286	0.295	0.303	0.311	0.319	0.326	0.334	0.342	0.349	0.356	0.364	0.371
8601	0.252	0.259	0.267	0.274	0.282	0.289	0.296	0.303	0.310	0.316	0.323	0.330	0.336	0.342
8631*	0.189	0.196	0.202	0.209	0.215	0.222	0.228	0.234	0.240	0.246	0.252	0.258	0.264	0.270
8720	0.237	0.245	0.253	0.261	0.269	0.276	0.284	0.291	0.298	0.305	0.312	0.319	0.326	0.332
8729	0.273	0.281	0.290	0.299	0.307	0.315	0.323	0.331	0.339	0.347	0.355	0.362	0.370	0.377
8740	0.282	0.292	0.301	0.310	0.319	0.328	0.336	0.345	0.353	0.362	0.370	0.378	0.385	0.393
8741	0.271	0.280	0.289	0.298	0.306	0.315	0.323	0.331	0.339	0.347	0.355	0.362	0.370	0.377
8742	0.265	0.273	0.282	0.290	0.298	0.306	0.314	0.322	0.329	0.337	0.344	0.351	0.359	0.366
8743	0.226	0.234	0.241	0.249	0.256	0.263	0.270	0.278	0.284	0.291	0.298	0.305	0.311	0.318
8744	0.265	0.273	0.282	0.290	0.298	0.306	0.314	0.322	0.329	0.337	0.344	0.351	0.359	0.366
8745	0.281	0.291	0.300	0.309	0.318	0.327	0.335	0.344	0.352	0.360	0.368	0.376	0.383	0.391
8746	0.265	0.273	0.282	0.290	0.298	0.306	0.314	0.322	0.329	0.337	0.344	0.351	0.359	0.366
8748	0.256	0.265	0.273	0.282	0.290	0.299	0.307	0.314	0.322	0.330	0.338	0.345	0.352	0.360
8749	0.273	0.282	0.291	0.300	0.309	0.318	0.326	0.334	0.342	0.350	0.358	0.366	0.373	0.381
8755	0.211	0.218	0.226	0.233	0.240	0.247	0.254	0.260	0.267	0.274	0.280	0.287	0.293	0.300
8800	0.287	0.296	0.306	0.315	0.324	0.333	0.341	0.350	0.358	0.367	0.375	0.383	0.391	0.399
8801	0.307	0.316	0.325	0.334	0.342	0.350	0.358	0.367	0.374	0.382	0.390	0.397	0.404	0.412
8803	0.299	0.309	0.318	0.327	0.336	0.345	0.353	0.362	0.370	0.378	0.386	0.394	0.402	0.409
8804	0.277	0.286	0.295	0.303	0.311	0.320	0.328	0.335	0.343	0.351	0.358	0.366	0.373	0.380
8806	0.314	0.324	0.333	0.343	0.352	0.361	0.370	0.379	0.387	0.396	0.404	0.412	0.420	0.427
8807	0.293	0.302	0.311	0.320	0.328	0.336	0.345	0.353	0.361	0.369	0.376	0.384	0.392	0.399
8808	0.295	0.304	0.314	0.323	0.332	0.341	0.350	0.359	0.367	0.376	0.384	0.392	0.400	0.408
8810	0.296	0.305	0.314	0.323	0.332	0.341	0.349	0.358	0.366	0.374	0.382	0.390	0.397	0.405
8811	0.296	0.305	0.314	0.323	0.332	0.341	0.349	0.358	0.366	0.374	0.382	0.390	0.397	0.405
8812	0.296	0.305	0.314	0.323	0.332	0.341	0.349	0.358	0.366	0.374	0.382	0.390	0.397	0.405
8813	0.294	0.304	0.313	0.323	0.332	0.341	0.350	0.359	0.367	0.375	0.383	0.391	0.399	0.407
8818	0.293	0.303	0.313	0.322	0.331	0.340	0.349	0.358	0.367	0.375	0.384	0.392	0.400	0.408
8820	0.246	0.255	0.263	0.271	0.279	0.287	0.295	0.303	0.311	0.318	0.326	0.333	0.340	0.347
8821	0.314	0.324	0.334	0.344	0.354	0.363	0.372	0.381	0.390	0.398	0.407	0.415	0.423	0.431
8822	0.304	0.314	0.323	0.332	0.341	0.349	0.358	0.366	0.374	0.382	0.390	0.398	0.405	0.413
8823	0.305	0.314	0.322	0.331	0.339	0.347	0.355	0.363	0.371	0.379	0.386	0.394	0.401	0.408
8827	0.269	0.278	0.287	0.295	0.304	0.312	0.320	0.328	0.336	0.344	0.351	0.359	0.366	0.374
8829	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	0.406
8830	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	0.386
8831	0.378	0.387	0.396	0.405	0.413	0.422	0.430	0.438	0.446	0.454	0.461	0.469	0.476	0.483
8834	0.295	0.304	0.312	0.321	0.330	0.338	0.346	0.354	0.362	0.370	0.377	0.385	0.392	0.400
8838	0.281	0.289	0.297	0.305	0.313	0.321	0.328	0.336	0.343	0.351	0.358	0.365	0.373	0.380
8839	0.276	0.285	0.293	0.302	0.310	0.318	0.326	0.334	0.342	0.350	0.357	0.365	0.372	0.379
8840	0.257	0.265	0.273	0.280	0.288	0.295	0.303	0.310	0.317	0.324	0.331	0.338	0.345	0.352
8846	0.318	0.329	0.340	0.350	0.360	0.370	0.379	0.388	0.397	0.406	0.415	0.423	0.431	0.440
8847	0.320	0.329	0.338	0.347	0.356	0.365	0.374	0.382	0.390	0.399	0.406	0.414	0.422	0.430
8850	0.293	0.303	0.313	0.322	0.332	0.341	0.350	0.359	0.368	0.377	0.385	0.393	0.402	0.410
8851	0.273	0.282	0.290	0.299	0.307	0.315	0.323	0.330	0.338	0.345	0.353	0.360	0.367	0.375
8852	0.233	0.240	0.248	0.255	0.263	0.270	0.277	0.284	0.291	0.297	0.304	0.311	0.317	0.324
8859	0.303	0.312	0.321	0.329	0.337	0.345	0.353	0.360	0.368	0.375	0.382	0.389	0.396	0.403
8868	0.316	0.325	0.334	0.343	0.352	0.360	0.369	0.377	0.385	0.393	0.401	0.409	0.416	0.424
8870	0.307	0.316	0.325	0.334	0.342	0.351	0.359	0.368	0.376	0.384	0.392	0.399	0.407	0.414
8875	0.302	0.310	0.319	0.328	0.336	0.345	0.353	0.361	0.369	0.377	0.384	0.392	0.400	0.407
9007	0.270	0.278	0.287	0.295	0.303	0.311	0.319	0.327	0.335	0.342	0.350	0.357	0.364	0.371

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
8390	0.473	0.481	0.489	0.496	0.504	0.511	0.518	0.525	0.532	0.539	0.545	0.552	0.559	0.565
8391	0.376	0.383	0.390	0.396	0.403	0.409	0.415	0.421	0.428	0.434	0.440	0.445	0.451	0.457
8392	0.487	0.496	0.504	0.512	0.519	0.527	0.534	0.542	0.549	0.556	0.562	0.569	0.576	0.582
8393	0.383	0.391	0.398	0.405	0.412	0.418	0.425	0.431	0.438	0.444	0.450	0.456	0.463	0.469
8397	0.424	0.431	0.439	0.446	0.453	0.459	0.466	0.473	0.479	0.486	0.492	0.498	0.504	0.511
8400	0.343	0.349	0.356	0.362	0.369	0.375	0.381	0.387	0.393	0.399	0.405	0.411	0.417	0.422
8500	0.377	0.384	0.391	0.398	0.404	0.411	0.417	0.424	0.430	0.436	0.442	0.449	0.454	0.460
8601	0.348	0.355	0.361	0.367	0.372	0.378	0.384	0.389	0.395	0.400	0.406	0.411	0.416	0.421
8631*	0.275	0.281	0.286	0.292	0.297	0.303	0.308	0.313	0.319	0.324	0.329	0.334	0.339	0.344
8720	0.339	0.345	0.352	0.358	0.364	0.371	0.377	0.383	0.389	0.395	0.401	0.407	0.412	0.418
8729	0.384	0.391	0.398	0.405	0.411	0.418	0.425	0.431	0.438	0.444	0.450	0.456	0.462	0.468
8740	0.401	0.408	0.415	0.422	0.429	0.436	0.443	0.449	0.456	0.462	0.469	0.475	0.481	0.488
8741	0.385	0.392	0.399	0.406	0.413	0.420	0.427	0.433	0.440	0.446	0.453	0.459	0.465	0.471
8742	0.373	0.379	0.386	0.393	0.399	0.406	0.412	0.419	0.425	0.431	0.437	0.443	0.449	0.455
8743	0.324	0.331	0.337	0.343	0.349	0.356	0.362	0.368	0.373	0.379	0.385	0.391	0.397	0.403
8744	0.373	0.379	0.386	0.393	0.399	0.406	0.412	0.419	0.425	0.431	0.437	0.443	0.449	0.455
8745	0.398	0.406	0.413	0.420	0.427	0.434	0.440	0.447	0.454	0.460	0.467	0.473	0.479	0.485
8746	0.373	0.379	0.386	0.393	0.399	0.406	0.412	0.419	0.425	0.431	0.437	0.443	0.449	0.455
8748	0.367	0.374	0.381	0.388	0.395	0.402	0.408	0.415	0.421	0.428	0.434	0.440	0.446	0.453
8749	0.388	0.395	0.403	0.410	0.417	0.423	0.430	0.437	0.443	0.450	0.456	0.463	0.469	0.475
8755	0.306	0.312	0.318	0.324	0.330	0.336	0.342	0.348	0.353	0.359	0.364	0.370	0.375	0.381
8800	0.406	0.414	0.421	0.428	0.435	0.442	0.449	0.456	0.463	0.470	0.476	0.483	0.489	0.495
8801	0.419	0.426	0.432	0.439	0.446	0.453	0.459	0.466	0.472	0.479	0.485	0.491	0.497	0.503
8803	0.417	0.424	0.431	0.439	0.446	0.453	0.460	0.467	0.473	0.480	0.487	0.493	0.499	0.506
8804	0.387	0.394	0.401	0.408	0.415	0.421	0.428	0.434	0.440	0.446	0.452	0.458	0.464	0.470
8806	0.435	0.443	0.450	0.457	0.464	0.471	0.478	0.485	0.492	0.498	0.505	0.511	0.517	0.524
8807	0.406	0.413	0.420	0.427	0.434	0.441	0.448	0.454	0.461	0.467	0.473	0.480	0.486	0.492
8808	0.416	0.424	0.431	0.439	0.446	0.453	0.460	0.467	0.474	0.480	0.487	0.494	0.500	0.507
8810	0.412	0.419	0.427	0.434	0.441	0.447	0.454	0.461	0.467	0.474	0.480	0.486	0.492	0.498
8811	0.412	0.419	0.427	0.434	0.441	0.447	0.454	0.461	0.467	0.474	0.480	0.486	0.492	0.498
8812	0.412	0.419	0.427	0.434	0.441	0.447	0.454	0.461	0.467	0.474	0.480	0.486	0.492	0.498
8813	0.414	0.422	0.429	0.436	0.443	0.450	0.457	0.464	0.470	0.477	0.483	0.489	0.496	0.502
8818	0.416	0.423	0.431	0.438	0.446	0.453	0.460	0.467	0.474	0.481	0.487	0.494	0.501	0.507
8820	0.354	0.361	0.368	0.375	0.381	0.388	0.394	0.401	0.407	0.413	0.419	0.425	0.431	0.437
8821	0.439	0.447	0.454	0.462	0.469	0.476	0.483	0.490	0.497	0.504	0.510	0.517	0.523	0.529
8822	0.420	0.427	0.435	0.442	0.449	0.455	0.462	0.469	0.475	0.481	0.488	0.494	0.500	0.506
8823	0.415	0.422	0.429	0.436	0.443	0.449	0.456	0.462	0.469	0.475	0.481	0.487	0.494	0.500
8827	0.381	0.388	0.396	0.402	0.409	0.416	0.423	0.429	0.436	0.442	0.449	0.455	0.461	0.468
8829	0.414	0.421	0.428	0.436	0.443	0.450	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502
8830	0.393	0.400	0.407	0.413	0.420	0.426	0.433	0.439	0.445	0.451	0.458	0.463	0.469	0.475
8831	0.490	0.497	0.504	0.510	0.517	0.523	0.530	0.536	0.542	0.548	0.554	0.559	0.565	0.571
8834	0.407	0.414	0.421	0.428	0.434	0.441	0.448	0.454	0.461	0.467	0.473	0.479	0.485	0.491
8838	0.387	0.393	0.400	0.407	0.414	0.420	0.427	0.433	0.439	0.445	0.452	0.457	0.463	0.469
8839	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
8840	0.359	0.365	0.372	0.378	0.385	0.391	0.397	0.403	0.409	0.415	0.421	0.427	0.433	0.438
8846	0.448	0.455	0.463	0.471	0.478	0.486	0.493	0.500	0.507	0.514	0.521	0.527	0.534	0.540
8847	0.437	0.444	0.452	0.459	0.466	0.473	0.479	0.486	0.493	0.500	0.506	0.512	0.519	0.525
8850	0.418	0.425	0.433	0.441	0.448	0.455	0.463	0.470	0.477	0.484	0.490	0.497	0.503	0.510
8851	0.382	0.389	0.396	0.403	0.410	0.416	0.423	0.430	0.436	0.443	0.449	0.455	0.462	0.468
8852	0.330	0.337	0.343	0.349	0.355	0.361	0.368	0.374	0.379	0.385	0.391	0.397	0.402	0.408
8859	0.410	0.416	0.423	0.429	0.436	0.442	0.448	0.454	0.460	0.466	0.472	0.477	0.483	0.489
8868	0.431	0.439	0.446	0.453	0.460	0.467	0.474	0.480	0.487	0.493	0.500	0.506	0.512	0.519
8870	0.422	0.429	0.436	0.443	0.449	0.456	0.463	0.469	0.476	0.482	0.489	0.495	0.501	0.507
8875	0.414	0.421	0.428	0.436	0.443	0.450	0.457	0.463	0.470	0.477	0.483	0.490	0.497	0.503
9007	0.378	0.385	0.392	0.398	0.405	0.411	0.417	0.424	0.430	0.436	0.442	0.448	0.454	0.460

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
8390	0.571	0.583	0.595	0.606	0.618	0.629	0.639	0.649	0.660	0.670	0.679	0.689	0.698	0.707
8391	0.463	0.474	0.484	0.495	0.505	0.515	0.525	0.535	0.544	0.553	0.562	0.571	0.580	0.588
8392	0.589	0.602	0.614	0.625	0.637	0.648	0.658	0.668	0.678	0.688	0.697	0.706	0.714	0.722
8393	0.474	0.486	0.497	0.508	0.519	0.529	0.539	0.549	0.559	0.568	0.577	0.586	0.595	0.603
8397	0.516	0.528	0.540	0.551	0.562	0.573	0.584	0.594	0.604	0.614	0.624	0.633	0.642	0.651
8400	0.428	0.439	0.450	0.460	0.471	0.481	0.491	0.501	0.511	0.520	0.530	0.539	0.548	0.556
8500	0.466	0.477	0.488	0.499	0.510	0.520	0.530	0.540	0.549	0.559	0.568	0.577	0.585	0.594
8601	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.493	0.502	0.510	0.519	0.527	0.535	0.543
8631*	0.349	0.359	0.369	0.379	0.388	0.398	0.407	0.416	0.425	0.434	0.442	0.451	0.460	0.468
8720	0.424	0.435	0.445	0.456	0.466	0.476	0.486	0.496	0.506	0.516	0.525	0.534	0.542	0.551
8729	0.474	0.486	0.497	0.508	0.518	0.529	0.539	0.549	0.559	0.569	0.578	0.587	0.596	0.605
8740	0.494	0.505	0.516	0.527	0.538	0.548	0.558	0.567	0.577	0.586	0.595	0.603	0.612	0.620
8741	0.477	0.489	0.500	0.512	0.523	0.533	0.543	0.553	0.563	0.573	0.582	0.591	0.600	0.609
8742	0.461	0.472	0.483	0.494	0.504	0.514	0.524	0.534	0.543	0.553	0.562	0.571	0.579	0.588
8743	0.408	0.419	0.430	0.441	0.451	0.461	0.471	0.480	0.490	0.499	0.508	0.517	0.526	0.535
8744	0.461	0.472	0.483	0.494	0.504	0.514	0.524	0.534	0.543	0.553	0.562	0.571	0.579	0.588
8745	0.491	0.503	0.514	0.525	0.536	0.546	0.557	0.567	0.577	0.587	0.596	0.605	0.614	0.623
8746	0.461	0.472	0.483	0.494	0.504	0.514	0.524	0.534	0.543	0.553	0.562	0.571	0.579	0.588
8748	0.459	0.470	0.482	0.493	0.504	0.514	0.525	0.535	0.544	0.554	0.563	0.572	0.581	0.589
8749	0.481	0.493	0.504	0.515	0.526	0.537	0.547	0.558	0.568	0.577	0.587	0.596	0.605	0.614
8755	0.386	0.396	0.406	0.416	0.426	0.435	0.445	0.454	0.462	0.471	0.480	0.488	0.496	0.505
8800	0.501	0.513	0.525	0.536	0.547	0.558	0.568	0.578	0.587	0.597	0.606	0.615	0.624	0.633
8801	0.509	0.521	0.532	0.543	0.553	0.564	0.574	0.584	0.594	0.603	0.612	0.621	0.630	0.638
8803	0.512	0.524	0.536	0.548	0.559	0.570	0.581	0.591	0.601	0.612	0.621	0.631	0.641	0.650
8804	0.476	0.487	0.498	0.509	0.519	0.529	0.539	0.549	0.558	0.568	0.577	0.585	0.594	0.602
8806	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	0.660
8807	0.498	0.510	0.521	0.532	0.543	0.553	0.563	0.573	0.582	0.591	0.600	0.609	0.618	0.626
8808	0.513	0.525	0.537	0.549	0.561	0.572	0.582	0.593	0.603	0.612	0.622	0.631	0.640	0.648
8810	0.504	0.516	0.527	0.538	0.549	0.559	0.570	0.580	0.589	0.598	0.608	0.617	0.625	0.634
8811	0.504	0.516	0.527	0.538	0.549	0.559	0.570	0.580	0.589	0.598	0.608	0.617	0.625	0.634
8812	0.504	0.516	0.527	0.538	0.549	0.559	0.570	0.580	0.589	0.598	0.608	0.617	0.625	0.634
8813	0.508	0.520	0.531	0.542	0.553	0.564	0.574	0.584	0.594	0.604	0.613	0.622	0.631	0.640
8818	0.513	0.526	0.538	0.549	0.560	0.571	0.581	0.592	0.601	0.611	0.620	0.629	0.638	0.646
8820	0.443	0.454	0.466	0.477	0.487	0.498	0.508	0.518	0.527	0.537	0.546	0.555	0.564	0.573
8821	0.535	0.547	0.559	0.571	0.582	0.593	0.603	0.614	0.624	0.633	0.643	0.652	0.660	0.669
8822	0.512	0.524	0.535	0.546	0.557	0.567	0.577	0.587	0.597	0.606	0.616	0.625	0.633	0.642
8823	0.506	0.517	0.529	0.540	0.550	0.561	0.570	0.580	0.590	0.599	0.608	0.617	0.626	0.634
8827	0.474	0.486	0.498	0.509	0.520	0.531	0.542	0.552	0.563	0.573	0.582	0.592	0.601	0.611
8829	0.508	0.520	0.532	0.544	0.555	0.566	0.576	0.587	0.597	0.607	0.617	0.626	0.635	0.644
8830	0.481	0.492	0.503	0.514	0.525	0.535	0.545	0.555	0.564	0.574	0.583	0.592	0.601	0.609
8831	0.576	0.587	0.597	0.606	0.616	0.625	0.634	0.643	0.651	0.659	0.667	0.675	0.683	0.690
8834	0.497	0.509	0.520	0.531	0.542	0.552	0.562	0.572	0.582	0.591	0.600	0.609	0.618	0.627
8838	0.475	0.486	0.497	0.508	0.518	0.529	0.539	0.548	0.558	0.567	0.576	0.585	0.594	0.602
8839	0.476	0.487	0.498	0.509	0.519	0.529	0.539	0.549	0.559	0.568	0.577	0.586	0.595	0.604
8840	0.444	0.455	0.466	0.476	0.487	0.497	0.506	0.516	0.525	0.534	0.543	0.551	0.560	0.568
8846	0.546	0.559	0.570	0.581	0.592	0.602	0.612	0.622	0.632	0.641	0.650	0.658	0.667	0.675
8847	0.531	0.543	0.555	0.566	0.576	0.587	0.597	0.607	0.616	0.625	0.634	0.643	0.651	0.660
8850	0.516	0.528	0.541	0.553	0.564	0.576	0.587	0.598	0.608	0.619	0.629	0.639	0.648	0.658
8851	0.474	0.485	0.497	0.508	0.519	0.530	0.540	0.550	0.560	0.570	0.579	0.588	0.597	0.606
8852	0.414	0.424	0.435	0.446	0.456	0.466	0.476	0.485	0.495	0.504	0.513	0.522	0.531	0.540
8859	0.494	0.505	0.515	0.525	0.535	0.544	0.554	0.563	0.571	0.580	0.588	0.596	0.604	0.612
8868	0.525	0.537	0.548	0.560	0.571	0.582	0.592	0.602	0.612	0.622	0.631	0.640	0.649	0.658
8870	0.513	0.524	0.535	0.546	0.556	0.566	0.576	0.586	0.596	0.605	0.614	0.623	0.632	0.640
8875	0.509	0.522	0.534	0.545	0.557	0.568	0.578	0.589	0.598	0.608	0.617	0.626	0.635	0.644
9007	0.465	0.477	0.488	0.498	0.509	0.519	0.529	0.539	0.549	0.558	0.567	0.577	0.585	0.594

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
8390	0.716	0.724	0.732	0.739	0.747	0.754	0.761	0.768	0.774	0.780	0.786	0.792	0.798	0.804
8391	0.596	0.604	0.612	0.620	0.628	0.635	0.642	0.649	0.656	0.663	0.670	0.676	0.683	0.689
8392	0.731	0.738	0.746	0.753	0.760	0.767	0.774	0.780	0.786	0.792	0.798	0.803	0.809	0.814
8393	0.612	0.620	0.628	0.636	0.643	0.651	0.658	0.665	0.672	0.679	0.686	0.693	0.699	0.706
8397	0.659	0.667	0.674	0.682	0.689	0.696	0.703	0.709	0.716	0.722	0.729	0.735	0.741	0.747
8400	0.564	0.573	0.580	0.588	0.596	0.603	0.610	0.617	0.625	0.632	0.639	0.645	0.652	0.658
8500	0.602	0.610	0.619	0.626	0.634	0.642	0.649	0.657	0.664	0.671	0.678	0.685	0.692	0.699
8601	0.550	0.558	0.566	0.573	0.580	0.587	0.594	0.601	0.608	0.615	0.621	0.628	0.634	0.640
8631*	0.476	0.484	0.492	0.500	0.508	0.515	0.523	0.530	0.537	0.545	0.552	0.559	0.565	0.572
8720	0.559	0.567	0.576	0.584	0.591	0.599	0.607	0.614	0.621	0.628	0.635	0.642	0.649	0.656
8729	0.614	0.623	0.631	0.639	0.646	0.654	0.661	0.669	0.676	0.683	0.690	0.696	0.703	0.709
8740	0.628	0.636	0.644	0.651	0.658	0.665	0.672	0.679	0.686	0.692	0.699	0.705	0.712	0.718
8741	0.617	0.626	0.634	0.642	0.650	0.657	0.665	0.672	0.679	0.686	0.693	0.700	0.706	0.713
8742	0.596	0.604	0.612	0.620	0.628	0.635	0.642	0.650	0.657	0.664	0.670	0.677	0.684	0.690
8743	0.543	0.552	0.560	0.569	0.577	0.585	0.592	0.600	0.607	0.615	0.622	0.629	0.636	0.643
8744	0.596	0.604	0.612	0.620	0.628	0.635	0.642	0.650	0.657	0.664	0.670	0.677	0.684	0.690
8745	0.631	0.639	0.647	0.655	0.663	0.670	0.677	0.684	0.691	0.698	0.705	0.711	0.718	0.724
8746	0.596	0.604	0.612	0.620	0.628	0.635	0.642	0.650	0.657	0.664	0.670	0.677	0.684	0.690
8748	0.597	0.606	0.613	0.621	0.629	0.636	0.643	0.650	0.657	0.664	0.671	0.678	0.684	0.690
8749	0.623	0.631	0.640	0.648	0.656	0.663	0.671	0.678	0.685	0.692	0.698	0.705	0.711	0.717
8755	0.513	0.520	0.528	0.536	0.543	0.551	0.558	0.565	0.572	0.579	0.586	0.592	0.599	0.605
8800	0.642	0.650	0.659	0.667	0.675	0.683	0.690	0.698	0.705	0.712	0.719	0.725	0.732	0.738
8801	0.646	0.654	0.662	0.669	0.676	0.683	0.690	0.697	0.704	0.710	0.717	0.723	0.729	0.735
8803	0.659	0.667	0.676	0.684	0.692	0.700	0.708	0.715	0.723	0.730	0.737	0.743	0.750	0.756
8804	0.611	0.619	0.627	0.634	0.642	0.649	0.657	0.664	0.671	0.678	0.684	0.691	0.697	0.703
8806	0.668	0.676	0.684	0.692	0.699	0.707	0.714	0.721	0.728	0.735	0.741	0.747	0.753	0.759
8807	0.634	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
8808	0.656	0.664	0.672	0.680	0.687	0.694	0.701	0.708	0.714	0.721	0.727	0.733	0.739	0.745
8810	0.642	0.650	0.658	0.666	0.673	0.681	0.688	0.695	0.702	0.709	0.715	0.722	0.728	0.734
8811	0.642	0.650	0.658	0.666	0.673	0.681	0.688	0.695	0.702	0.709	0.715	0.722	0.728	0.734
8812	0.642	0.650	0.658	0.666	0.673	0.681	0.688	0.695	0.702	0.709	0.715	0.722	0.728	0.734
8813	0.648	0.657	0.665	0.672	0.680	0.687	0.694	0.701	0.707	0.713	0.720	0.726	0.731	0.737
8818	0.654	0.662	0.670	0.677	0.685	0.692	0.699	0.706	0.713	0.719	0.726	0.732	0.739	0.745
8820	0.582	0.590	0.598	0.606	0.614	0.622	0.630	0.637	0.644	0.651	0.658	0.665	0.672	0.679
8821	0.677	0.685	0.693	0.701	0.708	0.715	0.722	0.729	0.736	0.743	0.749	0.755	0.761	0.767
8822	0.650	0.658	0.667	0.674	0.682	0.689	0.696	0.703	0.710	0.717	0.723	0.730	0.736	0.742
8823	0.643	0.651	0.659	0.666	0.674	0.681	0.688	0.695	0.702	0.709	0.716	0.722	0.728	0.735
8827	0.619	0.628	0.637	0.645	0.653	0.661	0.669	0.677	0.684	0.691	0.698	0.705	0.712	0.719
8829	0.653	0.661	0.670	0.678	0.686	0.694	0.701	0.709	0.716	0.723	0.730	0.736	0.743	0.749
8830	0.617	0.625	0.633	0.641	0.649	0.656	0.663	0.670	0.677	0.684	0.691	0.697	0.703	0.709
8831	0.698	0.705	0.712	0.718	0.725	0.731	0.738	0.744	0.750	0.755	0.761	0.767	0.772	0.777
8834	0.635	0.643	0.651	0.658	0.666	0.673	0.680	0.687	0.694	0.701	0.707	0.714	0.720	0.726
8838	0.611	0.619	0.627	0.635	0.642	0.650	0.657	0.664	0.671	0.678	0.685	0.692	0.698	0.705
8839	0.613	0.621	0.630	0.638	0.646	0.654	0.661	0.669	0.676	0.683	0.690	0.697	0.704	0.711
8840	0.576	0.584	0.591	0.599	0.606	0.613	0.620	0.627	0.634	0.641	0.648	0.655	0.661	0.668
8846	0.683	0.691	0.699	0.706	0.713	0.720	0.727	0.734	0.741	0.747	0.754	0.760	0.766	0.772
8847	0.668	0.675	0.683	0.690	0.697	0.704	0.711	0.717	0.724	0.730	0.736	0.742	0.748	0.753
8850	0.667	0.676	0.684	0.693	0.701	0.710	0.718	0.726	0.733	0.741	0.748	0.755	0.762	0.769
8851	0.615	0.623	0.631	0.639	0.647	0.655	0.663	0.670	0.678	0.685	0.692	0.699	0.706	0.712
8852	0.548	0.557	0.565	0.572	0.580	0.588	0.595	0.603	0.610	0.617	0.625	0.632	0.638	0.645
8859	0.620	0.627	0.635	0.642	0.648	0.655	0.662	0.668	0.674	0.680	0.686	0.692	0.698	0.703
8868	0.666	0.674	0.682	0.690	0.698	0.705	0.713	0.720	0.727	0.733	0.740	0.746	0.753	0.759
8870	0.648	0.656	0.664	0.672	0.680	0.687	0.694	0.701	0.707	0.714	0.720	0.727	0.733	0.738
8875	0.653	0.661	0.668	0.676	0.683	0.690	0.697	0.704	0.711	0.717	0.724	0.730	0.736	0.742
9007	0.603	0.611	0.619	0.627	0.635	0.643	0.650	0.658	0.665	0.672	0.679	0.686	0.692	0.699

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
8390	0.810	0.815	0.821	0.826	0.831	0.836	0.841	0.846	0.850	0.854	0.858	0.862	0.866	0.869
8391	0.695	0.701	0.707	0.713	0.718	0.724	0.729	0.735	0.740	0.745	0.750	0.755	0.760	0.765
8392	0.819	0.824	0.828	0.833	0.837	0.841	0.845	0.849	0.852	0.856	0.859	0.863	0.866	0.869
8393	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	0.783
8397	0.752	0.758	0.764	0.769	0.775	0.780	0.785	0.791	0.796	0.801	0.806	0.811	0.815	0.820
8400	0.665	0.671	0.677	0.684	0.690	0.696	0.702	0.707	0.713	0.719	0.724	0.729	0.735	0.740
8500	0.706	0.712	0.719	0.725	0.731	0.737	0.743	0.748	0.754	0.759	0.764	0.769	0.774	0.779
8601	0.646	0.653	0.659	0.665	0.670	0.676	0.682	0.687	0.693	0.698	0.703	0.709	0.714	0.719
8631*	0.579	0.585	0.592	0.598	0.604	0.611	0.617	0.623	0.629	0.634	0.640	0.646	0.651	0.657
8720	0.662	0.668	0.675	0.681	0.687	0.693	0.699	0.704	0.710	0.715	0.721	0.726	0.731	0.736
8729	0.716	0.722	0.728	0.733	0.739	0.744	0.750	0.755	0.760	0.765	0.771	0.775	0.780	0.785
8740	0.724	0.730	0.735	0.741	0.746	0.752	0.757	0.762	0.767	0.772	0.777	0.782	0.787	0.791
8741	0.719	0.725	0.731	0.737	0.742	0.747	0.752	0.758	0.762	0.767	0.772	0.777	0.781	0.785
8742	0.696	0.702	0.708	0.714	0.720	0.726	0.731	0.737	0.742	0.747	0.752	0.757	0.762	0.767
8743	0.650	0.657	0.664	0.670	0.677	0.683	0.690	0.696	0.702	0.708	0.714	0.720	0.726	0.732
8744	0.696	0.702	0.708	0.714	0.720	0.726	0.731	0.737	0.742	0.747	0.752	0.757	0.762	0.767
8745	0.730	0.736	0.742	0.748	0.754	0.759	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.800
8746	0.696	0.702	0.708	0.714	0.720	0.726	0.731	0.737	0.742	0.747	0.752	0.757	0.762	0.767
8748	0.697	0.703	0.709	0.715	0.721	0.726	0.732	0.737	0.743	0.748	0.753	0.758	0.762	0.767
8749	0.723	0.729	0.735	0.741	0.746	0.751	0.757	0.762	0.767	0.772	0.777	0.782	0.786	0.791
8755	0.612	0.618	0.624	0.630	0.636	0.641	0.647	0.653	0.658	0.663	0.669	0.674	0.679	0.684
8800	0.745	0.751	0.757	0.763	0.769	0.775	0.780	0.786	0.791	0.796	0.802	0.807	0.812	0.816
8801	0.741	0.746	0.752	0.758	0.763	0.769	0.774	0.779	0.784	0.789	0.794	0.798	0.802	0.807
8803	0.762	0.768	0.773	0.779	0.784	0.789	0.794	0.799	0.804	0.808	0.813	0.817	0.821	0.825
8804	0.709	0.715	0.721	0.726	0.732	0.737	0.742	0.747	0.752	0.757	0.762	0.767	0.772	0.776
8806	0.764	0.770	0.775	0.781	0.786	0.791	0.797	0.802	0.807	0.812	0.817	0.821	0.826	0.831
8807	0.734	0.740	0.746	0.751	0.757	0.762	0.768	0.773	0.778	0.782	0.787	0.792	0.796	0.801
8808	0.751	0.756	0.762	0.767	0.773	0.778	0.783	0.788	0.793	0.797	0.802	0.807	0.811	0.816
8810	0.740	0.746	0.752	0.757	0.763	0.768	0.773	0.779	0.784	0.789	0.793	0.798	0.803	0.807
8811	0.740	0.746	0.752	0.757	0.763	0.768	0.773	0.779	0.784	0.789	0.793	0.798	0.803	0.807
8812	0.740	0.746	0.752	0.757	0.763	0.768	0.773	0.779	0.784	0.789	0.793	0.798	0.803	0.807
8813	0.743	0.748	0.754	0.759	0.764	0.769	0.774	0.779	0.784	0.789	0.793	0.798	0.802	0.807
8818	0.751	0.756	0.762	0.768	0.773	0.778	0.783	0.787	0.792	0.797	0.801	0.806	0.810	0.814
8820	0.685	0.691	0.698	0.704	0.710	0.716	0.722	0.727	0.733	0.739	0.744	0.750	0.755	0.760
8821	0.773	0.778	0.783	0.788	0.793	0.797	0.802	0.806	0.811	0.815	0.819	0.823	0.827	0.831
8822	0.748	0.754	0.760	0.765	0.771	0.776	0.781	0.786	0.791	0.796	0.801	0.806	0.810	0.815
8823	0.740	0.746	0.752	0.757	0.762	0.767	0.772	0.777	0.782	0.787	0.791	0.796	0.800	0.805
8827	0.725	0.732	0.738	0.744	0.750	0.756	0.761	0.767	0.772	0.777	0.782	0.787	0.792	0.797
8829	0.755	0.762	0.767	0.773	0.779	0.785	0.790	0.795	0.801	0.806	0.811	0.816	0.821	0.825
8830	0.716	0.721	0.727	0.733	0.738	0.744	0.749	0.754	0.760	0.765	0.770	0.774	0.779	0.784
8831	0.782	0.787	0.792	0.796	0.801	0.805	0.809	0.814	0.818	0.822	0.826	0.830	0.834	0.837
8834	0.732	0.738	0.744	0.750	0.755	0.760	0.766	0.771	0.776	0.781	0.786	0.791	0.795	0.800
8838	0.711	0.717	0.723	0.729	0.735	0.741	0.747	0.752	0.757	0.762	0.767	0.772	0.776	0.781
8839	0.717	0.724	0.730	0.736	0.742	0.748	0.754	0.760	0.766	0.772	0.777	0.783	0.788	0.793
8840	0.674	0.680	0.687	0.692	0.698	0.704	0.710	0.715	0.721	0.726	0.731	0.737	0.742	0.747
8846	0.777	0.783	0.788	0.793	0.798	0.803	0.808	0.813	0.818	0.823	0.827	0.832	0.836	0.841
8847	0.759	0.764	0.770	0.775	0.780	0.785	0.790	0.795	0.800	0.804	0.808	0.813	0.817	0.821
8850	0.776	0.782	0.789	0.795	0.802	0.808	0.813	0.819	0.825	0.830	0.836	0.841	0.846	0.850
8851	0.719	0.725	0.731	0.737	0.743	0.749	0.755	0.760	0.766	0.771	0.777	0.782	0.787	0.792
8852	0.651	0.657	0.663	0.669	0.675	0.680	0.686	0.692	0.697	0.702	0.707	0.712	0.717	0.722
8859	0.709	0.714	0.719	0.725	0.730	0.735	0.740	0.744	0.749	0.754	0.759	0.763	0.768	0.772
8868	0.765	0.771	0.776	0.782	0.787	0.792	0.797	0.802	0.807	0.812	0.816	0.821	0.825	0.829
8870	0.744	0.750	0.756	0.761	0.766	0.771	0.776	0.780	0.785	0.789	0.793	0.797	0.801	0.805
8875	0.748	0.754	0.759	0.765	0.770	0.775	0.780	0.784	0.789	0.794	0.798	0.802	0.807	0.811
9007	0.706	0.712	0.718	0.725	0.731	0.737	0.743	0.748	0.754	0.760	0.765	0.771	0.776	0.782

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
8390	0.872	0.875	0.879	0.882	0.885	0.888	0.890	0.893	0.896
8391	0.770	0.774	0.779	0.783	0.787	0.792	0.796	0.800	0.804
8392	0.872	0.875	0.878	0.880	0.883	0.886	0.888	0.891	0.893
8393	0.788	0.793	0.797	0.802	0.806	0.811	0.815	0.820	0.824
8397	0.825	0.829	0.833	0.837	0.842	0.846	0.849	0.853	0.857
8400	0.745	0.750	0.755	0.760	0.765	0.770	0.775	0.779	0.784
8500	0.784	0.789	0.793	0.798	0.802	0.806	0.810	0.814	0.818
8601	0.724	0.729	0.733	0.738	0.743	0.747	0.752	0.756	0.760
8631*	0.662	0.668	0.673	0.678	0.684	0.689	0.694	0.699	0.704
8720	0.741	0.746	0.751	0.756	0.761	0.765	0.770	0.775	0.779
8729	0.790	0.794	0.799	0.803	0.808	0.812	0.816	0.820	0.824
8740	0.796	0.801	0.805	0.809	0.814	0.818	0.822	0.826	0.831
8741	0.790	0.794	0.798	0.802	0.806	0.810	0.814	0.817	0.821
8742	0.772	0.776	0.781	0.785	0.789	0.794	0.798	0.802	0.806
8743	0.737	0.743	0.748	0.754	0.759	0.764	0.769	0.774	0.778
8744	0.772	0.776	0.781	0.785	0.789	0.794	0.798	0.802	0.806
8745	0.804	0.809	0.813	0.817	0.821	0.825	0.829	0.833	0.837
8746	0.772	0.776	0.781	0.785	0.789	0.794	0.798	0.802	0.806
8748	0.772	0.776	0.780	0.785	0.789	0.793	0.797	0.801	0.804
8749	0.795	0.800	0.804	0.808	0.812	0.816	0.820	0.824	0.828
8755	0.689	0.694	0.699	0.704	0.709	0.714	0.719	0.723	0.728
8800	0.821	0.826	0.830	0.835	0.839	0.843	0.847	0.851	0.855
8801	0.811	0.815	0.819	0.823	0.827	0.831	0.834	0.838	0.842
8803	0.829	0.832	0.836	0.839	0.843	0.846	0.849	0.852	0.855
8804	0.781	0.785	0.789	0.794	0.798	0.802	0.806	0.810	0.814
8806	0.835	0.840	0.844	0.848	0.853	0.857	0.861	0.864	0.868
8807	0.805	0.810	0.814	0.818	0.822	0.826	0.830	0.833	0.837
8808	0.820	0.824	0.829	0.833	0.837	0.841	0.844	0.848	0.852
8810	0.812	0.816	0.820	0.824	0.828	0.832	0.836	0.840	0.844
8811	0.812	0.816	0.820	0.824	0.828	0.832	0.836	0.840	0.844
8812	0.812	0.816	0.820	0.824	0.828	0.832	0.836	0.840	0.844
8813	0.811	0.815	0.819	0.823	0.827	0.831	0.835	0.839	0.842
8818	0.818	0.822	0.826	0.830	0.834	0.838	0.841	0.845	0.848
8820	0.765	0.770	0.774	0.779	0.784	0.788	0.793	0.797	0.801
8821	0.835	0.839	0.842	0.846	0.849	0.853	0.856	0.859	0.863
8822	0.819	0.823	0.828	0.832	0.836	0.840	0.844	0.848	0.852
8823	0.809	0.813	0.818	0.822	0.826	0.830	0.834	0.837	0.841
8827	0.801	0.806	0.810	0.814	0.819	0.823	0.827	0.831	0.835
8829	0.830	0.834	0.838	0.843	0.847	0.851	0.855	0.858	0.862
8830	0.788	0.793	0.797	0.802	0.806	0.810	0.814	0.818	0.822
8831	0.841	0.844	0.848	0.851	0.854	0.858	0.861	0.864	0.867
8834	0.804	0.809	0.813	0.817	0.821	0.825	0.829	0.833	0.837
8838	0.785	0.790	0.794	0.799	0.803	0.807	0.811	0.815	0.819
8839	0.798	0.804	0.809	0.814	0.819	0.823	0.828	0.833	0.837
8840	0.752	0.756	0.761	0.766	0.771	0.775	0.780	0.784	0.789
8846	0.845	0.849	0.853	0.857	0.861	0.865	0.868	0.871	0.875
8847	0.825	0.829	0.832	0.836	0.840	0.843	0.847	0.850	0.853
8850	0.855	0.859	0.863	0.868	0.872	0.875	0.879	0.883	0.886
8851	0.797	0.801	0.806	0.810	0.814	0.819	0.823	0.827	0.831
8852	0.727	0.732	0.737	0.741	0.746	0.750	0.755	0.759	0.764
8859	0.776	0.781	0.785	0.789	0.793	0.797	0.801	0.805	0.809
8868	0.834	0.838	0.842	0.846	0.849	0.853	0.857	0.861	0.864
8870	0.809	0.813	0.816	0.820	0.824	0.827	0.831	0.834	0.837
8875	0.815	0.819	0.823	0.827	0.831	0.835	0.838	0.842	0.845
9007	0.787	0.791	0.796	0.801	0.806	0.810	0.815	0.819	0.824

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
9008	4.27	0.152	0.165	0.179	0.192	0.204	0.217	0.229	0.241	0.253	0.265	0.276	0.287	0.298
9009	1.44	0.128	0.140	0.151	0.161	0.171	0.182	0.191	0.201	0.211	0.220	0.230	0.239	0.248
9010	1.93	0.122	0.134	0.145	0.156	0.167	0.177	0.188	0.198	0.208	0.217	0.227	0.236	0.245
9011	1.67	0.138	0.150	0.161	0.171	0.182	0.192	0.203	0.212	0.222	0.232	0.241	0.250	0.259
9015	1.97	0.129	0.140	0.151	0.161	0.171	0.181	0.191	0.200	0.210	0.219	0.228	0.236	0.245
9016	1.69	0.167	0.179	0.191	0.202	0.212	0.223	0.233	0.243	0.252	0.262	0.271	0.280	0.289
9031	1.87	0.140	0.151	0.162	0.173	0.183	0.194	0.203	0.213	0.223	0.232	0.242	0.251	0.260
9033	1.89	0.148	0.159	0.171	0.181	0.192	0.202	0.213	0.223	0.232	0.242	0.252	0.261	0.270
9043	0.61	0.154	0.166	0.178	0.189	0.199	0.210	0.220	0.230	0.240	0.249	0.259	0.268	0.277
9048	1.45	0.186	0.198	0.210	0.221	0.232	0.243	0.254	0.264	0.274	0.284	0.293	0.303	0.313
9050	3.28	0.160	0.173	0.186	0.198	0.210	0.222	0.233	0.245	0.256	0.266	0.277	0.288	0.298
9053	0.91	0.173	0.187	0.200	0.213	0.226	0.238	0.250	0.261	0.273	0.284	0.295	0.305	0.316
9054	1.96	0.168	0.181	0.195	0.208	0.220	0.232	0.244	0.256	0.267	0.278	0.289	0.299	0.309
9059	0.99	0.187	0.200	0.213	0.226	0.237	0.249	0.260	0.271	0.282	0.293	0.303	0.313	0.323
9060	1.81	0.147	0.159	0.170	0.182	0.193	0.204	0.214	0.224	0.234	0.244	0.254	0.263	0.272
9061	1.54	0.145	0.157	0.169	0.181	0.192	0.204	0.214	0.225	0.236	0.246	0.256	0.266	0.276
9066	1.36	0.137	0.149	0.162	0.173	0.185	0.196	0.207	0.218	0.229	0.239	0.249	0.259	0.269
9067	0.89	0.182	0.194	0.205	0.217	0.228	0.239	0.249	0.260	0.270	0.281	0.291	0.300	0.310
9069	2.31	0.135	0.147	0.159	0.170	0.182	0.193	0.204	0.214	0.225	0.235	0.245	0.256	0.265
9070	2.63	0.184	0.197	0.209	0.221	0.233	0.244	0.256	0.266	0.277	0.288	0.298	0.308	0.318
9079	1.42	0.179	0.194	0.208	0.222	0.236	0.249	0.262	0.274	0.287	0.299	0.310	0.322	0.333
9085	1.35	0.179	0.193	0.206	0.219	0.231	0.244	0.256	0.267	0.279	0.290	0.301	0.312	0.323
9092	1.17	0.154	0.167	0.179	0.191	0.203	0.214	0.225	0.236	0.247	0.257	0.268	0.278	0.288
9095	1.99	0.135	0.146	0.157	0.168	0.178	0.188	0.197	0.207	0.216	0.225	0.234	0.243	0.252
9096	5.95	0.148	0.162	0.176	0.189	0.202	0.215	0.227	0.239	0.251	0.262	0.274	0.285	0.296
9097	1.74	0.131	0.142	0.153	0.164	0.175	0.185	0.196	0.206	0.215	0.225	0.234	0.243	0.252
9101	2.50	0.151	0.163	0.174	0.186	0.197	0.208	0.218	0.229	0.239	0.248	0.258	0.267	0.276
9151	0.42	0.143	0.155	0.167	0.178	0.190	0.201	0.212	0.222	0.232	0.242	0.252	0.262	0.271
9154	1.21	0.145	0.156	0.167	0.178	0.188	0.198	0.208	0.218	0.227	0.236	0.245	0.254	0.262
9155	0.68	0.212	0.225	0.237	0.248	0.260	0.271	0.282	0.293	0.304	0.314	0.324	0.333	0.343
9156	2.69	0.168	0.181	0.195	0.207	0.220	0.232	0.244	0.255	0.266	0.277	0.288	0.299	0.309
9180	1.28	0.168	0.179	0.188	0.198	0.208	0.217	0.226	0.236	0.244	0.253	0.262	0.270	0.279
9181	5.42	0.220	0.236	0.252	0.267	0.281	0.295	0.308	0.320	0.332	0.344	0.356	0.367	0.378
9182	0.67	0.169	0.181	0.193	0.205	0.217	0.228	0.239	0.249	0.260	0.270	0.280	0.289	0.299
9184	3.93	0.150	0.162	0.173	0.184	0.195	0.206	0.217	0.227	0.237	0.247	0.257	0.267	0.276
9185	7.19	0.120	0.130	0.140	0.150	0.160	0.169	0.178	0.187	0.196	0.205	0.213	0.222	0.230
9220	2.30	0.149	0.161	0.171	0.182	0.192	0.202	0.212	0.222	0.231	0.240	0.249	0.258	0.267
9402	1.77	0.104	0.114	0.123	0.133	0.141	0.150	0.159	0.167	0.175	0.184	0.192	0.200	0.207
9403	3.09	0.105	0.114	0.123	0.132	0.140	0.148	0.156	0.164	0.172	0.179	0.187	0.194	0.201
9410	0.59	0.149	0.161	0.173	0.184	0.195	0.206	0.217	0.227	0.237	0.247	0.257	0.266	0.276
9420	2.78	0.150	0.162	0.173	0.185	0.196	0.207	0.217	0.227	0.238	0.248	0.257	0.267	0.276
9422	0.74	0.180	0.193	0.207	0.220	0.233	0.245	0.257	0.270	0.281	0.293	0.305	0.316	0.327
9424	2.65	0.133	0.144	0.155	0.165	0.175	0.185	0.195	0.205	0.214	0.224	0.233	0.242	0.251
9426	2.40	0.128	0.139	0.149	0.160	0.170	0.179	0.189	0.199	0.208	0.218	0.227	0.236	0.245
9501	1.74	0.158	0.172	0.186	0.199	0.212	0.225	0.237	0.249	0.261	0.273	0.284	0.295	0.306
9507	1.18	0.142	0.154	0.166	0.178	0.189	0.200	0.210	0.221	0.231	0.241	0.251	0.260	0.269
9516	1.05	0.130	0.140	0.151	0.160	0.170	0.180	0.189	0.198	0.207	0.215	0.224	0.232	0.241
9519	2.83	0.116	0.126	0.136	0.145	0.154	0.163	0.172	0.180	0.188	0.196	0.204	0.212	0.219
9521	2.18	0.112	0.122	0.132	0.141	0.150	0.159	0.168	0.177	0.185	0.194	0.202	0.211	0.219
9522	3.11	0.151	0.165	0.178	0.191	0.204	0.216	0.228	0.240	0.252	0.264	0.275	0.287	0.298
9529	2.51	0.105	0.115	0.124	0.133	0.142	0.151	0.160	0.168	0.176	0.184	0.192	0.200	0.208
9531	1.31	0.119	0.130	0.140	0.150	0.160	0.170	0.180	0.189	0.198	0.207	0.216	0.224	0.233
9549	3.50	0.123	0.134	0.145	0.156	0.166	0.176	0.186	0.196	0.205	0.215	0.224	0.233	0.242
9552	3.69	0.107	0.116	0.125	0.133	0.142	0.150	0.158	0.166	0.174	0.182	0.189	0.197	0.204
9586	0.64	0.160	0.174	0.187	0.200	0.213	0.226	0.238	0.250	0.261	0.273	0.284	0.295	0.306

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
9008	0.309	0.319	0.329	0.339	0.349	0.359	0.368	0.378	0.387	0.396	0.404	0.413	0.421	0.430
9009	0.257	0.265	0.274	0.282	0.290	0.298	0.306	0.313	0.321	0.328	0.335	0.342	0.349	0.356
9010	0.254	0.262	0.271	0.279	0.287	0.295	0.303	0.311	0.318	0.326	0.334	0.341	0.348	0.356
9011	0.268	0.277	0.285	0.294	0.302	0.310	0.318	0.326	0.333	0.341	0.349	0.356	0.363	0.370
9015	0.253	0.261	0.270	0.277	0.285	0.293	0.301	0.308	0.316	0.323	0.330	0.337	0.344	0.351
9016	0.297	0.306	0.314	0.322	0.331	0.338	0.346	0.354	0.361	0.369	0.376	0.383	0.390	0.397
9031	0.268	0.277	0.286	0.294	0.302	0.310	0.318	0.326	0.334	0.342	0.349	0.357	0.364	0.371
9033	0.279	0.288	0.297	0.306	0.314	0.322	0.330	0.338	0.346	0.354	0.362	0.369	0.376	0.383
9043	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	0.386
9048	0.322	0.331	0.340	0.349	0.358	0.366	0.374	0.382	0.390	0.398	0.406	0.414	0.421	0.429
9050	0.308	0.318	0.327	0.337	0.346	0.355	0.364	0.373	0.382	0.391	0.399	0.407	0.416	0.424
9053	0.326	0.335	0.345	0.354	0.363	0.372	0.381	0.390	0.399	0.407	0.415	0.423	0.432	0.440
9054	0.319	0.329	0.339	0.348	0.357	0.366	0.375	0.384	0.393	0.401	0.409	0.417	0.425	0.432
9059	0.333	0.342	0.352	0.361	0.370	0.379	0.388	0.397	0.405	0.414	0.422	0.430	0.438	0.446
9060	0.281	0.290	0.299	0.308	0.316	0.325	0.333	0.341	0.350	0.357	0.365	0.373	0.381	0.388
9061	0.286	0.295	0.305	0.314	0.323	0.332	0.340	0.348	0.357	0.365	0.373	0.380	0.388	0.395
9066	0.278	0.288	0.297	0.306	0.315	0.323	0.332	0.340	0.348	0.356	0.364	0.372	0.379	0.386
9067	0.320	0.329	0.339	0.348	0.357	0.366	0.375	0.384	0.392	0.401	0.409	0.418	0.426	0.434
9069	0.275	0.285	0.294	0.304	0.313	0.322	0.331	0.340	0.349	0.358	0.366	0.374	0.383	0.391
9070	0.328	0.337	0.346	0.356	0.365	0.374	0.382	0.391	0.399	0.408	0.416	0.424	0.432	0.440
9079	0.344	0.355	0.365	0.376	0.386	0.395	0.405	0.415	0.424	0.433	0.442	0.450	0.459	0.467
9085	0.333	0.343	0.354	0.363	0.373	0.383	0.392	0.401	0.410	0.419	0.427	0.436	0.444	0.453
9092	0.297	0.307	0.316	0.325	0.334	0.343	0.352	0.361	0.369	0.377	0.385	0.393	0.401	0.409
9095	0.260	0.268	0.277	0.285	0.293	0.300	0.308	0.316	0.323	0.331	0.338	0.346	0.353	0.360
9096	0.306	0.317	0.327	0.337	0.346	0.356	0.365	0.375	0.384	0.393	0.401	0.410	0.418	0.427
9097	0.261	0.270	0.278	0.287	0.295	0.303	0.311	0.318	0.326	0.333	0.341	0.348	0.355	0.362
9101	0.285	0.294	0.303	0.311	0.320	0.328	0.336	0.344	0.352	0.360	0.367	0.375	0.382	0.390
9151	0.280	0.289	0.298	0.307	0.315	0.323	0.332	0.340	0.348	0.355	0.363	0.370	0.377	0.385
9154	0.271	0.279	0.287	0.295	0.302	0.310	0.317	0.325	0.332	0.339	0.346	0.353	0.360	0.367
9155	0.352	0.362	0.371	0.380	0.389	0.398	0.406	0.414	0.422	0.430	0.438	0.446	0.453	0.461
9156	0.319	0.329	0.339	0.348	0.357	0.366	0.375	0.384	0.393	0.401	0.410	0.418	0.426	0.434
9180	0.287	0.295	0.303	0.311	0.319	0.327	0.334	0.342	0.349	0.357	0.364	0.371	0.378	0.385
9181	0.389	0.399	0.409	0.419	0.429	0.439	0.448	0.457	0.466	0.475	0.484	0.492	0.501	0.509
9182	0.308	0.318	0.327	0.336	0.345	0.354	0.362	0.371	0.379	0.387	0.395	0.403	0.411	0.418
9184	0.285	0.295	0.304	0.313	0.321	0.330	0.338	0.347	0.355	0.363	0.371	0.379	0.386	0.394
9185	0.238	0.246	0.254	0.261	0.269	0.276	0.284	0.291	0.298	0.305	0.312	0.319	0.325	0.332
9220	0.275	0.283	0.291	0.300	0.308	0.315	0.323	0.330	0.338	0.345	0.352	0.359	0.366	0.373
9402	0.215	0.222	0.229	0.236	0.243	0.250	0.257	0.263	0.270	0.276	0.283	0.289	0.295	0.301
9403	0.208	0.215	0.222	0.229	0.236	0.242	0.249	0.255	0.262	0.268	0.274	0.280	0.286	0.292
9410	0.285	0.294	0.303	0.312	0.320	0.329	0.337	0.345	0.354	0.362	0.370	0.378	0.386	0.393
9420	0.286	0.295	0.303	0.312	0.321	0.329	0.337	0.346	0.353	0.361	0.369	0.377	0.384	0.391
9422	0.338	0.349	0.359	0.370	0.380	0.390	0.399	0.407	0.415	0.423	0.430	0.438	0.445	0.452
9424	0.259	0.268	0.276	0.285	0.293	0.300	0.308	0.316	0.323	0.330	0.338	0.345	0.352	0.358
9426	0.253	0.262	0.270	0.278	0.286	0.294	0.302	0.309	0.317	0.324	0.331	0.338	0.345	0.352
9501	0.316	0.326	0.336	0.346	0.356	0.365	0.375	0.383	0.392	0.401	0.409	0.417	0.425	0.433
9507	0.278	0.287	0.296	0.305	0.313	0.322	0.330	0.338	0.346	0.354	0.362	0.369	0.377	0.384
9516	0.249	0.257	0.264	0.272	0.280	0.287	0.294	0.301	0.308	0.315	0.322	0.329	0.335	0.342
9519	0.227	0.234	0.241	0.248	0.255	0.262	0.268	0.275	0.282	0.288	0.295	0.301	0.308	0.314
9521	0.227	0.235	0.243	0.251	0.258	0.266	0.273	0.280	0.288	0.295	0.302	0.308	0.315	0.322
9522	0.309	0.320	0.331	0.341	0.352	0.362	0.372	0.381	0.391	0.401	0.410	0.419	0.428	0.437
9529	0.215	0.222	0.230	0.237	0.244	0.251	0.258	0.265	0.271	0.278	0.285	0.291	0.298	0.304
9531	0.241	0.249	0.257	0.265	0.273	0.281	0.288	0.295	0.303	0.310	0.317	0.324	0.331	0.338
9549	0.251	0.259	0.267	0.275	0.283	0.291	0.299	0.307	0.314	0.322	0.329	0.336	0.343	0.350
9552	0.211	0.219	0.226	0.233	0.239	0.246	0.253	0.260	0.266	0.272	0.279	0.285	0.291	0.298
9586	0.317	0.327	0.337	0.348	0.358	0.368	0.377	0.387	0.396	0.406	0.415	0.424	0.432	0.441

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
9008	0.438	0.446	0.454	0.462	0.469	0.477	0.484	0.491	0.498	0.505	0.512	0.519	0.526	0.533
9009	0.363	0.370	0.376	0.383	0.389	0.395	0.402	0.408	0.414	0.420	0.426	0.431	0.437	0.443
9010	0.363	0.369	0.376	0.383	0.390	0.397	0.403	0.410	0.416	0.422	0.428	0.434	0.440	0.446
9011	0.377	0.384	0.391	0.398	0.405	0.411	0.418	0.424	0.430	0.437	0.443	0.449	0.455	0.461
9015	0.358	0.365	0.372	0.378	0.385	0.391	0.398	0.404	0.410	0.416	0.423	0.429	0.435	0.441
9016	0.404	0.411	0.417	0.424	0.431	0.437	0.444	0.450	0.456	0.462	0.468	0.474	0.480	0.486
9031	0.379	0.386	0.393	0.400	0.406	0.413	0.420	0.426	0.432	0.439	0.445	0.451	0.457	0.463
9033	0.390	0.397	0.404	0.410	0.417	0.424	0.430	0.436	0.443	0.449	0.455	0.461	0.467	0.473
9043	0.393	0.400	0.407	0.413	0.420	0.426	0.433	0.439	0.445	0.451	0.458	0.463	0.469	0.475
9048	0.436	0.443	0.450	0.457	0.464	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514	0.520
9050	0.432	0.439	0.447	0.455	0.462	0.469	0.476	0.484	0.491	0.497	0.504	0.511	0.517	0.524
9053	0.447	0.455	0.463	0.470	0.477	0.485	0.492	0.499	0.506	0.512	0.519	0.526	0.532	0.538
9054	0.440	0.447	0.454	0.461	0.468	0.475	0.482	0.489	0.495	0.502	0.508	0.514	0.520	0.526
9059	0.453	0.461	0.468	0.476	0.483	0.490	0.497	0.505	0.512	0.518	0.525	0.532	0.538	0.545
9060	0.396	0.403	0.410	0.418	0.425	0.431	0.438	0.445	0.451	0.458	0.464	0.471	0.477	0.483
9061	0.402	0.410	0.417	0.424	0.431	0.437	0.444	0.451	0.457	0.463	0.469	0.475	0.481	0.487
9066	0.394	0.401	0.408	0.415	0.422	0.429	0.436	0.442	0.449	0.456	0.462	0.469	0.475	0.481
9067	0.442	0.449	0.457	0.464	0.472	0.479	0.486	0.493	0.500	0.507	0.514	0.520	0.527	0.533
9069	0.399	0.407	0.414	0.422	0.430	0.437	0.444	0.452	0.459	0.466	0.473	0.480	0.487	0.493
9070	0.447	0.455	0.462	0.470	0.477	0.484	0.491	0.498	0.505	0.511	0.518	0.524	0.531	0.537
9079	0.475	0.483	0.491	0.499	0.506	0.513	0.521	0.528	0.535	0.542	0.548	0.555	0.561	0.568
9085	0.461	0.469	0.477	0.485	0.493	0.500	0.508	0.515	0.522	0.529	0.536	0.543	0.549	0.556
9092	0.417	0.424	0.431	0.439	0.446	0.453	0.459	0.466	0.473	0.479	0.486	0.492	0.498	0.504
9095	0.367	0.374	0.381	0.387	0.394	0.401	0.407	0.414	0.420	0.427	0.433	0.439	0.445	0.451
9096	0.435	0.443	0.451	0.459	0.466	0.474	0.481	0.488	0.495	0.503	0.510	0.516	0.523	0.530
9097	0.369	0.375	0.382	0.389	0.395	0.401	0.408	0.414	0.420	0.426	0.432	0.438	0.444	0.449
9101	0.397	0.404	0.411	0.418	0.424	0.431	0.438	0.444	0.451	0.457	0.464	0.470	0.476	0.482
9151	0.392	0.399	0.405	0.412	0.419	0.425	0.431	0.438	0.444	0.450	0.456	0.462	0.468	0.474
9154	0.374	0.380	0.387	0.393	0.399	0.405	0.411	0.417	0.423	0.428	0.434	0.439	0.445	0.450
9155	0.468	0.475	0.483	0.490	0.497	0.504	0.511	0.518	0.524	0.531	0.537	0.543	0.550	0.556
9156	0.442	0.450	0.457	0.465	0.472	0.480	0.487	0.494	0.501	0.508	0.515	0.522	0.529	0.536
9180	0.392	0.398	0.405	0.411	0.418	0.424	0.430	0.437	0.443	0.449	0.455	0.461	0.467	0.473
9181	0.517	0.525	0.532	0.540	0.547	0.555	0.562	0.569	0.576	0.583	0.589	0.596	0.603	0.609
9182	0.426	0.433	0.440	0.448	0.454	0.461	0.468	0.475	0.481	0.488	0.494	0.501	0.507	0.513
9184	0.401	0.409	0.416	0.423	0.430	0.437	0.444	0.451	0.458	0.464	0.471	0.478	0.484	0.490
9185	0.339	0.345	0.352	0.358	0.364	0.370	0.376	0.382	0.388	0.394	0.400	0.406	0.412	0.417
9220	0.380	0.386	0.393	0.399	0.406	0.412	0.418	0.424	0.430	0.436	0.442	0.448	0.454	0.459
9402	0.307	0.313	0.319	0.324	0.330	0.335	0.341	0.346	0.352	0.357	0.362	0.367	0.372	0.378
9403	0.298	0.304	0.310	0.316	0.321	0.327	0.333	0.338	0.344	0.349	0.354	0.360	0.365	0.370
9410	0.401	0.408	0.416	0.423	0.430	0.437	0.445	0.451	0.458	0.465	0.472	0.478	0.485	0.491
9420	0.399	0.406	0.413	0.420	0.427	0.433	0.440	0.447	0.453	0.459	0.466	0.472	0.478	0.484
9422	0.459	0.466	0.473	0.480	0.487	0.493	0.500	0.506	0.512	0.519	0.525	0.531	0.537	0.542
9424	0.365	0.372	0.378	0.385	0.391	0.397	0.403	0.409	0.415	0.421	0.427	0.433	0.439	0.444
9426	0.358	0.365	0.371	0.378	0.384	0.390	0.396	0.402	0.408	0.414	0.420	0.426	0.432	0.437
9501	0.441	0.449	0.457	0.464	0.472	0.479	0.487	0.494	0.501	0.508	0.514	0.521	0.528	0.534
9507	0.391	0.398	0.405	0.412	0.419	0.426	0.432	0.439	0.445	0.451	0.457	0.464	0.470	0.476
9516	0.348	0.354	0.360	0.366	0.372	0.378	0.384	0.389	0.395	0.400	0.406	0.411	0.416	0.421
9519	0.320	0.326	0.333	0.339	0.345	0.351	0.356	0.362	0.368	0.374	0.379	0.385	0.391	0.396
9521	0.328	0.335	0.341	0.347	0.353	0.359	0.365	0.371	0.377	0.383	0.389	0.395	0.400	0.406
9522	0.445	0.454	0.462	0.471	0.479	0.487	0.495	0.503	0.510	0.518	0.526	0.533	0.540	0.548
9529	0.310	0.316	0.322	0.328	0.334	0.340	0.345	0.351	0.356	0.362	0.367	0.373	0.378	0.384
9531	0.345	0.351	0.358	0.364	0.370	0.377	0.383	0.389	0.395	0.401	0.407	0.413	0.419	0.425
9549	0.357	0.363	0.370	0.376	0.383	0.389	0.395	0.402	0.408	0.414	0.420	0.426	0.431	0.437
9552	0.304	0.310	0.316	0.321	0.327	0.333	0.338	0.344	0.350	0.355	0.360	0.366	0.371	0.376
9586	0.449	0.458	0.466	0.474	0.482	0.490	0.497	0.505	0.513	0.520	0.527	0.534	0.541	0.548

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
9008	0.539	0.552	0.564	0.576	0.588	0.599	0.610	0.621	0.631	0.642	0.652	0.661	0.671	0.680
9009	0.449	0.460	0.470	0.481	0.491	0.501	0.511	0.521	0.530	0.539	0.548	0.557	0.566	0.575
9010	0.452	0.463	0.474	0.485	0.496	0.506	0.517	0.527	0.537	0.546	0.556	0.565	0.574	0.583
9011	0.467	0.478	0.490	0.501	0.511	0.522	0.532	0.542	0.552	0.561	0.570	0.579	0.588	0.597
9015	0.446	0.458	0.469	0.480	0.491	0.502	0.512	0.522	0.532	0.542	0.551	0.560	0.569	0.578
9016	0.492	0.504	0.515	0.526	0.537	0.547	0.558	0.568	0.578	0.588	0.597	0.606	0.615	0.624
9031	0.469	0.481	0.493	0.504	0.515	0.526	0.537	0.547	0.557	0.567	0.577	0.587	0.596	0.605
9033	0.478	0.490	0.501	0.512	0.522	0.532	0.543	0.552	0.562	0.572	0.581	0.590	0.599	0.608
9043	0.481	0.492	0.503	0.514	0.525	0.535	0.545	0.555	0.564	0.574	0.583	0.592	0.601	0.609
9048	0.526	0.538	0.549	0.560	0.571	0.581	0.591	0.601	0.611	0.620	0.629	0.638	0.647	0.656
9050	0.530	0.543	0.555	0.567	0.579	0.590	0.601	0.611	0.622	0.632	0.642	0.651	0.660	0.669
9053	0.545	0.557	0.569	0.581	0.592	0.603	0.614	0.624	0.635	0.645	0.654	0.664	0.673	0.682
9054	0.532	0.544	0.555	0.566	0.577	0.587	0.598	0.608	0.617	0.627	0.636	0.645	0.653	0.662
9059	0.551	0.564	0.576	0.588	0.600	0.611	0.622	0.633	0.644	0.654	0.664	0.673	0.683	0.692
9060	0.490	0.502	0.513	0.525	0.536	0.547	0.558	0.569	0.579	0.589	0.599	0.608	0.617	0.626
9061	0.493	0.505	0.516	0.527	0.537	0.548	0.558	0.567	0.576	0.585	0.594	0.602	0.611	0.619
9066	0.487	0.499	0.511	0.522	0.533	0.543	0.553	0.563	0.573	0.582	0.591	0.600	0.608	0.617
9067	0.539	0.551	0.563	0.575	0.586	0.598	0.609	0.619	0.630	0.640	0.650	0.659	0.668	0.677
9069	0.500	0.513	0.526	0.538	0.551	0.562	0.574	0.585	0.596	0.607	0.617	0.627	0.636	0.645
9070	0.543	0.556	0.567	0.579	0.590	0.601	0.612	0.623	0.633	0.643	0.652	0.662	0.671	0.680
9079	0.574	0.586	0.598	0.610	0.621	0.631	0.642	0.652	0.661	0.671	0.680	0.689	0.697	0.706
9085	0.562	0.574	0.586	0.597	0.608	0.618	0.628	0.638	0.647	0.657	0.666	0.675	0.684	0.692
9092	0.510	0.522	0.533	0.544	0.555	0.566	0.576	0.586	0.595	0.604	0.613	0.621	0.630	0.638
9095	0.457	0.469	0.481	0.492	0.503	0.513	0.524	0.534	0.544	0.553	0.563	0.573	0.582	0.591
9096	0.537	0.550	0.563	0.575	0.588	0.600	0.612	0.623	0.635	0.646	0.657	0.667	0.677	0.687
9097	0.455	0.466	0.477	0.488	0.498	0.508	0.518	0.528	0.538	0.547	0.557	0.566	0.575	0.583
9101	0.488	0.500	0.512	0.523	0.534	0.544	0.555	0.565	0.575	0.584	0.594	0.603	0.612	0.621
9151	0.480	0.491	0.502	0.512	0.523	0.533	0.542	0.552	0.561	0.570	0.578	0.587	0.595	0.603
9154	0.455	0.465	0.475	0.485	0.495	0.504	0.513	0.522	0.531	0.539	0.548	0.556	0.564	0.572
9155	0.562	0.574	0.585	0.596	0.606	0.616	0.626	0.635	0.644	0.653	0.662	0.671	0.679	0.686
9156	0.542	0.555	0.568	0.580	0.593	0.604	0.615	0.626	0.637	0.647	0.657	0.667	0.676	0.686
9180	0.479	0.491	0.502	0.513	0.524	0.535	0.545	0.555	0.565	0.575	0.584	0.594	0.603	0.612
9181	0.616	0.628	0.640	0.652	0.663	0.675	0.686	0.697	0.707	0.717	0.727	0.736	0.744	0.752
9182	0.519	0.532	0.543	0.555	0.566	0.577	0.587	0.598	0.608	0.618	0.627	0.636	0.645	0.654
9184	0.496	0.509	0.520	0.532	0.543	0.554	0.564	0.575	0.585	0.595	0.605	0.614	0.624	0.633
9185	0.423	0.434	0.444	0.455	0.465	0.475	0.485	0.495	0.504	0.513	0.523	0.532	0.540	0.549
9220	0.465	0.476	0.487	0.498	0.509	0.519	0.529	0.539	0.549	0.558	0.567	0.576	0.585	0.594
9402	0.383	0.393	0.402	0.412	0.421	0.431	0.440	0.449	0.457	0.466	0.474	0.483	0.491	0.499
9403	0.376	0.386	0.396	0.406	0.416	0.425	0.435	0.444	0.453	0.462	0.471	0.479	0.488	0.496
9410	0.497	0.510	0.522	0.533	0.544	0.555	0.566	0.577	0.587	0.597	0.607	0.617	0.627	0.636
9420	0.490	0.502	0.514	0.526	0.537	0.548	0.559	0.570	0.580	0.591	0.601	0.611	0.621	0.631
9422	0.548	0.559	0.570	0.581	0.592	0.602	0.612	0.621	0.630	0.639	0.648	0.657	0.665	0.673
9424	0.450	0.461	0.472	0.482	0.492	0.503	0.512	0.522	0.531	0.540	0.549	0.558	0.566	0.574
9426	0.443	0.454	0.465	0.475	0.485	0.495	0.505	0.514	0.524	0.533	0.542	0.550	0.559	0.567
9501	0.540	0.553	0.565	0.576	0.587	0.598	0.608	0.618	0.628	0.637	0.645	0.654	0.663	0.671
9507	0.481	0.493	0.504	0.515	0.526	0.536	0.546	0.556	0.565	0.575	0.584	0.593	0.602	0.610
9516	0.426	0.437	0.447	0.457	0.466	0.476	0.485	0.494	0.503	0.511	0.520	0.528	0.536	0.544
9519	0.402	0.412	0.423	0.434	0.444	0.454	0.464	0.474	0.484	0.494	0.503	0.512	0.522	0.531
9521	0.411	0.422	0.433	0.443	0.453	0.463	0.473	0.482	0.491	0.500	0.509	0.518	0.527	0.535
9522	0.555	0.568	0.581	0.594	0.605	0.615	0.625	0.635	0.645	0.655	0.664	0.673	0.682	0.691
9529	0.389	0.399	0.410	0.420	0.430	0.440	0.449	0.459	0.468	0.477	0.485	0.494	0.503	0.511
9531	0.430	0.441	0.452	0.463	0.474	0.484	0.494	0.504	0.514	0.523	0.533	0.542	0.551	0.559
9549	0.443	0.454	0.464	0.475	0.485	0.495	0.505	0.515	0.524	0.534	0.543	0.552	0.561	0.570
9552	0.382	0.392	0.402	0.412	0.422	0.431	0.441	0.450	0.459	0.468	0.476	0.485	0.493	0.502
9586	0.555	0.568	0.581	0.593	0.605	0.617	0.628	0.639	0.649	0.660	0.670	0.679	0.689	0.698

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
9008	0.689	0.697	0.706	0.714	0.722	0.730	0.737	0.745	0.752	0.759	0.765	0.772	0.778	0.784
9009	0.583	0.592	0.600	0.608	0.616	0.623	0.631	0.638	0.646	0.653	0.660	0.667	0.673	0.680
9010	0.592	0.601	0.610	0.619	0.627	0.635	0.643	0.651	0.659	0.666	0.674	0.681	0.688	0.695
9011	0.606	0.614	0.622	0.630	0.638	0.646	0.653	0.660	0.668	0.675	0.682	0.688	0.695	0.702
9015	0.587	0.596	0.604	0.612	0.620	0.628	0.636	0.644	0.651	0.658	0.666	0.673	0.680	0.686
9016	0.633	0.641	0.649	0.657	0.665	0.672	0.680	0.687	0.694	0.700	0.707	0.714	0.720	0.726
9031	0.614	0.623	0.632	0.640	0.648	0.657	0.665	0.672	0.680	0.687	0.694	0.702	0.709	0.716
9033	0.616	0.624	0.632	0.640	0.647	0.655	0.662	0.669	0.676	0.682	0.689	0.695	0.702	0.708
9043	0.617	0.625	0.633	0.641	0.649	0.656	0.663	0.670	0.677	0.684	0.691	0.697	0.703	0.709
9048	0.664	0.673	0.681	0.688	0.696	0.703	0.710	0.717	0.723	0.730	0.736	0.742	0.748	0.753
9050	0.678	0.687	0.695	0.703	0.711	0.719	0.726	0.734	0.741	0.748	0.754	0.761	0.767	0.774
9053	0.691	0.699	0.708	0.716	0.724	0.731	0.739	0.746	0.753	0.759	0.766	0.772	0.779	0.785
9054	0.670	0.678	0.686	0.694	0.702	0.709	0.717	0.724	0.731	0.737	0.744	0.750	0.756	0.762
9059	0.701	0.709	0.717	0.725	0.733	0.740	0.748	0.755	0.761	0.768	0.774	0.781	0.787	0.792
9060	0.634	0.643	0.651	0.659	0.666	0.674	0.681	0.688	0.695	0.702	0.708	0.715	0.721	0.727
9061	0.627	0.635	0.643	0.650	0.658	0.665	0.672	0.679	0.686	0.693	0.699	0.706	0.712	0.718
9066	0.625	0.633	0.641	0.648	0.656	0.663	0.670	0.677	0.683	0.690	0.697	0.703	0.709	0.715
9067	0.686	0.694	0.702	0.710	0.718	0.726	0.733	0.740	0.746	0.753	0.760	0.766	0.772	0.778
9069	0.654	0.663	0.672	0.680	0.688	0.696	0.704	0.711	0.719	0.726	0.733	0.740	0.746	0.753
9070	0.689	0.697	0.705	0.713	0.721	0.729	0.737	0.744	0.751	0.758	0.764	0.771	0.777	0.783
9079	0.714	0.721	0.729	0.736	0.743	0.750	0.757	0.763	0.770	0.776	0.782	0.788	0.794	0.799
9085	0.701	0.709	0.716	0.724	0.731	0.738	0.745	0.752	0.759	0.766	0.772	0.778	0.784	0.790
9092	0.646	0.653	0.661	0.668	0.675	0.682	0.688	0.695	0.701	0.707	0.714	0.720	0.726	0.732
9095	0.599	0.608	0.616	0.625	0.633	0.641	0.649	0.656	0.664	0.672	0.679	0.686	0.693	0.700
9096	0.697	0.706	0.716	0.725	0.734	0.743	0.751	0.759	0.767	0.775	0.782	0.790	0.797	0.804
9097	0.592	0.600	0.608	0.617	0.625	0.633	0.641	0.648	0.656	0.663	0.671	0.678	0.686	0.693
9101	0.629	0.638	0.646	0.654	0.662	0.670	0.678	0.685	0.693	0.700	0.707	0.714	0.720	0.727
9151	0.611	0.618	0.625	0.632	0.639	0.646	0.652	0.658	0.664	0.670	0.676	0.681	0.687	0.692
9154	0.579	0.587	0.594	0.602	0.609	0.616	0.623	0.630	0.637	0.644	0.650	0.657	0.663	0.669
9155	0.694	0.701	0.708	0.714	0.721	0.727	0.733	0.740	0.745	0.751	0.757	0.762	0.768	0.773
9156	0.695	0.704	0.712	0.721	0.729	0.737	0.745	0.752	0.760	0.767	0.774	0.781	0.788	0.794
9180	0.620	0.628	0.637	0.645	0.652	0.660	0.667	0.674	0.681	0.687	0.694	0.700	0.707	0.713
9181	0.759	0.765	0.772	0.778	0.784	0.790	0.796	0.801	0.807	0.812	0.817	0.822	0.827	0.831
9182	0.663	0.672	0.680	0.688	0.697	0.704	0.712	0.720	0.727	0.734	0.741	0.748	0.754	0.761
9184	0.642	0.651	0.659	0.668	0.676	0.684	0.691	0.698	0.705	0.712	0.718	0.724	0.730	0.736
9185	0.557	0.565	0.573	0.581	0.588	0.596	0.603	0.611	0.618	0.625	0.632	0.639	0.646	0.652
9220	0.603	0.611	0.619	0.627	0.635	0.643	0.651	0.658	0.666	0.673	0.680	0.687	0.693	0.700
9402	0.507	0.514	0.522	0.529	0.537	0.544	0.551	0.558	0.565	0.572	0.579	0.585	0.591	0.598
9403	0.504	0.512	0.520	0.528	0.536	0.543	0.551	0.558	0.566	0.573	0.580	0.587	0.594	0.600
9410	0.645	0.654	0.663	0.671	0.680	0.688	0.695	0.703	0.710	0.718	0.725	0.732	0.738	0.745
9420	0.641	0.650	0.660	0.668	0.677	0.686	0.694	0.702	0.710	0.718	0.725	0.733	0.740	0.747
9422	0.681	0.689	0.697	0.704	0.711	0.718	0.725	0.732	0.738	0.745	0.751	0.757	0.763	0.768
9424	0.582	0.590	0.598	0.605	0.613	0.620	0.627	0.634	0.641	0.648	0.655	0.662	0.668	0.675
9426	0.576	0.584	0.592	0.600	0.607	0.615	0.622	0.629	0.636	0.643	0.649	0.656	0.662	0.669
9501	0.679	0.687	0.695	0.703	0.710	0.718	0.725	0.732	0.739	0.745	0.752	0.758	0.764	0.770
9507	0.618	0.626	0.634	0.641	0.649	0.656	0.663	0.669	0.676	0.683	0.689	0.696	0.702	0.708
9516	0.552	0.560	0.567	0.575	0.582	0.590	0.597	0.603	0.610	0.617	0.623	0.630	0.636	0.642
9519	0.539	0.548	0.557	0.565	0.573	0.581	0.589	0.597	0.605	0.613	0.620	0.628	0.635	0.642
9521	0.543	0.552	0.560	0.568	0.576	0.584	0.591	0.599	0.606	0.613	0.620	0.627	0.633	0.640
9522	0.699	0.707	0.715	0.723	0.730	0.737	0.744	0.751	0.757	0.764	0.770	0.776	0.782	0.787
9529	0.520	0.528	0.537	0.545	0.553	0.561	0.569	0.576	0.584	0.592	0.599	0.606	0.613	0.620
9531	0.568	0.576	0.584	0.592	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.659	0.665
9549	0.578	0.586	0.595	0.603	0.610	0.618	0.626	0.633	0.641	0.648	0.655	0.662	0.668	0.675
9552	0.510	0.518	0.526	0.534	0.541	0.549	0.557	0.564	0.571	0.578	0.585	0.592	0.599	0.606
9586	0.707	0.715	0.724	0.732	0.740	0.747	0.755	0.762	0.769	0.775	0.782	0.788	0.794	0.800

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
9008	0.790	0.796	0.801	0.807	0.812	0.817	0.822	0.827	0.832	0.836	0.841	0.845	0.849	0.853
9009	0.686	0.693	0.699	0.705	0.711	0.717	0.723	0.729	0.735	0.741	0.746	0.752	0.757	0.762
9010	0.702	0.708	0.715	0.721	0.727	0.733	0.739	0.745	0.750	0.756	0.761	0.766	0.771	0.776
9011	0.708	0.714	0.721	0.727	0.733	0.739	0.744	0.750	0.755	0.761	0.766	0.771	0.776	0.781
9015	0.693	0.699	0.705	0.712	0.718	0.724	0.730	0.735	0.741	0.746	0.752	0.757	0.762	0.767
9016	0.732	0.738	0.744	0.749	0.755	0.760	0.765	0.771	0.776	0.781	0.786	0.791	0.795	0.800
9031	0.722	0.729	0.736	0.742	0.748	0.755	0.761	0.767	0.773	0.778	0.783	0.788	0.794	0.799
9033	0.714	0.720	0.726	0.731	0.737	0.743	0.748	0.753	0.759	0.764	0.769	0.774	0.779	0.784
9043	0.716	0.721	0.727	0.733	0.738	0.744	0.749	0.754	0.760	0.765	0.770	0.774	0.779	0.784
9048	0.759	0.764	0.769	0.774	0.779	0.784	0.789	0.793	0.798	0.803	0.807	0.812	0.816	0.820
9050	0.780	0.785	0.791	0.797	0.802	0.808	0.813	0.818	0.823	0.828	0.832	0.837	0.841	0.845
9053	0.790	0.796	0.802	0.807	0.812	0.817	0.822	0.827	0.832	0.836	0.841	0.845	0.850	0.854
9054	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	0.834
9059	0.798	0.804	0.809	0.814	0.819	0.824	0.829	0.833	0.838	0.842	0.847	0.851	0.855	0.859
9060	0.734	0.740	0.746	0.751	0.757	0.762	0.768	0.773	0.778	0.783	0.788	0.793	0.798	0.803
9061	0.724	0.730	0.736	0.741	0.746	0.752	0.757	0.762	0.767	0.772	0.776	0.781	0.785	0.790
9066	0.721	0.727	0.733	0.738	0.743	0.749	0.754	0.759	0.764	0.769	0.773	0.778	0.782	0.787
9067	0.784	0.789	0.795	0.800	0.806	0.811	0.816	0.821	0.826	0.830	0.835	0.839	0.843	0.848
9069	0.759	0.765	0.772	0.778	0.783	0.789	0.795	0.800	0.805	0.810	0.815	0.821	0.825	0.830
9070	0.789	0.795	0.800	0.806	0.811	0.816	0.822	0.826	0.831	0.836	0.841	0.845	0.849	0.854
9079	0.804	0.810	0.815	0.820	0.825	0.829	0.834	0.838	0.843	0.847	0.851	0.855	0.859	0.862
9085	0.796	0.802	0.807	0.813	0.818	0.824	0.829	0.834	0.838	0.843	0.848	0.852	0.856	0.860
9092	0.737	0.743	0.748	0.753	0.758	0.763	0.768	0.773	0.778	0.782	0.787	0.791	0.796	0.800
9095	0.707	0.714	0.721	0.727	0.733	0.740	0.746	0.752	0.757	0.763	0.769	0.774	0.780	0.785
9096	0.810	0.817	0.823	0.829	0.835	0.841	0.847	0.852	0.858	0.863	0.868	0.873	0.878	0.882
9097	0.700	0.707	0.714	0.720	0.727	0.733	0.739	0.745	0.751	0.757	0.763	0.769	0.774	0.780
9101	0.733	0.739	0.745	0.751	0.756	0.762	0.767	0.772	0.777	0.782	0.787	0.792	0.797	0.801
9151	0.698	0.703	0.708	0.713	0.717	0.722	0.727	0.731	0.736	0.740	0.744	0.748	0.752	0.756
9154	0.675	0.681	0.687	0.693	0.699	0.704	0.710	0.715	0.721	0.726	0.731	0.737	0.742	0.747
9155	0.778	0.783	0.788	0.793	0.797	0.802	0.806	0.810	0.814	0.818	0.822	0.826	0.830	0.833
9156	0.800	0.806	0.811	0.817	0.823	0.829	0.834	0.839	0.845	0.850	0.854	0.859	0.864	0.868
9180	0.719	0.725	0.731	0.737	0.742	0.747	0.752	0.757	0.762	0.767	0.771	0.776	0.781	0.785
9181	0.836	0.840	0.844	0.848	0.852	0.856	0.860	0.863	0.867	0.870	0.874	0.877	0.880	0.883
9182	0.767	0.773	0.779	0.784	0.790	0.795	0.800	0.805	0.810	0.815	0.820	0.825	0.829	0.833
9184	0.742	0.748	0.753	0.759	0.764	0.769	0.774	0.779	0.784	0.789	0.793	0.797	0.802	0.806
9185	0.659	0.665	0.671	0.677	0.683	0.689	0.695	0.701	0.707	0.712	0.718	0.723	0.729	0.734
9220	0.706	0.712	0.719	0.724	0.730	0.736	0.742	0.747	0.753	0.758	0.764	0.769	0.774	0.779
9402	0.604	0.610	0.616	0.622	0.628	0.633	0.639	0.645	0.650	0.656	0.661	0.667	0.672	0.677
9403	0.607	0.614	0.620	0.627	0.633	0.639	0.646	0.652	0.658	0.664	0.670	0.676	0.681	0.687
9410	0.751	0.757	0.763	0.769	0.775	0.780	0.786	0.791	0.796	0.801	0.806	0.810	0.815	0.820
9420	0.754	0.761	0.768	0.775	0.782	0.789	0.795	0.802	0.808	0.814	0.819	0.824	0.829	0.834
9422	0.774	0.780	0.785	0.790	0.795	0.800	0.805	0.810	0.814	0.819	0.823	0.827	0.832	0.836
9424	0.681	0.687	0.693	0.700	0.706	0.711	0.717	0.723	0.729	0.734	0.739	0.745	0.750	0.755
9426	0.675	0.681	0.686	0.692	0.698	0.703	0.709	0.715	0.720	0.725	0.730	0.735	0.740	0.745
9501	0.776	0.782	0.787	0.792	0.798	0.803	0.808	0.813	0.818	0.823	0.828	0.833	0.837	0.842
9507	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766	0.770	0.775	0.779
9516	0.648	0.654	0.660	0.666	0.672	0.677	0.683	0.689	0.694	0.699	0.705	0.710	0.715	0.721
9519	0.649	0.655	0.662	0.668	0.675	0.681	0.687	0.694	0.700	0.706	0.712	0.717	0.723	0.729
9521	0.647	0.653	0.660	0.666	0.672	0.678	0.684	0.691	0.697	0.702	0.708	0.714	0.719	0.725
9522	0.793	0.798	0.803	0.808	0.812	0.817	0.821	0.825	0.830	0.834	0.838	0.842	0.845	0.849
9529	0.627	0.634	0.640	0.647	0.653	0.659	0.666	0.672	0.678	0.683	0.689	0.695	0.700	0.706
9531	0.672	0.678	0.685	0.691	0.697	0.703	0.709	0.715	0.720	0.726	0.731	0.736	0.741	0.746
9549	0.682	0.688	0.695	0.701	0.707	0.713	0.719	0.725	0.731	0.737	0.743	0.749	0.754	0.760
9552	0.613	0.619	0.626	0.633	0.639	0.645	0.651	0.657	0.663	0.669	0.675	0.681	0.687	0.692
9586	0.806	0.812	0.817	0.822	0.828	0.833	0.838	0.843	0.847	0.852	0.856	0.861	0.865	0.869

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold								
	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
9008	0.857	0.861	0.865	0.868	0.872	0.875	0.879	0.882	0.885
9009	0.767	0.772	0.777	0.782	0.787	0.791	0.796	0.800	0.804
9010	0.781	0.786	0.791	0.795	0.800	0.804	0.808	0.812	0.816
9011	0.786	0.791	0.796	0.800	0.805	0.809	0.814	0.818	0.822
9015	0.772	0.777	0.782	0.786	0.791	0.796	0.800	0.805	0.809
9016	0.804	0.809	0.813	0.818	0.822	0.826	0.830	0.834	0.838
9031	0.804	0.809	0.814	0.818	0.823	0.827	0.832	0.836	0.841
9033	0.788	0.793	0.798	0.802	0.807	0.811	0.815	0.820	0.824
9043	0.788	0.793	0.797	0.802	0.806	0.810	0.814	0.818	0.822
9048	0.824	0.828	0.832	0.836	0.840	0.843	0.847	0.851	0.854
9050	0.849	0.853	0.857	0.861	0.865	0.868	0.872	0.875	0.879
9053	0.858	0.862	0.865	0.869	0.872	0.876	0.879	0.882	0.885
9054	0.838	0.842	0.846	0.849	0.853	0.856	0.859	0.862	0.865
9059	0.862	0.866	0.869	0.873	0.876	0.880	0.883	0.886	0.889
9060	0.807	0.812	0.816	0.820	0.824	0.828	0.832	0.835	0.839
9061	0.794	0.798	0.801	0.805	0.809	0.812	0.815	0.819	0.822
9066	0.791	0.795	0.799	0.803	0.807	0.811	0.814	0.818	0.821
9067	0.852	0.856	0.859	0.863	0.866	0.870	0.873	0.876	0.880
9069	0.835	0.839	0.844	0.848	0.852	0.856	0.860	0.864	0.868
9070	0.858	0.862	0.866	0.869	0.873	0.877	0.880	0.883	0.887
9079	0.866	0.869	0.873	0.876	0.879	0.882	0.885	0.888	0.891
9085	0.864	0.868	0.872	0.875	0.879	0.882	0.886	0.889	0.892
9092	0.804	0.808	0.812	0.816	0.819	0.823	0.827	0.830	0.834
9095	0.790	0.795	0.800	0.805	0.810	0.815	0.819	0.824	0.828
9096	0.887	0.891	0.896	0.900	0.904	0.909	0.913	0.916	0.920
9097	0.785	0.790	0.795	0.800	0.805	0.809	0.813	0.818	0.822
9101	0.806	0.810	0.815	0.819	0.823	0.827	0.831	0.835	0.839
9151	0.760	0.764	0.767	0.771	0.774	0.778	0.781	0.785	0.788
9154	0.752	0.757	0.762	0.766	0.771	0.776	0.780	0.785	0.789
9155	0.837	0.840	0.844	0.847	0.850	0.853	0.857	0.860	0.863
9156	0.872	0.876	0.880	0.884	0.888	0.891	0.895	0.898	0.901
9180	0.790	0.794	0.799	0.803	0.807	0.811	0.815	0.819	0.823
9181	0.886	0.889	0.892	0.894	0.897	0.900	0.902	0.905	0.908
9182	0.837	0.841	0.846	0.850	0.853	0.857	0.861	0.864	0.868
9184	0.810	0.813	0.817	0.821	0.824	0.828	0.832	0.835	0.839
9185	0.739	0.745	0.750	0.755	0.760	0.765	0.769	0.774	0.778
9220	0.784	0.788	0.793	0.797	0.802	0.806	0.810	0.814	0.818
9402	0.682	0.687	0.692	0.697	0.702	0.707	0.712	0.717	0.722
9403	0.693	0.698	0.703	0.709	0.714	0.719	0.724	0.729	0.734
9410	0.824	0.829	0.833	0.837	0.841	0.845	0.849	0.852	0.856
9420	0.838	0.843	0.847	0.851	0.855	0.859	0.863	0.867	0.871
9422	0.840	0.844	0.847	0.851	0.855	0.858	0.862	0.865	0.868
9424	0.760	0.765	0.769	0.774	0.779	0.783	0.787	0.792	0.796
9426	0.750	0.755	0.760	0.765	0.769	0.774	0.778	0.783	0.787
9501	0.846	0.850	0.854	0.858	0.862	0.866	0.870	0.873	0.877
9507	0.783	0.787	0.791	0.795	0.799	0.803	0.807	0.811	0.814
9516	0.726	0.731	0.736	0.741	0.746	0.751	0.755	0.760	0.765
9519	0.734	0.740	0.745	0.751	0.756	0.761	0.766	0.772	0.777
9521	0.730	0.735	0.741	0.746	0.751	0.756	0.761	0.766	0.770
9522	0.852	0.856	0.859	0.863	0.866	0.870	0.873	0.876	0.880
9529	0.711	0.717	0.722	0.727	0.732	0.737	0.742	0.747	0.752
9531	0.752	0.756	0.761	0.766	0.771	0.775	0.780	0.784	0.789
9549	0.766	0.771	0.776	0.782	0.787	0.792	0.798	0.803	0.808
9552	0.698	0.703	0.709	0.714	0.720	0.725	0.730	0.736	0.741
9586	0.874	0.878	0.882	0.885	0.889	0.893	0.896	0.900	0.903

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
9610	0.65	0.123	0.133	0.143	0.152	0.162	0.171	0.180	0.189	0.197	0.205	0.214	0.222	0.230
9620	1.15	0.159	0.170	0.182	0.193	0.203	0.214	0.224	0.234	0.244	0.254	0.264	0.274	0.283

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
9610	0.238	0.246	0.253	0.261	0.268	0.275	0.282	0.289	0.296	0.303	0.310	0.316	0.323	0.329
9620	0.292	0.301	0.310	0.319	0.327	0.336	0.344	0.352	0.360	0.368	0.376	0.383	0.391	0.398

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
9610	0.336	0.342	0.348	0.354	0.360	0.366	0.372	0.377	0.383	0.389	0.394	0.400	0.405	0.410
9620	0.405	0.412	0.419	0.426	0.432	0.439	0.446	0.452	0.459	0.465	0.472	0.478	0.484	0.489

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
9610	0.416	0.426	0.436	0.446	0.456	0.466	0.475	0.484	0.494	0.502	0.511	0.519	0.528	0.536
9620	0.495	0.507	0.518	0.529	0.540	0.550	0.560	0.570	0.580	0.590	0.599	0.608	0.617	0.625

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
9610	0.544	0.552	0.560	0.568	0.575	0.583	0.590	0.597	0.604	0.611	0.618	0.625	0.631	0.638
9620	0.634	0.642	0.650	0.658	0.666	0.673	0.680	0.688	0.695	0.701	0.708	0.715	0.721	0.727

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
9610	0.644	0.650	0.656	0.662	0.668	0.674	0.680	0.685	0.691	0.696	0.702	0.707	0.712	0.717
9620	0.733	0.739	0.745	0.751	0.757	0.762	0.768	0.773	0.778	0.783	0.788	0.793	0.798	0.803

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold								
	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
9610	0.723	0.728	0.733	0.737	0.742	0.747	0.751	0.756	0.760
9620	0.807	0.812	0.816	0.821	0.825	0.829	0.834	0.838	0.842

Section C

Appendix A

Computation of Experience Rating Values

The values used in application of the *California Workers' Compensation Experience Rating Plan—1995* (Experience Rating Plan) are updated on a regular basis to reflect the most current information available. The amendments to the experience rating values proposed to be effective January 1, 2020 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 2020 expected losses and the average of the 2020 expected loss rates proposed in Part A, Section C of this Filing, the WCIRB is recommending that the eligibility threshold be revised from \$10,000 to \$9,700.

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 in 2020. 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 D with the average level of losses per \$100 of payroll anticipated to be used in policy year 2020 experience modification calculations. (Policy year 2020 experience modifications typically reflect the first unit statistical report level evaluation of policy year 2018 experience, the second unit statistical report level evaluation of policy year 2017 experience, and the third unit statistical report level evaluation of policy year 2016 experience.) The expected loss rates reflect three additional adjustments: (1) the selected experience rating off-balance correction factor for policies incepting in 2020, (2) a factor to adjust for losses eliminated by the experience rating calculation maximum loss limitation of \$175,000 as well as the elimination of the first \$250 of each claim in the experience rating calculation,¹ and (3) a factor to adjust for the estimated impact of revisions resulting from California Insurance Code Section 11751.9² 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 2020 classification relativities computed in Appendix D for each classification (and discussed in detail in Appendix C) to produce the expected loss rates to be used in 2020 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

¹ Beginning with the 2019 Experience Rating Plan, the first \$250 of each claim is eliminated from the experience rating formula. As a result, the loss limitation factor now also reflects the elimination of the first \$250 of each claim in expected loss rates as well as the \$175,000 single claim limitation in experience rating.

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.

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 2015 and 2016 policies and the indicated limited loss to payroll ratios for each classification, segregated between the indemnity and medical components. These loss to payroll ratios are discussed in detail in Appendix C.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 policy year 2020 experience modifications (policy year 2016 at third unit statistical report level, policy year 2017 at second unit statistical report level, and policy year 2018 at first unit statistical report level). The policy year 2016 average expected ratios of indemnity and medical losses per \$100 of payroll have been determined by developing the policy year 2016 first unit statistical report level ratios to the valuation period to be reflected in policy year 2020 experience modifications (third unit statistical report level). Similarly, for policy year 2017, the average expected ratios of indemnity and medical losses per \$100 of payroll have been determined by developing the policy year 2017 data at (preliminary) first unit statistical report level⁴ to the valuation period to be reflected in policy year 2020 experience modifications (second unit statistical report level). The development factors used to develop the 2016 and 2017 policy years are based on the most recently available accident year experience converted to a policy year basis. The 2018 policy year ratios of indemnity and medical losses per \$100 of payroll have been estimated from the 2017 policy year ratios, adjusted for the change in the average accident year loss ratios estimated in Exhibits 3.1 and 3.2 of Item AC19-03-02 of the April 2, 2019 WCIRB Actuarial Committee Agenda—with the premiums adjusted to a common basis but with the impact of projected wage inflation removed—and converted to a policy year basis.

Line 5 of Exhibit 1 shows the results of the computation to adjust the average indicated limited loss to payroll ratios to the level of losses anticipated in the policy year 2020 experience rating data. The ratios are then adjusted by the selected experience rating off-balance correction factor of 1.014 shown on line 6 (see Appendix B), the factor to reflect the individual loss limitation of \$175,000 and the elimination of the first \$250 of each claim⁵ in the experience rating calculation shown on line 7, and the factor to reflect the estimated average impact of experience modification revisions resulting from Insurance Code Section 11751.9 rerates shown on line 8. The resultant factors of 0.714 for indemnity and 0.736 for medical, shown on line 9 of Exhibit 1, are the average adjustments across all NAICS Sector groupings to produce the average indicated 2020 expected loss rates for all NAICS sectors combined.

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

1. The estimated first report level ratios of indemnity and medical losses per \$100 of payroll for policy years 2016 and 2017 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 policy year 2018 for each NAICS Sector grouping were computed by adjusting the policy year 2017 (preliminary) first report level ratios of indemnity and medical loss to payroll for that NAICS Sector grouping by the change in the first report level ratios of indemnity and medical loss to

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 D), 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 D segregated between the indemnity and medical components, rather than based on the indicated limited loss to payroll ratios.

⁴ In order to use the most complete available policy year, data from policies incepting between November 2016 and October 2017 was used as the basis to project second report level losses for policy year 2017.

