Workers' Compensation Insurance Rating Bureau of California®

c a l i f o r n i a

California Workers' Compensation Experience Rating Plan—1995

Title 10, California Code of Regulations, Section 2353.1

Effective January 1, 2020

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Memorandum

Regarding the January 1, 2020 Revisions to the California Workers' Compensation Experience Rating Plan—1995

Revisions Approved Effective January 1, 2020

Section I, *General Provisions*

1. Rule 2, *Effective Date*, was amended to show that the effective date of the amended Experience Rating Plan is 12:01 AM, January 1, 2020.

Section III, *Eligibility and Experience Period*

2. Rule 1, *Eligibility Requirements for California Workers' Compensation Insurance*, was amended to adjust the eligibility threshold from $10,000 to $9,700 to reflect wage inflation and the proposed January 1, 2020 expected loss rates.

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

3. Rule 3, *Complaints and Requests for Action*, was amended for consistency with other regulatory plans.

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

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

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Section I – General Provisions

1. Authority

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

2. Effective Date

The rules and rating values of this Plan are effective at 12:01 AM, January 1, 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 be applied as of the first rating effective date of the risk, as established by the WCIRB, which occurs on or after the effective date of the amendment. (See Section II, *Definitions*, for the definition of "Risk", and Section V, *Application of Experience Modification*, Rule 1, *General Application of Experience Modification*, for information on the rating effective date). No policy may be cancelled or rewritten to avoid application of this provision.

3. Ownership Information

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

4. Applicability

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

5. Amendment of Policy Term

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

6. Subterfuge

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

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

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

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

7. Experience Rating Forms

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

Section II – Definitions

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

1. Audited Payroll

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

2. Base Premium

The amount derived from summing the application of the insurer classification rates to the payroll or other basis of exposure, excluding any premium charges arising from the Terrorism Risk Insurance Act of 2002 as amended by the Terrorism Risk Insurance Program Reauthorization Act of 2007 and 2015.

3. Change in Ownership

For the purpose of experience rating, change in ownership is defined as follows:

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

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

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

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

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

4. Classification(s)

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

5. Entity

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

6. Immediate Family

For the purpose of experience rating, immediate family shall mean father, mother, husband, wife, registered domestic partner, son, daughter, stepson, stepdaughter, grandson or granddaughter.

7. Insurer Classification(s)

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

8. Loss-Free Rating

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

9. Ownership

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

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

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

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

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

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

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

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

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

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

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

10. Rates

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

11. Risk

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

12. Uniform Statistical Reporting Plan

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

13. WCIRB

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

Section III – Eligibility and Experience Period

1. Eligibility Requirements for California Workers' Compensation Insurance

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

2. Experience Period

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

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

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

The following experience shall not be used:

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

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

c. Experience developed under coverage provided private residence employees.

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

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

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

g. Unaudited payroll.

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

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

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

4. Non-Member Insurers' Data

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

5. Self-Insurers' Data

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

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

6. Cost Plus Contracts

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

7. Lapse in Insurance Coverage

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

Section IV – Change in Status and Combination of Entities

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

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

a. Change in Ownership

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

b. Change in Operations or Employees

(1) A change in operations is material only if:

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

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

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

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

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

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

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

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

2. Combination of Entities

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

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

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

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

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

When a combination is made, the experience used in the combination shall be subject to the provisions of Rule 1, *Change in Status*.

Rule 2 applies only where the entities are, or have been, operating and insured concurrently in California. It does not apply where concurrent operations are for a short period of time, not exceeding one year, provided the operation of the original entity during the period both entities were operating was restricted to the completion of contracts entered into prior to the new entity commencing operations. Rule 1 applies in all situations where Rule 2 is not applicable.

3. Time Limit on Application of Rules 1 and 2

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

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

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

Section V – Application of Experience Modification

1. General Application of Experience Modification

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

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

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

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

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

2. Application of Experience Modification to a Single Policy

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

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

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

3. Application of Experience Modification to Multiple Policies

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

5. Notification of Experience Modification

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

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

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

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

6. Experience Modification Corrections – Effective Dates

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

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

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

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

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

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

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

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

Section VI – Rating Procedure

1. Payroll

Payroll shall be the audited payroll for each classification.

2. Actual Losses and Actual Primary (Ap) Losses

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

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

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

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

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

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

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

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

   (1) the Actual Losses by classification and

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

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

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

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

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

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

The Actual Primary Losses for the claim is the product of

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

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

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

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

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

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

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

The Actual Primary Losses for the claim is the product of

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

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

with the result limited to no less than zero.

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

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

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

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

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

The Actual Primary Losses for the claim is the product of

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

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

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

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

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

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

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

The Actual Primary Losses for the claim is the product of

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

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

with the result limited to no less than zero.

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

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

j. For a claim directly arising from certified terrorism losses, as defined by the Terrorism Risk Insurance Act of 2002 as amended by the Terrorism Risk Insurance Program Reauthorization Act of 2007 and 2015, reported with a Catastrophe Code assigned pursuant to the Uniform Statistical Reporting Plan, none of the reported incurred loss on the claim shall be reflected in the computation of the experience modification.

3. Expected Primary Losses

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

4. Expected Excess (Ee) Losses

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

5. Expected (E) Losses

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

6. Experience Modification Formula

The experience modification is determined from the formula:

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

where Ap = Actual Primary Losses

Ee = Expected Excess Losses

E = Expected Losses

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

7. Revision of Losses

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

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

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

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

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

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

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

8. Closed Claims

Whenever

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

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

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

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

9. Moral Responsibility

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

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

1. Purpose and Time Limitation

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

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

2. Inquiries

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

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

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

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

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

3. Complaints and Requests for Action

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

WCIRB
1221 Broadway, Suite 900
Oakland, CA 94612
Attention: Complaints and Reconsideration
Fax: 415.371.5204
customerservice@wcirb.com

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

4. Reconsideration and Appeals to the Insurance Commissioner

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

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

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

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold 4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
0005	2.96	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	D-Ratio by Primary Threshold													
Code	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
0005	0.302	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	D-Ratio by Primary Threshold													
Code	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
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	D-Ratio by Primary Threshold													
Code	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
0005	0.670	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	D-Ratio by Primary Threshold													
Code	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
0005	0.771	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	D-Ratio by Primary Threshold													
Code	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
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	D-Ratio by Primary Threshold													
Code	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
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	D-Ratio by Primary Threshold													
Code	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
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	D-Ratio by Primary Threshold													
Code	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
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	D-Ratio by Primary Threshold													
Code	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
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	D-Ratio by Primary Threshold													
Code	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
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	D-Ratio by Primary Threshold													
Code	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
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	D-Ratio by Primary Threshold													
Code	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
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	D-Ratio by Primary Threshold													
Code	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
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	D-Ratio by Primary Threshold													
Code	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
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	D-Ratio by Primary Threshold													
Code	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
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	D-Ratio by Primary Threshold													
Code	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
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	D-Ratio by Primary Threshold													
Code	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
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	D-Ratio by Primary Threshold													
Code	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
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	D-Ratio by Primary Threshold													
Code	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
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	D-Ratio by Primary Threshold													
Code	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
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	D-Ratio by Primary Threshold													
Code	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
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	D-Ratio by Primary Threshold													
Code	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
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	D-Ratio by Primary Threshold													
Code	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
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	D-Ratio by Primary Threshold													
Code	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
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	D-Ratio by Primary Threshold													
Code	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
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	D-Ratio by Primary Threshold													
Code	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
9610	0.336	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	D-Ratio by Primary Threshold													
Code	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
9610	0.544	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	D-Ratio by Primary Threshold													
Code	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
9610	0.644	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	D-Ratio by Primary Threshold								
Code	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
9610	0.723	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