⁵ Beginning with the January 1, 2019 Experience Rating Plan, the first \$250 of each claim is eliminated from the experience rating calculation. As a result, the computation of the loss limitation factor in line 7 reflects this in addition to the \$175,000 individual claim limitation in experience rating.

payroll for that NAICS Sector grouping from policy year 2016 to preliminary policy year 2017, with individual claims limited to \$500,000.⁶

3. In total, the average statewide expected loss rate determined by separate adjustments by NAICS Sector grouping should be equal to that based on the statewide, all classification data. Line 10 of Exhibits 2 through 19 shows the factors used to adjust the indemnity and medical expected loss rate factors computed at the NAICS Sector grouping level to balance to the statewide, all classifications combined expected loss rate factors shown in Exhibit 1.
4. The change in a classification's expected loss rate relativity to the statewide average expected loss rate from the prior year's expected loss rate relativity is limited to 15%. The factors shown on Line 10 of Exhibits 2 through 19 also incorporate a factor to reflect the cost of redistributing the impact of the capped classifications' net expected losses above the cap among the remaining uncapped classifications. (The share of expected losses redistributed due to this capping procedure was 0.5%.) Exhibit 20 shows a list of the classifications impacted by the restriction and their unrestricted changes in expected loss rate relativity.

Line 11 of Exhibits 2 through 19 shows the factors by NAICS Sector grouping used to adjust the average indicated loss to payroll ratios to the level of losses anticipated in the experience rating data for policies incepting in 2020. These factors are applied to the indicated limited loss to payroll ratios for indemnity and medical that are included in the classification relativity review sheets provided in Appendix D of this Filing.⁷ Each indemnity and medical loss to payroll ratio is adjusted by the appropriate factor from Exhibits 2 through 19 based on the NAICS Sector grouping to which that classification is assigned. The adjusted indemnity and medical ratios for each classification are then summed together to generate the expected loss rate for that classification proposed to be effective January 1, 2020 with each classification's expected loss rate change in relativity limited to a 15% change from the classification's relativity underlying 2019 expected loss rates. The proposed January 1, 2020 expected loss rates for all classifications are shown in the proposed Table I, *Expected Loss Rates and D-Ratios*, of the Experience Rating Plan included in Section C of this Filing.

D-Ratios and Primary Thresholds

In the experience rating formula, an employer's primary component of actual losses and excess component of expected losses are used. The threshold amount that segregates losses into the primary component (primary threshold) varies depending on the size of the employer. The Experience Rating Plan provides that the amount of each claim above the first \$250 and up to the primary threshold for the employer is considered primary. The WCIRB is not proposing changes to the current table of Primary Thresholds.

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 policy year 2020 experience modification cost level, which is primary.⁸ The D-ratios

⁶ In order to mitigate volatility in the expected loss rates for NAICS Sector 56 (Other), the 2018 policy year ratios of indemnity and medical losses per \$100 of payroll have been estimated from the 2017 policy year ratios for this sector based on adjusting them for the 2017 to 2018 indemnity and medical loss to payroll ratio changes that are applied in line 4 of Exhibit 1 for all NAICS Sectors combined. In addition, in order to mitigate the impact of single large losses for NAICS Sectors 71 (Arts & Entertainment) and 8742 (Outside Sales) in 2017 in the estimation of 2018 policy year ratios, the 2018 policy year ratios of indemnity and medical losses per \$100 of payroll have been estimated from adjusting the 2016 policy year ratios for these sectors rather than the 2017 ratios.

⁷ For each classification that is restricted to a 25% classification relativity change on its classification relativity review sheet in Appendix D, the factors on line 11 are applied to the "Selected Loss to Payroll Ratio (Restricted to 25% Change)" line on its classification relativity review sheet divided by the limit factor segregated between the indemnity and medical components, rather than applied to the indicated limited loss to payroll ratios.

⁸ 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. The formula for a classification's D-ratio credibility is: $\text{minimum} \{ 1, (N / K)^{0.50} \}$, where N equals the number of indemnity claims for the three-year experience period and K is a credibility constant that varies with the size of the primary threshold being evaluated.

proposed for 2020 are shown in the proposed Table I, *Expected Loss Rates and D-Ratios*, of the Experience Rating Plan included in Section C of this Filing.

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.

Factors to Adjust 2020 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
All NAICS Sectors Combined

1. Total payroll 2015 and 2016 (in 00s)		\$13,103,323,760		
			<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2015 and 2016 x indicated limited loss to payroll ratios			\$6,240,504,399	\$6,915,902,389
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)			0.476	0.528
4. Expected loss to payroll ratios for experience rating period				
	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>
Indemnity	2016	0.272	1.641	0.446
	2017	0.272	1.437	0.391
	2018	0.272	1.000	0.272
Medical	2016	0.396	1.299	0.514
	2017	0.396	1.193	0.473
	2018	0.393	1.000	0.393
			Average:	
			0.369	0.460
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)			0.776	0.872
6. Selected experience rating off-balance			1.014	1.014
7. Factor to reflect loss limitation			0.915	0.840
8. Adjustment for impact of Insurance Code Section 11751.9			0.992	0.992
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level: (5) x (6) x (7) x (8)			0.714	0.736

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 2016 and 2017 (preliminary) and projected for 2018 based on the underlying accident year loss trend. The loss development factors are based on the latest evaluation of accident year experience.

Line (6) is the selected off-balance from Section C, Appendix B, Exhibit 2.

Line (7) 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 (8) 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 2020 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 11 & 21 Combined (Agriculture & Mining)

1. Total payroll 2015 and 2016 (in 00s)		\$231,128,320		
			<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2015 and 2016 x indicated limited loss to payroll ratios			\$310,268,711	\$383,660,120
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)			1.342	1.660
4. 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
<u>Indemnity</u>	2016	0.898	1.458	1.309
	2017	0.872	1.304	1.136
	2018	0.822	1.000	0.822
<u>Medical</u>	2016	1.381	1.231	1.700
	2017	1.458	1.155	1.684
	2018	1.427	1.000	1.427
			Average:	
				1.089 1.603
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)			0.811	0.966
6. Selected experience rating off-balance			1.014	1.014
7. Factor to reflect loss limitation			0.904	0.860
8. Adjustment for impact of Insurance Code Section 11751.9			0.992	0.992
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)			0.738	0.835
10. Factors to balance NAICS Sectors to statewide expected loss rate factors			1.018	0.990
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)			0.751	0.827

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 2016 and 2017 (preliminary) and projected for 2018 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 (6) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (7) 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 (8) 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 2020 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 22 & 23 Combined (Utilities & Construction)

1. Total payroll 2015 and 2016 (in 00s)		\$711,343,204		
			<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2015 and 2016 x indicated limited loss to payroll ratios			\$902,950,732	\$908,053,730
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)			1.269	1.277
4. 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
<u>Indemnity</u>	2016	0.857	1.493	1.280
	2017	0.860	1.340	1.153
	2018	0.850	1.000	0.850
<u>Medical</u>	2016	1.277	1.329	1.697
	2017	1.257	1.214	1.527
	2018	1.258	1.000	1.258
			Average:	
				1.094
				1.494
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)			0.862	1.170
6. Selected experience rating off-balance			1.014	1.014
7. Factor to reflect loss limitation			0.830	0.656
8. Adjustment for impact of Insurance Code Section 11751.9			0.992	0.992
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)			0.720	0.773
10. Factors to balance NAICS Sectors to statewide expected loss rate factors			1.018	0.990
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)			0.733	0.765

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 2016 and 2017 (preliminary) and projected for 2018 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 (6) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (7) 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 (8) 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 2020 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 31 (Manufacturing)

1. Total payroll 2015 and 2016 (in 00s)		\$978,390,189		
			<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2015 and 2016 x indicated limited loss to payroll ratios			\$1,007,348,669	\$1,125,393,948
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)			1.030	1.150
4. 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
<u>Indemnity</u>	2016	0.553	1.749	0.966
	2017	0.550	1.474	0.810
	2018	0.570	1.000	0.570
<u>Medical</u>	2016	0.789	1.427	1.125
	2017	0.781	1.259	0.983
	2018	0.789	1.000	0.789
			Average:	
				0.782 0.966
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)			0.760	0.839
6. Selected experience rating off-balance			1.014	1.014
7. Factor to reflect loss limitation			0.933	0.884
8. Adjustment for impact of Insurance Code Section 11751.9			0.992	0.992
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)			0.713	0.746
10. Factors to balance NAICS Sectors to statewide expected loss rate factors			1.018	0.990
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)			0.726	0.739

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 2016 and 2017 (preliminary) and projected for 2018 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 (6) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (7) 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 (8) 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 2020 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 42 (Wholesale)

1. Total payroll 2015 and 2016 (in 00s)		\$214,202,063		
			<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2015 and 2016 x indicated limited loss to payroll ratios			\$338,548,067	\$387,208,216
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)			1.581	1.808
4. 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
<u>Indemnity</u>	2016	0.921	1.754	1.616
	2017	0.945	1.472	1.392
	2018	0.959	1.000	0.959
<u>Medical</u>	2016	1.409	1.341	1.889
	2017	1.382	1.224	1.692
	2018	1.396	1.000	1.396
			Average:	
				1.322 1.659
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)			0.837	0.918
6. Selected experience rating off-balance			1.014	1.014
7. Factor to reflect loss limitation			0.927	0.808
8. Adjustment for impact of Insurance Code Section 11751.9			0.992	0.992
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)			0.780	0.746
10. Factors to balance NAICS Sectors to statewide expected loss rate factors			1.018	0.990
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)			0.794	0.738

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 2016 and 2017 (preliminary) and projected for 2018 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 (6) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (7) 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 (8) 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 2020 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 44 (Retail)

1. Total payroll 2015 and 2016 (in 00s)		\$697,624,879		
			<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2015 and 2016 x indicated limited loss to payroll ratios			\$589,433,819	\$725,197,466
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)			0.845	1.040
4. 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
<u>Indemnity</u>	2016	0.446	1.772	0.791
	2017	0.436	1.489	0.650
	2018	0.432	1.000	0.432
<u>Medical</u>	2016	0.731	1.350	0.987
	2017	0.675	1.229	0.830
	2018	0.646	1.000	0.646
			Average:	
				0.624 0.821
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)			0.739	0.790
6. Selected experience rating off-balance			1.014	1.014
7. Factor to reflect loss limitation			0.948	0.893
8. Adjustment for impact of Insurance Code Section 11751.9			0.992	0.992
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)			0.704	0.709
10. Factors to balance NAICS Sectors to statewide expected loss rate factors			1.018	0.990
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)			0.716	0.702

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 2016 and 2017 (preliminary) and projected for 2018 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 (6) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (7) 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 (8) 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 2020 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level

NAICS Sector: 48 (Transportation & Warehousing)

1. Total payroll 2015 and 2016 (in 00s)		\$244,205,453			
				<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2015 and 2016 x indicated limited loss to payroll ratios				\$503,780,536	\$445,390,774
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)				2.063	1.824
4. Expected loss to payroll ratios for experience rating period					
	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>	
<u>Indemnity</u>	2016	1.227	1.523	1.868	
	2017	1.311	1.340	1.757	
	2018	1.417	1.000	1.417	
<u>Medical</u>	2016	1.344	1.336	1.795	
	2017	1.499	1.192	1.787	
	2018	1.570	1.000	1.570	
		Average:		1.680	1.717
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)				0.815	0.942
6. Selected experience rating off-balance				1.014	1.014
7. Factor to reflect loss limitation				0.904	0.829
8. Adjustment for impact of Insurance Code Section 11751.9				0.992	0.992
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)				0.741	0.786
10. Factors to balance NAICS Sectors to statewide expected loss rate factors				1.018	0.990
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)				0.754	0.778

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 2016 and 2017 (preliminary) and projected for 2018 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 (6) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (7) 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 (8) 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 2020 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 51 (Information)

1. Total payroll 2015 and 2016 (in 00s)		\$249,776,640		
			<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2015 and 2016 x indicated limited loss to payroll ratios			\$184,931,042	\$119,422,700
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)			0.740	0.478
4. 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
<u>Indemnity</u>	2016	0.407	1.478	0.601
	2017	0.451	1.308	0.590
	2018	0.541	1.000	0.541
<u>Medical</u>	2016	0.355	1.339	0.476
	2017	0.385	1.200	0.462
	2018	0.474	1.000	0.474
			Average:	
				0.578 0.471
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)			0.780	0.984
6. Selected experience rating off-balance			1.014	1.014
7. Factor to reflect loss limitation			0.935	0.885
8. Adjustment for impact of Insurance Code Section 11751.9			0.992	0.992
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)			0.734	0.876
10. Factors to balance NAICS Sectors to statewide expected loss rate factors			1.018	0.990
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)			0.747	0.867

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 2016 and 2017 (preliminary) and projected for 2018 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 (6) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (7) 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 (8) 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 2020 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 52 (Finance & Insurance)

1. Total payroll 2015 and 2016 (in 00s)		\$523,061,785		
			<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2015 and 2016 x indicated limited loss to payroll ratios			\$71,142,611	\$78,828,911
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)			0.136	0.151
4. 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
<u>Indemnity</u>	2016	0.070	1.867	0.131
	2017	0.073	1.582	0.116
	2018	0.083	1.000	0.083
<u>Medical</u>	2016	0.094	1.273	0.120
	2017	0.100	1.172	0.118
	2018	0.111	1.000	0.111
			Average:	
				0.110 0.116
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)			0.808	0.771
6. Selected experience rating off-balance			1.014	1.014
7. Factor to reflect loss limitation			0.955	0.940
8. Adjustment for impact of Insurance Code Section 11751.9			0.992	0.992
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)			0.776	0.729
10. Factors to balance NAICS Sectors to statewide expected loss rate factors			1.018	0.990
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)			0.790	0.722

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 2016 and 2017 (preliminary) and projected for 2018 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 (6) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (7) 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 (8) 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 2020 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 53 (Real Estate)

1. Total payroll 2015 and 2016 (in 00s)		\$280,533,940		
			<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2015 and 2016 x indicated limited loss to payroll ratios			\$116,782,844	\$135,233,514
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)			0.416	0.482
4. 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
<u>Indemnity</u>	2016	0.238	1.562	0.372
	2017	0.231	1.385	0.321
	2018	0.225	1.000	0.225
<u>Medical</u>	2016	0.325	1.293	0.420
	2017	0.336	1.180	0.396
	2018	0.336	1.000	0.336
			Average:	
				0.306 0.384
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)			0.735	0.797
6. Selected experience rating off-balance			1.014	1.014
7. Factor to reflect loss limitation			0.927	0.910
8. Adjustment for impact of Insurance Code Section 11751.9			0.992	0.992
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)			0.685	0.729
10. Factors to balance NAICS Sectors to statewide expected loss rate factors			1.018	0.990
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)			0.697	0.722

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 2016 and 2017 (preliminary) and projected for 2018 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 (6) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (7) 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 (8) 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 2020 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level

NAICS Sector: 54 (Professional Services)

1. Total payroll 2015 and 2016 (in 00s)		\$2,225,519,210			
				<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2015 and 2016 x indicated limited loss to payroll ratios				\$97,722,298	\$115,977,073
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)				0.044	0.052
4. Expected loss to payroll ratios for experience rating period					
	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>	
<u>Indemnity</u>	2016	0.025	1.653	0.041	
	2017	0.027	1.399	0.037	
	2018	0.025	1.000	0.025	
<u>Medical</u>	2016	0.040	1.300	0.052	
	2017	0.044	1.182	0.052	
	2018	0.043	1.000	0.043	
		Average:		0.034	0.049
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)				0.784	0.939
6. Selected experience rating off-balance				1.014	1.014
7. Factor to reflect loss limitation				0.879	0.824
8. Adjustment for impact of Insurance Code Section 11751.9				0.992	0.992
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)				0.693	0.778
10. Factors to balance NAICS Sectors to statewide expected loss rate factors				1.018	0.990
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)				0.706	0.770

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2016 and 2017 (preliminary) and projected for 2018 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 (6) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (7) 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 (8) 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 2020 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 56 (Administrative)

1. Total payroll 2015 and 2016 (in 00s)		\$180,347,857		
			<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2015 and 2016 x indicated limited loss to payroll ratios			\$347,857,135	\$377,850,438
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)			1.929	2.095
4. Expected loss to payroll ratios for experience rating period				
	Policy Year	1st Report Ratio of Losses to Payroll	<u>Development</u>	Expected Ratio of Losses to Payroll
<u>Indemnity</u>	2016	1.181	1.586	1.873
	2017	1.064	1.385	1.474
	2018	1.064	1.000	1.064
<u>Medical</u>	2016	1.854	1.239	2.297
	2017	1.534	1.181	1.812
	2018	1.523	1.000	1.523
			Average:	
				1.470 1.877
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)			0.762	0.896
6. Selected experience rating off-balance			1.014	1.014
7. Factor to reflect loss limitation			0.901	0.794
8. Adjustment for impact of Insurance Code Section 11751.9			0.992	0.992
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)			0.691	0.716
10. Factors to balance NAICS Sectors to statewide expected loss rate factors			1.018	0.990
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)			0.703	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 2015 and 2016 (preliminary) and projected for 2017 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 (6) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (7) 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 (8) 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 2020 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 61 (Education)

1. Total payroll 2015 and 2016 (in 00s)		\$258,744,143		
			<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2015 and 2016 x indicated limited loss to payroll ratios			\$66,193,725	\$87,119,100
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)			0.256	0.337
4. 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
<u>Indemnity</u>	2016	0.158	1.455	0.230
	2017	0.175	1.319	0.230
	2018	0.171	1.000	0.171
<u>Medical</u>	2016	0.243	1.367	0.332
	2017	0.313	1.251	0.391
	2018	0.319	1.000	0.319
			Average:	
				0.211 0.347
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)			0.823	1.032
6. Selected experience rating off-balance			1.014	1.014
7. Factor to reflect loss limitation			0.945	0.879
8. Adjustment for impact of Insurance Code Section 11751.9			0.992	0.992
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)			0.782	0.912
10. Factors to balance NAICS Sectors to statewide expected loss rate factors			1.018	0.990
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)			0.796	0.903

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 2016 and 2017 (preliminary) and projected for 2018 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 (6) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (7) 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 (8) 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 2020 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 62 (Health)

1. Total payroll 2015 and 2016 (in 00s)		\$916,694,494		
			<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2015 and 2016 x indicated limited loss to payroll ratios			\$485,110,433	\$557,319,065
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)			0.529	0.608
4. 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
<u>Indemnity</u>	2016	0.281	1.596	0.448
	2017	0.269	1.409	0.379
	2018	0.256	1.000	0.256
<u>Medical</u>	2016	0.395	1.327	0.525
	2017	0.374	1.233	0.461
	2018	0.352	1.000	0.352
			Average:	
				0.361 0.446
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)			0.682	0.734
6. Selected experience rating off-balance			1.014	1.014
7. Factor to reflect loss limitation			0.955	0.913
8. Adjustment for impact of Insurance Code Section 11751.9			0.992	0.992
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)			0.655	0.674
10. Factors to balance NAICS Sectors to statewide expected loss rate factors			1.018	0.990
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)			0.666	0.667

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 2016 and 2017 (preliminary) and projected for 2018 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 (6) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (7) 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 (8) 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 2020 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 71 (Arts & Entertainment)

1. Total payroll 2015 and 2016 (in 00s)		\$128,708,730		
			<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2015 and 2016 x indicated limited loss to payroll ratios			\$105,062,662	\$132,352,023
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)			0.816	1.028
4. 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
<u>Indemnity</u>	2016	0.454	1.687	0.767
	2017	0.513	1.478	0.758
	2018	0.393	1.000	0.393
<u>Medical</u>	2016	0.775	1.318	1.022
	2017	1.012	1.199	1.214
	2018	0.636	1.000	0.636
			Average:	
				0.639 0.957
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)			0.783	0.931
6. Selected experience rating off-balance			1.014	1.014
7. Factor to reflect loss limitation			0.941	0.917
8. Adjustment for impact of Insurance Code Section 11751.9			0.992	0.992
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)			0.741	0.859
10. Factors to balance NAICS Sectors to statewide expected loss rate factors			1.018	0.990
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)			0.754	0.850

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 2016 and 2017 (preliminary) and projected for 2018 based on applying to the 2016 ratio 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 (6) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (7) 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 (8) 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 2020 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 72 (Hospitality)

1. Total payroll 2015 and 2016 (in 00s)		\$549,371,124		
			<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2015 and 2016 x indicated limited loss to payroll ratios			\$535,603,725	\$717,105,476
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)			0.975	1.305
4. 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
<u>Indemnity</u>	2016	0.539	1.651	0.889
	2017	0.505	1.416	0.715
	2018	0.479	1.000	0.479
<u>Medical</u>	2016	0.903	1.384	1.250
	2017	0.847	1.233	1.045
	2018	0.819	1.000	0.819
			Average:	
				0.694
				1.038
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)			0.712	0.795
6. Selected experience rating off-balance			1.014	1.014
7. Factor to reflect loss limitation			0.963	0.907
8. Adjustment for impact of Insurance Code Section 11751.9			0.992	0.992
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)			0.690	0.726
10. Factors to balance NAICS Sectors to statewide expected loss rate factors			1.018	0.990
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)			0.702	0.718

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 2016 and 2017 (preliminary) and projected for 2018 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 (6) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (7) 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 (8) 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 2020 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 81 (Other)

1. Total payroll 2015 and 2016 (in 00s)		\$222,613,523		
			<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2015 and 2016 x indicated limited loss to payroll ratios			\$193,472,899	\$208,297,229
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)			0.869	0.936
4. 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
<u>Indemnity</u>	2016	0.454	1.598	0.726
	2017	0.445	1.351	0.602
	2018	0.437	1.000	0.437
<u>Medical</u>	2016	0.594	1.254	0.745
	2017	0.593	1.175	0.696
	2018	0.592	1.000	0.592
			Average:	
				0.588 0.678
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)			0.677	0.724
6. Selected experience rating off-balance			1.014	1.014
7. Factor to reflect loss limitation			0.927	0.846
8. Adjustment for impact of Insurance Code Section 11751.9			0.992	0.992
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)			0.631	0.616
10. Factors to balance NAICS Sectors to statewide expected loss rate factors			1.018	0.990
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)			0.642	0.610

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 2016 and 2017 (preliminary) and projected for 2018 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 (6) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (7) 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 (8) 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 2020 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 8742 (Outside Sales)

1. Total payroll 2015 and 2016 (in 00s)		\$974,709,209		
			<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2015 and 2016 x indicated limited loss to payroll ratios			\$103,340,730	\$105,449,776
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)			0.106	0.108
4. 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
<u>Indemnity</u>	2016	0.052	1.712	0.089
	2017	0.055	1.426	0.078
	2018	0.060	1.000	0.060
<u>Medical</u>	2016	0.075	1.360	0.102
	2017	0.114	1.225	0.139
	2018	0.084	1.000	0.084
			Average:	
				0.076 0.108
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)			0.713	1.002
6. Selected experience rating off-balance			1.014	1.014
7. Factor to reflect loss limitation			0.886	0.864
8. Adjustment for impact of Insurance Code Section 11751.9			0.992	0.992
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)			0.635	0.871
10. Factors to balance NAICS Sectors to statewide expected loss rate factors			1.018	0.990
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)			0.647	0.862

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 2016 and 2017 (preliminary) and projected for 2018 based on applying to the 2016 ratio 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 (6) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (7) 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 (8) 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 2020 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 8810 & 92 Combined (Clerical & Public Admin)

1. Total payroll 2015 and 2016 (in 00s)		\$3,516,348,996		
			<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2015 and 2016 x indicated limited loss to payroll ratios			\$280,953,760	\$306,042,831
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)			0.080	0.087
4. 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
<u>Indemnity</u>	2016	0.040	1.693	0.067
	2017	0.038	1.445	0.055
	2018	0.037	1.000	0.037
<u>Medical</u>	2016	0.058	1.288	0.075
	2017	0.057	1.184	0.067
	2018	0.055	1.000	0.055
			Average:	
				0.053 0.066
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)			0.664	0.756
6. Selected experience rating off-balance			1.014	1.014
7. Factor to reflect loss limitation			0.942	0.928
8. Adjustment for impact of Insurance Code Section 11751.9			0.992	0.992
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)			0.629	0.705
10. Factors to balance NAICS Sectors to statewide expected loss rate factors			1.018	0.990
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)			0.640	0.698

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 2016 and 2017 (preliminary) and projected for 2018 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 (6) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (7) 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 (8) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.

Classifications Affected by ELR Limitation Rule

<u>Class Code</u>	<u>Class Description</u>	<u>Indicated Relativity Change</u>
Limited to a 15% Decrease		
1122	MINING – SURFACE	-23.9%
1123	MINING – UNDERGROUND	-20.2%
1330	BLASTING	-30.3%
1624	QUARRIES; EXCAVATION – ROCK	-22.2%
1699	ROCK, MINERAL OR GLASS WOOL MFG	-17.7%
1701	CEMENT MFG	-26.2%
2095	MEAT PRODUCTS MFG	-18.9%
2163	BOTTLING – BEVERAGES	-15.3%
2806	DOOR, SASH OR WINDOW MFG – WOOD; SHUTTER MFG – WOOD/PLASTIC	-17.8%
2840	PICTURE FRAME ASSEMBLY; PICTURE OR ARTWORK FRAMING	-17.8%
2842	WOOD PRODUCTS MFG	-15.5%
3683	SPEAKER MFG	-41.8%
3830	AIRCRAFT/SPACECRAFT MFG; UNMANNED AIRCRAFT SYSTEM MFG – 55 POUNDS OR HEAVIER	-27.7%
4150	OPTICAL GOODS MFG; LENS MFG	-17.4%
4239	PAPER OR CARDBOARD STOCK MFG; FIBER PRODUCTS MFG	-19.7%
4470	WIRE, WIRE ROPE OR WIRE CABLE MFG – NO WIRE DRAWING	-18.1%
4829	CHEMICAL MFG	-21.9%
5107	DOOR, DOOR FRAME/PRE-GLAZED WINDOW INSTALLATION	-15.7%
5129	INTEGRATED CIRCUIT/SEMICONDUCTOR PROCESSING EQUIP INSTALLATION, SERVICE OR REPAIR	-29.4%
5484	PLASTERING OR STUCCO WORK – LOW WAGE	-17.0%
6308	SEWER CONSTRUCTION – HIGH WAGE	-17.9%
6315	WATER/GAS MAINS CONSTRUCTION – LOW WAGE	-16.0%
7601	AERIAL LINE CONSTRUCTION	-16.6%
8078	SANDWICH SHOPS; BEVERAGE PREPARATION SHOPS; ICE CREAM/FROZEN YOGURT SHOPS	-18.4%

Classifications Affected by ELR Limitation Rule

<u>Class Code</u>	<u>Class Description</u>	<u>Indicated Relativity Change</u>
Limited to a 15% Increase		
0050	FARM MACHINERY OPERATION	20.5%
1320	OIL/GAS LEASE OPERATORS	16.8%
1322	OIL/GAS WELL SERVICING	29.1%
2081	BUTCHERING; STOCKYARDS	27.2%
2116	FRUIT/VEGETABLE JUICE OR CONCENTRATE MFG	15.3%
2362	KNITTING	16.1%
2402	CARPET OR RUG MFG	24.4%
2660	BOOT OR SHOE MFG OR REPAIRING	50.0%
3808	AUTO OR MOTORCYCLE MFG OR ASSEMBLING	39.7%
4304	NEWSPAPER PUBLISHING OR PRINTING – ALL OTHER EMPLOYEES	17.1%
4312	NEWSPAPER DELIVERY	17.3%
5029	CONCRETE OR ASPHALT SAWING OR DRILLING	20.4%
5470	GLAZIERS – AWAY FROM SHOP – HIGH WAGE	17.6%
6003	PILE DRIVING; WHARF BUILDING; BRIDGE/TRESTLE CONSTRUCTION – WOOD	31.6%
7198	PARCEL DELIVERY COMPANIES; ARMORED TRANSPORT SERVICES	24.9%
7272	WATER TRUCK SERVICE COMPANIES	19.8%
7421	AIRCRAFT OPERATION – PERSONNEL TRANSPORT – FLYING CREW	41.7%
7424	AIRCRAFT OPERATION – FLYING CREW	21.8%
7500	GAS WORKS	23.7%
7520	WATER COMPANIES	23.7%
7600	COMMUNICATION SERVICE PROVIDERS	25.9%
7607	VIDEO POST-PRODUCTION; AUDIO POST-PRODUCTION	29.1%
7610	RADIO, TELEVISION OR COMMERCIAL BROADCASTING STATIONS	24.0%
8110	STORES – WELDING SUPPLIES	27.5%
8267	MACHINERY OR EQUIPMENT DEALERS – SECONDHAND	18.9%
8278	RACING STABLES – JOCKEYS/HARNESS DRIVERS	35.0%
8720	INSPECTION FOR INSURANCE/SAFETY/VALUATION; ELEVATOR INSPECTING; WEIGHERS/S	24.0%
8743	MORTGAGE BROKERS	21.2%
8801	CREDIT UNIONS	27.1%
8808	BANKS	17.7%
8818	NEWSPAPER PUBLISHING OR PRINTING – EDITING AND DESIGNING	17.3%
8822	INSURANCE COMPANIES	19.8%
8838	MUSEUMS	21.4%
8868	COLLEGES OR SCHOOLS – PRIVATE – PROFESSIONALS	23.8%
9007	APT/CONDO OPERATION FOR SENIORS	16.2%
9010	MOBILE HOME PARK OPERATION – OTHER	20.4%
9054	SPAS OR BATHS	24.7%
9060	CLUBS – COUNTRY OR GOLF	29.5%
9067	CLUBS – BOYS AND GIRLS	18.0%
9069	CLUBS – GAMING	26.5%
9092	BOWLING CENTERS; BILLIARD HALLS; SKATING CENTERS	16.0%
9151	THEATERS – MUSICAL ENTERTAINMENT	17.4%
9154	THEATERS – NOT MOTION PICTURE	18.2%
9180	AMUSEMENT/REC FACILITIES – DEVICE OPERATIONS; SHOOTING CLUBS/RANGES	21.8%
9181	ATHLETIC TEAM/FACILITY – PLAYERS AND OFFICIALS	21.0%

Classifications Affected by ELR Limitation Rule

Class	Class	Indicated
<u>Code</u>	<u>Description</u>	<u>Relativity</u>
		<u>Change</u>
Limited to a 15% Increase (continued)		
9184	SKI RESORTS – ALPINE	38.1%
9529	SCAFFOLDS/CONSTRUCTION ELEVATORS; DECORATING; TENT ERECTION/REMOVAL/REP	15.1%
9549	ADVERTISING COMPANIES	35.7%
9610	MOTION PICTURES – PRODUCTION	32.7%

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 modification would be below 100% and pure premium rates would be insufficient to provide for losses and loss adjustment expenses after application of experience rating.

For many years, the derivation of pure premium rates and expected loss rates has involved adjustment by a factor known as the experience rating off-balance correction factor (off-balance factor). By adjusting pure premium rates and expected loss rates by this factor, the total pure premium produced at those pure premium rates, after application of experience rating, is estimated to be equal to projected losses and loss adjustment expenses incurred against the policies to which those pure premium rates apply. For policies incepting in 2020, the indicated off-balance factor is 1.014, which is 0.3% lower than the off-balance factor reflected in the approved pure premium rates and expected loss rates for policies incepting in 2019.

Exhibits 1 and 2 show the calculation of the indicated off-balance factor for policies incepting in 2020. Lines 1 and 2 of Exhibit 1 show the average modification and average credibility assigned to the experience of all experience rated employers for policy years 2017 through 2019. This information is based on the WCIRB's experience modification records and reflects the actual modifications issued for each of those policy years.¹ Based on this information, the ratio of actual to expected losses for experience rated employers in each of these years is estimated and shown on line 3 of Exhibit 1.

As discussed in Appendix A, the expected loss rates determined for each year are adjusted by the off-balance factor for that year. Line 4 of Exhibit 1 shows the off-balance factor that was used to adjust each year's expected loss rates. Line 5 of Exhibit 1 shows the adjustment that was made to the expected loss rates for policy year 2018 to produce the target off-balance factor of 1.015.² Line 6 of Exhibit 1 shows the adjustment that was made to each historical year's expected loss rates to reflect the impact of California Insurance Code Section 11751.9 corrections based on closed claim values that are significantly below the values the claims were used in an experience modification computation.³ The combined total of all the factors that were applied to each policy year's expected losses are shown in line 7 of Exhibit 1.

The expected loss rates computed for each historical policy year reflect an estimate of the statewide average ratio of losses to payroll for the three-year period used in that year's experience modifications. Line 8 of Exhibit 1 shows the hindsight correction factor for the expected losses for each of these policy years, which is intended to adjust for any difference in projected expected loss rates and the level of losses that actually underlies a year's experience modifications. The hindsight correction factor for each year is computed as the ratio of the statewide weighted average of the promulgated expected loss rates (adjusted to remove that year's off-balance factor and its related adjustment, if any, and the adjustment to reflect the impact of California Insurance Code Section 11751.9 rerates) to the hindsight weighted average statewide

¹ The policy year 2019 information shown is preliminary as not all 2019 experience modifications have been issued at the time of this filing.

² For policy year 2018, in lieu of decreasing the off-balance factor to its indicated value of 1.006, an adjustment was made to 2018 expected loss rates to result in a targeted off-balance factor of 1.015. This adjustment was intended to reduce year-to-year swings in the factor.

³ The adjustment that was made to each historical year's expected loss rates is removed from the computation of the estimated policy year 2020 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.

ratio of losses (limited to \$175,000) to payroll for the policy years and report levels reflected in that year's experience modifications.

Line 9 of Exhibit 1 shows the average ratios of actual to expected losses for experience rated employers in each policy year, adjusted to remove the off-balance factor and the Insurance Code Section 11751.9 adjustments that were made to each historical year's expected loss rates, and to reflect the hindsight overall average level of expected loss rates promulgated each year. The ratios shown on line 9 of Exhibit 1 represent the estimated ratios of actual to expected losses for experience rated employers in which the total actual losses for all employers equal the total expected losses for the experience period. Line 10 of Exhibit 1 is the projected policy year 2020 ratio of actual to expected losses for experience rated employers, which has been selected as the average of the three years' ratios. Line 11 of Exhibit 1 is the projected policy year 2020 average credibility for experience rated employers, which has been selected as the average credibility for policy year 2018 (the most recent complete year of experience).

Exhibit 2 shows the computation of the indicated off-balance factor for policy year 2020. The projected ratio of actual to expected losses and the projected average credibility computed on lines 10 and 11 of Exhibit 1 are shown on lines 1 and 2 of Exhibit 2, respectively. Line 3 of Exhibit 2 shows the ratio of experience rated premium to total premium. This ratio is based on a comparison of the premiums at the advisory pure premium rate level for experience rated employers with those for all employers including employers who are not experience rated.

Line 4 of Exhibit 2 shows the computation of the indicated off-balance factor of 1.014 for policies incepting in 2020. The computation is based on the information on lines 1, 2 and 3 of Exhibit 2. The indicated 2020 off-balance factor is 0.3% lower than the off-balance factor in advisory pure premium rates for policies incepting in 2019.

**Projection of Actual to Expected Losses
For Policy Year 2020 Experience Rated Risks**

	2017	2018	Preliminary 2019
1. Average Modification for Rated Risks	0.963	0.948	0.941
2. Average Credibility for Rated Risks	0.600	0.599	0.582
3. Average Actual to Expected Ratio for Rated Risks (unadjusted) [(1) - 1.0 + (2)] / (2)	0.939	0.913	0.899
Factors Applied to Expected Loss Rates in 2017 Through 2019			
4. Off-Balance Factor in Expected Loss Rates	1.026	1.015	1.017
5. Factor to Produce Selected 2018 Off-Balance	N/A	1.009	N/A
6. Adjustment to Reflect Insurance Code Section 11751.9 Rerates in Expected Loss Rates	0.992	0.992	0.992
7. Total of All Factors Applied to Expected Loss Rates (4) x (5) x (6)	1.018	1.016	1.009
8. Hindsight Correction to Average Expected Losses	1.039	1.081	1.065
9. Average Actual to Expected Ratio for Rated Risks (adjusted) (3) x (7) x (8)	0.992	1.004	0.966
10. Projected Policy Year 2020 Ratio of Actual to Expected Losses for Rated Risks			0.987
11. Projected Policy Year 2020 Average Credibility for Rated Risks			0.599

Notes:

Lines (1) and (2) are based on modifications issued by the WCIRB for policies effective during the specified year (prior to Insurance Code Section 11751.9 rerates)

Line (3) is derived starting with the formula: $X\text{-Mod} = (\text{credibility} \times A/E) + [(1.0 - \text{credibility}) \times 1.0]$.

Line (4) is the off-balance factor included in pure premium rates and expected loss rates for the specified year. In this calculation, its impact is removed from the expected losses for the specified year to determine what the A/E ratio would have been without the off-balance adjustment for that year being applied to expected losses.

Line (5) contains the factor used to adjust the 2018 Expected Loss Rates to produce the selected off-balance correction factor of 1.015.

Line (6) reflects the factor used to adjust expected loss rates for the estimated impact of Insurance Code Section 11751.9 based on previous studies.

Line (8) is a factor that corrects for estimation error in the statewide average Expected Loss Rate for the specified year. It is computed as the ratio of a) the average Expected Loss Rate with the selected off-balance correction factor and the adjustment factor for the Insurance Code Section 11751.9 rerates removed to b) the hindsight average loss to payroll ratio.

Line (10) is the projected policy year 2020 ratio of actual to expected losses for rated risks based on an average of the latest three years.

Line (11) is the projected policy year 2020 average credibility for rated risks based on the average credibility for the latest full year (2018).

Experience Rating Off-Balance Correction Factor Calculation For Policy Year 2020

1. Projected Ratio of Actual to Expected Losses for Rated Risks	0.987
2. Projected Average Credibility for Rated Risks	0.599
3. Ratio of Experience-Rated Premium to Total Premium	0.873
4. Indicated Off-Balance in 2020 Pure Premium Rates $\{1.0 - [(1) \times (2) \times (3)]\} / \{[(1.0 - (2)) \times (3)] + [1.0 - (3)]\}$	1.014
5. Selected Off-Balance in 2019 Pure Premium Rates	1.017
6. Indicated Change in Off-Balance $(4)/(5)-1.0$	-0.3%

Notes:

Lines (1) and (2) are from Exhibit 1, lines (11) and (12), respectively.

Line (3) is based on unit statistical data comparing premium on rated policies with that on non-rated policies.

The formula shown to compute the off-balance factor (OBF) in line (4) is derived from the relationship of the OBF as the reciprocal of the average modification over all risks. That is $OBF = 1 / (\text{Avg. Mod All Risks})$, where $\text{Avg. Mod All Risks} = (\text{Avg. Mod Rated Risks} \times \text{Premium Share of Rated Risks}) + (1.0 \times \text{Premium Share of Non-rated Risks})$, and where the formula for the average modification for rated risks is as follows:
 $\text{Avg. Mod Rated Risks} = [(\text{Avg. Ratio of Actual to Expected}) \times (1 / OBF) \times (\text{Avg. Credibility})] + [1.0 \times (1 - \text{Avg. Credibility})]$.

Section C

Appendix C

Computation of Classification Relativities

Derivation of Rates Based on Classification Relativity Review Sheets

The specific advisory pure premium rate or expected loss rate recommended for each industry classification reflects in part the calculated change in each classification's relative share of the total statewide losses. Each classification's relativity is based on the claim and payroll experience of employers assigned to that classification compared to the claim and payroll experience of employers assigned to other classifications. The most recent claim and payroll experience by classification reported in accordance with the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (USRP) is the basis of the analysis.

Each classification's relativity is determined through an analysis of the ratio of losses to payroll that emerges for a particular classification in the most recent two, three, four, or five years, depending on the size of the classification. For certain classifications, five years of loss and payroll experience is not, by itself, sufficiently large or "credible" to establish the relativity for the classification. For each of these classifications, selected relativities are determined as the weighted average of the adjusted loss to payroll ratio based on that classification's policy year loss experience and the loss to payroll ratio expected to emerge based on the current (i.e., January 1, 2019) advisory pure premium rate. The weight assigned to the policy year loss experience depends on the volume of experience assigned to that classification over the last five years. The remaining weight is assigned to the experience expected to emerge based on the loss portion of the current pure premium rate. The determination of the expected loss to payroll ratios, the adjusted loss to payroll ratios based on policy year experience, and the selected loss to payroll ratios indicated for January 1, 2020 is discussed below.

Expected Loss to Payroll Ratios

For each standard classification, the expected limited loss to payroll ratio is first computed. A sample computation of these expected ratios using Classification 4496, *Plastics – fabricated products mfg.*, is shown in Exhibit 1. The procedures used to compute other expected limited loss to payroll ratios are identical.¹

Line 1 of Exhibit 1 shows the year 2019 selected (unlimited) loss to payroll ratios for Classification 4496,² expressed as losses per \$100 of payroll, separately for indemnity and medical as reflected in the 2019 classification relativity analysis. These ratios that are shown on line 1 do not reflect the impact of the average January 1, 2019 advisory pure premium rate level change on losses. The adjustment to reflect this impact is shown on line 2 of Exhibit 1. Inasmuch as the classification relativity analysis is based on loss amounts (excluding loss adjustment expenses), the effects shown on line 2 of Exhibit 1 reflect only the loss components of the approved January 1, 2019 advisory pure premium rate change.

Exhibit 1, line 3 shows the expected unlimited loss to payroll ratio underlying the 2019 relativity for Classification 4496, adjusted for the impact of the January 1, 2019 pure premium rate change on losses. (To obtain the January 1, 2019 advisory pure premium rate for the classification, the expected unlimited loss to payroll ratio is multiplied by the January 1, 2019 loss adjustment expense provision of 1.383, the 2019 experience rating off-balance correction factor of 1.017, and the impact of the new Medical Treatment Utilization Schedule Drug Formulary underlying the approved January 1, 2019 advisory pure premium rates of 0.995.)

Two additional adjustments are made to the expected unlimited loss to payroll ratios shown on line 3 of

¹ For consistency of comparison, the expected loss to payroll ratios for Classifications 7607, 8743, 8803, 8820, and 8859 have been adjusted to a basis that reflects the new annual payroll limitations effective for these classifications for 2020.

² Based on Part A, Section C, Appendix D of the WCIRB's January 1, 2019 Regulatory Filing and updated to reflect the classifications approved in the Insurance Commissioner's Decision on the 2019 Regulatory Filing.

Exhibit 1. First, the ratios are adjusted to reflect the change in the average level of experience in the North American Industry Classification System (NAICS) Sector grouping to which the classification is assigned relative to that of other NAICS Sector groupings. In this way, the advisory pure premium rate for classifications that have very little credibility will change, to a large extent, based on the change in loss experience of a broader group of relatively similar classifications rather than on the statewide average change in loss experience of all classifications.

Exhibit 2.1 shows the factors for the indemnity and medical components used to make these adjustments for the 18 NAICS Sector groupings used to segregate industry classifications for purposes of classification relativities. The classifications assigned by the WCIRB to each of the NAICS Sectors are shown in Exhibit 2.2. The factors shown in Exhibit 2.1 represent the ratio, by component, of the actual loss dollars to expected loss dollars in the most recent two-year period for each NAICS Sector. Thus, a factor less than 1.000 indicates that the experience in a particular NAICS Sector's loss component is improving relative to the statewide average, while a factor greater than 1.000 indicates that the experience in a particular NAICS Sector's loss component is deteriorating relative to the statewide average. The factors from Exhibit 2.1 for the Manufacturing NAICS Sector grouping (Sector 31) are shown for Classification 4496 on line 4 of Exhibit 1. The expected unlimited loss to payroll ratios adjusted for the NAICS Sector differential for Classification 4496 are shown on line 5 of Exhibit 1.

The second adjustment made to the expected unlimited ratios involves removal of the portion of each classification's loss to payroll ratio anticipated to provide for large losses. To mitigate the impact of exceptionally large claims on a classification's relativity, the actual cost of a single claim that is used in the policy year experience underlying the computation of the adjusted loss to payroll ratio is limited. Consequently, the expected loss to payroll ratio that will be combined with the adjusted loss to payroll ratio is also limited.

The computation of the indemnity and medical limit factors for each classification (shown on line 6 of Exhibit 1 for Classification 4496) reflects the expected percentage of losses in excess of the current loss limitation of \$500,000 for the applicable retrospective rating hazard group (RHG) for that classification. The limit factor is based on the experience underlying the total incurred loss elimination ratios included in the *California Loss Elimination Ratios and Retro Hazard Groups* based on a policy year 2019 level.³ The classifications assigned to each of the RHGs for the purposes of this adjustment are shown in Exhibit 8.3.

Line 7 of Exhibit 1 shows the expected limited loss to payroll ratios which have been adjusted for the NAICS Sector differential and by the loss limitation applicable to Classification 4496. These are the ratios that will be combined with the ratios based on policy year loss experience for classifications that are not fully credible. To the extent that a classification is fully credible, the expected limited loss to payroll ratios are not used in the derivation of the selected loss to payroll ratios for that classification.

Adjusted Loss to Payroll Ratios

The payroll and claim information from the latest available statistical summary for each classification is shown on the classification relativity review sheet for that classification.⁴ For illustrative purposes, Exhibit 3 shows the 2020 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 2019 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:

³ The limit factors were published in Part A, Section C, Appendix C, Exhibit 8.1 of the WCIRB's January 1, 2019 Regulatory Filing.

⁴ The payroll amounts shown for Classifications 7607, 8743, 8803, 8820, and 8859 have been adjusted to a basis that reflects the new annual payroll limitations effective for these classifications for 2020.

1. Changes in Average Wage Levels. The payroll reported for each policy year reflects the wages earned during that year. In 2016, the WCIRB studied the impacts of wage level changes by industry and noted that changes in wage levels can differ significantly across classification, particularly during periods of minimum wage increases. If no adjustment for these differences is made, the loss to payroll ratios underlying the classification relativities may be distorted as in effect a statewide level of wage inflation would be assumed for each classification. The factors used to adjust each policy year's payroll amount to a policy year 2020 level is shown by classification in Exhibits 4.1 through 4.9. These factors are based on information obtained from the American Community Survey (ACS), the Occupational Employment Statistics survey, and employer geographical information from the Dun and Bradstreet Hoovers database, and reflect projected wage inflation as well as the impact of changes in minimum wage ordinances on insured wages.⁵ The factors shown in Exhibits 4.1 through 4.9 for each policy year and classification represent the projected wage level changes for the classification through 2020 relative to the projected change for all classifications combined.
2. Loss Development. Reported incurred loss amounts are adjusted to an estimated ultimate value for indemnity and medical losses. Indemnity and medical loss development factors to tenth report level were computed based on specific loss development groupings. These groupings were developed by the WCIRB to enhance the accuracy of the loss development component of the classification relativity analysis.⁶ The indemnity and medical loss development groupings to which a specific classification is assigned are shown at the top of the classification relativity review sheet for that classification. The average of the two most recent calendar years' age-to-age development factors based on the combined reported USRP experience of classifications assigned to each loss development grouping was used to project age-to-age development for the grouping. In addition, losses were developed from tenth report level to an estimated ultimate value by indemnity and medical component based on statewide incurred loss development factors.⁷ The development factors for each loss development grouping and the factors used to develop losses from tenth report level to ultimate are shown in Exhibits 5.1 and 5.2 for indemnity and medical, respectively. The classifications assigned by the WCIRB to each of the indemnity and medical loss development groupings are shown in Exhibits 5.3 and 5.4, respectively.
3. Adjustment to Current Benefit Level. The losses reported for each policy year reflect the benefit levels in effect during that year. Consequently, to ensure consistent valuation across classifications, each year's losses are adjusted to the current level of statutory benefits. The benefit level adjustment factors for each policy year, injury type, and classification are shown in Exhibits 6.1 through 6.45. These factors reflect the impact of statutory and regulatory changes on benefit costs from the time the losses on those policies were incurred until the 2019 policy year for the classifications' NAICS Sector grouping. These factors also reflect the estimated relative impact of wage inflation on indemnity benefit levels by classification based on the WCIRB's 2016 study of wage level changes by industry discussed above.
4. Adjustment to Earlier Years. Classifications may use two, three, four, or five years of actual experience in computing relativities. In order to ensure that a particular classification's relativity is not impacted by whether a particular year of experience was or was not used, an adjustment is made to the losses reported on the years used in the calculation. Specifically, Exhibits 7.1 and 7.2 show the factor for each policy year, NAICS Sector grouping, and loss component. The factors represent the ratio of the average dollars of loss per \$100 of payroll for that NAICS Sector grouping and loss component for the two most recent years of experience (2015 and 2016) to the comparable loss per \$100 of payroll for each of the 2012 through 2016 years.
5. Limitation of Large Losses. The presence of an atypically large claim can significantly distort the relativity computation for a particular classification. Similarly, because a classification has not

⁵ See Item AC16-12-02 of the December 6, 2016 WCIRB Actuarial Committee Agenda.

⁶ See Item AC12-04-04 of the April 2, 2012 WCIRB Actuarial Committee Agenda for a complete discussion of this approach.

⁷ These factors are based on Exhibits 2.1 and 2.2 of Item AC19-03-02 of the April 2, 2019 WCIRB Actuarial Committee Agenda.

experienced a very large claim during the two-, three-, four-, or five-year period used in that classification's relativity computation does not mean it will not experience one in the future. Therefore, actual claims are limited to a targeted dollar amount for all classifications. Specifically, once adjustments to losses have been made as described above, an individual loss limitation of \$500,000 is applied to the cost of individual claims.⁸

6. Adjustment to Overall Average Level of Experience. Even after the aforementioned adjustments, the actual losses reflected in the calculation are not necessarily consistent with the overall level of losses underlying the current advisory pure premium rates. For example, losses are adjusted to a current benefit level but have not been adjusted for other loss cost trends. To address this, an additional adjustment factor is applied to losses so that the average relativity over all classifications balances to the average relativity underlying the current advisory pure premium rates. This adjustment is applied separately to indemnity and medical losses. For the 2019 classification relativities, a factor of 0.857 is applied to indemnity losses so that the average indemnity relativity over all classifications balances to the average indemnity relativity underlying the approved January 1, 2019 advisory pure premium rates. A factor of 0.901 is applied to medical losses so that the average medical relativity over all classifications balances to the average medical relativity underlying the approved January 1, 2019 advisory pure premium rates.

In summary, the reported unadjusted payroll and losses for a particular classification are modified by (a) the projected annual changes in wage levels for the classification relative to the projected statewide average annual changes in wage levels (Exhibit 4), (b) the specified indemnity and medical loss development factors for the appropriate report level and for the indemnity and medical loss development groupings to which the classification is assigned (Exhibit 5), (c) the appropriate benefit level adjustment factor (Exhibit 6), (d) the appropriate factor to adjust for the use of earlier years of experience (Exhibit 7), and (e) the adjustment to the overall average level of experience. For example, to calculate the payroll shown in Exhibit 3 for policy year 2013 for Classification 4496, reported unadjusted payroll is multiplied by a factor of 0.998 to reflect the projected relative wage level change from 2013 to 2020 for this classification (Exhibit 4.4). To calculate the medical losses shown in Exhibit 3 for policy year 2013 for Classification 4496, the reported unadjusted medical losses for this classification are multiplied by (a) the development factor of 1.180 for fourth report level medical losses for medical loss development group 3 (Exhibit 5.2), (b) a benefit adjustment factor of 0.946 for policy year 2013 (Exhibit 6.13), (c) a factor of 0.955 to adjust policy year 2013 NAICS Sector 31 medical losses to the level of the 2015 and 2016 experience (Exhibit 7.2), and (d) the overall medical adjustment factor of 0.901. Individual losses, once adjusted on this basis, are then limited to be no more than \$500,000.

As shown in the upper section of the table in Exhibit 3 for Classification 4496, for each loss component, the ratio of actual losses, adjusted as described above, to adjusted payroll is computed. For informational purposes only, the last column shows the total adjusted loss to payroll ratio by year.

In the Decision on the January 1, 2019 Regulatory Filing, the Insurance Commissioner approved annual payroll limitations to be applied to employees assigned to five additional classifications effective January 1, 2020. These classifications include 7607, *Video Post-Production/Audio Post-Production*, 8743, *Mortgage Brokers*, 8803, *Auditing, Accounting or Management Consulting Services*, 8820, *Law Firms*, and 8859, *Computer Programming or Software Development/Internet or Web-Based Application Development or Operation*. In order to reflect the new payroll limitation in the proposed January 1, 2020 advisory pure premium rate for these classifications in an advisory pure premium neutral manner, the reported payroll for these classifications is adjusted to a limited basis in the classification relativities analysis.⁹ The factors used to adjust the payroll for these classifications were based on a review of ACS data that includes information on annual wages by industry and occupation. The factors estimated for

⁸ For Classification 2660, *Boot or Shoe Mfg. or Repairing*, an anomalously large number of post-termination claims were filed against a single employer's 2012 policy. These claims were treated as a single claim when applying the individual loss limitation. The indicated relativity change for Classification 2660 without this adjustment is +33.5%.

⁹ Policy year 2020 experience modifications will primarily reflect payroll and loss experience from policy years 2018 and prior, which is prior to the effective date for the new payroll limitations for these classifications. As a result, the expected loss rates for these classifications is computed using unlimited payroll amounts.

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 2020 classification relativity on a limited payroll basis.¹⁰

Table 1 – Adjustments for New Payroll Limitations

Classification	Proposed 2020 Payroll Maximum	Adjustment Factor
7607	\$139,100	0.80
8743	\$139,100	0.71
8803	\$139,100	0.81
8820	\$139,100	0.67
8859	\$139,100	0.73

At least two years of experience are used for each classification to determine the adjusted loss to payroll ratio. For smaller classifications, three, four, or five years of experience are used, depending on the amount of expected losses needed to meet the full credibility requirement (see discussion of selected loss to payroll ratios below). For classifications with two, three, four, or five years of experience, adjusted loss to payroll ratios are derived by dividing the total losses, adjusted as described above, for the experience period by the total adjusted payroll (in hundreds) for the same period.¹¹

Selected Loss to Payroll Ratios

For classifications that are not fully credible (credibility of less than 1.00), the “indicated” limited loss to payroll ratio, which is the basis of the selected loss to payroll ratio, is a weighted average of the adjusted loss to payroll ratio and the expected limited loss to payroll ratio adjusted for NAICS Sector differential, computed as discussed above. The credibility assigned to a particular classification’s policy year experience is based on expected limited losses. The expected limited losses are calculated by multiplying the payroll for the experience period (two, three, four, or five years) by the expected limited loss to payroll ratio (line 3 of Exhibit 1 divided by line 6 of Exhibit 1 in the illustrative example for Classification 4496). These expected limited losses are then compared to the full credibility standard to determine credibility. The standard to be used for 100% credibility corresponds to 400 indemnity claims multiplied by the average adjusted indemnity cost per claim and 1,365 medical claims multiplied by the average adjusted medical cost per claim. For the 2019 classification relativities, these full credibility standards are equal to \$8,991,917 for the indemnity component and \$12,202,674 for the medical component.

If the expected losses generated by five policy years of experience are not sufficient to meet the full credibility standard, partial credibilities are utilized. Partial credibilities are determined as the two-fifths power of the ratio of a classification’s expected losses by loss component to the full credibility standard. For Classification 4496, five-year expected losses resulted in 97% credibility for the indemnity component and 95% credibility for the medical component. These credibilities are shown for each classification on the classification relativity review sheets in Appendix D 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).

¹⁰ See Item AC18-06-03 of the June 14, 2019 WCIRB Actuarial Committee Agenda.

¹¹ 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 data was used to compute the relativity for Classification 8631.

For Classification 4496, as shown in Exhibit 3, the indicated limited loss to payroll ratio of 1.882 for the indemnity component is calculated by combining 97% of 1.884 and 3% of 1.834 (the indemnity component of the expected limited loss to payroll ratio adjusted for NAICS Sector differential, shown on line 7 of Exhibit 1 and in Exhibit 3). The medical component of the indicated limited loss to payroll ratio of 2.282 is calculated in an analogous way.

Both actual and expected losses have been adjusted to a limited loss basis. To adjust losses to an unlimited basis, the loss limit factor is applied to the indicated limited loss to payroll ratio to produce the “selected” (unlimited) loss to payroll ratio, which is the basis of the pure premium rate and the expected loss rate for the classification. The indemnity and medical loss limit factors by RHG are based on the loss elimination ratios published in the WCIRB’s *California Loss Elimination Ratios and Retro Hazard Groups* that underlie the advisory *California Retrospective Rating Plan*. Exhibit 8.1 provides the 2020 limit factors by RHG to account for claims in excess of the loss limit threshold (\$500,000). These factors are developed from the database underlying the computation of loss elimination ratios, adjusted to a policy year 2020 level, and shown in Exhibit 8.2. The classifications assigned by the WCIRB to each of the retrospective rating hazard groups are shown in Exhibit 8.3. For Classification 4496, the limit factors used to adjust the indicated limited loss to payroll ratios for policy year 2020 to an unlimited basis are 1.081 for indemnity and 1.217 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 in Appendix D as the “Selected Loss to Payroll Ratio (Restricted to 25% Change)” and “Selected (Unlimited) Loss to Payroll Ratio”, respectively. The net impact of application of these 25% limitations is spread to other classifications’ relativities as part of the “Adjustment to Overall Level of Experience” described above. Exhibit 9 shows a list of classifications impacted by the restriction and their unrestricted indicated changes in relativities. The 25% limitation was not applied to the classifications impacted by application of new payroll limitations since the intent of these adjustments is to generate the same amount of advisory pure premium for these classifications as prior to the application of the payroll limitations.

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.

For additional information, 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 2020 classification relativities is 1.170 (with the indemnity component of the ratio at 0.518 and the medical component at 0.652).

Proposed Classification Changes

Based on the recommended modifications to the Standard Classification System proposed in Section A as well as special adjustments recommended to the classification relativity determination process for several classifications by the WCIRB Classification and Rating Committee, the WCIRB has computed the relativities for the classifications as set forth below:

1. Combination of Classification 0400, *Cotton Merchants/Warehouses – cotton*, and Classification 0401, *Cotton Gin Operation*, for classification ratemaking purposes. Classification 0400 no longer produces a statistically credible classification relativity on its own. As a result, the experience of this classification is combined with Classification 0401 for the purposes of computing the classification relativities for these classifications. The selected loss to payroll ratio for Classification 0400 was restricted to a 25% increase over the expected unlimited loss to payroll ratio derived for Classification 0400 on its own.
2. Elimination of Classification 2150, *Ice Mfg. or Ice Dealers*. The experience of employers assigned to this classification was transferred to Classification 2063, *Dairy Products or Ice Mfg.*, for purposes of computing the classification relativities for this classification.

3. Establishment of Classification 8010, *Stores – hardware, electrical or plumbing supplies*. The experience of employers that will be assigned to this classification was transferred from Classification 8017(7), *Stores – hardware*, Classification 8018, *Stores – wholesale*, and Classifications 8111(1), *Plumbers' Supplies Dealers*, and 8111(2), *Oil or Gas Well Supplies or Equipment Dealers*, for purposes of computing the classification relativities for this classification.
4. Combination of Classification 8110, *Stores – welding supplies*, and Classification 8010, *Stores – hardware, electrical or plumbing supplies*, for classification ratemaking purposes. Classification 8110 has limited statistical credibility and businesses assigned to this classification have operations similar to those of businesses to be assigned to Classification 8010. As a result, the experience of this classification is combined with Classification 8010 for the purposes of computing the classification relativities for these classifications. The selected loss to payroll ratio for Classification 8110 was restricted to a 25% increase over the expected unlimited loss to payroll ratio derived for Classification 8110 on its own.
5. Elimination of Classifications 8111(1), *Plumbers' Supplies Dealers*, and 8111(2), *Oil or Gas Well Supplies or Equipment Dealers*. The experience of employers assigned to this classification was transferred to Classification 8010, *Stores – hardware, electrical or plumbing supplies*, Classification 8267, *Machinery and Equipment Dealers*, and Classification 8232(2), *Building Material Dealers*, for purposes of computing the classification relativities for these classifications.

Derivation of Expected Limited Loss to Payroll Ratio

Classification 4496 - PLASTICS – FABRICATED PRODUCTS MFG

	Indemnity	Medical	Total
1. Selected (Unlimited) Loss to Payroll Ratio - 2019	2.215	3.381	5.596
2. Adjustment to Reflect Distribution of Losses in January 1, 2019 Pure Premium Rates	0.903	0.855	
3. Expected Unlimited Loss to Payroll Ratio (1) x (2)	2.000	2.891	4.891
4. Adjustment for NAICS Sector Differential (for NAICS Sector 31)	1.000	0.981	
5. Expected Unlimited Loss to Payroll Ratio Adjusted for NAICS Sector Differential (3) x (4)	2.001	2.835	4.836
6. Limit Factor - 2019 (for RHG 3)	1.091	1.226	
7. Expected Limited Loss to Payroll Ratio Adjusted for NAICS Sector Differential (5) / (6)	1.834	2.312	4.146

Factors to Adjust Expected Unlimited Loss to Payroll Ratio for NAICS Sector Differential

<u>NAICS Sector(s)</u>	<u>Sector Name(s)</u>	<u>Indemnity</u>	<u>Medical</u>
11 & 21	Agriculture & Mining	1.031	0.976
22 & 23	Utilities & Construction	0.984	1.090
31	Manufacturing	1.000	0.981
42	Wholesale	1.070	1.079
44	Retail	1.016	1.020
48	Transportation & Warehousing	1.012	0.975
51	Information	1.076	1.050
52	Finance & Insurance	0.974	0.874
53	Real Estate	0.889	0.835
54	Professional Services	0.973	0.942
56	Administrative	1.009	1.007
61	Education	0.949	0.975
62	Health	0.984	0.954
71	Arts & Entertainment	1.027	1.026
72	Hospitality	1.022	1.023
81	Other	0.969	0.945
8742	Outside Sales	0.924	0.896
8810 & 92	Clerical & Public Admin	0.944	0.916

Note:

These factors represent the ratio of actual to expected 2015 and 2016 policy year losses.

NAICS Sectors Classification Assignments

NAICS Sector 11 (Agriculture) Classifications			
0005	0040	0096	7409
0016	0041	0171	7410
0034	0044	0172	8209
0035	0045	0401	
0036	0050	2702	
0038	0079	2727	

NAICS Sector 21 (Mining) Classifications			
1122	1322	1741	6213
1123	1452	4000	6216
1124	1624	6204	6235
1320	1710	6206	6237

NAICS Sector 22 (Utilities) Classifications			
0251	7520	7539	7580
7500			

NAICS Sector 23 (Construction) Classifications			
1330	5187	5479	6307
3719	5190	5482	6308
3724	5193	5484	6315
5020	5195	5485	6316
5027	5201	5506	6325
5028	5205	5507	6361
5029	5212	5538	6364
5040	5213	5542	6400
5057	5214	5552	7272
5059	5222	5553	7538
5102	5225	5606	7601
5107	5348	5610	7605
5108	5403	5632	7855
5130	5432	5633	8227
5140	5436	6003	8729
5146	5443	6011	9516
5160	5446	6218	9521
5183	5447	6220	9529
5184	5467	6233	9531
5185	5470	6251	9552
5186	5474	6258	

NAICS Sector 31 (Manufacturing) Classifications			
1438	2117	2759	3070
1463	2121	2790	3076
1699	2123	2797	3081
1701	2142	2806	3082
1803	2163	2812	3085
1925	2211	2819	3099
2002	2222	2840	3110
2003	2362	2842	3131
2014	2402	2852	3146
2030	2413	2881	3152
2063	2501	2883	3165
2081	2570	2915	3169
2095	2571	2923	3175
2102	2576	3018	3178
2107	2660	3022	3179
2108	2683	3030	3180
2109	2688	3039	3220
2111	2710	3040	3241
2113	2731	3060	3257
2116	2757	3066	

NAICS Sector 31 (Manufacturing) Classifications (Continued)			
3339	3682	4279	4635
3365	3683	4283	4665
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	

NAICS Sector 42 (Wholesale) Classifications			
0400	8032	8107	8350
3821	8041	8110	8500
4130	8042	8116	8745
7392	8059	8117	8847
8001	8063	8215	
8004	8064	8232	
8018	8102	8267	
8021	8106	8286	

NAICS Sector 44 (Retail) Classifications			
5192	8017	8061	8388
8006	8031	8062	8391
8008	8039	8065	8400
8010	8046	8066	8748
8013	8057	8071	
8015	8060	8324	

NAICS Sector 48 (Transportation) Classifications			
4312	7232	7405	7515
7133	7360	7421	8291
7198	7365	7424	8292
7219	7382	7428	8293
7227	7403	7429	8304

NAICS Sector 51 (Information) Classifications			
4304	7607	8807	8818
4362	7610	8811	9155
7600	8800	8812	9610

NAICS Sector 52 (Finance & Insurance) Classifications			
8720	8749	8808	8850
8743	8801	8822	

NAICS Sector 53 (Real Estate) Classifications			
8028	8741	9009	9011
8290	9007	9010	9015
8740			

NAICS Sector 54 (Professional Services) Classifications			
4361	7248	8820	8859
4511	8601	8821	9507
4512	8803	8831	9549

NAICS Sector 56 (Administrative) Classifications			
0042	5650	9096	9424
0106	7721	9097	9426
2584	9008	9402	
5473	9031	9403	

NAICS Sector 61 (Education) Classifications			
8868	8870	8875	9101

NAICS Sector 62 (Health) Classifications			
7332	8827	8839	9059
8804	8829	8851	9070
8806	8830	8852	9085
8823	8834	9043	

NAICS Sector 71 (Arts & Entertainment) Classifications			
7207	9060	9151	9184
8278	9061	9154	9185
8631	9067	9156	9053
8746	9069	9180	
8838	9092	9181	
9016	9095	9182	

NAICS Sector 72 (Hospitality) Classifications			
8078	9048	9050	9079

NAICS Sector 81 (Other) Classifications			
2585	8387	8755	9522
2589	8389	8840	9586
3726	8390	9054	9620
5128	8392	9066	
5129	8393	9220	
5191	8397	9501	
8370	8744	9519	

NAICS Sector 92 (Public Administration) Classifications			
7706	7720	9033	9420
7707	7722	9410	9422

NAICS Sector 8742 (Outside Sales) Classifications			
8742			

NAICS Sector 8810 (Clerical) Classifications			
8810			

CLASSIFICATION RELATIVITY REVIEW SHEET

Effective January 1, 2020

Code: 4496 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: PLASTICS – FABRICATED PRODUCTS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2011	73,318,775	10	63	108	1,773,253	2,226,025	3,999,277	5.455
2012	78,618,373	10	57	106	1,540,165	2,201,454	3,741,620	4.759
2013	89,245,728	8	83	123	1,535,840	1,945,761	3,481,601	3.901
2014	99,284,821	3	77	131	2,063,885	2,042,225	4,106,110	4.136
2015	116,415,158	1	78	126	1,692,358	2,001,099	3,693,457	3.173
	456,882,855	32	358	594	8,605,500	10,416,564	19,022,064	
Adjusted Loss to Payroll Ratio:					1.884	2.280	4.163	
Expected Unlimited Loss to Payroll Ratio:					2.000	2.891	4.891	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.834	2.312	4.146	
Credibility:					0.97	0.95		
Indicated Limited Loss to Payroll Ratio:					1.882	2.282	4.164	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.034	2.777	4.811	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								410.8%

Factor to Adjust Payroll to Policy Year 2020 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	2012	2013	2014	2015	2016
Code					
0005	1.014	1.024	1.025	1.009	0.998
0016	1.146	1.143	1.127	1.077	1.041
0034	1.003	1.005	1.007	1.005	1.000
0035	0.990	0.995	0.998	0.993	0.992
0036	1.037	1.045	1.057	1.041	1.018
0038	1.073	1.079	1.077	1.052	1.026
0040	1.111	1.109	1.099	1.060	1.031
0041	1.104	1.099	1.088	1.054	1.028
0042	1.101	1.106	1.099	1.066	1.033
0044	1.116	1.115	1.102	1.061	1.033
0045	1.125	1.122	1.109	1.066	1.035
0050	1.119	1.119	1.107	1.066	1.034
0079	1.119	1.115	1.104	1.064	1.033
0096	1.103	1.104	1.096	1.060	1.031
0106	1.119	1.123	1.114	1.075	1.039
0171	1.143	1.141	1.116	1.075	1.042
0172	1.143	1.141	1.125	1.076	1.041
0251	0.989	0.996	1.001	0.996	0.990
0400	1.033	1.039	1.040	1.028	1.013
0401	1.184	1.181	1.159	1.095	1.052
1122	1.034	1.022	1.011	1.008	1.001
1123	0.968	0.981	0.995	0.998	0.992
1124	1.064	1.041	1.015	1.010	1.004
1320	0.992	0.987	0.982	0.984	0.990
1322	0.968	0.972	0.975	0.975	0.980
1330	0.927	0.945	0.969	0.981	0.982
1438	0.969	0.973	0.988	0.999	0.995
1452	0.989	0.989	0.988	0.986	0.987
1463	0.979	0.991	1.003	1.001	0.994
1624	1.022	1.018	1.013	1.007	0.999
1699	0.988	0.996	1.001	1.000	0.993
1701	0.990	0.996	1.003	1.003	0.995
1710	0.994	1.000	1.005	1.003	0.996
1741	1.013	1.011	1.008	1.005	0.998
1803	0.990	0.998	1.003	0.999	0.993
1925	0.996	1.002	1.012	1.012	1.000
2002	1.027	1.032	1.036	1.025	1.010
2003	1.036	1.041	1.040	1.024	1.010
2014	1.053	1.057	1.057	1.038	1.018
2030	1.007	1.014	1.027	1.022	1.006
2063	1.005	1.012	1.021	1.018	1.005
2081	1.007	1.014	1.025	1.020	1.002
2095	1.007	1.014	1.025	1.019	1.001
2102	1.055	1.059	1.059	1.039	1.019
2107	1.132	1.130	1.116	1.070	1.038
2108	1.132	1.132	1.118	1.073	1.039
2109	1.117	1.117	1.105	1.064	1.033
2111	1.023	1.025	1.032	1.024	1.010
2113	1.009	1.016	1.028	1.021	1.001
2116	1.033	1.038	1.038	1.024	1.010
2117	1.030	1.031	1.034	1.024	1.010
2121	1.014	1.019	1.016	1.005	0.997
2123	1.148	1.147	1.131	1.079	1.043
2142	1.043	1.048	1.048	1.029	1.012
2163	1.014	1.019	1.023	1.015	1.003
2211	1.037	1.043	1.048	1.034	1.016

^[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2020 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	2012	2013	2014	2015	2016
Code					
2222	1.018	1.024	1.023	1.019	1.011
2362	1.009	1.012	1.017	1.008	0.997
2402	1.062	1.067	1.069	1.046	1.022
2413	0.998	1.001	1.010	1.010	1.000
2501	1.003	1.010	1.014	1.005	0.997
2570	1.016	1.022	1.021	1.007	0.997
2571	1.027	1.029	1.026	1.014	1.002
2576	1.052	1.057	1.059	1.038	1.017
2584	1.026	1.034	1.030	1.013	1.002
2585	1.070	1.069	1.065	1.046	1.026
2589	1.071	1.070	1.065	1.047	1.027
2660	1.007	1.011	1.017	1.010	1.000
2683	1.004	1.006	1.013	1.012	1.000
2688	1.055	1.058	1.062	1.043	1.021
2702	0.996	0.998	1.012	1.020	1.006
2710	1.002	1.006	1.012	1.012	1.002
2727	0.992	0.993	1.004	1.010	1.000
2731	1.003	1.007	1.010	1.009	1.000
2757	1.014	1.020	1.021	1.015	1.001
2759	1.024	1.026	1.030	1.025	1.008
2790	0.990	0.991	0.994	0.995	0.995
2797	0.978	0.991	1.003	1.003	0.994
2806	1.004	1.012	1.015	1.009	0.998
2812	1.011	1.017	1.023	1.017	1.004
2819	1.002	1.006	1.011	1.010	1.001
2840	0.999	1.004	1.005	0.998	0.991
2842	0.995	1.003	1.010	1.008	0.999
2852	1.035	1.037	1.033	1.017	1.004
2881	1.018	1.021	1.024	1.017	1.006
2883	1.015	1.019	1.022	1.014	1.004
2915	1.005	1.011	1.016	1.014	1.002
2923	1.003	1.007	1.015	1.013	1.004
3018	0.964	0.966	0.975	0.987	0.990
3022	0.970	0.974	0.989	1.000	0.995
3030	0.969	0.976	0.986	0.991	0.990
3039	0.975	0.981	0.990	0.994	0.992
3040	0.970	0.978	0.988	0.992	0.990
3060	0.988	0.993	0.997	0.996	0.993
3066	0.983	0.985	0.990	0.994	0.993
3070	0.980	0.982	0.985	0.991	0.994
3076	1.006	1.009	1.012	1.010	1.003
3081	0.989	0.992	1.005	1.010	1.001
3082	0.979	0.985	0.992	0.993	0.990
3085	0.998	1.002	1.011	1.011	1.001
3099	0.985	0.988	0.992	0.994	0.992
3110	0.978	0.980	0.987	0.992	0.991
3131	0.977	0.983	0.991	0.992	0.989
3146	0.988	0.986	0.993	0.999	0.997
3152	0.980	0.984	0.992	0.995	0.991
3165	0.998	0.998	1.002	1.003	0.999
3169	1.005	1.003	1.005	1.005	1.000
3175	0.996	0.996	1.000	1.001	0.996
3178	0.991	0.996	1.002	1.004	1.000
3179	1.002	1.004	1.009	1.009	1.003
3180	1.004	1.005	1.006	1.004	0.998
3220	0.987	0.991	0.996	0.997	0.993

^[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2020 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	2012	2013	2014	2015	2016
Code					
3241	0.978	0.980	0.990	0.998	0.995
3257	0.988	0.988	0.995	1.000	0.997
3339	0.991	0.998	1.008	1.009	0.998
3365	0.969	0.978	0.989	0.994	0.992
3372	0.984	0.977	0.990	1.002	0.999
3383	0.992	0.992	0.999	1.002	0.999
3400	0.986	0.989	0.995	0.997	0.994
3401	0.988	0.994	1.002	1.002	0.996
3501	0.997	0.999	1.000	0.999	0.996
3507	0.986	0.989	0.993	0.994	0.992
3560	0.986	0.989	0.993	0.994	0.991
3568	0.975	0.979	0.988	0.999	1.000
3569	0.982	0.985	0.986	0.989	0.989
3570	1.000	1.002	1.004	1.003	0.997
3572	0.985	0.993	0.995	0.996	0.995
3573	0.992	0.996	1.005	1.007	1.001
3574	0.997	1.002	1.007	1.005	0.999
3577	0.984	0.985	0.990	0.997	0.997
3612	0.984	0.987	0.990	0.992	0.991
3620	0.986	0.990	0.995	0.996	0.994
3632	0.991	0.994	0.997	0.997	0.993
3634	0.994	0.997	1.002	1.003	0.997
3643	0.993	0.993	0.996	0.998	0.996
3647	0.979	0.984	0.993	0.998	0.993
3651	1.007	1.012	1.018	1.015	1.005
3681	0.987	0.991	0.991	0.994	0.995
3682	1.004	1.005	1.004	1.001	1.000
3683	0.988	0.989	0.990	0.994	0.996
3719	0.983	0.981	0.981	0.988	0.993
3724	0.967	0.970	0.977	0.984	0.987
3726	0.967	0.968	0.975	0.985	0.988
3805	0.987	0.986	0.988	0.993	0.994
3808	1.022	1.020	1.020	1.014	1.004
3815	1.001	1.002	1.004	1.002	0.997
3821	0.939	0.956	0.964	0.963	0.967
3828	0.995	0.996	1.000	0.999	0.995
3830	0.991	0.987	0.986	0.993	0.997
3831	0.989	0.987	0.990	0.996	0.996
3840	1.001	0.999	1.004	1.005	0.999
4000	1.016	1.014	1.011	1.006	0.998
4034	0.992	0.997	1.002	1.001	0.994
4036	0.993	0.999	1.006	1.005	0.998
4038	0.993	0.998	1.007	1.006	0.997
4041	1.004	1.009	1.014	1.011	1.001
4049	0.990	0.993	1.001	1.002	0.995
4111	0.994	1.000	1.007	1.005	0.998
4112	0.982	0.984	0.992	0.999	0.999
4114	0.993	0.997	1.003	1.003	0.996
4130	0.985	0.988	0.992	0.993	0.991
4150	0.982	0.987	0.989	0.991	0.991
4239	0.987	0.991	0.998	1.004	1.000
4240	1.006	1.011	1.017	1.014	1.004
4243	0.999	1.003	1.010	1.009	1.001
4244	1.001	1.006	1.012	1.010	1.002
4250	0.996	0.999	1.005	1.005	0.998
4251	0.991	0.996	1.004	1.005	0.999

^[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2020 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	2012	2013	2014	2015	2016
Code					
4279	0.995	1.000	1.007	1.007	1.000
4283	0.999	1.001	1.007	1.009	1.001
4286	1.003	1.005	1.012	1.012	1.003
4295	0.985	0.990	0.999	0.998	0.994
4297	0.959	0.965	0.970	0.975	0.984
4299	0.954	0.962	0.974	0.981	0.984
4304	0.966	0.968	0.970	0.976	0.983
4312	0.981	0.979	0.980	0.983	0.987
4351	0.979	0.979	0.989	0.996	0.994
4354	0.979	0.980	0.983	0.990	0.993
4361	0.977	0.974	0.980	0.982	0.995
4362	0.993	1.009	1.014	1.012	1.010
4410	0.996	0.997	1.003	1.007	1.000
4420	0.991	0.991	0.992	0.995	0.994
4432	1.005	1.012	1.023	1.021	1.007
4470	0.993	0.993	0.999	1.001	0.996
4478	1.002	1.005	1.010	1.009	1.000
4492	0.974	0.984	0.992	0.993	0.990
4494	1.002	1.004	1.011	1.011	1.002
4495	0.997	1.000	1.005	1.005	0.998
4496	0.995	0.998	1.003	1.002	0.997
4497	0.998	0.999	1.002	1.004	0.999
4498	1.001	1.003	1.010	1.009	1.001
4499	0.997	1.000	1.007	1.008	1.001
4511	0.998	1.001	0.996	1.001	1.004
4512	1.001	1.005	1.000	1.004	1.007
4557	1.010	1.018	1.023	1.015	1.005
4558	0.986	0.992	0.999	1.000	0.995
4611	0.999	1.002	1.004	1.005	1.002
4623	0.998	1.005	1.011	1.009	1.003
4635	0.980	0.985	0.991	0.995	0.991
4665	1.007	1.013	1.024	1.019	1.001
4683	1.024	1.029	1.033	1.022	1.008
4691	1.005	1.010	1.013	1.007	1.002
4692	0.992	0.997	0.999	0.998	0.996
4717	0.993	1.000	1.014	1.015	1.003
4720	1.001	1.007	1.013	1.011	1.003
4740	1.017	1.019	1.021	1.013	1.005
4771	0.989	0.990	0.996	1.000	0.997
4828	0.996	1.001	1.008	1.008	1.000
4829	1.006	1.012	1.015	1.012	1.003
4831	0.995	0.994	0.997	1.000	0.999
4983	0.999	1.002	1.009	1.010	1.002
5020	0.971	0.990	1.002	0.998	0.985
5027	0.974	0.998	1.014	1.009	0.996
5028	0.975	0.996	1.012	1.008	0.996
5029	0.928	0.949	0.975	0.983	0.982
5040	0.973	0.982	0.992	0.995	0.992
5057	0.978	0.987	0.993	0.994	0.993
5059	0.962	0.969	0.982	0.989	0.988
5102	0.969	0.982	0.995	0.996	0.991
5107	0.976	0.989	0.997	0.993	0.988
5108	0.987	0.994	0.997	0.991	0.988
5128	0.973	0.976	0.979	0.985	0.989
5129	0.973	0.976	0.979	0.985	0.989
5130	0.973	0.976	0.979	0.985	0.989

^[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2020 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	2012	2013	2014	2015	2016
Code					
5140	0.952	0.959	0.963	0.971	0.978
5146	0.984	0.990	0.999	0.998	0.993
5160	0.976	0.981	0.980	0.984	0.991
5183	0.920	0.923	0.943	0.964	0.974
5184	0.961	0.978	0.993	0.993	0.985
5185	0.931	0.930	0.949	0.967	0.976
5186	0.927	0.925	0.944	0.965	0.975
5187	0.910	0.913	0.935	0.959	0.971
5190	0.958	0.964	0.968	0.975	0.981
5191	0.983	0.982	0.981	0.985	0.991
5192	0.993	1.006	1.010	0.998	0.989
5193	0.983	0.982	0.981	0.985	0.991
5195	0.963	0.969	0.973	0.980	0.986
5201	0.934	0.957	0.981	0.987	0.984
5205	0.930	0.952	0.976	0.984	0.983
5212	0.902	0.926	0.956	0.970	0.975
5213	0.938	0.957	0.979	0.987	0.985
5214	0.915	0.938	0.966	0.978	0.979
5222	0.955	0.971	0.988	0.993	0.989
5225	0.955	0.967	0.982	0.988	0.987
5348	0.975	0.989	0.999	0.996	0.990
5403	0.958	0.978	0.995	0.995	0.989
5432	0.944	0.965	0.985	0.990	0.986
5436	1.013	1.017	1.005	0.991	0.986
5443	0.983	0.999	1.009	1.002	0.989
5446	0.968	0.987	1.000	0.997	0.988
5447	0.966	0.984	0.997	0.996	0.986
5467	0.988	0.994	0.995	0.989	0.988
5470	0.983	0.992	0.995	0.991	0.988
5473	0.979	0.985	0.989	0.991	0.991
5474	1.009	1.020	1.023	1.011	1.005
5479	0.986	1.002	1.011	1.003	0.988
5482	1.003	1.016	1.021	1.010	1.004
5484	0.982	0.997	1.006	1.000	0.989
5485	0.972	0.989	1.001	0.998	0.987
5506	0.954	0.973	0.993	0.997	0.991
5507	0.953	0.972	0.990	0.995	0.990
5538	0.919	0.923	0.943	0.963	0.974
5542	0.913	0.916	0.938	0.961	0.973
5552	0.948	0.965	0.970	0.976	0.992
5553	0.948	0.965	0.971	0.976	0.992
5606	0.944	0.959	0.977	0.985	0.985
5610	0.993	0.996	0.999	1.000	0.998
5632	0.953	0.974	0.992	0.994	0.987
5633	0.965	0.982	0.996	0.995	0.986
5650	1.083	1.089	1.071	1.045	1.011
5951	1.002	1.007	1.004	1.007	1.006
6003	0.939	0.956	0.976	0.985	0.985
6011	0.949	0.971	0.994	0.998	0.991
6204	0.977	0.992	1.005	1.002	0.994
6206	0.990	0.990	0.989	0.987	0.989
6213	0.981	0.984	0.988	0.988	0.988
6216	0.986	0.990	0.996	0.997	0.994
6218	0.973	0.983	0.993	0.995	0.993
6220	0.964	0.978	0.992	0.995	0.991
6233	0.948	0.960	0.975	0.983	0.984

^[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2020 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	2012	2013	2014	2015	2016
Code					
6235	0.972	0.974	0.975	0.976	0.982
6237	0.977	0.981	0.985	0.986	0.987
6251	0.958	0.971	0.986	0.992	0.989
6258	0.953	0.973	0.993	0.996	0.990
6307	0.946	0.959	0.978	0.986	0.986
6308	0.969	0.978	0.988	0.993	0.991
6315	0.965	0.980	0.994	0.997	0.994
6316	0.958	0.971	0.986	0.991	0.990
6325	0.980	0.980	0.986	0.995	0.999
6361	0.954	0.971	0.988	0.993	0.989
6364	0.987	0.989	0.996	0.995	0.991
6400	0.970	0.986	0.999	0.999	0.993
6504	1.007	1.011	1.016	1.011	1.003
6834	0.976	0.977	0.983	0.990	0.991
7133	1.014	1.020	1.037	1.024	0.970
7198	0.992	0.998	0.998	0.991	0.987
7207	1.025	1.032	1.040	1.029	1.013
7219	1.003	1.006	1.004	0.998	0.991
7227	1.011	1.014	1.011	1.000	0.992
7232	1.007	1.010	1.008	1.002	0.993
7248	0.992	0.989	0.988	0.992	0.995
7272	1.013	1.009	1.011	1.019	1.009
7332	0.987	0.977	0.947	0.932	0.960
7360	0.996	0.997	1.000	1.002	0.998
7365	1.150	1.121	1.117	1.109	1.066
7382	1.040	1.036	1.036	1.034	1.017
7392	0.959	0.975	0.979	0.974	0.973
7403	1.230	1.202	1.187	1.136	1.076
7405	1.206	1.181	1.168	1.123	1.069
7409	1.171	1.168	1.149	1.092	1.050
7410	1.180	1.176	1.156	1.096	1.052
7421	0.982	0.983	0.984	0.988	0.992
7424	1.094	1.089	1.082	1.055	1.028
7428	1.015	1.012	1.013	1.010	1.005
7429	1.004	1.000	1.001	1.002	1.002
7500	0.988	0.996	1.001	0.996	0.995
7515	0.988	0.984	0.982	0.989	0.993
7520	0.986	0.990	0.993	0.992	0.990
7538	1.001	1.004	1.007	1.007	1.003
7539	0.978	0.970	0.968	0.979	0.992
7580	0.988	0.990	0.992	0.992	0.990
7600	0.962	0.968	0.974	0.980	0.986
7601	0.991	0.992	0.998	1.003	1.003
7605	0.976	0.978	0.979	0.983	0.985
7607	0.979	1.002	1.007	1.006	1.011
7610	0.975	1.002	1.007	1.006	1.016
7706	1.025	1.013	1.008	1.001	0.998
7707	1.000	1.000	1.000	1.000	1.000
7720	1.005	0.995	0.990	0.991	0.996
7721	1.081	1.092	1.092	1.061	1.029
7722	1.000	1.000	1.000	1.000	1.000
7855	0.939	0.955	0.965	0.969	0.973
8001	0.941	0.948	0.955	0.961	0.973
8004	1.046	1.050	1.046	1.027	1.010
8006	1.028	1.035	1.035	1.018	1.006
8008	1.003	1.008	1.009	0.998	0.992

^[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2020 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	2012	2013	2014	2015	2016
Code					
8010	1.003	1.008	1.009	0.998	0.992
8013	0.975	0.978	0.981	0.982	0.985
8015	0.990	0.995	0.994	0.989	0.988
8017	1.006	1.010	1.007	0.998	0.995
8018	0.989	0.997	1.003	0.998	0.987
8019	0.969	0.974	0.982	0.985	0.986
8021	1.027	1.032	1.034	1.021	1.005
8028	0.982	0.987	0.990	0.990	0.989
8031	1.025	1.032	1.032	1.016	1.005
8032	0.981	0.990	0.995	0.990	0.988
8039	1.018	1.021	1.020	1.005	0.996
8041	0.977	0.991	0.995	0.987	0.983
8042	1.014	1.017	1.005	0.991	0.987
8046	0.976	0.988	0.992	0.987	0.983
8057	0.985	0.989	0.991	0.991	0.989
8059	0.993	1.000	0.997	0.988	0.986
8060	1.024	1.034	1.034	1.015	1.003
8061	1.040	1.048	1.048	1.026	1.011
8062	0.958	0.969	0.973	0.973	0.977
8063	1.011	1.015	1.004	0.992	0.987
8064	0.976	0.985	0.990	0.984	0.984
8065	0.999	1.005	1.006	0.999	0.994
8066	0.998	1.005	1.006	0.996	0.992
8071	1.000	1.007	1.008	0.998	0.995
8078	1.080	1.080	1.062	1.029	1.014
8102	1.042	1.047	1.041	1.029	1.017
8106	0.976	0.987	0.992	0.990	0.986
8107	0.994	0.996	0.997	0.995	0.990
8110	0.991	0.995	0.997	0.996	0.992
8116	1.009	1.008	1.006	0.999	0.990
8117	1.017	1.022	1.022	1.011	1.000
8209	1.106	1.106	1.096	1.058	1.030
8215	1.029	1.035	1.037	1.024	1.009
8227	0.957	0.972	0.987	0.991	0.989
8232	0.991	0.998	1.000	0.995	0.991
8267	0.982	0.987	0.991	0.989	0.987
8278	1.000	1.000	1.000	1.000	1.000
8286	1.040	1.051	1.060	1.042	1.019
8290	1.004	0.999	0.995	0.996	0.998
8291	1.042	1.043	1.039	1.025	1.013
8292	0.997	1.001	1.003	1.003	1.000
8293	0.995	0.997	0.996	0.993	0.990
8304	1.053	1.057	1.056	1.041	1.022
8324	1.078	1.089	1.087	1.051	1.027
8350	0.997	1.001	1.003	0.999	0.994
8370	0.985	0.984	0.986	0.989	0.993
8387	1.087	1.090	1.083	1.050	1.027
8388	0.996	1.006	1.008	0.998	0.990
8389	0.980	0.992	0.995	0.987	0.982
8390	1.043	1.038	1.038	1.033	1.016
8391	0.990	0.998	1.000	0.993	0.988
8392	1.066	1.062	1.053	1.034	1.018
8393	0.992	1.001	0.997	0.985	0.981
8397	0.967	0.982	0.985	0.977	0.975
8400	0.997	1.005	1.005	0.998	0.994
8500	0.988	0.992	0.994	0.996	0.993

^[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2020 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	2012	2013	2014	2015	2016
Code					
8601	0.987	0.983	0.983	0.990	0.995
8631	0.828	0.838	0.851	0.870	0.891
8720	0.993	0.995	0.998	0.998	0.996
8729	0.972	0.978	0.977	0.981	0.990
8740	0.989	0.981	0.978	0.983	0.990
8741	0.986	0.975	0.971	0.978	0.989
8742	0.997	0.997	1.002	1.007	1.006
8743	0.923	0.924	0.930	0.949	0.967
8744	0.997	0.997	1.002	1.007	1.006
8745	0.973	0.988	0.995	0.992	0.994
8746	0.997	0.997	1.002	1.007	1.006
8748	0.982	0.992	0.996	0.988	0.985
8749	0.913	0.914	0.921	0.943	0.966
8755	0.983	0.986	0.979	0.981	0.989
8800	0.971	0.978	0.984	0.986	0.990
8801	0.944	0.945	0.950	0.964	0.979
8803	0.998	0.991	0.988	0.992	0.997
8804	1.014	1.014	1.011	1.005	1.001
8806	1.036	1.042	1.040	1.026	1.013
8807	0.974	0.978	0.980	0.982	0.987
8808	0.943	0.944	0.949	0.964	0.978
8810	0.997	0.995	0.998	1.004	1.005
8811	0.997	0.995	0.998	1.004	1.005
8812	0.997	0.995	0.998	1.004	1.005
8813	0.958	0.966	0.977	0.982	0.986
8818	0.968	0.969	0.971	0.977	0.984
8820	0.944	0.945	0.948	0.964	0.969
8821	0.960	0.961	0.964	0.974	0.978
8822	0.943	0.961	0.968	0.968	0.973
8823	1.024	1.027	1.024	1.018	1.009
8827	1.033	1.030	1.023	1.014	1.012
8829	1.032	1.028	1.021	1.013	1.012
8830	1.015	1.018	1.027	1.023	1.011
8831	1.002	0.998	1.003	1.004	0.999
8834	1.010	1.005	1.001	0.996	0.999
8838	0.991	0.997	1.002	1.000	0.998
8839	0.950	0.940	0.933	0.946	0.971
8840	0.972	0.979	0.988	1.003	1.006
8846	0.977	0.983	0.992	0.993	0.992
8847	1.004	1.007	1.001	0.996	0.994
8850	0.927	0.932	0.939	0.954	0.971
8851	1.033	1.028	1.021	1.012	1.010
8852	1.029	1.025	1.019	1.012	1.012
8859	0.992	0.986	0.981	0.986	0.993
8868	1.028	1.031	1.023	1.016	1.009
8870	1.028	1.031	1.023	1.016	1.009
8875	1.026	1.029	1.025	1.024	1.014
9007	1.005	0.996	0.991	0.992	0.997
9008	0.986	0.988	0.992	0.995	0.995
9009	0.987	0.983	0.983	0.988	0.992
9010	1.015	1.003	0.993	0.991	0.995
9011	0.997	0.987	0.981	0.984	0.992
9015	0.993	0.996	0.999	1.000	0.998
9016	1.039	1.044	1.045	1.031	1.015
9031	1.102	1.108	1.084	1.053	1.014
9033	0.999	0.986	0.980	0.986	0.994

^[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Factor to Adjust Payroll to Policy Year 2020 Wage Level ^[1]

Classification	Adjustment Factor by Policy Year				
	2012	2013	2014	2015	2016
Code					
9043	1.011	1.003	0.995	0.996	1.005
9048	1.070	1.072	1.052	1.023	1.006
9050	1.010	1.009	1.005	0.999	0.998
9053	1.017	1.021	1.023	1.011	1.003
9054	1.017	1.021	1.023	1.011	1.003
9059	1.020	1.025	1.023	1.017	1.012
9060	1.010	1.014	1.015	1.005	0.999
9061	1.070	1.071	1.055	1.026	1.011
9066	1.019	1.014	1.007	0.999	0.999
9067	1.048	1.050	1.042	1.027	1.014
9069	1.091	1.091	1.074	1.045	1.020
9070	1.039	1.037	1.031	1.019	1.013
9079	1.133	1.131	1.096	1.044	1.022
9085	1.040	1.043	1.040	1.024	1.014
9092	1.028	1.033	1.028	1.011	1.002
9095	1.011	0.994	1.001	1.001	0.998
9096	0.999	1.003	1.008	1.004	0.999
9097	0.983	0.994	1.004	1.002	0.995
9101	1.028	1.031	1.022	1.016	1.010
9151	0.973	0.977	0.983	0.985	0.987
9154	0.889	0.899	0.931	0.957	0.973
9155	1.053	1.057	1.055	1.033	1.019
9156	0.874	0.882	0.920	0.951	0.972
9180	1.047	1.054	1.055	1.037	1.018
9181	0.996	1.006	1.011	1.005	0.998
9182	0.996	1.005	1.010	1.005	0.997
9184	0.973	0.979	0.988	0.989	0.986
9185	1.048	1.051	1.052	1.034	1.016
9220	0.978	0.989	0.999	1.002	1.003
9402	1.012	1.013	1.006	1.001	0.996
9403	1.019	1.020	1.012	1.005	0.999
9410	1.006	1.012	1.017	1.012	1.004
9420	1.011	1.017	1.022	1.014	1.005
9422	1.012	1.018	1.027	1.022	1.010
9424	1.014	1.016	1.012	1.007	1.000
9426	0.997	0.999	0.995	0.993	0.992
9501	0.987	0.987	0.993	0.998	0.996
9507	0.948	0.963	0.971	0.971	0.974
9516	0.985	0.984	0.986	0.989	0.993
9519	1.009	1.012	1.012	1.003	0.995
9521	1.007	1.012	1.002	0.990	0.986
9522	1.008	1.011	1.014	1.008	1.000
9529	0.969	0.984	0.997	0.998	0.993
9531	0.985	0.984	0.986	0.989	0.993
9549	0.976	0.984	0.987	0.988	0.993
9552	0.967	0.980	0.988	0.990	0.991
9586	1.069	1.073	1.061	1.024	1.013
9610	0.980	0.975	0.979	0.986	0.994
9620	0.984	0.996	1.007	1.010	1.009

^[1] Each factor is determined based on the classification's cumulative wage level change through the projected policy year divided by the cumulative wage level change for all classifications combined.

Indemnity Loss Development Factors

Selected Age-to-Age Loss Development Factors (a)

Report Level	Indemnity Loss Development Group (ILDG)			
	1	2	3	4
1st to 2nd	1.343	1.421	1.410	1.476
2nd to 3rd	1.125	1.149	1.156	1.193
3rd to 4th	1.064	1.064	1.081	1.089
4th to 5th	1.029	1.033	1.054	1.052
5th to 6th	1.020	1.023	1.029	1.038
6th to 7th	1.016	1.018	1.014	1.026
7th to 8th	1.016	1.016	1.017	1.017
8th to 9th	1.009	1.013	1.012	1.014
9th to 10th	1.003	1.011	1.014	1.007
10th to Ult	1.031	1.031	1.031	1.031

Cumulative Loss Development Factors to Ultimate Level (b)

Policy Year	Report Level	Indemnity Loss Development Group (ILDG)			
		1	2	3	4
2016	1st	1.817	2.007	2.086	2.300
2015	2nd	1.352	1.412	1.479	1.558
2014	3rd	1.202	1.229	1.279	1.306
2013	4th	1.130	1.155	1.183	1.199
2012	5th	1.098	1.118	1.123	1.140

Notes:

- (a) Selected factors are calculated as the average of current and prior year age-to-age development factors based on policy year data from unit statistical reports.
- (b) Factors based on successive multiplication of age-to-age factors and the 10th to ultimate report level factor which is based on WCIRB aggregate accident year experience as of December 31, 2018.

Medical Loss Development Factors

Selected Age-to-Age Loss Development Factors (a)

Report Level	Medical Loss Development Group (MLDG)			
	1	2	3	4
1st to 2nd	1.153	1.197	1.226	1.268
2nd to 3rd	1.064	1.101	1.109	1.127
3rd to 4th	1.052	1.042	1.061	1.067
4th to 5th	1.020	1.034	1.040	1.049
5th to 6th	0.998	1.027	1.027	1.027
6th to 7th	1.016	1.007	1.019	1.026
7th to 8th	1.005	1.013	1.010	1.018
8th to 9th	0.998	1.010	1.008	1.012
9th to 10th	0.998	1.010	1.006	1.019
10th to Ult	1.060	1.060	1.060	1.060

Cumulative Loss Development Factors to Ultimate Level (b)

Policy Year	Report Level	Medical Loss Development Group (MLDG)			
		1	2	3	4
2016	1st	1.417	1.606	1.702	1.871
2015	2nd	1.229	1.342	1.389	1.476
2014	3rd	1.155	1.219	1.252	1.310
2013	4th	1.099	1.170	1.180	1.228
2012	5th	1.077	1.132	1.135	1.171

Notes:

- (a) Selected factors are calculated as the average of current and prior year age-to-age development factors based on policy year data from unit statistical reports.
- (b) Factors based on successive multiplication of age-to-age factors and the 10th to ultimate report level factor which is based on WCIRB aggregate accident year experience as of December 31, 2018.

Indemnity Loss Development Groups (ILDG)
Classification Assignments

ILDG 1 Classifications			
0005	4312	5538	8061
0016	4470	5542	8116
0034	4512	5552	8117
0036	5020	5553	8209
0038	5027	5632	8215
0040	5028	5633	8278
0041	5059	5650	8293
0042	5102	6204	8387
0044	5107	6220	8389
0045	5108	6307	8392
0050	5140	6308	8400
0079	5146	6316	8631
0106	5183	6325	8741
0171	5185	6400	8831
0172	5187	7198	8838
0401	5190	7207	8839
1803	5201	7219	8840
2107	5205	7332	8847
2142	5212	7360	8859
2584	5214	7365	8875
2702	5225	7392	9048
2710	5348	7410	9066
2727	5403	7424	9097
2731	5432	7605	9155
2757	5436	7610	9156
2806	5443	7706	9180
2819	5446	8004	9184
2883	5447	8021	9185
3241	5467	8028	9507
3365	5470	8041	9519
3401	5484	8057	9529
4130	5507	8060	

ILDG 2 Classifications			
0035	2222	3030	3808
0251	2413	3039	3828
1322	2660	3060	3830
1463	2759	3131	3840
1710	2790	3372	4034
1741	2812	3507	4038
2014	2842	3560	4041
2111	2915	3577	4496
2163	2923	3724	

ILDG 2 Classifications (Continued)			
4511	6364	8267	9010
4665	7227	8286	9011
4720	7272	8370	9033
4771	7500	8388	9043
4831	7520	8391	9053
4983	7538	8393	9054
5029	7580	8397	9060
5192	7707	8500	9092
5195	8001	8601	9101
5222	8015	8743	9151
5474	8018	8755	9154
5479	8031	8803	9403
5482	8032	8806	9426
5485	8046	8820	9501
5506	8059	8830	9516
6216	8065	8851	9521
6218	8071	8868	9531
6233	8106	8870	9552
6235	8107	9007	9620
6315	8227	9009	

ILDG 3 Classifications			
0400	2797	4295	7133
1122	2840	4297	7232
1123	2881	4299	7248
1124	3040	4420	7403
1320	3081	4432	7405
1330	3099	4495	7409
1438	3110	4558	7428
1452	3169	4683	7539
1624	3257	4717	7601
1699	3501	4740	7607
1701	3620	4828	7720
2002	3634	5040	7721
2003	3726	5186	7722
2063	3815	5213	8006
2102	4000	5610	8013
2109	4036	6003	8039
2116	4239	6011	8042
2117	4240	6206	8062
2362	4243	6213	8066
2576	4244	6237	8102
2589	4279	6258	8110
2683	4286	6361	8232

ILDG 3 Classifications (Continued)			
8290	8745	8850	9085
8291	8748	8852	9095
8304	8800	9015	9420
8324	8801	9016	9422
8350	8807	9031	9424
8390	8821	9059	9549
8720	8823	9061	9586
8729	8834	9067	9610
8740	8846	9079	

ILDG 4 Classifications			
0096	3400	4492	8017
1925	3568	4494	8019
2030	3569	4497	8063
2081	3570	4498	8064
2095	3572	4499	8078
2108	3573	4557	8292
2113	3574	4611	8742
2121	3612	4623	8744
2123	3632	4635	8746
2211	3643	4691	8749
2402	3647	4692	8804
2501	3651	4829	8808
2570	3681	5057	8810
2571	3682	5128	8811
2585	3683	5129	8812
2688	3719	5130	8813
2852	3805	5160	8818
3018	3821	5184	8822
3022	3831	5191	8827
3066	4049	5193	8829
3070	4111	5473	9008
3076	4112	5606	9050
3082	4114	5951	9069
3085	4150	6251	9070
3146	4250	6504	9096
3152	4251	6834	9181
3165	4283	7382	9182
3175	4304	7421	9220
3178	4351	7429	9402
3179	4354	7515	9410
3180	4361	7600	9522
3220	4362	7855	
3339	4410	8008	
3383	4478	8010	

Medical Loss Development Groups (MLDG)
Classification Assignments

MLDG 1 Classifications			
0016	3365	7332	8807
0036	3507	7360	8839
0038	4470	7365	8840
0040	4512	7392	8847
0042	4771	7538	8859
0044	5059	7539	9048
0045	5108	8004	9067
0106	5140	8057	9092
0171	5403	8060	9097
0172	5443	8065	9151
2107	5446	8116	9156
2142	5479	8117	9180
2702	5538	8209	9184
2710	5553	8278	9185
2727	5632	8286	9426
2731	5650	8387	9529
2757	6011	8400	
2806	6204	8500	
2819	6325	8631	
3241	7207	8741	

MLDG 2 Classifications (Continued)			
6400	8041	8397	9043
6834	8042	8601	9060
7133	8059	8743	9061
7198	8062	8801	9066
7219	8106	8806	9095
7227	8107	8818	9101
7403	8110	8820	9154
7424	8215	8823	9155
7428	8227	8830	9181
7500	8232	8831	9220
7520	8290	8838	9403
7600	8291	8851	9424
7605	8293	8852	9501
7607	8304	8868	9516
7610	8324	8870	9519
7706	8370	8875	9531
7707	8388	9007	9552
8001	8389	9009	
8028	8391	9016	
8031	8392	9033	

MLDG 3 Classifications (Continued)			
6233	7722	8393	8846
6235	7855	8720	9010
6237	8006	8729	9011
6258	8008	8740	9015
6308	8010	8742	9031
6364	8015	8744	9053
6504	8017	8746	9054
7232	8018	8745	9059
7248	8019	8748	9079
7272	8021	8749	9085
7382	8046	8755	9182
7409	8061	8800	9402
7410	8063	8803	9410
7421	8064	8808	9422
7515	8066	8810	9507
7580	8267	8811	9521
7601	8292	8812	9549
7720	8350	8821	9586
7721	8390	8834	9610

MLDG 2 Classifications			
0005	3018	4362	5205
0034	3030	4420	5212
0035	3039	4511	5214
0041	3066	4720	5225
0050	3131	4740	5348
0079	3401	4829	5432
0251	3560	5027	5436
0401	3612	5028	5467
1122	3620	5029	5474
1320	3634	5040	5482
1322	3643	5057	5484
1452	3681	5107	5485
1624	3724	5128	5507
1741	3805	5129	5542
2014	4034	5130	5552
2102	4038	5146	5633
2108	4130	5160	5951
2163	4243	5183	6213
2584	4286	5186	6216
2589	4304	5187	6251
2759	4312	5190	6307
2883	4351	5195	6315
2915	4354	5201	6361

MLDG 3 Classifications			
0096	2123	3569	4665
0400	2211	3572	4683
1123	2576	3574	4717
1124	2660	3651	4828
1330	2683	3726	4831
1438	2790	3808	4983
1463	2797	3815	5020
1699	2812	3828	5102
1701	2842	4036	5184
1710	2881	4041	5185
1803	2923	4114	5191
1925	3070	4239	5192
2002	3081	4244	5193
2003	3082	4250	5213
2030	3099	4279	5222
2063	3165	4295	5447
2081	3169	4361	5470
2095	3175	4432	5473
2109	3220	4495	5606
2111	3257	4496	5610
2116	3372	4497	6003
2117	3400	4557	6206
2121	3501	4558	6218

MLDG 4 Classifications			
2113	3179	4150	7429
2222	3180	4240	8013
2362	3339	4251	8032
2402	3383	4283	8039
2413	3568	4297	8071
2501	3570	4299	8078
2570	3573	4410	8102
2571	3577	4478	8804
2585	3632	4492	8813
2688	3647	4494	8822
2840	3682	4498	8827
2852	3683	4499	8829
3022	3719	4611	8850
3040	3821	4623	9008
3060	3830	4635	9050
3076	3831	4691	9069
3085	3840	4692	9070
3110	4000	5506	9096
3146	4049	6220	9420
3152	4111	6316	9522
3178	4112	7405	9620

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2012

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.024	1.034	1.026	1.022	1.020	0.896
0016	1.056	1.133	1.075	1.100	1.126	0.896
0034	1.022	1.029	1.023	1.018	1.014	0.896
0035	1.019	1.021	1.018	1.011	1.006	0.896
0036	1.033	1.061	1.039	1.043	1.049	0.896
0038	1.039	1.080	1.049	1.058	1.070	0.896
0040	1.049	1.110	1.064	1.081	1.101	0.896
0041	1.047	1.104	1.060	1.077	1.094	0.896
0042	1.046	1.092	1.056	1.068	1.081	0.896
0044	1.051	1.116	1.067	1.087	1.108	0.896
0045	1.052	1.119	1.068	1.089	1.111	0.896
0050	1.049	1.111	1.064	1.083	1.102	0.896
0079	1.050	1.114	1.066	1.085	1.105	0.896
0096	1.045	1.098	1.058	1.072	1.088	0.896
0106	1.049	1.102	1.062	1.076	1.092	0.896
0171	1.052	1.122	1.070	1.091	1.114	0.896
0172	1.055	1.131	1.074	1.098	1.124	0.896
0251	1.020	1.018	1.018	1.009	1.002	0.896
0400	1.024	1.037	1.026	1.024	1.023	0.896
0401	1.064	1.160	1.088	1.121	1.155	0.896
1122	1.020	1.023	1.020	1.013	1.008	0.896
1123	1.012	0.999	1.007	0.994	0.983	0.896
1124	1.029	1.050	1.034	1.035	1.037	0.896
1320	1.018	1.016	1.016	1.008	1.001	0.896
1322	1.013	1.000	1.008	0.995	0.984	0.896
1330	1.006	0.977	0.997	0.977	0.959	0.896
1438	1.022	1.013	1.018	1.007	0.997	0.896
1452	1.016	1.012	1.014	1.004	0.996	0.896
1463	1.022	1.012	1.018	1.006	0.996	0.896
1624	1.021	1.026	1.021	1.015	1.011	0.896
1699	1.023	1.017	1.020	1.010	1.001	0.896
1701	1.024	1.019	1.021	1.011	1.003	0.896
1710	1.013	1.000	1.008	0.995	0.984	0.896
1741	1.020	1.024	1.020	1.014	1.009	0.896
1803	1.025	1.021	1.022	1.013	1.005	0.896
1925	1.025	1.022	1.023	1.014	1.007	0.896
2002	1.033	1.045	1.034	1.032	1.031	0.896
2003	1.035	1.052	1.038	1.038	1.039	0.896
2014	1.039	1.063	1.044	1.046	1.050	0.896
2030	1.029	1.034	1.029	1.023	1.019	0.896
2063	1.027	1.028	1.026	1.018	1.013	0.896
2081	1.025	1.023	1.023	1.015	1.007	0.896
2095	1.026	1.025	1.024	1.016	1.010	0.896
2102	1.040	1.069	1.047	1.051	1.056	0.896
2107	1.061	1.131	1.078	1.100	1.123	0.896
2108	1.060	1.129	1.077	1.098	1.121	0.896
2109	1.056	1.116	1.070	1.088	1.106	0.896
2111	1.032	1.043	1.034	1.031	1.029	0.896
2113	1.026	1.024	1.024	1.016	1.009	0.896
2116	1.034	1.050	1.037	1.036	1.037	0.896
2117	1.034	1.049	1.037	1.035	1.035	0.896
2121	1.032	1.042	1.033	1.030	1.028	0.896
2123	1.064	1.141	1.083	1.108	1.134	0.896
2142	1.038	1.061	1.043	1.045	1.048	0.896
2163	1.029	1.034	1.029	1.024	1.019	0.896

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2012

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2211	1.036	1.055	1.040	1.040	1.041	0.896
2222	1.033	1.045	1.035	1.032	1.031	0.896
2362	1.031	1.039	1.031	1.027	1.024	0.896
2402	1.041	1.072	1.048	1.053	1.059	0.896
2413	1.027	1.029	1.026	1.019	1.014	0.896
2501	1.030	1.036	1.030	1.025	1.022	0.896
2570	1.031	1.040	1.032	1.028	1.026	0.896
2571	1.034	1.049	1.037	1.035	1.036	0.896
2576	1.040	1.068	1.047	1.050	1.056	0.896
2584	1.032	1.050	1.035	1.035	1.037	0.896
2585	1.060	1.095	1.068	1.075	1.083	0.896
2589	1.060	1.096	1.069	1.075	1.084	0.896
2660	1.028	1.032	1.028	1.022	1.017	0.896
2683	1.027	1.029	1.027	1.020	1.014	0.896
2688	1.042	1.072	1.049	1.054	1.060	0.896
2702	1.011	0.997	1.006	0.992	0.980	0.896
2710	1.026	1.024	1.024	1.015	1.009	0.896
2727	1.012	0.999	1.007	0.994	0.982	0.896
2731	1.026	1.025	1.024	1.016	1.010	0.896
2757	1.027	1.029	1.026	1.019	1.014	0.896
2759	1.031	1.039	1.032	1.028	1.025	0.896
2790	1.027	1.028	1.026	1.019	1.013	0.896
2797	1.021	1.011	1.017	1.006	0.995	0.896
2806	1.026	1.025	1.025	1.017	1.010	0.896
2812	1.027	1.029	1.026	1.019	1.014	0.896
2819	1.028	1.030	1.027	1.020	1.015	0.896
2840	1.028	1.030	1.027	1.020	1.015	0.896
2842	1.025	1.023	1.023	1.015	1.007	0.896
2852	1.034	1.050	1.037	1.036	1.037	0.896
2881	1.032	1.042	1.033	1.030	1.028	0.896
2883	1.031	1.040	1.032	1.028	1.026	0.896
2915	1.027	1.029	1.026	1.019	1.014	0.896
2923	1.027	1.029	1.026	1.019	1.014	0.896
3018	1.020	1.006	1.015	1.002	0.990	0.896
3022	1.023	1.016	1.020	1.009	1.000	0.896
3030	1.022	1.012	1.018	1.006	0.996	0.896
3039	1.022	1.013	1.018	1.007	0.997	0.896
3040	1.022	1.012	1.018	1.006	0.996	0.896
3060	1.025	1.022	1.023	1.014	1.007	0.896
3066	1.025	1.021	1.022	1.013	1.006	0.896
3070	1.026	1.026	1.025	1.017	1.010	0.896
3076	1.029	1.034	1.029	1.024	1.020	0.896
3081	1.024	1.019	1.021	1.012	1.003	0.896
3082	1.022	1.013	1.018	1.007	0.997	0.896
3085	1.026	1.025	1.024	1.016	1.010	0.896
3099	1.025	1.021	1.022	1.013	1.006	0.896
3110	1.023	1.015	1.019	1.008	0.999	0.896
3131	1.025	1.021	1.022	1.013	1.005	0.896
3146	1.025	1.023	1.024	1.015	1.008	0.896
3152	1.023	1.017	1.020	1.010	1.001	0.896
3165	1.027	1.029	1.026	1.019	1.014	0.896
3169	1.028	1.030	1.027	1.021	1.016	0.896
3175	1.027	1.027	1.025	1.018	1.012	0.896
3178	1.026	1.024	1.024	1.015	1.009	0.896
3179	1.028	1.031	1.028	1.021	1.016	0.896

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2012

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3180	1.028	1.031	1.027	1.021	1.016	0.896
3220	1.025	1.023	1.024	1.015	1.008	0.896
3241	1.023	1.015	1.019	1.008	0.999	0.896
3257	1.024	1.019	1.022	1.012	1.004	0.896
3339	1.024	1.019	1.021	1.011	1.003	0.896
3365	1.021	1.010	1.017	1.004	0.993	0.896
3372	1.024	1.020	1.022	1.013	1.005	0.896
3383	1.026	1.026	1.025	1.017	1.011	0.896
3400	1.025	1.022	1.023	1.014	1.007	0.896
3401	1.025	1.021	1.023	1.013	1.006	0.896
3501	1.028	1.030	1.027	1.020	1.015	0.896
3507	1.025	1.021	1.022	1.013	1.005	0.896
3560	1.025	1.022	1.023	1.014	1.006	0.896
3568	1.023	1.016	1.020	1.009	1.000	0.896
3569	1.024	1.019	1.021	1.011	1.003	0.896
3570	1.027	1.028	1.026	1.019	1.013	0.896
3572	1.024	1.020	1.022	1.013	1.005	0.896
3573	1.025	1.023	1.023	1.015	1.007	0.896
3574	1.027	1.028	1.026	1.019	1.013	0.896
3577	1.025	1.022	1.023	1.014	1.007	0.896
3612	1.024	1.020	1.022	1.012	1.004	0.896
3620	1.026	1.024	1.024	1.015	1.008	0.896
3632	1.025	1.024	1.024	1.015	1.008	0.896
3634	1.026	1.026	1.025	1.017	1.011	0.896
3643	1.026	1.026	1.025	1.017	1.011	0.896
3647	1.023	1.016	1.020	1.009	1.000	0.896
3651	1.030	1.037	1.030	1.026	1.022	0.896
3681	1.026	1.026	1.025	1.017	1.010	0.896
3682	1.031	1.040	1.032	1.029	1.026	0.896
3683	1.027	1.027	1.025	1.018	1.012	0.896
3719	1.021	1.021	1.020	1.012	1.006	0.896
3724	1.016	1.006	1.012	1.000	0.990	0.896
3726	1.038	1.029	1.034	1.022	1.012	0.896
3805	1.026	1.024	1.024	1.016	1.009	0.896
3808	1.028	1.030	1.027	1.020	1.015	0.896
3815	1.029	1.033	1.029	1.023	1.019	0.896
3821	1.005	0.979	0.996	0.978	0.962	0.896
3828	1.027	1.028	1.026	1.019	1.013	0.896
3830	1.028	1.031	1.027	1.021	1.016	0.896
3831	1.027	1.027	1.025	1.018	1.012	0.896
3840	1.029	1.034	1.029	1.023	1.019	0.896
4000	1.020	1.022	1.019	1.013	1.007	0.896
4034	1.026	1.024	1.024	1.016	1.009	0.896
4036	1.026	1.026	1.025	1.017	1.010	0.896
4038	1.026	1.024	1.024	1.015	1.008	0.896
4041	1.027	1.029	1.026	1.019	1.014	0.896
4049	1.025	1.021	1.022	1.013	1.006	0.896
4111	1.026	1.025	1.024	1.016	1.010	0.896
4112	1.024	1.020	1.022	1.012	1.004	0.896
4114	1.026	1.026	1.025	1.017	1.011	0.896
4130	1.016	1.014	1.014	1.006	0.999	0.896
4150	1.024	1.019	1.021	1.012	1.004	0.896
4239	1.025	1.023	1.023	1.015	1.008	0.896
4240	1.028	1.031	1.028	1.021	1.016	0.896
4243	1.027	1.028	1.026	1.019	1.013	0.896

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2012

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4244	1.027	1.027	1.025	1.018	1.011	0.896
4250	1.027	1.028	1.026	1.018	1.012	0.896
4251	1.024	1.020	1.022	1.012	1.005	0.896
4279	1.026	1.026	1.025	1.017	1.011	0.896
4283	1.026	1.025	1.025	1.017	1.010	0.896
4286	1.027	1.029	1.027	1.020	1.014	0.896
4295	1.025	1.023	1.023	1.015	1.008	0.896
4297	1.022	1.012	1.018	1.006	0.996	0.896
4299	1.017	1.000	1.011	0.996	0.983	0.896
4304	1.077	1.064	1.072	1.059	1.047	0.896
4312	1.038	1.033	1.035	1.025	1.017	0.896
4351	1.023	1.016	1.020	1.009	1.000	0.896
4354	1.024	1.020	1.022	1.012	1.004	0.896
4361	1.085	1.093	1.086	1.081	1.078	0.896
4362	1.089	1.097	1.090	1.085	1.082	0.896
4410	1.027	1.027	1.026	1.018	1.012	0.896
4420	1.026	1.026	1.025	1.017	1.011	0.896
4432	1.028	1.031	1.027	1.021	1.016	0.896
4470	1.026	1.025	1.024	1.016	1.009	0.896
4478	1.028	1.031	1.027	1.021	1.016	0.896
4492	1.022	1.014	1.018	1.007	0.997	0.896
4494	1.028	1.030	1.027	1.020	1.015	0.896
4495	1.027	1.027	1.026	1.018	1.012	0.896
4496	1.027	1.028	1.026	1.018	1.012	0.896
4497	1.028	1.031	1.027	1.021	1.016	0.896
4498	1.028	1.031	1.027	1.021	1.016	0.896
4499	1.027	1.029	1.027	1.020	1.014	0.896
4511	1.085	1.092	1.085	1.080	1.076	0.896
4512	1.085	1.094	1.086	1.082	1.079	0.896
4557	1.030	1.036	1.030	1.025	1.022	0.896
4558	1.024	1.018	1.021	1.011	1.003	0.896
4611	1.029	1.033	1.029	1.023	1.018	0.896
4623	1.028	1.032	1.028	1.022	1.017	0.896
4635	1.023	1.016	1.020	1.009	1.000	0.896
4665	1.026	1.026	1.025	1.017	1.010	0.896
4683	1.032	1.044	1.034	1.031	1.030	0.896
4691	1.030	1.036	1.030	1.025	1.021	0.896
4692	1.026	1.024	1.024	1.015	1.008	0.896
4717	1.023	1.016	1.020	1.009	1.000	0.896
4720	1.027	1.029	1.026	1.019	1.014	0.896
4740	1.031	1.039	1.032	1.027	1.025	0.896
4771	1.026	1.024	1.024	1.016	1.009	0.896
4828	1.026	1.025	1.025	1.017	1.010	0.896
4829	1.029	1.034	1.029	1.023	1.019	0.896
4831	1.028	1.031	1.028	1.021	1.016	0.896
4983	1.027	1.027	1.026	1.018	1.012	0.896
5020	1.012	0.993	1.005	0.990	0.976	0.896
5027	1.014	0.999	1.008	0.995	0.982	0.896
5028	1.015	1.001	1.010	0.996	0.985	0.896
5029	1.008	0.982	1.000	0.981	0.965	0.896
5040	1.017	1.008	1.013	1.002	0.992	0.896
5057	1.019	1.013	1.016	1.006	0.998	0.896
5059	1.015	1.003	1.011	0.998	0.987	0.896
5102	1.015	1.004	1.011	0.999	0.988	0.896
5107	1.016	1.007	1.013	1.001	0.991	0.896

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2012

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5108	1.019	1.015	1.017	1.008	1.000	0.896
5128	1.039	1.031	1.036	1.024	1.015	0.896
5129	1.039	1.031	1.036	1.024	1.015	0.896
5130	1.017	1.010	1.014	1.003	0.994	0.896
5140	1.012	0.993	1.005	0.990	0.976	0.896
5146	1.019	1.015	1.017	1.008	1.000	0.896
5160	1.018	1.012	1.015	1.005	0.996	0.896
5183	1.004	0.972	0.994	0.973	0.953	0.896
5184	1.011	0.991	1.004	0.988	0.974	0.896
5185	1.009	0.985	1.001	0.984	0.968	0.896
5186	1.008	0.981	0.999	0.981	0.964	0.896
5187	1.002	0.965	0.991	0.967	0.946	0.896
5190	1.013	0.998	1.008	0.994	0.981	0.896
5191	1.043	1.042	1.041	1.033	1.027	0.896
5192	1.016	1.016	1.015	1.007	1.001	0.896
5193	1.021	1.021	1.020	1.012	1.006	0.896
5195	1.015	1.001	1.010	0.997	0.985	0.896
5201	1.008	0.983	1.000	0.982	0.965	0.896
5205	1.008	0.981	0.999	0.980	0.963	0.896
5212	1.003	0.969	0.993	0.970	0.950	0.896
5213	1.009	0.985	1.001	0.983	0.968	0.896
5214	1.005	0.973	0.995	0.974	0.954	0.896
5222	1.011	0.990	1.004	0.988	0.973	0.896
5225	1.013	0.997	1.007	0.993	0.980	0.896
5348	1.016	1.007	1.013	1.001	0.991	0.896
5403	1.013	0.996	1.007	0.992	0.979	0.896
5432	1.009	0.986	1.002	0.984	0.969	0.896
5436	1.025	1.032	1.026	1.021	1.018	0.896
5443	1.015	1.003	1.010	0.998	0.987	0.896
5446	1.013	0.998	1.008	0.994	0.981	0.896
5447	1.012	0.993	1.006	0.990	0.977	0.896
5467	1.020	1.018	1.018	1.010	1.003	0.896
5470	1.019	1.013	1.016	1.006	0.998	0.896
5473	1.020	1.013	1.016	1.006	0.997	0.896
5474	1.026	1.035	1.027	1.023	1.021	0.896
5479	1.015	1.001	1.010	0.997	0.985	0.896
5482	1.025	1.034	1.026	1.022	1.020	0.896
5484	1.015	1.004	1.011	0.999	0.988	0.896
5485	1.013	0.997	1.007	0.993	0.980	0.896
5506	1.011	0.990	1.004	0.988	0.973	0.896
5507	1.011	0.990	1.004	0.988	0.973	0.896
5538	1.004	0.972	0.994	0.973	0.953	0.896
5542	1.003	0.967	0.992	0.969	0.949	0.896
5552	1.015	1.002	1.010	0.997	0.986	0.896
5553	1.015	1.002	1.010	0.997	0.986	0.896
5606	1.010	0.988	1.003	0.986	0.971	0.896
5610	1.024	1.028	1.024	1.018	1.014	0.896
5632	1.011	0.989	1.003	0.987	0.972	0.896
5633	1.012	0.994	1.006	0.990	0.977	0.896
5650	1.035	1.060	1.040	1.043	1.047	0.896
5951	1.030	1.036	1.030	1.025	1.022	0.896
6003	1.009	0.985	1.001	0.983	0.967	0.896
6011	1.009	0.986	1.002	0.984	0.968	0.896
6204	1.014	1.005	1.010	0.999	0.989	0.896
6206	1.018	1.015	1.016	1.007	1.000	0.896

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2012

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6213	1.016	1.010	1.013	1.003	0.994	0.896
6216	1.017	1.013	1.015	1.005	0.998	0.896
6218	1.017	1.007	1.013	1.001	0.991	0.896
6220	1.014	1.000	1.009	0.995	0.983	0.896
6233	1.011	0.991	1.005	0.989	0.974	0.896
6235	1.014	1.005	1.010	0.999	0.989	0.896
6237	1.013	1.001	1.008	0.996	0.985	0.896
6251	1.012	0.993	1.005	0.990	0.976	0.896
6258	1.012	0.992	1.005	0.989	0.975	0.896
6307	1.010	0.988	1.003	0.986	0.971	0.896
6308	1.016	1.005	1.011	0.999	0.988	0.896
6315	1.015	1.003	1.011	0.998	0.987	0.896
6316	1.013	0.998	1.008	0.994	0.981	0.896
6325	1.021	1.020	1.019	1.011	1.005	0.896
6361	1.012	0.994	1.006	0.991	0.977	0.896
6364	1.021	1.019	1.019	1.011	1.004	0.896
6400	1.015	1.003	1.011	0.998	0.987	0.896
6504	1.029	1.035	1.029	1.024	1.020	0.896
6834	1.022	1.014	1.019	1.007	0.998	0.896
7133	1.032	1.014	1.026	1.010	0.997	0.896
7198	1.045	1.054	1.046	1.042	1.039	0.896
7207	1.069	1.089	1.073	1.073	1.075	0.896
7219	1.041	1.042	1.040	1.033	1.027	0.896
7227	1.043	1.047	1.043	1.037	1.032	0.896
7232	1.042	1.044	1.041	1.034	1.029	0.896
7248	1.083	1.087	1.083	1.076	1.071	0.896
7272	1.022	1.023	1.021	1.014	1.008	0.896
7332	1.037	1.051	1.039	1.037	1.037	0.896
7360	1.041	1.039	1.039	1.031	1.024	0.896
7365	1.072	1.134	1.087	1.105	1.125	0.896
7382	1.049	1.063	1.051	1.049	1.049	0.896
7392	1.008	0.991	1.002	0.987	0.974	0.896
7403	1.093	1.203	1.121	1.159	1.199	0.896
7405	1.088	1.188	1.113	1.147	1.183	0.896
7409	1.061	1.150	1.084	1.113	1.144	0.896
7410	1.063	1.157	1.087	1.118	1.151	0.896
7421	1.041	1.041	1.040	1.032	1.025	0.896
7424	1.067	1.119	1.079	1.093	1.109	0.896
7428	1.048	1.063	1.051	1.049	1.049	0.896
7429	1.048	1.061	1.050	1.048	1.047	0.896
7500	1.022	1.024	1.022	1.015	1.009	0.896
7515	1.040	1.039	1.039	1.030	1.024	0.896
7520	1.020	1.017	1.018	1.009	1.002	0.896
7538	1.025	1.032	1.025	1.021	1.018	0.896
7539	1.022	1.023	1.021	1.014	1.008	0.896
7580	1.020	1.019	1.019	1.010	1.003	0.896
7600	1.079	1.070	1.076	1.063	1.053	0.896
7601	1.023	1.026	1.022	1.016	1.011	0.896
7605	1.017	1.010	1.014	1.003	0.994	0.896
7607	1.087	1.093	1.088	1.082	1.078	0.896
7610	1.087	1.091	1.086	1.080	1.075	0.896
7706	1.033	1.056	1.037	1.039	1.043	0.896
7707	0.974	0.886	0.948	0.904	0.863	0.896
7720	1.026	1.035	1.027	1.023	1.021	0.896
7721	1.044	1.088	1.055	1.065	1.077	0.896

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2012

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
7722	0.974	0.886	0.948	0.904	0.863	0.896
7855	1.009	0.985	1.001	0.983	0.967	0.896
8001	1.008	0.990	1.002	0.986	0.973	0.896
8004	1.029	1.052	1.034	1.036	1.039	0.896
8006	1.024	1.038	1.026	1.024	1.024	0.896
8008	1.019	1.023	1.018	1.013	1.008	0.896
8010	1.021	1.029	1.021	1.017	1.015	0.896
8013	1.013	1.007	1.010	1.000	0.991	0.896
8015	1.016	1.016	1.015	1.007	1.001	0.896
8017	1.021	1.029	1.021	1.017	1.015	0.896
8018	1.014	1.008	1.011	1.001	0.992	0.896
8019	1.021	1.009	1.016	1.004	0.993	0.896
8021	1.024	1.036	1.026	1.023	1.022	0.896
8028	1.005	1.001	1.003	0.993	0.986	0.896
8031	1.023	1.037	1.026	1.024	1.024	0.896
8032	1.015	1.011	1.013	1.004	0.996	0.896
8039	1.021	1.031	1.023	1.019	1.017	0.896
8041	1.013	1.004	1.009	0.998	0.988	0.896
8042	1.021	1.029	1.022	1.018	1.015	0.896
8046	1.011	1.001	1.007	0.995	0.985	0.896
8057	1.014	1.009	1.011	1.002	0.994	0.896
8059	1.017	1.015	1.015	1.007	1.000	0.896
8060	1.024	1.040	1.027	1.026	1.026	0.896
8061	1.027	1.047	1.031	1.032	1.034	0.896
8062	1.009	0.994	1.003	0.989	0.977	0.896
8063	1.021	1.027	1.021	1.016	1.013	0.896
8064	1.014	1.007	1.011	1.000	0.991	0.896
8065	1.017	1.019	1.017	1.010	1.005	0.896
8066	1.018	1.022	1.018	1.012	1.007	0.896
8071	1.019	1.025	1.019	1.014	1.010	0.896
8078	1.044	1.090	1.055	1.067	1.080	0.896
8102	1.029	1.053	1.035	1.037	1.041	0.896
8106	1.012	1.002	1.008	0.996	0.986	0.896
8107	1.017	1.016	1.015	1.007	1.001	0.896
8110	1.017	1.015	1.015	1.007	1.000	0.896
8116	1.020	1.026	1.021	1.016	1.012	0.896
8117	1.022	1.031	1.023	1.020	1.017	0.896
8209	1.046	1.102	1.060	1.075	1.093	0.896
8215	1.025	1.039	1.027	1.026	1.025	0.896
8227	1.013	0.996	1.007	0.992	0.979	0.896
8232	1.016	1.013	1.014	1.005	0.998	0.896
8267	1.016	1.014	1.014	1.006	0.999	0.896
8278	1.010	0.919	0.984	0.938	0.895	0.896
8286	1.027	1.047	1.031	1.032	1.034	0.896
8290	1.010	1.016	1.010	1.005	1.002	0.896
8291	1.052	1.075	1.057	1.059	1.062	0.896
8292	1.040	1.039	1.039	1.030	1.023	0.896
8293	1.041	1.041	1.040	1.032	1.025	0.896
8304	1.053	1.075	1.057	1.059	1.062	0.896
8324	1.036	1.075	1.045	1.054	1.064	0.896
8350	1.018	1.020	1.017	1.010	1.005	0.896
8370	1.042	1.041	1.041	1.032	1.025	0.896
8387	1.064	1.108	1.075	1.085	1.097	0.896
8388	1.015	1.013	1.013	1.005	0.997	0.896
8389	1.038	1.027	1.033	1.021	1.010	0.896

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2012

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8390	1.051	1.067	1.054	1.053	1.053	0.896
8391	1.014	1.008	1.011	1.001	0.993	0.896
8392	1.060	1.095	1.068	1.075	1.083	0.896
8393	1.039	1.030	1.035	1.024	1.014	0.896
8397	1.035	1.019	1.029	1.014	1.002	0.896
8400	1.017	1.018	1.016	1.008	1.003	0.896
8500	1.016	1.013	1.014	1.005	0.998	0.896
8601	1.083	1.085	1.082	1.075	1.070	0.896
8631	1.010	0.919	0.984	0.938	0.895	0.896
8720	1.027	1.028	1.026	1.019	1.013	0.896
8729	1.018	1.010	1.014	1.003	0.994	0.896
8740	1.010	1.016	1.010	1.005	1.001	0.896
8741	1.009	1.014	1.009	1.004	1.000	0.896
8742	1.053	1.060	1.054	1.049	1.045	0.896
8743	1.020	1.008	1.015	1.003	0.992	0.896
8744	1.046	1.053	1.047	1.042	1.039	0.896
8745	1.016	1.013	1.014	1.005	0.998	0.896
8746	1.063	1.070	1.063	1.058	1.055	0.896
8748	1.013	1.005	1.009	0.998	0.989	0.896
8749	1.013	0.987	1.004	0.986	0.969	0.896
8755	1.042	1.039	1.040	1.031	1.023	0.896
8800	1.082	1.078	1.079	1.070	1.061	0.896
8801	1.018	1.000	1.012	0.997	0.984	0.896
8803	1.086	1.095	1.087	1.083	1.080	0.896
8804	1.036	1.049	1.038	1.036	1.035	0.896
8806	1.039	1.059	1.043	1.044	1.046	0.896
8807	1.082	1.078	1.080	1.070	1.061	0.896
8808	1.016	0.995	1.009	0.992	0.977	0.896
8810	1.025	1.033	1.026	1.022	1.019	0.896
8811	1.088	1.097	1.089	1.085	1.082	0.896
8812	1.088	1.097	1.089	1.085	1.082	0.896
8813	1.019	1.005	1.014	1.000	0.988	0.896
8818	1.078	1.066	1.074	1.061	1.049	0.896
8820	1.067	1.038	1.057	1.038	1.020	0.896
8821	1.073	1.056	1.067	1.052	1.038	0.896
8822	1.016	0.996	1.009	0.993	0.979	0.896
8823	1.036	1.050	1.039	1.037	1.036	0.896
8827	1.042	1.067	1.047	1.050	1.054	0.896
8829	1.042	1.067	1.047	1.050	1.054	0.896
8830	1.033	1.039	1.033	1.028	1.024	0.896
8831	1.085	1.092	1.086	1.081	1.077	0.896
8834	1.037	1.054	1.041	1.040	1.040	0.896
8838	1.061	1.065	1.061	1.055	1.050	0.896
8839	1.022	1.008	1.017	1.003	0.991	0.896
8840	1.040	1.033	1.036	1.026	1.017	0.896
8846	1.024	1.018	1.021	1.011	1.003	0.896
8847	1.020	1.025	1.020	1.015	1.011	0.896
8850	1.012	0.983	1.003	0.983	0.966	0.896
8851	1.042	1.067	1.047	1.050	1.054	0.896
8852	1.041	1.065	1.046	1.049	1.052	0.896
8859	1.084	1.091	1.085	1.079	1.075	0.896
8868	1.020	1.036	1.023	1.022	1.022	0.896
8870	1.020	1.036	1.023	1.022	1.022	0.896
8875	1.018	1.030	1.020	1.018	1.017	0.896
9007	1.013	1.024	1.014	1.012	1.010	0.896

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2012

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9008	1.023	1.023	1.021	1.014	1.007	0.896
9009	1.008	1.011	1.008	1.001	0.996	0.896
9010	1.016	1.035	1.020	1.020	1.021	0.896
9011	1.011	1.020	1.012	1.009	1.006	0.896
9015	1.009	1.014	1.009	1.004	0.999	0.896
9016	1.070	1.090	1.074	1.075	1.077	0.896
9031	1.039	1.071	1.046	1.052	1.059	0.896
9033	1.027	1.038	1.029	1.026	1.024	0.896
9043	1.039	1.058	1.043	1.043	1.045	0.896
9048	1.043	1.085	1.053	1.063	1.074	0.896
9050	1.028	1.042	1.031	1.029	1.029	0.896
9053	1.066	1.080	1.069	1.067	1.066	0.896
9054	1.050	1.064	1.052	1.050	1.050	0.896
9059	1.037	1.051	1.039	1.038	1.038	0.896
9060	1.065	1.078	1.067	1.065	1.063	0.896
9061	1.081	1.124	1.091	1.101	1.112	0.896
9066	1.052	1.071	1.056	1.056	1.057	0.896
9067	1.073	1.102	1.080	1.084	1.089	0.896
9069	1.081	1.125	1.091	1.101	1.113	0.896
9070	1.043	1.069	1.048	1.052	1.057	0.896
9079	1.057	1.130	1.075	1.098	1.122	0.896
9085	1.041	1.066	1.047	1.049	1.053	0.896
9092	1.070	1.092	1.075	1.076	1.079	0.896
9095	1.068	1.084	1.071	1.070	1.070	0.896
9096	1.026	1.032	1.026	1.021	1.017	0.896
9097	1.020	1.015	1.018	1.008	0.999	0.896
9101	1.020	1.036	1.023	1.022	1.023	0.896
9151	1.057	1.053	1.054	1.045	1.036	0.896
9154	1.034	0.985	1.019	0.991	0.965	0.896
9155	1.101	1.133	1.108	1.113	1.121	0.896
9156	1.030	0.974	1.014	0.982	0.953	0.896
9180	1.070	1.093	1.075	1.077	1.080	0.896
9181	1.057	1.052	1.054	1.044	1.036	0.896
9182	1.057	1.052	1.054	1.044	1.036	0.896
9184	1.051	1.034	1.045	1.030	1.017	0.896
9185	1.071	1.094	1.076	1.078	1.081	0.896
9220	1.039	1.032	1.036	1.025	1.016	0.896
9402	1.027	1.035	1.028	1.023	1.020	0.896
9403	1.029	1.041	1.031	1.028	1.027	0.896
9410	1.024	1.028	1.024	1.018	1.014	0.896
9420	1.025	1.032	1.026	1.021	1.018	0.896
9422	1.024	1.029	1.024	1.018	1.014	0.896
9424	1.027	1.037	1.029	1.025	1.022	0.896
9426	1.024	1.027	1.024	1.017	1.012	0.896
9501	1.042	1.041	1.041	1.032	1.025	0.896
9507	1.071	1.050	1.064	1.047	1.032	0.896
9516	1.021	1.019	1.019	1.011	1.004	0.896
9519	1.046	1.051	1.046	1.040	1.036	0.896
9521	1.024	1.030	1.024	1.019	1.015	0.896
9522	1.047	1.054	1.047	1.043	1.039	0.896
9529	1.015	1.002	1.010	0.997	0.986	0.896
9531	1.021	1.019	1.019	1.011	1.004	0.896
9549	1.081	1.081	1.080	1.072	1.066	0.896
9552	1.016	1.007	1.013	1.001	0.991	0.896
9586	1.064	1.106	1.074	1.083	1.094	0.896
9610	1.085	1.088	1.085	1.078	1.072	0.896
9620	1.040	1.035	1.037	1.027	1.019	0.896

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2013

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.010	1.021	1.012	1.011	1.012	0.946
0016	1.038	1.108	1.056	1.079	1.105	0.946
0034	1.007	1.010	1.007	1.002	1.000	0.946
0035	1.005	1.004	1.004	0.997	0.994	0.946
0036	1.016	1.040	1.022	1.025	1.032	0.946
0038	1.023	1.059	1.032	1.041	1.053	0.946
0040	1.031	1.085	1.045	1.061	1.080	0.946
0041	1.029	1.077	1.041	1.055	1.072	0.946
0042	1.022	1.062	1.032	1.043	1.056	0.946
0044	1.034	1.092	1.048	1.067	1.089	0.946
0045	1.034	1.093	1.049	1.068	1.089	0.946
0050	1.032	1.089	1.046	1.064	1.084	0.946
0079	1.032	1.088	1.046	1.063	1.083	0.946
0096	1.029	1.077	1.041	1.055	1.072	0.946
0106	1.025	1.071	1.037	1.050	1.066	0.946
0171	1.034	1.093	1.049	1.068	1.090	0.946
0172	1.038	1.106	1.055	1.078	1.103	0.946
0251	1.013	1.012	1.012	1.006	1.002	0.946
0400	1.006	1.020	1.009	1.009	1.011	0.946
0401	1.047	1.135	1.069	1.100	1.134	0.946
1122	1.005	1.005	1.004	0.998	0.995	0.946
1123	0.999	0.988	0.995	0.985	0.977	0.946
1124	1.012	1.025	1.015	1.014	1.017	0.946
1320	1.002	0.997	1.000	0.991	0.986	0.946
1322	0.998	0.985	0.994	0.982	0.974	0.946
1330	1.001	0.976	0.993	0.977	0.963	0.946
1438	1.009	0.998	1.005	0.994	0.986	0.946
1452	1.002	0.995	0.999	0.990	0.984	0.946
1463	1.011	1.005	1.009	1.000	0.994	0.946
1624	1.006	1.008	1.006	1.001	0.998	0.946
1699	1.012	1.006	1.010	1.001	0.996	0.946
1701	1.012	1.007	1.010	1.002	0.997	0.946
1710	1.000	0.990	0.996	0.986	0.979	0.946
1741	1.005	1.006	1.005	0.999	0.996	0.946
1803	1.013	1.009	1.011	1.003	0.998	0.946
1925	1.014	1.012	1.012	1.005	1.001	0.946
2002	1.020	1.030	1.022	1.020	1.021	0.946
2003	1.022	1.037	1.025	1.026	1.029	0.946
2014	1.026	1.048	1.031	1.034	1.040	0.946
2030	1.017	1.020	1.017	1.012	1.010	0.946
2063	1.015	1.015	1.014	1.008	1.004	0.946
2081	1.013	1.010	1.011	1.004	0.999	0.946
2095	1.013	1.011	1.012	1.005	1.001	0.946
2102	1.027	1.052	1.033	1.038	1.045	0.946
2107	1.046	1.109	1.062	1.082	1.106	0.946
2108	1.045	1.109	1.061	1.082	1.105	0.946
2109	1.041	1.096	1.055	1.072	1.091	0.946
2111	1.018	1.026	1.020	1.017	1.016	0.946
2113	1.014	1.011	1.012	1.005	1.001	0.946
2116	1.021	1.035	1.024	1.024	1.026	0.946
2117	1.021	1.032	1.023	1.022	1.023	0.946
2121	1.018	1.026	1.020	1.017	1.016	0.946
2123	1.049	1.120	1.067	1.091	1.117	0.946
2142	1.025	1.046	1.030	1.032	1.038	0.946
2163	1.016	1.020	1.016	1.012	1.010	0.946

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2013

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2211	1.023	1.039	1.026	1.027	1.031	0.946
2222	1.019	1.028	1.021	1.018	1.019	0.946
2362	1.016	1.020	1.016	1.012	1.010	0.946
2402	1.027	1.053	1.033	1.038	1.045	0.946
2413	1.013	1.011	1.012	1.005	1.000	0.946
2501	1.017	1.022	1.017	1.013	1.012	0.946
2570	1.018	1.026	1.019	1.016	1.016	0.946
2571	1.021	1.033	1.023	1.022	1.023	0.946
2576	1.027	1.051	1.032	1.037	1.043	0.946
2584	1.011	1.027	1.014	1.015	1.018	0.946
2585	1.043	1.071	1.049	1.055	1.064	0.946
2589	1.043	1.072	1.050	1.056	1.064	0.946
2660	1.015	1.017	1.015	1.010	1.007	0.946
2683	1.014	1.013	1.013	1.006	1.002	0.946
2688	1.028	1.054	1.034	1.039	1.047	0.946
2702	0.998	0.985	0.994	0.982	0.973	0.946
2710	1.014	1.012	1.012	1.005	1.001	0.946
2727	0.998	0.986	0.994	0.983	0.974	0.946
2731	1.014	1.013	1.013	1.006	1.002	0.946
2757	1.015	1.016	1.015	1.009	1.006	0.946
2759	1.017	1.022	1.017	1.013	1.012	0.946
2790	1.014	1.012	1.012	1.005	1.001	0.946
2797	1.011	1.003	1.008	0.998	0.991	0.946
2806	1.014	1.014	1.013	1.007	1.003	0.946
2812	1.015	1.016	1.014	1.009	1.005	0.946
2819	1.015	1.016	1.015	1.009	1.006	0.946
2840	1.015	1.015	1.014	1.008	1.005	0.946
2842	1.013	1.011	1.012	1.005	1.000	0.946
2852	1.021	1.035	1.024	1.024	1.026	0.946
2881	1.019	1.026	1.020	1.017	1.017	0.946
2883	1.018	1.025	1.019	1.016	1.015	0.946
2915	1.015	1.016	1.015	1.009	1.006	0.946
2923	1.015	1.014	1.014	1.008	1.004	0.946
3018	1.007	0.991	1.001	0.989	0.979	0.946
3022	1.010	1.000	1.006	0.996	0.989	0.946
3030	1.009	0.999	1.006	0.995	0.988	0.946
3039	1.010	1.000	1.006	0.996	0.989	0.946
3040	1.010	1.000	1.006	0.996	0.989	0.946
3060	1.013	1.009	1.011	1.003	0.998	0.946
3066	1.012	1.006	1.009	1.001	0.995	0.946
3070	1.012	1.008	1.010	1.003	0.998	0.946
3076	1.016	1.019	1.016	1.012	1.009	0.946
3081	1.012	1.006	1.009	1.001	0.995	0.946
3082	1.010	1.002	1.007	0.997	0.990	0.946
3085	1.014	1.013	1.013	1.006	1.003	0.946
3099	1.012	1.006	1.009	1.001	0.995	0.946
3110	1.010	1.001	1.007	0.997	0.989	0.946
3131	1.012	1.006	1.009	1.001	0.995	0.946
3146	1.012	1.006	1.009	1.001	0.995	0.946
3152	1.011	1.003	1.008	0.999	0.992	0.946
3165	1.014	1.013	1.013	1.006	1.002	0.946
3169	1.015	1.014	1.014	1.008	1.004	0.946
3175	1.014	1.012	1.012	1.006	1.001	0.946
3178	1.013	1.009	1.011	1.004	0.999	0.946
3179	1.015	1.016	1.014	1.008	1.005	0.946

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2013

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3180	1.015	1.015	1.014	1.008	1.005	0.946
3220	1.012	1.008	1.010	1.002	0.997	0.946
3241	1.010	1.000	1.006	0.996	0.988	0.946
3257	1.011	1.004	1.008	0.999	0.993	0.946
3339	1.013	1.009	1.011	1.003	0.998	0.946
3365	1.009	0.998	1.005	0.995	0.987	0.946
3372	1.010	1.000	1.006	0.996	0.989	0.946
3383	1.013	1.008	1.011	1.003	0.998	0.946
3400	1.012	1.007	1.010	1.002	0.996	0.946
3401	1.013	1.009	1.011	1.003	0.998	0.946
3501	1.014	1.014	1.013	1.007	1.004	0.946
3507	1.012	1.006	1.009	1.001	0.995	0.946
3560	1.012	1.007	1.010	1.002	0.996	0.946
3568	1.010	1.000	1.006	0.996	0.988	0.946
3569	1.011	1.004	1.008	0.999	0.993	0.946
3570	1.014	1.013	1.013	1.006	1.003	0.946
3572	1.013	1.009	1.011	1.003	0.998	0.946
3573	1.013	1.009	1.011	1.003	0.998	0.946
3574	1.015	1.014	1.014	1.008	1.004	0.946
3577	1.011	1.005	1.009	1.000	0.994	0.946
3612	1.011	1.005	1.009	1.000	0.994	0.946
3620	1.013	1.009	1.011	1.003	0.998	0.946
3632	1.013	1.009	1.011	1.003	0.998	0.946
3634	1.014	1.011	1.012	1.005	1.001	0.946
3643	1.013	1.010	1.011	1.004	0.999	0.946
3647	1.010	1.001	1.007	0.997	0.990	0.946
3651	1.017	1.022	1.017	1.013	1.012	0.946
3681	1.013	1.010	1.011	1.004	1.000	0.946
3682	1.018	1.023	1.018	1.015	1.014	0.946
3683	1.014	1.012	1.012	1.005	1.001	0.946
3719	1.012	1.009	1.010	1.003	0.998	0.946
3724	1.008	0.996	1.004	0.993	0.984	0.946
3726	1.022	1.009	1.018	1.006	0.997	0.946
3805	1.012	1.007	1.010	1.001	0.996	0.946
3808	1.015	1.014	1.014	1.008	1.004	0.946
3815	1.015	1.017	1.015	1.009	1.007	0.946
3821	0.990	0.970	0.983	0.969	0.957	0.946
3828	1.015	1.014	1.014	1.008	1.004	0.946
3830	1.013	1.011	1.012	1.004	1.000	0.946
3831	1.012	1.008	1.010	1.002	0.997	0.946
3840	1.016	1.018	1.015	1.010	1.008	0.946
4000	1.005	1.006	1.004	0.999	0.996	0.946
4034	1.013	1.011	1.012	1.005	1.001	0.946
4036	1.014	1.012	1.013	1.006	1.002	0.946
4038	1.013	1.009	1.011	1.004	0.999	0.946
4041	1.015	1.016	1.014	1.008	1.005	0.946
4049	1.012	1.006	1.009	1.001	0.995	0.946
4111	1.013	1.011	1.012	1.004	1.000	0.946
4112	1.011	1.003	1.008	0.999	0.992	0.946
4114	1.013	1.010	1.011	1.004	0.999	0.946
4130	0.997	0.993	0.995	0.987	0.982	0.946
4150	1.012	1.006	1.009	1.001	0.995	0.946
4239	1.012	1.008	1.010	1.002	0.997	0.946
4240	1.016	1.018	1.016	1.011	1.008	0.946
4243	1.015	1.015	1.014	1.008	1.005	0.946

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2013

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4244	1.015	1.015	1.014	1.008	1.004	0.946
4250	1.014	1.013	1.013	1.006	1.002	0.946
4251	1.013	1.009	1.011	1.003	0.998	0.946
4279	1.014	1.013	1.013	1.006	1.003	0.946
4283	1.014	1.012	1.012	1.005	1.001	0.946
4286	1.015	1.014	1.014	1.008	1.004	0.946
4295	1.013	1.009	1.011	1.003	0.998	0.946
4297	1.010	1.000	1.006	0.996	0.988	0.946
4299	1.006	0.990	1.001	0.988	0.978	0.946
4304	1.061	1.046	1.056	1.043	1.034	0.946
4312	1.021	1.011	1.018	1.007	1.000	0.946
4351	1.010	1.000	1.006	0.996	0.989	0.946
4354	1.011	1.003	1.008	0.998	0.992	0.946
4361	1.065	1.070	1.065	1.061	1.060	0.946
4362	1.075	1.089	1.078	1.077	1.079	0.946
4410	1.014	1.013	1.013	1.006	1.003	0.946
4420	1.013	1.010	1.011	1.004	0.999	0.946
4432	1.015	1.017	1.015	1.010	1.007	0.946
4470	1.013	1.009	1.011	1.003	0.998	0.946
4478	1.015	1.016	1.014	1.008	1.005	0.946
4492	1.011	1.003	1.008	0.998	0.991	0.946
4494	1.015	1.015	1.014	1.008	1.005	0.946
4495	1.014	1.012	1.012	1.006	1.001	0.946
4496	1.014	1.012	1.013	1.006	1.002	0.946
4497	1.014	1.014	1.013	1.007	1.003	0.946
4498	1.015	1.016	1.014	1.008	1.005	0.946
4499	1.015	1.015	1.014	1.008	1.004	0.946
4511	1.063	1.065	1.063	1.057	1.055	0.946
4512	1.064	1.069	1.064	1.060	1.058	0.946
4557	1.017	1.023	1.018	1.014	1.013	0.946
4558	1.012	1.006	1.009	1.001	0.995	0.946
4611	1.015	1.017	1.015	1.010	1.007	0.946
4623	1.016	1.019	1.016	1.011	1.009	0.946
4635	1.010	1.002	1.007	0.997	0.990	0.946
4665	1.014	1.012	1.012	1.006	1.002	0.946
4683	1.020	1.030	1.021	1.020	1.020	0.946
4691	1.017	1.022	1.017	1.013	1.012	0.946
4692	1.014	1.012	1.012	1.005	1.001	0.946
4717	1.011	1.004	1.008	0.999	0.993	0.946
4720	1.015	1.015	1.014	1.008	1.005	0.946
4740	1.018	1.024	1.018	1.015	1.014	0.946
4771	1.012	1.008	1.010	1.002	0.997	0.946
4828	1.014	1.012	1.012	1.005	1.001	0.946
4829	1.016	1.019	1.016	1.011	1.009	0.946
4831	1.014	1.013	1.013	1.006	1.002	0.946
4983	1.014	1.013	1.013	1.006	1.002	0.946
5020	1.007	0.994	1.002	0.991	0.982	0.946
5027	1.010	1.002	1.007	0.997	0.990	0.946
5028	1.010	1.002	1.007	0.998	0.991	0.946
5029	1.003	0.982	0.996	0.981	0.969	0.946
5040	1.009	0.999	1.005	0.995	0.988	0.946
5057	1.011	1.006	1.008	1.000	0.995	0.946
5059	1.007	0.993	1.002	0.991	0.982	0.946
5102	1.009	0.999	1.005	0.995	0.988	0.946
5107	1.010	1.002	1.007	0.997	0.991	0.946

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2013

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5108	1.011	1.007	1.009	1.001	0.996	0.946
5128	1.024	1.014	1.020	1.010	1.002	0.946
5129	1.024	1.014	1.020	1.010	1.002	0.946
5130	1.009	0.999	1.005	0.995	0.987	0.946
5140	1.004	0.986	0.998	0.985	0.974	0.946
5146	1.010	1.004	1.008	0.999	0.993	0.946
5160	1.012	1.010	1.011	1.004	0.999	0.946
5183	0.996	0.962	0.986	0.966	0.948	0.946
5184	1.006	0.990	1.001	0.988	0.978	0.946
5185	0.999	0.970	0.990	0.972	0.957	0.946
5186	0.998	0.967	0.988	0.969	0.953	0.946
5187	0.994	0.955	0.982	0.960	0.941	0.946
5190	1.005	0.990	1.000	0.988	0.978	0.946
5191	1.026	1.021	1.024	1.016	1.010	0.946
5192	1.006	1.005	1.005	0.998	0.995	0.946
5193	1.011	1.006	1.009	1.001	0.995	0.946
5195	1.007	0.995	1.003	0.992	0.984	0.946
5201	1.003	0.984	0.997	0.983	0.971	0.946
5205	1.003	0.982	0.996	0.981	0.969	0.946
5212	0.999	0.970	0.990	0.972	0.957	0.946
5213	1.003	0.984	0.997	0.983	0.971	0.946
5214	1.000	0.974	0.992	0.975	0.961	0.946
5222	1.005	0.989	1.000	0.987	0.977	0.946
5225	1.006	0.992	1.001	0.989	0.980	0.946
5348	1.009	1.002	1.006	0.997	0.990	0.946
5403	1.007	0.995	1.003	0.992	0.983	0.946
5432	1.004	0.986	0.999	0.985	0.974	0.946
5436	1.016	1.021	1.017	1.013	1.011	0.946
5443	1.009	1.001	1.006	0.997	0.990	0.946
5446	1.008	0.997	1.004	0.993	0.985	0.946
5447	1.007	0.993	1.002	0.990	0.981	0.946
5467	1.012	1.009	1.010	1.003	0.998	0.946
5470	1.011	1.006	1.009	1.000	0.995	0.946
5473	1.000	0.993	0.997	0.988	0.982	0.946
5474	1.017	1.025	1.018	1.016	1.015	0.946
5479	1.009	1.000	1.006	0.996	0.989	0.946
5482	1.017	1.024	1.018	1.015	1.014	0.946
5484	1.009	1.001	1.006	0.997	0.990	0.946
5485	1.007	0.996	1.003	0.992	0.984	0.946
5506	1.006	0.991	1.001	0.988	0.979	0.946
5507	1.006	0.990	1.001	0.988	0.978	0.946
5538	0.996	0.963	0.986	0.966	0.949	0.946
5542	0.995	0.958	0.984	0.963	0.944	0.946
5552	1.009	1.000	1.006	0.996	0.989	0.946
5553	1.009	1.001	1.006	0.996	0.989	0.946
5606	1.004	0.985	0.998	0.984	0.973	0.946
5610	1.014	1.015	1.014	1.008	1.005	0.946
5632	1.005	0.990	1.000	0.988	0.978	0.946
5633	1.007	0.993	1.002	0.990	0.981	0.946
5650	1.014	1.038	1.020	1.023	1.030	0.946
5951	1.016	1.020	1.017	1.012	1.010	0.946
6003	1.003	0.983	0.997	0.982	0.970	0.946
6011	1.005	0.988	1.000	0.986	0.976	0.946
6204	1.002	0.995	0.999	0.990	0.984	0.946
6206	1.003	0.998	1.001	0.993	0.987	0.946

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2013

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6213	1.001	0.994	0.998	0.989	0.982	0.946
6216	1.002	0.996	0.999	0.991	0.985	0.946
6218	1.009	1.001	1.006	0.997	0.990	0.946
6220	1.008	0.996	1.004	0.993	0.984	0.946
6233	1.004	0.986	0.998	0.984	0.973	0.946
6235	0.999	0.988	0.995	0.984	0.976	0.946
6237	0.999	0.987	0.995	0.984	0.975	0.946
6251	1.005	0.990	1.000	0.988	0.978	0.946
6258	1.006	0.992	1.001	0.989	0.980	0.946
6307	1.004	0.984	0.997	0.983	0.972	0.946
6308	1.008	0.998	1.005	0.994	0.986	0.946
6315	1.009	0.999	1.005	0.995	0.987	0.946
6316	1.007	0.993	1.002	0.990	0.981	0.946
6325	1.011	1.005	1.008	1.000	0.994	0.946
6361	1.006	0.992	1.001	0.989	0.980	0.946
6364	1.011	1.006	1.009	1.001	0.995	0.946
6400	1.009	0.999	1.005	0.995	0.988	0.946
6504	1.016	1.020	1.016	1.012	1.010	0.946
6834	1.009	0.997	1.005	0.994	0.986	0.946
7133	1.015	0.992	1.008	0.992	0.979	0.946
7198	1.028	1.032	1.028	1.024	1.022	0.946
7207	1.028	1.043	1.031	1.032	1.035	0.946
7219	1.026	1.024	1.024	1.018	1.014	0.946
7227	1.028	1.030	1.027	1.022	1.020	0.946
7232	1.026	1.027	1.026	1.020	1.017	0.946
7248	1.061	1.059	1.059	1.052	1.048	0.946
7272	1.013	1.012	1.012	1.005	1.001	0.946
7332	1.011	1.008	1.009	1.002	0.998	0.946
7360	1.023	1.018	1.021	1.013	1.007	0.946
7365	1.048	1.094	1.060	1.072	1.088	0.946
7382	1.031	1.042	1.033	1.031	1.032	0.946
7392	0.993	0.978	0.988	0.976	0.967	0.946
7403	1.066	1.148	1.087	1.115	1.146	0.946
7405	1.062	1.135	1.080	1.105	1.133	0.946
7409	1.043	1.123	1.064	1.091	1.121	0.946
7410	1.045	1.129	1.067	1.096	1.128	0.946
7421	1.024	1.020	1.022	1.014	1.009	0.946
7424	1.045	1.084	1.055	1.065	1.078	0.946
7428	1.030	1.036	1.031	1.027	1.027	0.946
7429	1.028	1.032	1.028	1.024	1.022	0.946
7500	1.013	1.011	1.012	1.005	1.001	0.946
7515	1.023	1.017	1.020	1.012	1.006	0.946
7520	1.012	1.009	1.010	1.003	0.999	0.946
7538	1.015	1.018	1.015	1.010	1.008	0.946
7539	1.010	1.004	1.008	0.999	0.993	0.946
7580	1.012	1.008	1.010	1.002	0.997	0.946
7600	1.063	1.052	1.059	1.048	1.040	0.946
7601	1.013	1.012	1.012	1.006	1.002	0.946
7605	1.009	0.999	1.005	0.995	0.988	0.946
7607	1.077	1.093	1.080	1.081	1.084	0.946
7610	1.078	1.097	1.082	1.084	1.088	0.946
7706	1.014	1.024	1.016	1.014	1.014	0.946
7707	0.964	0.880	0.940	0.898	0.861	0.946
7720	1.011	1.014	1.011	1.006	1.004	0.946
7721	1.023	1.064	1.033	1.045	1.059	0.946

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2013

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
7722	0.964	0.880	0.940	0.898	0.861	0.946
7855	1.003	0.983	0.997	0.982	0.970	0.946
8001	0.990	0.972	0.985	0.971	0.960	0.946
8004	1.010	1.029	1.014	1.016	1.021	0.946
8006	1.012	1.025	1.014	1.014	1.015	0.946
8008	1.007	1.008	1.006	1.001	0.998	0.946
8010	1.008	1.013	1.009	1.005	1.004	0.946
8013	1.001	0.992	0.998	0.988	0.981	0.946
8015	1.005	1.003	1.003	0.996	0.992	0.946
8017	1.008	1.013	1.009	1.005	1.004	0.946
8018	0.996	0.990	0.994	0.985	0.979	0.946
8019	1.009	0.997	1.005	0.994	0.985	0.946
8021	1.005	1.016	1.007	1.006	1.007	0.946
8028	0.996	0.990	0.993	0.985	0.979	0.946
8031	1.012	1.023	1.014	1.013	1.014	0.946
8032	0.998	0.993	0.996	0.988	0.982	0.946
8039	1.009	1.015	1.010	1.007	1.006	0.946
8041	0.997	0.990	0.994	0.985	0.979	0.946
8042	1.003	1.008	1.003	0.999	0.998	0.946
8046	1.002	0.994	0.999	0.990	0.983	0.946
8057	1.002	0.996	1.000	0.991	0.985	0.946
8059	0.999	0.997	0.997	0.991	0.986	0.946
8060	1.013	1.027	1.016	1.016	1.019	0.946
8061	1.015	1.034	1.019	1.021	1.025	0.946
8062	0.999	0.985	0.994	0.982	0.973	0.946
8063	1.002	1.007	1.003	0.999	0.997	0.946
8064	0.996	0.989	0.994	0.985	0.978	0.946
8065	1.006	1.007	1.006	1.000	0.997	0.946
8066	1.007	1.009	1.006	1.001	0.998	0.946
8071	1.008	1.012	1.008	1.004	1.002	0.946
8078	1.024	1.063	1.033	1.044	1.057	0.946
8102	1.010	1.031	1.015	1.018	1.023	0.946
8106	0.995	0.986	0.992	0.982	0.975	0.946
8107	0.998	0.994	0.996	0.988	0.983	0.946
8110	0.998	0.995	0.996	0.989	0.984	0.946
8116	1.000	0.999	0.999	0.993	0.989	0.946
8117	1.004	1.011	1.005	1.002	1.002	0.946
8209	1.029	1.080	1.042	1.057	1.075	0.946
8215	1.007	1.020	1.009	1.009	1.011	0.946
8227	1.006	0.992	1.002	0.990	0.981	0.946
8232	0.998	0.996	0.997	0.990	0.985	0.946
8267	0.997	0.991	0.994	0.986	0.980	0.946
8278	0.975	0.890	0.950	0.908	0.871	0.946
8286	1.010	1.029	1.014	1.016	1.021	0.946
8290	1.000	1.002	0.999	0.994	0.991	0.946
8291	1.036	1.056	1.041	1.043	1.048	0.946
8292	1.025	1.023	1.024	1.017	1.013	0.946
8293	1.025	1.023	1.024	1.017	1.012	0.946
8304	1.037	1.059	1.042	1.045	1.051	0.946
8324	1.024	1.062	1.034	1.043	1.056	0.946
8350	0.999	0.998	0.998	0.992	0.988	0.946
8370	1.026	1.022	1.024	1.016	1.011	0.946
8387	1.048	1.088	1.058	1.068	1.081	0.946
8388	1.005	1.004	1.004	0.998	0.994	0.946
8389	1.025	1.018	1.022	1.013	1.007	0.946

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2013

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8390	1.035	1.048	1.038	1.037	1.039	0.946
8391	1.004	1.000	1.002	0.995	0.990	0.946
8392	1.043	1.071	1.049	1.055	1.064	0.946
8393	1.027	1.023	1.025	1.017	1.012	0.946
8397	1.023	1.013	1.019	1.009	1.001	0.946
8400	1.006	1.007	1.006	1.000	0.997	0.946
8500	0.998	0.993	0.996	0.988	0.983	0.946
8601	1.060	1.057	1.058	1.051	1.046	0.946
8631	0.975	0.890	0.950	0.908	0.871	0.946
8720	1.021	1.019	1.019	1.012	1.008	0.946
8729	1.012	1.010	1.011	1.004	0.999	0.946
8740	0.998	0.996	0.996	0.989	0.985	0.946
8741	0.996	0.991	0.994	0.986	0.981	0.946
8742	1.040	1.042	1.040	1.035	1.032	0.946
8743	1.011	0.991	1.005	0.990	0.978	0.946
8744	1.030	1.032	1.029	1.024	1.021	0.946
8745	1.001	1.002	1.000	0.995	0.992	0.946
8746	1.021	1.024	1.021	1.016	1.013	0.946
8748	1.003	0.998	1.001	0.993	0.987	0.946
8749	1.006	0.976	0.997	0.978	0.962	0.946
8755	1.027	1.025	1.026	1.018	1.014	0.946
8800	1.066	1.061	1.064	1.055	1.050	0.946
8801	1.012	0.992	1.005	0.991	0.979	0.946
8803	1.062	1.064	1.062	1.056	1.053	0.946
8804	1.016	1.025	1.018	1.015	1.015	0.946
8806	1.020	1.038	1.024	1.025	1.029	0.946
8807	1.065	1.059	1.063	1.054	1.048	0.946
8808	1.010	0.988	1.003	0.988	0.975	0.946
8810	1.010	1.013	1.010	1.005	1.003	0.946
8811	1.070	1.072	1.070	1.064	1.062	0.946
8812	1.070	1.072	1.070	1.064	1.062	0.946
8813	1.008	0.995	1.003	0.992	0.983	0.946
8818	1.061	1.048	1.057	1.045	1.035	0.946
8820	1.046	1.015	1.037	1.017	1.001	0.946
8821	1.052	1.031	1.045	1.030	1.018	0.946
8822	1.013	0.997	1.008	0.995	0.985	0.946
8823	1.018	1.029	1.020	1.019	1.020	0.946
8827	1.021	1.039	1.025	1.026	1.030	0.946
8829	1.021	1.038	1.024	1.026	1.029	0.946
8830	1.014	1.019	1.015	1.011	1.009	0.946
8831	1.062	1.063	1.062	1.056	1.052	0.946
8834	1.016	1.026	1.018	1.016	1.016	0.946
8838	1.021	1.021	1.020	1.014	1.011	0.946
8839	0.999	0.974	0.991	0.975	0.961	0.946
8840	1.024	1.014	1.020	1.010	1.002	0.946
8846	1.011	1.004	1.008	1.000	0.993	0.946
8847	1.002	1.005	1.002	0.997	0.996	0.946
8850	1.007	0.978	0.998	0.980	0.965	0.946
8851	1.021	1.038	1.024	1.026	1.030	0.946
8852	1.020	1.037	1.024	1.025	1.028	0.946
8859	1.061	1.060	1.060	1.053	1.049	0.946
8868	1.008	1.023	1.012	1.012	1.015	0.946
8870	1.008	1.023	1.012	1.012	1.015	0.946
8875	1.006	1.017	1.008	1.007	1.007	0.946
9007	1.001	1.004	1.001	0.996	0.994	0.946

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2013

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9008	1.001	0.998	1.000	0.992	0.987	0.946
9009	0.997	0.993	0.995	0.988	0.983	0.946
9010	1.004	1.013	1.005	1.003	1.004	0.946
9011	0.999	1.000	0.998	0.993	0.990	0.946
9015	0.999	1.001	0.999	0.993	0.991	0.946
9016	1.027	1.042	1.030	1.030	1.033	0.946
9031	1.018	1.049	1.026	1.032	1.042	0.946
9033	1.010	1.011	1.009	1.004	1.001	0.946
9043	1.017	1.027	1.019	1.017	1.017	0.946
9048	1.022	1.058	1.031	1.040	1.052	0.946
9050	1.008	1.016	1.009	1.007	1.007	0.946
9053	1.025	1.034	1.026	1.024	1.024	0.946
9054	1.033	1.042	1.035	1.032	1.032	0.946
9059	1.018	1.030	1.020	1.019	1.021	0.946
9060	1.024	1.032	1.025	1.023	1.022	0.946
9061	1.037	1.072	1.046	1.054	1.065	0.946
9066	1.033	1.043	1.035	1.033	1.034	0.946
9067	1.032	1.055	1.037	1.041	1.047	0.946
9069	1.037	1.071	1.045	1.053	1.064	0.946
9070	1.022	1.042	1.026	1.029	1.034	0.946
9079	1.035	1.100	1.052	1.072	1.096	0.946
9085	1.022	1.043	1.027	1.029	1.034	0.946
9092	1.029	1.047	1.033	1.034	1.038	0.946
9095	1.020	1.020	1.019	1.013	1.010	0.946
9096	1.004	1.006	1.003	0.998	0.995	0.946
9097	1.000	0.995	0.998	0.990	0.984	0.946
9101	1.008	1.023	1.011	1.012	1.014	0.946
9151	1.016	1.008	1.013	1.004	0.997	0.946
9154	0.995	0.945	0.980	0.953	0.930	0.946
9155	1.084	1.115	1.091	1.098	1.107	0.946
9156	0.990	0.932	0.973	0.943	0.916	0.946
9180	1.028	1.044	1.031	1.032	1.035	0.946
9181	1.020	1.019	1.019	1.012	1.008	0.946
9182	1.020	1.018	1.018	1.012	1.008	0.946
9184	1.012	0.997	1.007	0.994	0.985	0.946
9185	1.028	1.044	1.032	1.032	1.036	0.946
9220	1.026	1.022	1.024	1.017	1.011	0.946
9402	1.006	1.012	1.006	1.003	1.002	0.946
9403	1.008	1.018	1.010	1.008	1.009	0.946
9410	1.011	1.015	1.011	1.007	1.005	0.946
9420	1.013	1.020	1.014	1.011	1.010	0.946
9422	1.011	1.016	1.012	1.008	1.006	0.946
9424	1.007	1.014	1.008	1.005	1.005	0.946
9426	1.003	1.004	1.003	0.997	0.994	0.946
9501	1.026	1.021	1.024	1.015	1.010	0.946
9507	1.053	1.037	1.048	1.035	1.024	0.946
9516	1.011	1.007	1.009	1.001	0.996	0.946
9519	1.030	1.032	1.029	1.024	1.021	0.946
9521	1.015	1.019	1.016	1.011	1.010	0.946
9522	1.031	1.037	1.032	1.028	1.027	0.946
9529	1.008	0.998	1.005	0.994	0.986	0.946
9531	1.011	1.007	1.009	1.001	0.996	0.946
9549	1.062	1.063	1.062	1.056	1.052	0.946
9552	1.010	1.003	1.007	0.998	0.991	0.946
9586	1.047	1.084	1.056	1.065	1.077	0.946
9610	1.067	1.063	1.065	1.057	1.052	0.946
9620	1.028	1.026	1.026	1.019	1.015	0.946

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2014

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.008	1.020	1.012	1.011	1.012	0.965
0016	1.031	1.092	1.048	1.067	1.088	0.965
0034	1.005	1.011	1.007	1.004	1.002	0.965
0035	1.003	1.006	1.004	0.999	0.996	0.965
0036	1.014	1.040	1.022	1.026	1.032	0.965
0038	1.019	1.053	1.028	1.037	1.047	0.965
0040	1.025	1.073	1.038	1.053	1.069	0.965
0041	1.023	1.066	1.035	1.047	1.060	0.965
0042	1.019	1.056	1.029	1.039	1.050	0.965
0044	1.027	1.079	1.041	1.057	1.074	0.965
0045	1.027	1.080	1.042	1.058	1.076	0.965
0050	1.026	1.077	1.040	1.055	1.072	0.965
0079	1.026	1.076	1.040	1.054	1.071	0.965
0096	1.024	1.068	1.036	1.049	1.063	0.965
0106	1.021	1.064	1.033	1.045	1.058	0.965
0171	1.027	1.077	1.040	1.056	1.073	0.965
0172	1.031	1.091	1.047	1.066	1.087	0.965
0251	1.012	1.015	1.013	1.008	1.005	0.965
0400	1.006	1.022	1.011	1.012	1.014	0.965
0401	1.038	1.114	1.059	1.084	1.112	0.965
1122	1.004	1.008	1.005	1.001	0.999	0.965
1123	1.000	0.997	1.000	0.992	0.987	0.965
1124	1.007	1.017	1.010	1.008	1.008	0.965
1320	1.000	0.996	0.999	0.992	0.986	0.965
1322	0.997	0.988	0.995	0.985	0.977	0.965
1330	1.004	0.991	1.001	0.989	0.979	0.965
1438	1.009	1.004	1.008	1.000	0.994	0.965
1452	1.000	0.996	0.999	0.992	0.986	0.965
1463	1.011	1.012	1.012	1.006	1.002	0.965
1624	1.004	1.009	1.006	1.002	1.000	0.965
1699	1.011	1.010	1.011	1.004	1.000	0.965
1701	1.011	1.011	1.012	1.006	1.001	0.965
1710	1.001	1.000	1.001	0.995	0.990	0.965
1741	1.004	1.007	1.005	1.000	0.998	0.965
1803	1.012	1.012	1.012	1.006	1.002	0.965
1925	1.013	1.016	1.014	1.010	1.007	0.965
2002	1.018	1.032	1.022	1.022	1.023	0.965
2003	1.020	1.036	1.024	1.025	1.028	0.965
2014	1.023	1.047	1.030	1.033	1.039	0.965
2030	1.016	1.025	1.019	1.016	1.016	0.965
2063	1.014	1.021	1.016	1.013	1.011	0.965
2081	1.013	1.017	1.014	1.010	1.007	0.965
2095	1.013	1.017	1.015	1.010	1.008	0.965
2102	1.024	1.051	1.032	1.037	1.044	0.965
2107	1.039	1.095	1.054	1.072	1.091	0.965
2108	1.039	1.095	1.054	1.072	1.091	0.965
2109	1.035	1.084	1.049	1.063	1.079	0.965
2111	1.017	1.030	1.021	1.020	1.021	0.965
2113	1.013	1.017	1.015	1.010	1.008	0.965
2116	1.019	1.035	1.024	1.024	1.026	0.965
2117	1.019	1.033	1.023	1.023	1.025	0.965
2121	1.016	1.024	1.018	1.016	1.015	0.965
2123	1.042	1.104	1.059	1.079	1.101	0.965
2142	1.022	1.044	1.028	1.031	1.036	0.965
2163	1.015	1.023	1.017	1.015	1.014	0.965

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2014

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2211	1.021	1.040	1.027	1.029	1.032	0.965
2222	1.017	1.029	1.021	1.019	1.020	0.965
2362	1.014	1.020	1.016	1.013	1.011	0.965
2402	1.025	1.052	1.032	1.037	1.044	0.965
2413	1.013	1.015	1.014	1.009	1.005	0.965
2501	1.015	1.023	1.018	1.015	1.014	0.965
2570	1.016	1.024	1.018	1.016	1.015	0.965
2571	1.017	1.029	1.021	1.020	1.020	0.965
2576	1.024	1.049	1.031	1.035	1.041	0.965
2584	1.008	1.024	1.013	1.013	1.016	0.965
2585	1.038	1.065	1.046	1.051	1.058	0.965
2589	1.038	1.066	1.046	1.051	1.059	0.965
2660	1.014	1.020	1.016	1.013	1.011	0.965
2683	1.013	1.016	1.014	1.009	1.007	0.965
2688	1.025	1.053	1.033	1.038	1.046	0.965
2702	1.001	0.998	1.000	0.993	0.988	0.965
2710	1.013	1.016	1.014	1.010	1.007	0.965
2727	1.000	0.996	0.999	0.991	0.985	0.965
2731	1.013	1.016	1.014	1.009	1.006	0.965
2757	1.014	1.018	1.015	1.011	1.009	0.965
2759	1.016	1.025	1.018	1.016	1.015	0.965
2790	1.012	1.013	1.013	1.007	1.004	0.965
2797	1.011	1.010	1.011	1.004	1.000	0.965
2806	1.013	1.016	1.014	1.010	1.007	0.965
2812	1.014	1.021	1.016	1.013	1.011	0.965
2819	1.014	1.019	1.015	1.011	1.009	0.965
2840	1.012	1.015	1.013	1.008	1.005	0.965
2842	1.013	1.016	1.014	1.009	1.006	0.965
2852	1.018	1.032	1.022	1.022	1.023	0.965
2881	1.017	1.028	1.020	1.018	1.019	0.965
2883	1.016	1.026	1.019	1.017	1.017	0.965
2915	1.014	1.019	1.016	1.012	1.010	0.965
2923	1.014	1.020	1.016	1.012	1.010	0.965
3018	1.007	0.998	1.005	0.995	0.987	0.965
3022	1.010	1.006	1.009	1.001	0.996	0.965
3030	1.009	1.005	1.008	1.000	0.994	0.965
3039	1.009	1.006	1.009	1.001	0.995	0.965
3040	1.010	1.006	1.009	1.001	0.996	0.965
3060	1.011	1.011	1.011	1.005	1.001	0.965
3066	1.011	1.009	1.010	1.004	0.999	0.965
3070	1.011	1.010	1.011	1.004	1.000	0.965
3076	1.015	1.021	1.017	1.013	1.012	0.965
3081	1.012	1.013	1.012	1.007	1.003	0.965
3082	1.010	1.006	1.009	1.002	0.996	0.965
3085	1.013	1.017	1.015	1.010	1.008	0.965
3099	1.010	1.008	1.010	1.003	0.998	0.965
3110	1.009	1.005	1.008	1.001	0.995	0.965
3131	1.011	1.009	1.010	1.004	0.999	0.965
3146	1.011	1.010	1.011	1.004	1.000	0.965
3152	1.010	1.007	1.009	1.002	0.997	0.965
3165	1.013	1.015	1.013	1.009	1.005	0.965
3169	1.013	1.016	1.014	1.009	1.006	0.965
3175	1.012	1.014	1.013	1.007	1.004	0.965
3178	1.012	1.014	1.013	1.008	1.004	0.965
3179	1.014	1.019	1.016	1.012	1.010	0.965

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2014

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3180	1.013	1.016	1.014	1.009	1.006	0.965
3220	1.011	1.011	1.011	1.005	1.001	0.965
3241	1.009	1.005	1.009	1.001	0.995	0.965
3257	1.011	1.009	1.010	1.004	0.999	0.965
3339	1.012	1.014	1.013	1.008	1.004	0.965
3365	1.009	1.005	1.008	1.000	0.994	0.965
3372	1.010	1.006	1.009	1.002	0.996	0.965
3383	1.012	1.013	1.013	1.007	1.004	0.965
3400	1.011	1.010	1.011	1.005	1.000	0.965
3401	1.012	1.013	1.012	1.007	1.003	0.965
3501	1.013	1.015	1.014	1.009	1.005	0.965
3507	1.010	1.009	1.010	1.003	0.999	0.965
3560	1.011	1.009	1.010	1.004	0.999	0.965
3568	1.010	1.007	1.009	1.002	0.997	0.965
3569	1.009	1.004	1.008	1.000	0.994	0.965
3570	1.013	1.015	1.013	1.008	1.005	0.965
3572	1.012	1.012	1.012	1.006	1.003	0.965
3573	1.012	1.014	1.013	1.008	1.005	0.965
3574	1.013	1.017	1.015	1.010	1.008	0.965
3577	1.011	1.009	1.011	1.004	0.999	0.965
3612	1.010	1.008	1.010	1.003	0.997	0.965
3620	1.011	1.011	1.011	1.005	1.001	0.965
3632	1.011	1.011	1.012	1.005	1.001	0.965
3634	1.012	1.014	1.013	1.008	1.004	0.965
3643	1.012	1.012	1.012	1.006	1.002	0.965
3647	1.009	1.006	1.009	1.001	0.995	0.965
3651	1.016	1.025	1.018	1.016	1.016	0.965
3681	1.011	1.012	1.012	1.006	1.002	0.965
3682	1.015	1.023	1.017	1.015	1.013	0.965
3683	1.012	1.013	1.013	1.007	1.003	0.965
3719	1.010	1.009	1.010	1.003	0.999	0.965
3724	1.007	1.001	1.006	0.997	0.990	0.965
3726	1.020	1.012	1.019	1.009	1.002	0.965
3805	1.010	1.008	1.010	1.003	0.998	0.965
3808	1.014	1.019	1.016	1.012	1.010	0.965
3815	1.013	1.017	1.014	1.010	1.007	0.965
3821	0.990	0.976	0.987	0.975	0.965	0.965
3828	1.012	1.015	1.013	1.008	1.005	0.965
3830	1.011	1.011	1.011	1.005	1.001	0.965
3831	1.011	1.010	1.011	1.004	1.000	0.965
3840	1.014	1.018	1.015	1.011	1.009	0.965
4000	1.004	1.007	1.005	1.001	0.998	0.965
4034	1.012	1.013	1.012	1.007	1.003	0.965
4036	1.013	1.015	1.013	1.008	1.005	0.965
4038	1.012	1.014	1.013	1.008	1.004	0.965
4041	1.014	1.019	1.015	1.011	1.009	0.965
4049	1.011	1.010	1.011	1.005	1.000	0.965
4111	1.012	1.014	1.013	1.008	1.005	0.965
4112	1.010	1.009	1.010	1.003	0.998	0.965
4114	1.012	1.013	1.012	1.007	1.003	0.965
4130	0.997	0.995	0.997	0.990	0.985	0.965
4150	1.010	1.009	1.010	1.003	0.998	0.965
4239	1.012	1.012	1.012	1.006	1.002	0.965
4240	1.015	1.022	1.017	1.014	1.012	0.965
4243	1.014	1.018	1.015	1.011	1.008	0.965

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2014

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4244	1.014	1.018	1.015	1.011	1.009	0.965
4250	1.013	1.015	1.014	1.009	1.006	0.965
4251	1.012	1.014	1.013	1.008	1.004	0.965
4279	1.013	1.016	1.014	1.009	1.006	0.965
4283	1.013	1.015	1.014	1.009	1.005	0.965
4286	1.014	1.018	1.015	1.011	1.009	0.965
4295	1.012	1.013	1.012	1.007	1.003	0.965
4297	1.009	1.003	1.007	0.999	0.993	0.965
4299	1.007	0.998	1.004	0.995	0.987	0.965
4304	1.055	1.047	1.053	1.043	1.035	0.965
4312	1.020	1.015	1.019	1.011	1.004	0.965
4351	1.009	1.006	1.009	1.001	0.995	0.965
4354	1.010	1.006	1.009	1.002	0.996	0.965
4361	1.061	1.069	1.064	1.061	1.060	0.965
4362	1.068	1.086	1.073	1.074	1.077	0.965
4410	1.013	1.016	1.014	1.010	1.007	0.965
4420	1.011	1.011	1.012	1.006	1.001	0.965
4432	1.015	1.022	1.017	1.014	1.013	0.965
4470	1.011	1.012	1.012	1.006	1.002	0.965
4478	1.013	1.018	1.015	1.011	1.008	0.965
4492	1.010	1.008	1.010	1.003	0.998	0.965
4494	1.014	1.018	1.015	1.011	1.009	0.965
4495	1.012	1.015	1.013	1.008	1.005	0.965
4496	1.012	1.015	1.013	1.008	1.005	0.965
4497	1.013	1.016	1.014	1.009	1.006	0.965
4498	1.014	1.018	1.015	1.011	1.009	0.965
4499	1.014	1.018	1.015	1.011	1.008	0.965
4511	1.059	1.064	1.061	1.056	1.054	0.965
4512	1.060	1.067	1.062	1.059	1.057	0.965
4557	1.016	1.026	1.019	1.017	1.017	0.965
4558	1.011	1.011	1.011	1.005	1.001	0.965
4611	1.014	1.019	1.016	1.012	1.010	0.965
4623	1.015	1.022	1.017	1.014	1.012	0.965
4635	1.009	1.005	1.008	1.000	0.994	0.965
4665	1.013	1.017	1.015	1.010	1.008	0.965
4683	1.018	1.031	1.022	1.021	1.023	0.965
4691	1.015	1.023	1.018	1.015	1.014	0.965
4692	1.012	1.014	1.013	1.007	1.004	0.965
4717	1.012	1.013	1.013	1.007	1.003	0.965
4720	1.014	1.019	1.016	1.012	1.010	0.965
4740	1.016	1.024	1.018	1.016	1.015	0.965
4771	1.011	1.011	1.012	1.006	1.001	0.965
4828	1.013	1.015	1.014	1.009	1.005	0.965
4829	1.015	1.021	1.017	1.013	1.012	0.965
4831	1.012	1.015	1.013	1.008	1.005	0.965
4983	1.013	1.017	1.015	1.010	1.008	0.965
5020	1.008	1.003	1.007	0.999	0.992	0.965
5027	1.011	1.013	1.012	1.007	1.003	0.965
5028	1.011	1.013	1.012	1.007	1.003	0.965
5029	1.005	0.995	1.003	0.993	0.984	0.965
5040	1.009	1.006	1.009	1.001	0.996	0.965
5057	1.010	1.010	1.010	1.004	1.000	0.965
5059	1.007	1.001	1.006	0.997	0.990	0.965
5102	1.009	1.006	1.009	1.002	0.996	0.965
5107	1.009	1.007	1.009	1.002	0.997	0.965

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2014

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5108	1.010	1.009	1.010	1.003	0.999	0.965
5128	1.022	1.016	1.020	1.012	1.005	0.965
5129	1.022	1.016	1.020	1.012	1.005	0.965
5130	1.008	1.002	1.007	0.998	0.992	0.965
5140	1.004	0.991	1.000	0.989	0.979	0.965
5146	1.010	1.010	1.010	1.004	1.000	0.965
5160	1.010	1.010	1.011	1.004	1.000	0.965
5183	0.999	0.976	0.993	0.977	0.963	0.965
5184	1.007	1.000	1.005	0.996	0.989	0.965
5185	1.001	0.981	0.996	0.981	0.969	0.965
5186	1.000	0.978	0.994	0.979	0.966	0.965
5187	0.997	0.970	0.990	0.973	0.957	0.965
5190	1.005	0.994	1.002	0.992	0.983	0.965
5191	1.023	1.021	1.023	1.016	1.010	0.965
5192	1.004	1.007	1.005	1.000	0.997	0.965
5193	1.009	1.007	1.009	1.002	0.997	0.965
5195	1.007	1.001	1.006	0.997	0.990	0.965
5201	1.006	0.997	1.004	0.994	0.986	0.965
5205	1.005	0.995	1.003	0.993	0.984	0.965
5212	1.002	0.986	0.998	0.985	0.975	0.965
5213	1.006	0.997	1.004	0.994	0.986	0.965
5214	1.004	0.990	1.000	0.989	0.979	0.965
5222	1.007	1.001	1.006	0.997	0.991	0.965
5225	1.007	1.001	1.006	0.997	0.990	0.965
5348	1.010	1.008	1.009	1.003	0.998	0.965
5403	1.009	1.005	1.008	1.000	0.994	0.965
5432	1.007	0.999	1.005	0.996	0.988	0.965
5436	1.012	1.014	1.013	1.008	1.005	0.965
5443	1.010	1.008	1.009	1.003	0.998	0.965
5446	1.009	1.005	1.008	1.001	0.995	0.965
5447	1.008	1.002	1.007	0.998	0.992	0.965
5467	1.010	1.009	1.010	1.004	0.999	0.965
5470	1.010	1.008	1.010	1.003	0.998	0.965
5473	0.999	0.996	0.998	0.991	0.986	0.965
5474	1.016	1.027	1.019	1.018	1.018	0.965
5479	1.009	1.007	1.009	1.002	0.997	0.965
5482	1.016	1.026	1.019	1.017	1.017	0.965
5484	1.010	1.008	1.009	1.002	0.997	0.965
5485	1.008	1.004	1.007	1.000	0.994	0.965
5506	1.008	1.003	1.007	0.999	0.993	0.965
5507	1.008	1.002	1.007	0.998	0.992	0.965
5538	0.999	0.976	0.993	0.977	0.964	0.965
5542	0.998	0.973	0.991	0.975	0.960	0.965
5552	1.009	1.007	1.009	1.002	0.997	0.965
5553	1.010	1.007	1.009	1.002	0.997	0.965
5606	1.006	0.996	1.004	0.994	0.985	0.965
5610	1.012	1.016	1.014	1.009	1.007	0.965
5632	1.007	1.001	1.006	0.997	0.990	0.965
5633	1.008	1.002	1.006	0.998	0.991	0.965
5650	1.010	1.028	1.015	1.017	1.020	0.965
5951	1.015	1.021	1.017	1.013	1.012	0.965
6003	1.005	0.995	1.003	0.992	0.984	0.965
6011	1.008	1.003	1.007	0.999	0.992	0.965
6204	1.002	1.003	1.003	0.997	0.993	0.965
6206	1.001	0.999	1.000	0.994	0.988	0.965

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2014

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6213	1.000	0.996	0.999	0.992	0.986	0.965
6216	1.001	1.000	1.001	0.994	0.990	0.965
6218	1.010	1.008	1.009	1.003	0.998	0.965
6220	1.009	1.005	1.008	1.001	0.995	0.965
6233	1.005	0.995	1.003	0.993	0.984	0.965
6235	0.998	0.990	0.996	0.987	0.979	0.965
6237	0.998	0.992	0.997	0.988	0.981	0.965
6251	1.007	1.000	1.005	0.997	0.990	0.965
6258	1.008	1.004	1.007	0.999	0.993	0.965
6307	1.006	0.996	1.003	0.993	0.985	0.965
6308	1.009	1.005	1.008	1.000	0.994	0.965
6315	1.010	1.007	1.009	1.002	0.997	0.965
6316	1.008	1.002	1.007	0.998	0.992	0.965
6325	1.010	1.010	1.011	1.004	1.000	0.965
6361	1.008	1.002	1.007	0.998	0.992	0.965
6364	1.010	1.009	1.010	1.004	0.999	0.965
6400	1.010	1.008	1.009	1.003	0.998	0.965
6504	1.015	1.022	1.017	1.014	1.013	0.965
6834	1.008	1.002	1.007	0.998	0.991	0.965
7133	1.017	1.005	1.014	1.003	0.994	0.965
7198	1.024	1.028	1.025	1.021	1.018	0.965
7207	1.027	1.045	1.032	1.033	1.037	0.965
7219	1.023	1.023	1.023	1.017	1.013	0.965
7227	1.024	1.028	1.025	1.021	1.018	0.965
7232	1.023	1.026	1.024	1.019	1.016	0.965
7248	1.057	1.057	1.057	1.051	1.047	0.965
7272	1.012	1.015	1.013	1.008	1.005	0.965
7332	1.004	0.993	1.001	0.991	0.982	0.965
7360	1.022	1.022	1.022	1.016	1.012	0.965
7365	1.044	1.087	1.056	1.068	1.082	0.965
7382	1.029	1.042	1.033	1.032	1.034	0.965
7392	0.992	0.982	0.990	0.980	0.971	0.965
7403	1.057	1.130	1.077	1.101	1.128	0.965
7405	1.054	1.119	1.072	1.093	1.116	0.965
7409	1.036	1.105	1.054	1.077	1.103	0.965
7410	1.037	1.110	1.057	1.081	1.108	0.965
7421	1.021	1.020	1.021	1.015	1.010	0.965
7424	1.040	1.075	1.050	1.058	1.069	0.965
7428	1.027	1.035	1.029	1.027	1.026	0.965
7429	1.025	1.030	1.027	1.023	1.021	0.965
7500	1.011	1.013	1.012	1.007	1.003	0.965
7515	1.020	1.016	1.020	1.012	1.006	0.965
7520	1.011	1.011	1.011	1.006	1.002	0.965
7538	1.014	1.020	1.016	1.012	1.011	0.965
7539	1.008	1.004	1.007	0.999	0.993	0.965
7580	1.010	1.010	1.010	1.004	1.000	0.965
7600	1.057	1.050	1.055	1.046	1.039	0.965
7601	1.013	1.016	1.014	1.009	1.007	0.965
7605	1.007	1.001	1.006	0.997	0.991	0.965
7607	1.070	1.092	1.077	1.079	1.084	0.965
7610	1.072	1.097	1.079	1.083	1.089	0.965
7706	1.011	1.019	1.013	1.011	1.010	0.965
7707	0.967	0.892	0.946	0.909	0.874	0.965
7720	1.008	1.011	1.009	1.005	1.002	0.965
7721	1.020	1.060	1.031	1.042	1.055	0.965

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Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2014

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
7722	0.967	0.892	0.946	0.909	0.874	0.965
7855	1.004	0.991	1.001	0.989	0.979	0.965
8001	0.991	0.978	0.987	0.976	0.966	0.965
8004	1.007	1.026	1.013	1.015	1.019	0.965
8006	1.010	1.025	1.015	1.015	1.017	0.965
8008	1.005	1.009	1.007	1.002	1.000	0.965
8010	1.006	1.012	1.008	1.005	1.003	0.965
8013	1.001	0.995	0.999	0.991	0.985	0.965
8015	1.003	1.003	1.003	0.998	0.993	0.965
8017	1.006	1.012	1.008	1.005	1.003	0.965
8018	0.997	0.994	0.996	0.989	0.984	0.965
8019	1.008	1.002	1.007	0.998	0.991	0.965
8021	1.004	1.017	1.008	1.007	1.008	0.965
8028	0.995	0.993	0.995	0.988	0.982	0.965
8031	1.010	1.024	1.014	1.014	1.015	0.965
8032	0.997	0.997	0.997	0.991	0.987	0.965
8039	1.007	1.015	1.009	1.007	1.006	0.965
8041	0.996	0.993	0.996	0.988	0.983	0.965
8042	0.999	1.002	1.000	0.995	0.992	0.965
8046	1.001	0.998	1.001	0.993	0.987	0.965
8057	1.001	0.998	1.001	0.993	0.987	0.965
8059	0.997	0.996	0.997	0.991	0.986	0.965
8060	1.011	1.027	1.016	1.016	1.018	0.965
8061	1.013	1.033	1.019	1.021	1.025	0.965
8062	0.998	0.989	0.996	0.986	0.978	0.965
8063	0.999	1.001	1.000	0.995	0.992	0.965
8064	0.996	0.993	0.995	0.988	0.983	0.965
8065	1.005	1.009	1.006	1.002	0.999	0.965
8066	1.005	1.009	1.007	1.002	1.000	0.965
8071	1.006	1.012	1.008	1.005	1.003	0.965
8078	1.018	1.050	1.027	1.034	1.044	0.965
8102	1.008	1.029	1.014	1.017	1.022	0.965
8106	0.995	0.991	0.994	0.987	0.980	0.965
8107	0.997	0.996	0.997	0.990	0.986	0.965
8110	0.997	0.996	0.997	0.991	0.986	0.965
8116	0.998	0.998	0.998	0.992	0.989	0.965
8117	1.002	1.011	1.005	1.003	1.003	0.965
8209	1.024	1.069	1.036	1.049	1.064	0.965
8215	1.005	1.021	1.010	1.011	1.013	0.965
8227	1.008	1.002	1.006	0.998	0.991	0.965
8232	0.998	0.998	0.998	0.992	0.988	0.965
8267	0.996	0.993	0.996	0.989	0.983	0.965
8278	0.978	0.902	0.957	0.919	0.884	0.965
8286	1.009	1.033	1.016	1.020	1.025	0.965
8290	0.998	1.001	0.999	0.994	0.992	0.965
8291	1.032	1.053	1.038	1.040	1.045	0.965
8292	1.024	1.026	1.024	1.019	1.016	0.965
8293	1.022	1.022	1.023	1.017	1.012	0.965
8304	1.035	1.060	1.042	1.046	1.052	0.965
8324	1.021	1.058	1.031	1.041	1.052	0.965
8350	0.998	0.999	0.999	0.993	0.989	0.965
8370	1.024	1.023	1.024	1.017	1.012	0.965
8387	1.042	1.079	1.053	1.062	1.073	0.965
8388	1.004	1.007	1.005	1.000	0.997	0.965
8389	1.023	1.020	1.022	1.015	1.009	0.965

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2014

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8390	1.032	1.047	1.036	1.036	1.038	0.965
8391	1.003	1.003	1.003	0.997	0.993	0.965
8392	1.037	1.062	1.044	1.049	1.055	0.965
8393	1.024	1.022	1.023	1.017	1.012	0.965
8397	1.021	1.014	1.019	1.010	1.003	0.965
8400	1.005	1.008	1.006	1.002	0.999	0.965
8500	0.997	0.996	0.997	0.990	0.986	0.965
8601	1.056	1.056	1.057	1.050	1.045	0.965
8631	0.978	0.902	0.957	0.919	0.884	0.965
8720	1.020	1.021	1.020	1.015	1.011	0.965
8729	1.010	1.010	1.010	1.004	1.000	0.965
8740	0.995	0.994	0.995	0.989	0.984	0.965
8741	0.994	0.989	0.993	0.985	0.978	0.965
8742	1.038	1.044	1.040	1.037	1.035	0.965
8743	1.009	0.989	1.003	0.989	0.977	0.965
8744	1.028	1.034	1.030	1.026	1.025	0.965
8745	1.000	1.006	1.002	0.999	0.997	0.965
8746	1.021	1.027	1.023	1.020	1.018	0.965
8748	1.002	1.001	1.002	0.995	0.991	0.965
8749	1.006	0.980	0.999	0.982	0.967	0.965
8755	1.024	1.022	1.023	1.016	1.011	0.965
8800	1.059	1.059	1.060	1.053	1.049	0.965
8801	1.011	0.997	1.008	0.995	0.985	0.965
8803	1.058	1.060	1.059	1.053	1.050	0.965
8804	1.014	1.023	1.017	1.014	1.014	0.965
8806	1.019	1.037	1.024	1.025	1.029	0.965
8807	1.059	1.056	1.058	1.051	1.046	0.965
8808	1.011	0.994	1.006	0.994	0.983	0.965
8810	1.010	1.016	1.011	1.008	1.006	0.965
8811	1.063	1.069	1.065	1.061	1.060	0.965
8812	1.063	1.069	1.065	1.061	1.060	0.965
8813	1.008	1.002	1.007	0.998	0.991	0.965
8818	1.056	1.047	1.054	1.044	1.036	0.965
8820	1.044	1.019	1.037	1.020	1.006	0.965
8821	1.049	1.034	1.045	1.032	1.022	0.965
8822	1.013	1.002	1.010	1.000	0.991	0.965
8823	1.016	1.028	1.019	1.019	1.020	0.965
8827	1.018	1.035	1.023	1.024	1.027	0.965
8829	1.018	1.034	1.022	1.023	1.026	0.965
8830	1.015	1.025	1.018	1.016	1.016	0.965
8831	1.059	1.062	1.060	1.055	1.052	0.965
8834	1.014	1.023	1.017	1.014	1.014	0.965
8838	1.020	1.025	1.022	1.017	1.015	0.965
8839	0.997	0.974	0.991	0.975	0.961	0.965
8840	1.024	1.022	1.023	1.016	1.011	0.965
8846	1.011	1.009	1.011	1.004	0.999	0.965
8847	0.999	1.001	1.000	0.995	0.992	0.965
8850	1.008	0.986	1.002	0.987	0.974	0.965
8851	1.018	1.034	1.022	1.023	1.026	0.965
8852	1.017	1.033	1.022	1.023	1.025	0.965
8859	1.057	1.056	1.057	1.050	1.046	0.965
8868	1.005	1.020	1.010	1.010	1.012	0.965
8870	1.005	1.020	1.010	1.010	1.012	0.965
8875	1.004	1.016	1.008	1.007	1.008	0.965
9007	0.998	1.002	0.999	0.995	0.992	0.965