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

Expected Losses			Primary Threshold	Expected Losses			Primary Threshold
Below	-	9,877	4,500	213,369	-	242,111	30,000
9,878	-	10,866	5,000	242,112	-	275,323	31,000
10,867	-	11,887	5,500	275,324	-	313,696	32,000
11,888	-	12,945	6,000	313,697	-	357,964	33,000
12,946	-	14,041	6,500	357,965	-	408,876	34,000
14,042	-	15,179	7,000	408,877	-	467,147	35,000
15,180	-	16,362	7,500	467,148	-	533,407	36,000
16,363	-	17,591	8,000	533,408	-	608,149	37,000
17,592	-	18,872	8,500	608,150	-	691,685	38,000
18,873	-	20,206	9,000	691,686	-	784,128	39,000
20,207	-	21,597	9,500	784,129	-	885,390	40,000
21,598	-	23,048	10,000	885,391	-	995,208	41,000
23,049	-	24,563	10,500	995,209	-	1,113,185	42,000
24,564	-	26,147	11,000	1,113,186	-	1,238,829	43,000
26,148	-	27,802	11,500	1,238,830	-	1,371,598	44,000
27,803	-	29,533	12,000	1,371,599	-	1,510,932	45,000
29,534	-	31,346	12,500	1,510,933	-	1,656,279	46,000
31,347	-	33,245	13,000	1,656,280	-	1,807,110	47,000
33,246	-	35,235	13,500	1,807,111	-	1,962,931	48,000
35,236	-	37,323	14,000	1,962,932	-	2,123,285	49,000
37,324	-	39,513	14,500	2,123,286	-	2,287,757	50,000
39,514	-	41,814	15,000	2,287,758	-	2,455,968	51,000
41,815	-	44,232	15,500	2,455,969	-	2,627,577	52,000
44,233	-	46,775	16,000	2,627,578	-	2,802,277	53,000
46,776	-	49,451	16,500	2,802,278	-	2,979,788	54,000
49,452	-	52,269	17,000	2,979,789	-	3,159,860	55,000
52,270	-	55,239	17,500	3,159,861	-	3,342,268	56,000
55,240	-	58,371	18,000	3,342,269	-	3,526,806	57,000
58,372	-	61,677	18,500	3,526,807	-	3,713,290	58,000
61,678	-	65,169	19,000	3,713,291	-	3,901,550	59,000
65,170	-	68,860	19,500	3,901,551	-	4,091,435	60,000
68,861	-	72,765	20,000	4,091,436	-	4,282,803	61,000
72,766	-	76,900	20,500	4,282,804	-	4,475,529	62,000
76,901	-	81,281	21,000	4,475,530	-	4,669,495	63,000
81,282	-	85,928	21,500	4,669,496	-	4,864,594	64,000
85,929	-	90,860	22,000	4,864,595	-	5,060,728	65,000
90,861	-	96,100	22,500	5,060,729	-	5,257,806	66,000
96,101	-	101,673	23,000	5,257,807	-	5,455,746	67,000
101,674	-	107,603	23,500	5,455,747	-	5,654,469	68,000
107,604	-	113,920	24,000	5,654,470	-	5,853,904	69,000
113,921	-	120,655	24,500	5,853,905	-	6,053,986	70,000
120,656	-	131,616	25,000	6,053,987	-	6,254,653	71,000
131,617	-	148,038	26,000	6,254,654	-	6,455,847	72,000
148,039	-	166,850	27,000	6,455,848	-	6,657,517	73,000
166,851	-	188,466	28,000	6,657,518	-	6,859,611	74,000
188,467	-	213,368	29,000	6,859,612	-	& Over	75,000

Experience Rating Form – California

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Workers' Compensation Experience Rating Form

Bureau Number
Page
Effective Date
Issue Date
Experience Modification
Insurer
Insurer Group
Policy Number
Issuing Office
Experience Period

Summary of Payroll and Expected Losses

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

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

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

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

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

Loss-Free Rating:

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

Workers' Compensation Insurance Rating Bureau of California®

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