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2014

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9008	1.001	1.001	1.001	0.995	0.991	0.965
9009	0.995	0.994	0.995	0.989	0.984	0.965
9010	1.000	1.006	1.002	0.998	0.997	0.965
9011	0.996	0.996	0.997	0.991	0.987	0.965
9015	0.998	1.002	0.999	0.995	0.992	0.965
9016	1.026	1.042	1.031	1.032	1.034	0.965
9031	1.012	1.036	1.019	1.023	1.029	0.965
9033	1.007	1.008	1.007	1.002	0.998	0.965
9043	1.014	1.023	1.017	1.014	1.014	0.965
9048	1.015	1.041	1.022	1.027	1.034	0.965
9050	1.005	1.012	1.008	1.005	1.003	0.965
9053	1.023	1.034	1.027	1.025	1.026	0.965
9054	1.030	1.041	1.033	1.032	1.032	0.965
9059	1.016	1.030	1.020	1.020	1.022	0.965
9060	1.022	1.031	1.025	1.023	1.022	0.965
9061	1.032	1.060	1.040	1.045	1.053	0.965
9066	1.029	1.037	1.031	1.028	1.028	0.965
9067	1.028	1.050	1.034	1.037	1.042	0.965
9069	1.032	1.061	1.040	1.046	1.054	0.965
9070	1.019	1.038	1.024	1.026	1.030	0.965
9079	1.026	1.076	1.040	1.055	1.072	0.965
9085	1.020	1.040	1.025	1.028	1.032	0.965
9092	1.026	1.043	1.031	1.032	1.035	0.965
9095	1.019	1.022	1.020	1.015	1.012	0.965
9096	1.003	1.008	1.004	1.001	0.998	0.965
9097	1.001	1.002	1.001	0.996	0.992	0.965
9101	1.005	1.020	1.010	1.010	1.012	0.965
9151	1.016	1.012	1.015	1.007	1.001	0.965
9154	1.001	0.969	0.993	0.973	0.955	0.965
9155	1.074	1.104	1.083	1.089	1.097	0.965
9156	0.998	0.960	0.988	0.966	0.946	0.965
9180	1.027	1.045	1.032	1.034	1.037	0.965
9181	1.021	1.026	1.022	1.018	1.016	0.965
9182	1.020	1.025	1.022	1.018	1.016	0.965
9184	1.014	1.007	1.013	1.004	0.996	0.965
9185	1.027	1.045	1.032	1.034	1.037	0.965
9220	1.027	1.032	1.029	1.024	1.022	0.965
9402	1.003	1.008	1.005	1.001	0.999	0.965
9403	1.005	1.013	1.007	1.005	1.004	0.965
9410	1.011	1.019	1.013	1.010	1.010	0.965
9420	1.012	1.022	1.015	1.013	1.013	0.965
9422	1.012	1.022	1.015	1.013	1.013	0.965
9424	1.004	1.012	1.006	1.004	1.003	0.965
9426	1.001	1.002	1.001	0.996	0.992	0.965
9501	1.024	1.023	1.024	1.018	1.013	0.965
9507	1.052	1.041	1.049	1.038	1.030	0.965
9516	1.010	1.009	1.010	1.003	0.999	0.965
9519	1.027	1.031	1.028	1.024	1.021	0.965
9521	1.012	1.014	1.013	1.007	1.004	0.965
9522	1.028	1.036	1.031	1.028	1.027	0.965
9529	1.009	1.007	1.009	1.002	0.997	0.965
9531	1.010	1.009	1.010	1.003	0.999	0.965
9549	1.059	1.063	1.060	1.055	1.053	0.965
9552	1.010	1.008	1.010	1.003	0.998	0.965
9586	1.040	1.073	1.049	1.057	1.066	0.965
9610	1.060	1.060	1.060	1.054	1.049	0.965
9620	1.029	1.037	1.031	1.028	1.028	0.965

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2015

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.006	1.014	1.008	1.007	1.006	0.964
0016	1.023	1.065	1.034	1.047	1.061	0.964
0034	1.006	1.012	1.007	1.005	1.004	0.964
0035	1.003	1.005	1.003	1.000	0.997	0.964
0036	1.013	1.032	1.017	1.022	1.026	0.964
0038	1.015	1.041	1.022	1.028	1.035	0.964
0040	1.019	1.052	1.027	1.037	1.047	0.964
0041	1.018	1.048	1.025	1.034	1.042	0.964
0042	1.016	1.045	1.023	1.031	1.039	0.964
0044	1.020	1.055	1.029	1.040	1.050	0.964
0045	1.021	1.057	1.030	1.041	1.053	0.964
0050	1.020	1.055	1.029	1.040	1.050	0.964
0079	1.020	1.054	1.028	1.039	1.050	0.964
0096	1.018	1.050	1.026	1.036	1.045	0.964
0106	1.018	1.050	1.026	1.036	1.045	0.964
0171	1.021	1.057	1.030	1.041	1.052	0.964
0172	1.023	1.064	1.033	1.047	1.060	0.964
0251	1.012	1.013	1.012	1.008	1.005	0.964
0400	1.007	1.021	1.010	1.012	1.014	0.964
0401	1.028	1.079	1.041	1.058	1.076	0.964
1122	1.005	1.011	1.006	1.005	1.003	0.964
1123	1.003	1.003	1.002	0.998	0.994	0.964
1124	1.006	1.014	1.008	1.007	1.006	0.964
1320	1.002	1.000	1.001	0.996	0.991	0.964
1322	0.999	0.992	0.997	0.990	0.983	0.964
1330	1.008	1.000	1.005	0.998	0.991	0.964
1438	1.012	1.011	1.011	1.007	1.003	0.964
1452	1.001	0.998	1.000	0.995	0.989	0.964
1463	1.012	1.014	1.012	1.009	1.006	0.964
1624	1.005	1.009	1.006	1.003	1.001	0.964
1699	1.012	1.012	1.011	1.007	1.003	0.964
1701	1.012	1.014	1.012	1.009	1.005	0.964
1710	1.004	1.006	1.004	1.001	0.998	0.964
1741	1.005	1.008	1.005	1.003	1.000	0.964
1803	1.012	1.013	1.012	1.008	1.004	0.964
1925	1.014	1.019	1.015	1.013	1.011	0.964
2002	1.018	1.030	1.020	1.022	1.023	0.964
2003	1.018	1.031	1.021	1.023	1.024	0.964
2014	1.021	1.040	1.026	1.030	1.033	0.964
2030	1.016	1.026	1.018	1.018	1.018	0.964
2063	1.016	1.024	1.017	1.016	1.016	0.964
2081	1.015	1.020	1.015	1.014	1.012	0.964
2095	1.014	1.020	1.015	1.014	1.012	0.964
2102	1.022	1.043	1.027	1.032	1.037	0.964
2107	1.031	1.070	1.041	1.053	1.065	0.964
2108	1.031	1.071	1.041	1.054	1.067	0.964
2109	1.029	1.063	1.037	1.048	1.058	0.964
2111	1.018	1.030	1.020	1.021	1.022	0.964
2113	1.015	1.020	1.015	1.014	1.012	0.964
2116	1.018	1.031	1.021	1.022	1.024	0.964
2117	1.018	1.031	1.021	1.022	1.024	0.964
2121	1.014	1.020	1.015	1.013	1.012	0.964
2123	1.033	1.076	1.044	1.058	1.072	0.964
2142	1.020	1.036	1.024	1.026	1.029	0.964
2163	1.015	1.023	1.017	1.016	1.015	0.964

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2015

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2211	1.020	1.037	1.024	1.027	1.030	0.964
2222	1.017	1.029	1.020	1.021	1.022	0.964
2362	1.014	1.019	1.015	1.013	1.011	0.964
2402	1.022	1.044	1.027	1.032	1.037	0.964
2413	1.014	1.018	1.014	1.012	1.010	0.964
2501	1.014	1.020	1.015	1.013	1.011	0.964
2570	1.014	1.020	1.015	1.013	1.012	0.964
2571	1.016	1.024	1.017	1.017	1.016	0.964
2576	1.021	1.040	1.025	1.029	1.033	0.964
2584	1.007	1.017	1.009	1.009	1.009	0.964
2585	1.035	1.058	1.040	1.046	1.051	0.964
2589	1.035	1.058	1.041	1.046	1.052	0.964
2660	1.015	1.021	1.016	1.014	1.013	0.964
2683	1.014	1.019	1.015	1.013	1.011	0.964
2688	1.022	1.044	1.028	1.033	1.038	0.964
2702	1.005	1.011	1.006	1.004	1.003	0.964
2710	1.014	1.020	1.015	1.014	1.012	0.964
2727	1.004	1.006	1.004	1.000	0.997	0.964
2731	1.014	1.018	1.015	1.012	1.010	0.964
2757	1.014	1.019	1.015	1.013	1.011	0.964
2759	1.016	1.026	1.018	1.018	1.018	0.964
2790	1.013	1.015	1.013	1.010	1.006	0.964
2797	1.012	1.014	1.012	1.009	1.005	0.964
2806	1.014	1.017	1.014	1.011	1.009	0.964
2812	1.015	1.023	1.017	1.016	1.015	0.964
2819	1.014	1.020	1.015	1.014	1.012	0.964
2840	1.012	1.013	1.012	1.008	1.004	0.964
2842	1.014	1.018	1.014	1.012	1.010	0.964
2852	1.017	1.027	1.019	1.019	1.019	0.964
2881	1.016	1.026	1.018	1.019	1.019	0.964
2883	1.016	1.024	1.017	1.017	1.016	0.964
2915	1.015	1.021	1.016	1.015	1.013	0.964
2923	1.015	1.023	1.017	1.016	1.015	0.964
3018	1.010	1.007	1.009	1.003	0.998	0.964
3022	1.012	1.013	1.011	1.008	1.004	0.964
3030	1.011	1.009	1.010	1.005	1.000	0.964
3039	1.011	1.011	1.010	1.006	1.002	0.964
3040	1.011	1.010	1.010	1.006	1.001	0.964
3060	1.012	1.013	1.012	1.008	1.004	0.964
3066	1.012	1.012	1.011	1.008	1.004	0.964
3070	1.012	1.013	1.012	1.008	1.004	0.964
3076	1.015	1.022	1.016	1.015	1.014	0.964
3081	1.014	1.018	1.014	1.012	1.010	0.964
3082	1.011	1.010	1.010	1.005	1.001	0.964
3085	1.014	1.020	1.015	1.014	1.012	0.964
3099	1.011	1.011	1.011	1.006	1.002	0.964
3110	1.011	1.010	1.010	1.005	1.001	0.964
3131	1.011	1.010	1.010	1.006	1.002	0.964
3146	1.013	1.015	1.013	1.010	1.006	0.964
3152	1.011	1.010	1.010	1.006	1.001	0.964
3165	1.014	1.018	1.014	1.012	1.010	0.964
3169	1.014	1.018	1.014	1.012	1.010	0.964
3175	1.013	1.016	1.013	1.010	1.007	0.964
3178	1.014	1.018	1.014	1.012	1.010	0.964
3179	1.015	1.022	1.016	1.015	1.014	0.964

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2015

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3180	1.014	1.017	1.014	1.011	1.009	0.964
3220	1.012	1.013	1.012	1.008	1.004	0.964
3241	1.012	1.012	1.011	1.007	1.003	0.964
3257	1.013	1.014	1.012	1.009	1.006	0.964
3339	1.013	1.017	1.014	1.011	1.009	0.964
3365	1.011	1.010	1.010	1.006	1.001	0.964
3372	1.013	1.015	1.013	1.010	1.007	0.964
3383	1.014	1.018	1.014	1.012	1.009	0.964
3400	1.012	1.013	1.012	1.008	1.005	0.964
3401	1.013	1.015	1.013	1.010	1.007	0.964
3501	1.013	1.016	1.013	1.011	1.008	0.964
3507	1.011	1.011	1.011	1.007	1.003	0.964
3560	1.011	1.011	1.011	1.007	1.003	0.964
3568	1.013	1.016	1.013	1.010	1.007	0.964
3569	1.010	1.007	1.009	1.003	0.998	0.964
3570	1.013	1.017	1.014	1.011	1.008	0.964
3572	1.013	1.015	1.013	1.009	1.006	0.964
3573	1.014	1.019	1.015	1.013	1.011	0.964
3574	1.014	1.019	1.015	1.013	1.011	0.964
3577	1.013	1.014	1.012	1.009	1.006	0.964
3612	1.011	1.010	1.010	1.006	1.001	0.964
3620	1.012	1.013	1.012	1.008	1.005	0.964
3632	1.012	1.013	1.012	1.008	1.004	0.964
3634	1.013	1.016	1.013	1.010	1.008	0.964
3643	1.013	1.015	1.013	1.009	1.006	0.964
3647	1.011	1.011	1.011	1.006	1.002	0.964
3651	1.016	1.025	1.018	1.017	1.017	0.964
3681	1.012	1.014	1.012	1.009	1.006	0.964
3682	1.015	1.021	1.016	1.015	1.013	0.964
3683	1.013	1.016	1.013	1.010	1.007	0.964
3719	1.012	1.012	1.011	1.007	1.003	0.964
3724	1.010	1.006	1.008	1.003	0.997	0.964
3726	1.021	1.017	1.020	1.014	1.008	0.964
3805	1.012	1.012	1.011	1.007	1.003	0.964
3808	1.015	1.022	1.017	1.016	1.015	0.964
3815	1.014	1.017	1.014	1.011	1.009	0.964
3821	0.992	0.979	0.988	0.978	0.969	0.964
3828	1.013	1.015	1.013	1.010	1.006	0.964
3830	1.013	1.015	1.013	1.010	1.007	0.964
3831	1.012	1.014	1.012	1.009	1.005	0.964
3840	1.014	1.019	1.015	1.013	1.011	0.964
4000	1.005	1.009	1.005	1.003	1.000	0.964
4034	1.012	1.014	1.012	1.008	1.005	0.964
4036	1.013	1.017	1.014	1.011	1.008	0.964
4038	1.013	1.016	1.013	1.011	1.008	0.964
4041	1.015	1.020	1.015	1.014	1.012	0.964
4049	1.012	1.014	1.012	1.009	1.005	0.964
4111	1.013	1.017	1.014	1.011	1.009	0.964
4112	1.013	1.015	1.013	1.010	1.007	0.964
4114	1.013	1.015	1.013	1.010	1.007	0.964
4130	0.999	0.999	0.998	0.994	0.990	0.964
4150	1.011	1.011	1.011	1.006	1.002	0.964
4239	1.013	1.017	1.014	1.011	1.008	0.964
4240	1.016	1.023	1.017	1.016	1.015	0.964
4243	1.015	1.020	1.015	1.014	1.012	0.964

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2015

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4244	1.015	1.021	1.016	1.014	1.013	0.964
4250	1.013	1.017	1.014	1.011	1.009	0.964
4251	1.014	1.018	1.014	1.012	1.010	0.964
4279	1.014	1.019	1.015	1.012	1.010	0.964
4283	1.014	1.019	1.015	1.012	1.010	0.964
4286	1.015	1.021	1.016	1.015	1.013	0.964
4295	1.013	1.015	1.013	1.009	1.006	0.964
4297	1.010	1.005	1.008	1.002	0.996	0.964
4299	1.009	1.004	1.007	1.001	0.994	0.964
4304	1.048	1.043	1.046	1.039	1.033	0.964
4312	1.020	1.017	1.019	1.013	1.008	0.964
4351	1.012	1.012	1.011	1.007	1.003	0.964
4354	1.012	1.011	1.011	1.007	1.003	0.964
4361	1.058	1.064	1.059	1.057	1.055	0.964
4362	1.058	1.072	1.061	1.063	1.065	0.964
4410	1.014	1.019	1.015	1.013	1.011	0.964
4420	1.012	1.014	1.012	1.008	1.005	0.964
4432	1.016	1.025	1.018	1.017	1.017	0.964
4470	1.013	1.015	1.013	1.009	1.006	0.964
4478	1.014	1.019	1.015	1.013	1.011	0.964
4492	1.011	1.010	1.010	1.006	1.002	0.964
4494	1.015	1.021	1.016	1.014	1.013	0.964
4495	1.013	1.017	1.014	1.011	1.009	0.964
4496	1.013	1.016	1.013	1.011	1.008	0.964
4497	1.014	1.018	1.014	1.012	1.010	0.964
4498	1.015	1.020	1.016	1.014	1.012	0.964
4499	1.015	1.020	1.015	1.014	1.012	0.964
4511	1.058	1.065	1.059	1.058	1.056	0.964
4512	1.059	1.067	1.060	1.060	1.059	0.964
4557	1.016	1.025	1.018	1.017	1.017	0.964
4558	1.012	1.014	1.012	1.009	1.005	0.964
4611	1.015	1.021	1.016	1.014	1.013	0.964
4623	1.015	1.022	1.016	1.015	1.014	0.964
4635	1.011	1.009	1.010	1.005	1.001	0.964
4665	1.014	1.020	1.015	1.013	1.012	0.964
4683	1.017	1.029	1.020	1.021	1.022	0.964
4691	1.015	1.023	1.017	1.016	1.015	0.964
4692	1.013	1.015	1.013	1.010	1.007	0.964
4717	1.014	1.020	1.015	1.013	1.012	0.964
4720	1.015	1.021	1.016	1.015	1.013	0.964
4740	1.016	1.024	1.017	1.017	1.016	0.964
4771	1.013	1.015	1.013	1.010	1.007	0.964
4828	1.014	1.018	1.014	1.012	1.010	0.964
4829	1.015	1.022	1.016	1.015	1.014	0.964
4831	1.014	1.018	1.014	1.012	1.009	0.964
4983	1.015	1.021	1.016	1.014	1.013	0.964
5020	1.010	1.006	1.008	1.002	0.997	0.964
5027	1.013	1.016	1.013	1.010	1.008	0.964
5028	1.013	1.016	1.013	1.011	1.008	0.964
5029	1.008	1.003	1.006	1.000	0.993	0.964
5040	1.011	1.011	1.010	1.006	1.002	0.964
5057	1.012	1.012	1.011	1.008	1.004	0.964
5059	1.010	1.007	1.008	1.003	0.998	0.964
5102	1.011	1.011	1.010	1.006	1.002	0.964
5107	1.011	1.009	1.010	1.005	1.000	0.964

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2015

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5108	1.011	1.009	1.010	1.005	1.000	0.964
5128	1.022	1.019	1.021	1.015	1.010	0.964
5129	1.022	1.019	1.021	1.015	1.010	0.964
5130	1.010	1.007	1.009	1.003	0.998	0.964
5140	1.007	0.997	1.003	0.995	0.987	0.964
5146	1.012	1.013	1.012	1.008	1.004	0.964
5160	1.011	1.011	1.011	1.006	1.002	0.964
5183	1.005	0.991	1.000	0.990	0.981	0.964
5184	1.009	1.005	1.008	1.002	0.996	0.964
5185	1.006	0.994	1.002	0.993	0.984	0.964
5186	1.005	0.992	1.001	0.991	0.982	0.964
5187	1.003	0.987	0.998	0.988	0.977	0.964
5190	1.008	1.000	1.005	0.998	0.991	0.964
5191	1.023	1.022	1.022	1.018	1.013	0.964
5192	1.005	1.005	1.004	1.001	0.997	0.964
5193	1.011	1.010	1.010	1.006	1.001	0.964
5195	1.009	1.005	1.008	1.002	0.996	0.964
5201	1.009	1.004	1.007	1.001	0.995	0.964
5205	1.008	1.003	1.006	1.000	0.993	0.964
5212	1.006	0.996	1.003	0.994	0.986	0.964
5213	1.009	1.004	1.007	1.001	0.995	0.964
5214	1.007	0.999	1.005	0.997	0.990	0.964
5222	1.010	1.008	1.009	1.004	0.999	0.964
5225	1.010	1.007	1.008	1.003	0.998	0.964
5348	1.011	1.010	1.010	1.006	1.001	0.964
5403	1.011	1.009	1.010	1.005	1.000	0.964
5432	1.009	1.005	1.008	1.002	0.996	0.964
5436	1.011	1.009	1.010	1.005	1.000	0.964
5443	1.011	1.010	1.010	1.005	1.001	0.964
5446	1.011	1.009	1.009	1.005	1.000	0.964
5447	1.010	1.006	1.008	1.003	0.997	0.964
5467	1.011	1.009	1.010	1.005	1.000	0.964
5470	1.011	1.009	1.010	1.005	1.000	0.964
5473	1.001	1.000	1.000	0.996	0.991	0.964
5474	1.016	1.025	1.018	1.018	1.018	0.964
5479	1.011	1.009	1.010	1.005	1.000	0.964
5482	1.016	1.024	1.018	1.017	1.017	0.964
5484	1.011	1.009	1.010	1.005	1.001	0.964
5485	1.010	1.007	1.009	1.003	0.998	0.964
5506	1.011	1.010	1.010	1.005	1.001	0.964
5507	1.011	1.009	1.009	1.005	1.000	0.964
5538	1.005	0.991	1.000	0.990	0.981	0.964
5542	1.004	0.989	0.999	0.989	0.979	0.964
5552	1.012	1.012	1.011	1.007	1.003	0.964
5553	1.012	1.012	1.011	1.007	1.004	0.964
5606	1.009	1.004	1.007	1.001	0.995	0.964
5610	1.013	1.017	1.014	1.011	1.009	0.964
5632	1.010	1.006	1.008	1.003	0.997	0.964
5633	1.010	1.006	1.008	1.002	0.997	0.964
5650	1.008	1.019	1.010	1.011	1.012	0.964
5951	1.016	1.024	1.017	1.017	1.016	0.964
6003	1.009	1.003	1.007	1.000	0.994	0.964
6011	1.011	1.010	1.010	1.005	1.001	0.964
6204	1.004	1.006	1.004	1.000	0.997	0.964
6206	1.002	1.000	1.001	0.996	0.991	0.964

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2015

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6213	1.001	0.999	1.000	0.995	0.990	0.964
6216	1.003	1.004	1.003	0.999	0.995	0.964
6218	1.012	1.012	1.011	1.007	1.004	0.964
6220	1.011	1.011	1.010	1.006	1.002	0.964
6233	1.009	1.003	1.006	1.000	0.993	0.964
6235	1.000	0.994	0.997	0.991	0.984	0.964
6237	1.001	0.997	0.999	0.994	0.988	0.964
6251	1.010	1.007	1.009	1.004	0.998	0.964
6258	1.011	1.010	1.010	1.005	1.001	0.964
6307	1.009	1.004	1.007	1.001	0.995	0.964
6308	1.011	1.010	1.010	1.006	1.001	0.964
6315	1.012	1.012	1.011	1.008	1.004	0.964
6316	1.010	1.009	1.009	1.004	1.000	0.964
6325	1.013	1.016	1.013	1.011	1.008	0.964
6361	1.010	1.008	1.009	1.004	0.999	0.964
6364	1.011	1.011	1.011	1.006	1.002	0.964
6400	1.012	1.012	1.011	1.007	1.004	0.964
6504	1.015	1.023	1.017	1.016	1.015	0.964
6834	1.011	1.009	1.009	1.005	1.000	0.964
7133	1.017	1.007	1.013	1.005	0.997	0.964
7198	1.021	1.021	1.021	1.017	1.012	0.964
7207	1.027	1.042	1.030	1.033	1.035	0.964
7219	1.021	1.021	1.021	1.017	1.013	0.964
7227	1.022	1.023	1.022	1.018	1.015	0.964
7232	1.022	1.023	1.022	1.018	1.015	0.964
7248	1.055	1.057	1.055	1.052	1.048	0.964
7272	1.015	1.023	1.017	1.016	1.015	0.964
7332	1.003	0.986	0.998	0.987	0.976	0.964
7360	1.023	1.026	1.023	1.020	1.018	0.964
7365	1.043	1.086	1.054	1.068	1.082	0.964
7382	1.029	1.043	1.032	1.034	1.036	0.964
7392	0.994	0.984	0.991	0.982	0.974	0.964
7403	1.050	1.108	1.065	1.085	1.106	0.964
7405	1.047	1.100	1.061	1.079	1.098	0.964
7409	1.026	1.074	1.038	1.055	1.071	0.964
7410	1.027	1.077	1.040	1.057	1.074	0.964
7421	1.021	1.021	1.021	1.016	1.012	0.964
7424	1.035	1.062	1.041	1.049	1.056	0.964
7428	1.026	1.035	1.028	1.027	1.027	0.964
7429	1.025	1.031	1.026	1.024	1.023	0.964
7500	1.013	1.015	1.013	1.010	1.007	0.964
7515	1.021	1.020	1.020	1.016	1.012	0.964
7520	1.012	1.012	1.011	1.007	1.003	0.964
7538	1.015	1.022	1.016	1.015	1.014	0.964
7539	1.011	1.010	1.010	1.005	1.001	0.964
7580	1.011	1.011	1.011	1.006	1.002	0.964
7600	1.049	1.045	1.048	1.042	1.036	0.964
7601	1.015	1.021	1.016	1.014	1.013	0.964
7605	1.009	1.005	1.007	1.001	0.996	0.964
7607	1.059	1.075	1.063	1.065	1.068	0.964
7610	1.061	1.080	1.065	1.069	1.073	0.964
7706	1.010	1.016	1.011	1.010	1.008	0.964
7707	0.973	0.908	0.955	0.923	0.893	0.964
7720	1.009	1.012	1.010	1.007	1.004	0.964
7721	1.016	1.045	1.023	1.032	1.040	0.964

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2015

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
7722	0.973	0.908	0.955	0.923	0.893	0.964
7855	1.006	0.995	1.002	0.994	0.985	0.964
8001	0.994	0.983	0.990	0.981	0.973	0.964
8004	1.006	1.020	1.009	1.011	1.013	0.964
8006	1.010	1.022	1.013	1.014	1.014	0.964
8008	1.006	1.008	1.006	1.003	0.999	0.964
8010	1.007	1.010	1.007	1.005	1.002	0.964
8013	1.003	0.999	1.001	0.996	0.990	0.964
8015	1.004	1.003	1.003	0.999	0.995	0.964
8017	1.007	1.010	1.007	1.005	1.002	0.964
8018	0.998	0.996	0.997	0.992	0.988	0.964
8019	1.010	1.006	1.008	1.002	0.997	0.964
8021	1.004	1.015	1.006	1.007	1.007	0.964
8028	0.997	0.995	0.996	0.991	0.987	0.964
8031	1.010	1.021	1.012	1.013	1.013	0.964
8032	0.999	0.998	0.998	0.993	0.989	0.964
8039	1.007	1.012	1.008	1.006	1.004	0.964
8041	0.997	0.993	0.996	0.990	0.984	0.964
8042	0.999	0.997	0.998	0.993	0.989	0.964
8046	1.003	0.999	1.001	0.995	0.989	0.964
8057	1.004	1.001	1.002	0.997	0.993	0.964
8059	0.998	0.995	0.997	0.992	0.987	0.964
8060	1.010	1.021	1.012	1.013	1.013	0.964
8061	1.012	1.028	1.016	1.018	1.021	0.964
8062	1.000	0.992	0.998	0.990	0.982	0.964
8063	0.999	0.997	0.998	0.993	0.989	0.964
8064	0.998	0.994	0.996	0.991	0.985	0.964
8065	1.006	1.009	1.006	1.003	1.000	0.964
8066	1.006	1.008	1.006	1.002	0.999	0.964
8071	1.007	1.010	1.007	1.004	1.002	0.964
8078	1.013	1.033	1.018	1.022	1.027	0.964
8102	1.008	1.026	1.012	1.015	1.019	0.964
8106	0.997	0.994	0.996	0.990	0.985	0.964
8107	0.999	0.998	0.998	0.994	0.989	0.964
8110	0.999	0.999	0.999	0.995	0.991	0.964
8116	0.999	0.999	0.998	0.994	0.990	0.964
8117	1.003	1.010	1.004	1.003	1.002	0.964
8209	1.018	1.050	1.026	1.035	1.045	0.964
8215	1.006	1.018	1.008	1.010	1.011	0.964
8227	1.010	1.008	1.009	1.004	0.999	0.964
8232	0.999	0.999	0.999	0.995	0.991	0.964
8267	0.998	0.996	0.997	0.992	0.987	0.964
8278	0.985	0.919	0.966	0.934	0.903	0.964
8286	1.009	1.029	1.014	1.018	1.023	0.964
8290	1.000	1.003	1.000	0.998	0.995	0.964
8291	1.030	1.046	1.033	1.036	1.039	0.964
8292	1.024	1.028	1.024	1.022	1.020	0.964
8293	1.021	1.021	1.021	1.016	1.012	0.964
8304	1.032	1.055	1.038	1.043	1.048	0.964
8324	1.018	1.046	1.025	1.032	1.040	0.964
8350	1.000	1.001	1.000	0.996	0.993	0.964
8370	1.024	1.024	1.023	1.019	1.016	0.964
8387	1.037	1.064	1.043	1.051	1.058	0.964
8388	1.005	1.006	1.005	1.001	0.997	0.964
8389	1.021	1.017	1.020	1.014	1.008	0.964

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2015

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8390	1.031	1.045	1.034	1.036	1.038	0.964
8391	1.004	1.003	1.003	0.999	0.995	0.964
8392	1.033	1.052	1.037	1.041	1.045	0.964
8393	1.021	1.017	1.019	1.013	1.007	0.964
8397	1.019	1.011	1.016	1.009	1.001	0.964
8400	1.006	1.008	1.006	1.003	1.000	0.964
8500	0.999	0.999	0.999	0.995	0.991	0.964
8601	1.055	1.057	1.055	1.051	1.048	0.964
8631	0.985	0.919	0.966	0.934	0.903	0.964
8720	1.021	1.024	1.021	1.018	1.015	0.964
8729	1.011	1.010	1.010	1.006	1.001	0.964
8740	0.997	0.996	0.996	0.992	0.988	0.964
8741	0.996	0.994	0.995	0.990	0.985	0.964
8742	1.038	1.046	1.039	1.039	1.038	0.964
8743	1.011	0.995	1.006	0.995	0.984	0.964
8744	1.028	1.036	1.029	1.029	1.028	0.964
8745	1.001	1.004	1.001	0.998	0.996	0.964
8746	1.024	1.032	1.025	1.025	1.024	0.964
8748	1.003	1.001	1.002	0.997	0.992	0.964
8749	1.010	0.992	1.004	0.993	0.981	0.964
8755	1.022	1.021	1.021	1.016	1.012	0.964
8800	1.051	1.051	1.050	1.046	1.042	0.964
8801	1.015	1.006	1.012	1.004	0.996	0.964
8803	1.056	1.059	1.056	1.053	1.051	0.964
8804	1.015	1.022	1.016	1.015	1.014	0.964
8806	1.019	1.033	1.022	1.024	1.026	0.964
8807	1.050	1.048	1.049	1.044	1.039	0.964
8808	1.014	1.004	1.011	1.002	0.994	0.964
8810	1.012	1.020	1.013	1.013	1.012	0.964
8811	1.055	1.064	1.057	1.056	1.056	0.964
8812	1.055	1.064	1.057	1.056	1.056	0.964
8813	1.010	1.006	1.008	1.003	0.997	0.964
8818	1.049	1.043	1.047	1.040	1.034	0.964
8820	1.045	1.027	1.040	1.028	1.016	0.964
8821	1.049	1.038	1.045	1.037	1.028	0.964
8822	1.014	1.004	1.011	1.002	0.994	0.964
8823	1.017	1.028	1.019	1.020	1.020	0.964
8827	1.018	1.033	1.022	1.023	1.025	0.964
8829	1.018	1.032	1.021	1.023	1.025	0.964
8830	1.017	1.029	1.020	1.021	1.022	0.964
8831	1.057	1.061	1.057	1.055	1.053	0.964
8834	1.014	1.021	1.016	1.014	1.013	0.964
8838	1.022	1.026	1.022	1.020	1.018	0.964
8839	1.002	0.985	0.997	0.986	0.975	0.964
8840	1.026	1.031	1.027	1.025	1.022	0.964
8846	1.012	1.012	1.011	1.007	1.003	0.964
8847	1.000	1.001	0.999	0.996	0.992	0.964
8850	1.012	0.997	1.008	0.997	0.987	0.964
8851	1.018	1.031	1.021	1.022	1.024	0.964
8852	1.018	1.032	1.021	1.023	1.025	0.964
8859	1.055	1.055	1.054	1.050	1.046	0.964
8868	1.005	1.017	1.008	1.008	1.009	0.964
8870	1.005	1.017	1.008	1.008	1.009	0.964
8875	1.005	1.018	1.008	1.009	1.010	0.964
9007	0.999	1.003	1.000	0.997	0.995	0.964

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2015

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9008	1.003	1.005	1.003	0.999	0.996	0.964
9009	0.998	0.997	0.997	0.993	0.989	0.964
9010	0.999	1.003	1.000	0.997	0.994	0.964
9011	0.998	0.998	0.997	0.993	0.989	0.964
9015	1.000	1.003	1.000	0.998	0.995	0.964
9016	1.027	1.042	1.031	1.033	1.035	0.964
9031	1.009	1.023	1.012	1.014	1.016	0.964
9033	1.008	1.010	1.008	1.005	1.001	0.964
9043	1.015	1.024	1.017	1.017	1.016	0.964
9048	1.010	1.023	1.013	1.015	1.016	0.964
9050	1.006	1.011	1.007	1.005	1.003	0.964
9053	1.024	1.033	1.026	1.025	1.025	0.964
9054	1.028	1.037	1.030	1.029	1.029	0.964
9059	1.018	1.031	1.021	1.022	1.023	0.964
9060	1.023	1.029	1.024	1.022	1.021	0.964
9061	1.028	1.045	1.032	1.035	1.038	0.964
9066	1.026	1.032	1.027	1.026	1.024	0.964
9067	1.028	1.044	1.031	1.034	1.037	0.964
9069	1.030	1.051	1.035	1.039	1.044	0.964
9070	1.019	1.034	1.022	1.024	1.027	0.964
9079	1.018	1.047	1.025	1.033	1.041	0.964
9085	1.019	1.035	1.023	1.025	1.028	0.964
9092	1.025	1.035	1.027	1.027	1.028	0.964
9095	1.022	1.025	1.022	1.020	1.017	0.964
9096	1.004	1.009	1.005	1.003	1.001	0.964
9097	1.003	1.005	1.003	1.000	0.997	0.964
9101	1.005	1.017	1.008	1.009	1.010	0.964
9151	1.018	1.015	1.017	1.011	1.006	0.964
9154	1.011	0.993	1.005	0.994	0.983	0.964
9155	1.062	1.083	1.067	1.072	1.077	0.964
9156	1.009	0.989	1.003	0.991	0.978	0.964
9180	1.028	1.045	1.032	1.035	1.038	0.964
9181	1.022	1.027	1.023	1.021	1.019	0.964
9182	1.022	1.027	1.023	1.020	1.018	0.964
9184	1.018	1.014	1.016	1.010	1.005	0.964
9185	1.028	1.044	1.031	1.034	1.037	0.964
9220	1.027	1.035	1.029	1.028	1.027	0.964
9402	1.003	1.007	1.004	1.001	0.998	0.964
9403	1.005	1.010	1.005	1.003	1.002	0.964
9410	1.012	1.020	1.013	1.013	1.012	0.964
9420	1.012	1.022	1.014	1.014	1.014	0.964
9422	1.013	1.025	1.016	1.017	1.017	0.964
9424	1.005	1.010	1.006	1.004	1.002	0.964
9426	1.002	1.002	1.002	0.998	0.994	0.964
9501	1.025	1.027	1.024	1.021	1.018	0.964
9507	1.050	1.040	1.046	1.038	1.030	0.964
9516	1.012	1.012	1.011	1.007	1.004	0.964
9519	1.025	1.028	1.025	1.022	1.020	0.964
9521	1.011	1.009	1.010	1.005	1.000	0.964
9522	1.027	1.033	1.028	1.026	1.025	0.964
9529	1.012	1.012	1.011	1.007	1.003	0.964
9531	1.012	1.012	1.011	1.007	1.004	0.964
9549	1.056	1.058	1.056	1.052	1.049	0.964
9552	1.011	1.011	1.011	1.006	1.002	0.964
9586	1.033	1.054	1.038	1.043	1.047	0.964
9610	1.052	1.053	1.052	1.048	1.044	0.964
9620	1.029	1.040	1.031	1.032	1.032	0.964

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
0005	1.004	1.011	1.005	1.004	1.003	0.982
0016	1.016	1.045	1.023	1.031	1.040	0.982
0034	1.005	1.012	1.006	1.005	1.005	0.982
0035	1.003	1.006	1.003	1.000	0.998	0.982
0036	1.009	1.024	1.012	1.014	1.017	0.982
0038	1.011	1.030	1.015	1.019	1.024	0.982
0040	1.013	1.037	1.019	1.025	1.032	0.982
0041	1.012	1.035	1.018	1.023	1.029	0.982
0042	1.012	1.033	1.017	1.022	1.028	0.982
0044	1.014	1.039	1.020	1.026	1.033	0.982
0045	1.014	1.041	1.021	1.028	1.036	0.982
0050	1.014	1.039	1.020	1.026	1.034	0.982
0079	1.014	1.039	1.020	1.026	1.034	0.982
0096	1.013	1.037	1.019	1.024	1.031	0.982
0106	1.013	1.037	1.019	1.024	1.031	0.982
0171	1.015	1.042	1.021	1.029	1.037	0.982
0172	1.016	1.045	1.023	1.031	1.040	0.982
0251	1.011	1.014	1.011	1.008	1.006	0.982
0400	1.005	1.019	1.008	1.009	1.012	0.982
0401	1.019	1.054	1.028	1.038	1.050	0.982
1122	1.005	1.012	1.006	1.005	1.005	0.982
1123	1.002	1.005	1.002	0.999	0.997	0.982
1124	1.005	1.014	1.007	1.006	1.006	0.982
1320	1.002	1.005	1.002	0.999	0.997	0.982
1322	1.000	0.998	0.999	0.994	0.990	0.982
1330	1.009	1.005	1.007	1.001	0.997	0.982
1438	1.011	1.014	1.011	1.008	1.006	0.982
1452	1.002	1.002	1.001	0.997	0.994	0.982
1463	1.011	1.014	1.011	1.008	1.007	0.982
1624	1.004	1.010	1.005	1.003	1.002	0.982
1699	1.011	1.013	1.011	1.007	1.005	0.982
1701	1.011	1.015	1.012	1.009	1.007	0.982
1710	1.003	1.008	1.004	1.001	1.000	0.982
1741	1.004	1.009	1.005	1.002	1.002	0.982
1803	1.011	1.014	1.011	1.008	1.006	0.982
1925	1.012	1.018	1.013	1.011	1.010	0.982
2002	1.015	1.027	1.018	1.018	1.020	0.982
2003	1.016	1.027	1.018	1.019	1.020	0.982
2014	1.017	1.033	1.021	1.023	1.027	0.982
2030	1.014	1.023	1.016	1.015	1.016	0.982
2063	1.014	1.022	1.015	1.015	1.015	0.982
2081	1.013	1.019	1.014	1.012	1.011	0.982
2095	1.013	1.018	1.013	1.012	1.011	0.982
2102	1.018	1.035	1.022	1.025	1.029	0.982
2107	1.023	1.051	1.030	1.038	1.046	0.982
2108	1.024	1.053	1.031	1.039	1.048	0.982
2109	1.022	1.047	1.028	1.034	1.042	0.982
2111	1.015	1.027	1.018	1.018	1.020	0.982
2113	1.013	1.018	1.013	1.011	1.011	0.982
2116	1.016	1.027	1.018	1.019	1.020	0.982
2117	1.016	1.027	1.018	1.019	1.020	0.982
2121	1.012	1.018	1.013	1.011	1.010	0.982
2123	1.025	1.055	1.032	1.041	1.051	0.982
2142	1.016	1.030	1.019	1.021	1.023	0.982
2163	1.014	1.022	1.015	1.014	1.014	0.982

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Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
2211	1.017	1.030	1.020	1.021	1.024	0.982
2222	1.015	1.027	1.018	1.018	1.020	0.982
2362	1.012	1.018	1.013	1.011	1.010	0.982
2402	1.018	1.034	1.022	1.024	1.028	0.982
2413	1.012	1.018	1.013	1.011	1.011	0.982
2501	1.012	1.018	1.013	1.011	1.010	0.982
2570	1.012	1.018	1.013	1.011	1.011	0.982
2571	1.013	1.021	1.015	1.014	1.014	0.982
2576	1.017	1.031	1.020	1.022	1.025	0.982
2584	1.006	1.014	1.007	1.006	1.007	0.982
2585	1.030	1.050	1.035	1.039	1.044	0.982
2589	1.030	1.050	1.035	1.039	1.044	0.982
2660	1.013	1.021	1.015	1.013	1.013	0.982
2683	1.013	1.019	1.014	1.012	1.011	0.982
2688	1.018	1.035	1.022	1.024	1.028	0.982
2702	1.004	1.011	1.006	1.004	1.004	0.982
2710	1.013	1.020	1.014	1.013	1.013	0.982
2727	1.003	1.007	1.003	1.001	0.999	0.982
2731	1.013	1.019	1.014	1.012	1.011	0.982
2757	1.013	1.018	1.013	1.011	1.011	0.982
2759	1.014	1.024	1.016	1.016	1.016	0.982
2790	1.012	1.017	1.013	1.010	1.009	0.982
2797	1.011	1.014	1.011	1.008	1.006	0.982
2806	1.012	1.017	1.013	1.010	1.009	0.982
2812	1.014	1.022	1.015	1.014	1.014	0.982
2819	1.013	1.020	1.014	1.013	1.012	0.982
2840	1.011	1.014	1.011	1.008	1.006	0.982
2842	1.012	1.018	1.013	1.011	1.010	0.982
2852	1.014	1.023	1.016	1.015	1.016	0.982
2881	1.014	1.024	1.016	1.016	1.017	0.982
2883	1.014	1.022	1.015	1.015	1.015	0.982
2915	1.013	1.020	1.014	1.013	1.013	0.982
2923	1.014	1.023	1.016	1.015	1.016	0.982
3018	1.011	1.013	1.010	1.007	1.004	0.982
3022	1.011	1.015	1.012	1.009	1.007	0.982
3030	1.010	1.012	1.010	1.006	1.004	0.982
3039	1.011	1.013	1.011	1.007	1.005	0.982
3040	1.011	1.013	1.010	1.007	1.005	0.982
3060	1.011	1.014	1.011	1.008	1.006	0.982
3066	1.011	1.015	1.012	1.009	1.007	0.982
3070	1.012	1.016	1.012	1.010	1.009	0.982
3076	1.014	1.022	1.015	1.014	1.015	0.982
3081	1.013	1.019	1.014	1.012	1.011	0.982
3082	1.010	1.011	1.010	1.006	1.003	0.982
3085	1.013	1.019	1.014	1.012	1.012	0.982
3099	1.011	1.013	1.011	1.007	1.005	0.982
3110	1.011	1.013	1.010	1.007	1.005	0.982
3131	1.010	1.011	1.010	1.006	1.003	0.982
3146	1.012	1.018	1.013	1.011	1.010	0.982
3152	1.010	1.012	1.010	1.007	1.004	0.982
3165	1.013	1.019	1.014	1.012	1.012	0.982
3169	1.013	1.020	1.014	1.013	1.012	0.982
3175	1.012	1.017	1.013	1.010	1.009	0.982
3178	1.013	1.019	1.014	1.012	1.012	0.982
3179	1.014	1.022	1.015	1.015	1.015	0.982

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
3180	1.012	1.018	1.013	1.011	1.010	0.982
3220	1.011	1.015	1.011	1.008	1.007	0.982
3241	1.011	1.015	1.012	1.009	1.007	0.982
3257	1.012	1.017	1.013	1.010	1.009	0.982
3339	1.012	1.017	1.012	1.010	1.009	0.982
3365	1.011	1.013	1.011	1.007	1.005	0.982
3372	1.013	1.019	1.014	1.012	1.011	0.982
3383	1.013	1.019	1.014	1.012	1.011	0.982
3400	1.011	1.015	1.012	1.009	1.007	0.982
3401	1.012	1.016	1.012	1.010	1.008	0.982
3501	1.012	1.018	1.013	1.011	1.010	0.982
3507	1.011	1.013	1.011	1.008	1.005	0.982
3560	1.011	1.013	1.011	1.007	1.005	0.982
3568	1.013	1.019	1.014	1.012	1.011	0.982
3569	1.010	1.011	1.009	1.005	1.003	0.982
3570	1.012	1.018	1.013	1.011	1.010	0.982
3572	1.012	1.017	1.012	1.010	1.009	0.982
3573	1.013	1.020	1.014	1.013	1.012	0.982
3574	1.013	1.019	1.014	1.012	1.011	0.982
3577	1.012	1.018	1.013	1.011	1.010	0.982
3612	1.011	1.013	1.011	1.007	1.005	0.982
3620	1.011	1.015	1.012	1.009	1.007	0.982
3632	1.011	1.014	1.011	1.008	1.006	0.982
3634	1.012	1.017	1.013	1.010	1.009	0.982
3643	1.012	1.017	1.013	1.010	1.009	0.982
3647	1.011	1.013	1.011	1.008	1.005	0.982
3651	1.014	1.023	1.016	1.015	1.016	0.982
3681	1.012	1.017	1.013	1.010	1.009	0.982
3682	1.014	1.022	1.015	1.014	1.014	0.982
3683	1.012	1.018	1.013	1.011	1.011	0.982
3719	1.012	1.016	1.013	1.010	1.008	0.982
3724	1.010	1.011	1.010	1.006	1.003	0.982
3726	1.020	1.021	1.020	1.016	1.013	0.982
3805	1.012	1.016	1.012	1.009	1.008	0.982
3808	1.014	1.023	1.016	1.015	1.016	0.982
3815	1.012	1.018	1.013	1.011	1.010	0.982
3821	0.994	0.985	0.991	0.983	0.976	0.982
3828	1.012	1.016	1.012	1.009	1.008	0.982
3830	1.013	1.019	1.014	1.012	1.011	0.982
3831	1.012	1.017	1.013	1.010	1.009	0.982
3840	1.013	1.019	1.014	1.012	1.011	0.982
4000	1.004	1.009	1.005	1.002	1.002	0.982
4034	1.011	1.014	1.011	1.008	1.006	0.982
4036	1.012	1.017	1.013	1.011	1.010	0.982
4038	1.012	1.016	1.012	1.010	1.008	0.982
4041	1.013	1.019	1.014	1.012	1.012	0.982
4049	1.011	1.015	1.012	1.009	1.007	0.982
4111	1.012	1.018	1.013	1.011	1.010	0.982
4112	1.013	1.018	1.013	1.011	1.011	0.982
4114	1.012	1.016	1.012	1.010	1.008	0.982
4130	1.000	1.002	1.000	0.997	0.994	0.982
4150	1.011	1.014	1.011	1.008	1.006	0.982
4239	1.013	1.018	1.013	1.011	1.011	0.982
4240	1.014	1.023	1.016	1.015	1.016	0.982
4243	1.013	1.021	1.015	1.014	1.014	0.982

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Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
4244	1.014	1.021	1.015	1.014	1.014	0.982
4250	1.012	1.017	1.013	1.011	1.010	0.982
4251	1.013	1.020	1.014	1.013	1.012	0.982
4279	1.013	1.019	1.014	1.012	1.012	0.982
4283	1.013	1.019	1.014	1.012	1.012	0.982
4286	1.013	1.021	1.015	1.014	1.014	0.982
4295	1.012	1.016	1.012	1.009	1.008	0.982
4297	1.009	1.009	1.009	1.004	1.001	0.982
4299	1.009	1.009	1.008	1.004	1.001	0.982
4304	1.039	1.039	1.038	1.034	1.030	0.982
4312	1.019	1.019	1.018	1.014	1.011	0.982
4351	1.011	1.015	1.012	1.009	1.007	0.982
4354	1.012	1.015	1.012	1.009	1.008	0.982
4361	1.054	1.063	1.056	1.055	1.055	0.982
4362	1.046	1.057	1.048	1.048	1.050	0.982
4410	1.013	1.019	1.014	1.012	1.011	0.982
4420	1.012	1.016	1.012	1.010	1.008	0.982
4432	1.014	1.023	1.016	1.015	1.015	0.982
4470	1.012	1.016	1.012	1.010	1.008	0.982
4478	1.013	1.019	1.014	1.012	1.012	0.982
4492	1.010	1.012	1.010	1.006	1.004	0.982
4494	1.013	1.021	1.015	1.013	1.013	0.982
4495	1.012	1.018	1.013	1.011	1.010	0.982
4496	1.012	1.017	1.013	1.010	1.009	0.982
4497	1.013	1.019	1.014	1.012	1.012	0.982
4498	1.013	1.020	1.014	1.013	1.013	0.982
4499	1.013	1.020	1.014	1.013	1.013	0.982
4511	1.054	1.064	1.056	1.056	1.056	0.982
4512	1.055	1.066	1.057	1.057	1.059	0.982
4557	1.014	1.023	1.016	1.015	1.016	0.982
4558	1.012	1.015	1.012	1.009	1.008	0.982
4611	1.014	1.022	1.015	1.014	1.014	0.982
4623	1.014	1.021	1.015	1.014	1.014	0.982
4635	1.010	1.012	1.010	1.007	1.004	0.982
4665	1.012	1.018	1.013	1.011	1.010	0.982
4683	1.015	1.025	1.017	1.017	1.018	0.982
4691	1.014	1.022	1.015	1.014	1.015	0.982
4692	1.012	1.016	1.012	1.010	1.008	0.982
4717	1.013	1.020	1.014	1.013	1.013	0.982
4720	1.013	1.021	1.015	1.014	1.014	0.982
4740	1.014	1.024	1.016	1.016	1.016	0.982
4771	1.012	1.017	1.013	1.011	1.010	0.982
4828	1.012	1.018	1.013	1.011	1.010	0.982
4829	1.013	1.021	1.015	1.014	1.014	0.982
4831	1.013	1.019	1.014	1.012	1.012	0.982
4983	1.013	1.021	1.015	1.013	1.013	0.982
5020	1.009	1.007	1.008	1.003	0.999	0.982
5027	1.012	1.016	1.012	1.009	1.008	0.982
5028	1.012	1.016	1.013	1.010	1.008	0.982
5029	1.009	1.007	1.008	1.002	0.998	0.982
5040	1.011	1.013	1.011	1.008	1.005	0.982
5057	1.012	1.015	1.012	1.009	1.007	0.982
5059	1.010	1.011	1.010	1.005	1.002	0.982
5102	1.011	1.013	1.011	1.007	1.004	0.982
5107	1.010	1.011	1.010	1.006	1.003	0.982

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
5108	1.011	1.012	1.010	1.006	1.004	0.982
5128	1.021	1.022	1.020	1.016	1.014	0.982
5129	1.021	1.022	1.020	1.016	1.014	0.982
5130	1.011	1.012	1.010	1.007	1.004	0.982
5140	1.008	1.004	1.006	1.000	0.995	0.982
5146	1.012	1.015	1.012	1.009	1.007	0.982
5160	1.011	1.014	1.011	1.008	1.006	0.982
5183	1.007	1.002	1.005	0.999	0.993	0.982
5184	1.009	1.008	1.008	1.003	0.999	0.982
5185	1.008	1.004	1.006	1.000	0.995	0.982
5186	1.008	1.002	1.005	0.999	0.994	0.982
5187	1.007	1.000	1.004	0.997	0.991	0.982
5190	1.009	1.006	1.008	1.002	0.998	0.982
5191	1.022	1.025	1.022	1.019	1.017	0.982
5192	1.005	1.006	1.005	1.001	0.998	0.982
5193	1.012	1.015	1.012	1.009	1.007	0.982
5195	1.010	1.010	1.009	1.005	1.002	0.982
5201	1.009	1.007	1.008	1.003	0.999	0.982
5205	1.009	1.007	1.008	1.002	0.998	0.982
5212	1.007	1.002	1.005	0.999	0.993	0.982
5213	1.009	1.008	1.008	1.003	1.000	0.982
5214	1.008	1.004	1.006	1.000	0.996	0.982
5222	1.011	1.011	1.010	1.006	1.003	0.982
5225	1.010	1.010	1.009	1.005	1.002	0.982
5348	1.011	1.012	1.010	1.006	1.004	0.982
5403	1.010	1.011	1.010	1.006	1.003	0.982
5432	1.009	1.008	1.008	1.004	1.000	0.982
5436	1.010	1.010	1.009	1.005	1.002	0.982
5443	1.010	1.010	1.009	1.005	1.002	0.982
5446	1.010	1.010	1.009	1.005	1.002	0.982
5447	1.009	1.008	1.008	1.003	1.000	0.982
5467	1.011	1.012	1.010	1.006	1.004	0.982
5470	1.011	1.011	1.010	1.006	1.003	0.982
5473	1.002	1.004	1.002	0.999	0.997	0.982
5474	1.015	1.024	1.017	1.016	1.017	0.982
5479	1.010	1.009	1.009	1.004	1.001	0.982
5482	1.015	1.024	1.016	1.016	1.016	0.982
5484	1.010	1.010	1.009	1.005	1.002	0.982
5485	1.010	1.009	1.009	1.004	1.000	0.982
5506	1.011	1.012	1.010	1.007	1.004	0.982
5507	1.011	1.012	1.010	1.006	1.003	0.982
5538	1.007	1.002	1.005	0.999	0.993	0.982
5542	1.007	1.001	1.005	0.998	0.992	0.982
5552	1.014	1.020	1.015	1.013	1.013	0.982
5553	1.014	1.020	1.015	1.013	1.013	0.982
5606	1.009	1.008	1.008	1.003	1.000	0.982
5610	1.013	1.018	1.014	1.012	1.011	0.982
5632	1.010	1.009	1.009	1.004	1.000	0.982
5633	1.009	1.008	1.008	1.003	0.999	0.982
5650	1.003	1.008	1.004	1.002	1.000	0.982
5951	1.015	1.025	1.017	1.017	1.018	0.982
6003	1.009	1.008	1.008	1.003	0.999	0.982
6011	1.011	1.012	1.010	1.006	1.004	0.982
6204	1.003	1.006	1.003	1.000	0.999	0.982
6206	1.002	1.004	1.002	0.998	0.996	0.982

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
6213	1.002	1.003	1.001	0.997	0.995	0.982
6216	1.003	1.006	1.003	1.000	0.999	0.982
6218	1.012	1.015	1.012	1.009	1.007	0.982
6220	1.011	1.013	1.011	1.007	1.005	0.982
6233	1.009	1.008	1.008	1.003	0.999	0.982
6235	1.001	1.000	1.000	0.995	0.992	0.982
6237	1.001	1.002	1.001	0.997	0.994	0.982
6251	1.010	1.011	1.010	1.006	1.003	0.982
6258	1.011	1.012	1.010	1.006	1.004	0.982
6307	1.010	1.009	1.009	1.004	1.000	0.982
6308	1.011	1.013	1.011	1.008	1.005	0.982
6315	1.012	1.015	1.012	1.009	1.007	0.982
6316	1.011	1.012	1.010	1.007	1.004	0.982
6325	1.014	1.021	1.015	1.014	1.013	0.982
6361	1.011	1.011	1.010	1.006	1.003	0.982
6364	1.011	1.013	1.011	1.007	1.005	0.982
6400	1.012	1.014	1.012	1.008	1.006	0.982
6504	1.014	1.022	1.015	1.014	1.014	0.982
6834	1.011	1.013	1.011	1.008	1.005	0.982
7133	1.013	1.003	1.010	1.001	0.994	0.982
7198	1.019	1.019	1.018	1.014	1.011	0.982
7207	1.025	1.038	1.028	1.029	1.031	0.982
7219	1.019	1.021	1.019	1.015	1.013	0.982
7227	1.020	1.022	1.019	1.016	1.014	0.982
7232	1.019	1.022	1.019	1.016	1.014	0.982
7248	1.052	1.057	1.053	1.050	1.049	0.982
7272	1.015	1.024	1.017	1.016	1.017	0.982
7332	1.006	0.997	1.003	0.995	0.988	0.982
7360	1.022	1.028	1.023	1.021	1.020	0.982
7365	1.036	1.071	1.044	1.054	1.066	0.982
7382	1.025	1.039	1.028	1.030	1.032	0.982
7392	0.995	0.988	0.993	0.985	0.979	0.982
7403	1.040	1.083	1.051	1.064	1.080	0.982
7405	1.038	1.078	1.048	1.061	1.074	0.982
7409	1.018	1.052	1.026	1.036	1.047	0.982
7410	1.018	1.054	1.027	1.038	1.049	0.982
7421	1.020	1.023	1.020	1.017	1.015	0.982
7424	1.029	1.050	1.034	1.038	1.044	0.982
7428	1.023	1.034	1.025	1.025	1.026	0.982
7429	1.023	1.033	1.025	1.025	1.025	0.982
7500	1.013	1.018	1.013	1.011	1.010	0.982
7515	1.020	1.024	1.021	1.018	1.016	0.982
7520	1.011	1.014	1.011	1.008	1.006	0.982
7538	1.014	1.023	1.016	1.015	1.016	0.982
7539	1.012	1.017	1.013	1.011	1.009	0.982
7580	1.011	1.014	1.011	1.008	1.005	0.982
7600	1.040	1.041	1.040	1.035	1.033	0.982
7601	1.015	1.024	1.016	1.016	1.016	0.982
7605	1.010	1.009	1.009	1.004	1.001	0.982
7607	1.045	1.056	1.048	1.048	1.049	0.982
7610	1.046	1.059	1.049	1.050	1.052	0.982
7706	1.010	1.016	1.011	1.009	1.008	0.982
7707	0.980	0.929	0.965	0.939	0.915	0.982
7720	1.010	1.017	1.011	1.010	1.009	0.982
7721	1.011	1.032	1.016	1.021	1.026	0.982

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
7722	0.980	0.929	0.965	0.939	0.915	0.982
7855	1.007	1.001	1.005	0.997	0.992	0.982
8001	0.996	0.991	0.994	0.987	0.982	0.982
8004	1.005	1.016	1.007	1.008	1.009	0.982
8006	1.010	1.020	1.012	1.012	1.013	0.982
8008	1.006	1.010	1.006	1.003	1.002	0.982
8010	1.007	1.012	1.007	1.005	1.004	0.982
8013	1.004	1.005	1.004	0.999	0.997	0.982
8015	1.005	1.006	1.005	1.001	0.998	0.982
8017	1.007	1.012	1.007	1.005	1.004	0.982
8018	0.999	0.999	0.998	0.993	0.990	0.982
8019	1.010	1.010	1.009	1.005	1.002	0.982
8021	1.003	1.012	1.005	1.005	1.005	0.982
8028	0.998	0.999	0.998	0.994	0.991	0.982
8031	1.009	1.020	1.011	1.011	1.012	0.982
8032	0.999	1.001	0.999	0.995	0.993	0.982
8039	1.007	1.012	1.007	1.005	1.004	0.982
8041	0.998	0.996	0.997	0.992	0.988	0.982
8042	0.999	0.999	0.998	0.994	0.991	0.982
8046	1.003	1.002	1.002	0.997	0.993	0.982
8057	1.005	1.006	1.004	1.001	0.998	0.982
8059	0.999	0.999	0.998	0.994	0.990	0.982
8060	1.009	1.018	1.011	1.010	1.011	0.982
8061	1.011	1.024	1.014	1.015	1.018	0.982
8062	1.002	0.998	1.000	0.994	0.989	0.982
8063	0.999	0.999	0.998	0.994	0.991	0.982
8064	0.998	0.998	0.998	0.993	0.990	0.982
8065	1.006	1.010	1.006	1.004	1.002	0.982
8066	1.006	1.009	1.006	1.003	1.002	0.982
8071	1.007	1.012	1.007	1.005	1.004	0.982
8078	1.011	1.026	1.014	1.016	1.020	0.982
8102	1.006	1.022	1.010	1.012	1.015	0.982
8106	0.998	0.997	0.997	0.992	0.989	0.982
8107	0.999	1.001	0.999	0.995	0.993	0.982
8110	1.000	1.003	1.000	0.997	0.995	0.982
8116	0.999	1.000	0.999	0.995	0.992	0.982
8117	1.002	1.009	1.003	1.002	1.001	0.982
8209	1.013	1.036	1.018	1.024	1.031	0.982
8215	1.004	1.015	1.006	1.007	1.008	0.982
8227	1.011	1.011	1.010	1.006	1.003	0.982
8232	1.000	1.002	1.000	0.996	0.994	0.982
8267	0.999	0.999	0.998	0.994	0.991	0.982
8278	0.992	0.940	0.977	0.951	0.926	0.982
8286	1.007	1.022	1.010	1.012	1.016	0.982
8290	1.000	1.007	1.002	1.000	1.000	0.982
8291	1.025	1.040	1.029	1.030	1.033	0.982
8292	1.022	1.028	1.023	1.021	1.021	0.982
8293	1.019	1.021	1.019	1.015	1.013	0.982
8304	1.028	1.047	1.032	1.036	1.041	0.982
8324	1.015	1.037	1.020	1.025	1.031	0.982
8350	1.001	1.004	1.001	0.998	0.996	0.982
8370	1.022	1.026	1.023	1.020	1.018	0.982
8387	1.031	1.052	1.036	1.040	1.046	0.982
8388	1.005	1.007	1.005	1.001	0.999	0.982
8389	1.019	1.018	1.018	1.013	1.009	0.982

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
8390	1.027	1.040	1.030	1.031	1.033	0.982
8391	1.005	1.006	1.004	1.001	0.998	0.982
8392	1.028	1.044	1.032	1.034	1.037	0.982
8393	1.019	1.016	1.017	1.012	1.008	0.982
8397	1.017	1.012	1.015	1.009	1.004	0.982
8400	1.006	1.010	1.006	1.003	1.002	0.982
8500	1.000	1.003	1.000	0.997	0.995	0.982
8601	1.052	1.058	1.053	1.051	1.050	0.982
8631	0.992	0.940	0.977	0.951	0.926	0.982
8720	1.021	1.026	1.021	1.019	1.018	0.982
8729	1.011	1.013	1.011	1.007	1.004	0.982
8740	0.999	1.002	0.999	0.996	0.994	0.982
8741	0.999	1.001	0.999	0.995	0.994	0.982
8742	1.035	1.046	1.037	1.037	1.039	0.982
8743	1.014	1.005	1.011	1.002	0.996	0.982
8744	1.025	1.036	1.028	1.028	1.029	0.982
8745	1.000	1.003	1.000	0.997	0.995	0.982
8746	1.024	1.035	1.027	1.027	1.028	0.982
8748	1.004	1.004	1.003	0.999	0.996	0.982
8749	1.014	1.005	1.011	1.003	0.996	0.982
8755	1.021	1.023	1.021	1.017	1.015	0.982
8800	1.041	1.043	1.041	1.037	1.035	0.982
8801	1.017	1.015	1.016	1.011	1.007	0.982
8803	1.053	1.060	1.054	1.053	1.052	0.982
8804	1.015	1.023	1.016	1.015	1.015	0.982
8806	1.017	1.031	1.020	1.021	1.024	0.982
8807	1.040	1.041	1.040	1.035	1.032	0.982
8808	1.017	1.014	1.015	1.010	1.005	0.982
8810	1.012	1.023	1.014	1.015	1.016	0.982
8811	1.045	1.057	1.048	1.048	1.049	0.982
8812	1.045	1.057	1.048	1.048	1.049	0.982
8813	1.010	1.011	1.009	1.005	1.002	0.982
8818	1.040	1.039	1.039	1.034	1.031	0.982
8820	1.044	1.033	1.040	1.031	1.023	0.982
8821	1.047	1.042	1.045	1.038	1.033	0.982
8822	1.015	1.009	1.013	1.006	1.000	0.982
8823	1.016	1.027	1.018	1.019	1.020	0.982
8827	1.018	1.033	1.022	1.024	1.027	0.982
8829	1.018	1.033	1.021	1.023	1.026	0.982
8830	1.017	1.029	1.019	1.020	1.022	0.982
8831	1.053	1.059	1.053	1.051	1.051	0.982
8834	1.015	1.023	1.016	1.016	1.016	0.982
8838	1.022	1.028	1.023	1.021	1.020	0.982
8839	1.007	0.999	1.004	0.997	0.990	0.982
8840	1.024	1.033	1.026	1.025	1.025	0.982
8846	1.011	1.014	1.011	1.008	1.006	0.982
8847	1.000	1.004	1.000	0.998	0.996	0.982
8850	1.015	1.009	1.013	1.006	1.000	0.982
8851	1.018	1.031	1.021	1.022	1.025	0.982
8852	1.018	1.033	1.022	1.024	1.027	0.982
8859	1.052	1.057	1.052	1.050	1.049	0.982
8868	1.004	1.015	1.006	1.007	1.008	0.982
8870	1.004	1.015	1.006	1.007	1.008	0.982
8875	1.004	1.017	1.007	1.008	1.010	0.982
9007	1.001	1.007	1.002	1.000	1.000	0.982

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factor to Adjust Losses to Policy Year 2019 Benefit Level ^[1]
Policy Year 2016

Classification Code	Indemnity Benefit					Medical Benefit
	Death	PT	Major	Minor	Temporary	
9008	1.003	1.008	1.004	1.002	1.000	0.982
9009	0.999	1.002	0.999	0.996	0.995	0.982
9010	1.000	1.005	1.001	0.999	0.998	0.982
9011	0.999	1.003	0.999	0.997	0.995	0.982
9015	1.000	1.005	1.001	0.999	0.998	0.982
9016	1.026	1.040	1.029	1.031	1.034	0.982
9031	1.004	1.010	1.005	1.003	1.002	0.982
9033	1.010	1.015	1.010	1.008	1.008	0.982
9043	1.017	1.028	1.019	1.020	1.021	0.982
9048	1.007	1.016	1.009	1.008	1.009	0.982
9050	1.006	1.013	1.007	1.006	1.005	0.982
9053	1.023	1.032	1.025	1.024	1.025	0.982
9054	1.025	1.033	1.026	1.025	1.026	0.982
9059	1.018	1.031	1.021	1.022	1.025	0.982
9060	1.022	1.029	1.024	1.022	1.022	0.982
9061	1.026	1.039	1.029	1.030	1.032	0.982
9066	1.024	1.031	1.025	1.024	1.024	0.982
9067	1.026	1.040	1.029	1.031	1.033	0.982
9069	1.027	1.043	1.031	1.033	1.037	0.982
9070	1.018	1.033	1.022	1.023	1.027	0.982
9079	1.013	1.034	1.018	1.023	1.028	0.982
9085	1.018	1.033	1.021	1.023	1.026	0.982
9092	1.024	1.032	1.025	1.025	1.025	0.982
9095	1.022	1.027	1.022	1.020	1.019	0.982
9096	1.004	1.010	1.005	1.004	1.003	0.982
9097	1.003	1.007	1.003	1.001	0.999	0.982
9101	1.004	1.015	1.006	1.007	1.008	0.982
9151	1.019	1.019	1.018	1.013	1.010	0.982
9154	1.015	1.006	1.011	1.003	0.997	0.982
9155	1.049	1.066	1.053	1.055	1.059	0.982
9156	1.014	1.004	1.010	1.002	0.994	0.982
9180	1.027	1.043	1.030	1.033	1.036	0.982
9181	1.022	1.027	1.022	1.020	1.019	0.982
9182	1.021	1.026	1.022	1.020	1.019	0.982
9184	1.019	1.019	1.018	1.014	1.010	0.982
9185	1.027	1.042	1.030	1.032	1.036	0.982
9220	1.025	1.035	1.027	1.027	1.028	0.982
9402	1.003	1.008	1.004	1.001	1.000	0.982
9403	1.004	1.010	1.005	1.003	1.002	0.982
9410	1.011	1.020	1.013	1.012	1.013	0.982
9420	1.012	1.021	1.013	1.013	1.014	0.982
9422	1.012	1.024	1.015	1.015	1.017	0.982
9424	1.004	1.011	1.005	1.004	1.003	0.982
9426	1.003	1.006	1.003	1.000	0.998	0.982
9501	1.023	1.028	1.023	1.021	1.020	0.982
9507	1.047	1.041	1.045	1.038	1.032	0.982
9516	1.012	1.016	1.013	1.010	1.009	0.982
9519	1.022	1.027	1.023	1.020	1.019	0.982
9521	1.010	1.010	1.010	1.005	1.002	0.982
9522	1.023	1.030	1.025	1.023	1.023	0.982
9529	1.011	1.014	1.011	1.008	1.006	0.982
9531	1.012	1.016	1.013	1.010	1.009	0.982
9549	1.051	1.055	1.051	1.048	1.046	0.982
9552	1.011	1.013	1.011	1.007	1.005	0.982
9586	1.028	1.044	1.032	1.034	1.038	0.982
9610	1.042	1.047	1.043	1.040	1.039	0.982
9620	1.027	1.040	1.029	1.030	1.033	0.982

^[1] Each factor is determined based on projected changes in benefit levels for each classification and injury type through the projection year. Factors also include the relative impact of wage inflation on indemnity benefit levels.

Factors to Adjust Earlier Year Losses
To Current Years' (2015 and 2016) Average Losses ^[1]

Indemnity

		Policy Year											
		2016		2015		2014		2013		2012			
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 22 & 23 31 42 44 48 51 52 53 54 56 61 62 71 72 81 8742 8810 & 92		Agriculture & Mining	1.609	1.644	0.979	1.575	1.022	1.555	1.035	1.507	1.068	1.525	1.055
		Utilities & Construction	1.633	1.592	1.026	1.678	0.973	1.765	0.925	1.832	0.891	1.819	0.898
		Manufacturing	1.225	1.207	1.015	1.243	0.985	1.295	0.946	1.221	1.003	1.165	1.051
		Wholesale	1.889	1.859	1.016	1.921	0.983	1.858	1.017	1.880	1.004	1.909	0.989
		Retail	1.001	0.973	1.029	1.032	0.970	1.025	0.977	1.046	0.957	1.075	0.932
		Transportation & Warehousing	2.486	2.425	1.026	2.551	0.975	2.658	0.935	2.630	0.946	2.489	0.999
		Information	0.864	0.931	0.928	0.795	1.086	0.780	1.107	1.017	0.711	1.216	0.721
		Finance & Insurance	0.164	0.163	1.006	0.165	0.994	0.201	0.819	0.229	0.716	0.224	0.733
		Real Estate	0.496	0.470	1.055	0.526	0.944	0.608	0.817	0.559	0.888	0.604	0.822
		Professional Services	0.054	0.050	1.076	0.058	0.928	0.065	0.836	0.064	0.843	0.083	0.651
		Administrative	2.343	2.405	0.974	2.282	1.027	2.451	0.956	2.319	1.011	2.329	1.006
		Education	0.296	0.313	0.947	0.279	1.061	0.295	1.004	0.300	0.988	0.316	0.939
		Health	0.621	0.610	1.017	0.632	0.982	0.623	0.996	0.662	0.937	0.685	0.906
		Arts & Entertainment	0.972	0.929	1.047	1.021	0.953	0.979	0.993	1.106	0.879	1.165	0.835
		Hospitality	1.149	1.154	0.996	1.144	1.004	1.149	1.000	1.191	0.965	1.144	1.004
		Other	1.030	0.991	1.039	1.070	0.962	1.130	0.911	1.071	0.962	1.198	0.859
		Outside Sales	0.127	0.123	1.034	0.132	0.967	0.147	0.869	0.125	1.023	0.134	0.948
		Clerical & Public Admin	0.095	0.092	1.033	0.098	0.968	0.104	0.917	0.112	0.845	0.128	0.743

^[1]Each factor is determined based on the loss to payroll ratio for each NAICS sector and policy year divided by the average loss to payroll ratio for the two most recent policy years.

Factors to Adjust Earlier Year Losses
To Current Years' (2015 and 2016) Average Losses ^[1]

Medical

NAICS Sector(s)	Sector Name(s)	Policy Year											
		2015-2016			2016			2015			2014		
		Loss to Payroll Ratio (1)	Loss to Payroll Ratio (2)	Adjustment Factor (1)/(2) (3)	Loss to Payroll Ratio (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	1.953	1.961	0.996	1.945	1.004	0.991	1.970	0.991	2.006	0.973	2.187	0.893
22 & 23	Utilities & Construction	1.910	1.926	0.992	1.893	1.009	1.012	1.887	1.012	1.824	1.047	1.953	0.978
31	Manufacturing	1.351	1.332	1.014	1.370	0.986	0.947	1.426	0.947	1.414	0.955	1.406	0.960
42	Wholesale	2.283	2.330	0.979	2.231	1.023	0.988	2.310	0.988	2.124	1.075	2.275	1.003
44	Retail	1.210	1.217	0.995	1.203	1.006	1.023	1.183	1.023	1.245	0.972	1.260	0.960
48	Transportation & Warehousing	2.187	2.116	1.034	2.261	0.967	0.862	2.539	0.862	2.424	0.902	2.282	0.958
51	Information	0.549	0.576	0.954	0.522	1.052	0.972	0.565	0.972	0.571	0.962	0.555	0.989
52	Finance & Insurance	0.170	0.167	1.018	0.173	0.981	0.810	0.209	0.810	0.244	0.694	0.253	0.670
53	Real Estate	0.550	0.526	1.046	0.578	0.953	0.819	0.672	0.819	0.646	0.852	0.725	0.759
54	Professional Services	0.063	0.061	1.033	0.066	0.966	0.873	0.072	0.873	0.075	0.850	0.092	0.691
56	Administrative	2.620	2.887	0.907	2.356	1.112	0.906	2.891	0.906	2.833	0.925	2.785	0.941
61	Education	0.391	0.377	1.036	0.405	0.966	1.003	0.390	1.003	0.412	0.948	0.405	0.966
62	Health	0.685	0.675	1.015	0.696	0.984	0.974	0.704	0.974	0.752	0.911	0.782	0.876
71	Arts & Entertainment	1.189	1.189	1.000	1.190	1.000	1.008	1.180	1.008	1.669	0.713	1.386	0.858
72	Hospitality	1.524	1.518	1.004	1.531	0.996	0.975	1.563	0.975	1.626	0.938	1.586	0.961
81	Other	1.110	1.034	1.073	1.188	0.934	0.877	1.265	0.877	1.161	0.955	1.380	0.804
8742	Outside Sales	0.128	0.125	1.024	0.131	0.976	0.926	0.139	0.926	0.130	0.986	0.136	0.944
8810 & 92	Clerical & Public Admin	0.099	0.097	1.016	0.100	0.984	0.881	0.112	0.881	0.127	0.776	0.135	0.732

^[1]Each factor is determined based on the loss to payroll ratio for each NAICS sector and policy year divided by the average loss to payroll ratio for the two most recent policy years.

Limit Factors to Account for Claims in Excess of the Loss Limit Threshold (\$500,000)

Limit Factors Underlying 2020 Classification Relativities (a)		
<u>RHG</u>	<u>Indemnity</u>	<u>Medical</u>
1	1.059	1.156
2	1.068	1.175
3	1.081	1.217
4	1.101	1.278
5	1.126	1.366
6	1.137	1.428
7	1.205	1.643

(a) The limit loadings by indemnity and medical component are based on the pure loss total incurred loss elimination ratios at a policy year 2020 cost level for the \$500,000 per accident limit (Exhibit 8.2).

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

Accident Limit	California Hazard Group							All
	1	2	3	4	5	6	7	
25,000	0.624	0.640	0.671	0.707	0.734	0.765	0.810	0.677
35,000	0.539	0.558	0.593	0.635	0.669	0.704	0.759	0.601
50,000	0.443	0.466	0.503	0.551	0.592	0.630	0.696	0.514
75,000	0.338	0.364	0.401	0.453	0.500	0.538	0.616	0.414
100,000	0.275	0.301	0.337	0.387	0.437	0.472	0.557	0.350
150,000	0.206	0.231	0.263	0.309	0.358	0.389	0.480	0.277
200,000	0.171	0.194	0.223	0.265	0.312	0.340	0.431	0.236
250,000	0.150	0.170	0.197	0.235	0.282	0.307	0.397	0.210
300,000	0.136	0.154	0.179	0.215	0.259	0.283	0.372	0.191
400,000	0.117	0.132	0.155	0.186	0.228	0.250	0.334	0.166
500,000	0.105	0.117	0.138	0.167	0.206	0.227	0.306	0.149
600,000	0.096	0.107	0.126	0.153	0.190	0.210	0.285	0.136
700,000	0.089	0.098	0.116	0.141	0.177	0.195	0.267	0.126
800,000	0.083	0.091	0.108	0.132	0.166	0.183	0.253	0.117
900,000	0.078	0.086	0.102	0.124	0.156	0.173	0.241	0.110
1,000,000	0.073	0.081	0.096	0.117	0.148	0.164	0.230	0.104
2,000,000	0.048	0.052	0.062	0.076	0.098	0.109	0.157	0.068
3,000,000	0.035	0.038	0.045	0.055	0.071	0.079	0.115	0.050
4,000,000	0.026	0.029	0.034	0.042	0.053	0.059	0.086	0.037
5,000,000	0.020	0.022	0.026	0.032	0.041	0.045	0.066	0.028
6,000,000	0.015	0.017	0.020	0.025	0.032	0.035	0.051	0.022
7,000,000	0.012	0.013	0.016	0.019	0.025	0.027	0.040	0.017
8,000,000	0.010	0.010	0.012	0.015	0.019	0.022	0.031	0.014
9,000,000	0.008	0.008	0.010	0.012	0.015	0.017	0.025	0.011
10,000,000	0.006	0.007	0.008	0.010	0.012	0.014	0.020	0.009
15,000,000	0.002	0.002	0.003	0.003	0.004	0.005	0.007	0.003
20,000,000	0.001	0.001	0.001	0.001	0.002	0.002	0.003	0.001

Note: Loss elimination ratios have been brought to a policy year 2020 cost level using the latest indemnity and medical trend factors (-0.5% and 2.5%; see the 4/2/2019 Actuarial Committee Agenda), and the latest benefit on-level factors. The cost of medical cost containment programs (MCCP) was implicitly removed in the derivation of the medical trend factor.

Retrospective Rating Hazard Group (RHG) Classification Assignments

RHG 1 Classifications			
0005	3022	4495	8813
0035	3040	6400	8831
2107	3146	7332	8846
2108	3178	7392	9048
2116	3179	7405	9053
2123	3241	8001	9054
2501	3257	8008	9061
2584	3568	8078	9066
2585	3643	8116	9096
2688	3682	8209	9151
2710	3808	8749	9156
2790	4243	8800	9501
2840	4354	8801	
3018	4361	8806	

RHG 2 Classifications			
0016	3572	7429	8818
0036	3577	8006	8821
0040	3634	8010	8823
0079	3651	8017	8834
1438	3683	8031	8839
2002	3828	8039	8847
2003	3831	8059	8850
2109	4112	8063	8859
2117	4240	8065	8868
2121	4251	8066	8870
2222	4286	8102	9008
2660	4420	8107	9050
2683	4492	8110	9059
2731	4494	8290	9069
2797	4498	8292	9070
2819	4558	8350	9079
2852	4720	8390	9092
2881	5348	8397	9184
3081	5436	8740	9422
3152	7360	8807	9507
3165	7403	8808	9586
3365	7410	8810	9610
3560	7421	8811	
3569	7428	8812	

RHG 3 Classifications			
0034	2402	3076	3632
0042	2413	3082	3647
0172	2570	3085	3805
0400	2571	3131	3815
1699	2589	3169	3821
2063	2757	3175	3840
2095	2759	3220	4038
2111	2806	3383	4041
2113	2842	3501	4150
2142	3060	3573	4239
2211	3070	3612	4279

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			
0044	3681	6251	8392
0045	4000	6361	8393
0096	4036	7207	8720
1123	4049	7219	8741
1124	4111	7227	8742
1330	4114	7248	8744
1452	4244	7605	8746
1803	4250	7607	8820
1925	4295	7610	8827
2102	4432	7720	8838
2163	4470	8013	9011
2576	4478	8015	9015
2812	4623	8028	9095
2883	4831	8041	9182
2915	5146	8057	9220
3039	5183	8062	9403
3066	5443	8106	9424
3099	5467	8267	9426
3372	5470	8293	9516
3507	5479	8324	9620
3570	5606	8370	9531
3620	5610	8389	

RHG 5 Classifications			
0038	1624	3400	4130
0041	2014	3401	4499
0050	2030	3574	4557
0171	2081	3724	4635
0251	2923	3726	4740
0401	3180	3830	4829
1122	3339	4034	4983

RHG 5 Classifications (Continued)			
5020	5432	7722	9101
5028	5474	8215	9180
5029	5538	8232	9185
5102	5633	8291	9402
5108	6307	8304	9529
5140	6325	8400	
5185	7365	8500	
5191	7500	8852	
5193	7520	9009	

RHG 6 Classifications			
1463	5184	5553	7515
1701	5187	5632	7580
1710	5190	6206	7706
1741	5212	6213	8004
2362	5213	6216	8227
3030	5222	6218	8278
3110	5225	6258	8601
5027	5403	6308	8743
5057	5447	6315	8755
5128	5473	7232	8840
5129	5506	7272	9552
5130	5542	7424	

RHG 7 Classifications			
0106	5160	6204	7538
1320	5205	6220	7539
1322	5482	6233	7707
2702	5485	6235	7855
2727	5507	6237	8631
3719	5552	6316	
5040	6003	7133	
5059	6011	7409	

Classifications Affected by Limitation Rule

<u>Class Code</u>	<u>Class Description</u>	<u>Indicated Relativity Change</u>
Limited to a 25% Increase		
0400	COTTON MERCHANTS/WAREHOUSES – INCLUDING COMPRESSING	342.1%
1322	OIL/GAS WELL SERVICING	33.2%
2081	BUTCHERING; STOCKYARDS	34.8%
3808	AUTO OR MOTORCYCLE MFG OR ASSEMBLING	36.8%
7421	AIRCRAFT OPERATION – PERSONNEL TRANSPORT – FLYING CREW	27.1%
8110	STORES – WELDING SUPPLIES	180.4%
9054	SPAS OR BATHS	36.6%
Limited to a 25% Decrease		
3683	SPEAKER MFG	-38.2%
3830	AIRCRAFT/SPACECRAFT MFG; UNMANNED AIRCRAFT SYSTEM MFG – 55 POUNDS OR HEAVIER	-40.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 0005 RHG: 1 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: NURSERIES – PROPAGATION AND CULTIVATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	708,650,224	26	679	1,330	12,668,912	16,847,010	29,515,922	4.165
2016	728,030,590	9	575	1,226	9,259,663	14,702,974	23,962,637	3.291
	1,436,680,814	35	1,254	2,556	21,928,576	31,549,984	53,478,560	
Adjusted Loss to Payroll Ratio:					1.526	2.196	3.722	
Expected Unlimited Loss to Payroll Ratio:					1.430	2.343	3.773	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.383	1.972	3.355	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.526	2.196	3.722	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.616	2.539	4.155	
Indicated Relativity Change:								10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								354.8%

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	
2015	944,345,863	60	1,014	1,209	17,494,277	22,184,386	39,678,663	4.202
2016	947,891,147	37	872	1,146	16,895,549	20,536,360	37,431,909	3.949
	1,892,237,011	97	1,886	2,355	34,389,826	42,720,746	77,110,572	
Adjusted Loss to Payroll Ratio:					1.817	2.258	4.075	
Expected Unlimited Loss to Payroll Ratio:					1.859	2.704	4.563	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.779	2.234	4.013	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.817	2.258	4.075	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.941	2.653	4.594	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								392.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2012	129,688,857	8	130	222	2,383,530	2,404,746	4,788,276	3.692
2013	119,988,334	13	127	241	2,200,854	3,089,168	5,290,022	4.409
2014	123,678,559	14	102	211	2,771,236	3,470,308	6,241,544	5.047
2015	127,170,416	4	119	246	1,877,914	2,245,372	4,123,286	3.242
2016	140,886,170	4	146	268	2,804,221	3,307,216	6,111,437	4.338
	641,412,336	43	624	1,188	12,037,754	14,516,809	26,554,564	
Adjusted Loss to Payroll Ratio:					1.877	2.263	4.140	
Expected Unlimited Loss to Payroll Ratio:					1.818	2.605	4.423	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.717	2.073	3.791	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.877	2.263	4.140	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.029	2.754	4.783	
Indicated Relativity Change:								8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								408.4%

Code: 0035 RHG: 1 NAICS: 11 ILDG: 2 MLDG: 2 CLASS: FLORISTS – CULTIVATING OR GARDENING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	188,210,752	8	190	317	2,801,664	4,053,347	6,855,011	3.642
2015	201,916,718	10	212	330	3,715,889	5,003,228	8,719,117	4.318
2016	225,724,970	4	153	315	2,924,758	3,704,178	6,628,936	2.937
	615,852,440	22	555	962	9,442,311	12,760,753	22,203,064	
Adjusted Loss to Payroll Ratio:					1.533	2.072	3.605	
Expected Unlimited Loss to Payroll Ratio:					1.649	2.421	4.069	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.594	2.038	3.632	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.533	2.072	3.605	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.624	2.395	4.019	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								343.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2015	583,414,075	31	800	1,059	12,118,198	14,106,551	26,224,749	4.495
2016	599,111,744	20	823	1,055	14,868,782	17,153,534	32,022,316	5.345
	1,182,525,819	51	1,623	2,114	26,986,980	31,260,084	58,247,064	
Adjusted Loss to Payroll Ratio:					2.282	2.644	4.926	
Expected Unlimited Loss to Payroll Ratio:					2.247	3.021	5.267	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.150	2.496	4.646	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.282	2.644	4.926	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.437	3.106	5.543	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								473.3%

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	
2012	89,196,342	10	82	127	2,166,846	2,188,890	4,355,736	4.883
2013	89,474,041	7	76	136	1,281,576	1,787,553	3,069,129	3.430
2014	91,012,854	14	96	154	2,334,991	2,461,405	4,796,396	5.270
2015	90,437,728	9	100	122	2,033,838	2,468,526	4,502,364	4.978
2016	87,679,507	4	60	122	1,068,302	1,420,634	2,488,936	2.839
	447,800,472	44	414	661	8,885,553	10,327,008	19,212,561	
Adjusted Loss to Payroll Ratio:					1.984	2.306	4.290	
Expected Unlimited Loss to Payroll Ratio:					2.520	3.878	6.399	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.273	2.746	5.019	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.984	2.306	4.290	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					2.234	3.150	5.385	
Indicated Relativity Change:								-15.8%
Relativity to Statewide Average Loss to Payroll Ratio:								459.7%

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Code: 0040 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: VINEYARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	2,221,998,206	69	1,614	1,984	27,159,794	32,374,860	59,534,654	2.679
2016	2,201,695,227	38	1,403	1,994	23,792,150	30,241,744	54,033,894	2.454
	4,423,693,433	107	3,017	3,978	50,951,944	62,616,604	113,568,548	
Adjusted Loss to Payroll Ratio:					1.152	1.415	2.567	
Expected Unlimited Loss to Payroll Ratio:					1.238	1.581	2.819	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.185	1.306	2.491	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.152	1.415	2.567	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.230	1.663	2.893	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								247.0%

Code: 0041 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: POTATO CROPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	53,654,460	3	40	77	442,460	906,408	1,348,868	2.514
2013	57,306,686	6	42	64	917,575	1,146,094	2,063,669	3.601
2014	63,958,613	4	45	72	989,576	1,329,203	2,318,779	3.625
2015	66,361,642	3	56	79	901,706	1,119,634	2,021,340	3.046
2016	71,668,083	3	61	74	1,001,019	1,586,800	2,587,819	3.611
	312,949,483	19	244	366	4,252,336	6,088,139	10,340,474	
Adjusted Loss to Payroll Ratio:					1.359	1.945	3.304	
Expected Unlimited Loss to Payroll Ratio:					1.290	2.563	3.854	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.164	1.815	2.979	
Credibility:					0.69	0.74		
Indicated Limited Loss to Payroll Ratio:					1.298	1.912	3.210	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.462	2.611	4.073	
Indicated Relativity Change:								5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								347.8%

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Code: 0042 RHG: 3 NAICS: 56 ILDG: 1 MLDG: 1 CLASS: LANDSCAPE GARDENING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	2,223,272,137	124	1,955	2,623	39,789,108	47,329,252	87,118,360	3.918
2016	2,341,301,356	58	1,836	2,814	39,232,319	40,830,787	80,063,106	3.420
	4,564,573,493	182	3,791	5,437	79,021,427	88,160,039	167,181,466	
Adjusted Loss to Payroll Ratio:					1.731	1.931	3.663	
Expected Unlimited Loss to Payroll Ratio:					1.969	2.515	4.483	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.821	2.065	3.887	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.731	1.931	3.663	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.871	2.351	4.222	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								360.5%

Code: 0044 RHG: 4 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: COTTON FARMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	65,760,151	7	41	68	1,097,336	987,752	2,085,088	3.171
2013	56,378,016	4	25	55	559,817	480,872	1,040,689	1.846
2014	45,887,783	1	28	44	411,044	407,971	819,015	1.785
2015	38,144,962	0	21	27	101,536	248,993	350,529	0.919
2016	41,217,054	0	13	32	197,109	223,118	420,227	1.020
	247,387,966	12	128	226	2,366,843	2,348,707	4,715,549	
Adjusted Loss to Payroll Ratio:					0.957	0.949	1.906	
Expected Unlimited Loss to Payroll Ratio:					1.164	1.534	2.698	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.077	1.162	2.239	
Credibility:					0.61	0.57		
Indicated Limited Loss to Payroll Ratio:					1.004	1.041	2.044	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.105	1.330	2.435	
Indicated Relativity Change:								-9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								207.9%

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Code: 0045 RHG: 4 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: ORCHARDS – NUT CROPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	784,404,386	27	444	702	9,663,097	10,534,917	20,198,014	2.575
2016	803,782,054	19	420	693	9,784,676	8,180,751	17,965,427	2.235
	1,588,186,439	46	864	1,395	19,447,773	18,715,669	38,163,442	
Adjusted Loss to Payroll Ratio:					1.225	1.178	2.403	
Expected Unlimited Loss to Payroll Ratio:					1.242	1.794	3.035	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.149	1.359	2.508	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.225	1.178	2.403	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.348	1.506	2.854	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								243.7%

Code: 0050 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: FARM MACHINERY OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	266,740,745	20	157	332	4,190,166	4,974,358	9,164,524	3.436
2015	262,284,473	13	155	294	3,297,699	4,230,241	7,527,940	2.870
2016	266,001,975	8	181	295	4,716,753	7,520,911	12,237,664	4.601
	795,027,193	41	493	921	12,204,617	16,725,510	28,930,127	
Adjusted Loss to Payroll Ratio:					1.535	2.104	3.639	
Expected Unlimited Loss to Payroll Ratio:					1.630	2.261	3.891	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.470	1.601	3.071	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.535	2.104	3.639	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.729	2.874	4.602	
Indicated Relativity Change:								18.3%
Relativity to Statewide Average Loss to Payroll Ratio:								392.9%

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Code: 0079 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: STRAWBERRY CROPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,221,539,092	49	764	1,849	13,246,024	21,138,035	34,384,059	2.815
2016	1,296,733,626	10	648	1,603	10,157,217	16,222,874	26,380,091	2.034
	2,518,272,718	59	1,412	3,452	23,403,241	37,360,909	60,764,149	
Adjusted Loss to Payroll Ratio:					0.929	1.484	2.413	
Expected Unlimited Loss to Payroll Ratio:					1.106	2.034	3.140	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.059	1.681	2.739	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.929	1.484	2.413	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.993	1.743	2.736	
Indicated Relativity Change:								-12.9%
Relativity to Statewide Average Loss to Payroll Ratio:								233.6%

Code: 0096 RHG: 4 NAICS: 11 ILDG: 4 MLDG: 3 CLASS: NUT HULLING, SHELLING OR PROCESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	325,816,175	9	210	483	4,013,084	6,177,247	10,190,331	3.128
2015	345,472,284	13	193	462	3,973,987	5,968,414	9,942,401	2.878
2016	380,697,727	6	248	563	5,670,924	7,797,834	13,468,758	3.538
	1,051,986,186	28	651	1,508	13,657,995	19,943,495	33,601,489	
Adjusted Loss to Payroll Ratio:					1.298	1.896	3.194	
Expected Unlimited Loss to Payroll Ratio:					1.292	2.209	3.502	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.196	1.674	2.869	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.298	1.896	3.194	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.429	2.423	3.852	
Indicated Relativity Change:								10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								328.9%

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Code: 0106 RHG: 7 NAICS: 56 ILDG: 1 MLDG: 1 CLASS: TREE PRUNING, REPAIRING OR TRIMMING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	319,708,752	33	260	474	9,159,252	9,021,290	18,180,542	5.687
2016	341,972,392	19	289	470	8,580,067	9,887,032	18,467,099	5.400
	661,681,144	52	549	944	17,739,319	18,908,322	36,647,641	
Adjusted Loss to Payroll Ratio:					2.681	2.858	5.539	
Expected Unlimited Loss to Payroll Ratio:					3.419	4.740	8.159	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.801	2.884	5.685	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.681	2.858	5.539	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					3.231	4.695	7.926	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								676.7%

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	
2013	219,970,957	17	178	272	3,528,500	4,219,630	7,748,130	3.522
2014	217,268,310	15	159	254	3,001,010	3,678,553	6,679,563	3.074
2015	213,949,880	11	179	238	3,543,082	4,716,906	8,259,988	3.861
2016	208,981,119	7	148	238	3,423,593	4,858,048	8,281,641	3.963
	860,170,266	50	664	1,002	13,496,186	17,473,136	30,969,322	
Adjusted Loss to Payroll Ratio:					1.569	2.031	3.600	
Expected Unlimited Loss to Payroll Ratio:					1.676	2.601	4.277	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.511	1.842	3.353	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.569	2.031	3.600	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.767	2.775	4.542	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								387.8%

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Code: 0172 RHG: 3 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: TRUCK FARMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	2,111,312,319	84	1,440	2,761	26,651,515	33,678,453	60,329,968	2.857
2016	2,080,782,667	38	1,405	2,657	25,792,850	30,059,773	55,852,623	2.684
	4,192,094,986	122	2,845	5,418	52,444,365	63,738,226	116,182,592	
Adjusted Loss to Payroll Ratio:					1.251	1.520	2.771	
Expected Unlimited Loss to Payroll Ratio:					1.252	1.753	3.004	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.182	1.395	2.577	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.251	1.520	2.771	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.352	1.850	3.203	
Indicated Relativity Change:								6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								273.5%

Code: 0251 RHG: 5 NAICS: 22 ILDG: 2 MLDG: 2 CLASS: IRRIGATION, DRAINAGE OR RECLAMATION WORKS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	33,433,533	1	22	35	205,274	433,691	638,965	1.911
2013	30,487,647	3	14	39	468,196	712,003	1,180,199	3.871
2014	30,068,444	1	17	32	279,959	331,750	611,709	2.034
2015	31,074,650	2	11	31	322,476	469,488	791,964	2.549
2016	29,410,062	1	9	18	375,711	379,085	754,796	2.566
	154,474,335	8	73	155	1,651,617	2,326,017	3,977,634	
Adjusted Loss to Payroll Ratio:					1.069	1.506	2.575	
Expected Unlimited Loss to Payroll Ratio:					1.157	1.904	3.061	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.995	1.506	2.502	
Credibility:					0.50	0.50		
Indicated Limited Loss to Payroll Ratio:					1.032	1.506	2.538	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.162	2.057	3.219	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								274.9%

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Code: 0401 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: COTTON GIN OPERATION

Code: 0400 RHG: 3 NAICS: 42 ILDG: 3 MLDG: 3 CLASS: COTTON MERCHANTS/WAREHOUSES – INCLUDING COMPRESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	16,635,420	3	14	16	520,398	485,857	1,006,255	6.049
2013	13,529,408	0	8	9	97,904	109,972	207,876	1.536
2014	12,097,923	1	7	15	188,911	403,457	592,368	4.896
2015	10,446,622	1	8	16	163,499	287,133	450,632	4.314
2016	10,900,943	1	12	18	160,713	300,097	460,810	4.227
	63,610,315	6	49	74	1,131,424	1,586,516	2,717,940	
Adjusted Loss to Payroll Ratio:					1.779	2.494	4.273	
Expected Unlimited Loss to Payroll Ratio:					1.894	3.135	5.029	
Expected Unlimited Loss to Payroll Ratio (Class 0400 Only):					0.755	0.739	1.494	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.723	2.271	3.994	
Credibility:					0.43	0.43		
Indicated Limited Loss to Payroll Ratio:					1.747	2.367	4.114	
Limit Factor:					1.117	1.335		
Selected (Unlimited) Loss to Payroll Ratio:					1.951	3.160	5.111	
Indicated Relativity Change:								1.6%
Indicated Relativity Change (Class 0400 Only)*:								342.1%
Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 0400 Only):					0.713	1.154	1.867	
Relativity to Statewide Average Loss to Payroll Ratio:								437.0%

*COMPARED TO THE EXPECTED UNLIMITED LOSS TO PAYROLL RATIO FOR CLASS 0400 ONLY

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Code: 1122 RHG: 5 NAICS: 21 ILDG: 3 MLDG: 2 CLASS: MINING – SURFACE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	24,034,100	0	7	4	204,070	64,483	268,553	1.117
2013	28,836,962	0	7	25	165,911	103,894	269,805	0.936
2014	36,194,982	2	9	19	473,788	460,867	934,655	2.582
2015	38,891,714	0	9	12	184,617	149,527	334,144	0.859
2016	37,995,513	0	7	21	386,045	354,095	740,140	1.948
	165,953,271	2	39	81	1,414,431	1,132,866	2,547,298	
Adjusted Loss to Payroll Ratio:					0.852	0.683	1.535	
Expected Unlimited Loss to Payroll Ratio:					1.342	1.660	3.002	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.210	1.176	2.386	
Credibility:					0.54	0.49		
Indicated Limited Loss to Payroll Ratio:					1.017	0.934	1.951	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.145	1.276	2.421	
Indicated Relativity Change:								-19.4%
Relativity to Statewide Average Loss to Payroll Ratio:								206.7%

Code: 1123 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 3 CLASS: MINING – UNDERGROUND

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	2,176,206	0	1	3	21,009	9,460	30,469	1.400
2013	2,151,345	0	1	2	128,729	33,063	161,792	7.521
2014	858,942	0	1	2	33,855	58,190	92,045	10.716
2015	1,547,168	0	2	2	92,520	31,308	123,828	8.004
2016	728,231	0	0	0	0	0	0	0.000
	7,461,892	0	5	9	276,113	132,021	408,134	
Adjusted Loss to Payroll Ratio:					3.700	1.769	5.470	
Expected Unlimited Loss to Payroll Ratio:					10.215	8.343	18.558	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					9.452	6.321	15.772	
Credibility:					0.36	0.27		
Indicated Limited Loss to Payroll Ratio:					7.381	5.092	12.473	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					8.127	6.507	14.634	
Indicated Relativity Change:								-21.1%
Relativity to Statewide Average Loss to Payroll Ratio:								1249.4%

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Code: 1124 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 3 CLASS: MINING – UNDERGROUND – SURFACE EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	1,684,752	1	1	1	94,027	41,569	135,596	8.048
2013	1,603,904	0	0	0	0	0	0	0.000
2014	429,897	0	0	0	0	0	0	0.000
2015	858,125	0	0	1	0	263	263	0.031
2016	638,537	0	0	0	0	0	0	0.000
	5,215,215	1	1	2	94,027	41,832	135,859	
Adjusted Loss to Payroll Ratio:					1.803	0.802	2.605	
Expected Unlimited Loss to Payroll Ratio:					2.295	1.973	4.268	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.123	1.495	3.618	
Credibility:					0.17	0.13		
Indicated Limited Loss to Payroll Ratio:					2.069	1.405	3.474	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					2.278	1.795	4.073	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								347.8%

Code: 1320 RHG: 7 NAICS: 21 ILDG: 3 MLDG: 2 CLASS: OIL/GAS LEASE OPERATORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	306,326,114	5	34	59	1,280,519	1,200,162	2,480,681	0.810
2013	349,585,303	4	37	61	1,473,959	1,482,610	2,956,569	0.846
2014	317,265,347	4	35	62	1,610,672	1,224,583	2,835,255	0.894
2015	285,332,778	2	24	52	1,087,668	922,992	2,010,660	0.705
2016	267,859,388	1	28	49	1,285,984	1,163,052	2,449,036	0.914
	1,526,368,931	16	158	283	6,738,802	5,993,399	12,732,201	
Adjusted Loss to Payroll Ratio:					0.441	0.393	0.834	
Expected Unlimited Loss to Payroll Ratio:					0.439	0.553	0.992	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.367	0.326	0.693	
Credibility:					0.82	0.71		
Indicated Limited Loss to Payroll Ratio:					0.428	0.373	0.801	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					0.516	0.613	1.129	
Indicated Relativity Change:								13.8%
Relativity to Statewide Average Loss to Payroll Ratio:								96.4%

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Code: 1322 RHG: 7 NAICS: 21 ILDG: 2 MLDG: 2 CLASS: OIL/GAS WELL SERVICING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	122,578,365	4	24	26	716,093	747,027	1,463,120	1.194
2013	179,594,008	7	29	40	1,278,520	1,509,975	2,788,495	1.553
2014	131,906,259	6	27	34	2,643,983	1,407,574	4,051,557	3.072
2015	136,030,316	3	24	36	1,692,947	1,599,691	3,292,638	2.421
2016	96,077,720	1	25	40	1,169,604	1,187,308	2,356,912	2.453
	666,186,668	21	129	176	7,501,147	6,451,576	13,952,723	
Adjusted Loss to Payroll Ratio:					1.126	0.968	2.094	
Expected Unlimited Loss to Payroll Ratio:					0.935	1.072	2.007	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.782	0.632	1.414	
Credibility:					0.79	0.66		
Indicated Limited Loss to Payroll Ratio:					1.054	0.854	1.908	
Limit Factor:					1.205	1.643		
Indicated (Unlimited) Loss to Payroll Ratio:					1.270	1.403	2.673	
Indicated Relativity Change:								33.2%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					1.192	1.317	2.508	
Relativity to Statewide Average Loss to Payroll Ratio:								214.2%

Code: 1330 RHG: 4 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: BLASTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	5,402,247	0	2	2	2,116	1,972	4,088	0.076
2013	5,386,054	0	0	1	0	581	581	0.011
2014	7,166,010	0	0	2	0	664	664	0.009
2015	7,274,363	0	1	2	12,199	11,802	24,001	0.330
2016	8,232,336	0	4	3	123,050	138,066	261,116	3.172
	33,461,010	0	7	10	137,365	153,087	290,452	
Adjusted Loss to Payroll Ratio:					0.411	0.458	0.868	
Expected Unlimited Loss to Payroll Ratio:					1.006	1.432	2.438	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.888	1.212	2.100	
Credibility:					0.26	0.25		
Indicated Limited Loss to Payroll Ratio:					0.764	1.023	1.787	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.841	1.308	2.149	
Indicated Relativity Change:								-11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								183.5%

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Effective January 1, 2020

Code: 1438 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: SMELTING, SINTERING, REFINING OR ALLOYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	50,143,045	4	28	92	649,214	624,694	1,273,908	2.541
2013	52,368,524	0	27	81	501,714	565,569	1,067,283	2.038
2014	49,602,903	3	33	78	880,043	1,064,672	1,944,715	3.921
2015	47,255,927	0	35	69	1,025,968	966,761	1,992,729	4.217
2016	48,705,118	1	32	75	764,643	816,996	1,581,639	3.247
	248,075,516	8	155	395	3,821,582	4,038,693	7,860,275	
Adjusted Loss to Payroll Ratio:					1.540	1.628	3.169	
Expected Unlimited Loss to Payroll Ratio:					1.468	1.742	3.211	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.364	1.447	2.811	
Credibility:					0.68	0.62		
Indicated Limited Loss to Payroll Ratio:					1.484	1.559	3.043	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.585	1.832	3.417	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								291.7%

Code: 1452 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 2 CLASS: MINING – ORE MILLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	50,917,908	0	8	28	192,600	209,367	401,967	0.789
2013	52,035,084	0	15	34	519,192	568,196	1,087,388	2.090
2014	51,875,699	2	9	37	486,104	287,516	773,620	1.491
2015	46,451,143	2	9	16	509,905	627,766	1,137,671	2.449
2016	26,401,466	0	3	9	14,929	51,577	66,506	0.252
	227,681,300	4	44	124	1,722,730	1,744,421	3,467,151	
Adjusted Loss to Payroll Ratio:					0.757	0.766	1.523	
Expected Unlimited Loss to Payroll Ratio:					0.813	0.774	1.586	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.752	0.586	1.338	
Credibility:					0.51	0.42		
Indicated Limited Loss to Payroll Ratio:					0.754	0.662	1.416	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.831	0.846	1.676	
Indicated Relativity Change:								5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								143.1%

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Code: 1463 RHG: 6 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: ASPHALT WORKS; BRIQUETTE MFG; COKE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	59,908,090	1	15	30	384,464	327,169	711,633	1.188
2013	58,157,786	3	8	22	452,240	344,569	796,809	1.370
2014	65,677,901	1	20	21	361,574	411,014	772,588	1.176
2015	70,854,088	2	20	41	633,786	699,518	1,333,304	1.882
2016	77,666,848	3	20	23	978,459	1,147,053	2,125,512	2.737
	332,264,713	10	83	137	2,810,524	2,929,322	5,739,846	
Adjusted Loss to Payroll Ratio:					0.846	0.882	1.727	
Expected Unlimited Loss to Payroll Ratio:					0.987	1.446	2.433	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.855	0.982	1.837	
Credibility:					0.63	0.59		
Indicated Limited Loss to Payroll Ratio:					0.849	0.923	1.772	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.966	1.318	2.284	
Indicated Relativity Change:								-6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								195.0%

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	
2012	44,513,040	2	18	30	460,976	277,543	738,519	1.659
2013	47,254,631	3	33	47	1,068,521	1,192,933	2,261,454	4.786
2014	52,434,540	2	30	66	966,921	1,029,168	1,996,089	3.807
2015	59,187,319	0	17	25	769,914	676,179	1,446,093	2.443
2016	54,870,372	1	11	24	388,589	390,931	779,520	1.421
	258,259,902	8	109	192	3,654,921	3,566,754	7,221,675	
Adjusted Loss to Payroll Ratio:					1.415	1.381	2.796	
Expected Unlimited Loss to Payroll Ratio:					2.213	2.355	4.568	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.996	1.667	3.663	
Credibility:					0.79	0.67		
Indicated Limited Loss to Payroll Ratio:					1.537	1.476	3.013	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.731	2.016	3.746	
Indicated Relativity Change:								-18.0%
Relativity to Statewide Average Loss to Payroll Ratio:								319.9%

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Code: 1699 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: ROCK, MINERAL OR GLASS WOOL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	12,356,429	1	1	0	116,012	115,512	231,524	1.874
2013	14,309,189	0	5	1	134,574	106,789	241,363	1.687
2014	15,137,660	0	2	1	153,221	95,185	248,406	1.641
2015	15,526,901	0	3	2	26,622	70,683	97,305	0.627
2016	18,333,180	0	0	2	0	1,377	1,377	0.008
	75,663,359	1	11	6	430,429	389,546	819,976	
Adjusted Loss to Payroll Ratio:					0.569	0.515	1.084	
Expected Unlimited Loss to Payroll Ratio:					1.112	0.949	2.061	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.019	0.759	1.778	
Credibility:					0.37	0.30		
Indicated Limited Loss to Payroll Ratio:					0.853	0.686	1.538	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.922	0.835	1.756	
Indicated Relativity Change:								-14.8%
Relativity to Statewide Average Loss to Payroll Ratio:								150.0%

Code: 1701 RHG: 6 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: CEMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	76,859,170	3	16	49	1,007,333	675,968	1,683,301	2.190
2013	95,128,700	5	18	41	801,293	814,113	1,615,406	1.698
2014	110,374,239	6	23	61	927,158	1,134,857	2,062,015	1.868
2015	96,840,940	6	31	53	1,197,882	1,421,378	2,619,260	2.705
2016	89,282,972	0	14	42	291,506	399,500	691,006	0.774
	468,486,021	20	102	246	4,225,172	4,445,816	8,670,988	
Adjusted Loss to Payroll Ratio:					0.902	0.949	1.851	
Expected Unlimited Loss to Payroll Ratio:					1.528	1.778	3.306	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.323	1.208	2.532	
Credibility:					0.86	0.74		
Indicated Limited Loss to Payroll Ratio:					0.961	1.016	1.977	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.093	1.451	2.544	
Indicated Relativity Change:								-23.1%
Relativity to Statewide Average Loss to Payroll Ratio:								217.2%

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Code: 1710 RHG: 6 NAICS: 21 ILDG: 2 MLDG: 3 CLASS: STONE CRUSHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	58,179,015	6	21	47	914,797	1,312,331	2,227,128	3.828
2013	62,067,976	4	16	42	856,577	1,025,894	1,882,471	3.033
2014	70,076,984	4	24	35	908,379	960,579	1,868,958	2.667
2015	80,715,605	0	20	47	353,725	400,027	753,752	0.934
2016	77,006,726	2	24	44	1,440,707	865,753	2,306,460	2.995
	348,046,307	16	105	215	4,474,185	4,564,584	9,038,770	
Adjusted Loss to Payroll Ratio:					1.286	1.311	2.597	
Expected Unlimited Loss to Payroll Ratio:					1.338	2.025	3.363	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.194	1.369	2.563	
Credibility:					0.73	0.69		
Indicated Limited Loss to Payroll Ratio:					1.261	1.329	2.590	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.434	1.898	3.332	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								284.5%

Code: 1741 RHG: 6 NAICS: 21 ILDG: 2 MLDG: 2 CLASS: SILICA GRINDING; PLASTER MILLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	22,042,132	0	9	14	62,444	54,017	116,461	0.528
2013	20,205,305	1	4	19	67,452	129,583	197,035	0.975
2014	22,049,423	0	3	10	13,397	22,755	36,152	0.164
2015	22,696,000	1	4	8	260,126	143,354	403,480	1.778
2016	19,853,920	1	6	6	263,012	678,026	941,038	4.740
	106,846,780	3	26	57	666,431	1,027,735	1,694,166	
Adjusted Loss to Payroll Ratio:					0.624	0.962	1.586	
Expected Unlimited Loss to Payroll Ratio:					1.274	1.951	3.225	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.137	1.319	2.456	
Credibility:					0.44	0.43		
Indicated Limited Loss to Payroll Ratio:					0.911	1.166	2.077	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.036	1.665	2.701	
Indicated Relativity Change:								-16.3%
Relativity to Statewide Average Loss to Payroll Ratio:								230.6%

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Code: 1803 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 3 CLASS: STONE CUTTING OR FABRICATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	54,228,057	8	76	97	1,801,541	2,273,482	4,075,023	7.515
2013	63,939,860	5	66	98	1,507,508	1,615,729	3,123,237	4.885
2014	74,878,582	8	76	122	2,118,411	2,468,868	4,587,279	6.126
2015	86,355,629	8	64	118	2,109,177	2,636,951	4,746,128	5.496
2016	95,678,439	1	78	148	1,626,586	2,582,557	4,209,143	4.399
	375,080,567	30	360	583	9,163,222	11,577,586	20,740,809	
Adjusted Loss to Payroll Ratio:					2.443	3.087	5.530	
Expected Unlimited Loss to Payroll Ratio:					2.951	3.990	6.941	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.650	3.038	5.688	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					2.443	3.086	5.529	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					2.690	3.944	6.633	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								566.4%

Code: 1925 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: DIE CASTING MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	28,443,575	4	26	49	890,933	812,263	1,703,196	5.988
2013	27,770,261	2	21	46	649,304	513,756	1,163,060	4.188
2014	27,925,341	6	34	55	1,210,802	1,772,817	2,983,619	10.684
2015	27,761,951	1	31	47	945,913	872,370	1,818,283	6.550
2016	28,857,135	0	31	48	536,712	878,469	1,415,181	4.904
	140,758,263	13	143	245	4,233,665	4,849,675	9,083,340	
Adjusted Loss to Payroll Ratio:					3.008	3.445	6.453	
Expected Unlimited Loss to Payroll Ratio:					2.675	3.543	6.218	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.402	2.697	5.100	
Credibility:					0.68	0.63		
Indicated Limited Loss to Payroll Ratio:					2.814	3.169	5.983	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					3.098	4.050	7.148	
Indicated Relativity Change:								15.0%
Relativity to Statewide Average Loss to Payroll Ratio:								610.3%

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Code: 2002 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: MACARONI MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	65,573,710	8	88	58	1,966,729	3,096,519	5,063,248	7.721
2013	64,716,117	5	106	47	2,054,771	2,185,963	4,240,734	6.553
2014	51,383,681	5	69	55	1,913,857	1,976,603	3,890,460	7.571
2015	46,377,654	2	51	47	954,369	1,086,380	2,040,749	4.400
2016	54,115,660	0	59	49	1,279,447	1,398,503	2,677,950	4.949
282,166,821		20	373	256	8,169,172	9,743,968	17,913,140	
Adjusted Loss to Payroll Ratio:					2.895	3.453	6.348	
Expected Unlimited Loss to Payroll Ratio:					3.309	4.231	7.539	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.074	3.512	6.586	
Credibility:					0.99	0.93		
Indicated Limited Loss to Payroll Ratio:					2.897	3.457	6.354	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					3.094	4.062	7.156	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								611.0%

Code: 2003 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: BAKERIES AND CRACKER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,820,174,823	51	1,523	1,942	35,934,073	38,019,671	73,953,744	4.063
2016	1,893,459,313	15	1,511	2,270	40,611,252	42,284,912	82,896,164	4.378
3,713,634,135		66	3,034	4,212	76,545,325	80,304,583	156,849,908	
Adjusted Loss to Payroll Ratio:					2.061	2.162	4.224	
Expected Unlimited Loss to Payroll Ratio:					2.200	2.541	4.741	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.043	2.110	4.153	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.061	2.162	4.224	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.201	2.541	4.742	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								404.9%

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Code: 2014 RHG: 5 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: GRAIN OR RICE MILLING; FEED MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	117,756,418	5	62	182	1,696,809	1,283,231	2,980,040	2.531
2013	120,163,456	5	59	129	1,351,497	1,571,958	2,923,455	2.433
2014	127,633,236	8	66	140	1,867,899	1,885,445	3,753,344	2.941
2015	131,181,677	2	73	158	1,765,255	1,811,575	3,576,830	2.727
2016	148,892,996	2	74	195	1,879,620	1,969,888	3,849,508	2.585
	645,627,782	22	334	804	8,561,080	8,522,096	17,083,176	
Adjusted Loss to Payroll Ratio:					1.326	1.320	2.646	
Expected Unlimited Loss to Payroll Ratio:					1.489	1.813	3.303	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.303	1.290	2.594	
Credibility:					0.97	0.87		
Indicated Limited Loss to Payroll Ratio:					1.325	1.316	2.641	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.492	1.798	3.290	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								280.9%

Code: 2030 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: SUGAR MFG OR REFINING – BEET OR CANE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	39,813,386	2	12	23	357,223	195,389	552,612	1.388
2013	40,583,104	3	18	38	502,336	708,908	1,211,244	2.985
2014	40,686,683	0	3	31	78,794	76,246	155,040	0.381
2015	41,875,201	1	5	41	364,032	779,962	1,143,994	2.732
2016	41,466,102	1	19	57	867,480	983,627	1,851,107	4.464
	204,424,476	7	57	190	2,169,865	2,744,132	4,913,997	
Adjusted Loss to Payroll Ratio:					1.061	1.342	2.404	
Expected Unlimited Loss to Payroll Ratio:					1.178	1.648	2.827	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.031	1.173	2.204	
Credibility:					0.56	0.53		
Indicated Limited Loss to Payroll Ratio:					1.048	1.263	2.311	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.180	1.725	2.905	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								248.1%

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Code: 2063 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: DAIRY PRODUCTS OR ICE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	765,637,083	12	364	758	8,926,295	8,747,682	17,673,977	2.308
2016	778,184,345	7	395	835	11,809,969	11,655,038	23,465,007	3.015
	1,543,821,428	19	759	1,593	20,736,264	20,402,720	41,138,984	
Adjusted Loss to Payroll Ratio:					1.343	1.322	2.665	
Expected Unlimited Loss to Payroll Ratio:					1.357	1.472	2.829	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.245	1.179	2.424	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.343	1.322	2.665	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.452	1.608	3.060	
Indicated Relativity Change:								8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								261.3%

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	
2013	101,245,931	13	134	257	3,041,708	4,087,326	7,129,034	7.041
2014	101,067,591	14	151	378	3,538,869	5,140,263	8,679,132	8.587
2015	102,561,966	4	153	377	3,063,095	4,550,024	7,613,119	7.423
2016	113,277,525	7	165	423	3,882,017	4,853,491	8,735,508	7.712
	418,153,013	38	603	1,435	13,525,690	18,631,104	32,156,794	
Adjusted Loss to Payroll Ratio:					3.235	4.456	7.690	
Expected Unlimited Loss to Payroll Ratio:					2.569	4.647	7.216	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.249	3.307	5.555	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.235	4.456	7.690	
Limit Factor:					1.126	1.366		
Indicated (Unlimited) Loss to Payroll Ratio:					3.642	6.086	9.728	
Indicated Relativity Change:								34.8%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					3.377	5.643	9.020	
Relativity to Statewide Average Loss to Payroll Ratio:								770.1%

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Code: 2095 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: MEAT PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	206,276,172	10	302	375	5,609,477	6,625,427	12,234,904	5.931
2016	231,218,737	2	214	368	3,819,325	4,570,069	8,389,394	3.628
	437,494,909	12	516	743	9,428,802	11,195,496	20,624,297	
Adjusted Loss to Payroll Ratio:					2.155	2.559	4.714	
Expected Unlimited Loss to Payroll Ratio:					2.728	3.704	6.432	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.502	2.962	5.464	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.155	2.559	4.714	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.330	3.114	5.444	
Indicated Relativity Change:								-15.4%
Relativity to Statewide Average Loss to Payroll Ratio:								464.8%

Code: 2102 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: FRUIT/VEGETABLE EVAPORATION/DEHYDRATING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	51,147,285	0	46	95	374,807	472,543	847,350	1.657
2013	53,016,212	5	42	76	687,421	654,969	1,342,390	2.532
2014	54,723,186	2	38	68	768,599	1,066,287	1,834,886	3.353
2015	52,024,199	1	55	81	703,343	1,024,035	1,727,378	3.320
2016	47,372,999	2	53	76	1,335,816	1,756,456	3,092,272	6.527
	258,283,881	10	234	396	3,869,986	4,974,289	8,844,276	
Adjusted Loss to Payroll Ratio:					1.498	1.926	3.424	
Expected Unlimited Loss to Payroll Ratio:					1.207	1.985	3.193	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.084	1.511	2.596	
Credibility:					0.63	0.64		
Indicated Limited Loss to Payroll Ratio:					1.345	1.777	3.122	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.481	2.271	3.752	
Indicated Relativity Change:								17.5%
Relativity to Statewide Average Loss to Payroll Ratio:								320.3%

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Code: 2107 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: FRUIT – FRESH FRUIT PACKING AND HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	249,801,188	14	222	379	2,685,382	3,768,849	6,454,231	2.584
2015	259,317,823	9	260	465	3,418,783	4,725,452	8,144,235	3.141
2016	279,063,359	5	204	408	2,645,582	4,603,631	7,249,213	2.598
	788,182,370	28	686	1,252	8,749,746	13,097,932	21,847,679	
Adjusted Loss to Payroll Ratio:					1.110	1.662	2.772	
Expected Unlimited Loss to Payroll Ratio:					1.215	1.910	3.125	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.140	1.616	2.756	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.110	1.662	2.772	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.176	1.921	3.097	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								264.4%

Code: 2108 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: FRUIT – CITRUS FRUIT PACKING AND HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	197,578,242	8	192	360	3,229,100	4,447,029	7,676,129	3.885
2015	238,626,639	7	214	424	4,222,300	4,933,595	9,155,895	3.837
2016	236,005,035	3	206	442	4,379,690	5,640,032	10,019,722	4.246
	672,209,916	18	612	1,226	11,831,090	15,020,656	26,851,746	
Adjusted Loss to Payroll Ratio:					1.760	2.235	3.995	
Expected Unlimited Loss to Payroll Ratio:					1.869	2.278	4.147	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.754	1.927	3.681	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.760	2.235	3.995	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.864	2.583	4.447	
Indicated Relativity Change:								7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								379.7%

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Code: 2109 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FRUIT – DRIED FRUIT PACKING AND HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	97,303,793	5	77	173	1,313,509	1,315,925	2,629,434	2.702
2013	104,031,679	9	62	136	1,393,064	1,484,179	2,877,243	2.766
2014	107,661,849	4	85	144	1,471,464	1,481,778	2,953,242	2.743
2015	109,422,819	3	81	152	1,600,320	1,926,809	3,527,129	3.223
2016	121,663,884	1	98	152	1,579,367	2,149,002	3,728,369	3.064
	540,084,023	22	403	757	7,357,724	8,357,694	15,715,418	
Adjusted Loss to Payroll Ratio:					1.362	1.547	2.910	
Expected Unlimited Loss to Payroll Ratio:					1.596	1.900	3.495	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.482	1.577	3.060	
Credibility:					0.95	0.87		
Indicated Limited Loss to Payroll Ratio:					1.368	1.551	2.920	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.461	1.823	3.284	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								280.4%

Code: 2111 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: FRUIT/VEGETABLE PRESERVING/PICKLING; OLIVE HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	440,288,266	11	317	515	5,580,473	7,427,484	13,007,957	2.954
2016	450,170,527	2	298	544	5,711,274	7,451,168	13,162,442	2.924
	890,458,793	13	615	1,059	11,291,747	14,878,651	26,170,398	
Adjusted Loss to Payroll Ratio:					1.268	1.671	2.939	
Expected Unlimited Loss to Payroll Ratio:					1.332	2.018	3.350	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.221	1.614	2.835	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.268	1.671	2.939	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.371	2.033	3.404	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								290.7%

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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	
2012	36,021,987	3	34	32	750,379	691,672	1,442,051	4.003
2013	34,846,434	6	50	48	861,717	1,175,938	2,037,655	5.848
2014	36,500,842	3	54	46	1,247,360	1,074,488	2,321,848	6.361
2015	35,151,906	0	56	54	1,007,629	943,372	1,951,001	5.550
2016	36,828,352	1	40	79	672,258	771,921	1,444,179	3.921
	179,349,520	13	234	259	4,539,344	4,657,390	9,196,734	
Adjusted Loss to Payroll Ratio:					2.531	2.597	5.128	
Expected Unlimited Loss to Payroll Ratio:					2.919	3.653	6.573	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.677	2.922	5.599	
Credibility:					0.78	0.72		
Indicated Limited Loss to Payroll Ratio:					2.563	2.688	5.251	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.771	3.271	6.042	
Indicated Relativity Change:								-8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								515.9%

Code: 2116 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FRUIT/VEGETABLE JUICE OR CONCENTRATE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	67,900,340	3	43	106	1,212,324	1,330,517	2,542,841	3.745
2013	76,194,492	2	57	110	976,598	1,434,885	2,411,483	3.165
2014	96,309,942	5	55	156	1,250,530	1,490,812	2,741,342	2.846
2015	109,531,375	4	80	203	1,916,664	2,630,825	4,547,489	4.152
2016	98,692,640	0	79	157	1,619,158	2,140,410	3,759,568	3.809
	448,628,789	14	314	732	6,975,274	9,027,449	16,002,723	
Adjusted Loss to Payroll Ratio:					1.555	2.012	3.567	
Expected Unlimited Loss to Payroll Ratio:					1.301	1.852	3.153	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.221	1.567	2.788	
Credibility:					0.82	0.81		
Indicated Limited Loss to Payroll Ratio:					1.495	1.928	3.422	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.583	2.228	3.811	
Indicated Relativity Change:								20.9%
Relativity to Statewide Average Loss to Payroll Ratio:								325.4%

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Effective January 1, 2020

Code: 2117 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FRUIT/VEGETABLE PROCESSING – FROZEN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	67,966,025	10	58	139	1,210,600	1,592,702	2,803,302	4.125
2013	68,744,712	8	71	109	1,408,491	1,869,570	3,278,061	4.768
2014	77,478,220	7	74	127	1,189,547	2,078,254	3,267,801	4.218
2015	77,330,474	1	65	100	1,165,203	1,706,848	2,872,051	3.714
2016	78,496,548	4	71	133	2,281,040	2,140,088	4,421,128	5.632
	370,015,978	30	339	608	7,254,881	9,387,462	16,642,343	
Adjusted Loss to Payroll Ratio:					1.961	2.537	4.498	
Expected Unlimited Loss to Payroll Ratio:					1.930	3.143	5.073	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.793	2.610	4.402	
Credibility:					0.89	0.92		
Indicated Limited Loss to Payroll Ratio:					1.942	2.543	4.485	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.074	2.988	5.062	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								432.2%

Code: 2121 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: BREWERIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	206,036,387	6	74	228	2,263,614	2,135,853	4,399,467	2.135
2013	224,087,171	6	93	212	2,775,873	2,470,797	5,246,670	2.341
2014	248,962,234	3	102	264	1,668,229	1,958,413	3,626,642	1.457
2015	270,385,036	8	119	264	3,777,369	3,184,780	6,962,149	2.575
2016	196,389,516	3	76	172	1,356,758	1,462,476	2,819,234	1.436
	1,145,860,343	26	464	1,140	11,841,844	11,212,319	23,054,162	
Adjusted Loss to Payroll Ratio:					1.033	0.979	2.012	
Expected Unlimited Loss to Payroll Ratio:					1.193	1.237	2.430	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.108	1.027	2.135	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					1.033	0.979	2.012	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.104	1.150	2.254	
Indicated Relativity Change:								-7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								192.5%

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Code: 2123 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: FRUIT/VEGETABLE PROCESSING – FRESH – READY-TO-EAT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	429,741,840	18	342	695	7,627,301	10,699,489	18,326,790	4.265
2016	427,941,910	6	363	667	8,752,339	10,739,651	19,491,990	4.555
	857,683,750	24	705	1,362	16,379,641	21,439,141	37,818,781	
Adjusted Loss to Payroll Ratio:					1.910	2.500	4.409	
Expected Unlimited Loss to Payroll Ratio:					1.824	2.468	4.292	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.712	2.088	3.800	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.910	2.500	4.409	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					2.022	2.890	4.912	
Indicated Relativity Change:								14.5%
Relativity to Statewide Average Loss to Payroll Ratio:								419.4%

Code: 2142 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: WINERIES; DISTILLING; VINEGAR MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	727,091,755	13	289	748	4,609,242	5,696,655	10,305,897	1.417
2015	767,601,945	12	262	661	5,081,593	6,181,130	11,262,723	1.467
2016	807,944,319	4	275	692	5,348,784	6,586,833	11,935,617	1.477
	2,302,638,019	29	826	2,101	15,039,620	18,464,619	33,504,239	
Adjusted Loss to Payroll Ratio:					0.653	0.802	1.455	
Expected Unlimited Loss to Payroll Ratio:					0.627	0.937	1.564	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.575	0.749	1.324	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.653	0.802	1.455	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.706	0.976	1.682	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								143.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 2163 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: BOTTLING - BEVERAGES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	908,305,100	15	595	1,632	18,159,114	17,717,161	35,876,275	3.950
2016	931,123,135	6	514	1,533	17,087,704	17,313,740	34,401,444	3.695
	1,839,428,235	21	1,109	3,165	35,246,818	35,030,901	70,277,719	
Adjusted Loss to Payroll Ratio:					1.916	1.904	3.821	
Expected Unlimited Loss to Payroll Ratio:					2.482	2.668	5.150	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.229	2.031	4.260	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.916	1.904	3.821	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					2.110	2.434	4.544	
Indicated Relativity Change:								-11.8%
Relativity to Statewide Average Loss to Payroll Ratio:								387.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 2211 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: COTTON BATTING/WASTE MFG; FELTING MFG; WOOL COMBING/SCOURING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	4,752,574	1	8	2	180,917	363,816	544,733	11.462
2013	8,227,095	0	14	8	180,461	249,778	430,239	5.230
2014	3,823,712	0	4	3	60,652	124,914	185,566	4.853
2015	4,441,030	0	2	4	72,157	59,324	131,481	2.961
2016	3,468,684	0	3	3	52,982	91,217	144,199	4.157
	24,713,096	1	31	20	547,169	889,049	1,436,218	
Adjusted Loss to Payroll Ratio:					2.214	3.597	5.812	
Expected Unlimited Loss to Payroll Ratio:					3.632	5.546	9.178	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.331	4.436	7.767	
Credibility:					0.38	0.38		
Indicated Limited Loss to Payroll Ratio:					2.906	4.117	7.024	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					3.142	5.011	8.153	
Indicated Relativity Change:								-11.2%
Relativity to Statewide Average Loss to Payroll Ratio:								696.1%

Code: 2222 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: SPINNING OR WEAVING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	24,026,256	4	16	39	706,796	873,022	1,579,818	6.575
2013	28,284,649	2	21	34	474,816	635,706	1,110,522	3.926
2014	40,492,402	1	28	38	461,883	668,345	1,130,228	2.791
2015	33,541,439	0	13	29	252,284	401,452	653,736	1.949
2016	34,457,142	1	16	26	358,485	595,377	953,862	2.768
	160,801,889	8	94	166	2,254,264	3,173,902	5,428,166	
Adjusted Loss to Payroll Ratio:					1.402	1.974	3.376	
Expected Unlimited Loss to Payroll Ratio:					1.887	2.580	4.468	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.753	2.142	3.896	
Credibility:					0.63	0.61		
Indicated Limited Loss to Payroll Ratio:					1.532	2.040	3.571	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.636	2.396	4.033	
Indicated Relativity Change:								-9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								344.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2362 RHG: 6 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: KNITTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	28,839,300	8	49	23	1,308,413	1,442,900	2,751,313	9.540
2013	33,680,626	4	45	27	1,044,720	1,014,989	2,059,709	6.115
2014	45,239,897	11	73	66	2,070,886	2,120,959	4,191,845	9.266
2015	46,080,737	1	66	51	1,381,426	1,795,484	3,176,910	6.894
2016	42,410,972	2	234	105	4,371,412	3,252,407	7,623,819	17.976
	196,251,533	26	467	272	10,176,856	9,626,740	19,803,596	
Adjusted Loss to Payroll Ratio:					5.186	4.905	10.091	
Expected Unlimited Loss to Payroll Ratio:					4.410	6.183	10.593	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.820	4.201	8.021	
Credibility:					0.93	0.86		
Indicated Limited Loss to Payroll Ratio:					5.090	4.807	9.897	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					5.787	6.864	12.651	
Indicated Relativity Change:								19.4%
Relativity to Statewide Average Loss to Payroll Ratio:								1080.2%

Code: 2402 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: CARPET OR RUG MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	40,193,286	7	10	19	663,771	768,146	1,431,917	3.563
2013	28,572,373	5	11	25	501,223	529,427	1,030,650	3.607
2014	35,523,345	1	16	29	578,076	767,740	1,345,816	3.789
2015	26,297,188	4	20	28	1,319,607	1,045,624	2,365,231	8.994
2016	24,884,954	4	42	37	1,446,419	1,124,314	2,570,733	10.330
	155,471,147	21	99	138	4,509,096	4,235,252	8,744,347	
Adjusted Loss to Payroll Ratio:					2.900	2.724	5.624	
Expected Unlimited Loss to Payroll Ratio:					2.414	2.314	4.728	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.213	1.851	4.065	
Credibility:					0.68	0.57		
Indicated Limited Loss to Payroll Ratio:					2.681	2.349	5.029	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.898	2.858	5.756	
Indicated Relativity Change:								21.7%
Relativity to Statewide Average Loss to Payroll Ratio:								491.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 2413 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: TEXTILES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	74,163,681	5	42	58	980,178	1,088,422	2,068,600	2.789
2013	82,841,930	1	62	50	877,444	1,103,630	1,981,074	2.391
2014	80,662,517	5	69	68	1,853,507	1,693,243	3,546,750	4.397
2015	76,766,631	1	77	65	1,205,406	1,537,459	2,742,865	3.573
2016	91,498,397	1	62	68	1,129,736	1,602,048	2,731,784	2.986
	405,933,156	13	312	309	6,046,271	7,024,803	13,071,074	
Adjusted Loss to Payroll Ratio:					1.489	1.731	3.220	
Expected Unlimited Loss to Payroll Ratio:					1.509	1.813	3.322	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.384	1.450	2.833	
Credibility:					0.83	0.75		
Indicated Limited Loss to Payroll Ratio:					1.471	1.660	3.132	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.591	2.021	3.611	
Indicated Relativity Change:								8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								308.3%

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	
2015	1,266,243,475	73	1,340	990	27,960,853	32,117,210	60,078,063	4.745
2016	1,318,669,087	17	1,903	1,173	40,300,716	34,731,260	75,031,976	5.690
	2,584,912,562	90	3,243	2,163	68,261,569	66,848,470	135,110,039	
Adjusted Loss to Payroll Ratio:					2.641	2.586	5.227	
Expected Unlimited Loss to Payroll Ratio:					2.157	2.743	4.900	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.025	2.321	4.345	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.641	2.586	5.227	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					2.797	2.990	5.786	
Indicated Relativity Change:								18.1%
Relativity to Statewide Average Loss to Payroll Ratio:								494.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2012	60,774,332	11	64	122	2,444,216	2,667,508	5,111,724	8.411
2013	68,237,866	9	86	106	1,887,568	2,202,310	4,089,878	5.994
2014	80,780,313	12	113	143	3,258,124	3,840,892	7,099,016	8.788
2015	74,530,475	3	102	89	2,566,444	2,864,982	5,431,426	7.288
2016	79,636,922	0	72	83	2,099,262	2,202,594	4,301,856	5.402
	363,959,906	35	437	543	12,255,614	13,778,286	26,033,900	
Adjusted Loss to Payroll Ratio:					3.367	3.786	7.153	
Expected Unlimited Loss to Payroll Ratio:					4.039	4.729	8.768	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.704	3.782	7.486	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.367	3.786	7.153	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					3.640	4.607	8.247	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								704.1%

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	
2012	49,356,240	5	58	80	1,151,196	1,777,818	2,929,014	5.934
2013	54,519,048	8	59	93	1,263,756	1,655,454	2,919,210	5.354
2014	55,770,451	7	83	87	2,065,748	2,500,047	4,565,795	8.187
2015	60,126,498	2	60	106	1,318,904	1,510,043	2,828,947	4.705
2016	62,794,108	0	57	113	1,341,068	1,592,362	2,933,430	4.672
	282,566,346	22	317	479	7,140,671	9,035,724	16,176,396	
Adjusted Loss to Payroll Ratio:					2.527	3.198	5.725	
Expected Unlimited Loss to Payroll Ratio:					2.631	3.766	6.398	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.413	3.012	5.425	
Credibility:					0.90	0.87		
Indicated Limited Loss to Payroll Ratio:					2.516	3.174	5.689	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.719	3.862	6.582	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								562.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 2576 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: AWNING, TARP OR CANVAS GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	73,979,905	5	53	121	1,301,042	1,440,404	2,741,446	3.706
2013	83,647,224	7	57	127	1,601,929	2,090,550	3,692,479	4.414
2014	92,224,257	3	67	126	1,304,198	1,750,234	3,054,432	3.312
2015	95,234,644	1	47	97	970,604	1,449,831	2,420,435	2.542
2016	95,225,708	1	64	101	1,387,597	2,122,842	3,510,439	3.686
440,311,739		17	288	572	6,565,370	8,853,861	15,419,231	
Adjusted Loss to Payroll Ratio:					1.491	2.011	3.502	
Expected Unlimited Loss to Payroll Ratio:					1.599	2.598	4.198	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.436	1.978	3.414	
Credibility:					0.87	0.88		
Indicated Limited Loss to Payroll Ratio:					1.484	2.007	3.491	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.634	2.565	4.199	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								358.5%

Code: 2584 RHG: 1 NAICS: 56 ILDG: 1 MLDG: 2 CLASS: CARPET, RUG OR UPHOLSTERY CLEANING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	69,716,063	4	86	88	1,449,808	2,098,956	3,548,764	5.090
2013	76,258,102	5	63	79	1,349,642	1,424,644	2,774,286	3.638
2014	95,132,547	7	96	115	2,027,310	1,980,645	4,007,955	4.213
2015	88,417,730	5	84	105	1,642,851	2,390,512	4,033,363	4.562
2016	85,053,493	1	86	105	1,218,007	1,460,723	2,678,730	3.149
414,577,934		22	415	492	7,687,618	9,355,480	17,043,098	
Adjusted Loss to Payroll Ratio:					1.854	2.257	4.111	
Expected Unlimited Loss to Payroll Ratio:					2.015	2.551	4.566	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.908	2.216	4.124	
Credibility:					0.95	0.89		
Indicated Limited Loss to Payroll Ratio:					1.857	2.252	4.109	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.967	2.604	4.570	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								390.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2015	566,132,830	28	562	975	15,317,860	15,431,373	30,749,233	5.431
2016	570,923,921	9	522	1,010	13,860,185	16,576,385	30,436,570	5.331
	1,137,056,751	37	1,084	1,985	29,178,045	32,007,758	61,185,802	
Adjusted Loss to Payroll Ratio:					2.566	2.815	5.381	
Expected Unlimited Loss to Payroll Ratio:					2.782	3.142	5.924	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.530	2.562	5.091	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.566	2.815	5.381	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					2.718	3.254	5.972	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								509.9%

INCLUDES 2586 D 1-1-14

Code: 2589 RHG: 3 NAICS: 81 ILDG: 3 MLDG: 2 CLASS: DRY CLEANING OR LAUNDRY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	200,167,498	12	160	70	3,251,736	3,270,167	6,521,903	3.258
2014	206,850,042	6	136	87	2,561,583	2,721,659	5,283,242	2.554
2015	210,257,878	4	184	104	3,130,863	3,581,774	6,712,637	3.193
2016	215,413,935	3	152	69	3,299,944	3,427,426	6,727,370	3.123
	832,689,354	25	632	330	12,244,126	13,001,026	25,245,153	
Adjusted Loss to Payroll Ratio:					1.470	1.561	3.032	
Expected Unlimited Loss to Payroll Ratio:					1.540	1.910	3.450	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.368	1.472	2.840	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.470	1.561	3.032	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.590	1.900	3.490	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								297.9%

INCLUDES 2586 D 1-1-14

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 2660 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: BOOT OR SHOE MFG OR REPAIRING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	20,627,923	3	31	17	834,970	881,446	1,716,416	8.321
2013	21,259,816	5	37	16	879,059	871,861	1,750,920	8.236
2014	19,994,658	1	21	20	207,198	299,681	506,879	2.535
2015	18,635,825	4	41	26	808,561	949,037	1,757,598	9.431
2016	13,187,210	0	6	1	139,656	118,500	258,156	1.958
	93,705,433	13	136	80	2,869,443	3,120,525	5,989,968	
Adjusted Loss to Payroll Ratio:					3.062	3.330	6.392	
Expected Unlimited Loss to Payroll Ratio:					2.942	3.509	6.451	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.733	2.913	5.646	
Credibility:					0.61	0.55		
Indicated Limited Loss to Payroll Ratio:					2.934	3.143	6.076	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					3.133	3.693	6.826	
Indicated Relativity Change:								5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								582.8%

Code: 2683 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: LUGGAGE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	8,502,505	0	11	13	130,153	198,153	328,306	3.861
2013	8,629,736	1	6	22	316,302	197,603	513,905	5.955
2014	9,752,504	1	20	9	317,693	380,315	698,008	7.157
2015	12,156,925	1	10	13	176,488	242,496	418,984	3.446
2016	12,273,247	0	11	17	105,231	221,684	326,915	2.664
	51,314,917	3	58	74	1,045,867	1,240,251	2,286,118	
Adjusted Loss to Payroll Ratio:					2.038	2.417	4.455	
Expected Unlimited Loss to Payroll Ratio:					1.695	1.997	3.692	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.575	1.658	3.233	
Credibility:					0.38	0.35		
Indicated Limited Loss to Payroll Ratio:					1.751	1.924	3.675	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.870	2.260	4.130	
Indicated Relativity Change:								11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								352.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 2688 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: LEATHER GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	47,719,530	6	33	40	1,013,343	925,023	1,938,366	4.062
2013	49,063,890	3	37	45	629,918	719,079	1,348,997	2.749
2014	54,885,608	5	45	43	1,099,715	1,359,640	2,459,355	4.481
2015	59,167,072	3	51	57	1,308,903	1,345,740	2,654,643	4.487
2016	53,003,093	1	34	56	971,173	1,302,842	2,274,015	4.290
	263,839,193	18	200	241	5,023,052	5,652,324	10,675,376	
Adjusted Loss to Payroll Ratio:					1.904	2.142	4.046	
Expected Unlimited Loss to Payroll Ratio:					1.691	1.960	3.651	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.587	1.658	3.245	
Credibility:					0.74	0.67		
Indicated Limited Loss to Payroll Ratio:					1.822	1.982	3.804	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.929	2.292	4.221	
Indicated Relativity Change:								15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								360.4%

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	
2012	44,534,835	14	76	45	2,798,287	2,340,695	5,138,982	11.539
2013	49,909,617	14	77	43	2,695,783	1,979,831	4,675,614	9.368
2014	53,053,610	11	72	52	2,684,596	2,354,327	5,038,923	9.498
2015	51,158,380	6	69	60	2,677,998	1,902,142	4,580,140	8.953
2016	52,087,051	11	69	47	3,622,357	3,888,229	7,510,586	14.419
	250,743,493	56	363	247	14,479,021	12,465,224	26,944,246	
Adjusted Loss to Payroll Ratio:					5.774	4.971	10.746	
Expected Unlimited Loss to Payroll Ratio:					7.086	8.198	15.284	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					5.928	4.833	10.762	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					5.774	4.971	10.746	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					6.958	8.168	15.126	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								1291.5%

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Code: 2710 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: SAWMILLS OR SHINGLE MILLS; LOG CHIPPING; WOOD TREATING/PRESERVING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	42,426,391	8	60	66	1,164,814	1,276,194	2,441,008	5.754
2013	47,638,114	4	41	89	1,033,529	742,204	1,775,733	3.728
2014	54,333,185	7	77	105	1,647,318	2,008,628	3,655,946	6.729
2015	59,170,281	0	50	98	533,051	803,851	1,336,902	2.259
2016	65,897,663	0	59	117	1,192,687	1,601,313	2,794,000	4.240
269,465,635		19	287	475	5,571,400	6,432,190	12,003,589	
Adjusted Loss to Payroll Ratio:					2.068	2.387	4.455	
Expected Unlimited Loss to Payroll Ratio:					2.151	2.532	4.683	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.019	2.142	4.161	
Credibility:					0.82	0.75		
Indicated Limited Loss to Payroll Ratio:					2.059	2.326	4.385	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					2.180	2.689	4.869	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								415.7%

Code: 2727 RHG: 7 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: LOG HAULING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	12,341,196	0	11	10	281,958	208,706	490,664	3.976
2013	12,540,663	2	7	10	426,331	444,713	871,044	6.946
2014	13,363,321	1	7	6	293,797	170,037	463,834	3.471
2015	12,963,505	0	8	10	111,907	211,822	323,729	2.497
2016	12,729,349	0	9	7	324,858	316,854	641,712	5.041
63,938,034		3	42	43	1,438,851	1,352,133	2,790,983	
Adjusted Loss to Payroll Ratio:					2.250	2.115	4.365	
Expected Unlimited Loss to Payroll Ratio:					3.919	5.112	9.031	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.279	3.014	6.293	
Credibility:					0.55	0.48		
Indicated Limited Loss to Payroll Ratio:					2.713	2.582	5.296	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					3.269	4.243	7.512	
Indicated Relativity Change:								-16.8%
Relativity to Statewide Average Loss to Payroll Ratio:								641.4%

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Code: 2731 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: PLANING OR MOULDING MILLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	49,654,528	5	21	61	571,642	742,601	1,314,243	2.647
2013	54,003,205	4	42	56	970,120	1,108,518	2,078,638	3.849
2014	61,228,696	6	44	80	1,066,587	1,629,148	2,695,735	4.403
2015	69,989,826	1	52	106	690,339	938,514	1,628,853	2.327
2016	75,370,190	1	48	96	932,732	1,187,460	2,120,192	2.813
	310,246,445	17	207	399	4,231,421	5,606,241	9,837,662	
Adjusted Loss to Payroll Ratio:					1.364	1.807	3.171	
Expected Unlimited Loss to Payroll Ratio:					1.452	1.947	3.399	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.349	1.616	2.965	
Credibility:					0.74	0.71		
Indicated Limited Loss to Payroll Ratio:					1.360	1.752	3.112	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.452	2.058	3.511	
Indicated Relativity Change:								3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								299.8%

Code: 2757 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: PALLET MFG, REPAIR OR RECONDITIONING; PALLET DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	90,665,597	13	151	219	2,676,863	3,695,926	6,372,789	7.029
2014	100,188,403	5	134	249	1,769,429	2,431,494	4,200,923	4.193
2015	110,059,110	5	212	271	3,494,145	3,958,830	7,452,975	6.772
2016	115,977,234	4	181	268	2,692,571	3,620,750	6,313,321	5.444
	416,890,345	27	678	1,007	10,633,008	13,707,001	24,340,009	
Adjusted Loss to Payroll Ratio:					2.551	3.288	5.838	
Expected Unlimited Loss to Payroll Ratio:					2.746	4.307	7.054	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.518	3.445	5.963	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.551	3.288	5.838	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.757	4.001	6.759	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								577.0%

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Code: 2759 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: WOODEN BOX OR CONTAINER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	34,201,800	2	31	64	496,947	670,254	1,167,201	3.413
2013	36,544,015	3	34	87	613,535	864,568	1,478,103	4.045
2014	42,731,362	3	57	85	1,016,724	1,235,522	2,252,246	5.271
2015	45,325,673	2	64	115	953,120	1,666,044	2,619,164	5.779
2016	51,218,082	3	54	76	1,396,347	1,055,801	2,452,148	4.788
	210,020,932	13	240	427	4,476,673	5,492,188	9,968,861	
Adjusted Loss to Payroll Ratio:					2.132	2.615	4.747	
Expected Unlimited Loss to Payroll Ratio:					2.051	3.317	5.368	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.881	2.653	4.534	
Credibility:					0.72	0.74		
Indicated Limited Loss to Payroll Ratio:					2.061	2.625	4.686	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.228	3.195	5.423	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								463.0%

Code: 2790 RHG: 1 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: PATTERN OR MODEL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	91,593,101	1	20	66	549,355	823,038	1,372,393	1.498
2013	96,878,467	4	30	75	772,707	993,741	1,766,448	1.823
2014	107,621,461	1	33	94	724,091	904,908	1,628,999	1.514
2015	108,380,800	3	27	90	608,909	874,491	1,483,400	1.369
2016	122,950,584	0	22	88	392,608	551,001	943,609	0.767
	527,424,414	9	132	413	3,047,670	4,147,178	7,194,848	
Adjusted Loss to Payroll Ratio:					0.578	0.786	1.364	
Expected Unlimited Loss to Payroll Ratio:					0.650	0.869	1.519	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.610	0.735	1.345	
Credibility:					0.66	0.64		
Indicated Limited Loss to Payroll Ratio:					0.589	0.768	1.357	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.624	0.888	1.511	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								129.0%

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Code: 2797 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: MOBILE HOME MFG; AUTOMOBILE BODY MFG; RECREATION VEHICLE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	52,630,163	6	68	185	1,499,926	1,861,949	3,361,875	6.388
2013	66,955,374	7	57	192	1,172,828	1,304,795	2,477,623	3.700
2014	82,674,231	10	106	308	2,207,790	2,749,659	4,957,449	5.996
2015	97,951,986	3	122	334	3,138,119	3,268,431	6,406,550	6.541
2016	107,915,846	3	115	440	2,065,925	2,853,870	4,919,795	4.559
	408,127,600	29	468	1,459	10,084,588	12,038,704	22,123,291	
Adjusted Loss to Payroll Ratio:					2.471	2.950	5.421	
Expected Unlimited Loss to Payroll Ratio:					2.822	3.544	6.366	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.621	2.942	5.564	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.471	2.950	5.421	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.639	3.466	6.105	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								521.2%

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Code: 2806 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: DOOR, SASH OR WINDOW MFG – WOOD; SHUTTER MFG – WOOD/PLASTIC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	83,073,634	10	76	150	1,730,059	1,719,811	3,449,870	4.153
2013	99,175,519	10	96	159	2,139,995	2,291,212	4,431,207	4.468
2014	106,809,110	8	98	171	2,017,984	2,493,469	4,511,453	4.224
2015	121,496,410	5	110	183	2,013,557	2,185,044	4,198,601	3.456
2016	123,980,940	3	86	206	1,512,076	1,869,491	3,381,567	2.727
	534,535,612	36	466	869	9,413,670	10,559,026	19,972,697	
Adjusted Loss to Payroll Ratio:					1.761	1.975	3.736	
Expected Unlimited Loss to Payroll Ratio:					2.215	2.818	5.033	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.031	2.254	4.285	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.761	1.975	3.736	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.904	2.404	4.308	
Indicated Relativity Change:								-14.4%
Relativity to Statewide Average Loss to Payroll Ratio:								367.8%

Code: 2812 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: CABINET MFG – WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	477,224,632	22	392	550	8,809,883	11,046,050	19,855,933	4.161
2016	528,680,426	9	361	513	7,355,396	9,486,771	16,842,167	3.186
	1,005,905,058	31	753	1,063	16,165,279	20,532,822	36,698,101	
Adjusted Loss to Payroll Ratio:					1.607	2.041	3.648	
Expected Unlimited Loss to Payroll Ratio:					2.044	2.889	4.933	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.836	2.199	4.036	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.607	2.041	3.648	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.769	2.609	4.378	
Indicated Relativity Change:								-11.3%
Relativity to Statewide Average Loss to Payroll Ratio:								373.8%

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Code: 2819 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: TRUSS OR BUILDING COMPONENTS MFG – WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	37,111,024	2	75	123	1,452,153	1,336,303	2,788,456	7.514
2013	47,802,790	4	63	134	1,060,471	1,209,772	2,270,243	4.749
2014	55,082,701	7	73	104	1,647,364	2,151,892	3,799,256	6.897
2015	76,192,429	1	90	204	2,018,116	2,590,845	4,608,961	6.049
2016	68,969,047	1	71	179	1,030,528	1,543,791	2,574,319	3.733
	285,157,990	15	372	744	7,208,632	8,832,604	16,041,236	
Adjusted Loss to Payroll Ratio:					2.528	3.097	5.625	
Expected Unlimited Loss to Payroll Ratio:					2.682	3.656	6.338	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.491	3.035	5.527	
Credibility:					0.91	0.88		
Indicated Limited Loss to Payroll Ratio:					2.525	3.090	5.615	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.696	3.631	6.327	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								540.2%

Code: 2840 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: PICTURE FRAME ASSEMBLY; PICTURE OR ARTWORK FRAMING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	39,588,609	4	33	79	575,762	785,835	1,361,597	3.439
2013	36,458,403	1	21	55	382,789	488,593	871,382	2.390
2014	42,361,515	5	34	62	657,121	742,203	1,399,324	3.303
2015	44,735,205	1	20	53	549,167	502,682	1,051,849	2.351
2016	48,112,695	0	24	32	401,431	718,751	1,120,182	2.328
	211,256,427	11	132	281	2,566,270	3,238,065	5,804,335	
Adjusted Loss to Payroll Ratio:					1.215	1.533	2.748	
Expected Unlimited Loss to Payroll Ratio:					1.559	2.282	3.841	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.464	1.931	3.394	
Credibility:					0.65	0.65		
Indicated Limited Loss to Payroll Ratio:					1.302	1.672	2.974	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.379	1.933	3.312	
Indicated Relativity Change:								-13.8%
Relativity to Statewide Average Loss to Payroll Ratio:								282.7%

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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	
2012	70,538,798	8	63	92	1,284,362	1,602,414	2,886,776	4.092
2013	71,096,299	7	69	93	1,999,060	2,047,275	4,046,335	5.691
2014	79,432,313	8	81	115	1,716,514	2,632,237	4,348,751	5.475
2015	88,607,929	4	73	138	2,093,411	2,272,493	4,365,904	4.927
2016	84,416,308	0	61	149	1,050,385	1,657,147	2,707,532	3.207
	394,091,647	27	347	587	8,143,733	10,211,567	18,355,300	
Adjusted Loss to Payroll Ratio:					2.066	2.591	4.658	
Expected Unlimited Loss to Payroll Ratio:					2.665	3.449	6.114	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.444	2.759	5.202	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					2.066	2.598	4.664	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.234	3.162	5.395	
Indicated Relativity Change:								-11.8%
Relativity to Statewide Average Loss to Payroll Ratio:								460.7%

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	
2012	29,873,095	1	23	72	556,196	879,395	1,435,591	4.806
2013	34,480,853	0	16	53	166,814	358,976	525,790	1.525
2014	34,724,711	3	35	70	772,348	1,152,437	1,924,785	5.543
2015	36,492,714	1	37	58	1,116,724	1,410,609	2,527,333	6.926
2016	37,853,857	1	21	71	424,464	557,183	981,647	2.593
	173,425,230	6	132	324	3,036,545	4,358,600	7,395,145	
Adjusted Loss to Payroll Ratio:					1.751	2.513	4.264	
Expected Unlimited Loss to Payroll Ratio:					1.668	2.758	4.426	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.549	2.290	3.839	
Credibility:					0.62	0.64		
Indicated Limited Loss to Payroll Ratio:					1.674	2.433	4.107	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.788	2.859	4.647	
Indicated Relativity Change:								5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								396.7%

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Code: 2881 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FURNITURE ASSEMBLING; COFFIN/CASKET MFG OR ASSEMBLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	10,034,975	1	18	15	408,549	464,970	873,519	8.705
2013	9,913,022	1	10	13	139,557	139,033	278,590	2.810
2014	11,028,913	0	15	9	179,164	204,243	383,407	3.476
2015	10,876,342	0	13	12	194,552	358,667	553,219	5.086
2016	11,125,955	0	15	8	208,986	223,067	432,053	3.883
	52,979,208	2	71	57	1,130,807	1,389,980	2,520,787	
Adjusted Loss to Payroll Ratio:					2.134	2.624	4.758	
Expected Unlimited Loss to Payroll Ratio:					2.513	3.164	5.677	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.335	2.627	4.962	
Credibility:					0.45	0.42		
Indicated Limited Loss to Payroll Ratio:					2.244	2.626	4.870	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.397	3.085	5.482	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								468.1%

Code: 2883 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 2 CLASS: FURNITURE MFG – WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	81,023,548	21	168	228	3,003,875	4,203,829	7,207,704	8.896
2014	90,844,172	15	149	193	2,774,911	3,057,833	5,832,744	6.421
2015	109,722,404	18	220	220	3,886,296	4,403,762	8,290,058	7.555
2016	115,017,327	9	280	255	5,139,762	6,829,306	11,969,068	10.406
	396,607,451	63	817	896	14,804,844	18,494,730	33,299,574	
Adjusted Loss to Payroll Ratio:					3.733	4.663	8.396	
Expected Unlimited Loss to Payroll Ratio:					3.565	5.027	8.592	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.202	3.827	7.029	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.733	4.663	8.396	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					4.110	5.960	10.070	
Indicated Relativity Change:								17.2%
Relativity to Statewide Average Loss to Payroll Ratio:								859.7%

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Code: 2915 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: VENEER OR VENEER PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	9,937,643	1	8	24	139,631	179,832	319,463	3.215
2013	11,455,363	2	19	15	365,717	344,629	710,346	6.201
2014	11,915,758	0	8	24	85,840	180,274	266,114	2.233
2015	12,036,691	0	11	16	97,273	221,754	319,027	2.650
2016	14,930,637	0	6	15	179,350	457,697	637,047	4.267
	60,276,092	3	52	94	867,811	1,384,187	2,251,998	
Adjusted Loss to Payroll Ratio:					1.440	2.296	3.736	
Expected Unlimited Loss to Payroll Ratio:					2.083	2.704	4.787	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.871	2.058	3.929	
Credibility:					0.44	0.40		
Indicated Limited Loss to Payroll Ratio:					1.681	2.153	3.835	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.851	2.752	4.603	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								393.0%

Code: 2923 RHG: 5 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: MUSICAL INSTRUMENT MFG – NOT METAL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	72,185,165	3	41	82	663,691	970,486	1,634,177	2.264
2013	72,599,314	6	37	94	1,263,803	1,143,973	2,407,776	3.317
2014	69,052,525	3	30	65	595,786	641,144	1,236,930	1.791
2015	66,693,092	0	30	59	649,948	896,891	1,546,839	2.319
2016	66,935,500	0	40	42	635,816	745,143	1,380,959	2.063
	347,465,597	12	178	342	3,809,044	4,397,637	8,206,680	
Adjusted Loss to Payroll Ratio:					1.096	1.266	2.362	
Expected Unlimited Loss to Payroll Ratio:					1.333	1.892	3.225	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.167	1.346	2.513	
Credibility:					0.73	0.69		
Indicated Limited Loss to Payroll Ratio:					1.115	1.291	2.406	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.256	1.763	3.019	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								257.7%

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Code: 3018 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: STEEL MAKING OR PROCESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	76,066,867	2	24	65	711,643	737,590	1,449,233	1.905
2013	77,025,856	3	14	43	363,641	549,690	913,331	1.186
2014	100,613,271	0	45	72	1,214,837	1,317,257	2,532,094	2.517
2015	95,058,865	1	43	42	921,075	774,898	1,695,973	1.784
2016	113,375,326	2	29	44	1,962,246	995,080	2,957,326	2.608
	462,140,185	8	155	266	5,173,443	4,374,515	9,547,958	
Adjusted Loss to Payroll Ratio:					1.119	0.947	2.066	
Expected Unlimited Loss to Payroll Ratio:					0.854	0.910	1.764	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.802	0.770	1.571	
Credibility:					0.70	0.62		
Indicated Limited Loss to Payroll Ratio:					1.024	0.879	1.903	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.085	1.017	2.101	
Indicated Relativity Change:								19.1%
Relativity to Statewide Average Loss to Payroll Ratio:								179.4%

Code: 3022 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PIPE, TUBE OR EXTRUSION MFG – NOT IRON OR STEEL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	59,860,714	2	42	72	921,569	994,723	1,916,292	3.201
2013	61,702,965	7	30	76	1,397,221	1,315,756	2,712,977	4.397
2014	64,117,496	2	23	71	624,951	657,627	1,282,578	2.000
2015	73,665,325	1	52	109	1,164,707	1,030,787	2,195,494	2.980
2016	70,013,762	1	49	108	1,218,940	1,794,749	3,013,689	4.304
	329,360,263	13	196	436	5,327,388	5,793,642	11,121,030	
Adjusted Loss to Payroll Ratio:					1.617	1.759	3.377	
Expected Unlimited Loss to Payroll Ratio:					1.535	1.861	3.396	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.441	1.575	3.016	
Credibility:					0.77	0.72		
Indicated Limited Loss to Payroll Ratio:					1.577	1.707	3.284	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.670	1.974	3.644	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								311.1%

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Code: 3030 RHG: 6 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: IRON OR STEEL WORKS – STRUCTURAL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	94,285,958	8	88	143	1,833,947	2,194,144	4,028,091	4.272
2013	103,586,090	10	93	190	2,598,674	2,954,766	5,553,440	5.361
2014	111,436,394	4	100	242	1,579,238	2,049,161	3,628,399	3.256
2015	119,701,192	10	92	225	2,710,869	2,172,849	4,883,718	4.080
2016	124,907,533	4	77	193	2,638,418	3,320,198	5,958,616	4.770
	553,917,167	36	450	993	11,361,146	12,691,117	24,052,263	
Adjusted Loss to Payroll Ratio:					2.051	2.291	4.342	
Expected Unlimited Loss to Payroll Ratio:					2.414	3.307	5.721	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.091	2.247	4.338	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.051	2.291	4.342	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					2.332	3.272	5.604	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								478.5%

Code: 3039 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: REINFORCING STEEL FABRICATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	52,312,205	2	29	37	1,480,594	1,058,949	2,539,543	4.855
2013	71,768,552	5	50	108	1,039,928	1,109,243	2,149,171	2.995
2014	63,411,278	3	39	83	874,896	773,433	1,648,329	2.599
2015	60,107,860	2	45	73	1,039,566	1,160,851	2,200,417	3.661
2016	65,677,064	3	25	64	1,405,016	1,316,633	2,721,649	4.144
	313,276,960	15	188	365	5,839,999	5,419,109	11,259,108	
Adjusted Loss to Payroll Ratio:					1.864	1.730	3.594	
Expected Unlimited Loss to Payroll Ratio:					2.181	2.338	4.519	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.959	1.780	3.739	
Credibility:					0.86	0.74		
Indicated Limited Loss to Payroll Ratio:					1.877	1.743	3.620	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					2.067	2.227	4.294	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								366.7%

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Effective January 1, 2020

Code: 3040 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: IRON OR STEEL WORKS – NON-STRUCTURAL – SHOP

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	114,684,978	4	103	163	1,751,483	2,033,631	3,785,114	3.300
2014	140,545,535	20	130	212	3,342,548	3,737,807	7,080,355	5.038
2015	154,577,661	12	132	210	4,197,227	4,773,885	8,971,112	5.804
2016	166,544,719	6	124	250	3,896,315	4,508,993	8,405,308	5.047
	576,352,893	42	489	835	13,187,573	15,054,316	28,241,889	
Adjusted Loss to Payroll Ratio:					2.288	2.612	4.900	
Expected Unlimited Loss to Payroll Ratio:					2.462	3.081	5.544	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.311	2.607	4.918	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.288	2.612	4.900	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					2.423	3.019	5.443	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								464.7%

Code: 3060 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: DOOR/WINDOW MFG – METAL OR PLASTIC; DOOR/WINDOW FRAME/SCREEN MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	327,967,771	16	303	587	5,993,653	8,104,860	14,098,513	4.299
2016	358,871,830	9	262	498	6,146,378	8,998,602	15,144,980	4.220
	686,839,601	25	565	1,085	12,140,031	17,103,462	29,243,493	
Adjusted Loss to Payroll Ratio:					1.768	2.490	4.258	
Expected Unlimited Loss to Payroll Ratio:					1.793	2.802	4.595	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.645	2.241	3.885	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.768	2.490	4.258	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.911	3.031	4.941	
Indicated Relativity Change:								7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								421.9%

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Code: 3066 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: SHEET METAL PRODUCTS MFG; ALUMINUM WARE MFG; COPPERSMITHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	687,827,813	26	340	802	8,976,897	10,101,826	19,078,723	2.774
2016	696,461,449	15	343	808	8,478,536	9,155,917	17,634,453	2.532
	1,384,289,262	41	683	1,610	17,455,433	19,257,743	36,713,176	
Adjusted Loss to Payroll Ratio:					1.261	1.391	2.652	
Expected Unlimited Loss to Payroll Ratio:					1.342	1.568	2.910	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.205	1.194	2.399	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.261	1.391	2.652	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.388	1.778	3.166	
Indicated Relativity Change:								8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								270.3%

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	
2012	192,592,157	0	13	19	199,911	488,596	688,507	0.357
2013	208,610,464	0	8	26	288,543	162,250	450,793	0.216
2014	284,524,330	0	11	27	377,812	283,187	660,999	0.232
2015	259,473,990	0	5	15	127,306	188,233	315,539	0.122
2016	20,783,746	0	2	6	5,713	51,104	56,817	0.273
	965,984,688	0	39	93	999,287	1,173,370	2,172,656	
Adjusted Loss to Payroll Ratio:					0.103	0.121	0.225	
Expected Unlimited Loss to Payroll Ratio:					0.104	0.132	0.236	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.095	0.105	0.201	
Credibility:					0.40	0.37		
Indicated Limited Loss to Payroll Ratio:					0.099	0.111	0.210	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.106	0.135	0.242	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								20.7%

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Code: 3076 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: FURNITURE MFG – METAL; WHEELCHAIR MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	193,598,158	10	123	270	2,362,485	3,069,303	5,431,788	2.806
2014	199,153,841	8	131	252	2,723,896	3,781,123	6,505,019	3.266
2015	204,120,032	10	145	327	3,718,692	4,391,991	8,110,683	3.973
2016	213,542,791	2	143	332	2,764,429	4,332,481	7,096,910	3.323
	810,414,822	30	542	1,181	11,569,502	15,574,899	27,144,400	
Adjusted Loss to Payroll Ratio:					1.428	1.922	3.349	
Expected Unlimited Loss to Payroll Ratio:					1.631	2.414	4.044	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.496	1.930	3.426	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.428	1.922	3.349	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.543	2.339	3.882	
Indicated Relativity Change:								-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								331.5%

Code: 3081 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FOUNDRIES – IRON

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	11,787,847	3	15	31	373,046	409,138	782,184	6.636
2013	11,690,649	4	11	28	358,075	455,799	813,874	6.962
2014	11,148,925	0	13	25	239,880	355,724	595,604	5.342
2015	17,560,839	1	14	24	382,228	432,681	814,909	4.640
2016	16,969,319	0	10	22	262,662	356,753	619,415	3.650
	69,157,580	8	63	130	1,615,890	2,010,094	3,625,984	
Adjusted Loss to Payroll Ratio:					2.337	2.907	5.243	
Expected Unlimited Loss to Payroll Ratio:					3.047	3.547	6.593	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.830	2.945	5.775	
Credibility:					0.54	0.49		
Indicated Limited Loss to Payroll Ratio:					2.564	2.926	5.490	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.738	3.438	6.176	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								527.3%

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Code: 3082 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: FOUNDRIES – STEEL CASTINGS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	32,966,949	4	53	117	1,837,537	1,707,791	3,545,328	10.754
2013	27,123,963	4	38	86	1,389,688	2,013,837	3,403,525	12.548
2014	43,969,550	3	48	110	1,709,512	1,487,980	3,197,492	7.272
2015	22,995,840	3	25	40	1,139,297	1,340,100	2,479,397	10.782
2016	24,470,877	2	26	53	1,039,747	1,222,194	2,261,941	9.243
	151,527,179	16	190	406	7,115,781	7,771,901	14,887,682	
Adjusted Loss to Payroll Ratio:					4.696	5.129	9.825	
Expected Unlimited Loss to Payroll Ratio:					5.371	5.627	10.998	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.925	4.500	9.426	
Credibility:					0.93	0.80		
Indicated Limited Loss to Payroll Ratio:					4.712	5.003	9.715	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					5.094	6.089	11.183	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								954.8%

Code: 3085 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: FOUNDRIES – NONFERROUS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	48,301,437	3	46	84	919,693	1,154,121	2,073,814	4.293
2013	48,009,934	3	53	44	1,295,433	1,377,541	2,672,974	5.568
2014	45,953,037	2	49	63	769,765	865,542	1,635,307	3.559
2015	45,212,450	3	63	92	1,588,625	1,731,396	3,320,021	7.343
2016	37,329,436	2	45	76	1,409,471	1,401,914	2,811,385	7.531
	224,806,294	13	256	359	5,982,988	6,530,514	12,513,502	
Adjusted Loss to Payroll Ratio:					2.661	2.905	5.566	
Expected Unlimited Loss to Payroll Ratio:					2.583	3.209	5.791	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.368	2.566	4.935	
Credibility:					0.81	0.75		
Indicated Limited Loss to Payroll Ratio:					2.606	2.820	5.426	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.817	3.432	6.249	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								533.6%

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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	
2013	285,072,364	14	125	272	3,062,831	3,797,024	6,859,855	2.406
2014	294,865,234	8	127	214	2,803,029	2,713,777	5,516,806	1.871
2015	300,928,966	10	143	269	3,657,746	4,187,421	7,845,167	2.607
2016	298,494,340	6	108	243	3,385,558	3,787,008	7,172,566	2.403
	1,179,360,904	38	503	998	12,909,164	14,485,229	27,394,393	
Adjusted Loss to Payroll Ratio:					1.095	1.228	2.323	
Expected Unlimited Loss to Payroll Ratio:					1.142	1.537	2.680	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.026	1.170	2.196	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.095	1.228	2.323	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.205	1.570	2.775	
Indicated Relativity Change:								3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								236.9%

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	
2012	113,396,311	7	69	207	2,079,193	2,120,533	4,199,726	3.704
2013	118,143,550	5	62	138	1,358,942	1,638,609	2,997,551	2.537
2014	107,463,618	4	59	127	1,586,925	1,579,777	3,166,702	2.947
2015	132,249,622	5	93	170	2,827,478	2,986,343	5,813,821	4.396
2016	125,206,061	3	78	181	2,314,369	2,968,628	5,282,997	4.219
	596,459,162	24	361	823	10,166,907	11,293,891	21,460,799	
Adjusted Loss to Payroll Ratio:					1.705	1.893	3.598	
Expected Unlimited Loss to Payroll Ratio:					1.904	2.296	4.200	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.650	1.560	3.210	
Credibility:					1.00	0.90		
Indicated Limited Loss to Payroll Ratio:					1.705	1.860	3.565	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.938	2.656	4.594	
Indicated Relativity Change:								9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								392.3%

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Code: 3131 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: CLOTHING BUTTON/FASTENER MFG; ENGRAVING; WINE BOTTLE CORK MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	38,263,670	4	19	46	523,850	568,722	1,092,572	2.855
2013	45,842,606	3	23	41	564,958	576,479	1,141,437	2.490
2014	54,806,552	2	29	51	511,236	944,393	1,455,629	2.656
2015	46,761,001	1	31	47	685,252	1,060,763	1,746,015	3.734
2016	41,545,718	1	24	43	574,543	576,436	1,150,979	2.770
	227,219,547	11	126	228	2,859,839	3,726,794	6,586,633	
Adjusted Loss to Payroll Ratio:					1.259	1.640	2.899	
Expected Unlimited Loss to Payroll Ratio:					1.414	1.849	3.263	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.297	1.478	2.775	
Credibility:					0.64	0.60		
Indicated Limited Loss to Payroll Ratio:					1.272	1.575	2.848	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.375	1.917	3.293	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								281.1%

Code: 3146 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: HARDWARE MFG; HEAT TREATING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	228,557,033	10	96	237	2,841,805	3,095,281	5,937,086	2.598
2013	239,413,699	11	101	210	2,276,841	2,720,606	4,997,447	2.087
2014	245,713,501	8	103	227	2,760,298	2,756,844	5,517,142	2.245
2015	249,555,757	5	87	222	2,131,437	2,773,996	4,905,433	1.966
2016	267,360,074	3	86	223	2,324,369	2,787,089	5,111,458	1.912
	1,230,600,064	37	473	1,119	12,334,752	14,133,816	26,468,568	
Adjusted Loss to Payroll Ratio:					1.002	1.149	2.151	
Expected Unlimited Loss to Payroll Ratio:					1.048	1.285	2.333	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.984	1.087	2.071	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.002	1.149	2.151	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.061	1.328	2.389	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								204.0%

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Code: 3152 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: NAIL/TACK/RIVET MFG; NUT/BOLT/SCREW MFG; SCREW MACHINE PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	423,946,702	15	156	264	4,575,649	4,700,402	9,276,051	2.188
2015	423,501,384	11	153	283	4,767,894	4,976,614	9,744,508	2.301
2016	425,392,557	2	131	310	4,658,331	5,515,816	10,174,147	2.392
	1,272,840,643	28	440	857	14,001,875	15,192,832	29,194,707	
Adjusted Loss to Payroll Ratio:					1.100	1.194	2.294	
Expected Unlimited Loss to Payroll Ratio:					1.081	1.322	2.403	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.004	1.097	2.102	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.100	1.194	2.294	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.175	1.402	2.577	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								220.1%

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Code: 3165 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: AIR COND/REFRIGERATION EQUIP MFG; REFRIGERATOR MFG;
SOLAR PANEL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	77,577,250	6	39	89	983,647	949,407	1,933,054	2.492
2013	77,995,143	5	26	73	1,373,967	1,132,721	2,506,688	3.214
2014	84,421,654	3	41	96	1,412,173	1,197,337	2,609,510	3.091
2015	87,790,022	2	39	78	980,416	1,387,562	2,367,978	2.697
2016	87,389,147	1	38	88	1,176,434	1,101,049	2,277,483	2.606
	415,173,217	17	183	424	5,926,636	5,768,077	11,694,713	
Adjusted Loss to Payroll Ratio:					1.428	1.389	2.817	
Expected Unlimited Loss to Payroll Ratio:					1.282	1.549	2.832	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.191	1.286	2.477	
Credibility:					0.79	0.72		
Indicated Limited Loss to Payroll Ratio:					1.378	1.360	2.738	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.472	1.599	3.070	
Indicated Relativity Change:								8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								262.1%

Code: 3169 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: STOVE OR OVEN MFG; WATER HEATER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	50,173,738	4	33	86	553,639	748,305	1,301,944	2.595
2013	60,391,327	2	38	71	599,343	714,697	1,314,040	2.176
2014	65,828,815	1	42	61	763,427	831,822	1,595,249	2.423
2015	70,718,695	3	43	78	841,954	1,257,626	2,099,580	2.969
2016	80,460,355	0	42	107	758,617	1,193,006	1,951,623	2.426
	327,572,930	10	198	403	3,516,980	4,745,456	8,262,436	
Adjusted Loss to Payroll Ratio:					1.074	1.449	2.522	
Expected Unlimited Loss to Payroll Ratio:					1.196	1.777	2.972	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.096	1.421	2.517	
Credibility:					0.69	0.69		
Indicated Limited Loss to Payroll Ratio:					1.081	1.440	2.521	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.168	1.753	2.921	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								249.4%

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Code: 3175 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: FURNACE OR HEATER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	22,690,870	0	8	29	107,496	115,859	223,355	0.984
2013	22,592,215	1	11	25	567,804	192,336	760,140	3.365
2014	23,526,537	0	9	13	130,603	131,771	262,374	1.115
2015	24,142,516	0	11	22	124,612	146,952	271,564	1.125
2016	23,270,365	1	18	23	943,355	378,340	1,321,695	5.680
	116,222,503	2	57	112	1,873,870	965,258	2,839,127	
Adjusted Loss to Payroll Ratio:					1.612	0.831	2.443	
Expected Unlimited Loss to Payroll Ratio:					1.254	1.300	2.554	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.150	1.039	2.190	
Credibility:					0.47	0.40		
Indicated Limited Loss to Payroll Ratio:					1.367	0.956	2.323	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.478	1.163	2.641	
Indicated Relativity Change:								3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								225.5%

Code: 3178 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: ELECTRONIC ELEMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	225,246,495	9	66	144	1,635,906	1,945,620	3,581,526	1.590
2013	225,565,028	9	64	139	1,555,368	1,782,394	3,337,762	1.480
2014	233,671,996	8	71	113	1,623,300	2,009,201	3,632,501	1.555
2015	225,049,091	5	58	128	1,480,951	1,998,252	3,479,203	1.546
2016	234,684,137	0	54	154	1,408,808	1,919,487	3,328,295	1.418
	1,144,216,747	31	313	678	7,704,334	9,654,954	17,359,288	
Adjusted Loss to Payroll Ratio:					0.673	0.844	1.517	
Expected Unlimited Loss to Payroll Ratio:					0.766	0.956	1.722	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.719	0.809	1.527	
Credibility:					0.96	0.90		
Indicated Limited Loss to Payroll Ratio:					0.675	0.840	1.515	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.715	0.971	1.686	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								144.0%

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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	
2013	427,543,645	22	126	419	4,072,951	4,921,116	8,994,067	2.104
2014	436,352,382	9	138	364	3,818,847	4,607,720	8,426,567	1.931
2015	388,652,613	13	167	400	5,568,910	6,085,228	11,654,138	2.999
2016	271,182,855	2	86	180	2,248,536	2,668,012	4,916,548	1.813
	1,523,731,496	46	517	1,363	15,709,244	18,282,076	33,991,320	
Adjusted Loss to Payroll Ratio:					1.031	1.200	2.231	
Expected Unlimited Loss to Payroll Ratio:					0.975	1.220	2.195	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.915	1.032	1.948	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.031	1.200	2.231	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.092	1.387	2.479	
Indicated Relativity Change:								12.9%
Relativity to Statewide Average Loss to Payroll Ratio:								211.6%

Code: 3180 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: LIGHT FIXTURE OR LAMP MFG OR ASSEMBLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	128,824,810	15	78	208	2,822,288	3,166,955	5,989,243	4.649
2013	126,997,435	5	86	160	1,880,457	2,003,031	3,883,488	3.058
2014	130,021,239	6	78	145	1,502,861	1,783,726	3,286,587	2.528
2015	138,826,767	8	105	163	2,610,477	2,963,680	5,574,157	4.015
2016	153,568,371	4	85	140	2,466,936	3,014,050	5,480,986	3.569
	678,238,621	38	432	816	11,283,020	12,931,442	24,214,461	
Adjusted Loss to Payroll Ratio:					1.664	1.907	3.570	
Expected Unlimited Loss to Payroll Ratio:					1.912	2.582	4.494	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.673	1.837	3.511	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.664	1.907	3.570	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.873	2.604	4.478	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								382.3%

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Code: 3220 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: CAN MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	64,622,143	3	15	30	949,528	673,157	1,622,685	2.511
2013	61,423,572	1	21	36	801,686	501,842	1,303,528	2.122
2014	63,320,647	1	16	27	564,057	351,410	915,467	1.446
2015	59,903,137	1	14	34	498,504	504,327	1,002,831	1.674
2016	55,692,931	0	3	33	16,834	100,138	116,972	0.210
	304,962,431	6	69	160	2,830,610	2,130,874	4,961,484	
Adjusted Loss to Payroll Ratio:					0.928	0.699	1.627	
Expected Unlimited Loss to Payroll Ratio:					1.064	1.020	2.084	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.975	0.816	1.791	
Credibility:					0.64	0.53		
Indicated Limited Loss to Payroll Ratio:					0.945	0.754	1.699	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.022	0.917	1.939	
Indicated Relativity Change:								-6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								165.6%

Code: 3241 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: WIRE, WIRE ROPE OR WIRE CABLE MFG – WIRE DRAWING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	23,949,953	1	6	19	221,128	322,332	543,460	2.269
2013	24,093,255	2	11	27	303,698	369,980	673,678	2.796
2014	28,545,463	3	12	21	529,563	475,947	1,005,510	3.522
2015	29,199,945	0	17	36	240,732	607,101	847,833	2.904
2016	30,153,312	0	12	29	189,977	275,817	465,794	1.545
	135,941,928	6	58	132	1,485,098	2,051,177	3,536,275	
Adjusted Loss to Payroll Ratio:					1.092	1.509	2.601	
Expected Unlimited Loss to Payroll Ratio:					1.094	1.347	2.441	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.027	1.139	2.166	
Credibility:					0.47	0.44		
Indicated Limited Loss to Payroll Ratio:					1.058	1.302	2.360	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.120	1.505	2.625	
Indicated Relativity Change:								7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								224.1%

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Code: 3257 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: WIRE GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	75,318,259	2	53	150	1,114,297	1,250,573	2,364,870	3.140
2013	75,108,563	4	48	106	975,468	1,329,406	2,304,874	3.069
2014	85,248,312	3	65	129	1,077,358	1,552,464	2,629,822	3.085
2015	85,928,528	1	68	133	1,269,767	2,108,825	3,378,592	3.932
2016	95,711,325	0	61	147	1,362,787	1,749,209	3,111,996	3.251
	417,314,988	10	295	665	5,799,677	7,990,477	13,790,154	
Adjusted Loss to Payroll Ratio:					1.390	1.915	3.304	
Expected Unlimited Loss to Payroll Ratio:					1.469	2.203	3.673	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.379	1.864	3.243	
Credibility:					0.84	0.84		
Indicated Limited Loss to Payroll Ratio:					1.388	1.907	3.295	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.470	2.204	3.674	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								313.7%

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	
2012	52,747,907	4	34	66	822,706	1,266,924	2,089,630	3.962
2013	55,938,377	6	36	81	1,195,548	1,623,116	2,818,664	5.039
2014	59,618,009	7	48	99	1,569,469	1,822,815	3,392,284	5.690
2015	56,817,350	0	29	69	719,982	1,281,237	2,001,219	3.522
2016	66,394,977	1	27	88	846,740	1,088,388	1,935,128	2.915
	291,516,620	18	174	403	5,154,444	7,082,479	12,236,924	
Adjusted Loss to Payroll Ratio:					1.768	2.430	4.198	
Expected Unlimited Loss to Payroll Ratio:					1.997	2.963	4.960	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.748	2.109	3.856	
Credibility:					0.80	0.77		
Indicated Limited Loss to Payroll Ratio:					1.764	2.356	4.120	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.986	3.218	5.204	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								444.3%

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Code: 3365 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: WELDING OR CUTTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	42,603,454	1	19	75	407,612	459,488	867,100	2.035
2013	44,884,602	2	28	53	632,553	559,087	1,191,640	2.655
2014	46,214,356	3	29	54	860,715	829,603	1,690,318	3.658
2015	52,971,808	3	38	69	905,004	924,186	1,829,190	3.453
2016	75,235,128	1	35	72	758,804	806,343	1,565,147	2.080
	261,909,348	10	149	323	3,564,688	3,578,708	7,143,396	
Adjusted Loss to Payroll Ratio:					1.361	1.366	2.727	
Expected Unlimited Loss to Payroll Ratio:					1.792	1.702	3.495	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.665	1.413	3.078	
Credibility:					0.75	0.63		
Indicated Limited Loss to Payroll Ratio:					1.437	1.384	2.821	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.535	1.626	3.161	
Indicated Relativity Change:								-9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								269.9%

Code: 3372 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: ELECTROPLATING; BUFFING/POLISHING METAL; GALVANIZING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	208,107,154	14	148	229	3,209,973	4,447,187	7,657,160	3.679
2014	242,928,823	13	135	267	2,694,827	3,842,153	6,536,980	2.691
2015	260,621,431	8	157	252	3,462,011	4,247,129	7,709,140	2.958
2016	269,289,005	7	156	275	4,012,181	4,403,162	8,415,343	3.125
	980,946,413	42	596	1,023	13,378,991	16,939,632	30,318,623	
Adjusted Loss to Payroll Ratio:					1.364	1.727	3.091	
Expected Unlimited Loss to Payroll Ratio:					1.275	2.220	3.495	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.145	1.690	2.835	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.364	1.727	3.091	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.502	2.207	3.709	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								316.6%

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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	
2012	79,710,490	4	13	28	517,493	540,131	1,057,624	1.327
2013	83,951,604	2	33	36	629,594	755,076	1,384,670	1.649
2014	90,478,170	7	53	28	1,262,945	1,604,994	2,867,939	3.170
2015	96,195,283	3	44	31	1,140,720	1,399,811	2,540,531	2.641
2016	93,285,536	0	48	24	1,008,140	1,268,680	2,276,820	2.441
	443,621,083	16	191	147	4,558,890	5,568,691	10,127,581	
Adjusted Loss to Payroll Ratio:					1.028	1.255	2.283	
Expected Unlimited Loss to Payroll Ratio:					0.927	1.214	2.141	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.850	0.971	1.821	
Credibility:					0.71	0.66		
Indicated Limited Loss to Payroll Ratio:					0.976	1.159	2.135	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.055	1.410	2.465	
Indicated Relativity Change:								15.1%
Relativity to Statewide Average Loss to Payroll Ratio:								210.5%

Code: 3400 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: METAL GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	214,441,287	15	171	360	3,610,234	4,408,837	8,019,071	3.740
2015	220,366,291	12	150	336	4,609,361	5,072,147	9,681,508	4.393
2016	229,595,776	3	166	331	4,429,459	5,062,483	9,491,942	4.134
	664,403,355	30	487	1,027	12,649,054	14,543,466	27,192,521	
Adjusted Loss to Payroll Ratio:					1.904	2.189	4.093	
Expected Unlimited Loss to Payroll Ratio:					1.932	2.782	4.714	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.691	1.980	3.670	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.904	2.189	4.093	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					2.144	2.990	5.134	
Indicated Relativity Change:								8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								438.3%

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Code: 3401 RHG: 5 NAICS: 31 ILDG: 1 MLDG: 2 CLASS: TUBE OR PIPE PRODUCTS MFG; GATE OR CORRAL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	109,517,580	5	73	109	1,019,394	1,303,206	2,322,600	2.121
2013	120,088,184	8	73	164	1,722,590	2,046,209	3,768,799	3.138
2014	131,981,826	11	84	185	1,829,288	2,043,488	3,872,776	2.934
2015	128,143,700	6	76	180	1,855,007	1,862,338	3,717,345	2.901
2016	135,622,210	1	93	170	1,309,332	1,851,209	3,160,541	2.330
	625,353,500	31	399	808	7,735,611	9,106,449	16,842,060	
Adjusted Loss to Payroll Ratio:					1.237	1.456	2.693	
Expected Unlimited Loss to Payroll Ratio:					1.487	2.289	3.776	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.302	1.629	2.930	
Credibility:					0.96	0.94		
Indicated Limited Loss to Payroll Ratio:					1.240	1.467	2.706	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.396	2.003	3.399	
Indicated Relativity Change:								-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								290.2%

Code: 3501 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: MACHINERY MFG – PORTABLE TOOLS; MACHINERY MFG – SWIMMING POOL/SPA

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	53,588,248	3	32	65	723,061	1,061,454	1,784,515	3.330
2013	61,861,085	11	38	78	1,793,139	2,103,188	3,896,327	6.299
2014	64,369,115	3	38	74	954,646	1,756,959	2,711,605	4.213
2015	66,463,466	1	42	72	777,191	1,156,456	1,933,647	2.909
2016	67,165,258	2	38	61	722,834	1,104,115	1,826,949	2.720
	313,447,172	20	188	350	4,970,872	7,182,171	12,153,043	
Adjusted Loss to Payroll Ratio:					1.586	2.291	3.877	
Expected Unlimited Loss to Payroll Ratio:					1.718	2.730	4.448	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.575	2.183	3.758	
Credibility:					0.79	0.80		
Indicated Limited Loss to Payroll Ratio:					1.584	2.270	3.853	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.712	2.762	4.474	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								382.0%

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Code: 3507 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 1 CLASS: MACHINERY OR EQUIPMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	218,077,707	6	144	388	2,246,014	2,776,773	5,022,787	2.303
2013	189,867,641	19	124	307	3,039,401	3,225,054	6,264,455	3.299
2014	207,093,002	8	137	389	2,006,386	2,595,615	4,602,001	2.222
2015	227,104,981	8	154	426	3,280,708	3,601,723	6,882,431	3.031
2016	226,732,671	1	132	356	2,710,259	2,763,956	5,474,215	2.414
1,068,876,003		42	691	1,866	13,282,768	14,963,120	28,245,888	
Adjusted Loss to Payroll Ratio:					1.243	1.400	2.643	
Expected Unlimited Loss to Payroll Ratio:					1.332	1.716	3.048	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.196	1.306	2.503	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.243	1.400	2.643	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.368	1.789	3.157	
Indicated Relativity Change:								3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								269.6%

Code: 3560 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: MACHINERY MFG – COMMERCIAL AND INDUSTRIAL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	466,648,818	17	214	512	4,619,787	5,555,452	10,175,239	2.180
2015	481,613,460	14	223	490	5,449,356	5,747,125	11,196,481	2.325
2016	487,133,948	2	176	509	4,430,228	4,688,906	9,119,134	1.872
1,435,396,225		33	613	1,511	14,499,372	15,991,483	30,490,855	
Adjusted Loss to Payroll Ratio:					1.010	1.114	2.124	
Expected Unlimited Loss to Payroll Ratio:					1.090	1.248	2.338	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.012	1.036	2.049	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.010	1.114	2.124	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.079	1.309	2.388	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								203.9%

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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	
2012	143,641,434	4	44	92	1,142,146	1,382,717	2,524,863	1.758
2013	128,409,429	7	36	62	1,508,774	1,436,666	2,945,440	2.294
2014	139,853,540	7	47	63	1,867,362	1,991,917	3,859,279	2.760
2015	145,067,496	1	34	73	1,368,459	1,392,655	2,761,114	1.903
2016	175,114,445	0	31	52	994,425	1,392,506	2,386,931	1.363
	732,086,343	19	192	342	6,881,167	7,596,461	14,477,628	
Adjusted Loss to Payroll Ratio:					0.940	1.038	1.978	
Expected Unlimited Loss to Payroll Ratio:					0.805	1.007	1.812	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.755	0.852	1.607	
Credibility:					0.82	0.77		
Indicated Limited Loss to Payroll Ratio:					0.907	0.995	1.902	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.960	1.150	2.110	
Indicated Relativity Change:								16.5%
Relativity to Statewide Average Loss to Payroll Ratio:								180.2%

Code: 3569 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: ELECTRIC MOTOR MFG OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	67,271,608	1	21	46	258,674	346,158	604,832	0.899
2013	66,123,261	1	21	59	311,335	370,809	682,144	1.032
2014	69,757,709	0	24	46	381,362	391,601	772,963	1.108
2015	73,658,870	1	18	66	488,459	510,099	998,558	1.356
2016	74,980,348	0	24	42	486,898	527,673	1,014,571	1.353
	351,791,796	3	108	259	1,926,728	2,146,339	4,073,067	
Adjusted Loss to Payroll Ratio:					0.548	0.610	1.158	
Expected Unlimited Loss to Payroll Ratio:					0.703	0.823	1.526	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.653	0.683	1.336	
Credibility:					0.58	0.53		
Indicated Limited Loss to Payroll Ratio:					0.592	0.644	1.236	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.632	0.757	1.389	
Indicated Relativity Change:								-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								118.6%

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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	
2012	73,424,571	4	37	69	908,346	1,205,440	2,113,786	2.879
2013	88,208,118	3	38	53	957,593	1,396,029	2,353,622	2.668
2014	85,385,211	5	30	69	1,067,727	1,347,669	2,415,396	2.829
2015	82,859,525	2	35	63	684,182	1,257,224	1,941,406	2.343
2016	85,409,976	0	30	69	778,068	1,182,152	1,960,220	2.295
	415,287,401	14	170	323	4,395,915	6,388,514	10,784,429	
Adjusted Loss to Payroll Ratio:					1.059	1.538	2.597	
Expected Unlimited Loss to Payroll Ratio:					1.238	1.794	3.032	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.112	1.366	2.477	
Credibility:					0.77	0.74		
Indicated Limited Loss to Payroll Ratio:					1.071	1.493	2.564	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.179	1.909	3.088	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								263.6%

Code: 3572 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: MEDICAL INSTRUMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,051,864,792	17	106	360	3,486,787	3,691,882	7,178,669	0.682
2014	1,185,461,096	14	125	389	3,226,434	3,330,468	6,556,902	0.553
2015	1,252,405,456	5	150	391	3,332,433	3,855,389	7,187,822	0.574
2016	1,378,528,785	5	159	508	4,418,584	5,818,712	10,237,296	0.743
	4,868,260,129	41	540	1,648	14,464,237	16,696,451	31,160,688	
Adjusted Loss to Payroll Ratio:					0.297	0.343	0.640	
Expected Unlimited Loss to Payroll Ratio:					0.293	0.343	0.635	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.272	0.285	0.556	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.297	0.343	0.640	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.317	0.403	0.720	
Indicated Relativity Change:								13.4%
Relativity to Statewide Average Loss to Payroll Ratio:								61.5%

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Code: 3573 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: POWER SUPPLY MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	59,447,886	1	11	17	239,523	322,922	562,445	0.946
2013	55,671,035	0	7	15	73,906	117,652	191,558	0.344
2014	62,034,592	0	16	25	256,542	424,491	681,033	1.098
2015	58,704,916	0	7	18	376,272	263,170	639,442	1.089
2016	58,591,372	0	7	27	185,753	268,139	453,892	0.775
	294,449,800	1	48	102	1,131,996	1,396,375	2,528,371	
Adjusted Loss to Payroll Ratio:					0.384	0.474	0.859	
Expected Unlimited Loss to Payroll Ratio:					0.449	0.599	1.048	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.412	0.479	0.891	
Credibility:					0.45	0.43		
Indicated Limited Loss to Payroll Ratio:					0.399	0.477	0.877	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.432	0.581	1.012	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								86.4%

Code: 3574 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: MACHINE MFG; GOLF CLUB/FISHING ROD MFG, REPAIR OR ASSEMBLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	294,053,069	9	130	205	2,990,140	3,266,071	6,256,211	2.128
2014	289,368,115	13	160	321	3,351,220	3,872,265	7,223,485	2.496
2015	250,841,963	6	122	326	3,071,336	3,385,503	6,456,839	2.574
2016	248,483,669	2	98	202	2,626,900	2,677,542	5,304,442	2.135
	1,082,746,816	30	510	1,054	12,039,596	13,201,382	25,240,978	
Adjusted Loss to Payroll Ratio:					1.112	1.219	2.331	
Expected Unlimited Loss to Payroll Ratio:					1.386	1.808	3.194	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.213	1.287	2.500	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.112	1.219	2.331	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.252	1.665	2.918	
Indicated Relativity Change:								-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								249.1%

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Code: 3577 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: PRINTED CIRCUIT BOARD ASSEMBLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	346,498,230	5	68	112	1,173,313	1,648,333	2,821,646	0.814
2013	352,088,275	5	68	115	1,809,107	2,029,589	3,838,696	1.090
2014	367,311,322	5	63	115	1,549,395	2,276,004	3,825,399	1.041
2015	380,944,300	2	49	102	1,523,672	1,766,172	3,289,844	0.864
2016	396,691,128	1	45	93	1,139,387	1,533,751	2,673,138	0.674
1,843,533,254		18	293	537	7,194,875	9,253,848	16,448,723	
Adjusted Loss to Payroll Ratio:					0.390	0.502	0.892	
Expected Unlimited Loss to Payroll Ratio:					0.436	0.604	1.040	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.405	0.501	0.906	
Credibility:					0.93	0.90		
Indicated Limited Loss to Payroll Ratio:					0.391	0.502	0.893	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.418	0.590	1.008	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								86.0%

Code: 3612 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: PUMP/HYDRAULIC APPARATUS MFG OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	174,433,595	5	65	112	1,361,525	1,245,618	2,607,143	1.495
2013	186,018,555	6	67	158	2,042,965	2,125,073	4,168,038	2.241
2014	184,513,394	5	46	134	1,291,225	1,448,599	2,739,824	1.485
2015	186,102,919	3	69	159	2,380,678	2,260,805	4,641,483	2.494
2016	192,192,914	4	70	142	2,168,141	1,932,297	4,100,438	2.134
923,261,376		23	317	705	9,244,534	9,012,392	18,256,926	
Adjusted Loss to Payroll Ratio:					1.001	0.976	1.977	
Expected Unlimited Loss to Payroll Ratio:					1.025	1.168	2.193	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.940	0.934	1.874	
Credibility:					0.99	0.88		
Indicated Limited Loss to Payroll Ratio:					1.001	0.971	1.972	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.082	1.182	2.264	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								193.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 3620 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: BOILER MFG; PLATE STEEL PRODUCTS FABRICATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	52,435,443	5	45	97	951,488	853,532	1,805,020	3.442
2013	52,729,316	5	29	108	1,076,404	800,761	1,877,165	3.560
2014	58,949,624	6	47	75	1,850,820	1,009,366	2,860,186	4.852
2015	58,880,491	3	55	86	1,217,062	1,321,630	2,538,692	4.312
2016	58,986,462	0	49	85	1,239,218	1,151,016	2,390,234	4.052
	281,981,335	19	225	451	6,334,992	5,136,305	11,471,297	
Adjusted Loss to Payroll Ratio:					2.247	1.822	4.068	
Expected Unlimited Loss to Payroll Ratio:					2.686	2.479	5.164	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.412	1.887	4.299	
Credibility:					0.89	0.72		
Indicated Limited Loss to Payroll Ratio:					2.265	1.840	4.105	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					2.494	2.351	4.845	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								413.7%

Code: 3632 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: MACHINE SHOPS – NOC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	2,035,543,110	37	694	1,410	19,256,619	19,519,008	38,775,627	1.905
2016	2,068,226,486	25	633	1,348	20,233,713	20,835,430	41,069,143	1.986
	4,103,769,596	62	1,327	2,758	39,490,331	40,354,437	79,844,768	
Adjusted Loss to Payroll Ratio:					0.962	0.983	1.946	
Expected Unlimited Loss to Payroll Ratio:					1.029	1.200	2.229	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.943	0.960	1.903	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.962	0.983	1.946	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.040	1.197	2.237	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								191.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2012	86,871,852	6	38	67	1,085,609	1,021,672	2,107,281	2.426
2013	91,624,208	3	32	71	578,400	702,696	1,281,096	1.398
2014	93,317,771	3	57	91	1,229,566	1,067,707	2,297,273	2.462
2015	90,530,775	1	37	66	719,160	790,858	1,510,018	1.668
2016	95,836,468	4	33	68	992,106	1,308,073	2,300,179	2.400
	458,181,074	17	197	363	4,604,841	4,891,006	9,495,847	
Adjusted Loss to Payroll Ratio:					1.005	1.067	2.073	
Expected Unlimited Loss to Payroll Ratio:					0.970	1.153	2.122	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.901	0.957	1.858	
Credibility:					0.73	0.67		
Indicated Limited Loss to Payroll Ratio:					0.977	1.031	2.008	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.043	1.211	2.255	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								192.5%

Code: 3643 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: ELECTRIC POWER/TRANS EQUIP MFG; ELECTRIC CONTROL PANEL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	253,321,480	14	80	204	3,223,976	3,332,325	6,556,301	2.588
2013	231,602,923	11	76	181	2,202,298	2,436,575	4,638,873	2.003
2014	247,676,109	9	69	179	2,291,335	2,413,478	4,704,813	1.900
2015	282,769,769	3	82	222	2,297,279	2,402,571	4,699,850	1.662
2016	344,250,123	3	87	245	2,667,897	2,664,107	5,332,004	1.549
	1,359,620,404	40	394	1,031	12,682,786	13,249,055	25,931,840	
Adjusted Loss to Payroll Ratio:					0.933	0.974	1.907	
Expected Unlimited Loss to Payroll Ratio:					1.080	1.197	2.277	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.014	1.013	2.026	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.933	0.974	1.907	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.988	1.126	2.114	
Indicated Relativity Change:								-7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								180.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 3647 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: BATTERY MFG; LEAD MFG, RECLAIMING OR ALLOYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	52,631,999	4	29	47	884,832	1,108,983	1,993,815	3.788
2013	57,824,400	3	28	32	507,055	670,326	1,177,381	2.036
2014	57,965,863	8	51	60	2,445,363	1,195,582	3,640,945	6.281
2015	54,876,488	2	30	47	1,003,504	1,155,674	2,159,178	3.935
2016	59,848,996	1	25	61	857,604	847,720	1,705,324	2.849
	283,147,745	18	163	247	5,698,358	4,978,285	10,676,643	
Adjusted Loss to Payroll Ratio:					2.013	1.758	3.771	
Expected Unlimited Loss to Payroll Ratio:					2.075	2.088	4.163	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.903	1.670	3.573	
Credibility:					0.81	0.69		
Indicated Limited Loss to Payroll Ratio:					1.992	1.731	3.723	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.153	2.106	4.259	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								363.7%

Code: 3651 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: ELECTRICAL WIRE HARNESS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	185,110,822	5	76	119	1,415,255	2,161,229	3,576,484	1.932
2013	194,190,485	10	77	132	1,840,340	2,220,126	4,060,466	2.091
2014	216,936,492	4	82	129	1,636,599	2,081,930	3,718,529	1.714
2015	221,855,085	2	69	142	1,485,104	1,587,855	3,072,959	1.385
2016	227,053,291	0	86	119	1,905,449	2,096,861	4,002,310	1.763
	1,045,146,176	21	390	641	8,282,747	10,148,001	18,430,748	
Adjusted Loss to Payroll Ratio:					0.792	0.971	1.763	
Expected Unlimited Loss to Payroll Ratio:					0.757	1.024	1.781	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.703	0.850	1.553	
Credibility:					0.92	0.89		
Indicated Limited Loss to Payroll Ratio:					0.785	0.958	1.743	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.839	1.125	1.964	
Indicated Relativity Change:								10.3%
Relativity to Statewide Average Loss to Payroll Ratio:								167.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 3681 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: INSTRUMENT MFG; COMPUTER MFG; TELECOM EQUIP MFG;
A/V PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	6,354,594,043	23	614	1,498	14,369,568	15,890,419	30,259,987	0.476
2016	6,796,367,866	11	592	1,512	16,719,535	17,684,193	34,403,728	0.506
	13,150,961,909	34	1,206	3,010	31,089,103	33,574,612	64,663,715	
Adjusted Loss to Payroll Ratio:					0.236	0.255	0.492	
Expected Unlimited Loss to Payroll Ratio:					0.251	0.306	0.557	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.225	0.233	0.458	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.236	0.255	0.492	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.260	0.326	0.587	
Indicated Relativity Change:								5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								50.1%

Code: 3682 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: INSTRUMENT MFG – NON-ELECTRONIC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	1,086,305,647	9	153	344	3,750,089	4,465,671	8,215,760	0.756
2015	1,138,705,475	14	147	387	4,684,774	5,073,290	9,758,064	0.857
2016	1,230,976,030	6	170	397	5,471,969	5,656,085	11,128,054	0.904
	3,455,987,152	29	470	1,128	13,906,831	15,195,046	29,101,876	
Adjusted Loss to Payroll Ratio:					0.402	0.440	0.842	
Expected Unlimited Loss to Payroll Ratio:					0.375	0.484	0.859	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.352	0.409	0.761	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.402	0.440	0.842	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.426	0.508	0.934	
Indicated Relativity Change:								8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								79.8%

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Effective January 1, 2020

Code: 3683 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: SPEAKER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	17,417,929	0	5	11	165,296	162,380	327,676	1.881
2013	18,333,472	1	2	11	50,256	99,522	149,778	0.817
2014	65,643,221	0	10	9	198,443	285,628	484,071	0.737
2015	61,229,992	0	9	10	199,385	131,954	331,339	0.541
2016	71,606,292	0	3	10	19,075	79,717	98,792	0.138
	234,230,907	1	29	51	632,455	759,201	1,391,656	
Adjusted Loss to Payroll Ratio:					0.270	0.324	0.594	
Expected Unlimited Loss to Payroll Ratio:					1.016	1.169	2.185	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.944	0.970	1.914	
Credibility:					0.57	0.51		
Indicated Limited Loss to Payroll Ratio:					0.560	0.641	1.201	
Limit Factor:					1.068	1.175		
Indicated (Unlimited) Loss to Payroll Ratio:					0.598	0.753	1.351	
Indicated Relativity Change:								-38.2%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.725	0.913	1.638	
Relativity to Statewide Average Loss to Payroll Ratio:								139.9%

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	
2012	164,001,694	6	14	32	1,081,230	1,016,413	2,097,643	1.279
2013	223,107,176	6	18	9	1,107,697	710,336	1,818,033	0.815
2014	230,248,411	3	25	10	832,459	1,065,320	1,897,779	0.824
2015	306,602,766	2	33	26	1,403,475	1,281,145	2,684,620	0.876
2016	214,536,033	0	23	19	885,049	959,389	1,844,438	0.860
	1,138,496,080	17	113	96	5,309,910	5,032,603	10,342,513	
Adjusted Loss to Payroll Ratio:					0.466	0.442	0.908	
Expected Unlimited Loss to Payroll Ratio:					0.588	0.693	1.281	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.469	0.457	0.926	
Credibility:					0.82	0.69		
Indicated Limited Loss to Payroll Ratio:					0.467	0.447	0.913	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					0.563	0.734	1.296	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								110.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 3724 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: MILLWRIGHT WORK; ELECTRICAL MACHINERY/AUXILIARY APPARATUS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,618,405,799	65	618	1,252	18,771,045	18,953,456	37,724,501	2.331
2016	1,687,363,257	17	610	1,274	18,858,026	20,138,976	38,997,002	2.311
	3,305,769,056	82	1,228	2,526	37,629,071	39,092,432	76,721,503	
Adjusted Loss to Payroll Ratio:					1.138	1.183	2.321	
Expected Unlimited Loss to Payroll Ratio:					1.313	1.540	2.853	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.130	1.218	2.348	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.138	1.183	2.321	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.282	1.615	2.897	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								247.4%

EXPERIENCE OF CONCRETE SAWING OR DRILLING TRANSFERRED FROM CODE 3724 TO CODE 5029, 5029 E 1-1-14.

Code: 3726 RHG: 5 NAICS: 81 ILDG: 3 MLDG: 3 CLASS: BOILER INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	46,160,054	3	21	38	1,094,249	476,649	1,570,898	3.403
2013	39,539,070	2	20	17	524,409	585,411	1,109,820	2.807
2014	42,100,713	0	9	11	98,035	149,615	247,650	0.588
2015	47,051,356	3	6	8	555,628	364,153	919,781	1.955
2016	64,547,769	0	8	8	266,377	134,966	401,343	0.622
	239,398,961	8	64	82	2,538,698	1,710,794	4,249,492	
Adjusted Loss to Payroll Ratio:					1.060	0.715	1.775	
Expected Unlimited Loss to Payroll Ratio:					1.327	1.171	2.499	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.126	0.803	1.929	
Credibility:					0.63	0.49		
Indicated Limited Loss to Payroll Ratio:					1.085	0.760	1.844	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.221	1.038	2.259	
Indicated Relativity Change:								-9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								192.9%

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Code: 3805 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: AIRCRAFT ENGINE MFG OR REBUILDING; AUTO/TRUCK ENGINE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	293,071,360	3	29	63	1,171,767	912,107	2,083,874	0.711
2013	257,810,320	8	19	45	1,421,711	833,853	2,255,564	0.875
2014	209,151,699	1	17	42	417,625	435,242	852,867	0.408
2015	208,641,644	1	15	51	254,509	312,029	566,538	0.272
2016	135,275,077	0	19	36	607,044	543,893	1,150,937	0.851
	1,103,950,100	13	99	237	3,872,656	3,037,123	6,909,780	
Adjusted Loss to Payroll Ratio:					0.351	0.275	0.626	
Expected Unlimited Loss to Payroll Ratio:					0.372	0.315	0.687	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.341	0.252	0.593	
Credibility:					0.71	0.56		
Indicated Limited Loss to Payroll Ratio:					0.348	0.265	0.613	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.376	0.322	0.698	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								59.6%

Code: 3808 RHG: 1 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: AUTO OR MOTORCYCLE MFG OR ASSEMBLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	412,129,781	7	321	722	8,497,209	8,229,512	16,726,721	4.059
2016	557,255,784	4	388	796	10,758,747	9,624,060	20,382,807	3.658
	969,385,565	11	709	1,518	19,255,956	17,853,571	37,109,528	
Adjusted Loss to Payroll Ratio:					1.986	1.842	3.828	
Expected Unlimited Loss to Payroll Ratio:					1.490	1.604	3.094	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.398	1.357	2.755	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.986	1.842	3.828	
Limit Factor:					1.059	1.156		
Indicated (Unlimited) Loss to Payroll Ratio:					2.104	2.129	4.233	
Indicated Relativity Change:								36.8%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					1.922	1.945	3.867	
Relativity to Statewide Average Loss to Payroll Ratio:								330.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 3815 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: TRUCK, TRUCK TRAILER OR BUS MFG/ASSEMBLING; TRUCK BODY MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	118,400,058	6	96	237	2,021,957	2,371,541	4,393,498	3.711
2013	132,978,641	8	103	271	1,701,659	2,321,335	4,022,994	3.025
2014	134,635,271	7	125	320	2,339,692	2,671,399	5,011,091	3.722
2015	149,933,139	2	124	288	1,964,186	2,348,671	4,312,857	2.877
2016	167,460,961	3	118	322	2,905,838	2,981,296	5,887,134	3.516
	703,408,070	26	566	1,438	10,933,332	12,694,243	23,627,574	
Adjusted Loss to Payroll Ratio:					1.554	1.805	3.359	
Expected Unlimited Loss to Payroll Ratio:					1.670	2.275	3.945	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.531	1.820	3.351	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.554	1.805	3.359	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.680	2.196	3.877	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								331.0%

Code: 3821 RHG: 3 NAICS: 42 ILDG: 4 MLDG: 4 CLASS: AUTO OR AUTO TRUCK PARTS DISMANTLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	80,049,154	13	74	182	1,847,038	2,342,154	4,189,192	5.233
2013	80,107,728	6	64	167	1,342,635	2,675,360	4,017,995	5.016
2014	89,788,244	10	92	206	2,390,407	3,011,579	5,401,986	6.016
2015	85,927,071	6	100	210	2,767,614	2,584,830	5,352,444	6.229
2016	76,572,929	1	66	173	1,466,427	1,455,541	2,921,968	3.816
	412,445,127	36	396	938	9,814,121	12,069,463	21,883,585	
Adjusted Loss to Payroll Ratio:					2.379	2.926	5.306	
Expected Unlimited Loss to Payroll Ratio:					2.761	4.055	6.817	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.709	3.568	6.277	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.379	2.926	5.306	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.572	3.561	6.134	
Indicated Relativity Change:								-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								523.7%

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Code: 3828 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: AUTO OR TRUCK PARTS REBUILDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	77,790,757	2	59	115	669,373	842,008	1,511,381	1.943
2013	83,403,642	4	55	116	591,882	817,924	1,409,806	1.690
2014	92,974,611	2	57	133	1,030,501	1,534,172	2,564,673	2.758
2015	86,262,550	1	54	102	772,217	1,122,722	1,894,939	2.197
2016	82,959,615	1	42	98	757,689	1,017,995	1,775,684	2.140
	423,391,175	10	267	564	3,821,662	5,334,821	9,156,484	
Adjusted Loss to Payroll Ratio:					0.903	1.260	2.163	
Expected Unlimited Loss to Payroll Ratio:					1.043	1.453	2.496	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.969	1.206	2.175	
Credibility:					0.73	0.71		
Indicated Limited Loss to Payroll Ratio:					0.921	1.244	2.165	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.983	1.462	2.445	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								208.8%

Code: 3830 RHG: 5 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: AIRCRAFT/SPACECRAFT MFG; UNMANNED AIRCRAFT SYSTEM MFG – 55 POUNDS OR HEAVIER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,832,951,546	14	236	346	8,331,921	7,644,257	15,976,178	0.872
2016	1,757,324,346	10	215	414	7,677,501	7,150,935	14,828,436	0.844
	3,590,275,893	24	451	760	16,009,423	14,795,193	30,804,615	
Adjusted Loss to Payroll Ratio:					0.446	0.412	0.858	
Expected Unlimited Loss to Payroll Ratio:					0.837	0.941	1.778	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.733	0.670	1.403	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.446	0.412	0.858	
Limit Factor:					1.126	1.366		
Indicated (Unlimited) Loss to Payroll Ratio:					0.502	0.563	1.065	
Indicated Relativity Change:								-40.1%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.629	0.705	1.334	
Relativity to Statewide Average Loss to Payroll Ratio:								113.9%

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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	
2015	1,130,392,737	27	354	730	12,641,577	12,188,520	24,830,097	2.197
2016	1,228,635,039	8	338	800	11,913,966	12,671,480	24,585,446	2.001
	2,359,027,776	35	692	1,530	24,555,543	24,860,000	49,415,543	
Adjusted Loss to Payroll Ratio:					1.041	1.054	2.095	
Expected Unlimited Loss to Payroll Ratio:					1.152	1.234	2.386	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.070	1.024	2.095	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.041	1.054	2.095	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.112	1.238	2.350	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								200.6%

Code: 3840 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: AUTO, TRUCK OR MOTORCYCLE PARTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	338,382,981	13	284	490	4,297,669	5,758,679	10,056,348	2.972
2015	345,006,228	5	220	515	4,428,742	5,584,513	10,013,255	2.902
2016	358,963,710	1	219	446	3,790,893	5,199,052	8,989,945	2.504
	1,042,352,919	19	723	1,451	12,517,305	16,542,244	29,059,549	
Adjusted Loss to Payroll Ratio:					1.201	1.587	2.788	
Expected Unlimited Loss to Payroll Ratio:					1.276	1.872	3.148	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.170	1.497	2.667	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.201	1.587	2.788	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.298	1.931	3.230	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								275.7%

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Code: 4000 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 4 CLASS: SAND OR GRAVEL DIGGING; CLAY DIGGING; SALT PRODUCTION; DREDGING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	92,197,075	4	25	48	613,940	1,071,311	1,685,251	1.828
2013	99,882,399	1	18	47	497,290	858,869	1,356,159	1.358
2014	109,411,586	3	16	40	672,322	518,584	1,190,906	1.088
2015	111,952,513	6	17	56	798,199	1,134,379	1,932,578	1.726
2016	114,927,722	4	22	40	1,159,977	1,277,935	2,437,912	2.121
	528,371,295	18	98	231	3,741,728	4,861,077	8,602,805	
Adjusted Loss to Payroll Ratio:					0.708	0.920	1.628	
Expected Unlimited Loss to Payroll Ratio:					0.828	1.237	2.065	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.766	0.937	1.703	
Credibility:					0.72	0.70		
Indicated Limited Loss to Payroll Ratio:					0.724	0.925	1.650	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.798	1.182	1.980	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								169.1%

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	
2013	172,733,327	12	123	269	3,119,665	3,855,768	6,975,433	4.038
2014	194,961,543	14	131	306	3,510,625	3,438,540	6,949,165	3.564
2015	201,514,974	8	121	243	2,878,534	3,352,851	6,231,385	3.092
2016	211,737,841	1	137	265	2,712,796	3,515,373	6,228,169	2.941
	780,947,685	35	512	1,083	12,221,620	14,162,533	26,384,153	
Adjusted Loss to Payroll Ratio:					1.565	1.814	3.378	
Expected Unlimited Loss to Payroll Ratio:					1.965	2.531	4.496	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.720	1.801	3.521	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.565	1.814	3.378	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.762	2.477	4.239	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								362.0%

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Code: 4036 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PLASTER BOARD MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	18,358,579	0	13	18	266,542	317,492	584,034	3.181
2013	20,152,241	2	12	24	264,991	310,681	575,672	2.857
2014	28,912,369	3	11	11	542,652	392,685	935,337	3.235
2015	23,123,766	1	6	15	368,287	276,196	644,483	2.787
2016	25,741,535	1	10	15	336,768	665,573	1,002,341	3.894
	116,288,489	7	52	83	1,779,240	1,962,627	3,741,867	
Adjusted Loss to Payroll Ratio:					1.530	1.688	3.218	
Expected Unlimited Loss to Payroll Ratio:					1.676	1.859	3.535	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.505	1.415	2.920	
Credibility:					0.52	0.45		
Indicated Limited Loss to Payroll Ratio:					1.518	1.538	3.056	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.671	1.965	3.637	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								310.5%

Code: 4038 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: PLASTER OR CONCRETE STATUARY OR ORNAMENT MFG; TAXIDERMIST

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	21,039,368	1	11	33	255,398	320,924	576,322	2.739
2013	23,510,733	1	16	35	329,617	537,890	867,507	3.690
2014	24,863,407	4	22	35	427,703	846,348	1,274,051	5.124
2015	26,423,745	0	33	35	576,747	797,673	1,374,420	5.201
2016	26,124,426	0	23	32	324,538	490,113	814,651	3.118
	121,961,678	6	105	170	1,914,003	2,992,947	4,906,950	
Adjusted Loss to Payroll Ratio:					1.569	2.454	4.023	
Expected Unlimited Loss to Payroll Ratio:					1.730	2.391	4.122	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.587	1.913	3.499	
Credibility:					0.54	0.52		
Indicated Limited Loss to Payroll Ratio:					1.577	2.194	3.771	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.705	2.670	4.375	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								373.6%

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Code: 4041 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: BRICK OR CLAY BUILDING PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	22,654,204	4	15	25	448,067	465,128	913,195	4.031
2013	21,099,933	1	10	22	201,901	167,850	369,751	1.752
2014	18,850,191	1	9	20	203,192	244,811	448,003	2.377
2015	17,970,538	0	8	17	52,701	120,414	173,115	0.963
2016	20,378,789	0	17	26	173,643	200,083	373,726	1.834
	100,953,656	6	59	110	1,079,504	1,198,286	2,277,790	
Adjusted Loss to Payroll Ratio:					1.069	1.187	2.256	
Expected Unlimited Loss to Payroll Ratio:					1.560	1.744	3.305	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.431	1.395	2.826	
Credibility:					0.48	0.42		
Indicated Limited Loss to Payroll Ratio:					1.257	1.308	2.565	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.359	1.591	2.951	
Indicated Relativity Change:								-10.7%
Relativity to Statewide Average Loss to Payroll Ratio:								251.9%

Code: 4049 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: POTTERY PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	44,480,739	7	20	32	591,859	461,258	1,053,117	2.368
2013	47,735,734	0	21	39	358,947	469,226	828,173	1.735
2014	50,447,332	0	22	58	274,670	444,508	719,178	1.426
2015	54,124,653	2	26	50	542,773	663,584	1,206,357	2.229
2016	57,809,077	2	23	33	742,114	767,411	1,509,525	2.611
	254,597,535	11	112	212	2,510,364	2,805,987	5,316,350	
Adjusted Loss to Payroll Ratio:					0.986	1.102	2.088	
Expected Unlimited Loss to Payroll Ratio:					1.316	1.624	2.939	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.182	1.236	2.418	
Credibility:					0.65	0.59		
Indicated Limited Loss to Payroll Ratio:					1.054	1.157	2.212	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.161	1.479	2.640	
Indicated Relativity Change:								-10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								225.4%

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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	
2012	71,856,933	4	16	62	683,318	731,098	1,414,416	1.968
2013	72,872,819	1	27	61	485,419	616,262	1,101,681	1.512
2014	75,207,619	3	31	61	684,016	767,971	1,451,987	1.931
2015	78,426,713	2	23	50	429,948	607,388	1,037,336	1.323
2016	84,188,817	1	34	46	683,301	978,233	1,661,534	1.974
	382,552,901	11	131	280	2,966,003	3,700,952	6,666,955	
Adjusted Loss to Payroll Ratio:					0.775	0.967	1.743	
Expected Unlimited Loss to Payroll Ratio:					0.837	1.060	1.897	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.752	0.807	1.559	
Credibility:					0.63	0.58		
Indicated Limited Loss to Payroll Ratio:					0.767	0.900	1.667	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.844	1.150	1.994	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								170.3%

Code: 4112 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: INTEGRATED CIRCUIT AND SEMICONDUCTOR WAFER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	1,469,082,135	10	80	232	2,269,014	3,102,440	5,371,454	0.366
2013	1,496,154,044	13	104	225	2,530,468	2,556,942	5,087,410	0.340
2014	1,725,175,445	3	66	195	2,564,778	3,341,868	5,906,646	0.342
2015	1,768,170,691	3	92	217	2,527,214	2,604,349	5,131,563	0.290
2016	1,813,040,958	2	87	246	3,308,917	3,817,559	7,126,476	0.393
	8,271,623,273	31	429	1,115	13,200,391	15,423,157	28,623,549	
Adjusted Loss to Payroll Ratio:					0.160	0.186	0.346	
Expected Unlimited Loss to Payroll Ratio:					0.164	0.205	0.370	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.153	0.170	0.323	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.160	0.186	0.346	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.170	0.219	0.390	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								33.3%

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Code: 4114 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: GLASSWARE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	25,372,208	2	13	42	395,118	215,075	610,193	2.405
2013	31,928,647	1	8	16	196,472	179,992	376,464	1.179
2014	28,475,542	2	8	20	207,566	191,343	398,909	1.401
2015	29,372,099	1	10	24	177,633	240,210	417,843	1.423
2016	41,971,132	0	16	26	430,073	593,396	1,023,469	2.439
	157,119,629	6	55	128	1,406,862	1,420,016	2,826,877	
Adjusted Loss to Payroll Ratio:					0.895	0.904	1.799	
Expected Unlimited Loss to Payroll Ratio:					1.252	1.188	2.440	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.125	0.904	2.029	
Credibility:					0.52	0.43		
Indicated Limited Loss to Payroll Ratio:					1.006	0.904	1.910	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.107	1.155	2.262	
Indicated Relativity Change:								-7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								193.2%

Code: 4130 RHG: 5 NAICS: 42 ILDG: 1 MLDG: 2 CLASS: GLASS MERCHANTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	79,647,775	10	85	118	1,286,394	1,701,811	2,988,205	3.752
2013	83,488,038	6	73	142	1,369,360	1,566,993	2,936,353	3.517
2014	100,271,854	3	81	149	1,383,167	1,875,103	3,258,270	3.249
2015	114,668,711	3	123	229	1,919,488	3,096,371	5,015,859	4.374
2016	123,442,434	0	104	199	1,406,804	1,901,831	3,308,635	2.680
	501,518,812	22	466	837	7,365,213	10,142,108	17,507,322	
Adjusted Loss to Payroll Ratio:					1.469	2.022	3.491	
Expected Unlimited Loss to Payroll Ratio:					1.999	3.138	5.137	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.872	2.456	4.328	
Credibility:					0.99	0.97		
Indicated Limited Loss to Payroll Ratio:					1.473	2.035	3.508	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.658	2.780	4.438	
Indicated Relativity Change:								-13.6%
Relativity to Statewide Average Loss to Payroll Ratio:								378.9%

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Code: 4150 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: OPTICAL GOODS MFG; LENS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	221,320,154	12	88	189	2,707,101	3,300,282	6,007,383	2.714
2013	253,401,220	7	99	163	2,043,056	2,529,857	4,572,913	1.805
2014	248,902,093	6	82	154	2,048,091	2,209,287	4,257,378	1.710
2015	237,784,779	2	92	239	2,099,300	2,556,973	4,656,273	1.958
2016	271,864,501	2	71	214	1,411,029	1,972,914	3,383,943	1.245
1,233,272,747		29	432	959	10,308,577	12,569,312	22,877,889	
Adjusted Loss to Payroll Ratio:					0.836	1.019	1.855	
Expected Unlimited Loss to Payroll Ratio:					1.046	1.439	2.485	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.959	1.151	2.110	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.836	1.019	1.855	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.904	1.240	2.144	
Indicated Relativity Change:								-13.7%
Relativity to Statewide Average Loss to Payroll Ratio:								183.0%

Code: 4239 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PAPER OR CARDBOARD STOCK MFG; FIBER PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	62,708,659	3	21	35	739,239	809,366	1,548,605	2.470
2013	60,246,379	1	13	32	397,970	462,012	859,982	1.427
2014	69,740,661	6	17	41	794,906	608,954	1,403,860	2.013
2015	67,137,626	3	32	42	711,095	1,026,644	1,737,739	2.588
2016	66,425,900	0	17	35	398,860	443,087	841,947	1.267
326,259,225		13	100	185	3,042,071	3,350,063	6,392,134	
Adjusted Loss to Payroll Ratio:					0.932	1.027	1.959	
Expected Unlimited Loss to Payroll Ratio:					1.386	1.528	2.914	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.271	1.222	2.493	
Credibility:					0.73	0.64		
Indicated Limited Loss to Payroll Ratio:					1.024	1.097	2.121	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.107	1.335	2.442	
Indicated Relativity Change:								-16.2%
Relativity to Statewide Average Loss to Payroll Ratio:								208.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 4240 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: BOX MFG – PAPER OR CARDBOARD – RIGID

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	4,796,337	1	4	10	170,163	294,425	464,588	9.686
2013	3,500,736	0	9	11	106,591	164,610	271,201	7.747
2014	3,176,790	0	2	9	25,000	70,786	95,786	3.015
2015	7,261,447	0	11	13	418,519	289,243	707,762	9.747
2016	7,373,477	0	7	3	163,396	175,055	338,451	4.590
	26,108,787	1	33	46	883,669	994,119	1,877,788	
Adjusted Loss to Payroll Ratio:					3.385	3.808	7.192	
Expected Unlimited Loss to Payroll Ratio:					2.179	3.428	5.607	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.024	2.846	4.870	
Credibility:					0.32	0.33		
Indicated Limited Loss to Payroll Ratio:					2.459	3.163	5.623	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.627	3.717	6.344	
Indicated Relativity Change:								13.1%
Relativity to Statewide Average Loss to Payroll Ratio:								541.6%

Code: 4243 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: BOX MFG – PAPER OR CARDBOARD – FOLDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	99,032,321	6	56	90	1,850,749	1,902,334	3,753,083	3.790
2013	106,376,970	5	52	82	1,323,804	1,456,008	2,779,812	2.613
2014	102,646,780	7	42	59	1,208,715	1,483,994	2,692,709	2.623
2015	109,677,787	3	47	91	851,890	1,088,847	1,940,737	1.769
2016	112,316,614	0	48	68	866,539	949,615	1,816,154	1.617
	530,050,473	21	245	390	6,101,697	6,880,797	12,982,494	
Adjusted Loss to Payroll Ratio:					1.151	1.298	2.449	
Expected Unlimited Loss to Payroll Ratio:					1.336	1.537	2.874	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.254	1.301	2.555	
Credibility:					0.89	0.80		
Indicated Limited Loss to Payroll Ratio:					1.163	1.299	2.461	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.231	1.501	2.732	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								233.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 4244 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: CORRUGATED OR FIBER BOARD CONTAINER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	313,097,693	19	166	313	4,864,806	5,161,659	10,026,465	3.202
2015	300,552,969	11	163	303	4,786,405	5,013,090	9,799,495	3.260
2016	312,886,131	8	169	318	4,654,734	5,093,680	9,748,414	3.116
	926,536,794	38	498	934	14,305,946	15,268,428	29,574,374	
Adjusted Loss to Payroll Ratio:					1.544	1.648	3.192	
Expected Unlimited Loss to Payroll Ratio:					1.493	1.950	3.443	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.341	1.485	2.825	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.544	1.648	3.192	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.700	2.106	3.806	
Indicated Relativity Change:								10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								325.0%

Code: 4250 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: PAPER COATING/LAMINATING; COMPUTER PRINTING/TYPEWRITER RIBBON MFG/REFURBISHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	75,896,636	0	36	56	667,559	871,450	1,539,009	2.028
2013	74,590,966	11	37	54	1,237,566	1,755,381	2,992,947	4.012
2014	76,828,301	2	38	79	1,071,154	1,222,537	2,293,691	2.985
2015	69,324,234	2	37	47	859,794	1,009,117	1,868,911	2.696
2016	58,238,094	0	23	63	472,860	558,652	1,031,512	1.771
	354,878,231	15	171	299	4,308,933	5,417,137	9,726,070	
Adjusted Loss to Payroll Ratio:					1.214	1.526	2.741	
Expected Unlimited Loss to Payroll Ratio:					1.244	1.616	2.860	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.118	1.230	2.348	
Credibility:					0.72	0.67		
Indicated Limited Loss to Payroll Ratio:					1.187	1.429	2.616	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.307	1.826	3.133	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								267.5%

INCLUDES 4922 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2012	29,991,790	2	21	35	852,357	689,927	1,542,284	5.142
2013	21,572,523	0	9	11	179,995	240,003	419,998	1.947
2014	20,330,313	1	12	15	291,347	434,459	725,806	3.570
2015	29,321,038	0	7	19	144,352	165,283	309,635	1.056
2016	20,641,556	0	13	8	255,235	212,627	467,862	2.267
	121,857,220	3	62	88	1,723,285	1,742,299	3,465,585	
Adjusted Loss to Payroll Ratio:					1.414	1.430	2.844	
Expected Unlimited Loss to Payroll Ratio:					1.730	1.854	3.584	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.607	1.539	3.146	
Credibility:					0.54	0.48		
Indicated Limited Loss to Payroll Ratio:					1.503	1.487	2.990	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.605	1.747	3.352	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								286.2%

Code: 4279 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PAPER GOODS MFG; BAG MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	135,880,665	11	85	150	2,227,519	2,282,497	4,510,016	3.319
2013	135,523,306	8	97	160	1,984,055	2,506,507	4,490,562	3.313
2014	147,387,638	10	134	173	2,810,358	3,248,053	6,058,411	4.111
2015	160,103,731	11	143	198	3,511,597	3,683,675	7,195,272	4.494
2016	153,860,898	1	102	151	1,895,888	2,257,332	4,153,220	2.699
	732,756,237	41	561	832	12,429,417	13,978,063	26,407,480	
Adjusted Loss to Payroll Ratio:					1.696	1.908	3.604	
Expected Unlimited Loss to Payroll Ratio:					1.913	2.424	4.337	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.755	1.939	3.693	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.696	1.908	3.604	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.834	2.322	4.155	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								354.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 4283 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: BUILDING OR ROOFING PAPER OR FELT ASPHALT SATURATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	20,757,711	3	8	7	586,949	596,444	1,183,393	5.701
2013	25,265,719	1	6	10	177,985	223,892	401,877	1.591
2014	23,782,773	0	10	6	102,232	153,254	255,486	1.074
2015	29,168,611	1	6	11	438,178	533,238	971,416	3.330
2016	29,545,878	0	6	9	94,507	93,492	187,999	0.636
	128,520,693	5	36	43	1,399,850	1,600,320	3,000,170	
Adjusted Loss to Payroll Ratio:					1.089	1.245	2.334	
Expected Unlimited Loss to Payroll Ratio:					1.100	1.397	2.497	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.009	1.117	2.126	
Credibility:					0.46	0.43		
Indicated Limited Loss to Payroll Ratio:					1.046	1.172	2.218	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.130	1.427	2.557	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								218.3%

Code: 4286 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: BAG MFG – PLASTIC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	104,966,062	11	84	152	1,695,964	2,325,541	4,021,505	3.831
2013	112,354,959	16	96	146	2,725,058	2,546,661	5,271,719	4.692
2014	124,572,725	11	124	172	2,421,877	2,754,760	5,176,637	4.156
2015	129,136,850	9	158	153	3,031,826	3,524,172	6,555,998	5.077
2016	133,689,644	3	112	188	2,620,048	2,727,568	5,347,616	4.000
	604,720,241	50	574	811	12,494,773	13,878,701	26,373,473	
Adjusted Loss to Payroll Ratio:					2.066	2.295	4.361	
Expected Unlimited Loss to Payroll Ratio:					2.256	2.841	5.097	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.095	2.359	4.454	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.066	2.295	4.361	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.207	2.697	4.903	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								418.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2013	192,634,734	14	201	217	3,552,955	5,157,197	8,710,152	4.522
2014	184,961,364	10	159	167	2,502,858	3,524,699	6,027,557	3.259
2015	194,528,996	6	184	162	2,921,387	3,783,010	6,704,397	3.446
2016	202,777,943	3	173	192	3,941,148	4,558,045	8,499,193	4.191
	774,903,037	33	717	738	12,918,348	17,022,950	29,941,298	
Adjusted Loss to Payroll Ratio:					1.667	2.197	3.864	
Expected Unlimited Loss to Payroll Ratio:					1.660	2.743	4.403	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.491	2.088	3.579	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.667	2.197	3.864	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.835	2.807	4.643	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								396.4%

Code: 4297 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: ELECTRONIC PRE-PRESS; GRAPHIC DESIGN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	274,428,071	1	12	23	202,531	205,928	408,459	0.149
2013	286,988,461	1	10	33	359,933	218,099	578,032	0.201
2014	302,284,161	0	10	21	138,334	230,741	369,075	0.122
2015	332,390,779	2	8	18	424,896	382,122	807,018	0.243
2016	367,494,929	0	9	14	206,471	328,387	534,858	0.146
	1,563,586,401	4	49	109	1,332,166	1,365,277	2,697,443	
Adjusted Loss to Payroll Ratio:					0.085	0.087	0.173	
Expected Unlimited Loss to Payroll Ratio:					0.075	0.081	0.156	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.069	0.065	0.134	
Credibility:					0.43	0.37		
Indicated Limited Loss to Payroll Ratio:					0.076	0.073	0.149	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.082	0.089	0.171	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								14.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 4299 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: PRINTING OPERATION / BOOKBINDING OPERATION – ALL
OTHER EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	662,217,285	10	410	585	7,428,933	9,154,027	16,582,960	2.504
2016	683,798,774	6	330	533	7,706,055	9,780,945	17,487,000	2.557
	1,346,016,059	16	740	1,118	15,134,988	18,934,973	34,069,961	
Adjusted Loss to Payroll Ratio:					1.124	1.407	2.531	
Expected Unlimited Loss to Payroll Ratio:					1.261	1.771	3.031	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.156	1.416	2.572	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.124	1.407	2.531	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.216	1.712	2.928	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								250.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 4304 RHG: 3 NAICS: 51 ILDG: 4 MLDG: 2 CLASS: NEWSPAPER PUBLISHING OR PRINTING – ALL OTHER EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	129,396,204	7	122	167	2,817,570	2,535,941	5,353,511	4.137
2013	106,710,373	8	87	174	2,049,842	2,036,253	4,086,095	3.829
2014	103,945,460	7	87	121	2,113,342	1,985,028	4,098,370	3.943
2015	81,034,370	4	77	110	2,838,049	2,140,576	4,978,625	6.144
2016	83,068,767	1	66	100	1,646,667	1,779,868	3,426,535	4.125
	504,155,175	27	439	672	11,465,470	10,477,666	21,943,136	
Adjusted Loss to Payroll Ratio:					2.274	2.078	4.352	
Expected Unlimited Loss to Payroll Ratio:					2.292	2.343	4.635	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.261	2.006	4.266	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					2.274	2.072	4.346	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.458	2.521	4.980	
Indicated Relativity Change:								7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								425.2%

Code: 4312 RHG: 3 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: NEWSPAPER DELIVERY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	25,823,389	1	13	9	105,051	175,503	280,554	1.086
2013	19,272,977	0	15	7	101,197	220,748	321,945	1.670
2014	14,792,285	1	6	2	182,392	146,014	328,406	2.220
2015	15,276,886	0	9	9	168,953	268,103	437,056	2.861
2016	15,342,438	2	10	5	314,070	665,807	979,877	6.387
	90,507,976	4	53	32	871,663	1,476,175	2,347,838	
Adjusted Loss to Payroll Ratio:					0.963	1.631	2.594	
Expected Unlimited Loss to Payroll Ratio:					1.085	1.436	2.522	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.007	1.143	2.149	
Credibility:					0.40	0.38		
Indicated Limited Loss to Payroll Ratio:					0.989	1.328	2.318	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.069	1.616	2.686	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								229.3%

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Effective January 1, 2020

Code: 4351 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: PHOTO ENGRAVING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	25,226,878	1	4	9	119,641	107,526	227,167	0.900
2013	23,272,880	2	7	18	452,225	456,221	908,446	3.903
2014	24,068,798	2	3	17	130,208	223,118	353,326	1.468
2015	21,498,149	1	7	12	342,546	292,603	635,149	2.954
2016	19,155,598	0	4	10	136,799	151,512	288,311	1.505
	113,222,303	6	25	66	1,181,419	1,230,980	2,412,399	
Adjusted Loss to Payroll Ratio:					1.043	1.087	2.131	
Expected Unlimited Loss to Payroll Ratio:					0.983	0.979	1.962	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.902	0.783	1.685	
Credibility:					0.42	0.35		
Indicated Limited Loss to Payroll Ratio:					0.961	0.889	1.851	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.039	1.082	2.122	
Indicated Relativity Change:								8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								181.1%

Code: 4354 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: PRINTED CIRCUIT BOARD MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	181,746,488	8	57	121	1,572,844	2,088,119	3,660,963	2.014
2013	195,960,032	5	51	110	1,201,405	1,767,516	2,968,921	1.515
2014	190,311,411	3	56	156	1,096,083	1,402,835	2,498,918	1.313
2015	213,224,741	1	83	171	1,565,344	1,947,119	3,512,463	1.647
2016	221,261,566	0	85	181	2,155,327	2,334,599	4,489,926	2.029
	1,002,504,240	17	332	739	7,591,002	9,540,188	17,131,190	
Adjusted Loss to Payroll Ratio:					0.757	0.952	1.709	
Expected Unlimited Loss to Payroll Ratio:					0.760	0.964	1.725	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.714	0.816	1.530	
Credibility:					0.91	0.86		
Indicated Limited Loss to Payroll Ratio:					0.753	0.933	1.686	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.798	1.078	1.876	
Indicated Relativity Change:								8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								160.2%

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Code: 4361 RHG: 1 NAICS: 54 ILDG: 4 MLDG: 3 CLASS: PHOTOGRAPHERS; PHOTOFINISHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	154,950,892	4	72	102	853,940	1,259,258	2,113,198	1.364
2013	158,478,153	1	79	117	1,245,275	1,711,802	2,957,077	1.866
2014	159,476,735	0	48	114	982,540	1,058,343	2,040,883	1.280
2015	162,752,028	3	36	99	964,674	965,798	1,930,472	1.186
2016	173,845,752	1	62	110	1,686,459	1,834,721	3,521,180	2.025
	809,503,561	9	297	542	5,732,889	6,829,921	12,562,810	
Adjusted Loss to Payroll Ratio:					0.708	0.844	1.552	
Expected Unlimited Loss to Payroll Ratio:					0.686	0.817	1.504	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.627	0.665	1.291	
Credibility:					0.80	0.74		
Indicated Limited Loss to Payroll Ratio:					0.692	0.797	1.489	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.733	0.922	1.654	
Indicated Relativity Change:								10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								141.2%

Code: 4362 RHG: 3 NAICS: 51 ILDG: 4 MLDG: 2 CLASS: MOTION PICTURES – NEGATIVE AND PRINT PROCESSORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	33,146,676	0	3	7	11,007	14,517	25,524	0.077
2013	37,014,157	1	4	10	235,580	91,514	327,094	0.884
2014	38,717,725	3	7	18	399,369	298,912	698,281	1.804
2015	35,528,410	1	3	12	288,812	369,745	658,557	1.854
2016	46,580,956	0	6	7	106,945	66,249	173,194	0.372
	190,987,924	5	23	54	1,041,712	840,936	1,882,648	
Adjusted Loss to Payroll Ratio:					0.545	0.440	0.986	
Expected Unlimited Loss to Payroll Ratio:					0.728	0.505	1.233	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.718	0.433	1.151	
Credibility:					0.46	0.33		
Indicated Limited Loss to Payroll Ratio:					0.639	0.435	1.074	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.690	0.530	1.220	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								104.2%

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Code: 4410 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: RUBBER GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	128,600,875	15	102	206	3,095,699	3,370,848	6,466,547	5.028
2014	135,994,158	8	114	156	2,787,741	3,129,212	5,916,953	4.351
2015	144,515,635	9	95	178	2,692,211	2,939,636	5,631,847	3.897
2016	148,120,614	6	118	209	3,146,601	3,896,918	7,043,519	4.755
	557,231,281	38	429	749	11,722,251	13,336,614	25,058,865	
Adjusted Loss to Payroll Ratio:					2.104	2.393	4.497	
Expected Unlimited Loss to Payroll Ratio:					2.279	2.958	5.237	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.090	2.366	4.456	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.104	2.393	4.497	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.274	2.913	5.187	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								442.8%

Code: 4420 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: RUBBER TIRE RECAPING 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	
2012	11,972,760	0	10	24	85,793	184,295	270,088	2.256
2013	16,235,541	2	35	41	747,127	913,833	1,660,960	10.230
2014	18,292,330	1	27	46	536,344	431,459	967,803	5.291
2015	18,898,228	1	23	52	396,806	356,170	752,976	3.984
2016	17,833,202	0	30	23	540,090	662,672	1,202,762	6.745
	83,232,062	4	125	186	2,306,160	2,548,429	4,854,589	
Adjusted Loss to Payroll Ratio:					2.771	3.062	5.833	
Expected Unlimited Loss to Payroll Ratio:					2.444	3.234	5.679	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.271	2.685	4.956	
Credibility:					0.54	0.51		
Indicated Limited Loss to Payroll Ratio:					2.541	2.877	5.418	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.714	3.381	6.095	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								520.4%

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Code: 4432 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PEN OR MECHANICAL PENCIL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	8,650,630	0	1	5	160	3,689	3,849	0.044
2013	4,934,462	0	0	1	0	298	298	0.006
2014	6,840,076	1	1	7	79,775	118,075	197,850	2.893
2015	10,741,531	0	4	17	85,046	146,791	231,837	2.158
2016	17,714,938	1	13	26	252,853	353,758	606,611	3.424
	48,881,637	2	19	56	417,835	622,611	1,040,446	
Adjusted Loss to Payroll Ratio:					0.855	1.274	2.129	
Expected Unlimited Loss to Payroll Ratio:					0.664	1.170	1.833	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.596	0.890	1.487	
Credibility:					0.25	0.27		
Indicated Limited Loss to Payroll Ratio:					0.661	0.994	1.655	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.727	1.270	1.998	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								170.6%

Code: 4470 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: WIRE, WIRE ROPE OR WIRE CABLE MFG – NO WIRE DRAWING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	22,077,671	1	9	24	104,798	141,413	246,211	1.115
2013	45,159,236	0	6	28	96,759	213,061	309,820	0.686
2014	53,677,034	2	14	53	387,660	421,201	808,861	1.507
2015	47,544,053	1	14	21	307,412	298,380	605,792	1.274
2016	41,144,626	1	7	25	227,542	200,118	427,660	1.039
	209,602,619	5	50	151	1,124,172	1,274,173	2,398,345	
Adjusted Loss to Payroll Ratio:					0.536	0.608	1.144	
Expected Unlimited Loss to Payroll Ratio:					0.797	1.135	1.933	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.716	0.864	1.581	
Credibility:					0.49	0.47		
Indicated Limited Loss to Payroll Ratio:					0.628	0.744	1.372	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.691	0.951	1.642	
Indicated Relativity Change:								-15.0%
Relativity to Statewide Average Loss to Payroll Ratio:								140.2%

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Code: 4478 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PLASTIC GOODS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	211,896,303	23	179	269	3,872,107	4,631,358	8,503,465	4.013
2015	238,718,251	8	173	308	3,275,347	4,048,119	7,323,466	3.068
2016	224,427,092	4	176	356	3,454,463	4,840,806	8,295,269	3.696
	675,041,645	35	528	933	10,601,917	13,520,284	24,122,200	
Adjusted Loss to Payroll Ratio:					1.571	2.003	3.573	
Expected Unlimited Loss to Payroll Ratio:					1.699	2.551	4.251	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.526	1.942	3.469	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.571	2.003	3.573	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.729	2.560	4.289	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								366.2%

Code: 4492 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: SIGN MFG – METAL, PLASTIC OR WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	55,810,117	6	46	95	798,404	1,080,343	1,878,747	3.366
2013	61,429,371	1	44	84	1,243,885	943,809	2,187,694	3.561
2014	70,130,912	7	32	77	719,774	1,066,520	1,786,294	2.547
2015	76,203,778	2	65	102	1,469,793	1,677,067	3,146,860	4.130
2016	78,070,236	2	51	124	1,595,578	2,897,454	4,493,032	5.755
	341,644,413	18	238	482	5,827,434	7,665,194	13,492,628	
Adjusted Loss to Payroll Ratio:					1.706	2.244	3.949	
Expected Unlimited Loss to Payroll Ratio:					1.839	2.349	4.187	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.708	1.950	3.658	
Credibility:					0.84	0.79		
Indicated Limited Loss to Payroll Ratio:					1.706	2.182	3.888	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.822	2.564	4.386	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								374.5%

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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	
2012	111,375,135	19	66	98	2,604,405	2,464,117	5,068,522	4.551
2013	128,582,156	8	94	166	2,298,409	2,454,414	4,752,823	3.696
2014	123,619,602	15	124	125	3,438,282	3,368,316	6,806,598	5.506
2015	137,488,276	5	100	126	2,853,289	2,726,485	5,579,774	4.058
2016	128,636,638	4	74	116	2,796,811	2,107,898	4,904,709	3.813
	629,701,808	51	458	631	13,991,196	13,121,230	27,112,426	
Adjusted Loss to Payroll Ratio:					2.222	2.084	4.306	
Expected Unlimited Loss to Payroll Ratio:					2.084	2.423	4.507	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.936	2.012	3.948	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.222	2.084	4.306	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.373	2.448	4.821	
Indicated Relativity Change:								7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								411.6%

Code: 4495 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PLASTICS – EXTRUSION MOLDED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	190,141,233	9	120	182	3,356,706	3,974,711	7,331,417	3.856
2014	188,886,655	5	76	147	1,635,873	1,849,479	3,485,352	1.845
2015	205,107,579	7	103	178	2,883,762	3,432,676	6,316,438	3.080
2016	207,844,049	4	99	203	2,604,719	3,152,667	5,757,386	2.770
	791,979,515	25	398	710	10,481,060	12,409,533	22,890,593	
Adjusted Loss to Payroll Ratio:					1.323	1.567	2.890	
Expected Unlimited Loss to Payroll Ratio:					1.347	1.854	3.201	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.264	1.568	2.833	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.323	1.567	2.890	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.401	1.811	3.213	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								274.3%

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Code: 4496 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: PLASTICS – FABRICATED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	73,318,775	10	63	108	1,773,253	2,226,025	3,999,278	5.455
2013	78,618,373	10	57	106	1,540,165	2,201,454	3,741,619	4.759
2014	89,245,728	8	83	123	1,535,840	1,945,761	3,481,601	3.901
2015	99,284,821	3	77	131	2,063,885	2,042,225	4,106,110	4.136
2016	116,415,158	1	78	126	1,692,358	2,001,099	3,693,457	3.173
	456,882,855	32	358	594	8,605,500	10,416,564	19,022,064	
Adjusted Loss to Payroll Ratio:					1.884	2.280	4.163	
Expected Unlimited Loss to Payroll Ratio:					2.000	2.891	4.891	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.834	2.312	4.146	
Credibility:					0.97	0.95		
Indicated Limited Loss to Payroll Ratio:					1.882	2.282	4.164	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.034	2.777	4.811	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								410.8%

Code: 4497 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: PLASTICS – FIBER REINFORCED PLASTIC PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	241,067,697	17	150	265	4,434,021	4,747,542	9,181,563	3.809
2014	253,793,491	10	143	320	2,760,426	3,412,812	6,173,238	2.432
2015	267,498,299	8	135	340	3,116,537	4,389,399	7,505,936	2.806
2016	235,355,744	2	121	246	3,237,384	4,341,022	7,578,406	3.220
	997,715,232	37	549	1,171	13,548,368	16,890,775	30,439,143	
Adjusted Loss to Payroll Ratio:					1.358	1.693	3.051	
Expected Unlimited Loss to Payroll Ratio:					1.519	1.912	3.431	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.393	1.529	2.922	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.358	1.693	3.051	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.468	2.060	3.528	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								301.2%

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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	
2015	430,354,132	10	291	436	6,105,753	7,991,910	14,097,663	3.276
2016	466,949,098	5	256	474	5,715,694	7,484,948	13,200,642	2.827
	897,303,231	15	547	910	11,821,447	15,476,858	27,298,305	
Adjusted Loss to Payroll Ratio:					1.317	1.725	3.042	
Expected Unlimited Loss to Payroll Ratio:					1.531	2.148	3.678	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.422	1.783	3.205	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.317	1.725	3.042	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.407	2.027	3.434	
Indicated Relativity Change:								-6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								293.2%

Code: 4499 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PLASTICS – THERMOFORMED PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	114,819,888	12	98	183	2,414,283	3,652,749	6,067,032	5.284
2014	141,802,592	4	95	269	2,135,657	3,375,050	5,510,707	3.886
2015	189,148,838	3	92	235	2,038,928	3,080,050	5,118,978	2.706
2016	177,556,314	4	162	228	4,731,282	5,650,864	10,382,146	5.847
	623,327,633	23	447	915	11,320,150	15,758,713	27,078,862	
Adjusted Loss to Payroll Ratio:					1.816	2.528	4.344	
Expected Unlimited Loss to Payroll Ratio:					1.681	2.918	4.600	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.472	2.076	3.548	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.816	2.528	4.344	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					2.045	3.453	5.498	
Indicated Relativity Change:								19.5%
Relativity to Statewide Average Loss to Payroll Ratio:								469.5%

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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	
2015	3,199,109,875	9	209	639	5,307,147	6,502,473	11,809,620	0.369
2016	4,052,922,140	8	208	601	6,260,216	6,891,537	13,151,753	0.325
	7,252,032,015	17	417	1,240	11,567,363	13,394,010	24,961,373	
Adjusted Loss to Payroll Ratio:					0.160	0.185	0.344	
Expected Unlimited Loss to Payroll Ratio:					0.190	0.250	0.439	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.169	0.192	0.361	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.160	0.185	0.344	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.172	0.225	0.397	
Indicated Relativity Change:								-9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								33.9%

Code: 4512 RHG: 3 NAICS: 54 ILDG: 1 MLDG: 1 CLASS: BIOMEDICAL RESEARCH LABORATORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	1,869,378,577	9	70	449	1,090,589	1,464,391	2,554,980	0.137
2013	1,922,130,255	8	78	439	1,530,368	1,770,232	3,300,600	0.172
2014	2,313,425,731	4	87	360	1,600,469	1,982,762	3,583,231	0.155
2015	2,450,333,653	3	84	376	1,704,056	2,069,549	3,773,605	0.154
2016	2,556,186,680	2	85	410	2,289,992	2,569,638	4,859,630	0.190
	11,111,454,896	26	404	2,034	8,215,474	9,856,572	18,072,046	
Adjusted Loss to Payroll Ratio:					0.074	0.089	0.163	
Expected Unlimited Loss to Payroll Ratio:					0.078	0.112	0.190	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.069	0.086	0.155	
Credibility:					0.95	0.93		
Indicated Limited Loss to Payroll Ratio:					0.074	0.089	0.162	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.080	0.108	0.187	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								16.0%

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Code: 4557 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: INK, ADHESIVE, POLISH OR WAX PRODUCTS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	85,070,563	2	47	60	748,353	1,335,459	2,083,812	2.450
2013	82,296,657	4	29	45	619,130	586,657	1,205,787	1.465
2014	93,508,215	1	39	60	588,992	660,764	1,249,756	1.337
2015	96,026,142	5	38	63	1,247,321	1,214,901	2,462,222	2.564
2016	83,646,305	0	37	54	901,762	856,654	1,758,416	2.102
	440,547,881	12	190	282	4,105,558	4,654,435	8,759,994	
Adjusted Loss to Payroll Ratio:					0.932	1.057	1.988	
Expected Unlimited Loss to Payroll Ratio:					1.046	1.448	2.493	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.915	1.030	1.945	
Credibility:					0.73	0.68		
Indicated Limited Loss to Payroll Ratio:					0.927	1.048	1.975	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.044	1.432	2.476	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								211.4%

Code: 4558 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PAINT, VARNISH OR LACQUER MFG; RESIN MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	135,087,774	2	55	107	1,666,585	1,530,752	3,197,337	2.367
2013	139,556,096	9	56	127	1,454,975	1,548,173	3,003,148	2.152
2014	144,898,110	3	46	118	887,336	899,893	1,787,229	1.233
2015	148,960,962	3	58	101	1,037,945	1,364,213	2,402,158	1.613
2016	177,694,333	6	57	109	2,486,329	2,621,561	5,107,890	2.875
	746,197,275	23	272	562	7,533,170	7,964,592	15,497,762	
Adjusted Loss to Payroll Ratio:					1.010	1.067	2.077	
Expected Unlimited Loss to Payroll Ratio:					1.115	1.262	2.377	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.036	1.048	2.084	
Credibility:					0.94	0.84		
Indicated Limited Loss to Payroll Ratio:					1.011	1.064	2.075	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.080	1.250	2.330	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								199.0%

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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	
2013	729,094,765	5	118	294	2,580,881	3,024,559	5,605,440	0.769
2014	724,378,510	3	106	280	2,593,392	2,533,284	5,126,676	0.708
2015	809,409,888	17	113	304	4,133,728	3,363,229	7,496,957	0.926
2016	831,183,572	0	138	298	3,368,991	3,904,520	7,273,511	0.875
3,094,066,735		25	475	1,176	12,676,992	12,825,591	25,502,583	
Adjusted Loss to Payroll Ratio:					0.410	0.415	0.824	
Expected Unlimited Loss to Payroll Ratio:					0.473	0.569	1.042	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.434	0.455	0.889	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.410	0.415	0.824	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.443	0.504	0.947	
Indicated Relativity Change:								-9.1%
Relativity to Statewide Average Loss to Payroll Ratio:								80.9%

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	
2014	251,570,609	18	207	246	4,073,896	4,873,481	8,947,377	3.557
2015	242,383,766	7	267	283	5,148,803	6,037,481	11,186,284	4.615
2016	248,828,419	5	238	255	5,552,118	6,266,229	11,818,347	4.750
742,782,794		30	712	784	14,774,817	17,177,191	31,952,007	
Adjusted Loss to Payroll Ratio:					1.989	2.313	4.302	
Expected Unlimited Loss to Payroll Ratio:					2.233	3.038	5.271	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.006	2.313	4.318	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.989	2.313	4.302	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					2.190	2.955	5.145	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								439.3%

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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	
2012	138,724,619	7	36	84	1,307,981	1,480,132	2,788,113	2.010
2013	139,605,191	2	32	67	911,057	911,438	1,822,495	1.305
2014	161,436,879	3	31	68	1,309,210	1,083,257	2,392,467	1.482
2015	152,994,478	4	20	47	915,220	941,634	1,856,854	1.214
2016	170,096,536	1	39	55	1,743,376	2,063,047	3,806,423	2.238
	762,857,702	17	158	321	6,186,843	6,479,508	12,666,351	
Adjusted Loss to Payroll Ratio:					0.811	0.849	1.660	
Expected Unlimited Loss to Payroll Ratio:					0.889	1.083	1.973	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.779	0.771	1.549	
Credibility:					0.85	0.75		
Indicated Limited Loss to Payroll Ratio:					0.806	0.830	1.636	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					0.908	1.133	2.041	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								174.3%

Code: 4665 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: RENDERING OR FERTILIZER MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	59,620,166	4	32	95	658,967	722,335	1,381,302	2.317
2013	57,396,801	7	47	74	1,463,503	1,294,431	2,757,934	4.805
2014	55,261,249	5	51	100	1,076,254	1,347,066	2,423,320	4.385
2015	56,337,619	2	62	59	1,368,557	1,299,803	2,668,360	4.736
2016	60,926,213	2	51	77	1,422,390	1,579,926	3,002,316	4.928
	289,542,047	20	243	405	5,989,671	6,243,560	12,233,231	
Adjusted Loss to Payroll Ratio:					2.069	2.156	4.225	
Expected Unlimited Loss to Payroll Ratio:					1.998	2.278	4.276	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.833	1.822	3.654	
Credibility:					0.81	0.72		
Indicated Limited Loss to Payroll Ratio:					2.024	2.063	4.086	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.188	2.510	4.698	
Indicated Relativity Change:								9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								401.1%

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Code: 4683 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: VEGETABLE OIL MFG OR REFINING; COTTONSEED OIL MFG OR REFINING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	23,045,557	4	14	22	376,602	676,869	1,053,471	4.571
2013	31,317,289	2	17	32	542,063	589,179	1,131,242	3.612
2014	36,207,306	4	12	36	728,958	1,126,002	1,854,960	5.123
2015	37,629,045	0	12	39	187,523	313,063	500,586	1.330
2016	42,103,526	1	16	36	395,051	329,763	724,814	1.722
	170,302,723	11	71	165	2,230,197	3,034,876	5,265,073	
Adjusted Loss to Payroll Ratio:					1.310	1.782	3.092	
Expected Unlimited Loss to Payroll Ratio:					1.514	2.160	3.674	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.389	1.727	3.116	
Credibility:					0.59	0.57		
Indicated Limited Loss to Payroll Ratio:					1.342	1.759	3.101	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.451	2.140	3.591	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								306.6%

Code: 4691 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: ORTHOTIC OR PROSTHETIC DEVICE MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	91,329,412	3	26	57	852,228	814,975	1,667,203	1.825
2013	87,384,997	5	19	51	556,885	589,287	1,146,172	1.312
2014	93,539,588	1	22	51	487,795	565,301	1,053,096	1.126
2015	92,254,988	1	18	37	331,562	428,842	760,404	0.824
2016	97,096,722	0	16	50	553,526	508,525	1,062,051	1.094
	461,605,707	10	101	246	2,781,996	2,906,929	5,688,925	
Adjusted Loss to Payroll Ratio:					0.603	0.630	1.232	
Expected Unlimited Loss to Payroll Ratio:					0.768	0.857	1.625	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.705	0.685	1.390	
Credibility:					0.67	0.59		
Indicated Limited Loss to Payroll Ratio:					0.636	0.652	1.289	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.688	0.794	1.482	
Indicated Relativity Change:								-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								126.5%

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Code: 4692 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: DENTAL LABORATORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	279,844,090	2	79	120	1,547,803	1,683,123	3,230,926	1.155
2013	285,295,938	6	57	140	1,281,641	1,703,037	2,984,678	1.046
2014	302,225,854	2	56	178	1,185,076	1,278,947	2,464,023	0.815
2015	309,570,415	2	67	149	1,373,508	1,586,191	2,959,699	0.956
2016	330,461,403	1	73	201	1,394,082	2,051,174	3,445,256	1.043
	1,507,397,700	13	332	788	6,782,111	8,302,471	15,084,582	
Adjusted Loss to Payroll Ratio:					0.450	0.551	1.001	
Expected Unlimited Loss to Payroll Ratio:					0.495	0.626	1.121	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.454	0.501	0.954	
Credibility:					0.90	0.83		
Indicated Limited Loss to Payroll Ratio:					0.450	0.542	0.993	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.487	0.660	1.147	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								97.9%

Code: 4717 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: BUTTER SUBSTITUTES MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	5,508,793	1	2	8	82,617	52,745	135,362	2.457
2013	5,882,140	0	0	3	0	1,132	1,132	0.019
2014	25,568,167	0	10	27	260,626	313,032	573,658	2.244
2015	27,651,218	0	14	29	324,003	381,510	705,513	2.551
2016	18,568,568	0	6	10	385,585	509,538	895,123	4.821
	83,178,887	1	32	77	1,052,832	1,257,957	2,310,788	
Adjusted Loss to Payroll Ratio:					1.266	1.512	2.778	
Expected Unlimited Loss to Payroll Ratio:					1.147	1.307	2.454	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.052	1.046	2.097	
Credibility:					0.39	0.35		
Indicated Limited Loss to Payroll Ratio:					1.135	1.209	2.344	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.227	1.471	2.698	
Indicated Relativity Change:								10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								230.4%

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Code: 4720 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: SOAP OR SYNTHETIC DETERGENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	90,603,625	10	34	54	1,240,653	1,236,601	2,477,254	2.734
2013	80,807,989	10	38	92	1,288,244	1,107,669	2,395,913	2.965
2014	88,467,549	2	47	118	853,719	1,155,404	2,009,123	2.271
2015	76,854,941	1	29	96	765,867	1,063,294	1,829,161	2.380
2016	63,354,283	0	30	48	438,814	497,842	936,656	1.478
	400,088,386	23	178	408	4,587,299	5,060,810	9,648,109	
Adjusted Loss to Payroll Ratio:					1.147	1.265	2.411	
Expected Unlimited Loss to Payroll Ratio:					1.126	1.341	2.468	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.046	1.114	2.160	
Credibility:					0.74	0.67		
Indicated Limited Loss to Payroll Ratio:					1.120	1.215	2.335	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.197	1.428	2.624	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								224.1%

Code: 4740 RHG: 5 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: OIL REFINING – PETROLEUM; ASPHALT/TAR DISTILLING/REFINING; GASOLINE RECOVERY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	750,712,393	6	60	175	2,861,193	1,944,684	4,805,877	0.640
2013	705,813,080	10	52	126	2,050,126	1,677,402	3,727,528	0.528
2014	679,689,811	9	56	104	3,175,245	2,717,239	5,892,484	0.867
2015	762,960,941	8	70	95	3,414,434	2,429,270	5,843,704	0.766
2016	751,703,862	0	49	103	2,287,020	2,129,817	4,416,837	0.588
	3,650,880,087	33	287	603	13,788,019	10,898,412	24,686,431	
Adjusted Loss to Payroll Ratio:					0.378	0.299	0.676	
Expected Unlimited Loss to Payroll Ratio:					0.408	0.374	0.783	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.357	0.266	0.624	
Credibility:					1.00	0.92		
Indicated Limited Loss to Payroll Ratio:					0.378	0.296	0.674	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					0.425	0.404	0.830	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								70.8%

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Code: 4771 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 1 CLASS: EXPLOSIVE MFG; ROCKET PROPELLANT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	60,279,158	2	10	13	504,854	675,382	1,180,236	1.958
2013	64,789,377	2	2	30	187,767	246,516	434,283	0.670
2014	75,338,860	1	3	17	291,717	260,804	552,521	0.733
2015	90,956,900	0	19	18	377,168	535,703	912,871	1.004
2016	84,483,385	0	17	34	432,232	655,163	1,087,395	1.287
	375,847,680	5	51	112	1,793,738	2,373,569	4,167,307	
Adjusted Loss to Payroll Ratio:					0.477	0.632	1.109	
Expected Unlimited Loss to Payroll Ratio:					0.477	0.572	1.049	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.437	0.457	0.895	
Credibility:					0.51	0.46		
Indicated Limited Loss to Payroll Ratio:					0.458	0.538	0.995	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.495	0.654	1.149	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								98.1%

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	
2012	213,759,887	10	77	160	2,596,675	2,691,203	5,287,878	2.474
2013	275,255,742	11	100	211	3,164,978	3,531,278	6,696,256	2.433
2014	277,850,261	10	86	176	2,301,171	2,367,958	4,669,129	1.680
2015	336,677,519	4	87	177	2,667,816	2,353,051	5,020,867	1.491
2016	281,737,510	1	78	190	2,390,101	3,413,209	5,803,310	2.060
	1,385,280,918	36	428	914	13,120,741	14,356,699	27,477,440	
Adjusted Loss to Payroll Ratio:					0.947	1.036	1.984	
Expected Unlimited Loss to Payroll Ratio:					0.928	1.141	2.069	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.851	0.912	1.763	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.947	1.036	1.984	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.024	1.261	2.285	
Indicated Relativity Change:								10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								195.1%

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Effective January 1, 2020

Code: 4829 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: CHEMICAL MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	221,675,582	5	40	140	1,508,895	1,143,218	2,652,113	1.196
2013	189,042,127	3	28	107	762,961	845,890	1,608,851	0.851
2014	229,942,987	2	41	98	1,022,265	1,048,458	2,070,723	0.901
2015	223,675,781	0	35	88	1,246,779	1,097,264	2,344,043	1.048
2016	254,002,303	1	24	98	1,108,484	907,616	2,016,100	0.794
1,118,338,779		11	168	531	5,649,383	5,042,446	10,691,830	
Adjusted Loss to Payroll Ratio:					0.505	0.451	0.956	
Expected Unlimited Loss to Payroll Ratio:					0.720	0.796	1.516	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.630	0.566	1.196	
Credibility:					0.91	0.78		
Indicated Limited Loss to Payroll Ratio:					0.516	0.476	0.993	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					0.581	0.651	1.232	
Indicated Relativity Change:								-18.7%
Relativity to Statewide Average Loss to Payroll Ratio:								105.2%

Code: 4831 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: VITAMIN OR DIETARY SUPPLEMENT MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	319,070,937	15	187	288	4,445,563	5,662,110	10,107,673	3.168
2015	321,633,600	20	179	351	4,591,105	5,030,889	9,621,994	2.992
2016	327,645,945	10	172	386	3,869,193	4,724,085	8,593,278	2.623
968,350,482		45	538	1,025	12,905,861	15,417,083	28,322,945	
Adjusted Loss to Payroll Ratio:					1.333	1.592	2.925	
Expected Unlimited Loss to Payroll Ratio:					1.569	2.217	3.786	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.410	1.688	3.097	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.333	1.592	2.925	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.467	2.035	3.502	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								299.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 4983 RHG: 5 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: GASKET MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	19,233,834	2	9	19	401,252	516,144	917,396	4.770
2013	19,030,080	2	9	17	231,049	148,324	379,373	1.994
2014	26,045,179	2	15	23	269,969	419,160	689,129	2.646
2015	25,078,770	0	10	10	41,269	73,877	115,146	0.459
2016	25,532,009	1	9	18	153,215	199,742	352,957	1.382
	114,919,871	7	52	87	1,096,754	1,357,247	2,454,001	
Adjusted Loss to Payroll Ratio:					0.954	1.181	2.135	
Expected Unlimited Loss to Payroll Ratio:					1.235	1.618	2.853	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.081	1.151	2.232	
Credibility:					0.45	0.41		
Indicated Limited Loss to Payroll Ratio:					1.024	1.163	2.188	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.153	1.589	2.742	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								234.1%

Code: 5020 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: CEILING INSTALLATION – SUSPENDED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	94,749,165	6	35	28	1,148,484	1,467,880	2,616,364	2.761
2013	98,884,156	7	37	46	1,292,877	1,707,718	3,000,595	3.034
2014	103,880,336	8	35	37	1,508,765	1,502,491	3,011,256	2.899
2015	127,134,931	2	28	27	821,779	826,913	1,648,692	1.297
2016	139,406,310	3	40	46	1,532,532	1,206,177	2,738,709	1.965
	564,054,898	26	175	184	6,304,438	6,711,179	13,015,617	
Adjusted Loss to Payroll Ratio:					1.118	1.190	2.308	
Expected Unlimited Loss to Payroll Ratio:					1.415	1.713	3.128	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.218	1.355	2.572	
Credibility:					0.90	0.80		
Indicated Limited Loss to Payroll Ratio:					1.128	1.223	2.350	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.270	1.670	2.940	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								251.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 5027 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: MASONRY – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	133,615,277	20	184	133	4,681,981	5,461,347	10,143,328	7.591
2015	141,268,616	16	160	177	4,239,517	4,098,309	8,337,826	5.902
2016	140,850,859	8	142	165	3,443,029	4,329,199	7,772,228	5.518
	415,734,752	44	486	475	12,364,527	13,888,854	26,253,381	
Adjusted Loss to Payroll Ratio:					2.974	3.341	6.315	
Expected Unlimited Loss to Payroll Ratio:					3.750	5.304	9.055	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.194	4.007	7.200	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.974	3.341	6.315	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					3.382	4.771	8.152	
Indicated Relativity Change:								-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								696.0%

Code: 5028 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: MASONRY – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	122,337,109	10	58	56	2,282,990	2,337,358	4,620,348	3.777
2013	114,051,747	11	39	47	1,888,390	1,409,680	3,298,070	2.892
2014	123,404,937	13	46	54	2,000,263	1,856,282	3,856,545	3.125
2015	146,625,530	7	53	64	2,462,814	2,044,773	4,507,587	3.074
2016	177,047,255	2	56	61	1,693,336	1,757,175	3,450,511	1.949
	683,466,577	43	252	282	10,327,793	9,405,268	19,733,061	
Adjusted Loss to Payroll Ratio:					1.511	1.376	2.887	
Expected Unlimited Loss to Payroll Ratio:					1.875	1.842	3.716	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.613	1.457	3.070	
Credibility:					1.00	0.89		
Indicated Limited Loss to Payroll Ratio:					1.511	1.385	2.896	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.701	1.892	3.593	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								306.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 5029 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: CONCRETE OR ASPHALT SAWING OR DRILLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	29,243,747	1	24	18	359,563	391,573	751,136	2.569
2013	35,090,723	2	19	28	694,437	994,078	1,688,515	4.812
2014	48,707,797	1	22	31	413,110	519,010	932,120	1.914
2015	64,737,785	4	42	42	1,573,906	1,642,238	3,216,144	4.968
2016	66,515,380	1	29	22	751,846	672,336	1,424,182	2.141
	244,295,432	9	136	141	3,792,862	4,219,235	8,012,098	
Adjusted Loss to Payroll Ratio:					1.553	1.727	3.280	
Expected Unlimited Loss to Payroll Ratio:					1.534	1.968	3.502	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.320	1.557	2.877	
Credibility:					0.67	0.61		
Indicated Limited Loss to Payroll Ratio:					1.476	1.661	3.137	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.662	2.268	3.930	
Indicated Relativity Change:								12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								335.6%

E1-1-14 INCLUDES EXPERIENCE FROM CODE 3724

Code: 5040 RHG: 7 NAICS: 23 ILDG: 3 MLDG: 2 CLASS: IRON OR STEEL ERECTION – STRUCTURAL; BRIDGE BUILDING; PAINTING – STEEL STRUCTURES OR BRIDGES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	97,970,138	13	64	104	2,984,882	2,702,212	5,687,094	5.805
2013	76,911,532	13	36	74	2,287,648	2,042,813	4,330,461	5.630
2014	99,761,918	7	44	84	2,789,221	1,897,886	4,687,107	4.698
2015	104,211,245	9	35	75	3,422,095	2,019,288	5,441,383	5.221
2016	107,456,735	4	41	68	2,309,794	2,383,824	4,693,618	4.368
	486,311,568	46	220	405	13,793,640	11,046,024	24,839,664	
Adjusted Loss to Payroll Ratio:					2.836	2.271	5.108	
Expected Unlimited Loss to Payroll Ratio:					3.737	3.465	7.202	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.983	2.282	5.266	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					2.836	2.272	5.109	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					3.418	3.733	7.151	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								610.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 5057 RHG: 6 NAICS: 23 ILDG: 4 MLDG: 2 CLASS: IRON OR STEEL ERECTION – NOC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	52,149,917	6	22	33	1,318,376	1,003,005	2,321,381	4.451
2013	60,623,385	5	16	21	766,849	861,995	1,628,844	2.687
2014	48,749,185	6	20	30	1,065,853	1,116,697	2,182,550	4.477
2015	64,011,152	4	27	33	1,292,855	779,085	2,071,940	3.237
2016	60,773,102	2	16	20	825,573	1,042,488	1,868,061	3.074
	286,306,740	23	101	137	5,269,506	4,803,270	10,072,776	
Adjusted Loss to Payroll Ratio:					1.841	1.678	3.518	
Expected Unlimited Loss to Payroll Ratio:					2.351	2.168	4.520	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.003	1.638	3.640	
Credibility:					0.84	0.66		
Indicated Limited Loss to Payroll Ratio:					1.866	1.664	3.531	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					2.122	2.376	4.498	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								384.1%

Code: 5059 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: IRON OR STEEL ERECTION – UNDER 3 STORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	47,575,136	9	30	44	1,668,273	1,558,113	3,226,386	6.782
2013	40,035,767	8	18	47	880,958	692,708	1,573,666	3.931
2014	42,433,636	5	19	35	1,028,739	1,088,794	2,117,533	4.990
2015	48,476,517	1	26	59	740,630	689,909	1,430,539	2.951
2016	52,248,080	2	44	46	1,375,465	2,199,058	3,574,523	6.841
	230,769,137	25	137	231	5,694,064	6,228,583	11,922,647	
Adjusted Loss to Payroll Ratio:					2.467	2.699	5.166	
Expected Unlimited Loss to Payroll Ratio:					3.005	3.757	6.762	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.399	2.474	4.874	
Credibility:					0.83	0.71		
Indicated Limited Loss to Payroll Ratio:					2.456	2.634	5.090	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					2.959	4.327	7.287	
Indicated Relativity Change:								7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								622.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 5102 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: IRON/STEEL/BRASS/BRONZE/ALUMINUM ERECTION; FLOOR INSTALLATION – ELEVATED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	209,862,482	24	120	185	4,156,579	5,383,994	9,540,573	4.546
2015	237,766,645	20	156	191	6,088,316	5,734,583	11,822,899	4.972
2016	270,869,663	7	141	189	5,050,382	5,097,418	10,147,800	3.746
	718,498,790	51	417	565	15,295,277	16,215,994	31,511,271	
Adjusted Loss to Payroll Ratio:					2.129	2.257	4.386	
Expected Unlimited Loss to Payroll Ratio:					2.285	2.925	5.210	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.967	2.313	4.280	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.129	2.257	4.386	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					2.397	3.083	5.480	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								467.9%

Code: 5107 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: DOOR, DOOR FRAME/PRE-GLAZED WINDOW INSTALLATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	304,390,345	15	197	279	5,589,051	5,935,859	11,524,910	3.786
2016	345,899,451	4	174	324	3,735,299	4,205,829	7,941,128	2.296
	650,289,796	19	371	603	9,324,350	10,141,688	19,466,038	
Adjusted Loss to Payroll Ratio:					1.434	1.560	2.993	
Expected Unlimited Loss to Payroll Ratio:					1.833	2.302	4.135	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.653	2.046	3.699	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.434	1.560	2.993	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.550	1.898	3.448	
Indicated Relativity Change:								-16.6%
Relativity to Statewide Average Loss to Payroll Ratio:								294.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 5108 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: DOOR INSTALLATION – OVERHEAD DOORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	33,081,383	6	43	38	1,243,756	1,175,181	2,418,937	7.312
2013	37,564,609	3	39	56	694,121	681,154	1,375,275	3.661
2014	44,647,486	6	61	65	1,432,563	1,563,624	2,996,187	6.711
2015	49,740,163	5	48	53	1,186,469	1,336,198	2,522,667	5.072
2016	55,003,729	3	64	66	1,655,891	1,572,073	3,227,964	5.869
	220,037,371	23	255	278	6,212,800	6,328,231	12,541,030	
Adjusted Loss to Payroll Ratio:					2.824	2.876	5.700	
Expected Unlimited Loss to Payroll Ratio:					3.181	3.713	6.895	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.738	2.937	5.675	
Credibility:					0.86	0.75		
Indicated Limited Loss to Payroll Ratio:					2.812	2.891	5.703	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					3.166	3.949	7.115	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								607.5%

Code: 5128 RHG: 6 NAICS: 81 ILDG: 4 MLDG: 2 CLASS: INSTRUMENT INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	241,717,516	3	63	110	794,499	929,849	1,724,348	0.713
2013	351,876,972	3	33	121	1,077,345	698,736	1,776,081	0.505
2014	294,751,523	7	70	134	1,787,086	1,319,984	3,107,070	1.054
2015	319,942,601	2	61	155	1,409,961	1,215,304	2,625,265	0.821
2016	356,129,763	4	63	129	2,225,008	1,784,503	4,009,511	1.126
	1,564,418,375	19	290	649	7,293,900	5,948,378	13,242,277	
Adjusted Loss to Payroll Ratio:					0.466	0.380	0.846	
Expected Unlimited Loss to Payroll Ratio:					0.505	0.565	1.070	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.424	0.370	0.794	
Credibility:					0.90	0.76		
Indicated Limited Loss to Payroll Ratio:					0.462	0.378	0.840	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.525	0.539	1.065	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								90.9%

EXPERIENCE RELATED TO CIRCUIT OR SEMICONDUCTOR EQUIPMENT INSTALLATION OR REPAIR TRANSFERRED TO CODE 5129.
EXPERIENCE RELATED TO PROGRAMMABLE CONTROLS INSTALLATION OR REPAIR TRANSFERRED TO CODE 5130. 5129, 5130 E1-1-18.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2012	155,532,801	3	28	74	351,664	240,612	592,276	0.381
2013	211,502,517	2	16	70	188,621	327,562	516,183	0.244
2014	168,003,313	3	36	83	440,833	305,324	746,157	0.444
2015	172,716,949	3	32	82	516,870	468,370	985,240	0.570
2016	156,080,363	1	36	71	434,389	325,646	760,035	0.487
863,835,942		12	148	380	1,932,377	1,667,513	3,599,890	
Adjusted Loss to Payroll Ratio:					0.224	0.193	0.417	
Expected Unlimited Loss to Payroll Ratio:					0.258	0.344	0.602	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.217	0.225	0.442	
Credibility:					0.54	0.49		
Indicated Limited Loss to Payroll Ratio:					0.220	0.209	0.430	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.251	0.299	0.550	
Indicated Relativity Change:								-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								46.9%

E1-1-18 INCLUDES EXPERIENCE OF 5128

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2012	153,057,796	3	33	77	282,824	284,337	567,161	0.371
2013	212,547,850	3	18	60	661,683	484,173	1,145,856	0.539
2014	166,901,948	4	42	82	436,361	405,319	841,680	0.504
2015	151,600,833	2	34	95	319,774	370,583	690,357	0.455
2016	206,947,541	3	39	85	1,031,446	586,761	1,618,207	0.782
	891,055,968	15	166	399	2,732,088	2,131,172	4,863,261	
Adjusted Loss to Payroll Ratio:					0.307	0.239	0.546	
Expected Unlimited Loss to Payroll Ratio:					0.372	0.397	0.769	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.317	0.300	0.616	
Credibility:					0.63	0.53		
Indicated Limited Loss to Payroll Ratio:					0.310	0.268	0.578	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.353	0.382	0.735	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								62.8%

E1-1-18 INCLUDES EXPERIENCE OF 5128

Code: 5140 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: ELECTRICAL WIRING – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,956,015,439	36	300	495	12,451,193	10,533,271	22,984,464	1.175
2016	2,295,170,647	10	331	534	11,962,342	11,155,610	23,117,952	1.007
	4,251,186,086	46	631	1,029	24,413,536	21,688,880	46,102,416	
Adjusted Loss to Payroll Ratio:					0.574	0.510	1.084	
Expected Unlimited Loss to Payroll Ratio:					0.690	0.652	1.342	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.594	0.516	1.110	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.574	0.510	1.084	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					0.647	0.697	1.344	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								114.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 5146 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CABINET OR FIXTURES; SIGN INSTALLATION OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	823,208,043	32	474	683	13,002,742	12,727,226	25,729,968	3.126
2016	876,355,160	6	488	677	13,457,434	12,158,675	25,616,109	2.923
	1,699,563,204	38	962	1,360	26,460,175	24,885,901	51,346,076	
Adjusted Loss to Payroll Ratio:					1.557	1.464	3.021	
Expected Unlimited Loss to Payroll Ratio:					1.749	1.911	3.660	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.544	1.617	3.162	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.557	1.464	3.021	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.714	1.871	3.585	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								306.1%

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	
2012	242,870,849	3	24	60	891,034	845,153	1,736,187	0.715
2013	266,617,597	7	24	56	1,427,101	1,338,427	2,765,528	1.037
2014	274,000,650	7	30	38	1,514,913	1,507,281	3,022,194	1.103
2015	326,565,740	5	27	54	1,636,452	1,004,376	2,640,828	0.809
2016	369,362,868	4	38	68	2,722,475	2,616,007	5,338,482	1.445
	1,479,417,705	26	143	276	8,191,974	7,311,243	15,503,217	
Adjusted Loss to Payroll Ratio:					0.554	0.494	1.048	
Expected Unlimited Loss to Payroll Ratio:					0.635	0.699	1.333	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.507	0.460	0.967	
Credibility:					0.94	0.76		
Indicated Limited Loss to Payroll Ratio:					0.551	0.486	1.037	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					0.664	0.798	1.462	
Indicated Relativity Change:								9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								124.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 5183 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: PLUMBING/REFRIGERATION EQUIP/HEATING OR A/C
EQUIPMENT – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,151,491,802	51	866	1,141	19,517,275	19,893,189	39,410,464	3.423
2016	1,246,528,738	27	825	1,201	20,921,400	23,389,386	44,310,786	3.555
	2,398,020,540	78	1,691	2,342	40,438,675	43,282,575	83,721,250	
Adjusted Loss to Payroll Ratio:					1.686	1.805	3.491	
Expected Unlimited Loss to Payroll Ratio:					1.912	2.203	4.115	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.688	1.864	3.552	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.686	1.805	3.491	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.857	2.307	4.163	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								355.5%

Code: 5184 RHG: 6 NAICS: 23 ILDG: 4 MLDG: 3 CLASS: STEAM PIPE OR BOILER INSULATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	88,216,668	1	22	30	535,856	468,830	1,004,686	1.139
2013	90,329,694	7	20	28	1,022,665	937,270	1,959,935	2.170
2014	84,505,392	3	18	52	631,968	662,551	1,294,519	1.532
2015	88,911,023	1	11	23	993,290	555,006	1,548,296	1.741
2016	90,883,383	1	12	20	346,163	205,492	551,655	0.607
	442,846,160	13	83	153	3,529,943	2,829,149	6,359,091	
Adjusted Loss to Payroll Ratio:					0.797	0.639	1.436	
Expected Unlimited Loss to Payroll Ratio:					1.050	1.015	2.065	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.894	0.767	1.661	
Credibility:					0.73	0.58		
Indicated Limited Loss to Payroll Ratio:					0.823	0.692	1.516	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.936	0.989	1.925	
Indicated Relativity Change:								-6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								164.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 5185 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: AUTOMATIC SPRINKLER INSTALLATION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	93,143,203	10	90	99	1,796,009	2,066,816	3,862,825	4.147
2013	110,475,781	4	80	121	1,186,712	1,943,256	3,129,968	2.833
2014	129,542,082	11	98	121	2,697,490	2,424,972	5,122,462	3.954
2015	135,072,829	8	85	124	1,729,370	2,485,264	4,214,634	3.120
2016	155,072,887	2	86	148	1,905,112	2,098,735	4,003,847	2.582
	623,306,782	35	439	613	9,314,693	11,019,042	20,333,735	
Adjusted Loss to Payroll Ratio:					1.494	1.768	3.262	
Expected Unlimited Loss to Payroll Ratio:					1.922	2.640	4.563	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.654	2.088	3.743	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					1.494	1.771	3.265	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.683	2.419	4.102	
Indicated Relativity Change:								-10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								350.2%

Code: 5186 RHG: 3 NAICS: 23 ILDG: 3 MLDG: 2 CLASS: AUTOMATIC SPRINKLER INSTALLATION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	129,023,285	3	15	32	481,462	401,849	883,311	0.685
2013	139,294,587	4	35	32	1,568,173	1,428,943	2,997,116	2.152
2014	162,091,741	6	40	42	1,293,719	913,519	2,207,238	1.362
2015	197,646,692	3	30	64	1,666,919	1,037,390	2,704,309	1.368
2016	216,451,372	3	51	52	2,305,352	1,748,827	4,054,179	1.873
	844,507,677	19	171	222	7,315,623	5,530,528	12,846,151	
Adjusted Loss to Payroll Ratio:					0.866	0.655	1.521	
Expected Unlimited Loss to Payroll Ratio:					0.889	0.648	1.538	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.802	0.576	1.378	
Credibility:					0.90	0.67		
Indicated Limited Loss to Payroll Ratio:					0.860	0.629	1.489	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.929	0.765	1.695	
Indicated Relativity Change:								10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								144.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 5187 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: PLUMBING/REFRIGERATION EQUIP/HEATING OR A/C
EQUIPMENT – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,643,791,458	31	436	606	13,599,594	12,219,878	25,819,472	1.571
2016	1,836,512,792	17	448	585	16,031,031	13,277,275	29,308,306	1.596
	3,480,304,250	48	884	1,191	29,630,625	25,497,153	55,127,778	
Adjusted Loss to Payroll Ratio:					0.851	0.733	1.584	
Expected Unlimited Loss to Payroll Ratio:					0.962	1.094	2.055	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.819	0.826	1.645	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.851	0.733	1.584	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.968	1.046	2.014	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								172.0%

Code: 5190 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: ELECTRICAL WIRING – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,139,157,455	48	469	743	13,531,092	14,730,174	28,261,266	2.481
2016	1,214,228,852	27	502	707	15,515,997	15,500,893	31,016,890	2.554
	2,353,386,307	75	971	1,450	29,047,089	30,231,067	59,278,156	
Adjusted Loss to Payroll Ratio:					1.234	1.285	2.519	
Expected Unlimited Loss to Payroll Ratio:					1.312	1.717	3.029	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.117	1.297	2.414	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.234	1.285	2.519	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.403	1.834	3.238	
Indicated Relativity Change:								6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								276.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 5191 RHG: 5 NAICS: 81 ILDG: 4 MLDG: 3 CLASS: OFFICE MACHINE OR POS EQUIPMENT INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	489,494,587	19	257	408	3,681,219	3,843,991	7,525,210	1.537
2014	427,768,448	23	234	397	3,297,556	3,105,394	6,402,950	1.497
2015	448,974,300	8	234	385	4,335,047	3,367,469	7,702,516	1.716
2016	473,007,870	5	192	275	3,777,432	3,226,381	7,003,813	1.481
	1,839,245,206	55	917	1,465	15,091,254	13,543,235	28,634,489	
Adjusted Loss to Payroll Ratio:					0.821	0.736	1.557	
Expected Unlimited Loss to Payroll Ratio:					0.862	0.964	1.827	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.731	0.661	1.393	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.821	0.736	1.557	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					0.924	1.006	1.930	
Indicated Relativity Change:								5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								164.8%

EXPERIENCE RELATED TO CIRCUIT OR COMPUTER OR TELEPHONE INSTALLATION OR REPAIR TRANSFERRED TO CODE 5193;
5193 E1-1-18

Code: 5192 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 3 CLASS: VENDING OR COIN-OPERATED MACHINES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	122,224,036	12	62	115	2,424,089	2,376,641	4,800,730	3.928
2013	128,242,104	6	63	129	1,769,116	2,202,015	3,971,131	3.097
2014	143,479,949	2	61	157	843,487	1,409,655	2,253,142	1.570
2015	151,456,632	2	63	133	1,434,949	1,878,013	3,312,962	2.187
2016	150,623,816	3	65	213	1,789,026	2,229,392	4,018,418	2.668
	696,026,537	25	314	747	8,260,668	10,095,715	18,356,383	
Adjusted Loss to Payroll Ratio:					1.187	1.450	2.637	
Expected Unlimited Loss to Payroll Ratio:					1.309	1.741	3.050	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.220	1.448	2.668	
Credibility:					0.97	0.92		
Indicated Limited Loss to Payroll Ratio:					1.188	1.450	2.638	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.284	1.765	3.049	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								260.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2014	1,259,089,009	23	212	413	4,887,617	5,747,714	10,635,331	0.845
2015	1,291,864,103	11	232	357	5,774,171	5,544,861	11,319,032	0.876
2016	1,398,906,529	8	198	351	6,865,557	5,788,637	12,654,194	0.905
	3,949,859,641	42	642	1,121	17,527,346	17,081,212	34,608,558	
Adjusted Loss to Payroll Ratio:					0.444	0.432	0.876	
Expected Unlimited Loss to Payroll Ratio:					0.508	0.602	1.110	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.438	0.476	0.914	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.444	0.432	0.876	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					0.500	0.591	1.090	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								93.1%

E1-1-18 INCLUDES EXPERIENCE OF 5191

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	
2013	243,102,680	18	133	168	3,081,157	3,859,477	6,940,634	2.855
2014	264,916,018	12	118	177	2,631,499	2,934,483	5,565,982	2.101
2015	295,912,683	7	116	134	3,006,668	2,961,297	5,967,965	2.017
2016	302,855,093	4	114	135	2,607,956	2,949,135	5,557,091	1.835
	1,106,786,473	41	481	614	11,327,281	12,704,393	24,031,674	
Adjusted Loss to Payroll Ratio:					1.023	1.148	2.171	
Expected Unlimited Loss to Payroll Ratio:					1.367	1.549	2.916	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.233	1.377	2.610	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.023	1.148	2.171	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.106	1.397	2.503	
Indicated Relativity Change:								-14.2%
Relativity to Statewide Average Loss to Payroll Ratio:								213.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 5201 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CONCRETE OR CEMENT WORK – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	570,591,453	46	554	600	13,202,440	15,842,719	29,045,159	5.090
2016	576,836,673	20	518	576	11,648,474	13,313,052	24,961,526	4.327
	1,147,428,126	66	1,072	1,176	24,850,914	29,155,771	54,006,685	
Adjusted Loss to Payroll Ratio:					2.166	2.541	4.707	
Expected Unlimited Loss to Payroll Ratio:					2.344	2.985	5.329	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.114	2.654	4.767	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.166	2.541	4.707	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.341	3.092	5.434	
Indicated Relativity Change:								2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								463.9%

Code: 5205 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CONCRETE OR CEMENT WORK – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	898,623,150	54	303	346	14,420,309	13,538,362	27,958,671	3.111
2016	1,020,373,916	13	304	403	11,507,173	10,474,148	21,981,321	2.154
	1,918,997,066	67	607	749	25,927,481	24,012,510	49,939,992	
Adjusted Loss to Payroll Ratio:					1.351	1.251	2.602	
Expected Unlimited Loss to Payroll Ratio:					1.675	1.990	3.665	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.337	1.310	2.648	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.351	1.251	2.602	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					1.628	2.056	3.684	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								314.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 5212 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CONCRETE PUMPING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	23,867,547	3	16	6	546,477	441,718	988,195	4.140
2013	30,188,891	2	26	25	616,723	537,639	1,154,362	3.824
2014	35,979,036	1	23	26	583,984	643,972	1,227,956	3.413
2015	37,228,064	3	19	19	933,409	1,034,633	1,968,042	5.286
2016	42,458,153	1	18	21	644,217	527,728	1,171,945	2.760
	169,721,692	10	102	97	3,324,809	3,185,690	6,510,500	
Adjusted Loss to Payroll Ratio:					1.959	1.877	3.836	
Expected Unlimited Loss to Payroll Ratio:					2.134	2.641	4.775	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.817	1.995	3.812	
Credibility:					0.66	0.58		
Indicated Limited Loss to Payroll Ratio:					1.911	1.927	3.837	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					2.173	2.751	4.924	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								420.4%

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	
2015	1,017,458,065	32	330	547	13,441,620	12,162,220	25,603,840	2.516
2016	1,154,040,453	20	338	566	17,191,071	15,742,556	32,933,627	2.854
	2,171,498,517	52	668	1,113	30,632,691	27,904,776	58,537,467	
Adjusted Loss to Payroll Ratio:					1.411	1.285	2.696	
Expected Unlimited Loss to Payroll Ratio:					1.652	1.847	3.499	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.407	1.395	2.802	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.411	1.285	2.696	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.604	1.835	3.439	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								293.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 5214 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CONCRETE OR CEMENT WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	80,296,206	10	44	48	1,174,485	1,354,179	2,528,664	3.149
2013	103,040,632	9	55	53	1,418,252	2,063,082	3,481,334	3.379
2014	123,357,903	6	60	68	1,478,072	1,811,041	3,289,113	2.666
2015	106,322,281	9	42	48	1,702,350	1,698,116	3,400,466	3.198
2016	120,552,733	2	58	93	1,612,711	1,640,893	3,253,604	2.699
	533,569,754	36	259	310	7,385,870	8,567,311	15,953,181	
Adjusted Loss to Payroll Ratio:					1.384	1.606	2.990	
Expected Unlimited Loss to Payroll Ratio:					1.455	1.869	3.324	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.312	1.662	2.973	
Credibility:					0.91	0.85		
Indicated Limited Loss to Payroll Ratio:					1.378	1.614	2.992	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.489	1.964	3.454	
Indicated Relativity Change:								3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								294.9%

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	
2012	151,515,866	4	34	73	1,029,553	1,176,231	2,205,784	1.456
2013	154,192,767	7	54	85	2,646,598	2,614,401	5,260,999	3.412
2014	154,997,173	16	47	67	3,874,762	5,919,174	9,793,936	6.319
2015	189,273,820	4	33	60	2,228,396	1,811,095	4,039,491	2.134
2016	144,410,779	1	23	50	1,403,759	1,264,529	2,668,288	1.848
	794,390,404	32	191	335	11,183,069	12,785,430	23,968,499	
Adjusted Loss to Payroll Ratio:					1.408	1.609	3.017	
Expected Unlimited Loss to Payroll Ratio:					1.681	2.032	3.714	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.432	1.535	2.967	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					1.408	1.607	3.015	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.601	2.295	3.896	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								332.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 5225 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: REINFORCING STEEL INSTALLATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	185,468,469	17	88	123	2,975,252	3,569,493	6,544,745	3.529
2014	218,221,566	12	109	157	4,456,241	4,515,979	8,972,220	4.112
2015	244,470,451	5	70	129	2,752,218	2,460,404	5,212,622	2.132
2016	225,880,267	2	82	139	3,082,053	2,438,779	5,520,832	2.444
	874,040,753	36	349	548	13,265,764	12,984,656	26,250,420	
Adjusted Loss to Payroll Ratio:					1.518	1.486	3.003	
Expected Unlimited Loss to Payroll Ratio:					1.740	2.150	3.890	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.482	1.624	3.106	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.518	1.486	3.003	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.726	2.121	3.847	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								328.5%

Code: 5348 RHG: 2 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: TILE, STONE, MOSAIC OR TERRAZZO WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	518,856,403	21	345	332	7,757,258	8,613,483	16,370,741	3.155
2016	569,390,120	14	331	413	8,437,263	8,446,877	16,884,140	2.965
	1,088,246,523	35	676	745	16,194,521	17,060,360	33,254,881	
Adjusted Loss to Payroll Ratio:					1.488	1.568	3.056	
Expected Unlimited Loss to Payroll Ratio:					1.609	1.819	3.429	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.470	1.679	3.149	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.488	1.568	3.056	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.589	1.842	3.431	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								293.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 5403 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: CARPENTRY – NOC – LOW WAGE

Code: 5632 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: STEEL FRAMING – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,151,363,423	134	1,405	1,807	40,663,983	45,408,139	86,072,122	7.476
2016	1,263,125,555	63	1,367	1,899	40,436,655	43,317,698	83,754,353	6.631
	2,414,488,978	197	2,772	3,706	81,100,638	88,725,837	169,826,475	
Adjusted Loss to Payroll Ratio:					3.359	3.675	7.034	
Expected Unlimited Loss to Payroll Ratio:					4.093	5.219	9.312	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.486	3.942	7.428	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.359	3.675	7.034	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					3.819	5.248	9.067	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								774.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2015	1,773,204,093	76	682	933	26,208,862	24,095,366	50,304,228	2.837
2016	1,975,714,743	41	648	877	26,867,751	23,416,598	50,284,349	2.545
	3,748,918,836	117	1,330	1,810	53,076,613	47,511,964	100,588,577	
Adjusted Loss to Payroll Ratio:					1.416	1.267	2.683	
Expected Unlimited Loss to Payroll Ratio:					1.583	1.804	3.387	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.362	1.427	2.789	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.416	1.267	2.683	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.594	1.731	3.325	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								283.9%

Code: 5436 RHG: 2 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: HARDWOOD FLOOR LAYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	68,983,167	7	49	41	1,306,824	1,432,451	2,739,275	3.971
2013	78,257,008	3	39	30	531,088	637,165	1,168,253	1.493
2014	87,678,443	7	61	50	1,166,367	1,249,096	2,415,463	2.755
2015	106,867,295	3	70	68	1,605,890	1,575,462	3,181,352	2.977
2016	115,067,898	1	69	55	1,363,123	1,296,756	2,659,879	2.312
	456,853,810	21	288	244	5,973,293	6,190,929	12,164,222	
Adjusted Loss to Payroll Ratio:					1.307	1.355	2.663	
Expected Unlimited Loss to Payroll Ratio:					1.453	1.689	3.142	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.327	1.559	2.886	
Credibility:					0.86	0.78		
Indicated Limited Loss to Payroll Ratio:					1.310	1.400	2.710	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.399	1.645	3.044	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								259.9%

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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	
2012	92,122,095	9	76	96	1,416,081	1,662,939	3,079,020	3.342
2013	127,562,404	7	86	97	1,661,853	2,379,225	4,041,078	3.168
2014	138,345,456	8	108	142	1,970,092	2,183,470	4,153,562	3.002
2015	165,118,798	9	115	127	2,953,698	3,358,819	6,312,517	3.823
2016	184,356,888	1	96	125	2,217,993	2,511,792	4,729,785	2.566
	707,505,642	34	481	587	10,219,717	12,096,245	22,315,962	
Adjusted Loss to Payroll Ratio:					1.444	1.710	3.154	
Expected Unlimited Loss to Payroll Ratio:					1.873	2.356	4.229	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.654	1.994	3.648	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.444	1.710	3.154	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.590	2.185	3.775	
Indicated Relativity Change:								-10.7%
Relativity to Statewide Average Loss to Payroll Ratio:								322.3%

Code: 5446 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: WALLBOARD INSTALLATION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	716,955,338	30	554	591	13,941,416	14,190,099	28,131,515	3.924
2016	843,916,153	28	523	643	16,219,133	13,262,955	29,482,088	3.493
	1,560,871,491	58	1,077	1,234	30,160,550	27,453,054	57,613,604	
Adjusted Loss to Payroll Ratio:					1.932	1.759	3.691	
Expected Unlimited Loss to Payroll Ratio:					2.314	2.535	4.849	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.087	2.254	4.340	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.932	1.759	3.691	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.089	2.140	4.229	
Indicated Relativity Change:								-12.8%
Relativity to Statewide Average Loss to Payroll Ratio:								361.1%

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Code: 5447 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: WALLBOARD INSTALLATION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	887,458,126	24	192	237	9,108,359	8,291,910	17,400,269	1.961
2016	988,501,566	9	175	233	8,711,856	7,392,108	16,103,964	1.629
	1,875,959,691	33	367	470	17,820,215	15,684,018	33,504,232	
Adjusted Loss to Payroll Ratio:					0.950	0.836	1.786	
Expected Unlimited Loss to Payroll Ratio:					1.243	1.179	2.422	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.059	0.891	1.950	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.950	0.836	1.786	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.080	1.194	2.274	
Indicated Relativity Change:								-6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								194.2%

Code: 5467 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: GLAZIERS – AWAY FROM SHOP – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	49,635,131	13	57	65	2,296,492	1,830,618	4,127,110	8.315
2013	59,000,748	5	60	71	1,409,468	1,530,351	2,939,819	4.983
2014	67,869,553	10	61	78	1,946,322	1,734,395	3,680,717	5.423
2015	77,088,766	8	61	93	2,111,803	1,901,181	4,012,984	5.206
2016	94,321,696	2	85	106	2,687,133	2,534,646	5,221,779	5.536
	347,915,895	38	324	413	10,451,219	9,531,191	19,982,410	
Adjusted Loss to Payroll Ratio:					3.004	2.740	5.743	
Expected Unlimited Loss to Payroll Ratio:					3.356	3.223	6.579	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.963	2.728	5.691	
Credibility:					1.00	0.87		
Indicated Limited Loss to Payroll Ratio:					3.004	2.738	5.742	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					3.307	3.499	6.806	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								581.1%

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Code: 5470 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: GLAZIERS – AWAY FROM SHOP – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	88,884,899	0	26	52	415,338	358,694	774,032	0.871
2013	96,589,182	7	34	45	1,606,968	1,471,573	3,078,541	3.187
2014	115,669,329	3	31	40	1,009,295	890,968	1,900,263	1.643
2015	136,261,113	4	32	58	1,502,486	1,282,143	2,784,629	2.044
2016	163,016,906	3	43	63	2,937,837	2,270,370	5,208,207	3.195
	600,421,429	17	166	258	7,471,923	6,273,748	13,745,672	
Adjusted Loss to Payroll Ratio:					1.244	1.045	2.289	
Expected Unlimited Loss to Payroll Ratio:					1.206	1.064	2.271	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.065	0.901	1.966	
Credibility:					0.88	0.70		
Indicated Limited Loss to Payroll Ratio:					1.223	1.002	2.225	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.346	1.280	2.627	
Indicated Relativity Change:								15.7%
Relativity to Statewide Average Loss to Payroll Ratio:								224.3%

Code: 5473 RHG: 6 NAICS: 56 ILDG: 4 MLDG: 3 CLASS: ASBESTOS ABATEMENT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	108,887,980	22	79	103	3,529,999	3,497,880	7,027,879	6.454
2014	124,519,760	17	104	105	3,926,740	3,940,630	7,867,370	6.318
2015	132,902,287	11	113	123	4,876,820	4,426,568	9,303,388	7.000
2016	146,386,662	6	105	109	4,845,162	3,254,961	8,100,123	5.533
	512,696,689	56	401	440	17,178,721	15,120,039	32,298,760	
Adjusted Loss to Payroll Ratio:					3.351	2.949	6.300	
Expected Unlimited Loss to Payroll Ratio:					3.912	4.356	8.268	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.419	3.040	6.459	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.351	2.949	6.300	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					3.810	4.211	8.021	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								684.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2015	750,647,716	62	624	600	17,917,142	19,614,100	37,531,242	5.000
2016	767,243,255	34	570	576	17,970,894	18,973,743	36,944,637	4.815
	1,517,890,972	96	1,194	1,176	35,888,036	38,587,843	74,475,880	
Adjusted Loss to Payroll Ratio:					2.364	2.542	4.907	
Expected Unlimited Loss to Payroll Ratio:					2.838	3.356	6.194	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.442	2.654	5.097	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.364	2.542	4.907	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					2.662	3.473	6.135	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								523.8%

Code: 5479 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 1 CLASS: INSULATION WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	91,449,897	9	54	105	1,290,356	1,795,456	3,085,812	3.374
2013	107,833,162	7	109	110	2,874,705	3,309,170	6,183,875	5.735
2014	129,998,474	8	65	132	1,344,426	1,385,476	2,729,902	2.100
2015	145,075,050	1	93	171	2,071,490	2,085,270	4,156,760	2.865
2016	145,585,125	2	84	165	2,296,666	1,932,123	4,228,789	2.905
	619,941,708	27	405	683	9,877,643	10,507,494	20,385,136	
Adjusted Loss to Payroll Ratio:					1.593	1.695	3.288	
Expected Unlimited Loss to Payroll Ratio:					1.868	2.257	4.126	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.650	1.910	3.560	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					1.593	1.706	3.299	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.754	2.180	3.934	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								335.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2015	641,247,255	16	186	174	6,544,949	5,621,842	12,166,791	1.897
2016	750,949,905	12	189	217	7,863,028	6,485,524	14,348,552	1.911
	1,392,197,160	28	375	391	14,407,977	12,107,366	26,515,342	
Adjusted Loss to Payroll Ratio:					1.035	0.870	1.905	
Expected Unlimited Loss to Payroll Ratio:					1.389	1.522	2.911	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.109	1.002	2.111	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.035	0.870	1.905	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					1.247	1.429	2.676	
Indicated Relativity Change:								-8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								228.5%

Code: 5484 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: PLASTERING OR STUCCO WORK – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	176,383,914	14	218	290	4,925,062	6,677,795	11,602,857	6.578
2016	201,542,192	8	227	257	5,846,871	6,094,920	11,941,791	5.925
	377,926,106	22	445	547	10,771,933	12,772,715	23,544,649	
Adjusted Loss to Payroll Ratio:					2.850	3.380	6.230	
Expected Unlimited Loss to Payroll Ratio:					3.831	4.921	8.752	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.454	4.375	7.829	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.850	3.380	6.230	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					3.081	4.113	7.194	
Indicated Relativity Change:								-17.8%
Relativity to Statewide Average Loss to Payroll Ratio:								614.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 5485 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: PLASTERING OR STUCCO WORK – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	72,128,744	6	29	28	1,319,927	1,401,627	2,721,554	3.773
2013	77,028,752	4	26	30	768,754	998,623	1,767,377	2.294
2014	90,512,156	8	37	45	1,669,261	1,657,983	3,327,244	3.676
2015	106,059,639	6	45	61	2,283,018	1,730,496	4,013,514	3.784
2016	121,575,091	7	55	75	2,641,852	2,041,095	4,682,947	3.852
	467,304,382	31	192	239	8,682,812	7,829,824	16,512,636	
Adjusted Loss to Payroll Ratio:					1.858	1.676	3.534	
Expected Unlimited Loss to Payroll Ratio:					2.481	2.697	5.178	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.981	1.776	3.757	
Credibility:					1.00	0.83		
Indicated Limited Loss to Payroll Ratio:					1.858	1.693	3.551	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					2.239	2.781	5.020	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								428.6%

Code: 5506 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 4 CLASS: STREET OR ROAD CONSTRUCTION – PAVING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	408,599,512	16	146	165	4,785,439	5,586,493	10,371,932	2.538
2016	425,701,381	15	145	146	7,253,445	6,357,057	13,610,502	3.197
	834,300,893	31	291	311	12,038,884	11,943,550	23,982,434	
Adjusted Loss to Payroll Ratio:					1.443	1.432	2.875	
Expected Unlimited Loss to Payroll Ratio:					1.711	2.110	3.821	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.457	1.594	3.051	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.443	1.432	2.875	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.641	2.044	3.685	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								314.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2014	348,928,941	18	108	141	4,471,764	5,266,605	9,738,369	2.791
2015	413,034,037	13	116	143	5,381,877	4,352,642	9,734,519	2.357
2016	403,097,208	10	103	128	5,313,875	4,591,698	9,905,573	2.457
	1,165,060,187	41	327	412	15,167,517	14,210,945	29,378,462	
Adjusted Loss to Payroll Ratio:					1.302	1.220	2.522	
Expected Unlimited Loss to Payroll Ratio:					1.466	1.817	3.282	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.170	1.197	2.367	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.302	1.220	2.522	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					1.569	2.004	3.573	
Indicated Relativity Change:								8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								305.0%

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	
2015	583,388,744	27	381	670	8,413,235	9,359,281	17,772,516	3.046
2016	643,476,253	17	363	606	9,260,235	10,552,954	19,813,189	3.079
	1,226,864,998	44	744	1,276	17,673,470	19,912,234	37,585,704	
Adjusted Loss to Payroll Ratio:					1.441	1.623	3.064	
Expected Unlimited Loss to Payroll Ratio:					1.766	2.303	4.069	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.520	1.821	3.341	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.441	1.623	3.064	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.622	2.217	3.839	
Indicated Relativity Change:								-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								327.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 5542 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: SHEET METAL WORK; HEATING OR A/C DUCTWORK – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	663,211,406	14	147	257	6,096,235	6,496,700	12,592,935	1.899
2016	751,504,293	7	171	224	7,360,211	6,478,689	13,838,900	1.841
	1,414,715,699	21	318	481	13,456,446	12,975,389	26,431,835	
Adjusted Loss to Payroll Ratio:					0.951	0.917	1.868	
Expected Unlimited Loss to Payroll Ratio:					1.084	1.275	2.358	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.923	0.963	1.886	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.951	0.917	1.868	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.081	1.310	2.391	
Indicated Relativity Change:								1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								204.2%

Code: 5552 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: ROOFING – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	153,430,162	38	299	276	9,020,212	12,330,477	21,350,689	13.916
2016	154,146,377	17	295	270	9,115,602	9,905,167	19,020,769	12.339
	307,576,539	55	594	546	18,135,814	22,235,644	40,371,458	
Adjusted Loss to Payroll Ratio:					5.896	7.229	13.126	
Expected Unlimited Loss to Payroll Ratio:					6.851	11.830	18.681	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					5.470	7.791	13.261	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					5.896	7.229	13.126	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					7.105	11.878	18.983	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								1620.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2015	415,056,012	42	343	273	12,539,579	11,199,257	23,738,836	5.719
2016	487,344,615	20	344	316	12,483,752	10,795,693	23,279,445	4.777
	902,400,627	62	687	589	25,023,331	21,994,950	47,018,281	
Adjusted Loss to Payroll Ratio:					2.773	2.437	5.210	
Expected Unlimited Loss to Payroll Ratio:					3.379	3.834	7.213	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.878	2.896	5.774	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.773	2.437	5.210	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					3.153	3.481	6.633	
Indicated Relativity Change:								-8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								566.4%

Code: 5606 RHG: 4 NAICS: 23 ILDG: 4 MLDG: 3 CLASS: CONTRACTORS – EXECUTIVE LEVEL SUPERVISORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	2,074,317,835	23	114	227	6,306,355	5,796,639	12,102,994	0.583
2015	2,442,567,039	11	145	299	5,596,565	5,959,127	11,555,692	0.473
2016	2,785,905,389	9	146	300	6,023,374	6,417,028	12,440,402	0.447
	7,302,790,264	43	405	826	17,926,294	18,172,794	36,099,088	
Adjusted Loss to Payroll Ratio:					0.245	0.249	0.494	
Expected Unlimited Loss to Payroll Ratio:					0.259	0.272	0.531	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.229	0.230	0.459	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.245	0.249	0.494	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.270	0.318	0.588	
Indicated Relativity Change:								10.8%
Relativity to Statewide Average Loss to Payroll Ratio:								50.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2012	121,372,888	9	33	82	1,015,952	1,506,063	2,522,015	2.078
2013	149,813,504	9	43	83	1,381,430	1,355,286	2,736,716	1.827
2014	160,292,606	8	54	91	1,942,665	2,166,917	4,109,582	2.564
2015	188,112,335	6	64	98	2,691,659	2,070,739	4,762,398	2.532
2016	199,582,641	4	58	112	2,293,245	2,443,127	4,736,372	2.373
	819,173,976	36	252	466	9,324,951	9,542,132	18,867,083	
Adjusted Loss to Payroll Ratio:					1.138	1.165	2.303	
Expected Unlimited Loss to Payroll Ratio:					1.195	1.365	2.560	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.055	1.155	2.210	
Credibility:					0.99	0.87		
Indicated Limited Loss to Payroll Ratio:					1.138	1.164	2.301	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.252	1.487	2.740	
Indicated Relativity Change:								7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								233.9%

E1-1-17 EXPERIENCE OF SUPPORT OPERATIONS FOR SUBCONTRACTED CONSTRUCTION TRANSFERRED FROM CODE 9015

Code: 5650 RHG: 3 NAICS: 56 ILDG: 1 MLDG: 1 CLASS: TERMITE CONTROL WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	142,928,129	11	88	110	2,193,454	2,067,241	4,260,695	2.981
2014	149,402,021	9	124	158	3,376,345	2,764,644	6,140,989	4.110
2015	162,840,418	9	143	189	4,170,482	3,583,913	7,754,395	4.762
2016	171,454,695	4	95	158	2,620,709	3,202,044	5,822,753	3.396
	626,625,264	33	450	615	12,360,990	11,617,843	23,978,832	
Adjusted Loss to Payroll Ratio:					1.973	1.854	3.827	
Expected Unlimited Loss to Payroll Ratio:					2.330	2.572	4.902	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.156	2.112	4.268	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.973	1.854	3.827	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.132	2.256	4.389	
Indicated Relativity Change:								-10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								374.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 5951 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: SERUM, ANTITOXIN OR VIRUS MFG

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	1,624,615,039	17	127	476	3,936,904	4,293,155	8,230,059	0.507
2014	1,414,547,115	7	123	454	3,029,051	3,086,793	6,115,844	0.432
2015	1,914,355,295	6	130	501	3,732,870	3,851,573	7,584,443	0.396
2016	1,924,795,707	1	119	484	3,328,371	4,063,525	7,391,896	0.384
	6,878,313,156	31	499	1,915	14,027,197	15,295,047	29,322,244	
Adjusted Loss to Payroll Ratio:					0.204	0.222	0.426	
Expected Unlimited Loss to Payroll Ratio:					0.219	0.271	0.490	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.200	0.217	0.417	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.204	0.222	0.426	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.220	0.271	0.491	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								41.9%

Code: 6003 RHG: 7 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: PILE DRIVING; WHARF BUILDING; BRIDGE/TRESTLE CONSTRUCTION – WOOD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	17,549,125	2	11	26	1,368,022	749,677	2,117,699	12.067
2013	17,037,434	4	8	14	1,587,890	581,407	2,169,297	12.733
2014	13,899,815	1	8	8	811,119	459,498	1,270,617	9.141
2015	21,785,972	2	9	12	822,625	750,092	1,572,717	7.219
2016	16,161,068	1	5	10	462,364	239,878	702,242	4.345
	86,433,414	10	41	70	5,052,020	2,780,552	7,832,572	
Adjusted Loss to Payroll Ratio:					5.845	3.217	9.062	
Expected Unlimited Loss to Payroll Ratio:					4.755	4.275	9.030	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.797	2.815	6.612	
Credibility:					0.67	0.51		
Indicated Limited Loss to Payroll Ratio:					5.169	3.020	8.189	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					6.229	4.962	11.191	
Indicated Relativity Change:								23.9%
Relativity to Statewide Average Loss to Payroll Ratio:								955.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 6011 RHG: 7 NAICS: 23 ILDG: 3 MLDG: 1 CLASS: DAM CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	16,979,823	3	6	3	481,504	275,257	756,761	4.457
2013	10,915,498	2	6	13	251,485	219,386	470,871	4.314
2014	10,166,926	2	7	10	487,982	230,170	718,152	7.064
2015	12,160,927	0	0	4	0	4,909	4,909	0.040
2016	9,757,076	0	0	3	0	2,323	2,323	0.024
	59,980,250	7	19	33	1,220,971	732,046	1,953,017	
Adjusted Loss to Payroll Ratio:					2.036	1.220	3.256	
Expected Unlimited Loss to Payroll Ratio:					2.703	2.126	4.829	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.158	1.400	3.558	
Credibility:					0.46	0.33		
Indicated Limited Loss to Payroll Ratio:					2.102	1.341	3.443	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					2.532	2.203	4.736	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								404.3%

INCLUDES 5207 D 1-1-13

Code: 6204 RHG: 7 NAICS: 21 ILDG: 1 MLDG: 1 CLASS: DRILLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	54,126,700	6	37	55	1,936,013	1,454,141	3,390,154	6.263
2013	55,542,004	6	36	63	1,270,809	1,335,782	2,606,591	4.693
2014	82,645,918	6	71	75	1,857,839	1,693,499	3,551,338	4.297
2015	104,156,454	6	74	87	1,887,321	1,673,358	3,560,679	3.419
2016	96,044,770	1	63	70	1,587,139	1,510,171	3,097,310	3.225
	392,515,846	25	281	350	8,539,122	7,666,951	16,206,073	
Adjusted Loss to Payroll Ratio:					2.175	1.953	4.129	
Expected Unlimited Loss to Payroll Ratio:					2.935	3.453	6.388	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.455	2.036	4.491	
Credibility:					1.00	0.85		
Indicated Limited Loss to Payroll Ratio:					2.175	1.966	4.141	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					2.621	3.230	5.851	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								499.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 6206 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 3 CLASS: OIL/GAS WELLS – CEMENTING/ACIDIZING/FRACTURING;
VACUUM TRUCK SVC/GRAVEL PACKING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	143,819,705	4	21	59	581,211	361,228	942,439	0.655
2013	125,929,764	6	21	39	1,039,738	1,005,901	2,045,639	1.624
2014	123,966,791	3	20	27	946,546	1,013,511	1,960,057	1.581
2015	113,688,935	1	13	22	599,680	662,331	1,262,011	1.110
2016	85,460,741	0	14	9	716,795	601,033	1,317,828	1.542
	592,865,936	14	89	156	3,883,969	3,644,002	7,527,972	
Adjusted Loss to Payroll Ratio:					0.655	0.615	1.270	
Expected Unlimited Loss to Payroll Ratio:					0.891	0.984	1.875	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.795	0.665	1.461	
Credibility:					0.76	0.64		
Indicated Limited Loss to Payroll Ratio:					0.689	0.633	1.322	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.783	0.904	1.687	
Indicated Relativity Change:								-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								144.0%

Code: 6213 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 2 CLASS: OIL/GAS WELLS – SPECIALTY TOOL COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	120,291,965	2	14	82	560,554	469,812	1,030,366	0.857
2013	114,362,350	8	5	52	738,660	622,991	1,361,651	1.191
2014	98,695,967	1	9	39	634,139	598,789	1,232,928	1.249
2015	64,685,438	0	9	16	339,128	299,783	638,911	0.988
2016	42,635,955	0	4	25	80,199	199,077	279,276	0.655
	440,671,675	11	41	214	2,352,680	2,190,452	4,543,132	
Adjusted Loss to Payroll Ratio:					0.534	0.497	1.031	
Expected Unlimited Loss to Payroll Ratio:					0.756	0.725	1.481	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.675	0.490	1.165	
Credibility:					0.63	0.51		
Indicated Limited Loss to Payroll Ratio:					0.586	0.494	1.080	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.666	0.705	1.371	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								117.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 6216 RHG: 6 NAICS: 21 ILDG: 2 MLDG: 2 CLASS: OIL/GAS LEASE WORK

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	117,114,587	7	22	22	1,447,243	793,428	2,240,671	1.913
2013	126,016,203	3	20	34	947,906	1,261,470	2,209,376	1.753
2014	106,612,194	4	25	25	1,101,771	848,267	1,950,038	1.829
2015	64,773,836	0	13	14	247,030	171,409	418,439	0.646
2016	60,952,640	0	17	19	725,039	480,493	1,205,532	1.978
	475,469,460	14	97	114	4,468,990	3,555,066	8,024,057	
Adjusted Loss to Payroll Ratio:					0.940	0.748	1.688	
Expected Unlimited Loss to Payroll Ratio:					1.049	1.179	2.228	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.936	0.797	1.734	
Credibility:					0.75	0.63		
Indicated Limited Loss to Payroll Ratio:					0.939	0.766	1.705	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.068	1.094	2.162	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								184.6%

Code: 6218 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: EXCAVATION/GRADING LAND/LAND LEVELING – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	428,699,536	17	202	225	6,592,029	6,721,110	13,313,139	3.105
2016	425,223,247	10	181	222	6,524,509	6,846,675	13,371,184	3.145
	853,922,784	27	383	447	13,116,538	13,567,785	26,684,323	
Adjusted Loss to Payroll Ratio:					1.536	1.589	3.125	
Expected Unlimited Loss to Payroll Ratio:					1.780	2.196	3.976	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.516	1.659	3.175	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.536	1.589	3.125	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.746	2.269	4.015	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								342.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 6220 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 4 CLASS: EXCAVATION/GRADING LAND/LAND LEVELING – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	730,698,935	19	120	158	6,515,506	5,752,548	12,268,054	1.679
2016	835,545,153	9	120	159	6,216,740	7,431,122	13,647,862	1.633
	1,566,244,087	28	240	317	12,732,246	13,183,670	25,915,916	
Adjusted Loss to Payroll Ratio:					0.813	0.842	1.655	
Expected Unlimited Loss to Payroll Ratio:					1.254	1.518	2.773	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.001	1.000	2.001	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.813	0.842	1.655	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					0.980	1.383	2.363	
Indicated Relativity Change:								-14.8%
Relativity to Statewide Average Loss to Payroll Ratio:								201.7%

Code: 6233 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: OIL/GAS PIPE LINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	203,830,796	5	31	47	1,475,128	952,451	2,427,579	1.191
2013	244,835,655	5	21	51	1,139,986	1,612,861	2,752,847	1.124
2014	190,389,547	2	28	34	1,115,471	1,266,188	2,381,659	1.251
2015	153,655,420	3	16	14	816,231	777,251	1,593,482	1.037
2016	134,291,788	0	10	12	341,093	608,914	950,007	0.707
	927,003,206	15	106	158	4,887,909	5,217,667	10,105,575	
Adjusted Loss to Payroll Ratio:					0.527	0.563	1.090	
Expected Unlimited Loss to Payroll Ratio:					0.583	0.797	1.380	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.466	0.525	0.991	
Credibility:					0.75	0.67		
Indicated Limited Loss to Payroll Ratio:					0.512	0.550	1.062	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					0.617	0.904	1.521	
Indicated Relativity Change:								10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								129.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 6235 RHG: 7 NAICS: 21 ILDG: 2 MLDG: 3 CLASS: OIL/GAS WELLS – DRILLING OR
REDRILLING/INSTALL/RECOVERY OF CASING; DRILLING
GEOTHERMAL WELLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	230,427,618	13	37	130	2,069,153	2,028,620	4,097,773	1.778
2013	253,166,373	5	37	108	1,817,526	1,733,309	3,550,835	1.403
2014	178,944,188	6	22	70	1,822,802	1,836,834	3,659,636	2.045
2015	94,390,318	1	28	23	1,571,955	793,404	2,365,359	2.506
2016	47,128,535	0	5	9	217,784	161,932	379,716	0.806
	804,057,032	25	129	340	7,499,220	6,554,099	14,053,319	
Adjusted Loss to Payroll Ratio:					0.933	0.815	1.748	
Expected Unlimited Loss to Payroll Ratio:					1.135	1.246	2.381	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.950	0.734	1.684	
Credibility:					0.93	0.76		
Indicated Limited Loss to Payroll Ratio:					0.934	0.796	1.730	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					1.125	1.307	2.433	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								207.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 6237 RHG: 7 NAICS: 21 ILDG: 3 MLDG: 3 CLASS: OIL/GAS WELLS – WIRELINE SERVICE/PERFORATING OF CASING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	79,207,903	1	9	14	417,973	466,699	884,672	1.117
2013	86,740,609	1	2	9	96,051	69,289	165,340	0.191
2014	70,506,695	2	5	20	445,369	372,181	817,550	1.160
2015	46,816,516	0	9	6	414,695	329,784	744,479	1.590
2016	34,346,119	0	3	3	64,982	134,629	199,611	0.581
	317,617,842	4	28	52	1,439,070	1,372,583	2,811,653	
Adjusted Loss to Payroll Ratio:					0.453	0.432	0.885	
Expected Unlimited Loss to Payroll Ratio:					0.454	0.644	1.098	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.380	0.380	0.760	
Credibility:					0.44	0.40		
Indicated Limited Loss to Payroll Ratio:					0.412	0.401	0.813	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					0.497	0.658	1.155	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								98.6%

Code: 6251 RHG: 4 NAICS: 23 ILDG: 4 MLDG: 2 CLASS: TUNNELING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	21,374,731	4	9	39	606,975	778,396	1,385,371	6.481
2013	18,196,482	2	5	19	324,202	296,674	620,876	3.412
2014	16,245,523	0	3	3	34,174	27,555	61,729	0.380
2015	20,704,458	2	3	8	783,565	284,426	1,067,991	5.158
2016	25,526,258	0	4	4	132,201	90,726	222,927	0.873
	102,047,453	8	24	73	1,881,117	1,477,777	3,358,894	
Adjusted Loss to Payroll Ratio:					1.843	1.448	3.292	
Expected Unlimited Loss to Payroll Ratio:					2.078	1.660	3.738	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.835	1.405	3.240	
Credibility:					0.54	0.41		
Indicated Limited Loss to Payroll Ratio:					1.839	1.423	3.262	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					2.025	1.818	3.843	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								328.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2012	54,000,861	6	25	30	1,055,376	1,120,227	2,175,603	4.029
2013	71,342,558	5	29	37	1,231,796	1,246,844	2,478,640	3.474
2014	79,613,049	5	26	40	1,394,571	1,248,176	2,642,747	3.319
2015	87,590,005	2	37	49	1,492,307	1,601,645	3,093,952	3.532
2016	95,661,142	3	33	53	2,032,894	1,276,199	3,309,093	3.459
	388,207,614	21	150	209	7,206,944	6,493,091	13,700,035	
Adjusted Loss to Payroll Ratio:					1.856	1.673	3.529	
Expected Unlimited Loss to Payroll Ratio:					2.097	2.314	4.410	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.786	1.748	3.533	
Credibility:					0.91	0.76		
Indicated Limited Loss to Payroll Ratio:					1.850	1.691	3.541	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					2.104	2.414	4.518	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								385.7%

Code: 6307 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: SEWER CONSTRUCTION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	22,842,211	3	25	19	573,909	437,483	1,011,392	4.428
2013	49,913,707	8	44	32	1,494,248	2,119,531	3,613,779	7.240
2014	64,024,907	4	42	56	1,234,901	1,139,857	2,374,758	3.709
2015	67,301,182	6	30	66	1,682,500	1,198,358	2,880,858	4.281
2016	63,323,625	3	51	38	1,757,735	1,401,620	3,159,355	4.989
	267,405,633	24	192	211	6,743,293	6,296,849	13,040,143	
Adjusted Loss to Payroll Ratio:					2.522	2.355	4.877	
Expected Unlimited Loss to Payroll Ratio:					2.472	3.218	5.691	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.128	2.545	4.673	
Credibility:					0.84	0.76		
Indicated Limited Loss to Payroll Ratio:					2.459	2.401	4.859	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					2.769	3.279	6.048	
Indicated Relativity Change:								6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								516.4%

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Effective January 1, 2020

Code: 6308 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: SEWER CONSTRUCTION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	144,310,095	11	46	35	2,657,905	3,451,530	6,109,435	4.234
2013	156,134,546	10	47	44	1,797,965	1,926,610	3,724,575	2.385
2014	155,613,365	5	32	37	1,407,591	1,605,819	3,013,410	1.936
2015	163,344,449	4	36	42	1,861,317	1,412,011	3,273,328	2.004
2016	182,660,286	2	21	55	1,068,980	839,548	1,908,528	1.045
	802,062,742	32	182	213	8,793,758	9,235,519	18,029,276	
Adjusted Loss to Payroll Ratio:					1.096	1.151	2.248	
Expected Unlimited Loss to Payroll Ratio:					1.617	1.977	3.594	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.377	1.493	2.870	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.096	1.165	2.262	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.247	1.664	2.910	
Indicated Relativity Change:								-19.0%
Relativity to Statewide Average Loss to Payroll Ratio:								248.5%

Code: 6315 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: WATER/GAS MAINS CONSTRUCTION – LOW WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	77,713,251	9	24	49	917,124	970,746	1,887,870	2.429
2013	90,129,611	5	48	71	1,296,097	1,694,670	2,990,767	3.318
2014	122,265,937	6	50	73	1,378,566	1,451,623	2,830,189	2.315
2015	132,632,606	7	43	83	1,928,186	1,849,177	3,777,363	2.848
2016	140,038,998	1	40	77	1,016,826	1,340,441	2,357,267	1.683
	562,780,403	28	205	353	6,536,800	7,306,657	13,843,457	
Adjusted Loss to Payroll Ratio:					1.162	1.298	2.460	
Expected Unlimited Loss to Payroll Ratio:					1.769	2.133	3.902	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.507	1.611	3.118	
Credibility:					0.98	0.86		
Indicated Limited Loss to Payroll Ratio:					1.168	1.342	2.511	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.328	1.917	3.245	
Indicated Relativity Change:								-16.8%
Relativity to Statewide Average Loss to Payroll Ratio:								277.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 6316 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 4 CLASS: WATER/GAS MAINS CONSTRUCTION – HIGH WAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	207,202,873	13	60	53	3,166,003	3,318,199	6,484,202	3.129
2014	224,824,545	13	47	47	2,969,528	3,390,885	6,360,413	2.829
2015	265,063,915	9	61	71	3,340,580	3,364,270	6,704,850	2.530
2016	296,826,098	4	61	73	3,029,906	3,268,002	6,297,908	2.122
	993,917,431	39	229	244	12,506,017	13,341,355	25,847,372	
Adjusted Loss to Payroll Ratio:					1.258	1.342	2.601	
Expected Unlimited Loss to Payroll Ratio:					1.665	2.270	3.935	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.329	1.495	2.824	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.258	1.342	2.601	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					1.516	2.205	3.722	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								317.8%

Code: 6325 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: CONDUIT CONSTRUCTION OR UNDERGROUND WIRING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	492,343,056	18	188	266	4,708,645	5,153,775	9,862,420	2.003
2015	545,150,173	16	169	286	5,664,693	5,705,746	11,370,439	2.086
2016	591,803,090	6	152	308	4,532,416	4,393,754	8,926,170	1.508
	1,629,296,318	40	509	860	14,905,755	15,253,275	30,159,030	
Adjusted Loss to Payroll Ratio:					0.915	0.936	1.851	
Expected Unlimited Loss to Payroll Ratio:					1.099	1.384	2.483	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.946	1.095	2.041	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.915	0.936	1.851	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.030	1.279	2.309	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								197.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 6361 RHG: 4 NAICS: 23 ILDG: 3 MLDG: 2 CLASS: CANAL/JETTY/BREAKWATER CONSTRUCTION; CROSS-COUNTRY WATER PIPELINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	17,996,795	3	10	4	487,077	372,263	859,340	4.775
2013	19,546,846	1	6	3	338,283	180,695	518,978	2.655
2014	18,570,161	2	5	2	434,950	623,840	1,058,790	5.702
2015	19,818,913	0	0	4	0	1,834	1,834	0.009
2016	18,924,736	0	3	5	130,371	143,677	274,048	1.448
	94,857,452	6	24	18	1,390,680	1,322,310	2,712,990	
Adjusted Loss to Payroll Ratio:					1.466	1.394	2.860	
Expected Unlimited Loss to Payroll Ratio:					1.802	1.577	3.379	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.592	1.334	2.926	
Credibility:					0.49	0.39		
Indicated Limited Loss to Payroll Ratio:					1.530	1.357	2.888	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.685	1.735	3.419	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								292.0%

Code: 6364 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: IRRIGATION PIPE INSTALLATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	18,656,435	1	18	35	474,232	710,942	1,185,174	6.353
2013	25,585,437	6	28	57	763,124	844,951	1,608,075	6.285
2014	35,219,992	1	35	55	425,980	730,791	1,156,771	3.284
2015	38,809,292	0	29	68	405,629	668,787	1,074,416	2.768
2016	43,009,480	0	21	70	366,411	385,742	752,153	1.749
	161,280,636	8	131	285	2,435,377	3,341,212	5,776,589	
Adjusted Loss to Payroll Ratio:					1.510	2.072	3.582	
Expected Unlimited Loss to Payroll Ratio:					1.745	2.291	4.036	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.574	2.036	3.610	
Credibility:					0.61	0.57		
Indicated Limited Loss to Payroll Ratio:					1.535	2.056	3.591	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.659	2.503	4.162	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								355.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 6400 RHG: 1 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: FENCE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	115,926,731	13	112	145	2,243,168	3,036,348	5,279,516	4.554
2014	140,478,387	15	102	182	2,337,751	2,904,556	5,242,307	3.732
2015	160,209,734	9	137	185	3,190,822	3,607,486	6,798,308	4.243
2016	179,964,208	2	106	207	2,520,821	2,781,890	5,302,711	2.947
	596,579,059	39	457	719	10,292,562	12,330,280	22,622,841	
Adjusted Loss to Payroll Ratio:					1.725	2.067	3.792	
Expected Unlimited Loss to Payroll Ratio:					2.060	2.490	4.550	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.901	2.341	4.242	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.725	2.067	3.792	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.827	2.389	4.216	
Indicated Relativity Change:								-7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								360.0%

Code: 6504 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: FOOD PRODUCTS MFG OR PROCESSING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,392,034,923	46	1,364	1,819	29,120,741	31,848,590	60,969,331	4.380
2016	1,530,182,474	16	1,213	1,952	28,330,496	31,161,022	59,491,518	3.888
	2,922,217,398	62	2,577	3,771	57,451,237	63,009,612	120,460,849	
Adjusted Loss to Payroll Ratio:					1.966	2.156	4.122	
Expected Unlimited Loss to Payroll Ratio:					2.278	2.792	5.071	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.089	2.233	4.323	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.966	2.156	4.122	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.125	2.624	4.749	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								405.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 6834 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: BOAT BUILDING OR REPAIRING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	49,852,167	4	34	82	834,859	734,731	1,569,590	3.148
2013	51,873,916	2	34	64	563,560	495,379	1,058,939	2.041
2014	52,731,630	2	35	89	814,154	879,354	1,693,508	3.212
2015	56,141,605	2	29	98	846,108	1,076,174	1,922,282	3.424
2016	54,222,565	1	39	75	1,307,160	1,224,476	2,531,636	4.669
	264,821,884	11	171	408	4,365,842	4,410,113	8,775,955	
Adjusted Loss to Payroll Ratio:					1.649	1.665	3.314	
Expected Unlimited Loss to Payroll Ratio:					1.491	1.642	3.132	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.367	1.313	2.680	
Credibility:					0.69	0.61		
Indicated Limited Loss to Payroll Ratio:					1.561	1.528	3.089	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.688	1.859	3.547	
Indicated Relativity Change:								13.2%
Relativity to Statewide Average Loss to Payroll Ratio:								302.9%

Code: 7133 RHG: 7 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: RAILROAD OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	20,223,422	1	7	15	171,288	156,607	327,895	1.621
2013	41,646,800	2	7	18	334,963	324,192	659,155	1.583
2014	26,802,858	2	6	16	208,234	238,167	446,401	1.665
2015	29,125,888	0	5	23	153,923	109,845	263,768	0.906
2016	40,659,960	1	15	21	450,998	508,290	959,288	2.359
	158,458,927	6	40	93	1,319,406	1,337,101	2,656,507	
Adjusted Loss to Payroll Ratio:					0.833	0.844	1.676	
Expected Unlimited Loss to Payroll Ratio:					1.154	1.634	2.788	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.948	0.963	1.911	
Credibility:					0.49	0.44		
Indicated Limited Loss to Payroll Ratio:					0.891	0.910	1.802	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					1.074	1.496	2.570	
Indicated Relativity Change:								-7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								219.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 7198 RHG: 3 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: PARCEL DELIVERY COMPANIES; ARMORED TRANSPORT SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,995,789,801	88	1,453	2,694	51,976,708	38,164,334	90,141,042	4.517
2016	2,071,405,407	44	1,517	2,679	56,366,164	44,526,199	100,892,363	4.871
	4,067,195,208	132	2,970	5,373	108,342,871	82,690,533	191,033,404	
Adjusted Loss to Payroll Ratio:					2.664	2.033	4.697	
Expected Unlimited Loss to Payroll Ratio:					2.542	2.177	4.719	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.358	1.732	4.090	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.664	2.033	4.697	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.880	2.474	5.354	
Indicated Relativity Change:								13.5%
Relativity to Statewide Average Loss to Payroll Ratio:								457.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 7207 RHG: 4 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: STABLES; CLUBS – RIDING; HORSE SHOWS/RODEOS/PACK
TRAINS; RACING STABLES – HARNESS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	58,250,738	9	56	90	1,125,741	1,848,300	2,974,041	5.106
2013	65,534,843	11	64	85	1,129,326	1,246,240	2,375,566	3.625
2014	71,384,613	11	68	79	1,449,092	1,974,136	3,423,228	4.795
2015	73,597,729	7	65	85	1,257,429	1,895,528	3,152,957	4.284
2016	78,658,113	2	83	100	1,553,371	2,430,838	3,984,209	5.065
	347,426,036	40	336	439	6,514,959	9,395,041	15,910,000	
Adjusted Loss to Payroll Ratio:					1.875	2.704	4.579	
Expected Unlimited Loss to Payroll Ratio:					2.000	3.344	5.344	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.844	2.664	4.507	
Credibility:					0.86	0.89		
Indicated Limited Loss to Payroll Ratio:					1.871	2.700	4.571	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					2.060	3.450	5.510	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								470.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 7219 RHG: 4 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: TRUCKING FIRMS; EXPRESS COMPANIES; MOBILE CRANE/HOISTING SERVICE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	3,215,113,458	209	2,587	2,522	81,893,610	69,022,685	150,916,295	4.694
2016	3,232,122,412	113	2,550	2,518	80,971,696	70,191,936	151,163,632	4.677
	6,447,235,870	322	5,137	5,040	162,865,306	139,214,620	302,079,926	
Adjusted Loss to Payroll Ratio:					2.526	2.159	4.685	
Expected Unlimited Loss to Payroll Ratio:					2.778	2.830	5.608	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.523	2.143	4.666	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.526	2.159	4.685	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					2.781	2.760	5.541	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								473.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 7227 RHG: 4 NAICS: 48 ILDG: 2 MLDG: 2 CLASS: AUTO/TRUCK TOWING, ROADSIDE ASSISTANCE OR FREEWAY SERVICE PATROL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	275,994,455	4	231	231	5,431,756	6,589,733	12,021,489	4.356
2016	292,527,885	9	215	266	6,193,321	7,623,436	13,816,757	4.723
	568,522,340	13	446	497	11,625,077	14,213,169	25,838,246	
Adjusted Loss to Payroll Ratio:					2.045	2.500	4.545	
Expected Unlimited Loss to Payroll Ratio:					2.465	3.443	5.908	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.240	2.607	4.847	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.045	2.500	4.545	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					2.251	3.195	5.446	
Indicated Relativity Change:								-7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								465.0%

Code: 7232 RHG: 6 NAICS: 48 ILDG: 3 MLDG: 3 CLASS: MAIL DELIVERY SERVICE COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	44,785,295	6	45	17	2,196,924	1,781,642	3,978,566	8.884
2013	41,316,265	2	34	15	695,172	598,571	1,293,743	3.131
2014	48,543,856	5	31	29	1,181,318	860,731	2,042,049	4.207
2015	50,114,679	5	46	20	1,790,336	1,165,131	2,955,467	5.897
2016	53,012,596	4	38	27	1,793,896	1,155,375	2,949,271	5.563
	237,772,691	22	194	108	7,657,647	5,561,451	13,219,097	
Adjusted Loss to Payroll Ratio:					3.221	2.339	5.560	
Expected Unlimited Loss to Payroll Ratio:					4.107	4.401	8.508	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.599	2.974	6.573	
Credibility:					0.98	0.81		
Indicated Limited Loss to Payroll Ratio:					3.228	2.460	5.688	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					3.670	3.512	7.183	
Indicated Relativity Change:								-15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								613.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 7272 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: WATER TRUCK SERVICE COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	4,716,975	1	2	2	130,471	97,475	227,946	4.832
2013	5,589,338	0	4	2	100,085	94,025	194,110	3.473
2014	6,698,798	0	4	2	46,192	68,186	114,378	1.707
2015	7,086,878	1	3	2	333,037	24,468	357,505	5.045
2016	7,630,530	1	2	3	426,339	192,647	618,986	8.112
	31,722,519	3	15	11	1,036,124	476,801	1,512,925	
Adjusted Loss to Payroll Ratio:					3.266	1.503	4.769	
Expected Unlimited Loss to Payroll Ratio:					2.369	1.665	4.034	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.018	1.257	3.275	
Credibility:					0.35	0.25		
Indicated Limited Loss to Payroll Ratio:					2.455	1.319	3.774	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					2.791	1.883	4.674	
Indicated Relativity Change:								15.9%
Relativity to Statewide Average Loss to Payroll Ratio:								399.1%

Code: 7332 RHG: 1 NAICS: 62 ILDG: 1 MLDG: 1 CLASS: AMBULANCE SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	497,196,110	10	479	878	6,581,905	5,941,467	12,523,372	2.519
2015	513,846,352	13	427	897	6,564,908	5,795,112	12,360,020	2.405
2016	581,526,508	7	478	886	6,888,277	6,477,469	13,365,746	2.298
	1,592,568,969	30	1,384	2,661	20,035,091	18,214,048	38,249,139	
Adjusted Loss to Payroll Ratio:					1.258	1.144	2.402	
Expected Unlimited Loss to Payroll Ratio:					1.215	1.201	2.416	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.121	0.989	2.110	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.258	1.144	2.402	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.332	1.322	2.654	
Indicated Relativity Change:								9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								226.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 7360 RHG: 2 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: FREIGHT HANDLERS; FREIGHT FORWARDERS OR CONSOLIDATORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	410,831,490	15	375	574	7,193,788	9,044,872	16,238,660	3.953
2016	424,319,283	10	391	614	7,314,871	8,731,400	16,046,271	3.782
	835,150,773	25	766	1,188	14,508,659	17,776,272	32,284,932	
Adjusted Loss to Payroll Ratio:					1.737	2.129	3.866	
Expected Unlimited Loss to Payroll Ratio:					1.885	2.654	4.539	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.772	2.191	3.963	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.737	2.129	3.866	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.855	2.501	4.356	
Indicated Relativity Change:								-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								371.9%

Code: 7365 RHG: 5 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: TAXICAB OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	22,059,345	3	14	5	239,951	297,124	537,075	2.435
2013	35,934,314	3	11	6	612,993	653,798	1,266,791	3.525
2014	35,699,216	4	17	9	675,587	537,331	1,212,918	3.398
2015	28,329,695	4	15	8	696,943	501,225	1,198,168	4.229
2016	11,910,303	1	5	4	233,499	322,130	555,629	4.665
	133,932,874	15	62	32	2,458,973	2,311,608	4,770,582	
Adjusted Loss to Payroll Ratio:					1.836	1.726	3.562	
Expected Unlimited Loss to Payroll Ratio:					1.968	2.444	4.412	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.742	1.730	3.472	
Credibility:					0.58	0.52		
Indicated Limited Loss to Payroll Ratio:					1.797	1.728	3.524	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					2.023	2.360	4.383	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								374.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 7382 RHG: 3 NAICS: 48 ILDG: 4 MLDG: 3 CLASS: BUS, SHUTTLE VAN OR LIMOUSINE OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	993,952,196	56	854	1,101	21,336,410	22,405,883	43,742,293	4.401
2016	1,015,567,597	35	846	1,092	24,201,307	23,303,783	47,505,090	4.678
	2,009,519,792	91	1,700	2,193	45,537,717	45,709,666	91,247,384	
Adjusted Loss to Payroll Ratio:					2.266	2.275	4.541	
Expected Unlimited Loss to Payroll Ratio:					2.500	2.803	5.302	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.319	2.229	4.548	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.266	2.275	4.541	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.450	2.768	5.218	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								445.5%

Code: 7392 RHG: 1 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: BEER DEALERS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	243,339,982	7	279	442	3,350,073	3,492,172	6,842,245	2.812
2015	257,431,406	7	286	495	4,379,330	4,446,577	8,825,907	3.428
2016	259,585,326	2	279	532	4,492,881	4,485,434	8,978,315	3.459
	760,356,714	16	844	1,469	12,222,285	12,424,182	24,646,467	
Adjusted Loss to Payroll Ratio:					1.607	1.634	3.241	
Expected Unlimited Loss to Payroll Ratio:					1.643	1.925	3.568	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.649	1.792	3.441	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.607	1.634	3.241	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.702	1.889	3.591	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								306.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 7403 RHG: 2 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: AIRCRAFT OPERATION – SCHEDULED – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	846,035,488	27	803	1,424	21,156,370	15,854,711	37,011,081	4.375
2016	933,968,840	9	702	1,458	19,699,714	16,508,758	36,208,472	3.877
	1,780,004,329	36	1,505	2,882	40,856,084	32,363,470	73,219,554	
Adjusted Loss to Payroll Ratio:					2.295	1.818	4.113	
Expected Unlimited Loss to Payroll Ratio:					2.838	2.415	5.254	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.667	1.995	4.661	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.295	1.818	4.113	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.451	2.136	4.588	
Indicated Relativity Change:								-12.7%
Relativity to Statewide Average Loss to Payroll Ratio:								391.7%

Code: 7405 RHG: 1 NAICS: 48 ILDG: 3 MLDG: 4 CLASS: AIRCRAFT OPERATION – SCHEDULED – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,632,238,534	8	381	241	8,199,581	5,514,771	13,714,352	0.840
2016	1,694,003,707	4	498	453	15,272,818	9,963,082	25,235,900	1.490
	3,326,242,241	12	879	694	23,472,399	15,477,853	38,950,252	
Adjusted Loss to Payroll Ratio:					0.706	0.465	1.171	
Expected Unlimited Loss to Payroll Ratio:					0.729	0.563	1.291	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.692	0.473	1.165	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.706	0.465	1.171	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.747	0.538	1.285	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								109.7%

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Code: 7409 RHG: 7 NAICS: 11 ILDG: 3 MLDG: 3 CLASS: AIRCRAFT OPERATION – AGRICULTURAL – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	18,477,957	1	2	5	509,728	73,669	583,397	3.157
2013	19,949,749	1	1	1	205,593	299,502	505,095	2.532
2014	19,467,600	3	0	3	539,635	860,703	1,400,338	7.193
2015	19,818,045	1	3	5	345,400	123,817	469,217	2.368
2016	18,786,380	1	4	2	658,455	262,764	921,219	4.904
	96,499,731	7	10	16	2,258,812	1,620,455	3,879,267	
Adjusted Loss to Payroll Ratio:					2.341	1.679	4.020	
Expected Unlimited Loss to Payroll Ratio:					2.043	2.705	4.749	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.710	1.595	3.305	
Credibility:					0.50	0.44		
Indicated Limited Loss to Payroll Ratio:					2.025	1.632	3.657	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					2.440	2.681	5.122	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								437.3%

Code: 7410 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 3 CLASS: AIRCRAFT OPERATION – AGRICULTURAL – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	19,215,560	1	7	5	189,854	154,750	344,604	1.793
2013	19,666,748	2	14	25	528,742	594,228	1,122,970	5.710
2014	18,276,208	2	3	4	536,226	110,089	646,315	3.536
2015	18,609,765	0	4	8	40,425	73,733	114,158	0.613
2016	19,355,702	0	9	17	337,528	397,070	734,598	3.795
	95,123,981	5	37	59	1,632,775	1,329,869	2,962,644	
Adjusted Loss to Payroll Ratio:					1.716	1.398	3.115	
Expected Unlimited Loss to Payroll Ratio:					1.579	1.529	3.108	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.512	1.263	2.775	
Credibility:					0.47	0.40		
Indicated Limited Loss to Payroll Ratio:					1.608	1.317	2.925	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.717	1.548	3.265	
Indicated Relativity Change:								5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								278.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 7421 RHG: 2 NAICS: 48 ILDG: 4 MLDG: 3 CLASS: AIRCRAFT OPERATION – PERSONNEL TRANSPORT – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	83,878,505	2	9	16	538,316	540,199	1,078,515	1.286
2013	82,329,573	3	7	41	409,113	305,374	714,487	0.868
2014	85,483,150	3	15	29	727,183	597,470	1,324,653	1.550
2015	86,308,407	1	15	27	612,643	975,854	1,588,497	1.840
2016	91,412,872	0	9	18	402,871	334,127	736,998	0.806
	429,412,508	9	55	131	2,690,126	2,753,023	5,443,150	
Adjusted Loss to Payroll Ratio:					0.626	0.641	1.268	
Expected Unlimited Loss to Payroll Ratio:					0.481	0.412	0.893	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.452	0.340	0.793	
Credibility:					0.54	0.43		
Indicated Limited Loss to Payroll Ratio:					0.546	0.470	1.016	
Limit Factor:					1.068	1.175		
Indicated (Unlimited) Loss to Payroll Ratio:					0.583	0.552	1.135	
Indicated Relativity Change:								27.1%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.574	0.543	1.117	
Relativity to Statewide Average Loss to Payroll Ratio:								95.3%

Code: 7424 RHG: 6 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: AIRCRAFT OPERATION – FLYING CREW

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	263,609,452	2	37	30	751,471	801,243	1,552,714	0.589
2013	276,965,482	2	26	53	514,816	865,034	1,379,850	0.498
2014	292,155,593	10	54	57	3,589,089	1,350,113	4,939,202	1.691
2015	287,191,236	8	30	52	2,463,390	906,690	3,370,080	1.173
2016	351,972,813	7	31	48	3,915,267	959,001	4,874,268	1.385
	1,471,894,575	29	178	240	11,234,033	4,882,082	16,116,116	
Adjusted Loss to Payroll Ratio:					0.763	0.332	1.095	
Expected Unlimited Loss to Payroll Ratio:					0.751	0.452	1.204	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.658	0.306	0.964	
Credibility:					1.00	0.68		
Indicated Limited Loss to Payroll Ratio:					0.763	0.323	1.087	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.868	0.462	1.330	
Indicated Relativity Change:								10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								113.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 7428 RHG: 2 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: AIRCRAFT OPERATION – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	461,909,821	11	204	612	4,810,133	4,666,436	9,476,569	2.052
2015	520,664,882	5	250	812	5,897,291	5,889,541	11,786,832	2.264
2016	567,072,187	3	309	856	6,624,041	7,792,318	14,416,359	2.542
	1,549,646,890	19	763	2,280	17,331,465	18,348,296	35,679,760	
Adjusted Loss to Payroll Ratio:					1.118	1.184	2.302	
Expected Unlimited Loss to Payroll Ratio:					1.066	1.294	2.360	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.002	1.068	2.070	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.118	1.184	2.302	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.194	1.391	2.586	
Indicated Relativity Change:								9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								220.8%

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	
2012	59,887,011	1	19	78	374,962	245,444	620,406	1.036
2013	16,887,535	1	3	17	83,027	168,041	251,068	1.487
2014	17,239,238	0	6	22	152,436	149,683	302,119	1.753
2015	62,725,861	0	12	37	349,475	354,328	703,803	1.122
2016	76,367,625	1	20	44	895,852	767,322	1,663,174	2.178
	233,107,271	3	60	198	1,855,752	1,684,818	3,540,570	
Adjusted Loss to Payroll Ratio:					0.796	0.723	1.519	
Expected Unlimited Loss to Payroll Ratio:					0.902	1.017	1.919	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.848	0.839	1.687	
Credibility:					0.54	0.49		
Indicated Limited Loss to Payroll Ratio:					0.820	0.782	1.602	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.876	0.919	1.795	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								153.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 7500 RHG: 5 NAICS: 22 ILDG: 2 MLDG: 2 CLASS: GAS WORKS
Code: 7520 RHG: 5 NAICS: 22 ILDG: 2 MLDG: 2 CLASS: WATER COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	116,580,346	2	40	113	1,001,877	1,049,700	2,051,577	1.760
2013	112,551,968	4	51	105	1,463,761	1,476,227	2,939,988	2.612
2014	118,545,061	2	31	92	1,315,234	924,318	2,239,552	1.889
2015	119,262,069	2	36	99	907,997	1,007,569	1,915,566	1.606
2016	117,369,370	1	50	108	1,253,643	1,037,831	2,291,474	1.952
	584,308,814	11	208	517	5,942,512	5,495,644	11,438,157	
Adjusted Loss to Payroll Ratio:					1.017	0.941	1.958	
Expected Unlimited Loss to Payroll Ratio:					0.874	1.011	1.885	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.752	0.799	1.552	
Credibility:					0.76	0.66		
Indicated Limited Loss to Payroll Ratio:					0.953	0.893	1.846	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.074	1.219	2.293	
Indicated Relativity Change:								21.7%
Relativity to Statewide Average Loss to Payroll Ratio:								195.8%

Code: 7515 RHG: 6 NAICS: 48 ILDG: 4 MLDG: 3 CLASS: OIL OR GAS PIPELINE OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	63,471,809	0	6	11	77,168	38,459	115,627	0.182
2013	63,519,547	0	6	9	54,143	269,140	323,283	0.509
2014	59,752,691	1	2	7	301,851	49,041	350,892	0.587
2015	61,713,661	0	5	16	89,801	104,536	194,337	0.315
2016	62,783,535	0	9	17	389,307	258,642	647,949	1.032
	311,241,243	1	28	60	912,270	719,819	1,632,089	
Adjusted Loss to Payroll Ratio:					0.293	0.231	0.524	
Expected Unlimited Loss to Payroll Ratio:					0.321	0.417	0.739	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.282	0.282	0.564	
Credibility:					0.39	0.35		
Indicated Limited Loss to Payroll Ratio:					0.286	0.264	0.550	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.325	0.377	0.703	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								60.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 7538 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 1 CLASS: ELECTRIC POWER LINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	245,454,649	17	59	116	3,035,645	3,545,284	6,580,929	2.681
2013	247,167,637	11	51	128	3,195,638	2,342,065	5,537,703	2.240
2014	270,461,083	10	23	73	1,894,614	2,494,326	4,388,940	1.623
2015	258,879,751	0	30	62	1,117,162	638,332	1,755,494	0.678
2016	241,891,837	2	29	47	2,334,889	1,807,598	4,142,487	1.713
	1,263,854,957	40	192	426	11,577,948	10,827,604	22,405,552	
Adjusted Loss to Payroll Ratio:					0.916	0.857	1.773	
Expected Unlimited Loss to Payroll Ratio:					1.208	1.475	2.683	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.965	0.971	1.936	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					0.916	0.860	1.776	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					1.104	1.413	2.517	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								214.9%

Code: 7539 RHG: 7 NAICS: 22 ILDG: 3 MLDG: 1 CLASS: ELECTRIC POWER COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	518,848,555	5	56	120	1,931,811	1,991,680	3,923,491	0.756
2013	446,641,814	4	49	106	1,028,373	1,123,109	2,151,482	0.482
2014	449,760,961	7	52	116	2,236,548	2,798,005	5,034,553	1.119
2015	441,102,600	2	43	110	1,517,220	1,229,667	2,746,887	0.623
2016	457,313,421	3	45	91	2,299,516	1,725,863	4,025,379	0.880
	2,313,667,351	21	245	543	9,013,468	8,868,323	17,881,791	
Adjusted Loss to Payroll Ratio:					0.390	0.383	0.773	
Expected Unlimited Loss to Payroll Ratio:					0.492	0.622	1.115	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.393	0.410	0.803	
Credibility:					1.00	0.87		
Indicated Limited Loss to Payroll Ratio:					0.390	0.387	0.776	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					0.469	0.635	1.105	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								94.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 7580 RHG: 6 NAICS: 22 ILDG: 2 MLDG: 3 CLASS: SANITARY OR SANITATION DISTRICTS OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	48,848,432	2	8	25	351,733	250,371	602,104	1.233
2013	46,752,611	3	28	31	562,635	818,523	1,381,158	2.954
2014	61,556,444	1	12	34	307,258	407,332	714,590	1.161
2015	52,273,165	2	18	21	801,790	501,968	1,303,758	2.494
2016	49,902,538	0	8	26	187,100	243,257	430,357	0.862
	259,333,191	8	74	137	2,210,516	2,221,451	4,431,967	
Adjusted Loss to Payroll Ratio:					0.852	0.857	1.709	
Expected Unlimited Loss to Payroll Ratio:					0.774	1.193	1.967	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.659	0.901	1.560	
Credibility:					0.52	0.50		
Indicated Limited Loss to Payroll Ratio:					0.760	0.879	1.638	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.864	1.255	2.119	
Indicated Relativity Change:								7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								180.9%

Code: 7600 RHG: 3 NAICS: 51 ILDG: 4 MLDG: 2 CLASS: COMMUNICATION SERVICE PROVIDERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,925,375,830	164	1,245	1,291	55,849,001	29,632,195	85,481,196	4.440
2016	1,823,124,716	128	1,191	1,240	57,246,203	28,372,398	85,618,601	4.696
	3,748,500,545	292	2,436	2,531	113,095,204	58,004,594	171,099,798	
Adjusted Loss to Payroll Ratio:					3.017	1.547	4.564	
Expected Unlimited Loss to Payroll Ratio:					2.955	1.722	4.677	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.914	1.474	4.389	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.017	1.547	4.564	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					3.261	1.883	5.145	
Indicated Relativity Change:								10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								439.3%

INCLUDES EXPERIENCE OF 7606 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 7601 RHG: 3 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: AERIAL LINE CONSTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	21,506,199	0	12	31	155,940	252,449	408,389	1.899
2013	22,627,504	2	14	14	381,046	395,580	776,626	3.432
2014	25,770,049	0	20	32	351,568	310,360	661,928	2.569
2015	45,813,272	0	23	36	658,782	395,186	1,053,968	2.301
2016	58,777,593	0	24	42	544,880	481,557	1,026,437	1.746
	174,494,616	2	93	155	2,092,215	1,835,131	3,927,346	
Adjusted Loss to Payroll Ratio:					1.199	1.052	2.251	
Expected Unlimited Loss to Payroll Ratio:					1.952	1.843	3.796	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.760	1.639	3.399	
Credibility:					0.65	0.54		
Indicated Limited Loss to Payroll Ratio:					1.395	1.322	2.717	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.508	1.609	3.117	
Indicated Relativity Change:								-17.9%
Relativity to Statewide Average Loss to Payroll Ratio:								266.1%

Code: 7605 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: SECURITY OR FIRE ALARM INSTALLATION OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	469,973,881	14	169	267	4,916,804	5,082,893	9,999,697	2.128
2015	517,402,757	12	172	292	5,045,833	4,885,505	9,931,338	1.919
2016	584,712,105	5	160	318	4,862,393	4,851,226	9,713,619	1.661
	1,572,088,743	31	501	877	14,825,030	14,819,623	29,644,653	
Adjusted Loss to Payroll Ratio:					0.943	0.943	1.886	
Expected Unlimited Loss to Payroll Ratio:					1.059	1.189	2.249	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.935	1.006	1.942	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.943	0.943	1.886	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.038	1.205	2.243	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								191.5%

EXPERIENCE OF TELEVISION, VIDEO, AUDIO AND RADIO EQUIPMENT - INSTALLATION, SERVICE OR REPAIR TRANSFERRED TO CODE 9516 1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 7607 RHG: 4 NAICS: 51 ILDG: 3 MLDG: 2 CLASS: VIDEO POST-PRODUCTION; AUDIO POST-PRODUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)*	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	1,171,584,020	2	58	104	1,972,959	1,028,275	3,001,234	0.256
2013	1,067,893,493	2	35	120	1,118,740	1,123,492	2,242,232	0.210
2014	907,885,970	3	32	71	1,256,066	763,721	2,019,787	0.222
2015	1,033,453,092	1	22	47	889,150	689,185	1,578,335	0.153
2016	1,162,573,499	2	38	66	1,340,967	1,180,522	2,521,489	0.217
	5,343,390,074	10	185	408	6,577,882	4,785,194	11,363,077	
Adjusted Loss to Payroll Ratio:					0.123	0.090	0.213	
Expected Unlimited Loss to Payroll Ratio*:					0.113	0.099	0.212	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.109	0.081	0.190	
Credibility:					0.82	0.65		
Indicated Limited Loss to Payroll Ratio:					0.121	0.087	0.207	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.133	0.111	0.243	
Indicated Relativity Change (Experience Only)*:								14.7%
Relativity to Statewide Average Loss to Payroll Ratio:								20.8%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.80 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION IN 2020. CLASS RELATIVITY CHANGE RELATED TO THE UNADJUSTED EXPECTED IS 43.3%.

Code: 7610 RHG: 4 NAICS: 51 ILDG: 1 MLDG: 2 CLASS: RADIO, TELEVISION OR COMMERCIAL BROADCASTING STATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	3,602,975,185	14	164	444	5,496,894	3,595,828	9,092,722	0.252
2014	3,553,926,716	14	165	486	4,872,472	4,016,940	8,889,412	0.250
2015	3,673,668,089	10	154	438	5,388,327	5,152,301	10,540,628	0.287
2016	3,181,103,918	3	168	389	4,557,762	5,130,379	9,688,141	0.305
	14,011,673,908	41	651	1,757	20,315,455	17,895,449	38,210,903	
Adjusted Loss to Payroll Ratio:					0.145	0.128	0.273	
Expected Unlimited Loss to Payroll Ratio:					0.134	0.148	0.282	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.129	0.121	0.250	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.145	0.128	0.273	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.160	0.163	0.323	
Indicated Relativity Change:								14.7%
Relativity to Statewide Average Loss to Payroll Ratio:								27.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 7706 RHG: 6 NAICS: 92 ILDG: 1 MLDG: 2 CLASS: FIREFIGHTING OPERATIONS – NOT VOLUNTEERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	51,667,605	6	16	33	801,763	569,823	1,371,586	2.655
2013	49,459,071	5	25	34	791,995	817,796	1,609,791	3.255
2014	51,151,246	7	18	49	1,231,577	728,325	1,959,902	3.832
2015	48,051,381	1	25	57	703,477	594,223	1,297,700	2.701
2016	37,124,502	1	24	49	518,602	735,965	1,254,567	3.379
	237,453,806	20	108	222	4,047,413	3,446,133	7,493,546	
Adjusted Loss to Payroll Ratio:					1.705	1.451	3.156	
Expected Unlimited Loss to Payroll Ratio:					1.904	1.886	3.791	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.557	1.197	2.753	
Credibility:					0.72	0.58		
Indicated Limited Loss to Payroll Ratio:					1.663	1.344	3.007	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.891	1.920	3.811	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								325.4%

Code: 7707 RHG: 7 NAICS: 92 ILDG: 2 MLDG: 2 CLASS: FIREFIGHTING OPERATIONS – VOLUNTEERS

POLICY YEAR	PER CAPITA	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER CAPITA
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	1,191.7	0	1	15	89	16,654	16,743	14.049
2013	1,035.8	0	0	14	0	19,420	19,420	18.749
2014	929.3	0	0	10	0	16,970	16,970	18.261
2015	914.3	1	1	11	99,819	94,828	194,647	212.892
2016	783.2	0	6	7	87,165	246,777	333,942	426.382
	4,854.3	1	8	57	187,073	394,650	581,723	
Adjusted Loss to Payroll Ratio:					38.538	81.299	119.837	
Expected Unlimited Loss to Payroll Ratio:					98.208	128.704	226.912	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					75.259	71.196	146.454	
Credibility:					0.28	0.25		
Indicated Limited Loss to Payroll Ratio:					64.977	73.722	138.698	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					78.297	121.125	199.421	
Indicated Relativity Change:								-12.1%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 7720 RHG: 4 NAICS: 92 ILDG: 3 MLDG: 3 CLASS: POLICE AND OTHER LAW ENFORCEMENT OFFICERS – NOT VOLUNTEERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	219,697,087	16	81	154	2,210,436	1,883,258	4,093,694	1.863
2013	206,320,286	6	81	169	1,793,449	1,232,183	3,025,632	1.466
2014	210,072,643	5	70	175	1,789,967	1,374,627	3,164,594	1.506
2015	253,719,251	7	84	212	2,093,700	2,425,133	4,518,833	1.781
2016	240,864,894	1	78	251	2,449,960	2,199,649	4,649,609	1.930
	1,130,674,161	35	394	961	10,337,512	9,114,850	19,452,362	
Adjusted Loss to Payroll Ratio:					0.914	0.806	1.720	
Expected Unlimited Loss to Payroll Ratio:					1.016	0.978	1.994	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.861	0.695	1.556	
Credibility:					1.00	0.87		
Indicated Limited Loss to Payroll Ratio:					0.914	0.792	1.706	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.007	1.012	2.018	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								172.3%

Code: 7721 RHG: 3 NAICS: 56 ILDG: 3 MLDG: 3 CLASS: DETECTIVE OR PRIVATE INVESTIGATIVE AGENCIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,885,493,881	45	842	853	18,043,695	22,018,657	40,062,352	2.125
2016	1,704,890,589	30	745	772	17,870,994	18,816,269	36,687,263	2.152
	3,590,384,470	75	1,587	1,625	35,914,689	40,834,926	76,749,615	
Adjusted Loss to Payroll Ratio:					1.000	1.137	2.138	
Expected Unlimited Loss to Payroll Ratio:					1.082	1.353	2.434	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.001	1.111	2.112	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.000	1.137	2.138	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.081	1.384	2.465	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								210.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2012	4.0	0	0	0	0	0	0	0.000
2013	0.0	0	0	0	0	0	0	0.000
2014	0.0	0	0	0	0	0	0	0.000
2015	0.0	0	0	0	0	0	0	0.000
2016	0.1	0	0	0	0	0	0	0.000
	4.1	0	0	0	0	0	0	
Adjusted Loss to Payroll Ratio:					0.000	0.000	0.000	
Expected Unlimited Loss to Payroll Ratio:					46.147	56.403	102.550	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					38.117	37.472	75.589	
Credibility:					0.01	0.01		
Indicated Limited Loss to Payroll Ratio:					37.735	37.098	74.833	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					42.490	50.675	93.165	
Indicated Relativity Change:								-9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

Code: 7855 RHG: 7 NAICS: 23 ILDG: 4 MLDG: 3 CLASS: RAILROAD CONSTRUCTION – ALL OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	42,167,491	3	8	11	448,108	438,885	886,993	2.104
2013	56,239,238	2	18	14	597,616	689,876	1,287,492	2.289
2014	61,455,029	2	14	19	492,294	563,849	1,056,143	1.719
2015	53,034,625	2	12	23	847,592	669,603	1,517,195	2.861
2016	69,721,151	1	4	13	169,200	114,244	283,444	0.407
	282,617,534	10	56	80	2,554,811	2,476,458	5,031,269	
Adjusted Loss to Payroll Ratio:					0.904	0.876	1.780	
Expected Unlimited Loss to Payroll Ratio:					1.169	1.337	2.507	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.934	0.881	1.814	
Credibility:					0.62	0.51		
Indicated Limited Loss to Payroll Ratio:					0.915	0.878	1.794	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					1.103	1.443	2.546	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								217.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8001 RHG: 1 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: STORES – FLORISTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	133,459,340	14	113	152	2,093,780	3,003,672	5,097,452	3.819
2013	144,546,153	10	125	149	2,187,417	3,096,297	5,283,714	3.655
2014	151,644,358	6	137	170	2,145,122	2,976,475	5,121,597	3.377
2015	169,325,937	6	115	160	1,997,032	2,964,312	4,961,344	2.930
2016	173,975,594	1	108	195	1,815,724	2,524,657	4,340,381	2.495
	772,951,382	37	598	826	10,239,075	14,565,413	24,804,489	
Adjusted Loss to Payroll Ratio:					1.325	1.884	3.209	
Expected Unlimited Loss to Payroll Ratio:					1.551	2.212	3.763	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.558	2.058	3.616	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.325	1.884	3.209	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.403	2.178	3.581	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								305.8%

Code: 8004 RHG: 6 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: STORES – GARDEN SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	94,470,154	1	60	116	761,053	1,093,195	1,854,248	1.963
2013	101,670,454	3	53	96	695,788	1,160,429	1,856,217	1.826
2014	107,475,631	6	49	118	1,008,716	1,184,338	2,193,054	2.041
2015	113,714,403	6	55	149	1,389,644	1,953,366	3,343,010	2.940
2016	123,973,462	2	66	134	1,127,207	1,294,566	2,421,773	1.953
	541,304,104	18	283	613	4,982,408	6,685,894	11,668,302	
Adjusted Loss to Payroll Ratio:					0.920	1.235	2.156	
Expected Unlimited Loss to Payroll Ratio:					0.899	1.725	2.624	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.833	1.289	2.122	
Credibility:					0.74	0.78		
Indicated Limited Loss to Payroll Ratio:					0.898	1.247	2.145	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.021	1.781	2.802	
Indicated Relativity Change:								6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								239.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2015	3,578,672,745	84	2,694	4,738	40,372,637	50,724,703	91,097,340	2.546
2016	3,643,012,036	34	2,403	4,714	40,032,499	49,516,358	89,548,857	2.458
	7,221,684,781	118	5,097	9,452	80,405,135	100,241,062	180,646,197	
Adjusted Loss to Payroll Ratio:					1.113	1.388	2.501	
Expected Unlimited Loss to Payroll Ratio:					1.130	1.559	2.688	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.066	1.346	2.412	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.113	1.388	2.501	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.189	1.631	2.820	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								240.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8008 RHG: 1 NAICS: 44 ILDG: 4 MLDG: 3 CLASS: STORES – CLOTHING, SHOES, LINENS OR FABRIC PRODUCTS – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	3,680,689,328	41	1,462	3,168	26,042,939	34,172,699	60,215,638	1.636
2016	3,757,176,471	22	1,469	3,099	27,700,608	31,591,666	59,292,274	1.578
	7,437,865,799	63	2,931	6,267	53,743,547	65,764,365	119,507,912	
Adjusted Loss to Payroll Ratio:					0.723	0.884	1.607	
Expected Unlimited Loss to Payroll Ratio:					0.739	1.025	1.764	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.704	0.902	1.607	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.723	0.884	1.607	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.765	1.022	1.787	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								152.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8010 RHG: 2 NAICS: 44 ILDG: 4 MLDG: 3 CLASS: STORES – HARDWARE, ELECTRICAL OR PLUMBING SUPPLIES – WHOLESALE OR RETAIL

Code: 8110 RHG: 2 NAICS: 42 ILDG: 3 MLDG: 2 CLASS: STORES – WELDING 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	1,069,260,000	10	432	1,027	8,698,019	11,365,265	20,063,284	1.876
2016	979,174,248	5	414	969	11,143,156	11,015,523	22,158,679	2.263
	2,056,813,683	15	846	1,996	19,841,174	22,380,788	42,221,962	
Adjusted Loss to Payroll Ratio:					0.969	1.093	2.061	
Expected Unlimited Loss to Payroll Ratio:					1.037	1.439	2.476	
Expected Unlimited Loss to Payroll Ratio (Class 8110 Only):					0.586	0.699	1.285	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.978	1.242	2.221	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.969	1.093	2.061	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.034	1.284	2.318	
Indicated Relativity Change:								-6.4%
Indicated Relativity Change (Class 8110 Only)*:								180.4%
Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 8110 Only):					0.716	0.890	1.606	
Relativity to Statewide Average Loss to Payroll Ratio:								197.9%

8010 E1-1-20 INCLUDES EXPERIENCE OF 8017 AND 8018; INCLUDES 8111 D1-1-20

*COMPARED TO THE EXPECTED UNLIMITED LOSS TO PAYROLL RATIO FOR CLASS 8110 ONLY

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8013 RHG: 4 NAICS: 44 ILDG: 3 MLDG: 4 CLASS: STORES – JEWELRY; STORES – EYEWEAR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	718,113,444	18	127	189	3,488,188	3,457,276	6,945,464	0.967
2014	758,000,037	7	152	198	2,970,573	3,933,244	6,903,817	0.911
2015	814,193,663	5	124	170	2,681,254	2,954,948	5,636,202	0.692
2016	847,203,979	2	143	158	3,453,763	3,746,306	7,200,069	0.850
	3,137,511,123	32	546	715	12,593,778	14,091,774	26,685,552	
Adjusted Loss to Payroll Ratio:					0.401	0.449	0.851	
Expected Unlimited Loss to Payroll Ratio:					0.451	0.561	1.011	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.411	0.444	0.855	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.401	0.449	0.851	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.442	0.574	1.016	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								86.7%

Code: 8015 RHG: 4 NAICS: 44 ILDG: 2 MLDG: 3 CLASS: STORES – FURNITURE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	806,604,664	28	542	953	9,591,459	11,692,393	21,283,852	2.639
2016	889,723,081	7	525	1,002	9,069,649	10,810,461	19,880,110	2.234
	1,696,327,745	35	1,067	1,955	18,661,107	22,502,854	41,163,961	
Adjusted Loss to Payroll Ratio:					1.100	1.327	2.427	
Expected Unlimited Loss to Payroll Ratio:					1.326	1.818	3.143	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.209	1.440	2.649	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.100	1.327	2.427	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.211	1.695	2.907	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								248.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2015	9,896,949,694	153	4,607	10,752	96,896,370	123,618,167	220,514,537	2.228
2016	11,829,261,541	70	4,342	10,683	100,052,112	130,607,103	230,659,215	1.950
	21,726,211,235	223	8,949	21,435	196,948,481	254,225,270	451,173,751	
Adjusted Loss to Payroll Ratio:					0.907	1.170	2.077	
Expected Unlimited Loss to Payroll Ratio:					0.938	1.300	2.238	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.885	1.123	2.008	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.907	1.170	2.077	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.968	1.375	2.343	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								200.1%

EXPERIENCE OF STORES - BOOKS, VIDEO OR AUDIO - RETAIL TRANSFERRED TO CODE 8071 1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8018 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 3 CLASS: STORES – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	5,639,629,892	209	4,590	7,604	91,219,270	108,056,235	199,275,505	3.533
2016	6,052,444,622	91	5,044	8,099	98,945,667	109,778,600	208,724,267	3.449
	11,692,074,513	300	9,634	15,703	190,164,937	217,834,835	407,999,772	
Adjusted Loss to Payroll Ratio:					1.626	1.863	3.490	
Expected Unlimited Loss to Payroll Ratio:					1.573	2.111	3.684	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.543	1.857	3.400	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.626	1.863	3.490	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.758	2.267	4.026	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								343.7%

Code: 8019 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: PRINTING – QUICK PRINTING; DOCUMENT
DUPLICATION/PHOTOCOPYING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	349,072,693	8	94	204	1,915,976	2,118,299	4,034,275	1.156
2013	350,851,429	10	109	225	2,424,995	2,605,407	5,030,402	1.434
2014	356,257,034	14	98	208	2,673,700	3,155,117	5,828,817	1.636
2015	378,965,124	3	91	214	1,833,252	2,251,071	4,084,323	1.078
2016	366,424,377	0	95	246	2,016,235	2,648,995	4,665,230	1.273
	1,801,570,656	35	487	1,097	10,864,157	12,778,888	23,643,046	
Adjusted Loss to Payroll Ratio:					0.603	0.709	1.312	
Expected Unlimited Loss to Payroll Ratio:					0.610	0.765	1.375	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.559	0.612	1.171	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					0.603	0.706	1.309	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.652	0.860	1.512	
Indicated Relativity Change:								10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								129.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8021 RHG: 3 NAICS: 42 ILDG: 1 MLDG: 3 CLASS: STORES – MEAT/FISH/POULTRY – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	238,673,307	13	333	389	6,415,669	8,315,247	14,730,916	6.172
2016	285,224,679	6	303	366	5,419,992	6,684,293	12,104,285	4.244
	523,897,986	19	636	755	11,835,660	14,999,540	26,835,200	
Adjusted Loss to Payroll Ratio:					2.259	2.863	5.122	
Expected Unlimited Loss to Payroll Ratio:					2.565	3.308	5.873	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.516	2.910	5.426	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.259	2.863	5.122	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.442	3.484	5.926	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								506.0%

Code: 8028 RHG: 4 NAICS: 53 ILDG: 1 MLDG: 2 CLASS: EQUIPMENT OR MACHINERY RENTAL YARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	324,462,442	10	176	294	3,974,449	4,389,262	8,363,711	2.578
2015	367,632,467	6	247	439	4,498,032	5,255,876	9,753,908	2.653
2016	426,592,541	6	184	381	5,087,370	5,871,723	10,959,093	2.569
	1,118,687,450	22	607	1,114	13,559,851	15,516,860	29,076,711	
Adjusted Loss to Payroll Ratio:					1.212	1.387	2.599	
Expected Unlimited Loss to Payroll Ratio:					1.343	1.843	3.185	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.072	1.194	2.266	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.212	1.387	2.599	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.335	1.773	3.107	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								265.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8031 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 2 CLASS: STORES – MEAT, FISH OR POULTRY – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	601,660,921	18	559	871	7,472,489	9,738,082	17,210,571	2.861
2016	628,909,150	8	654	1,264	10,260,840	13,350,880	23,611,720	3.754
	1,230,570,070	26	1,213	2,135	17,733,328	23,088,962	40,822,291	
Adjusted Loss to Payroll Ratio:					1.441	1.876	3.317	
Expected Unlimited Loss to Payroll Ratio:					1.563	2.008	3.571	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.475	1.734	3.209	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.441	1.876	3.317	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.539	2.205	3.744	
Indicated Relativity Change:								4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								319.6%

Code: 8032 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 4 CLASS: STORES – CLOTHING, SHOES, LINENS OR FABRIC PRODUCTS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	386,422,905	20	364	391	6,062,419	8,233,419	14,295,838	3.700
2016	455,595,111	7	348	487	5,826,320	8,798,358	14,624,678	3.210
	842,018,016	27	712	878	11,888,738	17,031,777	28,920,516	
Adjusted Loss to Payroll Ratio:					1.412	2.023	3.435	
Expected Unlimited Loss to Payroll Ratio:					1.600	2.556	4.157	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.570	2.249	3.819	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.412	2.023	3.435	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.526	2.462	3.988	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								340.5%

INCLUDES EXPERIENCE OF 8264 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8039 RHG: 2 NAICS: 44 ILDG: 3 MLDG: 4 CLASS: STORES – DEPARTMENT STORES – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,027,727,027	12	438	1,184	5,178,827	11,419,918	16,598,745	1.615
2016	1,051,366,120	6	312	971	4,512,345	9,996,600	14,508,945	1.380
	2,079,093,147	18	750	2,155	9,691,172	21,416,517	31,107,689	
Adjusted Loss to Payroll Ratio:					0.466	1.030	1.496	
Expected Unlimited Loss to Payroll Ratio:					0.526	1.275	1.800	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.496	1.101	1.597	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.466	1.030	1.496	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.498	1.210	1.708	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								145.8%

Code: 8041 RHG: 4 NAICS: 42 ILDG: 1 MLDG: 2 CLASS: STORES – WINE OR SPIRITS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	85,442,046	13	86	193	2,207,993	2,467,368	4,675,361	5.472
2013	103,249,139	5	92	172	2,060,935	2,349,333	4,410,268	4.271
2014	98,561,963	9	104	163	2,702,824	2,712,230	5,415,054	5.494
2015	104,433,446	3	94	155	2,236,903	2,081,587	4,318,490	4.135
2016	116,653,448	3	95	140	2,791,758	1,901,387	4,693,145	4.023
	508,340,043	33	471	823	12,000,414	11,511,904	23,512,318	
Adjusted Loss to Payroll Ratio:					2.361	2.265	4.625	
Expected Unlimited Loss to Payroll Ratio:					2.406	2.880	5.286	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.311	2.412	4.723	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					2.361	2.269	4.630	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					2.599	2.900	5.499	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								469.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2012	162,994,250	5	62	121	973,345	1,387,767	2,361,112	1.449
2013	173,063,978	7	61	120	1,538,429	2,153,418	3,691,847	2.133
2014	200,443,538	6	78	122	2,083,592	2,826,232	4,909,824	2.449
2015	188,647,978	3	72	121	1,713,105	1,725,188	3,438,293	1.823
2016	215,292,084	2	78	140	1,924,393	2,371,532	4,295,925	1.995
	940,441,828	23	351	624	8,232,864	10,464,138	18,697,002	
Adjusted Loss to Payroll Ratio:					0.875	1.113	1.988	
Expected Unlimited Loss to Payroll Ratio:					0.879	1.278	2.157	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.862	1.124	1.987	
Credibility:					0.93	0.92		
Indicated Limited Loss to Payroll Ratio:					0.874	1.114	1.988	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.945	1.355	2.301	
Indicated Relativity Change:								6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								196.4%

Code: 8046 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 3 CLASS: STORES – AUTO/TRUCK PARTS OR ACCESSORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,111,467,053	22	595	1,118	10,667,358	14,887,003	25,554,361	2.299
2016	1,161,702,698	10	572	1,210	12,865,463	16,109,116	28,974,579	2.494
	2,273,169,751	32	1,167	2,328	23,532,821	30,996,120	54,528,940	
Adjusted Loss to Payroll Ratio:					1.035	1.364	2.399	
Expected Unlimited Loss to Payroll Ratio:					1.038	1.512	2.550	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.967	1.258	2.225	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.035	1.364	2.399	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.119	1.659	2.779	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								237.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2012	32,997,538	3	25	50	339,066	445,617	784,683	2.378
2013	33,338,244	1	14	38	201,669	1,059,146	1,260,815	3.782
2014	34,121,385	1	9	37	152,526	164,689	317,215	0.930
2015	40,489,177	2	22	50	1,004,939	844,599	1,849,538	4.568
2016	42,312,894	0	15	30	336,847	426,860	763,707	1.805
	183,259,238	7	85	205	2,035,047	2,940,911	4,975,958	
Adjusted Loss to Payroll Ratio:					1.110	1.605	2.715	
Expected Unlimited Loss to Payroll Ratio:					2.109	2.193	4.302	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.924	1.737	3.661	
Credibility:					0.68	0.58		
Indicated Limited Loss to Payroll Ratio:					1.371	1.660	3.031	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.509	2.122	3.631	
Indicated Relativity Change:								-15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								310.0%

Code: 8059 RHG: 2 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: STORES – TILE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	64,857,073	7	35	86	711,758	1,029,519	1,741,277	2.685
2013	66,305,585	5	36	80	870,524	1,245,135	2,115,659	3.191
2014	76,099,303	0	48	62	762,117	1,023,237	1,785,354	2.346
2015	121,729,245	4	47	103	881,058	1,269,872	2,150,930	1.767
2016	120,690,155	0	60	101	787,486	933,745	1,721,231	1.426
	449,681,361	16	226	432	4,012,944	5,501,508	9,514,452	
Adjusted Loss to Payroll Ratio:					0.892	1.223	2.116	
Expected Unlimited Loss to Payroll Ratio:					1.075	1.653	2.728	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.069	1.509	2.578	
Credibility:					0.76	0.77		
Indicated Limited Loss to Payroll Ratio:					0.935	1.289	2.224	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.998	1.515	2.513	
Indicated Relativity Change:								-7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								214.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8060 RHG: 3 NAICS: 44 ILDG: 1 MLDG: 1 CLASS: STORES – WINE, BEER OR SPIRITS – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	305,000,933	12	99	244	1,751,802	2,485,098	4,236,900	1.389
2013	339,355,319	6	114	220	1,373,757	2,191,716	3,565,473	1.051
2014	380,765,798	8	96	241	2,200,861	2,928,388	5,129,249	1.347
2015	421,916,788	12	116	252	2,669,629	3,132,223	5,801,852	1.375
2016	466,308,843	3	107	266	1,503,844	2,479,127	3,982,971	0.854
	1,913,347,680	41	532	1,223	9,499,893	13,216,552	22,716,445	
Adjusted Loss to Payroll Ratio:					0.497	0.691	1.187	
Expected Unlimited Loss to Payroll Ratio:					0.607	0.849	1.456	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.565	0.706	1.272	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.497	0.691	1.187	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.537	0.841	1.377	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								117.6%

Code: 8061 RHG: 3 NAICS: 44 ILDG: 1 MLDG: 3 CLASS: STORES – CONVENIENCE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	374,081,056	10	163	252	3,175,127	4,897,818	8,072,945	2.158
2014	375,674,426	2	190	211	2,699,438	4,836,667	7,536,105	2.006
2015	359,150,440	3	179	191	3,213,614	4,644,680	7,858,294	2.188
2016	398,756,620	3	155	230	3,384,173	4,462,390	7,846,563	1.968
	1,507,662,541	18	687	884	12,472,352	18,841,555	31,313,907	
Adjusted Loss to Payroll Ratio:					0.827	1.250	2.077	
Expected Unlimited Loss to Payroll Ratio:					0.817	1.361	2.178	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.761	1.133	1.894	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.827	1.250	2.077	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.894	1.521	2.415	
Indicated Relativity Change:								10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								206.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8062 RHG: 4 NAICS: 44 ILDG: 3 MLDG: 2 CLASS: STORES – COMPUTER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	346,871,019	4	39	114	1,188,514	1,876,333	3,064,847	0.884
2013	361,214,460	6	82	208	1,299,754	1,496,723	2,796,477	0.774
2014	370,050,327	2	54	164	1,029,260	1,521,985	2,551,245	0.689
2015	399,820,239	1	78	157	1,071,110	1,505,845	2,576,955	0.645
2016	428,773,392	0	87	228	1,582,419	1,576,196	3,158,615	0.737
1,906,729,437		13	340	871	6,171,058	7,977,082	14,148,140	
Adjusted Loss to Payroll Ratio:					0.324	0.418	0.742	
Expected Unlimited Loss to Payroll Ratio:					0.416	0.582	0.999	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.380	0.461	0.841	
Credibility:					0.91	0.87		
Indicated Limited Loss to Payroll Ratio:					0.329	0.424	0.753	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.362	0.542	0.904	
Indicated Relativity Change:								-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								77.2%

Code: 8063 RHG: 2 NAICS: 42 ILDG: 4 MLDG: 3 CLASS: STORES – LIGHTING FIXTURES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	73,307,567	7	28	57	711,353	977,014	1,688,367	2.303
2013	78,705,427	9	29	83	875,094	1,034,464	1,909,558	2.426
2014	86,144,362	6	35	55	822,620	983,146	1,805,766	2.096
2015	94,926,732	3	45	89	1,056,318	1,146,270	2,202,588	2.320
2016	103,282,581	2	43	74	1,002,712	1,091,821	2,094,533	2.028
436,366,669		27	180	358	4,468,096	5,232,715	9,700,812	
Adjusted Loss to Payroll Ratio:					1.024	1.199	2.223	
Expected Unlimited Loss to Payroll Ratio:					0.975	1.259	2.235	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.969	1.150	2.119	
Credibility:					0.72	0.68		
Indicated Limited Loss to Payroll Ratio:					1.009	1.183	2.192	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.077	1.391	2.468	
Indicated Relativity Change:								10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								210.7%

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Code: 8064 RHG: 3 NAICS: 42 ILDG: 4 MLDG: 3 CLASS: STORES – OFFICE SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	286,154,862	9	160	291	3,062,237	3,616,077	6,678,314	2.334
2014	330,720,211	9	177	304	4,464,403	5,098,086	9,562,489	2.891
2015	367,384,065	8	200	284	4,778,708	5,340,467	10,119,175	2.754
2016	329,432,364	2	140	292	3,165,601	3,349,340	6,514,941	1.978
	1,313,691,502	28	677	1,171	15,470,949	17,403,969	32,874,919	
Adjusted Loss to Payroll Ratio:					1.178	1.325	2.502	
Expected Unlimited Loss to Payroll Ratio:					1.178	1.404	2.582	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.156	1.235	2.391	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.178	1.325	2.502	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.273	1.612	2.885	
Indicated Relativity Change:								11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								246.4%

Code: 8065 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 1 CLASS: STORES – PAINT OR PAINT SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	131,284,274	5	39	131	773,386	907,545	1,680,931	1.280
2013	123,349,408	4	41	80	720,545	934,190	1,654,735	1.342
2014	127,389,064	7	44	98	1,289,796	1,438,562	2,728,358	2.142
2015	130,336,839	1	50	112	535,441	679,589	1,215,030	0.932
2016	127,905,038	0	42	108	716,883	802,160	1,519,043	1.188
	640,264,623	17	216	529	4,036,051	4,762,046	8,798,097	
Adjusted Loss to Payroll Ratio:					0.630	0.744	1.374	
Expected Unlimited Loss to Payroll Ratio:					0.807	1.107	1.915	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.762	0.956	1.718	
Credibility:					0.78	0.75		
Indicated Limited Loss to Payroll Ratio:					0.659	0.797	1.456	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.704	0.936	1.641	
Indicated Relativity Change:								-14.3%
Relativity to Statewide Average Loss to Payroll Ratio:								140.1%

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Code: 8066 RHG: 2 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: STORES – BICYCLES AND BICYCLE ACCESSORIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	99,078,013	0	18	59	148,341	248,629	396,970	0.401
2013	104,990,322	0	26	52	394,242	699,300	1,093,542	1.042
2014	114,459,764	2	20	66	313,538	396,025	709,563	0.620
2015	119,142,779	0	40	65	502,673	633,820	1,136,493	0.954
2016	125,642,092	0	32	63	417,913	950,376	1,368,289	1.089
	563,312,971	2	136	305	1,776,707	2,928,151	4,704,858	
Adjusted Loss to Payroll Ratio:					0.315	0.520	0.835	
Expected Unlimited Loss to Payroll Ratio:					0.353	0.470	0.823	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.333	0.406	0.739	
Credibility:					0.53	0.51		
Indicated Limited Loss to Payroll Ratio:					0.324	0.464	0.788	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.346	0.545	0.891	
Indicated Relativity Change:								8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								76.1%

Code: 8071 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 4 CLASS: STORES – BOOKS, VIDEO MEDIA OR RECORDED AUDIO MEDIA – RETAIL

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	233,447,794	6	45	176	1,007,951	1,499,946	2,507,897	1.074
2013	221,308,732	1	49	145	605,272	907,549	1,512,821	0.684
2014	207,728,761	2	39	139	414,742	838,145	1,252,887	0.603
2015	238,214,392	0	55	164	785,690	1,250,374	2,036,064	0.855
2016	246,993,314	1	52	136	765,985	1,335,442	2,101,427	0.851
	1,147,692,991	10	240	760	3,579,640	5,831,456	9,411,096	
Adjusted Loss to Payroll Ratio:					0.312	0.508	0.820	
Expected Unlimited Loss to Payroll Ratio:					0.439	0.639	1.078	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.409	0.531	0.940	
Credibility:					0.77	0.75		
Indicated Limited Loss to Payroll Ratio:					0.334	0.514	0.848	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.361	0.625	0.987	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								84.2%

EXPERIENCE OF AUDIO MEDIA STORES TRANSFERRED FROM CODE 8017 1-1-18. INCLUDES EXPERIENCE OF 8070; 8070 D1-1-18.

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Code: 8078 RHG: 1 NAICS: 72 ILDG: 4 MLDG: 4 CLASS: SANDWICH SHOPS; BEVERAGE PREPARATION SHOPS; ICE CREAM/FROZEN YOGURT SHOPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,453,955,896	18	612	1,318	8,093,230	10,884,429	18,977,659	1.305
2016	1,647,251,922	6	535	1,300	7,581,740	9,511,083	17,092,823	1.038
	3,101,207,818	24	1,147	2,618	15,674,970	20,395,513	36,070,482	
Adjusted Loss to Payroll Ratio:					0.505	0.658	1.163	
Expected Unlimited Loss to Payroll Ratio:					0.611	0.916	1.527	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.586	0.808	1.394	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.505	0.658	1.163	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.535	0.760	1.296	
Indicated Relativity Change:								-15.2%
Relativity to Statewide Average Loss to Payroll Ratio:								110.6%

Code: 8102 RHG: 2 NAICS: 42 ILDG: 3 MLDG: 4 CLASS: SEED MERCHANTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	100,645,248	2	19	47	260,844	366,195	627,039	0.623
2013	103,690,075	1	18	67	452,186	562,773	1,014,959	0.979
2014	117,574,248	1	30	52	634,343	695,985	1,330,328	1.131
2015	107,943,560	1	19	59	345,882	537,187	883,069	0.818
2016	102,686,200	0	19	77	423,990	549,754	973,744	0.948
	532,539,332	5	105	302	2,117,246	2,711,894	4,829,140	
Adjusted Loss to Payroll Ratio:					0.398	0.509	0.907	
Expected Unlimited Loss to Payroll Ratio:					0.419	0.539	0.958	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.416	0.492	0.908	
Credibility:					0.56	0.52		
Indicated Limited Loss to Payroll Ratio:					0.406	0.501	0.907	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.433	0.589	1.022	
Indicated Relativity Change:								6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								87.3%

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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	
2014	193,914,921	16	151	301	4,022,161	4,931,073	8,953,234	4.617
2015	203,267,904	4	146	310	3,131,178	3,608,312	6,739,490	3.316
2016	212,908,365	5	148	308	3,022,200	4,539,362	7,561,562	3.552
	610,091,191	25	445	919	10,175,538	13,078,747	23,254,285	
Adjusted Loss to Payroll Ratio:					1.668	2.144	3.812	
Expected Unlimited Loss to Payroll Ratio:					1.971	2.762	4.733	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.894	2.313	4.207	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.668	2.144	3.812	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.836	2.740	4.576	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								390.7%

Code: 8107 RHG: 2 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: MACHINERY 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	
2012	160,246,748	5	60	162	1,420,478	1,721,000	3,141,478	1.960
2013	174,295,592	5	53	139	1,406,067	1,582,448	2,988,515	1.715
2014	200,222,804	2	78	176	1,694,284	1,641,327	3,335,611	1.666
2015	239,087,874	3	54	194	982,228	1,226,405	2,208,633	0.924
2016	413,369,550	5	112	329	3,474,186	3,565,125	7,039,311	1.703
	1,187,222,567	20	357	1,000	8,977,243	9,736,305	18,713,548	
Adjusted Loss to Payroll Ratio:					0.756	0.820	1.576	
Expected Unlimited Loss to Payroll Ratio:					0.832	0.992	1.823	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.827	0.906	1.732	
Credibility:					1.00	0.92		
Indicated Limited Loss to Payroll Ratio:					0.756	0.827	1.583	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.808	0.972	1.779	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								151.9%

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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	
2012	82,588,909	4	43	107	799,551	985,827	1,785,378	2.162
2013	82,997,202	4	28	128	505,509	418,542	924,051	1.113
2014	88,338,740	5	43	115	993,955	1,255,182	2,249,137	2.546
2015	95,816,835	2	41	101	802,337	854,554	1,656,891	1.729
2016	103,625,676	1	56	126	1,591,208	1,150,191	2,741,399	2.645
	453,367,363	16	211	577	4,692,561	4,664,296	9,356,857	
Adjusted Loss to Payroll Ratio:					1.035	1.029	2.064	
Expected Unlimited Loss to Payroll Ratio:					1.038	1.179	2.217	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.043	1.097	2.140	
Credibility:					0.75	0.68		
Indicated Limited Loss to Payroll Ratio:					1.037	1.051	2.088	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.098	1.215	2.313	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								197.5%

Code: 8117 RHG: 3 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: STORES – FEED/TACK/FARM SUPPLIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	48,196,579	6	37	63	1,004,946	687,075	1,692,021	3.511
2013	51,591,125	4	33	76	535,713	987,505	1,523,218	2.952
2014	60,545,058	2	50	103	925,865	1,012,541	1,938,406	3.202
2015	61,511,762	1	52	107	567,735	773,515	1,341,250	2.180
2016	68,938,922	0	43	108	409,059	541,409	950,468	1.379
	290,783,446	13	215	457	3,443,318	4,002,046	7,445,363	
Adjusted Loss to Payroll Ratio:					1.184	1.376	2.560	
Expected Unlimited Loss to Payroll Ratio:					1.329	1.891	3.220	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.304	1.664	2.968	
Credibility:					0.69	0.67		
Indicated Limited Loss to Payroll Ratio:					1.221	1.471	2.693	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.320	1.790	3.111	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								265.6%

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Code: 8209 RHG: 1 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: VEGETABLES – FRESH VEGETABLES OR TOMATO PACKING AND HANDLING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	193,396,184	9	236	369	3,704,515	4,576,036	8,280,551	4.282
2015	276,175,230	5	290	496	4,038,009	5,962,599	10,000,608	3.621
2016	272,412,542	5	261	543	4,563,581	6,225,228	10,788,809	3.960
	741,983,956	19	787	1,408	12,306,105	16,763,863	29,069,968	
Adjusted Loss to Payroll Ratio:					1.659	2.259	3.918	
Expected Unlimited Loss to Payroll Ratio:					1.718	2.773	4.491	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.662	2.334	3.996	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.659	2.259	3.918	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.756	2.612	4.368	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								373.0%

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Code: 8215 RHG: 5 NAICS: 42 ILDG: 1 MLDG: 2 CLASS: HAY, GRAIN OR FEED DEALERS; WAREHOUSES – GRAIN OR BEAN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	75,522,912	1	62	79	930,035	1,025,306	1,955,341	2.589
2013	94,589,182	11	77	104	1,938,206	1,922,649	3,860,855	4.082
2014	80,580,636	7	61	109	1,780,302	2,375,359	4,155,661	5.157
2015	81,419,117	7	60	121	1,969,942	2,561,819	4,531,761	5.566
2016	78,815,139	2	73	130	1,417,889	2,026,056	3,443,945	4.370
	410,926,986	28	333	543	8,036,375	9,911,190	17,947,565	
Adjusted Loss to Payroll Ratio:					1.956	2.412	4.368	
Expected Unlimited Loss to Payroll Ratio:					2.041	3.115	5.156	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.911	2.438	4.349	
Credibility:					0.92	0.90		
Indicated Limited Loss to Payroll Ratio:					1.952	2.415	4.367	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					2.198	3.298	5.496	
Indicated Relativity Change:								6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								469.3%

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	
2014	342,698,632	20	144	266	4,702,949	6,028,535	10,731,484	3.131
2015	370,048,273	14	169	295	4,920,191	4,911,461	9,831,652	2.657
2016	399,406,478	5	159	280	4,577,774	4,896,965	9,474,739	2.372
	1,112,153,384	39	472	841	14,200,915	15,836,960	30,037,875	
Adjusted Loss to Payroll Ratio:					1.277	1.424	2.701	
Expected Unlimited Loss to Payroll Ratio:					1.499	2.065	3.564	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.277	1.560	2.836	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.277	1.424	2.701	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					1.452	2.033	3.485	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								297.6%

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Effective January 1, 2020

Code: 8232 RHG: 5 NAICS: 42 ILDG: 3 MLDG: 2 CLASS: LUMBERYARDS; BUILDING MATERIAL DEALERS; FUEL AND MATERIAL DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,042,372,123	39	678	1,354	17,972,516	19,460,192	37,432,708	3.591
2016	1,028,116,655	21	674	1,292	20,391,680	19,117,855	39,509,535	3.843
	2,070,488,777	60	1,352	2,646	38,364,196	38,578,047	76,942,243	
Adjusted Loss to Payroll Ratio:					1.853	1.863	3.716	
Expected Unlimited Loss to Payroll Ratio:					1.814	2.447	4.261	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.699	1.915	3.614	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.853	1.863	3.716	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					2.086	2.545	4.632	
Indicated Relativity Change:								8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								395.4%

Code: 8267 RHG: 4 NAICS: 42 ILDG: 2 MLDG: 3 CLASS: MACHINERY OR EQUIPMENT DEALERS – SECONDHAND

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	10,878,056	0	14	13	147,422	191,083	338,505	3.112
2013	11,409,771	2	9	15	479,243	643,552	1,122,795	9.841
2014	11,296,455	0	9	8	133,999	161,522	295,521	2.616
2015	11,228,048	1	8	13	226,877	303,096	529,973	4.720
2016	11,544,561	1	3	15	203,981	130,897	334,878	2.901
	56,356,890	4	43	64	1,191,522	1,430,150	2,621,672	
Adjusted Loss to Payroll Ratio:					2.114	2.538	4.652	
Expected Unlimited Loss to Payroll Ratio:					1.858	2.813	4.671	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.786	2.356	4.141	
Credibility:					0.41	0.40		
Indicated Limited Loss to Payroll Ratio:					1.920	2.428	4.349	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					2.114	3.103	5.218	
Indicated Relativity Change:								11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								445.5%

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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	
2012	190.0	0	0	1	0	254	254	1.337
2013	311.0	1	2	2	79,468	105,635	185,103	595.188
2014	285.0	0	0	0	0	0	0	0.000
2015	327.3	0	0	1	0	315	315	0.962
2016	194.0	0	1	0	3,348	438	3,786	19.515
	1,307.3	1	3	4	82,816	106,642	189,458	
Adjusted Loss to Payroll Ratio:					63.349	81.574	144.923	
Expected Unlimited Loss to Payroll Ratio:					34.143	41.804	75.947	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					30.358	29.722	60.080	
Credibility:					0.11	0.10		
Indicated Limited Loss to Payroll Ratio:					33.987	34.907	68.894	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					38.643	49.847	88.490	
Indicated Relativity Change:								16.5%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

Code: 8286 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 1 CLASS: LIVESTOCK DEALERS/AUCTION YARDS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	5,459,725	0	8	13	91,600	157,310	248,910	4.559
2013	5,752,104	0	2	10	951	9,046	9,997	0.174
2014	7,113,924	0	6	12	31,852	93,716	125,568	1.765
2015	7,774,190	0	2	8	7,124	42,727	49,851	0.641
2016	7,108,964	0	12	21	229,160	417,944	647,104	9.103
	33,208,906	0	30	64	360,687	720,742	1,081,430	
Adjusted Loss to Payroll Ratio:					1.086	2.170	3.256	
Expected Unlimited Loss to Payroll Ratio:					1.490	2.509	3.999	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.462	2.208	3.669	
Credibility:					0.30	0.32		
Indicated Limited Loss to Payroll Ratio:					1.349	2.196	3.545	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.458	2.672	4.131	
Indicated Relativity Change:								3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								352.7%

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Code: 8290 RHG: 2 NAICS: 53 ILDG: 3 MLDG: 2 CLASS: WAREHOUSES – SELF STORAGE – ALL OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	221,146,300	10	69	242	1,780,948	1,753,162	3,534,110	1.598
2013	180,875,580	6	65	167	1,122,996	1,566,980	2,689,976	1.487
2014	187,386,033	7	79	152	1,479,881	1,736,698	3,216,579	1.717
2015	197,801,106	6	94	176	1,849,372	2,611,171	4,460,543	2.255
2016	214,663,979	3	91	185	2,309,321	2,777,059	5,086,380	2.369
	1,001,872,998	32	398	922	8,542,518	10,445,070	18,987,588	
Adjusted Loss to Payroll Ratio:					0.853	1.043	1.895	
Expected Unlimited Loss to Payroll Ratio:					0.858	1.204	2.062	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.708	0.851	1.559	
Credibility:					0.95	0.93		
Indicated Limited Loss to Payroll Ratio:					0.845	1.029	1.875	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.903	1.209	2.112	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								180.3%

Code: 8291 RHG: 5 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: WAREHOUSES – COLD STORAGE; WAREHOUSES – CLIMATE CONTROLLED STORAGE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	275,412,335	13	220	361	4,109,525	4,377,355	8,486,880	3.082
2015	327,096,909	6	208	356	3,303,828	4,332,939	7,636,767	2.335
2016	343,640,507	3	182	388	3,777,392	4,794,021	8,571,413	2.494
	946,149,751	22	610	1,105	11,190,745	13,504,315	24,695,060	
Adjusted Loss to Payroll Ratio:					1.183	1.427	2.610	
Expected Unlimited Loss to Payroll Ratio:					1.390	1.996	3.386	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.230	1.413	2.643	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.183	1.427	2.610	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.332	1.950	3.281	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								280.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8292 RHG: 2 NAICS: 48 ILDG: 4 MLDG: 3 CLASS: WAREHOUSES – GENERAL MERCHANDISE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	934,807,363	83	1,323	1,799	26,272,480	29,008,996	55,281,476	5.914
2016	947,026,142	31	1,222	1,750	25,607,942	25,344,156	50,952,098	5.380
	1,881,833,505	114	2,545	3,549	51,880,422	54,353,152	106,233,574	
Adjusted Loss to Payroll Ratio:					2.757	2.888	5.645	
Expected Unlimited Loss to Payroll Ratio:					3.031	3.654	6.686	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.849	3.018	5.866	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.757	2.888	5.645	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.944	3.394	6.338	
Indicated Relativity Change:								-5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								541.2%

Code: 8293 RHG: 4 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: WAREHOUSES – FURNITURE; FURNITURE MOVING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	159,342,869	26	268	268	6,579,695	5,393,666	11,973,361	7.514
2015	180,639,151	19	219	261	4,516,691	4,709,769	9,226,460	5.108
2016	187,347,296	8	221	270	5,090,169	5,928,922	11,019,091	5.882
	527,329,316	53	708	799	16,186,555	16,032,357	32,218,912	
Adjusted Loss to Payroll Ratio:					3.070	3.040	6.110	
Expected Unlimited Loss to Payroll Ratio:					3.394	3.898	7.292	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.084	2.951	6.035	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.070	3.040	6.110	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					3.380	3.885	7.265	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								620.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8304 RHG: 5 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: GRAIN ELEVATORS OR STORAGE WAREHOUSES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	21,414,731	3	9	42	315,674	372,659	688,333	3.214
2013	21,792,041	2	20	30	313,340	528,348	841,688	3.862
2014	22,143,031	3	19	19	588,289	877,766	1,466,055	6.621
2015	28,262,859	2	24	46	491,346	707,764	1,199,110	4.243
2016	25,869,035	0	21	25	357,900	486,178	844,078	3.263
	119,481,698	10	93	162	2,066,549	2,972,715	5,039,264	
Adjusted Loss to Payroll Ratio:					1.730	2.488	4.218	
Expected Unlimited Loss to Payroll Ratio:					2.141	3.593	5.734	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.896	2.543	4.438	
Credibility:					0.57	0.58		
Indicated Limited Loss to Payroll Ratio:					1.801	2.511	4.312	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					2.028	3.430	5.458	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								466.0%

Code: 8324 RHG: 4 NAICS: 44 ILDG: 3 MLDG: 2 CLASS: GASOLINE STATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	526,732,284	8	248	246	5,026,570	5,553,674	10,580,244	2.009
2016	569,116,971	5	234	255	6,121,676	6,991,868	13,113,544	2.304
	1,095,849,254	13	482	501	11,148,246	12,545,542	23,693,787	
Adjusted Loss to Payroll Ratio:					1.017	1.145	2.162	
Expected Unlimited Loss to Payroll Ratio:					1.099	1.447	2.546	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.003	1.146	2.148	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.017	1.145	2.162	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.120	1.463	2.583	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								220.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8350 RHG: 2 NAICS: 42 ILDG: 3 MLDG: 3 CLASS: GASOLINE OR OIL DEALERS – WHOLESALE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	315,027,286	13	166	249	5,000,119	5,238,222	10,238,341	3.250
2015	324,793,836	8	174	232	4,712,874	4,734,506	9,447,380	2.909
2016	367,392,138	5	213	271	6,646,911	5,367,433	12,014,344	3.270
	1,007,213,260	26	553	752	16,359,903	15,340,160	31,700,063	
Adjusted Loss to Payroll Ratio:					1.624	1.523	3.147	
Expected Unlimited Loss to Payroll Ratio:					1.664	1.879	3.544	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.654	1.716	3.370	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.624	1.523	3.147	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.735	1.790	3.524	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								300.9%

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	
2012	39,987,852	4	22	31	758,144	1,162,407	1,920,551	4.803
2013	40,641,499	2	15	32	185,210	223,619	408,829	1.006
2014	44,206,762	1	12	25	213,524	125,974	339,498	0.768
2015	38,321,029	0	14	22	151,551	198,787	350,338	0.914
2016	38,629,339	0	19	24	472,369	538,343	1,010,712	2.616
	201,786,482	7	82	134	1,780,798	2,249,130	4,029,928	
Adjusted Loss to Payroll Ratio:					0.883	1.115	1.997	
Expected Unlimited Loss to Payroll Ratio:					0.950	1.100	2.050	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.827	0.807	1.634	
Credibility:					0.52	0.46		
Indicated Limited Loss to Payroll Ratio:					0.856	0.949	1.804	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.942	1.212	2.154	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								183.9%

E1-1-18 INCLUDES EXPERIENCE OF 9516

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8387 RHG: 3 NAICS: 81 ILDG: 1 MLDG: 1 CLASS: AUTO/TRUCK GASOLINE SERVICE STATIONS; AUTO/TRUCK OIL/FLUID SERVICE FACILITIES; AUTO/TRUCK WASHING FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	995,775,936	32	706	681	12,255,490	13,477,788	25,733,278	2.584
2016	1,025,805,456	10	674	769	11,326,600	12,748,509	24,075,109	2.347
	2,021,581,392	42	1,380	1,450	23,582,090	26,226,297	49,808,387	
Adjusted Loss to Payroll Ratio:					1.167	1.297	2.464	
Expected Unlimited Loss to Payroll Ratio:					1.278	1.696	2.974	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.135	1.307	2.443	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.167	1.297	2.464	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.261	1.579	2.840	
Indicated Relativity Change:								-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								242.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2015	611,627,401	20	428	778	8,284,201	9,707,014	17,991,215	2.942
2016	651,408,722	16	449	772	11,390,723	11,464,386	22,855,109	3.509
	1,263,036,123	36	877	1,550	19,674,924	21,171,400	40,846,324	
Adjusted Loss to Payroll Ratio:					1.558	1.676	3.234	
Expected Unlimited Loss to Payroll Ratio:					1.767	2.081	3.848	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.646	1.732	3.378	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.558	1.676	3.234	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.684	2.040	3.724	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								317.9%

Code: 8389 RHG: 4 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: AUTO OR TRUCK REPAIR FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,204,193,666	29	554	925	12,307,532	13,260,878	25,568,410	2.123
2016	1,295,181,059	15	570	954	13,829,218	16,419,206	30,248,424	2.335
	2,499,374,725	44	1,124	1,879	26,136,750	29,680,085	55,816,835	
Adjusted Loss to Payroll Ratio:					1.046	1.188	2.233	
Expected Unlimited Loss to Payroll Ratio:					1.243	1.562	2.806	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.082	1.146	2.228	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.046	1.188	2.233	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.151	1.518	2.669	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								227.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8390 RHG: 2 NAICS: 81 ILDG: 3 MLDG: 3 CLASS: AUTO, TRUCK OR VAN CONVERSION OR CUSTOMIZING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	21,180,841	0	18	41	309,132	382,299	691,431	3.264
2013	18,697,554	1	8	39	149,708	218,053	367,761	1.967
2014	23,232,090	0	12	28	57,221	127,931	185,152	0.797
2015	23,192,635	1	19	32	305,025	346,608	651,633	2.810
2016	21,628,277	0	5	27	22,404	59,479	81,883	0.379
	107,931,397	2	62	167	843,492	1,134,369	1,977,861	
Adjusted Loss to Payroll Ratio:					0.782	1.051	1.833	
Expected Unlimited Loss to Payroll Ratio:					1.254	1.901	3.155	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.129	1.521	2.650	
Credibility:					0.46	0.46		
Indicated Limited Loss to Payroll Ratio:					0.969	1.305	2.274	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.035	1.533	2.568	
Indicated Relativity Change:								-18.6%
Relativity to Statewide Average Loss to Payroll Ratio:								219.2%

Code: 8391 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 2 CLASS: AUTO OR TRUCK DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	4,658,664,100	91	1,973	3,884	42,079,897	43,925,063	86,004,960	1.846
2016	5,107,007,313	47	2,105	4,217	48,579,091	49,483,314	98,062,405	1.920
	9,765,671,413	138	4,078	8,101	90,658,988	93,408,377	184,067,366	
Adjusted Loss to Payroll Ratio:					0.928	0.956	1.885	
Expected Unlimited Loss to Payroll Ratio:					0.992	1.153	2.146	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.925	0.960	1.884	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.928	0.956	1.885	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.004	1.164	2.168	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								185.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8392 RHG: 4 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: AUTO OR TRUCK STORAGE GARAGES OR PARKING LOTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	454,359,534	9	301	445	4,791,533	5,396,529	10,188,062	2.242
2015	470,022,244	6	288	441	4,154,833	5,125,679	9,280,512	1.974
2016	488,359,023	3	254	358	3,847,334	5,450,701	9,298,035	1.904
	1,412,740,802	18	843	1,244	12,793,699	15,972,909	28,766,608	
Adjusted Loss to Payroll Ratio:					0.906	1.131	2.036	
Expected Unlimited Loss to Payroll Ratio:					1.008	1.725	2.732	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.877	1.265	2.142	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.906	1.131	2.036	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.997	1.445	2.442	
Indicated Relativity Change:								-10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								208.5%

Code: 8393 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: AUTO OR TRUCK BODY REPAIRING AND PAINTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,129,091,969	22	439	533	9,942,526	9,071,522	19,014,048	1.684
2016	1,256,096,344	10	432	557	10,524,433	9,658,483	20,182,916	1.607
	2,385,188,313	32	871	1,090	20,466,959	18,730,005	39,196,965	
Adjusted Loss to Payroll Ratio:					0.858	0.785	1.643	
Expected Unlimited Loss to Payroll Ratio:					1.003	1.117	2.121	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.873	0.820	1.693	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.858	0.785	1.643	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.945	1.004	1.948	
Indicated Relativity Change:								-8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								166.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8397 RHG: 2 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: AUTO OR TRUCK TRANSMISSION REPAIRING AND REBUILDING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	51,384,277	5	36	31	972,539	641,343	1,613,882	3.141
2013	48,237,504	1	21	31	417,538	401,911	819,449	1.699
2014	49,824,864	0	23	27	479,529	368,623	848,152	1.702
2015	49,039,932	1	20	34	364,518	323,257	687,775	1.402
2016	48,058,803	1	15	30	335,432	710,102	1,045,534	2.176
	246,545,381	8	115	153	2,569,556	2,445,236	5,014,792	
Adjusted Loss to Payroll Ratio:					1.042	0.992	2.034	
Expected Unlimited Loss to Payroll Ratio:					1.394	1.304	2.698	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.255	1.043	2.298	
Credibility:					0.66	0.55		
Indicated Limited Loss to Payroll Ratio:					1.114	1.015	2.129	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.190	1.193	2.383	
Indicated Relativity Change:								-11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								203.4%

Code: 8400 RHG: 5 NAICS: 44 ILDG: 1 MLDG: 1 CLASS: MOTORCYCLE DEALERS OR REPAIR FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	130,918,185	2	34	61	498,586	685,564	1,184,150	0.904
2013	173,208,654	3	49	73	842,412	1,132,022	1,974,434	1.140
2014	192,220,908	5	48	87	1,392,377	1,532,447	2,924,824	1.522
2015	200,511,351	1	63	93	1,159,720	1,231,093	2,390,813	1.192
2016	204,651,472	0	66	86	1,514,102	1,744,964	3,259,066	1.592
	901,510,570	11	260	400	5,407,198	6,326,091	11,733,289	
Adjusted Loss to Payroll Ratio:					0.600	0.702	1.302	
Expected Unlimited Loss to Payroll Ratio:					0.625	0.907	1.532	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.556	0.672	1.227	
Credibility:					0.79	0.75		
Indicated Limited Loss to Payroll Ratio:					0.591	0.694	1.285	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					0.665	0.948	1.613	
Indicated Relativity Change:								5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								137.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8500 RHG: 5 NAICS: 42 ILDG: 2 MLDG: 1 CLASS: METAL SCRAP DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	163,563,155	11	136	228	3,018,144	3,848,780	6,866,924	4.198
2014	180,223,325	7	189	303	3,680,511	4,067,679	7,748,190	4.299
2015	172,351,730	7	157	291	4,092,098	3,523,737	7,615,835	4.419
2016	192,179,433	4	117	278	3,258,049	2,851,779	6,109,828	3.179
	708,317,644	29	599	1,100	14,048,802	14,291,975	28,340,777	
Adjusted Loss to Payroll Ratio:					1.983	2.018	4.001	
Expected Unlimited Loss to Payroll Ratio:					2.278	3.078	5.356	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.134	2.409	4.543	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.983	2.018	4.001	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					2.233	2.756	4.990	
Indicated Relativity Change:								-6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								426.0%

INCLUDES EXPERIENCE OF 8265 D1-1-19

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	
2015	11,169,787,760	19	278	676	8,533,152	9,316,148	17,849,300	0.160
2016	11,710,203,937	13	278	637	9,652,188	10,107,063	19,759,251	0.169
	22,879,991,697	32	556	1,313	18,185,341	19,423,211	37,608,551	
Adjusted Loss to Payroll Ratio:					0.079	0.085	0.164	
Expected Unlimited Loss to Payroll Ratio:					0.088	0.120	0.208	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.075	0.078	0.153	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.079	0.085	0.164	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.090	0.121	0.212	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								18.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8631 RHG: 7 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: RACING STABLES – ALL OTHER EMPLOYEES

POLICY YEAR	PER OCCUPIED STALL DAYS	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER EXPOSURE
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2016	11,976	0	0	1	0	334	334	0.028
	11,976	0	0	1	0	334	334	
Adjusted Loss to Payroll Ratio:					0.000	0.028	0.028	
Expected Unlimited Loss to Payroll Ratio:					1.026	1.779	2.805	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.852	1.099	1.952	
Credibility:					0.07	0.06		
Indicated Limited Loss to Payroll Ratio:					0.793	1.035	1.828	
Limit Factor:					1.205	1.643		
Selected (Unlimited) Loss to Payroll Ratio:					0.955	1.700	2.656	
Indicated Relativity Change:								-5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8720 RHG: 4 NAICS: 52 ILDG: 3 MLDG: 3 CLASS: INSPECTION FOR INSURANCE/SAFETY/VALUATION; ELEVATOR
INSPECTING; WEIGHERS/SAMPLERS/INSPECTORS ON
DOCKS/RAIL STATIONS/WAREHOUSES; UNMANNED AIRCRAFT
SYSTEM OPERATION – LESS THAN 55 POUNDS

Code: 7248 RHG: 4 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: MARINE APPRAISERS OR SURVEYORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	234,628,315	4	39	89	858,706	763,078	1,621,784	0.691
2013	261,595,398	5	44	64	1,088,388	857,564	1,945,952	0.744
2014	312,633,082	3	33	63	1,157,548	1,019,560	2,177,108	0.696
2015	328,113,813	3	58	88	1,952,195	1,135,039	3,087,234	0.941
2016	322,023,103	1	58	71	1,629,511	1,435,311	3,064,822	0.952
	1,458,993,711	16	232	375	6,686,347	5,210,552	11,896,899	
Adjusted Loss to Payroll Ratio:					0.458	0.357	0.815	
Expected Unlimited Loss to Payroll Ratio:					0.483	0.488	0.971	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.422	0.332	0.754	
Credibility:					0.87	0.73		
Indicated Limited Loss to Payroll Ratio:					0.454	0.350	0.804	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.499	0.448	0.947	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								80.9%

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Effective January 1, 2020

Code: 8729 RHG: 3 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: ELEVATOR SERVICE INSPECTIONS/OILING/ADJUSTING – NO REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	26,767,167	1	0	4	258,665	4,276	262,941	0.982
2013	27,450,119	0	1	3	3,035	3,708	6,743	0.025
2014	29,201,638	1	3	5	77,454	102,416	179,870	0.616
2015	32,414,667	0	2	1	102,510	103,280	205,790	0.635
2016	39,603,496	0	3	3	47,696	47,135	94,831	0.239
	155,437,088	2	9	16	489,360	260,814	750,174	
Adjusted Loss to Payroll Ratio:					0.315	0.168	0.483	
Expected Unlimited Loss to Payroll Ratio:					0.646	0.262	0.908	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.582	0.233	0.815	
Credibility:					0.40	0.24		
Indicated Limited Loss to Payroll Ratio:					0.475	0.218	0.693	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.514	0.265	0.779	
Indicated Relativity Change:								-14.3%
Relativity to Statewide Average Loss to Payroll Ratio:								66.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8740 RHG: 2 NAICS: 53 ILDG: 3 MLDG: 3 CLASS: APT/CONDO COMPLEX / BLDG / WAREHOUSES / COMM & RES
MIXED-USE BLDG OPERATION – PROPERTY MGMT
SUPERVISORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2014	925,275,054	15	153	259	2,788,962	3,095,596	5,884,558	0.636
2015	970,058,952	13	162	220	3,669,822	4,579,777	8,249,599	0.850
2016	1,115,699,028	3	142	233	3,289,369	3,644,192	6,933,561	0.621
	3,011,033,034	31	457	712	9,748,153	11,319,565	21,067,718	
Adjusted Loss to Payroll Ratio:					0.324	0.376	0.700	
Expected Unlimited Loss to Payroll Ratio:					0.433	0.528	0.961	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.358	0.373	0.731	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.324	0.376	0.700	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.346	0.442	0.787	
Indicated Relativity Change:								-18.1%
Relativity to Statewide Average Loss to Payroll Ratio:								67.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8741 RHG: 4 NAICS: 53 ILDG: 1 MLDG: 1 CLASS: REAL ESTATE AGENCIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	6,551,379,800	16	95	194	2,270,902	2,377,540	4,648,442	0.071
2014	7,426,054,418	12	113	209	2,543,018	3,047,489	5,590,507	0.075
2015	7,644,611,256	3	93	193	1,973,519	2,302,652	4,276,171	0.056
2016	8,768,881,405	1	109	191	2,537,367	2,657,289	5,194,656	0.059
30,390,926,879		32	410	787	9,324,806	10,384,970	19,709,776	
Adjusted Loss to Payroll Ratio:					0.031	0.034	0.065	
Expected Unlimited Loss to Payroll Ratio:					0.040	0.053	0.093	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.032	0.034	0.066	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.031	0.034	0.065	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.034	0.044	0.077	
Indicated Relativity Change:								-16.5%
Relativity to Statewide Average Loss to Payroll Ratio:								6.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8742 RHG: 4 NAICS: 8742 ILDG: 4 MLDG: 3 CLASS: SALESPERSONS – OUTSIDE
 Code: 8744 RHG: 4 NAICS: 81 ILDG: 4 MLDG: 3 CLASS: BOY/GIRL SCOUT COUNCILS – DISTRICT EXECs
 Code: 8746 RHG: 4 NAICS: 71 ILDG: 4 MLDG: 3 CLASS: NEWSPAPER PUBLISHING –
 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	
2015	47,574,229,247	100	1,688	3,034	49,911,830	51,177,995	101,089,825	0.212
2016	49,896,691,674	55	1,641	3,253	53,428,900	54,271,780	107,700,680	0.216
	97,470,920,920	155	3,329	6,287	103,340,730	105,449,776	208,790,506	
Adjusted Loss to Payroll Ratio:					0.106	0.108	0.214	
Expected Unlimited Loss to Payroll Ratio:					0.125	0.145	0.270	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.103	0.101	0.205	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.106	0.108	0.214	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.117	0.138	0.255	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								21.8%

CLASSES 8744 AND 8746 ADDED; 8744, 8746 E1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8743 RHG: 6 NAICS: 52 ILDG: 2 MLDG: 2 CLASS: MORTGAGE BROKERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)*	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	648,698,305	2	13	33	377,656	497,051	874,707	0.135
2013	529,525,981	1	13	22	338,285	535,926	874,211	0.165
2014	591,185,261	0	16	27	269,178	313,692	582,870	0.099
2015	656,858,441	0	14	18	229,915	336,078	565,993	0.086
2016	719,230,046	0	12	10	310,675	310,386	621,061	0.086
3,145,498,034		3	68	110	1,525,709	1,993,133	3,518,841	
Adjusted Loss to Payroll Ratio:					0.049	0.063	0.112	
Expected Unlimited Loss to Payroll Ratio*:					0.059	0.083	0.142	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.049	0.050	0.100	
Credibility:					0.50	0.47		
Indicated Limited Loss to Payroll Ratio:					0.049	0.056	0.105	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.056	0.081	0.136	
Indicated Relativity Change (Experience Only)*:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								11.6%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.71 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION IN 2020. CLASS RELATIVITY CHANGE RELATED TO THE UNADJUSTED EXPECTED IS 34.9%.

Code: 8745 RHG: 3 NAICS: 42 ILDG: 3 MLDG: 3 CLASS: NEWS AGENTS OR DISTRIBUTORS OF MAGAZINES/PERIODICALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	35,306,310	3	43	53	1,141,408	1,029,224	2,170,632	6.148
2013	35,963,889	3	39	46	726,508	809,876	1,536,384	4.272
2014	32,094,051	1	29	22	618,924	727,400	1,346,324	4.195
2015	27,846,324	1	28	32	384,946	565,269	950,215	3.412
2016	7,898,915	0	5	6	316,244	200,905	517,149	6.547
139,109,489		8	144	159	3,188,029	3,332,675	6,520,704	
Adjusted Loss to Payroll Ratio:					2.292	2.396	4.687	
Expected Unlimited Loss to Payroll Ratio:					2.463	3.146	5.610	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.417	2.768	5.185	
Credibility:					0.66	0.61		
Indicated Limited Loss to Payroll Ratio:					2.334	2.541	4.875	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.523	3.092	5.616	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								479.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8748 RHG: 3 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: AUTO OR TRUCK DEALERS – SALESPERSONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	2,954,386,497	16	246	441	6,881,333	7,661,406	14,542,739	0.492
2016	3,055,784,056	7	276	390	9,208,796	8,956,701	18,165,497	0.594
	6,010,170,553	23	522	831	16,090,129	16,618,108	32,708,237	
Adjusted Loss to Payroll Ratio:					0.268	0.276	0.544	
Expected Unlimited Loss to Payroll Ratio:					0.270	0.305	0.575	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.252	0.254	0.506	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.268	0.276	0.544	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.289	0.337	0.626	
Indicated Relativity Change:								8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								53.4%

Code: 8749 RHG: 1 NAICS: 52 ILDG: 4 MLDG: 3 CLASS: MORTGAGE BANKERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	2,076,191,251	10	110	175	1,866,516	1,884,265	3,750,781	0.181
2013	1,891,281,580	15	56	119	1,576,545	1,631,923	3,208,468	0.170
2014	2,361,899,056	12	50	106	1,927,665	1,833,522	3,761,187	0.159
2015	3,096,514,451	5	60	118	2,328,181	1,973,785	4,301,966	0.139
2016	3,658,124,475	3	51	117	2,694,373	2,113,539	4,807,912	0.131
	13,084,010,812	45	327	635	10,393,280	9,437,035	19,830,315	
Adjusted Loss to Payroll Ratio:					0.079	0.072	0.152	
Expected Unlimited Loss to Payroll Ratio:					0.086	0.087	0.173	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.078	0.066	0.144	
Credibility:					1.00	0.92		
Indicated Limited Loss to Payroll Ratio:					0.079	0.072	0.151	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.084	0.083	0.167	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								14.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8755 RHG: 6 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: LABOR UNIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	449,841,403	9	34	65	1,180,826	858,956	2,039,782	0.453
2013	501,889,947	7	45	64	1,399,151	1,212,603	2,611,754	0.520
2014	510,578,451	7	40	61	1,770,515	1,293,540	3,064,055	0.600
2015	529,187,753	5	28	48	1,414,960	1,064,961	2,479,921	0.469
2016	536,430,978	3	26	46	1,276,455	1,136,087	2,412,542	0.450
	2,527,928,532	31	173	284	7,041,907	5,566,147	12,608,054	
Adjusted Loss to Payroll Ratio:					0.279	0.220	0.499	
Expected Unlimited Loss to Payroll Ratio:					0.349	0.386	0.734	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.293	0.253	0.545	
Credibility:					0.94	0.79		
Indicated Limited Loss to Payroll Ratio:					0.279	0.227	0.506	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.318	0.324	0.642	
Indicated Relativity Change:								-12.6%
Relativity to Statewide Average Loss to Payroll Ratio:								54.8%

Code: 8800 RHG: 1 NAICS: 51 ILDG: 3 MLDG: 3 CLASS: MAILING OR ADDRESSING COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	247,734,403	14	106	169	3,819,287	3,677,693	7,496,980	3.026
2013	274,792,179	4	102	138	2,216,396	2,691,954	4,908,350	1.786
2014	291,204,356	7	111	113	3,312,108	2,908,947	6,221,055	2.136
2015	250,500,497	5	96	127	2,411,297	2,572,888	4,984,185	1.990
2016	307,916,745	0	100	160	2,168,905	2,258,262	4,427,167	1.438
	1,372,148,179	30	515	707	13,927,992	14,109,744	28,037,737	
Adjusted Loss to Payroll Ratio:					1.015	1.028	2.043	
Expected Unlimited Loss to Payroll Ratio:					1.083	1.200	2.282	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.093	1.086	2.179	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.015	1.028	2.043	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.075	1.189	2.264	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								193.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2012	1,085,737,541	10	100	343	1,657,305	2,271,591	3,928,896	0.362
2013	1,129,084,112	7	99	316	1,663,050	2,331,057	3,994,107	0.354
2014	1,179,754,310	6	112	362	2,141,714	2,793,984	4,935,698	0.418
2015	1,305,765,827	9	114	317	3,507,323	3,949,718	7,457,041	0.571
2016	1,410,155,352	5	103	315	2,626,889	2,981,952	5,608,841	0.398
6,110,497,142		37	528	1,653	11,596,281	14,328,302	25,924,583	
Adjusted Loss to Payroll Ratio:					0.190	0.234	0.424	
Expected Unlimited Loss to Payroll Ratio:					0.196	0.281	0.477	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.179	0.212	0.391	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.190	0.234	0.424	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.201	0.271	0.472	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								40.3%

Code: 8803 RHG: 3 NAICS: 54 ILDG: 2 MLDG: 3 CLASS: AUDITING, ACCOUNTING OR MANAGEMENT CONSULTING

POLICY YEAR	ADJUSTED PAYROLL (P/R)*	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	5,878,924,456	13	137	197	3,289,540	3,253,222	6,542,762	0.111
2014	6,392,360,795	4	107	190	2,047,863	2,802,267	4,850,130	0.076
2015	6,999,301,406	5	102	193	2,157,792	3,043,665	5,201,457	0.074
2016	7,684,874,277	2	99	193	2,521,018	3,146,966	5,667,984	0.074
26,955,460,934		24	445	773	10,016,214	12,246,120	22,262,334	
Adjusted Loss to Payroll Ratio:					0.037	0.045	0.083	
Expected Unlimited Loss to Payroll Ratio*:					0.041	0.059	0.100	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.037	0.045	0.082	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.037	0.045	0.083	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.040	0.055	0.095	
Indicated Relativity Change (Experience Only)*:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								8.2%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.81 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION IN 2020. CLASS RELATIVITY CHANGE RELATED TO THE UNADJUSTED EXPECTED IS 17.3%.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8804 RHG: 3 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: SUBSTANCE USE DISORDER RECOVERY HOMES; SOCIAL REHAB FACILITIES FOR ADULTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	828,058,138	17	262	665	6,881,692	8,772,725	15,654,417	1.890
2016	890,917,541	6	312	678	7,775,560	8,869,342	16,644,902	1.868
	1,718,975,679	23	574	1,343	14,657,251	17,642,067	32,299,318	
Adjusted Loss to Payroll Ratio:					0.853	1.026	1.879	
Expected Unlimited Loss to Payroll Ratio:					0.917	1.324	2.240	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.827	1.030	1.856	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.853	1.026	1.879	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.922	1.249	2.171	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								185.3%

Code: 8806 RHG: 1 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: SHELTERED WORKSHOPS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	126,970,941	11	109	279	1,979,176	3,037,283	5,016,459	3.951
2013	127,352,441	11	116	299	1,749,947	2,973,861	4,723,808	3.709
2014	127,194,042	4	84	194	1,187,057	2,400,416	3,587,473	2.820
2015	123,009,274	1	94	246	834,639	1,624,867	2,459,506	1.999
2016	112,616,893	1	77	199	812,347	1,696,043	2,508,390	2.227
	617,143,592	28	480	1,217	6,563,165	11,732,470	18,295,635	
Adjusted Loss to Payroll Ratio:					1.063	1.901	2.965	
Expected Unlimited Loss to Payroll Ratio:					1.269	2.331	3.599	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.171	1.918	3.089	
Credibility:					0.92	1.00		
Indicated Limited Loss to Payroll Ratio:					1.072	1.901	2.973	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.135	2.198	3.333	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								284.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8807 RHG: 2 NAICS: 51 ILDG: 3 MLDG: 1 CLASS: NEWSPAPER, MAGAZINE OR BOOK PUBLISHING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	554,136,952	1	16	47	324,455	396,397	720,852	0.130
2013	582,308,558	4	22	48	1,002,450	745,554	1,748,004	0.300
2014	541,962,366	0	17	24	399,584	369,716	769,300	0.142
2015	553,931,195	2	15	42	708,967	778,552	1,487,519	0.269
2016	589,049,131	1	11	32	738,228	302,298	1,040,526	0.177
2,821,388,201		8	81	193	3,173,684	2,592,517	5,766,201	
Adjusted Loss to Payroll Ratio:					0.112	0.092	0.204	
Expected Unlimited Loss to Payroll Ratio:					0.102	0.105	0.207	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.102	0.093	0.195	
Credibility:					0.62	0.53		
Indicated Limited Loss to Payroll Ratio:					0.108	0.093	0.201	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.116	0.109	0.225	
Indicated Relativity Change:								8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								19.2%

Code: 8808 RHG: 2 NAICS: 52 ILDG: 4 MLDG: 3 CLASS: BANKS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	11,924,387,023	36	559	1,212	15,614,966	16,288,980	31,903,946	0.268
2016	12,704,042,292	8	574	1,171	14,839,098	17,638,371	32,477,469	0.256
24,628,429,314		44	1,133	2,383	30,454,063	33,927,350	64,381,414	
Adjusted Loss to Payroll Ratio:					0.124	0.138	0.261	
Expected Unlimited Loss to Payroll Ratio:					0.140	0.183	0.323	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.127	0.135	0.262	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.124	0.138	0.261	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.132	0.162	0.294	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								25.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8810 RHG: 2 NAICS: 8810 ILDG: 4 MLDG: 3 CLASS: CLERICAL OFFICE EMPLOYEES

Code: 8811 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 3 CLASS: LIBRARIES – PRIVATE – PROFESSIONAL EMPLOYEES

Code: 8812 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 3 CLASS: LIBRARIES – PUBLIC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	172,029,986,243	281	5,102	10,359	134,230,353	146,665,331	280,895,684	0.163
2016	178,711,578,187	122	4,557	9,917	138,531,827	151,534,052	290,065,879	0.162
	350,741,564,430	403	9,659	20,276	272,762,179	298,199,383	570,961,562	
Adjusted Loss to Payroll Ratio:					0.078	0.085	0.163	
Expected Unlimited Loss to Payroll Ratio:					0.088	0.107	0.195	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.078	0.083	0.160	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.078	0.085	0.163	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.083	0.100	0.183	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								15.6%

CLASSES 8811 AND 8812 ADDED; 8811, 8812 E1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2012	553,295,214	3	44	96	1,009,200	1,310,315	2,319,515	0.419
2013	566,691,674	3	31	85	904,796	1,102,447	2,007,243	0.354
2014	579,642,131	2	45	68	1,136,778	1,310,491	2,447,269	0.422
2015	569,441,672	3	50	81	1,245,266	1,553,485	2,798,751	0.491
2016	611,831,930	1	34	72	923,006	746,341	1,669,347	0.273
2,880,902,621		12	204	402	5,219,047	6,023,078	11,242,125	
Adjusted Loss to Payroll Ratio:					0.181	0.209	0.390	
Expected Unlimited Loss to Payroll Ratio:					0.181	0.224	0.405	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.170	0.190	0.359	
Credibility:					0.78	0.73		
Indicated Limited Loss to Payroll Ratio:					0.179	0.204	0.382	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.189	0.236	0.425	
Indicated Relativity Change:								5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								36.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8818 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 2 CLASS: NEWSPAPER PUBLISHING OR PRINTING – EDITING AND DESIGNING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	303,478,797	1	25	33	388,967	517,407	906,374	0.299
2013	304,286,353	2	30	54	906,894	875,734	1,782,628	0.586
2014	273,332,337	2	29	41	842,413	748,212	1,590,625	0.582
2015	243,421,253	1	20	26	484,093	557,160	1,041,253	0.428
2016	191,455,627	0	12	15	503,259	362,893	866,152	0.452
	1,315,974,366	6	116	169	3,125,625	3,061,407	6,187,032	
Adjusted Loss to Payroll Ratio:					0.238	0.233	0.470	
Expected Unlimited Loss to Payroll Ratio:					0.247	0.232	0.478	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.246	0.206	0.452	
Credibility:					0.65	0.54		
Indicated Limited Loss to Payroll Ratio:					0.241	0.220	0.461	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.257	0.259	0.516	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								44.0%

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	
2015	7,358,877,689	25	294	485	9,076,985	10,034,893	19,111,878	0.260
2016	7,844,098,860	4	294	469	10,096,308	10,838,434	20,934,742	0.267
	15,202,976,549	29	588	954	19,173,293	20,873,328	40,046,621	
Adjusted Loss to Payroll Ratio:					0.126	0.137	0.263	
Expected Unlimited Loss to Payroll Ratio*:					0.144	0.179	0.323	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.126	0.131	0.257	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.126	0.137	0.263	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.139	0.175	0.314	
Indicated Relativity Change (Experience Only)*:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								26.8%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.67 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION IN 2020. CLASS RELATIVITY CHANGE RELATED TO THE UNADJUSTED EXPECTED IS 45.1%.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8821 RHG: 2 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: LAW FIRM SUPPORT SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	172,724,279	2	36	63	375,586	505,924	881,510	0.510
2013	203,397,551	3	32	41	555,383	713,832	1,269,215	0.624
2014	212,166,680	2	45	58	687,240	839,329	1,526,569	0.720
2015	243,423,234	2	33	46	584,760	840,058	1,424,818	0.585
2016	249,378,034	0	32	31	657,224	841,363	1,498,587	0.601
	1,081,089,778	9	178	239	2,860,192	3,740,506	6,600,699	
Adjusted Loss to Payroll Ratio:					0.265	0.346	0.611	
Expected Unlimited Loss to Payroll Ratio:					0.337	0.473	0.810	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.304	0.377	0.682	
Credibility:					0.68	0.66		
Indicated Limited Loss to Payroll Ratio:					0.277	0.357	0.634	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.296	0.419	0.715	
Indicated Relativity Change:								-11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								61.1%

Code: 8822 RHG: 3 NAICS: 52 ILDG: 4 MLDG: 4 CLASS: INSURANCE COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	7,517,243,635	17	395	846	9,775,298	11,947,694	21,722,992	0.289
2016	7,626,570,845	13	377	807	12,993,183	14,561,991	27,555,174	0.361
	15,143,814,480	30	772	1,653	22,768,481	26,509,685	49,278,166	
Adjusted Loss to Payroll Ratio:					0.150	0.175	0.325	
Expected Unlimited Loss to Payroll Ratio:					0.170	0.230	0.400	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.152	0.164	0.316	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.150	0.175	0.325	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.163	0.213	0.376	
Indicated Relativity Change:								-6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								32.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8823 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 2 CLASS: RESIDENTIAL CARE FACILITIES FOR CHILDREN

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	282,599,359	10	185	511	3,141,376	3,940,676	7,082,052	2.506
2014	268,344,241	11	186	443	3,391,543	4,234,429	7,625,972	2.842
2015	267,071,713	4	152	402	2,649,533	3,334,374	5,983,907	2.241
2016	277,208,808	2	164	451	3,454,310	3,890,170	7,344,480	2.649
	1,095,224,121	27	687	1,807	12,636,762	15,399,648	28,036,411	
Adjusted Loss to Payroll Ratio:					1.154	1.406	2.560	
Expected Unlimited Loss to Payroll Ratio:					1.207	1.560	2.768	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.103	1.260	2.363	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.154	1.406	2.560	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.232	1.652	2.884	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								246.3%

Code: 8827 RHG: 4 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: HOME CARE SERVICES; NURSING CARE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	2,257,070,680	51	1,175	1,624	25,416,242	28,777,334	54,193,576	2.401
2016	2,512,905,892	30	1,263	1,680	33,401,469	35,766,170	69,167,639	2.752
	4,769,976,573	81	2,438	3,304	58,817,712	64,543,504	123,361,216	
Adjusted Loss to Payroll Ratio:					1.233	1.353	2.586	
Expected Unlimited Loss to Payroll Ratio:					1.330	1.658	2.988	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.175	1.228	2.402	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.233	1.353	2.586	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.358	1.729	3.087	
Indicated Relativity Change:								3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								263.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8829 RHG: 3 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: SKILLED NURSING FACILITIES; CONVALESCENT NURSING FACILITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	4,050,857,510	69	2,150	5,047	45,938,891	56,148,355	102,087,246	2.520
2016	4,123,646,875	24	2,028	5,142	44,501,429	56,878,971	101,380,400	2.459
	8,174,504,385	93	4,178	10,189	90,440,320	113,027,326	203,467,646	
Adjusted Loss to Payroll Ratio:					1.106	1.383	2.489	
Expected Unlimited Loss to Payroll Ratio:					1.251	1.760	3.010	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.128	1.369	2.497	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.106	1.383	2.489	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.196	1.683	2.879	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								245.8%

Code: 8831 RHG: 1 NAICS: 54 ILDG: 1 MLDG: 2 CLASS: HOSPITALS – VETERINARY; KENNELS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,660,850,916	23	541	3,867	6,690,288	10,338,498	17,028,786	1.025
2016	1,827,078,360	4	559	4,145	6,880,007	11,605,325	18,485,332	1.012
	3,487,929,276	27	1,100	8,012	13,570,295	21,943,823	35,514,118	
Adjusted Loss to Payroll Ratio:					0.389	0.629	1.018	
Expected Unlimited Loss to Payroll Ratio:					0.480	0.824	1.305	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.439	0.670	1.109	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.389	0.629	1.018	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.412	0.727	1.139	
Indicated Relativity Change:								-12.7%
Relativity to Statewide Average Loss to Payroll Ratio:								97.3%

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Code: 8834 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: PHYSICIANS' PRACTICES/OUTPATIENT CLINICS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	17,304,595,349	66	1,756	5,491	42,655,217	50,371,427	93,026,644	0.538
2016	19,281,824,482	25	1,678	5,607	44,591,821	49,839,693	94,431,514	0.490
	36,586,419,831	91	3,434	11,098	87,247,039	100,211,120	187,458,158	
Adjusted Loss to Payroll Ratio:					0.238	0.274	0.512	
Expected Unlimited Loss to Payroll Ratio:					0.264	0.330	0.594	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.241	0.267	0.507	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.238	0.274	0.512	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.255	0.322	0.577	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								49.2%

Code: 8838 RHG: 4 NAICS: 71 ILDG: 1 MLDG: 2 CLASS: MUSEUMS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	465,186,400	4	88	285	968,843	1,643,289	2,612,132	0.562
2013	490,261,732	4	88	261	1,195,201	1,678,616	2,873,817	0.586
2014	525,328,930	5	71	235	1,334,943	1,947,037	3,281,980	0.625
2015	569,329,189	3	78	275	1,224,635	2,255,056	3,479,691	0.611
2016	593,714,465	5	88	265	1,965,117	3,550,662	5,515,779	0.929
	2,643,820,716	21	413	1,321	6,688,738	11,074,659	17,763,398	
Adjusted Loss to Payroll Ratio:					0.253	0.419	0.672	
Expected Unlimited Loss to Payroll Ratio:					0.259	0.472	0.731	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.239	0.376	0.615	
Credibility:					0.86	0.91		
Indicated Limited Loss to Payroll Ratio:					0.251	0.415	0.666	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.276	0.530	0.807	
Indicated Relativity Change:								10.3%
Relativity to Statewide Average Loss to Payroll Ratio:								68.9%

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Code: 8839 RHG: 2 NAICS: 62 ILDG: 1 MLDG: 1 CLASS: DENTISTS AND DENTAL SURGEONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	3,996,116,614	22	439	1,894	11,033,191	12,426,102	23,459,293	0.587
2016	4,375,298,259	6	415	1,932	10,431,863	10,979,931	21,411,794	0.489
	8,371,414,873	28	854	3,826	21,465,054	23,406,033	44,871,087	
Adjusted Loss to Payroll Ratio:					0.256	0.280	0.536	
Expected Unlimited Loss to Payroll Ratio:					0.280	0.349	0.629	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.256	0.282	0.537	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.256	0.280	0.536	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.274	0.329	0.602	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								51.4%

Code: 8840 RHG: 6 NAICS: 81 ILDG: 1 MLDG: 1 CLASS: CHURCHES, TEMPLES, MOSQUES AND SYNAGOGUES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	1,933,917,216	16	86	336	1,550,782	3,202,369	4,753,151	0.246
2013	2,003,635,492	8	86	281	1,775,196	1,986,173	3,761,369	0.188
2014	2,079,521,062	9	73	187	1,893,306	2,806,115	4,699,421	0.226
2015	2,203,334,040	4	89	236	1,393,167	2,823,855	4,217,022	0.191
2016	2,255,992,772	5	85	243	1,968,931	4,428,291	6,397,222	0.284
	10,476,400,582	42	419	1,283	8,581,381	15,246,804	23,828,186	
Adjusted Loss to Payroll Ratio:					0.082	0.146	0.227	
Expected Unlimited Loss to Payroll Ratio:					0.092	0.210	0.302	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.077	0.138	0.215	
Credibility:					0.97	1.00		
Indicated Limited Loss to Payroll Ratio:					0.082	0.146	0.227	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					0.093	0.208	0.301	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								25.7%

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Code: 8846 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PRINTING OPERATION – SCREEN PRINTING – EDITING AND DESIGNING; SCREEN PRINTED MERCHANDISE DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	101,823,091	3	31	33	639,487	1,187,747	1,827,234	1.795
2013	111,465,220	4	28	22	731,404	909,802	1,641,206	1.472
2014	114,066,036	2	30	23	628,614	607,093	1,235,707	1.083
2015	128,848,403	1	43	18	793,829	875,434	1,669,263	1.296
2016	137,827,376	0	34	27	412,206	663,807	1,076,013	0.781
	594,030,127	10	166	123	3,205,540	4,243,884	7,449,424	
Adjusted Loss to Payroll Ratio:					0.540	0.714	1.254	
Expected Unlimited Loss to Payroll Ratio:					0.492	0.685	1.177	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.462	0.579	1.041	
Credibility:					0.62	0.61		
Indicated Limited Loss to Payroll Ratio:					0.510	0.662	1.172	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.540	0.765	1.305	
Indicated Relativity Change:								10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								111.4%

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	
2012	73,470,984	8	108	186	2,107,387	1,729,636	3,837,023	5.223
2013	77,061,737	11	112	277	2,287,929	3,289,464	5,577,393	7.238
2014	71,352,861	5	125	272	1,431,541	1,928,305	3,359,846	4.709
2015	63,848,117	7	83	184	1,536,186	1,928,160	3,464,346	5.426
2016	67,280,519	1	95	196	1,356,923	2,188,264	3,545,187	5.269
	353,014,218	32	523	1,115	8,719,966	11,063,829	19,783,795	
Adjusted Loss to Payroll Ratio:					2.470	3.134	5.604	
Expected Unlimited Loss to Payroll Ratio:					2.658	3.789	6.448	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.642	3.461	6.103	
Credibility:					0.99	0.97		
Indicated Limited Loss to Payroll Ratio:					2.472	3.144	5.616	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.640	3.694	6.334	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								540.8%

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Effective January 1, 2020

Code: 8850 RHG: 2 NAICS: 52 ILDG: 3 MLDG: 4 CLASS: CHECK CASHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	219,809,254	16	101	107	1,665,345	1,777,150	3,442,495	1.566
2013	224,085,719	17	102	106	1,976,528	1,948,431	3,924,959	1.752
2014	238,941,449	12	84	99	1,780,001	2,069,849	3,849,850	1.611
2015	232,672,964	5	77	96	2,115,088	2,128,075	4,243,163	1.824
2016	242,411,957	7	75	90	1,671,003	2,168,982	3,839,985	1.584
1,157,921,343		57	439	498	9,207,965	10,092,487	19,300,452	
Adjusted Loss to Payroll Ratio:					0.795	0.872	1.667	
Expected Unlimited Loss to Payroll Ratio:					0.956	1.112	2.069	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.865	0.823	1.688	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					0.795	0.870	1.665	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.849	1.022	1.871	
Indicated Relativity Change:								-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								159.8%

Code: 8851 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: CONGREGATE LIVING FACILITIES – ELDERLY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	151,851,078	7	67	222	1,242,068	1,635,512	2,877,580	1.895
2013	167,068,806	4	105	226	1,604,373	2,022,379	3,626,752	2.171
2014	165,605,287	9	103	262	2,120,608	2,883,303	5,003,911	3.022
2015	182,390,133	4	95	264	1,717,540	2,300,919	4,018,459	2.203
2016	191,355,124	2	78	216	1,164,955	1,984,107	3,149,062	1.646
858,270,428		26	448	1,190	7,849,544	10,826,221	18,675,765	
Adjusted Loss to Payroll Ratio:					0.915	1.261	2.176	
Expected Unlimited Loss to Payroll Ratio:					1.131	1.660	2.790	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.020	1.291	2.311	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					0.915	1.262	2.177	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.989	1.536	2.525	
Indicated Relativity Change:								-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								215.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 8852 RHG: 5 NAICS: 62 ILDG: 3 MLDG: 2 CLASS: HOME INFUSION THERAPISTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	63,785,834	4	13	45	709,726	608,089	1,317,815	2.066
2013	65,317,830	0	7	12	203,584	115,323	318,907	0.488
2014	77,942,614	1	12	33	447,668	507,968	955,636	1.226
2015	53,967,556	0	6	24	251,190	169,228	420,418	0.779
2016	56,121,086	0	12	23	453,343	488,461	941,804	1.678
	317,134,921	5	50	137	2,065,511	1,889,070	3,954,581	
Adjusted Loss to Payroll Ratio:					0.651	0.596	1.247	
Expected Unlimited Loss to Payroll Ratio:					0.877	0.969	1.846	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.755	0.671	1.425	
Credibility:					0.59	0.51		
Indicated Limited Loss to Payroll Ratio:					0.694	0.632	1.326	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					0.781	0.864	1.645	
Indicated Relativity Change:								-10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								140.4%

Code: 8859 RHG: 2 NAICS: 54 ILDG: 1 MLDG: 1 CLASS: COMPUTER PROGRAMMING/SOFTWARE DEVELOPMENT;
INTERNET/WEB-BASED APPLICATION DEVELOPMENT

POLICY YEAR	ADJUSTED PAYROLL (P/R)*	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	49,054,048,023	27	408	1,251	10,009,910	11,356,489	21,366,399	0.044
2016	54,618,721,195	17	326	1,079	9,033,726	10,790,279	19,824,005	0.036
	103,672,769,218	44	734	2,330	19,043,636	22,146,768	41,190,404	
Adjusted Loss to Payroll Ratio:					0.018	0.021	0.040	
Expected Unlimited Loss to Payroll Ratio*:					0.021	0.027	0.048	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.019	0.021	0.041	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.018	0.021	0.040	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.020	0.025	0.045	
Indicated Relativity Change (Experience Only)*:								-6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								3.8%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.73 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION IN 2020. CLASS RELATIVITY CHANGE RELATED TO THE UNADJUSTED EXPECTED IS 28.4%.

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	
2015	10,738,720,226	41	1,096	3,280	19,512,530	25,805,047	45,317,577	0.422
2016	10,938,017,313	33	1,229	3,376	22,049,680	31,490,867	53,540,547	0.489
	21,676,737,539	74	2,325	6,656	41,562,210	57,295,914	98,858,124	
Adjusted Loss to Payroll Ratio:					0.192	0.264	0.456	
Expected Unlimited Loss to Payroll Ratio:					0.198	0.303	0.500	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.174	0.250	0.424	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.192	0.264	0.456	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.205	0.311	0.515	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								44.0%

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	
2012	76,686,285	2	23	52	400,517	503,952	904,469	1.179
2013	90,951,824	0	35	35	311,031	505,392	816,423	0.898
2014	99,468,706	2	22	35	216,978	466,811	683,789	0.687
2015	109,038,459	1	14	33	282,381	304,232	586,613	0.538
2016	131,885,773	0	22	47	113,628	250,651	364,279	0.276
	508,031,048	5	116	202	1,324,536	2,031,038	3,355,573	
Adjusted Loss to Payroll Ratio:					0.261	0.400	0.661	
Expected Unlimited Loss to Payroll Ratio:					0.301	0.459	0.760	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.265	0.379	0.644	
Credibility:					0.48	0.48		
Indicated Limited Loss to Payroll Ratio:					0.263	0.389	0.652	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.281	0.457	0.738	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								63.0%

E1-1-18 INCLUDES EXPERIENCE OF 8868, 9101, AND 9053

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Effective January 1, 2020

Code: 8875 RHG: 3 NAICS: 61 ILDG: 1 MLDG: 2 CLASS: PUBLIC COLLEGES OR SCHOOLS; SUPERINTENDENT OF PUBLIC SCHOOLS OFFICE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	969,119,013	15	146	366	2,956,498	3,344,592	6,301,090	0.650
2014	1,099,660,658	11	116	365	2,584,208	3,499,266	6,083,474	0.553
2015	1,234,778,400	3	113	417	2,037,843	2,691,627	4,729,470	0.383
2016	1,362,467,935	4	139	449	2,585,999	3,763,721	6,349,720	0.466
	4,666,026,005	33	514	1,597	10,164,548	13,299,205	23,463,753	
Adjusted Loss to Payroll Ratio:					0.218	0.285	0.503	
Expected Unlimited Loss to Payroll Ratio:					0.237	0.358	0.596	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.207	0.285	0.492	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.218	0.285	0.503	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.235	0.347	0.582	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								49.7%

Code: 9007 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 2 CLASS: APT/CONDO OPERATION FOR SENIORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	176,824,241	10	82	120	1,554,556	1,775,277	3,329,833	1.883
2013	169,485,216	7	79	150	1,087,581	1,171,874	2,259,455	1.333
2014	181,797,506	7	94	144	1,716,779	1,699,089	3,415,868	1.879
2015	185,601,835	9	93	172	2,428,226	2,023,383	4,451,609	2.398
2016	191,320,170	2	109	162	2,369,976	2,589,724	4,959,700	2.592
	905,028,968	35	457	748	9,157,118	9,259,348	18,416,466	
Adjusted Loss to Payroll Ratio:					1.012	1.023	2.035	
Expected Unlimited Loss to Payroll Ratio:					0.983	1.163	2.146	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.802	0.792	1.593	
Credibility:					0.96	0.87		
Indicated Limited Loss to Payroll Ratio:					1.003	0.993	1.996	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.085	1.209	2.293	
Indicated Relativity Change:								6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								195.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9008 RHG: 2 NAICS: 56 ILDG: 4 MLDG: 4 CLASS: JANITORIAL SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	2,055,800,674	125	2,608	2,897	55,497,864	70,204,980	125,702,844	6.115
2016	1,903,392,982	40	2,469	2,759	52,547,340	61,111,373	113,658,713	5.971
	3,959,193,657	165	5,077	5,656	108,045,205	131,316,354	239,361,558	
Adjusted Loss to Payroll Ratio:					2.729	3.317	6.046	
Expected Unlimited Loss to Payroll Ratio:					2.770	3.770	6.540	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.597	3.214	5.811	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.729	3.317	6.046	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.915	3.897	6.812	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								581.6%

Code: 9009 RHG: 5 NAICS: 53 ILDG: 2 MLDG: 2 CLASS: COMMERCIAL PROPERTIES – N.O.C. – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	672,857,357	25	274	420	6,507,534	6,466,604	12,974,138	1.928
2016	728,923,205	17	270	432	8,079,161	7,497,524	15,576,685	2.137
	1,401,780,562	42	544	852	14,586,696	13,964,128	28,550,824	
Adjusted Loss to Payroll Ratio:					1.041	0.996	2.037	
Expected Unlimited Loss to Payroll Ratio:					1.285	1.594	2.879	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.000	0.966	1.965	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.041	0.996	2.037	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.172	1.361	2.532	
Indicated Relativity Change:								-12.0%
Relativity to Statewide Average Loss to Payroll Ratio:								216.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9010 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 3 CLASS: MOBILE HOME PARK OPERATION – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	141,972,517	13	77	133	1,188,476	1,650,018	2,838,494	1.999
2013	151,238,527	13	84	145	1,835,642	2,186,220	4,021,862	2.659
2014	150,701,333	10	90	150	1,702,647	2,085,982	3,788,629	2.514
2015	159,113,425	5	99	128	1,723,588	2,265,291	3,988,879	2.507
2016	169,110,384	6	101	133	3,383,692	4,018,609	7,402,301	4.377
	772,136,186	47	451	689	9,834,045	12,206,120	22,040,165	
Adjusted Loss to Payroll Ratio:					1.274	1.581	2.854	
Expected Unlimited Loss to Payroll Ratio:					1.228	1.746	2.974	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.001	1.189	2.190	
Credibility:					0.99	0.96		
Indicated Limited Loss to Payroll Ratio:					1.271	1.565	2.836	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.374	1.905	3.279	
Indicated Relativity Change:								10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								279.9%

Code: 9011 RHG: 4 NAICS: 53 ILDG: 2 MLDG: 3 CLASS: APT/CONDO COMPLEX OPERATION – N.O.C. – OTHER;
COMM/RES MIXED-USE – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	2,292,528,742	79	1,194	2,040	24,678,963	29,484,558	54,163,521	2.363
2016	2,448,347,216	19	1,186	2,117	25,982,828	31,387,817	57,370,645	2.343
	4,740,875,958	98	2,380	4,157	50,661,790	60,872,374	111,534,165	
Adjusted Loss to Payroll Ratio:					1.069	1.284	2.353	
Expected Unlimited Loss to Payroll Ratio:					1.307	1.788	3.094	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.043	1.159	2.202	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.069	1.284	2.353	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.177	1.641	2.817	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								240.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9015 RHG: 4 NAICS: 53 ILDG: 3 MLDG: 3 CLASS: BUILDING OPERATION – N.O.C. – OTHER;
CHURCH/TEMPLE/MOSQUE/SYNAGOGUE – OTHER; LIBRARIES
– PRIVATE – OTHER

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	719,892,260	24	426	632	8,612,578	9,801,984	18,414,562	2.558
2016	779,758,656	12	385	617	10,065,571	13,003,785	23,069,356	2.959
	1,499,650,916	36	811	1,249	18,678,149	22,805,769	41,483,918	
Adjusted Loss to Payroll Ratio:					1.245	1.521	2.766	
Expected Unlimited Loss to Payroll Ratio:					1.606	2.079	3.685	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.282	1.348	2.630	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.245	1.521	2.766	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.371	1.944	3.315	
Indicated Relativity Change:								-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								283.0%

E1-1-17 EXPERIENCE OF SUPPORT OPERATIONS FOR SUBCONTRACTED CONSTRUCTION TRANSFERRED TO CODE 5610

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9016 RHG: 3 NAICS: 71 ILDG: 3 MLDG: 2 CLASS: AMUSEMENT/REC FACILITIES; DOG SHOWS; HORSE SHOWS/RODEOS – NOT STABLE EMPLOYEES; BOAT MARINA/RENTAL OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	679,084,200	9	304	926	5,485,516	6,806,444	12,291,960	1.810
2016	758,258,843	7	364	985	8,675,818	9,257,430	17,933,248	2.365
	1,437,343,042	16	668	1,911	14,161,334	16,063,874	30,225,208	
Adjusted Loss to Payroll Ratio:					0.985	1.118	2.103	
Expected Unlimited Loss to Payroll Ratio:					1.213	1.437	2.650	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.142	1.203	2.344	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.985	1.118	2.103	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.065	1.360	2.425	
Indicated Relativity Change:								-8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								207.1%

EXPERIENCE OF EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION TRANSFERRED TO CODE 9095 1-1-14

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2014	370,436,301	11	188	349	4,239,774	3,986,195	8,225,969	2.221
2015	386,642,892	11	211	371	5,096,795	5,384,061	10,480,856	2.711
2016	398,635,407	3	220	399	5,212,668	4,941,706	10,154,374	2.547
	1,155,714,600	25	619	1,119	14,549,237	14,311,962	28,861,200	
Adjusted Loss to Payroll Ratio:					1.259	1.238	2.497	
Expected Unlimited Loss to Payroll Ratio:					1.392	1.619	3.012	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.288	1.330	2.618	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.259	1.238	2.497	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.361	1.507	2.868	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								244.9%

Code: 9033 RHG: 3 NAICS: 92 ILDG: 2 MLDG: 2 CLASS: HOUSING AUTHORITIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	7,918,973	1	3	15	193,386	304,381	497,767	6.286
2013	6,987,894	0	7	3	55,645	47,475	103,120	1.476
2014	7,901,259	0	6	17	76,903	71,196	148,099	1.874
2015	7,888,718	0	7	14	128,198	141,807	270,005	3.423
2016	8,253,400	0	4	9	128,577	130,957	259,534	3.145
	38,950,245	1	27	58	582,710	695,816	1,278,525	
Adjusted Loss to Payroll Ratio:					1.496	1.786	3.282	
Expected Unlimited Loss to Payroll Ratio:					1.575	1.688	3.263	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.363	1.260	2.623	
Credibility:					0.33	0.29		
Indicated Limited Loss to Payroll Ratio:					1.407	1.413	2.820	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.521	1.719	3.240	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								276.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9043 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: HOSPITALS

Code: 8830 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: INSTITUTIONAL EMPLOYEES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	10,629,838,806	86	2,062	5,285	50,452,747	46,320,776	96,773,523	0.910
2016	11,219,128,042	41	2,054	6,147	54,124,056	50,060,042	104,184,098	0.929
	21,848,966,848	127	4,116	11,432	104,576,803	96,380,817	200,957,620	
Adjusted Loss to Payroll Ratio:					0.479	0.441	0.920	
Expected Unlimited Loss to Payroll Ratio:					0.513	0.514	1.027	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.463	0.400	0.862	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.479	0.441	0.920	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.517	0.537	1.054	
Indicated Relativity Change:								2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								90.0%

Code: 9048 RHG: 1 NAICS: 72 ILDG: 1 MLDG: 1 CLASS: CAMPS; BOY/GIRL SCOUT COUNCILS – CAMP OPERATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	122,202,891	8	46	312	878,829	1,064,818	1,943,647	1.591
2013	126,921,576	6	64	295	1,470,811	2,377,704	3,848,515	3.032
2014	132,664,646	4	41	313	617,769	1,228,463	1,846,232	1.392
2015	138,343,283	2	57	364	729,125	2,229,003	2,958,128	2.138
2016	150,704,868	1	78	383	1,061,011	2,173,681	3,234,692	2.146
	670,837,265	21	286	1,667	4,757,545	9,073,670	13,831,215	
Adjusted Loss to Payroll Ratio:					0.709	1.353	2.062	
Expected Unlimited Loss to Payroll Ratio:					0.694	1.438	2.133	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.666	1.269	1.935	
Credibility:					0.75	0.86		
Indicated Limited Loss to Payroll Ratio:					0.698	1.341	2.039	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.740	1.550	2.290	
Indicated Relativity Change:								7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								195.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9050 RHG: 2 NAICS: 72 ILDG: 4 MLDG: 4 CLASS: HOTELS; MOTELS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	3,385,735,610	142	3,564	6,129	66,163,271	86,893,403	153,056,674	4.521
2016	3,517,860,045	62	3,456	6,109	72,504,982	93,129,735	165,634,717	4.708
	6,903,595,655	204	7,020	12,238	138,668,253	180,023,137	318,691,391	
Adjusted Loss to Payroll Ratio:					2.009	2.608	4.616	
Expected Unlimited Loss to Payroll Ratio:					2.076	3.023	5.099	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.970	2.618	4.588	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.009	2.608	4.616	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.145	3.064	5.209	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								444.8%

Code: 9053 RHG: 1 NAICS: 71 ILDG: 2 MLDG: 3 CLASS: HEALTH CLUBS OR GYMS; SWIMMING POOLS/CLUBS; CLUBS – RACQUET SPORTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,289,306,980	9	420	733	7,215,046	9,442,337	16,657,383	1.292
2016	1,415,393,362	2	329	714	5,684,835	7,922,925	13,607,760	0.961
	2,704,700,342	11	749	1,447	12,899,882	17,365,262	30,265,144	
Adjusted Loss to Payroll Ratio:					0.477	0.642	1.119	
Expected Unlimited Loss to Payroll Ratio:					0.577	0.836	1.413	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.556	0.740	1.296	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.477	0.642	1.119	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.505	0.742	1.247	
Indicated Relativity Change:								-11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								106.5%

EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870. EXPERIENCE RELATED TO SPAS OR BATHS TRANSFERRED TO CODE 9054; 8870, 9054 E1-1-18.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2012	58,968,140	8	86	122	1,539,339	1,905,685	3,445,024	5.842
2013	71,183,662	5	105	96	1,618,685	1,520,169	3,138,854	4.410
2014	71,783,110	2	95	83	1,241,662	1,431,271	2,672,933	3.724
2015	75,127,881	1	71	85	941,712	1,297,682	2,239,394	2.981
2016	90,825,549	1	87	142	1,532,259	2,088,962	3,621,221	3.987
	367,888,342	17	444	528	6,873,657	8,243,769	15,117,426	
Adjusted Loss to Payroll Ratio:					1.868	2.241	4.109	
Expected Unlimited Loss to Payroll Ratio:					1.386	1.632	3.018	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.260	1.331	2.591	
Credibility:					0.78	0.71		
Indicated Limited Loss to Payroll Ratio:					1.735	1.977	3.712	
Limit Factor:					1.059	1.156		
Indicated (Unlimited) Loss to Payroll Ratio:					1.837	2.285	4.122	
Indicated Relativity Change:								36.6%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					1.681	2.092	3.773	
Relativity to Statewide Average Loss to Payroll Ratio:								322.1%

E1-1-18 INCLUDES EXPERIENCE OF 9053

Code: 9059 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: DAY CARE CENTERS – CHILD

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,862,681,549	22	745	1,736	10,387,782	15,578,345	25,966,127	1.394
2016	2,015,066,645	23	736	1,711	12,838,548	18,836,559	31,675,107	1.572
	3,877,748,193	45	1,481	3,447	23,226,330	34,414,904	57,641,234	
Adjusted Loss to Payroll Ratio:					0.599	0.887	1.486	
Expected Unlimited Loss to Payroll Ratio:					0.642	1.006	1.648	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.587	0.813	1.399	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.599	0.887	1.486	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.640	1.043	1.683	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								143.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9060 RHG: 3 NAICS: 71 ILDG: 2 MLDG: 2 CLASS: CLUBS – COUNTRY OR GOLF

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	805,396,721	33	429	988	8,382,791	11,099,753	19,482,544	2.419
2016	832,451,007	24	432	945	9,234,742	12,476,776	21,711,518	2.608
	1,637,847,728	57	861	1,933	17,617,534	23,576,530	41,194,063	
Adjusted Loss to Payroll Ratio:					1.076	1.439	2.515	
Expected Unlimited Loss to Payroll Ratio:					1.071	1.551	2.622	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.008	1.298	2.306	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.076	1.439	2.515	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.163	1.752	2.915	
Indicated Relativity Change:								11.2%
Relativity to Statewide Average Loss to Payroll Ratio:								248.9%

Code: 9061 RHG: 1 NAICS: 71 ILDG: 3 MLDG: 2 CLASS: CLUBS – N.O.C.

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	221,133,438	15	85	194	1,582,355	1,881,379	3,463,734	1.566
2013	232,561,056	7	116	212	1,394,518	1,590,319	2,984,837	1.283
2014	250,619,790	15	115	214	2,127,771	2,972,412	5,100,183	2.035
2015	251,146,607	13	120	195	3,094,664	3,427,950	6,522,614	2.597
2016	256,477,412	4	135	221	2,331,087	2,747,963	5,079,050	1.980
	1,211,938,302	54	571	1,036	10,530,395	12,620,024	23,150,419	
Adjusted Loss to Payroll Ratio:					0.869	1.041	1.910	
Expected Unlimited Loss to Payroll Ratio:					0.943	1.170	2.113	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.908	1.036	1.944	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.869	1.041	1.910	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.920	1.204	2.124	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								181.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 9066 RHG: 1 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: HOMEOWNERS ASSOCIATIONS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	233,793,888	17	142	210	2,903,489	3,088,050	5,991,539	2.563
2013	231,395,004	6	96	173	1,736,061	2,089,787	3,825,848	1.653
2014	240,127,464	14	124	184	2,451,396	2,869,745	5,321,141	2.216
2015	248,170,539	12	112	187	2,654,204	2,829,385	5,483,589	2.210
2016	247,376,617	3	122	198	2,249,108	3,270,879	5,519,987	2.231
	1,200,863,512	52	596	952	11,994,258	14,147,845	26,142,103	
Adjusted Loss to Payroll Ratio:					0.999	1.178	2.177	
Expected Unlimited Loss to Payroll Ratio:					1.032	1.386	2.418	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.938	1.130	2.068	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.999	1.178	2.177	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.058	1.362	2.420	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								206.6%

Code: 9067 RHG: 3 NAICS: 71 ILDG: 3 MLDG: 1 CLASS: CLUBS – BOYS AND GIRLS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	224,471,281	12	94	320	1,027,535	1,753,392	2,780,927	1.239
2013	232,119,300	8	79	251	1,129,775	1,323,248	2,453,023	1.057
2014	246,901,833	6	77	228	863,957	1,435,750	2,299,707	0.931
2015	262,445,590	4	101	248	1,560,751	2,075,214	3,635,965	1.385
2016	277,637,764	1	82	302	1,234,315	1,719,723	2,954,038	1.064
	1,243,575,768	31	433	1,349	5,816,333	8,307,326	14,123,659	
Adjusted Loss to Payroll Ratio:					0.468	0.668	1.136	
Expected Unlimited Loss to Payroll Ratio:					0.472	0.746	1.218	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.445	0.624	1.068	
Credibility:					0.81	0.83		
Indicated Limited Loss to Payroll Ratio:					0.463	0.661	1.124	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.501	0.804	1.305	
Indicated Relativity Change:								7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								111.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2015	529,013,942	8	404	352	8,251,439	8,747,719	16,999,158	3.213
2016	536,894,497	5	326	335	8,291,805	8,431,624	16,723,429	3.115
	1,065,908,439	13	730	687	16,543,244	17,179,343	33,722,587	
Adjusted Loss to Payroll Ratio:					1.552	1.612	3.164	
Expected Unlimited Loss to Payroll Ratio:					1.375	1.708	3.084	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.311	1.484	2.795	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.552	1.612	3.164	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.658	1.894	3.551	
Indicated Relativity Change:								15.2%
Relativity to Statewide Average Loss to Payroll Ratio:								303.2%

Code: 9070 RHG: 2 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: RESIDENTIAL CARE FACILITIES – ELDERLY/ADULTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,383,555,240	44	1,240	3,399	22,908,963	31,125,868	54,034,831	3.906
2016	1,510,383,972	25	1,253	3,541	25,509,378	34,420,122	59,929,500	3.968
	2,893,939,212	69	2,493	6,940	48,418,341	65,545,990	113,964,331	
Adjusted Loss to Payroll Ratio:					1.673	2.265	3.938	
Expected Unlimited Loss to Payroll Ratio:					1.543	2.433	3.977	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.410	1.965	3.375	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.673	2.265	3.938	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					1.787	2.661	4.448	
Indicated Relativity Change:								11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								379.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9079 RHG: 2 NAICS: 72 ILDG: 3 MLDG: 3 CLASS: RESTAURANTS OR TAVERNS; CONCESSIONAIRES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	21,461,826,565	359	13,093	24,016	183,278,316	248,033,910	431,312,226	2.010
2016	23,181,434,222	160	13,009	24,987	195,963,756	264,777,036	460,740,792	1.988
	44,643,260,787	519	26,102	49,003	379,242,072	512,810,946	892,053,018	
Adjusted Loss to Payroll Ratio:					0.849	1.149	1.998	
Expected Unlimited Loss to Payroll Ratio:					0.883	1.321	2.204	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.838	1.144	1.982	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.849	1.149	1.998	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.907	1.350	2.257	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								192.7%

Code: 9085 RHG: 3 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: RESIDENT CARE – DEVELOPMENTALLY DISABLED

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	495,115,790	14	304	548	5,193,495	6,389,550	11,583,045	2.339
2016	573,274,519	3	290	533	4,300,000	5,684,828	9,984,828	1.742
	1,068,390,309	17	594	1,081	9,493,495	12,074,379	21,567,874	
Adjusted Loss to Payroll Ratio:					0.889	1.130	2.019	
Expected Unlimited Loss to Payroll Ratio:					1.097	1.542	2.640	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.989	1.200	2.189	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.889	1.130	2.019	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.961	1.375	2.336	
Indicated Relativity Change:								-11.5%
Relativity to Statewide Average Loss to Payroll Ratio:								199.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9092 RHG: 2 NAICS: 71 ILDG: 2 MLDG: 1 CLASS: BOWLING CENTERS; BILLIARD HALLS; SKATING CENTERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	126,385,887	4	68	125	871,317	879,766	1,751,083	1.386
2013	125,715,053	5	67	117	1,021,878	916,983	1,938,861	1.542
2014	136,577,388	3	61	116	846,451	962,482	1,808,933	1.324
2015	145,681,720	3	73	119	1,149,332	1,612,139	2,761,471	1.896
2016	152,846,227	1	53	132	789,803	1,086,317	1,876,120	1.227
	687,206,275	16	322	609	4,678,781	5,457,686	10,136,468	
Adjusted Loss to Payroll Ratio:					0.681	0.794	1.475	
Expected Unlimited Loss to Payroll Ratio:					0.684	0.882	1.566	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.653	0.766	1.418	
Credibility:					0.75	0.71		
Indicated Limited Loss to Payroll Ratio:					0.674	0.786	1.460	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.720	0.923	1.643	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								140.3%

Code: 9095 RHG: 4 NAICS: 71 ILDG: 3 MLDG: 2 CLASS: EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	43,116,240	2	42	88	331,105	444,516	775,621	1.799
2013	43,741,732	5	42	49	839,196	822,827	1,662,023	3.800
2014	53,549,257	2	32	54	738,260	907,486	1,645,746	3.073
2015	58,697,884	0	19	51	242,987	370,780	613,767	1.046
2016	61,700,898	1	27	70	592,706	865,182	1,457,888	2.363
	260,806,012	10	162	312	2,744,255	3,410,791	6,155,046	
Adjusted Loss to Payroll Ratio:					1.052	1.308	2.360	
Expected Unlimited Loss to Payroll Ratio:					1.317	1.795	3.111	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.214	1.430	2.643	
Credibility:					0.65	0.62		
Indicated Limited Loss to Payroll Ratio:					1.109	1.354	2.463	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.221	1.730	2.951	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								252.0%

E 1-1-14 EXPERIENCE OF EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION TRANSFERRED FROM CODES 9016 AND 9180

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9096 RHG: 1 NAICS: 56 ILDG: 4 MLDG: 4 CLASS: RESIDENTIAL CLEANING SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	50,050,189	8	98	113	1,805,535	2,486,501	4,292,036	8.575
2013	51,562,288	8	93	107	1,684,130	2,236,505	3,920,635	7.604
2014	63,026,721	6	121	150	1,913,325	2,863,830	4,777,155	7.580
2015	70,810,225	4	156	151	3,026,224	4,676,418	7,702,642	10.878
2016	74,622,072	1	110	126	2,354,547	3,069,625	5,424,172	7.269
	310,071,495	27	578	647	10,783,760	15,332,879	26,116,640	
Adjusted Loss to Payroll Ratio:					3.478	4.945	8.423	
Expected Unlimited Loss to Payroll Ratio:					3.555	6.156	9.711	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.367	5.348	8.715	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.478	4.945	8.423	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					3.683	5.716	9.399	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								802.5%

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	
2012	81,604,523	4	52	64	977,015	1,153,149	2,130,164	2.610
2013	93,440,440	1	71	58	991,987	945,048	1,937,035	2.073
2014	107,524,576	5	72	84	1,608,712	1,150,358	2,759,070	2.566
2015	118,965,497	2	71	88	1,531,345	1,978,425	3,509,770	2.950
2016	131,622,205	3	75	90	1,535,373	1,230,036	2,765,409	2.101
	533,157,241	15	341	384	6,644,432	6,457,016	13,101,447	
Adjusted Loss to Payroll Ratio:					1.246	1.211	2.457	
Expected Unlimited Loss to Payroll Ratio:					1.308	1.509	2.817	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.210	1.239	2.449	
Credibility:					0.87	0.78		
Indicated Limited Loss to Payroll Ratio:					1.242	1.217	2.459	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.342	1.481	2.824	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								241.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2015	678,688,796	26	466	721	9,830,207	10,894,887	20,725,094	3.054
2016	680,817,439	10	432	927	8,509,834	10,588,324	19,098,158	2.805
	1,359,506,234	36	898	1,648	18,340,041	21,483,211	39,823,252	
Adjusted Loss to Payroll Ratio:					1.349	1.580	2.929	
Expected Unlimited Loss to Payroll Ratio:					1.708	2.149	3.857	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.419	1.520	2.939	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.349	1.580	2.929	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.519	2.159	3.678	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								314.0%

EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870; 8870 E1-1-18

Code: 9151 RHG: 1 NAICS: 71 ILDG: 2 MLDG: 1 CLASS: THEATERS – MUSICAL ENTERTAINMENT

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	175,554,324	1	23	37	502,945	823,330	1,326,275	0.755
2013	190,300,944	3	16	24	517,730	286,073	803,803	0.422
2014	190,090,367	2	14	32	435,709	278,063	713,772	0.375
2015	193,236,390	2	15	26	1,021,852	743,192	1,765,044	0.913
2016	214,582,152	0	13	23	334,859	389,537	724,396	0.338
	963,764,176	8	81	142	2,813,095	2,520,196	5,333,290	
Adjusted Loss to Payroll Ratio:					0.292	0.261	0.553	
Expected Unlimited Loss to Payroll Ratio:					0.282	0.268	0.549	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.271	0.237	0.508	
Credibility:					0.60	0.51		
Indicated Limited Loss to Payroll Ratio:					0.284	0.249	0.533	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					0.300	0.288	0.589	
Indicated Relativity Change:								7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								50.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9154 RHG: 3 NAICS: 71 ILDG: 2 MLDG: 2 CLASS: THEATERS – NOT MOTION PICTURE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	419,825,641	11	180	369	2,686,254	2,118,152	4,804,406	1.144
2014	478,433,856	14	183	422	4,045,895	4,395,126	8,441,021	1.764
2015	502,973,569	10	182	384	4,289,452	4,380,270	8,669,722	1.724
2016	627,794,678	6	190	454	4,953,800	4,586,342	9,540,142	1.520
2,029,027,744		41	735	1,629	15,975,402	15,479,890	31,455,292	
Adjusted Loss to Payroll Ratio:					0.787	0.763	1.550	
Expected Unlimited Loss to Payroll Ratio:					0.799	0.862	1.661	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.752	0.721	1.473	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.787	0.763	1.550	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.851	0.928	1.780	
Indicated Relativity Change:								7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								151.9%

Code: 9155 RHG: 3 NAICS: 51 ILDG: 1 MLDG: 2 CLASS: THEATERS – MOTION PICTURE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	229,509,369	3	60	324	692,391	1,257,186	1,949,577	0.849
2013	234,873,763	5	54	333	1,087,735	1,731,578	2,819,313	1.200
2014	247,876,013	2	68	288	776,128	1,210,862	1,986,990	0.802
2015	264,263,265	1	62	300	590,106	1,189,935	1,780,041	0.674
2016	298,207,797	2	60	253	685,916	972,763	1,658,679	0.556
1,274,730,206		13	304	1,498	3,832,277	6,362,324	10,194,600	
Adjusted Loss to Payroll Ratio:					0.301	0.499	0.800	
Expected Unlimited Loss to Payroll Ratio:					0.340	0.673	1.012	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.335	0.576	0.911	
Credibility:					0.72	0.80		
Indicated Limited Loss to Payroll Ratio:					0.310	0.515	0.825	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.335	0.626	0.962	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								82.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2012	86,761,092	9	117	200	2,059,987	1,774,411	3,834,398	4.419
2013	82,552,770	8	99	264	1,394,718	1,637,243	3,031,961	3.673
2014	88,634,120	2	63	169	1,055,228	1,125,975	2,181,203	2.461
2015	85,091,500	2	69	163	1,356,893	1,224,371	2,581,264	3.034
2016	100,230,091	1	84	166	1,674,351	1,520,000	3,194,351	3.187
	443,269,573	22	432	962	7,541,177	7,281,999	14,823,176	
Adjusted Loss to Payroll Ratio:					1.701	1.643	3.344	
Expected Unlimited Loss to Payroll Ratio:					1.839	1.912	3.751	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.772	1.692	3.464	
Credibility:					0.94	0.81		
Indicated Limited Loss to Payroll Ratio:					1.706	1.652	3.358	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.806	1.910	3.716	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								317.3%

Code: 9180 RHG: 5 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: AMUSEMENT/REC FACILITIES – DEVICE OPERATIONS; SHOOTING CLUBS/RANGES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	149,694,625	6	67	204	916,583	1,217,089	2,133,672	1.425
2013	161,944,720	9	92	206	1,737,645	1,821,897	3,559,542	2.198
2014	165,060,174	3	73	206	1,121,859	1,329,735	2,451,594	1.485
2015	167,258,482	2	63	225	471,209	889,926	1,361,135	0.814
2016	186,892,974	2	85	272	1,513,057	3,171,218	4,684,275	2.506
	830,850,976	22	380	1,113	5,760,354	8,429,866	14,190,220	
Adjusted Loss to Payroll Ratio:					0.693	1.015	1.708	
Expected Unlimited Loss to Payroll Ratio:					0.751	1.175	1.926	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.675	0.875	1.550	
Credibility:					0.82	0.80		
Indicated Limited Loss to Payroll Ratio:					0.690	0.987	1.677	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					0.777	1.348	2.125	
Indicated Relativity Change:								10.3%
Relativity to Statewide Average Loss to Payroll Ratio:								181.4%

EXPERIENCE OF EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION TRANSFERRED TO CODE 9095 1-1-14

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9181 RHG: 3 NAICS: 71 ILDG: 4 MLDG: 2 CLASS: ATHLETIC TEAM/FACILITY – PLAYERS AND OFFICIALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2013	88,700,408	4	122	497	2,831,506	3,014,470	5,845,976	6.591
2014	97,208,062	7	116	636	3,347,486	4,532,891	7,880,377	8.107
2015	97,466,951	8	80	527	2,472,595	4,317,036	6,789,631	6.966
2016	131,290,159	1	106	646	3,144,015	5,495,627	8,639,642	6.581
	414,665,580	20	424	2,306	11,795,601	17,360,024	29,155,625	
Adjusted Loss to Payroll Ratio:					2.845	4.187	7.031	
Expected Unlimited Loss to Payroll Ratio:					3.114	4.345	7.460	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.932	3.636	6.568	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.845	4.187	7.031	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					3.075	5.095	8.170	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								697.6%

Code: 9182 RHG: 4 NAICS: 71 ILDG: 4 MLDG: 3 CLASS: ATHLETIC TEAM / FACILITY – MAINTENANCE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	254,468,783	5	76	177	877,500	1,649,345	2,526,845	0.993
2013	292,708,249	6	50	149	876,106	1,571,094	2,447,200	0.836
2014	342,644,909	2	70	151	751,146	1,713,920	2,465,066	0.719
2015	352,637,674	2	53	127	814,619	1,513,838	2,328,457	0.660
2016	418,805,485	0	79	159	1,765,734	2,147,482	3,913,216	0.934
	1,661,265,101	15	328	763	5,085,106	8,595,680	13,680,786	
Adjusted Loss to Payroll Ratio:					0.306	0.517	0.824	
Expected Unlimited Loss to Payroll Ratio:					0.328	0.649	0.977	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.302	0.517	0.819	
Credibility:					0.78	0.86		
Indicated Limited Loss to Payroll Ratio:					0.305	0.517	0.823	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.336	0.661	0.997	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								85.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9184 RHG: 2 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: SKI RESORTS – ALPINE

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	64,416,975	5	90	153	1,072,302	1,728,928	2,801,230	4.349
2013	54,378,970	3	62	107	641,882	1,185,639	1,827,521	3.361
2014	53,191,275	4	64	138	679,896	1,722,952	2,402,848	4.517
2015	72,246,872	3	115	179	1,810,543	3,574,913	5,385,456	7.454
2016	78,713,567	2	139	243	2,381,827	4,371,776	6,753,603	8.580
	322,947,660	17	470	820	6,586,449	12,584,208	19,170,657	
Adjusted Loss to Payroll Ratio:					2.039	3.897	5.936	
Expected Unlimited Loss to Payroll Ratio:					1.552	3.716	5.268	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.480	3.228	4.708	
Credibility:					0.77	0.93		
Indicated Limited Loss to Payroll Ratio:					1.911	3.850	5.761	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					2.041	4.524	6.564	
Indicated Relativity Change:								24.6%
Relativity to Statewide Average Loss to Payroll Ratio:								560.5%

Code: 9185 RHG: 5 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: CARNIVALS OR CIRCUSES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	5,683,989	1	11	25	135,738	269,531	405,269	7.130
2013	4,193,038	0	10	11	44,243	450,085	494,328	11.789
2014	3,919,970	2	1	12	163,770	150,230	314,000	8.010
2015	7,095,508	0	6	11	75,342	136,628	211,970	2.987
2016	6,701,376	0	10	5	195,981	211,914	407,895	6.087
	27,593,881	3	38	64	615,074	1,218,387	1,833,462	
Adjusted Loss to Payroll Ratio:					2.229	4.415	6.644	
Expected Unlimited Loss to Payroll Ratio:					3.631	9.692	13.323	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.262	7.216	10.478	
Credibility:					0.39	0.48		
Indicated Limited Loss to Payroll Ratio:					2.859	5.872	8.731	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					3.220	8.021	11.240	
Indicated Relativity Change:								-15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								959.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9220 RHG: 4 NAICS: 81 ILDG: 4 MLDG: 2 CLASS: CEMETERY OPERATION; CREMATORY OPERATION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	74,208,916	4	77	176	1,669,369	1,774,009	3,443,378	4.640
2013	81,385,260	9	66	132	1,171,183	1,426,948	2,598,131	3.192
2014	82,315,216	10	72	114	1,380,279	1,388,104	2,768,383	3.363
2015	86,274,652	3	72	150	1,768,111	1,599,478	3,367,589	3.903
2016	82,566,497	2	66	125	1,220,438	1,656,775	2,877,213	3.485
	406,750,541	28	353	697	7,209,380	7,845,314	15,054,693	
Adjusted Loss to Payroll Ratio:					1.772	1.929	3.701	
Expected Unlimited Loss to Payroll Ratio:					1.934	2.480	4.415	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.683	1.820	3.503	
Credibility:					0.91	0.84		
Indicated Limited Loss to Payroll Ratio:					1.764	1.911	3.676	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.943	2.443	4.385	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								374.4%

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	
2012	159,475,042	14	42	61	2,634,937	2,670,550	5,305,487	3.327
2013	177,317,108	10	50	66	2,375,593	2,023,562	4,399,155	2.481
2014	156,671,604	6	46	57	1,677,003	1,870,536	3,547,539	2.264
2015	183,953,422	8	52	75	2,044,320	1,672,046	3,716,366	2.020
2016	192,329,728	4	41	73	3,128,338	1,694,048	4,822,386	2.507
	869,746,905	42	231	332	11,860,192	9,930,742	21,790,934	
Adjusted Loss to Payroll Ratio:					1.364	1.142	2.505	
Expected Unlimited Loss to Payroll Ratio:					1.448	1.814	3.262	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.278	1.326	2.604	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					1.364	1.145	2.509	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.535	1.565	3.100	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								264.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9403 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 2 CLASS: GARBAGE OR REFUSE COLLECTING; STREET SWEEPING
SERVICE COMPANIES; DOCUMENT DESTRUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	940,631,031	42	593	932	23,575,792	19,671,089	43,246,881	4.598
2016	997,609,726	18	594	1,103	23,883,320	17,660,056	41,543,376	4.164
	1,938,240,758	60	1,187	2,035	47,459,111	37,331,145	84,790,256	
Adjusted Loss to Payroll Ratio:					2.449	1.926	4.375	
Expected Unlimited Loss to Payroll Ratio:					2.648	2.551	5.199	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.399	1.994	4.394	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.449	1.926	4.375	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					2.696	2.461	5.157	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								440.3%

INCLUDES EXPERIENCE OF 8264 D1-1-19

Code: 9410 RHG: 3 NAICS: 92 ILDG: 4 MLDG: 3 CLASS: MUNICIPAL/STATE/PUBLIC AGENCY

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	124,472,539	4	34	69	451,360	656,652	1,108,012	0.890
2013	119,107,034	3	25	54	484,937	614,295	1,099,232	0.923
2014	119,237,128	3	19	42	435,424	447,313	882,737	0.740
2015	120,329,310	0	29	59	314,137	550,739	864,876	0.719
2016	116,282,497	0	29	49	689,448	794,521	1,483,969	1.276
	599,428,508	10	136	273	2,375,306	3,063,520	5,438,826	
Adjusted Loss to Payroll Ratio:					0.396	0.511	0.907	
Expected Unlimited Loss to Payroll Ratio:					0.411	0.640	1.050	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.356	0.478	0.833	
Credibility:					0.58	0.58		
Indicated Limited Loss to Payroll Ratio:					0.379	0.497	0.876	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					0.410	0.605	1.015	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								86.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9420 RHG: 3 NAICS: 92 ILDG: 3 MLDG: 4 CLASS: MUNICIPAL/STATE/PUBLIC AGENCY – OTHERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	27,276,564	5	27	40	887,149	584,226	1,471,375	5.394
2013	25,131,329	2	13	45	159,109	361,021	520,130	2.070
2014	26,681,028	6	13	42	501,656	512,710	1,014,366	3.802
2015	35,260,391	1	35	87	272,679	782,479	1,055,158	2.992
2016	24,651,506	0	52	80	804,384	1,433,091	2,237,475	9.076
	139,000,817	14	140	294	2,624,977	3,673,526	6,298,504	
Adjusted Loss to Payroll Ratio:					1.888	2.643	4.531	
Expected Unlimited Loss to Payroll Ratio:					2.093	2.432	4.525	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.811	1.816	3.627	
Credibility:					0.62	0.55		
Indicated Limited Loss to Payroll Ratio:					1.859	2.271	4.130	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.010	2.763	4.773	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								407.5%

Code: 9422 RHG: 2 NAICS: 92 ILDG: 3 MLDG: 3 CLASS: ROAD DISTRICTS OR DEPARTMENTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	313,533	0	0	0	0	0	0	0.000
2013	297,666	0	0	2	0	174	174	0.058
2014	284,232	0	1	0	3,401	10,703	14,104	4.962
2015	468,149	0	0	1	0	171	171	0.037
2016	424,242	0	2	0	2,504	2,882	5,386	1.270
	1,787,822	0	3	3	5,905	13,930	19,835	
Adjusted Loss to Payroll Ratio:					0.330	0.779	1.109	
Expected Unlimited Loss to Payroll Ratio:					0.525	0.813	1.338	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.460	0.630	1.090	
Credibility:					0.06	0.06		
Indicated Limited Loss to Payroll Ratio:					0.452	0.639	1.091	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.483	0.751	1.234	
Indicated Relativity Change:								-7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								105.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9424 RHG: 4 NAICS: 56 ILDG: 3 MLDG: 2 CLASS: GARBAGE/TRANSFER STATION/MATERIAL RECOVERY;
RECYCLED MATERIAL DEALERS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	398,101,288	12	338	777	7,179,912	9,042,610	16,222,522	4.075
2016	382,030,646	9	289	710	6,805,312	6,298,971	13,104,283	3.430
	780,131,934	21	627	1,487	13,985,225	15,341,581	29,326,806	
Adjusted Loss to Payroll Ratio:					1.793	1.967	3.759	
Expected Unlimited Loss to Payroll Ratio:					1.980	2.713	4.693	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.795	2.121	3.915	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.793	1.967	3.759	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.974	2.513	4.487	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								383.1%

INCLUDES EXPERIENCE OF 8264 AND 8265 D1-1-19

Code: 9426 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 1 CLASS: SEPTIC/PORTABLE TOILET SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	67,877,804	4	52	65	905,340	1,560,741	2,466,081	3.633
2013	72,537,353	5	51	75	1,387,162	1,192,820	2,579,982	3.557
2014	80,394,174	8	54	94	2,272,376	1,758,526	4,030,902	5.014
2015	90,894,159	3	43	98	1,136,660	1,239,629	2,376,289	2.614
2016	105,049,327	0	70	116	1,405,716	1,322,508	2,728,224	2.597
	416,752,816	20	270	448	7,107,255	7,074,225	14,181,480	
Adjusted Loss to Payroll Ratio:					1.705	1.697	3.403	
Expected Unlimited Loss to Payroll Ratio:					1.830	2.219	4.049	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.659	1.734	3.393	
Credibility:					0.90	0.81		
Indicated Limited Loss to Payroll Ratio:					1.701	1.704	3.405	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					1.872	2.178	4.051	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								345.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9501 RHG: 1 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: PAINTING – SHOP ONLY; PAINTING – AUTO/TRUCK BODIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	129,653,907	13	81	148	1,655,728	2,428,450	4,084,178	3.150
2013	132,343,530	3	82	121	1,068,306	1,547,377	2,615,683	1.976
2014	149,468,634	5	109	128	1,519,229	2,458,364	3,977,593	2.661
2015	169,753,642	1	150	141	2,541,126	3,007,175	5,548,301	3.268
2016	170,672,893	4	120	172	2,178,735	2,571,244	4,749,979	2.783
	751,892,607	26	542	710	8,963,124	12,012,609	20,975,733	
Adjusted Loss to Payroll Ratio:					1.192	1.598	2.790	
Expected Unlimited Loss to Payroll Ratio:					1.206	1.845	3.051	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.096	1.504	2.600	
Credibility:					0.98	0.99		
Indicated Limited Loss to Payroll Ratio:					1.190	1.597	2.787	
Limit Factor:					1.059	1.156		
Selected (Unlimited) Loss to Payroll Ratio:					1.260	1.846	3.106	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								265.2%

Code: 9507 RHG: 2 NAICS: 54 ILDG: 1 MLDG: 3 CLASS: SIGN PAINTING OR LETTERING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	70,293,167	2	25	48	272,245	321,700	593,945	0.845
2013	75,296,611	1	27	85	252,406	333,669	586,075	0.778
2014	86,689,906	2	30	76	919,663	666,871	1,586,534	1.830
2015	101,615,182	5	39	81	1,341,706	1,454,456	2,796,162	2.752
2016	111,410,026	4	39	77	832,636	863,550	1,696,186	1.522
	445,304,891	14	160	367	3,618,657	3,640,246	7,258,903	
Adjusted Loss to Payroll Ratio:					0.813	0.817	1.630	
Expected Unlimited Loss to Payroll Ratio:					0.834	0.964	1.798	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.754	0.769	1.523	
Credibility:					0.68	0.62		
Indicated Limited Loss to Payroll Ratio:					0.794	0.799	1.593	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.848	0.939	1.787	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								152.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2012	423,352,130	16	106	190	2,551,298	3,430,471	5,981,769	1.413
2013	430,042,901	15	132	214	3,002,940	3,557,285	6,560,225	1.525
2014	423,604,737	6	93	188	2,106,559	2,145,602	4,252,161	1.004
2015	381,747,363	8	97	242	2,903,867	3,280,819	6,184,686	1.620
2016	485,671,077	5	113	249	3,522,242	3,497,392	7,019,634	1.445
	2,144,418,208	50	541	1,083	14,086,906	15,911,569	29,998,474	
Adjusted Loss to Payroll Ratio:					0.657	0.742	1.399	
Expected Unlimited Loss to Payroll Ratio:					0.741	0.883	1.625	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.655	0.747	1.402	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.657	0.742	1.399	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.723	0.948	1.672	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								142.7%

EXPERIENCE OF AUTOMOBILE OR TRUCK RADIO OR ALARM INSTALLATION OR REPAIR TRANSFERRED TO CODE 8370; 8730 E1-1-18. EXPERIENCE OF TELECOMMUNICATION ANTENNA EQUIPMENT INSTALLATION OR REPAIR TRANSFERRED TO CODE 9531; 9531 E1-1-18.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2015	343,439,448	16	309	403	8,142,433	6,950,490	15,092,923	4.395
2016	367,848,155	7	319	419	8,473,385	8,527,087	17,000,472	4.622
	711,287,603	23	628	822	16,615,819	15,477,577	32,093,396	
Adjusted Loss to Payroll Ratio:					2.336	2.176	4.512	
Expected Unlimited Loss to Payroll Ratio:					2.591	2.546	5.137	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.302	1.962	4.264	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.336	2.176	4.512	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.525	2.648	5.173	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								441.7%

Code: 9521 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: HOUSE FURNISHINGS; FLOOR COVERING; WINDOW COVERING

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	372,259,232	15	207	216	5,443,501	5,667,064	11,110,565	2.985
2016	415,396,897	11	218	243	6,354,748	5,485,448	11,840,196	2.850
	787,656,129	26	425	459	11,798,249	11,152,512	22,950,761	
Adjusted Loss to Payroll Ratio:					1.498	1.416	2.914	
Expected Unlimited Loss to Payroll Ratio:					1.896	2.122	4.018	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.710	1.887	3.596	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.498	1.416	2.914	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					1.619	1.723	3.342	
Indicated Relativity Change:								-16.8%
Relativity to Statewide Average Loss to Payroll Ratio:								285.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

Code: 9522 RHG: 3 NAICS: 81 ILDG: 4 MLDG: 4 CLASS: UPHOLSTERING – FURNITURE; AUTO UPHOLSTERING;
UPHOLSTERING – COFFIN/CASKET; UPHOLSTERING –
WHEELCHAIR; UPHOLSTERING – NOC

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	270,216,046	16	285	306	5,476,919	5,462,401	10,939,320	4.048
2016	241,088,553	6	320	205	7,010,508	7,450,734	14,461,242	5.998
	511,304,598	22	605	511	12,487,427	12,913,135	25,400,561	
Adjusted Loss to Payroll Ratio:					2.442	2.526	4.968	
Expected Unlimited Loss to Payroll Ratio:					2.500	3.084	5.584	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.221	2.377	4.598	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.442	2.526	4.968	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					2.640	3.074	5.714	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								487.8%

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Effective January 1, 2020

Code: 9529 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: SCAFFOLDS/CONSTRUCTION ELEVATORS; DECORATING; TENT
ERECTION/REMOVAL/REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON- SERIOUS	MEDICAL- ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	146,925,729	8	68	89	2,488,078	3,158,814	5,646,892	3.843
2013	148,344,282	13	69	98	2,605,067	3,693,184	6,298,251	4.246
2014	165,400,740	15	64	104	2,540,632	2,377,943	4,918,575	2.974
2015	204,802,107	5	93	155	2,862,248	2,448,212	5,310,460	2.593
2016	213,190,761	3	96	146	3,669,631	3,661,592	7,331,223	3.439
	878,663,620	44	390	592	14,165,655	15,339,746	29,505,401	
Adjusted Loss to Payroll Ratio:					1.612	1.746	3.358	
Expected Unlimited Loss to Payroll Ratio:					1.595	2.096	3.691	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.372	1.658	3.031	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.612	1.746	3.358	
Limit Factor:					1.126	1.366		
Selected (Unlimited) Loss to Payroll Ratio:					1.815	2.385	4.200	
Indicated Relativity Change:								13.8%
Relativity to Statewide Average Loss to Payroll Ratio:								358.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective January 1, 2020

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	
2012	73,699,990	2	18	41	420,957	463,310	884,267	1.200
2013	94,353,046	4	44	55	976,924	1,152,441	2,129,365	2.257
2014	94,030,619	5	33	38	1,010,218	1,088,230	2,098,448	2.232
2015	91,993,520	0	21	38	458,546	379,162	837,708	0.911
2016	88,332,598	0	22	34	963,657	781,282	1,744,939	1.975
	442,409,772	11	138	206	3,830,302	3,864,425	7,694,727	
Adjusted Loss to Payroll Ratio:					0.866	0.873	1.739	
Expected Unlimited Loss to Payroll Ratio:					0.940	1.096	2.036	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.830	0.928	1.758	
Credibility:					0.70	0.62		
Indicated Limited Loss to Payroll Ratio:					0.855	0.894	1.749	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.941	1.143	2.084	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								177.9%

E1-1-18 INCLUDES EXPERIENCE OF 9516

Code: 9549 RHG: 3 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: ADVERTISING COMPANIES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	14,652,482	3	20	20	316,392	200,265	516,657	3.526
2013	15,350,750	2	15	21	553,149	300,188	853,337	5.559
2014	20,851,397	2	24	32	710,174	543,344	1,253,518	6.012
2015	22,624,962	2	34	29	1,193,181	721,667	1,914,848	8.463
2016	23,284,661	0	22	37	1,126,164	813,336	1,939,500	8.330
	96,764,252	9	115	139	3,899,060	2,578,799	6,477,859	
Adjusted Loss to Payroll Ratio:					4.029	2.665	6.694	
Expected Unlimited Loss to Payroll Ratio:					3.194	2.057	5.251	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.849	1.581	4.431	
Credibility:					0.63	0.45		
Indicated Limited Loss to Payroll Ratio:					3.593	2.069	5.662	
Limit Factor:					1.081	1.217		
Selected (Unlimited) Loss to Payroll Ratio:					3.884	2.518	6.402	
Indicated Relativity Change:								21.9%
Relativity to Statewide Average Loss to Payroll Ratio:								546.6%

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Effective January 1, 2020

Code: 9552 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: SIGN ERECTION OR REPAIR

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	11,588,064	2	13	7	434,213	372,733	806,946	6.964
2013	11,873,363	0	8	14	130,350	155,343	285,693	2.406
2014	13,102,063	0	11	17	338,001	321,616	659,617	5.034
2015	13,610,882	1	10	15	390,787	413,347	804,134	5.908
2016	15,909,168	0	10	21	119,856	190,946	310,802	1.954
	66,083,541	3	52	74	1,413,206	1,453,985	2,867,191	
Adjusted Loss to Payroll Ratio:					2.139	2.200	4.339	
Expected Unlimited Loss to Payroll Ratio:					3.353	3.541	6.894	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.855	2.675	5.530	
Credibility:					0.54	0.45		
Indicated Limited Loss to Payroll Ratio:					2.468	2.461	4.930	
Limit Factor:					1.137	1.428		
Selected (Unlimited) Loss to Payroll Ratio:					2.806	3.515	6.321	
Indicated Relativity Change:								-8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								539.7%

Code: 9586 RHG: 2 NAICS: 81 ILDG: 3 MLDG: 3 CLASS: BARBER SHOPS, HAIR STYLING SALONS AND PERSONAL APPEARANCE SERVICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	1,116,500,292	13	317	352	5,609,907	5,920,784	11,530,691	1.033
2016	1,238,747,032	4	353	321	5,909,056	6,645,015	12,554,071	1.013
	2,355,247,323	17	670	673	11,518,963	12,565,799	24,084,762	
Adjusted Loss to Payroll Ratio:					0.489	0.534	1.023	
Expected Unlimited Loss to Payroll Ratio:					0.519	0.634	1.153	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.467	0.507	0.974	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.489	0.534	1.023	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.522	0.627	1.149	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								98.1%

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Code: 9610 RHG: 2 NAICS: 51 ILDG: 3 MLDG: 3 CLASS: MOTION PICTURES – PRODUCTION

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2015	4,025,742,537	32	604	1,458	21,533,091	17,031,438	38,564,529	0.958
2016	4,658,657,651	17	719	1,595	23,760,529	19,320,695	43,081,224	0.925
	8,684,400,188	49	1,323	3,053	45,293,621	36,352,133	81,645,754	
Adjusted Loss to Payroll Ratio:					0.522	0.419	0.940	
Expected Unlimited Loss to Payroll Ratio:					0.512	0.448	0.960	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.512	0.398	0.910	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.522	0.419	0.940	
Limit Factor:					1.068	1.175		
Selected (Unlimited) Loss to Payroll Ratio:					0.557	0.492	1.049	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								89.6%

Code: 9620 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 4 CLASS: FUNERAL DIRECTORS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2012	138,523,878	6	61	182	1,157,712	1,311,743	2,469,455	1.783
2013	131,253,366	13	61	111	1,813,927	2,552,407	4,366,334	3.327
2014	143,881,643	5	56	121	827,347	1,408,341	2,235,688	1.554
2015	149,851,051	4	43	137	763,008	1,187,296	1,950,304	1.301
2016	153,372,696	2	41	129	711,091	1,418,444	2,129,535	1.388
	716,882,633	30	262	680	5,273,086	7,878,232	13,151,317	
Adjusted Loss to Payroll Ratio:					0.736	1.099	1.835	
Expected Unlimited Loss to Payroll Ratio:					0.945	1.541	2.486	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.823	1.130	1.953	
Credibility:					0.86	0.87		
Indicated Limited Loss to Payroll Ratio:					0.748	1.103	1.851	
Limit Factor:					1.101	1.278		
Selected (Unlimited) Loss to Payroll Ratio:					0.823	1.410	2.233	
Indicated Relativity Change:								-10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								190.6%